

QUARTERLY REPORT
of “KAPITALBANK” JSCB following the results of the second
quarter of 2018

1.	NAME OF THE ISSUER	
	Full company name:	“KAPITALBANK” Joint Stock Commercial Bank
	Short company name:	“Kapitalbank” JSCB
	Name of ticker symbol:	KPB
2.	CONTACT INFORMATION	
	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	
	Bank name:	“Kapitalbank” JSCB Head Office
	Account number:	298021000000001088001
	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	199,142,488
	2. Receivables from the CBRU	1,176,145,303
	3. Receivables from other banks	348,704,337
	4. Purchase and sale accounts	
	a. Securities	
	b. Precious metals, coins, stones	
	c. Minus: Reserve for possible losses in purchase and sale accounts	
	Purchase and sale accounts, net	
	5 a. Investments	
	b. Minus: Reserve for possible losses in investments	
	c. Investments, net	12,510,297
	6. Securities bought under repurchase agreement	
	7. Loans and leasing transactions	
	a. Loans, Gross	
	b. Leasing transactions, Gross	1,539,023,293
	c. Minus: Reserve for possible losses in loans and leasing	109,826
	d. Loans and leasing transactions, gross	1,538,913,467
	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		380,525,981
11. Accrued interest receivables		22,333,991
12. Other proprietary assets of the bank		
a. Investments in real property		
b. Other assets, bought during loan settlements	41,929,390	
c. Minus: Reserves for possible losses in other proprietary assets of the bank		
d. Net, other proprietary assets of the bank		41,929,390
13. Other assets		378,187,353
14. Total assets		4,098,392,607
LIABILITIES AND EQUITY		
LIABILITIES		
15. Demand deposits		1,296,933,400
16. Savings deposits		
17. Fixed-term deposits		1,995,746,229
18. Payables to the CBRU		
19. Payables to other banks		78,179
20. Securities sold under repurchase agreement		
21. Loans and leasing transactions payables		37,006,436
22. Subordinated debenture		2,000,000
23. Accrued interest payables		5,867,640
24. Other liabilities		315,792,836
25. Total liabilities		3,653,424,720
EQUITY		
26. Authorized capital		81,700,000
a. Shares - ordinary		14,420,050
b. Shares - preferred		350,000
27. Capital surplus		
28. Reserve capital		
a. General reserve fund		15,053,552
a.1. Of which, reserves accumulated on standard assets		14,758,960
b. Devaluation reserve		
c. Other reserves and funds		18,402,738
29. Retained profit		300,282,587
30. Total equity		444,967,887
31. Total liabilities and equity		4,098,392,607
PROFIT AND LOSS STATEMENT		
Items		
1. INTEREST INCOME		
a. Interest income on accounts in the CBRU		
b. Interest income on accounts in other banks		1,313,986
c. Interest income on purchased bills		
d. Interest income on investments		
e. Interest income on securities purchase and sale accounts		130,356
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	101,857,352
i. Interest income on repurchase agreements	
j. Other interest income	4,095,060
k) Total interest income	107,396,754
2. INTEREST EXPENSES	
a. Interest expense on demand deposits	822,690
b. Interest expenses on savings deposits	
c. Interest expenses on fixed-term deposits	61,231,911
d. Interest expenses on accounts payable to the CBRU	
e. Interest expenses on accounts payable to other banks	3,872,637
f. Total interest expenses on deposits	65,927,238
g. Interest expenses on loans payable	5,358,601
h) Interest expenses on securities repurchase agreements	750,059
i. Other interest expenses	
j. Total interest expenses on borrowings	6,108,660
k) Total interest expenses	72,035,898
3. NET INTEREST INCOME PRIOR TO ASSESSMENT OF POSSIBLE LOSSES ON LOANS AND LEASING	
a. Minus: Assessment of possible losses on loans and leasing	5,698,071
b. Net interest income after the assessment of possible losses on loans and leasing	29,662,785
4. NONINTEREST INCOME	
a. Income from commission and payment for services	104,973,020
b. Profit in foreign currency	69,713,804
c. Profit from commercial transactions	
d. Profit and dividends from investments	
e. Other interest-free income	16,903,396
f. Total noninterest income	191,590,220
5. NONINTEREST EXPENSES	
a. Commission expenses and expenses for services	19,826,823
b. Loss in foreign currency	19,240,953
c. Loss on purchase and sale accounts	
d. Loss from investments	
e. Other interest-free expenses	2,180
f. Total noninterest expenses	39,069,956
6. NET PROFIT PRIOR TO OPERATING EXPENSES	
	182,183,049
7. OPERATING EXPENSES	
a. Wages and other employee costs	37,447,445
b. Rent and maintenance	8,637,389
c. Travel allowance and transportation expenses	2,044,551

d. Administrative expenses	7,037,693
e. Representation and charity	9,548,665
f. Depreciation expenses	11,553,199
g. Insurance, taxes and other expenses	18,930,007
h) Total operating expenses	95,198,949
8. ASSESSMENT OF NON-LOAN LOSSES	9,374,095
9. NET PROFIT PRIOR TO TAX PAYMENTS AND OTHER ADJUSTMENTS	77,610,005
a. Assessment of income tax	37,068,638
10. INCOME PRIOR TO ADJUSTMENTS	40,541,367
a. Unexpected income or losses, net	
b. Other profit adjustments, net	
11. NET PROFIT (LOSS)	40,541,367

Head of the executive body: _____ Sherzod Kobilovich Karimbayev

Chief accountant: _____ Yelena Yevgenyevna Skuybida

Authorized person, who placed the information
the information on the web-site: _____ Nargiza Alisherovna Amanova