

The body of the issuer who took the decision		Annual General meeting of the shareholders
Date of approval of the report		18.06.2021
1	NAME OF THE ISSUER:	
	Full	Joint stock company "Mortgage Refinancing Company of Uzbekistan"
	Short:	JSC "UzMRC"
	Name of stock exchange ticker:	No
2	CORPORATE NEWS	
	Location:	International Business Center, Office 14A, 107-B, Amir Temur Avenue, Tashkent, Uzbekistan, 100084
	Postal address:	International Business Center, Office 14A, 107-B, Amir Temur Avenue, Tashkent, Uzbekistan, 100084
	E-mail address:	info@uzmrc.uz
	Official Website:	www.uzmrc.uz
3	BANK DETAILS	
	Name of servicing bank:	Central Bank of the Republic of Uzbekistan Settlement and Cash Center
	Current account:	21508000005141951001
	MFI:	00014
4	REGISTRATION AND IDENTIFICATION NUMBERS	
	assigned by the registration authority:	Tashkent city, Yunusabad district, public services center
	assigned by the state tax service (TIN):	306834286

	assigned by state statistics authorities					
	КФС:		144			
	ОКПО:		29130427			
	ОКОХХ:					
	СОАТО:		1726266			
5	Indicators of the issuer's financial and economic condition					
	Profitability of the authorized capital, coefficient			0,02		
	Ratio of own and attracted funds, coefficient			0,25		
	The ratio of the issuer's own and borrowed funds:			0,33		
8	Changes in the composition of the Supervisory Board, the audit Commission or the executive body					
	date of the decision	date of entry into duties	Full name	Position	The body of the issuer who took the decision:	Elected (appointed) / removed from the composition (dismissed, expiration of the term of office)
	25.05.2020	25.05.2020	Nasritdinkhodjaev Omonullo Zabikhullayevich	Member of the Supervisory board	Decision of the sole shareholder	Elected (appointed)
	25.05.2020	25.05.2020	Boboev Adiz Muzafarovich	Member of the Supervisory board	Decision of the sole shareholder	Elected (appointed)
	25.05.2020	25.05.2020	Tolipov Kamoliddin Fakhrutdinovich	Member of the Supervisory board	Decision of the sole shareholder	Elected (appointed)
	25.05.2020	25.05.2020	Botrov Farrukh Mannonovich	Member of the Supervisory board	Decision of the sole shareholder	Elected (appointed)

	25.05.2020	25.05.2020	Khamidov Akmal Akramovich	Member of the Supervisory board	Decision of the sole shareholder	Elected (appointed)
	25.05.2020	25.05.2020	Irgashev Khamid Djumaevich	Member of the Supervisory board	Decision of the sole shareholder	Elected (appointed)
	25.05.2020	25.05.2020	Urinboev Ikromjon Ibrokhimovich	Member of the Supervisory board	Decision of the sole shareholder	Elected (appointed)
	25.05.2020	25.05.2020	Abdushukurov Jamshid Abdugalipovich	Member of the Audit Commission	Decision of the sole shareholder	Elected (appointed)
	25.05.2020	25.05.2020	Kuliev Nazir Khakimovich	Member of the Audit Commission	Decision of the sole shareholder	Elected (appointed)
	25.05.2020	25.05.2020	Shomirzaev Gayrat Shomakhsutovich	Member of the Audit Commission	Decision of the sole shareholder	Elected (appointed)
	25.05.2020	25.05.2020	Farmanov Murodjon Jabborovich	Director	Decision of the sole shareholder	Elected (appointed)
9	Basic information about additionally issued securities (to be filled in if securities were issued during the reporting period)					
	The body of the issuer who took the decision			Decision of the sole shareholder		
	Date and number of state registration			29.06.2020, P0912-2		
	Number of securities (pcs.) and volume of issue (sum)			75 000 000 000 pieces, 75 000 000 000 sum		
	Method of placement of securities			closed subscription		
	Terms of placement			29.06.2020		
	Start date			29.06.2020		

	End date	The last action of this exclusion shall not exceed 365 days from the day of its placement or from the date of state registration		
10	Information on the important facts for the year			
	Name of essential fact:	Number of essential fact:	Date of occurrence of an essential fact	Date of publication of the essential fact
	Issue of securities	25	10.06.2020	16.06.2020
	Decisions taken by the top management body of the issuer	6	18.06.2020	20.06.2020
	Issue of securities	25	29.06.2020	30.06.2020
11	Balance sheet			
	Categories	in thousand soums.		
	ASSETS			
	1. Cash and other payment documents			
	2. Due from Central Bank of Uzbekistan	5395528.00		
	3. Due from other banks			
	4. Trade accounts			
	a. Securities			
	b. Precious metals, coins, stones			
	c. Less: Reserves for possible losses on purchase and sale accounts			
	d. Net purchase and sale accounts			

