

Pusan Bank

2006 2Q Financial Results

July, 2006

Senior EVP

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2Q 2006 Results

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2Q 2006 Results

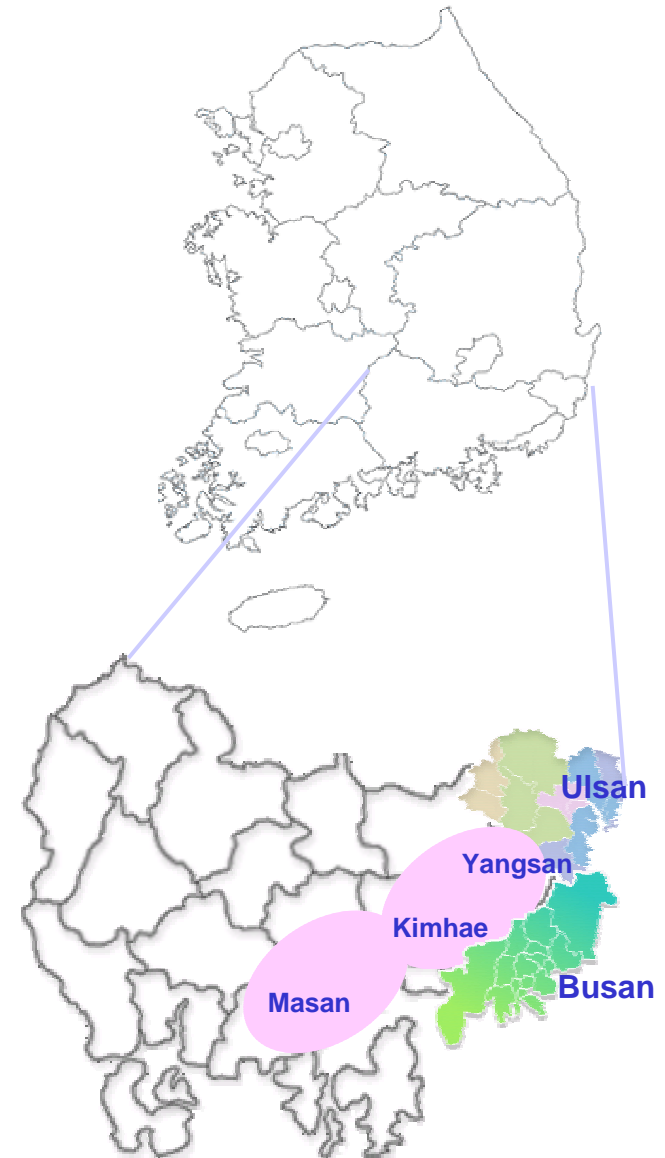
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1st half accomplishments

- ❖ Expanded branch network and sales forces to gain more market shares
 - 7 more branches or 3.5% YTD(209 in 2005 yr. end 216 in 1H 2006)
- ❖ Achieved 7% loan growth YTD and developed new relationship with regional SME customers including those from satellite cities
 - A 56% of SME loans granted to new customers
- ❖ Actively participated in the regional community developments, in return, built closer relationships with customers
 - More low cost funding and more business opportunities.

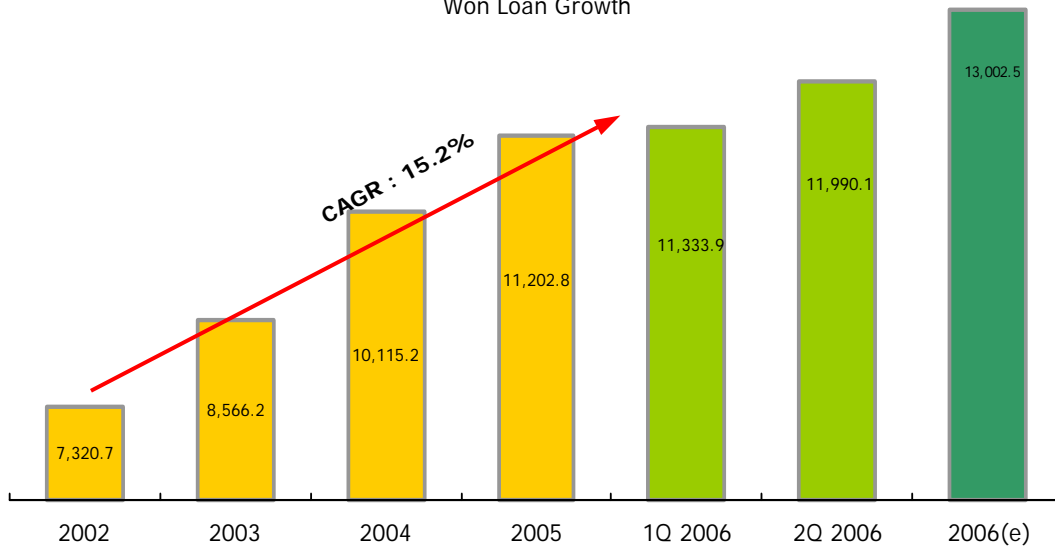
2nd half and beyond

- ❖ Continue to be the market leader in the region by expanding more branch network
 - Projected loan market share in key target markets by 2010
 - Busan : 21% in 2005 30% in 2010
 - Gyeongnam : 4.5% in 2005 10% in 2010
- ❖ Outperform the market in managing profitability
 - Lower funding costs by providing exclusive budget management services to public institutions(Payroll account management, tax collection service, etc)
 - Enhance “profitability monitoring” on outstanding loans to measure risk premium precisely
- ❖ Cross-sell the bank’s extensive products to diversify our income sources
 - FX advisory services, Credit card business, Project financing, etc.
- ❖ Maximize cost efficiency and prevent asset quality deterioration
 - Maintain expense discipline to lower cost income ratio
 - Strengthen credit risk management(Early warning system)
- ❖ 3UP program with Innovative Management Strategy in mind
 - Drive Innovative Thinking, Maximize Efficiency & Develop Core Competencies

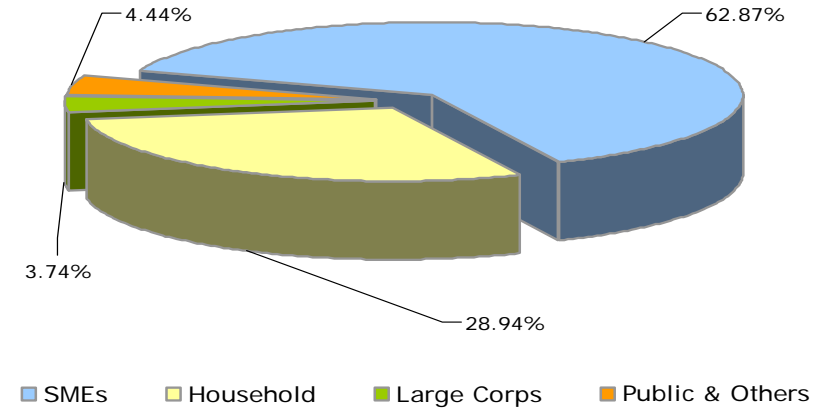


Ending Balance	2006		2005				2004				QoQ (%)
	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	
Total Assets	21,355.3	19,910.8	19,880.8	19,871.1	19,331.4	18,551.0	18,184.1	18,334.1	17,886.4	17,109.1	7.3%
Total Deposits	16,429.1	15,333.1	15,709.1	15,400.0	15,304.5	14,499.7	14,568.0	14,370.5	14,446.2	13,803.8	7.1%
Total Loans	13,029.5	12,252.4	12,131.0	11,919.4	11,402.2	11,008.0	10,921.1	10,786.0	10,258.9	9,496.4	6.3%
Securities	5,779.0	5,589.6	5,664.9	5,647.9	5,205.6	5,157.6	5,062.6	5,305.2	5,650.7	5,730.9	3.4%
Shareholders' Equity	1,197.5	1,138.0	1,146.5	1,127.3	1,081.2	1,025.7	1,025.7	1,001.5	955.1	920.9	5.2%
Net Income	62.0	47.8	17.2	54.6	54.4	52.7	35.5	35.1	36.2	25.9	29.7%
ROA	1.15%	1.03%	0.99%	1.21%	1.24%	1.24%	0.81%	0.80 %	0.78 %	0.66 %	0.12%p
ROE	18.95%	17.03%	16.34%	20.06%	20.51%	20.83%	13.60%	13.54 %	13.31 %	11.33 %	1.92%p
BPS (W)	8,164	7,758	7,816	7,687	7,371	6,993	6,993	6,828	6,511	6,278	5.2%
EPS (W)	1,509	1,321	1,220	1,489	1,473	1,456	905	884	847	707	14.2%
Cost Income Ratio	47.39%	44.07%	49.50%	45.77%	46.43%	45.27%	49.00%	47.28%	47.83%	49.44%	3.32%p
LDR	92.28%	90.44%	86.69%	89.22%	83.79%	83.79%	84.18%	79.18%	74.18%	72.05%	1.84%p

