

Pusan Bank

2006 3Q Financial Results

October 26, 2006

Senior EVP

Sung Tae Jung

3Q 2006 Results

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3Q 2006 Results

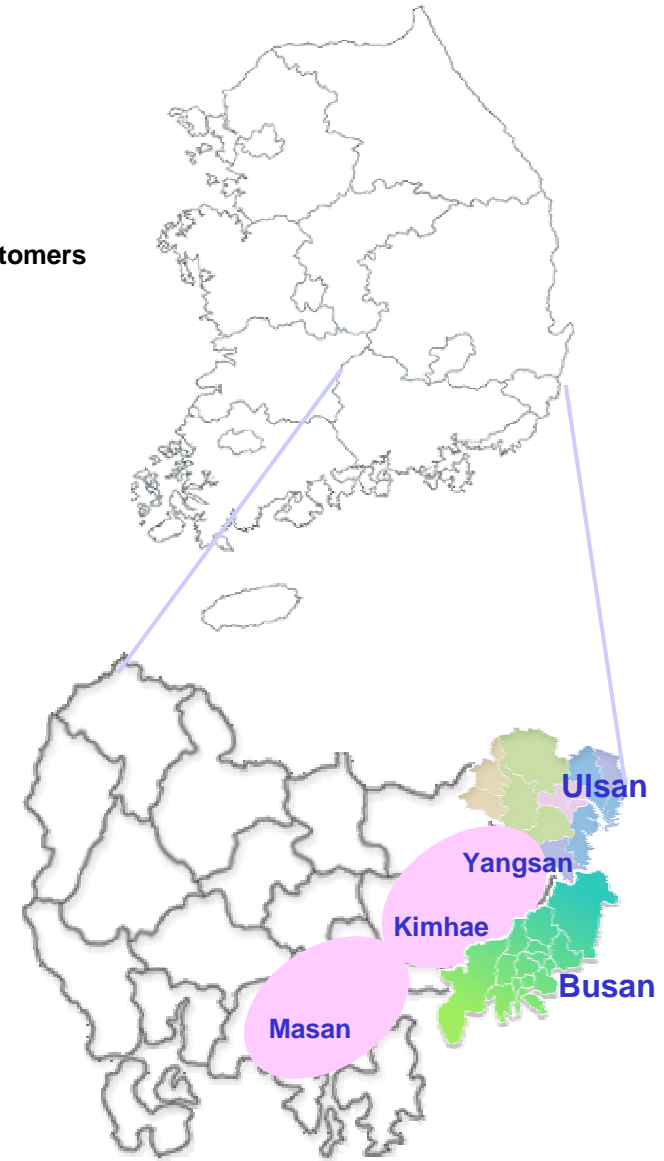
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Accomplishments

- ❖ Strategies to enhance volume growth and customer base showed positive results.
- ❖ Successfully implemented the strategic growth plan
 - Total assets, deposits and loans grew 11.6%, 9.9% and 16.0%(YTD) respectively
 - More franchise network : 7 branches added this year, currently 216 branches serving valued customers
 - Number of deposit accounts grew by 1.7% YTD : 311.6 million to 316.8 million accounts
 - Number of loan customers increased by 1.9% YTD : 174,896 to 178,240 customers
- ❖ Our presence in the region is stronger than ever.
 - Gained more market shares both in Busan and Gyeongnam
 - Loan market shares
 - Busan 21.94% in 4Q 2005 22.67% in 3Q 2006*(as of Aug. 31, 2006)
 - Gyeongnam 4.53% in 4Q 2005 5.28% in 3Q 2006*
 - Deposit market shares
 - Busan 31.51% in 4Q 2005 31.84% in 3Q 2006*
 - Gyeongnam 2.11% in 4Q 2005 2.25% in 2Q 2006

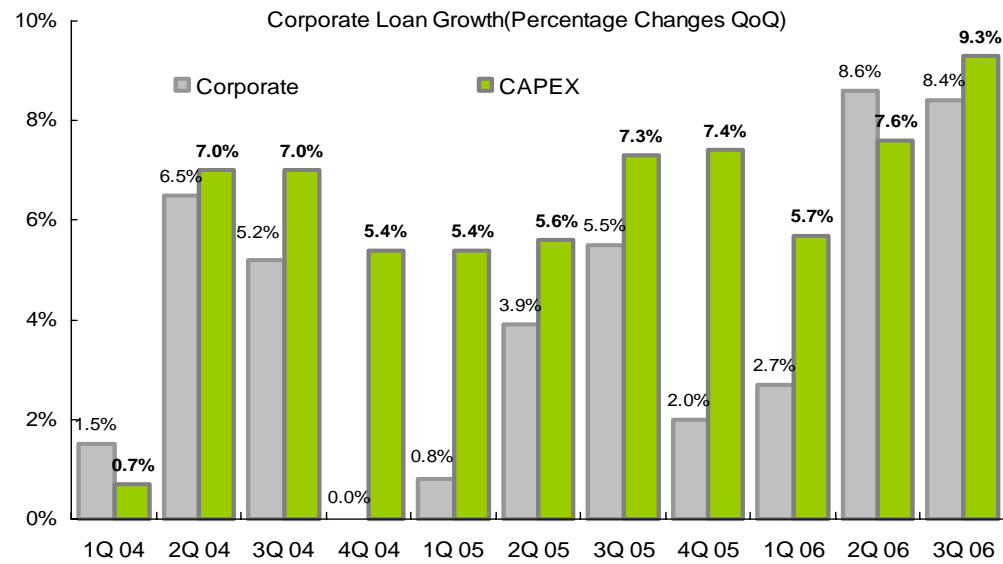
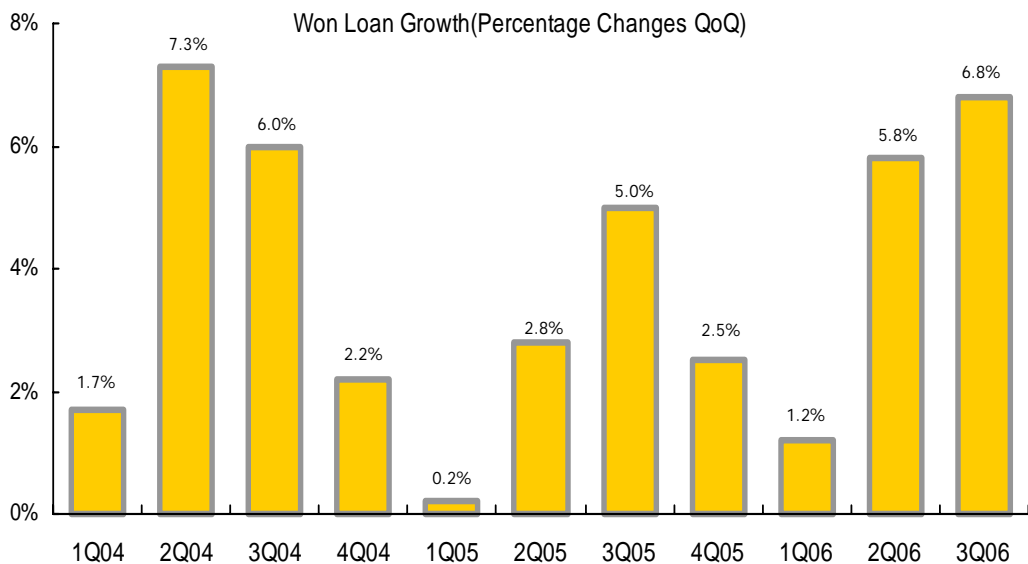
Strategies Going Forward

- ❖ Profitability Management will be our priority going forward
 - More low cost funding and “Profitability Monitoring based Loan Pricing”
 - Margin management and productivity maximization
 - Diversify income sources : Cross sell the bank’s specialties; FX advisory services, PF, etc
- ❖ A dominant market leader in the region
 - ❖ Projected loan market shares in key target markets by 2010
 - ❖ Busan : 21% in 2005 30% in 2010
 - ❖ Gyeongnam : 4.5% in 2005 10% in 2010
- ❖ Asset quality and credit cost management



