

NAME OF THE ISSUER							
1.	Full name:		Joint-stock company «ANOR BANK»				
	Abbreviated name:		JSC «ANOR BANK»				
	Name of the stock ticker: *						
CONTACT DETAILS							
2.	Location:		Tashkent city, Yashnabad district, Shakhrisabz street, 85				
	Mailing address:		100047, Tashkent city, Yashnabad district, Shakhrisabz street, 85				
	Email address: *		<a href="mailto:info@anorbank.uz">info@anorbank.uz</a>				
	Official website: *		<a href="http://www.anorbank.uz">www.anorbank.uz</a>				
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 Meeting					
Date of the general meeting:		05.03.2026 y.					
Date of preparation of the protocol of the general meeting:		13.03.2026 y.					
Venue of the general meeting:		100047, Tashkent city, Yashnabad district, Shakhrisabz street, 85					
Quorum of the general meeting:		78,00%					
3.	№	Questions put to the vote	Voting results				
			for		against		abstain
			%	quantity	%	quantity	%
	1.	On the issue of corporate bonds of JSC "ANOR BANK."	78	7	-	-	-
2.	On the approval of the "Decision on the Issue of Corporate Bonds" and the "Issuance Prospectus."	78	7	-	-	-	-
3.	On the inclusion of corporate bonds of JSC "ANOR BANK" in the listing of the Republican Stock Exchange "Tashkent."	78	7	-	-	-	-
Full wording of the decisions adopted by the General Meeting:							

1. Issue by JSC "ANOR BANK" 500,000 corporate bonds with a nominal value of 100,000 soums with a total value of 50,000,000,000 soums;

Determine the terms of placement and circulation of corporate bonds as follows:

Appearance, type, and form of bonds: Named interest-bearing corporate bonds.

Method of placement of bonds of this issue (open or closed subscription): Corporate bonds of this issue are placed among an unlimited number of investors through an open subscription.

Bonds of this issue are placed within 365 days from the date of state registration of this issue.

Date of commencement of placement: fifteenth day following the date of publication in the mass media of the notice of state registration of the issue of these bonds and the prospectus of the issue. If the start date of the bond placement falls on a non-working day, then the start date of the bond placement is postponed to the next first working day.

Date of completion of placement: the day of placement of the last bond of this issue is considered, and this date should not exceed 365 days from the date of state registration of the bond issue.

Placement Procedure: Bonds of this issue are placed by concluding transactions in accordance with the rules of the RSE "Tashkent."

The limited liability company "Leader Finance Capital" will be involved as an underwriter in the placement of bonds issued by the company.

Placement price: The placement price of bonds is equal to the nominal value on the first day of the period from 1 to 4 interim periods of 90 days, i.e., 100,000 soums. From the second day of these periods, the bonds are sold at par value plus accrued interest income on the bonds (HFD).

1. The placement price of the bond is calculated using the following formula:

$$J = N + (N * C) / 365 * (M-1)$$

J - placement price of the bond;

N - nominal value of the bond;

C - bond interest rate: 22% per annum (twenty-two percent);

M - the placement date of the intermediate period.

Note: The placement price is determined with an accuracy of up to one kopeck. (Consolidation is performed according to the rules of mathematical rounding. In this case, if the first number after the rounded digit is from 1 to 4, the value of the whole coin does not change, and if the number after the rounded digit is from 5 to 9, it changes by one).

Conditions and procedure for payment for bonds: Payment for bonds is made by cashless settlements in the monetary unit of the Republic of Uzbekistan (sum) in accordance with exchange rules.

Procedure for the return of funds received by the issuer as payment for bonds in case of recognition of the issuance of these bonds as failed: Based on the register of bondholders formed as of the date of receipt by the issuer of the court decision recognizing the issuance of bonds as failed and recognizing the issuance of bonds as invalid, within 10 (ten) working days from the date of receipt of this decision, the nominal value of the bonds and the accrued interest income are paid to the persons registered in the register in the manner prescribed by law.

