

APPENDIX № 2
ANNUAL REPORT

of Issuer on the results of 2023

Issuer's body approving the report: Annual General Meeting of Shareholders
Date of approval of the report: 27.06.2024

1	NAME OF ISSUER						
	Full name:		Joint-stock company "KDB Bank Uzbekistan"				
	Short name:		JSC "KDB Bank Uzbekistan"				
	Name of securities market ticker:						
2	CONTACT DETAILS						
	Location:		3, Bukhoro street, Mirobod district, Tashkent city, 100047, Republic of Uzbekistan				
	Postal address:		3, Bukhoro street, Mirobod district, Tashkent city, 100047, Republic of Uzbekistan				
	E-mail address:*		info@kdb.uz				
	Corporate web site:*		http://www.kdb.uz				
3	BANK DETAILS						
	Name of the servicing bank:		The Central Bank of Republic of Uzbekistan				
	Account number:		10301000900009034002				
	Interbranch turnover (MΦO) :		00842				
4	REGISTRATION AND IDENTIFICATION NUMBERS ASSIGNED TO :						
	registering authority:		5 (The Central Bank of Republic of Uzbekistan)				
	Institute of state tax service (taxpayer identification number):		202167236				
	The numbers assigned by the state statistics:						
	KFS (Classifier of Forms of Ownership):		153				
	OKPO (Main Code of Enterprise, Organization):		16518153				
	OKED (National classifier of Types of Economic Activity):		64190				
5	INDICATORS OF FINANCIAL AND ECONOMIC STATUS OF THE ISSUER **						
	Profitability ratio of charter capital:		1.70				
	Coverage ratio of the overall solvency:		1.03				
	Absolute liquidity ratio:		0.59				
6	AMOUNT OF ACCRUED INCOME ON SECURITIES FOR THE CURRENT YEAR						
	On ordinary shares *						
	in UZS per share:		625.81				
	as a percentage to the nominal value of a share:		421%				
	On privileged share*						
	in UZS per share:		0				
	as a percentage to the nominal value of a share:		0%				
	On other securities *						
	in UZS per share:		0				
	as a percentage to the nominal value of a share:		0%				
7	DEBT ON PAYMENT OF INCOME ON SECURITIES						
	On ordinary shares *						
	in the reporting period		0				
	according to the results of previous periods		0%				
	On privileged share *						
	in the reporting period (in UZS):		0				
	according to the results of previous periods		0%				
	On other securities *						
in the reporting period (in UZS):		0					
according to the results of previous periods		0%					
8	CHANGES IN THE LIST OF THE SUPERVISORY BOARD, THE REVISION COMMISSION OR MANAGEMENT BOARD						
	№	Date of change		Full name	Position	Issuer making decision	Elected (appointed) / removed from the list (fired, expiration of terms)
		Date of decision	Date of starting duty				
	1	24.01.2023	-	Mr. Lee, Hee Chan	Executive Director at JSC KDB Bank Uzbekistan	Decision of Chairman of Management Board	Removed from the list (expiration of terms)
	2	31.01.2023	-	Mr. Kim, Heung Sang	Chairman of the Management Board	Supervisory Board	Removed from the list (expiration of terms)
	3	31.01.2023	31.01.2023	Mr. Kim, Hyung Woon	Acting Chairman of the Management Board	Supervisory Board	Elected (appointed)
	4	31.01.2023	10.03.2023	Mr. Seo, Kyoungwan	Executive Director at JSC KDB Bank Uzbekistan, member of the Management Board	Supervisory Board	Elected (appointed)
	5	28.02.2023	-	Mr. Lee, Young Lok	General Manager of International Business Department at "KDB Bank Korea"	1st Extraordinary General Meeting of Shareholders	Removed from the list (expiration of terms)
	6	28.02.2023	-	Mr. Mirdovidov Bakhtiyor	Director of Centre for Project Financing, JSC "NBU"	1st Extraordinary General Meeting of Shareholders	Removed from the list (expiration of terms)
	7	28.02.2023	10.03.2023	Mr. Kim, Sun Woo	General Manager of International Business Department at "KDB Bank Korea", chairman of Supervisory Board	1st Extraordinary General Meeting of Shareholders	Elected (appointed)
8	28.02.2023	10.03.2023	Mr. Zaynutdinov Khurshid	Director of Treasury Department, JSC "NBU", member of Supervisory Board	1st Extraordinary General Meeting of Shareholders	Elected (appointed)	
9	28.02.2023	-	Mr. Koh, Won Bin	Head of Global Strategy Team, International Business Department at "KDB Bank Korea"	1st Extraordinary General Meeting of Shareholders	Removed from the list (expiration of terms)	

