

JSCB “KAPITALBANK”
QUARTER 2, 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
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	63 923
	2. Receivables from the Central Bank of Uzbekistan	213 862
	3. Receivables from other banks	186 049
	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	63 640 827
	b. Less: Reserve for potential investment losses	0
	c. Investment, net	63 640
	6. Securities purchased under a buyback agreement	0
	7. Loans and leasing operations	
	a. Gross credits	664 031 528
	b. Leasing operations, gross	9 169 906

c. Less: Reserve for possible losses on loans and leasing	1 711 647	
d. Loans and leasing operations, net		671 489
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		57 734 902
11. Accrued interests receivable		13 025 821
12. Bank's other own property		
a. Investments in real estate		
b. Other assets acquired through credit settlement	8 260 160	
c. Less: Reserves for possible losses on the Bank's other own property		
d. Bank's other own property, net		8 260 160
13. Other assets		222 653 130
14. Total assets		1 500 640 397
LIABILITIES AND EQUITY		
LIABILITIES		
15. Demand deposits		451 555 121
16. Savings deposits		829 148
17. Time deposits		672 076 049
18. Payable to the Central Bank of Uzbekistan		0
19. Payable to other banks		49 404 638
20. Securities sold under an agreement with subsequent buyback		0
21. Loans and leasing transactions payable		1 009 476
22. Subordinated debentures		7 000 000
23. Accrued interests payable		3 910 490
24. Other liabilities		191 329 415
25. Total liabilities		1 377 1 14 337
EQUITY		
26. Authorized capital		
a. Shares - Ordinary		60 200 000
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		3 538 398
29. Retained earnings		52 934 110
30. Total equity		123 526 060
31. Total liabilities and equity		1 500 640
FINANCIAL RESULTS REPORT		

PROFIT AND LOSS ACCOUNT	
Categories	
1. INTEREST INCOME	
a. Interest income on accounts with the Central Bank of Uzbekistan	123
b. Interest income on accounts with other banks	1 669 855
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	48 789 944
i. Interest income under agreements on purchase of securities with buyback	
j. Other interest income	19 229 735
k. Total interest income	69 689 657
2. INTEREST EXPENSES	
a. Interest expenses on demand deposits	82 897
b. Interest expenses on savings deposits	4 011
c. Interest expenses on time deposits	25 373 538
d. Interest expenses on accounts payable to the Central Bank of Uzbekistan	
e. Interest expenses on accounts payable to other banks	1 614 117
f. Total interest expenses on deposits	27 074 563
g. Interest expenses on credits payable	413 702
h. Interest expenses under agreements on sale of securities with subsequent buyback	
i. Other interest expenses	16 316 779
k. Total interest expenses on loans	16 730 481
l. Total interest expenses	43 805 044
3. NET INTEREST INCOME BEFORE ESTIMATE OF POSSIBLE LOSSES ON LOANS AND LEASING	
	25 884 613
a. Minus: Estimate of potential losses on loans and leasing	7 488 858
b. Net interest income after estimate of potential losses on loans and leasing	18 395 755
4. INTEREST-FREE INCOME	
a. Income from commissions and service fees	47 610 821
b. Profit in foreign currency	17 173 596
c. Profit from commercial operations	
d. Profit and dividends from investments	8 462
e. Other non-interest income	12 003 463
f. Total non-interest income	76 796 342

5. INTEREST-FREE EXPENSES	
a. Commission and service expenses	8 937 728
b. Losses in foreign currency	16 058 658
c. Losses on sales and purchase invoices	
d. Investment losses	
e. Other non-interest expenses	199
f. Total non-interest expenses	24 996 585
6. NET INCOME BEFORE OPERATING EXPENSES	70 195 512
7. OPERATING EXPENSES	
a. Salaries and other employee costs	17 516 087
b. Rent and maintenance	4 541 441
c. Travel and transportation expenses	599 149
d. Administrative expenses	2 103 380
e. Representation and charity	6 045 038
f. Depreciation costs	3 654 420
g. Insurance, taxes and other expenses	6 652 750
h. Total operating expenses	41 112 265
8. EVALUATION OF NON-CREDIT LOSSES	455 841
9. NET PROFIT BEFORE TAXES AND OTHER ADJUSTMENTS	28 627 406
a. Profit tax estimate	6 423 882
10. INCOME BEFORE ADJUSTMENTS	22 203 524
a. Contingent income or losses, net	
b. Other adjustments to profit, net	
11. NET PROFIT (LOSSES)	22 203 524

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.

Seal: The Republic of Uzbekistan, Tashkent, Joint-Stock Commercial Bank "Kapitalbank"