

JSCB "KAPITALBANK"

QUARTER 1, 2015 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		35 762 766	
2. Receivables from the Central Bank of Uzbekistan		136 921 363	
3. Receivables from other banks		218 571 488	
4. Sales and purchase invoices			
a. Securities	0		
b. Precious metals, coins, stones	0		
c. Less: Reserve for possible losses on purchase and sale invoices	0		
d. Purchase and sale invoices, net		0	
5 a. Investments	63 111 811		
b. Less: Reserve for potential investment losses	0		
c. Investment, net		63 111 811	
6. Securities purchased under a buyback agreement		0	
7. Loans and leasing operations			
a. Gross credits	634 299 691		
b. Leasing operations, gross	9 234 897		

c. Less: Reserve for possible losses on loans and leasing	1 870 159	
d. Loans and leasing operations, net		641 664 429
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		59 479 119
11. Accrued interests receivable		11 561 874
12. Bank's other own property		
a. Investments in real estate		
b. Other assets acquired through credit settlement	10 547 994	
c. Less: Reserves for possible losses on the Bank's other own property		
d. Bank's other own property, net		10 547 994
13. Other assets		184 022 100
14. Total assets		1 361 642 944
LIABILITIES AND EQUITY		
LIABILITIES		
15. Demand deposits		354 027 276
16. Savings deposits		2 235 644
17. Time deposits		603 799 868
18. Payable to the Central Bank of Uzbekistan		0
19. Payable to other banks		51 267 407
20. Securities sold under an agreement with subsequent buyback		0
21. Loans and leasing transactions payable		1 006 675
22. Subordinated debentures		7 000 000
23. Accrued interests payable		3 612 404
24. Other liabilities		231 315 197
25. Total liabilities		1 254 264 471
EQUITY		
26. Authorized capital		
a. Shares - Ordinary		43 000 000
b. Shares - Preferred		0
27. Added capital		350 000
28. Reserve capital.		
a. General purpose reserve fund		6 503 552
b. Devaluation reserve		
c. Other reserves and funds		3 562 978
29. Retained earnings		53 961 943
30. Total equity		107 378 473
31. Total liabilities and equity		1 361 642 944
FINANCIAL RESULTS REPORT		
PROFIT AND LOSS ACCOUNT		

Categories	
1. INTEREST INCOME	
a. Interest income on accounts with the Central Bank of Uzbekistan	44
b. Interest income on accounts with other banks	860 026
c. Interest income on purchased bills	
d. Interest income on investments	
e. Interest income on securities purchase and sale invoices	
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	23 558 730
i. Interest income under agreements on purchase of securities with buyback	
j. Other interest income	9 208 052
k. Total interest income	33 626 852
2. INTEREST EXPENSES	
a. Interest expenses on demand deposits	
b. Interest expenses on savings deposits	2 635
c. Interest expenses on time deposits	11 867 644
d. Interest expenses on accounts payable to the Central Bank of Uzbekistan	
e. Interest expenses on accounts payable to other banks	682 835
f. Total interest expenses on deposits	12 553 114
g. Interest expenses on credits payable	206 338
h. Interest expenses under agreements on sale of securities with subsequent buyback	
i. Other interest expenses	7 351 905
k. Total interest expenses on loans	7 558 243
l. Total interest expenses	20 111 357
3. NET INTEREST INCOME BEFORE ESTIMATE OF POSSIBLE LOSSES ON LOANS AND LEASING	
	13 515 495
a. Minus: Estimate of potential losses on loans and leasing	5 799 080
b. Net interest income after estimate of potential losses on loans and leasing	7 716 415
4. INTEREST-FREE INCOME	
a. Income from commissions and service fees	22 297 811
b. Profit in foreign currency	8 079 845
c. Profit from commercial operations	
d. Profit and dividends from investments	1 209
e. Other non-interest income	3 087 839
f. Total non-interest income	33 466 704

5. INTEREST-FREE EXPENSES	
a. Commission and service expenses	4 291 693
b. Losses in foreign currency	8 248 093
c. Losses on sales and purchase invoices	
d. Investment losses	
e. Other non-interest expenses	198
f. Total non-interest expenses	12 539 984
6. NET INCOME BEFORE OPERATING EXPENSES	28 643 135
7. OPERATING EXPENSES	
a. Salaries and other employee costs	8 210 859
b. Rent and maintenance	2 210 042
c. Travel and transportation expenses	238 619
d. Administrative expenses	1 018 136
e. Representation and charity	3 776 547
f. Depreciation costs	1 797 061
g. Insurance, taxes and other expenses	3 049 982
h. Total operating expenses	20 301 246
8. EVALUATION OF NON-CREDIT LOSSES	48
9. NET PROFIT BEFORE TAXES AND OTHER ADJUSTMENTS	8 341 841
a. Profit tax estimate	2 201 834
10. INCOME BEFORE ADJUSTMENTS	6 140 007
a. Contingent income or losses, net	
b. Other adjustments to profit, net	
11. NET PROFIT (LOSSES)	6 140 007

Full name of the head of the Executive body: Signature / /

Olimov K.A.

Full name of the chief accountant: Signature/ /

Skuybida Y.Y.

Full name of the authorized person the information on the website was posted by: Signature / /

Yuldasheva G.M.