

Guideline for Corporate Clients

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26



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Welcome Message

Dear Clients and Partners,

First of all, the Management and employees of KDB Bank Uzbekistan would like to express our sincere appreciation to all our existing and potential clients for your unwavering support and trust.

As a leading commercial bank with foreign investment in Uzbekistan, KDB Bank Uzbekistan, hereinafter referred to as “the Bank,” has been providing a wide range of banking services to corporate and individual clients for nearly 30 years.

The Bank carries out its activities with the ultimate goal of supporting the economy of Uzbekistan and contributing to the development of the country’s financial market by leveraging the long-standing experience and deep expertise of KDB Korea.

Since its establishment in 1997, the Bank has successfully served companies with both foreign and local capital. In recent years, the Bank has been actively focused on improving its digital banking solutions to support clients’ needs and meet the growing demand for remote banking services.

The Bank has a highly motivated, well-educated, experienced, and client-oriented team with international expertise, enabling it to meet the most sophisticated demands of our clients.

We value our employees and pay close attention to their further professional development, establishing a solid foundation for the Bank to provide clients with high-quality services.

We always seek to build long-term relationships with valued corporate clients, through which both the Bank and its clients may benefit from mutual cooperation and business growth.

The Bank’s Management sincerely appreciates our esteemed clients for their trust in the Bank and welcomes new clients who wish to develop their business with us. We continuously pursue the goal of providing the highest level of service.

KDB Bank Uzbekistan will continue to support your ambitions, promote sustainable growth, and contribute to the prosperity of Uzbekistan for years to come. As a **reliable partner for your future**, we remain committed to creating long-term value for our customers, communities, and the nation.

With sincere appreciation,

KDB Bank Uzbekistan



KDB (Korea)

KDB at a Glance

Since its establishment in 1954, KDB has been playing an active role in shaping the economic and industrial policies of Korea in partnership with government agencies and other policy finance institutions.

The corporate banking has been the bank's primary business area and KDB has provided vast amounts of industrial capital through traditional banking services like loans, investments, and guarantees to help develop Korea's industries and national economy.

Currently, KDB has a wide global presence in 19 countries across 5 continents (Europe, Asia, North America, South America and Australia).

According to the statement of financial position as of 31.12.2025, the total assets of KDB amount to 267 bln. US dollars. Being a state-owned policy finance institution and having sound financial performance, KDB has a quasi-sovereign credit rating which is one of the highest in the world.

Credit Ratings

Equivalent to the sovereign rating of the Republic of Korea

Aa2

Moody's

AA

S&P

AA-

Fitch

Global Initiatives

UN global compact



Green Climate Fund



International Development Finance Club



Equator Principles



Mission & Vision

Long-Term Growth Direction (Goals for 2045)

