



*****Provisional Translation for your reference only *****

Agreement Concerning Securities Settlement Account Management

(Summary of this covenant)

Article 1

This covenant is set up to clarify the rights and duties between our company and customers. The customers open accounts (Account settlement for transferring) at our company. Stock transferring (except the beneficiary rights for listed investment trust, same as below) is processed under the transferring system that is based on the laws that are related with corporate bonds and stocks (stated below as transferring law).

(Transferring accounts for settlement)

Article 2

Transferring accounts for settlement is opened by the book of transferring accounts at our company. Our company is an account management institution based on transferring law.

2. Transferring accounts for settlement create classified description based on transferring law. In this case, we open separate accounts for classified descriptions of pledge purpose that list or record transferring stocks (state below as pledge use) and classified descriptions of other purposes that list or record transferring stocks (state below as possess use)

3. Our company lists or records transferring accounts for settlement only the customers have the rights for transferring stocks.

(Opening the transferring accounts for settlement)

Article 3

Upon the opening of transferring accounts for settlement, the customers fill out the documents of opening accounts that we have. We would authorize the individuals followed by the laws that prevent to move the profits by crimes.

2. Our company reports the customers about opening the transferring accounts for settlements without delay when we receive the order to open the transferring accounts

for settlement by the documents for opening accounts.

3. Transferring accounts for settlement is processed by this covenant, the transferring law and other related laws, corporate codes that are related with institutional stock transferring, and other rules. For customers, they understand to follow legal codes and necessary procedures by the institutions and the task processes of transferring industry. By providing this covenant, we process that the documents of agreement have been submitted.

(Submitting items for our company)

Article 4

Submitted names or calling names, addresses, date of births, stamps are used from the stamped stamps and listed names or calling names, addresses, date of births, job titles and names of representatives for corporations on the documents for opening accounts.

2. If the customers were foreigners or foreign corporations (stated below as foreigners) that limit name changes for the stock by the laws, when they submit the documents, report them to us. In this case, we will ask you to submit passports and/or foreigners' registration cards.

(Agreement of treating the information of members)

Article 5

Our company treat that you agreed to process about the customers' membership information (names or calling names, addresses, date of births, job titles and names of representatives in the case of corporations) and report to the institutions when listed or recorded documents of transferring stocks for transferring accounts.

(Agreement to report membership information for other account management institutions)

Article 6

Our company treat the content of membership information(except date of births) is agreed for us to report in cases to the account management institutions when the customers open transferring accounts for settlement at other account management institutions.

(Report of representatives or report of selecting agents, and other reports for issuers)

Article 7

Our company treat that the customers agreed for us to refer the process of

representative reports, agent selection reports, and other reports.

2. We treat that you agreed about the process of reporting for the newly obtained transferring stocks to the issuers would be done at the time of general shareholder reports or individual shareholder reports.

Article 8

Our company treat that you agreed for us to report for the issuers about addresses of transferring accounts for settlement. This case is applied when the issuers of transferring stocks publicly announced based on Article 198 section 1 of the corporate law. The case is applied when the issuers ordered to provide information, the customers reported to the institutions that the customers are the shareholders or pledge of registered stocks.

(Treatment of characters that are not registered by the transferring system)

Article 9

We treat that you agreed to change to the selected characters by the transferring system when there were characters that are not registered for the transferring system in reported names, calling names, or addresses of the customers' reports.

(Application of the transfer)

Article 10

The customers could apply for the transfer to our company for the transferring stocks that are listed or recorded in the transferring accounts for settlement, except the cases below.