Won Loan Growth



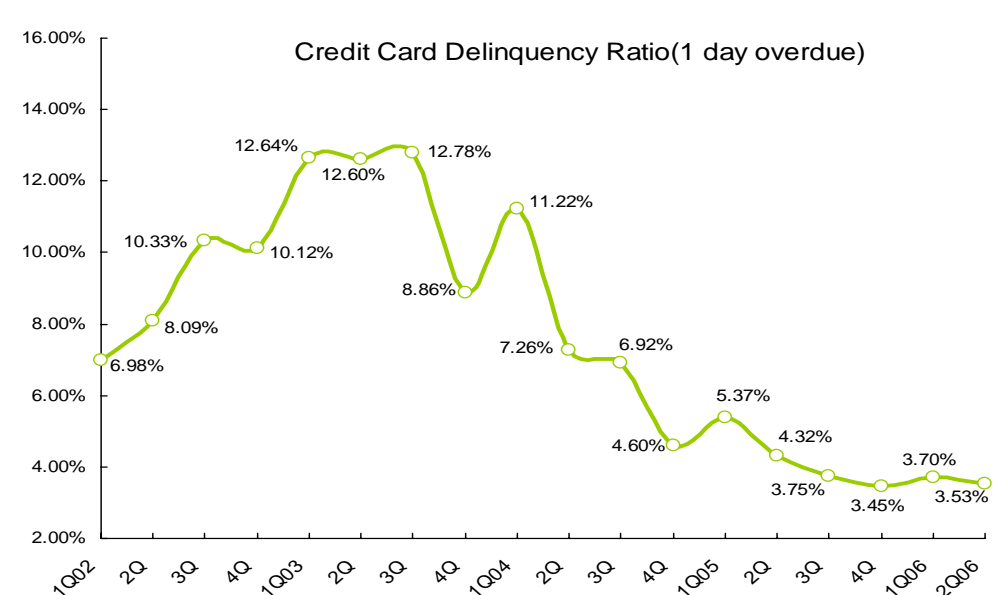
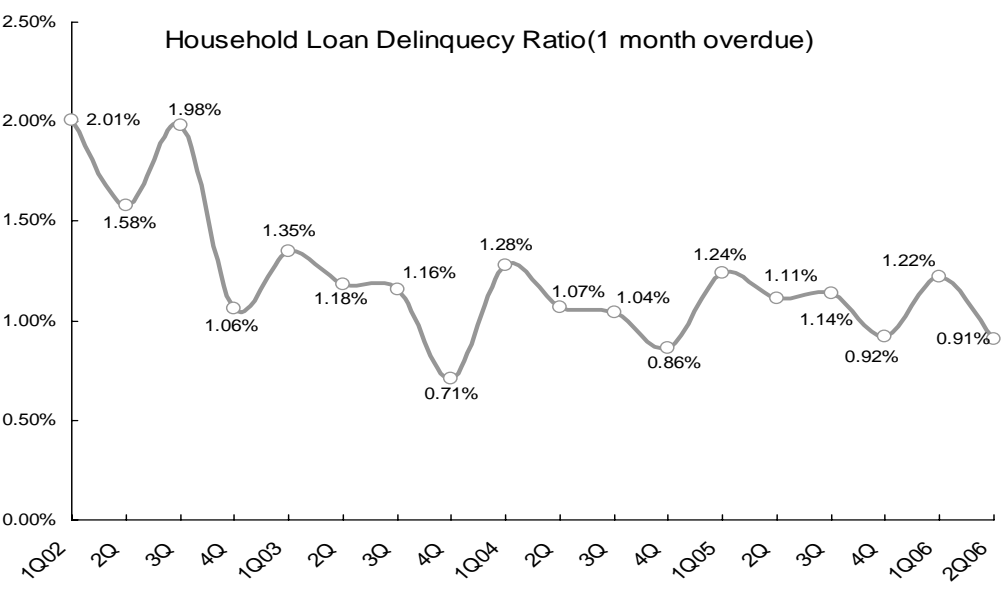
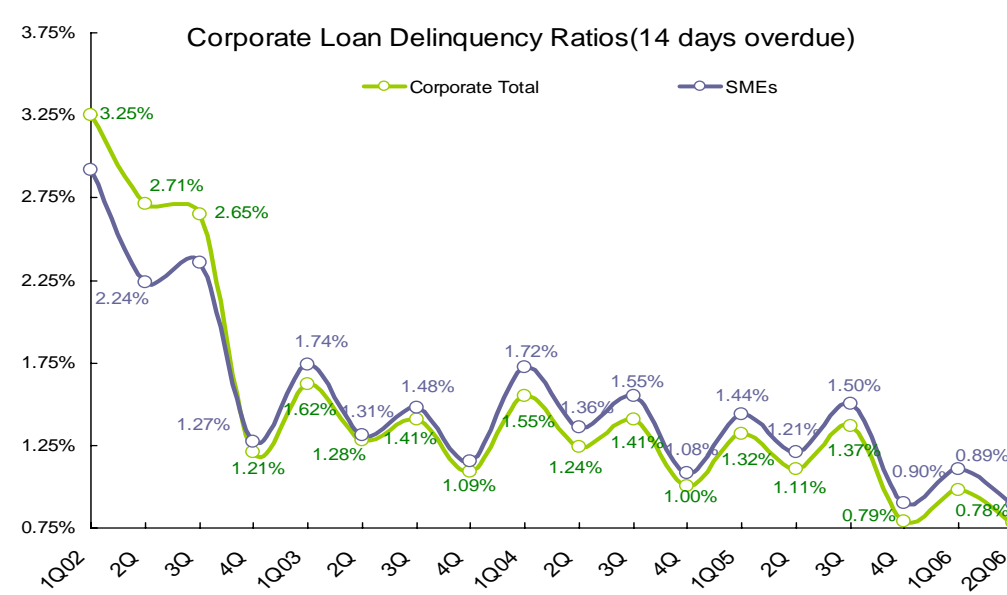
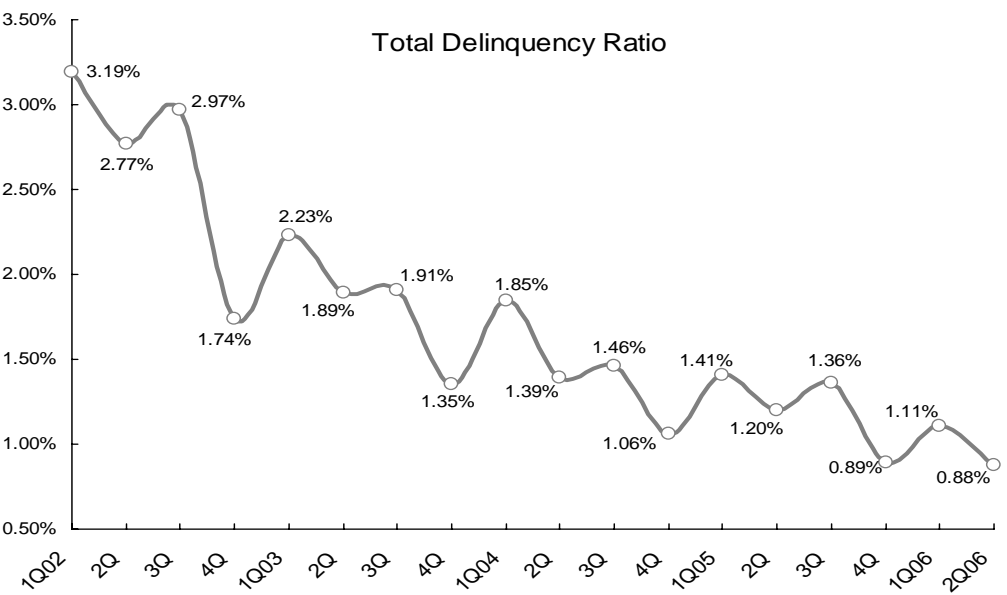
Won Loan Portfolio(2Q 2006)