Mission

Growth Partner Driving the
Future of Korea's Economy
and Industries

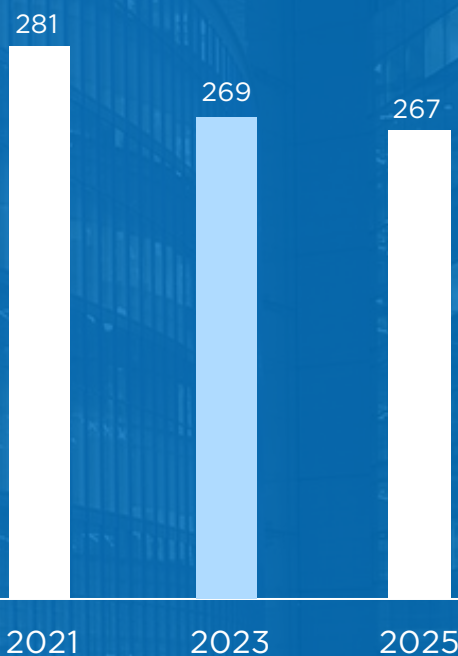
Vision

KDB, the Top-Tier Bank
Shaping Global Korea

Financial Highlights

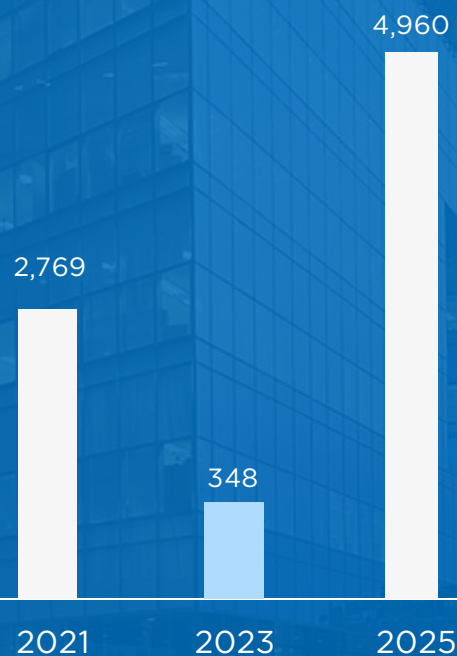
Total Assets

(Unit: USD billion)



Profit Before Tax

(Unit: USD million)



Global Network

5

CONTINENTS

19

COUNTRIES

25

OFFICES

North & South America

New York Branch
New York, U.S.A.

KDB Silicon Valley LLC
California, U.S.A.

Banco KDB do Brasil S.A.
Sao Paulo, Brasil

Europe, Middle-East & Central Asia

London Branch
London, United Kingdom

Frankfurt Branch
Frankfurt, Germany

KDB Ireland DAC
Dublin, Ireland

KDB Bank Europe Ltd.
Budapest, Hungary

KDB Bank Uzbekistan
Tashkent, Uzbekistan

Moscow Rep. Office
Moscow, Russia

Abu Dhabi Rep. Office
Abu Dhabi, U.A.E.



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OVERSEAS
BRANCHES

7

SUBSIDIARIES

6

REPRESENTATIVE
OFFICES

Asia and Australia

Singapore Branch
Capitagreen, Singapore

Hong Kong Branch
Hong Kong

Tokyo Branch
Tokyo, Japan

Shanghai Branch
Shanghai, China

Beijing Branch
Beijing, China

Guangzhou Branch
Guangzhou, China

Qingdao Branch
Qingdao, China

Shenyang Branch
Shenyang, China

Yangon Branch
Yangon, Myanmar

KDB Asia Ltd.
Hong Kong

PT KDB Tifa Finance Tbk
Jakarta Selatan, Indonesia

Ho Chi Minh Rep. Office
Ho Chi Minh, Vietnam

Bangkok Rep. Office
Bangkok, Thailand

Sydney Rep. Office
Sydney, Australia

Jakarta Rep. Office
Jakarta Selatan, Indonesia



HEADQUARTERS

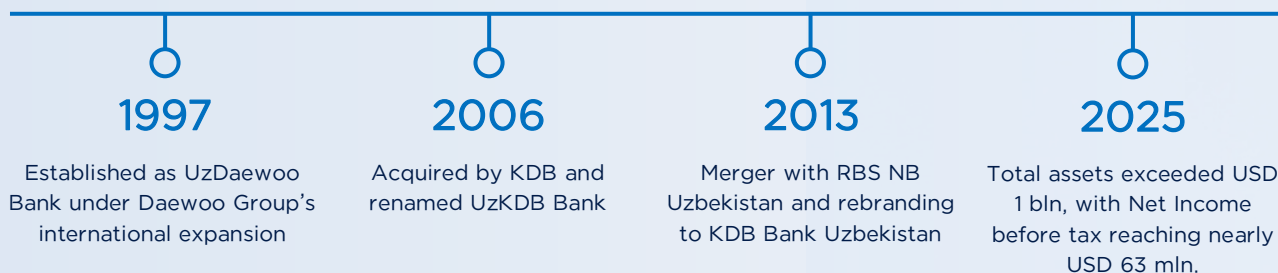
Seoul, Korea

KDB Digital Square

Gyeonggi-do, Korea

KDB Bank Uzbekistan

Key milestones



Credit Ratings

Equivalent to the sovereign rating of the Republic of Uzbekistan

BB

Outlook "Stable"

