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Press Release

Kookmin Bank wins Best Trade Finance Bank in South Korea for 2012

Singapore's DBS, China's ICBC also amongst the domestic banks picked out for the assessment of the transaction banking services and capabilities of Asian banks.

- Kookmin Bank's trade finance volume increased 11.5% over a 12-month period
- The bank's forex business with South Korea's six major oil companies grew by 68.4% during 2012.
- Kookmin Bank continuously improved itself through customer and employee feedback.

Jakarta, Indonesia, April 24th 2013 –Kookmin Bank has been named as winner of the Best Trade Finance Bank in South Korea Award for 2012 during the 14th Asian Banker Summit. The ceremony was held at Ritz Carlton Kuningan in Jakarta on April 24th 2013.

Kookmin Bank's trade finance volume to increase 11.5% over a 12-month period from Q4 2011 to Q3 2012. In 2012, the bank's forex business with South Korea's six major oil companies grew by 68.4% due to the competitive bid/ asks rates in the forex business.

To remain competitive, Kookmin Bank has continuously collected customer and employee feedback via its Voice of Customer (VOC) and Voice of Employee (VOE) system

About 1000 delegates attended the event, consisting of industry specialists, senior bankers, regulators, service providers and decision makers from leading institutions in Asia, the US, Europe and Latin America, where opinions and responses of practitioners from across the region to global issues are shaped.

The Asian Banker Achievement Awards are widely acknowledged by the financial services industry as the highest possible accolade available to professionals and banks in the industry as recognised in the Asia Pacific region.

A stringent three-month evaluation process based on a balanced and transparent scorecard had been used to determine the winners.

The full list of winners of the Achievement in Transaction Banking Awards include:

Domestic Trade Finance Awards

- 1. Australia ANZ
- 2. China China Minsheng Bank
- 3. Hong Kong HSBC
- 4. India ICICI Bank
- 5. Indonesia Bank Negara Indonesia

6. Malaysia - Maybank

- 7. New Zealand ANZ
- 8. Philippines Bank of the Philippine Islands
- 9. Singapore OCBC Bank
- 10. South Korea Kookmin Bank
- 11. Taiwan Chinatrust Commercial Bank
- 12. Thailand Bangkok Bank
- 13. Vietnam Techcombank

Domestic Cash Management Awards

- 14. Australia Commonwealth Bank of Australia
- 15. China ICBC
- 16. Hong Kong Bank of China (Hong Kong)
- 17. India HDFC Bank
- 18. Indonesia Bank Mandiri
- 19. Malaysia CIMB Bank
- 20. New Zealand Westpac New Zealand
- 21. Philippines Rizal Commercial Banking Corporation
- 22. Singapore DBS Bank
- 23. South Korea Woori Bank
- 24. Taiwan Chinatrust Commercial Bank
- 25. Thailand Kasikornbank
- 26. Vietnam Vietcombank

Domestic Leading Counterparty Awards

- 27. Australia ANZ
- 28. China (National) ICBC
- 29. China (Provincial) Industrial Bank of China
- 30. Hong Kong HSBC
- 31. India State Bank of India
- 32. Indonesia Bank Mandiri
- 33. Malaysia Maybank
- 34. New Zealand ANZ
- 35. Philippines *BDO Unibank*
- 36. Singapore DBS Bank
- 37. South Korea Woori Bank
- 38. Taiwan Bank of Taiwan
- 39. Thailand -Bangkok Bank
- 40. Vietnam Vietcombank

The following individual was awarded the Transaction Banker of the Year

1. Lisa Robins, Head of Global Transaction Banking, Asia Pacific

The press releases for each country's winners are being issued separately.

Photographs of the awards presentation are attached with this press release.

About The Asian Banker

The Asian Banker is the foremost provider of strategic intelligence and data to the financial services community. The company collects and publishes data on the performance of banks in the Asia Pacific region. The Singapore-based company has offices in Malaysia, China and

the Philippines as well as representatives in London and New York. The company's website is www.theasianbanker.com

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The Asian Banker The Achievement in Transaction Banking Awards 2013

About the Achievement in Transaction Banking Awards

The Asian Banker Achievement Awards for Transaction Banking programme was instituted in 2001 to identify emerging best practices and leadership in the cash management, trade finance and payments industries amongst international and domestic financial institutions operating in the Asia Pacific region and the Middle East. The programme is also a repository of evolving best practices from which players can benchmark their own products and processes over the long term.

The Board of Advisors

The following distinguished personalities served as members of the advisory council for the selection of this year's winners. They bring to bear tremendous expertise and global perspectives to the conduct of the annual meeting.

- James Cullen, former senior vice president, Wells Fargo
- Mathew Welch, former global head of banks, Standard Chartered
- Damian Glendinning, treasurer, Lenovo and president, Assoc. of Corporate Treasurers
- Charles Legrand, former South Asia regional head, SWIFT

The Selection Criteria

We believe that a leading transaction bank is one that is able to be intimately involved in helping their corporate or financial institution clients take advantage of all the drivers transforming supply and value chain dynamics today by maximising their trade, cash or payments needs in a way that helps them manage their credit, liquidity and financial competitiveness in their respective marketplace.

An outstanding player in the transaction banking industry should demonstrate the following attributes:

- 1. Outstanding annual performance of the transaction banking unit
- 2. Intimately involved in helping their clients
- 3. Comprehensive range of services
- 4. Strong penetration and efficiency of innovative products
- 5. A high and seamless level of straight-through-processing
- 6. Attained a high level of satisfaction
- 7. Ability to complete to win new market share
- 8. Ability to secure new and complex deals

The Selection Process

The selection process beings in November and ends in March of the following year. The initial selection is through a survey and desk research done by the research team at The Asian Banker. The identified candidates are then subject to further scrutiny though interviews with third parties, including local banking journalists and analysts who have had contact with the candidates, peers and third party reviews. The shortlisted candidates are then submitted for a review by the board of advisors, based on a comparative evaluation done by the research team.

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