

2013 1Q Financial Results

(May 3, 2013)



Contents

I. 1Q 2013 Group Results

1.	Earnings Highlights	3
2.	I/S Summary	4
3.	B/S Summary / Asset Quality / Capital Adequacy	6
4.	Profitability / Dividend Payout	7
5.	Group Structure	8

II. 1Q 2013 Bank Results

1.	Earnings Highlights	10
2.	Assets & Deposits	11
3.	Low-Cost Deposits	12
4.	Earning Results	13
5.	Net Interest Income	14
6.	NIM & NIS	15
7.	Noninterest Income	16
8.	Provisioning	17
9.	SG&A	18
10.	Asset Quality	19
11.	Capital Adequacy	20

III. Appendix (Bank)

1.	B/S Summary	22
2.	I/S Summary	23
3.	PPOP	24
4.	Securities	25
5.	Deposits / Loans Breakdown	26
6.	Corporate Loan Portfolio	27
7.	Asset Quality	28
8.	Delinquency / Write-Offs and NPL Sales	29
9.	SME Industry / Collateral Delinquency Ratio	30
10.	Household Loans	31
11.	Credit Card Business	32

IV. Appendix (Non Bank)

1.	B/S Summary / I/S Summary	34
2.	BS Capital Portfolio	39
3.	Group Networks & Major Industries	40
4.	Busan Economy – At a Glance	41

DISCLAIMER

The financial information presented herein is prepared on the basis of pre-audited financial of BS 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 BS Financial Group does not undertake any obligation to publicly release any revisions to these statements to reflect any future events.

· 2012/2011 results are based on K-IFRS with consolidated financial statements

· Fiscal Year End for BS Securities is March 31 , for BS MSB, the Fiscal Year End is June 30

I. 1Q 2013 Group Results

1.	Earnings Highlights	3
2.	I/S Summary	4
3.	B/S Summary / Asset Quality / Capital Adequacy	6
4.	Profitability / Dividend Payout	7
5.	Group Structure	8

1. Earnings Highlights

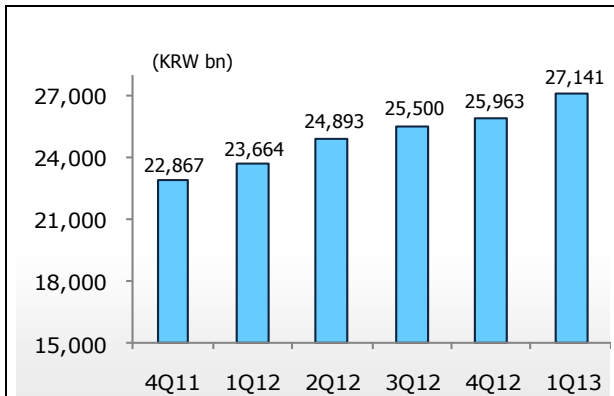
**Group
Net Income
94.4 KRW bn**
(Up by 88.0%
<44.2 KRW bn> QoQ)

- ❖ **1Q 2013 Group Net Income : 94.4 KRW bn, up by 88.0% QoQ**
 - Consolidated Bank Net Income 91.3 KRW bn, up by 87.5% QoQ
 - Consolidated Non Bank Net Income 10.3 KRW bn, up by 25.6% QoQ
 - Securities 0.7 KRW bn, Capital 6.8 KRW bn, MSB 2.4 KRW bn, Credit Info. 0.2 KRW bn, Info Sys. 0.2 KRW bn
 - Unconsolidated portion Δ 7.2 KRW bn

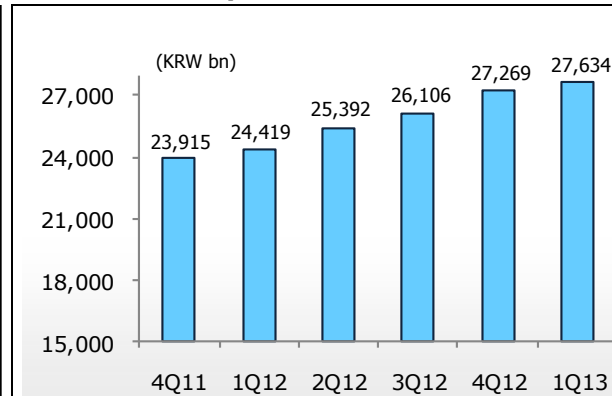
**Group
Total Assets
48,087.1 KRW bn**
(Up by 3.9%
<1,783.4 KRW bn> QoQ)

- ❖ **1Q 2013 Group Total Assets : 48,087.1 KRW bn, up by 3.9% QoQ**
 - Bank : 44,640.6 KRW bn, up by 3.2% QoQ
 - Non-Bank : 3,483.4 KRW bn, up by 12.8% QoQ
 - ※ Securities 708.3 KRW bn, Capital 2,024.4 KRW bn, MSB 740.1 KRW bn, Credit Information 6.1 KRW bn, Information System 4.5 KRW bn
 - ※ Financial Group 3,408.3 KRW bn, Unconsolidated portion : Δ 3,445.2 KRW bn

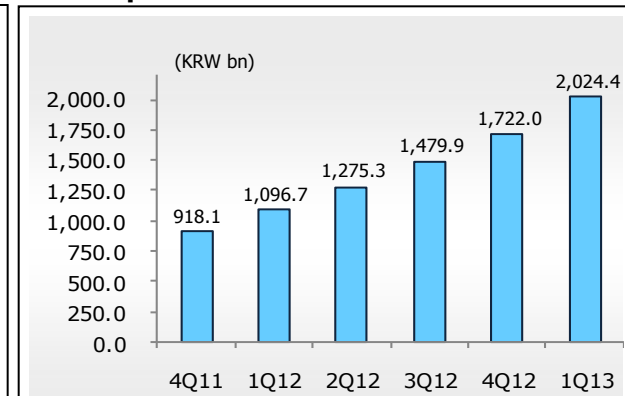
□ Bank KRW Credits



□ Bank KRW Deposits



□ BS Capital Total Assets



2. I/S Summary

□ 1Q13 Results by Business

	Group	Bank	Securities	Capital	MSB	Credit Information	Information System	Consolidation Change
(KRW bn)								
Net Interest Income	273.1	237.7	2.9	27.5	7.7	-	-	△2.7
Net Fee Income	22.7	18.2	2.3	1.9	△0.1	0.7	-	△0.3
Others	2.5	△0.4	3.2	0.7	△0.3	-	1.5	△2.2
SG&A(-)	127.6	108.7	7.2	6.9	3.0	0.4	1.3	0.1
Provision Expense(-)	43.7	28.7	-	14.3	0.7	-	-	-
Non-Operating Income	△1.9	0.5	-	-	△0.5	-	-	△1.9
Earnings Before Income Tax	125.1	118.6	1.2	8.9	3.1	0.3	0.2	△7.2
Income Tax Expenses(-)	30.7	27.3	0.5	2.1	0.7	0.1	-	-
1Q Accumulated Net Income	94.4	91.3	0.7	6.8	2.4	0.2	0.2	△7.2

2. I/S Summary

□ Group Level Results

	2013 1Q		2012				QoQ	YoY
			4Q	3Q	2Q	1Q		
(KRW bn, %)								
Net Interest Income	273.1	1,142.3	287.4	283.1	282.5	289.3	△5.0	△5.6
Net Fee Income	22.7	109.1	25.5	29.0	27.6	27.0	△11.0	△15.9
Others	2.5	△21.5	△26.5	0.6	△2.4	6.8	Net Gain	△63.2
SG&A(-)	127.6	569.1	177.5	130.2	135.9	125.5	△28.1	1.7
Provision Expense(-)	43.7	168.0	38.7	29.7	52.8	46.8	12.9	△6.6
Non-Operating Income	△ 1.9	△8.7	△4.6	△1.7	△0.3	△2.1	-	-
Earnings Before Income Tax	125.1	484.1	65.6	151.1	118.7	148.7	90.7	△15.9
Income Tax Expenses(-)	30.7	118.9	15.4	36.0	30.4	37.1	99.4	△17.3
Net Income	94.4	365.2	50.2	115.1	88.3	111.6	88.0	△15.4

3. B/S Summary / Asset Quality / Capital Adequacy

□ Group Total Lending

	1Q13	4Q12	QoQ
(KRW bn, %)			
Cash and Dues	1,602.8	2,143.3	△25.2
Securities	7,823.9	7,750.1	1.0
Loans & Receivables	34,606.2	32,179.7	7.5
Derivative Assets	88.3	101.4	△12.9
Fixed Assets & Investment Assets	416.7	416.4	0.1
Intangible Assets	144.4	122.1	18.3
Others	193.3	178.4	8.4
Total Assets	44,875.6	42,891.4	4.6

□ Group Total Funding

	1Q13	4Q12	QoQ
(KRW bn, %)			
Deposits	28,855.9	28,345.7	1.8
Borrowings	8,789.6	8,556.6	2.7
Derivatives	50.3	73.3	△31.4
Others	3,886.1	2,660.6	46.1
Total Liabilities	41,581.9	39,636.2	4.9
Shareholder's Equity	3,293.7	3,255.2	1.2
Total Liabilities & Shareholder's Equity	44,875.6	42,891.4	4.6

□ Asset Quality

	1Q13	4Q12	3Q12	2Q12	1Q12	QoQ
(%, %p)						
Substandard & Below Ratio	1.30	1.20	1.48	1.76	1.53	0.10
Coverage Ratio	115.58	127.28	109.40	106.60	121.87	△11.70
Delinquency Ratio	0.90	0.69	0.93	1.10	1.16	0.21

□ Capital Adequacy

	¹⁾ 1Q13	4Q12	3Q12	2Q12	1Q12	QoQ
(%, %p)						
BIS Ratio	14.41	15.19	16.35	15.03	15.11	△0.78
Tier I	10.59	10.84	10.99	10.95	10.98	△0.25
Tier II	3.82	4.34	5.36	4.08	4.13	△0.52
TCE	7.34	7.59	7.48	7.65	7.54	△0.25

1) Based on Basel I(Estimate)

4. Profitability / Dividend Payout

□ Profitability

(%, %p)	1Q13	4Q12	3Q12	2Q12	1Q12	QoQ
ROA	0.86	0.88	1.02	0.99	1.11	△0.02
ROE	11.53	11.65	13.46	13.02	14.74	△0.12

□ Dividend Payout

(%, Won, KRW bn)	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Dividend Yield(FV)	6.0	5.4	6.0	8.1	8.4	11.4	4.0	3.2	5.0	7.0	6.6
Dividend Yield(MV)¹⁾	5.9	4.0	3.8	3.0	3.5	3.6	3.2	1.1	1.7	3.1	2.4
Dividend per share	300	270	300	405	420	570	200	160	250	350	330
Dividend Paid(bn)	44.0	39.6	44.0	59.4	61.6	83.6	29.3	29.9	46.7	67.7	63.8
Payout Ratio(%)²⁾	29.7	32.7	33.2	33.2	33.5	30.9	10.7	12.2	14.0	16.9	17.7