1. Seized or other legal codes banned to transfer or to apply for transferring.
 2. Legal codes banned assignment, pledge or transactions that other institutions decide.
 3. The date of transferring is the limited date of transferring by the institution.
2. When the customers apply the transferring, please submit the documents that include to write the items listed below by using reporting stamps (or signatures) to write names and put stamps (or signing) until the date that we selected.
1. The security names and quantity of transferring stocks that should be listed or reported in the case of decrease and increase of the transfer.
 2. Separation of holding column or pleading column at the customers' transferring accounts for settlement that the decrease is listed or recorded.
 3. In the case that the pledging column is used to list or record the decrease at

the transferring accounts for settlement, write names or calling names and addresses and the quantity of each shareholder in the quantity of 1 of shareholders, creditors with new share subscription right, the person of new share subscription right, investors, or priority investors (state below as shareholders) of the transferring stocks that should be listed or recorded

4. Names or calling names and addresses and the quantity of special investors in the quantity of 1 for special shareholders, special investors, or special priority investors (state below as special investors).

5. Transferred accounts

6. Separation of the holding column or pledging column to be listed or recorded the increase at the transferred accounts.

7. In the case of pledging column that the increase is listed or recorded, within the transferring quantity, the quantity of each shareholder, names or calling names and addresses of shareholders, and the shareholders are the direct foreigners of limiting brands for foreigners by the institutions.

8. The date of transfer

3. In the case that the application of transfer is in the classified description of the transferring accounts for the settlement, it is not necessary to provide section 2-5. Also, about the section 2 number 6, provide the transferred accounts as the customers' transferring accounts for settlement.

4. In the case that you order for us to purchase the transferring stocks, we would not wait the procedures that are mentioned at previous sections, we would treat that the order of the transfer for the transferring stocks existed.

5. The customers that order the transfer of section 2 (only the transferred column is holding column) in the case that transferring stocks, transferring investment section or transferring priority investment would be given for the purpose of security to other members of transferred accounts in the section 2 - 5, could order to report for items transferred accounts open the account management institution.

(Transfer to the other account management institutions)

Article 11

Our company could transfer to the other account management institutions in the case that the customers requested.

2. In the former section, in the case that you transfer to the other account management institutions, order by the transfer request form that we have in advance.

(Setting collaterals)

Article 12

In the case of collateral setting for the customers' transferring stocks, we transfer by the process that we decided.

(Offer to be a registered pledgee)

Article 13

In the case that the customers are pledgee, regarding transferring stocks, the transferring section or transferring priority investment that is for the pledge purpose and it is listed or recorded at the pledge column of the customers' transferring accounts for settlement, they could offer to be registered investment pledgee or registered priority investment pledgee to our company.

Article 14

The customers, regarding the transferring stocks that are received as the purpose of collaterals that are listed or recorded at the transferring accounts for settlement, could request the request of special shareholders, request of special investors, or request of special priority investors to our company.

2. In the case that the customers were the member of the transferring account at the time of the transferring application, when they order collateral stocks, collateral investment sections, collateral priority investment, corporate bonds with collateral share warrant and collateral share warrant (state below as collateral stocks) that listed or recorded the increase at the transferred accounts by the order for the institutions, to our company, order the process of collateral stocks' notification.

(Request to be collateral settlers)

Article 15 When the customers become the collateral settlers, as they request about it to the pledgee, regarding the transferring stocks (In the case of registered collaterals, transferred stocks, transferred investment sections, or transferred priority investments) that the purpose of collaterals is listed or recorded at the collateral column of the transferring accounts for settlement for the pledgee, to our company, they could order the process of request to be the collateral settlers (In the case of registered collaterals, registered stock collateral settlers, registered investment section collateral settlers or registered priority investment collateral settlers).

(Treatment for trustee of trusts)

Article 16

In the case that the customers are the trustee of trusts, the customers, regarding the transferring stocks that the transferring accounts for settlement are listed or recorded, to our company, they could request to list or record that they are trust assets.

(Reference of the transferring accounts)

Article 17 Upon the request of transferring by the customers, our company could refer to the institutions whether the account membership information that is related with the transferred accounts by the requests of transferring or not.

2. In the case that the customers request to transfer for the pledge of transferring stocks or to pledge as collaterals, and the account management institutions that open transferred accounts had an agreement from the customers, the account management institutions could refer to the institutions whether the membership account information that is related with the transferring accounts or not.

