

At a Glance

COMPANY PROFILE

As a comprehensive guarantee services provider in Korea, Seoul Guarantee Insurance (SGI) is the leader in the domestic surety and credit insurance industry, enjoying an unsurpassed reputation for its financial strength in the global market. SGI's stature in the industry has been validated by its credit ratings of "A+" and "AA-" given by S&P and Fitch, respectively.



1969 Established



KDIC 93.85% Major Shareholder



1,349 Employees, 974 Agents



75 Products



ICISA, PASA, SFAA Associations



S&P A+(Stable), Fitch AA-(Stable) Credit Ratings

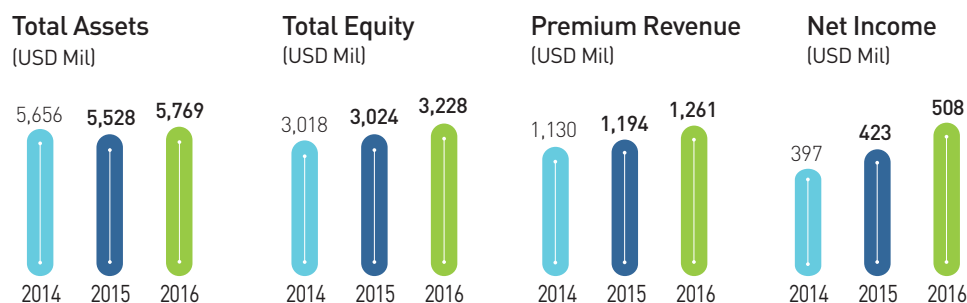


421.1%(2016) RBC Ratio(%)



USD 214 billion Exposure

FINANCIAL HIGHLIGHTS



* The year 2013 is 9 period from April to December.

PRODUCT OVERVIEW

- Contract bonds such as bid bond, performance bond, and advance payment bond take up 44.5% of the premium portfolio, amounting to USD 561 million.
- Non-contract bonds including fidelity bond and license & permit bond account for 8.9%, with a value of USD 113 million.
- Credit insurance providing coverage for mobile phone installments, mortgages and small personal loans accounts for 29.9% of the total premium.
- Personal loan guarantees for employees take up the remaining 4.7%.

(USD Mil)

2016	Contract Bond	Credit Insurance	Non-contract Bond	Personal Loan guarantee	Others
PREMIUM REVENUE	561M	377M	113M	59M	151M

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INTERNATIONAL BUSINESS AND REINSURANCE

(USD Mil)

Inward R/I Premium(2016)



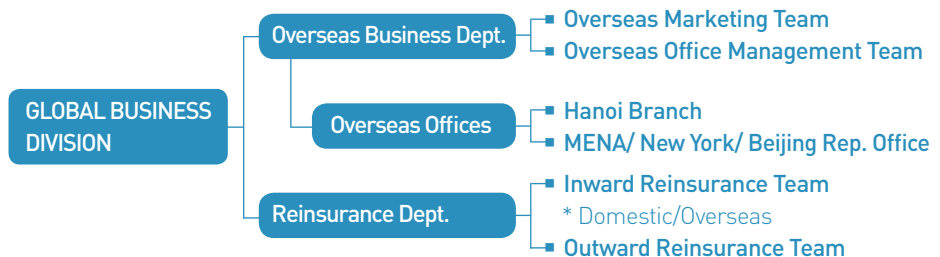
Outward R/I Premium(2016)



- As part of its strategy to continue overseas expansion, SGI has developed an extensive business network with other guarantee providers around the world.
- As a leader in the Korean guarantee market, SGI directly writes surety bonds for companies participating in international contracts by issuing contract bonds and counter guarantee bonds.
- SGI operates reinsurance programs both on a treaty and a facultative basis. Its outward reinsurance operations consist of traditional contract bonds and credit insurance for commercial transactions and mortgage loans.
- SGI has expanded its inward reinsurance business in order to diversify business portfolio. Its strong credit ratings and ample capital resources have reinforced its position as one of the rising reinsurers in the Asian market.

GLOBAL BUSINESS DIVISION

Global Business Division is divided into Overseas Business Department and Reinsurance Department. Overseas Business Department is responsible for overseas marketing on bond products and operation of the company's overseas offices. Reinsurance department is in charge of overall outward and inward reinsurance business at home and abroad.



BUSINESS NETWORK



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