

Attachment # 1
to the Regulation and publishing information on the securities market
QUARTERLY REPORT OF ISSUER AS OF THE FIRST QUARTER OF 2022 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 (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		324,884,747
2. Due from the Central Bank of Uzbekistan		1,126,534,194
3. Due from other banks		4,400,021,334
4. Trading accounts		
a. Securities		24,961,913
b. Precious metals, coins, stones		15,200
c. Less: Provision for possible losses on trading accounts		0
d. Trading accounts, net		24,977,113
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		1,846,477,076
b. Leasing operations Gross		0
Less: Provision for possible losses on loans and leasing		719,330
Loans and leasing operations, net		1,845,757,746
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		56,992,764
11. Accrued interest receivable		15,568,865
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		-48,735,197
14. Total assets		7,756,001,566
LIABILITIES AND SHAREHOLDERS' EQUITY		
LIABILITIES		
15. Demand deposits		6,984,377,235

16. Savings deposits	0
17. Time deposits	922,702
18. For payment in the Central Bank of Uzbekistan	0
19. Due to other banks	3,555,136
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	36,876,879
25. Total liabilities	7,025,731,952
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	15,190,839
a.1. Reserves created on standard assets	0
b. Devaluation Reserve	216,441,789
c. Other reserves and funds	2,643,509
29. Retained earnings	394,721,216
30. Total equity	730,269,614
31. Total liabilities and equity	7,756,001,566

STATEMENT OF FINANCIAL PERFORMANCE FOR BANKS

6 Categories	thousand UZS
1. INTEREST INCOME	
a. Interest income on the accounts with Central Bank of Uzbekistan	4,111,569
Interest income on accounts in other banks	5,710,114
c. Interest income on bills bought	0
d. Interest income on investments	468,493
e. Interest income on trade account securities	839,864
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	35,122,538
i. Interest income under agreements to purchase securities with a repurchase	0
j. Other interest income	0
k. Total interest income	46,252,578
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	0
f. Total interest expense on deposits	0
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	0
3. NET INTEREST INCOME BEFORE ASSESSMENT POSSIBLE LOSSES ON LOANS AND LEASES	
a. Minus: Provision for possible losses on loans and leasing	3,221,081
b. Net interest income after an assessment of possible losses on loans and leasing	43,031,497
4. NON-INTEREST INCOME	
a. Income from commissions and fees	11,978,133
b. Gain on foreign exchange	27,223,855
c. Profit from commercial operations	0
d. Profits and dividends from investments	0
e. Other non-interest income	5,443,637
f. Total non-interest income	44,645,625

5. NON-INTEREST OPERATING EXPENSES	
a. Fee and commission expenses and expenses for services	3,719,288
b. Losses on foreign exchange	10,396,780
c. Losses on trading accounts	0
d. Losses on investments	0
e. Other non-interest expenses	57
f. Total non-interest expenses	14,116,125
6. NET INCOME BEFORE OPERATING EXPENSES	73,560,997
7. OPERATING EXPENSES	
a. Salaries and other personnel costs	20,048,443
b. Rental and maintenance	1,974,488
c. Travel and transport costs	85,869
d. Administrative expenses	1,020,712
e. Representation and charity	1,219,124
f. Depreciation costs	1,977,971
g. Insurance, taxes and other costs	624,558
h. Total operating expenses	26,951,165
8. VALUATION OF NON-CREDIT LOSSES	0
9. NET INCOME BEFORE TAX AND OTHER ADJUSTMENTS	46,609,832
a. Corporate income tax	8,761,790
10. NET INCOME BEFORE ADJUSTMENT	37,848,042
a. Unforeseen income or losses, net	0
b. Other adjustments on income, net	0
11. NET INCOME (LOSS)	37,848,042

Full name of the head of executive body: _____ Min Su Park

Full name of chief accountant: _____ Juraev Abror Baxshillaevich

Full name of the authorized person who posted the information on the website: _____ Radjabov Umidjon Tokhirovich