

BS Financial Group 3Q 2011 Financial Results

(November 3, 2011)



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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.

- 2011 results are based on K-IFRS with consolidated financial statements, 2010 and 2009 are based on K-GAAP with unconsolidated financial statements
- Fiscal Year End for BS Securities is March, 31

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I. 3Q 2011 Group Results

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1. Earnings Highlights

**3Q 2011
Group
Net Income
321.0 KRW bn
accumulated**

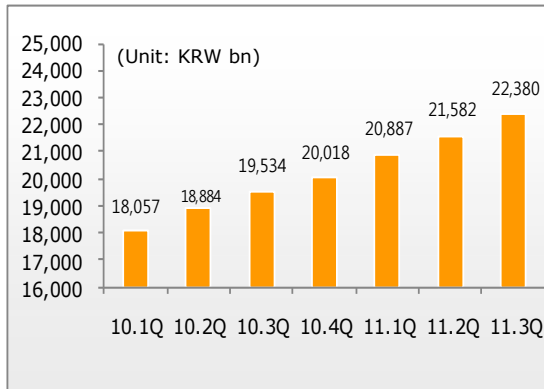
- ❖ **3Q 2011 Group Net Income : 95.2 KRW bn, down by 2.2% QoQ**
 - Consolidated Bank Net Income 98.7 KRW bn up by 1.3% QoQ (318.4 KRW bn accumulated)
 - BS Capital 3.2 KRW bn (6.1 KRW bn accumulated)
 - BS Securities 1.7 KRW bn (3.2 KRW bn accumulated)

**3Q 2011
Group
Total Assets
38,998.7 KRW bn**

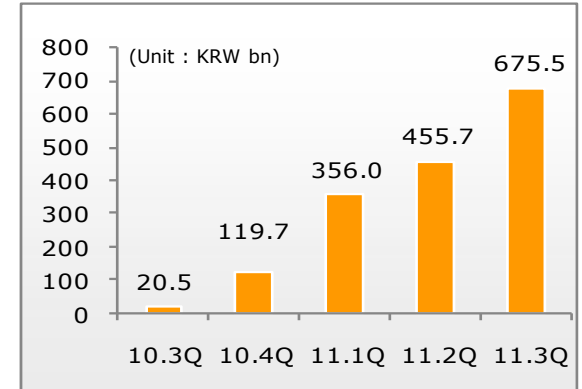
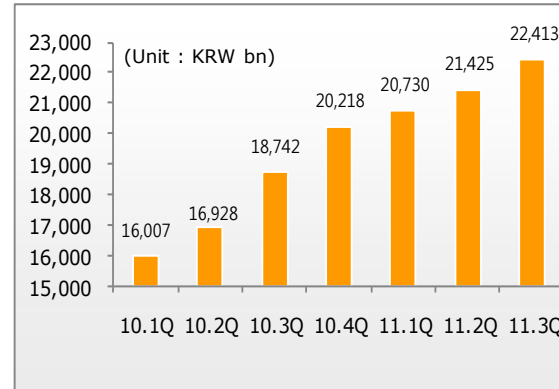
- ❖ **3Q 2011 Group Total Assets : 38,998.7 KRW bn, up by 5.7% QoQ**
 - BS Financial Group : 2,910.5 KRW bn
 - Bank : 36,079.3 KRW bn, up by 4.4% QoQ
 - Non-bank : 939.6 KRW bn, up by 44.7% QoQ (BS Capital 675.5 KRW bn, up by 48.2% QoQ)
(BS Securities 256.1 KRW bn, BS Credit Info 5.0 KRW bn, BS Systems 3.0 KRW bn)
- * Exclude unconsolidated portion : 3,205.8 KRW bn, include Total Trust Assets : 2,275.1 KRW bn

**Non-Bank
Up by 44.7%
QoQ**

□ **Busan Bank Total Credits**



□ **BS Securities Total Securities in Custody** □ **BS Capital Total Assets**



2. I/S Summary / Profitability / Dividend Payout

□ 3Q11 Results by Business

(KRW bn)	Group	Busan Bank	BS Securities	BS Credit Information	BS Capital	BS Information System	Consolidation Change
Net Interest Income	260.3	250.6	1.1	0	9.9	0	△1.3
Net Fee Income	23.9	20.5	3.1	0.5	1.1	0	△1.3
Others	△0.9	1.7	3.5	0	0	0.2	△6.3
SG&A(-)	113.9	104.3	5.4	0.3	2.9	0.3	0.7
Provision Expense(-)	44.1	39.3	0	0	4.3	0	0.5
Income Before Income Tax	125.3	129.2	2.3	0.2	3.8	△0.1	△10.1
Income Tax Expenses(-)	30.1	30.5	0.6	0.1	0.6	0	△1.7
Net Income	95.2	98.7	1.7	0.1	3.2	△0.1	△8.4

□ Profitability

(%, %p, Won)	3Q11	2Q11	1Q11	QoQ
ROA	1.20	1.29	1.46	△0.09
ROE	15.65	16.92	19.61	△1.27
Quarterly NIM	2.98	3.06	3.07	△0.08
Cost Income Ratio	37.96	36.84	35.98	1.12
BPS	13,956	14,058	13,515	△0.73
EPS	2,158	2,355	2,694	△8.37

□ Dividend Payout

(%, Won)	2005	2006	2007	2008	2009	2010
Dividend Yield(FV)	8.1	8.4	11.4	4.0	3.2	5.0
Dividend Yield(MV)	3.0	3.5	3.6	3.2	1.1	1.7
Dividend per share	405	420	570	200	160	250
Dividend Paid(bn)	59.4	61.6	83.6	29.3	29.9	46.7
Payout Ratio	33.2	33.5	30.9	10.7	12.2	14.0

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

Management

(KRW bn)	3Q11	2Q11	QoQ
Cash and Dues	1,868.3	1,791.5	4.3
Securities	6,618.7	6,370.3	3.9
Loans & Receivables	27,540.4	26,058.4	5.7
Derivative Assets	217.5	107.5	102.3
Fixed Assets & Investment Assets	432.2	414.4	4.3
Intangible Assets	17.4	18.8	△7.4
Others	29.1	21.7	34.1
Total Assets	36,723.6	34,782.6	5.6

Asset Quality

(%, %p)	3Q11	2Q11	1Q11	QoQ
Substandard & Below Ratio	1.37	1.05	1.19	0.32
Coverage Ratio	110.20	135.01	125.14	△24.81
Delinquency Ratio	0.92	0.58	0.69	0.34

Funding

(KRW bn)	3Q11	2Q11	QoQ
Deposits	23,510.6	23,093.3	1.8
Borrowings	7,257.1	6,233.3	16.4
Derivatives	143.6	55.1	160.6
Others	2,944.0	2,682.3	9.8
Total Liabilities	33,855.3	32,064.0	5.6
Shareholder's Equity	2,868.3	2,718.6	5.5
Total Liabilities & Shareholder's Equity	36,723.6	34,782.6	5.6

Capital Strength

(%, %p)	3Q11	2Q11	1Q11	QoQ
BIS Ratio	16.04	15.94	16.07	0.10
Tier I	11.87	11.81	11.80	0.06
Tier II	4.17	4.13	4.27	0.04
Tangible Common Equity Ratio(TCE)	7.81	7.82	7.46	△0.01

II. 3Q 2011 Bank Results

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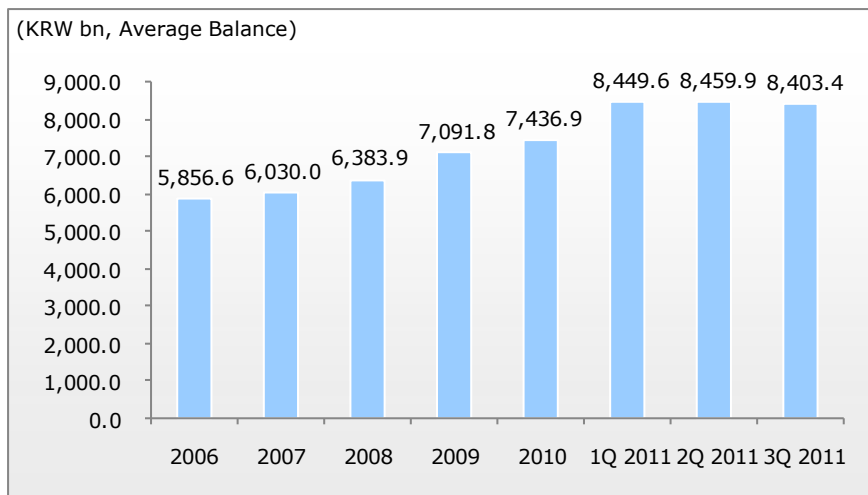
1. Balance Sheet

