**PROTOCOL**
**Meetings of the Accounts Commission of the Annual General Meeting of Shareholders of "ANOR BANK" JSC**

Tashkent str. 30.06.2026 y

The Annual General Meeting of Shareholders of "ANOR BANK" JSC was held on June 30, 2026, at: 85 Shahrisabz St., Tashkent, Republic of Uzbekistan.

**3 sets of ballots** were issued, with a total of **650 000 000** votes or **100.00%** of the total number of shares of the bank allowed for voting.

When counting votes on the agenda items, it was established: **3 sets of ballots** with a total of **650 000 000** votes were submitted.

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 extraordinary 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 on the agenda: "On the approval of the quantitative and personal 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» | 650 000 000 | 100 | 0 |
| «AGAINTS» | 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: Abdullaev A.U. (chairman of the commission), Ismatova N.I. and Umarov N.E.

**Regarding the second item on the agenda: "On Approval of 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» | 650 000 000 | 100 | 0 |
| «AGAINTS» | 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. The Regulations for holding the Annual General Meeting of Shareholders shall be approved.

"ANOR BANK" JSC in the following order:

- for speakers on the main issues - up to 10 minutes;
- for additional speeches, remarks, and debates - up to 5 minutes;
- 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 JSC 'ANOR BANK' based on the results of 2025 and approving the decisions of the Supervisory Board of JSC 'ANOR BANK' adopted in 2025"**

**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» | 650 000 000 | 100 | 0 |
| «AGAINTS» | 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. The report of the Chairman of the Supervisory Board of JSC "ANOR BANK" based on the results of 2025 and the decisions made in 2025 shall be approved.

3.2. The activities of the Supervisory Board of JSC "ANOR BANK" for 2025 shall be recognized as satisfactory.

3.3. The decisions of the Supervisory Board adopted in 2025 shall be recognized as complying with the requirements of the legislation of the Republic of Uzbekistan, the Charter, and the internal documents of "ANOR BANK" JSC.

**Regarding the fourth item on the agenda: "On the consideration of the report of the Chairman of the Board of the Bank on the results of the financial and economic activities of ANOR BANK JSC for 2025"**

**Voting results on the fourth 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» | 650 000 000 | 100 | 0 |
| «AGAINTS» | 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. The report of the Bank's Management Board Chairman on the results of the financial and economic activities of "ANOR BANK" JSC for 2025 shall be approved in accordance with the appendix.

4.2. The work of the Board of ANOR BANK JSC in 2025 shall be recognized as satisfactory.

**Regarding the fifth item on the agenda: "On reviewing the conclusion of the Auditing Company 'Ernst & Young' LLC regarding the reliability of the financial statements of JSC 'ANOR BANK' for the end of 2025"**

**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» | 650 000 000 | 100 | 0 |
| «AGAINTS» | 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 "Ernst & Young" JSC regarding the reliability of the financial statements of "ANOR BANK" JSC for the end of 2025.

**Regarding the sixth item on the agenda: "On the approval of the annual report, balance sheet, and profit and loss statement of ANOR BANK JSC for 2025"**

**Voting results on the sixth 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» | 650 000 000 | 100 | 0 |
| «AGAINTS» | 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. The annual report, balance sheet, and profit and loss statement of "ANOR BANK" JSC for 2025 shall be approved in accordance with the appendix.

**Regarding the seventh item on the agenda: "On approval of the procedure for distributing the net profit of ANOR BANK JSC based on the results of its financial and economic activities for 2025"**

**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» | 650 000 000 | 100 | |

| | | | |
|---|---|---|---|
| «AGAINTS» | 0 | 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. The following procedure for distributing net profit based on the results of 2025 shall be approved:

- direct an amount of 15,142,083 736.77 soums toward the formation of the bank's general reserve fund;
- keep the remaining amount in the retained earnings accounts.

7.2. For the purpose of maintaining a sufficient level of capital, financing investment projects, and other purposes related to ensuring the bank's sustainable activities, not to pay income in the form of dividends on the bank's shares based on the results of 2025, 2026, and 2027.

**Regarding the eighth item on the agenda: "Report on work with appeals from individuals and legal entities based on the results of 2025"**

**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» | 650 000 000 | 100 | 0 |
| «AGAINTS» | 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. The report on work with appeals from individuals and legal entities of "ANOR BANK" JSC for the results of 2025 shall be taken into account.

8.2. The Bank's Management Board shall be instructed to continue work on improving the system for reviewing appeals from individuals and legal entities, ensuring the timely and high-quality consideration of incoming appeals, as well as implementing measures aimed at improving the quality of banking services and customer satisfaction levels.

8.3. The Bank's Management Board shall ensure regular analysis of the causes of appeals and take necessary measures to eliminate identified deficiencies in the Bank's activities, and shall inform the Supervisory Board of the results of the work performed in accordance with the established procedure.

