

# 2014 1Q Financial Results

(May 9, 2014)

DATA SAMPLE PART 01:  
The financial results of the Group for the first quarter of 2014 are as follows: Total revenue of Rp. 1,100 billion, Total operating profit of Rp. 150 billion, Total profit of Rp. 100 billion, Total dividend of Rp. 50 billion, Total cash and cash equivalents of Rp. 200 billion, Total assets of Rp. 5,000 billion, Total liabilities of Rp. 4,000 billion, Total equity of Rp. 1,000 billion.

DATA SAMPLE PART 02:  
The Group's financial results for the first quarter of 2014 are as follows: Total revenue of Rp. 1,100 billion, Total operating profit of Rp. 150 billion, Total profit of Rp. 100 billion, Total dividend of Rp. 50 billion, Total cash and cash equivalents of Rp. 200 billion, Total assets of Rp. 5,000 billion, Total liabilities of Rp. 4,000 billion, Total equity of Rp. 1,000 billion.

DATA SAMPLE PART 03:  
The Group's financial results for the first quarter of 2014 are as follows: Total revenue of Rp. 1,100 billion, Total operating profit of Rp. 150 billion, Total profit of Rp. 100 billion, Total dividend of Rp. 50 billion, Total cash and cash equivalents of Rp. 200 billion, Total assets of Rp. 5,000 billion, Total liabilities of Rp. 4,000 billion, Total equity of Rp. 1,000 billion.

DATA SAMPLE PART 04:  
The Group's financial results for the first quarter of 2014 are as follows: Total revenue of Rp. 1,100 billion, Total operating profit of Rp. 150 billion, Total profit of Rp. 100 billion, Total dividend of Rp. 50 billion, Total cash and cash equivalents of Rp. 200 billion, Total assets of Rp. 5,000 billion, Total liabilities of Rp. 4,000 billion, Total equity of Rp. 1,000 billion.

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### 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.

• Fiscal Year End for BS MSB is June 30

# *I. 1Q 2014 Group Results*

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# 1. Earnings Highlights

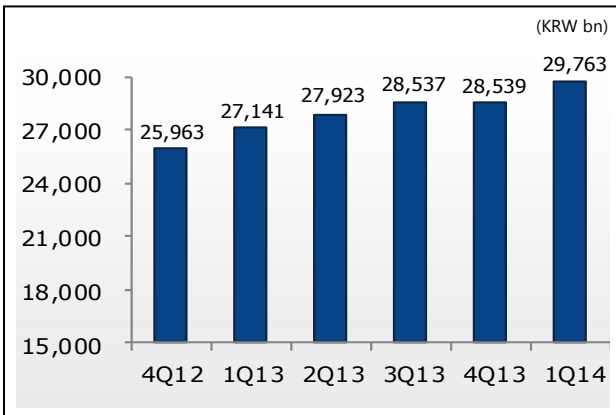
**FY Group Net Income**  
**100.2 KRW bn**  
 (Up by 6.1%,  
 <5.8 KRW bn> YoY)

- ❖ **1Q14 Group Net Income : 100.2 KRW bn, up by 391.2% QoQ, up by 6.1% YoY**
  - **Consolidated Bank Net Income 98.4 KRW bn, up by 123.1% QoQ, up by 7.8% YoY**
  - **Consolidated Non Bank Net Income 11.6 KRW bn, net gain on QoQ, up by 12.6% YoY**
    - ※ 1Q14 Net Income : Financial Group 100.2 KRW bn, Bank 98.4 KRW bn, Securities 0.1 KRW bn, Capital 8.8 KRW bn, MSB 2.4 KRW bn, Credit Information 0.2 KRW bn, Information System 0.1 KRW bn, Exclude Unconsolidated Portion 9.8 KRW bn(Net Income in Non-Controlling Interest △1.4 KRW bn)

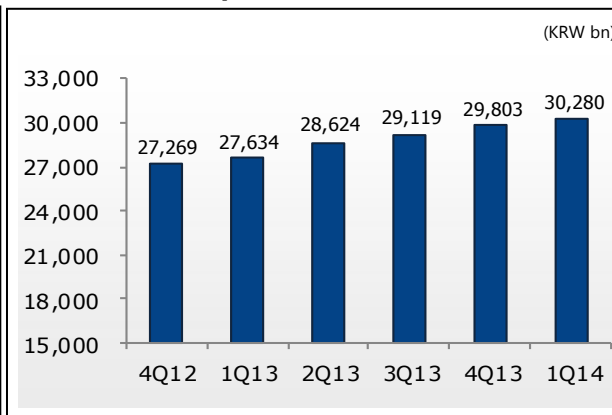
**Group Total Assets**  
**52,557.0 KRW bn**  
 (Up by 9.3%,  
 <4,469.9 KRW bn> YoY)

- ❖ **1Q14 Group Total Assets : 52,557.0 KRW bn, up by 2.8% QoQ, up by 9.3% YoY**
  - **Bank : 48,156.8 KRW bn, up by 2.3% QoQ, up by 7.9% YoY**
  - **Non-Bank : 4,369.4 KRW bn, up by 7.6% QoQ, up by 25.4% YoY**
    - ※ Securities 619.9 KRW bn, Capital 3,049.5 KRW bn, MSB 686.2 KRW bn, Credit Information 6.8 KRW bn, Information System 7.0 KRW bn
    - ※ Financial Group 3,524.5 KRW bn, Unconsolidated Portion : △3,493.7 KRW bn

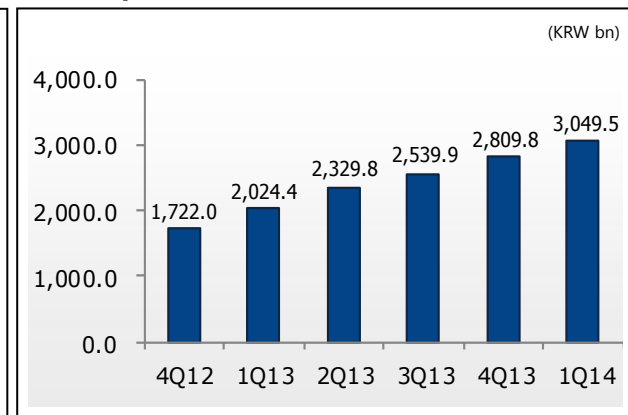
☐ Bank KRW Credits



☐ Bank KRW Deposits



☐ BS Capital Total Assets



## 2. I/S Summary

### 1Q14 Results by Business

(KRW bn)	Group	Bank	Securities	Capital	MSB	Credit Information	Information System	Consolidation Change
Net Interest Income	307.8	267.1	1.2	37.2	7.9	0.0	0.0	△5.6
Net Fee Income	30.1	23.0	3.5	3.6	0.0	0.7	0.0	△0.7
Others	△4.8	△7.8	2.3	0.7	△0.8	0.0	1.9	△1.1
SG&A(-)	136.5	113.7	6.8	9.8	2.9	0.5	1.7	1.1
Provision Expense(-)	61.6	40.1	0.0	20.1	1.4	0.0	0.0	0.0
Non-Operating Income	△0.9	△1.0	0.0	0.0	0.0	0.0	0.0	0.1
Earnings Before Income Tax	134.1	127.5	0.2	11.6	2.8	0.2	0.2	△8.4
Income Tax Expenses(-)	32.5	29.1	0.1	2.8	0.4	0.0	0.1	0.0
Net Income	101.6	98.4	0.1	8.8	2.4	0.2	0.1	△8.4
Net Income in Non-Controlling Interest	△1.4	0.0	0.0	0.0	0.0	0.0	0.0	△1.4
Net Income in Controlling Interest	<b>100.2</b>	<b>98.4</b>	<b>0.1</b>	<b>8.8</b>	<b>2.4</b>	<b>0.2</b>	<b>0.1</b>	<b>△9.8</b>

## 2. I/S Summary

### □ Group Level Results

	2014 1Q	2013					QoQ	YoY
		2013.12	4Q	3Q	2Q	1Q		
(KRW bn, %)								
Net Interest Income	<b>307.8</b>	1,154.4	299.2	293.5	288.6	273.1	2.9	12.7
Net Fee Income	<b>30.1</b>	85.2	21.4	21.8	19.3	22.7	40.7	32.6
Others	<b>△4.8</b>	△24.2	△13.9	3.0	△15.8	2.5	-	Net Loss
SG&A(-)	<b>136.5</b>	573.8	178.2	135.6	132.4	127.6	△23.4	7.0
Provision Expense(-)	<b>61.6</b>	228.8	101.0	48.0	36.1	43.7	△39.0	41.0
Non-Operating Income	<b>△0.9</b>	△9.9	△0.7	△5.3	△2.0	△1.9	-	-
Earnings Before Income Tax	<b>134.1</b>	402.9	26.8	129.4	121.6	125.1	400.4	7.2
Income Tax Expenses(-)	<b>32.5</b>	97.4	5.4	32.5	28.8	30.7	501.9	5.9
Net Income	<b>101.6</b>	305.5	21.4	96.9	92.8	94.4	374.8	7.6
Net Income in Non-Controlling Interest	<b>△1.4</b>	△1.0	△1.0	0.0	0.0	0.0	-	-
Net Income in Controlling Interest	<b>100.2</b>	304.5	20.4	96.9	92.8	94.4	391.2	6.1

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

#### □ Group Total Lending

(KRW bn, %)	1Q14	4Q13	QoQ
Cash and Dues	<b>1,848.3</b>	1,860.9	△0.7
Securities	<b>7,865.9</b>	7,833.8	0.4
Loans & Receivables	<b>36,880.5</b>	36,200.2	1.9
Derivative Assets	<b>100.4</b>	120.0	△16.3
Fixed Assets & Investment Assets	<b>517.1</b>	508.7	1.7
Intangible Assets	<b>129.6</b>	134.9	△3.9
Others	<b>330.9</b>	258.4	28.1
Total Assets	<b>47,672.7</b>	46,916.9	1.6

#### □ Group Total Funding

(KRW bn, %)	1Q14	4Q13	QoQ
Deposits	<b>31,506.5</b>	31,058.9	1.4
Borrowings	<b>9,482.8</b>	9,131.3	3.8
Derivatives	<b>73.5</b>	90.2	△18.5
Others	<b>2,961.7</b>	3,035.6	△2.4
Total Liabilities	<b>44,024.5</b>	43,316.0	1.6
Shareholder's Equity	<b>3,648.2</b>	3,600.9	1.3
Total Liabilities & Shareholder's Equity	<b>47,672.7</b>	46,916.9	1.6

#### □ Asset Quality

(%, %p)	1Q14	4Q13	3Q13	2Q13	1Q13	QoQ
Substandard & Below Ratio	<b>1.32</b>	1.30	1.45	1.45	1.30	0.02
Coverage Ratio	<b>119.80</b>	120.90	102.74	102.36	115.58	△1.10
Delinquency Ratio	<b>0.90</b>	0.77	0.83	0.78	0.90	0.13