Ending Balance	2006			2005				2004	QoQ	YTD
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q		
Total Assets	22,185.1	21,355.3	19,910.8	19,880.8	19,871.1	19,331.4	18,551.0	18,184.1	3.8%	11.6%
Total Deposits	17,265.0	16,429.1	15,333.1	15,709.1	15,400.0	15,304.5	14,499.7	14,568.0	5.1%	9.9%
Total Loans	14,075.4	13,029.5	12,252.4	12,131.0	11,919.4	11,402.2	11,008.0	10,921.1	8.0%	16.0%
Securities	5,615.2	5,779.0	5,589.6	5,664.9	5,647.9	5,205.6	5,157.6	5,062.6	-2.8%	-0.9%
Shareholders' Equity	1,254.7	1,197.5	1,138.0	1,146.5	1,127.3	1,081.2	1,025.7	1,025.7	4.8%	9.4%
NI (Quarterly)	50.5	62.0	47.8	17.2	54.6	54.4	52.7	35.5	-18.6%	-
NI (Accumulated)	160.3	109.8	47.8	178.9	161.7	107.1	52.7	132.7	-	-
ROA(%)	1.09%	1.15%	1.03%	0.99%	1.21%	1.24%	1.24%	0.81%	-	-
ROE(%)	17.91%	18.95%	17.03%	16.34%	20.06%	20.51%	20.83%	13.60%	-	-
Leverage(times)	17.7	17.8	17.5	17.3	17.6	17.9	18.1	17.7	-	-
BPS (W)	8,554	8,164	7,758	7,816	7,687	7,371	6,993	6,993	4.8%	9.4%
EPS (W)	1,461	1,509	1,321	1,220	1,489	1,473	1,456	905	-3.2%	19.8%
Cost Income Ratio(%)	46.31%	47.39%	44.07%	49.50%	45.77%	46.43%	45.27%	49.00%	-1.08%p	-3.19%p
LDR(%)	97.95%	92.28%	90.44%	86.69%	89.22%	83.79%	83.79%	84.18%	5.67%p	11.06%p

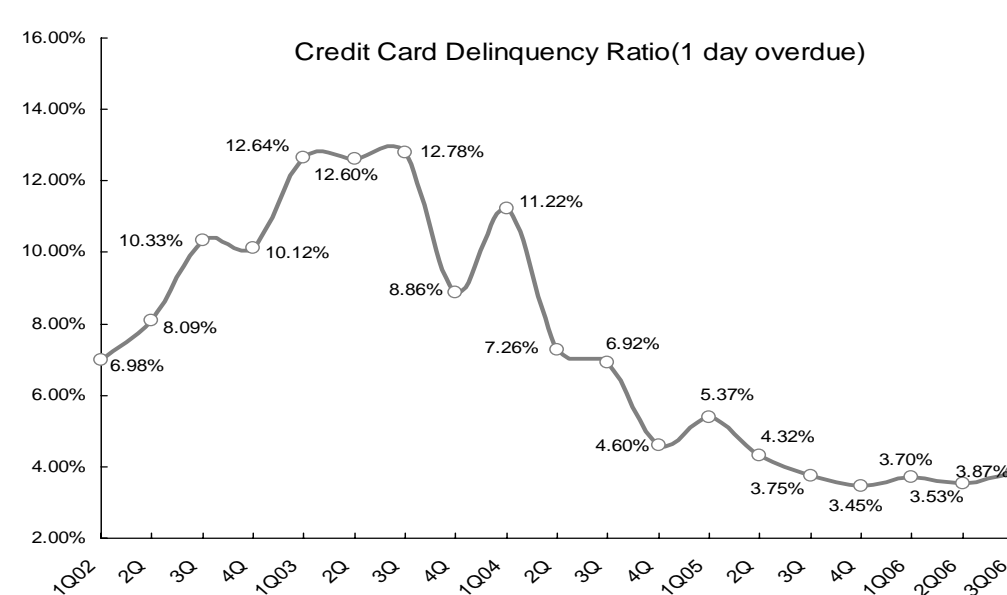
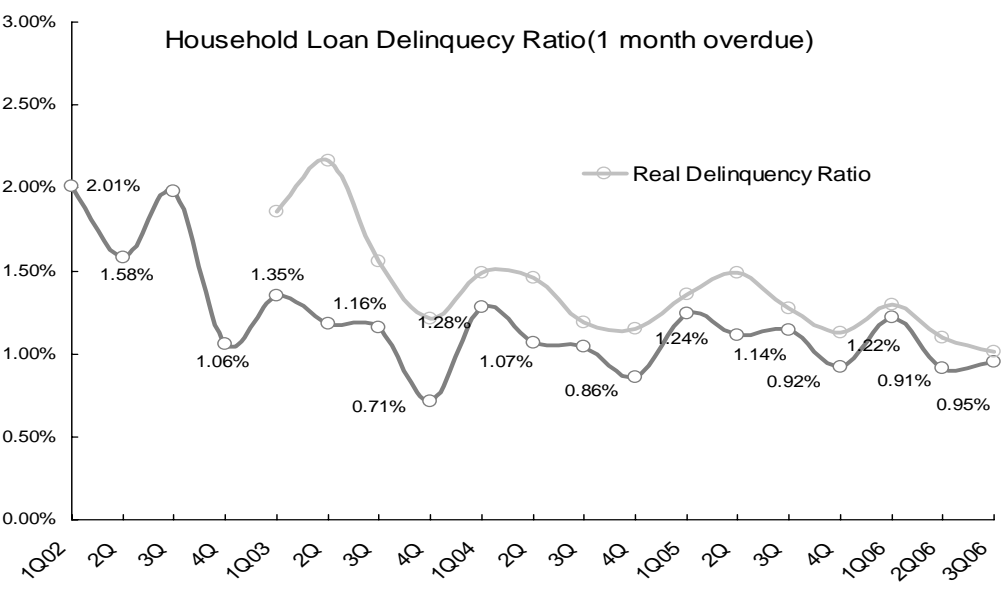
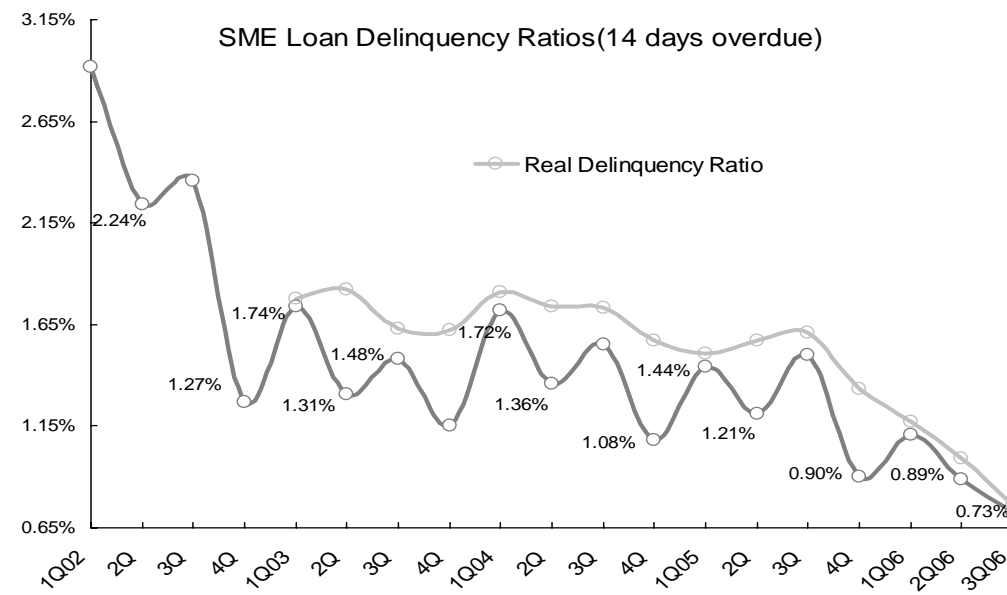
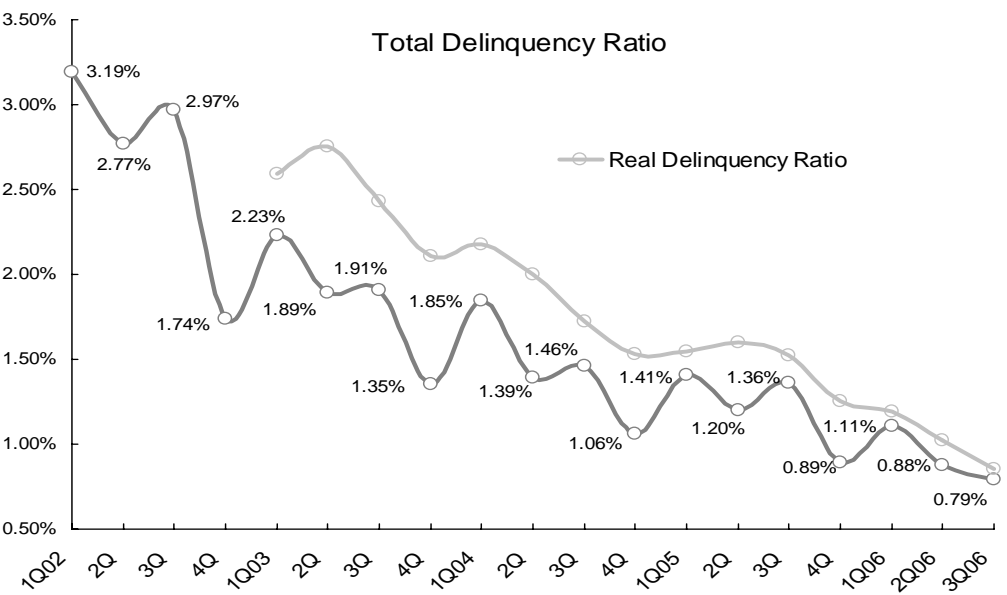
	2006			2005			2004	QoQ(%)	
	3Q	2Q	1Q	4Q	3Q	2Q	1Q		4Q
Net Interest Income	151.1	150.4	155.4	158.3	150.0	146.3	138.5	140.3	0.5%
Interest Revenue	298.5	282.4	274.1	273.1	260.4	245.8	236.7	243.1	5.7%
Interest Expense	147.4	132.0	118.7	114.8	110.4	99.5	98.2	102.8	11.7%
Net Fee & Commission Income	15.7	15.4	14.7	12.4	14.1	14.2	13.9	14.9	1.9%
Fees from Trust Account	2.5	6.8	2.8	14.9	2.8	2.8	3.4	4.5	-63.2%
Other Operating Income	-8.3	-6.4	-7.5	-18.9	-3.5	-5.5	-3.2	-4.7	-29.7%
Gross Operating Income	161.0	166.2	165.4	166.7	163.4	157.8	152.6	155.0	-3.1%
Loan Loss Provisions	15.0	10.0	19.6	42.8	20.7	13.4	8.8	19.7	50.0%
SG&A	71.4	82.1	73.1	104.3	72.9	74.7	68.9	83.1	-13.0%
Net Operating Income	74.6	74.1	72.7	19.6	69.8	69.7	74.9	52.2	0.7%
Non-Operating Income	-2.4	11.8	- 6.2	6.5	6.0	5.9	- 2.9	-0.3	-120.3%
Income Before Income Taxes	72.2	85.9	66.5	26.1	75.8	75.6	72.0	51.9	-15.9%
Income Taxes	21.7	23.9	18.7	8.9	21.2	21.2	19.3	16.4	-9.2%
Net Income	50.5	62.0	47.8	17.2	54.6	54.4	52.7	35.5	-18.5%
Pre Provision Income	91.1	99.2	91.8	90.2	100.6	91.7	85.2	75.8	-8.2%

