

NICE GROUP

www.nice.co.kr

Total Solution for the Financial Infrastructure



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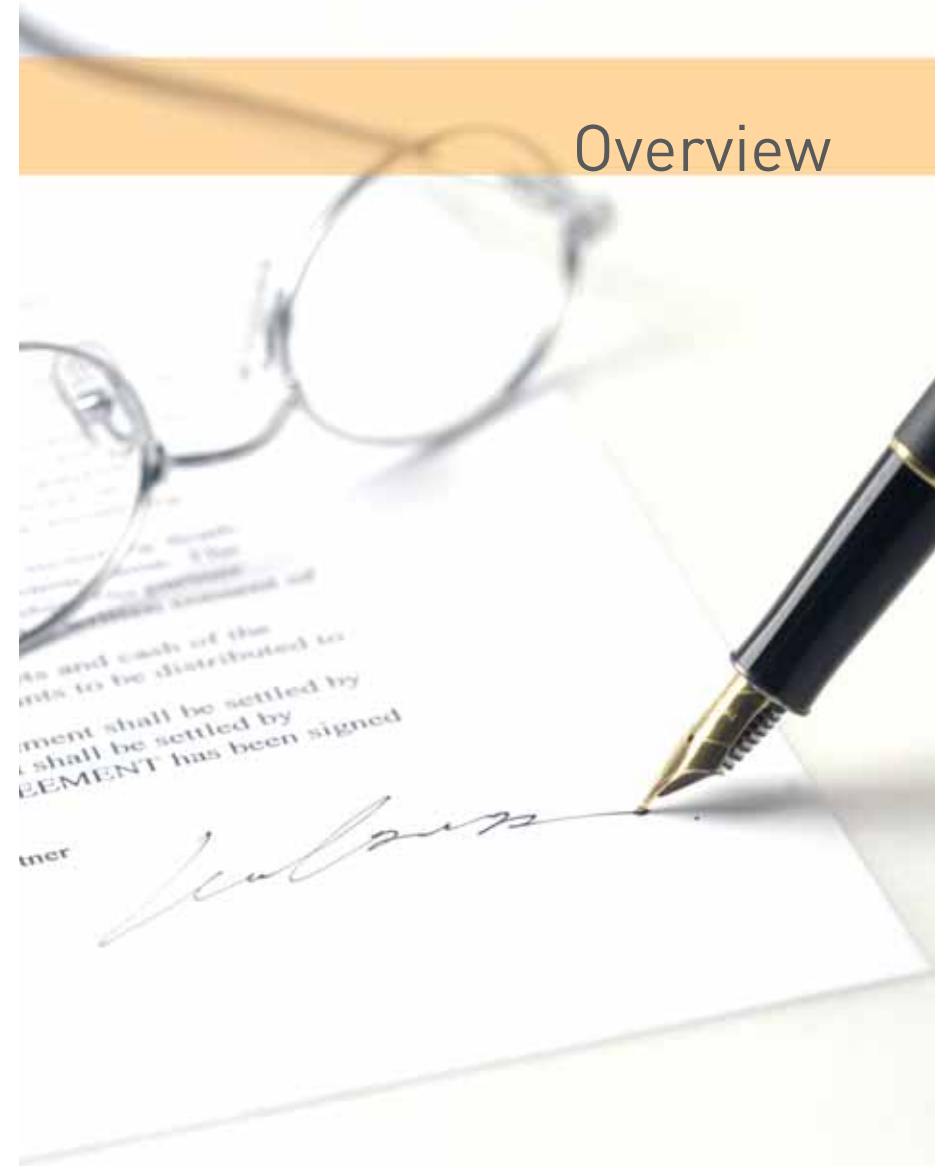
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Overview



■ Overview

Since its incorporation in 1986 with the purpose of establishing a credit-oriented society

and advancing the financial markets in Korea, NICE has successfully secured a leading market position as Korea's largest financial infrastructure group.

As of 2011, NICE is a market leader in each segment of the financial infrastructure and owns a total of 30 subsidiaries, six of which are listed on the stock market. NICE specializes in corporate credit rating, consumer and corporate credit bureau, research, risk management systems, credit scoring systems, collection, investment consulting, financial instrument pricing, credit card processing and ATM management.

NICE's business portfolio, which is primarily focused on the financial infrastructure,

is unique throughout the globe, and many countries are benchmarking this portfolio for adoption as a new business standard.

NICE will maintain its commitment to building an advanced financial infrastructure by pursuing the seamless processing of economic activities and maximizing value for all its customers. Furthermore, NICE will lead efforts to develop a healthy and transparent global financial infrastructure by making the most of our resources and capabilities.



