

Pusan Bank

2002 Earnings & 2003 Outlooks

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Vice President and CFO

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Pusan Bank

www.pusanbank.co.kr

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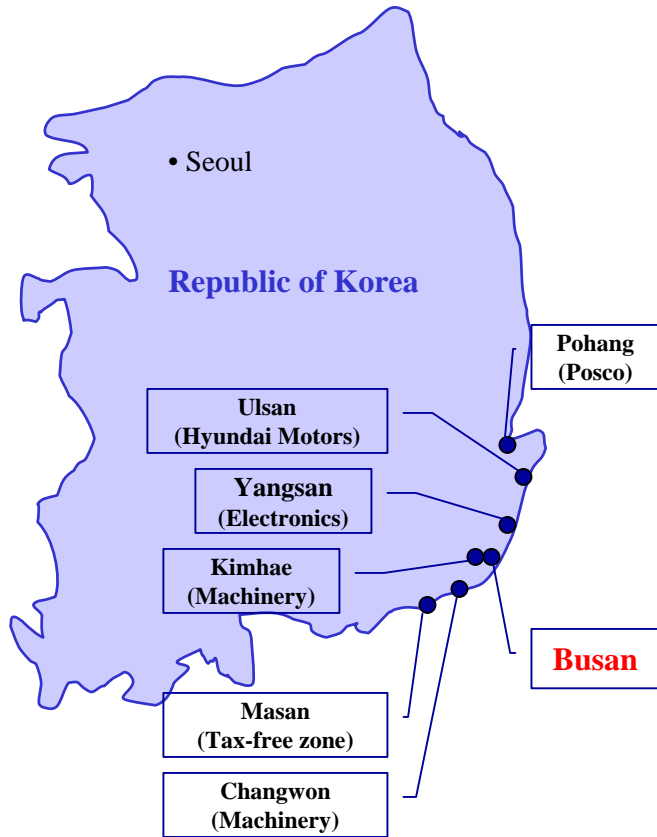
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General Review

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Busan & Southeast Industrial Belt



The 2nd largest city in Korea

- 3.78 million residents
- Handling 82.7% of total container volume (Korea)
- Accounting 6.3% of total GDP
- 37.4% of foreign tourists (over 2 million tourists, 33.3% increased)

Hub Port of Logistics in East Asia

- The 3rd largest container handling port in the world
- TSR and TCR start from Busan

The South East Industrial Belt & “Gaya Vally”

- Final Products : Machinery 35%, Automobile 40%, Shipbuilding 100%
- Accounting 18% of total GDP (Busan, Ulsan & Kyoungnam province)

Economy is “booming” in and around Busan

- Container volume increased : 13.6%
- Renault–Samsung Motors Unit Production in 2002 : 200,000
- GM Daewoo Motors 200,000 units of engine production projected (Changwon)
- Volvo Truck division launching a new plant in Changwon
- SME operating rate increased (2001 : 75.9% → 2002 : 80.3%)
- Unemployment Rate : 2.9% as of 2002, 4 year low

Source : BOK

Pusan Bank – Who we are

Pusan Bank's Branch Network



► Leading Regional Bank

- Established : October 25, 1967 (36th Anniversary)
- Headcount : 1,893
- Paid-In Capital : 733.4 billion KRW

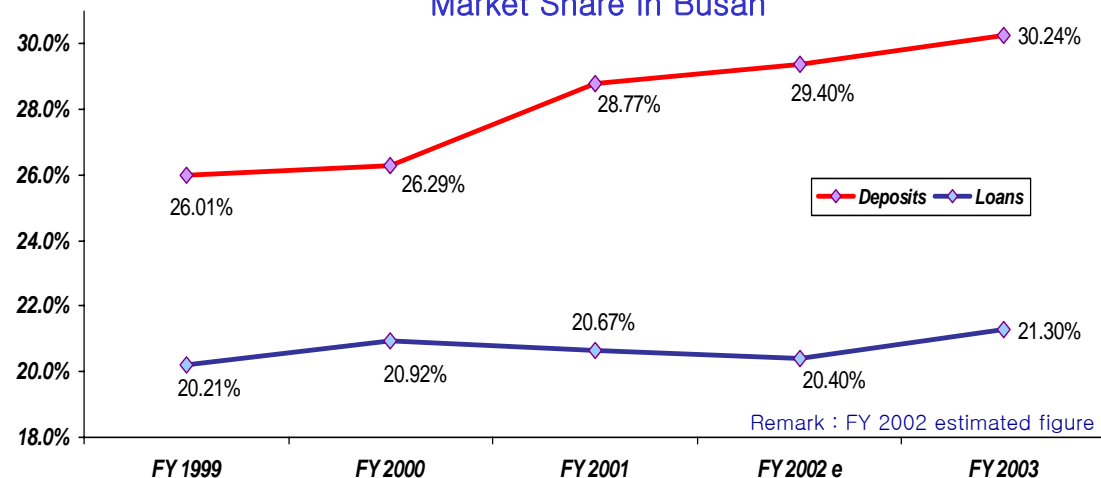
Market Shares

- Deposits : 29.40% in 2002 ⇒ 30.24% in 2003
- Loans : 20.40% in 2002 ⇒ 21.30% in 2003
- 3.2 million customers (84.7% of Busan residents : 3.78 mil.)

Branch Network – *Strong local presence*

- 199 Franchises
 - 183 in Busan, 3 in Seoul & 13 in the Southeast Industrial Belt
- ATM : 520 units Cash Dispenser : 746 units
- 35.1% of market share, in terms of # of branches in Busan area

Market Share in Busan



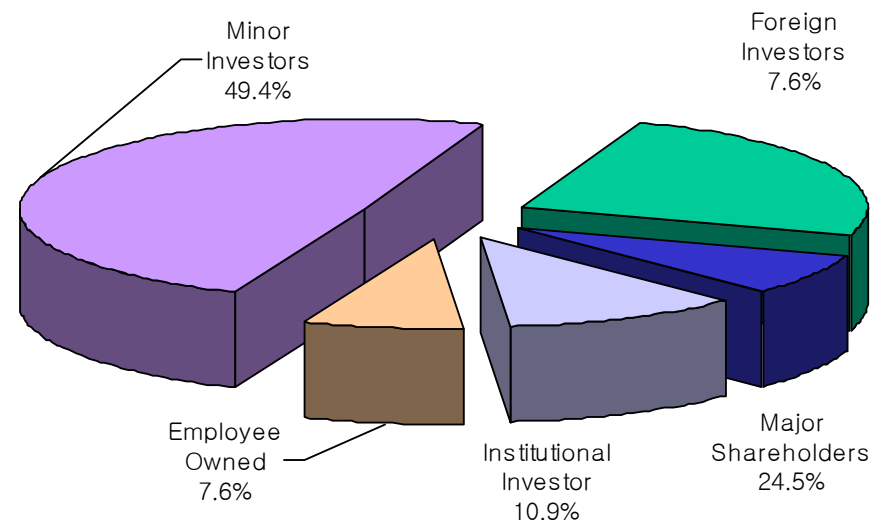
Major Shareholders (as of 2002)

Unit :thousand shares, %

Major Shareholders (note)

