



Construction Guarantee





Construction Guarantee

INTRO



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Greetings,

I am Seok Yong Lee, Chairman of Construction Guarantee Cooperative (CG).

For over 60 years, CG has served as a reliable partner to the construction industry. Amidst uncertain business environments, CG has provided the best guarantees and financial solutions to ensure that our members can be secure and focus on their businesses and that clients can entrust their projects with confidence.

Based on its solid financial structure and accumulated expertise, CG has grown into the largest specialized financial institution for the construction sector in Korea with a capital of KRW 6.6 trillion and a guarantee balance of KRW 162 trillion. CG has received international credit ratings of A+ from Fitch Ratings, A2 from Moody's, and A from A.M.Best, demonstrating that its robust capital strength and contribution to the construction industry are recognized internationally.

The construction industry is facing new challenges following the rapid pace of digital transformation and the global economic crisis. CG will seize this wave of change as an opportunity for advancement and maximize productivity based on AI technology. CG will rebuild a stable revenue base and respond proactively to the challenges by establishing an AI platform and strengthening AI-based operations, thereby securing sustainable organizational growth and a competitive edge.

CG will continue to be a pioneer in opening a sustainable future for the construction industry through ceaseless innovation, and turn the dreams of construction professionals into reality.

CG asks for your continued interest and support in the future.

Thank you.

“

Through continuous change and innovation,
we remain committed to our members'
success and to the progress of the
construction industry.

”



Seok Yong Lee

Chairman, Construction Guarantee Cooperative

Our Mission & History

Purpose of Establishment

Established to provide a new path for the growth of the construction industry through the institutionalization of construction finance, CG has led the growth of the construction industry by improving the economic status of its members through various financial support for over 60 years. CG is making continuous efforts to ensure that the development of the construction industry and economic growth through improved reliability of construction contracts can lead to a happy life for the people.

Purpose of Establishment



Elevation of the economic status of the cooperative members



Sound development of the construction industry

Function



Construction financial services



Investment business



Profit return

History

The history of CG, a pioneer in the field of construction guarantee in Korea, has been in line with the trajectory of the construction industry of Korea. CG has expanded its business areas from contract and maintenance bonds to loans and insurance services for the construction industry. CG is now supporting the construction industry to be the key industry of Korea by taking advantage of its solid financial structure and advanced competitiveness.

~ 2021

- 2026.04.** Launch of the AX business innovation platform construction project
- 2026.04.** Management Plan Briefing 2026
- 2025.03.** Initiation of digital transformation project, including new information systems
- 2024.09.** Launch of Major Accident Liability Insurance for Construction Companies
- 2024.08.** Launch of Real Estate Project Finance Guarantee
- 2024.05.** Opening of new Asset Management System
- 2024.01.** Launch of Completion Guarantee
- 2023.11.** Domestic credit rating "AA+" from NICE Investors Service
- 2023.03.** Completion of branch reorganization (including new RM branches)
- 2023.01.** Launch of customer-oriented IT system (e.g., revamped online service portal)
- 2022.09.** Launch of Lease Deposit Payment Guarantee
- 2021.11.** Expansion of overseas guarantee limits

2026.04.
Management Plan Briefing 2026



2025.04.
Product briefing of a construction company major accident compensation liability insurance

2024.03.
Product briefing of a guarantee of responsibility for the completion of the project



2020 ~ 2016

- 2020.07. Launch of Per-Site Subcontract Payment Guarantee
- 2020.01. Opening of Customer Service Center
- 2019.12. Launch of Private Construction Payment Bond Insurance
- 2019.10. International credit rating "A2" from Moody's
- 2019.08. Launch of Integrated Work Platform Lease Fee Payment Guarantee
- 2019.06. Launch of Per-Site Construction Machinery & Equipment Lease Fee Payment Guarantee
- 2019.01. Launch of Land Sale Bid Guarantee
- 2018.11. Launch of Fire Comprehensive Insurance
- 2018.09. Launch of Comprehensive Liability Insurance for Executives and Employees
- 2017.10. Opening of Sejong Field Golf Driving Range
- 2016.04. Launch of Group Accident Insurance

2015 ~ 2011

- 2014.12. Launch of electronic document submission system; A.M. Best rating A+ / Stable
- 2013.06. Launch of Construction Machinery & Equipment Lease Fee Payment Guarantee
- 2012.12. First international credit rating "A" from Fitch
- 2012.09. Opening of Sejong Field Golf Club
- 2012.04. Transition of insurance operations to holding system
- 2012.01. Launch of electronic contract system
- 2011.10. Outstanding guarantees exceed KRW 100 trillion; introduction of Advance Payment Co-Management Escrow Trust system
- 2011.06. Formulation of "CG 2020" management strategy

2012.04.
Launching ceremony of the holding guarantee



2010 ~ 2001

- 2010.09. Opening of the next-generation system
- 2010.06. Expansion of the total guarantee limit (30 times)
- 2009.07. Release of Overseas Workmen's Compensation Insurance and Completed Construction all risk Insurance
- 2008.07. Establishment of the Defects Dispute Support Center and release of the Commercial General Liability
- 2008.01. Release of the Construction Work Compensation Insurance Product
- 2006.08. Initiation of the mutual-aid project (Release of Workmen's Compensation Insurance)
- 2006.05. Announcement of the New CI of 'CG'
- 2001.08. Implementation of e-guarantee system

2010.09.
Launch of the next-generation system



2006.05.
CI announcement ceremony



2000 ~ 1963

- 1999.07. Abolishment of the joint surety system, implementation of credit based transactions
- 1999.04. Establishment of Construction Management Training Center
- 1995.07. Introduction of the credit rating system
- 1988.04. Separation of Korea Specialty Contractor Financial Cooperative
- 1963.10. Inaugural assembly

1986.06.
The initial stages of the construction building (L)
Completion of the construction building (R)



1963.07.
Proclamation of the Construction Guarantee Act



CG Highlights

The trust and passion of the members have been the most important foundation for the CG, which started in 1963 with a capital of KRW 200 million and 425 members, to grow to a capital of KRW 6.6 trillion, 12,800 members, and a guarantee balance of KRW 162 trillion. Based on its solid financial structure and accumulated expertise, CG, which has been maintaining excellent international credit ratings for many years, will continue to fulfill its role as a leader in construction finance.

HIGHLIGHTS

As of Dec. 31, 2025

Capital



KRW **6.6** trillion

Guarantee
balance



KRW **162** trillion

The number
of members



12,800 companies

Average loan
balance



KRW **2.8** trillion

Overseas
guarantee
balance



KRW **5.7** trillion

International
credit rating



A+

FitchRatings

A2

MOODY'S

A



Construction
guarantee
market

Market share

No.

1

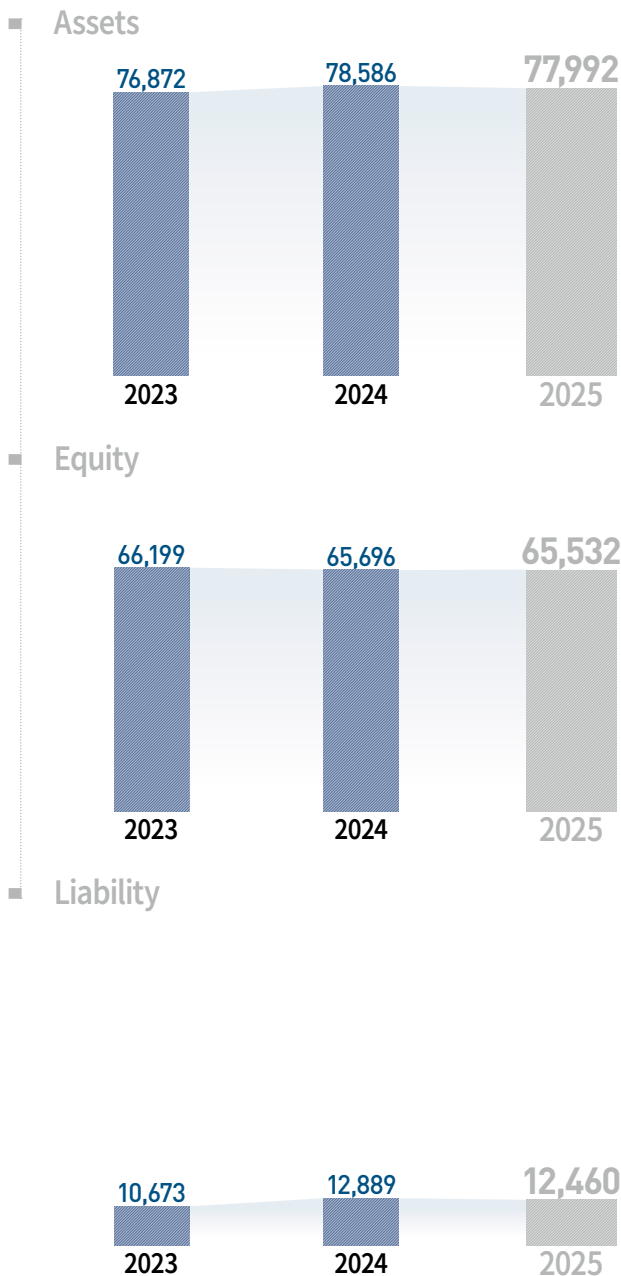
Financial Overview

(2023~2025)

Transparency and stability are the core values guiding CG's financial management.
We maintain a strong capital base and liquidity ratios well above regulatory requirements, ensuring our ability to provide cost-effective construction finance to our members.

