2015 Financial Results

(February 3, 2016)

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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
- BNK Asset Management has been added July 28, 2015, and earnings will be consolidated starting from August 2015

Ⅰ. 2015 Group Highlights

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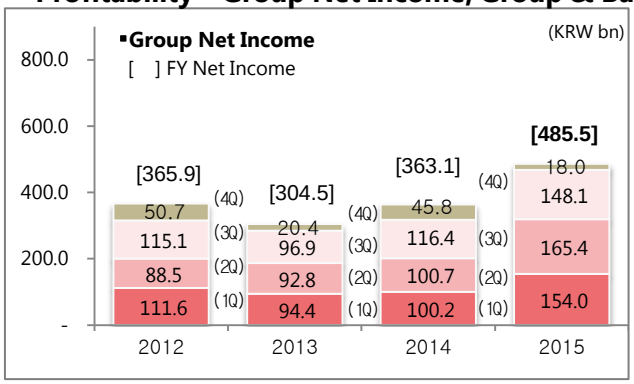
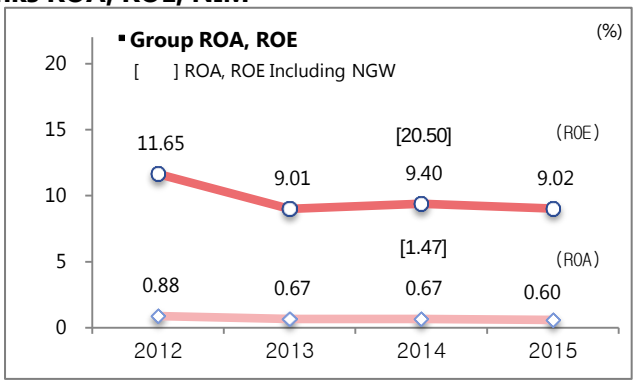
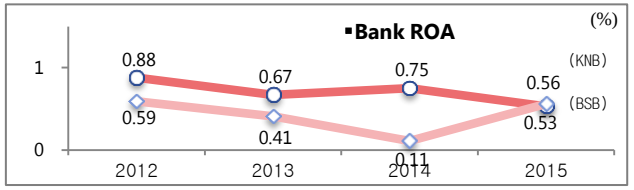
1. Highlights – Profitability, Growth

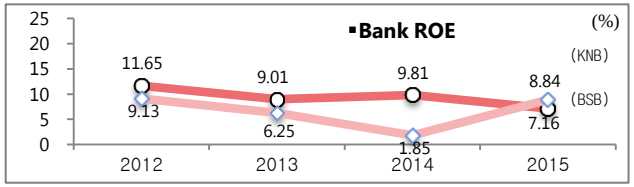
❑ Profitability – Group Net Income, Group & Banks ROA, ROE, NIM

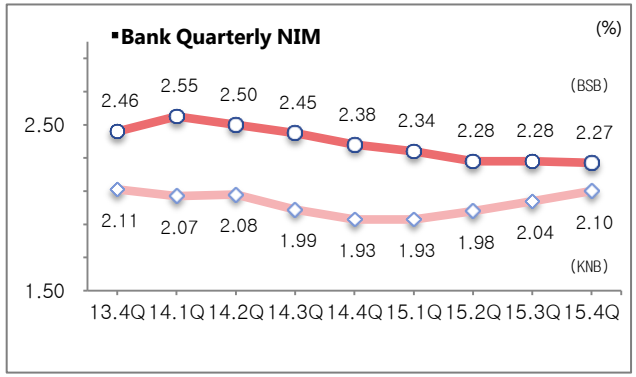




- ❖ **Group FY Net Income**
  485.5 KRW bn, up by 33.7% YoY
  (Comparing Net Income Excluding NGW)
- ❖ **Busan FY Net Income**
  320.3 KRW bn, down by 9.8% YoY
- ❖ **Kyongnam FY Net Income**
  210.5 KRW bn, up by 128.3% YoY

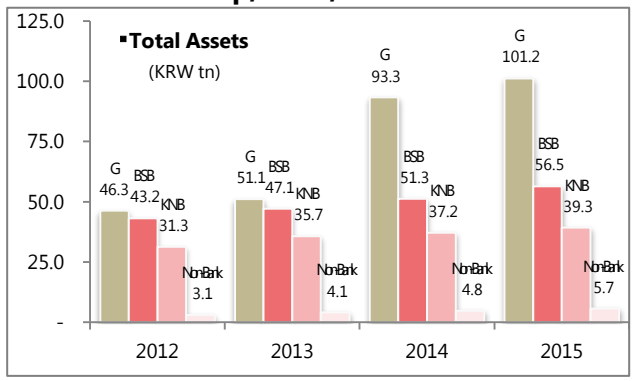


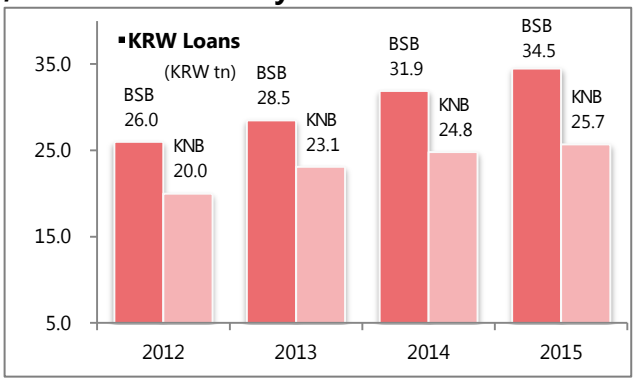




- ❖ **Group ROA, ROE 0.60%, 9.02%**
- ❖ **Busan ROA, ROE 0.53%, 7.16%**
- ❖ **Kyongnam ROA, ROE 0.56%, 8.84%**
- ❖ **Busan**
  4Q NIM 2.27%, Annualized NIM 2.29%
- ❖ **Kyongnam**
  4Q NIM 2.10%, Annualized NIM 2.02%

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

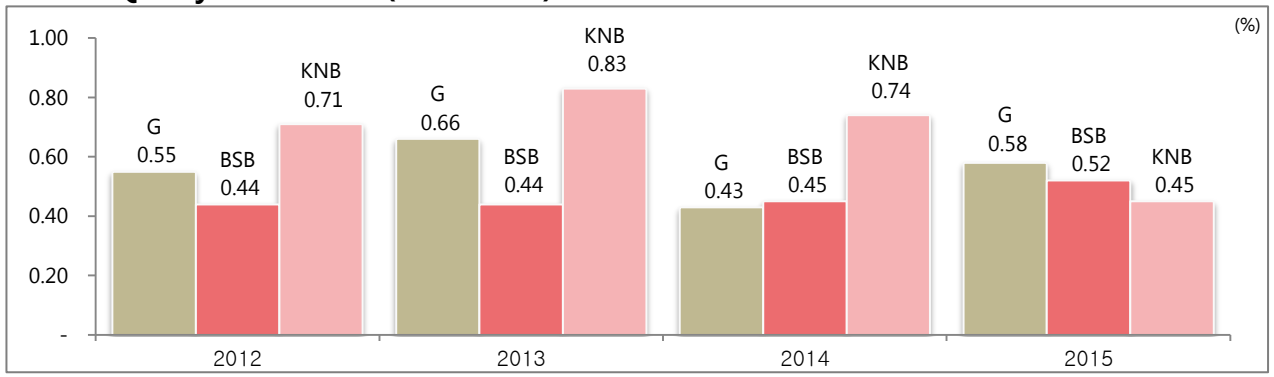




- ❖ **Group FY Total Assets**
  101.2 KRW tn, up by 8.5% YTD
- ❖ **Busan FY Total Assets**
  56.5 KRW tn, up by 10.2% YTD
- ❖ **Kyongnam FY Total Assets**
  39.3 KRW tn, up by 5.6% YTD

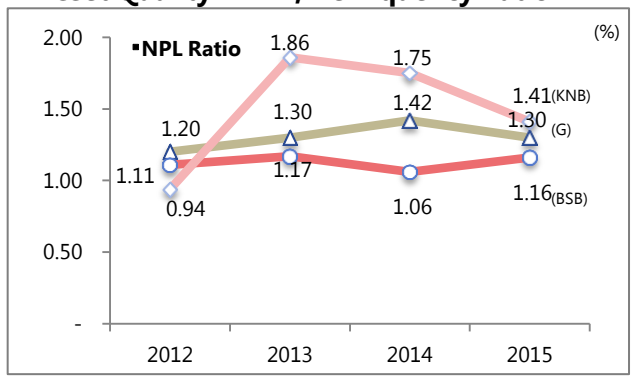
2. Highlights – Asset Quality, Capital Adequacy

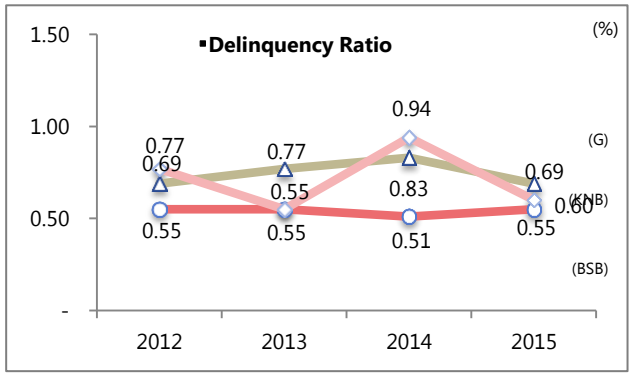
❑ Asset Quality – Credit Cost(Annualized)



- ❖ Group Credit Cost 58bp
- ❖ Busan Credit Cost 52bp
- ❖ Kyongnam Credit Cost 45bp

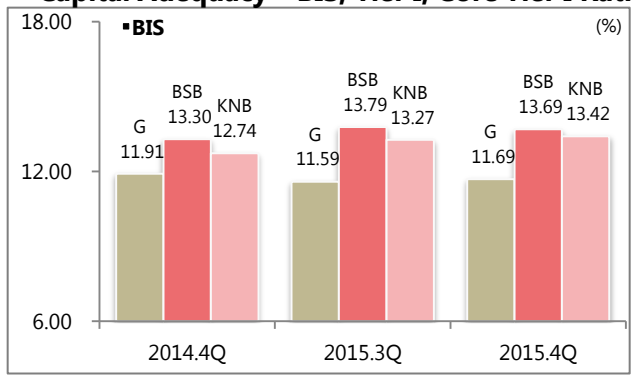
❑ Asset Quality – NPL, Delinquency Ratio