#### □ Capital Adequacy

(%, %p)	1Q14 <sup>1)</sup>	4Q13 <sup>1)</sup>	3Q13 <sup>2)</sup>	2Q13 <sup>2)</sup>	1Q13 <sup>2)</sup>	QoQ
BIS Ratio	<b>13.10</b>	13.85	15.43	14.25	14.41	△0.75
Tier I	<b>9.59</b>	9.75	10.79	10.53	10.59	△0.16
Core Tier I	<b>9.32</b>	9.46	-	-	-	△0.14

1) Basel III 2) Basel I

## 4. Profitability / Dividend Payout

### Profitability

(%, %p)	1Q14	4Q13	3Q13	2Q13	1Q13	QoQ
<b>ROA</b>	<b>0.86</b>	0.67	0.84	0.84	0.86	0.19
<b>ROE</b>	<b>11.37</b>	9.01	11.30	11.31	11.53	2.36

### Dividend Payout

(%, Won, KRW bn)	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002
<b>Dividend Yield(FV)</b>	5.6	6.6	7.0	5.0	3.2	4.0	11.4	8.4	8.1	6.0	5.4	6.0
<b>Dividend Yield(MV)<sup>1)</sup></b>	1.8	2.4	3.1	1.7	1.1	3.2	3.6	3.5	3.0	3.8	4.0	5.9
<b>Dividend per share</b>	280	330	350	250	160	200	570	420	405	300	270	300
<b>Dividend Paid(bn)</b>	541	63.8	67.7	46.7	29.9	29.3	83.6	61.6	59.4	44.0	39.6	44.0
<b>Payout Ratio(%)<sup>2)</sup></b>	17.8	17.7	16.9	14.0	12.2	10.7	30.9	33.5	33.2	33.2	32.7	29.7

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

(Accumulated, %, KRW bn)

**BS Financial Group**

Establishment : 2011.03.15  
 Total Assets : 52,557.0  
 Net Income : 100.2  
 Employees : 4,696

**Bank**

Establishment : 1967.10.10  
 Branches : 266(China & Vietnam Office Included)  
 Employees : 3,754

**Securities**

Establishment : 1997.06.02  
 (Securities Added : 2009.11)  
 Branches : 4  
 Employees : 182

**Capital**

Establishment : 2010.07.15  
 Branches : 20  
 Employees : 447

**MSB**

Establishment : 2011.12.13  
 Branches : 7  
 Employees : 118

**Credit Info.**

Establishment : 2003.06.17  
 Industry : Collection  
 Employees : 21

**Info. System**

Establishment : 2011.05.20  
 Industry : IT related  
 Employees : 116

Total Shares Owned
100 %
Total Assets
48,156.8
Net Income
98.4

Total Shares Owned
100 %
Total Assets
619.9
Net Income
0.1

Total Shares Owned
100 %
Total Assets
3,049.5
Net Income
8.8

Total Shares Owned
100 %
Total Assets
686.2
Net Income
2.4

Total Shares Owned
100 %
Total Assets
6.8
Net Income
0.2

Total Shares Owned
100 %
Total Assets
7.0
Net Income
0.1

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

## *II. 1Q 2014 Bank Results*

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# 1. Earnings Highlights

## Growth

- ❖ **Total Credits : up by 7.9% (2,332.2 KRW bn) YoY**
  - KRW Loans up by 9.7% (2,622.1 KRW bn) YoY
- ❖ **Total Deposits : up by 7.7% (2,540.8 KRW bn) YoY**
  - KRW Deposits up by 9.6% (2,646.7 KRW bn) YoY
- ❖ **LDR : 97.23%, down by 0.11%p QoQ**

## Asset Quality

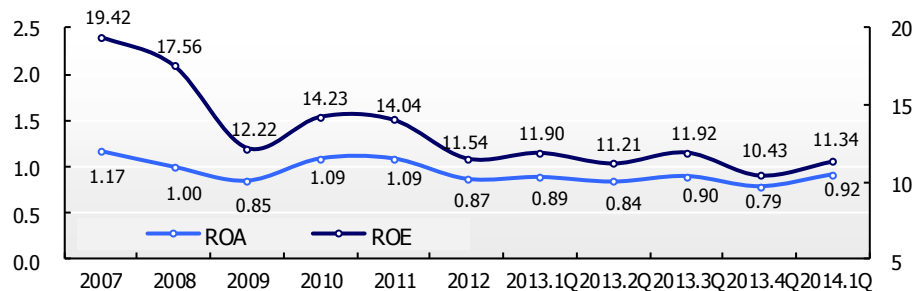
- ❖ **S&B Loan Ratio : 1.16%, down by 0.07%p YoY**
- ❖ **Delinquency Ratio : 0.64%, down by 0.11%p YoY**
- ❖ **Real Estate PF Delinquency Ratio : 0%**
- ❖ **Real Estate SBL Ratio : 3.82%**

## Profitability

- ❖ **Top Line**
  - ▶ **1Q Net Interest Income at 267.1 KRW bn, up by 2.8% QoQ, up by 12.4% YoY**
  - ▶ **1Q NIM 2.55%, up by 0.09%p QoQ, up by 0.10%p YoY**
- ❖ **Bottom Line**
  - ▶ **Annualized Credit Cost : 0.50%, up by 0.06%p QoQ, up by 0.11%p YoY**
  - ▶ **Annualized Cost Income Ratio : 40.29%, down by 6.97%p QoQ, down by 2.24%p YoY**
  - ▶ **1Q Net Income : 98.4 KRW bn, up by 123.1% QoQ, up by 7.8% YoY**

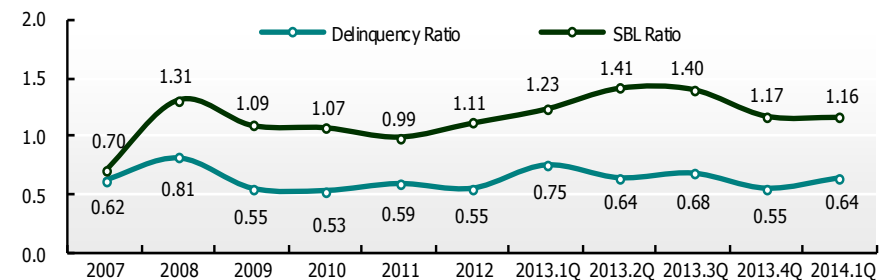
□ ROA / ROE

(%)



□ Asset Quality

(%)



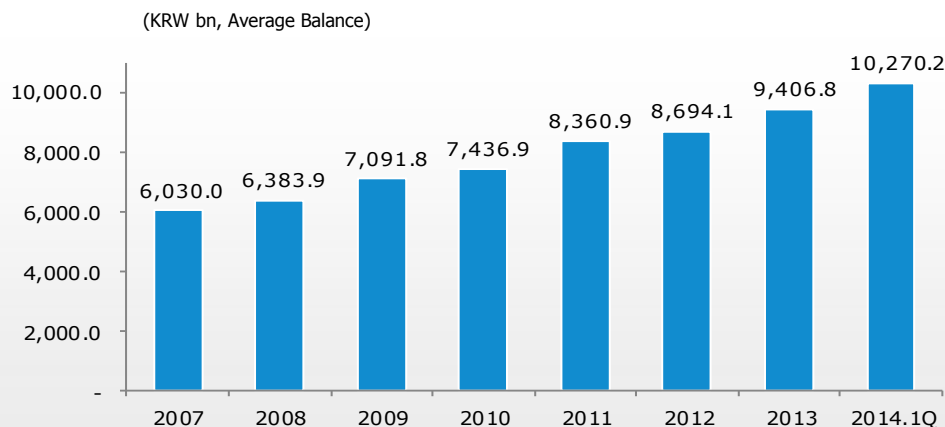
## 2. Assets & Deposits<sup>1)</sup>

(KRW bn, %, Balance)	2014 1Q	2013				2012 4Q	QoQ	YoY
		4Q	3Q	2Q	1Q			
<b>Total Assets</b>	<b>48,156.8</b>	47,095.1	46,314.9	45,218.6	44,640.6	43,247.3	2.3	7.9
Bank Account	<b>43,008.0</b>	42,593.2	42,282.9	41,620.8	41,155.7	39,835.0	1.0	4.5
Trust Account	<b>5,148.8</b>	4,501.9	4,032.0	3,597.8	3,484.9	3,412.3	14.4	47.7
<b>Total Deposits</b>	<b>35,463.8</b>	34,869.9	34,413.7	33,770.5	32,923.0	32,625.6	1.7	7.7
Bank Account	<b>32,081.3</b>	31,653.2	31,317.9	30,768.5	30,141.8	30,035.3	1.4	6.4
Won Deposits	<b>30,280.2</b>	29,802.5	29,118.6	28,623.7	27,633.5	27,268.9	1.6	9.6
Demand	<b>2,393.3</b>	2,251.7	2,201.3	2,295.1	2,158.8	2,206.3	6.3	10.9
Savings & Time	<b>27,867.3</b>	27,529.8	26,894.9	26,303.9	25,449.1	25,035.7	1.2	9.5
Installment	<b>19.6</b>	21.0	22.4	24.7	25.6	26.9	△6.7	△23.4
CD	<b>84.2</b>	66.1	125.8	146.1	115.0	262.2	27.4	△26.8
Trust Account	<b>3,382.5</b>	3,216.7	3,095.8	3,002.0	2,781.2	2,590.3	5.2	21.6
<b>Total Credits</b>	<b>31,744.5</b>	30,505.9	30,667.4	30,184.6	29,412.3	28,098.7	4.1	7.9
Total Loans	<b>30,850.6</b>	29,665.9	29,716.8	29,219.8	28,525.3	27,230.7	4.0	8.2
KRW Loans	<b>29,762.6</b>	28,538.7	28,537.4	27,923.1	27,140.5	25,962.8	4.3	9.7
SMEs	<b>18,892.0</b>	18,118.2	18,191.2	17,780.6	17,354.2	16,638.3	4.3	8.9
Households	<b>6,807.1</b>	6,827.2	6,872.4	6,821.5	6,614.2	6,430.7	△0.3	2.9
Guarantees	<b>893.9</b>	840.0	950.6	964.8	887.0	868.0	6.4	0.8
<b>Total Securities</b>	<b>8,798.1</b>	8,735.3	8,423.6	8,313.5	8,344.8	8,420.3	0.7	5.4
Bank Account	<b>7,167.5</b>	7,158.5	6,897.3	6,889.0	7,000.8	7,175.4	0.1	2.4
Trust Account	<b>1,630.6</b>	1,576.8	1,526.3	1,424.5	1,344.0	1,244.9	3.4	21.3
<b>Shareholders' Equity</b>	<b>3,571.0</b>	3,472.4	3,269.6	3,172.3	3,099.3	2,999.4	2.8	15.2

1) Based on the Bank's Unconsolidated Financial Statements

### 3. Low-Cost Deposits

#### □ Growth Records



#### □ Funding Costs

(%, Accumulated)	1Q14	4Q13	3Q13	4Q12
Demand Deposits	<b>0.22</b>	0.25	0.30	0.24
Savings Deposits	<b>0.14</b>	0.14	0.14	0.14
Corporate Savings Deposits	<b>1.44</b>	1.51	1.64	1.74
<b>Total</b>	<b>0.58</b>	0.59	0.67	0.67

