

# 2013 2Q Financial Results

(August 2, 2013)



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

# *I. 2Q 2013 Group Results*

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# 1. Earnings Highlights

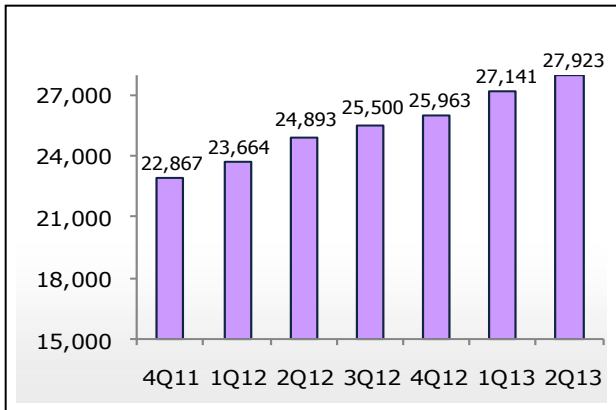
**2013 1H Group Net Income 187.2 KRW bn**  
 (Down by 6.4%, <12.9 KRW bn> YoY)

- ❖ **2Q 2013 Group Net Income : 92.8 KRW bn, down by 1.7% QoQ, up by 4.9% YoY**
  - Consolidated Bank Net Income 89.2 KRW bn, down by 2.3% QoQ, up by 1.4% YoY
  - Consolidated Non Bank Net Income 9.5 KRW bn, down by 7.8% QoQ, up by 61.0% YoY
  - Securities 0.5 KRW bn, Capital 5.3 KRW bn, MSB 3.3 KRW bn, Credit Info. 0.2 KRW bn, Info Sys. 0.2 KRW bn
- Unconsolidated portion  $\Delta$ 5.9 KRW bn**
  - ※ 2013 1H Net Income : Financial Group 187.2 KRW bn, Bank 180.5 KRW bn, Securities 1.2 KRW bn, Capital 12.1 KRW bn, MSB 5.7 KRW bn, Credit Information 0.4 KRW bn, Information System 0.4 KRW bn, Exclude Unconsolidated Portion 13.1 KRW bn

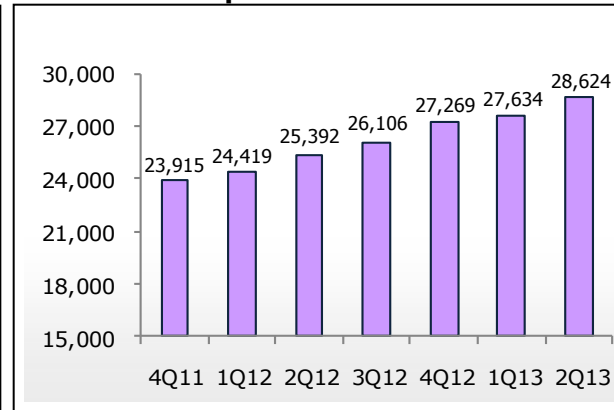
**Group Total Assets 49,164.0 KRW bn**  
 (Up by 13.7%, <5,940.5 KRW bn> YoY)

- ❖ **2Q 2013 Group Total Assets : 49,164.0 KRW bn, up by 2.2% QoQ, up by 13.7% YoY**
  - Bank : 45,218.6 KRW bn, up by 1.3% QoQ, up by 11.3% YoY
  - Non-Bank : 3,969.8 KRW bn, up by 14.0% QoQ, up by 50.8% YoY
- ※ Securities 866.6 KRW bn, Capital 2,329.8 KRW bn, MSB 760.9 KRW bn, Credit Information 6.3 KRW bn, Information System 6.2 KRW bn
- ※ Financial Group 3,317.1 KRW bn, Unconsolidated portion :  $\Delta$ 3,341.5 KRW bn

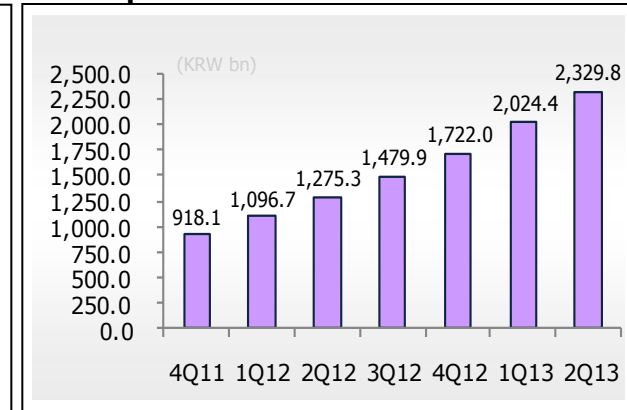
□ Bank KRW Credits



□ Bank KRW Deposits



□ BS Capital Total Assets





## 2. I/S Summary

### □ 2Q13 Results by Business

|                            | Group       | Bank        | Securities | Capital    | MSB        | Credit Information | Information System | Consolidation Change |
|----------------------------|-------------|-------------|------------|------------|------------|--------------------|--------------------|----------------------|
| (KRW bn)                   |             |             |            |            |            |                    |                    |                      |
| Net Interest Income        | 288.6       | 250.4       | 3.6        | 28.9       | 8.6        | 0.1                | -                  | △3.0                 |
| Net Fee Income             | 19.3        | 13.7        | 2.6        | 2.5        | 0.1        | 0.7                | -                  | △0.3                 |
| Others                     | △15.8       | △12.4       | 1.2        | 0.4        | △2.8       | -                  | 1.8                | △4.0                 |
| SG&A(-)                    | 132.4       | 114.0       | 7.1        | 7.4        | 3.0        | 0.6                | 1.5                | △1.2                 |
| Provision Expense(-)       | 36.1        | 19.9        | -          | 16.4       | △0.2       | -                  | -                  | -                    |
| Non-Operating Income       | △2.0        | △2.6        | △0.1       | △0.1       | 0.6        | -                  | -                  | 0.2                  |
| Earnings Before Income Tax | 121.6       | 115.2       | 0.2        | 7.9        | 3.7        | 0.2                | 0.3                | △5.9                 |
| Income Tax Expenses(-)     | 28.8        | 26.0        | △0.3       | 2.6        | 0.4        | -                  | 0.1                | -                    |
| 2Q Net Income              | <b>92.8</b> | <b>89.2</b> | <b>0.5</b> | <b>5.3</b> | <b>3.3</b> | <b>0.2</b>         | <b>0.2</b>         | <b>△5.9</b>          |

## 2. I/S Summary

### □ Group Level Results

|                            | 2013          |               |       |         | 2012  |       |       |       |       | QoQ      | YoY   |
|----------------------------|---------------|---------------|-------|---------|-------|-------|-------|-------|-------|----------|-------|
|                            | 1H            | 2Q            | 1Q    |         | 4Q    | 3Q    | 1 H   | 2Q    | 1Q    |          |       |
| (KRW bn, %)                |               |               |       |         |       |       |       |       |       |          |       |
| Net Interest Income        | <b>561.7</b>  | <b>288.6</b>  | 273.1 | 1,143.2 | 287.5 | 283.2 | 572.5 | 283.2 | 289.3 | 5.7      | 1.9   |
| Net Fee Income             | <b>42.0</b>   | <b>19.3</b>   | 22.7  | 109.0   | 25.5  | 29.0  | 54.5  | 27.5  | 27.0  | △15.0    | △29.8 |
| Others                     | △ <b>13.3</b> | △ <b>15.8</b> | 2.5   | △21.6   | △26.2 | 0.4   | 4.2   | △2.6  | 6.8   | Net loss | -     |
| SG&A(-)                    | <b>260.0</b>  | <b>132.4</b>  | 127.6 | 569.5   | 177.8 | 130.2 | 261.5 | 136.0 | 125.5 | 3.8      | △2.6  |
| Provision Expense(-)       | <b>79.8</b>   | <b>36.1</b>   | 43.7  | 168.1   | 38.8  | 29.7  | 99.6  | 52.8  | 46.8  | △17.4    | △31.6 |
| Non-Operating Income       | △ <b>3.9</b>  | △ <b>2.0</b>  | △1.9  | △8.7    | △4.6  | △1.6  | △2.5  | △0.4  | △2.1  | △5.3     | -     |
| Earnings Before Income Tax | <b>246.7</b>  | <b>121.6</b>  | 125.1 | 484.3   | 65.6  | 151.1 | 267.6 | 118.9 | 148.7 | △2.8     | 2.3   |
| Income Tax Expenses(-)     | <b>59.5</b>   | <b>28.8</b>   | 30.7  | 119.0   | 15.5  | 36.0  | 67.5  | 30.4  | 37.1  | △6.2     | △5.3  |
| Net Income                 | <b>187.2</b>  | <b>92.8</b>   | 94.4  | 365.3   | 50.1  | 115.1 | 200.1 | 88.5  | 111.6 | △1.7     | 4.9   |

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

#### □ Group Total Lending

|                                  | 2Q13            | 1Q13     | QoQ  |
|----------------------------------|-----------------|----------|------|
| (KRW bn, %)                      |                 |          |      |
| Cash and Dues                    | <b>1,979.8</b>  | 1,602.8  | 23.5 |
| Securities                       | <b>7,664.8</b>  | 7,823.9  | △2.0 |
| Loans & Receivables              | <b>35,302.5</b> | 34,606.2 | 2.0  |
| Derivative Assets                | <b>114.8</b>    | 88.3     | 30.0 |
| Fixed Assets & Investment Assets | <b>431.4</b>    | 416.7    | 3.5  |
| Intangible Assets                | <b>142.0</b>    | 144.4    | △1.7 |
| Others                           | <b>209.7</b>    | 193.3    | 8.5  |
| Total Assets                     | <b>45,845.0</b> | 44,875.6 | 2.2  |

#### □ Group Total Funding

|  | 2Q13            | 1Q13     | QoQ  |
|--|-----------------|----------|------|
| (KRW bn, %)                              |                 |          |      |
| Deposits                                 | <b>30,006.8</b> | 28,855.9 | 4.0  |
| Borrowings                               | <b>8,765.0</b>  | 8,789.6  | △0.3 |
| Derivatives                              | <b>74.1</b>     | 50.3     | 47.3 |
| Others                                   | <b>3,622.0</b>  | 3,886.1  | △6.8 |
| Total Liabilities                        | <b>42,467.9</b> | 41,581.9 | 2.1  |
| Shareholder's Equity                     | <b>3,377.1</b>  | 3,293.7  | 2.5  |
| Total Liabilities & Shareholder's Equity | <b>45,845.0</b> | 44,875.6 | 2.2  |

#### □ Asset Quality

|                           | 2Q13          | 1Q13   | 4Q12   | 3Q12   | 2Q12   | 1Q12   | QoQ    |
|---------------------------|---------------|--------|--------|--------|--------|--------|--------|
| (%, %p)                   |               |        |        |        |        |        |        |
| Substandard & Below Ratio | <b>1.45</b>   | 1.30   | 1.20   | 1.48   | 1.76   | 1.53   | 0.15   |
| Coverage Ratio            | <b>102.36</b> | 115.58 | 127.28 | 109.40 | 106.60 | 121.87 | △13.22 |
| Delinquency Ratio         | <b>0.78</b>   | 0.90   | 0.69   | 0.93   | 1.10   | 1.16   | △0.12  |

#### □ Capital Adequacy

|           | <sup>1)</sup> 2Q13 | 1Q13  | 4Q12  | 3Q12  | 2Q12  | 1Q12  | QoQ   |
|-----------|--------------------|-------|-------|-------|-------|-------|-------|
| (%, %p)   |                    |       |       |       |       |       |       |
| BIS Ratio | <b>14.25</b>       | 14.41 | 15.19 | 16.35 | 15.03 | 15.11 | △0.16 |
| Tier I    | <b>10.53</b>       | 10.59 | 10.84 | 10.99 | 10.95 | 10.98 | △0.06 |
| Tier II   | <b>3.72</b>        | 3.82  | 4.34  | 5.36  | 4.08  | 4.13  | △0.10 |
| TCE       | <b>7.37</b>        | 7.34  | 7.59  | 7.48  | 7.65  | 7.54  | 0.03  |

1) Based on Basel I(Estimate)

## 4. Profitability / Dividend Payout

### □ Profitability

| (%, %p)    | 2Q13         | 1Q13  | 4Q12  | 3Q12  | 2Q12  | 1Q12  | QoQ   |
|------------|--------------|-------|-------|-------|-------|-------|-------|
| <b>ROA</b> | <b>0.84</b>  | 0.86  | 0.88  | 1.02  | 0.99  | 1.11  | △0.02 |
| <b>ROE</b> | <b>11.31</b> | 11.53 | 11.65 | 13.46 | 13.02 | 14.74 | △0.22 |

### □ Dividend Payout

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

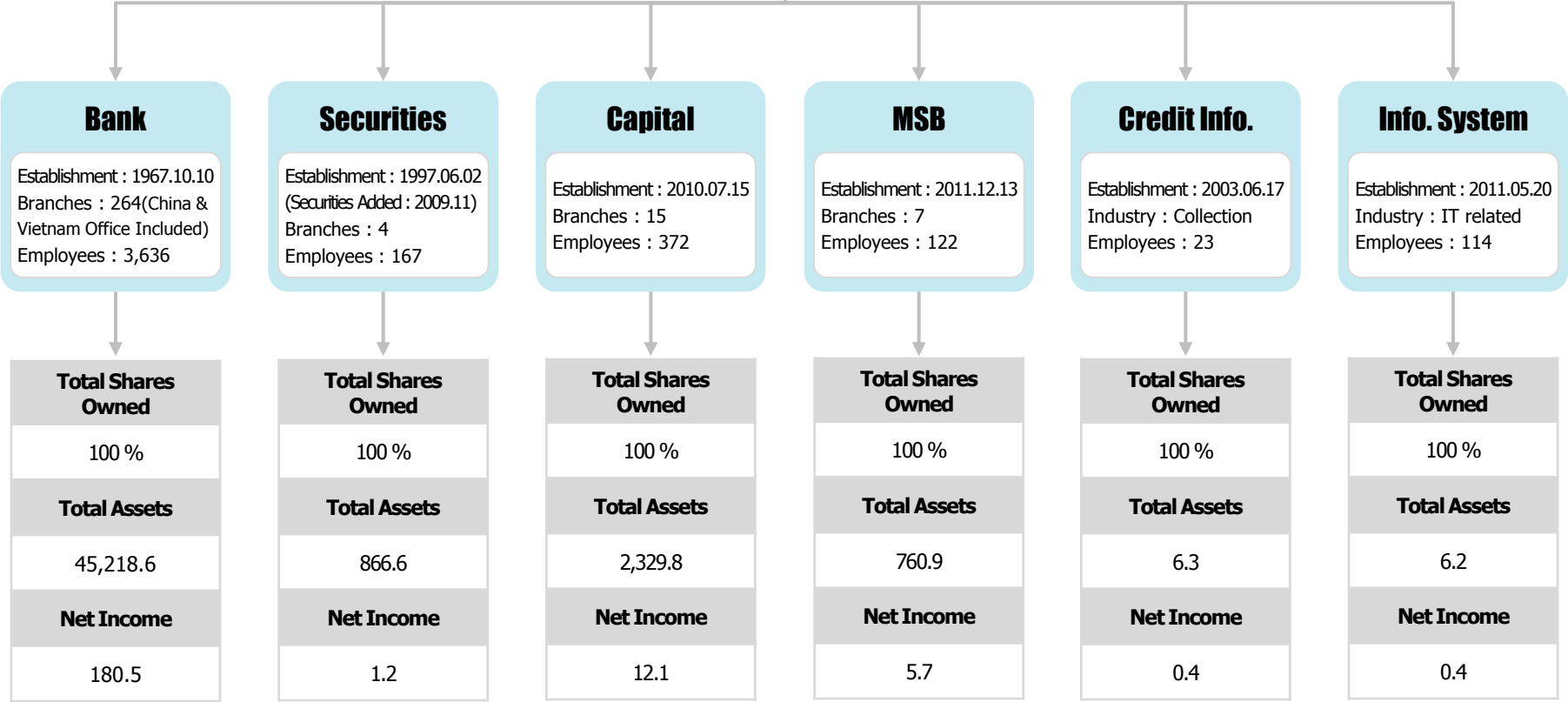


# 5. Group Structure

(%, KRW bn)

