

STATEMENT OF FINANCIAL POSITION
"MORTGAGE REFINANCING COMPANY OF UZBEKISTAN" JSC
as of July 01, 2025

No.	Category	UZS '000
ASSETS		
1.	Cash and cash equivalents	
2.	Due from Central Bank of Uzbekistan	10 166 139
3.	Due from other banks, net	396 881 140
3.1.	Due from other banks, gross	396 881 140
3.2.	Less: Provision for possible losses	-
4.	Investments in securities, net	614 835 096
4.1.	Investments in securities, gross	614 835 096
4.2.	Less: Provision for possible losses	-
5.	Securities bought under repurchase agreement, net	-
5.1.	Securities bought under repurchase agreement, gross	-
5.2.	Less: Provision for possible losses	-
6.	Loans, net	4 859 489 127
6.1.	Loans, gross	4 859 489 127
6.2.	Less: Provision for possible losses	-
7.	Customer liabilities on financial instruments, net	-
7.1.	Customer liabilities on financial instruments, gross	-
7.2.	Less: Provision for possible losses	-
8.	Fixed assets, net	11 839 700
9.	Total accrued interest and non-interest income, net	209 368 751
9.1.	Accrued interest receivable, gross	209 368 751
9.2.	Accrued non-interest income receivable, gross	-
9.3.	Less: Provision for possible losses	-
10.	Other assets, net	7 723 083
10.1.	Other assets, gross	7 723 083
10.2.	Less: Provision for possible losses	-
11.	Total assets	6 110 303 035
LIABILITIES AND EQUITY		
LIABILITIES		
12.	Payables to the Ministry of Economy and Finance	-
13.	Loans operations payable	4 089 370 266
14.	Debt securities issued	790 000 000
15.	Accrued interest payable	162 919 802
16.	Accrued taxes payable	93 658
17.	Other liabilities	982 187
18.	Total liabilities	5 043 365 913
EQUITY		
19.	Share Capital	966 426 571
20.	Added capital	-
21.	Reserve capital	9 346 575
22.	Retained earnings	-
23.	Profit (loss) of the current year	91 163 976
24.	Total equity	1 066 937 122
25.	Total liabilities and equity	6 110 303 035

Chief Executive Officer:

Farmanov M.J.

Chief accountant:

Shoymardanov B.B.

PROFIT AND LOSS STATEMENT
"MORTGAGE REFINANCING COMPANY OF UZBEKISTAN" JSC
as of July 01, 2025

No.	Category	UZS '000
1.	INTEREST INCOME	
a.	Interest income on loans	326 047 260
b.	Interest income on deposits	43 803 997
c.	Interest income on purchased bills and investments	51 984 193
d.	Interest income on securities purchase and sale accounts	-
e.	Interest income on buyback agreements	-
f.	Other interest income	-
g.	Total interest income	421 835 451
2.	INTEREST EXPENSES	
a.	Interest expense on loans	240 523 091
b.	Interest expense on debt securities	65 145 206
c.	Other interest expenses	64 598
d.	Total interest expenses	305 732 895
3.	NET INTEREST INCOME BEFORE ASSESSMENT OF POSSIBLE LOSSES ON LOANS	116 102 556
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	116 102 556
4.	INTEREST-FREE INCOME	
a.	Fees & Comissions Income	-
b.	Profit and dividends from investments	-
c.	Other non-interest income	83 549
d.	Total non-interest income	83 549
5.	INTEREST FREE EXPENSES	
a.	Fees & Comissions Expense	1 302 596
b.	Losses from foreign exchange operations	2 190 342
c.	Investment losses	-
d.	Other interest-free expenses	-
e.	Total non-interest expenses	3 492 938
6.	NET INCOME BEFORE OPERATING EXPENSES	112 693 167
7.	OPERATING EXPENSES	
a.	Salary and other staff costs	9 555 242
b.	Rent and facility maintenance	762 066
c.	Travel and transportation expenses	265 887
d.	Administrative expenses	147 204
e.	Representation and charity	151 784
f.	Depreciation costs	1 123 587
g.	Insurance, taxes and other expenses	2 565 001
h.	Total operating expenses	14 570 770
8.	NET PROFIT BEFORE TAX AND OTHER AMENDMENTS	98 122 397
a.	Income tax	6 958 421
9.	INCOME BEFORE IMPLEMENTATION OF AMENDMENTS	91 163 976
a.	Unexpected gains or losses, net	-
b.	Other profit adjustments, net	-
10.	NET PROFIT (LOSS)	91 163 976

Chief Executive Officer

Farmanov M.J.

Chief accountant

Shoymardanov B.B.