

		NAME OF ISSUER					
1.	Full	Joint Stock Commercial Mortgage Bank "Ipoteka-Bank".					
	Abbreviated	JSCMB "Ipoteka-Bank".					
	Exchange ticker name:	A054570					
		CONTACT DETAILS					
2.	Location:	Republic of Uzbekistan, 100000, Tashkent, Mirzo-Ulugbek district, Shakhrisabz street, 30.					
	Mailing address:	Republic of Uzbekistan, 100000, Tashkent, Mirzo-Ulugbek district, Shakhrisabz street, 30.					
	E-mail address:*	cenbum@ipotekabank.uz					
	Official website: *	www.ipotekabank.uz					
3.	INFORMATION ABOUT ESSENTIAL FACT						
	Essential fact number:	06					
	Name of material fact:	Decisions made by the supreme governing body of the issuer					
	General meeting type:	annual					
	Date of the general meeting:	29/06/2021					
	Date of drawing up the minutes of the general meeting:	30/06/2021					
	Place of the general meeting:	Tashkent, st. Shakhrisabz, 30, remotely, using the electronic voting service http://evote.uz/ .					
	General meeting quorum:	92,47%					
№	Questions put to vote	Questions put to vote					
		for		against		abstained	
		%	qty	%	qty	%	qty
1.	Approval of the report of the Supervisory Board of JSCMB "Ipoteka-Bank" on the results of activities for 2020, as well as on the measures taken to achieve the development strategy of JSCMB "Ipoteka-Bank".	99,99%	2646110343042	0,00%	0	0,00%	0
2.	Approval of the annual report of the Board of JSCMB Ipoteka-Bank on the results of the activities of JSCMB Ipoteka-Bank for 2020 and on the priority tasks scheduled for 2021.	99,99%	2646110343042	0,00%	0	0,00%	0
3.	Approval of the conclusion of the Audit Commission of JSCMB "Ipoteka-Bank"	99,99%	2646110343042	0,00%	0	0,00%	0
4.	based on the results of the audit of the financial and economic activities of JSCMB "Ipoteka-Bank" for 2020.	99,99%	2646110343042	0,00%	0	0,00%	0
5.	Approval of the external auditor of JSCMB "Ipoteka-Bank" for 2021 and the maximum amount of fees paid to him for services.	99,99%	2646110343042	0,00%	0	0,00%	0
6.	Approval of the distribution of retained earnings of JSCMB Ipoteka-Bank as of January 1, 2021 and the payment of dividends on preferred shares.	99,99%	2646110343042	0,00%	0	0,00%	0
7.	Approval of the Business Plan of JSCMB "Ipoteka-Bank" for 2021.	99,99%	2646110343042	0,00%	0	0,00%	0
8.	Hearing of the report on the implementation of the Development Strategy of JSCMB "Ipoteka-Bank" for 2020-2023. at the end of 2020.	99,99%	2646110343042	0,00%	0	0,00%	0
9.	Approval of the results of an independent assessment of the corporate governance system of JSCMB "Ipoteka-Bank" at the end of 2020.	99,99%	2646110343042	0,00%	0	0,00%	0
10.	Re-election of the Supervisory Board of JSCMB Ipoteka-Bank.						
11.	Re-election of the composition of the audit committee of JSCMB "Ipoteka-Bank".						
11.1.	Nuritdinova Naima Nizomiddin Kizi	99,99%	2646110343042	0,00%	0	0,00%	0
11.2.	Darvishev Nurbek Muratovich	99,99%	2646110343042	0,00%	0	0,00%	0
11.3.	Mavlyudov Eldar Hayratdinovich	99,99%	2646110343042	0,00%	0	0,00%	0
12.	Approval of amendments and additions to the Charter of JSCMB "Ipoteka-Bank".	99,99%	2646070083042	0,002%	40260000	0,00%	0