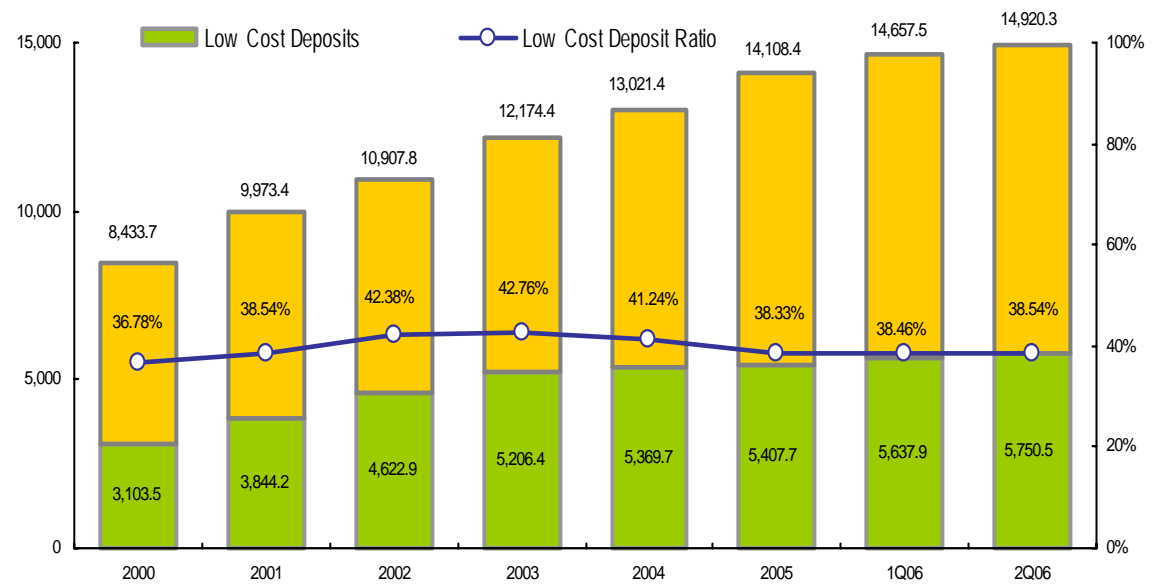


Ending Balance	2006		2005				2004				QoQ (%)
	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	
Won Loans	11,990.1	11,333.9	11,202.8	10,933.9	10,411.9	10,130.4	10,115.2	9,900.7	9,343.4	8,708.0	5.8%
Household	3,470.2	3,468.8	3,544.9	3,548.8	3,473.5	3,396.6	3,432.3	3,214.7	2,980.8	2,699.1	0.0%
SMEs	7,538.7	6,891.5	6,670.2	6,628.3	6,314.5	6,031.8	5,946.9	5,891.4	5,615.2	5,264.1	9.4%
Large Corps	448.7	462.4	490.9	391.3	337.2	372.0	403.6	465.2	425.6	406.7	-3.0%
Public & Others	532.5	511.2	496.8	365.5	286.7	330.0	332.4	329.4	321.8	338.1	4.2%
Foreign Currency Loans	385.7	332.0	339.0	323.3	311.9	291.4	294.6	299.5	301.6	291.7	16.2%
Others*	653.7	586.6	589.2	662.3	678.4	586.2	511.3	585.8	613.9	496.7	11.4%
Total	13,029.5	12,252.4	12,131.0	11,919.5	11,402.2	11,008.0	10,921.1	10,786.0	10,258.9	9,496.4	6.3%

Note : Domestic Import Usance Bill : 256.9, Foreign Currency Bought : 158.7, Off-Shore Foreign Loans : 2.8

	2006		2005				2004				QoQ (%)
	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	
Total Loan Amount	13,492.4	12,607.4	12,463.3	12,254.1	11,719.0	11,314.8	11,229.8	11,122.2	10,643.7	9,876.6	7.0%
Normal	13,092.4	12,172.9	12,098.0	11,832.7	11,319.2	10,897.3	10,811.2	10,683.6	10,272.1	9,470.8	7.6%
Precautionary	279.6	288.7	248.4	279.8	268.5	265.8	272.6	265.5	217.1	216.6	-3.2%
Substandard	78.2	102.0	77.5	88.0	81.8	96.9	88.3	114.6	92.9	119.8	-23.3%
Doubtful	27.9	30.6	29.2	32.8	31.0	36.3	36.7	39.4	43.4	48.9	-8.8%
Expected Loss	14.3	13.2	10.2	20.8	18.5	18.5	21.0	19.1	18.2	20.5	8.3%
P&B Loan Amount	400.0	434.5	365.3	421.4	399.8	417.5	418.6	438.6	371.6	405.8	-7.9%
P&B Loan Ratio	2.96%	3.45%	2.93%	3.44%	3.41%	3.69%	3.73%	3.94%	3.49%	4.11%	-0.49%p
P&B Loan Coverage Ratio	51.85%	46.95%	52.12%	37.99%	37.67%	37.00%	37.22%	35.29%	40.61%	38.66%	4.90%p
S&B Loan Amount	120.4	145.8	116.9	141.6	131.3	151.7	146.0	173.1	154.5	189.2	-17.4%
S&B Loan Ratio	0.89%	1.16%	0.94%	1.16%	1.12%	1.34%	1.30%	1.56%	1.45%	1.92%	-0.27%p
S&B Loan Coverage Ratio	172.23%	139.90%	162.96%	113.01%	114.71%	101.88%	106.79%	89.41%	97.66%	82.93%	32.33%p
Provision for Loan Losses(Balance)	207.4	204.0	190.4	160.1	150.6	154.5	155.8	154.8	150.9	156.9	1.7%





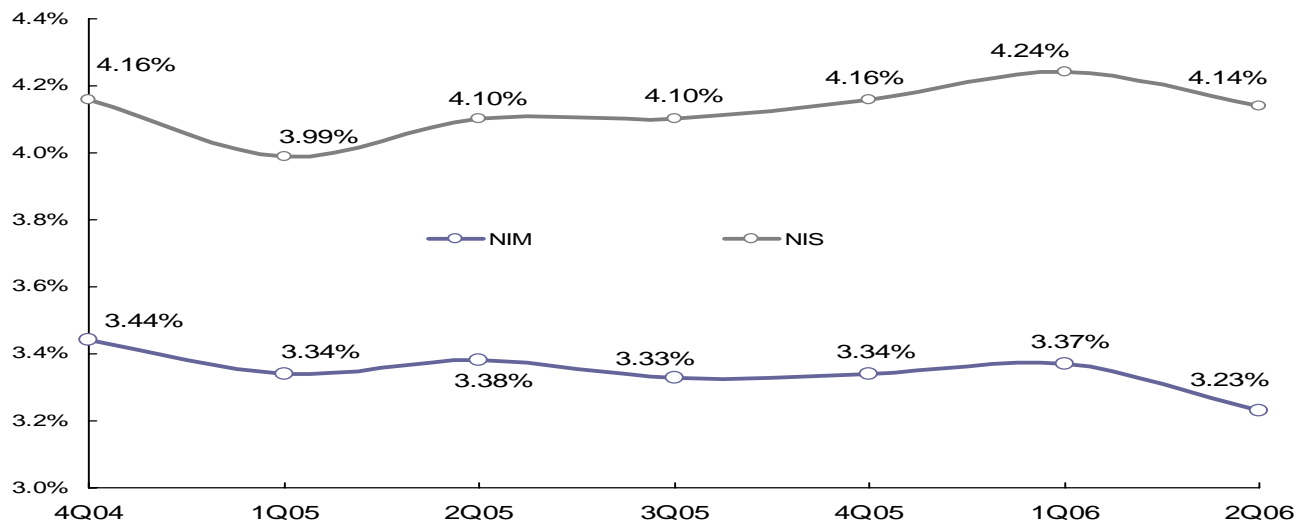
Low cost deposits

- ❖ Low cost deposit funding cost : 0.84%(as of 2Q 2006)
- ❖ Deposits from government and public facilities
 - 12.5% of total deposits(1.9 trillion krw)
 - City Government, District court deposits, etc.
- ❖ Government's decentralization policy will provide us even a wider array of low cost funding sources

Ending Balance	2006		2005				2004				QoQ (%)
	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	
Won Deposits	12,992.8	12,531.3	12,923.1	12,254.5	12,425.7	12,090.1	12,016.3	12,504.5	12,594.8	12,086.3	3.7%
Savings	11,544.1	11,137.4	11,323.8	10,860.9	10,998.2	10,726.8	10,632.3	11,069.6	11,232.7	10,784.6	3.7%
Demand Deposit	1,283.8	1,218.6	1,415.4	1,202.2	1,228.8	1,152.9	1,174.2	1,215.5	1,144.6	1,084.9	5.4%
Installment	164.9	175.3	183.9	191.4	198.7	210.4	209.8	219.4	217.5	216.8	-5.9%
RP	1,360.0	1,140.8	900.0	865.7	706.9	590.5	465.6	473.0	333.8	307.6	19.2%
Money in Trust	802.2	787.4	862.5	917.5	940.9	1,036.3	1,057.3	1,138.6	1,256.3	1,160.1	1.9%
CD	607.1	446.0	596.9	778.5	649.0	379.4	629.2	47.2	56.0	42.9	36.1%
Financial Debenture Issued	371.8	410.4	408.7	569.8	570.2	394.3	392.7	200.0	200.0	200.0	-9.4%
Bills Sold	295.2	17.2	17.9	14.0	11.8	9.1	6.9	7.2	5.3	6.9	1,616.3%
Total	16,429.1	15,333.1	15,709.1	15,400.0	15,304.5	14,499.7	14,567.9	14,370.5	14,446.2	13,803.8	7.1%

