2015 1Q Financial Results

(April 27, 2015)



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DISCLAIMER

The financial information presented herein is prepared on the basis of pre-audited financial of BNK 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 BNK Financial Group does not undertake any obligation to publicly release any revisions to these statements to reflect any future events.

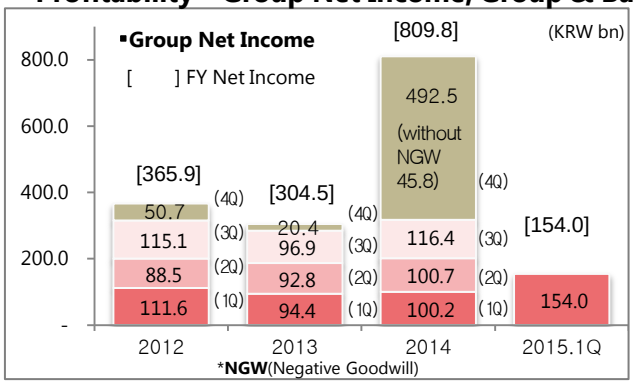
- Kyongnam Bank has been added October 10, 2014, and earnings will be consolidated starting from the 4Q of 2014
- Fiscal Year End for BNK MSB is June 30

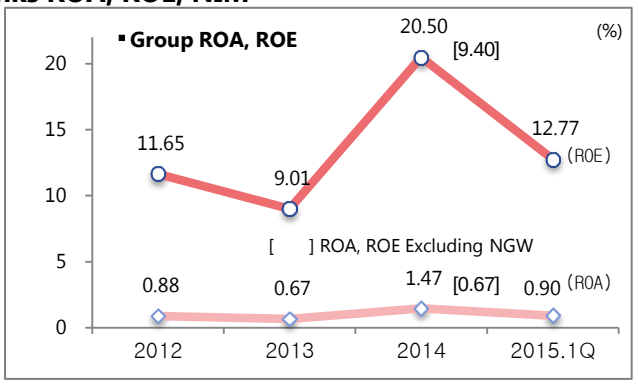
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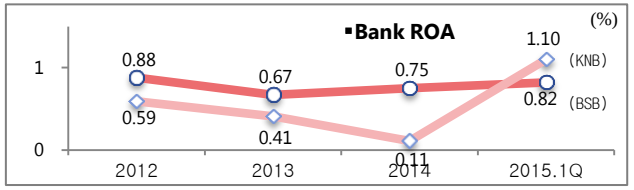
1. Highlights – Profitability, Growth

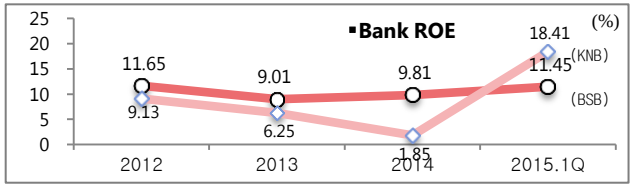
❑ Profitability – Group Net Income, Group & Banks ROA, ROE, NIM

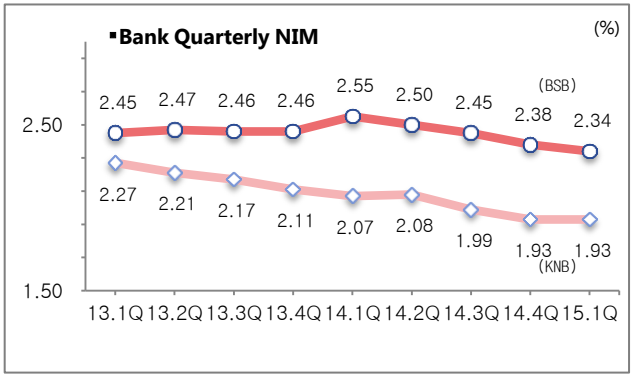




- ❖ **Group 1Q Net Income**
  154.0 KRW bn, up by 53.7% YoY
- ❖ **Busan Bank 1Q Net Income**
  106.6 KRW bn, up by 8.3% YoY
- ❖ **Kyongnam Bank 1Q Net Income**
  81.5 KRW bn, up by 167.2% YoY

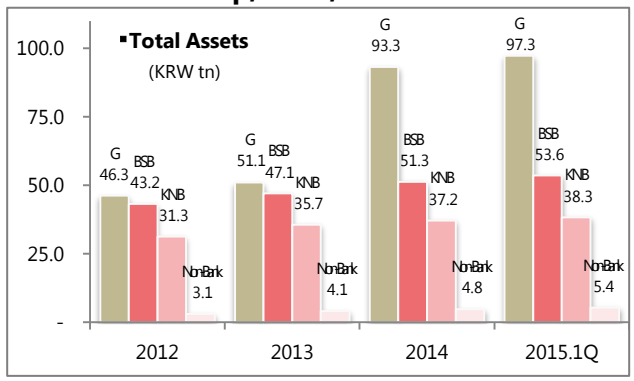


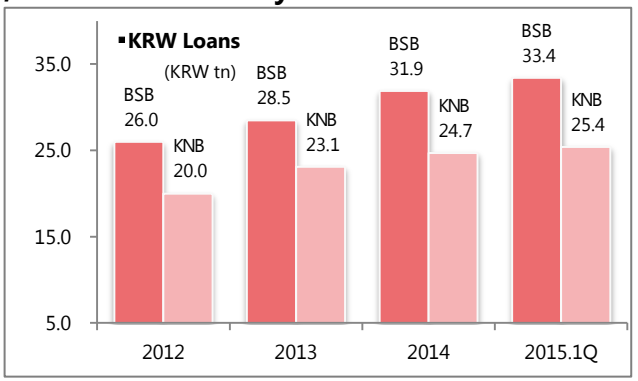




- ❖ **Group ROA, ROE 0.90%, 12.77%**
- ❖ **Busan Bank ROA, ROE 0.82%, 11.45%**
- ❖ **Kyongnam Bank ROA, ROE 1.10%, 18.41%**
- ❖ **Busan Bank 1Q NIM 2.34%**
- ❖ **Kyongnam Bank 1Q NIM 1.93%**

❑ Growth – Group, Bank, Non-Bank Total Assets, Total KRW Loans by Bank

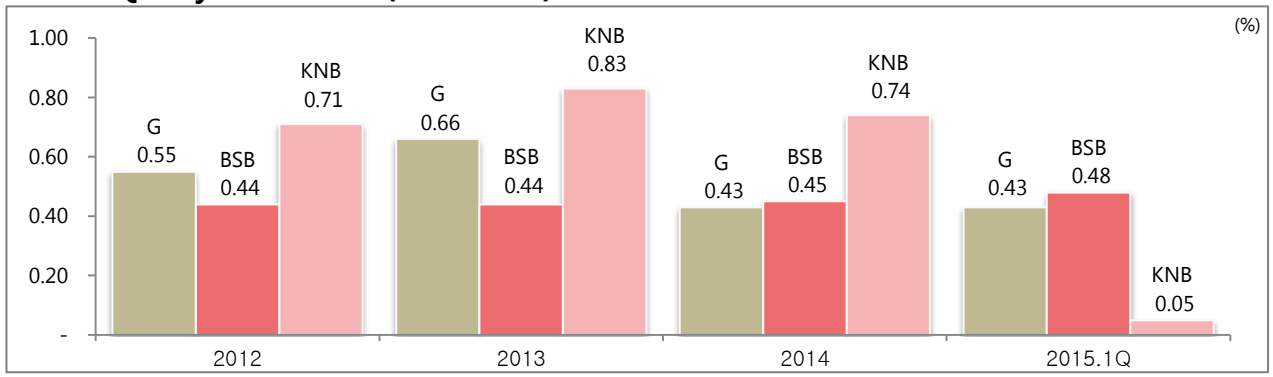




- ❖ **FY Group Total Assets**
  97.3 KRW tn, up by 4.2% QoQ
- ❖ **FY Busan Bank Total Assets**
  53.6 KRW tn, up by 4.5% QoQ
- ❖ **FY Kyongnam Bank Total Assets**
  38.3 KRW tn, up by 2.8% QoQ

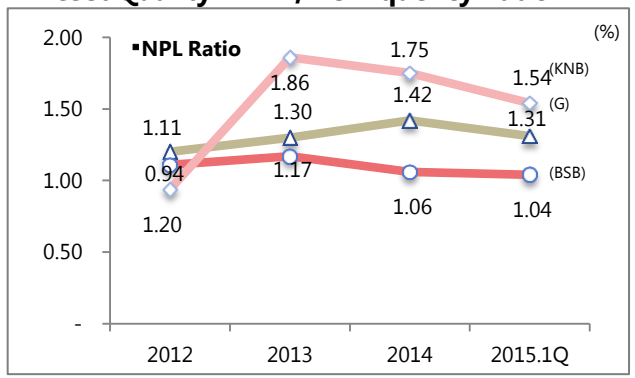
2. Highlights – Asset Quality, Capital Adequacy

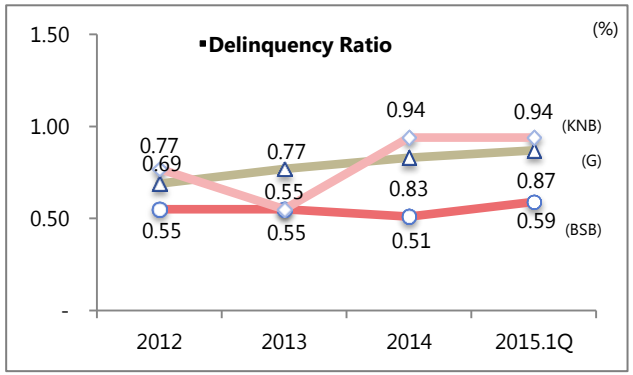
❑ Asset Quality – Credit Cost(Annualized)



- ❖ Group Credit Cost 43bp
- ❖ Busan Bank Credit Cost 48bp
- ❖ Kyongnam Bank Credit Cost 5bp

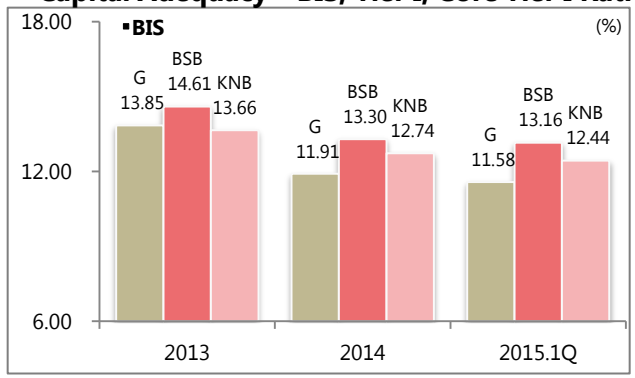
❑ Asset Quality – NPL, Delinquency Ratio