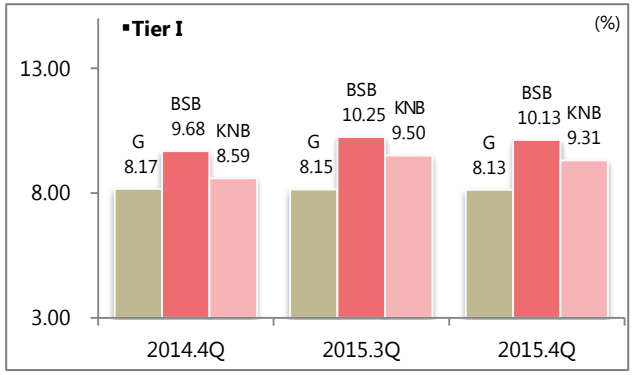


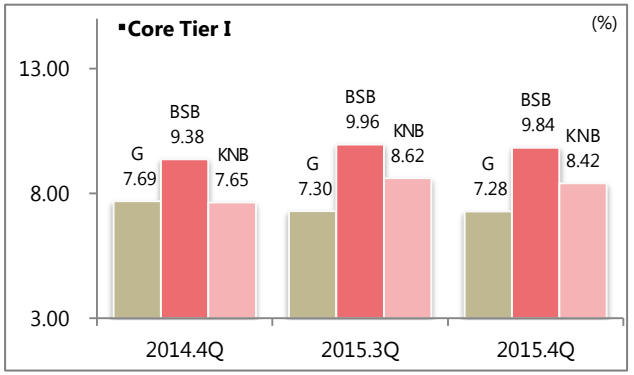


- ❖ Group NPL Ratio 1.30%
- ❖ Group Delinquency Ratio 0.69%
- ❖ Busan NPL Ratio 1.16%
- ❖ Busan Delinquency Ratio 0.55%
- ❖ Kyongnam NPL Ratio 1.41%
- ❖ Kyongnam Delinquency Ratio 0.60%

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







3. Group Structure

(%, KRW bn, Accumulated)

BNK Financial Group

Establishment : 2011.03.15
Total Assets : 101,228.5
Net Income : 485.5
Employees : 8,296

Busan Bank	Kyongnam Bank	Securities	Capital	MSB	Asset Mgt.	Credit Info.	System
Estbmt. : 1967.10.10 Branches : 272 Employees : 4,011	Estbmt. : 1970.05.22 Added : 2014.10.10 Branches : 199 Employees : 3,146	Estbmt. : 1997.06.02 Sec Added : 2009.11 Branches : 4 Employees : 171	Estbmt. : 2010.07.15 Branches : 23 Employees : 559	Estbmt. : 2011.12.13 Branches : 7 Employees : 113	Estbmt. : 2008.07.15 Added : 2015.07.28 Employees : 33	Estbmt. : 2003.06.17 Industry : Collection Employees : 67	Estbmt. : 2011.05.20 Industry : IT related Employees : 136
Total Shares Owned	Total Shares Owned	Total Shares Owned	Total Shares Owned	Total Shares Owned	Total Shares Owned	Total Shares Owned	Total Shares Owned
100%	100%	100%	100%	100%	51.01%	100%	100%
Total Assets	Total Assets	Total Assets	Total Assets	Total Assets	Total Assets	Total Assets	Total Assets
56,535.2	39,318.4	539.9	4,287.1	795.6	10.4	7.7	10.4
Net Income	Net Income[1)]	Net Income	Net Income	Net Income	Net Income[1)]	Net Income	Net Income
320.3	210.5(172.6)	7.8	43.5	4.8	△0.6(△0.3)	0.6	0.7

Note) Net Income in Controlling Interest is 172.6

Note) Net Income in Controlling Interest is △0.3

Cambodia Subsidiary	Myanmar Subsidiary	Laos Subsidiary
Establishment : 2014.03.07 Employees : 26 Total Share's Owned : 100% Total Assets : 5.3 2015.06 Start Operations	Establishment : 2014.03.21 Employees : 93 Total Share's Owned : 99.9% Total Assets : 5.4 2014.12 Start Operations	Establishment: 2015.04.24 Employees : 23 Total Share's Owned : 90.0% (Busan Bank 10%) Total Assets : 5.9 2015.07 Start Operations

Ⅱ. Profitability

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1. Group Earning Results

(KRW bn, %)	2015	2014	YoY	15.4Q	15.3Q	QoQ
Net Interest Income	**2,034.0**	1,427.2	42.5	521.4	515.4	1.2
Net Fee Income	**204.5**	114.2	79.1	51.4	46.3	11.0
Others[1)]	**△42.3 [△42.3]**	430.8 [△17.1]	Net Loss [-]	△69.5	△47.2	-
SG&A(-)	**1,103.6**	751.6	46.8	337.7	263.9	28.0
Provision Expense(-)	**396.4**	279.5	41.8	121.7	40.8	198.3
Non-Operating Income	**3.9**	△22.0	Net Gain	△6.5	△3.8	-
Earnings Before Income Tax	**700.1**	919.1	△23.8	37.4	206.0	△81.8
Income Tax Expense(-)	**169.6**	99.4	70.6	15.4	53.9	△71.4
Net Income(A)	**530.5**	819.7	△35.3	22.0	152.1	△85.5
Net Income in Non-Controlling Interest(B)	**45.0**	9.9	354.5	4.0	4.0	0.0
Net Income in Controlling Interest(C) (C) = (A) - (B)	**485.5 [485.5]**	809.8 **[363.1]**	△40.0 [33.7]	18.0	148.1	△87.8

Note 1) The values inside the brackets are the 'Others' portion without NGW(Negative Goodwill)

2. Subsidiaries Earning Results

(KRW bn, %)	2015	2014	YoY	15.4Q	15.3Q	QoQ
Bank(A)	**530.8**	363.9	45.9	33.0	151.8	△78.3
Busan	**320.3**	355.2	△9.8	25.2	90.9	△72.3
Kyongnam[1)]	**210.5**	92.2	128.3	7.8	60.9	△87.2
Non-Bank(B)	**56.8**	53.7	5.8	5.4	19.8	△72.7
Securities	**7.8**	5.7	36.8	2.5	2.1	19.0
Capital	**43.5**	36.3	19.8	2.7	15.3	△82.4
MSB	**4.8**	10.5	△54.3	△0.2	2.5	△108.0
Asset Management[2)]	**△0.6**	**-**	-	△0.3	△0.3	0.0
Credit Information	**0.6**	0.5	20.0	0.2	0.1	100.0
System	**0.7**	0.7	0.0	0.5	0.1	400.0
Financial Group & Unconsolidated Portion(C)	**△57.1**	△43.6	-	△16.4	△19.5	-
Negative Goodwill(D)	**-**	447.9	△100.0	-	-	-
Net Income in Non-Controlling Interest (E)	**45.0**	12.1	271.9	4.0	4.0	0.0
Net Income in Controlling Interest(F) (F=A+B+C+D-E)	**485.5** **[485.5]**	809.8 [363.1]	△40.0 [33.7]	18.0	148.1	△87.8

Note 1) Kyongnam Bank's Net Income has been consolidated(56.97% ownership) from the 4Q of 2014, and as of June 2015, Kyongnam has become a wholly owned subsidiary of BNK Group
- Net Income in Controlling Interest : Year 2015 : 172.6 KRW bn, Year 2014 : 3.4 KRW bn
Note 2) Asset Management's FY Net Income in Controlling Interest(51.01%) is △0.3 KRW bn

3. Banks Earning Results

❑ Busan

(KRW bn, %, %p)	2015	2014	YoY	15.4Q	15.3Q	QoQ
Net Interest Income	**1,095.7**	1,087.3	0.8	278.1	278.0	0.0
Net Fee Income	**112.5**	81.3	38.4	32.1	19.6	63.8
Fees from Trust Account	**14.2**	15.5	△8.4	4.2	3.4	23.5
Others	**△35.8**	△40.4	-	△17.7	△24.6	-
Provision Expense(-)	**190.6**	153.8	23.9	76.1	19.8	284.3
SG&A(-)	**577.2**	533.0	8.3	180.9	135.0	34.0
Net Operating Income	**418.8**	456.9	△8.3	39.7	121.6	△67.4
Non-Operating Income	**△3.9**	△17.9	-	△1.8	△0.5	-
Earnings Before Income Taxes	**414.9**	439.0	△5.5	37.9	121.1	△68.7
Income Tax Expenses(-)	**94.6**	83.8	12.9	12.7	30.2	△57.9
Net Income	**320.3**	355.2	△9.8	25.2	90.9	△72.3
ROA	**0.53**	0.75	△0.22	0.53	0.71	△0.18
ROE	**7.16**	9.81	△2.65	7.16	9.61	△2.45

❑ Kyongnam

(KRW bn, %, %p)	2015	2014	YoY	15.4Q	15.3Q	QoQ
Net Interest Income	**725.3**	694.6	4.4	191.6	185.2	3.5
Net Fee Income	**48.5**	34.8	39.4	6.8	14.2	△52.1
Fees from Trust Account	**5.5**	5.7	△3.5	1.2	1.6	△25.0
Others	**△9.7**	△48.8	-	△41.6	△22.5	-
Provision Expense(-)	**120.5**	197.7	△39.0	23.3	6.4	264.1
SG&A(-)	**387.8**	363.3	6.7	118.7	92.1	28.9
Net Operating Income	**261.3**	125.3	108.5	16.0	80.0	△80.0
Non-Operating Income	**9.2**	△5.9	Net Gain	△5.9	△0.3	-
Earnings Before Income Taxes	**270.5**	119.4	126.5	10.1	79.7	△87.3
Income Tax Expenses(-)	**60.0**	27.2	120.6	2.3	18.8	△87.8
Net Income	**210.5**	92.2	128.3	7.8	60.9	△87.2
ROA	**0.56**	0.11	0.45	0.56	0.84	△0.28
ROE	**8.84**	1.85	6.99	8.84	13.42	△4.58

4. Banks NIM & NIS

❑ Busan

(KRW bn, %, %p)	15.4Q	14.4Q	YTD	15.3Q	QoQ
NIM(Quarterly)	**2.27**	2.38	△0.11	2.28	△0.01
NIS	**2.57**	2.66	△0.09	2.57	0.00
Interest Rate on KRW Loans	**3.97**	4.64	△0.67	4.07	△0.10
Households	**3.34**	3.98	△0.64	3.36	△0.02
Corporate	**3.85**	4.53	△0.68	3.98	△0.13
Interest Rate paid on KRW Deposits	**1.40**	1.98	△0.58	1.50	△0.10
Average Interest Earning Assets	**43,388.4**	40,585.0	6.9	43,119.0	0.6
NIM(Accumulated)	**2.29**	2.47	△0.18	2.30	△0.01
NIS	**2.58**	2.76	△0.18	2.58	0.00
Interest Rate on KRW Loans	**4.18**	4.85	△0.67	4.25	△0.07
Households	**3.50**	4.20	△0.70	3.56	△0.06
Corporate	**4.07**	4.72	△0.65	4.14	△0.07
Interest Rate paid on KRW Deposits	**1.60**	2.09	△0.49	1.67	△0.07
Average Interest Earning Assets	**42,603.5**	39,460.6	8.0	42,339.0	0.6