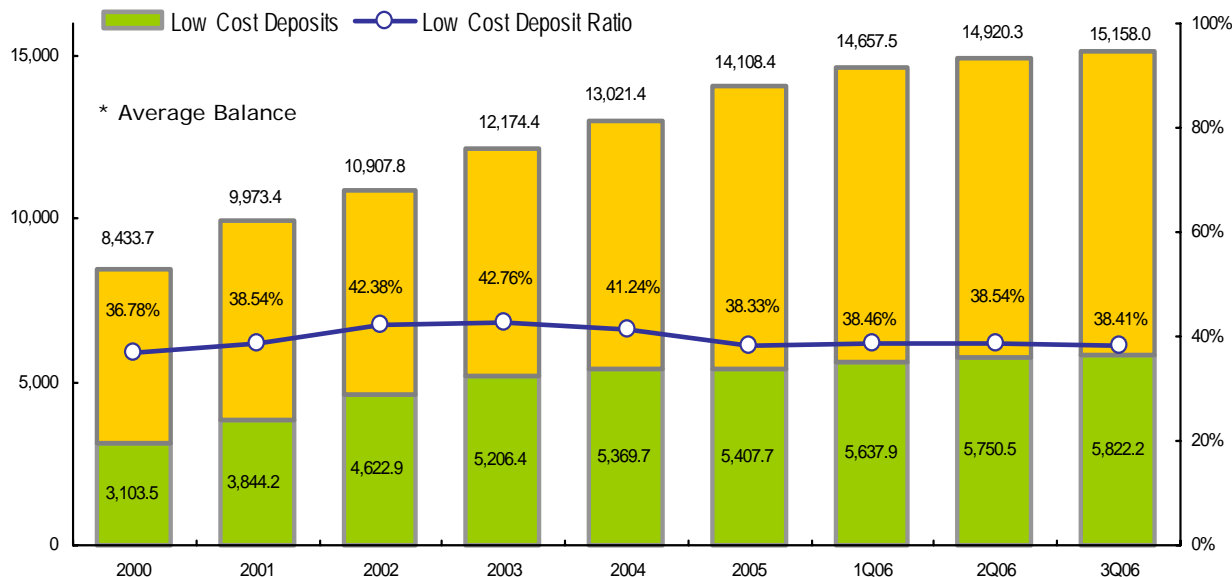


Ending Balance		2006			2005				2004	QoQ(%)	YTD(%)
		3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q		
Won Loans	100.00%	12,806.7	11,990.1	11,333.9	11,202.8	10,933.9	10,411.9	10,130.4	10,115.2	6.8%	14.3%
SMEs	64.29%	8,232.6	7,538.7	6,891.5	6,670.2	6,628.3	6,314.5	6,031.8	5,946.9	9.2%	23.4%
Large Corps	3.35%	429.4	448.7	462.4	490.9	391.3	337.2	372.0	403.6	-4.3%	-12.5%
Household	28.10%	3,598.9	3,470.2	3,468.8	3,544.9	3,548.8	3,473.5	3,396.6	3,432.3	3.7%	1.5%
Public & Others	4.26%	545.8	532.5	511.2	496.8	365.5	286.7	330.0	332.4	2.5%	9.9%
Foreign Currency Loans		488.5	385.7	332.0	339.0	323.3	311.9	291.4	294.6	26.7%	44.1%
Others*		780.2	653.7	586.6	589.2	662.3	678.4	586.2	511.3	19.3%	32.4%
Total		14,075.4	13,029.5	12,252.4	12,131.0	11,919.5	11,402.2	11,008.0	10,921.1	8.0%	16.0%

Note : Domestic Import Usance Bill : 288.9, Foreign Currency Bought : 172.7, Off-Shore Foreign Loans : 2.2

	2006			2005				2004	QoQ	YTD
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q		
Total Loan Amount	14,542.6	13,492.4	12,607.4	12,463.3	12,254.1	11,719.0	11,314.8	11,229.8	7.8%	16.7%
Normal	14,136.8	13,092.4	12,172.9	12,098.0	11,832.7	11,319.2	10,897.3	10,811.2	8.0%	16.9%
Precautionary	297.1	279.6	288.7	248.4	279.8	268.5	265.8	272.6	6.3%	19.6%
Substandard	65.6	78.2	102.0	77.5	88.0	81.8	96.9	88.3	-16.1%	-15.4%
Doubtful	21.9	27.9	30.6	29.2	32.8	31.0	36.3	36.7	-21.5%	-25.0%
Expected Loss	21.2	14.3	13.2	10.2	20.8	18.5	18.5	21.0	48.3%	107.8%
P&B Loan Amount	405.8	400.0	434.5	365.3	421.4	399.8	417.5	418.6	1.5%	11.1%
P&B Loan Ratio	2.79%	2.96%	3.45%	2.93%	3.44%	3.41%	3.69%	3.73%	-0.17%p	-0.14%p
P&B Loan Coverage Ratio	54.35%	51.85%	46.95%	52.12%	37.99%	37.67%	37.00%	37.22%	2.50%p	2.23%p
S&B Loan Amount	108.7	120.4	145.8	116.9	141.6	131.3	151.7	146.0	-9.7%	-7.0%
S&B Loan Ratio	0.75%	0.89%	1.16%	0.94%	1.16%	1.12%	1.34%	1.30%	-0.14%p	-0.19%p
S&B Loan Coverage Ratio	202.91%	172.23%	139.90%	162.96%	113.01%	114.71%	101.88%	106.79%	30.68%p	39.95%p
Provision for Loan Losses(Balance)	220.5	207.4	204.0	190.4	160.1	150.6	154.5	155.8	6.3%	15.8%
Write offs	9.2	11.7	10.1	30.9	18.8	21.9	15.2	28.0	-	-
NPL Sales	0.0	6.9	0.0	11.0	0.0	25.4	0.0	24.7	-	-
New NPLs	-27.9	22.1	14.3	27.5	8.7	32.6	20.9	25.6	-	-
New NPL Formation Ratio(%)	-0.19%	0.16%	0.11%	0.22%	0.07%	0.28%	0.18%	0.23%	-	-



