

**QUARTERLY REPORT KAPITAL SUG'URTA JSC based on the results of the 1st quarter of 2026**

<b>NAME OF THE ISSUER</b>					
1.	Company name:	Joint-stock company "KAPITAL SUG'URTA»			
	Short name:	JSC "KAPITAL SUG'URTA»			
	Name of the stock Ticker:*	KPLS			
<b>CONTACT DETAILS</b>					
2.	Location:	44 M. Gandhi street, Tashkent			
	Postal address:	index: 100000, Tashkent, M. Gandhi street, 44			
	Email address: *	office@kapitalsugurta.uz, info@kapitalsugurta.uz			
	Official website: *	www.kapitalsugurta.uz			
<b>BANK DETAILS</b>					
3.	Name of the servicing Bank:	"Kapitalbank" JSCB Yashnabad branch»			
	Account number:	2021 6000 9001 3803 7001			
	MFIs:	00491			
<b>REGISTRATION AND IDENTIFICATION DOCUMENTS ASSIGNED: NUMBERS</b>					
4.	registration authority:	Ministry of Justice of the Republic of Uzbekistan No. 71 dated 06/20/2014, Public Services Center of Mirzo Ulugbek district No. 71 dated 04/09/2025			
	state tax service body (TIN):	200 638 670			
	<b>Numbers assigned by state statistics bodies:</b>				
	KFS:	144			
	OKPO:	14853404			
	OKED:	65120			
	SOATO:	1726290			
<b>BALANCE SHEET For INSURANCE COMPANIES (thousand soums.)</b>					
Name of the indicator		Page code	At the beginning of the reporting period	At the end of the reporting period	
1		2	3	4	
<b>ASSET</b>					
<b>I. long-Term assets</b>					
Fixed assets:					
Initial (replacement) cost (0100, 0300)		010	94 029 116,68	94 082 037,67	
Amount of depreciation (0200)		011	25 516 883,85	26 725 110,74	
Depreciated book value		012	68 512 232,83	67 356 926,93	
Intangible asset					
The initial cost (0400)		020	7 072 627,30	7 072 627,30	
The amount of depreciation (0500)		021	3 281 512,81	3 626 159,58	
The residual (book) value [page 020 - 021]		022	3 791 114,49	3 446 467,72	
5.	Long-term investments, total [p. 040+050+060+070+080], including		030	47 516 336,43	83 761 136,43
	Securities (0610)		040	47 516 336,43	83 761 136,43
	Investments in subsidiaries (0620)		050		
	Investments in dependent business entities (0630)		060		
	Investment in a company with foreign capital (0640)		070		
	Other long-term investments (0690)		080		
	Equipment to install (0700)		090		
	Capital investment (0800)		100	1 122 235,27	1 122 235,27
	Long-term accounts receivable (0910,0920,0930, 0940)		110		
	Long-term deferred expenses (0950, 0960, 0990)		120		
	Total for section I [p. 012 + 022 + 030 + 090 + 100 + 110 + 120]		130	120 941 919,02	155 686 766,35
	<b>II. Current assets</b>				
	Inventory, total [p. 150 + 160]		140	822 074,01	451 414,90
	Production stocks (1000, 1500, 1600)		150	822 074,01	451 414,90
	Incomplete services (2000, 2300, 2700)		160		
	Deferred expenses (3100)		170	449 350,99	12 129 973,12
	Deferred expenses (3200)		180		