3. In the case that the customers request the transfer for the pledge of transferring stocks or to pledge as collaterals, and our company had the agreement from the customers, our company, to the institutions, could refer whether the membership account information that is related with the transferring accounts is registered to the institutions or not.

(Treatment of principal and interest request for transferring the corporate bonds with share warrants)

Article 18

The customers, regarding the transferring corporate bonds with share warrants that is listed or recorded in the transferring accounts for settlement.

2. When there is a payment of principal and interest about the transferring bonds with share warrants that is listed or recorded in the customers' transferring accounts for settlement, the agents of payment receive it from the issuers and our company receives it from the agent of payment instead of the customers. Then our company would pay to the customers by the customers' requests.

3. Our company, regardless of the codes in the former sections, based on the set format of our company, when there is a request from the customers, we could allocate all or part of the interests of the transferring corporate bonds with share warrants that are listed or recorded in the customers' transferring accounts for settlement to other customers that they open transferring accounts for settlement to our company. The customers need to designate the customers in advance.

(Treatment when cash-in or advanced redemption for the transferring corporate bonds with share warrants is processed)

Article 19

Regarding the transferring corporate bonds with share warrants that are listed or recorded in the customers' transferring accounts for settlement. Our company regards that there was an erasure of a request from the customers to our company for the transferring corporate bonds with share warrants.

Article 20

In the case that the customers are the issuers of the transferring stocks, transferring investment accounts or transferring priority investments, regarding the transferring stocks, transferring stock accounts, or transferring priority investments (except seized, erased by the legal regulations, or banned to request) , to our company, the customers could request to erase partially.

(Treatment of reporting to the individual shareholders)

Article 21 The customers, to our company, by the designated measures of our company, could request to introduce the declaration of reports to the individual shareholders (Transferring Law Article 154 Section 4).

(Redeeming the odd-lot)

Article 22 The customers, to our company, could request to introduce the request for redeeming to the issuers of odd-lot that is listed or recorded in the customers' transferring accounts for settlement, request to introduce the request for odd-lot sales, request to introduce the request for acquisition to the issuers of shocks with the acquisition request, and they could request to introduce the report for the transferring accounts for settlement to the issuers. Except the terms that stop the introduction.

2. Regarding the request to introduce the redeeming request to the odd-lot issuers, the request to introduce the sales request for the odd-lot, the request to introduce the acquisition request, and request to introduce the report for the transferring accounts for settlement against the issuers. Based on the institutions' provisions, all the introductions go through with the institutions and the institutions introduce to the issuers. In this case, the request is effective on the day that the institutions reported the request to the issuers.

3. When the customers request the introduction to the redeeming request in section 1 to

the odd-lot issuers, regarding the odd-lot that is related to the redeeming request, request to transfer to the transferring accounts for settlement that the issuers designated.

4. When the customers request to introduce the sales request to the odd-lot issuers in the section 1, the customers sales payment that is related to the sales request to the issuers go through our company.

5. When the customers request to introduce the acquisition request to the issuers of stocks with acquisition requests in the section 1, regarding the stocks with acquisition request that is related to the acquisition request, the customers request to transfer to the transferring accounts for settlement that the issuers designated.

6. The processing fee is assessed in the case of section 1.

Article 23

Our company lists or records the increase or decrease for the customers' transferring accounts for settlement based on the institutional rules when there were mergers, stock exchanges, equity transfers, corporate divisions, retiring shares, stock absorption, stock split, or gratis issue.

2. Our company, in the case that the issuers of transferring stocks that put acquisition chapters, acquire all of the transferring stocks, as the institutions provision, lists or records the increase or the decrease for the customers' transferring accounts for settlement.

(Treatment for the dividends)

Article 24 In the case that the customers receive the dividends by transferring to the accounts that are opened from the savings accounts of financial institutions or postal savings.(State below as savings accounts) To our company, the customers could request to introduce the designation of savings account that the customers receive the dividends against the issuers.