• Lotte Group	14.11 %
• Parkland Co., Ltd.	2.98 %
• Korea Iron & Steel Co., Ltd.	2.14 %
• Y. K. Park	1.64 %
• Others	3.63 %
T o t a l	24.5 %

Note : Whom hold more than 1% of total number of issued and outstanding stocks excludes those of foreign and institutional investors



Foreign Investors

Classification	Dec. 31, 2001	Dec 31, 2002	Change
Total Number of Stocks Issued and Outstanding	95,045	146,683	51,683
Number of Shares of held by Foreign Investors	10,110	17,660	7,550
Ratio of Foreign Shareholders	10.64%	12.04% ^(note)	1.4%p

Note : Includes the shares held by Japan Lotte (7.57% when excludes the shares held by Japan Lotte)

Remarks : Peer comparison – Ratio of foreign shareholders

- Kookmin Bank : 69.93%
- Shinhan Financial Group : 46.49%
- Daegu Bank : 20.10%

Our Vision & Strategy

World-Class Premier Regional Bank

The most clean and solid regional bank

Doing what is best for shareholders and customers

Our dedication for better life of regional societies

Solidify the Core Business

- Market Leader
 - Maintain dominant market position
 - Strong local presence – Interactive
- Expand Business Area
 - The Southeast Industrial Belt
 - “Gaya” Vally
- Develop New Products
 - Specialized Products
 - Loans to Fishery, Local Market, etc

Close Region-Friendly Relations

- Regional Friendly Activity 21
 - Relationships that work for everyone
 - Commitment to improve quality of life
- Financing
 - 10 strategic regional business
 - Local business project financing
- Life-Information Center
 - Interactive information provider
 - Catering to the demands of our customers

Develop & Penetrate into New Types of Income Source

- Strengthen the e-business
 - e-money business (1 subsidiary)
 - Internet Banking
- Commission Based Business
 - Credit card business
 - Beneficiary certificates sales
 - Custodian Business
- Drive non-banking business thru strategic alliances
 - Securities, Insurance & Foreign Banks
 - Bankassurance

Hoon Shim : *Chairman of the Board of Director & President*

Educational Background

- MA in Economics from Yale University (Class of 1987)
- BA in Economics from Seoul National University (Class of 1966)

Career

- Auditor of the Bank of Korea in 1997
- Deputy Governor of the Bank of Korea in 1998
- Chairman of the Board of Directors & CEO of Pusan Bank

Award

- Best CEO of the Year in 2002
- Dasan Award in 2002 (for exceptional services and performance in banking sector)

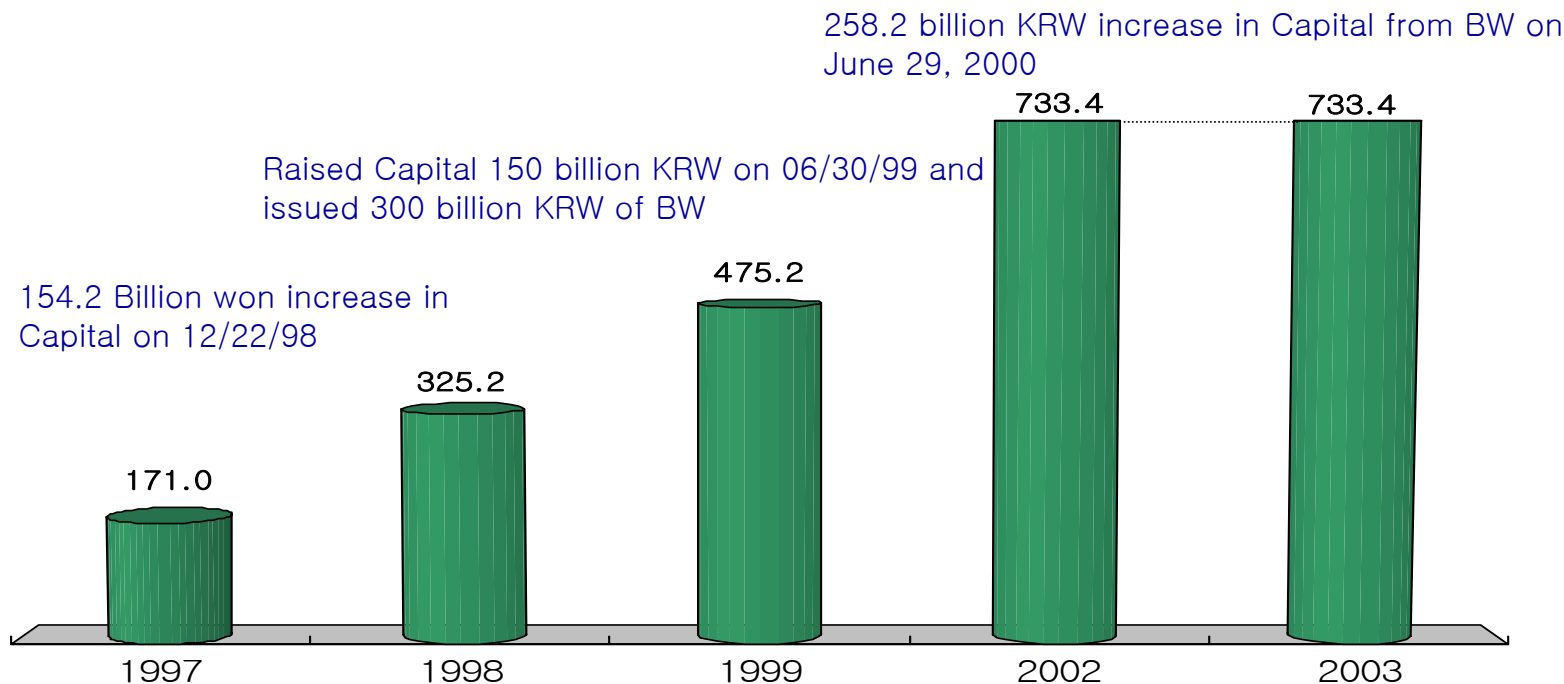
Vision

- Leading Regional Bank in Korea
- World-Class Financial Service Provider
 - Bench Marking Bank : Wachovia Bank in U.S. , Shizuoka Bank in Japan

