

Maritime Finance Global Leader



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KOREA OCEAN BUSINESS CORPORATION

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BUSINESS
CORPORATION

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Maritime Finance Global

Empowering Maritime Excellence
- the Global Leader in Maritime Finance

KOREA OCEAN BUSINESS CORPORATION

Leader

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KOBC Mission & Vision

Purpose

The Korea Ocean Business Corporation (KOBC) aims to contribute to the development of the national economy by strengthening the Korean maritime industry's competitive edge through supporting the stable ship acquisition of shipping companies, providing liquidity access, and offering growth-promoting services.

2030 Vision Structure

The structure shows the KOBC's commitment to establishing Korea as a leader in the maritime industry by 2030, building on the success of the Five-Year Plan for Rebuilding the Maritime Industry (from 2018 to 2022).

Mission

Financial support for Maritime Industry growth and stronger competitiveness for the nation's economic development

Vision

Maritime Finance Global Leader



Driving future maritime finance	Building a thriving innovation ecosystem for the maritime industry	Strategic Directions	Developing into a maritime information think tank	Management that is winning the public trust
Expansion of maritime financing	Support for carbon neutrality of flag carriers	Strategic Tasks	Provision of market-oriented knowledge and information	Building an ESG management system
Empowering industry through maritime finance	Supporting digital transformation in the maritime industry		Support to improve the competitiveness of shipping companies	An organization that leads in the promotion of national happiness
Enhancing the financing function of the KOBC	Fostering a mutually beneficial marine industry ecosystem		Building a maritime logistics information platform	Leading transparent and ethical management



KRW 20T
in Total Assets



Top Provider of
Public Ship Finance

Future
Vision for
2030



Creating a Maritime
and Logistics Integrated
Smart Platform



A+ Rating in
Public Sector ESG
Performance

Main Businesses



Ship Financing Support

- Investment in ship acquisition financing
- Guarantees for ship acquisition financing
- Investment through bareboat charter hire purchase
 - Sale & Lease-Back (BBCHP)
 - Sale & Lease-Back (BBC)
- Guarantees for BBCHP



Business Management Support for Shipping Companies

- Credit guarantees
- Interest rate assistance
- Practical courses on ESG for flag carriers



Facilities Support

- Container box leasing
- Retrofitting facilities to be eco-friendly (loan interest subsidies or special guarantees)



Maritime Information Support

- Maritime information services
- Total consulting program including diagnosis of the maritime industry
- Ship valuation program
- Operation of the KOBC Container Composite Index(KCCI) and the KOBC Dry Bulk Composite Index(KDCI)



Support for Port Logistics Financing

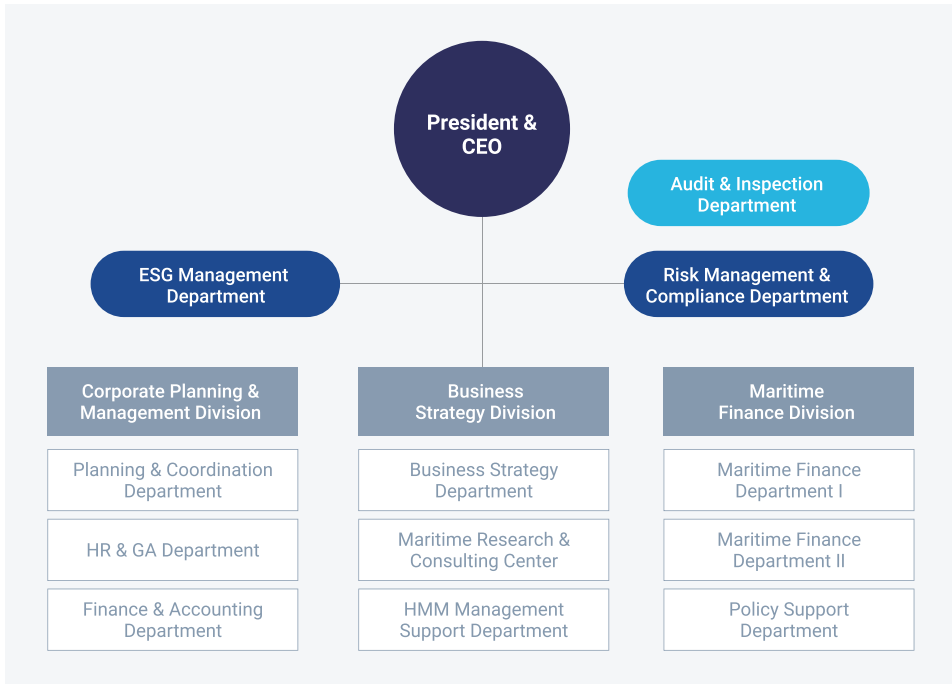
- Investment and guarantees for domestic and foreign port terminals
- Investment and guarantees for domestic and foreign logistics facilities
- Financial support for domestic and foreign port loading and unloading facilities



