

JSCB "KAPITALBANK"

QUARTER 2, 2017 RESULTS REPORT

1.	ISSUER'S NAME	
	Full name:	Joint-stock Commercial Bank "KAPITALBANK"
	Abbreviated name:	JSCB "Kapitalbank"
	Name of the stock ticker*:	KPB
2.	CONTACT DETAILS	
	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.	BANK DETAILS	
	Service bank name:	Head office of JSCB "Kapitalbank"
	Current account number:	29802100000001088001
	MFO:	1088
4.	REGISTRATION AND IDENTIFICATION NUMBERS ASSIGNED BY:	
	registering authority:	No.69 dd. 29.08.2014 No.64 dd. 29.08.2014
	state tax authority (TIN):	207 127 843
	Numbers assigned by state statistics bodies:	
	KFS:	144
	OKPO:	23839834
	OKED:	64190
	SOATO:	1726266
5.	BALANCE SHEET	
	Categories	Thousand UZS
ASSETS		
	1. Cash and other payment documents	72 385 628
	2. Receivables from the Central Bank of Uzbekistan	286 516 086
	3. Receivables from other banks	220 658 978
	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	1 146 187 535
	b. Leasing operations, gross	11 362 519
	c. Less: Reserve for possible losses on loans and leasing	1 162 515

d. Loans and leasing operations, net		1 156 387 539
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		161 810 888
11. Accrued interests receivable		9 754 929
12. Bank's other own property		
a. Investments in real estate		
b. Other assets acquired through credit settlement	15 563 189	
c. Less: Reserves for possible losses on the Bank's other own property	0	
d. Bank's other own property, net		15 563 189
13. Other assets		587 098 216
14. Total assets		2 523 778 500
LIABILITIES AND EQUITY		
LIABILITIES		
15. Demand deposits		727 799 560
16. Savings deposits		18 162 861
17. Time deposits		909 139 390
18. Payable to the Central Bank of Uzbekistan		0
19. Payable to other banks		38 437 921
20. Securities sold under an agreement with subsequent buyback		0
21. Loans and leasing transactions payable		62 496 888
22. Subordinated debentures		3 000 000
23. Accrued interests payable		7 420 481
24. Other liabilities		430 292 592
25. Total liabilities		2 196 749 693
EQUITY		
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		35 360 873
29. Retained earnings		180 366 347
30. Total equity		327 028 807
31. Total liabilities and equity		2 523 778 500
PROFIT AND LOSS ACCOUNT		

Categories	
1. INTEREST INCOME	
a. Interest income on accounts with the Central Bank of Uzbekistan	259
b. Interest income on accounts with other banks	1 752 967
c. Interest income on purchased bills	0
d. Interest income on investments	0
e. Interest income on securities purchase and sale invoices	79 342
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	73 724 852
i. Interest income under agreements on purchase of securities with buyback	0
j. Other interest income	32 810 712
k. Total interest income	108 368 132
2. INTEREST EXPENSES	
a. Interest expenses on demand deposits	283 192
b. Interest expenses on savings deposits	910 269
c. Interest expenses on time deposits	33 400 900
d. Interest expenses on accounts payable to the Central Bank of Uzbekistan	0
e. Interest expenses on accounts payable to other banks	348 498
f. Total interest expenses on deposits	34 942 859
g. Interest expenses on credits payable	3 496 421
h. Interest expenses under agreements on sale of securities with subsequent buyback	0
i. Other interest expenses	27 585 409
j. Total interest expenses on loans	31 081 830
k. Total interest expenses	66 024 689
3. NET INTEREST INCOME BEFORE ESTIMATE OF POSSIBLE LOSSES ON LOANS AND LEASING	
	42 343 443
a. Minus: Estimate of potential losses on loans and leasing	3 482 376
b. Net interest income after estimate of potential losses on loans and leasing	38 861 067
4. INTEREST-FREE INCOME	
a. Income from commissions and service fees	94 888 407
b. Profit in foreign currency	74 175 443
c. Profit from commercial operations	0
d. Profit and dividends from investments	0
e. Other non-interest income	6 072 359
f. Total non-interest income	175 136 209
5. INTEREST-FREE EXPENSES	
a. Commission and service expenses	11 672 900
b. Losses in foreign currency	73 895 848
c. Losses on sales and purchase invoices	0
d. Investment losses	0

e. Other non-interest expenses	595
f. Total non-interest expenses	85 569 343
6. NET INCOME BEFORE OPERATING EXPENSES	128 427 933
7. OPERATING EXPENSES	
a. Salaries and other employee costs	31 044 836
b. Rent and maintenance	6 099 281
c. Travel and transportation expenses	518 572
d. Administrative expenses	4 403 580
e. Representation and charity	7 968 803
f. Depreciation costs	9 821 319
g. Insurance, taxes and other expenses	14 155 012
h. Total operating expenses	74 011 403
8. EVALUATION OF NON-CREDIT LOSSES	0
9. NET PROFIT BEFORE TAXES AND OTHER ADJUSTMENTS	54 416 530
a. Profit tax estimate	14 360 427
10. INCOME BEFORE ADJUSTMENTS	40 056 103
a. Contingent income or losses, net	0
b. Other adjustments to profit, net	0
11. NET PROFIT (LOSSES)	40 056 103

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