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Seoul Finance Snapshot #7

December 2023







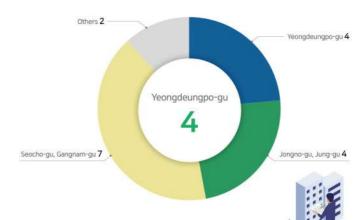
Leasing company

A leasing company handles certain items, either newly acquired or leased, and allows the transaction partner to use them for a specific period. The partner then pays the value of the item in installments and determines who would become the owner at the end of the lease period based on contracts. This type of financing is commonly known as "leasing."



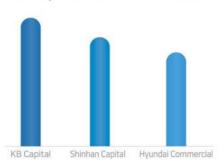
Of **17** leasing companies in Seoul, Gangnam-gu has 7 (41.18%) followed by

Yeongdeungpo-gu that has 4 (23.53%)



Top 3 by Assets (as of Mar. 2023)

- 1st 米 KB 캐可탈 KB Capital(15,3555 trillion won)
- 2nd 용신한캐피탈 Shinhan Capital(12.7694 trillion won)
- 3rd Haundai Commercial (11.0477 trillion won)

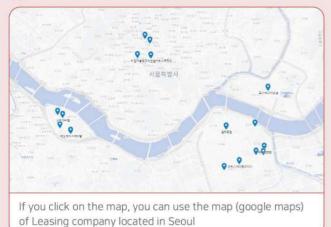


Top 3 by Growth Rates ('23 total asset ratio compared to '22)

- 1st BMW Group Financial Services Korea(26%)
- 2nd () KDB캐피탈 KDB Capital(9%)



Leasing Company Map in Seoul



Top 10 net income

(Unit: 1 million won)

Rank	Company	Net income
1	Shinhan Capital	1,991,270
2	KB Capital	2,143,610
3	Hyundai Commercial	1,536,373
4	KDB Capital	1,318,249
5	Korea Investment Capital	1,253,018
6	BNK Capital	1,233,872
7	Orix Capital Korea	449,009
8	DGB Capital	559,935
9	M Capital	604,918
10	Acuon Capital	870,963





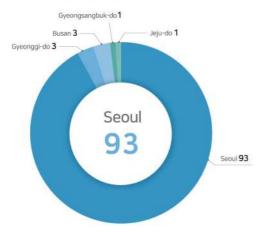


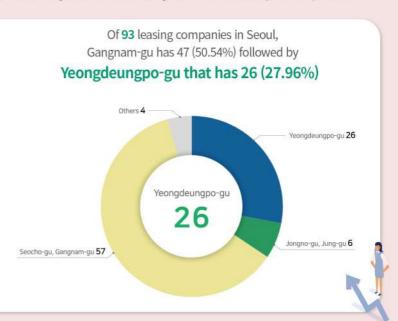
New Technology Financing company

A new technology financing company operates as a comprehensive financial institution that engages in new technology-related investing and financing, managing and directing technology, establishing an investment fund for new technology business, and managing and operating the pooled capital. Notably, it may be run by a securities firm and has a broader range of investment targets than venture capital companies.

Of 101 new technology financing companies nationwide,

93 (93.07%) are in Seoul





Top 3 by Assets (as of Mar. 2023)



Top 3 by Growth Rates ('23 total asset ratio compared to '22)



New Technology Financing Companies in Seoul



If you click on the map, you can use the map (google maps) of New Technology Financing company located in Seoul

Top 10 net income

(Unit: 1 million won)

Rank	Company	Net income
1	Mirae Asset Capital	63,214
2	IBK Capital	44,008
3	Kiwoom Capital	15,677
4	Leaders Technology Investment	11,868
5	Kudos Ventures	8,145
6	Aju IB Investment	7,929
7	Widwin Investment	4,850
8	Woori Technology Investment	3,665
9	Posco Capital	3,478
10	YG Investment	3,142

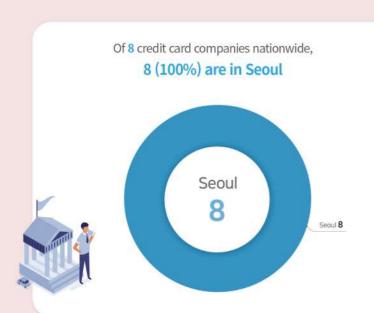






Credit Card company

A credit card company indicates a financial institution that issues and manages credit cards, handles the payment of outstanding balances related to credit card usage, and recruits and manages its franchisees.