5 a. Investments	95500000.00
b. Less: Reserves for possible losses on investments	
c. Net investments	95500000.00
6. Securities purchased under REPO agreement	
7. Loans and leasing transactions	
a. Gross loans	
b. Gross leasing transactions	
c. Less: Reserves for possible losses on loans and leasing transactions	
d. Net loans and leasing transactions	303140000.00
8 a. Purchased commercial notes	
b. Less: Reserves for possible losses on purchased commercial notes	
c. Net purchased commercial papers	
9. Liabilities of customers on financial instruments	
10. Net fixed assets	720469.00
11. Due accrued interest	4332147.00
12. Other owned property of the bank	
a. Investments in real estate	
b. Other assets acquired during credit settlements	

c. Less: Reserves for possible losses on other own property of the bank	
d. Net other owned property of the bank	
13. Other assets	8725.00
14. Total assets	409096870.00
LIABILITIES AND EQUITY	
LIABILITIES	
15. Demand deposits	
16. Savings deposits	
17. Term deposits	
18. Due to Central Bank of Uzbekistan	
19. Due to other banks	
20. Securities sold under REPO agreement	
21. Due loans and leasing operations	303140357.00
22. Subordinated debt obligations	
23. Due accrued interests	3432701.00
24. Other liabilities	754493.00
25. Total liabilities	307327551.00
EQUITY	

	26. Authorized capital	100000000.00
	a. Ordinary shares	100000000.00
	b. Privileged stocks	
	27. Additional paid-in capital	
	28. Reserve capital	
	a. Reserve fund for general purposes	
	a.1.out of which, reserves created on standard assets	
	b. Reserve for devaluation	
	c. Other reserves and funds	
	29. Retained profit	1769319.00
	30. Total equity	101769319.00
	31. Total liabilities and equity	409096870.00
12	Report on financial results	
	Categories	In thousand soum
	1. INTEREST INCOME	
	a. Interest income in accounts at the Central Bank of Uzbekistan	
	b. Interest income in accounts at other banks	4635480.00
	c. Interest income on purchased commercial notes	

d. Interest income on investments	7423921.00
e. Interest income on securities' purchase and sale accounts	
f. Interest income on customer liabilities	
g. Interest income on customers liabilities on the outstanding acceptances of the bank	
h. Interest, discount (discounts) and contributions on credit and leasing transactions	
i. Interest income on purchased securities under REPO agreements	
j. Other interest income	
k. Total interest income	12059401.00
2. INTEREST EXPENSES	
a. Interest expenses on demand deposits	
b. Interest expenses on savings deposits	
c. Interest expenses on term deposits	
d. Interest expenses due to the Central Bank of Uzbekistan	
e. Interest expenses due to other banks	
f. Total interest expenses on deposits	
g. Due interest expenses on loans	5597162.00
h. Interest expenses on sold securities under REPO agreements	

i. Other interest expenses	
j. Total interest expenses on liabilities	5597162.00
k. Total interest expenses	5597162.00
3. NET INTEREST INCOME BEFORE ESTIMATION OF POSSIBLE LOSSES ON CREDITS AND LEASING	
a. Less: Estimation of possible losses on loans and leasing	
b. Net interest income after estimation of possible losses on loans and leasing	
4. NON-INTEREST INCOME	
a. Income on commission and fees for services	
b. Profit in foreign currency	
c. Profit on commercial operations	
d. Profit and dividends on investments	
e. Other non-interest income	92.00
f. Total non-interest income	92.00
5. NON-INTEREST EXPENSES	
a. Expenses on commission and fees for service	1963119.00
b. Losses in foreign currency	41351.00
c. Losses on purchase and sale accounts	

d. Losses from investments	
e. Other non-interest expenses	
f. Total non-interest expenses	2004470.00
6. NET INCOME BEFORE OPERATING EXPENSES	4457860.00
7. OPERATING EXPENSES	
a. Salaries and other expenses for employees	1756832.00
b. Lease and maintenance	234284.00
c. Assignment and transportation expenses	
d. Administrative expenses	52352.00
e. Representation and charity	
f. Depreciation	38364.00
g. Insurance, taxes and other expenses	294476.00
h. Total operating expenses	2376308.00
8. ESTIMATION OF NON-LOAN LOSSES	
9. NET PROFIT BEFORE TAXES AND OTHER AMENDMENTS	2081552.00
a. Estimation of income tax	312233.00
10. INCOME BEFORE AMENDMENTS	1769319.00
a. Net unexpected income or loss	

