

QUARTERLY REPORT
of “KAPITALBANK” JSCB following the results of the third quarter of 2018

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:	Tashkent city, Yunusabad district, Sayilgoh street, 7
	Postal address:	100047, Tashkent city, Yunusabad district, Sayilgoh street, 7
	E-mail: *	info@kapitalbank.uz
	Official web-site:* *	www.kapitalbank.uz
3.	ACCOUNT DETAILS	
	Bank name:	“Kapitalbank” JSCB Head Office
	Account number:	298021000000001088001
	MFO:	1088
4.	REGISTRATION AND IDENTIFICATION NUMBERS, ASSIGNED:	
	by registration authority:	No.69 dated October 21, 2017
	by State Tax Committee (TIN):	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
	Indications 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	266,898,875
	2. Receivables from the CBRU	831,533,361
	3. Receivables from other banks	974,770,579
	4. Purchase and sale accounts	
	a. Securities	
	b. Precious metals, coins, stones	
	c. Minus: Reserve for possible losses in purchase and sale accounts	
	d. Purchase and sale accounts, net	
	5 a. Investments	
	b. Minus: Reserve for possible losses in investments	
	c. Investments, net	10,360,297
	6. Securities bought under repurchase agreement	
	7. Loans and leasing transactions	
	a. Loans, gross	
	b. Leasing transactions, gross	1,772,923,546
	c. Minus: Reserve for possible losses in loans and leasing	7,092,663
	d. Loans and leasing transactions, gross	1,765,830,883
	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		412,810,311
11. Accrued interest receivables		22,557,161
12. Other proprietary assets of the bank		
a. Investments in real property	38,254,372	
b. Other assets, bought during loan settlements		
c. Minus: Reserves for possible losses in other proprietary assets of the bank		
d. Net, other proprietary assets of the bank		38,254,372
13. Other assets		364,726,655
14. Total assets		4,687,742,494
LIABILITIES AND EQUITY		
LIABILITIES		
15. Demand deposits		1,661,431,746
16. Savings deposits		
17. Fixed-term deposits		2,002,673,211
18. Payables to the CBRU		
19. Payables to other banks		438,367
20. Securities sold under repurchase agreement		
21. Loans and leasing transactions payables		41,339,662
22. Subordinated debenture		2,000,000
23. Accrued interest payables		6,273,058
24. Other liabilities		536,433,374
25. Total liabilities		4,250,589,418
EQUITY		
26. Authorized capital		
a. Shares - ordinary		96,120,050
b. Shares – preferred		
27. Capital surplus		350,000
28. Reserve capital		
a. General reserve fund		15,053,552
a.1. Of which, reserves accumulated on standard assets		14,758,960
b. Devaluation reserve		
c. Other reserves and funds		18,366,460
29. Retained profit		292,504,054
30. Total equity		437,153,076
31. Total liabilities and equity		4,687,742,494

PROFIT AND LOSS STATEMENT

Items	
1. INTEREST INCOME	
a. Interest income on accounts in the CBRU	0
b. Interest income on accounts in other banks	2,992,834
c. Interest income on purchased bills	0
d. Interest income on investments	0

e. Interest income on securities purchase and sale accounts	160,986
f. Interest income on clients liabilities	0
g. Interest income on clients liabilities for outstanding banker's acceptance of the bank	0
h. Interest, Discount (Allowances) and lending and leasing transactions contributions	166,142,438
i. Interest income on repurchase agreements	0
j. Other interest income	18,257,110
k. Total interest income	187,553,368
2. INTEREST EXPENSES	
a. Interest expenses on demand deposits	2,416,772
b. Interest expenses on savings deposits	0
c. Interest expenses on fixed-term deposits	101,176,968
d. Interest expenses on accounts payable to the CBRU	0
e. Interest expenses on accounts payable to other banks	3,872,637
f. Total interest expenses on deposits	107,466,377
g. Interest expenses on loans payable	5,958,251
h. Interest expenses on securities repurchase agreements	0
i. Other interest expenses	15,836,427
j. Total interest expenses on borrowings	21,794,678
k) Total interest expenses	129,261,055
3. NET INTEREST INCOME PRIOR TO ASSESSMENT OF POSSIBLE LOSSES ON LOANS AND LEASING	
a. Minus: Assessment of possible losses on loans and leasing	19,631,356
b. Net interest income after the assessment of possible losses on loans and leasing	38,660,957
4. NONINTEREST INCOME	
a. Income from commission and payment for services	160,232,138
b. Profit in foreign currency	86,770,135
c. Profit from commercial transactions	0
d. Profit and dividends from investments	30,255
e. Other interest free income	19,083,295
f. Total noninterest income	266,115,823
5. NONINTEREST EXPENSES	
a. Commission expenses and expenses for services	31,390,918
b. Loss in foreign currency	30,565,300
c. Loss on purchase and sale accounts	0
d. Loss from investments	0
e. Other interest free expense	4,000
f. Total noninterest expenses	61,960,218
6. NET PROFIT PRIOR TO OPERATING EXPENSES	
	242,816,562
7. OPERATING EXPENSES	
a. Wages and other employee costs	59,662,192
b. Rent and maintenance	12,809,818

c. Travel allowance and transportation expenses	2,404,842
d. Administrative expenses	10,744,127
e. Representation and charity	12,335,573
f. Depreciation expenses	17,776,839
g. Insurance, taxes and other expenses	27,742,347
h) Total operating expenses	143,475,738
8. ASSESSMENT OF NON-LOAN LOSSES	9,237,151
9. NET PROFIT PRIOR TO TAX PAYMENTS AND OTHER ADJUSTMENTS	90,103,673
a. Assessment of income tax	48,725,085
10. INCOME PRIOR TO ADJUSTMENTS	41,378,588
a. Unexpected income or losses, net	0
b. Other profit adjustments, net	0
11. NET PROFIT (LOSS)	41,378,588

Head of the Executive Body:

Sherzod Kobilovich Karimbayev

Chief accountant:

Yelena Yevgenyevna Skuybida

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

Nargiza Alisherovna Amanova