

STATEMENT OF FINANCIAL POSITION
"MORTGAGE REFINANCING COMPANY OF UZBEKISTAN" JSC
as of April 01, 2026

No.	Category	UZS '000
	ASSETS	
1.	Cash and cash equivalents	
2.	Due from Central Bank of Uzbekistan	42 323 354
3.	Due from other banks, net	680 930 000
3.1.	<i>Due from other banks, gross</i>	680 930 000
3.2.	<i>Less: Provision for possible losses</i>	-
4.	Securities bought under repurchase agreement, net	12 024 708
4.1.	<i>Securities bought under repurchase agreement, gross</i>	12 024 708
4.2.	<i>Less: Provision for possible losses</i>	-
5.	Investments in securities, net	888 626 163
5.1.	<i>Investments in securities, gross</i>	888 626 163
5.2.	<i>Less: Provision for possible losses</i>	-
6.	Investments, net	1 000 000
6.1.	<i>Gross investments</i>	1 000 000
6.2.	<i>Less: Allowance for possible losses</i>	-
7.	Loans, net	6 247 712 207
7.1.	<i>Loans, gross</i>	6 247 712 207
7.2.	<i>Less: Provision for possible losses</i>	-
8.	Customer liabilities on financial instruments, net	-
8.1.	<i>Customer liabilities on financial instruments, gross</i>	-
8.2.	<i>Less: Provision for possible losses</i>	-
9.	Fixed assets, net	1 860 167
10.	Intangible assets, net.	11 003 816
11.1.	Total accrued interest and non-interest income, net	220 122 887
11.2.	<i>Accrued interest receivable, gross</i>	220 122 788
11.3.	<i>Accrued non-interest income receivable, gross</i>	99
11.4.	<i>Less: Provision for possible losses</i>	-
12.	Other assets, net	15 164 101
12.1.	<i>Other assets, gross</i>	15 164 101
12.2.	<i>Less: Provision for possible losses</i>	-
13.	Total assets	8 120 767 404
	LIABILITIES AND EQUITY	
	LIABILITIES	
14.	Payables to the Ministry of Economy and Finance	-
15.	Loans operations payable	4 776 189 477
16.	Debt securities issued	1 490 000 000
17.	Accrued interest payable	176 314 413
18.	Accrued taxes payable	452 072
19.	Other liabilities	1 424 849
20.	Total liabilities	6 444 380 812
	EQUITY	
21.	Share Capital	1 396 226 571
22.	Added capital	-
23.	Reserve capital	9 346 575
24.	Retained earnings	204 396 723
25.	Profit (loss) of the current year	66 416 723
26.	Total equity	1 676 386 592
27.	Total liabilities and equity	8 120 767 404

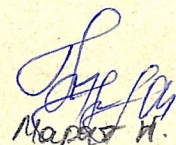
Chief Executive Officer:

Chief accountant:




Farmanov M.J.

Shoymardanov B.B.



PROFIT AND LOSS STATEMENT

"MORTGAGE REFINANCING COMPANY OF UZBEKISTAN" JSC

as of April 01, 2026

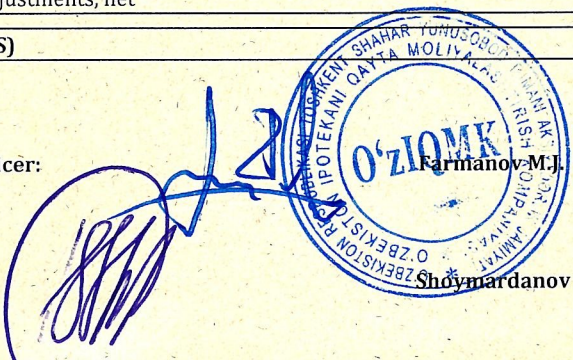
No.	Category	UZS '000
1.	INTEREST INCOME	
a.	Interest income on loans	223 540 114
b.	Interest income on deposits	30 550 705
c.	Interest income on purchased bills and investments	-
d.	Interest income on securities purchase and sale accounts	35 261 690
e.	Interest income on buyback agreements	1 277 081
f.	Other interest income	99
g.	Total interest income	290 629 689
2.	INTEREST EXPENSES	
a.	Interest expense on loans	153 435 898
b.	Interest expense on debt securities	53 654 795
c.	Other interest expenses	-
d.	Total interest expenses	207 090 692
3.	NET INTEREST INCOME BEFORE ASSESSMENT OF POSSIBLE LOSSES ON LOANS	83 538 996
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	83 538 996
4.	INTEREST-FREE INCOME	
a.	Fees & Comissions Income	-
b.	Profit and dividends from investments	-
c.	Other non-interest income	335 458
d.	Total non-interest income	335 458
5.	INTEREST FREE EXPENSES	
a.	Fees & Comissions Expense	2 215 466
b.	Losses from foreign exchange operations	2 384 562
c.	Investment losses	-
d.	Other interest-free expenses	-
e.	Total non-interest expenses	4 600 028
6.	NET INCOME BEFORE OPERATING EXPENSES	79 274 426
7.	OPERATING EXPENSES	
a.	Salary and other staff costs	5 425 303
b.	Rent and facility maintenance	418 400
c.	Travel and transportation expenses	106 466
d.	Administrative expenses	73 041
e.	Representation and charity	160 266
f.	Depreciation costs	773 579
g.	Insurance, taxes and other expenses	601 954
h.	Total operating expenses	7 559 010
8.	NET PROFIT BEFORE TAX AND OTHER AMENDMENTS	71 715 416
9.	Income tax	5 298 693
10.	INCOME BEFORE IMPLEMENTATION OF AMENDMENTS	66 416 723
a.	Unexpected gains or losses, net	-
b.	Other profit adjustments, net	-
11.	NET PROFIT (LOSS)	66 416 723

Chief Executive Officer:

Farmanov M.J.

Chief accountant:

Shoymardanov B.B.



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