**To whom it may concern,**

I have no hesitation in recommending Byeongchan to PennState University of Computer Science and Engineering. I was one of the most pleased people when he was selected as the company's Master's degree sponsorship. It has been more than 13 years since he joined the Korea Securities Depository and I'm glad to be his direct boss from 2019. Because he is one of the best colleagues I have ever met. I believe he derived sophisticated services for the company and the community from his perceptiveness, enthusiasm, and intellectual characteristics.

As one of the closest people to him recently, he has always shown significant achievements in his work. In particular, his extraordinary insight and concentration in solving problems are the best compared to other colleagues. Once there was a task of linking the electronic voting system and securities firms, but no one solved it. Our company's stance was quite embarrassing at that time. Fortunately, Byeongchan voluntarily took charge of the work and solved the problem after developing it for more than a month. Later, I asked him how he did it, he said he could finish the connection work after understanding all the source code from beginning to end. I've had more trust in him since that happened.

He is also excellent at cooperating with others. Due to the nature of his work, he often collaborates with a number of securities and banking companies. There are frequent disagreements among stakeholders. Recently, there has been a disagreement between Citibank, a local securities firm, and Shinhan Financial Investment. Citibank did not accept an exceptional case against Shinhan Bank. He had to mediate the situation, and he suggested Citibank other benefits, including the possibility of business expansion. He successfully completed the cooperative project based on his excellent communication skills.

He is active and outgoing in group activities. Byeongchan hosted several events as chairman of the company's club 'SpinArt', which consists of table tennis lovers. His dedication always encouraged other people to participate and ensured that the club event went smoothly. Before the event, he prepared all the necessary items under any circumstances. During the event, he carefully checked the progress of the activities and showed off his friendliness and energy. His behavior has always led to successful events. At first, this club had only a few members but now it has over fifty members. It tells that he has a great leadership and organizing skill.

Since he is the most skilled person at managing securities issuance at the company, I was worried that the company would have problems with his work after he left. But after the company chose him as its sponsor, I watched him teach his successor. After checking his systematic training and detailed records, my worries were relieved.

Considering the many advantages mentioned above, I am confident that he is a talented person who can satisfy your university's needs. He is the person I recommend the most. If you have any further questions, I'll be happy to answer them.

Sincerely,

Uisu Jeong,

Team Leader of IT Service Team,

Korea Securities Depository