

Attachment # 1
to the Regulation and publishing information on the securities market
QUARTERLY REPORT OF ISSUER FOR THE NINE MONTHS 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
	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	178,870,554
	2. Due from the Central Bank of Uzbekistan	1,018,508,565
	3. Due from other banks	4,752,152,753
	4. Trading accounts	1,239,426,434
	a. Securities	1,239,409,480
	b. Precious metals, coins, stones	16,954
	c. Less: Provision for possible losses on trading accounts	0
	d. Trading accounts, net	1,239,426,434
	5 a. Investments	0
	b. Less: Provision for possible losses on investments	0
	c. Investments, net	0
	6. Securities purchased on repurchase agreement	100,370,013
	7. Loans and leasing operations	3,191,256,110
	a. Gross loans	3,192,019,741
	b. Leasing operations Gross	0
	Less: Provision for possible losses on loans and leasing	763,631
	Loans and leasing operations, net	3,191,256,110
	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	70,049,629
	11. Accrued interest receivable	41,650,408
	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	32,860,603
	14. Total assets	10,625,145,069

LIABILITIES AND SHAREHOLDERS' EQUITY	
LIABILITIES	
15. Demand deposits	6,058,233,659
16. Savings deposits	1,448,363
17. Time deposits	0
18. For payment in the Central Bank of Uzbekistan	18,959,746
19. Due to other banks	2,805,186,336
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	10,197,595
24. Other liabilities	26,990,566
25. Total liabilities	8,921,016,265
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	36,709,704
a. Reserve fund for general purpose	36,709,704
a.1. Reserves created on standard assets	0
b. Devaluation Reserve	0
c. Other reserves and funds	0
29. Retained earnings	1,161,057,795
30. Total equity	1,704,128,804
31. Total liabilities and equity	10,625,145,069
STATEMENT OF FINANCIAL PERFORMANCE FOR BANKS	
6 Categories	thousand UZS
1. INTEREST INCOME	
a. Interest income on the accounts with Central Bank of Uzbekistan	41,387,671
b. Interest income on accounts in other banks	190,468,532
c. Interest income on bills bought	0
d. Interest income on investments	0
e. Interest income on trade account securities	95,988,470
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	224,139,051
i. Interest income under agreements to purchase securities with a repurchase	323,295
j. Other interest income	0
k. Total interest income	552,307,019
2. INTEREST EXPENSES	
a. Interest expense on demand deposits	13,760,733
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	62,954,136
f. Total interest expense on deposits	76,714,869
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	76,715,234
3. NET INTEREST INCOME BEFORE ASSESSMENT POSSIBLE LOSSES ON LOANS AND LEASES	475,591,785

a. Minus: Provision for possible losses on loans and leasing	5,495,086
b. Net interest income after an assessment of possible losses on loans and leasing	470,096,699
4. NON-INTEREST INCOME	
a. Income from commissions and fees	54,450,091
b. Gain on foreign exchange	99,219,907
c. Profit from commercial operations	0
d. Profits and dividends from investments	1,939,313
e. Other non-interest income	3,866,727
f. Total non-interest income	159,476,038
5. NON-INTEREST OPERATING EXPENSES	
a. Fee and commission expenses and expenses for services	14,070,029
b. Losses on foreign exchange	29,420,274
c. Losses on trading accounts	0
d. Losses on investments	0
e. Other non-interest expenses	119,569
f. Total non-interest expenses	43,609,872
6. NET INCOME BEFORE OPERATING EXPENSES	585,962,865
7. OPERATING EXPENSES	
a. Salaries and other personnel costs	68,048,874
b. Rental and maintenance	4,879,128
c. Travel and transport costs	844,565
d. Administrative expenses	4,747,737
e. Representation and charity	5,418,674
f. Depreciation costs	10,715,957
g. Insurance, taxes and other costs	7,246,927
h. Total operating expenses	101,901,862
8. VALUATION OF NON-CREDIT LOSSES	13,361,174
9. NET INCOME BEFORE TAX AND OTHER ADJUSTMENTS	470,699,829
a. Corporate income tax	77,760,825
10. NET INCOME BEFORE ADJUSTMENT	392,939,004
a. Unforeseen income or losses, net	0
b. Other adjustments on income, net	0
11. NET INCOME (LOSS)	392,939,004

Full name of the head of executive body: _____

Hyun Sangjae

Full name of chief accountant: _____

Juraev Abror Baxshillaevich

Full name of the authorized person who posted the i _____

Radjabov Umidjon Tokhirovich