S&P

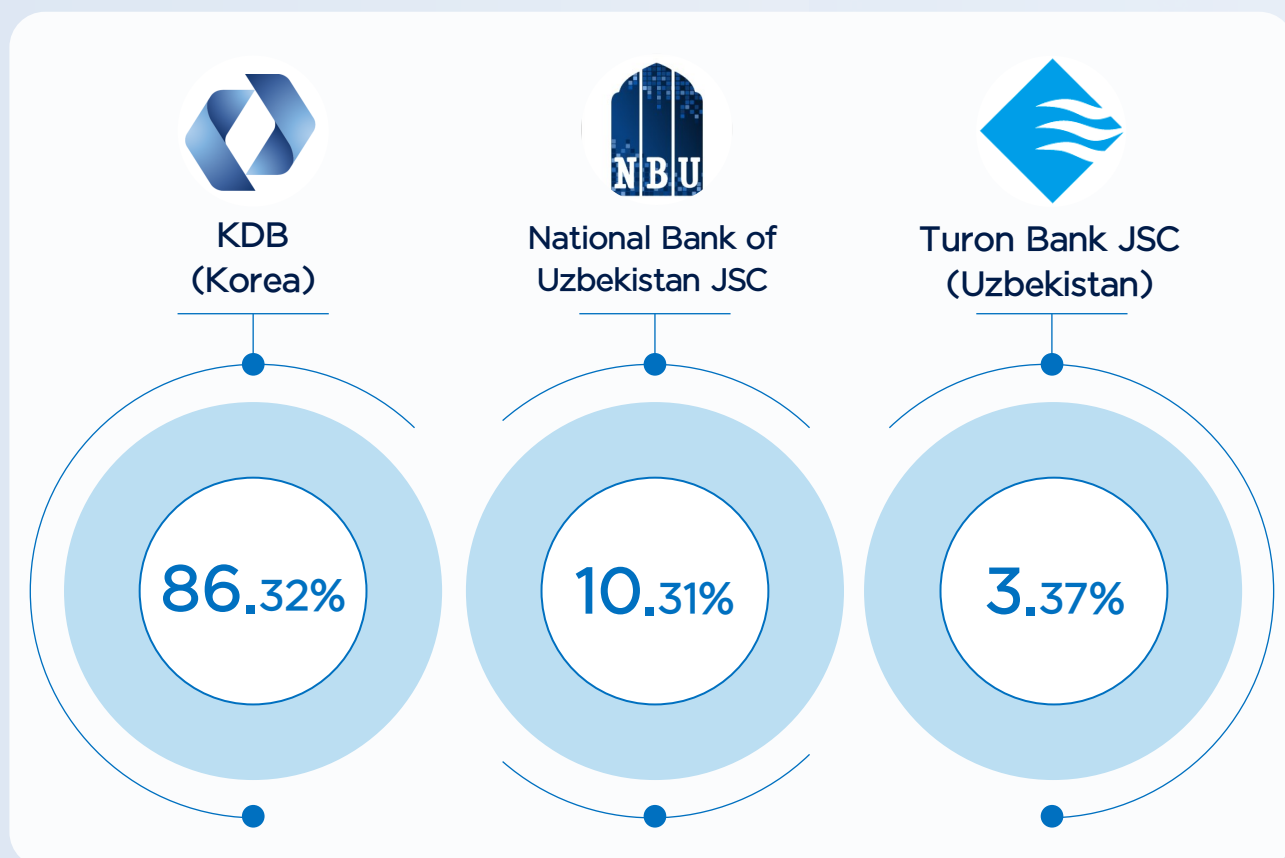
uzA+

Outlook "Stable"

Ahbor-Rating

The Bank's credit rating is one of the highest among commercial banks in Uzbekistan and equal to the sovereign rating of the Republic of Uzbekistan, largely due to the outstanding performance of the Bank.

