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1Q 2011 BS Financial Group Business Results

[2011. 5. 4]



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DISCLAIMER

The financial information presented herein is prepared on the basis of pre-audited financial of BS Financial Group and is based upon the plans, strategies and expectations of the FG's management. All information described in this presentation should be treated as forward looking statements that are subject to risks and uncertainties. Actual results could vary materially from the expectations reflected in this presentation, thus the statements presented herein do not purport to be a complete description of the group's operations or future developments. Readers are cautioned not to place under reliance on these statements, which speak only as of the date of this presentation BS Financial Group does not undertake any obligation to publicly release any revisions to these statements to reflect any future events.

· 1Q 2011 results are based on K-IFRS(including 7.7 KRW bn for Reserve), 2010 and 2009 are based on K-GAAP

· Fiscal Year End for BS Securities is March, 31

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1. Group Earnings Highlight

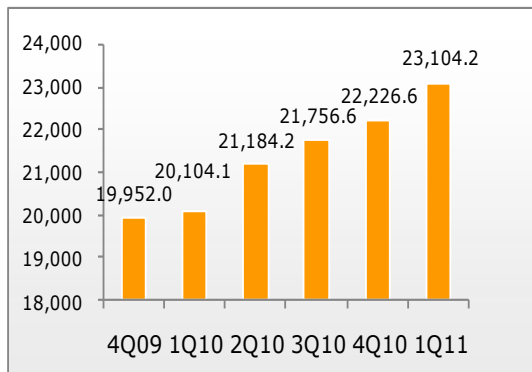
**1Q 2011
Group
Net Income
128.5 KRW bn**

- ❖ **1Q 2011 Group Net Income : 128.5 KRW bn**
 - Bank Net Income 124.0 KRW bn, record high for a single quarter
 - Top Line up due to increase in NIM and loan growth,
Bottom Line down due to decrease in Provisioning & SG&A

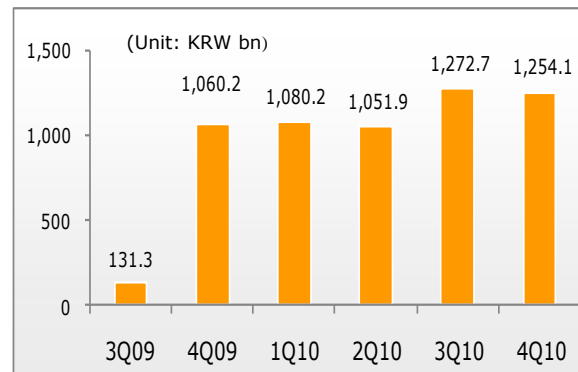
**1Q 2011
Group
Total Assets
37,322.3 KRW bn
[Trust included]**

- ❖ **1Q 2011 Group Total Assets : 37,322.3 KRW bn**
 - BS Financial Group : 2,606.4 KRW bn
 - Bank : 35,142.9 KRW bn
 - Non-bank : 495.0 KRW bn (BS Securities 134.2 KRW bn, BS Capital 356.0 KRW bn, BS Credit Info 4.8 KRW bn)
 - * Exclude unconsolidated portion : 3,114.8 KRW bn, include Total Trust Assets : 2,192.8 KRW bn

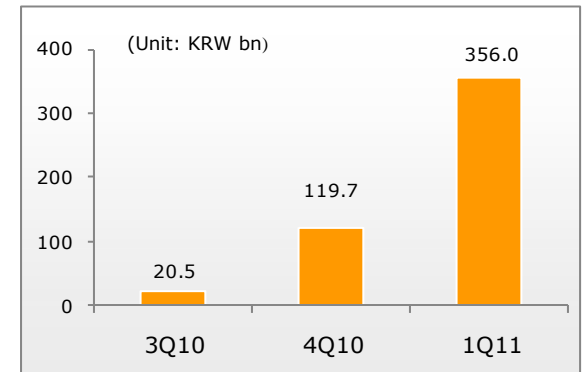
☐ **Busan Bank Total Credits**



☐ **BS Securities Total Securities in Custody**



☐ **BS Capital Total Assets**



2. Group I/S Summary

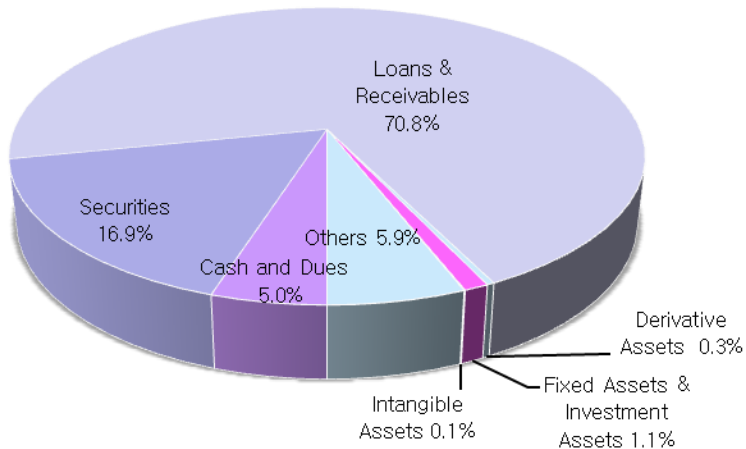
□ Group & Subsidiaries I/S Summary

(Unit: KRW bn)

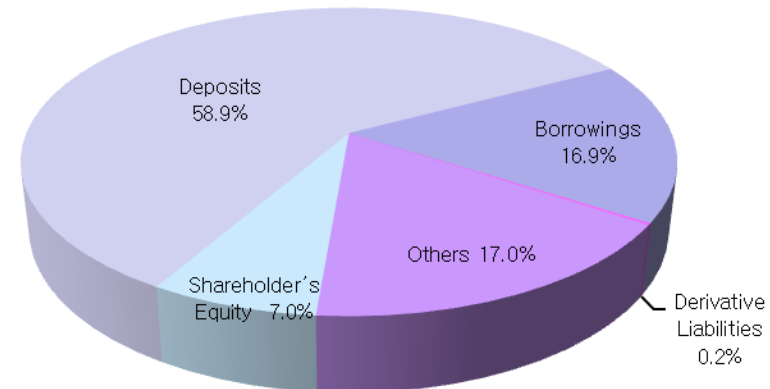
	Group	Busan Bank	BS Securities	BS Credit Information	BS Capital	FHC & Consolidated Change
Net Interest Income	241.3	235.1	0.7	-	4.9	0.6
Net Fee Income	22.8	21.7	1.9	0.5	△1.2	△0.1
Others	23.3	23.2	2.3	-	-	△2.2
SG&A(-)	103.4	97.0	4.2	0.4	1.6	0.2
Income Before Provision Expense	184.0	183.0	0.7	0.1	2.1	△1.9
Provision Expense(-)	15.4	19.1	-	-	0.9	△4.6
Income Before Income Tax	168.6	163.9	0.7	0.1	1.2	2.7
Income Tax Expenses(-)	40.1	39.9	0.2	-	-	-
Net Income	128.5	124.0	0.5	0.1	1.2	2.7

3. Group B/S Summary

Assets



Liabilities



(Unit: KRW bn)

Assets	1Q11
Cash and Dues	1,848.2
Securities	6,291.0
Loans & Receivables	26,433.3
Derivative Assets	121.2
Fixed Assets & Investment Assets	396.3
Intangible Assets	19.7
Others	2,212.6
Total Assets	37,322.3

Liabilities & Shareholder's Equities	1Q11
Deposits	21,981.1
Borrowings	6,319.2
Derivatives	63.4
Others	6,345.0
Total Liabilities	34,708.7
Shareholder's Equity	2,613.6
Total Liabilities & Shareholder's Equity	37,322.3

Note. Group Consolidated B/S, Other Assets and Other Liabilities include Trust Assets(2,192.8 KRW bn)

4. Group Financial Indicators

□ Group Financial Indicators

(Unit: %, %p)

		²⁾ Group (A)	³⁾ Bank (B)	A - B
Profitability	Quarterly NIM	3.09	3.09	-
	ROA	1.48	1.46	0.02
	ROE	19.93	18.47	1.46
	Cost Income Ratio	35.80	34.64	1.16
Asset Quality	Precautionary & Below Ratio	3.61	3.64	△0.03
	Substandard & Below Ratio	1.19	1.20	△0.01
	Coverage Ratio	128.36	128.48	△0.12
	Delinquency Ratio	0.69	0.69	-
¹⁾ Capital Adequacy	BIS Ratio	16.27	14.76	1.51
	Tier I Ratio	12.02	10.72	1.30
	Tier II Ratio	4.25	4.04	0.21
	Tangible Common Equity Ratio(TCE)	7.39	7.24	0.15

