

***2010 Financial Results  
& 2011 Earnings Guidance***

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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.2010 4Q Results

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# 1. Earnings Highlight

## Growth

- ❖ **Total Credits: Up by 2.2% (470.0 billion won) QoQ**  
- KRW Loans up by 2.5% (484.0 billion won) QoQ
- ❖ **Total Deposits: Up by 4.0% (975.4 billion won) QoQ**  
- KRW Deposits up by 7.9% (1,476.7 billion won) QoQ

## Asset Quality

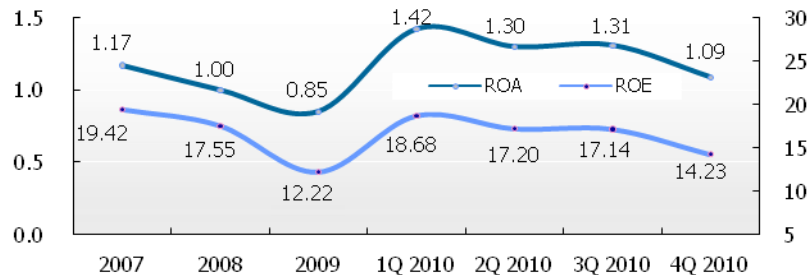
- ❖ **P&B Loan Ratio: 3.56%, down by 0.15%p QoQ**
- ❖ **S&B Loan Ratio: 1.07%, down by 0.07%p QoQ**
- ❖ **Delinquency Ratio: 0.53%, down by 0.03%p QoQ**

## Profitability

- ❖ **Top Line**
  - ▶ **Net Interest Income increased by 3.1% YoY**
    - Accumulative NIM is 3.17% down by 0.06%p YoY and down by 0.03%p QoQ
    - Quarterly NIM is 3.07% down by 0.37%p YoY and up by 0.01%p QoQ
- ❖ **Bottom Line**
  - ▶ **Annualized Credit Cost for 2010 is 0.70%, down by 0.23%p YoY**
  - ▶ **Annualized Cost Income Ratio for 2010 is 40.57%, down by 2.80% YoY**
- ❖ **2010 FY Net Profit of 333.5 billion won, increased by 36.1%(88.4 billion won) YoY**

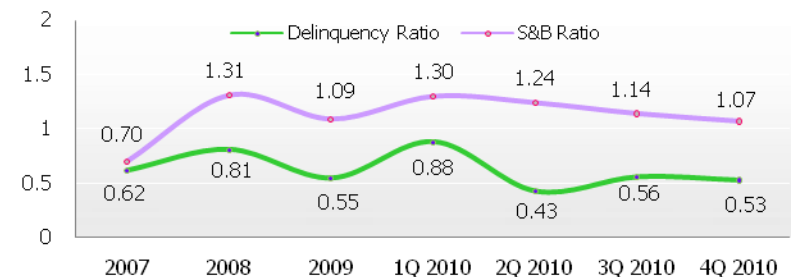
□ ROA / ROE

(Unit: %)



□ Asset Quality

(Unit: %)



## 2. Key Financial Indicators

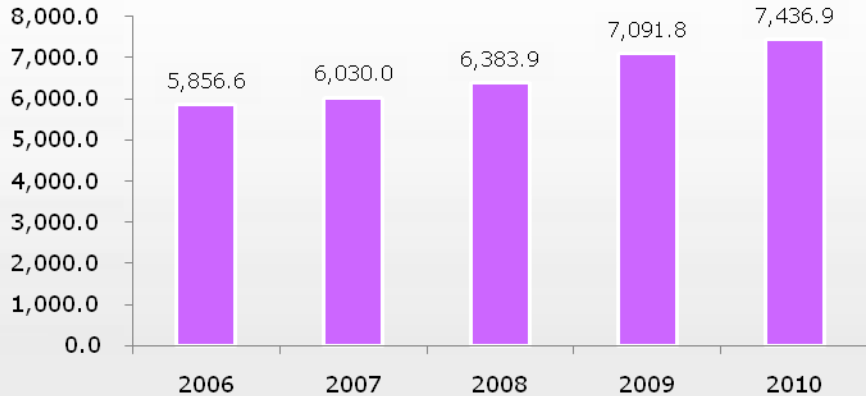
(Unit: KRW bn, %, %p, Balance)

	2010				2009 4Q	QoQ	YoY
	4Q	3Q	2Q	1Q			
<b>Total Assets</b>	<b>36,788.8</b>	36,283.6	35,035.5	33,493.7	32,037.0	1.4	14.8
Bank Account	<b>34,726.1</b>	34,319.2	33,176.7	31,824.2	30,477.1	1.2	13.9
Trust Account	<b>2,062.7</b>	1,964.4	1,858.8	1,669.5	1,559.9	5.0	32.2
<b>Total Deposits</b>	<b>25,630.0</b>	24,654.6	23,857.7	22,672.7	22,407.6	4.0	14.4
Bank Account	<b>23,774.9</b>	22,874.4	22,132.7	21,123.7	20,927.2	3.9	13.6
Won Deposits	<b>20,218.3</b>	18,741.7	16,928.4	16,006.5	15,588.2	7.9	29.7
Demand	<b>1,816.3</b>	1,820.5	1,793.0	1,655.2	1,709.6	△0.2	6.2
Savings	<b>18,337.5</b>	16,852.9	15,061.3	14,273.6	13,796.8	8.8	32.9
Installment	<b>64.5</b>	68.2	74.1	77.8	81.8	△5.4	△21.1
CD	<b>1,063.1</b>	1,652.1	2,425.9	2,584.8	2,643.5	△35.7	△59.8
Trust Account	<b>1,855.1</b>	1,780.2	1,725.0	1,549.0	1,480.4	4.2	25.3
<b>Total Credits</b>	<b>22,226.6</b>	21,756.6	21,184.2	20,104.1	19,952.0	2.2	11.4
Total Loans	<b>21,581.5</b>	21,105.2	20,509.6	19,478.9	19,284.6	2.3	11.9
KRW Loans	<b>20,018.0</b>	19,534.0	18,884.2	18,057.1	17,842.8	2.5	12.2
SMEs	<b>13,618.1</b>	13,504.0	12,989.2	12,688.6	12,500.6	0.8	8.9
Households	<b>4,753.7</b>	4,597.1	4,492.6	4,147.5	4,093.3	3.4	16.1
Guarantees	<b>645.1</b>	651.4	674.6	625.2	667.4	△1.0	△3.3
<b>Total Securities</b>	<b>7,456.8</b>	7,280.8	7,169.4	6,976.2	6,750.2	2.4	10.5
Bank Account	<b>6,231.3</b>	6,017.9	5,988.2	5,921.6	5,767.7	3.5	8.0
Trust Account	<b>1,225.5</b>	1,262.9	1,181.2	1,054.6	982.5	△3.0	24.7
<b>Shareholders' Equity</b>	<b>2,458.0</b>	2,406.2	2,298.1	2,210.1	2,119.5	2.2	16.0

Low Cost Deposit growth

(Unit: KRW bn, Average Balance)

Low Cost Deposits



Low Cost Deposit Funding Costs

(Unit: %, Accumulated)

	2010				2009
	4Q	3Q	2Q	1Q	
Demand Deposits	<b>0.32</b>	0.32	0.33	0.33	0.32
Savings Deposits	<b>0.15</b>	0.15	0.15	0.15	0.16
Free Corporate Savings Deposits	<b>1.36</b>	1.33	1.31	1.34	1.52
<b>Total</b>	<b>0.55</b>	0.54	0.53	0.55	0.65

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

	2010				2009	QoQ	YoY
	4Q	3Q	2Q	1Q			
<b>Low Cost Deposits (A)</b>	<b>7,436.9</b>	7,357.7	7,322.2	7,298.2	7,091.8	1.1	4.9
<b>Demand Deposits</b>	<b>1,706.9</b>	1,711.0	1,727.2	1,687.8	1,552.7	△0.2	9.9
<b>Savings Deposits</b>	<b>3,524.3</b>	3,481.1	3,442.0	3,408.2	3,191.7	1.2	10.4
<b>Free Corporate Savings Deposits</b>	<b>2,205.7</b>	2,165.6	2,153.0	2,202.2	2,347.4	1.9	△6.0
Deposits in KRW (B)	<b>17,323.7</b>	16,696.0	16,136.2	15,798.3	14,827.1	3.8	16.8
<b>Total Deposits (Bank Account) (C)</b>	<b>22,012.8</b>	21,696.0	21,351.4	20,990.7	20,339.4	1.5	8.2
Total Deposits (Bank + Trust Account)(D)	<b>23,702.5</b>	23,354.8	22,952.3	22,524.4	21,637.0	1.5	9.5
Low Cost Deposits/Won Deposits(A/B)	<b>42.93</b>	44.07	45.38	46.20	47.83	△1.14	△4.90
<b>Low Cost Deposits/Total Deposits (A/C)</b>	<b>33.78</b>	33.91	34.29	34.77	34.87	△0.13	△1.09
Low Cost Deposits/Total Deposits(A/D)	<b>31.38</b>	31.50	31.90	32.40	32.78	△0.13	△1.40