Debtors, total [p. 200+310+320+330+340+350+360+370+380+390]	190	27 434 991,96	56 505 360,61
from it: overdue	191		
Invoices to be paid, total (p. 210 + 220 - 400)	200	6 981 352,40	11 186 683,49
Debt of buyers and customers (4010, 4020)	210	12 318,75	12 318,75
Debtors, total [p. 200+310+320+330+340+350+360+370+380+390]	220	6 969 033,65	11 174 364,74
Insureds ' debt (4030)	230		
Debt of insurance agents and brokers (4040)	240	618 930,03	13 083,28
Reinsureds' debt (4050)	250	6 350 103,62	11 161 281,46
Debt of reinsurers on Commission fees, bonuses and other remuneration (4051)	260		
Reinsurers ' debt (4060)	270		
Life insurance loans (4070)	280		
The insurer's loss depot from other insurers (4080)	290		
The insurer's premium depot at other insurers (4090)	300		
Debt of separate divisions (4110)	310		
Debt of subsidiaries and affiliates (4120)	320		
Advances made to staff (4200)	330	484 013,20	615 387,82
Advances made to suppliers and contractors (4300)	340	4 084 716,25	2 940 209,51
Advance payments for taxes and fees to the budget (4400)	350	1 711 424,87	1 737 983,49
Advance payments to state trust funds and insurance (4500)	360		
Debt of founders on contributions to the authorized capital (4600)	370		
The debt of the personnel on other operations (4700)	380	7 775 255,64	7 771 392,02
Other accounts receivable (4800)	390	6 398 229,60	32 253 704,28
Reserves for doubtful debts (4900)	400		
Cash, total (p. 420 + 430 + 440 + 450)	410	62 738 497,48	65 882 782,80
Cash on hand (5000)	420		200 000,00
Cash on the bank account (5100)	430	61 645 548,93	14 212 892,05
Cash in foreign currency (5200)	440	71 250,41	341 702,49
Other cash and cash equivalents (5500, 5600, 5700)	450	1 021 698,14	51 128 188,26
Short-term investments (5800)	460	101 667 399,50	65 415 335,50
Other current assets (5900)	470		
<b>Total for section II [p. 140+170 + 180 + 190 + 410 + 460 + 470]</b>	480	193 112 313,94	200 384 866,93
<b>TOTAL balance sheet ASSET [page 130 + 480]</b>	490	314 054 232,96	356 071 633,28
<b>LIABILITY</b>			
<b>I. Sources of own funds</b>			
Authorized capital (8300)	500	80 000 000,00	80 000 000,00
Added capital (8,400)	510	1 873 485,53	1 873 485,53
Reserve capital (8,500)	520	35 719 846,95	35 719 846,95
Repurchased own shares (8,600)	530		
Retained earnings (uncovered loss) (8700)	540	715 108,74	2 094 149,57
Target receipts (8800)	550	1 929,20	1 929,20
Reserves for upcoming expenses and payments (8900)	560		
<b>Total for section I [p. 500 + 510 + 520 - 530 + 540 + 550 + 560]</b>	570	118 310 370,42	119 689 411,25
<b>II. Insurance reserve</b>			
Insurance reserves, total (p. 590 +600 +610 +620 + 630 + 640 + 650 + 660)	580	296 360 594,09	306 878 266,19
Unearned premium reserve (8010)	590	224 925 521,32	226 137 489,63
Incurred but not reported reserves (8020)	600	62 992 632,24	68 480 227,96
Reserve for declared but unsettled losses (8030)	610	1 851 675,07	7 599 336,23
Reserve of warning measures (8040)	620		
Asset mismatch reserve (8050)	630	6 590 765,46	4 661 212,37
reserve catastrophes (8060)	640		
loss fluctuation reserve (8070)	650		
life insurance reserves (8090)	660		
Share of reinsurers in insurance reserves, total (p. 680+690+700+710)	670	186 159 662,71	187 972 729,13
Reinsurers ' share of the unearned premium reserve (8110)	680	174 384 424,08	172 409 108,17
Share of reinsurers in the reserve of declared but unsettled losses (8120)	690		
Share of reinsurers in the incurred but not reported reserves (8130)	700	11 775 238,63	15 563 620,96
Share of reinsurers in life insurance reserves (8140)	710		
<b>Total for section II [pages 580-670]</b>	720	110 200 931,38	118 905 537,06
<b>III. Commitments</b>			

