

**Voting results of Shareholders at the Annual General Meeting of Shareholders of JSC
«Mortgage Refinancing Company of Uzbekistan» dated May 29, 2023**

№	Issues put to the vote	Results of voting					
		For		Against		Abstain	
		%	Quantity	%	Quantity	%	Quantity
1.	Approval of the number and personal composition of the counting committee members of the annual general meeting of shareholders	100	106 611 565	0	0	0	0
2.	Approval of the regulation of the annual general meeting of shareholders	100	106 611 565	0	0	0	0
3.	Approval of the annual report of the executive body of "UMRC" JSC on the results of 2022	100	106 611 565	0	0	0	0
4.	Listening the "UMRC" JSC Supervisory Board's report on the measures taken to achieve the Community Development Strategy by the end of 2022	100	106 611 565	0	0	0	0
5.	Approval of the audit report prepared on the basis of IFRS of the audit organization on the results of financial and economic activity and financial status of "UMRC" JSC in 2022	100	106 611 565	0	0	0	0
6.	Review of the results of important performance indicators of "UMRC" JSC in 2022	100	106 611 565	0	0	0	0
7.	Review of the results of the assessment of the corporate governance system of "UMRC" JSC in 2022 and compliance with the recommendations of the provisions of the Corporate Governance Code	100	106 611 565	0	0	0	0
8.	Distribution of net profit of the reporting year	91,6	97 633 749	8,4	8 977 816	0	0
9.	Early termination of the authority of the member of	100	106 611 565	0	0	0	0

	the supervisory board O.Z. Nasritdinkhodjaev						
10.	To elect A.M. Boboev as a member of the Supervisory Board of "UMRC" JSC for a period of three years	100	106 611 565	0	0	0	0
11.	To conduct a mandatory audit of the results and financial status of "UMRC" JSC in 2023 and to prepare an audit report based on IFRS, to determine the audit organization, the maximum fee to be paid for the services of this organization, and to conclude a contract with it	100	106 611 565	0	0	0	0
12.	Approval of the new organizational structure of "UMRC" JSC	100	106 611 565	0	0	0	0
13.	Approval of the new charter of "UMRC" JSC	100	106 611 565	0	0	0	0
14.	Approval of the "Regulations on the General Meeting" of Shareholders of "UMRC" JSC in a new version	100	106 611 565	0	0	0	0
15.	Approval of the "Regulation on the Supervisory Board" of "UMRC" JSC in a new version	100	106 611 565	0	0	0	0
16.	Approval of the "Regulation on the Executive Body" of "UMRC" JSC in a new version	100	106 611 565	0	0	0	0
17.	Approval of the transaction(s) that may be concluded with an affiliate of "UMRC" JSC in the course of daily business activities of the company until the next annual general meeting of shareholders.	89,5	95 389 295	0	0	10,5	11 222 270
Full wording of decisions taken by the general meeting:							
1.	<p>To count votes, register shareholders to participate in the annual general meeting of shareholders, as well as to distribute ballots, a Census Commission with the following composition should be approved from among the employees of the Company:</p> <p>1. Ulug'bek Iskandarov - Chairman of the Census Commission; 2. Bakhtiyor Shoymardanov – member of the Census Commission;</p>						

	3. Rustam Alimov – member of the Census Commission.
2.	To approve the Regulations of the annual general meeting of shareholders according to Appendix 2.
3.	To approve the annual report of the Executive body of "UMRC" JSC on the results of 2022 based on Appendix 3.
4.	4.1. To approve the report of the Supervisory Board of "UMRC" JSC on the measures taken to achieve the Community Development Strategy by the end of 2022 based on Annex 4. 4.2. The activity of the Supervisory Board of "UMRC" JSC in 2022 should be considered satisfactory.
5.	To approve the external audit conclusion of the audit organization "Grant Thornton" JSC on the results of financial and economic activity of "UMRC" JSC in 2022 based on IFRS according to Appendix 5.
6.	To approve the results of the important performance indicators of "UMRC" JSC in 2022 based on Appendix 6.
7.	The evaluation of results of the 2022 of the corporate governance system of "UMRC" JSC and compliance with the recommendations of the Corporate Governance Code should be approved based on Appendix 7 and 7.1.
8.	The net profit of "UMRC" JSC at the end of 2022 in the amount of 24137502630.30 soums should be distributed as follows: - To reserve fund (5% of net profit) - 1206875131.52 soums; - to reward the members of the Supervisory Board during 2022 (1.3% of the profit) - 313600000.00 soums; - To reward employees (4% of net profit) - 965500105.20 soums; - In accordance with the "Regulation on Dividend Policy" of "UMRC" JSC, to increase the authorized capital of "UMRC" JSC by issuing additional shares (89.7% of the net profit) - 21650000000.0 soums, taking into account 5% tax payments. In this case, 20,567,500 shares with a nominal value of 1,000 soums should be distributed among the shareholders in proportion to their shares in the authorized fund, i.e., according to the shareholders' share, according to the shareholders' register formed on the 5th day (fifth day) from the day of the state registration of the additional shares by closed subscription method. - In the distribution of 20,567,500 shares with a nominal value of 1,000 soums in proportion to the shareholders' shares, the amount of 1,527,393.58 soums resulting from the rounding of accounts should be additionally directed to the reserve fund.
9.	The term of Nasritdinkhodjaev Omonulla Zabikhullaevich as a member of the Supervisory Board of "UMRC" JSC should be terminated before the term.
10.	The representative of the Ministry of Economy and Finance of the Republic of Uzbekistan, Adiz Muzafarovich Boboev, should be elected as a member of the Supervisory Board of "UMRC" JSC for a period of three years.
11.	In order to conduct a mandatory audit of the financial and economic activity results and financial status of "UMRC" JSC in 2023 based on IFRS, the audit organization "PKF MAK ALYANS" LLC, the maximum fee to be paid for its services, together with VAT, should be set at 408,800,000.0 soums and make a contract with him.

12.	To approve the new organizational structure of "UMRC" JSC based on Appendix 12.
13.	To approve the charter of "UMRC" JSC in a new version based on Appendix 13.
14.	To approve the new version of the Regulations on the General Meeting of Shareholders of "UMRC" JSC based on Appendix 14.
15.	To approve the new version of the Regulation on the Supervisory Board of "UMRC" JSC based on Appendix 15.
16.	To approve the new version of the Regulation on the Executive Body of "UMRC" JSC based on Appendix 16.
17.	To approve a deal affiliate of "UMRC" JSC listed in Appendix 17 and persons recognized as affiliates of "UMRC" JSC based on Article 85 of the Law "On the Protection of Joint-Stock Companies and Shareholders' Rights" at the time of signing the agreement that can be concluded in the period before the annual general meeting.