Support for Maritime Industry Policies

- Support for policies promoting low carbon ships
- Certification for Top-Performing Shipping and Shipper Companies
- National Mandatory Fleet System
- Seaborne Freight Announcement System
- Data sharing platform for export and import logistics
- Professional training program for maritime and harbor logistics

Organizational Chart



General Information

Establishment Date	July 5, 2018	CEO	Kim Yang-Soo
Governing Authority	Ministry of Oceans and Fisheries (MOF)	Organization Category	Other Public Organization
Establishment Basis	The Korea Ocean Business Corporation Act	No. of Employees	174 (As of the end of Dec 2022)
Head Office	7th floor, Bldg. C1, 38 Marine City 2-ro, Haeundae-gu, Busan (Haeundae l'Park, U-dong)		
Seoul Office	17, Gukhoe-daero 68-gil, Yeongdeungpo-gu, Seoul7th Fl, (Haeun Building, Yeouido-dong)		

Capital and Shareholders

Legal Capital: KRW 5T | Paid-in Capital: Approx. KRW 2.9941T (As of late 2022) (Unit: KRW 1M, %)

Shareholders	Paid-in Capital	Equity Ownership Ratio (%)
ROK Government	1,592,308	53.2
Korea Development Bank	651,963	21.8
Korea Exim Bank	547,790	18.3
Korea Asset Management Corporation	104,174	3.5
Others (59 Shipping Companies)	97,823	3.3

KOBC History

2018

Jul.
The KOBC was established (1st CEO: Hwang Ho-Seon)

2019

Jan.
Was classified as a non-classified institution

Feb.
Created special guarantees for retrofitting facilities to be eco-friendly

Jun.
Launched interest rate assistance for small and medium-sized shipping companies

Aug.
Launched a container box leasing program

2020

Mar.
Implemented a COVID-19 emergency relief program for the maritime industry

Jul.
Launched the Top-Performing Shipping and Shipper Company Certification Center

Oct.
Launched a professional training program for maritime and harbor logistics

Dec.
Approved 1st coastline shipping company support project

International Credit Rating and Certifications

Moody's Aa2, Fitch AA-

- Identical to the Korean government's rating
- Financing is available domestically and internationally based on the KOBC's strong credit rating, at competitive interest rates.

The Highest Rating in Assessment of ESG Bonds: ST1 (Korea Ratings)

- Issued sustainability bonds worth KRW 150B (As of Nov 2021)

2021

Feb.
Performed the execution of the Busan Embrace Fund for Social Economic Development

Jul.
Launched Smart Maritime Center to provide job experience in maritime industry

Aug.
The 2nd CEO Kim Yang-Soo was inaugurated

Sep.
Launched a Korea container shipping alliance (K-alliance)

Nov.
Issued ESG bonds to support eco-friendly ship financing and small and mid-sized shipping companies

Dec.
Held a ceremony to declare management-labor joint effort for ESG governance

2022

Feb.
Established 1876 Busan which is an integrated platform to support entrepreneurship in the maritime and harbor logistics

Apr.
Recognized as a top public organization for customers satisfaction by the Ministry of Strategy and Finance

Jun.
Became a member of the corporate charity program of Community Chest of Korea (40th member in Busan)

Jul.
Established the KOBC 2030 Vision and long-term strategies

Nov.
Announced the KOBC Container Composite Index

2023

Jan.
Was awarded the Minister of Oceans and Fisheries Award in the Best Innovation Practice Competition