**BS Financial Group**

**Establishment : 2011.03.15**  
**Total Assets : 49,164.0**  
**Net Income : 187.2**  
**Employees : 4,496**



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

## *II. 2Q 2013 Bank Results*

|            |                              |    |
|------------|------------------------------|----|
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| <b>6.</b>  | <b>NIM &amp; NIS</b>         | 15 |
| <b>7.</b>  | <b>Noninterest Income</b>    | 16 |
| <b>8.</b>  | <b>Provisioning</b>          | 17 |
| <b>9.</b>  | <b>SG&amp;A</b>              | 18 |
| <b>10.</b> | <b>Asset Quality</b>         | 19 |
| <b>11.</b> | <b>Capital Adequacy</b>      | 20 |

# 1. Earnings Highlights

## Growth

- ❖ **Total Credits : up by 2.6% (772.3 KRW bn) QoQ**
  - KRW Loans up by 2.9% (782.6 KRW bn) QoQ
- ❖ **Total Deposits : up by 2.6% (847.5 KRW bn) QoQ**
  - KRW Deposits up by 3.6% (990.2 KRW bn) QoQ
- ❖ **LDR : 96.97%, down by 1.04%p QoQ**

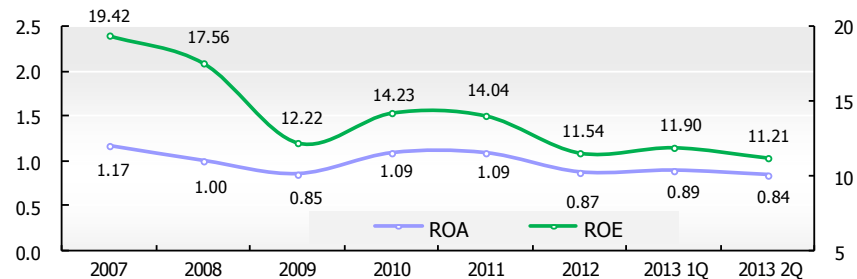
## Asset Quality

- ❖ **S&B Loan Ratio : 1.41%, up by 0.18%p QoQ**
- ❖ **Delinquency Ratio : 0.64%, down by 0.11%p QoQ**
- ❖ **Real Estate PF Delinquency & SBL Ratio : 0%**

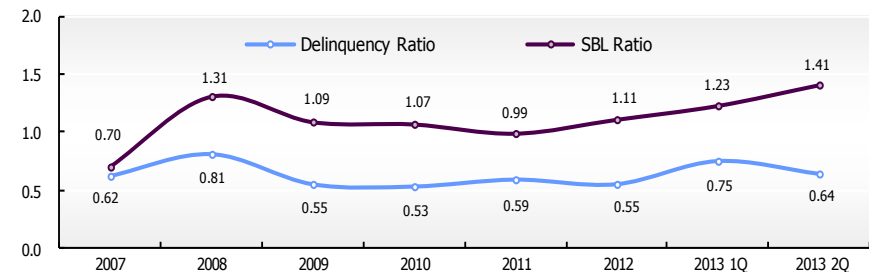
## Profitability

- ❖ **Top Line**
  - ▶ **2Q Net Interest Income at 250.4 KRW bn, up by 5.3% QoQ, down by 2.3% YoY**
  - ▶ **2Q NIM 2.47%, up by 0.02%p QoQ**
- ❖ **Bottom Line**
  - ▶ **Annualized Credit Cost : 0.32%, down by 0.07%p QoQ, down by 0.18%p YoY**
  - ▶ **Annualized Cost Income Ratio : 43.93%, up by 1.40%p QoQ, up by 2.57%p YoY**
  - ▶ **2Q Net Income : 89.2 KRW bn, down by 2.3% QoQ, up by 1.4% YoY**

□ ROA / ROE (%)



□ Asset Quality (%)



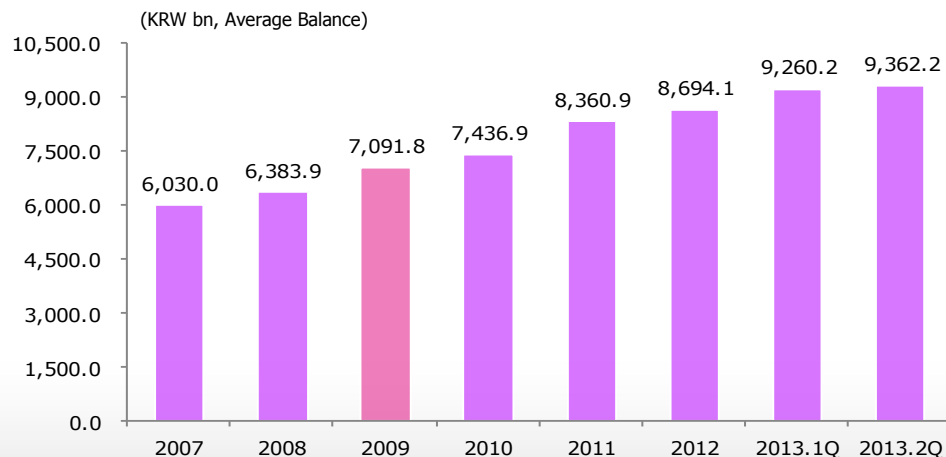
## 2. Assets & Deposits<sup>1)</sup>

| (KRW bn, %, Balance)        | 2013            |          | 2012     |          |          |          | QoQ  | YoY   |
|-----------------------------|-----------------|----------|----------|----------|----------|----------|------|-------|
|                             | 2Q              | 1Q       | 4Q       | 3Q       | 2Q       | 1Q       |      |       |
| <b>Total Assets</b>         | <b>45,218.6</b> | 44,640.6 | 43,247.3 | 43,061.6 | 40,611.9 | 39,971.5 | 1.3  | 4.6   |
| Bank Account                | <b>41,620.8</b> | 41,155.7 | 39,835.0 | 40,336.2 | 37,727.7 | 37,224.6 | 1.1  | 4.5   |
| Trust Account               | <b>3,597.8</b>  | 3,484.9  | 3,412.3  | 2,725.4  | 2,884.2  | 2,746.9  | 3.2  | 5.4   |
| <b>Total Deposits</b>       | <b>33,770.5</b> | 32,923.0 | 32,625.6 | 31,367.5 | 30,620.7 | 30,018.7 | 2.6  | 3.5   |
| Bank Account                | <b>30,768.5</b> | 30,141.8 | 30,035.3 | 28,922.3 | 28,108.7 | 27,648.8 | 2.1  | 2.4   |
| Won Deposits                | <b>28,623.7</b> | 27,633.5 | 27,268.9 | 26,106.1 | 25,391.8 | 24,419.3 | 3.6  | 5.0   |
| Demand                      | <b>2,295.1</b>  | 2,158.8  | 2,206.3  | 2,036.1  | 2,209.2  | 2,037.8  | 6.3  | 4.0   |
| Savings & Time              | <b>26,303.9</b> | 25,449.1 | 25,035.7 | 24,041.5 | 23,152.5 | 22,345.3 | 3.4  | 5.1   |
| Installment                 | <b>24.7</b>     | 25.6     | 26.9     | 28.5     | 30.1     | 36.2     | △3.5 | △8.2  |
| CD                          | <b>146.1</b>    | 115.0    | 262.2    | 197.6    | 328.3    | 547.3    | 27.0 | △44.3 |
| Trust Account               | <b>3,002.0</b>  | 2,781.2  | 2,590.3  | 2,445.2  | 2,512.0  | 2,369.9  | 7.9  | 15.9  |
| <b>Total Credits</b>        | <b>30,184.6</b> | 29,412.3 | 28,098.7 | 27,915.7 | 27,302.0 | 25,949.7 | 2.6  | 7.4   |
| Total Loans                 | <b>29,219.8</b> | 28,525.3 | 27,230.7 | 27,023.2 | 26,489.4 | 25,146.1 | 2.4  | 7.3   |
| KRW Loans                   | <b>27,923.1</b> | 27,140.5 | 25,962.8 | 25,499.7 | 24,893.4 | 23,664.0 | 2.9  | 7.6   |
| SMEs                        | <b>17,780.6</b> | 17,354.2 | 16,638.3 | 16,765.5 | 16,306.5 | 15,742.5 | 2.5  | 6.9   |
| Households                  | <b>6,821.5</b>  | 6,614.2  | 6,430.7  | 5,959.1  | 5,732.6  | 5,636.7  | 3.1  | 6.1   |
| Guarantees                  | <b>964.8</b>    | 887.0    | 868.0    | 892.5    | 812.6    | 803.6    | 8.8  | 11.2  |
| <b>Total Securities</b>     | <b>8,313.5</b>  | 8,344.8  | 8,420.3  | 8,400.9  | 8,417.3  | 8,368.7  | △0.4 | △1.3  |
| Bank Account                | <b>6,889.0</b>  | 7,000.8  | 7,175.4  | 7,149.6  | 7,043.9  | 7,074.6  | △1.6 | △4.0  |
| Trust Account               | <b>1,424.5</b>  | 1,344.0  | 1,244.9  | 1,251.3  | 1,373.4  | 1,294.1  | 6.0  | 14.4  |
| <b>Shareholders' Equity</b> | <b>3,172.3</b>  | 3,099.3  | 2,999.4  | 3,056.8  | 2,935.6  | 2,846.9  | 2.4  | 5.8   |

1) Based on the Bank's Unconsolidated Financial Statements

### 3. Low-Cost Deposits

#### □ Growth Records



#### □ Funding Costs

| (%, Accumulated)           | 2Q13        | 1Q13 | 4Q12 | 4Q11 |
|----------------------------|-------------|------|------|------|
| Demand Deposits            | <b>0.28</b> | 0.30 | 0.24 | 0.27 |
| Savings Deposits           | <b>0.14</b> | 0.14 | 0.14 | 0.15 |
| Corporate Savings Deposits | <b>1.59</b> | 1.64 | 1.74 | 1.77 |
| <b>Total</b>               | <b>0.64</b> | 0.67 | 0.67 | 0.69 |

| (KRW bn, %, %p, Average Balance)              | 2013            |          | 2012     |          |          | QoQ      | YoY   |       |
|---|-----------------|----------|----------|----------|----------|----------|-------|-------|
|   | 2Q              | 1Q       | 4Q       | 3Q       | 2Q       |          |       | 1Q    |
| <b>Low-Cost Deposits (A)</b>                  | <b>9,362.2</b>  | 9,260.2  | 8,694.1  | 8,656.7  | 8,632.0  | 8,650.6  | 1.1   | 7.7   |
| <b>Demand Deposits</b>                        | <b>2,064.4</b>  | 2,030.8  | 1,951.7  | 1,953.5  | 1,968.4  | 1,915.3  | 1.7   | 5.8   |
| <b>Savings Deposits</b>                       | <b>4,260.1</b>  | 4,190.6  | 3,997.7  | 3,980.0  | 3,973.4  | 3,978.5  | 1.7   | 6.6   |
| <b>Corporate Savings Deposits</b>             | <b>3,037.7</b>  | 3,038.8  | 2,744.7  | 2,723.2  | 2,690.2  | 2,756.8  | 0.0   | 10.7  |
| Deposits in KRW (B)                           | <b>27,750.3</b> | 27,255.9 | 25,215.8 | 24,797.4 | 24,326.5 | 23,789.5 | 1.8   | 10.1  |
| <b>Total Deposits (Bank Account) (C)</b>      | <b>30,233.7</b> | 29,965.3 | 28,136.3 | 27,780.5 | 27,474.6 | 27,153.1 | 0.9   | 7.5   |
| Total Deposits (Bank + Trust Account)(D)      | <b>33,050.6</b> | 32,648.3 | 30,529.0 | 30,157.0 | 29,825.7 | 29,426.6 | 1.2   | 8.3   |
| Low-Cost Deposits/Won Deposits(A/B)           | <b>33.74</b>    | 33.97    | 34.48    | 34.91    | 35.48    | 36.36    | △0.23 | △0.74 |
| <b>Low-Cost Deposits/Total Deposits (A/C)</b> | <b>30.97</b>    | 30.90    | 30.90    | 31.16    | 31.42    | 31.86    | 0.07  | 0.07  |
| Low-Cost Deposits/Total Deposits(A/D)         | <b>28.33</b>    | 28.36    | 28.48    | 28.71    | 28.94    | 29.40    | △0.03 | △0.15 |

## 4. Earning Results

|                              | 2013          |               |       | 2012    |       |       |       |       | QoQ   | YoY      |       |
|------------------------------|---------------|---------------|-------|---------|-------|-------|-------|-------|-------|----------|-------|
|                              | 1H            | 2Q            | 1Q    | 4Q      | 3Q    | 1H    | 2Q    | 1Q    |       |          |       |
| (KRW bn, %, %p)              |               |               |       |         |       |       |       |       |       |          |       |
| Net Interest Income          | <b>488.1</b>  | <b>250.4</b>  | 237.7 | 1,027.2 | 255.8 | 257.2 | 514.2 | 256.3 | 257.9 | 5.3      | △2.3  |
| Net Fee Income               | <b>31.9</b>   | <b>13.7</b>   | 18.2  | 80.1    | 17.8  | 20.8  | 41.5  | 21.2  | 20.3  | △24.7    | △35.4 |
| Fees from Trust Account      | <b>5.1</b>    | <b>2.7</b>    | 2.4   | 9.1     | 2.4   | 2.3   | 4.4   | 2.3   | 2.1   | 12.5     | 17.4  |
| Others                       | △ <b>17.9</b> | △ <b>15.1</b> | △2.8  | △27.7   | △29.8 | 5.3   | △3.2  | △5.8  | 2.6   | -        | -     |
| Provision Expense(-)         | <b>48.6</b>   | <b>19.9</b>   | 28.7  | 126.3   | 26.5  | 30.9  | 68.9  | 40.3  | 28.6  | △30.7    | △50.6 |
| SG&A(-)                      | <b>222.7</b>  | <b>114.0</b>  | 108.7 | 486.5   | 153.0 | 109.4 | 224.1 | 116.5 | 107.6 | 4.9      | △2.1  |
| Net Operating Income         | <b>235.9</b>  | <b>117.8</b>  | 118.1 | 475.9   | 66.7  | 145.3 | 263.9 | 117.2 | 146.7 | △0.3     | 0.5   |
| Non-Operating Income         | △ <b>2.1</b>  | △ <b>2.6</b>  | 0.5   | △10.0   | △4.1  | △2.6  | △3.3  | △1.2  | △2.1  | Net Loss | -     |
| Earnings Before Income Taxes | <b>233.8</b>  | <b>115.2</b>  | 118.6 | 465.9   | 62.6  | 142.7 | 260.6 | 116.0 | 144.6 | △2.9     | △0.7  |
| Income Tax Expenses(-)       | <b>53.3</b>   | <b>26.0</b>   | 27.3  | 110.2   | 13.8  | 33.2  | 63.2  | 28.0  | 35.2  | △4.8     | △7.1  |
| Net Income                   | <b>180.5</b>  | <b>89.2</b>   | 91.3  | 355.7   | 48.8  | 109.5 | 197.4 | 88.0  | 109.4 | △2.3     | 1.4   |
| ROA                          | <b>0.84</b>   | 0.89          | 0.87  | 0.87    | 0.99  | 0.90  | 1.03  | △0.05 | △0.06 |          |       |
| ROE                          | <b>11.21</b>  | 11.90         | 11.54 | 11.54   | 13.14 | 12.01 | 13.84 | △0.69 | △0.80 |          |       |



