(Attachment)

< Changes in the application of new benchmark rates by currency >

Currency	Before	After	
	Term rate	Overnight rate	Term rate
USD	LIBOR - Overnight, 1 Week, 1/2/3/6/12 Months	SOFR	Term SOFR - 1/3/6/12 Months
EUR	LIBOR - Overnight, 1 Week, 1/2/3/6/12 Months	ESTR	-
	EURIBOR - 1 Week, 1/3/6/12 Months	——————→	EURIBOR - 1 Week, 1/3/6/12 Months
JPY	LIBOR - Overnight, 1 Week, 1/2/3/6/12 Months	TONA	TIBOR - 1 Week, 1/3/6/12 Months
GBP	LIBOR - Overnight, 1 Week, 1/2/3/6/12 Months	SONIA	Term SONIA - 1/3/6/12 Months

< Schedule of LIBOR cessation >

Currency	Tenor	Cessation date
USD	1 Week, 2 Months	January 1, 2022
	Overnight, 1/3/6/12 Months	July 1, 2023
EUR, JPY, GBP, CHF	All	January 1, 2022

* Announcement by the Financial Conduct Authority of the UK(FCA) (March 5, 2021)