	2006		2005				2004				QoQ (%)
	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	
Net Interest Income	150.4	155.4	158.3	150.0	146.3	138.5	140.3	134.7	137.3	137.6	-3.2%
Interest Revenue	282.4	274.1	273.1	260.4	245.8	236.7	243.1	240.2	241.0	240.9	3.0%
Interest Expense	132.0	118.7	114.8	110.4	99.5	98.2	102.8	105.5	103.7	103.3	11.2%
Net Fee & Commission Income	15.4	14.7	12.4	14.1	14.2	13.9	14.9	14.1	12.7	13.1	4.8%
Fees from Trust Account	6.8	2.8	14.9	2.8	2.8	3.4	4.5	3.8	3.5	4.3	142.9%
Other Operating Income	-6.4	-7.5	-18.9	-3.5	-5.5	-3.2	-4.7	-6.9	-4.8	-3.5	-14.7%
Gross Operating Income	166.2	165.4	166.7	163.4	157.8	152.6	155.0	145.7	148.7	151.5	0.5%
Loan Loss Provisions	10.0	19.6	42.8	20.7	13.4	8.8	19.7	26.3	35.7	44.7	-49.0%
SG&A	82.1	73.1	104.3	72.9	74.7	68.9	83.1	68.3	68.2	74.8	12.3%
Net Operating Income	74.1	72.7	19.6	69.8	69.7	74.9	52.2	51.1	44.8	32.0	1.9%
Non-Operating Income	11.8	- 6.2	6.5	6.0	5.9	- 2.9	-0.3	-1.1	6.6	4.4	290.3%
Income Before Income Taxes	85.9	66.5	26.1	75.8	75.6	72.0	51.9	50.0	51.4	36.4	29.2%
Income Taxes	23.9	18.7	8.9	21.2	21.2	19.3	16.4	14.9	15.2	10.5	27.8%
Net Income	62.0	47.8	17.2	54.6	54.4	52.7	35.5	35.1	36.2	25.9	29.7%
Pre Provision Income	99.2	91.8	90.2	100.6	91.7	85.2	75.8	82.4	88.8	94.1	8.1%

Adjusted NIM & NIS



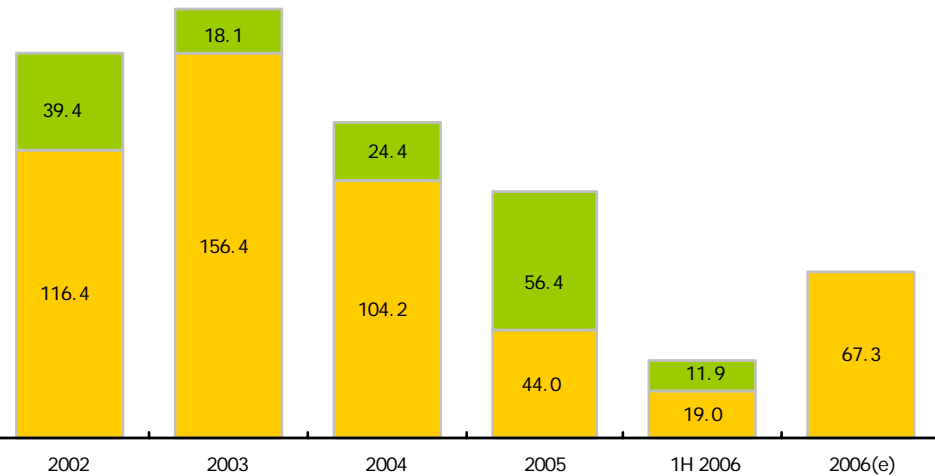
Duration

- ❖ Asset duration : 0.815
- ❖ Liability duration : 0.972
- ❖ Duration gap : -0.07

Adjusted	2006		2005				QoQ (%)
	2Q	1Q	4Q	3Q	2Q	1Q	
Net Interest Spread	4.14	4.24	4.16	4.10	4.10	3.99	-0.10 %p
Average Lending Rate	6.96	7.02	6.79	6.72	6.73	6.66	-0.06%p
Household	6.82	6.81	6.49	6.42	6.43	6.40	0.01%p
Corporates	6.23	6.29	6.17	6.10	6.12	6.07	-0.06%p
Credit Card	25.26	23.56	24.50	24.17	23.87	23.56	1.70%p
Average Deposit Rate	2.82	2.78	2.63	2.62	2.63	2.67	0.04%p
Interest Earning Assets (Average Balance)	17,656.7	17,342.7	16,593.2	16,324.4	15,875.6	15,656.7	1.81%

Provisioning

■ Normal Provisioning ■ Extra Provisioning



Basle II provisioning

❖ Extra provisioning of **11.9 billion krw** provided during 1Q 2006

Credit costs(annualized)

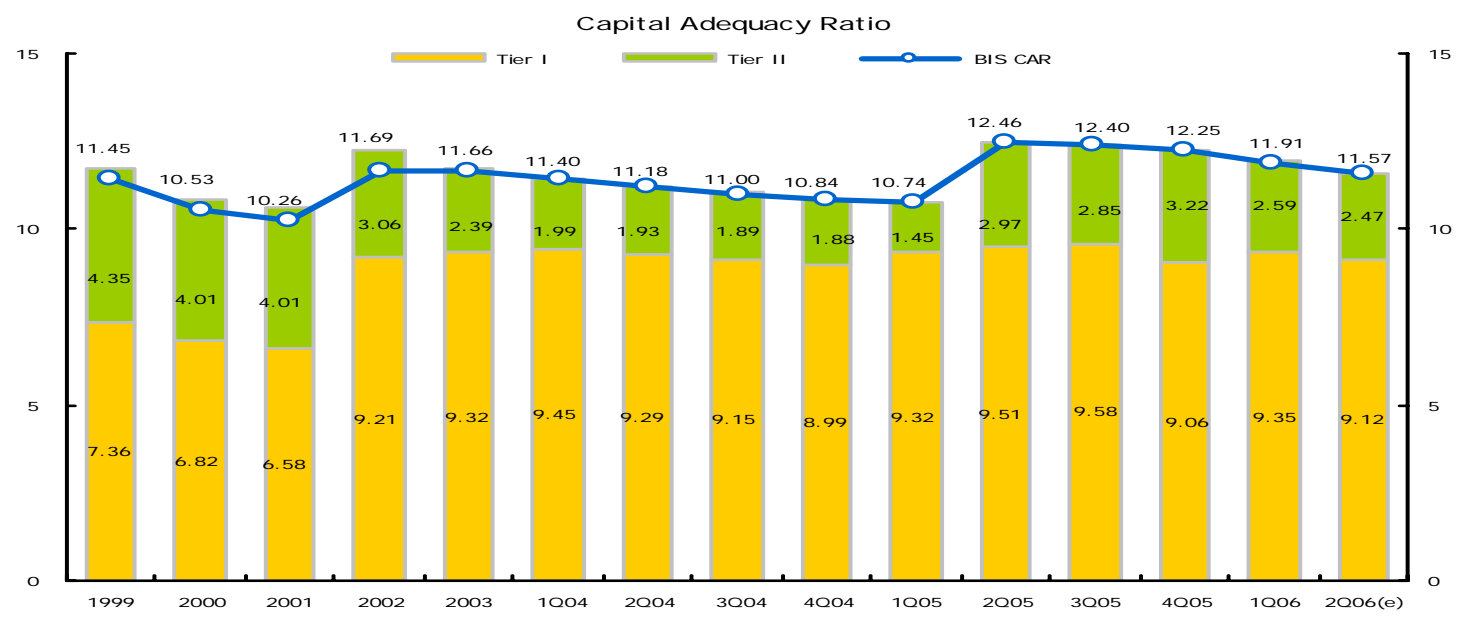
❖ W/ Basle II provisioning

- Corporates : 0.54%
- Household : 0.17%
- Credit Card : 1.28%
- Total : 0.46%

❖ W/O Basle II provisioning

- Corporates : 0.28%
- Household : 0.17%
- Credit Card : 1.28%
- Total : 0.27%

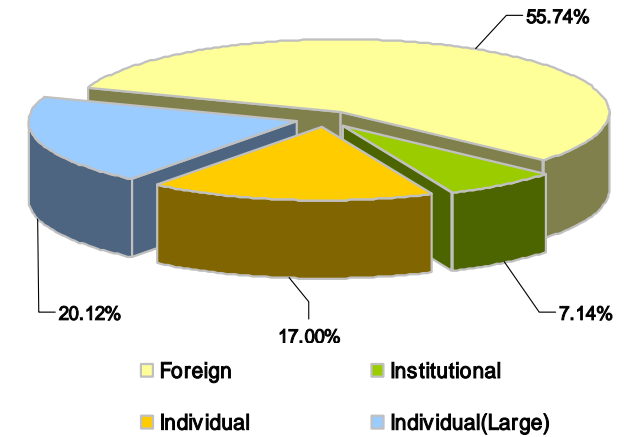
Provision Expenses	2006		2005				2004				2003			
	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Corporates	8.0	16.4	35.3	16.3	5.6	0.3	9.8	14.6	9.0	14.1	2.4	- 8.3	8.2	9.0
Household	0.6	2.4	2.7	3.0	4.3	4.5	5.1	5.9	10.8	9.1	9.0	11.3	12.5	10.6
Credit Card (Re-aged Loans)	1.2 (-0.8)	0.8 (-0.9)	7.5 (0.4)	1.6 (- 0.4)	3.3 (0.6)	3.9 (1.3)	4.9 (2.1)	7.0 (4.1)	14.7 (6.7)	21.5 (9.2)	24.1 (9.5)	36.1 (13.4)	33.0 (6.3)	27.7 (3.3)
Other	0.5	1.0	11.2	0.4	0.1	0.4	0.2	1.6	0.0	0.3	-0.7	-0.3	-0.1	0.0
Total	10.3	20.6	56.7	21.3	13.3	9.1	20.0	29.1	34.5	45.0	34.8	38.8	53.6	47.3



