## **ANNUAL REPORT** of the issuer for 2021

		]	NAME OF THE ISSUER				
1.	Full: In the state language: In Latin script: In Russian: In English: Abbreviated:	a script:«Іроteka-bank» aksiyadorlik tijorat ipoteka bankiian:Акционерный коммерческий ипотечный банк «Ипотека-банк»ish:Joint-stock commercial mortgage bank «Іроteka-bank»					
	In the state language: In Latin script: In Russian: In English: Name of the stock ticker:	«Ипотека-банк» АТИБ «Іроteka-bank» АТІВ АКИБ «Ипотека-банк» JSCMB «Іроteka-bank»					
	Name of the stock ticker: A054570 (IPTB)  CONTACT DETAILS						
	Location:	Republic of U Shakhrisabz s	zbekistan, 100000, Tashkent, Mirzo-Ulugbek district,				
2.	Mailing address:	Shakhrisabz s	*				
	The addressEmail:	cenbum@ipot					
	Official website:	www.ipotekal	pank.uz				
			BANK DETAILS				
3.	Name of servicing bank:	Main operatio	nal department of JSCMB "Ipoteka-bank"				
J	Current account number:	№1030100090000937001					
	MFIs:	00937					
	REGISTRATION AND IDENTIFICATION NUMBERS ASSIGNED:						
4.	registration authority:	Joint-Stock Commercial Mortgage Bank "Ipoteka-Bank" was registered on April 30, 2005 by the Central Bank of the Republic of Uzbekistan No. 74.  License of the Central Bank of the Republic of Uzbekistan for the right to carry out banking operations No. 74 dated December 25, 2021.					
4.	body of the state tax service (TIN):	•	pectorate of Mirzo-Ulugbek district of Tashkent city, TIN 202858483.				
	Numbers assigned by state statistics authorities: State Committee of the Republic of Uzbekistan on Statistics, Department of Statistics, Tashkent, No. 38550 dated July 13, 2005.						
	OPF: 153, OKPO: 17068947, OKED: 64190, SOATO: 1726269						
	INDICATORS	OF THE FIN	ANCIAL AND ECONOMIC STATE OF THE ISSUER				
	Return on equity ratio:		net profit / authorized capital = 23.2%				
	Total solvency coverage ratio:						
5.	Net Stable Financing Norm		Amount of stable funding available / Amount of stable funding required = $0.112$ (min $0.100$ ).				
	Absolute liquidity ratio:						
	The ratio of own and borrowed funds:		adjusted total risk-based capital / risk-adjusted assets = 0.14 (min 0.130)				
	The ratio of own and borrowed funds of	the issuer:	equity / liabilities = 14.6%				
	AMOUNT OF A	ACCRUED IN	COME ON SECURITIES IN THE REPORTING YEAR in monetary terms				
	For ordinary shares		in monotony terms				
	in soums per share:		-				
6.	as a percentage of the par value of one sh	are:	-				
	Preferred shares						
	in soums per share:		25 tiyin.				
