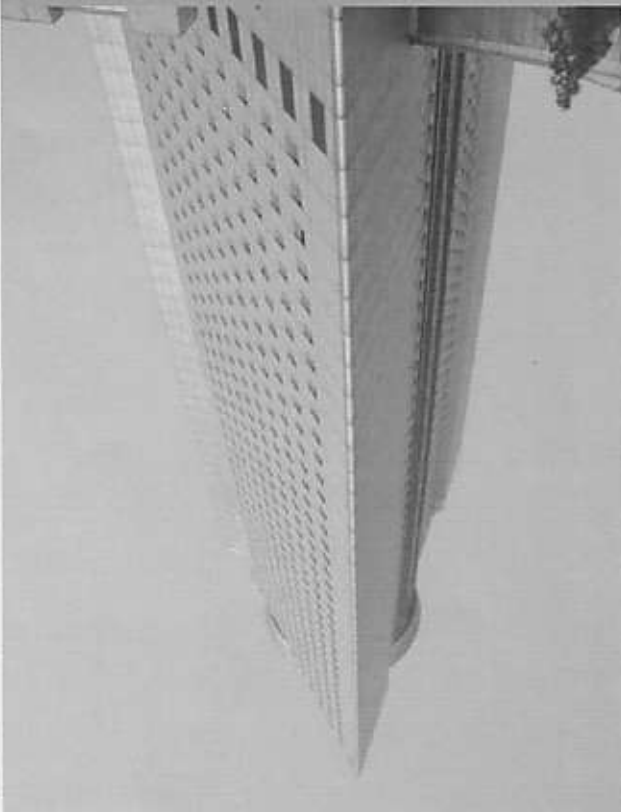


KORYO CREDIT DEVELOPMENT BANK "KADB", being cultivated with a world class of professionalism, provides you with a full range of banking services. We offer you with foreign currency fixed term deposit accounts, foreign currency saving accounts, foreign currency current accounts, international remittance service and access to foreign exchange and currency markets. Our team of experts in banking, investment management, trust management and trade finance provides us with a very competitive edge in the fields of banking in DPR Korea.

KADB is dedicated to a long-term commitment for the development and delivery of modern banking services in DPR Korea.



Your Partner For Success

"Our mission is to become your most user-friendly banker, to provide a full range of banking services to you, to grow your business together with you and to contribute towards the economic development of DPR Korea"

Core Banking Services include:

- Foreign Currency Fixed Deposit Accounts
- Foreign Currency Saving Accounts
- Foreign Currency Current Accounts
- Foreign Currency Loans and Advances
- Remittance in Foreign Currencies
- Foreign Exchange
- Trade Finance

Other Banking Services include:

- Purchase of Mutilated Currency notes
- Procurement of Structured Finance
- Investment Banking

Please call for more banking services information << >>



Koryo Credit Development Bank

Yanggakdo International Hotel
Central District, Pyongyang,
DPR of Korea
(850) 2 381 4100
www.kcdbank.com

FOREIGN CURRENCY LOAN AND ADVANCE KCDB

offers a wide spectrum of short term banking facilities which can be classified into General, Import and Export financing. General financing facilities include overdraft and revolving credit facilities as well as other short term facilities which are available in a few major currencies. KCDB offers you selected loans and advances to meet your financial needs and help grow your business.

SHORT TERM OVERDRAFT

The short term overdraft facility helps you to meet your immediate financial needs which also gives you greater flexibility and liquidity, you will not miss any business opportunities due to inadequate cash flow.



REVOLVING CREDIT

KCDB offers revolving credit to our long term premium customers base on the strength of their financial statement and corporation support. The purpose of this revolving credit facility is to provide you with a high level of liquidity and ready to take on any business opportunity that may require immediate availability of cash flow.



IMPORT LOAN

A trade finance solution that allows you to capitalise on new business opportunities and negotiate better deals with suppliers. Bridges the gap between payment for imported goods and receipt of funds through subsequent sales. Gives you greater flexibility and liquidity, no missed business opportunities due to inadequate cash flow.



EXPORT LOAN

A trade finance solution that helps to prevent you from missing new business opportunities when buyers require long credit periods.



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FOREIGN CURRENCY BANKING KCDB offers a range of Fixed Deposits Account, Savings Account and Current Account that enable you to easily accumulate capital and manage your finances so that you can focus on achieving your aspirations.

FOREIGN CURRENCY FIXED DEPOSIT ACCOUNT

Foreign Currency Fixed Deposit allows you to earn high interest for a set period of time.



WHO DOES IT SUIT?

Customers who do not need immediate access to their funds and would like to take advantage of the higher interest rates for some foreign currencies.

FOREIGN CURRENCY SAVINGS ACCOUNT

Foreign Currency Savings Account helps you to manage your foreign currencies flexibly and allows you to access your funds for everyday transactions and withdrawals while earning interest income on the balance.