10	28.02.2023	28.02.2023	Mr. Lee, Yong Woon	Head of Global Strategy Team, International Business Department at "KDB Bank Korea", member of Revision Commission	1st Extraordinary General Meeting of Shareholders	Elected (appointed)
11	28.02.2023	-	Mr. Kim, Hyung Woon	Acting Chairman of the Management Board	1st Extraordinary General Meeting of Shareholders	Removed from the list (expiration of terms)
12	28.02.2023	10.03.2023	Mr. Lee, Young Lok	Chairman of the Management Board	1st Extraordinary General Meeting of Shareholders	Elected (appointed)
13	15.03.2022	26.04.2022	Mr. Kim, Hyung Woon	General Director, member of the Management Board	1st Extraordinary General Meeting of Shareholders	Elected (appointed)
14	18.07.2023	-	Mr. Park Min Su	Managing Director at JSC KDB Bank Uzbekistan, member of the Management Board	Decision of Chairman of Management Board	Removed from the list (expiration of terms)
15	27.07.2023	14.09.2023	Mr. Lee Chang Hyun	Executive Director at JSC KDB Bank Uzbekistan, member of the Management Board	Supervisory Board	Elected (appointed)

9	ADDITIONAL INFORMATION ABOUT ISSUED SECURITIES IN THE CURRENT YEAR***					
	Issuer body taking the decision on issue:		General Meeting of Shareholders			
	Type of security:		Registered ordinary share			
	Quantity and volume in soums of shares:		2,725,486,400 pcs / 405,089,043,632 soums			
	The nominal value of one share:		148.63 soums			
	State registration date:		07.08.2023			
	Number of state registration of the issue:		P0200-8			
	Method of placement and term:		closed / 365 days			
	Date of placement:		07.08.2023			
	End of placement:		06.08.2024			

10	SUBSTANTIAL FACTS IN THE ISSUER'S ACTIVITIES FOR THE FINANCIAL YEAR				
	#	Name of substantial facts	Number of substantial facts	Date of substantial fact	Date of publication of substantial fact
	1	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	03.01.2023	04.01.2023
	2	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	30.12.2022	04.01.2023
	3	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	29.12.2022	04.01.2023
	4	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	04.01.2023	05.01.2023
	5	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	05.01.2023	06.01.2023
	6	One-time reduction in the value of assets by more than 10 percent	18	16.12.2022	06.01.2023
	7	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	06.01.2023	07.01.2023
	8	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	09.01.2023	10.01.2023
	9	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	10.01.2023	11.01.2023
	10	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	11.01.2023	12.01.2023
	11	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	12.01.2023	13.01.2023
	12	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	13.01.2023	16.01.2023
	13	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	17.01.2023	18.01.2023
	14	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	18.01.2023	19.01.2023
	15	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	19.01.2023	20.01.2023
	16	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	20.01.2023	23.01.2023
	17	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	23.01.2023	24.01.2023
	18	Change in the composition of the supervisory board, revision commission or management board	8	24.01.2023	25.01.2023
	19	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	24.01.2023	25.01.2023

