

Attachment # 1  
to the Regulation and publishing information on the securities market  
**1ST QUARTERLY REPORT OF ISSUER FOR 2019 YEAR**

1	<b>NAME OF ISSUER</b>	
	Full name:	Joint-stock company "KDB Bank Uzbekistan"
	Short name:	JSC "KDB Bank Uzbekistan"
	Name of securities market ticker:*	KBUN
2	<b>CONTACT DETAILS</b>	
	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	<b>BANK DETAILS</b>	
	Full name of the servicing bank:	The Central Bank of Republic of Uzbekistan
	Account number:	10301000900009034002
	MΦO (Interbranch turnover):	00842
4	<b>REGISTRATION AND IDENTIFICATION NUMBERS ASSIGNED BY:</b>	
	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	<b>BALANCE SHEET FOR BANKS</b>	
	<b>Name of indicator</b>	<b>thousand UZS</b>
	<b>ASSETS</b>	
	1. Cash and other cash items	77,796,371
	2. Due from the Central Bank of Uzbekistan	557,857,173
	3. Net Due from other banks	3,068,578,098
	4. Net Trading accounts	
	a. Securities	80,000
	b. Precious metals, coins, stones	11,187
	c. Less: Provision for possible losses	-
	d. Net sales invoices	91,187
	5. a. Investments	74,000,000
	b. Less: Provision for possible losses	-
	c. Investments, Net	74,000,000
	6. Securities purchased by repurchase agreement	-
	7. Loans and leasing operations	
	a. Loans, Gross	543,234,685
	b. Leasing operations, Gross	57,501,458
	c. Less: Provision for possible losses	73,331
	d. Loans and leasing operations, Net	600,662,812
	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	50,044,296
	11. Accrued interest receivable	10,134,659
	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. Another private bank assets, Net	-	
13. Another assets	15,210,676	
<b>14. Total assets</b>	<b>4,454,375,272</b>	
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>		
-		
<b>LIABILITIES</b>		
-		
15. Demand deposits	2,991,788,670	
16. Saving deposits	-	
17. Term deposits	860,385,638	
18. Payable to the Central Bank of Uzbekistan		

19. Payable to other banks	64,404,827
20. Securities sold under agreement with a subsequent purchase	-
21. Loans and leasing operations for payment	-
22. Subordinated debt	-
23. Accrued interest payable	6,077,853
24. Other liabilities	5,470,213
<b>25. Total liabilities</b>	<b>3,928,127,201</b>
<b>EQUITY</b>	
26. Charter Capital	
a. Shares - Ordinary	101,272,261
b. Shares - Priveleged	-
27. Additional paid-in capital	-
28. Reserve capital	
a. Reserve fund for general purpose	44,131,065
a.1. Including Provision for probable losses on standard assets	28,940,226
b. Devaluation Reserve	216,441,789
c. Other reserves and funds	3,228,179
29. Retained earnings	161,174,777
<b>30. Total equity</b>	<b>526,248,071</b>
<b>31. Total liabilities and equity</b>	<b>4,454,375,272</b>

**STATEMENT OF FINANCIAL PERFORMANCE FOR BANKS**

Categories	thousand UZS
<b>INTEREST INCOME</b>	
1. Interest income	
a. Interest income on the accounts with Central Bank of Uzbekistan	135,990
b. Interest income on accounts in other banks	22,807,958
c. Interest income on bills bought	
d. Interest income on investments	1,742,178
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	14,344,332
i. Interest income under agreements to purchase securities with a repurchase	
j. Other interest income	4,673,299
<b>k. Total interest income</b>	<b>43,703,757</b>
<b>2. INTEREST EXPENSES</b>	
a. Interest expense on demand deposits	
b. Interest expense on saving deposits	
c. Interest expense on term deposits	4,971,215
d. Interest on accounts payable with the Central Bank of Uzbekistan	
e. Interest on accounts payable to other banks	2,268,493
<b>f. Total interest expense on deposits</b>	<b>7,239,708</b>
g. Interest expense on loans payable	
h. Interest expenses on agreements on the sale of securities with subsequent repurchase	
i. Other interest expense	4,414,998
<b>j. Total interest expense on loans</b>	<b>4,414,998</b>
<b>k. Total interest expense</b>	<b>11,654,706</b>
<b>3. NET INTEREST INCOME BEFORE ASSESSMENT POSSIBLE LOSSES ON LOANS AND LEASES</b>	
	32,049,051
a. Less: Provision for possible losses on loans and leasing	73,331
<b>6 b. Net interest income after an assessment of possible losses on loans and leasing</b>	<b>31,975,720</b>
<b>4. NON-INTEREST INCOME</b>	
a. Income from commissions and fees	13,036,817
b. Gain on foreign exchange	2,140,953
c. Profit from commercial operations	-
d. Profits and dividends from investments	-
e. Other non-interest income	296,763
<b>f. Total non-interest income</b>	<b>15,474,533</b>
<b>5. NON-INTEREST OPERATING EXPENSES</b>	
a. Fee and commission expenses and expenses for services	2,607,482
b. Losses on foreign exchange	1,008,402
c. Losses on trading accounts	
d. Losses on investments	

e. Other non-interest expenses	-
<b>f. Total non-interest expenses</b>	<b>3,615,884</b>
<b>6. NET INCOME BEFORE OPERATING EXPENSES</b>	<b>43,834,369</b>
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<b>7. OPERATING EXPENSES</b>	
a. Salaries and other personnel costs of employees	12,983,292
b. Rental and maintenance	1,460,877
c. Business trip and transport costs	41,907
d. Administrative expenses	443,472
e. Representation and charity	389,795
f. Depreciation costs	1,500,443
g. Insurance, taxes and other costs	938,766
<b>h. Total operating expenses</b>	<b>17,758,552</b>
<b>8. VALUATION OF NON-CREDIT LOSSES</b>	
<b>9. NET INCOME BEFORE TAX AND OTHER ADJUSTMENTS</b>	<b>26,075,817</b>
a. Corporate income tax	5,401,769
<b>10. NET INCOME BEFORE ADJUSTMENT</b>	<b>20,674,048</b>
a. Unforeseen income or losses, net	
b. Other adjustments on income, net	
<b>11. NET INCOME (LOSS)</b>	<b>20,674,048</b>

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 i \_\_\_\_\_

Akramova Diloram Gafurovna