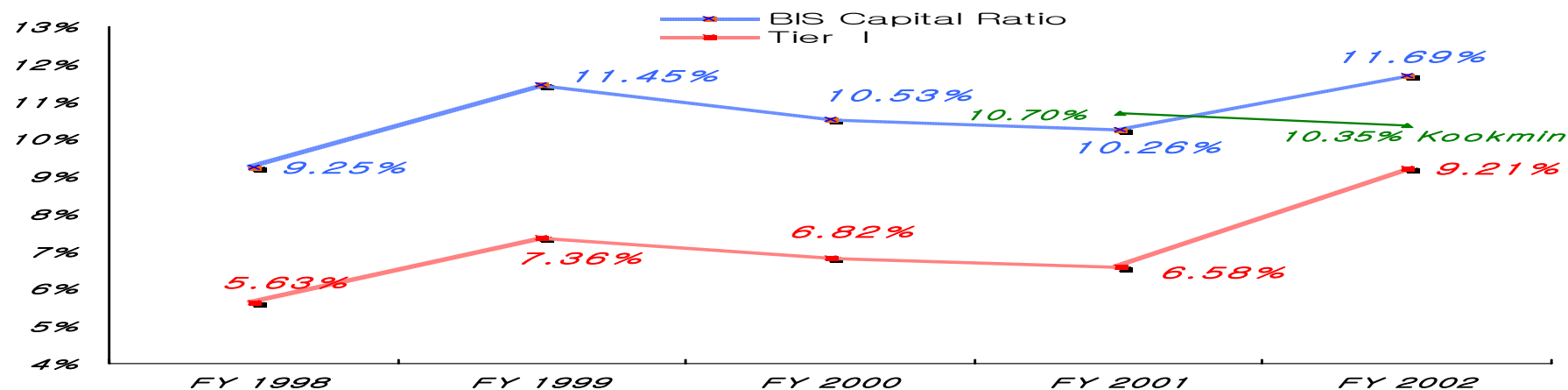
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Category	Dec. 2000	Dec. 2001	Dec. 2002	Chg(%)
Total Assets	12,910.5	14,564.3	16,225.9	11.41
Total Deposits	10,361.0	12,008.4	13,023.7	8.46
Total Loans	5,790.5	6,496.3	8,014.2	23.37
Paid-In Capital	475.2	475.2	733.4	54.34
Total shareholder's Equity	406.6	443.9	815.8	83.78
Net Income	10.2	52.3	148.0	182.98
ROA	0.09 %	0.42 %	1.09 %	—
ROE	2.47 %	12.00 %	20.09 %	—
BIS Capital Ratio	10.53 %	10.26 %	11.69 %	—
(Tier I)	(6.82 %)	(6.58 %)	(9.21 %)	—
NIM	2.79 %	2.87 %	3.39 %	—
NIS (won)	3.08 %	3.66 %	4.05 %	—
NPL	4.51 %	2.74 %	1.45 %	—
S&B loan Ratio	6.65 %	3.73 %	2.22 %	—
S&B Coverage Ratio	40.3 %	54.2 %	83.7 %	—



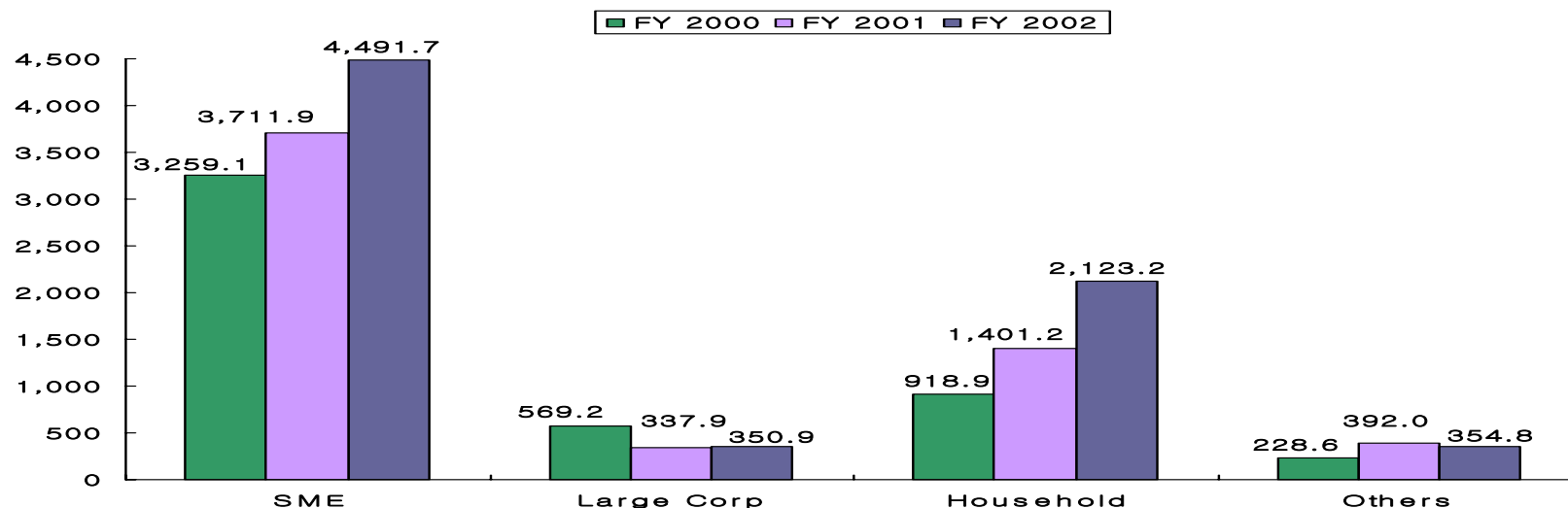
- Bond With Warrants (Completely exercised and called in 2002)
 - Bond Subscription Period Expired : July 1, 2002 (Call option)
- No Plans for the Increase of Capital



	FY 2000	FY 2001	FY 2002
Core Capital	389.8	442.9	792.9
Supplement Capital	229.5	269.8	263.7
Contribution to Unconsolidated Subsidiaries	17.1	21.9	50.2
Total Risk-Adjusted Capital	602.2	690.8	1,006.4
Total Risk Weighted Assets	5,717.2	6,733.0	8,609.7
On-Balance Sheet Assets	5,121.7	6,188.7	8,225.4
Off-Balance Sheet Assets	599.5	544.4	384.3
BIS Capital Ratio	10.53%	10.26%	11.69%
Tier I Capital Ratio	6.82%	6.58%	9.21%
Tier II Capital Ratio	4.01%	4.01%	3.06%

