

## APPENDIX № 2

## ANNUAL REPORT

## of Issuer on the results of 2024

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

Date of approval of the report: 26.06.2025

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 (Classsifier of Forms of Ownership):		153				
	OKPO (Main Code of Enterprise, Organization):		16518153				
	OKED (National classifier of Types of Economic Activity):		64190				
	SOATO (Indications system for Administrative -Territorial Formations):		1726273				
5	INDICATORS OF FINANCIAL AND ECONOMIC STATUS OF THE ISSUER **						
	Profitability ratio of charter capital:		1.04				
	Coverage ratio of the overall solvency:		1.27				
	Absolute liquidity ratio:		0.49				
	Ratio of own and borrowed funds:		0.22				
6	AMOUNT OF ACCRUED INCOME ON SECURITIES						
	FOR THE CURRENT YEAR						
	On ordinary shares *						
	in UZS per share:		11.4				
	as a percentage to the nominal value of a share:		7.67%				
	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	31.01.2024	-	Rakhmanberdiev Gayrat Abduganievich	Member of the management board	Decision of Chairman of Management Board	Removed from the list
	2	28.02.2024	-	Kim Sun Woo	Member of the Supervisory Board	The 1st Extraordinary General Meeting of Shareholders	Removed from the list
	3	28.02.2024	-	Choi, Jong Bok	Member of the Supervisory Board	The 1st Extraordinary General Meeting of Shareholders	Removed from the list
	4	28.02.2024	-	Kwak Yong Kyu	Member of the Supervisory Board	The 1st Extraordinary General Meeting of Shareholders	Removed from the list
	5	28.02.2024	28.02.2024	Seo In Won	Member of the Supervisory Board	The 1st Extraordinary General Meeting of Shareholders	Elected
	6	28.02.2024	28.02.2024	Lee Yeon Sung	Member of the Supervisory Board	The 1st Extraordinary General Meeting of Shareholders	Elected
	7	28.02.2024	28.02.2024	Park Hyung Kyoo	Member of the Supervisory Board	The 1st Extraordinary General Meeting of Shareholders	Elected
	8	28.02.2024	-	Lee Yong Woon	Member of the Revision Commission	The 1st Extraordinary General Meeting of Shareholders	Removed from the list
	9	28.02.2024	-	Xan Sang Man	Member of the Revision Commission	The 1st Extraordinary General Meeting of Shareholders	Removed from the list
	10	28.02.2024	-	Akhmedov Tokhirjon	Member of the Revision Commission	The 1st Extraordinary General Meeting of Shareholders	Removed from the list

	11	28.02.2024	28.02.2024	Kang, Jung Jac	Member of the Revision Commission	The 1st Extraordinary General Meeting of Shareholders	Elected
	12	28.02.2024	28.02.2024	Kim, Dong Hyun	Member of the Revision Commission	The 1st Extraordinary General Meeting of Shareholders	Elected
	13	28.02.2024	28.02.2024	Botirov Bobur Alisher o'g'li	Member of the Revision Commission	The 1st Extraordinary General Meeting of Shareholders	Elected
9	ADDITIONAL INFORMATION ABOUT ISSUED SECURITIES IN THE CURRENT YEAR***						
	Issuer body taking the decision on issue:			-			
	Type of security:			-			
	Quantity and volume in soums of shares:			-			
	The nominal value of one share:			-			
	State registration date:			-			
	Number of state registration of the issue:			-			
	Method of placement and term:			-			
	Date of placement:			-			
	End of placement:			-			
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 reduction in the value of assets by more than 10 percent			18	07.12.2023	03.01.2024
	2	One-time reduction in the value of assets by more than 10 percent			18	27.12.2023	03.01.2024
	3	One-time increase in the value of assets by more than 10 percent			17	20.12.2023	03.01.2024
	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	29.12.2023	03.01.2024
	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	02.01.2024	03.01.2024
	6	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	03.01.2024	04.01.2024
	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	04.01.2024	05.01.2024
	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	05.01.2024	06.01.2024
	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	08.01.2024	10.01.2024
	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	09.01.2024	10.01.2024
	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	10.01.2024	11.01.2024
	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	11.01.2024	12.01.2024
	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	12.01.2024	15.01.2024
	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	16.01.2024	17.01.2024
	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	17.01.2024	18.01.2024
	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	18.01.2024	19.01.2024
	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	19.01.2024	22.01.2024
	18	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	22.01.2024	23.01.2024
	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	23.01.2024	24.01.2024
	20	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	24.01.2024	25.01.2024
	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	25.01.2024	26.01.2024
	22	One-time increase in the value of assets by more than 10 percent			17	25.01.2024	05.02.2024