## 5. Net Interest Income

|                        | 2013         |              |       | 2012   |       |       |       |       | QoQ   | YoY   |       |
|------------------------|--------------|--------------|-------|--------|-------|-------|-------|-------|-------|-------|-------|
|                        | 1H           | 2Q           | 1Q    | 4Q     | 3Q    | 1H    | 2Q    | 1Q    |       |       |       |
| (KRW bn, %)            |              |              |       |        |       |       |       |       |       |       |       |
| Net Interest Income    | <b>488.1</b> | <b>250.4</b> | 237.7 | 1027.2 | 255.8 | 257.2 | 514.2 | 256.3 | 257.9 | 5.3   | △2.3  |
| Interest Revenues      | <b>916.9</b> | <b>459.5</b> | 457.4 | 1954.2 | 481.6 | 493.1 | 979.5 | 491.2 | 488.3 | 0.5   | △6.5  |
| Interest on Loans      | <b>774.7</b> | <b>391.5</b> | 383.2 | 1635.8 | 406.4 | 416.4 | 813.0 | 410.4 | 402.6 | 2.2   | △4.6  |
| Interest on Securities | <b>132.6</b> | <b>64.1</b>  | 68.5  | 290.9  | 71.0  | 71.9  | 148.0 | 73.6  | 74.4  | △6.4  | △12.9 |
| Others                 | <b>9.6</b>   | <b>3.9</b>   | 5.7   | 27.5   | 4.2   | 4.8   | 18.5  | 7.2   | 11.3  | △31.6 | △45.8 |
| Interest Expenses      | <b>428.8</b> | <b>209.1</b> | 219.7 | 927.0  | 225.8 | 235.9 | 465.3 | 234.9 | 230.4 | △4.8  | △11.0 |
| Interest on Deposits   | <b>327.4</b> | <b>160.0</b> | 167.4 | 687.7  | 170.6 | 176.2 | 340.9 | 173.4 | 167.5 | △4.4  | △7.7  |
| Interest on Debentures | <b>55.9</b>  | <b>26.9</b>  | 29.0  | 134.2  | 31.0  | 32.6  | 70.6  | 34.6  | 36.0  | △7.2  | △22.3 |
| Others                 | <b>45.5</b>  | <b>22.2</b>  | 23.3  | 105.1  | 24.2  | 27.1  | 53.8  | 26.9  | 26.9  | △4.7  | △17.5 |

## 6. NIM & NIS

|                                    | 2013            |          | 2012     |          |          |          | QoQ   | YTD   |
|------------------------------------|-----------------|----------|----------|----------|----------|----------|-------|-------|
|                                    | 2Q              | 1Q       | 4Q       | 3Q       | 2Q       | 1Q       |       |       |
| (KRW bn, %, %p)                    |                 |          |          |          |          |          |       |       |
| <b>NIM(Quarterly)</b>              | <b>2.47</b>     | 2.45     | 2.60     | 2.70     | 2.79     | 2.84     | 0.02  | △0.13 |
| <b>NIS</b>                         | <b>2.87</b>     | 2.86     | 3.06     | 3.25     | 3.41     | 3.55     | 0.01  | △0.19 |
| Interest Rate on KRW Loans         | <b>5.28</b>     | 5.44     | 5.77     | 6.07     | 6.31     | 6.42     | △0.16 | △0.49 |
| Households                         | <b>4.80</b>     | 5.02     | 5.33     | 5.64     | 5.80     | 5.82     | △0.22 | △0.53 |
| Corporate                          | <b>5.06</b>     | 5.20     | 5.55     | 5.83     | 6.05     | 6.13     | △0.14 | △0.49 |
| Interest Rate paid on KRW Deposits | <b>2.41</b>     | 2.58     | 2.71     | 2.82     | 2.90     | 2.87     | △0.17 | △0.30 |
| Average Interest Earning Assets    | <b>36,207.0</b> | 35,370.2 | 35,043.3 | 34,490.7 | 33,516.8 | 33,116.4 | 2.4   | 3.3   |
| <b>NIM(Accumulated)</b>            | <b>2.46</b>     | 2.45     | 2.73     | 2.77     | 2.82     | 2.84     | 0.01  | △0.27 |
| <b>NIS</b>                         | <b>2.86</b>     | 2.86     | 3.31     | 3.40     | 3.48     | 3.55     | 0.00  | △0.45 |
| Interest Rate on KRW Loans         | <b>5.36</b>     | 5.44     | 6.13     | 6.26     | 6.37     | 6.42     | △0.08 | △0.77 |
| Households                         | <b>4.91</b>     | 5.02     | 5.64     | 5.76     | 5.82     | 5.82     | △0.11 | △0.73 |
| Corporate                          | <b>5.13</b>     | 5.20     | 5.88     | 6.01     | 6.10     | 6.13     | △0.07 | △0.75 |
| Interest Rate paid on KRW Deposits | <b>2.50</b>     | 2.58     | 2.82     | 2.86     | 2.89     | 2.87     | △0.08 | △0.32 |
| Average Interest Earning Assets    | <b>35,790.9</b> | 35,370.2 | 34,045.8 | 33,710.8 | 33,316.6 | 33,116.4 | 1.2   | 5.1   |

Note. Table on the top is based on quarterly numbers

Table on the bottom is based on accumulated numbers

## 7. Noninterest Income

|                       | 2013         |              |       | 2012  |       |       |       |       | QoQ   | YoY   |       |
|-----------------------|--------------|--------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|                       | 1H           | 2Q           | 1Q    | 4Q    | 3Q    | 1H    | 2Q    | 1Q    |       |       |       |
| (KRW bn, %)           |              |              |       |       |       |       |       |       |       |       |       |
| Noninterest Income    | <b>19.1</b>  | <b>1.3</b>   | 17.8  | 61.5  | △9.6  | 28.4  | 42.7  | 17.7  | 25.0  | △92.7 | △92.7 |
| Noninterest Revenues  | <b>513.1</b> | <b>256.1</b> | 257.0 | 801.2 | 242.3 | △54.3 | 613.2 | 323.2 | 290.0 | △0.4  | △20.8 |
| Fee Income            | <b>60.4</b>  | <b>29.8</b>  | 30.6  | 129.9 | 30.0  | 33.0  | 66.9  | 33.8  | 33.1  | △2.6  | △11.8 |
| Fees from Trust Acct. | <b>5.1</b>   | <b>2.7</b>   | 2.4   | 9.1   | 2.4   | 2.3   | 4.4   | 2.3   | 2.1   | 12.5  | 17.4  |
| Others <sup>1)</sup>  | <b>447.6</b> | <b>223.6</b> | 224.0 | 662.2 | 209.9 | △89.6 | 541.9 | 287.1 | 254.8 | △0.2  | △22.1 |
| Noninterest Expenses  | <b>494.0</b> | <b>254.8</b> | 239.2 | 739.7 | 251.9 | △82.7 | 570.5 | 305.5 | 265.0 | 6.5   | △16.6 |
| Commissions Paid      | <b>28.5</b>  | <b>16.1</b>  | 12.4  | 49.8  | 12.2  | 12.2  | 25.4  | 12.6  | 12.8  | 29.8  | 27.8  |
| Trust Acct. Losses    | -            | -            | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| Others <sup>2)</sup>  | <b>465.5</b> | <b>238.7</b> | 226.8 | 689.9 | 239.7 | △94.9 | 545.1 | 292.9 | 252.2 | 5.2   | △18.5 |

1) Gains on Securities (13.0), Gain on FX Trading and Derivatives (202.7) , Gains on NPL Sales (6.8), Others (1.1)

2) Losses on Securities (6.9), Losses on FX Trading and Derivatives (195.5), Losses on NPL Sales (11.7), Contribution to Guarantee Funds (13.8), Deposit Insurance Fees (9.1), Others (1.7)

## 8. Provisioning

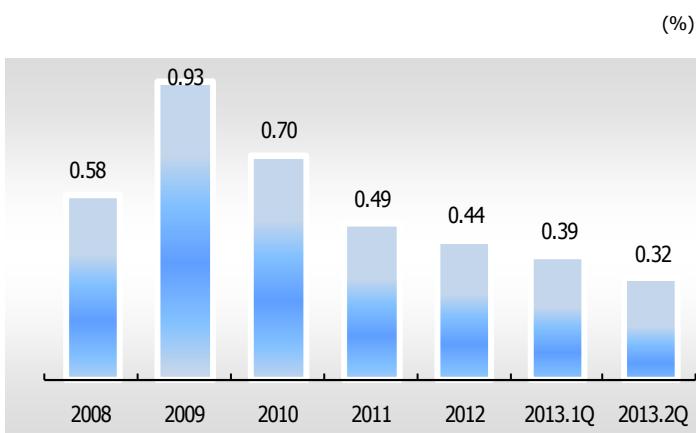
### □ Provision Expense

| (KRW bn, %)       | 2013     |          |          | 2012     |          |          |          |          |          |
|-------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
|                   | 2Q       | 1Q       |          | 4Q       | 3Q       | 1H       | 2Q       | 1Q       |          |
| Corporate         | 42.4     | 18.0     | 24.4     | 117.4    | 31.0     | 27.0     | 59.4     | 35.9     | 23.5     |
| Household         | 1.7      | 0.0      | 1.7      | 3.6      | △3.4     | 1.8      | 5.2      | 1.0      | 4.2      |
| Credit Card       | 3.8      | 1.7      | 2.1      | 8.0      | 1.8      | 2.4      | 3.8      | 2.6      | 1.2      |
| Others            | 0.7      | 0.2      | 0.5      | △2.7     | △2.9     | △0.3     | 0.5      | 0.8      | △0.3     |
| Trust Account     | 0.0      | 0.0      | 0.0      | 0.0      | 0.0      | 0.0      | 0.0      | 0.0      | 0.0      |
| Total (A)         | 48.6     | 19.9     | 28.7     | 126.3    | 26.5     | 30.9     | 68.9     | 40.3     | 28.6     |
| Total Credit (B)  | 30,762.6 | 30,762.6 | 29,993.5 | 28,642.7 | 28,642.7 | 28,421.3 | 27,835.6 | 27,835.6 | 26,420.2 |
| Credit Cost (A/B) | 0.32     | 0.26     | 0.39     | 0.44     | 0.37     | 0.43     | 0.50     | 0.58     | 0.44     |

### □ Provision Balance<sup>1)</sup>

| (KRW bn)    | 2013  |       | 2012  |       |       |       |
|-------------|-------|-------|-------|-------|-------|-------|
|             | 2Q    | 1Q    | 4Q    | 3Q    | 2Q    | 1Q    |
| Corporate   | 309.4 | 300.4 | 293.3 | 319.9 | 319.5 | 296.3 |
| Household   | 18.7  | 19.5  | 19.8  | 24.3  | 25.4  | 23.7  |
| Credit Card | 11.3  | 10.6  | 9.9   | 10.6  | 9.3   | 10.1  |
| Trust       | 0.0   | 0.0   | 0.0   | 0.0   | 0.0   | 0.0   |
| Total       | 339.4 | 330.5 | 323.0 | 354.8 | 354.2 | 330.1 |

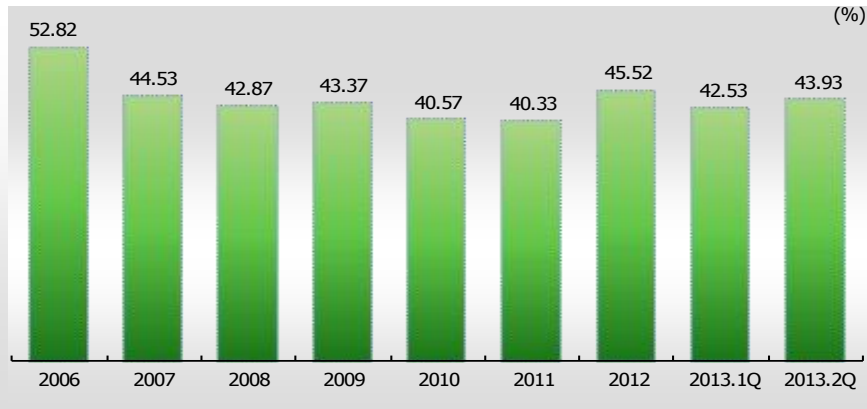
### □ Credit Cost(Accumulated)



Note 1). Unused Credit Line Provisions of 12.4 and Other Provisions of 10.7 not included

## 9. SG&A

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



### ☐ Summary

- 2Q13 SG&A at 114.0 KRW bn, up by 4.9% QoQ, down by 2.1% YoY
- Accumulated CIR(43.93%) up by 1.40%p QoQ, up by 2.57%p YoY

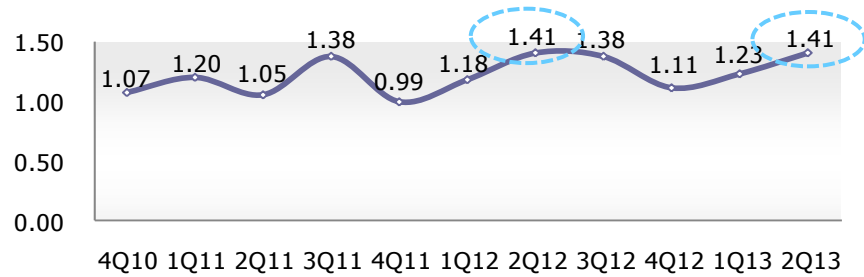
|                             | 2013         |              |       | 2012  |       |       |       |       | QoQ   | YoY   |       |
|-----------------------------|--------------|--------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|                             | 1H           | 2Q           | 1Q    | 4Q    | 3Q    | 1H    | 2Q    | 1Q    |       |       |       |
| (KRW bn, %, %p)             |              |              |       |       |       |       |       |       |       |       |       |
| Total SG&A                  | <b>222.7</b> | <b>114.0</b> | 108.7 | 486.5 | 153.0 | 109.4 | 224.1 | 116.5 | 107.6 | 4.9   | △2.1  |
| Salaries and other expenses | <b>186.8</b> | <b>99.1</b>  | 87.7  | 384.4 | 115.6 | 87.0  | 181.8 | 94.6  | 87.2  | 13.0  | 4.8   |
| Depreciation                | <b>19.8</b>  | <b>6.9</b>   | 12.9  | 56.8  | 16.1  | 14.5  | 26.2  | 13.9  | 12.3  | △46.5 | △50.4 |
| Taxes and dues              | <b>6.5</b>   | <b>3.2</b>   | 3.3   | 14.6  | 4.1   | 3.4   | 7.1   | 3.5   | 3.6   | △3.0  | △8.6  |
| Retirement Allowance        | <b>9.6</b>   | <b>4.8</b>   | 4.8   | 18.0  | 4.5   | 4.5   | 9.0   | 4.5   | 4.5   | 0.0   | 6.7   |
| Honorary Retirement         | -            | -            | -     | 12.7  | 12.7  | -     | -     | -     | -     | -     | -     |