2. The customers, to our companies, request the introduction for the dividends transferring designation in the former section. In the case that the customers use the system (state below as stock prorate system) that receives the dividends by paying dividends to our company based on the quantity of the transferring stocks that are listed or recorded for the transferring accounts for settlement (only related to the issuers) to open for the customers by our company. The customers receive the dividends of the all brands that the customers hold by the bank transfer to the savings accounts for the financial institutions in the section 1 that are registered through our

company to the institutions, or the issuers are based on the commission for our company to receive the customers' dividends.

3. In the case that the customers request to introduce the dividends transferring designation that the contents are used by the stock prorate dividends system, our company treat that the customers agreed the items below.

1. The receipt of dividends that is related to the quantity of the transferring stocks that are listed or recorded in the customers' transferring accounts for settlement and the customers commission to the designated personal as the commissioners by our company in advance.

2. In the case that there are other accounting management institutions that the customers opened the transferring accounts for settlement, the account management institutions that receives the dividends that are related to the quantity of the transferring stocks that are listed or recorded in the transferring accounts for settlement that are opened in the account management institutions, or commission to the designated personal as the re-commissioners in advance. Regarding the report to the accounting management institutions to be commissioned, commission to our company.

3. Our company, regarding the reports to other account management institutions that are commissioned in the former section, report through our superagency and the superagency of account management institutions.

4. Regarding the savings accounts for the financial institutions that are designated to receive the dividends instead of the customers by the corporate names, names, and the account management institutions and the receipt of dividends' proportion, in savings accounts for financial institutions, the institutions report to the issuers in each payment of dividends by the issuers.

5. In the case that the issuers pay the dividends that should be received by the customers to the accounting management institutions that are reported to the issuers by the institutions in the former section, the issuers' trade payable for dividends diminishes to the members of the account management institutions.

6. In the case that the customers fall under the category below, they can not use the stock prorate system.

A. The member of the account management institutions that reported to the institutions about not receiving the members' dividends that are based on the stock prorate system.

B. The members of the institutions.

C. Stocks that are registered for the loss of the certificates and related

stocks(the brands of stocks are only transferring stocks) by the others, the members that registered for the loss of the certificates that are related to the stocks that have been registered for the loss of the certificates, or regarding the stocks that have been registered for the loss of the certificates by the corporate law in Article 223 section 1, the members that diminished the requests of the registration for the loss of the certificates.

4. The customers can no request simple introductions for the dividends transferring designations, if they are currently using the registered dividends' receipt accounts or the stock prorata system.

(The process related to the reports for the general shareholders)

Article 25

Our company, regarding the transferring stocks, to the institutions, by the institutions provisions, shareholders' fixed date (the fixed date of the bond holders with share warrants, the fixed date of the share warrants for the transferring share warrants, the fixed date of investors for the transferring investment accounts, the fixed date of the priority investors for the transferring priority investments of the financial institutions that are the cooperate organizations.) and the shareholders (bond holders for the share warrants, the share warrant holders for the share warrants, the investors for the transferring investment accounts, the priority investors for the transferring priority investment for the financial institutions that are cooperate organizations. This includes the case to declare to be registered stock pledgee, registered investment accounts' pledgee, or the registered priority investment pledgee. State below as reporting shareholders.) report the names, or calling names, addresses, the accounts of reporting shareholders, the brands and quantity of the transferring stocks that the reporting shareholders hold, and other items that the institutions decide.

2. The institutions, based on the contents that are reported by the regulations in the former sections, to the issuers of the transferring stocks that are the brands that are the reporting targets by the general shareholders, report the names or calling names of reporting shareholders, addresses, the brands and the quantity of the transferring stocks that the reporting shareholders hold, and the items that are provisioned by the other institutions. In this case, the institutions, about the customers that reported as the reporting shareholders, when our company or other account management institutions authorize as the customers that report as the reporting shareholders, the institutions report by the quantity that added the quantity that is reported by the reports of reporting shareholders that are related to the authorized personals.

3. The institutions, about the items that are related to the reporting shareholders in the former section that are reported to the issuers, in the case that there was a change after the fixed date of shareholders, report the contents to the issuers.

