

1Q 2010 Financial Results

(April 21, 2010)

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DISCLAIMER

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

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1. Earnings Highlight

Growth

- ❖ **Total Credits: Up by 0.8% (152.1 billion won) QoQ**
 - KRW loan grown up by 1.2% (214.3 billion won) QoQ
- ❖ **Total Deposits: Up by 1.2% (265.1 billion won) QoQ**
 - KRW deposit grown up by 2.7% (418.3 billion won) QoQ

Asset Quality

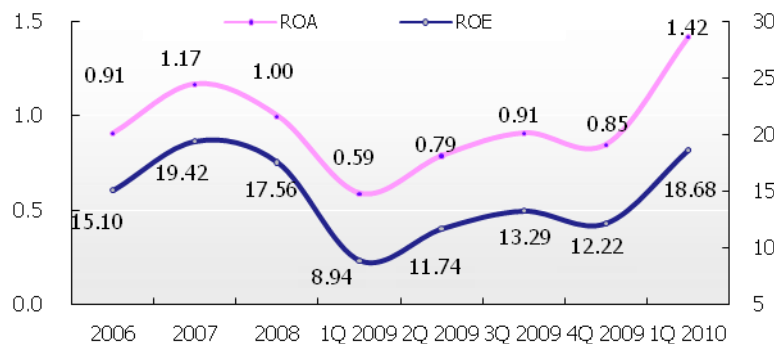
- ❖ **P&B Loan Ratio: 3.70%, up by 0.18%p QoQ**
- ❖ **S&B Loan Ratio: 1.30%, up by 0.21%p QoQ**
- ❖ **Delinquency Ratio: 0.88%, up by 0.33%p QoQ**

Profitability

- ❖ **Top Line**
 - ▶ **Net Interest Income increased by 5.4% YoY and decreased by 4.2% QoQ**
 - Accumulative NIM is 3.38% up by 0.18%p YoY and up by 0.15%p QoQ
 - Quarterly NIM is 3.38% up by 0.18%p YoY and decrease by 0.06%p QoQ
- ❖ **Bottom Line**
 - ▶ **Annualized Credit Cost for 1Q is 0.73% down by 1.20%p YoY and up by 0.33%p QoQ**
 - ▶ **Cost Income Ratio for 1Q is 35.29% down by 4.18% YoY and down by 21.81% QoQ**

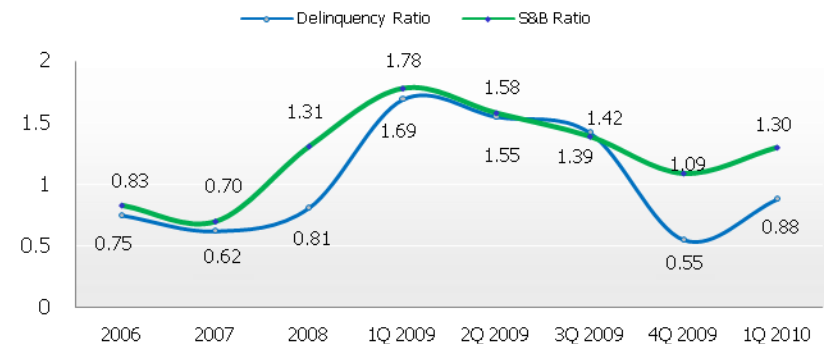
□ ROA / ROE

(Unit: %)



□ Asset Quality

(Unit: %)



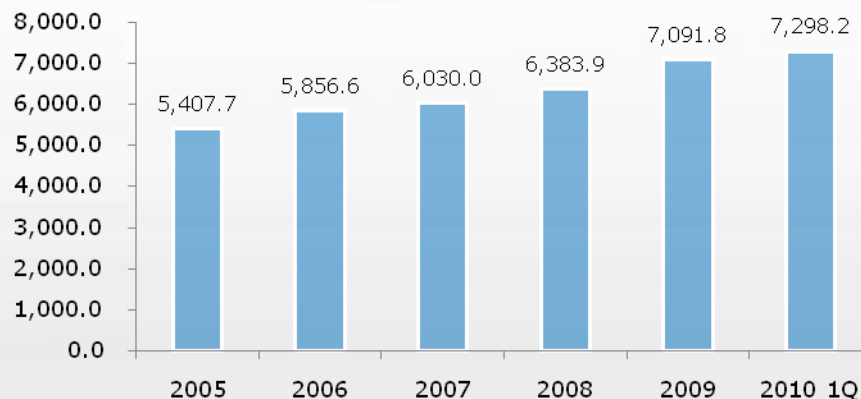
2. Key Financial Indicators

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

	2010	2009				2008	QoQ	YoY
	1Q	4Q	3Q	2Q	1Q	4Q		
Total Assets	33,493.7	32,037.0	32,373.3	29,856.7	30,519.9	29,264.0	4.5	9.7
Bank Account	31,824.2	30,477.1	30,959.2	28,507.6	29,288.8	27,957.6	4.4	8.7
Trust Account	1,669.5	1,559.9	1,414.1	1,349.1	1,231.1	1,306.4	7.0	35.6
Total Deposits	22,672.7	22,407.6	22,328.9	21,386.4	20,852.9	21,204.0	1.2	8.7
Bank Account	21,123.7	20,927.2	20,978.1	20,134.2	19,681.4	19,940.6	0.9	7.3
Won Deposits	16,006.5	15,588.2	15,295.3	14,878.7	14,506.5	14,189.7	2.7	10.3
Demand	1,655.2	1,709.6	1,756.8	1,724.2	1,593.0	1,560.6	△3.2	3.9
Savings	14,273.6	13,796.8	13,450.8	13,064.1	12,825.2	12,534.5	3.5	11.3
Installment	77.8	81.8	87.7	90.4	88.3	94.6	△4.9	△11.9
CD	2,584.8	2,643.5	2,401.2	2,208.2	2,158.3	2,281.0	△2.2	19.8
Trust Account	1,549.0	1,480.5	1,350.8	1,252.2	1,171.5	1,263.4	4.6	32.2
Total Credits	20,104.1	19,952.0	20,235.7	19,708.4	19,550.6	19,650.8	0.8	2.8
Total Loans	19,478.9	19,284.6	19,522.1	19,033.1	18,863.8	18,958.9	1.0	3.3
KRW Loans	18,057.1	17,842.8	17,952.0	17,336.4	16,967.4	16,992.3	1.2	6.4
SMEs	12,688.6	12,500.6	12,562.7	12,267.3	12,135.6	12,031.6	1.5	4.6
Households	4,147.5	4,093.3	3,961.9	3,767.8	3,693.1	3,809.6	1.3	12.3
Guarantees	625.2	667.4	713.6	675.3	686.8	691.9	△6.3	△9.0
Total Securities	6,976.2	6,750.2	6,644.0	6,449.6	6,398.2	6,176.8	3.3	9.0
Bank Account	5,921.6	5,767.7	5,733.3	5,543.4	5,541.4	5,238.6	2.7	6.9
Trust Account	1,054.6	982.5	910.7	906.2	856.8	938.2	7.3	23.1
Shareholders' Equity	2,210.1	2,119.5	2,056.8	1,963.5	1,885.9	1,645.8	4.3	17.2