WHO DOES IT SUIT?

Customers who require high flexibility to manage their foreign currencies and would like to earn interest on the balance at the same time.

FOREIGN CURRENCY CURRENT ACCOUNT

With a Foreign Currency Current Account, you can make day to day payments, which gives you more flexibility in managing your cash-flow and finances.



WHO DOES IT SUIT?

Customers who need to make regular payments.



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TRADE FINANCE AND SERVICES

KCDB offers a range of trade services related to Import, Export and Trade Finance solutions to help you manage your finances and grow your business.

TRADE FINANCE



Below are some of the trade finance services that KCDB may offer to customers:

- **IMPORT LOAN** - A trade finance solution that allows you to capitalise on new business opportunities and negotiate better deals with suppliers. Bridges the gap between payment for imported goods and receipt of funds through subsequent sales. Gives you greater flexibility and liquidity, no missed business opportunities due to inadequate cash flow.

Loan Against Import - available when you're trading under Documentary Credit or Documentary Collection terms. Goods are released to you under trust receipts, meaning that you can use the goods immediately but they belong to the bank until you settle the loan.

Clean Import Loan - rather than being triggered by the receipt of a Documentary Credit or Documentary Collection, the advance is made on presentation of supplier invoices and evidence of shipment only.

- **EXPORT DOCUMENTARY CREDIT NEGOTIATION** - You receive immediate payment on presentation of shipping documents under a Documentary Credit (DC) transaction to improve your cash flow.

- **EXPORT LOAN** - A trade finance solution that helps to prevent you from missing new business opportunities when buyers require long credit periods.

IMPORT / EXPORT SERVICES



KCDB offers to customers import and export services according to the customer relationship and situation. It may include Import Documentary Credit, Transferable Documentary Credit, Back-to-Back Documentary Credit, Standby Documentary Credit, Documentary Collections, Shipping Guarantee, Documentary Credit Advising, Transferred Documentary Credit and Documentary Collections.



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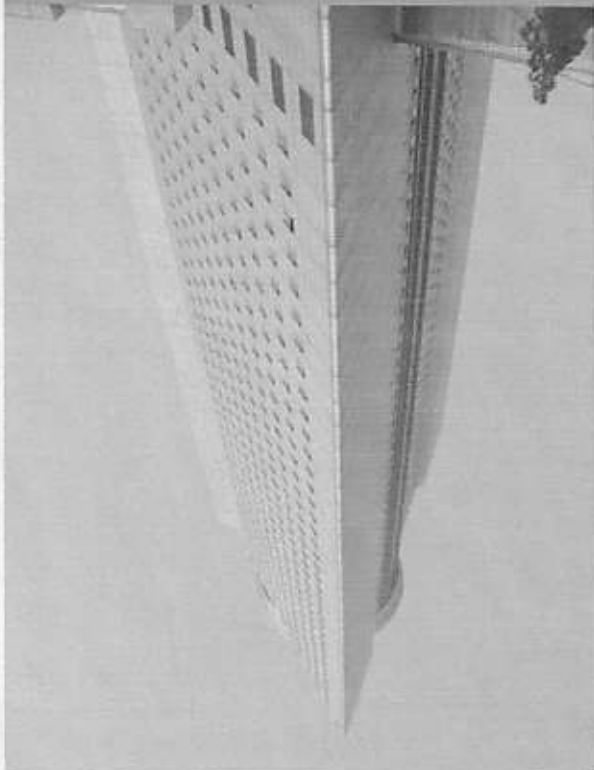


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助您成功的好伙伴



朝鲜发展银行“KCDB”培养了一批具有世界级别的专业人才，为您提供一系列的银行服务。我们为您提供外币定期存款，外币储蓄账户，外币往来账户和特快国际汇款等服务。您可以兑换外币，国际汇进的汇款更可以直接从账户中提取现金，让您更容易处理您的业务。我们的服务团队中有银行业务，投资管理，信托管理和贸易融资等专业人士，我们将给朝鲜民主主义人民共和国的银行业带来竞争和进步。

KCDB 的根就在朝鲜民主主义人民共和国，我们为发展现代化的银行业务而努力。

“我们的使命是让朝鲜发展银行成为最友善的银行，与您肩并肩共同发展您的业务，朝鲜发展银行是您最忠诚的朋友，为您提供一系列的银行业务，为推动整个朝鲜民主主义人民共和国的经济和发展做出贡献”

主要银行业务包括：

- 外币定期存款
 - 外币储蓄账户
 - 外币往来账户
 - 外币贷款和信贷
 - 特快国际外币汇款服务
 - 外币现金兑换
 - 贸易融资
- 其他银行业务包括：
- 购买破坏货币
 - 为项目提供财务融资服务
 - 投资银行服务



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