

**QUARTERLY REPORT
OF JSCB "KAPITALBANK" for the 3rd quarter of 2020**

1.	NAME OF ISSUER	
	Full:	Joint-Stock Commercial Bank "Kapitalbank"
	Short:	JSCB "Kapitalbank"
	Stock ticker name:*	KPB
2.	CONTACT DETAILS	
	Location:	Tashkent city, Yunusabad district, Sayilgoh street 7
	Postal address:	100047, Tashkent city, Yunusabad district, Sayilgoh street 7
	E-mail address: *	info@kapitalbank.uz
	Official website: *	www.kapitalbank.uz
3.	BANK DETAILS	
	Service bank name:	Head office of JSCB "Kapitalbank"
	Current account number:	29802000000001088001
	IFI:	1088
4.	REGISTRATION AND IDENTIFICATION NUMBERS ASSIGNED TO:	
	Registration authority:	No. 69 dated October 21, 2017
	State tax authority (TIN):	207 127 843
	Numbers assigned by state statistics bodies:	
	FSC:	144
	SREO:	23839834
CCEA:	64190	
	ISATF:	1726266

5.	BALANCE SHEET	
	Categories	in thousand soms
	ASSETS	
1.	Cash and other payment documents	464 968 884
2.	Receivable from the CBU	501 469 157
3.	Receivable from other banks	90 952 031
4.	Purchase and sales invoices	
	a. Security papers for purchase and sale, gross	240 500 000
	b. Precious metals, coins, stones	
	c. Less: Reserve for possible losses on purchase and sale accounts	
	d. Discounts and premiums on security papers	-504 915
	e. Sale and purchase accounts, net	239 995 085
5	a. Investments	1 070 220
	b. Less: Reserve for possible investment losses	
	c. Investment, net	1 070 220
6.	Security papers purchased under a buyback agreement	
7.	Loans and leasing operations	
	a. Loans and leasing operations, Gross	3 779 704 143
	b. Less: Reserve for possible losses on loans and leasing	14 999 509
	c. Loans and leasing operations, net	3 764 704 634
8	a. Purchased bills	
	b. Less: Reserve for possible losses on purchased bills	
	c. Purchased bills, net	
9.	Clients' commitments under financial instruments	
10.	Fixed assets, net	737 917 718
11.	Receivable accrued interest	113 104 887
12.	Other own property of the bank	
	a. Other own property of the bank, gross	9 691 527
	b. Other own property collected under loans and leasing, gross	4 822 875
	c. Less: Reserves for possible losses on other own property of the bank	
	d. Net, other own property of the bank	14 514 402
13.	Other assets	382 555 626
	14. Total assets	6 311 252 644
	LIABILITIES AND EQUITY	
	LIABILITIES	
15.	Demand deposits	1 971 494 344
16.	Savings deposits	
17.	Fixed-term deposits	3 071 748 320

18. Payable to the CBU		
19. Payable to other banks		131 059 625
20. Security papers sold under repo transactions		
21. Loans and leasing transactions payable		101 218 313
22. Subordinate debenture		69 536 964
23. Accrued interest payable		17 018 380
24. Other liabilities		186 888 292
25. Total liabilities		5 548 964 238
EQUITY CAPITAL		
26. Authorized capital		
a. Shares - Ordinary		155 732 062
b. Shares - Preferred		
27. Added capital		350 000
28. Reserve capital		
a. General purpose reserve fund		15 913 360
a.1. Of these, reserves for standard assets		30 944 695
b. Reserve for Devaluation		
c. Other reserves and funds		5 014 116
29. Retained earnings		554 334 173
30. Total equity		762 288 406
31. Total liabilities and equity		6 311 252 644
PROFIT AND LOSS STATEMENT		
Categories		
1. INTEREST INCOME		
a. Interest income on accounts with the CBU		92 480
b. Interest income on accounts with other banks		4 061 041
c. Interest income on purchased bills		
d. Interest income on investments		
e. Interest income on securities purchase and sale accounts		15 538 263
f. Interest income on clients' liabilities		
g. Interest income on clients' liabilities under the bank's outstanding acceptances		
h. Interest, Discounts and contributions on credit and lease transactions		363 904 512
i. Interest income on agreements to purchase securities with buy-back		
j. Other interest income		316 797 525
k. Total interest income		700 393 821
2. INTEREST EXPENSES		
a. Interest expense on demand deposits		1 765 737
b. Процентные расходы по сберегательным депозитам		

c. Interest expense on term deposits	200 333 655
d. Interest expense on accounts payable to the CBU	
e. Interest expense on accounts payable to other banks	2 435 714
f. Total interest expense on deposits	204 535 106
g. Interest expense on loans payable	3 224 222
h. Interest expenses under agreements on the sale of securities with subsequent redemption	5 707 973
i. Other interest expenses	316 350 463
j. Total interest expense on loans	325 282 658
k. Total interest expense	529 817 764
3. NET INTEREST INCOME BEFORE ESTIMATION OF POSSIBLE LOSSES ON ASSETS	170 576 057
a. Less: Estimation of potential losses	32 437 714
b. Net interest income after assessing potential losses on loans and leases	138 138 343
4. INTEREST-FREE INCOME	
a. Income from commissions and service fees	199 594 469
b. Profit in foreign currency	105 751 562
c. Profit from commercial operations	
d. Profit and dividends from investments	
e. Other interest-free income	18 673 429
f. Total interest-free income	324 019 460
5. INTEREST-FREE EXPENSES	
a. Commission and service expenses	49 787 784
b. Losses in foreign currency	88 225 206
c. Losses on sales and purchase accounts	
d. Investment losses	
e. Other interest-free expenses	2 243 072
f. Total non-interest expenses	140 256 062
6. NET INCOME BEFORE OPERATING EXPENSES	321 901 741
7. OPERATING EXPENSES	
a. Salaries and other employee costs	107 968 295
b. Rent and maintenance	16 063 038
c. Travel allowance and transportation costs	1 419 882
d. Administrative costs	10 432 965
e. Representation and charity	9 945 877
f. Depreciation expense	39 249 740
g. Insurance, taxes and other expenses	20 223 048
h. Total operating expenses	205 302 845

9. NET PROFIT BEFORE TAXES AND OTHER AMENDMENTS	116 598 896
a. Income tax assessment	10 390 245
10. INCOME BEFORE INTRODUCTION OF AMENDMENTS	106 208 651
a. Unexpected income or losses, net	
b. Other profit adjustments, net	
11. NET PROFIT (LOSSES)	106 208 651

Head of the executive body:

Mirzaev Alisher Anvarovich

Chief Accountant:

Allayorova Dilrabo Normamatovna

Authorized person who posted
information on the website:

Pak Igor Timofeevich