❑ Kyongnam

(KRW bn, %, %p)	15.4Q	14.4Q	YTD	15.3Q	QoQ
NIM(Quarterly)	**2.10**	1.93	0.17	2.04	0.06
NIS	**2.33**	2.10	0.23	2.25	0.08
Interest Rate on KRW Loans	**3.83**	4.28	△0.45	3.88	△0.05
Households	**3.15**	3.72	△0.57	3.30	△0.15
Corporate	**3.80**	4.23	△0.43	3.84	△0.04
Interest Rate paid on KRW Deposits	**1.50**	2.18	△0.68	1.63	△0.13
Average Interest Earning Assets	**31,602.8**	30,171.4	4.7	31,357.5	0.8
NIM(Accumulated)	**2.02**	2.01	0.01	1.99	0.03
NIS	**2.22**	2.20	0.02	2.18	0.04
Interest Rate on KRW Loans	**3.97**	4.50	△0.53	4.02	△0.05
Households	**3.36**	3.94	△0.58	3.42	△0.06
Corporate	**3.93**	4.42	△0.49	3.97	△0.04
Interest Rate paid on KRW Deposits	**1.75**	2.30	△0.55	1.84	△0.09
Average Interest Earning Assets	**31,153.0**	29,644.0	5.1	31,001.5	0.5

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)	2015	2014	YoY
SG&A	**1,103.6**	751.6	46.8
Cost Income Ratio	**50.25**	38.11	12.14

❑ Busan

(KRW bn, %, %p)	2015	2014	YoY	15.4Q	15.3Q	QoQ
Total SG&A	**577.2**	533.0	8.3	180.9	135.0	34.0
Salaries and other expenses	**444.6**	427.8	3.9	131.6	105.5	24.7
Depreciation	**69.1**	58.2	18.7	17.4	17.9	△2.8
Taxes and dues	**14.4**	14.3	0.7	3.5	4.7	△25.5
Retirement Allowance	**26.8**	21.7	23.5	6.1	6.9	△11.6
Honorary Retirement	**22.3**	11.0	102.7	22.3	0.0	-
Cost Income Ratio	**48.65**	46.63	2.02			

❑ Kyongnam

(KRW bn, %, %p)	2015	2014	YoY	15.4Q	15.3Q	QoQ
Total SG&A	**387.8**	363.3	6.7	118.7	92.1	28.9
Salaries and other expenses	**313.3**	308.6	1.5	93.9	75.8	23.9
Depreciation	**38.7**	20.6	87.9	10.4	9.8	6.1
Taxes and dues	**9.0**	12.1	△25.6	1.9	1.7	11.8
Retirement Allowance	**18.5**	14.7	25.9	4.4	4.8	△8.3
Honorary Retirement	**8.3**	7.3	13.7	8.1	0	-
Cost Income Ratio	**50.40**	52.93	△2.53			

Ⅲ. Growth

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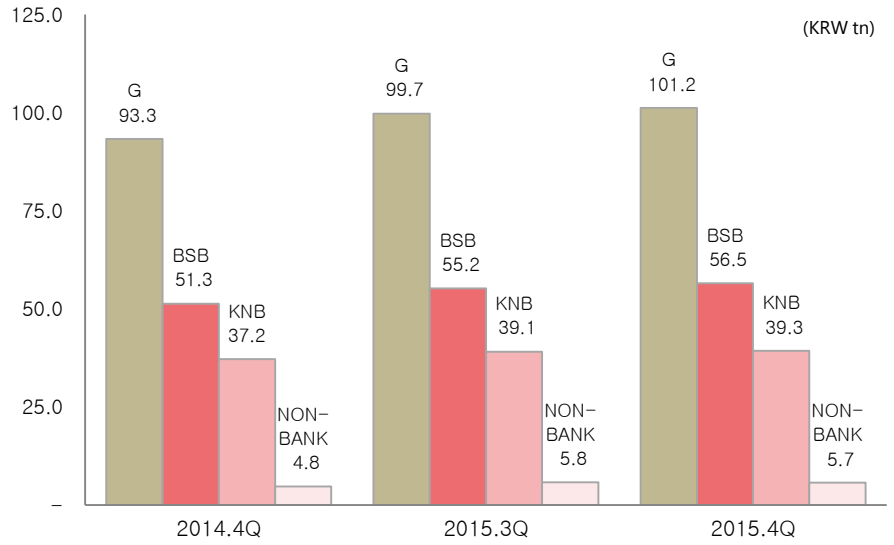
1. Group Asset, B/S Summary

❑ Group Total Assets

(KRW bn, %)	15.4Q	14.4Q	YTD	15.3Q	QoQ
Bank	**95,853.6**	88,525.7	8.3	94,222.1	1.7
Busan	**56,535.2**	51,281.9	10.2	55,159.9	2.5
Kyongnam	**39,318.4**	37,243.8	5.6	39,062.2	0.7
Non-Bank	**5,651.1**	4,845.3	16.6	5,759.6	△1.9
Securities	**539.9**	512.0	5.4	681.4	△20.8
Capital	**4,287.1**	3,583.3	19.6	4,260.0	0.6
MSB	**795.6**	736.1	8.1	792.1	0.4
Asset Management	**10.4**	-	-	10.7	△2.8
Credit Information	**7.7**	7.1	8.5	7.5	2.7
Information Systems	**10.4**	6.8	52.9	7.9	31.6
Financial Group & Unconsolidated Portion	**△276.2**	△48.5	-	△280.0	-
Group Total Assets	**101,228.5**	93,322.5	8.5	99,701.7	1.5

❑ Group Total Assets



❑ Group Total Lending

(KRW bn, %)	15.4Q	14.4Q	YTD	15.3Q	QoQ
Cash and Dues	**3,091.3**	3,206.3	△3.6	3,438.2	△10.1
Securities	**13,138.0**	12,226.4	7.5	13,101.8	0.3
Loans & Receivables	**72,058.0**	66,555.9	8.3	69,971.0	3.0
Derivative Assets	**177.9**	338.5	△47.4	299.8	△40.7
Fixed Assets & Investment Assets	**795.9**	793.4	0.3	767.2	3.7
Intangible Assets	**367.6**	412.2	△10.8	379.9	△3.2
Others	**650.8**	517.4	25.8	631.9	3.0
Total Assets	**90,279.5**	84,050.1	7.4	88,589.8	1.9

1) Based on the Bank's Unconsolidated Financial Statements

❑ Group Total Funding

(KRW bn, %)	15.4Q	14.4Q	YTD	15.3Q	QoQ
Deposits	**64,361.5**	59,906.5	7.4	63,149.8	1.9
Borrowings	**6,025.8**	6,664.3	△9.6	6,358.5	△5.2
Derivatives	**8,152.8**	7,299.5	11.7	8,018.0	1.7
Others	**5,548.7**	4,715.9	17.7	4,916.7	12.9
Total Liabilities	**84,088.8**	78,586.2	7.0	82,443.0	2.0
Shareholder's Equity	**6,190.7**	5,463.9	13.3	6,146.8	0.7
Total Liabilities & Shareholder's Equity	**90,279.5**	84,050.1	7.4	88,589.8	1.9

2. Banks B/S – Busan[1)]

(KRW bn, %, Balance)	15.4Q	14.4Q	YTD	15.3Q	QoQ
Total Assets	**56,535.2**	51,281.9	10.2	55,159.9	2.5
Bank Account	**49,919.3**	46,082.2	8.3	48,409.8	3.1
Trust Account	**6,615.9**	5,199.7	27.2	6,750.1	△2.0
Total Deposits	**42,440.5**	39,057.0	8.7	41,447.5	2.4
Bank Account	**38,537.2**	35,477.4	8.6	37,599.8	2.5
KRW Deposits	**35,671.7**	33,320.9	7.1	34,871.4	2.3
Demand	**3,466.5**	2,563.6	35.2	3,668.2	△5.5
Savings & Time	**32,187.6**	30,739.7	4.7	31,186.0	3.2
Installment	**17.6**	17.6	0.0	17.2	2.3
CD	**431.0**	100.6	328.4	427.0	0.9
Trust Account	**3,903.3**	3,579.6	9.0	3,847.7	1.4
Total Credits	**36,295.3**	33,844.4	7.2	35,881.9	1.2
Total Loans	**35,414.0**	32,949.1	7.5	34,983.0	1.2
KRW Loans	**34,462.9**	31,869.2	8.1	33,927.1	1.6
SMEs	**21,547.1**	20,222.5	6.6	21,535.5	0.1
(SOHO)	**4,768.9**	4,301.1	10.9	4,708.8	1.3
Households	**8,988.0**	7,817.6	15.0	8,495.9	5.8
Guarantees	**881.3**	895.3	△1.6	898.9	△2.0
Total Securities	**9,338.4**	8,777.1	6.4	9,190.9	1.6
Bank Account	**7,728.8**	7,192.9	7.5	7,677.6	0.7
Trust Account	**1,609.6**	1,584.2	1.6	1,513.3	6.4
Shareholders' Equity	**3,794.5**	3,421.7	10.9	3,822.3	△0.7

1) Based on the Bank's Unconsolidated Financial Statements

(KRW bn, %, Balance)	15.4Q	14.4Q	YTD	15.3Q	QoQ
KRW Deposits	**35,671.7**	33,320.9	7.1	34,871.4	2.3
Demand	**3,466.5**	2,563.6	35.2	3,668.2	△5.5
Savings	**32,187.6**	30,739.7	4.7	31,186.0	3.2
Installment	**17.6**	17.6	0.0	17.2	2.3
CD	**431.0**	100.6	328.4	427.0	0.9
Bills Sold	**34.5**	40.5	△14.8	43.1	△20.0
R P	**591.0**	216.4	173.1	339.4	74.1
Financial Debenture	**1,809.0**	1,799.0	0.6	1,918.9	△5.7
Trust Account	**3,903.3**	3,579.6	9.0	3,847.7	1.4
Total Deposits	**42,440.5**	39,057.0	8.7	41,447.5	2.4

(KRW bn, %, Balance)	15.4Q	14.4Q	YTD	15.3Q	QoQ
KRW Loans	**34,462.9**	31,869.2	8.1	33,927.1	1.6
Corporate	**23,987.1**	22,674.5	5.8	24,179.8	△0.8
(SME)	**21,547.1**	20,222.5	6.6	21,535.5	0.1
(Large Corps)	**2,440.0**	2,452.0	△0.5	2,644.3	△7.7
Household	**8,988.0**	7,817.6	15.0	8,495.9	5.8
(Collateral)	**7,969.0**	6,864.1	16.1	7,516.9	6.0
Mortgage	**4,213.4**	4,182.5	0.7	4,072.3	3.5
Others	**3,755.6**	2,681.6	40.1	3,444.6	9.0
(Credit)	**1,019.0**	953.5	6.9	979.0	4.1
Public	**1,487.8**	1,377.1	8.0	1,251.4	18.9
Foreign Currency	**571.3**	565.7	1.0	597.5	△4.4
Trust Account	**14.9**	13.8	8.0	13.8	8.0
Others	**1,246.2**	1,395.7	△10.7	1,343.5	△7.2
Total Credits	**36,295.3**	33,844.4	7.2	35,881.9	1.2