Low Cost deposit growth (Unit: KRW bn, Average Balance)

Low-cost deposits



Low Cost deposit Funding Costs

(Unit: %, accumulated)

	1Q10	4Q09	4Q08	4Q07
Demand Deposits	0.33	0.32	0.35	0.32
Savings Deposits	0.15	0.16	0.28	0.31
Free Corporate Savings Deposits	1.34	1.52	3.33	2.94
Total	0.55	0.65	1.26	1.00

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

	2010 1Q	2009				2008	QoQ	YoY
		4Q	3Q	2Q	1Q			
Low-Cost Deposits (A)	7,298.2	7,091.8	7,110.2	7,115.0	6,986.3	6,383.9	2.9	4.5
Demand Deposits	1,687.8	1,552.7	1,555.6	1,548.3	1,505.5	1,406.4	8.7	12.1
Savings Deposits	3,408.2	3,191.7	3,141.7	3,084.7	3,017.7	2,946.3	6.8	12.9
Free Corporate Savings Deposits	2,202.2	2,347.4	2,412.9	2,482.0	2,463.1	2,031.2	△6.2	△10.6
Deposits in KRW (B)	15,798.3	14,827.1	14,671.4	14,505.8	14,230.0	13,770.8	6.6	11.0
Total Deposits (Bank Account) (C)	20,990.7	20,339.4	20,158.5	19,969.5	19,857.9	19,739.1	3.2	5.7
Total Deposits (Bank + Trust Account)(D)	22,524.4	21,637.0	21,404.8	21,170.7	21,063.8	21,110.7	4.1	6.9
Low-Cost Deposits/Won Deposits(A/B)	46.20	47.83	48.46	49.05	49.10	46.36	△1.63	△2.90
Low-Cost Deposits/Total Deposits (A/C)	34.77	34.87	35.27	35.63	35.18	32.34	△0.10	△0.41
Low-Cost Deposits/Total Deposits(A/D)	32.40	32.78	33.22	33.61	33.17	30.24	△0.38	△0.77

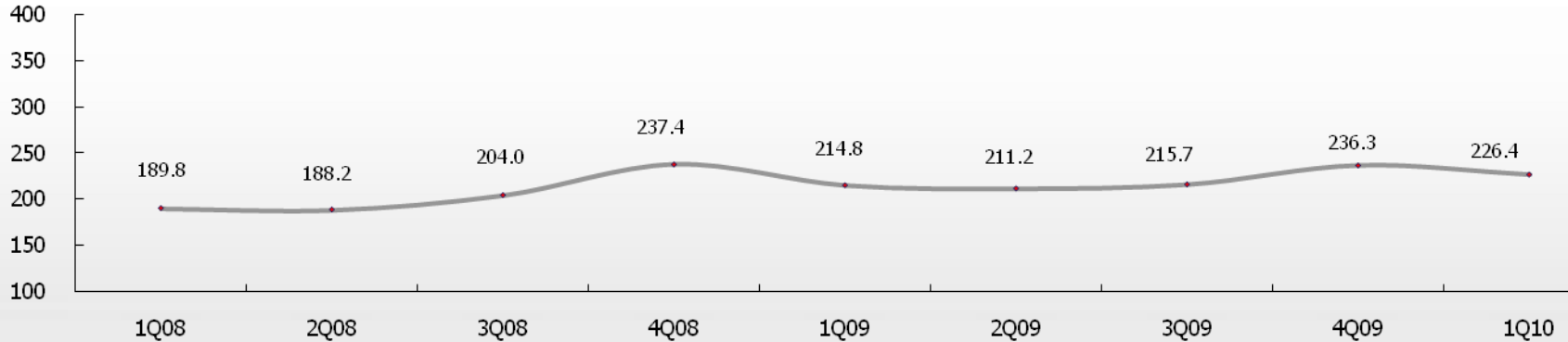
3. Income Statement

(Unit: KRW bn, %, %p)

	2010 1Q	2009					2008	QoQ	YoY
			4Q	3Q	2Q	1Q			
Net Interest Income	226.4	878.0	236.3	215.7	211.2	214.8	819.4	△4.2	5.4
Net Fee Income	19.4	83.5	19.7	19.3	21.2	23.3	99.2	△1.5	△16.7
Fees from Trust Account	3.1	8.5	2.5	2.1	1.9	2.0	11.6	24.0	55.0
Others	1.0	△74.2	△50.1	△9.4	△1.6	△13.1	△51.4	Net Gain	Net Gain
Provision Expense (-)	37.1	190.1	20.6	28.7	45.5	95.3	117.2	80.1	△61.1
SG&A (-)	88.2	388.5	119.0	89.0	90.9	89.6	376.7	△25.9	△1.6
Net Operating Income	124.6	317.2	68.8	110.0	96.3	42.1	384.9	81.1	196.0
Non-Operating Income	10.1	0.8	△5.4	0.8	△2.9	8.3	△2.7	Net Gain	21.7
Income Before Income Tax	134.7	318.0	63.4	110.8	93.4	50.4	382.2	112.5	167.3
Income Tax Expenses (-)	32.9	72.9	14.0	27.1	23.0	8.8	107.2	135.0	273.9
Net Income	101.8	245.1	49.4	83.7	70.4	41.6	275.0	106.1	144.7
ROA	1.42	0.85		0.91	0.79	0.59	1.00	0.57	0.83
ROE	18.68	12.22		13.29	11.74	8.94	17.56	6.46	9.74

4. Interest Income

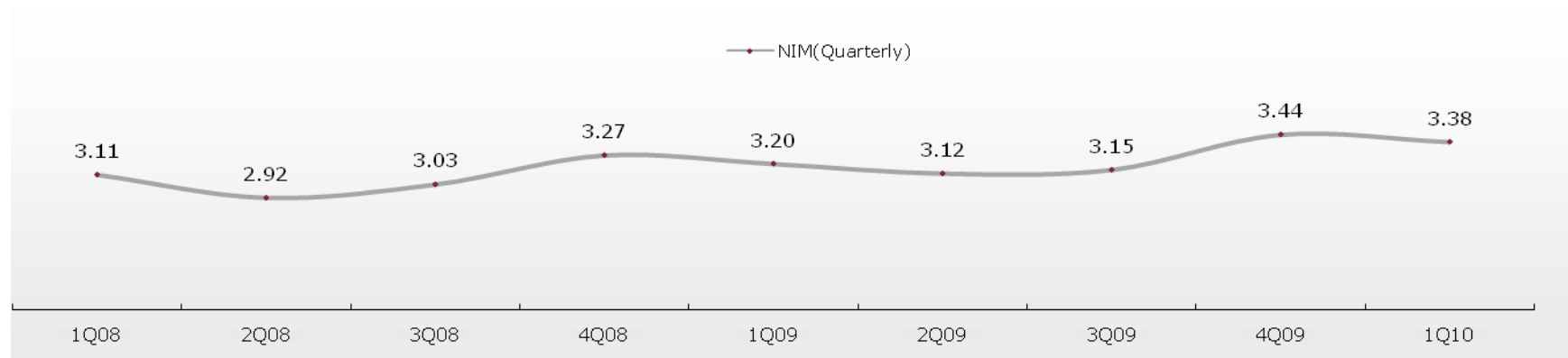
□ Net Interest Income



(Unit: KRW bn, %)