Feb.
Launched a program to support policies promoting low carbon ships

Apr.
Successfully issued a global bond with the value of \$300 million

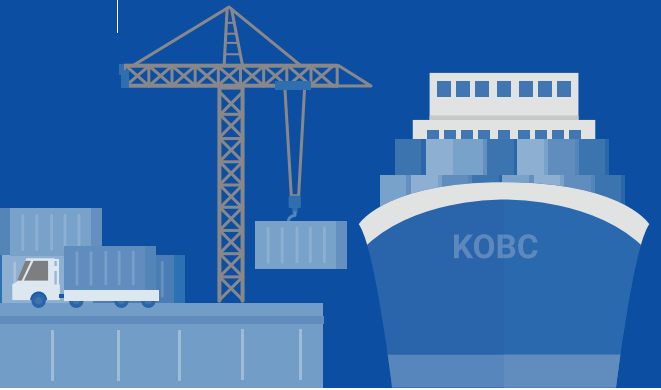
Jun.
Launched 'The maritime industry crisis response fund'

Oct.
Revised the KOBC Act (Bill approved by the National Assembly)

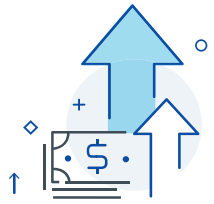
BUSINESS HIGHLIGHTS

Support for **121** Companies,
KRW **9.1718** T

* Since establishment (July 2018) of the KOBC to 2Q 2023 (Based on approved numbers)



Ship Financing Support



Support for Ship Acquisition (Investment)

18 Shipping Companies, 64 Ships,

KRW **1.1185** T

Support for Ship Acquisition (Guarantees)

13 Shipping Companies, 63 Ships,

KRW **2.4615** T

BBCHP and BBC (Investment)

35 Shipping Companies, 71 Ships,

KRW **1.2869** T

Ship Refinancing (Guarantees)

1 Shipping Companies, 1 Ships,

KRW **39.2** B

Financial Support for Facilities and Port Logistics



Investment in Port Terminals and Logistics

KRW **311** B

Container Box Leasing

6 Shipping Companies,
201,845 Container Boxes,

KRW **677.8** B

Special Guarantees for Retrofitting Facilities to Be Eco-Friendly

43 Shipping Companies,
277 Facilities,

KRW **553** B

Business Management Support

Underwriting of corporate bonds



18 Companies,
KRW **1.8729** T

Interest Rate Assistance



57 Companies,
KRW **301.8** B

Credit Guarantee Program



4 Companies,
KRW **3.5** B

Primary Collateralized Bond Obligations



13 Companies, 31 Cases,
KRW **440** B

Support for Maritime Industry Policies

Support for Introduction of Eco-Friendly Ships



20 Companies, 55 Ships,
86.2 B

Certification for Top-Performing Shipping and Shipper Companies



22 Companies Certified,
Flag Carriers' Coverage of Cargo Handling **46.7** %

Professional Training Program for Maritime and Harbor Logistics



Approx. 40 Trainees per Year (Seoul/Busan),
Training Completion Rate **97.5** %

National Mandatory Fleet System



16 Shipping Companies, 243 Cases,
19.4 B

Support of Maritime Information

Shipping Market Information



Publication of Market Analysis Reports and In-Depth Reports
Every Year **300** Publications