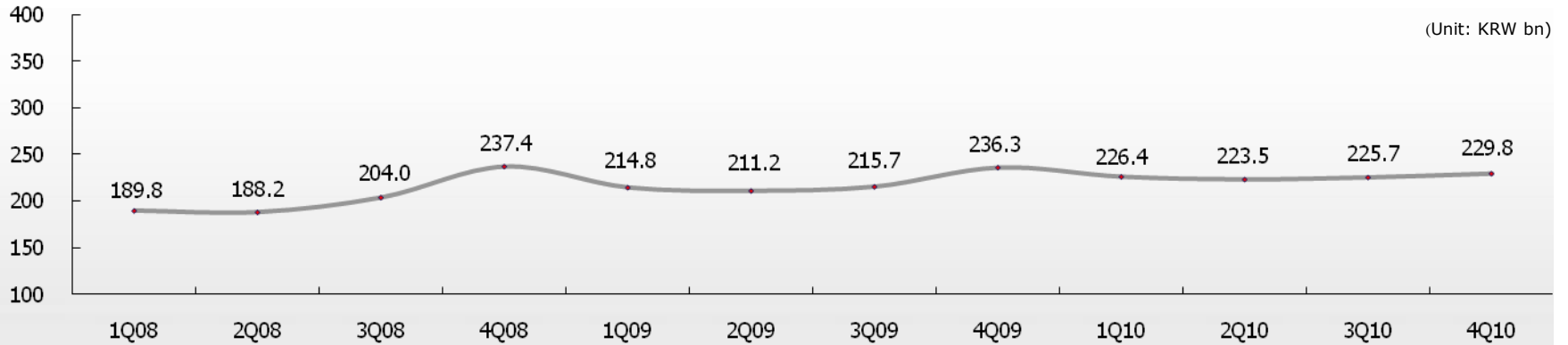
### 3. Income Statement

(Unit: KRW bn, %, %p)

		2010				2009		QoQ	YoY
		4Q	3Q	2Q	1Q		4Q		
Net Interest Income	<b>905.4</b>	<b>229.8</b>	225.7	223.5	226.4	878.0	236.3	1.8	3.1
Net Fee Income	<b>81.6</b>	<b>20.4</b>	19.5	22.3	19.4	83.4	19.7	4.6	△2.2
Fees from Trust Account	<b>12.5</b>	<b>3.7</b>	2.9	2.8	3.1	8.5	2.5	27.6	47.1
Others	<b>△0.1</b>	<b>3.1</b>	12.3	△16.5	1.0	△74.1	△50.1	△74.8	△99.9
Provision Expense(-)	<b>159.8</b>	<b>68.6</b>	31.8	22.3	37.1	190.1	20.6	115.7	△15.9
SG&A(-)	<b>405.5</b>	<b>131.6</b>	93.9	91.8	88.2	388.5	119.0	40.1	4.4
Net Operating Income	<b>434.1</b>	<b>56.8</b>	134.6	118.1	124.6	317.2	68.8	△57.8	36.9
Non-Operating Income	<b>9.2</b>	<b>△3.7</b>	1.9	0.9	10.1	0.8	△5.4	Net Loss	1,050.0
Income Before Income Taxes	<b>443.3</b>	<b>53.1</b>	136.5	119.0	134.7	318.0	63.4	△61.1	39.4
Income Tax Expenses(-)	<b>109.8</b>	<b>15.1</b>	33.3	28.5	32.9	72.9	14.0	△54.7	50.6
Net Income	<b>333.5</b>	<b>38.0</b>	103.2	90.5	101.8	245.1	49.4	△63.2	36.1
ROA	<b>1.09</b>		1.31	1.30	1.42	0.85		△0.22	0.24
ROE	<b>14.23</b>		17.14	17.20	18.68	12.22		△2.91	2.01

## 4. Interest Income

### □ Net Interest Income

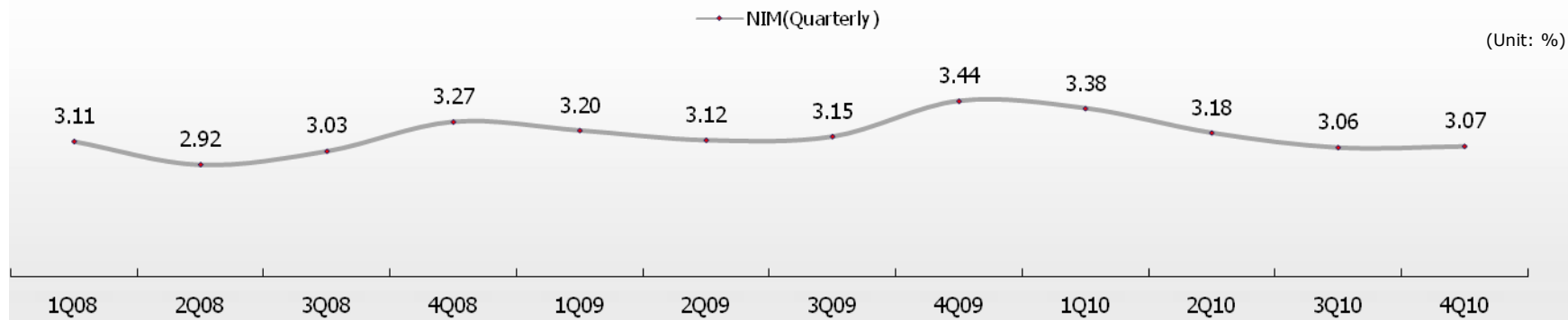


(Unit: KRW bn, %)

		2010				2009		QoQ	YoY
		4Q	3Q	2Q	1Q	4Q			
Net Interest Income	<b>905.4</b>	<b>229.8</b>	225.7	223.5	226.4	878.0	236.3	1.8	3.1
Interest Revenues	<b>1,622.1</b>	<b>409.7</b>	406.6	402.5	403.3	1,683.2	418.5	0.7	△3.6
Interest on Loans	<b>1,337.5</b>	<b>340.9</b>	335.2	329.6	331.8	1,392.7	346.9	1.7	△4.0
Interest on Securities	<b>263.3</b>	<b>64.0</b>	66.3	67.1	65.9	266.2	65.8	△3.5	△1.1
Others	<b>21.3</b>	<b>4.8</b>	5.1	5.8	5.6	24.3	5.8	△7.8	△12.8
Interest Expenses	<b>716.7</b>	<b>179.8</b>	181.0	179.0	176.9	805.2	182.2	△0.7	△11.0
Interest on Deposits	<b>479.4</b>	<b>125.0</b>	122.4	116.5	115.5	485.2	111.8	2.1	△1.2
Interest on Debentures	<b>140.8</b>	<b>34.3</b>	35.2	36.4	34.9	167.1	39.7	△2.6	△15.7
Others	<b>96.5</b>	<b>20.5</b>	23.4	26.1	26.5	152.9	30.7	△12.4	△36.9



## □ NIM Trend



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

	2010				2009	QoQ	YoY
	4Q	3Q	2Q	1Q			
<b>NIM</b>	<b>3.17</b>	3.20	3.27	3.38	3.23	△0.03	△0.06
<b>NIS</b>	<b>3.81</b>	3.88	4.00	4.14	4.16	△0.07	△0.35
Interest Rate on KRW Loans	<b>6.45</b>	6.53	6.66	6.84	7.17	△0.08	△0.72
Households	<b>5.90</b>	5.99	6.12	6.33	6.77	△0.09	△0.87
Corporate	<b>6.05</b>	6.11	6.20	6.35	6.77	△0.06	△0.72
Interest Rate paid on KRW Deposits	<b>2.64</b>	2.65	2.66	2.70	3.01	△0.01	△0.37
Interest Earning Assets (Accumulated)	<b>26,690.0</b>	26,371.2	25,936.6	25,524.6	25,415.5	1.2	5.0
Avg. Interest Earning Assets (Quarterly)	<b>27,635.8</b>	27,226.2	26,344.0	25,524.6	25,581.9	1.5	8.0