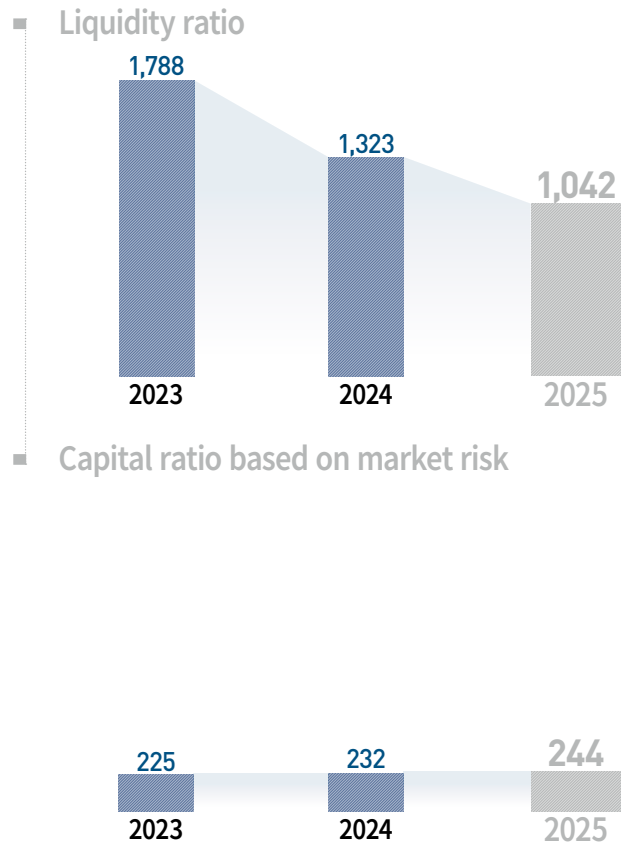
Financial Status

(Unit : KRW 100 million)



Financial Soundness

(Unit : %)

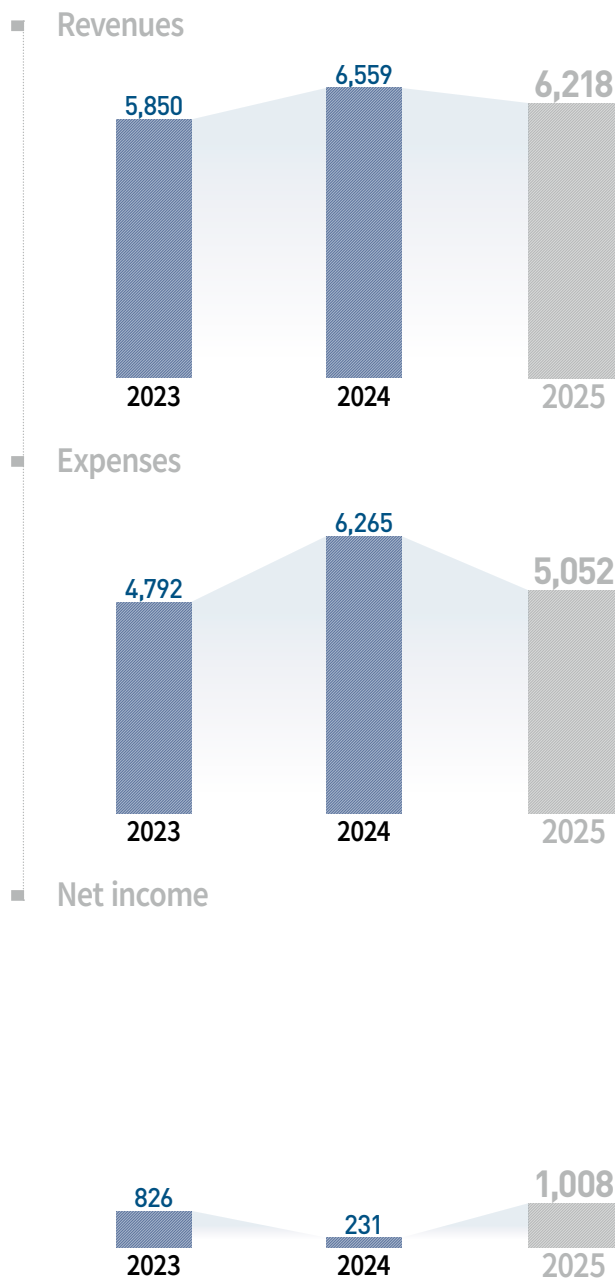


※ Supervision Standards for Construction-related Mutual Aid Associations [Notified by the Ministry of Land, Infrastructure and Transport] (Based on financial soundness)

- Liquidity ratio: Maintain at least 100%
- Risk-based capital ratio: Maintain at least 100%

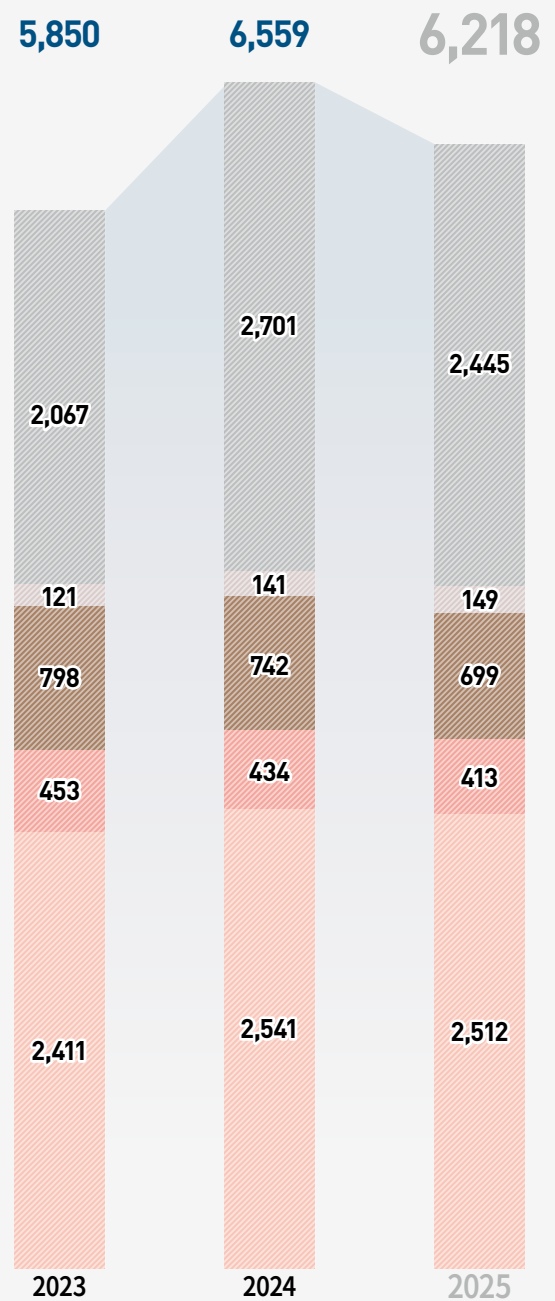
Profit and Loss

(Unit : KRW 100 million)



- Non-operating income
- Rental revenue, etc.
- Insurance premium
- Loan interest
- Guarantee premium

(Unit : KRW 100 million)



Strong Companion, Member Benefits





Guarantee

CG provides guarantees up to 30 times its capital & reserve!



Loan

The lowest domestic interest rate, less than half the Bank of Korea's base rate! Save on interest!



Insurance

CG provides quick and accurate compensation so that you can continue construction with peace of mind!



Construction Guarantee



Dividend payment / increase in share value

The cooperative's profits are returned as dividends to cooperative members or an increase in the share amount!



Internet channel / free use of electronic contract system

You can process cooperative business anytime and anywhere via the internet or mobile, and you can use the electronic contract system for free without building a separate system or paying any costs!



Prevention of property loss of cooperative members by operating a compensation center

CG prevents excessive payment amount calculations by centralizing and specializing in guarantee accident investigation, dispute investigation, and bad debt management by region!



Free use of legal support services

You can receive free consultation for legal complaints related to the operation of the construction business of cooperative members by linking with an external legal expert!



CG points back

The guarantee fee paid by the members is accumulated as CG points and can be used for guarantee fees, loan interest, and golf course usage fees, so CG returns the amount you have contributed!



Sejong Field Golf Club discount

Use the golf club by paying only 40% of the green fee!



Training center discount

50% discount on facility usage fees (excluding meals)!

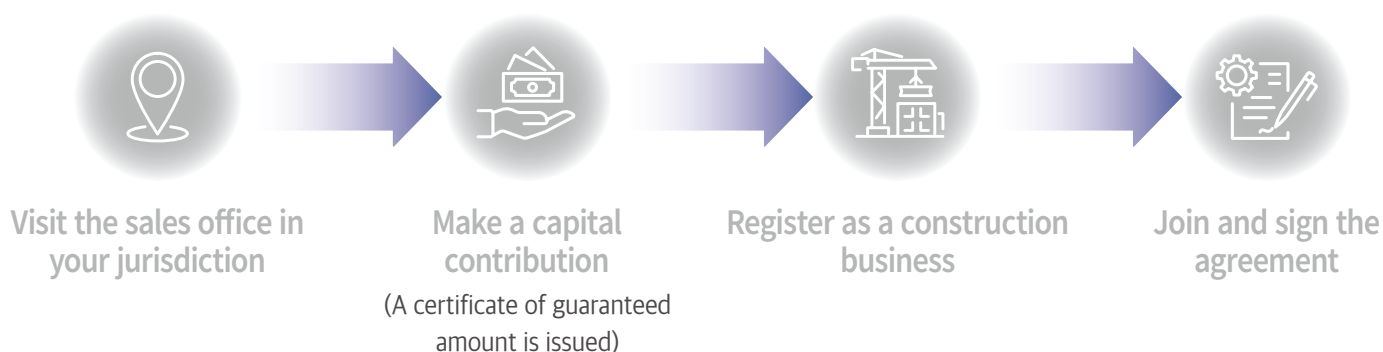
How to Become a CG Member

When you join CG, everything you need for construction finance will be prepared.

CG Registration

Register as a general construction business in accordance with the Framework Act on the Construction Industry, and make a capital contribution to CG!

Registration procedure



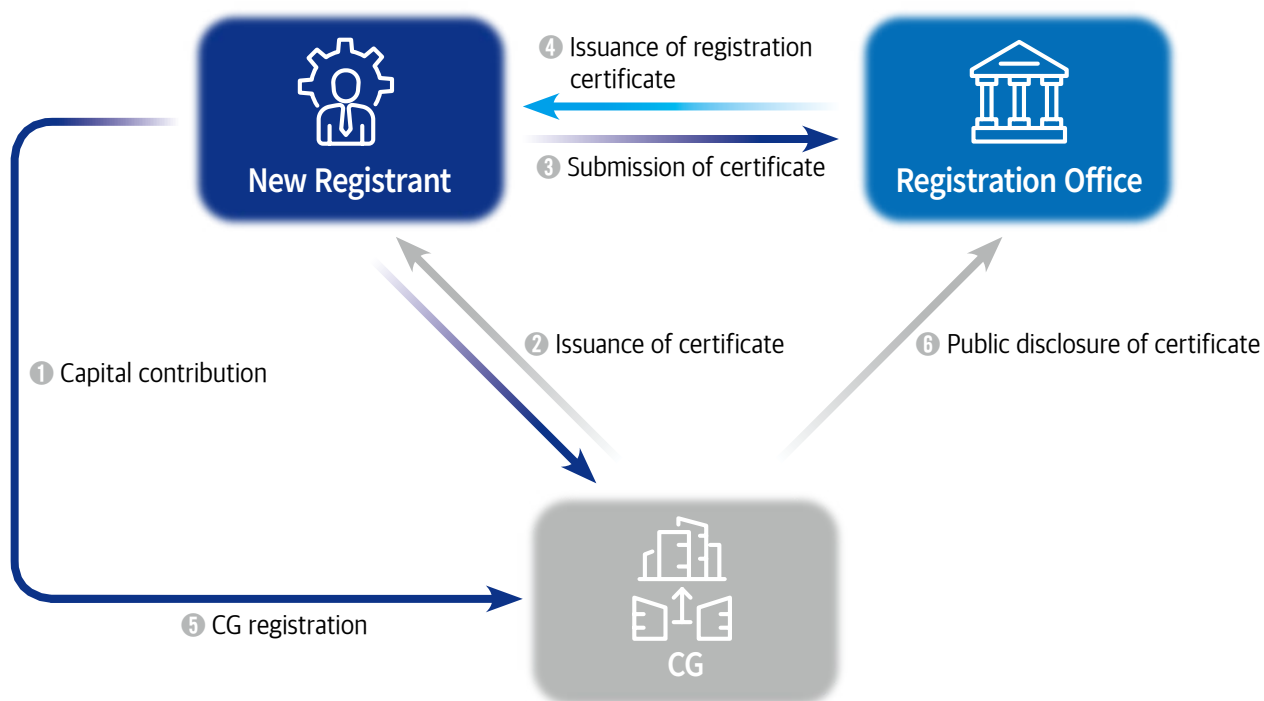
(Capital contribution) Deposit Amount Required for the Certificate

