

2Q 2010 Financial Results

(July 29, 2010)



I. 2Q 2010 Results

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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.

I. 2Q 2010 Earnings Results

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1. Earnings Highlight

Growth

- ❖ **Total Credits: Up by 5.4% (1,080.1 billion won) QoQ**
 - KRW loan up by 4.6% (827.1 billion won) QoQ
- ❖ **Total Deposits: Up by 5.2% (1,185.0 billion won) QoQ**
 - KRW deposit up by 5.8% (921.9 billion won) QoQ

Asset Quality

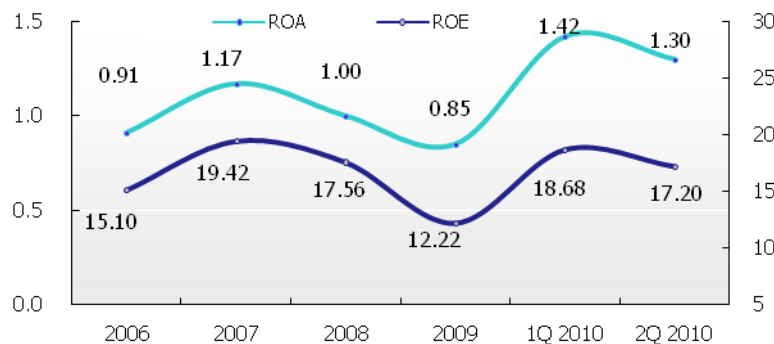
- ❖ **P&B Loan Ratio: 3.47%, down by 0.23%p QoQ**
- ❖ **S&B Loan Ratio: 1.24%, down by 0.06%p QoQ**
- ❖ **Delinquency Ratio: 0.43%, down by 0.45%p QoQ**

Profitability

- ❖ **Top Line**
 - ▶ **Net Interest Income increased by 5.6% YoY**
 - Accumulative NIM is 3.27% up by 0.11%p YoY and down by 0.11%p QoQ
 - Quarterly NIM is 3.18% up by 0.06%p YoY and down by 0.20%p QoQ
- ❖ **Bottom Line**
 - ▶ **Annualized Credit Cost for 2Q is 0.55% down by 0.86%p YoY and down by 0.18%p QoQ**
 - ▶ **Cost Income Ratio for 2010 1H is 37.34% down by 1.92% YoY**

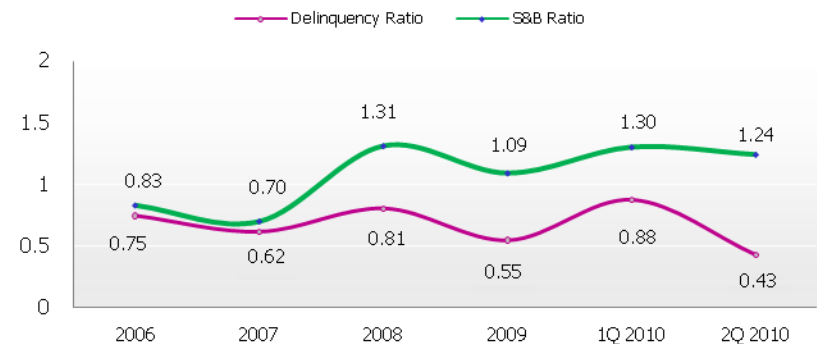
□ ROA / ROE

(Unit: %)



□ Asset Quality

(Unit: %)



2. Key Financial Indicators

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

| | 2010 | | 2009 | | | | QoQ | YTD |
|-----------------------------|-----------------|----------|----------|----------|----------|----------|------|------|
| | 2Q | 1Q | 4Q | 3Q | 2Q | 1Q | | |
| Total Assets | 35,035.5 | 33,493.7 | 32,037.0 | 32,373.3 | 29,856.7 | 30,519.9 | 4.6 | 9.4 |
| Bank Account | 33,176.7 | 31,824.2 | 30,477.1 | 30,959.2 | 28,507.6 | 29,288.8 | 4.2 | 8.9 |
| Trust Account | 1,858.8 | 1,669.5 | 1,559.9 | 1,414.1 | 1,349.1 | 1,231.1 | 11.3 | 19.2 |
| Total Deposits | 23,857.7 | 22,672.7 | 22,407.6 | 22,328.9 | 21,386.4 | 20,852.9 | 5.2 | 6.5 |
| Bank Account | 22,132.7 | 21,123.7 | 20,927.2 | 20,978.1 | 20,134.2 | 19,681.4 | 4.8 | 5.8 |
| Won Deposits | 16,928.4 | 16,006.5 | 15,588.2 | 15,295.3 | 14,878.7 | 14,506.5 | 5.8 | 8.6 |
| Demand | 1,793.0 | 1,655.2 | 1,709.6 | 1,756.8 | 1,724.2 | 1,593.0 | 8.3 | 4.9 |
| Savings | 15,061.3 | 14,273.6 | 13,796.8 | 13,450.8 | 13,064.1 | 12,825.2 | 5.5 | 9.2 |
| Installment | 74.1 | 77.8 | 81.8 | 87.7 | 90.4 | 88.3 | △4.8 | △9.4 |
| CD | 2,425.9 | 2,584.8 | 2,643.5 | 2,401.2 | 2,208.2 | 2,158.3 | △6.1 | △8.2 |
| Trust Account | 1,725.0 | 1,549.0 | 1,480.5 | 1,350.8 | 1,252.2 | 1,171.5 | 11.4 | 16.5 |
| Total Credits | 21,184.2 | 20,104.1 | 19,952.0 | 20,235.7 | 19,708.4 | 19,550.6 | 5.4 | 6.2 |
| Total Loans | 20,509.6 | 19,478.9 | 19,284.6 | 19,522.1 | 19,033.1 | 18,863.8 | 5.3 | 6.4 |
| KRW Loans | 18,884.2 | 18,057.1 | 17,842.8 | 17,952.0 | 17,336.4 | 16,967.4 | 4.6 | 5.8 |
| SMEs | 12,989.2 | 12,688.6 | 12,500.6 | 12,562.7 | 12,267.3 | 12,135.6 | 2.4 | 3.9 |
| Households | 4,492.6 | 4,147.5 | 4,093.3 | 3,961.9 | 3,767.8 | 3,693.1 | 8.3 | 9.8 |
| Guarantees | 674.6 | 625.2 | 667.4 | 713.6 | 675.3 | 686.8 | 7.9 | 1.1 |
| Total Securities | 7,169.4 | 6,976.2 | 6,750.2 | 6,644.0 | 6,449.6 | 6,398.2 | 2.8 | 6.2 |
| Bank Account | 5,988.2 | 5,921.6 | 5,767.7 | 5,733.3 | 5,543.4 | 5,541.4 | 1.1 | 3.8 |
| Trust Account | 1,181.2 | 1,054.6 | 982.5 | 910.7 | 906.2 | 856.8 | 12.0 | 20.2 |
| Shareholders' Equity | 2,298.1 | 2,210.1 | 2,119.5 | 2,056.8 | 1,963.5 | 1,885.9 | 4.0 | 8.4 |

Low Cost Deposit growth

(Unit: KRW bn, Average Balance)



Low Cost Deposit Funding Costs

(Unit: %, accumulated)

| | 2Q10 | 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 | 1.31 | 1.52 | 3.33 | 2.94 |
| Total | 0.53 | 0.65 | 1.26 | 1.00 |

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

| | 2010 | | 2009 | | | | QoQ | YTD |
|---|-----------------|----------|----------|----------|----------|----------|-------|-------|
| | 2Q | 1Q | 4Q | 3Q | 2Q | 1Q | | |
| Low Cost Deposits (A) | 7,322.2 | 7,298.2 | 7,091.8 | 7,110.2 | 7,115.0 | 6,986.3 | 0.3 | 3.2 |
| Demand Deposits | 1,727.2 | 1,687.8 | 1,552.7 | 1,555.6 | 1,548.3 | 1,505.5 | 2.3 | 11.2 |
| Savings Deposits | 3,442.0 | 3,408.2 | 3,191.7 | 3,141.7 | 3,084.7 | 3,017.7 | 1.0 | 7.8 |
| Free Corporate Savings Deposits | 2,153.0 | 2,202.2 | 2,347.4 | 2,412.9 | 2,482.0 | 2,463.1 | △2.2 | △8.3 |
| Deposits in KRW (B) | 16,136.2 | 15,798.3 | 14,827.1 | 14,671.4 | 14,505.8 | 14,230.0 | 2.1 | 8.8 |
| Total Deposits (Bank Account) (C) | 21,351.4 | 20,990.7 | 20,339.4 | 20,158.5 | 19,969.5 | 19,857.9 | 1.7 | 5.0 |
| Total Deposits (Bank + Trust Account)(D) | 22,952.3 | 22,524.4 | 21,637.0 | 21,404.8 | 21,170.7 | 21,063.8 | 1.9 | 6.1 |
| Low Cost Deposits/Won Deposits(A/B) | 45.38 | 46.20 | 47.83 | 48.46 | 49.05 | 49.10 | △0.82 | △2.45 |
| Low Cost Deposits/Total Deposits (A/C) | 34.29 | 34.77 | 34.87 | 35.27 | 35.63 | 35.18 | △0.48 | △0.57 |
| Low Cost Deposits/Total Deposits(A/D) | 31.90 | 32.40 | 32.78 | 33.22 | 33.61 | 33.17 | △0.50 | △0.87 |

