

Pusan Bank

3Q 2005 Financial Result

October, 2005

Senior Executive Officer
Sung Tae Jung

Disclaimer

The financial information presented herein is prepared on the basis of pre-audited financial statement of Pusan Bank and is based upon the plans, strategies and expectations of the bank'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 bank's operations or future developments. Readers are cautioned not to place undue reliance on these statements, which speak only as of the date of this presentation. Pusan bank does not undertake any obligation to publicly release any revisions to these statements to reflect any future events.

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3Q 2005 Performance

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Gyeong Nam Province

- The most industrialized region in Korea
- Produces 11.7% of Korea GDP & generates over 38 trillion krw loan demand(2004)
- As part of government's decentralization policy, 12 public institutions to be moved to the region(KNHC, KOSPE, NPC, SBC, etc)
- 18 Industrial complexes supported by both central and regional governments
- Main Industries : Automobile, Electronics, Petrochemicals, Shipbuilding, etc
- DSME, Hyundai Motors, Hyundai Heavy Industries, LG Electronics, Samsung SDI, etc

Pusan Bank in Gyeong Nam Province

- Current loan market shares in key target markets : 18.2% in Yangsan, 12.5% in Kimhae and 3.2% in Ulsan.
- Plans to increase our market shares up to 30%, 25% and 10% respectively by 2008
- To open 13 more branches by 2008 to provide competitive services to our existing and new customers

Busan City

- Produces 6.8% of Korea GDP and maintains over 34 trillion krw loans
- Back by decentralization policy, 12 public institutions to be moved to Busan (KAMCO, KHFC, KSD, KHGC, KOSPO, etc – over 3 trillion krw in budget)
- 7 Industrial Complexes supported by both central and regional governments
- Main Industries : Automobile, Electronics, IT, Logistics, Machinery, Shipbuilding, etc.
- Renault Samsung Motors, Hanjin Heavy Industries, Samsung Electro-Mechanics, etc

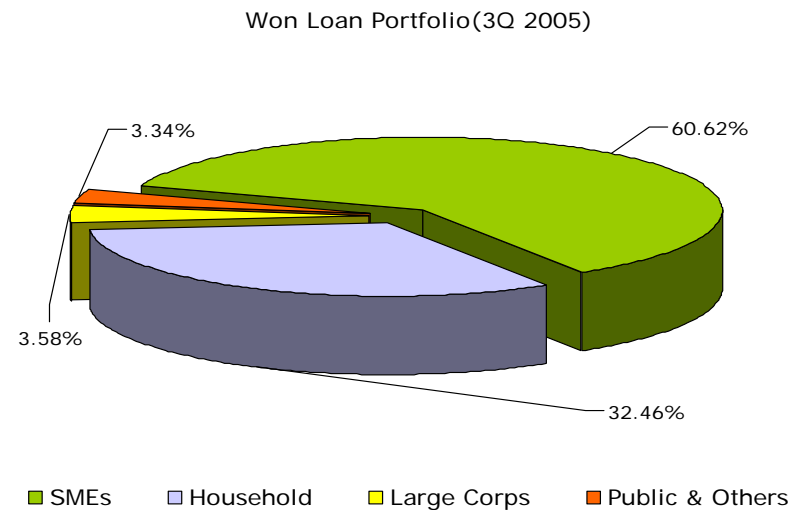
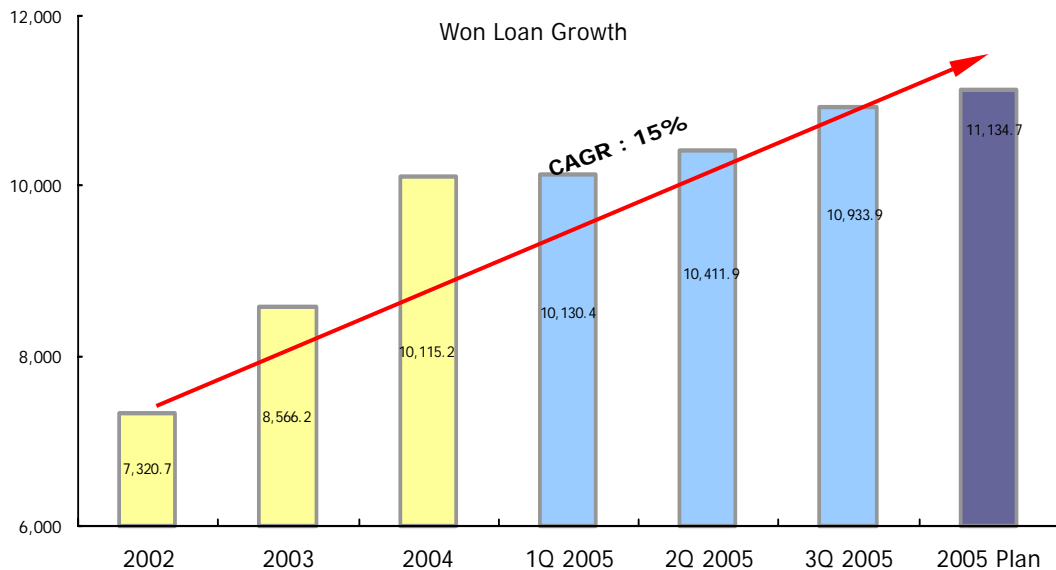
PUSAN BANK(Sept. 31, 2005)

- Since 1967, has been providing tailor-made financial services to the regional customers
- 208 branches(188 in Busan , 16 in Gyeong Nam, 3 in Seoul and 1 in Pohang) and 1,974 full time employees
- 562 Cash Dispensers & 873 ATM's, more than 3.0 million internet banking transactions(YTD)
- Municipal Government and other government institutions' Budgetary Bank(2.3 trillion krw)
- Dominant Market Leader in Busan : 31.84% in deposits & 21.44% in loans(as of July, 2005)

Ending Balance	2005			2004				2003			
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Total Assets	19,871.1	19,331.4	18,551.0	18,184.1	18,334.1	17,886.4	17,109.1	17,506.7	17,341.7	17,004.4	17,015.9
Total Deposits	15,400.0	15,304.5	14,499.7	14,568.0	14,370.5	14,446.2	13,803.8	14,073.9	13,777.2	13,471.6	13,532.6
Total Loans	11,919.4	11,402.2	11,008.0	10,921.1	10,786.0	10,258.9	9,496.4	9,296.0	9,048.2	8,702.7	8,299.8
Securities	5,647.9	5,205.6	5,157.6	5,062.6	5,305.2	5,650.7	5,730.9	5,727.5	5,622.1	5,804.2	5,958.4
Shareholders' Equity	1,127.3	1,081.2	1,025.7	1,025.7	1,001.5	955.1	920.9	936.9	905.4	863.4	820.7
Net Income	54.6	54.4	52.7	35.5	35.1	36.2	25.9	33.7	36.6	38.0	13.0
ROA	1.21%	1.24%	1.24%	0.81%	0.80 %	0.78 %	0.66 %	0.79 %	0.77 %	0.69 %	0.36 %
ROE	20.06%	20.51%	20.83%	13.60%	13.54 %	13.31 %	11.33 %	13.91 %	13.57 %	12.22 %	6.41 %
BPS (W)	7,687	7,371	6,993	6,993	6,828	6,511	6,278	6,387	6,173	5,886	5,595
EPS (W)	1,489	1,473	1,456	905	884	847	707	827	798	701	359
Cost Income Ratio	45.77%	46.43%	45.27%	49.00%	47.28%	47.83%	49.44%	42.76%	43.15%	43.45%	42.58%
Loan-to-Deposit Ratio	89.22%	83.79%	83.79%	84.18%	79.18%	74.18%	72.05%	70.1%	70.3%	68.9%	65.5%

Ending Balance	2005			2004				2003	QoQ(%)	YTD(%)
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q		
Won Loans*	10,996.2	10,504.6	10,161.8	10,075.6	10,281.1	9,369.7	8,741.3	8,605.9	4.7%	9.1%
Won Securities	4,722.0	4,286.2	4,148.9	4,033.0	4,230.0	4,451.9	4,582.5	4,591.2	10.2%	17.1%
Cash & Due from Banks	1,120.6	1,327.8	1,070.7	970.4	596.9	619.9	420.3	877.1	-15.6%	15.5%
Foreign Currency Assets	953.9	906.3	806.2	779.2	812.4	882.3	765.0	709.7	5.3%	22.4%
Credit Card Receivables	296.9	305.4	307.0	317.6	305.1	340.7	376.3	447.4	-2.8%	-6.5%
Fixed Assets	338.6	341.6	340.3	343.3	331.2	327.5	333.2	334.2	-0.9%	-1.4%
Other Assets	526.3	732.4	674.4	615.3	643.0	661.7	719.7	789.0	-28.1%	-14.5%
Assets	18,954.4	18,404.3	17,509.3	17,134.4	17,199.7	16,653.7	15,938.3	16,354.5	3.0%	10.6%
Won Deposits & CD	13,032.9	13,074.7	12,469.5	12,645.5	12,551.7	12,650.8	12,129.3	12,258.5	-0.3%	3.1%
Won Borrowings	2,115.9	1,837.2	1,515.1	1,398.6	1,583.7	1,238.2	1,174.0	1,319.2	15.2%	51.3%
Foreign Currency Liabilities	1,243.6	949.6	891.9	837.5	799.0	858.7	724.9	696.4	31.0%	48.5%
Won Financial Debenture	569.8	570.2	394.3	392.7	200.0	200.0	200.0	200.0	-0.1%	45.1%
Other Liabilities	864.7	891.4	1,212.8	834.4	1,063.8	750.9	789.2	943.5	-3.0%	3.6%
Shareholders' Equity	1,127.3	1,081.2	1,025.7	1,025.7	1,001.5	955.1	920.9	936.9	4.3%	9.9%
Liabilities & Shareholders' Equity	18,954.4	18,404.3	17,509.3	17,134.4	17,199.7	16,653.7	15,938.3	16,354.5	3.0%	10.6%