The KOBC Maritime Conference



Accumulated Number Since 2018
1,077 Participants

Ship Valuation Reports



462 Reports

Driving Future Maritime Finance Financing

Support for Financing Ship Acquisition



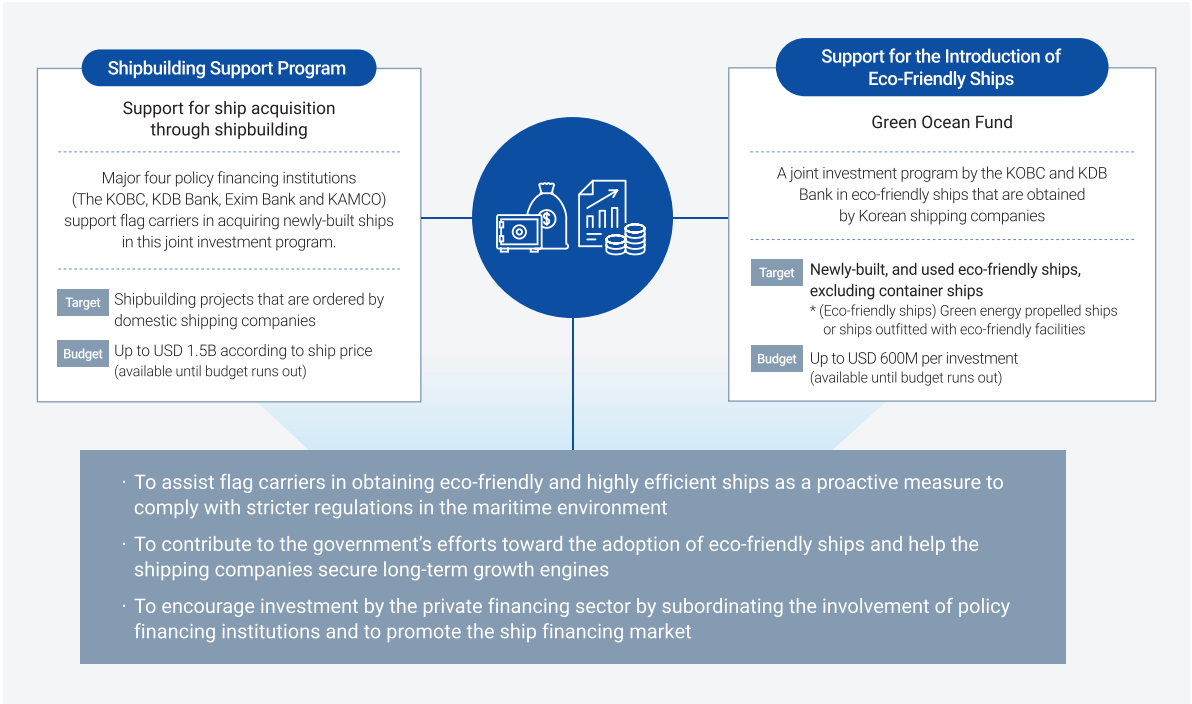
Investment in Financing Ship Acquisition

- An investment program assisting flag carriers in financing their new shipbuilding projects or purchase of used ships.
- It aims to reduce the capital required for shipping companies to acquire ships and improve the operational efficiency of their fleets, resulting in increased cost competitiveness.



Guarantees on Financing Ship Acquisition

- The KOBC offers loan guarantees to support flag carriers in securing funding from financial institutions for their shipbuilding projects or used ship purchases.
- The KOBC's support for building strong credit of shipping companies eases the financial pressure on them and boosts private ship financing.



Support of Sale and Lease-Back



Sale & Lease-Back BBCHP

- The KOBC purchases ships owned by domestic shipping companies and leases them back through BBCHP (financial lease). The ownership of the ships is transferred back to the companies at the end of the lease term.
- Shipping companies can access liquidity while maintaining their ship operation.



Sale & Lease-Back BBC

- Shipping companies lease ships from the KOBC that are purchased and/or owned through BBC. The leased ships are returned to the KOBC at the end of the lease term.
- Shipping companies can achieve fleet operation flexibility and address resale value risk with minimal capital investment for acquiring ships.



Guarantees on Ship Refinancing

- The KOBC provides loan guarantees to domestic shipping companies when they use ships they own as collateral for a loan from financial institutions or to obtain a new loan for paying off existing debt.
→ It covers the risk of debt default for creditors of shipping companies.
- By strengthening the credit of shipping companies, the program provides them with competitive financial support, enabling them to access liquidity easily and efficiently.

Specialized Support for Small and Medium-Sized Shipping Companies

The program offers investment or guarantee support at favorable rates to small and mid-sized oceangoing Korean container shipping companies.

- Support worth KRW 250B from 2022 to 2026.

Support for Coastal Ships



The program provides funding support to shipping companies for building new ships in order to upgrade their outdated coastal vessels.

- **Fund for the Modernization of Coastal Ships**
 - The government provides support worth up to 60% of shipbuilding prices through the Fund of Funds with no interest.
 - The KOBC offers guarantees to KDB or private financing institutions with shipping companies covering 10% of shipbuilding prices.
- **Coastline Passenger and Home-Water Cargo Ships Modernization Program**
The KOBC and KDB offer guarantees and loans for 80% of shipbuilding price.

Driving Future Maritime Finance Financing

Tonnage Providing Business



Tonnage Provider Project

A business that involves securing tonnages through the direct investment of KOBC or various financing techniques based on the KOBC's excellent credit rating, and then leasing them to domestic shipping companies.

Operating Lease Project by Newbuilding Secondhand ship

- Support to acquire newbuilding ships and secondhand ships to strengthen the expertise of domestic shipping companies.

Supporting Project for Securing COA

- Support for domestic shipping company's acquisition of ships to secure COA(Contract of Affreightment).

Tonnage Bank Project

In case of restructuring domestic shipping company, KOBC purchases the company's ships and leases them back in accordance with policy decisions.

