

3Q 2009 Financial Results

(2009. 10. 21)



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DISCLAIMER

The financial information presented herein is prepared on the basis of pre-audited financial statement 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 undue reliance on these statements, which speak only as of the date of this presentation. Busan Bank does not undertake any obligation to publicly release any revisions to these statements to reflect any future events.

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1. Earnings Highlight

Growth

- ❖ Total Deposits : Up by 942.4 billion KRW, 4.4% QoQ
- ❖ Total Loans : Up by 527.3 billion KRW, 2.7% QoQ
 - Total Won Loans increased by 3.6% QoQ

Asset Quality

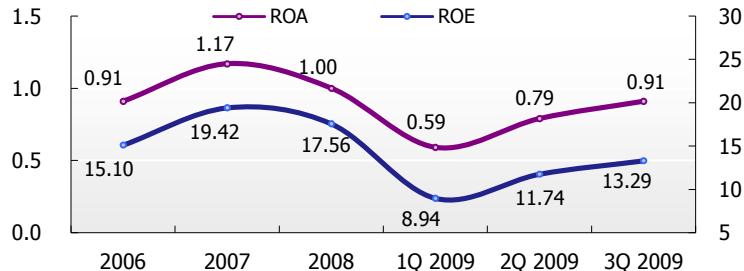
- ❖ P&B Loan Ratio : 3.77%, Improved 0.23%P QoQ
- ❖ S&B Loan Ratio : 1.39%, Improved 0.19%P QoQ
 - Coverage Ratio, 116.86%, up by 7.9%P QoQ
- ❖ Delinquency Ratio : 1.42%, Improved 0.13%P QoQ

Profitability

- ❖ **Top Line**
 - **Net Interest Income increased by 10.3% YoY**
 - 3Q NIM up by 0.12%P to 3.15% YoY
 - Low cost deposit, in terms of absolute amount, grew 11.4% YTD
- ❖ **Bottom Line**
 - **Credit cost : Managed at 56bp** (lower by 34bp QoQ)
 - **SG&A increased by 2.4% YoY**
 - Cost Income Ratio improved by 0.74%P to 39.21% YoY

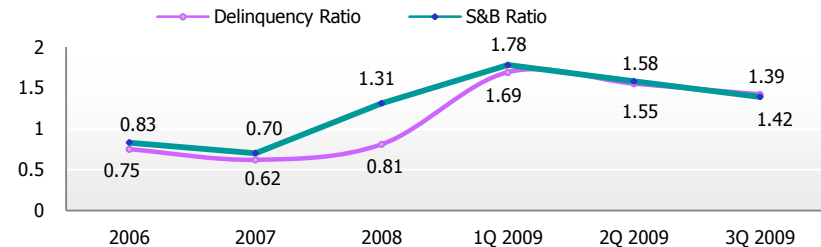
ROA / ROE

(Unit: %)



Asset Quality

(Unit: %)



2. Key Financial Indicators

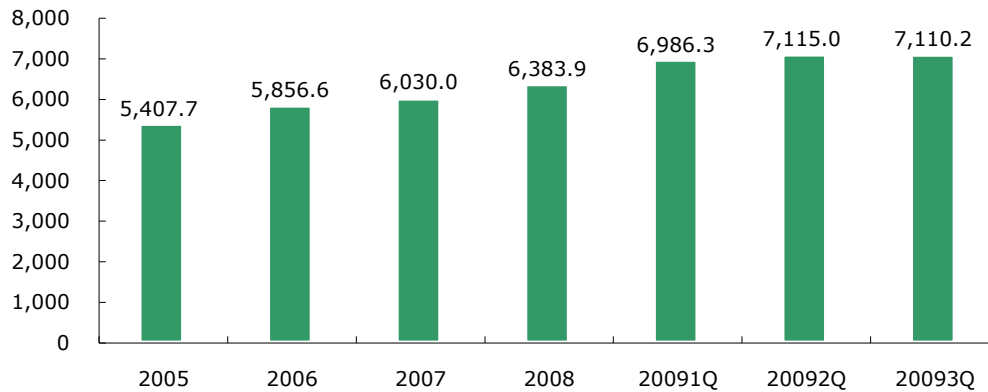
(Unit: Billion won, %, %p)

	2009			2008				QoQ	YTD
	3Q	2Q	1Q	4Q	3Q	2Q	1Q		
Total Assets	32,373.3	29,856.7	30,519.8	29,264.0	29,454.4	29,612.7	28,012.9	8.4	10.6
Bank Account	30,959.2	28,507.6	29,288.8	27,957.6	27,929.2	28,173.0	26,795.9	8.6	10.7
Trust Account	1,414.1	1,349.1	1,231.0	1,306.4	1,525.2	1,439.7	1,217.0	4.8	8.2
Total Deposits	22,328.9	21,386.4	20,852.9	21,204.0	21,637.7	21,718.0	20,220.9	4.4	5.3
Bank Account	20,978.1	20,134.2	19,681.4	19,940.6	20,129.8	20,319.3	19,004.9	4.2	5.2
Won Deposits	15,295.3	14,878.7	14,506.5	14,189.7	13,937.2	14,192.7	13,228.8	2.8	7.8
Demand	1,756.8	1,724.2	1,593.0	1,560.6	1,496.7	1,527.4	1,572.8	1.9	12.6
Savings	13,450.8	13,064.1	12,825.2	12,534.5	12,332.5	12,553.5	11,547.4	3.0	7.3
Installments	87.7	90.4	88.3	94.6	108.1	111.7	108.6	△3.0	△7.3
Trust Account	1,350.8	1,252.2	1,171.5	1,263.4	1,507.9	1,398.7	1,216.0	7.9	6.9
Total Loans	20,235.7	19,708.4	19,550.6	19,650.8	19,482.3	19,152.1	18,024.1	2.7	3.0
Total Loans	19,522.1	19,033.1	18,863.8	18,958.9	18,863.3	18,615.0	17,555.8	2.6	3.0
Won Loans	17,952.0	17,336.4	16,967.4	16,992.3	16,855.1	16,979.6	16,284.7	3.6	5.6
SME	12,562.7	12,267.3	12,135.6	12,031.6	11,907.6	11,892.7	11,266.9	2.4	4.4
Household	3,961.9	3,767.8	3,693.1	3,809.6	3,812.7	3,886.9	3,830.4	5.2	4.0
Advances for Customer	713.6	675.3	686.8	691.9	619.0	537.1	468.3	5.7	3.1
Total Securities	6,644.0	6,449.6	6,398.2	6,176.8	6,316.3	6,031.6	5,695.3	3.0	7.6
Bank Account	5,733.3	5,543.4	5,541.4	5,238.6	5,195.9	5,160.3	4,903.5	3.4	9.4
Trust Account	910.7	906.2	856.8	938.2	1,120.4	871.3	791.8	0.5	△2.9
Shareholders' Equity	2,056.8	1,963.5	1,885.9	1,645.8	1,596.6	1,547.0	1,475.9	4.8	25.0

3. Low Cost Deposits

Low cost deposit growth

(Unit: Billion KRW, Average Balance)



Low cost deposit Funding Costs

(Unit: %, Accumulated)

	3Q 09	2Q 09	1Q09	4008
Demand	0.33	0.35	0.36	0.35
Savings	0.17	0.17	0.18	0.28
Corporate Savings	1.59	1.69	1.92	3.33
Total	0.68	0.74	0.83	1.26

(Unit: %, %p, Average Balance)

