

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

No.	Category	UZS '000
ASSETS		
1.	Cash and cash equivalents	-
2.	Due from Central Bank of Uzbekistan	4 863 733
3.	Due from other banks, net	693 000 000
3.1.	Due from other banks, gross	693 000 000
3.2.	Less: Provision for possible losses	-
4.	Securities bought under repurchase agreement, net	227 532 878
4.1.	Securities bought under repurchase agreement, gross	227 532 878
4.2.	Less: Provision for possible losses	-
5.	Investments in securities, net	704 683 027
5.1.	Investments in securities, gross	704 683 027
5.2.	Less: Provision for possible losses	-
6.	Investments, net	1 000 000
6.1.	Gross investments	1 000 000
6.2.	Less: Allowance for possible losses	-
7.	Loans, net	6 203 584 406
7.1.	Loans, gross	6 203 584 406
7.2.	Less: Provision for possible losses	-
8.	Customer liabilities on financial instruments, net	-
8.1.	Customer liabilities on financial instruments, gross	-
8.2.	Less: Provision for possible losses	-
9.	Fixed assets, net	1 899 434
10.	Intangible assets, net	10 470 584
11.1.	Total accrued interest and non-interest income, net	244 461 719
11.2.	Accrued interest receivable, gross	244 459 391
11.3.	Accrued non-interest income receivable, gross	2 329
11.4.	Less: Provision for possible losses	-
12.	Other assets, net	19 155 174
12.1.	Other assets, gross	19 155 174
12.2.	Less: Provision for possible losses	-
13.	Total assets	8 110 650 955
LIABILITIES AND EQUITY		
LIABILITIES		
14.	Payables to the Ministry of Economy and Finance	-
15.	Loans operations payable	4 686 656 629
16.	Debt securities issued	1 490 000 000
17.	Accrued interest payable	190 855 660
18.	Accrued taxes payable	126 503
19.	Other liabilities	181 940 203
20.	Total liabilities	6 549 578 995
EQUITY		
21.	Share Capital	1 396 226 571
22.	Added capital	-
23.	Reserve capital	19 156 371
24.	Retained earnings	8 213 144
25.	Profit (loss) of the current year	137 475 874
26.	Total equity	1 561 071 960
27.	Total liabilities and equity	8 110 650 955

Chief Executive Officer

Farmanov M.J.

Chief accountant

Ortikov E.Ya.

PROFIT AND LOSS STATEMENT

"MORTGAGE REFINANCING COMPANY OF UZBEKISTAN" JSC

as of July 01, 2026

No.	Category	UZS '000
1.	INTEREST INCOME	
a.	Interest income on loans	466 102 743
b.	Interest income on deposits	63 846 699
c.	Interest income on purchased bills and investments	-
d.	Interest income on securities purchase and sale accounts	67 443 025
e.	Interest income on buyback agreements	4 665 867
f.	Other interest income	-
g.	Total interest income	602 058 333
2.	INTEREST EXPENSES	
a.	Interest expense on loans	308 513 815
b.	Interest expense on debt securities	120 111 233
c.	Other interest expenses	-
d.	Total interest expenses	428 625 048
3.	NET INTEREST INCOME BEFORE ASSESSMENT OF POSSIBLE LOSSES ON LOANS	173 433 285
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	173 433 285
4.	INTEREST-FREE INCOME	
a.	Fees & Comissions Income	-
b.	Profit and dividends from investments	-
c.	Other non-interest income	655 363
d.	Total non-interest income	655 363
5.	INTEREST FREE EXPENSES	
a.	Fees & Comissions Expense	3 990 101
b.	Losses from foreign exchange operations	3 115 411
c.	Investment losses	-
d.	Other interest-free expenses	-
e.	Total non-interest expenses	7 105 512
6.	NET INCOME BEFORE OPERATING EXPENSES	166 983 136
7.	OPERATING EXPENSES	
a.	Salary and other staff costs	11 830 813
b.	Rent and facility maintenance	1 230 614
c.	Travel and transportation expenses	226 291
d.	Administrative expenses	144 413
e.	Representation and charity	234 914
f.	Depreciation costs	1 540 020
g.	Insurance, taxes and other expenses	2 770 091
h.	Total operating expenses	17 977 155
8.	NET PROFIT BEFORE TAX AND OTHER AMENDMENTS	149 005 981
9.	Income tax	11 530 107
10.	INCOME BEFORE IMPLEMENTATION OF AMENDMENTS	137 475 874
a.	Unexpected gains or losses, net	-
b.	Other profit adjustments, net	-
11.	NET PROFIT (LOSS)	137 475 874

Chief Executive Officer

Farmanov M.J.

Chief accountant

Ortikov E.Ya.