	2006		2005				2004			
	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Tier I Capital	1,193.0	1,130.9	1,082.3	1,124.3	1,068.2	1,012.8	959.4	972.8	936.5	900.1
Tier II Capital	323.7	312.9	384.6	334.7	334.1	157.4	201.1	200.6	194.2	189.7
Contribution to Unconsolidated Subsidiaries (-)	3.0	3.0	3.0	3.0	3.0	3.0	4.0	4.0	4.0	4.0
Total Risk-Adjusted Capital	1,513.7	1,440.9	1,463.9	1,456.0	1,399.3	1,167.3	1,156.4	1,169.4	1,126.7	1,085.8
Total Risk-Weighted Assets	13,078.7	12,099.0	11,950.7	11,739.7	11,231.7	10,865.9	10,677.8	10,630.2	10,076.9	9,526.6
On-Balance Sheet Assets	12,613.7	11,620.5	11,540.9	11,310.8	10,828.1	10,460.4	10,301.0	10,232.3	9,721.2	9,160.5
Off-Balance Sheet Assets	464.9	478.6	409.8	428.9	403.6	405.5	376.8	397.9	355.7	366.1

Major Shareholders(as of December 31, 2005)	
• Lotte Group(Japan Lotte Inclusive)	14.11 %
• Capital Research & Management Company	11.41 %
• Aberdeen Asset Management Asia Limited	8.35%
• Schrodgers Investment Management Ltd.	7.08%
• Templeton Investment Counsel LLC	4.88%
• Parkland Co., Ltd.	4.11 %
• Korea Iron & Steel Co., Ltd.	1.90 %

Shareholding Structure(as of Dec. 31, 2005)



Note : shareholders' stakes are based on most recent fair disclosures

Dividend History	2005	2004	2003	2002	2001 ~ 1997	1996	1995
Net Income	178.9	132.7	121.3	148.0	No Dividends	41.9	30.2
Dividends Paid per Share (W)	405	300	270	300		400	250
Dividend Payout Ratios	33.2%	33.2%	32.7 %	29.7 %		32.7 %	28.3 %
Dividend Type	Cash	Cash	Cash	Cash		Cash	Cash
Share Prices	13,480	7,886	6,738	5,088		6,640	9,450
Dividend Yields at Market Price	3.0%	3.8%	4.0%	5.9 %		6.2 %	2.7%

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Loan Portfolio	2Q 2006		1Q 2006		4Q 2005		4Q 2004		4Q 2003		QoQ (%)
	Wbn	%	Wbn	%	Wbn	%	Wbn	%	Wbn	%	
Manufacturing Sectors	3,991.2	46.8%	3,681.0	48.7 %	3,602.1	47.0%	3,079.7	46.1 %	2,680.7	45.1%	8.4%
Steel & Metal Products	1,111.9	13.1%	995.3	13.2 %	1,002.8	13.1%	847.3	12.7 %	696.7	11.7%	11.7%
Automobile Parts	600.7	7.1%	522.9	6.9 %	482.3	6.3%	421.9	6.3 %	370.7	6.2%	14.9%
Machinery	584.2	6.9%	561.8	7.4 %	525.6	6.9%	436.0	6.5 %	358.8	6.0%	4.0%
Petroleum, Rubber, etc.	524.0	6.2%	478.2	6.3 %	470.1	6.1%	431.8	6.6 %	366.8	6.2%	9.6%
Fabric	244.1	2.9%	228.9	3.0 %	235.5	3.1%	247.9	3.7 %	239.0	4.0%	6.6%
Kitchen Units	194.4	2.3%	184.2	2.4 %	212.9	2.8%	134.4	2.0 %	128.1	2.6%	5.5%
Electronics	192.0	2.3%	172.5	2.3 %	159.7	2.1%	112.0	1.7 %	94.7	1.6%	11.3%
Garment & Shoes	126.1	1.5%	126.7	1.7 %	126.1	1.6%	125.5	1.9 %	136.1	2.3%	-0.5%
Paper, Paper Mills	84.8	1.0%	83.7	1.1 %	85.6	1.1%	65.2	1.0 %	59.9	1.0%	1.3%
Others	329.0	3.9%	316.8	4.2 %	301.5	3.9%	257.7	3.9 %	229.9	3.9%	3.9%
Non-Manufacturing Sectors	4,528.7	53.2%	4,184.0	51.3 %	4,055.7	53.0%	3,603.2	53.9 %	3,265.9	54.9%	8.2%
Wholesale & Retail	1,077.5	12.6%	986.9	13.0 %	962.3	12.6%	896.8	13.4 %	769.1	12.9%	9.2%
Real Estate & Lease	676.2	7.9%	622.8	8.2 %	677.4	8.8%	630.8	9.4 %	553.2	9.3%	8.6%
Construction & Engineering	624.7	7.3%	606.5	8.0 %	540.4	7.1%	549.2	8.2 %	527.2	8.9%	3.0%
Transportation	508.7	6.0%	460.1	6.1 %	425.6	5.6%	314.1	4.7 %	250.5	4.2%	10.6%
Insurance & Financing	321.7	3.8%	330.0	4.4 %	313.5	4.1%	304.9	4.6 %	324.5	5.5%	-2.5%
Hotel & Food	273.7	3.2%	238.5	3.2 %	238.1	3.1%	205.0	3.1 %	204.0	3.4%	14.8%
Public	190.0	2.2%	190.0	2.5 %	190.1	2.5%	73.8	1.1 %	128.8	2.2%	0.0%
Others	856.2	10.0%	749.2	9.9 %	708.3	9.2%	628.6	9.4 %	508.6	8.6%	14.3%
Total Corporate Won Loans	8,519.9	100.0%	7,865.0	100.0 %	7,657.8	100.0%	6,682.9	100.0 %	5,946.6	100.0%	8.3%

	2006		2005				2004				QoQ (%)
	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	
Total	8,475.1	7,703.0	7,479.9	7,628.7	7,318.4	6,978.9	6,845.4	6,858.6	6,678.2	6,166.3	10.0%
Normal	8,171.3	7,376.7	7,219.2	7,325.3	7,074.8	6,708.7	6,574.4	6,594.1	6,488.3	5,975.0	10.8%
Precautionary	217.4	218.2	181.5	205.6	159.1	177.4	181.0	154.1	99.5	75.4	-0.4%
Substandard	61.7	84.7	60.8	67.4	62.6	72.5	68.4	92.8	72.6	97.5	-27.2%
Doubtful	15.9	18.2	14.7	17.9	12.7	13.4	11.7	10.3	11.5	9.9	-12.6%
Expected Loss	8.8	5.2	3.7	12.5	9.2	6.9	9.9	7.3	6.3	8.5	69.2%
Precautionary & Below Loans	303.8	326.3	260.7	303.4	243.6	270.2	271.0	264.5	189.9	191.3	-6.9%
P&B Loan Ratio(%)	3.58%	4.24%	3.49 %	3.98 %	3.33 %	3.87 %	3.96 %	3.86 %	2.84 %	3.10 %	-0.66%p
P&B Loan Coverage Ratio(%)	44.63%	39.96 %	45.49 %	32.56 %	35.14 %	31.57 %	32.29 %	31.83 %	42.07 %	42.34 %	4.67%p
Substandard & Below Loans	86.4	108.1	79.2	97.8	84.5	92.8	90.0	110.4	90.4	115.9	-20.1%
S&B Loan Ratio(%)	1.02%	1.40 %	1.06 %	1.28 %	1.15 %	1.33 %	1.31 %	1.61 %	1.35 %	1.88 %	-0.38%p
S&B Loan Coverage Ratio(%)	156.94%	120.63 %	149.75 %	101.02 %	101.30 %	91.92 %	97.22 %	76.27 %	88.38 %	69.89 %	36.31%p
Provision for Loan Losses	135.6	130.4	118.6	98.8	85.6	85.3	87.5	84.2	79.9	81.0	4.0%

