

NOTIFICATION TO SHAREHOLDERS

regarding the exercise of pre-emptive rights to purchase shares

DEAR SHAREHOLDERS!

The Joint-stock commercial mortgage bank “Ipoteka-bank” (“Bank”) hereby notifies its shareholders of the possibility of exercising their pre-emptive rights to purchase shares in the Bank and announces the following.

On March 18, 2026, the Bank approved the issuance of additional shares (“Issuance”) in the amount of 391,305,000,000 ordinary registered shares with a nominal value of 1.10 sum. The specified Issuance is registered with the National Agency of Prospective Projects of the Republic of Uzbekistan under No. RU122P0775R7 dated April 27, 2026.

In connection with this Issue, and in accordance with the Bank's charter and the Law of the Republic of Uzbekistan “On Joint Stock Companies and Protection of Shareholders' Rights,” the Bank's shareholders who own ordinary shares (“Shareholders”) have a pre-emptive right to purchase the offered shares in an amount proportional to the number of shares they own in the Bank's authorized capital (“Pre-emptive Right”).

The list of Shareholders with Pre-emptive Rights will be prepared based on the Bank's shareholder register as of March 18, 2026.

The term for exercising the Pre-emptive Right is 10 (ten) calendar days from the date of publication of this notice.

The term of the Pre-emptive Right shall be terminated early if, prior to its expiration, all Shareholders submit written applications regarding the exercise or waiver of the Pre-emptive Right.

The placement price of the shares is UZS 1.1 (1 Uzbek soum and ten tiyin) per share.

The Shareholders have the right to exercise their Pre-emptive Right in full or in part by sending a written application to the Bank for the purchase of shares, which must contain the following information:

- the name (company name) and place of residence (legal address) of the shareholder;
- the number of shares to be purchased;
- proof of payment.

The Shareholder must send the aforementioned application to the Bank in writing within 10 (ten) calendar days from the date of publication of this notice to the Bank's postal address or to the Bank's email address specified below:

- Address: JSCIB “Ipoteka-bank”: 100000, Tashkent, Mirzo-Ulugbek district, 30 Shakhrisabz Street;
- Email: info@ipotekabank.uz;
- Telephone: +998 78 150 11 22 or 1233;
- Official website: www.ipotekabank.uz.