

THIS NOTICE IS IMPORTANT AND REQUIRES THE IMMEDIATE ATTENTION OF COVERED BONDHOLDERS (AS DEFINED BELOW).

If you have recently sold or otherwise transferred your entire holding(s) of Covered Bonds, you should immediately forward this document to the purchaser or transferee or the stockbroker, bank or other agent through whom the sale or transfer was effected for transmission to the purchaser or transferee.

NOTICE TO HOLDERS

of those of

KOOKMIN BANK (the Issuer)

EUR500,000,000 0.052 PER CENT. COVERED BONDS DUE 2025

(ISIN: XS2199348231, Common Code: 219934823)

(the Covered Bondholders and the Covered Bonds respectively)

under the Issuer's U.S.\$7,000,000,000 Global Covered Bond Programme

Reference is made to the:

- 1) Trust Deed dated 6 May 2020 (as amended and/or restated from time to time) (the **Trust Deed**) relating to Kookmin Bank's U.S.\$7,000,000,000 Global Covered Bond Programme between the Issuer and BNY Mellon Corporate Trustee Services Limited as Trustee (the **BNYM Trustee**);
- 2) Agency Agreement dated 6 May 2020 (as amended and/or restated from time to time) (the **Agency Agreement**) relating to Kookmin Bank's U.S.\$7,000,000,000 Global Covered Bond Programme between, among others, the Issuer, the BNYM Trustee, The Bank of New York Mellon, London Branch as Issuing and Paying Agent, Paying Agent and Calculation Agent, The Bank of New York Mellon SA/NV, Luxembourg Branch as Unrestricted Registrar and Transfer Agent and The Bank of New York Mellon as Restricted Registrar, Unrestricted Registrar, Transfer Agent and Paying Agent (together with the Issuing and Paying Agent, Paying Agent and Calculation Agent and the Unrestricted Registrar and Transfer Agent, the **BNYM Agents**);
- 3) Custodian Bank Agreement dated 6 May 2020 (as amended and/or restated from time to time) (the **Custodian Bank Agreement**) between, among others, the Issuer, Korea Housing Finance Corporation as Asset Monitor, the BNYM Trustee and The Bank of New York Mellon, London Branch as Custodian Bank (the **BNYM Custodian Bank**);
- 4) Hong Kong Account Bank Agreement dated 24 April 2020 (as amended and/or restated from time to time) (the **Hong Kong Account Bank Agreement**) between, among others, the Issuer, Korea Housing Finance Corporation as Asset Monitor, the BNYM Trustee and The Bank of New York Mellon, Hong Kong Branch as a Reserve Account Bank (the **BNYM Reserve Account Bank**, together with the BNYM Trustee, BNYM Agents and BNYM Custodian Bank, the **BNYM Parties**);
- 5) Novation Deed dated 9 September 2021 (as amended and/or restated from time to time) (the Novation Deed) between the Issuer, the BNYM Trustee, the BNYM Agents, the BNYM Custodian Bank, the BNYM Reserve Account Bank, Citicorp International Limited as the New Unrestricted Registrar and

New Restricted Registrar; Citibank, N.A., London Branch as the New Issuing and Paying Agent, Paying Agent and Calculation Agent and the New Transfer Agent (together with the New Unrestricted Registrar and the New Restricted Registrar, the **Citi Agents**), and Citibank, N.A., Hong Kong Branch as New Reserve Account Bank and the New Custodian Bank (the **Citi Reserve Account Bank** and the **Citi Custodian Bank**, together with the Citi Agents and the Citi Trustee (as defined below), the **Citi Parties**); and

- 6) Trustee Appointment Deed dated 9 September 2021 (as amended and/or restated from time to time) (the Trustee Appointment Deed) between the Issuer, BNY Mellon Corporate Trustee Services Limited as the Original Trustee, Citicorp International Limited as the New Trustee (the **Citi Trustee**), the Citi Agents, the Citi Reserve Account Bank, the Citi Custodian Bank, and Korea Housing Finance Corporation as Asset Monitor.

Unless the context otherwise requires, capitalised terms used but not otherwise defined in this notice shall have the same meanings given to them in the Novation Deed and Trustee Appointment Deed, as applicable.

Novation Deed

The Issuer hereby notifies Covered Bondholders that by way of the Novation Deed and an effective date notice between the BNYM Parties and the Citi Parties dated 21 September 2021 (the **Effective Date Notice**), the below named roles have been novated to successor entities on and from 28 September 2021 (the **Effective Date**).

The successor entities are:

Issuing and Paying Agent and Paying Agent	Citibank, N.A., London Branch
Calculation Agent	Citibank, N.A., London Branch
Transfer Agent	Citibank, N.A., London Branch
Transfer Agent and Paying Agent	Citibank, N.A., London Branch
Unrestricted Registrar	Citicorp International Limited
Restricted Registrar and Unrestricted Registrar	Citicorp International Limited
Custodian Bank	Citibank, N.A., Hong Kong Branch
Reserve Account Bank	Citibank, N.A., Hong Kong Branch

Trustee Appointment Deed

The Issuer hereby notifies Covered Bondholders that by way of the Trustee Appointment Deed and pursuant to the Effective Date Notice, Citicorp International Limited has been appointed as a co-trustee under the relevant agreements for the purpose of acting as trustee for the holders of any Series of Covered Bonds to be issued under the Programme on and from the Effective Date. BNY Mellon Corporate Trustee Services Limited shall remain trustee on all outstanding Series of Covered Bonds under the Programme prior to the Effective Date.

This constitutes written notice of the appointment of a successor Trustee and successor Agents in accordance with Clause 16.1 of the Trust Deed and Clause 19.8 of the Agency Agreement.

This Notice is governed by, and shall be construed in accordance with, English law.

This Notice is given by:

KOOKMIN BANK

Dated 4 Octomober 2021.