Shareholders



Mission & Vision

Long-Term Growth Direction

Mission

Reliable Partner

Support of Corporates & Individuals on High Standards

Vision

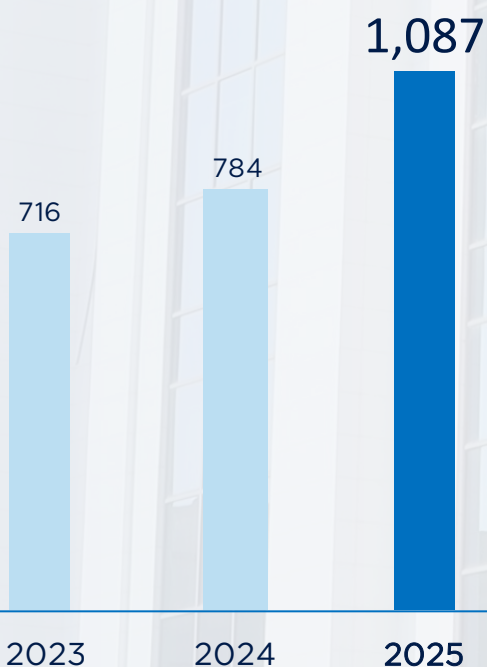
Leading Bank

Leading Corporate and Investment Bank in the CIS Region

Financial Highlights

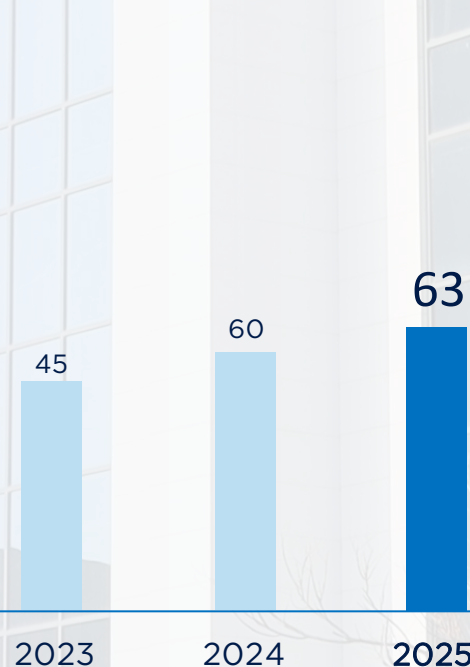
Total Assets

(Unit: USD million)



Profit Before Tax

(Unit: USD million)



BANKING SERVICES

KDB Bank Uzbekistan always strives to provide the best financial services to its customers.

The knowledge accumulated by the KDB in corporate banking for 7 decades functions as the strong key feature of KDB Bank Uzbekistan in serving clients at a high international level.

The flexibility in meeting the needs of the clients based on client relationship management system and the speed in the administration of the lending process are two main competitive advantages of our Bank.

We believe that the financial services provided by the Bank will contribute to the development of the corporates that have strong and prominent strategic plans to stably expand their business.



Transaction Banking



Lending



Trade Finance



Guarantee



Foreign Exchange Transactions



Transaction Banking

Account Opening & Maintenance

Corporate clients may open current and other deposit accounts in national and foreign currencies with KDB Bank Uzbekistan.

The currencies in which the Bank opens and operates bank accounts for corporate clients are Uzbek Soum (UZS), US Dollar (USD), British Pound (GBP), Swiss Franc (CHF), Chinese Yuan (CNY), Euro (EUR), Russian Ruble (RUB), Japanese Yen (JPY), Korean Won (KRW), Kazakhstan Tenge (KZT) and Arab Emirates Dirham (AED).

The opening and maintenance of bank accounts at KDB Bank Uzbekistan are absolutely free of charge. Moreover, you are not required to keep any minimum balance with the Bank.

