## Attachment # 1

## to the Regulation and publishing information on the securities market QUARTERLY REPORT OF ISSUER AS OF THE 3RD QUARTER OF 2020

Section:   Section street, Mirobod district, Tashkent cip (1903T, Republic of Uzbekistan (1	1	NAME OF ISSUER	
Short name:   JSC "NDB Bank Uzbekistan"			Joint-stock company "KDB Bank Uzbekistan"
Name of securities market ticker*  CONTACT DETAILS  13. Bukbrow street, Mirobod district, Tealshent cip 100047, Republic of Uzbekistan 14. Bukbrow street, Mirobod district, Tealshent cip 100047, Republic of Uzbekistan 15. Bukbrow street, Mirobod district, Tealshent cip 100047, Republic of Uzbekistan 16. Bubbrow street, Mirobod district, Tealshent cip 100047, Republic of Uzbekistan 16. Bubbrow street, Mirobod district, Tealshent cip 100047, Republic of Uzbekistan 16. Bubbrow street, Mirobod district, Tealshent cip 100047, Republic of Uzbekistan 16. Bubbrow street, Mirobod district, Tealshent cip 100047, Republic of Uzbekistan 16. Bubbrow street, Mirobod district, Tealshent cip 100047, Republic of Uzbekistan 16. Bubbrow street, Mirobod district, Tealshent cip 100047, Republic of Uzbekistan 16. Bubbrow street, Mirobod district, Tealshent cip 100047, Republic of Uzbekistan 16. Bubbrow street, Mirobod district, Tealshent cip 100047, Republic of Uzbekistan 16. Bubbrow street, Mirobod district, Tealshent cip 100047, Republic of Uzbekistan 16. Ceatral Bank of Republic of Uzbekistan 16. Ceatral Bank of Republic of Uzbekistan 16. Subbrow street, Mirobod district, Tealshent cip 100047, Republic of Uzbekistan 16. Subbrow street, Mirobod district, Tealshent cip 100047, Republic of Uzbekistan 16. Subbrow street, Mirobod district, Tealshent cip 100047, Republic of Uzbekistan 16. Subbrow street, Mirobod district, Tealshent cip 100047, Republic of Uzbekistan 16. Subbrow street, Mirobod district, Tealshent cip 100047, Republic of Uzbekistan 16. Subbrow street, Mirobod district, Tealshent cip 100047, Republic of Uzbekistan 16. Subbrow street, Mirobod district, Tealshent cip 100047, Republic of Uzbekistan 16. Subbrow street, Mirobod district, Tealshent cip 100047, Republic of Uzbekistan 16. Subbrow street, Mirobod district, Tealshent cip 100047, Republic of Uzbekistan 16. Subbrow street, Mirobod district, Tealshent cip 100047, Republic of Uzbekistan 16. Subrow street, Mirobod district, Tealshent cip 100047, Republic of Uzbekistan			
CONTACT DETAILS   3, Bukhloro street, Mirobod district, Tashkent city   100047, Republic of Uzbekistan   1, Bukhloro street, Mirobod district, Tashkent city   100047, Republic of Uzbekistan   10004000000004002   1000400000000000000000000000000000000		rket ticker:*	
1. Bukhrov street, Mirobod district, Tealskent city	2		
Bouland address:   3. Bukhoro street. Mirobod district, Tashkent city   100047, Republic of Uzbekistan   1000400000000000000000000000000000000			3, Bukhoro street, Mirobod district, Tashkent city,
Femal address*   Info@klb.uz   Depth with Education   Bank DETAILS	Postal address:		3, Bukhoro street, Mirobod district, Tashkent city,
Introverse   BANK DETAILS   The Central Bank of Republic of Uzbekistan   Logotopostopostado   Logotopostopostado   Logotopostado   Logotopostopostado   Logotopostado   Logotop	F-mail address:*		
Pull name of the servicing bank:			
Full name of the servicing bank:	3	BANK DETAILS	Intep.// www.kdo.dz
International content number			The Central Bank of Republic of Uzbekistan
MOPO (Interbranch turnovery:   REGISTRATION AND IDENTIFICATION NUMBERS ASSIGNED BY:		eng bank.	
REGISTRATION AND IDENTIFICATION NUMBERS ASSIGNED BY:   Registering authority:		nover).	
