

2019 3Q Financial Results

2019.10.31



BNK Financial Group

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DISCLAIMER

The financial information presented herein is prepared on the basis of pre-audited financial of BNK Financial Group and is based upon the plans, strategies and expectations of the FG'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 group'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 BNK Financial Group does not undertake any obligation to publicly release any revisions to these statements to reflect any future events.

- Kyongnam Bank has been added October 10, 2014, with earnings consolidated starting from 4Q of 2014. As of June 4, 2015, Kyongnam Bank has become a 100% subsidiary of BNK Financial Group
- BNK Asset Management has been added July 28, 2015, and earnings will be consolidated starting from August 2015

I . 2019 3Q Group Highlights

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1. Highlights – Profitability

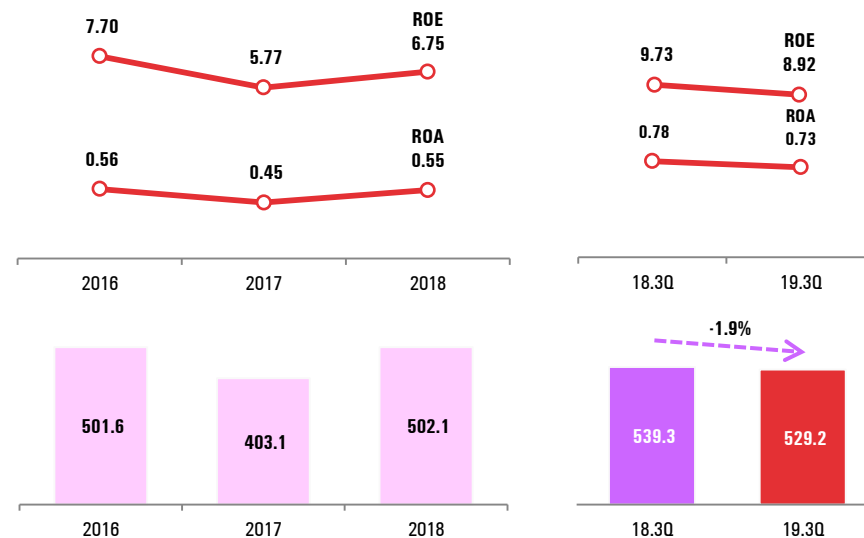
Profitability – Group Net Income

| (KRW bn, %) | 19.09 | 18.09 | YoY | 19.3Q | 19.2Q | QoQ |
|------------------------------------|---------|---------|-------|-------|-------|-------|
| Net Interest Income | 1,658.1 | 1,756.6 | -5.6 | 547.8 | 552.4 | -0.8 |
| Net Fee Income | 196.5 | 167.8 | 17.1 | 71.6 | 71.0 | 0.8 |
| Others | 101.2 | 24.7 | 309.7 | 28.2 | 36.1 | -21.9 |
| SG&A(-) | 937.1 | 855.4 | 9.6 | 309.2 | 319.8 | -3.3 |
| Provision Expense(-) | 279.9 | 319.6 | -12.4 | 94.3 | 92.8 | 1.6 |
| Net Income | 560.4 | 565.2 | -0.8 | 188.8 | 184.6 | 2.3 |
| Net Income in Controlling Interest | 529.2 | 539.3 | -1.9 | 178.0 | 174.1 | 2.2 |

- **Group Accumulated 3Q NI of 529.2 KRW bn, down by 1.9% YoY**
 - 19.3Q NI 178.0 KRW bn, up by 2.2% QoQ
 - Regardless of decrease in interest income & gains on NPL sales, improved provision control & sound non-bank earnings enabled continued stable profitability
- **Group Fee Income increased by 17.1%(28.7 KRW bn) YoY, due continued growth in major subsidiaries's PF fee income etc.**
- **Group SG&A increased 9.6% YoY; however without SG&A dispersement throughout the quarters, the YoY growth recorded 5.9%**
 ※ Group 30.9 KRW bn: BSB 15.9 KRW bn, KNB 11.4 KRW bn etc.
- **Group Provision Expense decreased by 39.7 KRW bn YoY, due to slower NPL formation, provision writeback based on financial structure improvements etc.**

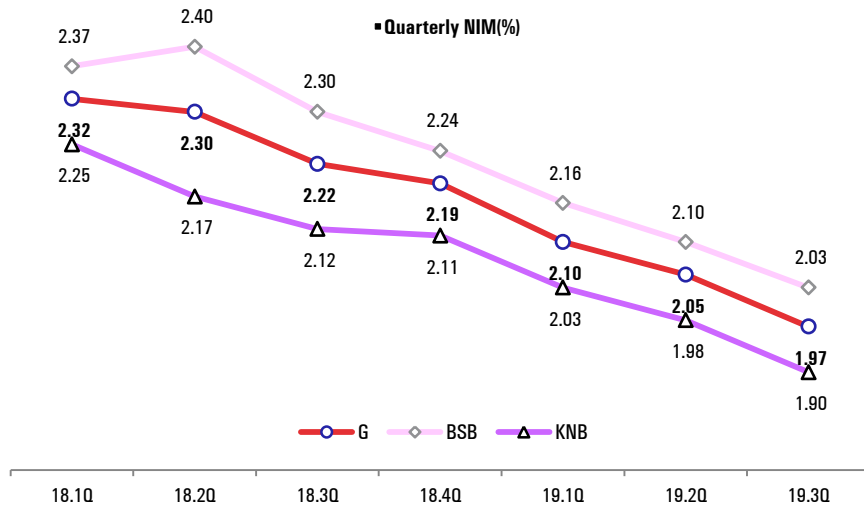
Profitability – Group Subsidiaries Net Income, Group ROA, ROE, Group Net Income Trend

| (KRW bn, %) | 19.09 | 18.09 | YoY | 19.3Q | 19.2Q | QoQ |
|------------------|-------|-------|-------|-------|-------|----------|
| Busan | 355.9 | 373.1 | -4.6 | 133.2 | 109.6 | 21.5 |
| Kyongnam | 162.6 | 169.8 | -4.2 | 42.2 | 57.9 | -27.1 |
| Capital | 59.4 | 52.4 | 13.4 | 20.1 | 23.9 | -15.9 |
| Securities | 19.1 | 7.9 | 141.8 | 6.4 | 5.7 | 12.3 |
| MSB | 15.5 | 11.9 | 30.3 | 4.3 | 5.5 | -21.8 |
| Asset Management | 1.3 | 0.6 | 116.7 | -0.4 | 1.3 | Net Loss |



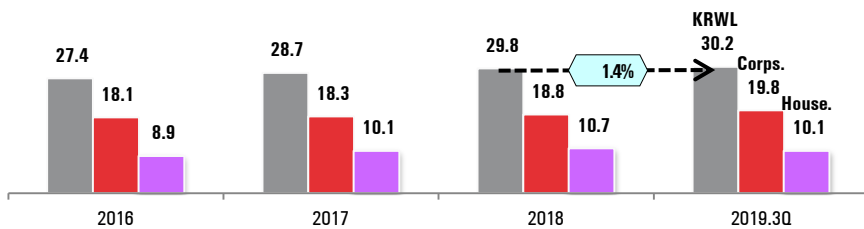
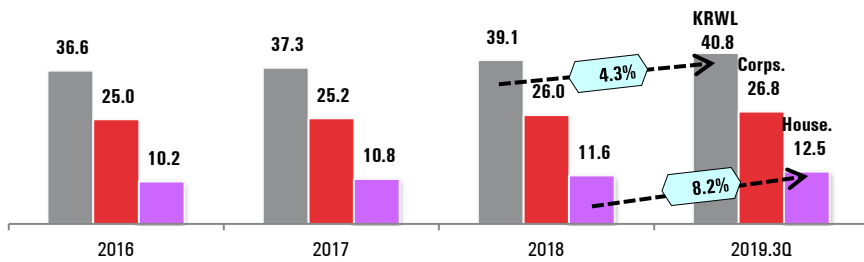
2. Highlights – Profitability, Growth

Profitability, Growth – Quarterly NIM, Total Assets, Banks KRW Loans

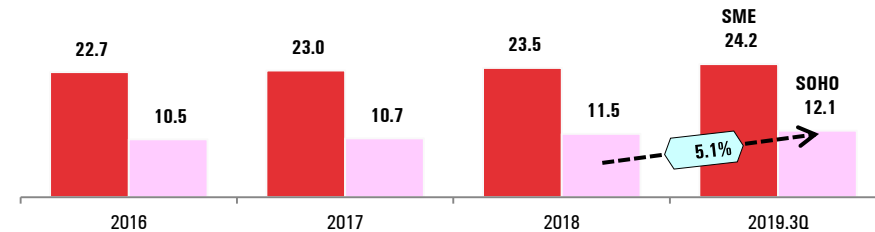


- **19.3Q Group NIM 1.97%, dropped by 8bps QoQ**
 - July's benchmark rate cut, increase in higher credit quality customer base led the drop
 - BSB & KNB NIM decreased by -7bps, -8bps QoQ
- **BSB is continuing stable growth in corporate & household, while KNB's household loans decreased YTD, due to large-scale group loans maturing**
 - BSB KRW Loan Growth 4.3% YTD (SOHO 5.1% YTD)
 - KNB KRW Loan Growth 1.4% YTD
 - ⇒ 2.5 KRW tn Group Loans matured YTD, lowering household growth
 - KNB SOHO Loan Growth 6.2% YTD

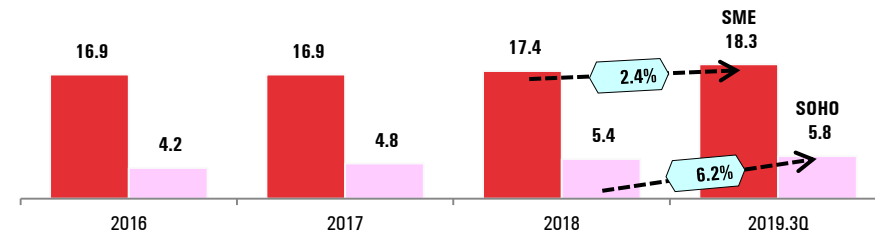
Banks KRW Loans & Breakdown (KRW tn)



BSB

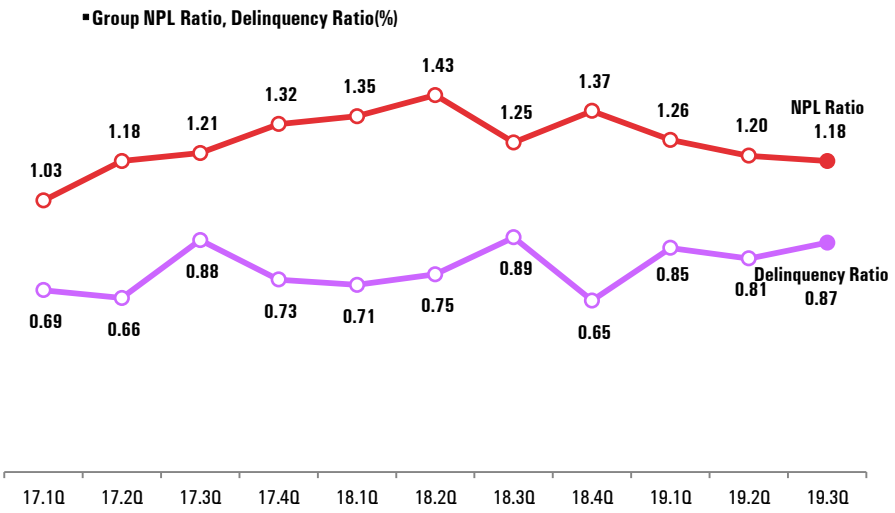


KNB

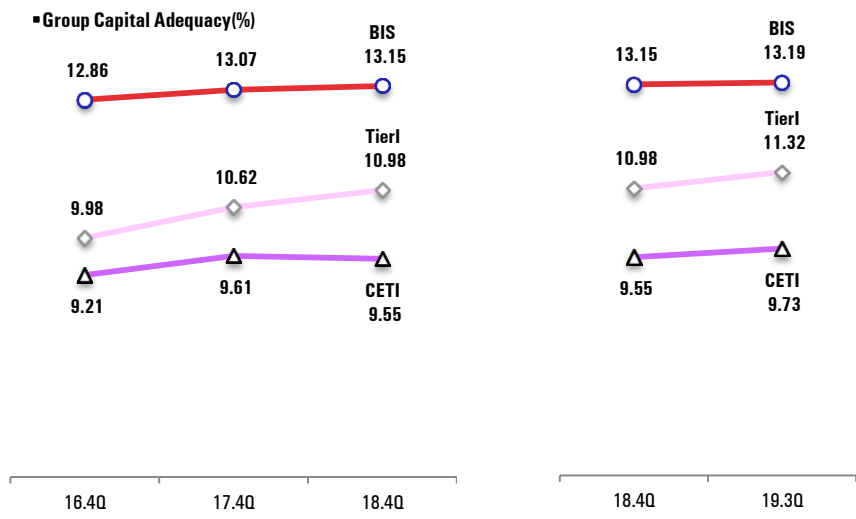
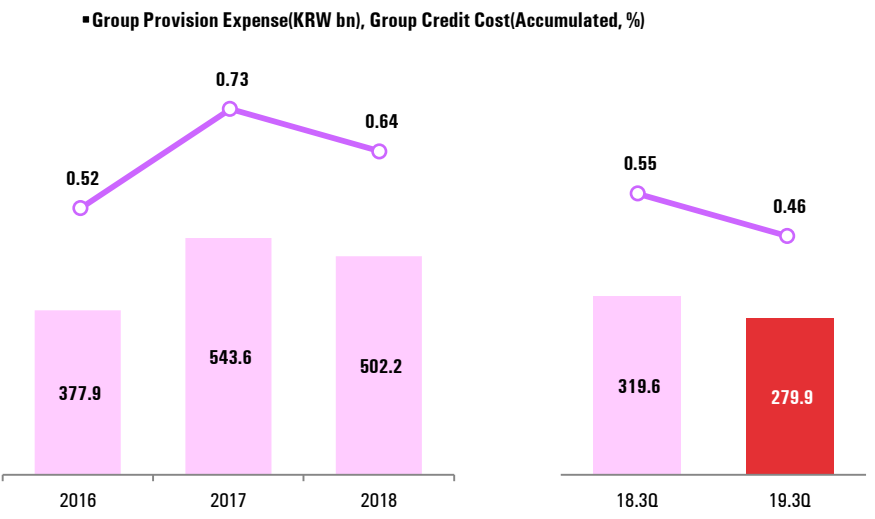


