

Единый портал корпоративной информации

Отчеты

"Kafolat sug'urta kompaniyasi" AJ
Quarterly reports of insurance companies

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| 1 | NAME OF THE ISSUER: | |
| | Full | "Kafolat sug'urta kompaniyasi" aksiyadorlik jamiyati |
| | Short: | "Kafolat sug'urta kompaniyasi" AJ |
| | Name of stock exchange ticker: | KFLT |
| 2 | CORPORATE NEWS | |
| | Location: | г.Ташкент, Мирабадский р-н, проспект Амира Темура, дом 13, 13А |
| | Postal address: | 100000, г.Ташкент, Мирабадский р-н, проспект Амира Темура, дом 13, 13А |
| | E-mail address: | info@kafolat.uz (mailto:info@kafolat.uz) |
| | Official Website: | www.kafolat.uz (https://www.kafolat.uz) |
| 3 | БАНКОВСКИЕ РЕКВИЗИТЫ | |
| | Наименование обслуживающего банка: | Оперу АИКБ «Ипак йули» |
| | Current account: | 2021 0000 7019 4971 0001 |
| | MFI: | 00444 |
| 4 | РЕГИСТРАЦИОННЫЕ И ИДЕНТИФИКАЦИОННЫЕ НОМЕРА | |
| | присвоенные регистрирующим органом: | 999 |
| | присвоенные органом государственной налоговой службы (ИНН): | 202288236 |
| | присвоенные органами государственной статистики | |
| | КФС: | 144 |

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| ОКПО: | 16596762 |
| ОКОНХ: | 65120 |
| СОАТО: | 1726273 |

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| 5 | Balance sheet | | | |
| | Наименование показателя | Код стр. | На начало отчетного периода | На конец отчетного периода |
| | Assets | | | |
| | I. Long-term Assets | | | |
| | Non-Current Assets: | 000 | | |
| | Initial (replacement) value (0100,0300) | 010 | 24827657.20 | 27490321.70 |
| | Depreciation (0200) | 011 | 4792375.10 | 6486895.60 |
| | Residual (book) value (lines 010-011) | 012 | 20035282.10 | 21003426.10 |
| | Intangible assets: | 000 | | |
| | Initial value (0400) | 020 | 277565.70 | 277565.70 |
| | Depreciation amount (0500) | 021 | 66051.90 | 102135.20 |
| | Residual value (carrying amount) (lines 020-021) | 022 | 211513.80 | 175430.50 |
| | Long-term investments, Total (lines: 040+050+060+070+080), including: | 030 | 34554656.10 | 35503239.40 |
| | Securities (0610) | 040 | 14551633.70 | 14556246.40 |
| | Investments in subsidiary companies (0620) | 050 | | |
| | Investment in associates (0630) | 060 | | |
| | Investments in enterprises with foreign capital (0640) | 070 | | |
| Other long-term investments (0690) | 080 | 20003022.40 | 20946993.00 | |
| Equipment for installation (0700) | 090 | | | |

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| Capital investments (0800) | 100 | 3567339.30 | 3567339.30 |
| Long-term receivables (0910, 0920, 0930, 0940) | 110 | 314655.10 | 314655.10 |
| Long-term deferred expenses (0950, 0960, 0990) | 120 | | |
| Total on section I (lines 012+022 +030+090+100+110+120) | 130 | 58683446.40 | 60564090.40 |
| II. Current assets | | | |
| Inventories in stock Total (lines 150 +160), including: | 140 | 398945.30 | 751312.10 |
| Inventory (1000, 1500, 1600) | 150 | 398945.30 | 751312.10 |
| Work in progress (2000, 2300, 2700) | 160 | | |
| Future expenses (3100) | 170 | 3066127.40 | 5726064.00 |
| Deferred expenses (3200) | 180 | | |
| Receivables, total (lines 200 + 310 + 320 + 330 + 340 + 350 + 360 + 370 + 380 + 390) | 190 | 6508910.30 | 10961500.80 |
| Out of which: Overdue | 191 | 750000.00 | 750000.00 |
| Accounts payable total (lines 210 + 220 - 400) | 200 | 2736324.00 | 3214788.50 |
| Accounts receivable from buyers and customers (4010, 4020) | 210 | | |
| Receivables on insurance transactions, total (lines 230 + 240 + 250 + 260 + 270 + 280 + 290 + 300) | 220 | 2736324.00 | 3214788.50 |
| Receivables due from insurance agents (4030) | 230 | 1093.10 | 1093.10 |
| Receivables due from insurance agents and brokers (4040) | 240 | 1133222.90 | 1617409.30 |
| Receivables due to reinsurance agents (4050) | 250 | 1602008.00 | 1596286.10 |