1) Based on the Bank's Unconsolidated Financial Statements

# 10. Asset Quality

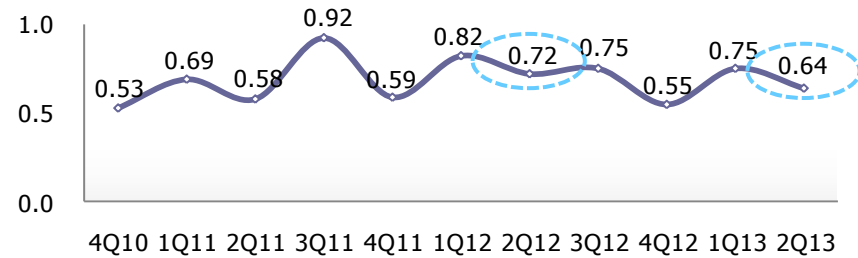
## □ SBL(NPL) Ratio (%)

(%)



## □ Delinquency Ratio (%)

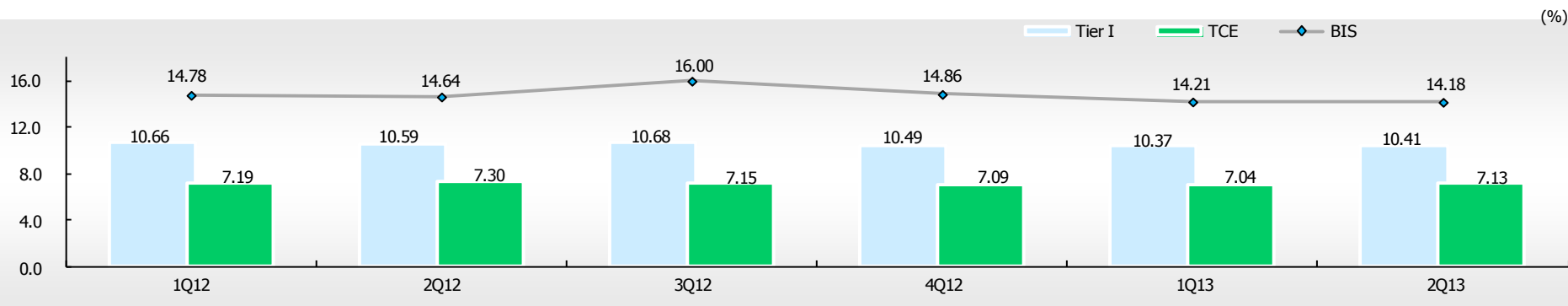
(%)



|                                | 2013            |          | 2012     |          |          |          | QoQ    | YoY    |
|--------------------------------|-----------------|----------|----------|----------|----------|----------|--------|--------|
|                                | 2Q              | 1Q       | 4Q       | 3Q       | 2Q       | 1Q       |        |        |
| (KRW bn, %, %p)                |                 |          |          |          |          |          |        |        |
| Total Loans                    | <b>30,762.6</b> | 29,993.5 | 28,642.7 | 28,421.3 | 27,835.6 | 26,420.2 | 2.6    | 10.5   |
| Normal                         | <b>29,966.8</b> | 29,194.4 | 27,894.2 | 27,476.0 | 26,808.1 | 25,569.1 | 2.6    | 11.8   |
| Precautionary                  | <b>360.9</b>    | 430.0    | 431.9    | 554.4    | 635.0    | 538.7    | △16.1  | △43.2  |
| Substandard                    | <b>366.7</b>    | 299.6    | 259.6    | 319.0    | 314.9    | 244.9    | 22.4   | 16.4   |
| Doubtful                       | <b>42.7</b>     | 43.0     | 34.6     | 38.2     | 28.0     | 26.1     | △0.7   | 52.5   |
| Expected loss                  | <b>25.5</b>     | 26.5     | 22.4     | 33.7     | 49.6     | 41.4     | △3.8   | △48.6  |
| SBL(Substandard & Below Loans) | <b>434.9</b>    | 369.1    | 316.6    | 390.9    | 392.5    | 312.4    | 17.8   | 10.8   |
| (SBL Ratio (%))                | <b>(1.41)</b>   | (1.23)   | (1.11)   | (1.38)   | (1.41)   | (1.18)   | 0.18   | 0.00   |
| (SBL Coverage Ratio)           | <b>(103.97)</b> | (119.27) | (134.23) | (113.58) | (114.53) | (135.78) | △15.30 | △10.56 |
| Loan Amount                    | <b>29,797.8</b> | 29,106.5 | 27,774.4 | 27,528.8 | 27,023.0 | 25,616.7 | 2.4    | 10.3   |
| Delinquent Amount              | <b>191.0</b>    | 217.8    | 153.3    | 207.2    | 193.9    | 210.0    | △12.3  | △1.5   |
| Delinquency Ratio              | <b>0.64</b>     | 0.75     | 0.55     | 0.75     | 0.72     | 0.82     | △0.11  | △0.08  |



## 11. Capital Adequacy



| (KRW bn, %, Basel II)                | 2013             |          | 2012     |          |          |          |
|--------------------------------------|------------------|----------|----------|----------|----------|----------|
|                                      | <sup>1)</sup> 2Q | 1Q       | 4Q       | 3Q       | 2Q       | 1Q       |
| <b>Total Risk Adjusted Capital</b>   | <b>4,283.2</b>   | 4,197.5  | 4,237.7  | 4,569.1  | 4,047.7  | 3,961.3  |
| Tier I Capital                       | <b>3,145.7</b>   | 3,062.4  | 2,992.8  | 3,048.1  | 2,928.4  | 2,857.7  |
| Tier II Capital                      | <b>1,137.5</b>   | 1,135.1  | 1,244.9  | 1,521.0  | 1,119.3  | 1,103.6  |
| <b>Total Risk Weighted Assets</b>    | <b>30,208.4</b>  | 29,537.2 | 28,517.8 | 28,551.6 | 27,657.5 | 26,809.7 |
| Credit Risk                          | <b>28,109.1</b>  | 27,461.1 | 26,501.6 | 26,524.7 | 25,645.1 | 24,805.8 |
| Market Risk                          | <b>141.5</b>     | 120.1    | 52.6     | 62.2     | 68.1     | 75.3     |
| Operational Risk                     | <b>1,957.8</b>   | 1,956.0  | 1,963.6  | 1,964.7  | 1,944.3  | 1,928.6  |
| <b>BIS Capital Ratio</b>             | <b>14.18</b>     | 14.21    | 14.86    | 16.00    | 14.64    | 14.78    |
| Tier I                               | <b>10.41</b>     | 10.37    | 10.49    | 10.68    | 10.59    | 10.66    |
| Tier II                              | <b>3.77</b>      | 3.84     | 4.37     | 5.32     | 4.05     | 4.12     |
| <sup>2)</sup> Tangible Common Equity | <b>7.13</b>      | 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)

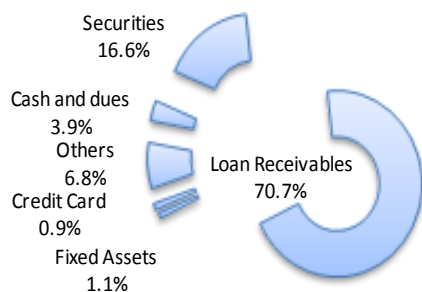
Note) Basel III Core Tier I including RWA is 9.79% which exceeds the guideline of 9.5%

### *III. Appendix (Bank)*

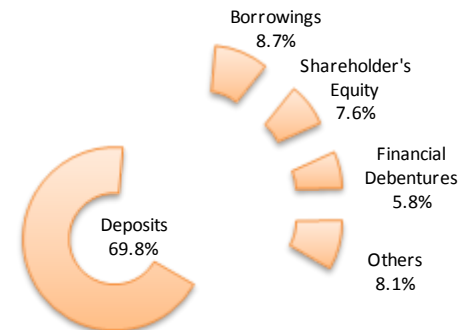
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# 1. B/S Summary

## □ Lending



## □ Funding



|   | 2013            |          | 2012     |          |          |          | QoQ   | YoY   |
|---|-----------------|----------|----------|----------|----------|----------|-------|-------|
|   | 2Q              | 1Q       | 4Q       | 3Q       | 2Q       | 1Q       |       |       |
| (KRW bn, %, Balance)                        |                 |          |          |          |          |          |       |       |
| <b>Assets</b>                               | <b>41,620.8</b> | 41,155.7 | 39,835.0 | 40,336.2 | 37,727.7 | 37,224.6 | 1.1   | 4.5   |
| Cash and Dues                               | <b>1,619.3</b>  | 1,417.1  | 1,995.8  | 1,574.9  | 1,055.9  | 2,017.0  | 14.3  | △18.9 |
| Securities                                  | <b>6,889.0</b>  | 7,000.8  | 7,175.4  | 7,149.6  | 7,043.9  | 7,074.6  | △1.6  | △4.0  |
| Loans                                       | <b>29,438.6</b> | 28,672.9 | 27,622.9 | 27,332.0 | 26,922.6 | 25,484.4 | 2.7   | 6.6   |
| Credit Card                                 | <b>394.3</b>    | 384.2    | 390.6    | 388.7    | 386.8    | 378.8    | 2.6   | 0.9   |
| Fixed Assets                                | <b>466.1</b>    | 450.6    | 450.0    | 440.2    | 428.0    | 426.3    | 3.4   | 3.6   |
| Other Assets                                | <b>2,813.5</b>  | 3,230.1  | 2,200.3  | 3,450.8  | 1,890.5  | 1,843.5  | △12.9 | 27.9  |
| <b>Liability &amp; Shareholder's Equity</b> | <b>41,620.8</b> | 41,155.7 | 39,835.0 | 40,336.2 | 37,727.7 | 37,224.6 | 1.1   | 4.5   |
| Deposits                                    | <b>29,066.1</b> | 28,031.5 | 27,843.9 | 26,663.6 | 26,039.2 | 25,226.7 | 3.7   | 4.4   |
| Borrowings                                  | <b>3,613.2</b>  | 3,858.9  | 3,746.0  | 4,023.8  | 3,947.5  | 3,982.8  | △6.4  | △3.5  |
| Financial Debentures                        | <b>2,396.2</b>  | 2,585.8  | 2,731.4  | 3,009.0  | 2,683.3  | 3,008.6  | △7.3  | △12.3 |
| Other Liabilities                           | <b>3,373.0</b>  | 3,580.2  | 2,514.3  | 3,583.0  | 2,122.1  | 2,159.6  | △5.8  | 34.2  |
| Shareholder's Equity                        | <b>3,172.3</b>  | 3,099.3  | 2,999.4  | 3,056.8  | 2,935.6  | 2,846.9  | 2.4   | 5.8   |

## 2. I/S Summary

| (KRW bn, %)                     | 2013           |              |       | 2012    |       |       |         |       |       | QoQ      | YoY   |
|---------------------------------|----------------|--------------|-------|---------|-------|-------|---------|-------|-------|----------|-------|
|                                 | 1H             | 2Q           | 1Q    | 4Q      | 3Q    | 1H    | 2Q      | 1Q    |       |          |       |
| 1. Operating Revenues           | <b>1,430.0</b> | <b>715.6</b> | 714.4 | 2,755.4 | 723.9 | 438.8 | 1,592.7 | 814.4 | 778.3 | 0.2      | △12.1 |
| Interest Revenue                | <b>916.9</b>   | <b>459.5</b> | 457.4 | 1,954.2 | 481.6 | 493.1 | 979.5   | 491.2 | 488.3 | 0.5      | △6.5  |
| Fee & Commission Revenue        | <b>60.4</b>    | <b>29.8</b>  | 30.6  | 129.9   | 30.0  | 33.0  | 66.9    | 33.8  | 33.1  | △2.6     | △11.8 |
| Trust Account                   | <b>5.1</b>     | <b>2.7</b>   | 2.4   | 9.1     | 2.4   | 2.3   | 4.4     | 2.3   | 2.1   | 12.5     | 17.4  |
| Others                          | <b>447.6</b>   | <b>223.6</b> | 224.0 | 662.2   | 209.9 | △89.6 | 541.9   | 287.1 | 254.8 | △0.2     | △22.1 |
| 2. Operating Expenses           | <b>1,194.1</b> | <b>597.8</b> | 596.3 | 2,279.5 | 657.2 | 293.5 | 1,328.8 | 697.2 | 631.6 | 0.3      | △14.3 |
| Interest Expense                | <b>428.8</b>   | <b>209.1</b> | 219.7 | 927.0   | 225.8 | 235.9 | 465.3   | 234.9 | 230.4 | △4.8     | △11.0 |
| Fee & Commission Expense        | <b>28.5</b>    | <b>16.1</b>  | 12.4  | 49.8    | 12.2  | 12.2  | 25.4    | 12.6  | 12.8  | 29.8     | 27.8  |
| Trust Account                   | -              | -            | -     | -       | -     | -     | -       | -     | -     | -        | -     |
| Others                          | <b>465.5</b>   | <b>238.7</b> | 226.8 | 689.9   | 239.7 | △94.9 | 545.1   | 292.9 | 252.2 | 5.2      | △18.5 |
| SG&A                            | <b>222.7</b>   | <b>114.0</b> | 108.7 | 486.5   | 153.0 | 109.4 | 224.1   | 116.5 | 107.6 | 4.9      | △2.1  |
| Provision Expense               | <b>48.6</b>    | <b>19.9</b>  | 28.7  | 126.3   | 26.5  | 30.9  | 68.9    | 40.3  | 28.6  | △30.7    | △50.6 |
| 3. Operating Income             | <b>235.9</b>   | <b>117.8</b> | 118.1 | 475.9   | 66.7  | 145.3 | 263.9   | 117.2 | 146.7 | △0.3     | 0.5   |
| 4. Non-Operating Income         | △ <b>2.1</b>   | △ <b>2.6</b> | 0.5   | △10.0   | △4.1  | △2.6  | △3.3    | △1.2  | △2.1  | Net Loss | -     |
| 5. Earnings Before Income Taxes | <b>233.8</b>   | <b>115.2</b> | 118.6 | 465.9   | 62.6  | 142.7 | 260.6   | 116.0 | 144.6 | △2.9     | △0.7  |
| 6. Income Taxes                 | <b>53.3</b>    | <b>26.0</b>  | 27.3  | 110.2   | 13.8  | 33.2  | 63.2    | 28.0  | 35.2  | △4.8     | △7.1  |
| 7. Net Income                   | <b>180.5</b>   | <b>89.2</b>  | 91.3  | 355.7   | 48.8  | 109.5 | 197.4   | 88.0  | 109.4 | △2.3     | 1.4   |

