

**APPENDIX A TO SUBPART I OF PART 103 –
CERTIFICATION REGARDING CORRESPONDENT ACCOUNTS
FOR FOREIGN BANKS**

[OMB Control Number 1505-0184]

The information contained in this Certification is sought pursuant to Sections 5318(j) and 5318(k) of Title 31 of the United States Code, as added by sections 313 and 319(b) of the USA PATRIOT Act of 2001 (Public Law 107-56).

This Certification should be completed by any **foreign bank** that maintains a **correspondent account** with any U.S. bank or U.S. broker-dealer in securities (a **covered financial institution** as defined in 31 C.F.R. 103.175(f)). An entity that is not a foreign bank is not required to complete this Certification.

A **foreign bank** is a bank organized under foreign law and located outside of the United States (see definition at 31 C.F.R. 103.11(o)). A **bank** includes office, branches, and agencies of commercial banks or trust companies, private banks, national banks, thrift institutions, credit unions, and other organizations chartered under banking laws and supervised by banking supervisors of any state (see definition at 31 C.F.R. 103.11(c)).*

A **Correspondent Account** for a foreign bank is any account to receive deposits from, make payments or other disbursements on behalf of a foreign bank, or handle other financial transactions related to the foreign bank.

Special instruction for foreign branches of U.S. banks: A branch or office of a U.S. bank outside the United States is a foreign bank. Such a branch or office is not required to complete this Certification with respect to Correspondent Accounts with U.S. branches and offices of the same U.S. bank.

Special instruction for covering multiple branches or a single Certification: A foreign bank may complete one Certification for its branches and offices outside the United States. The Certification must list all of the branches and offices that are covered and must include the information required in Part C for **each** branch or office that maintains a Correspondent Account with a Covered Financial Institution. Use attachment sheets as necessary.

A. The undersigned financial institution, **Kookmin Bank, each of overseas branches and subsidiaries listed in the attachment** hereby certifies as follows:

B. Correspondent Accounts Covered by this Certification: Check **one** box.

This Certification applies to **all** accounts established for Foreign Bank by Covered Financial Institutions.

This Certification applies to Correspondent Accounts established by

_____ (*name of
Covered Financial Institution(s) for Foreign Bank.*)

*A “foreign bank” does not include any foreign central bank or monetary authority that functions as a central bank, or any international financial institution or regional development bank formed by treaty or international agreement.

C. Physical Presence/Regulated Affiliate Status: Check **one** box and complete the blanks.

- Foreign Bank maintains a **physical presence** in any country. That means:
- Foreign Bank has a place of business at the following street address: **See attachment for list of address**, where Foreign Bank employs one or more individuals on a full-time basis and maintains operating records related to its banking activities.
 - The above address is in **See attachment for country listing** (insert country), where Foreign Bank is authorized to conduct banking activities.
 - Foreign Bank is subject to inspection by **See attachment for list of regulators and supervisors**, (insert Banking Authority), the banking authority that licensed Foreign Bank to conduct banking activities.
- Foreign Bank does not have a physical presence in any country, but Foreign Bank is a **regulated affiliate**. That means:
- Foreign Bank is an affiliate of a depository institution, credit union, or a foreign bank that maintains a physical presence at the following street address: _____, where it employs one or more persons on a full-time basis and maintains operating records related to its banking activities.
 - The above address is in _____ (insert country), where the depository institution, credit union, or foreign bank is authorized to conduct banking activities.
 - Foreign Bank is subject to supervision by _____, (insert Banking Authority), the same banking authority that regulates the depository institution, credit union, or foreign bank.
- Foreign Bank does **not** have a physical presence in a country and is **not** a regulated affiliate.

D. Indirect Use of Correspondent Accounts: Check box to certify.

- No Correspondent Account maintained by a Covered Financial Institution may be used to indirectly provide banking services to certain foreign banks. Foreign Bank hereby certifies that it does **not** use any Correspondent Account with a Covered Financial Institution to indirectly provide banking services to any foreign bank that does not maintain a physical presence in any country and that is not a regulated affiliate.