(KRW bn, %, Balance)	2011			2010				QoQ	YTD
	3Q	2Q	1Q	4Q	3Q	2Q	1Q		
Total Assets	38,358.4	36,703.8	37,323.8	36,788.8	36,283.6	35,035.5	33,493.7	4.5	4.3
Bank Account	36,083.3	34,561.7	35,131.0	34,726.1	34,319.2	33,176.7	31,824.2	4.4	3.9
Trust Account	2,275.1	2,142.1	2,192.8	2,062.7	1,964.4	1,858.8	1,669.5	6.2	10.3
Total Deposits	28,085.6	27,212.2	26,037.3	25,630.0	24,654.6	23,857.7	22,672.7	3.2	9.6
Bank Account	25,980.1	25,236.5	24,069.5	23,774.9	22,874.4	22,132.7	21,123.7	2.9	9.3
Won Deposits	22,413.4	21,425.3	20,730.2	20,218.3	18,741.7	16,928.4	16,006.5	4.6	10.9
Demand	1,798.2	1,966.9	1,952.1	1,816.3	1,820.5	1,793.0	1,655.2	△8.6	△1.0
Savings & Time	20,570.3	19,410.4	18,721.4	18,337.5	16,852.9	15,061.3	14,273.6	6.0	12.2
Installment	44.9	48.0	56.7	64.5	68.2	74.1	77.8	△6.5	△30.4
CD	770.4	1,368.1	1,035.5	1,063.1	1,652.1	2,425.9	2,584.8	△43.7	△27.5
Trust Account	2,105.5	1,975.7	1,967.8	1,855.1	1,780.2	1,725.0	1,549.0	6.6	13.5
Total Credits	24,816.9	23,834.5	23,104.2	22,226.6	21,756.6	21,184.2	20,104.1	4.1	11.7
Total Loans	24,076.3	23,109.8	22,441.3	21,581.5	21,105.2	20,509.6	19,478.9	4.2	11.6
KRW Loans	22,380.0	21,582.2	20,887.0	20,018.0	19,534.0	18,884.2	18,057.1	3.7	11.8
SMEs	14,913.1	14,442.7	14,121.0	13,618.1	13,504.0	12,989.2	12,688.6	3.3	9.5
Households	5,331.8	5,021.6	4,811.5	4,753.7	4,597.1	4,492.6	4,147.5	6.2	12.2
Guarantees	740.6	724.7	662.9	645.1	651.4	674.6	625.2	2.2	14.8
Total Securities	7,803.4	7,675.3	7,678.6	7,456.8	7,280.8	7,169.4	6,976.2	1.7	4.6
Bank Account	6,543.7	6,420.7	6,357.9	6,231.3	6,017.9	5,988.2	5,921.6	1.9	5.0
Trust Account	1,259.7	1,254.6	1,320.7	1,225.5	1,262.9	1,181.2	1,054.6	0.4	2.8
Shareholders' Equity	2,785.2	2,728.0	2,625.8	2,458.0	2,406.2	2,298.1	2,210.1	2.1	13.3

Note. Based on the Bank's Unconsolidated Financial Statements

2. Low-Cost Deposits

□ Growth Records



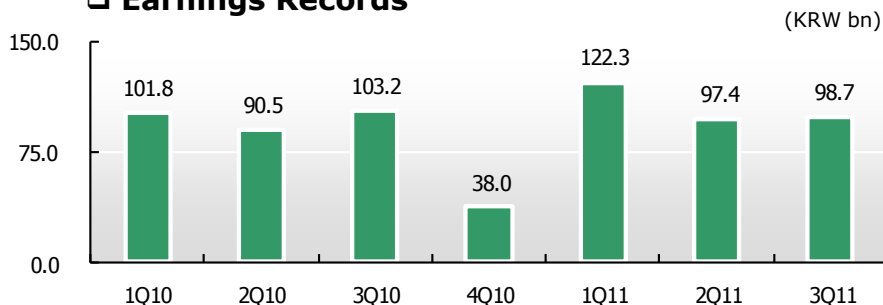
□ Funding Costs

(%, Accumulated)	3Q11	2Q11	1Q11	4Q10
Demand Deposits	0.28	0.28	0.29	0.32
Savings Deposits	0.15	0.15	0.15	0.15
Corporate Savings Deposits	1.75	1.71	1.68	1.36
Total	0.69	0.68	0.68	0.55

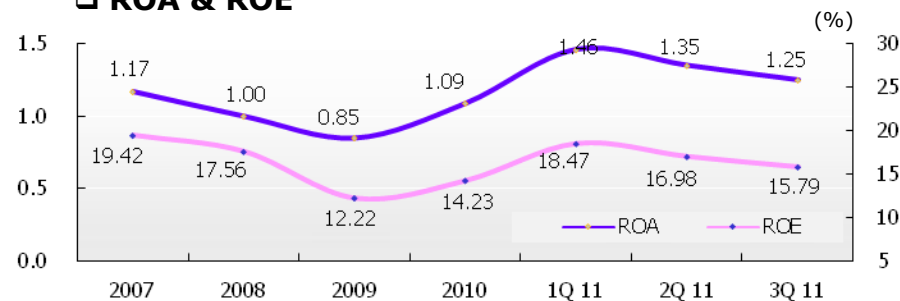
(KRW bn, %, %p, Average Balance)	2011			2010				QoQ	YTD
	3Q	2Q	1Q	4Q	3Q	2Q	1Q		
Low-Cost Deposits (A)	8,403.4	8,459.9	8,449.6	7,436.9	7,357.7	7,322.2	7,298.2	△0.7	13.0
Demand Deposits	1,818.7	1,838.5	1,816.3	1,706.9	1,711.0	1,727.2	1,687.8	△1.1	6.5
Savings Deposits	3,907.2	3,909.0	3,882.9	3,524.3	3,481.1	3,442.0	3,408.2	0.0	10.9
Corporate Savings Deposits	2,677.5	2,712.4	2,750.4	2,205.7	2,165.6	2,153.0	2,202.2	△1.3	21.4
Deposits in KRW (B)	21,100.4	20,776.3	20,369.4	17,323.7	16,696.0	16,136.2	15,798.3	1.6	21.8
Total Deposits (Bank Account) (C)	24,608.1	24,204.7	23,764.4	22,012.8	21,696.0	21,351.4	20,990.7	1.7	11.8
Total Deposits (Bank + Trust Account)(D)	26,626.6	26,179.0	25,738.7	23,702.5	23,354.8	22,952.3	22,524.4	1.7	12.3
Low-Cost Deposits/Won Deposits(A/B)	39.83	40.72	41.48	42.93	44.07	45.38	46.20	△0.89	△3.10
Low-Cost Deposits/Total Deposits (A/C)	34.15	34.95	35.56	33.78	33.91	34.29	34.77	△0.80	0.37
Low-Cost Deposits/Total Deposits(A/D)	31.56	32.32	32.83	31.38	31.50	31.90	32.40	△0.76	0.18

3. Earning Results

□ Earnings Records



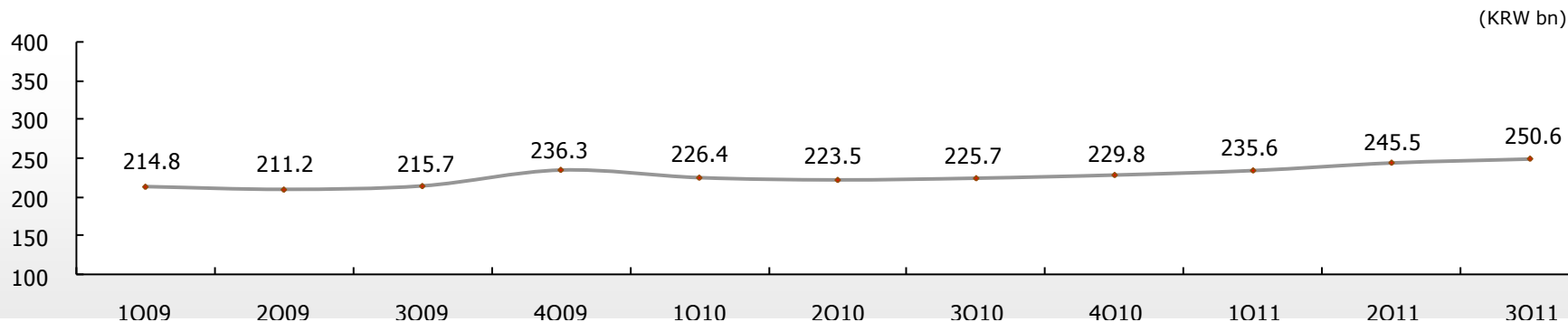
□ ROA & ROE



(KRW bn, %, %p)	2011				2010		QoQ	10. 9 vs. 09. 9	
	2011. 9	3Q	2Q	1Q	4Q	2010. 9			3Q
Net Interest Income	731.8	250.6	245.6	235.6	229.8	675.6	225.7	2.0	8.3
Net Fee Income	63.6	20.5	21.4	21.7	20.4	61.2	19.5	△4.2	3.9
Fees from Trust Account	7.7	2.7	2.3	2.7	3.7	8.8	2.9	17.4	△12.5
Others	22.9	△1.0	5.6	18.3	3.1	△3.2	12.3	Net Loss	Net Gain
Provision Expense(-)	103.1	39.3	44.7	19.1	68.6	91.2	31.8	△12.1	13.0
SG&A(-)	301.6	104.3	100.3	97.0	131.6	273.9	93.9	4.0	10.1
Net Operating Income	421.3	129.2	129.9	162.2	56.8	377.3	134.6	△0.5	11.7
Non-Operating Income	-	-	-	-	△3.7	12.9	1.9	-	-
Income Before Income Taxes	421.3	129.2	129.9	162.2	53.1	390.2	136.5	△0.5	8.0
Income Tax Expense(-)	102.9	30.5	32.5	39.9	15.1	94.7	33.3	△6.2	8.7
Net Income	318.4	98.7	97.4	122.3	38.0	295.5	103.2	1.3	7.7
ROA	1.25	1.35	1.46	1.09	1.31	1.31	1.31	△0.10	△0.06
ROE	15.79	16.98	18.47	14.23	17.14	17.14	17.14	△1.19	△1.35