3. Highlights – Asset Quality, Capital Adequacy

Asset Quality, Capital Adequacy – NPL & Delinquency Ratio, Group Capital Adequacy



- Group NPL Ratio 1.18%, improved by 2 bps QoQ, due to improved asset quality of large PF loan**
 - BSB NPL Ratio 0.89%(QoQ -10bps)
 - KNB NPL Ratio 1.23%(QoQ +9bps)
- Group Delinquency Ratio 0.87%, went up by 6bps QoQ**
 - BSB Delinquency Ratio 0.62%(QoQ +4bps)
 - KNB Delinquency Ratio 0.83%(QoQ +11bps)
- Group Credit Cost 46bps, went down by 9bps YoY**
 - Due to slower NPL formation & loan reclassification based on improvements in financial structure - leading to provision writeback
- Group BIS Ratio, CET1 Ratio recorded 13.19% & 9.73%**
 - YTD +4bps, +18bps



4. Group Structure

BNK Financial Group

Establishment : 2011.03.15

Total Assets : 130,284.8

Net Income : 529.2

Employees : 8,273

(%, KRW bn, Accumulated)

Busan Bank

Estbmt : 1967.10.10
Branches : 257
Employees : 3,845

Total Shares Owned

100%

Total Assets

72,347.9

Net Income

355.9

Kyongnam

Estbmt : 1970.05.22
Added : 2014.10.10
Branches : 193
Employees : 2,977

Total Shares Owned

100%

Total Assets

49,058.8

Net Income

162.6

Capital

Estbmt : 2010.07.15
Branches : 34
Employees : 609

Total Shares Owned

100%

Total Assets

5,324.8

Net Income

59.4

Securities

Estbmt : 1997.06.02
Sec. Added : 2009.11
Branches : 4
Employees : 246

Total Shares Owned

100%

Total Assets

2,466.7

Net Income

19.1

MSB

Estbmt : 2011.12.13
Branches : 8
Employees : 126

Total Shares Owned

100%

Total Assets

1,031.3

Net Income

15.5

Asset Mgt.

Estbmt : 2008.07.15
Added : 2015.07.28
Employees : 53

Total Shares Owned

100%

AUM

5,493.7

Net Income

1.3

Credit Info.

Estbmt : 2003.06.17
Industry : Collection
Employees : 91

Total Shares Owned

100%

Total Assets

10.9

Net Income

0.6

System

Estbmt : 2011.05.20
Industry : IT related
Employees : 208

Total Shares Owned

100%

Total Assets

15.9

Net Income

0.9

Affiliates

Cambodia

Establishment : 14.03.07
Employees : 190
Tot. Share's Owned : 100%
Tot. Assets : 30.6 KRW bn
2015.06 Start Operations

Myanmar

Establishment : 14.03.21
Employees : 454
Tot. Share's Owned : 99.9%
Tot. Assets : 44.9 KRW bn
2014.12 Start Operations

Laos PDR

Establishment : 15.04.24
Employees : 26
Tot. Share's Owned : 97%
Tot. Assets : 27.5 KRW bn
2015.07 Start Operations

Kazakhstan

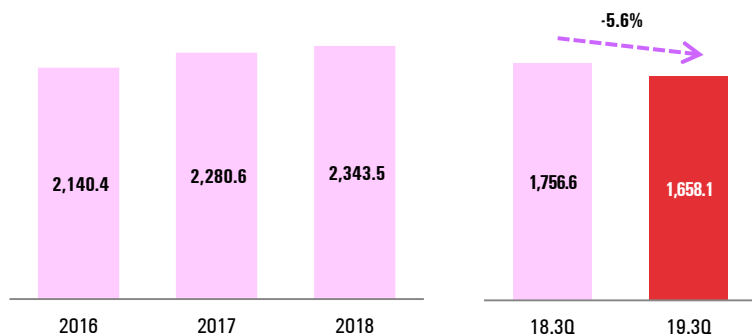
Establishment : 18.06.01
Employees : 25
Tot. Share's Owned : 100%
Tot. Assets : 11.7 KRW bn
2018.11 Start Operations

II . Profitability

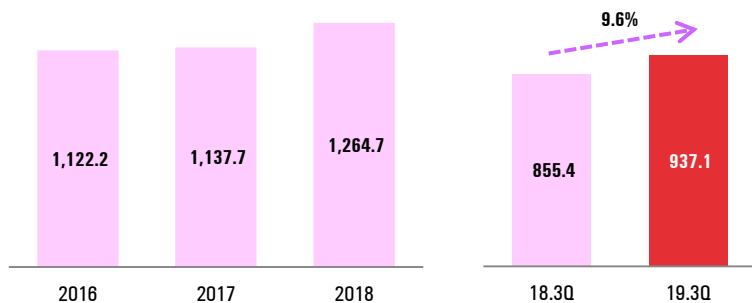
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|--|-----------|
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| 5. SG&A | 13 |

1. Group Earning Results

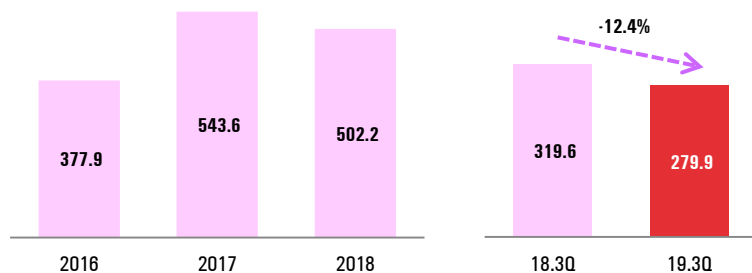
Interest Income(% , KRW bn)



SG&A(% , KRW bn)



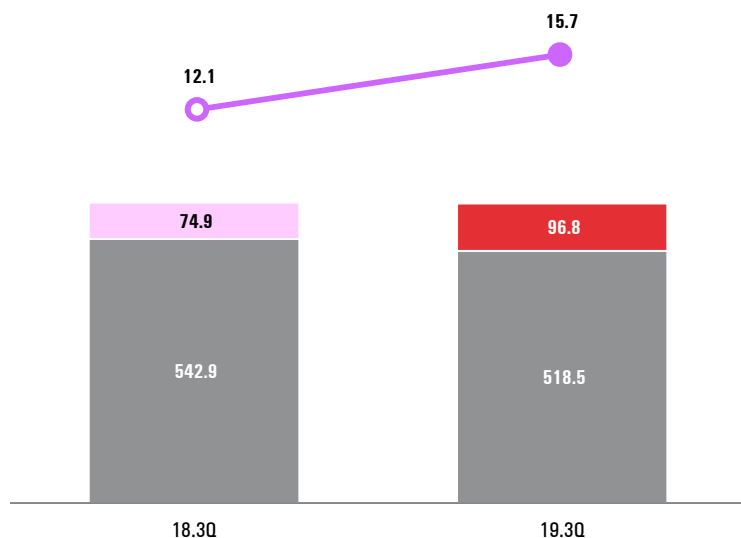
Provisioning(% , KRW bn)



| (KRW bn, %) | 19.09 | 18.09 | YoY | 19.3Q | 19.2Q | QoQ |
|--|---------|---------|-------|-------|-------|-------|
| Net Interest Income | 1,658.1 | 1,756.6 | -5.6 | 547.8 | 552.4 | -0.8 |
| Net Fee Income | 196.5 | 167.8 | 17.1 | 71.6 | 71.0 | 0.8 |
| Others | 101.2 | 24.7 | 309.7 | 28.2 | 36.1 | -21.9 |
| SG&A(-) | 937.1 | 855.4 | 9.6 | 309.2 | 319.8 | -3.3 |
| Provision Expense(-) | 279.9 | 319.6 | -12.4 | 94.3 | 92.8 | 1.6 |
| Non-Operating Income | -1.2 | -8.2 | - | -0.2 | -1.8 | - |
| Earnings Before Income Tax | 737.6 | 765.9 | -3.7 | 243.9 | 245.1 | -0.5 |
| Income Tax Expense(-) | 177.2 | 200.7 | -11.7 | 55.1 | 60.5 | -8.9 |
| Net Income(A) | 560.4 | 565.2 | -0.8 | 188.8 | 184.6 | 2.3 |
| Net Income in Non-Controlling Interest(B) | 31.2 | 25.9 | 20.5 | 10.8 | 10.5 | 2.9 |
| Net Income in Controlling Interest(C) (C) = (A) - (B) | 529.2 | 539.3 | -1.9 | 178.0 | 174.1 | 2.2 |

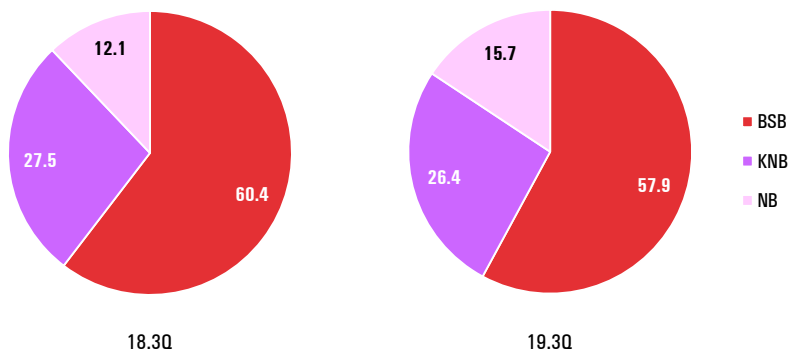
2. Subsidiaries Earning Results

Non-Bank Net Income Contribution(% , KRW bn)



- 1) Exclude Holding Corps. & Unconsolidated Portion
- 2) Include Non-Controlling Interest

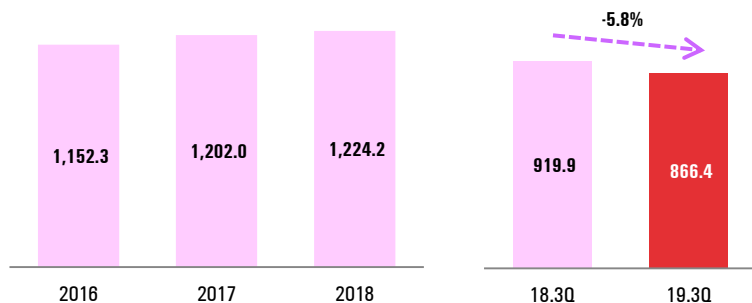
Banks & Non-Bank Net Income Portion(%)