20	Changes in the list of affiliated persons	36	24.01.2023	25.01.2023
21	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	25.01.2023	26.01.2023
22	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	26.01.2023	27.01.2023
23	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	27.01.2023	30.01.2023
24	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	30.01.2023	31.01.2023
25	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	31.01.2023	01.02.2023
26	Change in the composition of the supervisory board, revision commission or management board	8	31.01.2023	02.02.2023
27	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	01.02.2023	02.02.2023
28	Changes in the list of affiliated persons	36	31.01.2023	02.02.2023
29	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	02.02.2023	03.02.2023
30	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	03.02.2023	06.02.2023
31	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	06.02.2023	07.02.2023
32	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	07.02.2023	08.02.2023
33	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	08.02.2023	09.02.2023
34	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	09.02.2023	10.02.2023
35	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	10.02.2023	13.02.2023
36	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	14.02.2023	15.02.2023
37	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	15.02.2023	16.02.2023
38	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	16.02.2023	17.02.2023
39	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	17.02.2023	20.02.2023
40	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	21.02.2023	22.02.2023
41	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	22.02.2023	23.02.2023
42	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	23.02.2023	24.02.2023
43	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	24.02.2023	27.02.2023
44	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	27.02.2023	28.02.2023
45	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	28.02.2023	01.03.2023
46	Decisions taken by the supreme governing body of the issuer	6	28.02.2023	02.03.2023
47	Change in the composition of the supervisory board, revision commission or management board	8	28.02.2023	02.03.2023
48	Change in the composition of the supervisory board, revision commission or management board	8	28.02.2023	02.03.2023
49	Change in the composition of the supervisory board, revision commission or management board	8	28.02.2023	02.03.2023

80	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	21.04.2023	25.04.2023
81	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	24.04.2023	25.04.2023
82	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	25.04.2023	26.04.2023
83	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	26.04.2023	27.04.2023
84	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	27.04.2023	28.04.2023
85	Transactions with affiliated persons	21	28.04.2023	28.04.2023
86	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	28.04.2023	01.05.2023
87	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	01.05.2023	02.05.2023
88	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	02.05.2023	03.05.2023
89	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	03.05.2023	05.05.2023
90	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	04.05.2023	05.05.2023
91	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	08.05.2023	10.05.2023
92	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	09.05.2023	10.05.2023
93	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	10.05.2023	11.05.2023
94	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	11.05.2023	12.05.2023
95	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	12.05.2023	15.05.2023
96	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	15.05.2023	16.05.2023
97	Recommendation (proposal) of the Supervisory Board on the distribution of net profit (dividend)	41	15.05.2023	16.05.2023
98	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	19.05.2023	22.05.2023
99	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	25.05.2023	26.05.2023
100	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	26.05.2023	29.05.2023
101	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	30.05.2023	31.05.2023
102	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	31.05.2023	02.06.2023
103	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	01.06.2023	02.06.2023
104	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	02.06.2023	05.06.2023
105	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	05.06.2023	06.06.2023
106	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	06.06.2023	07.06.2023
107	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	07.06.2023	08.06.2023
108	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	08.06.2023	09.06.2023
109	Decisions taken by the supreme governing body of the issuer	6	08.06.2023	12.06.2023

110	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	09.06.2023	12.06.2023
111	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	12.06.2023	13.06.2023
112	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	13.06.2023	14.06.2023
113	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	14.06.2023	15.06.2023
114	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	15.06.2023	16.06.2023
115	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	16.06.2023	19.06.2023
116	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	20.06.2023	21.06.2023
117	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	21.06.2023	22.06.2023
118	Transactions with affiliated persons	21	23.06.2023	23.06.2023
119	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	26.06.2023	27.06.2023
120	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	27.06.2023	03.07.2023
121	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	28.06.2023	03.07.2023
122	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	29.06.2023	03.07.2023
123	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	30.06.2023	03.07.2023
124	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	03.07.2023	04.07.2023
125	Changes in the list of affiliated persons	36	04.07.2023	04.07.2023
126	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	05.07.2023	06.07.2023
127	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	06.07.2023	07.07.2023
128	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	10.07.2023	11.07.2023
129	Changes in the list of affiliated persons	36	18.07.2023	20.07.2023
130	Change in the composition of the supervisory board, revision commission or management board	8	18.07.2023	20.07.2023
131	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	25.07.2023	26.07.2023
132	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	26.07.2023	27.07.2023
133	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	27.07.2023	28.07.2023
134	Changes in the list of affiliated persons	36	27.07.2023	28.07.2023
135	Change in the composition of the supervisory board, revision commission or management board	8	27.07.2023	28.07.2023
136	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	28.07.2023	31.07.2023
137	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	31.07.2023	01.08.2023
138	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	01.08.2023	02.08.2023
139	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	02.08.2023	03.08.2023

