

2014 3Q Financial Results

(November 5, 2014)

DATA SAMPLE PART 01:
The financial results of the Group for the third quarter of 2014 are as follows: Total revenue of Rp. 1,100 billion, Total profit of Rp. 150 billion, Total assets of Rp. 10,000 billion, Total liabilities of Rp. 8,500 billion, Total equity of Rp. 1,500 billion.

DATA SAMPLE PART 02:
The Group's operating performance for the third quarter of 2014 is as follows: Total operating revenue of Rp. 900 billion, Total operating profit of Rp. 120 billion, Total operating assets of Rp. 8,000 billion, Total operating liabilities of Rp. 6,500 billion, Total operating equity of Rp. 1,500 billion.

DATA SAMPLE PART 03:
The Group's financial position for the third quarter of 2014 is as follows: Total assets of Rp. 10,000 billion, Total liabilities of Rp. 8,500 billion, Total equity of Rp. 1,500 billion, Total operating assets of Rp. 8,000 billion, Total operating liabilities of Rp. 6,500 billion, Total operating equity of Rp. 1,500 billion.

DATA SAMPLE PART 04:
The Group's cash flow for the third quarter of 2014 is as follows: Total cash flow of Rp. 500 billion, Total operating cash flow of Rp. 300 billion, Total investing cash flow of Rp. 200 billion, Total financing cash flow of Rp. 0 billion.

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DISCLAIMER

The financial information presented herein is prepared on the basis of pre-audited financial of BS Financial Group and is based upon the plans, strategies and expectations of the FG's management. All information described in this presentation should be treated as forward looking statements that are subject to risks and uncertainties. Actual results could vary materially from the expectations reflected in this presentation, thus the statements presented herein do not purport to be a complete description of the group's operations or future developments. Readers are cautioned not to place under reliance on these statements, which speak only as of the date of this presentation BS Financial Group does not undertake any obligation to publicly release any revisions to these statements to reflect any future events.

• Fiscal Year End for BS MSB is June 30

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1. Earnings Highlights

3Q14 Accumulated Group Net Income 317.3 KRW bn
(Up by 11.7%, <33.2 KRW bn> YoY)

- ❖ **3Q14 Group Net Income : 116.4 KRW bn, up by 15.6% QoQ, up by 20.1% YoY**
 - Consolidated Bank Net Income 112.8 KRW bn, up by 19.6% QoQ, up by 20.0% YoY
 - Consolidated Non Bank Net Income 14.5 KRW bn, down by 12.1% QoQ, up by 49.5% YoY
 - Securities 1.6 KRW bn, Capital 10.2 KRW bn, MSB 2.4 KRW bn, Credit Info. 0.1 KRW bn, Info Sys. 0.2 KRW bn
- Unconsolidated portion Δ 10.9 KRW bn**
 - ※ 3Q14 Accumulated Net Income : Group 317.3 KRW bn, Bank 305.5 KRW bn, Securities 2.5 KRW bn, Capital 28.2 KRW bn, MSB 10.9 KRW bn, Credit Information 0.4 KRW bn, Information System 0.6 KRW bn, Exclude Unconsolidated Portion 30.8 KRW bn (Net Income in Non-Controlling Interest Δ 4.2 KRW bn)

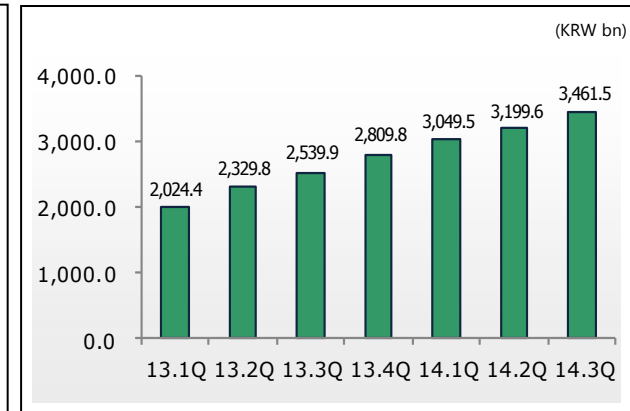
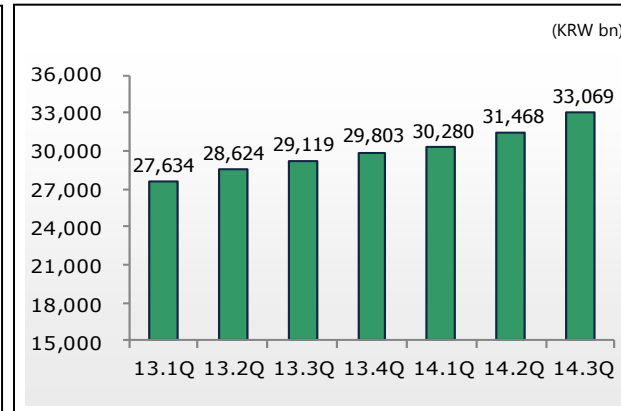
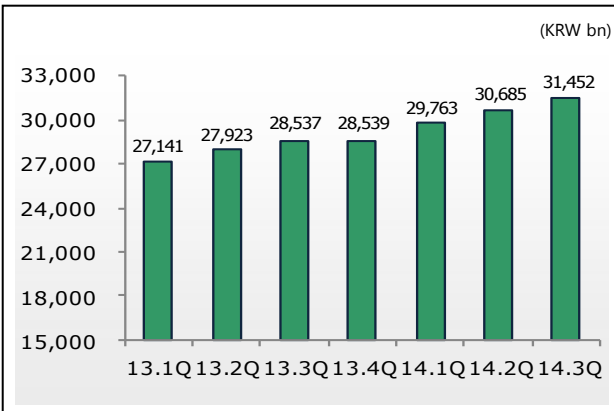
Group Total Assets 56,815.8 KRW bn
(Up by 13.5%, <6,749.2 KRW bn> YoY)