	2009			2008				QoQ	YTD
	3Q	2Q	1Q	4Q	3Q	2Q	1Q		
Low Cost Deposits	7,110.2	7,115.0	6,986.3	6,383.9	6,406.6	6,404.0	6,382.4	△0.1	11.4
Demand	1,555.6	1,548.3	1,505.5	1,406.4	1,428.4	1,448.4	1,473.8	0.5	10.6
Savings	3,141.7	3,084.7	3,017.7	2,946.3	2,970.8	2,983.6	3,003.8	1.8	6.6
Corporate Savings	2,412.9	2,482.0	2,463.1	2,007.4	2,007.4	1,972.0	1,904.8	△2.8	18.8
Won Deposits	14,671.4	14,505.8	14,230.0	13,616.1	13,616.1	13,407.0	13,109.1	1.1	6.5
Total Deposits(Bank Account) (a)	20,158.5	19,969.5	19,857.9	19,575.7	19,575.7	19,224.1	18,848.4	0.9	2.1
Total Deposits(Bank + Trust Account) (b)	21,404.8	21,170.7	21,063.8	20,933.4	20,933.4	20,492.5	20,101.0	1.1	1.4
Low Cost Deposits / Won Deposits	48.46	49.05	49.10	47.05	47.05	47.77	48.69	△0.6	2.1
Low Cost Deposits / Total Deposits(a)	35.27	35.63	35.18	32.34	32.73	33.31	33.86	△0.4	2.9
Low Cost Deposits / Total Deposits(b)	33.22	33.61	33.17	30.24	30.60	31.25	31.75	△0.4	3.0

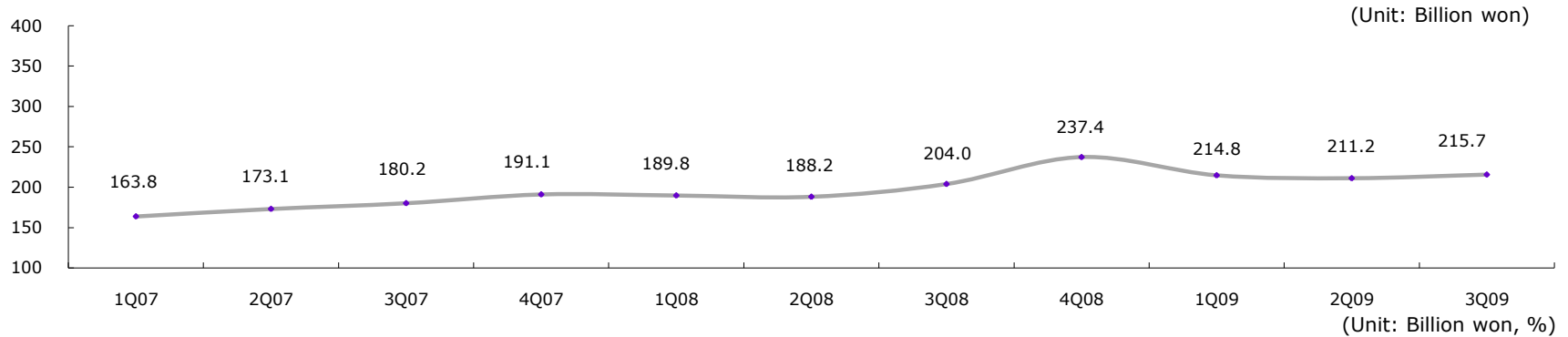
4. Income Statement

(Unit: Billion Won, %, %p)

	2009				2008			QoQ	09.9 vs. 08.9
	2009.9	3Q	2Q	1Q	4Q	2008.9	3Q		
Net Interest Income	641.7	215.7	211.2	214.8	237.4	582.0	204.0	2.1	10.3
Net Fee Income	63.8	19.3	21.2	23.3	21.1	78.1	26.7	△9.0	△18.3
Fees from Trust Account	6.0	2.1	1.9	2.0	2.6	9.0	2.4	10.5	△33.3
Others	△24.1	△9.4	△1.6	△13.1	△41.1	△10.3	△14.9	-	134.0
Provision Expense	169.5	28.7	45.5	95.3	68.2	49.0	15.2	△36.9	245.9
SG&A	269.5	89.0	90.9	89.6	113.5	263.2	88.8	△2.1	2.4
Net Operating Income	248.4	110.0	96.3	42.1	38.3	346.6	114.2	14.2	△28.3
Non-Operating Income	6.2	0.8	△2.9	8.3	0.7	△3.4	△4.8	Net Gain	Net Gain
Income before Income Taxes	254.6	110.8	93.4	50.4	39.0	343.2	109.4	18.6	△25.8
Income Taxes	58.9	27.1	23.0	8.8	11.7	95.5	30.7	17.8	△38.3
Net Income	195.7	83.7	70.4	41.6	27.3	247.7	78.7	18.9	△21.0
ROA	0.91		0.79	0.59	1.00	1.23		0.12	△0.32
ROE	13.29		11.74	8.94	17.56	21.49		1.55	△8.20

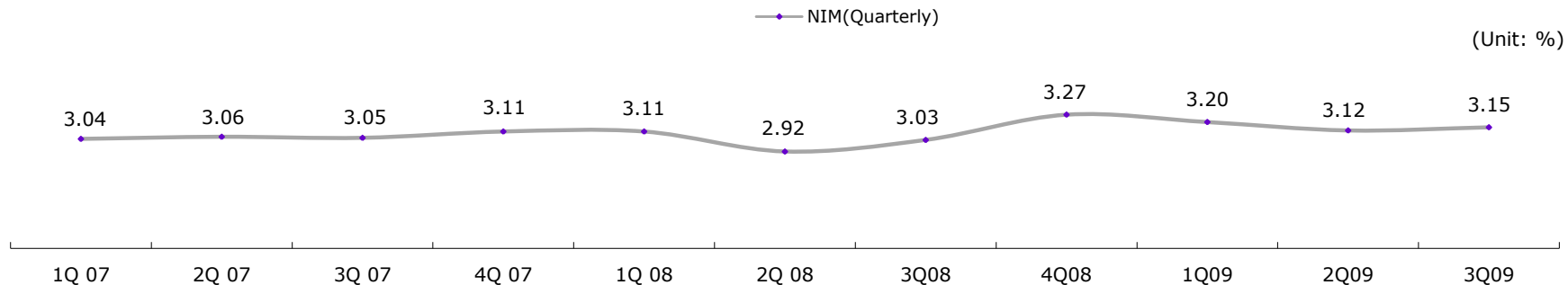
5. Interest Income

Interest Income



	2009			2008			QoQ	09.9 vs. 08.9	
	2009.9	3Q	2Q	1Q	4Q	2008.9			3Q
Net Interest Income	641.7	215.7	211.2	214.8	237.4	582.0	204.0	2.1	10.3
Interest Revenues	1,264.7	402.8	412.1	449.8	504.1	1,280.2	452.0	△2.3	△1.2
Interest on Loans	1,045.8	332.6	339.7	373.5	411.4	1,064.4	375.9	△2.1	△1.7
Interest on Securities	200.4	65.0	67.3	68.1	67.9	184.8	65.1	△3.4	8.4
Others	18.5	5.2	5.1	8.2	24.8	31.0	11.0	2.0	△40.3
Interest Expenses	623.0	187.1	200.9	235.0	266.7	698.2	248.0	△6.9	△10.8
Interest on Deposits	373.4	112.4	121.6	139.4	170.4	460.3	165.0	△7.6	△18.9
Interest on Debentures	127.4	41.5	39.7	46.2	46.0	122.1	44.2	4.5	4.3
Others	122.2	33.2	39.6	49.4	50.3	115.8	38.8	△16.2	5.5

