

Attachment # 1  
to the Regulation and publishing information on the securities market  
**QUARTERLY REPORT OF ISSUER AS OF THE 3RD QUARTER OF 2020**

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
	MFO (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	107,686,920
	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	
	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
	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	876,701,953
	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	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	
<b>14. Total assets</b>	<b>5,692,826,532</b>	
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>		
<b>LIABILITIES</b>		
15. Demand deposits	5,015,163,432	
16. Saving deposits	19,623,440	
17. Term deposits	-	
18. Payable to the Central Bank of Uzbekistan	-	

19. Payable to other banks	6,348,809
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	6,076,550
<b>25. Total liabilities</b>	<b>5,047,212,231</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	44,942,176
a.1. Including Provision for probable losses on standard assets	29,751,337
b. Devaluation Reserve	216,441,789
c. Other reserves and funds	3,187,391
29. Retained earnings	279,770,684
<b>30. Total equity</b>	<b>645,614,301</b>
<b>31. Total liabilities and equity</b>	<b>5,692,826,532</b>
<b>STATEMENT OF FINANCIAL PERFORMANCE FOR BANKS</b>	
<b>Categories</b>	<b>thousand UZS</b>
<b>INTEREST INCOME</b>	
1. Interest income	
a. Interest income on the accounts with Central Bank of Uzbekistan	2,388,424
b. Interest income on accounts in other banks	40,572,169
c. Interest income on bills bought	
d. Interest income on investments	272,068
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	57,294,872
i. Interest income under agreements to purchase securities with a repurchase	-
j. Other interest income	-
<b>k. Total interest income</b>	<b>100,527,533</b>
<b>2. INTEREST EXPENSES</b>	
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	-
<b>f. Total interest expense on deposits</b>	<b>-</b>
g. Interest expense on loans payable	
h. Interest expenses on agreements on the sale of securities with subsequent repurchase	
i. Other interest expense	-
<b>j. Total interest expense on loans</b>	<b>-</b>
<b>k. Total interest expense</b>	<b>-</b>
<b>3. NET INTEREST INCOME BEFORE ASSESSMENT POSSIBLE LOSSES ON ASSETS</b>	
	<b>100,527,533</b>
a. Less: Provision for possible losses on other assets	2,973,622
<b>6 b. Net interest income after an assessment of possible losses on loans and leasing</b>	<b>97,553,911</b>
<b>4. NON-INTEREST INCOME</b>	
a. Income from commissions and fees	32,042,467
b. Gain on foreign exchange	13,588,936
c. Profit from commercial operations	-
d. Profits and dividends from investments	-
e. Other non-interest income	1,544,422
<b>f. Total non-interest income</b>	<b>47,175,825</b>
<b>5. NON-INTEREST OPERATING EXPENSES</b>	
a. Fee and commission expenses and expenses for services	7,182,915
b. Losses on foreign exchange	6,775,140
c. Losses on trading accounts	

d. Losses on investments	
e. Other non-interest expenses	9,279
<b>f. Total non-interest expenses</b>	<b>13,967,334</b>
<b>6. NET INCOME BEFORE OPERATING EXPENSES</b>	<b>130,762,402</b>
<b>7. OPERATING EXPENSES</b>	
a. Salaries and other personnel costs of employees	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
<b>h. Total operating expenses</b>	<b>63,095,179</b>
<b>8. VALUATION OF NON-CREDIT LOSSES</b>	12,034
<b>9. NET INCOME BEFORE TAX AND OTHER ADJUSTMENTS</b>	<b>67,655,189</b>
a. Corporate income tax	14,709,305
<b>10. NET INCOME BEFORE ADJUSTMENT</b>	<b>52,945,884</b>
a. Unforeseen income or losses, net	
b. Other adjustments on income, net	
<b>11. NET INCOME (LOSS)</b>	<b>52,945,884</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 information on the website: \_\_\_\_\_

Radjabov Umidjon Tokhirovich