- ❖ **3Q14 Group Total Assets : 56,815.8 KRW bn, up by 5.9% QoQ, up by 13.5% YoY**
 - Bank : 51,751.7 KRW bn, up by 5.3% QoQ, up by 11.7% YoY
 - Non-Bank : 4,978.2 KRW bn, up by 12.3% QoQ, up by 31.8% YoY
- ※ Securities 780.7 KRW bn, Capital 3,461.5 KRW bn, MSB 722.5 KRW bn, Credit Information 7.1 KRW bn, Information System 6.4 KRW bn
- ※ Financial Group 4,529.6 KRW bn, Unconsolidated Portion : Δ 4,443.7 KRW bn

☐ Bank KRW Credits

☐ Bank KRW Deposits

☐ BS Capital Total Assets



2. I/S Summary

□ 3Q14 Results by Business

(KRW bn)	Group	Bank	Securities	Capital	MSB	Credit Information	Information System	Consolidation Change
Net Interest Income	317.7	276.8	1.3	39.8	6.4	0.0	△0.1	△6.5
Net Fee Income	30.8	21.6	4.9	4.3	0.0	0.7	0.0	△0.7
Others	4.6	△1.5	3.0	2.1	0.5	0.0	2.1	△1.6
SG&A(-)	144.5	120.2	7.0	10.9	3.2	0.6	1.7	0.9
Provision Expense(-)	51.2	27.8	0.0	22.0	1.4	0.0	0.0	0.0
Non-Operating Income	△4.4	△4.6	0.0	0.0	0.0	0.0	0.0	0.2
Earnings Before Income Tax	153.0	144.3	2.2	13.3	2.3	0.1	0.3	△9.5
Income Tax Expenses(-)	35.2	31.5	0.6	3.1	△0.1	0.0	0.1	0.0
Net Income	117.8	112.8	1.6	10.2	2.4	0.1	0.2	△9.5
Net Income in Non-Controlling Interest	△1.4	0.0	0.0	0.0	0.0	0.0	0.0	△1.4
Net Income in Controlling Interest	116.4	112.8	1.6	10.2	2.4	0.1	0.2	△10.9

2. I/S Summary

□ Group Level Results

	2014				2013						14.3Q vs 14.2Q	14.9 vs 13.9
	2014.9	3Q	2Q	1Q	4Q	2013.9	3Q	2Q	1Q			
(KRW bn, %)												
Net Interest Income	936.3	317.7	310.8	307.8	1,154.4	299.2	855.2	293.5	288.6	273.1	2.2	9.5
Net Fee Income	87.0	30.8	26.1	30.1	85.2	21.4	63.8	21.8	19.3	22.7	18.0	36.4
Others	△1.4	4.6	△1.2	△4.8	△24.2	△13.9	△10.3	3.0	△15.8	2.5	Net Gain	-
SG&A(-)	428.0	144.5	147.0	136.5	573.8	178.2	395.6	135.6	132.4	127.6	△1.7	8.2
Provision Expense(-)	166.4	51.2	53.6	61.6	228.8	101.0	127.8	48.0	36.1	43.7	△4.5	30.2
Non-Operating Income	△8.6	△4.4	△3.3	△0.9	△9.9	△0.7	△9.2	△5.3	△2.0	△1.9	-	-
Earnings Before Income Tax	418.9	153.0	131.8	134.1	402.9	26.8	376.1	129.4	121.6	125.1	16.1	11.4
Income Tax Expenses(-)	97.4	35.2	29.7	32.5	97.4	5.4	92.0	32.5	28.8	30.7	18.5	5.9
Net Income	321.5	117.8	102.1	101.6	305.5	21.4	284.1	96.9	92.8	94.4	15.4	13.2
Net Income in Non-Controlling Interest	△4.2	△1.4	△1.4	△1.4	△1.0	△1.0	0.0	0.0	0.0	0.0	-	-
Net Income in Controlling Interest	317.3	116.4	100.7	100.2	304.5	20.4	284.1	96.9	92.8	94.4	15.6	11.7

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

□ Group Total Lending

(KRW bn, %)	3Q14	2Q14	QoQ
Cash and Dues	1,647.0	1,569.8	4.9
Securities	7,738.0	7,817.7	△1.0
Loans & Receivables	40,706.7	38,135.0	6.7
Derivative Assets	184.8	186.4	△0.9
Fixed Assets & Investment Assets	553.7	533.6	3.8
Intangible Assets	124.6	128.3	△2.9
Others	453.1	423.1	7.1
Total Assets	51,407.9	48,793.9	5.4

□ Group Total Funding

(KRW bn, %)	3Q14	2Q14	QoQ
Deposits	33,664.3	32,816.3	2.6
Borrowings	9,655.2	9,280.8	4.0
Derivatives	184.8	170.5	8.4
Others	3,517.1	2,775.9	26.7
Total Liabilities	47,021.4	45,043.5	4.4
Shareholder's Equity	4,386.5	3,750.4	17.0
Total Liabilities & Shareholder's Equity	51,407.9	48,793.9	5.4

□ Asset Quality

(%, %p)	3Q14	2Q14	1Q14	4Q13	3Q13	2Q13	QoQ
Substandard & Below Ratio	1.32	1.41	1.32	1.30	1.45	1.45	△0.09
Coverage Ratio	112.77	113.61	119.80	120.90	102.74	102.36	△0.84
Delinquency Ratio	0.82	0.86	0.90	0.77	0.83	0.78	△0.04