Loan Portfolio by Borrowers

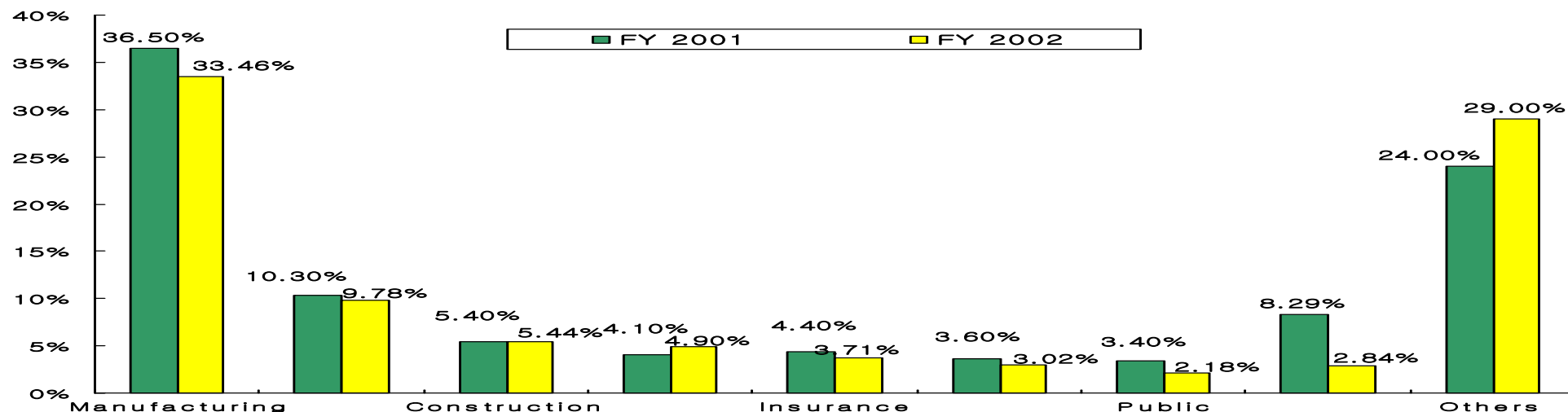
Unit : billion of KRW, %



	FY 2000		FY 2001		FY 2002		Chg (%) (b-a)
	Amount	%	Amount (a)	%	Amount (b)	%	
Corp.	3,828.3	76.94	4,049.8	69.31	4,842.6	66.15	19.58%
SME	3,259.1	65.50	3,711.9	63.53	4,491.7	61.36	21.01%
Large Corp.	569.2	11.44	337.9	5.78	350.9	4.79	3.85%
Household	918.9	18.47	1,401.2	23.98	2,123.2	29.00	51.53%
Others	228.6	4.59	392.0	6.71	354.8	4.85	-9.49%
Total Loans in Won	4,975.8	100	5,843.0	100	7,320.7	100	25.29%

Loan Portfolio by Industries

Unit : billion of KRW, %



	FY 2001		FY 2002	
Manufacturing Sectors (note)	2,134.9	36.5%	2,449.2	33.46%
Wholesale & Retail	602.8	10.3%	715.8	9.78%
Construction & Engineering	316.4	5.4%	398.3	5.44%
Real Estate, Lease	240.7	4.1%	358.5	4.90%
Insurance & Financing	254.3	4.4%	271.3	3.71%
Transportation & Communication Service	211.5	3.6%	221.0	3.02%
Public & Administration	196.8	3.4%	159.6	2.18%
Hotel, Foods & Other Sectors	484.4	8.3%	623.8	2.84%
Others (Loans to household)	1,401.2	24.0%	2,123.2	29.0%
Total Loan in Won	5,843.0	100%	7,320.7	100%

Note : The details on the next page



Loan Portfolio by Manufacturing Sectors

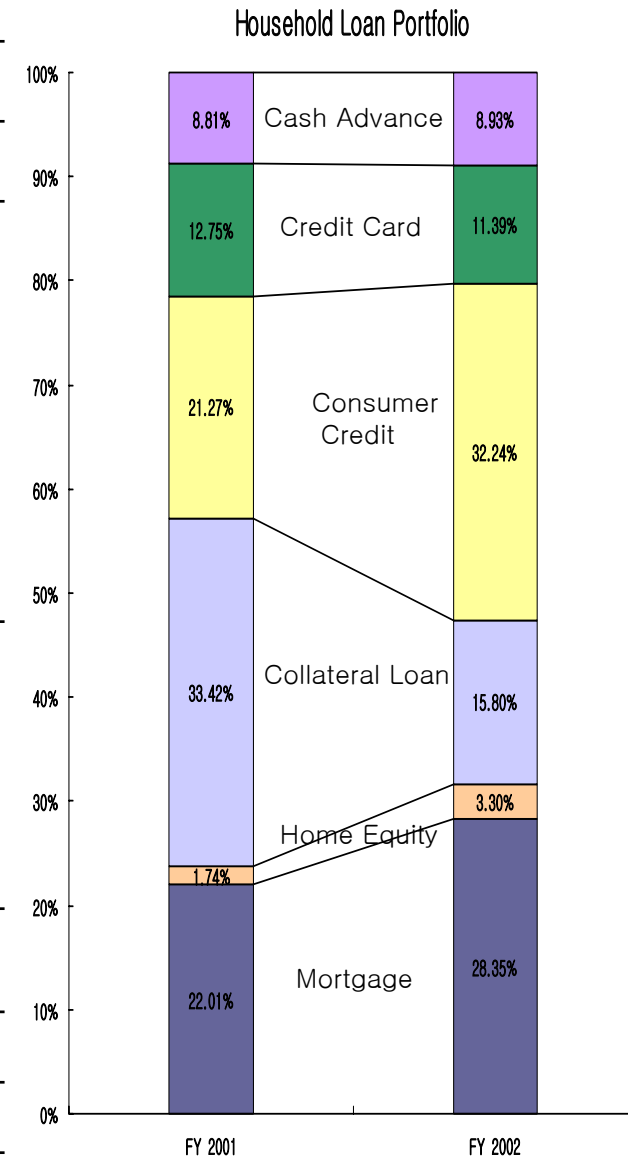
Unit : billion of KRW, %

	FY 2001		FY 2002	
Fabricated Metal Product Manufacturing	528.4	9.04 %	635.7	8.68 %
Transportation Equipment Manufacturing	281.3	4.81 %	327.8	4.48 %
Machinery Manufacturing	286.3	4.90 %	316.6	4.32 %
Rubber, Chemical & Petroleum Manufacturing	255.1	4.37 %	306.6	4.19 %
Textile	208.8	3.57 %	243.7	3.33 %
Apparel Manufacturing	50.3	0.86 %	61.9	0.85 %
Footwear	80.6	1.38 %	86.4	1.18 %
Food Manufacturing	109.5	1.87 %	123.1	1.68 %
Electrical Equipment & Component Manufacturing	98.9	1.69 %	82.4	1.13 %
Paper Manufacturing	60.2	1.03 %	63.0	0.86 %
Miscellaneous Manufacturing	175.5	3.00 %	202.0	2.76 %
Total	2,134.9	36.5 %	2,449.2	33.46 %

Household Loans – Retail & Credit Card

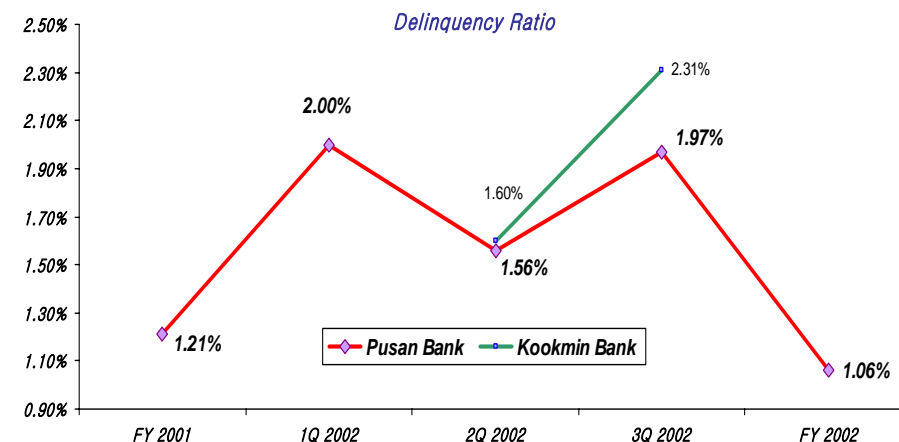
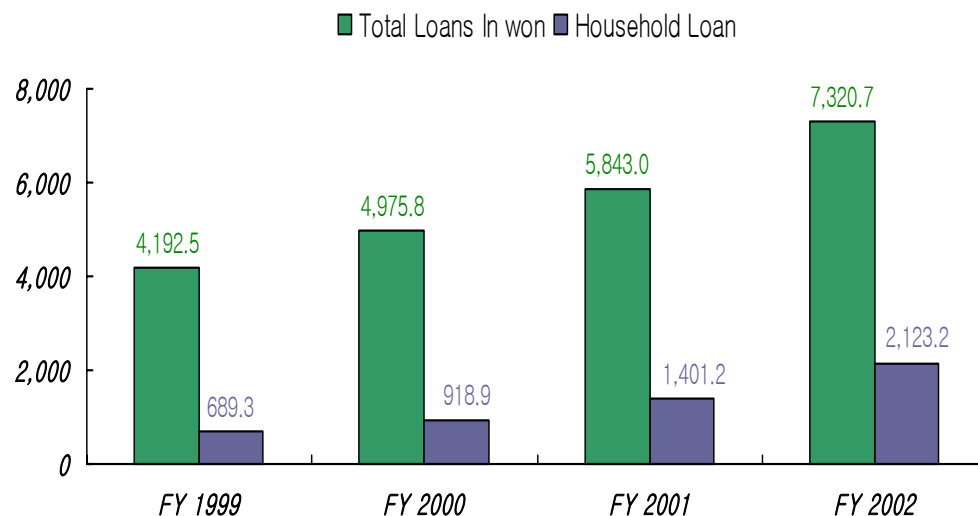
Unit : billion of KRW, %, %p

