Attachment # 3-20 to the Regulation and publishing information on the securities market

	NAME OF ISSUER	
1	Full name:	Joint-stock company "KDB Bank Uzbekistan"
	Short name:	JSC "KDB Bank Uzbekistan"
	Name of securities market ticker*:	KBUN
	CONTACT DETAILS	
2	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	INFORMATION ABOUT SUBSTANTIAL FACT	
	Number of substantial fact:	20
	Name of substantial fact:	Conclusion of a big transaction by the issuer
	Full name of counter party:	Erste Group Bank AG
	Location (postal address) of counter party:	Am Belvedere 1, 1100 Wien, Austria
	Issuer's body having made the decision:	Signed by the executive director (based on the decision of the 5th meeting of the SBM dd Oct 30, 2019, the 1st agenda "Consideration and approval of overnight deposit limits for big deals between KDB Bank Uzbekistan and foreign counterparty banks.)
	Date of decision:	15.01.2020
	The value of the issuer's net assets at the end of the quarter preceding the transaction date (in thousand UZS):	592,279,662.57
	Amount of transaction (in soums):	191,015,200,000.00
	The size of the deal from the issuer's net assets (in%)	32%
	Date of transaction:	15.01.2020
	Type of transaction:	Interbank deposit
	Subject of transaction (detailed description):	Placing of Interbank deposit
	Issuer's status in the	Acquirer
	transaction:	√Alienator

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: Farkhod Isroilov Akhmadjonovich