

PROTOCOL
Meetings of the Counting Commission of the Annual General meeting of shareholders of
JSC «ANOR BANK»

Tashkent

30.06.2025 y

The Annual General Meeting of shareholders of ANOR BANK JSC was held on June 30, 2025 in the Republic of Uzbekistan, Tashkent, Sayram 5- passage str., 4.

2 sets of ballots were issued, with a total of **600 000 000** votes or **100.00%** of the total number of shares of the bank allowed for voting.

When counting the votes on the agenda items, it was established that 2 sets of ballots with a total number of **600 000 000** voting shares, having **600 000 000** votes, were submitted:

1. JSC "KAPITAL SUĞURTA" in the person of its General Director Burihodzhaev Khumoyunhon Avazkhon ugli, acting on the basis of the Charter of the company.

2. Karimbayev Sherzod Qobilovich, representative of the shareholder Olimov Qahramonjon Anvarovich, acting on the basis of a power of attorney No. 202502354002135 dated June 18, 2025, (passport series AD 2724627 issued by IIV 60012 dated March 3, 2023) permanently registered at: Tashkent city, Yunusabad district, 10th quarter, building 7, apartment 70.

There are **no** spoiled ballots.

There are **no** ballots that have not been submitted.

The quorum of the meeting is **100.00%** of the outstanding number of voting shares entitled to participate in the Annual general meeting of shareholders.

In accordance with Article 60 of the Law "On Joint Stock Companies and Protection of Shareholders' Rights", the decision of the general meeting of shareholders on the issue put to the vote is taken by a majority vote of shareholders - owners of voting shares of the bank participating in the meeting. Also, in accordance with Article 69 of the above-mentioned Law, voting at the general meeting of shareholders is carried out on the principle of "one voting share of the bank - one vote", except in cases of cumulative voting on the election of members of the Supervisory Board of the bank.

As a result of the counting of votes and the analysis of the voting ballots, the following results were determined:

On the first item of the agenda "On Approval of the Quantitative and Personnel Composition of the Accounts Commission"

Voting results on the first issue:

Voting options	Number of votes (pieces)	% of those who took part in the voting	The number of votes in the ballots that were declared invalid
«FOR»	600 000 000	100	0
«AGAINS»	0	0	
"ABSTAINED"	0	0	

Based on the results of the voting on the first item on the agenda, the shareholders' meeting adopted

SOLUTION:

1.1. Approve the composition of the counting commission consisting of: B.M. Miryunusov (chairman of the commission), S.K. Tinanov, N.E. Umarov.

On the second item on the agenda: "On Approving the Regulations of the Annual General Meeting of Shareholders of ANOR BANK JSC."

Voting results on the second issue:

Voting options	Number of votes (pieces)	% of those who took part in the voting	The number of votes in the ballots that were declared invalid
«FOR»	600 000 000	100	0
«AGAINST»	0	0	
"ABSTAINED"	0	0	

Based on the results of the voting on the second item on the agenda, the shareholders' meeting adopted

SOLUTION:

2.1. Approve the Regulations for holding the Annual General Meeting of Shareholders of JSC "ANOR BANK" in the following order:

- for speeches by speakers on key issues - up to 10 minutes;
- for additional speeches, remarks, and debates - up to 5 minutes;
- a break for counting votes - 5 minutes.

Regarding the third item on the agenda: "On Reviewing the Report of the Chairman of the Supervisory Board of ANOR BANK JSC for the 2024 Results and Approving the Decisions of the Supervisory Board of ANOR BANK JSC Adopted in 2024"

Voting results on the third issue:

Voting options	Number of votes (pieces)	% of those who took part in the voting	The number of votes in the ballots that were declared invalid
«FOR»	600 000 000	100	0
«AGAINST»	0	0	
"ABSTAINED"	0	0	

Based on the results of the voting on the third item on the agenda, the shareholders' meeting adopted

SOLUTION:

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.