■ Vision

The Hub of Financial Infrastructure



■ History

The history of NICE is the Past, Present and Future of Korea's Financial Infrastructure

- 2010 NICE Group's holding company established
- 2007 NICE Investors Service spun-off
- 2002 D&B International Korea acquired
- 2000 Strategic partnership with R&I
- 1999 Exchange and sales of credit information with TSR in Japan
- 1997 Corporate financial information service launched
- 1996 Collection business launched
- 1992 CD operation launched
- 1990 Credit card settlement service launched for the first time in Korea
- 1988 Corporate credit information service first introduced in Korea
- 1987 Consumer credit information service first launched in Korea
- 1985~86 Korea Investors Service & NICE incorporated

2000s

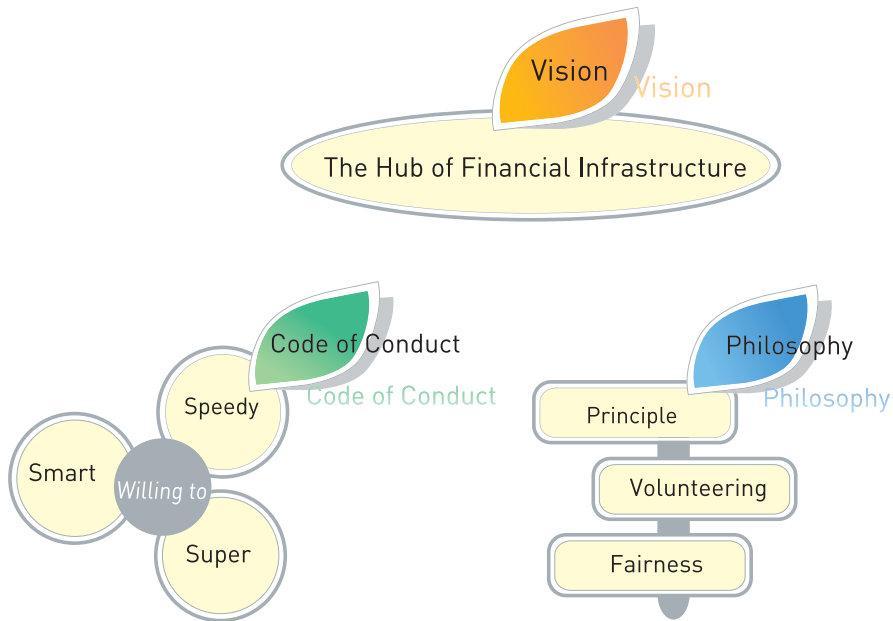
Partnership established with global counterparties based on strong business presence in Korea

1990s

Financial infrastructure service expanded to include payment service & others

1980s

Financial infrastructure service first introduced to Korea: credit information service such as credit rating and credit bureau



■ Message from the Chairman

Since its foundation in 1986,

NICE Group has been rewriting the history of Korea's financial infrastructure through its unwavering commitment to self-innovation, rising up to new challenges, developing new growth engines and offering world-class services.

Over the past quarter of a century, NICE Group has invested its passion and spirit of challenge in advancing Korea's financial sector and positively contributed to overcoming every economic crisis. We have always put our customers' values and satisfaction first.

Our core business are like small rivers flowing into a big sea. NICE Group believes that these rivers, which together may be called the financial infrastructure, are critical to creating a healthy and transparent sea, that's to say, a finance and credit-oriented society.