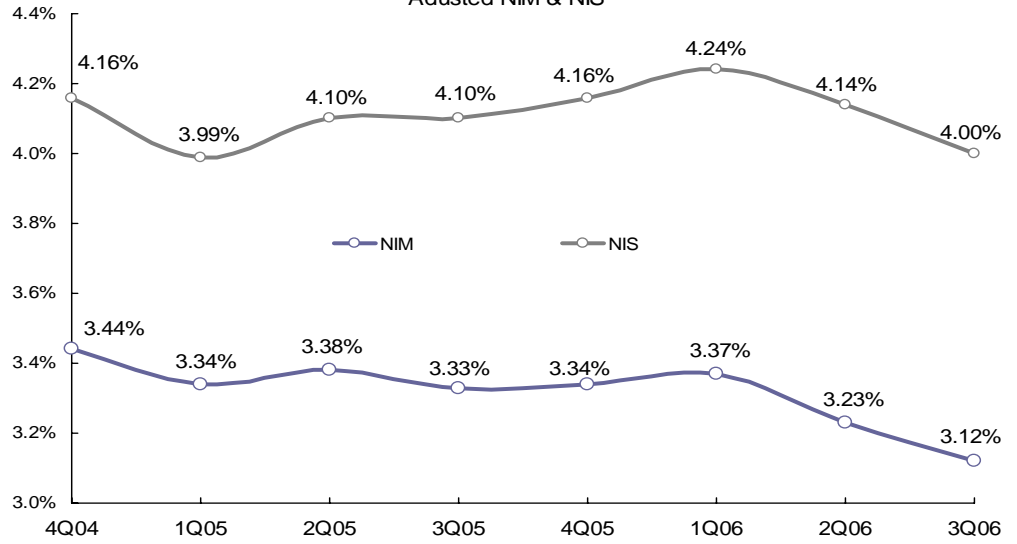


Low cost deposits

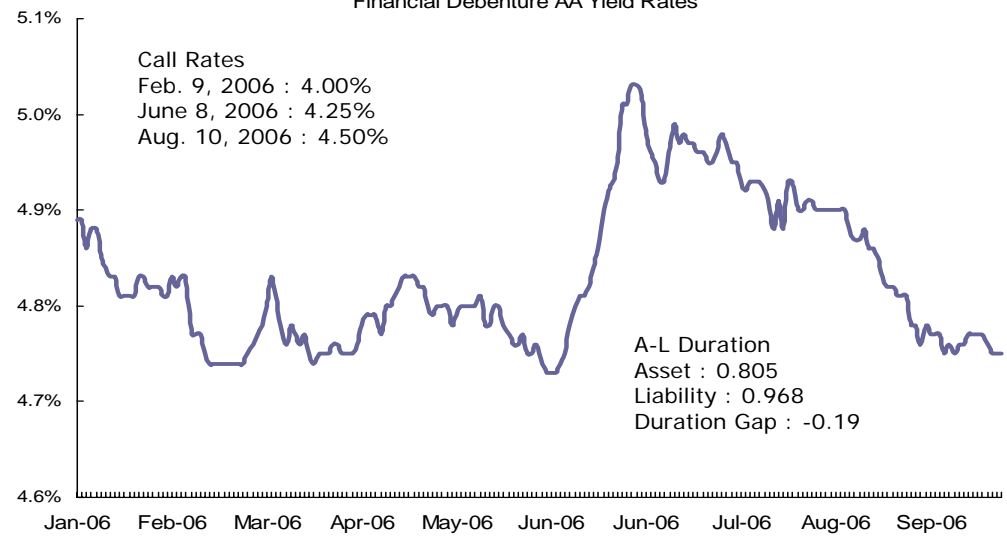
- ❖ Low cost deposit funding cost : 0.91%(as of 3Q 2006)
- ❖ Deposits from government and public facilities
 - Recently renewed contract w/ City government
 - 10.58% of total deposits(1.8 tr krw, ending bal.)
 - City government, District court deposits, etc.
- ❖ Government's decentralization policy will bring us more low cost funding opportunities in the near future

Ending Balance	2006			2005			2004	QoQ	YTD	
	3Q	2Q	1Q	4Q	3Q	2Q	1Q			4Q
Won Deposits	13,074.4	12,992.8	12,531.3	12,923.1	12,254.5	12,425.7	12,090.1	12,016.3	0.6%	1.2%
Savings	11,542.1	11,544.1	11,137.4	11,323.8	10,860.9	10,998.2	10,726.8	10,632.3	0.0%	1.9%
Demand Deposit	1,374.4	1,283.8	1,218.6	1,415.4	1,202.2	1,228.8	1,152.9	1,174.2	7.1%	-2.9%
Installment	157.9	164.9	175.3	183.9	191.4	198.7	210.4	209.8	-4.2%	-14.1%
RP	1,360.0	1,360.0	1,140.8	900.0	865.7	706.9	590.5	465.6	0.0%	51.1%
Money in Trust	870.1	802.2	787.4	862.5	917.5	940.9	1,036.3	1,057.3	8.5%	0.9%
CD	1,295.5	607.1	446.0	596.9	778.5	649.0	379.4	629.2	113.4%	117.0%
Financial Debenture Issued	373.3	371.8	410.4	408.7	569.8	570.2	394.3	392.7	0.4%	-8.7%
Bills Sold	291.8	295.2	17.2	17.9	14.0	11.8	9.1	6.9	-1.2%	1,530.2%
Total	17,265.0	16,429.1	15,333.1	15,709.1	15,400.0	15,304.5	14,499.7	14,567.9	5.1%	9.9%

Adjusted NIM & NIS

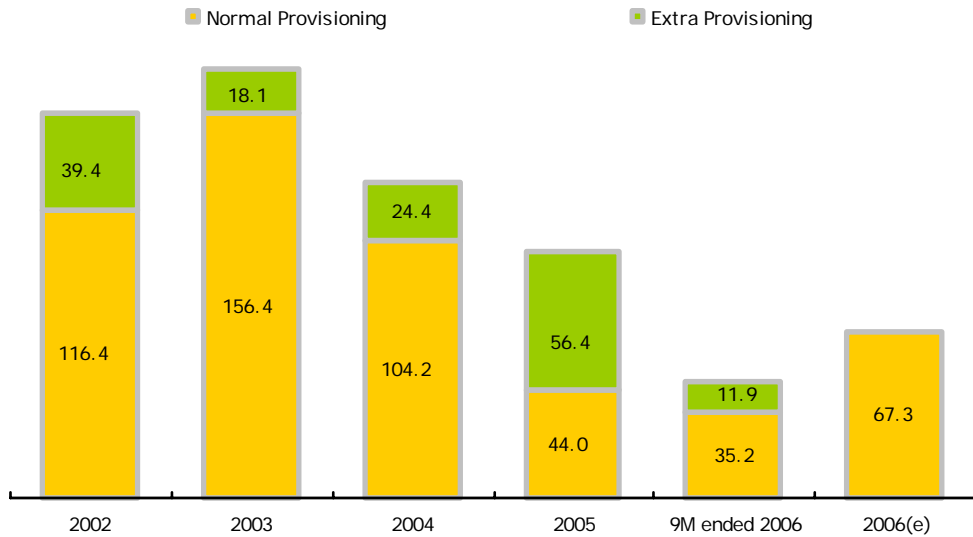


Financial Debenture AA Yield Rates

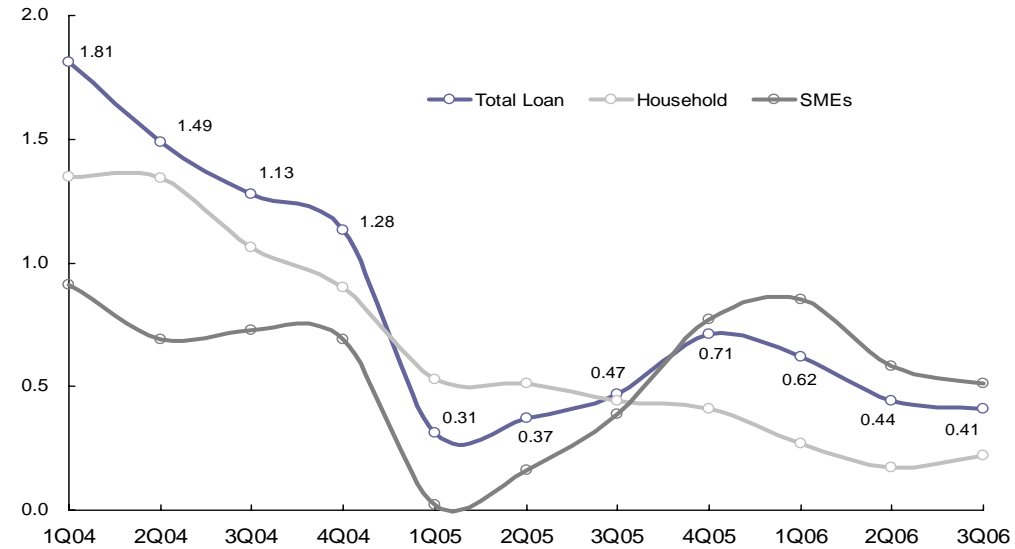


Adjusted	2006			2005				QoQ (%p)	YTD (%p)
	3Q	2Q	1Q	4Q	3Q	2Q	1Q		
Net Interest Spread	4.00	4.14	4.24	4.16	4.10	4.10	3.99	-0.14%p	-0.16%p
Average Lending Rate	6.90	6.96	7.02	6.79	6.72	6.73	6.66	-0.06%p	0.11%p
Household	6.80	6.82	6.81	6.49	6.42	6.43	6.40	-0.02%p	0.31%p
Corporates	6.17	6.23	6.29	6.17	6.10	6.12	6.07	-0.06%p	0.00%p
Credit Card	25.11	25.26	23.56	24.50	24.17	23.87	23.56	-0.15%p	0.61%p
Average Deposit Rate	2.90	2.82	2.78	2.63	2.62	2.63	2.67	0.08%p	0.27%p
Average Interest Earning Assets	18,052.8	17,656.7	17,342.7	16,593.2	16,324.4	15,875.6	15,656.7	2.2%	8.8%

