

QUARTERLY REPORT
JSCB “KAPITALBANK” on the results of the 3rd 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:		
4.	by registration authority: No. 69 dated 21.10.2017	
	by state tax service body (TIN): 207 127 843	
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		408 843 771
2. To be received from the Central Bank		612 038 581
3. To be received from other banks		504 993 134
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		2 882 085 924
c. Minus: Provision for possible losses on loans and leases		27 496 538
d. Loans and leasing operations, net		2 854 589 386
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		501 550 389
11. Accrued interest receivable		33 497 067
12. Other bank's own property		
a. real estate Investment		
b. Other assets acquired in credit settlements	52 337 441	
c. Minus: Provisions for possible losses on other bank's own property	986 060	
d. Net , other bank's own property		53 323 501
13. Other assets		523 786 169
14. Total assets		5 492 692 218
LIABILITIES AND EQUITY		
LIABILITIES		
15. Demand deposit		2 038 496 678
16. Saving deposit		
17. Term deposit		2 459 235 181
18. To be paid in the Central Bank		
19. To be paid in other banks		15 960 701
20. Securities sold under a repurchase agreement		
21. Loans and leasing operations payable		286 510 421
22. Subordinated debt liabilities		94 032 202
23. Accrued interest payable		13 407 836
24. Other liabilities		44 718 880
25. Total liabilities		4 952 361 899
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		30 944 695
b. Devaluation Reserve		
c. Other reserves and funds		2 244 761
29. Retained earnings		385 145 448
30. Total equity		540 330 319
31. Total liabilities and equity		5 492 692 218

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	5 714 377
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	312 978 450
I. Interest income on agreements to purchase securities with reverse repurchase	
j. Other interest income	156 130 350
k. Total interest income	474 823 177
2. INTEREST EXPENSE	
a. Interest expense on demand deposits	3 586 898
b. Interest expense on savings deposits	
c. Interest expense on term deposits	159 068 597
d. Interest expense on accounts payable to the Central Bank	
e. Interest expense on accounts payable to other banks	4 742 433
f. Total interest expense on deposits	167 397 928
g. Interest expense on loans payable	5 644 000
h. Interest expense on securities sale and repurchase agreements	
I. Other interest expenses	151 101 217
j. Total interest expense on loans	156 745 217
k. Total interest expense	324 143 145
3. NET INTEREST INCOME BEFORE ESTIMATING POSSIBLE LOSSES ON LOANS AND LEASES	150 680 032
a. Minus: Assessment of possible losses on loans and leasing	58 526 310
b. Net interest income after assessing possible losses on loans and leases	92 153 722
4. INTEREST-FREE INCOME	
a. Income from commissions and fees for services	201 567 585
b. Profit in foreign currency	48 447 332
c. Profit from business operations	
d. Profit and dividends from investments	22 957
e. Other interest -free income	11 907 267
f. Total interest- free income	261 945 141
5. INTEREST-FREE EXPENSES	
a. Commission and service charges	39 010 715
b. Losses in foreign currency	44 078 483
c. Losses on sales and purchase accounts	
d. Losses from investment	
e. Other interest -free expenses	1 809 969
f. Total interest- free expenses	84 899 167
6. NET INCOME BEFORE OPERATING EXPENSES	269 199 696
7. OPERATING EXPENSES	
a. Salaries and other employee expenses	87 014 273

b. Rent and maintenance	16 332 650
c. Travel and transportation expenses	1 640 618
d. Administrative expenses	9 508 220
e. Representation and charity	18 125 294
f. Depreciation expenses	20 347 218
g. Insurance, taxes and other expenses	12 792 801
h. Total operating expenses	165 761 074
8. ASSESSMENT OF NON-CREDIT LOSSES	32 372 193
9. NET PROFIT BEFORE TAXES AND OTHER ADJUSTMENTS	71 066 429
a. Income tax assessment	20 149 683
10. INCOME BEFORE THE INTRODUCTION OF THE AMENDMENTS	50 916 746
a. Unexpected gains or losses, net	
b. Other adjustments to profit, net	
11. NET PROFIT (LOSS)	50 916 746

Director of the Executive body:

Kim Oleg Romoaldovich

Chief accountant:

Allayorova Dilrabo Normamatovna

Authorized person posted information on the website:

Pulatov Bunyojon Shuhratjon ugli