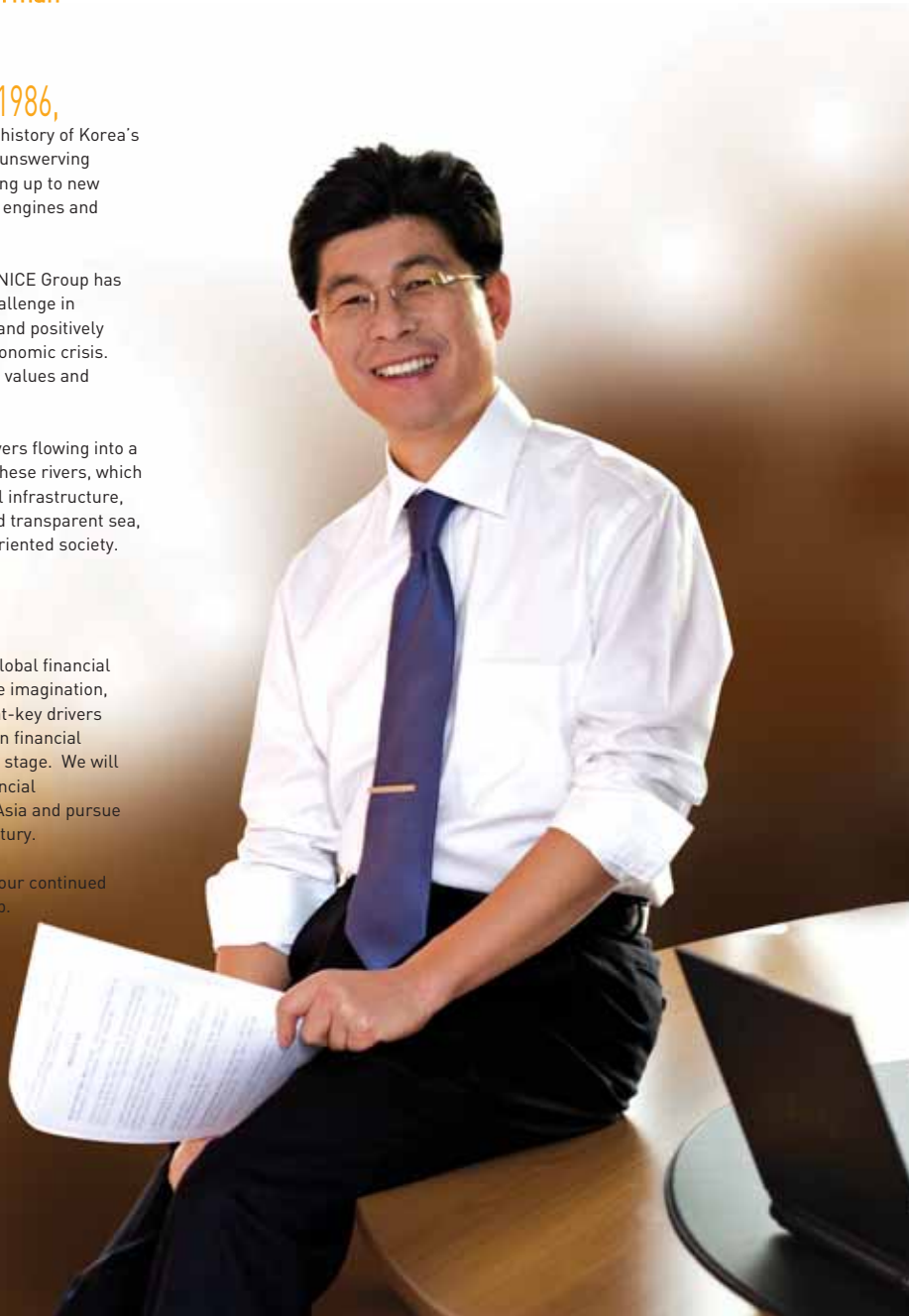
Now NICE Group is

striving to become a leader of the global financial infrastructure, bringing our creative imagination, bold vision and exciting engagement-key drivers behind the fast growth of the Korean financial infrastructure market-to the global stage. We will position ourselves as a leading financial infrastructure group representing Asia and pursue sustainable growth for the next century.

We thank you and look forward to your continued interest and support for NICE Group.

KIM Kwang San

Chairman
NICE Group



■ NICE's CEO



Yong Hi Lee

VICE CHAIRMAN

Standing Audit Commissioner, Korea Exchange
Minister, Permanent Delegation of the Republic of Korea to OECD



Jang Hoon Lee

President & CEO

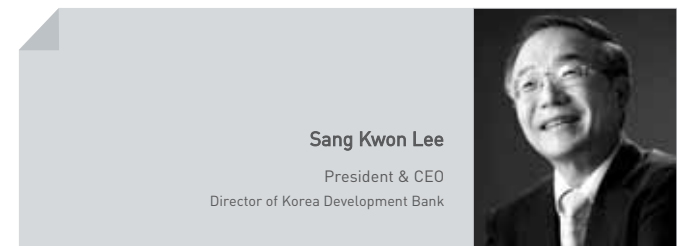
CEO of National Information & Credit Evaluation
Dept. Head of Financial Supervisory Service



Sang Tae Park

President & CEO

Deputy Administrator of Korea Customs Service
General Manager of Ministry of Finance and Economy