## 6. Non-Interest Income

(Unit: KRW bn, %)

	2010					2009		QoQ	YoY
	4Q	3Q	2Q	1Q	4Q				
Non-Interest Income	<b>94.1</b>	<b>27.3</b>	34.7	8.6	23.5	17.8	△27.9	△21.3	428.7
Non-Interest Revenues	<b>1,137.1</b>	<b>255.6</b>	236.2	413.2	232.1	1,401.9	233.5	8.2	△18.9
Fee Income	<b>135.8</b>	<b>33.7</b>	33.2	36.1	32.8	133.9	34.5	1.5	1.4
Fees from Trust Acct.	<b>12.5</b>	<b>3.7</b>	2.9	2.8	3.1	9.0	2.5	27.6	38.9
Others	<b>988.8</b>	<sup>1)</sup> <b>218.2</b>	200.1	374.3	196.2	1,259.0	196.5	9.0	△21.5
Non-Interest Expenses	<b>1,043.0</b>	<b>228.3</b>	201.5	404.7	208.5	1,384.1	261.4	13.3	△24.6
Commissions Paid	<b>54.1</b>	<b>13.2</b>	13.7	13.9	13.3	50.5	14.8	△3.6	7.3
Trust Acct. Losses	<b>0</b>	<b>0</b>	0	0	0	0.5	0	-	-
Others	<b>988.9</b>	<sup>2)</sup> <b>215.1</b>	187.8	390.8	195.2	1,333.1	246.6	14.5	△25.8

Note)

1. Non-Interest Other Revenues: Security Investment Related Gains (19.1), FX & Derivative Related Gains (198.4), Gains from NPL Sales (0.6)
2. Non-Interest Other Expenses: Security Investment Related Losses (6.7), FX & Derivative Related Losses (184.9), Losses from NPL Sales (7.2)  
Contribution to Miscellaneous Funds (10.0), Deposit Insurance (6.2)

## 7. Provisioning

### Provision Expenses

(Unit: KRW bn)

	2010					2009				
	4Q	3Q	2Q	1Q		4Q	3Q	2Q	1Q	
Corporate	<b>155.8</b>	<b>65.8</b>	25.4	27.2	37.4	141.2	17.4	25.1	26.5	72.2
Household	$\Delta$ <b>0.3</b>	<b>1.3</b>	1.0	2.0	$\Delta$ 4.6	14.7	6.3	2.0	3.7	2.7
Credit Card	<b>2.6</b>	<b>0.4</b>	0.4	0.6	1.2	5.9	1.3	1.1	1.8	1.7
Others	<b>1.7</b>	<b>1.1</b>	5.0	$\Delta$ 7.5	3.1	28.3	$\Delta$ 4.4	0.5	13.5	18.7
Trust Account	<b>0</b>	<b>0</b>	0	0	0	0	0	0	0	0
Total (A)	<b>159.8</b>	<b>68.6</b>	31.8	22.3	37.1	190.1	20.6	28.7	45.5	95.3
Total Credit (B)	<b>22,740.2</b>	<b>22,740.2</b>	22,240.9	21,657.4	20,550.3	20,381.0	20,381.0	20,630.4	20,180.8	20,070.3
Credit Cost (A/B)	<b>0.70</b>	<b>1.20</b>	0.57	0.41	0.73	0.93	0.40	0.55	0.90	1.93

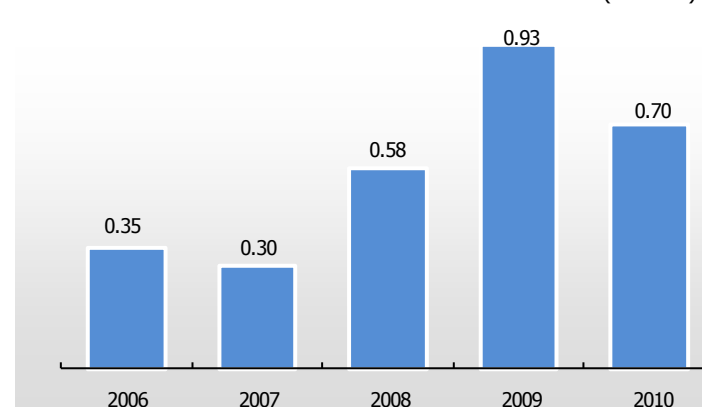
### Provision Balances

(Unit: KRW bn)

	2010				2009 4Q
	4Q	3Q	2Q	1Q	
Corporate	<b>274.2</b>	277.0	273.6	268.9	237.4
Household	<b>54.3</b>	53.8	53.4	51.6	57.8
Credit Card	<b>11.6</b>	11.5	11.5	11.2	10.8
Trust	<b>0</b>	0.4	0.4	0.4	0.4
Total	<b>340.1</b>	342.7	338.9	332.1	306.4

### □ Credit Cost

(Unit: %)



**Summary of SG&A**

- Changes in SG&A
  - SG&A : up by 37.7 billion won, 40.1% QoQ
  - Salaries and other expenses : up by 14.1 billion won, 15.8% YoY mostly due to promotion & price hikes
  - Expenses related to Honorary Retirement : 7.1 billion won(36 personnel)
  
- Cost Income Ratio in the 4Q(Accumulated)(40.57%) improved by 2.80% YoY

(Unit: KRW bn, %, %p)

	2010				2009		QoQ	YoY	
	4Q	3Q	2Q	1Q	4Q				
Total SG&A	<b>405.5</b>	<b>131.6</b>	93.9	91.8	88.2	388.5	119.0	△1.3	11.6
Salaries and other expenses	<b>330.3</b>	<b>103.1</b>	76.9	77.5	72.8	311.4	89.2	34.1	6.1
Depreciation	<b>37.3</b>	<b>10.5</b>	9.5	8.7	8.6	32.1	9.3	10.5	16.2
Taxes and dues	<b>11.5</b>	<b>3.1</b>	3.3	2.6	2.5	11.9	3.0	△6.1	△3.4
Retirement Allowance	<b>19.6</b>	<b>7.8</b>	4.2	3.0	4.6	20.7	5.1	85.7	△5.3
Honorary Retirement	<b>6.8</b>	<b>7.1</b>	0	0	△0.3	12.5	12.5	-	△45.6
Cost Income Ratio	<b>40.57</b>	<b>51.21</b>	36.07	39.55	35.29	43.37	57.10	15.14	△2.80

## 9. Non-Operating Income

(Unit: KRW bn, %)

	2010					2009		QoQ	YoY
	4Q	3Q	2Q	1Q		4Q			
Non-operating Income	<b>9.2</b>	<b>△3.8</b>	1.9	0.9	10.1	0.8	△5.4	Net Loss	1,050.0
Non-operating Revenues	<b>41.5</b>	<b>9.6</b>	9.6	9.9	12.4	25.3	4.6	-	64.0
Gains from Sales of Tangible Assets	<b>0.1</b>	<b>0</b>	0.1	0	0	0	0	-	-
Gains from Equity Investment	<b>1.7</b>	<b>1.0</b>	0.2	0.5	0	4.6	2.1	400.0	-63.0
Others	<b>39.7</b>	<b><sup>1)</sup>8.6</b>	9.3	9.4	12.4	20.7	2.5	-7.5	91.8
Non-operating Expenses	<b>32.3</b>	<b>13.3</b>	7.7	9.0	2.3	24.5	10.0	72.7	31.8
Losses from Sales of Tangible Assets	<b>0.8</b>	<b>0.8</b>	0	0	0	0	0	-	-
Losses from Equity Investment	<b>1.4</b>	<b>1.4</b>	0	0	0	0	0	-	-
Others	<b>30.1</b>	<b><sup>2)</sup>11.1</b>	7.7	9.0	2.3	24.5	10.0	44.2	22.9

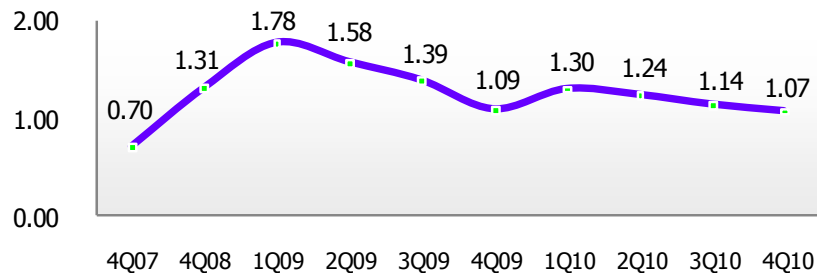
Note)