NIM Trend



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

	2009			2008				QoQ	YTD
	3Q	2Q	1Q	4Q	3Q	2Q	1Q		
NIM	3.16	3.16	3.20	3.09	3.02	3.01	3.11	-	0.07
NIS	4.10	4.17	4.31	3.99	3.86	3.84	3.94	△0.07	0.11
Average Lending Rates	7.24	7.52	7.98	8.00	7.81	7.73	7.80	△0.28	△0.76
Household	6.89	7.20	7.70	7.92	7.73	7.60	7.64	△0.34	△1.03
Corporates	6.83	7.07	7.48	7.52	7.30	7.19	7.20	△0.24	△0.69
Average Deposit Rates	3.14	3.35	3.67	4.01	3.95	3.89	3.86	△0.21	△0.87
Avg. Interest Earning Assets	25,359.4	25,370.9	25,406.4	24,445.8	23,968.2	23,461.5	22,908.2	-	3.7
Avg. Interest Earning Assets (Quarterly)	25,373.4	25,338.5	25,406.4	25,868.3	24,970.5	24,014.8	22,908.2	0.1	△1.9

7. Non-Interest Income

(Unit: Billion won, %)

	2009				2008			QoQ	09.9 vs. 08.9
	2008.9	3Q	2Q	1Q	4Q	2008.9	3Q		
Non-Interest Income	45.7	12.0	21.5	12.2	△17.4	76.8	14.2	△44.2	△40.5
Non-Interest Revenues	1,168.4	261.2	304.1	603.1	805.2	1045.3	500.5	△14.1	11.8
Fee Income	99.4	33.3	33.3	32.8	32.8	109.0	37.6	-	△8.8
Fees from Trust Acct.	6.5	2.4	2.1	2.0	2.6	9.0	2.4	36.8	△27.8
Others*	1,062.5	¹⁾ 225.5	268.7	568.3	769.8	927.3	460.5	△16.1	14.6
Non-Interest Expenses	1,122.7	249.2	282.6	590.9	822.6	968.5	486.3	△11.8	15.9
Commissions Paid	35.6	14.0	12.1	9.5	11.7	30.9	10.8	15.7	15.2
Trust Acct. Losses	0.5	0.3	0.2	0.0	0.0	0.0	0.0	-	-
Others*	1,086.6	²⁾ 234.9	270.3	581.4	810.9	937.6	475.4	△13.1	15.9

Note)

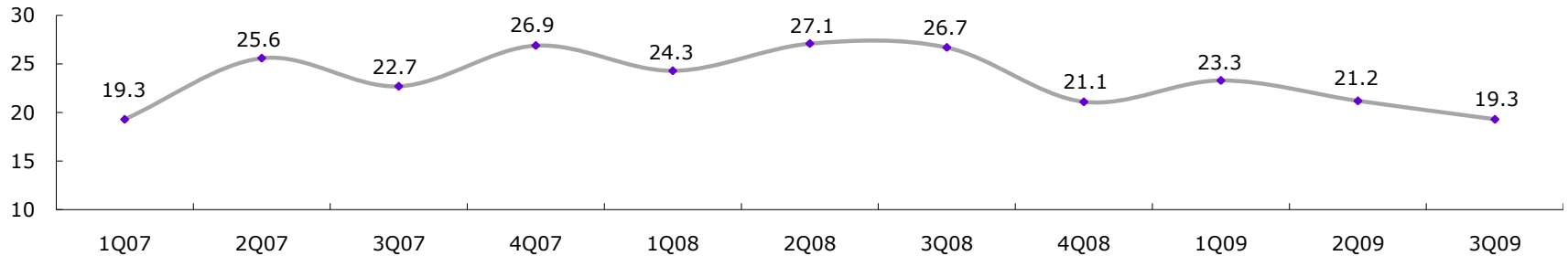
1. Non interest other revenues : Security investment related gains(12.3),FX related gains(108.1), Gains from NPL Sales(2.1), Derivative Related(103.0)

2. Non interest other expenses : Security investment related losses(4.5), FX related losses(44.5), Fund contribution(9.0), Losses from NPL sales(13.8), Derivative related losses(157.3), Deposit guarantee insurance(5.8)

8. Fee & Commission Income

Fee Income

(Unit: Billion won)



(Unit: Billion won, %)

	2009				2008			QoQ	09.9 vs. 08.9
	2009.9	3Q	2Q	1Q	4Q	2008.9	3Q		
Fee & Commission Income	63.8	19.3	21.2	23.3	21.1	78.1	26.7	△9.0	△18.3
Fee & Commission Revenues	99.4	33.3	33.3	32.8	32.8	109.0	37.6	-	△8.8
Commissions in Won	81.0	27.0	27.3	26.7	25.1	84.0	29.2	△1.1	△3.6
Bancassurance	22.7	7.1	7.5	8.1	6.9	18.9	7.4	△5.3	20.1
Mutual Fund Sales	10.2	3.8	3.5	2.9	3.2	18.0	5.3	8.6	△43.3
Commissions in FC	10.4	3.6	3.3	3.5	5.0	17.5	5.6	9.1	△40.6
Commissions on Credit Card	2.2	0.7	0.8	0.7	0.8	2.8	1.0	△12.5	△21.4
Guarantee Fees	5.8	2.0	1.9	1.9	1.9	4.7	1.8	5.3	23.4
Fee & Commission Paid	35.6	14.0	12.1	9.5	11.7	30.9	10.9	15.7	15.2
Commission Paid in Won	10.3	4.8	2.8	2.7	3.0	9.9	4.2	71.4	4.0
Commission Paid in FC	5.0	2.0	1.9	1.1	2.9	3.7	1.3	5.3	35.1
Commission Paid on Credit Card	20.3	7.2	7.4	5.7	5.8	17.3	5.4	△2.7	17.3

9. Provisioning

Provision Expenses

(Unit: Billion won)

	2009				Full Year	2008			
	2009.9	3Q	2Q	1Q		4Q	3Q	2Q	1Q
Corporate	123.8	25.1	26.5	72.2	107.6	64.5	16.3	15.9	10.9
Household	8.4	2.0	3.7	2.7	2.1	0.2	△1.1	△2.0	5.0
Credit Card	4.6	1.1	1.8	1.7	3.3	1.3	0.1	0.6	1.3
Others	32.7	0.5	13.5	18.7	4.2	2.2	△0.1	0.4	1.7
Trust Account	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	169.5	28.7	45.5	95.3	117.2	68.2	15.2	14.9	18.9

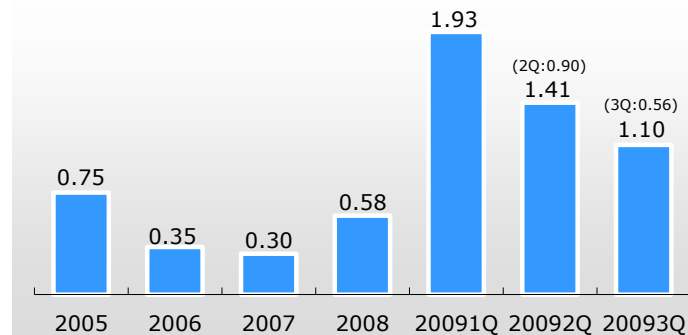
Provision Balances

(Unit: Billion won)

	2009			2008		
	3Q	2Q	1Q	4Q	3Q	2Q
Corporate	272.2	284.9	297.3	242.8	184.4	172.2
Households	52.2	51.9	50.2	48.2	49.1	50.3
Credit Card	11.7	12.1	11.7	10.6	11.2	11.4
Trust	0.4	0.5	0.2	0.2	0.5	0.5
Total	336.5	349.4	359.4	301.8	245.2	234.4

Credit Costs

(Unit: %, Accumulative)



