

JSCB “KAPITALBANK”
QUARTER 3, 2016 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	83 894 076
	2. Receivables from the Central Bank of Uzbekistan	631 182 408
	3. Receivables from other banks	278 766 463
	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	10 603 047
	b. Less: Reserve for potential investment losses	0
	c. Investment, net	10 603 047
	6. Securities purchased under a buyback agreement	0
	7. Loans and leasing operations	
	a. Gross credits	715 357 186
	b. Leasing operations, gross	35 067 287
	c. Less: Reserve for possible losses on loans and leasing	245 370

d. Loans and leasing operations, net		750 179 103
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		165 516 912
11. Accrued interests receivable		8 518 036
12. Bank's other own property		
a. Investments in real estate		
b. Other assets acquired through credit settlement	15 768 854	
c. Less: Reserves for possible losses on the Bank's other own property	46 575	
d. Bank's other own property, net		15 722 279
13. Other assets		475 354 083
14. Total assets		2 421 736 407
LIABILITIES AND EQUITY		
LIABILITIES		
15. Demand deposits		779 542 069
16. Savings deposits		48 956 600
17. Time deposits		845 517 097
18. Payable to the Central Bank of Uzbekistan		0
19. Payable to other banks		21 409 738
20. Securities sold under an agreement with subsequent buyback		0
21. Loans and leasing transactions payable		25 467 118
22. Subordinated debentures		6 000 000
23. Accrued interests payable		6 325 762
24. Other liabilities		345 677 212
25. Total liabilities		2 088 734 771
EQUITY		
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		14 831 537
b. Devaluation reserve		
c. Other reserves and funds		39 573 293
29. Retained earnings		112 591 347
30. Total equity		246 469 640
31. Total liabilities and equity		2 421 736 407
PROFIT AND LOSS ACCOUNT		
Categories		

1. INTEREST INCOME	
a. Interest income on accounts with the Central Bank of Uzbekistan	1 147
b. Interest income on accounts with other banks	2 770 407
c. Interest income on purchased bills	0
d. Interest income on investments	0
e. Interest income on securities purchase and sale invoices	206 411
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	83 067 604
i. Interest income under agreements on purchase of securities with buyback	0
j. Other interest income	38 205 142
k. Total interest income	124 250 711
2. INTEREST EXPENSES	
a. Interest expenses on demand deposits	433 192
b. Interest expenses on savings deposits	2 762 293
c. Interest expenses on time deposits	53 946 884
d. Interest expenses on accounts payable to the Central Bank of Uzbekistan	0
e. Interest expenses on accounts payable to other banks	1 597 393
f. Total interest expenses on deposits	58 739 762
g. Interest expenses on credits payable	1 135 055
h. Interest expenses under agreements on sale of securities with subsequent buyback	0
i. Other interest expenses	29 590 897
k. Total interest expenses on loans	30 725 952
l. Total interest expenses	89 465 714
3. NET INTEREST INCOME BEFORE ESTIMATE OF POSSIBLE LOSSES ON LOANS AND LEASING	
	34 784 997
a. Minus: Estimate of potential losses on loans and leasing	6 781 370
b. Net interest income after estimate of potential losses on loans and leasing	28 003 627
4. INTEREST-FREE INCOME	
a. Income from commissions and service fees	119 512 067
b. Profit in foreign currency	27 311 269
c. Profit from commercial operations	0
d. Profit and dividends from investments	1 008 963
e. Other non-interest income	14 309 022
f. Total non-interest income	162 141 321
5. INTEREST-FREE EXPENSES	

a. Commission and service expenses	19 612 787
b. Losses in foreign currency	24 773 189
c. Losses on sales and purchase invoices	0
d. Investment losses	0
e. Other non-interest expenses	1 864
f. Total non-interest expenses	44 387 840
6. NET INCOME BEFORE OPERATING EXPENSES	145 757 108
7. OPERATING EXPENSES	
a. Salaries and other employee costs	41 381 840
b. Rent and maintenance	6 943 135
c. Travel and transportation expenses	860 114
d. Administrative expenses	4 510 327
e. Representation and charity	17 249 971
f. Depreciation costs	10 575 101
g. Insurance, taxes and other expenses	15 582 983
h. Total operating expenses	97 103 471
8. EVALUATION OF NON-CREDIT LOSSES	1 250 987
9. NET PROFIT BEFORE TAXES AND OTHER ADJUSTMENTS	47 402 650
a. Profit tax estimate	21 700 336
10. INCOME BEFORE ADJUSTMENTS	25 702 314
a. Contingent income or losses, net	0
b. Other adjustments to profit, net	0
11. NET PROFIT (LOSSES)	25 702 314

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