	2010 1Q	2009					2008	QoQ	YoY
		4Q	3Q	2Q	1Q				
Net Interest Income	226.4	878.0	236.3	215.7	211.2	214.8	819.4	△4.2	5.4
Interest Revenues	403.3	1,683.2	418.5	402.8	412.1	449.8	1,784.3	△3.6	△10.3
Interest on Loans	331.8	1,392.7	346.9	332.6	339.7	373.5	1,475.8	△4.4	△11.2
Interest on Securities	65.9	266.2	65.8	65.0	67.3	68.1	252.7	0.2	△3.2
Others	5.6	24.3	5.8	5.2	5.1	8.2	55.8	△3.4	△31.7
Interest Expenses	176.9	805.2	182.2	187.1	200.9	235.0	964.9	△2.9	△24.7
Interest on Deposits	115.5	485.2	111.8	112.4	121.6	139.4	630.7	3.3	△17.1
Interest on Debentures	34.9	167.1	39.7	41.5	39.7	46.2	168.1	△12.1	△24.5
Others	26.5	152.9	30.7	33.2	39.6	49.4	166.1	△13.7	△46.4

□ NIM Trend



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

	2010 1Q	2009				2008	QoQ	YoY
		4Q	3Q	2Q	1Q			
NIM	3.38	3.23	3.16	3.16	3.20	3.09	0.15	0.18
NIS	4.14	4.16	4.10	4.17	4.31	3.99	△0.02	△0.17
Interest Rate on KRW Loans	6.84	7.17	7.24	7.52	7.98	8.00	△0.33	△1.14
Households	6.33	6.77	6.89	7.20	7.70	7.92	△0.44	△1.37
Corporate	6.35	6.77	6.83	7.07	7.48	7.52	△0.42	△1.13
Interest Rate paid on KRW Deposits	2.70	3.01	3.14	3.35	3.67	4.01	△0.31	△0.97
Interest Earning Assets (Accumulated)	25,524.6	25,415.5	25,359.4	25,370.9	25,406.4	24,445.8	0.4	0.5
Avg. Interest Earning Assets (Quarterly)	25,524.6	25,581.9	25,373.4	25,335.8	25,406.4	25,868.3	△0.2	0.5

6. Non-Interest Income

(Unit: KRW bn, %)

	2010 1Q	2009					2008	QoQ	YoY
		4Q	3Q	2Q	1Q				
Non-Interest Income	23.5	17.8	△27.9	12.0	21.5	12.2	59.4	Net Gain	92.6
Non-Interest Revenues	232.0	1,401.9	233.5	261.2	304.1	603.1	1,850.5	△0.6	△61.5
Fee Income	32.8	133.9	34.5	33.3	33.3	32.8	141.8	△4.9	-
Fees from Trust Acct.	3.1	9.0	2.5	2.4	2.1	2.0	11.6	24.0	55.0
Others	¹⁾196.2	1,259.0	196.5	225.5	268.7	568.3	1,697.1	△0.2	△65.5
Non-Interest Expenses	208.5	1,384.1	261.4	249.2	282.6	590.9	1,791.1	△20.2	△64.7
Commissions Paid	13.3	50.5	14.8	14.0	12.1	9.5	42.6	△10.1	40.0
Trust Acct. Losses	0	0.5	0	0.3	0.2	0	0	-	-
Others	²⁾195.2	1,333.2	246.5	234.9	270.3	581.4	1,748.5	△20.8	△66.4

Note)

1. Non interest other revenues: Security investment related gains (15.7), FX and Derivative Related gains (177.2), Gains from NPL sales (3.0)

2. Non interest other expenses: Security investment related losses (5.1), FX and Derivative Related losses (164.6), Losses from NPL sales (10.6)
Investment in Fund (9.0), Deposit (4.8)

7. Provisioning

Provision Expenses

(Unit: KRW bn)

	2010 1Q	2009					2008				
		4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q		
Corporate	37.4	141.2	17.4	25.1	26.5	72.2	107.6	64.5	16.3	15.9	10.9
Household	△4.6	14.7	6.3	2.0	3.7	2.7	2.1	0.2	△1.1	△2.0	5.0
Credit Card	1.2	5.9	1.3	1.1	1.8	1.7	3.3	1.3	0.1	0.6	1.3
Others	3.1	28.3	△4.4	0.5	13.5	18.7	4.2	2.2	△0.1	0.4	1.7
Trust Account	0	0	0	0	0	0	0	0	0	0	0
Total (A)	37.1	190.1	20.6	28.7	45.5	95.3	117.2	68.2	15.2	14.9	18.9
Total Credit (B)	20,550.3	20,381.0	20,381.0	20,630.4	20,180.8	20,070.3	20,238.7	20,238.7	20,136.2	19,739.7	18,571.3
Credit Cost (A/B)	0.73	0.93	0.40	0.55	0.90	1.93	0.58	1.34	0.30	0.30	0.41

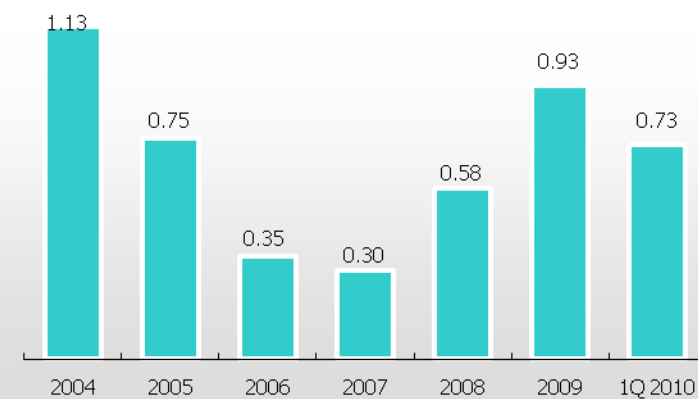
Provision Balances

(Unit: KRW bn)

	2010 1Q	2009				2008
		4Q	3Q	2Q	1Q	4Q
Corporate	268.9	237.4	272.2	284.9	297.3	242.8
Household	51.6	57.8	52.2	51.9	50.2	48.2
Credit Card	11.2	10.8	11.7	12.1	11.7	10.6
Trust	0.4	0.4	0.4	0.5	0.2	0.2
Total	332.1	306.4	336.5	349.4	359.4	301.8

□ Credit Cost

(Unit: %)



Summary of SG&A

- Changes in SG&A
 - SG&A decreased by 30.8 billion won, 25.9% QoQ
 - Wage inflation increased by 1.5 billion won, 2.1% YoY, due to pay increases & promotions
 - 0.3 billion won of Write-back in Honorary Retirement occurred

- Cost-Income Ratio decreased by 21.81%p from 57.10% in 4Q 09 and decreased by 4.18%p 1Q 09

(Unit: KRW bn, %, %p)