(KRW bn, %, %p, Average Balance)	2014 1Q	2013				2012 4Q	QoQ	YoY
		4Q	3Q	2Q	1Q			
<b>Low-Cost Deposits (A)</b>	<b>10,270.2</b>	9,406.8	9,359.6	9,362.2	9,260.2	8,694.1	9.2	10.9
<b>Demand Deposits</b>	<b>2,204.0</b>	2,082.2	2,073.6	2,064.4	2,030.8	1,951.7	5.8	8.5
<b>Savings Deposits</b>	<b>4,714.8</b>	4,372.1	4,313.3	4,260.1	4,190.6	3,997.7	7.8	12.5
<b>Corporate Savings Deposits</b>	<b>3,351.4</b>	2,952.5	2,972.7	3,037.7	3,038.8	2,744.7	13.5	10.3
Deposits in KRW (B)	<b>30,052.2</b>	28,461.4	28,145.8	27,750.3	27,255.9	25,215.8	5.6	10.3
<b>Total Deposits (Bank Account) (C)</b>	<b>31,823.0</b>	30,764.3	30,507.1	30,233.7	29,965.3	28,136.3	3.4	6.2
Total Deposits (Bank + Trust Account)(D)	<b>35,134.4</b>	33,729.8	33,411.1	33,050.6	32,648.3	30,529.0	4.2	7.6
Low-Cost Deposits/Won Deposits(A/B)	<b>34.17</b>	33.05	33.25	33.74	33.97	34.48	1.12	0.20
<b>Low-Cost Deposits/Total Deposits (A/C)</b>	<b>32.27</b>	30.58	30.68	30.97	30.90	30.90	1.69	1.37
Low-Cost Deposits/Total Deposits(A/D)	<b>29.23</b>	27.89	28.01	28.33	28.36	28.48	1.34	0.87

## 4. Earning Results

	2014 1Q	2013					QoQ	YoY
		4Q	3Q	2Q	1Q			
(KRW bn, %, %p)								
Net Interest Income	<b>267.1</b>	1,001.9	259.7	254.1	250.4	237.7	2.8	12.4
Net Fee Income	<b>23.0</b>	65.2	17.1	16.2	13.7	18.2	34.5	26.4
Fees from Trust Account	<b>3.7</b>	11.0	3.0	2.9	2.7	2.4	23.3	54.2
Others	<b>△11.5</b>	△41.7	△19.1	△4.7	△15.1	△2.8	-	-
Provision Expense(-)	<b>40.1</b>	135.5	58.6	28.3	19.9	28.7	△31.6	39.7
SG&A(-)	<b>113.7</b>	489.8	155.7	111.4	114.0	108.7	△27.0	4.6
Net Operating Income	<b>128.5</b>	411.1	46.4	128.8	117.8	118.1	176.9	8.8
Non-Operating Income	<b>△1.0</b>	△5.1	2.3	△5.3	△2.6	0.5	Net Loss	Net Loss
Earnings Before Income Taxes	<b>127.5</b>	406.0	48.7	123.5	115.2	118.6	161.8	7.5
Income Tax Expenses(-)	<b>29.1</b>	87.4	4.6	29.5	26.0	27.3	532.6	6.6
Net Income	<b>98.4</b>	318.6	44.1	94.0	89.2	91.3	123.1	7.8
ROA	<b>0.92</b>	0.79		0.90	0.84	0.89	0.13	0.03
ROE	<b>11.34</b>	10.43		11.92	11.21	11.90	0.91	△0.56

## 5. Net Interest Income

	2014 1Q	2013					QoQ	YoY
		4Q	3Q	2Q	1Q			
(KRW bn, %)								
Net Interest Income	<b>267.1</b>	1,001.9	259.7	254.1	250.4	237.7	2.8	12.4
Interest Revenues	<b>459.4</b>	1,842.8	463.3	462.6	459.5	457.4	△0.8	0.4
Interest on Loans	<b>390.1</b>	1,565.3	395.2	395.4	391.5	383.2	△1.3	1.8
Interest on Securities	<b>63.7</b>	260.9	64.6	63.7	64.1	68.5	△1.4	△7.0
Others	<b>5.6</b>	16.6	3.5	3.5	3.9	5.7	60.0	△1.8
Interest Expenses	<b>192.3</b>	840.9	203.6	208.5	209.1	219.7	△5.6	△12.5
Interest on Deposits	<b>152.7</b>	645.1	156.8	160.9	160.0	167.4	△2.6	△8.8
Interest on Debentures	<b>18.7</b>	108.1	26.0	26.2	26.9	29.0	△28.1	△35.5
Others	<b>20.9</b>	87.7	20.8	21.4	22.2	23.3	0.5	△10.3

## 6. NIM & NIS

	2014 1Q	2013				QoQ	YoY
		4Q	3Q	2Q	1Q		
(KRW bn, %, %p)							
<b>NIM(Quarterly)</b>	<b>2.55</b>	<b>2.46</b>	2.46	2.47	2.45	0.09	0.10
<b>NIS</b>	<b>2.86</b>	<b>2.80</b>	2.83	2.87	2.86	0.06	-
Interest Rate on KRW Loans	<b>5.06</b>	<b>5.05</b>	5.15	5.28	5.44	0.01	△0.38
Households	<b>4.42</b>	<b>4.50</b>	4.61	4.80	5.02	△0.08	△0.60
Corporate	<b>4.87</b>	<b>4.90</b>	4.94	5.06	5.20	△0.03	△0.33
Interest Rate paid on KRW Deposits	<b>2.20</b>	<b>2.25</b>	2.32	2.41	2.58	△0.05	△0.38
Average Interest Earning Assets	<b>38,031.5</b>	<b>37,623.0</b>	36,940.8	36,207.0	35,370.2	1.1	7.5
<b>NIM(Accumulated)</b>	<b>2.55</b>	<b>2.46</b>	2.46	2.46	2.45	0.09	0.10
<b>NIS</b>	<b>2.86</b>	<b>2.83</b>	2.85	2.86	2.86	0.03	-
Interest Rate on KRW Loans	<b>5.06</b>	<b>5.22</b>	5.28	5.36	5.44	△0.16	△0.38
Households	<b>4.42</b>	<b>4.73</b>	4.80	4.91	5.02	△0.31	△0.60
Corporate	<b>4.87</b>	<b>5.02</b>	5.06	5.13	5.20	△0.15	△0.33
Interest Rate paid on KRW Deposits	<b>2.20</b>	<b>2.39</b>	2.43	2.50	2.58	△0.19	△0.38
Average Interest Earning Assets	<b>38,031.5</b>	<b>36,542.5</b>	36,178.4	35,790.9	35,370.2	4.1	7.5

Note. Table on the top is based on quarterly numbers

Table on the bottom is based on accumulated numbers



## 7. Noninterest Income

	2014 1Q	2013					QoQ	YoY
		4Q	3Q	2Q	1Q			
(KRW bn, %)								
Noninterest Income	<b>15.2</b>	34.5	1.0	14.4	1.3	17.8	1,420.0	△14.6
Noninterest Revenues	<b>281.1</b>	920.8	191.9	215.8	256.1	257.0	46.5	9.4
Fee Income	<b>37.2</b>	122.1	31.3	30.4	29.8	30.6	18.8	21.6
Fees from Trust Acct.	<b>3.7</b>	11.0	3.0	2.9	2.7	2.4	23.3	54.2
Others <sup>1)</sup>	<b>240.2</b>	787.7	157.6	182.5	223.6	224.0	52.4	7.2
Noninterest Expenses	<b>265.9</b>	886.3	190.9	201.4	254.8	239.2	39.3	11.2
Commissions Paid	<b>14.2</b>	56.9	14.2	14.2	16.1	12.4	0.0	14.5
Trust Acct. Losses	-	-	-	-	-	-	-	-
Others <sup>2)</sup>	<b>251.7</b>	829.4	176.7	187.2	238.7	226.8	42.4	11.0

1) Gains on Securities (14.1), Gain on FX Trading and Derivatives (222.1), Gains on NPL Sales (3.3), Others (0.7)

2) Losses on Securities (5.9), Losses on FX Trading and Derivatives (217.2), Losses on NPL Sales (3.4), Contribution to Guarantee Funds (14.3), Deposit Insurance Fees (10.2), Others (0.7)

## 8. Provisioning

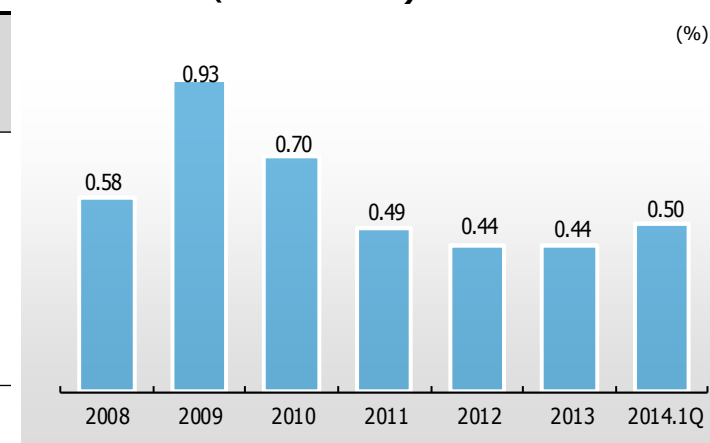
### □ Provision Expense

(KRW bn, %)	2014 1Q	2013					2012				
		2013.12	4Q	3Q	2Q	1Q	2012.12	4Q	3Q	2Q	1Q
Corporate	<b>34.8</b>	119.0	47.8	28.8	18.0	24.4	117.4	31.0	27.0	35.9	23.5
Household	<b>1.2</b>	2.0	△0.3	0.6	0.0	1.7	3.6	△3.4	1.8	1.0	4.2
Credit Card	<b>2.7</b>	7.2	1.6	1.8	1.7	2.1	8.0	1.8	2.4	2.6	1.2
Others	<b>1.4</b>	7.3	9.5	△2.9	0.2	0.5	△2.7	△2.9	△0.3	0.8	△0.3
Trust Account	<b>0.0</b>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total (A)	<b>40.1</b>	135.5	58.6	28.3	19.9	28.7	126.3	26.5	30.9	40.3	28.6
Total Credit (B)	<b>32,419.8</b>	31,050.7	310,50.7	31,218.2	30,762.6	29,993.5	28,642.7	28,642.7	28,421.3	27,835.6	26,420.2
Credit Cost (A/B)	<b>0.50</b>	0.44	0.75	0.36	0.26	0.39	0.44	0.37	0.43	0.58	0.44

### □ Provision Balance<sup>1)</sup>

(KRW bn)	2014 1Q	2013				2012 4Q
		4Q	3Q	2Q	1Q	
Corporate	<b>344.3</b>	326.2	324.5	309.4	300.4	293.3
Household	<b>19.0</b>	18.6	19.0	18.7	19.5	19.8
Credit Card	<b>11.6</b>	10.3	11.2	11.3	10.6	9.9
Trust	<b>0.0</b>	0.0	0.0	0.0	0.0	0.0
Total	<b>374.9</b>	355.1	354.7	339.4	330.5	323.0