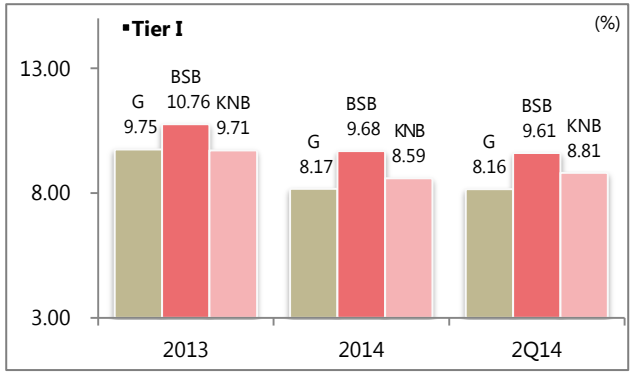


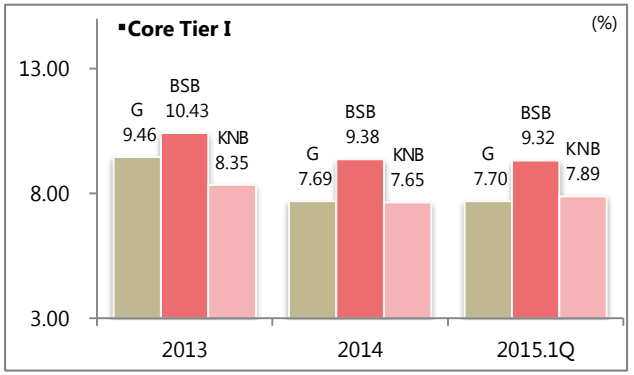


- ❖ Group NPL Ratio 1.31%
- ❖ Group Delinquency Ratio 0.87%
- ❖ Busan Bank NPL Ratio 1.04%
- ❖ Busan Bank Delinquency Ratio 0.59%
- ❖ Kyongnam Bank NPL Ratio 1.75%
- ❖ Kyongnam Bank Delinquency Ratio 0.94%

❑ Capital Adequacy – BIS, Tier I, Core Tier I Ratio







3. Group Structure

(%, KRW bn, Accumulated)

BNK Financial Group

Establishment : 2011.03.15
Total Assets : 97,255.1
Net Income : 154.0
Employees : 7,990

Busan Bank

Establishment : 1967.10.10
Branches : 272(China & Vietnam Office Included)
Employees : 3,893

Total Shares Owned
100%
Total Assets
53,587.8
Net Income
106.6

Kyongnam Bank

Establishment : 1970.05.22
Bank Added : 2014.10.10
Branches : 189
Employees : 3,023

Total Shares Owned
56.97%
Total Assets
38,302.1
Net Income
81.5(44.9[1)])

Securities

Establishment : 1997.06.02
[Securities Added : 2009.11]
Branches : 4
Employees : 172

Total Shares Owned
100%
Total Assets
701.5
Net Income
2.0

Capital

Establishment : 2010.07.15
Branches : 23
Employees : 529

Total Shares Owned
100%
Total Assets
3,870.8
Net Income
11.4

MSB

Establishment : 2011.12.13
Branches : 7
Employees : 121

Total Shares Owned
100%
Total Assets
775.5
Net Income
△0.2

Credit Info.

Establishment : 2003.06.17
Industry : Collection
Employees : 58

Total Shares Owned
100%
Total Assets
7.3
Net Income
0.2

System

Establishment : 2011.05.20
Industry : IT related
Employees : 134

Total Shares Owned
100%
Total Assets
5.9
Net Income
0.1

1) Net Income inside the bracket is Net Income in Controlling Interest

Cambodia Subsidiary

Establishment : 2014.03.07
Employees : 4
Total Shares Owned : 100%
Total Assets : 0.54
Preparing for Operations

Myanmar Subsidiary

Establishment : 2014.03.21
Employees : 22
Total Shares Owned : 99.9%
Total Assets : 0.54
2014.12 Start of Operations

Ⅱ. Profitability

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1. Group Earning Results

(KRW bn, %)	15.1Q	14.1Q	YoY	14.4Q[1)]	QoQ[1)]
Net Interest Income	**494.2**	307.8	60.6	490.9 [500.5]	△0.7 [1.1]
Net Fee Income	**46.8**	30.1	55.5	27.2 [27.2]	72.1 [72.1]
Others[2)]	**11.3**	△4.8	Net Gain	432.2 [15.7]	Net Gain [Net Gain]
SG&A(-)	**243.8**	136.5	78.6	323.6 [318.8]	△24.7 [23.5]
Provision Expense(-)	**70.8**	61.6	14.9	113.1 [113.1]	△37.4 [37.4]
Non-Operating Income	**16.1**	△0.9	Net Gain	△13.4 [△13.4]	Net Gain [Net Gain]
Earnings Before Income Tax	**253.8**	134.1	89.3	500.2 [55.2]	49.3 [359.8]
Income Tax Expense(-)	**60.4**	32.5	85.8	2.0 [2.7]	2,920.0 [2,137.0]
Net Income(A)	**193.4**	101.6	90.4	498.2 [52.5]	△61.2 [268.4]
Net Income in Non-Controlling Interest(B)	**39.4**	△1.4	2,714.3	5.7 [6.7]	591.2 [488.1]
Net Income in Controlling Interest(C) (C) = (A) - (B)	**154.0**	100.2	53.7	492.5 [45.8]	△68.7 [236.2]

1) Including the impact of NGW, [ ] contains results that do not include the NGW effect & change

2. Subsidiaries Earning Results

(KRW bn, %)	15.1Q	14.1Q	YoY	14.4Q	QoQ
Bank(A)	**188.1**	98.4	91.2	58.4	222.1
Busan	**106.6**	98.4	8.3	49.7	114.5
Kyongnam[1)]	**81.5**	30.5	167.2	8.7	836.8
Non-Bank(B)	**13.5**	11.6	16.4	11.1	21.6
Securities	**2.0**	0.1	1,900.0	3.2	△37.5
Capital	**11.4**	8.8	29.5	8.1	40.7
MSB	**△0.2**	2.4	Net Loss	△0.4	-
Credit Information	**0.2**	0.2	0.0	0.1	100.0
Information Systems	**0.1**	0.1	0.0	0.1	0.0
Financial Group & Unconsolidated Portion(C)	**8.2**	8.4	-	17.0	△52.4
Negative Goodwill (D)	**0.0**	0.0	-	447.9	-
Net Income in Non-Controlling Interest (E)	**39.4**	1.4	2,714.3	7.9	489.6
Net Income in Controlling Interest(F) (F=A+B-C+D-E)	**154.0**	100.2	53.7	492.5	△68.7
[Net Income in Controlling Interest Excluding Negative Goodwill]	**[154.0]**	[100.2]	[53.7]	[45.8]	[236.2]

1) Kyongnam Bank was added to the Group from the 4Q of 2014

3. Banks Earning Results

❑ Busan

(KRW bn, %, %p)	15.1Q	14.1Q	YoY	14.4Q	QoQ
Net Interest Income	**268.0**	267.1	0.3	272.1	△1.5
Net Fee Income	**26.1**	23.0	13.5	17.2	51.7
Fees from Trust Account	**3.3**	3.7	△10.8	3.4	△2.9
Others	**8.5**	△11.5	Net Gain	△14.2	Net Gain
Provision Expense(-)	**42.2**	40.1	5.2	49.2	△14.2
SG&A(-)	**125.4**	113.7	10.3	174.9	△28.3
Net Operating Income	**138.3**	128.5	7.6	54.4	154.2
Non-Operating Income	**△0.6**	△1.0	-	△8.4	-
Earnings Before Income Taxes	**137.7**	127.5	8.0	46.0	199.3
Income Tax Expenses(-)	**31.1**	29.1	6.9	△3.7	-
Net Income	**106.6**	98.4	8.3	49.7	114.5
ROA	**0.82**	0.92	△0.10	0.75	0.07
ROE	**11.45**	11.34	0.11	9.81	1.64

❑ Kyongnam

(KRW bn, %, %p)	15.1Q	14.1Q	YoY	14.4Q	QoQ
Net Interest Income	**170.0**	168.1	1.1	173.7	△2.1
Net Fee Income	**11.5**	9.5	21.1	5.0	130.0
Fees from Trust Account	**1.4**	1.6	△12.5	1.0	40.0
Others	**△3.4**	△13.5	-	△15.0	-
Provision Expense(-)	**3.4**	45.9	△92.6	37.3	△90.9
SG&A(-)	**87.2**	81.3	7.3	113.5	△23.2
Net Operating Income	**88.9**	38.5	130.9	13.9	539.6
Non-Operating Income	**16.5**	△02	Net Gain	△1.8	Net Gain
Earnings Before Income Taxes	**105.4**	38.3	175.2	12.1	771.1
Income Tax Expenses(-)	**23.9**	7.8	206.4	3.4	602.9
Net Income	**81.5**	30.5	167.2	8.7	836.8
ROA	**1.10**	0.26	0.84	0.11	0.99
ROE	**18.41**	3.93	14.48	1.85	16.56

4. Banks NIM & NIS

❑ Busan

(KRW bn, %, %p)	15.1Q	14.1Q	YoY	14.4Q	QoQ
NIM(Quarterly)	**2.34**	2.55	△0.21	2.38	△0.04
NIS	**2.61**	2.86	△0.25	2.66	△0.05
Interest Rate on KRW Loans	**4.46**	5.06	△0.60	4.64	△0.18
Households	**3.81**	4.42	△0.61	3.98	△0.17
Corporate	**4.33**	4.87	△0.54	4.53	△0.20
Interest Rate paid on KRW Deposits	**1.85**	2.20	△0.35	1.98	△0.13
Average Interest Earning Assets	**41,428.2**	38,031.5	8.9	40,585.0	2.1
NIM(Accumulated)	**2.34**	2.55	△0.21	2.47	△0.13
NIS	**2.61**	2.86	△0.25	2.76	△0.15
Interest Rate on KRW Loans	**4.46**	5.06	△0.60	4.85	△0.39
Households	**3.81**	4.42	△0.61	4.20	△0.39
Corporate	**4.33**	4.87	△0.54	4.72	△0.39
Interest Rate paid on KRW Deposits	**1.85**	2.20	△0.35	2.09	△0.24
Average Interest Earning Assets	**41,428.2**	38,031.5	8.9	39,460.6	5.0