LDR (Monthly Avg. Balance, %)	**94.10**	96.56	△2.46	94.22	△0.12

2. Banks B/S – Kyongnam[1)]

(KRW bn, %, Balance)	15.4Q	14.4Q	YTD	15.3Q	QoQ
Total Assets	**39,318.4**	37,243.8	5.6	39,062.2	0.7
Bank Account	**34,596.3**	32,806.7	5.5	34,337.5	0.8
Trust Account	**4,722.1**	4,437.1	6.4	4,724.7	△0.1
Total Deposits	**30,190.3**	28,285.5	6.7	29,696.1	1.7
Bank Account	**28,116.6**	26,431.1	6.4	27,762.1	1.3
KRW Deposits	**26,243.9**	24,725.1	6.1	25,969.5	1.1
Demand	**3,096.1**	2,244.8	37.9	2,970.1	4.2
Savings & Time	**23,131.1**	22,467.3	3.0	22,985.3	0.6
Installment	**16.7**	13.0	28.5	14.1	18.4
CD	**296.4**	112.3	163.9	208.2	42.4
Trust Account	**2,073.7**	1,854.4	11.8	1,934.0	7.2
Total Credits	**26,296.9**	25,638.1	2.6	26,455.5	△0.6
Total Loans	**25,999.8**	25,225.5	3.1	26,122.4	△0.5
KRW Loans	**25,685.7**	24,755.5	3.8	25,699.1	△0.1
SMEs	**15,904.6**	14,762.3	7.7	15,830.4	0.5
(SOHO)	**3,607.5**	3,125.6	15.4	3,475.7	3.8
Households	**7,531.7**	7,666.6	△1.8	7,377.4	2.1
Guarantees	**297.1**	412.6	△28.0	333.1	△10.8
Total Securities	**5,082.0**	4,745.5	7.1	5,101.2	△0.4
Bank Account	**4,656.2**	4,321.5	7.7	4,710.6	△1.2
Trust Account	**425.8**	424.0	0.4	390.6	9.0
Shareholders' Equity	**2,456.5**	2,145.7	14.5	2,462.1	△0.2

(KRW bn, %, Balance)	15.4Q	14.4Q	YTD	15.3Q	QoQ
KRW Deposits	**26,243.9**	24,725.1	6.1	25,969.5	1.1
Demand	**3,096.1**	2,244.8	37.9	2,970.1	4.2
Savings	**23,131.1**	22,467.3	3.0	22,985.3	0.6
Installment	**16.7**	13.0	28.5	14.1	18.4
CD	**296.4**	112.3	163.9	208.2	42.4
Bills Sold	**14.6**	21.3	△31.5	17.6	△17.0
R P	**12.7**	7.3	74.0	167.7	△92.4
Financial Debenture	**1,549.0**	1,565.0	△1.0	1,399.1	10.7
Trust Account	**2,073.7**	1,854.5	11.8	1,934.0	7.2
Total Deposits	**30,190.3**	28,285.5	6.7	29,696.1	1.7

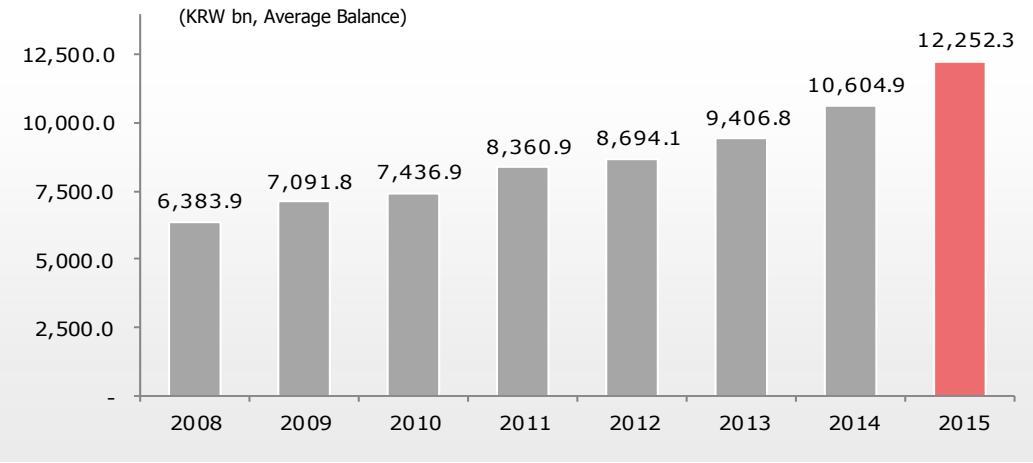
(KRW bn, %, Balance)	15.4Q	14.4Q	YTD	15.3Q	QoQ
KRW Loans	**25,685.7**	24,755.5	3.8	25,699.1	△0.1
Corporate	**17,726.3**	16,718.6	6.0	17,875.8	△0.8
(SME)	**15,904.6**	14,762.3	7.7	15,830.4	0.5
(Large Corps)	**1,821.7**	1,956.3	△6.9	2,045.4	△10.9
Household	**7,531.7**	7,666.6	△1.8	7,377.4	2.1
(Collateral)	**6,925.2**	7,051.6	△1.8	6,791.8	2.0
Mortgage	**3,198.8**	3,106.3	3.0	3,021.4	5.9
Others	**3,726.4**	3,945.3	△5.5	3,770.4	△1.2
(Credit)	**606.5**	615.0	△1.4	585.6	3.6
Public	**427.7**	370.3	15.5	445.9	△4.1
Foreign Currency	**117.3**	183.2	△36.0	138.9	△15.6
Trust Account	**0.5**	0.3	66.7	0.4	25.0
Others	**493.4**	699.1	△29.4	617.1	△20.0
Total Credits	**26,296.9**	25,638.1	2.6	26,455.5	△0.6

LDR (Monthly Avg. Balance, %)	**98.48**	97.90	△0.58	97.40	1.08

1) Based on the Bank's Unconsolidated Financial Statements

3. Banks Low-Cost Deposits - Busan

❑ Growth Records



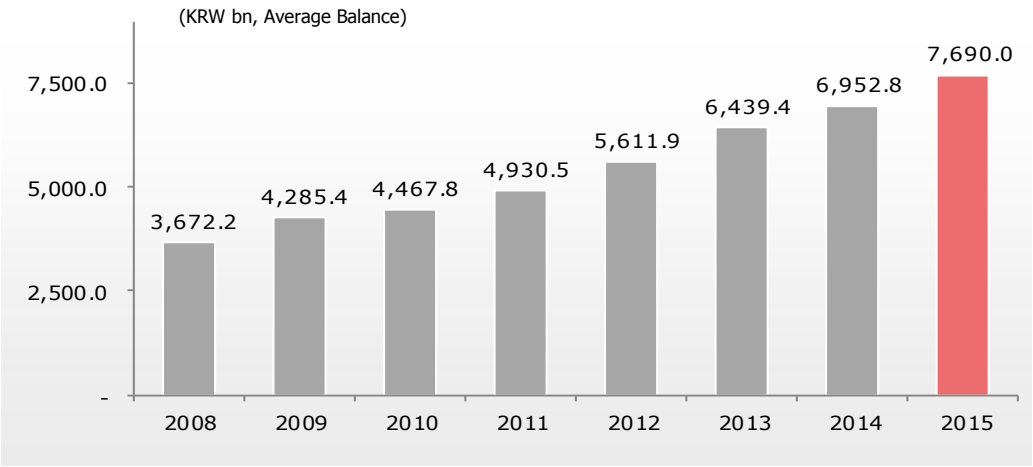
❑ Funding Costs

(%, Accumulated)	15.4Q	15.3Q	14.4Q
Demand Deposits	**0.26**	0.24	0.20
Savings Deposits	**0.09**	0.10	0.14
Corporate Savings Deposits	**0.82**	0.86	1.32
Total	**0.34**	0.35	0.52

(KRW bn, %, %p, Average Balance)	15.4Q	14.4Q	YTD	15.3Q	QoQ
Low-Cost Deposits (A)	**12,252.3**	10,604.9	15.5	11,998.1	2.1
Demand Deposits	**3,253.8**	2,450.2	32.8	3,149.7	3.3
Savings Deposits	**5,655.3**	4,888.0	15.7	5,570.1	1.5
Corporate Savings Deposits	**3,343.2**	3,266.7	2.3	3,278.3	2.0
Deposits in KRW (B)	**34,417.0**	31,576.3	9.0	34,170.3	0.7
Total Deposits (Bank Account) (C)	**37,078.5**	33,493.7	10.7	36,821.7	0.7
Total Deposits (Bank + Trust Account)**(D)**	**40,824.9**	36,926.7	10.6	40,548.7	0.7
Low-Cost Deposits/Won Deposits**(A/B)**	**35.60**	33.58	2.02	35.11	0.49
Low-Cost Deposits/Total Deposits (A/C)	**33.04**	31.66	1.38	32.58	0.46
Low-Cost Deposits/Total Deposits**(A/D)**	**30.01**	28.72	1.29	29.59	0.42

3. Banks Low-Cost Deposits - Kyongnam

❑ Growth Records



❑ Funding Costs

(%, Accumulated)	15.4Q	15.3Q	14.4Q
Demand Deposits	**0.24**	0.24	0.31
Savings Deposits	**0.11**	0.12	0.16
Corporate Savings Deposits	**1.04**	1.09	1.67
Total	**0.40**	0.41	0.68

(KRW bn, %, %p, Average Balance)	15.4Q	14.4Q	YTD	15.3Q	QoQ
Low-Cost Deposits (A)	**7,690.0**	6,952.8	10.6	7,481.5	2.8
Demand Deposits	**2,767.6**	2,111.7	31.1	2,659.6	4.1
Savings Deposits	**2,938.3**	2,654.6	10.7	2,916.2	0.8
Corporate Savings Deposits	**1,984.1**	2,186.5	△9.3	1,905.7	4.1
Deposits in KRW (B)	**25,676.9**	24,510.1	4.8	25,615.1	0.2
Total Deposits (Bank Account) (C)	**27,393.2**	26,028.6	5.2	27,300.0	0.3
Total Deposits (Bank + Trust Account)**(D)**	**29,376.6**	27,806.3	5.6	29,253.8	0.4
Low-Cost Deposits/Won Deposits**(A/B)**	**29.95**	28.37	1.58	29.21	0.74
Low-Cost Deposits/Total Deposits (A/C)	**28.07**	26.71	1.36	27.40	0.67
Low-Cost Deposits/Total Deposits**(A/D)**	**26.18**	25.00	1.18	25.57	0.61