230	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	30.11.2023	01.12.2023
231	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	01.12.2023	04.12.2023
232	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	04.12.2023	05.12.2023
233	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	05.12.2023	06.12.2023
234	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	06.12.2023	07.12.2023
235	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	07.12.2023	11.12.2023
236	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	08.12.2023	11.12.2023
237	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	12.12.2023	14.12.2023
238	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	13.12.2023	14.12.2023
239	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	14.12.2023	15.12.2023
240	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	15.12.2023	18.12.2023
241	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	18.12.2023	19.12.2023
242	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	19.12.2023	20.12.2023
243	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	20.12.2023	21.12.2023
244	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	21.12.2023	22.12.2023
245	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	22.12.2023	25.12.2023
246	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	26.12.2023	27.12.2023
247	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	27.12.2023	28.12.2023
248	One time transactions of the issuer, the size of which or the value of the property for which is more than 10 percent of the issuer's assets	19	28.12.2023	29.12.2023

11

BALANCE SHEET FOR BANKS

Categories	In thousands. UZS.
ASSETS	
1. Cash and other cash items	422,581,808
2. Due from the Central Bank of Uzbekistan	1,666,592,790
3. Net Due from other banks	3,605,286,303
4. Net Trading accounts	386,325,759
a. Securities	386,309,307
b. Precious metals, coins, stones	16,452
c. Less: Provision for possible losses	
d. Net trading accounts	386,325,759
5. a. Investments	0
b. Less: Provision for possible losses	0
c. Investments, Net	0
6. Securities purchased by repurchase agreement	0
7. Loans and leasing operations	2,649,654,811
a. Loans, Gross	2,651,257,018
b. Leasing operations, Gross	0
c. Less: Provision for possible losses	1,602,207
d. Loans and leasing operations, Net	2,649,654,811
8. a. Purchased bills	0
b. Less: Provision for possible losses	0
c. Purchased bills, Net	0
9. Liabilities of Customer on financial instruments	0
10. Fixed Assets, Net	76,262,847
11. Accrued interest receivable	29,163,108
12. Another private bank assets	0
a. Real estate investment	0
b. Other assets acquired in loan settlements	0
c. Less: Reserves for possible losses on other property of the bank	0
d. Other private bank assets, Net	0
13. Other assets	9,151,077
14. Total assets	8,845,018,503

LIABILITIES AND SHAREHOLDERS' EQUITY	
LIABILITIES	
15. Demand deposits	6,227,250,978
16. Saving deposits	12,692,577
17. Term deposits	0
18. Due to the Central Bank of Uzbekistan	9,169,923
19. Due to other banks	1,234,278,272
20. Securities sold under agreement with a subsequent purchase	0
21. Loans and leasing operations for payment	0
22. Subordinated debt	0
23. Accrued interest payable	4,315,481
24. Other liabilities	46,121,472
25. Total liabilities	7,533,828,703
EQUITY	
26. Charter Capital	506,361,305
a. Shares - Ordinary	506,361,305
b. Shares - Privileged	0
27. Additional paid-in capital	0
28. Reserve capital	15,190,839
a. Reserve fund for general purpose	15,190,839
a.1. Including Provision for probable losses on standard assets	0
b. Devaluation Reserve	0
c. Other reserves and funds	0
29. Retained earnings	789,637,656
30. Total equity	1,311,189,800
31. Total liabilities and equity	8,845,018,503

