

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

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		287,177,258
2. Due from the Central Bank of Uzbekistan		1,033,181,402
3. Due from other banks		5,092,120,973
4. Trading accounts		878,098,951
a. Securities		878,082,124
b. Precious metals, coins, stones		16,827
c. Less: Provision for possible losses on trading accounts		0
d. Trading accounts, net		878,098,951
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		2,698,569,966
a. Gross loans		2,700,458,619
b. Leasing operations Gross		0
Less: Provision for possible losses on loans and leasing		1,888,653
Loans and leasing operations, net		2,698,569,966
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		76,135,849
11. Accrued interest receivable		45,880,608
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		4,414,601
14. Total assets		10,115,579,608
LIABILITIES AND SHAREHOLDERS' EQUITY		
LIABILITIES		
15. Demand deposits		7,366,342,444

16. Savings deposits	0
17. Time deposits	0
18. For payment in the Central Bank of Uzbekistan	13,566,366
19. Due to other banks	1,274,932,052
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	5,003,783
24. Other liabilities	35,558,402
25. Total liabilities	8,695,403,047

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	15,270,198
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	79,359
29. Retained earnings	898,545,058
30. Total equity	1,420,176,561
31. Total liabilities and equity	10,115,579,608

STATEMENT OF FINANCIAL PERFORMANCE FOR BANKS

6 Categories	thousand UZS
1. INTEREST INCOME	
a. Interest income on the accounts with Central Bank of Uzbekistan	19,189,041
b. Interest income on accounts in other banks	61,667,055
c. Interest income on bills bought	0
d. Interest income on investments	0
e. Interest income on trade account securities	22,467,474
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	67,906,478
i. Interest income under agreements to purchase securities with a repurchase	0
j. Other interest income	0
k. Total interest income	171,230,048
2. INTEREST EXPENSES	
a. Interest expense on demand deposits	622,144
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	19,687,565
f. Total interest expense on deposits	20,309,709
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
j. Total interest expense on loans	365
k. Total interest expense	20,310,074
3. NET INTEREST INCOME BEFORE ASSESSMENT POSSIBLE LOSSES ON LOANS AND LEASES	150,919,974
a. Minus: Provision for possible losses on loans and leasing	0
b. Net interest income after an assessment of possible losses on loans and leasing	134,169,753
4. NON-INTEREST INCOME	
a. Income from commissions and fees	18,603,031
b. Gain on foreign exchange	23,101,042
c. Profit from commercial operations	0
d. Profits and dividends from investments	0
e. Other non-interest income	927,677
f. Total non-interest income	42,631,750

5. NON-INTEREST OPERATING EXPENSES	
a. Fee and commission expenses and expenses for services	4,895,548
b. Losses on foreign exchange	4,631,310
c. Losses on trading accounts	0
d. Losses on investments	0
e. Other non-interest expenses	58,430
f. Total non-interest expenses	9,585,288
6. NET INCOME BEFORE OPERATING EXPENSES	
	167,216,215
7. OPERATING EXPENSES	
a. Salaries and other personnel costs	22,509,802
b. Rental and maintenance	1,618,371
c. Travel and transport costs	82,646
d. Administrative expenses	1,483,973
e. Representation and charity	1,502,937
f. Depreciation costs	3,515,655
g. Insurance, taxes and other costs	2,107,121
h. Total operating expenses	32,820,505
8. VALUATION OF NON-CREDIT LOSSES	
	15,716,834
9. NET INCOME BEFORE TAX AND OTHER ADJUSTMENTS	
	134,395,710
a. Corporate income tax	25,488,308
10. NET INCOME BEFORE ADJUSTMENT	
	108,907,402
a. Unforeseen income or losses, net	0
b. Other adjustments on income, net	0
11. NET INCOME (LOSS)	
	108,907,402

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