When opening a bank account with us for the first time, corporate clients need to submit the documents in accordance with the Regulation of the Central Bank of the Republic of Uzbekistan “On the approval of instructions on the procedure for opening, maintenance and closing of bank accounts”, registered by the Ministry of Justice of the Republic of Uzbekistan under No. 3420 on 08.02.2023.

Having opened a current account with the Bank for the first time in offline mode, corporate clients can easily submit applications for opening additional current, time, and other deposit accounts in electronic form through the Internet Banking application.

You can get all the necessary advice on the procedure for opening a bank account and preparing the required documents from the client relationship managers by phone, by visiting any Bank office convenient for you, or by e-mail.

Internet Banking iDBA

The Internet Banking application of the Bank allows you to manage your bank accounts remotely.

At the time of opening a bank account with KDB Bank Uzbekistan, the Bank may simultaneously connect you to the Internet Banking and provide you with access to the view mode of the service.

To activate the payment mode of the Internet Banking, you will need a token (time-based one-time password), which provides extra security for your account and transactions.

Internet Banking iDBA functions:

Submitting applications for opening bank accounts - such as additional current, time, and other deposit accounts

Controlling the execution of financial documents - in online mode with immediate reports about the errors

Obtaining bank statements - for all accounts and for any period

Sending financial documents - Payment orders in national and foreign currencies, foreign exchange applications, payrolls, documents on replenishment of corporate cards, and more.

Three-level payment authorization - a multi-stage approval process for payment instructions before they are submitted to the Bank, providing control over financial transactions and minimizing operational risks.

Payments

KDB Bank Uzbekistan provides fast and safe execution of non-cash payments in national and foreign currencies based on the payment orders of corporate clients.

In addition to the traditional way of submitting payment orders, corporate clients have the opportunity to make payments in national and foreign currencies through the Internet Banking application and monitor the status of their accounts in real time.

Payments in national currency via Internet Banking are carried out 24/7 including weekends and holidays with prompt crediting of funds to the counterparty's account.

Payments in foreign currency are executed based on the underlying documents with foreign counterparties (e.g. export-import contracts, loan agreements, repatriation of profit, etc.) in accordance with the currency regulation of the Republic of Uzbekistan.

The Bank has reliable correspondent relationships with leading foreign banks for fast and safe execution of foreign currency payment orders of corporate clients.

The Bank has the SWIFT GPI tracker which provides our customers full end-to-end visibility to check the status of foreign currency payments - whether they are sent, in progress, or already received.

Major Correspondent Banks

| Correspondent banks | Currency | SWIFT code |
|--|----------|------------|
| JPMorgan Chase Bank, New York | USD | CHASUS33 |
| JPMorgan Chase Bank, N.A, London | GBP/CHF | CHASGB2L |
| JPMorgan Chase Bank, N.A, Hong Kong | CNY | CHASHKHH |
| Bank of New York Mellon, New York | USD | IRVTUS3N |
| Commerzbank AG, Frankfurt am Main | EUR/GBP | COBADEFF |
| Raiffeisen Bank International AG, Vienna | EUR/USD | RZBAATWW |
| Raiffeisenbank, Moscow | RUB | RZBMRUMM |
| KEB Hana Bank, Seoul | USD/EUR | KOEXKRSE |
| KEB Hana Bank, Tokyo | JPY | KOEXJPJT |
| Kookmin Bank, Seoul | KRW | CZNBKRSE |
| Bank of China (Hong Kong) Limited | CNY | BKCHHKHH |
| China Construction Bank Corporation, Hong Kong | CNY | PCBCHKHH |
| Mashreqbank PSC, Dubai | AED | BOMLAEAD |
| Bank CenterCredit JSC, Almaty | KZT | KCJBKZKX |



Transaction Banking *(continued)*

Cash Office Services

Corporate clients may withdraw hard cash from the Bank's cash office for purposes allowed by local legislation (e.g. salary payments, business trip expenses, etc.).