(The reporting items to the customers)

Article 26

Our company, about the transferring stocks, reports the customers the items below.

1. The final period of redemption (only in the case that there is the period of redemption)
 2. The reports for the balance checking
 3. The items that are reported by the institutions to the customers
2. The reports for the balance checking in the former section, in the case that there was a change in the balance of the transferring stocks, are sent more than once at the time that our company set. In the case that the account balance reports are sent periodically by the set laws, the contents of the reports for the balance checking are also included. When there were suspicious things about the contents report directory to the legal/legal auditing department of our company.
3. In the case that our company reports to the calling names and the addresses that are notified or sent other documents, even though the reports were delayed or not reached, our company regards that the reports have been reached.
4. Our company, regardless of the regulation in the section 2, in the case that the customers are the special investors (The special investors (include the personals that are regarded as the special investors by Financial Instruments and Exchange Act Article 34-3 Section 4 (include the case that apply correspondingly in Financial Instruments and Exchange Act Article 34-4 Section 4), except the personals that regard as the customers other than the special investors by the regulations in Financial Instruments and Exchange Act Article 34-2 Section 5) that are regulated in Financial Instruments and Exchange Act Article 2 Section 31), in the case that the conditions are set to answer the references that are related to the items for the reports of the balance checking(include the reports by the account balance report, same as below in this section) that set in the section 2 from the customers, our company would not send the reports for the balance checking by our corporate regulations.
5. Our company, within the reports for the balance checking that are set in the section 2, regarding the listed documents that are stated in the next numbers, regardless of the

regulations in the section 2, would not report for the balance checking.

1. The derivatives' account documents for individuals that are issued at the time of contract conclusion

2. The contract documents that listed the business conditions that are related to the derivative transactions.

(The user request of the transferring share warrants)

Article 27

The customers, to our company, regarding the corporate bonds with the transferring share warrants that are listed or recorded in the customers' transferring accounts for settlement, could request to introduce the user request of the share warrants to the issuers. However, the customers can not request to introduce the user requests of the share warrants on the fixed date of shareholders that is related to the brands of the transferring stocks that should be issued by the use of the share warrants, the due date of the payment of interest and principal, and the time that our company recognizes the necessity.

2. The customers, to our company, could request the use of the share warrants to the issuers and introduce the payment that is related to the user request of the share warrants. However, the customers can not request to introduce the user request of the share warrants when the fixed date that is related to the brands of the transferring stocks that should be issued by the use of the share warrants and our company recognizes the necessity.

3. Regarding the request to introduce the payment that is related to the user request of the share warrants to the issuers in the former 2 sections and the user request of the share warrants, by the institutional regulations, the institutions introduce to the issuers by going through all the institutions. In this case, the user request is effective on the day that the institutions report the request to the issuers.

4. The customers, based on the section 1 or the section 2, in the case that they use the request of the share warrants to the issuers about the corporate bonds with the transferring share warrants or the transferring share warrants, to our company, commission the partial erasure of the application procedures for the corporate bonds of the transferring share warrants that use to request the share warrants or the transferring share warrants.

5. The customers, based on the former section, in the case that the user request of the share warrants about the transferring share warrants, to our company, commission the transfer of the payment that is related to the use of the share warrants to the savings accounts of the banks that process the payment that the issuers indicate.

6. Regarding the transferring share warrants with the corporate bonds that list or record in the customers' transferring accounts for settlement or the transferring share warrants, when the user period of the share warrants expire our company immediately erases the transferring share warrants.

7. The customers, to our company, could request to introduce the redeeming request of odd-lot that emerges by the request at the same time as the request in the section 1.

8. In the case if the former 7 sections, our company charges the processing fee that we set.

(The treatment for the process abolition of the transferring share warrants with corporate bonds)

Article 28

Regarding the process abolition of the transferring share warrants with the corporate bonds or the transferring share warrants, when the issuers issue the share warrants with corporate bonds or the share warrant securities, the customers, to our company, commission to introduce the issuing request for the share warrants with the corporate bonds or the share warrant securities to the issuers. Our company receives the corporate bonds with share warrants or share warrant securities instead of the customers and we would provide them to the customers.