Summary of SG&A

❖ Changes in SG&A

- SG&A increased by 2.4% YoY
 - Wage inflation and other expenses increased by 7.3 billion won YoY
- Cost Income Ratio decreased by 0.74%p to 39.21% YoY

(Unit: Billion won, %, %p)

	2009				2008			QoQ	09.9 vs. 08.9
	2009.9	3Q	2Q	1Q	4Q	2008.9	3Q		
Total SG&A	269.5	89.0	90.9	89.6	113.5	263.2	88.8	△2.1	2.4
Wages	222.3	73.0	77.9	71.3	85.6	215.0	71.0	△6.3	3.3
Amortization	22.8	8.4	7.5	7.0	10.2	28.1	9.4	12.0	△18.9
Taxes and bills	8.9	3.3	2.5	3.0	4.5	9.2	3.7	32.0	△3.3
Retirement Allowance	15.5	4.3	3.0	8.3	2.6	10.6	4.7	43.3	46.2
ERP related Expenses	0.0	0.0	0.0	0.0	10.6	0.3	0.0	-	-
Cost Income Ratio	39.21	39.09	39.06	39.47	51.59	39.95	40.71	0.03	△0.74

11. Non Operating Income

(Unit: Billion won, %)

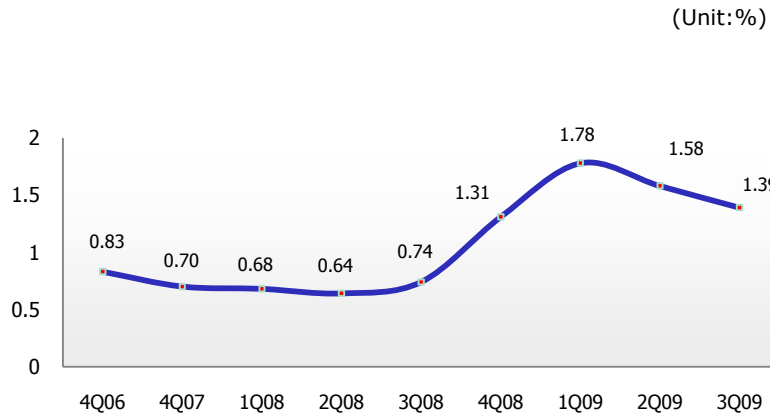
	2009				2008			QoQ	09.9 vs. 08.9
	2009.9	3Q	2Q	1Q	4Q	2008.9	3Q		
Non Operating Income	6.2	0.8	△2.9	8.3	0.7	△3.4	△4.8	Net Gain	Net Gain
Non Operating Revenues	20.7	4.5	5.9	10.3	3.6	10.3	1.8	△23.7	101.0
Gains from Sales of Tangible Assets	0.0	0.0	0.0	0.0	0.0	0.1	0.0	-	-
Gains from Equity Investment	2.5	1.1	1.1	0.3	1.9	2.2	0.0	-	13.6
Others	18.2	¹⁾ 3.4	4.8	10.0	1.7	8.0	1.8	△29.2	127.5
Non Operating Expenses	14.5	3.7	8.8	2.0	2.9	13.7	6.6	△58.0	5.8
Losses from Sales of Tangible Assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	-
Losses from Equity Investment	0.0	0.0	0.0	0.0	0.0	0.8	0.0	-	△100.0
Others	14.5	²⁾ 3.7	8.8	2.0	2.9	12.9	6.6	△58.0	12.4

Note)

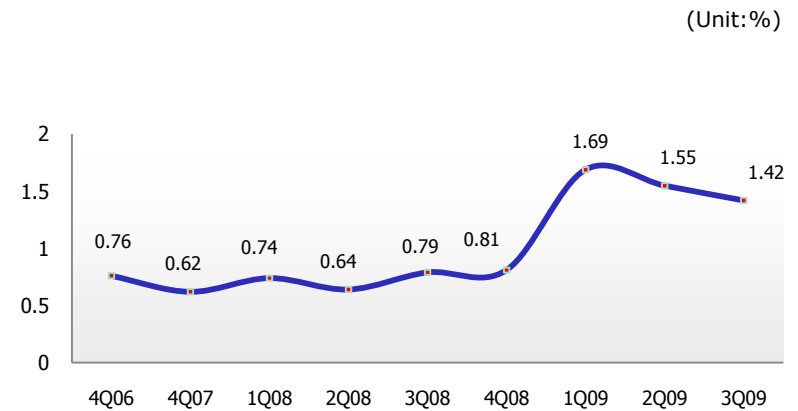
1. Other non operating revenues : Gains on Bad Debt Collections (0.2), Rent(0.1), Others(3.1)
2. Other non operating expenses : Losses on Bad Debt Collections (0.4), Contributions(1.1), Other(2.2)

12. Asset Quality

Asset Quality Trend



Delinquency Ratio Trend

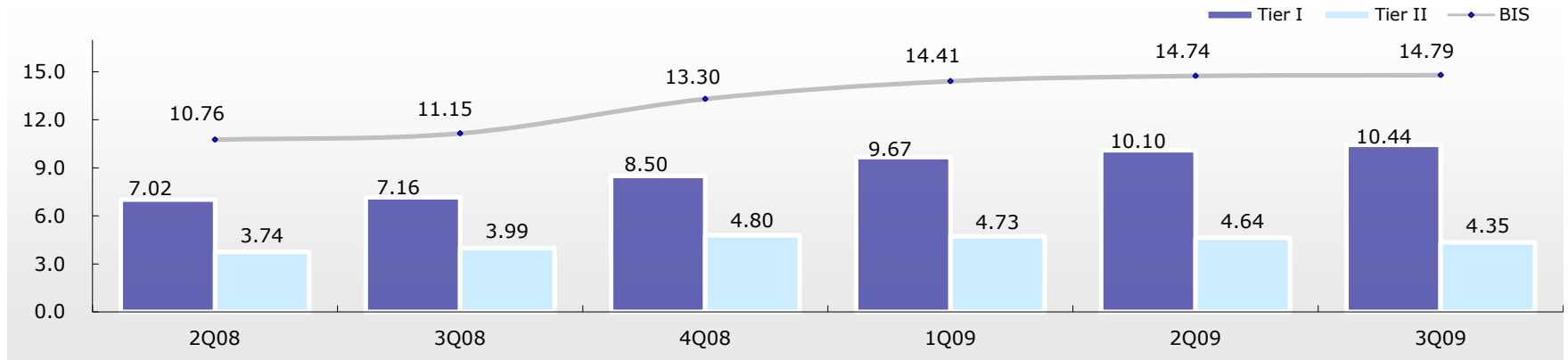


(Unit: Billion won, %, %p)

	2009			2008				QoQ	YTD
	3Q	2Q	1Q	4Q	3Q	2Q	1Q		
Total Loans	20,630.4	20,180.8	20,070.3	20,238.7	20,136.2	19,739.7	18,571.3	2.2	1.9
Normal	19,851.9	19,372.6	19,368.8	19,765.2	19,793.1	19,417.7	18,243.5	2.5	0.4
Precautionary	491.6	488.6	343.6	208.2	194.8	195.5	201.5	0.6	136.1
Substandard	197.4	217.0	215.4	145.9	114.2	96.2	84.4	△9.0	35.3
Doubtful	70.3	84.8	99.1	88.7	16.9	18.5	28.6	△17.1	△20.7
Expected Loss	19.1	17.7	43.5	30.7	17.2	11.8	13.3	7.9	△37.8
Substandard & Below Loans	286.9	319.5	357.9	265.3	148.3	126.5	126.3	△10.2	8.1
S & B Loan Ratio(%)	(1.39)	(1.58)	(1.78)	(1.31)	(0.74)	(0.64)	(0.68)	△0.19	0.08
S & B Coverage Ratio(%)	(116.86)	(108.96)	(100.11)	(113.74)	(165.36)	(185.40)	(180.82)	7.90	3.12
Total Loan	19,916.8	19,505.5	19,383.5	19,546.7	19,517.2	19,202.6	18,103.0	2.1	1.9
Delinquent amount	283.4	302.4	328.2	158.5	153.8	122.2	134.3	△6.3	78.8
Delinquency ratio	1.42	1.55	1.69	0.81	0.79	0.64	0.74	△0.13	0.61