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| Debts of reinsurers on commissions, bonuses and other rewards (4051) | 260 | | |
| Debts of reinsurers (4060) | 270 | | |
| Life insurance loans (4070) | 280 | | |
| Depo for losses of the insurer at other insurers (4080) | 290 | | |
| Depo for premiums of the insurer at other insurers (4090) | 300 | | |
| Due from affiliates (4110) | 310 | | |
| Receivables due from subsidiaries and associates (4120) | 320 | | |
| Advances to employees (4200) | 330 | 471.30 | 6996.70 |
| Advances to suppliers and contractors (4300) | 340 | 32352.00 | 34604.90 |
| Advances for budget (4400) | 350 | 310827.90 | 394536.10 |
| Advances to target funds and on insurance (4500) | 360 | 75742.00 | 39405.10 |
| Receivables due from founders to the authorized capital (4600) | 370 | | |
| Receivables due from staff on other operations (4700) | 380 | 592373.40 | 526931.30 |
| Other receivables (4800) | 390 | 2760819.70 | 6744238.20 |
| Reserves for distressed debts (4900) | 400 | | |
| Cash, total (lines 420 + 430 + 440 + 450), including: | 410 | 1272615.60 | 1426371.80 |
| Cash on hand (5000) | 420 | 362.80 | 14.50 |
| Cash on settlement account (5100) | 430 | 954473.40 | 1135844.10 |
| Cash in foreign currency (5200) | 440 | 312051.10 | 286686.10 |
| Other cash and cash equivalents (5500, 5600, 5700) | 450 | 5728.30 | 3827.10 |

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| Short-term investments (5800) | 460 | 5200000.00 | 5400000.00 |
| Other current assets (5900) | 470 | 137688.80 | 183931.00 |
| Total on section II (lines 140+170 +180+190+410+460+470) | 480 | 16584287.40 | 24449179.70 |
| Total on assets (lines 130 + 480) | 490 | 75267733.80 | 85013270.10 |
| Liabilities | | | |
| I. Sources of own funds | | | |
| Authorized capital (8300) | 500 | 29930480.90 | 29930480.90 |
| Additional paid-in capital (8400) | 510 | 73105.00 | 73105.00 |
| Reserve capital (8500) | 520 | 3223385.20 | 5075640.30 |
| Treasury stock (8600) | 530 | | |
| Retained earnings (uncovered loss) (8700) | 540 | 2605121.40 | 2924963.60 |
| Special-purpose receipts (8800) | 550 | | |
| Provisions on liabilities and charges (8900) | 560 | | |
| Total on section I (lines 500+510 +520-530+540+550+560) | 570 | 35832092.50 | 38004189.80 |
| II. INSURANCE RESERVES | | | |
| Insurance reserves, total (lines 590 + 600 + 610 + 620 + 630 + 640 + 650 + 660) | 580 | 45566112.50 | 54244419.40 |
| Unearned premium reserve (8010) | 590 | 29028372.90 | 32920067.30 |
| Reserves for occurred, but not declared damages (8020) | 600 | 4634708.10 | 5854576.80 |
| Reserves for claimed but unsettled losses (8030) | 610 | 580743.00 | 527576.40 |
| Preventive measure reserves (8040) | 620 | 4322489.00 | 5236887.00 |
| Assets discrepancy reserve (8050) | 630 | 6999799.50 | 9705311.90 |

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| Accident reserve (8060) | 640 | | |
| Reserve for losses fluctuation (8070) | 650 | | |
| Reserves for life insurance (8090) | 660 | | |
| Share of reinsurers in insurance reserves, total (lines 680 + 690 + 700 + 710) | 670 | 11385121.30 | 12363719.60 |
| Share of reinsurers in the unearned premium reserve (8110) | 680 | 10096490.20 | 10528324.30 |
| The share of reinsurers in the declared, but unsettled losses reserve (8120) | 690 | | |
| The share of reinsurers occurred, but not declared damages reserve (8130) | 700 | 1288631.10 | 1835395.30 |
| Share of reinsurers in the life insurance reserves (8140) | 710 | | |
| Total on section II (lines 580 - 670) | 720 | 34180991.20 | 41880699.80 |
| III. LIABILITIES | | | |
| Long term liabilities, total (lines 740 + 750 + 850 + 860 + 870 + 880 + 890 + 900 + 910 + 920) | 730 | | |
| including: long-term accounts payable (lines 740 + 760 + 770 + 780 + 790 + 800 + 820 + 830 + 850 + 870 + 890 + 920) | 731 | | |
| Long-term payable (accounts) due to suppliers and contractors (7010, 7020) | 740 | | |
| Long-term liabilities for insurance transactions, total (lines 760 + 770 + 780 + 790 + 800 + 810 + 820 + 830) | 750 | | |
| Long-term payable (accounts) due to contractors undertaking preventive measures (7011) | 760 | | |
| Long-term debt to policyholders (7030) | 770 | | |

