

Introduction to

KB Corporate & Investment Banking Group

March 2011

I. KB Financial Group

II. Kookmin Bank

III. KB Corporate & Investment Banking Group

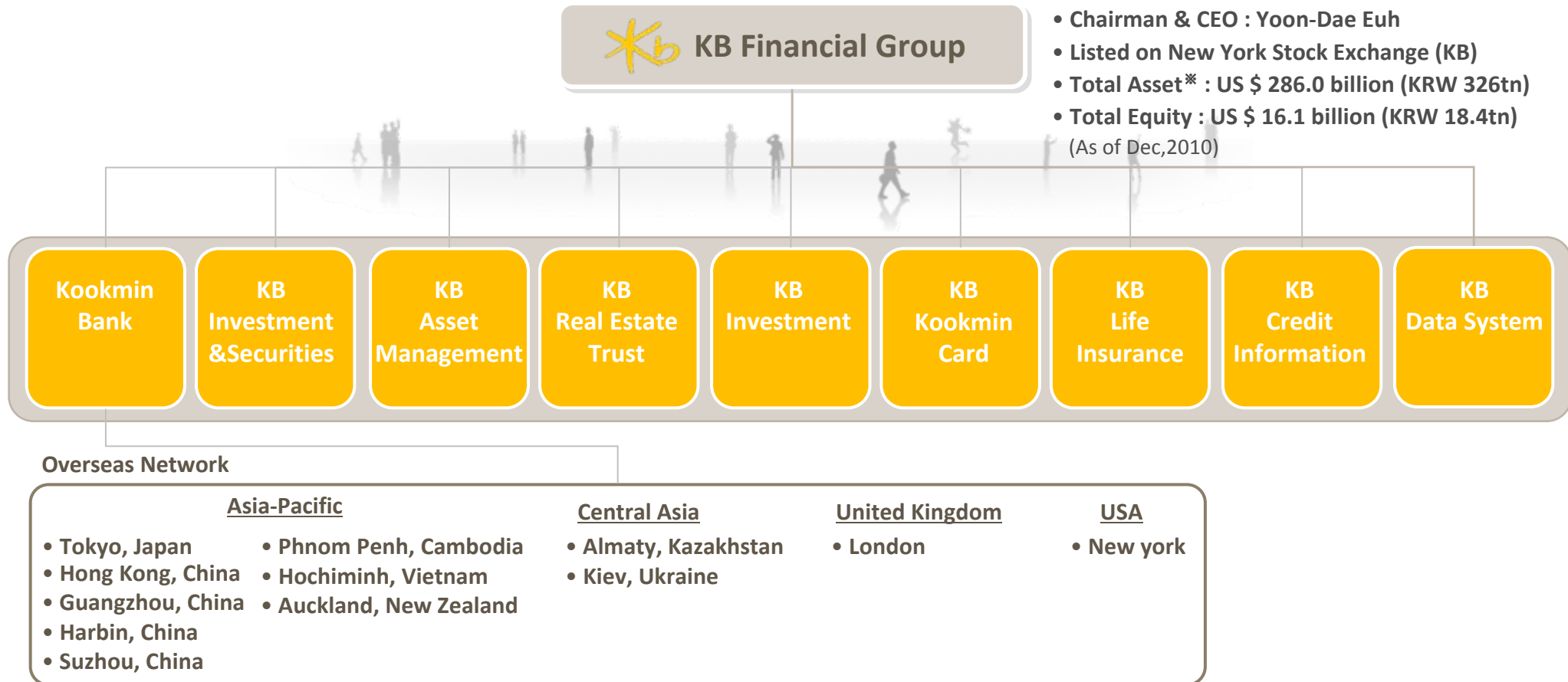
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I. KB Financial Group

KB Financial Group is the largest financial services group in Korea.

KB Financial Group was formed in 2008 in order to meet the ever- changing demands of the financial markets, amidst new regulations, more sophisticated client appetites, and increased needs for comprehensive financial services.



※ 1. Combining assets of all subsidiaries
2. USD 1.00 = KRW 1,140.38 (As of 31.Dec.2010)

KB aims to maximize client satisfaction and create synergy through the collaboration with its affiliates. The results is more diversified and more comprehensive products and services.