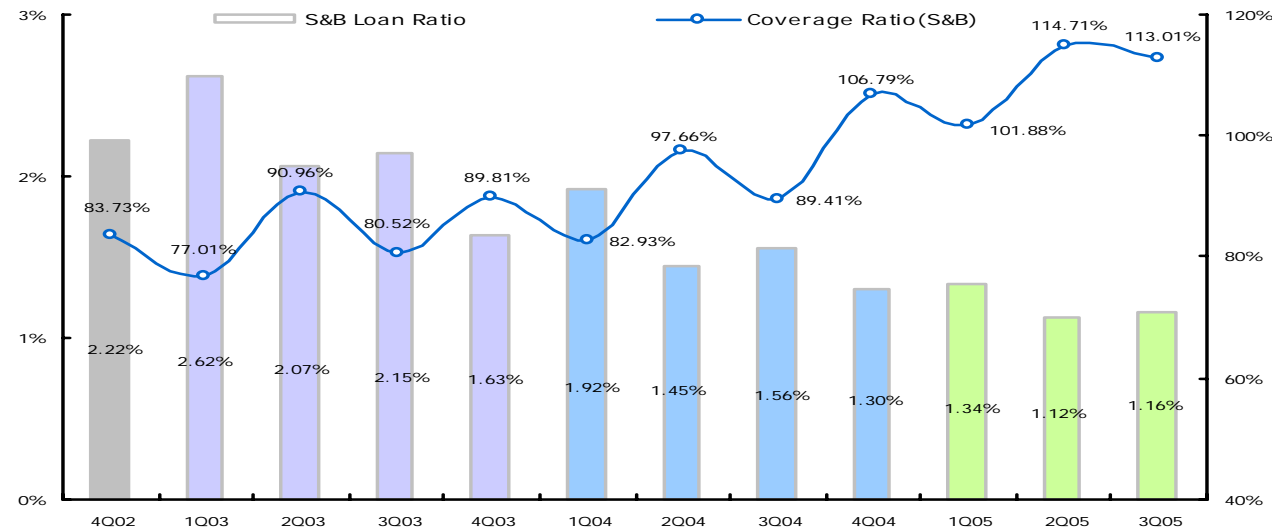
Note : Private Placements & Call Loans included, Trust Account excluded



Ending Balance	2005			2004				4Q 2003	QoQ(%)	YTD(%)
	3Q	2Q	1Q	4Q	3Q	2Q	1Q			
Won Loans	10,933.9	10,411.9	10,130.4	10,115.2	9,900.7	9,343.4	8,708.0	8,566.2	5.0 %	8.1 %
Household	3,548.8	3,473.5	3,396.6	3,432.3	3,214.7	2,980.8	2,699.1	2,619.7	2.2 %	3.4 %
SMEs	6,628.3	6,314.5	6,031.8	5,946.9	5,891.4	5,615.2	5,264.1	5,210.9	5.0 %	11.5 %
Large Corps	391.3	337.2	372.0	403.6	465.2	425.6	406.7	377.2	16.0 %	- 3.1 %
Public & Others	365.5	286.7	330.0	332.4	329.4	321.8	338.1	358.4	27.5 %	10.0 %
Foreign Currency Loans	323.3	311.9	291.4	294.6	299.5	301.6	291.7	289.1	3.7 %	9.7 %
Others*	662.3	678.4	586.2	511.3	585.8	613.9	496.7	440.6	- 2.4 %	29.5 %
Total	11,919.5	11,402.2	11,008.0	10,921.1	10,786.0	10,258.9	9,496.4	9,296.0	4.5 %	9.1 %

Note : Domestic Import Usance Bill : 317.0, Foreign Currency Bought : 161.5, Off-Shore Foreign Loans : 9.6, Customer Advance : 10.6

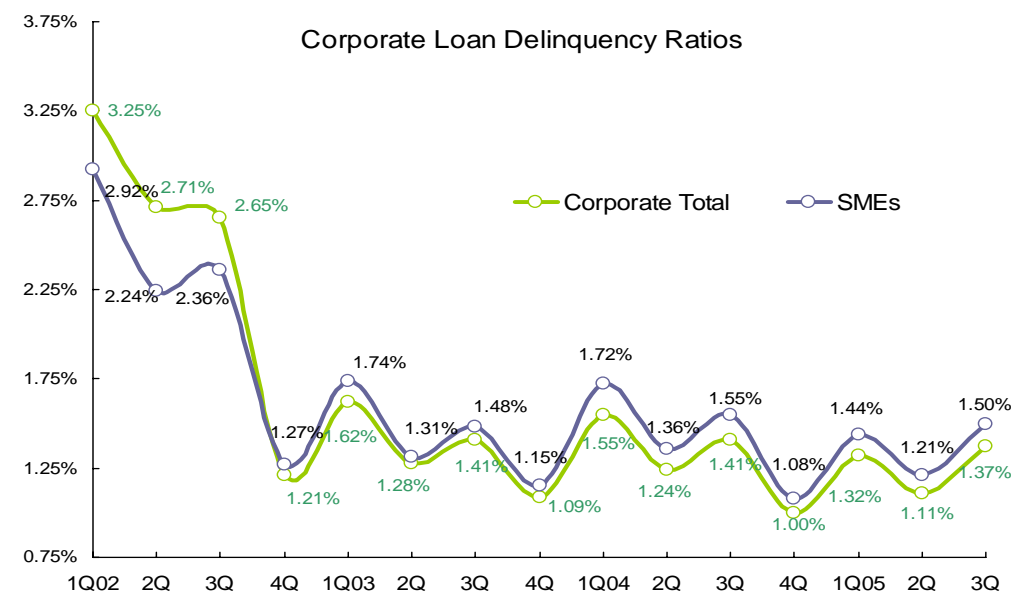
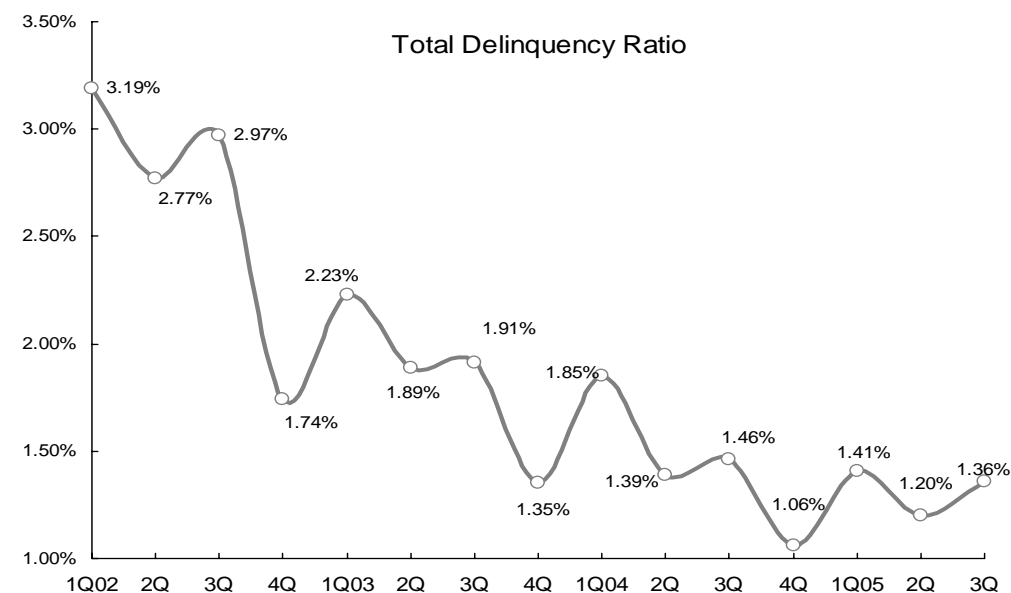
S&B Loan Coverage Ratio



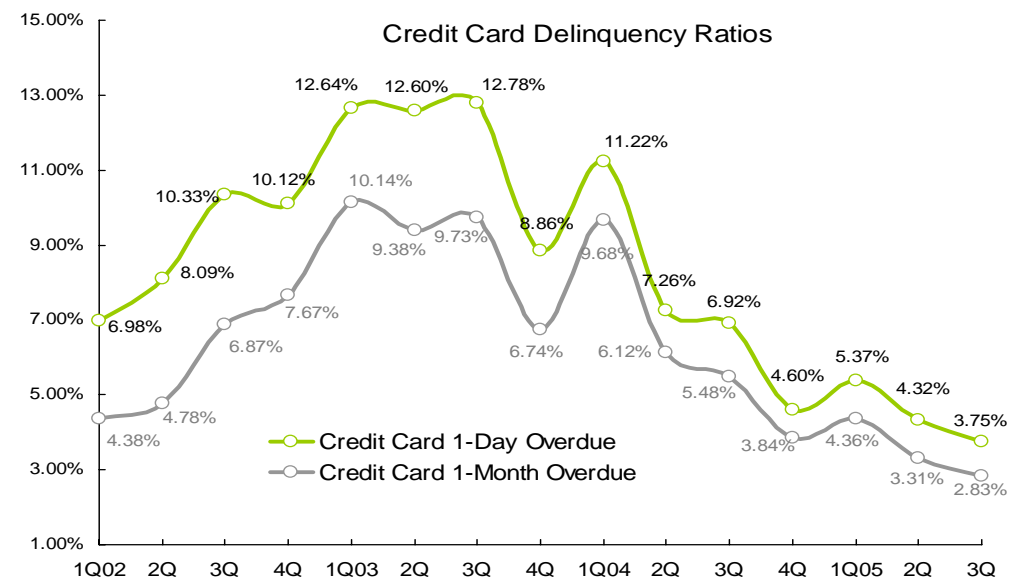
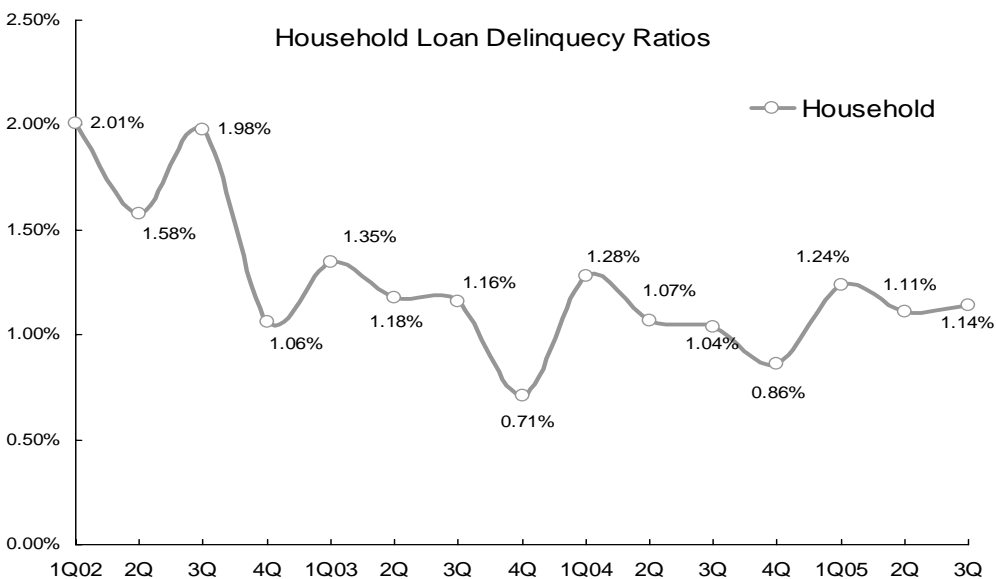
2005 Plan (including Credit Card)

