

Special Stipulations of MR Hybrid

1. Scope of Application

Transactions over MR Hybrid (hereinafter referred to as "this Product") shall be subject to the Special Stipulations of MR Hybrid (hereinafter "the Stipulations"), and matters which are not specified in the Stipulations shall be subject to the "General Terms and Conditions for Deposit Transactions," the "Terms of Demand Deposit Products" and the Special Stipulations of this Deposit Product in the case of the passbook type, or shall be subject to the "General Terms and Conditions for Account and Service," the "Confidentiality and Data Privacy Conditions," the "Local Terms and Conditions" and the Special Stipulations of this Deposit Product in the case of the non-passbook type.

2. Transaction Counterparty

Corporations with annual sales of KRW 10 billion or more in the previous year

3. Account Type

The account type of this Product is a corporate free deposit.

4. Required Deposit for Application

This Product has an unlimited minimum deposit for application.

5. Methods for Interest Calculation

5.1 Interest of this passbook is calculated by the first-in, first-out (FIFO) method.

5.2 Interest is calculated based on the last business day on the second week of each January, April, July and October (base date) and is added to the principal on the following day of the base date for each deposit transaction and deposit amount.

5.3 **The period for interest calculation of each deposit amount is from the date of deposit to the previous date before the interest addition date (or the date of interest payment). The interest rate of one of the six deposit ranges will be applied depending on the amount of each deposit transaction on the current day. If several deposits are made during a day, the deposits are regarded as one deposit transaction and the interest rate of the applicable deposit range will be applied.**

① Less than KRW 500,000	Annualized interest rate ()%
② KRW 500,000 or more–Less than KRW 10 million	Annualized interest rate ()%
③ KRW 10 million–Less than KRW 100 million	Annualized interest rate ()%
④ KRW 100 million or more–Less than KRW 500 million	Annualized interest rate ()%
⑤ KRW 500 million or more–Less than KRW 1 billion	Annualized interest rate ()%
⑥ KRW 1 billion or more	Annualized interest rate ()%

5.4 The Bank shall post this Product's interest rates by deposit range at its branches and website pursuant to Article 9 (2) of the "General Terms and Conditions for Deposit Transactions" and Article 9 (3) of the "Local Terms and Conditions." If a

change in the interest rates is made, the new interest rate shall apply from the date of the change.

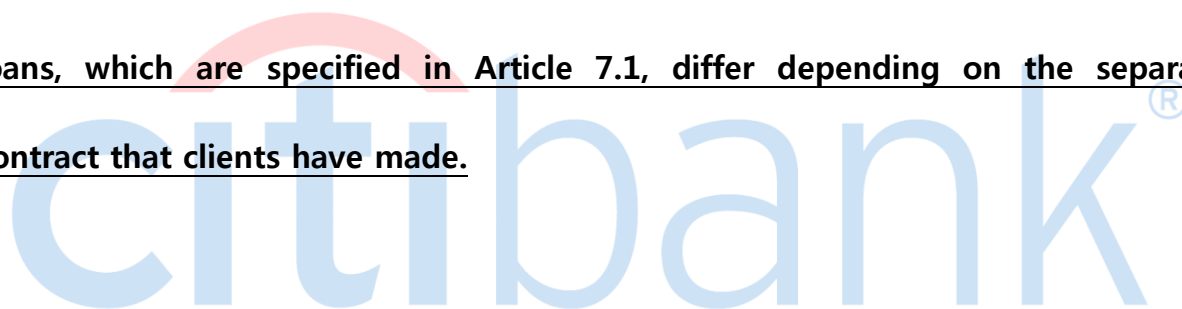
6. Time of Payment

The account balance of this Product is paid upon the client's request. In this case, payment is made in the order of deposits made.

7. Others (including loans)

7.1 When clients have separate contracts, payments or account transfers over the balance of their deposits (including loans) shall be possible.

7.2 The application of interest rates and the calculation of interest accruing from loans, which are specified in Article 7.1, differ depending on the separate contract that clients have made.

The image shows a large, light blue watermark of the Citibank logo. It consists of the word "citibank" in a sans-serif font, with a red and blue arc above the "i" and "t". A registered trademark symbol (®) is located to the upper right of the "k".