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| Long-term debt to insurance agents and brokers (7040) | 780 | | |
| Long-term debt to re-insurant (7050) | 790 | | |
| Long-term debt to re-insurers (7060) | 800 | | |
| Depo for reinsurers premium (7070) | 810 | | |
| Long-term debt to reinsurers on commission fees, bonuses and other rewards (7080) | 820 | | |
| Long-term debt to actuaries, associates, surveyors and assistants (7090) | 830 | | |
| Long-term debt to separate divisions (7110) | 840 | | |
| Long-term accounts due to subsidiaries and associates (7120) | 850 | | |
| Long-term deferred income (7210, 7220, 7230) | 860 | | |
| Long-term deferred tax liabilities and other mandatory payments (7240) | 870 | | |
| Other long-term deferred liabilities (7250, 7290) | 880 | | |
| Received advances from customers and buyers (7300) | 890 | | |
| Long-term bank loans (7810) | 900 | | |
| Long-term borrowings (7820, 7830, 7840) | 910 | | |
| Other long-term accounts payable (7900) | 920 | | |
| Current liabilities, total (lines. 940 +950+1050+1060+1070+1080+1090 +1100+1110+1120+1130+1140+1150 + 1160+1170+1180) | 930 | 5254650.10 | 5128380.50 |

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| including: Current accounts payable (lines 940 + 960 + 970 + 980 + 990 + 1000 + 1020 + 1030+1050 + 1070 + 1090 + 1100 + 1110 + 1120 + 1130 + 1140 + 1180) | 931 | 5254650.10 | 5128380.50 |
| out of which: overdue current accounts payable | 932 | | |
| Due to suppliers and contractors (6010, 6020) | 940 | 16813.00 | 26700.40 |
| Liabilities for insurance operations, total (lines 960 + 970 + 980 + 990 + 1000 + 1010 + 1020 + 1030) | 950 | 3094927.30 | 2759996.50 |
| Due to contractors, carrying out preventive measures (6011) | 960 | | |
| Debts to insurants (6030) | 970 | 935895.40 | 1969963.30 |
| Due to insurance agents and brokers (6040) | 980 | 342214.10 | 264717.10 |
| Due to re-insurants (6050) | 990 | | |
| Due to reinsurers (6060) | 1000 | | |
| Depo for premium of reinsurers (6070) | 1010 | | |
| Due to re-insurants on commissions, bonuses and other rewards (6080) | 1020 | 1816817.80 | 525316.10 |
| Due to actuaries, adjusters, surveyors and assistants (6090) | 1030 | | |
| Due to separate divisions (6110) | 1040 | | |
| Due to subsidiaries and dependent companies (6120) | 1050 | | |
| Deferred income (6210, 6220, 6230) | 1060 | | |
| Deferred obligations on taxes and other mandatory payments (6240) | 1070 | | |
| Other deferred liabilities (6250, 6290) | 1080 | | |
| Advances received (6300) | 1090 | 1174700.50 | 1229705.40 |

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| Payable due to budget (6400) | 1100 | 29893.00 | 28138.00 |
| Payable due to insurance (6510) | 1110 | | |
| Payable due to state target funds (6520) | 1120 | 392847.50 | 216099.70 |
| Payable due to founders (6600) | 1130 | | |
| Salaries payable (6700) | 1140 | 314061.90 | 298288.70 |
| Short-term bank loans (6810) | 1150 | | |
| Short-term obligations (6820, 6830, 6840) | 1160 | | |
| Current portion of long-term liabilities (6950) | 1170 | | |
| Other accounts payable (6900 except 6950) | 1180 | 231406.90 | 569451.80 |
| Total on section III (lines 730 + 930) | 1190 | 5254650.10 | 5128380.50 |
| Total on liabilities (lines 570 + 720 + 1190) | 1200 | 75267733.80 | 85013270.10 |

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| 6 | Report on financial results | | | | | |
| | Наименование показателя | Код стр. | За соответствующий период прошлого года | | За отчетный период | |
| | | | доходы (прибыль) | расходы (убытки) | доходы (прибыль) | расходы (убытки) |
| | Income from insurance services (lines 011 - 012 + 013 + /-014+/-015 + /-016 + /-017 + /-018 + 019)including: | 010 | 23970777.70 | | 33005459.40 | |
| | Insurance premiums on direct insurance and co-insurance (in the portion of the insurer's share established in the co-insurance agreement) | 011 | 40419704.10 | | 37835721.20 | |