Of 8 credit card companies in Seoul,

Jung-gu has 4 (50%), Jongno-gu has 3 (37.5%), and Yeongdeungpo-gu has 1 (12.5%)

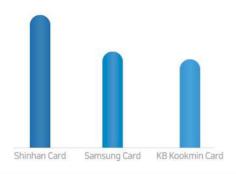


Top 3 by Assets (as of Mar. 2023)

1st 용신한카드 Shinhan Card(41.4126 trillion won)

2nd Samsung Card(29,0771 trillion won)

3rd * KB국민카드 KB Kookmin Card(27,5022 trillion won)



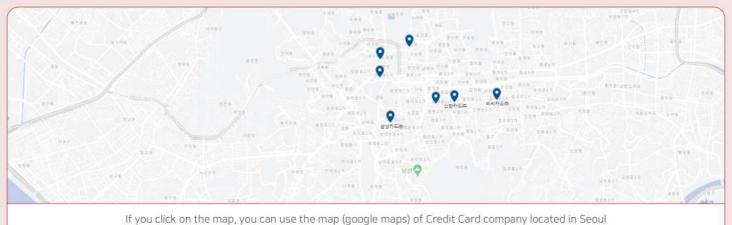
Top 3 by Growth Rates ('23 total asset ratio compared to '22)

1st 하나카드 Hana Card(31%)

2nd @ 롯데카드 Lotte Card(21%)



Credit Card Company Map in Seoul





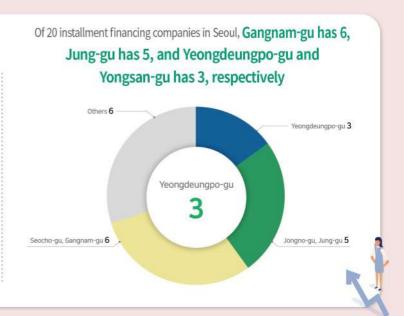


Installment Financing Company

An installment financing company refers to a financial institution that operates by having the buyer and seller enter into separate contracts for the purchase and sale of goods or services. It pays the purchase amount to the seller, and receives partial repayments of the principal and interest of the purchase amount from the buyer over the installment period.

Of 25 installment financing companies nationwide, 20 (80%) are in Seoul





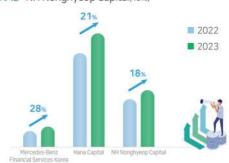
Top 3 by Assets (as of Mar. 2023) 1st [HuundaiCapital] Hyundai Capital(39.2513 trillion won) 2nd গণিশামাছ Hana Capital(16.9660 trillion won) 3rd ্ব্যান্ত্রপ্তমামাছ Woori Financial Capital(52.0371 trillion won)

Top 3 by Growth Rates ('23 total asset ratio compared to '22)

1st Americal Services Mercedes-Benz Financial Services Korea(28%)

2nd 하나캐피탈 Hana Capital(21%)

3rd 『NHs협개피달 NH Nonghyeop Capital(18%)



Installment Financing Company Map in Seoul



If you click on the map, you can use the map (google maps) of Installment Financing Company located in Seoul

Top 10 net income

(Unit: 1 million won)

Rank	Company	Net income
1	Hana Capital	75,235
2	Hyundai Capital	75,046
3	Meritz Capital	59,688
4	JB Woori Capital	50,911
5	Woori Financial Capital	39,193
6	Lotte Capital	26,447
7	NH Nonghyeop Capital	24,615
8	Korea Asset Investment Capital	16,967
9	RCI Financial Services Korea	8,556
10	Mercedes-Benz Financial Services Korea	7,439