	2010 1Q	2009				2008	QoQ	YoY	
		4Q	3Q	2Q	1Q				
Total SG&A	88.2	388.5	119.0	89.0	90.9	89.6	376.7	△25.9	△1.6
Salaries and other expenses	72.8	311.4	89.2	73.0	77.9	71.3	300.6	△18.4	2.1
Depreciation	8.6	32.1	9.3	8.3	7.5	7.0	38.3	△7.5	22.9
Taxes and dues	2.5	11.9	3.0	3.3	2.5	3.0	13.7	△16.7	△16.7
Retirement Allowance	4.6	20.7	5.1	4.3	3.0	8.3	13.2	△9.8	△44.6
Honorary Retirement	△ 0.3	12.5	12.5	0	0	0	10.9	-	-
Cost Income Ratio	35.29	43.37	57.10	39.09	39.06	39.47	42.87	△21.81	△4.18

9. Non-Operating Income

(Unit: KRW bn, %)

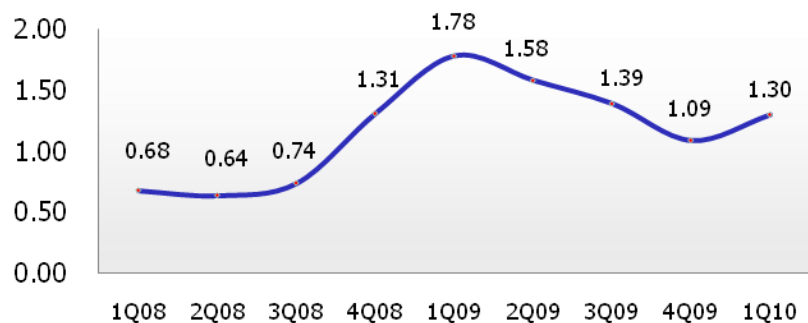
	2010 1Q	2009					2008	QoQ	YoY
			4Q	3Q	2Q	1Q			
Non-operating Income	10.1	0.8	△5.4	0.8	△2.9	8.3	△2.7	Net Gain	21.7
Non-operating Revenues	12.4	25.3	4.6	4.5	5.9	10.3	13.9	169.6	20.4
Gains from Sales of Tangible Assets	0	0	0	0	0	0	0.1	-	-
Gains from Equity Investment	0	4.6	2.1	1.1	1.1	0.3	4.1	-	-
Others	¹⁾12.4	20.7	2.5	3.4	4.8	10.0	9.7	396.0	24.0
Non-operating Expenses	2.3	24.5	10.0	3.7	8.8	2.0	16.6	△77.0	15.0
Losses from Sales of Tangible Assets	0	0	0	0	0	0	0	-	-
Losses from Equity Investment	0	0	0	0	0	0	0.8	-	-
Others	²⁾2.3	24.5	10.0	3.7	8.8	2.0	15.8	△77.0	15.0

- Note)
1. Other non operating revenues: Gains on Bad Debt Collections (0.3), Rent (0.1), Others (12.0)
 2. Other non operating expenses: Donations (0.4), Others (1.9)

10. Asset Quality

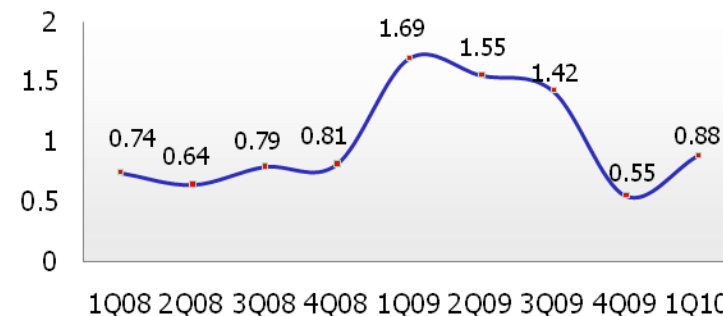
□ SBL Ratio

(Unit: %)



□ Delinquency Ratio

(Unit: %)

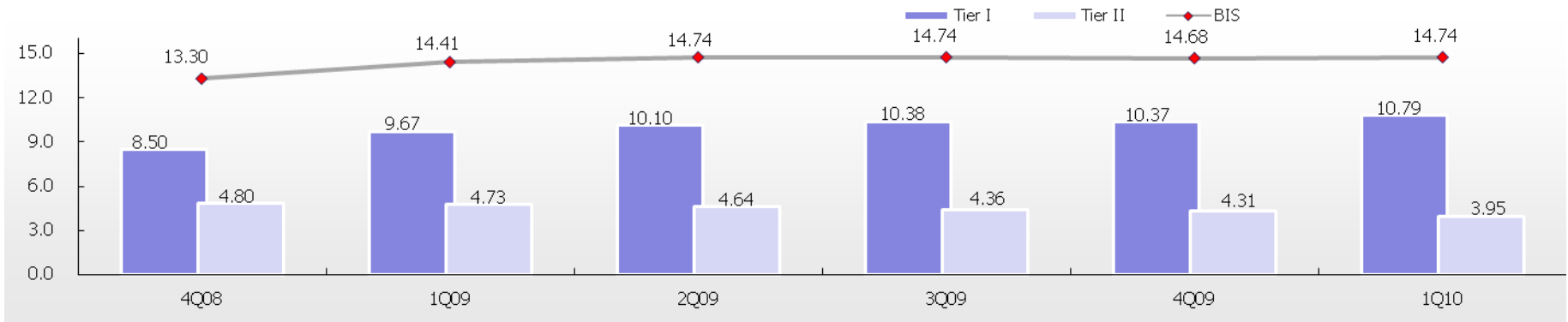


(Unit: KRW bn, %, %p)

	2010 1Q	2009				2008	QoQ	YoY
		4Q	3Q	2Q	1Q			
Total Loans	20,550.3	20,381.0	20,630.4	20,180.8	20,070.3	20,238.7	0.8	2.4
Normal	19,790.9	19,664.5	19,851.9	19,372.6	19,368.8	19,765.2	0.6	2.2
Precautionary	492.5	493.4	491.6	488.6	343.6	208.2	△0.2	43.3
Substandard	213.9	179.3	197.5	217.0	215.4	145.9	19.3	△0.7
Doubtful	37.2	36.5	70.3	84.8	99.1	88.7	1.9	△62.5
Expected loss	15.8	7.3	19.1	17.7	43.5	30.7	116.4	△63.7
SBL(Substandard Below Loans)	267.0	223.1	286.9	319.5	357.9	265.3	19.7	△25.4
(SBL Ratio (%))	(1.30)	(1.09)	(1.39)	(1.58)	(1.78)	(1.31)	0.21	△0.48
(SBL Coverage Ratio)	(123.93)	(136.77)	(116.86)	(108.96)	(100.11)	(113.74)	△12.84	23.82
Loan Amount	19,925.2	19,713.6	19,916.8	19,505.5	19,383.5	19,546.7	1.1	2.8
Delinquent Amount	174.9	108.8	283.4	302.4	328.2	158.5	60.8	△46.7
Delinquency Ratio	0.88	0.55	1.42	1.55	1.69	0.81	0.33	△0.81

11. Capital Adequacy

BIS Ratio Trend (Based on Basel II)