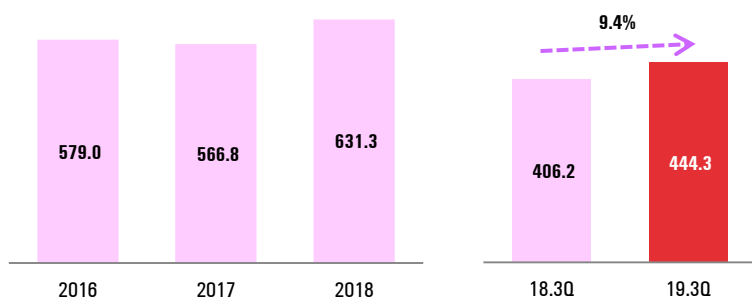
| (KRW bn, %) | 19.09 | 18.09 | YoY | 19.3Q | 19.2Q | QoQ |
|--|--------------|-------|-------|-------|-------|----------|
| Bank(A) | 518.5 | 542.9 | -4.5 | 175.4 | 167.5 | 4.7 |
| Busan | 355.9 | 373.1 | -4.6 | 133.2 | 109.6 | 21.5 |
| Kyongnam | 162.6 | 169.8 | -4.2 | 42.2 | 57.9 | -27.1 |
| Non-Bank(B) | 96.8 | 74.9 | 29.2 | 30.9 | 36.9 | -16.3 |
| Capital | 59.4 | 52.4 | 13.4 | 20.1 | 23.9 | -15.9 |
| Securities | 19.1 | 7.9 | 141.8 | 6.4 | 5.7 | 12.3 |
| MSB | 15.5 | 11.9 | 30.3 | 4.3 | 5.5 | -21.8 |
| Asset Management | 1.3 | 0.6 | 116.7 | -0.4 | 1.3 | Net Loss |
| Credit Info | 0.6 | 0.6 | 0.0 | 0.2 | 0.2 | 0.0 |
| System | 0.9 | 1.5 | -40.0 | 0.3 | 0.3 | 0.0 |
| Financial Group & Unconsolidated Portion(C) | -54.9 | -52.6 | - | -17.5 | -19.8 | - |
| Net Income in Non-Controlling Interest(D) | 31.2 | 25.9 | 20.5 | 10.8 | 10.5 | 2.9 |
| Net Income in Controlling Interest(E) (E=A+B+C-D) | 529.2 | 539.3 | -1.9 | 178.0 | 174.1 | 2.2 |

3. Banks Earning Results - Busan

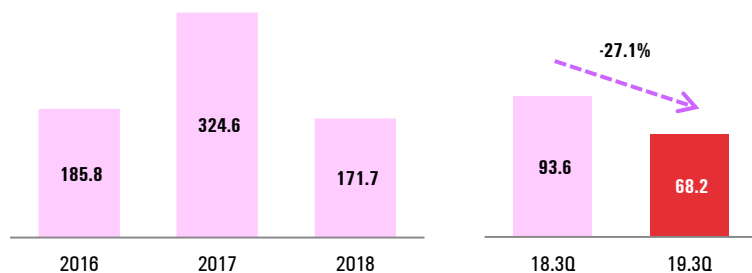
Interest Income(% , KRW bn)



SG&A(% , KRW bn)



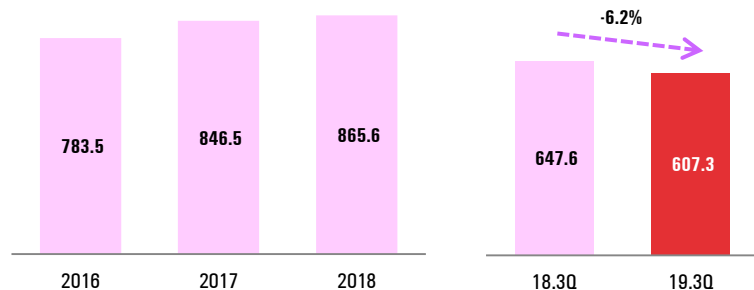
Provision Expense(% , KRW bn)



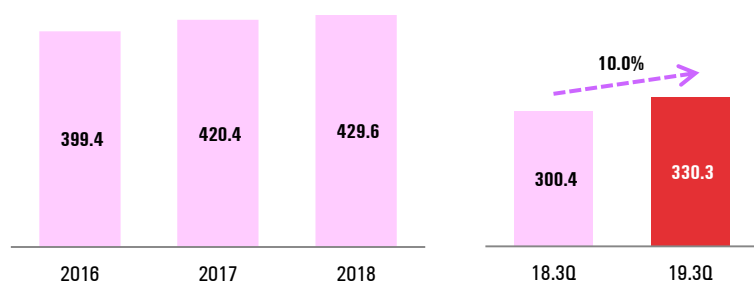
| (KRW bn, %) | 19.09 | 18.09 | YoY | 19.3Q | 19.2Q | QoQ |
|------------------------------|-------|-------|-------|-------|-------|-------|
| Net Interest Income | 866.4 | 919.9 | -5.8 | 287.7 | 289.2 | -0.5 |
| Net Fee Income | 77.5 | 61.0 | 27.0 | 31.1 | 27.9 | 11.5 |
| Fees from Trust Account | 15.7 | 18.6 | -15.6 | 4.9 | 5.2 | -5.8 |
| Others | 20.7 | 6.3 | 228.6 | 9.9 | 0.0 | - |
| SG&A(-) | 444.3 | 406.2 | 9.4 | 145.9 | 154.9 | -5.8 |
| Provision Expense(-) | 68.2 | 93.6 | -27.1 | 17.2 | 23.4 | -26.5 |
| Net Operating Income | 467.8 | 506.0 | -7.5 | 170.5 | 144.0 | 18.4 |
| Non-Operating Income | -7.8 | -5.5 | - | -2.2 | -0.8 | - |
| Earnings Before Income Taxes | 460.0 | 500.5 | -8.1 | 168.3 | 143.2 | 17.5 |
| Income Tax Expenses(-) | 104.1 | 127.4 | -18.3 | 35.1 | 33.6 | 4.5 |
| Net Income | 355.9 | 373.1 | -4.6 | 133.2 | 109.6 | 21.5 |

3. Banks Earning Results - Kyongnam

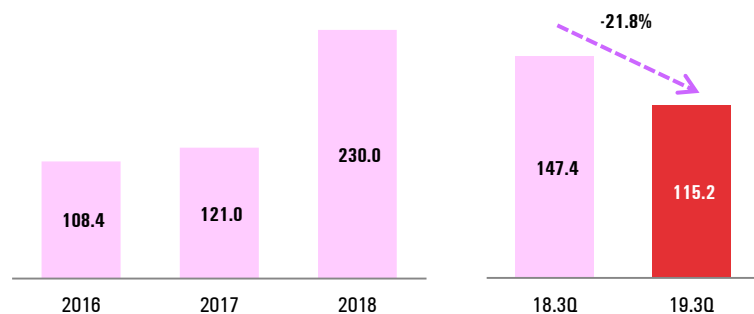
Interest Income(% , KRW bn)



SG&A(% , KRW bn)



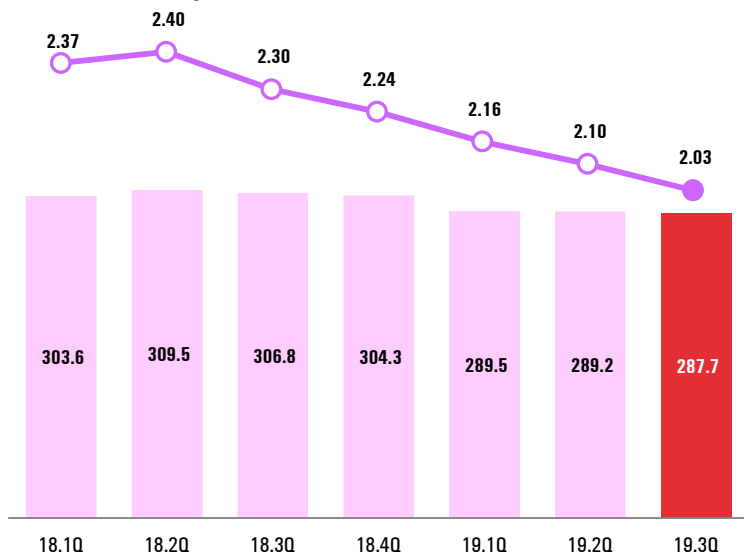
Provision Expense(% , KRW bn)



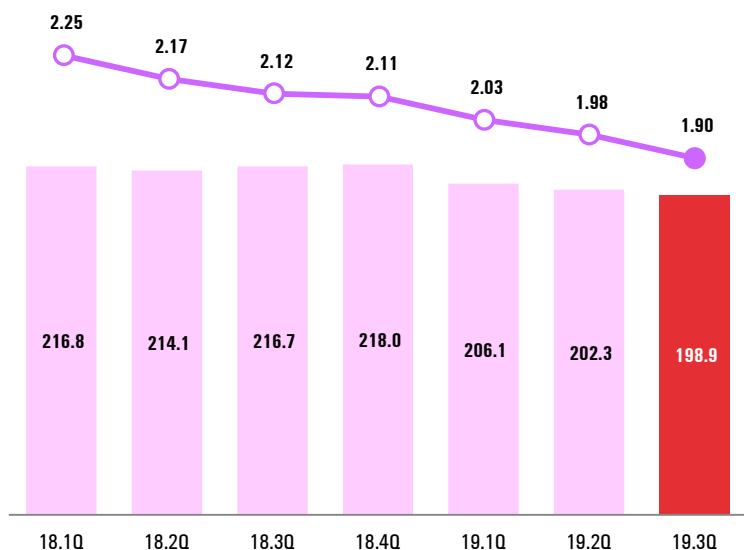
| (KRW bn, %) | 19.09 | 18.09 | YoY | 19.3Q | 19.2Q | QoQ |
|------------------------------|-------|-------|----------|-------|-------|----------|
| Net Interest Income | 607.3 | 647.6 | -6.2 | 198.9 | 202.3 | -1.7 |
| Net Fee Income | 46.9 | 36.5 | 28.5 | 15.0 | 17.7 | -15.3 |
| Fees from Trust Account | 6.6 | 6.6 | 0.0 | 2.2 | 2.3 | -4.3 |
| Others | -11.5 | -17.2 | - | -11.2 | 8.1 | Net Loss |
| SG&A(-) | 330.3 | 300.4 | 10.0 | 107.5 | 111.8 | -3.8 |
| Provision Expense(-) | 115.2 | 147.4 | -21.8 | 45.5 | 43.1 | 5.6 |
| Net Operating Income | 203.8 | 225.7 | -9.7 | 51.9 | 75.5 | -31.3 |
| Non-Operating Income | 6.7 | -2.5 | Net Gain | 2.7 | -0.4 | Net Gain |
| Earnings Before Income Taxes | 210.5 | 223.2 | -5.7 | 54.6 | 75.1 | -27.3 |
| Income Tax Expenses(-) | 47.9 | 53.4 | -10.3 | 12.4 | 17.2 | -27.9 |
| Net Income | 162.6 | 169.8 | -4.2 | 42.2 | 57.9 | -27.1 |

4. Banks NIM

Busan Quarterly Interest Income & NIM (% , KRW bn)



Kyongnam Quarterly Interest Income & NIM(% , KRW bn)



Busan

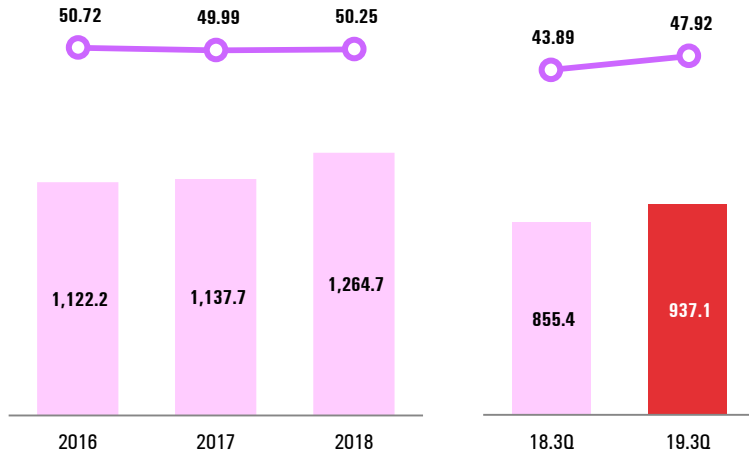
| (%, KRW tn) | 19.3Q | 19.2Q | 19.1Q | 18.4Q | 18.3Q |
|------------------------------------|-------|-------|-------|-------|-------|
| Quarterly NIM | 2.03 | 2.10 | 2.16 | 2.24 | 2.30 |
| Quarterly NIS | 2.31 | 2.38 | 2.46 | 2.53 | 2.61 |
| Interest Rate on KRW Loans | 3.76 | 3.91 | 4.00 | 4.01 | 4.00 |
| Interest Rate paid on KRW Deposits | 1.45 | 1.53 | 1.54 | 1.48 | 1.39 |
| Average Interest Earning Assets | 50.2 | 49.6 | 48.7 | 48.3 | 47.3 |
| Accumulated NIM | 2.09 | 2.13 | 2.16 | 2.32 | 2.35 |

