QUARTERLY REPORT KAPITAL SUG'URTA JSC based on the results of the 2nd quarter of 2026

1.	**NAME OF THE ISSUER**	
	Company name:	Joint-stock company "KAPITAL SUG'URTA»
	Short name:	JSC "KAPITAL SUG'URTA»
	Name of the stock Ticker:*	KPLS
2.	**CONTACT DETAILS**	
	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
3.	**BANK DETAILS**	
	Name of the servicing Bank:	ANOR BANK JSC
	Account number:	2021 6000 6001 3803 7001
	MFIs:	01183
4.	**REGISTRATION AND IDENTIFICATION DOCUMENTS ASSIGNED: NUMBERS**	
	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
	Numbers assigned by state statistics bodies:	
	KFS:	144
	OKPO:	14853404
	OKED:	65120
	SOATO:	1726290

5.

BALANCE SHEET
For INSURANCE COMPANIES (thousand soums.)

Name of the indicator	Page code	At the beginning of the reporting period	At the end of the reporting period
1	2	3	4
ASSET			
I. long-Term assets			
Fixed assets:			
Initial (replacement) cost (0100, 0300)	010	94 029 116,68	93 508 984,03
Amount of depreciation (0200)	011	25 516 883,85	27 514 155,36
Depreciated book value	012	68 512 232,83	65 994 828,67
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	3 970 806,35
The residual (book) value [page 020 - 021]	022	3 791 114,49	3 101 820,95
Long-term investments, total [p. 040+050+060+070+080], including	030	47 516 336,43	83 260 086,42
Securities (0610)	040	47 516 336,43	83 260 086,42
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	0,00	
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	153 478 971,31
II. Current assets			
Inventory, total [p. 150 + 160]	140	822 074,01	1 041 369,13
Production stocks (1000, 1500, 1600)	150	822 074,01	1 041 369,13
Incomplete services (2000, 2300, 2700)	160		
Deferred expenses (3100)	170	449 350,99	36 049 844,68
Deferred expenses (3200)	180		

Debtors, total [p. 200+310+320+330+340+350+360+370+380+390]	190	27 434 991,96	102 827 680,80
from it: overdue	191		
Invoices to be paid, total (p. 210 + 220 - 400)	200	6 981 352,40	43 232 840,25
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	43 220 521,50
Insureds ' debt (4030)	230		
Debt of insurance agents and brokers (4040)	240	618 930,03	30 239 719,07
Reinsureds' debt (4050)	250	6 350 103,62	12 980 802,43
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	608 398,41
Advances made to suppliers and contractors (4300)	340	4 084 716,25	14 790 417,70
Advance payments for taxes and fees to the budget (4400)	350	1 711 424,87	1 847 159,50
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	7 689 318,14
Other accounts receivable (4800)	390	6 398 229,60	34 659 546,80
Reserves for doubtful debts (4900)	400		
Cash, total (p. 420 + 430 + 440 + 450)	410	62 738 497,48	88 830 205,48
Cash on hand (5000)	420		
Cash on the bank account (5100)	430	61 645 548,93	23 641 639,89
Cash in foreign currency (5200)	440	71 250,41	93 782,34
Other cash and cash equivalents (5500, 5600, 5700)	450	1 021 698,14	65 094 783,25
Short-term investments (5800)	460	101 667 399,50	69 623 379,00
Other current assets (5900)	470		
Total for section II [p. 140+170 + 180 + 190 + 410 + 460 + 470]	480	193 112 313,94	298 372 479,09
TOTAL balance sheet ASSET [page 130 + 480]	490	314 054 232,96	451 851 450,40
LIABILITY			
I. Sources of own funds			
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	4 332 981,33
Target receipts (8800)	550	1 929,20	3 929,20
Reserves for upcoming expenses and payments (8900)	560		
Total for section I [p. 500 + 510 + 520 - 530 + 540 + 550 + 560]	570	118 310 370,42	121 930 243,01
II. Insurance reserve			
Insurance reserves, total (p. 590 +600 +610 +620 + 630 + 640 + 650 + 660)	580	296 360 594,09	344 388 857,44
Unearned premium reserve (8010)	590	224 925 521,32	256 296 505,42
Incurred but not reported reserves (8020)	600	62 992 632,24	72 666 242,85
Reserve for declared but unsettled losses (8030)	610	1 851 675,07	9 952 295,55
Reserve of warning measures (8040)	620		
Asset mismatch reserve (8050)	630	6 590 765,46	5 473 813,62
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	187 193 218,58
Reinsurers ' share of the unearned premium reserve (8110)	680	174 384 424,08	171 262 206,54
Share of reinsurers in the reserve of declared but unsettled losses (8120)	690		15 931 012,04
Share of reinsurers in the incurred but not reported reserves (8130)	700	11 775 238,63	
Share of reinsurers in life insurance reserves (8140)	710		
Total for section II [pages 580-670]	720	110 200 931,38	157 195 638,86
III. Commitments			