	FY 2001	FY 2002	Chg (%)
Total Asset (a)	14,564.3	16,225.9	11.41 %
Loans in won (b)	5,843.0	7,320.7	25.29 %
Household Loans – Retail (c)	1,401.2	2,123.2	51.53 %
Mortgage	393.2	755.3	92.09 %
Home Equity	31.1	88.0	182.96 %
Collateral Loan	597.0	420.9	-29.49 %
Consumer Credit	379.9	859.0	126.11 %
LTV	65.89 %	53.52 %	-12.37 %p
Credit Card Receivables (d)	385.1	541.4	40.59 %
Credit Sales	227.7	303.4	33.25 %
Cash Advances	157.4	238.0	51.21 %
Cash Advances / Receivables	40.9 %	44.0 %	3.1 %p
Subtotal – Retail & Credit Card (e) = (c) + (d)	1,786.3	2,664.6	49.17 %
Ratio ^(note) (f) = (e) / ((b)+ (d))	28.68 %	33.90 %	5.22 %p
Ratio ^(note) (g) = (e) / (a)	12.26 %	16.42 %	4.16 %p



Household Loan – Delinquency Ratio

Unit : billion of KRW, %



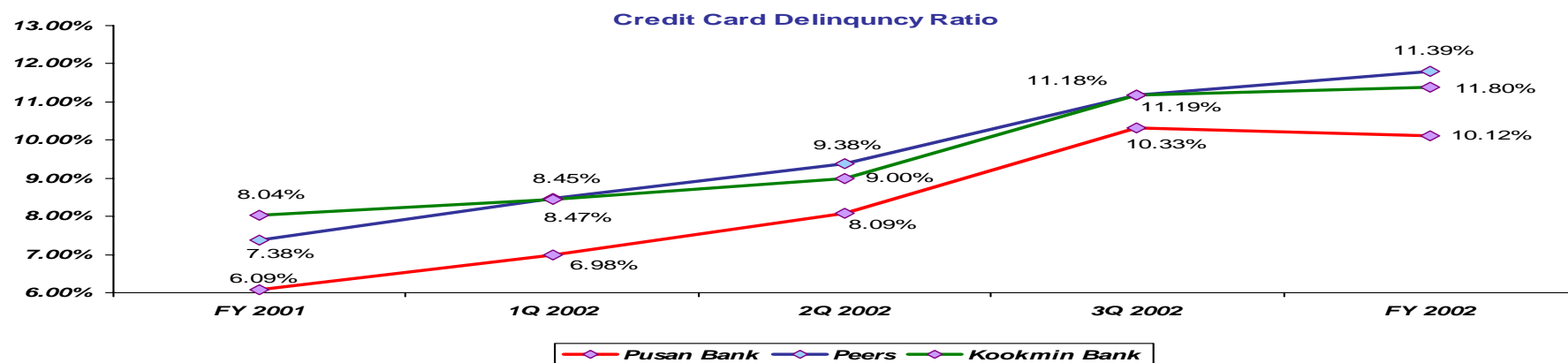
	FY 2001	1Q 2002	2Q 2002	3Q 2002	FY 2002
Household Loan	1,401.2	1,568.8	1,799.1	1,982.8	2,123.2
Delinquent Receivables	16.9	31.4	28.1	39.1	22.6
Delinquency Ratio	1.21 %	2.00 %	1.56 %	1.97 %	1.06 %
Peer Delinquency Ratio	1.21 %	1.36 %	1.24 %	1.56 %	1.50 % (note)
Kookmin Bank Delinquency Ratio	-	-	1.60 %	2.31 %	-

Note : Estimated figure

Remark : U.S. Banks consumer sector delinquency ratio is 2.7% in June, 2002

Credit Card Business – Delinquency Ratio

Unit : billion of KRW, %



	FY 2001	1Q 2002	2Q 2002	3Q 2002	FY 2002
Credit Card Receivables	385.1	411.3	465.4	510.0	541.4
Delinquent Credit Receivables	23.5	28.7	37.7	52.7	54.8
Delinquency Ratio (note 1)					
1 day over due	6.09 %	6.98 %	8.09 %	10.33 %	10.12 %
1 month over due	3.63 %	4.38 %	4.78 %	6.87 %	7.67 %
3 months over due	2.13 %	2.55 %	2.73 %	3.67 %	4.48 %
Peers (average)	7.38 %	8.47 %	9.38 %	11.19 %	11.80 % (note 2)
Delinquency Ratio of Kookmin Bank					
1 day over due	8.04 %	8.45 %	9.00 %	11.18 %	11.39 %
1 month over due	—	—	—	7.88 %	—
3 months over due	—	—	—	4.33 %	—

Note : 1) Delinquent Credit Receivables – Cash Advance(35.3 billion KRW) & Credit Sales(19.5 billion KRW)

Delinquent receivables of cash advances are 1.8 times more than those of credit sales

2) Estimated figure

3) U.S. Banks delinquency ratio(1 month over due) is 5.5%

	FY 1999	FY 2000	FY 2001	FY 2002	Chg
Total Loans	5,488.0	6,207.4	7,048.1	8,685.4	1,637.3
Normal	4,549.8 (82.9%)	5,399.6 (87.0%)	6,416.4 (91.0%)	8,277.5 (95.3%)	1,861.1 (4.3%p)
Precautionary	518.5 (9.4%)	395.0 (6.4%)	368.7 (5.2%)	215.0 (2.5%)	-153.6 (-2.7%p)
Substandard	316.9 (5.8%)	279.2 (4.5%)	159.5 (2.3%)	140.0 (1.6%)	-19.6 (-0.7%p)
Doubtful	80.7 (1.5%)	124.1 (2.0%)	83.1 (1.2%)	35.2 (0.4%)	-47.9 (-0.8%p)
Loss	22.1 (0.4%)	9.5 (0.2%)	20.4 (0.3%)	17.8 (0.2%)	-2.6 (-0.1%p)
Substandard & Below Loans Sub-Total	419.7 (7.65%)	412.8 (6.65%)	263.0 (3.73%)	193.0 (2.22%)	-70.1 (-1.5%p)
Provisions	168.4	166.4	142.6	161.6	19.0
Coverage Ratio	40.1%	40.3%	54.2%	83.7%	29.5%p