(Unit: KRW bn, %)

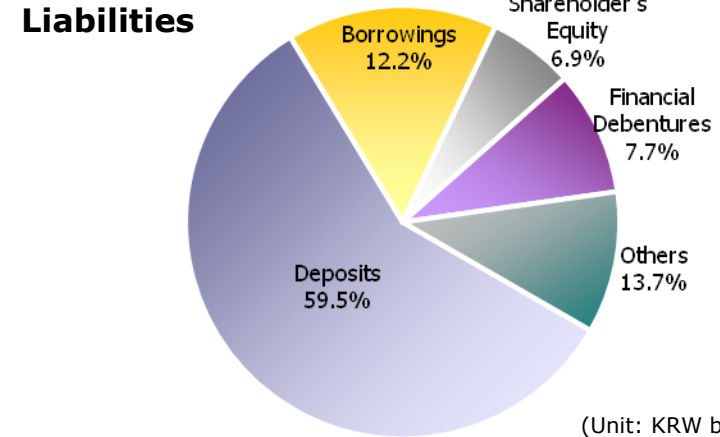
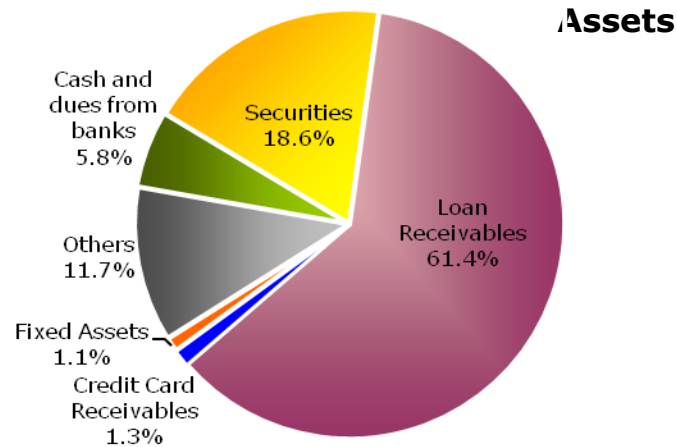
	1)1Q 2010	2009			
		4Q	3Q	2Q	1Q
Total Risk Adjusted Capital	3,215.9	3,185.3	3,166.9	3,136.4	3,091.2
Tier I Capital	2,353.2	2,249.8	2,229.8	2,149.0	2,075.5
Tier II Capital	862.7	935.5	937.1	987.4	1,015.7
Total Risk Weighted Assets	21,815.2	21,694.4	21,483.5	21,275.7	21,456.3
Credit Risk	20,018.5	19,935.8	19,770.5	19,599.8	19,840.9
Market Risk	73.8	86.0	95.6	108.9	99.0
Operational Risk	1,722.9	1,672.6	1,617.4	1,567.0	1,516.4
BIS Capital Ratio	14.74	14.68	14.74	14.74	14.41
Tier I	10.79	10.37	10.38	10.10	9.67
Tier II	3.95	4.31	4.36	4.64	4.73
TCE	6.87	6.94	6.63	6.87	6.42

1) Estimated

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1. B/S Summary



(Unit: KRW bn, %, Balance)

	2010 1Q	2009				2008	QoQ	YoY
		4Q	3Q	2Q	1Q			
Assets	31,824.2	30,477.1	30,959.2	28,507.6	29,288.8	27,957.6	4.4	8.7
Cash and Dues	1,844.0	1,230.1	1,692.0	1,323.4	1,496.4	1,847.4	49.9	23.2
Securities	5,921.6	5,767.7	5,733.3	5,543.4	5,541.4	5,238.6	2.7	6.9
Loans	19,543.6	19,840.1	19,598.6	19,391.5	19,380.9	19,094.5	△1.5	0.8
Credit Card	423.4	358.9	359.5	380.6	397.8	345.6	18.0	6.4
Fixed Assets	355.4	357.1	347.8	347.5	350.8	353.5	△0.5	1.3
Other Assets	3,736.1	2,923.2	3,228.0	1,521.2	2,121.5	1,078.0	27.8	76.1
Liability & Shareholder's Equity	31,824.2	30,477.1	30,959.2	28,507.6	29,288.8	27,957.6	4.4	8.7
Deposits	18,933.6	18,510.5	18,027.0	17,447.4	16,963.7	16,758.2	2.3	11.6
Borrowings	3,870.1	3,744.5	4,279.7	4,225.6	4,608.9	4,724.6	3.4	△16.0
Financial Debentures	2,465.3	2,646.3	2,963.3	2,767.7	2,727.4	3,140.6	△6.8	△9.6
Other Liabilities	4,345.1	3,456.3	3,632.4	2,103.4	3,102.9	1,688.4	25.7	40.0
Shareholder's Equity	2,210.1	2,119.5	2,056.8	1,963.5	1,885.9	1,645.8	4.3	17.2

2. I/S Summary

(Unit: KRW bn, %)

	2010 1Q	2009				2008	QoQ	YoY	
		4Q	3Q	2Q	1Q				
1. Operating Revenues	635.4	3,085.1	652.0	664.0	716.2	1,052.9	3,634.8	△2.5	△39.7
Interest Revenue	403.3	1,683.2	418.5	402.8	412.2	449.7	1,784.3	△3.6	△10.3
Fee & Commission Revenue	32.8	133.9	34.5	33.3	33.3	32.8	141.8	△4.9	-
Trust Account	3.1	9.0	2.5	2.4	2.0	2.0	11.6	24.0	55.0
Others	196.2	1,259.0	196.5	225.5	268.7	568.3	1,697.1	△0.2	△65.5
2. Operating Expenses	510.7	2,767.9	583.2	554.0	619.9	1,010.8	3,249.9	△12.4	△49.5
Interest Expense	176.9	805.2	182.2	187.1	200.9	235.0	964.9	△2.9	△24.7
Fee & Commission Expense	13.3	50.4	14.8	14.0	12.1	9.5	42.6	△10.1	40.0
Trust Account	0	0.5	0	0.3	0.2	0	0	-	-
Others	195.2	1,333.2	246.6	234.9	270.3	581.4	1,748.5	△20.8	△66.4
SG&A	88.2	388.5	119.0	89.0	90.9	89.6	376.7	△25.9	△1.6
Provision Expense	37.1	190.1	20.6	28.7	45.5	95.3	117.2	80.1	△61.1
3. Operating Income	124.6	317.2	68.8	110.0	96.3	42.1	384.9	81.1	196.0
4. Non Operating Income	10.1	0.8	△5.4	0.8	△2.9	8.3	△2.7	Net Gain	21.7
5. Ordinary Income	134.7	318.0	63.4	110.8	93.4	50.4	382.2	112.5	167.3
6. Special Income	0	0	0	0	0	0	0	-	-
7. Income Before Income Taxes	134.7	318.0	63.4	110.8	93.4	50.4	382.2	112.5	167.3
8. Income Taxes	32.9	72.9	14.0	27.1	23.0	8.8	107.2	135.0	273.9
9. Net Income	101.8	245.1	49.4	83.7	70.4	41.6	275.0	106.1	144.7