- P&B Loan Ratio : 3.40%
- S&B Loan Ratio : 1.28%
- S&B Loan Coverage Ratio : 111.04%

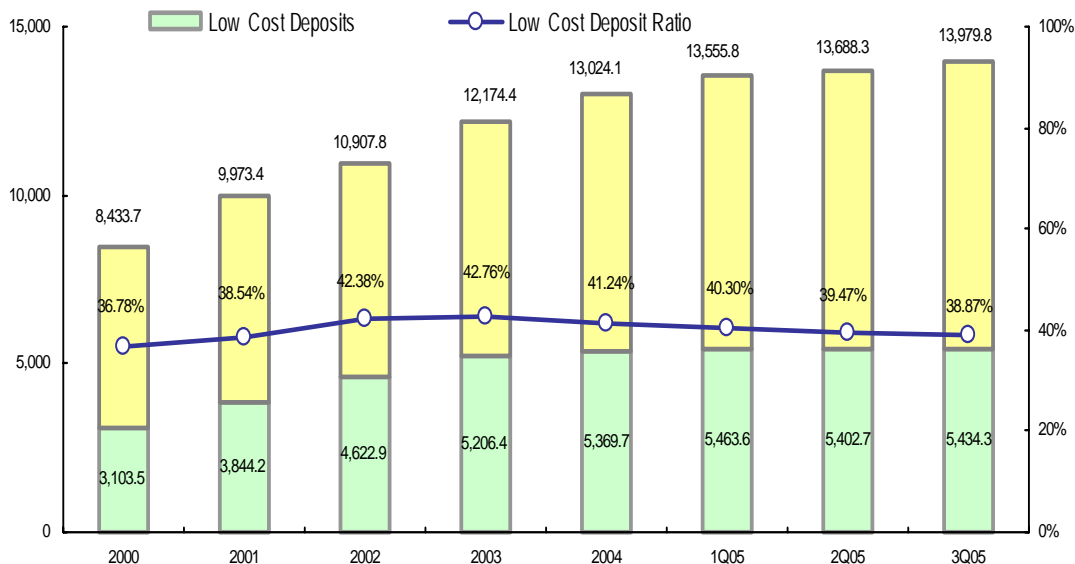
	2005			2004				4Q 2003	QoQ%
	3Q	2Q	1Q	4Q	3Q	2Q	1Q		
Total Loan Amount	12,254.1	11,719.0	11,314.8	11,229.8	11,122.2	10,643.7	9,876.6	9,747.9	4.6 %
Normal	11,832.7	11,319.2	10,897.3	10,811.2	10,683.6	10,272.1	9,470.8	9,379.1	4.5 %
Precautionary	279.8	268.5	265.8	272.6	265.5	217.1	216.6	210.2	4.2 %
Substandard	88.0	81.8	96.9	88.3	114.6	92.9	119.8	101.1	7.6 %
Doubtful	32.8	31.0	36.3	36.7	39.4	43.4	48.9	43.0	5.8 %
Expected Loss	20.8	18.5	18.5	21.0	19.1	18.2	20.5	14.5	12.4 %
P&B Loan Ratio	3.44%	3.41%	3.69%	3.73%	3.94%	3.49%	4.11%	3.78%	0.03%p
P&B Loan Coverage Ratio	37.99%	37.67%	37.00%	37.22%	35.29%	40.61%	38.66%	38.67%	0.32%p
S&B Loan Ratio	1.16%	1.12%	1.34%	1.30%	1.56%	1.45%	1.92%	1.63%	0.04%p
S&B Loan Coverage Ratio	113.01%	114.71%	101.88%	106.79%	89.41%	97.66%	82.93%	89.91%	-1.70%p
Provision for Loan Losses(Balance)	160.1	150.6	154.5	155.8	154.8	150.9	156.9	142.6	6.3 %



		2005			2004				2003			
		3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Total	Loans	11,958.8	11,423.1	11,036.3	10,978.6	10,834.0	1,0376.7	9,649.7	9,526.0	9,441.8	9,041.5	8,709.8
	Overdue	162.8	136.8	155.6	116.1	157.9	143.9	178.8	128.5	180.6	171.0	194.2
Corporate	Loans	8,091.9	7,624.2	7,332.7	7,228.8	7,314.2	7,055.2	6,574.2	6,458.9	6,510.1	6,201.6	5,997.0
	Overdue	110.9	84.7	96.9	72.1	103.2	87.4	102.1	70.3	91.6	79.4	97.0
Large Corps.	Loans	712.9	615.7	587.9	579.4	652.5	624.8	634.8	494.8	694.0	586.9	561.7
	Overdue	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.6	4.0	5.8	2.6
SMEs	Loans	7,379.0	7,008.5	6,744.8	6,649.4	6,661.7	6,430.4	5,939.4	5,964.1	5,816.1	5,614.7	5,435.3
	Overdue	110.9	84.7	96.9	72.1	103.2	87.4	102.1	68.7	87.6	73.6	94.4



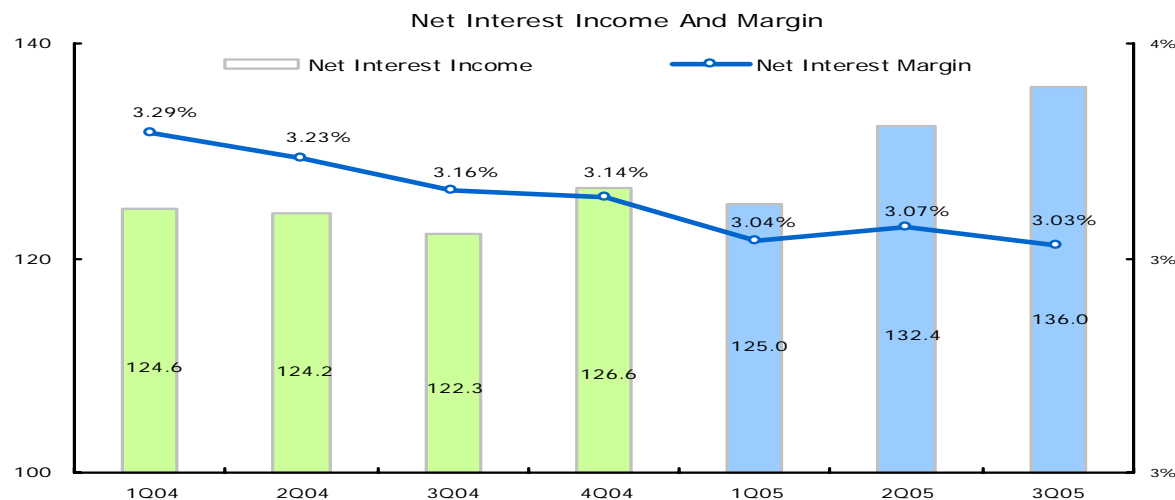
		2005			2004				2003			
		3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Household	Loans	3,570.0	3,493.5	3,396.6	3,432.3	3,214.7	2,980.8	2,699.1	2,619.7	2,459.2	2,330.5	2,177.3
	Overdue	40.8	38.9	42.2	29.4	33.6	31.8	34.5	18.6	28.6	27.5	29.5
Credit Card	Loans	296.9	305.4	307.0	317.5	305.1	340.7	376.4	447.4	472.5	509.4	535.5
	Overdue	11.1	8.4	6.4	9.5	12.3	26.0	21.3	32.4	32.6	33.8	24.2



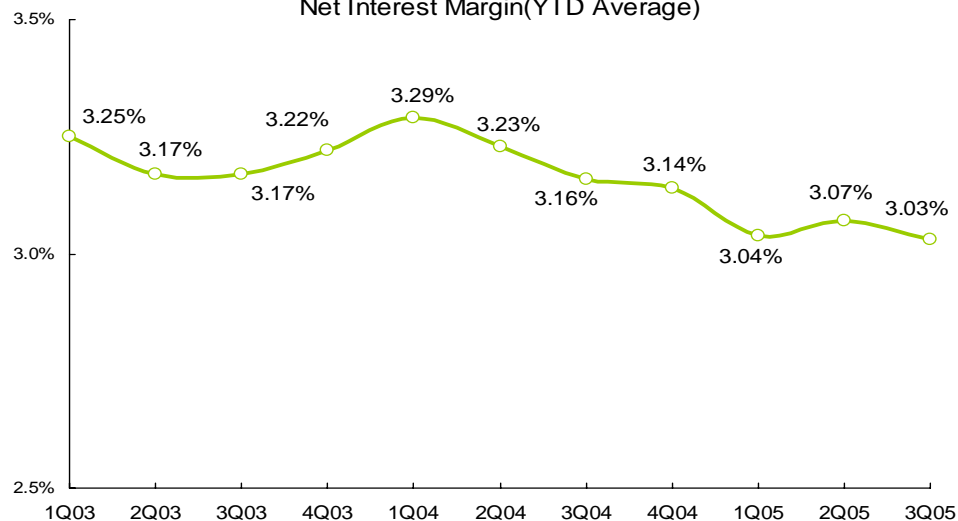
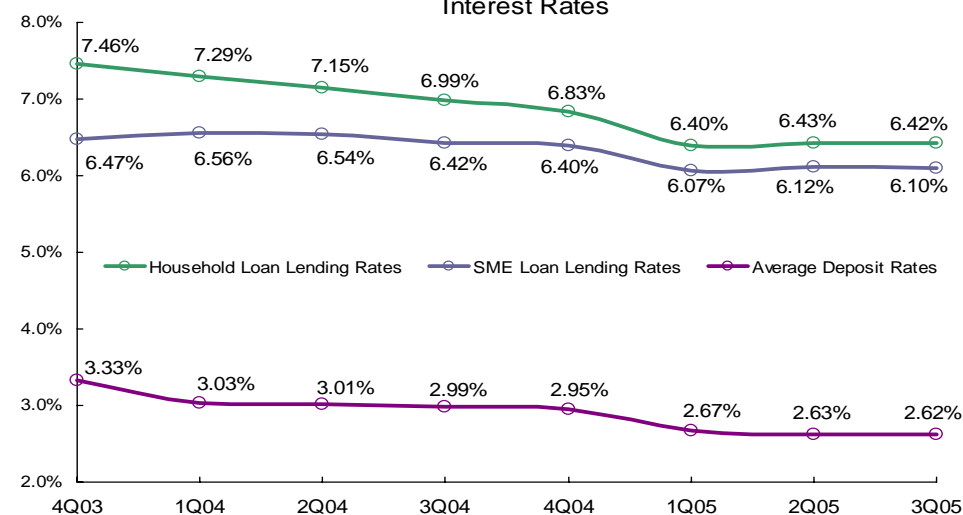
Low Cost Deposit Funding Cost	3Q 2005	2Q 2005	1Q 2005	4Q 2004	QoQ
Demand Deposit	0.30%	0.31%	0.34%	0.29%	- 0.01%p
Savings	0.34%	0.35%	0.36%	0.46%	- 0.01%p
Corporate Saving	2.08%	1.74%	2.09%	2.59%	0.34 %p
Low Cost Deposit Funding Cost	0.70%	0.63%	0.71%	0.95%	0.03%p

