

Attachment # 1  
to the Regulation and publishing information on the securities market  
**QUARTERLY REPORT OF ISSUER AS OF THE FIRST HALF OF 2022 YEAR**

<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
<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
<b>BANK DETAILS</b>	
Full name of the servicing bank:	JSC "KDB Bank Uzbekistan"
Account number:	10301000900009034002
МФО (Interbranch turnover):	00842
<b>REGISTRATION AND IDENTIFICATION NUMBERS ASSIGNED BY:</b>	
Registering authority:	5 (The Central Bank of the Republic of Uzbekistan)
Organ of state tax service (ИНН):	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
SOATO (System for designations for objects of administrative-territorial entities):	1726273
<b>BALANCE SHEET FOR BANKS</b>	
Name of indicator	thousand UZS
<b>ASSETS</b>	
1. Cash and other cash items	438,595,602
2. Due from the Central Bank of Uzbekistan	1,413,457,746
3. Due from other banks	4,396,766,017
4. Trading accounts	69,020,414
a. Securities	69,005,934
b. Precious metals, coins, stones	14,480
c. Less: Provision for possible losses on trading accounts	0
d. Trading accounts, net	69,020,414
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	1,816,294,093
a. Gross loans	1,816,880,878
b. Leasing operations Gross	0
Less: Provision for possible losses on loans and leasing	586,785
Loans and leasing operations, net	1,816,294,093
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	55,930,450
11. Accrued interest receivable	15,251,834
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	51,225,601
<b>14. Total assets</b>	<b>8,256,541,757</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>	
<b>LIABILITIES</b>	
15. Demand deposits	7,104,691,932
16. Savings deposits	0

17. Time deposits	912,982
18. For payment in the Central Bank of Uzbekistan	0
19. Due to other banks	329,050,572
20. Securities sold under agreement with a subsequent purchase	
21. Loans and leasing operations for payment	530,348
22. Subordinated debt	
23. Accrued interest payable	2,305,686
24. Other liabilities	40,415,734
<b>25. Total liabilities</b>	<b>7,477,907,254</b>
<b>EQUITY</b>	
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	234,269,225
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	2,636,597
29. Retained earnings	443,093,017
<b>30. Total equity</b>	<b>778,634,503</b>
<b>31. Total liabilities and equity</b>	<b>8,256,541,757</b>

#### STATEMENT OF FINANCIAL PERFORMANCE FOR BANKS

Categories	thousand UZS
<b>1. INTEREST INCOME</b>	
a. Interest income on the accounts with Central Bank of Uzbekistan	7,662,939
Interest income on accounts in other banks	19,371,003
c. Interest income on bills bought	0
d. Interest income on investments	936,986
e. Interest income on trade account securities	2,092,967
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	72,580,864
i. Interest income under agreements to purchase securities with a repurchase	0
j. Other interest income	0
<b>k. Total interest income</b>	<b>102,644,759</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	557,770
<b>f. Total interest expense on deposits</b>	<b>557,770</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>557,770</b>
<b>3. NET INTEREST INCOME BEFORE ASSESSMENT POSSIBLE LOSSES ON LOANS AND LEASES</b>	
	<b>102,086,989</b>
a. Minus: Provision for possible losses on loans and leasing	2,676,407
<b>b. Net interest income after an assessment of possible losses on loans and leasing</b>	<b>99,410,582</b>
<b>4. NON-INTEREST INCOME</b>	
a. Income from commissions and fees	27,536,163
b. Gain on foreign exchange	55,129,990
c. Profit from commercial operations	0
d. Profits and dividends from investments	0
e. Other non-interest income	7,221,525
<b>f. Total non-interest income</b>	<b>89,887,678</b>
<b>5. NON-INTEREST OPERATING EXPENSES</b>	

a. Fee and commission expenses and expenses for services	8,016,759
b. Losses on foreign exchange	24,707,606
c. Losses on trading accounts	
d. Losses on investments	
e. Other non-interest expenses	362
<b>f. Total non-interest expenses</b>	<b>32,724,727</b>
<b>6. NET INCOME BEFORE OPERATING EXPENSES</b>	<b>156,573,533</b>
<b>7. OPERATING EXPENSES</b>	
a. Salaries and other personnel costs	35,029,726
b. Rental and maintenance	4,222,593
c. Travel and transport costs	194,802
d. Administrative expenses	2,030,634
e. Representation and charity	3,100,477
f. Depreciation costs	3,954,692
g. Insurance, taxes and other costs	1,169,492
<b>h. Total operating expenses</b>	<b>49,702,416</b>
<b>8. VALUATION OF NON-CREDIT LOSSES</b>	<b>188,942</b>
<b>9. NET INCOME BEFORE TAX AND OTHER ADJUSTMENTS</b>	<b>106,682,175</b>
a. Corporate income tax	20,466,664
<b>10. NET INCOME BEFORE ADJUSTMENT</b>	<b>86,215,511</b>
a. Unforeseen income or losses, net	0
b. Other adjustments on income, net	0
<b>11. NET INCOME (LOSS)</b>	<b>86,215,511</b>

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

Hyung Woon Kim

Full name of chief accountant: \_\_\_\_\_

Abdullaev Ulugbek Zayniddinovich

Full name of the authorized person who posted  
the information on the website: \_\_\_\_\_

Khalikov Sardor Olimjon ugli