1. Other Non-Operating Revenues: Gains on Bad Debt Collections (0.4), Rent (0.1), Others (8.1)
2. Other Non-Operating Expenses: Losses on Bad Debt Collections(0.4), Donations (6.5), Others (4.2)

## 10. Asset Quality

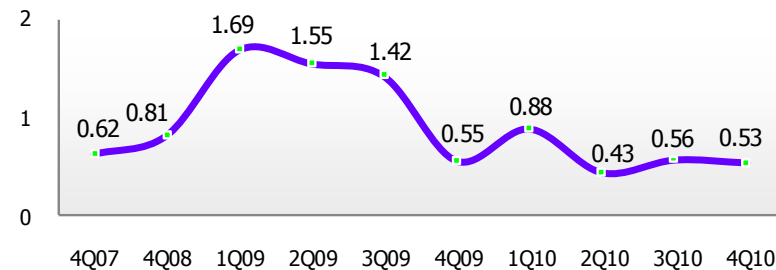
### □ SBL Ratio

(Unit: %)



### □ Delinquency Ratio

(Unit: %)



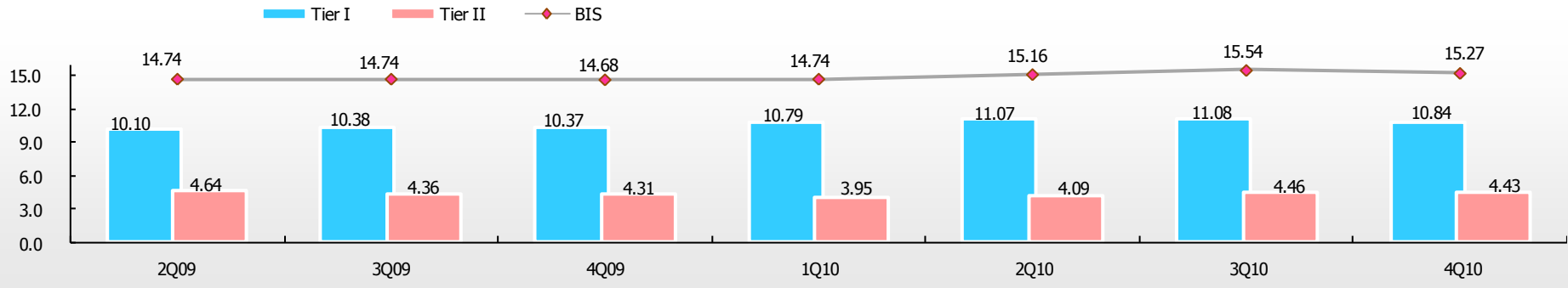
(Unit: KRW bn, %, %p)

	2010				2009 4Q	QoQ	YoY
	4Q	3Q	2Q	1Q			
Total Loans	<b>22,740.2</b>	22,240.9	21,657.4	20,550.3	20,381.0	2.2	11.6
Normal	<b>21,929.6</b>	21,416.1	20,905.8	19,790.9	19,664.5	2.4	11.5
Precautionary	<b>566.6</b>	572.4	483.7	492.5	493.4	△1.0	14.8
Substandard	<b>220.6</b>	221.7	224.0	213.9	179.3	△0.5	23.0
Doubtful	<b>9.9</b>	17.4	32.5	37.2	36.5	△43.1	△72.9
Expected loss	<b>13.5</b>	13.3	11.4	15.8	7.3	1.5	84.9
S&B(Substandard Below Loans)	<b>244.0</b>	252.4	267.9	267.0	223.1	△3.3	9.4
(S&B Ratio (%))	<b>(1.07)</b>	(1.14)	(1.24)	(1.30)	(1.09)	△0.07	△0.02
(S&B Coverage Ratio (%))	<b>(143.67)</b>	(135.20)	(125.98)	(123.93)	(136.77)	8.47	6.90
Loan Amount	<b>22,095.1</b>	21,589.5	20,982.9	19,925.2	19,713.6	2.3	12.1
Delinquent Amount	<b>116.2</b>	121.8	91.2	174.9	108.8	△4.6	6.8
Delinquency Ratio	<b>0.53</b>	0.56	0.43	0.88	0.55	△0.03	△0.02

# 11. Capital Adequacy

## □ BIS Ratio

(Unit: %)



(Unit: KRW bn, %)

	2010				2009 4Q
	<sup>1)</sup> 4Q	3Q	2Q	1Q	
<b>Total Risk Adjusted Capital</b>	<b>3,595.3</b>	3,572.0	3,353.3	3,215.7	3,185.3
Tier I Capital	<b>2,551.8</b>	2,547.1	2,449.4	2,353.2	2,249.8
Tier II Capital	<b>1,043.5</b>	1,024.9	903.9	862.5	935.5
<b>Total Risk Weighted Assets</b>	<b>23,546.8</b>	22,984.9	22,116.3	21,813.2	21,694.4
Credit Risk	<b>21,619.3</b>	21,098.3	20,290.2	20,016.5	19,935.8
Market Risk	<b>87.1</b>	82.2	64.7	73.8	86.0
Operational Risk	<b>1,840.3</b>	1,804.4	1,761.4	1,722.9	1,672.6
<b>BIS Capital Ratio</b>	<b>15.27</b>	15.54	15.16	14.74	14.68
Tier I	<b>10.84</b>	11.08	11.07	10.79	10.37
Tier II	<b>4.43</b>	4.46	4.09	3.95	4.31
<b>TCE</b>	<b>7.02</b>	6.95	6.86	6.87	6.94

<sup>1)</sup> Estimate

# II. 2011 Earnings Guidance

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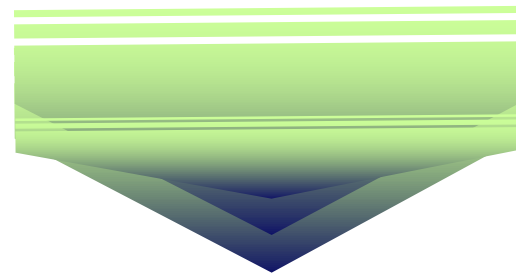


# 2011 Management Policy



**Increased Market  
Dominance &  
Synergy  
Maximization**

- **Increased Market Dominance**
- **FHC System Stabilization & Synergy Maximization**
- **Win Win Strategy & CSR**
- **Future Coping Strategy & Risk Management**
- **Employee Skill Enhancement & Happiness Management**



**“Achieve 2011’s Business Aim”**

## 2. Major Financial Plans

### 1. Balance Sheet

(Unit: KRW bn, %, Balance)

	2011 Plan	2010	Increase (2011 vs. 2010)	Ratio (2011 vs. 2010)	2009
Total Assets	<b>40,200.0</b>	36,788.8	3,411.1	9.3	32,037.0
Bank Account	<b>37,191.2</b>	34,726.1	2,465.1	7.1	30,477.1
Trust Account	<b>3,108.8</b>	2,062.7	1,046.0	50.7	1,559.9
Total Deposits	<b>27,775.0</b>	25,630.0	2,145.0	8.4	22,407.6
Bank Account	<b>25,775.0</b>	23,774.9	2,000.1	8.4	20,927.2
Trust Account	<b>2,000.0</b>	1,855.1	144.9	7.8	1,480.4
Total Credits	<b>24,550.0</b>	22,226.6	2,323.4	10.5	19,952.0
KRW Loans	<b>22,200.0</b>	20,018.0	2,182.0	10.9	17,842.8
(Corporate)	<b>16,101.4</b>	14,450.3	1,651.1	11.4	13,149.2
(Household)	<b>5,218.6</b>	4,753.7	464.9	9.8	4,093.3
(Public etc.)	<b>880.0</b>	813.9	66.1	8.1	600.4
Guarantees	<b>750.0</b>	645.1	104.9	16.3	667.4
Total Securities	<b>7,976.7</b>	7,456.8	519.9	7.0	6,750.2
Bank Account	<b>6,616.7</b>	6,231.3	385.4	6.2	5,767.7
Trust Account	<b>1,360.0</b>	1,225.5	134.5	11.0	982.6
Shareholder's Equity	<b>2,863.2</b>	2,458.0	405.2	16.5	2,119.5

## 2. Major Financial Plans

### 2. Core Ratios

(Unit: KRW bn, %p)