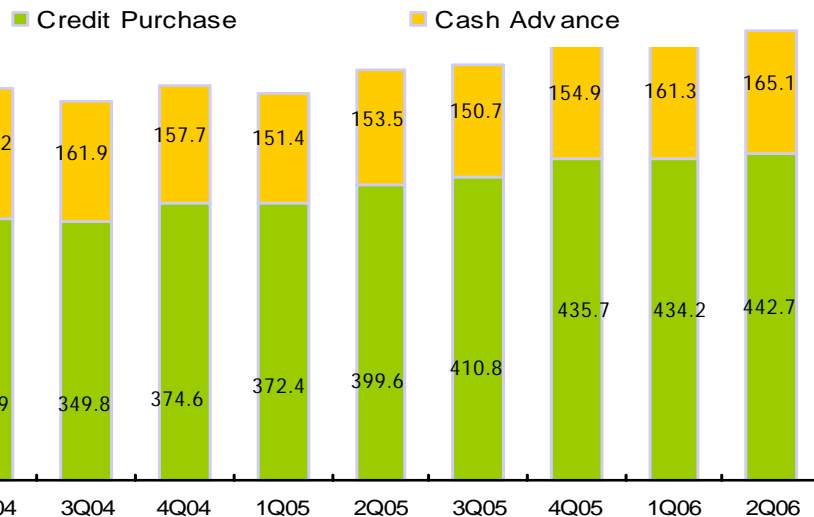
SMEs Delinquency Ratio By Sector	2Q 2006		1Q 2006		4Q 2005		3Q 2005		2Q 2005		1Q 2005	
	Loan Amount	Ratio	Loan Amount	Ratio	Loan Amount	Ratio	Loan Amount	Ratio	Loan Amount	Ratio	Loan Amount	Ratio
Manufacturing Sector	4,244.6	0.98%	3,875.0	1.16 %	3,756.5	1.11 %	3,790.7	1.76 %	3,558.1	1.19%	3,354.7	1.24%
Non-Manufacturing Sector	3,922.6	0.79%	3,550.2	1.06 %	3,464.0	0.67 %	3,588.3	1.23 %	3,450.4	1.23%	3,390.1	1.63%
Wholesale & Retail	1,206.6	0.82%	1,076.6	1.69 %	1,054.9	0.73 %	1,060.8	1.49 %	1,060.1	1.16%	1,004.6	1.56%
Real Estate & Lease	672.7	0.86%	619.4	1.16 %	673.4	0.91 %	601.7	1.63 %	594.9	1.48%	598.9	1.19%
Construction	626.3	0.66%	608.6	0.54 %	542.4	0.53 %	546.2	1.60 %	549.6	1.96%	522.6	2.77%
Transport. & Comms.	477.6	0.08%	428.5	0.07 %	402.3	0.08 %	414.8	0.04 %	389.8	0.11%	311.2	0.25%
Hotel & Food	275.7	1.89%	239.4	2.13 %	239.1	1.45 %	233.9	1.74 %	226.7	1.70%	221.2	2.39%
Insurance & Financing	32.4	- %	10.0	- %	11.8	- %	13.9	- %	15.4	0.03%	16.5	- %
Others	631.3	0.57%	567.7	0.60 %	540.1	0.52 %	628.9	0.91 %	603.1	1.04%	663.1	1.79%
Total	8,167.2	0.89%	7,425.2	1.11 %	7,220.5	0.90 %	7,379.0	1.50 %	7,008.5	1.21%	6,744.8	1.44%

SMEs Delinquency Ratio By Collaterals (57.8% vs 42.2%)	2Q 2006		1Q 2006		4Q 2005		3Q 2005		2Q 2005		1Q 2005	
	Loan Amount	Ratio	Loan Amount	Ratio	Loan Amount	Ratio	Loan Amount	Ratio	Loan Amount	Ratio	Loan Amount	Ratio
Total	8,167.2	0.89%	7,425.2	1.11 %	7,220.5	0.90 %	7,379.0	1.50 %	7,008.5	1.21 %	6,744.8	1.44 %
Real estates	3,612.1	1.33%	3,488.8	1.63 %	3,393.8	1.07 %	3,312.0	1.89 %	3,117.1	1.61 %	2,991.1	2.14 %
Guarantees	789.1	1.28%	787.5	1.54 %	802.2	2.26 %	864.0	3.44 %	870.7	3.14 %	876.9	1.86 %
Deposits	298.9	0.33%	287.3	0.38 %	291.8	- %	318.9	0.01 %	320.7	- %	282.9	- %
Movables	23.7	2.95%	17.9	- %	27.3	- %	27.0	- %	28.7	- %	30.2	- %
Credit	3,443.4	0.37%	2,843.7	0.44 %	2,705.4	0.39 %	2,857.1	0.65 %	2,671.3	0.27 %	2,563.7	0.64 %

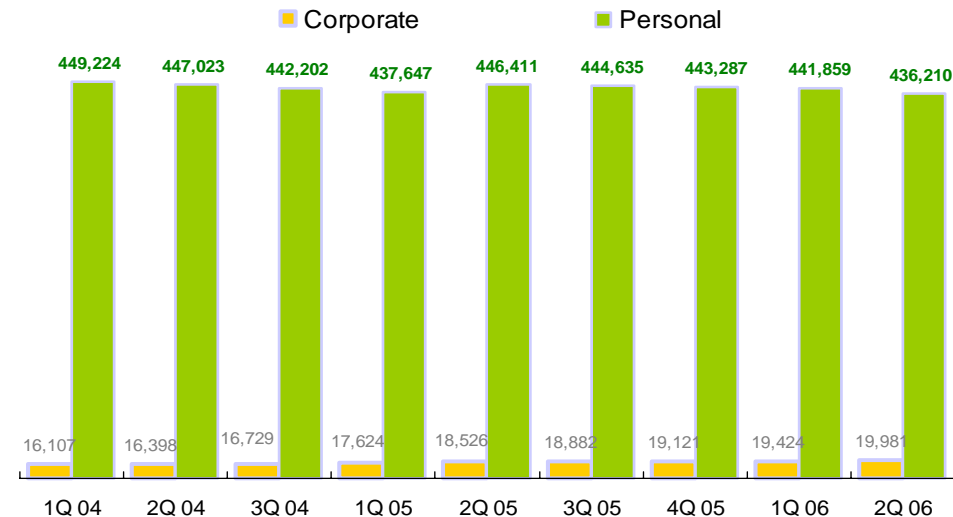
		2006		2005				2004				QoQ (%)
		2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	
Household Loans – Retail		3,470.2	3,468.8	3,544.9	3,548.8	3,473.5	3,396.6	3,432.3	3,214.7	2,980.8	2,699.1	0.0%
2Q 2006 Secured Loans 2,901.1 (83.60%)	Total Secured Loans	2,901.1	2,915.6	2,990.4	2,985.6	2,891.2	2,813.9	2,831.3	2,646.8	2,438.1	2,147.4	-0.5%
	Mortgage/Home Equity	1,169.5	1,115.2	1,082.8	1,069.8	1,045.5	1,005.2	961.8	914.4	877.3	843.8	4.9%
	Group Loans	862.1	911.7	1,003.3	1,041.3	1,001.5	1,015.0	1,082.8	985.6	833.8	627.3	-5.4%
	Other Collateralized Loans	797.2	820.0	837.0	807.9	777.1	733.3	728.9	693.6	676.0	630.3	-2.8%
	Government Workers' Pension Backed Loans	72.3	68.7	67.3	66.6	67.1	60.4	57.7	53.2	51.0	46.0	5.2%
	Loan to Value Ratio	52.42%	46.33%	50.04%	48.65%	48.21%	55.06%	54.8%	54.6%	54.7%	53.1%	6.09%p
2Q 2006 Unsecured Loans 569.1 (16.40%)	Total Unsecured Loans	569.1	553.2	554.5	563.2	582.3	582.7	601.0	567.9	542.7	551.7	2.9%
	Personal CSS Loans	237.9	236.0	240.7	246.4	211.0	241.0	239.5	222.4	230.0	234.1	0.8%
	Student Loans	27.3	29.9	32.8	47.8	38.7	42.1	37.7	40.6	39.0	38.6	-8.7%
	Government Workers' Loans	48.5	44.9	41.0	39.1	40.2	39.3	38.9	39.6	40.8	40.7	8.0%
	Others	255.4	242.4	240.0	229.9	292.4	260.3	284.9	265.3	232.9	238.3	5.4%

	2006		2005				2004				QoQ(%)
	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	
Total	3,495.2	3,492.3	3,567.4	3,548.8	3,473.5	3,396.6	3,432.3	3,214.7	2,980.8	2,699.1	0.1%
Normal	3,426.4	3,418.9	3,498.7	3,470.5	3,395.2	3,309.0	3,352.3	3,130.4	2,898.6	2,609.7	0.2%
Precautionary	43.2	45.1	40.7	46.1	45.9	49.1	46.8	48.1	47.9	55.7	-4.2%
Substandard	14.5	16.9	16.2	20.4	19.0	23.1	18.5	21.3	19.7	21.1	-14.2%
Doubtful	8.3	8.3	9.1	8.7	9.3	10.2	9.3	9.1	8.0	7.6	0.0%
Expected Loss	2.8	3.1	2.7	3.1	4.1	5.2	5.4	5.8	6.6	5.0	-9.7%
Precautionary & Below Loans	68.8	73.4	68.7	78.3	78.3	87.6	80.0	84.3	82.2	89.4	-6.3%
P&B Loan Ratio	1.97%	2.10%	1.93%	2.21%	2.25%	2.58%	2.33%	2.62%	2.76%	3.3 %	-0.13%p
P&B Loan Coverage Ratio	59.88%	58.31%	61.28%	53.13%	53.90%	50.34%	53.88%	50.42 %	49.27 %	41.8 %	1.57%p
Substandard & Below Loans	25.6	28.3	28.0	32.2	32.4	38.5	33.2	36.2	34.3	33.7	-9.5%
S&B Loan Ratio	0.73%	0.81%	0.78%	0.91%	0.93%	1.13%	0.97%	1.13%	1.15%	1.2 %	-0.08%p
S&B Loan Coverage Ratio	160.94%	151.24%	150.36%	129.19%	130.25%	114.5%	129.82%	117.40%	118.08%	111.3 %	9.70%p
Provision for Loan Losses	41.2	42.8	42.1	41.6	42.2	44.1	43.1	42.5	40.5	37.5	-3.7%