On the fourth item of the agenda "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"

Voting results on the fourth question:

Voting options	Number of votes (pieces)	% of those who took part in the voting	The number of votes in the ballots that were declared invalid
«FOR»	600 000 000	100	0
«AGAINST»	0	0	
"ABSTAINED"	0	0	

Based on the results of the voting on the fourth item on the agenda, the shareholders' meeting adopted

SOLUTION:

- 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.

Regarding the fifth item on the agenda: "On Reviewing the Conclusion of the Audit Company "Ernst & Young" LLC on the Reliability of the Financial Statements of "ANOR BANK" JSC for 2024"

Voting results on the fifth issue:

Voting options	Number of votes (pieces)	% of those who took part in the voting	The number of votes in the ballots that were declared invalid
«FOR»	600 000 000	100	0
«AGAINST»	0	0	
"ABSTAINED"	0	0	

Based on the results of the voting on the fifth item on the agenda, the shareholders' meeting adopted

SOLUTION:

- 5.1. Approve the conclusion of the audit company LLC "Ernst & Young" JSC on the reliability of the financial statements of "ANOR BANK" JSC based on the results of 2024.

Regarding the sixth item on the agenda, "On Approving the Annual Report, Balance Sheet, and Profit and Loss Statement of ANOR BANK JSC for 2024."

Voting results on the sixth question:

Voting options	Number of votes (pieces)	% of those who took part in the voting	The number of votes in the ballots that were declared invalid
«FOR»	600 000 000	100	0
«AGAINST»	0	0	
"ABSTAINED"	0	0	

Based on the results of the voting on the sixth item on the agenda, the shareholders' meeting adopted

SOLUTION:

- 6.1. Approve the annual report, balance sheet, and profit and loss statement of ANOR BANK JSC for 2024 according to the appendix.

On the seventh item of the agenda "On Approval of the Procedure for Distribution of Net Profit of ANOR BANK JSC Based on the Results of Financial and Economic Activity for 2024"

Voting results on the seventh issue:

Voting options	Number of votes (pieces)	% of those who took part in the voting	The number of votes in the ballots that were declared invalid
«FOR»	600 000 000	100	0
«AGAINST»	0	0	
"ABSTAINED"	0	0	

Based on the results of the voting on the seventh item on the agenda, the shareholders' meeting adopted

SOLUTION:

7.1. Approve the following procedure for the distribution of net profit based on the results of 2024:

- 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.

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.

On the eighth item of the agenda "Report on the work with appeals of individuals and legal entities based on the results of 2024"

Voting results on the eighth issue:

Voting options	Number of votes (pieces)	% of those who took part in the voting	The number of votes in the ballots that were declared invalid
«FOR»	600 000 000	100	0
«AGAINST»	0	0	
"ABSTAINED"	0	0	

Based on the results of the voting on the eighth item on the agenda, the shareholders' meeting adopted

SOLUTION:

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.

8.2. The Bank's Supervisory Board shall strengthen control over the work with appeals from individuals and legal entities of "ANOR BANK" JSC.

On the ninth item of the agenda "On Approval of the Decision on the Writing Off of Expected Assets Accounted for in Bank Accounts."

Voting results on the ninth issue:

Voting options	Number of votes (pieces)	% of those who took part in the voting	The number of votes in the ballots that were declared invalid
«FOR»	600 000 000	100	0
«AGAINS»	0	0	
"ABSTAINED"	0	0	

Based on the results of the voting on the ninth item on the agenda, the shareholders' meeting adopted

SOLUTION:

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.

9.2. The Bank's Management Board:

- 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.

On the tenth item of the agenda "On Approval of Previously Concluded Transactions with Affiliated Persons of "ANOR BANK" JSC in 2024"

Voting results on the tenth question:

Voting options	Number of votes (pieces)	% of those who took part in the voting	The number of votes in the ballots that were declared invalid
«FOR»	600 000 000	100	0
«AGAINS»	0	0	
"ABSTAINED"	0	0	

Based on the results of the voting on the tenth item on the agenda, the shareholders' meeting adopted

SOLUTION:

10.1. Transactions with affiliates of "ANOR BANK" JSC concluded in 2024 shall be approved according to the appendix.

On the eleventh item of the agenda "On the consideration of the issue of the maximum amount of charitable, sponsorship and gratuitous assistance for 2025."

