

2013 3Q Financial Results

(November 4, 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. 3Q 2013 Group Results

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1. Earnings Highlights

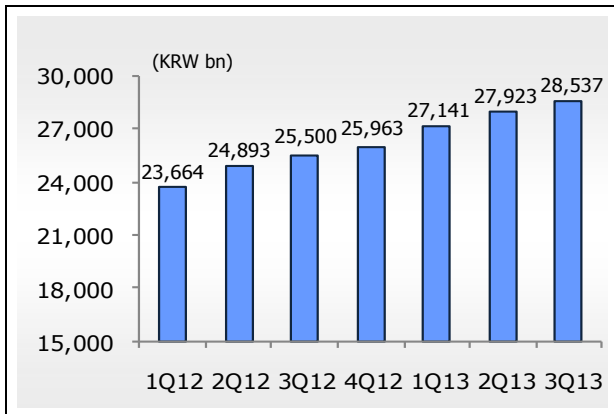
3Q13 Accumulated Group Net Income
284.1 KRW bn
 (Down by 9.9%,
 <31.1 KRW bn> YoY)

- ❖ **3Q13 Group Net Income : 96.9 KRW bn, up by 4.4% QoQ, down by 15.8% YoY**
 - Consolidated Bank Net Income 94.0 KRW bn, up by 5.4% QoQ, down by 14.2% YoY
 - Consolidated Non Bank Net Income 9.7 KRW bn, up by 2.1% QoQ, down by 5.8% YoY
 - Securities Δ 1.0 KRW bn, Capital 7.9 KRW bn, MSB 2.6 KRW bn, Credit Info. 0.1 KRW bn, Info Sys. 0.1 KRW bn
- Unconsolidated Portion Δ 6.8 KRW bn**
 - ※ 3Q13 Accumulated Net Income : Financial Group 284.1 KRW bn, Bank 274.5 KRW bn, Securities 0.2 KRW bn, Capital 20.0 KRW bn, MSB 8.3 KRW bn, Credit Information 0.5 KRW bn, Information System 0.5 KRW bn, Exclude Unconsolidated Portion 19.9 KRW bn

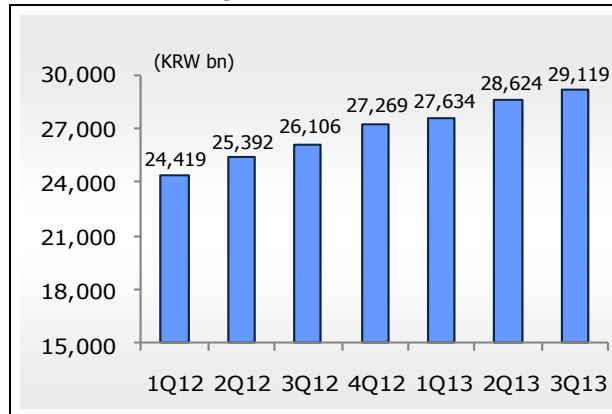
Group Total Assets
50,066.6 KRW bn
 (Up by 9.6%,
 <4,401.4 KRW bn> YoY)

- ❖ **3Q13 Group Total Assets : 50,066.6 KRW bn, up by 1.8% QoQ, up by 9.6% YoY**
 - Bank : 46,314.9 KRW bn, up by 2.4% QoQ, up by 7.6% YoY
 - Non-Bank : 3,777.2 KRW bn, down by 4.9% QoQ, up by 43.8% YoY
- ※ Securities 461.7 KRW bn, Capital 2,539.9 KRW bn, MSB 762.9 KRW bn, Credit Information 6.4 KRW bn, Information System 6.3 KRW bn
- ※ Financial Group 3,452.2 KRW bn, Unconsolidated portion : Δ 3,477.7 KRW bn

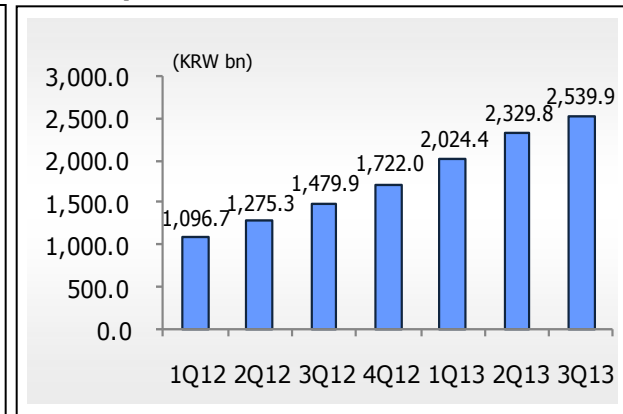
□ Bank KRW Credits



□ Bank KRW Deposits



□ BS Capital Total Assets



2. I/S Summary

□ 3Q13 Results by Business

| | Group | Bank | Securities | Capital | MSB | Credit Information | Information System | Consolidation Change |
|----------------------------|-------------|-------------|-------------|------------|------------|--------------------|--------------------|----------------------|
| (KRW bn) | | | | | | | | |
| Net Interest Income | 293.5 | 254.1 | 1.8 | 32.1 | 9.4 | 0.0 | 0.1 | △4.0 |
| Net Fee Income | 21.8 | 16.2 | 2.7 | 2.7 | 0.0 | 0.7 | 0.0 | △0.5 |
| Others | 3.0 | △1.8 | 0.8 | 1.1 | △0.9 | 0.0 | 1.7 | 2.1 |
| SG&A(-) | 135.6 | 111.4 | 6.3 | 8.1 | 3.1 | 0.5 | 1.7 | 4.5 |
| Provision Expense(-) | 48.0 | 28.3 | 0.0 | 17.8 | 1.9 | 0.0 | 0.0 | 0.0 |
| Non-Operating Income | △5.3 | △5.3 | 0.1 | △0.2 | 0.0 | 0.0 | 0.0 | 0.1 |
| Earnings Before Income Tax | 129.4 | 123.5 | △0.9 | 9.8 | 3.5 | 0.2 | 0.1 | △6.8 |
| Income Tax Expenses(-) | 32.5 | 29.5 | 0.1 | 1.9 | 0.9 | 0.1 | 0.0 | 0.0 |
| 2Q Net Income | 96.9 | 94.0 | △1.0 | 7.9 | 2.6 | 0.1 | 0.1 | △6.8 |

2. I/S Summary

□ Group Level Results

| | 2013 | | | | 2012 | | | | | QoQ | 13.9 vs 12.9 |
|----------------------------|--------------|--------------|-------|-------|-------|--------|-------|-------|-------|----------|-----------------|
| | 2013.9 | 3Q | 2Q | 1Q | 4Q | 2012.9 | 3Q | 2Q | 1Q | | |
| (KRW bn, %) | | | | | | | | | | | |
| Net Interest Income | 855.2 | 293.5 | 288.6 | 273.1 | 287.5 | 855.7 | 283.2 | 283.2 | 289.3 | 1.7 | △0.1 |
| Net Fee Income | 63.8 | 21.8 | 19.3 | 22.7 | 25.5 | 83.5 | 29.0 | 27.5 | 27.0 | 13.0 | △23.6 |
| Others | △10.3 | 3.0 | △15.8 | 2.5 | △26.2 | 4.6 | 0.4 | △2.6 | 6.8 | Net Gain | Net Loss |
| SG&A(-) | 395.6 | 135.6 | 132.4 | 127.6 | 177.8 | 391.7 | 130.2 | 136.0 | 125.5 | 2.4 | 1.0 |
| Provision Expense(-) | 127.8 | 48.0 | 36.1 | 43.7 | 38.8 | 129.3 | 29.7 | 52.8 | 46.8 | 33.0 | △1.2 |
| Non-Operating Income | △9.2 | △5.3 | △2.0 | △1.9 | △4.6 | △4.1 | △1.6 | △0.4 | △2.1 | - | - |
| Earnings Before Income Tax | 376.1 | 129.4 | 121.6 | 125.1 | 65.6 | 418.7 | 151.1 | 118.9 | 148.7 | 6.4 | △10.2 |
| Income Tax Expenses(-) | 92.0 | 32.5 | 28.8 | 30.7 | 15.5 | 103.5 | 36.0 | 30.4 | 37.1 | 12.8 | △11.1 |
| Net Income | 284.1 | 96.9 | 92.8 | 94.4 | 50.1 | 315.2 | 115.1 | 88.5 | 111.6 | 4.4 | △9.9 |

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

□ Group Total Lending

| | 3Q13 | 2Q13 | QoQ |
|----------------------------------|-----------------|----------|-------|
| (KRW bn, %) | | | |
| Cash and Dues | 1,586.3 | 1,979.8 | △19.9 |
| Securities | 7,515.4 | 7,664.8 | △1.9 |
| Loans & Receivables | 36,293.6 | 35,302.5 | 2.8 |
| Derivative Assets | 119.5 | 114.8 | 4.1 |
| Fixed Assets & Investment Assets | 438.2 | 431.4 | 1.6 |
| Intangible Assets | 135.8 | 142.0 | △4.4 |
| Others | 234.7 | 209.7 | 11.9 |
| Total Assets | 46,323.5 | 45,845.0 | 1.0 |

□ Group Total Funding

| | 3Q13 | 2Q13 | QoQ |
|--|-----------------|----------|------|
| (KRW bn, %) | | | |
| Deposits | 30,417.4 | 30,006.8 | 1.4 |
| Borrowings | 8,857.9 | 8,765.0 | 1.1 |
| Derivatives | 82.2 | 74.1 | 10.9 |
| Others | 3,488.8 | 3,622.0 | △3.7 |
| Total Liabilities | 42,846.3 | 42,467.9 | 0.9 |
| Shareholder's Equity | 3,477.2 | 3,377.1 | 3.0 |
| Total Liabilities & Shareholder's Equity | 46,323.5 | 45,845.0 | 1.0 |

□ Asset Quality

| | 3Q13 | 2Q13 | 1Q13 | 4Q12 | 3Q12 | 2Q12 | QoQ |
|---------------------------|---------------|--------|--------|--------|--------|--------|------|
| (%, %p) | | | | | | | |
| Substandard & Below Ratio | 1.45 | 1.45 | 1.30 | 1.20 | 1.48 | 1.76 | 0.00 |
| Coverage Ratio | 102.74 | 102.36 | 115.58 | 127.28 | 109.40 | 106.60 | 0.38 |
| Delinquency Ratio | 0.83 | 0.78 | 0.90 | 0.69 | 0.93 | 1.10 | 0.05 |

□ Capital Adequacy

| | 3Q13 | 2Q13 | 1Q13 | 4Q12 | 3Q12 | 2Q12 | QoQ |
|-----------|--------------|-------|-------|-------|-------|-------|------|
| (%, %p) | | | | | | | |
| BIS Ratio | 15.43 | 14.25 | 14.41 | 15.19 | 16.35 | 15.03 | 1.18 |
| Tier I | 10.79 | 10.53 | 10.59 | 10.84 | 10.99 | 10.95 | 0.26 |
| Tier II | 4.64 | 3.72 | 3.82 | 4.34 | 5.36 | 4.08 | 0.92 |
| TCE | 7.51 | 7.37 | 7.34 | 7.59 | 7.48 | 7.65 | 0.14 |

4. Profitability / Dividend Payout

□ Profitability

| (%, %p) | 3Q13 | 2Q13 | 1Q13 | 4Q12 | 3Q12 | 2Q12 | QoQ |
|------------|--------------|-------|-------|-------|-------|-------|-------|
| ROA | 0.84 | 0.84 | 0.86 | 0.88 | 1.02 | 0.99 | 0.00 |
| ROE | 11.30 | 11.31 | 11.53 | 11.65 | 13.46 | 13.02 | △0.01 |

□ Dividend Payout

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

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

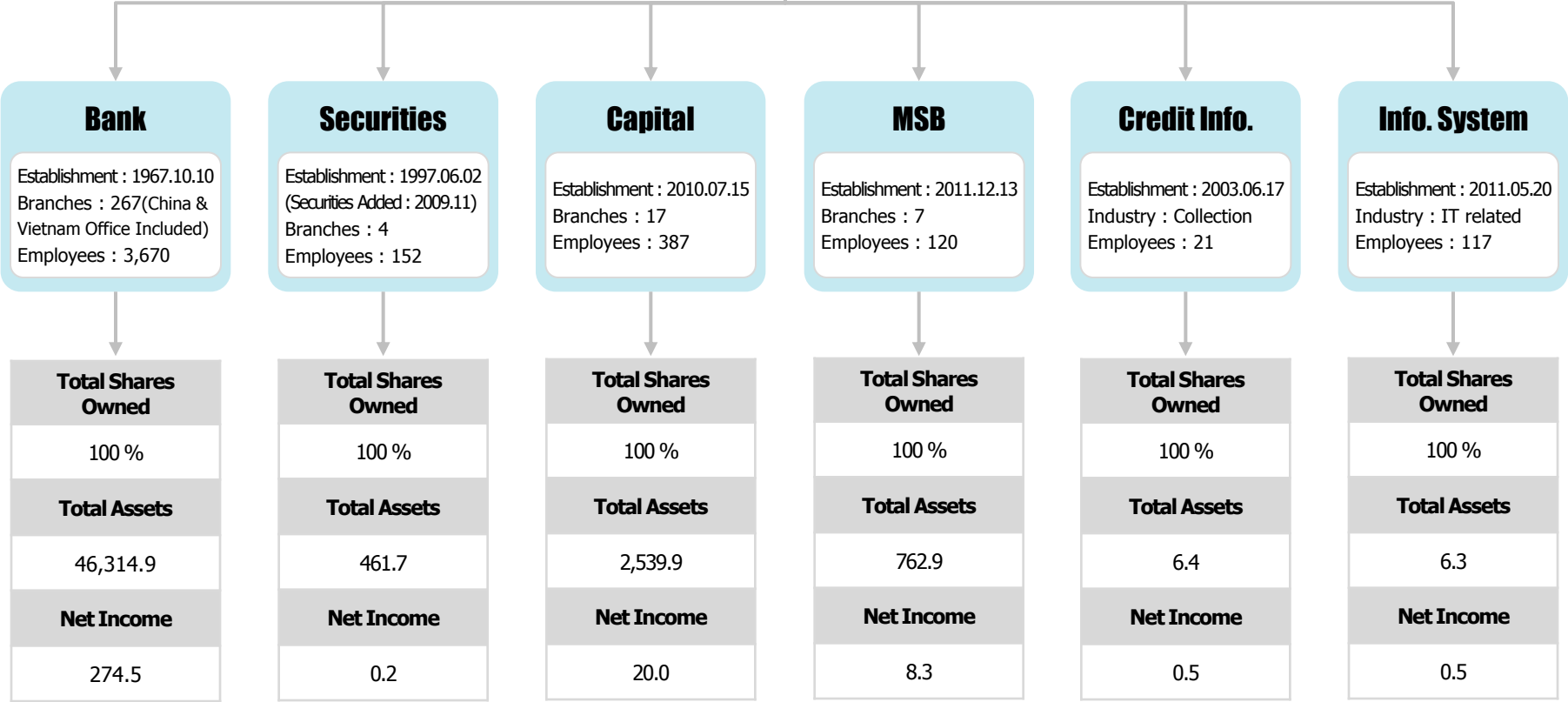
2) Calculated without deducting 'Reserve' from Net Income