	2011 Plan	2010	Increase (2011 vs. 2010)	2009
BIS Ratio	<sup>1)</sup> <b>15.34</b>	15.27	0.07	14.70
(Tier I)	<b>11.03</b>	10.84	0.19	10.38
(Tier II)	<b>4.31</b>	4.43	△0.12	4.32
TCE(Tangible Common Equity Ratio)	<b>7.39</b>	7.02	0.37	6.94
ROA	<b>1.14</b>	1.09	0.05	0.85
ROE	<b>15.03</b>	14.23	0.80	12.22
NIM	<b>3.00</b>	3.17	△0.17	3.23
Cost Income Ratio	<b>40.85</b>	40.57	0.28	43.37
NPL	<b>264.0</b>	244.0	8.2	223.1
NPL Ratio	<b>1.05</b>	1.07	△0.02	1.09
NPL Coverage Ratio	<b>125.27</b>	143.67	△18.40	136.77
Delinquency Ratio	<b>0.70</b>	0.53	0.17	0.55

1) Based on Basel II

## 2. Major Financial Plans

### 3. B/S Summary

(Unit: KRW bn, %, Balance)

	2011 Plan	2010	Increase (2011 vs. 2010)	Ratio (2011 vs. 2010)	2009
Assets	<b>37,191.2</b>	34,726.1	2,465.1	7.1	30,477.1
Cash and Dues	<b>1,686.7</b>	2,005.1	△318.4	△15.9	1,230.1
Securities	<b>6,616.7</b>	6,231.3	385.4	6.2	5,767.7
Loans	<b>24,272.8</b>	21,668.0	2,604.8	12.0	19,840.1
Credit Cards	<b>387.6</b>	411.3	△23.7	5.8	358.9
Fixed Assets	<b>422.6</b>	389.6	33.0	8.5	357.1
Other Assets	<b>4,192.3</b>	4,020.8	171.5	4.3	2,923.2
Liability & Shareholder's Equity	<b>37,191.2</b>	34,726.2	2,465.1	7.1	30,477.1
Deposits	<b>23,346.5</b>	21,490.0	1,856.5	8.6	18,510.5
Borrowings	<b>3,505.8</b>	3,746.5	△240.7	△6.4	3,744.5
Financial Debentures	<b>3,085.0</b>	2,631.8	453.2	17.2	2,646.3
Other Liabilities	<b>4,390.7</b>	4,399.7	△9.0	△0.2	3,456.3
Shareholder's Equity	<b>2,863.2</b>	2,458.0	405.2	16.5	2,119.5

## 2. Major Financial Plans

### 4. I/S Summary

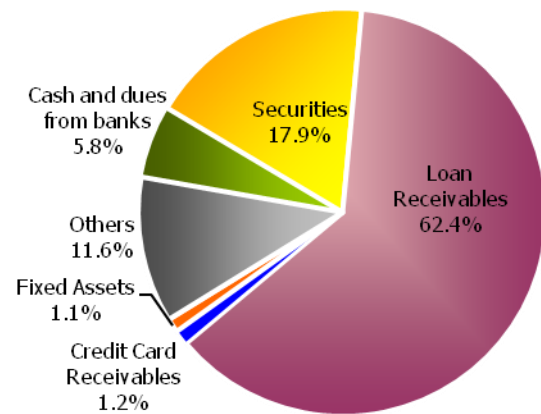
(Unit: KRW bn, %)

	2011 Plan	2010	Increase (2011 vs. 2010)	Ratio (2011 vs. 2010)	2009
1. Operating Revenues	<b>2,974.9</b>	2,759.2	215.7	7.8	3,085.1
Interest Income	<b>1,843.6</b>	1,622.1	221.5	13.7	1,683.2
Fee & Commission Income	<b>140.9</b>	135.8	5.1	3.8	133.9
Trust Account	<b>11.0</b>	12.5	△1.5	△12.0	9.0
Others	<b>979.4</b>	988.8	△9.4	△1.0	1,259.0
2. Operating Expenses	<b>2,454.2</b>	2,325.0	129.2	5.6	2,767.9
Interest Expense	<b>884.6</b>	716.7	167.9	23.4	805.2
Fee & Commission Expense	<b>55.9</b>	54.2	1.7	3.1	50.4
Trust Account	-	-	-	-	0.5
Others	<b>981.7</b>	988.9	△7.2	△0.7	1,333.2
SG&A	<b>430.0</b>	405.5	24.5	6.0	388.5
Provision Expense	<b>102.0</b>	159.8	△57.8	△36.2	190.1
3. Operating Income	<b>520.7</b>	434.1	86.6	19.9	317.2
4. Non Operating Income	<b>△2.2</b>	9.2	△11.4	Net Loss	0.8
5. Ordinary Income	<b>518.5</b>	443.3	75.2	17.0	318.0
6. Special Income	-	-	-	-	0
7. Income Before Taxes	<b>518.5</b>	443.3	75.2	17.0	318.0
8. Income Tax	<b>125.5</b>	109.8	15.7	14.3	72.9
9. Reserve	<b>8.0</b>	-	8.0	-	-
10. Net Income	<b>385.0</b>	333.5	51.5	15.4	245.1

# III. Appendix

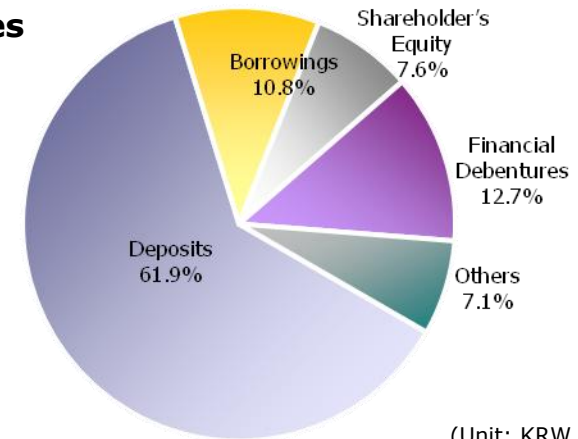
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# 1. B/S Summary



**Assets**

**Liabilities**



(Unit: KRW bn, %, Balance)

	2010				2009 4Q	QoQ	YoY
	4Q	3Q	2Q	1Q			
<b>Assets</b>	<b>34,726.1</b>	34,319.2	33,176.7	31,824.2	30,477.1	1.2	13.9
Cash and Dues	<b>2,005.1</b>	1,563.1	1,272.9	1,844.0	1,230.1	28.3	63.0
Securities	<b>6,231.3</b>	6,017.9	5,988.2	5,921.6	5,767.7	3.5	8.0
Loans	<b>21,668.0</b>	21,182.8	20,691.1	19,543.6	19,840.1	2.3	9.2
Credit Card	<b>411.3</b>	407.2	428.4	423.4	358.9	1.0	14.6
Fixed Assets	<b>389.6</b>	363.6	353.1	355.4	357.1	7.2	9.1
Other Assets	<b>4,020.8</b>	4,784.6	4,443.0	3,736.1	2,923.2	△16.0	37.5
<b>Liability &amp; Shareholder's Equity</b>	<b>34,726.1</b>	34,319.2	33,176.7	31,824.2	30,477.1	1.2	13.9
Deposits	<b>21,490.0</b>	20,646.5	19,562.6	18,933.6	18,510.5	4.1	16.1
Borrowings	<b>3,746.6</b>	3,587.3	3,668.2	3,870.1	3,744.5	4.4	0.1
Financial Debentures	<b>2,631.8</b>	2,628.4	2,815.1	2,465.3	2,646.3	0.1	△0.5
Other Liabilities	<b>4,399.7</b>	5,050.8	4,832.7	4,345.1	3,456.3	△12.9	27.3
Shareholder's Equity	<b>2,458.0</b>	2,406.2	2,298.1	2,210.1	2,119.5	2.2	16.0

## 2. I/S Summary

(Unit: KRW bn, %)

