

Loan Service

(Dongbu Insurance offers the most attractive apartment-mortgage loans, which are available at annual rates of 5.15% to 5.75% and with a repayment term of up to 20 years. Loan amounts can be for up to 60% of the current value of an apartment.)

(Policyholder Loans via Internet)

- Policyholder loans via Internet are extended quickly and without the burden of submitting paperwork. The interest rates for these loans are attractive as well, between 6.3% to 9.9% per annum. In particular, these loans are popular for the “three No’s”: No office visit, No paperwork, and No security.

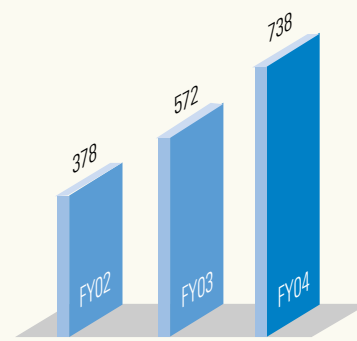
(First-class Unsecured Loans)

- Unsecured loans are offered to clients who are apartment/home owners. Loans of KRW20 million won to KRW50 million won are extended without a security pledge. Moreover, a loan of up to KRW50 million won is available for clients who provide a third-party payment guarantee. These loans, with an annual interest rate of 8.0% to 12.0%, can be repaid in lump sum after a period of one year, or over a term of three to five years.

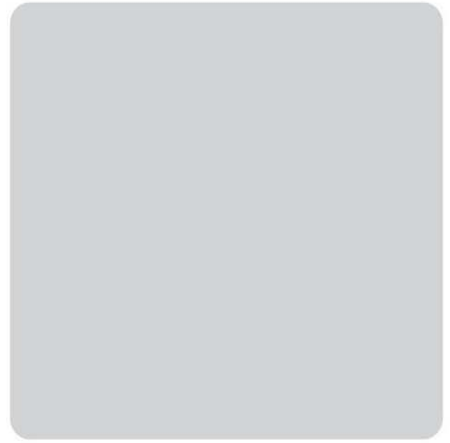
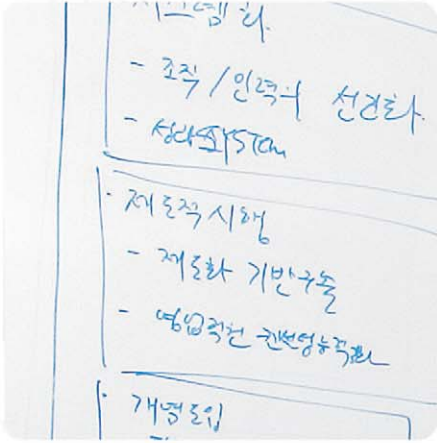
(Low-interest Rate Apartment Loans)

- Dongbu Insurance offers the most attractive apartment-mortgage loans, which are available at annual rates of 5.15% to 5.75% and with a repayment term of up to 20 years. Loan amounts can be for up to 60% of the current value of an apartment. Apartment units across the country are eligible for these loans, however, there must be at least KRW40 million won of owner’s equity.

• TREND IN LOANS OUTSTANDING
(UNIT: BILLIONS OF WON)

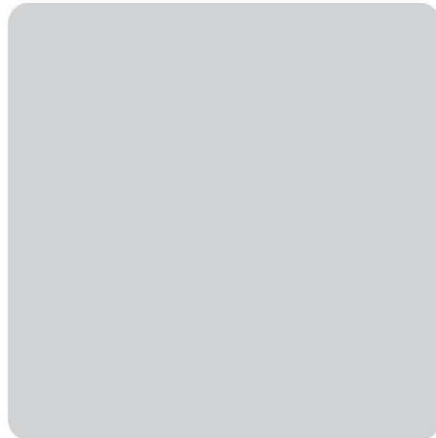


*Balance of loans after provisioning



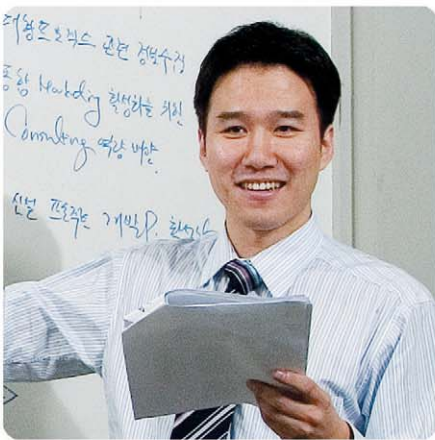
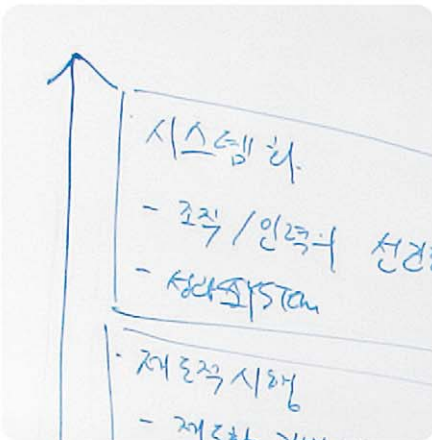
Building for the Future

28_Evolution of Distribution Channels 30_Social Responsibility



Business Partners
for Bancassurance

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To respond effectively to the new wave of distribution channels in the insurance industry, Dongbu Insurance is determined to play a pivotal role in the ongoing evolution of alternative marketing channels.