Kyongnam

| (%, KRW tn) | 19.3Q | 19.2Q | 19.1Q | 18.4Q | 18.3Q |
|------------------------------------|-------|-------|-------|-------|-------|
| Quarterly NIM | 1.90 | 1.98 | 2.03 | 2.11 | 2.12 |
| Quarterly NIS | 2.12 | 2.22 | 2.26 | 2.35 | 2.34 |
| Interest Rate on KRW Loans | 3.76 | 3.93 | 3.97 | 4.00 | 3.94 |
| Interest Rate paid on KRW Deposits | 1.64 | 1.71 | 1.71 | 1.65 | 1.60 |
| Average Interest Earning Assets | 36.1 | 35.7 | 35.9 | 36.0 | 35.7 |
| Accumulated NIM | 1.97 | 2.01 | 2.03 | 2.16 | 2.18 |

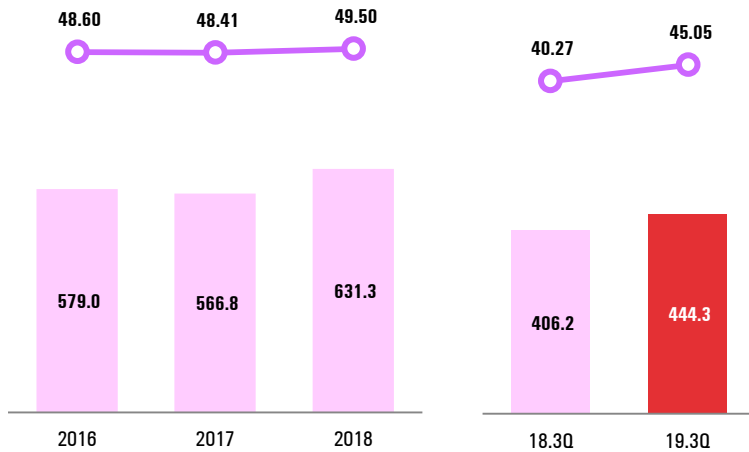
5. SG&A

Group SG&A & CIR (% , KRW bn)

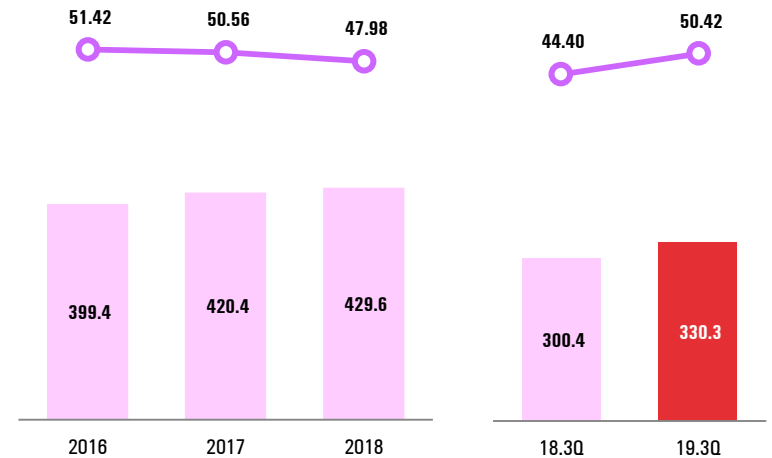


| (KRW bn,%) | 19.3Q | 18.3Q | YoY | 19.3Q | 19.2Q | QoQ |
|-----------------|--------------|-------|------|-------|-------|------|
| SG&A | 937.1 | 855.4 | 9.6 | 309.2 | 319.8 | -3.3 |
| CIR | 47.92 | 43.89 | 4.03 | | | |

Busan SG&A & CIR (% , KRW bn)



Kyongnam SG&A & CIR (% , KRW bn)

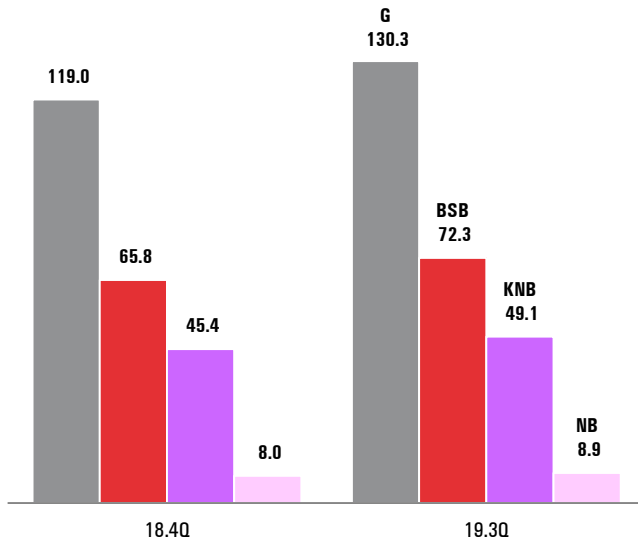


III. Growth

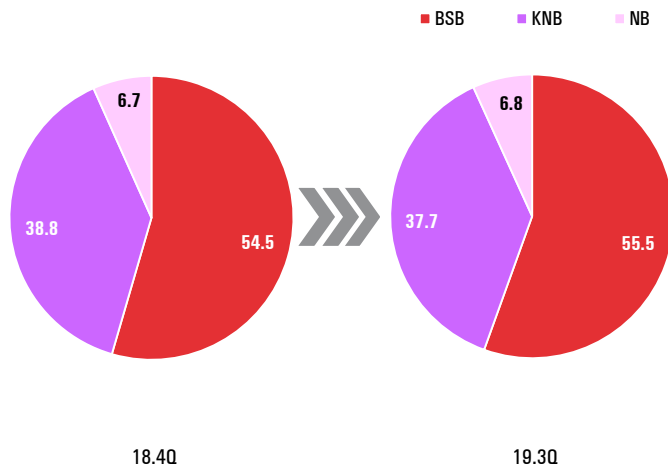
| | |
|----------------------------------|-----------|
| 1. Group Assets | 15 |
| 2. Banks Loans / Deposits | 16 |

1. Group Assets

☐ Total Assets(KRW tn)



☐ Banks & Non-Banks Portion(%)

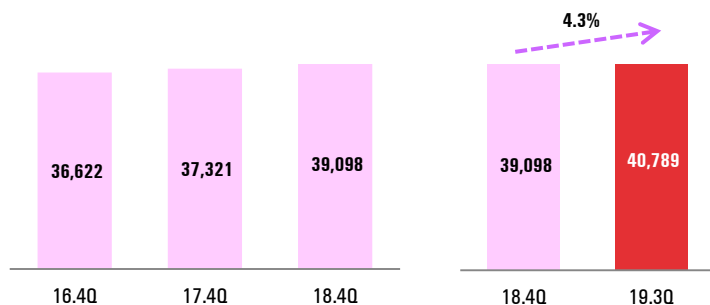


☐ Group Total Assets

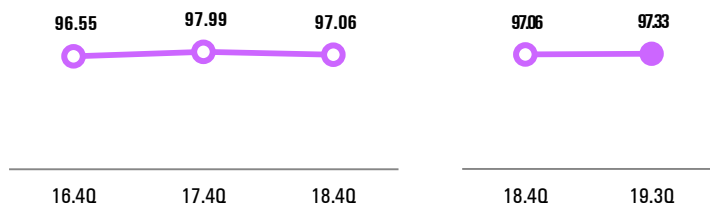
| (KRW bn, %) | 19.3Q | 18.4Q | YTD | 19.2Q | QoQ |
|---|-----------|-----------|------|-----------|------|
| Bank | 121,406.7 | 111,179.8 | 9.2 | 118,226.7 | 2.7 |
| Busan | 72,347.9 | 65,785.4 | 10.0 | 71,567.1 | 1.1 |
| Kyongnam | 49,058.8 | 45,394.4 | 8.1 | 46,659.6 | 5.1 |
| Non-Bank | 8,924.8 | 7,975.5 | 11.9 | 8,963.4 | -0.4 |
| Capital | 5,324.8 | 5,067.5 | 5.1 | 5,173.6 | 2.9 |
| Securities | 2,466.7 | 1,797.8 | 37.2 | 2,660.5 | -7.3 |
| MSB | 1,031.3 | 1,016.5 | 1.5 | 1,029.0 | 0.2 |
| Asset Mgt. | 75.2 | 72.3 | 4.0 | 75.3 | -0.1 |
| Credit Info | 10.9 | 10.2 | 6.9 | 10.7 | 1.9 |
| System | 15.9 | 11.2 | 42.0 | 14.3 | 11.2 |
| Financial Group & Unconsolidated Portion | -46.7 | -153.5 | - | 205.0 | - |
| Group Total Assets | 130,284.8 | 119,001.8 | 9.5 | 127,395.1 | 2.3 |

2. Banks Loans / Deposits - Busan

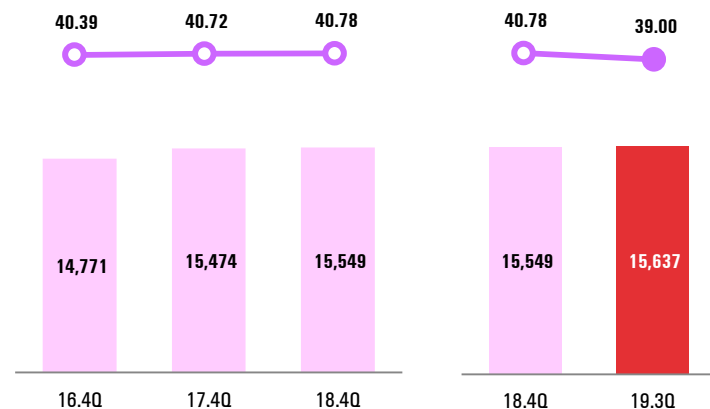
□ KRW Loans(% , KRW bn)



□ LDR(%)



□ Low Cost Deposits & Ratio(% , KRW bn)



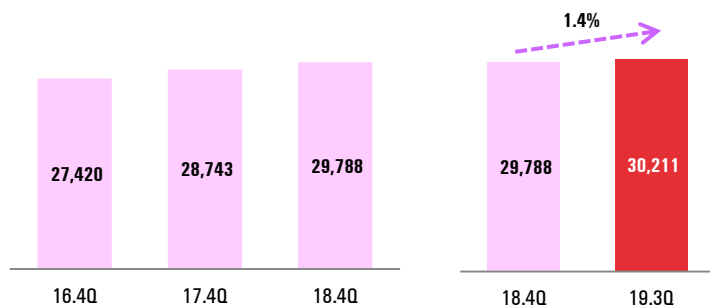
| (KRW bn, %, Balance) | 19.3Q | 18.4Q | YTD | 19.2Q | QoQ |
|--|-----------------|----------|-------|----------|------|
| KRW Loans¹⁾ | 40,789.4 | 39,098.4 | 4.3 | 40,297.1 | 1.2 |
| Corporate | 26,827.7 | 25,983.6 | 3.2 | 26,910.0 | -0.3 |
| SME | 24,221.0 | 23,520.9 | 3.0 | 24,212.1 | 0.0 |
| (SOHO) ²⁾ | 12,082.2 | 11,492.5 | 5.1 | 12,080.3 | 0.0 |
| Large Corps. | 2,606.7 | 2,462.7 | 5.8 | 2,697.9 | -3.4 |
| Household | 12,538.5 | 11,587.7 | 8.2 | 12,010.9 | 4.4 |
| Mortgage | 8,674.4 | 7,829.0 | 10.8 | 8,235.7 | 5.3 |
| Public | 1,423.2 | 1,527.1 | -6.8 | 1,376.2 | 3.4 |
| Foreign Currency Loans¹⁾ | 727.5 | 619.5 | 17.4 | 682.3 | 6.6 |
| KRW Deposits¹⁾ | 41,038.2 | 39,215.4 | 4.6 | 40,358.9 | 1.7 |
| Low Cost Deposits | 15,863.9 | 16,043.1 | -1.1 | 16,159.3 | -1.8 |
| Core Deposits | 12,563.0 | 12,136.2 | 3.5 | 12,939.7 | -2.9 |
| MMDA | 3,300.9 | 3,906.9 | -15.5 | 3,219.6 | 2.5 |

| (KRW bn, %, %p, Average Balance) | 19.3Q | 18.4Q | YTD | 19.2Q | QoQ |
|----------------------------------|-----------------|----------|-------|----------|-------|
| Low-Cost Deposits(A) | 15,636.7 | 15,548.8 | 0.6 | 15,576.8 | 0.4 |
| Core Deposits ²⁾ | 12,157.2 | 12,156.2 | 0.0 | 12,068.8 | 0.7 |
| MMDA | 3,479.5 | 3,392.6 | 2.6 | 3,508.0 | -0.8 |
| KRW Deposits(B) | 40,097.0 | 38,131.6 | 5.2 | 39,838.3 | 0.6 |
| A / B | 39.00 | 40.78 | -1.78 | 39.10 | -0.10 |

