

Attachment # 1  
to the Regulation and publishing information on the securities market  
**QUARTERLY REPORT OF ISSUER FOR THE FIRST QUARTER OF 2023**

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:*	
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:	JSC "KDB Bank Uzbekistan"
	Account number:	10301000900009034002
	МФО (Interbranch turnover):	00842
4	<b>REGISTRATION AND IDENTIFICATION NUMBERS ASSIGNED BY:</b>	
	Registering authority:	5 (The Central Bank of the Republic of Uzbekistan)
	Organ of state tax service (ИИИ):	202167236
	<b>The numbers assigned by the organ of state</b>	
	KFC (Classifier of organizational-legal forms):	153
	OKPO (Main Code of Enterprise, Organization):	16518153
	OKED (National classifier of Types of Economic Activity):	64190
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		272 641 214
2. Due from the Central Bank of Uzbekistan		1 765 925 383
3. Due from other banks		3 920 347 217
4. Trading accounts		192 739 299
a. Securities		192 724 055
b. Precious metals, coins, stones		15 244
c. Less: Provision for possible losses on trading accounts		0
d. Trading accounts, net		192 739 299
5 a. Investments		0
b. Less: Provision for possible losses on investments		0
c. Investments, net		0
6. Securities purchased on repurchase agreement		0
7. Loans and leasing operations		2 009 584 188
a. Gross loans		2 012 404 185
b. Leasing operations Gross		0
Less: Provision for possible losses on loans and leasing		2 819 997
Loans and leasing operations, net		2 009 584 188
8 a. Bills bought		0
b. Less: Provision for possible losses on bills bought		0
c. Bills bought, net		0
9. Liabilities of Customer on financial instruments		0
10. Property and equipment, net		55 456 815
11. Accrued interest receivable		31 546 409
12. Other bank's own property		0
a. Real estate investment		0
b. Other assets acquired in loan settlements		0
c. Less: Provision for possible losses on other property assets of the bank		0
d. Net, another private bank assets		0
13. Other assets		-44 808 349
<b>14. Total assets</b>		<b>8 203 432 176</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>		
<b>LIABILITIES</b>		
15. Demand deposits		6 712 200 236

16. Savings deposits	25 799 786
17. Time deposits	0
18. For payment in the Central Bank of Uzbekistan	91 653 597
19. Due to other banks	345 999 007
20. Securities sold under agreement with a subsequent purchase	0
21. Loans and leasing operations for payment	0
22. Subordinated debt	0
23. Accrued interest payable	1 537 790
24. Other liabilities	32 753 430
<b>25. Total liabilities</b>	<b>7 209 943 846</b>

#### **EQUITY**

26. Charter Capital	101 272 261
a. Shares - Ordinary	101 272 261
b. Shares - Priveleged	0
27. Additional paid-in capital	0
28. Reserve capital	231 656 755
a. Reserve fund for general purpose	15 190 839
a.1. Reserves created on standard assets	0
b. Devaluation Reserve	216 441 789
c. Other reserves and funds	24 127
29. Retained earnings	660 559 314
<b>30. Total equity</b>	<b>993 488 330</b>
<b>31. Total liabilities and equity</b>	<b>8 203 432 176</b>

#### **STATEMENT OF FINANCIAL PERFORMANCE FOR BANKS**

<b>6 Categories</b>	<b>thousand UZS</b>
<b>1. INTEREST INCOME</b>	
a. Interest income on the accounts with Central Bank of Uzbekistan	20 095 616
b. Interest income on accounts in other banks	51 639 669
c. Interest income on bills bought	0
d. Interest income on investments	0
e. Interest income on trade account securities	3 465 141
f. Interest income on customer commitments	0
g. Interest income on customer acceptances outstanding obligations of the bank	0
h. Percentage Discount (Specials) and fees on credit and leasing operations	43 536 514
i. Interest income under agreements to purchase securities with a repurchase	0
j. Other interest income	0
<b>k. Total interest income</b>	<b>118 736 940</b>
<b>2. INTEREST EXPENSES</b>	
a. Interest expense on demand deposits	0
b. Interest expense on savings deposits	0
c. Interest expense on time deposits	0
d. Interest on accounts payable with the Central Bank of Uzbekistan	0
e. Interest on accounts payable to other banks	4 476 580
<b>f. Total interest expense on deposits</b>	<b>4 476 580</b>
g. Interest expense on loans payable	0
h. Interest expenses on agreements for the sale of share on next purchase	0
i. Other interest expense	0
<b>j. Total interest expense on loans</b>	<b>0</b>
<b>k. Total interest expense</b>	<b>4 476 580</b>
<b>3. NET INTEREST INCOME BEFORE ASSESSMENT POSSIBLE LOSSES ON LOANS AND LEASES</b>	<b>114 260 360</b>
a. Minus: Provision for possible losses on loans and leasing	0
<b>b. Net interest income after an assessment of possible losses on loans and leasing</b>	<b>114 260 360</b>
<b>4. NON-INTEREST INCOME</b>	
a. Income from commissions and fees	18 403 751
b. Gain on foreign exchange	23 034 464
c. Profit from commercial operations	0
d. Profits and dividends from investments	0
e. Other non-interest income	1 907 709
<b>f. Total non-interest income</b>	<b>43 345 924</b>

<b>5. NON-INTEREST OPERATING EXPENSES</b>	
a. Fee and commission expenses and expenses for services	6 484 651
b. Losses on foreign exchange	8 802 517
c. Losses on trading accounts	0
d. Losses on investments	0
e. Other non-interest expenses	288
<b>f. Total non-interest expenses</b>	<b>15 287 456</b>
<b>6. NET INCOME BEFORE OPERATING EXPENSES</b>	<b>142 318 828</b>
<b>7. OPERATING EXPENSES</b>	
a. Salaries and other personnel costs	20 103 752
b. Rental and maintenance	1 962 457
c. Travel and transport costs	80 091
d. Administrative expenses	1 312 605
e. Representation and charity	1 522 675
f. Depreciation costs	2 110 008
g. Insurance, taxes and other costs	1 216 436
<b>h. Total operating expenses</b>	<b>28 308 024</b>
<b>8. VALUATION OF NON-CREDIT LOSSES</b>	<b>251 559</b>
<b>9. NET INCOME BEFORE TAX AND OTHER ADJUSTMENTS</b>	<b>113 759 245</b>
a. Corporate income tax	22 428 028
<b>10. NET INCOME BEFORE ADJUSTMENT</b>	<b>91 331 217</b>
a. Unforeseen income or losses, net	0
b. Other adjustments on income, net	0
<b>11. NET INCOME (LOSS)</b>	<b>91 331 217</b>

Full name of the head of executive body: \_\_\_\_\_ Hyung Woon 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