(Capital contribution) Deposit amount = Required number of shares by industry × Value per share

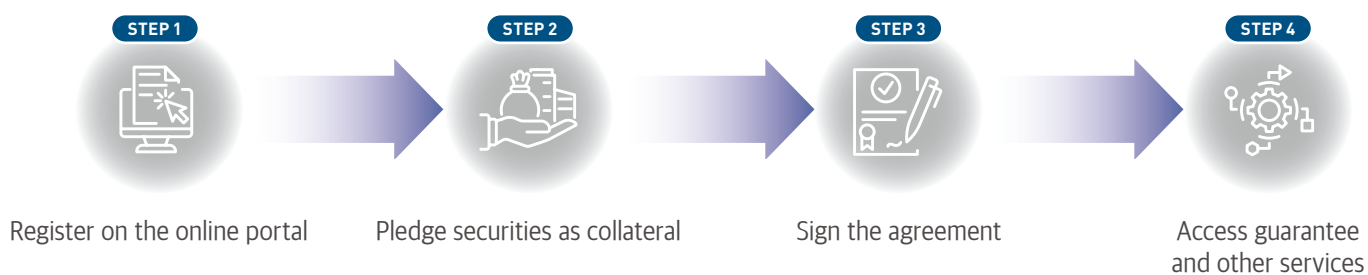
Type	Industry	Statutory Capital	Standard Number of Shares	
			Credit Rating D Grade	Credit Rating C Grade or Higher
General construction	Civil engineering	KRW 500 million	131 shares	117 shares
	Building Construction	KRW 350 million	94 shares	83 shares
	Civil engineering and building construction	KRW 850 million	225 shares	200 shares
	Industrial and environmental facility construction	KRW 850 million	225 shares	200 shares
	Landscaping	KRW 500 million	131 shares	117 shares

※ The value per share is KRW 1,570,400 as of Dec. 31, 2025, and is subject to change on a quarterly basis.

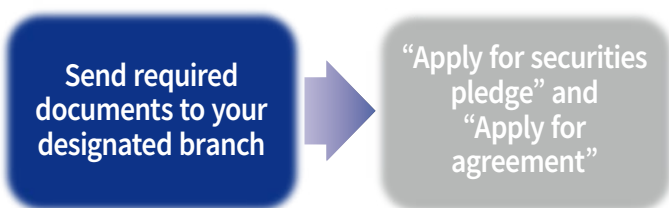
Issuance flow chart of the certificate of guaranteed amount



Guidance on Business Processing Procedures



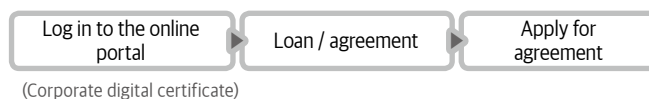
■ New CG member



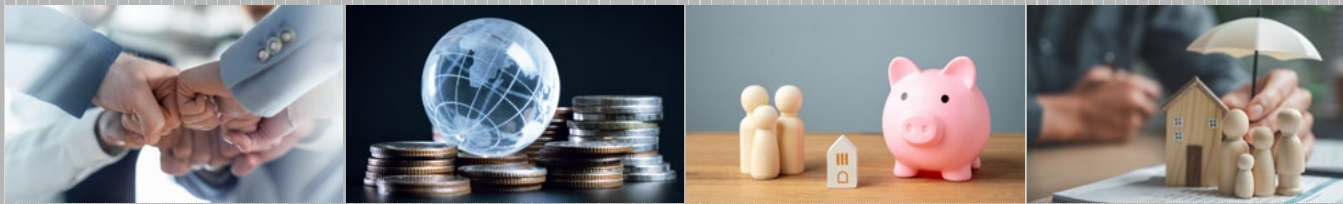
How to “apply for securities pledge”



How to apply for “electronic agreement”



MAIN BUSINESS



- 18** Domestic Guarantee
- 20** Overseas Guarantee
- 22** Loan
- 24** Insurance
- 26** Asset Management
- 28** Credit Rating
- 30** Claims & Recovery

Domestic Guarantee

CG reinforces the creditworthiness of construction companies, protects project owners from potential risks, and supports contractors in securing and executing projects.

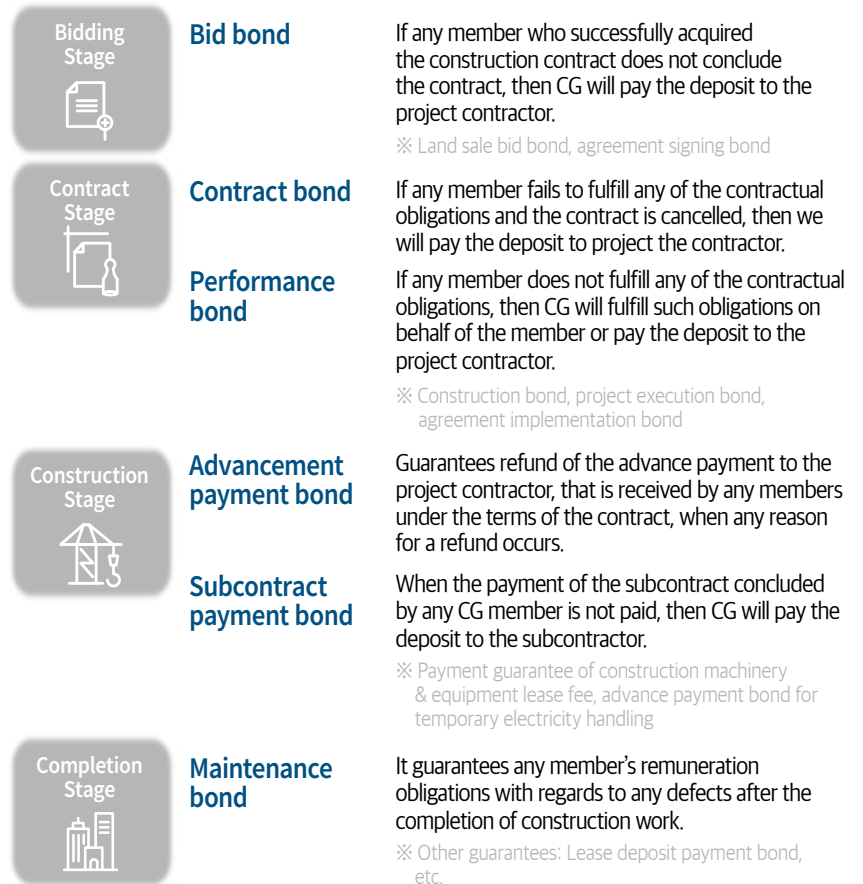
Through stable and comprehensive guarantee services, CG contributes to the advancement of the construction industry and the promotion of public welfare.



Significance of CG Guarantee

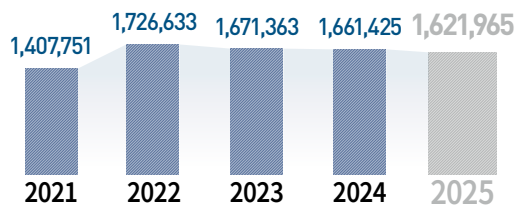


Types of Guarantees

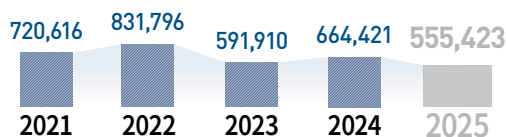


Guarantee Trend

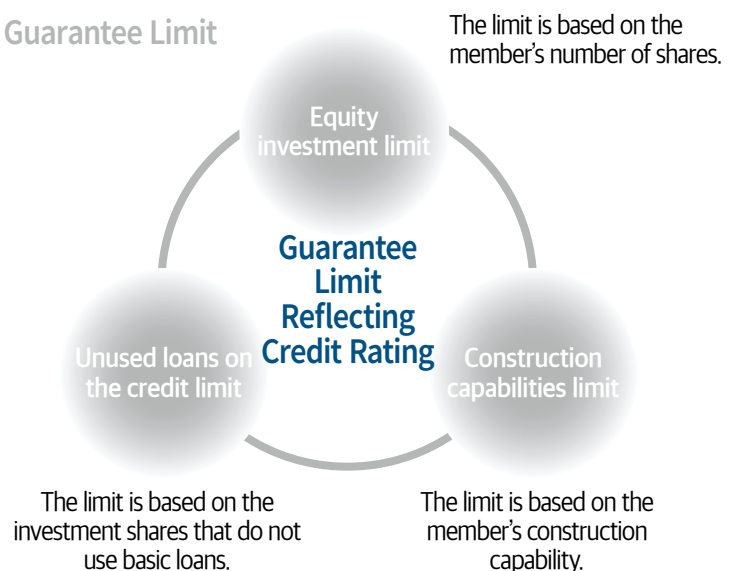
Guarantee balance (Unit: KRW 100 million)



Guarantee record



Guarantee Limit



Overseas Guarantee

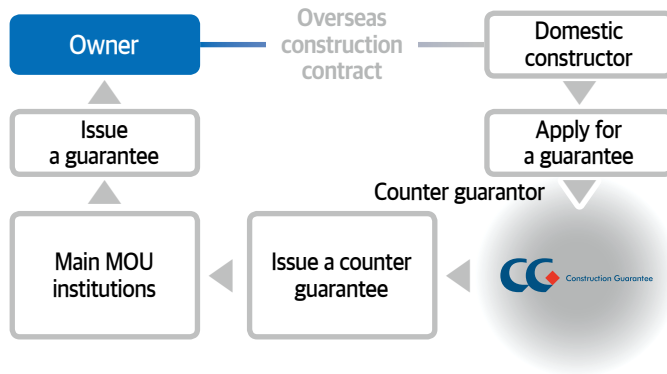
CG supports its members expanding into overseas markets by issuing internationally recognized guarantees that meet global standards.