Sang Kwon Lee

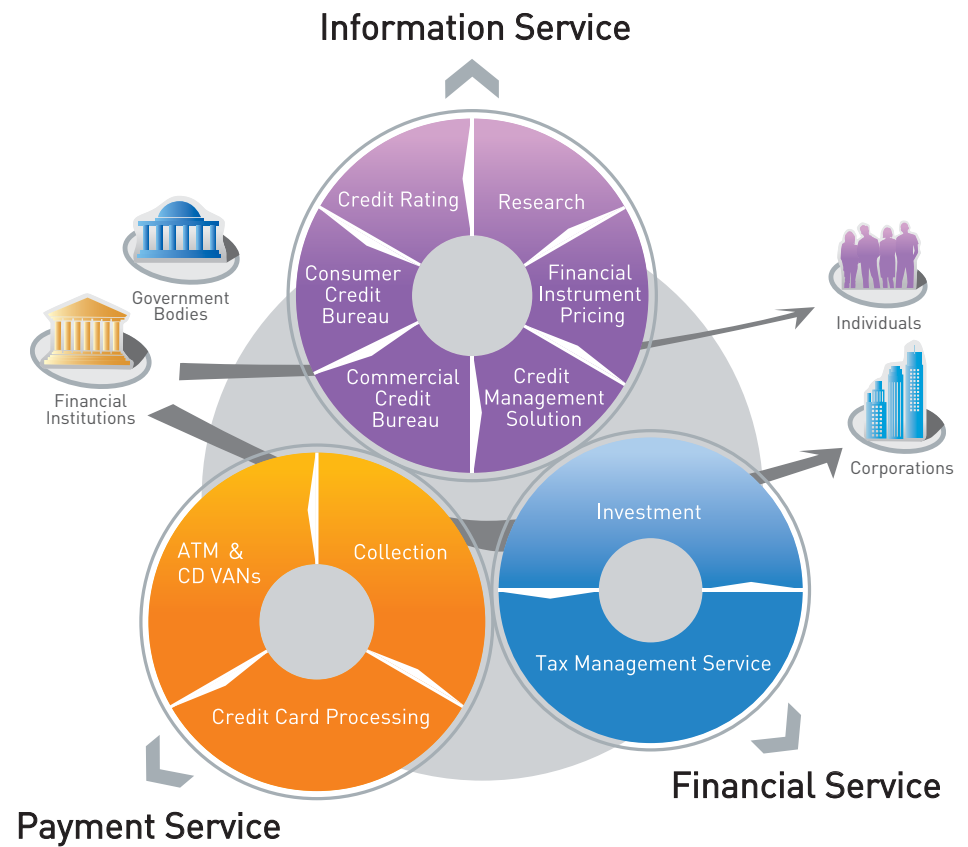
President & CEO

Director of Korea Development Bank

Business Portfolio

Financial Infrastructure by NICE Group

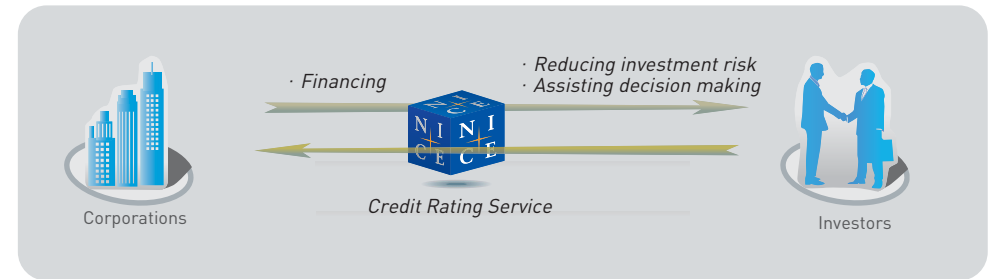
NICE Group offers a wide range of services connecting financial institutions and their customers





Business Portfolio
Information Service
Credit Rating

NICE assesses credit quality and assigns ratings to various types of direct-financing vehicles including corporate & financial bonds, commercial papers, asset-backed securities, project financing bonds and evaluates feasibility of real estate development and SOC projects



