

Attachment # 1
to the Regulation and publishing information on the securities market
QUARTERLY REPORT OF ISSUER FOR THE THIRD QUARTER OF 2025

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
	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	160,845,141
	2. Due from the Central Bank of Uzbekistan	728,712,216
	3. Due from other banks	5,684,896,803
	4. Trading accounts	
	a. Securities	2,109,055,267
	b. Precious metals, coins, stones	16,090
	c. Less: Provision for possible losses on trading accounts	0
	d. Trading accounts, net	2,109,071,357
	5 a. Investments	0
	b. Less: Provision for possible losses on investments	0
	c. Investments, net	0
	6. Securities purchased on repurchase agreement	858,126,189
	7. Loans and leasing operations	
	a. Gross loans	3,398,320,559
	b. Leasing operations Gross	0
	Less: Provision for possible losses on loans and leasing	227,714
	Loans and leasing operations, net	3,398,092,845
	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	91,067,852
	11. Accrued interest receivable	36,073,015
	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	-50,937,374
	14. Total assets	13,015,948,044

LIABILITIES AND SHAREHOLDERS' EQUITY	
LIABILITIES	
15. Demand deposits	7,989,354,944
16. Savings deposits	1,374,590
17. Time deposits	0
18. For payment in the Central Bank of Uzbekistan	108,318
19. Due to other banks	2,692,747,401
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	16,217,966
24. Other liabilities	23,680,278
25. Total liabilities	10,723,483,497
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	63,052,957
a. Reserve fund for general purpose	63,052,957
a.1. Reserves created on standard assets	0
b. Devaluation Reserve	0
c. Other reserves and funds	0
29. Retained earnings	1,723,050,285
30. Total equity	2,292,464,547
31. Total liabilities and equity	13,015,948,044
STATEMENT OF FINANCIAL PERFORMANCE FOR BANKS	
6 Categories	thousand UZS
1. INTEREST INCOME	
a. Interest income on the accounts with Central Bank of Uzbekistan	84,860,274
b. Interest income on accounts in other banks	145,102,718
c. Interest income on bills bought	0
d. Interest income on investments	0
e. Interest income on trade account securities	167,189,129
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	275,074,659
i. Interest income under agreements to purchase securities with a repurchase	27,364,570
j. Other interest income	458,630
k. Total interest income	700,049,980
2. INTEREST EXPENSES	
a. Interest expense on demand deposits	32,461,076
b. Interest expense on savings deposits	458,630
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	98,417,629
f. Total interest expense on deposits	131,337,335
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	458,630
j. Total interest expense on loans	458,630
k. Total interest expense	131,795,965
3. NET INTEREST INCOME BEFORE ASSESSMENT POSSIBLE LOSSES ON LOANS AND LEASES	
a. Minus: Provision for possible losses on loans and leasing	36,696,778

b. Net interest income after an assessment of possible losses on loans and leasing	531,557,237
4. NON-INTEREST INCOME	
a. Income from commissions and fees	67,449,481
b. Gain on foreign exchange	173,962,413
c. Profit from commercial operations	0
d. Profits and dividends from investments	2,948,044
e. Other non-interest income	17,371,893
f. Total non-interest income	261,731,831
5. NON-INTEREST OPERATING EXPENSES	
a. Fee and commission expenses and expenses for services	15,674,397
b. Losses on foreign exchange	89,830,538
c. Losses on trading accounts	0
d. Losses on investments	0
e. Other non-interest expenses	36,220
f. Total non-interest expenses	105,541,155
6. NET INCOME BEFORE OPERATING EXPENSES	687,747,913
7. OPERATING EXPENSES	
a. Salaries and other personnel costs	76,465,186
b. Rental and maintenance	5,632,729
c. Travel and transport costs	511,377
d. Administrative expenses	10,307,776
e. Representation and charity	3,371,015
f. Depreciation costs	10,091,255
g. Insurance, taxes and other costs	9,455,829
h. Total operating expenses	115,835,167
8. VALUATION OF NON-CREDIT LOSSES	36,130,006
9. NET INCOME BEFORE TAX AND OTHER ADJUSTMENTS	571,912,746
a. Corporate income tax	78,664,890
10. NET INCOME BEFORE ADJUSTMENT	493,247,856
a. Unforeseen income or losses, net	0
b. Other adjustments on income, net	0
	0
11. NET INCOME (LOSS)	493,247,856

Full name of the head of executive body: _____

Kim Hang Sun

Full name of chief accountant: _____

Juraev Abror Baxshillaevich

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

Radjabov Umidjon Tokhirovich