Guarantees are transmitted directly to project owners through international financial networks such as SWIFT (Society for Worldwide Interbank Financial Telecommunication).

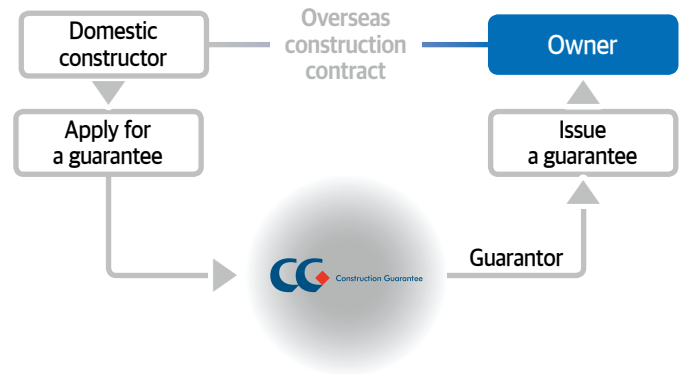


Overseas Guarantee

- Indirect guarantees through domestic & overseas financial institutions



- Direct guarantees to overseas project owners



Major Partner Financial Institutions

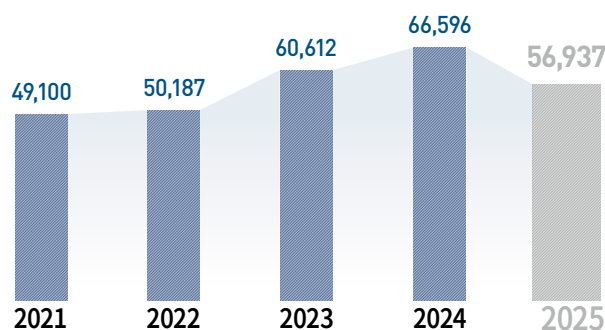


The first issuance of the direct guarantee to an overseas contractor

2017.03 Issued the first direct guarantee to the Cambodian government for the Sala Ta Orn Dam Project
Since then, CG has provided numerous direct guarantees—including bid bonds, performance bonds, and advance payment bonds—for overseas clients in Cambodia, Laos, Vietnam, the Philippines, and other regions, particularly for projects funded by EDCF and ADB.

Guarantee Balance

(Unit: KRW 100 million)



International Credit Rating

To strengthen its global presence, CG has secured international credit ratings, qualifying itself as a reliable provider of overseas guarantees and enabling members to reduce guarantee fees when working with foreign banks.

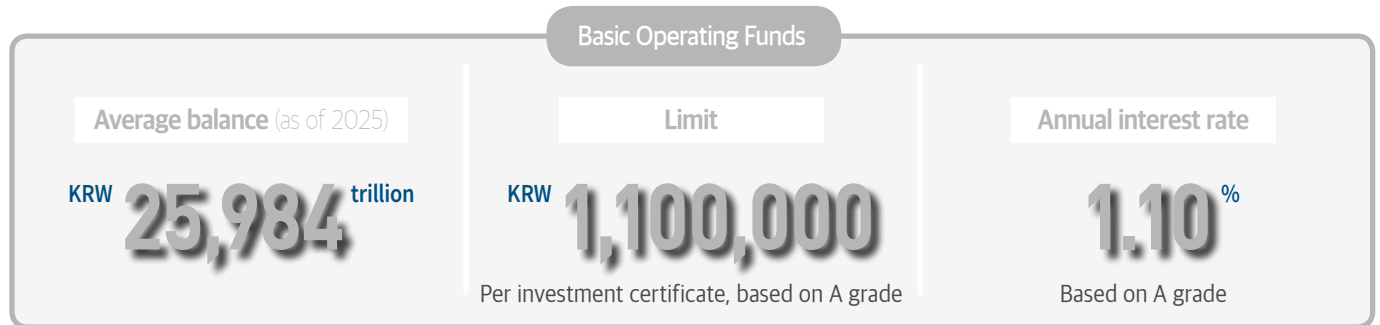


Loan

CG provides funds necessary for construction business operations and construction projects at lower interest rates than other financial institutions, helping its members run their businesses smoothly and reduce financial costs.

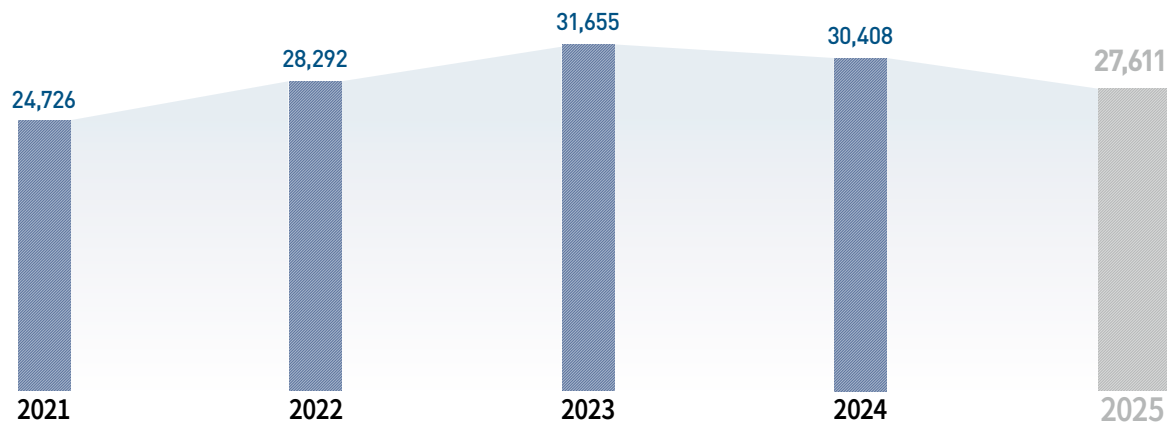


Overview



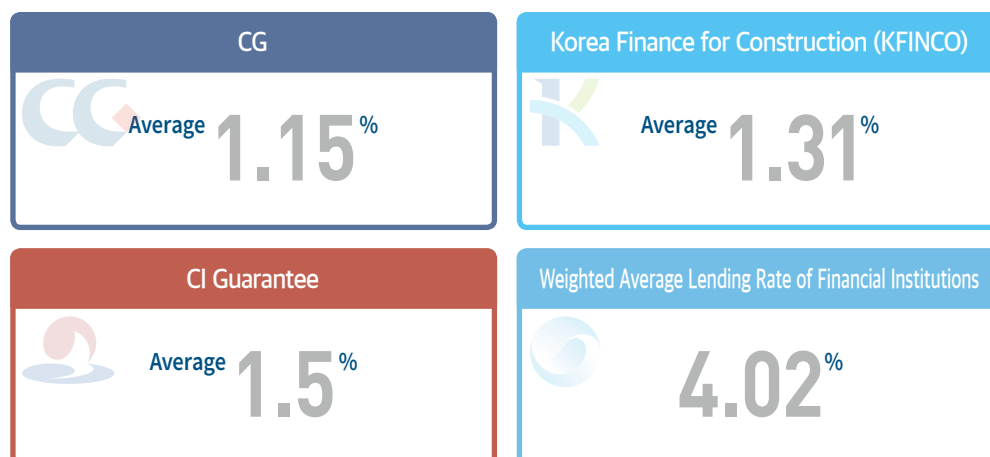
Changes in Loan Size

(Unit: KRW 100 million)



Basic Loan Interest Rates of CG vs. Other Financial Institutions

[As of Dec. 2025]



Insurance

CG resolves complaints and compensation in the event of an accident by compensating for damages caused by worker accidents at construction sites, fire/collapse/typhoon/flood of objects, noise/dust complaints, etc., so CG members can focus solely on carrying out construction.

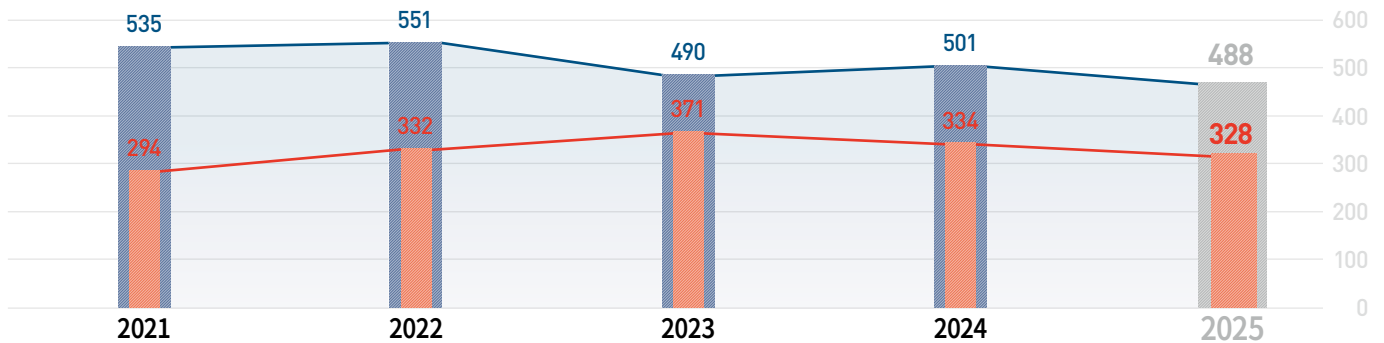


About Insurance

It covers damages that construction contractors may become liable for, such as worker accidents, third-party complaints, and collapses.

Insurance Business Status (Indicators)

Income insurance Payment insurance (Unit: KRW 100 million)



Advantages and Competitiveness of Insurance Products

Cost reduction



- Low insurance fee based on low business expenses
- Possess terms and conditions favorable to the CG members compared to other non-life insurance companies

High coverage



- Reasonable interpretation of terms and conditions and application of legal principles from the CG member's perspective
- Litigation agency for cumbersome civil complaints

Profit returns



- Profits are accumulated as retained earnings, contributing to increased equity value

Insurance Products

On-site risks and insurance products

Workers' Accident Compensation (Domestic/Overseas)

Construction workers, Industrial accident = Damage to workers

Reduction of accident processing work, compensation for damages and defense costs

Construction Work Compensation, Fire Compensation

Construction objects, Damage from fire, typhoons, floods, etc.