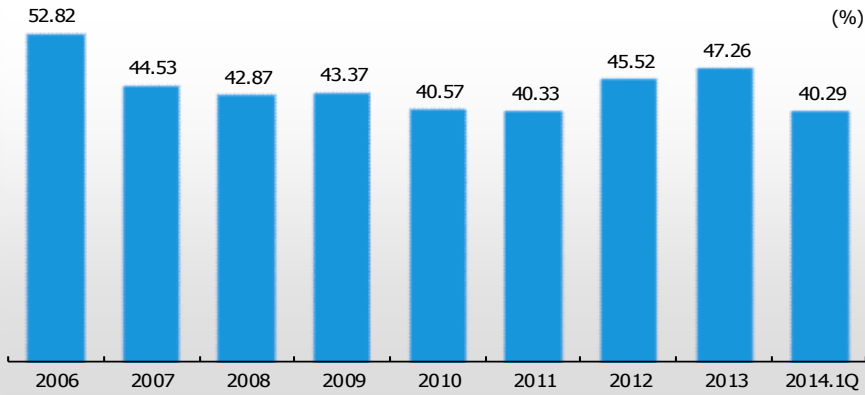
### □ Credit Cost(Accumulated)



Note 1). Unused Credit Line Provisions of 11.7 and Other Provisions of 20.1 not included

# 9. SG&A

## ☐ CIR(Accumulated) Records<sup>1)</sup>



## ☐ Summary

- 1Q14 SG&A at 113.7 KRW bn, down by 27.0% QoQ, up by 4.6% YoY
- Accumulated CIR(40.29%) down by 6.97%p QoQ, down by 2.24%p YoY

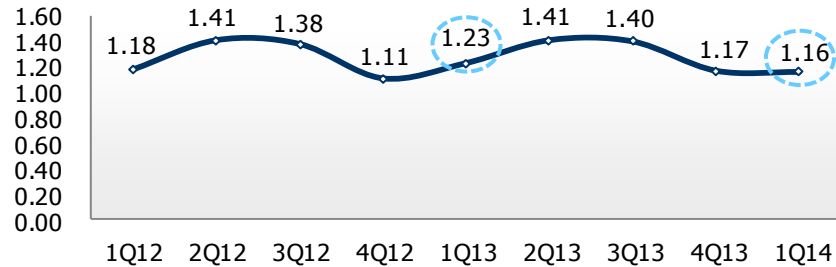
(KRW bn, %, %p)	2014 1Q	2013				QoQ	YoY	
		4Q	3Q	2Q	1Q			
Total SG&A	<b>113.7</b>	489.8	155.7	111.4	114.0	108.7	△27.0	4.6
Salaries and other expenses	<b>91.1</b>	412.6	129.0	96.8	99.1	87.7	△29.4	3.9
Depreciation	<b>14.1</b>	33.0	6.9	6.3	6.9	12.9	104.3	9.3
Taxes and dues	<b>3.1</b>	13.8	3.7	3.6	3.2	3.3	△16.2	△6.1
Retirement Allowance	<b>5.4</b>	19.1	4.8	4.7	4.8	4.8	12.5	12.5
Honorary Retirement	<b>0.0</b>	11.3	11.3	0.0	0.0	0.0	△100.0	-

1) Based on the Bank's Unconsolidated Financial Statements

# 10. Asset Quality

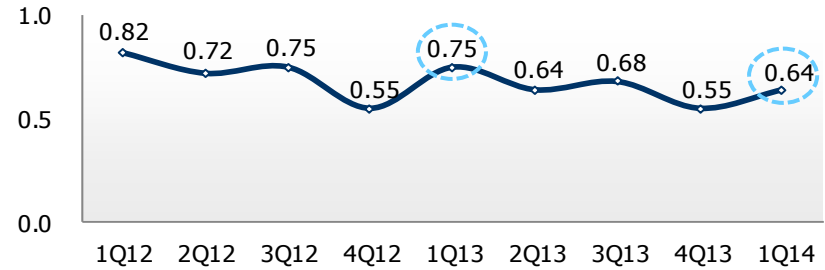
## □ SBL(NPL) Ratio

(%)



## □ Delinquency Ratio

(%)



(KRW bn, %, %p)	2014 1Q	2013				2012 4Q	QoQ	YoY
		4Q	3Q	2Q	1Q			
Total Loans	<b>32,419.8</b>	31,050.7	31,218.2	30,762.6	29,993.5	28,642.7	4.4	8.1
Normal	<b>31,789.4</b>	30,345.2	30,382.3	29,966.8	29,194.4	27,894.2	4.8	8.9
Precautionary	<b>252.7</b>	342.5	397.9	360.9	430.0	431.9	△26.2	△41.2
Substandard	<b>219.8</b>	222.3	366.9	366.7	299.6	259.6	△1.1	△26.6
Doubtful	<b>112.0</b>	104.8	42.7	42.7	43.0	34.6	6.9	160.5
Expected Loss	<b>45.9</b>	35.9	28.4	25.5	26.5	22.4	27.9	73.2
SBL(Substandard & Below Loans)	<b>377.7</b>	363.0	438.0	434.9	369.1	316.6	4.0	2.3
(SBL Ratio (%))	<b>(1.16)</b>	(1.17)	(1.40)	(1.41)	(1.23)	(1.11)	△0.01	△0.07
(SBL Coverage Ratio)	<b>(125.95)</b>	(125.14)	(104.41)	(103.97)	(119.27)	(134.23)	0.81	6.68
Loan Amount	<b>31,525.9</b>	30,210.6	30,267.6	29,797.8	29,106.5	27,774.4	4.4	8.3
Delinquent Amount	<b>203.3</b>	166.1	206.7	191.0	217.8	153.3	22.4	△6.7
Delinquency Ratio	<b>0.64</b>	0.55	0.68	0.64	0.75	0.55	0.09	△0.11

## 11. Capital Adequacy

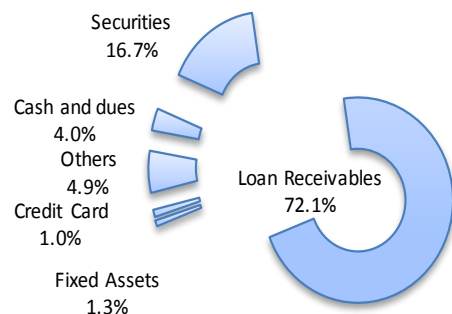
	2014 1Q	2013				2012 4Q
		4Q	3Q	2Q	1Q	
(KRW bn, %, Basel III)						
<b>Total Risk Adjusted Capital</b>	<b>4,473.5</b>	4,456.1	4,549.4	4,284.2	4,225.6	4,258.5
Tier I Capital	<b>3,383.1</b>	3,281.2	3,285.0	3,170.7	3,119.7	3,046.3
(Core Tier I Capital)	<b>(3,283.2)</b>	(3,181.2)	(3,078.0)	(2,963.7)	(2,889.7)	(2,816.3)
Tier II Capital	<b>1,090.4</b>	1,174.9	1,264.4	1,113.5	1,105.9	1,212.2
<b>Total Risk Weighted Assets</b>	<b>31,845.5</b>	30,492.7	30,251.7	30,211.9	29,591.7	28,590.2
Credit Risk	<b>29,743.4</b>	28,442.8	28,195.8	28,112.6	27,518.6	26,574.1
Market Risk	<b>133.0</b>	92.9	99.4	141.5	120.1	52.6
Operational Risk	<b>1,969.1</b>	1,957.0	1,956.5	1,957.8	1,956.0	1,963.6
<b>BIS Capital Ratio</b>	<b>14.05</b>	14.61	15.04	14.18	14.28	14.89
Tier I	<b>10.62</b>	10.76	10.86	10.49	10.54	10.66
(Core Tier I)	<b>(10.31)</b>	(10.43)	(10.17)	(9.81)	(9.77)	(9.85)

### ***III. Appendix (Bank)***

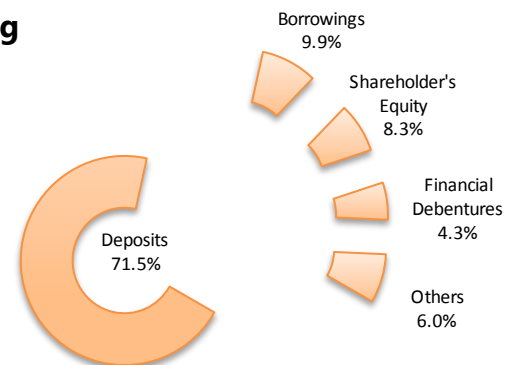
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# 1. B/S Summary

## ☐ Lending



## ☐ Funding



	2014 1Q	2013				2012 4Q	QoQ	YoY
		4Q	3Q	2Q	1Q			
(KRW bn, %, Balance)								
<b>Assets</b>	<b>43,008.0</b>	42,593.2	42,282.9	41,620.8	41,155.7	39,835.0	1.0	4.5
Cash and Dues	<b>1,706.5</b>	1,741.1	1,483.3	1,619.3	1,417.1	1,995.8	△2.0	20.4
Securities	<b>7,167.5</b>	7,158.5	6,897.3	6,889.0	7,000.8	7,175.4	0.1	2.4
Loans	<b>31,008.2</b>	30,207.3	30,241.4	29,438.6	28,672.9	27,622.9	2.7	8.1
Credit Card	<b>424.6</b>	391.9	387.7	394.3	384.2	390.6	8.3	10.5
Fixed Assets	<b>567.8</b>	557.0	483.6	466.1	450.6	450.0	1.9	26.0
Other Assets	<b>2,133.4</b>	2,537.4	2,789.6	2,813.5	3,230.1	2,200.3	△15.9	△34.0
<b>Liability &amp; Shareholder's Equity</b>	<b>43,008.0</b>	42,593.2	42,282.9	41,620.8	41,155.7	39,835.0	1.0	4.5
Deposits	<b>30,744.5</b>	30,303.8	29,639.6	29,066.1	28,031.5	27,843.9	1.5	9.7
Borrowings	<b>4,250.3</b>	3,877.6	3,697.4	3,613.2	3,858.9	3,746.0	9.6	10.1
Financial Debentures	<b>1,841.3</b>	2,144.1	2,453.8	2,396.2	2,585.8	2,731.4	△14.1	△28.8
Other Liabilities	<b>2,600.9</b>	2,795.3	3,222.5	3,373.0	3,580.2	2,514.3	△7.0	△27.4
Shareholder's Equity	<b>3,571.0</b>	3,472.4	3,269.6	3,172.3	3,099.3	2,999.4	2.8	15.2