Note. 1) Estimate

2) Group based on Basel I

3) Bank based on Basel II

II. 1Q 2011 Bank Results

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1. Earnings Highlight

Growth

- ❖ **Total Credits: Up by 3.9% (877.6 billion bn) QoQ**
 - KRW Loan up by 4.3% (869.0 billion won) QoQ
- ❖ **Total Deposits: Up by 1.6% (407.3 billion won) QoQ**
 - KRW Deposit up by 2.5% (511.9 billion won) QoQ

Asset Quality

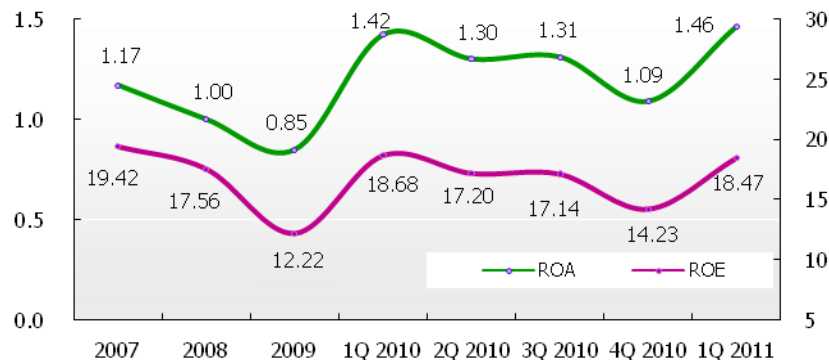
- ❖ **P&B Loan Ratio: 3.64%, up by 0.08%p QoQ**
- ❖ **S&B Loan Ratio: 1.20%, up by 0.13%p QoQ**
- ❖ **Delinquency Ratio: 0.69%, up by 0.16%p QoQ**
 - ▶ Write-off (8.1 billion won), NPL Sales (0)

Profitability

- ❖ **Top Line**
 - ▶ **Net Interest Income increased by 3.8% YoY**
 - Quarterly NIM is 3.09% up by 0.02%p QoQ
- ❖ **Bottom Line**
 - ▶ **Annualized Credit Cost for 1Q is 0.33% down by 0.40%p YoY and down by 0.87%p QoQ**
 - ▶ **Cost Income Ratio for 1Q is 34.64% down by 0.65%p YoY and down by 16.57%p QoQ**
- ❖ **Net Income of 124.0 billion won, up by 21.8% YoY, up by 226.3% QoQ (Reserve 7.7 billion won)**

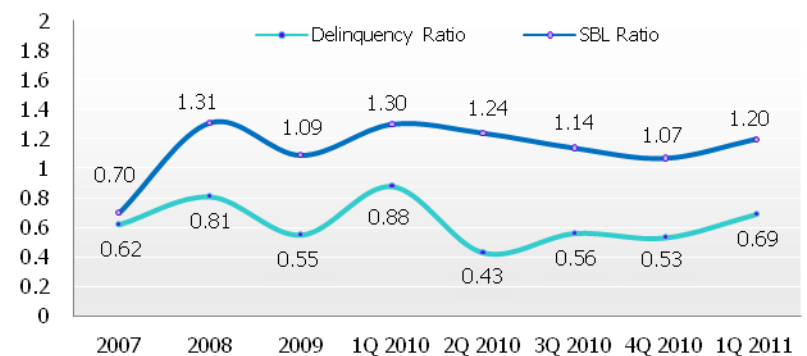
□ ROA / ROE

(Unit: %)



□ Asset Quality

(Unit: %)



2. Key Financial Indicators

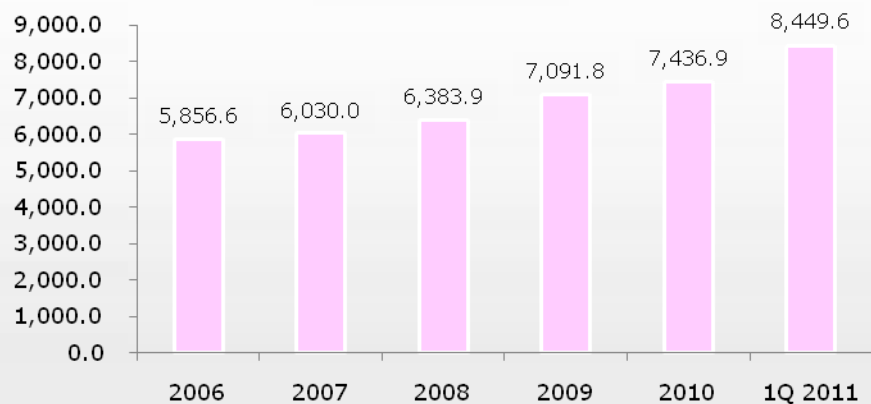
(Unit: KRW bn, %, %p, Balance)

	1Q 2011	2010				4Q 2009	QoQ	YoY
		4Q	3Q	2Q	1Q			
Total Assets	37,323.8	36,788.8	36,283.6	35,035.5	33,493.7	32,037.0	1.5	11.4
Bank Account	35,131.0	34,726.1	34,319.2	33,176.7	31,824.2	30,477.1	1.2	10.4
Trust Account	2,192.8	2,062.7	1,964.4	1,858.8	1,669.5	1,559.9	6.3	31.3
Total Deposits	26,037.3	25,630.0	24,654.6	23,857.7	22,672.7	22,407.6	1.6	14.8
Bank Account	24,069.5	23,774.9	22,874.4	22,132.7	21,123.7	20,927.2	1.2	13.9
Won Deposits	20,730.2	20,218.3	18,741.7	16,928.4	16,006.5	15,588.2	2.5	29.5
Demand	1,952.1	1,816.3	1,820.5	1,793.0	1,655.2	1,709.6	7.5	17.9
Savings	18,721.4	18,337.5	16,852.9	15,061.3	14,273.6	13,796.8	2.1	31.2
Installment	56.7	64.5	68.2	74.1	77.8	81.8	△12.1	△27.1
CD	1,035.5	1,063.1	1,652.1	2,425.9	2,584.8	2,643.5	△2.6	△59.9
Trust Account	1,967.8	1,855.1	1,780.2	1,725.0	1,549.0	1,480.4	6.1	27.0
Total Credits	23,104.2	22,226.6	21,756.6	21,184.2	20,104.1	19,952.0	3.9	14.9
Total Loans	22,441.3	21,581.5	21,105.2	20,509.6	19,478.9	19,284.6	4.0	15.2
KRW Loans	20,887.0	20,018.0	19,534.0	18,884.2	18,057.1	17,842.8	4.3	15.7
SMEs	14,121.0	13,618.1	13,504.0	12,989.2	12,688.6	12,500.6	3.7	11.3
Households	4,811.5	4,753.7	4,597.1	4,492.6	4,147.5	4,093.3	1.2	16.0
Guarantees	662.9	645.1	651.4	674.6	625.2	667.4	2.8	6.0
Total Securities	7,678.6	7,456.8	7,280.8	7,169.4	6,976.2	6,750.2	3.0	10.1
Bank Account	6,357.9	6,231.3	6,017.9	5,988.2	5,921.6	5,767.7	2.0	7.4
Trust Account	1,320.7	1,225.5	1,262.9	1,181.2	1,054.6	982.5	7.8	25.2
Shareholders' Equity	2,625.8	2,458.0	2,406.2	2,298.1	2,210.1	2,119.5	6.8	18.8

- Low-Cost Deposits

Low Cost Deposit Growth (Unit: KRW bn, Average Balance)

Low Cost Deposit



Low Cost Deposit Funding Costs

(Unit: %, accumulated)

	1Q11	4Q10	4Q09	4Q08
Demand Deposits	0.29	0.32	0.32	0.35
Savings Deposits	0.15	0.15	0.16	0.28
Free Corporate Savings Deposits	1.68	1.36	1.52	3.33
Total	0.68	0.55	0.65	1.26

(Unit: KRW bn, %, %p, Average Balance)