1) Market Value Dividend Yield = Dividend per share ÷ (Average share price of the week before Ex-dividend Date)

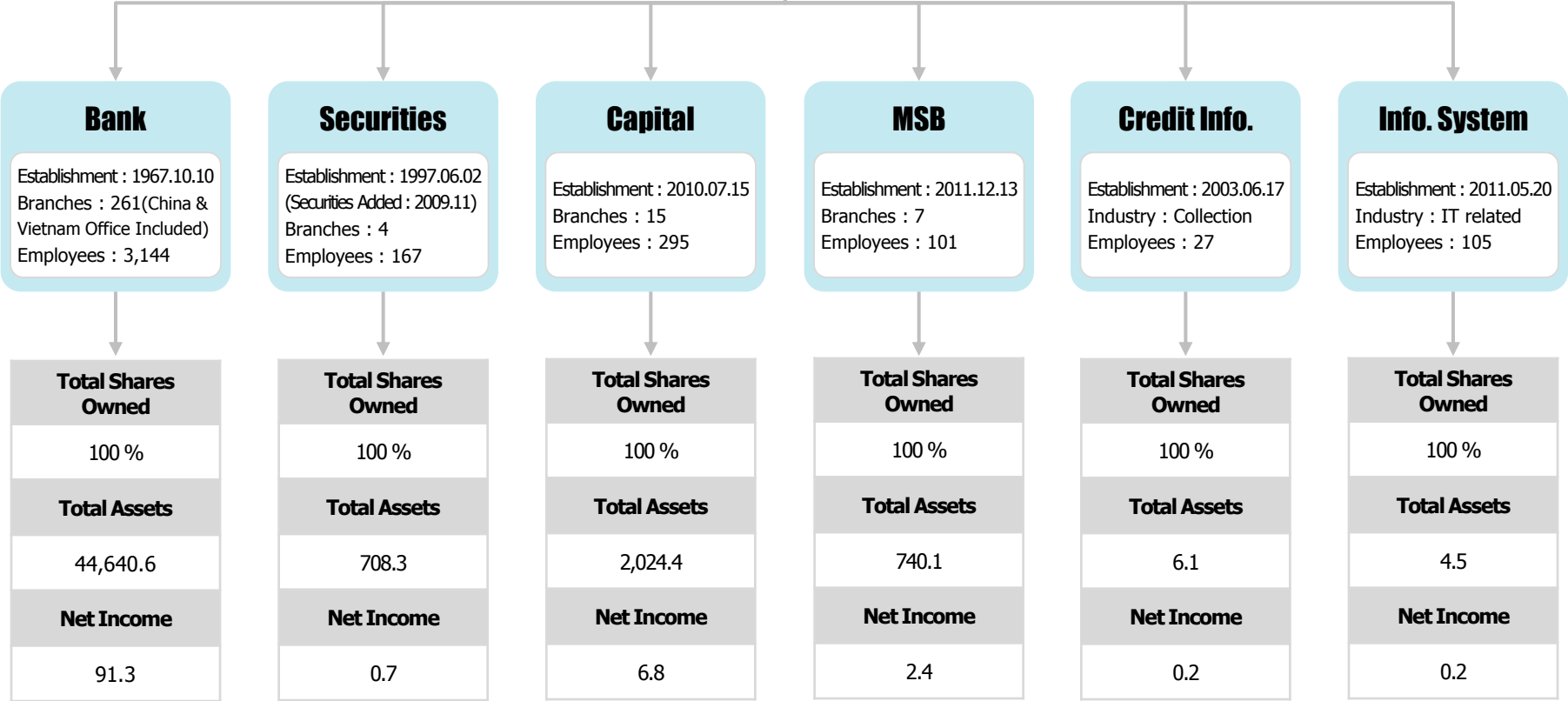
2) Calculated without deducting 'Reserve' from Net Income

5. Group Structure

(%, KRW bn)

BS Financial Group

Establishment : 2011.03.15
Total Assets : 48,087.1
Net Income : 94.4
Employees : 3,911



Note) Employees exclude peak-time employees, security guards etc.

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1. Earnings Highlights

Growth

- ❖ **Total Credits : up by 4.7% (1,313.6 KRW bn) QoQ**
 - KRW Loans up by 4.5% (1,177.7 KRW bn) QoQ
- ❖ **Total Deposits : up by 0.9% (297.4 KRW bn) QoQ**
 - KRW Deposits up by 1.3% (364.6 KRW bn) QoQ
- ❖ **LDR : 98.01%, up by 0.98%p QoQ**

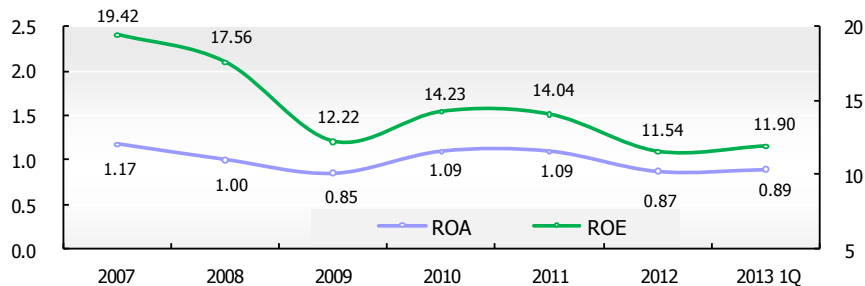
Asset Quality

- ❖ **S&B Loan Ratio : 1.23%, up by 0.12%p QoQ**
- ❖ **Delinquency Ratio : 0.75%, up by 0.20%p QoQ**
- ❖ **Real Estate PF Delinquency & S&B Loan Ratio : 0%**

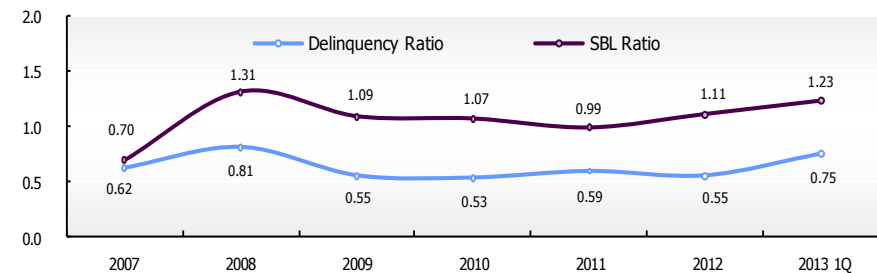
Profitability

- ❖ **Top Line**
 - ▶ **1Q Net Interest Income at 237.7 KRW bn, down by 7.0% QoQ**
 - ▶ **1Q NIM 2.45%, down by 0.15%p QoQ**
- ❖ **Bottom Line**
 - ▶ **Annualized Credit Cost : 0.39%, down by 0.05%p QoQ, down by 0.05%p YoY**
 - ▶ **Annualized Cost Income Ratio : 42.53%, down by 2.99%p QoQ, up by 3.28%p YoY**
 - ▶ **1Q Net Income : 91.3 KRW bn, up by 87.5% QoQ, down by 16.5% YoY**

□ ROA / ROE (%)



□ Asset Quality (%)



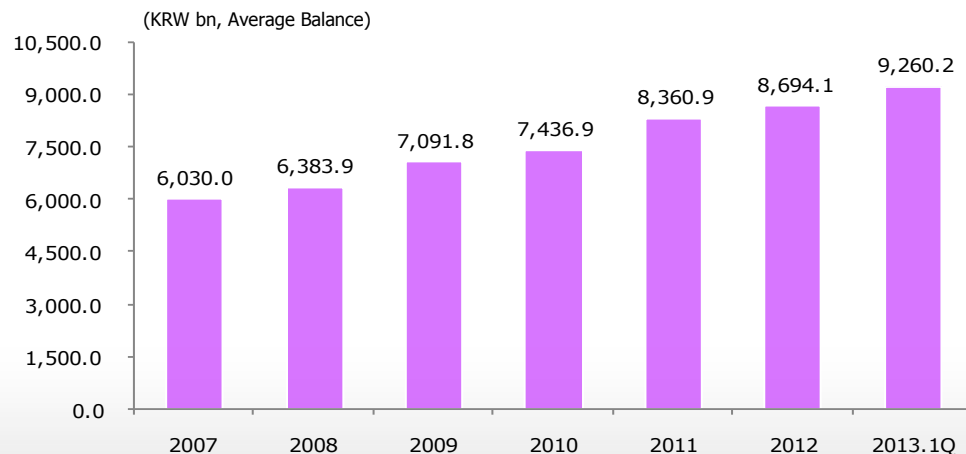
2. Assets & Deposits¹⁾

(KRW bn, %, Balance)	2013 1Q	2012				2011 4Q	QoQ	YoY
		4Q	3Q	2Q	1Q			
Total Assets	44,640.6	43,247.3	43,061.6	40,611.9	39,971.5	40,594.4	3.2	11.7
Bank Account	41,155.7	39,835.0	40,336.2	37,727.7	37,224.6	37,988.7	3.3	10.6
Trust Account	3,484.9	3,412.3	2,725.4	2,884.2	2,746.9	2,605.7	2.1	26.9
Total Deposits	32,923.0	32,625.6	31,367.5	30,620.7	30,018.7	29,762.2	0.9	9.7
Bank Account	30,141.8	30,035.3	28,922.3	28,108.7	27,648.8	27,540.8	0.4	9.0
Won Deposits	27,633.5	27,268.9	26,106.1	25,391.8	24,419.3	23,914.5	1.3	13.2
Demand	2,158.8	2,206.3	2,036.1	2,209.2	2,037.8	1,951.7	△2.2	5.9
Savings & Time	25,449.1	25,035.7	24,041.5	23,152.5	22,345.3	21,923.9	1.7	13.9
Installment	25.6	26.9	28.5	30.1	36.2	38.9	△4.8	△29.3
CD	115.0	262.2	197.6	328.3	547.3	852.0	△56.1	△79.0
Trust Account	2,781.2	2,590.3	2,445.2	2,512.0	2,369.9	2,221.4	7.4	17.4
Total Credits	29,412.3	28,098.7	27,915.7	27,302.0	25,949.7	25,303.7	4.7	13.3
Total Loans	28,525.3	27,230.7	27,023.2	26,489.4	25,146.1	24,527.0	4.8	13.4
KRW Loans	27,140.5	25,962.8	25,499.7	24,893.4	23,664.0	22,866.5	4.5	14.7
SMEs	17,354.2	16,638.3	16,765.5	16,306.5	15,742.5	15,231.6	4.3	10.2
Households	6,614.2	6,430.7	5,959.1	5,732.6	5,636.7	5,541.0	2.9	17.3
Guarantees	887.0	868.0	892.5	812.6	803.6	776.7	2.2	10.4
Total Securities	8,344.8	8,420.3	8,400.9	8,417.3	8,368.7	8,314.4	△0.9	△0.3
Bank Account	7,000.8	7,175.4	7,149.6	7,043.9	7,074.6	7,010.4	△2.4	△1.0
Trust Account	1,344.0	1,244.9	1,251.3	1,373.4	1,294.1	1,304.0	8.0	3.9
Shareholders' Equity	3,099.3	2,999.4	3,056.8	2,935.6	2,846.9	2,737.3	3.3	8.9