Asset Quality Breakdown (2002)

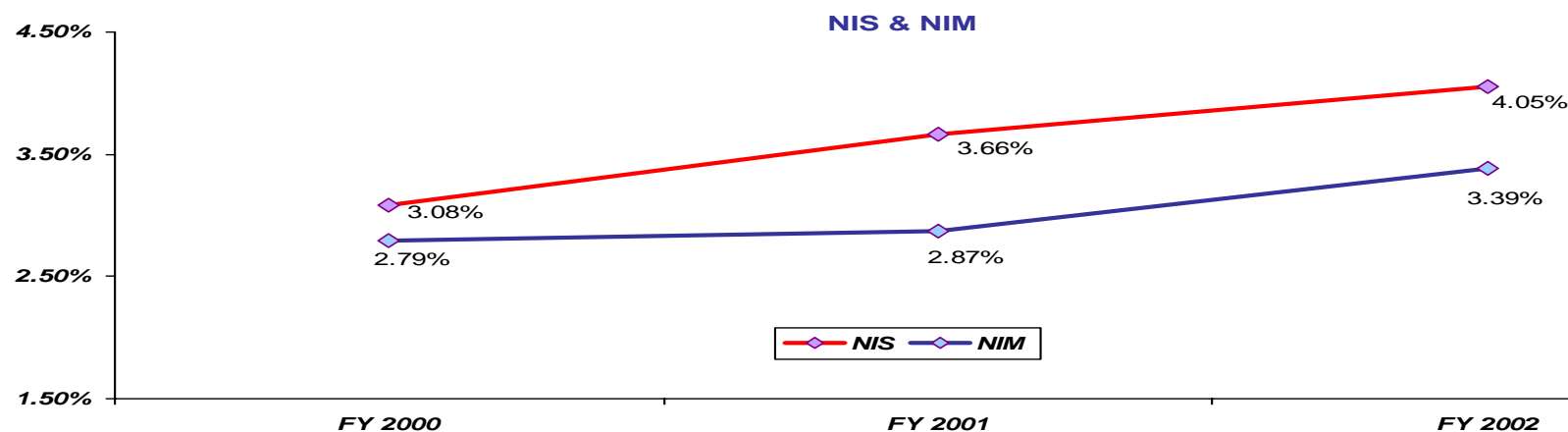
Unit : billion of KRW, %

	SME	Household	Credit Card	Large Corps.	Public & Others	Total Loans in 2002
Total Loans	5,171.0	2,139.8	541.4	484.9	348.3	8,685.4
Normal	4,959.4	2,077.8	494.3	410.6	335.4	8,277.5
	(95.91%)	(97.10%)	(91.30%)	(84.68%)	(96.30%)	(95.3%)
Precautionary	78.2	8.6	4.8	64.3	12.2	215.0
	(1.51%)	(1.89%)	(3.68%)	(13.26%)	(3.50%)	(2.5%)
Substandard	120.0	10.1	0.7	8.6	0.5	140.0
	(2.32%)	(0.47%)	(0.13%)	(1.77%)	(0.14%)	(1.6%)
Doubtful	8.6	7.4	17.7	1.4	0.1	35.2
	(0.17%)	(0.35%)	(3.27%)	(0.29%)	(0.03%)	(0.4%)
Loss	4.8	4.1	8.8	0.0	0.1	17.8
	(0.09%)	(0.19%)	(1.63%)	–	(0.03%)	(0.2%)
S&B Loans	133.4	21.6	27.2	10.0	0.7	193.0
Sub–Total	(2.58%)	(1.01%)	(5.02%)	(2.06%)	(0.20%)	(2.22%)

Reviewed Income Statement

Unit : Billions of KRW, %

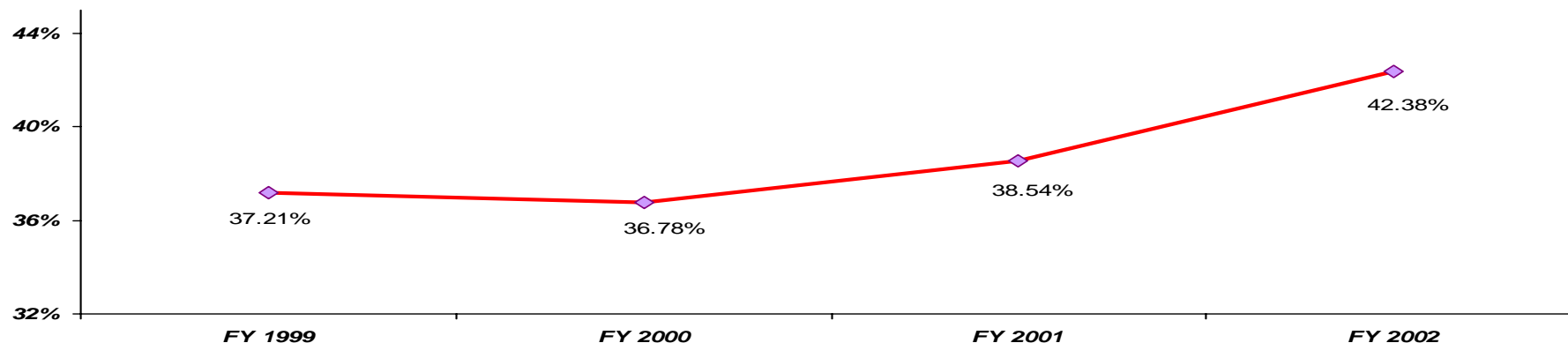
	FY 1999	FY 2000	FY 2001	FY 2002	YoY	
					KRW	%
Operating Income	964.0	1,005.8	1,103.5	1,093.4	-10.2	-0.92
Interest Income	807.9	878.9	937.6	906.1	-31.6	-3.37
Fee & Commission Income	51.5	65.8	89.9	116.8	26.9	29.92
Trust Related Income	69.1	26.5	19.0	32.5	13.5	71.05
Others	35.5	34.6	57.0	38.0	-19.0	-33.33
Operating Expenses	920.8	989.2	1,026.3	892.8	-133.6	-13.02
Interest Expenses	562.7	599.2	594.8	470.3	-124.6	-20.94
Commission Expenses	6.8	6.8	11.7	18.9	7.2	61.54
Trust Related Losses	0	33.8	22.0	0	-22.0	-100.00
General & Administrative	173.2	201.0	204.6	241.4	36.8	17.99
Others	178.1	148.4	193.2	162.2	-31.0	-16.05
(Provisions for loan loss)	(95.3)	(100.7)	(126.2)	(117.8)	-9.1	-7.60
Net Operating Income	43.2	16.6	77.2	200.6	123.2	159.85
Non-Operating Income	-8.2	-6.4	-24.9	-52.6	-27.7	-111.25
Ordinary Income	35.0	10.2	52.3	148.0	95.7	182.98
Extra-Ordinary Gain	(30)	0	0	0	0	0
Income Before Income Taxes	5	10.2	52.3	148.0	95.7	182.98
Income Tax Expenses	0	0	0	0	0	0
Net Income	5	10.2	52.3	148.0	95.7	182.98