❑ Kyongnam

(KRW bn, %, %p)	15.1Q	14.1Q	YoY	14.4Q	QoQ
NIM(Quarterly)	**1.93**	2.07	△0.14	1.93	0.00
NIS	**2.11**	2.27	△0.16	2.10	0.01
Interest Rate on KRW Loans	**4.17**	4.65	△0.48	4.28	△0.11
Households	**3.59**	4.12	△0.53	3.72	△0.13
Corporate	**4.10**	4.54	△0.44	4.23	△0.13
Interest Rate paid on KRW Deposits	**2.05**	2.37	△0.32	2.18	△0.13
Average Interest Earning Assets	**30,453.8**	29,049.3	4.8	30,171.4	0.9
NIM(Accumulated)	**1.93**	2.07	△0.14	2.01	△0.08
NIS	**2.11**	2.27	△0.16	2.20	△0.09
Interest Rate on KRW Loans	**4.17**	4.65	△0.48	4.50	△0.33
Households	**3.59**	4.12	△0.53	3.94	△0.35
Corporate	**4.10**	4.54	△0.44	4.42	△0.32
Interest Rate paid on KRW Deposits	**2.05**	2.37	△0.32	2.30	△0.25
Average Interest Earning Assets	**30,453.8**	29,049.3	4.8	29,644.0	2.7

Note. Table on the top is based on quarterly numbers
Table on the bottom is based on accumulated numbers

5. SG&A

❑ Group

(KRW bn, %, %p)	15.1Q	14.1Q	YoY	14.4Q[1)]	QoQ
SG&A	**243.8**	136.5	78.6	323.7	△24.7
Cost Income Ratio	**44.15**	40.99	3.16	34.06	10.09

1) Cost Income Ratio includes the effects of the Negative Goodwill

❑ Busan

(KRW bn, %, %p)	15.1Q	14.1Q	YoY	14.4Q	QoQ
Total SG&A	**125.4**	113.7	10.3	174.9	△28.3
Salaries and other expenses	**98.6**	91.1	8.2	138.9	△29.0
Depreciation	**16.9**	14.1	19.9	15.7	7.6
Taxes and dues	**3.0**	3.1	△3.2	3.9	△23.1
Retirement Allowance	**6.9**	5.4	27.8	5.4	27.8
Honorary Retirement	**0.0**	0.0	-	11.0	-
Cost Income Ratio	**41.01**	40.29	0.72	62.85	△21.84

❑ Kyongnam

(KRW bn, %, %p)	15.1Q	14.1Q	YoY	14.4Q	QoQ
Total SG&A	**87.2**	81.2	7.3	113.5	△23.2
Salaries and other expenses	**71.2**	72.6	△1.9	93.0	△23.4
Depreciation	**9.1**	2.9	213.8	7.1	28.2
Taxes and dues	**2.1**	2.3	△8.7	1.9	10.5
Retirement Allowance	**4.6**	3.5	31.4	4.2	9.5
Honorary Retirement	**0.2**	0.0	-	7.3	△97.3
Cost Income Ratio	**48.58**	49.06	△0.48	68.93	△20.35

Ⅲ. Growth

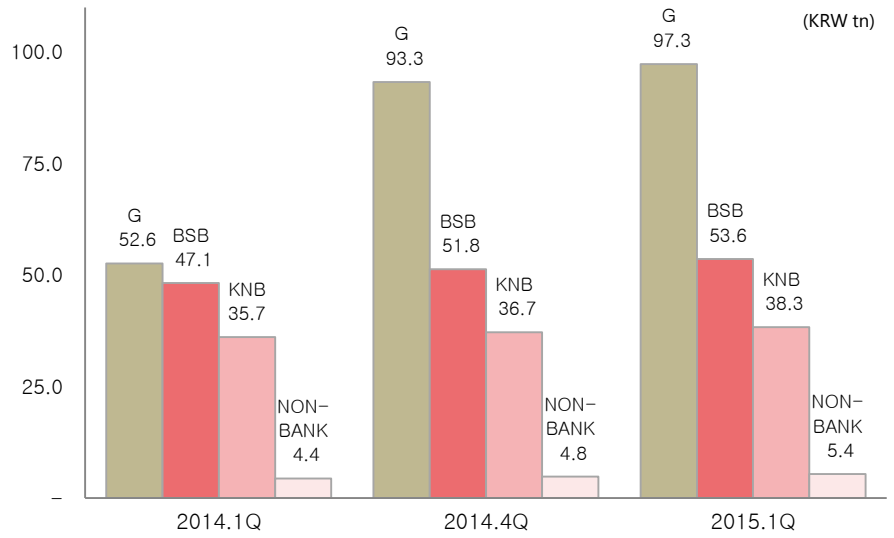
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1. Group Asset, B/S Summary

❑ Group Total Assets

(KRW bn, %)	15.1Q	14.1Q	YoY	14.4Q	QoQ
Bank	**91,889.9**	48,156.8	90.8	88,525.7	3.8
Busan	**53,587.8**	48,156.8	11.3	51,281.9	4.5
Kyongnam	**38,302.1**	36,095.3	6.1	37,243.8	2.8
Non-Bank	**5,361.0**	4,369.4	22.7	4,845.3	40.0
Securities	**701.5**	619.9	13.2	512.0	37.0
Capital	**3,870.8**	3,049.5	26.9	3,583.3	8.0
MSB	**775.5**	686.2	13.0	736.1	5.4
Credit Information	**7.3**	6.8	7.4	7.1	2.8
Information Systems	**5.9**	7.0	△15.7	6.8	△13.2
Financial Group & Unconsolidated Portion	**4.2**	30.8	△86.4	△48.5	△108.7
Group Total Assets	**97,255.1**	52,557.0	85.0	93,322.5	4.2

❑ Group Total Assets



❑ Group Total Lending

1) Kyongnam Bank was added to the Group from the 4Q of 2014

(KRW bn, %)	15.1Q	14.1Q	YoY	14.4Q	QoQ
Cash and Dues	**2,830.3**	1,848.3	53.1	3,206.4	△11.7
Securities	**12,429.8**	7,865.9	58.0	12,226.4	1.7
Loans & Receivables	**69,796.3**	36,880.5	89.2	66,553.9	4.9
Derivative Assets	**338.5**	100.4	237.2	338.5	0.0
Fixed Assets & Investment Assets	**787.0**	517.1	52.2	793.4	△0.8
Intangible Assets	**405.2**	129.6	212.7	412.2	△1.7
Others	**524.3**	330.9	58.4	519.3	1.0
Total Assets	**87,111.4**	47,672.7	82.7	84,050.1	3.6

1) Based on the Bank's Unconsolidated Financial Statements

❑ Group Total Funding

(KRW bn, %)	15.1Q	14.1Q	YoY	14.4Q	QoQ
Deposits	**61,545.2**	31,506.5	95.3	59,906.5	2.7
Borrowings	**6,879.6**	9,482.8	△27.5	6,664.3	3.2
Derivatives	**7,571.3**	73.5	10,201.1	7,299.5	3.7
Others	**5,501.7**	2,961.7	85.8	4,715.9	16.7
Total Liabilities	**81,497.8**	44,024.5	85.1	78,586.2	3.7
Shareholder's Equity	**5,613.6**	3,648.2	53.9	5,463.9	2.7
Total Liabilities & Shareholder's Equity	**87,111.4**	47,672.7	82.7	84,050.1	3.6

2. Banks B/S – Busan[1)]

(KRW bn, %, Balance)	15.1Q	14.1Q	YoY	14.4Q	QoQ
Total Assets	**53,587.8**	48,156.8	11.3	51,281.9	4.5
Bank Account	**47,728.4**	43,008.0	11.0	46,082.2	3.6
Trust Account	**5,859.4**	5,148.8	13.8	5,199.7	12.7
Total Deposits	**40,069.2**	35,463.8	13.0	39,057.0	2.6
Bank Account	**36,500.7**	32,081.3	13.8	35,477.4	2.9
KRW Deposits	**33,773.7**	30,280.2	11.5	33,320.9	1.4
Demand	**3,164.9**	2,393.3	32.2	2,563.6	23.5
Savings & Time	**30,592.0**	27,867.3	9.8	30,739.7	△0.5
Installment	**16.8**	19.6	△14.3	17.6	△4.5
CD	**460.2**	84.2	446.6	100.6	357.5
Trust Account	**3,568.5**	3,382.5	5.5	3,579.6	△0.3
Total Credits	**35,325.2**	31,744.5	11.3	33,844.4	4.4
Total Loans	**34,417.5**	30,850.6	11.6	32,949.1	4.5
KRW Loans	**33,369.7**	29,762.6	12.1	31,869.2	4.7
SMEs	**20,892.4**	18,892.0	10.6	20,222.5	3.3
Households	**8,127.1**	6,807.1	19.4	7,817.6	4.0
Guarantees	**907.7**	893.9	1.5	895.3	1.4
Total Securities	**8,736.5**	8,798.1	△0.7	8,777.1	△0.5
Bank Account	**7,213.0**	7,167.5	0.6	7,192.9	0.3
Trust Account	**1,523.5**	1,630.6	△6.6	1,584.2	△3.8
Shareholders' Equity	**3,528.4**	3,571.0	△1.2	3,421.7	3.1

(KRW bn, %, Balance)	15.1Q	14.1Q	YoY	14.4Q	QoQ
KRW Deposits	**33,773.7**	30,280.2	11.5	33,320.9	1.4
Demand	**3,164.9**	2,393.3	32.2	2,563.6	23.5
Savings	**30,592.0**	27,867.3	9.8	30,739.7	△0.5
Installment	**16.8**	19.6	△14.3	17.6	△4.5
CD	**460.2**	84.2	446.6	100.6	357.5
Bills Sold	**44.6**	41.1	8.5	40.5	10.1
R P	**373.3**	296.6	25.9	216.4	72.5
Financial Debenture	**1,848.9**	1,379.2	34.1	1,799.0	2.8
Trust Account	**3,568.5**	3,382.5	5.5	3,579.6	△0.3
Total Deposits	**40,069.2**	35,463.8	13.0	39,057.0	2.6