Ⅳ. Asset Quality

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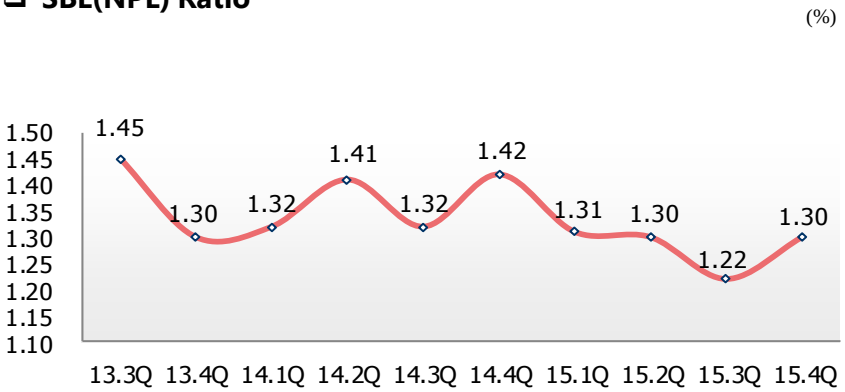
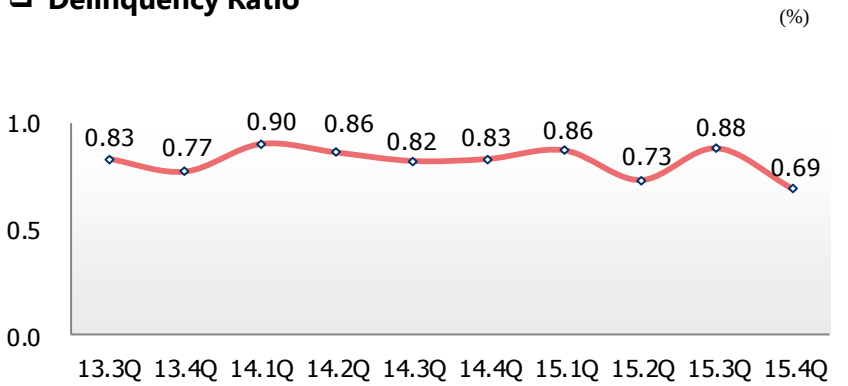
1. Group Asset Quality

❑ SBL(NPL) Ratio



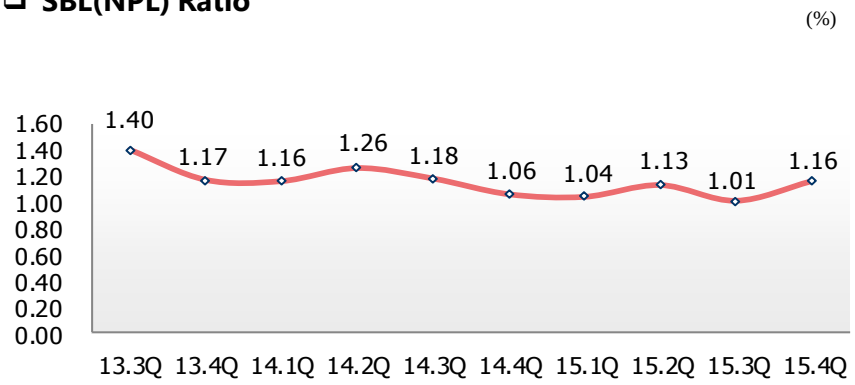
❑ Delinquency Ratio



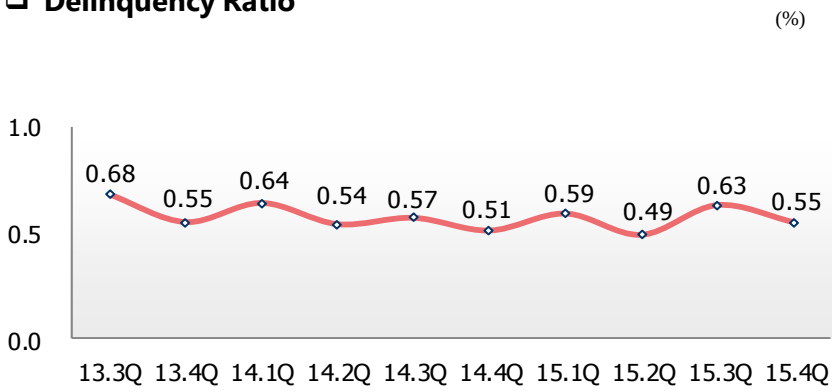
(KRW bn, %, %p)	15.4Q	14.4Q	YTD	15.3Q	QoQ
Total Loans	**68,536.4**	65,274.1	5.0	68,335.7	0.3
Normal	**66,435.4**	63,409.4	4.8	66,319.6	0.2
Precautionary	**1,210.6**	939.2	28.9	1,183.8	2.3
Substandard	**482.0**	585.2	△17.6	464.2	3.8
Doubtful	**162.6**	153.3	6.1	136.8	18.9
Expected Loss	**245.8**	187.0	31.4	231.3	6.3
SBL(Substandard & Below Loans)	**890.4**	925.5	△3.8	832.3	7.0
(SBL Ratio (%))	**(1.30)**	(1.42)	△0.12	(1.22)	0.08
(SBL Coverage Ratio)	**(129.24)**	(111.08)	18.16	(129.90)	△0.66
Loan Amount	**67,358.0**	63,966.2	5.3	67,213.7	0.2
Delinquent Amount	**466.5**	531.6	△12.2	594.0	△21.5
Delinquency Ratio	**0.69**	0.83	△0.14	0.88	△0.19

2. Banks Asset Quality – Busan

❑ SBL(NPL) Ratio



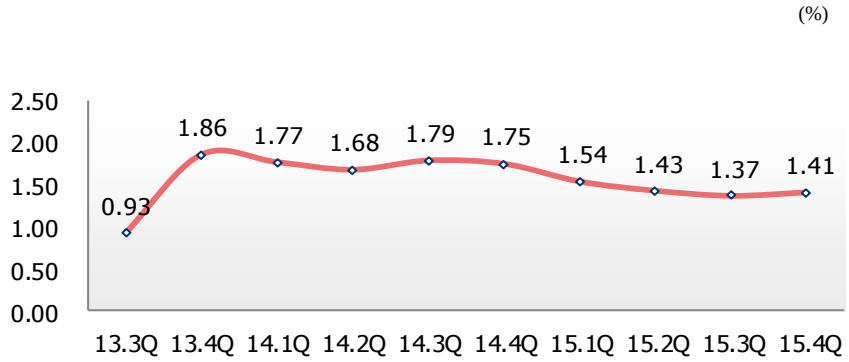
❑ Delinquency Ratio



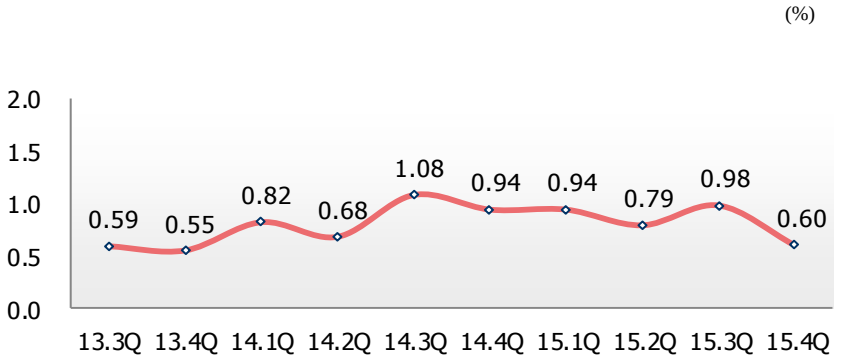
(KRW bn, %, %p)	15.4Q	14.4Q	YTD	15.3Q	QoQ
Total Loans	**36,856.6**	34,500.7	6.8	36,483.5	1.0
Normal	**35,865.5**	33,758.2	6.2	35,589.5	0.8
Precautionary	**562.1**	376.6	49.3	526.6	6.7
Substandard	**259.6**	247.8	4.8	232.2	11.8
Doubtful	**42.5**	41.4	2.7	46.3	△8.2
Expected Loss	**126.9**	76.7	65.4	88.9	42.7
SBL(Substandard & Below Loans)	**429.0**	365.9	17.2	367.4	16.8
(SBL Ratio (%))	**(1.16)**	(1.06)	0.10	(1.01)	0.15
(SBL Coverage Ratio)	**(133.04)**	(132.70)	0.34	(142.84)	△9.80
Loan Amount	**35,975.3**	33,605.4	7.1	35,584.6	1.1
Delinquent Amount	**196.6**	170.3	15.4	224.1	△12.3
Delinquency Ratio	**0.55**	0.51	0.04	0.63	△0.08

2. Banks Asset Quality – Kyongnam

❑ SBL(NPL) Ratio



❑ Delinquency Ratio



(KRW bn, %, %p)	15.4Q	14.4Q	YTD	15.3Q	QoQ
Total Loans	**27,013.3**	26,605.3	1.5	27,324.0	△1.1
Normal	**26,371.9**	25,965.0	1.6	26,668.3	△1.1
Precautionary	**260.9**	173.6	50.3	281.0	△7.2
Substandard	**199.4**	301.2	△33.8	201.6	△1.1
Doubtful	**70.0**	63.4	10.4	33.6	108.3
Expected Loss	**111.1**	102.1	8.8	139.5	△20.4
SBL(Substandard & Below Loans)	**380.5**	466.7	△18.5	374.7	1.5
(SBL Ratio (%))	**(1.41)**	(1.75)	△0.34	(1.37)	0.04
(SBL Coverage Ratio)	**(129.01)**	(97.06)	31.95	(125.47)	3.54
Loan Amount	**26,716.2**	26,192.7	2.0	26,990.9	△1.0
Delinquent Amount	**159.4**	245.0	△34.9	265.1	△39.9
Delinquency Ratio	**0.60**	0.94	△0.34	0.98	△0.38

3. Provisioning

❑ Group Provision Expense

(KRW bn, %)	2015.12	2015 4Q	2015 3Q	2015 2Q	2015 1Q	2014.12	2014 4Q	2014 3Q	2014 2Q	2014 1Q
Total Provisions(A)	**396.4**	**121.7**	40.8	163.1	70.8	279.5	113.1	51.2	53.6	61.6
Total Credits(B)	**68,536.4**	**68,536.4**	68,335.7	68,177.1	67,509.1	65,274.1	65,274.1	38,190.9	37,197.7	35,960.6
1)Credit Cost(A/B)	**0.58**	**0.70**	0.24	0.96	0.43	0.43	0.69	0.53	0.58	0.69