1) Based on the Bank's Unconsolidated Financial Statements

3. Low-Cost Deposits

□ Growth Records



□ Funding Costs

(%, Accumulated)	1Q13	4Q12	4Q11	4Q10
Demand Deposits	0.30	0.24	0.27	0.32
Savings Deposits	0.14	0.14	0.15	0.15
Corporate Savings Deposits	1.64	1.74	1.77	1.36
Total	0.67	0.67	0.69	0.55

(KRW bn, %, %p, Average Balance)	2013 1Q	2012				2011 4Q	QoQ	YoY
		4Q	3Q	2Q	1Q			
Low-Cost Deposits (A)	9,260.2	8,694.1	8,656.7	8,632.0	8,650.6	8,360.9	6.5	7.0
Demand Deposits	2,030.8	1,951.7	1,953.5	1,968.4	1,915.3	1,793.2	4.1	6.0
Savings Deposits	4,190.6	3,997.7	3,980.0	3,973.4	3,978.5	3,906.7	4.8	5.3
Corporate Savings Deposits	3,038.8	2,744.7	2,723.2	2,690.2	2,756.8	2,661.0	10.7	10.2
Deposits in KRW (B)	27,255.9	25,215.8	24,797.4	24,326.5	23,789.5	21,556.4	8.1	14.6
Total Deposits (Bank Account) (C)	29,965.3	28,136.3	27,780.5	27,474.6	27,153.1	25,071.2	6.5	10.4
Total Deposits (Bank + Trust Account)(D)	32,648.3	30,529.0	30,157.0	29,825.7	29,426.6	27,122.2	6.9	10.9
Low-Cost Deposits/Won Deposits(A/B)	33.97	34.48	34.91	35.48	36.36	38.79	△0.51	△2.39
Low-Cost Deposits/Total Deposits (A/C)	30.90	30.90	31.16	31.42	31.86	33.35	0.00	△0.96
Low-Cost Deposits/Total Deposits(A/D)	28.36	28.48	28.71	28.94	29.40	30.83	△0.12	△1.04

4. Earning Results

	2013 1Q	2012					QoQ	YoY
			4Q	3Q	2Q	1Q		
(KRW bn, %, %p)								
Net Interest Income	237.7	1,026.3	255.7	257.1	255.6	257.9	△7.0	△7.8
Net Fee Income	18.2	80.1	17.8	20.7	21.2	20.4	2.2	△10.8
Fees from Trust Account	2.4	9.1	2.4	2.4	2.2	2.1	0.0	14.3
Others	△2.8	△27.4	△29.8	5.2	△5.4	2.6	-	Net Loss
Provision Expense(-)	28.7	126.3	26.5	30.9	40.3	28.6	8.3	0.3
SG&A(-)	108.7	486.5	153.0	109.4	116.5	107.6	△29.0	1.0
Net Operating Income	118.1	475.3	66.6	145.1	116.8	146.8	77.3	△19.6
Non-Operating Income	0.5	△10.0	△4.1	△2.6	△1.2	△2.1	Net Gain	Net Gain
Earnings Before Income Taxes	118.6	465.3	62.5	142.5	115.6	144.7	89.8	△18.0
Income Tax Expenses(-)	27.3	110.1	13.8	33.1	27.9	35.3	97.8	△22.7
Net Income	91.3	355.2	48.7	109.4	87.7	109.4	87.5	△16.5
ROA	0.89	0.87		0.99	0.90	1.03	0.02	△0.14
ROE	11.90	11.54		13.14	12.01	13.84	0.36	△1.94

5. Net Interest Income

	2013 1Q	2012					QoQ	YoY
			4Q	3Q	2Q	1Q		
(KRW bn, %)								
Net Interest Income	237.7	1,026.3	255.7	257.1	255.6	257.9	△7.0	△7.8
Interest Revenues	457.4	1,954.3	481.7	493.1	491.2	488.3	△5.0	△6.3
Interest on Loans	383.2	1,635.8	406.4	416.4	410.4	402.6	△5.7	△4.8
Interest on Securities	68.5	290.9	71.0	71.9	73.6	74.4	△3.5	△7.9
Others	5.7	27.6	4.3	4.8	7.2	11.3	32.6	△49.6
Interest Expenses	219.7	928.0	226.0	236.0	235.6	230.4	△2.8	△4.6
Interest on Deposits	167.4	688.6	170.7	176.3	174.1	167.5	△1.9	△0.1
Interest on Debentures	29.0	134.3	31.0	32.6	34.7	36.0	△6.5	△19.4
Others	23.3	105.1	24.3	27.1	26.8	26.9	△4.1	△13.4

6. NIM & NIS

	2013 1Q	2012				QoQ	YoY
		4Q	3Q	2Q	1Q		
(KRW bn, %, %p)							
NIM(Quarterly)	2.45	2.60	2.70	2.79	2.84	△0.15	△0.39
NIS	2.86	3.06	3.25	3.41	3.55	△0.20	△0.69
Interest Rate on KRW Loans	5.44	5.77	6.07	6.31	6.42	△0.33	△0.98
Households	5.02	5.33	5.64	5.80	5.82	△0.31	△0.80
Corporate	5.20	5.55	5.83	6.05	6.13	△0.35	△0.93
Interest Rate paid on KRW Deposits	2.58	2.71	2.82	2.90	2.87	△0.13	△0.29
Average Interest Earning Assets	35,370.2	35,043.3	34,490.7	33,516.8	33,116.4	0.9	6.8
NIM(Accumulated)	2.45	2.73	2.77	2.82	2.84	△0.28	△0.39
NIS	2.86	3.31	3.40	3.48	3.55	△0.45	△0.69
Interest Rate on KRW Loans	5.44	6.13	6.26	6.37	6.42	△0.69	△0.98
Households	5.02	5.64	5.76	5.82	5.82	△0.62	△0.80
Corporate	5.20	5.88	6.01	6.10	6.13	△0.68	△0.93
Interest Rate paid on KRW Deposits	2.58	2.82	2.86	2.89	2.87	△0.24	△0.29
Average Interest Earning Assets	35,370.2	34,045.8	33,710.8	33,316.6	33,116.4	3.9	6.8

Note. Table on the top is based on quarterly numbers

Table on the bottom is based on accumulated numbers

7. Noninterest Income

	2013 1Q	2012					QoQ	YoY
		4Q	3Q	2Q	1Q			
(KRW bn, %)								
Noninterest Income	17.8	61.8	△9.6	28.3	18.0	25.1	Net Gain	△29.1
Noninterest Revenues	257.0	806.5	245.5	△53.4	320.5	293.9	4.7	△12.6
Fee Income	30.6	129.9	30.0	33.0	33.8	33.1	2.0	△7.6
Fees from Trust Acct.	2.4	9.1	2.4	2.4	2.2	2.1	0.0	14.3
Others	¹⁾ 224.0	667.5	213.1	△88.8	284.5	258.7	5.1	△13.4
Noninterest Expenses	239.2	744.7	255.1	△81.7	302.5	268.8	△6.2	△11.0
Commissions Paid	12.4	49.8	12.2	12.3	12.6	12.7	1.6	△2.4
Trust Acct. Losses	-	-	-	-	-	-	-	-
Others	²⁾ 226.8	694.9	242.9	△94.0	289.9	256.1	△6.6	△11.4

1) Gains on Securities (20.5), Gain on FX Trading and Derivatives (200.6) , Gains on NPL Sales (1.7), Others (1.2)

2) Losses on Securities (2.5), Losses on FX Trading and Derivatives (195.2), Losses on NPL Sales (4.9), Contribution to Guarantee Funds (13.6), Deposit Insurance Fees (8.8), Others (1.8)

8. Provisioning

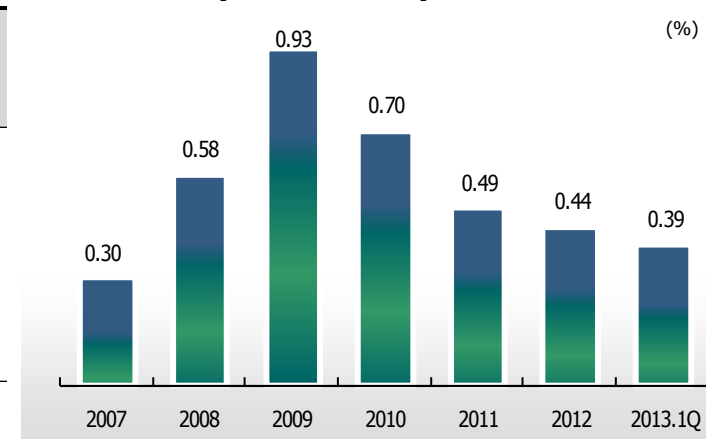
□ Provision Expense

(KRW bn, %)	2013 1Q	2012					2011				
			4Q	3Q	2Q	1Q		4Q	3Q	2Q	1Q
Corporate	24.4	117.4	31.0	27.0	35.9	23.5	115.4	18.7	35.4	38.3	23.0
Household	1.7	3.6	△3.4	1.8	1.0	4.2	1.5	1.5	1.4	1.3	△2.7
Credit Card	2.1	8.0	1.8	2.4	2.6	1.2	3.2	1.1	0.6	0.7	0.8
Others	0.5	△2.7	△2.9	△0.3	0.8	△0.3	6.0	1.5	2.1	4.4	△2.0
Trust Account	0.0	0.0	0.0	0.0	0.0	0.0	△0.2	0.0	△0.2	0.0	0.0
Total (A)	28.7	126.3	26.5	30.9	40.3	28.6	125.9	22.8	39.3	44.7	19.1
Total Credit (B)	29,993.5	28,642.7	28,642.7	28,421.3	27,835.6	26,420.2	25,868.1	25,868.1	25,360.1	24,323.6	23,581.3
Credit Cost (A/B)	0.39	0.44	0.37	0.43	0.58	0.44	0.49	0.35	0.61	0.74	0.33

□ Provision Balance¹⁾

(KRW bn)	2013 1Q	2012				2011 4Q
		4Q	3Q	2Q	1Q	
Corporate	300.4	293.3	319.9	319.5	296.3	283.6
Household	19.5	19.8	24.3	25.4	23.7	19.0
Credit Card	10.6	9.9	10.6	9.3	10.1	7.7
Trust	0.0	0.0	0.0	0.0	0.0	0.0
Total	330.5	323.0	354.8	354.2	330.1	310.3