	FY 2000	FY 2001	FY 2002	Chg (%p)
Average Rate in Loans (won)	9.22 %	8.79 %	7.82 %	– 0.09 %p
Average Rate in Deposits (won)	6.14 %	5.13 %	3.77 %	– 1.36 %p
Net Interest Spread (won)	3.08 %	3.66 %	4.05 %	0.39 %
Net Interest Margin	2.79 %	2.87 %	3.39 %	0.52 %

Note : Applied the revised FSS standard on NIM & NIS

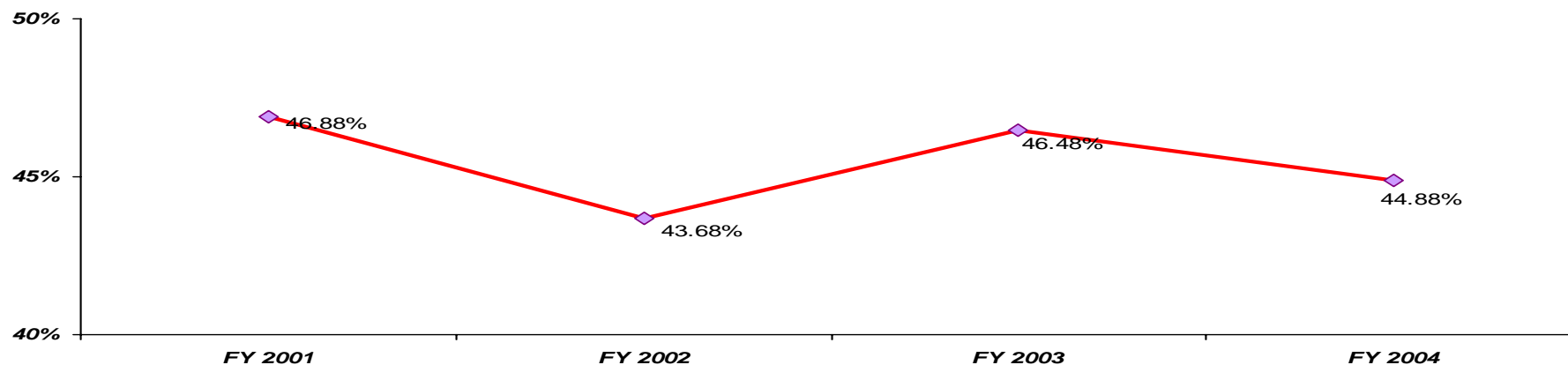
Low Cost Deposit Ratio



	FY 2000	FY 2001	FY 2002	Chg
Low-Cost Core Deposit ^(note)	3,103.5	3,844.2	4,622.9	20.26 %
Demand Deposit	674.3	793.2	937.1	18.15 %
Savings Deposit	1838.4	2272.1	2837.9	24.90 %
Business Savings	590.8	778.9	847.9	8.86 %
Total Deposits in Bank Account	8,437.2	9,973.4	10,907.8	9.37 %
Low-Cost Core Deposit Ratio	36.78 %	38.54 %	42.38 %	3.84 %p

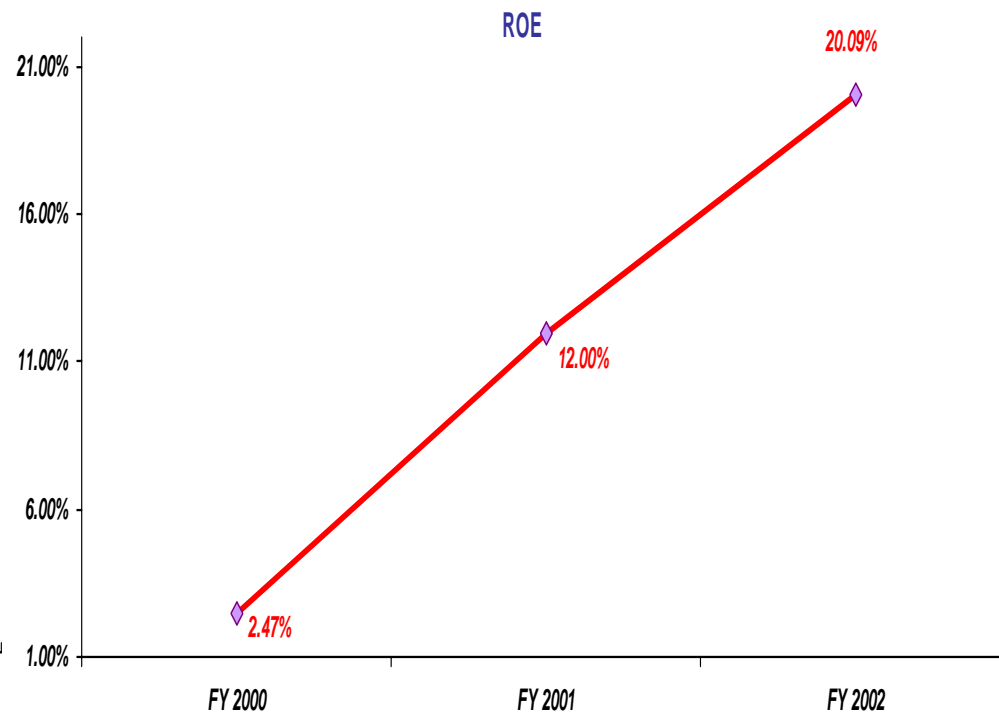
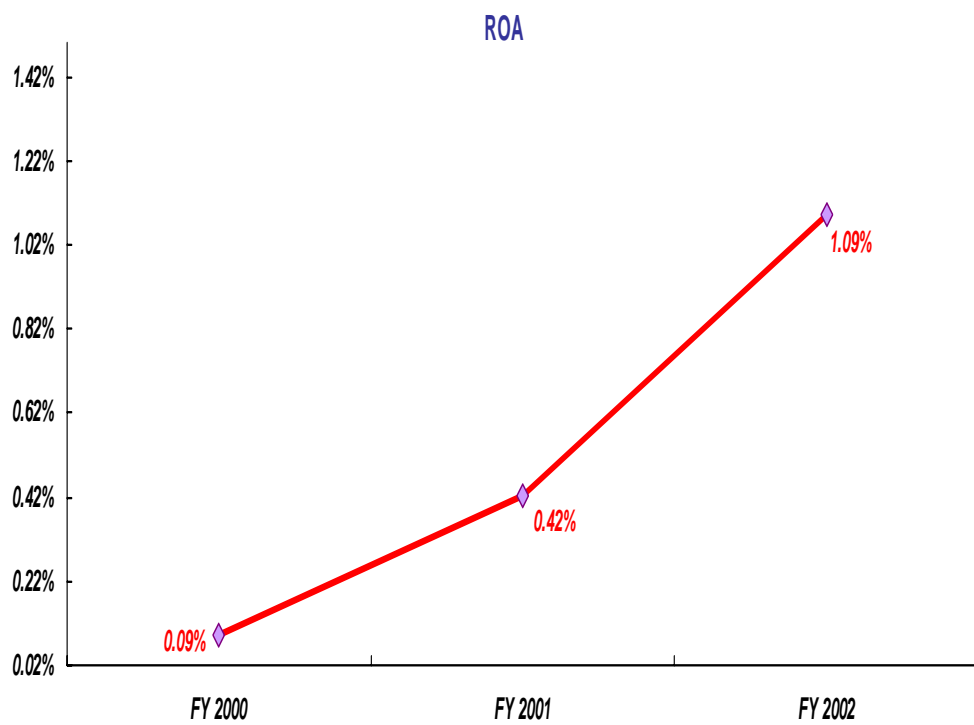
Note : demand deposit costs less than 2% interest

