

Attachment # 1
to the Regulation and publishing information on the securities market
QUARTERLY REPORT OF ISSUER AS OF THE FIRST QUARTER OF 2020

1	NAME OF ISSUER	
	Full name:	Joint-stock company "KDB Bank Uzbekistan"
	Short name:	JSC "KDB Bank Uzbekistan"
	Name of securities market ticker:*	KBUN
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:	The Central Bank of Republic of Uzbekistan
	Account number:	10301000900009034002
	MFO (Interbranch turnover):	00842
4	REGISTRATION AND IDENTIFICATION NUMBERS ASSIGNED BY:	
	Registering authority:	5 (The Central Bank of Republic of Uzbekistan)
	Organ of state tax service (IHH):	202167236
	The numbers assigned by the organ of state	
	KFS (Classifier of Forms of Ownership):	161
	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	BALANCE SHEET FOR BANKS	
	Name of indicator	thousand UZS
	ASSETS	
	1. Cash and other cash items	141,229,443
	2. Due from the Central Bank of Uzbekistan	606,784,390
	3. Net Due from other banks	2,792,974,444
	4. Net Trading accounts	
	a. Securities	154,000
	b. Precious metals, coins, stones	12,739
	c. Less: Provision for possible losses	-
	d. Net sales invoices	166,739
	5. a. Investments	4,500,000
	b. Less: Provision for possible losses	-
	c. Investments, Net	4,500,000
	6. Securities purchased by repurchase agreement	-
	7. Loans and leasing operations	
	a. Loans, Gross	762,508,179
	b. Leasing operations, Gross	27,900,984
	c. Less: Provision for possible losses	1,000
	d. Loans and leasing operations, Net	790,409,163
	8. a. Purchased bills	
	b. Less: Provision for possible losses	
	c. Purchased bills, Net	-
	9. Liabilities of Customer on financial instruments	-
	10. Fixed Assets, Net	56,277,892
	11. Accrued interest receivable	9,947,493
	12. Another private bank assets	
	a. Real estate investment	
	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	-
	13. Other assets	7,161,384
	14. Total assets	4,409,450,948
	LIABILITIES AND SHAREHOLDERS' EQUITY	
LIABILITIES		
15. Demand deposits	3,709,933,783	
16. Saving deposits	-	
17. Term deposits	21,045,645	
18. Payable to the Central Bank of Uzbekistan	-	

19. Payable to other banks	1,818,669
20. Securities sold under agreement with a subsequent purchase	-
21. Loans and leasing operations for payment	-
22. Subordinated debt	-
23. Accrued interest payable	-
24. Other liabilities	62,139,561
25. Total liabilities	3,794,938,760
EQUITY	
26. Charter Capital	
a. Shares - Ordinary	101,272,261
b. Shares - Privileged	-
27. Additional paid-in capital	-
28. Reserve capital	
a. Reserve fund for general purpose	15,190,839
a.1. Including Provision for probable losses on standard assets	26,580,617
b. Devaluation Reserve	216,441,789
c. Other reserves and funds	3,214,625
29. Retained earnings	251,812,057
30. Total equity	614,512,188
31. Total liabilities and equity	4,409,450,948

STATEMENT OF FINANCIAL PERFORMANCE FOR BANKS

Categories	thousand UZS
INTEREST INCOME	
1. Interest income	
a. Interest income on the accounts with Central Bank of Uzbekistan	711,507
b. Interest income on accounts in other banks	17,626,361
c. Interest income on bills bought	
d. Interest income on investments	99,863
e. Interest income on trade account securities	
f. Interest income on customer commitments	
g. Interest income on customer acceptances outstanding obligations of the bank	
h. Percentage, Discount (Specials) and fees on credit and leasing operations	19,021,476
i. Interest income under agreements to purchase securities with a repurchase	-
j. Other interest income	-
k. Total interest income	37,459,207
2. INTEREST EXPENSES	
a. Interest expense on demand deposits	
b. Interest expense on saving deposits	
c. Interest expense on term deposits	-
d. Interest on accounts payable with the Central Bank of Uzbekistan	
e. Interest on accounts payable to other banks	-
f. Total interest expense on deposits	-
g. Interest expense on loans payable	
h. Interest expenses on agreements on the sale of securities with subsequent repurchase	
i. Other interest expense	-
j. Total interest expense on loans	-
k. Total interest expense	-
3. NET INTEREST INCOME BEFORE ASSESSMENT POSSIBLE LOSSES ON LOANS AND LEASES	
	37,338,571
a. Less: Provision for possible losses on loans and leasing	-
6 b. Net interest income after an assessment of possible losses on loans and leasing	37,338,571
4. NON-INTEREST INCOME	
a. Income from commissions and fees	11,580,069
b. Gain on foreign exchange	3,245,036
c. Profit from commercial operations	-
d. Profits and dividends from investments	-
e. Other non-interest income	781,214
f. Total non-interest income	15,606,319
5. NON-INTEREST OPERATING EXPENSES	
a. Fee and commission expenses and expenses for services	2,676,955
b. Losses on foreign exchange	2,099,817
c. Losses on trading accounts	
d. Losses on investments	

e. Other non-interest expenses	6,068
f. Total non-interest expenses	4,782,840
6. NET INCOME BEFORE OPERATING EXPENSES	48,162,050
7. OPERATING EXPENSES	
a. Salaries and other personnel costs of employees	15,313,612
b. Rental and maintenance	1,767,762
c. Business trip and transport costs	66,988
d. Administrative expenses	755,580
e. Representation and charity	493,206
f. Depreciation costs	1,537,517
g. Insurance, taxes and other costs	714,286
h. Total operating expenses	20,648,951
8. VALUATION OF NON-CREDIT LOSSES	
9. NET INCOME BEFORE TAX AND OTHER ADJUSTMENTS	27,513,099
a. Corporate income tax	5,669,328
10. NET INCOME BEFORE ADJUSTMENT	21,843,771
a. Unforeseen income or losses, net	
b. Other adjustments on income, net	
11. NET INCOME (LOSS)	21,843,771

Full name of the head of executive body: _____ Heung Sang Kim

Full name of chief accountant: _____ Juraev Abror Baxshillaevich

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