Results of voting on the eleventh issue:

Voting options	Number of votes (pieces)	% of those who took part in the voting	The number of votes in the ballots that were declared invalid
«FOR»	600 000 000	100	0
«AGAINS»	0	0	
"ABSTAINED"	0	0	

Based on the results of the voting on the eleventh item on the agenda, the shareholders' meeting adopted

SOLUTION:

11.1. Approve the charitable, gratuitous, and sponsorship assistance provided by the bank in 2024.

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.

On the twelfth item of the agenda "On Approval of Contending Transactions with Affiliated Persons of "ANOR BANK" JSC, which may be made by the bank in the course of carrying out current economic activities for the period up to the next Annual General Meeting of Shareholders."

Voting results on the twelfth question:

Voting options	Number of votes (pieces)	% of those who took part in the voting	The number of votes in the ballots that were declared invalid
«FOR»	600 000 000	100	0
«AGAINS»	0	0	
"ABSTAINED"	0	0	

Based on the results of the voting on the twelfth item on the agenda, the shareholders' meeting adopted

SOLUTION:

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.

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.

On the thirteenth item of the agenda "On the election of the Chairman of the Management Board of JSC "ANOR BANK"

Voting results on the thirteenth issue:

Voting options	Number of votes (pieces)	% of those who took part in the voting	The number of votes in the ballots that were declared invalid
«FOR»	600 000 000	100	0
«AGAINS»	0	0	
"ABSTAINED"	0	0	

Based on the results of the voting on the thirteenth item on the agenda, the shareholders' meeting adopted

SOLUTION:

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.

On the fourteenth item of the agenda "On Election of Members of the Supervisory Board of JSC "ANOR BANK"

Cumulative voting results:

Full Name of the candidates for the Supervisory Board of "ANOR BANK" JSC	Number of votes
Nosirov Shoodil Nosirovich	600 000 000
Olimov Kaxramonjon Anvarovich	600 000 000
Alimov Ikrom Ismailjanovich (Independent Member)	600 000 000
Karimbaev Sherzod Kobilovich	600 000 000
Nurutdinova Madina Djalalitdinovna	600 000 000

Based on the voting results on the fourteenth issue of the agenda, the shareholders' meeting adopted

SOLUTION:

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 Djalalitdinovna.

On the fifteenth item of the agenda "On Approval of the Organizational Structure of JSC "ANOR BANK"

Results of voting on the fifteenth issue:

Voting options	Number of votes (pieces)	% of those who took part in the voting	The number of votes in the ballots that were declared invalid
«FOR»	600 000 000	100	0
«AGAINS»	0	0	
"ABSTAINED"	0	0	

Based on the results of the voting on the fifteenth item on the agenda, the shareholders' meeting adopted

SOLUTION:

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 annex.

On the sixteenth item of the agenda "On 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""

Results of voting on the sixteenth issue:

Voting options	Number of votes (pieces)	% of those who took part in the voting	The number of votes in the ballots that were declared invalid
«FOR»	600 000 000	100	0
«AGAINS»	0	0	
"ABSTAINED"	0	0	

Based on the results of the voting on the sixteenth item on the agenda, the shareholders' meeting adopted

SOLUTION:

16.1. Approve the Regulations "On the General Meeting of Shareholders," the Regulations "On the Supervisory Board of JSC "ANOR BANK," the Regulations "On the Management Board of JSC "ANOR BANK" according to the annex.

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.

Chairman of the Commission _____ Miryunusov B.M.

Members of the counting commission _____ Tinanov S.K.

_____ Umarov N.E.