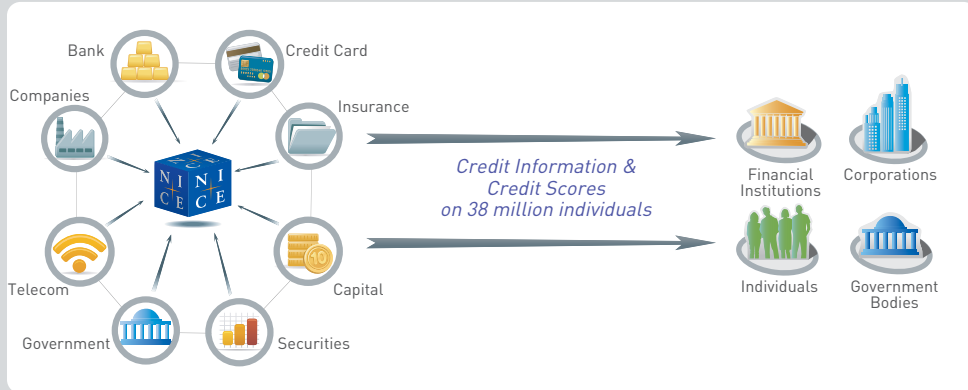
Key Figures

- Competitiveness**
 - Global expertise and credibility
 - Sovereign rating capabilities
 - More than 30,000 ratings in the past quarter century
- Sales**
 - U\$ 27 million
- Market Share**
 - Ranked first with the domestic market share of 34%
- Operating Margin**
 - 30%
- Human Resource**
 - 120 employees, largely comprised of KICPAs, AICPAs and MBAs
- Alliance**
 - Dagong of China and R&I of Japan



Consumer Credit Bureau

NICE provides the consumer credit evaluation service based on credit information database on 38 million consumers accumulated through the network with financial institutions



Key Figures

Competitiveness

- World-class bureau score development and data processing capabilities
- Reliable CB service provided to 100% of financial institutions and 4,000 corporations

DB Coverage

- Most of the economically active population in Korea, reaching up to 38 million individuals

Sales

- US\$ 61 million

Market Share

- Largest market share with 62%

Operating Margin

- Currently around 20 ~ 30%, but recording annual growth

Human Resource

- 300 employees comprised of scoring, statistics, marketing, and IT professionals

Commercial Credit Bureau

NICE offers corporate credit information based on database on over 1.5 million local companies



Key Figures

Competitiveness

- Corporate credit information on both local and foreign companies
- One-stop service on in-depth data and its processing backed by corporate scoring solution and model development capabilities

DB Coverage

- 1.5 million local companies

Sales

- US\$ 36 million

Market Share

- Ranked first with the market share of 45%

Operating Margin

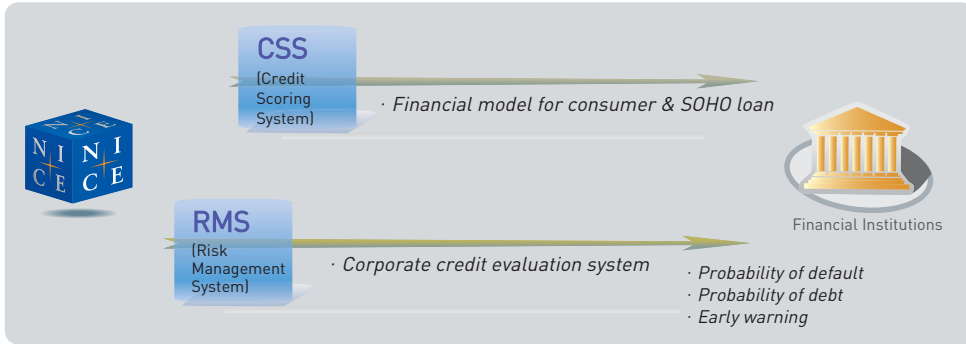
- 15%

Human Resource

- 366 employees comprised of experts on credit evaluation, risk management, economic analysis and marketing

Credit Management Solution

NICE provides professional consulting service to make an advanced financial system, which enables objective and precise evaluation of individual & corporate credit risks and values

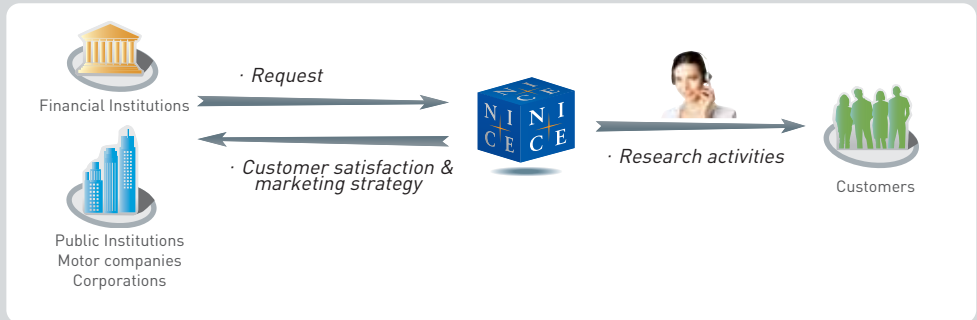


Key Figures

- Competitiveness**
 - Largest number of implementation cases among domestic Financial Institutions
 - Implementation capabilities in the overseas branches of local banks
- Sales**
 - U\$ 13 million
- Market Share**
 - **CSS** : 90% (Largest in the market)
 - **RMS** : 78% (Largest in the market)
- Human Resource**
 - 75 employees comprised of first-class consultants equipped with scoring system development capabilities

