QUARTERLY REPORT KAPITAL SUG'URTA JSC based on the results of the third quarter of 2025

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:	"Kapitalbank"JSCB Yashnabad branch»
	Account number:	2021 6000 9001 3803 7001
	MFIs:	00491
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	84 365 260,43	143 897 593,01
Amount of depreciation (0200)	011	21 350 352,93	24 324 338,61
Depreciated book value	012	63 014 907,50	119 573 254,40
Intangible asset			
The initial cost (0400)	020	7 072 627,30	7 072 627,30
The amount of depreciation (0500)	021	1 886 788,41	2 936 866,04
The residual (book) value [page 020 - 021]	022	5 185 838,89	4 135 761,26
Long-term investments, total [p. 040+050+060+070+080], including	030	47 531 374,81	47 516 339,45
Securities (0610)	040	47 531 374,81	47 516 339,45
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	41 685 170,23	7 875 794,05
Long-term accounts receivable (0910,0920,0930, 0940)	110	11 397 434,06	1 397 434,06
Long-term deferred expenses (0950, 0960, 0990)	120		
Total for section I [p. 012 + 022 + 030 + 090 + 100 + 110 + 120]	130	168 814 725,49	180 498 583,22
II. Current assets			
Inventory, total [p. 150 + 160]	140	9 995 542,58	802 100,46
Production stocks (1000, 1500, 1600)	150	9 995 542,58	802 100,46
Incomplete services (2000, 2300, 2700)	160		
Deferred expenses (3100)	170	1 429 682,76	558 212,63
Deferred expenses (3200)	180		

Debtors, total [p. 200+310+320+330+340+350+360+370+380+390]	190	90 739 244,50	49 731 979,75
from it: overdue	191		
Invoices to be paid, total (p. 210 + 220 - 400)	200	22 493 334,07	6 982 769,09
Debt of buyers and customers (4010, 4020)	210	178 046,12	12 318,75
Debtors, total [p. 200+310+320+330+340+350+360+370+380+390]	220	22 315 287,95	6 970 450,34
Insureds ' debt (4030)	230	206 949,90	172 851,53
Debt of insurance agents and brokers (4040)	240	11 541 379,53	541 379,53
Reinsureds' debt (4050)	250	10 566 958,52	6 256 219,28
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	12 579,18	500 093,81
Advances made to suppliers and contractors (4300)	340	8 623 130,55	6 038 599,95
Advance payments for taxes and fees to the budget (4400)	350	3 377 500,89	5 192 755,21
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	227 958,66	570 838,93
Other accounts receivable (4800)	390	56 004 741,15	30 446 922,76
Reserves for doubtful debts (4900)	400		
Cash, total (p. 420 + 430 + 440 + 450)	410	1 201 603,16	22 921 977,99
Cash on hand (5000)	420	0,50	
Cash on the bank account (5100)	430	425 346,35	22 045 955,91
Cash in foreign currency (5200)	440	43 074,46	22 136,38
Other cash and cash equivalents (5500, 5600, 5700)	450	733 181,85	853 885,70
Short-term investments (5800)	460	80 299 046,00	181 969 004,00
Other current assets (5900)	470		
Total for section II [p. 140+170 + 180 + 190 + 410 + 460 + 470]	480	183 665 119,00	255 983 274,83
TOTAL balance sheet ASSET [page 130 + 480]	490	352 479 844,49	436 481 858,05
LIABILITY			
I. Sources of own funds			
Authorized capital (8300)	500	45 000 000,00	75 000 000,00
Added capital (8,400)	510	1 873 485,53	1 873 485,53
Reserve capital (8,500)	520	35 620 149,94	35 721 065,01
Repurchased own shares (8,600)	530		
Retained earnings (uncovered loss) (8700)	540	2 676 291,41	1 380 193,11
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	85 171 856,08	113 976 672,85
II. Insurance reserve			
Insurance reserves, total (p. 590 +600 +610 +620 + 630 + 640 + 650 + 660)	580	296 006 195,06	357 513 240,26
Unearned premium reserve (8010)	590	257 026 961,24	297 704 061,16
Incurred but not reported reserves (8020)	600	31 553 355,02	52 299 701,15
Reserve for declared but unsettled losses (8030)	610	2 175 499,45	2 100 484,62
Reserve of warning measures (8040)	620		
Asset mismatch reserve (8050)	630	5 250 379,35	5 408 993,33
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	109 165 810,64	186 397 639,98
Reinsurers ' share of the unearned premium reserve (8110)	680	99 425 695,14	174 599 063,09
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	9 740 115,50	11 798 576,89
Share of reinsurers in life insurance reserves (8140)	710		
Total for section II [pages 580-670]	720	186 840 384,42	171 115 600,28
III. Commitments			

