

Attachment # 1
to the Regulation and publishing information on the securities market
QUARTERLY REPORT OF ISSUER AS OF THE THIRD QUARTER OF 2019 YEAR

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	BANK DETAILS	
	Full name of the servicing bank:	The Central Bank of Republic of Uzbekistan
	Account number:	10301000900009034002
	MFO (Interbranch turnover):	00842
4	REGISTRATION AND IDENTIFICATION NUMBERS ASSIGNED BY:	
	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	BALANCE SHEET FOR BANKS	
	Name of indicator	thousand UZS
	ASSETS	
	1. Cash and other cash items	150,957,457
	2. Due from the Central Bank of Uzbekistan	594,348,747
	3. Net Due from other banks	2,512,077,125
	4. Net Trading accounts	
	a. Securities	80,000
	b. Precious metals, coins, stones	12,566
	c. Less: Provision for possible losses	-
	d. Net sales invoices	92,566
	5. a. Investments	34,500,000
	b. Less: Provision for possible losses	-
	c. Investments, Net	34,500,000
	6. Securities purchased by repurchase agreement	-
	7. Loans and leasing operations	
	a. Loans, Gross	715,684,772
	b. Leasing operations, Gross	41,925,396
	c. Less: Provision for possible losses	1,000
	d. Loans and leasing operations, Net	757,609,168
	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	55,059,710
	11. Accrued interest receivable	9,053,597
	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	15,348,884	
14. Total assets	4,129,047,254	
LIABILITIES AND SHAREHOLDERS' EQUITY		
LIABILITIES		
15. Demand deposits	3,383,619,005	
16. Saving deposits	26,113,229	
17. Term deposits	70,000,000	
18. Payable to the Central Bank of Uzbekistan	-	

19. Payable to other banks	65,715,115
20. Securities sold under agreement with a subsequent purchase	-
21. Loans and leasing operations for payment	-
22. Subordinated debt	-
23. Accrued interest payable	4,333,699
24. Other liabilities	6,155,977
25. Total liabilities	3,555,937,025
EQUITY	
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	44,202,762
a.1. Including Provision for probable losses on standard assets	29,011,923
b. Devaluation Reserve	216,441,789
c. Other reserves and funds	3,099,475
29. Retained earnings	208,093,942
30. Total equity	573,110,229
31. Total liabilities and equity	4,129,047,254
STATEMENT OF FINANCIAL PERFORMANCE FOR BANKS	
Categories	thousand UZS
INTEREST INCOME	
1. Interest income	
a. Interest income on the accounts with Central Bank of Uzbekistan	135,990
b. Interest income on accounts in other banks	62,414,628
c. Interest income on bills bought	
d. Interest income on investments	3,922,616
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	49,523,339
i. Interest income under agreements to purchase securities with a repurchase	-
j. Other interest income	9,276,863
k. Total interest income	125,273,436
2. INTEREST EXPENSES	
a. Interest expense on demand deposits	
b. Interest expense on saving deposits	
c. Interest expense on term deposits	11,362,679
d. Interest on accounts payable with the Central Bank of Uzbekistan	
e. Interest on accounts payable to other banks	7,050,959
f. Total interest expense on deposits	18,413,638
g. Interest expense on loans payable	
h. Interest expenses on agreements on the sale of securities with subsequent repurchase	
i. Other interest expense	8,463,173
j. Total interest expense on loans	8,463,173
k. Total interest expense	26,876,811
3. NET INTEREST INCOME BEFORE ASSESSMENT POSSIBLE LOSSES ON LOANS AND LEASES	
	98,396,625
a. Less: Provision for possible losses on loans and leasing	1,000
6 b. Net interest income after an assessment of possible losses on loans and leasing	98,395,625
4. NON-INTEREST INCOME	
a. Income from commissions and fees	41,755,989
b. Gain on foreign exchange	10,575,994
c. Profit from commercial operations	-
d. Profits and dividends from investments	-
e. Other non-interest income	1,085,010
f. Total non-interest income	53,416,993
5. NON-INTEREST OPERATING EXPENSES	
a. Fee and commission expenses and expenses for services	8,234,756
b. Losses on foreign exchange	5,253,925
c. Losses on trading accounts	
d. Losses on investments	

e. Other non-interest expenses	120,253
f. Total non-interest expenses	13,608,934
6. NET INCOME BEFORE OPERATING EXPENSES	138,203,684
7. OPERATING EXPENSES	
a. Salaries and other personnel costs of employees	38,282,518
b. Rental and maintenance	5,074,308
c. Business trip and transport costs	356,720
d. Administrative expenses	1,872,331
e. Representation and charity	1,623,468
f. Depreciation costs	3,422,006
g. Insurance, taxes and other costs	2,298,805
h. Total operating expenses	52,930,156
8. VALUATION OF NON-CREDIT LOSSES	
9. NET INCOME BEFORE TAX AND OTHER ADJUSTMENTS	85,273,528
a. Corporate income tax	17,754,859
10. NET INCOME BEFORE ADJUSTMENT	67,518,669
a. Unforeseen income or losses, net	
b. Other adjustments on income, net	
11. NET INCOME (LOSS)	67,518,669

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