	as a percentage of the par value of one sh	are:	25%				
	For other securities		-				
	•						

		PRESENT DEBT IN PAYMENT OF INCOME ON SECURITIES								
	For	For ordinary shares								
	soun	ns):	esults of the repor							
		according to the results of previous periods (in soums):								
_		ferred shares								
7.	according to the results of the reporting period (in soums):									
		according to the results of previous periods (in soums)								
	For other securities				-					
	according to the results of the reporting period (in soums):									
				periods (in soums						
		CHANGES II	N THE COMPOS	ITION OF THE	SUPER	VISORY BOARD, AU	DIT COMMISSION	OR THE EXECUTIVE BODY		
			modified				Issuing body that	Elected (appointed) / withdrawn		
	No.	decision date	date of entry into office	FULL NAM	1E.	Position	made the decision	from membership (dismissed, expiration of term of office)		
	1	03/0	02/2021	Atabaev Shuk Khaldarovi		Chairman of the Management Board of the Bank	Bank Supervisory Board	withdrawn from the		
	2			Inomjonov E Isroilovicl		Chairman of the Management Board of the Bank	Bank Supervisory Board	added		
	3	30/0	06/2021	Bereshchenko Valerevna		member of the Supervisory Board	General Meeting of Shareholders	withdrawn from the		
	4	30/0	06/2021	Sayfutdinov Sho Safarbaevio		member of the Revision Commission	General Meeting of Shareholders	withdrawn from the		
8.	5	30/0	06/2021	Lolakhonov No Ulugbekovi		member of the Revision Commission	General Meeting of Shareholders	withdrawn from the		
	6	30/0	06/2021	Nabiyev Khi Orifzhanovi		member of the Revision Commission	General Meeting of Shareholders	withdrawn from the		
	7	30/0	06/2021	Nuritdinova N Nizom qiz		member of the Revision Commission	General Meeting of Shareholders	added		
	8	30/0	06/2021	Darvishev Nu Muratovicl		member of the Revision Commission	General Meeting of Shareholders	added		
	9	30/0	06/2021	Mavlyudov E Khairatdinov		member of the Revision Commission	General Meeting of Shareholders	added		
	10	14/0	09/2021	Botirov Farr Mannonovi		First Deputy Chairman of the Management Board	Bank Supervisory Board	added		
		K	EY INFORMAT	TION ON ADDIT	ΓΙΟΝΑΙ	LLY ISSUED SECUE	RITIES IN THE RE	PORTING YEAR		
						TIETH SHARE ISSU				
	The	issuer's body	that made the dec	ision to issue:	Superv	isory Board of JSCMB	"Ipoteka-bank" (No.	29 dated 15/06/2021)		
		ırity type:				red common shares	•	·		
9.		nber of securit	ies:		122,364	4,762,032 ordinary sha	res			
	Non	ninal value of	one security:		1 sum					
	Date	of state regis	tration of the issu	e:	12/07/2	2021				
	State	e registration r	number of the issu	ie:	P0775-	20				
	_	ement method				subscription				
	Plac	ement start da	te:		28/07/2	2021				

	MATERIAL FACTS IN THE ISSUER'S ACTIVITIES IN THE REPORTING YEAR								
	No.	Namematerial fact (abbrevia	No. SF	Occurre dateS	ence Publication	dateSl			
	1	Decisions taken by the supreme management body	y of the issuer		06	15/01/20	021 15/01/20	021	
	2	Change in the composition of the supervisory boar executive body	rd, audit commission or	•	08	03/02/20	021 05/02/20	021	
	3	Changes in the list of affiliates			36	03/02/20	021 05/02/20	021	
	4	Change in the composition of the supervisory boar executive body	rd, audit commission or		08	10/02/20	021 12/02/20	021	
	5	Changes in the list of affiliates			36	10/02/20	021 12/02/20	021	
10.	6	Decisions taken by the supreme management body	y of the issuer		06	30/06/20	021 02/07/20	021	
	7	Change in the composition of the supervisory boar executive body	rd, audit commission or	•	08	30/06/20	02/07/20	021	
	8	Accrual of income on securities			32	30/06/20	021 02/07/20	021	
	9	Changes in the list of affiliates			36	30/06/20			
	10	Issue of securities (20 issue of shares)			25	12/07/20			
	11	Making a deal with an affiliate			21	28/07/20	021 29/07/20	021	
	12	Change in the composition of the supervisory boar executive body	rd, audit commission of		08	14/09/20		021	
	13	Changes in the list of affiliates			36	14/09/20			
	14 15	Decisions taken by the supreme management body Changes in the list of affiliates	y of the issuer		06 36	21/09/20 11/10/20			
	13	Changes in the list of armates			30	11/10/2	021 12/10/20	JZ 1	
1.		BALANCE SHEET OF THE BANK FOR 30/1 (in thousand soums)	12/2021						
	No.	ASSETS	Total	in na	tional (	currency	in foreign current equivalent in sou		
	1	Cash on hand and other payment documents	673 305 522	304 186 887			369 118 635		
	2	To be received from the CBR	3 301 180 310	1 546	830 81	3	1 754 349 497		
	3	Receivable from other banks, net	5 065 730 127	311 0	81 479		4 754 648 648		
	3.1.	Receivable from other banks, gross	5 087 405 447	311 0	81 479		4 776 323 968		
	3.2.	Minus: Reserve for possible losses	21 675 320	0			21 675 320		
	4	Purchase and sale accounts, net	1 097 371 347		371 34	7	0		
	4.1.	Securities for purchase and sale, gross	1 122 990 000		990 00		0		
	4.2.	Discount and premiums on securities							
	4.3.	Minus: Reserve for possible losses	-25 618 653		18 653		0		
	5	Precious metals, coins, stones, pure	0	0			0		
	5.1.		684	684			0		
		Precious metals, coins, stones, gross	684	684			0		
	5.2.	Minus: Reserve for possible losses	0	0			0		
	6	Investment, net	126 699 360	126 6	99 360		0		
	6.1.	Investments, gross	127 219 646	127 2	19 646		0		
	6.2.	Minus: Reserve for possible losses	520 286	520 2	86		0		
	7	Securities purchased under a repurchase agreement, net	0	0			0		
	7.1.	Securities purchased under a repurchase agreement, gross	0	0			0		
	7.2.	Reserve for possible losses	0	0			0		
	8	Loans and leasing operations, net	28 213 960 571	19 80	0 477 0	189	8 413 483 482		
	8.1.	Loans and leasing operations, gross	29 046 316 762	20 44	7 226 2	.85	8 599 090 477		
	8.2.	Minus: Reserve for possible losses	832 356 191		49 196		185 606 995	-	
		Purchased bills, clean		0			1		