	2010					2009		QoQ	YTD
	4Q	3Q	2Q	1Q		4Q			
1. Operating Revenues	<b>2,759.2</b>	<b>665.3</b>	642.8	815.7	635.4	3,085.1	652.0	3.5	△10.6
Interest Revenue	<b>1,622.1</b>	<b>409.7</b>	406.6	402.5	403.3	1,683.2	418.5	0.7	△3.6
Fee & Commission Revenue	<b>135.8</b>	<b>33.7</b>	33.2	36.1	32.8	133.9	34.5	1.5	1.4
Trust Account	<b>12.5</b>	<b>3.7</b>	2.9	2.8	3.1	8.9	2.5	27.6	40.4
Others	<b>988.8</b>	<b>218.2</b>	200.1	374.3	196.2	1,259.0	196.5	9.0	△21.5
2. Operating Expenses	<b>2,325.1</b>	<b>608.4</b>	508.2	697.8	510.7	2,767.9	583.2	19.7	△16.0
Interest Expense	<b>716.7</b>	<b>179.8</b>	181.0	179.0	176.9	805.2	182.2	△0.7	△11.0
Fee & Commission Expense	<b>54.1</b>	<b>13.2</b>	13.7	13.9	13.3	50.4	14.8	△3.6	7.3
Trust Account	<b>0</b>	<b>0</b>	0	0	0	0.5	0	-	-
Others	<b>988.9</b>	<b>215.1</b>	187.8	390.8	195.2	1,333.2	246.6	14.5	△25.8
SG&A	<b>405.5</b>	<b>131.6</b>	93.9	91.8	88.2	388.5	119.0	40.1	4.4
Provision Expense	<b>159.8</b>	<b>68.6</b>	31.8	22.3	37.1	190.1	20.6	115.7	△15.9
3. Operating Income	<b>434.1</b>	<b>56.8</b>	134.6	118.1	124.6	317.2	68.8	△57.8	36.9
4. Non Operating Income	<b>9.2</b>	<b>△3.7</b>	1.9	0.9	10.1	0.8	△5.4	Net Loss	1,050.0
5. Ordinary Income	<b>443.3</b>	<b>53.1</b>	136.5	119.0	134.7	318.0	63.4	△61.1	39.4
6. Special Income	<b>0</b>	<b>0</b>	0	0	0	0	0	-	-
7. Income Before Income Taxes	<b>443.3</b>	<b>53.1</b>	136.5	119.0	134.7	318.0	63.4	△61.1	39.4
8. Income Taxes	<b>109.8</b>	<b>15.1</b>	33.3	28.5	32.9	72.9	14.0	△54.7	50.6
9. Net Income	<b>333.5</b>	<b>38.0</b>	103.2	90.5	101.8	245.1	49.4	△63.2	36.1



### 3. PPOP

(Unit: KRW bn, %)

	2010					2009		QoQ	YTD
		4Q	3Q	2Q	1Q		4Q		
<b>PPOP</b>	<b>622.7</b>	<b>129.5</b>	172.6	144.2	176.4	528.7	89.2	△25.0	17.8
<b>Provision Expenses</b>	<b>179.4</b>	<b>76.4</b>	36.1	25.2	41.7	210.7	25.8	111.6	△14.9
Loans	<b>154.2</b>	<b>63.8</b>	27.1	28.9	34.4	161.0	26.1	135.4	△4.2
Payment Guarantees	<b>3.9</b>	<b>3.8</b>	△0.4	0.9	△0.4	0.8	△1.1	-	387.5
Retirement Allowance	<b>19.6</b>	<b>7.8</b>	4.3	2.9	4.6	20.6	5.1	81.4	△4.9
Others	<b>1.7</b>	<b>1.0</b>	5.1	△7.5	3.1	28.3	△4.3	△80.4	△94.0
<b>Income Taxes</b>	<b>109.8</b>	<b>15.1</b>	33.3	28.5	32.9	72.9	14.0	△54.7	50.6
<b>Net Income</b>	<b>333.5</b>	<b>38.0</b>	103.2	90.5	101.8	245.1	49.4	△63.2	36.1

## 4. Security Investment

(Unit: KRW bn, %)

	Total		Trading Securities	Investment Securities			2010 3Q	2009 4Q
	2010 4Q	QoQ		Total	A.F.S*	H.T.M*		
	KRW Bonds	5,325.0		2.7	0	5,325.0		
Government Bonds	731.2	3.9	0	731.2	257.1	474.1	703.9	651.6
Financial Debentures	1,163.1	△15.9	0	1,163.1	432.3	730.8	1,383.4	1,791.2
Municipal Bonds	424.3	28.7	0	424.3	0	424.3	329.8	226.7
Govn't Corporate Bonds	2,404.0	8.6	0	2,404.0	386.1	2,017.9	2,213.6	1,722.7
Corporate Bonds	602.4	8.9	0	602.4	527.6	74.8	553.4	520.0
Foreign Bonds	59.3	1.7	11.5	47.8	27.3	20.5	58.3	76.5
Stock	412.5	5.0	16.6	395.9	395.9	0	393.0	319.1
Mutual Funds	424.7	14.8	7.9	416.8	416.8	0	370.0	447.9
Bonds	112.1	0.7	0	112.1	112.1	0	111.3	108.4
Stocks	182.8	41.8	0	182.8	182.8	0	128.9	233.9
MMF	7.9	△22.5	7.9	0	0	0	10.2	7.6
Others	121.9	1.9		121.9	121.9	0	119.6	98.0
Others	9.8	△21.0	0	9.8	9.8	0	12.4	12.0
<b>Total</b>	<b>6,231.3</b>	<b>3.5</b>	36.0	6,195.3	2,452.9	3,742.4	6,017.9	5,767.7

## 5. Total Deposits / Loans

(Unit: KRW bn, %, Balance)

Total Deposits	2010				2009 4Q	QoQ	YoY
	4Q	3Q	2Q	1Q			
KRW Deposits	<b>20,218.3</b>	18,741.7	16,928.4	16,006.5	15,588.2	7.9	29.7
Demand	<b>1,816.3</b>	1,820.5	1,793.0	1,655.2	1,709.6	△0.2	6.2
Savings	<b>18,337.5</b>	16,852.9	15,061.3	14,273.6	13,796.8	8.8	32.9
Installment	<b>64.5</b>	68.2	74.1	77.8	81.8	△5.4	△21.1
C D	<b>1,063.1</b>	1,652.1	2,425.9	2,584.8	2,643.5	△35.7	△59.8
Bills sold	<b>40.0</b>	30.5	25.5	26.7	30.3	31.1	32.0
R P	<b>488.9</b>	495.2	647.3	699.9	699.8	△1.3	△30.1
Financial Debentures	<b>1,964.6</b>	1,955.1	2,105.6	1,805.7	1,965.3	0.5	0.0
Trust Account	<b>1,855.1</b>	1,780.2	1,725.0	1,549.0	1,480.5	4.2	25.3
Total Deposits	<b>25,630.0</b>	24,654.6	23,857.7	22,672.7	22,407.6	4.0	14.4

Total Credits	2010				2009 4Q	QoQ	YoY
	4Q	3Q	2Q	1Q			
KRW Loans	<b>20,018.0</b>	19,534.0	18,884.2	18,057.1	17,842.8	2.5	12.2
Corporate	<b>14,450.3</b>	14,185.7	13,666.4	13,263.1	13,149.2	1.9	9.9
(SME)	<b>13,618.1</b>	13,504.0	(12,989.2)	(12,688.6)	(12,500.6)	0.8	8.9
(Large Corps)	<b>832.2</b>	681.7	(677.2)	(574.5)	(648.6)	22.1	28.3
Household	<b>4,753.7</b>	4,597.1	4,492.6	4,147.4	4,093.3	3.4	16.1
Public	<b>814.0</b>	751.2	725.2	646.6	600.3	8.4	35.6
Foreign Currency Loans	<b>1,122.3</b>	1,127.7	1,152.2	1,063.2	1,116.1	△0.5	0.6
Trust Account	<b>18.9</b>	24.7	26.5	30.4	31.4	△23.5	△39.8
Others	<b>1,067.4</b>	1,070.2	1,121.3	953.4	961.7	△0.3	11.0
Total Loans	<b>22,226.6</b>	21,756.6	21,184.2	20,104.1	19,952.0	2.2	11.4

## 6. Corporate Loan Portfolio

(Unit: KRW bn, %, Balance)