Provisioning



Credit Costs



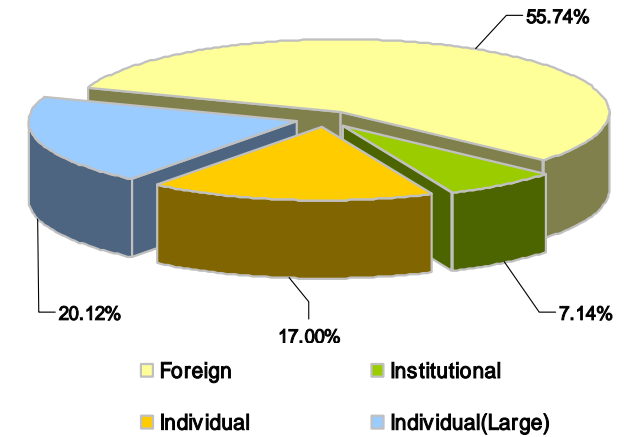
Provision Expenses	2006			2005			2004				
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Corporates	11.6	8.0	16.4	35.3	16.3	5.6	0.3	9.8	14.6	9.0	14.1
Household	2.9	0.6	2.4	2.7	3.0	4.3	4.5	5.1	5.9	10.8	9.1
Credit Card (Re-aged Loans)	1.2 (-0.8)	1.2 (-0.8)	0.8 (-0.9)	7.5 (0.4)	1.6 (-0.4)	3.3 (0.6)	3.9 (1.3)	4.9 (2.1)	7.0 (4.1)	14.7 (6.7)	21.5 (9.2)
Other	0.5	0.5	1.0	11.2	0.4	0.1	0.4	0.2	1.6	0.0	0.3
Total	16.2	10.3	20.6	56.7	21.3	13.3	9.1	20.0	29.1	34.5	45.0

	2006			2005				2004
	3Q*	2Q	1Q	4Q	3Q	2Q	1Q	4Q
Tier I Capital	1,246.6	1,193.0	1,130.9	1,082.3	1,124.3	1,068.2	1,012.8	959.4
Tier II Capital	340.3	323.6	312.9	384.6	334.7	334.1	157.4	201.1
Contribution to Unconsolidated Subsidiaries (-)	3.0	3.0	3.0	3.0	3.0	3.0	3.0	4.0
Total Risk-Adjusted Capital	1,583.9	1,513.7	1,440.9	1,463.9	1,456.0	1,399.3	1,167.3	1,156.4
Total Risk-Weighted Assets	14,221.6	13,033.4	12,099.0	11,950.7	11,739.7	11,231.7	10,865.9	10,677.8
On-Balance Sheet Assets	13,665.7	12,568.6	11,620.5	11,540.9	11,310.8	10,828.1	10,460.4	10,301.0
Off-Balance Sheet Assets	555.9	464.8	478.6	409.8	428.9	403.6	405.5	376.8
BIS Capital Ratio	11.14%	11.61%	11.91%	12.25%	12.40%	12.46%	10.74%	10.84%
Tier I	8.77%	9.15%	9.35%	9.06%	9.58%	9.51%	9.32%	8.99%
Tier II	2.39%	2.48%	2.59%	3.22%	2.85%	2.98%	1.45%	1.88%

Note : estimated

Major Shareholders(as of September 30, 2005)	
• Lotte Group(Japan Lotte Inclusive)	14.11 %
• Capital Research & Management Company	12.22 %
• Aberdeen Asset Management Asia Limited	10.38 %
• 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	3Q 2006		2Q 2006		1Q 2006		4Q 2005		4Q 2004		QoQ(%)
Manufacturing Sectors	4,375.9	47.5%	3,991.2	46.8%	3,681.0	48.7 %	3,602.1	47.0%	3,079.7	46.1 %	9.6%
Steel & Metal Products	1,209.0	13.1%	1,111.9	13.1%	995.3	13.2 %	1,002.8	13.1%	847.3	12.7 %	8.7%
Automobile Parts	697.0	7.6%	600.7	7.1%	522.9	6.9 %	482.3	6.3%	421.9	6.3 %	16.0%
Machinery	637.8	6.9%	584.2	6.9%	561.8	7.4 %	525.6	6.9%	436.0	6.5 %	9.2%
Petroleum, Rubber, etc.	578.7	6.3%	524.0	6.2%	478.2	6.3 %	470.1	6.1%	431.8	6.6 %	10.4%
Fabric	238.3	2.6%	244.1	2.9%	228.9	3.0 %	235.5	3.1%	247.9	3.7 %	-2.4%
Kitchen Units	198.2	2.2%	194.4	2.3%	184.2	2.4 %	212.9	2.8%	134.4	2.0 %	2.0%
Electronics	207.5	2.3%	192.0	2.3%	172.5	2.3 %	159.7	2.1%	112.0	1.7 %	8.1%
Garment & Shoes	151.6	1.6%	126.1	1.5%	126.7	1.7 %	126.1	1.6%	125.5	1.9 %	20.2%
Paper, Paper Mills	85.1	0.9%	84.8	1.0%	83.7	1.1 %	85.6	1.1%	65.2	1.0 %	0.4%
Others	372.7	4.0%	329.0	3.9%	316.8	4.2 %	301.5	3.9%	257.7	3.9 %	13.3%
Non-Manufacturing Sectors	4,831.9	52.5%	4,528.7	53.2%	4,184.0	51.3 %	4,055.7	53.0%	3,603.2	53.9 %	6.7%
Wholesale & Retail	1,188.1	12.9%	1,077.5	12.6%	986.9	13.0 %	962.3	12.6%	896.8	13.4 %	10.3%
Real Estate & Lease	801.2	8.7%	676.2	7.9%	622.8	8.2 %	677.4	8.8%	630.8	9.4 %	18.5%
Construction & Engineering	592.7	6.4%	624.7	7.3%	606.5	8.0 %	540.4	7.1%	549.2	8.2 %	-5.1%
Transportation	534.0	5.8%	508.7	6.0%	460.1	6.1 %	425.6	5.6%	314.1	4.7 %	5.0%
Insurance & Financing	363.6	3.9%	321.7	3.8%	330.0	4.4 %	313.5	4.1%	304.9	4.6 %	13.0%
Hotel & Food	281.6	3.1%	273.7	3.2%	238.5	3.2 %	238.1	3.1%	205.0	3.1 %	2.9%
Public	150.1	1.6%	190.0	2.2%	190.0	2.5 %	190.1	2.5%	73.8	1.1 %	-21.0%
Others	920.6	10.0%	856.2	10.0%	749.2	9.9 %	708.3	9.2%	628.6	9.4 %	7.5%
Total Corporate Won Loans	9,207.8	100.0%	8,519.9	100.0%	7,865.0	100.0 %	7,657.8	100.0%	6,682.9	100.0 %	8.1%

	2006			2005				2004	QoQ	YTD
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q		
Total	9,340.3	8,475.1	7,703.0	7,479.9	7,628.7	7,318.4	6,978.9	6,845.4	10.2%	24.9%
Normal	9,032.9	8,171.3	7,376.7	7,219.2	7,325.3	7,074.8	6,708.7	6,574.4	10.5%	25.1%
Precautionary	232.6	217.4	218.2	181.5	205.6	159.1	177.4	181.0	7.0%	28.2%
Substandard	48.9	61.7	84.7	60.8	67.4	62.6	72.5	68.4	-20.7%	-19.6%
Doubtful	10.8	15.9	18.2	14.7	17.9	12.7	13.4	11.7	-32.1%	-26.5%
Expected Loss	15.1	8.8	5.2	3.7	12.5	9.2	6.9	9.9	71.6%	308.1%
Precautionary & Below Loans	307.4	303.8	326.3	260.7	303.4	243.6	270.2	271.0	1.2%	17.9%
P&B Loan Ratio(%)	3.29%	3.58%	4.24%	3.49%	3.98%	3.33%	3.87%	3.96%	-0.29%P	-0.20%P
P&B Loan Coverage Ratio(%)	46.81%	44.63%	39.96%	45.49%	32.56%	35.14%	31.57%	32.29%	2.18%P	1.32%P
Substandard & Below Loans	74.8	86.4	108.1	79.2	97.8	84.5	92.8	90.0	-13.4%	-5.6%
S&B Loan Ratio(%)	0.81%	1.02%	1.40%	1.06%	1.28%	1.15%	1.33%	1.31%	-0.21%P	-0.25%P
S&B Loan Coverage Ratio(%)	192.38%	156.94%	120.63%	149.75%	101.02%	101.30%	91.92%	97.22%	35.44%P	42.63%P
Provision for Loan Losses	143.9	135.6	130.4	118.6	98.8	85.6	85.3	87.5	6.1%	21.3%
Write offs	3.3	4.9	4.2	23.0	7.8	7.1	4.7	12.9	-	-
NPL Sales	0.0	3.5	0.0	8.4	0.0	18.5	0.0	20.0	-	-
New NPLs	-30.0	15.6	14.5	26.1	12.8	20.1	7.5	12.5	-	-
New NPL Formation Ratio(%)	-0.32%	0.18%	0.19%	0.35%	0.17%	0.27%	0.11%	0.18%	-	-