2. The customers, regarding the process abolishing of the corporate bonds with the transferring share warrants or the transferring share warrants, in the case that the institutions set, the institutions treat that you agreed that the institutions report the customers' names or calling names, addresses, and other information on the day of process abolition to the issuers.

(The request provision of the certificates of the listed items on the transfer accounts that are related to the corporate bonds with the transferring share warrants)

Article 29

The customers (only for the corporate bond pledgee with the transferring share warrants), to our companies, could request the delivery of the certified documents that have the items in the transferring law Article 194 the numbers of the section 3 about the corporate bonds with the transferring share warrants that listed or recorded in the customers' accounts of the transferring accounts.

2. The customers, when they received the delivery of documents in the former section, until the documents are returned to our company, regarding the corporate bonds with the transferring share warrants that are targeted for the certificates by the documents,

can not apply for the transfer or apply for the erasure.

3. Our company charges the processing fee that we set in the case of the section 1. (The delivery of the certificate for the listed items on the transferring accounts or the request of providing information)

Article 30

The customers, to our company, could request to provide the information that is related to the delivery or the items of the certified documents that have the items that are listed or recorded in the customers' accounts of the transferring accounts that we set by the electromagnetic method.

2. Our company, regarding the customer accounts in the transfer accounts that we hold, when we receive the request to provide the information that is related to the delivery or the items of the certified documents that have the items that are listed or recorded in the customer accounts by the electromagnetic method, by showing the valid reasons, from the legally regulated personals as the stake holders of the issuers, we would provide the information that is related to the delivery of the certified documents that have the items or the information that is related to the items to the stake holders directly or through the institutions by the electromagnetic method.

3. Our company charges the processing fee in the case of the section 1.

(The procedure of the change for the items in the notification)

Article 31

When you lost the stamps, or there were changes for the stamps, the names, or the calling names, the title and the names of the representatives in the case of the corporations, addresses, or other reported items, proceed immediately by the procedure that we set. In this case, we would ask you to submit the documents, such as the stamp certificates, the abstracts of your family registers, and the certificated of residence.

2. In the case that there was a report in the section, our company do not accept the request for the erasure of the transferring stocks and the contract cancellation unless you complete the procedures that we prescribed. During this time, we take corresponding period, and we could ask for the guarantors.

3. After the change in the section 1, the stamps, the names or the appellation, and the addresses that are changed would be used as the reported stamps, the names or the appellation, and the addresses.

(The agreement that is related to the changes of the listed or recorded contents in the transfer accounts for the reports from the institutions)

Article 32

From the institutions to our company, in the case that there was a report that the customers' names or the appellations have been changed, address changes, or the customers are the foreigners that are restricted by the laws to transfer shares that are related to the transferring stocks, or the customers are no longer the foreigners, we would treat that you agreed to change listed contents or the recorded contents in the transferring accounts that we manage to the reported contents.

(The account management fee)

Article 33

Our company, when you open the transferring accounts for settlement, could charge the fee as you open the accounts and as one year has passed after the transferring accounts for settlements have been opened.

2. Our company, in the case of the former section, when there were deposits by the payment of sale, we could appropriate from the deposits. When there were no payment for the fee, we would not comply with the requests for the payment that deal with the payment of sale for the transferring stocks.

(The duty of the joint guaranty at our company)

Article 34

Our company jointly guaranties all the executions that are set as the duties in the next numbers that the institutions, based on the transfer law, bear to the customers. (Only the members that are prescribed in the transfer law Article 11 section 2)

1. When you conduct the transferring procedure for the transferring stocks, at the institutions, despite the fact that the excess quantity is listed or recorded in the transferring accounts by the mistakes, within the excess of the transferring stocks (except the proven part that there was no one who obtained the transferring stocks) that emerged by not executing the duties that are related to the excess lists or records that the transfer law has established, the duties to pay the redemption money for the corporate bonds with the transferring share warrants and the interests.

