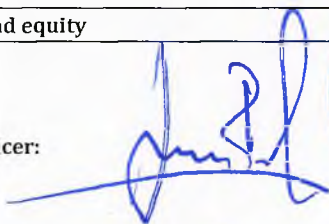


STATEMENT OF FINANCIAL POSITION
"MORTGAGE REFINANCING COMPANY OF UZBEKISTAN" JSC
as of July 01, 2024

No.	Category	UZS '000
	ASSETS	
1.	Cash and cash equivalents	
2.	Due from Central Bank of Uzbekistan	422 883 645
3.	Due from other banks, net	240 500 000
3.1.	<i>Due from other banks, gross</i>	240 500 000
3.2.	<i>Less: Provision for possible losses</i>	-
4.	Investments in securities, net	321 423 656
4.1.	<i>Investments in securities, gross</i>	321 423 656
4.2.	<i>Less: Provision for possible losses</i>	-
5.	Securities bought under repurchase agreement, net	-
5.1.	<i>Securities bought under repurchase agreement, gross</i>	-
5.2.	<i>Less: Provision for possible losses</i>	-
6.	Loans, net	3 340 038 295
6.1.	<i>Loans, gross</i>	3 340 038 295
6.2.	<i>Less: Provision for possible losses</i>	-
7.	Customer liabilities on financial instruments, net	-
7.1.	<i>Customer liabilities on financial instruments, gross</i>	-
7.2.	<i>Less: Provision for possible losses</i>	-
8.	Fixed assets, net	5 623 080
9.	Total accrued interest and non-interest income, net	110 056 866
9.1.	<i>Accrued interest receivable, gross</i>	110 056 866
9.2.	<i>Accrued non-interest income receivable, gross</i>	-
9.3.	<i>Less: Provision for possible losses</i>	-
10.	Other assets, net	472 804
10.1.	<i>Other assets, gross</i>	472 804
10.2.	<i>Less: Provision for possible losses</i>	-
11.	Total assets	4 440 998 346
	LIABILITIES AND EQUITY	
	LIABILITIES	
12.	Payables to the Ministry of Economy and Finance	-
13.	Loans operations payable	3 200 038 295
14.	Debt securities issued	140 000 000
15.	Accrued interest payable	93 812 525
16.	Accrued taxes payable	340 762
17.	Other liabilities	1 005 949
18.	Total liabilities	3 435 197 531
	EQUITY	
19.	Share Capital	940 845 746
20.	Added capital	-
21.	Reserve capital	1 935 475
22.	Retained earnings	31 063 175
23.	Profit (loss) of the current year	31 956 419
24.	Total equity	1 005 800 815
25.	Total liabilities and equity	4 440 998 346

Chief Executive Officer:




Farmanov M.Zh.

Chief accountant:



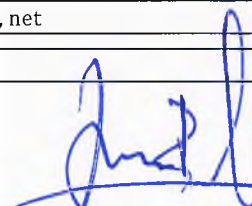

Nurmatov M.A.

PROFIT AND LOSS STATEMENT
"MORTGAGE REFINANCING COMPANY OF UZBEKISTAN" JSC
as of July 01, 2024

No.	Category	UZS '000
1.	INTEREST INCOME	
a.	Interest income on loans	204 392 403
b.	Interest income on deposits	18 742 411
c.	Interest income on purchased bills and investments	10 377 755
d.	Interest income on securities purchase and sale accounts	-
e.	Interest income on buyback agreements	-
f.	Other interest income	-
g.	Total interest income	233 512 569
2.	INTEREST EXPENSES	
a.	Interest expense on loans	174 602 515
b.	Interest expense on debt securities	13 263 562
c.	Other interest expenses	276 435
d.	Total interest expenses	188 142 512
3.	NET INTEREST INCOME BEFORE ASSESSMENT OF POSSIBLE LOSSES ON LOANS	45 370 057
a.	Less: Allowance of possible loan losses	-
b.	Less: Allowance of possible losses in debt securities	-
c.	Less: Allowance of possible losses on other assets	-
d.	Net interest income after potential loan losses	45 370 057
4.	INTEREST-FREE INCOME	
a.	Fees & Comissions Income	-
b.	Profit and dividends from investments	-
c.	Other non-interest income	3 414
d.	Total non-interest income	3 414
5.	INTEREST FREE EXPENSES	
a.	Fees & Comissions Expense	1 869 230
b.	Losses on purchase & sale account	9 093
c.	Investment losses	-
d.	Other interest-free expenses	-
e.	Total non-interest expenses	1 878 323
6.	NET INCOME BEFORE OPERATING EXPENSES	43 495 148
7.	OPERATING EXPENSES	
a.	Salary and other staff costs	6 085 301
b.	Rent and facility maintenance	492 097
c.	Travel and transportation expenses	5 427
d.	Administrative expenses	143 882
e.	Representation and charity	97 273
f.	Depreciation costs	262 633
g.	Insurance, taxes and other expenses	552 656
h.	Total operating expenses	7 639 269
8.	NET PROFIT BEFORE TAX AND OTHER AMENDMENTS	35 855 879
a.	Income tax	3 859 971
9.	INCOME BEFORE IMPLEMENTATION OF AMENDMENTS	31 995 908
a.	Unexpected gains or losses, net	-
b.	Other profit adjustments, net	-
10.	NET PROFIT (LOSS)	31 995 908

Chief Exective Officer:

Chief accountant:


Farmanov M.Zh.

Nargamatov M.A.

