

**JSCB “KAPITALBANK”**  
**QUARTER 3, 2015 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	70 887 489	
2.	Receivables from the Central Bank of Uzbekistan	341 723 766	
3.	Receivables from other banks	230 015 609	
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		
5 a.	Investments	63 381 568	
b.	Less: Reserve for potential investment losses	0	
c.	Investment, net	63 381 568	
6.	Securities purchased under a buyback agreement	0	
7.	Loans and leasing operations		
a.	Gross credits	655 154 093	
b.	Leasing operations, gross	8 992 783	
c.	Less: Reserve for possible losses on loans and leasing	1 686 558	

d. Loans and leasing operations, net		662 460 318
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		57 620 1852
11. Accrued interests receivable		12 138 594
12. Bank's other own property		
a. Investments in real estate		
b. Other assets acquired through credit settlement	8 228 795	
c. Less: Reserves for possible losses on the Bank's other own property		
d. Bank's other own property, net		8 228 795
13. Other assets		230 198 513
<b>14. Total assets</b>		<b>1 676 654 837</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
15. Demand deposits		527 996 083
16. Savings deposits		653 208
17. Time deposits		729 443 257
18. Payable to the Central Bank of Uzbekistan	95	0
19. Payable to other banks	51	49 171 456
20. Securities sold under an agreement with subsequent buyback		0
21. Loans and leasing transactions payable		1 001 114
22. Subordinated debentures		7 000 000
23. Accrued interests payable		4 148 553
24. Other liabilities		220 398 447
<b>25. Total liabilities</b>		<b>1 539 812 118</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		
c. Other reserves and funds		4 920 337
29. Retained earnings		40 842 382
<b>30. Total equity</b>		<b>136 842 719</b>
<b>31. Total liabilities and equity</b>		<b>1 676 654 837</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	357
b. Interest income on accounts with other banks	2 619 523
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	74 921 908
i. Interest income under agreements on purchase of securities with buyback	
j. Other interest income	29 521 097
<b>k. Total interest income</b>	<b>107 062 885</b>
<b>2. INTEREST EXPENSES</b>	
a. Interest expenses on demand deposits	163 546
b. Interest expenses on savings deposits	4 520
c. Interest expenses on time deposits	40 138 207
d. Interest expenses on accounts payable to the Central Bank of Uzbekistan	
e. Interest expenses on accounts payable to other banks	2 500 150
<b>f. Total interest expenses on deposits</b>	<b>42 806 423</b>
g. Interest expenses on credits payable	621 117
h. Interest expenses under agreements on sale of securities with subsequent buyback	
i. Other interest expenses	28 459 886
<b>k. Total interest expenses on loans</b>	<b>29 081 003</b>
<b>l. Total interest expenses</b>	<b>71 887 426</b>
<b>3. NET INTEREST INCOME BEFORE ESTIMATE OF POSSIBLE LOSSES ON LOANS AND LEASING</b>	
	35 175 459
a. Minus: Estimate of potential losses on loans and leasing	5 271 525
<b>b. Net interest income after estimate of potential losses on loans and leasing</b>	<b>29 903 934</b>
<b>4. INTEREST-FREE INCOME</b>	
a. Income from commissions and service fees	83 229 333
b. Profit in foreign currency	27 340 738
c. Profit from commercial operations	
d. Profit and dividends from investments	13 297
e. Other non-interest income	13 476 683
<b>f. Total non-interest income</b>	<b>124 060 051</b>
<b>5. INTEREST-FREE EXPENSES</b>	

a. Commission and service expenses	16 163 055
b. Losses in foreign currency	24 150 330
c. Losses on sales and purchase invoices	
d. Investment losses	
e. Other non-interest expenses	199
<b>f. Total non-interest expenses</b>	<b>40 313 584</b>
<b>6. NET INCOME BEFORE OPERATING EXPENSES</b>	<b>113 650 401</b>
<b>7. OPERATING EXPENSES</b>	
a. Salaries and other employee costs	30 361 003
b. Rent and maintenance	6 855 983
c. Travel and transportation expenses	901 122
d. Administrative expenses	3 236 912
e. Representation and charity	9 575 953
f. Depreciation costs	5 529 433
g. Insurance, taxes and other expenses	10 485 295
<b>h. Total operating expenses</b>	<b>66 945 701</b>
<b>8. EVALUATION OF NON-CREDIT LOSSES</b>	<b>468 722</b>
<b>9. NET PROFIT BEFORE TAXES AND OTHER ADJUSTMENTS</b>	<b>46 235 978</b>
a. Profit tax estimate	10 715 790
<b>10. INCOME BEFORE ADJUSTMENTS</b>	<b>35 520 188</b>
a. Contingent income or losses, net	
b. Other adjustments to profit, net	
<b>11. NET PROFIT (LOSSES)</b>	<b>35 520 188</b>

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"