5. Group Structure

(Accumulated, %, KRW bn)



Establishment : 2011.03.15
Total Assets : 50,066.6
Net Income : 284.1
Employees : 4,521



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

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1. Earnings Highlights

Growth

- ❖ **Total Credits : up by 1.6% (482.8 KRW bn) QoQ**
 - KRW Loans up by 2.2% (614.3 KRW bn) QoQ
- ❖ **Total Deposits : up by 1.9% (643.2 KRW bn) QoQ**
 - KRW Deposits up by 1.7% (494.9 KRW bn) QoQ
- ❖ **LDR : 97.91%, up by 0.94%p QoQ**

Asset Quality

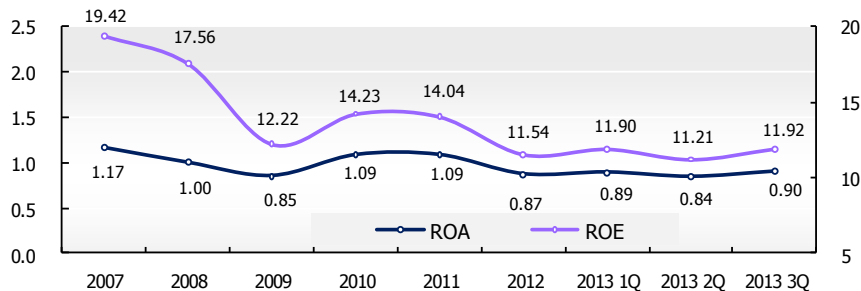
- ❖ **S&B Loan Ratio : 1.40%, down by 0.01%p QoQ**
- ❖ **Delinquency Ratio : 0.68%, up by 0.04%p QoQ**
- ❖ **Real Estate PF Delinquency Ratio : 0.78%**(Issue resolved on Oct. 4th)
- ❖ **Real Estate SBL Ratio : 0%**

Profitability

- ❖ **Top Line**
 - ▶ **3Q Net Interest Income at 254.1 KRW bn, up by 1.5% QoQ, down by 1.2% YoY**
 - ▶ **3Q NIM 2.46%, down by 0.01%p QoQ**
- ❖ **Bottom Line**
 - ▶ **Annualized Credit Cost : 0.33%, up by 0.01%p QoQ, down by 0.14%p YoY**
 - ▶ **Annualized Cost Income Ratio : 43.09%, down by 0.84%p QoQ, up by 2.33%p YoY**
 - ▶ **3Q Net Income : 94.0 KRW bn, up by 5.4% QoQ, down by 14.2% YoY**

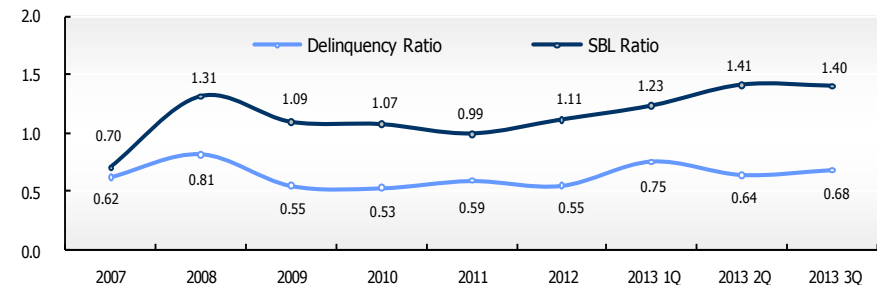
ROA / ROE (%)

(%)



Asset Quality (%)

(%)



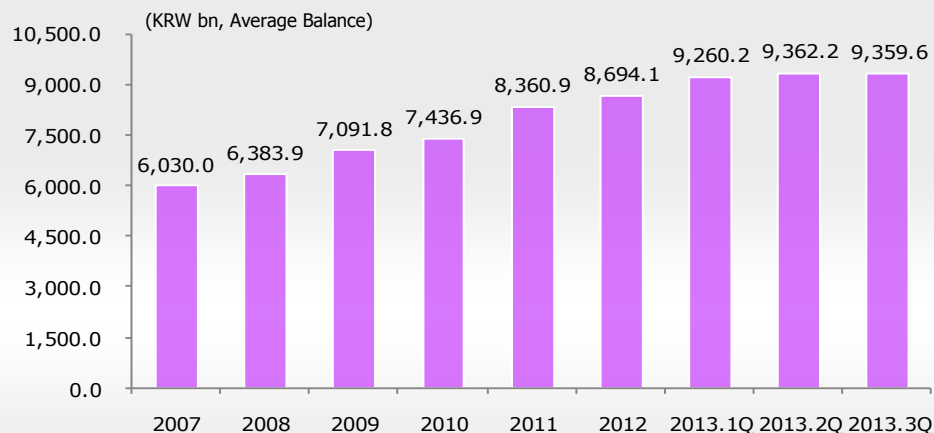
2. Assets & Deposits¹⁾

| (KRW bn, %, Balance) | 2013 | | | 2012 | | | | QoQ | YTD |
|-----------------------------|-----------------|----------|----------|----------|----------|----------|----------|-------|-------|
| | 3Q | 2Q | 1Q | 4Q | 3Q | 2Q | 1Q | | |
| Total Assets | 46,314.9 | 45,218.6 | 44,640.6 | 43,247.3 | 43,061.6 | 40,611.9 | 39,971.5 | 2.4 | 7.1 |
| Bank Account | 42,282.9 | 41,620.8 | 41,155.7 | 39,835.0 | 40,336.2 | 37,727.7 | 37,224.6 | 1.6 | 6.1 |
| Trust Account | 4,032.0 | 3,597.8 | 3,484.9 | 3,412.3 | 2,725.4 | 2,884.2 | 2,746.9 | 12.1 | 18.2 |
| Total Deposits | 34,413.7 | 33,770.5 | 32,923.0 | 32,625.6 | 31,367.5 | 30,620.7 | 30,018.7 | 1.9 | 5.5 |
| Bank Account | 31,317.9 | 30,768.5 | 30,141.8 | 30,035.3 | 28,922.3 | 28,108.7 | 27,648.8 | 1.8 | 4.3 |
| Won Deposits | 29,118.6 | 28,623.7 | 27,633.5 | 27,268.9 | 26,106.1 | 25,391.8 | 24,419.3 | 1.7 | 6.8 |
| Demand | 2,201.3 | 2,295.1 | 2,158.8 | 2,206.3 | 2,036.1 | 2,209.2 | 2,037.8 | △4.1 | △0.2 |
| Savings & Time | 26,894.9 | 26,303.9 | 25,449.1 | 25,035.7 | 24,041.5 | 23,152.5 | 22,345.3 | 2.2 | 7.4 |
| Installment | 22.4 | 24.7 | 25.6 | 26.9 | 28.5 | 30.1 | 36.2 | △9.3 | △16.7 |
| CD | 125.8 | 146.1 | 115.0 | 262.2 | 197.6 | 328.3 | 547.3 | △13.9 | △52.0 |
| Trust Account | 3,095.8 | 3,002.0 | 2,781.2 | 2,590.3 | 2,445.2 | 2,512.0 | 2,369.9 | 3.1 | 19.5 |
| Total Credits | 30,667.4 | 30,184.6 | 29,412.3 | 28,098.7 | 27,915.7 | 27,302.0 | 25,949.7 | 1.6 | 9.1 |
| Total Loans | 29,716.8 | 29,219.8 | 28,525.3 | 27,230.7 | 27,023.2 | 26,489.4 | 25,146.1 | 1.7 | 9.1 |
| KRW Loans | 28,537.4 | 27,923.1 | 27,140.5 | 25,962.8 | 25,499.7 | 24,893.4 | 23,664.0 | 2.2 | 9.9 |
| SMEs | 18,191.2 | 17,780.6 | 17,354.2 | 16,638.3 | 16,765.5 | 16,306.5 | 15,742.5 | 2.3 | 9.3 |
| Households | 6,872.4 | 6,821.5 | 6,614.2 | 6,430.7 | 5,959.1 | 5,732.6 | 5,636.7 | 0.7 | 6.9 |
| Guarantees | 950.6 | 964.8 | 887.0 | 868.0 | 892.5 | 812.6 | 803.6 | △1.5 | 9.5 |
| Total Securities | 8,423.6 | 8,313.5 | 8,344.8 | 8,420.3 | 8,400.9 | 8,417.3 | 8,368.7 | 1.3 | 0.0 |
| Bank Account | 6,897.3 | 6,889.0 | 7,000.8 | 7,175.4 | 7,149.6 | 7,043.9 | 7,074.6 | 0.1 | △3.9 |
| Trust Account | 1,526.3 | 1,424.5 | 1,344.0 | 1,244.9 | 1,251.3 | 1,373.4 | 1,294.1 | 7.1 | 22.6 |
| Shareholders' Equity | 3,269.6 | 3,172.3 | 3,099.3 | 2,999.4 | 3,056.8 | 2,935.6 | 2,846.9 | 3.1 | 9.0 |

1) Based on the Bank's Unconsolidated Financial Statements

3. Low-Cost Deposits

□ Growth Records



□ Funding Costs

| (%, Accumulated) | 3Q13 | 2Q13 | 1Q13 | 4Q12 |
|----------------------------|-------------|------|------|------|
| Demand Deposits | 0.26 | 0.28 | 0.30 | 0.24 |
| Savings Deposits | 0.14 | 0.14 | 0.14 | 0.14 |
| Corporate Savings Deposits | 1.53 | 1.59 | 1.64 | 1.74 |
| Total | 0.61 | 0.64 | 0.67 | 0.67 |

| (KRW bn, %, %p, Average Balance) | 2013 | | | 2012 | | | QoQ | YTD | |
|---|-----------------|----------|----------|----------|----------|----------|----------|-------|-------|
| | 3Q | 2Q | 1Q | 4Q | 3Q | 2Q | | | 1Q |
| Low-Cost Deposits (A) | 9,359.6 | 9,362.2 | 9,260.2 | 8,694.1 | 8,656.7 | 8,632.0 | 8,650.6 | △0.03 | 7.7 |
| Demand Deposits | 2,073.6 | 2,064.4 | 2,030.8 | 1,951.7 | 1,953.5 | 1,968.4 | 1,915.3 | 0.4 | 6.2 |
| Savings Deposits | 4,313.3 | 4,260.1 | 4,190.6 | 3,997.7 | 3,980.0 | 3,973.4 | 3,978.5 | 1.2 | 7.9 |
| Corporate Savings Deposits | 2,972.7 | 3,037.7 | 3,038.8 | 2,744.7 | 2,723.2 | 2,690.2 | 2,756.8 | △2.1 | 8.3 |
| Deposits in KRW (B) | 28,145.8 | 27,750.3 | 27,255.9 | 25,215.8 | 24,797.4 | 24,326.5 | 23,789.5 | 1.4 | 11.6 |
| Total Deposits (Bank Account) (C) | 30,507.1 | 30,233.7 | 29,965.3 | 28,136.3 | 27,780.5 | 27,474.6 | 27,153.1 | 0.9 | 8.4 |
| Total Deposits (Bank + Trust Account)(D) | 33,411.1 | 33,050.6 | 32,648.3 | 30,529.0 | 30,157.0 | 29,825.7 | 29,426.6 | 1.1 | 9.4 |
| Low-Cost Deposits/Won Deposits(A/B) | 33.25 | 33.74 | 33.97 | 34.48 | 34.91 | 35.48 | 36.36 | △0.49 | △1.23 |
| Low-Cost Deposits/Total Deposits (A/C) | 30.68 | 30.97 | 30.90 | 30.90 | 31.16 | 31.42 | 31.86 | △0.29 | △0.22 |
| Low-Cost Deposits/Total Deposits(A/D) | 28.01 | 28.33 | 28.36 | 28.48 | 28.71 | 28.94 | 29.40 | △0.32 | △0.47 |

4. Earning Results

| | 2013 | | | | 2012 | | | | | QoQ | YoY |
|------------------------------|---------------|--------------|-------|-------|-------|--------|-------|-------|-------|------|-------|
| | 2013.9 | 3Q | 2Q | 1Q | 4Q | 2012.9 | 3Q | 2Q | 1Q | | |
| (KRW bn, %, %p) | | | | | | | | | | | |
| Net Interest Income | 742.2 | 254.1 | 250.4 | 237.7 | 255.8 | 771.4 | 257.2 | 256.3 | 257.9 | 1.5 | △1.2 |
| Net Fee Income | 48.1 | 16.2 | 13.7 | 18.2 | 17.8 | 62.3 | 20.8 | 21.2 | 20.3 | 18.2 | △22.1 |
| Fees from Trust Account | 8.0 | 2.9 | 2.7 | 2.4 | 2.4 | 6.7 | 2.3 | 2.3 | 2.1 | 7.4 | 26.1 |
| Others | △ 22.6 | △ 4.7 | △15.1 | △2.8 | △29.8 | 2.1 | 5.3 | △5.8 | 2.6 | - | - |
| Provision Expense(-) | 76.9 | 28.3 | 19.9 | 28.7 | 26.5 | 99.8 | 30.9 | 40.3 | 28.6 | 42.2 | △8.4 |
| SG&A(-) | 334.1 | 111.4 | 114.0 | 108.7 | 153.0 | 333.5 | 109.4 | 116.5 | 107.6 | △2.3 | 1.8 |
| Net Operating Income | 364.7 | 128.8 | 117.8 | 118.1 | 66.7 | 409.2 | 145.3 | 117.2 | 146.7 | 9.3 | △11.4 |
| Non-Operating Income | △ 7.4 | △ 5.3 | △2.6 | 0.5 | △4.1 | △5.9 | △2.6 | △1.2 | △2.1 | - | - |
| Earnings Before Income Taxes | 357.3 | 123.5 | 115.2 | 118.6 | 62.6 | 403.3 | 142.7 | 116.0 | 144.6 | 7.2 | △13.5 |
| Income Tax Expenses(-) | 82.8 | 29.5 | 26.0 | 27.3 | 13.8 | 96.4 | 33.2 | 28.0 | 35.2 | 13.5 | △11.1 |
| Net Income | 274.5 | 94.0 | 89.2 | 91.3 | 48.8 | 306.9 | 109.5 | 88.0 | 109.4 | 5.4 | △14.2 |
| ROA | 0.90 | | 0.84 | 0.89 | 0.87 | 0.99 | | 0.90 | 1.03 | 0.06 | △0.09 |
| ROE | 11.92 | | 11.21 | 11.90 | 11.54 | 13.14 | | 12.01 | 13.84 | 0.71 | △1.22 |