KB Kookmin Bank

- **Nation's largest client base & branch network**
(50,777 corporate clients & 1,138 branches)

KB Investment & Securities

Second in bond underwriting and fourth in ABS underwriting

Main Business

- M&A advisory
- ECM, DCM
- Trading
- Brokerage for retail and wholesale clients
- Futures & options
- Research

KB Asset Management

The most diverse range of products based on best performance

Main Business

- Asset management
- Equities, Bonds, Derivatives, Real Estate, SOC Infrastructure and Private Equity

KB Real Estate Trust

Best profitability in the industry

Main Business

- Real estate trust
- Proxy real estate business
- Consulting, Brokerage, and Overseas business
- REITs, Real estate asset management

KB Investment

Best performance in IPO of VC's

Main Business

- Venture capital investment
- PEF
- Corporate restructuring fund

KB Kookmin Card

Second in terms of market share

Main Business

- Card payment service
- Auto finance, Equipment finance

KB Life Insurance

Start of bancassurance in June 2004

Main Business

- Life insurance
- Annuity insurance

KB Credit Information

Industry-leading performance in debt collection

Main Business

- Debt collection for loans and credit cards
- Credit review

KB Data Systems

IT partner with KB Financial Group

Main Business

- IT project development
- IT systems operation and resale of IT hardware equipment

II. Kookmin Bank

“ Management's top priority is maximizing clients' value ”

(Byongdeok Min, President and CEO)

Business Summary

Kookmin Bank offers diversified financial services providing banking, insurance, investment products through 1,138 branches across Korea.

Kookmin Bank does business with more than half of Korea's population.

Kookmin Bank is ranked 1st in terms of total asset and total equity among Korean banks as of 12/31/2010

Main Business

- Retail & Wholesale Banking
- Investment Banking
- Foreign Exchange and Trade Finance
- Derivatives
- Private Banking
- Trust
- B2B Financial Products
- e-Banking, Internet Banking, Mobile Banking, and Phone Banking
- Bancassurance

Organization Chart



“Korea’s largest bank in terms of number of clients and branches”

Ranked first for the five consecutive years in the NCSI※, KB has firmly established itself as the nation’s premier bank

69th in tier I, 83rd in asset size among banks around the world

(The banker(Jul.2010), Top 1000 World Banks)

US \$ 230.9 billion

Total Asset

US \$ 17.0 billion

Total Equity

26 Million

No. of Client



1,138

No. of Branch

22,201

No. of Employee

* As of Dec.2010

The highest credit ratings in the industry

MOODY'S

**STANDARD
& POOR'S**

FitchRatings

KB	A1	A	A
Peers			
Shinhan	A1	A-	A
Woori	A2	A-	A-
Hana	A1	A-	A-
Korea	A1	A	A+

* As of Sep.2010

Ranked 1st in Korea

- *Credit Rating*
- *Total asset and equity*
- *The number of client*
- *The number of branch*
- *Deposits*
- *Mortgage loan*
- *Retirement pension plan*

Ranked 2nd in Korea

- *Arrangement of loan syndications by volume*
- *Corporate loan to SME*

Awarded as Best Custodian
(2011 Asian Investor Korea Award)

III. KB Corporate & Investment Banking Group

Our goal is to become a Total Solution Provider combining corporate banking and investment banking services to effectively meet clients' needs as an advisor, a financier, and a co-investor.

Total Solution Provider



01 Client Focus

- *Operating based on long term relationship coverage model*
- *Offering a total solution*
- *Becoming the first calling banker by securing client trust*