□ Capital Adequacy

(%, %p)	3Q14 ¹⁾	2Q14 ¹⁾	1Q14 ¹⁾	4Q13 ¹⁾	3Q13 ²⁾	2Q13 ²⁾	QoQ
BIS Ratio	14.72	13.10	13.10	13.85	15.43	14.25	1.62
Tier I	11.08	9.65	9.59	9.75	10.79	10.53	1.43
Core Tier I	10.82	9.38	9.32	9.46	-	-	1.44

1) Basel III 2) Basel I

4. Profitability / Dividend Payout

Profitability

(%, %p)	3Q14	2Q14	1Q14	4Q13	3Q13	2Q13	QoQ
ROA	0.88	0.85	0.86	0.67	0.84	0.84	0.03
ROE	11.29	11.26	11.37	9.01	11.30	11.31	0.03

Dividend Payout

(%, Won, KRW bn)	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002
Dividend Yield(FV)	5.6	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⁾	1.8	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	280	330	350	250	160	200	570	420	405	300	270	300
Dividend Paid(bn)	541	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⁾	17.8	17.7	16.9	14.0	12.2	10.7	30.9	33.5	33.2	33.2	32.7	29.7

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

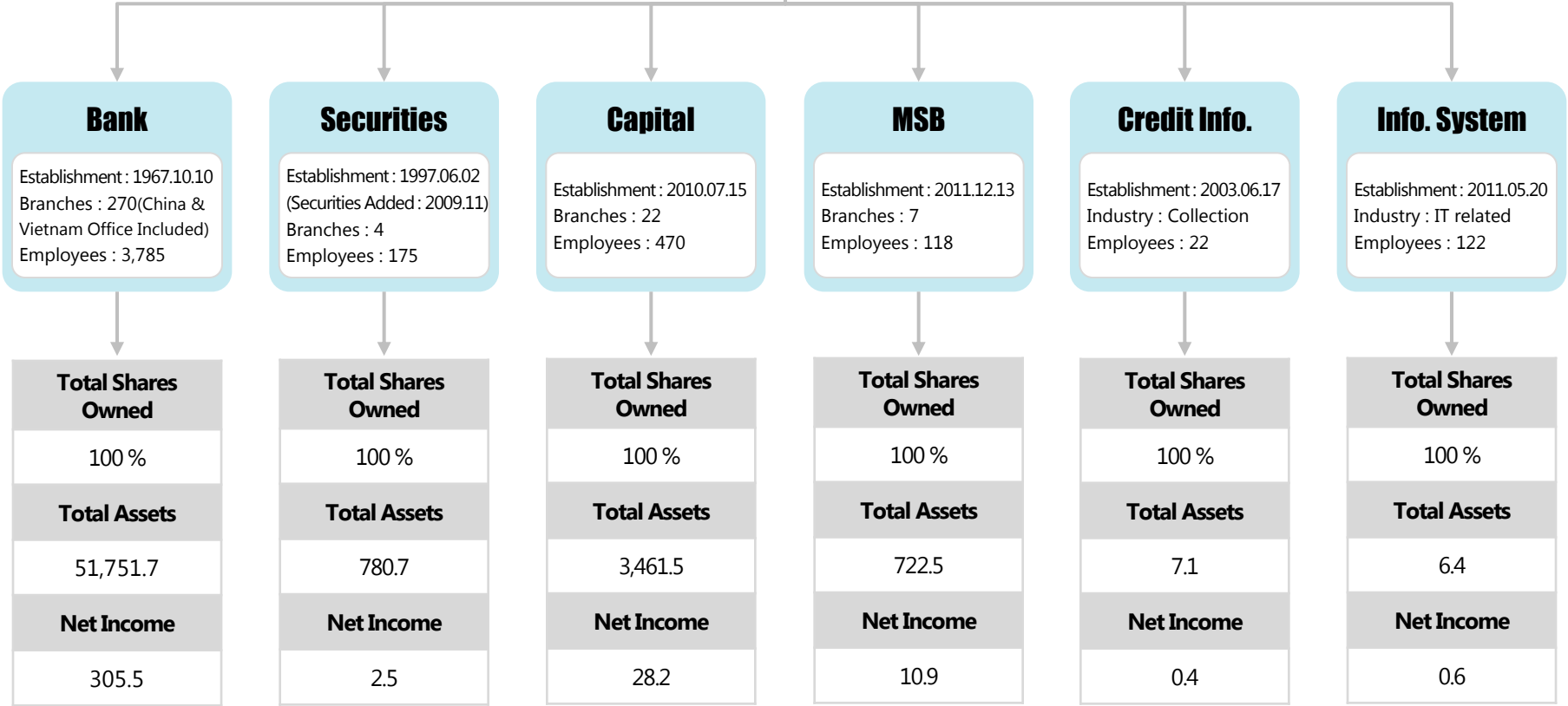
2) Calculated without deducting 'Reserve' from Net Income

5. Group Structure

(Accumulated, %, KRW bn)

BS Financial Group

Establishment : 2011.03.15
Total Assets : 56,815.8
Net Income : 317.3
Employees : 4,753



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

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1. Earnings Highlights

Growth

- ❖ **Total Credits : up by 2.6% (845.7 KRW bn) QoQ**
 - KRW Loans up by 2.5% (767.2 KRW bn) QoQ
- ❖ **Total Deposits : up by 5.1% (1,869.4 KRW bn) QoQ**
 - KRW Deposits up by 5.1% (1,601.2 KRW bn) QoQ
- ❖ **LDR : 95.96%, down by 1.41%p QoQ**