5. Net Interest Income

| | 2013 | | | | 2012 | | | | QoQ | YoY | |
|------------------------|----------------|--------------|-------|-------|-------|---------|-------|-------|-------|-------|-------|
| | 2013.9 | 3Q | 2Q | 1Q | 4Q | 2012.9 | 3Q | 2Q | | | 1Q |
| (KRW bn, %) | | | | | | | | | | | |
| Net Interest Income | 742.2 | 254.1 | 250.4 | 237.7 | 255.8 | 771.4 | 257.2 | 256.3 | 257.9 | 1.5 | △1.2 |
| Interest Revenues | 1,379.5 | 462.6 | 459.5 | 457.4 | 481.6 | 1,472.6 | 493.1 | 491.2 | 488.3 | 0.7 | △6.2 |
| Interest on Loans | 1,170.1 | 395.4 | 391.5 | 383.2 | 406.4 | 1,229.4 | 416.4 | 410.4 | 402.6 | 1.0 | △5.0 |
| Interest on Securities | 196.3 | 63.7 | 64.1 | 68.5 | 71.0 | 219.9 | 71.9 | 73.6 | 74.4 | △0.6 | △11.4 |
| Others | 13.1 | 3.5 | 3.9 | 5.7 | 4.2 | 23.3 | 4.8 | 7.2 | 11.3 | △10.3 | △27.1 |
| Interest Expenses | 637.3 | 208.5 | 209.1 | 219.7 | 225.8 | 701.2 | 235.9 | 234.9 | 230.4 | △0.3 | △11.6 |
| Interest on Deposits | 488.3 | 160.9 | 160.0 | 167.4 | 170.6 | 517.1 | 176.2 | 173.4 | 167.5 | 0.6 | △8.7 |
| Interest on Debentures | 82.1 | 26.2 | 26.9 | 29.0 | 31.0 | 103.2 | 32.6 | 34.6 | 36.0 | △2.6 | △19.6 |
| Others | 66.9 | 21.4 | 22.2 | 23.3 | 24.2 | 80.9 | 27.1 | 26.9 | 26.9 | △3.6 | △21.0 |

6. NIM & NIS

| | 2013 | | | 2012 | | | | QoQ | YTD |
|------------------------------------|-----------------|----------|----------|----------|----------|----------|----------|-------|-------|
| | 3Q | 2Q | 1Q | 4Q | 3Q | 2Q | 1Q | | |
| (KRW bn, %, %p) | | | | | | | | | |
| NIM(Quarterly) | 2.46 | 2.47 | 2.45 | 2.60 | 2.70 | 2.79 | 2.84 | △0.01 | △0.14 |
| NIS | 2.83 | 2.87 | 2.86 | 3.06 | 3.25 | 3.41 | 3.55 | △0.04 | △0.23 |
| Interest Rate on KRW Loans | 5.15 | 5.28 | 5.44 | 5.77 | 6.07 | 6.31 | 6.42 | △0.13 | △0.62 |
| Households | 4.61 | 4.80 | 5.02 | 5.33 | 5.64 | 5.80 | 5.82 | △0.19 | △0.72 |
| Corporate | 4.94 | 5.06 | 5.20 | 5.55 | 5.83 | 6.05 | 6.13 | △0.12 | △0.61 |
| Interest Rate paid on KRW Deposits | 2.32 | 2.41 | 2.58 | 2.71 | 2.82 | 2.90 | 2.87 | △0.09 | △0.39 |
| Average Interest Earning Assets | 36,940.8 | 36,207.0 | 35,370.2 | 35,043.3 | 34,490.7 | 33,516.8 | 33,116.4 | 2.0 | 5.4 |
| NIM(Accumulated) | 2.46 | 2.46 | 2.45 | 2.73 | 2.77 | 2.82 | 2.84 | 0.00 | △0.27 |
| NIS | 2.85 | 2.86 | 2.86 | 3.31 | 3.40 | 3.48 | 3.55 | △0.01 | △0.46 |
| Interest Rate on KRW Loans | 5.28 | 5.36 | 5.44 | 6.13 | 6.26 | 6.37 | 6.42 | △0.08 | △0.85 |
| Households | 4.80 | 4.91 | 5.02 | 5.64 | 5.76 | 5.82 | 5.82 | △0.11 | △0.84 |
| Corporate | 5.06 | 5.13 | 5.20 | 5.88 | 6.01 | 6.10 | 6.13 | △0.07 | △0.82 |
| Interest Rate paid on KRW Deposits | 2.43 | 2.50 | 2.58 | 2.82 | 2.86 | 2.89 | 2.87 | △0.07 | △0.39 |
| Average Interest Earning Assets | 36,178.4 | 35,790.9 | 35,370.2 | 34,045.8 | 33,710.8 | 33,316.6 | 33,116.4 | 1.1 | 6.3 |

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 | |
|-----------------------|---------------|--------------|-------|-------|-------|--------|-------|-------|-------|---------|--------|
| | 2013.9 | 3Q | 2Q | 1Q | 4Q | 2012.9 | 3Q | 2Q | | | 1Q |
| (KRW bn, %) | | | | | | | | | | | |
| Noninterest Income | 33.5 | 14.4 | 1.3 | 17.8 | △9.6 | 71.1 | 28.4 | 17.7 | 25.0 | 1,007.7 | △49.3 |
| Noninterest Revenues | 728.9 | 215.8 | 256.1 | 257.0 | 242.3 | 558.9 | △54.3 | 323.2 | 290.0 | △15.7 | △497.4 |
| Fee Income | 90.8 | 30.4 | 29.8 | 30.6 | 30.0 | 99.9 | 33.0 | 33.8 | 33.1 | 2.0 | △7.9 |
| Fees from Trust Acct. | 8.0 | 2.9 | 2.7 | 2.4 | 2.4 | 6.7 | 2.3 | 2.3 | 2.1 | 7.4 | 26.1 |
| Others ¹⁾ | 630.1 | 182.5 | 223.6 | 224.0 | 209.9 | 452.3 | △89.6 | 287.1 | 254.8 | △18.4 | △303.7 |
| Noninterest Expenses | 6,95.4 | 201.4 | 254.8 | 239.2 | 251.9 | 487.8 | △82.7 | 305.5 | 265.0 | △21.0 | △343.5 |
| Commissions Paid | 42.7 | 14.2 | 16.1 | 12.4 | 12.2 | 37.6 | 12.2 | 12.6 | 12.8 | △11.8 | 16.4 |
| Trust Acct. Losses | - | - | - | - | - | - | - | - | - | - | - |
| Others ²⁾ | 652.7 | 187.2 | 238.7 | 226.8 | 239.7 | 450.2 | △94.9 | 292.9 | 252.2 | △21.6 | △297.3 |

1) Gains on Securities (10.0), Gain on FX Trading and Derivatives (168.6) , Gains on NPL Sales (2.4), Others (1.5)

2) Losses on Securities (△0.1), Losses on FX Trading and Derivatives (158.5), Losses on NPL Sales (3.5), Contribution to Guarantee Funds (14.2), Deposit Insurance Fees (9.4), Others (1.7)

8. Provisioning

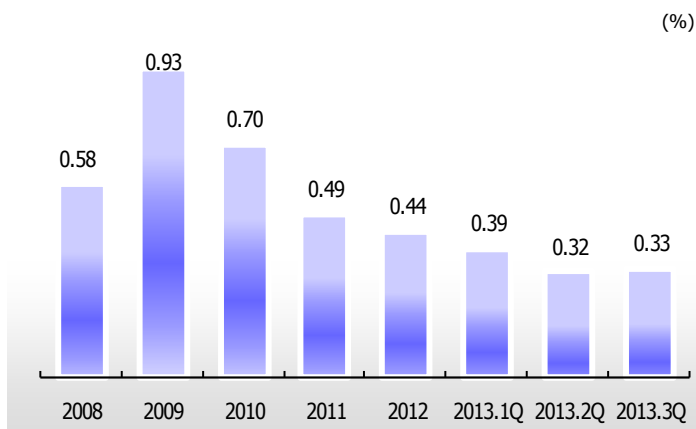
□ Provision Expense

| (KRW bn, %) | 2013 | | | | 2012 | | | | | |
|-------------------|-----------------|-----------------|----------|----------|----------|----------|----------|----------|----------|----------|
| | 2013.9 | 3Q | 2Q | 1Q | 4Q | 2012.9 | 3Q | 2Q | 1Q | |
| Corporate | 71.2 | 28.8 | 18.0 | 24.4 | 117.4 | 31.0 | 86.4 | 27.0 | 35.9 | 23.5 |
| Household | 2.3 | 0.6 | 0.0 | 1.7 | 3.6 | △3.4 | 7.0 | 1.8 | 1.0 | 4.2 |
| Credit Card | 5.6 | 1.8 | 1.7 | 2.1 | 8.0 | 1.8 | 6.2 | 2.4 | 2.6 | 1.2 |
| Others | △ 2.2 | △ 2.9 | 0.2 | 0.5 | △2.7 | △2.9 | 0.2 | △0.3 | 0.8 | △0.3 |
| Trust Account | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Total (A) | 76.9 | 28.3 | 19.9 | 28.7 | 126.3 | 26.5 | 99.8 | 30.9 | 40.3 | 28.6 |
| Total Credit (B) | 31,218.2 | 31,218.2 | 30,762.6 | 29,993.5 | 28,642.7 | 28,642.7 | 28,421.3 | 28,421.3 | 27,835.6 | 26,420.2 |
| Credit Cost (A/B) | 0.33 | 0.36 | 0.26 | 0.39 | 0.44 | 0.37 | 0.47 | 0.43 | 0.58 | 0.44 |

□ Provision Balance¹⁾

| (KRW bn) | 2013 | | | 2012 | | | |
|-------------|--------------|-------|-------|-------|-------|-------|-------|
| | 3Q | 2Q | 1Q | 4Q | 3Q | 2Q | 1Q |
| Corporate | 324.5 | 309.4 | 300.4 | 293.3 | 319.9 | 319.5 | 296.3 |
| Household | 19.0 | 18.7 | 19.5 | 19.8 | 24.3 | 25.4 | 23.7 |
| Credit Card | 11.2 | 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 | 0.0 |
| Total | 354.7 | 339.4 | 330.5 | 323.0 | 354.8 | 354.2 | 330.1 |

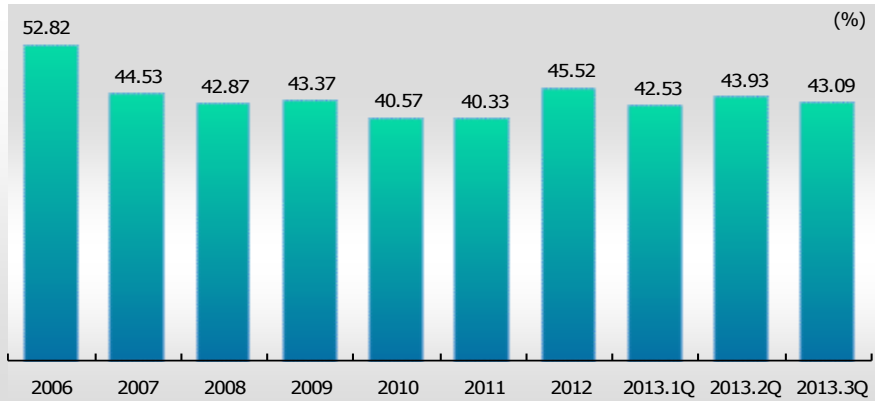
□ Credit Cost(Accumulated)



Note 1). Unused Credit Line Provisions of 11.6 and Other Provisions of 8.8 not included

9. SG&A

☐ CIR(Accumulated) Records¹⁾



☐ Summary

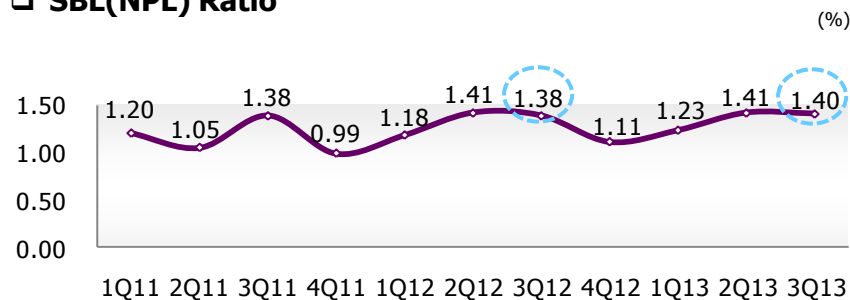
- 3Q13 SG&A at 111.4 KRW bn, down by 2.3% QoQ, up by 1.8% YoY
- Accumulated CIR(43.09%) up by 2.33%p YoY; however, CIR is still under 45% and maintained at a stable level.