2. Other cases, at the institutions, the duties to compensate the damage by not executing the duties that are related to the excess lists or the records that are established by the transfer law.

(The reports in the cases that we accept to open the customer account from the multiple nearest superior institutions)

Article 35

Our company accepts to open the customer accounts from the multiple nearest superior institutions, or in the case that our superior institutions accept to open the customer accounts from the multiple nearest superior institutions, also, regarding the customers at our company hold the rights of the transferring stocks, in the case that the transferring stocks are listed or recorded in the customers accounts, we report the items that are stated below to the customers' that hold the rights for the brands.

1. The brand names
2. The nearest superior institutions of our company that lists or records the quantity of the customers' rights about the brands in the customer accounts and the superior institutions (except the institutions)
3. In the case that the customer accounts that are opened by the multiple nearest superior institutions about the same brands, the quantity of the customers' rights regarding the brands that are listed or recorded in the customer accounts at the nearest superior institutions in the former number and the superior institutions (except the institutions)

(The reports in the case that do not process the part of brands for the transferring stocks that treat at the institutions)

Article 36

Our company, regarding the transferring stocks at our company, reports right and wrong of the transactions to the customers.

(Cancellation)

Article 37

In the case that falls into any of the number below, the contracts would be cancelled. In this case, when our company sends you the cancellation report, take the set proceeding immediately about transferring the transferring stocks to other account management institutions.

1. In the case that the customers request the cancellation.
2. When the customers do not pay the fee.
3. When the customers violated this covenant.
4. In the case there is no account balance when the calculation term for the charge that is based on the Article 33 is completed.

5. When the customers do not agree the changes of this covenant that is provisioned in the Article 42.

6. When the customers are recognized as the members of the crime syndicate, the companies that are related to the crime syndicate, or the corporate racketeers that are anti-social force, and our company requested the cancellation.

7. When the customers conducted the request that is violent, or the inappropriate request that is out of the legal responsibility, and our company recognized that it is difficult to continue the contract so that we reported the cancellation.

8. Our company requested the cancellation by the inevitable reasons.

2. In the case the customers that fall into any of the number below cancel the contracts, cancel the contracts by immediately transferring to the transferring accounts for settlement of the customers that open the transferring stocks at other account management institutions or indicating the customers' transferring accounts for settlement that open at other account management institutions as the transferring accounts.

1. When the customers' transferring accounts for settlement are listed or recorded for the transferring stocks.

2. Based on the financial contracts, in the pledge column at the transferring accounts for settlement of other members, when the customers are the special shareholders, the special investors, or the special priority investors that are based on the request by the special shareholders, the special investors, or the special priority investors by other members.

3. In the case, regardless of the cancellation request for the customers' transferring accounts for settlement, regarding the transferring stocks that are related to the number of stock adjustments after the request, the customers' transferring accounts for settlement have the lists or the records of the increase.

3. When there was the delay of the transferring procedures for the transferring stocks in the former 2 sections, pay the charges for the completion date of the transfer as the delay damages. In this case, the deposits for the payment of sale are covered for the delay damages, but when there was a deficiency, pay immediately.

4. Our company could accept the automatic bank payment based on the procedure of the Article33 Section 1 on the day of the receiving deficit in the

former section. In this case, our company could cover from the deposits of the payment of sale based on the Article 33 Section 2.

(The treatment at the time of the cancellation)

Article 38

In case of the cancellation that is based on the former section, referring to the transfer stocks and the money that are listed or recorded in the customers' transfer accounts for settlement, by our company's set procedures, we refund the money after we cash in and conduct the reversing trade by the customers' order.

(The emergency operation)

Article 39

When our company ask to transfer the transfer stocks that is based on the legal provisions, or there is a need for the fire emergency of the stores, our company could take the flexible action.

(The disclaimer)

Article 40

Our company is not responsible for the loss that emerges in the cases below.