13. Capital Adequacy

BIS Ratio Trend



(Unit: Billion won, %)

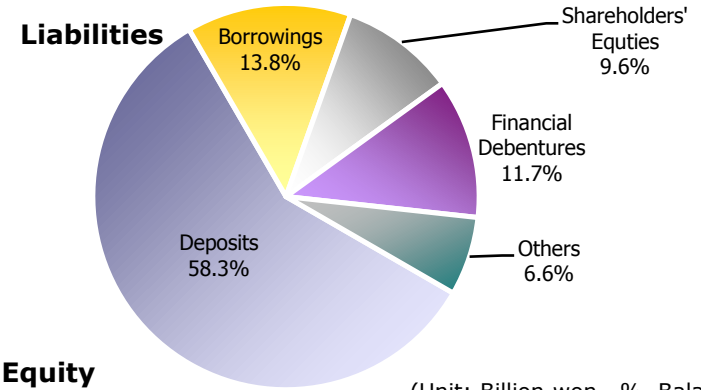
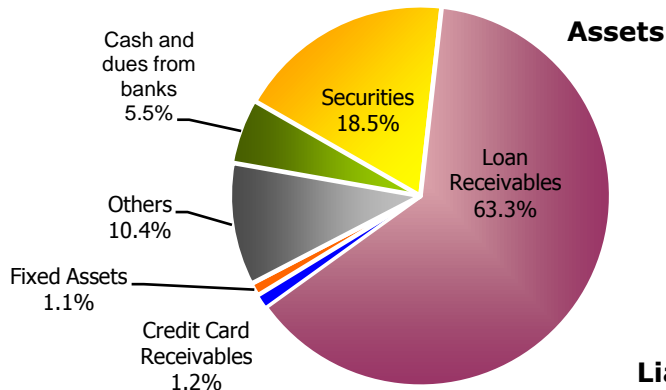
	2009			2008		
	¹⁾ 3Q	2Q	1Q	4Q	3Q	2Q
Total Risk Adjusted Capital	3,183.0	3,135.3	3,090.5	2,824.1	2,467.4	2,349.3
Tier I Capital	2,244.8	2,149.2	2,076.0	1,805.6	1,585.4	1,534.1
Tier II Capital	935.2	986.1	1,014.5	1,018.5	885.0	818.2
Contribution to Unconsolidated Subsidiaries(-)	3.0	3.0	3.0	3.0	3.0	3.0
Total Risk Weighted Assets	21,494.5	21,273.9	21,456.2	21,234.4	22,124.5	21,826.3
Credit Risk	19,781.7	19,599.6	19,840.8	19,660.7	20,487.7	20,073.5
Market Risk	95.1	108.3	99.0	108.7	215.5	366.3
Operational Risk	1,617.7	1,565.9	1,516.4	1,465.1	1,421.3	1,386.5
BIS Capital Ratio	14.79	14.74	14.41	13.30	11.15	10.76
Tier I	10.44	10.10	9.67	8.50	7.16	7.02
Tier II	4.35	4.64	4.73	4.80	3.99	3.74
TCE	6.63	6.87	6.42	5.86	5.70	5.47

1). Estimate

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1. B/S Summary



Liabilities & Shareholders' Equity

(Unit: Billion won, %, Balance)

	2009			2008				QoQ	YTD
	3Q	2Q	1Q	4Q	3Q	2Q	1Q		
Assets	30,959.2	28,507.6	29,288.8	27,957.6	27,929.2	28,173.0	26,795.9	8.6	10.7
Cash and Dues	1,692.0	1,323.4	1,496.4	1,847.4	1,584.9	1,812.1	1,506.4	27.9	△8.4
Securities	5,733.3	5,543.4	5,541.4	5,238.6	5,195.9	5,160.3	4,903.5	3.4	9.4
Loans	19,598.6	19,391.5	19,380.9	19,094.5	19,171.3	18,813.5	17,937.5	1.1	2.6
Credit Card	359.5	380.6	397.8	345.6	358.8	387.9	386.8	△5.5	4.0
Fixed Assets	347.8	347.5	350.8	353.5	356.8	358.7	359.4	0.1	△1.6
Other Assets	3,228.0	1,521.2	2,121.5	1,078.0	1,261.5	1,640.5	1,702.4	112.2	199.5
Liabilities & Shareholders' Equity	30,959.2	28,507.6	29,288.8	27,957.6	27,929.2	28,173.0	26,795.9	8.6	10.7
Deposits	18,027.0	17,447.4	16,963.7	16,758.2	17,205.2	17,301.5	16,171.4	3.3	7.6
Borrowings	4,279.7	4,225.6	4,608.9	4,724.6	4,403.8	4,230.7	4,077.2	1.3	△9.4
Financial Debentures	2,963.3	2,767.7	2,727.4	3,140.6	3,081.6	3,000.0	2,802.8	7.1	△5.6
Other Liabilities	3,632.4	2,103.4	3,102.9	1,688.4	1,642.0	2,093.8	2,268.6	72.7	115.1
Shareholders' Equity	2,056.8	1,963.5	1,885.9	1,645.8	1,596.6	1,547.0	1,475.9	4.8	25.0

2. I/S Summary

(Unit: Billion won, %)

	2009				2008			QoQ	09.9 vs. 08.9
	2009.9	3Q	2Q	1Q	4Q	2008.9	3Q		
Operating Revenues	2,433.1	664.0	716.2	1,052.9	1,309.5	2325.5	952.5	△7.3	4.6
Interest Revenue	1,264.7	402.8	412.2	449.7	504.1	1280.2	452.0	△2.3	△1.2
Fee & Commission Revenue	99.4	33.3	33.3	32.8	32.8	109.0	37.6	-	△8.8
Trust Account	6.5	2.4	2.0	2.0	2.6	9.0	2.4	20.0	△27.8
Others	1,062.5	225.5	268.7	568.3	770.0	927.3	460.5	△16.1	14.6
Operating Expenses	2,184.7	554.0	619.9	1,010.8	1,271.2	1978.9	837.3	△10.6	10.4
Interest Expense	623.0	187.1	200.9	235.0	266.7	698.2	248.0	△6.9	△10.8
Fee & Commission Expense	35.6	14.0	12.1	9.5	11.7	30.9	10.9	16.7	15.2
Trust Account	0.5	0.3	0.2	0.0	0.0	0.0	0.0	50.0	-
Others	1,086.6	234.9	270.3	581.4	811.1	937.6	475.5	△13.1	15.9
SG&A	269.5	89.0	90.9	89.6	113.5	263.2	88.8	△2.1	2.4
Provision Expense	169.5	28.7	45.5	95.3	68.2	49.0	15.2	△36.9	245.9
Operating Income	248.4	110.0	96.3	42.1	38.3	346.6	114.2	14.2	△28.3
Non Operating Income	6.2	0.8	△2.9	8.3	0.7	△3.4	△4.8	Net Gain	Net Gain
Income Before Income Taxes	254.6	110.8	93.4	50.4	39.0	343.2	109.4	18.6	△25.8
Income Taxes	58.9	27.1	23.0	8.8	11.7	95.5	30.7	17.8	△38.3
Net Income	195.7	83.7	70.4	41.6	27.3	247.7	78.7	18.9	△21.0