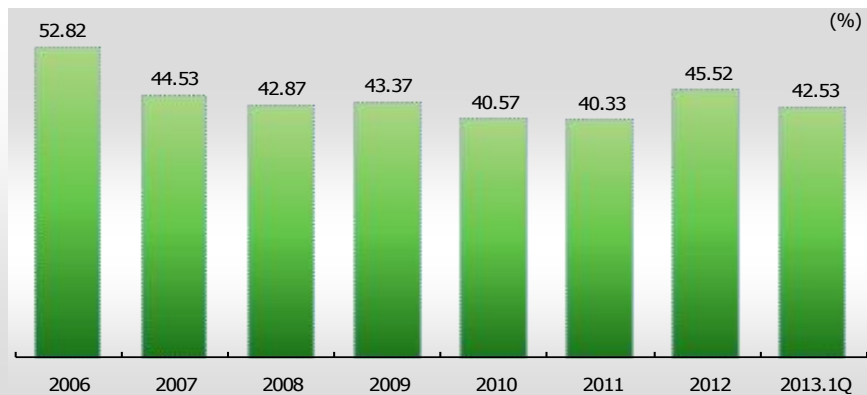
□ Credit Cost(Accumulated)



Note 1). Unused Credit Line Provisions of 13.3 and Other Provisions of 12.2 not included

9. SG&A

☐ CIR(Accumulated) Records¹⁾



☐ Summary

- 1Q13 SG&A at 108.7 KRW bn, down by 29.0% QoQ, up by 1.0% YoY
- Even with the seasonal effects including the Lunar New Year, the SG&A has been maintained at a reasonable level
- Accumulated CIR(42.53%) down by 2.99%p QoQ, up by 3.28%p YoY

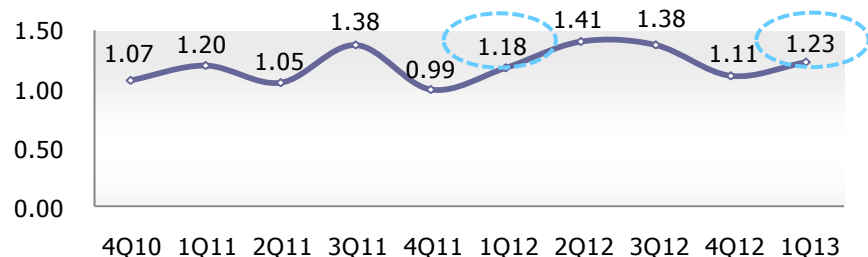
(KRW bn, %, %p)	2013 1Q	2012				QoQ	YoY	
		4Q	3Q	2Q	1Q			
Total SG&A	108.7	486.5	153.0	109.4	116.5	107.6	△29.0	1.0
Salaries and other expenses	87.7	384.4	115.6	87.0	94.6	87.2	△24.1	0.6
Depreciation	12.9	56.8	16.1	14.5	13.9	12.3	△19.9	4.9
Taxes and dues	3.3	14.6	4.1	3.4	3.5	3.6	△19.5	△8.3
Retirement Allowance	4.8	18.0	4.5	4.5	4.5	4.5	6.7	6.7
Honorary Retirement	-	12.7	12.7	-	-	-	-	-

1) Based on the Bank's Unconsolidated Financial Statements

10. Asset Quality

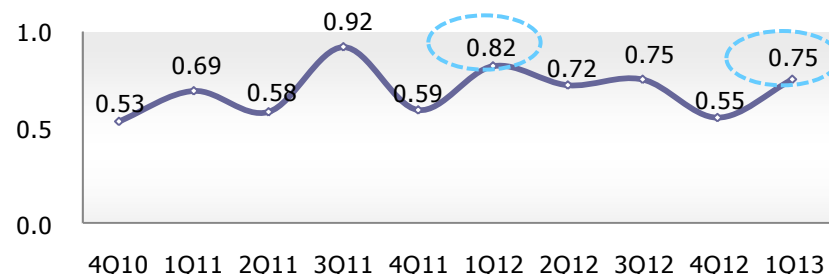
□ SBL(NPL) Ratio

(%)



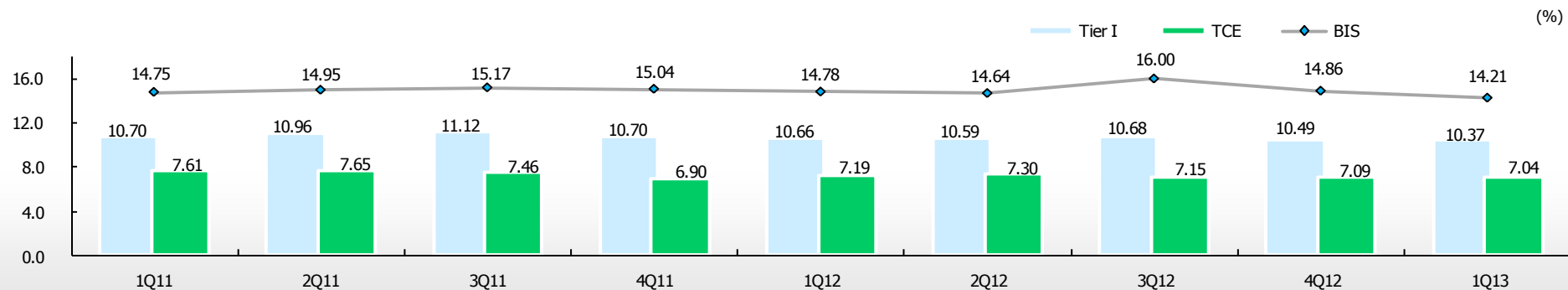
□ Delinquency Ratio

(%)



(KRW bn, %, %p)	2013 1Q	2012				2011 4Q	QoQ	YoY
		4Q	3Q	2Q	1Q			
Total Loans	29,993.5	28,642.7	28,421.3	27,835.6	26,420.2	25,868.1	4.7	13.5
Normal	29,194.4	27,894.2	27,476.0	26,808.1	25,569.1	25,100.0	4.7	14.2
Precautionary	430.0	431.9	554.4	635.0	538.7	511.4	△0.4	△20.2
Substandard	299.6	259.6	319.0	314.9	244.9	212.1	15.4	22.3
Doubtful	43.0	34.6	38.2	28.0	26.1	20.4	24.3	64.8
Expected loss	26.5	22.4	33.7	49.6	41.4	24.2	18.3	△36.0
SBL(Substandard & Below Loans)	369.1	316.6	390.9	392.5	312.4	256.8	16.6	18.1
(SBL Ratio (%))	(1.23)	(1.11)	(1.38)	(1.41)	(1.18)	(0.99)	0.12	0.05
(SBL Coverage Ratio)	(119.27)	(134.23)	(113.58)	(114.53)	(135.78)	(152.22)	△14.96	△16.51
Loan Amount	29,106.5	27,774.4	27,528.8	27,023.0	25,616.7	25,091.4	4.8	13.6
Delinquent Amount	217.8	153.3	207.2	193.9	210.0	149.0	42.1	3.7
Delinquency Ratio	0.75	0.55	0.75	0.72	0.82	0.59	0.20	△0.07

11. Capital Adequacy



(KRW bn, %, Basel II)	¹⁾ 2013 1Q	2012			
		4Q	3Q	2Q	1Q
Total Risk Adjusted Capital	4,197.5	4,237.7	4,569.1	4,047.7	3,961.3
Tier I Capital	3,062.4	2,992.8	3,048.1	2,928.4	2,857.7
Tier II Capital	1,135.1	1,244.9	1,521.0	1,119.3	1,103.6
Total Risk Weighted Assets	29,534.2	28,517.8	28,551.6	27,657.5	26,809.7
Credit Risk	27,458.1	26,501.6	26,524.7	25,645.1	24,805.8
Market Risk	120.1	52.6	62.2	68.1	75.3
Operational Risk	1,956.0	1,963.6	1,964.7	1,944.3	1,928.6
BIS Capital Ratio	14.21	14.86	16.00	14.64	14.78
Tier I	10.37	10.49	10.68	10.59	10.66
Tier II	3.84	4.37	5.32	4.05	4.12
²⁾ Tangible Common Equity	7.04	7.09	7.15	7.30	7.19

1)Based on Basel II(Estimate)

2)TCE = (Total Shareholder's Equity – Intangible Assets) / (Total Assets- Intangible Assets)

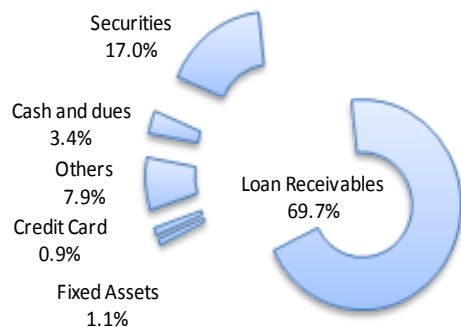
Note) Basel III Core Tier I including RWA is 9.77% which exceeds the guideline of 9.5%

IV. Appendix (Bank)

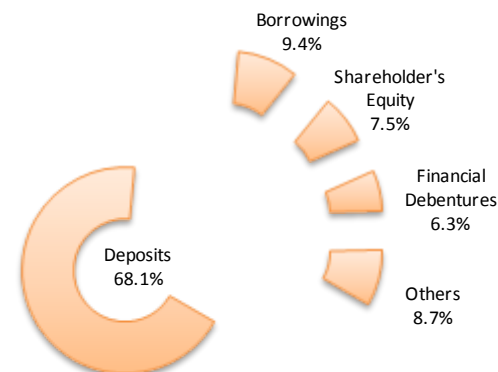
1. B/S Summary	22
2. I/S Summary	23
3. PPOP	24
4. Securities	25
5. Deposits / Loans Breakdown	26
6. Corporate Loan Portfolio	27
7. Asset Quality	28
8. Delinquency / Write-Offs & NPL Sales	29
9. SME Industry / Collateral Delinquency Ratio	30
10. Household Loans	31
11. Credit Card Business	32

1. B/S Summary

□ Lending



□ Funding



(KRW bn, %, Balance)	2013 1Q	2012				2011 4Q	QoQ	YoY
		4Q	3Q	2Q	1Q			
Assets	41,155.7	39,835.0	40,336.2	37,727.7	37,224.6	37,988.7	3.3	10.6
Cash and Dues	1,417.1	1,995.8	1,574.9	1,055.9	2,017.0	2,490.0	△29.0	△29.7
Securities	7,000.8	7,175.4	7,149.6	7,043.9	7,074.6	7,010.4	△2.4	△1.0
Loans	28,672.9	27,622.9	27,332.0	26,922.6	25,484.4	24,883.0	3.8	12.5
Credit Card	384.2	390.6	388.7	386.8	378.8	383.2	△1.6	1.4
Fixed Assets	450.6	450.0	440.2	428.0	426.3	453.0	0.1	5.7
Other Assets	3,230.1	2,200.3	3,450.8	1,890.5	1,843.5	2,769.1	46.8	75.2
Liability & Shareholder's Equity	41,155.7	39,835.0	40,336.2	37,727.7	37,224.6	37,988.7	3.3	10.6
Deposits	28,031.5	27,843.9	26,663.6	26,039.2	25,226.7	25,024.2	0.7	11.1
Borrowings	3,858.9	3,746.0	4,023.8	3,947.5	3,982.8	4,315.7	3.0	△3.1
Financial Debentures	2,585.8	2,731.4	3,009.0	2,683.3	3,008.6	2,890.3	△5.3	△14.1
Other Liabilities	3,580.2	2,514.3	3,583.0	2,122.1	2,159.6	3,021.2	42.4	65.8
Shareholder's Equity	3,099.3	2,999.4	3,056.8	2,935.6	2,846.9	2,737.3	3.3	8.9

