

**QUARTERLY REPORT**  
**Of «KAPITALBANK» JSCB, following the results of the 2nd quarter of 2020**

1.	<b>ISSUER NAME</b>	
	Full:	Join-stock commercial bank « KAPITALBANK »
	Abbreviated:	« KAPITALBANK »JSCB
	Name of the stock exchange ticker:*	KPB
2.	<b>CONTACT DETAILS</b>	
	Location:	Tashkent, Yunusabad District, Sayilgoh Street , 7
	Postal address:	100047, Tashkent, Yunusabad District, Sayilgoh Street ,7
	E-mail address: *	info@kapitalbank.uz
	Official web-site: *	www.kapitalbank.uz
3.	<b>BANK DETAILS</b>	
	Name of the servicing bank:	Head office of “Kapitalbank» JSCB
	Bank account name:	29802000000001088001
	MFO:	1088
4.	<b>REGISTRATION AND IDENTIFICATION NUMBERS, ASSIGNED BY:</b>	
	registration authority:	№69 from 21.10.2017
	public tax authority (INN):	207 127 843
	<b>Numbers, assigned by government statistics authority:</b>	
	FOC:	144
	OKPO:	23839834
	CCEA:	64190
	SOATO:	1726266

5.	<b>BALANCE SHEET</b>	
	<b>Categories</b>	<b>In thous. soums</b>
	<b>ASSETS</b>	
1.	Cash and other payment documents	307 796 070
2.	To receive from CBRUz	740 275 111
3.	To receive from other banks	170 859 151
4.	Accounts of purchase and sale	
	a. Securities	151 500 000
	б. Precious metals, coins, stones	
	в. Minus: Reserve of possible losses on purchase and sale accounts	-2 732 399
	г. Purchase and sale accounts, net	148 767 601
5	a. Investments	
	б. Minus: Reserve of possible losses on investments	70 220
	в. Investments, net	70 220
6.	Securities bought under the agreement with buyback	
7.	Loans and leasing operations	
	a. Gross loans	3 416 179 626
	б. Leasing operations, Gross	
	в. Minus: Reserve of possible losses on loans and leasing	14 726 445
	г. Loans and leasing operations, net	3 401 453 181
8	a. Purchased bills	
	б. Minus: Reserve of possible losses on purchased bills	
	в. Purchased bills, net	
9.	Customers liabilities on financial instruments	
10.	Fixed assets, net	681 830 806
11.	Accrued interest for receipt	80 585 177
12.	Other own bank property	
	a. Other own bank property, Gross	78 514 593
	б. Other property, recovered on loans and leasing, gross	2 077 022
	в. Minus: Reserves for possible losses on other bank property	6 438
	г. Net, other bank property	13 317 588
13.	Other assets	353 682 254
	<b>14. Total assets</b>	<b>5 898 637 159</b>
	<b>LIABILITIES AND EQUITY</b>	
	<b>LIABILITIES</b>	
15.	Demand deposits	1 955 838 843
16.	Savings deposits	
17.	Fixed-term deposits	2 879 304 040

18. To pay to CBRUz		
19. To pay to other banks		68 784 444
20. Securities sold on REPO transactions		
21. Loans and leasing operations payable		108 783 089
22. Subordinated debts		68 324 781
23. Accrued interests payable		18 418 475
24. Other liabilities		108 861 548
<b>25. Total liabilities</b>		<b>5 208 315 220</b>
<b>Equity</b>		
26. Authorized capital		
a. Shares - Ordinary		155 732 062
б. Shares - Preferred		
27. Added capital		350 000
28. Reserve capital.		
a. General Reserve Fund		15 913 360
a.1. Of which, reserves created on standard assets		30 944 695
б. Reserve for Devaluation		
в. Other reserves and funds		5 086 418
29. Undistributed profits		482 295 404
<b>30. Total equity</b>		<b>690 321 939</b>
<b>31. Total liabilities and equity</b>		<b>5 898 637 159</b>

#### PROFIT AND LOSS STATEMENT

Category	
<b>1. INTEREST INCOME</b>	
a. Interest income on accounts in CBRU	56 548
б. Interest income on accounts in other banks	3 126 273
в. Interest income on purchased bills	
г. Interest income on investments	
д. Interest income on securities purchase and sale accounts	7 792 438
e. Interest income on customer liabilities	
ж. Interest income on customers' liabilities under outstanding acceptances of this bank	
з. Interest, Discount (Discounts) and contributions on credit and leasing operations	224 547 187
и. Interest income on agreements to buy securities with buybacks	
к. Other interest income	194 426 408
л. <b>Total interest income</b>	<b>429 948 854</b>
<b>2. INTEREST COSTS</b>	
a. Interest costs on demand deposits	1 223 532
б. Interest costs on savings deposits	

в. Interest costs on fixed-term deposits	125 269 948
г. Interest costs on accounts payable to CBRUz	
д. Interest costs on accounts payable to other banks	978 638
<b>е. Total interest costs on deposits</b>	<b>127 472 118</b>
ж. Interest costs on loans payable	2 358 733
з. Interest costs on agreements to sell securities with buyback	2 168 411
и. Other interest costs	194 326 557
<b>к. Total interest costs on loans</b>	<b>198 853 701</b>
<b>л. Total interest costs</b>	<b>326 325 819</b>
<b>3. NET INTEREST INCOME BEFORE ASSESSING POSSIBLE LOSSES ON ASSETS</b>	<b>103 623 035</b>
a. Minus: Assessment of possible losses	20 620 776
<b>б. Net interest income after assessing possible losses on loans and leasing</b>	<b>83 002 259</b>
<b>4. INTEREST-FREE INCOME</b>	
a. Income from commissions and fees for services	120 194 630
б. Income in foreign currency	69 554 178
в. Income from commercial operations	
г. Income and dividends from investments	
д. Other interest-free income	12 141 734
<b>е. Total interest-free income</b>	<b>201 890 542</b>
<b>5. INTEREST-FREE EXPENSES</b>	
a. Commission and services expenses	29 916 637
б. Foreign currency losses	60 716 373
в. Losses on purchase and sale accounts	
г. Investment losses	
д. Other interest-free expenses	202 177
<b>е. Total interest-free expenses</b>	<b>90 835 187</b>
<b>6. NET INCOME BEFORE OPERATING EXPENSES</b>	<b>194 057 614</b>
<b>7. OPERATING EXPENSES</b>	
a. Wages and other expenses for employees	67 536 196
б. Rent and maintenance	10 418 245
в. Travel and transport expenses	951 442
г. Administrative expenses	7 404 134
д. Representation and charity	14 995 115
е. Depreciation costs	24 194 065
ж. Insurance, taxes and other expenses	15 947 944
<b>з. Total operating expenses</b>	<b>141 447 141</b>

<b>9. NET PROFIT BEFORE TAX PAYMENT AND OTHER ADJUSTMENTS</b>	<b>52 610 473</b>
a. Estimated income tax	18 368 288
<b>10. INCOME BEFORE ADJUSTMENTS</b>	<b>34 242 185</b>
a. Unexpected income or loss, net	
б. Other profit adjustments, net	
<b>11. NET PROFIT (LOSS)</b>	<b>34 242 185</b>

Chief Executive officer:

Mirzayev Alisher Anvarovich

Chief Accountant:

Allayorova Dilrabo Normamatovna

Authorized person who posted the information on the website

Pak Igor Timofeevich

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