

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

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| 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 | 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: | Commerzbank AG |
| | Location (postal address) of counter party: | Kaiserplatz, 60261 Frankfurt/Main, Germany |
| | Issuer's body having made the decision: | 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: | 24.07.2020 |
| | The value of the issuer's net assets at the end of the quarter preceding the transaction date (in thousand UZS): | 630,866,990.86 |
| | Amount of transaction (in soums) : | 132,735,070,000.00 |
| | The size of the deal from the issuer's net assets (in%) | 21% |
| | Date of transaction: | 24.07.2020 |
| | Type of transaction: | Interbank deposit |
| | Subject of transaction (detailed description): | Placing of Interbank deposit |
| | Issuer's status in the transaction: | Acquirer <input checked="" type="checkbox"/> 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: _____ Radjabov Umidjon Tokhirovich