| (KRW bn, %, %p) | 2013 | | | | 2012 | | | | QoQ | YoY | |
|-----------------------------|--------------|--------------|-------|-------|-------|--------|-------|-------|-------|------|-------|
| | 2013.9 | 3Q | 2Q | 1Q | 4Q | 2012.9 | 3Q | 2Q | | | 1Q |
| Total SG&A | 334.1 | 111.4 | 114.0 | 108.7 | 153.0 | 333.5 | 109.4 | 116.5 | 107.6 | △2.3 | 1.8 |
| Salaries and other expenses | 283.6 | 96.8 | 99.1 | 87.7 | 115.6 | 268.8 | 87.0 | 94.6 | 87.2 | △2.3 | 11.3 |
| Depreciation | 26.1 | 6.3 | 6.9 | 12.9 | 16.1 | 40.7 | 14.5 | 13.9 | 12.3 | △8.7 | △56.6 |
| Taxes and dues | 10.1 | 3.6 | 3.2 | 3.3 | 4.1 | 10.5 | 3.4 | 3.5 | 3.6 | 12.5 | 5.9 |
| Retirement Allowance | 14.3 | 4.7 | 4.8 | 4.8 | 4.5 | 13.5 | 4.5 | 4.5 | 4.5 | △2.1 | 4.4 |
| Honorary Retirement | - | - | - | - | 12.7 | - | - | - | - | - | - |

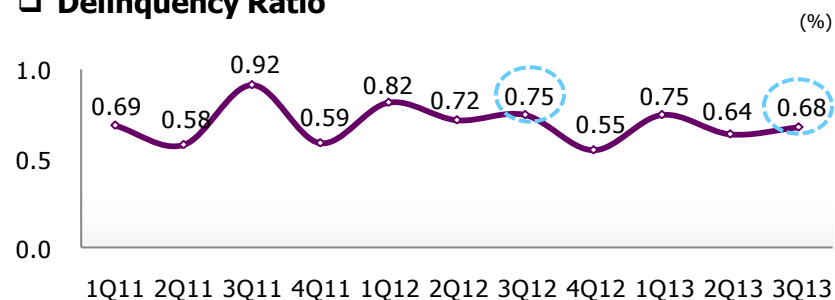
1) Based on the Bank's Unconsolidated Financial Statements

10. Asset Quality

□ SBL(NPL) Ratio (%)



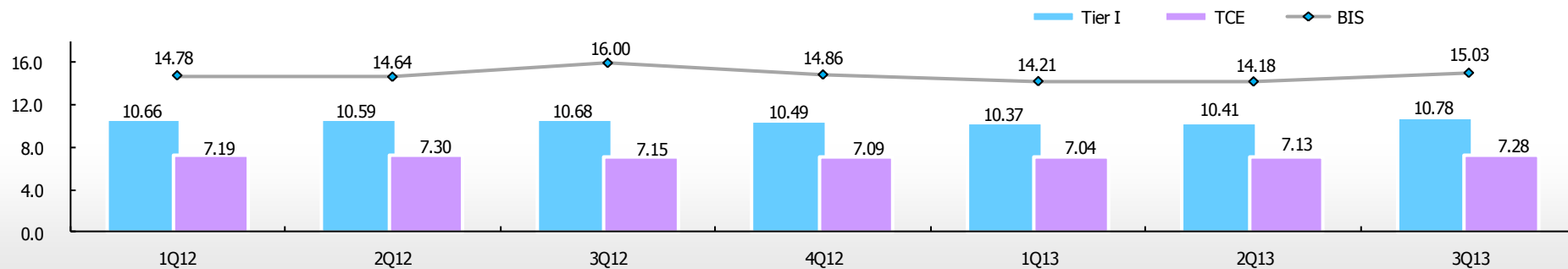
□ Delinquency Ratio (%)



| | 2013 | | | 2012 | | | | QoQ | YTD |
|--------------------------------|-----------------|----------|----------|----------|----------|----------|----------|-------|--------|
| | 3Q | 2Q | 1Q | 4Q | 3Q | 2Q | 1Q | | |
| (KRW bn, %, %p) | | | | | | | | | |
| Total Loans | 31,218.2 | 30,762.6 | 29,993.5 | 28,642.7 | 28,421.3 | 27,835.6 | 26,420.2 | 1.5 | 9.0 |
| Normal | 30,382.3 | 29,966.8 | 29,194.4 | 27,894.2 | 27,476.0 | 26,808.1 | 25,569.1 | 1.4 | 8.9 |
| Precautionary | 397.9 | 360.9 | 430.0 | 431.9 | 554.4 | 635.0 | 538.7 | 10.3 | △7.9 |
| Substandard | 366.9 | 366.7 | 299.6 | 259.6 | 319.0 | 314.9 | 244.9 | 0.1 | 41.3 |
| Doubtful | 42.7 | 42.7 | 43.0 | 34.6 | 38.2 | 28.0 | 26.1 | 0.0 | 23.4 |
| Expected loss | 28.4 | 25.5 | 26.5 | 22.4 | 33.7 | 49.6 | 41.4 | 11.4 | 26.8 |
| SBL(Substandard & Below Loans) | 438.0 | 434.9 | 369.1 | 316.6 | 390.9 | 392.5 | 312.4 | 0.7 | 38.3 |
| (SBL Ratio (%)) | (1.40) | (1.41) | (1.23) | (1.11) | (1.38) | (1.41) | (1.18) | △0.01 | 0.29 |
| (SBL Coverage Ratio) | (104.41) | (103.97) | (119.27) | (134.23) | (113.58) | (114.53) | (135.78) | 0.44 | △29.82 |
| Loan Amount | 30,267.6 | 29,797.8 | 29,106.5 | 27,774.4 | 27,528.8 | 27,023.0 | 25,616.7 | 1.6 | 9.0 |
| Delinquent Amount | 206.7 | 191.0 | 217.8 | 153.3 | 207.2 | 193.9 | 210.0 | 8.2 | 34.8 |
| Delinquency Ratio | 0.68 | 0.64 | 0.75 | 0.55 | 0.75 | 0.72 | 0.82 | 0.04 | 0.13 |

11. Capital Adequacy

(%)



| (KRW bn, %, Basel II) | 2013 | | | 2012 | | | |
|--------------------------------------|-----------------|----------|----------|----------|----------|----------|----------|
| | 3Q | 2Q | 1Q | 4Q | 3Q | 2Q | 1Q |
| Total Risk Adjusted Capital | 4,539.8 | 4,276.6 | 4,197.5 | 4,237.7 | 4,569.1 | 4,047.7 | 3,961.3 |
| Tier I Capital | 3,256.5 | 3,145.5 | 3,062.4 | 2,992.8 | 3,048.1 | 2,928.4 | 2,857.7 |
| Tier II Capital | 1,283.3 | 1,131.1 | 1,135.1 | 1,244.9 | 1,521.0 | 1,119.3 | 1,103.6 |
| Total Risk Weighted Assets | 30,202.6 | 30,159.4 | 29,537.2 | 28,517.8 | 28,551.6 | 27,657.5 | 26,809.7 |
| Credit Risk | 28,146.7 | 28,060.1 | 27,461.1 | 26,501.6 | 26,524.7 | 25,645.1 | 24,805.8 |
| Market Risk | 99.4 | 141.5 | 120.1 | 52.6 | 62.2 | 68.1 | 75.3 |
| Operational Risk | 1,956.5 | 1,957.8 | 1,956.0 | 1,963.6 | 1,964.7 | 1,944.3 | 1,928.6 |
| BIS Capital Ratio | 15.03 | 14.18 | 14.21 | 14.86 | 16.00 | 14.64 | 14.78 |
| Tier I | 10.78 | 10.43 | 10.37 | 10.49 | 10.68 | 10.59 | 10.66 |
| Tier II | 4.25 | 3.75 | 3.84 | 4.37 | 5.32 | 4.05 | 4.12 |
| ²⁾ Tangible Common Equity | 7.28 | 7.13 | 7.04 | 7.09 | 7.15 | 7.30 | 7.19 |

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

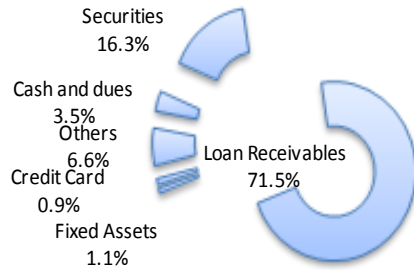
Note) Basel III Core Tier I including RWA is 10.17% which exceeds the guideline of 9.5%

III. Appendix (Bank)

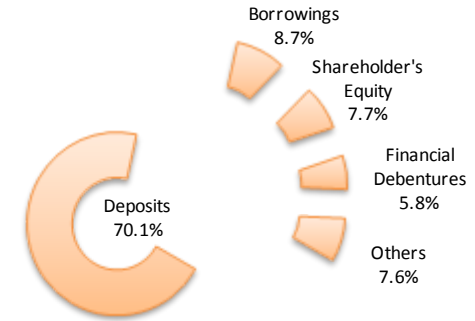
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1. B/S Summary

☐ Lending



☐ Funding



| (KRW bn, %, Balance) | 2013 | | | 2012 | | | | YoY | YTD |
|---|-----------------|----------|----------|----------|----------|----------|----------|------|-------|
| | 3Q | 2Q | 2Q | 4Q | 3Q | 2Q | 1Q | | |
| Assets | 42,282.9 | 41,620.8 | 41,155.7 | 39,835.0 | 40,336.2 | 37,727.7 | 37,224.6 | 1.6 | 6.1 |
| Cash and Dues | 1,483.3 | 1,619.3 | 1,417.1 | 1,995.8 | 1,574.9 | 1,055.9 | 2,017.0 | △8.4 | △25.7 |
| Securities | 6,897.3 | 6,889.0 | 7,000.8 | 7,175.4 | 7,149.6 | 7,043.9 | 7,074.6 | 0.1 | △3.9 |
| Loans | 30,241.4 | 29,438.6 | 28,672.9 | 27,622.9 | 27,332.0 | 26,922.6 | 25,484.4 | 2.7 | 9.5 |
| Credit Card | 387.7 | 394.3 | 384.2 | 390.6 | 388.7 | 386.8 | 378.8 | △1.7 | △0.7 |
| Fixed Assets | 483.6 | 466.1 | 450.6 | 450.0 | 440.2 | 428.0 | 426.3 | 3.8 | 7.5 |
| Other Assets | 2,789.6 | 2,813.5 | 3,230.1 | 2,200.3 | 3,450.8 | 1,890.5 | 1,843.5 | △0.8 | 26.8 |
| Liability & Shareholder's Equity | 42,282.9 | 41,620.8 | 41,155.7 | 39,835.0 | 40,336.2 | 37,727.7 | 37,224.6 | 1.6 | 6.1 |
| Deposits | 29,639.6 | 29,066.1 | 28,031.5 | 27,843.9 | 26,663.6 | 26,039.2 | 25,226.7 | 2.0 | 6.4 |
| Borrowings | 3,697.4 | 3,613.2 | 3,858.9 | 3,746.0 | 4,023.8 | 3,947.5 | 3,982.8 | 2.3 | △1.3 |
| Financial Debentures | 2,453.8 | 2,396.2 | 2,585.8 | 2,731.4 | 3,009.0 | 2,683.3 | 3,008.6 | 2.4 | △10.2 |
| Other Liabilities | 3,222.5 | 3,373.0 | 3,580.2 | 2,514.3 | 3,583.0 | 2,122.1 | 2,159.6 | △4.5 | 28.2 |
| Shareholder's Equity | 3,269.6 | 3,172.3 | 3,099.3 | 2,999.4 | 3,056.8 | 2,935.6 | 2,846.9 | 3.1 | 9.0 |

2. I/S Summary

| (KRW bn, %) | 2013 | | | | 2012 | | | | QoQ | YoY | |
|---------------------------------|----------------|--------------|-------|-------|-------|---------|-------|-------|-------|-------|----------|
| | 2013.9 | 3Q | 2Q | 1Q | 4Q | 2012.9 | 3Q | 2Q | | | 1Q |
| 1. Operating Revenues | 2,108.4 | 678.4 | 715.6 | 714.4 | 723.9 | 2,031.5 | 438.8 | 814.4 | 778.3 | △5.2 | 54.6 |
| Interest Revenue | 1,379.5 | 462.6 | 459.5 | 457.4 | 481.6 | 1,472.6 | 493.1 | 491.2 | 488.3 | 0.7 | △6.2 |
| Fee & Commission Revenue | 90.8 | 30.4 | 29.8 | 30.6 | 30.0 | 99.9 | 33.0 | 33.8 | 33.1 | 2.0 | △7.9 |
| Trust Account | 8.0 | 2.9 | 2.7 | 2.4 | 2.4 | 6.7 | 2.3 | 2.3 | 2.1 | 7.4 | 26.1 |
| Others | 630.1 | 182.5 | 223.6 | 224.0 | 209.9 | 452.3 | △89.6 | 287.1 | 254.8 | △18.4 | Net Gain |
| 2. Operating Expenses | 1,743.7 | 549.6 | 597.8 | 596.3 | 657.2 | 1,622.3 | 293.5 | 697.2 | 631.6 | △8.1 | 87.3 |
| Interest Expense | 637.3 | 208.5 | 209.1 | 219.7 | 225.8 | 701.2 | 235.9 | 234.9 | 230.4 | △0.3 | △11.6 |
| Fee & Commission Expense | 42.7 | 14.2 | 16.1 | 12.4 | 12.2 | 37.6 | 12.2 | 12.6 | 12.8 | △11.8 | 16.4 |
| Trust Account | - | - | - | - | - | - | - | - | - | - | - |
| Others | 652.7 | 187.2 | 238.7 | 226.8 | 239.7 | 450.2 | △94.9 | 292.9 | 252.2 | △21.6 | - |
| SG&A | 334.1 | 111.4 | 114.0 | 108.7 | 153.0 | 333.5 | 109.4 | 116.5 | 107.6 | △2.3 | 1.8 |
| Provision Expense | 76.9 | 28.3 | 19.9 | 28.7 | 26.5 | 99.8 | 30.9 | 40.3 | 28.6 | 42.2 | △8.4 |
| 3. Operating Income | 364.7 | 128.8 | 117.8 | 118.1 | 66.7 | 409.2 | 145.3 | 117.2 | 146.7 | 9.3 | △11.4 |
| 4. Non-Operating Income | △7.4 | △5.3 | △2.6 | 0.5 | △4.1 | △5.9 | △2.6 | △1.2 | △2.1 | - | - |
| 5. Earnings Before Income Taxes | 357.3 | 123.5 | 115.2 | 118.6 | 62.6 | 403.3 | 142.7 | 116.0 | 144.6 | 7.2 | △13.5 |
| 6. Income Taxes | 82.8 | 29.5 | 26.0 | 27.3 | 13.8 | 96.4 | 33.2 | 28.0 | 35.2 | 13.5 | △11.1 |
| 7. Net Income | 274.5 | 94.0 | 89.2 | 91.3 | 48.8 | 306.9 | 109.5 | 88.0 | 109.4 | 5.4 | △14.2 |

