

1.	NAME OF THE ISSUER							
	Full name:				Joint-stock company «ANOR BANK»			
	Abbreviated name:				JSC «ANOR BANK»			
	Name of the stock ticker: *							
2.	CONTACT DETAILS							
	Location:				Uzbekistan, 100170, Tashkent city, Mirzo Ulugbek District, street Sayram, 5th driveway, 4th building			
	Mailing address:				100170, Tashkent city, Mirzo Ulugbek District street Sayram, 5th driveway, 4th building			
	Email address: *				info@anorbank.uz			
	Official website: *				www.anorbank.uz			
3.	INFORMATION ABOUT A MATERIAL FACT							
	Material fact number:				06			
	Name of the material fact:				Decisions taken by the issuer's supreme management body, including decisions of the supervisory Board of business companies on the issue of shares, corporate bonds and other securities			
	Type of general meeting:				Annual			
	Date of the general meeting:				10.04.2025 y.			
	Date of preparation of the protocol of the general meeting:				10.04.2025 y.			
	Venue of the general meeting:				100170, Tashkent city, Mirzo Ulugbek District street Sayram, 5th driveway, 4th building			
	Quorum of the general meeting:				100,00%			
	№	Questions put to the vote	Voting results					
			for		against		abstain	
			%	quantity	%	quantity	%	quantity
	1.	On Approval of the Quantitative and Personnel Composition of the Accounts Commission	100	600 000 000	0	0	0	0
	2.	On approval of the Regulation of the extraordinary general meeting of shareholders of "ANOR BANK."	100	600 000 000	0	0	0	0

	3.	On the consideration of the report of the Chairman of the Supervisory Board of "ANOR BANK" JSC based on the results of 2024 and approval of the decisions of the Supervisory Board of "ANOR BANK" JSC adopted in 2024.	100	600 000 000	0	0	0	0
	4.	On the consideration of the report of the Chairman of the Management Board of the bank on the results of the financial and economic activities of JSC "ANOR BANK" for 2024.	100	600 000 000	0	0	0	0
	5.	On the consideration of the conclusion of the Audit Company LLC "Ernst & Young" on the reliability of the financial statements of JSC "ANOR BANK" for the results of 2024.	100	600 000 000	0	0	0	0
	6.	On the approval of the annual report, balance sheet, and profit and loss statement of "ANOR BANK" JSC for 2024.	100	600 000 000	0	0	0	0
	7.	On the approval of the procedure for the distribution of net profit of "ANOR BANK" JSC based on the results of financial and economic activities for 2024.	100	600 000 000	0	0	0	0
	8.	Report on the work with appeals of individuals and legal entities based on the results of 2024.	100	600 000 000	0	0	0	0
	9.	On approval of the decision on the write-off of hopeless assets accounted for in the bank's accounts.	100	600 000 000	0	0	0	0
	10.	On the approval of concluded transactions with affiliates of "ANOR BANK" JSC in 2024.	100	600 000 000	0	0	0	0
	11.	On the consideration of the issue, the maximum amount of charitable, sponsorship, and gratuitous assistance.	100	600 000 000	0	0	0	0

12.	Approval of proposed transactions with affiliated persons of "ANOR BANK" JSC, which may be made by the bank in the process of carrying out current economic activities for the period until the next annual general meeting of shareholders.	100	600 000 000	0	0	0	0
13.	On the election of the Chairman of the Management Board of JSC "ANOR BANK"	100	600 000 000	0	0	0	0
14.	On the election of members of the Supervisory Board of JSC "ANOR BANK"	100	600 000 000	0	0	0	0
15.	On the approval of the Organizational Structure of JSC "ANOR BANK"	100	600 000 000	0	0	0	0
16.	On the approval of the Regulation "On the General Meeting of Shareholders," the Regulation "On the Supervisory Board of JSC "ANOR BANK," the Regulation "On the Management Board of JSC "ANOR BANK"	100	600 000 000	0	0	0	0
Full wording of the decisions adopted by the General Meeting:							
1.	Approve the composition of the counting commission consisting of: B.M. Miryunusov (chairman of the commission), S.K. Tinanov, N.E. Umarov.						
2.	Approve the Regulations for the Extraordinary General Meeting of Shareholders "ANOR BANK" JSC in the following order: - for the speakers on the main issues - up to 10 minutes; - for additional speeches, replicas and discussions - up to 5 minutes; - the counting time is 5 minutes.						
3.	3.1. Approve the report of the Chairman of the Supervisory Board of "ANOR BANK" JSC on the results of activities for 2024. 3.2. The decisions taken by the Supervisory Board in 2024 shall be approved according to the appendix.						
4.	4.1. Approve the report of the Chairman of the Management Board of the bank on the results of the financial and economic activities of "ANOR BANK" JSC for 2024 according to the annex. 4.2. The work of the Bank's Management Board in 2024 shall be deemed satisfactory.						

