

**NAME OF THE ISSUER**

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

**CONTACT DETAILS**

<b>Location:</b>	International Business Center, Office 14A, 107-B, Amir Temur Avenue, Tashkent, Uzbekistan, 100084
<b>Postal address:</b>	International Business Center, Office 14A, 107-B, Amir Temur Avenue, Tashkent, Uzbekistan, 100084
<b>E-mail address:</b>	info@uzmrc.uz
<b>Official Website:</b>	www.uzmrc.uz

**BANK DETAILS**

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

**REGISTRATION AND IDENTIFICATION NUMBERS**

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

**Balance sheet - form № 1**

Indicator name	(UZS thousand)	
<b>ASSETS</b>		
1. Cash and other payment documents	0,00	0,00
2. Due from Central Bank of Uzbekistan	0,00	5 739 435,00
3. Due from other banks	0,00	<b>95 500 000,00</b>
4. Trade accounts	0,00	<b>0,00</b>
a. Securities	0,00	0,00
b. Precious metals, coins, stones	0,00	0,00

c. Less: Reserves for possible losses on purchase and sale accounts	0,00	<b>0,00</b>
d. Net purchase and sale accounts	0,00	<b>0,00</b>
5 a. Investments	0,00	0,00
b. Less: Reserves for possible losses on investments	0,00	0,00
c. Net investments	0,00	0,00
6. Securities purchased under REPO agreement	0,00	0,00
7. Loans and leasing transactions	0,00	0,00
a. Gross loans	0,00	0,00
b. Gross leasing transactions	0,00	0,00
c. Less: Reserves for possible losses on loans and leasing transactions	0,00	0,00
d. Net loans and leasing transactions	0,00	0,00
8 a. Purchased commercial notes	0,00	0,00
b. Less: Reserves for possible losses on purchased commercial notes	0,00	<b>0,00</b>
c. Net purchased commercial papers	0,00	<b>0,00</b>
9. Liabilities of customers on financial instruments	0,00	0,00
10. Net fixed assets	0,00	539 678,00
11. Due accrued interest	0,00	0,00
12. Other owned property of the bank	0,00	0,00
a. Investments in real estate	0,00	0,00
b. Other assets acquired during credit settlements	0,00	0,00
c. Less: Reserves for possible losses on other own property of the bank	0,00	<b>0,00</b>
d. Net other owned property of the bank	0,00	0,00
<b>13. Other assets</b>	0,00	67 593,00
<b>14. Total assets</b>	0,00	<b>101 846 706,00</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
15. Demand deposits	0,00	0,00
16. Savings deposits	0,00	0,00
17. Term deposits	0,00	0,00
18. Due to Central Bank of Uzbekistan	0,00	0,00
19. Due to other banks	0,00	0,00
20. Securities sold under REPO agreement	0,00	0,00
21. Due loans and leasing operations	0,00	<b>0,00</b>
22. Subordinated debt obligations	0,00	0,00
23. Due accrued interests	0,00	0,00
24. Other liabilities	0,00	1 129 983,00

<b>25. Total liabilities</b>	0,00	<b>1 129 983,00</b>
<b>EQUITY</b>		
26. Authorized capital	0,00	<b>100 000 000,00</b>
a. Ordinary shares	0,00	100 000 000,00
b. Privileged stocks	0,00	0,00
27. Additional paid-in capital	0,00	0,00
28. Reserve capital	0,00	0,00
a. Reserve fund for general purposes	0,00	0,00
a.1.out of which:, reserves created on standard assets	0,00	0,00
b. Reserve for devaluation	0,00	0,00
c. Other reserves and funds	0,00	0,00
29. Retained profit	0,00	716 723,00
<b>30. Total equity</b>	0,00	<b>100 716 723,00</b>
<b>31. Total liabilities and equity</b>	0,00	<b>101 846 706,00</b>

**Report on financial results - form № 2**

Indicator name	(UZS thousand)
<b>1. INTEREST INCOME</b>	
a. Interest income in accounts at the Central Bank of Uzbekistan	0,00
b. Interest income in accounts at other banks	3 506 301,00
c. Interest income on purchased commercial notes	0,00
d. Interest income on investments	0,00
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
<b>k. Total interest income</b>	<b>3 506 301,00</b>
<b>2. INTEREST EXPENSES</b>	
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
<b>f. Total interest expenses on deposits</b>	<b>0,00</b>
g. Due interest expenses on loans	0,00
h. Interest expenses on sold securities under REPO agreements	0,00
i. Other interest expenses	0,00
j. Total interest expenses on liabilities	0,00
k. Total interest expenses	<b>0,00</b>
<b>3. NET INTEREST INCOME BEFORE ESTIMATION OF POSSIBLE LOSSES ON CREDITS AND LEASING</b>	<b>3 506 301,00</b>
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	0,00
<b>4. NON-INTEREST INCOME</b>	
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	0,00
<b>f. Total non-interest income</b>	<b>0,00</b>
<b>5. NON-INTEREST EXPENSES</b>	
a. Expenses on commission and fees for service	1 455 706,00
b. Losses in foreign currency	0,00
c. Losses on purchase and sale accounts	0,00
d. Losses from investments	0,00
e. Other non-interest expenses	0,00
<b>f. Total non-interest expenses</b>	<b>1 455 706,00</b>
<b>6. NET INCOME BEFORE OPERATING EXPENSES</b>	<b>2 050 595,00</b>
<b>7. OPERATING EXPENSES</b>	
a. Salaries and other expenses for employees	893 780,00
b. Lease and maintenance	104 423,00
c. Assignment and transportation expenses	0,00
d. Administrative expenses	37 338,00
e. Representation and charity	0,00
f. Depreciation	8 819,00
g. Insurance, taxes and other expenses	163 032,00
<b>h. Total operating expenses</b>	<b>1 207 392,00</b>
<b>8. ESTIMATION OF NON-LOAN LOSSES</b>	<b>0,00</b>
<b>9. NET PROFIT BEFORE TAXES AND OTHER AMENDMENTS</b>	<b>843 203,00</b>

a. Estimation of income tax	126 480,00
<b>10. INCOME BEFORE AMENDMENTS</b>	<b>716 723,00</b>
a. Net unexpected income or loss	0,00
b. Other net adjustments to profit	0,00
<b>11. NET PROFIT (LOSS)</b>	<b>716 723,00</b>

**RESPONSIBLE PERSONS**

<b>Full name of the Executive body's Head:</b>	Farmanov M.Zh.
<b>Full name of the chief accountant:</b>	Kamalov A.S.
<b>Full name of authorized person, who published information on the website:</b>	Tadzhieva M.A.