3. PPOP

(Unit: Billion won, %)

	2009				2008			QoQ	09.9 vs. 08.9
	2008.9	3Q	2Q	1Q	4Q	2008.9	3Q		
PPOP	439.6	143.6	142.0	154.0	110.0	402.7	129.1	1.1	9.2
Provision Expenses	185.0	32.8	48.6	103.6	71.0	59.5	19.7	△32.5	210.9
Loans	134.9	28.1	33.0	73.8	66.4	45.5	15.0	△14.8	196.5
Payment Guarantees	2.0	0.2	△1.1	2.9	△0.3	1.4	0.2	△118.2	42.9
Retirement Allowance	15.5	4.2	3.0	8.3	2.7	10.6	4.6	40.0	46.2
Others	32.6	0.3	13.7	18.6	2.2	2.0	△0.1	△97.8	1,530.0
Income Taxes	58.9	27.1	23.0	8.8	11.7	95.5	30.7	17.8	△38.3
Net Income	195.7	83.7	70.4	41.6	27.3	247.7	78.7	18.9	△21.0

4. Security Investment

(Unit: Billion won, %, Balance)

	3Q 2009					2Q 2009		3Q 2008	
	Total	Trading Securities	Investment Securities			QoQ	YoY		
			Total	A.F.S*	H.T.M.*				
Bonds (Won)	4,883.4	-	4,883.4	1,448.5	3,434.9	4,720.1	3.5	4,546.6	7.4
Government Bonds	651.8	-	651.8	171.0	480.8	655.3	△0.5	381.8	70.7
Financial Debentures	1,931.5	-	1,931.5	280.8	1,650.7	2,042.9	△5.5	2,877.4	△32.9
Municipal Bonds	174.4	-	174.4	-	174.4	167.4	4.2	157.6	10.7
Govn't Corporate Bonds	1,620.2	-	1,620.2	511.2	1,109.0	1,279.7	26.6	573.9	182.3
Corporate Bonds	505.5	-	505.5	485.5	20.0	574.8	△12.1	555.9	△9.1
Bonds (Foreign Currency)	83.8	-	83.8	51.0	32.8	90.8	△7.7	101.2	△17.2
Stocks	300.8	-	300.8	300.8	-	291.7	3.1	250.8	19.9
Mutual Funds	451.9	9.6	442.3	442.3	-	428.2	5.5	283.9	59.2
Bonds	106.5	-	106.5	106.5	-	106.3	0.2	0.0	-
Stocks	249.2	-	249.2	249.2	-	231.8	7.5	226.3	10.1
MMF	9.6	9.6	-	-	-	9.9	△3.0	8.6	11.6
Others	86.6	-	86.6	86.6	-	80.2	8.0	49.0	76.7
Others	13.4	-	13.4	13.4	-	12.6	6.3	13.4	0.0
Total	5,733.3	9.6	5,723.7	2,256.0	3,467.7	5,543.4	3.4	5,195.9	10.3

Note) A.F.S. : Available for Sales, H.T.M. : Held to Maturity

5. Total Deposits / Loans

(Unit: Billion won, %, balance)

Total Deposits	2009			2008				QoQ	YTD
	3Q	2Q	1Q	4Q	3Q	2Q	1Q		
Due from banks	15,295.3	14,878.7	14,506.5	14,189.7	13,937.2	14,192.7	13,228.8	2.8	7.8
Demand	1,756.8	1,724.2	1,593.1	1,560.6	1,496.7	1,527.4	1,572.8	1.9	12.6
Saving	13,450.8	13,064.1	12,825.2	12,534.5	12,332.5	12,553.5	11,547.4	3.0	7.3
Installment	87.7	90.4	88.2	94.6	108.1	111.8	108.6	△3.0	△7.3
C D	2,401.2	2,208.2	2,158.3	2,281.0	3,044.0	2,932.1	2,774.4	8.7	5.3
Bills sold	21.2	22.0	15.5	15.1	21.9	19.4	17.1	△3.6	40.4
R P	994.9	999.9	1,015.7	1,000.0	650.0	650.0	650.0	△0.5	△0.5
Financial Debentures	2,265.5	2,025.4	1,985.4	2,454.8	2,476.7	2,525.2	2,334.6	11.9	△7.7
Trust account	1,350.8	1,252.2	1,171.5	1,263.4	1,507.9	1,398.7	1,216.0	7.9	6.9
Total Deposits	22,328.9	21,386.4	20,852.9	21,204.0	21,637.7	21,718.0	20,220.9	4.4	5.3

Total Loans	2009			2008				QoQ	YTD
	3Q	2Q	1Q	4Q	3Q	2Q	1Q		
Won Loans	17,952.0	17,336.4	16,967.4	16,992.3	16,855.1	16,979.6	16,284.7	3.6	5.6
Corporate	13,231.0	12,881.9	12,737.5	12,627.1	12,474.3	12,463.7	11,807.6	2.7	4.8
(SMEs)	(12,562.7)	(12,267.3)	(12,135.6)	(12,031.6)	(11,907.6)	(11,892.7)	(11,266.9)	2.4	4.4
(Large Corps)	(668.3)	(614.6)	(601.9)	(595.5)	(566.7)	(571.0)	(540.7)	8.7	12.2
Household	3,961.9	3,767.8	3,693.1	3,809.6	3,812.7	3,886.9	3,830.4	5.2	4.0
Public	759.1	686.7	536.8	555.6	568.2	629.0	646.7	10.5	36.6
Foreign Currency Loans	1,245.9	1,400.9	1,563.6	1,437.2	1,152.8	962.7	750.6	△11.1	△13.3
Trust Account	27.2	30.6	29.9	39.2	37.0	36.0	33.5	△11.1	△30.6
Others	1,010.6	940.5	989.7	1,182.1	1,437.4	1,173.9	955.3	7.5	△14.5
Total Loans	20,235.7	19,708.4	19,550.6	19,650.8	19,482.3	19,152.1	18,024.1	2.7	3.0

6. Corporate Loan Portfolio

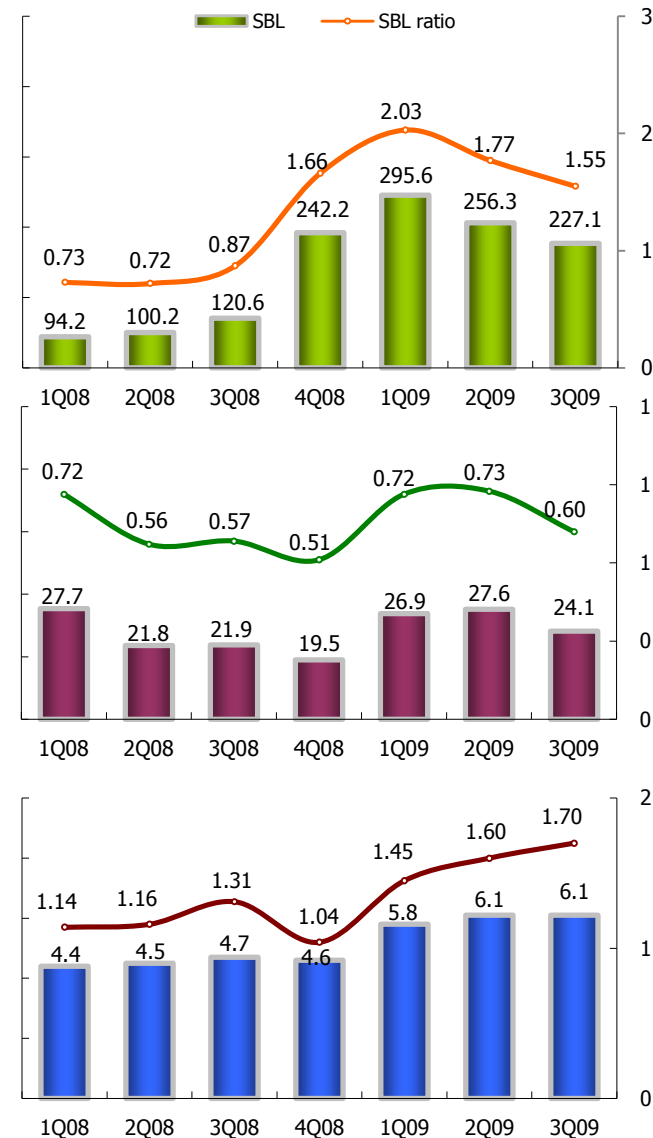
(Unit: Billion won, %, Balance)