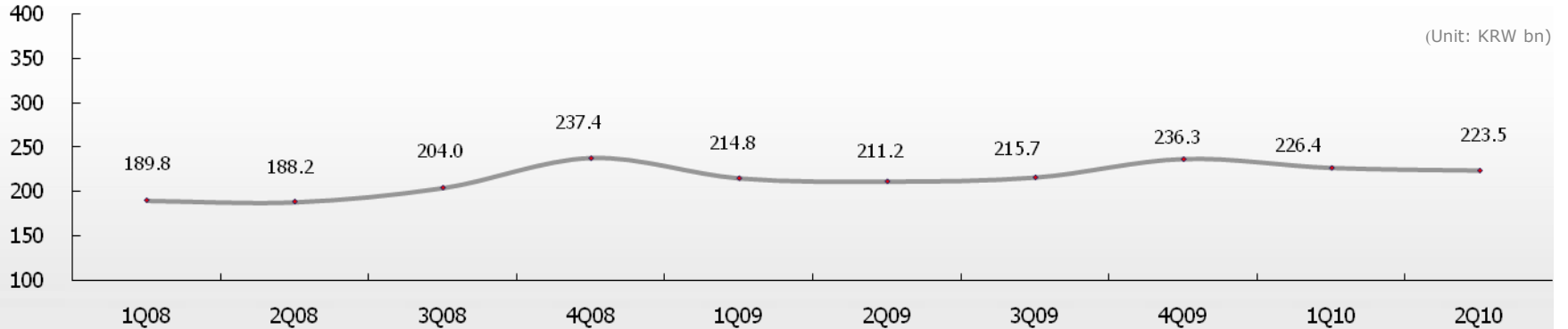
3. Income Statement

(Unit: KRW bn, %, %p)

| | 2010 | | | 2009 | | | | | | 10 2Q | 10 1H |
|----------------------------|--------------|--------------|-------|-------|-------|-------|-------|-------|-------|-----------|-----------|
| | 1H | 2Q | 1Q | | 4Q | 3Q | 1H | 2Q | 1Q | vs. 10 1Q | vs. 09 1H |
| Net Interest Income | 449.9 | 223.5 | 226.4 | 878.0 | 236.3 | 215.7 | 426.0 | 211.2 | 214.8 | △7.1 | 4.9 |
| Net Fee Income | 41.7 | 22.3 | 19.4 | 83.5 | 19.7 | 19.3 | 44.5 | 21.2 | 23.3 | △1.3 | 5.6 |
| Fees from Trust Account | 5.9 | 2.8 | 3.1 | 8.5 | 2.5 | 2.1 | 3.9 | 1.9 | 2.0 | 14.9 | △6.3 |
| Others | △15.5 | △16.5 | 1.0 | △74.2 | △50.1 | △9.4 | 14.7 | △1.6 | △13.1 | △9.7 | 51.3 |
| Provision Expense(-) | 59.4 | 22.3 | 37.1 | 190.1 | 20.6 | 28.7 | 140.8 | 45.5 | 95.3 | Net Loss | 5.4 |
| SG&A(-) | 180.0 | 91.8 | 88.2 | 388.5 | 119.0 | 89.0 | 180.5 | 90.9 | 89.6 | △39.9 | △57.8 |
| Net Operating Income | 242.7 | 118.1 | 124.6 | 317.2 | 68.8 | 110.0 | 138.4 | 96.3 | 42.1 | 4.1 | △0.3 |
| Non-Operating Income | 11.1 | 0.9 | 10.1 | 0.8 | △5.4 | 0.8 | 5.4 | △2.9 | 8.3 | △5.2 | 75.4 |
| Income Before Income Taxes | 253.7 | 119.0 | 134.7 | 318.0 | 63.4 | 110.8 | 143.8 | 93.4 | 50.4 | △91.2 | 105.6 |
| Income Tax Expenses(-) | 61.4 | 28.5 | 32.9 | 72.9 | 14.0 | 27.1 | 31.8 | 23.0 | 8.8 | △11.7 | 76.4 |
| Net Income | 192.3 | 90.5 | 101.8 | 245.1 | 49.4 | 83.7 | 112.0 | 70.4 | 41.6 | △13.4 | 93.1 |
| ROA | | 1.30 | 1.42 | 0.85 | 0.85 | 0.91 | | 0.79 | 0.59 | △0.1 | △0.1 |
| ROE | | 17.20 | 18.68 | 12.22 | 12.22 | 13.29 | | 11.74 | 8.94 | △1.5 | △3.5 |

4. Interest Income

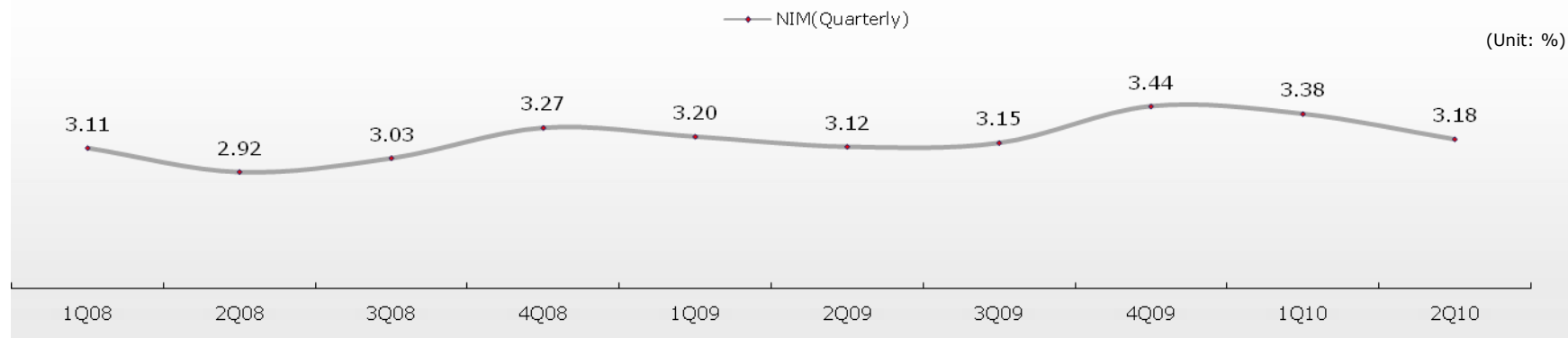
□ Net Interest Income



(Unit: KRW bn, %)

| | 2010 | | 2009 | | | | | | QoQ | YoY | |
|------------------------|--------------|--------------|-------|---------|-------|-------|-------|-------|-------|------|-------|
| | 1H | 2Q | 1Q | 4Q | 3Q | 1H | 2Q | 1Q | | | |
| Net Interest Income | 449.9 | 223.5 | 226.4 | 878.0 | 236.3 | 215.7 | 426.0 | 211.2 | 214.8 | △1.3 | 5.6 |
| Interest Revenues | 805.8 | 402.5 | 403.3 | 1,683.2 | 418.5 | 402.8 | 861.9 | 412.1 | 449.8 | △0.2 | △6.5 |
| Interest on Loans | 661.4 | 329.6 | 331.8 | 1,392.7 | 346.9 | 332.6 | 713.2 | 339.7 | 373.5 | △0.7 | △7.3 |
| Interest on Securities | 133.0 | 67.1 | 65.9 | 266.2 | 65.8 | 65.0 | 135.4 | 67.3 | 68.1 | 1.8 | △1.8 |
| Others | 11.4 | 5.8 | 5.6 | 24.3 | 5.8 | 5.2 | 13.3 | 5.1 | 8.2 | 3.6 | △14.3 |
| Interest Expenses | 355.9 | 179.0 | 176.9 | 805.2 | 182.2 | 187.1 | 435.9 | 200.9 | 235.0 | 1.2 | △18.4 |
| Interest on Deposits | 232.0 | 116.5 | 115.5 | 485.2 | 111.8 | 112.4 | 261.0 | 121.6 | 139.4 | 0.9 | △11.1 |
| Interest on Debentures | 71.3 | 36.4 | 34.9 | 167.1 | 39.7 | 41.5 | 85.9 | 39.7 | 46.2 | 4.3 | △17.0 |
| Others | 52.6 | 26.1 | 26.5 | 152.9 | 30.7 | 33.2 | 89.0 | 39.6 | 49.4 | △1.5 | △40.9 |

