1.	*This Document has been translated from the Uzbek language into English and may contain translation inaccuracies. In case of discrepancies, it is recommended to use the original version of the document.*	
	NAME OF THE ISSUER	
	Full name:	Joint-stock company «ANOR BANK»
	Abbreviated name:	JSC «ANOR BANK»
	Name of the stock ticker: *	ANBK3B
2.	**CONTACT DETAILS**	
	Location:	Tashkent city, Yashnabad district, Shakhrisabz street, 85
	Mailing address:	100047, Tashkent city, Yashnabad district, Shakhrisabz street, 85
	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:	Supervisory Board
	Date of the general meeting:	02.07.2026 y.
	Date of preparation of the protocol of the general meeting:	10.07.2026 y.
	Venue of the general meeting:	100047, Tashkent city, Yashnabad district, Shakhrisabz street, 85
	Quorum of the general meeting:	78,00%

№	**Questions put to the vote**	**Voting results**					
		for		**against**		**abstain**	
		%	**quantity**	**%**	**quantity**	**%**	**quantity**
1.	On the issuance of corporate bonds of "ANOR BANK" JSC	78	7	-	-	-	-
2.	On the approval of the Resolution of "ANOR BANK" JSC "On the Issuance of Corporate Bonds" and the "Issuance Prospectus"	78	7	-	-	-	-
3.	On the inclusion of corporate bonds of "ANOR BANK" JSC in the listing of the "Tashkent" RSE~~FB~~.	78	7	-	-	-	-

Full wording of the decisions adopted by the General Meeting:

1.

JSC “ANOR BANK” shall issue 2,000,000 corporate bonds with a nominal value of UZS 100,000 each, for a total amount of UZS 200,000,000,000;

The terms and conditions for the placement and circulation of the corporate bonds shall be established as follows:

Form, type and format of the bonds: Registered interest-bearing corporate bonds.

Method of placement of the bonds of this issue (public or private subscription): The corporate bonds of this issue shall be placed by way of public subscription among an unlimited number of investors.

The bonds of this issue shall be placed within 365 days from the date of state registration of this issue.

Placement commencement date: the fifteenth day following the date of publication in the mass media of the notice on the state registration of this bond issue and the offering prospectus.

If the placement commencement date falls on a non-business day, the placement commencement date shall be postponed to the first following business day.

Placement completion date: the date on which the last bond of this issue is placed, provided that such date shall not be later than 365 days from the date of state registration of the bond issue.

Placement procedure: The bonds of this issue shall be placed on the “Toshkent” Republican Stock Exchange by entering into transactions in accordance with the stock exchange rules.

Limited Liability Company “Leader Finance Capital” shall be engaged as the Underwriter for the placement of the bonds issued by the Company.

Placement price: The placement price of the bonds of this issue shall be determined by the Issuer jointly with the Underwriter, taking into account the prevailing level of investor demand.

The placement price of one bond, excluding accrued interest income (AII), shall be established within the range of UZS 100,000.00 (one hundred thousand) to UZS 110,000.00 (one hundred ten thousand).

If the bonds are placed on a date that does not coincide with the commencement date of a coupon period, the investor shall additionally pay the accrued interest income.

The accrued interest income (AII) shall be calculated using the following formula:

AII ~~J~~ = (N * C) / 365 * (M-1)

~~J – the placement price of the bond;~~

N – the nominal value of the bond;

C – the interest rate on the bond: 20% (twenty percent) per annum;

M – the placement day within the interim period.

Note: The placement price shall be determined with an accuracy of one tiyin. (Rounding shall be carried out in accordance with the rules of mathematical rounding. If the first digit following the digit being rounded is from 1 to 4, the value of the whole tiyin shall remain unchanged, and if the first digit following the digit being rounded is from 5 to 9, the value shall be increased by one).

Terms and procedure for payment for the bonds: Payment for the bonds shall be made in cashless form, in the currency of the Republic of Uzbekistan (soums), by transferring funds in accordance with the stock exchange rules.

Procedure for the return by the Issuer of funds received as payment for the bonds if this bond issue is declared unsuccessful: If the bond issue is declared unsuccessful and the Issuer receives a court decision declaring the bond issue invalid, the nominal value of the bonds and the accrued interest income thereon shall be paid, in accordance with the procedure established by law, to the persons recorded in the register of bondholders formed as of the date on which the Issuer receives the relevant court decision, within 10 (ten) business days from the date of receipt of such decision.