Compensation for collapse and loss of construction objects (buildings, bridges, etc.)

General Commercial Liability Compensation

Third party compensation liability, Damage to the third parties around sites

Payment of compensation and resolution of civil complaints

Risks in business operations and compensation products

Construction Cost Claim Compensation

non-performance of private contractors' obligations

compensation for damages due to non-payment of construction costs

Major Accident Compensation Liability Compensation

In relation to the Serious Accidents Punishment Act

Compensation for economic losses faced by business owners, managers, and corporations in the event of a major disaster

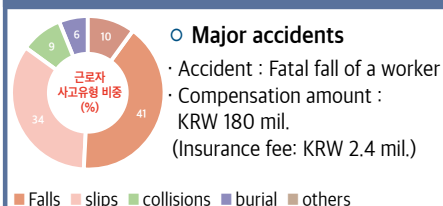
Group Accident Compensation

Employee welfare

Payment of compensation in the event of death or major illness, actual loss, etc

Accidents

Workers' Accident Insurance



General Commercial Liability Compensation

○ Mass accident caused by paint particles

- Insurance fee : KRW 1,296 mil.
- Compensation amount: KRW 180 mil.
- Accident details: Fine particles were blown by the wind during paint work, affecting 300 vehicles in the surrounding area.



Construction Work Compensation

○ Construction object

- Accident details: Damage to the construction object occurred during logistics warehouse construction following a fire presumed to be caused by overheating of floor heating cables (3 firefighters died in the line of duty)
- Compensation amount: Approximately KRW 30 bil. (Insurance fee: KRW107 mil.)



Asset Management

CG promotes stable asset management to reduce risk and increase operating profits to increase the asset value of its members.

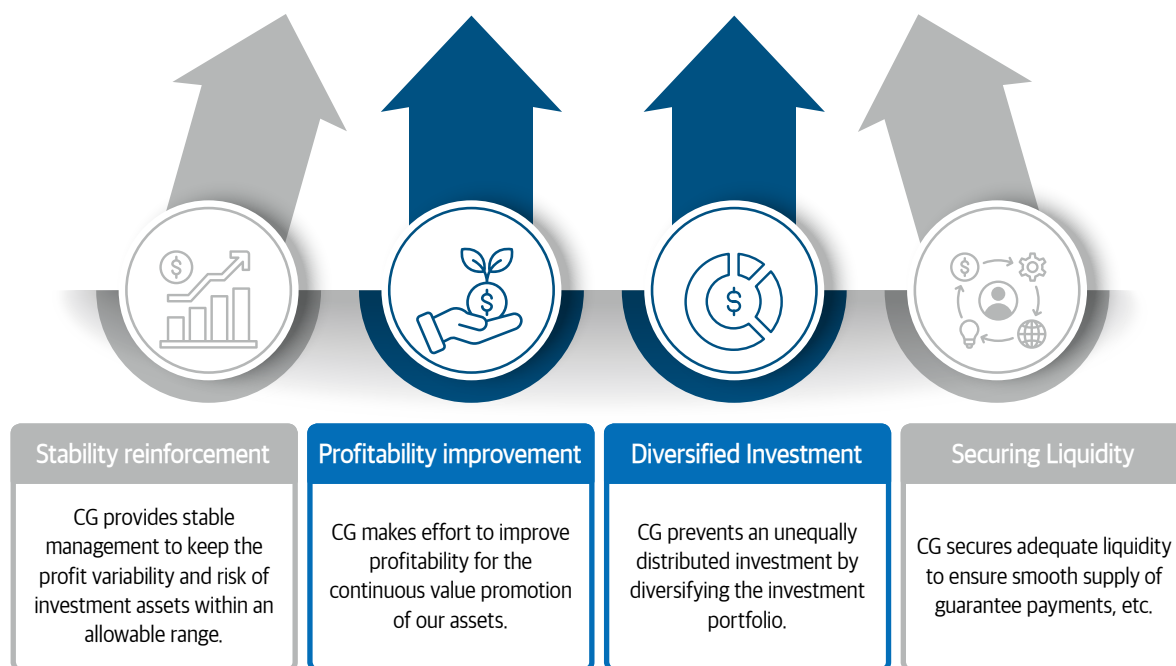
Operating profits from surplus funds serve as a source of dividend and share value increases, or as a basis for providing low-cost financial services.



Principle of the Asset Management

CG performs efficient asset management based on understanding the principles of stability, liquidity, profitability, and diversified investment.

Promotion of Stable Operating Profits

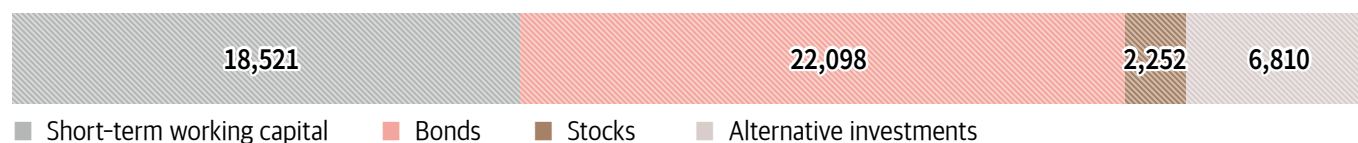


Asset Management Status

(Unit: KRW 100 million won, %)

Type	2023		2024		2025	
	Balance	Percentage	Balance	Percentage	Balance	Percentage
Short-term working capital	15,137	34	16,484	35	18,521	37
Bonds	20,700	46	21,780	46	22,098	44
Stocks	2,600	6	2,641	6	2,252	5
Alternative investments	6,211	14	6,141	13	6,810	14
Total	44,648	100	47,046	100	49,681	100

■ Asset Percentages (Unit: KRW 100 million / As Dec. 2025)

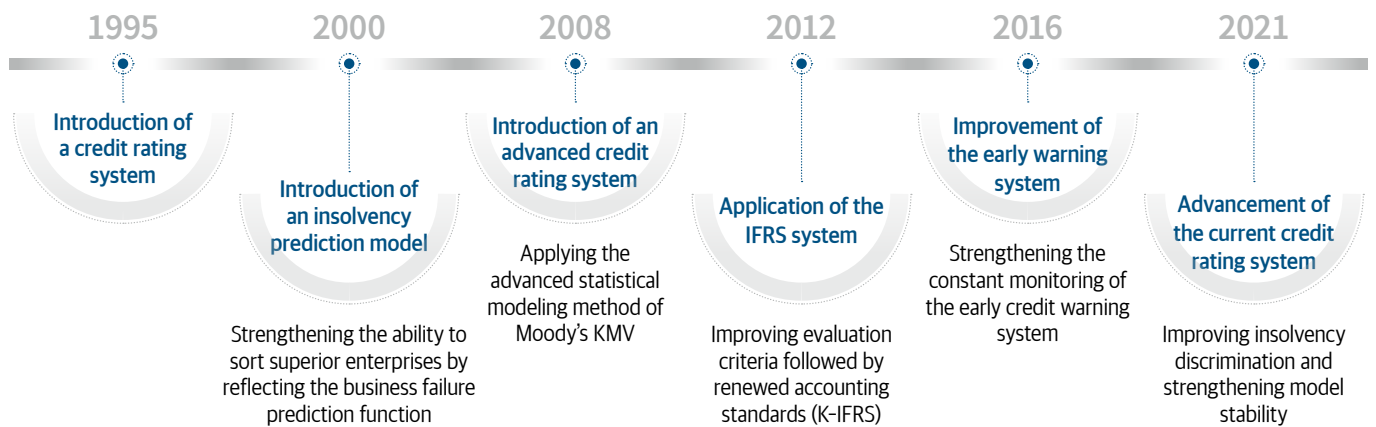


Credit Rating

CG was the first construction guarantee institution to introduce a credit rating system in 1995. Based on its accumulated expertise in ratings, CG has continuously developed a rating system that serves as the basis for reasonable transaction conditions, such as reflecting the latest rating trends of advanced financial institutions, such as default prediction models, through continuous inspection and improvement.

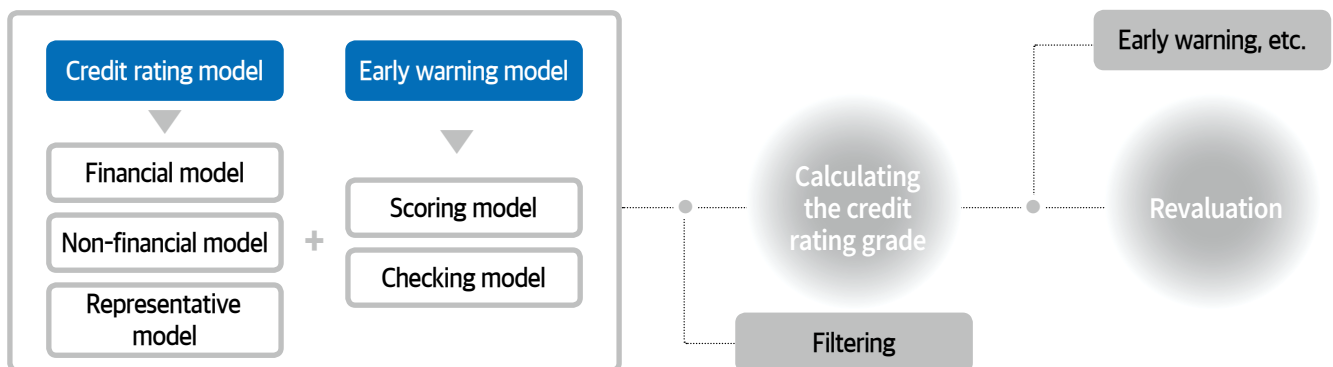


Development of Credit Rating System



Credit Rating System

The credit rating system is used to comprehensively evaluate a member's ability to repay the debt by applying the member's financial status and pre-collected non-financial status (loan, business contracts, etc.) to the system based on the latest financial statements. After evaluation, the early credit warning model is used to carry out a revaluation if any insufficiency is found.



Credit Rating System

Credit Rating System
The CG credit rating consists of ten grades.

AAA
AA
A
BBB
BB
B
CCC
CC
C
D

Purpose of Credit Rating

The CG credit rating is used for guarantee limits, guarantee fees, interest rates, and guarantee reviews in business transactions with CG.



CLAIMS & RECOVERY

CG will become a guard leading the sound construction guarantee market by thoroughly preventing guarantee accidents and providing prompt and professional guarantee performance based on its 60 years of expertise in bond management.



