JOINT-STOCK COMMERCIAL MORTGAGE BANK "IPOTEKA-BANK"

INFORMATION FOR THE EXTRAORDINARY GENERAL SHAREHOLDERS' MEETING

OF JSCMB "IPOTEKA-BANK" OTP GROUP

Tashkent

September 25, 2026

Information for the Extraordinary General Shareholders Meeting of JSCMB Ipoteka Bank OTP Group including:

1. Approved Agenda of the Extraordinary General Shareholders Meeting of JSCMB Ipoteka Bank OTP Group.
2. Procedure for convening the Extraordinary General Shareholders Meeting of JSCMB Ipoteka Bank OTP Group.
3. Members of the Counting Commission.
4. Proposal on the foundation of the new joint venture and investment of Ipoteka Bank OTP Group in its charter capital.

1. AGENDA OF THE EXTRAORDINARY GENERAL SHAREHOLDERS MEETING OF JSCMB IPOTEKA BANK OTP GROUP.

Making decision on the foundation of the new joint venture and investment of JSCMB Ipoteka Bank OTP Group in its charter capital.

2. PROCEDURE FOR CONVENING THE EXTRAORDINARY GENERAL SHAREHOLDERS MEETING OF JSCMB IPOTEKA BANK OTP GROUP.

Location:	**Date:**
30 Shakhrisabz Street	**September 25, 2026**
Tashkent City	**Start time 11:00**

Registration of attending shareholders (using evote.uz electronic voting system)	10:00 – 11:00
Opening of the Extraordinary General Shareholders Meeting	11:00
Closing of the Extraordinary General Shareholders Meeting	12:00

3. MEMBERS OF THE COUNTING COMMISSION.

As per Article 66 Uzbekistan Law #370 on Joint-Stock Companies and Protection of Shareholders Rights, this is the authority of General Shareholders Meeting to approve the number and members of the Counting Commission.

The Supervisory Board recommended the General Shareholders Meeting to approve the following members of the Counting Commission of Ipoteka Bank OTP Group:

1. Kurdashev, Abdusalom Shovkiyevich – member
2. Latipova, Sabina Albertovna - member
3. Olimova, Komila Ravshanbekovna - member

4. PROPOSAL ON THE FOUNDATION OF THE NEW JOINT VENTURE AND INVESTMENT OF IPOTEKA BANK OTP GROUP IN ITS CHARTER CAPITAL.

JSCMB “Ipoteka-Bank” (OTP Group) plans to establish a joint venture named “JOYGA” in the form of a limited liability company jointly with OTP Otthonmegoldások Korlátolt Felelősségű Társaság (foreign name: OTP Home Limited Liability Company). The charter capital will amount to UZS 38,200,000,000 (thirty-eight billion two hundred million), of which UZS 7,200,000,000 will be contributed by the Bank; the maximum amount of the Bank’s equity contribution is set at UZS 7,200,000,000. The Bank will hold a 18,85% stake and OTP Home Limited Liability Company an 81,15% stake. This ownership structure has been selected on regulatory grounds (minority participation may support obtaining the approval of the Central Bank of the Republic of Uzbekistan) as well as for tax and structural efficiency.

The joint venture is intended to become the No. 1 online housing ecosystem platform and brand in Uzbekistan and to sustainably contribute to the mortgage value creation of the Bank. Its main activity is data hosting and processing services (63.11.0). The joint venture will not carry out any licensed activity and will not act as a mortgage intermediary.

Revenue will be generated from two primary streams: fees payable by the Bank upon successful completion of mortgage loan agreements originated through the portal, and fees payable by real estate developers for property sales completed through the portal. Governance will be exercised by a six (6)-member Supervisory Board (five members nominated by Zenga and one by Ipoteka-Bank) and by a CEO appointed by the General Meeting. The project supports the Bank's digital development strategy and its growth in the mortgage lending segment.