E. Ownership Information: Check box 1 or 2 below, **if applicable.**

1. **Form FR Y-7 is on file.** Foreign Bank has filed with the Federal Reserve Board a current Form FR Y-7 and has disclosed its ownership information on Item 4 of Form FR Y-7.
2. **Foreign Bank's shares are publicly traded.** Publicly traded means that the shares are traded on an exchange or an organized over-the-counter market that is regulated by a foreign securities authority as defined in section 3(a)(50) of the Securities Exchange Act of 1934 (15 U.S.C. 78c(a)(50)).

If **neither** box 1 or 2 of Part E is checked, complete item 3 below, **if applicable.**

3. Foreign Bank has no **owner(s)** except as set forth below. For purposes of this Certification, **owner** means any person who, directly or indirectly, (a) owns, controls, or has power to vote 25 percent or more of any class of voting securities or other voting interests of Foreign Bank; or (b) controls in any manner the election of a majority of the directors (or individuals exercising similar functions) of Foreign Bank. For purposes of this Certification, (i) **person** means any individual, bank, corporation, partnership, limited liability company or any other legal entity; (ii) **voting securities or other voting interests** means securities or other interests that entitle the holder to vote for or select directors (or individuals exercising similar functions); and (iii) members of the same family* shall be considered one **person**.

See attachment hereto for ownership information.

*The same family means parent, spouses, children, siblings, uncles, aunts, grandparents, grandchildren, first cousins, stepchildren, stepsiblings, parents-in-law and spouses of any of the foregoing. In determining the ownership interest of the same family, any voting interest of any family member shall be taken into account.

F. Process Agent: complete the following.

The following individual or entity: **Kookmin Bank New York Branch**

is a resident of the United States at the following street address:

565 Fifth Avenue, 46 Street, 24th Floor, New York, N. Y. 10017, and is authorized to accept service of legal process on behalf of Foreign Bank from the Secretary of the Treasury or the Attorney General of the United States pursuant to Section 5318(k) of title 31, United States Code.

G. General

Foreign Bank hereby agrees to notify in writing each Covered Financial Institution at which it maintains any Correspondent Account of any change in facts or circumstances reported in this Certification. Notification shall be given within 30 calendar days of such change.

Foreign Bank understands that each Covered Financial Institution at which it maintains a Correspondent Account may provide a copy of this Certification to the Secretary of the Treasury and the Attorney General of the United States. Foreign Bank further understands that the statements contained in this Certification may be transmitted to one or more departments or agencies of the United States of America for the purpose of fulfilling such departments' and agencies' governmental functions.

I, **Sahmho Lee**(name of signatory), certify that I have read and understand this Certification, that the statements made in this Certification are complete and correct, and that I am authorized to execute this Certification on behalf of Foreign Bank.

Kookmin Bank



Sahmho Lee
Chief Compliance Officer

Jun.15, 2010

Received and reviewed by:

Name: _____

Title: _____

For: _____

[Name of Covered Financial Institution]

Date: _____

Attachment

KB's Head Office and its Overseas Entities

▣ Head Office

Country	Office	ADDRESS	Telephone/Fax	BANKING AUTHORITY	Ownership
Republic of Korea	Myeongdong	9-1, 2-GA NAMDAEMUN-RO, JUNG-GU, SEOUL 100-703, KOREA	Tel) 82-2-2073-7114	- Financial Supervisory Service	100% owned by KB Financial Group