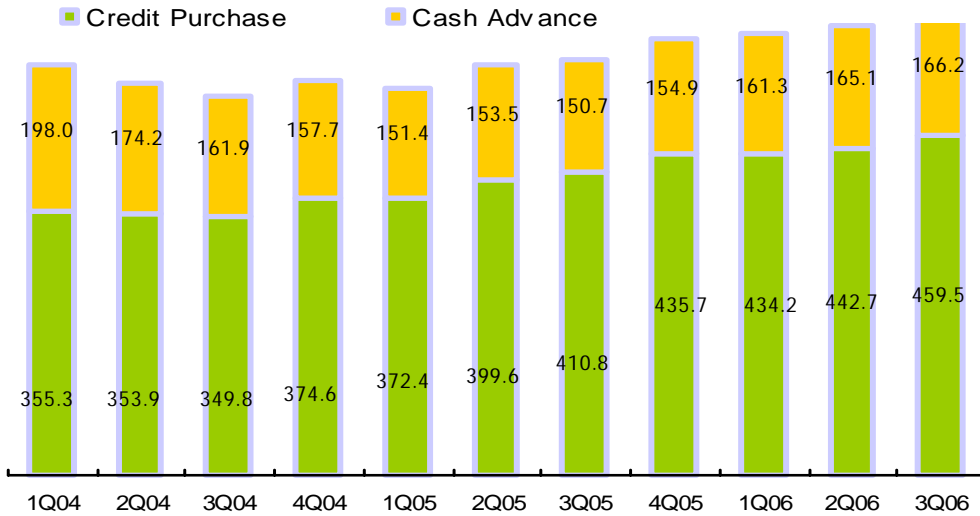
SMEs Delinquency Ratio By Sector	3Q 2006		2Q 2006		1Q 2006		4Q 2005		3Q 2005		2Q 2005		1Q 2005	
	Loan Amount	Ratio	Loan Amount	Ratio	Loan Amount	Ratio	Loan Amount	Ratio	Loan Amount	Ratio	Loan Amount	Ratio	Loan Amount	Ratio
Manufacturing	4,655.9	0.82%	4,244.6	0.98%	3,875.0	1.16%	3,756.5	1.11%	3,790.7	1.76%	3,558.1	1.19%	3,354.7	1.24%
Non-Manufacturing	4,308.3	0.63%	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	1,320.6	0.56%	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	774.8	0.81%	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	594.3	0.70%	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.	521.8	0.20%	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	310.0	2.01%	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	88.5	0.20%	32.4	- %	10.0	- %	11.8	- %	13.9	- %	15.4	0.03%	16.5	- %
Others	698.3	0.26%	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	8,964.2	0.73%	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 (56.9% vs 43.1%)	3Q 2006		2Q 2006		1Q 2006		4Q 2005		3Q 2005		2Q 2005		1Q 2005	
	Amount	Ratio	Loan Amount	Ratio	Loan Amount	Ratio	Loan Amount	Ratio	Loan Amount	Ratio	Loan Amount	Ratio	Loan Amount	Ratio
Total	8,964.2	0.73%	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	3,955.3	1.03%	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	801.9	0.76%	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	322.1	0.47%	298.9	0.33%	287.3	0.38%	291.8	- %	318.9	0.01%	320.7	- %	282.9	- %
Movables	24.2	1.65%	23.7	2.95%	17.9	- %	27.3	- %	27.0	- %	28.7	- %	30.2	- %
Credit	3,860.7	0.42%	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%

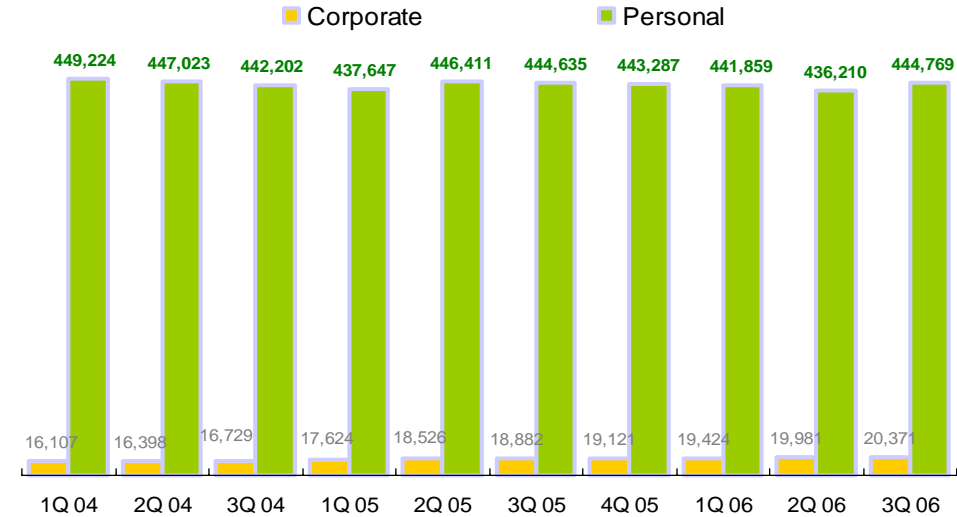
		2006			2005				2004	QoQ	YTD
		3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q		
Household Loans – Retail		3,598.9	3,470.2	3,468.8	3,544.9	3,548.8	3,473.5	3,396.6	3,432.3	3.7%	1.5%
3Q 2006 Secured Loans 2,966.2 (82.42%)	Total Secured Loans	2,966.2	2,901.1	2,915.6	2,990.4	2,985.6	2,891.2	2,813.9	2,831.3	2.2%	-0.8%
	Mortgage/Home Equity	1,225.8	1,169.5	1,115.2	1,082.8	1,069.8	1,045.5	1,005.2	961.8	4.8%	13.2%
	Group Loans	846.8	847.5	911.7	1,003.3	1,041.3	1,001.5	1,015.0	1,082.8	-0.1%	-15.6%
	Other Collateralized Loans	814.6	811.8	820.0	837.0	807.9	777.1	733.3	728.9	0.3%	-2.7%
	Government Workers' Pension Backed Loans	79.0	72.3	68.7	67.3	66.6	67.1	60.4	57.7	9.3%	17.4%
	Loan to Value Ratio	50.38%	52.42%	46.33%	50.04%	48.65%	48.21%	55.06%	54.8%	-3.9%	0.7%
3Q 2006 Unsecured Loans 632.7 (17.58%)	Total Unsecured Loans	632.7	569.1	553.2	554.5	563.2	582.3	582.7	601.0	11.2%	14.1%
	Personal CSS Loans	237.1	237.9	236.0	240.7	246.4	211.0	241.0	239.5	-0.3%	-1.5%
	Student Loans	55.0	27.3	29.9	32.8	47.8	38.7	42.1	37.7	101.5%	67.7%
	Government Workers' Loans	52.2	48.5	44.9	41.0	39.1	40.2	39.3	38.9	7.6%	27.3%
	Others	288.4	255.4	242.4	240.0	229.9	292.4	260.3	284.9	12.9%	20.2%