## 2. I/S Summary

(KRW bn, %)	2014 1Q	2013				QoQ	YoY	
		4Q	3Q	2Q	1Q			
1. Operating Revenues	<b>740.5</b>	2,763.6	655.2	678.4	715.6	714.4	13.0	3.7
Interest Revenue	<b>459.4</b>	1,842.8	463.3	462.6	459.5	457.4	△0.8	0.4
Fee & Commission Revenue	<b>37.2</b>	122.1	31.3	30.4	29.8	30.6	18.8	21.6
Trust Account	<b>3.7</b>	11.0	3.0	2.9	2.7	2.4	23.3	54.2
Others	<b>240.2</b>	787.7	157.6	182.5	223.6	224.0	52.4	7.2
2. Operating Expenses	<b>612.0</b>	2,352.5	608.8	549.6	597.8	596.3	0.5	2.6
Interest Expense	<b>192.3</b>	840.9	203.6	208.5	209.1	219.7	△5.6	△12.5
Fee & Commission Expense	<b>14.2</b>	56.9	14.2	14.2	16.1	12.4	0.0	14.5
Trust Account	<b>0</b>	0	0	0	0	0	-	-
Others	<b>251.7</b>	829.4	176.7	187.2	238.7	226.8	42.4	11.0
SG&A	<b>113.7</b>	489.8	155.7	111.4	114.0	108.7	△27.0	4.6
Provision Expense	<b>40.1</b>	135.5	58.6	28.3	19.9	28.7	△31.6	39.7
3. Operating Income	<b>128.5</b>	411.1	46.4	128.8	117.8	118.1	176.9	8.8
4. Non-Operating Income	<b>△1.0</b>	△5.1	2.3	△5.3	△2.6	0.5	Net Loss	Net Loss
5. Earnings Before Income Taxes	<b>127.5</b>	406.0	48.7	123.5	115.2	118.6	161.8	7.5
6. Income Taxes	<b>29.1</b>	87.4	4.6	29.5	26.0	27.3	532.6	6.6
7. Net Income	<b>98.4</b>	318.6	44.1	94.0	89.2	91.3	123.1	7.8



### 3. PPOP

	2014 1Q	2013					QoQ	YoY
			4Q	3Q	2Q	1Q		
(KRW bn, %)								
<b>PPOP</b>	<b>173.0</b>	560.6	112.1	156.5	139.9	152.1	54.3	13.7
<b>Provision Expenses</b>	<b>45.5</b>	154.6	63.4	33.0	24.7	33.5	△28.2	35.8
Loans	<b>38.5</b>	129.9	49.1	31.8	20.0	29.0	△21.6	32.8
Payment Guarantees	<b>0.1</b>	△1.7	0.0	△0.6	△0.3	△0.8	-	-
Retirement Allowance	<b>5.4</b>	19.1	4.8	4.7	4.8	4.8	12.5	12.5
Others	<b>1.5</b>	7.3	9.5	△2.9	0.2	0.5	△84.2	200.0
<b>Income Taxes</b>	<b>29.1</b>	87.4	4.6	29.5	26.0	27.3	532.6	6.6
<b>Net Income</b>	<b>98.4</b>	318.6	44.1	94.0	89.2	91.3	123.1	7.8

## 4. Securities

(KRW bn, %, Balance)	1Q 2014					4Q 2013		1Q 2013	
	Total	Trading Securities	Investment Securities			QoQ	YoY		
			Total	A.F.S. <sup>1)</sup>	H.T.M. <sup>2)</sup>				
KRW Bonds	<b>6,537.7</b>	0	6,537.7	2,140.2	4,397.5	6,456.9	1.3	6,333.2	3.2
Government Bonds	<b>1,418.3</b>	0	1,418.3	390.0	1,028.3	1,348.4	5.2	1,093.0	29.8
Financial Debentures	<b>400.1</b>	0	400.1	189.9	210.2	430.0	△7.0	502.9	△20.4
Municipal Bonds	<b>1,226.8</b>	0	1,226.8	9.8	1,217.0	1,218.2	0.7	1,232.6	△0.5
Govn't Corporate Bonds	<b>2,920.9</b>	0	2,920.9	1,045.2	1,875.7	2,868.4	1.8	2,873.9	1.6
Corporate Bonds	<b>571.6</b>	0	571.6	505.3	66.3	591.9	△3.4	630.8	△9.4
Foreign Bonds	<b>38.5</b>	0	38.5	38.5	0	48.7	△20.9	51.9	△25.8
Stock	<b>269.9</b>	0	269.9	269.9	0	276.7	△2.5	288.7	△6.5
Mutual Funds	<b>321.4</b>	8.4	313.0	313.0	0	376.2	△14.6	327.0	△1.7
Bonds	<b>110.1</b>	0	110.1	110.1	0	160.3	△31.3	100.1	10.0
Stocks	<b>0</b>	0	0	0	0	0	-	64.9	△100.0
MMF	<b>8.4</b>	8.4	0	0	0	12.4	△32.3	8.3	1.2
Others	<b>202.9</b>	0	202.9	202.9	0	203.5	△0.3	153.7	32.0
Others	<b>0</b>	0	0	0	0	0	-	0	-
<b>Total</b>	<b>7,167.5</b>	8.4	7,159.1	2,761.6	4,397.5	7,158.5	0.1	7,000.8	2.4

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

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

## 5. Deposits / Loans Breakdown

### ☐ Deposits

(KRW bn, %, Balance)	2014 1Q	2013				2012 4Q	QoQ	YoY
		4Q	3Q	2Q	1Q			
KRW Deposits	<b>30,280.2</b>	29,802.5	29,118.6	28,623.7	27,633.5	27,268.9	1.6	9.6
Demand	<b>2,393.3</b>	2,251.7	2,201.3	2,295.1	2,158.8	2,206.3	6.3	10.9
Savings	<b>27,867.3</b>	27,529.8	26,894.9	26,303.9	25,449.1	25,035.7	1.2	9.5
Installment	<b>19.6</b>	21.0	22.4	24.7	25.6	26.9	△6.7	△23.4
CD	<b>84.2</b>	66.1	125.8	146.1	115.0	262.2	27.4	△26.8
Bills Sold	<b>41.1</b>	43.7	48.7	52.4	54.9	48.7	△5.9	△25.1
R P	<b>296.6</b>	211.7	215.7	237.1	429.3	446.5	40.1	△30.9
Financial Debenture	<b>1,379.2</b>	1,529.2	1,809.1	1,709.2	1,909.1	2,009.0	△9.8	△27.8
Trust Account	<b>3,382.5</b>	3,216.7	3,095.8	3,002.0	2,781.2	2,590.3	5.2	21.6
Total Deposits	<b>35,463.8</b>	34,869.9	34,413.7	33,770.5	32,923.0	32,625.6	1.7	7.7

### ☐ Loans

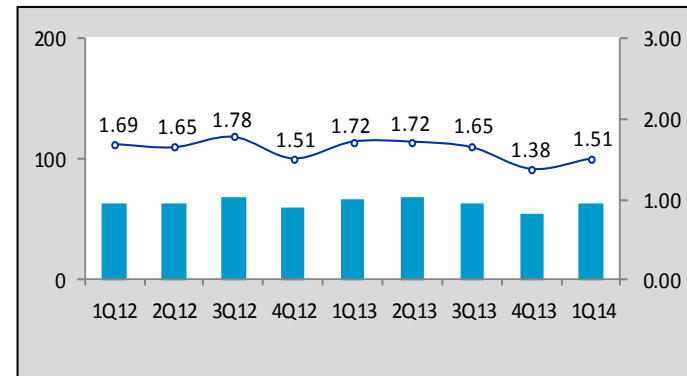
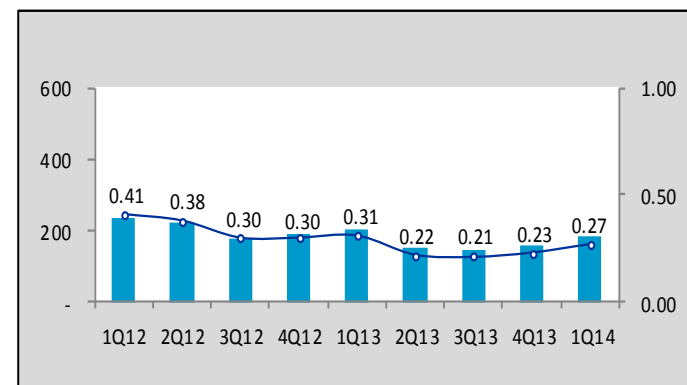
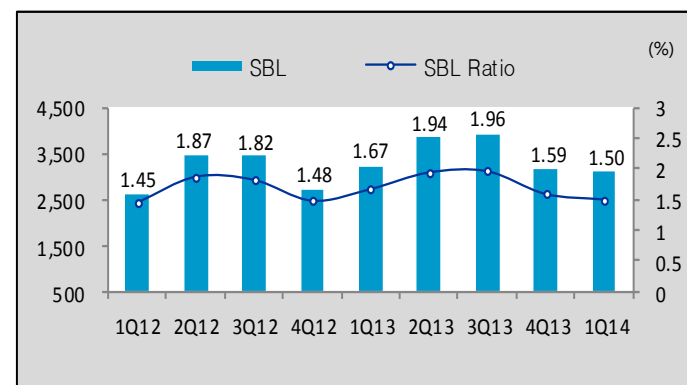
(KRW bn, %, Balance)	2014 1Q	2013				2012 4Q	QoQ	YoY
		4Q	3Q	2Q	1Q			
KRW Loans	<b>29,762.6</b>	28,538.7	28,537.4	27,923.1	27,140.5	25,962.8	4.3	9.7
Corporate	<b>21,594.5</b>	20,473.3	20,599.4	20,036.4	19,468.4	18,475.9	5.5	10.9
(SME)	<b>18,892.0</b>	18,118.2	18,191.2	17,780.6	17,354.2	16,638.3	4.3	8.9
(Large Corps)	<b>2,702.5</b>	2,355.1	2,408.2	2,255.8	2,114.2	1,837.6	14.8	27.8
Household	<b>6,807.1</b>	6,827.2	6,872.4	6,821.5	6,614.2	6,430.7	△0.3	2.9
Public	<b>1,361.0</b>	1,238.2	1,065.6	1,065.2	1,057.9	1,056.2	9.9	28.7
Foreign Currency Loans	<b>585.6</b>	569.2	637.9	716.7	732.7	783.8	2.9	△20.1
Trust Account	<b>13.9</b>	15.4	15.5	17.4	18.8	19.1	△9.7	△26.1
Others	<b>1,382.4</b>	1,382.6	1,476.6	1,527.4	1,520.3	1,333.0	0.0	△9.1
Total Loans	<b>31,744.5</b>	30,505.9	30,667.4	30,184.6	29,412.3	28,098.7	4.1	7.9