3. PPOP

| | 2013 | | | | 2012 | | | | QoQ | YoY | |
|---------------------------|--------------|--------------|-------|-------|------|--------|-------|-------|-------|------|-------|
| | 2013.9 | 3Q | 2Q | 1Q | 4Q | 2012.9 | 3Q | 2Q | | | 1Q |
| (KRW bn, %) | | | | | | | | | | | |
| PPOP | 448.5 | 156.5 | 139.9 | 152.1 | 93.6 | 516.6 | 178.1 | 160.8 | 177.7 | 11.9 | △12.1 |
| Provision Expenses | 91.2 | 33.0 | 24.7 | 33.5 | 31.0 | 113.3 | 35.4 | 44.8 | 33.1 | 33.6 | △6.8 |
| Loans | 80.8 | 31.8 | 20.0 | 29.0 | 29.1 | 99.0 | 30.7 | 39.9 | 28.4 | 59.0 | 3.6 |
| Payment Guarantees | △ 1.7 | △ 0.6 | △0.3 | △0.8 | 0.3 | 0.6 | 0.5 | △0.4 | 0.5 | - | - |
| Retirement Allowance | 14.3 | 4.7 | 4.8 | 4.8 | 4.5 | 13.5 | 4.5 | 4.5 | 4.5 | △2.1 | 4.4 |
| Others | △ 2.2 | △ 2.9 | 0.2 | 0.5 | △2.9 | 0.2 | △0.3 | 0.8 | △0.3 | - | - |
| Income Taxes | 82.8 | 29.5 | 26.0 | 27.3 | 13.8 | 96.4 | 33.2 | 28.0 | 35.2 | 13.5 | △11.1 |
| Net Income | 274.5 | 94.0 | 89.2 | 91.3 | 48.8 | 306.9 | 109.5 | 88.0 | 109.4 | 5.4 | △14.2 |

4. Securities

| (KRW bn, %, Balance) | 3Q 2013 | | | | | 2Q 2013 | | 3Q 2012 | |
|------------------------|----------------|--------------------|-----------------------|----------------------|----------------------|---------|-------|---------|--------|
| | Total | Trading Securities | Investment Securities | | | QoQ | YoY | | |
| | | | Total | A.F.S. ¹⁾ | H.T.M. ²⁾ | | | | |
| KRW Bonds | 6,301.0 | 0 | 6,301.0 | 1,920.8 | 4,380.2 | 6,242.5 | 0.9 | 6,472.5 | △2.6 |
| Government Bonds | 1,269.6 | 0 | 1,269.6 | 320.6 | 949.0 | 1,149.4 | 10.5 | 1,028.6 | 23.4 |
| Financial Debentures | 461.1 | 0 | 461.1 | 229.6 | 231.5 | 531.1 | △13.2 | 593.8 | △22.3 |
| Municipal Bonds | 1,208.9 | 0 | 1,208.9 | 9.7 | 1,199.2 | 1,209.9 | △0.1 | 1,075.2 | 12.4 |
| Govn't Corporate Bonds | 2,827.1 | 0 | 2,827.1 | 896.0 | 1,931.1 | 2,767.7 | 2.1 | 3,059.4 | △7.6 |
| Corporate Bonds | 534.3 | 0 | 534.3 | 464.9 | 69.4 | 584.4 | △8.6 | 715.5 | △25.3 |
| Foreign Bonds | 49.8 | 0 | 49.8 | 49.8 | 0 | 53.3 | △6.6 | 52.4 | △5.0 |
| Stock | 277.0 | 0 | 277.0 | 277.0 | 0 | 312.0 | △11.2 | 300.6 | △7.9 |
| Mutual Funds | 269.5 | 8.1 | 261.4 | 261.4 | 0 | 281.2 | △4.2 | 313.9 | △14.1 |
| Bonds | 50.0 | 0 | 50.0 | 50.0 | 0 | 60.1 | △16.8 | 100.1 | △50.0 |
| Stocks | 45.3 | 0 | 45.3 | 45.3 | 0 | 58.6 | △22.7 | 64.3 | △29.5 |
| MMF | 8.1 | 8.1 | 0 | 0 | 0 | 8.1 | 0.0 | 5.5 | 47.3 |
| Others | 166.1 | 0 | 166.1 | 166.1 | 0 | 154.4 | 7.6 | 144.0 | 15.3 |
| Others | 0 | 0 | 0 | 0 | 0 | 0 | - | 10.2 | △100.0 |
| Total | 6,897.3 | 8.1 | 6,889.2 | 2,509.0 | 4,380.2 | 6,889.0 | 0.1 | 7,149.6 | △3.5 |

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

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

5. Deposits / Loans Breakdown

☐ Deposits

| (KRW bn, %, Balance) | 2013 | | | 2012 | | | | YoY | YTD |
|----------------------|-----------------|----------|----------|----------|----------|----------|----------|-------|-------|
| | 3Q | 2Q | 2Q | 4Q | 3Q | 2Q | 1Q | | |
| KRW Deposits | 29,118.6 | 28,623.7 | 27,633.5 | 27,268.9 | 26,106.1 | 25,391.8 | 24,419.3 | 1.7 | 6.8 |
| Demand | 2,201.3 | 2,295.1 | 2,158.8 | 2,206.3 | 2,036.1 | 2,209.2 | 2,037.8 | △4.1 | △0.2 |
| Savings | 26,894.9 | 26,303.9 | 25,449.1 | 25,035.7 | 24,041.5 | 23,152.5 | 22,345.3 | 2.2 | 7.4 |
| Installment | 22.4 | 24.7 | 25.6 | 26.9 | 28.5 | 30.1 | 36.2 | △9.3 | △16.7 |
| CD | 125.8 | 146.1 | 115.0 | 262.2 | 197.6 | 328.3 | 547.3 | △13.9 | △52.0 |
| Bills Sold | 48.7 | 52.4 | 54.9 | 48.7 | 75.8 | 77.2 | 67.4 | △7.1 | 0.0 |
| R P | 215.7 | 237.1 | 429.3 | 446.5 | 583.7 | 552.0 | 565.5 | △9.0 | △51.7 |
| Financial Debenture | 1,809.1 | 1,709.2 | 1,909.1 | 2,009.0 | 1,959.1 | 1,759.4 | 2,049.3 | 5.8 | △10.0 |
| Trust Account | 3,095.8 | 3,002.0 | 2,781.2 | 2,590.3 | 2,445.2 | 2,512.0 | 2,369.9 | 3.1 | 19.5 |
| Total Deposits | 34,413.7 | 33,770.5 | 32,923.0 | 32,625.6 | 31,367.5 | 30,620.7 | 30,018.7 | 1.9 | 5.5 |

☐ Loans

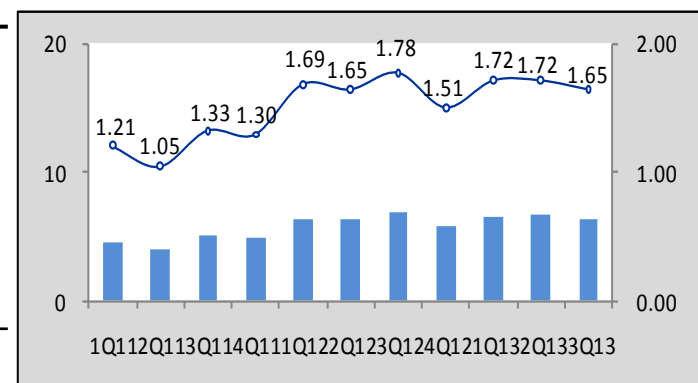
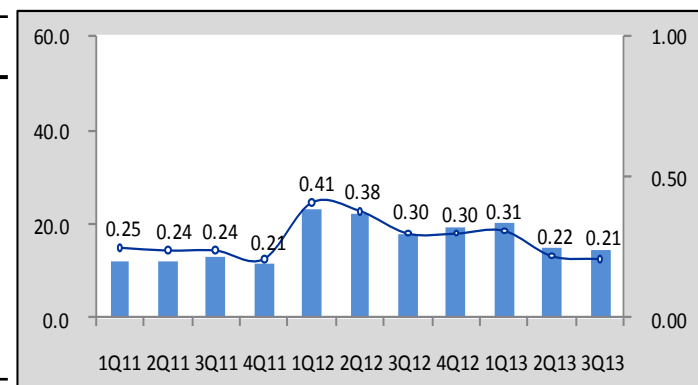
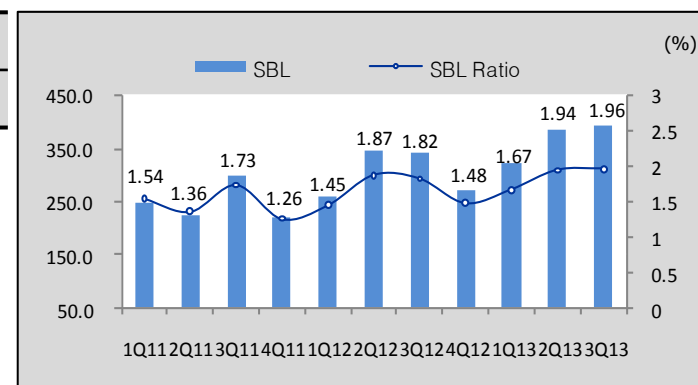
| (KRW bn, %, Balance) | 2013 | | | 2012 | | | | YoY | YTD |
|------------------------|-----------------|----------|----------|----------|----------|----------|----------|-------|-------|
| | 3Q | 2Q | 2Q | 4Q | 3Q | 2Q | 1Q | | |
| KRW Loans | 28,537.4 | 27,923.1 | 27,140.5 | 25,962.8 | 25,499.7 | 24,893.4 | 23,664.0 | 2.2 | 9.9 |
| Corporate | 20,599.4 | 20,036.4 | 19,468.4 | 18,475.9 | 18,562.4 | 17,958.6 | 17,108.1 | 2.8 | 11.5 |
| (SME) | 18,191.2 | 17,780.6 | 17,354.2 | 16,638.3 | 16,765.5 | 16,306.5 | 15,742.5 | 2.3 | 9.3 |
| (Large Corps) | 2,408.2 | 2,255.8 | 2,114.2 | 1,837.6 | 1,796.9 | 1,652.1 | 1,365.6 | 6.8 | 31.1 |
| Household | 6,872.4 | 6,821.5 | 6,614.2 | 6,430.7 | 5,959.1 | 5,732.6 | 5,636.7 | 0.7 | 6.9 |
| Public | 1,065.6 | 1,065.2 | 1,057.9 | 1,056.2 | 978.2 | 1,202.2 | 919.2 | 0.0 | 0.9 |
| Foreign Currency Loans | 637.9 | 716.7 | 732.7 | 783.8 | 941.8 | 978.6 | 949.4 | △11.0 | △18.6 |
| Trust Account | 15.5 | 17.4 | 18.8 | 19.1 | 19.4 | 20.0 | 19.4 | △10.9 | △18.8 |
| Others | 1,476.6 | 1,527.4 | 1,520.3 | 1,333.0 | 1,454.8 | 1,410.0 | 1,316.9 | △3.3 | 10.8 |
| Total Loans | 30,667.4 | 30,184.6 | 29,412.3 | 28,098.7 | 27,915.7 | 27,302.0 | 25,949.7 | 1.6 | 9.1 |

6. Corporate Loan Portfolio

| (KRW bn, %, Balance) | 3Q13 | | | | 2Q13 | | 4Q12 | |
|------------------------------|-----------------|--------------|------------|-------------|----------|-------|----------|-------|
| | Amount | Ratio | QoQ | YTD | Amount | Ratio | Amount | Ratio |
| Manufacturing Sectors | 8,887.9 | 41.0 | 0.5 | 6.4 | 8,847.6 | 41.9 | 8,353.0 | 42.8 |
| Steel Metal Products | 2,575.2 | 11.9 | 0.2 | 7.1 | 2,570.0 | 12.2 | 2,405.4 | 12.3 |
| Automobile Parts | 2,007.4 | 9.3 | 2.6 | 6.8 | 1,957.1 | 9.3 | 1,880.1 | 9.6 |
| Machinery | 1,159.3 | 5.4 | △1.5 | 7.4 | 1,176.8 | 5.6 | 1,079.8 | 5.5 |
| Petroleum, Rubber, etc. | 991.3 | 4.6 | △1.4 | 5.9 | 1,005.4 | 4.8 | 936.5 | 4.8 |
| Fabric | 195.4 | 0.9 | △6.5 | △22.9 | 209.0 | 1.0 | 253.5 | 1.3 |
| Garment & Shoes | 266.6 | 1.2 | 4.5 | 4.3 | 255.2 | 1.2 | 255.7 | 1.3 |
| Kitchen Units | 260.4 | 1.2 | △2.3 | 0.4 | 266.6 | 1.3 | 259.3 | 1.3 |
| Electronics | 635.3 | 2.9 | 1.5 | 16.1 | 626.1 | 3.0 | 547.0 | 2.8 |
| Paper, Paper Mills | 91.6 | 0.4 | △1.7 | 8.5 | 93.2 | 0.4 | 84.4 | 0.4 |
| Others | 705.4 | 3.3 | 2.5 | 8.3 | 688.2 | 3.3 | 651.3 | 3.3 |
| Non-Manufacturing | 12,777.1 | 59.0 | 4.3 | 14.3 | 12,254.0 | 58.1 | 11,179.1 | 57.2 |
| Wholesale & Retail | 2,266.6 | 10.5 | 1.2 | 3.5 | 2,239.6 | 10.6 | 2,190.0 | 11.2 |
| Public | 405.1 | 1.9 | △3.4 | △1.5 | 419.4 | 2.0 | 411.3 | 2.1 |
| Construction & Engineering | 1,962.8 | 9.1 | 14.4 | 37.5 | 1,715.0 | 8.1 | 1,427.7 | 7.3 |
| Real Estate & Lease | 3,297.6 | 15.2 | 3.6 | 16.6 | 3,183.7 | 15.1 | 2,828.1 | 14.5 |
| Insurance & Financing | 532.5 | 2.5 | 14.7 | 17.6 | 464.2 | 2.2 | 452.8 | 2.3 |
| Transportation | 1,397.3 | 6.4 | △1.7 | 6.7 | 1,421.4 | 6.7 | 1,309.4 | 6.7 |
| Hotel & Food | 522.1 | 2.4 | 15.5 | 23.0 | 451.9 | 2.1 | 424.5 | 2.2 |
| Others | 2,393.1 | 11.0 | 1.5 | 12.1 | 2,358.8 | 11.2 | 2,135.3 | 10.9 |
| Total | 21,665.0 | 100.0 | 2.7 | 10.9 | 21,101.6 | 100.0 | 19,532.1 | 100.0 |