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	26.01.2024	29.01.2024
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	29.01.2024	30.01.2024
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	30.01.2024	31.01.2024
26	Change in the composition of the supervisory board, revision commission or management board	8	31.01.2024	01.02.2024
27	Changes in the list of affiliated persons	36	31.01.2024	01.02.2024
28	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	31.01.2024	01.02.2024
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	01.02.2024	02.02.2024
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	02.02.2024	05.02.2024
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	05.02.2024	06.02.2024
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	06.02.2024	07.02.2024
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	07.02.2024	08.02.2024
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	08.02.2024	09.02.2024
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	09.02.2024	12.02.2024
36	One-time reduction in the value of assets by more than 10 percent	18	09.02.2024	04.03.2024
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	12.02.2024	13.02.2024
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	13.02.2024	14.02.2024
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	14.02.2024	15.02.2024
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	15.02.2024	16.02.2024
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	16.02.2024	19.02.2024
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	20.02.2024	21.02.2024
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	21.02.2024	22.02.2024
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	22.02.2024	23.02.2024
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	23.02.2024	26.02.2024
46	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	26.02.2024	27.02.2024
47	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	27.02.2024	28.02.2024
48	Change in the composition of the supervisory board, revision commission or management board	8	28.02.2024	01.03.2024
49	Changes in the list of affiliated persons	36	28.02.2024	01.03.2024
50	Decisions taken by the supreme governing body of the issuer	6	28.02.2024	01.03.2024
51	Change in the composition of the supervisory board, revision commission or management board	8	28.02.2024	01.03.2024
52	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	28.02.2024	29.02.2024

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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	11.04.2024	13.04.2024
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	12.04.2024	13.04.2024
85	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	15.04.2024	16.04.2024
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	16.04.2024	17.04.2024
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	17.04.2024	18.04.2024
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	18.04.2024	19.04.2024
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	19.04.2024	22.04.2024
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	22.04.2024	23.04.2024
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	02.05.2024	03.05.2024
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	03.05.2024	06.05.2024
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	07.05.2024	08.05.2024
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	08.05.2024	10.05.2024
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	09.05.2024	10.05.2024
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	10.05.2024	13.05.2024
97	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	20.05.2024	21.05.2024
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	21.05.2024	22.05.2024
99	One-time increase in the value of assets by more than 10 percent	17	21.05.2024	05.06.2024
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	23.05.2024	24.05.2024
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	24.05.2024	27.05.2024
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	28.05.2024	30.05.2024
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	29.05.2024	30.05.2024
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	30.05.2024	31.05.2024
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	31.05.2024	03.06.2024
106	Transactions with affiliated persons	21	03.06.2024	05.06.2024
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	03.06.2024	04.06.2024
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	04.06.2024	05.06.2024
109	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	05.06.2024	06.06.2024
110	Recommendation (proposal) of the Supervisory Board on the distribution of net profit (dividend)	41	06.06.2024	06.06.2024
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	06.06.2024	07.06.2024
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	07.06.2024	10.06.2024

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203	One-time reduction in the value of assets by more than 10 percent	18	08.11.2024	04.12.2024
204	Transactions with affiliated persons	21	12.11.2024	12.11.2024
205	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	12.11.2024	13.11.2024
206	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	13.11.2024	14.11.2024
207	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	25.11.2024	26.11.2024
208	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	26.11.2024	27.11.2024
209	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	06.12.2024	11.12.2024
210	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	09.12.2024	11.12.2024
211	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	23.12.2024	24.12.2024
212	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	24.12.2024	25.12.2024
213	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	26.12.2024	27.12.2024