9.1.	Purchased bills, gross	0	0	0
9.2.	Minus: Reserve for possible losses	0	0	0
10	Customer liabilities on financial instruments, net	0	0	0
10.1.	Customer liabilities on financial instruments, gross	0	0	0
10.2.	Minus: Reserve for possible losses	0		0
11	Fixed assets, net	352 763 450	352 763 450	0
12	Total accrued interest and non-interest income, net	818 474 277	552 686 955	265 787 322
12.1.	Accrued interest receivable, gross	775 740 343	534 449 315	241 291 028
12.2.	Accrued non-interest income receivable, gross	54 071 398	28 724 332	25 347 066
12.2.1	Minus: Reserve for possible losses	11 337 464	10 486 692	850 772
13	Other own property of the bank, clean	72 579 162	72 579 162	0
13.1.	Other own property collected under loans and leasing, gross	56 132 543	56 132 543	0
13.2.	Other own property of the bank, gross	32 004 861	32 004 861	0
13.3.	Minus: Accumulated depreciation and provisions for possible losses	15 558 242	15 558 242	0
14	Other assets, net	289 869 327	144 748 645	145 120 682
14.1.	Other assets, gross	359 461 937	145 587 941	213 873 996
14.2.	Minus: Reserve for possible losses	69 592 610	839 296	68 753 314
14.3.	Purchase and sale of currency and currency positions	0		
15.	Total assets	40 011 934 137	24 309 425 871	15 702 508 266
	LIABILITIES AND EQUITY			
	COMMITMENTS			
16	Demand deposits	9 098 750 909	3 760 245 185	5 338 505 724
17.	Term deposits	6 725 597 667	5 322 630 447	1 402 967 220
18	Payable to the CBR	0	0	0
19	Payable to other banks	811 245 243	811 245 243	0
20.	Securities sold under REPO transactions	0	0	0
21.	Loans and leasing operations payable	13 302 572 367	8 193 214 620	5 109 357 747
22.	Securities issued by the bank	4 027 294 050	775 996 050	3,251,298,000
23.	Subordinated debt	424 092 049	424 092 049	0,201,250,000
24.	Accrued interest payable	218 997 730	136 619 230	82 378 500
25.	Accrued taxes payable	47 274 285	47 274 285	0
26.	Clearing transactions	3 454 055	669 533	2 784 522
27.	Other obligations	265 508 176	225 731 401	39 776 775
28.	Total liabilities	34 924 786 531	19 697 718 043	15 227 068 488
	EQUITY			
29.	Authorized capital			
29.1.	Shares - Ordinary	2 984 152 022	2 984 152 022	
29.2.	Shares - Preferred	8 052 000	8 052 000	
30.	Added capital	754 434	754 434	
31.	Reserve capital.			
31.1.	General purpose reserve fund	561 060 275	561 060 275	
31.2.	Provisions created for standard assets	321 556 170	321 556 170	
31.3.	Reserve for devaluation	0	0	

31.4.	Other reserves and funds	24 230 458	24 230 458	
32.	Undestributed profits	1 187 342 247	1 187 342 247	
32.1.	of which, net profit (loss) of the current year	693 720 240	693 720 240	
33.	Total equity	5 087 147 606	5 087 147 606	0
34.	Total liabilities and equity	40 011 934 137	24 784 865 649	15 227 068 488

12. REPORT ON FINANCIAL PERFORMANCE OF THE BANK FOR 30/12/2021

No.	Categories	Total	in national currency	in foreign currency (in equivalent in soums)
1.	1. INTEREST INCOME			,
a.	Interest income on accounts with the CBR	15 585 432	15 585 432	0
b.	Interest income on accounts with other banks	147 349 121	93 384 782	53 964 339
c.	Interest income on purchased bills	0	0	C
d.	Interest income on investments	3069	3069	0
e.	Interest income on securities purchase and sale accounts	117 418 887	117 418 887	0
f.	Interest income on customer obligations	0	0	C
g.	Interest income on customer obligations on outstanding acceptances of this bank	0	0	0