2. I/S Summary

(KRW bn, %)	2013 1Q	2012				QoQ	YoY	
		4Q	3Q	2Q	1Q			
1. Operating Revenues	714.4	2,760.8	727.2	439.7	811.7	782.2	△1.8	△8.7
Interest Revenue	457.4	1,954.3	481.7	493.1	491.2	488.3	△5.0	△6.3
Fee & Commission Revenue	30.6	129.9	30.0	33.0	33.8	33.1	2.0	△7.6
Trust Account	2.4	9.1	2.4	2.4	2.2	2.1	0.0	14.3
Others	224.0	667.5	213.1	△88.8	284.5	258.7	5.1	△13.4
2. Operating Expenses	596.3	2,285.5	660.6	294.6	694.9	635.4	△9.7	△6.2
Interest Expense	219.7	928.0	226.0	236.0	235.6	230.4	△2.8	△4.6
Fee & Commission Expense	12.4	49.8	12.2	12.3	12.6	12.7	1.6	△2.4
Trust Account	-	-	-	-	-	-	-	-
Others	226.8	694.9	242.9	△94.0	289.9	256.1	△6.6	△11.4
SG&A	108.7	486.5	153.0	109.4	116.5	107.6	△29.0	1.0
Provision Expense	28.7	126.3	26.5	30.9	40.3	28.6	8.3	0.3
3. Operating Income	118.1	475.3	66.6	145.1	116.8	146.8	77.3	△19.6
4. Non-Operating Income	0.5	△10.0	△4.1	△2.6	△1.2	△2.1	Net Gain	Net Gain
5. Earnings Before Income Taxes	118.6	465.3	62.5	142.5	115.6	144.7	89.8	△18.0
6. Income Taxes	27.3	110.1	13.8	33.1	27.9	35.3	97.8	△22.7
7. Net Income	91.3	355.2	48.7	109.4	87.7	109.4	87.5	△16.5

3. PPOP

(KRW bn, %)	2013 1Q	2012				QoQ	YoY	
		4Q	3Q	2Q	1Q			
PPOP	152.1	609.6	93.5	177.9	160.4	177.8	62.7	△14.5
Provision Expenses	33.5	144.3	31.0	35.4	44.8	33.1	8.1	1.2
Loans	29.0	128.1	29.1	30.7	39.9	28.4	△0.3	2.1
Payment Guarantees	△ 0.8	0.9	0.3	0.5	△0.4	0.5	-	-
Retirement Allowance	4.8	18.0	4.5	4.5	4.5	4.5	6.7	6.7
Others	0.5	△2.7	△2.9	△0.3	0.8	△0.3	-	-
Income Taxes	27.3	110.1	13.8	33.1	27.9	35.3	97.8	△22.7
Net Income	91.3	355.2	48.7	109.4	87.7	109.4	87.5	△16.5

4. Securities

(KRW bn, %, Balance)	1Q 2013					4Q 2012		1Q 2012	
	Total	Trading Securities	Investment Securities			QoQ	YoY		
			Total	A.F.S. ¹⁾	H.T.M. ²⁾				
KRW Bonds	6,333.2	-	6,333.2	1,845.3	4,487.9	6,592.5	△3.9	6,452.6	△1.9
Government Bonds	1,093.0	-	1,093.0	184.6	908.4	1,091.2	0.2	940.8	16.2
Financial Debentures	502.9	-	502.9	251.1	251.8	533.1	△5.7	762.8	△34.1
Municipal Bonds	1,232.6	-	1,232.6	-	1,232.6	1,094.1	12.7	918.8	34.2
Govn't Corporate Bonds	2,873.9	-	2,873.9	848.9	2,025.0	3,175.0	△9.5	3,159.0	△9.0
Corporate Bonds	630.8	-	630.8	560.7	70.1	699.1	△9.8	671.2	△6.0
Foreign Bonds	51.9	-	51.9	51.9	-	50.0	3.8	52.7	△1.5
Stock	288.7	-	288.7	288.7	-	296.6	△2.7	302.1	△4.4
Mutual Funds	327.0	8.3	318.7	318.7	-	226.3	44.5	209.1	56.4
Bonds	100.1	-	100.1	100.1	-	-	-	-	-
Stocks	64.9	-	64.9	64.9	-	64.8	0.2	66.6	△2.6
MMF	8.3	8.3	-	-	-	12.7	△34.6	9.1	△8.8
Others	153.7	-	153.7	153.7	-	148.8	3.3	133.4	15.2
Others	-	-	-	-	-	10.0	-	58.1	-
Total	7,000.8	8.3	6,992.5	2,504.6	4,487.9	7,175.4	△2.4	7,074.6	△1.0

1) A.F.S. = Available for Sale

2) H.T.M. = Held to Maturity

5. Deposits / Loans Breakdown

☐ Deposits

(KRW bn, %, Balance)	2013 1Q	2012				2011 4Q	QoQ	YoY
		4Q	3Q	2Q	1Q			
KRW Deposits	27,633.5	27,268.9	26,106.1	25,391.8	24,419.3	23,914.5	1.3	13.2
Demand	2,158.8	2,206.3	2,036.1	2,209.2	2,037.8	1,951.7	△2.2	5.9
Savings	25,449.1	25,035.7	24,041.5	23,152.5	22,345.3	21,923.9	1.7	13.9
Installment	25.6	26.9	28.5	30.1	36.2	38.9	△4.8	△29.3
CD	115.0	262.2	197.6	328.3	547.3	852.0	△56.1	△79.0
Bills Sold	54.9	48.7	75.8	77.2	67.4	63.5	12.7	△18.5
R P	429.3	446.5	583.7	552.0	565.5	701.4	△3.9	△24.1
Financial Debenture	1,909.1	2,009.0	1,959.1	1,759.4	2,049.3	2,009.4	△5.0	△6.8
Trust Account	2,781.2	2,590.3	2,445.2	2,512.0	2,369.9	2,221.4	7.4	17.4
Total Deposits	32,923.0	32,625.6	31,367.5	30,620.7	30,018.7	29,762.2	0.9	9.7

☐ Loans

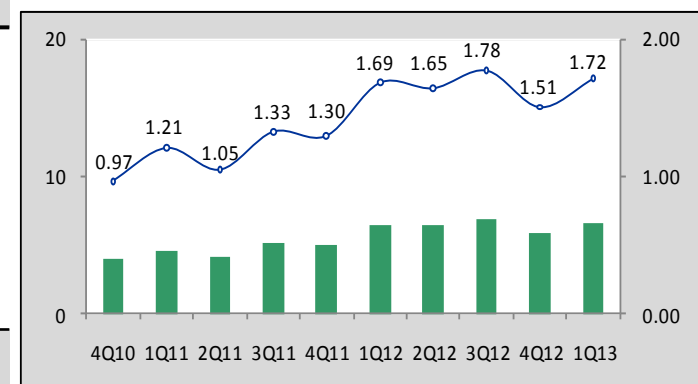
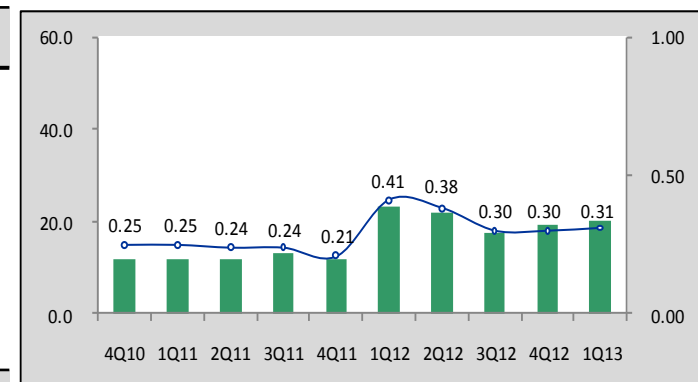
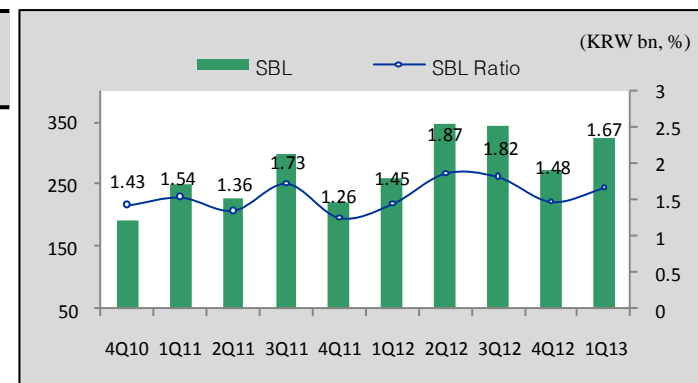
(KRW bn, %, Balance)	2013 1Q	2012				2011 4Q	QoQ	YoY
		4Q	3Q	2Q	1Q			
KRW Loans	27,140.5	25,962.8	25,499.7	24,893.4	23,664.0	22,866.5	4.5	14.7
Corporate	19,468.4	18,475.9	18,562.4	17,958.6	17,108.1	16,428.0	5.4	13.8
(SME)	17,354.2	16,638.3	16,765.5	16,306.5	15,742.5	15,231.6	4.3	10.2
(Large Corps)	2,114.2	1,837.6	1,796.9	1,652.1	1,365.6	1,196.4	15.1	54.8
Household	6,614.2	6,430.7	5,959.1	5,732.6	5,636.7	5,541.0	2.9	17.3
Public	1,057.9	1,056.2	978.2	1,202.2	919.2	897.5	0.2	15.1
Foreign Currency Loans	732.7	783.8	941.8	978.6	949.4	1,044.3	△6.5	△22.8
Trust Account	18.8	19.1	19.4	20.0	19.4	23.1	△1.6	△3.1
Others	1,520.3	1,333.0	1,454.8	1,410.0	1,316.9	1,369.8	14.1	15.4
Total Loans	29,412.3	28,098.7	27,915.7	27,302.0	25,949.7	25,303.7	4.7	13.3

