

QUARTERLY REPORT
of JSCB “KAPITALBANK” on the results of the 1st quarter of 2019

1.	ISSUER NAME	
	Full name:	“Kapitalbank” Joint Stock Commercial Bank
	Short name:	“Kapitalbank” JSCB
	Name of the exchange ticker:*	KPB
2.	CONTACT DETAILS	
	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	
	Servicing bank name:	“Kapitalbank” JSCB Head Office
	Account number:	29802100000001088001
	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	339,124,544
	2. Receivables from the CBRU	990,304,815
	3. Receivables from other banks	282,139,204
	4. Purchase and sale accounts	
	a. Securities	
	b. Precious metals, coins, stones	200,884
	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	70,220
	6. Securities bought under repurchase agreement	
	7. Loans and leasing transactions	
	a. Loans, Gross	
	b. Leasing transactions, Gross	2,501,049,649
	c. Minus: Reserve for possible losses in loans and leasing	16,495,310
	d. Loans and leasing transactions, gross	2,484,554,339
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		446,639,968
11. Accrued interest receivables		31,704,029
12. Other proprietary assets of the bank		
a. Investments in real property		
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		16,103,887
13. Other assets		269,805,893
14. Total assets		4,860,647,783
LIABILITIES AND EQUITY		
LIABILITIES		
15. Demand deposits		1,740,888,432
16. Savings deposits		
17. Fixed-term deposits		2,293,867,277
18. Payables to the CBRU		
19. Payables to other banks		2,989,527
20. Securities sold under repurchase agreement		
21. Loans and leasing transactions payables		60,535,811
22. Subordinated debenture		23,770,000
23. Accrued interest payables		8,288,875
24. Other liabilities		215,683,143
25. Total liabilities		4,346,023,065
EQUITY		
26. Authorized capital		105,732,055
a. Shares - ordinary		105,732,055
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		11,554,695
b. Devaluation reserve		
c. Other reserves and funds		18,635,888
29. Retained profit		363,308,528
30. Total equity		514,624,718
31. Total liabilities and equity		4,860,647,783
PROFIT AND LOSS STATEMENT		
Items		
1. INTEREST INCOME		
a. Interest income on accounts in the CBRU		
b. Interest income on accounts in other banks		1,709,856
c. Interest income on purchased bills		
d. Interest income on investments		
e. Interest income on securities purchase and sale accounts		

f. Interest income on clients liabilities	
g. Interest income on clients liabilities for outstanding banker's acceptance of the bank	
h. Interest, Discount (Allowances) and lending and leasing transactions contributions	94,915,070
i. Interest income on repurchase agreements	
j. Other interest income	25,533,676
k. Total interest income	122,158,602
2. INTEREST EXPENSES	
a. Interest expense on demand deposits	526,522
b. Interest expenses on savings deposits	
c. Interest expenses on fixed-term deposits	44,076,401
d. Interest expenses on accounts payable to the CBRU	
e. Interest expenses on accounts payable to other banks	2,269,921
f. Total interest expenses on deposits	46,872,844
g. Interest expenses on loans payable	409,649
h. Interest expenses on securities repurchase agreements	
i. Other interest expenses	27,736,488
j. Total interest expenses on borrowings	28,146,097
k. Total interest expenses	75,018,941
3. NET INTEREST INCOME PRIOR TO ASSESSMENT OF POSSIBLE LOSSES ON LOANS AND LEASING	47,139,661
a. Minus: Assessment of possible losses on loans and leasing	17,693,425
b. Net interest income after the assessment of possible losses on loans and leasing	29,446,236
4. NON-INTEREST INCOME	
a. Income from commission and payment for services	60,086,116
b. Profit in foreign currency	7,123,231
c. Profit from commercial transactions	
d. Profit and dividends from investments	
e. Other interest-free income	3,319,339
f. Total non-interest income	70,528,686
5. NON-INTEREST EXPENSES	
a. Commission expenses and expenses for services	11,843,341
b. Loss in foreign currency	3,478,379
c. Loss on purchase and sale accounts	
d. Loss from investments	
e. Other interest-free expenses	
f. Total non-interest expenses	15,321,720
6. NET PROFIT PRIOR TO OPERATING EXPENSES	84,653,202
7. OPERATING EXPENSES	
a. Wages and other employee costs	26,648,004
b. Rent and maintenance	5,005,510
c. Travel allowance and transportation expenses	421,835

d. Administrative expenses	4,190,651
e. Representation and charity	3,884,691
f. Depreciation expenses	6,239,571
g. Insurance, taxes and other expenses	3,477,039
h. Total operating expenses	49,867,301
8. ASSESSMENT OF NON-LOAN LOSSES	848,122
9. NET PROFIT PRIOR TO TAX PAYMENTS AND OTHER ADJUSTMENTS	33,937,779
a. Assessment of income tax	8,586,552
10. INCOME PRIOR TO ADJUSTMENTS	25,351,227
a. Unexpected income or losses, net	
b. Other profit adjustments, net	
11. NET PROFIT (LOSS)	25,351,227

Head of the executive body:

Karimbaev Sherzod Kobilovich

Chief accountant:

Skuybida Elena Evgenyevna

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

Amanova Nargiza Alisherovna