## 6. Corporate Loan Portfolio

(KRW bn, %, Balance)	1Q14				4Q13		1Q13	
	Amount	Ratio	QoQ	YoY	Amount	Ratio	Amount	Ratio
<b>Manufacturing Sectors</b>	<b>9,333.8</b>	<b>40.7</b>	<b>5.1</b>	<b>7.2</b>	8,884.1	40.9	8,705.5	42.4
Steel Metal Products	2,773.3	12.1	6.2	11.6	2,610.8	12.0	2,484.2	12.1
Automobile Parts	2,085.0	9.1	6.4	8.1	1,960.1	9.0	1,929.4	9.4
Machinery	1,264.6	5.5	5.8	8.8	1,195.3	5.5	1,161.8	5.7
Petroleum, Rubber, etc.	1,026.5	4.5	4.5	6.4	982.6	4.5	965.1	4.7
Fabric	203.7	0.9	△0.9	△17.4	205.6	0.9	246.6	1.2
Garment & Shoes	241.2	1.1	△1.6	△6.5	245.0	1.1	258.1	1.3
Kitchen Units	254.2	1.1	0.4	△4.9	253.2	1.2	267.3	1.3
Electronics	666.8	2.9	5.7	11.4	631.1	2.9	598.6	2.9
Paper, Paper Mills	96.7	0.4	3.2	5.5	93.7	0.4	91.7	0.4
Others	721.8	3.1	2.1	2.7	706.7	3.4	702.7	3.4
<b>Non-Manufacturing</b>	<b>13,621.7</b>	<b>59.3</b>	<b>6.2</b>	<b>15.2</b>	12,827.4	59.1	11,820.8	57.6
Wholesale & Retail	2,275.2	9.9	2.2	△0.2	2,226.9	10.3	2,280.6	11.1
Public	607.2	2.6	15.4	41.8	526.0	2.4	428.2	2.1
Construction & Engineering	2,221.8	9.7	20.8	32.6	1,839.7	8.5	1,675.5	8.2
Real Estate & Lease	3,515.5	15.3	3.3	21.1	3,401.7	15.7	2,902.1	14.1
Insurance & Financing	502.2	2.2	△4.3	5.0	524.5	2.4	478.4	2.3
Transportation	1,372.0	6.0	3.0	3.5	1,332.5	6.1	1,326.2	6.5
Hotel & Food	591.1	2.6	5.0	28.7	562.9	2.6	459.2	2.2
Others	2,536.7	11.0	5.1	11.7	2,413.2	11.1	2,270.6	11.1
<b>Total</b>	<b>22,955.5</b>	<b>100.0</b>	<b>5.7</b>	<b>11.8</b>	21,711.5	100.0	20,526.3	100.0

# 7. Asset Quality

(KRW bn)	2014 1Q	2013				2012 4Q	
		4Q	3Q	2Q	1Q		
<b>SME</b>	Normal	<b>20,178.8</b>	19,212.9	19,277.0	19,103.3	18,613.9	17,823.8
	Precautionary	<b>215.2</b>	300.0	344.6	311.8	377.0	386.1
	Substandard	<b>199.1</b>	207.3	346.5	345.7	280.4	240.7
	Doubtful	<b>82.4</b>	75.6	22.8	23.3	20.4	14.7
	Expected Loss	<b>29.7</b>	32.3	22.7	15.9	22.2	17.7
	<b>Total</b>	<b>20,705.2</b>	19,828.1	20,013.6	19,800.0	19,313.9	18,483.0
<b>Household</b>	Normal	<b>6,783.8</b>	6,802.8	6,844.4	6,798.3	6,587.3	6,406.6
	Precautionary	<b>28.5</b>	33.9	39.6	36.4	36.0	36.9
	Substandard	<b>12.2</b>	10.5	9.3	9.5	14.4	13.0
	Doubtful	<b>4.3</b>	4.1	3.7	3.7	4.4	3.8
	Expected Loss	<b>2.0</b>	1.3	1.2	1.7	1.5	2.3
	<b>Total</b>	<b>6,830.8</b>	6,852.6	6,898.2	6,849.6	6,643.6	6,462.6
<b>Credit Card</b>	Normal	<b>409.3</b>	377.9	372.2	379.2	368.9	375.8
	Precautionary	<b>9.0</b>	8.6	9.0	8.3	8.7	8.9
	Substandard	<b>0.2</b>	0.2	0.3	0.4	0.3	0.3
	Doubtful	<b>3.2</b>	3.1	3.4	3.2	3.5	3.2
	Expected Loss	<b>3.0</b>	2.1	2.7	3.2	2.8	2.4
	<b>Total</b>	<b>424.7</b>	391.9	387.6	394.3	384.2	390.6



## 8. Delinquency Ratio/Write-Offs & NPL Sales

### □ Delinquency Ratio

(KRW bn, %)	2014 1Q	2013				2012			
		4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
<b>Total Delinquency Ratio</b>	<b>0.64</b>	0.55	0.68	0.64	0.75	0.55	0.75	0.72	0.82
Overdue Amount	<b>203.3</b>	166.1	206.7	191.0	217.8	153.3	207.2	193.9	210.0
Loan Amount	<b>31,525.9</b>	30,210.6	30,267.6	29,797.8	29,106.5	27,774.7	27,528.8	27,023.0	25,616.7
<b>SMEs</b>	<b>0.77</b>	0.69	0.87	0.78	0.89	0.62	0.92	0.87	1.00
Overdue Amount	<b>155.2</b>	132.2	169.8	149.5	166.1	111.3	167.4	156.5	171.7
Loan Amount	<b>20,069.5</b>	19,254.8	19,414.9	19,163.7	18,677.2	17,889.2	18,251.7	17,904.1	17,246.3
<b>Households</b>	<b>0.33</b>	0.32	0.35	0.37	0.58	0.46	0.51	0.43	0.52
Overdue Amount	<b>22.7</b>	21.6	23.8	25.2	38.5	29.8	30.6	24.6	29.4
Loan Amount	<b>6,821.0</b>	6,842.5	6,887.9	6,838.8	6,632.9	6,449.8	5,978.5	5,752.5	5,656.1
<b>Credit Card</b>	<b>2.21</b>	2.10	2.33	2.33	2.40	2.13	2.38	2.07	2.36
Overdue Amount	<b>9.4</b>	8.2	9.0	9.2	9.2	8.3	9.2	8.0	8.9
Loan Amount	<b>424.6</b>	391.9	387.7	394.3	384.2	390.6	388.7	386.8	378.8

### □ Write-Offs & NPL Sales

(KRW bn, %)	2014 1Q	2013				2012			
		4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
<b>Total Write-Offs</b>	<b>22.3</b>	54.6	23.3	17.2	21.3	66.1	36.2	21.7	8.1
Corporate	<b>18.0</b>	49.1	18.3	13.5	16.0	59.7	29.3	17.0	8.0
Household	<b>1.8</b>	1.8	1.9	1.6	2.7	2.4	4.3	0.0	0.1
Credit Card	<b>2.5</b>	3.7	3.1	2.1	2.6	4.0	2.6	4.7	0.0
<b>Total NPL Sales</b>	<b>27.5</b>	62.1	23.4	48.8	25.1	62.3	0.0	26.8	0.0
<b>(NPL Sales for SBL Loans)</b>	<b>(24.4)</b>	(60.8)	(21.0)	(47.5)	(24.0)	(61.7)	(0.0)	(25.1)	(0.0)
Corporate	<b>26.4</b>	60.2	20.3	40.6	24.9	61.8	0.0	24.7	0.0
Household	<b>0.8</b>	1.7	3.0	7.8	0.0	0.5	0.0	2.1	0.0
Credit Card	<b>0.3</b>	0.2	0.1	0.4	0.2	0.0	0.0	0.0	0.0

## 9. SME Industry/Collateral Delinquency Ratio

### □ Delinquency Ratio by Industry

(KRW bn,%, Balance)	1Q 2014		4Q 2013		1Q 2013	
	Loan Amount	Delinquency Ratio	Loan Amount	Delinquency Ratio	Loan Amount	Delinquency Ratio
Manufacturing Sector	<b>8,611.1</b>	<b>1.17</b>	8,259.1	1.02	8,256.0	1.49
Non-Manufacturing Sector	<b>11,458.4</b>	<b>0.48</b>	10,995.7	0.44	10,421.2	0.42
Wholesale and Retail	<b>2,396.2</b>	<b>0.61</b>	2,334.5	0.43	2,435.1	0.55
Public & Administration	<b>0.6</b>	-	1.0	-	0.2	-
Construction	<b>1,683.5</b>	<b>0.27</b>	1,439.7	0.37	1,441.8	0.42
Real Estate & Lease	<b>3,311.0</b>	<b>0.11</b>	3,209.1	0.16	2,847.0	0.22
Finance and Insurance	<b>344.0</b>	-	367.6	-	230.8	-
Transportation & Communications	<b>1,261.0</b>	<b>0.90</b>	1,259.1	0.67	1,253.2	0.52
Hotel & Food	<b>589.3</b>	<b>0.75</b>	562.4	0.37	462.1	0.41
Others	<b>1,872.8</b>	<b>0.85</b>	1,822.3	0.93	1,751.1	0.54
Total	<b>20,069.5</b>	<b>0.77</b>	19,254.8	0.69	18,677.2	0.89

### □ Delinquency Ratio by Types of Collateral

(KRW bn, %, Balance)	Total	Real Estate	Movable	Deposits	Guarantee	Unsecured
<b>1Q 2014</b>	<b>0.77</b>	<b>1.04</b>	<b>0.56</b>	<b>0.02</b>	<b>0.84</b>	<b>0.53</b>
<b>Amount</b>	<b>(20,069.5)</b>	<b>(8,905.2)</b>	<b>(366.1)</b>	<b>(340.9)</b>	<b>(1,752.1)</b>	<b>(8,705.2)</b>
4Q 2013	0.69	0.96	0.16	0.01	0.64	0.47
Amount	(19,254.8)	(8,470.9)	(340.3)	(346.5)	(1,808.0)	(8,289.1)
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)

## 10. Household Loans

(KRW bn, %, %p, Balance)	2014 1Q	2013				2012 4Q	QoQ	YoY
		4Q	3Q	2Q	1Q			
Household Loans – Retail (KRW)	<b>6,807.1</b>	6,827.2	6,872.4	6,821.5	6,614.2	6,430.7	△0.3	2.9
Total Secured Loans	<b>5,678.2</b>	5,712.7	5,809.3	5,833.5	5,692.5	5,535.2	△0.6	△0.3
Mortgage / Home Equity	<b>3,471.5</b>	3,478.4	3,420.7	3,391.7	3,198.1	3,082.8	△0.2	8.5
(Avg. LTV)	<b>(52.38)</b>	(52.32)	(52.85)	(53.28)	(52.75)	(52.69)	0.06	△0.37
Others	<b>860.3</b>	895.9	866.0	908.1	905.0	910.3	△4.0	△4.9
Group Loans	<b>1,214.8</b>	1,208.6	1,396.2	1,404.4	1,460.9	1,410.0	0.5	△16.8
Government Pension Backed	<b>131.6</b>	129.8	126.4	129.3	128.5	132.1	1.4	2.4
Non-Collateralized	<b>1,128.9</b>	1,114.5	1,063.1	988.0	921.7	895.5	1.3	22.5
Government Workers	<b>109.1</b>	108.3	102.9	104.7	100.4	103.6	0.7	8.7
Large Corp. Employees	<b>54.4</b>	54.6	54.7	54.4	53.3	54.7	△0.4	2.1
Student Loans	<b>0.0</b>	0.0	0.0	0.0	0.3	0.4	-	△100.0
Clean Credit & Others	<b>965.4</b>	951.6	905.5	828.9	767.7	736.8	1.5	25.8



# 11. Credit Card Business

## □ Asset Portfolio, Balance Sheet Summary & Source of Income

(KRW bn)