6. Corporate Loan Portfolio

(KRW bn, %, Balance)	1Q 2013			4Q 2012		1Q 2012	
	Amount	Ratio	QoQ	Amount	Ratio	Amount	Ratio
Manufacturing Sectors	8,705.5	42.4	4.2	8,353.0	42.8	7,908.6	43.9
Steel Metal Products	2,484.2	12.1	3.3	2,405.4	12.3	2,438.0	13.5
Automobile Parts	1,929.4	9.4	2.6	1,880.1	9.6	1,764.4	9.8
Machinery	1,161.8	5.7	7.6	1,079.8	5.5	976.0	5.4
Petroleum, Rubber, etc.	965.1	4.7	3.1	936.5	4.8	920.3	5.1
Fabric	246.6	1.2	△2.7	253.5	1.3	242.6	1.3
Garment & Shoes	258.1	1.3	0.9	255.7	1.3	213.2	1.2
Kitchen Units	267.3	1.3	3.1	259.3	1.3	240.2	1.3
Electronics	598.6	2.9	9.4	547.0	2.8	465.7	2.6
Paper, Paper Mills	91.7	0.4	8.6	84.4	0.4	74.4	0.4
Others	702.7	3.4	7.9	651.3	3.3	573.8	3.2
Non-Manufacturing	11,820.8	57.6	5.7	11,179.1	57.2	10,118.7	56.1
Wholesale & Retail	2,280.6	11.1	4.1	2,190.0	11.2	1,968.3	10.9
Public	428.2	2.1	4.1	411.3	2.1	298.8	1.7
Construction & Engineering	1,675.5	8.2	17.4	1,427.7	7.3	1,361.6	7.6
Real Estate & Lease	2,902.1	14.1	2.6	2,828.1	14.5	2,474.8	13.7
Insurance & Financing	478.4	2.3	5.7	452.8	2.3	593.2	3.3
Transportation	1,326.2	6.5	1.3	1,309.4	6.7	1,182.3	6.6
Hotel & Food	459.2	2.2	8.2	424.5	2.2	385.4	2.1
Others	2,270.6	11.1	6.3	2,135.3	10.9	1,854.3	10.3
Total	20,526.3	100.0	5.1	19,532.1	100.0	18,027.3	100.0

7. Asset Quality

(KRW bn)	2013 1Q	2012				2011 4Q	
		4Q	3Q	2Q	1Q		
SME	Normal	18,613.9	17,823.8	18,059.1	17,638.7	17,231.9	16,795.5
	Precautionary	377.0	386.1	493.0	574.5	476.3	453.2
	Substandard	280.4	240.7	286.1	286.0	212.8	190.4
	Doubtful	20.4	14.7	30.3	18.8	19.6	14.1
	Expected Loss	22.2	17.7	27.6	42.5	27.4	15.5
	Total	19,313.9	18,483.0	18,896.1	18,560.5	17,968.0	17,468.7
Household	Normal	6587.3	6,406.6	5,936.6	5,712.4	5,609.8	5,536.0
	Precautionary	36.0	36.9	38.9	31.0	35.8	31.1
	Substandard	14.4	13.0	10.4	11.8	15.2	7.5
	Doubtful	4.4	3.8	5.0	5.9	4.0	3.1
	Expected Loss	1.5	2.3	2.3	4.3	4.1	1.0
	Total	6,643.6	6,462.6	5,993.2	5,765.4	5,668.9	5,578.7
Credit Card	Normal	368.9	375.8	374.8	373.4	364.4	372.1
	Precautionary	8.7	8.9	7.0	7.0	8.0	6.1
	Substandard	0.3	0.3	0.4	0.3	0.2	0.2
	Doubtful	3.5	3.2	2.9	3.3	2.5	3.2
	Expected Loss	2.8	2.4	3.6	2.8	3.7	1.6
	Total	384.2	390.6	388.7	386.8	378.8	383.2



8. Delinquency Ratio/Write-Offs & NPL Sales

□ Delinquency Ratio

(KRW bn, %)	2013 1Q	2012				2011			
		4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Total Delinquency Ratio	0.75	0.55	0.75	0.72	0.82	0.59	0.92	0.58	0.69
Overdue Amount	217.8	153.3	207.2	193.9	210.0	149.0	225.9	136.7	158.0
Loan Amount	29,106.5	27,774.7	27,528.8	27,023.0	25,616.7	25,091.4	24,619.5	23,598.9	22,918.4
SMEs	0.89	0.62	0.92	0.87	1.00	0.69	1.17	0.75	0.89
Overdue Amount	166.1	111.3	167.4	156.5	171.7	115.9	194.1	119.2	139.4
Loan Amount	18,677.2	17,889.2	18,251.7	17,904.1	17,246.3	16,853.6	16,590.3	15,959.7	15,644.9
Households	0.58	0.46	0.51	0.43	0.52	0.25	0.24	0.24	0.23
Overdue Amount	38.5	29.8	30.6	24.6	29.4	14.2	12.8	12.3	11.3
Loan Amount	6,632.9	6,449.8	5,978.5	5,752.5	5,656.1	5,564.0	5,352.9	5,041.0	4,830.6
Credit Card	2.40	2.13	2.38	2.07	2.36	1.59	1.61	1.31	1.46
Overdue Amount	9.2	8.3	9.2	8.0	8.9	6.1	6.1	5.1	5.5
Loan Amount	384.2	390.6	388.7	386.8	378.8	383.2	383.1	390.5	379.2

□ Write-Offs & NPL Sales

(KRW bn, %)	2013 1Q	2012				2011			
		4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Total Write-Offs	21.3	66.1	36.2	21.7	8.1	34.6	12.5	57.5	8.1
Corporate	16.0	59.7	29.3	17.0	8.0	30.6	10.1	53.8	5.5
Household	2.7	2.4	4.3	0.0	0.1	1.4	0.9	1.1	0.9
Credit Card	2.6	4.0	2.6	4.7	0.0	2.6	1.5	2.6	1.7
Total NPL Sales	25.1	62.3	0.0	26.8	0.0	92.9	0.0	69.9	0.0
(NPL Sales for SBL Loans)	(24.0)	(61.7)	(0.0)	(25.1)	(0.0)	(90.6)	(0.0)	(60.9)	(0.0)
Corporate	24.9	61.8	0.0	24.7	0.0	92.9	0.0	69.8	0.0
Household	0.0	0.5	0.0	2.1	0.0	0.0	0.0	0.0	0.0
Credit Card	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0

9. SME Industry/Collateral Delinquency Ratio

□ Delinquency Ratio by Industry

(KRW bn, %, Balance)	1Q 2013		4Q 2012		1Q 2012	
	Loan Amount	Delinquency Ratio	Loan Amount	Delinquency Ratio	Loan Amount	Delinquency Ratio
Manufacturing Sector	8,256.0	1.49	8,042.6	0.95	8,189.1	1.39
Non-Manufacturing Sector	10,421.2	0.42	9,846.6	0.36	9,057.2	0.64
Wholesale and Retail	2,435.1	0.55	2,262.9	0.72	2,193.8	0.38
Public & Administration	0.2	-	0.2	-	0.2	-
Construction	1,441.8	0.42	1,210.4	0.47	1,070.3	0.32
Real Estate & Lease	2,847.0	0.22	2,781.1	0.13	2,458.5	0.33
Finance and Insurance	230.8	-	239.9	-	283.5	-
Transportation & Communications	1,253.2	0.52	1,250.5	0.12	1,152.8	1.87
Hotel & Food	462.1	0.41	428.5	0.83	390.9	0.87
Others	1,751.1	0.54	1,673.0	0.28	1,507.2	0.88
Total	18,677.2	0.89	17,889.2	0.62	17,246.3	1.00

□ Delinquency Ratio by Types of Collateral

(KRW bn, %, Balance)	Total	Real Estate	Movable	Deposits	Guarantee	Unsecured
1Q 2013	0.89	1.36	0.48	0.00	0.77	0.50
Amount	(18,677.2)	(8,092.7)	(336.0)	(379.0)	(1,891.2)	(7,978.3)
4Q 2012	0.62	0.98	0.23	0.02	0.63	0.30
Amount	(17,889.2)	(7,810.1)	(101.1)	(401.2)	(1,763.3)	(7,813.6)
1Q 2012	1.00	1.62	0.12	0.02	0.41	0.57
Amount	(17,246.3)	(7,478.1)	(85.7)	(431.9)	(1,571.1)	(7,679.5)
4Q 2011	0.69	1.09	0.36	0.02	0.37	0.40
Amount	(16,853.6)	(7,286.1)	(111.5)	(422.9)	(1,408.1)	(7,625.0)

10. Household Loans

(KRW bn, %, %p, Balance)	2013 1Q	2012				2011 4Q	QoQ	YoY
		4Q	3Q	2Q	1Q			
Household Loans – Retail (KRW)	6,614.2	6,430.7	5,959.1	5,732.6	5,636.7	5,541.0	2.9	17.3
Total Secured Loans	5,692.5	5,535.2	5,143.6	4,924.6	4,847.9	4,722.4	2.8	17.4
Mortgage / Home Equity	3,198.1	3,082.8	2,673.2	2,672.6	2,732.4	2,768.1	3.7	17.0
(Avg. LTV)	(52.75)	(52.69)	(52.21)	(52.97)	(49.39)	(43.24)	0.06	3.36
Others	905.0	910.3	875.1	879.5	923.9	1,004.2	△0.6	△2.0
Group Loans	1,460.9	1,410.0	1,466.2	1,231.9	1,052.2	805.9	3.6	38.8
Government Pension Backed	128.5	132.1	129.1	140.6	139.4	144.2	△2.7	△7.8
Non-Collateralized	921.7	895.5	815.5	808.0	788.8	818.6	2.9	16.8
Government Workers	100.4	103.6	98.4	107.0	106.4	111.6	△3.1	△5.6
Large Corp. Employees	53.3	54.7	56.0	57.8	57.5	59.3	△2.6	△7.3
Student Loans	0.3	0.4	0.5	0.6	0.7	0.9	△25.0	△57.1
Clean Credit & Others	767.7	736.8	660.6	642.6	624.2	646.8	4.2	23.0

11. Credit Card Business

□ Asset Portfolio, Balance Sheet Summary & Source of Income

(KRW bn)

Portfolio	2013 1Q	2012				2011			
		4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Credit Purchase	1,025.6	1,011.3	966.4	966.3	946.3	920.8	898.3	878.0	836.6
Lump-sum	871.3	852.8	827.6	802.7	787.4	760.8	756.8	711.5	699.2
Installment	154.3	158.5	138.8	163.6	158.9	160.0	141.5	166.5	137.4
Cash Advance	99.9	105.4	103.9	109.1	103.0	110.3	108.6	110.6	111.8
Total	1,125.5	1,116.7	1,070.3	1,075.4	1,049.3	1,031.1	1,006.9	988.6	948.4
Balance	2013 1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Credit Purchase	333.9	337.8	337.1	332.4	324.2	326.1	326.1	333.3	321.1
Cash Advance	48.7	51.4	50.3	53.1	53.4	56.0	55.9	56.2	57.0
Re-aged Loans	1.6	1.4	1.3	1.3	1.2	1.1	1.1	1.1	1.2
Total	384.2	390.6	388.7	386.8	378.8	383.2	383.1	390.6	379.3
Income(Fees)	2013 1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Credit Purchase	18.5	18.9	18.7	18.6	21.0	19.1	18.5	18.9	19.1
Cash Advance	2.7	3.0	3.3	3.3	3.2	3.4	3.4	3.6	3.5
Re-aged Loans	0	0	0	0	0	0	0	0	0
Others	0.9	1.0	0.9	1.1	0.6	0.9	0.9	1.0	0.9
Total	22.1	22.9	22.9	23.0	24.8	23.4	22.8	23.5	23.6