Research

NICE provides marketing & public opinion research service, utilizing rapid and accurate planning, due diligence and analysis processes



Key Figures

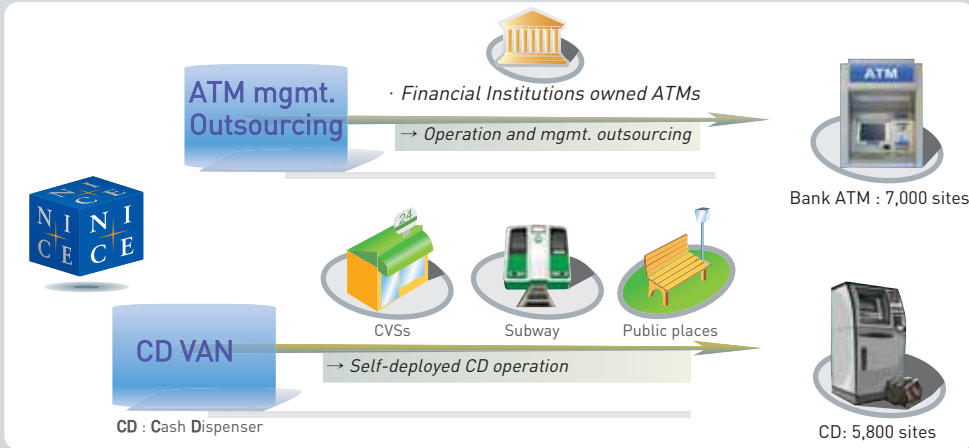
- Competitiveness**
 - Dominant position in the financial and automobile industry research
 - Offering marketing strategy backed by scientific research methodology
- Sales**
 - U\$ 18 million
- Market Share**
 - The top 7 of the entire market research agencies, and the top 1 of finance and automotive field
- Operating Margin**
 - 10%
- Human Resource**
 - 99 employees comprised of researchers



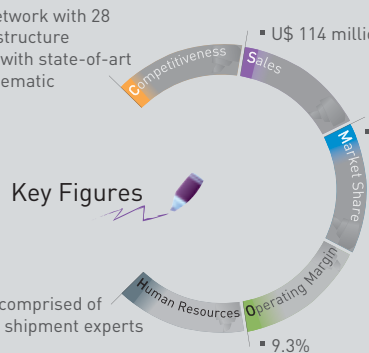
ATM management & CD VANs



NICE comprehensively manages 7,000 ATMs for banks spread across the country and more than 5,800 cash dispensers installed in major public venues for convenient financial services on a 24/7 basis



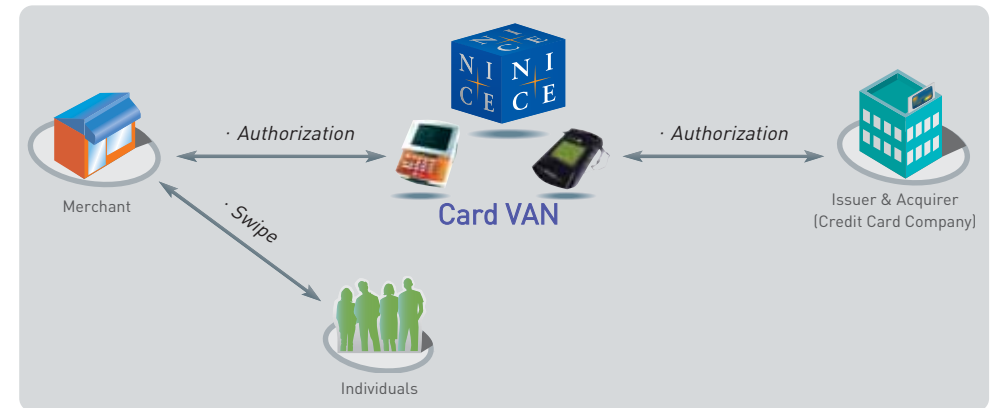
- The largest local network with 28 branches and infrastructure
- Specialized vehicle with state-of-art equipment and systematic management
- US\$ 114 million
- Ranked first with the market share of 63% (ATM mgmt biz.)
- 1,000 employees comprised of security and cash shipment experts