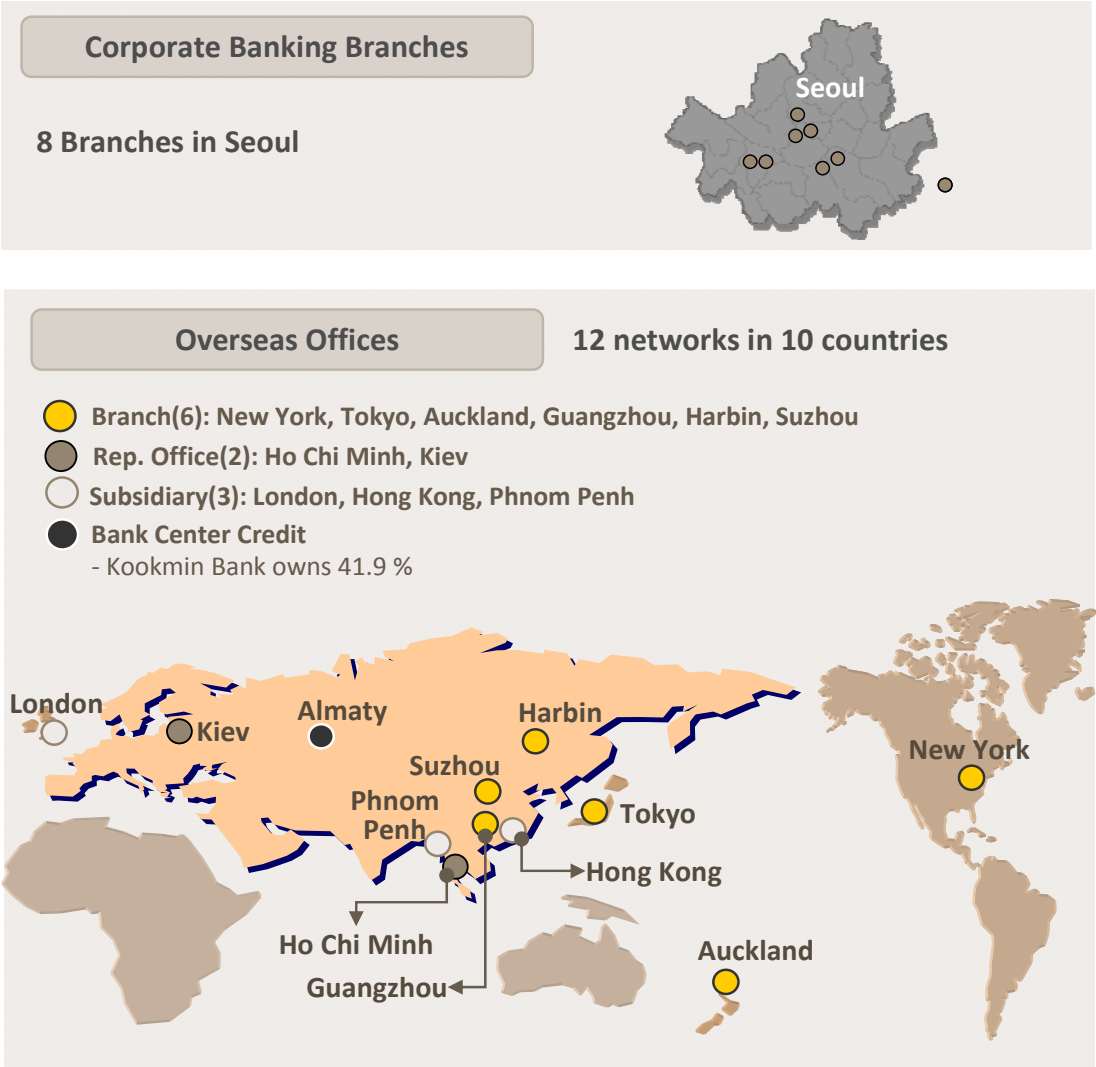