	2006			2005				2004	QoQ	YoY(%)
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q		
Total	3,626.6	3,495.2	3,492.3	3,567.4	3,548.8	3,473.5	3,396.6	3,432.3	3.8%	1.7%
Normal	3,553.9	3,426.4	3,418.9	3,498.7	3,470.5	3,395.2	3,309.0	3,352.3	3.7%	1.6%
Precautionary	46.9	43.2	45.1	40.7	46.1	45.9	49.1	46.8	8.6%	15.2%
Substandard	14.6	14.5	16.9	16.2	20.4	19.0	23.1	18.5	0.7%	-9.9%
Doubtful	6.7	8.3	8.3	9.1	8.7	9.3	10.2	9.3	-19.3%	-26.4%
Expected Loss	4.5	2.8	3.1	2.7	3.1	4.1	5.2	5.4	60.7%	66.7%
Precautionary & Below Loans	72.7	68.8	73.4	68.7	78.3	78.3	87.6	80.0	5.7%	5.8%
P&B Loan Ratio	2.00%	1.97%	2.10%	1.93%	2.21%	2.25%	2.58%	2.33%	0.03%p	0.07%p
P&B Loan Coverage Ratio	59.15%	59.88%	58.31%	61.28%	53.13%	53.90%	50.34%	53.88%	-0.73%P	-2.13%p
Substandard & Below Loans	25.8	25.6	28.3	28.0	32.2	32.4	38.5	33.2	0.8%	-7.9%
S&B Loan Ratio	0.71%	0.73%	0.81%	0.78%	0.91%	0.93%	1.13%	0.97%	-0.02%P	-0.07%P
S&B Loan Coverage Ratio	166.67%	160.94%	151.24%	150.36%	129.19%	130.25%	114.5%	129.82%	4.4%	2.1%
Provision for Loan Losses	43.0	41.2	42.8	42.1	41.6	42.2	44.1	43.1	-31.3%	-37.1%
Write offs	2.2	3.2	2.7	3.5	4.6	6.4	4.1	5.6	-	-
NPL Sales	0.0	3.3	0.0	4.0	0.0	6.2	0.0	4.6	-	-
New NPLs	-0.3	4.1	-1.2	3.1	-1.7	11.8	9.4	7.2	-	-
New NPL Formation Ratio(%)	-0.01%	0.12%	-0.03%	0.09%	-0.05%	0.34%	0.28%	0.21%	-	-

Credit Card Sales Volume



Number of Card Holders



		2006			2005				2004				QoQ (%)
		3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	
Balance	Total(w/ Reaged Loans)	302.6	313.7	303.2	309.8	296.9	305.4	307.0	317.5	305.1	340.7	376.4	-3.5%
	Credit Purchase	214.8	224.0	212.7	222.0	207.8	210.4	204.7	212.9	191.7	211.7	219.3	-4.1%
	Cash Advances	79.3	79.8	78.2	73.0	70.8	71.8	71.6	66.8	67.8	75.4	92.5	-0.6%
	Re-aged Loans	8.5	9.9	12.3	14.8	18.3	23.2	30.7	37.8	45.6	53.6	64.5	-14.1%
Credit Card Income	Total Income	20.5	20.8	20.5	20.8	19.9	20.4	19.8	20.7	19.5	21.1	23.3	-1.4%
	Credit Purchase	13.7	14.0	13.9	14.2	13.1	13.3	12.8	13.0	11.4	12.3	12.0	-2.14%
	Cash Advance	5.0	4.8	4.7	4.6	4.6	4.6	4.3	4.6	4.7	5.1	7.2	4.2%
	Others	1.8	2.0	1.9	2.0	2.2	2.5	2.7	3.1	3.4	3.7	4.1	-10.0%

	2006			2005				2004	QoQ	YTD
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q		
Total	302.7	313.7	303.2	309.8	296.9	305.4	307.0	317.5	-3.5%	-2.3%
Normal	285.0	294.6	281.7	286.5	269.3	272.1	265.4	270.8	-3.3%	-0.5%
Precautionary	11.5	12.6	14.2	16.2	18.1	20.9	25.1	29.7	-8.7%	-29.0%
Substandard	0.2	0.1	0.2	0.1	0.2	0.3	0.4	0.3	100.0%	100.0%
Doubtful	4.4	3.7	3.9	5.0	6.0	6.9	9.7	11.2	18.9%	-12.0%
Expected Loss	1.6	2.7	3.2	2.0	3.3	5.2	6.4	5.5	-40.7%	-20.0%
Precautionary & Below Loans	17.7	19.1	21.5	23.3	27.6	33.3	41.6	46.7	-7.3%	-24.0%
P&B Loan Ratio	5.85%	6.09%	7.09%	7.52%	9.30%	10.9%	13.6%	14.7%	-0.24%p	-1.67%p
P&B Loan Coverage Ratio	83.05%	81.15%	75.35%	71.67%	42.75%	43.8%	43.3%	39.6%	1.90%p	11.38%p
Substandard & Below Loans	6.2	6.5	7.3	7.1	9.5	12.4	16.5	17.0	-4.6%	-17.3%
S&B Loan Ratio	2.05%	2.07%	2.41%	2.29%	3.2%	4.1%	5.4%	5.4%	0.02%p	-0.24%p
S&B Loan Coverage Ratio	237.10%	238.46%	221.92%	235.21%	124.21%	117.7%	109.1%	108.8%	-1.36%p	1.89%p
Provision for Loan Losses	14.7	15.5	16.2	16.7	11.8	14.6	18.0	18.5	-5.2%	-9.3%
Write offs	3.7	3.6	3.2	4.5	6.4	8.4	6.4	9.5	-	-
NPL Sales	0.0	0.1	0.0	0.1	0.0	0.0	0.0	0.2	-	-
New NPLs	2.6	3.1	1.0	-0.7	-0.6	3.8	5.9	6.3	-	-
New NPL Formation Ratio(%)	0.86%	0.99%	0.33%	-0.23%	-0.20%	1.24%	1.92%	1.98%	-	-

	2006			2005				2004				QoQ (%)
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	
Interest Revenues	298.5	282.4	274.1	273.1	260.4	245.8	236.7	243.1	240.2	241.0	240.9	5.7%
Interest on Loans	237.3	222.1	213.9	214.3	200.3	192.7	187.4	192.1	184.7	180.2	178.5	6.8%
Interest on Credit Card*	19.7	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	56.6	54.2	54.2	53.4	49.4	47.7	46.6	49.5	53.2	58.6	59.4	4.4%
Others	4.6	6.1	6.0	5.4	10.7	5.4	2.7	1.6	2.3	2.2	3.0	-24.6%
Interest Expenses	147.4	132.0	118.7	114.8	110.4	99.5	98.2	102.8	105.5	103.7	103.3	11.7%
Interest on Deposits	96.7	87.5	82.8	79.8	78.7	75.2	76.3	82.7	85.5	84.8	84.2	10.5%
Interest on Borrowings	41.7	35.1	27.0	25.0	21.9	15.1	14.3	14.0	13.9	13.3	13.0	18.8%
Interest on Financial Debentures	7.1	7.2	7.1	8.3	8.2	7.6	6.0	4.5	4.2	4.1	4.2	-1.4%
Others	1.9	2.1	1.8	1.6	1.6	1.6	1.6	1.6	1.9	1.5	1.9	-9.5%
Net Interest Income	151.1	150.4	155.4	158.3	150.0	146.3	138.5	140.3	134.7	137.3	137.6	0.5%

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

	2006			2005				2004				QoQ (%)
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	
Fee & Commission Revenues	22.7	22.8	20.9	20.3	20.4	21.1	19.4	20.7	19.3	17.8	17.9	-0.4%
Commissions in Won	17.6	17.6	15.8	15.1	15.2	15.8	14.7	15.6	14.6	12.9	13.2	0.0%
Bancassurance	1.5	1.5	1.3	1.5	1.8	2.2	1.9	2.2	1.6	1.1	0.7	0.0%
Beneficiary Certificate Sales	2.7	2.3	1.6	1.1	0.8	0.8	0.6	0.5	0.2	0.1	-	17.4%
Commissions on Credit Cards	0.6	1.0	1.0	0.9	0.8	1.1	0.9	1.1	1.0	1.0	1.1	-40.0%
Commissions in Foreign Currency	3.5	3.4	3.3	3.4	3.5	3.5	3.1	3.3	3.0	3.2	3.0	2.9%
Guarantee Fees	1.0	0.8	0.8	0.9	0.9	0.7	0.7	0.7	0.7	0.7	0.6	25.0%
Fee & Commission Expenses	7.0	7.4	6.1	7.9	6.3	6.9	5.5	5.8	5.2	5.1	4.8	-5.4%
Commissions Paid on Credit Cards	4.0	4.0	4.3	4.2	3.5	4.2	3.4	3.5	3.0	3.0	3.0	0.0%
Commissions Paid	3.0	3.4	1.8	3.7	2.8	2.7	2.1	2.3	2.2	2.1	1.8	-11.8%
Net Fee & Commission Income	15.7	15.4	14.7	12.4	14.1	14.2	13.9	14.9	14.1	12.7	13.1	1.9%

	2006			2005				2004				QoQ (%)
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	
Other Operating Revenues	34.3	45.0	81.1	34.3	28.6	28.7	96.5	76.8	18.6	20.1	21.8	-23.8%
Revenues on FX & Derivatives	34.5	43.8	80.1	30.9	24.4	27.2	92.3	75.3	71.9	19.7	20.4	-21.2%
Gains on Securities	0.0	1.0	1.0	0.9	2.3	0.5	4.1	1.5	0.4	0.4	1.4	-
Others(provision write back)	-0.2	0.2	0.0	2.5	1.9	1.0	0.1	0.0	0.0	0.0	0.0	-
Other Operating Expenses	57.5	61.4	108.2	96.0	52.8	47.6	108.5	101.1	50.6	61.7	70.0	-6.4%
Losses on FX & Derivatives	29.2	37.7	75.0	29.1	21.3	23.9	87.5	71.2	13.2	15.9	16.1	-22.5%
Losses on Securities	-0.3	1.0	1.3	0.4	0.8	0.7	2.4	0.5	0.1	0.9	0.0	-
Contribution to Funds	7.4	6.9	6.0	4.8	4.6	4.5	4.4	4.4	4.3	4.1	4.0	-
Provision for Loan Losses	15.0	10.0	19.6	42.8	20.7	13.4	8.8	19.7	26.3	35.7	44.7	-
Others	6.2	5.8	6.3	18.7	5.3	5.1	5.4	5.3	6.7	5.1	5.2	-
Net Other Operating Income	-23.1	-16.4	-27.1	-61.7	-24.3	-18.9	-12.0	-24.3	-32.0	-41.6	-48.2	40.9%