	1Q 2011	2010				2009	QoQ	YoY
		4Q	3Q	2Q	1Q			
Low-Cost Deposits (A)	8,449.6	7,436.9	7,357.7	7,322.2	7,298.2	7,091.8	13.6	15.8
Demand Deposits	1,816.3	1,706.9	1,711.0	1,727.2	1,687.8	1,552.7	6.4	7.6
Savings Deposits	3,882.9	3,524.3	3,481.1	3,442.0	3,408.2	3,191.7	10.2	13.9
Free Corporate Savings Deposits	2,750.4	2,205.7	2,165.6	2,153.0	2,202.2	2,347.4	24.7	24.9
Deposits in KRW (B)	20,369.4	17,323.7	16,696.0	16,136.2	15,798.3	14,827.1	17.6	28.9
Total Deposits (Bank Account) (C)	23,764.4	22,012.8	21,696.0	21,351.4	20,990.7	20,339.4	8.0	13.2
Total Deposits (Bank + Trust Account)(D)	25,738.7	23,702.5	23,354.8	22,952.3	22,524.4	21,637.0	8.6	14.3
Low-Cost Deposits/Won Deposits(A/B)	41.48	42.93	44.07	45.38	46.20	47.83	△1.45	△4.72
Low-Cost Deposits/Total Deposits (A/C)	35.56	33.78	33.91	34.29	34.77	34.87	1.78	0.79
Low-Cost Deposits/Total Deposits(A/D)	32.83	31.38	31.50	31.90	32.40	32.78	1.45	0.43

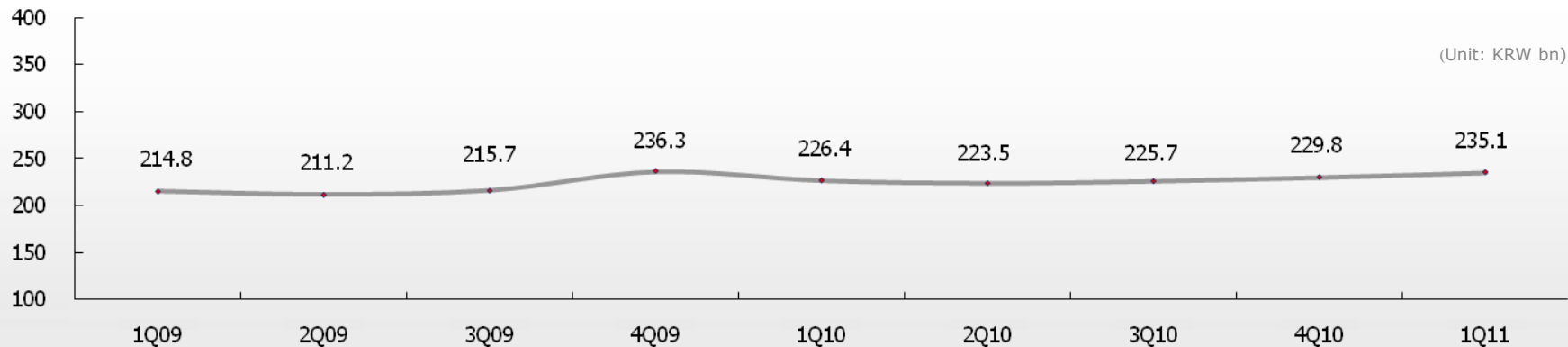
3. Income Statement

(Unit: KRW bn, %, %p)

	1Q 2011	2010					2009	QoQ	YoY
		4Q	3Q	2Q	1Q				
Net Interest Income	235.1	905.4	229.8	225.7	223.5	226.4	878.0	2.3	3.8
Net Fee Income	21.7	81.6	20.4	19.5	22.3	19.4	83.4	6.4	11.9
Fees from Trust Account	2.7	12.5	3.7	2.9	2.8	3.1	8.5	△27.0	△12.9
Others	20.5	△0.1	3.1	12.3	△16.5	1.0	△74.1	561.3	1,950.0
Provision Expense (-)	19.1	159.8	68.6	31.8	22.3	37.1	190.1	△72.2	△48.5
SG&A (-)	97.0	405.5	131.6	93.9	91.8	88.2	388.5	△26.3	10.0
Net Operating Income	163.9	434.1	56.8	134.6	118.1	124.6	317.2	188.6	31.5
Non-Operating Income	-	9.2	△3.7	1.9	0.9	10.1	0.8	-	-
Income Before Income Tax	163.9	443.3	53.1	136.5	119.0	134.7	318.0	208.7	21.7
Income Tax Expenses (-)	39.9	109.8	15.1	33.3	28.5	32.9	72.9	164.2	21.3
Net Income	124.0	333.5	38.0	103.2	90.5	101.8	245.1	226.3	21.8
ROA	1.46	1.09		1.31	1.30	1.42	0.85	0.37	0.04
ROE	18.47	14.23		17.14	17.20	18.68	12.22	4.24	△0.21

4. Interest Income

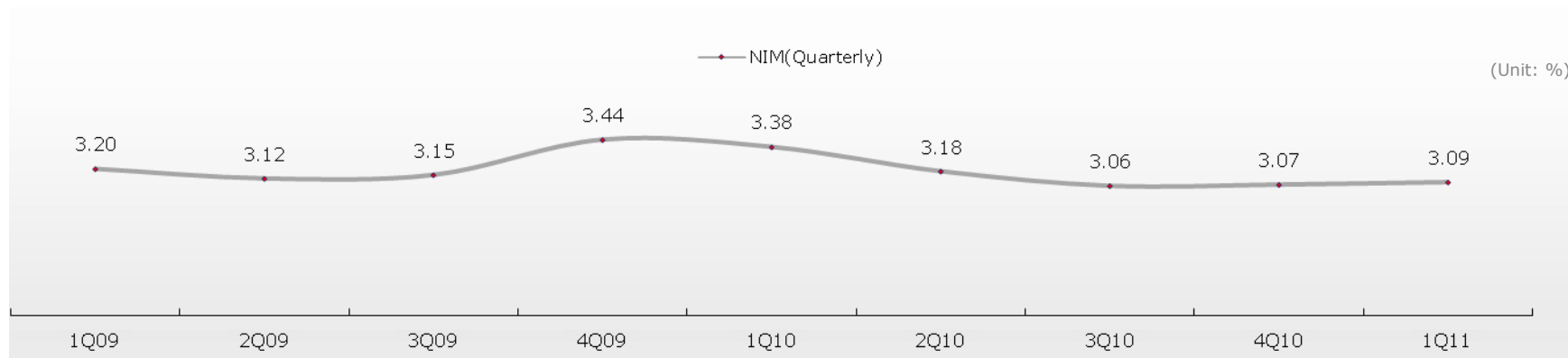
□ Net Interest Income



(Unit: KRW bn, %)

	1Q 2011	2010					2009	QoQ	YoY
		4Q	3Q	2Q	1Q				
Net Interest Income	235.1	905.4	229.8	225.7	223.5	226.4	878.0	2.3	3.8
Interest Revenues	413.9	1,622.1	409.7	406.6	402.5	403.3	1,683.2	1.0	2.6
Interest on Loans	343.2	1,337.5	340.9	335.2	329.6	331.8	1,392.7	0.7	3.4
Interest on Securities	62.9	263.3	64.0	66.3	67.1	65.9	266.2	△1.7	△4.6
Others	7.8	21.3	4.8	5.1	5.8	5.6	24.3	62.5	39.3
Interest Expenses	178.8	716.7	179.8	181.0	179.0	176.9	805.2	△0.6	1.1
Interest on Deposits	126.9	479.4	125.0	122.4	116.5	115.5	485.2	1.5	9.9
Interest on Debentures	32.5	140.8	34.3	35.2	36.4	34.9	167.1	△5.2	△6.9
Others	19.4	96.5	20.5	23.4	26.1	26.5	152.9	△5.4	△26.8

□ NIM Trend



(Unit: KRW bn, %, %p, Accumulated)

	1Q 2011	2010				2009	QoQ	YoY
		4Q	3Q	2Q	1Q			
NIM	3.09	3.17	3.20	3.27	3.38	3.23	△0.08	△0.29
NIS	3.66	3.81	3.88	4.00	4.14	4.16	△0.15	△0.48
Interest Rate on KRW Loans	6.26	6.45	6.53	6.66	6.84	7.17	△0.19	△0.58
Households	5.67	5.90	5.99	6.12	6.33	6.77	△0.23	△0.66
Corporate	5.92	6.05	6.11	6.20	6.35	6.77	△0.13	△0.43
Interest Rate paid on KRW Deposits	2.60	2.64	2.65	2.66	2.70	3.01	△0.04	△0.10
Interest Earning Assets (Accumulated)	28,476.5	26,690.0	26,371.2	25,936.6	25,524.6	25,415.5	6.7	11.6
Avg. Interest Earning Assets (Quarterly)	28,476.5	27,635.8	27,226.2	26,344.0	25,524.6	25,581.9	3.0	11.6

6. Non-Interest Income

(Unit: KRW bn, %)

