

Attachment # 1
to the Regulation and publishing information on the securities market
QUARTERLY REPORT OF ISSUER FOR THE FIRST HALF OF 2026

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 website: *	http://www.kdb.uz
3	BANK DETAILS	
	Full name of the servicing bank:	JSC “KDB Bank Uzbekistan”
	Account number:	10301000900009034002
	MFO (Interbranch turnover):	00842
4	REGISTRATION AND IDENTIFICATION NUMBERS ASSIGNED BY:	
	Registering authority:	5 (The Central Bank of the Republic of Uzbekistan)
	Organ of state tax service (IHH):	202167236
	The numbers assigned by the organ of state	
	KFC (Classifier of organizational-legal forms):	153
	OKPO (Main Code of Enterprise, Organization):	16518153
	OKED (National classifier of Types of Economic Activity):	64190
	SOATO (System for designations for objects of administrative-territorial entities):	1726273
5	BALANCE SHEET FOR BANKS	
	Name of indicator	thousand UZS
	ASSETS	
	1. Cash and other cash items	245,620,190
	2. Due from the Central Bank of Uzbekistan	986,398,139
	3. Due from other banks	2,779,384,897
	4. Trading accounts	
	a. Securities	3,999,705,720
	b. Precious metals, coins, stones	16,081
	c. Less: Provision for possible losses on trading accounts	0
	d. Trading accounts, net	3,999,721,801
	5 a. Investments	235,000,000
	b. Less: Provision for possible losses on investments	0
	c. Investments, net	235,000,000
	6. Securities purchased on repurchase agreement	171,086,379
	7. Loans and leasing operations	
	a. Gross loans	4,320,946,063
	b. Leasing operations Gross	0
	Less: Provision for possible losses on loans and leasing	5,305
	Loans and leasing operations, net	4,320,940,758
	8 a. Bills bought	0
	b. Less: Provision for possible losses on bills bought	0
	c. Bills bought, net	0
	9. Liabilities of Customer on financial instruments	0
	10. Property and equipment, net	89,705,765
	11. Accrued interest receivable	66,058,687
	12. Other bank's own property	0
	a. Real estate investment	0
	b. Other assets acquired in loan settlements	0
	c. Less: Provision for possible losses on other property assets of the bank	0
	d. Net, another private bank assets	0
	13. Other assets	-31,521,174
	14. Total assets	12,862,395,442

LIABILITIES AND SHAREHOLDERS' EQUITY	
LIABILITIES	
15. Demand deposits	6,115,312,627
16. Savings deposits	0
17. Time deposits	567,970,986
18. For payment in the Central Bank of Uzbekistan	437,443
19. Due to other banks	2,105,339,585
20. Securities sold under agreement with a subsequent purchase	0
21. Loans and leasing operations for payment	1,109,597,280
22. Subordinated debt	0
23. Accrued interest payable	27,056,033
24. Other liabilities	71,992,266
25. Total liabilities	9,997,706,220
EQUITY	
26. Charter Capital	506,361,305
a. Shares - Ordinary	506,361,305
b. Shares - Priveleged	0
27. Additional paid-in capital	0
28. Reserve capital	76,982,228
a. Reserve fund for general purpose	75,954,196
a.1. Reserves created on standard assets	0
b. Devaluation Reserve	0
c. Other reserves and funds	1,028,032
29. Retained earnings	2,281,345,689
30. Total equity	2,864,689,222
31. Total liabilities and equity	12,862,395,442

STATEMENT OF FINANCIAL PERFORMANCE FOR BANKS

6 Categories	thousand UZS
1. INTEREST INCOME	
a. Interest income on the accounts with Central Bank of Uzbekistan	29,727,123
b. Interest income on accounts in other banks	45,777,991
c. Interest income on bills bought	0
d. Interest income on investments	16,379,041
e. Interest income on trade account securities	224,143,004
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	179,313,078
i. Interest income under agreements to purchase securities with a repurchase	47,263,839
j. Other interest income	0
k. Total interest income	542,604,076
2. INTEREST EXPENSES	
a. Interest expense on demand deposits	10,008,994
b. Interest expense on savings deposits	0
c. Interest expense on time deposits	44,746,554
d. Interest on accounts payable with the Central Bank of Uzbekistan	0
e. Interest on accounts payable to other banks	54,035,907
f. Total interest expense on deposits	108,791,455
g. Interest expense on loans payable	11,351,012
h. Interest expenses on agreements for the sale of share on next purchase	0
i. Other interest expense	0
j. Total interest expense on loans	11,351,012
k. Total interest expense	120,142,467
3. NET INTEREST INCOME BEFORE ASSESSMENT POSSIBLE LOSSES ON LOANS AND LEASES	422,461,609
a. Minus: Provision for possible losses on loans and leasing	12,361,465

b. Net interest income after an assessment of possible losses on loans and leasing	410,100,144
4. NON-INTEREST INCOME	
a. Income from commissions and fees	44,458,925
b. Gain on foreign exchange	102,285,684
c. Profit from commercial operations	0
d. Profits and dividends from investments	0
e. Other non-interest income	10,922,267
f. Total non-interest income	157,666,876
5. NON-INTEREST OPERATING EXPENSES	
a. Fee and commission expenses and expenses for services	12,895,421
b. Losses on foreign exchange	31,186,827
c. Losses on trading accounts	0
d. Losses on investments	0
e. Other non-interest expenses	258,508
f. Total non-interest expenses	44,340,756
6. NET INCOME BEFORE OPERATING EXPENSES	523,426,264
7. OPERATING EXPENSES	
a. Salaries and other personnel costs	54,008,796
b. Rental and maintenance	8,456,124
c. Travel and transport costs	812,185
d. Administrative expenses	2,816,064
e. Representation and charity	4,525,109
f. Depreciation costs	8,441,292
g. Insurance, taxes and other costs	5,190,062
h. Total operating expenses	84,249,632
8. VALUATION OF NON-CREDIT LOSSES	0
9. NET INCOME BEFORE TAX AND OTHER ADJUSTMENTS	439,176,632
a. Corporate income tax	35,682,202
10. NET INCOME BEFORE ADJUSTMENT	403,494,430
a. Unforeseen income or losses, net	0
b. Other adjustments on income, net	0
11. NET INCOME (LOSS)	403,494,430

Full name of the head of executive body: _____

Kim Hang Sun

Full name of chief accountant: _____

Juraev Abror Baxshillaevich

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

Radjabov Umidjon Tokhirovich