3. PPOP

(Unit: KRW bn, %)

	2010 1Q	2009					2008	QoQ	YoY
		4Q	3Q	2Q	1Q				
PPOP	176.4	528.7	89.2	143.6	142.0	154.0	512.7	97.8	14.5
Provision Expenses	41.7	210.7	25.8	32.8	48.6	103.6	130.5	61.6	△59.7
Loans	34.4	161.0	26.1	28.1	33.0	73.8	111.9	31.8	△53.4
Payment Guarantees	△ 0.4	0.9	△1.1	0.2	△1.1	2.9	1.1	-	-
Retirement Allowance	4.6	20.6	5.1	4.2	3.0	8.3	13.3	△9.8	△44.6
Others	3.1	28.3	△4.3	0.3	13.7	18.6	4.2	-	△83.3
Income Taxes	32.9	72.9	14.0	27.1	23.0	8.8	107.2	135.0	273.9
Net Income	101.8	245.1	49.4	83.7	70.4	41.6	275.0	106.1	144.7

4. Security Investment

(Unit: KRW bn, %, Balance)

	1Q 2010					4Q 2009		1Q 2009	
	Total	Trading Securities	Investment Securities			Total	QoQ	Total	YoY
			Total	A.F.S*	H.T.M*				
KRW Bonds	5,152.1	30.4	5,121.7	1,467.6	3,654.1	4,912.2	4.9	4,796.8	7.4
Government Bonds	810.4	30.4	780.0	304.0	476.0	651.6	24.4	573.6	41.3
Financial Debentures	1,632.7	0	1,632.7	211.9	1,420.8	1,791.2	△8.8	2,326.2	△29.8
Municipal Bonds	241.6	0	241.6	0	241.6	226.7	6.6	157.0	53.9
Govn't Corporate Bonds	1,934.7	0	1,934.7	479.0	1,455.7	1,722.7	12.3	1,149.9	68.2
Corporate Bonds	532.7	0	532.7	472.7	60.0	520.0	2.4	590.1	△9.7
Foreign Bonds	72.0	0	72.0	48.2	23.8	76.5	△5.9	97.7	△26.3
Stock	332.3	1.6	330.7	330.7	0	319.1	4.1	273.3	21.6
Mutual Funds	353.1	8.0	345.1	345.1	0	447.9	△21.2	361.1	△2.2
Bonds	112.2	0	112.2	112.2	0	108.4	3.5	0	-
Stocks	123.7	0	123.7	123.7	0	233.9	△47.1	232.7	△46.8
MMF	8.0	8.0	0	0	0	7.6	5.3	10.5	△23.8
Others	109.2	0	109.2	109.2	0	98.0	11.4	117.9	△7.4
Others	12.3	0	12.3	12.3	0	12.0	2.5	12.5	△1.6
Total	5,921.8	40.0	5,881.8	2,203.9	3,677.9	5,767.7	2.7	5,541.4	6.9

5. Total Deposits / Loans

(Unit: KRW bn, %, Balance)

Total Deposits	2010 1Q	2009				2008	QoQ	YoY
		4Q	3Q	2Q	1Q			
KRW Deposits	16,006.5	15,588.2	15,295.3	14,878.7	14,506.5	14,189.7	2.7	10.3
Demand	1,655.2	1,709.6	1,756.8	1,724.2	1,593.1	1,560.6	△3.2	3.9
Savings	14,273.6	13,796.8	13,450.8	13,064.1	12,825.2	12,534.5	3.5	11.3
Installment	77.8	81.8	87.7	90.4	88.2	94.6	△4.9	△11.8
C D	2,584.8	2,643.5	2,401.2	2,208.2	2,158.3	2,281.0	△2.2	19.8
Bills sold	26.7	30.3	21.2	22.0	15.5	15.1	△11.9	72.3
R P	699.9	699.8	994.9	999.9	1,015.7	1,000.0	-	△31.1
Financial Debentures	1,805.7	1,965.3	2,265.5	2,025.4	1,985.4	2,454.8	△8.1	△9.1
Trust Account	1,549.0	1,480.5	1,350.8	1,252.2	1,171.5	1,263.4	4.6	32.2
Total Deposits	22,672.7	22,407.6	22,328.9	21,386.4	20,852.9	21,204.0	1.2	8.7
Total Loans	2010 1Q	2009				2008	QoQ	YoY
		4Q	3Q	2Q	1Q			
KRW Loans	18,057.1	17,842.8	17,952.0	17,336.4	16,967.4	16,992.3	1.2	6.4
Corporate	13,263.1	13,149.2	13,231.0	12,881.9	12,737.5	12,627.1	0.9	4.1
(SME)	(12,688.6)	(12,500.6)	(12,562.7)	(12,267.3)	(12,135.6)	(12,031.6)	1.5	4.6
(Large Corps)	(574.4)	(648.6)	(668.3)	(614.6)	(601.9)	(595.5)	△11.4	△4.6
Household	4,147.4	4,093.3	3,961.9	3,767.8	3,693.1	3,809.6	1.3	12.3
Public	646.6	600.3	759.1	686.7	536.8	555.6	7.7	20.5
Foreign Currency Loans	1,063.2	1,116.1	1,245.9	1,400.9	1,563.6	1,437.2	△4.7	△32.0
Trust Account	30.4	31.4	27.2	30.6	29.9	39.2	△3.2	1.7
Others	953.4	961.7	1,010.6	940.5	989.7	1,182.1	△0.9	△3.7
Total Loans	20,104.1	19,952.0	20,235.7	19,708.4	19,550.6	19,650.8	0.8	2.8

6. Corporate Loan Portfolio

(Unit: KRW bn, %, Balance)