	3Q 2009		2Q 2009		4Q 2008	
	Amount	Ratio	Amount	Ratio	Amount	Ratio
Manufacturing Sectors	6,689.0	47.81	6,594.8	48.60	6,466.3	49.05
Steel Metal Products	1,935.9	13.84	1,958.6	14.43	1,905.8	14.46
Automobile Parts	1,580.0	11.29	1,530.2	11.28	1,424.9	10.81
Machinery	975.8	6.97	975.7	7.19	975.7	7.40
Petroleum, Rubber, etc	687.5	4.91	647.7	4.77	668.5	5.07
Fabric	211.8	1.51	213.2	1.57	219.1	1.66
Garment & Shoes	198.3	1.42	185.6	1.37	180.0	1.37
Kitchen Units	266.1	1.90	258.4	1.90	255.7	1.94
Electronics	356.0	2.54	354.6	2.61	343.5	2.61
Paper, Paper Mills	106.1	0.76	108.5	0.80	111.2	0.84
Others	371.5	2.66	362.3	2.67	381.9	2.90
Non-Manufacturing	7,301.1	52.19	6,973.8	51.40	6,716.4	50.95
Wholesale & Retail	1,635.4	11.69	1,604.3	11.82	1,587.5	12.04
Public	185.7	1.33	164.1	1.21	25.9	0.20
Construction & Eng.	719.3	5.14	645.2	4.76	675.8	5.13
Real Estate & Lease	1,438.0	10.28	1,463.3	10.78	1,454.6	11.03
Insurance & Financing	498.2	3.56	480.9	3.54	471.7	3.58
Transportation	970.9	6.94	917.7	6.76	863.1	6.55
Hotel & Food	339.0	2.42	324.1	2.39	324.5	2.46
Others	1,514.6	10.83	1,374.2	10.13	1,313.3	9.96
Total	13,990.1	100.00	13,568.6	100.00	13,182.7	100.00

7. Asset Quality

(Unit: Billion won, %)

	2009			2008		
	3Q	2Q	1Q	4Q	3Q	2Q
SME						
Normal	14,030.5	13,782.5	13,976.9	14,143.0	13,569.2	13,680.4
Precautionary	419.5	416.1	273.2	149.0	139.5	136.7
Substandard	157.0	175.6	171.2	130.6	98.1	80.6
Doubtful	53.8	66.3	83.9	82.7	9.8	10.9
Expected loss	16.3	14.4	40.5	28.9	12.7	8.7
Total	14,677.1	14,454.9	14,545.6	14,534.2	13,829.3	13,917.3
House hold						
Normal	3,906.9	3,710.8	3,639.4	3,782.8	3,776.2	3,844.2
Precautionary	58.9	60.0	58.7	48.9	44.4	48.8
Substandard	18.0	19.1	20.5	15.2	16.0	15.5
Doubtful	4.8	7.1	4.9	3.1	4.3	4.8
Expected Loss	1.3	1.4	1.5	1.2	1.6	1.5
Total	3,989.9	3,798.4	3,725.0	3,851.2	3,842.5	3,914.8
Credit Card						
Normal	346.8	366.6	384.7	335.2	348.0	377.3
Precautionary	6.6	8.1	7.3	6.7	6.1	6.1
Substandard	0.3	0.2	0.4	0.1	0.1	0.1
Doubtful	4.3	4.0	3.9	2.8	2.8	2.8
Expected Loss	1.5	1.9	1.4	0.7	1.8	1.6
Total	359.5	380.6	397.8	149.0	358.8	387.9



8. Delinquency ratios / Write-offs and NPL sales

(Unit: Billion won, %, %p)

	2009			2008			
	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Total Delinquency Ratio	1.42	1.55	1.69	0.81	0.79	0.64	0.74
Overdue Amount	283.4	302.4	328.2	158.5	153.8	122.2	134.3
Loan Amount	19,916.8	19,505.6	19,383.5	19,546.7	19,517.2	19,202.6	18,103.0
SMEs	1.47	1.59	1.99	0.94	0.88	0.66	0.75
Overdue Amount	206.0	220.6	277.7	131.2	122.0	88.9	93.2
Loan Amount	14,053.5	13,862.4	13,923.9	13,934.8	13,829.1	13,420.2	12,428.9
Households	1.02	1.17	1.13	0.55	0.65	0.69	0.89
Overdue Amount	40.8	44.4	41.8	21.0	24.9	26.9	34.4
Loan Amount	3,986.7	3,794.3	3,718.5	3,844.2	3,842.5	3,914.8	3,857.3
Credit Card	1.95	2.15	2.11	1.83	1.92	1.63	1.71
Overdue Amount	7.0	8.2	8.4	6.3	6.9	6.3	6.6
Loan Amount	359.5	380.6	397.8	345.5	358.8	387.9	386.8
Total Write-offs	44.5	45.4	19.1	24.4	16.8	15.5	16.8
Corporate	38.5	40.0	15.5	18.9	13.1	11.3	11.8
Household	2.6	2.3	1.4	1.9	1.3	1.9	1.9
Credit Card	3.4	3.1	2.2	3.8	2.4	2.3	3.1
Total NPL sales	55.9	79.9	61.5	102.2	12.6	7.7	24.6
(NPL Sales for SBL Loans)	(34.8)	(55.6)	(26.6)	(100.2)	(10.7)	(6.9)	(17.5)
Corporate	49.9	68.3	58.2	91.9	12.0	4.6	19.5
Household	5.6	11.3	3.2	9.8	0.6	3.1	5.0
Credit Card	0.4	0.3	0.1	0.5	0.0	0.0	0.1

9. SME Delinquency Ratios

Delinquency ratios by Industries

(Unit: Billion won, %)

	3Q 2009		2Q 2009		1Q 2009		4Q 2008	
	Loan Amount	Delinquency Ratio	Loan Amount	Delinquency Ratio	Loan Amount	Delinquency Ratio	Loan Amount	Delinquency Ratio
Manufacturing Sector	7,312.8	2.23	7,340.7	2.42	7,423.3	2.28	7,429.5	1.08
Non-manufacturing Sector	6,740.7	0.63	6,521.7	0.65	6,500.6	1.67	6,505.3	0.78
Wholesale and Retail	1,857.7	0.96	1,835.1	1.00	1,866.7	3.01	1,866.4	1.81
Public & others	0.1	-	0.1	-	0.1	-	0.1	-
Construction	628.8	1.59	602.8	2.55	641.6	2.71	655.5	0.85
Real estate & Lease	1,374.3	0.39	1,401.0	0.13	1,376.8	0.47	1,397.1	0.08
Finance and insurance	174.6	0.01	151.7	-	154.3	-	156.6	-
Transportation & Communications	1,089.0	0.14	1,071.2	0.20	1,057.7	1.39	1,040.8	0.16
Hotel & Food	343.8	0.68	329.5	0.43	328.9	0.47	329.7	0.33
Others	1,272.4	0.46	1,130.3	0.32	1,074.5	1.12	1,059.1	0.74
Total	14,053.5	1.47	13,862.4	1.59	13,923.9	1.99	13,934.8	0.94