### 3. PPOP

|                           | 2013         |              |       | 2012  |      |       |       |       |       | QoQ   | YoY   |
|---------------------------|--------------|--------------|-------|-------|------|-------|-------|-------|-------|-------|-------|
|                           | 1H           | 2Q           | 1Q    | 4Q    | 3Q   | 1H    | 2Q    | 1Q    |       |       |       |
| (KRW bn, %)               |              |              |       |       |      |       |       |       |       |       |       |
| <b>PPOP</b>               | <b>292.0</b> | <b>139.9</b> | 152.1 | 610.2 | 93.6 | 178.1 | 338.5 | 160.8 | 177.7 | △8.0  | △13.0 |
| <b>Provision Expenses</b> | <b>58.2</b>  | <b>24.7</b>  | 33.5  | 144.3 | 31.0 | 35.4  | 77.9  | 44.8  | 33.1  | △26.3 | △44.9 |
| Loans                     | <b>49.0</b>  | <b>20.0</b>  | 29.0  | 128.1 | 29.1 | 30.7  | 68.3  | 39.9  | 28.4  | △31.0 | △49.9 |
| Payment Guarantees        | △ <b>1.1</b> | △ <b>0.3</b> | △0.8  | 0.9   | 0.3  | 0.5   | 0.1   | △0.4  | 0.5   | -     | -     |
| Retirement Allowance      | <b>9.6</b>   | <b>4.8</b>   | 4.8   | 18.0  | 4.5  | 4.5   | 9.0   | 4.5   | 4.5   | 0.0   | 6.7   |
| Others                    | <b>0.7</b>   | <b>0.2</b>   | 0.5   | △2.7  | △2.9 | △0.3  | 0.5   | 0.8   | △0.3  | △60.0 | △75.0 |
| <b>Income Taxes</b>       | <b>53.3</b>  | <b>26.0</b>  | 27.3  | 110.2 | 13.8 | 33.2  | 63.2  | 28.0  | 35.2  | △4.8  | △7.1  |
| <b>Net Income</b>         | <b>180.5</b> | <b>89.2</b>  | 91.3  | 355.7 | 48.8 | 109.5 | 197.4 | 88.0  | 109.4 | △2.3  | 1.4   |

## 4. Securities

| (KRW bn, %, Balance)   | 2Q 2013        |                    |                       |                      |                      | 1Q 2013 |       | 2Q 2012 |       |
|------------------------|----------------|--------------------|-----------------------|----------------------|----------------------|---------|-------|---------|-------|
|                        | Total          | Trading Securities | Investment Securities |                      |                      | QoQ     | YoY   |         |       |
|                        |                |                    | Total                 | A.F.S. <sup>1)</sup> | H.T.M. <sup>2)</sup> |         |       |         |       |
| KRW Bonds              | <b>6,242.5</b> | 0                  | 6,242.5               | 1,786.6              | 4,455.9              | 6,333.2 | △1.4  | 6,472.2 | △3.5  |
| Government Bonds       | <b>1,149.4</b> | 0                  | 1,149.4               | 221.6                | 927.8                | 1,093.0 | 5.2   | 1,051.0 | 9.4   |
| Financial Debentures   | <b>531.1</b>   | 0                  | 531.1                 | 289.5                | 241.6                | 502.9   | 5.6   | 533.3   | △0.4  |
| Municipal Bonds        | <b>1,209.9</b> | 0                  | 1,209.9               | 0                    | 1,209.9              | 1,232.6 | △1.8  | 1,014.9 | 19.2  |
| Govn't Corporate Bonds | <b>2,767.7</b> | 0                  | 2,767.7               | 781.1                | 1,986.6              | 2,873.9 | △3.7  | 3,226.5 | △14.2 |
| Corporate Bonds        | <b>584.4</b>   | 0                  | 584.4                 | 494.4                | 90.0                 | 630.8   | △7.4  | 646.5   | △9.6  |
| Foreign Bonds          | <b>53.3</b>    | 0                  | 53.3                  | 53.3                 | 0                    | 51.9    | 2.7   | 53.6    | △0.6  |
| Stock                  | <b>312.0</b>   | 19.8               | 292.2                 | 292.2                | 0                    | 288.7   | 8.1   | 306.5   | 1.8   |
| Mutual Funds           | <b>281.2</b>   | 8.1                | 273.1                 | 273.1                | 0                    | 327.0   | △14.0 | 211.6   | 32.9  |
| Bonds                  | <b>60.1</b>    | 0                  | 60.1                  | 60.1                 | 0                    | 100.1   | △40.0 | -       | -     |
| Stocks                 | <b>58.6</b>    | 0                  | 58.6                  | 58.6                 | 0                    | 64.9    | △9.7  | 59.5    | △1.5  |
| MMF                    | <b>8.1</b>     | 8.1                | 0                     | 0                    | 0                    | 8.3     | △2.4  | 9.9     | △18.2 |
| Others                 | <b>154.4</b>   | 0                  | 154.4                 | 154.4                | 0                    | 153.7   | 0.5   | 142.2   | 8.6   |
| Others                 | <b>0</b>       | 0                  | 0                     | 0                    | 0                    | -       | -     | -       | -     |
| <b>Total</b>           | <b>6,889.0</b> | 27.9               | 6,861.1               | 2,405.2              | 4,455.9              | 7,000.8 | △1.6  | 7,043.9 | △2.2  |

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

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



## 5. Deposits / Loans Breakdown

### ☐ Deposits

| (KRW bn, %, Balance) | 2013            |          | 2012     |          |          |          | QoQ   | YoY   |
|----------------------|-----------------|----------|----------|----------|----------|----------|-------|-------|
|                      | 2Q              | 1Q       | 4Q       | 3Q       | 2Q       | 1Q       |       |       |
| KRW Deposits         | <b>28,623.7</b> | 27,633.5 | 27,268.9 | 26,106.1 | 25,391.8 | 24,419.3 | 3.6   | 5.0   |
| Demand               | <b>2,295.1</b>  | 2,158.8  | 2,206.3  | 2,036.1  | 2,209.2  | 2,037.8  | 6.3   | 4.0   |
| Savings              | <b>26,303.9</b> | 25,449.1 | 25,035.7 | 24,041.5 | 23,152.5 | 22,345.3 | 3.4   | 5.1   |
| Installment          | <b>24.7</b>     | 25.6     | 26.9     | 28.5     | 30.1     | 36.2     | △3.5  | △8.2  |
| CD                   | <b>146.1</b>    | 115.0    | 262.2    | 197.6    | 328.3    | 547.3    | 27.0  | △44.3 |
| Bills Sold           | <b>52.4</b>     | 54.9     | 48.7     | 75.8     | 77.2     | 67.4     | △4.6  | 7.6   |
| R P                  | <b>237.1</b>    | 429.3    | 446.5    | 583.7    | 552.0    | 565.5    | △44.8 | △46.9 |
| Financial Debenture  | <b>1,709.2</b>  | 1,909.1  | 2,009.0  | 1,959.1  | 1,759.4  | 2,049.3  | △10.5 | △14.9 |
| Trust Account        | <b>3,002.0</b>  | 2,781.2  | 2,590.3  | 2,445.2  | 2,512.0  | 2,369.9  | 7.9   | 15.9  |
| Total Deposits       | <b>33,770.5</b> | 32,923.0 | 32,625.6 | 31,367.5 | 30,620.7 | 30,018.7 | 2.6   | 3.5   |

### ☐ Loans

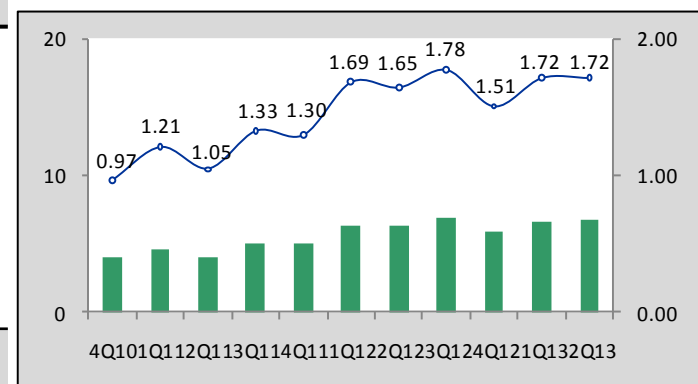
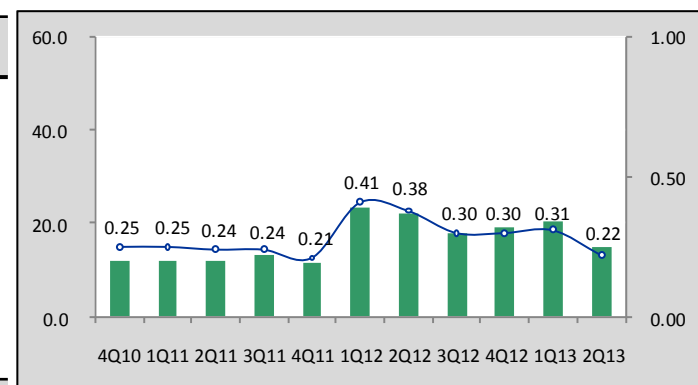
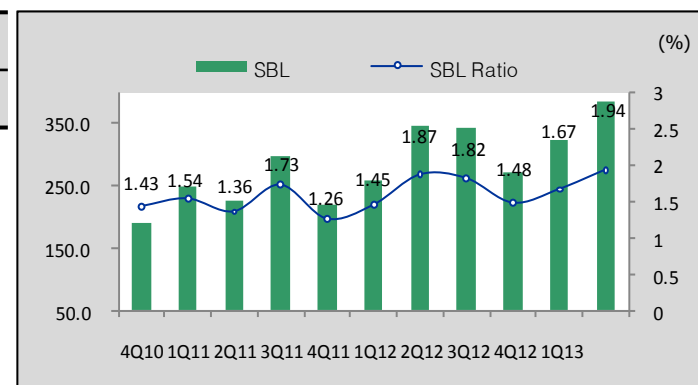
| (KRW bn, %, Balance)   | 2013            |          | 2012     |          |          |          | QoQ  | YoY  |
|------------------------|-----------------|----------|----------|----------|----------|----------|------|------|
|                        | 2Q              | 1Q       | 4Q       | 3Q       | 2Q       | 1Q       |      |      |
| KRW Loans              | <b>27,923.1</b> | 27,140.5 | 25,962.8 | 25,499.7 | 24,893.4 | 23,664.0 | 2.9  | 7.6  |
| Corporate              | <b>20,036.4</b> | 19,468.4 | 18,475.9 | 18,562.4 | 17,958.6 | 17,108.1 | 2.9  | 8.4  |
| (SME)                  | <b>17,780.6</b> | 17,354.2 | 16,638.3 | 16,765.5 | 16,306.5 | 15,742.5 | 2.5  | 6.9  |
| (Large Corps)          | <b>2,255.8</b>  | 2,114.2  | 1,837.6  | 1,796.9  | 1,652.1  | 1,365.6  | 6.7  | 22.8 |
| Household              | <b>6,821.5</b>  | 6,614.2  | 6,430.7  | 5,959.1  | 5,732.6  | 5,636.7  | 3.1  | 6.1  |
| Public                 | <b>1,065.2</b>  | 1,057.9  | 1,056.2  | 978.2    | 1,202.2  | 919.2    | 0.7  | 0.9  |
| Foreign Currency Loans | <b>716.7</b>    | 732.7    | 783.8    | 941.8    | 978.6    | 949.4    | △2.2 | △8.6 |
| Trust Account          | <b>17.4</b>     | 18.8     | 19.1     | 19.4     | 20.0     | 19.4     | △7.4 | △8.9 |
| Others                 | <b>1,527.4</b>  | 1,520.3  | 1,333.0  | 1,454.8  | 1,410.0  | 1,316.9  | 0.5  | 14.6 |
| Total Loans            | <b>30,184.6</b> | 29,412.3 | 28,098.7 | 27,915.7 | 27,302.0 | 25,949.7 | 2.6  | 7.4  |

## 6. Corporate Loan Portfolio

| (KRW bn, %, Balance)         | 2Q 2013         |              |            | 1Q 2013  |       | 4Q 2012  |       |
|------------------------------|-----------------|--------------|------------|----------|-------|----------|-------|
|                              | Amount          | Ratio        | QoQ        | Amount   | Ratio | Amount   | Ratio |
| <b>Manufacturing Sectors</b> | <b>8,847.6</b>  | <b>41.9</b>  | <b>1.6</b> | 8,705.5  | 42.4  | 8,353.0  | 42.8  |
| Steel Metal Products         | 2,570.0         | 12.2         | 3.5        | 2,484.2  | 12.1  | 2,405.4  | 12.3  |
| Automobile Parts             | 1,957.1         | 9.3          | 1.4        | 1,929.4  | 9.4   | 1,880.1  | 9.6   |
| Machinery                    | 1,176.8         | 5.6          | 1.3        | 1,161.8  | 5.7   | 1,079.8  | 5.5   |
| Petroleum, Rubber, etc.      | 1,005.4         | 4.8          | 4.2        | 965.1    | 4.7   | 936.5    | 4.8   |
| Fabric                       | 209.0           | 1.0          | △15.2      | 246.6    | 1.2   | 253.5    | 1.3   |
| Garment & Shoes              | 255.2           | 1.2          | △1.1       | 258.1    | 1.3   | 255.7    | 1.3   |
| Kitchen Units                | 266.6           | 1.3          | △0.3       | 267.3    | 1.3   | 259.3    | 1.3   |
| Electronics                  | 626.1           | 3.0          | 4.6        | 598.6    | 2.9   | 547.0    | 2.8   |
| Paper, Paper Mills           | 93.2            | 0.4          | 1.6        | 91.7     | 0.4   | 84.4     | 0.4   |
| Others                       | 688.2           | 3.3          | △2.1       | 702.7    | 3.4   | 651.3    | 3.3   |
| <b>Non-Manufacturing</b>     | <b>12,254.0</b> | <b>58.1</b>  | <b>3.7</b> | 11,820.8 | 57.6  | 11,179.1 | 57.2  |
| Wholesale & Retail           | 2,239.6         | 10.6         | △1.8       | 2,280.6  | 11.1  | 2,190.0  | 11.2  |
| Public                       | 419.4           | 2.0          | △2.1       | 428.2    | 2.1   | 411.3    | 2.1   |
| Construction & Engineering   | 1,715.0         | 8.1          | 2.4        | 1,675.5  | 8.2   | 1,427.7  | 7.3   |
| Real Estate & Lease          | 3,183.7         | 15.1         | 9.7        | 2,902.1  | 14.1  | 2,828.1  | 14.5  |
| Insurance & Financing        | 464.2           | 2.2          | △3.0       | 478.4    | 2.3   | 452.8    | 2.3   |
| Transportation               | 1,421.4         | 6.7          | 7.2        | 1,326.2  | 6.5   | 1,309.4  | 6.7   |
| Hotel & Food                 | 451.9           | 2.1          | △1.6       | 459.2    | 2.2   | 424.5    | 2.2   |
| Others                       | 2,358.8         | 11.2         | 3.9        | 2,270.6  | 11.1  | 2,135.3  | 10.9  |
| <b>Total</b>                 | <b>21,101.6</b> | <b>100.0</b> | <b>2.8</b> | 20,526.3 | 100.0 | 19,532.1 | 100.0 |

# 7. Asset Quality

|             |               | 2013            |          | 2012     |          |          |          |
|-------------|---------------|-----------------|----------|----------|----------|----------|----------|
|             |               | 2Q              | 1Q       | 4Q       | 3Q       | 2Q       | 1Q       |
| (KRW bn)    |               |                 |          |          |          |          |          |
| SME         | Normal        | 19,103.3        | 18,613.9 | 17,823.8 | 18,059.1 | 17,638.7 | 17,231.9 |
|             | Precautionary | 311.8           | 377.0    | 386.1    | 493.0    | 574.5    | 476.3    |
|             | Substandard   | 345.7           | 280.4    | 240.7    | 286.1    | 286.0    | 212.8    |
|             | Doubtful      | 23.3            | 20.4     | 14.7     | 30.3     | 18.8     | 19.6     |
|             | Expected Loss | 15.9            | 22.2     | 17.7     | 27.6     | 42.5     | 27.4     |
|             | <b>Total</b>  | <b>19,799.9</b> | 19,313.9 | 18,483.0 | 18,896.1 | 18,560.5 | 17,968.0 |
| Household   | Normal        | 6,798.3         | 6,587.3  | 6,406.6  | 5,936.6  | 5,712.4  | 5,609.8  |
|             | Precautionary | 36.4            | 36.0     | 36.9     | 38.9     | 31.0     | 35.8     |
|             | Substandard   | 9.5             | 14.4     | 13.0     | 10.4     | 11.8     | 15.2     |
|             | Doubtful      | 3.7             | 4.4      | 3.8      | 5.0      | 5.9      | 4.0      |
|             | Expected Loss | 1.7             | 1.5      | 2.3      | 2.3      | 4.3      | 4.1      |
|             | <b>Total</b>  | <b>6,849.6</b>  | 6,643.6  | 6,462.6  | 5,993.2  | 5,765.4  | 5,668.9  |
| Credit Card | Normal        | 379.2           | 368.9    | 375.8    | 374.8    | 373.4    | 364.4    |
|             | Precautionary | 8.3             | 8.7      | 8.9      | 7.0      | 7.0      | 8.0      |
|             | Substandard   | 0.4             | 0.3      | 0.3      | 0.4      | 0.3      | 0.2      |
|             | Doubtful      | 3.2             | 3.5      | 3.2      | 2.9      | 3.3      | 2.5      |
|             | Expected Loss | 3.2             | 2.8      | 2.4      | 3.6      | 2.8      | 3.7      |
|             | <b>Total</b>  | <b>394.3</b>    | 384.2    | 390.6    | 388.7    | 386.8    | 378.8    |



