Modes of Supply:	1) Cross-border Supply	2) Consumption abroad	3) Commercial presence
Sector or Subsector	**Limitations on Market Access**	**Limitations on National Treatment**	**Additional Commitments**
l) Advisory, intermediation and other auxiliary financial services, applicable only to services listed below: - Investment advice	(1) Unbound (2) Unbound (3) Commercial presence is permitted only to foreign investment advisory companies. Representative offices may be established by pre-notification. Top executive personnel of each establishment must reside in Korea.	(1) Unbound (2) Unbound (3) None	
- Credit rating and analysis	(1) Unbound (2) Unbound (3) Credit rating companies should be designated by the relevant authorities to assess the credit rating of companies which may wish to issue non-guaranteed corporate bonds and commercial papers.	(1) Unbound (2) Unbound (3) None	

ANNEX III

SCHEDULE OF RESERVATIONS AND NON-CONFORMING MEASURES FOR INVESTMENT

LAO PDR