

Bank balance sheet

Table 1

#1

JSCB "Kapitalbank"

March 31, 2022

thousand soums

No.	Assets	Total	in national currency	in foreign currency (in equivalent to soums)	
1	Cash and other payment documents	1 827 946 856	398 620 043	1 429 326 813	0
2	Due from Central Bank of Uzbekistan	1 834 210 479	1 563 657 221	270 553 258	0
3	Net due from other banks, net	979 909 593	24 864 849	955 044 744	0
3.1	Gross due from other banks, gross	979 909 593	24 864 849	955 044 744	0
3.2	Less: Reserves for possible losses	0	0	0	0
4	Net purchase and sale accounts,	849 587 608	849 587 608	0	0
4.1	Gross securities on purchase and sale,	862 525 000	862 525 000	0	0
4.2	Discount and premiums on securities	-12 937 392	-12 937 392	0	0
4.3	Less: Reserves for possible losses	0	0	0	0
5	Net precious metals, coins, stones	0	0	0	0
5.1	Gross precious metals, coins, stones	0	0	0	0
5.2	Less: Reserves for possible losses	0	0	0	0
6	Net investments	101 077 000	101 077 000	0	0
6.1	Gross investments	101 077 000	101 077 000	0	0
6.2	Investment costs, discounts and rewards	0	0	0	0
6.3	Less: Reserves for possible losses	0	0	0	0
7	Net securities purchased under REPO agreement	0	0	0	0
7.1	Net securities purchased under REPO agreement	0	0	0	0
7.2	Reserves for possible losses	0	0	0	0
8	Net loans and leasing transactions	9 277 352 895	5 911 329 296	3 366 023 599	0
8.1	Gross loans and leasing transactions	9 389 788 391	5 975 075 139	3 414 713 252	0
8.2	Less: Reserves for possible losses	112 435 496	63 745 843	48 689 653	0
9	Net customer liabilities on financial instruments	0	0	0	0
9.1	Gross customer liabilities on financial instruments	0	0	0	0
9.2	Less: Reserves for possible losses	0	0	0	0
10	Net fixed assets	758 902 632	758 902 632	0	0
11	Net total accrued interest and non-interest income	153 991 795	126 138 578	27 853 217	0
11.1	Gross due accrued interest	145 077 636	119 083 836	25 993 800	0
11.2	Gross due accrued non-interest income	8 920 597	7 061 180	1 859 417	0
11.2.1	Less: Reserves for possible losses	6 438	6 438	0	0
12	Net other own property of the bank	82 634 490	82 634 490	0	0
12.1	Gross other own property on loans and leasing	83 794 108	83 794 108	0	0
12.2	Gross other own property of the bank	6 650 220	6 650 220	0	0
12.3	Less: Accumulated wear and reserves for possible losses	7 809 838	7 809 838	0	0
13	Reserves for assets classified as standard	107 414 976	107 414 976	0	0
13.1	Reserves for loans, leasing and factoring classified as standard	85 136 846	85 136 846	0	0
13.2	Reserves for other assets classified as standard	21 293 022	21 293 022	0	0
13.3	Reserves for accrued interest and fee income on assets classified as standard	985 108	985 108	0	0
14	Net other assets	425 183 004	302 006 499	123 176 505	0
14.1	Gross other assets	427 425 433	304 248 639	123 176 794	0
14.2	Less: Reserves for possible losses	2 742 698	2 742 409	289	0
14.3	Purchase and sale of currency and foreign exchange positions	500 269	500 269	0	0
15	Total assets	16 183 381 376	10 011 403 240	6 171 978 136	16 183 381 376 10 011 403 240 6 171 978 136 0
	LIABILITIES				
16	Demand deposits	4 180 914 248	2 255 464 937	1 925 449 311	0
17	Term deposits	9 318 201 023	4 916 748 968	4 401 452 055	0
18	Due to Central Bank of Uzbekistan	0	0	0	0
19	Due to other banks	21 265 107	15 944 599	5 320 508	0
20	Securities sold under REPO agreement	0	0	0	0
21	Due loans and leasing transactions	393 930 028	74 214 545	319 715 483	0
22	Securities issued by the bank	0	0	0	0
23	Subordinated debt obligations	103 980 095	98 850 000	5 130 095	0
24	Due accrued interest	35 589 611	21 591 986	13 997 625	0
25	Due accrued taxes	1 027 389	1 027 389	0	0
26	Clearing transactions	182 087 940	790 107	181 297 833	0
27	Reserves created on off-balance sheet arrangements classified as standard	3 913 935	3 913 935	0	0
28	Other liabilities	250 577 403	173 905 095	76 672 308	0
29	Total liabilities	14 491 486 779	7 562 451 561	6 929 035 218	14 491 486 779 7 562 451 561 6 929 035 218 0
	EQUITY				
30	Authorized capital	407 385 173	407 385 173	0	0
30.1	Ordinary shares	369 385 173	369 385 173	0	0
30.2	Privileged shares	38 000 000	38 000 000	0	0
31	Additional paid-in capital	349 727 222	349 727 222	0	0
32	Reserve capital	40 671 098	40 671 098	0	0
32.1	Reserve fund for general purposes	36 266 824	36 266 824	0	0
32.2	Reserve created on standard assets	0	0	0	0
32.3	Reserve for devaluation	0	0	0	0
32.4	Other reserves and funds	4 404 274	4 404 274	0	0
33	Retained profit	894 111 104	894 111 104	0	0
33.1	out of which, net profit (loss) of the current year	141 980 321	141 980 321	0	0
34	Total equity	1 691 894 597	1 691 894 597	0	0
35	Total liabilities and equity	16 183 381 376	9 254 346 158	6 929 035 218	0