STATEMENT OF FINANCIAL PERFORMANCE FOR BANKS

Categories	In thousands. UZS.
1. INTEREST INCOME	
a. Interest income on the accounts with Central Bank of Uzbekistan	58,627,123
b. Interest income on accounts in other banks	258,414,548
c. Interest income on bills bought	0
d. Interest income on investments	39,560,845
e. Interest income on trade account securities	0
f. Interest income on customer commitments	0
g. Interest income on customer acceptances outstanding obligations of the bank	0
h. Percentage, Discount (Specials) and fees on credit and leasing operations	196,885,438
i. Interest income under agreements to purchase securities with a repurchase	0
j. Other interest income	0
k. Total interest income	553,487,954
2. INTEREST EXPENSES	
a. Interest expense on demand deposits	0
b. Interest expense on saving deposits	0
c. Interest expense on term deposits	0
d. Interest on accounts payable with the Central Bank of Uzbekistan	0
e. Interest on accounts payable to other banks	36,925,632
f. Total interest expense on deposits	36,925,632
g. Interest expense on loans payable	0
h. Interest expenses on agreements on the sale of securities with subsequent repurchase	0
i. Other interest expense	0
j. Total interest expense on loans	0
k. Total interest expense	36,925,632
3. NET INTEREST INCOME BEFORE ASSESSMENT POSSIBLE LOSSES ON LOANS AND	
a. Less: Provision for possible losses on loans and leasing	7,855,651
b. Net interest income after an assessment of possible losses on loans and leasing	508,706,671
4. NON-INTEREST INCOME	
a. Income from commissions and fees	76,509,244
b. Gain on foreign exchange	123,704,638
c. Profit from commercial operations	0
d. Profits and dividends from investments	1,418,193
e. Other non-interest income	21,193,482
f. Total non-interest income	222,825,557
5. NON-INTEREST OPERATING EXPENSES	
a. Fee and commission expenses and expenses for services	24,173,619
b. Losses on foreign exchange	36,772,137
c. Losses on trading accounts	0
d. Losses on investments	0
e. Other non-interest expenses	12,213
f. Total non-interest expenses	60,957,969
6. NET INCOME BEFORE OPERATING EXPENSES	
	670,574,259
7. OPERATING EXPENSES	
a. Salaries and other personnel costs of employees	97,724,611
b. Rental and maintenance	7,673,846
c. Business trip and transport costs	672,456
d. Administrative expenses	5,565,857
e. Representation and charity	8,043,444
f. Depreciation costs	9,840,275
g. Insurance, taxes and other costs	6,698,964
h. Total operating expenses	136,219,453
8. VALUATION OF NON-CREDIT LOSSES	
	2,123,577
9. NET INCOME BEFORE TAX AND OTHER ADJUSTMENTS	
a. Corporate income tax	101,853,939

10. NET INCOME BEFORE ADJUSTMENT	430,377,290
a. Unforeseen income or losses, net	0
b. Other adjustments on income, net	0
11. NET INCOME (LOSS)	430,377,290

INFORMATION ON THE RESULTS OF AUDIT

Name of auditing organization:	Audit company "KPMG" LTD
Date of licensing:	22.06.2021
License number:	55
Type of conclusion:	Positive
Date of audit report:	24.04.2023
Number of audit report:	n/a
Full name of auditor (s) who carried out the inspection:	Saidov S.K.
A copy of the audit report:****	

LIST OF MAJOR TRANSACTIONS CONCLUDED IN THE CURRENT YEAR

№	Trade date	Full name or the name of the counterparty	The subject of the transaction	Amount	Who is the issuer of the transaction (the purchaser / transferor of goods and services)
1	-	-	-	-	-