Ending Balance	2005			2004				4Q 2003	QoQ(%)	YTD(%)
	3Q	2Q	1Q	4Q	3Q	2Q	1Q			
Won Deposits	12,254.5	12,425.7	12,090.1	12,016.3	12,504.5	12,594.8	12,086.3	12,215.4	-1.4 %	2.0 %
Savings	10,860.9	10,998.2	10,726.8	10,632.3	11,069.6	11,232.7	10,784.6	10,871.2	-1.2 %	2.2 %
Demand Deposit	1,202.2	1,228.8	1,152.9	1,174.2	1,215.5	1,144.6	1,084.9	1,124.9	-2.2 %	2.4 %
Installment	191.4	198.7	210.4	209.8	219.4	217.5	216.8	219.3	-3.7 %	-8.8 %
Money in Trust	917.5	940.9	1,036.3	1,057.3	1,138.6	1,256.3	1,160.1	1,183.7	-2.5 %	-13.2 %
RP	865.7	706.9	590.5	465.6	473.0	333.8	307.6	425.6	22.5 %	85.9 %
Financial Debenture Issued	569.8	570.2	394.3	392.7	200.0	200.0	200.0	200.0	-0.1 %	45.1 %
CD	778.5	649.0	379.4	629.2	47.2	56.0	42.9	43.0	20.0 %	23.7 %
Bills Sold	14.0	11.8	9.1	6.9	7.2	5.3	6.9	6.0	18.6 %	102.9 %
Total	15,400.0	15,304.5	14,499.7	14,567.9	14,370.5	14,446.2	13,803.8	14,073.7	0.6 %	5.7%

	2005			2004				QoQ(%)
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	
Operating Income	312.3	298.4	356.0	345.0	281.9	282.5	284.9	4.7 %
Interest Income	246.4	231.9	223.2	229.5	227.8	227.9	227.9	6.3 %
Fee & Commission Income	34.5	35.0	32.9	34.4	31.7	30.9	30.9	-1.4 %
Trust Related Income	2.8	2.8	3.4	4.4	3.8	3.5	4.3	0.0 %
Others	28.6	28.7	96.5	76.7	18.6	20.2	21.8	-0.3 %
Operating Expenses	242.5	228.7	281.1	292.8	230.8	237.7	252.9	6.0 %
Interest Expenses	110.4	99.5	98.2	102.8	105.5	103.7	103.3	11.0 %
Fee & Commission Expense	6.3	6.9	5.5	5.8	5.2	5.1	4.8	-8.7 %
G&A Expenses	72.9	74.7	68.9	83.1	68.3	68.3	74.8	-2.4 %
Provision for Loan Losses	21.6	13.3	9.1	20.0	29.1	34.5	45.0	60.2 %
Others	31.6	34.3	99.4	81.1	22.7	26.1	25.0	-7.9 %
Net Operating Income	69.8	69.7	74.9	52.2	51.1	44.8	32.0	0.1 %
Non-Operating Income	6.0	5.9	- 2.9	-0.3	-1.1	6.6	4.4	1.7 %
Income Before Income Taxes	75.8	75.6	72.0	51.9	50.0	51.4	36.4	0.3 %
Income Taxes	21.2	21.2	19.3	16.4	14.9	15.2	10.5	0.0 %
Net Income	54.6	54.4	52.7	35.5	35.1	36.2	25.9	0.4 %
Pre Provision Income	100.6	91.7	85.2	75.8	82.4	88.8	94.1	9.7 %



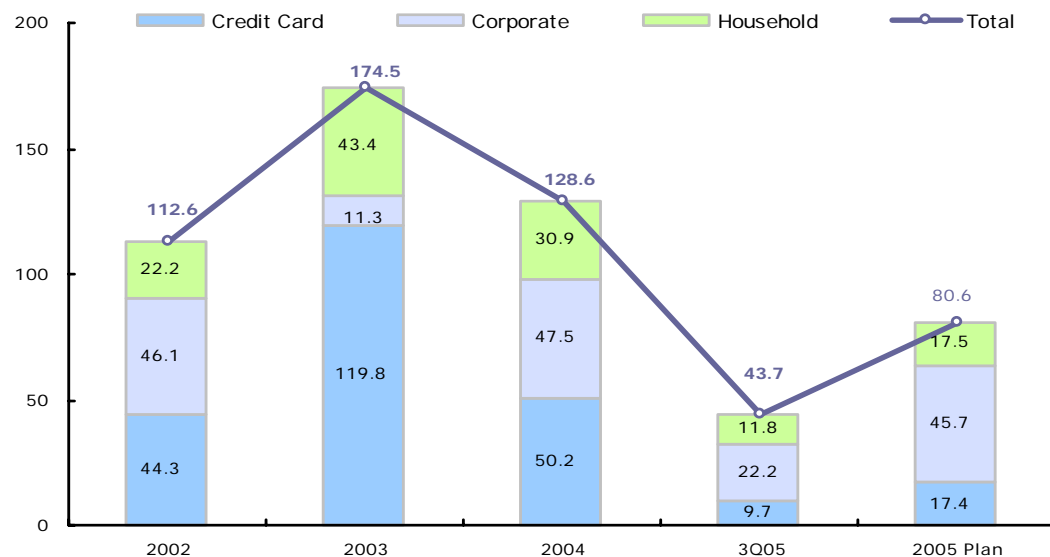
	2005			2004				QoQ (%)
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	
Interest Revenues	246.4	231.9	223.2	229.4	227.8	227.9	227.9	6.3 %
Interest on Loans	186.3	178.8	173.9	178.4	172.3	167.1	165.5	4.2 %
Interest on Securities	49.4	47.7	46.6	49.5	53.2	58.6	59.4	3.6 %
Others	10.7	5.4	2.7	1.6	2.3	2.2	3.0	98.2 %
Interest Expenses	110.4	99.5	98.2	102.8	105.5	103.7	103.3	10.9 %
Interest on Deposits	78.8	75.2	76.3	82.7	85.5	84.8	84.2	4.8 %
Interest on Borrowings	21.8	15.1	14.3	14.0	13.9	13.3	13.0	44.4 %
Interest on Financial Debentures	8.2	7.6	6.0	4.5	4.2	4.1	4.2	8.0 %
Others	1.6	1.6	1.6	1.6	1.9	1.5	1.9	0.0 %
Net Interest Income	136.0	132.4	125.0	126.6	122.3	124.2	124.6	2.7 %

Net Interest Margin(YTD Average)

Interest Rates


	2005			2004				4Q 2003	Q-Q%
	3Q	2Q	1Q	4Q	3Q	2Q	1Q		
Net Interest Spread	3.72%	3.72%	3.62%	3.79%	3.84%	3.97%	4.04%	3.87%	0.00%p
Average Lending Rate	6.34%	6.35%	6.29%	6.74%	6.83%	6.98%	7.07%	7.20%	- 0.01%p
Household	6.42%	6.43%	6.40%	6.83%	6.99%	7.15%	7.29%	7.46%	- 0.01%p
Corporates	6.10%	6.12%	6.07%	6.40%	6.42%	6.54%	6.56%	6.47%	- 0.02%p
Credit Card	21.52%	21.10%	20.53%	19.80%	19.46%	19.31%	19.79%	19.65%	0.42%p
Average Deposit Rate	2.62%	2.63%	2.67%	2.95%	2.99%	3.01%	3.03%	3.33%	- 0.01%p
Interest Earning Assets(average)	16,107.9	15,657.9	15,440.3	14,694.3	14,564.1	14,366.6	14,177.6	13,580.8	2.87%

	2005			2004				QoQ (%)
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	
Fee & Commission Revenues	34.4	35.0	32.9	34.4	31.7	30.9	30.9	-1.7%
Commissions in Won	15.2	15.8	14.7	15.6	14.6	12.9	13.2	-3.8 %
Bancassurance	1.8	2.2	1.9	2.2	1.6	1.1	0.7	-18.2 %
Beneficiary Certificate Sales	0.8	0.8	0.6	0.5	0.2	0.1	-	0.0 %
Commissions on Credit Cards	14.8	15.0	14.4	14.8	13.4	14.1	14.1	-1.3 %
Commissions in Foreign Currency	3.5	3.5	3.1	3.3	3.0	3.2	3.0	0.0 %
Guarantee Fees	0.9	0.7	0.7	0.7	0.7	0.7	0.6	28.6 %
Fee & Commission Expenses	6.3	6.9	5.5	5.8	5.2	5.1	4.8	-8.7 %
Commissions Paid on Credit Cards	3.5	4.2	3.4	3.5	3.0	3.0	3.0	-16.7 %
Commissions Paid	2.8	2.7	2.1	2.3	2.2	2.1	1.8	3.7 %
Net Fee & Commission Income	28.1	28.1	27.4	28.6	26.5	25.8	26.1	0.0%