□ NIM Trend



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

| | 2010 | | 2009 | | | | QoQ | YTD |
|--|-----------------|----------|----------|----------|----------|----------|-------|-------|
| | 2Q | 1Q | 4Q | 3Q | 2Q | 1Q | | |
| NIM | 3.27 | 3.38 | 3.23 | 3.16 | 3.16 | 3.20 | △11.0 | 4.0 |
| NIS | 4.00 | 4.14 | 4.16 | 4.10 | 4.17 | 4.31 | △14.0 | △16.0 |
| Interest Rate on KRW Loans | 6.66 | 6.84 | 7.17 | 7.24 | 7.52 | 7.98 | △18.0 | △51.0 |
| Households | 6.12 | 6.33 | 6.77 | 6.89 | 7.20 | 7.70 | △21.0 | △65.0 |
| Corporate | 6.20 | 6.35 | 6.77 | 6.83 | 7.07 | 7.48 | △15.0 | △57.0 |
| Interest Rate paid on KRW Deposits | 2.66 | 2.70 | 3.01 | 3.14 | 3.35 | 3.67 | △4.0 | △35.0 |
| Interest Earning Assets (Accumulated) | 25,936.6 | 25,524.6 | 25,415.5 | 25,359.4 | 25,370.9 | 25,406.4 | 1.6 | 2.1 |
| Avg. Interest Earning Assets (Quarterly) | 26,344.0 | 25,524.6 | 25,581.9 | 25,373.4 | 25,335.8 | 25,406.4 | 3.2 | 3.0 |

6. Non-Interest Income

(Unit: KRW bn, %)

| | 2010 | | | | 2009 | | | | | QoQ | YoY |
|-----------------------|--------------|----------------------------|-------|---------|-------|-------|-------|-------|-------|-------|-------|
| | 1H | 2Q | 1Q | | 4Q | 3Q | 1H | 2Q | 1Q | | |
| Non-Interest Income | 32.1 | 8.6 | 23.5 | 17.8 | △27.9 | 12.0 | 33.7 | 21.5 | 12.2 | △63.4 | △4.7 |
| Non-Interest Revenues | 645.3 | 413.3 | 232.0 | 1,401.9 | 233.5 | 261.2 | 907.2 | 304.1 | 603.1 | 78.1 | △28.9 |
| Fee Income | 68.9 | 36.1 | 32.8 | 133.9 | 34.5 | 33.3 | 66.1 | 33.3 | 32.8 | 10.1 | 4.2 |
| Fees from Trust Acct. | 5.9 | 2.8 | 3.1 | 9.0 | 2.5 | 2.4 | 4.1 | 2.1 | 2.0 | △9.7 | 43.9 |
| Others | 570.5 | ¹⁾ 374.3 | 196.2 | 1,259.0 | 196.5 | 225.5 | 837.0 | 268.7 | 568.3 | 90.8 | △31.8 |
| Non-Interest Expenses | 613.2 | 404.7 | 208.5 | 1,384.1 | 261.4 | 249.2 | 873.5 | 282.6 | 590.9 | 94.1 | △29.8 |
| Commissions Paid | 27.2 | 13.9 | 13.3 | 50.5 | 14.8 | 14.0 | 21.6 | 12.1 | 9.5 | 4.5 | 25.9 |
| Trust Acct. Losses | 0.0 | 0.0 | 0 | 0.5 | 0 | 0.3 | 0.2 | 0.2 | 0 | - | - |
| Others | 586.0 | ²⁾ 390.8 | 195.2 | 1,333.2 | 246.5 | 234.9 | 851.7 | 270.3 | 581.4 | 100.2 | △31.2 |

Note)

1. Non interest other revenues: Security investment related gains (16.5), FX and Derivative Related gains (347.3), Gains from NPL sales (6.4)
2. Non interest other expenses: Security investment related losses (6.3), FX and Derivative Related losses (337.8), Losses from NPL sales (27.4)
Contribution to Miscellaneous Funds (9.5), Deposit Insurance (5.4)

7. Provisioning

Provision Expenses

(Unit: KRW bn)

| | 2010 | | 2009 | | | | | 2008 | | | | |
|-------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| | 2Q | 1Q | | | | | | | | | | |
| Corporate | 27.2 | 37.4 | 141.2 | 17.4 | 25.1 | 26.5 | 72.2 | 107.6 | 64.5 | 16.3 | 15.9 | 10.9 |
| Household | 2.0 | △4.6 | 14.7 | 6.3 | 2.0 | 3.7 | 2.7 | 2.1 | 0.2 | △1.1 | △2.0 | 5.0 |
| Credit Card | 0.6 | 1.2 | 5.9 | 1.3 | 1.1 | 1.8 | 1.7 | 3.3 | 1.3 | 0.1 | 0.6 | 1.3 |
| Others | △7.5 | 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 | 0 |
| Total (A) | 22.3 | 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) | 21,657.4 | 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) | 0.41 | 0.73 | 0.93 | 0.40 | 0.55 | 0.90 | 1.93 | 0.58 | 1.34 | 0.30 | 0.30 | 0.41 |

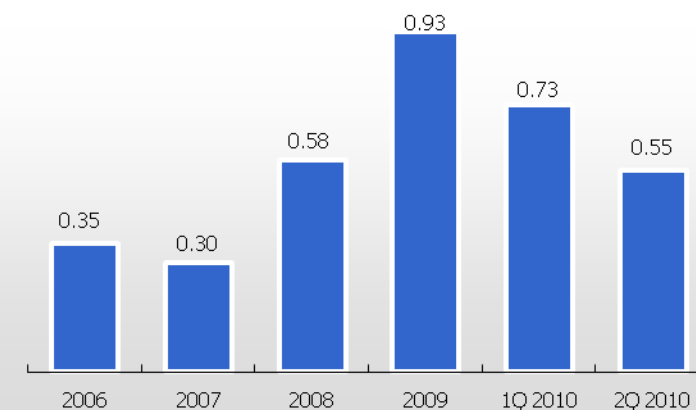
Provision Balances

(Unit: KRW bn)

| | 2010 | | 2009 | | | |
|-------------|-------|-------|-------|-------|-------|-------|
| | 2Q | 1Q | 4Q | 3Q | 2Q | 1Q |
| Corporate | 273.6 | 268.9 | 237.4 | 272.2 | 284.9 | 297.3 |
| Household | 53.4 | 51.6 | 57.8 | 52.2 | 51.9 | 50.2 |
| Credit Card | 11.5 | 11.2 | 10.8 | 11.7 | 12.1 | 11.7 |
| Trust | 0.4 | 0.4 | 0.4 | 0.4 | 0.5 | 0.2 |
| Total | 338.9 | 332.1 | 306.4 | 336.5 | 349.4 | 359.4 |

□ Credit Cost

(Unit: %)



Summary of SG&A

- Changes in SG&A
 - SG&A increased by 3.6 billion won, 4.1% QoQ
 - Wages increased by 1.1 billion won, 0.7% YoY, due to inflation
 - Bonuses 3.8 billion won, Funds for Schools 0.6 billion etc. add up to 3.6 billion won

- Cost-Income Ratio during the 1H(37.34%) improved by 1.92% YoY

(Unit: KRW bn, %, %p)

| | 2010 | | | | | | | | | QoQ | YoY |
|-----------------------------|--------------|--------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | 1H | 2Q | 1Q | | | 4Q | 3Q | 1H | 2Q | | |
| Total SG&A | 180.0 | 91.8 | 88.2 | 388.5 | 119.0 | 89.0 | 180.5 | 90.9 | 89.6 | 4.1 | △0.3 |
| Salaries and other expenses | 150.3 | 77.5 | 72.8 | 311.4 | 89.2 | 73.0 | 149.2 | 77.9 | 71.3 | 6.5 | 0.7 |
| Depreciation | 17.3 | 8.7 | 8.6 | 32.1 | 9.3 | 8.3 | 14.5 | 7.5 | 7.0 | 1.2 | 19.3 |
| Taxes and dues | 5.1 | 2.6 | 2.5 | 11.9 | 3.0 | 3.3 | 5.5 | 2.5 | 3.0 | 4.0 | △7.3 |
| Retirement Allowance | 7.6 | 3.0 | 4.6 | 20.7 | 5.1 | 4.3 | 11.3 | 3.0 | 8.3 | △34.8 | △32.7 |
| Honorary Retirement | △0.3 | 0 | △0.3 | 12.5 | 12.5 | 0 | 0 | 0 | 0 | - | - |
| Cost Income Ratio | 37.34 | 39.55 | 35.29 | 43.37 | 57.10 | 39.09 | 39.26 | 39.06 | 39.47 | 4.3 | △1.9 |