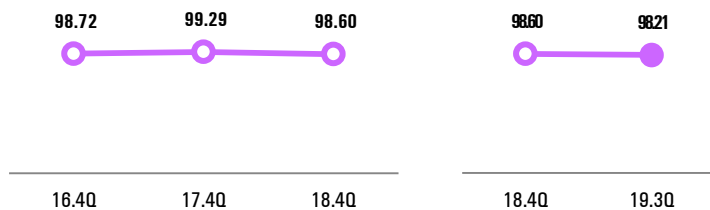
1) Unconsolidated FS, 2) SOHO(≤3 KRW bn), 3) Core Deposits : Demand + Savings(Ex. MMDA)

2. Banks Loans / Deposits - Kyongnam

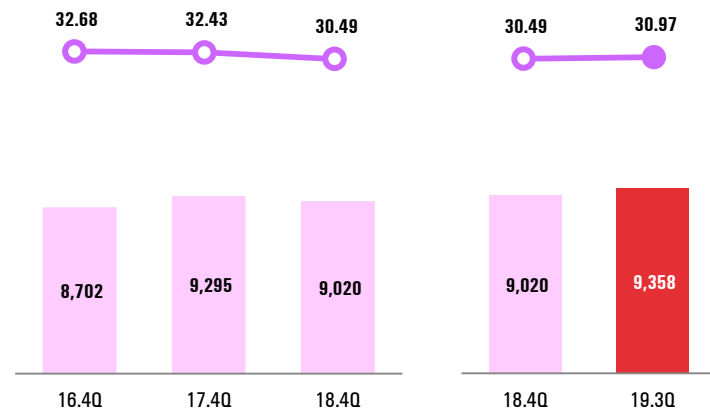
□ KRW Loans(% , KRW bn)



□ LDR(%)



□ Low-Cost Deposits & Ratio(% , KRW bn)



| (KRW bn, %, Balance) | 19.3Q | 18.4Q | YTD | 19.2Q | QoQ |
|--|-----------------|----------|------|----------|------|
| KRW Loans¹⁾ | 30,211.3 | 29,787.8 | 1.4 | 29,765.4 | 1.5 |
| Corporate | 19,761.4 | 18,783.7 | 5.2 | 19,243.0 | 2.7 |
| SME | 18,319.8 | 17,371.1 | 5.5 | 17,779.7 | 3.0 |
| (SOHO) ²⁾ | 5,752.3 | 5,417.0 | 6.2 | 5,636.3 | 2.1 |
| Large Corps. | 1,441.6 | 1,412.6 | 2.1 | 1,463.3 | -1.5 |
| Household | 10,055.2 | 10,656.6 | -5.6 | 10,157.8 | -1.0 |
| Mortgage | 8,335.0 | 8,919.6 | -6.6 | 8,440.4 | -1.2 |
| Public | 394.7 | 347.5 | 13.6 | 364.6 | 8.3 |
| Foreign Currency Loans¹⁾ | 119.5 | 102.3 | 16.8 | 120.8 | -1.1 |
| KRW Deposits¹⁾ | 30,289.2 | 29,664.9 | 2.1 | 29,439.7 | 2.9 |
| Low Cost Deposits | 9,278.1 | 8,616.8 | 7.7 | 9,220.4 | 0.6 |
| Core Deposits | 7,797.1 | 7,152.0 | 9.0 | 7,658.9 | 1.8 |
| MMDA | 1,481.0 | 1,464.8 | 1.1 | 1,561.5 | -5.2 |

| (KRW bn, %, %p, Average Balance) | 19.3Q | 18.4Q | YTD | 19.2Q | QoQ |
|----------------------------------|-----------------|----------|------|----------|------|
| Low-Cost Deposits(A) | 9,357.7 | 9,019.7 | 3.7 | 9,301.8 | 0.6 |
| Core Deposits ²⁾ | 7,868.5 | 7,401.8 | 6.3 | 7,818.7 | 0.6 |
| MMDA | 1,489.2 | 1,617.9 | -8.0 | 1,483.1 | 0.4 |
| KRW Deposits(B) | 30,219.9 | 29,577.7 | 2.2 | 30,262.5 | -0.1 |
| A / B | 30.97 | 30.49 | 0.48 | 30.74 | 0.23 |

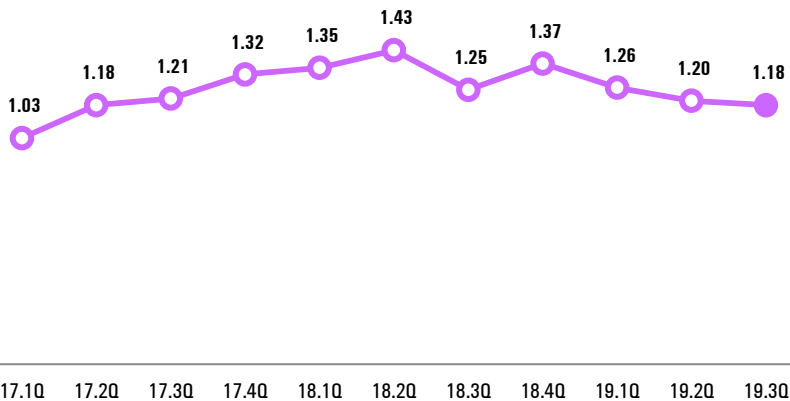
1) Unconsolidated FS, 2) SOHO(≤2 KRW bn), 3) Core Deposits : Demand + Savings(Ex. MMDA)

IV. Asset Quality

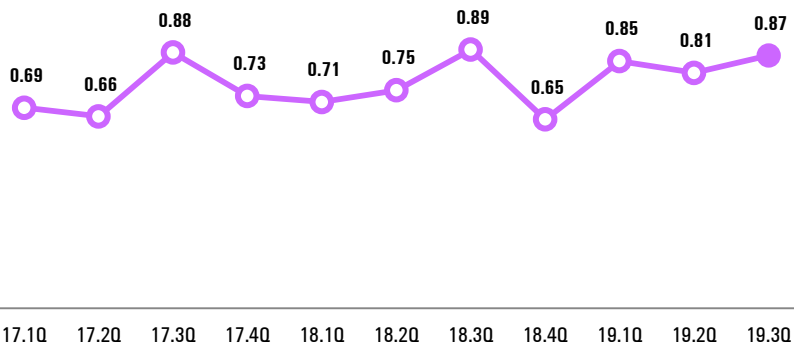
| | |
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| 1. Group Asset Quality | 19 |
| 2. Banks Asset Quality | 20 |
| 3. Group Provisioning | 22 |
| 4. Banks Provisioning / Write-offs & NPL Sales | 23 |

1. Group Asset Quality

□ SBL(NPL) Ratio(%)



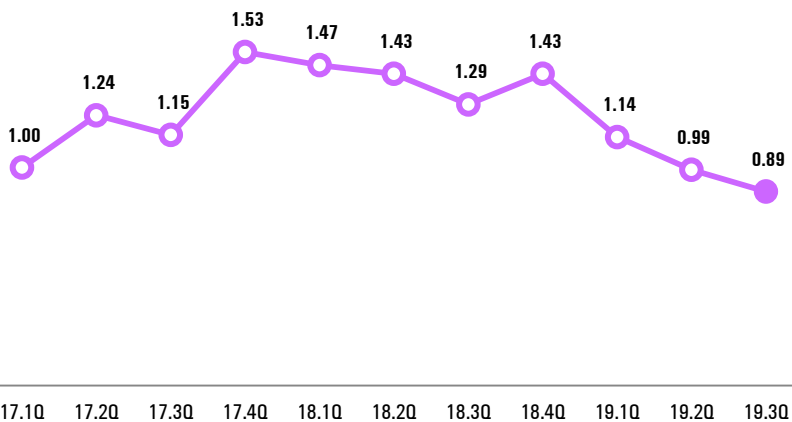
□ Delinquency Ratio(%)



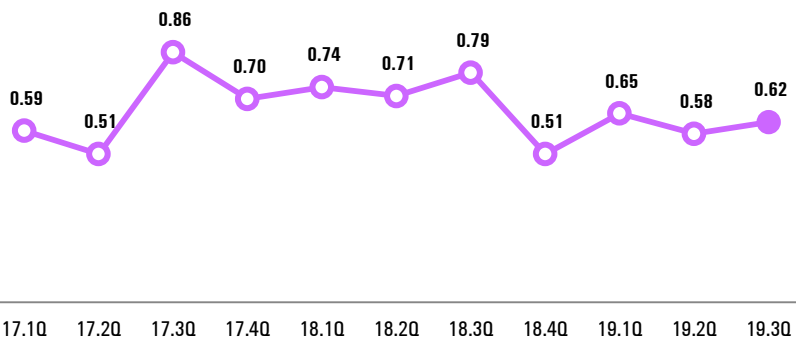
| (KRW bn, %, %p) | 19.3Q | 18.4Q | YTD | 19.2Q | QoQ |
|--|-------------------|-------------------|-----------------|-------------------|-----------------|
| Total Credits | 80,839.7 | 78,059.2 | 3.6 | 79,731.7 | 1.4 |
| Normal | 78,700.3 | 75,727.2 | 3.9 | 77,642.1 | 1.4 |
| Precautionary | 1,189.4 | 1,263.2 | -5.8 | 1,132.1 | 5.1 |
| Substandard | 470.5 | 580.5 | -18.9 | 518.6 | -9.3 |
| Doubtful | 190.0 | 166.3 | 14.3 | 164.4 | 15.6 |
| Expected Loss | 289.5 | 322.0 | -10.1 | 274.5 | 5.5 |
| SBL(Substandard & Below Loans) | 950.0 | 1,068.8 | -11.1 | 957.5 | -0.8 |
| SBL Ratio | 1.18 | 1.37 | -0.19 | 1.20 | -0.02 |
| SBL Coverage Ratio (Ratio before Reserve deduction) | 98.71 (156.62) | 93.49 (139.35) | 5.22 (17.27) | 99.69 (154.76) | -0.98 (1.86) |
| Delinquency Ratio | 0.87 | 0.65 | 0.22 | 0.81 | 0.06 |
| Loan Amount | 79,910.9 | 77,161.2 | 3.6 | 78,794.5 | 1.4 |
| Delinquent Amount | 697.8 | 505.1 | 38.2 | 638.6 | 9.3 |

2. Banks Asset Quality - Busan

□ SBL(NPL) Ratio(%)



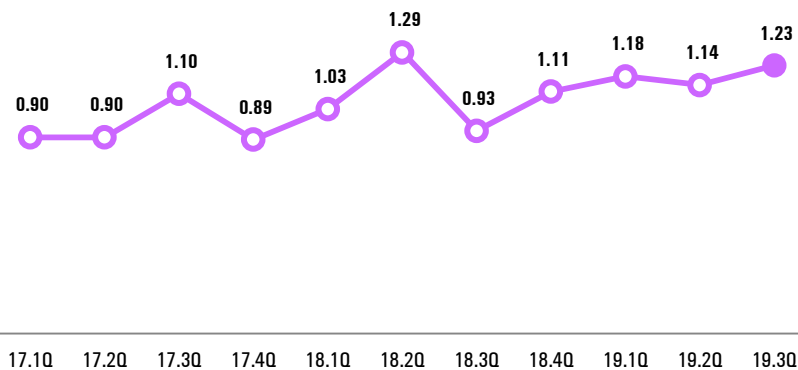
□ Delinquency Ratio(%)



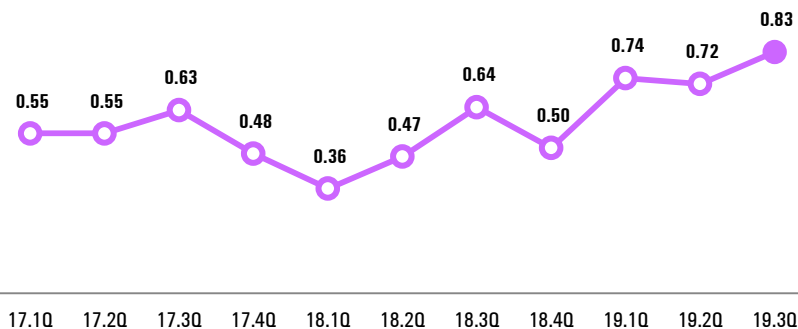
| (KRW bn, %, %p) | 19.3Q | 18.4Q | YTD | 19.2Q | QoQ |
|--|--------------------|-------------------|------------------|--------------------|-----------------|
| Total Credits | 43,260.7 | 41,385.9 | 4.5 | 42,672.8 | 1.4 |
| Normal | 42,262.0 | 40,247.3 | 5.0 | 41,681.9 | 1.4 |
| Precautionary | 612.5 | 547.2 | 11.9 | 566.4 | 8.1 |
| Substandard | 186.1 | 334.7 | -44.4 | 243.3 | -23.5 |
| Doubtful | 33.7 | 38.6 | -12.7 | 28.6 | 17.8 |
| Expected Loss | 166.4 | 218.1 | -23.7 | 152.6 | 9.0 |
| SBL(Substandard & Below Loans) | 386.2 | 591.4 | -34.7 | 424.5 | -9.0 |
| SBL Ratio | 0.89 | 1.43 | -0.54 | 0.99 | -0.10 |
| SBL Coverage Ratio (Ratio before Reserve deduction) | 118.63 (184.30) | 91.34 (126.12) | 27.29 (58.18) | 113.21 (168.00) | 5.41 (16.30) |
| Delinquency Ratio | 0.62 | 0.51 | 0.11 | 0.58 | 0.04 |
| Loan Amount | 42,555.0 | 40,090.7 | 6.1 | 41,975.6 | 1.4 |
| Delinquent Amount | 265.2 | 205.6 | 29.0 | 244.1 | 8.6 |

