

Attachment # 1  
to the Regulation and publishing information on the securities market  
**QUARTERLY REPORT OF ISSUER FOR THE FIRST HALF OF 2024**

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
	SOATO (System for designations for objects of administrative-territorial entities):	1726273
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	425,312,757
	2. Due from the Central Bank of Uzbekistan	805,859,339
	3. Due from other banks	3,559,627,537
	4. Trading accounts	959,183,021
	a. Securities	959,166,281
	b. Precious metals, coins, stones	16,740
	c. Less: Provision for possible losses on trading accounts	0
	d. Trading accounts, net	959,183,021
	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	2,989,275,774	
a. Gross loans	2,990,293,507	
b. Leasing operations Gross	0	
Less: Provision for possible losses on loans and leasing	1,017,733	
Loans and leasing operations, net	2,989,275,774	
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	73,564,308	
11. Accrued interest receivable	58,849,484	
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	-26,014,369	
<b>14. Total assets</b>	<b>8,845,657,851</b>	
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>		
<b>LIABILITIES</b>		
15. Demand deposits	5,960,289,311	

16. Savings deposits	450,000
17. Time deposits	0
18. For payment in the Central Bank of Uzbekistan	25,628,004
19. Due to other banks	1,265,347,552
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	4,943,175
24. Other liabilities	27,942,578
<b>25. Total liabilities</b>	<b>7,284,600,620</b>
<b>EQUITY</b>	
26. Charter Capital	506,361,305
a. Shares - Ordinary	506,361,305
b. Shares - Priveleged	0
27. Additional paid-in capital	0
28. Reserve capital	15,268,768
a. Reserve fund for general purpose	15,190,839
a.1. Reserves created on standard assets	0
b. Devaluation Reserve	0
c. Other reserves and funds	77,929
29. Retained earnings	1,039,427,158
<b>30. Total equity</b>	<b>1,561,057,231</b>
<b>31. Total liabilities and equity</b>	<b>8,845,657,851</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	26,613,699
b. Interest income on accounts in other banks	125,146,491
c. Interest income on bills bought	0
d. Interest income on investments	0
e. Interest income on trade account securities	54,045,036
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	141,519,451
i. Interest income under agreements to purchase securities with a repurchase	0
j. Other interest income	0
<b>k. Total interest income</b>	<b>347,324,677</b>
<b>2. INTEREST EXPENSES</b>	
a. Interest expense on demand deposits	5,062,142
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	38,778,718
<b>f. Total interest expense on deposits</b>	<b>43,840,860</b>
g. Interest expense on loans payable	0
h. Interest expenses on agreements for the sale of share on next purchase	365
i. Other interest expense	0
<b>j. Total interest expense on loans</b>	<b>365</b>
<b>k. Total interest expense</b>	<b>43,841,225</b>
<b>3. NET INTEREST INCOME BEFORE ASSESSMENT POSSIBLE LOSSES ON LOANS AND LEASES</b>	
a. Minus: Provision for possible losses on loans and leasing	3,458,465
<b>b. Net interest income after an assessment of possible losses on loans and leasing</b>	<b>300,024,987</b>
<b>4. NON-INTEREST INCOME</b>	
a. Income from commissions and fees	34,561,815
b. Gain on foreign exchange	57,415,974
c. Profit from commercial operations	0
d. Profits and dividends from investments	0
e. Other non-interest income	2,656,912
<b>f. Total non-interest income</b>	<b>94,634,701</b>

<b>5. NON-INTEREST OPERATING EXPENSES</b>	
a. Fee and commission expenses and expenses for services	9,709,713
b. Losses on foreign exchange	15,492,898
c. Losses on trading accounts	0
d. Losses on investments	0
e. Other non-interest expenses	119,568
<b>f. Total non-interest expenses</b>	<b>25,322,179</b>
<b>6. NET INCOME BEFORE OPERATING EXPENSES</b>	<b>369,337,509</b>
<b>7. OPERATING EXPENSES</b>	
a. Salaries and other personnel costs	45,566,331
b. Rental and maintenance	3,115,642
c. Travel and transport costs	480,855
d. Administrative expenses	2,857,334
e. Representation and charity	3,746,333
f. Depreciation costs	7,120,308
g. Insurance, taxes and other costs	4,892,594
<b>h. Total operating expenses</b>	<b>67,779,397</b>
<b>8. VALUATION OF NON-CREDIT LOSSES</b>	<b>782,669</b>
<b>9. NET INCOME BEFORE TAX AND OTHER ADJUSTMENTS</b>	<b>300,775,443</b>
a. Corporate income tax	50,985,941
<b>10. NET INCOME BEFORE ADJUSTMENT</b>	<b>249,789,502</b>
a. Unforeseen income or losses, net	0
b. Other adjustments on income, net	0
<b>11. NET INCOME (LOSS)</b>	<b>249,789,502</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: \_\_\_\_\_ Sardor Khalikov Olimjon ogli