



BUDAPEST CHAMBER
OF COMMERCE
AND INDUSTRY



How to open a U.S. bank account?

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why K&H

summary of K&H Corporate's strengths



strong background: KBC Group

» stability, liquidity and strong capital base

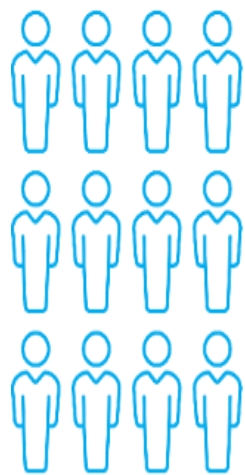


- KBC is an active professional 100% shareholder of K&H Bank
- KBC group provides bank-insurance services to retail, SME and mid-cap clients in Belgium, the Czech Republic, Slovakia, Hungary and Bulgaria
- The K&H's liquidity position is outstanding: loan-to-deposit ratio of 68% (2022) - funding is not an obstacle in lending
- The K&H's capital base is strong: capital adequacy rate is 17,1% (2022) - far above the required minimum level
- The K&H's net profit: HUF 67,6 bln (2022)

comfortable equity and liquidity levels provide stability to operate

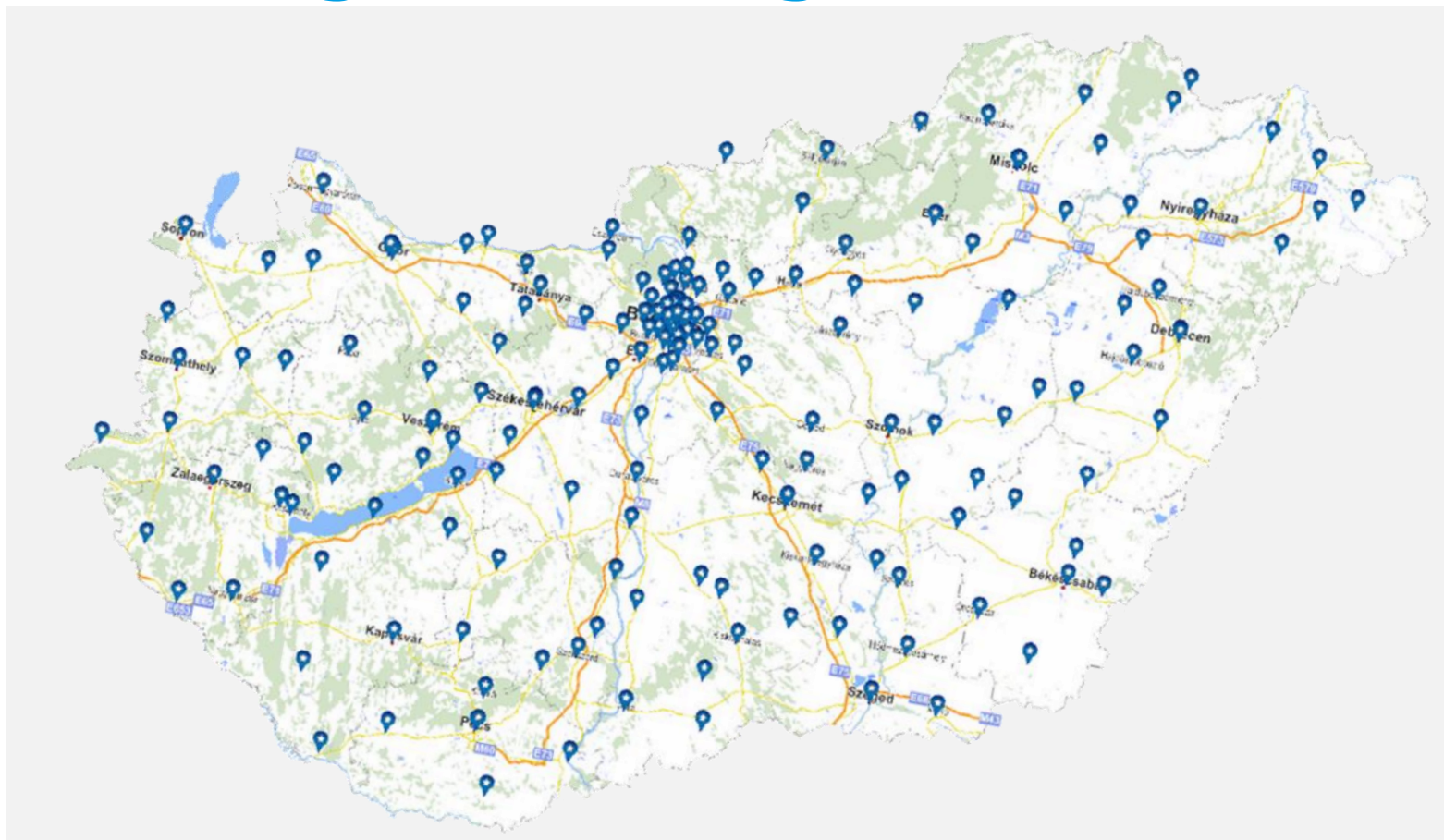


TOP3 player among the leading banks



~3300

employees



HUF 2 363
billion
credit volume



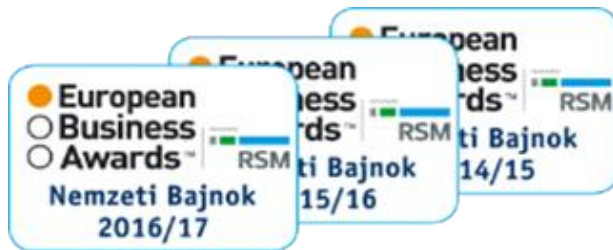
195
retail branches

eg. 1 million
clients

489 ATMs
225 cash-in ATMs

why choose K&H Bank

» awards proving our performance





our unique services



international companies



agricultural companies



family owned businesses





why choose K&H Bank

» market position

- K&H Bank's market presence is the strongest in our target market (companies with t/o >HUF 2 Bln): 24%
- outstanding presence in agriculture (24%) and agricultural and food industry (17,3%)
- K&H Treasury is market leader in innovation (trading ideas) and in forecasts & analysing



the sales network of Business Banking Division – 11 regional business center

experience and expertise

why choose K&H Bank



» our added values