▣ Overseas Branches

Country	Branch	ADDRESS	Telephone/Fax	BANKING AUTHORITY	Ownership
USA	New York	565 Fifth Avenue, 46 Street, 24th Floor, New York, N.Y. 10017, U.S.A.	Tel) 1-212-697-6100 Fax) 1-212-697-1456	- Federal Reserve Bank - New York State Banking Department	100% owned by Kookmin Bank
Japan	Tokyo	Yurakucho Denki Bldg.-N, 14F, 1-7-1 Yurakucho, Chiyoda-ku, Tokyo 100-0006, Japan	Tel) 81-3-3201-3411 Fax) 81-3-3201-3410	- Financial Service Agency - Ministry of Finance	100% owned by Kookmin Bank
New Zealand	Auckland	Level 19, 135 Albert Street, PO BOX 7506, Wellesley, Auckland, New Zealand	Tel) 64-9-366-1000 Fax) 64-9-366-6608	- Reserve Bank of New Zealand	100% owned by Kookmin Bank
China	Guangzhou	Room 4602/3, Office Building, CITIC Plaza, 233 Tianhe N. Road, Guangzhou, China	Tel) 86-20-3877-0566 Fax) 86-20-3877-0569	- China Banking Regulatory Commission	100% owned by Kookmin Bank
China	Harbin	Room 1605~1612, Development zone Mansion, No.368 Changjiang Road Nangang Dist, Harbin 150090 P.R. China	Tel) 86-451-8722-2801 Fax) 86-451-8722-2806	- China Banking Regulatory Commission	100% owned by Kookmin Bank
China	Suzhou	Room 201-1, Bldg.24, Huachi Road, Suzhou Industrial Park, 215028 P.R. China	Tel) 86-512-6292-7227 Fax) 86-512-6292-7117	- China Banking Regulatory Commission	100% owned by Kookmin Bank

▣ Overseas Subsidiaries

Country	Subsidiary	ADDRESS	Telephone/Fax	BANKING AUTHORITY	Ownership
China	Hong Kong	19/F Gloucester Tower, 11 Pedder Street, Central, Hong Kong, China	Tel) 852-2530-3633 Fax) 852-2869-6650	- Hong Kong Monetary Authority	100% owned by Kookmin Bank
UK	London	6th Floor Princes Court, 7 Princes Street, London EC2R 8AQ, U.K.	Tel) 44-20-7710-8300 Fax) 44-20-7726-2808	- Financial Supervisory Authority	100% owned by Kookmin Bank
Kazakhstan	Bank CenterCredit	98 Panfilov St., Almaty 05000, Republic of Kazakhstan	Tel) 7-701-221-7815	- The Financial Supervisory Agency of Kazakhstan(AFN)	30.5% owned by Kookmin Bank (2008.12.4)
Cambodia	Cambodia PLC.	No. 55, Street 214, Sangkat Boeung Raing, Khan Daun Penh, Phnom Penh, Camodia	Tel) 855-23-999-300 Fax) 855-23-999-310	- National Bank of Cambodia	51% owned by Kookmin Bank (2009.5.11)

▣ Overseas Representative Offices

Country	Office	ADDRESS	Telephone/Fax	BANKING AUTHORITY	Ownership
Kazakhstan	Almaty	19 Al-Farabi ave., Almaty Business Center Nurly Tau 2B, Office No. 901 Almaty, Republic of Kazakhstan	Tel) 7-727-311-0346 Fax) 7-727-311-0351	- The Financial Supervisory Agency of Kazakhstan(AFN)	100% owned by Kookmin Bank
Vietnam	Hochiminh	1709A, 17th Floor, Saigon Trade Center, 37 Ton Duc Thang Street, Ben Nghe Ward, Hochiminh City, Vietnam	Tel) 84-8-3910-7058 Fax) 84-8-3910-7059	- State Bank of Vietnam	100% owned by Kookmin Bank
Ukraine	Kyiv	20, Velyka Zhytomyrska St. Office 47, Kyiv, Ukraine	Tel) 38-044-201-4755 Fax) 38-044-201-4764	- National Bank of Ukraine	100% owned by Kookmin Bank