(KRW bn, %, Balance)	15.1Q	14.1Q	YoY	14.4Q	QoQ
KRW Loans	**33,369.7**	29,762.6	12.1	31,869.2	4.7
Corporate	**23,920.3**	21,594.5	10.8	22,674.5	5.5
(SME)	**20,892.4**	18,892.0	10.6	20,222.5	3.3
(Large Corps)	**3,027.9**	2,702.5	12.0	2,452.0	23.5
Household	**8,127.1**	6,807.1	19.4	7,817.6	4.0
Public	**1,322.3**	1,361.0	△2.8	1,377.1	△4.0
Foreign Currency	**580.6**	585.6	△0.9	565.7	2.6
Trust Account	**12.7**	13.9	△8.6	13.8	△8.0
Others	**1,362.2**	1,382.4	△1.5	1,395.7	△2.4
Total Credits	**35,325.2**	31,744.5	11.3	33,844.4	4.4
LDR (Monthly Avg. Balance, %)	**95.55**	97.23	1.68	96.56	1.01

1) Based on the Bank's Unconsolidated Financial Statements

2. Banks B/S – Kyongnam[1)]

(KRW bn, %, Balance)	15.1Q	14.1Q	YoY	14.4Q	QoQ
Total Assets	**38,302.1**	36,095.3	6.1	37,243.8	2.8
Bank Account	**33,661.3**	31,743.6	6.0	32,806.7	2.6
Trust Account	**4,640.8**	4,351.7	6.6	4,437.1	4.6
Total Deposits	**29,047.9**	26,989.8	7.6	28,285.5	2.7
Bank Account	**27,177.3**	25,250.5	7.6	26,431.1	2.8
KRW Deposits	**25,502.7**	23,918.9	6.6	24,725.1	3.1
Demand	**2,427.6**	1,982.6	22.4	2,244.8	8.1
Savings & Time	**23,061.9**	21,924.0	5.2	22,467.3	2.6
Installment	**13.2**	12.3	7.3	13.0	1.5
CD	**192.2**	107.5	78.8	112.3	71.1
Trust Account	**1,870.6**	1,739.3	7.5	1,854.4	0.9
Total Credits	**26,243.5**	24,340.6	7.8	25,638.1	2.4
Total Loans	**25,864.7**	23,904.0	8.2	25,225.5	2.5
KRW Loans	**25,389.2**	23,355.1	8.7	24,755.5	2.6
SMEs	**15,272.6**	14,314.3	6.7	14,762.3	3.5
Households	**7,751.8**	6,775.0	14.4	7,666.6	1.1
Guarantees	**378.8**	436.6	△13.2	412.6	△8.2
Total Securities	**4,834.4**	4,841.4	△0.1	4,745.5	1.9
Bank Account	**4,436.1**	4,416.0	0.5	4,321.5	2.7
Trust Account	**398.3**	425.4	△6.4	424.0	△6.1
Shareholders' Equity	**2,230.6**	2,173.0	2.7	2,146.8	3.9

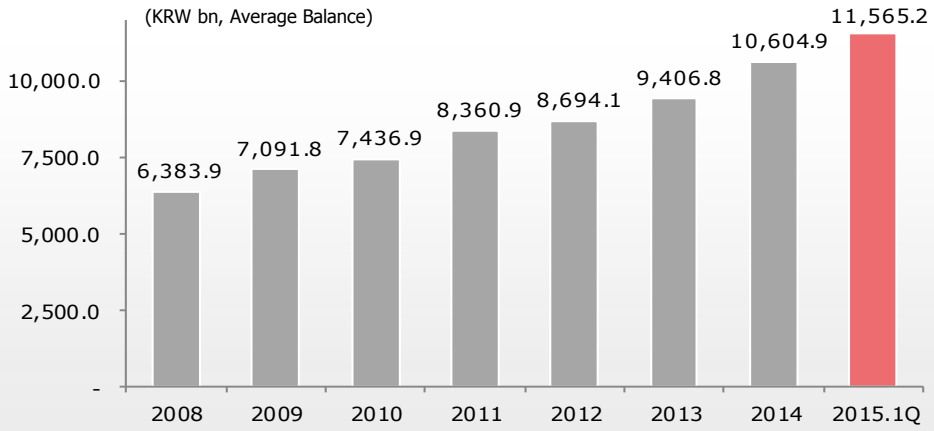
(KRW bn, %, Balance)	15.1Q	14.1Q	YoY	14.4Q	QoQ
KRW Deposits	**25,502.7**	23,918.9	6.6	24,725.1	3.1
Demand	**2,427.6**	1,982.6	22.4	2,244.8	8.1
Savings	**23,061.9**	21,924.0	5.2	22,467.3	2.6
Installment	**13.2**	12.3	7.3	13.0	1.5
CD	**192.2**	107.5	78.8	112.3	71.1
Bills Sold	**22.0**	21.5	2.3	21.3	3.3
R P	**11.3**	7.3	54.8	7.3	54.8
Financial Debenture	**1,449.1**	1,195.3	21.2	1,565.0	△7.4
Trust Account	**1,870.6**	1,739.3	7.5	1,854.4	0.9
Total Deposits	**29,047.9**	26,989.8	7.6	28,285.5	2.7

(KRW bn, %, Balance)	15.1Q	14.1Q	YoY	14.4Q	QoQ
KRW Loans	**25,389.2**	23,355.1	8.7	24,755.5	2.6
Corporate	**17,292.2**	16,240.4	6.5	16,718.6	3.4
(SME)	**15,272.6**	14,314.4	6.7	14,762.3	3.5
(Large Corps)	**2,019.6**	1,926.0	4.9	1,956.3	3.2
Household	**7,751.8**	6,775.0	14.4	7,666.6	1.1
Public	**345.2**	339.7	1.6	370.3	△6.8
Foreign Currency	**171.2**	249.6	△33.3	183.2	△6.6
Trust Account	**0.4**	0.3	33.3	0.3	33.3
Others	**682.7**	735.6	△6.3	699.1	△2.3
Total Credits	**26,243.5**	24,340.6	7.8	25,638.1	2.4
LDR (Monthly Avg. Balance, %)	**97.85**	97.00	0.85	97.90	△0.05

1) Based on the Bank's Unconsolidated Financial Statements

3. Banks Low-Cost Deposits - Busan

❑ Growth Records



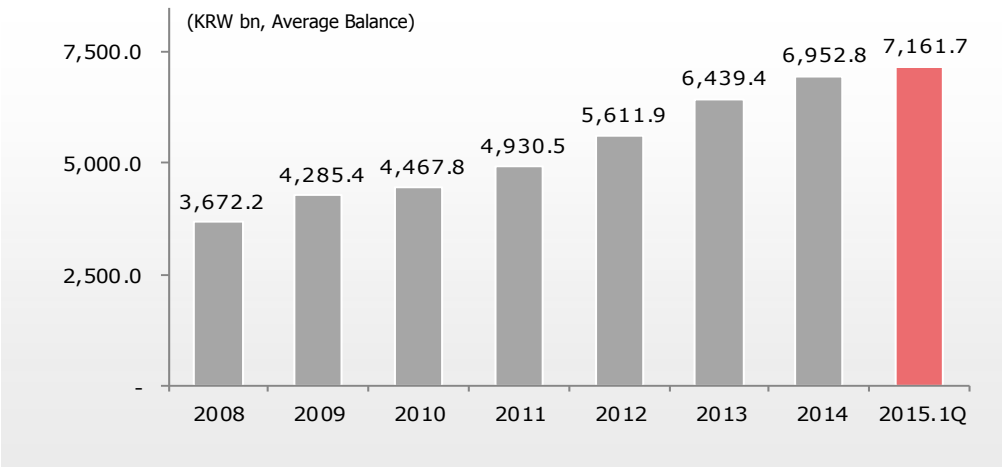
❑ Funding Costs

(%, Accumulated)	15.1Q	14.4Q	14.1Q
Demand Deposits	**0.26**	0.20	0.22
Savings Deposits	**0.13**	0.14	0.14
Corporate Savings Deposits	**1.03**	1.32	1.44
Total	**0.43**	0.52	0.58

(KRW bn, %, %p, Average Balance)	15.1Q	14.1Q	YoY	14.4Q	QoQ
Low-Cost Deposits (A)	**11,565.2**	10,270.2	12.6	10,604.9	9.1
Demand Deposits	**2,862.9**	2,204.0	29.9	2,450.2	16.8
Savings Deposits	**5,339.3**	4,714.8	13.2	4,888.0	9.2
Corporate Savings Deposits	**3,363.0**	3,351.4	0.3	3,266.7	2.9
Deposits in KRW (B)	**33,584.2**	30,052.2	11.8	31,576.3	6.4
Total Deposits (Bank Account) (C)	**36,013.6**	31,823.0	13.2	33,493.7	7.5
Total Deposits (Bank + Trust Account)**(D)**	**39,661.7**	35,134.4	12.9	36,926.7	7.4
Low-Cost Deposits/Won Deposits**(A/B)**	**34.44**	34.17	0.27	33.58	0.86
Low-Cost Deposits/Total Deposits (A/C)	**32.11**	32.27	△0.16	31.66	0.45
Low-Cost Deposits/Total Deposits**(A/D)**	**29.16**	29.23	△0.07	28.72	0.44

3. Banks Low-Cost Deposits - Kyongnam

❑ Growth Records



❑ Funding Costs

(%, Accumulated)	15.1Q	14.4Q	14.1Q
Demand Deposits	**0.28**	0.31	0.36
Savings Deposits	**0.15**	0.16	0.16
Corporate Savings Deposits	**1.30**	1.67	1.84
Total	**0.51**	0.68	0.75