5.	5.1. Approve the conclusion of the audit company "Ernst & Young" LLC on the reliability of the financial statements of "ANOR BANK" JSC based on the results of 2024.
6.	6.1. Approve the annual report, balance sheet, and profit and loss statement of ANOR BANK JSC for 2024 according to the appendix.
7.	<p>7.1. Approve the following procedure for the distribution of net profit based on the results of 2024:</p> <ul style="list-style-type: none"> - direct the amount of 9 513 706 825.53 soums to the formation of the bank's general purpose reserve fund; - the remaining part in the amount of 139 510 429 685.09 soums shall be retained in the accounts of retained earnings. <p>7.2. Dividends on the bank's preferred shares for the 2nd quarter of 2025 (based on an annual interest rate of 25%) shall be paid for a total amount of 12 500 000 000 (twelve billion five hundred million) soums from the bank's retained earnings for 2024. Taxation of dividends shall be carried out in accordance with the tax legislation of the Republic of Uzbekistan. Determine the start date for dividend payments as June 30, 2025, and the end date for payment as July 30, 2025.</p>
8.	<p>8.1. Take note of the report on the work with appeals from individuals and legal entities of "ANOR BANK" JSC based on the results of 2024.</p> <p>8.2. The Bank's Supervisory Board shall strengthen control over the work with appeals from individuals and legal entities of "ANOR BANK" JSC.</p>
9.	<p>9.1. Approve the decisions on the write-off of hopeless assets accounted for in the bank's accounts to off-balance sheet accounts in 2024, as well as measures to recover "hopeless" assets.</p> <p>9.2. The Bank's Management Board:</p> <ul style="list-style-type: none"> - intensify work on the early detection of problematic assets and take comprehensive measures to recover them; - ensure constant work on improving the bank's credit policy and lending processes in order to prevent the growth of problem loans, as well as increase the effectiveness of collection work using modern tools and information technologies.
10.	10.1. Transactions with affiliates of "ANOR BANK" JSC concluded in 2024 shall be approved according to the appendix.
11.	<p>11.1. Approve the charitable, gratuitous, and sponsorship assistance provided by the bank in 2024.</p> <p>11.2. The maximum amount of charitable, sponsorship, and gratuitous assistance until the next Annual General Meeting of Shareholders shall be set at 2 500 000 000 (two billion five hundred million) sum.</p>
12.	<p>12.1. Approve the proposed transactions with affiliated persons of "ANOR BANK" JSC, which may be made by the bank in the process of carrying out current economic activities for the period until the next Annual General Meeting of Shareholders.</p> <p>12.2. Delege to the Bank's Supervisory Board the right to make decisions on the conclusion of transactions (transactions) with affiliated persons in the future in the process of carrying out current economic activities for the period until the next annual general meeting of shareholders, if two or more members of the Supervisory Board are affiliated persons.</p>
13.	13.1. The powers of the Chairman of the Management Board of JSC "ANOR BANK" Akramov Sherzod Salimovich shall be extended until the next Annual General Meeting of Shareholders based on the results of 2025.
14.	14.1. The Supervisory Board of "ANOR BANK" JSC shall be elected for a term of three years in the following composition: Nosirov Shoodil Nosirovich, Olimov Qahramonjon

	Anvarovich, Alimov Ikrom Ismailjanovich (Independent Member), Karimbayev Sherzod Qobilovich, Nurutdinova Madina Jalalitdinovna.
15.	15.1. Approve the decisions of the Supervisory Board on changing the organizational structure of "ANOR BANK" JSC. 15.2. Approve the organizational structure of JSC "ANOR BANK" according to the appendix.
16.	16.1. The Regulations "On the General Meeting of Shareholders," the Regulations "On the Supervisory Board of JSC "ANOR BANK," and the Regulations "On the Management Board of JSC "ANOR BANK" shall be approved according to the appendix. 16.2. From the moment of approval of these Regulations, the Regulations "On the General Meeting of Shareholders," "On the Supervisory Board of JSC "ANOR BANK," "On the Management Board of JSC "ANOR BANK," previously approved by the General Meeting of Shareholders, lose their force.

Head of the Executive Body:

Akramov Sherzod Salimovich

Chief accountant:

Babayev Umid Muxammadovich

Authorized person,
posted information on the website:

Umarov Nodirbek Erkinovich