

Attachment # 1
to the Regulation and publishing information on the securities market
QUARTERLY REPORT OF ISSUER AS OF THE THIRD QUARTER OF 2021 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:	JSC "KDB Bank Uzbekistan"
	Account number:	10301000900009034002
	МФО (Interbranch turnover):	00842
4	REGISTRATION AND IDENTIFICATION NUMBERS ASSIGNED BY:	
	Registering authority:	5 (The Central Bank of the Republic of Uzbekistan)
	Organ of state tax service (ИНН):	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
5	BALANCE SHEET FOR BANKS	
	Name of indicator	thousand UZS
ASSETS		
1. Cash and other cash items		156,047,699
2. Due from the Central Bank of Uzbekistan		1,125,459,720
3. Due from other banks		4,571,247,243
4. Trading accounts		
a. Securities		59,640,871
b. Precious metals, coins, stones		14,256
c. Less: Provision for possible losses on trading accounts		0
d. Trading accounts, net		59,655,127
5 a. Investments		10,000,000
b. Less: Provision for possible losses on investments		0
c. Investments, net		10,000,000
6. Securities purchased on repurchase agreement		0
7. Loans and leasing operations		
a. Gross loans		1,120,999,473
b. Leasing operations Gross		5,488,746
Less: Provision for possible losses on loans and leasing		1,889,641
Loans and leasing operations, net		1,124,598,578
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		57,803,117
11. Accrued interest receivable		10,533,357
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		16,641,286
14. Total assets		7,131,986,127
LIABILITIES AND SHAREHOLDERS' EQUITY		
LIABILITIES		
15. Demand deposits		6,367,501,999

16. Savings deposits	1,113,998
17. Time deposits	0
18. For payment in the Central Bank of Uzbekistan	0
19. Due to other banks	3,956,822
20. Securities sold under agreement with a subsequent purchase	
21. Loans and leasing operations for payment	
22. Subordinated debt	
23. Accrued interest payable	229,006
24. Other liabilities	22,262,933
25. Total liabilities	6,395,064,758
EQUITY	
26. Charter Capital	
a. Shares - Ordinary	101,272,261
b. Shares - Priveleged	0
27. Additional paid-in capital	0
28. Reserve capital	
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	2,662,846
29. Retained earnings	368,523,721
30. Total equity	736,921,369
31. Total liabilities and equity	7,131,986,127

STATEMENT OF FINANCIAL PERFORMANCE FOR BANKS

6 Categories	thousand UZS
1. INTEREST INCOME	
a. Interest income on the accounts with Central Bank of Uzbekistan	8,068,482
Interest income on accounts in other banks	34,857,544
c. Interest income on bills bought	0
d. Interest income on investments	992,192
e. Interest income on trade account securities	3,365,341
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	65,933,219
i. Interest income under agreements to purchase securities with a repurchase	0
j. Other interest income	0
k. Total interest income	113,216,778
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	65,501
f. Total interest expense on deposits	65,501
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	65,501
3. NET INTEREST INCOME BEFORE ASSESSMENT POSSIBLE LOSSES ON LOANS AND LEASES	
	113,151,277
a. Minus: Provision for possible losses on loans and leasing	1,858,126
b. Net interest income after an assessment of possible losses on loans and leasing	111,293,151
4. NON-INTEREST INCOME	
a. Income from commissions and fees	33,497,214
b. Gain on foreign exchange	36,162,219
c. Profit from commercial operations	0
d. Profits and dividends from investments	328,516
e. Other non-interest income	5,427,879
f. Total non-interest income	75,415,828

5. NON-INTEREST OPERATING EXPENSES	
a. Fee and commission expenses and expenses for services	9,873,289
b. Losses on foreign exchange	11,982,730
c. Losses on trading accounts	
d. Losses on investments	
e. Other non-interest expenses	612
f. Total non-interest expenses	21,856,631
6. NET INCOME BEFORE OPERATING EXPENSES	164,852,348
7. OPERATING EXPENSES	
a. Salaries and other personnel costs	49,331,248
b. Rental and maintenance	6,734,273
c. Travel and transport costs	273,782
d. Administrative expenses	2,931,714
e. Representation and charity	2,249,946
f. Depreciation costs	5,370,843
g. Insurance, taxes and other costs	2,018,769
h. Total operating expenses	68,910,575
8. VALUATION OF NON-CREDIT LOSSES	2,864
9. NET INCOME BEFORE TAX AND OTHER ADJUSTMENTS	95,938,909
a. Corporate income tax	20,386,286
10. NET INCOME BEFORE ADJUSTMENT	75,552,623
a. Unforeseen income or losses, net	0
b. Other adjustments on income, net	0
11. NET INCOME (LOSS)	75,552,623

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