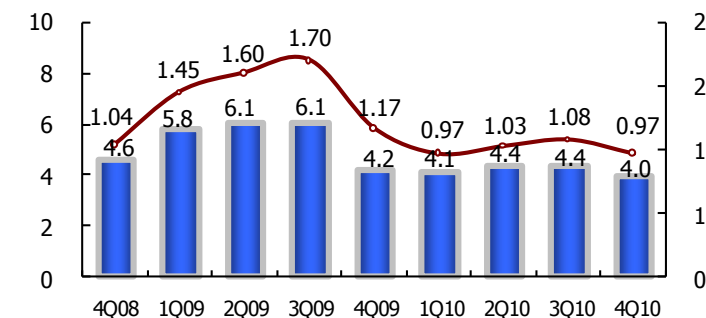
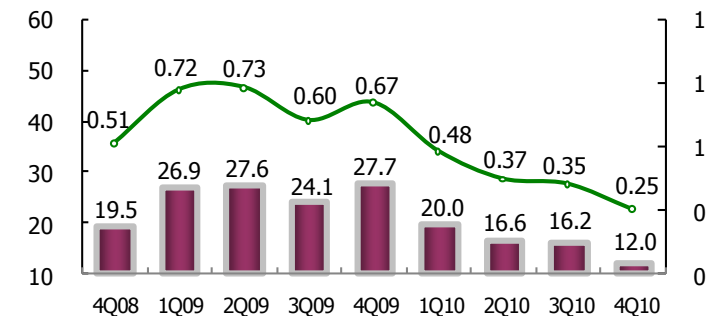
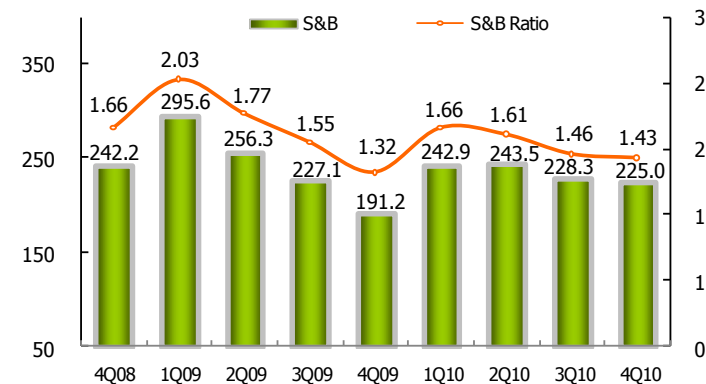
	4Q 2010		3Q 2010		4Q 2009	
	Amount	Ratio	Amount	Ratio	Amount	Ratio
Manufacturing Sectors	<b>7,040.0</b>	<b>46.1</b>	7,032.7	47.1	6,460.7	47.0
Steel Metal Products	<b>2,268.5</b>	<b>14.9</b>	2,237.7	15.0	1,852.9	13.5
Automobile Parts	<b>1,565.6</b>	<b>10.3</b>	1,580.1	10.6	1,538.6	11.2
Machinery	<b>968.0</b>	<b>6.3</b>	919.2	6.2	950.9	6.9
Petroleum, Rubber, etc.	<b>707.8</b>	<b>4.6</b>	723.8	4.8	674.8	4.9
Fabric	<b>246.3</b>	<b>1.6</b>	254.9	1.7	212.4	1.5
Garment & Shoes	<b>163.8</b>	<b>1.1</b>	181.1	1.2	174.6	1.3
Kitchen Units	<b>216.5</b>	<b>1.4</b>	222.5	1.5	219.8	1.6
Electronics	<b>364.1</b>	<b>2.4</b>	383.0	2.6	370.6	2.7
Paper, Paper Mills	<b>102.4</b>	<b>0.7</b>	107.5	0.7	101.8	0.7
Others	<b>437.0</b>	<b>2.9</b>	422.9	2.8	364.3	2.6
Non-Manufacturing	<b>8,224.3</b>	<b>53.9</b>	7,904.2	52.9	7,288.8	53.0
Wholesale & Retail	<b>1,792.5</b>	<b>11.7</b>	1,720.1	11.5	1,594.6	11.6
Public	<b>194.6</b>	<b>1.3</b>	97.7	0.7	41.8	0.3
Construction & Engineering	<b>732.4</b>	<b>4.8</b>	792.7	5.3	742.7	5.4
Real Estate & Lease	<b>1,708.2</b>	<b>11.2</b>	1,672.3	11.2	1,497.4	10.9
Insurance & Financing	<b>670.3</b>	<b>4.4</b>	612.3	4.1	530.9	3.9
Transportation	<b>1,078.6</b>	<b>7.1</b>	1,050.2	7.0	995.8	7.2
Hotel & Food	<b>360.3</b>	<b>2.4</b>	338.9	2.3	335.0	2.4
Others	<b>1,687.4</b>	<b>11.1</b>	1,620.0	10.8	1,550.6	11.3
Total	<b>15,264.3</b>	<b>100.0</b>	14,936.3	100.0	13,749.5	100.0

## 7. Asset Quality

(Unit: KRW bn, %)

		2010				2009 4Q
		4Q	3Q	2Q	1Q	
SME	Normal	15,022.8	14,898.3	14,497.9	13,942.9	13,809.6
	Precautionary	508.7	512.5	415.9	440.9	441.1
	Substandard	208.6	206.1	208.4	198.8	162.8
	Doubtful	5.3	11.1	25.8	30.8	24.0
	Expected Loss	11.1	11.1	9.3	13.3	4.4
	<b>Total</b>	<b>15,756.5</b>	<b>15,639.1</b>	<b>15,157.3</b>	<b>14,626.7</b>	<b>14,441.9</b>
Household	Normal	4,731.2	4,574.9	4,467.0	4,118.4	4,054.4
	Precautionary	30.8	30.1	34.9	39.5	42.9
	Substandard	8.8	12.0	12.1	14.6	16.2
	Doubtful	2.0	3.0	3.2	3.9	10.0
	Expected Loss	1.2	1.2	1.3	1.5	1.5
	<b>Total</b>	<b>4,774.0</b>	<b>4,621.2</b>	<b>4,518.5</b>	<b>4,177.9</b>	<b>4,125.0</b>
Credit Card	Normal	401.5	396.4	417.1	413.2	349.1
	Precautionary	5.8	6.4	6.9	6.1	5.6
	Substandard	0.2	0.5	0.7	0.5	0.3
	Doubtful	2.6	2.9	2.9	2.5	2.5
	Expected Loss	1.2	1.0	0.8	1.1	1.4
	<b>Total</b>	<b>411.3</b>	<b>407.2</b>	<b>428.4</b>	<b>423.4</b>	<b>358.9</b>

(Unit: KRW bn, %)



## 8. Delinquency Ratio / Write-Offs & NPL Sales

(Unit: KRW bn, %, %p)

	2010				2009			
	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
<b>Total Delinquency Ratio</b>	<b>0.53</b>	0.56	0.43	0.88	0.55	1.42	1.55	1.69
Overdue Amount	<b>116.2</b>	121.7	91.2	174.9	108.8	283.4	302.4	328.2
Loan Amount	<b>22,095.1</b>	21,589.5	20,982.9	19,925.2	19,713.6	19,916.8	19,505.6	19,383.5
<b>SMEs</b>	<b>0.65</b>	0.65	0.45	1.04	0.54	1.47	1.59	1.99
Overdue Amount	<b>99.1</b>	97.7	66.2	146.4	74.5	206.0	220.6	277.7
Loan Amount	<b>15,189.6</b>	15,071.4	14,564.4	14,071.8	13,867.9	14,053.5	13,862.4	13,923.9
<b>Households</b>	<b>0.21</b>	0.36	0.40	0.50	0.71	1.02	1.17	1.13
Overdue Amount	<b>10.2</b>	16.6	18.0	21.0	29.3	40.8	44.4	41.8
Loan Amount	<b>4,772.5</b>	4,619.9	4,517.1	4,175.6	4,122.3	3,986.7	3,794.3	3,718.5
<b>Credit Card</b>	<b>1.26</b>	1.25	1.13	1.16	1.39	1.95	2.15	2.11
Overdue Amount	<b>5.2</b>	5.1	4.9	4.9	5.0	7.0	8.2	8.4
Loan Amount	<b>411.3</b>	407.2	428.4	423.4	358.9	359.5	380.6	397.8
<b>Total Write-Offs</b>	<b>67.5</b>	28.5	22.1	10.0	55.0	44.5	45.4	19.1
Corporate	<b>63.5</b>	24.9	18.7	5.2	48.0	38.5	40.0	15.5
Household	<b>2.0</b>	1.6	1.5	2.5	3.0	2.6	2.3	1.4
Credit Card	<b>2.0</b>	2.0	1.9	2.3	4.0	3.4	3.1	2.2
<b>Total NPL Sales</b>	<b>29.8</b>	33.3	125.6	54.7	101.9	55.9	79.9	61.5
<b>(NPL Sales for SBL Loans)</b>	<b>(21.7)</b>	(11.9)	(84.9)	(33.2)	(63.1)	(34.8)	(55.6)	(26.6)
Corporate	<b>27.5</b>	32.3	120.9	50.6	96.8	49.9	68.3	58.2
Household	<b>2.1</b>	0.7	4.2	3.9	4.8	5.6	11.3	3.2
Credit Card	<b>0.2</b>	0.3	0.5	0.2	0.3	0.4	0.3	0.1

## 9. SME Industry/Collateral Delinquency Ratio

### Delinquency Ratio by Industry

(Unit: KRW bn, %, Balance)