Long-term liabilities, total (p. 740+750+850+860+870+880+890+ 900 +910 + 920)	730	31 176 810,42	13 221 568,89
including: long-term accounts payable (p. 740+760+770+780+790+800+820+830+850+870+890+ 920)	731	0,00	0,00
Long-term debt to suppliers and contractors (7010, 7020)	740		
Long-term liabilities for insurance operations, total pages 760+770+780+790 + 800 + 810 + 820 + 830)	750	0,00	0,00
Long-term debt to contractors performing warning measures (7011)	760		
Long-term debt to policyholders (7030)	770		
Long-term debt to insurance agents and brokers (7040)	780		
Long-term debt to reinsureds (7050)	790		
Long-term debt to reinsurer (7060)	800		
Depot premiums reinsurers ' (7070)	810		
Long-term debt to reinsurers for Commission fees, bonuses and other remuneration (7080)	820		
Long-term debt to actuaries, Adjusters, surveyors and assistance companies (7090)	830		
Long-term debt to separate divisions (7110)	840		
Long-term debt to subsidiaries and affiliates (7120)	850		
Long-term deferred income (7210, 7220, 7230)	860		
Long-term deferred tax liabilities and mandatory payments (7240)	870		
Other long-term deferred liabilities (7250, 7290)	880		
Advances received from customers and customers (7300)	890		
Long-term Bank loans (7810)	900	31 176 810,42	13 221 568,89
Long-term loans (7820, 7830, 7840)	910		
Other long-term accounts payable (7900)	920		
Current liabilities, total [p. 940 + 950 + 1050 + 1060 + 1070 + 1080 + 1090 + 1100 + 1110 + 1120 + 1130 + 1140 + 1150 + 1160 + 1170 + 1180]	930	54 366 120,74	104 255 116,08
including: current accounts payable (p. 940+960+970+980 +990+1000+1020+1030+1050+1070+1090+1100+1110+ 1120+1130+1140+1180)	931	54 366 118,74	89 559 706,87
from it: overdue current accounts payable	932		
Debt to suppliers and contractors (6010, 6020)	940	2 172 896,11	3 053 166,92
Liabilities for insurance operations, total (p. 960+970+980 + 990 + 1000 + 1010 + 1020 + 1030)	950	12 368 454,77	20 161 637,01
Debt to contractors performing warning measures (6011)	960		
Debt to policyholders (6030)	970	2 090 314,60	2 233 617,67
Debt to insurance agents and brokers (6040)	980	831 248,14	6 413 245,56
Debt to reinsurers (6050)	990	16 266,44	16 186,49
Debt to reinsurer (6060)	1000	9 260 964,66	11 470 033,83
Depot premiums reinsurers ' (6070)	1010		
Debt to reinsurer for Commission awards, fees, bonuses and other remuneration (6080)	1020		
Debt to actuaries, the Adjusters,, surveyors and assistance (6090)	1030	169 660,93	28 553,46
Debt to separate divisions (6110)	1040		
Debt to subsidiaries and affiliates (6120)	1050		
Deferred revenue (6210, 6220, 6230)	1060		
Deferred tax liabilities and mandatory payments (6240)	1070		
Other deferred liabilities (6250, 6290)	1080		
Received advances (6300)	1090	35 439 297,37	61 072 877,84
Debt to payments to the budget (6400)	1100	2 173 939,58	1 670 443,27
Insurance arrears (6510)	1110	746 152,49	854 623,69
Debt to payments to state trust funds (6520)	1120		
Debt to founders (6600)	1130	1 170 701,34	1 170 701,34
The arrears of wage (6700)	1140	260 818,14	1 536 135,11
Short-term Bank loans (6810)	1150		
Short-term loans (6820, 6830, 6840)	1160	2,00	315 738,43
Current portion of long-term liabilities (6950)	1170		14 379 670,78
Other accounts payable (6,900 other than 6,950)	1180	33 858,94	40 121,69
<b>Total for section III [page 730 + 930]</b>	<b>1190</b>	<b>85 542 931,16</b>	<b>117 476 684,97</b>