h.	Interest, Discount (Discounts) and installments on credit and leasing operations	3 188 621 955	2 709 292 825	479 329 130
i.	Interest income from securities purchase and repurchase agreements	0	0	C
j.	Other interest income	1421379550	1 222 685 506	198 694 044
l.	Total interest income	4 890 358 014	4 158 370 501	731 987 513
2.	INTEREST EXPENSES			
a.	Interest expense on demand deposits	24 193 962	24 189 406	4556
b.	Interest expense on term deposits	649 284 144	577 114 638	72 169 506
c.	Interest expense on accounts payable with the CBR	0	0	(
d.	Interest expense on accounts payable to other banks	57 628 753	56 425 574	1 203 179
e.	Total interest expense on deposits	731 106 859	657 729 618	73 377 241
f.	Interest expense on loans payable	815 797 429	481 066 783	334 730 646
g.	Interest expenses under agreements on the sale of securities with subsequent repurchase	16 951 141	16 951 141	C
h.	Other interest expenses	1 430 647 924	1 245 038 699	185 609 225
i.	Total interest expense on borrowings	2 263 396 494	1 743 056 623	520 339 871
l.	Total interest expense	2 994 503 353	2 400 786 241	593 717 112
3.	NET INTEREST INCOME BEFORE ASSESSMENT OF POSSIBLE LOSS ON ASSETS	1 895 854 661	1 757 584 260	138 270 401
a.	Minus: Assessment of possible losses on loans and leasing	1 258 355 230	978 701 691	279 653 539
b.	Minus: Estimation of possible losses on securities	0	0	C
c.	Minus: Estimation of possible losses on investments	520 286	520 286	(
d.	Minus: Estimation of possible losses on other assets	80 367 590	16 305 279	64 062 311
e.	Net interest income after assessing possible losses on loans and leasing	556 611 555	762 057 004	-205 445 449
4.	INTEREST-FREE INCOME			
a.	Income from commissions and service fees	389 624 839	325 061 566	64 563 273
b.	Profit in foreign currency	346 693 441	41 555 485	305 137 956
c.	Profit from commercial operations	0	0	(
d.	Profits and dividends from investments	2 920 662	2 920 662	(
e.	Other non-interest income	767 496 468	515 437 825	252 058 643
	including			

	1	•			-		
	e1.	Return of reserves formed to cover losses on assets			631 544 786	379 486 143	252 058 643
	e 2.	Recovery of writ	tten-off loans		135 951 682	135 951 682	0
	f.	Total non-intere	est income		1 506 735 410	884 975 538	621 759 872
	5.	INTEREST-FREE EXPENSES					
	a.	Commission and service costs			107 082 220	77 046 403	30 035 817
	b.	Foreign currency losses			256 776 083	3 964 548	252 811 535
	c. Losses on purchase and sale accounts d. Investment losses e. Other non-interest expenses  f. Total non-interest expenses				0	0	0
					0	0	0
					60 915	60 915	0
					363 919 218	81 071 866	282 847 352
	6.	NET INCOME	BEFORE OPERAT	ING EXPENSES	1 699 427 747	1 565 960 676	133 467 071
	7.	OPERATING I	EXPENSES				
	a.	Salaries and other	er expenses for emplo	yees	563 506 019	563 506 019	
	a1)	of which, payme	nts to key manageme	nt personnel	4 824 848	4 824 848	
	b.	Rent and mainter	nance		66 195 436	66 195 436	
	c.	Travel and transp	port expenses		6 436 414	6 436 414	
	d.	Administrative e			26 187 948	26 187 948	
	e.	Representation a	nd charity		38 031 769	38 031 769	
	f.	Wear and tear co	osts		63 804 656	63 804 656	
	g.	Insurance			5 699 399	5 699 399	
	h.	taxes			9 071 271	9 071 271	
	i.	Fines and penalt	ies		194 712	194 712	
	j.	Other operating	expenses		31 683 859	31 683 859	
	l.	Total operating	expenses		810 811 483	810 811 483	
	8.	NET PROFIT I	BEFORE TAXES A	ND OTHER AMENDMENTS	888 616 264	755 149 193	133 467 071
	a.	Income tax asses	sment		194 896 024	194 896 024	