Delinquency Ratios by Collaterals

(Unit: Billion won, %)

	Total	Real estate	Movable	Deposit	Guarantee	Credit
3Q 2009	1.47	2.04	1.38	0.09	0.59	1.16
Amount	(14,053.5)	(6,130.8)	(50.6)	(449.0)	(1,160.4)	(6,262.8)
2Q 2009	1.59	2.29	1.73	0.07	0.67	1.19
Amount	(13,862.4)	(5,952.8)	(34.6)	(427.9)	(1,089.4)	(6,357.7)
4Q 2008	0.94	1.18	6.65	0.79	0.91	0.71
Amount	(13,934.8)	(6,025.5)	(34.6)	(407.5)	(901.2)	(6,566.0)
3Q 2008	0.88	1.53	1.42	0.03	0.74	0.38
Amount	(13,829.1)	(5,881.3)	(35.3)	(384.0)	(882.2)	(6,646.3)

10. Household Loans

(Unit: Billion won, %, %p, balance)

	2009			2008				2007	2006	QoQ	YoY
	3Q	2Q	1Q	4Q	3Q	2Q	1Q				
Household Loans	3,961.9	3,767.8	3,693.1	3,809.6	3,812.7	3,886.9	3,830.4	3,801.2	3,676.0	5.2	3.9
Total Secured Loans	3,286.4	3,019.7	2,915.9	3,009.6	3,010.6	3,065.3	3,039.7	3,070.3	3,040.4	8.8	9.2
Mortgage/Home Equity	2,089.0	1,876.7	1,778.3	1,712.8	1,700.8	1,697.8	1,512.1	1,551.9	1,293.1	11.3	22.8
(Avg. LTV)	(47.69)	(47.85)	(48.50)	(50.14)	(54.97)	(53.61)	(53.58)	(53.26)	(51.78)	△0.16	△7.28
Others	937.6	912.0	906.0	981.1	971.2	966.9	941.8	958.2	863.0	2.8	△3.5
Group Loans	154.0	136.4	138.9	216.4	240.6	303.1	389.4	461.2	800.5	12.9	△36.0
Gov't Pension Backed	105.8	94.6	92.7	99.3	98.0	97.5	96.4	99.0	83.8	11.8	8.0
Non-Collateralized	675.5	748.1	777.2	800.0	802.1	821.6	790.7	730.9	635.6	△9.7	△15.8
Government Workers	80.0	73.2	76.4	79.3	81.1	81.9	79.7	77.6	57.7	9.3	△1.4
Large Corp. Employees	43.2	41.6	40.1	42.2	43.1	41.7	38.4	36.5	20.2	3.8	0.2
Student Loans	5.3	51.5	53.6	47.8	50.0	57.0	58.5	14.5	22.6	△89.7	△89.4
Clean Credit	277.7	262.6	248.2	246.3	247.5	242.5	243.9	246.7	240.1	5.8	12.2
Others	269.3	319.2	358.9	384.4	380.4	398.5	370.2	355.6	295.0	△15.6	△29.2

11. Credit Card Business

(Unit: Billion won)

Amount	2009			2008				2007			
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Credit Purchase	702.1	690.0	706.7	650.7	650.4	640.9	671.7	604.8	554.0	560.8	506.9
Lump-sum	586.4	543.9	522.1	528.6	537.7	496.3	481.8	478.9	446.9	404.1	388.1
Installment	115.7	146.1	184.6	122.1	112.7	144.6	189.9	125.9	107.1	156.7	118.8
Cash advance	135.2	140.7	146.3	158.7	156.9	156.9	155.1	163.2	157.9	159.5	157.8
Total	837.3	830.7	853.0	809.4	807.3	797.8	826.8	768.0	711.9	720.3	664.7
Balance	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Credit purchase	289.3	306.2	322.7	266.5	280.9	309.2	307.7	249.7	241.1	252.9	219.1
Cash advance	68.2	72.1	72.8	77.1	75.9	76.3	76.2	78.5	73.2	74.9	76.4
Re-aged loans	2.0	2.3	2.3	1.9	2.0	2.4	2.9	3.6	4.5	5.2	6.1
Total	359.5	380.6	397.8	345.5	358.8	387.9	386.8	331.8	318.8	333.0	301.6
Income (Fees)	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Credit purchase	17.0	17.7	19.1	16.7	15.9	16.8	18.7	16.3	14.7	16.2	14.7
Cash advance	5.3	5.3	5.4	5.1	5.3	5.4	5.5	5.5	5.2	5.1	5.4
Re-aged loans	0.0	0.2	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.2
Others	0.9	0.9	0.8	1.0	1.1	1.1	1.0	0.8	0.9	1.1	0.9
Total	23.2	24.1	25.4	22.9	22.4	23.4	25.3	22.8	21.0	22.6	21.2

12. Dividend / Credit Ratings / Major shareholders

Dividend Policy

(Unit : %, won, Billion won)

Year	2003	2004	2005	2006	2007	2008
Dividend Yield(FV)	5.4	6.0	8.1	8.4	11.4	4.0
Dividend Yield(MV)	4.0	3.8	3.0	3.5	3.6	3.2
Dividend per share	270	300	405	420	570	200
Total dividend Paid	39.6	44.0	59.4	61.6	83.6	29.3
Payout Ratio(%)	32.7	33.2	33.2	33.5	30.9	10.7

* F.V. : Face value, M.V. : Market Value

Credit Ratings

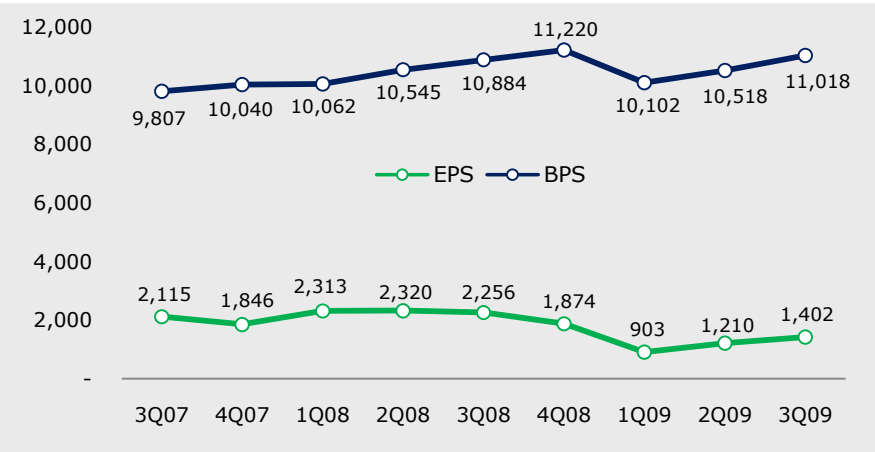
	Long Term	Short Term	BFSR	Outlook
Moody's*	A3 → A2	P2 → P1	C-	Negative
Fitch**	BBB+	F2	C	Negative

* Upgraded on July 25, 2007 ** Rated on Dec. 20, 2005

Sep 2009	Issuer Rating	Subordinate bonds
Korea Ratings	AA+	AA
KIS	AA+	AA

EPS / BPS

(Unit : won)



Major Shareholders (End of Sept. 2009)*

Shareholders	Ratio (%)
Lotte Group	14.08
Aberdeen Asset Management Asia Ltd	13.53
National Pension Service	5.14
Sub Total	32.75

* Based on the most recent fair disclosures