Portfolio	2014	2013				2012			
	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Credit Purchase	<b>1,192.5</b>	1,144.2	1,130.7	1,080.9	1,025.6	1,011.3	966.4	966.3	946.3
Lump-sum	<b>1,007.8</b>	984.8	993.7	918.7	871.3	852.8	827.6	802.7	787.4
Installment	<b>184.7</b>	159.4	137.0	162.2	154.3	158.5	138.8	163.6	158.9
Cash Advance	<b>97.3</b>	100.5	99.5	103.5	99.9	105.4	103.9	109.1	103.0
<b>Total</b>	<b>1,289.8</b>	1,244.7	1,230.2	1,184.4	1,125.5	1,116.7	1,070.3	1,075.4	1,049.3
Balance	2014 1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Credit Purchase	<b>370.5</b>	337.6	334.3	341.9	333.9	337.8	337.1	332.4	324.2
Cash Advance	<b>52.6</b>	52.8	52.0	50.9	48.7	51.4	50.3	53.1	53.4
Re-aged Loans	<b>1.5</b>	1.5	1.4	1.5	1.6	1.4	1.3	1.3	1.2
<b>Total</b>	<b>424.6</b>	391.9	387.7	394.3	384.2	390.6	388.7	386.8	378.8
Income(Fees)	2014 1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Credit Purchase	<b>21.6</b>	19.2	20.9	19.7	18.5	18.9	18.7	18.6	21.0
Cash Advance	<b>2.7</b>	2.7	2.7	2.6	2.7	3.0	3.3	3.3	3.2
Re-aged Loans	<b>0.0</b>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Others	<b>1.1</b>	1.1	0.9	0.9	0.9	1.0	0.9	1.1	0.6
<b>Total</b>	<b>25.4</b>	23.0	24.5	23.2	22.1	22.9	22.9	23.0	24.8

## ***IV. Appendix (Non Bank)***

- |                                                 |    |
|-------------------------------------------------|----|
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# 1. B/S Summary / I/S Summary

## □ BS Securities B/S Summary

(KRW bn, %, Balance)	14.1Q	13.4Q	13.3Q	13.2Q	13.1Q	12.4Q	QoQ	YoY
<b>Assets</b>	<b>619.9</b>	495.5	461.7	866.6	708.3	694.2	25.1	△12.5
Cash and Dues	<b>23.6</b>	31.4	15.8	259.3	81.4	56.7	△24.8	△71.0
Securities	<b>443.3</b>	397.5	343.4	512.9	542.6	565.4	11.5	△18.3
Loans	<b>25.3</b>	24.6	21.8	20.6	22.6	24.3	2.8	11.9
Fixed Assets	<b>2.1</b>	2.1	4.7	4.8	5.0	4.9	0.0	△58.0
Other Assets	<b>125.6</b>	39.9	76.0	69.0	56.7	42.9	214.8	121.5
<b>Liability &amp; Shareholder's Equity</b>	<b>619.9</b>	495.5	461.7	866.6	708.3	694.2	25.1	△12.5
Deposits	<b>42.4</b>	47.6	92.6	115.1	80.5	91.3	△10.9	△47.3
Borrowings	<b>363.2</b>	306.6	191.2	570.4	450.3	454.4	18.5	△19.3
Other Liabilities	<b>102.6</b>	29.4	65.1	67.3	64.3	35.5	249.0	59.6
Shareholder's Equity	<b>111.7</b>	111.9	112.8	113.8	113.2	113.0	△0.2	△1.3

## □ BS Securities I/S Summary

(KRW bn, %, Balance)	14.1Q	2013.12	13.4Q	13.3Q	13.2Q	13.1Q	2012.12	QoQ	YoY
Net Interest Income	<b>1.2</b>	9.3	1.0	1.8	3.6	2.9	6.6	20.0	△58.6
Fee Income	<b>3.5</b>	10.6	3.0	2.7	2.6	2.3	12.5	16.7	52.2
Others	<b>2.3</b>	8.1	2.9	0.8	1.2	3.2	13.0	△20.7	△28.1
SG&A(-)	<b>6.8</b>	26.1	5.5	6.3	7.1	7.2	28.0	23.6	△5.6
Provision Expense(-)	<b>0.0</b>	0.0	0.0	0.0	0.0	0.0	0.0	-	-
Non-Operating Income	<b>0.0</b>	△1.3	△1.3	0.1	△0.1	0.0	0.0	-	-
<b>Earnings Before Income Tax</b>	<b>0.2</b>	0.6	0.1	△0.9	0.2	1.2	4.1	100.0	△83.3
Income Tax Expenses(-)	<b>0.1</b>	0.3	0.0	0.1	△0.3	0.5	1.0	-	△80.0
<b>Net Income</b>	<b>0.1</b>	0.3	0.1	△1.0	0.5	0.7	3.1	0.0	△85.7

# 1. B/S Summary / I/S Summary

## □ BS Capital B/S Summary

(KRW bn, %, Balance)	14.1Q	13.4Q	13.3Q	13.2Q	13.1Q	12.4Q	QoQ	YoY
<b>Assets</b>	<b>3,049.5</b>	2,809.8	2,539.9	2,329.8	2,024.4	1,722.0	8.5	50.6
Cash and Dues	<b>56.7</b>	41.1	51.8	15.1	37.4	28.1	38.0	51.6
Securities	<b>0.0</b>	0.0	0.0	0.0	0.0	0.0	-	-
Loans	<b>1,125.8</b>	965.1	814.9	745.5	670.0	602.3	16.7	68.0
Durables Installment Financing Assets	<b>963.8</b>	929.8	869.0	825.2	659.1	510.6	3.7	46.2
Leased Assets	<b>857.9</b>	826.9	762.7	701.9	622.2	550.2	3.7	37.9
Fixed Assets	<b>4.3</b>	3.9	3.8	3.7	3.6	3.3	10.3	19.4
Other Assets	<b>41.0</b>	43.0	37.7	38.4	32.1	27.5	△4.7	27.7
<b>Liability &amp; Shareholder's Equity</b>	<b>3,049.5</b>	2,809.8	2,539.9	2,329.8	2,024.4	1,722.0	8.5	50.6
Borrowings	<b>2,429.4</b>	2,234.5	1,996.9	1,818.1	1,596.3	1,327.5	8.7	52.2
Other Liabilities	<b>274.6</b>	268.6	245.5	220.9	192.9	166.0	2.2	42.4
Shareholder's Equity	<b>345.5</b>	306.7	297.5	290.8	235.2	228.5	12.7	46.9

## □ BS Capital I/S Summary

(KRW bn, %, Balance)	14.1Q	2013.12	13.4Q	13.3Q	13.2Q	13.1Q	2012.12	QoQ	YoY
Net Interest Income	<b>37.2</b>	122.3	33.8	32.1	28.9	27.5	83.9	10.1	35.3
Fee Income	<b>3.6</b>	10.3	3.2	2.7	2.5	1.9	18.2	12.5	89.5
Others	<b>0.7</b>	3.2	1.0	1.1	0.4	0.7	0.0	△30.0	0.0
SG&A(-)	<b>9.8</b>	32.1	9.7	8.1	7.4	6.9	31.8	1.0	42.0
Provision Expense(-)	<b>20.1</b>	65.4	16.9	17.8	16.4	14.3	42.6	18.9	40.6
Non-Operating Income	<b>0.0</b>	△0.8	△0.5	△0.2	△0.1	0.0	0.6	-	-
<b>Earnings Before Income Tax</b>	<b>11.6</b>	37.5	10.9	9.8	7.9	8.9	28.3	6.4	30.3
Income Tax Expenses(-)	<b>2.8</b>	9.0	2.4	1.9	2.6	2.1	7.1	16.7	33.3
<b>Net Income</b>	<b>8.8</b>	28.5	8.5	7.9	5.3	6.8	21.2	3.5	29.4

# 1. B/S Summary / I/S Summary

## □ BS MSB B/S Summary

(KRW bn, %, Balance)	14.1Q	13.4Q	13.3Q	13.2Q	13.1Q	12.4Q	QoQ	YoY
<b>Total Assets</b>	<b>686.2</b>	743.4	762.9	760.9	740.1	662.3	△7.7	△7.3
<b>Total Deposits</b>	<b>552.3</b>	609.6	609.1	606.3	592.5	517.8	△9.4	△6.8
KRW Deposits	<b>552.3</b>	609.6	609.1	606.3	592.5	517.8	△9.4	△6.8
Others	<b>0.0</b>	0.0	0.0	0.0	0.0	0.0	-	-
<b>Total Credits</b>	<b>550.2</b>	627.1	633.8	579.3	542.6	495.8	△12.3	1.4
Total Loans	<b>550.2</b>	627.1	633.8	579.3	542.6	495.8	△12.3	1.4
KRW Loans	<b>536.7</b>	606.3	616.3	561.9	525.1	486.6	△11.5	2.2
Others	<b>13.5</b>	20.8	17.5	17.4	17.5	9.2	△35.1	△22.9
Guarantees	<b>0.0</b>	0.0	0.0	0.0	0.0	0.0	-	-
<b>Total Securities</b>	<b>4.8</b>	4.7	4.7	4.7	29.4	11.2	2.1	△83.7
<b>Shareholder's Equity</b>	<b>110.7</b>	108.2	128.4	125.5	122.5	119.8	2.3	△9.6

## □ BS MSB I/S Summary (The Fiscal Year End is June 30)

(KRW bn, %, Balance)	14.1Q	2013.12	13.4Q	13.3Q	13.2Q	13.1Q	2012.12	QoQ	YoY
Net Interest Income	<b>7.9</b>	35.5	9.8	9.4	8.6	7.7	34.0	△19.4	2.6
Fee Income	<b>0.0</b>	△0.2	△0.2	0.0	0.1	△0.1	△0.5	-	-
Others	<b>△0.8</b>	△4.8	△0.8	△0.9	△2.8	△0.3	△16.2	0.0	-
SG&A(-)	<b>2.9</b>	12.4	3.3	3.1	3.0	3.0	12.9	△12.1	△3.3
Provision Expense(-)	<b>1.4</b>	27.9	25.5	1.9	△0.2	0.7	△1.6	△94.5	100.0
Non-Operating Income	<b>0.0</b>	△1.7	△1.8	0.0	0.6	△0.5	△0.1	-	-
<b>Earnings Before Income Tax</b>	<b>2.8</b>	△11.5	△21.8	3.5	3.7	3.1	5.9	Net Gain	△9.7
Income Tax Expenses(-)	<b>0.4</b>	0.4	△1.6	0.9	0.4	0.7	0.6	-	△42.9
<b>Net Income</b>	<b>2.4</b>	△11.9	△20.2	2.6	3.3	2.4	5.3	Net Gain	0.0