Registering authority:   5 (The Central Bank of Republic of Uzbekistan Organ of state tax service (HHH):   2021672;   2	4		
Organ of state tax service (HiHH):			
The numbers assigned by the organ of state			
KFS (Classifier of Forms of Ownership):			202167230
IGNED (Main Code of Enterprise, Organization):   GASTONE			1.0
OKED   National classifier of Types of Economic Activity):			16
SOATO (Indications system for Administrative -Territorial Formations):			
BALANCE SHEET FOR BANKS			
Name of indicator	SOATO (Indications s	system for Administrative -Territorial Formations):	1726273
ASSETS   1. Cash and other cash items   107,686,920   10	5	BALANCE SHEET FOR BANKS	
1. Cash and other cash items	Name of indicator		thousand UZS
2. Due from the Central Bank of Uzbekistan       669,848,772         3. Net Due from other banks       3,887,555,332         4. Net Trading accounts       154,000         a. Securities       154,000         b. Precious metals, coins, stones       13,761         c. Less: Provision for possible losses       -         d. Net sales invoices       -         5. a. Investments       5,000,000         b. Less: Provision for possible losses       -         c. Investments, Net       5,000,000         b. Securities burchased by repurchase agreement       -         7. Loans and leasing operations       860,279,636         a. Loans, Gross       860,279,636         b. Lessing operations, Gross       19,429,009         c. Less: Provision for possible losses       3,300,692         d. Loans and leasing operations, Net       876,701,953         8. a. Purchased bills       87         b. Lessing operations, Net       -         9. Liabilities of Customer on financial instruments       -         10. Fixed Assets, Net       -         10. Accruel interest receivable       11,153,568         11. Accruel interest receivable       11,153,568         12. Another private bank assets       -         13. Other assets <td>ASSETS</td> <td></td> <td></td>	ASSETS		
3. Net Due from other banks 4. Net Trading accounts 1. Securities 1. Securities 1. Securities 1. Securities 1. Securities 1. An extra securities 1. Securities 1. Securities 1. Securities 1. An extra securities 1. Securities purchased by repurchase agreement 1. Securities purchased securities 1. Securities	1. Cash and other cash	n items	107,686,920
3. Net Due from other banks 4. Net Trading accounts 1. Securities 1. Securities 1. Securities 1. Securities 1. Securities 1. An extra securities 1. Securities 1. Securities 1. Securities 1. An extra securities 1. Securities purchased by repurchase agreement 1. Securities purchased securities 1. Securities	2. Due from the Centr	al Bank of Uzbekistan	669.848.772
4. Net Trading accounts a. Securities 154,000 b. Precious metals, coins, stones c. Less: Provision for possible losses d. Net sales invoices d. Net sales invoices 5. a. Investments 5. 5.00,000 b. Less: Provision for possible losses c. Investments, Net 5. c. Investments, Net 6. Securities purchased by repurchase agreement 7. Loans and leasing operations a. Loans, Gross 860,279,636 b. Leasing operations, Gross 19,429,009 c. Less: Provision for possible losses 3,006,692 d. Loans and leasing operations, Net 876,701,933 8. a. Purchased bills b. Less: Provision for possible losses c. Purchased bills, Net 9. Leasing operations, Gross 10,124,000 9. Leasing operations, Gross 11,125,000 12,125,1125,125,125,125,125,125,125,125,			
1. Securities			3,007,000,000
5. Precious metals, coins, stones		its —	154,000
c. Less: Provision for possible losses       -         d. Net sales invoices       5.000,000         b. Less: Provision for possible losses       -         c. Investments, Net       5.000,000         6. Securities purchased by repurchase agreement       -         7. Loans and leasing operations       860,279,636         a. Loans, Gross       860,279,636         b. Leasing operations, Gross       19,429,009         c. Less: Provision for possible losses       3,006,692         d. Loans and leasing operations, Net       876,701,953         8. a. Purchased bills       876,701,953         b. Less: Provision for possible losses       -         c. Purchased bills, Net       -         9. Liabilities of Customer on financial instruments       -         10. Fixed Assets, Net       54,235,335         11. Accrued interest receivable       11,153,568         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       80,476,891         14. Total assets       5,692,826,532 <td></td> <td>ing stones</td> <td></td>		ing stones	
d. Net sales invoices			13,/01
5. a. Investments       5,000,000         b. Less: Provision for possible losses       -         c. Investments, Net       5,000,000         6. Securities purchased by repurchase agreement       -         7. Loans and leasing operations       860,279,636         a. Loans, Gross       860,279,636         b. Leasing operations, Gross       19,429,009         c. Less: Provision for possible losses       3,006,692         d. Loans and leasing operations, Net       876,701,953         8. a. Purchased bills       876,701,953         9. Liabilities of Customer on financial instruments       -         10.Fixed Assets, Net       54,235,335         11. Accrued interest receivable       11,153,568         12. Another private bank assets       1         a. Real estate investment       5         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       80,476,891         14. Total assets       5,692,826,532         LIABILITIES       5,105,163,432         16. Saving deposits       5,015,163,432         17. Term deposits       -			-
