

**JSCB “KAPITALBANK”**  
**QUARTER 2, 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	70 051 142	
2.	Receivables from the Central Bank of Uzbekistan	641 223 251	
3.	Receivables from other banks	271 097 635	
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	702 200 107	
b.	Leasing operations, gross	28 296 561	
c.	Less: Reserve for possible losses on loans and leasing	259 579	

d. Loans and leasing operations, net		730 237 089
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		161 373 226
11. Accrued interests receivable		8 410 085
12. Bank's other own property		
a. Investments in real estate		
b. Other assets acquired through credit settlement	19 265 262	
c. Less: Reserves for possible losses on the Bank's other own property		
d. Bank's other own property, net		19 265 262
13. Other assets		391 517 642
<b>14. Total assets</b>		<b>2 331 292 853</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
15. Demand deposits		764 965 535
16. Savings deposits		87 038 116
17. Time deposits		858 961 583
18. Payable to the Central Bank of Uzbekistan		0
19. Payable to other banks		28 038 697
20. Securities sold under an agreement with subsequent buyback		0
21. Loans and leasing transactions payable		7 000 626
22. Subordinated debentures		
23. Accrued interests payable		5 213 231
24. Other liabilities		345 677 212
<b>25. Total liabilities</b>		<b>2 088 734 771</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		71 626 142
29. Retained earnings		79 851 940
<b>30. Total equity</b>		<b>242 558 082</b>
<b>31. Total liabilities and equity</b>		<b>2 331 292 853</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	666
b. Interest income on accounts with other banks	1 818 076
c. Interest income on purchased bills	
d. Interest income on investments	
e. Interest income on securities purchase and sale invoices	108 384
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	51 792 075
i. Interest income under agreements on purchase of securities with buyback	
j. Other interest income	23 487 778
<b>k. Total interest income</b>	<b>77 206 979</b>
<b>2. INTEREST EXPENSES</b>	
a. Interest expenses on demand deposits	225 719
b. Interest expenses on savings deposits	963 046
c. Interest expenses on time deposits	35 785 444
d. Interest expenses on accounts payable to the Central Bank of Uzbekistan	
e. Interest expenses on accounts payable to other banks	1 114 659
<b>f. Total interest expenses on deposits</b>	<b>38 088 868</b>
g. Interest expenses on credits payable	366 251
h. Interest expenses under agreements on sale of securities with subsequent buyback	
i. Other interest expenses	17 869 092
<b>k. Total interest expenses on loans</b>	<b>18 235 343</b>
<b>l. Total interest expenses</b>	<b>56 324 211</b>
<b>3. NET INTEREST INCOME BEFORE ESTIMATE OF POSSIBLE LOSSES ON LOANS AND LEASING</b>	
	20 882 768
a. Minus: Estimate of potential losses on loans and leasing	4 817 862
<b>b. Net interest income after estimate of potential losses on loans and leasing</b>	<b>16 064 906</b>
<b>4. INTEREST-FREE INCOME</b>	
a. Income from commissions and service fees	77 725 824
b. Profit in foreign currency	18 486 755
c. Profit from commercial operations	
d. Profit and dividends from investments	622 919
e. Other non-interest income	10 100 728
<b>f. Total non-interest income</b>	<b>106 936 226</b>
<b>5. INTEREST-FREE EXPENSES</b>	
a. Commission and service expenses	12 827 260
b. Losses in foreign currency	17 205 111
c. Losses on sales and purchase invoices	
d. Investment losses	
e. Other non-interest expenses	1 863
<b>f. Total non-interest expenses</b>	<b>30 034 234</b>

<b>6. NET INCOME BEFORE OPERATING EXPENSES</b>	92 966 898
<b>7. OPERATING EXPENSES</b>	
a. Salaries and other employee costs	27 006 417
b. Rent and maintenance	4 088 132
c. Travel and transportation expenses	537 248
d. Administrative expenses	2 817 029
e. Representation and charity	11 574 305
f. Depreciation costs	6 902 469
g. Insurance, taxes and other expenses	9 159 809
<b>h. Total operating expenses</b>	62 085 409
<b>8. EVALUATION OF NON-CREDIT LOSSES</b>	275 798
<b>9. NET PROFIT BEFORE TAXES AND OTHER ADJUSTMENTS</b>	30 605 691
a. Profit tax estimate	8 814 934
<b>10. INCOME BEFORE ADJUSTMENTS</b>	21 790 757
a. Contingent income or losses, net	
b. Other adjustments to profit, net	
<b>11. NET PROFIT (LOSSES)</b>	21 790 757

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