2. Banks Asset Quality - Kyongnam

□ SBL(NPL) Ratio(%)



□ Delinquency Ratio(%)



| (KRW bn, %, %p) | 19.3Q | 18.4Q | YTD | 19.2Q | QoQ |
|--|-------------------|-------------------|-------------------|-------------------|------------------|
| Total Credits | 31,195.2 | 30,707.0 | 1.6 | 30,778.7 | 1.4 |
| Normal | 30,586.5 | 30,088.2 | 1.7 | 30,199.4 | 1.3 |
| Precautionary | 226.3 | 276.8 | -18.2 | 226.9 | -0.3 |
| Substandard | 205.8 | 194.4 | 5.9 | 193.8 | 6.2 |
| Doubtful | 76.8 | 67.0 | 14.6 | 63.6 | 20.8 |
| Expected Loss | 99.8 | 80.6 | 23.8 | 95.0 | 5.1 |
| SBL(Substandard & Below Loans) | 382.4 | 342.0 | 11.8 | 352.4 | 8.5 |
| SBL Ratio | 1.23 | 1.11 | 0.12 | 1.14 | 0.09 |
| SBL Coverage Ratio (Ratio before Reserve deduction) | 78.31 (137.75) | 85.73 (150.90) | -7.42 (-13.15) | 83.68 (146.74) | -4.37 (-8.99) |
| Delinquency Ratio | 0.83 | 0.50 | 0.33 | 0.72 | 0.11 |
| Loan Amount | 30,972.1 | 30,504.1 | 1.5 | 30,538.7 | 1.4 |
| Delinquent Amount | 257.1 | 152.9 | 68.1 | 221.0 | 16.3 |

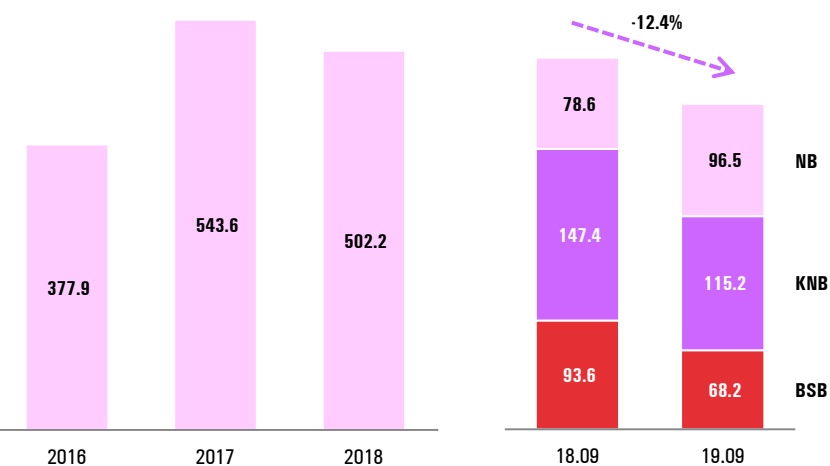
3. Group Provisioning

□ Provision Expense

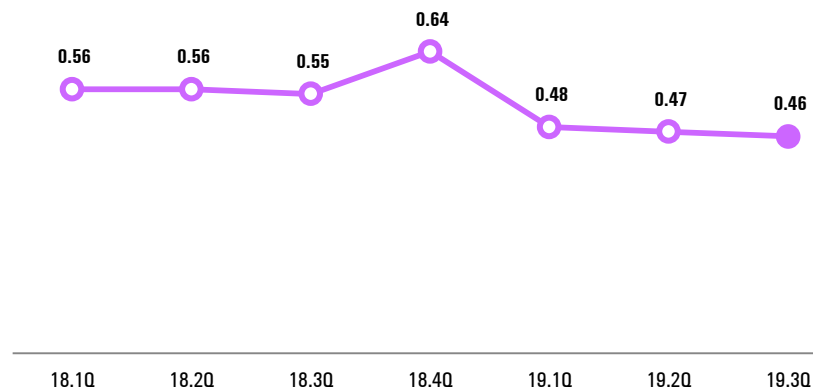
| (KRW bn, %) | 2019 | | | | 2018 | | | | | |
|--------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| | 19.09 | 3Q | 2Q | 1Q | 4Q | 18.09 | 3Q | 2Q | 1Q | |
| Total Provisions(A) | 279.9 | 94.3 | 92.8 | 92.8 | 502.2 | 182.6 | 319.6 | 105.4 | 109.9 | 104.3 |
| Total Credits(B) | 80,839.7 | 80,839.7 | 79,731.7 | 78,970.4 | 78,059.2 | 78,059.2 | 77,962.0 | 77,962.0 | 76,491.5 | 75,289.5 |
| ¹⁾ Credit Cost(A/B) | 0.46 | 0.46 | 0.47 | 0.48 | 0.64 | 0.93 | 0.55 | 0.54 | 0.58 | 0.56 |

1) Accumulated

□ Banks & Non-Bank Provision Breakdown(KRW bn)

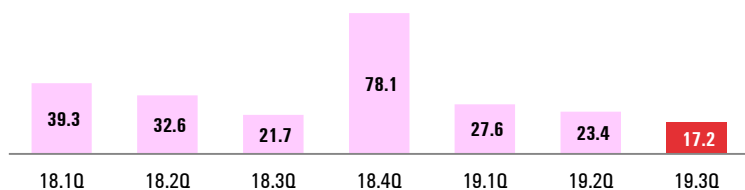


□ Credit Cost(%)

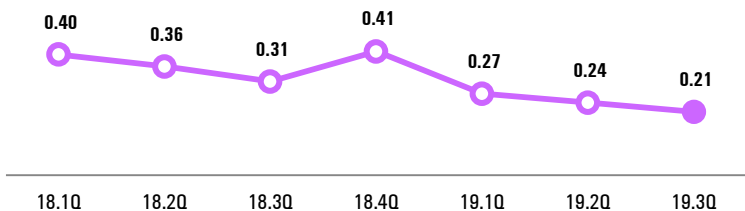


4. Provisioning / Write-offs & NPL Sales - Busan

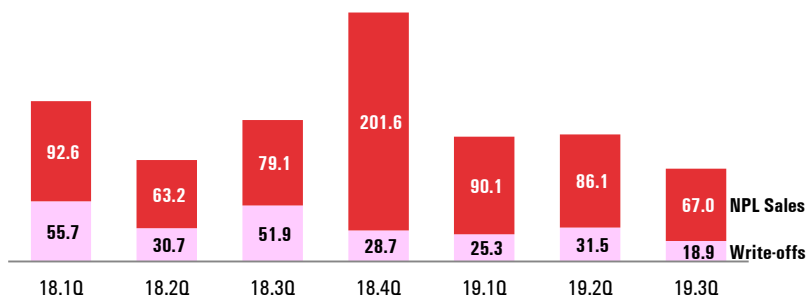
Provision Expense(KRW bn)



Credit Cost(%)



Write-offs & NPL Sales(KRW bn)

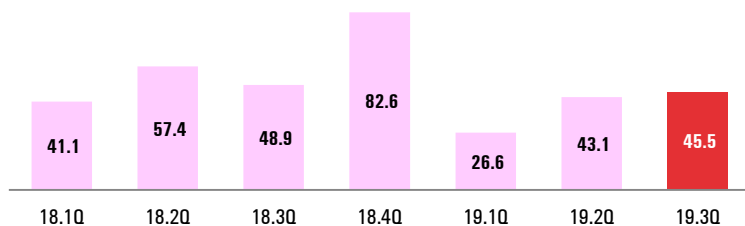


Provision Expense / Write-offs & NPL Sales

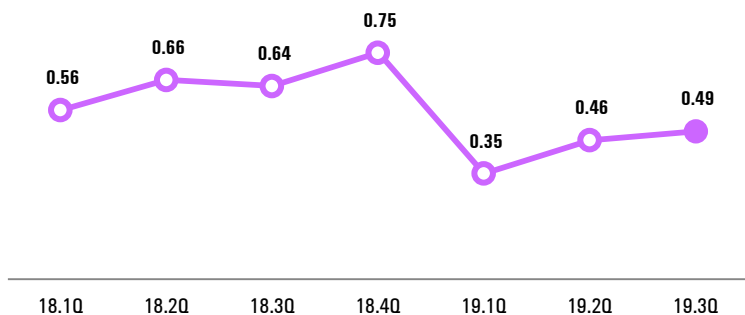
| (KRW bn, %) | 19.3Q | 19.2Q | 19.1Q | 18.4Q | 18.3Q | 18.2Q | 18.1Q |
|----------------------------------|-------------|-------------|-------------|--------------|-------------|-------------|-------------|
| Corporate | 7.3 | 13.9 | 21.2 | 64.1 | 10.8 | 25.9 | 30.5 |
| Household | 5.4 | 3.9 | 4.6 | 4.6 | 4.7 | 2.9 | 3.4 |
| Credit Card | 4.2 | 5.0 | 3.6 | 9.8 | 6.3 | 5.3 | 5.6 |
| Others | 0.3 | 0.6 | -1.8 | -0.4 | -0.1 | -1.5 | -0.2 |
| Total(A) | 17.2 | 23.4 | 27.6 | 78.1 | 21.7 | 32.6 | 39.3 |
| Total Credits(B) | 43,260.7 | 42,672.8 | 42,020.6 | 41,385.9 | 40,889.5 | 40,077.4 | 39,691.4 |
| Credit Cost(A/B) | 0.16 | 0.22 | 0.27 | 0.75 | 0.21 | 0.33 | 0.40 |
| Total Write-Offs | 18.9 | 31.5 | 25.3 | 28.7 | 51.9 | 30.7 | 55.7 |
| Corporate | 18.5 | 21.4 | 15.1 | 17.9 | 42.5 | 20.7 | 46.6 |
| Household | 0.3 | 4.1 | 4.0 | 4.9 | 3.1 | 4.1 | 3.1 |
| Credit Card | 0.1 | 6.0 | 6.2 | 5.9 | 6.3 | 5.9 | 6.0 |
| Total NPL Sales | 67.0 | 86.1 | 90.1 | 201.6 | 79.1 | 63.2 | 92.6 |
| (NPL Sales for SBL Loans) | 61.5 | 81.1 | 87.1 | 179.0 | 77.7 | 56.6 | 87.0 |
| Corporate | 63.2 | 70.5 | 87.5 | 197.1 | 78.4 | 59.0 | 91.2 |
| Household | 3.2 | 14.7 | 2.1 | 2.5 | 0.0 | 3.4 | 0.5 |
| Credit Card | 0.6 | 0.9 | 0.5 | 2.0 | 0.7 | 0.8 | 0.9 |

4. Provisioning / Write-offs & NPL Sales - Kyongnam

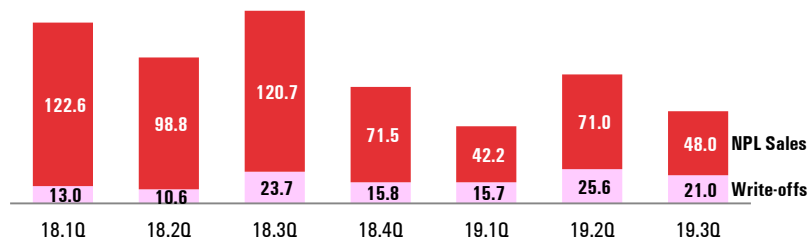
Provision Expense(KRW bn)



Credit Cost(%)



Write-offs & NPL Sales(KRW bn)