7. Asset Quality

| | | 2013 | | | 2012 | | | |
|-------------|---------------|-----------------|----------|----------|----------|----------|----------|----------|
| | | 3Q | 2Q | 1Q | 4Q | 3Q | 2Q | 1Q |
| (KRW bn) | | | | | | | | |
| SME | Normal | 19,277.0 | 19,103.3 | 18,613.9 | 17,823.8 | 18,059.1 | 17,638.7 | 17,231.9 |
| | Precautionary | 344.6 | 311.8 | 377.0 | 386.1 | 493.0 | 574.5 | 476.3 |
| | Substandard | 346.5 | 345.7 | 280.4 | 240.7 | 286.1 | 286.0 | 212.8 |
| | Doubtful | 22.8 | 23.3 | 20.4 | 14.7 | 30.3 | 18.8 | 19.6 |
| | Expected Loss | 22.7 | 15.9 | 22.2 | 17.7 | 27.6 | 42.5 | 27.4 |
| | Total | 20,013.6 | 19,800.0 | 19,313.9 | 18,483.0 | 18,896.1 | 18,560.5 | 17,968.0 |
| Household | Normal | 6,844.4 | 6,798.3 | 6,587.3 | 6,406.6 | 5,936.6 | 5,712.4 | 5,609.8 |
| | Precautionary | 39.6 | 36.4 | 36.0 | 36.9 | 38.9 | 31.0 | 35.8 |
| | Substandard | 9.3 | 9.5 | 14.4 | 13.0 | 10.4 | 11.8 | 15.2 |
| | Doubtful | 3.7 | 3.7 | 4.4 | 3.8 | 5.0 | 5.9 | 4.0 |
| | Expected Loss | 1.2 | 1.7 | 1.5 | 2.3 | 2.3 | 4.3 | 4.1 |
| | Total | 6,898.2 | 6,849.6 | 6,643.6 | 6,462.6 | 5,993.2 | 5,765.4 | 5,668.9 |
| Credit Card | Normal | 372.2 | 379.2 | 368.9 | 375.8 | 374.8 | 373.4 | 364.4 |
| | Precautionary | 9.0 | 8.3 | 8.7 | 8.9 | 7.0 | 7.0 | 8.0 |
| | Substandard | 0.3 | 0.4 | 0.3 | 0.3 | 0.4 | 0.3 | 0.2 |
| | Doubtful | 3.4 | 3.2 | 3.5 | 3.2 | 2.9 | 3.3 | 2.5 |
| | Expected Loss | 2.7 | 3.2 | 2.8 | 2.4 | 3.6 | 2.8 | 3.7 |
| | Total | 387.6 | 394.3 | 384.2 | 390.6 | 388.7 | 386.8 | 378.8 |



8. Delinquency Ratio/Write-Offs & NPL Sales

□ Delinquency Ratio

| (KRW bn, %) | 2013 | | | 2012 | | | |
|--------------------------------|-----------------|----------|----------|----------|----------|----------|----------|
| | 3Q | 2Q | 1Q | 4Q | 3Q | 2Q | 1Q |
| Total Delinquency Ratio | 0.68 | 0.64 | 0.75 | 0.55 | 0.75 | 0.72 | 0.82 |
| Overdue Amount | 206.7 | 191.0 | 217.8 | 153.3 | 207.2 | 193.9 | 210.0 |
| Loan Amount | 30,267.6 | 29,797.8 | 29,106.5 | 27,774.7 | 27,528.8 | 27,023.0 | 25,616.7 |
| SMEs | 0.87 | 0.78 | 0.89 | 0.62 | 0.92 | 0.87 | 1.00 |
| Overdue Amount | 169.8 | 149.5 | 166.1 | 111.3 | 167.4 | 156.5 | 171.7 |
| Loan Amount | 19,414.9 | 19,163.7 | 18,677.2 | 17,889.2 | 18,251.7 | 17,904.1 | 17,246.3 |
| Households | 0.35 | 0.37 | 0.58 | 0.46 | 0.51 | 0.43 | 0.52 |
| Overdue Amount | 23.8 | 25.2 | 38.5 | 29.8 | 30.6 | 24.6 | 29.4 |
| Loan Amount | 6,887.9 | 6,838.8 | 6,632.9 | 6,449.8 | 5,978.5 | 5,752.5 | 5,656.1 |
| Credit Card | 2.33 | 2.33 | 2.40 | 2.13 | 2.38 | 2.07 | 2.36 |
| Overdue Amount | 9.0 | 9.2 | 9.2 | 8.3 | 9.2 | 8.0 | 8.9 |
| Loan Amount | 387.7 | 394.3 | 384.2 | 390.6 | 388.7 | 386.8 | 378.8 |

□ Write-Offs & NPL Sales

| (KRW bn, %) | 2013.9 | 2013 | | | 4Q | 2012.9 | 2012 | | |
|----------------------------------|---------------|---------------|--------|--------|--------|--------|-------|--------|-------|
| | | 3Q | 2Q | 1Q | | | 3Q | 2Q | 1Q |
| Total Write-Offs | 61.8 | 23.3 | 17.2 | 21.3 | 66.1 | 66.0 | 36.2 | 21.7 | 8.1 |
| Corporate | 47.8 | 18.3 | 13.5 | 16.0 | 59.7 | 54.3 | 29.3 | 17.0 | 8.0 |
| Household | 6.2 | 1.9 | 1.6 | 2.7 | 2.4 | 4.4 | 4.3 | 0.0 | 0.1 |
| Credit Card | 7.8 | 3.1 | 2.1 | 2.6 | 4.0 | 7.3 | 2.6 | 4.7 | 0.0 |
| Total NPL Sales | 97.3 | 23.4 | 48.8 | 25.1 | 62.3 | 26.8 | 0.0 | 26.8 | 0.0 |
| (NPL Sales for SBL Loans) | (92.5) | (21.0) | (47.5) | (24.0) | (61.7) | (25.1) | (0.0) | (25.1) | (0.0) |
| Corporate | 85.8 | 20.3 | 40.6 | 24.9 | 61.8 | 24.7 | 0.0 | 24.7 | 0.0 |
| Household | 10.8 | 3.0 | 7.8 | 0.0 | 0.5 | 2.1 | 0.0 | 2.1 | 0.0 |
| Credit Card | 0.7 | 0.1 | 0.4 | 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) | 3Q 2013 | | 2Q 2013 | | 1Q 2013 | | 4Q 2012 | |
|---------------------------------|-----------------|-------------------|-------------|-------------------|-------------|-------------------|-------------|-------------------|
| | Loan Amount | Delinquency Ratio | Loan Amount | Delinquency Ratio | Loan Amount | Delinquency Ratio | Loan Amount | Delinquency Ratio |
| Manufacturing Sector | 8,386.3 | 1.54 | 8,445.2 | 1.20 | 8,256.0 | 1.49 | 8,042.6 | 0.95 |
| Non-Manufacturing Sector | 11,028.6 | 0.37 | 10,718.5 | 0.45 | 10,421.2 | 0.42 | 9,846.6 | 0.36 |
| Wholesale and Retail | 2,360.5 | 0.49 | 2,387.5 | 0.57 | 2,435.1 | 0.55 | 2,262.9 | 0.72 |
| Public & Administration | 0.4 | - | 0.2 | - | 0.2 | - | 0.2 | - |
| Construction | 1,527.9 | 0.41 | 1,402.0 | 0.43 | 1,441.8 | 0.42 | 1,210.4 | 0.47 |
| Real Estate & Lease | 3,152.3 | 0.15 | 3,076.3 | 0.23 | 2,847.0 | 0.22 | 2,781.1 | 0.13 |
| Finance and Insurance | 370.5 | - | 292.8 | - | 230.8 | - | 239.9 | - |
| Transportation & Communications | 1,261.9 | 0.80 | 1,290.5 | 0.66 | 1,253.2 | 0.52 | 1,250.5 | 0.12 |
| Hotel & Food | 523.8 | 0.42 | 454.1 | 0.51 | 462.1 | 0.41 | 428.5 | 0.83 |
| Others | 1,831.2 | 0.34 | 1,815.1 | 0.56 | 1,751.1 | 0.54 | 1,673.0 | 0.28 |
| Total | 19,414.9 | 0.87 | 19,163.7 | 0.78 | 18,677.2 | 0.89 | 17,889.2 | 0.62 |

□ Delinquency Ratio by Types of Collateral

| (KRW bn, %, Balance) | Total | Real Estate | Movable | Deposits | Guarantee | Unsecured |
|----------------------|-------------------|------------------|----------------|----------------|------------------|------------------|
| 3Q 2013 | 0.87 | 1.30 | 0.06 | 0.01 | 0.92 | 0.51 |
| Amount | (19,414.9) | (8,356.2) | (284.1) | (357.5) | (1,841.7) | (8,575.4) |
| 2Q 2013 | 0.78 | 1.18 | 0.07 | 0.00 | 0.62 | 0.49 |
| Amount | (19,163.7) | (8,317.0) | (566.6) | (372.8) | (1,986.9) | (7,920.4) |
| 1Q 2013 | 0.89 | 1.36 | 0.48 | 0.00 | 0.77 | 0.50 |
| Amount | (18,677.2) | (8,092.7) | (336.0) | (379.0) | (1,891.2) | (7,978.3) |
| 4Q 2012 | 0.62 | 0.98 | 0.23 | 0.02 | 0.63 | 0.30 |
| Amount | (17,889.2) | (7,810.1) | (101.1) | (401.2) | (1,763.3) | (7,813.6) |

10. Household Loans

| | 2013 | | | 2012 | | | | YoY | YTD |
|--------------------------------|----------------|---------|---------|---------|---------|---------|---------|-------|--------|
| | 3Q | 2Q | 1Q | 4Q | 3Q | 2Q | 1Q | | |
| (KRW bn, %, %p, Balance) | | | | | | | | | |
| Household Loans – Retail (KRW) | 6,872.4 | 6,821.5 | 6,614.2 | 6,430.7 | 5,959.1 | 5,732.6 | 5,636.7 | 0.7 | 6.9 |
| Total Secured Loans | 5,809.3 | 5,833.5 | 5,692.5 | 5,535.2 | 5,143.6 | 4,924.6 | 4,847.9 | △0.4 | 5.0 |
| Mortgage / Home Equity | 3,420.7 | 3,391.7 | 3,198.1 | 3,082.8 | 2,673.2 | 2,672.6 | 2,732.4 | 0.9 | 11.0 |
| (Avg. LTV) | (52.85) | (53.28) | (52.75) | (52.69) | (52.21) | (52.97) | (49.39) | △0.43 | 0.16 |
| Others | 866.0 | 908.1 | 905.0 | 910.3 | 875.1 | 879.5 | 923.9 | △4.6 | △4.9 |
| Group Loans | 1,396.2 | 1,404.4 | 1,460.9 | 1,410.0 | 1,466.2 | 1,231.9 | 1,052.2 | △0.6 | △1.0 |
| Government Pension Backed | 126.4 | 129.3 | 128.5 | 132.1 | 129.1 | 140.6 | 139.4 | △2.2 | △4.3 |
| Non-Collateralized | 1,063.1 | 988.0 | 921.7 | 895.5 | 815.5 | 808.0 | 788.8 | 7.6 | 18.7 |
| Government Workers | 102.9 | 104.7 | 100.4 | 103.6 | 98.4 | 107.0 | 106.4 | △1.7 | △0.7 |
| Large Corp. Employees | 54.7 | 54.4 | 53.3 | 54.7 | 56.0 | 57.8 | 57.5 | 0.6 | 0.0 |
| Student Loans | 0.0 | 0.0 | 0.3 | 0.4 | 0.5 | 0.6 | 0.7 | - | △100.0 |
| Clean Credit & Others | 905.5 | 828.9 | 767.7 | 736.8 | 660.6 | 642.6 | 624.2 | 9.2 | 22.9 |