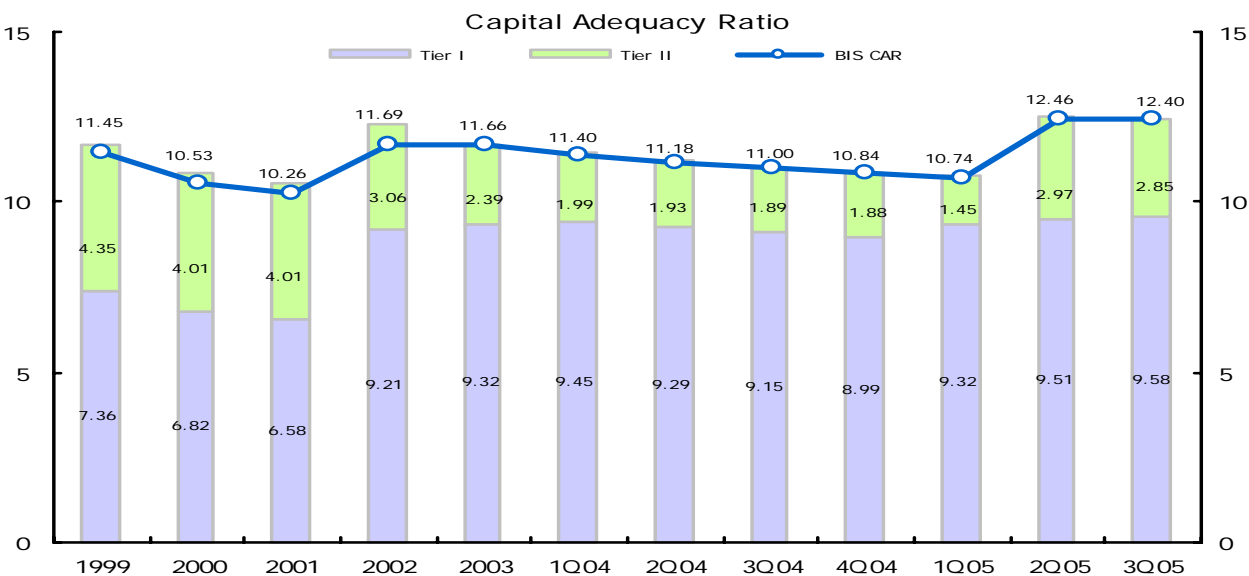
Provision Expense



Credit Cost	2005		FY 2004	FY 2003
	9 months ended Sept. 31	3Q		
Household	0.33%	0.08%	0.90%	1.66%
Corporate	0.28%	0.21%	0.67%	0.18%
Credit Card	3.30%	0.67%	15.81%	26.78%
Total Credit Cost	0.37%	0.18%	1.19%	1.87%

* Note : Not Annualized.

Provision Expenses (Bank Account Only)	2005			2004				2003			
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Household	3.0	4.3	4.5	5.1	5.9	10.8	9.1	9.0	11.3	12.5	10.6
Credit Card (Re-aged Loans)	2.0 (- 0.3)	3.4 (0.9)	4.3 (1.0)	5.1 (2.1)	8.6 (4.1)	14.7 (6.7)	21.8 (9.2)	23.4 (9.5)	35.8 (13.4)	32.9 (6.3)	27.7 (3.3)
Corporates	16.3	5.6	0.3	9.8	14.6	9.0	14.1	2.4	- 8.3	8.2	9.0
Total	21.3	13.3	9.1	20.0	29.1	34.5	45.0	34.8	38.8	53.6	47.3



BASEL II Impact on Capital Adequacy Ratio

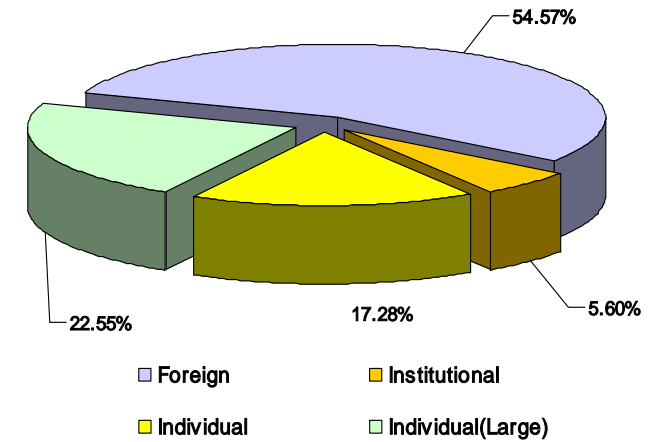
	1Q 2004	BASEL II	changes
• BIS Capital Ratio	11.40%	11.03%	- 0.37%p
• TIER I	9.45%	9.14%	- 0.31%p
• TIER II	1.99%	1.93%	- 0.06%p

	2005			2004				2003	2002
	3Q	2Q	1Q	4Q	3Q	2Q	1Q		
Tier I Capital	1,124.3	1,068.2	1,012.8	959.4	972.8	936.5	900.1	876.5	792.9
Tier II Capital	334.7	334.1	157.4	201.1	200.6	194.2	189.7	224.8	263.7
Contribution to Unconsolidated Subsidiaries (-)	3.0	3.0	3.0	4.0	4.0	4.0	4.0	4.9	50.2
Total Risk-Adjusted Capital	1,456.0	1,399.3	1,167.3	1,156.4	1,169.4	1,126.7	1,085.8	1,096.3	1,006.4
Total Risk-Weighted Assets	11,739.7	11,231.7	10,865.9	10,677.8	10,630.2	10,076.9	9,526.6	9,406.4	8,609.7
On-Balance Sheet Assets	11,310.8	10,828.1	10,460.4	10,301.0	10,232.3	9,721.2	9,160.5	9,053.9	8,225.4
Off-Balance Sheet Assets	428.9	403.6	405.5	376.8	397.9	355.7	366.1	352.5	384.3

Major Shareholders(as of September 31, 2005)

• Lotte Group(Japan Lotte Inclusive)	14.11 %
• Capital Research & Management Company	11.41 %
• Aberdeen Asset Management Asia Limited	7.33%
• Schroders Investment Management Ltd.	7.08%
• Templeton Investment Counsel LLC	4.88%
• Parkland Co., Ltd.	4.11 %
• Korea Iron & Steel Co., Ltd.	1.99 %

Shareholding Structure(as of Dec. 31, 2004)



Dividend History	2004	2003	2002	2001 ~ 1997	1996	1995
Net Income	132.7	121.3	148.0	No Dividends	41.9	30.2
Dividends Paid per Share (W)	300	270	300		400	250
Dividend Payout Ratios	33.2%	32.7 %	29.7 %		32.7 %	28.3 %
Dividend Type	Cash	Cash	Cash		Cash	Cash
Share Prices	7,886	6,738	5,088		6,640	9,450
Dividend Yields at Market Price	3.8%	4.0%	5.9 %		6.2 %	2.7%

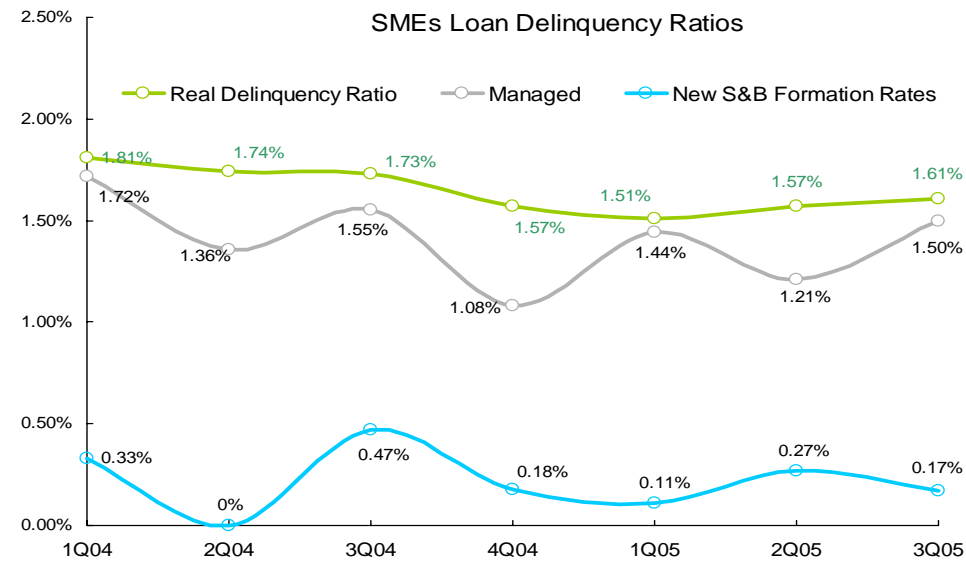
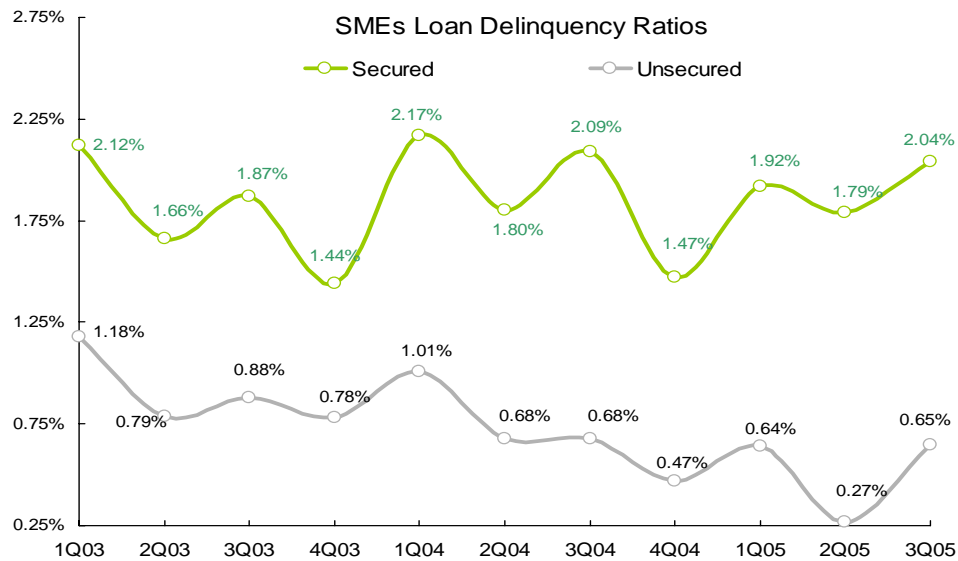
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Loan Portfolio	2005						4Q 2004		4Q 2003		QoQ	YTD
	3Q		2Q		1Q							
Manufacturing Sectors	3,543.0	48.0%	3,274.3	47.19%	3,154.9	46.9%	3,079.7	46.1 %	2,680.7	45.1%	8.2%	15.0%
Steel & Metal Products	985.9	13.3%	916.5	13.21%	867.8	12.9%	847.3	12.7 %	696.7	11.7%	7.6%	16.4%
Machinery	524.7	7.1%	483.6	6.97%	458.6	6.8%	436.0	6.5 %	358.8	6.0%	8.5%	20.3%
Petroleum, Rubber, etc.	461.9	6.3%	433.9	6.25%	433.9	6.4%	431.8	6.6 %	366.8	6.2%	6.5%	7.0%
Automobile Parts	451.6	6.1%	431.5	6.22%	426.3	6.3%	421.9	6.3 %	370.7	6.2%	4.7%	7.0%
Fabric	251.9	3.4%	241.1	3.47%	241.6	3.6%	247.9	3.7 %	239.0	4.0%	4.5%	1.6%
Kitchen Units	205.8	2.8%	143.0	2.06%	133.4	2.0%	134.4	2.0 %	128.1	2.6%	43.9%	53.1%
Electronics	146.6	2.0%	138.3	1.99%	119.6	1.8%	112.0	1.7 %	94.7	1.6%	6.0%	30.9%
Garment & Shoes	145.5	2.0%	144.5	2.08%	140.2	2.1%	125.5	1.9 %	136.1	2.3%	0.7%	15.9%
Paper, Paper Mills	71.0	1.0%	66.4	0.96%	65.3	1.0%	65.2	1.0 %	59.9	1.0%	6.9%	8.9%
Others	298.1	4.0%	275.5	3.97%	268.2	4.0%	257.7	3.9 %	229.9	3.9%	8.2%	15.7%
Non-Manufacturing Sectors	3,842.1	52.0%	3,664.1	52.81%	3,578.9	53.1%	3,603.2	53.9 %	3,265.9	54.9%	4.9%	6.6%
Wholesale & Retail	963.1	13.0%	949.4	13.68%	905.5	13.5%	896.8	13.4 %	769.1	12.9%	1.4%	7.4%
Real Estate & Lease	593.7	8.0%	586.6	8.45%	588.8	8.7%	630.8	9.4 %	553.2	9.3%	1.2%	-5.9%
Construction & Engineering	543.7	7.4%	547.8	7.90%	520.8	7.7%	549.2	8.2 %	527.2	8.9%	-0.7%	-1.0%
Transportation	420.6	5.7%	389.8	5.62%	309.1	4.6%	314.1	4.7 %	250.5	4.2%	7.9%	33.9%
Insurance & Financing	315.6	4.3%	297.9	4.29%	321.1	4.8%	304.9	4.6 %	324.5	5.5%	5.9%	3.5%
Hotel & Food	232.7	3.2%	225.4	3.25%	219.6	3.3%	205.0	3.1 %	204.0	3.4%	3.2%	13.5%
Public	88.1	1.2%	11.0	0.16%	52.0	0.8%	73.8	1.1 %	128.8	2.2%	700.9%	19.4%
Others	684.6	9.3%	656.2	9.46%	662.0	9.8%	628.6	9.4 %	508.6	8.6%	4.3%	8.9%
Total Corporate Won Loans	7,385.1	100.0%	6,938.4	100.0%	6,733.8	100.0%	6,682.9	100.0 %	5,946.6	100.0%	6.4%	10.5%

