

QUARTERLY REPORT
of “KAPITALBANK” JSCB
by the results of Quarter 2, 2021

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:	Building 7, Sayilgoh street, Yunusabad district, Tashkent
	Postal address:	Building 7, Sayilgoh street, Yunusabad district, Tashkent, 100047
	E-mail:*	info@kapitalbank.uz
	Official web-site:*	www.kapitalbank.uz
3.	BANK DETAILS	
	Name of acquiring bank:	“Kapitalbank” JSCB Head office
	Current account №:	29802000000001088001
	MFO (Bank location code):	1088
4.	REGISTRATION AND IDENTIFICATION NUMBERS ASSIGNED BY:	
	Registration authority:	№ 69 dated 21.10.2017
	State Tax service authority (TIN):	207 127 843
	Numbers assigned by the state statistics authorities:	
	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

ACCOUNTING BALANCE FOR BANKS

Categories	in thousand UZS	
ASSETS	in thousand UZS	
1. Cash and other payment documents		704 319 821
2. Receivable from the Central Bank of the Republic of		1 143 251 777
3. Receivable from other banks		401 544 908
4. Purchase and sales accounts		
a. Securities	0	
b. Precious metals, coins, stones	0	
c. Minus: Provision for possible losses on purchase and sale accounts	0	
d. Purchase and sales accounts, net		0
5 a. Investments	1 070 220	
b. Minus: Investment loss reserve	0	
c. Investments, net		1 070 220
6. Securities purchased under a buy-back agreement		0
7. Loans and leasing operations		
a. Loans gross		
b. Leasing operations, gross	5 683 994 552	
c. Reserve for possible losses on loans and leasing		
d. Loans and leasing operations, net	50 539 996	0
8 a. Purchased bills		
b. Minus: Reserve for possible losses on purchased bills		
c. Purchased bills, net		0
9. Client's commitments under financial instruments		757 692 467
10. Fixed assets, net		94 462 615
11. Accrued interest receivable		13 010 663
12. Other own property of the bank		
a. Other own property of the bank, gross		
b. Other own property collected under loans and leasing, gross		
c. Minus: Provisions for possible losses on other own property of the bank		
d. Other own property of the bank, net		
13. Other assets		294 691 982
14. Total assets		9 783 829 483
OBLIGATIONS AND EQUITY		
OBLIGATIONS		
15. Demand deposits		3 071 892 592
16. Saving deposits		
17. Term deposits		4 810 956 933
18. Payable to the Central Bank of the Republic of Uzbekistan		0
19. Payable to other banks		211 258 431
20. Securities sold under repo transactions		0
19. Payable to other banks		95 762 229
22. Subordinated debt obligations		108 622 385
23. Accrued interest payable		19 754 753
24. Other obligations		354 537 953
25. Total obligations		8 679 805 355
EQUITY		

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26. Charter capital		
a. Shares – Ordinary		155 732 062
b. Shares – Preference		38 000 000
27. Added capital		119 574
28. Reserve fund		
a. General purpose reserve fund		61 346 824
a.1. Including, reserves created on standard assets		41 171 653
b. Devaluation reserve		
c. Other reserves and funds		4 770 494
29. Retained profit		683 429 009
30. Total equity		1 104 024
31. Total obligations and equity		9 783 829 483
INCOME STATEMENT FOR BANKS		
Categories		in thousand UZS
1. INTEREST INCOME		
a. Interest income on accounts with the Central Bank of the		45 644
b. Interest income on accounts with other banks		2 573 581
c. Interest income on bills purchased		0
d. Interest income on investments		0
e. Interest income on purchase and sales accounts		21 589 423
f. Interest income on clients' commitments		0
g. Interest income on clients' commitments on outstanding acceptances of this bank		0
h. Interest, Discount and in-payments on lending and leasing operations		373 435 971
i. Interest income for the purchase of securities under a buy-back agreement		0
j. Other interest income		330 604 920
k. Total interest income		728 249 539
2. INTEREST EXPENSES		
a. Interest expenses on demand deposits		4 625 360
b. Interest expenses on saving deposits		
c. Interest expenses on term deposits		173 821 565
d. Interest expenses on accounts payable to the Central Bank		0
e. Interest expenses on accounts payable to the other banks		8 426 474
f. Total interest expenses on deposits		186 873 399
g. Interest expenses on loans payable		1 080 487
h. Interest expenses on the sale of securities under a buy-back agreement		5 030 747
i. Other interest expenses		344 938 459
j. Total expenses on borrowings		351 049 693
k. Total interest expenses		537 923 092
3. NET INTEREST INCOME BEFORE ESTIMATING ASSETS LOSS PROVISIONING		190 326 447
a. Minus: Estimating possible losses		41 075 471
b. Net interest income after assessing potential losses on loans and leasing		130 346 485
4. INTEREST-FREE INCOME		
a. Income from commissions and service fees		186 082 747
b. Profit in foreign exchange		107 210 088
c. Profit from commercial operations		0
d. Profit and dividends from investments		164 258

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e. Other interest-free income	68 425 071
f. Total interest-free income	342 361 882 164
5. INTEREST-FREE EXPENSES	
a. Fee and commission expenses and service expenses	61 342 808
b. Loss in foreign exchange	39 758 103
c. Losses from purchase and sale accounts	0
d. Losses from investments	0
e. Other interest-free expenses	354 785
f. Total interest-free expenses	101 455 696
6. NET INCOME BEFORE OPERATING EXPENSES	390 772 953
7. OPERATING EXPENSES	
a. Salaries and other employee costs	100 939 947
b. Rent and maintenance	1 740 977
c. Business trip and travel expenses	13 912 924
d. Administrative expenses	1 344 272
e. Representation and charity	12 027 681
f. Depreciation costs	4 979 729
g. Insurance, taxes and other expenses	17 817 163
h. Total operating expenses	184 622 195
8. ESTIMATING NON-CREDIT LOSS	
9. NET PROFIT BEFORE TAXES AND OTHER DEPRECIATION ALLOWANCES	206 150 758
a. Profit tax estimation	42 310 196
10. INCOME BEFORE INTRODUCING	163 840 562
a. Windfall profit or losses, net	
b. Other depreciation allowances, net	
11. NET PROFIT (LOSS)	163 840 562