QUARTERLY REPORT KAPITAL SUG'URTA JSC based on the results of the 3nd 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

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	93 085 901,31
	Amount of depreciation (0200)	011	25 516 883,85	28 229 198,96
	Depreciated book value	012	68 512 232,83	64 856 702,35
	Intangible asset			
	The initial cost (0400)	020	7 072 627,30	258 895 184,30
	The amount of depreciation (0500)	021	3 281 512,81	24 776 423,56
	The residual (book) value [page 020 - 021]	022	3 791 114,49	234 118 760,74
5.	Long-term investments, total [p. 040+050+060+070+080], including	030	47 516 336,43	83 260 086,43
	Securities (0610)	040	47 516 336,43	83 260 086,43
	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	383 357 784,79
	II. Current assets			
	Inventory, total [p. 150 + 160]	140	822 074,01	1 030 071,95
	Production stocks (1000, 1500, 1600)	150	822 074,01	1 030 071,95
	Incomplete services (2000, 2300, 2700)	160		
	Deferred expenses (3100)	170	449 350,99	3 240 725,09
	Deferred expenses (3200)	180		

Debtors, total [p. 200+310+320+330+340+350+360+370+380+390]	190	27 434 991,96	91 972 684,11
from it: overdue	191		
Invoices to be paid, total (p. 210 + 220 - 400)	200	6 981 352,40	44 126 904,06
Debt of buyers and customers (4010, 4020)	210	12 318,75	47 378,75
Debtors, total [p. 200+310+320+330+340+350+360+370+380+390]	220	6 969 033,65	44 079 525,31
Insureds ' debt (4030)	230		0,00
Debt of insurance agents and brokers (4040)	240	618 930,03	34 528 081,44
Reinsureds' debt (4050)	250	6 350 103,62	9 551 443,87
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	1 205 128,48
Advances made to suppliers and contractors (4300)	340	4 084 716,25	4 340 919,82
Advance payments for taxes and fees to the budget (4400)	350	1 711 424,87	1 862 733,63
Advance payments to state trust funds and insurance (4500)	360		0,00
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	7 579 314,05
Other accounts receivable (4800)	390	6 398 229,60	32 857 684,07
Reserves for doubtful debts (4900)	400		
Cash, total (p. 420 + 430 + 440 + 450)	410	62 738 497,48	5 785 502,07
Cash on hand (5000)	420		
Cash on the bank account (5100)	430	61 645 548,93	250 694,20
Cash in foreign currency (5200)	440	71 250,41	227 979,21
Other cash and cash equivalents (5500, 5600, 5700)	450	1 021 698,14	5 306 828,66
Short-term investments (5800)	460	101 667 399,50	62 269 532,00
Other current assets (5900)	470		
Total for section II [p. 140+170 + 180 + 190 + 410 + 460 + 470]	480	193 112 313,94	164 298 515,22
TOTAL balance sheet ASSET [page 130 + 480]	490	314 054 232,96	547 656 300,01
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	35 702 959,54
Repurchased own shares (8,600)	530		
Retained earnings (uncovered loss) (8700)	540	715 108,74	4 192 720,46
Target receipts (8800)	550	1 929,20	1 929,20
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	121 771 094,73
II. Insurance reserve			
Insurance reserves, total (p. 590 +600 +610 +620 + 630 + 640 + 650 + 660)	580	296 360 594,09	483 739 944,47
Unearned premium reserve (8010)	590	224 925 521,32	362 333 210,03
Incurred but not reported reserves (8020)	600	62 992 632,24	67 141 093,06
Reserve for declared but unsettled losses (8030)	610	1 851 675,07	48 084 514,65
Reserve of warning measures (8040)	620		
Asset mismatch reserve (8050)	630	6 590 765,46	6 181 126,73
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	154 032 262,56
Reinsurers ' share of the unearned premium reserve (8110)	680	174 384 424,08	152 929 053,08
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	1 103 209,48
Share of reinsurers in life insurance reserves (8140)	710		
Total for section II [pages 580-670]	720	110 200 931,38	329 707 681,91
III. Commitments			