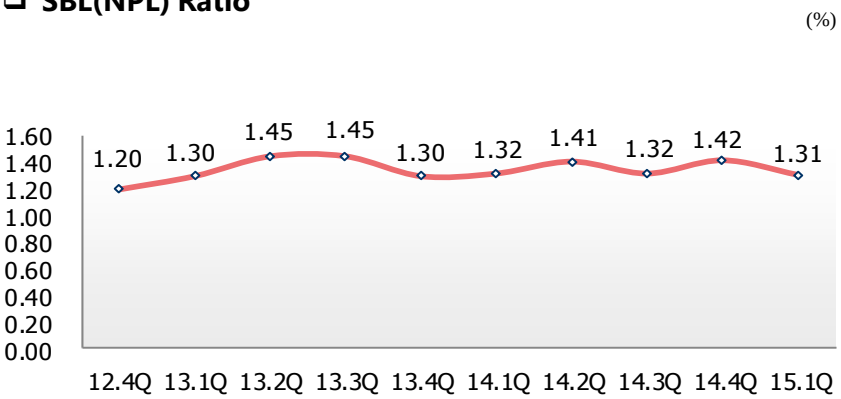
(KRW bn, %, %p, Average Balance)	15.1Q	14.1Q	YoY	14.4Q	QoQ
Low-Cost Deposits (A)	**7,161.7**	6,873.9	4.2	6,952.8	3.0
Demand Deposits	**2,362.0**	1,990.2	18.7	2,111.7	11.9
Savings Deposits	**2,835.0**	2,580.1	9.9	2,654.6	6.8
Corporate Savings Deposits	**1,964.7**	2,303.6	△14.7	2,186.5	△10.1
Deposits in KRW (B)	**25,163.7**	23,787.5	5.8	24,510.1	2.7
Total Deposits (Bank Account) (C)	**26,865.0**	25,297.9	6.2	26,028.6	3.2
Total Deposits (Bank + Trust Account)**(D)**	**28,790.0**	27,051.7	6.4	27,923.1	3.1
Low-Cost Deposits/Won Deposits**(A/B)**	**28.46**	28.90	△0.44	28.37	0.09
Low-Cost Deposits/Total Deposits (A/C)	**26.66**	27.17	△0.51	26.59	0.07
Low-Cost Deposits/Total Deposits**(A/D)**	**24.88**	25.41	△0.53	24.90	△0.02

Ⅳ. Asset Quality

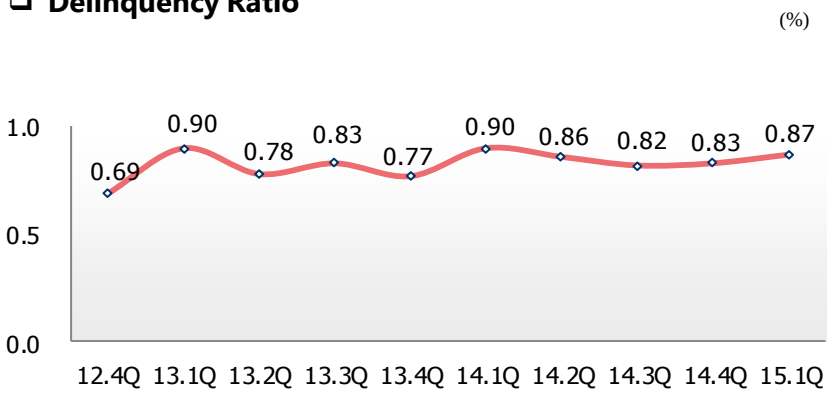
1.	**Group Asset Quality**	19
2.	**Banks Asset Quality**	20
3.	**Provisioning**	22
4.	**Banks Write-Offs and NPL Sales**	23

1. Group Asset Quality

❑ SBL(NPL) Ratio



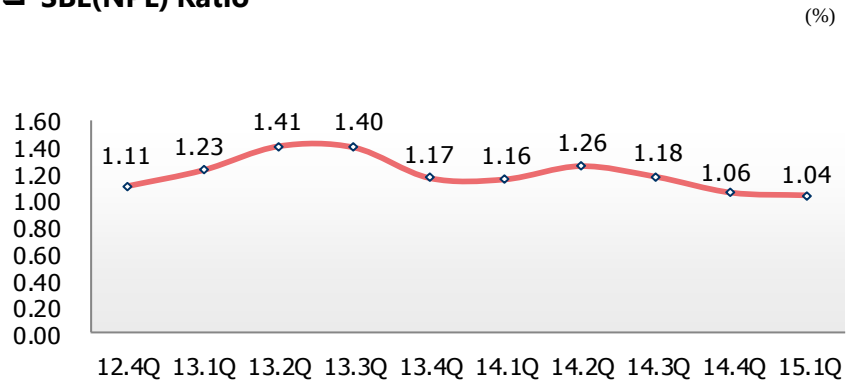
❑ Delinquency Ratio



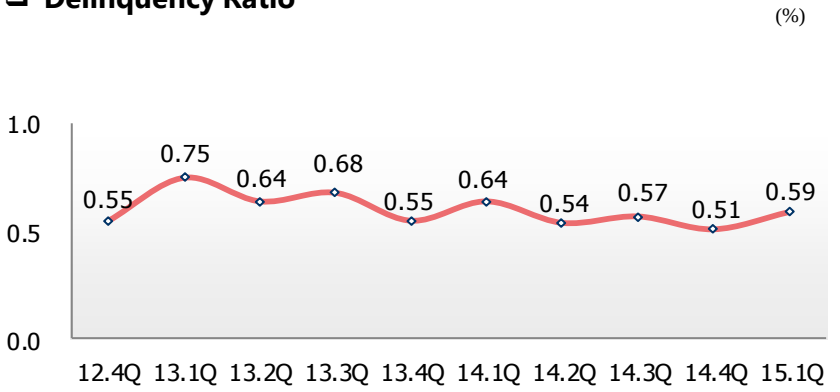
(KRW bn, %, %p)	15.1Q	14.1Q	YoY	14.4Q	QoQ
Total Loans	**67,509.1**	35,960.6	87.7	65,274.1	3.4
Normal	**65,687.6**	34,883.1	88.3	63,409.4	3.6
Precautionary	**934.3**	603.7	54.8	939.2	△0.5
Substandard	**531.9**	259.0	105.4	585.2	△9.1
Doubtful	**174.0**	140.6	23.8	153.3	13.5
Expected Loss	**181.3**	74.2	144.3	187.0	△3.0
SBL(Substandard & Below Loans)	**887.2**	473.8	87.3	925.5	△4.1
(SBL Ratio (%))	**(1.31)**	(1.32)	△0.01	(1.42)	△0.11
(SBL Coverage Ratio)	**(116.84)**	(119.80)	△2.96	(111.08)	5.76
Loan Amount	**66,222.6**	35,068.2	88.8	63,966.2	3.5
Delinquent Amount	**577.8**	316.0	82.8	531.6	8.7
Delinquency Ratio	**0.87**	0.90	△0.03	0.83	0.04

2. Banks Asset Quality – Busan

❑ SBL(NPL) Ratio



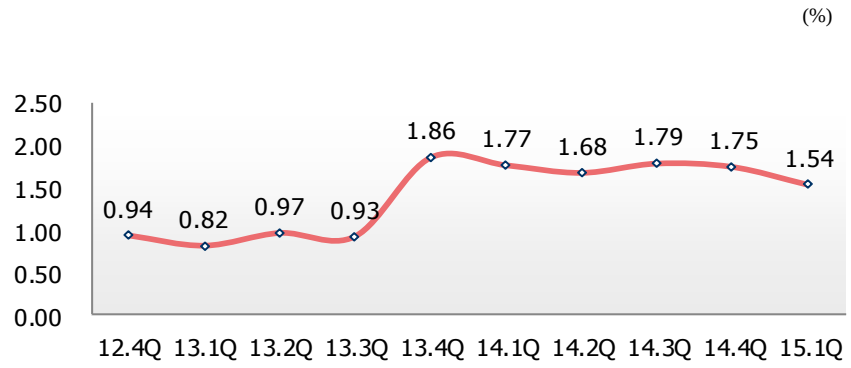
❑ Delinquency Ratio



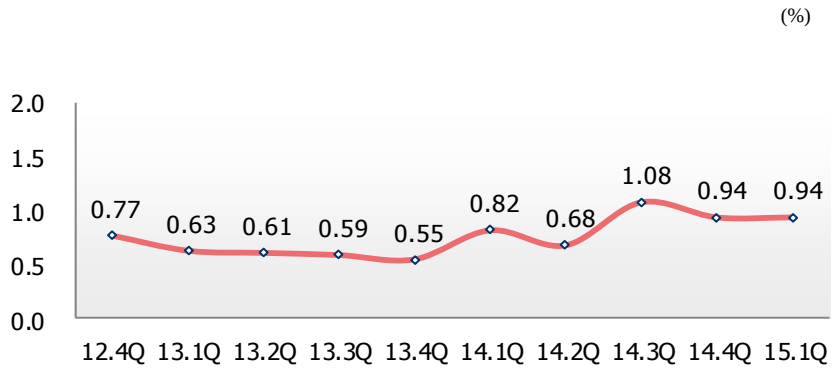
(KRW bn, %, %p)	15.1Q	14.1Q	YoY	14.4Q	QoQ
Total Loans	**35,884.3**	32,419.8	10.7	34,500.7	4.0
Normal	**35,141.2**	31,789.4	10.5	33,758.2	4.1
Precautionary	**370.4**	252.7	46.6	376.6	△1.6
Substandard	**214.0**	219.8	△2.6	247.8	△13.6
Doubtful	**53.0**	112.0	△52.7	41.4	28.0
Expected Loss	**105.7**	45.9	130.3	76.7	37.8
SBL(Substandard & Below Loans)	**372.7**	377.7	△1.3	365.9	1.9
(SBL Ratio (%))	**(1.04)**	(1.16)	△0.12	(1.06)	△0.02
(SBL Coverage Ratio)	**(140.96)**	(125.95)	15.01	(132.70)	8.26
Loan Amount	**34,976.5**	31,525.9	10.9	33,605.4	4.1
Delinquent Amount	**206.2**	203.3	1.4	1703	21.1
Delinquency Ratio	**0.59**	0.64	△0.05	0.51	0.08

2. Banks Asset Quality – Kyongnam

❑ SBL(NPL) Ratio



❑ Delinquency Ratio



(KRW bn, %, %p)	15.1Q	14.1Q	YoY	14.4Q	QoQ
Total Loans	**27,129.9**	25,368.8	6.9	26,605.3	2.0
Normal	**26,501.8**	24,759.9	7.0	25,964.9	2.1
Precautionary	**209.0**	158.6	31.8	173.6	20.4
Substandard	**282.7**	287.1	△1.5	301.2	△6.1
Doubtful	**63.1**	95.3	△33.8	63.5	△0.6
Expected Loss	**73.3**	67.9	8.0	102.1	△28.2
SBL(Substandard & Below Loans)	**419.1**	450.3	△6.9	466.7	△10.2
(SBL Ratio (%))	**1.54**	1.77	△0.23	(1.75)	△0.21
(SBL Coverage Ratio)	**(102.26)**	(95.86)	6.40	(97.06)	5.20
Loan Amount	**26,751.1**	24,932.1	7.3	26,192.7	2.1
Delinquent Amount	**251.2**	205.1	22.5	245.0	2.5
Delinquency Ratio	**0.94**	0.82	0.12	0.94	0.00