11. Credit Card Business

□ Asset Portfolio, Balance Sheet Summary & Source of Income

(KRW bn)

| Portfolio | 2013 | | | 2012 | | | | 2011 | | | |
|---------------------|----------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 3Q | 2Q | 1Q | 4Q | 3Q | 2Q | 1Q | 4Q | 3Q | 2Q | 1Q |
| Credit Purchase | 1,130.7 | 1,080.9 | 1,025.6 | 1,011.3 | 966.4 | 966.3 | 946.3 | 920.8 | 898.3 | 878.0 | 836.6 |
| Lump-sum | 993.7 | 918.7 | 871.3 | 852.8 | 827.6 | 802.7 | 787.4 | 760.8 | 756.8 | 711.5 | 699.2 |
| Installment | 137.0 | 162.2 | 154.3 | 158.5 | 138.8 | 163.6 | 158.9 | 160.0 | 141.5 | 166.5 | 137.4 |
| Cash Advance | 99.5 | 103.5 | 99.9 | 105.4 | 103.9 | 109.1 | 103.0 | 110.3 | 108.6 | 110.6 | 111.8 |
| Total | 1,230.2 | 1,184.4 | 1,125.5 | 1,116.7 | 1,070.3 | 1,075.4 | 1,049.3 | 1,031.1 | 1,006.9 | 988.6 | 948.4 |
| Balance | 3Q | 2Q | 1Q | 4Q | 3Q | 2Q | 1Q | 4Q | 3Q | 2Q | 1Q |
| Credit Purchase | 334.3 | 341.9 | 333.9 | 337.8 | 337.1 | 332.4 | 324.2 | 326.1 | 326.1 | 333.3 | 321.1 |
| Cash Advance | 52.0 | 50.9 | 48.7 | 51.4 | 50.3 | 53.1 | 53.4 | 56.0 | 55.9 | 56.2 | 57.0 |
| Re-aged Loans | 1.4 | 1.5 | 1.6 | 1.4 | 1.3 | 1.3 | 1.2 | 1.1 | 1.1 | 1.1 | 1.2 |
| Total | 387.7 | 394.3 | 384.2 | 390.6 | 388.7 | 386.8 | 378.8 | 383.2 | 383.1 | 390.6 | 379.3 |
| Income(Fees) | 3Q | 2Q | 1Q | 4Q | 3Q | 2Q | 1Q | 4Q | 3Q | 2Q | 1Q |
| Credit Purchase | 20.9 | 19.7 | 18.5 | 18.9 | 18.7 | 18.6 | 21.0 | 19.1 | 18.5 | 18.9 | 19.1 |
| Cash Advance | 2.7 | 2.6 | 2.7 | 3.0 | 3.3 | 3.3 | 3.2 | 3.4 | 3.4 | 3.6 | 3.5 |
| Re-aged Loans | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Others | 0.9 | 0.9 | 0.9 | 1.0 | 0.9 | 1.1 | 0.6 | 0.9 | 0.9 | 1.0 | 1.0 |
| Total | 24.5 | 23.2 | 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) | 13.3Q | 13.2Q | 13.1Q | 12.4Q | 12.3Q | 12.2Q | 12.1Q | QoQ | YTD |
|---|--------------|-------|-------|-------|-------|-------|-------|-------|-------|
| Assets | 461.7 | 866.6 | 708.3 | 694.2 | 541.1 | 680.2 | 745.2 | △46.7 | △33.5 |
| Cash and Dues | 15.8 | 259.3 | 81.4 | 56.7 | 131.5 | 78.8 | 213.4 | △93.9 | △72.1 |
| Securities | 343.4 | 512.9 | 542.6 | 565.4 | 283.8 | 472.1 | 448.3 | △33.0 | △39.3 |
| Loans | 21.8 | 20.6 | 22.6 | 24.3 | 26.8 | 28.6 | 26.4 | 5.8 | △10.3 |
| Fixed Assets | 4.7 | 4.8 | 5.0 | 4.9 | 5.1 | 5.2 | 5.3 | △2.1 | △4.1 |
| Other Assets | 76.0 | 69.0 | 56.7 | 42.9 | 93.9 | 95.5 | 51.8 | 10.1 | 77.2 |
| Liability & Shareholder's Equity | 461.7 | 866.6 | 708.3 | 694.2 | 541.1 | 680.2 | 745.2 | △46.7 | △33.5 |
| Deposits | 92.6 | 115.1 | 80.5 | 91.3 | 135.7 | 78.6 | 91.2 | △19.5 | 1.4 |
| Borrowings | 191.2 | 570.4 | 450.3 | 454.4 | 196.1 | 419.9 | 497.1 | △66.5 | △57.9 |
| Other Liabilities | 65.1 | 67.3 | 64.3 | 35.5 | 96.5 | 69.7 | 45.7 | △3.3 | 83.4 |
| Shareholder's Equity | 112.8 | 113.8 | 113.2 | 113.0 | 112.8 | 112.0 | 111.2 | △0.9 | △0.2 |

□ BS Securities I/S Summary

| (KRW bn, %, Balance) | 2013.9 | 13.3Q | 13.2Q | 13.1Q | 12.4Q | 2012.9 | 12.3Q | 12.2Q | 12.1Q | QoQ | YoY |
|-----------------------------------|-------------|-------------|-------|-------|-------|--------|-------|-------|-------|----------|----------|
| Net Interest Income | 8.3 | 1.8 | 3.6 | 2.9 | 0.3 | 6.3 | 1.7 | 2.2 | 2.4 | △50.0 | 5.9 |
| Fee Income | 7.6 | 2.7 | 2.6 | 2.3 | 2.6 | 9.9 | 2.3 | 4.1 | 3.5 | 3.8 | 17.4 |
| Others | 5.2 | 0.8 | 1.2 | 3.2 | 3.5 | 9.5 | 5.2 | 1.7 | 2.6 | △33.3 | △84.6 |
| SG&A(-) | 20.6 | 6.3 | 7.1 | 7.2 | 6.6 | 21.6 | 7.5 | 7.1 | 7.0 | △11.3 | △16.0 |
| Provision Expense(-) | - | - | - | - | - | - | - | - | - | - | - |
| Non-Operating Income | 0.0 | 0.1 | △0.1 | - | - | - | - | - | - | Net Gain | - |
| Earnings Before Income Tax | 0.5 | △0.9 | 0.2 | 1.2 | △0.2 | 4.1 | 1.7 | 0.9 | 1.5 | Net Loss | Net Loss |
| Income Tax Expenses(-) | 0.3 | 0.1 | △0.3 | 0.5 | △0.2 | 1.3 | 0.5 | 0.3 | 0.5 | - | △80.0 |
| Net Income | 0.2 | △1.0 | 0.5 | 0.7 | 0 | 2.8 | 1.2 | 0.6 | 1.0 | Net Loss | Net Loss |

1. B/S Summary / I/S Summary

□ BS Capital B/S Summary

| (KRW bn, %, Balance) | 13.3Q | 13.2Q | 13.1Q | 12.4Q | 12.3Q | 12.2Q | 12.1Q | QoQ | YTD |
|---|----------------|---------|---------|---------|---------|---------|---------|-------|------|
| Assets | 2,539.9 | 2,329.8 | 2,024.4 | 1,722.0 | 1,479.9 | 1,275.3 | 1,096.7 | 9.0 | 47.5 |
| Cash and Dues | 51.8 | 15.1 | 37.4 | 28.1 | 6.8 | 61.6 | 23.2 | 243.0 | 84.3 |
| Securities | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | - | - |
| Loans | 814.9 | 745.5 | 670.0 | 602.3 | 549.2 | 452.1 | 460.8 | 9.3 | 35.3 |
| Durables Installment Financing Assets | 869.0 | 825.2 | 659.1 | 510.6 | 407.0 | 321.3 | 235.3 | 5.3 | 70.2 |
| Leased Assets | 762.7 | 701.9 | 622.2 | 550.2 | 485.8 | 413.3 | 350.8 | 8.7 | 38.6 |
| Fixed Assets | 3.8 | 3.7 | 3.6 | 3.3 | 3.4 | 3.1 | 3.1 | 2.7 | 15.2 |
| Other Assets | 37.7 | 38.4 | 32.1 | 27.5 | 27.7 | 23.9 | 23.5 | △1.8 | 37.1 |
| Liability & Shareholder's Equity | 2,539.9 | 2,329.8 | 2,024.4 | 1,722.0 | 1,479.9 | 1,275.3 | 1,096.7 | 9.0 | 47.5 |
| Borrowings | 1,996.9 | 1,818.1 | 1,596.3 | 1,327.5 | 1,165.8 | 988.8 | 889.0 | 9.8 | 50.4 |
| Other Liabilities | 245.5 | 220.9 | 192.9 | 166.0 | 141.6 | 119.3 | 95.2 | 11.1 | 47.9 |
| Shareholder's Equity | 297.5 | 290.8 | 235.2 | 228.5 | 172.5 | 167.2 | 112.5 | 2.3 | 30.2 |

□ BS Capital I/S Summary

| (KRW bn, %, Balance) | 2013.9 | 13.3Q | 13.2Q | 13.1Q | 12.4Q | 2012.9 | 12.3Q | 12.2Q | 12.1Q | QoQ | YoY |
|-----------------------------------|-------------|-------------|-------|-------|-------|--------|-------|-------|-------|-------|----------|
| Net Interest Income | 88.5 | 32.1 | 28.9 | 27.5 | 26.8 | 57.1 | 21.3 | 18.9 | 16.9 | 11.1 | 50.7 |
| Fee Income | 7.1 | 2.7 | 2.5 | 1.9 | 5.6 | 12.6 | 6.1 | 5.0 | 1.5 | 8.0 | △55.7 |
| Others | 2.2 | 1.1 | 0.4 | 0.7 | 0.0 | 0.0 | 0.1 | 0.3 | △0.4 | 175.0 | 1,000.0 |
| SG&A(-) | 22.4 | 8.1 | 7.4 | 6.9 | 11.0 | 21.0 | 8.7 | 8.7 | 3.6 | 9.5 | △6.9 |
| Provision Expense(-) | 48.5 | 17.8 | 16.4 | 14.3 | 13.4 | 29.2 | 12.0 | 8.9 | 8.3 | 8.5 | 48.3 |
| Non-Operating Income | △0.3 | △0.2 | △0.1 | 0.0 | 0.1 | 0.4 | 0.2 | 0.2 | 0.0 | - | Net Loss |
| Earnings Before Income Tax | 26.6 | 9.8 | 7.9 | 8.9 | 8.1 | 19.9 | 7.0 | 6.8 | 6.1 | 24.1 | 40.0 |
| Income Tax Expenses(-) | 6.6 | 1.9 | 2.6 | 2.1 | 1.9 | 5.1 | 1.7 | 2.0 | 1.4 | △26.9 | 11.8 |
| Net Income | 20.0 | 7.9 | 5.3 | 6.8 | 6.2 | 14.8 | 5.3 | 4.8 | 4.7 | 49.1 | 49.1 |

1. B/S Summary / I/S Summary

□ BS MSB B/S Summary

| (KRW bn, %, Balance) | 13.3Q | 13.2Q | 13.1Q | 12.4Q | 12.3Q | 12.2Q | 12.1Q | QoQ | YTD |
|-----------------------------|--------------|-------|-------|-------|-------|-------|-------|-----|-------|
| Total Assets | 762.9 | 760.9 | 740.1 | 662.3 | 596.4 | 668.3 | 671.5 | 0.3 | 15.2 |
| Total Deposits | 609.1 | 606.3 | 592.5 | 517.8 | 453.1 | 526.9 | 518.7 | 0.5 | 17.6 |
| KRW Deposits | 609.1 | 606.3 | 592.5 | 517.8 | 453.1 | 526.9 | 518.7 | 0.5 | 17.6 |
| Others | - | - | - | - | - | - | - | - | - |
| Total Credits | 633.8 | 579.3 | 542.6 | 495.8 | 425.9 | 487.3 | 478.0 | 9.4 | 27.8 |
| Total Loans | 633.8 | 579.3 | 542.6 | 495.8 | 425.9 | 487.3 | 478.0 | 9.4 | 27.8 |
| KRW Loans | 616.3 | 561.9 | 525.1 | 486.6 | 411.4 | 470.2 | 459.4 | 9.7 | 26.7 |
| Others | 17.5 | 17.4 | 17.5 | 9.2 | 14.5 | 17.1 | 18.6 | 0.6 | 90.2 |
| Guarantees | - | - | - | - | - | - | - | - | - |
| Total Securities | 4.7 | 4.7 | 29.4 | 11.2 | 11.8 | 13.1 | 13.5 | 0.0 | △58.0 |
| Shareholder's Equity | 128.4 | 125.5 | 122.5 | 119.8 | 118.4 | 114.8 | 114.6 | 2.3 | 7.2 |

□ BS MSB I/S Summary

| (KRW bn, %, Balance) | 2013.9 | 13.3Q | 13.2Q | 13.1Q | 12.4Q | 2012.9 | 12.3Q | 12.2Q | 12.1Q | QoQ | YoY |
|-----------------------------------|-------------|-------------|-------|-------|-------|--------|-------|-------|-------|--------|--------|
| Net Interest Income | 25.7 | 9.4 | 8.6 | 7.7 | 7.1 | 26.9 | 5.4 | 8.0 | 13.5 | 9.3 | 74.1 |
| Fee Income | 0.0 | 0.0 | 0.1 | △0.1 | △0.3 | △0.2 | △0.2 | △0.2 | 0.2 | △100.0 | △100.0 |
| Others | △4.0 | △0.9 | △2.8 | △0.3 | △2.5 | △13.7 | △12.3 | △0.6 | △0.8 | - | - |
| SG&A(-) | 9.1 | 3.1 | 3.0 | 3.0 | 3.0 | 9.9 | 2.6 | 3.6 | 3.7 | 3.3 | 19.2 |
| Provision Expense(-) | 2.4 | 1.9 | △0.2 | 0.7 | △1.1 | △0.5 | △13.3 | 3.4 | 9.4 | - | - |
| Non-Operating Income | 0.1 | 0.0 | 0.6 | △0.5 | △0.9 | 0.8 | 0.5 | 0.1 | 0.2 | △100.0 | △100.0 |
| Earnings Before Income Tax | 10.3 | 3.5 | 3.7 | 3.1 | 1.5 | 4.4 | 4.1 | 0.3 | 0.0 | △5.4 | △14.6 |
| Income Tax Expenses(-) | 2.0 | 0.9 | 0.4 | 0.7 | △0.2 | 0.8 | 0.7 | 0.1 | 0.0 | 125.0 | 28.6 |
| Net Income | 8.3 | 2.6 | 3.3 | 2.4 | 1.7 | 3.6 | 3.4 | 0.2 | 0.0 | △21.2 | △23.5 |

1. B/S Summary / I/S Summary

□ BS Credit Information B/S Summary

| (KRW bn, %, Balance) | 13.3Q | 13.2Q | 13.1Q | 12.4Q | 12.3Q | 12.2Q | 12.1Q | QoQ | YTD |
|---|------------|-------|-------|-------|-------|-------|-------|-------|-------|
| Assets | 6.4 | 6.3 | 6.1 | 5.8 | 5.7 | 5.5 | 5.4 | 1.6 | 10.3 |
| Cash and Dues | 5.6 | 5.5 | 5.2 | 5.4 | 5.0 | 4.8 | 4.6 | 1.8 | 3.7 |
| Securities | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | - | - |
| Fixed Assets | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.0 | 0.0 |
| Other Assets | 0.7 | 0.7 | 0.8 | 0.3 | 0.6 | 0.6 | 0.7 | 0.0 | 133.3 |
| Liability & Shareholder's Equity | 6.4 | 6.3 | 6.1 | 5.8 | 5.7 | 5.5 | 5.4 | 1.6 | 10.3 |
| Other Liabilities | 0.3 | 0.4 | 0.4 | 0.3 | 0.3 | 0.3 | 0.3 | △25.0 | 0.0 |
| Shareholder's Equity | 6.1 | 5.9 | 5.7 | 5.5 | 5.4 | 5.2 | 5.1 | 3.4 | 10.9 |