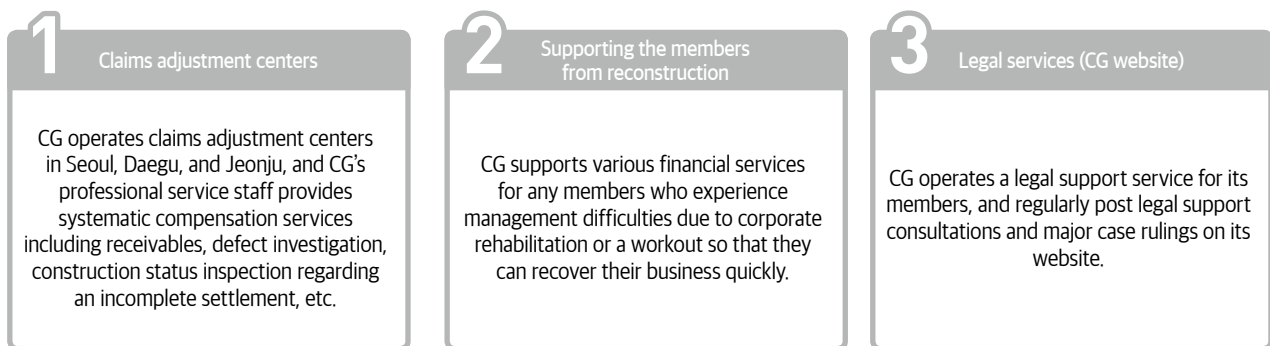
Prevention of Guarantee Accident

CG has been performing special management to prevent any guarantee accidents regarding guaranteed construction and guaranteed entrusted construction.(As of Dec. 2025)



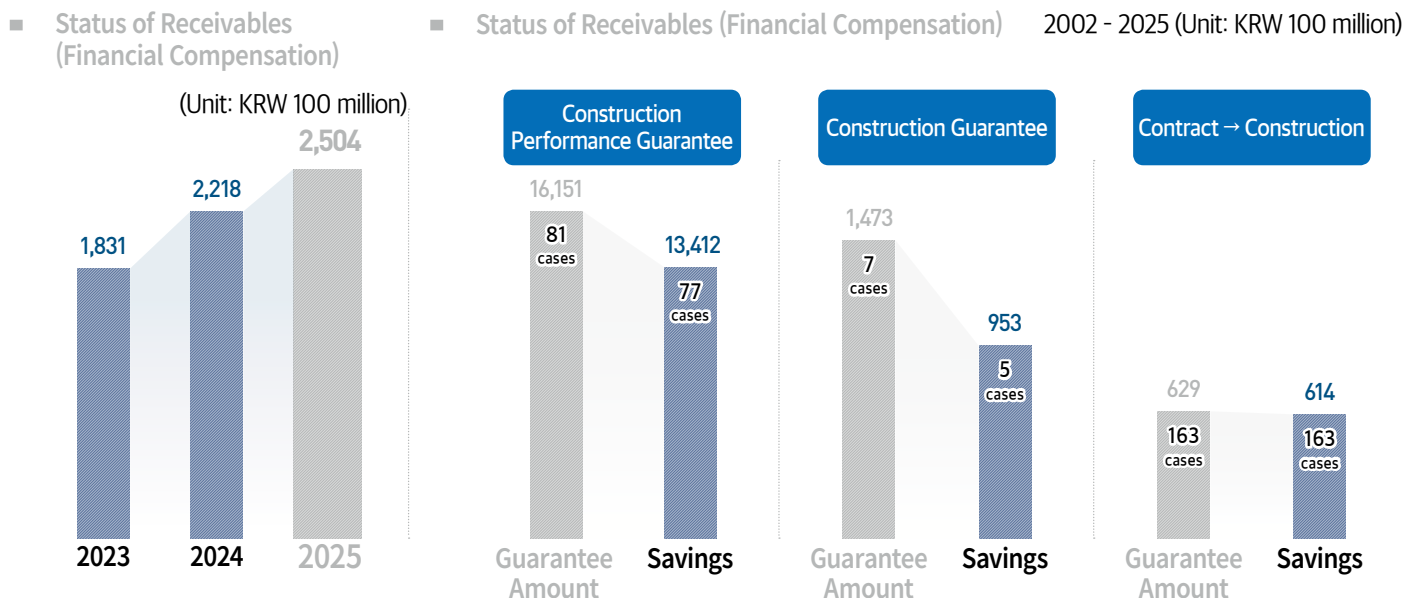
Customer Support

CG's claims adjustment centers and customer support service will assist you to solve complicated and strenuous disputes.



Guarantee Implementation

In the event of a guarantee accident, CG do its best to protect the assets of the guarantee creditors and its members by providing prompt and professional compensation.



DIVERSIFICATION & PUBLIC CONTRIBUTION



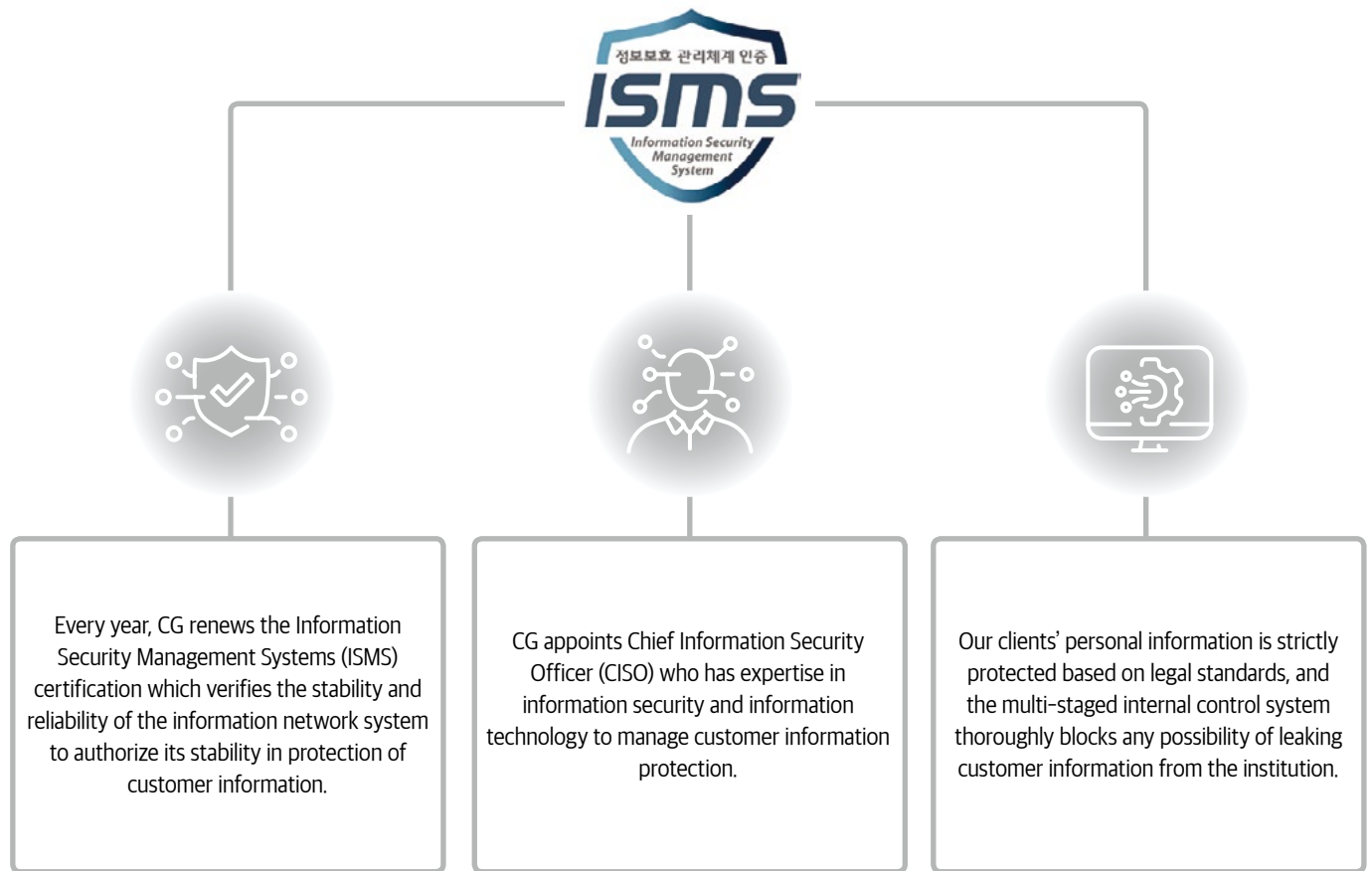
- 34 Customer Satisfaction Management
- 36 Building Leasing
- 38 Construction Management Training Center
- 40 Sejong Field Golf Club & Driving Range
- 42 Corporate Social Responsibility
- 45 Business Network

Customer Satisfaction Management

CG has established a systematic and customer-oriented service by adding sincerity to the system so that the path clients walk can stretch toward success, and is taking care of customer satisfaction and impressions and moving forward for the development of the construction industry.