December   Comparison   Compa			-
c. Investments, Net       5,000,000         6. Securities purchased by repurchase agreement       -         7. Loans and leasing operations       860,279,636         b. Leasing operations, Gross       19,429,009         c. Less: Provision for possible losses       3,006,692         d. Loans and leasing operations, Net       876,701,953         8. a. Purchased bills       876,701,953         b. Less: Provision for possible losses       -         c. Purchased bills, Net       -         9. Liabilities of Customer on financial instruments       -         10. Fixed Assets, Net       54,235,335         11. Accrued interest receivable       11,153,568         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       80,476,891         14. Total assets       5,692,826,532         LLABILITIES       5,015,163,432         16. Saving deposits       5,015,163,432         16. Saving deposits       -         17. Term deposits       -			5,000,000
6. Securities purchased by repurchase agreement - 7. Loans and leasing operations a. Loans, Gross		possible losses	-
7. Loans and leasing operations a. Loans, Gross	,		5,000,000
a. Loans, Gross b. Leasing operations, Gross c. Less: Provision for possible losses d. Loans and leasing operations, Net 876,701,953 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 11. Accrued interest receivable 12. Another private bank assets 12. Another private bank assets 13. Other assets acquired in loan settlements 14. Total assets 15. Other assets 16. Other private bank assets, Net 17. Total assets 18. Author private bank assets 19. Author private bank assets, Net 10. Exest Reserves for possible losses on other property of the bank 19. Author private bank assets, Net 10. Author private bank assets, Net 11. Author private bank assets, Net 12. Author private bank assets, Net 13. Other assets 14. Total assets 15. Author private bank assets 16. Saving deposits 17. Term deposits 19. Author private bank assets 19. Author private bank asse			-
b. Leasing operations, Gross		pperations	
c. Less: Provision for possible losses       3,006,692         d. Loans and leasing operations, Net       876,701,953         8. a. Purchased bills			860,279,636
d. Loans and leasing operations, Net       876,701,953         8. a. Purchased bills	b. Leasing operations, Gross		19,429,009
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 11. Accrued interest receivable 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 14. Total assets 15. 5692,826,532  LIABILITIES 15. Demand deposits 16. Saving deposits 17. Term deposits	c. Less: Provision for	possible losses	3,006,692
b. Less: Provision for possible losses c. Purchased bills, Net 9. Liabilities of Customer on financial instruments - 10. Fixed Assets, Net 54,235,335 11. Accrued interest receivable 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 14. Total assets 15. Demand deposits 15. Demand deposits 16. Saving deposits 17. Term deposits	d. Loans and leasing of	perations, Net	876,701,953
c. Purchased bills, Net       -         9. Liabilities of Customer on financial instruments       -         10.Fixed Assets, Net       54,235,335         11. Accrued interest receivable       11,153,568         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       80,476,891         14. Total assets       5,692,826,532         LIABILITIES       -         15. Demand deposits       5,015,163,432         16. Saving deposits       19,623,440         17. Term deposits       -	8. a. Purchased bills		
c. Purchased bills, Net       -         9. Liabilities of Customer on financial instruments       -         10.Fixed Assets, Net       54,235,335         11. Accrued interest receivable       11,153,568         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       80,476,891         14. Total assets       5,692,826,532         LIABILITIES       -         15. Demand deposits       5,015,163,432         16. Saving deposits       19,623,440         17. Term deposits       -	b. Less: Provision for	possible losses	
9. Liabilities of Customer on financial instruments 10. Fixed Assets, Net 11. Accrued interest receivable 11. Accrued interest receivable 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 14. Total assets 15.692,826,532  LIABILITIES AND SHAREHOLDERS' EQUITY  LIABILITIES 15. Demand deposits 16. Saving deposits 17. Term deposits		•	-
10.Fixed Assets, Net			-
11. Accrued interest receivable 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 14. Total assets 15.692,826,532  LIABILITIES 15. Demand deposits 15.015,163,432 16. Saving deposits 17. Term deposits			54 235 335
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 14. Total assets 15.692,826,532  LIABILITIES 15. Demand deposits 16. Saving deposits 17. Term deposits		eceivable	
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  14. Total assets  15.692,826,532  LIABILITIES AND SHAREHOLDERS' EQUITY  LIABILITIES  15. Demand deposits 16. Saving deposits 17. Term deposits			11,133,300
