

**QUARTERLY REPORT  
of “KAPITALBANK” JSCB  
by the results of Quarter 1, 2021**

1.	<b>NAME OF THE ISSUER</b>	
	Full company name:	“KAPITALBANK” Joint Stock Commercial Bank
	Short company name:	“KAPITALBANK” JSCB
	Name of ticker symbol:*	KPB
2.	<b>CONTACT INFORMATION</b>	
	Location:	Building 7, Sayilgoh street, Yunusabad district, Tashkent
	Postal address:	Building 7, Sayilgoh street, Yunusabad district, Tashkent, 100047
	E-mail:*	<a href="mailto:info@kapitalbank.uz">info@kapitalbank.uz</a>
	Official web-site:*	<a href="http://www.kapitalbank.uz">www.kapitalbank.uz</a>
3.	<b>BANK DETAILS</b>	
	Name of acquiring bank:	“Kapitalbank” JSCB Head office
	Current account №:	29802000000001088001
	MFO (Bank location code):	1088
4.	<b>REGISTRATION AND IDENTIFICATION NUMBERS ASSIGNED BY:</b>	
	Registration authority:	№ 69 dated 21.10.2017
	State Tax service authority (TIN):	207 127 843
	<b>Numbers assigned by the state statistics authorities:</b>	
	Form of ownership code:	144
	General Classifier of Enterprises and Organizations:	23839834
	CCEA (Common Classifier of Economic Activity):	64190

	Indications System for Administrative-Territorial Formations:	1726266
5.	<b>ACCOUNTING BALANCE</b>	
	<b>Categories</b>	<b>in thousand UZS</b>
	<b>ASSETS</b>	
	1. Cash and other payment documents	679 483 905
	2. Receivable from the Central Bank of the Republic of Uzbekistan	439 667 206
	3. Receivable from other banks	98 664 185
	4. Purchase and sales accounts	
	a. Securities for purchase and sale, gross	289
		965 000
	b. Precious metals, coins, stones	
	c. Minus: Provision for possible losses on purchase and sale accounts	
	d. Discounts and premiums on securities	-
		34 230
	e. Purchase and sales accounts, net	289 930 770
	5 a. Investments	1
		070 220
	b. Minus: Investment loss reserve	
	c. Investments, net	1 070 220
	6. Securities purchased under a buy-back agreement	
	7. Loans and leasing operations	
	a. Loans and leasing operations, gross	5 039 772 816
	b. Minus: Reserve for possible losses on loans and leasing	34
		419 350
	c. Loans and leasing operations, net	5 039 772 816
	8 a. Purchased bills	
	b. Minus: Reserve for possible losses on purchased bills	
	c. Purchased bills, net	
	9. Client's commitments under financial instruments	
	10. Fixed assets, net	743 991 051
	11. Accrued interest receivable	105 570 940
	12. Other own property of the bank	
	a. Other own property of the bank, gross	9
		033 769
	b. Other own property collected under loans and leasing, gross	8
		025 525
	c. Minus: Provisions for possible losses on other own property of the bank	1
		837 848
	d. Other own property of the bank, net	15 221 446
	13. Other assets	281 570 766
	<b>14. Total assets</b>	<b>7 694 943 305</b>
	<b>OBLIGATIONS AND EQUITY</b>	