	1Q 2011	2010					2009	QoQ	YoY
		4Q	3Q	2Q	1Q				
Non-Interest Income	44.9	94.1	27.3	34.7	8.6	23.5	17.8	64.5	91.1
Non-Interest Revenues	221.5	1,137.1	255.6	236.2	413.2	232.1	1,401.9	△13.3	△4.6
Fee Income	33.3	135.8	33.7	33.2	36.1	32.8	133.9	△1.2	1.5
Fees from Trust Acct.	2.7	12.5	3.7	2.9	2.8	3.1	9.0	△27.0	△12.9
Others	¹⁾ 185.5	988.8	218.2	200.1	374.3	196.2	1,259.0	△15.0	△5.5
Non-Interest Expenses	176.6	1,043.0	228.3	201.5	404.7	208.5	1,384.1	△22.6	△15.3
Commissions Paid	11.6	54.1	13.2	13.7	13.9	13.3	50.5	△12.1	△12.8
Trust Acct. Losses	0	0	0	0	0	0	0.5	-	-
Others	²⁾ 165.0	988.9	215.1	187.8	390.8	195.2	1,333.1	△23.3	△15.5

Note)

1. Non-Interest Other Revenues : Security Investment Related Gains (25.5), FX and Derivative Related Gains (146.7)
2. Non-Interest Other Expenses : Security Investment Related Losses (2.4), FX and Derivative Related Losses (139.4)
Investment in Fund (10.1), Deposit Insurance (6.8)

7. Provisioning

Provision Expenses

(Unit: KRW bn)

	1Q 2011	2010					2009				
			4Q	3Q	2Q	1Q		4Q	3Q	2Q	1Q
Corporate	23.0	155.8	65.8	25.4	27.2	37.4	141.2	17.4	25.1	26.5	72.2
Household	△2.7	△0.3	1.3	1.0	2.0	△4.6	14.7	6.3	2.0	3.7	2.7
Credit Card	0.8	2.6	0.4	0.4	0.6	1.2	5.9	1.3	1.1	1.8	1.7
Others	△2.0	1.7	1.1	5.0	△7.5	3.1	28.3	△4.4	0.5	13.5	18.7
Trust Account	0	0	0	0	0	0	0	0	0	0	0
Total (A)	19.1	159.8	68.6	31.8	22.3	37.1	190.1	20.6	28.7	45.5	95.3
Total Credit (B)	23,581.3	22,740.2	22,740.2	22,240.9	21,657.4	20,550.3	20,381.0	20,381.0	20,630.4	20,180.8	20,070.3
Credit Cost (A/B)	0.33	0.70	1.20	0.57	0.41	0.73	0.93	0.40	0.55	0.90	1.93

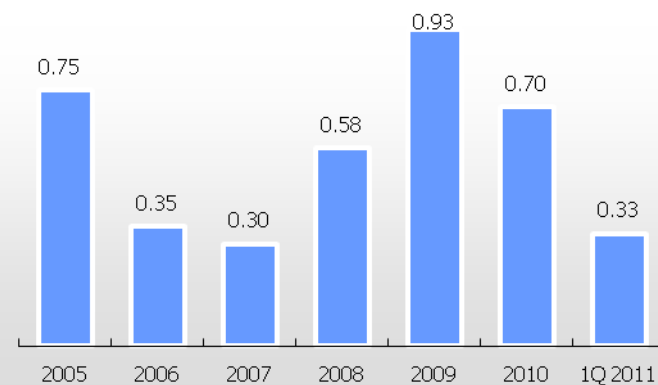
Provision Balances

(Unit: KRW bn)

	1Q 2011	2010				2009
		4Q	3Q	2Q	1Q	4Q
Corporate	276.5	274.2	277.0	273.6	268.9	237.4
Household	15.3	54.3	53.8	53.4	51.6	57.8
Credit Card	7.4	11.6	11.5	11.5	11.2	10.8
Trust	0	0	0.4	0.4	0.4	0.4
Total	299.2	340.1	342.7	338.9	332.1	306.4

□ Credit Cost

(Unit:%)



Summary of SG&A

- Changes in SG&A
 - SG&A decreased by 34.6 billion won, 26.3% QoQ
 - Salaries and other expenses increased by 7.3 billion won, 10.0% YoY, due to pay increases & promotions

- Cost-Income Ratio decreased by 16.57%p from 51.21% in 4Q10 and decreased by 0.65%p YoY

(Unit: KRW bn, %, %p)

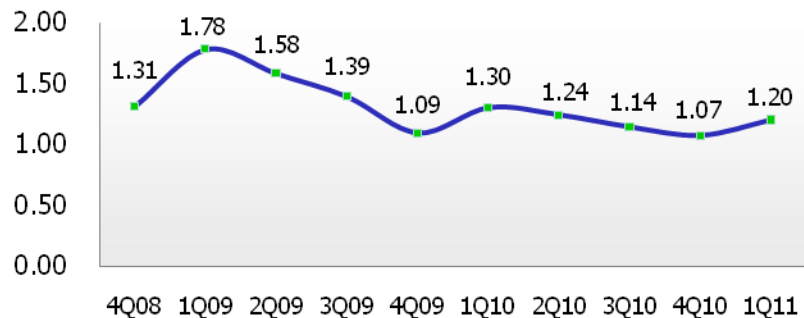
	1Q 2011	2010					2009	QoQ	YoY
		4Q	3Q	2Q	1Q				
Total SG&A	97.0	405.5	131.6	93.9	91.8	88.2	388.5	△26.3	10.0
Salaries and other expenses	80.1	330.3	103.1	76.9	77.5	72.8	311.4	△22.3	10.0
Depreciation	8.8	37.3	10.5	9.5	8.7	8.6	32.1	△16.2	2.3
Taxes and dues	2.7	11.5	3.1	3.3	2.6	2.5	11.9	△12.9	8.0
Retirement Allowance	5.4	19.6	7.8	4.2	3.0	4.6	20.7	△30.8	17.4
Honorary Retirement	0	6.8	7.1	0	0	△0.3	12.5	△100.0	-
Cost Income Ratio	34.64	40.57	51.21	36.07	39.55	35.29	43.37	△16.57	△0.65

9. Asset Quality

□ SBL Ratio

SBL Ratio

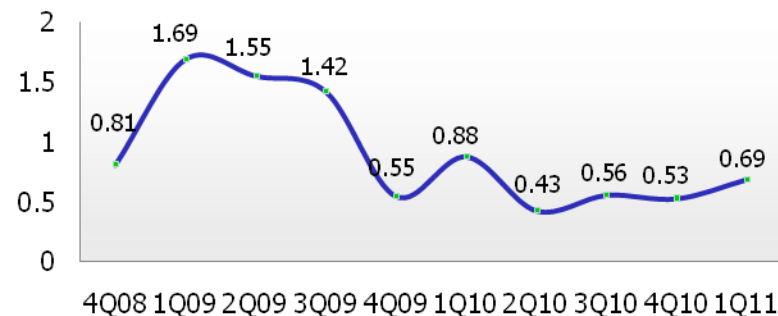
(Unit: %)



□ Delinquency Ratio

Delinquency Ratio

(Unit: %)



(Unit: KRW bn, %, %p)

	1Q 2011	2010				2009	QoQ	YoY
		4Q	3Q	2Q	1Q			
Total Loans	23,581.3	22,740.2	22,240.9	21,657.4	20,550.3	20,381.0	3.7	14.7
Normal	22,723.0	21,929.6	21,416.1	20,905.8	19,790.9	19,664.5	3.6	14.8
Precautionary	574.2	566.6	572.4	483.7	492.5	493.4	1.3	16.6
Substandard	250.5	220.6	221.7	224.0	213.9	179.3	13.6	17.1
Doubtful	13.5	9.9	17.4	32.5	37.2	36.5	36.4	△63.7
Expected loss	20.1	13.5	13.3	11.4	15.8	7.3	48.9	26.4
SBL(Substandard Below Loans)	284.1	244.0	252.4	267.9	267.0	223.1	16.4	6.4
(SBL Ratio (%))	(1.20)	(1.07)	(1.14)	(1.24)	(1.30)	(1.09)	0.13	△0.10
(SBL Coverage Ratio)	(128.48)	(143.67)	(135.20)	(125.98)	(123.93)	(136.77)	△15.19	4.55
Loan Amount	22,918.4	22,095.1	21,589.5	20,982.9	19,925.2	19,713.6	3.7	15.0
Delinquent Amount	158.0	116.2	121.8	91.2	174.9	108.8	36.0	△9.7
Delinquency Ratio	0.69	0.53	0.56	0.43	0.88	0.55	0.16	△0.19

10. Capital Adequacy

(Unit: KRW bn, %)