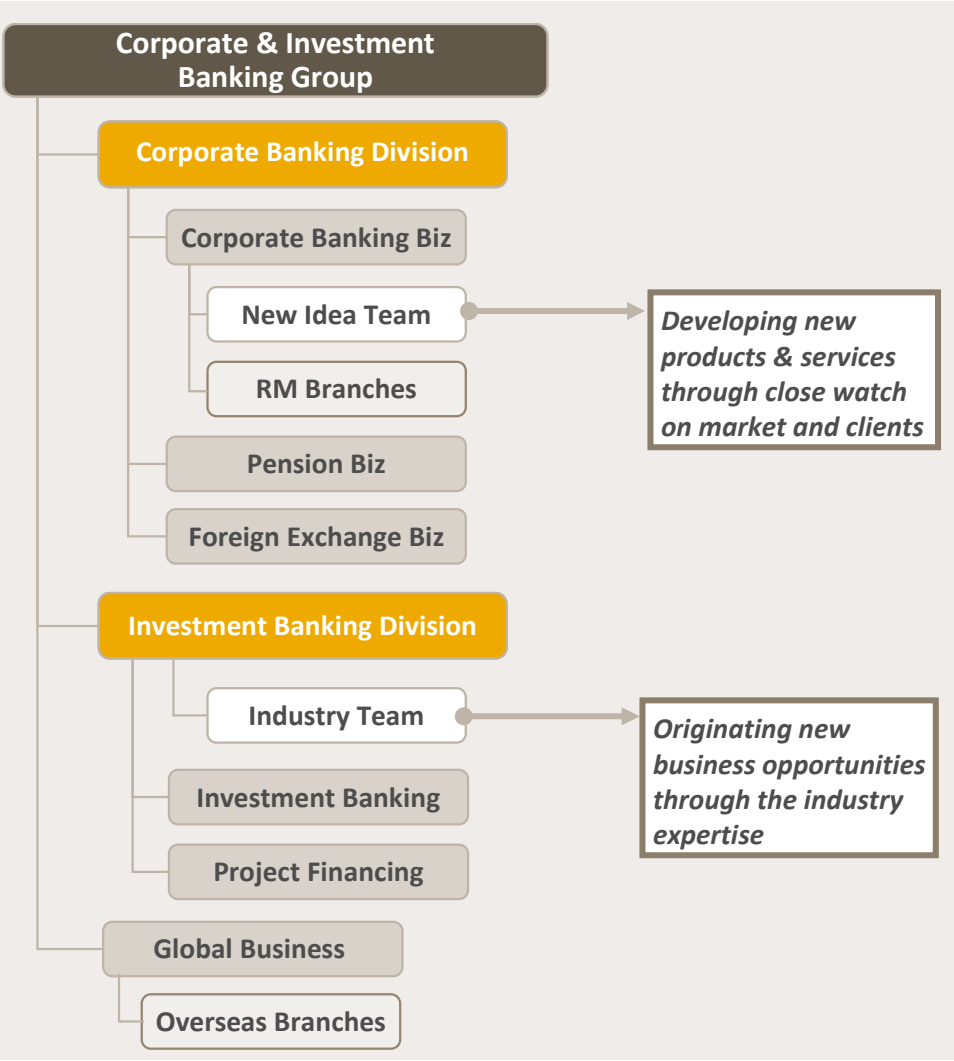
02 Product Focus

