

QUARTERLY REPORT
of “KAPITALBANK” JSCB following the results of the first quarter of 2020

1.	NAME OF THE ISSUER	
	Full company name:	“KAPITALBANK” Joint Stock Commercial Bank
	Short company name:	“Kapitalbank” JSCB
	Name of ticker symbol:	KPB
2.	CONTACT INFORMATION	
	Location:	7 Sayilgoh street, Yunusabad district, Tashkent
	Postal address:	7 Sayilgoh street, Yunusabad district, Tashkent, 100047
	E-mail: *	info@kapitalbank.uz
	Official web-site:* *	www.kapitalbank.uz
3.	ACCOUNT DETAILS	
	Bank name	“Kapitalbank” JSCB Head Office
	Account number	29802000000001088001
	MFO:	1088
4.	REGISTRATION AND IDENTIFICATION NUMBERS, ASSIGNED:	
	by the registration authority:	No.69 dated October 21, 2017
	by the state tax authority (Taxpayer’s id.no (INN)):	207 127 843
	Numbers assigned by government statistics authorities:	
	Form of Ownership Code (KFS):	144
	General Classifier of Enterprises and Organizations (OKPO):	23839834
	General Classifier of Economic Activity (OKED):	64190

	Symbols System for Administrative-Territorial Formations (SOATO):	1726266
5.	BALANCE SHEET	
	Items	in thous. sums
	ASSETS	
	1. Balance of cash on hand and other payment instruments	271,758,489
	2. Receivables from the CBRU	398,546,731
	3. Receivables from other banks	156,028,527
	4. Purchase and sale accounts	
	a. Securities	
	b. Precious metals, coins, stones	
	c. Minus: Reserve for possible losses in purchase and sale accounts	
	Purchase and sale accounts	128,310,500
	5 a. Investments	
	b. Minus: Reserve for possible losses in investments	
	c. Investments, net	70,220
	6. Securities bought under repurchase agreement	
	7. Loans and leasing transactions	
	a. Loans, Gross	
	b. Leasing transactions, Gross	3,002,102,028
	c. Minus: Reserve for possible losses in loans and leasing	14,959,179
	d. Loans and leasing transactions, gross	2,987,142,849
	8 a. Purchased bills	
	b. Minus: Reserve for possible losses in purchased bills	
	c. Purchased bills, net	
	9. Clients liabilities for financial instruments	
	10. Fixed assets, net	614,291,589
	11. Accrued interest receivable	45,406,883
	12. Other proprietary assets of the bank	
	a. Other proprietary assets of the bank, gross	3,929,712
	b. Other proprietary assets imposed on loans and leasing, gross	8,041,500
	c. Minus: Reserves for possible losses in other proprietary assets of the bank	
	d. Net, other proprietary assets of the bank	11,971,212
	13. Other assets	711,032,321
	14. Total assets	5,324,559,321
	LIABILITIES AND EQUITY	
	LIABILITIES	
	15. Demand deposits	1,438,932,099
	16. Savings deposits	

17. Fixed-term deposits		2,564,831,128
18. Payables to the CBRU		
19. Payables to other banks		23,151,869
20. Securities sold under REPO deals		80,140,274
21. Loans and leasing transactions payable		129,013,283
22. Subordinated debenture		51,699,399
23. Accrued interest payable		16,653,286
24. Other liabilities		351,533,754
25. Total liabilities		4,655,955,092
EQUITY		
26. Authorized capital		
a. Shares - ordinary		155,732,062
b. Shares - preferred		
27. Capital surplus		350,000
28. Reserve capital		
a. General reserve fund		15,913,360
a.1. Of which, reserves accumulated on standard assets		30,944,695
b. Devaluation reserve		
c. Other reserves and funds		5,155,718
29. Retained profit		460,508,394
30. Total equity		668,604,229
31. Total liabilities and equity		5,324,559,321

PROFIT AND LOSS STATEMENT

Items	
1. INTEREST INCOME	
a. Interest income on accounts in the CBRU	822
b. Interest income on accounts in other banks	2,586,678
c. Interest income on purchased bills	
d. Interest income on investments	
e. Interest income on securities purchase and sale accounts	2,956,268
f. Interest income on clients liabilities	
g. Interest income on clients liabilities for outstanding banker's acceptance of the bank	
h. Interest, Discount (Allowances) and lending and leasing transactions contributions	108,566,003
i. Interest income on repurchase agreements	
j. Other interest income	96,468,799
k Total interest income	210,578,570
2. INTEREST EXPENSES	
a. Interest expenses on demand deposits	618,037

b. Interest expenses on savings deposits	
c. Interest expenses on fixed-term deposits	63,134,305
d. Interest expenses on accounts payable to the CBRU	
e. Interest expenses on accounts payable to other banks	136,731
f. Total interest expenses on deposits	63,889,073
g. Interest expenses on loans payable	1,016,220
h. Interest expenses on repurchase agreements	193,836
i. Other interest expenses	97,516,296
j. Total interest expenses on borrowings	98,726,352
k Total interest expenses	162,615,425
3. NET INTEREST INCOME PRIOR TO ASSESSMENT OF POSSIBLE LOSSES ON ASSETS	47,963,145
a. Minus: Assessment of possible losses	11,375,196
b. Net interest income after the assessment of possible losses on loans and leasing	36,587,949
4. NONINTEREST INCOME	
a. Income from commission and payment for services	59,498,475
b. Profit in foreign currency	39,653,500
c. Profit from commercial transactions	
d. Profit and dividends from investments	
e. Other noninterest income	8,933,364
f. Total noninterest income	108,085,339
5. NONINTEREST EXPENSES	
a. Commission expenses and expenses for services	16,866,514
b. Loss in foreign currency	33,420,399
c. Loss on purchase and sale accounts	
d. Loss from investments	
e. Other noninterest expenses	121,414
f. Total noninterest expenses	50,408,327
6. NET PROFIT PRIOR TO OPERATING EXPENSES	94,264,961
7. OPERATING EXPENSES	
a. Wages and other employee costs	33,143,866
b. Rent and maintenance	4,931,713
c. Travel allowance and transportation expenses	612,725
d. Administrative expenses	3,831,159
e. Representation and charity	7,439,989
f. Depreciation expenses	11,098,190
g. Insurance, taxes and other expenses	12,731,913
h. Total operating expenses	73,789,555

9. NET PROFIT PRIOR TO TAX PAYMENTS AND OTHER ADJUSTMENTS	20,475,406
a. Assessment of income tax	7,951,399
10. INCOME PRIOR TO ADJUSTMENTS	12,524,007
a. Unexpected income or losses, net	
b. Other profit adjustments, net	
11. NET PROFIT (LOSS)	12,524,007

Head of the executive body:

Mirzayev, Alisher Anvarovich

Chief accountant:

Allayorova, Dilrabo Normamatovna

Authorized person, who placed the information
on the web-site:

Pak, Igor Timofeevich