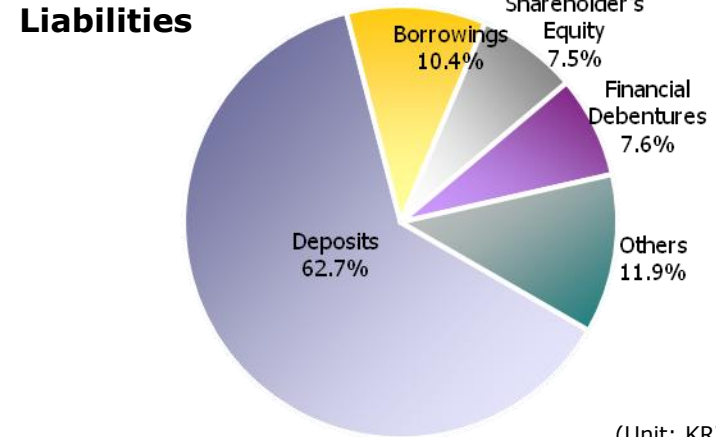
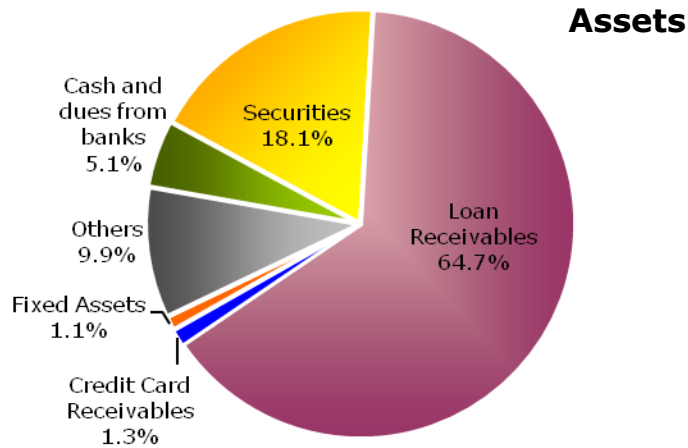
Bank BIS Ratio	¹⁾ 1Q 2011	2010			
		4Q	3Q	2Q	1Q
Total Risk Adjusted Capital	3,620.9	3,595.3	3,572.0	3,353.3	3,215.7
Tier I Capital	2,629.8	2,551.8	2,547.1	2,449.4	2,353.2
Tier II Capital	991.1	1,043.5	1,024.9	903.9	862.5
Total Risk Weighted Assets	24,538.5	23,546.8	22,984.9	22,116.3	21,813.2
Credit Risk	22,375.2	21,619.3	21,098.3	20,290.2	20,016.5
Market Risk	282.9	87.1	82.2	64.7	73.8
Operational Risk	1,880.4	1,840.3	1,804.4	1,761.4	1,722.9
BIS Capital Ratio	14.76	15.27	15.54	15.16	14.74
Tier I	10.72	10.84	11.08	11.07	10.79
Tier II	4.04	4.43	4.46	4.09	3.95
TCE	7.24	7.02	6.95	6.86	6.87

1) Estimate

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1. Financial Statements Summary



(Unit: KRW bn, %, Balance)

	1Q 2011	2010				2009	QoQ	YoY
		4Q	3Q	2Q	1Q			
Assets	35,130.9	34,726.1	34,319.2	33,176.7	31,824.2	30,477.1	1.2	10.4
Cash and Dues	1,779.6	2,005.1	1,563.1	1,272.9	1,844.0	1,230.1	△11.2	△3.5
Securities	6,357.9	6,231.3	6,017.9	5,988.2	5,921.6	5,767.7	2.0	7.4
Loans	22,744.9	21,668.0	21,182.8	20,691.1	19,543.6	19,840.1	5.0	16.4
Credit Card	379.2	411.3	407.2	428.4	423.4	358.9	△7.8	△10.4
Fixed Assets	393.4	389.6	363.6	353.1	355.4	357.1	1.0	10.7
Other Assets	3,475.9	4,020.8	4,784.6	4,443.0	3,736.1	2,923.2	△13.6	△7.0
Liability & Shareholder's Equity	35,130.9	34,726.1	34,319.2	33,176.7	31,824.2	30,477.1	1.2	10.4
Deposits	22,013.3	21,490.0	20,646.5	19,562.6	18,933.6	18,510.5	2.4	16.3
Borrowings	3,644.4	3,746.6	3,587.3	3,668.2	3,870.1	3,744.5	△2.7	△5.8
Financial Debentures	2,666.7	2,631.8	2,628.4	2,815.1	2,465.3	2,646.3	1.3	8.2
Other Liabilities	4,180.7	4,399.7	5,050.8	4,832.7	4,345.1	3,456.3	△5.0	△3.8
Shareholder's Equity	2,625.8	2,458.0	2,406.2	2,298.1	2,210.1	2,119.5	6.8	18.8

1. Financial Statements Summary

(Unit: KRW bn, %)

	Busan Bank			
	1Q11	4Q10	QoQ	YoY
1. Operating Revenues	635.4	665.3	△4.5	0.0
Interest Revenue	413.9	409.7	1.0	2.6
Fee & Commission Revenue	33.3	33.7	△1.2	1.5
Trust Account	2.7	3.7	△27.0	△12.9
Others	185.5	218.2	△15.0	△5.5
2. Operating Expenses	471.5	608.4	△22.5	△7.7
Interest Expense	178.8	179.8	△0.6	1.1
Fee & Commission Expense	11.6	13.2	△12.1	△12.8
Trust Account	0	0	-	-
Others	165.0	215.1	△23.3	△15.5
SG&A	97.0	131.6	△26.3	10.0
Provision Expense	19.1	68.6	△72.2	△48.5
3. Operating Income	163.9	56.8	188.6	31.5
4. Non Operating Income	0	△3.7	-	-
5. Ordinary Income	163.9	53.1	208.7	21.7
6. Special Income	0	0	-	-
7. Income Before Income Taxes	163.9	53.1	208.7	21.7
8. Income Taxes	39.9	15.1	164.2	21.3
9. Net Income	124.0	38.0	226.3	21.8

2. PPOP

(Unit: KRW bn, %)

	1Q 2011	2010				2009	QoQ	YoY	
		4Q	3Q	2Q	1Q				
PPOP	188.4	622.7	129.5	172.6	144.2	176.4	528.7	45.5	6.8
Provision Expenses	24.5	179.4	76.4	36.1	25.2	41.7	210.7	△67.9	△41.2
Loans	20.8	154.2	63.8	27.1	28.9	34.4	161.0	△67.4	△39.5
Payment Guarantees	0.3	3.9	3.8	△0.4	0.9	△0.4	0.8	△92.1	△175.0
Retirement Allowance	5.4	19.6	7.8	4.3	2.9	4.6	20.6	△30.8	17.4
Others	△ 2.0	1.7	1.0	5.1	△7.5	3.1	28.3	△300.0	△164.5
Income Taxes	39.9	109.8	15.1	33.3	28.5	32.9	72.9	164.2	21.3
Net Income	124.0	333.5	38.0	103.2	90.5	101.8	245.1	226.3	21.8

3. Security Investment

(Unit: KRW bn, %, Balance)

	1Q 2011					4Q 2010		1Q 2010	
	Total	Trading Securities	Investment Securities			Total	QoQ		YoY
			Total	A.F.S*	H.T.M*				
KRW Bonds	5,452.4	0	5,452.4	1,623.0	3,829.4	5,325.0	2.4	5,152.1	5.8
Government Bonds	832.0	0	832.0	235.6	596.4	731.2	13.8	810.4	2.7
Financial Debentures	1,121.6	0	1,121.6	480.4	641.2	1,163.1	△3.6	1,632.7	△31.3
Municipal Bonds	490.7	0	490.7	0	490.7	424.3	15.6	241.6	103.1
Govn't Corporate Bonds	2,459.9	0	2,459.9	423.6	2,036.3	2,404.0	2.3	1,934.7	27.1
Corporate Bonds	548.2	0	548.2	483.4	64.8	602.4	△9.0	532.7	2.9
Foreign Bonds	31.9	3.3	28.6	28.6	0	59.3	△46.2	72.0	△55.7
Stock	458.8	21.8	437.0	437.0	0	412.5	11.2	332.3	38.1
Mutual Funds	385.8	11.4	374.4	374.4	0	424.7	△9.2	353.1	9.3
Bonds	50.0	0	50.0	50.0	0	112.1	△55.4	112.2	△55.4
Stocks	140.8	0	140.8	140.8	0	182.8	△23.0	123.7	13.8
MMF	11.4	11.4	0	0	0	7.9	44.3	8.0	42.5
Others	183.6	0	183.6	183.6	0	121.9	50.6	109.2	68.1
Others	29.0	¹⁾ 19.9	9.1	9.1	0	9.8	195.9	12.3	135.8
Total	6,357.9	56.4	6,301.5	2,472.1	3,829.4	6,231.3	2.0	5,921.8	7.4