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

### □ Delinquency Ratio

| (KRW bn, %)                    | 2013            |          | 2012     |          |          |          |
|--------------------------------|-----------------|----------|----------|----------|----------|----------|
|                                | 2Q              | 1Q       | 4Q       | 3Q       | 2Q       | 1Q       |
| <b>Total Delinquency Ratio</b> | <b>0.64</b>     | 0.75     | 0.55     | 0.75     | 0.72     | 0.82     |
| Overdue Amount                 | <b>191.0</b>    | 217.8    | 153.3    | 207.2    | 193.9    | 210.0    |
| Loan Amount                    | <b>29,797.8</b> | 29,106.5 | 27,774.7 | 27,528.8 | 27,023.0 | 25,616.7 |
| <b>SMEs</b>                    | <b>0.78</b>     | 0.89     | 0.62     | 0.92     | 0.87     | 1.00     |
| Overdue Amount                 | <b>149.5</b>    | 166.1    | 111.3    | 167.4    | 156.5    | 171.7    |
| Loan Amount                    | <b>19,163.7</b> | 18,677.2 | 17,889.2 | 18,251.7 | 17,904.1 | 17,246.3 |
| <b>Households</b>              | <b>0.37</b>     | 0.58     | 0.46     | 0.51     | 0.43     | 0.52     |
| Overdue Amount                 | <b>25.2</b>     | 38.5     | 29.8     | 30.6     | 24.6     | 29.4     |
| Loan Amount                    | <b>6,838.8</b>  | 6,632.9  | 6,449.8  | 5,978.5  | 5,752.5  | 5,656.1  |
| <b>Credit Card</b>             | <b>2.33</b>     | 2.40     | 2.13     | 2.38     | 2.07     | 2.36     |
| Overdue Amount                 | <b>9.2</b>      | 9.2      | 8.3      | 9.2      | 8.0      | 8.9      |
| Loan Amount                    | <b>394.3</b>    | 384.2    | 390.6    | 388.7    | 386.8    | 378.8    |

### □ Write-Offs & NPL Sales

| (KRW bn, %)                      | 2013          |               |        | 2012   |       |        |        |       |
|----------------------------------|---------------|---------------|--------|--------|-------|--------|--------|-------|
|                                  | 1H            | 2Q            | 1Q     | 4Q     | 3Q    | 1H     | 2Q     | 1Q    |
| <b>Total Write-Offs</b>          | <b>38.5</b>   | <b>17.2</b>   | 21.3   | 66.1   | 36.2  | 29.8   | 21.7   | 8.1   |
| Corporate                        | <b>29.5</b>   | <b>13.5</b>   | 16.0   | 59.7   | 29.3  | 25.0   | 17.0   | 8.0   |
| Household                        | <b>4.3</b>    | <b>1.6</b>    | 2.7    | 2.4    | 4.3   | 0.1    | 0.0    | 0.1   |
| Credit Card                      | <b>4.7</b>    | <b>2.1</b>    | 2.6    | 4.0    | 2.6   | 4.7    | 4.7    | 0.0   |
| <b>Total NPL Sales</b>           | <b>73.9</b>   | <b>48.8</b>   | 25.1   | 62.3   | 0.0   | 26.8   | 26.8   | 0.0   |
| <b>(NPL Sales for SBL Loans)</b> | <b>(71.5)</b> | <b>(47.5)</b> | (24.0) | (61.7) | (0.0) | (25.1) | (25.1) | (0.0) |
| Corporate                        | <b>65.5</b>   | <b>40.6</b>   | 24.9   | 61.8   | 0.0   | 24.7   | 24.7   | 0.0   |
| Household                        | <b>7.8</b>    | <b>7.8</b>    | 0.0    | 0.5    | 0.0   | 2.1    | 2.1    | 0.0   |
| Credit Card                      | <b>0.6</b>    | <b>0.4</b>    | 0.2    | 0.0    | 0.0   | 0.0    | 0.0    | 0.0   |

## 9. SME Industry/Collateral Delinquency Ratio

### □ Delinquency Ratio by Industry

| (KRW bn, %, Balance)            | 2Q 2013         |                   | 1Q 2013     |                   | 2Q 2012     |                   |
|---------------------------------|-----------------|-------------------|-------------|-------------------|-------------|-------------------|
|                                 | Loan Amount     | Delinquency Ratio | Loan Amount | Delinquency Ratio | Loan Amount | Delinquency Ratio |
| Manufacturing Sector            | <b>8,445.2</b>  | <b>1.20</b>       | 8,256.0     | 1.49              | 8,287.5     | 1.18              |
| Non-Manufacturing Sector        | <b>10,718.5</b> | <b>0.45</b>       | 10,421.2    | 0.42              | 9,616.6     | 0.61              |
| Wholesale and Retail            | <b>2,387.5</b>  | <b>0.57</b>       | 2,435.1     | 0.55              | 2,302.5     | 0.81              |
| Public & Administration         | <b>0.2</b>      | -                 | 0.2         | -                 | 0.3         | -                 |
| Construction                    | <b>1,402.0</b>  | <b>0.43</b>       | 1,441.8     | 0.42              | 1,161.7     | 0.29              |
| Real Estate & Lease             | <b>3,076.3</b>  | <b>0.23</b>       | 2,847.0     | 0.22              | 2,580.8     | 0.09              |
| Finance and Insurance           | <b>292.8</b>    | -                 | 230.8       | -                 | 297.2       | -                 |
| Transportation & Communications | <b>1,290.5</b>  | <b>0.66</b>       | 1,253.2     | 0.52              | 1,229.6     | 1.49              |
| Hotel & Food                    | <b>454.1</b>    | <b>0.51</b>       | 462.1       | 0.41              | 410.5       | 1.57              |
| Others                          | <b>1,815.1</b>  | <b>0.56</b>       | 1,751.1     | 0.54              | 1,634.0     | 0.57              |
| Total                           | <b>19,163.7</b> | <b>0.78</b>       | 18,677.2    | 0.89              | 17,904.1    | 0.87              |

### □ Delinquency Ratio by Types of Collateral

| (KRW bn, %, Balance) | Total             | Real Estate      | Movable        | Deposits       | Guarantee        | Unsecured        |
|----------------------|-------------------|------------------|----------------|----------------|------------------|------------------|
| <b>2Q 2013</b>       | <b>0.78</b>       | <b>1.18</b>      | <b>0.07</b>    | <b>0.00</b>    | <b>0.62</b>      | <b>0.49</b>      |
| <b>Amount</b>        | <b>(19,163.7)</b> | <b>(8,317.0)</b> | <b>(566.6)</b> | <b>(372.8)</b> | <b>(1,986.9)</b> | <b>(7,920.4)</b> |
| 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)        |
| 2Q 2012              | 0.87              | 1.32             | 0.37           | 0.05           | 0.40             | 0.60             |
| Amount               | (17,904.1)        | (7,691.9)        | (81.2)         | (435.6)        | (1,736.5)        | (7,958.9)        |

## 10. Household Loans

|                                | 2013           |         | 2012    |         |         |         | QoQ  | YoY  |
|--------------------------------|----------------|---------|---------|---------|---------|---------|------|------|
|                                | 2Q             | 1Q      | 4Q      | 3Q      | 2Q      | 1Q      |      |      |
| (KRW bn, %, %p, Balance)       |                |         |         |         |         |         |      |      |
| Household Loans – Retail (KRW) | <b>6,821.5</b> | 6,614.2 | 6,430.7 | 5,959.1 | 5,732.6 | 5,636.7 | 3.1  | 6.1  |
| Total Secured Loans            | <b>5,833.5</b> | 5,692.5 | 5,535.2 | 5,143.6 | 4,924.6 | 4,847.9 | 2.5  | 5.4  |
| Mortgage / Home Equity         | <b>3,391.7</b> | 3,198.1 | 3,082.8 | 2,673.2 | 2,672.6 | 2,732.4 | 6.1  | 10.0 |
| (Avg. LTV)                     | <b>(53.28)</b> | (52.75) | (52.69) | (52.21) | (52.97) | (49.39) | 0.53 | 0.59 |
| Others                         | <b>908.1</b>   | 905.0   | 910.3   | 875.1   | 879.5   | 923.9   | 0.3  | △0.2 |
| Group Loans                    | <b>1,404.4</b> | 1,460.9 | 1,410.0 | 1,466.2 | 1,231.9 | 1,052.2 | △3.9 | △0.4 |
| Government Pension Backed      | <b>129.3</b>   | 128.5   | 132.1   | 129.1   | 140.6   | 139.4   | 0.6  | △2.1 |
| Non-Collateralized             | <b>988.0</b>   | 921.7   | 895.5   | 815.5   | 808.0   | 788.8   | 7.2  | 10.3 |
| Government Workers             | <b>104.7</b>   | 100.4   | 103.6   | 98.4    | 107.0   | 106.4   | 4.3  | 1.1  |
| Large Corp. Employees          | <b>54.4</b>    | 53.3    | 54.7    | 56.0    | 57.8    | 57.5    | 2.1  | △0.5 |
| Student Loans                  | <b>0.0</b>     | 0.3     | 0.4     | 0.5     | 0.6     | 0.7     | -    | -    |
| Clean Credit & Others          | <b>828.9</b>   | 767.7   | 736.8   | 660.6   | 642.6   | 624.2   | 8.0  | 12.5 |

## 11. Credit Card Business

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

(KRW bn)

| Portfolio           | 2013           |           | 2012      |           |           |           | 2011      |           |           |           |
|---------------------|----------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
|                     | 2Q             | 1Q        | 4Q        | 3Q        | 2Q        | 1Q        | 4Q        | 3Q        | 2Q        | 1Q        |
| Credit Purchase     | <b>1,080.9</b> | 1,025.6   | 1,011.3   | 966.4     | 966.3     | 946.3     | 920.8     | 898.3     | 878.0     | 836.6     |
| Lump-sum            | <b>918.7</b>   | 871.3     | 852.8     | 827.6     | 802.7     | 787.4     | 760.8     | 756.8     | 711.5     | 699.2     |
| Installment         | <b>162.2</b>   | 154.3     | 158.5     | 138.8     | 163.6     | 158.9     | 160.0     | 141.5     | 166.5     | 137.4     |
| Cash Advance        | <b>103.5</b>   | 99.9      | 105.4     | 103.9     | 109.1     | 103.0     | 110.3     | 108.6     | 110.6     | 111.8     |
| <b>Total</b>        | <b>1,184.4</b> | 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     |
| <b>Balance</b>      | <b>2Q</b>      | <b>1Q</b> | <b>4Q</b> | <b>3Q</b> | <b>2Q</b> | <b>1Q</b> | <b>4Q</b> | <b>3Q</b> | <b>2Q</b> | <b>1Q</b> |
| Credit Purchase     | <b>341.9</b>   | 333.9     | 337.8     | 337.1     | 332.4     | 324.2     | 326.1     | 326.1     | 333.3     | 321.1     |
| Cash Advance        | <b>50.9</b>    | 48.7      | 51.4      | 50.3      | 53.1      | 53.4      | 56.0      | 55.9      | 56.2      | 57.0      |
| Re-aged Loans       | <b>1.5</b>     | 1.6       | 1.4       | 1.3       | 1.3       | 1.2       | 1.1       | 1.1       | 1.1       | 1.2       |
| <b>Total</b>        | <b>394.3</b>   | 384.2     | 390.6     | 388.7     | 386.8     | 378.8     | 383.2     | 383.1     | 390.6     | 379.3     |
| <b>Income(Fees)</b> | <b>2Q</b>      | <b>1Q</b> | <b>4Q</b> | <b>3Q</b> | <b>2Q</b> | <b>1Q</b> | <b>4Q</b> | <b>3Q</b> | <b>2Q</b> | <b>1Q</b> |
| Credit Purchase     | <b>19.7</b>    | 18.5      | 18.9      | 18.7      | 18.6      | 21.0      | 19.1      | 18.5      | 18.9      | 19.1      |
| Cash Advance        | <b>2.6</b>     | 2.7       | 3.0       | 3.3       | 3.3       | 3.2       | 3.4       | 3.4       | 3.6       | 3.5       |
| Re-aged Loans       | <b>0.0</b>     | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         |
| Others              | <b>0.9</b>     | 0.9       | 1.0       | 0.9       | 1.1       | 0.6       | 0.9       | 0.9       | 1.0       | 0.9       |
| <b>Total</b>        | <b>23.2</b>    | 22.1      | 22.9      | 22.9      | 23.0      | 24.8      | 23.4      | 22.8      | 23.5      | 23.6      |

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

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

## □ BS Securities B/S Summary

| (KRW bn, %, Balance)                        | 13.2Q        | 13.1Q | 12.4Q | 12.3Q | 12.2Q | 12.1Q | QoQ   | YoY   |
|---|--------------|-------|-------|-------|-------|-------|-------|-------|
| <b>Assets</b>                               | <b>866.6</b> | 708.3 | 694.2 | 541.1 | 680.2 | 745.2 | 22.3  | 24.8  |
| Cash and Dues                               | <b>259.3</b> | 81.4  | 56.7  | 131.5 | 78.8  | 213.4 | 218.6 | 357.3 |
| Securities                                  | <b>512.9</b> | 542.6 | 565.4 | 283.8 | 472.1 | 448.3 | △5.5  | △9.3  |
| Loans                                       | <b>20.6</b>  | 22.6  | 24.3  | 26.8  | 28.6  | 26.4  | △8.8  | △15.2 |
| Fixed Assets                                | <b>4.8</b>   | 5.0   | 4.9   | 5.1   | 5.2   | 5.3   | △4.0  | △2.0  |
| Other Assets                                | <b>69.0</b>  | 56.7  | 42.9  | 93.9  | 95.5  | 51.8  | 21.7  | 60.8  |
| <b>Liability &amp; Shareholder's Equity</b> | <b>866.6</b> | 708.3 | 694.2 | 541.1 | 680.2 | 745.2 | 22.3  | 24.8  |
| Deposits                                    | <b>115.1</b> | 80.5  | 91.3  | 135.7 | 78.6  | 91.2  | 43.0  | 26.1  |
| Borrowings                                  | <b>570.4</b> | 450.3 | 454.4 | 196.1 | 419.9 | 497.1 | 26.7  | 25.5  |
| Other Liabilities                           | <b>67.3</b>  | 64.3  | 35.5  | 96.5  | 69.7  | 45.7  | 4.7   | 89.6  |
| Shareholder's Equity                        | <b>113.8</b> | 113.2 | 113.0 | 112.8 | 112.0 | 111.2 | 0.5   | 0.7   |