	2005			2004				2003	QoQ(%)
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	
Total	7,628.7	7,318.4	6,978.9	6,845.4	6,858.6	6,678.2	6,166.3	6,138.8	4.2%
Normal	7,325.3	7,074.8	6,708.7	6,574.4	6,594.1	6,488.3	5,975.0	5,972.3	3.5%
Precautionary	205.6	159.1	177.4	181.0	154.1	99.5	75.4	65.5	29.2%
Substandard	67.4	62.6	72.5	68.4	92.8	72.6	97.5	88.5	7.7%
Doubtful	17.9	12.7	13.4	11.7	10.3	11.5	9.9	8.0	40.9%
Expected Loss	12.5	9.2	6.9	9.9	7.3	6.3	8.5	4.5	35.9%
Precautionary & Below Loans	303.4	243.6	270.2	271.0	264.5	189.9	191.3	166.5	24.5%
P&B Loan Ratio(%)	3.98	3.33	3.87	3.96	3.86	2.84	3.10	2.71	0.65%p
P&B Loan Coverage Ratio(%)	32.56	35.14	31.57	32.29	31.83	42.07	42.34	44.02	- 2.58%p
Substandard & Below Loans	97.8	84.5	92.8	90.0	110.4	90.4	115.9	101.0	15.7 %
S&B Loan Ratio(%)	1.28	1.15	1.33	1.31	1.61	1.35	1.88	1.65	0.13%p
S&B Loan Coverage Ratio(%)	101.02	101.30	91.92	97.22	76.27	88.38	69.89	72.57	- 0.30%p
Provision for Loan Losses	98.8	85.6	85.3	87.5	84.2	79.9	81.0	73.3	15.4%

SMEs Delinquency Ratio By Sector	3Q 2005		2Q 2005		1Q 2005		4Q 2004		3Q 2004		2Q 2004		1Q 2004		4Q 2003	
	Loan Amount	Ratio	Loan Amount	Ratio	Loan Amount	Ratio	Loan Amount	Ratio	Loan Amount	Ratio	Loan Amount	Ratio	Loan Amount	Ratio	Loan Amount	Ratio
Manufacturing Sector	3,790.7	1.76 %	3,558.1	1.19%	3,354.7	1.24%	3,237.7	0.96%	3,281.2	1.10%	3,178.2	1.02 %	2,925.2	1.16 %	2,883.2	0.68 %
Non-Manufacturing Sector	3,588.3	1.23 %	3,450.4	1.23%	3,390.1	1.63%	3,411.7	1.20%	3,380.5	1.99%	3,252.2	1.57 %	3,014.2	2.27 %	3,080.9	1.60 %
Wholesale & Retail	1,060.8	1.49 %	1,060.1	1.16%	1,004.6	1.56%	974.4	1.40%	943.1	2.30%	929.8	2.32 %	848.5	2.89 %	834.1	2.54 %
Real Estate & Lease	601.7	1.63 %	594.9	1.48%	598.9	1.19%	641.0	0.98%	651.1	2.64%	624.0	2.23 %	578.2	2.28 %	564.4	1.92 %
Construction	546.2	1.60 %	549.6	1.96%	522.6	2.77%	552.7	1.49%	542.6	0.66%	544.9	0.72 %	519.8	1.02 %	527.7	0.41 %
Transport. & Comms.	414.8	0.04 %	389.8	0.11%	311.2	0.25%	305.7	0.14%	296.5	0.64%	264.8	0.34 %	236.7	0.59 %	238.5	0.62 %
Hotel & Food	233.9	1.74 %	226.7	1.70%	221.2	2.39%	207.0	2.41%	215.1	4.46%	214.1	2.43 %	201.1	3.58 %	206.6	0.86 %
Public	88.1	- %	11.0	- %	52.0	- %	73.8	- %	80.5	- %	80.5	- %	101.2	- %	128.8	- %
Insurance & Financing	13.9	- %	15.4	0.03%	16.5	- %	19.0	- %	21.3	- %	21.8	- %	25.2	- %	37.3	- %
Others	628.9	0.91 %	603.1	1.04%	663.1	1.79%	638.1	1.13%	630.3	2.09%	572.3	1.64 %	503.5	3.32 %	543.5	2.15 %
Total	7,379.0	1.50 %	7,008.5	1.21%	6,744.8	1.44%	6,649.4	1.08%	6,661.7	1.55%	6,430.4	1.36%	5,939.4	1.72 %	5,964.1	1.15 %

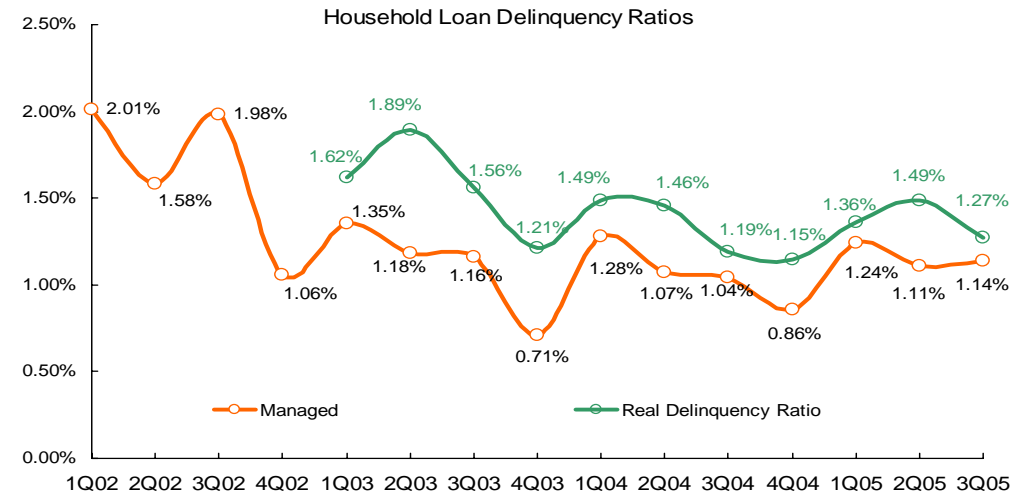


Real Delinquency Ratio : Before Write-offs & NPL Sales and Not accumulated

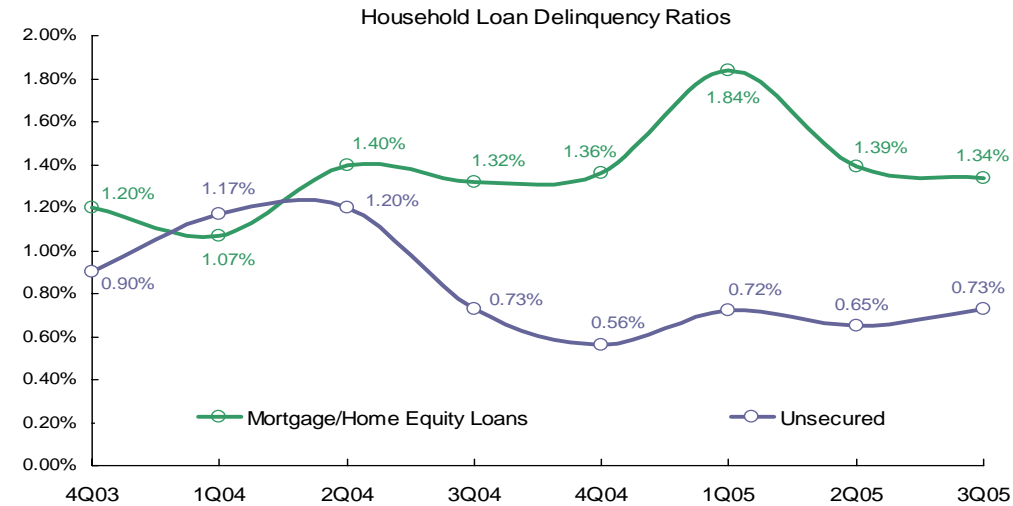
SMEs Delinquency Ratio By Collateral Type	3Q 2005		2Q 2005		1Q 2005		4Q 2004		3Q 2004	
	Loan Amount	Ratio	Loan Amount	Ratio	Loan Amount	Ratio	Loan Amount	Ratio	Loan Amount	Ratio
Total	7,379.0	1.50%	7,008.5	1.21%	6,744.8	1.44%	6,649.4	1.08%	6,661.7	1.55%
Real Estates	3,312.0	1.89%	3,117.1	1.61%	2,991.1	2.14%	2,895.3	1.66%	2,917.0	2.29%
Movables	27.0	- %	28.7	- %	30.2	- %	20.1	- %	16.9	- %
Deposits	318.9	0.01%	320.7	- %	282.9	- %	284.6	- %	298.3	0.13%
Guarantees	864.0	3.44%	870.7	3.14%	876.9	1.86%	873.0	1.36%	868.5	2.15%
Unsecured	2,857.1	0.65%	2,671.3	0.27%	2,563.7	0.64%	2,576.4	0.47%	2,561.0	0.68%