3. Provisioning

❑ Group Provision Expense

(KRW bn, %)	2015 1Q	2014					2013				
			4Q	3Q	2Q	1Q		4Q	3Q	2Q	1Q
Total Provisions(A)	**70.8**	279.5	113.1	51.2	53.6	61.6	228.8	101.0	48.0	36.1	43.7
Total Credits(B)	**67,509.1**	65,274.1	65,274.1	38,190.9	37,197.7	35,960.6	34,432.3	34,432.3	34,317.1	33,625.9	32,505.7
1)Credit Cost(A/B)	**0.43**	0.43	0.69	0.53	0.58	0.69	0.66	1.16	0.55	0.43	0.55

Note 1). Accumulated

❑ Busan Bank Provision Expense

(KRW bn, %)	2015 1Q	2014					2013				
			4Q	3Q	2Q	1Q		4Q	3Q	2Q	1Q
Corporate	**52.0**	132.8	24.4	30.3	43.3	34.8	119.0	47.8	28.8	18.0	24.4
Household	**0.7**	2.3	1.0	△1.6	1.7	1.2	2.0	△.3	0.6	0.0	1.7
Credit Card	**1.9**	8.7	2.7	1.3	2.0	2.7	7.2	1.6	1.8	1.7	2.1
Others	**△12.4**	10.0	21.1	△2.2	△10.3	1.4	7.3	9.5	△2.9	0.2	0.5
Total(A)	**42.2**	153.8	49.2	27.8	36.7	40.1	135.5	58.6	28.3	19.9	28.7
Total Credits(B)	**35,884.3**	34,500.7	34,500.7	34,244.6	33,464.6	32,419.8	31,050.7	31,050.7	31,218.2	30,762.6	29,993.5
1)Credit Cost(A/B)	**0.48**	0.45	0.57	0.32	0.44	0.50	0.44	0.75	0.36	0.26	0.39

❑ Kyongnam Bank Provision Expense

(KRW bn, %)	2015 1Q	2014					2013				
			4Q	3Q	2Q	1Q		4Q	3Q	2Q	1Q
Corporate	**6.7**	146.3	29.3	32.7	65.5	18.8	147.0	88.6	27.9	17.6	12.9
Household	**3.2**	14.0	3.2	3.3	4.3	3.2	5.2	1.5	1.9	1.0	0.8
Credit Card	**0.2**	5.7	.9	0.7	1.8	2.3	11.0	2.3	2.5	3.3	2.9
Others	**△6.7**	31.7	3.9	0.5	1.0	21.7	45.8	20.8	9.6	8.3	26.3
Total(A)	**3.4**	197.7	37.3	41.8	72.6	46.0	209.0	113.2	22.7	30.2	42.9
Total Credits(B)	**27,129.9**	26,605.3	26,605.3	26,263.1	25,805.4	25,368.8	25,034.7	25,034.7	24,774.6	24,186.5	22,953.2
1)Credit Cost(A/B)	**0.05**	0.74	0.55	0.63	1.13	0.74	0.83	1.79	0.36	0.50	0.76

4. Banks Write-Offs and NPL Sales

❑ Busan Bank Write-Offs & NPL Sales

(KRW bn, %)	15.1Q	14.4Q	14.3Q	14.2Q	14.1Q	13.4Q	13.3Q	13.2Q	13.1Q
Total Write-Offs	**29.0**	40.4	70.9	17.9	22.3	54.6	23.3	17.2	21.3
Corporate	**23.8**	33.6	65.3	13.2	18.0	49.1	18.3	13.5	16.0
Household	**2.2**	3.0	2.6	2.2	1.8	1.8	1.9	1.6	2.7
Credit Card	**3.0**	3.8	3.0	2.5	2.5	3.7	3.1	2.1	2.6
Total NPL Sales	**27.2**	0.0	0.0	36.7	27.5	62.1	23.4	48.8	25.1
(NPL Sales for SBL Loans)	**(27.2)**	(0.0)	(0.0)	(36.4)	(24.4)	(60.8)	(21.0)	(47.5)	(24.0)
Corporate	**27.1**	0.0	0.0	35.7	26.4	60.2	20.3	40.6	24.9
Household	**0.1**	0.0	0.0	0.6	0.8	1.7	3.0	7.8	0.0
Credit Card	**0.0**	0.0	0.0	0.4	0.3	0.2	0.1	0.4	0.2

❑ Kyongnam Bank Write-Offs & NPL Sales

(KRW bn, %)	15.1Q	14.4Q	14.3Q	14.2Q	14.1Q	13.4Q	13.3Q	13.2Q	13.1Q
Total Write-Offs	**33.8**	87.5	44.8	19.7	71.0	36.3	23.4	7.8	18.5
Corporate	**28.7**	82.7	40.8	16.8	68.4	32.8	19.3	5.7	16.4
Household	**3.6**	2.6	2.2	1.0	1.1	1.7	0.9	0.6	0.6
Credit Card	**1.5**	2.2	1.8	1.9	1.5	1.8	3.2	1.5	1.5
Total NPL Sales	**18.9**	53.5	0.0	54.3	0.0	39.3	0.0	0.0	43.3
(NPL Sales for SBL Loans)	**(9.2)**	(51.4)	(0.0)	(51.4)	(0.0)	(38.4)	(0.0)	(0.0)	(43.3)
Corporate	**18.9**	49.2	0.0	52.8	0.0	38.9	0.0	0.0	43.3
Household	**0.0**	4.2	0.0	1.5	0.0	0.3	0.0	0.0	0.0
Credit Card	**0.0**	0.1	0.0	0.0	0.0	0.1	0.0	0.0	0.0

Ⅴ. Capital Adequacy

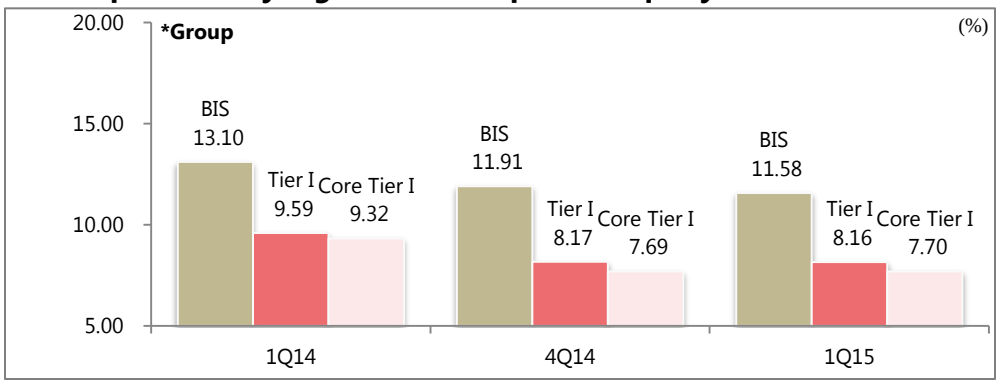
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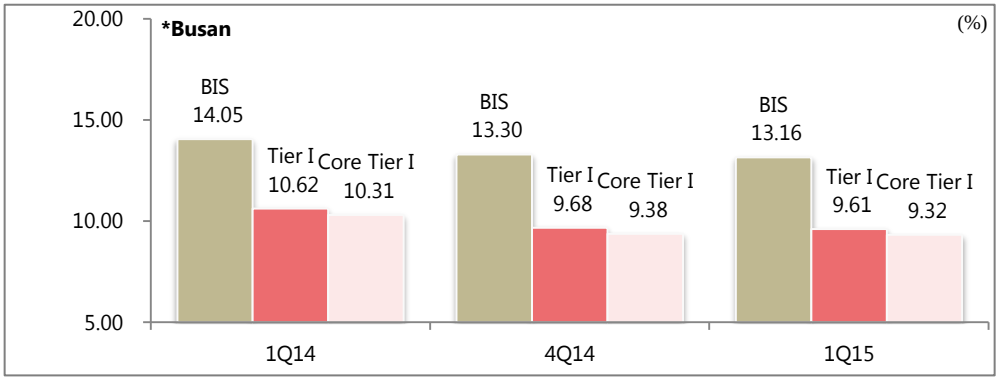
1. Group Capital Adequacy

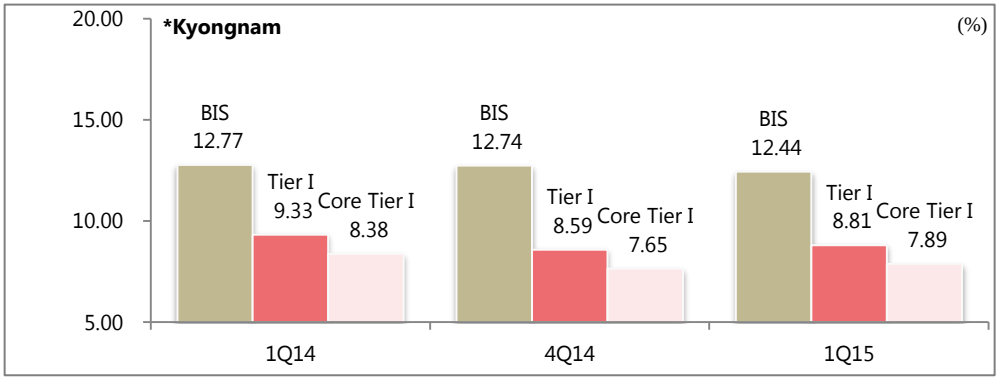
❑ Group

(KRW bn,%, Basel III Standard)	2015 1Q	2014 4Q	2014 1Q
Total Risk Adjusted Capital	**7,414.0**	7,337.5	4,650.4
Tier I Capital	**5,226.9**	5,033.2	3,403.1
(Core Tier I Capital)	**(4,932.0)**	(4,736.0)	(3,307.1)
Tier II Capital	**2,187.1**	2,304.3	1,247.3
Total Risk Weighted Assets	**64,050.5**	61,614.1	35,494.5
Credit Risk	**59,905.5**	57,607.9	32,968.6
Market Risk	**340.6**	232.8	227.4
Operational Risk	**3,804.5**	3,773.4	2,298.5
BIS Capital Ratio	**11.58**	11.91	13.10
Tier I	**8.16**	8.17	9.59
(Core Tier I)	**(7.70)**	(7.69)	9.32

