

STATEMENT OF FINANCIAL POSITION
 "MORTGAGE REFINANCING COMPANY OF UZBEKISTAN" JSC
 as of October 01, 2024

No.	Category	UZS '000
	ASSETS	
1.	Cash and cash equivalents	
2.	Due from Central Bank of Uzbekistan	12 013 658
3.	Due from other banks, net	429 900 000
3.1.	<i>Due from other banks, gross</i>	429 900 000
3.2.	<i>Less: Provision for possible losses</i>	-
4.	Investments in securities, net	566 821 129
4.1.	<i>Investments in securities, gross</i>	566 821 129
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	4 059 599 377
6.1.	<i>Loans, gross</i>	4 059 599 377
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	6 673 854
9.	Total accrued interest and non-interest income, net	150 462 958
9.1.	<i>Accrued interest receivable, gross</i>	150 462 958
9.2.	<i>Accrued non-interest income receivable, gross</i>	-
9.3.	<i>Less: Provision for possible losses</i>	-
10.	Other assets, net	5 014 210
10.1.	<i>Other assets, gross</i>	5 014 210
10.2.	<i>Less: Provision for possible losses</i>	-
11.	Total assets	5 230 485 187
	LIABILITIES AND EQUITY	
	LIABILITIES	
12.	Payables to the Ministry of Economy and Finance	-
13.	Loans operations payable	3 729 999 377
14.	Debt securities issued	340 000 000
15.	Accrued interest payable	119 362 362
16.	Accrued taxes payable	1 079 874
17.	Other liabilities	519 574
18.	Total liabilities	4 190 961 186
	EQUITY	
19.	Share Capital	966 426 571
20.	Added capital	-
21.	Reserve capital	3 488 718
22.	Retained earnings	-
23.	Profit (loss) of the current year	69 608 711
24.	Total equity	1 039 524 001
25.	Total liabilities and equity	5 230 485 187

Chief Executive Officer:

Farmanov M.Zh.

Chief accountant:

Shoymardanov B.B.

PROFIT AND LOSS STATEMENT
"MORTGAGE REFINANCING COMPANY OF UZBEKISTAN" JSC
as of October 01, 2024

No.	Category	UZS '000
1.	INTEREST INCOME	
a.	Interest income on loans	326 223 031
b.	Interest income on deposits	33 503 211
c.	Interest income on purchased bills and investments	31 627 107
d.	Interest income on securities purchase and sale accounts	-
e.	Interest income on buyback agreements	-
f.	Other interest income	-
g.	Total interest income	391 353 349
2.	INTEREST EXPENSES	
a.	Interest expense on loans	273 412 477
b.	Interest expense on debt securities	26 665 479
c.	Other interest expenses	434 289
d.	Total interest expenses	300 512 246
3.	NET INTEREST INCOME BEFORE ASSESSMENT OF POSSIBLE LOSSES ON LOANS	90 841 103
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	90 841 103
4.	INTEREST-FREE INCOME	
a.	Fees & Comissions Income	-
b.	Profit and dividends from investments	-
c.	Other non-interest income	648 324
d.	Total non-interest income	648 324
5.	INTEREST FREE EXPENSES	
a.	Fees & Comissions Expense	2 549 713
b.	Losses on purchase & sale account	23 686
c.	Investment losses	-
d.	Other interest-free expenses	39 492
e.	Total non-interest expenses	2 612 891
6.	NET INCOME BEFORE OPERATING EXPENSES	88 876 536
7.	OPERATING EXPENSES	
a.	Salary and other staff costs	9 806 783
b.	Rent and facility maintenance	776 211
c.	Travel and transportation expenses	28 976
d.	Administrative expenses	189 477
e.	Representation and charity	138 442
f.	Depreciation costs	391 467
g.	Insurance, taxes and other expenses	1 091 033
h.	Total operating expenses	12 422 389
8.	NET PROFIT BEFORE TAX AND OTHER AMENDMENTS	76 454 147
a.	Income tax	6 845 435
9.	INCOME BEFORE IMPLEMENTATION OF AMENDMENTS	69 608 711
a.	Unexpected gains or losses, net	-
b.	Other profit adjustments, net	-
10.	NET PROFIT (LOSS)	69 608 711

Chief Executive Officer:

Farmanov M.Zh.

Chief accountant:

Shoymardanov B.B.