## □ BS Securities I/S Summary

| (KRW bn, %, Balance)              | 13 1H       | 13.2Q       | 13.1Q | 2012.12 | 12.4Q | 12.3Q | 12 1H | 12.2Q | 12.1Q | QoQ    | YoY    |
|-----------------------------------|-------------|-------------|-------|---------|-------|-------|-------|-------|-------|--------|--------|
| <b>Operating Revenue</b>          | <b>69.1</b> | <b>42.9</b> | 26.2  | 88.4    | 20.6  | 27.6  | 40.2  | 20.3  | 19.9  | 63.7   | 111.3  |
| Interest Revenue                  | <b>9.6</b>  | <b>5.2</b>  | 4.4   | 16.9    | 2.2   | 4.5   | 10.2  | 5.3   | 4.9   | 18.2   | △1.9   |
| Fee & Commission Revenue          | <b>8.1</b>  | <b>4.2</b>  | 3.9   | 20.0    | 4.0   | 4.3   | 11.7  | 6.2   | 5.5   | 7.7    | △32.3  |
| Others                            | <b>51.4</b> | <b>33.5</b> | 17.9  | 51.5    | 14.4  | 18.8  | 18.3  | 8.8   | 9.5   | 87.2   | 280.7  |
| <b>Operating Expense</b>          | <b>67.6</b> | <b>42.6</b> | 25.0  | 84.5    | 20.8  | 25.9  | 37.8  | 19.4  | 18.4  | 70.4   | 119.6  |
| Interest Expense                  | <b>3.1</b>  | <b>1.6</b>  | 1.5   | 10.3    | 1.8   | 2.8   | 5.7   | 3.2   | 2.5   | 6.7    | △50.0  |
| Fee & Commission Expense          | <b>3.2</b>  | <b>1.6</b>  | 1.6   | 7.5     | 1.4   | 2.0   | 4.1   | 2.1   | 2.0   | 0.0    | △23.8  |
| Others                            | <b>47.0</b> | <b>32.3</b> | 14.7  | 38.5    | 11.1  | 13.5  | 13.9  | 7.0   | 6.9   | 119.7  | 361.4  |
| SG&A                              | <b>14.3</b> | <b>7.1</b>  | 7.2   | 28.2    | 6.5   | 7.6   | 14.1  | 7.1   | 7.0   | △1.4   | 0.0    |
| Provision Expense                 | -           | -           | -     | -       | -     | -     | -     | -     | -     | -      | -      |
| <b>Earnings Before Income Tax</b> | <b>1.4</b>  | <b>0.2</b>  | 1.2   | 3.9     | △0.2  | 1.7   | 2.4   | 0.9   | 1.5   | △83.3  | △77.8  |
| <b>Income Tax Expenses</b>        | <b>0.2</b>  | <b>△0.3</b> | 0.5   | 1.1     | △0.2  | 0.5   | 0.8   | 0.3   | 0.5   | △160.0 | △200.0 |
| <b>Net Income</b>                 | <b>1.2</b>  | <b>0.5</b>  | 0.7   | 2.8     | 0.0   | 1.2   | 1.6   | 0.6   | 1.0   | △28.6  | △16.7  |

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

## □ BS Capital B/S Summary

| (KRW bn, %, Balance)                        | 13.2Q          | 13.1Q   | 12.4Q   | 12.3Q   | 12.2Q   | 12.1Q   | QoQ   | YoY   |
|---|----------------|---------|---------|---------|---------|---------|-------|-------|
| <b>Assets</b>                               | <b>2,329.8</b> | 2,024.4 | 1,722.0 | 1,479.9 | 1,275.3 | 1,096.7 | 15.1  | 35.3  |
| Cash and Dues                               | <b>15.1</b>    | 37.4    | 28.1    | 6.8     | 61.6    | 23.2    | △59.6 | △46.3 |
| Securities                                  | <b>0.0</b>     | 0.0     | 0.0     | 0.0     | 0.0     | 0.0     | -     | -     |
| Loans                                       | <b>745.5</b>   | 670.0   | 602.3   | 549.2   | 452.1   | 460.8   | 11.3  | 23.8  |
| Durables Installment Financing Assets       | <b>825.2</b>   | 659.1   | 510.6   | 407.0   | 321.3   | 235.3   | 25.2  | 61.6  |
| Leased Assets                               | <b>701.9</b>   | 622.2   | 550.2   | 485.8   | 413.3   | 350.8   | 12.8  | 27.6  |
| Fixed Assets                                | <b>3.7</b>     | 3.6     | 3.3     | 3.4     | 3.1     | 3.1     | 2.8   | 12.1  |
| Other Assets                                | <b>38.4</b>    | 32.1    | 27.5    | 27.7    | 23.9    | 23.5    | 19.6  | 39.6  |
| <b>Liability &amp; Shareholder's Equity</b> | <b>2,329.8</b> | 2,024.4 | 1,722.0 | 1,479.9 | 1,275.3 | 1,096.7 | 15.1  | 35.3  |
| Borrowings                                  | <b>1,818.1</b> | 1,596.3 | 1,327.5 | 1,165.8 | 988.8   | 889.0   | 13.9  | 37.0  |
| Other Liabilities                           | <b>220.9</b>   | 192.9   | 166.0   | 141.6   | 119.3   | 95.2    | 14.5  | 33.1  |
| Shareholder's Equity                        | <b>290.8</b>   | 235.2   | 228.5   | 172.5   | 167.2   | 112.5   | 23.6  | 27.3  |

## □ BS Capital I/S Summary

| (KRW bn, %, Balance)              | 13.1H        | 13.2Q       | 13.1Q | 2012.12 | 12.4Q | 12.3Q | 12.1H | 12.2Q | 12.1Q | QoQ   | YoY   |
|-----------------------------------|--------------|-------------|-------|---------|-------|-------|-------|-------|-------|-------|-------|
| <b>Operating Revenue</b>          | <b>111.7</b> | <b>59.0</b> | 52.7  | 156.4   | 47.5  | 41.8  | 67.1  | 36.2  | 30.9  | 12.0  | 63.0  |
| Interest Revenue                  | <b>93.0</b>  | <b>48.5</b> | 44.5  | 136.5   | 42.5  | 35.1  | 58.9  | 31.3  | 27.6  | 9.0   | 55.0  |
| Fee & Commission Revenue          | <b>5.5</b>   | <b>3.1</b>  | 2.4   | 19.2    | 4.9   | 6.4   | 7.9   | 4.6   | 3.3   | 29.2  | △32.6 |
| Others                            | <b>13.2</b>  | <b>7.4</b>  | 5.8   | 0.7     | 0.1   | 0.3   | 0.3   | 0.3   | -     | 27.6  | -     |
| <b>Operating Expense</b>          | <b>94.9</b>  | <b>51.1</b> | 43.8  | 128.2   | 39.3  | 34.8  | 54.1  | 29.2  | 24.9  | 16.7  | 75.0  |
| Interest Expense                  | <b>36.6</b>  | <b>19.6</b> | 17.0  | 52.6    | 15.7  | 13.8  | 23.1  | 12.5  | 10.6  | 15.3  | 56.8  |
| Fee & Commission Expense          | <b>1.1</b>   | <b>0.6</b>  | 0.5   | 1.0     | △0.5  | 0.3   | 1.2   | 0.5   | 0.7   | 20.0  | 20.0  |
| Others                            | <b>12.2</b>  | <b>7.1</b>  | 5.1   | 0.2     | △0.6  | 0.2   | 0.6   | 0.4   | 0.2   | 39.2  | -     |
| SG&A                              | <b>14.3</b>  | <b>7.4</b>  | 6.9   | 31.8    | 11.4  | 8.5   | 11.9  | 6.9   | 5.0   | 7.2   | 7.2   |
| Provision Expense                 | <b>30.7</b>  | <b>16.4</b> | 14.3  | 42.6    | 13.3  | 12.0  | 17.3  | 8.9   | 8.4   | 14.7  | 84.3  |
| <b>Earnings Before Income Tax</b> | <b>16.8</b>  | <b>7.9</b>  | 8.9   | 28.2    | 8.2   | 7.0   | 13.0  | 7.0   | 6.0   | △11.2 | 12.9  |
| <b>Income Tax Expenses</b>        | <b>4.7</b>   | <b>2.6</b>  | 2.1   | 7.0     | 1.9   | 1.7   | 3.4   | 2.1   | 1.3   | 23.8  | 23.8  |
| <b>Net Income</b>                 | <b>12.1</b>  | <b>5.3</b>  | 6.8   | 21.2    | 6.3   | 5.3   | 9.6   | 4.9   | 4.7   | △22.1 | 8.2   |

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

## □ BS MSB B/S Summary

| (KRW bn, %, Balance)        | 13.2Q        | 13.1Q | 12.4Q | 12.3Q | 12.2Q | 12.1Q | QoQ   | YoY   |
|-----------------------------|--------------|-------|-------|-------|-------|-------|-------|-------|
| <b>Total Assets</b>         | <b>760.9</b> | 740.1 | 662.3 | 596.4 | 668.3 | 671.5 | 2.8   | 14.9  |
| <b>Total Deposits</b>       | <b>606.3</b> | 592.5 | 517.8 | 453.1 | 526.9 | 518.7 | 2.3   | 17.1  |
| KRW Deposits                | <b>606.3</b> | 592.5 | 517.8 | 453.1 | 526.9 | 518.7 | 2.3   | 17.1  |
| Others                      | -            | -     | -     | -     | -     | -     | -     | -     |
| <b>Total Credits</b>        | <b>579.3</b> | 542.6 | 495.8 | 425.9 | 487.3 | 478.0 | 6.8   | 16.8  |
| Total Loans                 | <b>579.3</b> | 542.6 | 495.8 | 425.9 | 487.3 | 478.0 | 6.8   | 16.8  |
| KRW Loans                   | <b>561.9</b> | 525.1 | 486.6 | 411.4 | 470.2 | 459.4 | 7.0   | 15.5  |
| Others                      | <b>17.4</b>  | 17.5  | 9.2   | 14.5  | 17.1  | 18.6  | △0.6  | 89.1  |
| Guarantees                  | -            | -     | -     | -     | -     | -     | -     | -     |
| <b>Total Securities</b>     | <b>4.7</b>   | 29.4  | 11.2  | 11.8  | 13.1  | 13.5  | △84.0 | △58.0 |
| <b>Shareholder's Equity</b> | <b>125.5</b> | 122.5 | 119.8 | 118.4 | 114.8 | 114.6 | 2.4   | 4.8   |

## □ BS MSB I/S Summary

| (KRW bn, %, Balance)              | 13.1H       | 13.2Q       | 13.1Q | 2012 | 12.4Q | 12.3Q | 12.1H | 12.2Q | 12.1Q | QoQ    | YoY    |
|-----------------------------------|-------------|-------------|-------|------|-------|-------|-------|-------|-------|--------|--------|
| <b>Operating Revenue</b>          | <b>28.2</b> | <b>14.9</b> | 13.3  | 60.3 | 12.5  | 11.3  | 36.5  | 14.6  | 21.9  | 12.0   | 2.1    |
| Interest Revenue                  | <b>27.1</b> | <b>14.0</b> | 13.1  | 58.8 | 12.2  | 10.9  | 35.6  | 14.3  | 21.3  | 6.9    | △2.1   |
| Fee & Commission Revenue          | <b>0.2</b>  | <b>0.2</b>  | 0.0   | 0.4  | 0.0   | 0.1   | 0.3   | 0.0   | 0.3   | -      | -      |
| Others                            | <b>0.9</b>  | <b>0.7</b>  | 0.2   | 1.1  | 0.3   | 0.3   | 0.6   | 0.3   | 0.3   | 250.0  | 133.3  |
| <b>Operating Expense</b>          | <b>21.4</b> | <b>11.2</b> | 10.2  | 54.4 | 11.0  | 7.2   | 36.2  | 14.3  | 21.9  | 9.8    | △21.7  |
| Interest Expense                  | <b>10.8</b> | <b>5.4</b>  | 5.4   | 24.8 | 5.1   | 5.6   | 14.1  | 6.3   | 7.8   | 0.0    | △14.3  |
| Fee & Commission Expense          | <b>0.2</b>  | <b>0.1</b>  | 0.1   | 0.9  | 0.3   | 0.3   | 0.3   | 0.2   | 0.1   | 0.0    | △50.0  |
| Others                            | <b>3.9</b>  | <b>2.9</b>  | 1.0   | 17.4 | 3.7   | 12.0  | 1.7   | 0.8   | 0.9   | 190.0  | 262.5  |
| SG&A                              | <b>6.0</b>  | <b>3.0</b>  | 3.0   | 12.9 | 3.0   | 2.6   | 7.3   | 3.6   | 3.7   | 0.0    | △16.7  |
| Provision Expense                 | <b>0.5</b>  | <b>△0.2</b> | 0.7   | △1.6 | △1.1  | △13.3 | 12.8  | 3.4   | 9.4   | △128.6 | △105.9 |
| <b>Earnings Before Income Tax</b> | <b>6.8</b>  | <b>3.7</b>  | 3.1   | 5.9  | 1.5   | 4.1   | 0.3   | 0.3   | 0.0   | 19.4   | -      |
| <b>Income Tax Expenses</b>        | <b>1.1</b>  | <b>0.4</b>  | 0.7   | 0.6  | △0.1  | 0.6   | 0.1   | 0.1   | 0.0   | △42.9  | -      |
| <b>Net Income</b>                 | <b>5.7</b>  | <b>3.3</b>  | 2.4   | 5.3  | 1.6   | 3.5   | 0.2   | 0.2   | 0.0   | 37.5   | -      |

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

## □ BS Credit Information B/S Summary

| (KRW bn, %, Balance)                        | 13.2Q      | 13.1Q | 12.4Q | 12.3Q | 12.2Q | 12.1Q | QoQ   | YoY   |
|---|------------|-------|-------|-------|-------|-------|-------|-------|
| <b>Assets</b>                               | <b>6.3</b> | 6.1   | 5.8   | 5.7   | 5.5   | 5.4   | 3.3   | 8.6   |
| Cash and Dues                               | <b>5.5</b> | 5.2   | 5.4   | 5.0   | 4.8   | 4.6   | 5.8   | 1.9   |
| Securities                                  | <b>0.0</b> | 0.0   | 0.0   | 0.0   | 0.0   | 0.0   | -     | -     |
| Fixed Assets                                | <b>0.1</b> | 0.1   | 0.1   | 0.1   | 0.1   | 0.1   | 0.0   | 0.0   |
| Other Assets                                | <b>0.7</b> | 0.8   | 0.3   | 0.6   | 0.6   | 0.7   | △12.5 | 133.3 |
| <b>Liability &amp; Shareholder's Equity</b> | <b>6.3</b> | 6.1   | 5.8   | 5.7   | 5.5   | 5.4   | 3.3   | 8.6   |
| Other Liabilities                           | <b>0.4</b> | 0.4   | 0.3   | 0.3   | 0.3   | 0.3   | 0.0   | 33.3  |
| Shareholder's Equity                        | <b>5.9</b> | 5.7   | 5.5   | 5.4   | 5.2   | 5.1   | 3.5   | 7.3   |