# 1. B/S Summary / I/S Summary

## □ BS Credit Information B/S Summary

(KRW bn, %, Balance)	14.1Q	13.4Q	13.3Q	13.2Q	13.1Q	12.4Q	QoQ	YoY
<b>Assets</b>	<b>6.8</b>	6.6	6.4	6.3	6.1	5.8	3.0	11.5
Cash and Dues	<b>5.9</b>	5.9	5.6	5.5	5.2	5.4	0.0	13.5
Securities	<b>0.0</b>	0.0	0.0	0.0	0.0	0.0	-	-
Fixed Assets	<b>0.2</b>	0.2	0.1	0.1	0.1	0.1	0.0	100.0
Other Assets	<b>0.7</b>	0.5	0.7	0.7	0.8	0.3	40.0	△12.5
<b>Liability &amp; Shareholder's Equity</b>	<b>6.8</b>	6.6	6.4	6.3	6.1	5.8	3.0	11.5
Other Liabilities	<b>0.4</b>	0.4	0.3	0.4	0.4	0.3	0.0	0.0
Shareholder's Equity	<b>6.4</b>	6.2	6.1	5.9	5.7	5.5	3.2	12.3

## □ BS Credit Information I/S Summary

(KRW bn, %, Balance)	14.1Q	2013.12	13.4Q	13.3Q	13.2Q	13.1Q	2012.12	QoQ	YoY
Net Interest Income	<b>0.0</b>	0.2	0.1	0.0	0.1	0.0	0.2	△100.0	-
Fee Income	<b>0.7</b>	2.8	0.7	0.7	0.7	0.7	2.4	0.0	0.0
Others	<b>0.0</b>	0.0	0.0	0.0	0.0	0.0	0.0	-	-
SG&A(-)	<b>0.5</b>	2.0	0.5	0.5	0.6	0.4	1.9	0.0	25.0
Provision Expense(-)	<b>0.0</b>	0.0	0.0	0.0	0.0	0.0	0.0	-	-
Non-Operating Income	<b>0.0</b>	0.0	0.0	0.0	0.0	0.0	0.0	-	-
<b>Earnings Before Income Tax</b>	<b>0.2</b>	1.0	0.3	0.2	0.2	0.3	0.7	△33.3	△33.3
Income Tax Expenses(-)	<b>0.0</b>	0.3	0.1	0.1	0.0	0.1	0.2	△100.0	△100.0
<b>Net Income</b>	<b>0.2</b>	0.7	0.2	0.1	0.2	0.2	0.5	0.0	0.0

# 1. B/S Summary / I/S Summary

## ❑ BS Information System I/S Summary

(KRW bn, %, Balance)	14.1Q	2013.12	13.4Q	13.3Q	13.2Q	13.1Q	2012.4Q	QoQ	YoY
Net Interest Income	<b>0.0</b>	0.1	0.0	0.1	0.0	0.0	0.1	-	-
Fee Income	<b>0.0</b>	0.0	0.0	0.0	0.0	0.0	0.0	-	-
Others	<b>1.9</b>	6.9	1.9	1.7	1.7	1.6	5.1	0.0	18.8
SG&A(-)	<b>1.7</b>	6.2	1.7	1.7	1.5	1.3	4.7	0.0	30.8
Provision Expense(-)	<b>0.0</b>	0.0	0.0	0.0	0.0	0.0	0.0	-	-
Non-Operating Income	<b>0.0</b>	0.2	0.2	0.0	0.0	0.0	0.0	△100.0	-
<b>Earnings Before Income Tax</b>	<b>0.2</b>	1.0	0.4	0.1	0.2	0.3	0.5	△50.0	△33.3
Income Tax Expenses(-)	<b>0.1</b>	0.2	0.1	0.0	0.0	0.1	0.1	0.0	0.0
<b>Net Income</b>	<b>0.1</b>	0.8	0.3	0.1	0.2	0.2	0.4	△66.7	△50.0

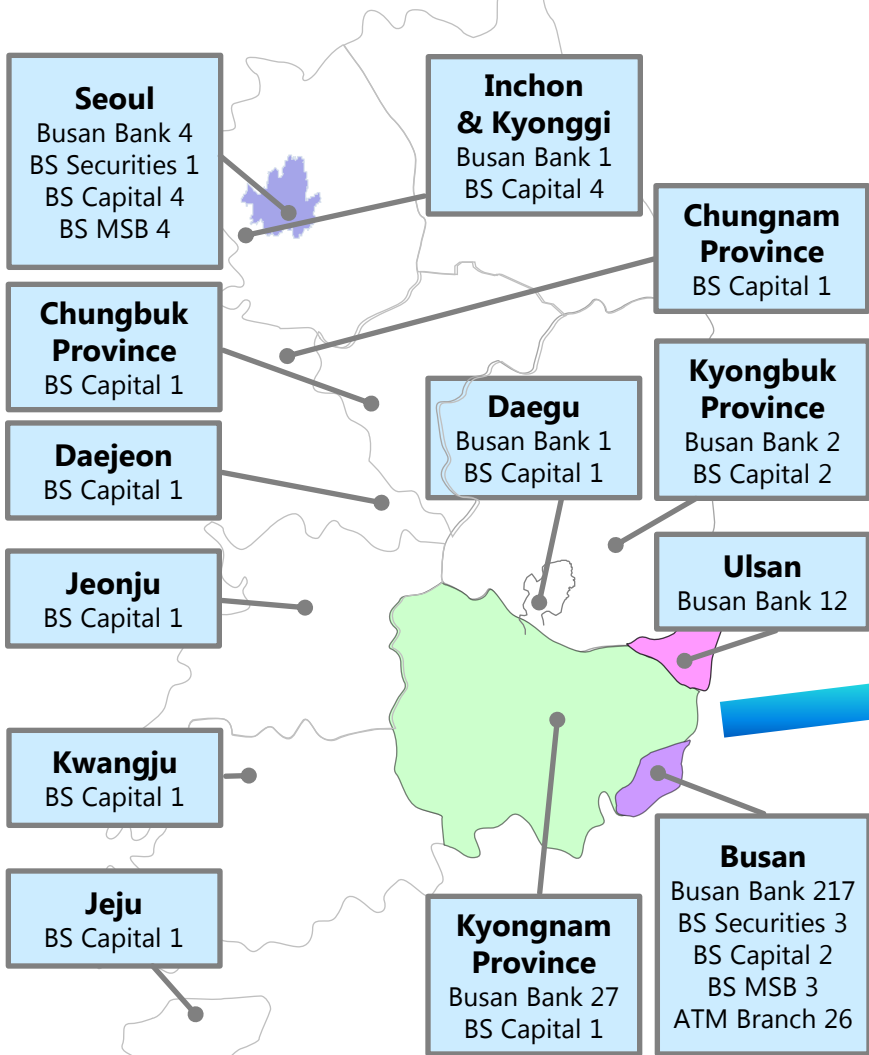
## 2. BS Capital Portfolio

	14.1Q	Portion	QoQ	13.4Q	13.3Q	13.2Q	13.1Q	12.4Q	11.4Q
(KRW bn, %, Balance)									
<b>Total</b>	<b>2,966.1</b>	<b>100.0</b>	<b>8.6</b>	2,730.5	2,444.9	2,264.8	1,946.9	1,659.5	862.0
<b>Loans</b>	<b>782.9</b>	<b>26.4</b>	<b>10.0</b>	711.8	668.2	674.6	604.7	548.7	369.2
Household	429.8	14.5	7.7	399.1	363.0	322.4	272.5	234.6	140.5
Corporate	353.1	11.9	12.9	312.7	305.2	352.2	332.2	314.1	228.7
<b>Auto Financing</b>	<b>1,426.5</b>	<b>48.1</b>	<b>11.1</b>	1,284.5	1,097.9	960.1	779.5	609.9	193.0
Commercial Vehicle	529.6	17.9	8.0	490.5	431.4	396.0	337.4	268.3	112.8
Passenger Vehicle	896.9	30.2	13.0	794.0	666.5	564.1	442.1	341.6	80.2
<b>Lease/Installments</b>	<b>756.7</b>	<b>25.5</b>	<b>3.1</b>	734.2	678.8	630.1	562.7	500.9	299.8
Machine Tools	281.6	9.5	3.7	271.6	249.8	232.6	216.3	195.7	117.9
Medical Instruments	199.7	6.7	△1.6	203.0	207.1	211.3	210.0	187.4	118.2
Others	275.4	9.3	6.1	259.6	221.9	186.2	136.4	117.8	63.7

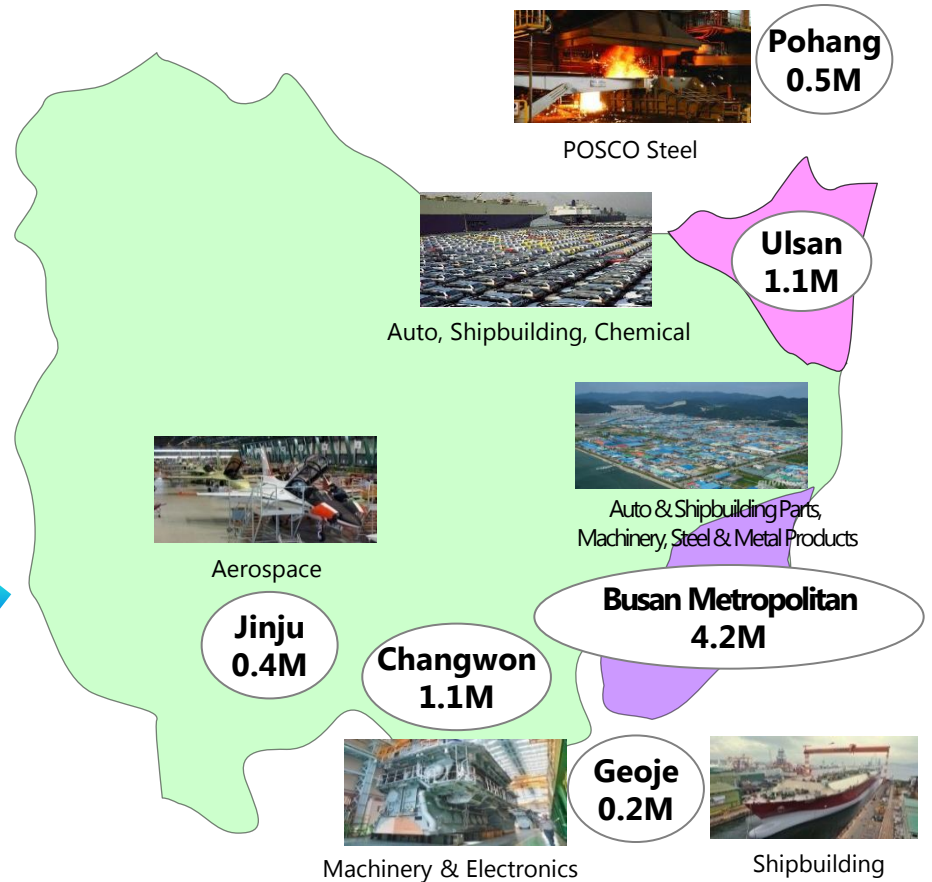


### 3. Group Networks & Major Industries

- ❑ **Networks across Korea**(as of March 2014)
  - Busan Bank 266(Qingdao Branch, Vietnam Office included), BS Securities 4, BS Capital 20, BS MSB 7



- ❑ **Population & Major Industries**
  - Southeastern Conurbation (7.5M, 15.4% of Total Population), making up 17.5% of GRDP(2012)
  - Exports : 166.8 USD bn(2012)
  - Imports : 131.9 USD bn(2012)



1) Southeastern region includes Busan, Ulsan, and Kyeongnam