

## Loan Services

### DONGBU INSURANCE OFFERS THE MOST ATTRACTIVE TERMS

FOR APARTMENT-MORTGAGE LOANS, WHICH ARE AVAILABLE AT AN ANNUAL INTEREST RATE OF 5.3% TO 5.7%, AND A REPAYMENT TERM OF UP TO 20 YEARS.



#### Promy Apartment Loans (I)

- Dongbu Insurance offers the most attractive terms for apartment-mortgage loans, which are available at an annual interest rate of 5.3% to 5.7%, and a repayment term of up to 20 years. Loan amounts can be equal to up to 60% of the current value of an apartment. Apartment units with a value of KRW60 million or more, across

the country, are eligible for these mortgage loans.

- The loans are targeted for white-collar employees and professionals. The repayment period includes a 5-year, 10-year, 15-year, or 20-year term. Similar loan programs include the Promy Apartment Loans (II) and (III), and "New Charming Apartment Loan."

#### EASY ONLINE POLICYHOLDER LOANS

Policyholder loans via the Internet are extended quickly and without the hassle of submitting paperwork. The interest rates on these loans are attractive as well, ranging from 6.0% to 9.9% per annum. The loan interest rates are subject to change, based on prevailing market conditions.

#### Loan portfolio

(KRW in billions)		Mar. 31, 2005	Mar. 31, 2006
Total		751	1,020
Personal		610	743
Secured	Policy	261	314
	Real Estate	343	425
	Others	1	1
Unsecured		5	3
Corporate		141	278
Secured	Real Estate	15	90
	Others	5	76
Unsecured		121	112

\* Including allowance