¹⁾ Fair Value Option

4. Total Deposits / Loans

(Unit: KRW bn, %, Balance)

Total Deposits	1Q 2011	2010				2009	QoQ	YoY
		4Q	3Q	2Q	1Q			
KRW Deposits	20,730.2	20,218.3	18,741.7	16,928.4	16,006.5	15,588.2	2.5	29.5
Demand	1,952.1	1,816.3	1,820.5	1,793.0	1,655.2	1,709.6	7.5	17.9
Savings	18,721.4	18,337.5	16,852.9	15,061.3	14,273.6	13,796.8	2.1	31.2
Installment	56.7	64.5	68.2	74.1	77.8	81.8	△12.1	△27.1
CD	1,035.5	1,063.1	1,652.1	2,425.9	2,584.8	2,643.5	△2.6	△59.9
Bills Sold	45.4	40.0	30.5	25.5	26.7	30.3	13.5	70.0
R P	498.8	488.9	495.2	647.3	699.9	699.8	2.0	△28.7
Financial Debenture	1,759.6	1,964.6	1,955.1	2,105.6	1,805.7	1,965.3	△10.4	△2.6
Trust Account	1,967.8	1,855.1	1,780.2	1,725.0	1,549.0	1,480.5	6.1	27.0
Total Deposits	26,037.3	25,630.0	24,654.6	23,857.7	22,672.7	22,407.6	1.6	14.8

Total Loans	1Q 2011	2010				2009	QoQ	YoY
		4Q	3Q	2Q	1Q			
KRW Loans	20,887.0	20,018.3	19,534.0	18,884.2	18,057.1	17,842.8	4.3	15.7
Corporate	15,265.1	14,450.3	14,185.7	13,666.4	13,263.1	13,149.2	5.6	15.1
(SME)	(14,121.0)	(13,618.1)	(13,504.0)	(12,989.2)	(12,688.6)	(12,500.6)	3.7	11.3
(Large Corps)	(1,144.1)	(832.2)	(681.7)	(677.2)	(574.5)	(648.6)	37.5	99.1
Household	4,811.5	4,753.7	4,597.1	4,492.6	4,147.4	4,093.3	1.2	16.0
Public	810.4	814.0	751.2	725.2	646.6	600.3	△0.4	25.3
Foreign Currency Loans	1,059.3	1,122.3	1,127.7	1,152.2	1,063.2	1,116.1	△5.6	△0.4
Trust Account	19.2	18.9	24.7	26.5	30.4	31.4	1.6	△36.8
Others	1,138.7	1,067.4	1,070.2	1,121.3	953.4	961.7	6.7	19.4
Total Loans	23,104.2	22,226.6	21,756.6	21,184.2	20,104.1	19,952.0	3.9	14.9

5. Corporate Loan Portfolio

(Unit: KRW bn, %, Balance)

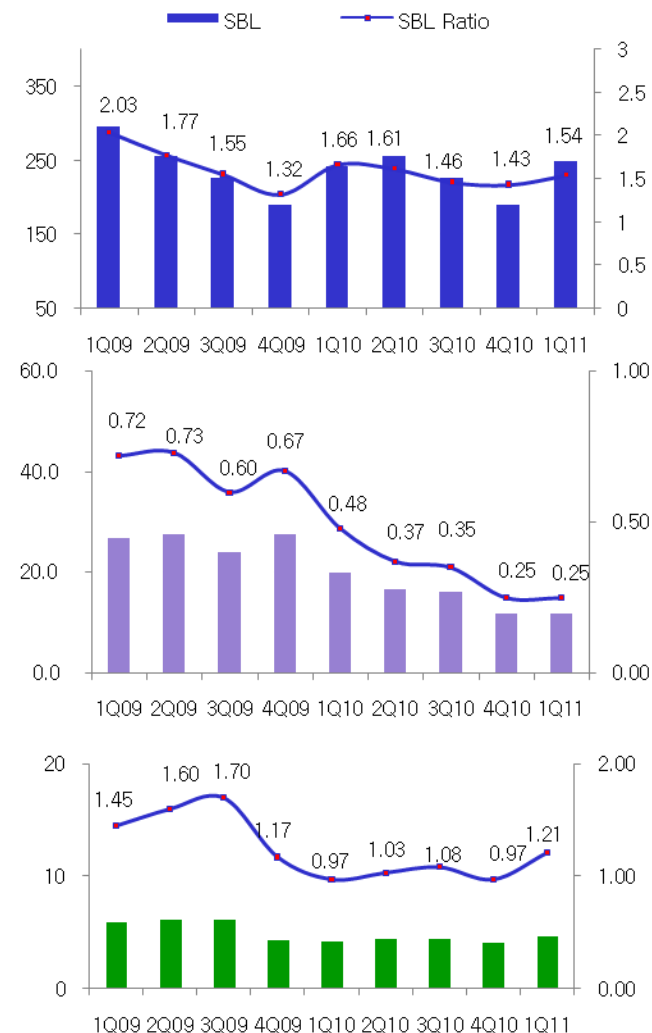
	1Q 2011		4Q 2010		1Q 2010	
	Amount	Ratio	Amount	Ratio	Amount	Ratio
Manufacturing Sectors	7,325.9	45.6	7,040.0	46.1	6,530.3	46.9
Steel Metal Products	2,327.2	14.5	2,268.5	14.9	1,941.5	14.0
Automobile Parts	1,626.9	10.1	1,565.6	10.3	1,490.4	10.7
Machinery	952.2	5.9	968.0	6.3	952.9	6.9
Petroleum, Rubber, etc.	757.5	4.7	707.8	4.6	677.3	4.8
Fabric	274.3	1.7	246.3	1.6	213.4	1.5
Garment & Shoes	179.5	1.1	163.8	1.1	170.7	1.2
Kitchen Units	220.4	1.4	216.5	1.4	222.7	1.6
Electronics	395.3	2.5	364.1	2.4	382.4	2.8
Paper, Paper Mills	102.6	0.6	102.4	0.7	105.7	0.8
Others	490.0	3.0	437.0	2.9	373.3	2.6
Non-Manufacturing	8,749.6	54.4	8,224.3	53.9	7,379.3	53.1
Wholesale & Retail	1,830.6	11.4	1,792.5	11.7	1,660.9	11.9
Public	194.5	1.2	194.6	1.3	56.2	0.4
Construction & Engineering	884.4	5.5	732.4	4.8	710.6	5.1
Real Estate & Lease	1,779.3	11.1	1,708.2	11.2	1,527.3	11.0
Insurance & Financing	831.3	5.2	670.3	4.4	518.1	3.7
Transportation	1,113.9	6.9	1,078.6	7.1	1,000.6	7.2
Hotel & Food	368.5	2.3	360.3	2.4	340.1	2.5
Others	1,747.1	10.9	1,687.4	11.1	1,565.5	11.3
Total	16,075.5	100.0	15,264.3	100.0	13,909.6	100.0

6. Asset Quality

(Unit: KRW bn, %)

	1Q 2011	2010				4Q 2009	
		4Q	3Q	2Q	1Q		
SME	Normal	15,446.2	15,022.8	14,898.3	14,497.9	13,942.9	13,809.6
	Precautionary	515.3	508.7	512.5	415.9	440.9	441.1
	Substandard	223.8	208.6	206.1	208.4	198.8	162.8
	Doubtful	8.6	5.3	11.1	25.8	30.8	24.0
	Expected Loss	17.3	11.1	11.1	9.3	13.3	4.4
	Total	16,211.1	15,756.5	15,639.1	15,157.3	14,626.7	14,441.9
Household	Normal	4,787.5	4,731.2	4,574.9	4,467.0	4,118.4	4,054.4
	Precautionary	32.6	30.8	30.1	34.9	39.5	42.9
	Substandard	8.7	8.8	12.0	12.1	14.6	16.2
	Doubtful	1.8	2.0	3.0	3.2	3.9	10.0
	Expected Loss	1.4	1.2	1.2	1.3	1.5	1.5
	Total	4,832.1	4,774.0	4,621.2	4,518.5	4,177.9	4,125.0
Credit Card	Normal	369.2	401.5	396.4	417.1	413.2	349.1
	Precautionary	5.5	5.8	6.4	6.9	6.1	5.6
	Substandard	0.2	0.2	0.5	0.7	0.5	0.3
	Doubtful	3.0	2.6	2.9	2.9	2.5	2.5
	Expected Loss	1.4	1.2	1.0	0.8	1.1	1.4
	Total	379.2	411.3	407.2	428.4	423.4	358.9

(Unit: KRW bn, %)



7. Delinquency Ratio / Write-Offs and NPL Sales

(Unit: KRW bn, %)

