

## Important matters related to investment decisions

- 1) Summary of outside financing
- 2) Credit rating for last 3 years

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## 1) Summary of Outside Financing

[Domestic]

(Units: KRW 1 mil)

Source	Starting balance	Newly financed	Change in repayment	Ending balance	Ref
Bank	493	-	27	466	
Insurer	-	-	-	-	
Investment Bank	-	-	-	-	
Loan company	-	-	-	-	
Mutual savings bank	-	-	-	-	
Other financial institutions	-	-	-	-	
Total (financial institutions)	493	0	27	466	
Corporate bonds (public offering)	-	-	-	-	
Corporate bonds (private offering)	-	-	-	-	
Capital increase (public offering)	-	-	-	-	
Capital increase (private offering)	-	-	-	-	
Asset-backed securities (public offering)	-	-	-	-	
Asset-backed securities (private offering)	-	-	-	-	
Other	-	-	-	-	
Total (capital market)	0	0	0	0	
Capital inflow from shareholders, executive members, affiliates)	-	-	-	-	
Other	-	-	-	-	
Total	493	0	27	466	

(Note) Total corporate bonds issued for the current term

Public offering: - KRW 1 mil  
Private offering: - KRW 1 mil

[Overseas]

(Units: KRW 1 mil)

Source	Starting balance	Newly financed	Change in repayment	Ending balance	Ref
Financial institution	-	-	-	-	
Overseas securities (corporate bonds)	-	-	-	-	
Overseas securities (equities, etc.)	-	-	-	-	
Asset-backed securities	-	-	-	-	
Other	-	-	-	-	
Total	0	0	0	0	

# Important matters related to investment decisions

## 2) Credit Rating for the past 3 Years

Assessment date	Securities, etc. subject to assessment	Credit rating of securities subject to assessment	Credit rating agency (Rating scope)	Assessment type
2004.06.10	Corporate bonds	AA	Korea Ratings Co. (AAA~D)	Regular
2004.06.28	Corporate bonds	AA	Korea Investors Service Co. (AAA~D)	Regular

※ Corporate bonds credit rating system and definitions for each grade

Grade	Definition
AAA	Capacity for timely payment is extremely strong
AA	Capacity for timely payment is very strong, but somewhat less than 'AAA'
A	Capacity for timely payment is strong, but somewhat susceptible to external changes in the future
BBB	Capacity for timely payment is adequate, but more likely to be weakened by future market changes
BB	Capacity for timely payment faces no immediate problems, but speculative as to its future stability
B	Capacity for timely payment is poor and speculative
CCC	Contains the possibility of default
CC	Contains possibility of default
C	Highly likely to default
D	In default at the present time

※ can be added to AA ~ B according to relative status for the term.

※ AAA ~ BBB are recognized to have capacity for timely payment, while BB and below are deemed to be speculative, indicating that capacity for timely payment can be strongly affected by changes in circumstances