9. Non-Operating Income

(Unit: KRW bn, %)

| | 2010 | | | 2009 | | | | | QoQ | YoY | |
|--------------------------------------|-------------|--------------------------|------|------|------|-----|------|------|------|-------|-------|
| | 1H | 2Q | 1Q | | 4Q | 3Q | 1H | 2Q | | | 1Q |
| Non-operating Income | 11.1 | 0.9 | 10.1 | 0.8 | △5.4 | 0.8 | 5.4 | △2.9 | 8.3 | △91.2 | 105.6 |
| Non-operating Revenues | 22.3 | 9.9 | 12.4 | 25.3 | 4.6 | 4.5 | 16.2 | 5.9 | 10.3 | △20.2 | 37.7 |
| Gains from Sales of Tangible Assets | 0.1 | 0.0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | - |
| Gains from Equity Investment | 0.5 | 0.5 | 0 | 4.6 | 2.1 | 1.1 | 1.4 | 1.1 | 0.3 | - | △64.3 |
| Others | 21.8 | ¹⁾ 9.4 | 12.4 | 20.7 | 2.5 | 3.4 | 14.8 | 4.8 | 10.0 | △24.2 | 47.3 |
| Non-operating Expenses | 11.3 | 9.0 | 2.3 | 24.5 | 10.0 | 3.7 | 10.8 | 8.8 | 2.0 | 291.3 | 4.6 |
| Losses from Sales of Tangible Assets | 0 | 0.0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | - |
| Losses from Equity Investment | 0 | 0.0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | - |
| Others | 11.3 | ²⁾ 9.0 | 2.3 | 24.5 | 10.0 | 3.7 | 10.8 | 8.8 | 2.0 | 291.3 | 4.6 |

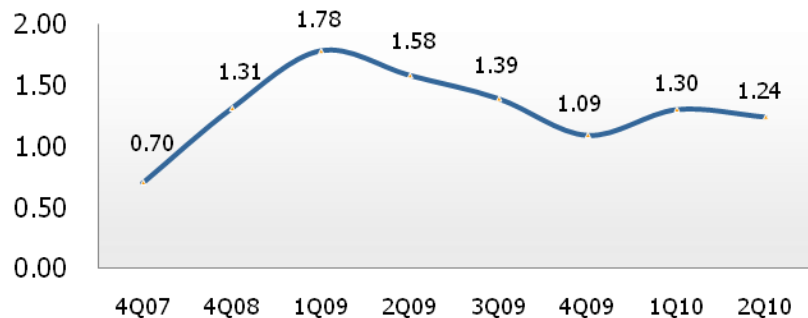
Note)

1. Other non-operating revenues: Gains on Bad Debt Collections (0.3), Rent (0.1), Others (9.0)
2. Other non-operating expenses: Losses on Bad Debt Collections(0.2), Donations (0.8), Others (8.0)

10. Asset Quality

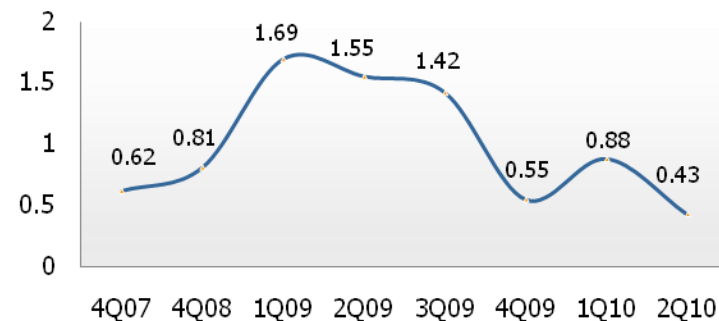
□ SBL Ratio

(Unit: %)



□ Delinquency Ratio

(Unit: %)

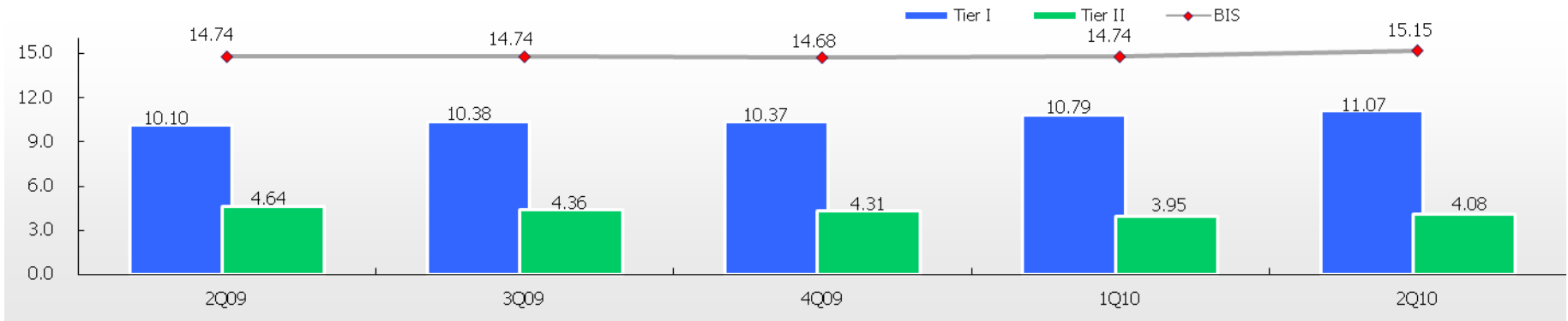


(Unit: KRW bn, %, %p)

| | 2010 | | 2009 | | | | QoQ | YTD |
|------------------------------|-----------------|----------|----------|----------|----------|----------|-------|--------|
| | 2Q | 1Q | 4Q | 3Q | 2Q | 1Q | | |
| Total Loans | 21,657.4 | 20,550.3 | 20,381.0 | 20,630.4 | 20,180.8 | 20,070.3 | 5.4 | 6.3 |
| Normal | 20,905.8 | 19,790.9 | 19,664.5 | 19,851.9 | 19,372.6 | 19,368.8 | 5.6 | 6.3 |
| Precautionary | 483.7 | 492.5 | 493.4 | 491.6 | 488.6 | 343.6 | △1.8 | △1.9 |
| Substandard | 224.0 | 213.9 | 179.3 | 197.5 | 217.0 | 215.4 | 4.7 | 24.9 |
| Doubtful | 32.5 | 37.2 | 36.5 | 70.3 | 84.8 | 99.1 | △12.6 | △11.0 |
| Expected loss | 11.4 | 15.8 | 7.3 | 19.1 | 17.7 | 43.5 | △28.3 | 56.2 |
| SBL(Substandard Below Loans) | 267.9 | 267.0 | 223.1 | 286.9 | 319.5 | 357.9 | 0.3 | 20.1 |
| (SBL Ratio (%)) | (1.24) | (1.30) | (1.09) | (1.39) | (1.58) | (1.78) | △0.06 | 0.15 |
| (SBL Coverage Ratio) | (125.98) | (123.93) | (136.77) | (116.86) | (108.96) | (100.11) | 2.05 | △10.79 |
| Loan Amount | 20,982.9 | 19,925.2 | 19,713.6 | 19,916.8 | 19,505.5 | 19,383.5 | 5.3 | 6.4 |
| Delinquent Amount | 91.2 | 174.9 | 108.8 | 283.4 | 302.4 | 328.2 | △47.9 | △16.2 |
| Delinquency Ratio | 0.43 | 0.88 | 0.55 | 1.42 | 1.55 | 1.69 | △0.45 | △0.12 |

11. Capital Adequacy

(Unit: %)



(Unit: KRW bn, %)

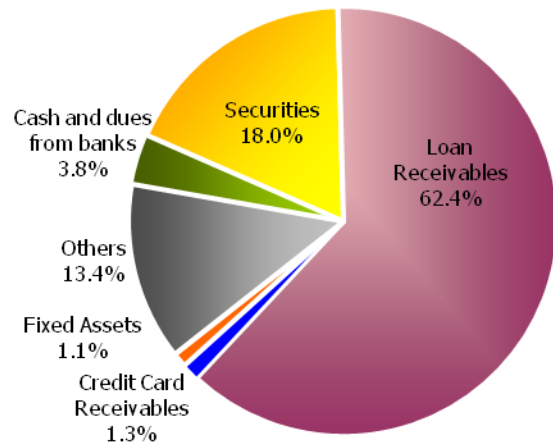
| | 2010 | | 2009 | | | |
|------------------------------------|------------------|----------|----------|----------|----------|----------|
| | ¹⁾ 2Q | 1Q | 4Q | 3Q | 2Q | 1Q |
| Total Risk Adjusted Capital | 3,356.9 | 3,215.7 | 3,185.3 | 3,166.9 | 3,136.4 | 3,091.2 |
| Tier I Capital | 2,452.5 | 2,353.2 | 2,249.8 | 2,229.8 | 2,149.0 | 2,075.5 |
| Tier II Capital | 904.4 | 862.5 | 935.5 | 937.1 | 987.4 | 1,015.7 |
| Total Risk Weighted Assets | 22,153.4 | 21,813.2 | 21,694.4 | 21,483.5 | 21,275.7 | 21,456.3 |
| Credit Risk | 20,327.7 | 20,016.5 | 19,935.8 | 19,770.5 | 19,599.8 | 19,840.9 |
| Market Risk | 64.3 | 73.8 | 86.0 | 95.6 | 108.9 | 99.0 |
| Operational Risk | 1,761.4 | 1,722.9 | 1,672.6 | 1,617.4 | 1,567.0 | 1,516.4 |
| BIS Capital Ratio | 15.15 | 14.74 | 14.68 | 14.74 | 14.74 | 14.41 |
| Tier I | 11.07 | 10.79 | 10.37 | 10.38 | 10.10 | 9.67 |
| Tier II | 4.08 | 3.95 | 4.31 | 4.36 | 4.64 | 4.73 |
| TCE | 6.86 | 6.87 | 6.94 | 6.63 | 6.87 | 6.42 |