Long-term liabilities, total (p. 740+750+850+860+870+880+890+ 900 +910 + 920)	730	23 103 443,39	13 294 904,48
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	23 103 443,39	13 294 904,48
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	57 364 160,60	138 094 680,44
including: current accounts payable (p. 940+960+970+980 +990+1000+1020+1030+1050+1070+1090+1100+1110+ 1120+1130+1140+1180)	931	57 349 810,60	132 666 981,59
from it: overdue current accounts payable	932		
Debt to suppliers and contractors (6010, 6020)	940	1 237 708,92	1 392 230,79
Liabilities for insurance operations, total (p. 960+970+980 + 990 + 1000 + 1010 + 1020 + 1030)	950	41 606 417,47	23 337 958,29
Debt to contractors performing warning measures (6011)	960		
Debt to policyholders (6030)	970	166 124,62	229 005,32
Debt to insurance agents and brokers (6040)	980	827 275,16	14 437 044,21
Debt to reinsurers (6050)	990	16 845,64	18 645,21
Debt to reinsurer (6060)	1000	39 575 414,04	8 433 376,91
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	1 020 758,01	219 886,64
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	12 847 814,37	105 209 799,38
Debt to payments to the budget (6400)	1100	1 088 672,89	1 442 760,22
Insurance arrears (6510)	1110	340 087,15	183 102,85
Debt to payments to state trust funds (6520)	1120		
Debt to founders (6600)	1130		561 307,58
The arrears of wage (6700)	1140	184 971,76	461 754,68
Short-term Bank loans (6810)	1150		
Short-term loans (6820, 6830, 6840)	1160		741,60
Current portion of long-term liabilities (6950)	1170	14 350,00	5 426 957,25
Other accounts payable (6,900 other than 6,950)	1180	44 138,04	78 067,80
Total for section III [page 730 + 930]	1190	80 467 603,99	151 389 584,92

TOTAL balance sheet LIABILITY [p. 570+720+1190]	1200	352 479 844,49	436 481 858,05

6.

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	165 466 181,43	x	369 779 075,86	x
Insurance premium for direct insurance and co-insurance (in the part of the insurer's share established in the co-insurance contract)	011	248 298 407,10	x	405 951 593,92	x
Insurance premium under contracts transferred to reinsurance	012	x	55 131 405,24	x	102 130 733,98
Insurance premiums under contracts accepted for reinsurance	013	16 599 582,11	x	50 233 435,27	x
Result of changes in the unearned premium reserve, adjusted for reinsurers ' share of the unearned premium reserve	014		35 770 434,30	34 496 268,03	
Result of changes in the incurred but not reported reserves, adjusted for the share of reinsurers in the incurred but not reported reserves	015		3 388 709,90	75 014,83	
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		5 012 187,63		18 687 888,23
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		129 070,71		158 613,98
Other income from insurance services	019		x		x
Income from rendering of servicese intermediary's	020	486 576,96	x	249 105,88	x
Income by from reimbursement losses of the of reinsurance	030		x		x
Income by Commission awards, tantyema and fees reinsurance	040	58 846 336,06	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	224 799 094,45	x	370 028 181,74	x
Cost of rendered insurance services	070	x	163 999 359,49	x	182 529 015,80
Gross profit (loss) from the provision of insurance services (p. 060 - 070)	080	60 799 734,96	0,00	187 499 165,94	0,00
Expenses of the period, total (p. 100 + 110 + 120 + 130), including:	090	x	71 222 790,37	x	235 602 517,08
Expenses by implementations	100	x	325 729,30	x	148 840,50
Administrative expenses	110	x	30 222 077,64	x	41 818 366,45
Other operating expenses	120	x	40 674 983,43	x	193 635 310,13
Expenses of the reporting period that are excluded from the tax base in the future	130	x		x	
Other income from basic activities	140	517 392,28	x	41 558 635,04	x
Profit (loss) from basicactivities (p. 080 - 090 + 140)		0,00	9 905 663,13	0,00	6 544 716,10
Income from financial activities, total (p. 170 + 180 + 190 + 200 + 210), including:	160	13 223 200,80	x	10 698 626,03	x
Income in the form of dividends	170	650 110,00	x		x

	Income in the form of interest	180	11 993 735,04	x	9 469 318,82	x
	Income from long-term lease (leasing)	190		x		x
	Income from currency exchange differences	200	579 355,76	x	1 229 307,21	x
	Other income from financial activities	210		x		x
	Expenses by the for financial activities, total (стр. 230 + 240 + 250 + 260), including:	220	x	972 122,43	x	1 713 581,28
	Expenses in the form of interest	230	x	46 629,59	x	248,47
	Expenses in the form of interest on long-term lease (leasing)	240	x		x	39 072,03
	Losses from monetary exchange rate differences	250	x	631 045,66	x	1 674 144,51
	Other expenses of financial expenses	260	x	294 447,18	x	116,27
	Profit (loss) from General economic activities (p. 150 + 160 - 220)	270	2 345 415,24	0,00	2 440 328,65	0,00
	Extraordinary gains and losses	280				
	Profit (loss) before taxes income tax (p. 270 + /- 280)	290	2 345 415,24	0,00	2 440 328,65	0,00
	Profit tax	300	x	646 776,80	x	800 009,82
	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	1 698 638,44	0,00	1 640 318,83	0,00

F.N.P. General manager: Burikhujaev Khumoyunxon Avazxon O’g’li

F.N.P. Acting chief accountant: Boymanov Zokir Erkinovich

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