Attachment # 3-20 to the Regulation and publishing information on the securities market

| | NAME OF ISSUER | |
|-----|--|---|
| | Full name: | Joint-stock company "KDB Bank Uzbekistan" |
| 1 3 | | JSC "KDB Bank Uzbekistan" |
| 1 | Name of securities market | KBUN |
| | CONTACT DETAILS | |
| 2 | Location: | 3, Bukhoro street, Mirobod district, Tashkent city, 100047, Republic of Uzbekistan |
| F | | 3, Bukhoro street, Mirobod district, Tashkent city, 100047, Republic of Uzbekistan |
| _ | | info@kdb.uz |
| (| Corporate website*: | http://www.kdb.uz |
| | INFORMATION ABOUT SUBSTANTIAL FACT | |
| 1 | Number of substantial fact: | 20 |
| 1 | Name of substantial fact: | Conclusion of a big transaction by the issuer |
| F | Full name of counter party: | Commerzbank AG |
| | counter party: | Kaiserplatz, 60261 Frankfurt/Main, Germany |
| | Issuer's body having made the decision: | Signed by the executive director (based on the decision of the 6th meeting of the SBM dd August 28, 2018, the 4th agenda "Consideration and approval of overnight deposit limits for big deals between KDB Bank Uzbekistan and foreign counterparty banks.) |
| 1 | | 27.11.2019 |
| 3 a | The value of the issuer's net assets at the end of the quarter preceding the transaction date (in thousand UZS): | 573,110,229.56 |
| | Amount of transaction (in soums) : | 189,893,600,000.00 |
| | The size of the deal from the issuer's net assets (in%) | 33% |
|] [| Date of transaction: | 27.11.2019 |
| - | Type of transaction: | Interbank deposit |
| 3 | Subject of transaction | Placing of Interbank deposit |
| | Issuer's status in the | Acquirer |
| | transaction: | √Alienator |

Full name of the head of

executive body: Heung Sang Kim

Full name of chief

accountant: Juraev Abror Baxshillaevich

Full name of the authorized

person who

posted the information on

the website: Farkhod Isroilov Akhmadjonovich