Table 1

STATEMENT OF FINANCIAL POSITION

"MORTGAGE REFINANCING COMPANY OF UZBEKISTAN" JSC

as of October 01, 2026

No.	Category	UZS '000
	ASSETS	
1.	Cash and cash equivalents	-
2.	Due from Central Bank of Uzbekistan	473 313 384
3.	**Due from other banks, net**	**801 000 000**
3.1.	*Due from other banks, gross*	*801 000 000*
3.2.	*Less: Provision for possible losses*	-
4.	Securities bought under repurchase agreement, net	-
4.1.	*Securities bought under repurchase agreement, gross*	-
4.2.	*Less: Provision for possible losses*	-
5.	**Investments in securities, net**	**703 844 016**
5.1.	*Investments in securities, gross*	703 844 016
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**	**7 259 867 448**
7.1.	*Loans, gross*	*7 259 867 448*
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	1 677 475
10.	Intangible assets, net.	9 937 352
11.	**Total accrued interest and non-interest income, net**	**234 528 825**
11.1.	*Accrued interest receivable, gross*	*234 526 595*
11.2.	*Accrued non-interest income receivable, gross*	2 229
11.3.	*Less: Provision for possible losses*	-
12.	**Other assets, net**	**16 292 637**
12.1.	*Other assets, gross*	*16 292 637*
12.2.	*Less: Provision for possible losses*	-
13.	**Total assets**	**9 501 461 136**
	LIABILITIES AND EQUITY	
	LIABILITIES	
14.	Payables to the Ministry of Economy and Finance	-
15.	Loans operations payable	5 042 939 671
16.	Debt securities issued	2 433 000 000
17.	Accrued interest payable	223 864 125
18.	Accrued taxes payable	840 154
19.	Other liabilities	169 381 442
20.	**Total liabilities**	**7 870 025 392**
	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	207 839 658
26.	**Total equity**	**1 631 435 743**
27.	**Total liabilities and equity**	**9 501 461 136**

Chief Executive Officer: **Farmanov M.J.**

Chief accountant: **Ortikov E.Ya.**

Table 2

PROFIT AND LOSS STATEMENT

"MORTGAGE REFINANCING COMPANY OF UZBEKISTAN" JSC

as of October 01, 2026

No.	Category	UZS '000
1.	**INTEREST INCOME**	
a.	Interest income on loans	747 526 417
b.	Interest income on deposits	99 276 315
c.	Interest income on purchased bills and investments	-
d.	Interest income on securities purchase and sale accounts	95 393 675
e.	Interest income on buyback agreements	6 156 436
f.	Other interest income	-
g.	**Total interest income**	**948 352 844**
2.	**INTEREST EXPENSES**	
a.	Interest expense on loans	468 549 276
b.	Interest expense on debt securities	216 203 599
c.	Other interest expenses	-
d.	**Total interest expenses**	**684 752 875**
3.	**NET INTEREST INCOME BEFORE ASSESSMENT OF POSSIBLE LOSSES ON LOANS**	**263 599 969**
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**	**263 599 969**
4.	**INTEREST-FREE INCOME**	
a.	Fees & Comissions Income	-
b.	Profit and dividends from investments	-
c.	Other non-interest income	1 730 504
d.	**Total non-interest income**	**1 730 504**
5.	**INTEREST FREE EXPENSES**	
a.	Fees & Comissions Expense	7 261 420
b.	Losses from foreign exchange operations	4 069 902
c.	Investment losses	-
d.	Other interest-free expenses	-
e.	**Total non-interest expenses**	**11 331 322**
6.	**NET INCOME BEFORE OPERATING EXPENSES**	**253 999 151**
7.	**OPERATING EXPENSES**	
a.	Salary and other staff costs	17 763 704
b.	Rent and facility maintenance	2 229 446
c.	Travel and transportation expenses	357 397
d.	Administrative expenses	220 184
e.	Representation and charity	412 994
f.	Depreciation costs	2 319 597
g.	Insurance, taxes and other expenses	4 153 171
h.	**Total operating expenses**	**27 456 492**
8.	**NET PROFIT BEFORE TAX AND OTHER AMENDMENTS**	**226 542 659**
9.	Income tax	18 703 001
10.	**INCOME BEFORE IMPLEMENTATION OF AMENDMENTS**	**207 839 658**
a.	Unexpected gains or losses, net	-
b.	Other profit adjustments, net	-
11.	**NET PROFIT (LOSS)**	**207 839 658**

Chief Exective Officer: **Farmanov M.J.**

Chief accountant: **Ortikov E.Ya.**