4. Net Interest Income

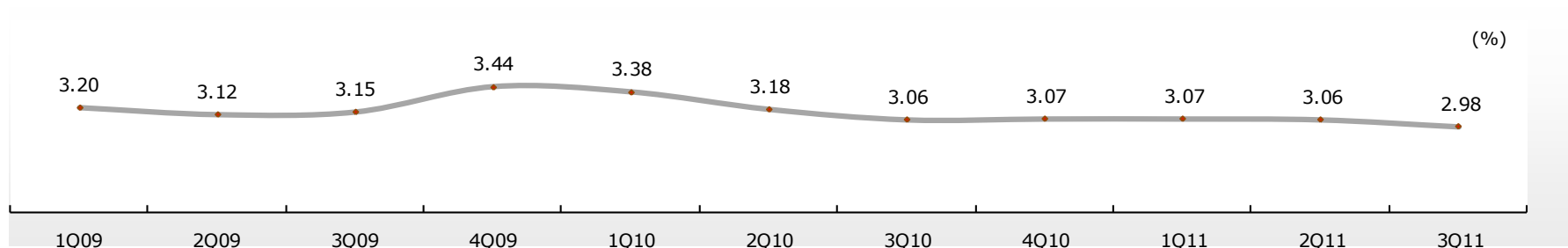
Interest Income Records



(KRW bn, %)	2011				2010		QoQ	11. 9 vs. 10. 9	
	2011. 9	3Q	2Q	1Q	4Q	2010. 9			3Q
Net Interest Income	731.8	250.6	245.6	235.6	229.8	675.6	225.7	2.0	8.3
Interest Revenues	1,316.5	461.3	440.8	414.4	409.7	1,212.5	406.6	4.7	8.6
Interest on Loans	1,098.6	386.4	369.0	343.2	340.9	996.6	335.2	4.7	10.2
Interest on Securities	194.9	66.5	65.1	63.3	64.0	199.3	66.3	2.2	△2.2
Others	23.0	8.4	6.7	7.9	4.8	16.5	5.1	25.4	39.4
Interest Expenses	584.7	210.7	195.2	178.8	179.8	536.9	181.0	7.9	8.9
Interest on Deposits	418.4	151.6	139.9	126.9	125.0	354.4	122.4	8.4	18.1
Interest on Debentures	99.7	34.2	33.0	32.5	34.3	106.5	35.2	3.6	△6.4
Others	66.6	24.9	22.3	19.4	20.5	76.0	23.4	11.7	△12.4

5. Net Interest Margin & Net Interest Spread

Quarterly NIM Records



(KRW bn, %, %p, Accumulated)	2011			2010				QoQ	YTD
	3Q	2Q	1Q	4Q	3Q	2Q	1Q		
NIM	3.03	3.06	3.07	3.17	3.20	3.27	3.38	△0.03	△0.14
NIS	3.63	3.67	3.66	3.81	3.88	4.00	4.14	△0.04	△0.18
Interest Rate on KRW Loans	6.34	6.32	6.26	6.45	6.53	6.66	6.84	0.02	△0.11
Households	5.79	5.73	5.67	5.90	5.99	6.12	6.33	0.06	△0.11
Corporate	6.07	6.03	5.92	6.05	6.11	6.20	6.35	0.04	0.02
Interest Rate paid on KRW Deposits	2.71	2.65	2.60	2.64	2.65	2.66	2.70	0.06	0.07
Interest Earning Assets (Accumulated)	29,502.6	28,988.6	28,476.5	26,690.0	26,371.2	25,936.6	25,524.6	1.8	10.5
Avg. Interest Earning Assets (Quarterly)	30,514.0	29,495.1	28,476.5	27,635.8	27,226.3	26,344.0	25,524.6	3.5	10.4

6. Noninterest Income

□ Noninterest Income Summary

(KRW bn, %)	2011				2010			QoQ	11.9 vs. 10.9
	2011.9	3Q	2Q	1Q	4Q	2010.9	3Q		
Noninterest Income	94.2	22.2	29.3	42.7	27.3	66.8	34.7	△24.2	41.0
Noninterest Revenues	942.6	438.8	274.0	229.8	255.6	881.5	236.2	60.1	6.9
Fee Income	99.5	32.9	33.4	33.2	33.7	102.1	33.2	△1.5	△2.5
Fees from Trust Acct.	8.1	2.8	2.6	2.7	3.7	8.8	2.9	7.7	△8.0
Others ¹⁾	835.0	¹⁾ 403.1	238.0	193.9	218.2	770.6	200.1	69.4	8.4
Noninterest Expenses	848.4	416.6	244.7	187.1	228.3	814.7	201.5	70.2	4.1
Commissions Paid	35.9	12.4	11.9	11.6	13.2	40.9	13.7	4.2	△12.2
Trust Acct. Losses	0.4	0.1	0.3	0	0	0	0	△66.7	-
Others ²⁾	812.1	²⁾ 404.1	232.5	175.5	215.1	773.8	187.8	73.8	4.9

1) Gains on Securities (71.2), FX trading and Derivatives (330.5)

2) Losses from Securities (62.9), FX trading and Derivatives (318.5), Losses from NPL Sales (△1.0), Contribution to Guarantee Funds (11.2), Deposit Insurance Fee (7.6)

7. Provisioning

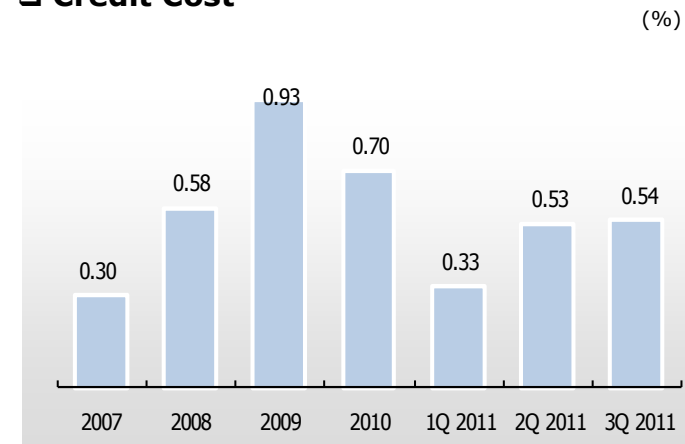
□ Provision Expense

(KRW bn)	2011				Full Year	2010			
	2011. 9	3Q	2Q	1Q		4Q	3Q	2Q	1Q
Corporate	96.7	35.4	38.3	23.0	155.8	65.8	25.4	27.2	37.4
Household	0	1.4	1.3	△2.7	△0.3	1.3	1.0	2.0	△4.6
Credit Card	2.1	0.6	0.7	0.8	2.6	0.4	0.4	0.6	1.2
Others	4.5	2.1	4.4	△2.0	1.7	1.1	5.0	△7.5	3.1
Trust Account	△0.2	△0.2	0	0	0	0	0	0	0
Total (A)	103.1	39.3	44.7	19.1	159.8	68.6	31.8	22.3	37.1
Total Credit (B)	25,360.1	25,360.1	24,323.6	23,581.3	22,740.2	22,740.2	22,240.9	21,657.4	20,550.3
Credit Cost (A/B)	0.54	0.61	0.74	0.33	0.70	1.20	0.57	0.41	0.73

□ Provision Balance

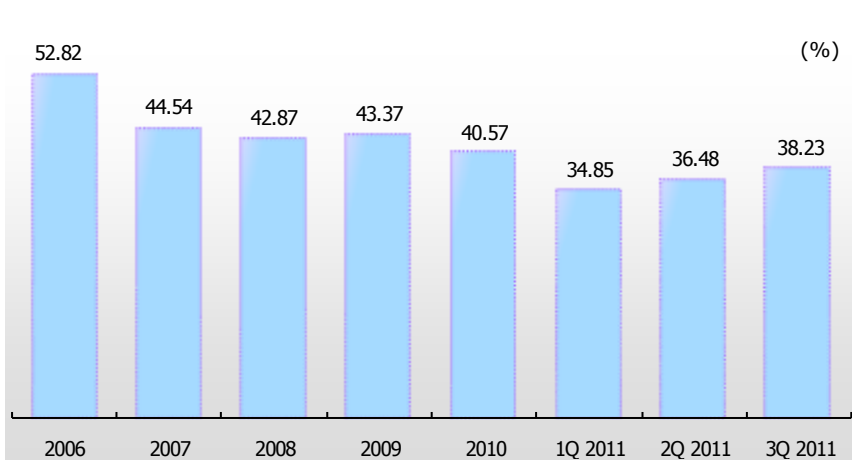
(KRW bn)	2011			2010		
	3Q	2Q	1Q	4Q	3Q	2Q
Corporate	290.9	257.6	276.5	274.2	277.0	273.6
Household	17.8	16.3	15.3	54.3	53.8	53.4
Credit Card	7.7	7.1	7.4	11.6	11.5	11.5
Trust	0	0	0	0	0.4	0.4
Total	316.4	281.0	299.2	340.1	342.7	338.9