	b. Other net adjustments to profit							
	11. NET PROFIT (LOSS)						1769319.00	
13	Information about the results of the audit							
	Name of the audit organization	Date of license issue	License number	Type of conclusion	Date of issue of the audit report	Number of the audit report	Full name of the auditor(s) who conducted the audit	A copy of the auditor's report
	«Grant Thornton» Audit Organization LLC	2019-04-08	790	Positive conclusion	2021-05-04		Шоодил Насиров	Download
15	List of concluded transactions with affiliated persons in the reporting year							
	Date of conclusion of the transaction	Full name or full name of the counterparty	Subject of the transaction	The amount	The issuer's body that made the decision on the transactions	Full wording of decisions made on transactions		
	2020-05-08	Ministry of Finance of the Republic of Uzbekistan	Refinancing of ADB loans for the implementation of the program for the development of the mortgage market in Uzbekistan	150,0 million.US dollar	Ministry of Finance of the Republic of Uzbekistan	Presidential Decree No. 5715 of 13.05.2019, Number 868 of the year 14.10.2019 and 16.01.2020 29-th CMDs		
	2020-07-29	“Ipotekabank” joint-stock commercial bank	Term deposit agreement	10,0 mlrd.so ' m	Assets and Liability Management Committee	Ensure the effective use of free money and the stability of resources		
	2020-08-07	“National Bank for Foreign Economic Activity of Uzbekistan” JSCB	Term deposit agreement	10,0 mlrd.so ' m	Assets and Liability Management Committee	Ensure the effective use of free money and the stability of resources		

2020-09-10	"Xalq bank" JSCB	Term deposit agreement	7,0 mlrd. so ' m	Assets and Liability Management Committee	Ensure the effective use of free money and the stability of resources
2020-07-29	"Mikrokreditbank" JSCMB	Term deposit agreement	25,0 mlrd.so ' m	Assets and Liability Management Committee	Ensure the effective use of free money and the stability of resources
2020-09-29	"Kishloqqurilishbank" Joint-stock commercial bank	Term deposit agreement	37,3 mlrd.so ' m	Assets and Liability Management Committee	Ensure the effective use of free money and the stability of resources
2020-10-28	"Ipotekabank" joint-stock commercial bank	Long-term loan agreement	70,0 mlrd.so ' m	Credit Committee and Supervisory Board	According to the decision, to carry out re-financing practices within the framework of the main activities of the company
2020-10-30	"Kishloqqurilishbank" Joint-stock commercial bank	Long-term loan agreement	40,0 mlrd.so ' m	Credit Committee and Supervisory Board	According to the decision, to carry out re-financing practices within the framework of the main activities of the company

16	List of affiliated faces (according to the end of the reporting year)			
	Full name	Location (residence) (state, region, city, district)	The basis on which they are recognized as affiliates	Date (of the occurrence of the foundation(s))
	Ministry of Finance of the Republic of Uzbekistan	Republic of Uzbekistan, Tashkent, Istiqlol str., 29	Jur. a person who owns 20 percent or more of the shares of a JSC	2020-06-11
	"Ipotekabank" joint-stock commercial bank	Republic of Uzbekistan, Tashkent, Shakhrisabz street, 30	Jur. a person who owns 20 percent or more of the shares of a JSC	2020-07-20

"Mikrokreditbank" JSCMB	Republic of Uzbekistan, Tashkent, Lutfiy str., 14	Jur. a person who owns 20 percent or more in the authorized capital of which is owned by the same person as the person who owns 20 percent or more in the authorized capital of a JSC	2020-06-11
"National Bank for Foreign Economic Activity of Uzbekistan" JSCB	Republic of Uzbekistan, Tashkent City, Amir Temur Shah Ram, 101	Jur. a person who owns 20 percent or more in the authorized capital of which is owned by the same person as the person who owns 20 percent or more in the authorized capital of a JSC	2020-07-20
"Kishloqqurilishbank" Joint-stock commercial bank	Republic of Uzbekistan, Tashkent City, Navoi Street, 18A	Jur. a person who owns 20 percent or more in the authorized capital of which is owned by the same person as the person who owns 20 percent or more in the authorized capital of a JSC	2020-07-29
"Xalq bank" JSCB	Republic of Uzbekistan, Tashkent City, Katortol Ram, 46	Jur. a person who owns 20 percent or more in the authorized capital of which is owned by the same person as the person who owns 20 percent or more in the authorized capital of a JSC	2020-09-07
Nasritdikhodjaev Omonullo Zabikhullaevich	Republic of Uzbekistan, Tashkent City	Member of the Supervisory board	2020-05-25
Boboev Adiz Muzafarovich	Republic of Uzbekistan, Tashkent City	Member of the Supervisory board	2020-05-25
Tolipov Kamoliddin Fakhrutdinovich	Republic of Uzbekistan, Tashkent City	Member of the Supervisory board	2020-05-25
Botirov Farrukh Mannonovich	Republic of Uzbekistan, Tashkent City	Member of the Supervisory board	2020-05-25
Khamidov Akmal Akramovich	Republic of Uzbekistan, Tashkent City	Member of the Supervisory board	2020-05-25
Irgashev Khamid Djumaevich	Great Britain, London	Member of the Supervisory board	2020-05-25

	Urinboev Ikromjon Ibrokhimovich	Republic of Uzbekistan, Tashkent City	Member of the Supervisory board	2020-05-25
	Farmanov Murodjon Jabborovich	Republic of Uzbekistan, Tashkent City	The person exercising the powers of the Director (Chairman of the Management Board)	2020-05-25