	1Q 2011	2010				2009			
		4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Total Delinquency Ratio	0.69	0.53	0.56	0.43	0.88	0.55	1.42	1.55	1.69
Overdue Amount	158.0	116.2	121.7	91.2	174.9	108.8	283.4	302.4	328.2
Loan Amount	22,918.4	22,095.1	21,589.5	20,982.9	19,925.2	19,713.6	19,916.8	19,505.6	19,383.5
SMEs	0.89	0.65	0.65	0.45	1.04	0.54	1.47	1.59	1.99
Overdue Amount	139.4	99.1	97.7	66.2	146.4	74.5	206.0	220.6	277.7
Loan Amount	15,644.9	15,189.6	15,071.4	14,564.4	14,071.8	13,867.9	14,053.5	13,862.4	13,923.9
Households	0.23	0.21	0.36	0.40	0.50	0.71	1.02	1.17	1.13
Overdue Amount	11.3	10.2	16.6	18.0	21.0	29.3	40.8	44.4	41.8
Loan Amount	4,830.6	4,772.5	4,619.9	4,517.1	4,175.6	4,122.3	3,986.7	3,794.3	3,718.5
Credit Card	1.46	1.26	1.25	1.13	1.16	1.39	1.95	2.15	2.11
Overdue Amount	5.5	5.2	5.1	4.9	4.9	5.0	7.0	8.2	8.4
Loan Amount	379.2	411.3	407.2	428.4	423.4	358.9	359.5	380.6	397.8
Total Write-Offs	8.1	67.5	28.5	22.1	10.0	55.0	44.5	45.4	19.1
Corporate	5.5	63.5	24.9	18.7	5.2	48.0	38.5	40.0	15.5
Household	0.9	2.0	1.6	1.5	2.5	3.0	2.6	2.3	1.4
Credit Card	1.7	2.0	2.0	1.9	2.3	4.0	3.4	3.1	2.2
Total NPL Sales	0	29.8	33.3	125.6	54.7	101.9	55.9	79.9	61.5
(NPL Sales for SBL Loans)	(0)	(21.7)	(11.9)	(84.9)	(33.2)	(63.1)	(34.8)	(55.6)	(26.6)
Corporate	0	27.5	32.3	120.9	50.6	96.8	49.9	68.3	58.2
Household	0	2.1	0.7	4.2	3.9	4.8	5.6	11.3	3.2
Credit Card	0	0.2	0.3	0.5	0.2	0.3	0.4	0.3	0.1

8. SME Industry/Collateral Delinquency Ratio

Delinquency Ratio by Industry

(Unit: KRW bn, %, Balance)

	1Q 2011			4Q 2010			1Q 2010		
	Loan	Amount	Delinquency Ratio	Loan	Amount	Delinquency Ratio	Loan	Amount	Delinquency Ratio
Manufacturing Sector	7,728.9		1.06	7,521.8		0.75	7,073.4		1.42
Non-manufacturing Sector	7,915.9		0.73	7,667.8		0.56	6,998.4		0.66
Wholesale and Retail	2,071.4		0.58	2,062.3		0.26	1,875.3		0.73
Public & others	0.1		-	0.1		-	0.2		-
Construction	842.0		0.34	690.7		0.83	668.1		0.69
Real Estate & Lease	1,764.6		0.65	1,686.6		1.23	1,484.9		0.82
Finance and Insurance	283.8		7.38	326.0		-	226.3		-
Transportation & Communications	1,126.8		0.20	1,105.8		0.27	1,084.7		0.43
Hotel & Food	374.6		0.39	366.7		0.25	344.7		0.76
Others	1,452.6		0.46	1,429.6		0.50	1,314.2		0.64
Total	15,644.9		0.89	15,189.6		0.65	14,071.8		1.04

Delinquency Ratio by Collateral

(Unit: KRW bn, %)

	Total	Real Estate	Movable	Deposit	Guarantee	Credit
1Q 2011	0.89	1.29	0.25	0.00	0.33	0.69
Amount	(15,644.9)	(6,792.5)	(90.0)	(465.8)	(1,476.0)	(6,820.5)
4Q 2010	0.65	0.97	0.19	1.53	0.61	0.30
Amount	(15,189.6)	(6,510.0)	(108.0)	(449.7)	(1,438.5)	(6,683.4)
1Q 2010	1.04	1.61	0.54	0.25	0.48	0.65
Amount	(14,071.8)	(6,136.5)	(55.4)	(446.6)	(1,169.0)	(6,264.3)
4Q 2009	0.54	0.80	0.38	0.10	0.21	0.37
Amount	(13,867.9)	(6,078.3)	(53.2)	(408.1)	(1,170.9)	(6,157.4)

9. Household Loans

(Unit: KRW bn, %, %p, Balance)

	1Q 2011	2010				2009	QoQ	YoY
		4Q	3Q	2Q	1Q			
Household Loans – Retail (KRW)	4,811.5	4,753.7	4,597.1	4,492.6	4,147.5	4,093.3	1.2	16.0
Total Secured Loans	4,179.6	4,141.0	3,970.9	3,825.9	3,488.1	3,437.5	0.9	19.8
Mortgage / Home Equity	2,618.3	2,603.7	2,521.1	2,473.3	2,229.8	2,165.3	0.6	17.4
(Avg. LTV)	(44.36)	(45.34)	(46.15)	(47.29)	(47.76)	(47.80)	△2.2	△7.1
Others	1,031.6	1,055.8	1,026.7	1,001.0	975.9	994.0	△2.3	5.7
Group Loans	412.4	361.4	303.8	235.0	169.2	164.9	14.1	143.7
Government Pension Backed	117.3	120.1	119.3	116.6	113.2	113.3	△2.3	3.6
Non-Collateralized	631.9	612.7	626.2	666.7	659.4	655.8	3.1	△4.2
Government Workers	90.1	92.5	96.9	90.6	83.1	85.0	△2.6	8.4
Large Corp. Employees	45.8	45.8	45.8	45.7	43.3	44.0	0.0	5.8
Student Loans	1.7	2.1	2.6	3.1	3.7	4.5	△19.0	△54.1
Clean Credit	274.9	280.5	284.4	287.4	283.6	284.9	△2.0	△3.1
Others	219.4	191.8	196.5	239.9	245.7	237.4	14.4	△10.7

10. Credit Card Business

Credit Card Business

(Unit: KRW bn)

Amount	1Q 2011	2010				2009			
		4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Credit Purchase	836.6	834.5	805.9	820.9	811.7	739.4	702.1	690.0	706.7
Lump-sum	699.2	685.5	673.7	629.9	620.1	602.4	586.4	543.9	522.1
Installment	137.4	149.0	132.2	191.0	191.6	137.0	115.7	146.1	184.6
Cash Advance	111.8	119.2	119.2	123.4	123.1	129.4	135.2	140.7	146.3
Total	948.4	953.7	925.1	944.3	934.8	868.8	837.3	830.7	853.0
Balance	1Q 2011	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Credit Purchase	321.1	350.6	346.3	364.9	359.0	291.8	289.3	306.2	322.7
Cash Advance	57.0	59.5	59.5	62.1	62.9	65.2	68.2	72.1	72.8
Re-aged Loans	1.2	1.1	1.4	1.4	1.5	1.9	1.9	2.3	2.3
Total	379.3	411.2	407.2	428.4	423.4	358.9	359.4	380.6	397.8
Income(Fees)	1Q 2011	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Credit Purchase	19.1	19.2	18.4	20.6	20.8	17.7	17.0	17.7	19.1
Cash Advance	3.5	3.8	4.1	4.5	4.4	5.0	5.3	5.3	5.4
Re-aged Loans	0.0	0	0	0	0	0	0	0.2	0.1
Others	0.9	0.9	0.9	0.9	0.8	0.8	0.9	0.9	0.8
Total	23.6	23.9	23.4	26.0	26.0	23.5	23.2	24.1	25.4

11. Dividend Policy / Shareholding Structure

Dividend Policy

(Unit: Won, KRW bn)

Year	2005	2006	2007	2008	2009	2010
Dividend Yield(FV)	8.1	8.4	11.4	4.0	3.2	5.0
Dividend Yield(MV)	3.0	3.5	3.6	3.2	1.1	1.7
Dividend per share	405	420	570	200	160	250
Total Dividend Paid	59.4	61.6	83.6	29.3	29.9	46.7
Payout Ratio(%)	33.2	33.5	30.9	10.7	12.2	14.0