The accrual of interest income ceases from the date the issuer receives a court decision recognizing the bond issue as failed and the bond issue as invalid.

Procedure and terms of circulation of bonds: The term of circulation of bonds of this issue is 1080 (one thousand eighty) days from the date of commencement of placement of bonds of this issue.

The term of the transaction for the purpose of paying interest is 90 days each. It is divided into 12 intermediate periods.

Bond circulation is carried out by concluding purchase and sale transactions and other actions stipulated by the legislation of the Republic of Uzbekistan, entailing a change in the owner of the securities.

Bonds can be traded on the stock exchange and over-the-counter securities market. Rights to bonds are transferred to the acquirer from the moment the corresponding incoming entry is made in the prescribed manner to their depository account and are confirmed by an extract from the depository account, issued by an investment intermediary providing services in the manner prescribed by law.

Rights certified by the bond are transferred to the acquirer from the date of transfer of rights to this bond.

Circulation of bonds on the secondary market is allowed after the completion of their placement.

Form of bond redemption: Redemption of bonds is carried out by cashless settlements in the national currency of the Republic of Uzbekistan in sums in the manner prescribed by law.

The procedure and conditions for redemption of bonds, including the maturity date: The date of commencement of redemption of bonds is 1081 (one thousand eighty-one) days from the date of commencement of placement. Redemption of bonds is carried out at their nominal value.

Holders of bonds issued on the basis of a decision on the issuance of these corporate bonds have the right to own the bonds belonging to them until the date of full redemption.

The issuer returns funds in the manner prescribed by law, based on the register of bondholders formed by the Central Securities Depository on the maturity date. This register is received from the Central Securities Depository within 5 (five) working days from the date of commencement of redemption.

The repayment period is 10 (ten) business days from the date of maturity of the bonds. Interest is not paid for the days allocated for the purpose of making payments.

Also, the issuer is not liable for the untimely submission of the register of bondholders by the Central Securities Depository.

Procedure for determining the income payable on each bond: The bondholder has the right to receive a premium (interest income) determined in relation to the nominal value of the bond.

The interest income on these bonds is 22 (twenty-two) percent of the bond's face value per annum.

Interest income on each bond is calculated for each intermediate period during the circulation period and is paid in the manner prescribed by law. In this case, the payment of interest income on the bond is made on the basis of the register of bondholders formed by the Central Securities Depository on the last day of each interim period.

Interest income is calculated using the following formula:

$$D_n = N * C * 90 / 365$$

$D_n$  - accrued interest income on the bond;

$N$  - nominal value of the bond;

$C$  - bond interest rate (annual);

90 - number of days in the intermediate period.

Note: The amount of interest income is determined with an accuracy of up to one tiyin. (Consolidation is performed according to the rules of mathematical rounding. In this case, if

	<p>the first number after the rounded digit is from 1 to 4, the value of the whole coin does not change, and if the number after the rounded digit is from 5 to 9, it changes by one).</p> <p>Procedure and term for payment of income on bonds, including the procedure and term for payment of income on each coupon: Interest income on a bond consists of interest income paid for each intermediate period.</p> <p>For the purpose of paying income on bonds, a register of bondholders, formed at the end of the last day of each interim period, is received from the Central Securities Depository in the manner prescribed by law.</p> <p>Accrued interest income on bonds is paid within 10 (ten) working days from the date of closure of the register of bondholders in the manner prescribed by law.</p>
2.	2.1. Approve the "Decision on the Issue of Bonds" and the "Issuance Prospectus" of JSC "ANOR BANK" according to the appendix.
3.	<p>3.1. Include this issue of corporate bonds issued by JSC "ANOR BANK" in the listing of the RSE "Tashkent" in the manner prescribed by law and exchange rules.</p> <p>3.2. Assign to the Bank's Management Board (Sh.S. Akramov) the responsibility for ensuring the implementation of these decisions.</p>

Head of the Executive Body: \_\_\_\_\_ Akramov Sherzod Salimovich

Chief accountant: \_\_\_\_\_ Babayev Umid  
Muxammadovich

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