

**JSCB “KAPITALBANK”**  
**QUARTER 1, 2017 RESULTS REPORT**

1.	<b>ISSUER'S NAME</b>	
	Full name:	Joint-stock Commercial Bank "KAPITALBANK"
	Abbreviated name:	JSCB "Kapitalbank"
	Name of the stock ticker*:	KPB
2.	<b>CONTACT DETAILS</b>	
	Location:	Tashkent, Yunusabad District, Sayilgoh street, 7
	Postal address:	100047, Tashkent, Yunusabad district, Sayilgoh street, 7
	Email:*	info@kapitalbank.uz
	Official website:*	www.kapitalbank.uz
3.	<b>BANK DETAILS</b>	
	Service bank name:	Head office of JSCB "Kapitalbank"
	Current account number:	29802100000001088001
	MFO:	1088
4.	<b>REGISTRATION AND IDENTIFICATION NUMBERS ASSIGNED BY:</b>	
	registering authority:	No.69 dd. 29.08.2014 No.64 dd. 29.08.2014
	state tax authority (TIN):	207 127 843
	<b>Numbers assigned by state statistics bodies:</b>	
	KFS:	144
	OKPO:	23839834
	OKED:	64190
	SOATO:	1726266
5.	<b>BALANCE SHEET</b>	
	<b>Categories</b>	<b>Thousand UZS</b>
<b>ASSETS</b>		
	1. Cash and other payment documents	84 828 688
	2. Receivables from the Central Bank of Uzbekistan	330 647 350
	3. Receivables from other banks	297 727 182
	4. Sales and purchase invoices	
	a. Securities	2 000 000
	b. Precious metals, coins, stones	0
	c. Less: Reserve for possible losses on purchase and sale invoices	0
	d. Purchase and sale invoices, net	2 000 000
	5 a. Investments	11 603 047
	b. Less: Reserve for potential investment losses	0
	c. Investment, net	11 603 047
	6. Securities purchased under a buyback agreement	0
	7. Loans and leasing operations	
	a. Gross credits	966 222 002
	b. Leasing operations, gross	44 401 096
	c. Less: Reserve for possible losses on loans and leasing	266 884

d. Loans and leasing operations, net		1 010 356 214
8 a. Bills purchased		
b. Less: Reserve for possible losses on purchased bills		
c. Bills purchased, net		0
9. Liabilities of Clients under Financial Instruments		0
10. Fixed assets, net		164 412 572
11. Accrued interests receivable		10 368 630
12. Bank's other own property		
a. Investments in real estate		
b. Other assets acquired through credit settlement	15 961 008	
c. Less: Reserves for possible losses on the Bank's other own property	0	
d. Bank's other own property, net		15 961 008
13. Other assets		602 368 028
<b>14. Total assets</b>		<b>2 530 272 719</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
15. Demand deposits		709 750 394
16. Savings deposits		16 338 775
17. Time deposits		912 511 293
18. Payable to the Central Bank of Uzbekistan		0
19. Payable to other banks		19 992 740
20. Securities sold under an agreement with subsequent buyback		0
21. Loans and leasing transactions payable		61 750 137
22. Subordinated debentures		3 000 000
23. Accrued interests payable		9 170 634
24. Other liabilities		496 864 698
<b>25. Total liabilities</b>		<b>2 229 378 671</b>
<b>EQUITY</b>		
26. Authorized capital		
a. Shares - Ordinary		81 700 000
b. Shares - Preferred		14 420 050
27. Added capital		350 000
28. Reserve capital.		
a. General purpose reserve fund		14 831 537
a. 1. Of these, reserves created for standard assets		2 576 537
b. Devaluation reserve		
c. Other reserves and funds		35 918 939
29. Retained earnings		153 673 522
<b>30. Total equity</b>		<b>300 894 048</b>
<b>31. Total liabilities and equity</b>		<b>2 530 272 719</b>
<b>PROFIT AND LOSS ACCOUNT</b>		

<b>Categories</b>	
<b>1. INTEREST INCOME</b>	
a. Interest income on accounts with the Central Bank of Uzbekistan	171
b. Interest income on accounts with other banks	790 368
c. Interest income on purchased bills	0
d. Interest income on investments	0
e. Interest income on securities purchase and sale invoices	39 452
f. Interest income on customer liabilities	0
g. Interest income on liabilities of clients on outstanding acceptances of this bank	0
h. Interest, Discount (Discounts) and installments on credit and leasing operations	34 338 588
i. Interest income under agreements on purchase of securities with buyback	0
j. Other interest income	14 934 488
<b>k. Total interest income</b>	<b>50 103 067</b>
<b>2. INTEREST EXPENSES</b>	
a. Interest expenses on demand deposits	155 763
b. Interest expenses on savings deposits	620 541
c. Interest expenses on time deposits	17 165 535
d. Interest expenses on accounts payable to the Central Bank of Uzbekistan	0
e. Interest expenses on accounts payable to other banks	134 429
<b>f. Total interest expenses on deposits</b>	<b>18 076 268</b>
g. Interest expenses on credits payable	1 785 480
h. Interest expenses under agreements on sale of securities with subsequent buyback	0
i. Other interest expenses	12 281 681
<b>k. Total interest expenses on loans</b>	<b>14 067 161</b>
<b>l. Total interest expenses</b>	<b>32 143 429</b>
<b>3. NET INTEREST INCOME BEFORE ESTIMATE OF POSSIBLE LOSSES ON LOANS AND LEASING</b>	
	17 959 638
a. Minus: Estimate of potential losses on loans and leasing	1 576 682
<b>b. Net interest income after estimate of potential losses on loans and leasing</b>	<b>16 382 95</b>
<b>4. INTEREST-FREE INCOME</b>	
a. Income from commissions and service fees	44 029 664
b. Profit in foreign currency	40 241 941
c. Profit from commercial operations	0
d. Profit and dividends from investments	0
e. Other non-interest income	1 891 284
<b>f. Total non-interest income</b>	<b>86 162 889</b>
<b>5. INTEREST-FREE EXPENSES</b>	
a. Commission and service expenses	5 567 743
b. Losses in foreign currency	39 006 135
c. Losses on sales and purchase invoices	0
d. Investment losses	0

e. Other non-interest expenses	421
<b>f. Total non-interest expenses</b>	44 574 299
<b>6. NET INCOME BEFORE OPERATING EXPENSES</b>	57 971 548
<b>7. OPERATING EXPENSES</b>	
a. Salaries and other employee costs	15 051 541
b. Rent and maintenance	2 860 078
c. Travel and transportation expenses	183 813
d. Administrative expenses	1 764 982
e. Representation and charity	4 504 365
f. Depreciation costs	4 917 463
g. Insurance, taxes and other expenses	7 923 713
<b>h. Total operating expenses</b>	37 205 955
<b>8. EVALUATION OF NON-CREDIT LOSSES</b>	
<b>9. NET PROFIT BEFORE TAXES AND OTHER ADJUSTMENTS</b>	20 765 591
a. Profit tax estimate	6 844 252
<b>10. INCOME BEFORE ADJUSTMENTS</b>	13 921 339
a. Contingent income or losses, net	0
b. Other adjustments to profit, net	0
<b>11. NET PROFIT (LOSSES)</b>	<b>13 921 339</b>

Full name of the head of the Executive body: Signature / /

Olimov Kahramonjon Anvarovich

Full name of the chief accountant: Signature/ /

Skuybida Yelena Yevgenyevna

Full name of the authorized person the information on the website was posted by: Signature / /

Amanova Nargiza Alisherovna