

Attachment # 1
to the Regulation and publishing information on the securities market
QUARTERLY REPORT OF ISSUER AS OF THE FIRST HALF OF 2021 YEAR

NAME OF ISSUER	
Full name:	Joint-stock company "KDB Bank Uzbekistan"
Short name:	JSC "KDB Bank Uzbekistan"
Name of securities market ticker:*	KBUN
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
BANK DETAILS	
Full name of the servicing bank:	JSC "KDB Bank Uzbekistan"
Account number:	10301000900009034002
МФО (Interbranch turnover):	00842
REGISTRATION AND IDENTIFICATION NUMBERS ASSIGNED BY:	
Registering authority:	5 (The Central Bank of the Republic of Uzbekistan)
Organ of state tax service (ИИИ):	202167236
The numbers assigned by the organ of state	
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
BALANCE SHEET FOR BANKS	
Name of indicator	thousand UZS
ASSETS	
1. Cash and other cash items	225,995,565
2. Due from the Central Bank of Uzbekistan	966,689,842
3. Due from other banks	3,797,664,330
4. Trading accounts	49,855,279
a. Securities	49,841,139
b. Precious metals, coins, stones	14,140
c. Less: Provision for possible losses on trading accounts	0
d. Trading accounts, net	49,855,279
5 a. Investments	15,000,000
b. Less: Provision for possible losses on investments	0
c. Investments, net	15,000,000
6. Securities purchased on repurchase agreement	0
7. Loans and leasing operations	976,385,196
a. Gross loans	969,751,998
b. Leasing operations Gross	8,595,179
Less: Provision for possible losses on loans and leasing	1,961,981
Loans and leasing operations, net	976,385,196
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	56,732,786
11. Accrued interest receivable	17,186,333
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	8,035,048
14. Total assets	6,113,544,379
LIABILITIES AND SHAREHOLDERS' EQUITY	
LIABILITIES	
15. Demand deposits	5,361,071,146
16. Savings deposits	0

17. Time deposits	1,113,998
18. For payment in the Central Bank of Uzbekistan	0
19. Due to other banks	38,445,913
20. Securities sold under agreement with a subsequent purchase	
21. Loans and leasing operations for payment	
22. Subordinated debt	
23. Accrued interest payable	34,834
24. Other liabilities	8,722,525
25. Total liabilities	5,409,388,416
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	267,141,142
a. Reserve fund for general purpose	48,020,752
a.1. Reserves created on standard assets	32,829,913
b. Devaluation Reserve	216,441,789
c. Other reserves and funds	2,678,601
29. Retained earnings	335,742,560
30. Total equity	704,155,963
31. Total liabilities and equity	6,113,544,379

STATEMENT OF FINANCIAL PERFORMANCE FOR BANKS

Categories	thousand UZS
1. INTEREST INCOME	
a. Interest income on the accounts with Central Bank of Uzbekistan	4,350,784
Interest income on accounts in other banks	26,024,760
c. Interest income on bills bought	0
d. Interest income on investments	448,082
e. Interest income on trade account securities	1,405,441
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	41,860,308
i. Interest income under agreements to purchase securities with a repurchase	0
j. Other interest income	0
k. Total interest income	74,089,375
2. INTEREST EXPENSES	
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	42,553
f. Total interest expense on deposits	42,553
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
j. Total interest expense on loans	0
k. Total interest expense	42,553
3. NET INTEREST INCOME BEFORE ASSESSMENT POSSIBLE LOSSES ON LOANS AND LEASES	
	74,046,822
a. Minus: Provision for possible losses on loans and leasing	1,941,382
b. Net interest income after an assessment of possible losses on loans and leasing	72,105,440
4. NON-INTEREST INCOME	
a. Income from commissions and fees	20,376,748
b. Gain on foreign exchange	22,147,302
c. Profit from commercial operations	0
d. Profits and dividends from investments	0
e. Other non-interest income	3,308,699
f. Total non-interest income	45,832,749
5. NON-INTEREST OPERATING EXPENSES	

a. Fee and commission expenses and expenses for services	7,456,555
b. Losses on foreign exchange	8,292,858
c. Losses on trading accounts	
d. Losses on investments	
e. Other non-interest expenses	249
f. Total non-interest expenses	15,749,662
6. NET INCOME BEFORE OPERATING EXPENSES	102,188,527
7. OPERATING EXPENSES	
a. Salaries and other personnel costs	34,436,815
b. Rental and maintenance	4,496,082
c. Travel and transport costs	108,254
d. Administrative expenses	2,221,168
e. Representation and charity	1,261,871
f. Depreciation costs	3,504,720
g. Insurance, taxes and other costs	1,471,619
h. Total operating expenses	47,500,529
8. VALUATION OF NON-CREDIT LOSSES	4,476
9. NET INCOME BEFORE TAX AND OTHER ADJUSTMENTS	54,683,522
a. Corporate income tax	11,896,305
10. NET INCOME BEFORE ADJUSTMENT	42,787,217
a. Unforeseen income or losses, net	0
b. Other adjustments on income, net	0
11. NET INCOME (LOSS)	42,787,217

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: _____ Khalikov Sardor Olimjon ugli