1. The loss that emerged before the notification in the Article 31 Section 1.
2. The loss from the case that there was a forgery of the documents, falsification, or other accidents after authorizing with the substantial attention about the request paper, the stamps (or the specimen signatures) that are used for other documents and the reported stamps (or the specimen signatures), the transfer or the erasure, or other treatment for the transfer stocks is done.
3. The loss that is emerged by not transferring the transfer stocks, because the stamps (or the specimen signatures) that are used for the request form are different from the reported stamps (or the specimen signatures).
4. The loss that is emerged by the case that can not be dealt for the transfer or the erasure of the transfer stocks, because of the accidents that the accidents, such as the natural disasters, incidents, or other irresistible force occurred, or damaged the recording equipments by the cause that our company is not responsible for.
5. In the case that the records of the transfer stocks are lost by the former

reasons, or the loss is emerged by the case that there was the delay to send the money to the designated accounts for the redemption money by the Article 18 and Article 24.

6. The loss that is emerged by the case that our company took the flexible action, because of the reasons in the Article 39.

(The agreement that is related to the procedures for the enforcement of the transfer law)

Article 41

Our company, regarding the stocks that are provisioned in the Article 2 of the law (State below as the Depository and Book-Entry Law) that is related to the depository and the transfer within the securities that the customers deposit to our company as the enforcement of the Transfer Law for “the law that revised the part of the law that is related to the transfer of the corporate bonds to rationalize the settlement that is related to the stock transactions” (Except the corporate bonds with the share warrants that do not transit to the transfer system that is based on the transfer law. Same as this Article below.) treats that you agreed that the items that are stated from the number 1 to the number 5 below.

1. There could be the cases that regarding the listing or recording to the transfer accounts, on the transfer processes, our company goes through our accounts (private accounts).

2. Our company, referring to the corporate bonds with the special share warrants (except on the day of the enforcement, the things that are listed or recorded in the customer accounts that are provisioned in the Depository and Book-Entry Law) that the customers have, to transit for the transfer system that is based on the Transfer Law, in the case that the customers received the submission of the corporate bonds with the special share warrants from the customers, treats that the items that are stated from C to F and our company proceeds A and B instead of the customers.

A. The request to the institutions that is related to the listing or the recording of the transfer accession list by the institutional provisions.

B. The procedure that is necessary to transit for the transfer system that is based on the Transfer Law.

C. Our company, when we receive the commission of the introduction for the transit report from the customers, to the institutions, introduces the request that the institutions provision.

D. Until the due date for the principal and interest payment, that is

related to the corporate bonds with the special share warrants, of the day before the operation day and the recognized days that are necessary for the institutions, our company do not accept the request that is stated in A.

E. For a certain period of time prior to the transition, the customers can not withdraw the securities.

F. Referring to the corporate bonds with the special share warrants that transit for the transfer system that is based on the Transfer Law, based on the provision that are the Transfer Law and other related laws and the business rules of the transfer institutions, manage by the provision of this covenant.

3. Referring to the transfer priority investment of the transfer stocks that are listed or recorded in the special accounts of the institutions, and the transfer investment accounts, and the financial institutions that are cooperative organizations, to the issuers, when the customers request with the institutions for the special account opening, in the case the customers received the delivery of the priority investment securities of the transfer priority investment of the investment securities that are related to the securities that are related to the transfer stocks, the transfer investment accounts, and the financial institutions that are the cooperate organizations from our company to the customers, the customers should ask for the cooperation that is related to the request to the institutions through our company.

4. Our company, after 1 year has passed after the enforcement day, abolishes the securities that received by the procedure that we set.

5. Other than the procedures above, our company conducts the necessary procedures followed by the enforcement of the Transfer Law.

(The changes in this clause)

Article 42

This clause could be revised when there were necessary reasons, such as the changes of the laws or the assignment of the supervisory agencies and the transfer institutions. Our company reports the revised items when the contents of the revisions restrict the former rights of the customers or they lay the new duties on the customers. In this case, when there are no objections until the due date, our company treats that you agreed to the revision of the clause.

January 5, 2009-