	9.	INCOME BEFO	ORE AMENDMENT	ΓS	693 720 240	560 253 169	133 467 071
	a.	Income or loss, r	net		0	0	0
	b.	Other earnings a	djustments, net		0	0	0
	10.	NET PROFIT (	LOSS)		693 720 240	560 253 169	133 467 071
13.			INFOR	MATION ON THE RESULTS O	F THE AUDIT		
		f the audit organiza	ation:	JSC "KPMG AUDIT LLC"			
		issue date:		04/18/2019			
		number:		No. AF 00832			
		sion type:		Mandatory audit			
		issue of the audito	r's report:	""2022			
		eport number:		<u>№</u>			
	FULL Naudit:	NAME. the auditor	who conducted the	Saidov Sanzharbek Kamildzhano	vich		
	Copy of the auditor's report:			Consolidated financial statements auditor's report are attached to it.	of the bank for 20	21 in accordance wit	h IFRS and the
14.			LIST OF MAJO	OR TRANSACTIONS IN THE R	EPORTING YEA	·R	<del>,</del>
No.	Date o	Date of the transaction  FULL NAME. or full name of the counterparty		Subject of the transaction	Sum Who is the issuer unde transaction (acquirer / alie goods and services		er / alienator of
1		-	-	-	-	-	
1							

No.	Date of the transaction	FULL NA full name counterp	of the	Subject of the transaction	Amo	unt (sum) made the decision on the transactions dec		ull wording of cisions taken on transactions	
1	28/07/2021	Ministry of of the Repu Uzbeki	ublic of	Purchase and sale of securities	122 364	4 762 032.00	Supervisory Board		ates of the SB No. lated 15/06/2021
16.				LIST O	F AFFIL	IATES orting year)			
No.	FULL NAME. or ful	l name		tion (residence) gion, city, distr	(state,		which they are recognize	ed as	the date (onset of ground(s)
1	Ministry of Finance of the Uzbekistan	Republic of	Repub	licUzbekistan, it, Yunusabad d Istiklol, 29	100017,	a legal entity	that owns 20% or more of Bank's shares	of the	11/10/2021
2	JSC "Uzbekistan Airways"		Tash	ublic of Uzbek kent, 100060, a Amir Temur 41	venue	authorized cap same person	ntity, 20% or more in the bital of which is owned b as the person who owns he authorized capital of t company	y the 20%	11/10/2021
3	JSC "Uzsuvtaminot"		c of Uzbekistan t, Bogishamol s		authorized cap same person	ntity, 20% or more in the bital of which is owned b as the person who owns he authorized capital of t company	y the 20%	11/10/2021	
4	JSC "Khududgaztaminot"	Tashken	at city, 100115, street, 98	Mukimiy	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company			11/10/2021	
5	JSC "Hisorgeologiya"		ublic of Uzbek ashkadarya reg		a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company			11/10/2021	
6	JSC "Samarkandgeology"	Samai	ublic of Uzbek kand, st. Acado bhid Abdullaye	emician	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company			11/10/2021	
7	JSC "Uzdonmakhsulot"	Tashkeı	epublic of Uzbo nt city, 100060, ct, st. Shakhrisa	Mirabad	authorized cap same person	ntity, 20% or more in the bital of which is owned b as the person who owns he authorized capital of t company	y the 20%	11/10/2021	
8	JSC "Uzavtosanoat"		Tashke	Republic of Uzbekistan, 100000 Tashkent, Mirabad district, st. Amir Temur, 13		a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company			11/10/2021
9	Joint Stock Commercial Pe of the Republic of Uzbekis		1	epublicUzbekis 00000, Tashke Mirabad distric mir Temur Ave	nt, t,	authorized cap same person or more in t	ntity, 20% or more in the pital of which is owned b as the person who owns he authorized capital of t company	y the 20% this	11/10/2021