Provision Expense / Write-offs & NPL Sales

| (KRW bn, %) | 19.3Q | 19.2Q | 19.1Q | 18.4Q | 18.3Q | 18.2Q | 18.1Q |
|----------------------------------|-------------|----------|----------|----------|----------|----------|----------|
| Corporate | 34.8 | 32.7 | 19.1 | 71.2 | 39.6 | 47.0 | 45.1 |
| Household | 5.1 | 5.2 | 4.2 | 6.1 | 5.3 | 3.6 | 1.5 |
| Credit Card | 3.5 | 5.1 | 3.7 | 5.3 | 4.2 | 4.4 | -8.1 |
| Others | 2.1 | 0.1 | -0.4 | 0.0 | -0.2 | 2.4 | 2.6 |
| Total(A) | 45.5 | 43.1 | 26.6 | 82.6 | 48.9 | 57.4 | 41.1 |
| Total Credits(B) | 31,195.2 | 30,778.7 | 30,923.3 | 30,707.0 | 30,868.5 | 30,241.9 | 29,739.8 |
| Credit Cost(A/B) | 0.58 | 0.56 | 0.35 | 1.07 | 0.63 | 0.76 | 0.56 |
| Total Write-Offs | 21.0 | 25.6 | 15.7 | 15.8 | 23.7 | 10.6 | 13.0 |
| Corporate | 16.5 | 16.8 | 9.9 | 8.1 | 17.1 | 3.8 | 5.8 |
| Household | 3.6 | 4.3 | 2.0 | 3.1 | 2.2 | 3.1 | 3.3 |
| Credit Card | 0.9 | 4.5 | 3.8 | 4.6 | 4.4 | 3.7 | 3.9 |
| Total NPL Sales | 48.0 | 71.0 | 42.2 | 71.5 | 120.7 | 98.8 | 122.6 |
| (NPL Sales for SBL Loans) | 43.9 | 69.7 | 40.0 | 69.0 | 118.6 | 94.3 | 115.7 |
| Corporate | 45.1 | 64.8 | 42.1 | 71.2 | 118.9 | 98.6 | 122.5 |
| Household | 2.9 | 6.1 | 0.1 | 0.2 | 1.6 | 0.0 | 0.0 |
| Credit Card | 0.0 | 0.1 | 0.0 | 0.1 | 0.2 | 0.2 | 0.1 |

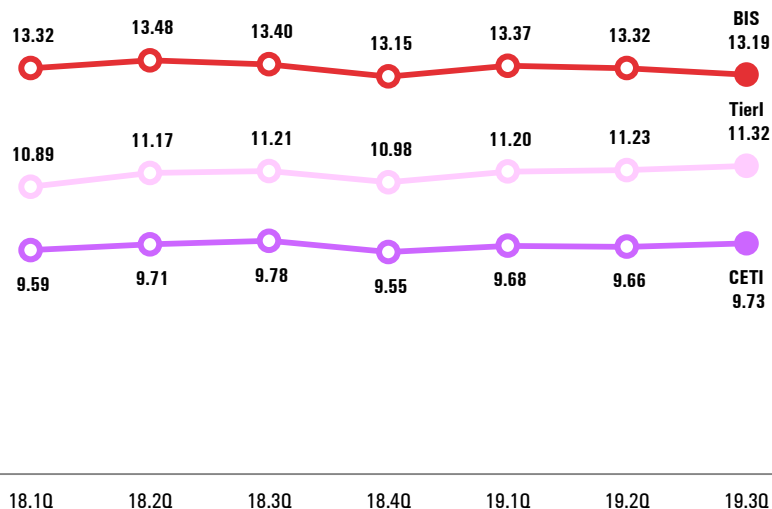
V . Capital Adequacy

1. Capital Adequacy

26

1. Capital Adequacy

Group Capital Adequacy(%)



Busan

| (KRW bn, %, %p, Basel III I.R.B.) | 19.3Q | 18.4Q | YTD | 19.2Q | QoQ |
|-----------------------------------|----------|----------|------|----------|-------|
| Tot. Risk Adjusted Capital | 5,769.3 | 5,467.3 | 5.5 | 5,725.3 | 0.8 |
| Tier I | 5,032.8 | 4,642.3 | 8.4 | 4,932.2 | 2.0 |
| (CETI) | 4,585.0 | 4,293.3 | 6.8 | 4,484.4 | 2.2 |
| Tot. R.W.A. | 35,413.7 | 33,718.0 | 5.0 | 35,122.6 | 0.8 |
| BIS Capital Ratio | 16.29 | 16.21 | 0.08 | 16.30 | -0.01 |
| Tier I | 14.21 | 13.77 | 0.44 | 14.04 | 0.17 |
| (CETI) | 12.95 | 12.73 | 0.22 | 12.77 | 0.18 |

Group

| (KRW bn, %, %p, Basel III Standard) | 19.3Q | 18.4Q | YTD | 19.2Q | QoQ |
|-------------------------------------|----------|----------|------|----------|-------|
| Tot. Risk Adjusted Capital | 9,901.6 | 9,295.5 | 6.5 | 9,811.6 | 0.9 |
| Tier I | 8,494.7 | 7,765.1 | 9.4 | 8,266.8 | 2.8 |
| (CETI) | 7,298.9 | 6,749.0 | 8.1 | 7,113.3 | 2.6 |
| Tot. R.W.A. | 75,043.5 | 70,694.6 | 6.2 | 73,633.4 | 1.9 |
| BIS Capital Ratio | 13.19 | 13.15 | 0.04 | 13.32 | -0.13 |
| Tier I | 11.32 | 10.98 | 0.34 | 11.23 | 0.09 |
| (CETI) | 9.73 | 9.55 | 0.18 | 9.66 | 0.07 |

Kyongnam

| (KRW bn, %, %p, Basel III I.R.B.) | 19.3Q | 18.4Q | YTD | 19.2Q | QoQ |
|-----------------------------------|----------|----------|-------|----------|-------|
| Tot. Risk Adjusted Capital | 3,806.1 | 3,660.2 | 4.0 | 3,776.9 | 0.8 |
| Tier I | 3,149.4 | 3,022.7 | 4.2 | 3,103.4 | 1.5 |
| (CETI) | 2,805.5 | 2,647.3 | 6.0 | 2,759.6 | 1.7 |
| Tot. R.W.A. | 23,716.0 | 22,452.5 | 5.6 | 23,126.4 | 2.5 |
| BIS Capital Ratio | 16.05 | 16.30 | -0.25 | 16.33 | -0.28 |
| Tier I | 13.28 | 13.46 | -0.18 | 13.42 | -0.14 |
| (CETI) | 11.83 | 11.79 | 0.04 | 11.93 | -0.10 |

VI. Appendix

| | |
|---|-----------|
| 1. Banks KRW Loan Portfolio | 28 |
| 2. Cyclical Sector | 29 |
| 3. BNK Capital | 30 |
| 4. Group Networks & Major Industries | 32 |

1. Banks KRW Loan Portfolio

Busan Bank

| (KRW bn, %, Balance) | 2019 3Q | | | |
|----------------------------|-----------------|-------|-------|-------|
| | Amount | Ratio | YoY | QoQ |
| Manufacturing | 8,876.3 | 21.8 | 0.4 | -0.6 |
| Steel Metal Products | 2,588.1 | 6.3 | -1.2 | -0.8 |
| Automobile Parts | 1,816.2 | 4.5 | -2.9 | 0.6 |
| Machinery | 1,284.0 | 3.1 | 6.6 | -1.0 |
| Petroleum, Rubber, etc. | 944.3 | 2.3 | -0.9 | -2.7 |
| Fabric | 286.0 | 0.7 | 8.8 | 5.8 |
| Garment & Shoes | 334.8 | 0.8 | 13.0 | 4.6 |
| Kitchen Units | 339.6 | 0.8 | 9.7 | -0.7 |
| Electronics | 414.3 | 1.0 | -11.4 | -5.4 |
| Paper, Paper Mills | 118.8 | 0.3 | -0.3 | 1.0 |
| Others | 750.2 | 1.8 | 1.1 | -1.4 |
| Non-Manufacturing | 19,374.6 | 47.5 | 3.8 | 0.1 |
| Wholesale & Retail | 3,385.0 | 8.3 | 7.3 | 0.5 |
| Public | 49.9 | 0.1 | -67.6 | -20.0 |
| Construction & Engineering | 1,237.8 | 3.0 | 3.8 | -5.3 |
| Real Estate | 7,938.4 | 19.5 | 4.3 | 0.8 |
| Insurance & Financing | 412.7 | 1.0 | -23.9 | 0.0 |
| Transportation | 1,159.2 | 2.8 | -2.5 | -3.8 |
| Hotel & Food | 1,326.8 | 3.3 | 18.7 | 0.6 |
| Others | 3,864.8 | 9.5 | 4.2 | 1.6 |
| Households | 12,538.5 | 30.7 | 8.2 | 4.4 |
| KRW Loans | 40,789.4 | 100.0 | 4.3 | 1.2 |

Kyongnam Bank

*Sectors are based on FSS Business Report

| (KRW bn, %, Balance) | 2019 3Q | | | |
|----------------------------|-----------------|-------|------|-------|
| | Amount | Ratio | YoY | QoQ |
| Manufacturing | 9,371.7 | 31.0 | 4.7 | 1.4 |
| Steel Metal Products | 2,302.0 | 7.6 | 4.4 | 1.8 |
| Automobile Parts | 2,666.7 | 8.8 | 3.8 | 1.6 |
| Machinery | 2,322.6 | 7.7 | 5.2 | 1.6 |
| Petroleum, Rubber, etc. | 460.2 | 1.5 | 54.0 | 44.3 |
| Fabric | 76.3 | 0.3 | 13.5 | 2.1 |
| Garment & Shoes | 9.5 | 0.0 | 6.7 | 13.1 |
| Kitchen Units | 218.4 | 0.7 | 7.0 | 0.1 |
| Electronics | 607.2 | 2.0 | -7.6 | -0.3 |
| Paper, Paper Mills | 78.0 | 0.3 | -2.4 | -3.6 |
| Others | 630.8 | 2.1 | -3.4 | -17.0 |
| Non-Manufacturing | 10,784.4 | 35.7 | 5.9 | 4.1 |
| Wholesale & Retail | 2,118.4 | 7.0 | 13.1 | 6.0 |
| Public | 2.0 | 0.0 | 81.8 | 17.6 |
| Construction & Engineering | 781.7 | 2.6 | 23.8 | 11.2 |
| Real Estate | 3,682.3 | 12.2 | -7.4 | -0.2 |
| Insurance & Financing | 164.7 | 0.5 | 2.1 | 19.2 |
| Transportation | 345.0 | 1.1 | 7.4 | 1.5 |
| Hotel & Food | 839.5 | 2.8 | 20.6 | 7.2 |
| Others | 2,850.8 | 9.4 | 13.2 | 5.2 |
| Households | 10,055.2 | 33.3 | -5.6 | -1.0 |
| KRW Loans | 30,211.3 | 100.0 | 1.4 | 1.5 |

※ KSIC(Korea Standard Industry Classification) Change(July 1,2017) applied

2. Cyclical Sector

| | 2019.3Q | | | | | |
|--|----------------|----------------|----------------|----------------|--------------|--------------|
| | Steel | Auto | Construction | Shipbuilding | Shipping | Chemical |
| (KRW bn, %) | | | | | | |
| Exposure | 3,747.3 | 2,908.4 | 2,083.1 | 1,419.7 | 540.3 | 739.0 |
| (% of Total Credits) | 5.1 | 4.0 | 2.8 | 1.9 | 0.7 | 1.0 |
| Collateral & Provision | 2,554.5 | 1,891.1 | 1,175.5 | 1,003.8 | 291.3 | 425.9 |
| Collateral & Provision Coverage | 68.2 | 65.0 | 56.4 | 70.7 | 53.9 | 57.6 |
| No# of Creditors | 2,474 | 1,809 | 4,149 | 1,147 | 204 | 625 |

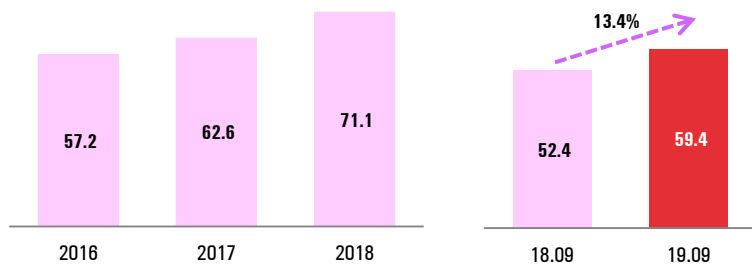
Note 1) Exposure & Total Credits are the sum of Busan & Kyongnam Bank

Note 2) Sectors are based on FSS Business Report

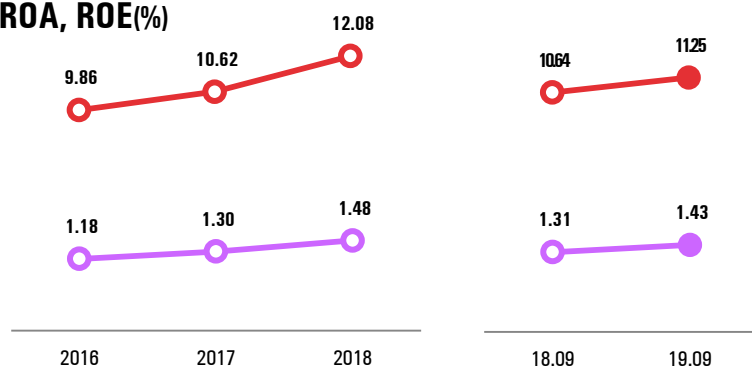
Note 3) Construction includes Real Estate PF(Ref. Collateral for Real Estate PFs are evaluated based on future cash flow that does not include land, buildings under construction etc. hence the overall low construction coverage)