❑ Group, Busan, Kyongnam Bank Capital Adequacy







2. Banks Capital Adequacy

❑ Busan Bank

(KRW bn,%, Basel III Standard)	2015 1Q	2014 4Q	2014 1Q
Total Risk Adjusted Capital	**4,520.4**	4,405.6	4,473.5
Tier I Capital	**3,300.6**	3,205.2	3,383.1
(Core Tier I Capital)	**(3,200.8)**	(3,105.4)	(3,283.2)
Tier II Capital	**1,219.8**	1,200.4	1,090.4
Total Risk Weighted Assets	**34,340.6**	33,123.3	31,845.5
Credit Risk	**32,225.3**	31,011.8	29,743.4
Market Risk	**132.5**	134.2	133.0
Operational Risk	**1,982.8**	1,977.3	1,969.1
BIS Capital Ratio	**13.16**	13.30	14.05
Tier I	**9.61**	9.68	10.62
(Core Tier I)	**(9.32)**	(9.38)	(10.31)

❑ Kyongnam Bank

(KRW bn,%, Basel III Internal Rating Based)	2015 1Q	2014 4Q	2014 1Q
Total Risk Adjusted Capital	**2,706.3**	2,706.5	2,689.6
Tier I Capital	**1,917.0**	1,825.2	1,965.4
(Core Tier I Capital)	**(1,717.3)**	(1,625.5)	(1,765.7)
Tier II Capital	**789.3**	881.4	724.2
Total Risk Weighted Assets	**21,752.6**	21,251.0	21,067.9
Credit Risk	**20,319.4**	19,824.3	19,696.8
Market Risk	**67.9**	59.0	69.7
Operational Risk	**1,365.3**	1,367.8	1,301.4
BIS Capital Ratio	**12.44**	12.74	12.77
Tier I	**8.81**	8.59	9.33
(Core Tier I)	**(7.89)**	(7.65)	(8.38)

Ⅵ. Appendix

1.	**Banks Corporate Loan Portfolio**	28
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1. Banks Corporate Loan Portfolio

❑ Busan Bank

(KRW bn, %, Balance)	2015 1Q			
	Amount	Ratio	QoQ	YoY
Manufacturing Sectors	**9,837.4**	**39.0**	2.7	5.4
Steel Metal Products	**2,947.7**	**11.7**	2.7	6.3
Automobile Parts	**2,265.4**	**9.0**	3.8	8.7
Machinery	**1,412.5**	**5.6**	3.8	11.7
Petroleum, Rubber, etc.	**1,085.4**	**4.3**	3.8	5.7
Fabric	**211.2**	**0.8**	△0.2	3.7
Garment & Shoes	**262.2**	**1.0**	4.4	8.7
Kitchen Units	**288.8**	**1.1**	△0.2	13.6
Electronics	**639.7**	**2.5**	0.7	△4.1
Paper, Paper Mills	**109.6**	**0.4**	3.4	13.3
Others	**614.9**	**2.6**	△1.2	△14.8
Non-Manufacturing	**15,405.2**	**61.0**	6.4	13.1
Wholesale & Retail	**2,415.8**	**9.6**	2.6	6.2
Public	**478.0**	**1.9**	△11.6	△21.3
Construction & Engineering	**2,237.9**	**8.9**	10.5	0.7
Real Estate & Lease	**4,771.9**	**18.9**	14.9	35.7
Insurance & Financing	**502.5**	**2.0**	△2.5	0.1
Transportation	**1,446.2**	**5.7**	1.8	5.4
Hotel & Food	**786.0**	**3.1**	5.4	33.0
Others	**2,766.9**	**10.9**	1.7	9.1
Total	**25,242.6**	**100.0**	5.0	10.0

❑ Kyongnam Bank

(KRW bn, %, Balance)	2015 1Q			
	Amount	Ratio	QoQ	YoY
Manufacturing Sectors	**10,681.7**	**61.8**	2.7	4.4
Steel Metal Products	**2,748.0**	**15.9**	4.1	8.1
Automobile Parts	**2,865.0**	**16.6**	2.4	4.3
Machinery	**2,938.7**	**17.0**	1.7	3.6
Petroleum, Rubber, etc.	**274.2**	**1.6**	△7.2	△11.3
Fabric	**75.7**	**0.4**	5.3	△24.0
Garment & Shoes	**34.0**	**0.2**	3.0	△2.6
Kitchen Units	**164.6**	**1.0**	△2.9	△0.8
Electronics	**701.9**	**4.1**	4.2	1.5
Paper, Paper Mills	**89.6**	**0.5**	5.0	17.9
Others	**790.0**	**4.5**	6.0	8.1
Non-Manufacturing	**6,610.5**	**38.2**	4.6	10.1
Wholesale & Retail	**1,315.3**	**7.6**	△2.2	8.1
Public	**-**	**0.0**	-	-
Construction & Engineering	**467.5**	**2.7**	4.5	△1.9
Real Estate & Lease	**2,153.1**	**12.5**	8.2	25.2
Insurance & Financing	**171.4**	**1.0**	14.3	13.7
Transportation	**425.6**	**2.5**	△13.1	△5.7
Hotel & Food	**360.4**	**2.1**	6.8	14.1
Others	**1,717.2**	**9.8**	10.2	2.6
Total	**17,292.2**	**100.0**	3.4	6.5

2. Non-Bank Summary - Securities

❑ Securities B/S Summary

(KRW bn, %, Balance)	15.1Q	14.1Q	YoY	14.4Q	QoQ
Assets	**701.4**	619.9	13.1	512.0	37.0
Cash and Dues	**31.9**	23.6	35.2	75.7	△57.9
Securities	**403.0**	443.3	△9.1	362.7	11.1
Loans	**58.9**	25.3	132.8	43.1	36.7
Fixed Assets	**1.6**	2.1	△23.8	1.8	△11.1
Other Assets	**206.0**	125.6	64.0	28.7	617.8
Liability & Shareholder's Equity	**701.4**	619.9	13.1	512.0	37.0
Deposits	**46.4**	42.4	9.4	84.7	△45.2
Borrowings	**355.6**	363.2	△2.1	287.3	23.8
Other Liabilities	**180.1**	102.6	75.5	22.4	704.0
Shareholder's Equity	**119.3**	111.7	6.8	117.6	1.4

❑ Securities I/S Summary

(KRW bn, %, Balance)	15.1Q	14.1Q	YoY	14.4Q	QoQ
Net Interest Income	**1.1**	1.2	△8.3	1.4	△21.4
Fee Income	**4.8**	3.5	37.1	5.0	△4.0
Others	**4.9**	2.3	113.0	6.5	△24.6
SG&A(-)	**8.0**	6.8	17.6	8.5	△5.9
Provision Expense(-)	**0.0**	0.0	-	0.0	-
Non-Operating Income	**0.0**	0.0	-	△0.2	-
Earnings Before Income Tax	**2.8**	0.2	1,300.0	4.2	△33.3
Income Tax Expenses(-)	**0.8**	0.1	700.0	1.0	△20.0
Net Income	**2.0**	0.1	1,900.0	3.2	△37.5

2. Non-Bank Summary - Capital

❑ Capital B/S Summary

(KRW bn, %, Balance)	15.1Q	14.1Q	YoY	14.4Q	QoQ
Assets	**3,873.0**	3,049.5	27.0	3,583.3	8.1
Cash and Dues	**62.4**	56.7	10.1	47.8	30.5
Securities	**0.0**	0.0	-	0.0	-
Loans	**2,132.7**	1,125.8	89.4	1,854.6	15.0
Venture Capital Business	**2.0**	0.0	-	2.0	0.0
Durables Installment Financing Assets	**746.9**	963.8	△22.5	744.8	0.3
Leased Assets	**870.3**	857.9	1.4	878.6	△0.9
Fixed Assets	**4.9**	4.3	14.0	4.6	6.5
Other Assets	**53.8**	41.0	31.2	50.9	5.7
Liability & Shareholder's Equity	**3,873.0**	3,049.5	27.0	3,583.3	8.1
Borrowings	**3,145.4**	2,429.4	29.5	2,871.7	9.5
Other Liabilities	**294.1**	274.6	7.1	288.9	1.8
Shareholder's Equity	**433.5**	345.5	25.5	422.7	2.6

❑ Capital I/S Summary

(KRW bn, %, Balance)	15.1Q	14.1Q	YoY	14.4Q	QoQ
Net Interest Income	**46.2**	37.2	24.2	42.7	8.2
Fee Income	**4.2**	3.6	16.7	3.9	7.7
Others	**△1.5**	0.7	Net Loss	1.3	Net Loss
SG&A(-)	**11.9**	9.8	21.4	13.5	△11.9
Provision Expense(-)	**22.3**	20.1	10.9	24.3	△8.2
Non-Operating Income	**0.0**	0.0	-	0.0	-
Earnings Before Income Tax	**14.7**	11.6	26.7	10.1	45.5
Income Tax Expenses(-)	**3.3**	2.8	17.9	2.0	65.0
Net Income	**11.4**	8.8	29.5	8.1	40.7

2. Non-Bank Summary - Capital Portfolio

(KRW bn, %, Balance)	15.1Q	Portion	QoQ	14.4Q	14.3Q	14.2Q	14.1Q	13.4Q
Total	**3,824.0**	**100.0**	**8.1**	3,536.0	3,380.8	3,172.7	2,966.1	2,730.5
Loans	**1,097.7**	**28.7**	**20.0**	914.9	880.5	820.6	782.9	711.8
Household	594.0	15.5	15.2	515.7	492.6	452.2	429.8	399.1
Corporate	503.7	13.2	26.2	399.2	387.9	368.4	353.1	312.7
Auto Financing	**1,920.9**	**50.2**	**6.7**	1,800.7	1,687.1	1,566.4	1,426.5	1,284.5
Commercial Vehicle	612.6	16.0	5.4	581.1	560.7	548.0	529.6	490.5
Passenger Vehicle	1,308.3	34.2	7.3	1,219.6	1,126.4	1,018.4	896.9	794.0
Lease/Installments	**803.4**	**21.0**	**△1.8**	818.4	811.2	783.7	756.7	734.2
Machine Tools	248.6	6.5	△4.0	259.0	272.3	282.0	281.6	271.6
Medical Instruments	162.2	4.2	△5.0	170.7	177.9	193.4	199.7	203.0
Others	392.6	10.3	1.0	388.7	361.0	308.3	275.4	259.6
Venture Capital Business	**2.0**	**0.1**	**0.0**	2.0	2.0	2.0	-	-

