

1.	NAME OF ISSUER							
	Полное:				Joint-Stock Company "Mortgage Refinancing Company of Uzbekistan"			
	Сокращенное:				JSC "UzMRC"			
	Наименование биржевого тикера:*				IQMK			
2.	CONTACT INFORMATION							
	Location:				Republic of Uzbekistan, Tashkent			
	Mailing address:				Republic of Uzbekistan, Tashkent city, 100084, Amir Temur avenue, 107B, office 14A, International Business Center			
	Email address:*				info@uzmrc.uz			
	Official website:*				www.uzmrc.uz			
3.	IMPORTANT FACT INFORMATION							
	Imporant fact number:				06			
	Important fact name:				Decisions made by the higher management body of the issuer and the supervisory board on the issuance of shares, corporate bonds and other securities			
	Type of meeting:				Annual general meeting of Shareholders			
	Date of meeting:				22.05.2025			
	The date minutes of the meeting drafted:				30.05.2025			
	Meeting place:				Republic of Uzbekistan, Tashkent city, 100084, Amir Temur avenue, 107B, office 14A, International Business Center			
	Meeting quorum:				92,78%			
			Voting results					
	№	Items for vote	support		against		neutral	
			%	quantity	%	quantity	%	quantity
	1	Approval of the quantitative and personal composition of the counting commission of the extraordinary general meeting of shareholders	100%	896 627 919	0	0	0	0
	2.	Approval of the Regulations on the Annual General Meeting of Shareholders.	100%	896 627 919	0	0	0	0
	3.	Approval of the annual report of the executive body of UzMRC on the results of 2024, including the balance sheet and profit and loss statement.	100%	896 627 919	0	0	0	0
	4.	Hearing of the report of the Supervisory Board of UzMRC for 2024.	100%	896 627 919	0	0	0	0
	5.	Approval of the conclusion of external audit of the audit organization KPMG-	100%	896 627 919	0	0	0	0

	AUDIT LLC on the report on financial and economic activity of UzKRI JSC for 2024, prepared on the basis of IFRS.						
6.	Consideration of the results of inspection and assessment of fulfillment of key performance indicators of UzMRC for 2024.	100%	896 627 919	0	0	0	0
7.	Assessment of the corporate governance system of UzMRC in 2024 and consideration of the results of compliance with the recommendations of the provisions of the Corporate Governance Code.	100%	896 627 919	0	0	0	0
8.	Distribution of net profit of the reporting year.	93%	833 928 795	0	0	7,0 %	62 699 124
9.	Election of independent members of the Supervisory Board of UzMRC for a period of three years.	0	0	0	0	0	0
10.	Election of non-independent members of the Supervisory Board of UzMRC for a period of three years.	0	0	0	0	0	0
11.	Approval of the new organizational structure of UzMRC.	68,65%	615 500 681	11,72 %	105 059 903	19,64 %	176 067 335
12.	To determine the auditing organization to conduct a mandatory audit of the report prepared in accordance with IFRS on the results of financial and economic activities of UzMRC for 2025, the maximum amount of remuneration payable for the services of this organization, as well as to decide on the conclusion of the contract with it (termination of the contract).	92%	821 602 524	0	0	0	0
13.	Approval of No. 2 amendments and additions to the "Regulation on	91,48%	820 238 518	0	0	0,15 %	1 364 006