Credit Card Sales Volume



Number of Card Holders



		2006		2005				2004				QoQ (%)
		2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	
Balance	Total(with Reaged Loans)	313.7	303.2	309.8	296.9	305.4	307.0	317.5	305.1	340.7	376.4	3.5%
	Credit Purchase	224.0	212.7	222.0	207.8	210.4	204.7	212.9	191.7	211.7	219.3	5.3%
	Cash Advances	79.8	78.2	73.0	70.8	71.8	71.6	66.8	67.8	75.4	92.5	2.0%
	Re-aged Loans	9.9	12.3	14.8	18.3	23.2	30.7	37.8	45.6	53.6	64.5	-19.5%
Credit Card Income	Total Income	20.8	20.5	20.8	19.9	20.4	19.8	20.7	19.5	21.1	23.3	1.5%
	Credit Purchase	14.0	13.9	14.2	13.1	13.3	12.8	13.0	11.4	12.3	12.0	0.7%
	Cash Advance	4.8	4.7	4.6	4.6	4.6	4.3	4.6	4.7	5.1	7.2	2.1%
	Others	2.0	1.9	2.0	2.2	2.5	2.7	3.1	3.4	3.7	4.1	5.3%

	2006		2005				2004				QoQ (%)
	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	
Total	313.7	303.2	309.8	296.9	305.4	307.0	317.5	305.1	340.7	376.3	3.5%
Normal	294.6	281.7	286.5	269.3	272.1	265.4	270.8	251.0	276.0	288.6	4.6%
Precautionary	12.6	14.2	16.2	18.1	20.9	25.1	29.7	33.7	40.8	51.9	-11.3%
Substandard	0.1	0.2	0.1	0.2	0.3	0.4	0.3	0.5	0.6	1.2	-50.0%
Doubtful	3.7	3.9	5.0	6.0	6.9	9.7	11.2	14.0	18.0	27.6	-5.1%
Expected Loss	2.7	3.2	2.0	3.3	5.2	6.4	5.5	5.9	5.3	7.0	-15.6%
P&B Loans	19.1	21.5	23.3	27.6	33.3	41.6	46.7	54.1	64.7	87.7	-11.2%
P&B Loan Ratio	6.09%	7.09%	7.52%	9.30%	10.9%	13.6%	14.7%	17.7%	19.0%	23.3 %	-1.0%p
P&B Loan Coverage Ratio	81.15%	75.35%	71.67%	42.75%	43.8%	43.3%	39.6%	38.6%	36.9%	37.5%	5.8%p
S&B Loans	6.5	7.3	7.1	9.5	12.4	16.5	17.0	20.4	23.9	35.8	-11.0%
S&B Loan Ratio	2.07%	2.41%	2.29%	3.2%	4.1%	5.4%	5.4%	6.7%	7.0%	9.5%	-0.34%p
S&B Loan Coverage Ratio	238.46%	221.92%	235.21%	124.21%	117.7%	109.1%	108.8%	102.5%	100%	91.9%	16.54%p
Provision for Loan Losses	15.5	16.2	16.7	11.8	14.6	18.0	18.5	20.9	23.9	32.9	-4.3%

<i>NPL Sales</i>	2006		2005		2004 Full Year	2004		2003 Full Year	2003	
	1H	2005 Full Year	2H	1H		2H	1H		2H	1H
Household	3.3	10.2	4.0	6.2	9.4	4.6	4.8	11.1	3.9	7.2
Credit Card	0.1	0.1	0.1	0.0	0.2	0.1	0.1	0.7	0.1	0.6
Corporates	3.5	26.9	8.4	18.5	39.0	20.0	19.0	34.2	17.0	17.7
Total	6.9	37.2	12.5	24.7	48.6	24.7	23.9	46.4	20.9	25.5

<i>Write-Offs</i>	2006		2005				2004				2003			
	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Household	3.2	2.7	3.5	4.6	6.4	4.1	5.6	4.6	7.2	5.7	9.3	9.9	9.6	5.9
Credit Card	3.6	3.2	4.5	6.4	8.4	6.4	9.5	12.3	26.0	21.3	32.3	32.6	33.8	24.2
Corporates	4.9	4.2	23.0	7.8	7.1	4.7	12.9	12.2	6.0	5.7	11.3	7.5	11.3	2.3
Total	11.7	10.1	31.0	18.8	21.9	15.2	28.0	29.1	39.2	32.7	52.9	50.0	54.7	32.4

	2006		2005				2004				QoQ (%)
	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	
Interest Revenues	282.4	274.1	273.1	260.4	245.8	236.7	243.1	240.2	241.0	240.9	3.0%
Interest on Loans	222.1	213.9	214.3	200.3	192.7	187.4	192.1	184.7	180.2	178.5	3.8%
Interest on Credit Card*	19.9	19.7	20.2	19.3	19.4	18.8	19.7	18.8	20.1	22.1	1.0%
Interest on Securities	54.2	54.2	53.4	49.4	47.7	46.6	49.5	53.2	58.6	59.4	0.0%
Others	6.1	6.0	5.4	10.7	5.4	2.7	1.6	2.3	2.2	3.0	1.7%
Interest Expenses	132.0	118.7	114.8	110.4	99.5	98.2	102.8	105.5	103.7	103.3	11.2%
Interest on Deposits	87.5	82.8	79.8	78.7	75.2	76.3	82.7	85.5	84.8	84.2	5.7%
Interest on Borrowings	35.1	27.0	25.0	21.9	15.1	14.3	14.0	13.9	13.3	13.0	30.0%
Interest on Financial Debentures	7.2	7.1	8.3	8.2	7.6	6.0	4.5	4.2	4.1	4.2	1.4%
Others	2.1	1.8	1.6	1.6	1.6	1.6	1.6	1.9	1.5	1.9	16.7%
Net Interest Income	150.4	155.4	158.3	150.0	146.3	138.5	140.3	134.7	137.3	137.6	-3.2%

Note : Accounting adjustments have been made. Under new regulation, "Interest on Credit Card" includes credit card processing charges and others

	2006		2005				2004				QoQ (%)
	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	
Fee & Commission Revenues	22.8	20.9	20.3	20.4	21.1	19.4	20.7	19.3	17.8	17.9	9.1%
Commissions in Won	17.6	15.8	15.1	15.2	15.8	14.7	15.6	14.6	12.9	13.2	11.4%
Bancassurance	1.5	1.3	1.5	1.8	2.2	1.9	2.2	1.6	1.1	0.7	15.4%
Beneficiary Certificate Sales	2.3	1.6	1.1	0.8	0.8	0.6	0.5	0.2	0.1	-	43.8%
Commissions on Credit Cards	1.0	1.0	0.9	0.8	1.1	0.9	1.1	1.0	1.0	1.1	0.0%
Commissions in Foreign Currency	3.4	3.3	3.4	3.5	3.5	3.1	3.3	3.0	3.2	3.0	3.0%
Guarantee Fees	0.8	0.8	0.9	0.9	0.7	0.7	0.7	0.7	0.7	0.6	0.0%
Fee & Commission Expenses	7.4	6.1	7.9	6.3	6.9	5.5	5.8	5.2	5.1	4.8	21.3%
Commissions Paid on Credit Cards	4.0	4.3	4.2	3.5	4.2	3.4	3.5	3.0	3.0	3.0	-7.0%
Commissions Paid	3.4	1.8	3.7	2.8	2.7	2.1	2.3	2.2	2.1	1.8	88.9%
Net Fee & Commission Income	15.4	14.7	12.4	14.1	14.2	13.9	14.9	14.1	12.7	13.1	4.8%

	2006		2005				2004				QoQ (%)
	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	
Other Operating Revenues	45.0	81.1	34.3	28.6	28.7	96.5	76.8	18.6	20.1	21.8	-44.5%
Revenues on FX & Derivatives	43.8	80.1	30.9	24.4	27.2	92.3	75.3	71.9	19.7	20.4	-45.3%
Gains on Securities	1.0	1.0	0.9	2.3	0.5	4.1	1.5	0.4	0.4	1.4	0.0%
Others(provision write back)	0.2	0.0	2.5	1.9	1.0	0.1	0.0	0.0	0.0	0.0	- %
Other Operating Expenses	61.4	108.2	96.0	52.8	47.6	108.5	101.1	50.6	61.7	70.0	-43.3%
Losses on FX & Derivatives	37.7	75.0	29.1	21.3	23.9	87.5	71.2	13.2	15.9	16.1	-49.7%
Losses on Securities	1.0	1.3	0.4	0.8	0.7	2.4	0.5	0.1	0.9	0.0	-23.1%
Contribution to Funds	6.9	6.0	4.8	4.6	4.5	4.4	4.4	4.3	4.1	4.0	15.0%
Provision for Loan Losses	10.0	19.6	42.8	20.7	13.4	8.8	19.7	26.3	35.7	44.7	-49.0%
Others	5.8	6.3	18.7	5.3	5.1	5.4	5.3	6.7	5.1	5.2	-7.9%
Net Other Operating Income	-16.4	-27.1	-61.7	-24.3	-18.9	-12.0	-24.3	-32.0	-41.6	-48.2	-39.5%