Long-term liabilities, total (p. 740+750+850+860+870+880+890+ 900 +910 + 920)	730	31 176 810,42	19 408 148,71
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	19 408 148,71
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	153 317 419,82
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	143 235 203,35
from it: overdue current accounts payable	932		
Debt to suppliers and contractors (6010, 6020)	940	2 172 896,11	3 490 826,95
Liabilities for insurance operations, total (p. 960+970+980 + 990 + 1000 + 1010 + 1020 + 1030)	950	12 368 454,77	22 119 118,80
Debt to contractors performing warning measures (6011)	960		
Debt to policyholders (6030)	970	2 090 314,60	2 788 817,61
Debt to insurance agents and brokers (6040)	980	831 248,14	9 480 936,78
Debt to reinsurers (6050)	990	16 266,44	32 426,68
Debt to reinsurer (6060)	1000	9 260 964,66	9 750 925,52
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	66 012,21
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	95 897 259,37
Debt to payments to the budget (6400)	1100	2 173 939,58	1 231 616,58
Insurance arrears (6510)	1110	746 152,49	
Debt to payments to state trust funds (6520)	1120		382 011,02
Debt to founders (6600)	1130	1 170 701,34	1 170 701,34
The arrears of wage (6700)	1140	260 818,14	430 108,28
Short-term Bank loans (6810)	1150		
Short-term loans (6820, 6830, 6840)	1160	2,00	845,87
Current portion of long-term liabilities (6950)	1170	0,00	10 081 370,60
Other accounts payable (6,900 other than 6,950)	1180	33 858,94	18 513 561,01
Total for section III [page 730 + 930]	1190	85 542 931,16	172 725 568,53

	TOTAL balance sheet LIABILITY [p. 570+720+1190]	1200	314 054 232,96	451 851 450,40	

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	192 710 702,07	x	433 884 175,38	x
	Insurance premium for direct insurance and co-insurance (in the part of the insurer's share established in the co-insurance contract)	011	247 273 349,60	x	470 315 810,23	x
	Insurance premium under contracts transferred to reinsurance	012	x	63 766 851,14	x	8 307 735,72
	Insurance premiums under contracts accepted for reinsurance	013	47 479 264,48	x	18 870 808,35	x
	Result of changes in the unearned premium reserve, adjusted for reinsurers ' share of the unearned premium reserve	014		19 468 111,48		34 493 201,65
	Result of changes in the incurred but not reported reserves, adjusted for the share of reinsurers in the incurred but not reported reserves	015		207 892,86		8 100 620,49
	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		18 446 241,49		5 517 837,19
	Result of changes in life insurance reserves, adjusted for reinsurers ' share of life insurance reserves	017				
6.	Result of changes other technical reserves, adjusted for the share of reinsurers in the corresponding reserves	018		152 815,04	1 116 951,85	
	Other income from insurance services	019		x		x
	Income from rendering of servicese intermediary's	020	196 628,00	x	109 916,80	x
	Income by from reimbursement losses of the of reinsurance	030		x		x
	Income by Commission awards, tantyema and fees reinsurance	040		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	192 907 330,07	x	433 994 092,18	x
	Cost of rendered insurance services	070	x	101 105 946,11	x	146 420 157,79
	Gross profit (loss) from the provision of insurance services (p. 060 - 070)	080	91 801 383,96	0,00	287 573 934,39	0,00
	Expenses of the period, total (p. 100 + 110 + 120 + 130), including:	090	x	127 544 357,68	x	301 368 674,95
	Expenses by implementations	100	x	94 508,00	x	88 474,28
	Administrative expenses	110	x	25 111 033,58	x	32 450 337,08
	Other operating expenses	120	x	102 338 816,10	x	268 829 863,59
	Expenses of the reporting period that are excluded from the tax base in the future	130	x		x	
	Other income from basic activities	140	30 689 736,61	x	13 003 793,49	x
	Profit (loss) from basicactivities (p. 080 - 090 + 140)		0,00	5 053 237,11	0,00	790 947,07
	Income from financial activities, total (p. 170 + 180 + 190 + 200 + 210), including:	160	7 633 568,32	x	5 760 166,10	x
	Income in the form of dividends	170		x		x

	Income in the form of interest	180	6 878 431,18	x	5 148 147,64	x
	Income from long-term lease (leasing)	190		x		x
	Income from currency exchange differences	200	755 137,14	x	612 018,46	x
	Other income from financial activities	210		x		x
	Expenses by the for financial activities, total (стр. 230 + 240 + 250 + 260), including:	220	x	1 202 296,39	x	592 351,24
	Expenses in the form of interest	230	x	39 320,50	x	312,33
	Expenses in the form of interest on long-term lease (leasing)	240	x		x	
	Losses from monetary exchange rate differences	250	x	1 162 889,15	x	590 988,91
	Other expenses of financial expenses	260	x	86,74	x	1 050,00
	Profit (loss) from General economic activities (p. 150 + 160 - 220)	270	1 378 034,82	0,00	4 376 867,79	0,00
	Extraordinary gains and losses	280				
	Profit (loss) before taxes income tax (p. 270 + /- 280)	290	1 378 034,82	0,00	4 376 867,79	0,00
	Profit tax	300	x	453 676,35	x	1 093 230,05
	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	924 358,47	0,00	3 283 637,74	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