

Attachment # 1
to the Regulation and publishing information on the securities market
QUARTERLY REPORT OF ISSUER FOR THE NINE MONTHS OF 2023

1	NAME OF ISSUER	
	Full name:	Joint-stock company "KDB Bank Uzbekistan"
	Short name:	JSC "KDB Bank Uzbekistan"
	Name of securities market ticker:*	
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 (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
5	BALANCE SHEET FOR BANKS	
	Name of indicator	thousand UZS
ASSETS		
1. Cash and other cash items		215,470,940
2. Due from the Central Bank of Uzbekistan		1,249,433,755
3. Due from other banks		5,829,378,318
4. Trading accounts		506,101,370
a. Securities		506,085,137
b. Precious metals, coins, stones		16,233
c. Less: Provision for possible losses on trading accounts		0
d. Trading accounts, net		506,101,370
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		2,138,813,518
a. Gross loans		2,142,639,295
b. Leasing operations Gross		0
Less: Provision for possible losses on loans and leasing		3,825,777
Loans and leasing operations, net		2,138,813,518
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		60,922,618
11. Accrued interest receivable		24,041,049
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		-37,147,980
14. Total assets		9,987,013,588
LIABILITIES AND SHAREHOLDERS' EQUITY		
LIABILITIES		
15. Demand deposits		7,480,275,798

16. Savings deposits	14,633,645
17. Time deposits	0
18. For payment in the Central Bank of Uzbekistan	39,540,897
19. Due to other banks	1,233,156,498
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	4,003,945
24. Other liabilities	30,139,235
25. Total liabilities	8,801,750,018
EQUITY	
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	15,206,254
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	15,415
29. Retained earnings	663,696,011
30. Total equity	1,185,263,570
31. Total liabilities and equity	9,987,013,588

STATEMENT OF FINANCIAL PERFORMANCE FOR BANKS

6 Categories	thousand UZS
1. INTEREST INCOME	
a. Interest income on the accounts with Central Bank of Uzbekistan	48,580,548
b. Interest income on accounts in other banks	188,485,613
c. Interest income on bills bought	0
d. Interest income on investments	0
e. Interest income on trade account securities	18,883,104
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	138,323,035
i. Interest income under agreements to purchase securities with a repurchase	0
j. Other interest income	0
k. Total interest income	394,272,300
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	17,279,693
f. Total interest expense on deposits	17,279,693
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	17,279,693
3. NET INTEREST INCOME BEFORE ASSESSMENT POSSIBLE LOSSES ON LOANS AND LEASES	
a. Minus: Provision for possible losses on loans and leasing	4,777,202
b. Net interest income after an assessment of possible losses on loans and leasing	372,215,405
4. NON-INTEREST INCOME	
a. Income from commissions and fees	57,741,000
b. Gain on foreign exchange	87,033,573
c. Profit from commercial operations	0
d. Profits and dividends from investments	709,097
e. Other non-interest income	10,224,929
f. Total non-interest income	155,708,599

5. NON-INTEREST OPERATING EXPENSES	
a. Fee and commission expenses and expenses for services	17,918,522
b. Losses on foreign exchange	27,555,992
c. Losses on trading accounts	0
d. Losses on investments	0
e. Other non-interest expenses	10,576
f. Total non-interest expenses	45,485,090
6. NET INCOME BEFORE OPERATING EXPENSES	482,438,914
7. OPERATING EXPENSES	
a. Salaries and other personnel costs	61,952,095
b. Rental and maintenance	6,037,129
c. Travel and transport costs	409,244
d. Administrative expenses	4,396,079
e. Representation and charity	5,014,848
f. Depreciation costs	6,500,713
g. Insurance, taxes and other costs	4,592,797
h. Total operating expenses	88,902,905
8. VALUATION OF NON-CREDIT LOSSES	14,192,062
9. NET INCOME BEFORE TAX AND OTHER ADJUSTMENTS	379,343,947
a. Corporate income tax	74,908,303
10. NET INCOME BEFORE ADJUSTMENT	304,435,644
a. Unforeseen income or losses, net	0
b. Other adjustments on income, net	0
11. NET INCOME (LOSS)	304,435,644

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: _____ Radjabov Umidjon Tokhirovich