Customer Information Protection



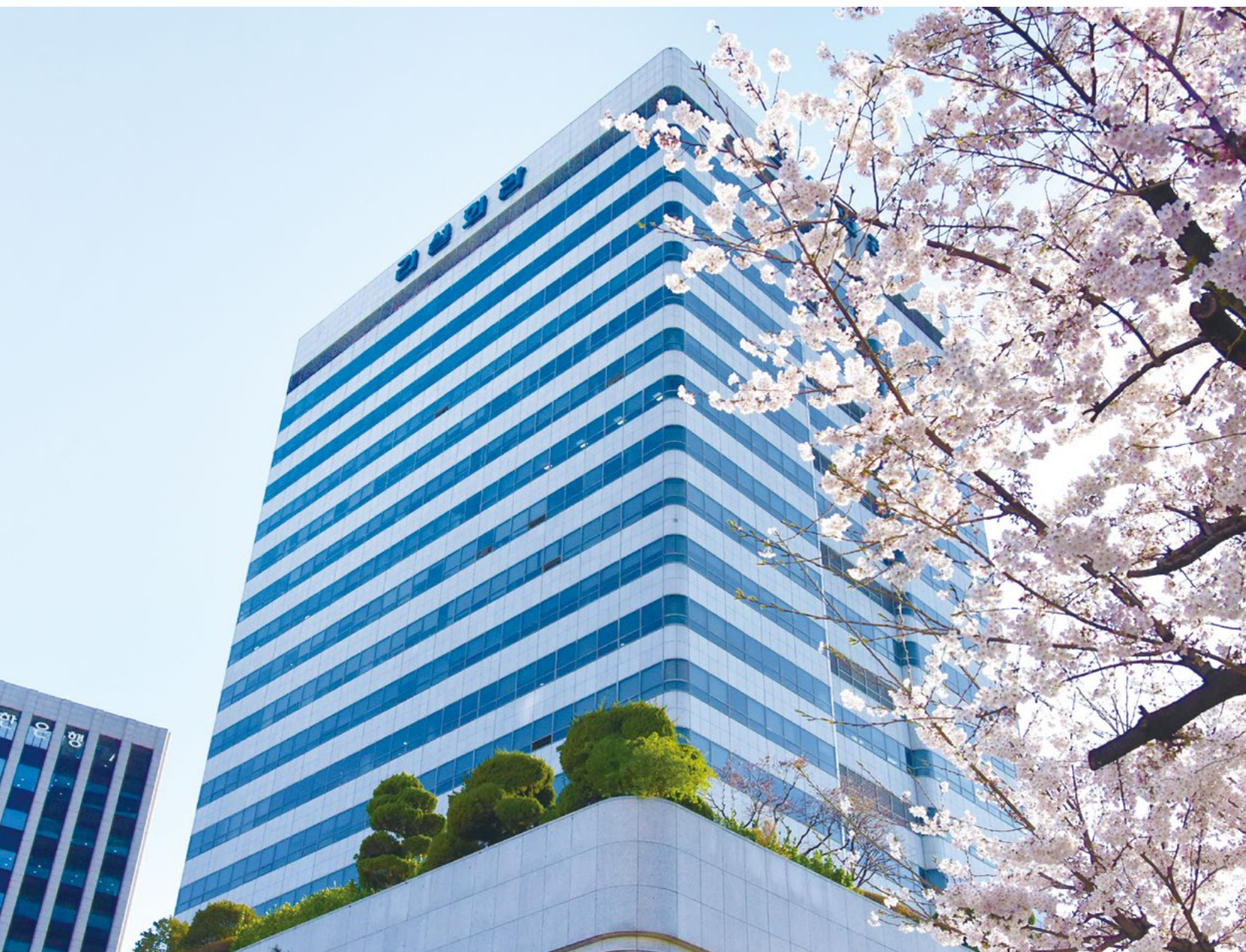
Protection of Surety Creditors, etc.

CG has fulfilled its guarantee responsibility without any wavering even during many turbulent times, including the IMF, and promises to continue to do so in the future.



Building Leasing

As a base for construction finance for the continuous development of the construction industry and the growth of construction workers, the Construction Building supports diverse community activities and provides spaces for new challenges and innovations to workers in the construction industry.



Construction Buildings (HQ)

Situated in Gangnam-gu, Seoul, the Construction Building has been advancing the pride of construction workers in diverse fields including the construction industry by holding numerous events since its completion in 1986. The large LED screen, latest auditorium, sound and lighting equipment can accommodate a wide range of events from big events to luxurious concerts, while the practical office areas and spacious parking lot provide a pleasant working environment.

■ Lease(Office)

Location	Address	Size	Area(㎡)	Year of Completion
Seoul	711, Eonju-ro, Gangnam-gu, Seoul	20F / 2B	52,818	1986
Office lease		+82·2·3449·8686, 8687		
Conference hall rental		+82·2·3449·8687		
VR/conference hall		Available at the website http://cgbest.co.kr		

■ Rental (Conference Halls)

Type	Seats	Amenities
CG Art Hall	674	Large LED screen (9.6M x 3.8M), wireless MIC, interpretation room
Medium conference hall (2F)	160	Large LED screen (4.8M x 2.36M), wired and wireless MIC
Main conference hall (3F)	100	Wired MIC, wireless MIC
Medium conference hall (3F)	40	
Small conference hall (3F)	20	



CG Art Hall



CG Art Hall



Medium conference hall (2F)



Small conference hall (3F)



Medium conference hall (3F)



Main conference hall (3F)

Construction Building (Local)

The Construction Building of each region is the base for the development of the regional construction industry. Each construction building provides various services including office areas.

■ Lease(Office)

Location	Address	Size	Area(㎡)	Year of Completion	Contact Info.
Anyang	169-22 Burim-ro, Dongan-gu, Anyang-si, Gyeonggi-do	7F / 3B	8,235	1995	+82·2·3449·8703
Changwon	650, 315 Daero, Masanhoewon-gu, Changwon-si, Gyeongnam	6F / 1B	2,649	1985	+82·55·292·2783
Jeju	64, Shindaero, Jeju-si, Jeju-do	9F / 3B	12,670	1995	+82·64·744·9269
Gwangju	174, Dongnip-ro, Seo-gu, Gwangju-si	Schedule for reconstruction			+82·62·363·8607

Construction Management Training Center

The driving force behind CG's globally differentiated expertise in construction lies in the talent development that our construction industry has been consistently pursuing for decades.



Facilities

Type	Size	
Lecture room	Auditorium	1 room with 400 seats
	Mid-sized auditorium	1 room with 200 seats
	Large/mid/small lecture hall	1 room (120 seats) / 3 rooms (80 seats) / 5 rooms (56 seats)
	Seminar room	6 rooms (20 seats)
Accommodation	VIP room	2 rooms in the new building
	2-person room	99 rooms in the new building 55 rooms in the old building
	4-person room	27 rooms in the old building
	10-person room	3 rooms in the old building
Amenities	Cafeteria	Accommodates up to 350 people
	Playground	Soccer field size (65m x 98.5m)
	Multipurpose gymnasium	Basketball court size (15m x 28m)
	Recreation room	Accommodates up to 120 people, karaoke facilities
	Tennis court	Treadmills and other modern fitness equipment
	Others	Lounges/internet rooms on all floors, wireless internet access, projectors, electronic lecture desks and monitors equipped in all lecture halls, outdoor campfire site, cafeteria, etc.

Curriculum

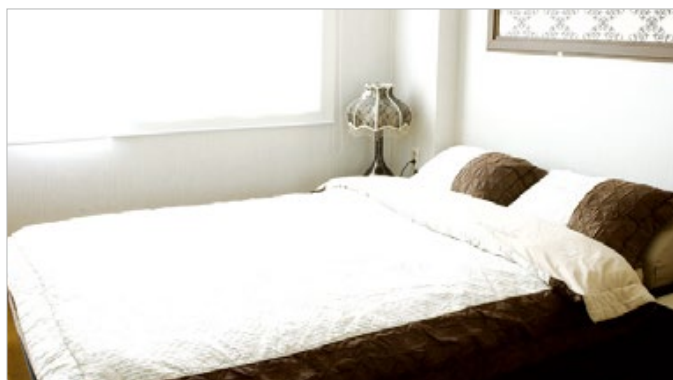
Type	Curriculum
Construction Ethics and Practical Skill Training	New candidates / Ethics of the construction industry / Construction laws / safety, etc.
Construction Management Training	Construction site public service training course / Other practical construction training, etc.
Group Training	Level-specific training / Organizational capacity enhancement / Competency enhancement

Contact Info.

TEL +82·43·850·4520
Training inquiry +82·43·850·4522

■ Facility inquiry

TEL +82·43·850·4523
FAX +82·43·850·4770
Address 1939, Gamno-ro, Noeunmyeon, Chungju-si, Chungcheongbuk-do (in front of North Chungju IC of Jungbunaeryuk Expressway)
Website <http://edu.cgbest.co.kr>



Sejong Field Golf Club & Driving Range

CG provides relaxation and enjoyment through a special urban public golf club. Escape from the busy city life and play a course with both challenge and finesse in beautiful natural scenery, and the valuable memories you make will recharge you for a vibrant life.



Golf Club

Type	Overview
Golf club	1,009,660m ²
Construction facility	7,830.51m ²
Size	Public 18-hole golf course [Par72, 7,310 yds(6,685m)]
Address	1569 Jeongansejong-ro, Sejong-si

Information

Reservation method Via the website (PC, mobile)

Weekday From 09:00AM on Monday 3 weeks ago to 05:00AM on the day of the match

Weekend From 09:00 on Tuesday 3 weeks ago to 05:00 on the day of the match

Website <https://www.sejongcc.com>

TEL +82·44·861·5678



Driving Range

Type	Overview
Driving range	2,405.91m ²
Driving distance	200m
Box	58
Address	3, Nulwangsaeothermal-gil, Sejong, Republic of Korea

Contact Info.

TEL +82·44·864·1872

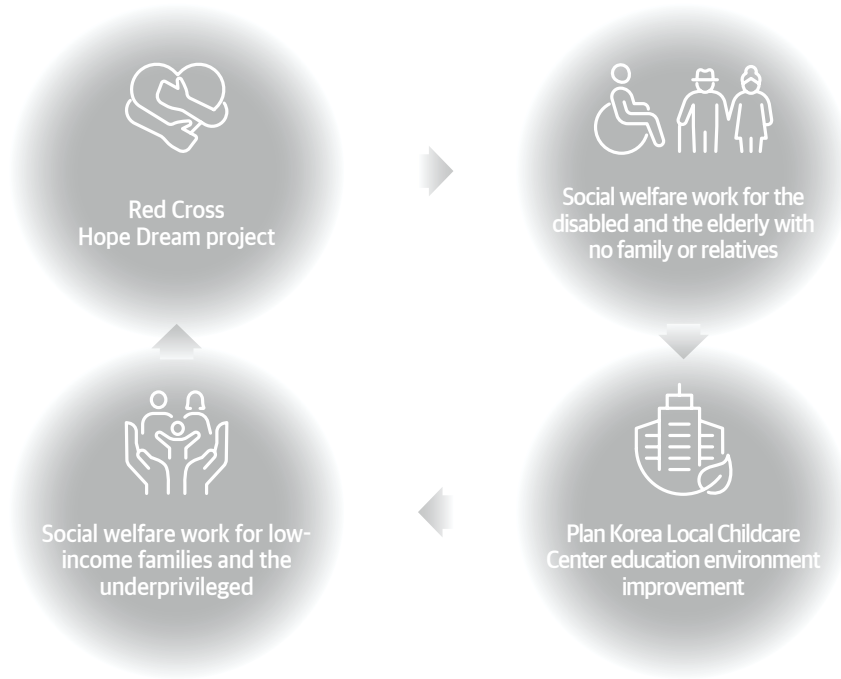


Corporate Social Responsibility

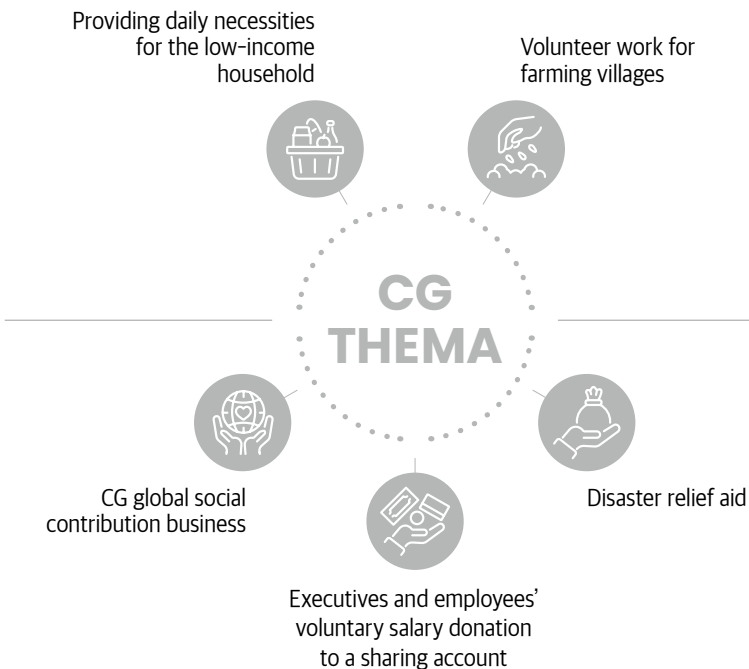
Just as it guarantees the completion of space and enrich our daily lives, CG is fulfilling its corporate social responsibility by actively practicing sharing and carrying out various social contribution activities to create a world where people live together.



