

QUARTERLY REPORT
JSCB “KAPITALBANK” on the results of the 2nd quarter of 2019

NAME OF THE ISSUER		
1.	Full name: Joint-stock commercial bank "Kapitalbank"	
	Abbreviated name: JSCB "Kapitalbank"	
	Name of the exchange ticker: * KPB	
CONTACT DETAILS		
2.	Location: Tashkent, Yunusabad district, Sayilgoh street, 7	
	Postal address: 100047, Tashkent, Yunusabad district, Sayilgoh street, 7	
	Email address: * info@kapitalbank.uz	
	Official website: * www.kapitalbank.uz	
BANK DETAILS		
3.	Name of the servicing bank: The head office of the JSCB “Kapitalbank”	
	Current account number: 298021000000001088001	
	MFO: 1088	
REGISTRATION AND IDENTIFICATION NUMBERS ASSIGNED:		
	by registration authority: No. 69 dated 21.10.2017	
	by state tax service body (TIN): 207 127 843	
4.	Numbers assigned by state statistics bodies:	
	Form of ownership code: 144	
	OKPO code: 23839834	
	CCEA: 64190	
	Indications System for Administrative-Territorial Formations: 1726266	
5.	BALANCE SHEET	
	Categories	in thousand soums
ASSETS		
	1. Cash and other payment documents	316 317 850
	2. To be received from the Central Bank	998 675 192
	3. To be received from other banks	233 897 900
	4. Purchase and sale invoices	
	a. Securities	
	b. Precious metals, coins, stones	
	c. Minus: provision for possible losses on sales and purchase accounts	
	d. Sales and purchase accounts, net	
	5 a. Investments	
	b. Minus: Provision for possible losses on investments	
	c. Investment, net	70 220
	6. Securities purchased under a repurchase agreement	
	7. Loans and leasing operations	
	a. Gross loans	
	b. Leasing operations, Gross	2 789 137 349
	c. Minus: Provision for possible losses on loans and leases	13 772 506
	d. Loans and leasing operations, net	2 775 364 843
	8 a. Purchased promissory notes	
	b. Minus: Provision for possible losses on purchased bills	

c. purchased bills, net		
9. Customer liabilities for financial instruments		
10. Fixed assets, net		475 109 259
11. Accrued interest receivable		39 430 624
12. Other bank's own property		
a. real estate Investment		
b. Other assets acquired in credit settlements	32 814 030	
c. Minus: Provisions for possible losses on other bank's own property	1 122 863	
d. Net , other bank's own property		33 936 893
13. Other assets		284 781 644
14. Total assets		5 157 584 425
LIABILITIES AND EQUITY		
LIABILITIES		
15. Demand deposit		1 872 682 991
16. Saving deposit		
17. Term deposit		2 389 610 703
18. To be paid in the Central Bank		
19. To be paid in other banks		40 159 186
20. Securities sold under a repurchase agreement		
21. Loans and leasing operations payable		127 488 220
22. Subordinated debt liabilities		51 090 000
23. Accrued interest payable		10 035 087
24. Other liabilities		110 674 981
25. Total liabilities		4 601 741 168
EQUITY CAPITAL		
26. Authorized capital		
a. Ordinary shares		105 732 055
b. Preferred shares		
27. Added capital		350 000
28. Reserve capital.		
a. General purpose Reserve Fund		15 913 360
a. 1. Of these, reserves created for standard assets		22 378 958
b. Devaluation Reserve		
c. Other reserves and funds		18 405 984
29. Retained earnings		393 062 900
30. Total equity		555 843 257
31. Total liabilities and equity		5 157 584 425

PROFIT AND LOSS ACCOUNT

Categories	
1. INTEREST INCOME	
a. Interest income on accounts with the Central Bank	
b. Interest income on accounts with other banks	3 932 458
c. Interest income on purchased bills	
d. Interest income on investments	

e. Interest income on securities purchase and sale accounts	
f. Interest income on customer obligations	
g. Interest income on customers' obligations under outstanding acceptances of this bank	
h. Interest, discount and contributions on credit and leasing operations	202 373 339
I. Interest income on agreements to purchase securities with reverse repurchase	
j. Other interest income	76 481 479
k. Total interest income	282 787 276
2. INTEREST EXPENSE	
a. Interest expense on demand deposits	2 702 229
b. Interest expense on savings deposits	
c. Interest expense on term deposits	100 349 521
d. Interest expense on accounts payable to the Central Bank	
e. Interest expense on accounts payable to other banks	2 318 734
f. Total interest expense on deposits	105 370 484
g. Interest expense on loans payable	1 117 182
h. Interest expense on securities sale and repurchase agreements	
I. Other interest expenses	69 472 350
j. Total interest expense on loans	70 589 532
k. Total interest expense	175 960 016
3. NET INTEREST INCOME BEFORE ESTIMATING POSSIBLE LOSSES ON LOANS AND LEASES	106 827 260
a. Minus: Assessment of possible losses on loans and leasing	26 607 112
b. Net interest income after assessing possible losses on loans and leases	80 220 148
4. INTEREST-FREE INCOME	
a. Income from commissions and fees for services	129 780 832
b. Profit in foreign currency	19 706 584
c. Profit from business operations	
d. Profit and dividends from investments	22 957
e. Other interest -free income	9 267 265
f. Total interest- free income	158 777 638
5. INTEREST-FREE EXPENSES	
a. Commission and service charges	22 146 169
b. Losses in foreign currency	12 064 730
c. Losses on sales and purchase accounts	
d. Losses from investment	
e. Other interest -free expenses	51 754
f. Total interest- free expenses	34 262 653
6. NET INCOME BEFORE OPERATING EXPENSES	204 735 133
7. OPERATING EXPENSES	
a. Salaries and other employee expenses	53 531 952

b. Rent and maintenance	10 598 765
c. Travel and transportation expenses	1 137 027
d. Administrative expenses	7 122 154
e. Representation and charity	10 654 781
f. Depreciation expenses	13 042 712
g. Insurance, taxes and other expenses	6 909 938
h. Total operating expenses	102 997 329
8. ASSESSMENT OF NON-CREDIT LOSSES	19 163 621
9. NET PROFIT BEFORE TAXES AND OTHER ADJUSTMENTS	82 574 183
a. Income tax assessment	16 144 499
10. INCOME BEFORE THE INTRODUCTION OF THE AMENDMENTS	66 429 684
a. Unexpected gains or losses, net	
b. Other adjustments to profit, net	
11. NET PROFIT (LOSS)	66 429 684

Director of the Executive body:

Kim Oleg Romoaldovich

Chief accountant:

Allayorova Dilrabo Normamatovna

Authorized person posted information on the website:

Amanova Nargiza Alisherovna