- Support shipping company's management stability and prevent the outflow of tonnages to overseas by providing emergency liquidity to domestic shipping company.
- Finding a suitable method for restructuring enterprise and conducting the project through Emergency response fund etc.

Support of Port Logistics Financing



Investment and Guarantees for Port Terminals

- The program aims to offer financing support including equity investment in domestic and foreign port terminals, refinancing of acquisition financing, and liquidation of debts.
- The KOBC acts as a financial intermediary to support the development of new port terminals and the acquisition of foreign terminal assets by domestic businesses.
- It aims to enhance the logistics supply chain for domestic businesses and facilitate the stable operation of terminal operators and port loading and unloading companies by securing key domestic and foreign terminals.

Investment and Guarantees for Domestic and Foreign Logistics Facilities

- The program provides financial support including investment in the establishment of joint ventures in foreign countries and new construction funds to build integrated logistics facilities in domestic and foreign berth development complexes.
- The investment helps maritime and harbour businesses secure their own logistics assets and hubs located outside port areas to target the global production market.
- The program contributes to stable links among export and import logistics and reduction of financial costs associated with logistic facilities by providing integrated logistics facilities.

Financial Support for Port Loading and Unloading Facilities

- It gives financial support to domestic and foreign terminal operators to introduce and replace their facilities with smart port technology.
- The program aims to reduce the burden of financing required for port loading and unloading facilities.

Container Box Leasing Support



Container Box Leasing and Investment

This investment helps flag carriers secure container boxes, which are key business assets in the Korean maritime and logistics industry, to provide a safety net to the industry and bolster its competitive edge.

Container Box Leasing

- The systematic procurement of container boxes, carried out by a special purpose company established by the KOBC through direct orders and lease, aims to offer competitive operational and financial lease terms to shipping companies by minimizing the procurement cost of the boxes.
- The KOBC's ability to offer low-interest funding, thanks to its high credit rating, enables shipping companies to save on the costs of procuring container boxes.

Investment in Container Boxes

- The investment aims to provide small and mid-sized shipping companies with access to container boxes, using the KOBC's equity capital and funds as defined in the Financial Investment Services and Capital Markets Act.
- The program provides fast and tailored support to meet shipping companies' container box needs, while also easing short-term financial stress with competitive interest rates.

Business Management Support for Shipping Companies



COVID-19 Relief Program

* Temporary operation

Interest Rate Assistance

- A program offers interest rate assistance to businesses that obtain loans from financial institutions that have an agreement with the KOBC, in order to help alleviate interest pressure.

Corporate Bond Acquisition

- The KOBC acquires corporate bonds from oceangoing Korean shipping companies.

P-CBO Support

- Through an agreement with the Korea Credit Guarantee Fund (KCGF), the KOBC acquires some of the subordinate bonds of companies that are entitled to the support of primary collateralized bond obligations (P-CBO) of the KCGF (guaranteed by COVID-19 Relief Securitization Companies) to provide liquidity.