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## BALANCE SHEET FOR BANKS

Categories	In thousands. UZS.
<b>ASSETS</b>	
1. Cash and other cash items	267,623,631
2. Due from the Central Bank of Uzbekistan	1,955,176,634
3. Net Due from other banks	3,875,090,325
4. Net Trading accounts	0
a. Securities	607,519,318
b. Precious metals, coins, stones	17,227
c. Less: Provision for possible losses	0
d. Net trading accounts	607,519,318
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	0
a. Loans, Gross	3,366,573,385
b. Leasing operations, Gross	0
c. Less: Provision for possible losses	1,165,757
d. Loans and leasing operations, Net	3,365,407,628
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	68,311,724
11. Accrued interest receivable	43,490,682
12. Another private bank assets	
a. Real estate investment	0
b. Other assets acquired in loan settlements	
c. Less: Reserves for possible losses on other property of the bank	
d. Other private bank assets, Net	0
13. Other assets	-48,241,739
<b>14. Total assets</b>	<b>10,134,395,430</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>	
<b>LIABILITIES</b>	
15. Demand deposits	5,304,971,509
16. Saving deposits	1,471,720
17. Term deposits	0
18. Due to the Central Bank of Uzbekistan	22,102,377
19. Due to other banks	2,843,658,468
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	26,221,205
24. Other liabilities	97,915,279
<b>25. Total liabilities</b>	<b>8,296,340,558</b>
<b>EQUITY</b>	
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	36,709,703
a. Reserve fund for general purpose	36,709,703
a.1. Including Provision for probable losses on standard assets	
b. Devaluation Reserve	
c. Other reserves and funds	