**Regarding the ninth item on the agenda: "Information on assets transferred to off-balance sheet 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» | 650 000 000 | 100 | 0 |
| «AGAINTS» | 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. Take note of the information on assets transferred to off-balance sheet accounts by the end of 2025 according to the appendix;

9.2. The Bank's Management Board shall ensure constant control over the condition, accounting, and support of assets transferred to off-balance sheet accounts, as well as take measures to recover debts, sell property, and reduce the volume of off-balance sheet assets.

9.3. The Bank's Management Board shall ensure the timely submission of reliable information to the Supervisory Board and the General Meeting of Shareholders regarding the results of work conducted on off-balance sheet assets in accordance with the established procedure.

**Regarding the tenth issue of the agenda "On the approval of previously concluded transactions with affiliated persons of ANOR BANK JSC in 2025"**

**Voting results on the tenth 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» | 650 000 000 | 100 | 0 |
| «AGAINTS» | 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. The transactions concluded with the affiliated persons of "ANOR BANK" JSC in 2025 shall be approved according to the appendix.

**Regarding the eleventh issue of the agenda "On considering the issue of the maximum amount of charitable, sponsorship, and gratuitous assistance"**

**Voting results 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» | 650 000 000 | 100 | 0 |
| «AGAINTS» | 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. To approve the charitable, gratuitous, and sponsorship assistance provided by the bank.

11.2. The maximum amount of charitable, sponsorship, and gratuitous assistance for the period from the date of the current Annual General Meeting of Shareholders until the date of the next Annual General Meeting of Shareholders shall be set at 3,000,000,000 (three billion) soums.

11.3. To transfer to the Bank's Supervisory Board the authority to make decisions on providing charitable, sponsorship, and gratuitous assistance.

**Regarding the twelfth item on the agenda: "On the approval of proposed transactions with affiliated persons of ANOR BANK JSC that may be concluded by the bank during its current economic activities for the period until the next Annual General Meeting of Shareholders"**

**Voting results on the twelfth 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» | 650 000 000 | 100 | 0 |
| «AGAINTS» | 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 concluded by the bank in the process of carrying out current economic activities for the period until the next Annual General Meeting of Shareholders, in accordance with the appendix.

12.2. To delegate to the Bank's Supervisory Board the right to make decisions on the execution of transactions (transactions) with affiliated persons in the future during the process of carrying out current economic activities for the period until the next annual general meeting of shareholders, as well as in cases where two or more members of the Supervisory Board are affiliated persons.

**Regarding the thirteenth issue of the agenda "On the election of the Chairman of the 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» | 650 000 000 | 100 | 0 |
| «AGAINTS» | 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. Sherzod Salimovich Akramov shall be elected Chairman of the Board of JSC "ANOR BANK" for a term of three years, with annual decision-making regarding the possibility of extending or terminating the employment contract.

**Regarding the fourteenth item on the agenda "On the election of members of the Supervisory Board of JSC 'ANOR BANK'"**

**Cumulative voting results:**

| Full Name of candidates for the Supervisory Board of "ANOR BANK" JSC | Votes count |
|---|---|
| Nosirov Shoodil Nosirovich | 650 000 000 |
| Olimov Kakhramonjon Anvarovich | 650 000 000 |
| Alimov Ikrom Ismaildjanovich – Independent Member | 650 000 000 |
| Maximilian Edward Johnson | 650 000 000 |
| Stefania Rivoal | 650 000 000 |
| Yuldashev Baxadir Tashpulatovich | 650 000 000 |
| Safarov Muzaffar Abdinazarovich | 650 000 000 |
| Shamansurova Barno Muzaffarovna | 650 000 000 |
| Jumaniyazova Anadjan Kudratovna | 650 000 000 |

Based on the voting results for the fourteenth item on the agenda, the shareholders' meeting adopted

**SOLUTION:**

14.1. To elect the members of the Supervisory Board of JSC "ANOR BANK" for a term of three years as follows: Nosirov Shoodil Nosirovich, Olimov Kahramonjon Anvarovich, Alimov Ikrom Ismaildjanovich – independent member, Maximilian Edward Johnson – independent member, Stephanie Rivoal – independent member, Yuldashev Baxadir Tashpulatovich, Safarov Muzaffar Abdinazarovich, Shamansurova Barno Muzaffarovna, Jumaniyazova Anadjan Kudratovna.

**Regarding the fifteenth issue of the agenda "On Approving the Organizational Structure of JSC 'ANOR BANK'"**

**Voting results for the fifteenth 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» | 650 000 000 | 100 | 0 |
| «AGAINTS» | 0 | 0 | |
| "ABSTAINED" | 0 | 0 | |

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

15.1. The Organizational Structure of "ANOR BANK" JSC shall be approved in accordance with the appendix.

15.2. It shall be established that the approved Organizational Structure shall enter into force on July 20, 2026.

15.3. The Bank's Management Board shall be tasked with ensuring the implementation of the approved organizational structure in accordance with the established procedure, including bringing internal documents into compliance with the law.

Chairman of the Commission _________________ Abdullayev A.U.

**Members of the counting commission**

_________________ Ismatova N.I.

_________________ Umarov N.E.