

## KDB Bank Europe Ltd. enters to Slovakia as the first Asian bank in the country

The Hungary-based KDB Bank Europe Ltd. is a subsidiary in 100% ownership of the South-Korean KDB Bank (The Korea Development Bank - KDB). The commercial bank's corporate financing activity was already "unlimited" in the past but the opening of a new branch in Bratislava gives evidence of the bank's cross-border business strategy.



Photos: Ferenc Mógor

KDB Bank Europe's Bratislava Branch started its operation in the heart of the Slovakian capital (Obchodná 2). The branch opening is the first step of the expansion strategy in which KDB enters into new European markets to provide stable financial services to enterprises, businesses and individuals.





The bank is a subsidiary of the South-Korean KDB Bank in 100% ownership. Through its parent bank, KDB Bank Europe enjoys the support of KDB Financial Group, which is one of Asia's largest financial groups. The Seoul-based parent bank has the highest 'A' category credit ratings on the scales of international credit rating agencies. KDB Bank Europe is a safe and stable full-service financial institution due to the Korean ownership structure and its parent bank's strong capital. "Our bank represents the dynamism of Asia. We believe that with proper adaptation, we are able to serve prospective partners with high-quality services and to support and refresh Slovakia's economic and commercial life." - emphasizes **Mr. Chung Hun Jin**, President & CEO of KDB Bank Europe Ltd.

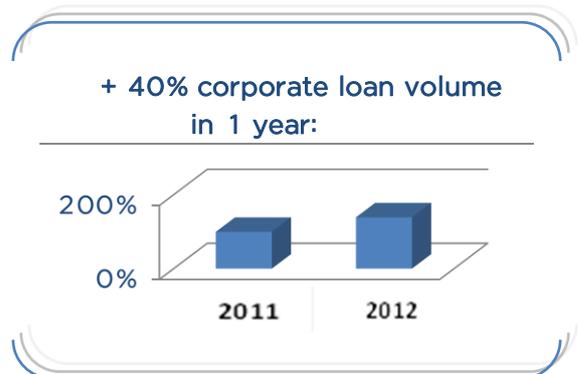


Knowing the background of the bank which opened branch in Slovakia, the question may arise: which clientele is the main profile? **Mr. Ladislav Simko**, head of KDB Europe in Bratislava knows the best answer: according to the KDB Bank's business policy, Bratislava Branch opened as a universal bank, and the range of retail products and services will be extended after the opening. Considerable success is expected from corporate financing which is the new branch's main drive motor. The aim is to become the primary financial partner of several - not only Korean-owned - corporate enterprises in Slovakia. "I sincerely believe that a new success story begins with the opening of KDB Bank Europe's Bratislava Branch. Not just for KDB, but for

all of our customers who have honored us with their trust and build a long term business relationship with us." - said Mr. Simko.



KDB Bank Europe commenced its operation in Slovakia on August 5. The new branch is Bratislava's new gem in the middle of the downtown, allocated in a special place with friendly environment to serve its customers. "We believe that the establishment of new branches during the protracted crisis is the evidence of stability, financial strength and proves our Bank's potential



to development." - highlights **Mr. Tibor Tóth**, KDB Bank Europe's Executive Vice President, responsible for the business area. Bratislava Branch is an exemplar office in the eyes of KDB's management as the first milestone in the bank's further European expansion. The bank intends to continue and enhance its significant increase of corporate financing volume with the new Bratislava Branch's contribution.

KDB Bank Europe's renewed websites with new design and structure have been launched and are available from the operation's beginning of the Bratislava Branch, 5 August, 2013. On the websites (www.kdbbank.eu and sk.kdbbank.eu), special offers with affordable prices can be found easily which are accessible to all, even as the exclusive and unique premium services.

## SPECIAL OPENING OFFER

At KDB Bank Europe we know that our customers' trust is the key to our success, so we want to provide special discounts among the Slovakian market's best offers for our first new retail and corporate customers:

### Outstanding EUR and USD deposit interest rates

#### KDB Bank's Euro deposit rates

Term	Yearly interest rates (%)
1 month	0,50
3 months	1,00
6 months	1,50
12 months	2,00
24 months	2,20

#### KDB Bank's USD deposit interest rates

Term	Yearly interest rates (%)
1 month	0,09
3 months	0,22
6 months	0,36
12 months	0,72

In the first 3 months from the date of opening, we offer favourable interest rates for corporate and retail clients' euro and dollar deposits. Our special campaign is offering now high interests for short-term deposits. Minimum deposit amount: 1,000 EUR or USD amount.