

Attachment # 1
to the Regulation and publishing information on the securities market
QUARTERLY REPORT OF ISSUER AS OF THE FIRST HALF OF 2018 YEAR

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
	MΦO (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	90,211,014
	2. Due from the Central Bank of Uzbekistan	1,242,451,606
	3. Net Due from other banks	2,392,534,026
	3.1. Due from other banks, Gross	2,392,534,026
	3.2. Less: Provision for possible losses	0
	4. Net Trading accounts	80,000
	4.1. Securities	80,000
	4.2. Less: Provision for possible losses	0
	5. Net Precious metals, coins, stones	10,496
	5.1. Precious metals, coins, stones	10,496
	5.2. Less: Provision for possible losses	0
	6. Net Investments	129,000,000
	6.1. Investments, Gross	129,000,000
	6.2. Less: Provision for possible losses	0
	7. Securities purchased on repurchase agreement, Net	0
	7.1. Securities purchased on repurchase agreement, Gross	0
	7.2. Less: Provision for possible losses	0
	8. Loans and leasing operations, Net	358,567,099
	8.1. Loans and leasing operations, Gross	358,567,099
	8.2. Less: Provision for possible losses	0
	9. Bills bought, Net	0
	9.1. Bills bought, Gross	0
	9.2. Less: Provision for possible losses	0
	10. Liabilities of Customer on financial instruments, Net	0
10.1. Liabilities of Customer on financial instruments, Gross	0	
10.2. Less: Provision for possible losses	0	
11. Fixed Assets, Net	51,748,163	
12. Accrued interest and non-interest income receivable, Net	8,210,259	
12.1. Accrued interest receivable, Gross	8,154,948	
12.2. Accrued non-interest income receivable, Gross	55,311	
12.2.1. Less: Provision for possible losses	0	
13. Net, another private bank assets	0	
13.1. Another private assets, recovered on loans and leasings, Gross	0	
13.2. Another private bank assets, Gross	0	
13.3. Less: Accumulated depreciation and Provision for possible losses	0	
14. Another assets, Net	8,021,648	
14.1. Another assets, Gross	8,021,648	
14.2. Less: Provision for possible losses	0	

15. Total assets	4,280,834,311
LIABILITIES AND SHAREHOLDERS' EQUITY	
LIABILITIES	
16. Demand deposits	3,754,256,171
17. Time deposits	29,719,657
18. For payment in the Central Bank of Uzbekistan	0
19. Due to other banks	6,124,257
20. Securities sold under agreement with a subsequent purchase	0
21. Loans and leasing operations for payment	0
22. Securities issued by the bank	0
23. Subordinated debt	0
24. Accrued interest payable	0
25. Accrued tax payable	40,936
26. Clearing transactions	0
27. Other liabilities	17,982,845
28. Total liabilities	3,808,123,866
EQUITY	
29. Charter Capital	
29.1. Shares - Ordinary	38,950,870
29.2.. Shares - Priveleged	0
30. Additional paid-in capital	0
31. Reserve capital	
31.1. Reserve fund for general purpose	9,249,910
31.2. Provision for probable losses on standard assets	16,924,865
31.3. Devaluation Reserve	216,441,789
31.4. Other reserves and funds	3,581,446
32. Retained earnings	187,561,565
32.1. incl net profir (loss) of current year	29,474,106
33. Total equity	472,710,445
34. Total liabilities and equity	4,280,834,311
STATEMENT OF FINANCIAL PERFORMANCE FOR BANKS	
6 Categories	thousand UZS
1. INTEREST INCOME	
a. Interest income on the accounts with Central Bank of Uzbekistan	
b. Interest income on accounts in other banks	21,653,677
c. Interest income on bills bought	
d. Interest income on investments	6,193,671
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	20,433,048
i. Interest income under agreements to purchase securities with a repurchase	
j. Other interest income	368,759
k. Total interest income	48,649,155
2. INTEREST EXPENSES	
a. Interest expense on demand deposits	0
b. Interest expense on time deposits	0
c. Interest on accounts payable with the Central Bank of Uzbekistan	
d. Interest on accounts payable to other banks	
e. Total interest expense on deposits	0
f. Interest expense on loans payable	
g. Interest expenses on agreements for the sale of share on next purchase	
h. Other interest expense	
i. Total interest expense on loans	0
j. Total interest expense	0
3. NET INTEREST INCOME BEFORE ASSESSMENT POSSIBLE LOSSES ON LOANS AND LEASES	
a. Less: Provision for possible losses on loans and leasing	0
b. Net interest income after an assessment of possible losses on loans and leasing	48,649,155

4. NON-INTEREST INCOME	
a. Income from commissions and fees	28,437,208
b. Gain on foreign exchange	5,824,585
c. Profit from commercial operations	
d. Profits and dividends from investments	
e. Other non-interest income	596,710
f. Total non-interest income	34,858,503
5. NON-INTEREST OPERATING EXPENSES	
a. Fee and commission expenses and expenses for services	5,372,963
b. Losses on foreign exchange	5,112,978
c. Losses on trading accounts	
d. Losses on investments	
e. Other non-interest expenses	4,626
f. Total non-interest expenses	10,490,567
6. NET INCOME BEFORE OPERATING EXPENSES	73,017,091
7. OPERATING EXPENSES	
a. Salaries and other personnel costs	22,312,281
a.1. incl. costs of management	
b. Rental and maintenance	2,733,530
c. Travel and transport costs	187,516
d. Administrative expenses	1,145,394
e. Representation and charity	1,060,234
f. Depreciation costs	3,157,425
g. Insurance, taxes and other costs	4,378,898
h. Total operating expenses	34,975,278
8. VALUATION OF NON-CREDIT LOSSES	
9. NET INCOME BEFORE TAX AND OTHER ADJUSTMENTS	38,041,813
a. Corporate income tax	8,567,707
10. NET INCOME BEFORE ADJUSTMENT	29,474,106
a. Unforeseen income or losses, net	
b. Other adjustments on income, net	
11. NET INCOME (LOSS)	29,474,106

Full name of the head of executive body:

In Joo Kim

Full name of chief accountant:

Juraev Abror Baxshillaevich

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

Akramova Diloram Gafurovna