

## KDB Bank Uzbekistan

Main financial figures  
for FY 2016-2017-2018

|                                    | 2016     | 2017     | 2018     |
|------------------------------------|----------|----------|----------|
| Indicators                         | 1/1/2017 | 1/1/2018 | 1/1/2019 |
| <u>Financial Position, USD'000</u> |          |          |          |
| 1 Total Assets                     | 911,897  | 706,587  | 584,908  |
| 2 Total Liabilities                | 821,371  | 641,579  | 524,348  |
| 3 Total Equity                     | 90,526   | 65,008   | 60,560   |
| 4 Net Income                       | 13,257   | 17,074   | 8,518    |
| 5 Intangible Assets                | 1,260    | 306      | 111      |
| 6 Tier 1 Capital                   |          | 53,047   | 49,920   |
| 7 Risk-weighted Assets             |          | 211,805  | 240,192  |
| <u>Financial Ratios, %</u>         |          |          |          |
| 1 Capital Adequacy Ratio           | #DIV/0!  | 25.0%    | 20.8%    |
| 2 Leverage                         | 0.0%     | 7.5%     | 8.5%     |
| 3 Current Liquidity Ratio          |          | 85.1%    | 144.5%   |
| 4 NPL Coverage Ratio               | NPL=0    | NPL=0    | NPL=0    |
| 5 Return of Assets (ROA)           | 1.4%     | 2.1%     | 1.3%     |
| 6 Return of Equity (ROE)           | #REF!    | 22.0%    | 13.6%    |