□ Credit Cost



8. Selling, General & Administrative Expenses

☐ CIR Records



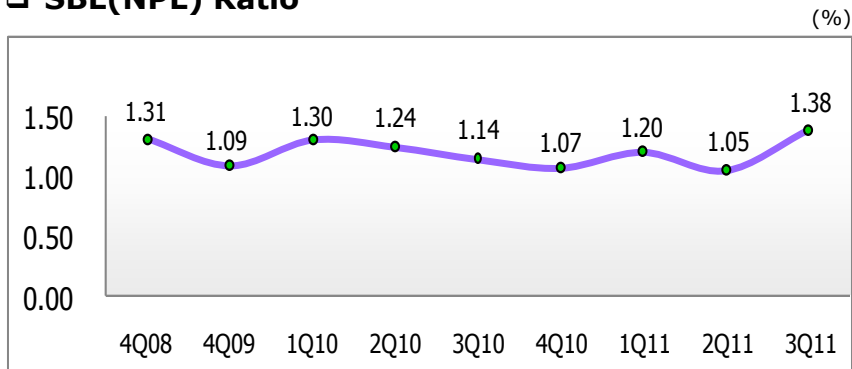
☐ Summary

- Changes in SG&A
 - SG&A increased by 4.0 billion won, 4.0% QoQ
 - Salaries and other expenses increased by 20.5 billion won, 9.0% YoY, due to price rises
- 3Q accumulated CIR(36.51%) improved by 0.38%p YoY

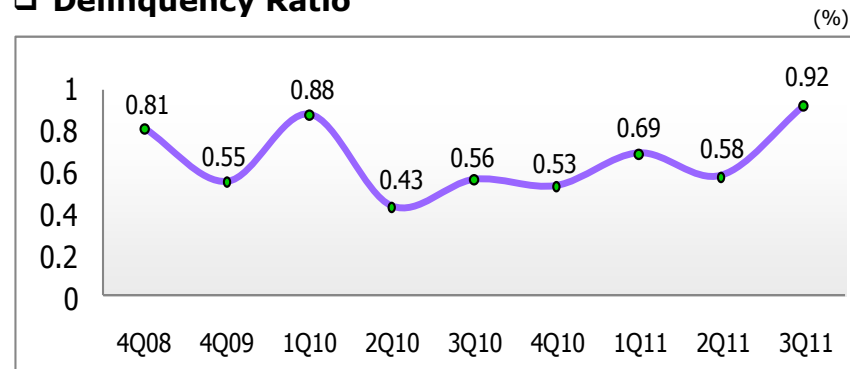
(KRW bn, %, %p)	2011				2010			QoQ	11. 9 vs. 10. 9
	2011. 9	3Q	2Q	1Q	4Q	2010. 9	3Q		
Total SG&A	301.6	104.3	100.3	97.0	131.6	273.9	93.9	4.0	10.1
Salaries and other expenses	247.7	85.3	82.3	80.1	103.1	227.2	76.9	3.6	9.0
Depreciation	28.6	10.1	9.7	8.8	10.5	26.8	9.5	4.1	6.7
Taxes and dues	9.1	3.5	2.9	2.7	3.1	8.4	3.3	20.7	8.3
Retirement Allowance	16.2	5.4	5.4	5.4	7.8	11.8	4.2	0.0	37.3
Honorary Retirement	0	0	0	0	7.1	△0.3	0	-	-
CIR(Cost Income Ratio)	36.51	38.23	36.48	34.85	51.21	36.89	36.07	1.75	△0.38

9. Asset Quality

□ SBL(NPL) Ratio



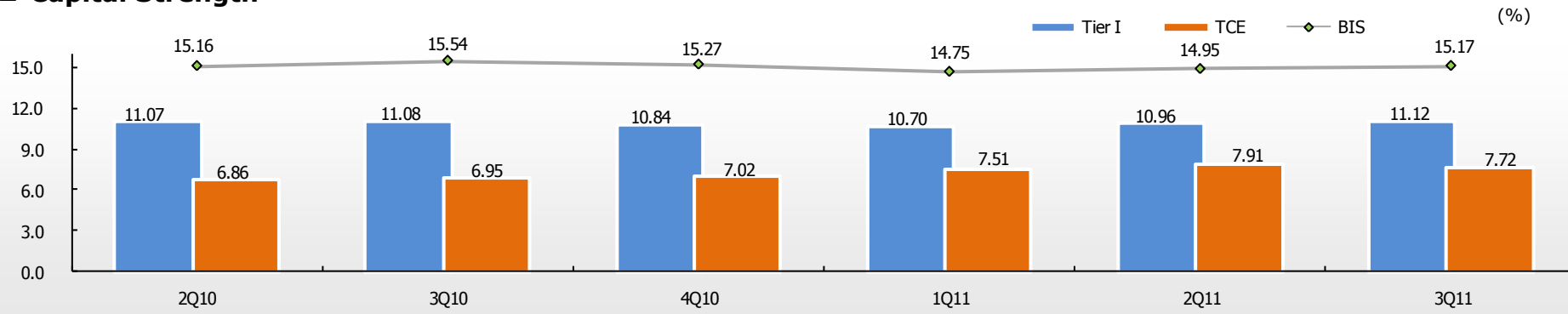
□ Delinquency Ratio



	2011			2010				QoQ	YTD
	3Q	2Q	1Q	4Q	3Q	2Q	1Q		
(KRW bn, %, %p)									
Total Loans	25,360.1	24,323.6	23,581.3	22,740.2	22,240.9	21,657.4	20,550.3	4.3	11.5
Normal	24,478.1	23,569.4	22,723.0	21,929.6	21,416.1	20,905.8	19,790.9	3.9	11.6
Precautionary	530.9	498.2	574.2	566.6	572.4	483.7	492.5	6.6	△6.3
Substandard	281.9	224.8	250.5	220.6	221.7	224.0	213.9	25.4	27.8
Doubtful	45.6	16.1	13.5	9.9	17.4	32.5	37.2	183.2	360.6
Expected loss	23.6	15.1	20.1	13.5	13.3	11.4	15.8	56.3	74.8
SBL(Substandard Below Loans)	351.1	256.0	284.1	244.0	252.4	267.9	267.0	37.1	43.9
(SBL Ratio (%))	(1.38)	(1.05)	(1.20)	(1.07)	(1.14)	(1.24)	(1.30)	0.33	0.31
(SBL Coverage Ratio)	(109.11)	(133.75)	(128.48)	(143.67)	(135.20)	(125.98)	(123.93)	△24.64	△34.56
Loan Amount	24,619.5	23,598.9	22,918.4	22,095.1	21,589.5	20,982.9	19,925.2	4.3	11.4
Delinquent Amount	225.9	136.7	158.0	116.2	121.8	91.2	174.9	65.3	94.4
Delinquency Ratio	0.92	0.58	0.69	0.53	0.56	0.43	0.88	0.34	0.39

10. Capital

Capital Strength



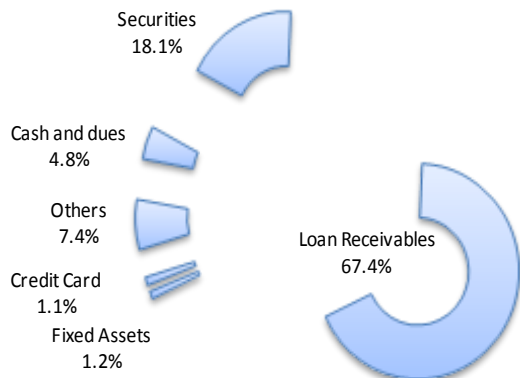
(KRW bn, %, Basel II)	2011			2010		
	3Q	2Q	1Q	4Q	3Q	2Q
Total Risk Adjusted Capital	3,931.0	3,718.3	3,620.9	3,595.3	3,572.0	3,353.3
Tier I Capital	2,881.6	2,726.9	2,629.8	2,551.8	2,547.1	2,449.4
Tier II Capital	1,049.4	991.4	991.1	1,043.5	1,024.9	903.9
Total Risk Weighted Assets	25,914.1	24,877.2	24,538.5	23,546.6	22,984.9	22,116.3
Credit Risk	23,881.1	22,798.0	22,375.2	21,619.2	21,098.3	20,290.2
Market Risk	123.7	195.8	282.9	87.1	82.2	64.7
Operational Risk	1,909.3	1,883.4	1,880.4	1,840.3	1,804.4	1,761.4
BIS Capital Ratio	15.17	14.95	14.75	15.27	15.54	15.16
Tier I	11.12	10.96	10.70	10.84	11.08	11.07
Tier II	4.05	3.99	4.05	4.43	4.46	4.09
Tangible Common Equity	7.72	7.91	7.51	7.02	6.95	6.86

III. Appendix (Bank)

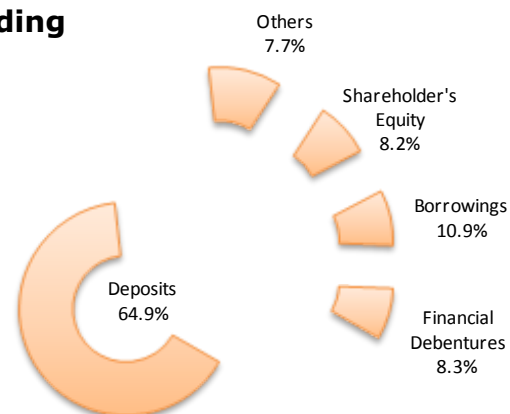
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1. Business Profile