	29. Retained earnings	1,294,983,864				
	30. Total equity	1,838,054,872				
	31. Total liabilities and equity	10,134,395,430				
12	STATEMENT OF FINANCIAL PERFORMANCE FOR BANKS					
	Categories	In thousands. UZS.				
	1. INTEREST INCOME	65,700,685				
	a. Interest income on the accounts with Central Bank of Uzbekistan	250,155,922				
	b. Interest income on accounts in other banks	0				
	c. Interest income on bills bought	0				
	d. Interest income on investments	135,712,979				
	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	309,230,460				
	h. Percentage, Discount (Specials) and fees on credit and leasing operations	4,972,266				
	i. Interest income under agreements to purchase securities with a repurchase	0				
	j. Other interest income	765,772,312				
	k. Total interest income					
	2. INTEREST EXPENSES					
	a. Interest expense on demand deposits	21,245,873				
	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	103,386,247				
	f. Total interest expense on deposits	124,632,120				
	g. Interest expense on loans payable	0				
	h. Interest expenses on agreements on the sale of securities with subsequent repurchase	365				
	i. Other interest expense	0				
	j. Total interest expense on loans	365				
	k. Total interest expense	124,632,485				
	3. NET INTEREST INCOME BEFORE ASSESSMENT POSSIBLE LOSSES ON LOANS AND					
	a. Less: Provision for possible losses on loans and leasing	7,770,131				
	b. Net interest income after an assessment of possible losses on loans and leasing	641,139,827				
	4. NON-INTEREST INCOME					
	a. Income from commissions and fees	74,230,928				
	b. Gain on foreign exchange	137,200,572				
	c. Profit from commercial operations	0				
	d. Profits and dividends from investments	1,939,313				
	e. Other non-interest income	4,236,899				
	f. Total non-interest income	217,607,712				
	5. NON-INTEREST OPERATING EXPENSES					
	a. Fee and commission expenses and expenses for services	18,855,110				
	b. Losses on foreign exchange	39,190,077				
	c. Losses on trading accounts	0				
	d. Losses on investments	0				
	e. Other non-interest expenses	119,570				
	f. Total non-interest expenses	58,164,757				
	6. NET INCOME BEFORE OPERATING EXPENSES	788,943,639				
	7. OPERATING EXPENSES					
	a. Salaries and other personnel costs of employees	110,710,071				
	b. Rental and maintenance	6,457,288				
	c. Business trip and transport costs	1,174,557				
	d. Administrative expenses	7,359,670				
	e. Representation and charity	8,720,832				
	f. Depreciation costs	14,328,743				
	g. Insurance, taxes and other costs	9,580,307				
	h. Total operating expenses	158,331,468				
	8. VALUATION OF NON-CREDIT LOSSES	3,869,011				
	9. NET INCOME BEFORE TAX AND OTHER ADJUSTMENTS	630,612,171				
	a. Corporate income tax	103,747,099				
	10. NET INCOME BEFORE ADJUSTMENT	526,865,072				
	a. Unforeseen income or losses, net	0				
	b. Other adjustments on income, net	0				
	11. NET INCOME (LOSS)	526,865,072				
13	INFORMATION ON THE RESULTS OF AUDIT					
	Name of auditing organization:	Audit company "KPMG" LTD				
	Date of licensing:	22.06.2021				
	License number:	57				
	Type of conclusion:	Positive				
	Date of audit report:	02.05.2025				
	Number of audit report:	n/a				
	Full name of auditor (s) who carried out the inspection:	Ibraev S.N., Kouznetsov A.A., Saidov S.K., Saidov S.K.				
	A copy of the audit report:****					
14	LIST OF MAJOR TRANSACTIONS CONCLUDED IN THE CURRENT YEAR					
	No	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	-	-	-	-	-
15	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	03.06.2024	Korea Development Bank Headquarters	Acquiring of Interbank deposit	377 995 500 000.00	Supervisory Board	based on the decision of the 3th meeting of the Supervisory Board of the Bank dated 31.05.2024, agenda item 5 “consideration and approval of transactions with KDB Asia Ltd., KDB Bank Europe Ltd., the Head office of KDB Bank and its branches
2	26.08.2024	Korea Development Bank Headquarters	Acquiring of Interbank deposit	253 393 000 000.0	Supervisory Board	based on the decision of the 3th meeting of the Supervisory Board of the Bank dated 31.05.2024, agenda item 5 “consideration and approval of transactions with KDB Asia Ltd., KDB Bank Europe Ltd., KDB London branch and the Head office of KDB Bank
3	10.09.2024	Korea Development Bank Headquarters	Acquiring of Interbank deposit	1,268,179,000,000.00	Supervisory Board	based on the decision of the 3th meeting of the Supervisory Board of the Bank dated 31.05.2024, agenda item 5 “consideration and approval of transactions with KDB Asia Ltd., KDB Bank Europe Ltd., KDB London branch and the Head office of KDB Bank
4	19.09.2024	Korea Development Bank Headquarters	Acquiring of Interbank deposit	1,273,995,000,000.00	Supervisory Board	based on the decision of the 3th meeting of the Supervisory Board of the Bank dated 31.05.2024, agenda item 5 “consideration and approval of transactions with KDB Asia Ltd., KDB Bank Europe Ltd., KDB London branch and the Head office of KDB Bank
5	12.11.2024	KDB Asia Ltd.	Placing of Interbank deposit	128 038 100 000.00	Supervisory Board	based on the decision of the 3th meeting of the Supervisory Board of the Bank dated 31.05.2024, agenda item 5 “consideration and approval of transactions with KDB Asia Ltd., KDB Bank Europe Ltd., KDB London branch and the Head office of KDB Bank

**LIST OF AFFILIATES**

**(As of the end of the year)**

16	№	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	Seo, In Won	Republic of Korea, Seoul	Member of Supervisory Board	28.02.2024
	3	Lee, Yeon Sung	Republic of Korea, Seoul	Member of Supervisory Board	28.02.2024
	4	Park, Hyung Kyoo	Republic of Korea, Seoul	Member of Supervisory Board	28.02.2024
	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 Saydmamurovich	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	KDB Asia (HK) Ltd.	Hongkong	Legal entity whose 20% or more shares in the charter capital are owned by the same legal entity owning	10.02.2006

16	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
17	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
18	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
19	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
20	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
21	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
22	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
23	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
24	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
25	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
26	Korea BTL Fund I	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
27	Korea Railroad Fund I	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
28	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
29	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
30	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
31	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
32	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
33	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
34	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
35	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:

\_\_\_\_\_

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