¹⁾ Estimate

| | |
|---|----|
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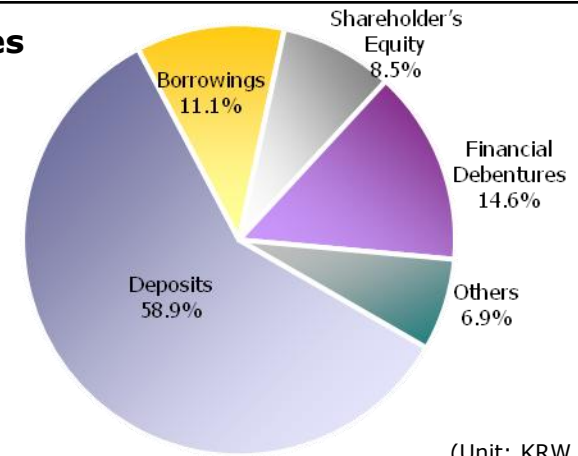


1. B/S Summary



Assets

Liabilities



(Unit: KRW bn, %, Balance)

| | 2010 | | 2009 | | | | QoQ | YTD |
|---|-----------------|----------|----------|----------|----------|----------|-------|-------|
| | 2Q | 1Q | 4Q | 3Q | 2Q | 1Q | | |
| Assets | 33,176.7 | 31,824.2 | 30,477.1 | 30,959.2 | 28,507.6 | 29,288.8 | 4.2 | 1.1 |
| Cash and Dues | 1,272.9 | 1,844.0 | 1,230.1 | 1,692.0 | 1,323.4 | 1,496.4 | △31.0 | △5.4 |
| Securities | 5,988.2 | 5,921.6 | 5,767.7 | 5,733.3 | 5,543.4 | 5,541.4 | 1.1 | 0.7 |
| Loans | 20,691.1 | 19,543.6 | 19,840.1 | 19,598.6 | 19,391.5 | 19,380.9 | 5.9 | △4.9 |
| Credit Card | 428.4 | 423.4 | 358.9 | 359.5 | 380.6 | 397.8 | 1.2 | 1.8 |
| Fixed Assets | 353.1 | 355.4 | 357.1 | 347.8 | 347.5 | 350.8 | △0.6 | △10.9 |
| Other Assets | 4,443.0 | 3,736.1 | 2,923.2 | 3,228.0 | 1,521.2 | 2,121.5 | 18.9 | 51.1 |
| Liability & Shareholder's Equity | 33,176.7 | 31,824.2 | 30,477.1 | 30,959.2 | 28,507.6 | 29,288.8 | 4.2 | 1.1 |
| Deposits | 19,562.6 | 18,933.6 | 18,510.5 | 18,027.0 | 17,447.4 | 16,963.7 | 3.3 | △6.4 |
| Borrowings | 3,668.2 | 3,870.1 | 3,744.5 | 4,279.7 | 4,225.6 | 4,608.9 | △5.2 | 2.8 |
| Financial Debentures | 2,815.1 | 2,465.3 | 2,646.3 | 2,963.3 | 2,767.7 | 2,727.4 | 14.2 | 10.1 |
| Other Liabilities | 4,832.7 | 4,345.1 | 3,456.3 | 3,632.4 | 2,103.4 | 3,102.9 | 11.2 | 41.6 |
| Shareholder's Equity | 2,298.1 | 2,210.1 | 2,119.5 | 2,056.8 | 1,963.5 | 1,885.9 | 4.0 | △2.6 |

2. I/S Summary

(Unit: KRW bn, %)

| | 2010 | | | | 2009 | | | | | QoQ | YoY |
|-------------------------------|----------------|--------------|-------|---------|-------|-------|---------|-------|---------|-------|-------|
| | 1H | 2Q | 1Q | | | 4Q | 3Q | 1H | 2Q | | |
| 1. Operating Revenues | 1,451.1 | 815.7 | 635.4 | 3,085.1 | 652.0 | 664.0 | 1,769.1 | 716.2 | 1,052.9 | 28.4 | △18.0 |
| Interest Revenue | 805.8 | 402.5 | 403.3 | 1,683.2 | 418.5 | 402.8 | 861.9 | 412.2 | 449.7 | △0.2 | △6.5 |
| Fee & Commission Revenue | 68.9 | 36.1 | 32.8 | 133.9 | 34.5 | 33.3 | 66.1 | 33.3 | 32.8 | 10.1 | 4.2 |
| Trust Account | 5.9 | 2.8 | 3.1 | 9.0 | 2.5 | 2.4 | 4.0 | 2.0 | 2.0 | △9.7 | 47.5 |
| Others | 570.5 | 374.3 | 196.2 | 1,259.0 | 196.5 | 225.5 | 837.0 | 268.7 | 568.3 | 90.8 | △31.8 |
| 2. Operating Expenses | 1,208.5 | 697.7 | 510.7 | 2,767.9 | 583.2 | 554.0 | 1,630.7 | 619.9 | 1,010.8 | 36.6 | △25.9 |
| Interest Expense | 355.9 | 179.0 | 176.9 | 805.2 | 182.2 | 187.1 | 435.9 | 200.9 | 235.0 | 1.2 | △18.4 |
| Fee & Commission Expense | 27.2 | 13.9 | 13.3 | 50.4 | 14.8 | 14.0 | 21.6 | 12.1 | 9.5 | 4.5 | 25.9 |
| Trust Account | 0 | 0 | 0 | 0.5 | 0 | 0.3 | 0.2 | 0.2 | 0 | - | - |
| Others | 586.0 | 390.8 | 195.2 | 1,333.2 | 246.6 | 234.9 | 851.7 | 270.3 | 581.4 | 100.2 | △31.2 |
| SG&A | 180.0 | 91.8 | 88.2 | 388.5 | 119.0 | 89.0 | 180.5 | 90.9 | 89.6 | 4.1 | △0.3 |
| Provision Expense | 59.4 | 22.3 | 37.1 | 190.1 | 20.6 | 28.7 | 140.8 | 45.5 | 95.3 | △39.9 | △57.8 |
| 3. Operating Income | 242.7 | 118.1 | 124.6 | 317.2 | 68.8 | 110.0 | 138.4 | 96.3 | 42.1 | △5.2 | 75.4 |
| 4. Non Operating Income | 11.1 | 0.9 | 10.1 | 0.8 | △5.4 | 0.8 | 5.4 | △2.9 | 8.3 | △91.2 | 105.6 |
| 5. Ordinary Income | 253.8 | 119.0 | 134.7 | 318.0 | 63.4 | 110.8 | 143.8 | 93.4 | 50.4 | △11.7 | 76.5 |
| 6. Special Income | - | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | - |
| 7. Income Before Income Taxes | 253.8 | 119.0 | 134.7 | 318.0 | 63.4 | 110.8 | 143.8 | 93.4 | 50.4 | △11.7 | 76.5 |
| 8. Income Taxes | 61.4 | 28.5 | 32.9 | 72.9 | 14.0 | 27.1 | 31.8 | 23.0 | 8.8 | △13.4 | 93.1 |
| 9. Net Income | 192.3 | 90.5 | 101.8 | 245.1 | 49.4 | 83.7 | 112.0 | 70.4 | 41.6 | △11.1 | 71.7 |