	For payment of dividends (91,73% of net profit) – UZS 106 074 980 432 - 96 tiyin, in the amount of UZS 109.76 per one ordinary share. To establish that accrual and payment of dividends is carried out on the basis of the register formed three working days prior to the date of the general meeting of shareholders of UzMRC. Form of payment of dividends - cash. Dividend payment start and end dates: from May 22, 2025 to July 21, 2025.
9.	The following candidates are elected as independent members of the Supervisory Board for a term of three years: 1. Kokularupan Narayanasamy - independent consultant (Malaysia). 2. Khamid Irgashev - Hult International Business School (London), Associate Professor of Accounting and Finance. 3. Elena Klepikova - International Finance Corporation (World Bank Group): Senior Banking Expert. We hereby notify on termination of powers of an independent member of the Supervisory Board of Enkhbayar Tsendorj.
10.	To take into account that the term of office of three non-independent members of the Supervisory Board of UzMRC is: Karshibaev Jasur Khazratkulovich - until December 12, 2026, Khudayberganov Ilkhom Nematullaevich - until June 27, 2027, Mamadjonov Ikboljon Ikromovich - until December 12, 2026. Zulfukarov Djura Ismailovich, Advisor to the Chairman of the Management Board of ATIB Ipoteka-bank, was elected as a member of the Supervisory Board of UzMRC for a period of three years.
11.	Approval of the new organizational structure of UzMRC according to Appendix 11.
12.	To approve the auditing organization KPMG Audit LLC to conduct mandatory audit on the report prepared on the basis of IFRS on the results of financial and economic activity of UzMRC for 2025. To set the maximum amount of payment for its services in the amount of UZS 1,581,599,999.84 including VAT. To give the right to sign the relevant contract to the CEO of UzMRC.
13.	Approval of the new edition of the Regulation "On remuneration of the members of the Supervisory Board of UzMRC in accordance with Appendix 13.
14.	Approval of the agreement (agreements), which may be made by the company in the course of its current business activities with affiliated persons of UzMRC, specified in Appendix 14, as well as with persons recognized as affiliated persons of UzMRC at the time of the agreement, in accordance with Article 85 of the Law "On Joint Stock Companies and Protection of Shareholders' Rights".
15.	Increase of the Charter Capital of JSC "UzKRI" The charter capital of JSC "UzKRI" is being increased through the issuance of additional shares under the following terms: • With a nominal value of 1,000 (one thousand) Uzbek soums per share; • In the amount of 433,600,000 (four hundred thirty-three million six hundred thousand) shares; • Representing ordinary registered shares in uncertificated (dematerialized) form, indicating the name of the owner, with a total value of 433,600,000,000 (four hundred thirty-three billion six hundred million) Uzbek soums; • By private subscription, distributed proportionally among the shareholders of JSC "UzKRI" based on the shareholder register formed on the date of the decision to issue securities; • The placement period for these shares shall be determined within 60 days from the date of state registration of the decision to issue additional shares;

	• Placement shall be carried out directly on the unorganized over-the-counter market through the conclusion of civil-law contracts; • No underwriter shall be engaged, and pre-emptive rights shall not apply; • Payment for the shares shall be made in cash and/or non-cash form in accordance with the procedures established by law; • In the event that the share issue is declared unsuccessful, the return of funds shall be made in accordance with applicable law within 10 (ten) days from the date the issue is declared unsuccessful; • Upon state registration of the issuance of additional shares, the Company shall be obligated to publish information about the issuance in the manner and within the time limits established by law, on the Unified Corporate Information Portal (www.openinfo.uz) and on the Company's official website.
16.	UzMRC (M. Farmonov): - to submit to the authorized state body on regulation of the securities market the documents required for the state registration of the additional issue of ordinary shares of UzMRC.

Appointment of the members of the Supervisory Board				
Information about Candidates				Votes
No	Full name	Work location	Shares owned	
1	Kokularupan Narayanasamy	Independent member (Малайзия)	0	760 708 324
2	Khamid Irgashev	Hult international Business School (London),	0	760 708 324
3	Joachim Bald	Frankfurt School of Finance and Management	0	0
4	Elena Klepikova	IFC (World Bank Group), Expert	0	763 956 555
5	Michael Tsarev	London School of Economics, Professor	0	0
6	Zulfukarov Djura Ismailovich	«Ipotekabank» JSCB, Advisor of the Chairman of the Board	0	501 640 690
7	Kutliev Dilshod Orifovich	JSC "Xalqbanki" Deputy Chairman of the Board	0	207 169 617

CEO

Farmanov Murodjon Jabborovich

Head accountant

Shoymardanov
Bahriddinovich

Bakhtiyor

Authorized
person who
posted
information on
the website

Ibrokhimov Bekzod Ibrokhim ugli