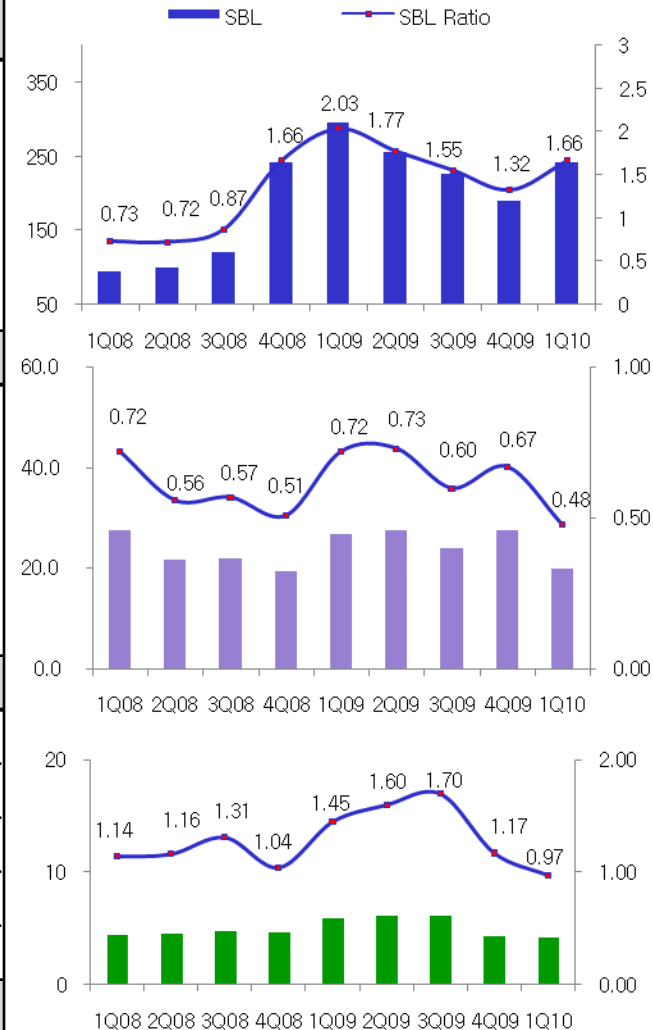
	1Q 2010		4Q 2009		1Q 2009	
	Amount	Ratio	Amount	Ratio	Amount	Ratio
Manufacturing Sectors	6,530.3	46.95	6,460.7	46.99	6,610.7	49.80
Steel Metal Products	1,941.5	13.96	1,852.9	13.48	2,000.6	15.07
Automobile Parts	1,490.4	10.71	1,538.6	11.19	1,472.5	11.09
Machinery	952.9	6.85	950.9	6.92	973.5	7.33
Petroleum, Rubber, etc.	677.3	4.87	674.8	4.91	664.6	5.01
Fabric	213.4	1.53	212.4	1.54	208.8	1.57
Garment & Shoes	170.7	1.23	174.6	1.27	203.5	1.53
Kitchen Units	222.7	1.60	219.8	1.60	261.9	1.97
Electronics	382.4	2.75	370.6	2.70	348.4	2.62
Paper, Paper Mills	105.7	0.76	101.8	0.74	109.9	0.83
Others	373.3	2.68	364.3	2.65	367.0	2.76
Non-Manufacturing	7,379.3	53.05	7,288.8	53.01	6,663.5	50.20
Wholesale & Retail	1,660.9	11.94	1,594.6	11.60	1,590.5	11.98
Public	56.2	0.40	41.8	0.30	3.1	0.02
Construction & Engineering	710.6	5.11	742.7	5.40	652.4	4.91
Real Estate & Lease	1,527.3	10.98	1,497.4	10.89	1,434.6	10.81
Insurance & Financing	518.1	3.72	530.9	3.86	463.3	3.49
Transportation	1,000.6	7.19	995.8	7.24	868.0	6.54
Hotel & Food	340.1	2.45	335.0	2.44	322.8	2.43
Others	1,565.5	11.25	1,550.6	11.28	1,328.8	10.01
Total	13,909.6	100.00	13,749.5	100.00	13,274.2	100.00

7. Asset Quality

(Unit: KRW bn, %)

(Unit: KRW bn, %)

	2010 1Q	2009				2008 4Q	
		4Q	3Q	2Q	1Q		
SME	Normal	13,942.9	13,809.6	14,030.5	13,782.5	13,976.9	14,143.0
	Precautionary	440.9	441.1	419.5	416.1	273.2	149.0
	Substandard	198.8	162.8	157.0	175.6	171.2	130.6
	Doubtful	30.8	24.0	53.8	66.3	83.9	82.7
	Expected Loss	13.3	4.4	16.3	14.4	40.5	28.9
	Total	14,626.7	14,441.9	14,677.1	14,454.9	14,545.6	14,534.2
Household	Normal	4,118.4	4,054.4	3,906.9	3,710.8	3,639.4	3,782.8
	Precautionary	39.5	42.9	58.9	60.0	58.7	48.9
	Substandard	14.6	16.2	18.0	19.1	20.5	15.2
	Doubtful	3.9	10.0	4.8	7.1	4.9	3.1
	Expected Loss	1.5	1.5	1.3	1.4	1.5	1.2
	Total	4,177.9	4,125.0	3,989.9	3,798.4	3,725.0	3,851.2
Credit Card	Normal	413.2	349.1	346.8	366.6	384.7	335.2
	Precautionary	6.1	5.6	6.6	8.1	7.3	6.7
	Substandard	0.5	0.3	0.3	0.2	0.4	0.1
	Doubtful	2.5	2.5	4.3	4.0	3.9	2.8
	Expected Loss	1.1	1.4	1.5	1.9	1.4	0.7
	Total	423.4	358.9	359.5	380.6	397.8	345.5



8. Delinquency ratio / Write-offs and NPL sales

(Unit: KRW bn, %, %p)

	2010 1Q	2009				2008			
		4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Total Delinquency Ratio	0.88	0.55	1.42	1.55	1.69	0.81	0.79	0.64	0.74
Overdue Amount	174.9	108.8	283.4	302.4	328.2	158.5	153.8	122.2	134.3
Loan Amount	19,925.2	19,713.6	19,916.8	19,505.6	19,383.5	19,546.7	19,517.2	19,202.6	18,103.0
SMEs	1.04	0.54	1.47	1.59	1.99	0.94	0.88	0.66	0.75
Overdue Amount	146.4	74.5	206.0	220.6	277.7	131.2	122.0	88.9	93.2
Loan Amount	14,071.8	13,867.9	14,053.5	13,862.4	13,923.9	13,934.8	13,829.1	13,420.2	12,429.8
Households	0.50	0.71	1.02	1.17	1.13	0.55	0.65	0.69	0.89
Overdue Amount	21.0	29.3	40.8	44.4	41.8	21.0	24.9	26.9	34.4
Loan Amount	4,175.6	4,122.3	3,986.7	3,794.3	3,718.5	3,844.2	3,842.5	3,914.8	3,857.3
Credit Card	1.16	1.39	1.95	2.15	2.11	1.83	1.92	1.63	1.71
Overdue Amount	4.9	5.0	7.0	8.2	8.4	6.3	6.9	6.3	6.6
Loan Amount	423.4	358.9	359.5	380.6	397.8	345.5	358.8	387.9	386.8
Total Write-offs	10.0	55.0	44.5	45.4	19.1	24.4	16.8	15.5	16.8
Corporate	5.2	48.0	38.5	40.0	15.5	18.9	13.1	11.3	11.8
Household	2.5	3.0	2.6	2.3	1.4	1.9	1.3	1.9	1.9
Credit Card	2.3	4.0	3.4	3.1	2.2	3.8	2.4	2.3	3.1
Total NPL sales	54.7	101.9	55.9	79.9	61.5	102.2	12.6	7.7	24.6
(NPL Sales for SBL loans)	(33.2)	(63.1)	(34.8)	(55.6)	(26.6)	(100.2)	(10.7)	(6.9)	(17.5)
Corporate	50.6	96.8	49.9	68.3	58.2	91.9	12.0	4.6	19.5
Household	3.9	4.8	5.6	11.3	3.2	9.8	0.6	3.1	5.0
Credit Card	0.2	0.3	0.4	0.3	0.1	0.5	0.0	0.0	0.1

9. SME Industry/Collateral Delinquency Ratio

Delinquency Ratio by Industry

(Unit: KRW bn, %, Balance)