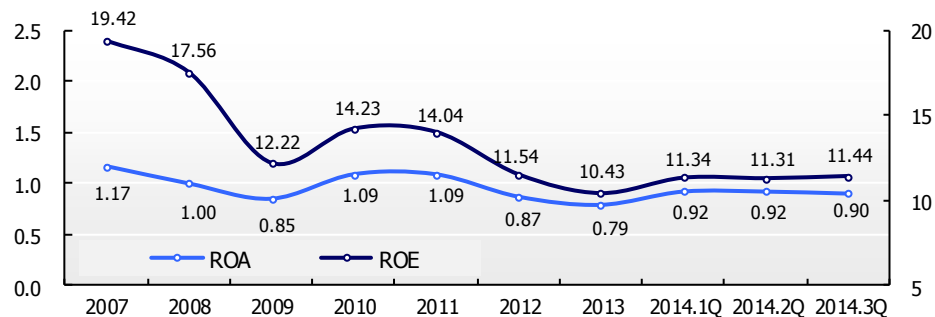
Asset Quality

- ❖ **S&B Loan Ratio : 1.18%, down by 0.08%p QoQ**
- ❖ **Delinquency Ratio : 0.57%, up by 0.03%p QoQ**
- ❖ **Real Estate PF Delinquency Ratio : 0%**
- ❖ **Real Estate SBL Ratio : 4.68%**

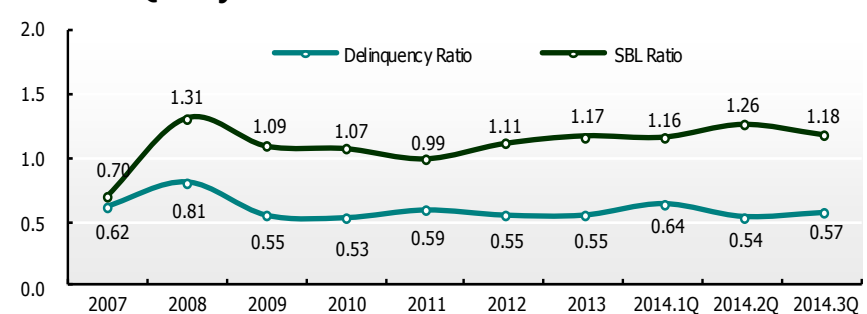
Profitability

- ❖ **Top Line**
 - ▶ **3Q Net Interest Income at 276.8 KRW bn, up by 2.0% QoQ, up by 8.9% YoY**
 - ▶ **3Q NIM 2.45%, down by 0.05%p QoQ, down by 0.01%p YoY**
- ❖ **Bottom Line**
 - ▶ **Annualized Credit Cost : 0.41%, down by 0.05%p QoQ, up by 0.08%p YoY**
 - ▶ **Annualized Cost Income Ratio : 41.40%, down by 0.49%p QoQ, down by 1.69%p YoY**
 - ▶ **3Q Net Income : 112.8 KRW bn, up by 19.6% QoQ, up by 20.0% YoY**
 - ▶ **2014 3Q Accumulated Net Income : 305.5 KRW bn, up by 11.3% YoY**