Credit Guarantees

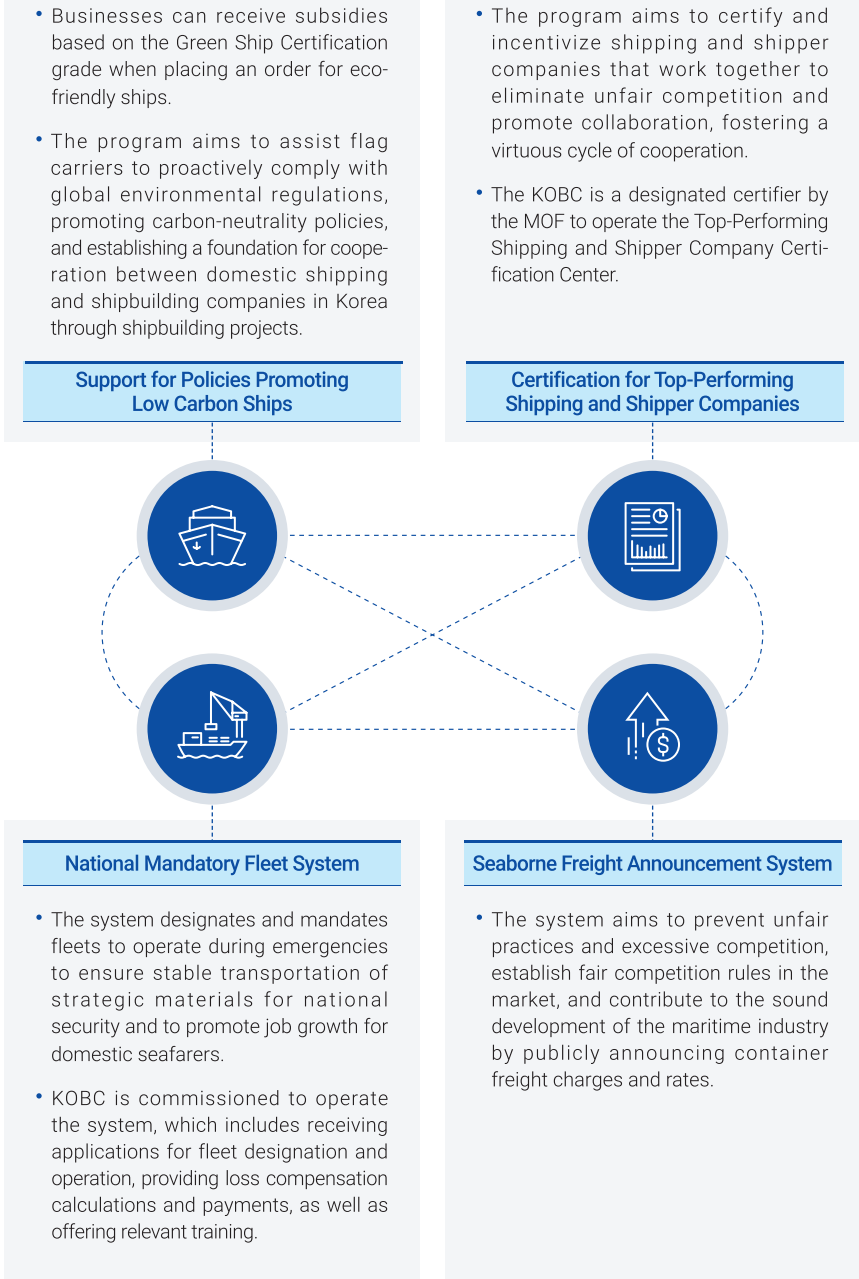
- The KOBC offers credit guarantees on the debt of shipping companies that have lower credit ratings or insufficient collateral.

* Only when defined in Article 7, Paragraph 1 of the Enforcement Decree of the Korea Ocean Business Corporation Act

- By obtaining credit from the KOBC, businesses can easily access emergency funding support.

Building a Thriving Innovation Ecosystem for the Maritime Industry Policy

Support for Maritime Industry Policies



Support for the Adoption of Eco-Friendly Facilities



Loan Interest Subsidies or Special Guarantees for Retrofitting Facilities to Be Eco-Friendly

- The MOF provides subsidiaries worth up to 2% of the interest rates to flag carriers when they take out a loan to adopt eco-friendly facilities, such as scrubbers and ballast water management systems(BWMS).
- The KOBC facilitates funding for shipping companies and assists them in reducing financial costs through special guarantees on their retrofitting efforts.

Developing Professionals in the Maritime Industry



Professional Training Program for Ship Financing

- The KOBC designs and implements training programs for incumbent professionals to enhance their ship financing knowledge and expand their global networks, thereby creating a foundation for a new qualitative leap in the maritime industry.



Professional Training Program for Maritime and Harbor Logistics

- The KOBC is participating in the 4th Maritime and Harbor Logistics Expert Development Project (2020-2024) hosted by the MOF, creating and operating customized training programs to develop forward-thinking experts in maritime and harbor logistics.

Developing into a Maritime Information Think Tank

Information

Maritime Information Services



The KOBC provides timely and high-quality shipping market information to bridge the information gap between large and small and mid-sized companies and enhance the information competitiveness of flag carriers. It aims to reduce their heavy reliance on foreign information providers and enhance their competitive edge in terms of information, thereby promoting their leadership in the future maritime industry.

Publication of market analysis reports

- The KOBC regularly publishes market situation reports, including daily, weekly, quarterly, and annual reports, as well as feature analysis reports on unexpected events in the market.

Information exchanges between domestic and foreign specialized institutions

- Exchanges between domestic and foreign specialized institutions The KOBC fosters collaboration on information sharing between domestic and foreign institutions specializing in shipping market analysis. It hosts working level forums on the shipping market categorized by ship type, as well as the KOBC Maritime Conferences.

