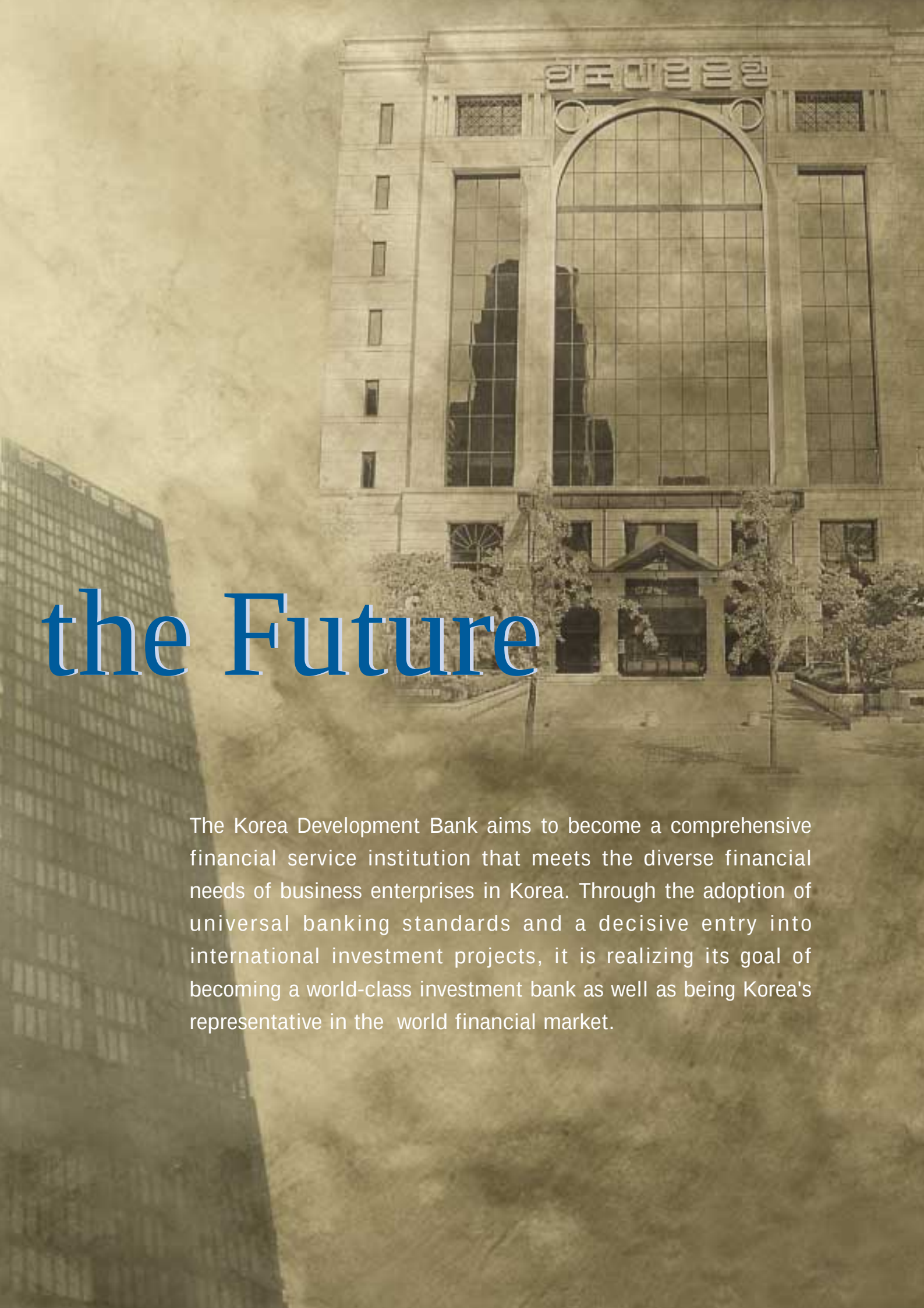


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KDB's Goals for





the Future

The Korea Development Bank aims to become a comprehensive financial service institution that meets the diverse financial needs of business enterprises in Korea. Through the adoption of universal banking standards and a decisive entry into international investment projects, it is realizing its goal of becoming a world-class investment bank as well as being Korea's representative in the world financial market.