Long-term liabilities, total (p. 740+750+850+860+870+880+890+ 900 +910 + 920)	730	31 176 810,42	20 536 618,80
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	20 536 618,80
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	75 640 904,57
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	67 373 593,67
from it: overdue current accounts payable	932		
Debt to suppliers and contractors (6010, 6020)	940	2 172 896,11	2 404 660,32
Liabilities for insurance operations, total (p. 960+970+980 + 990 + 1000 + 1010 + 1020 + 1030)	950	12 368 454,77	9 487 794,74
Debt to contractors performing warning measures (6011)	960		
Debt to policyholders (6030)	970	2 090 314,60	3 149 958,64
Debt to insurance agents and brokers (6040)	980	831 248,14	857 045,80
Debt to reinsurers (6050)	990	16 266,44	30 172,80
Debt to reinsurer (6060)	1000	9 260 964,66	4 976 361,95
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	474 255,55
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	27 514 525,24
Debt to payments to the budget (6400)	1100	2 173 939,58	1 585 920,18
Insurance arrears (6510)	1110	746 152,49	875 510,31
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	5 849 264,11
Short-term Bank loans (6810)	1150		
Short-term loans (6820, 6830, 6840)	1160	2,00	
Current portion of long-term liabilities (6950)	1170		8 267 310,90
Other accounts payable (6,900 other than 6,950)	1180	33 858,94	18 485 217,43
Total for section III [page 730 + 930]	1190	85 542 931,16	96 177 523,37

	TOTAL balance sheet LIABILITY [p. 570+720+1190]	1200	314 054 232,96	547 656 300,01		

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	369 772 700,94	x	361 043 938,27	x
	Insurance premium for direct insurance and co-insurance (in the part of the insurer's share established in the co-insurance contract)	011	405 945 219,00	x	568 935 466,71	x
	Insurance premium under contracts transferred to reinsurance	012	x	102 130 733,98	x	8 780 262,62
	Insurance premiums under contracts accepted for reinsurance	013	50 233 435,27	x	20 395 484,69	x
	Result of changes in the unearned premium reserve, adjusted for reinsurers ' share of the unearned premium reserve	014	34 496 268,03			158 863 059,70
	Result of changes in the incurred but not reported reserves, adjusted for the share of reinsurers in the incurred but not reported reserves	015	75 014,83			46 232 839,57
	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		18 687 888,23		14 820 489,97
	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		158 613,98	409 638,73	
	Other income from insurance services	019		x		x
	Income from rendering of servicese intermediary's	020		x	213 384,54	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	369 772 700,94	x	361 257 322,81	x
	Cost of rendered insurance services	070	x	182 504 135,54	x	221 506 364,85
	Gross profit (loss) from the provision of insurance services (p. 060 - 070)	080	187 268 565,40	0,00	139 750 957,96	0,00
	Expenses of the period, total (p. 100 + 110 + 120 + 130), including:	090	x	237 616 330,19	x	167 436 236,89
	Expenses by implementations	100	x	148 840,50	x	127 388,28
	Administrative expenses	110	x	41 824 032,50	x	72 207 535,39
	Other operating expenses	120	x	195 643 457,19	x	95 101 313,22
	Expenses of the reporting period that are excluded from the tax base in the future	130	x		x	
	Other income from basic activities	140	40 682 750,71	x	24 756 345,96	x
	Profit (loss) from basicactivities (p. 080 - 090 + 140)		0,00	9 665 014,08	0,00	2 928 932,97
	Income from financial activities, total (p. 170 + 180 + 190 + 200 + 210), including:	160	10 941 146,72	x	8 267 687,93	x
	Income in the form of dividends	170		x		x
	Income in the form of interest	180	9 470 613,34	x	7 554 361,84	x

	Income from long-term lease (leasing)	190		x		x
	Income from currency exchange differences	200	1 470 533,38	x	713 326,09	x
	Other income from financial activities	210		x		x
	Expenses by the for financial activities, total (стр. 230 + 240 + 250 + 260), including:	220	x	1 941 675,18	x	828 665,37
	Expenses in the form of interest	230	x	248,47	x	312,33
	Expenses in the form of interest on long-term lease (leasing)	240	x	39 072,03	x	1 724,49
	Losses from monetary exchange rate differences	250	x	1 902 238,38	x	825 578,55
	Other expenses of financial expenses	260	x	116,30	x	1 050,00
	Profit (loss) from General economic activities (p. 150 + 160 - 220)	270	0,00	665 542,54	4 510 089,59	0,00
	Extraordinary gains and losses	280				
	Profit (loss) before taxes income tax (p. 270 + /- 280)	290	0,00	665 542,54	4 510 089,59	0,00
	Profit tax	300	x	800 009,82	x	1 366 712,73
	Other taxes other taxes and other mandatory payments from profit	310	x		x	0,00
	Net profit (loss) of the reporting period (p. 290 - 300 - 310)	320	0,00	1 465 552,36	3 143 376,86	0,00

F.N.P. General manager: Smirnov Timur Alfredovich

F.N.P. Acting chief accountant: Kenzhaev Zhakhongir Karim ugli

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