Employee Card

The Bank issues UzCard and HUMO cards for your employees free of charge. This is a quick and convenient way to pay salary to the employees.

Using the Internet Banking application, you can easily make salary payments to employees' card accounts.

UzCard and HUMO cards are accepted at all merchant shops across the country. Moreover, cardholders can withdraw hard cash at any ATM throughout the country.

Cardholders can also use the Mobile Banking application (KDBUz Mobile) of the Bank to easily make payments for goods and services, as well as to convert funds into foreign currency.

Corporate Card

The Bank offers the following types of corporate cards: UzCard in UZS, as well as Visa in USD and EUR.

Merchant Acquiring

It is more important than ever to have advanced merchant solutions that offer secure transactions for you and your customers along with tools that help run your business better. Whether your business is new on the scene or a fixture in the marketplace, KDB Bank Uzbekistan can help.

Our intuitive point-of-sale hardware (POS-terminals) and virtual terminals (E-POS / Single QR Code) along with a simplified pricing plan, enable you to affordably accept payments through cards.

Lending

KDB Bank Uzbekistan offers credit products in Local currency (UZS), US Dollar (USD), and Euro (EUR) to corporates that are the residents of the Republic of Uzbekistan.

Credit Products

Loans and revolving credit lines for replenishment of working capital

(e.g. purchase of raw materials, components & details, payment of utility bills, etc.)

Loans and finance lease for purchase of fixed assets

(e.g. purchase of machinery & equipment, buildings, vehicles, etc.)

Syndicated loans together with other local and foreign banks for financing of large investment projects.

Eligibility Requirements

The Bank grants loans to financially stable companies that have not suffered loss over the last two consecutive financial years.

Terms & Conditions

| Currency | Loan Amount per Application | Indicative Interest Rate | Maximum Loan Term | Interest Accrual Method | Interest Payment Frequency | Collateral |
|------------|-----------------------------|-------------------------------|--|------------------------------|----------------------------|---|
| Uzbek Soum | Equivalent of USD 20 mln | Policy rate + 6% p.a. | 3 years for loans to replenish working capital | From outstanding loan amount | On monthly/quarterly basis | <ul style="list-style-type: none"> • Buildings & structures • Vehicles, machinery & equipment • Inventory • Bank deposits • Guarantees & securities of the Government & other financial institutions • Insurance policies and other third-party guarantees and warranties |
| US Dollar | Equivalent of USD 20 mln | Term SOFR 3M rate* + 5% p.a. | 7 years for loans & finance lease to purchase fixed assets | | | |
| Euro | Equivalent of USD 20 mln | EURIBOR 6M** rate + 4.5% p.a. | | | | |

*More information on Term SOFR 3M can be found at <http://www.cmegroup.com>.

** More information on EURIBOR 6M can be found at <https://www.emmi-benchmarks.eu>

Required Documents

1. Loan application that contains a description of the usage purpose, amount and term of the desired loan, as well as a description of the collateral
 2. Credit questionnaire filled out by the applicant in the form established by the Bank
 3. Establishment documents of the applicant (legal or charter documents)
 4. Business plan (feasibility study) with a detailed description of the production plan, financial plan, analysis of the sales market, pricing policy, risk assessment for the project, and forecast of cash flow for the loan period
 5. Financial statements for the last 3 years and the last reporting period, including balance sheet, income statement and transcripts to them
 6. Appraisal report of an independent appraiser on the collateral
 7. Decision of the authorized body (shareholders' meeting, supervisory board, etc.) of the applicant on obtaining a loan and providing collateral
- Note:** Other documents may be requested by the Bank depending on the nature of the applicant's business and the



Trade Finance

KDB Bank Uzbekistan offers a wide range of the documentary operations to corporate clients, particularly:

Issuing Import Letters of Credit

Organizing Confirmation of Import Letters of Credit

Advising & Negotiating (Discounting) Export Letters of Credit

Factoring

Import Letters of Credit

Sight LCs. If you are buying something, a sight letter of credit (sight LC) can help you avoid paying for something that may never arrive. Instead of sending money in advance and hoping for the best, your funds stay safely held in the Bank until the seller can produce documents proving shipment of the goods or completion of the work.

