

THE ISSUER'S ANNUAL REPORT

The issuer's body that approved the report:	FOCA
Date of approval of the report:	2022-06-29
Reporting year:	2021-12-31
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NAME OF THE ISSUER

Full:	Joint stock company "Mortgage Refinancing Company of Uzbekistan"
Short:	JSC "UzMRC"
Name of stock exchange ticker:	No

CONTACT DETAILS

Location:	International Business Center, Office 14A, 107-B, Amir Temur Avenue, Tashkent, Uzbekistan
Postal address:	International Business Center, Office 14A, 107-B, Amir Temur Avenue, Tashkent, Uzbekistan
E-mail address:	info@uzmrc.uz
Official Website:	www.uzmrc.uz

BANK DETAILS

Name of serving bank:	Central Bank of the Republic of Uzbekistan Settlement and Cash Center
Account number:	21508000005141951001
MFI:	00014

REGISTRATION AND IDENTIFICATION NUMBERS

Assigned by the registration authority:	Tashkent city, Yunusabad district, public services center
Assigned by the state tax service authority (TIN):	306834286
Assigned by state statistics:	
COF:	144
MCEO:	29130427
NCBNE:	
SDATE:	1726266

Balance sheet - form № 1

Indicator name	(thousand soums)
ASSETS	

1. Cash and other payment documents	0,00
2. Due from Central Bank of Uzbekistan	6 968 836,00
3. Due from other banks	104 200 000,00
4. Trade accounts	0,00
a. Securities	0,00
b. Precious metals, coins, stones	0,00
c. Less: Reserves for possible losses on purchase and sale accounts	0,00
d. Net purchase and sale accounts	0,00
5 a. Investments	0,00
b. Less: Reserves for possible losses on investments	0,00
c. Net investments	0,00
6. Securities purchased under REPO agreement	0,00
7. Loans and leasing transactions	1 148 810 142,00
a. Gross loans	1 148 810 142,00
b. Gross leasing transactions	0,00
c. Less: Reserves for possible losses on loans and leasing transactions	0,00
d. Net loans and leasing transactions	0,00
8 a. Purchased commercial notes	0,00
b. Less: Reserves for possible losses on purchased commercial notes	0,00
c. Net purchased commercial papers	0,00
9. Liabilities of customers on financial instruments	0,00
10. Net fixed assets	734 889,00
11. Due accrued interest	19 495 340,00
12. Other owned property of the bank	0,00
a. Investments in real estate	0,00
b. Other assets acquired during credit settlements	0,00
c. Less: Reserves for possible losses on other own property of the bank	0,00
d. Net other owned property of the bank	0,00
13. Other assets	374 837,00
14. Total assets	1 280 584 044,00
LIABILITIES AND EQUITY	
LIABILITIES	
15. Demand deposits	0,00
16. Savings deposits	0,00
17. Term deposits	0,00

18. Due to Central Bank of Uzbekistan	0,00
19. Due to other banks	0,00
20. Securities sold under REPO agreement	0,00
21. Due loans and leasing operations	1 148 809 389,00
22. Subordinated debt obligations	0,00
23. Due accrued interests	17 148 318,00
24. Other liabilities	425 793,00
25. Total liabilities	1 166 383 500,00
EQUITY	
26. Authorized capital	100 000 000,00
a. Ordinary shares	100 000 000,00
b. Privileged stocks	0,00
27. Additional paid-in capital	0,00
28. Reserve capital	88 466,00
a. Reserve fund for general purposes	0,00
a.1.out of which, reserves created on standard assets	0,00
b. Reserve for devaluation	0,00
c. Other reserves and funds	0,00
29. Retained profit	14 112 078,00
30. Total equity	114 200 544,00
31. Total liabilities and equity	1 280 584 044,00

Report on financial results - form № 2

Indicator name	(thousand soums)
1. INTEREST INCOME	
a. Interest income in accounts at the Central Bank of Uzbekistan	0,00
b. Interest income in accounts at other banks	66 508 138,00
c. Interest income on purchased commercial notes	0,00
d. Interest income on investments	16 772 808,00
e. Interest income on securities' purchase and sale accounts	0,00
f. Interest income on customer liabilities	0,00
g. Interest income on customers liabilities on the outstanding acceptances of the bank	0,00
h. Interest, discount (discounts) and contributions on credit and leasing transactions	0,00
i. Interest income on purchased securities under REPO agreements	0,00

j. Other interest income	0,00
k. Total interest income	83 280 946,00
2. INTEREST EXPENSES	
a. Interest expenses on demand deposits	0,00
b. Interest expenses on savings deposits	0,00
c. Interest expenses on term deposits	0,00
d. Interest expenses due to the Central Bank of Uzbekistan	0,00
e. Interest expenses due to other banks	0,00
f. Total interest expenses on deposits	0,00
g. Due interest expenses on loans	61 389 958,00
h. Interest expenses on sold securities under REPO agreements	0,00
i. Other interest expenses	0,00
j. Total interest expenses on liabilities	61 389 958,00
k. Total interest expenses	61 389 958,00
3. NET INTEREST INCOME BEFORE ESTIMATION OF POSSIBLE LOSSES ON CREDITS AND LEASING	21 890 989,00
a. Less: Estimation of possible losses on loans and leasing	0,00
b. Net interest income after estimation of possible losses on loans and leasing	21 890 989,00
4. NON-INTEREST INCOME	
a. Income on commission and fees for services	0,00
b. Profit in foreign currency	0,00
c. Profit on commercial operations	0,00
d. Profit and dividends on investments	0,00
e. Other non-interest income	2 006,00
f. Total non-interest income	2 006,00
5. NON-INTEREST EXPENSES	
a. Expenses on commission and fees for service	1 616 484,00
b. Losses in foreign currency	0,00
c. Losses on purchase and sale accounts	7 286,00
d. Losses from investments	0,00
e. Other non-interest expenses	0,00
f. Total non-interest expenses	1 623 770,00
6. NET INCOME BEFORE OPERATING EXPENSES	20 269 225,00
7. OPERATING EXPENSES	
a. Salaries and other expenses for employees	3 803 796,00
b. Lease and maintenance	546 454,00
c. Assignment and transportation expenses	9 832,00

d. Administrative expenses	107 579,00
e. Representation and charity	13 099,00
f. Depreciation	202 782,00
g. Insurance, taxes and other expenses	537 903,00
h. Total operating expenses	5 221 446,00
8. ESTIMATION OF NON-LOAN LOSSES	0,00
9. NET PROFIT BEFORE TAXES AND OTHER AMENDMENTS	15 047 779,00
a. Estimation of income tax	2 281 792,00
10. INCOME BEFORE AMENDMENTS	12 765 987,00
a. Net unexpected income or loss	0,00
b. Other net adjustments to profit	0,00
11. NET PROFIT (LOSS)	12 765 987,00

RESPONSIBLE PERSONS

Full name of the Executive body's Head:	Farmanov M. Zh.
Full name of the chief accountant:	Ikramov A.R.
Full name of authorized person, who published information on the website:	Abdullaev S.A.