3. PPOP

(Unit: KRW bn, %)

| | 2010 | | | 2009 | | | | | QoQ | YoY | |
|---------------------------|--------------|--------------|-------|-------|------|-------|-------|-------|-------|--------|--------|
| | 1H | 2Q | 1Q | | 4Q | 3Q | 1H | 2Q | | | 1Q |
| PPOP | 320.7 | 144.2 | 176.4 | 528.7 | 89.2 | 143.6 | 296.0 | 142.0 | 154.0 | △18.3 | 8.3 |
| Provision Expenses | 67.0 | 25.2 | 41.7 | 210.7 | 25.8 | 32.8 | 152.2 | 48.6 | 103.6 | △39.6 | △56.0 |
| Loans | 63.3 | 28.9 | 34.4 | 161.0 | 26.1 | 28.1 | 106.8 | 33.0 | 73.8 | △16.0 | △40.7 |
| Payment Guarantees | 0.5 | 0.9 | △0.4 | 0.9 | △1.1 | 0.2 | 1.8 | △1.1 | 2.9 | △325.0 | △72.2 |
| Retirement Allowance | 7.6 | 2.9 | 4.6 | 20.6 | 5.1 | 4.2 | 11.3 | 3.0 | 8.3 | △37.0 | △32.7 |
| Others | △4.4 | △7.5 | 3.1 | 28.3 | △4.3 | 0.3 | 32.3 | 13.7 | 18.6 | △341.9 | △113.6 |
| Income Taxes | 61.4 | 28.5 | 32.9 | 72.9 | 14.0 | 27.1 | 31.8 | 23.0 | 8.8 | △13.4 | 93.1 |
| Net Income | 192.3 | 90.5 | 101.8 | 245.1 | 49.4 | 83.7 | 112.0 | 70.4 | 41.6 | △11.1 | 71.7 |

4. Security Investment

(Unit: KRW bn, %, Balance)

| | 2Q 2010 | | | | | 1Q 2010 | | 2Q 2009 | |
|------------------------|----------------|--------------------|-----------------------|---------|---------|---------|-------|---------|-------|
| | Total | Trading Securities | Investment Securities | | | Total | QoQ | Total | YoY |
| | | | Total | A.F.S* | H.T.M* | | | | |
| KRW Bonds | 5,181.1 | - | 5,181.1 | 1,397.4 | 3,783.7 | 5,152.1 | 0.6 | 4,720.1 | 9.8 |
| Government Bonds | 711.7 | - | 711.7 | 225.5 | 486.2 | 810.4 | △12.2 | 655.3 | 8.6 |
| Financial Debentures | 1,651.0 | - | 1,651.0 | 380.3 | 1,270.7 | 1,632.7 | 1.1 | 2,042.9 | △19.2 |
| Municipal Bonds | 281.4 | - | 281.4 | - | 281.4 | 241.6 | 16.5 | 167.4 | 68.1 |
| Govn't Corporate Bonds | 2,069.6 | - | 2,069.6 | 394.2 | 1,675.4 | 1,934.7 | 7.0 | 1,279.7 | 61.7 |
| Corporate Bonds | 467.4 | - | 467.4 | 397.4 | 70.0 | 532.7 | △12.3 | 574.8 | △18.7 |
| Foreign Bonds | 91.2 | - | 91.2 | 69.4 | 21.8 | 72.0 | 26.7 | 90.8 | 0.4 |
| Stock | 353.6 | 9.5 | 344.1 | 344.1 | - | 332.3 | 6.4 | 291.7 | 21.2 |
| Mutual Funds | 350.1 | 13.0 | 337.1 | 337.1 | - | 353.1 | △0.8 | 428.2 | △18.2 |
| Bonds | 112.6 | - | 112.6 | 112.6 | - | 112.2 | 0.4 | 106.3 | 5.9 |
| Stocks | 109.1 | - | 109.1 | 109.1 | - | 123.7 | △11.8 | 231.8 | △52.9 |
| MMF | 13.0 | 13.0 | - | - | - | 8.0 | 62.5 | 9.9 | 31.3 |
| Others | 115.4 | - | 115.4 | 115.4 | - | 109.2 | 5.7 | 80.2 | 43.9 |
| Others | 12.2 | - | 12.2 | 12.2 | - | 12.3 | △0.8 | 12.6 | △3.2 |
| Total | 5,988.2 | 22.5 | 5,965.7 | 2,160.2 | 3,805.5 | 5,921.8 | 1.1 | 5,543.4 | 8.0 |

5. Total Deposits / Loans

(Unit: KRW bn, %, Balance)

| Total Deposits | 2010 | | 2009 | | | | QoQ | YoY |
|------------------------|--------------------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|-------------|-------------|
| | 2Q | 1Q | 4Q | 3Q | 2Q | 1Q | | |
| KRW Deposits | 16,928.4 | 16,006.5 | 15,588.2 | 15,295.3 | 14,878.7 | 14,506.5 | 5.8 | 8.6 |
| Demand | 1,793.0 | 1,655.2 | 1,709.6 | 1,756.8 | 1,724.2 | 1,593.1 | 8.3 | 4.9 |
| Savings | 15,061.3 | 14,273.6 | 13,796.8 | 13,450.8 | 13,064.1 | 12,825.2 | 5.5 | 9.2 |
| Installment | 74.1 | 77.8 | 81.8 | 87.7 | 90.4 | 88.2 | △4.8 | △9.4 |
| C D | 2,425.9 | 2,584.8 | 2,643.5 | 2,401.2 | 2,208.2 | 2,158.3 | △6.1 | △8.2 |
| Bills sold | 25.5 | 26.7 | 30.3 | 21.2 | 22.0 | 15.5 | △4.5 | △15.8 |
| R P | 647.3 | 699.9 | 699.8 | 994.9 | 999.9 | 1,015.7 | △7.5 | △7.5 |
| Financial Debentures | 2,105.6 | 1,805.7 | 1,965.3 | 2,265.5 | 2,025.4 | 1,985.4 | 16.6 | 7.1 |
| Trust Account | 1,725.0 | 1,549.0 | 1,480.5 | 1,350.8 | 1,252.2 | 1,171.5 | 11.4 | 16.5 |
| Total Deposits | 23,857.7 | 22,672.7 | 22,407.6 | 22,328.9 | 21,386.4 | 20,852.9 | 5.2 | 6.5 |
| Total Loans | 2010 | | 2009 | | | | QoQ | YoY |
| | 2Q | 1Q | 4Q | 3Q | 2Q | 1Q | | |
| KRW Loans | 18,884.2 | 18,057.1 | 17,842.8 | 17,952.0 | 17,336.4 | 16,967.4 | 4.6 | 5.8 |
| Corporate (SME) | 13,666.4 (12,989.2) | 13,263.1 (12,688.6) | 13,149.2 (12,500.6) | 13,231.0 (12,562.7) | 12,881.9 (12,267.3) | 12,737.5 (12,135.6) | 3.0 2.4 | 3.9 3.9 |
| (Large Corps) | (677.2) | (574.4) | (648.6) | (668.3) | (614.6) | (601.9) | 17.9 | 4.4 |
| Household Public | 4,492.6 725.2 | 4,147.4 646.6 | 4,093.3 600.3 | 3,961.9 759.1 | 3,767.8 686.7 | 3,693.1 536.8 | 8.3 12.2 | 9.8 20.8 |
| Foreign Currency Loans | 1,152.2 | 1,063.2 | 1,116.1 | 1,245.9 | 1,400.9 | 1,563.6 | 8.4 | 3.2 |
| Trust Account | 26.5 | 30.4 | 31.4 | 27.2 | 30.6 | 29.9 | △12.8 | △15.6 |
| Others | 1,121.3 | 953.4 | 961.7 | 1,010.6 | 940.5 | 989.7 | 17.6 | 16.6 |
| Total Loans | 21,184.2 | 20,104.1 | 19,952.0 | 20,235.7 | 19,708.4 | 19,550.6 | 5.4 | 6.2 |

6. Corporate Loan Portfolio

(Unit: KRW bn, %, Balance)