	4Q 2010		3Q 2010		2Q 2010		4Q 2009	
	Loan Amount	Delinquency Ratio	Loan Amount	Delinquency Ratio	Loan Amount	Delinquency Ratio	Loan Amount	Delinquency Ratio
<b>Manufacturing Sector</b>	<b>7,521.8</b>	<b>0.75</b>	7,528.0	0.56	7,283.4	0.61	7,024.0	0.78
<b>Non-manufacturing Sector</b>	<b>7,667.8</b>	<b>0.56</b>	7,543.4	0.74	7,281.0	0.30	6,843.9	0.29
<b>Wholesale and Retail</b>	<b>2,062.3</b>	<b>0.26</b>	2,004.8	0.69	2,022.7	0.45	1,791.4	0.26
<b>Public &amp; others</b>	<b>0.1</b>	-	0.3	-	0.3	-	0.3	-
<b>Construction</b>	<b>690.7</b>	<b>0.83</b>	749.6	0.45	748.1	0.57	650.8	0.59
<b>Real Estate &amp; Lease</b>	<b>1,686.6</b>	<b>1.23</b>	1,645.5	1.90	1,500.5	0.14	1,439.8	0.35
<b>Finance and Insurance</b>	<b>326.0</b>	-	331.0	-	235.9	-	196.3	-
<b>Transportation &amp; Communications</b>	<b>1,105.8</b>	<b>0.27</b>	1,092.1	0.26	1,087.2	0.44	1,100.6	0.30
<b>Hotel &amp; Food</b>	<b>366.7</b>	<b>0.25</b>	345.2	0.22	338.8	0.17	339.4	0.24
<b>Others</b>	<b>1,429.6</b>	<b>0.50</b>	1,374.9	0.24	1,347.5	0.10	1,325.3	0.17
<b>Total</b>	<b>15,189.6</b>	<b>0.65</b>	15,071.4	0.65	14,564.4	0.45	13,867.9	0.54

### Delinquency Ratio by Collateral

(Unit: KRW bn, %)

	Total	Real Estate	Movable	Deposit	Guarantee	Credit
<b>4Q 2010</b>	<b>0.65</b>	<b>0.97</b>	<b>0.19</b>	<b>1.53</b>	<b>0.61</b>	<b>0.30</b>
<b>Amount</b>	<b>(15,189.6)</b>	<b>(6,510.0)</b>	<b>(108.0)</b>	<b>(449.7)</b>	<b>(1,438.5)</b>	<b>(6,683.4)</b>
<b>3Q 2010</b>	0.65	0.79	0.26	1.46	0.29	0.53
<b>Amount</b>	(15,071.4)	(6,368.9)	(77.8)	(487.0)	(1,204.1)	(6,933.6)
<b>2Q 2010</b>	0.45	0.78	0.42	0.02	0.40	0.18
<b>Amount</b>	(14,564.4)	(6,296.4)	(71.2)	(461.2)	(1,170.1)	(6,565.5)
<b>4Q 2009</b>	0.54	0.80	0.38	0.10	0.21	0.37
<b>Amount</b>	(13,867.9)	(6,078.3)	(53.2)	(408.1)	(1,170.9)	(6,157.4)

## 10. Household Loans

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

	2010				2009 4Q	QoQ	YoY
	4Q	3Q	2Q	1Q			
<b>Household Loans – Retail (KRW)</b>	<b>4,753.7</b>	4,597.1	4,492.6	4,147.5	4,093.3	3.4	16.1
<b>Total Secured Loans</b>	<b>4,141.0</b>	3,970.9	3,825.9	3,488.1	3,437.5	4.3	20.5
<b>Mortgage / Home Equity</b>	<b>2,603.7</b>	2,521.1	2,473.3	2,229.8	2,165.3	3.3	20.2
<b>(Avg. LTV)</b>	<b>(45.34)</b>	(46.15)	(47.29)	(47.76)	(47.80)	△0.81	△2.46
<b>Others</b>	<b>1,055.8</b>	1,026.7	1,001.0	975.9	994.0	2.8	6.2
<b>Group Loans</b>	<b>361.4</b>	303.8	235.0	169.2	164.9	19.0	119.2
<b>Government Pension Backed</b>	<b>120.1</b>	119.3	116.6	113.2	113.3	0.7	6.0
<b>Non-Collateralized</b>	<b>612.7</b>	626.2	666.7	659.4	655.8	△2.2	△6.6
<b>Government Workers</b>	<b>92.5</b>	96.9	90.6	83.1	85.0	△4.5	8.8
<b>Large Corp. Employees</b>	<b>45.8</b>	45.8	45.7	43.3	44.0	-	4.1
<b>Student Loans</b>	<b>2.1</b>	2.6	3.1	3.7	4.5	△19.2	△53.3
<b>Clean Credit</b>	<b>280.5</b>	284.4	287.4	283.6	284.9	△1.4	△1.5
<b>Others</b>	<b>191.8</b>	196.5	239.9	245.7	237.4	△2.4	△19.2



## 11. Credit Card Business

### Credit Card Business

(Unit: KRW bn)

Amount	2010				2009			
	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Credit Purchase	<b>834.5</b>	805.9	820.9	811.7	739.4	702.1	690.0	706.7
Lump-sum	<b>685.5</b>	673.7	629.9	620.1	602.4	586.4	543.9	522.1
Installment	<b>149.0</b>	132.2	191.0	191.6	137.0	115.7	146.1	184.6
Cash Advance	<b>119.2</b>	119.2	123.4	123.1	129.4	135.2	140.7	146.3
<b>Total</b>	<b>953.7</b>	925.1	944.3	934.8	868.8	837.3	830.7	853.0
Balance	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Credit Purchase	<b>350.6</b>	346.3	364.9	359.0	291.8	289.3	306.2	322.7
Cash Advance	<b>59.5</b>	59.5	62.1	62.9	65.2	68.2	72.1	72.8
Re-aged Loans	<b>1.1</b>	1.4	1.4	1.5	1.9	1.9	2.3	2.3
<b>Total</b>	<b>411.2</b>	407.2	428.4	423.4	358.9	359.4	380.6	397.8
Income(Fees)	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Credit Purchase	<b>19.2</b>	18.4	20.6	20.8	17.7	17.0	17.7	19.1
Cash Advance	<b>3.8</b>	4.1	4.5	4.4	5.0	5.3	5.3	5.4
Re-aged Loans	<b>0</b>	0	0	0	0	0	0.2	0.1
Others	<b>0.9</b>	0.9	0.9	0.8	0.8	0.9	0.9	0.8
<b>Total</b>	<b>23.9</b>	23.4	26.0	26.0	23.5	23.2	24.1	25.4

## 12. Dividend Policy / Shareholding Structure

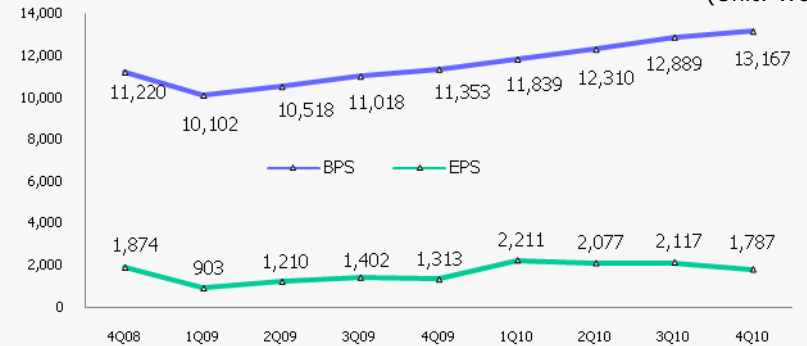
### Dividend Policy

(Unit: Won, KRW bn)

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	44.0	59.4	61.6	83.6	29.3	29.9
Payout Ratio(%)	33.2	33.2	33.5	30.9	10.7	12.2

### BPS / EPS

(Unit: Won )



### Credit Ratings

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

(End of Dec. 2010)	Issuer Rating	Subordinate Bonds
<b>Korea Ratings</b>	AAA	AA+
<b>KIS</b>	AAA	AA+
<b>Nice Rating</b>	AAA	-

### Major Shareholders (end of Dec 2010)\*

Shareholders	Ratio (%)
Aberdeen Asset Management Asia Ltd.	14.56
Lotte Group	14.08
NPS(National Pension Service)	5.43
Capital Research & Global Investors	4.35
Parkland	4.29
Templeton	3.40
<b>Sub Total</b>	<b>46.11</b>

\* Based on the most recent fair disclosures