- » factoring
- » working capital financing
- » investment credits
- » trade finance
- » innovative K&H Treasury
- » leasing
- » account management (also for employees), cash-pool

your international advisory team at KBC/K&H



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KBC New York Branch



Commercial Banking.
Moving forward together.

We go with you

- We support our core market corporate clients if they expand their activities internationally.
- We services as the **necessary bridge between the Core Market and the local country**, building a long-term relationship as trusted local partner.
- Each foreign branch offers specific services, **tailored** to the market where they are based



Corporate product offering

- Business accounts
 - Remote account opening
 - E-banking
 - Checks
 - Customer Service Desk
- Nonresident accounts
- Credit cards
- Working capital solutions
- Term Loans



Cash Management at KBC NY

PAYMENTS

- Competitive pricing;
- Member of all USD domestic clearing channels (CHIPS, Fed Wire, ACH);
- Lockbox;
- Remote Check Deposit;
- Foreign Currency Transfers;
- Credit Cards;
- ACH

e-BANKING

- E-banking solution in a multi- banking arena;
- Download account activity in various formats including Excel;
- Retrieve PDF monthly account statements and check images;
- Upload Wire, Check, and ACH payments using the Payments File Upload function

ACCOUNT MANAGEMENT

- Account linking to credit facilities
- Cash Pooling - Zero balance
- Account Cross Border Cash pooling
- Intraday account information
- Overnight Sweep Account

ESG integrated into the Business



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[Judit1 \(youtube.com\)](https://www.youtube.com/user/Judit1)