Management



Funding



	2011			2010				QoQ	YTD
	3Q	2Q	1Q	4Q	3Q	2Q	1Q		
(KRW bn, %, Balance)									
Assets	36,083.3	34,561.7	35,130.9	34,726.1	34,319.2	33,176.7	31,824.2	4.4	3.9
Cash and Dues	1,739.5	1,734.5	1,779.6	2,005.1	1,563.1	1,272.9	1,844.0	0.3	△13.2
Securities	6,543.7	6,420.7	6,357.9	6,231.3	6,017.9	5,988.2	5,921.6	1.9	5.0
Loans	24,327.0	23,329.9	22,744.9	21,668.0	21,182.8	20,691.1	19,543.6	4.3	12.3
Credit Card	383.1	390.6	379.2	411.3	407.2	428.4	423.4	△1.9	△6.9
Fixed Assets	427.4	410.7	393.4	389.6	363.6	353.1	355.4	4.0	9.7
Other Assets	2,662.6	2,275.3	3,475.9	4,020.8	4,784.6	4,443.0	3,736.1	17.0	△33.8
Liability & Shareholder's Equity	36,083.3	34,561.7	35,130.9	34,726.1	34,319.2	33,176.7	31,824.2	4.4	3.9
Deposits	23,431.5	23,060.1	22,013.3	21,490.0	20,646.5	19,562.6	18,933.6	1.6	9.0
Borrowings	3,931.2	3,344.5	3,644.4	3,746.6	3,587.3	3,668.2	3,870.1	17.5	4.9
Financial Debentures	2,950.2	2,779.3	2,666.7	2,631.8	2,628.4	2,815.1	2,465.3	6.1	12.1
Other Liabilities	2,985.2	2,649.8	4,180.7	4,399.7	5,050.8	4,832.7	4,345.1	12.7	△32.1
Shareholder's Equity	2,785.2	2,728.0	2,625.8	2,458.0	2,406.2	2,298.1	2,210.1	2.1	13.3

2. Financial Profile

(KRW bn,%)	2011				2010			QoQ	11. 9 vs. 10. 9
	2011. 9	3Q	2Q	1Q	4Q	2010. 9	3Q		
1. Operating Revenues	2,259.1	900.1	714.8	644.2	665.3	2,094.0	642.8	25.9	7.9
Interest Revenue	1,316.5	461.3	440.8	414.4	409.7	1,212.5	406.6	4.7	8.6
Fee & Commission Revenue	99.5	32.9	33.4	33.2	33.7	102.1	33.2	△1.5	△2.5
Trust Account	8.1	2.8	2.6	2.7	3.7	8.8	2.9	7.7	△8.0
Others	835.0	403.1	238.0	193.9	218.2	770.6	200.1	69.4	8.4
2. Operating Expenses	1,837.8	770.9	584.9	482.0	608.4	1,716.7	508.2	31.8	7.1
Interest Expense	584.7	210.7	195.2	178.8	179.8	536.9	181.0	7.9	8.9
Fee & Commission Expense	35.9	12.4	11.9	11.6	13.2	40.9	13.7	4.2	△12.2
Trust Account	0.4	0.1	0.3	0.0	0	0	0	△66.7	-
Others	812.1	404.1	232.5	175.5	215.1	773.8	187.8	73.8	4.9
SG&A	301.6	104.3	100.3	97.0	131.6	273.9	93.9	4.0	10.1
Provision Expense	103.1	39.3	44.7	19.1	68.6	91.2	31.8	△12.1	13.0
3. Operating Income	421.3	129.2	129.9	162.2	56.8	377.3	134.6	△0.5	11.7
4. Non Operating Income	-	-	-	-	△3.7	12.9	1.9	-	-
5. Ordinary Income	421.3	129.2	129.9	162.2	53.1	390.2	136.5	△0.5	8.0
6. Special Income	-	-	-	-	0	0	0	-	-
7. Income Before Income Taxes	421.3	129.2	129.9	162.2	53.1	390.2	136.5	△0.5	8.0
8. Income Taxes	102.9	30.5	32.5	39.9	15.1	94.7	33.3	△6.2	8.7
9. Net Income	318.4	98.7	97.4	122.3	38.0	295.5	103.2	1.3	7.7

3. Pre-Provision Operating Profit

(KRW bn, %)	2011				2010		QoQ	11.9 vs. 10.9	
	2011.9	3Q	2Q	1Q	4Q	2010.9			3Q
PPOP	540.6	174.0	180.0	186.6	129.5	493.3	172.6	△3.3	9.6
Provision Expenses	119.3	44.8	50.1	24.4	76.4	103.1	36.1	△10.6	15.7
Loans	98.1	37.1	40.2	20.8	63.8	90.4	27.1	△7.7	8.5
Payment Guarantees	0.5	0.2	0	0.3	3.8	0.1	△0.4	-	400.0
Retirement Allowance	16.2	5.4	5.4	5.4	7.8	11.9	4.3	0.0	36.1
Others	4.5	2.1	4.5	△2.1	1.0	0.7	5.1	△53.3	542.9
Income Taxes	102.9	30.5	32.5	39.9	15.1	94.7	33.3	△6.2	8.7
Net Income	318.4	98.7	97.4	122.3	38.0	295.5	103.2	1.3	7.7

4. Securities Investment

(KRW bn, %, Balance)	3Q 2011					2Q 2011		3Q 2010	
	Total	Trading Securities	Investment Securities			QoQ	YoY		
			Total	A.F.S*	H.T.M*				
KRW Bonds	5,829.8	20.2	5,809.5	1,851.5	3,958.0	5,490.8	6.2	5,184.1	12.5
Government Bonds	891.1	20.2	870.9	143.8	727.1	843.3	5.7	703.9	26.6
Financial Debentures	881.7	0	881.7	561.1	320.6	1,060.7	△16.9	1,383.4	△36.3
Municipal Bonds	702.0	0	702.0	0	702.0	608.0	15.5	329.8	112.9
Govn't Corporate Bonds	2,692.7	0	2,692.7	570.4	2,122.3	2,450.7	9.9	2,213.6	21.6
Corporate Bonds	662.4	0	662.4	576.3	86.1	528.1	25.4	553.4	19.7
Foreign Bonds	53.8	0	53.8	53.8	0	68.2	△21.1	58.3	△7.7
Stock	293.8	3.7	290.1	290.1	0	457.7	△35.8	393.0	△25.2
Mutual Funds	268.0	10.1	257.8	257.8	0	274.9	△2.5	370.0	△27.6
Bonds	0	0	0	0	0	0	-	111.3	-
Stocks	65.8	0	65.8	65.8	0	80.4	△18.2	128.9	△49.0
MMF	10.1	10.1	0	0	0	10.0	1.0	10.2	△1.0
Others	192.0	0	192.0	192.0	0	184.5	4.1	119.6	60.5
Others	98.3	0	98.3	8.3	90.0	129.1	△23.9	12.4	692.7
Total	6,543.7	34.1	6,509.6	2,461.6	4,048.0	6,420.7	1.9	6,017.9	8.7

5. Deposits & Loans Breakdown

☐ Deposits

(KRW bn, %, Balance)	2011			2010				QoQ	YTD
	3Q	2Q	1Q	4Q	3Q	2Q	1Q		
KRW Deposits	22,413.4	21,425.3	20,730.2	20,218.3	18,741.7	16,928.4	16,006.5	4.6	10.9
Demand	1,798.2	1,966.9	1,952.1	1,816.3	1,820.5	1,793.0	1,655.2	△8.6	△1.0
Savings	20,570.3	19,410.4	18,721.4	18,337.5	16,852.9	15,061.3	14,273.6	6.0	12.2
Installment	44.9	48.0	56.7	64.5	68.2	74.1	77.8	△6.5	△30.4
CD	770.4	1,368.1	1,035.5	1,063.1	1,652.1	2,425.9	2,584.8	△43.7	△27.5
Bills Sold	60.7	53.9	45.4	40.0	30.5	25.5	26.7	12.6	51.8
R P	696.1	499.7	498.8	488.9	495.2	647.3	699.9	39.3	42.4
Financial Debenture	2,039.4	1,889.5	1,759.6	1,964.6	1,955.1	2,105.6	1,805.7	7.9	3.8
Trust Account	2,105.5	1,975.7	1,967.8	1,855.1	1,780.2	1,725.0	1,549.0	6.6	13.5
Total Deposits	28,085.6	27,212.2	26,037.3	25,630.0	24,654.6	23,857.7	22,672.7	3.2	9.6