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 14. Total assets 5,692,826,532 LIABILITIES AND SHAREHOLDERS' EQUITY LIABILITIES 15. Demand deposits 15. Saving deposits 16. Saving deposits 17. Term deposits			+
c. Less: Reserves for possible losses on other property of the bank       -         d. Other private bank assets, Net       -         13. Other assets       80,476,891         14. Total assets       5,692,826,532         LIABILITIES AND SHAREHOLDERS' EQUITY       -         LIABILITIES       5,015,163,432         15. Demand deposits       5,015,163,432         16. Saving deposits       19,623,440         17. Term deposits       -			+
d. Other private bank assets, Net       -         13. Other assets       80,476,891         14. Total assets       5,692,826,532         LIABILITIES AND SHAREHOLDERS' EQUITY       -         LIABILITIES       5,015,163,432         15. Demand deposits       5,015,163,432         16. Saving deposits       19,623,440         17. Term deposits       -			+
13. Other assets       80,476,891         14. Total assets       5,692,826,532         LIABILITIES AND SHAREHOLDERS' EQUITY         LIABILITIES       5,015,163,432         15. Demand deposits       5,015,163,432         16. Saving deposits       19,623,440         17. Term deposits       -			
14. Total assets       5,692,826,532         LIABILITIES AND SHAREHOLDERS' EQUITY         LIABILITIES         15. Demand deposits       5,015,163,432         16. Saving deposits       19,623,440         17. Term deposits       -		assets, net	-
LIABILITIES AND SHAREHOLDERS' EQUITY  LIABILITIES  15. Demand deposits  16. Saving deposits  17. Term deposits  18. Saving deposits  19.623,440  17. Term deposits			
LIABILITIES         15. Demand deposits       5,015,163,432         16. Saving deposits       19,623,440         17. Term deposits       -	14. Total assets		5,692,826,532
15. Demand deposits       5,015,163,432         16. Saving deposits       19,623,440         17. Term deposits       -	LIABILITIES AND	SHAREHOLDERS' EQUITY	
15. Demand deposits       5,015,163,432         16. Saving deposits       19,623,440         17. Term deposits       -			
16. Saving deposits 19,623,440 17. Term deposits	LIABILITIES		
17. Term deposits	15. Demand deposits		5,015,163,432
17. Term deposits			19,623,440
			-
		ntral Bank of Uzbekistan	-

19. Payable to other banks	6,348,80
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	6,076,5
25. Total liabilities	5,047,212,2
EQUITY	
26. Charter Capital	
a. Shares - Ordinary	101,272,2
b. Shares - Priveleged	101,272,2
27. Additional paid-in capital	
28. Reserve capital	
a. Reserve fund for general purpose	44,942,1
a.1. Including Provision for probable losses on standard assets	29,751,3
b. Devaluation Reserve	216,441,7
c. Other reserves and funds	3,187,3
29. Retained earnings	279,770,6
30. Total equity	645,614,3
31. Total liabilities and equity	5,692,826,5
STATEMENT OF FINANCIAL PERFORMANCE FO	, , ,
Categories	thousand
INTEREST INCOME	Thompself a
1. Interest income	
a. Interest income on the accounts with Central Bank of Uzbekistan	2,388,4
b. Interest income on accounts in other banks	40,572,1
c. Interest income on bills bought	.,,,,
d. Interest income on investments	272,0
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	57,294,8
i. Interest income under agreements to purchase securities with a repurchase	-
j. Other interest income	-
k. Total interest income	100,527,5
2. INTEREST EXPENSES	
a. Interest expense on demand deposits	
b. Interest expense on saving deposits	
c. Interest expense on term deposits	<u>-</u>
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	<u> </u>
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	
ASSETS	100,527,5
a. Less: Provision for possible losses on other assets	2,973,6
b. Net interest income after an assessment of possible losses on loans and leasing	
	97,553,9
4. NON-INTEREST INCOME	
a. Income from commissions and fees	32,042,4
b. Gain on foreign exchange	13,588,9
c. Profit from commercial operations	
d. Profits and dividends from investments	
e. Other non-interest income	1,544,4
f Total non-interest income	47,175,8
1. Total non-interest income	7-1-7-
1. 1 otal non-interest income	
5. NON-INTEREST OPERATING EXPENSES	7 192 0
f. Total non-interest income  5. NON-INTEREST OPERATING EXPENSES  a. Fee and commission expenses and expenses for services  b. Losses on foreign exchange	7,182,9 6,775,1 <sup>2</sup>

d. Losses on investments	
e. Other non-interest expenses	9,279
f. Total non-interest expenses	13,967,334
_	
6. NET INCOME BEFORE OPERATING EXPENSES	130,762,402
7. OPERATING EXPENSES	
a. Salaries and other personnel costs of employyees	46,855,590
b. Rental and maintenance	5,697,418
c. Business trip and transport costs	160,455
d. Administrative expenses	2,396,495
e. Representation and charity	918,631
f. Depreciation costs	4,602,166
g. Insurance, taxes and other costs	2,464,424
h. Total operating expenses	63,095,179
8. VALUATION OF NON-CREDIT LOSSES	12,034
9. NET INCOME BEFORE TAX AND OTHER ADJUSTMENTS	67,655,189
a. Corporate income tax	14,709,305
10. NET INCOME BEFORE ADJUSTMENT	52,945,884
a. Unforeseen income or losses, net	
b. Other adjustments on income, net	
11. NET INCOME (LOSS)	52,945,884
	22,2 10,001
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