

**JSCB “KAPITALBANK”**  
**QUARTER 1, 2016 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	110 726 500	
	2. Receivables from the Central Bank of Uzbekistan	432 160 359	
	3. Receivables from other banks	255 966 131	
	4. Sales and purchase invoices		
	a. Securities	5 000 000	
	b. Precious metals, coins, stones	0	
	c. Less: Reserve for possible losses on purchase and sale invoices	0	
	d. Purchase and sale invoices, net	5 000 000	
	5 a. Investments	33 117 521	
	b. Less: Reserve for potential investment losses	0	
	c. Investment, net	33 117 521	
	6. Securities purchased under a buyback agreement	0	
	7. Loans and leasing operations		
	a. Gross credits	585 493 000	
	b. Leasing operations, gross	27 972 439	
	c. Less: Reserve for possible losses on loans and leasing	271 296	

d. Loans and leasing operations, net		613 194 143
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		162 443 443
11. Accrued interests receivable		7 104 744
12. Bank's other own property		
a. Investments in real estate		
b. Other assets acquired through credit settlement	18 001 517	
c. Less: Reserves for possible losses on the Bank's other own property		
d. Bank's other own property, net		18 001 517
13. Other assets		415 258 154
<b>14. Total assets</b>		<b>2 052 972 512</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
15. Demand deposits		574 483 834
16. Savings deposits		718 978
17. Time deposits		858 961 583
18. Payable to the Central Bank of Uzbekistan		0
19. Payable to other banks		27 327 873
20. Securities sold under an agreement with subsequent buyback		0
21. Loans and leasing transactions payable		998 345
22. Subordinated debentures		6 000 000
23. Accrued interests payable		4 525 527
24. Other liabilities		347 101 353
<b>25. Total liabilities</b>		<b>1 820 117 493</b>
<b>EQUITY</b>		
26. Authorized capital		
a. Shares - Ordinary		81 700 000
b. Shares - Preferred		0
27. Added capital		350 000
28. Reserve capital.		
a. General purpose reserve fund		9 030 000
b. Devaluation reserve		0
c. Other reserves and funds		72 864 160
29. Retained earnings		68 910 859
<b>30. Total equity</b>		<b>232 855 019</b>
<b>31. Total liabilities and equity</b>		<b>2 052 972 512</b>
<b>FINANCIAL RESULTS REPORT</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	330
b. Interest income on accounts with other banks	836 265
c. Interest income on purchased bills	
d. Interest income on investments	
e. Interest income on securities purchase and sale invoices	1 178
f. Interest income on customer liabilities	
g. Interest income on liabilities of clients on outstanding acceptances of this bank	
h. Interest, Discount (Discounts) and installments on credit and leasing operations	24 421 382
i. Interest income under agreements on purchase of securities with buyback	
j. Other interest income	13 086 749
<b>k. Total interest income</b>	<b>38 345 904</b>
<b>2. INTEREST EXPENSES</b>	
a. Interest expenses on demand deposits	86 360
b. Interest expenses on savings deposits	5 173
c. Interest expenses on time deposits	17 368 336
d. Interest expenses on accounts payable to the Central Bank of Uzbekistan	
e. Interest expenses on accounts payable to other banks	631 180
<b>f. Total interest expenses on deposits</b>	<b>18 091 049</b>
g. Interest expenses on credits payable	183 170
h. Interest expenses under agreements on sale of securities with subsequent buyback	
i. Other interest expenses	10 662 907
<b>k. Total interest expenses on loans</b>	<b>10 846 077</b>
<b>l. Total interest expenses</b>	<b>28 937 126</b>
<b>3. NET INTEREST INCOME BEFORE ESTIMATE OF POSSIBLE LOSSES ON LOANS AND LEASING</b>	<b>9 408 778</b>
a. Minus: Estimate of potential losses on loans and leasing	3 084 579
<b>b. Net interest income after estimate of potential losses on loans and leasing</b>	<b>6 324 199</b>
<b>4. INTEREST-FREE INCOME</b>	
a. Income from commissions and service fees	35 866 207
b. Profit in foreign currency	9 785 211
c. Profit from commercial operations	
d. Profit and dividends from investments	600 453
e. Other non-interest income	5 799 215
<b>f. Total non-interest income</b>	<b>52 051 086</b>
<b>5. INTEREST-FREE EXPENSES</b>	
a. Commission and service expenses	5 404 348
b. Losses in foreign currency	8 981 257
c. Losses on sales and purchase invoices	
d. Investment losses	
e. Other non-interest expenses	15
<b>f. Total non-interest expenses</b>	<b>14 385 620</b>

<b>6. NET INCOME BEFORE OPERATING EXPENSES</b>	43 989 665
<b>7. OPERATING EXPENSES</b>	
a. Salaries and other employee costs	9 530 569
b. Rent and maintenance	1 965 630
c. Travel and transportation expenses	187 451
d. Administrative expenses	1 202 131
e. Representation and charity	6 574 287
f. Depreciation costs	3 228 390
g. Insurance, taxes and other expenses	3 871 078
<b>h. Total operating expenses</b>	26 559 536
<b>8. EVALUATION OF NON-CREDIT LOSSES</b>	
<b>9. NET PROFIT BEFORE TAXES AND OTHER ADJUSTMENTS</b>	17 430 129
a. Profit tax estimate	5 348 790
<b>10. INCOME BEFORE ADJUSTMENTS</b>	12 081 339
a. Contingent income or losses, net	
b. Other adjustments to profit, net	
<b>11. NET PROFIT (LOSSES)</b>	12 081 339

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 / /

Yuldasheva Galina Madamin-Bekovna