ROA / ROE



Asset Quality



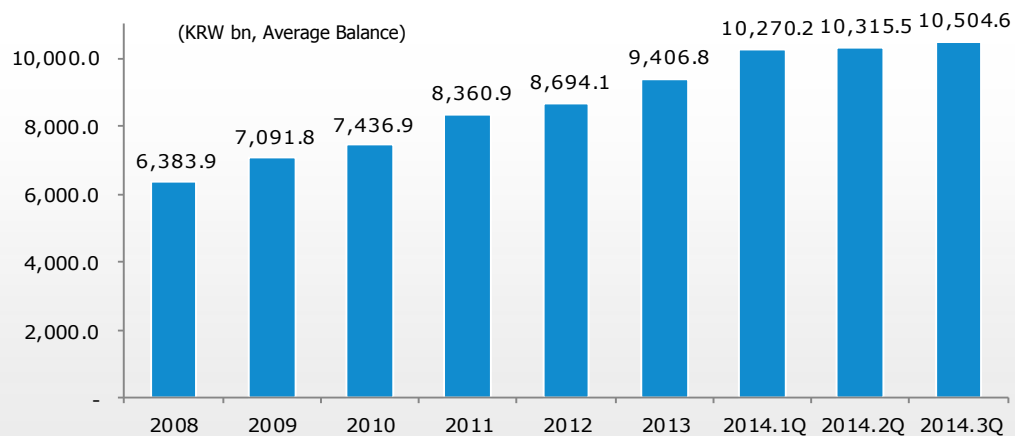
2. Assets & Deposits¹⁾

(KRW bn, %, Balance)	2014			2013			QoQ	YTD	
	3Q	2Q	1Q	4Q	3Q	2Q			1Q
Total Assets	51,751.7	49,133.9	48,156.8	47,095.1	46,314.9	45,218.6	44,640.6	5.3	9.9
Bank Account	46,066.6	43,985.4	43,008.0	42,593.2	42,282.9	41,620.8	41,155.7	4.7	8.2
Trust Account	5,685.1	5,148.5	5,148.8	4,501.9	4,032.0	3,597.8	3,484.9	10.4	26.3
Total Deposits	38,630.8	36,761.4	35,463.8	34,869.9	34,413.7	33,770.5	32,923.0	5.1	10.8
Bank Account	35,144.6	33,357.8	32,081.3	31,653.2	31,317.9	30,768.5	30,141.8	5.4	11.0
Won Deposits	33,069.3	31,468.1	30,280.2	29,802.5	29,118.6	28,623.7	27,633.5	5.1	11.0
Demand	3,162.2	2,405.6	2,393.3	2,251.7	2,201.3	2,295.1	2,158.8	31.5	40.4
Savings & Time	29,889.5	29,045.0	27,867.3	27,529.8	26,894.9	26,303.9	25,449.1	2.9	8.6
Installment	17.6	17.5	19.6	21.0	22.4	24.7	25.6	0.6	△16.2
CD	103.2	108.3	84.2	66.1	125.8	146.1	115.0	△4.7	56.1
Trust Account	3,486.2	3,403.6	3,382.5	3,216.7	3,095.8	3,002.0	2,781.2	2.4	8.4
Total Credits	33,668.6	32,822.9	31,744.5	30,505.9	30,667.4	30,184.6	29,412.3	2.6	10.4
Total Loans	32,641.8	31,775.6	30,850.6	29,665.9	29,716.8	29,219.8	28,525.3	2.7	10.0
KRW Loans	31,452.4	30,685.2	29,762.6	28,538.7	28,537.4	27,923.1	27,140.5	2.5	10.2
SMEs	19,887.7	19,478.4	18,892.0	18,118.2	18,191.2	17,780.6	17,354.2	2.1	9.8
Households	7,447.8	7,125.0	6,807.1	6,827.2	6,872.4	6,821.5	6,614.2	4.5	9.1
Guarantees	1,026.8	1,047.3	893.9	840.0	950.6	964.8	887.0	△2.0	22.2
Total Securities	8,612.1	8,747.0	8,798.1	8,735.3	8,423.6	8,313.5	8,344.8	△1.5	△1.4
Bank Account	7,040.5	7,152.9	7,167.5	7,158.5	6,897.3	6,889.0	7,000.8	△1.6	△1.6
Trust Account	1,571.6	1,594.1	1,630.6	1,576.8	1,526.3	1,424.5	1,344.0	△1.4	△0.3
Shareholders' Equity	3,385.0	3,666.1	3,571.0	3,472.4	3,269.6	3,172.3	3,099.3	△7.7	△2.5

1) Based on the Bank's Unconsolidated Financial Statements

3. Low-Cost Deposits

□ Growth Records



□ Funding Costs

(%, Accumulated)	3Q14	2Q14	1Q14	4Q13
Demand Deposits	0.20	0.21	0.22	0.25
Savings Deposits	0.14	0.14	0.14	0.14
Corporate Savings Deposits	1.38	1.42	1.44	1.51
Total	0.54	0.56	0.58	0.59

(KRW bn, %, %p, Average Balance)	2014			2013			QoQ	YTD	
	3Q	2Q	1Q	4Q	3Q	2Q			1Q
Low-Cost Deposits (A)	10,504.6	10,315.5	10,270.2	9,406.8	9,359.6	9,362.2	9,260.2	1.8	11.7
Demand Deposits	2,423.9	2,252.8	2,204.0	2,082.2	2,073.6	2,064.4	2,030.8	7.6	16.4
Savings Deposits	4,818.5	4,757.7	4,714.8	4,372.1	4,313.3	4,260.1	4,190.6	1.3	10.2
Corporate Savings Deposits	3,262.2	3,305.0	3,351.4	2,952.5	2,972.7	3,037.7	3,038.8	△1.3	10.5
Deposits in KRW (B)	31,111.8	30,520.4	30,052.2	28,461.4	28,145.8	27,750.3	27,255.9	1.9	9.3
Total Deposits (Bank Account) (C)	32,948.2	32,329.3	31,823.0	30,764.3	30,507.1	30,233.7	29,965.3	1.9	7.1
Total Deposits (Bank + Trust Account)(D)	36,358.2	35,695.4	35,134.4	33,729.8	33,411.1	33,050.6	32,648.3	1.9	7.8
Low-Cost Deposits/Won Deposits(A/B)	33.76	33.80	34.17	33.05	33.25	33.74	33.97	△0.03	0.71
Low-Cost Deposits/Total Deposits (A/C)	31.88	31.91	32.27	30.58	30.68	30.97	30.90	△0.03	1.30
Low-Cost Deposits/Total Deposits(A/D)	28.89	28.90	29.23	27.89	28.01	28.33	28.36	△0.01	1.00

4. Earning Results

(KRW bn, %, %p)	2014				2013					14.3Q vs 14.2Q	14.9 vs 13.9	
	2014.9	3Q	2Q	1Q	4Q	2013.9	3Q	2Q	1Q			
Net Interest Income	815.2	276.8	271.3	267.1	1,001.9	259.7	7,422.2	254.1	250.4	237.7	2.0	9.8
Net Fee Income	64.1	21.6	19.5	23.0	65.2	17.1	48.1	16.2	13.7	18.2	10.8	33.3
Fees from Trust Account	12.1	4.2	4.2	3.7	11.0	3.0	8.0	2.9	2.7	2.4	0.0	51.3
Others	△26.2	△5.7	△9.0	△11.5	△41.7	△19.1	△22.6	△4.7	△15.1	△2.8	-	-
Provision Expense(-)	104.6	27.8	36.7	40.1	135.5	58.6	76.9	28.3	19.9	28.7	△24.3	36.0
SG&A(-)	358.1	120.2	124.2	113.7	489.8	155.7	334.1	111.4	114.0	108.7	△3.2	7.2
Net Operating Income	402.5	148.9	125.1	128.5	411.1	46.4	364.7	128.8	117.8	118.1	19.0	10.4
Non-Operating Income	△9.5	△4.6	△3.9	△1.0	△5.1	2.3	△7.4	△5.3	△2.6	0.5	-	-
Earnings Before Income Taxes	393.0	144.3	121.2	127.5	406.0	48.7	357.3	123.5	115.2	118.6	19.1	10.0
Income Tax Expenses(-)	87.5	31.5	26.9	29.1	87.4	4.6	82.8	29.5	26.0	27.3	17.1	5.7
Net Income	305.5	112.8	94.3	98.4	318.6	44.1	274.5	94.0	89.2	91.3	19.6	11.3
ROA	0.90	0.92	0.92			0.79		0.90	0.84	0.89	△0.02	0.00
ROE	11.44	11.31	11.34			10.43		11.92	11.21	11.90	0.13	△0.48