10	JSC "National Bank for Fo Economic Affairs of the Re Uzbekistan"		100 Y	epublicUzbekis 0084, Tashkent 'unusabad distr nir Temur Ave.,	city, ict,	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company			11/10/2021
11	JSC "Toshshahartranskhizr	mat"	cityTash	ublic of Uzbek kent,Yunusaba Amir Temur A	d district,	authorized cap same person	ntity, 20% or more in the pital of which is owned be as the person who owns the authorized capital of to company	y the 20%	11/10/2021

12	JSC "Uzbekhydroenergo"	Republic of Uzbekistan, 100011, Tashkent, Shaykhantakhur district, Navoi avenue, 22	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company	11/10/2021
13	JSC "Issiklik electr station"	111219, Tashkent region, Kibray district, Salar city, mahalla S. Rakhimov, ToshIES settlement	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company	11/10/2021
14	JSC "Gududiy electr tarmoqlari"	Republic of Uzbekistan, 100084,G. <u>Tashkent,Yunusabad</u> <u>district,</u> Osie street, 8th house	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company	11/10/2021
15	JSC "Uzbekiston milliy electr tarmoqlari"	Republic of Uzbekistan, Tashkent, 100084, Yunusabad district, Osiyo street, 42nd building	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company	11/10/2021
16	JSC "Uzbekistan Airports"	Republic of Uzbekistan, Tashkent, 100015, Mirabad district, Mirabad street, 41/4	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company	11/10/2021
17	JSC "Uzbekneftegaz"	Republic of Uzbekistan, Tashkent, <u>100047</u> , Yashnabad district, Istikbol street, 21	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company	11/10/2021
18	JSC "Uztransgaz"	Republic of Uzbekistan, Tashkent, 100031, Yakkasaray district, st. Yusuf Khos Khodjiba, 31A.	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company	11/10/2021
19	JSC "Uzagrosugurta"	The Republic of Uzbekistan, 100156, Tashkent city, Chilanzar district, block 19, 61/2.	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company	11/10/2021
20	JSC "Uzbektelecom"	Republic of Uzbekistan, 100011, Tashkent, Shaykhantakhur district, Navoi avenue, 28 A	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company	11/10/2021
21	JSC "Uzkimyosanoat"	Republic of Uzbekistan, 100011, Tashkent, Shaykhantakhur district, st. Navoi, 38.	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company	11/10/2021
22	JSC "Uzbekiston temir yullari"	Republic of Uzbekistan, 100060, Tashkent, Mirabad district, Taras Shevchenko street, 7A.	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company	11/10/2021
23	JSC "Navoiyazot"	Republic of Uzbekistan, 210105, Navoi region, Navoi city, Navoi street, 5	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company	11/10/2021
24	JSC "Uzbekiston pochtasi"	Republic of Uzbekistan, 100000,G. <u>Tashkent,Yunusabad</u> <u>district,</u> Oloy street, 1	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this	11/10/2021

			company	
25	JSC "Uzbekgeofizika"	Republic of Uzbekistan, Tashkent region, Kibray district, Geofizika settlement	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company	11/10/2021
26	JSCB "Microcreditbank"	RepublicUzbekistan, 100096, Tashkent, Chilanzar district, st. Lutfiy, 14	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company	11/10/2021
27	JSCB Qishloq Qurilish Bank	RepublicUzbekistan, 100011, Tashkent, st. Navoi, d. 18A	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company	11/10/2021