		2005			2004				2003	QoQ(%)	YTD(%)
		3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q		
Household Loans – Retail		3,548.8	3,473.5	3,396.6	3,432.3	3,214.7	2,980.8	2,699.1	2,619.7	2.2 %	3.4 %
3Q 2005 Secured Loans W3,111.2bn (87.67%)	Total Secured Loans	3,111.2	2,994.1	2,865.8	2,964.0	2,767.3	2,543.1	2,242.8	2,153.8	3.9 %	5.0 %
	Mortgage / Home Equity	1,195.4	1,148.4	1,057.1	1,094.6	1,034.9	982.3	939.2	948.9	4.1 %	9.2 %
	Group Loans	1,041.3	1,001.5	1,015.0	1,082.8	985.6	833.8	627.3	535.6	4.0 %	- 3.8 %
	Other Collateralized Loans	807.9	777.1	733.3	728.9	693.6	676.0	630.3	623.1	4.0 %	10.8 %
	Gov't Workers' Pension Backed Loans	66.6	67.1	60.4	57.7	53.2	51.0	46.0	46.2	- 0.7 %	15.4 %
	Loan to Value Ratio	48.65%	48.21%	55.06%	54.8%	54.6%	54.7%	53.1%	51.0%	-0.44%p	-6.15%p
3Q 2005 Unsecured Loans W437.6bn (12.33%)	Total Unsecured Loans	437.6	479.4	530.8	468.2	447.4	437.7	456.3	465.9	- 8.7 %	- 6.5 %
	Personal CSS Loans	246.4	211.0	241.0	239.5	222.4	230.0	234.1	245.0	16.8 %	2.9 %
	Student Loans	47.8	38.7	42.1	37.7	40.6	39.0	38.6	29.4	23.5 %	26.8 %
	Government Workers' Loans	39.1	40.2	39.3	38.9	39.6	40.8	40.7	41.0	- 2.7 %	0.5 %
	Others	104.3	189.5	208.4	152.1	144.8	127.9	142.9	150.5	- 45.0 %	- 31.4 %

	2005			2004				2003	QoQ(%)
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	
Total	3,548.8	3,473.5	3,396.6	3,432.3	3,214.7	2,980.8	2,699.1	2,619.7	2.2%
Normal	3,470.5	3,395.2	3,309.0	3,352.3	3,130.4	2,898.6	2,609.7	2,551.9	2.2%
Precautionary	46.1	45.9	49.1	46.8	48.1	47.9	55.7	45.1	0.4%
Substandard	20.4	19.0	23.1	18.5	21.3	19.7	21.1	12.0	7.4%
Doubtful	8.7	9.3	10.2	9.3	9.1	8.0	7.6	5.9	-6.5%
Expected Loss	3.1	4.1	5.2	5.4	5.8	6.6	5.0	4.8	24.4%
Precautionary & Below Loans	78.3	78.3	87.6	80.0	84.3	82.2	89.4	67.8	0.0%
P&B Loan Ratio	2.21%	2.25%	2.58%	2.33%	2.62%	2.76%	3.3 %	2.6 %	- 0.04%p
P&B Loan Coverage Ratio	53.13%	53.90%	50.34%	53.88%	50.42 %	49.27 %	41.8 %	49.1%	-0.77%p
Substandard & Below Loans	32.2	32.4	38.5	33.2	36.2	34.3	33.7	22.8	-0.6%
S&B Loan Ratio	0.91%	0.93%	1.13%	0.97%	1.13%	1.15%	1.2 %	0.87 %	- 0.02%p
S&B Loan Coverage Ratio	129.19%	130.25%	114.5%	129.82%	117.40%	118.08%	111.3 %	146.7 %	-1.05%p
Provision for Loan Losses	41.6	42.2	44.1	43.1	42.5	40.5	37.5	33.3	-1.4%

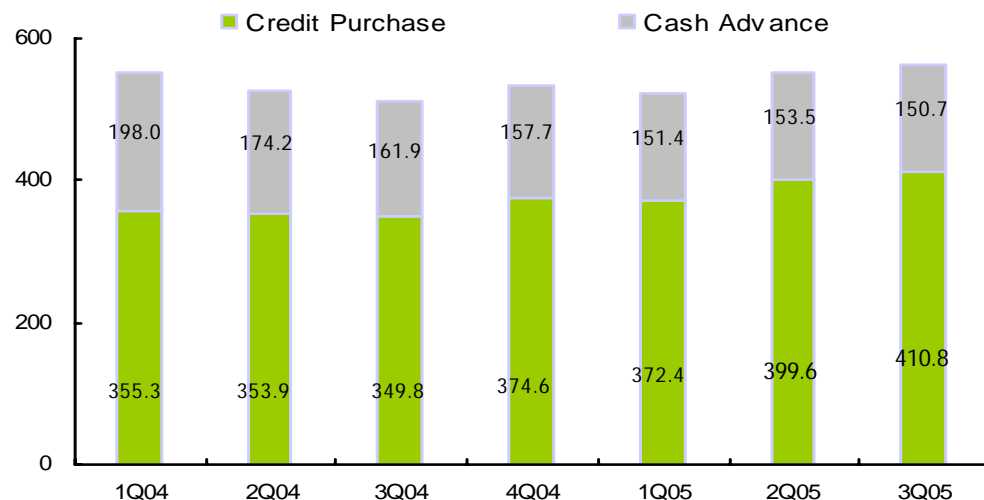


Real Delinquency Ratio : Before Write-offs & NPL Sales and Not accumulated

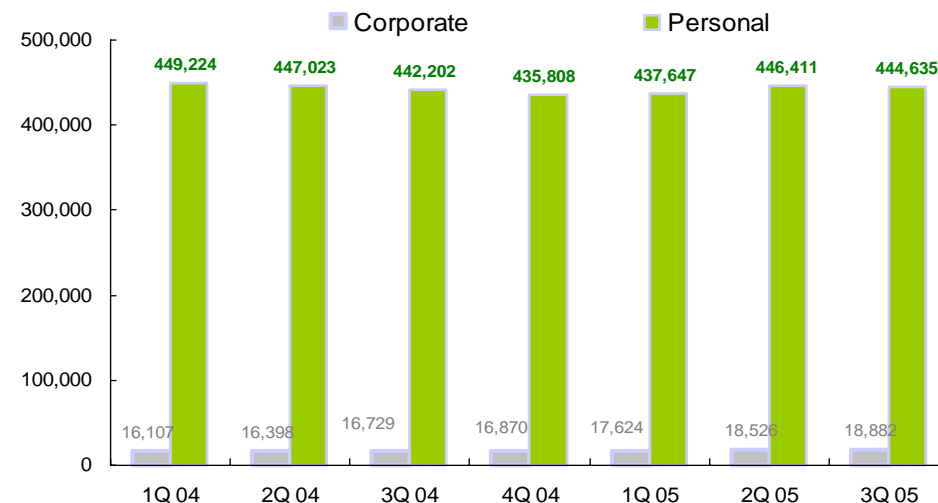


Delinquency Ratio by Collateral type	2005			2004				2003			
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Total	1.14% (3,548.8)	1.11% (3,473.5)	1.24% (3,396.6)	0.86% (3,432.3)	1.04% (3,214.7)	1.07% (2,980.8)	1.28% (2,699.1)	0.71% (2,619.7)	1.16% (2,515.1)	1.46% (2,375.2)	1.60% (2,203.7)
Real Estates	1.36% (1,676.1)	1.33% (1,606.0)	1.68% (1,539.6)	1.24% (1,527.3)	1.46% (1,452.5)	1.10% (1,362.1)	1.3% (1,284.3)	0.6% (1,284.3)	0.9% (1,284.3)	0.8% (1,284.3)	1.0% (1,284.3)
Movables	0.0% (33.2)	0.01% (34.4)	0.0% (32.4)	0.0% (28.8)	0.0% (26.4)	0.0% (25.7)	0.3% (21.8)	0.1% (21.8)	0.1% (21.8)	0.0% (21.8)	0.4% (21.8)
Deposits	0.16% (173.1)	0.12% (168.1)	0.22% (164.0)	0.06% (185.4)	0.2% (169.2)	0.1% (176.2)	1.7% (171.5)	0.0% (171.5)	0.1% (171.5)	0.1% (171.5)	0.1% (171.5)
Guarantees	24.19% (24.8)	36.79% (17.9)	15.91% (26.6)	3.61% (31.9)	1.5% (32.6)	2.3% (30.7)	2.4% (28.7)	0.9% (28.7)	4.0% (28.7)	3.5% (28.7)	4.1% (28.7)
Unsecured	0.73% (1,641.6)	0.65% (1,647.1)	0.72% (1,634.0)	0.56% (1,658.9)	0.73% (1,534.0)	1.20% (1,386.1)	1.17% (1,192.8)	0.9% (1,192.8)	1.5% (1,192.8)	1.7% (1,192.8)	2.1% (1,192.8)