☐ Loans

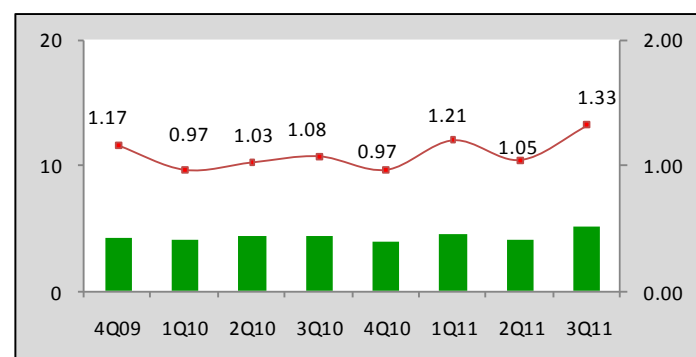
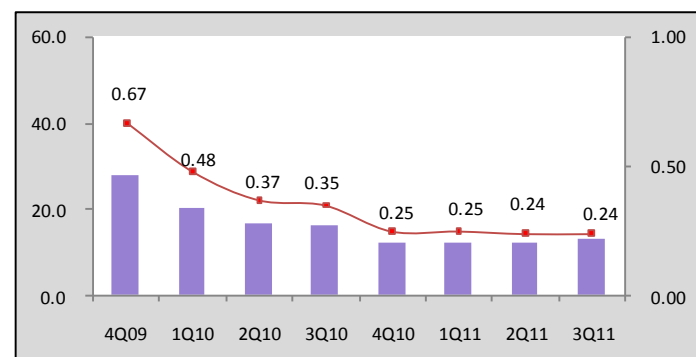
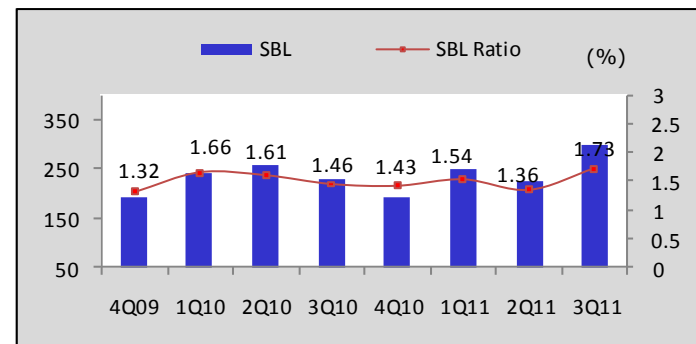
(KRW bn, %, Balance)	2011			2010				QoQ	YTD
	3Q	2Q	1Q	4Q	3Q	2Q	1Q		
KRW Loans	22,380.0	21,582.2	20,887.0	20,018.3	19,534.0	18,884.2	18,057.1	3.7	11.8
Corporate	16,185.5	15,692.5	15,265.1	14,450.3	14,185.7	13,666.4	13,263.1	3.1	12.0
(SME)	(14,913.1)	(14,442.7)	(14,121.0)	(13,618.1)	(13,504.0)	(12,989.2)	(12,688.6)	3.3	9.5
(Large Corps)	(1,272.4)	(1,249.8)	(1,144.1)	(832.2)	(681.7)	(677.2)	(574.5)	1.8	52.9
Household	5,331.8	5,021.6	4,811.5	4,753.7	4,597.1	4,492.6	4,147.4	6.2	12.2
Public	862.7	868.1	810.4	814.0	751.2	725.2	646.6	△0.6	6.0
Foreign Currency Loans	1,081.3	989.3	1,059.3	1,122.3	1,127.7	1,152.2	1,063.2	9.3	△3.7
Trust Account	21.2	19.4	19.2	18.9	24.7	26.5	30.4	9.3	12.2
Others	1,334.4	1,243.6	1,138.7	1,067.4	1,070.2	1,121.3	953.4	7.3	25.0
Total Loans	24,816.9	23,834.5	23,104.2	22,226.6	21,756.6	21,184.2	20,104.1	4.1	11.7

6. Corporate Loan Portfolio

(KRW bn, %, Balance)	3Q 2011			2Q 2011		4Q 2010	
	Amount	Ratio	QoQ	Amount	Ratio	Amount	Ratio
Manufacturing Sectors	7,628.0	44.7	2.4	7,452.1	45.0	7,040.0	46.1
Steel Metal Products	2,452.8	14.4	0.2	2,448.2	14.8	2,268.5	14.9
Automobile Parts	1,576.8	9.2	3.2	1,527.2	9.2	1,565.6	10.3
Machinery	987.2	5.8	2.1	967.2	5.8	968.0	6.3
Petroleum, Rubber, etc.	866.2	5.1	5.8	818.9	4.9	707.8	4.6
Fabric	266.2	1.6	△2.4	272.7	1.6	246.3	1.6
Garment & Shoes	196.6	1.2	6.3	184.9	1.1	163.8	1.1
Kitchen Units	225.6	1.3	4.8	215.3	1.3	216.5	1.4
Electronics	432.5	2.5	2.5	421.8	2.5	364.1	2.4
Paper, Paper Mills	103.9	0.6	2.5	101.4	0.6	102.4	0.7
Others	520.2	3.0	5.2	494.5	3.0	437.0	2.8
Non-Manufacturing	9,420.2	55.3	3.4	9,108.5	55.0	8,224.3	53.9
Wholesale & Retail	1,882.0	11.0	2.8	1,830.1	11.1	1,792.5	11.7
Public	240.1	1.4	1.0	237.7	1.4	194.6	1.3
Construction & Engineering	1,060.9	6.2	10.3	961.6	5.8	732.4	4.8
Real Estate & Lease	2,170.9	12.7	9.3	1,985.4	12.0	1,708.2	11.2
Insurance & Financing	815.8	4.8	△1.9	831.8	5.0	670.3	4.4
Transportation	1,150.9	6.8	2.0	1,128.3	6.8	1,078.6	7.1
Hotel & Food	382.6	2.2	2.8	372.2	2.2	360.3	2.4
Others	1,717.0	10.2	△2.5	1,761.4	10.6	1,687.4	11.0
Total	17,048.2	100.0	2.9	16,560.6	100.0	15,264.3	100.0

7. Asset Quality

(KRW bn, %)		2011			2010	
		3Q	2Q	1Q	4Q	3Q
SME	Normal	16,424.8	15,929.9	15,446.2	15,022.8	14,898.3
	Precautionary	472.5	422.5	515.3	508.7	512.5
	Substandard	258.6	202.0	223.8	208.6	206.1
	Doubtful	19.2	11.1	8.6	5.3	11.1
	Expected Loss	20.3	12.7	17.3	11.1	11.1
	Total	17,195.4	16,578.2	16,211.1	15,756.5	15,639.1
Household	Normal	5,323.8	4,998.9	4,787.5	4,731.2	4,574.9
	Precautionary	31.3	31.5	32.6	30.8	30.1
	Substandard	9.0	8.6	8.7	8.8	12.0
	Doubtful	2.6	2.2	1.8	2.0	3.0
	Expected Loss	1.5	1.1	1.4	1.2	1.2
	Total	5,368.2	5,042.3	4,832.1	4,774.0	4,621.2
Credit Card	Normal	372.1	381.3	369.2	401.5	396.4
	Precautionary	5.9	5.2	5.5	5.8	6.4
	Substandard	0.2	0.2	0.2	0.2	0.5
	Doubtful	3.1	2.7	3.0	2.6	2.9
	Expected Loss	1.8	1.2	1.4	1.2	1.0
	Total	383.1	390.6	379.2	411.3	407.2



8. Delinquency Ratio/Write-Offs & NPL Sales

(KRW bn, %)	2011			2010			
	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Total Delinquency Ratio	0.92	0.58	0.69	0.53	0.56	0.43	0.88
Overdue Amount	225.9	136.7	158.0	116.2	121.7	91.2	174.9
Loan Amount	24,619.5	23,598.9	22,918.4	22,095.1	21,589.5	20,982.9	19,925.2
SMEs	1.17	0.75	0.89	0.65	0.65	0.45	1.04
Overdue Amount	194.1	119.2	139.4	99.1	97.7	66.2	146.4
Loan Amount	16,590.3	15,959.7	15,644.9	15,189.6	15,071.4	14,564.4	14,071.8
Households	0.24	0.24	0.23	0.21	0.36	0.40	0.50
Overdue Amount	12.8	12.3	11.3	10.2	16.6	18.0	21.0
Loan Amount	5,352.9	5,041.0	4,830.6	4,772.5	4,619.9	4,517.1	4,175.6
Credit Card	1.61	1.31	1.46	1.26	1.25	1.13	1.16
Overdue Amount	6.1	5.1	5.5	5.2	5.1	4.9	4.9
Loan Amount	383.1	390.5	379.2	411.3	407.2	428.4	423.4
Total Write-Offs	12.5	57.5	8.1	67.5	28.5	22.1	10.0
Corporate	10.1	53.8	5.5	63.5	24.9	18.7	5.2
Household	0.9	1.1	0.9	2.0	1.6	1.5	2.5
Credit Card	1.5	2.6	1.7	2.0	2.0	1.9	2.3
Total NPL Sales	0	69.9	0.0	29.8	33.3	125.6	54.7
(NPL Sales for SBL Loans)	(0.0)	(60.9)	(0.0)	(21.7)	(11.9)	(84.9)	(33.2)
Corporate	0.0	69.8	0.0	27.5	32.3	120.9	50.6
Household	0.0	0.0	0.0	2.1	0.7	4.2	3.9
Credit Card	0.0	0.1	0.0	0.2	0.3	0.5	0.2