REPORT ON FINANCIAL RESULTS

Table-3

JSCB "Kapitalbank"

March 31, 2022

in thousand soums

No.	Categories	Total	in national currency	in foreign currency (in equivalent to soums)
1.	1. INTEREST INCOME			
a.	Interest income IN accounts in the Central Bank of Uzbekistan	3 866 849	3 866 849	0
b.	Interest income IN accounts in other banks	1 475 142	1 265 069	210 073
c.	Interest income on investments	0	0	
d.	Interest income on purchase and sale accounts of securities	35 463 823	35 463 823	
e.	Interest income on customer liabilities	0	0	
f.	Interest income on customer liabilities on outstanding acceptances of this bank	0	0	
g.	Interest, Discount (Discounts) and contributions on credit and leasing transactions	336 614 227	293 444 043	43 170 184
h.	Interest income on purchased securities REPO agreements	27 993	27 993	
i.	Other interest income	364 217 748	291 078 255	73 139 493
q.	Total interest income	741 665 782	625 146 032	116 519 750
2.	INTEREST EXPENSES			
a.	Interest expenses on demand deposits	673 981	673 981	0
b.	Interest expenses on term deposits	183 272 833	149 820 887	33 451 946
c.	Interest expenses on due accounts to the Central Bank of Uzbekistan	0	0	
d.	Interest expenses on due accounts to other banks	3 249 456	3 249 456	0
f.	Total interest expenses on deposits	187 196 270	153 744 324	33 451 946
e.	Interest expenses on dues loans	4 131 559	4 131 559	0
j.	Interest expenses on sold securities under REPO agreements	2 854 575	2 854 575	
h.	Other interest expenses	367 449 525	294 139 231	73 310 294
r.	Total interest expenses on liabilities	374 435 659	301 125 365	73 310 294
k.	Total interest expenses	561 631 929	454 869 689	
3.	NET INTEREST INCOME BEFORE ESTIMATION OF POSSIBLE LOSS ON ASSETS	180 033 853	170 276 343	9 757 510
a.	Less: Estimation of possible losses on loans and leasing	111 820 889	111 820 889	0
b.	Less: Estimation of possible losses on securities	3 335 004	3 335 004	0
c.	Less: Estimation of possible losses on investments	283 998	283 998	0
d.	Less: Estimation of possible losses on other assets	14 162 810	14 162 810	0
f.	Net interest income after estimation of possible losses on loans and leasing	50 431 152	40 673 642	9 757 510
4.	NON-INTEREST INCOME			
a.	Income from commissions and fees for service	129 724 735	129 724 735	
b.	Profit in foreign currency	206 821 398	46 645	206 774 753
c.	Profit from commercial operations	0	0	
d.	Profits and dividends on investments	11 576	11 576	0
f.	Other non-interest income	126 245 928	93 343 703	32 902 225
	<i>including</i>			
d1.	Return of reserves created to cover losses on assets	329 478	293 601	35 877
d2.	Recovery of write-offs	94 205 518	61 339 170	32 866 348
e.	Total interest free income	462 803 637	223 126 659	239 676 978
5.	NON-INTEREST EXPENSES			
a.	Expenses on commission and fees for service	59 538 815	59 538 815	
b.	Losses in foreign currency	141 275 879	95 540	141 180 339
c.	Losses on purchase and sale accounts	0	0	
d.	Losses from investment	0	0	0
f.	Other non-interest expenses	7 619	7 619	0
e.	Total non-interest expenses	200 822 313	59 641 974	141 180 339
6.	NET INCOME OPERATING EXPENSES	312 412 476	204 158 327	108 254 149
7.	OPERATING EXPENSES			
a.	Salaries and other expenses for employees	84 883 908	84 883 908	
b.	out of which, payments to key management personnel	1 283 784	1 283 784	
c.	Rent and maintenance	10 342 913	10 342 913	
d.	Travel and transportation expenses	904 406	904 406	
f.	Administrative expenses	7 424 878	7 424 878	
g.	Representation and charity	4 571 410	4 571 410	
e.	Depreciation	18 454 138	18 454 138	
i.	Insurance	54 539	54 539	
h.	Taxes	2 711 149	2 711 149	
k.	Fines and penalties	9 478	9 478	
q.	Other operating expenses	4 201 003	4 201 003	
w.	Total operating expenses	133 557 822	133 557 822	
8.	NET PROFIT BEFORE TAXES AND OTHER AMENDMENTS	178 854 654	70 600 505	108 254 149
a.	Estimation of ncome tax	36 874 333	36 874 333	
9.	INCOME BEFORE AMENDMENTS	141 980 321	33 726 172	108 254 149
a.	Net unexpected income or loss	0	0	0
b.	Other net adjustments to profit	0	0	0
10.	NET PROFIT (LOSS)	141 980 321	33 726 172	108 254 149

741 665 782

561 631 929