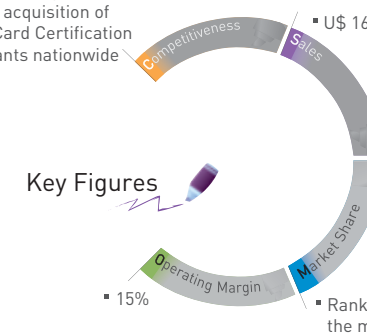
Card Processing



NICE assists consumers with convenient payment methods such as credit, debit and smart cards, and distributes the POS(Point of Sales) equipment and software that helps companies manage treasury, banking, sales and inventories



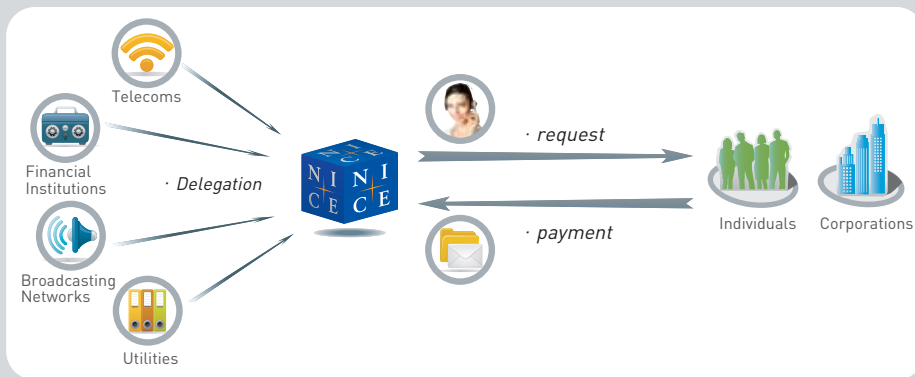
- World-class card processing technology proven by acquisition of International Smart Card Certification
- 300 thousand merchants nationwide
- US\$ 168 million





Business Portfolio
Payment Service
Collection

NICE implements the most efficient receivables recovery and delayed payment management system, which allows creditors to secure liquidity and debtor to recover credit

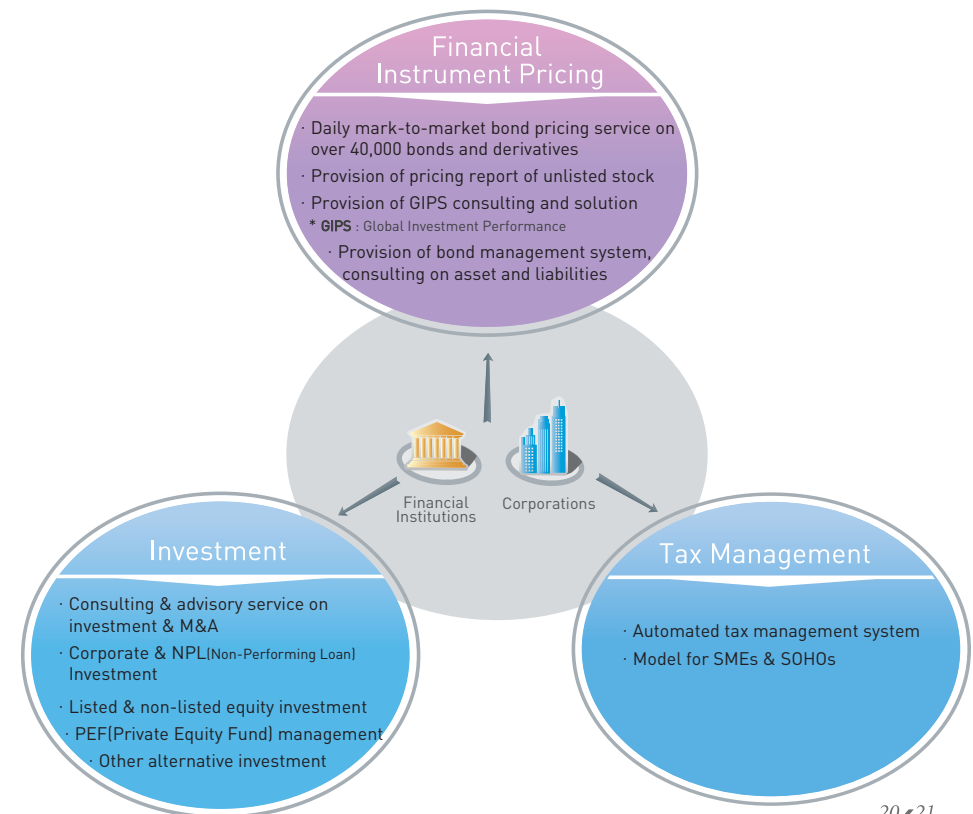


- Expert leadership over 16 years of experience
 - Leading-edge technology and qualified workforce
 - Quality assurance
- Key Figures**
- U\$ 115 million
 - Ranked first with the market share of 19%
 - 2,619 employees comprised of professional collection agents
 - 10%, over the three times for industry average 3%