The Bank will process the payment within 5 (five) business days upon presentation of the conforming documents required under the terms of the sight LC.

The Bank issues a sight LC against the cash deposit of the corporate client or the IRU (Irrevocable Reimbursement Undertaking) of high-ranked development banks (e.g. IFC, EBRD, ADB, IDB, etc.).

Usance LCs. If you have no free cash to immediately pay for the imported goods and your counterparty agrees to accept a deferred payment, a usance letter of credit (usance LC), which is payable at a predetermined future date after the conforming documents are presented, can be the best choice for your company.

The usance LC allows an importer flexibility, increased working capital and the ability to sell the imported goods prior to payment. Paying for the goods is easier at a later date rather than making payment upon receipt, as part of the payment will already have been collected from the ultimate buyer by that time.

The Bank may issue a usance LC against the collateral other than the cash deposit. Considering the nature of credit risk, the Bank reviews a usance LC application in the same way as it does for a loan application.

Confirmation of Letters of Credit

The Bank can easily and inexpensively organize confirmation of letters of credit through the KDB Global Network (KDB Seoul, KDB New York, KDB London, etc.) and other first class international banks (e.g. JPMorgan Chase Bank, Commerzbank AG, Raiffeisen Bank International AG, etc.) with high credit ratings in the world.

The confirmation can be arranged for both sight and usance LCs issued by the Bank.

Export Letters of Credit

Advising. LC advising is a service provided by KDB Bank Uzbekistan whereby an issuing bank, on behalf of the importer transmits the LC by SWIFT, authenticated telex, mail, or courier to the Bank.

KDB Bank Uzbekistan will check the LC for its authenticity. If deemed authentic, the Bank will then notify its customer to collect the LC.

Negotiation (discounting). By negotiating export documents under LC, KDB Bank Uzbekistan will pay the exporter with its own funds and rely on the reimbursement by the issuing bank at a later date. Export LCs that are both available at sight and usance are eligible for negotiation.

Factoring

The Bank also offers factoring service to its clients (sellers of goods and providers of services), allowing them to receive immediate funding against unpaid invoices issued to their customers. Instead of waiting until the invoice due date, clients can convert their accounts receivable into working capital and support their business growth.

Guarantee

For Residents

KDB Bank Uzbekistan issues the following types of bank guarantees upon requests of resident legal entities of the Republic of Uzbekistan:

- ◆ Advance Payment Guarantee
- ◆ Bid Bond
- ◆ Performance Bond
- ◆ Payment Guarantee

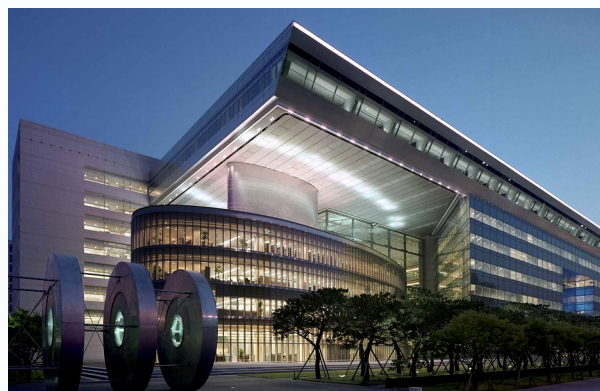
The Bank can also issue other types of bank guarantees, depending on the corporate client's specific needs and provisions of the underlying contracts.

The Bank issues bank guarantees in accordance with the applicable laws of the Republic of Uzbekistan and generally accepted international rules for guarantees.

Considering the nature of credit risk, the Bank reviews a guarantee application in the same way as it does for a loan application.