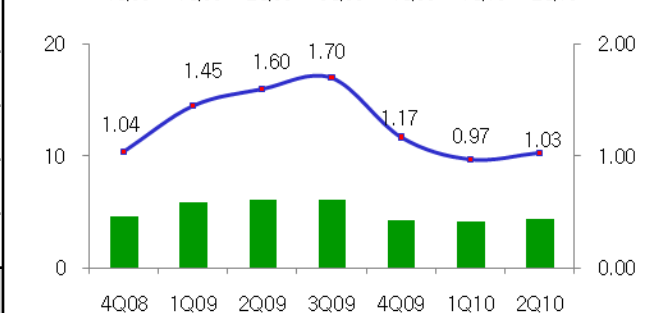
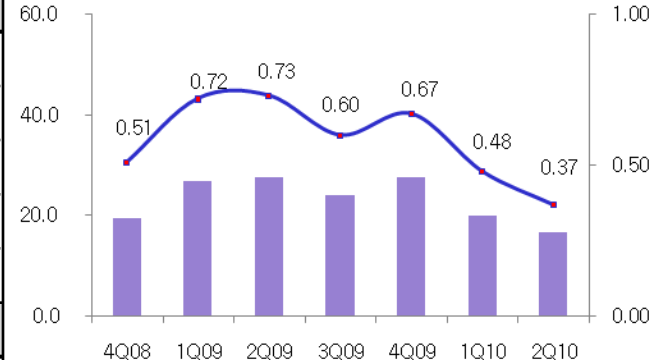
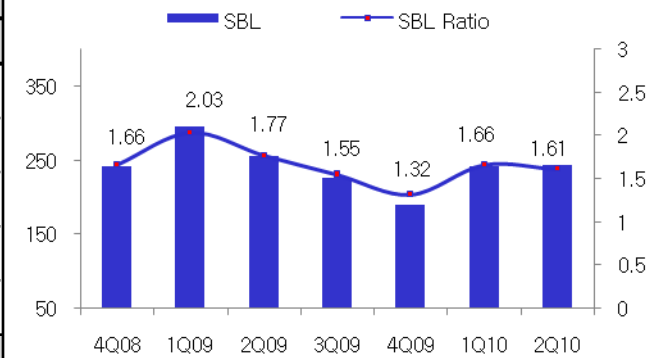
| | 2Q 2010 | | 1Q 2010 | | 2Q 2009 | |
|----------------------------|-----------------|--------------|----------|--------|----------|-------|
| | Amount | Ratio | Amount | Ratio | Amount | Ratio |
| Manufacturing Sectors | 6,727.5 | 46.7 | 6,530.3 | 47.0 | 6,594.8 | 48.6 |
| Steel Metal Products | 2,086.2 | 14.5 | 1,941.5 | 14.0 | 1,958.6 | 14.4 |
| Automobile Parts | 1,514.9 | 10.5 | 1,490.4 | 10.7 | 1,530.2 | 11.3 |
| Machinery | 896.3 | 6.2 | 952.9 | 6.9 | 975.7 | 7.2 |
| Petroleum, Rubber, etc. | 692.9 | 4.8 | 677.3 | 4.9 | 647.7 | 4.8 |
| Fabric | 239.3 | 1.7 | 213.4 | 1.5 | 213.2 | 1.6 |
| Garment & Shoes | 174.6 | 1.2 | 170.7 | 1.2 | 185.6 | 1.4 |
| Kitchen Units | 228.6 | 1.6 | 222.7 | 1.6 | 258.4 | 1.9 |
| Electronics | 374.2 | 2.6 | 382.4 | 2.8 | 354.6 | 2.6 |
| Paper, Paper Mills | 105.9 | 0.7 | 105.7 | 0.8 | 108.5 | 0.8 |
| Others | 414.6 | 2.9 | 373.3 | 2.7 | 362.3 | 2.7 |
| Non-Manufacturing | 7,664.1 | 53.3 | 7,379.3 | 53.1 | 6,973.8 | 51.4 |
| Wholesale & Retail | 1,711.1 | 11.9 | 1,660.9 | 11.9 | 1,604.3 | 11.8 |
| Public | 81.4 | 0.6 | 56.2 | 0.4 | 164.1 | 1.2 |
| Construction & Engineering | 790.1 | 5.5 | 710.6 | 5.1 | 645.2 | 4.8 |
| Real Estate & Lease | 1,534.0 | 10.7 | 1,527.3 | 11.0 | 1,463.3 | 10.8 |
| Insurance & Financing | 585.1 | 4.1 | 518.1 | 3.7 | 480.9 | 3.5 |
| Transportation | 1,029.2 | 7.1 | 1,000.6 | 7.2 | 917.7 | 6.8 |
| Hotel & Food | 333.9 | 2.3 | 340.1 | 2.5 | 324.1 | 2.4 |
| Others | 1,599.3 | 11.1 | 1,565.5 | 11.3 | 1,374.2 | 10.1 |
| Total | 14,391.6 | 100.0 | 13,909.6 | 100.00 | 13,568.6 | 100.0 |

7. Asset Quality

(Unit: KRW bn, %)

(Unit: KRW bn, %)

| | 2010 | | 2009 | | | | |
|--------------------|---------------|-----------------|----------|----------|----------|----------|----------|
| | 2Q | 1Q | 4Q | 3Q | 2Q | 1Q | |
| SME | Normal | 14,497.9 | 13,942.9 | 13,809.6 | 14,030.5 | 13,782.5 | 13,976.9 |
| | Precautionary | 415.9 | 440.9 | 441.1 | 419.5 | 416.1 | 273.2 |
| | Substandard | 208.4 | 198.8 | 162.8 | 157.0 | 175.6 | 171.2 |
| | Doubtful | 25.8 | 30.8 | 24.0 | 53.8 | 66.3 | 83.9 |
| | Expected Loss | 9.3 | 13.3 | 4.4 | 16.3 | 14.4 | 40.5 |
| | Total | 15,157.3 | 14,626.7 | 14,441.9 | 14,677.1 | 14,454.9 | 14,545.6 |
| Household | Normal | 4,467.0 | 4,118.4 | 4,054.4 | 3,906.9 | 3,710.8 | 3,639.4 |
| | Precautionary | 34.9 | 39.5 | 42.9 | 58.9 | 60.0 | 58.7 |
| | Substandard | 12.1 | 14.6 | 16.2 | 18.0 | 19.1 | 20.5 |
| | Doubtful | 3.2 | 3.9 | 10.0 | 4.8 | 7.1 | 4.9 |
| | Expected Loss | 1.3 | 1.5 | 1.5 | 1.3 | 1.4 | 1.5 |
| | Total | 4,518.5 | 4,177.9 | 4,125.0 | 3,989.9 | 3,798.4 | 3,725.0 |
| Credit Card | Normal | 417.1 | 413.2 | 349.1 | 346.8 | 366.6 | 384.7 |
| | Precautionary | 6.9 | 6.1 | 5.6 | 6.6 | 8.1 | 7.3 |
| | Substandard | 0.7 | 0.5 | 0.3 | 0.3 | 0.2 | 0.4 |
| | Doubtful | 2.9 | 2.5 | 2.5 | 4.3 | 4.0 | 3.9 |
| | Expected Loss | 0.8 | 1.1 | 1.4 | 1.5 | 1.9 | 1.4 |
| | Total | 428.4 | 423.4 | 358.9 | 359.5 | 380.6 | 397.8 |



8. Delinquency ratio / Write-offs and NPL sales

(Unit: KRW bn, %, %p)

| | 2010 | | 2009 | | | | 2008 4Q |
|----------------------------------|-----------------|----------|----------|----------|----------|----------|------------|
| | 2Q | 1Q | 4Q | 3Q | 2Q | 1Q | |
| Total Delinquency Ratio | 0.43 | 0.88 | 0.55 | 1.42 | 1.55 | 1.69 | 0.81 |
| Overdue Amount | 91.2 | 174.9 | 108.8 | 283.4 | 302.4 | 328.2 | 158.5 |
| Loan Amount | 20,982.9 | 19,925.2 | 19,713.6 | 19,916.8 | 19,505.6 | 19,383.5 | 19,546.7 |
| SMEs | 0.45 | 1.04 | 0.54 | 1.47 | 1.59 | 1.99 | 0.94 |
| Overdue Amount | 66.2 | 146.4 | 74.5 | 206.0 | 220.6 | 277.7 | 131.2 |
| Loan Amount | 14,564.4 | 14,071.8 | 13,867.9 | 14,053.5 | 13,862.4 | 13,923.9 | 13,934.8 |
| Households | 0.40 | 0.50 | 0.71 | 1.02 | 1.17 | 1.13 | 0.55 |
| Overdue Amount | 18.0 | 21.0 | 29.3 | 40.8 | 44.4 | 41.8 | 21.0 |
| Loan Amount | 4,517.1 | 4,175.6 | 4,122.3 | 3,986.7 | 3,794.3 | 3,718.5 | 3,844.2 |
| Credit Card | 1.13 | 1.16 | 1.39 | 1.95 | 2.15 | 2.11 | 1.83 |
| Overdue Amount | 4.9 | 4.9 | 5.0 | 7.0 | 8.2 | 8.4 | 6.3 |
| Loan Amount | 428.4 | 423.4 | 358.9 | 359.5 | 380.6 | 397.8 | 345.5 |
| Total Write-offs | 22.1 | 10.0 | 55.0 | 44.5 | 45.4 | 19.1 | 24.4 |
| Corporate | 18.7 | 5.2 | 48.0 | 38.5 | 40.0 | 15.5 | 18.9 |
| Household | 1.5 | 2.5 | 3.0 | 2.6 | 2.3 | 1.4 | 1.9 |
| Credit Card | 1.9 | 2.3 | 4.0 | 3.4 | 3.1 | 2.2 | 3.8 |
| Total NPL sales | 125.6 | 54.7 | 101.9 | 55.9 | 79.9 | 61.5 | 102.2 |
| (NPL Sales for SBL loans) | (84.9) | (33.2) | (63.1) | (34.8) | (55.6) | (26.6) | (100.2) |
| Corporate | 120.9 | 50.6 | 96.8 | 49.9 | 68.3 | 58.2 | 91.9 |
| Household | 4.2 | 3.9 | 4.8 | 5.6 | 11.3 | 3.2 | 9.8 |
| Credit Card | 0.5 | 0.2 | 0.3 | 0.4 | 0.3 | 0.1 | 0.5 |