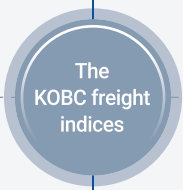
The KOBC freight indices categorized by ship type

- The KOBC designs and manages Korean freight indices that accurately reflect the current conditions of the domestic maritime market.

KCCI is a Korean container freight index that is based on container fares departing from Busan Port.

It was launched in November 2022 and indexes the fares of 40ft dry containers that traverse 13 routes, covering the American continent, Europe, and South Asia. The index is announced every Monday at 2 pm.

KCCI | The KOBC Container Composite Index



KDCI | The KOBC Dry Bulk Composite Index

KDCI is an index tailored to the regional shipping routes and hull forms of ships commonly used in Asia.

It was launched in July 2020 and releases four dry bulk indices, including the Baltic Panamax Index and the Capesize Index, every business day at 6 pm.

Comprehensive Consulting Program



- The program offers consultees integrated analysis including "Business Analysis" that examines their business management status based on basic analysis of their existing fleets, business structures, and loan status. It also includes "Outlook of Business Environment" that reviews the trends in financial markets, maritime markets, and commodity prices, as well as up-to-date environmental regulations.
- The program aims to improve risk management practices for Korean shipping companies by considering the unique characteristics of the volatile maritime industry. It also provides small and mid-sized shipping companies with improved accessibility to maritime information.

Ship Valuation Program



- The program executes ship sales and ship loans. It also provides regular collateral valuation, ship valuation for appraising the assets of shipping companies as well as publication of valuation reports.
- It aims to address financial uncertainties facing shipping companies and support the efficient management of ship mortgages through objective valuation of ships used as collateral.
- It offers expertise based on integrated ship price management and reliable and valuable information through its neutrality and trustworthiness.

A Data Sharing Platform for Import and Export Logistics



- To enhance the overall logistics competitiveness of Korea and its businesses, the platform aims to integrate public and private marine logistics data into a single platform, thereby enhancing the import and export competitiveness of the private sector and creating future services.
- The platform supports the digital transformation of the maritime industry and increases the efficiency of the nation's logistics.
- Enabling information sharing between importers and exporters and creating a collaborative platform fosters collaboration between the import and export sectors.

Management for Winning Public Trust ESG

ESG Management Structure



E

ENVIRONMENT

Environmental Marine Conservation

The KOBC actively engages in various green conservation initiatives, such as proactively participating in the International Maritime Organization's environmental conservation efforts and providing assistance to Korean shipping companies in adapting to environmental regulations.

Eco-Friendly Ship Financing	<ul style="list-style-type: none">Support of investment and guarantees for the acquisition of eco-friendly shipsDevelopment of joint programs with public organizations to promote the acquisition of eco-friendly shipsAssistance to shipping companies in complying with international low carbon ship policies
Support of Eco-Friendly Facilities	<ul style="list-style-type: none">Special guarantees for developing eco-friendly ship facilities and their installation
ESG Bond Issuance	<ul style="list-style-type: none">Issuing green bonds and certification of sustainability bonds
Eco-Friendly Management	<ul style="list-style-type: none">Promoting company-wide environmental conservation and energy-saving campaignsProcurement of eco-friendly products
Supporting Eco-Friendly Initiatives	<ul style="list-style-type: none">Engaging in corporate social responsibility to conserve marine environment (company-wide plogging events and beach cleanup campaigns)Production and distribution of goods made from recycled plastic

S

SOCIAL

Shared Growth in the Maritime Industry

Ever since its establishment, the KOBC has been committed to promoting shared growth, including win-win cooperation between the shipping and shipbuilding industries as well as mutual growth with local communities.