- *Developing value added products & services*
- *Effectively responding to the change of client needs*
- *Improving execution quality*



03 Global Network

- *Strengthening overseas network*
- *Developing cross-border businesses*
- *Pursuing the strategic alliance with foreign financial institutions*



KB CIB Group provides clients with comprehensive total solutions ,including loans, treasury services, trade finance, investment banking, and principal investment.

Corporate Banking Services

- Corporate Loan
- Deposit
- B2B Financial Products

Investment Banking Services

- Financial Advisory Service
- Project & Structured Finance
- M&A / Leveraged Finance
- Equity & Mezzanine Finance

Cash Management

- Cash Management Service
- Firm Banking

" Total Solution Provider "



Total Solution team

Project team, which consists of RMs, product specialists, sector bankers, and non- bank affiliates, develops the products & services to meet the every aspect of corporate client needs

Foreign Exchange / Trade Finance

- Foreign Exchange Product : Trade Finance
- Money Transfer

Employee Banking

- Personal Banking Service
- Credit Card
- Retirement Pension

Shared services with non-bank affiliates

- M&A Advisory
- Asset Management
- Private Equity
- Real Estate Asset Management

KB CIB Group plays a leading role in Korea's corporate banking market.

Corporate Loans 2010

Rank	Company	Volume (USD Bil)	M/S
1	Industrial Bank of Korea	80.3	20.0%
2	Woori Bank	69.6	17.4%
3	Kookmin Bank	66.9	16.7%
4	Shinhan Bank	60.2	15.0%
5	Hana Bank	39.1	9.8%

Source : Shared data within banks in Korea

Syndicated Loans 2010

Rank	Underwriter	Volume (USD Bil)	M/S
1	Korea Development Bank	6.4	33.2%
2	KB Financial Group	2.2	11.3%
3	Hana Financial Group	1.6	8.2%
4	Shinhan Financial Group	1.5	7.7%
5	Woori Finance Holdings	1.3	6.9%

Source : Bloomberg 2010, Korea Capital Markets League Table

IV. Selected Transactions

V. Contact Information

Company Directory

KB FGI Head Office / Kookmin Bank Headquarters

www.kbfng.com

www.kbstar.com

9-1, 2-ga, Namdaemun-ro, Jung-gu, Seoul 100-703, Korea

Tel: (82-2) 2073-7114

Swift Code: CZNBKRSSE

Telex: K23481, K26109

Call Center: (82-2) 6300-9999

KB Corporate & Investment Banking Group

12th Fl. Kookmin Bank Building

9-1, 2-ga, Namdaemun-ro, Jung-gu, Seoul 100-703, Korea

E-mail	Corporate Banking Division	Investment Banking Division	Global Business
	kb186000@kbstar.co.kr	kb106190@kbstar.co.kr	kb123660@kbstar.co.kr

Overseas Network

Asia- Pacific

Tokyo Branch, Japan

Yurakucho Denki Bldg. -N, 14F, 1-7-1

Yurakucho, Chiyoda-ku Tokyo 100

Tel: (81-3) 3201-3411

Fax: (81-3) 3201-3410

Osaka Branch, Japan

Is scheduled to open in Nov.2011

KB Hong Kong, China

19/F., Gloucester Tower 15

Queen's Road C, Central

Tel: (85-2) 2530-3633

Fax: (85-2) 2869-6650

Guangzhou Branch, China

Room 4602~3, Office B/D,CITIC

PLAZA 233 Tianhe N. Road

Tel: (86-20) 3877-0566

Fax: (86-20) 3877-0569

Harbin Branch, China

Room 1605~1612, Development

Zone, Mansion No.368, Changjiang

Road,Nangang Dist, Harbin 150090

Fax: (86-451) 8722-1004, 2801~3

Tel: (86-451) 8722-2806

Suzhou Branch, China

Room 201-1, No.1 Huachi Road,

Suzhou Industrial Park 215021

Tel: (86-512) 6292-7066

Fax: (86-512) 6292-7117

KB Cambodia, Cambodia

No. 55, Street 214, Sangkat

Boeung Raing, Khan Daun Penh,

Phnom Penh,

Tel: (855-23) 999-300~2

Fax: (855-23) 999-310

Hochiminh Rep.Office, Vietnam

1709A,17th Floor, Saigon Trade

Center,Ton Duc Thang 37, Ben Nghe

Ward,Hochiminh

Tel: (84-8) 3910-7058

Fax: (84-8) 3910-7059

Auckland Branch, New Zealand

Level 19, 135 Albert Street PO BOX

7506 Wellesley, Auckland

Tel: (64-9) 366-1000

Fax: (64-9) 366-6608

Central Asia

Bank Center Credit, Kazakhstan

98 Panfilov Street,Almaty 05000

Tel: 070-7842-2436

Kiev Rep. Office, Ukraine

19-21A, Bogdana Khmelnytskogo

Street,4th Floor, Kyiv

Tel: (380-44) 377-7051,53

Fax: (380-44) 377-7054

India

Mumbai Rep.Office, India

Is scheduled to open in Sep.2011

United Kingdom

KB International (London), UK

6th floor, Princes Court, 7 Princes

Street, London EC2R 8AQ

Tel: (44-207) 710-8300

Fax: (44-207) 726-2808

USA

New York Branch, U.S.A.

565 Fifth Ave., 46th street, 24th Floor,

New York, NY 10017

Tel: (1-212) 697-6100

Fax: (1-212) 697-1456