5. Net Interest Income

	2014				2013						14.3Q vs 14.2Q	14.9 vs 13.9
	2014.9	3Q	2Q	1Q	4Q	2013.9	3Q	2Q	1Q			
(KRW bn, %)												
Net Interest Income	815.2	276.8	271.3	267.1	1,001.9	259.7	742.2	254.1	250.4	237.7	2.0	9.8
Interest Revenues	1,400.7	474.2	467.1	459.4	1,842.8	463.3	1,379.5	462.6	459.5	457.4	1.5	1.5
Interest on Loans	1,199.6	408.9	400.6	390.1	1,565.3	395.2	1,170.1	395.4	391.5	383.2	2.1	2.5
Interest on Securities	189.0	61.9	63.4	63.7	260.9	64.6	196.3	63.7	64.1	68.5	△2.4	△3.7
Others	12.1	3.4	3.1	5.6	16.6	3.5	13.1	3.5	3.9	5.7	9.7	△7.6
Interest Expenses	585.5	197.4	195.8	192.3	840.9	203.6	637.3	208.5	209.1	219.7	0.8	△8.1
Interest on Deposits	467.8	159.2	155.9	152.7	645.1	156.8	488.3	160.9	160.0	167.4	2.1	△4.2
Interest on Debentures	55.5	18.6	18.2	18.7	108.1	26.0	82.1	26.2	26.9	29.0	2.2	△32.4
Others	62.2	19.6	21.7	20.9	87.7	20.8	66.9	21.4	22.2	23.3	△9.7	△7.0

6. NIM & NIS

	2014			2013				QoQ	YTD
	3Q	2Q	1Q	4Q	3Q	2Q	1Q		
(KRW bn, %, %p)									
NIM(Quarterly)	2.45	2.50	2.55	2.46	2.46	2.47	2.45	△0.05	△0.01
NIS	2.73	2.79	2.86	2.80	2.83	2.87	2.86	△0.06	△0.07
Interest Rate on KRW Loans	4.80	4.93	5.06	5.05	5.15	5.28	5.44	△0.13	△0.25
Households	4.17	4.29	4.42	4.50	4.61	4.80	5.02	△0.12	△0.33
Corporate	4.70	4.78	4.87	4.90	4.94	5.06	5.20	△0.08	△0.20
Interest Rate paid on KRW Deposits	2.07	2.14	2.20	2.25	2.32	2.41	2.58	△0.07	△0.18
Average Interest Earning Assets	40,119.9	39,070.6	38,031.5	37,623.0	36,940.8	36,207.0	35,370.2	2.7	6.6
NIM(Accumulated)	2.50	2.52	2.55	2.46	2.46	2.46	2.45	△0.02	0.04
NIS	2.79	2.82	2.86	2.83	2.85	2.86	2.86	△0.03	△0.04
Interest Rate on KRW Loans	4.93	4.99	5.06	5.22	5.28	5.36	5.44	△0.06	△0.29
Households	4.29	4.35	4.42	4.73	4.80	4.91	5.02	△0.06	△0.44
Corporate	4.78	4.83	4.87	5.02	5.06	5.13	5.20	△0.05	△0.24
Interest Rate paid on KRW Deposits	2.14	2.17	2.20	2.39	2.43	2.50	2.58	△0.03	△0.25
Average Interest Earning Assets	39,081.6	38,553.9	38,031.5	36,542.5	36,178.4	35,790.9	35,370.2	1.4	6.9

Note. Table on the top is based on quarterly numbers

Table on the bottom is based on accumulated numbers

7. Noninterest Income

(KRW bn, %)	2014				2013						14.3Q vs 14.2Q	14.9 vs 13.9
	2014.9	3Q	2Q	1Q	4Q	2013.9	3Q	2Q	1Q			
Noninterest Income	50.0	20.1	14.7	15.2	34.5	1.0	33.5	14.4	1.3	17.8	36.7	49.3
Noninterest Revenues	784.0	244.2	259.4	280.4	917.6	192.6	725.0	214.3	254.9	255.8	△5.9	8.1
Fee Income	109.6	36.6	35.8	37.2	122.1	31.3	90.8	30.4	29.8	30.6	2.2	20.7
Fees from Trust Acct.	12.1	4.2	4.2	3.7	11.0	3.0	8.0	2.9	2.7	2.4	0.0	51.3
Others ¹⁾	662.3	203.4	219.4	239.5	784.5	158.3	626.2	181.0	222.4	222.8	△7.3	5.8
Noninterest Expenses	734.0	224.1	244.7	265.2	883.1	191.6	691.5	199.9	253.6	238.0	△8.4	6.2
Commissions Paid	45.5	15.0	16.3	14.2	56.9	14.2	42.7	14.2	16.1	12.4	△7.4	6.8
Trust Acct. Losses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	-
Others ²⁾	688.5	209.1	228.4	251.0	826.2	177.4	648.8	185.7	237.5	225.6	△8.5	6.1