9. SME Industry/Collateral Delinquency Ratio

Delinquency Ratio by Industry

(Unit: KRW bn, %, Balance)

| | 2Q 2010 | | 1Q 2010 | | 2Q 2009 | |
|--|-----------------|-------------------|-------------|-------------------|-------------|-------------------|
| | Loan Amount | Delinquency Ratio | Loan Amount | Delinquency Ratio | Loan Amount | Delinquency Ratio |
| Manufacturing Sector | 7,283.4 | 0.61 | 7,073.4 | 1.42 | 7,340.7 | 2.42 |
| Non-manufacturing Sector | 7,281.0 | 0.30 | 6,998.4 | 0.66 | 6,521.7 | 0.65 |
| Wholesale and Retail | 2,022.7 | 0.45 | 1,875.3 | 0.73 | 1,835.1 | 1.00 |
| Public & others | 0.3 | - | 0.2 | - | 0.1 | - |
| Construction | 748.1 | 0.57 | 668.1 | 0.69 | 602.8 | 2.55 |
| Real Estate & Lease | 1,500.5 | 0.14 | 1,484.9 | 0.82 | 1,401.1 | 0.13 |
| Finance and Insurance | 235.9 | - | 226.3 | - | 151.7 | - |
| Transportation & Communications | 1,087.2 | 0.44 | 1,084.7 | 0.43 | 1,071.2 | 0.20 |
| Hotel & Food | 338.8 | 0.17 | 344.7 | 0.76 | 329.5 | 0.43 |
| Others | 1,347.5 | 0.10 | 1,314.2 | 0.64 | 1,130.3 | 0.32 |
| Total | 14,564.4 | 0.45 | 14,071.8 | 1.04 | 13,862.4 | 1.59 |

Delinquency Ratio by Collateral

(Unit: KRW bn, %)

| | Total | Real Estate | Movable | Deposit | Guarantee | Credit |
|----------------|-------------------|------------------|---------------|----------------|------------------|------------------|
| 2Q 2010 | 0.45 | 0.78 | 0.42 | 0.02 | 0.40 | 0.18 |
| Amount | (14,564.4) | (6,296.4) | (71.2) | (461.2) | (1,170.1) | (6,565.5) |
| 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) |
| 2Q 2009 | 1.59 | 2.29 | 1.73 | 0.07 | 0.67 | 1.19 |
| Amount | (13,862.4) | (5,952.8) | (34.6) | (427.9) | (1,089.4) | (6,357.7) |

10. Household Loans

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

| | 2010 | | 2009 | | | | 2008 | QoQ | YoY |
|---------------------------------------|----------------|---------|---------|---------|---------|---------|---------|-------|-------|
| | 2Q | 1Q | 4Q | 3Q | 2Q | 1Q | | | |
| Household Loans – Retail (KRW) | 4,492.6 | 4,147.5 | 4,093.3 | 3,961.9 | 3,767.8 | 3,693.1 | 3,809.6 | 8.3 | 19.2 |
| Total Secured Loans | 3,825.9 | 3,488.1 | 3,437.5 | 3,286.4 | 3,019.7 | 2,915.9 | 3,009.6 | 9.7 | 26.7 |
| Mortgage / Home Equity | 2,473.3 | 2,229.8 | 2,165.3 | 2,089.0 | 1,876.7 | 1,778.3 | 1,712.8 | 10.9 | 31.8 |
| (Avg. LTV) | (47.29) | (47.76) | (47.80) | (47.69) | (47.85) | (48.50) | (50.14) | △0.47 | △0.56 |
| Others | 1,001.0 | 975.9 | 994.0 | 937.6 | 912.0 | 906.0 | 981.1 | 2.6 | 9.8 |
| Group Loans | 235.0 | 169.2 | 164.9 | 154.0 | 136.4 | 138.9 | 216.4 | 38.9 | 72.3 |
| Government Pension Backed | 116.6 | 113.2 | 113.3 | 105.8 | 94.6 | 92.7 | 99.3 | 3.0 | 23.3 |
| Non-Collateralized | 666.7 | 659.4 | 655.8 | 675.5 | 748.1 | 777.2 | 800.0 | 1.1 | △10.9 |
| Government Workers | 90.6 | 83.1 | 85.0 | 80.0 | 73.2 | 76.4 | 79.3 | 9.0 | 23.8 |
| Large Corp. Employees | 45.7 | 43.3 | 44.0 | 43.2 | 41.6 | 40.1 | 42.2 | 5.5 | 9.9 |
| Student Loans | 3.1 | 3.7 | 4.5 | 5.3 | 51.5 | 53.6 | 47.8 | △16.2 | △94.0 |
| Clean Credit | 287.4 | 283.6 | 284.9 | 277.7 | 262.6 | 248.2 | 246.3 | 1.3 | 9.4 |
| Others | 239.9 | 245.7 | 237.4 | 269.3 | 319.2 | 358.9 | 384.4 | △2.4 | △24.8 |

11. Credit Card Business

Credit Card Business

(Unit: KRW bn)

| Amount | 2010 | | 2009 | | | | 2008 | | | |
|-----------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | 2Q | 1Q | 4Q | 3Q | 2Q | 1Q | 4Q | 3Q | 2Q | 1Q |
| Credit Purchase | 820.9 | 811.7 | 739.4 | 702.1 | 690.0 | 706.7 | 650.7 | 650.4 | 640.9 | 671.7 |
| Lump-sum | 629.9 | 620.1 | 602.4 | 586.4 | 543.9 | 522.1 | 528.6 | 537.7 | 496.3 | 481.8 |
| Installment | 191.0 | 191.6 | 137.0 | 115.7 | 146.1 | 184.6 | 122.1 | 112.7 | 144.6 | 189.9 |
| Cash advance | 123.4 | 123.1 | 129.4 | 135.2 | 140.7 | 146.3 | 158.7 | 156.9 | 156.9 | 155.1 |
| Total | 944.3 | 934.8 | 868.8 | 837.3 | 830.7 | 853.0 | 809.4 | 807.3 | 797.8 | 826.8 |

| Balance | 2010 | | 2009 | | | | 2008 | | | |
|-----------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | 2Q | 1Q | 4Q | 3Q | 2Q | 1Q | 4Q | 3Q | 2Q | 1Q |
| Credit Purchase | 364.9 | 359.0 | 291.8 | 289.3 | 306.2 | 322.7 | 266.5 | 280.9 | 309.2 | 307.7 |
| Cash advance | 62.1 | 62.9 | 65.2 | 68.2 | 72.1 | 72.8 | 77.1 | 75.9 | 76.3 | 76.2 |
| Re-aged loans | 1.4 | 1.5 | 1.9 | 1.9 | 2.3 | 2.3 | 1.9 | 2.0 | 2.4 | 2.9 |
| Total | 428.4 | 423.4 | 358.9 | 359.4 | 380.6 | 397.8 | 345.5 | 358.8 | 387.9 | 386.8 |

| Income (Fees) | 2010 | | 2009 | | | | 2008 | | | |
|-----------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| | 2Q | 1Q | 4Q | 3Q | 2Q | 1Q | 4Q | 3Q | 2Q | 1Q |
| Credit Purchase | 20.6 | 20.8 | 17.7 | 17.0 | 17.7 | 19.1 | 16.7 | 15.9 | 16.8 | 18.7 |
| Cash advance | 4.5 | 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 | 0.2 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| Others | 0.9 | 0.8 | 0.8 | 0.9 | 0.9 | 0.8 | 1.0 | 1.1 | 1.1 | 1.0 |
| Total | 26.0 | 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 |

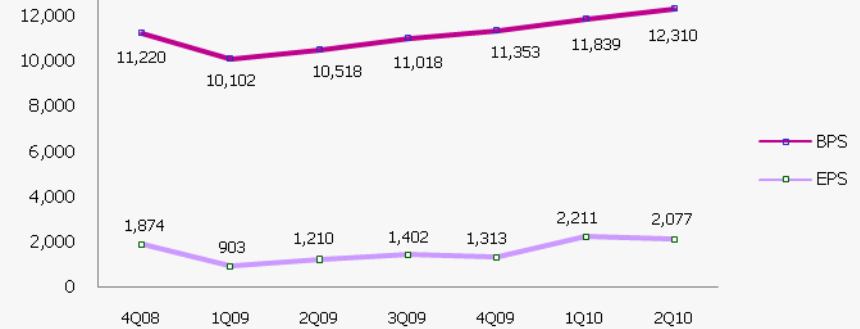
Credit Ratings

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

| (End of June 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