For Non-Residents

If your company is not a resident of the Republic of Uzbekistan and wants to participate in international competitive biddings organized in Uzbekistan, or is required to provide a performance guarantee from a local bank as per a contract with the resident of the Republic of Uzbekistan, KDB Bank Uzbekistan can issue a bank guarantee against the counter-guarantee of your serving bank with an investment-grade credit rating.





Foreign Exchange Transactions

KDB Bank Uzbekistan offers FX transactions in Uzbek Soum (UZS), US Dollar (USD), Euro (EUR), British Pound (GBP), Swiss Franc (CHF), Japanese Yen (JPY), Chinese Yuan (CNY), Russian Ruble (RUB), Korean Won (KRW), Kazakhstan Tenge (KZT) and other exotic currencies.

Types of Transactions

Depending on the transaction amount and the currencies involved, the Bank offers the following types of FX transactions:

- TOD -

Transaction that is carried out on the same day it is concluded.

- TOM -

Transaction that is carried out on the next business day after it is concluded.

- SPOT -

Transaction that is carried out on the second business day after the day it is concluded.

- FX SWAP -

Transaction comprising two simultaneous, opposite foreign currency exchange legs between the bank and the client: a first leg (the "Near Leg") executed at an agreed spot or forward exchange rate on a specified value date, and a second leg (the "Far Leg") to reverse the initial exchange at a predetermined exchange rate on a specified future value date. FX Swaps are usually executed in USD/UZS, EUR/UZS, or such other currency pairs as the Parties may mutually agree.

- FX FORWARD -

Transaction whereby the bank and the client agree to exchange a specified amount of one currency for another at a fixed exchange rate determined on the trade date, with settlement occurring on a specified future value date that is usually more than two (2) business days after the trade date. FX Forwards may be executed as either: (a) Deliverable Forward: requiring the physical exchange of the underlying principal amounts; or (b) Non-Deliverable Forward (NDF): settled net in a mutually agreed settlement currency based on the difference between the contracted forward rate and the prevailing spot fixing rate on the valuation date, without physical delivery of the underlying notional amounts.

Consultation

You can get the necessary advice on how to open a bank account and prepare the required documents from the client relationship managers by visiting the bank premises (Head Office or Oybek Branch), by phone, or by e-mail.

Moreover, if you need more detailed consultation on bank tariffs, credit products, letters of credit, bank guarantees, FOREX transactions, exchange rates, and other banking services, you may contact client relationship managers available from Monday to Friday (9:00am - 6:00pm).

Contacts

| Relationship Manager | Position | Contacts | Bank Office |
|----------------------|--|--|--------------|
| Hamdam Mirzakhodjaev | Head of Client Relationship Management Department 1 | (+998 78) 120-87-60 Hamdam.Mirzakhodjaev@kdb.uz | Head Office |
| Bekzod Yuldashev | Head of Client Relationship Management Department 2 | (+998 78) 120-87-49 Bekzod.Yuldashev@kdb.uz | Head Office |
| Sarvar Masharipov | Chief Head of Credit Departments | (+998 78) 140-56-67 Sarvar.Masharipov@kdb.uz | Head Office |
| Abduvokhid Vakhabov | Head of Credit Department 1 | (+998 78) 120-27-40 Abduvokhid.Vakhabov@kdb.uz | Head Office |
| Islom Jumaev | Head of Credit Department 2 | (+998 78) 120-27-94 Islom.Jumaev@kdb.uz | Head Office |
| Akmal Alxamov | Financial Institutions, Relationship manager Head of Treasury | (+998 78) 140-56-60 Akmal.Alxamov@kdb.uz | Head Office |
| Musurmonkul Choriev | Head of Oybek Branch | (+998 78) 120-28-60 Musurmonkul.Choriev@kdb.uz | Oybek Branch |
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Contact us

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Working Days Monday - Friday

Days off Saturday - Sunday



KDB Bank Uzbekistan



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