Credit Card Sales Volume

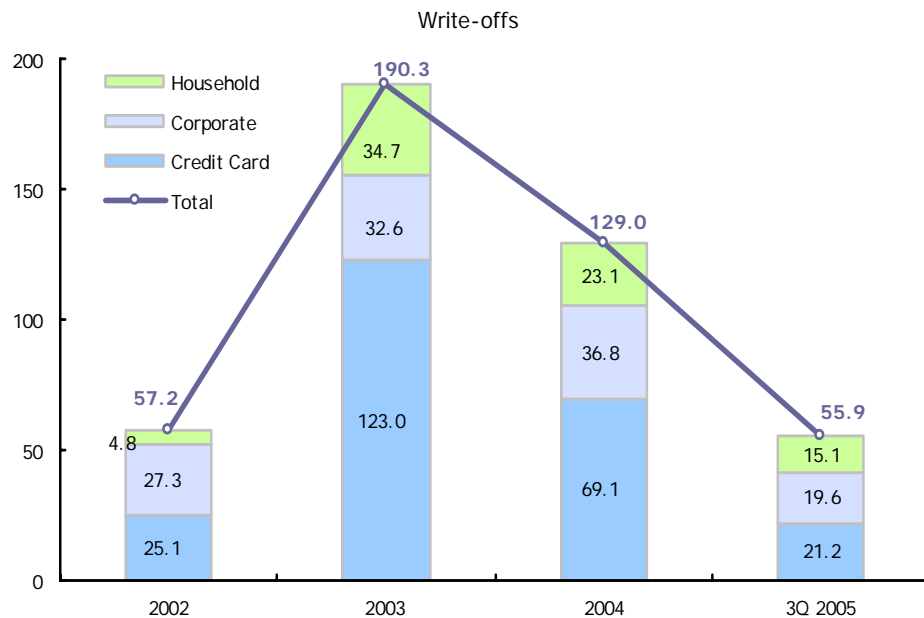


Number of Card Holders



		2005			2004				QoQ(%)	YTD(%)
		3Q	2Q	1Q	4Q	3Q	2Q	1Q		
Balance	Total(with Reaged Loans)	296.9	305.4	307.0	317.5	305.1	340.7	376.4	-2.8%	-6.5%
	Credit Purchase	207.8	210.4	204.7	212.9	191.7	211.7	219.3	-1.2%	-2.4%
	Cash Advances	70.8	71.8	71.6	66.8	67.8	75.4	92.5	-1.4%	6.0%
	Re-aged Loans	18.3	23.2	30.7	37.8	45.6	53.6	64.5	-21.1%	-51.6%
Credit Card Income	Total Income	19.9	20.4	19.8	20.7	19.5	21.1	23.3	-2.5%	-3.9%
	Credit Purchase	13.1	13.3	12.8	13.0	11.4	12.3	12.0	-1.5%	0.8%
	Cash Advance	4.6	4.6	4.3	4.6	4.7	5.1	7.2	0.0%	0.0%
	Others	2.2	2.5	2.7	3.1	3.4	3.7	4.1	-12.0%	-29.0%

	2005			2004				2003	QoQ(%)
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	
Total	296.9	305.4	307.0	317.5	305.1	340.7	376.3	447.4	-2.8%
Normal	269.3	272.1	265.4	270.8	251.0	276.0	288.6	358.9	-1.0%
Precautionary	18.1	20.9	25.1	29.7	33.7	40.8	51.9	57.4	-13.4%
Substandard	0.2	0.3	0.4	0.3	0.5	0.6	1.2	0.6	-33.3%
Doubtful	6.0	6.9	9.7	11.2	14.0	18.0	27.6	25.4	-13.0%
Expected Loss	3.3	5.2	6.4	5.5	5.9	5.3	7.0	5.1	-36.5%
P&B Loans	27.6	33.3	41.6	46.7	54.1	64.7	87.7	88.5	-17.1%
P&B Loan Ratio	9.30%	10.9%	13.6%	14.7%	17.7%	19.0%	23.3 %	19.8%	-1.6%p
P&B Loan Coverage Ratio	42.75%	43.8%	43.3%	39.6%	38.6%	36.9%	37.5%	34.9%	-1.05%p
S&B Loans	9.5	12.4	16.5	17.0	20.4	23.9	35.8	31.1	-23.4%
S&B Loan Ratio	3.2%	4.1%	5.4%	5.4%	6.7%	7.0%	9.5%	7.0%	-0.9%p
S&B Loan Coverage Ratio	124.21%	117.7%	109.1%	108.8%	102.5%	100%	91.9%	99.4%	6.51%p
Provision for Loan Losses	11.8	14.6	18.0	18.5	20.9	23.9	32.9	30.9	-19.2 %



NPL Sales	2005		2004		2003	
	3Q	1H	2H	1H	2H	1H
Household	0.0	6.9	4.6	4.8	3.9	7.2
Credit Card	0.0	0.0	0.1	0.1	0.1	0.6
Corporates	0.0	18.5	20.0	19.0	17.0	17.7
Total	0.0	25.4	24.7	23.9	20.9	25.5

Write-Offs	2005			2004				2003			
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Household	4.6	6.4	4.1	5.6	4.6	7.2	5.7	9.3	9.9	9.6	5.9
Credit Card	6.4	8.4	6.4	9.5	12.3	26.0	21.3	32.3	32.6	33.8	24.2
Corporates	7.8	7.1	4.7	12.9	12.2	6.0	5.7	11.3	7.5	11.3	2.3
Total	18.8	21.9	15.2	28.0	29.1	39.2	32.7	52.9	50.0	54.7	32.4

	2005			2004				QoQ (%)
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	
Other Operating Revenues	28.6	28.7	96.4	76.8	18.6	20.2	21.8	-0.3 %
Gains on Securities	2.3	0.5	4.1	1.5	0.4	0.4	1.4	360.0 %
Revenues on Foreign Exchange	6.1	11.5	6.1	9.1	5.7	5.7	4.7	-47.0 %
Revenues on Derivatives	18.3	15.7	86.2	66.2	12.5	14.0	15.7	16.6 %
Others(provision write back)	1.9	1.0	0.0	0.0	0.0	0.0	0.0	90.0 %
Other Operating Expenses	52.8	47.6	108.5	101.1	50.7	61.6	70.1	10.9 %
Losses on Securities	0.8	0.7	2.4	0.5	0.1	0.9	0.0	14.3 %
Losses on Foreign Exchange	4.9	8.0	1.0	4.0	1.9	1.8	1.5	-38.8 %
Expenses on Derivatives	16.4	15.9	86.5	67.2	11.3	14.1	14.6	3.1 %
Contribution to Funds	4.6	4.5	4.4	4.4	4.3	4.1	4.0	2.2 %
Provision for Loan Losses	20.7	13.4	8.8	19.7	26.3	35.7	44.7	54.5 %
Others	5.4	5.1	5.4	5.3	6.7	5.1	5.2	5.9 %
Net Other Operating Income	-24.2	-18.9	-12.1	-24.4	-32.0	-41.5	-48.3	- 28.0 %

Non-Operating Income	2005			2004				QoQ (%)
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	
Non-Operating Revenues	9.7	11.2	9.3	12.4	7.7	9.4	11.5	-13.4 %
Gains on Investment Securities	6.9	0.8	7.4	8.4	1.8	3.9	10.0	762.5 %
Gains on Sales of NPLs	0.0	7.0	0.0	1.6	0.0	1.7	0.0	- %
Gains on Sales of Tangible Asset	0.4	0.0	0.0	0.0	0.0	0.0	0.0	- %
Others	2.4	3.4	1.9	2.4	5.9	3.8	1.4	- 29.4 %
Non-Operating Expenses	3.7	5.3	12.2	12.7	8.8	2.8	7.0	-30.2 %
Losses on Investment Securities	3.8(gain)	0.3	3.9	0.0	0.0	1.9(gain)	3.1	-
Losses on Sales of NPLs	0.1	3.1	0.0	11.1	0.0	3.1	0.0	-96.8 %
Losses on Sales of Tangible Asset	0.2	0.0	0.0	0.0	0.0	0.0	0.0	-
Retirement Allowance	0.0	0.0	5.6	0.0	0.0	0.1	2.1	-
Other Non-Operating Expenses	7.2	1.9	2.7	1.6	8.8	1.5	1.8	278.9 %
Net Non-Operating Income	6.0	5.9	- 2.9	- 0.3	- 1.1	6.6	4.4	1.7 %

	3Q 2005					2Q 2005	1Q 2005	4Q 2004	4Q 2003	QoQ(%)	YTD(%)
	Total	Marketable Securities	Investment Securities								
			Subtotal	Available for Sale	Held to Maturity						
Bonds in Won	4,421.3	0	4,421.3	1,490.7	2,930.6	4,065.1	3,933.2	3,797.3	4,319.1	8.8 %	16.4 %
Financial Debentures	1,952.4	0	1,952.4	737.4	1,215.0	1,846.0	1,766.3	1,725.3	1,899.8	5.8 %	13.2 %
Government Bonds	1,099.7	0	1,099.7	359.5	740.2	998.9	894.8	685.3	575.2	10.1 %	60.5 %
Gov't Owned Corps Bonds	874.1	0	874.1	147.7	726.4	771.5	777.0	800.0	1,053.0	13.3 %	9.3 %
Corporate Bonds	300.7	0	300.7	246.1	54.6	263.0	302.8	335.4	431.5	14.3 %	-10.3 %
Local Gov't Bonds	194.4	0	194.4	0	194.4	185.7	192.3	251.3	359.6	4.7 %	-22.6 %
Bonds in Foreign Currency	51.4	0	51.4	14.6	36.8	40.5	36.3	26.6	43.0	26.9 %	93.2 %
Stocks	52.6	7.1	45.5	45.5	0	55.5	47.9	54.5	80.7	-5.2 %	-3.5 %
Beneficiary Certificates	222.2	20.0	202.2	202.2	0	142.2	151.5	151.7	166.9	56.3 %	46.5 %
Bond Type	131.0	0	131.0	131.0	0	131.0	129.8	130.4	166.9	0.0 %	0.5 %
Equity Type	71.2	0	71.2	71.2	0	11.2	21.7	21.3	0	535.7 %	234.3 %
MMF	20.0	20.0	0	0	0	0	0	0	0	-	-
Others	26.0	0	26.0	26.0	0	26.3	16.3	29.5	24.5	-1.1 %	-11.9 %
Total	4,773.5	27.1	4,746.4	1,779.0	2,967.4	4,329.6	4,185.2	4,059.6	4,634.2	10.3 %	17.6 %
Duration (years)				1.12	1.40						

Thank you for your interest in Pusan Bank

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