13.	Approval of the new edition of the Information Policy Statement JSCMB "Ipoteka-Bank".	99,99%	2646070083042	0,002%	40260000	0,00%	0
14.	Approval of the new version of the Regulation on remuneration and compensation paid to members of the Supervisory Board of JSCMB Ipoteka-Bank.	99,99%	2646070083042	0,002%	40260000	0,00%	0
15.	Approval of the new edition of the organizational structure of JSCMB "Ipoteka-Bank".	99,99%	2646070083042	0,002%	40260000	0,00%	0
16.	Approval of transactions with affiliated persons and major transactions concluded JSCMB "Ipoteka-Bank" in 2020.	99,99%	2646110343042	0,00%	0	0,00%	0
17.	Approval of transactions with affiliated persons that may be concluded by JSCMB Ipoteka-Bank in the future for the period until the next annual general meeting of shareholders.	99,99%	1715387606	0,00%	0	0,00%	0
18.	Determination of transactions with affiliated persons and major transactions that can be concluded by the Board of JSCMB "Ipoteka-Bank" independently in the future in the course of the bank's current economic activities, and their approval.	99,99%	1715387606	0,00%	0	0,00%	0
19.	Approval of a one-year extension of the terms of agreements concluded with the Chairman of the Management Board and members of the Management Board of JSCMB Ipoteka-Bank.	99,99%	2646110343042	0,00%	0	0,00%	0
Full formulations of decisions adopted by the general meeting:							
1.	To approve the report of the Supervisory Board of JSCMB "Ipoteka-Bank" on the results of 2020, as well as on the measures taken to achieve the development strategy of JSCMB "Ipoteka-Bank".						
2.	To approve the report of the Board of JSCMB Ipoteka-Bank on the results of the activities of JSCMB Ipoteka-Bank for 2020 and on the priority tasks scheduled for 2021.						
3.	To approve the conclusion of the Audit Commission of JSCMB "Ipoteka-Bank" based on the results of the audit of the financial and economic activities of JSCMB "Ipoteka-Bank" for 2020.						
4.	To determine the external auditor of JSCMB "Ipoteka-Bank" for 2021 the audit company "KPMG" and to approve the maximum amount of payment for its services in the amount of 2 047.0 million soums (subject to the adjustment of the amount of VAT when its size changes in accordance with the legislation of the Republic of Uzbekistan) ...						
5.	<p>To approve the distribution of retained earnings of JSCMB "Ipoteka-Bank", available as of January 1, 2021, and the payment of dividends on preferred shares in the following way:</p> <ul style="list-style-type: none"> - send in accordance with the legislation ("Regulations on the procedure for classifying the quality of assets and the formation of reserves to cover possible losses on assets, as well as their use in commercial banks ", (reg. No. 2696 dated July 14, 2015)) for the formation of a reserve for standard assets 73'078'933'850.28 sum; (10.3% of retained earnings); - to allocate 141'901'053'842.26 soums (20% of retained earnings) to the formation of a general-purpose reserve fund; - - allocate 903'274'624.40 soums (including social contributions) to the members of the Supervisory Board and the Audit Commission of JSCMB Ipoteka-Bank for payment remuneration at the end of 2020 (0.13% of retained earnings); <p>The remaining part of retained earnings in the amount of 493'622'006'894.36 UZS (69.57% of retained earnings) should be left on the retained earnings account.</p> <p>Pay remuneration to independent members of the Supervisory Board of JSCMB "Ipoteka-Bank" for the full corporate year (September 30, 2020 - June 29, 2021) on the basis of the of contracts concluded with them (with appropriate recalculations based on signed contracts), and attribute these costs to expenses the current financial year of the bank.</p> <p>To allocate funds in the amount of 2'013'000'000.00 UZS for the payment of dividends on preferred shares (at the rate of 0.25 UZS for each preferred share). At the same time, dividends due per shareholder should be determined with an accuracy of 1 tiyin, with numbers rounded when calculating according to the rules mathematical rounding. The payment of dividends will begin on July 20, 2021 and be completed by August 27, 2021.</p>						
6.	To approve the Business Plan of JSCMB Ipoteka-Bank for 2021.						
7.	Take note of the report on the implementation of the Development Strategy of JSCMB "Ipoteka-Bank" for 2020-2023. at the end of 2020.						
8.	To approve the annual report of JSCMB "Ipoteka-Bank" at the end of 2020 in accordance with Appendix № 1.						
9.	To approve the results of an independent assessment of the corporate governance system of JSCMB "Ipoteka-Bank" at the end of 2020.						
10.	To elect to the Supervisory Board of JSCMB "Ipoteka-Bank" Z.A. Ibrakhimzhanov., I.M. Abdullaev, J.A. Abdushukurova, R.Kh. Makhkamova, A. Picker, T. Dogan, W. Davis,						