2. Non-Bank Summary - MSB

❑ MSB B/S Summary

(KRW bn, %, Balance)	15.1Q	14.1Q	YoY	14.4Q	QoQ
Total Assets	**775.5**	686.2	13.0	736.1	5.4
Total Deposits	**633.3**	552.3	14.7	588.7	7.6
KRW Deposits	**633.3**	552.3	14.7	588.7	7.6
Others	**0.0**	0.0	-	0.0	-
Total Credits	**601.2**	550.2	9.3	584.0	2.9
Total Loans	**601.2**	550.2	9.3	584.0	2.9
KRW Loans	**590.7**	536.7	10.1	567.0	4.2
Others	**10.5**	13.5	△22.2	17.0	△38.2
Guarantees	**0.0**	0.0	-	0.0	-
Total Securities	**4.4**	4.8	△8.3	4.5	△2.2
Shareholder's Equity	**118.5**	110.7	7.0	118.7	△0.2

❑ MSB I/S Summary (The Fiscal Year End is June 30)

(KRW bn, %, Balance)	15.1Q	14.1Q	YoY	14.4Q	QoQ
Net Interest Income	**7.0**	7.9	△11.4	7.4	△5.4
Fee Income	**△0.1**	0.0	-	0.1	-
Others	**△0.7**	△0.8	-	1.0	-
SG&A(-)	**3.4**	2.9	17.2	3.5	△2.9
Provision Expense(-)	**2.8**	1.4	100.0	2.3	21.7
Non-Operating Income	**0.0**	0.0	-	△3.1	-
Earnings Before Income Tax	**0.0**	2.8	-	△0.4	-
Income Tax Expenses(-)	**0.2**	0.4	△50.0	0.0	-
Net Income	**△0.2**	2.4	Net Loss	△0.4	-

2. Non-Bank Summary – Credit Info., System

❑ Credit Information I/S Summary

(KRW bn, %, Balance)	15.1Q	14.1Q	YoY	14.4Q	QoQ
Net Interest Income	**0.0**	0.0	-	0.0	-
Fee Income	**0.8**	0.7	14.3	0.7	14.3
Others	**0.0**	0.0	-	0.0	-
SG&A(-)	**0.6**	0.5	20.0	0.6	0.0
Provision Expense(-)	**0.0**	0.0	-	0.0	-
Non-Operating Income	**0.0**	0.0	-	0.0	-
Earnings Before Income Tax	**0.2**	0.2	0.0	0.1	100.0
Income Tax Expenses(-)	**0.0**	0.0	-	0.0	-
Net Income	**0.2**	0.2	0.0	0.1	100.0

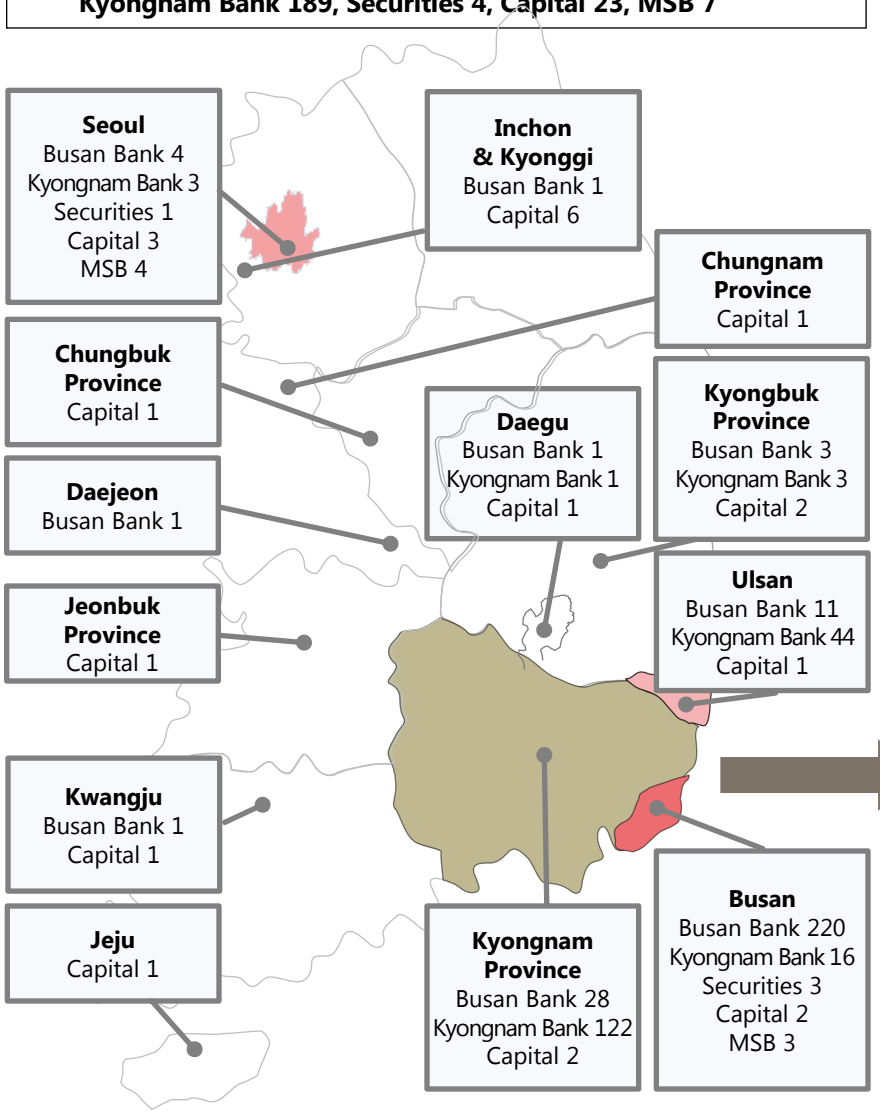
❑ System I/S Summary

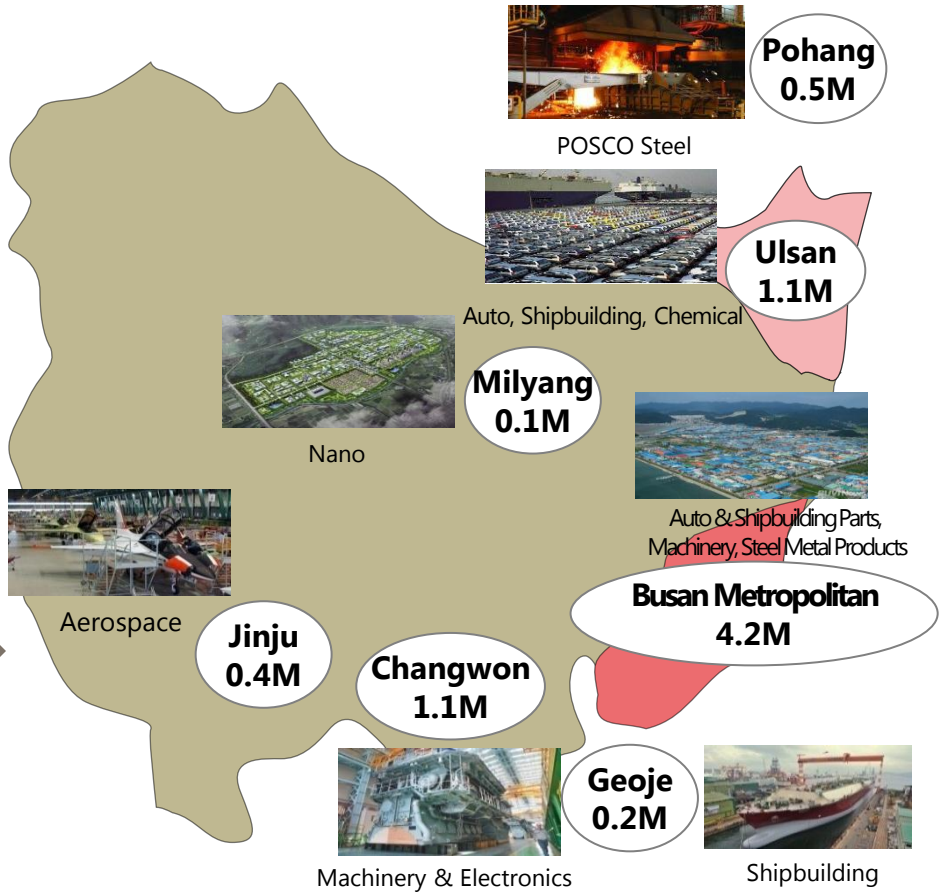
(KRW bn, %, Balance)	15.1Q	14.1Q	YoY	14.4Q	QoQ
Net Interest Income	**0.0**	0.0	-	0.0	-
Fee Income	**0.0**	0.0	-	0.0	-
Others	**1.9**	1.9	0.0	2.1	△9.5
SG&A(-)	**1.8**	1.7	5.9	2.0	△10.0
Provision Expense(-)	**0.0**	0.0	-	0.0	-
Non-Operating Income	**0.0**	0.0	-	0.0	-
Earnings Before Income Tax	**0.1**	0.2	△50.0	0.1	0.0
Income Tax Expenses(-)	**0.0**	0.1	-	0.0	-
Net Income	**0.1**	0.1	0.0	0.1	0.0

3. Group Networks & Major Industries

❑ **Networks across Korea(as of March 2015) : 495 Locations**
- **Busan Bank 272(Qingdao Branch, Vietnam Office included), Kyongnam Bank 189, Securities 4, Capital 23, MSB 7**

❑ **Population & Major Industries**
- **Southeastern Conurbation (7.6M, 15.6% of Total Population), making up 16.7% of GRDP(2013)**
- **Exports : 158.5 USD bn(2014)**
- **Imports : 121.5 USD bn(2014)**





1) Southeastern region includes Busan, Ulsan, and Kyongnam