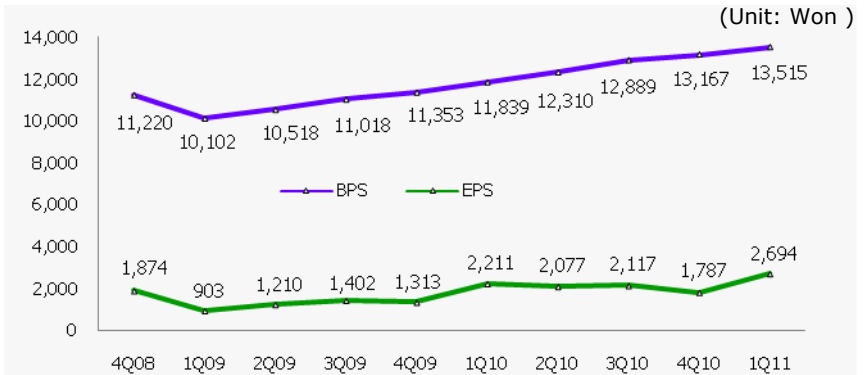
Credit Ratings

	Long Term	Short Term	BFSR	Outlook
Moody's	A2	P1	C-	Stable
Fitch	BBB+	F2	C	Positive

(End of March 2011)	Issuer Rating	Subordinate Bonds
Korea Ratings	AAA	AA+
KIS	AAA	AA+
Nice Rating	AAA	AA+

Note. BS Financial Group Issuer Rating : AAA for all Domestic Ratings

BPS / EPS



• 1Q10 BPS/EPS includes treasury shares(6,696,249) issued after the FHC transformation

Major Shareholders (end of Dec 2010)*

Shareholders	Ratio (%)
Aberdeen Asset Management Asia Ltd.	14.56
Lotte Group	14.08
NPS (National Pension Service)	5.43
Capital Research & Global Investors	4.35
Parkland	4.29
Franklin Templeton	3.40
Sub Total	46.11

* Based on the most recent fair disclosures

12. IFRS Effect

(Unit: KRW bn, %, %p)

Bank	K-IFRS (a)	K-GAAP (b)	a-b	Reason for Difference
Net Interest Income	235.1	232.0	3.1	-Increase from Loan-related Fee Income -Prepaid Rent Interest Revenue(1.2 KRW bn) and Interest Revenue increase(0.8 KRW bn) from Present Value of Cash Flows for Damaged Loans
Fee & Commission Income	21.7	20.8	0.9	-Decrease from Loan-related Fee Income and Foreign Currency Borrowing-related Fee Income
Fees from Trust Account	2.7	2.7	-	
Others	20.5	19.1	1.4	-Reclassification of Derivative CDOs & CLNs, that were classified as Available for Sale & Held to Maturity Securities before, into Tradable Securities that incur Valuation Gain and Loss -Gain and Loss due to Translation Adjustment based on Average Exchange Rate for Foreign Currency Financial Instruments Interest Revenue/Expense
Provision Expense(-)	19.1	28.2	△9.1	-IFRS Provision level lower than the former FLC(Forward Looking Criteria) based FSC Guideline for Provisions(7.7 KRW bn) -Increase in Other Provisions Writeback (1.4 KRW bn)
SG&A(-)	97.0	95.8	1.2	-Prepaid Rent Write-off due to Fair Value calculation of the Leasehold Deposits
Net Operating Income	163.9	150.6	13.3	
Income Before Income Tax	163.9	150.6	13.3	

1. B/S Summary	34
2. I/S Summary	35



1. B/S Summary

(Unit: KRW bn, %, Balance)

BS Securities	4Q10	3Q10	QoQ	YoY
Assets	134.2	135.2	△0.7	△18.5
Cash and Dues	75.4	87.9	△14.2	△35.4
Securities	37.4	29.9	25.1	19.5
Loans	13.2	8.9	48.3	50.0
Fixed Assets	1.3	1.4	△7.1	0.0
Other Assets	6.9	7.1	△2.8	7.8
Liability & Shareholder's Equity	134.2	135.2	△0.7	△18.5
Deposits	65.8	77.2	△14.8	△45.0
Borrowings	10.0	0.0	-	-
Other Liabilities	3.7	3.8	△2.6	0.0
Shareholder's Equity	54.7	54.2	0.9	32.8

BS Credit Information	1Q11	4Q10	QoQ	YoY
Assets	4.8	4.7	2.1	11.6
Cash and Dues	4.1	4.2	△2.4	7.9
Securities	0.0	0.0	-	-
Fixed Assets	0.1	0.0	-	0.0
Other Assets	0.6	0.5	20.0	50.0
Liability & Shareholder's Equity	4.8	4.7	2.1	11.6
Other Liabilities	0.2	0.2	0.0	0.0
Shareholder's Equity	4.6	4.5	2.2	12.2

BS Capital	1Q11	4Q10	QoQ	YoY
Assets	356.0	119.7	197.4	-
Cash and Dues	87.6	0.05	175,100.0	-
Securities	0.01	0.01	0.0	-
Loans	98.2	58.3	68.4	-
Durables Installment Financing Assets	17.8	3.7	381.1	-
Leased Assets	144.0	50.9	182.9	-
Fixed Assets	1.3	1.4	△7.1	-
Other Assets	7.0	5.4	29.6	-
Liability & Shareholder's Equity	356.0	119.7	197.4	-
Borrowings	300.0	89.6	234.8	-
Other Liabilities	36.3	11.6	212.9	-
Shareholder's Equity	19.7	18.5	6.5	-

Note. BS Securities Fiscal Year End, March 31

2. I/S Summary

(Unit: KRW bn, %)

	BS Securities							
	2010	4Q10	3Q10	2Q10	1Q10	2009	QoQ	2010 vs 2009
Operating Revenue	38.9	9.2	12.0	8.3	9.3	45.0	△23.3	△13.6
Interest Revenue	3.7	0.9	1.2	0.9	0.7	3.4	△25.0	8.8
Fee & Commission Revenue	11.1	2.8	3.1	2.6	2.7	14.5	△9.7	△23.4
Trust Account	0.0	0.0	0.0	0.0	0.0	0.0	-	-
Others	24.1	5.6	7.8	4.8	6.0	27.1	△28.2	△11.1
Operating Expense	36.0	8.6	10.4	8.1	9.0	40.4	△17.3	△10.9
Interest Expense	0.6	0.1	0.2	0.2	0.1	0.5	△50.0	20.0
Fee & Commission Expense	4.0	0.9	1.1	1.0	1.0	5.5	△18.2	△27.3
Trust Account	0.0	0.0	0.0	0.0	0.0	0.0	-	-
Others	15.2	3.3	4.7	3.1	4.2	19.6	△29.8	△22.4
SG&A	16.2	4.2	4.5	3.8	3.6	14.8	△6.7	9.5
Provision Expense	0.0	0.0	0.0	0.0	0.0	0.0	-	-
Operating Income	2.9	0.7	1.6	0.3	0.4	4.6	△56.3	△37.0
Income Before Income Tax	2.9	0.7	1.6	0.3	0.4	4.6	△56.3	△37.0
Income Tax Expenses	0.7	0.2	0.4	0.1	0.1	1.2	△50.0	△41.7
Net Income	2.2	0.5	1.2	0.2	0.3	3.4	△58.3	△35.3

Note. BS Securities Fiscal Year End, March 31

2. I/S Summary

(Unit: KRW bn, %)

	BS Credit Information				BS Capital			
	1Q11	4Q10	QoQ	YoY	1Q11	4Q10	QoQ	YoY
Operating Revenue	0.54	0.68	△20.59	3.85	7.4	1.7	335.3	-
Interest Revenue	0.04	0.04	0.00	33.33	7.2	1.6	350.0	-
Fee & Commission Revenue	0.50	0.64	△21.88	2.04	0.2	0.0	-	-
Trust Account	0.00	0.00	-	-	0.0	0.0	-	-
Others	0.00	0.00	-	-	0.0	0.0	-	-
Operating Expense	0.40	0.44	△9.09	△6.98	6.1	3.2	90.6	-
Interest Expense	0.00	0.00	-	-	2.3	0.3	666.7	-
Fee & Commission Expense	0.00	0.00	-	-	1.3	0.8	62.5	-
Trust Account	0.00	0.00	-	-	0.0	0.0	-	-
Others	0.00	0.00	-	-	0.1	0.0	-	-
SG&A	0.40	0.44	△9.09	△6.98	1.5	1.4	7.1	-
Provision Expense	0.00	0.00	-	-	0.9	0.7	28.6	-
Operating Income	0.14	0.24	△41.67	55.56	1.2	△1.5	Net Gain	-
Income Before Income Tax	0.14	0.24	△41.67	55.56	1.2	△1.5	Net Gain	-
Income Tax Expenses	0.02	0.06	△66.67	100.00	0.0	0.0	-	-
Net Income	0.12	0.18	△33.33	50.00	1.2	△1.5	Net Gain	-