Job Growth	<ul style="list-style-type: none">The KOBC's key programs and cooperation with the private sector that drive job creation in the private sectorThe establishment of the Maritime and Harbour Startup New Deal Platform (1876 BUSAN)
Employment	<ul style="list-style-type: none">A focus on blind hiring that emphasizes on candidates' job performing abilities (certified as a Best Fair Hiring Organization for two consecutive years)Creation of win-win working culture through cooperation between management and labor
Human Rights Management	<ul style="list-style-type: none">Operating an independent human rights management committee and certified with its human rights management system for two consecutive years
Industry Ecosystem	<ul style="list-style-type: none">Issuing Certification for Top-Performing Shipping and Shipper companiesOperating Seaborne Freight Announcement SystemProviding Maritime information servicesInvestigating abuse of power over business partners and improving communication channels
Support for Local Communities	<ul style="list-style-type: none">Launching the Maritime Research and Consulting Center to provide job experience in the maritime industryEmpowering local economies through collaboration with other public organizations in Busan (e.g. fundraising for the Busan Embrace Fund for Social Economic Development)
Shared Growth with SMEs	<ul style="list-style-type: none">Specialized support program for small and medium-sized shipping companiesInterest rate assistance for small and medium sized shipping companiesProviding financial consulting and ship financing training for incumbents in small and medium-sized shipping companies
Customer Satisfaction	<ul style="list-style-type: none">Customer survey satisfaction, voice of the customer analysis, and soliciting feedbackESG seminars (for CEOs of Korean shipping companies) and ESG practitioner training (for Korean shipping companies)
Safety and Information Security	<ul style="list-style-type: none">Establishment and operation of disaster risk management systems

G

GOVERNANCE

Governance for Fairness and Transparency

The KOBC operates with a robust internal control system and takes strong actions in its ethical and compliance management, with a goal of building a transparent and trusted organization that meets the expectations of the public.

Shareholders	<ul style="list-style-type: none">Improving the management of shareholders, which consists of government agencies, public organizations, and shipping companies
Board of Directors	<ul style="list-style-type: none">Implementing the three initiatives of "strengthening the practical role of the board of directors," "active support for its robust operation" and "giving it more transparency"
Risk Management	<ul style="list-style-type: none">Proactively responding through a risk management system to strike a balance between supporting the policy goals for the maritime industry and maintaining the financial stability of the KOBC
Anti-Corruption	<ul style="list-style-type: none">Strengthening company-wide integrity training and imposing strict penalties on corruptionOperating a confidential whistleblowing system
Ethical Management	<ul style="list-style-type: none">Operating an independent ethical management committeeEstablishing a governance framework for internal control

KOBC ROAD MAP

The KOBC, as a global leader in maritime finance, is committed to contributing to the economic development of Korea by providing timely financing and information to fuel the growth of the maritime industry and enhancing its competitiveness in the year 2030 and beyond.



KRW 20T in Total Asset

The KOBC will continue to support eco-friendly shipbuilding and promote the Korean shipbuilding industry, aiming to facilitate the expansion of Korean fleets by strengthening its position as a leading marine policy and financing institution. It also assists Korean shipping companies in strengthening logistics supply chains and generating stable income streams by securing port terminals and logistics hubs at home and abroad.



Top Provider of Public Ship Finance

The KOBC enlarges maritime finance provision function by supporting eco-friendly finance for carbon-neutrality, facilitating private participation in maritime finance, strengthening digital transformation of the maritime industry and support program for small & medium-sized shipping companies.



Integrated Platform of Smart Maritime and Logistics

The KOBC provides market-oriented information through a maritime transaction information platform. It aims to enhance the competitive edge of shipping companies with knowledge. The KOBC is committed to renewing itself as a maritime information think tank that enhances the capacities of shipping and port connecting logistics.



Best Rating in Public Sector ESG Performance

The KOBC promotes communication among stakeholders with an ESG governance system at its core to achieve trusted management and be a leader in transparent and ethical practices.

KOBC

KOBC,
Empowering Korea's Maritime Industry to New Heights!

Maritime Finance Global Leader

KOBC Dream.



Contact and Directions

Head office	ADDRESS	5th and 7th floors, Building C1, (U-dong, Haeundae i-Park) 38, Marine city 2-ro, Haeundae-gu, Busan, Republic of Korea [48120]
	TEL	+82-51-795-1500
	SUBWAY	Get off at Dongbaek station → 16 minutes on foot from exit 1 or 3
	CITY BUS	139, 307, Express 1003 (Get off at Yachting Center and Gyeongnam Marina Apartment stop → 9 minutes on foot) 1001-1, 31, 63 (Get off at Busan Culture Girl's High School → 15 minutes on foot)
	CAR	Enter through Gate 1
Seoul office	ADDRESS	7th floors, 17, Gukhoe-daero 68-gil, Yeongdeungpo-gu, Seoul, Rep. Korea [07237]
	TEL	+82-51-795-1519



Homepage
www.kobc.or.kr



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KOBC
Future Vision
for 2030

01 KRW 20T
in Total
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02 Top Provider
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