28	JSCB "Agrobank"	RepublicUzbekistan, 100096, Tashkent, Chilanzar district, st. Mukimi, 43	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company	11/10/2021
29	JSC "Kyzylkumgeology"	The Republic of Uzbekistan, Navoi region, Zarafshan	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company	11/10/2021
30	JSC "Geoburtekhnika"	The Republic of Uzbekistan, Tashkent city, Usta Shirin street, 104	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company	11/10/2021
31	JSC «Markaziy Laboratoriya»	The Republic of Uzbekistan, Tashkent city, Yashnabad district, stup. 2nd Mashkhadi, 5	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company	11/10/2021
32	JSC "Toshkentgeologiya"	The Republic of Uzbekistan, Tashkent city, Yunusabad district, Khalkobod street, 8	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company	11/10/2021
33	JSC "Urankamyobmetgeologiya"	The Republic of Uzbekistan, Tashkent city, Navoi street, 7	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company	11/10/2021
34	JSC "Surxongeologiya"	Republic of Uzbekistan, Surkhandarya region, Boysun district, st. Sh. Rashidova 4	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company	11/10/2021
35	Alexander Picker	Austria, Salzburg	member of the Supervisory Board	07/10/2020
36	Ibrahimjanova Zumrat Amanbaevna	Republic of Uzbekistan, Tashkent	member of the Supervisory Board	29/06/2018
37	Abdullaeva Iroda Maratovna	Republic of Uzbekistan, Tashkent	member of the Supervisory Board	29/06/2018
38	Abdushukurov Jamshid Abdigalipovich	Republic of Uzbekistan, Tashkent	member of the Supervisory Board	07/10/2020
39	Makhkamov Rustam Khusniddinovich	Republic of Uzbekistan, Tashkent	member of the Supervisory Board	07/10/2020
40	Tatiana Dogan	Turkey, Istanbul	member of the Supervisory Board	07/10/2020
41	Wesley Davis	UK, London Republic of Uzbekistan,	member of the Supervisory Board	07/10/2020 08/07/2019
42	Tadjiev Avazkhon Asadullaevich	Tashkent	member of the Supervisory Board	00/07/2019

43	Inomjonov Elyor Isroilovich	Republic of Uzbekistan, Tashkent	Chairman of the Management Board	10/02/2021
44	Botirov Farrukh Mannonovich	Republic of Uzbekistan, Tashkent	First Deputy Chairman of the Management Board	14/09/2021
45	Zulfukarov Jura Ismailovich	Republic of Uzbekistan, Tashkent	Deputy Chairman of the Management Board	15/11/2018
46	Abdurakhmanov Mahmud Akhmatkhuzhaevich	Republic of Uzbekistan, Tashkent	Deputy Chairman of the Management Board	14/10/2016
47	Fayazov Jahongir Makhamadzhanovich	Republic of Uzbekistan, Tashkent	Deputy Chairman of the Management Board	18/01/2017
48	Rakhbarov Nodirbek Alisherovich	Republic of Uzbekistan, Tashkent	Deputy Chairman of the Management Board	21/02/2020
49	Normetov Elyor Zafarovich	Republic of Uzbekistan, Tashkent	Member of the Management Board, Chief Accountant	12/10/2015
50	Murodov Humoyun Gayratovich	Republic of Uzbekistan, Tashkent	Member of the Management Board, Director of the Legal Department	18/01/2017
51	Ipoteka leasing LLC	Republic of Uzbekistan, 100000, Tashkent, st. Shakhrisabz, 30	legal entity that is a subsidiary of a bank	22/05/2017
52	IMKON-SUG'URTA LLC Insurance company	Republic of Uzbekistan, 100000, Tashkent, Mirzo-Ulugbek district, Mustakillik Ave., 17.	legal entity that is a subsidiary of a bank	09/04/2019
53	JSC Mortgage Refinancing Company of Uzbekistan	Republic of Uzbekistan, 100000, Tashkent, st. Istiklol, 29	legal a person whose statutory fund is owned by a bank by 20 percent or more	14/07/2020