1) Gains on Securities (13.2), Gain on FX Trading and Derivatives (190.2)

2) Losses on Securities (1.2), Losses on FX Trading and Derivatives (181.5), Contribution to Guarantee Funds (15.5), Deposit Insurance Fees (10.9)

8. Provisioning

□ Provision Expense

(KRW bn, %)	2014				2013					
	2014.9	3Q	2Q	1Q	4Q	2013.9	3Q	2Q	1Q	
Corporate	108.4	30.3	43.3	34.8	119.0	47.8	71.2	28.8	18.0	24.4
Household	1.3	△1.6	1.7	1.2	2.0	△0.3	2.3	0.6	0.0	1.7
Credit Card	6.0	1.3	2.0	2.7	7.2	1.6	5.6	1.8	1.7	2.1
Others	△11.1	△2.2	△10.3	1.4	7.3	9.5	△2.2	△2.9	0.2	0.5
Trust Account	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total (A)	104.6	27.8	36.7	40.1	135.5	58.6	76.9	28.3	19.9	28.7
Total Credit (B)	34,244.6	34,244.6	33,464.6	32,419.8	31,050.7	31,050.7	31,218.2	31,218.2	30,762.6	29,993.5
¹⁾ Credit Cost (A/B)	0.41	0.32	0.44	0.50	0.44	0.75	0.33	0.36	0.26	0.39

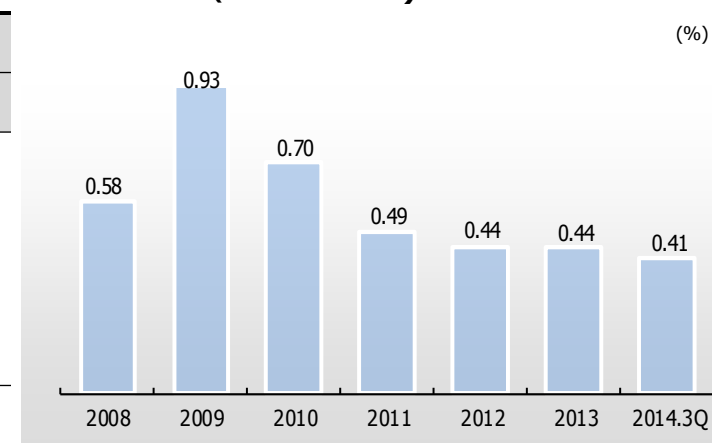
Note 1). Accumulated

□ Provision Balance¹⁾

(KRW bn)	2014			2013			
	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Corporate	343.4	373.9	344.3	326.2	324.5	309.4	300.4
Household	16.7	19.6	19.0	18.6	19.0	18.7	19.5
Credit Card	11.6	12.2	11.6	10.3	11.2	11.3	10.6
Trust	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	371.7	405.7	374.9	355.1	354.7	339.4	330.5

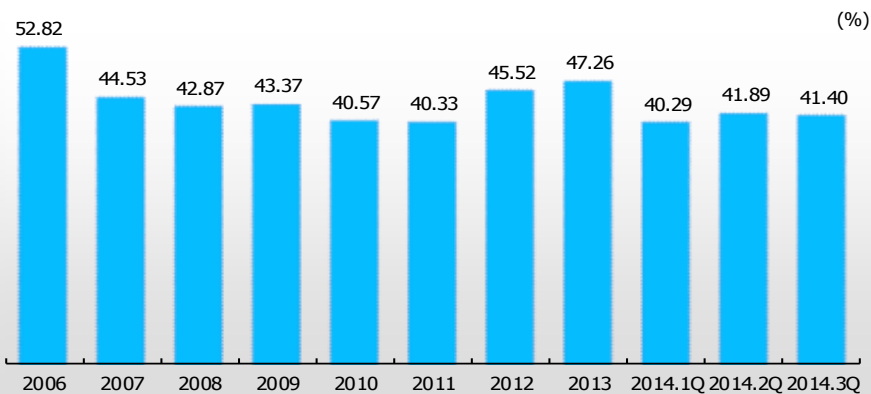
Note 1). Unused Credit Line Provisions of 13.0 and Other Provisions of 8.5 not included

□ Credit Cost(Accumulated)



9. SG&A

□ CIR(Accumulated) Records



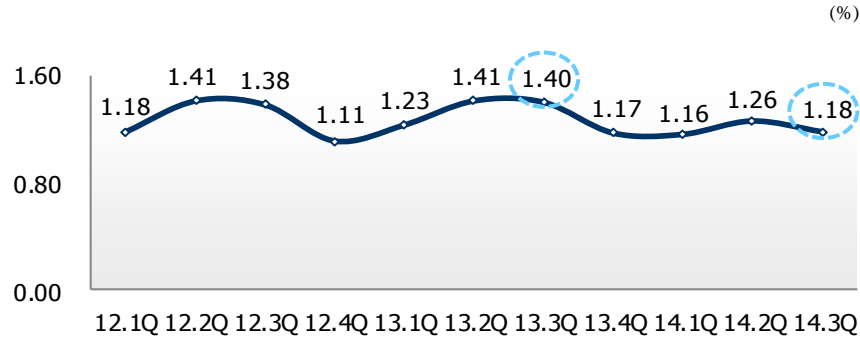
□ Summary

- 3Q14 SG&A at 120.2 KRW bn, down by 3.2% QoQ, up by 7.9% YoY
- Accumulated CIR(41.40%) down by 0.49%p QoQ, down by 1.69%p YoY