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| Insurance premiums under agreements transferred to reinsurance | 012 | | 11369251.50 | | 15300231.30 |
| Insurance premiums under agreements accepted for reinsurance | 013 | | | 17255280.10 | |
| The result of the change in the unearned premium reserve, adjusted for the share of reinsurers in the unearned premium reserve | 014 | | 3116333.20 | | 3459860.30 |
| The result of a change in the claimed but not settled losses reserve, adjusted for the share of reinsurers in the claimed but not settled losses reserve | 015 | | 167960.30 | | -53166.60 |
| The result of the change in the occurred but not declared losses reserve, adjusted for the share of reinsurers in the occurred but not declared losses reserve | 016 | | 421732.70 | | 673104.50 |
| The result of the change in life insurance reserves, adjusted for the share of reinsurers in life insurance reserves | 017 | | | | |
| The result of changes in other technical reserves, adjusted for the share of reinsurers in the relevant reserves | 018 | | 1373648.70 | | 2705512.40 |

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| Other income from insurance services | 019 | | | | |
| Income from the intermediary services | 020 | | | | |
| Revenues from compensation of loss share on reinsurance | 030 | 2200213.70 | | 3036837.80 | |
| Revenues from commission, bonuses and fees on reinsurance | 040 | 3710172.00 | | 4881821.00 | |
| Income from the surveyor and adjuster services | 050 | | | | |
| Net revenue from the insurance services (lines 010 + 020 + 030 + 040 + 050) | 060 | 29881163.40 | | 40924118.20 | |
| Cost of provided insurance services | 070 | | 16930034.80 | | 22787358.00 |
| Gross profit (loss) from the insurance services (lines 060 - 070) | 080 | 12951128.60 | | 18136760.20 | |
| Period expenditures, total (lines 100 + 110 + 120 + 130), including: | 090 | | 17075169.10 | | 21401074.10 |
| Costs to Sell | 100 | | | | |
| Administrative expenses | 110 | | 17035354.20 | | 21200921.80 |
| Other operating expenses | 120 | | 39814.90 | | 200152.30 |
| Expenses of the reporting period excluded from the tax base in the future | 130 | | | | |
| Other operating income | 140 | 571990.20 | | 782595.60 | |

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| Profit (loss) from operating activities (lines 080 - 090 + 140) | 150 | | 3552050.30 | | 2481718.30 |
| Income from financial activities, total (lines170 + 180 + 190 + 200 + 210), including: | 160 | 4816844.90 | | 4102486.10 | |
| Income in the form of dividends | 170 | 2779230.00 | | 2263394.30 | |
| Income in the form of interest | 180 | 1441882.60 | | 1635468.00 | |
| Income from long-term lease (leasing) | 190 | 40531.20 | | 68181.10 | |
| Income from foreign exchange rate differences | 200 | 74499.10 | | 94980.90 | |
| Other income from financial activities | 210 | 480702.00 | | 40461.80 | |
| Expenses related to financial activities, total (lines230 + 240 + 250 + 260), including: | 220 | | 151066.40 | | 165397.30 |
| Expenses in the form of interest | 230 | | | | |
| Expenses in the form of interest on long-term lease (leasing) | 240 | | | | |
| Loss from foreign exchange rate differences | 250 | | 3089.50 | | 1897.90 |
| Other expenses related to financial activity | 260 | | 147976.90 | | 163499.40 |
| Profit (loss) from general economic activities(lines150 + 160 - 220) | 270 | 1113728.20 | | 1455370.50 | |

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| Extraordinary gains and losses | 280 | | | | |
| Profit (loss) before income tax (lines 270 + /-280) | 290 | 1113728.20 | | 1455370.50 | |
| Income Taxes | 300 | | 59097.60 | | 216492.00 |
| Other taxes and other obligatory payments from profit | 310 | | 70047.60 | | 137594.30 |
| Net profit (loss) for the reporting period (lines 290 - 300 - 310) | 320 | 984583.00 | | 1101284.20 | |

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| 7 | Responsible persons | |
| | Full name of the Executive body's Head: | Насретдинов Саидолим Саидакмалович |
| | Full name of the chief accountant: | Ирматов Абдукодир Абдугаппарович |
| | Full name of authorized person, who published information on the website: | Абдурасулов Рустам Гулямназарович |

Источник: <https://openinfo.uz/en/reports/3474/>

Дата: 12.05.2026