LIST OF AGREEMENTS WITH AFFILIATES IN THE CURRENT YEAR

№	Trade date	Full name or the name of the counterparty	The subject of the transaction	Amount	Issuer body taking the decision on transactions	The full wording of the resolutions adopted by the transaction
1	28.03.2023	KDB Asia Ltd.	Placing of Interbank deposit	114 054 800 000.00	Supervisory Board	On the basis of decision of the 4th meeting of the Supervisory Board of the Bank dated May 31, 2022, agenda item 1 "consideration and approval of transactions with KDB Asia Ltd., KDB Bank Europe Ltd., a branch of KDB London and the Head office of KDB Bank
2	17.04.2023	KDB Asia Ltd.	Placing of Interbank deposit	91 535 680 000.00	Supervisory Board	On the basis of decision of the 4th meeting of the Supervisory Board of the Bank dated May 31, 2022, agenda item 1 "consideration and approval of transactions with KDB Asia Ltd., KDB Bank Europe Ltd., a branch of KDB London and the Head office of KDB Bank
3	28.04.2023	KDB Asia Ltd.	Placing of Interbank deposit	113 902 400 000.00	Supervisory Board	On the basis of decision of the 4th meeting of the Supervisory Board of the Bank dated May 31, 2022, agenda item 1 "consideration and approval of transactions with KDB Asia Ltd., KDB Bank Europe Ltd., a branch of KDB London and the Head office of KDB Bank
4	23.06.2023	KDB Asia Ltd.	Placing of Interbank deposit	91 858 160 000.00	Supervisory Board	On the basis of decision of the 3th meeting of the Supervisory Board of the Bank dated 15.05.2023, agenda item 4 "consideration and approval of transactions with KDB Asia Ltd., KDB Bank Europe Ltd., a branch of KDB London and the Head office of KDB Bank
5	15.09.2023	Korea Development Bank Headquarters	Acquiring of Interbank deposit	850 781 400 000.00	Supervisory Board	On the basis of decision of the 3th meeting of the Supervisory Board of the Bank dated 15.05.2023, agenda item 4 "consideration and approval of transactions with KDB Asia Ltd., KDB Bank Europe Ltd., a branch of KDB London and the Head office of KDB Bank

LIST OF AFFILIATES

(As of the end of the year)

№	Full name or the name of the counterparty	Location (residence) (state, region, city, district)	The foundation on which they are recognized as affiliates	Date of the foundation
1	Korea Development Bank (KDB)	Republic of Korea, Seoul	Legal entity owning 20% or more shares in the charter capital of JSC	10.02.2006
2	Kim, Sun Woo	Republic of Korea, Seoul	Member of Supervisory Board	28.02.2023
3	Choi, Jong Bok	Republic of Korea, Seoul	Member of Supervisory Board	26.02.2021
4	Kwak, Yong Kyu	Republic of Korea, Seoul	Member of Supervisory Board	26.02.2021
5	Lee, Dong Won	Republic of Korea, Seoul	Member of Supervisory Board	26.02.2021