Note 1). Accumulated

❑ Busan Bank Provision Expense

(KRW bn, %)	2015.12	2015 3Q	2015 3Q	2015 2Q	2015 1Q	2014.12	2014 4Q	2014 3Q	2014 2Q	2014 1Q
Corporate	**189.9**	**71.5**	14.8	51.6	52.0	132.8	24.4	30.3	43.3	34.8
Household	**5.3**	**1.3**	1.1	2.2	0.7	2.3	1.0	△1.6	1.7	1.2
Credit Card	**10.6**	**3.0**	3.1	2.6	1.9	8.7	2.7	1.3	2.0	2.7
Others	**△15.2**	**0.3**	1.1	△3.9	△12.4	10.0	21.1	△2.2	△10.3	1.4
Total(A)	**190.6**	**76.1**	19.8	52.5	42.2	153.8	49.2	27.8	36.7	40.1
Total Credits(B)	**36,856.6**	**36,856.6**	36,483.5	36,304.4	35,884.3	34,500.7	34,500.7	34,244.6	33,464.6	32,419.8
1)Credit Cost(A/B)	**0.52**	**0.82**	0.22	0.58	0.48	0.45	0.57	0.32	0.44	0.50

❑ Kyongnam Bank Provision Expense

(KRW bn, %)	2015.12	2015 4Q	2015 3Q	2015 2Q	2015 1Q	2014.12	2014 4Q	2014 3Q	2014 2Q	2014 1Q
Corporate	**124.9**	**20.2**	16.6	81.4	6.7	146.3	29.3	32.7	65.5	18.8
Household	**12.4**	**2.3**	3.7	3.2	3.2	14.0	3.2	3.3	4.3	3.2
Credit Card	**6.5**	**1.0**	2.8	2.5	0.2	5.7	0.9	0.7	1.8	2.3
Others	**△23.3**	**△0.2**	△16.7	0.3	△6.7	31.7	3.9	5.1	1.0	21.7
Total(A)	**120.5**	**23.3**	6.4	87.4	3.4	197.7	37.3	41.8	72.6	46.0
Total Credits(B)	**27,013.3**	**27,013.3**	27,324.0	27,155.8	27,129.9	26,605.3	26,605.3	26,263.1	25,805.4	25,368.8
1)Credit Cost(A/B)	**0.45**	**0.34**	0.09	1.29	0.05	0.74	0.55	0.63	1.13	0.74

4. Banks Write-Offs and NPL Sales

❑ Busan Bank Write-Offs & NPL Sales

(KRW bn, %)	2015.12	2015.4Q	2015.3Q	2015.2Q	2015.1Q	2014.12	2014.4Q	2014.3Q	2014.2Q	2014.1Q
Total Write-Offs	**211.0**	**59.3**	74.9	47.8	29.0	151.5	40.4	70.9	17.9	22.3
Corporate	**189.3**	**53.8**	68.8	42.9	23.8	130.1	33.6	65.3	13.2	18.0
Household	**9.1**	**2.3**	2.7	1.9	2.2	9.6	3.0	2.6	2.2	1.8
Credit Card	**12.6**	**3.2**	3.4	3.0	3.0	11.8	3.8	3.0	2.5	2.5
Total NPL Sales	**172.8**	**104.9**	0.0	40.7	27.2	64.2	0.0	0.0	36.7	27.5
(NPL Sales for SBL Loans)	**(169.7)**	**(103.1)**	(0.0)	(39.4)	(27.2)	(60.8)	(0.0)	(0.0)	(36.4)	(24.4)
Corporate	**171.4**	**104.7**	0.0	38.3	27.1	62.1	0.0	0.0	35.7	26.4
Household	**1.2**	**0.0**	0.0	1.1	0.1	1.4	0.0	0.0	0.6	0.8
Credit Card	**0.2**	**0.2**	0.0	0.0	0.0	0.7	0.0	0.0	0.4	0.3

❑ Kyongnam Bank Write-Offs & NPL Sales

(KRW bn, %)	2015.12	2015.4Q	2015.3Q	2015.2Q	2015.1Q	2014.12	2014.4Q	2014.3Q	2014.2Q	2014.1Q
Total Write-Offs	**130.2**	**36.0**	22.5	37.9	33.8	223.0	87.5	44.8	19.7	71.0
Corporate	**101.5**	**30.3**	11.3	31.2	28.7	208.7	82.7	40.8	16.8	68.4
Household	**20.3**	**3.8**	9.1	3.8	3.6	6.9	2.6	2.2	1.0	1.1
Credit Card	**8.4**	**1.9**	2.1	2.9	1.5	7.4	2.2	1.8	1.9	1.5
Total NPL Sales	**355.8**	**180.8**	49.4	106.7	18.9	107.8	53.5	0.0	54.3	0.0
(NPL Sales for SBL Loans)	**(324.4)**	**(176.5)**	(47.1)	(91.6)	(9.2)	(102.8)	(51.4)	(0.0)	(51.4)	(0.0)
Corporate	**354.9**	**180.7**	49.3	106.0	18.9	102.0	49.2	0.0	52.8	0.0
Household	**0.6**	**0.0**	0.0	0.6	0.0	5.7	4.2	0.0	1.5	0.0
Credit Card	**0.3**	**0.1**	0.1	0.1	0.0	0.1	0.1	0.0	0.0	0.0

Ⅴ. Capital Adequacy

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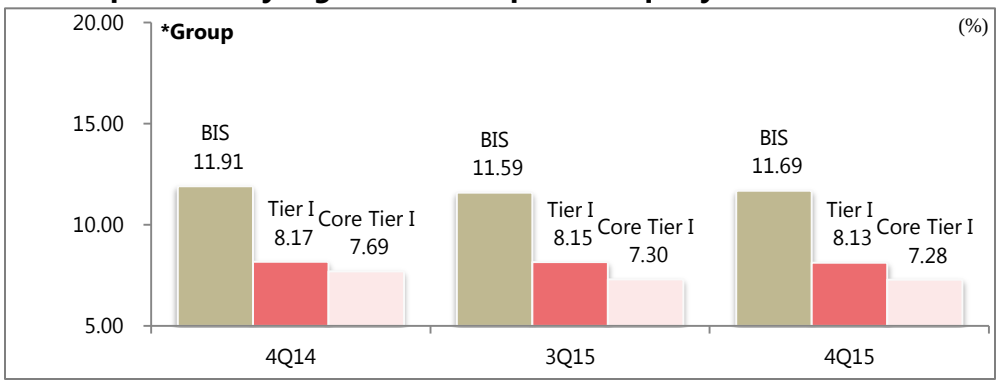
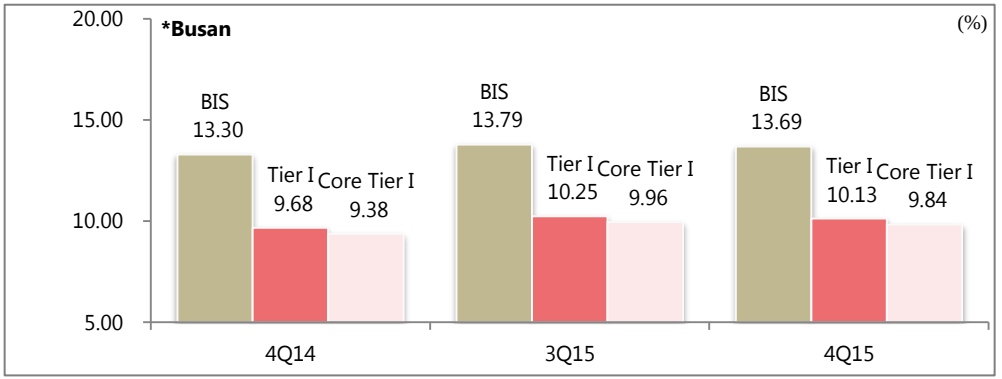
1. Group Capital Adequacy

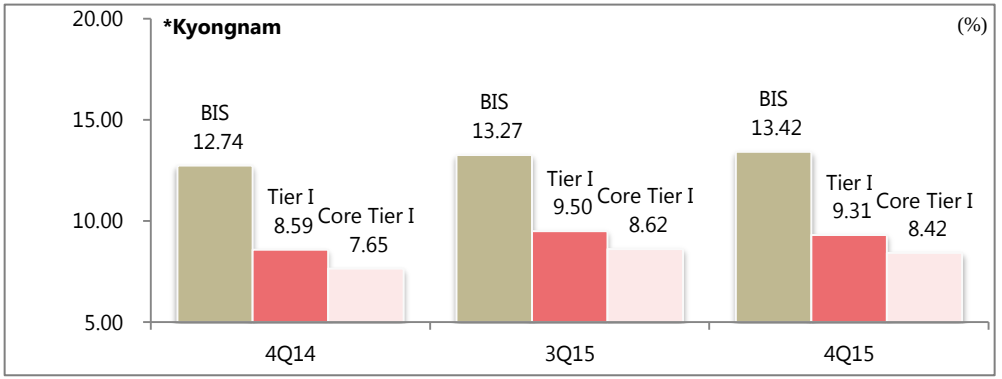
❑ Group

(KRW bn,%, Basel Ⅲ Standard)	2015 4Q	2015 3Q	2014 4Q
Total Risk Adjusted Capital	**7,614.3**	7,579.8	7,337.5
Tier I Capital	**5,295.6**	5,329.9	5,033.2
(Core Tier I Capital)	**(4,742.7)**	(4,777.5)	(4,736.0)
Tier II Capital	**2,318.7**	2,249.9	2,304.3
Total Risk Weighted Assets	**65,137.9**	65,413.7	61,614.1
Credit Risk	**60,816. 1**	61,225.3	57,607.9
Market Risk	**358.0**	292.7	232.8
Operational Risk	**3,963.8**	3,895.7	3,773.4
BIS Capital Ratio	**11.69**	11.59	11.91
Tier I	**8.13**	8.15	8.17
(Core Tier I)	**(7.28)**	(7.30)	(7.69)

❑ Group, Busan, Kyongnam Bank Capital Adequacy







2. Banks Capital Adequacy

❑ Busan Bank

(KRW bn,%, Basel III Standard)	2015 4Q	2015 3Q	2014 4Q
Total Risk Adjusted Capital	**4,773.9**	4,818.0	4,405.6
Tier I Capital	**3,530.8**	3,579.6	3,205.2
(Core Tier I Capital)	**(3,431.0)**	(3,479.7)	(3,105.4)
Tier II Capital	**1,243.1**	1,238.4	1,200.4
Total Risk Weighted Assets	**34,864.4**	34,938.8	33,123.3
Credit Risk	**32,642.0**	32,788.7	31,011.8
Market Risk	**208.1**	156.3	134.2
Operational Risk	**2,014.3**	1,993.8	1,977.3
BIS Capital Ratio	**13.69**	13.79	13.30
Tier I	**10.13**	10.25	9.68
(Core Tier I)	**(9.84)**	(9.96)	(9.38)

❑ Kyongnam Bank

(KRW bn,%, Basel III Internal Rating Based)	2015 4Q	2015 3Q	2014 4Q
Total Risk Adjusted Capital	**3,014.7**	3,009.5	2,706.5
Tier I Capital	**2,091.7**	2,153.9	1,825.2
(Core Tier I Capital)	**(1,892.0)**	(1,954.2)	(1,625.5)
Tier II Capital	**923.0**	855.6	881.3
Total Risk Weighted Assets	**22,470.2**	22,676.9	21,251.0
Credit Risk	**20,994.5**	21,235.5	19,824.3
Market Risk	**81.9**	63.3	59.0
Operational Risk	**1,393.8**	1,378.1	1,367.7
BIS Capital Ratio	**13.42**	13.27	12.74
Tier I	**9.31**	9.50	8.59
(Core Tier I)	**(8.42)**	(8.62)	(7.65)