□ BS Credit Information I/S Summary

| (KRW bn, %, Balance) | 2013.9 | 13.3Q | 13.2Q | 13.1Q | 12.4Q | 2012.9 | 12.3Q | 12.2Q | 12.1Q | QoQ | YoY |
|-----------------------------------|------------|------------|-------|-------|-------|--------|-------|-------|-------|--------|-------|
| Net Interest Income | 0.1 | 0.0 | 0.1 | 0.0 | 0.1 | 0.1 | 0.0 | 0.0 | 0.1 | △100.0 | - |
| Fee Income | 2.1 | 0.7 | 0.7 | 0.7 | 0.6 | 1.8 | 0.7 | 0.6 | 0.5 | 0.0 | 0.0 |
| Others | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | - | - |
| SG&A(-) | 1.5 | 0.5 | 0.6 | 0.4 | 0.5 | 1.4 | 0.5 | 0.4 | 0.5 | △16.7 | 0.0 |
| Provision Expense(-) | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | - | - |
| Non-Operating Income | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | - | - |
| Earnings Before Income Tax | 0.7 | 0.2 | 0.2 | 0.3 | 0.2 | 0.5 | 0.2 | 0.2 | 0.1 | 0.0 | 0.0 |
| Income Tax Expenses(-) | 0.2 | 0.1 | 0.0 | 0.1 | 0.1 | 0.1 | 0.0 | 0.1 | 0.0 | - | - |
| Net Income | 0.5 | 0.1 | 0.2 | 0.2 | 0.1 | 0.4 | 0.2 | 0.1 | 0.1 | △50.0 | △50.0 |

1. B/S Summary / I/S Summary

□ BS Information System I/S Summary

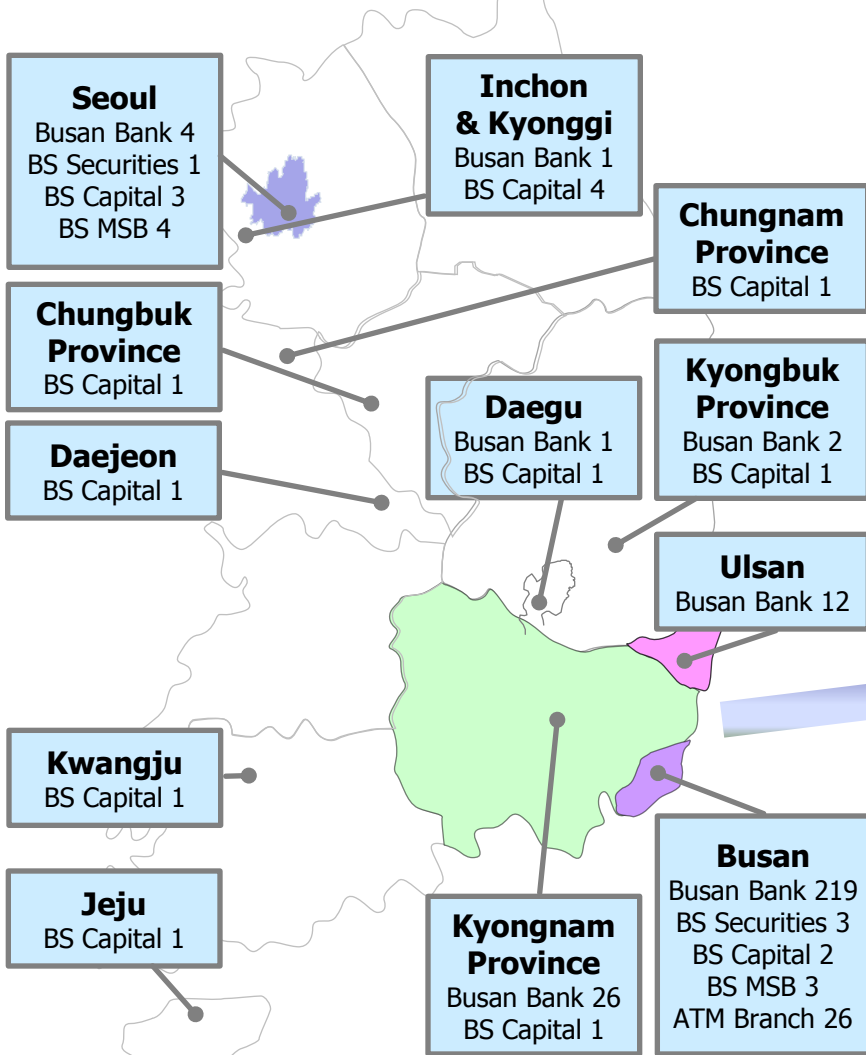
| | 2013.9 | 13.3Q | 13.2Q | 13.1Q | 12.4Q | 2012.9 | 12.3Q | 12.2Q | 12.1Q | QoQ | YoY |
|-----------------------------------|------------|------------|-------|-------|-------|--------|-------|-------|-------|-------|-------|
| (KRW bn, %, Balance) | | | | | | | | | | | |
| Net Interest Income | 0.1 | 0.1 | 0.0 | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | - | - |
| Fee Income | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | - | - |
| Others | 5.0 | 1.7 | 1.7 | 1.6 | 2.3 | 2.8 | 0.6 | 1.3 | 0.9 | 0.0 | 183.3 |
| SG&A(-) | 4.5 | 1.7 | 1.5 | 1.3 | 2.3 | 2.4 | 0.5 | 1.2 | 0.7 | 13.3 | 240.0 |
| Provision Expense(-) | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | - | - |
| Non-Operating Income | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | - | - |
| Earnings Before Income Tax | 0.6 | 0.1 | 0.2 | 0.3 | 0.1 | 0.4 | 0.1 | 0.1 | 0.2 | △50.0 | 0.0 |
| Income Tax Expenses(-) | 0.1 | 0.0 | 0.0 | 0.1 | 0.0 | 0.1 | 0.0 | 0.0 | 0.1 | - | - |
| Net Income | 0.5 | 0.1 | 0.2 | 0.2 | 0.1 | 0.3 | 0.1 | 0.1 | 0.1 | △50.0 | 0.0 |

2. BS Capital Portfolio

| | 3Q13 | Portion | QoQ | 2Q13 | 1Q13 | 4Q12 | 3Q12 | 2Q12 | 1Q12 | 4Q11 | 4Q10 |
|---------------------------|----------------|--------------|-------------|---------|---------|---------|---------|---------|---------|-------|-------|
| (KRW bn, %, Balance) | | | | | | | | | | | |
| Total | 2,444.9 | 100.0 | 8.0 | 2,264.8 | 1,946.9 | 1,659.5 | 1,435.8 | 1,179.6 | 1,041.2 | 862.0 | 111.6 |
| Loans | 668.2 | 27.3 | △0.9 | 674.6 | 604.7 | 548.7 | 494.9 | 396.1 | 405.2 | 369.2 | 56.9 |
| Household | 363.0 | 14.8 | 12.6 | 322.4 | 272.5 | 234.6 | 205.1 | 178.5 | 155.6 | 140.5 | 28.4 |
| Corporate | 305.2 | 12.5 | △13.3 | 352.2 | 332.2 | 314.1 | 289.8 | 217.6 | 249.6 | 228.7 | 28.5 |
| Auto Financing | 1,097.9 | 44.9 | 14.4 | 960.1 | 779.5 | 609.9 | 499.1 | 401.3 | 293.4 | 193.0 | 4.1 |
| Commercial Vehicle | 431.4 | 17.6 | 8.9 | 396.0 | 337.4 | 268.3 | 243.7 | 220.9 | 175.8 | 112.8 | 3.7 |
| Passenger Vehicle | 666.5 | 27.3 | 18.2 | 564.1 | 442.1 | 341.6 | 255.4 | 180.4 | 117.6 | 80.2 | 0.4 |
| Lease/Installments | 678.8 | 27.8 | 7.7 | 630.1 | 562.7 | 500.9 | 441.8 | 382.2 | 342.6 | 299.8 | 50.6 |
| Machine Tools | 249.8 | 10.2 | 7.4 | 232.6 | 216.3 | 195.7 | 176.5 | 152.8 | 133.1 | 117.9 | 18.2 |
| Medical Instruments | 207.1 | 8.5 | △2.0 | 211.3 | 210.0 | 187.4 | 167.4 | 146.7 | 132.5 | 118.2 | 13.6 |
| Others | 221.9 | 9.1 | 19.2 | 186.2 | 136.4 | 117.8 | 97.9 | 82.7 | 77.0 | 63.7 | 18.8 |

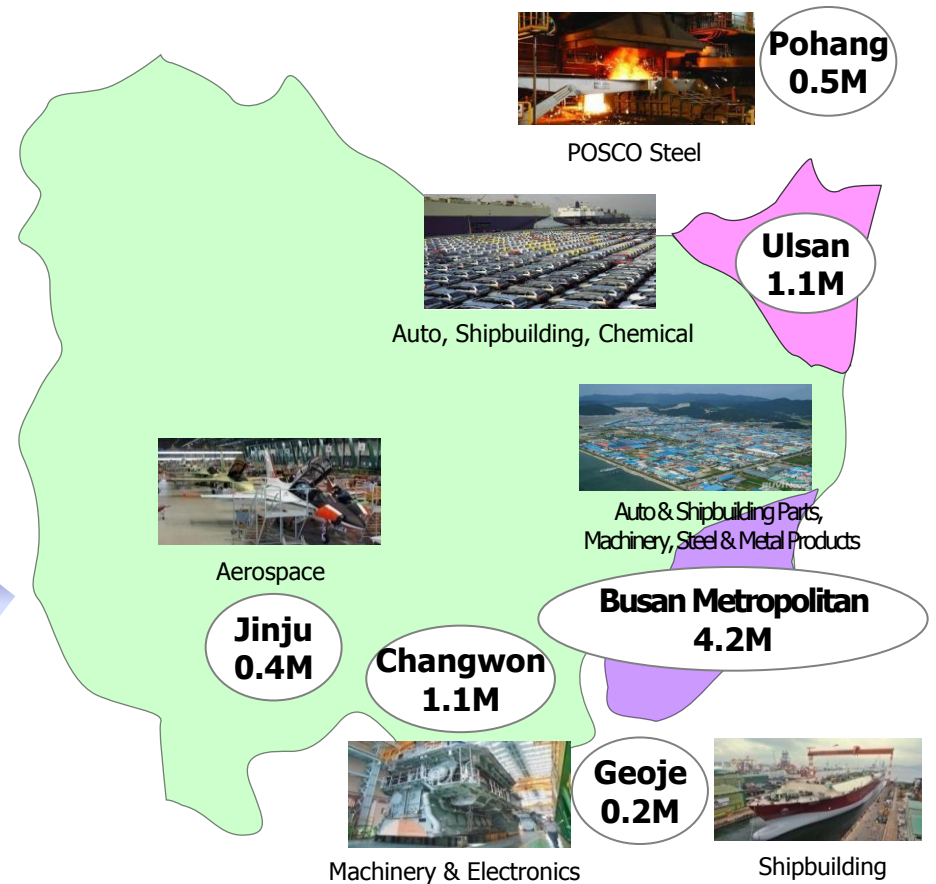
3. Group Networks & Major Industries

- ❑ **Networks across Korea**(as of September 2013)
 - Busan Bank 267(Qingdao Branch, Vietnam Office included), BS Securities 4, BS Capital 17, BS MSB 7



❑ Population & Major Industries

- Southeastern Conurbation (7.5M, 15.4% of Total Population), making up 17.6% of GRDP(2011)
- Exports : 166.8 USD bn(2012)
- Imports : 131.9 USD bn(2012)



1) Southeastern region includes Busan, Ulsan, and Kyeongnam

4. Busan Economy – At a Glance¹⁾

□ Overview & Outlook

- Amidst the gradual recovery global economy, Busan has also maintained better conditions overall than other regions.
- Additionally, Busan has numerous development projects that will continue in the future including the Moonhyun Financial District, North Port Redevelopment, East Busan Tourism Complex.

| Indicators | August | Change(YoY) ²⁾ | July | June | Details |
|--|--------------|---------------------------|-------|-------|--|
| Composite Leading Index ³⁾ | 107.4 | 0.3% | 107.1 | 107.0 | Due to increasing import of capital goods, CAPEX etc., the composite leading index is maintaining an upward trend |
| Industrial Production (2005=100) | 94.5 | △3.1% | 101.5 | 97.5 | Due to slightly weaker industries including nonmetallic minerals, electronic equipment etc., August indicators have shown a downward trend(YoY) |
| Unemployment Rate(%) (Based on September, August, July) | 3.5 | △0.1% | 3.8 | 3.8 | September's unemployment rate slightly lower than the previous year. September's employment rate is showing a continuous upward trend. |
| Consumer Prices (Based on September, August, July) | 108.7 | 0.9% | 108.5 | 108.1 | Due to the drop in agricultural & petroleum prices, the increase trend in consumer prices has been stable at a rate below 1% |
| Export (USD mn) | 1,079 | 4.5% | 1,182 | 1,029 | August Busan exports volume showed increase(YoY). Exports to US, China, and Vietnam 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 (KRW bn) | 469 | 8.3% | 458 | 474 | Due to unprecedented heat waves in August, sales of cooling home appliances etc. have grown, leading to an upward trend in Large Retailer sales |
| SMEs Operation Ratio (%) | 83.7 | △3.1%p | 83.5 | 84.1 | Overall maintaining an operating ratio over 80% Particularly active in machinery(93.9%), shipbuilding components(88.8%) & auto parts(87.2%) |
| House Prices (2013.3=100) (Based on September, August, July) | 99.9 | △0.6% | 99.9 | 99.9 | The rate has slightly gone down(YoY); however, prices are still maintained at a higher level than other areas. The house rent price index has maintained an upward trend. |
| Container Handling (1,000 TEU) | 1,445 | 8.2% | 1,508 | 1,493 | Due to the increase in transshipment cargo & export and import cargo volume, the overall containers handled have increased(YoY) |

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