V. Appendix (Non Bank)

1. B/S Summary / I/S Summary	34
2. BS Capital Portfolio	39
3. Group Networks & Major Industries	40
4. Busan Economy – At a Glance	41

1. B/S Summary / I/S Summary

□ BS Securities B/S Summary

(KRW bn, %, Balance)	13.1Q	12.4Q	12.3Q	12.2Q	12.1Q	11.4Q	QoQ	YoY
Assets	708.3	694.2	541.1	680.2	745.2	507.2	2.0	△5.0
Cash and Dues	81.4	56.7	131.5	78.8	213.4	75.0	43.6	△61.9
Securities	542.6	565.4	283.8	472.1	448.3	330.9	△4.0	21.0
Loans	22.6	24.3	26.8	28.6	26.4	26.1	△7.0	△14.4
Fixed Assets	5.0	4.9	5.1	5.2	5.3	4.7	2.0	△5.7
Other Assets	56.7	42.9	93.9	95.5	51.8	70.5	32.2	9.5
Liability & Shareholder's Equity	708.3	694.2	541.1	680.2	745.2	507.2	2.0	△5.0
Deposits	80.5	91.3	135.7	78.6	91.2	77.6	△11.8	△11.7
Borrowings	450.3	454.4	196.1	419.9	497.1	263.5	△0.9	△9.4
Other Liabilities	64.3	35.5	96.5	69.7	45.7	57.0	81.1	40.7
Shareholder's Equity	113.2	113.0	112.8	112.0	111.2	109.1	0.2	1.8

□ BS Securities I/S Summary

(KRW bn, %, Balance)	13.1Q	2012.12	12.4Q	12.3Q	12.2Q	12.1Q	2011.12	QoQ	YoY
Operating Revenue	26.2	88.4	20.6	27.6	20.3	19.9	48.9	27.2	31.7
Interest Revenue	4.4	16.9	2.2	4.5	5.3	4.9	5.7	100.0	△10.2
Fee & Commission Revenue	3.9	20.0	4.0	4.3	6.2	5.5	15.3	△2.5	△29.1
Others	17.9	51.5	14.4	18.8	8.8	9.5	27.9	24.3	88.4
Operating Expense	25.0	84.5	20.8	25.9	19.4	18.4	42.8	20.2	35.9
Interest Expense	1.5	10.3	1.8	2.8	3.2	2.5	1.6	△16.7	△40.0
Fee & Commission Expense	1.6	7.5	1.4	2.0	2.1	2.0	4.6	14.3	△20.0
Others	14.7	38.5	11.1	13.5	7.0	6.9	16.4	32.4	113.0
SG&A	7.2	28.2	6.5	7.6	7.1	7.0	20.2	10.8	2.9
Provision Expense	-	-	-	-	-	-	-	-	-
Earnings Before Income Tax	1.2	3.9	△0.2	1.7	0.9	1.5	6.1	△700.0	△20.0
Income Tax Expenses	0.5	1.1	△0.2	0.5	0.3	0.5	1.5	△350.0	0.0
Net Income	0.7	2.8	0.0	1.2	0.6	1.0	4.6	-	△30.0

1. B/S Summary / I/S Summary

□ BS Capital B/S Summary

(KRW bn, %, Balance)	13.1Q	12.4Q	12.3Q	12.2Q	12.1Q	11.4Q	QoQ	YoY
Assets	2,024.4	1,722.0	1,479.9	1,275.3	1,096.7	918.1	17.6	84.6
Cash and Dues	37.4	28.1	6.8	61.6	23.2	27.4	33.1	61.2
Securities	0.0	0.0	0.0	0.0	0.0	0.0	-	-
Loans	670.0	602.3	549.2	452.1	460.8	426.6	11.2	45.4
Durables Installment Financing Assets	659.1	510.6	407.0	321.3	235.3	134.4	29.1	180.1
Leased Assets	622.2	550.2	485.8	413.3	350.8	308.2	13.1	77.4
Fixed Assets	3.6	3.3	3.4	3.1	3.1	2.0	9.1	16.1
Other Assets	32.1	27.5	27.7	23.9	23.5	19.5	16.7	36.6
Liability & Shareholder's Equity	2,024.4	1,722.0	1,479.9	1,275.3	1,096.7	918.1	17.6	84.6
Borrowings	1,596.3	1,327.5	1,165.8	988.8	889.0	729.4	20.2	79.6
Other Liabilities	192.9	166.0	141.6	119.3	95.2	80.8	16.2	102.6
Shareholder's Equity	235.2	228.5	172.5	167.2	112.5	107.9	2.9	109.1

□ BS Capital I/S Summary

(KRW bn, %, Balance)	13.1Q	2012.12	12.4Q	12.3Q	12.2Q	12.1Q	2011.12	QoQ	YoY
Operating Revenue	52.7	156.4	47.5	41.8	36.2	30.9	62.2	10.9	70.6
Interest Revenue	44.5	136.5	42.5	35.1	31.3	27.6	59.9	4.7	61.2
Fee & Commission Revenue	2.4	19.2	4.9	6.4	4.6	3.3	2.3	△51.0	△27.3
Others	5.8	0.7	0.1	0.3	0.3	-	0.0	-	-
Operating Expense	43.8	128.2	39.3	34.8	29.2	24.9	49.9	11.5	75.9
Interest Expense	17.0	52.6	15.7	13.8	12.5	10.6	22.5	8.3	60.4
Fee & Commission Expense	0.5	1.0	△0.5	0.3	0.5	0.7	0.6	-	△28.6
Others	5.1	0.2	△0.6	0.2	0.4	0.2	2.5	-	-
SG&A	6.9	31.8	11.4	8.5	6.9	5.0	9.7	△39.5	38.0
Provision Expense	14.3	42.6	13.3	12.0	8.9	8.4	14.6	7.5	70.2
Earnings Before Income Tax	8.9	28.2	8.2	7.0	7.0	6.0	12.3	8.5	48.3
Income Tax Expenses	2.1	7.0	1.9	1.7	2.1	1.3	2.4	10.5	61.5
Net Income	6.8	21.2	6.3	5.3	4.9	4.7	9.9	7.9	44.7

1. B/S Summary / I/S Summary

□ BS MSB B/S Summary

(KRW bn, %, Balance)	13.1Q	12.4Q	12.3Q	12.2Q	12.1Q	QoQ	YoY
Total Assets	740.1	662.3	596.4	668.3	671.5	11.7	10.2
Total Deposits	592.5	517.8	453.1	526.9	518.7	14.4	14.2
KRW Deposits	592.5	517.8	453.1	526.9	518.7	14.4	14.2
Others	-	-	-	-	-	-	-
Total Credits	542.6	495.8	425.9	487.3	478.0	9.4	13.5
Total Loans	542.6	495.8	425.9	487.3	478.0	9.4	13.5
KRW Loans	525.1	486.6	411.4	470.2	459.4	7.9	14.3
Others	17.5	9.2	14.5	17.1	18.6	90.2	△5.9
Guarantees	-	-	-	-	-	-	-
Total Securities	29.4	11.2	11.8	13.1	13.5	162.5	117.8
Shareholder's Equity	122.5	119.8	118.4	114.8	114.6	2.3	6.9

□ BS MSB I/S Summary

(KRW bn, %, Balance)	13.1Q	2012.12	12.4Q	12.3Q	12.2Q	12.1Q	QoQ	YoY
Operating Revenue	13.3	60.3	12.5	11.3	14.6	21.9	6.4	△39.3
Interest Revenue	13.1	58.8	12.2	10.9	14.3	21.3	7.4	△38.5
Fee & Commission Revenue	0.0	0.4	0.0	0.1	0.0	0.3	-	△100.0
Others	0.2	1.1	0.3	0.3	0.3	0.3	△33.3	△33.3
Operating Expense	10.2	54.4	11.0	7.2	14.3	21.9	△7.3	△53.4
Interest Expense	5.4	24.8	5.1	5.6	6.3	7.8	5.9	△30.8
Fee & Commission Expense	0.1	0.9	0.3	0.3	0.2	0.1	△66.7	0.0
Others	1.0	17.4	3.7	12.0	0.8	0.9	△73.0	11.1
SG&A	3.0	12.9	3.0	2.6	3.6	3.7	0.0	△18.9
Provision Expense	0.7	△1.6	△1.1	△13.3	3.4	9.4	-	△92.6
Earnings Before Income Tax	3.1	5.9	1.5	4.1	0.3	0.0	106.7	-
Income Tax Expenses	0.7	0.6	△0.1	0.6	0.1	0.0	-	-
Net Income	2.4	5.3	1.6	3.5	0.2	0.0	50.0	-

1. B/S Summary / I/S Summary

□ BS Credit Information B/S Summary

(KRW bn, %, Balance)	13.1Q	12.4Q	12.3Q	12.2Q	12.1Q	11.4Q	QoQ	YoY
Assets	6.1	5.8	5.7	5.5	5.4	5.2	5.2	13.0
Cash and Dues	5.2	5.4	5.0	4.8	4.6	4.7	△3.7	13.0
Securities	0.0	0.0	0.0	0.0	0.0	0.0	-	-
Fixed Assets	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0
Other Assets	0.8	0.3	0.6	0.6	0.7	0.4	166.7	14.3
Liability & Shareholder's Equity	6.1	5.8	5.7	5.5	5.4	5.2	5.2	13.0
Other Liabilities	0.4	0.3	0.3	0.3	0.3	0.2	33.3	33.3
Shareholder's Equity	5.7	5.5	5.4	5.2	5.1	5.0	3.6	11.8

□ BS Credit Information I/S Summary

(KRW bn, %, Balance)	13.1Q	2012.12	12.4Q	12.3Q	12.2Q	12.1Q	2011.12	QoQ	YoY
Operating Revenue	0.70	2.58	0.66	0.67	0.67	0.58	2.40	6.1	20.7
Interest Revenue	0.04	0.19	0.05	0.05	0.05	0.04	0.17	△20.0	0.0
Fee & Commission Revenue	0.66	2.39	0.61	0.62	0.62	0.54	2.23	8.2	22.2
Others	-	-	-	-	-	-	-	-	-
Operating Expense	0.45	1.87	0.46	0.49	0.49	0.43	1.74	△2.2	4.7
Interest Expense	-	-	-	-	-	-	-	-	-
Fee & Commission Expense	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-
SG&A	0.45	1.87	0.46	0.49	0.49	0.43	1.74	△2.2	4.7
Provision Expense	-	-	-	-	-	-	-	-	-
Earnings Before Income Tax	0.25	0.71	0.20	0.18	0.18	0.15	0.66	25.0	66.7
Income Tax Expenses	0.06	0.17	0.04	0.05	0.05	0.03	0.13	50.0	100.0
Net Income	0.19	0.54	0.16	0.13	0.13	0.12	0.53	18.8	58.3