		A.A. Tadjiev. To exclude from the Supervisory Board of JSCMB "Ipoteka-Bank" Y.V. Bereshchenko.				
11.		To elect N.N. Nuritdinov, N.M. Darvishev and E.Kh. Mavlyudova. In connection with their election, remove Sh.S. from the Auditing Commission of JSCMB "Ipoteka-Bank" Sayfutdinova, N.U. Lolakhonov and Kh.O. Nabiev.				
12.		Make changes and additions to the Charter of JSCMB "Ipoteka-Bank", approve the text of the changes and additions made in accordance with Appendix № 2. The Management board of the bank in the prescribed manner to ensure registration in the Central Bank of the Republic of Uzbekistan of these changes and additions to the charter				
13.		To approve the Regulations on the information policy of JSCMB "Ipoteka-Bank" in a new edition in accordance with Appendix № 3.				
14.		To approve the Regulations on remuneration and compensations paid to members of the Supervisory Board of JSCMB Ipoteka-Bank in a new edition in accordance with Appendix № 4.				
15.		To approve the organizational structure of JSCMB "Ipoteka-Bank" in a new edition in accordance with Appendix No. 5.				
16.		To approve transactions with affiliated persons and major transactions made by JSCMB "Ipoteka-Bank" in 2020.				
17.		To approve the conclusion of transactions with affiliated persons of JSCMB Ipoteka-Bank, which may be completed before the date of the next general meeting of shareholders of JSCMB Ipoteka-Bank at the end of 2021.				
18.		As transactions with affiliated persons and major transactions related to the current economic activities of the bank for an independent performance by the Board of JSCMB "Ipoteka-Bank", to determine the operations provided for in Article 5 of the Law of the Republic of Uzbekistan "On banks and banking activities" as well as to approve the independent execution by the Board of the bank of the indicated transactions with affiliated persons and major transactions in accordance with the requirements of the Central Bank of the Republic of Uzbekistan ...				
19.		To approve the extension for one year of the term of the agreements concluded with the Chairman of the Board of JSCMB "Ipoteka-Bank" E.I. Inojonov and members of the Management Board M.A. Abdurakhmanov, J.M. Fayazov, D.I. Zulfukarov, E.Z. Normetov and H.G. Murodov.				
Election of members of the Supervisory Board: *						
Information about candidates						
№	FULL NAME.	Place of work, position		Owned shares		Number of votes
		place	position	type	qty	
1.	Ibrahimjanova Zumrat Amanbaevna	Fund for Reconstruction and Development of the Republic of Uzbekistan	Head of Department	-	0	2'624'553'103'964
2.	Abdullaeva Iroda Maratovna	Fund for Reconstruction and Development of the Republic of Uzbekistan	Head of Unit	-	0	2'624'553'103'964
3.	Abdushukurov Jamshid Abdigalipovich	Ministry of Finance of the Republic of Uzbekistan	Department Director	-	0	3'148'671'034'398
4.	Makhkamov Rustam Khusniddinovich	Ministry of Finance of the Republic of Uzbekistan	Deputy Head of Department	-	0	525'833'318'040
5.	Alexander Picker	Projects of international financial institutions	International project expert	-	0	3'148'671'034'398
6.	Tatiana Dogan	JSC "Kazakhstan Ijara Company" (Almaty)	Independent Director of the Board of Directors	-	0	3'148'671'034'398
7.	Wesley Davis	APQ Global (UK)	CFO	-	0	3'148'671'034'397
8.	Tadjiev Avazkhon Asadullaevich	Trading house LLC "Saltanat Meva" (Moscow, Russia).	CEO	-	0	3'148'671'034'400

Deputy Chairman of the Management Board

_____ **Fayazov J.M.**

Chief Accountant

_____ **Normetov E.Z.**

Posted information on the website: Malikova Kh.R.