<b>OBLIGATIONS</b>		
15. Demand deposits		2 387 636 427
16. Saving deposits		
17. Term deposits		3 804 774 067
18. Payable to the Central Bank of the Republic of Uzbekistan		
19. Payable to other banks		145 848 949
20. Securities sold under repo transactions		
21. Loans and leasing transactions payable		102 882 468
22. Subordinated debt obligations		58 563 741
23. Accrued interest payable		20 546 021
24. Other obligations		132 463 699
<b>25. Total obligations</b>		<b>6 710 341 703</b>
<b>EQUITY</b>		
26. Charter capital		
a. Shares - Ordinary		155 732 062
b. Shares – Preference		27 503 401
27. Added capital		86 832 097
28. Reserve fund		
a. General purpose reserve fund		19 354 490
a.1. Including, reserves created on standard assets		30 944 695
b. Devaluation reserve		
c. Other reserves and funds		4 866 168
29. Retained profit		659 368 689
<b>30. Total equity</b>		<b>984 601 602</b>
<b>31. Total obligations and equity</b>		<b>7 694 943 305</b>
<b>INCOME STATEMENT</b>		
<b>Categories</b>		
<b>1. INTEREST INCOME</b>		
a. Interest income on accounts with the Central Bank of the Republic of Uzbekistan		0
b. Interest income on accounts with other banks		1 637 641
c. Interest income on bills purchased		
d. Interest income on investments		
e. Interest income on purchase and sales accounts		6 833 645
f. Interest income on clients' commitments		
g. Interest income on clients' commitments on outstanding acceptances of this bank		
h. Interest, Discount and in-payments on lending and leasing operations		165 114 109
i. Interest income for the purchase of securities under a buy-back agreement		
j. Other interest income		139 117 645

<b>k. Total interest income</b>	<b>193 758 469</b>
<b>2. INTEREST EXPENSES</b>	
a. Interest expenses on demand deposits	564 217
b. Interest expenses on saving deposits	
c. Interest expenses on term deposits	82 954 357
d. Interest expenses on accounts payable to the Central Bank of the Republic of Uzbekistan	
e. Interest expenses on accounts payable to the other banks	1 562 544
<b>f. Total interest expenses on deposits</b>	<b>85 081 118</b>
g. Interest expenses on loans payable	634 430
h. Interest expenses on the sale of securities under a buy-back agreement	0
i. Other interest expenses	147 735 679
<b>j. Total expenses on borrowings</b>	<b>149 635 862</b>
<b>k. Total interest expenses</b>	<b>234 716 980</b>
<b>3. NET INTEREST INCOME BEFORE ESTIMATING ASSETS LOSS PROVISIONING</b>	<b>77 986 060</b>
a. Minus: Estimating possible losses	15 680 778
<b>b. Net interest income after assessing potential losses on loans and leasing</b>	<b>62 284 329</b>
<b>4. INTEREST-FREE INCOME</b>	
a. Income from commissions and service fees	91 279 271
b. Profit in foreign exchange	54 355 905
c. Profit from commercial operations	
d. Profit and dividends from investments	0
e. Other interest-free income	44 957 383
<b>f. Total interest-free income</b>	<b>190 592 559</b>
<b>5. INTEREST-FREE EXPENSES</b>	
a. Fee and commission expenses and service expenses	31 000 885
b. Loss in foreign exchange	30 810 325
c. Losses from purchase and sale accounts	
d. Losses from investments	
e. Other interest-free expenses	37 145
<b>f. Total interest-free expenses</b>	<b>61 848 355</b>
<b>6. NET INCOME BEFORE OPERATING EXPENSES</b>	<b>191 028 533</b>
<b>7. OPERATING EXPENSES</b>	
a. Salaries and other employee costs	49 753 181
b. Rent and maintenance	6 330 325
c. Business trip and travel expenses	566 201

d. Administrative expenses	5 501 224
e. Representation and charity	1 106 275
f. Depreciation costs	16 434 298
g. Insurance, taxes and other expenses	7 616 684
<b>h. Total operating expenses</b>	<b>87 308 188</b>
<b>9. NET PROFIT BEFORE TAXES AND OTHER DEPRECIATION ALLOWANCES</b>	<b>103 720 345</b>
a. Profit tax estimation	22 114 470
<b>10. INCOME BEFORE INTRODUCING DEPRECIATION ALLOWANCES</b>	<b>81 605 875</b>
a. Windfall profit or losses, net	
b. Other depreciation allowances, net	
<b>11. NET PROFIT (LOSS)</b>	<b>81 605 875</b>

Full name of the head of the Executive body:

Mirzaev Alisher Anvarovich

Full name of the chief accountant:

Allayorova Dilrabo Normamatovna

Full name of the authorized person, who placed the information on the web-site:

Choriev Umidjon Ikromovich