9. SME Industry/Collateral Delinquency Ratio

□ Delinquency Ratio by Industry

(KRW bn, %, Balance)	3Q 2011		2Q 2011		1Q 2011		4Q 2010	
	Loan Amount	Delinquency Ratio	Loan Amount	Delinquency Ratio	Loan Amount	Delinquency Ratio	Loan Amount	Delinquency Ratio
Manufacturing Sector	8,031.9	1.41	7,824.6	0.89	7,728.9	1.06	7,521.8	0.75
Non-manufacturing Sector	8,558.4	0.95	8,135.1	0.61	7,915.9	0.73	7,667.8	0.56
Wholesale and Retail	2,126.5	0.38	2,071.4	0.25	2,071.4	0.58	2,062.3	0.26
Public & others	0.3	-	0.1	-	0.1	-	0.1	-
Construction	1,005.8	0.25	915.2	0.37	842.0	0.34	690.7	0.83
Real Estate & Lease	2,155.1	0.21	1,956.9	0.28	1,764.6	0.65	1,686.6	1.23
Finance and Insurance	304.6	-	230.6	-	283.8	7.38	326.0	-
Transportation & Communications	1,143.4	4.02	1,106.2	1.10	1,126.8	0.20	1,105.8	0.27
Hotel & Food	388.7	0.86	378.3	0.43	374.6	0.39	366.7	0.25
Others	1,434.0	1.18	1,470.3	1.46	1,452.6	0.46	1,429.6	0.50
Total	16,590.3	1.17	15,959.7	0.75	15,644.9	0.89	15,189.6	0.65

□ Delinquency Ratio by Types of Collateral

(KRW bn, %)	Total	Real Estate	Movable	Deposit	Guarantee	Unsecured
3Q 2011	1.17	1.77	0.98	0.00	0.33	0.85
Amount	(16,590.3)	(7,099.7)	(102.1)	(476.0)	(1,624.1)	(7,288.4)
2Q 2011	0.75	1.32	0.89	0.00	0.50	0.29
Amount	(15,959.7)	(6,881.8)	(101.2)	(475.3)	(1,554.8)	(6,946.6)
1Q 2011	0.89	1.29	0.25	0.00	0.33	0.69
Amount	(15,644.9)	(6,792.5)	(90.0)	(465.8)	(1,476.0)	(6,820.5)
4Q 2010	0.65	0.97	0.19	1.53	0.61	0.30
Amount	(15,189.6)	(6,510.0)	(108.0)	(449.7)	(1,438.5)	(6,683.4)

10. Household Loans

	2011			2010				2009	2008	QoQ	YTD
	3Q	2Q	1Q	4Q	3Q	2Q	1Q				
(KRW bn, %, %p, Balance)											
Household Loans – Retail (KRW)	5,331.8	5,021.6	4,811.5	4,753.7	4,597.1	4,492.6	4,147.5	4,093.3	3,809.6	6.2	12.2
Total Secured Loans	4,616.9	4,347.5	4,179.6	4,141.0	3,970.9	3,825.9	3,488.1	3,437.5	3,009.6	6.2	11.5
Mortgage / Home Equity	2,709.6	2,666.7	2,618.3	2,603.7	2,521.1	2,473.3	2,229.8	2,165.3	1,712.8	1.6	4.1
(Avg. LTV)	(40.65)	(43.08)	(44.36)	(45.34)	(46.15)	(47.29)	(47.76)	(47.80)	(50.14)	△2.43	△4.69
Others	1,099.2	1,061.9	1,031.6	1,055.8	1,026.7	1,001.0	975.9	994.0	981.1	3.5	4.1
Construction Mortgage	670.4	491.7	412.4	361.4	303.8	235.0	169.2	164.9	216.4	36.3	85.5
Government Pension Backed	137.7	127.2	117.3	120.1	119.3	116.6	113.2	113.3	99.3	8.3	14.7
Non-Collateralized	714.9	674.1	631.9	612.7	626.2	666.7	659.4	655.8	800.0	6.1	16.7
Government Workers	112.0	91.2	90.1	92.5	96.9	90.6	83.1	85.0	79.3	22.8	21.1
Large Corp. Employees	60.1	48.5	45.8	45.8	45.8	45.7	43.3	44.0	42.2	23.9	31.2
Student Loans	1.1	1.4	1.7	2.1	2.6	3.1	3.7	4.5	47.8	△21.4	△47.6
Clean Credit	274.4	274.0	274.9	280.5	284.4	287.4	283.6	284.9	246.3	0.1	△2.2
Others	267.3	259.0	219.4	191.8	196.5	239.9	245.7	237.4	384.4	3.2	39.4

11. Credit Card Business

□ Asset Portfolio, Balance Sheet Summary & Source of Income

(KRW bn)

Portfolio	2011			2010				2009			
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Credit Purchase	898.3	878.0	836.6	834.5	805.9	820.9	811.7	739.4	702.1	690.0	706.7
Lump-sum	756.8	711.5	699.2	685.5	673.7	629.9	620.1	602.4	586.4	543.9	522.1
Installment	141.5	166.5	137.4	149.0	132.2	191.0	191.6	137.0	115.7	146.1	184.6
Cash Advance	108.6	110.6	111.8	119.2	119.2	123.4	123.1	129.4	135.2	140.7	146.3
Total	1,006.9	988.6	948.4	953.7	925.1	944.3	934.8	868.8	837.3	830.7	853.0
Balance	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Credit Purchase	326.1	333.3	321.1	350.6	346.3	364.9	359.0	291.8	289.3	306.2	322.7
Cash Advance	55.9	56.2	57.0	59.5	59.5	62.1	62.9	65.2	68.2	72.1	72.8
Re-aged Loans	1.1	1.1	1.2	1.1	1.4	1.4	1.5	1.9	1.9	2.3	2.3
Total	383.1	390.6	379.3	411.2	407.2	428.4	423.4	358.9	359.4	380.6	397.8
Income(Fees)	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Credit Purchase	18.5	18.9	19.1	19.2	18.4	20.6	20.8	17.7	17.0	17.7	19.1
Cash Advance	3.4	3.6	3.5	3.8	4.1	4.5	4.4	5.0	5.3	5.3	5.4
Re-aged Loans	0	0	0	0	0	0	0	0	0	0.2	0.1
Others	0.9	1.0	0.9	0.9	0.9	0.9	0.8	0.8	0.9	0.9	0.8
Total	22.8	23.5	23.6	23.9	23.4	26.0	26.0	23.5	23.2	24.1	25.4

IV. Appendix (Non Bank)

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1. B/S Summary

□ BS Securities

(KRW bn, %, Balance)	2Q11	1Q11	QoQ
Assets	256.1	185.8	37.8
Cash and Dues	98.7	59.6	65.6
Securities	82.4	54.1	52.3
Loans	25.2	19.9	26.6
Fixed Assets	2.2	1.6	37.5
Other Assets	47.6	50.6	△5.9
Liability & Shareholder's Equity	256.1	185.8	37.8
Deposits	103.0	60.2	71.1
Borrowings	0.0	0.0	-
Other Liabilities	45.1	49.4	△8.7
Shareholder's Equity	108.0	76.2	41.7

□ BS Credit Info

(KRW bn, %, Balance)	3Q11	2Q11	QoQ
Assets	5.0	5.0	0.0
Cash and Dues	4.4	4.3	2.3
Securities	0.0	0.0	-
Fixed Assets	0.0	0.0	-
Other Assets	0.6	0.7	△14.3
Liability & Shareholder's Equity	5.0	5.0	0.0
Other Liabilities	0.2	0.3	△33.3
Shareholder's Equity	4.8	4.7	2.1

□ BS Capital

(KRW bn, %, Balance)	3Q11	2Q11	QoQ
Assets	675.5	455.7	48.2
Cash and Dues	46.4	18.8	147.0
Securities	0.01	0.01	-
Loans	290.1	173.6	67.1
Durables Installment Financing Assets	69.9	34.9	100.3
Leased Assets	253.7	216.5	17.2
Fixed Assets	1.9	1.3	50.0
Other Assets	13.5	10.6	27.6
Liability & Shareholder's Equity	675.5	455.7	48.2
Borrowings	510.0	355.0	43.7
Other Liabilities	61.2	49.5	23.8
Shareholder's Equity	104.2	51.2	103.4

□ BS Capital Portfolio

(KRW bn, %, Balance)	3Q11	Ratio	QoQ
Total	609.0	100.0	43.3
Loans	253.3	41.6	53.9
Household	112.1	18.4	13.5
Corporate	141.2	23.2	303.4
Auto Financing	107.2	17.6	143.1
Commercial Vehicle	64.1	10.5	175.1
Passenger Vehicle	43.1	7.1	107.2
Lease/Installments	248.5	40.8	14.9
Machine Tools	101.8	16.7	9.3
Medical Instruments	96.5	15.8	14.6
Others	50.2	8.2	28.7