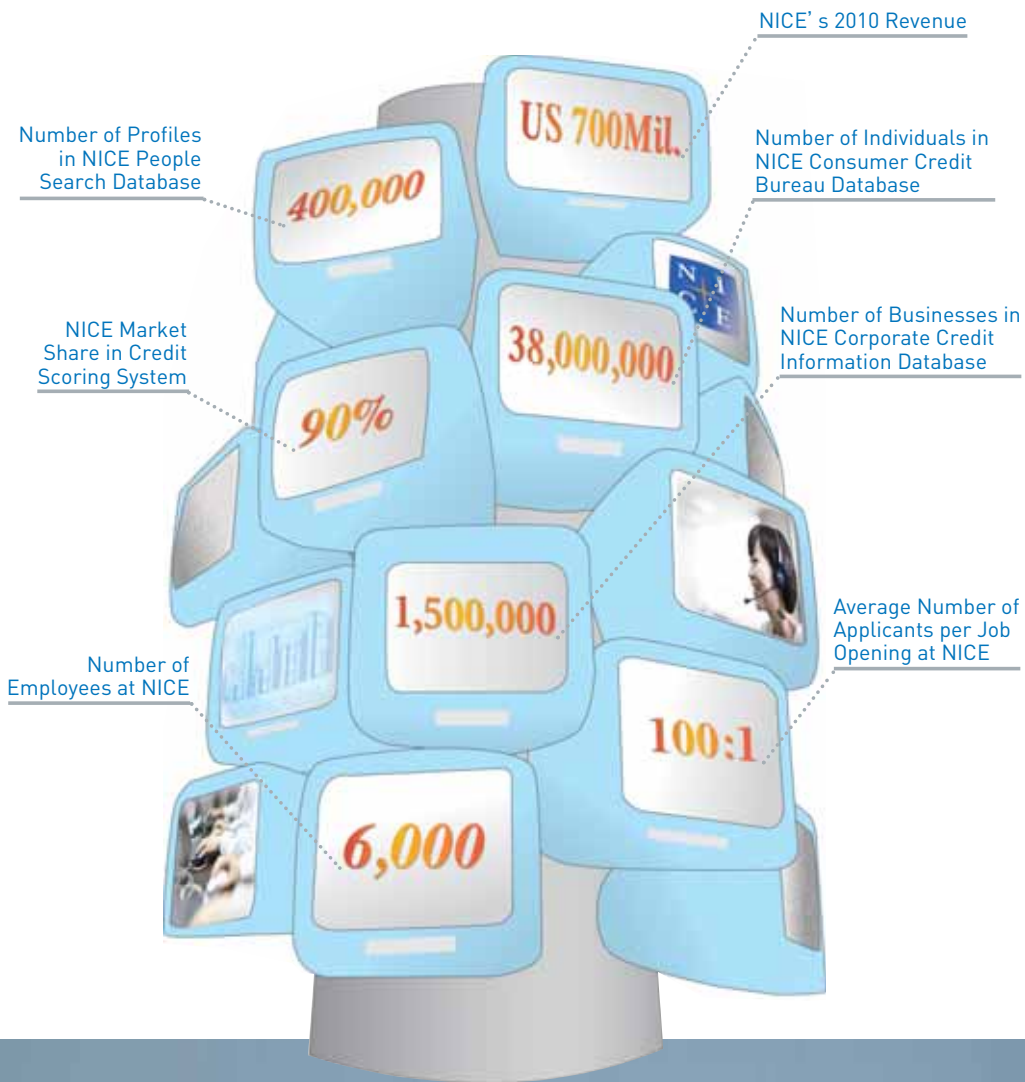
Business Portfolio

Other Information & Financial Service

NICE Group offers other information and financial services geared towards supporting financial institutions to carry out seamless investment and business



Key Figures



Building Strong Financial Infrastructure in Emerging Market



NICE's 2020 Challenge

NICE Network



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