

STATEMENT OF FINANCIAL POSITION
"MORTGAGE REFINANCING COMPANY OF UZBEKISTAN" JSC
as of January 01, 2026

No.	Category	UZS '000
ASSETS		
1.	Cash and cash equivalents	
2.	Due from Central Bank of Uzbekistan	9 122 244
3.	Due from other banks, net	601 930 000
3.1.	<i>Due from other banks, gross</i>	601 930 000
3.2.	<i>Less: Provision for possible losses</i>	-
4.	Investments in securities, net	932 113 991
4.1.	<i>Investments in securities, gross</i>	932 113 991
4.2.	<i>Less: Provision for possible losses</i>	-
5.	Securities bought under repurchase agreement, net	-
5.1.	<i>Securities bought under repurchase agreement, gross</i>	-
5.2.	<i>Less: Provision for possible losses</i>	-
6.	Loans, net	5 585 800 487
6.1.	<i>Loans, gross</i>	5 585 800 487
6.2.	<i>Less: Provision for possible losses</i>	-
7.	Customer liabilities on financial instruments, net	-
7.1.	<i>Customer liabilities on financial instruments, gross</i>	-
7.2.	<i>Less: Provision for possible losses</i>	-
8.	Fixed assets, net	13 497 348
9.	Total accrued interest and non-interest income, net	238 056 532
9.1.	<i>Accrued interest receivable, gross</i>	237 979 865
9.2.	<i>Accrued non-interest income receivable, gross</i>	76 666
9.3.	<i>Less: Provision for possible losses</i>	-
10.	Other assets, net	16 985 496
10.1.	<i>Other assets, gross</i>	16 985 496
10.2.	<i>Less: Provision for possible losses</i>	-
11.	Total assets	7 397 506 098
LIABILITIES AND EQUITY		
LIABILITIES		
12.	Payables to the Ministry of Economy and Finance	-
13.	Loans operations payable	4 419,777 757
14.	Debt securities issued	1 190 000 000
15.	Accrued interest payable	174 267 490
16.	Accrued taxes payable	1 132 387
17.	Other liabilities	2 358 595
18.	Total liabilities	5 787 536 228
EQUITY		
19.	Share Capital	1 396 226 571
20.	Added capital	-
21.	Reserve capital	9 346 575
22.	Retained earnings	-
23.	Profit (loss) of the current year	204 396 723
24.	Total equity	1 609 969 869
25.	Total liabilities and equity	7 397 506 098

Chief Executive Officer:

Farmanov M.J.

Chief accountant:

Shoymardanov B.B.



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PROFIT AND LOSS STATEMENT

"MORTGAGE REFINANCING COMPANY OF UZBEKISTAN" JSC

as of January 01, 2026

No.	Category	UZS '000
1.	INTEREST INCOME	
a.	Interest income on loans	701 751 673
b.	Interest income on deposits	88 102 034
c.	Interest income on purchased bills and investments	-
d.	Interest income on securities purchase and sale accounts	119 279 429
e.	Interest income on buyback agreements	1 647 985
f.	Other interest income	9 015
g.	Total interest income	910 790 135
2.	INTEREST EXPENSES	
a.	Interest expense on loans	510 791 992
b.	Interest expense on debt securities	142 387 740
c.	Other interest expenses	225 046
d.	Total interest expenses	653 404 778
3.	NET INTEREST INCOME BEFORE ASSESSMENT OF POSSIBLE LOSSES ON LOANS	257 385 357
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	257 385 357
4.	INTEREST-FREE INCOME	
a.	Fees & Comissions Income	-
b.	Profit and dividends from investments	-
c.	Other non-interest income	5 662 508
d.	Total non-interest income	5 662 508
5.	INTEREST FREE EXPENSES	
a.	Fees & Comissions Expense	5 546 305
b.	Losses from foreign exchange operations	6 177 118
c.	Investment losses	-
d.	Other interest-free expenses	12 454
e.	Total non-interest expenses	11 735 877
6.	NET INCOME BEFORE OPERATING EXPENSES	251 311 989
7.	OPERATING EXPENSES	
a.	Salary and other staff costs	21 400 377
b.	Rent and facility maintenance	1 516 597
c.	Travel and transportation expenses	504 735
d.	Administrative expenses	310 061
e.	Representation and charity	1 990 962
f.	Depreciation costs	2 495 838
g.	Insurance, taxes and other expenses	3 777 791
h.	Total operating expenses	31 996 361
8.	NET PROFIT BEFORE TAX AND OTHER AMENDMENTS	219 315 628
a.	Income tax	14 918 905
9.	INCOME BEFORE IMPLEMENTATION OF AMENDMENTS	204 396 723
a.	Unexpected gains or losses, net	-
b.	Other profit adjustments, net	-
10.	NET PROFIT (LOSS)	204 396 723

Chief Executive Officer:

Farmanov M.J.

Chief accountant:

Shoymardanov B.B.

CFO