Ⅵ. Appendix

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1. Banks Corporate Loan Portfolio

❑ Busan Bank

(KRW bn, %, Balance)	2015 4Q			
	Amount	Ratio	YTD	QoQ
Manufacturing Sectors	**9,610.6**	**37.7**	0.4	△0.9
Steel Metal Products	**2,801.5**	**11.0**	△2.4	△0.9
Automobile Parts	**2,203.1**	**8.6**	1.0	△1.5
Machinery	**1,342.0**	**5.3**	△1.4	△2.4
Petroleum, Rubber, etc.	**1,064.8**	**4.2**	1.8	1.3
Fabric	**215.6**	**0.8**	1.8	△3.7
Garment & Shoes	**317.8**	**1.2**	26.5	△2.6
Kitchen Units	**287.6**	**1.1**	△0.7	3.2
Electronics	**645.5**	**2.5**	1.7	△0.5
Paper, Paper Mills	**116.1**	**0.5**	9.5	0.8
Others	**616.6**	**2.4**	△0.9	△0.5
Non-Manufacturing	**15,864.3**	**62.3**	9.6	0.9
Wholesale & Retail	**2,552.1**	**10.0**	8.4	0.4
Public	**611.8**	**2.4**	13.2	56.6
Construction & Engineering	**1,856.7**	**7.3**	△8.3	△8.6
Real Estate & Lease	**5,050.8**	**19.8**	21.6	2.0
Insurance & Financing	**578.3**	**2.3**	12.2	△5.1
Transportation	**1,303.1**	**5.1**	△8.3	△7.8
Hotel & Food	**969.7**	**3.8**	30.0	5.6
Others	**2,941.8**	**11.5**	8.2	2.4
Total	**25,474.9**	**100.0**	5.9	0.2

❑ Kyongnam Bank

(KRW bn, %, Balance)	2015 4Q			
	Amount	Ratio	YTD	QoQ
Manufacturing Sectors	**10,248.2**	**57.8**	△1.5	△3.1
Steel Metal Products	**2,581.7**	**14.6**	△2.2	△2.7
Automobile Parts	**2,785.7**	**15.7**	△0.4	△3.2
Machinery	**2,741.4**	**15.5**	△5.2	△5.0
Petroleum, Rubber, etc.	**297.3**	**1.7**	0.6	6.4
Fabric	**70.3**	**0.4**	△2.2	△5.6
Garment & Shoes	**18.2**	**0.1**	△44.8	△14.6
Kitchen Units	**166.9**	**0.9**	△1.6	△1.5
Electronics	**687.7**	**3.9**	2.1	△0.3
Paper, Paper Mills	**90.2**	**0.5**	5.7	△1.0
Others	**808.8**	**4.5**	8.6	△3.3
Non-Manufacturing	**7,478.1**	**42.2**	18.4	2.5
Wholesale & Retail	**1,451.7**	**8.2**	7.9	2.4
Public	**-**	**-**	-	-
Construction & Engineering	**457.1**	**2.6**	2.1	△2.9
Real Estate & Lease	**2,662.7**	**15.0**	33.8	6.3
Insurance & Financing	**279.3**	**1.6**	86.3	△14.9
Transportation	**378.3**	**2.1**	△22.7	△3.6
Hotel & Food	**454.4**	**2.6**	34.6	4.6
Others	**1,794.6**	**10.1**	15.2	2.7
Total	**17,726.3**	**100.0**	6.0	△0.8

2. Non-Bank Summary - Securities

❑ B/S Summary

(KRW bn, %, Balance)	15.4Q	14.4Q	YTD	15.3Q	QoQ
Assets	**539.9**	512.0	5.4	681.4	△20.8
Cash and Dues	**59.8**	75.7	△21.0	70.4	△15.1
Securities	**372.7**	362.7	2.8	352.0	5.9
Loans	**72.8**	43.1	68.9	79.8	△8.8
Fixed Assets	**1.3**	1.8	△27.8	1.4	△7.1
Other Assets	**33.3**	28.7	16.0	177.8	△81.3
Liability & Shareholder's Equity	**539.9**	512.0	5.4	681.4	△20.8
Deposits	**71.9**	84.7	△15.1	107.9	△33.4
Borrowings	**283.9**	287.3	△1.2	255.6	11.1
Other Liabilities	**29.1**	22.4	29.9	165.1	△82.4
Shareholder's Equity	**155.0**	117.6	31.8	152.8	1.4

❑ I/S Summary

(KRW bn, %, Balance)	2015	2014	YoY	15.4Q	15.3Q	QoQ
Net Interest Income	**5.6**	5.3	5.7	1.6	1.5	6.7
Fee Income	**21.1**	17.4	21.3	5.6	5.3	5.7
Others	**15.4**	14.3	7.7	4.4	3.7	18.9
SG&A(-)	**31.7**	29.1	8.9	8.4	7.8	7.7
Provision Expense(-)	**0.2**	0.0	-	0.2	0.0	-
Non-Operating Income	**0.1**	△0.2	Net Gain	0.1	0.0	-
Earnings Before Income Tax	**10.3**	7.7	33.8	3.1	2.7	14.8
Income Tax Expenses(-)	**2.5**	2.0	25.0	0.6	0.6	0.0
Net Income	**7.8**	5.7	36.8	2.5	2.1	19.0

2. Non-Bank Summary - Capital

❑ B/S Summary

(KRW bn, %, Balance)	15.4Q	14.4Q	YTD	15.3Q	QoQ
Assets	**4,287.1**	3,583.3	19.6	4,260.0	0.6
Cash and Dues	**168.2**	47.8	251.9	172.6	△2.5
Securities	**0.0**	0.0	-	0.0	-
Loans	**2,389.5**	1,854.6	28.8	2,352.1	1.6
Venture Capital Business	**2.0**	2.0	0.0	2.0	0.0
Durables Installment Financing Assets	**781.4**	744.8	4.9	777.2	0.5
Leased Assets	**884.6**	878.6	0.7	881.7	0.3
Fixed Assets	**5.4**	4.6	17.4	5.4	0.0
Other Assets	**56.0**	50.9	10.0	69.0	△18.8
Liability & Shareholder's Equity	**4,287.1**	3,583.3	19.6	4,260.0	0.6
Borrowings	**3,486.5**	2,871.7	21.4	3,506.6	△0.6
Other Liabilities	**295.3**	288.9	2.2	290.0	1.8
Shareholder's Equity	**505.3**	422.7	19.5	463.4	9.0

❑ I/S Summary

(KRW bn, %, Balance)	2015	2014	YoY	15.4Q	15.3Q	QoQ
Net Interest Income	**195.1**	157.0	24.3	50.7	50.3	0.8
Fee Income	**17.1**	14.6	17.1	3.8	4.6	△17.4
Others	**△27.4**	5.7	Net Loss	△18.0	△7.8	-
SG&A(-)	**54.2**	43.8	23.7	15.4	13.5	14.1
Provision Expense(-)	**75.2**	86.5	△13.1	18.1	14.1	28.4
Non-Operating Income	**0.0**	0.0	-	0.0	0.0	-
Earnings Before Income Tax	**55.4**	47.0	17.9	3.0	19.5	△84.6
Income Tax Expenses(-)	**11.9**	10.7	11.2	0.3	4.2	△92.9
Net Income	**43.5**	36.3	19.8	2.7	15.3	△82.4

2. Non-Bank Summary - Capital Portfolio

(KRW bn, %, Balance)	15.4Q	Portion	QoQ	15.3Q	15.2Q	15.1Q	14.4Q	14.3Q	14.2Q	14.1Q	13.4Q
Total	**4,119.8**	**100.0**	**1.5**	4,057.4	4,045.9	3,824.0	3,536.0	3,380.8	3,172.7	2,966.1	2,730.5
Loans	**1,170.1**	**28.4**	**△0.9**	1,180.8	1,162.8	1,097.7	914.9	880.5	820.6	782.9	711.8
Household	**716.6**	17.4	2.2	700.9	695.6	594.0	515.7	492.6	452.2	429.8	399.1
Corporate	**453.5**	11.0	△5.5	479.9	467.2	503.7	399.2	387.9	368.4	353.1	312.7
Auto Financing	**2,217.8**	**53.8**	**3.8**	2,137.0	2,070.8	1,920.9	1,800.7	1,687.1	1,566.4	1,426.5	1,284.5
Commercial Vehicle	**673.7**	16.4	2.9	655.0	661.9	612.6	581.1	560.7	548.0	529.6	490.5
Passenger Vehicle	**1,544.1**	37.5	4.2	1,482.0	1,408.9	1,308.3	1,219.6	1,126.4	1,018.4	896.9	794.0
Lease/Installments	**729.9**	**17.7**	**△1.0**	737.6	810.3	803.4	818.4	811.2	783.7	756.7	734.2
Machine Tools	**207.4**	5.0	△7.2	223.4	233.6	248.6	259.0	272.3	282.0	281.6	271.6
Medical Instruments	**161.4**	3.9	△3.1	166.5	167.4	162.2	170.7	177.9	193.4	199.7	203.0
Others	**361.1**	8.8	3.9	347.7	409.3	392.6	388.7	361.0	308.3	275.4	259.6
Venture Capital Business	**2.0**	0.0	0.0	2.0	2.0	2.0	2.0	2.0	2.0	-	-

2. Non-Bank Summary - MSB

❑ B/S Summary

(KRW bn, %, Balance)	15.4Q	14.4Q	YTD	15.3Q	QoQ
Total Assets	**795.6**	736.1	8.1	792.1	0.4
Total Deposits	**646.8**	588.7	9.9	642.9	0.6
KRW Deposits	**646.8**	588.7	9.9	642.9	0.6
Others	**0.0**	0.0	-	0.0	-
Total Credits	**580.7**	584.0	△0.6	592.8	△2.0
Total Loans	**580.7**	584.0	△0.6	592.8	△2.0
KRW Loans	**580.7**	567.0	2.4	591.3	△1.8
Others	**0.0**	17.0	-	1.5	-
Guarantees	**0.0**	0.0	-	0.0	-
Total Securities	**2.5**	4.5	△44.4	2.5	0.0
Shareholder's Equity	**123.5**	118.7	4.0	123.7	△0.2