	1Q 2010		4Q 2009		1Q 2009	
	Loan Amount	Delinquency Ratio	Loan Amount	Delinquency Ratio	Loan Amount	Delinquency Ratio
Manufacturing Sector	7,073.4	1.42	7,024.0	0.78	7,423.3	2.28
Non-manufacturing Sector	6,998.4	0.66	6,843.9	0.29	6,500.6	1.67
Wholesale and Retail	1,875.3	0.73	1,791.4	0.26	1,866.7	3.01
Public & others	0.2	-	0.3	-	0.1	-
Construction	668.1	0.69	650.8	0.59	641.6	2.71
Real Estate & Lease	1,484.9	0.82	1,439.8	0.35	1,376.8	0.47
Finance and Insurance	226.3	-	196.3	-	154.3	-
Transportation & Communications	1,084.7	0.43	1,100.6	0.30	1,057.7	1.39
Hotel & Food	344.7	0.76	339.4	0.24	328.9	0.47
Others	1,314.2	0.64	1,325.3	0.17	1,074.5	1.12
Total	14,071.8	1.04	13,867.9	0.54	13,923.9	1.99

Delinquency Ratio by Collateral

(Unit: KRW bn, %)

	Total	Real Estate	Movable	Deposit	Guarantee	Credit
1Q 2010	1.04	1.61	0.54	0.25	0.48	0.65
Amount	(14,071.8)	(6,136.5)	(55.4)	(446.6)	(1,169.0)	(6,264.3)
4Q 2009	0.54	0.80	0.38	0.10	0.21	0.37
Amount	(13,867.9)	(6,078.3)	(53.2)	(408.1)	(1,170.9)	(6,157.4)
1Q 2009	1.99	2.79	2.74	0.12	1.26	1.51
Amount	(13,923.9)	(5,923.5)	(47.5)	(428.8)	(983.9)	(6,540.2)
4Q 2008	0.94	1.18	6.65	0.79	0.91	0.71
Amount	(13,934.8)	(6,025.5)	(34.6)	(407.5)	(901.2)	(6,566.0)

10. Household Loans

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

	2010 1Q	2009				2008	QoQ	YoY
		4Q	3Q	2Q	1Q			
Household Loans – Retail (KRW)	4,147.5	4,093.3	3,961.9	3,767.8	3,693.1	3,809.6	1.3	12.3
Total Secured Loans	3,488.1	3,437.5	3,286.4	3,019.7	2,915.9	3,009.6	1.5	19.6
Mortgage / Home Equity	2,229.8	2,165.3	2,089.0	1,876.7	1,778.3	1,712.8	3.0	25.4
(Avg. LTV)	(47.76)	(47.80)	(47.69)	(47.85)	(48.50)	(50.14)	△0.04	△0.74
Others	975.9	994.0	937.6	912.0	906.0	981.1	△1.8	7.7
Group Loans	169.2	164.9	154.0	136.4	138.9	216.4	2.6	21.8
Government Pension Backed	113.2	113.3	105.8	94.6	92.7	99.3	△0.1	22.1
Non-Collateralized	659.4	655.8	675.5	748.1	777.2	800.0	0.5	△15.2
Government Workers	83.1	85.0	80.0	73.2	76.4	79.3	△2.2	8.8
Large Corp. Employees	43.3	44.0	43.2	41.6	40.1	42.2	△1.6	8.0
Student Loans	3.7	4.5	5.3	51.5	53.6	47.8	△17.8	△93.1
Clean Credit	283.6	284.9	277.7	262.6	248.2	246.3	△0.5	14.3
Others	245.7	237.4	269.3	319.2	358.9	384.4	3.5	△31.5

11. Credit Card Business

Credit Card Business

(Unit: KRW bn)

Amount	2010 1Q	2009				2008			
		4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Credit Purchase	811.7	739.4	702.1	690.0	706.7	650.7	650.4	640.9	671.7
Lump-sum	620.1	602.4	586.4	543.9	522.1	528.6	537.7	496.3	481.8
Installment	191.6	137.0	115.7	146.1	184.6	122.1	112.7	144.6	189.9
Cash advance	123.1	129.4	135.2	140.7	146.3	158.7	156.9	156.9	155.1
Total	934.8	868.8	837.3	830.7	853.0	809.4	807.3	797.8	826.8

Balance	2010 1Q	2009				2008			
		4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Credit Purchase	359.0	291.8	289.3	306.2	322.7	266.5	280.9	309.2	307.7
Cash advance	62.9	65.2	68.2	72.1	72.8	77.1	75.9	76.3	76.2
Re-aged loans	1.5	1.9	1.9	2.3	2.3	1.9	2.0	2.4	2.9
Total	423.4	358.9	359.4	380.6	397.8	345.5	358.8	387.9	386.8

Income (Fees)	2010 1Q	2009				2008			
		4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Credit Purchase	20.8	17.7	17.0	17.7	19.1	16.7	15.9	16.8	18.7
Cash advance	4.4	5.0	5.3	5.3	5.4	5.1	5.3	5.4	5.5
Re-aged loans	0	0	0	0.2	0.1	0.1	0.1	0.1	0.1
Others	0.8	0.8	0.9	0.9	0.8	1.0	1.1	1.1	1.0
Total	26.0	23.5	23.2	24.1	25.4	22.9	22.4	23.4	25.3

12. Dividend Policy / Shareholding Structure

Dividend Policy

Year	2004	2005	2006	2007	2008	2009
Dividend Yield(FV)	6.0	8.1	8.4	11.4	4.0	3.2
Dividend Yield(MV)	3.8	3.0	3.5	3.6	3.2	1.1
Dividend per share	300	405	420	570	200	160
Total Dividend Paid	440	594	616	836	293	299
Payout Ratio(%)	33.2	33.2	33.5	30.9	10.7	12.2

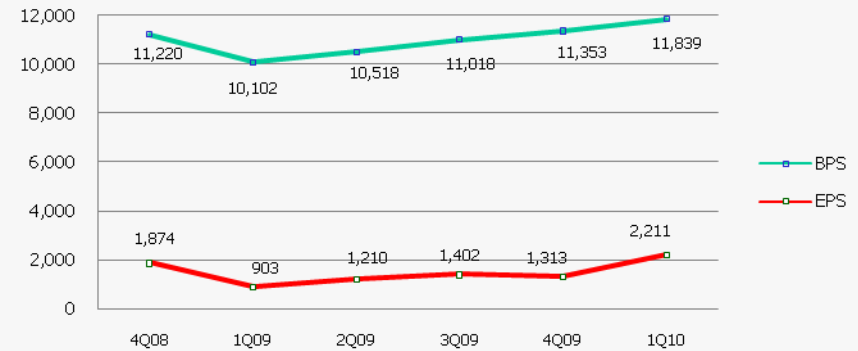
Credit Ratings

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

(End of March 2010)	Issuer Rating	Subordinate bonds
Korea Ratings	AA+	AA
KIS	AA+	AA
Nice Rating	AA+	-

BPS / EPS

(Unit: Won)



Major Shareholders (end of Dec 2009)*

Shareholders	Ratio (%)
Lotte Group	14.08
Aberdeen Asset Management Asia Ltd.	13.53
Park Land	4.3
NPS (National Pension Service)	3.8
Sub Total	35.71

* Based on the most recent fair disclosures