CG Social Contribution



CG Social Contribution Theme



Environmental improvement business for community child centers with Plan Korea



Sponsorship and volunteer services for Aeranwon, a center for unmarried single-parents



Volunteer Sharing Activity for Chuseok



Kimchi-making service for Sunggawon, a residential center for severely disabled people



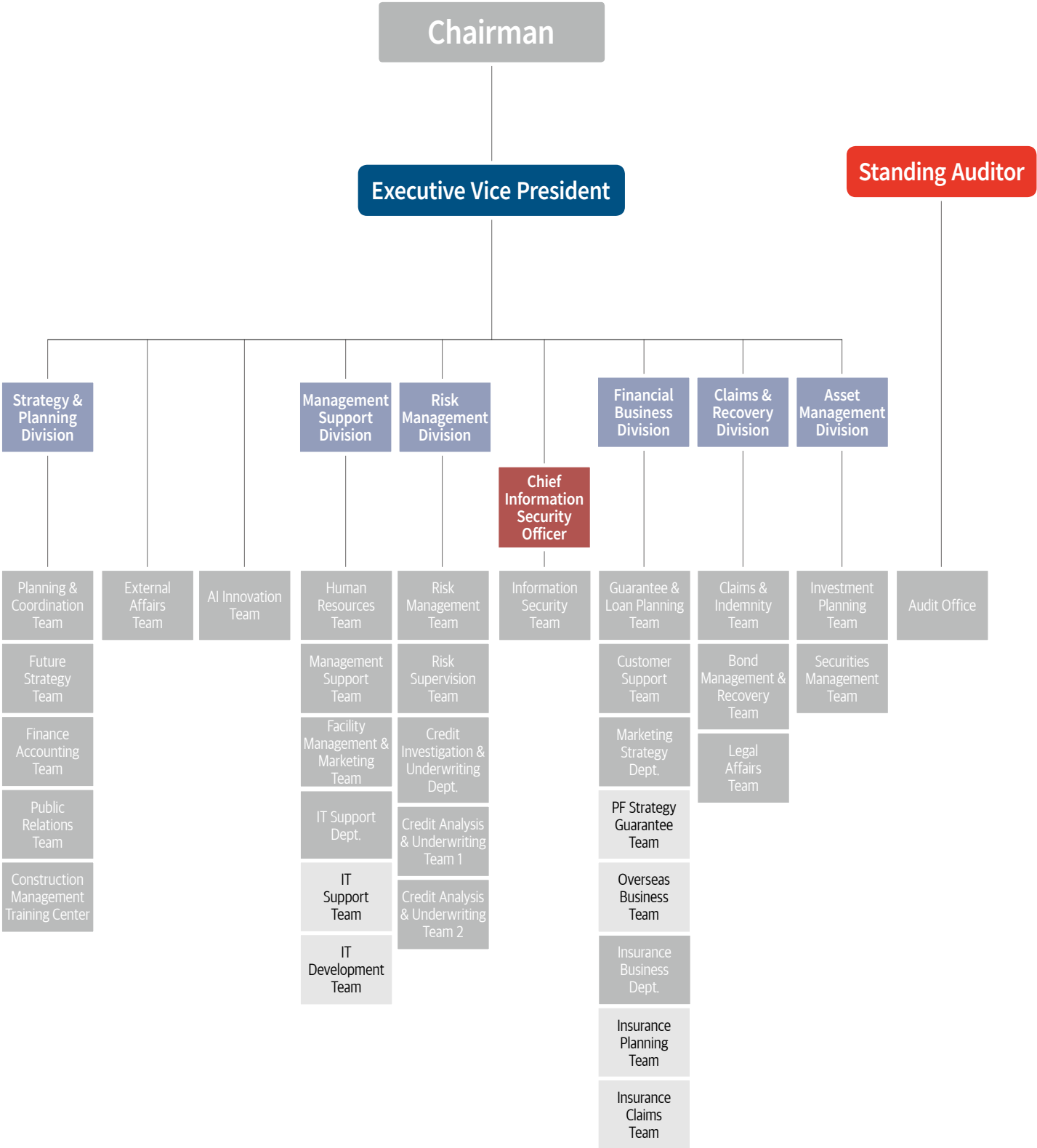
Joint volunteer work of the construction industry for briquette sharing



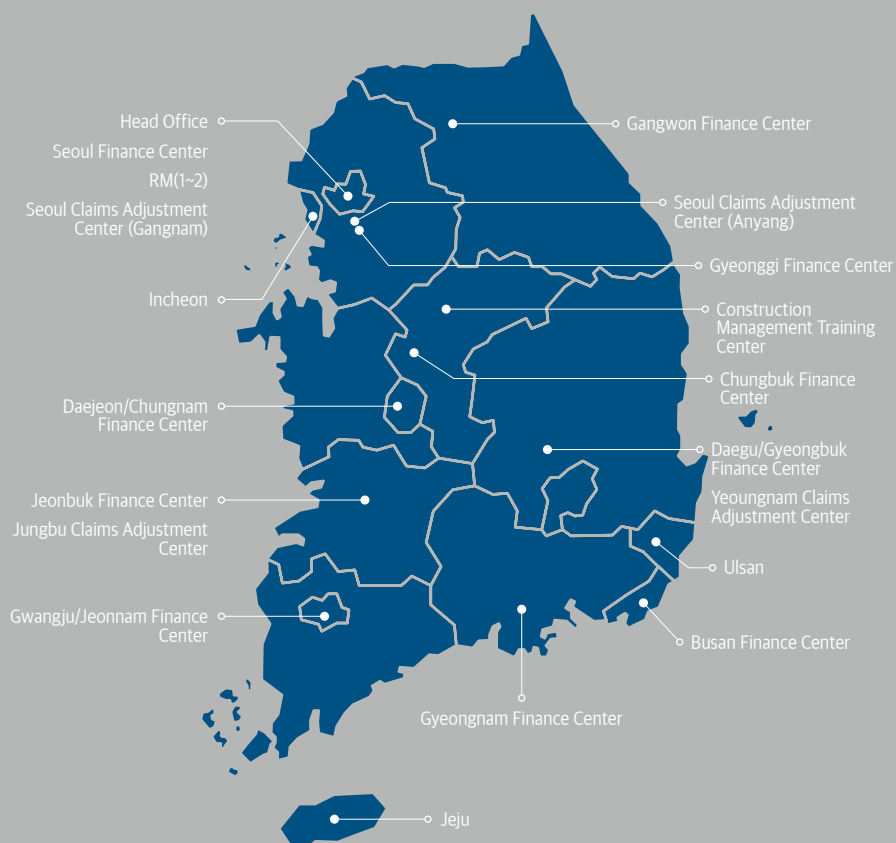
Support and service to Seoul Rehabilitation Center for the Cerebral Palsied

Organization Chart

Head Office



Business Network



Type	TEL	FAX
Head Office	+82-2-3449-8888	+82-2-3449-8903
Seoul Finance Center (Gangnam)	+82-2-3449-8830	+82-2-6006-4218
Seoul Finance Center (Gangbuk)	+82-2-3449-8839	+82-2-6006-4257
RM1	+82-2-3449-8720	+82-2-6006-4257
RM2	+82-2-3449-8770	+82-2-6006-4258
Seoul Claims Adjustment Center (Gangnam)	+82-2-3449-8750	+82-2-6006-4231
Seoul Claims Adjustment Center (Anyang)	+82-31-476-9101	
Incheon	+82-32-439-7197	+82-2-6006-4219
Gyeonggi Finance Center (Suwon)	+82-31-253-1501	+82-2-6006-4220
Gangwon Finance Center (Chuncheon)	+82-33-253-5061	+82-2-6006-4221
Chungbuk Finance Center (Cheongju)	+82-43-256-5156	+82-2-6006-4222
Daejeon/Chungnam Finance Center (Daejeon)	+82-42-489-7611	+82-2-6006-4223
Jeonbuk Finance Center (Jeonju)	+82-63-276-2031	+82-2-6006-4224
Jeonbuk Claims Adjustment Center (Jeonju)	+82-63-276-4560	+82-2-6006-4232
Daegu/Gyeongbuk Finance Center (Daegu)	+82-53-255-0867	+82-2-6006-4226
Yeoungnam Claims Adjustment Center (Daegu)	+82-53-745-8315	+82-2-6006-4234
Gwangju/Jeonnam Finance Center (Gwangju)	+82-62-363-0018	+82-2-6006-4225
Gyeongnam Finance Center (Changwon)	+82-55-294-3261	+82-2-6006-4229
Busan Finance Center	+82-51-463-8147	+82-2-6006-4227
Ulsan	+82-52-245-1504	+82-2-6006-4228
Jeju	+82-64-744-1961	+82-2-6006-4230
Construction Management Training Center (Chungju)	+82-43-850-4500	+82-2-6006-4204

Representative Overseas Office



Representative Middle East Office

Dubai, UAE
Tel. 971-4313-2737

Representative Southeast Asia Office

Jakarta, Indonesia
Tel. 62-21-5290-4042



[Cover] Çanakkale Bridge, Turkey

As a landmark Public-Private Partnership (PPP) project connecting Europe and Asia—and the world's longest suspension bridge upon completion—the Çanakkale Bridge combines Korean construction expertise with financial solutions, providing P-Bond, Ap-Bond, and Equity L/C.