The accrual of interest income shall cease from the date on which the Issuer receives the court decision declaring the bond issue unsuccessful and the bond issue invalid.

Procedure and period of circulation of the bonds: The commencement date of the bond circulation period shall be the second business day following the bond placement commencement date.

The circulation period of the bonds shall be 900 (nine hundred) days from the commencement date of the bond circulation period.

For the purpose of interest payments, the circulation period shall be divided into 10 interim periods, each consisting of 90 days.

The bonds shall circulate through the conclusion of purchase and sale transactions, as well as through other actions provided for by the legislation of the Republic of Uzbekistan that result in a change in the ownership of the securities.

The bonds may circulate on the exchange and over-the-counter securities markets.

Rights to the bonds shall pass to the acquirer from the moment the relevant credit entry is duly made in the acquirer's securities account and shall be confirmed by a statement from the securities account issued by the servicing investment intermediary in accordance with the procedure established by law.

The rights certified by a bond shall pass to the acquirer from the date on which the rights to the relevant bond are transferred.

Circulation of the bonds on the secondary market shall be permitted after completion of their placement.

Form of redemption of the bonds: The bonds shall be redeemed by means of cashless settlement in the national currency of the Republic of Uzbekistan – soums, in accordance with the procedure established by law.

Procedure and terms for redemption of the bonds, including the bond redemption period: The commencement date for redemption of the bonds shall be the 901st (nine hundred and first) day from the commencement date of the bond circulation period.

The bonds shall be redeemed at their nominal value.

The holders of the bonds issued pursuant to the decision on this corporate bond issue shall have the right to retain ownership of their bonds until the date of their full redemption.

The Bank shall repay the funds in accordance with the procedure established by law, based on the register of bondholders formed by the Central Securities Depository as of the redemption date.

The relevant register shall be obtained from the Central Securities Depository within 5 (five) business days from the redemption commencement date.

The funds shall be repaid within 10 (ten) business days from the bond redemption date.

No interest shall be paid for the days allocated for making the payments.

Furthermore, the Bank shall not be liable for any failure by the Central Securities Depository to provide the register of bondholders in a timely manner.

Procedure for determining the income payable on each bond: A bondholder shall be entitled to receive remuneration (interest income) established in relation to the nominal value of the bond.

The interest income on these bonds shall be 20 (twenty) percent per annum of the nominal value of the bond.

Interest income on each bond shall be calculated for each interim period during the circulation period and shall be paid in accordance with the procedure established by law.

The interest income on the bonds shall be paid based on the register of bondholders formed by the Central Securities Depository as of the last day of each interim period.

	The interest income shall be calculated using the following formula: Dn = N * C * 90 / 365 Dn – the accrued interest income on the bond; N – the nominal value of the bond; C – the interest rate on the bond (per annum); 90 – the number of days in the interim period. Note: The amount of interest income shall be determined with an accuracy of one tiyin. (Rounding shall be carried out in accordance with the rules of mathematical rounding. If the first digit following the digit being rounded is from 1 to 4, the value of the whole tiyin shall remain unchanged, and if the first digit following the digit being rounded is from 5 to 9, the value shall be increased by one). Interest income on the bonds shall accrue from the date on which the funds paid for the bonds during the placement period are credited to the Issuer’s bank account. Procedure and timing for the payment of income on the bonds, including the procedure and timing for the payment of income on each coupon: Interest income on a bond shall consist of the interest income payable for each interim period. Interest income on the bonds shall accrue from the date on which the funds paid for the bonds during the placement period are credited to the Issuer’s bank account. For the purpose of paying income on the bonds, a register of bondholders formed as of the end of the last day of each interim period shall be obtained from the Central Securities Depository in accordance with the procedure established by law. The accrued interest income on the bonds shall be paid in accordance with the procedure established by law within 10 (ten) business days from the date on which the register of bondholders is closed.
2.	2. The "Decision on the Issuance of Bonds" and the "Issuance Prospectus" of "ANOR BANK" JSC shall be approved according to the appendix.
3.	3. This issue of corporate bonds issued by "ANOR BANK" JSC shall be included in the listing of the "Tashkent" R~~FB~~SE in accordance with the procedure established by legislation and exchange regulations.

Head of the Executive Body: Nadjimitdinov Elyor Rustamovich

Chief accountant: Babayev Umid Muxammadovich

Authorized person,
posted information on the website: Umarov Nodirbek Erkinovich