3. BNK Capital - 1

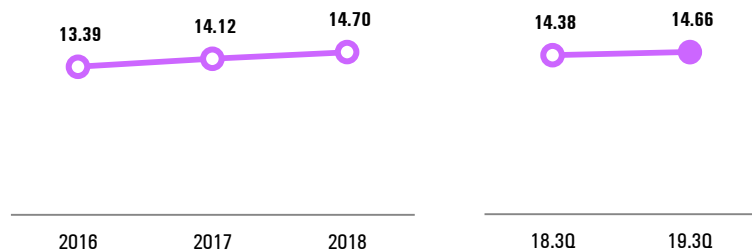
Net Income(% , KRW bn)



ROA, ROE(%)



Adjusted Capital Ratio(%)



| (KRW bn, %, Balance) | 19.09 | 18.09 | YoY | 19.3Q | 19.2Q | QoQ |
|-----------------------------------|-------------|-------|-------|-------|-------|-------|
| Net Interest Income | 168.6 | 174.0 | -3.1 | 56.2 | 55.0 | 2.2 |
| Fee Income | 21.7 | 16.5 | 31.5 | 8.5 | 7.6 | 11.8 |
| Others | 43.0 | 8.0 | 437.5 | 14.0 | 13.2 | 6.1 |
| SG&A(-) | 57.3 | 52.2 | 9.8 | 19.9 | 19.6 | 1.5 |
| Provision Expense(-) | 98.6 | 75.5 | 30.6 | 32.8 | 25.8 | 27.1 |
| Non-Operating Income | 0.4 | 0.0 | - | 0.2 | 0.4 | -50.0 |
| Earnings Before Income Tax | 77.8 | 70.8 | 9.9 | 26.2 | 30.8 | -14.9 |
| Income Tax Expenses(-) | 18.4 | 18.4 | 0.0 | 6.1 | 6.9 | -11.6 |
| Net Income | 59.4 | 52.4 | 13.4 | 20.1 | 23.9 | -15.9 |

| (KRW bn, %, Balance) | 19.3Q | 18.4Q | YTD | 19.2Q | QoQ |
|---|----------------|---------|---------|---------|------|
| Assets | 5,324.8 | 5,067.5 | 5.1 | 5,173.6 | 2.9 |
| Cash and Dues | 44.9 | 148.9 | -69.8 | 28.1 | 59.8 |
| Securities | 0.2 | - | - | 0.2 | - |
| Loans | 3,182.6 | 3,022.5 | 5.3 | 3,106.7 | 2.4 |
| Venture Capital Business | 34.6 | 1.8 | 1,822.2 | 25.2 | 37.3 |
| Durables Installment Financing Assets | 398.8 | 507.8 | -21.5 | 428.6 | -7.0 |
| Leased Assets | 1,563.0 | 1,293.9 | 20.8 | 1,483.7 | 5.3 |
| Fixed Assets | 10.2 | 7.4 | 37.8 | 10.3 | -1.0 |
| Other Assets | 90.5 | 85.2 | 6.2 | 90.8 | -0.3 |
| Liability & Shareholder's Equity | 5,324.8 | 5,067.5 | 5.1 | 5,173.6 | 2.9 |
| Borrowings | 4,290.2 | 4,123.4 | 4.0 | 4,168.9 | 2.9 |
| Other Liabilities | 337.4 | 299.7 | 12.6 | 329.0 | 2.6 |
| Shareholder's Equity | 697.2 | 644.4 | 8.2 | 675.7 | 3.2 |

3. BNK Capital - 2

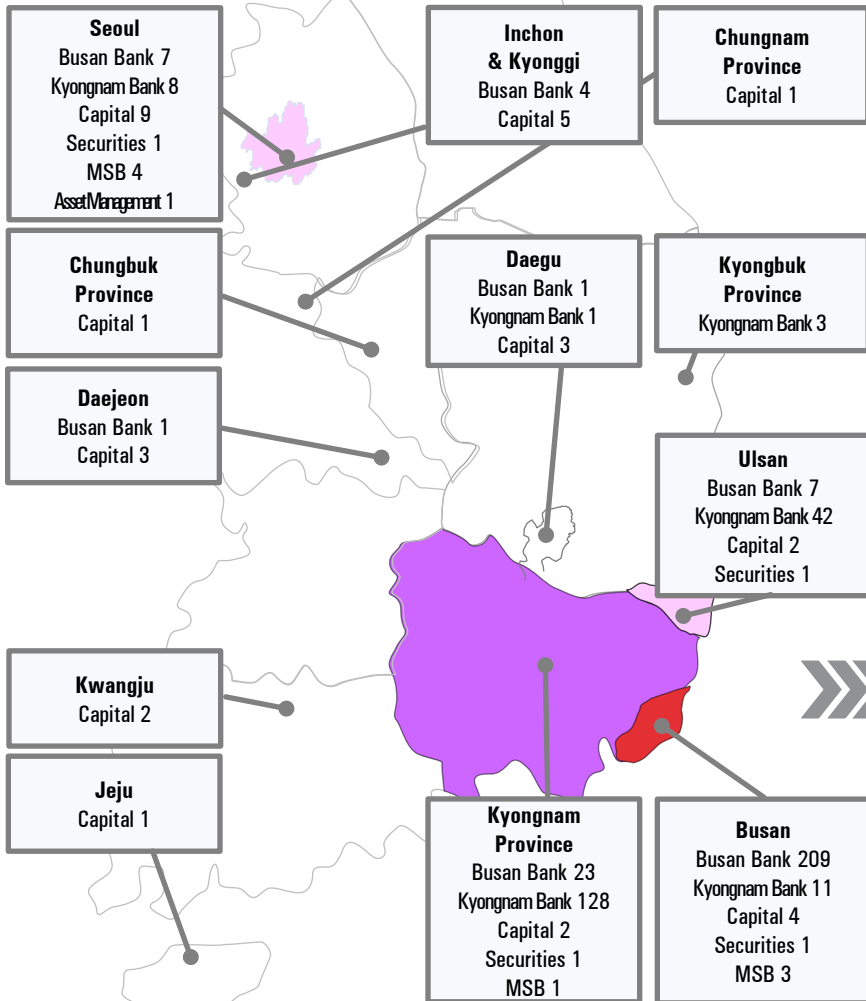
Loan Portfolio

| (KRW bn, %, Balance) | 19.3Q | Portion | 19.2Q | QoQ | 19.1Q | 18.4Q | 18.3Q | 18.2Q | 18.1Q | 17.4Q | 17.3Q | 17.2Q | 17.1Q |
|---------------------------------|----------------|--------------|---------|-------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Total | 5,430.6 | 100.0 | 5,295.0 | 2.6 | 5,050.8 | 5,053.2 | 5,039.2 | 4,986.0 | 4,783.5 | 4,640.4 | 4,599.7 | 4,501.4 | 4,466.1 |
| Loans | 2,122.0 | 39.1 | 2,005.7 | 5.8 | 1,841.3 | 1,843.3 | 1,837.3 | 1,813.9 | 1,636.7 | 1,503.8 | 1,458.5 | 1,369.3 | 1,388.0 |
| Household | 859.2 | 15.8 | 935.5 | -8.2 | 905.2 | 947.5 | 927.2 | 905.1 | 874.0 | 840.2 | 836.3 | 825.4 | 807.3 |
| Corporate | 1,262.8 | 23.3 | 1,070.2 | 18.0 | 936.1 | 895.8 | 910.1 | 908.8 | 762.7 | 663.6 | 622.2 | 543.9 | 580.7 |
| Auto Financing | 2,477.0 | 45.6 | 2,492.9 | -0.6 | 2,515.1 | 2,542.6 | 2,588.8 | 2,565.7 | 2,561.2 | 2,567.0 | 2,552.8 | 2,537.8 | 2,482.5 |
| Commercial Vehicle | 380.7 | 7.0 | 427.8 | -11.0 | 482.6 | 548.5 | 616.6 | 674.4 | 712.0 | 739.6 | 747.8 | 741.0 | 700.8 |
| Passenger Vehicle | 2,096.3 | 38.6 | 2,065.1 | 1.5 | 2,032.5 | 1,994.1 | 1,972.2 | 1,891.3 | 1,849.2 | 1,827.4 | 1,805.0 | 1,796.8 | 1,781.7 |
| Lease/Installments | 797.0 | 14.7 | 771.2 | 3.3 | 690.4 | 665.7 | 610.6 | 603.9 | 583.1 | 567.1 | 586.4 | 592.3 | 592.5 |
| Machine Tools | 133.9 | 2.5 | 138.9 | -3.6 | 140.8 | 141.4 | 135.1 | 132.0 | 124.4 | 124.7 | 135.2 | 140.2 | 141.4 |
| Medical Instruments | 314.8 | 5.8 | 297.4 | 5.9 | 226.0 | 211.4 | 198.7 | 191.8 | 174.9 | 169.4 | 167.1 | 165.1 | 162.7 |
| Others | 348.3 | 6.4 | 334.9 | 4.0 | 323.6 | 312.9 | 276.8 | 280.1 | 283.8 | 273.0 | 284.1 | 287.0 | 288.4 |
| Venture Capital Business | 34.6 | 0.6 | 25.2 | 37.3 | 4.0 | 1.6 | 2.5 | 2.5 | 2.5 | 2.5 | 2.0 | 2.0 | 31 |

4. Group Networks & Major Industries

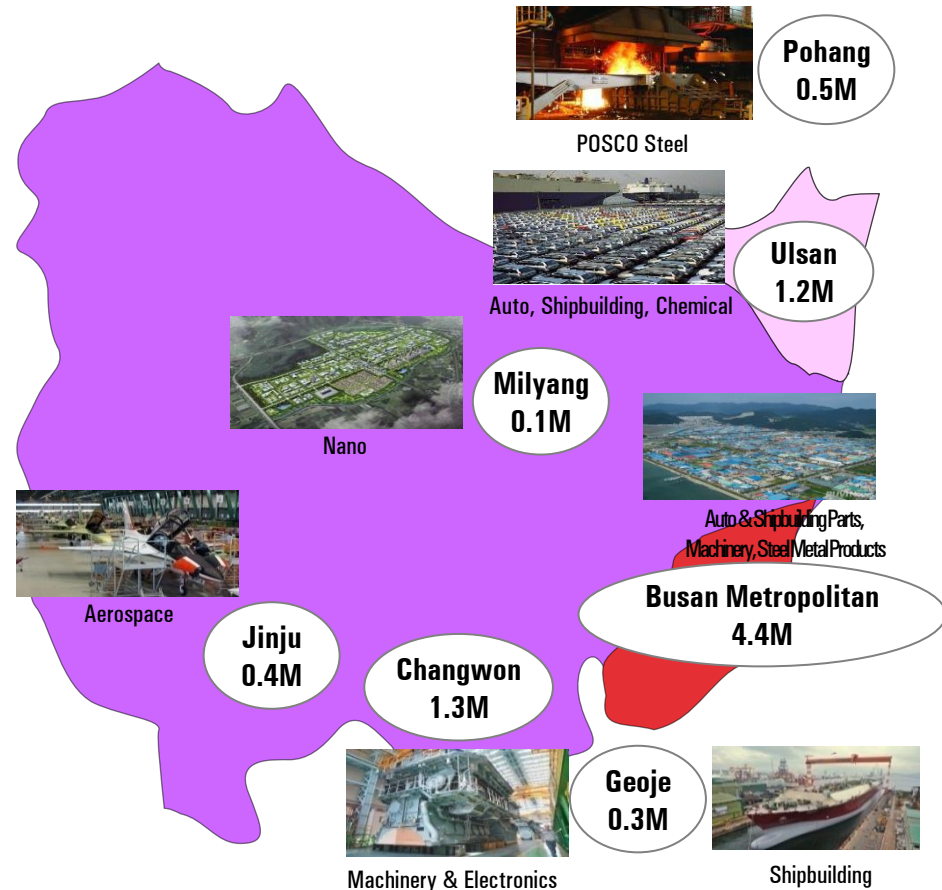
Networks (as of Sept. 2019) : 501 Locations

- Busan Bank 257 (Qingdao & Vietnam Branch, Yangon, Mumbai Office included), Kyongnam Bank 193, Capital 38 (Myanmar, Cambodia, Laos, Kazakhstan included), Securities 4, MSB 8, Asset Management 1



Population & Major Industries

- Southeastern Conurbation (8.1 Mn, 15.6% of Total Population), making up 15.4% of GRDP(2017)
- Exports : 141.3 USD bn(2017)
- Imports : 62.4 USD bn(2017)



* Southeastern region includes Busan, Ulsan, and Kyongnam