Non-Operating Income	2006			2005				2004				QoQ (%)
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	
Non-Operating Revenues	6.3	15.1	1.7	13.4	9.7	11.2	9.3	12.4	7.7	9.4	11.5	-58.3%
Gains on Investment Securities	4.7	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	0.0	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	0.5	0.0	0.0	0.0	0.4	0.0	0.0	0.0	0.0	0.0	0.0	-
Others	1.1	5.5	1.4	11.0	2.4	3.4	1.9	2.4	5.9	3.8	1.4	-
Non-Operating Expenses	8.7	3.3	7.9	6.9	3.7	5.3	12.2	12.7	8.8	2.8	7.0	163.6%
Losses on Investment Securities	0.0	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	0.0	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	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	-
Retirement Allowance	0.0	0.0	4.8	0.0	0.0	0.0	5.6	0.0	0.0	0.1	2.1	-
Other Non-Operating Expenses	8.7	2.7	2.8	2.7	7.2	1.9	2.7	1.6	8.8	1.5	1.8	-
Net Non-Operating Income	-2.4	11.8	- 6.2	6.5	6.0	5.9	- 2.9	- 0.3	- 1.1	6.6	4.4	-120.3%

Ending Balance	2006			2005				2004	QoQ	YTD
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q		
Won Loans*	13,113.7	12,131.8	11,320.6	11,093.6	10,996.2	10,504.6	10,161.8	10,075.6	8.1%	18.2%
Won Securities	4,753.2	4,936.8	4,766.9	4,796.2	4,722.0	4,286.2	4,148.9	4,033.0	-3.7%	-0.9%
Cash & Due from Banks	1,066.8	946.1	1,042.6	1,105.0	1,120.6	1,327.8	1,070.7	970.4	12.8%	-3.5%
Foreign Currency Assets	1,239.5	1,199.1	856.9	910.7	953.9	906.3	806.2	779.2	3.4%	36.1%
Credit Card Receivables	302.6	313.7	303.2	309.8	296.9	305.4	307.0	317.6	-3.5%	-2.3%
Fixed Assets	357.1	353.8	345.1	347.4	338.6	341.6	340.3	343.3	0.9%	2.8%
Other Assets	490.7	680.6	497.1	487.2	526.3	732.4	674.4	615.3	-27.9%	0.7%
Assets	21,323.6	20,561.8	19,132.4	19,049.9	18,954.4	18,404.3	17,509.3	17,134.4	3.7%	11.9%
Won Deposits & CD	14,369.8	13,599.9	12,977.2	13,520.0	13,032.9	13,074.7	12,469.5	12,645.5	5.7%	6.3%
Won Borrowings	2,920.0	2,890.3	2,215.6	2,047.5	2,115.9	1,837.2	1,515.1	1,398.6	1.0%	42.6%
Foreign Currency Liabilities	1,569.1	1,394.7	1,222.4	1,258.6	1,243.6	949.6	891.9	837.5	12.5%	24.7%
Won Financial Debenture	373.3	371.8	410.4	408.7	569.8	570.2	394.3	392.7	0.4%	-8.7%
Other Liabilities	836.6	1,107.7	1,168.8	668.6	864.7	891.4	1,212.8	834.4	-24.5%	25.1%
Shareholders' Equity	1,254.7	1,197.5	1,138.0	1,146.5	1,127.3	1,081.2	1,025.7	1,025.7	4.8%	9.4%
Liabilities & Shareholders' Equity	21,323.6	20,561.8	19,132.4	19,049.9	18,954.4	18,404.3	17,509.3	17,134.4	3.7%	11.9%

Note : Private Placements & Call Loans included
Trust Account excluded

	3Q 2006					2Q 2006	1Q 2006	4Q 2005	QoQ (%)
	Total	Marketable Securities	Investment Securities						
			Subtotal	Available for Sale	Held to Maturity				
Bonds in Won	4,517.8	0.0	4,517.8	1,352.9	3,164.9	4,657.3	4,463.7	4,515.7	-3.0%
Financial Debentures	2,364.4	0.0	2,364.4	594.1	1,770.3	2,341.4	2,139.6	2,034.9	1.0%
Government Bonds	894.7	0.0	894.7	263.7	631.0	1,047.8	1,075.2	1,133.9	-14.6%
Gov't Owned Corps. Bonds	674.5	0.0	674.5	72.5	602.0	734.6	748.1	860.0	-8.2%
Corporate Bonds	432.6	0.0	432.6	422.6	10.0	350.2	316.0	299.7	23.5%
Local Gov't Bonds	151.6	0.0	151.6	0.0	151.6	183.3	184.8	187.2	-17.3%
Bonds in Foreign Currency	123.9	0.0	123.9	68.2	55.7	98.3	91.5	81.0	26.0%
Stocks	60.4	6.2	54.2	54.2	0.0	57.2	53.2	54.9	5.6%
Beneficiary Certificates	143.6	0.0	143.6	143.6	0.0	200.3	218.2	207.5	-28.3%
Bond + Equity Type	92.4	0.0	92.4	92.4	0.0	140.8	166.1	155.2	-34.4%
Bond Type	0.0	0.0	0.0	0.0	0.0	30.6	30.4	30.0	-
Equity Type*	51.2	0.0	51.2	51.2	0.0	28.9	21.6	22.3	77.2%
Others	22.0	0.0	22.0	22.0	0.0	22.0	22.0	12.0	-
Total	4,867.7	6.2	4,861.5	1,640.9	3,220.6	5,035.1	4,848.6	4,871.1	-3.3%
Duration (years)									

Note : Derivative type inclusive

NPL Sales	2006		2005 Full Year	2005		2004 Full Year	2004		2003 Full Year	2003	
	3Q	1H		2H	1H		2H	1H		2H	1H
Household	0.0	3.3	10.2	4.0	6.2	9.4	4.6	4.8	11.1	3.9	7.2
Credit Card	0.0	0.1	0.1	0.1	0.0	0.2	0.1	0.1	0.7	0.1	0.6
Corporates	0.0	3.5	26.9	8.4	18.5	39.0	20.0	19.0	34.2	17.0	17.7
Total	0.0	6.9	37.2	12.5	24.7	48.6	24.7	23.9	46.4	20.9	25.5

Write-Offs	2006			2005				2004				2003			
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Household	2.2	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	3.7	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	3.3	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	9.2	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	2003
		3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	4Q
Total	Loans	14,089.8	13,131.5	12,276.2	12,159.3	11,958.8	11,423.1	11,036.3	10,978.6	9,526.0
	Delinquents	111.2	116.0	136.5	108.7	162.8	136.8	155.6	116.1	128.5
	D. Ratios	0.79%	0.88%	1.11%	0.89%	1.36%	1.20%	1.41%	1.06%	1.35%
Large Corps.	Loans	1,196.4	1,155.4	1,055.5	1,061.7	712.9	615.7	587.9	579.4	494.8
	Delinquents	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	1.6
	D. Ratios(14 days)	0.01%	0.01%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.32%
SMEs	Loans	8,964.2	8,167.2	7,425.2	7,220.5	7,379.0	7,008.5	6,744.8	6,649.4	5,964.1
	Delinquents	65.0	72.9	82.6	64.9	110.9	84.7	96.9	72.1	68.7
	D. Ratios(14 days)	0.73%	0.89%	1.11%	0.90%	1.50%	1.21%	1.44%	1.08%	1.15%
House hold	Loans	3,626.6	3,495.2	3,492.3	3,567.3	3,570.0	3,493.5	3,396.6	3,432.3	2,619.7
	Delinquents	3.44	31.9	42.6	33.0	40.8	38.9	42.2	29.4	18.6
	D. Ratios(1 month)	0.95%	0.91%	1.22%	0.92%	1.14%	1.11%	1.24%	0.86%	0.71%
Credit Card	Loans	302.6	313.7	303.2	309.8	296.9	305.4	307.0	317.5	447.4
	Delinquents	11.7	11.1	11.2	10.7	11.1	8.4	6.4	9.5	32.4
	D. Ratios(1 day)	3.87%	3.53%	3.70%	3.45%	3.74%	4.32%	5.37%	4.60%	8.85%

Disclaimer

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Thank you for your interest in Pusan Bank

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