Cost Income Ratio



Classification	FY 2000	FY 2001	FY 2002	Changed
Net Operating Income (a)	16.6	77.2	200.6	159.85%
Administrative Expenses (b)	201.0	204.6	241.4	17.99%
Provisions for Loan Losses (c) ^(note)	131.1	154.5	110.7	-28.35%
Cost Income Ratio ((d) = (b) / ((a) + (b) + (c)))	57.64%	46.88%	43.68%	-3.2%p

Note : Provision for bad loans + Provision for payment guarantee + other provisions



Pusan Bank declared yearly dividend

- Declared yearly dividend of KRW 300 per share on Pusan bank common stock.
- The dividend is payable to holders of record as of December 31, 2002

Dividend Propensity of Pusan Bank

	1995	1996	1997 ~ 2001	2002
Net Income	30.2	41.9		148.0
Dividend Rate	5 %	8 %		6 %
Dividend Amount per Share	250 KRW	400 KRW	Passed Dividend	300 KRW
Payout Ratio	28.5 %	32.7 %		29.7 %
Type	Cash	Cash		Cash
Dividend Rate at Market Price	2.5 %	5.79 %		5.92 %

Financial Outlook (2003 and on)

- ***Key Financial Forecast (2003 and on)*** 25
- ***Earning Forecast (2003 and on)*** 26
- ***EPS & BPS*** 27

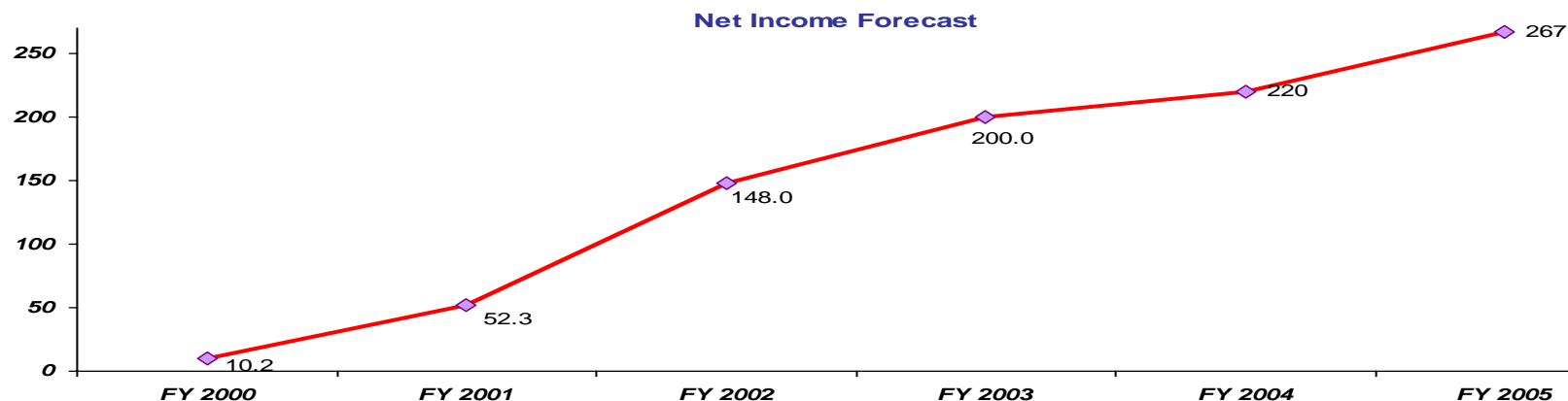
Key Financial Forecast (2003 and on)

Unit : billion of KRW, %

Category	FY 2002	FY 2003	Chg	FY 2004	FY 2005
Total Assets	16,225.9	18,280.0	12.66 %	20,580.0	23,170.0
Total Deposits	13,023.7	14,850.0	14.02 %	16,680.0	18,760.0
Total Loans	8,014.2	9,564.5	19.34 %	11,340.0	13,374.0
Paid-In Capital	733.4	733.4	–	733.4	733.4
Total Shareholder's Equity	815.8	964.1	18.18 %	1,147.4	1,377.8
Net Income	148.0	200.0	35.14 %	220.0	267.0
ROA	1.09 %	1.29 %	0.2 %p	1.26 %	1.35 %
ROE	20.09 %	21.36 %	1.27 %p	21.59 %	21.78 %
BIS Capital Ratio	11.69 %	11.01 %	–0.68 &p	11.14 %	11.15 %
Tier I	9.21 %	9.27 %	0.06 %p	9.85 %	10.32 %
NIM	3.39 %	3.33 %	–0.06 %p	3.40 %	3.42 %
NIS	4.05 %	4.00 %	–0.05 &p	3.98 %	3.96 %
S&B Loan Ratio	2.22 %	1.90 %	–0.32 %p	1.80 %	1.70 %
S&B Coverage Ratio	83.73 %	92.02 %	8.29 %p	100 %	100 %

Earnings Forecast (2003 and on)

Unit : billion of KRW, %



Category	FY 2002	FY 2003	Chg	FY 2004	FY 2005
Operating Revenues	1,093.4	1,196.9	9.47 %	1,361.2	1,558.8
Operating Expenses	892.8	963.2	7.88 %	1,055.7	1,189.6
Operating Income	200.6	233.8	16.55 %	305.5	369.2
Non-Operating Income	-52.6	-4.2	-92.02 %	7.5	10.8
Ordinary Income	148.0	229.6	55.14 %	313.0	380.0
Extraordinary Gain/Loss	0	0	-	0	0
Income before Income Taxes	148.0	229.6	55.14 %	313.0	380.0
Income Tax Expense	0	29.6	-	93.0	113.0
Net Income	148.0	200.0	35.14 %	220.0	267.0

Category	FY 2001	FY 2002	FY 2003	FY 2004	FY 2005
Net Income	52.3	148.0	200.0	220.0	267.0
Net Asset	443.9	815.8	964.1	1,147.4	1,377.8
Total # of stocks issued & outstanding ^{note}	95,045	146,683	146,683	146,683	146,683
Market Price (KRW)	4,260	4,600	-	-	-
EPS (KRW)	550	1,009	1,363	1,500	1,820
BPS (KRW)	4,670	5,562	6,573	7,822	9,393
PER	7.75	4.56	-	-	-
PBR	0.91	0.83	-	-	-

Note : figures in thousand of shares

Remarks : figures in billions of won except market price, EPS & BPS

Thank you for your interest in Pusan Bank

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