## □ BS Credit Information I/S Summary

| (KRW bn, %, Balance)              | 13 1H       | 13.2Q       | 13.1Q | 2012 | 12.4Q | 12.3Q | 1H   | 12.2Q | 12.1Q | QoQ   | YoY   |
|-----------------------------------|-------------|-------------|-------|------|-------|-------|------|-------|-------|-------|-------|
| <b>Operating Revenue</b>          | <b>1.47</b> | <b>0.77</b> | 0.70  | 2.58 | 0.66  | 0.67  | 1.25 | 0.67  | 0.58  | 10.0  | 14.9  |
| Interest Revenue                  | <b>0.08</b> | <b>0.04</b> | 0.04  | 0.19 | 0.05  | 0.05  | 0.09 | 0.05  | 0.04  | 0.0   | △20.0 |
| Fee & Commission Revenue          | <b>1.39</b> | <b>0.73</b> | 0.66  | 2.39 | 0.61  | 0.62  | 1.16 | 0.62  | 0.54  | 10.6  | 17.7  |
| Others                            | -           | -           | -     | -    | -     | -     | -    | -     | -     | -     | -     |
| <b>Operating Expense</b>          | <b>0.98</b> | <b>0.53</b> | 0.45  | 1.87 | 0.46  | 0.49  | 0.92 | 0.49  | 0.43  | 17.8  | 8.2   |
| Interest Expense                  | -           | -           | -     | -    | -     | -     | -    | -     | -     | -     | -     |
| Fee & Commission Expense          | -           | -           | -     | -    | -     | -     | -    | -     | -     | -     | -     |
| Others                            | -           | -           | -     | -    | -     | -     | -    | -     | -     | -     | -     |
| SG&A                              | <b>0.98</b> | <b>0.53</b> | 0.45  | 1.87 | 0.46  | 0.49  | 0.92 | 0.49  | 0.43  | 17.8  | 8.2   |
| Provision Expense                 | -           | -           | -     | -    | -     | -     | -    | -     | -     | -     | -     |
| <b>Earnings Before Income Tax</b> | <b>0.49</b> | <b>0.24</b> | 0.25  | 0.71 | 0.20  | 0.18  | 0.33 | 0.18  | 0.15  | △4.0  | 33.3  |
| <b>Income Tax Expenses</b>        | <b>0.13</b> | <b>0.07</b> | 0.06  | 0.17 | 0.04  | 0.05  | 0.08 | 0.05  | 0.03  | 16.7  | 40.0  |
| <b>Net Income</b>                 | <b>0.36</b> | <b>0.17</b> | 0.19  | 0.54 | 0.16  | 0.13  | 0.25 | 0.13  | 0.12  | △10.5 | 30.8  |

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

## □ BS Information System I/S Summary

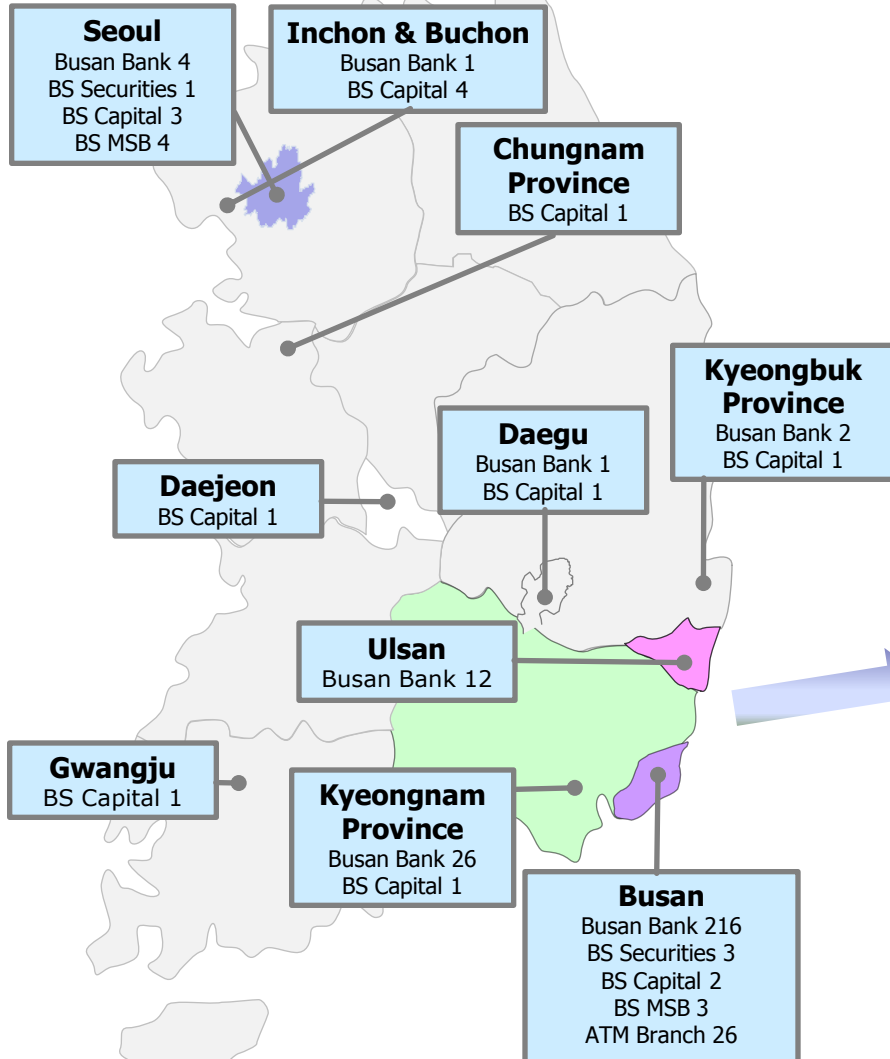
|                            | 13.1H | 13.2Q | 13.1Q | 2012 | 12.4Q | 12.3Q | 12.1H | 12.2Q | 12.1Q | Q oQ  | YoY  |
|----------------------------|-------|-------|-------|------|-------|-------|-------|-------|-------|-------|------|
| (KRW bn, %, Balance)       |       |       |       |      |       |       |       |       |       |       |      |
| Net Interest Income        | 0.3   | 0.2   | 0.1   | 0.7  | 0.2   | 0.1   | 0.4   | 0.2   | 0.2   | 100.0 | 0.0  |
| Net Fee Income             | -     | -     | -     | -    | -     | -     | -     | -     | -     | -     | -    |
| Others                     | 33.0  | 17.5  | 15.5  | 51.4 | 16.4  | 13.7  | 21.3  | 12.3  | 9.0   | 12.9  | 42.3 |
| SG&A(-)                    | 28.3  | 15.3  | 13.0  | 46.9 | 15.7  | 12.6  | 18.6  | 10.9  | 7.7   | 17.7  | 40.4 |
| Provision Expense(-)       | -     | -     | -     | -    | -     | -     | -     | -     | -     | -     | -    |
| Earnings Before Income Tax | 5.0   | 2.4   | 2.6   | 5.2  | 0.9   | 1.2   | 3.1   | 1.6   | 1.5   | △7.7  | 50.0 |
| Income Tax Expenses(-)     | 1.2   | 0.6   | 0.6   | 1.3  | 0.2   | 0.3   | 0.8   | 0.5   | 0.3   | 0.0   | 20.0 |
| Net Income                 | 3.8   | 1.8   | 2.0   | 3.9  | 0.7   | 0.9   | 2.3   | 1.1   | 1.2   | △10.0 | 63.6 |

## 2. BS Capital Portfolio

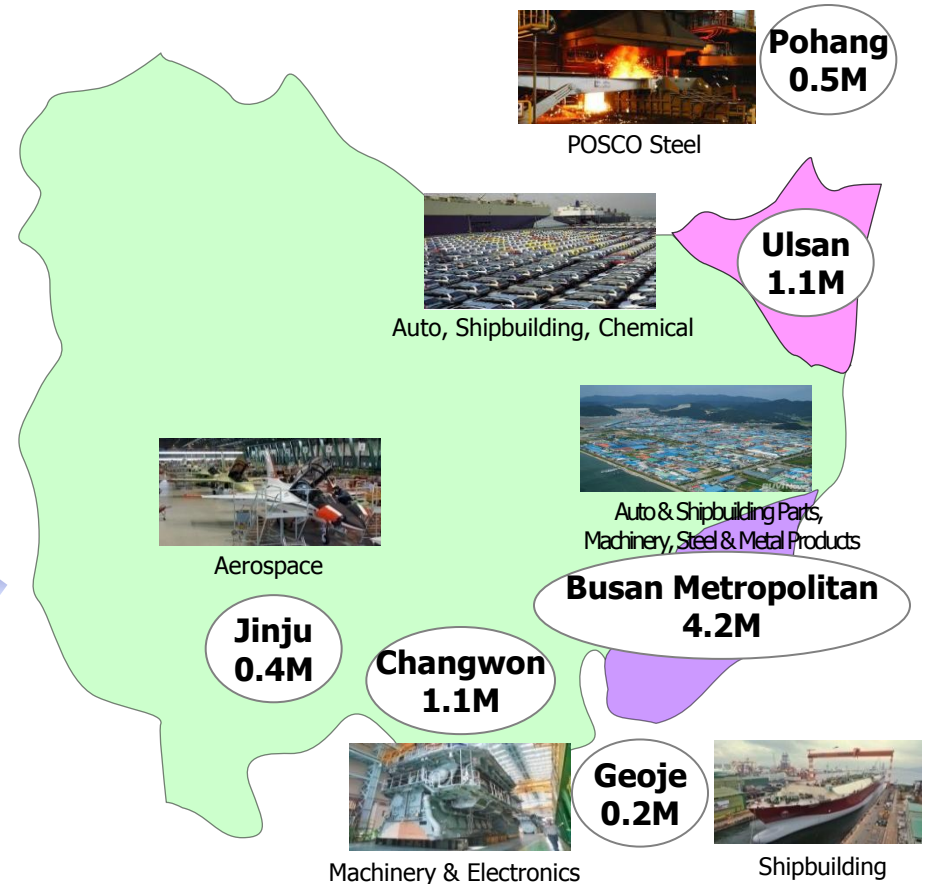
|                           | 2Q13           | Portion      | QoQ         | 1Q13    | 4Q12    | 3Q12    | 2Q12    | 1Q12    | 4Q11  | 4Q10  |
|---------------------------|----------------|--------------|-------------|---------|---------|---------|---------|---------|-------|-------|
| (KRW bn, %, Balance)      |                |              |             |         |         |         |         |         |       |       |
| <b>Total</b>              | <b>2,264.8</b> | <b>100.0</b> | <b>16.3</b> | 1,946.9 | 1,659.5 | 1,435.8 | 1,179.6 | 1,041.2 | 862.0 | 111.6 |
| <b>Loans</b>              | <b>674.6</b>   | <b>29.8</b>  | <b>11.6</b> | 604.7   | 548.7   | 494.9   | 396.1   | 405.2   | 369.2 | 56.9  |
| Household                 | <b>322.4</b>   | 14.2         | 18.3        | 272.5   | 234.6   | 205.1   | 178.5   | 155.6   | 140.5 | 28.4  |
| Corporate                 | <b>352.2</b>   | 15.6         | 6.0         | 332.2   | 314.1   | 289.8   | 217.6   | 249.6   | 228.7 | 28.5  |
| <b>Auto Financing</b>     | <b>960.1</b>   | <b>42.4</b>  | <b>23.2</b> | 779.5   | 609.9   | 499.1   | 401.3   | 293.4   | 193.0 | 4.1   |
| Commercial Vehicle        | <b>396.0</b>   | 17.5         | 17.4        | 337.4   | 268.3   | 243.7   | 220.9   | 175.8   | 112.8 | 3.7   |
| Passenger Vehicle         | <b>564.1</b>   | 24.9         | 27.6        | 442.1   | 341.6   | 255.4   | 180.4   | 117.6   | 80.2  | 0.4   |
| <b>Lease/Installments</b> | <b>630.1</b>   | <b>27.8</b>  | <b>12.0</b> | 562.7   | 500.9   | 441.8   | 382.2   | 342.6   | 299.8 | 50.6  |
| Machine Tools             | <b>232.6</b>   | 10.3         | 7.5         | 216.3   | 195.7   | 176.5   | 152.8   | 133.1   | 117.9 | 18.2  |
| Medical Instruments       | <b>211.3</b>   | 9.3          | 0.6         | 210.0   | 187.4   | 167.4   | 146.7   | 132.5   | 118.2 | 13.6  |
| Others                    | <b>186.2</b>   | 8.2          | 36.5        | 136.4   | 117.8   | 97.9    | 82.7    | 77.0    | 63.7  | 18.8  |

### 3. Group Networks & Major Industries

- ❑ **Networks across Korea (as of June 2013)**
  - Busan Bank 264 (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 Glance<sup>1)</sup>

### □ Overview & Outlook

- Even amidst the continuing uncertainty including China's GDP slowdown, Eurozone crisis etc., Busan has shown the fastest recovery after the Lehman Crisis, and has continuously maintained better economic conditions than other areas.
- Busan has numerous development projects that will continue in the future including the Moonhyun Financial District, North Port Redevelopment, East Busan Tourism Complex.

| Indicators   | May          | Change(YoY) <sup>2)</sup> | April | March | Details  |
|--|--------------|---------------------------|-------|-------|--|
| Composite Leading Index <sup>3)</sup>                        | <b>106.7</b> | <b>0.3%</b> ↑             | 106.4 | 105.9 | Due to favorable Housing Construction Permits, BOK's Consumer Survey Index etc., the composite leading index is maintaining an upward trend  |
| Industrial Production (2005=100)                             | <b>100.5</b> | <b>△6.4%</b> ↓            | 105.2 | 106.7 | Due to slightly weaker industries including textile goods, metalwork etc., May indicators have shown a downward trend(YoY)   |
| Unemployment Rate(%)<br>(Based on June, May & April)         | <b>3.7</b>   | -                         | 3.5   | 4.0   | Unemployment rate maintained at the same level as the previous year. June Employment rate is showing a continuous upward trend for 5 consecutive months  |
| Consumer Prices<br>(Based on June, May & April)              | <b>107.9</b> | <b>1.0%</b> ↑             | 108.1 | 108.1 | Due to the drop in agricultural & petroleum prices, the increase trend in consumer prices has been stabilized for 3 consecutive months   |
| Export<br>(USD mn)   | <b>1,186</b> | <b>△2.3%</b> ↓            | 1,120 | 1,214 | Japan, Russian Federation etc. export decrease led to decrease in June. Exports to Vietnam, US, China etc. have shown a continuous upward trend. Export items such as marine vessel structure & components, automobile parts etc. are showing increased demand |
| Sales at Large Retailers<br>(KRW bn)                         | <b>495</b>   | <b>0.3%</b> ↑             | 459   | 502   | Due to unprecedented heat waves in Busan, sales of climate control clothing & cooling home appliances have grown, leading to an upward trend in Large Retailer sales   |
| SMEs Operation Ratio<br>(%)                                  | <b>85.1</b>  | <b>△5.0%p</b> ↓           | 85.6  | 86.1  | Overall maintaining an operating ratio over 80%<br>Particularly active in machinery(96.6%),<br>shipbuilding components(88.8%) & auto parts(89.0%)  |
| House Prices<br>(2013.3=100)<br>(Based on June, May & April) | <b>99.9</b>  | <b>△0.9%</b> ↓            | 100.0 | 100.0 | The rate has slightly gone down(YoY); however, prices are still maintained at a higher level than other areas.<br>The house rent price index have maintained a 4 month upward trend.   |
| Container Handling<br>(1,000 TEU)                            | <b>1,504</b> | <b>△2.5%</b> ↑            | 1,545 | 1,561 | Due to decline in export freights & transshipment cargo volume, the overall containers handled have slightly decreased(YoY)  |

Note. 1) Data from Busan Economic Promotion Agency's July 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