Non-Operating Income	2006		2005				2004				QoQ (%)
	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	
Non-Operating Revenues	15.1	1.7	13.4	9.7	11.2	9.3	12.4	7.7	9.4	11.5	788.2%
Gains on Investment Securities	7.8	0.3	2.4	6.9	0.8	7.4	8.4	1.8	3.9	10.0	-
Gains on Sales of NPLs	1.8	0.0	0.0	0.0	7.0	0.0	1.6	0.0	1.7	0.0	-
Gains on Sales of Tangible Asset	0.0	0.0	0.0	0.4	0.0	0.0	0.0	0.0	0.0	0.0	-
Others	5.5	1.4	11.0	2.4	3.4	1.9	2.4	5.9	3.8	1.4	-
Non-Operating Expenses	3.3	7.9	6.9	3.7	5.3	12.2	12.7	8.8	2.8	7.0	-58.2%
Losses on Investment Securities	0.0	0.0	0.3	3.8(gain)	0.3	3.9	0.0	0.0	1.9(gain)	3.1	-
Losses on Sales of NPLs	0.6	0.3	3.9	0.1	3.1	0.0	11.1	0.0	3.1	0.0	-
Losses on Sales of Tangible Asset	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	-
Retirement Allowance	0.0	4.8	0.0	0.0	0.0	5.6	0.0	0.0	0.1	2.1	-
Other Non-Operating Expenses	2.7	2.8	2.7	7.2	1.9	2.7	1.6	8.8	1.5	1.8	-
Net Non-Operating Income	11.8	- 6.2	6.5	6.0	5.9	- 2.9	- 0.3	- 1.1	6.6	4.4	-290.3%

Ending Balance	2006		2005				2004				QoQ (%)
	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	
Won Loans*	12,131.8	11,320.6	11,093.6	10,996.2	10,504.6	10,161.8	10,075.6	10,281.1	9,369.7	8,741.3	7.2%
Won Securities	4,936.8	4,766.9	4,796.2	4,722.0	4,286.2	4,148.9	4,033.0	4,230.0	4,451.9	4,582.5	3.6%
Cash & Due from Banks	946.1	1,042.6	1,105.0	1,120.6	1,327.8	1,070.7	970.4	596.9	619.9	420.3	-9.3%
Foreign Currency Assets	1,199.1	856.9	910.7	953.9	906.3	806.2	779.2	812.4	882.3	765.0	39.9%
Credit Card Receivables	313.7	303.2	309.8	296.9	305.4	307.0	317.6	305.1	340.7	376.3	3.5%
Fixed Assets	353.8	345.1	347.4	338.6	341.6	340.3	343.3	331.2	327.5	333.2	2.5%
Other Assets	680.6	497.1	487.2	526.3	732.4	674.4	615.3	643.0	661.7	719.7	36.9%
Assets	20,561.8	19,132.4	19,049.9	18,954.4	18,404.3	17,509.3	17,134.4	17,199.7	16,653.7	15,938.3	7.5%
Won Deposits & CD	13,599.9	12,977.2	13,520.0	13,032.9	13,074.7	12,469.5	12,645.5	12,551.7	12,650.8	12,129.3	4.8%
Won Borrowings	2,890.3	2,215.6	2,047.5	2,115.9	1,837.2	1,515.1	1,398.6	1,583.7	1,238.2	1,174.0	30.5%
Foreign Currency Liabilities	1,394.7	1,222.4	1,258.6	1,243.6	949.6	891.9	837.5	799.0	858.7	724.9	14.1%
Won Financial Debenture	371.8	410.4	408.7	569.8	570.2	394.3	392.7	200.0	200.0	200.0	-9.4%
Other Liabilities	1,107.7	1,168.8	668.6	864.7	891.4	1,212.8	834.4	1,063.8	750.9	789.2	-5.2%
Shareholders' Equity	1,197.5	1,138.0	1,146.5	1,127.3	1,081.2	1,025.7	1,025.7	1,001.5	955.1	920.9	5.2%
Liabilities & Shareholders' Equity	20,561.8	19,132.4	19,049.9	18,954.4	18,404.3	17,509.3	17,134.4	17,199.7	16,653.7	15,938.3	7.5%

Note : Private Placements & Call Loans included
Trust Account excluded

	2Q 2006					1Q 2006	4Q 2005	4Q 2004	QoQ (%)
	Total	Marketable Securities	Investment Securities						
			Subtotal	Available for Sale	Held to Maturity				
Bonds in Won	4,657.3	0.0	4,657.3	1,503.8	3,153.5	4,463.7	4,515.7	3,797.3	4.3%
Financial Debentures	2,341.4	0.0	2,341.4	723.9	1,617.5	2,139.6	2,034.9	1,725.3	9.4%
Government Bonds	1,047.8	0.0	1,047.8	337.5	710.3	1,075.2	1,133.9	685.3	-2.6%
Gov't Owned Corps. Bonds	734.6	0.0	734.6	102.2	632.4	748.1	860.0	800.0	-1.8%
Corporate Bonds	350.2	0.0	350.2	340.2	10.0	316.0	299.7	335.4	10.8%
Local Gov't Bonds	183.3	0.0	183.3	0.0	183.3	184.8	187.2	251.3	-0.8%
Bonds in Foreign Currency	98.3	0.0	98.3	49.4	48.9	91.5	81.0	26.6	7.4%
Stocks	57.2	5.9	51.3	51.3	0.0	53.2	54.9	54.5	7.5%
Beneficiary Certificates	200.3	0.0	200.3	200.3	0.0	218.2	207.5	151.7	-8.2%
Bond + Equity Type	140.8	0.0	140.8	140.8	0.0	166.1	155.2	10.6	-15.2%
Bond Type	30.6	0.0	30.6	30.6	0.0	30.4	30.0	130.4	0.7%
Equity Type*	28.9	0.0	28.9	28.9	0.0	21.6	22.3	10.7	33.8%
Others	22.0	0.0	22.0	22.0	0.0	22.0	12.0	29.5	0.0%
Total	5,035.1	5.9	5,029.2	1,826.8	3,202.4	4,848.6	4,871.1	4,059.6	3.9%
Duration (years)				1.00	1.64				

Note : Derivative type inclusive

		2006		2005				2004				2003
		2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q
Total	Loans	13,131.5	12,276.2	12,159.3	11,958.8	11,423.1	11,036.3	10,978.6	10,834.0	1,0376.7	9,649.7	9,526.0
	Delinquents	116.0	136.5	108.7	162.8	136.8	155.6	116.1	157.9	143.9	178.8	128.5
	Ratios	0.88%	1.11%	0.89%	1.36%	1.20%	1.41%	1.06%	1.46%	1.40%	1.85%	1.35%
Large Corps.	Loans	1,155.4	1,055.5	1,061.7	712.9	615.7	587.9	579.4	652.5	624.8	634.8	494.8
	Delinquents	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.6
	Ratios(14 days)	0.01%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.32%
SMEs	Loans	8,167.2	7,425.2	7,220.5	7,379.0	7,008.5	6,744.8	6,649.4	6,661.7	6,430.4	5,939.4	5,964.1
	Delinquents	72.9	82.6	64.9	110.9	84.7	96.9	72.1	103.2	87.4	102.1	68.7
	Ratios(14 days)	0.89%	1.11%	0.90%	1.50%	1.21%	1.44%	1.08%	1.55%	1.36%	1.72%	1.15%
House hold	Loans	3,495.2	3,492.3	3,567.3	3,570.0	3,493.5	3,396.6	3,432.3	3,214.7	2,980.8	2,699.1	2,619.7
	Delinquents	31.9	42.6	33.0	40.8	38.9	42.2	29.4	33.6	31.8	34.5	18.6
	Ratios(1 month)	0.91%	1.22%	0.92%	1.14%	1.11%	1.24%	0.86%	1.05%	1.07%	1.28%	0.71%
Credit Card	Loans	313.7	303.2	309.8	296.9	305.4	307.0	317.5	305.1	340.7	376.4	447.4
	Delinquents	11.1	11.2	10.7	11.1	8.4	6.4	9.5	12.3	26.0	21.3	32.4
	Ratios(1 day)	3.53%	3.70%	3.45%	3.74%	4.32%	5.37%	4.60%	6.92%	7.63%	11.21%	8.85%

Disclaimer

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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 undue reliance on these statements, which speak only as of the date of this presentation. Pusan bank does not undertake any obligation to publicly release any revisions to these statements to reflect any future events.

Thank you for your interest in Pusan Bank

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