

certificates of deposit published by the Korean Securities Dealers Association which appears on the Check Screen Page 3220 under the caption "TODAY 15:30" as of 4:30 p.m., Seoul time, on the day. If such rate does not appear on the Check Screen Page 3220 by 4:30 p.m., Seoul time, on that day, the rate for that Reset Date will be the arithmetic mean of the secondary market final closing rates for 91 day CDs quoted by the Reference Dealers as of 4:30 p.m., Seoul time, on the day that is one Seoul Banking Day preceding that Reset Date, as set out below.

The Calculation Agent will request the Seoul office of each of the Reference Dealers to provide a quotation of its rate. If at least four quotations are provided, the rate for that Reset Date will be the arithmetic mean of the quotations. If fewer than four quotations are provided as requested, the rate for that Reset Date will be determined by the Calculation Agent.

(ii) "KRW-CD-3220" means that the rate for a Reset Date will be the Korean bond rate for 91 day certificates of deposit published by the Korean Securities Dealers Association which appears on the Check Screen Page 3220 under the caption "TODAY 15:30" as of 3:30 p.m., Seoul time, on the day that is one Seoul Banking Day preceding that Reset Date. If such rate does not appear on the Check Screen Page 3220 by 4:30 p.m., Seoul time, on that day, the rate for that Reset Date will be determined on the basis of the secondary market final closing rates for 91 day CDs quoted by the Reference Dealers as of 4:30 p.m., Seoul time, on the day that is one Seoul Banking Day preceding that Reset Date, as set out below.

The Calculation Agent will request the Seoul office of each of the Reference Dealers to provide a quotation of its rate. If at least four quotations are provided, the rate for that Reset Date will be the arithmetic mean of the quotations. If fewer than four quotations are provided as requested the rate for that Reset Date will be determined by the Calculation Agent.

*(n) Malaysian Ringgit.*

(i) "MYR-KLIBOR-BNM" means that the rate for a Reset Date will be the rate for deposits in Malaysian Ringgits for a period of the Designated Maturity which appears on the Reuters Screen KLIBOR Page as of 11:00 a.m., Kuala Lumpur time, on that Reset Date. If such rate does not appear on the Reuters Screen KLIBOR Page, the rate for that Reset Date will be determined as if the parties had specified "MYR-KLIBOR-Reference Banks" as the applicable Floating Rate Option.

(ii) "MYR-KLIBOR-Reference Banks" means that the rate for a Reset Date will be determined on the basis of the rates at which deposits in Malaysian Ringgits are offered by the Reference Banks at approximately 11:00 a.m., Kuala Lumpur time, on that Reset Date to prime banks in the Kuala Lumpur interbank market for a period of the Designated Maturity commencing on that Reset Date and in a Representative Amount. The Calculation Agent will request the principal Kuala Lumpur office of each of the Reference Banks to provide a quotation of its rate. If at least two quotations are provided, the rate for that Reset Date will be the arithmetic mean of the quotations. If fewer than two quotations are provided as requested, the rate for that Reset Date will be the arithmetic mean of the rates quoted by major banks in Kuala Lumpur, selected by the Calculation Agent, at approximately 11:00 a.m., Kuala Lumpur time, on that Reset Date for loans in Malaysian Ringgit to leading banks in Kuala Lumpur for a period of the Designated Maturity commencing on that Reset Date and in a Representative Amount.