

JSCB “KAPITALBANK”
QUARTER 3, 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	177 387 721	
2.	Receivables from the Central Bank of Uzbekistan	608 807 804	
3.	Receivables from other banks	343 682 922	
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	11 703 048	
b.	Less: Reserve for potential investment losses	0	
c.	Investment, net	11 703 048	
6.	Securities purchased under a buyback agreement	0	
7.	Loans and leasing operations		
a.	Gross credits	1 284 444 722	
b.	Leasing operations, gross	5 863 781	
c.	Less: Reserve for possible losses on loans and leasing	1 096 013	

d. Loans and leasing operations, net		1 289 212 490
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		160 699 766
11. Accrued interests receivable		13 637 842
12. Bank's other own property		
a. Investments in real estate		
b. Other assets acquired through credit settlement	15 545 351	
c. Less: Reserves for possible losses on the Bank's other own property	0	
d. Bank's other own property, net		15 545 351
13. Other assets		1 103 637 906
14. Total assets		3 726 314 850
LIABILITIES AND EQUITY		
LIABILITIES		
15. Demand deposits		1 231 543 991
16. Savings deposits		189 560 854
17. Time deposits		1 611 658 646
18. Payable to the Central Bank of Uzbekistan		0
19. Payable to other banks		12 753 348
20. Securities sold under an agreement with subsequent buyback		0
21. Loans and leasing transactions payable		171 987 183
22. Subordinated debentures		3 000 000
23. Accrued interests payable		12 155 696
24. Other liabilities		186 307 185
25. Total liabilities		3 418 966 903
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		23 305 692
a. 1. Of these, reserves created for standard assets		8 834 133
b. Devaluation reserve		
c. Other reserves and funds		45 151 660
29. Retained earnings		142 420 545
30. Total equity		307 347 947
31. Total liabilities and equity		3 726 314 850
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	2 572 489
c. Interest income on purchased bills	0
d. Interest income on investments	0
e. Interest income on securities purchase and sale invoices	144 877
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	119 599 908
i. Interest income under agreements on purchase of securities with buyback	0
j. Other interest income	56 602 146
k. Total interest income	178 919 679
2. INTEREST EXPENSES	
a. Interest expenses on demand deposits	362 105
b. Interest expenses on savings deposits	1 747 880
c. Interest expenses on time deposits	53 491 770
d. Interest expenses on accounts payable to the Central Bank of Uzbekistan	0
e. Interest expenses on accounts payable to other banks	896 642
f. Total interest expenses on deposits	56 498 397
g. Interest expenses on credits payable	6 784 540
h. Interest expenses under agreements on sale of securities with subsequent buyback	0
i. Other interest expenses	49 229 591
j. Total interest expenses on loans	56 014 131
k. Total interest expenses	112 512 528
3. NET INTEREST INCOME BEFORE ESTIMATE OF POSSIBLE LOSSES ON LOANS AND LEASING	66 407 151
a. Minus: Estimate of potential losses on loans and leasing	2 642 962
b. Net interest income after estimate of potential losses on loans and leasing	63 764 189
4. INTEREST-FREE INCOME	
a. Income from commissions and service fees	152 067 175
b. Profit in foreign currency	438 769 291
c. Profit from commercial operations	0
d. Profit and dividends from investments	29 015
e. Other non-interest income	14 712 741
f. Total non-interest income	605 578 222
5. INTEREST-FREE EXPENSES	
a. Commission and service expenses	19 695 188
b. Losses in foreign currency	513 800 271
c. Losses on sales and purchase invoices	0
d. Investment losses	0

e. Other non-interest expenses	595
f. Total non-interest expenses	533 496 054
6. NET INCOME BEFORE OPERATING EXPENSES	135 846 357
7. OPERATING EXPENSES	
a. Salaries and other employee costs	9 328 996
b. Rent and maintenance	917 982
c. Travel and transportation expenses	8 889 300
d. Administrative expenses	9 489 253
e. Representation and charity	14 621 486
f. Depreciation costs	22 127 815
g. Insurance, taxes and other expenses	113 550 099
h. Total operating expenses	9 328 996
8. EVALUATION OF NON-CREDIT LOSSES	0
9. NET PROFIT BEFORE TAXES AND OTHER ADJUSTMENTS	22 296 258
a. Profit tax estimate	1 920 844
10. INCOME BEFORE ADJUSTMENTS	20 375 414
a. Contingent income or losses, net	0
b. Other adjustments to profit, net	0
11. NET PROFIT (LOSSES)	20 375 414

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