6	Zaynutdinov Khurshid	Republic of Uzbekistan, Tashkent	Member of Supervisory Board	28.02.2023
7	Lee Young Lok	Republic of Uzbekistan, Tashkent	Chairman of the Management Board	28.02.2023
8	Saydakhmedov Saydmakhmud Saydamurovich	Republic of Uzbekistan, Tashkent	Deputy Chairman (Member of Management Board)	28.12.2012
9	Kim Hyung Woon	Republic of Uzbekistan, Tashkent	Member of Management Board	15.03.2022
10	Hyun SangJae	Republic of Uzbekistan, Tashkent	Member of Management Board	09.09.2022
11	Seo Kyoungwan	Republic of Uzbekistan, Tashkent	Member of Management Board	31.01.2023
12	Lee Chang Hyun	Republic of Uzbekistan, Tashkent	Member of Management Board	27.07.2023
13	Ashrafkhanov Bobir Bakhodirovich	Republic of Uzbekistan, Tashkent	Member of Management Board	04.04.2019
14	Juraev Abror Baxshillaevich	Republic of Uzbekistan, Tashkent	Member of Management Board	07.10.2016
15	Rakhmanberdiyev Gayrat Abduganievich	Republic of Uzbekistan, Tashkent	Member of Management Board	07.10.2016
16	KDB Asia (HK) Ltd.	Hongkong	Legal entity whose 20% or more shares in the charter capital are owned by the same legal entity owning 20% or more shares in the charter capital of JSC	10.02.2006
17	KDB Ireland Co., Ltd.	Ireland	Legal entity whose 20% or more shares in the charter capital are owned by the same legal entity owning 20% or more shares in the charter capital of JSC	10.02.2006
18	KDB Bank Europe Ltd.	Hungary	Legal entity whose 20% or more shares in the charter capital are owned by the same legal entity owning 20% or more shares in the charter capital of JSC	10.02.2006
19	Banco KDB Do Brasil S.A.	Brazil	Legal entity whose 20% or more shares in the charter capital are owned by the same legal entity owning 20% or more shares in the charter capital of JSC	10.02.2006
20	KDB Capital Corporation	Republic of Korea	Legal entity whose 20% or more shares in the charter capital are owned by the same legal entity owning 20% or more shares in the charter capital of JSC	10.02.2006
21	KDB Infrastructure Investment Asset Management Co., Ltd.	Republic of Korea	Legal entity whose 20% or more shares in the charter capital are owned by the same legal entity owning 20% or more shares in the charter capital of JSC	10.02.2006
22	Daewoo Shipbuilding & Marine Engineering Co., Ltd.	Republic of Korea	Legal entity whose 20% or more shares in the charter capital are owned by the same legal entity owning 20% or more shares in the charter capital of JSC	10.02.2006
23	PT KDB Tifa Finance Tbk	Indonesia	Legal entity whose 20% or more shares in the charter capital are owned by the same legal entity owning 20% or more shares in the charter capital of JSC	31.12.2020
24	KDB Silicon Valley LLC	United States	Legal entity whose 20% or more shares in the charter capital are owned by the same legal entity owning 20% or more shares in the charter capital of JSC	31.12.2021
25	KDB OCCASIO II, L.P.	Cayman Island	Legal entity whose 20% or more shares in the charter capital are owned by the same legal entity owning 20% or more shares in the charter capital of JSC	04.07.2023
26	KDB Synergy, L.P.	Cayman Island	Legal entity whose 20% or more shares in the charter capital are owned by the same legal entity owning 20% or more shares in the charter capital of JSC	04.07.2023
27	Samwoo Heavy Industries Co., Ltd.	Republic of Korea	Legal entity whose 20% or more shares in the charter capital are owned by the same legal entity owning 20% or more shares in the charter capital of JSC	01.01.2011
28	Korea Education Fund	Republic of Korea	Legal entity whose 20% or more shares in the charter capital are owned by the same legal entity owning 20% or more shares in the charter capital of JSC	08.12.2006
29	Korea BTL Fund 1	Republic of Korea	Legal entity whose 20% or more shares in the charter capital are owned by the same legal entity owning 20% or more shares in the charter capital of JSC	19.07.2006
30	Korea Railroad Fund 1	Republic of Korea	Legal entity whose 20% or more shares in the charter capital are owned by the same legal entity owning 20% or more shares in the charter capital of JSC	08.12.2006
31	Corporate Liquidity Assistance Agency CO., Ltd	Republic of Korea	Legal entity whose 20% or more shares in the charter capital are owned by the same legal entity owning 20% or more shares in the charter capital of JSC	31.12.2020
32	KDB Consus Value PEF	Republic of Korea	Legal entity whose 20% or more shares in the charter capital are owned by the same legal entity owning 20% or more shares in the charter capital of JSC	04.02.2010
33	KDB Biz Co., Ltd.	Republic of Korea	Legal entity whose 20% or more shares in the charter capital are owned by the same legal entity owning 20% or more shares in the charter capital of JSC	31.12.2019
34	KDB Asia PEF	Republic of Korea	Legal entity whose 20% or more shares in the charter capital are owned by the same legal entity owning 20% or more shares in the charter capital of JSC	01.07.2016
35	KDB Investment Co., Ltd.	Republic of Korea	Legal entity whose 20% or more shares in the charter capital are owned by the same legal entity owning 20% or more shares in the charter capital of JSC	31.12.2019
36	KDB Small Medium Mezzanine PEF	Republic of Korea	Legal entity whose 20% or more shares in the charter capital are owned by the same legal entity owning 20% or more shares in the charter capital of JSC	31.12.2019
37	Green Initiative 2nd Private Equity Fund	Republic of Korea	Legal entity whose 20% or more shares in the charter capital are owned by the same legal entity owning 20% or more shares in the charter capital of JSC	04.07.2023

38	KDB-IAP OBOR PEF	Republic of Korea	Legal entity whose 20% or more shares in the charter capital are owned by the same legal entity owning 20% or more shares in the charter capital of JSC	01.06.2017
----	------------------	-------------------	---	------------

Full name of the head of executive body:

Hyung Woon Kim

Full name of chief accountant:

Juraev Abror Baxshillaevich

Full name of the authorized person who posted the information on the website:

Khalikov Sardor Olimjon oqli