

Attachment # 1
to the Regulation and publishing information on the securities market
QUARTERLY REPORT OF ISSUER AS OF NINE MONTHS OF 2022

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
	MFO (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 (IHH):	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
5	BALANCE SHEET FOR BANKS	
	Name of indicator	thousand UZS
	ASSETS	
	1. Cash and other cash items	152,879,407
	2. Due from the Central Bank of Uzbekistan	1,365,027,541
	3. Due from other banks	4,158,952,159
	4. Trading accounts	-
	a. Securities	136,309,345
	b. Precious metals, coins, stones	14,685
	c. Less: Provision for possible losses on trading accounts	11,820
	d. Trading accounts, net	136,312,210
	5 a. Investments	-
	b. Less: Provision for possible losses on investments	-
	c. Investments, net	-
	6. Securities purchased on repurchase agreement	-
	7. Loans and leasing operations	-
	a. Gross loans	1,800,426,577
	b. Leasing operations Gross	-
	Less: Provision for possible losses on loans and leasing	5,648,251
	Loans and leasing operations, net	1,794,778,326
	8 a. Bills bought	-
	b. Less: Provision for possible losses on bills bought	-
	c. Bills bought, net	-
	9. Liabilities of Customer on financial instruments	-
	10. Property and equipment, net	54,441,222
	11. Accrued interest receivable	16,058,690
	12. Other bank's own property	-
a. Real estate investment	-	
b. Other assets acquired in loan settlements	-	
c. Less: Provision for possible losses on other property assets of the bank	-	
d. Net, another private bank assets	-	
13. Other assets	37,238,087	
14. Total assets	7,641,211,468	
LIABILITIES AND SHAREHOLDERS' EQUITY		
LIABILITIES		
15. Demand deposits	6,432,683,590	
16. Savings deposits	915,750	

17. Time deposits	-
18. For payment in the Central Bank of Uzbekistan	-
19. Due to other banks	333,922,170
20. Securities sold under agreement with a subsequent purchase	-
21. Loans and leasing operations for payment	-
22. Subordinated debt	-
23. Accrued interest payable	-
24. Other liabilities	32,499,437
25. Total liabilities	6,800,020,947
EQUITY	
26. Charter Capital	101,272,261
a. Shares - Ordinary	101,272,261
b. Shares - Priveleged	-
27. Additional paid-in capital	-
28. Reserve capital	234,253,072
a. Reserve fund for general purpose	15,190,839
a.1. Reserves created on standard assets	-
b. Devaluation Reserve	216,441,789
c. Other reserves and funds	2,620,444
29. Retained earnings	505,665,188
30. Total equity	841,190,521
31. Total liabilities and equity	7,641,211,468

STATEMENT OF FINANCIAL PERFORMANCE FOR BANKS

6 Categories	thousand UZS
1. INTEREST INCOME	
a. Interest income on the accounts with Central Bank of Uzbekistan	17,062,117
Interest income on accounts in other banks	44,197,624
c. Interest income on bills bought	-
d. Interest income on investments	936,986
e. Interest income on trade account securities	5,363,642
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	110,529,943
i. Interest income under agreements to purchase securities with a repurchase	-
j. Other interest income	-
k. Total interest income	178,090,312
2. INTEREST EXPENSES	
a. Interest expense on demand deposits	-
b. Interest expense on savings deposits	-
c. Interest expense on time deposits	-
d. Interest on accounts payable with the Central Bank of Uzbekistan	-
e. Interest on accounts payable to other banks	1,834,029
f. Total interest expense on deposits	1,834,029
g. Interest expense on loans payable	-
h. Interest expenses on agreements for the sale of share on next purchase	-
i. Other interest expense	-
j. Total interest expense on loans	-
k. Total interest expense	1,834,029
3. NET INTEREST INCOME BEFORE ASSESSMENT POSSIBLE LOSSES ON LOANS AND LEASES	
a. Minus: Provision for possible losses on loans and leasing	7,642,005
b. Net interest income after an assessment of possible losses on loans and leasing	168,614,278
4. NON-INTEREST INCOME	
a. Income from commissions and fees	46,714,456
b. Gain on foreign exchange	83,449,800
c. Profit from commercial operations	-
d. Profits and dividends from investments	975,464
e. Other non-interest income	10,569,558
f. Total non-interest income	141,709,278
5. NON-INTEREST OPERATING EXPENSES	

a. Fee and commission expenses and expenses for services	13,592,442
b. Losses on foreign exchange	36,438,202
c. Losses on trading accounts	-
d. Losses on investments	-
e. Other non-interest expenses	470
f. Total non-interest expenses	50,031,114
6. NET INCOME BEFORE OPERATING EXPENSES	260,292,442
7. OPERATING EXPENSES	
a. Salaries and other personnel costs	51,822,053
b. Rental and maintenance	6,549,201
c. Travel and transport costs	344,481
d. Administrative expenses	3,276,781
e. Representation and charity	4,582,274
f. Depreciation costs	5,929,901
g. Insurance, taxes and other costs	2,022,542
h. Total operating expenses	74,527,233
8. VALUATION OF NON-CREDIT LOSSES	1,712,157
9. NET INCOME BEFORE TAX AND OTHER ADJUSTMENTS	184,053,052
a. Corporate income tax	35,269,703
10. NET INCOME BEFORE ADJUSTMENT	148,783,349
a. Unforeseen income or losses, net	-
b. Other adjustments on income, net	-
11. NET INCOME (LOSS)	148,783,349

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