**TOTAL balance sheet LIABILITY [p. 570+720+1190]**

1200 | 314 054 232,96 | 356 071 633,28

**REPORT on FINANCIAL RESULTS FOR INSURANCE COMPANIES (thousand soums.)**

Name of the indicator	Код стр.	For the corresponding period last year		For accounting period	
		the income (profit)	expenses (losses)	the income (profit)	expenses (losses)
Income from rendering insurance services (p .011- 012+ 013+/-014+ /-015 + /-016 + /-017 + /-018 + 019)	010	55 195 352,51	x	202 408 353,24	x
Insurance premium for direct insurance and co-insurance (in the part of the insurer's share established in the co-insurance contract)	011	82 214 061,70	x	204 447 656,62	x
Insurance premium under contracts transferred to reinsurance	012	x	26 100 444,88	x	4 631 332,48
Insurance premiums under contracts accepted for reinsurance	013	28 440 880,57	x	11 296 634,78	x
Result of changes in the unearned premium reserve, adjusted for reinsurers ' share of the unearned premium reserve	014		21 452 181,89		3 187 284,22
Result of changes in the incurred but not reported reserves, adjusted for the share of reinsurers in the incurred but not reported reserves	015		7 450 460,18		5 747 661,16
Result of changes in the provision for losses that occurred but were not declared, adjusted for the share of reinsurers in the provision for losses that occurred but were not declared	016		2 190 433,14		1 699 213,39
Result of changes in life insurance reserves, adjusted for reinsurers ' share of life insurance reserves	017				
Result of changes other technical reserves, adjusted for the share of reinsurers in the corresponding reserves	018	1 733 930,33		1 929 553,09	
Other income from insurance services	019		x		
Income from rendering of servicese intermediary's	020	87 829,60	x	74 888,00	x
Income by from reimbursement losses of the of reinsurance	030		x		x
Income by Commission awards, tantyema and fees reinsurance	040	26 497 964,79	x		
Income from rendering of services of a surveyor's and Adjuster	050		x		
Net revenues from the provision of insurance services (p. 010 + 020 + 030 + 040 + 050)	060	81 781 146,90	x	202 483 241,24	x
Cost of rendered insurance services	070	x	35 298 053,82	x	78 033 131,75
Gross profit (loss) from the provision of insurance services (p. 060 - 070)	080	46 483 093,08	0,00	124 450 109,49	0,00
Expenses of the period, total (p. 100 + 110 + 120 + 130), including:	090	x	47 250 189,30	x	128 996 700,50
Expenses by implementations	100	x	46 800,00	x	9 474,28
Administrative expenses	110	x	10 499 454,59	x	15 433 596,40
Other operating expenses	120	x	36 703 934,71	x	113 553 629,82
Expenses of the reporting period that are excluded from the tax base in the future	130	x		x	
Other income from basic activities	140	483 265,87	x	3 838 804,23	x
Profit (loss) from basicactivities (p. 080 - 090 + 140)		0,00	283 830,35	0,00	707 786,78
Income from financial activities, total (p. 170 + 180 + 190 + 200 + 210), including:	160	3 492 167,31	x	2 952 396,48	x
Income in the form of dividends	170		x		x
Income in the form of interest	180	3 321 965,99	x	2 589 973,31	x

Income from long-term lease (leasing)	190		x		x
Income from currency exchange differences	200	170 201,32	x	362 423,17	x
Other income from financial activities	210		x		x
Expenses by the for financial activities, total (стр. 230 + 240 + 250 + 260), including:	220	x	446 312,12	x	284 396,69
Expenses in the form of interest	230	x	248,47	x	
Expenses in the form of interest on long-term lease (leasing)	240	x		x	
Losses from monetary exchange rate differences	250	x	445 988,30	x	284 396,69
Other expenses of financial expenses	260	x	75,35	x	
Profit (loss) from General economic activities (p. 150 + 160 - 220)	270	2 762 024,84	0,00	1 960 213,01	0,00
Extraordinary gains and losses	280				
Profit (loss) before taxes income tax (p. 270 +/- 280)	290	2 762 024,84	0,00	1 960 213,01	0,00
Profit tax	300	x	266 147,43	x	581 172,18
Other taxes other taxes and other mandatory payments from profit	310	x		x	
Net profit (loss) of the reporting period (p. 290 - 300 - 310)	320	2 495 877,41	0,00	1 379 040,83	0,00

F.N.P. General manager:

Burikhujaev Khumoyunxon Avazxon O'g'li

F.N.P. Acting chief accountant:

Baymanov Zokir Erkinovich

F.N.P. authorized person who placed the order  
Information on the website:

Masudov Jamoliddin Khayriddinovich