❑ I/S Summary

(KRW bn, %, Balance)	2015	2014	YoY	15.4Q	15.3Q	QoQ
Net Interest Income	**29.9**	28.8	3.8	8.1	7.6	6.6
Fee Income	**△0.4**	△0.1	-	0.0	△0.1	-
Others	**△1.0**	0.1	Net Loss	△0.7	△0.7	-
SG&A(-)	**13.0**	12.8	1.6	3.3	3.2	3.1
Provision Expense(-)	**10.3**	1.9	442.1	3.9	1.0	290.0
Non-Operating Income	**0.8**	△3.6	Net Gain	0.1	0.7	△85.7
Earnings Before Income Tax	**6.0**	10.5	△42.9	0.3	3.3	-
Income Tax Expenses(-)	**1.2**	0.0	-	0.5	0.8	-
Net Income	**4.8**	10.5	△54.3	△0.2	2.5	Net Loss

2. Non-Bank Summary – Asset Management

❑ B/S Summary

(KRW bn, %, Balance)	15.4Q	14.4Q	YTD	15.3Q	QoQ
Assets	**10.4**	7.5	38.7	10.7	△2.8
Cash and Dues	**7.2**	4.4	63.6	7.6	△5.3
Securities	**0.5**	0.5	0.0	0.5	0.0
Loans	**0.1**	0.3	△66.7	0.1	0.0
Fixed Assets	**0.1**	0.2	△50.0	0.1	0.0
Other Assets	**2.5**	2.1	19.0	2.4	4.2
Liability & Shareholder's Equity	**10.4**	7.5	38.7	10.7	△2.8
Deposits	**0.1**	0.1	0.0	0.1	0.0
Borrowings	**0.0**	0.0	-	0.0	-
Other Liabilities	**0.3**	0.2	50.0	0.2	50.0
Shareholder's Equity	**10.0**	7.2	38.9	10.4	△3.8

❑ I/S Summary

(KRW bn, %, Balance)	2015	2014	YoY	15.4Q	15.3Q	QoQ
Net Interest Income	**0.0**	0.1	-	0.0	0.0	-
Fee Income	**1.4**	1.6	△12.5	0.9	0.8	12.5
Others	**0.0**	0.0	-	0.0	0.0	-
SG&A(-)	**2.1**	1.9	10.5	1.2	1.3	△7.7
Provision Expense(-)	**0.0**	0.0	-	0.0	0.0	-
Non-Operating Income	**0.0**	0.0	-	0.0	0.0	-
Earnings Before Income Tax	**△0.7**	△0.2	-	△0.3	△0.5	-
Income Tax Expenses(-)	**△0.1**	0.0	-	0.0	△0.1	-
Net Income	**△0.6**	△0.2	-	△0.3	△0.4	-

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

❑ Credit Information I/S Summary

(KRW bn, %, Balance)	2015	2014	YoY	15.4Q	15.3Q	QoQ
Net Interest Income	**0.1**	0.1	0.0	0.0	0.0	-
Fee Income	**3.2**	2.8	14.3	0.8	0.8	0.0
Others	**0.0**	0.0	-	0.0	0.0	-
SG&A(-)	**2.6**	2.3	13.0	0.6	0.7	△14.3
Provision Expense(-)	**0.0**	0.0	-	0.0	0.0	-
Non-Operating Income	**0.0**	0.0	-	0.0	0.0	-
Earnings Before Income Tax	**0.7**	0.6	16.7	0.2	0.1	100.0
Income Tax Expenses(-)	**0.1**	0.1	0.0	0.0	0.0	-
Net Income	**0.6**	0.5	20.0	0.2	0.1	100.0

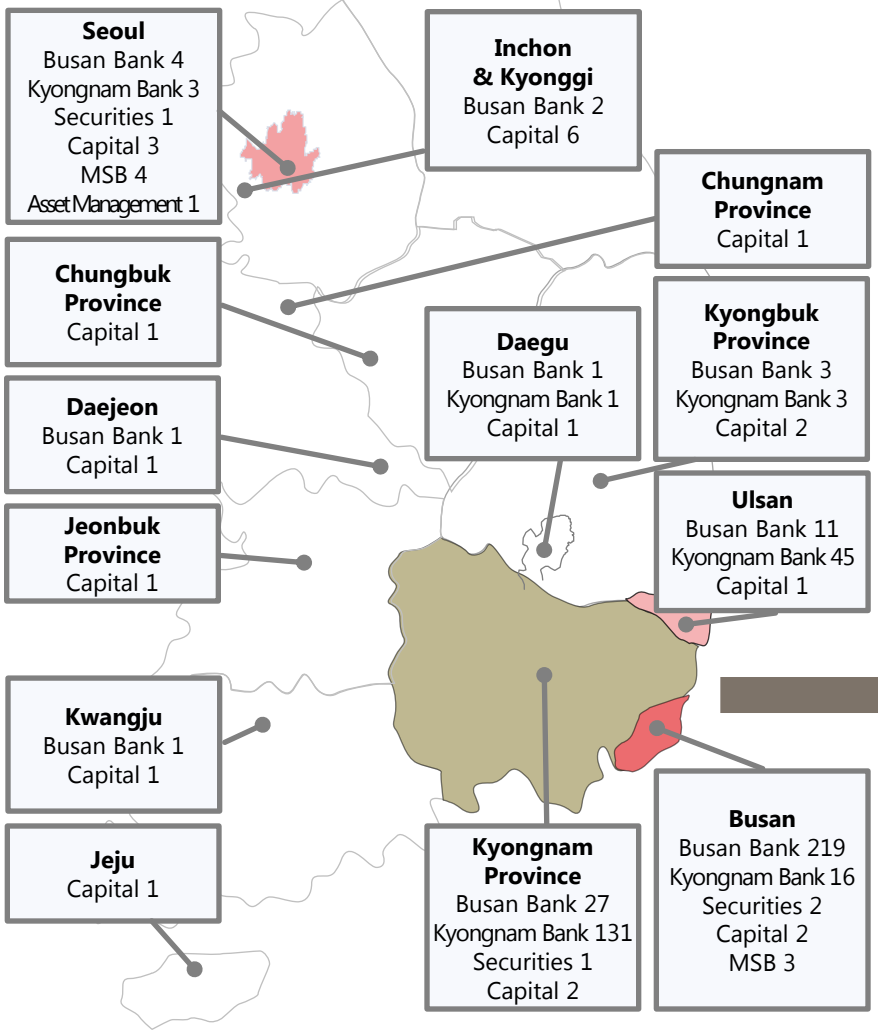
❑ System I/S Summary

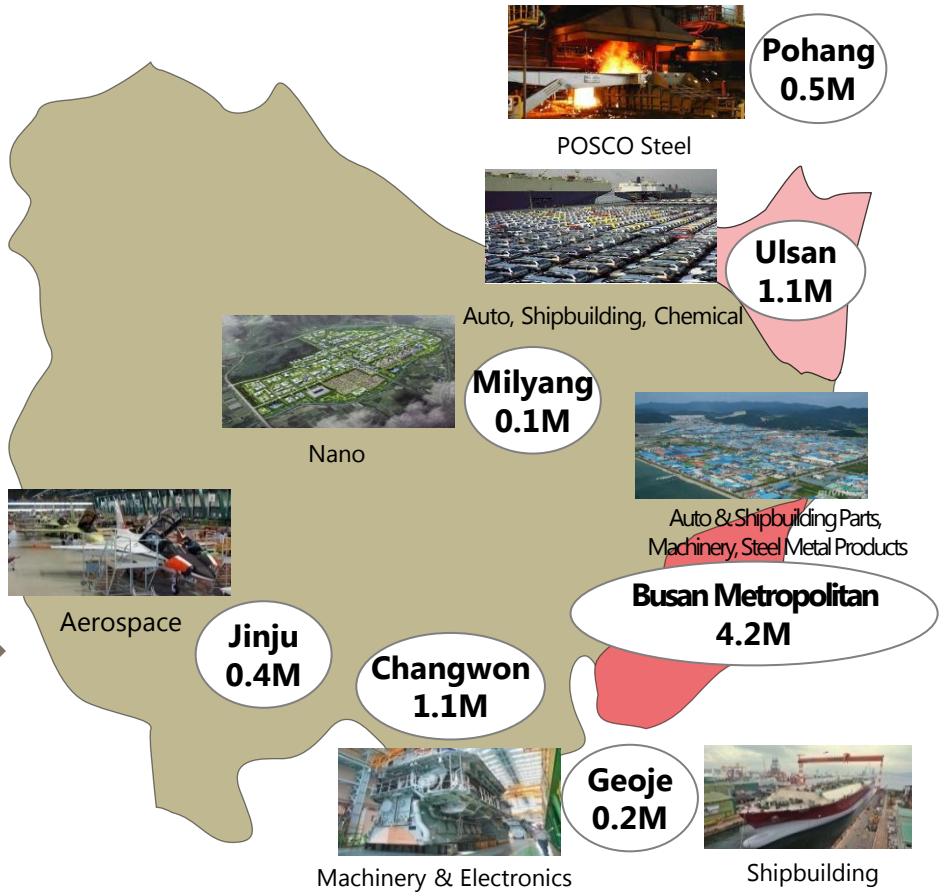
(KRW bn, %, Balance)	2015	2014	YoY	15.4Q	15.3Q	QoQ
Net Interest Income	**0.1**	0.0	-	0.1	0.0	-
Fee Income	**0.0**	0.0	-	0.0	0.0	-
Others	**8.6**	8.0	7.5	2.6	2.1	23.8
SG&A(-)	**7.8**	7.1	9.9	2.1	2.0	5.0
Provision Expense(-)	**0.0**	0.0	-	0.0	0.0	-
Non-Operating Income	**0.0**	0.0	-	0.0	0.0	-
Earnings Before Income Tax	**0.9**	0.9	0.0	0.6	0.1	500.0
Income Tax Expenses(-)	**0.2**	0.2	0.0	0.1	0.0	-
Net Income	**0.7**	0.7	0.0	0.5	0.1	400.0

3. Group Networks & Major Industries

❑ **Networks across Korea(as of Dec. 2015) : 506 Locations**
- **Busan Bank 272(Qingdao Branch, Vietnam & Yangon Office included), Kyongnam Bank 199, Securities 4, Capital 23, MSB 7, Asset Management 1**

❑ **Population & Major Industries**
- **Southeastern Conurbation (7.8M, 15.4% of Total Population), making up 16.5% of GRDP(2014)**
- **Exports : 135.5 USD bn(2015)**
- **Imports : 67.9 USD bn(2015)**





1) Southeastern region includes Busan, Ulsan, and Kyongnam

MEMBER OF

Dow Jones Sustainability Indices

In Collaboration with RobecoSAM

◆ Dow Jones Sustainability Indices(DJSI) Inclusion

1.DJSI

- The world's most prestigious global sustainability index (2015 is the first year of inclusion for BNK)
- The companies included are the leading companies in their industry based on economic, environmental and social criteria

2.Inclusion Index : DJSI Asia-Pacific

3.Date of inclusion : September 10, 2015

4.Benefits of Inclusion

- Promotion of Brand Image
- Enhancement of Corporate Trustworthiness & Global Competitiveness

Note) The DSJI was launched by RobecoSAM and S&P Dow Jones Indices