2. I/S Summary

(KRW bn,%)	BS Securities		BS Credit Information		BS Capital	
	2Q11	QoQ	3Q11	QoQ	3Q11	QoQ
Operating Revenue	14.5	39.8	0.58	△6.5	17.6	53.0
Interest Revenue	1.5	53.7	0.04	0.0	16.9	52.9
Fee & Commission Revenue	4.6	34.7	0.54	△6.9	0.6	60.0
Trust Account	-	-	-	-	-	-
Others	8.4	40.5	-	-	-	-
Operating Expense	12.1	30.0	0.42	△6.7	13.8	46.8
Interest Expense	0.4	157.1	-	-	6.4	31.2
Fee & Commission Expense	1.6	47.7	-	-	-	-
Trust Account	-	-	-	-	-	-
Others	4.8	25.0	-	-	0.5	134.4
SG&A	5.4	25.9	0.42	△6.7	2.7	20.5
Provision Expense	-	-	-	-	4.3	41.4
Operating Income	2.4	124.3	0.16	△5.9	3.8	80.8
Non-Operating Income	△ 0.1	-	-	-	-	-
Income Before Income Tax	2.3	115.9	0.16	△11.8	3.8	79.9
Income Tax Expenses	0.6	250.0	0.04	33.3	0.6	40.5
Net Income	1.7	88.8	0.12	△14.3	3.2	89.7

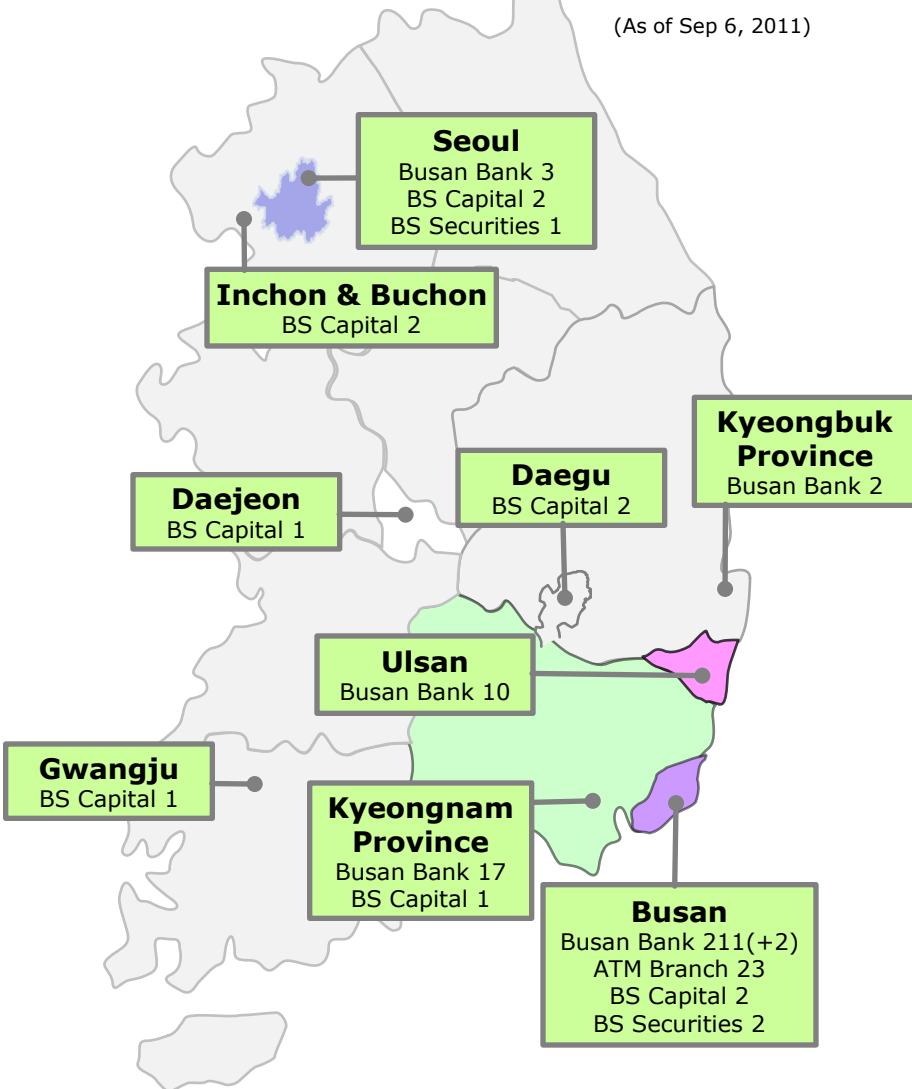
※ BS Securities Fiscal Year End, March 31

3. Group Networks & Greater Busan Industries

❑ Networks across Korea

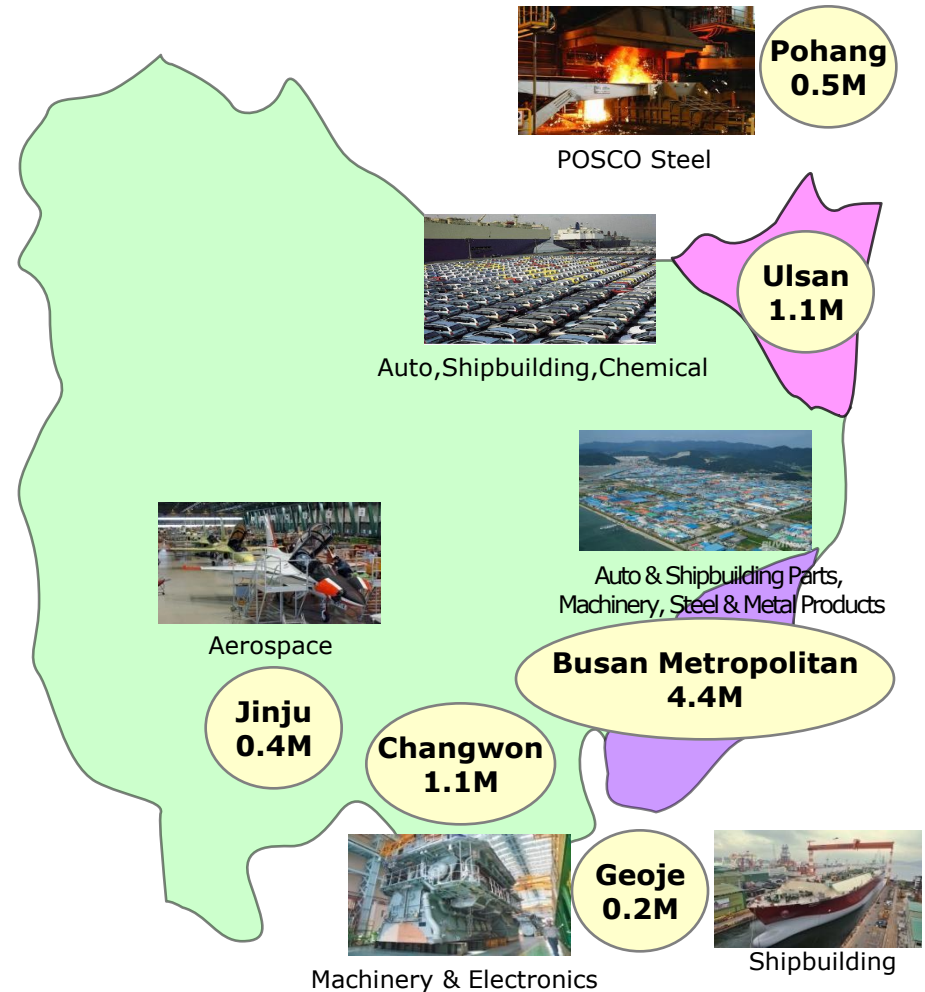
- Busan Bank 243(+2), ATM Branch 23, BS Capital 11, BS Securities 3

(As of Sep 6, 2011)



❑ Greater Busan

- Hub for the Southeastern Conurbation, making up 17% of GDP & Population



4. Busan Economy - At A Glance

□ Overview & Outlook

- Maintaining upward trend with help of increasing exports in major manufacturing sectors and recovery of domestic demand
- Little impact on the regional economy is seen from heightened uncertainties globally

□ Recent Developments

(2005=100, %, U\$mil, 1,000 TEU)

Indicators	11.08	Change(YoY)	11.07	11.06	Details
Composite Leading Index*	123.5	1.9 % ↑	123.0	122.4	Continuing to creep high
Industrial Production	130.6	4.1 % ↑	134.5	131.9	Increase in auto(24%), metal(7%) vs. drop in machinery equipment(7%↓), metal processing(3%↓)
Unemployment Rate	3.3	0.2 %p ↑	3.5	3.6	Edging up due to labor force increase Slightly higher than 6 major cities' average of 3.2%
Consumer Prices	123.5	5.9 % ↑	122.5	121.7	Mainly price hikes in food(11%) & transportation (9%) due to oil price rises & bad weather
Export	1,187	46.1 % ↑	1,128	1,313	Surging in auto(184%), metal products(23%) & auto parts(37%) with year-ago base effect
Sales at Big Retailers	123.9	2.1 % ↑	121.1	132.8	Seesawing up and down after hitting peak in January
SMEs Operation Ratio	89.2	0.2 %p ↑	89.3	89.8	Particularly active in auto parts(100%), shipbuilding components(100%) & machinery(99%)
House Prices	101.9	18.8 % ↑	101.0	100.0	Apartment price rose 26.0% 3,046 apt units unsold(August 2011), down by 50% YoY
Container Handling	1,370.0	11.7 % ↑	1,446.4	1,358.0	Export(5%), import(6%) and transshipment (20%) Comprising 77.1% of nationwide handling

Note. ups – Construction Permit Area, Real Capital Goods Import, Capital Expenditure, Net Barter terms of Trade
downs – Intermediate Goods Shipping, Composite Stock Price(KOSPI), Consumer Survey