1. B/S Summary / I/S Summary

□ BS Information System I/S Summary

	13.1Q	2012.12	12.4Q	12.3Q	12.2Q	12.1Q	2011.12	QoQ	YoY
(KRW bn, %, Balance)									
Net Interest Income	0.0	0.1	0.1	0.0	0.0	0.0	0.0	△100.0	-
Net Fee Income	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	-
Others	1.5	5.1	1.4	1.5	1.3	0.9	0.9	7.1	66.7
SG&A(-)	1.3	4.7	1.4	1.4	1.1	0.8	0.9	△7.1	62.5
Provision Expense(-)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	-
Earnings Before Income Tax	0.2	0.5	0.1	0.1	0.2	0.1	0.0	100.0	100.0
Income Tax Expenses(-)	0.0	0.1	0.0	0.0	0.1	0.0	0.0	-	-
Net Income	0.2	0.4	0.1	0.1	0.1	0.1	0.0	100.0	100.0

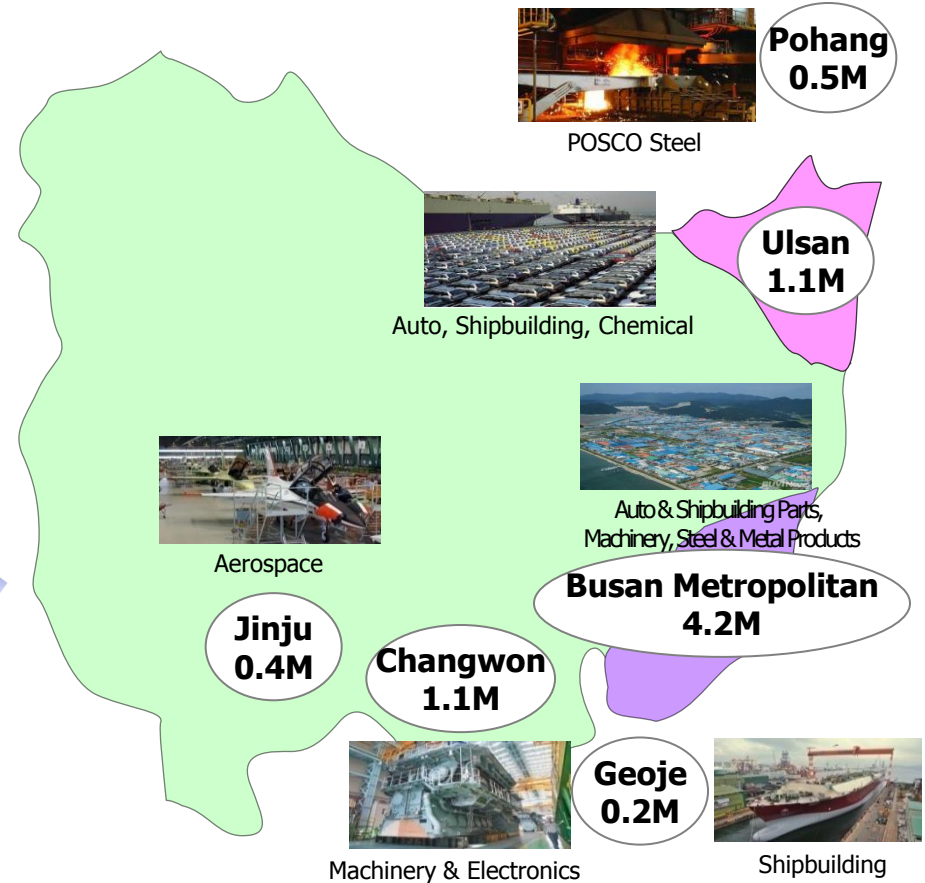
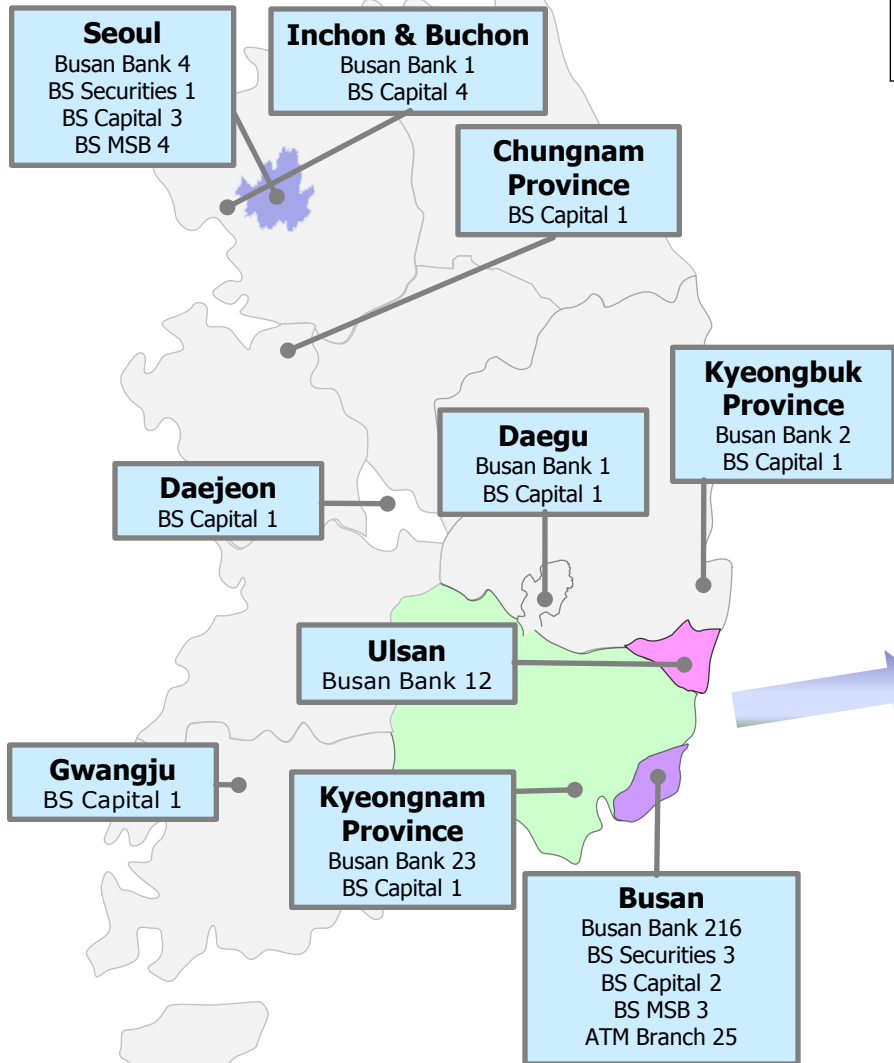
2. BS Capital Portfolio

	1Q13	Portion	QoQ	4Q12	3Q12	2Q12	1Q12	4Q11	4Q10
(KRW bn, %, Balance)									
Total	1,946.9	100.0	17.3	1,659.5	1,435.8	1,179.6	1,041.2	862.0	111.6
Loans	604.7	31.1	10.2	548.7	494.9	396.1	405.2	369.2	56.9
Household	272.5	14.0	16.2	234.6	205.1	178.5	155.6	140.5	28.4
Corporate	332.2	17.1	5.8	314.1	289.8	217.6	249.6	228.7	28.5
Auto Financing	779.5	40.0	27.8	609.9	499.1	401.3	293.4	193.0	4.1
Commercial Vehicle	337.4	17.3	25.8	268.3	243.7	220.9	175.8	112.8	3.7
Passenger Vehicle	442.1	22.7	29.4	341.6	255.4	180.4	117.6	80.2	0.4
Lease/Installments	562.7	28.9	12.3	500.9	441.8	382.2	342.6	299.8	50.6
Machine Tools	216.3	11.1	10.5	195.7	176.5	152.8	133.1	117.9	18.2
Medical Instruments	210.0	10.8	12.1	187.4	167.4	146.7	132.5	118.2	13.6
Others	136.4	7.0	15.8	117.8	97.9	82.7	77.0	63.7	18.8

3. Group Networks & Major Industries

- ❑ **Networks across Korea**(as of March 2013)
 - Busan Bank 261(Qingdao Branch, Vietnam Office included), BS Securities 4, BS Capital 15, BS MSB 7

- ❑ **Population & Major Industries**
 - Southeastern Conurbation (7.5M, 15.4% of Total Population), making up 17.6% of GRDP(2011)
 - Exports : 182.5 USD bn(2011)
 - Imports : 132.9 USD bn(2011)



1) Southeastern region includes Busan, Ulsan, and Kyeongnam

4. Busan Economy – At a Glance¹⁾

□ Overview & Outlook

- Busan's regional economy has maintained similar levels of economic conditions as the previous year while still maintaining better performance than other regions amongst the global uncertainties in Europe.
- In addition, Busan has shown continuous development projects including the Moonhyun Financial District, North Port Redevelopment, East Busan Tourism Complex.

Indicators	13.1	Change(YoY) ²⁾	12.12	12.11	Details
Composite Leading Index ³⁾	104.6	1.0% ↑	103.6	103.2	Due to favorable Shipment Index of Intermediate Materials etc., the composite leading index is maintaining an upward trend
Industrial Production (2005=100)	107.1	5.7% ↑	109.1	106.0	Industries including textile goods, primary metal etc. have shown an upward trend(YoY) 2 months consecutively
Unemployment Rate(%) (Based on February, January & December)	5.5	0.9%p ↑	4.3	4.0	Unemployment rate for February went up due to seasonal reasons Employment rate showing continuous upward trend 20 months consecutively
Consumer Prices (Based on February, January & December)	108.6	1.7% ↑	108.3	107.5	Due to the drop in agricultural & petroleum prices, the increase trend in consumer prices has been stabilized
Export (USD mn)	968	3.0% ↑	1,081	1,132	Automobile parts continue to see growth in the US, China etc. Marine vessel structure & components are showing increased demand in Panama, Hong Kong etc. leading to continued export growth
Sales at Large Retailers (KRW bn)	469	△13.2% ↓	542	524	Due to the increase in mandatory closing days for hypermarkets and the late holiday effect(Lunar New Year in February), sales have shown a downward trend
SMEs Operation Ratio (%)	86.2	△4.1%p ↓	86.2	86.0	Overall maintaining an operating ratio over 80% Particularly active in machinery(97.7%), shipbuilding components(91.5%) & auto parts(87.2%)
House Prices (2011.6=100) (Based on February, January & December)	105.8	△0.1% ↓	105.8	106.0	The rate has slightly gone down due to the February's new subscription for apartments in the Haeundae area; however, the housing prices are still maintained at a higher level than other areas
Container Handling (1,000 TEU)	1,370	0.1% ↑	1,424	1,390	Due to global economic contractions & depressed domestic demand etc. in January, the import & transshipment cargo volume declined, but with the YoY growth in export freights, the overall containers handled increased

Note. 1) Data from Busan Economic Promotion Agency's March release of Economic Trend in Busan

2) Monthly comparison for Composite Leading Index, all others YoY comparison

3) Housing Construction Permit, Net Capital Good Import, Capital Goods Expenditure, Net Barter Terms of Trade, Shipment Index of Intermediate Materials, KOSPI, CSI, CAPEX