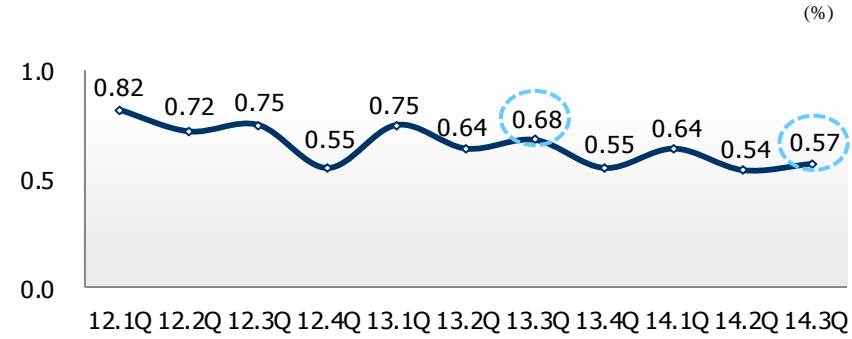
(KRW bn, %, %p)	2014				2013						14.3Q vs 14.2Q	14.9 vs 13.9
	2014.9	3Q	2Q	1Q	4Q	2013.9	3Q	2Q	1Q			
Total SG&A	358.1	120.2	124.2	113.7	489.8	155.7	334.1	111.4	114.0	108.7	△3.2	7.2
Salaries and other expenses	288.9	96.5	101.3	91.1	412.6	129.0	283.6	96.8	99.1	87.7	△4.7	1.9
Depreciation	42.5	14.2	14.2	14.1	33.0	6.9	26.1	6.3	6.9	12.9	0.0	62.8
Taxes and dues	10.4	4.1	3.2	3.1	13.8	3.7	10.1	3.6	3.2	3.3	28.1	3.0
Retirement Allowance	16.3	5.4	5.5	5.4	19.1	4.8	14.3	4.7	4.8	4.8	△1.8	14.0
Honorary Retirement	0.0	0.0	0.0	0.0	11.3	11.3	0.0	0.0	0.0	0.0	-	-

10. Asset Quality

□ SBL(NPL) Ratio



□ Delinquency Ratio



(KRW bn, %, %p)	2014			2013			QoQ	YTD	
	3Q	2Q	1Q	4Q	3Q	2Q			1Q
Total Loans	34,244.6	33,464.6	32,419.8	31,050.7	31,218.2	30,762.6	29,993.5	2.3	10.3
Normal	33,486.8	32,764.3	31,789.4	30,345.2	30,382.3	29,966.8	29,194.4	2.2	10.4
Precautionary	354.4	277.0	252.7	342.5	397.9	360.9	430.0	27.9	3.5
Substandard	271.9	260.2	219.8	222.3	366.9	366.7	299.6	4.5	22.3
Doubtful	91.3	115.4	112.0	104.8	42.7	42.7	43.0	△20.9	△12.9
Expected Loss	40.2	47.7	45.9	35.9	28.4	25.5	26.5	△15.7	12.0
SBL(Substandard & Below Loans)	403.4	423.3	377.7	363.0	438.0	434.9	369.1	△4.7	11.1
(SBL Ratio (%))	(1.18)	(1.26)	(1.16)	(1.17)	(1.40)	(1.41)	(1.23)	△0.08	0.01
(SBL Coverage Ratio)	(118.32)	(117.97)	(125.95)	(125.14)	(104.41)	(103.97)	(119.27)	0.35	△6.82
Loan Amount	33,217.9	32,417.3	31,525.9	30,210.6	30,267.6	29,797.8	29,106.5	2.5	10.0
Delinquent Amount	187.9	176.2	203.3	166.1	206.7	191.0	217.8	6.6	13.1
Delinquency Ratio	0.57	0.54	0.64	0.55	0.68	0.64	0.75	0.03	0.02

11. Capital Adequacy

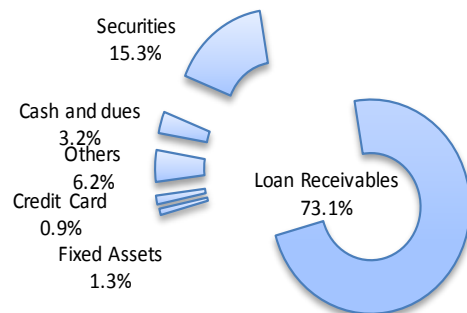
	2014			2013			
	3Q	2Q	1Q	4Q	3Q	2Q	1Q
(KRW bn, %, Basel III)							
Total Risk Adjusted Capital	4,391.4	4,586.5	4,473.5	4,456.1	4,549.4	4,284.2	4,225.6
Tier I Capital	3,194.7	3,488.5	3,383.1	3,281.2	3,285.0	3,170.7	3,119.7
(Core Tier I Capital)	(3,094.9)	(3,388.7)	(3,283.2)	(3,181.2)	(3,078.0)	(2,963.7)	(2,889.7)
Tier II Capital	1,196.7	1,098.0	1,090.4	1,174.9	1,264.4	1,113.5	1,105.9
Total Risk Weighted Assets	33,191.7	32,547.5	31,845.5	30,492.7	30,251.7	30,211.9	29,591.7
Credit Risk	31,061.1	30,394.2	29,743.4	28,442.8	28,195.8	28,112.6	27,518.6
Market Risk	151.8	193.4	133.0	92.9	99.4	141.5	120.1
Operational Risk	1,978.8	1,959.9	1,969.1	1,957.0	1,956.5	1,957.8	1,956.0
BIS Capital Ratio	13.23	14.09	14.05	14.61	15.04	14.18	14.28
Tier I	9.63	10.72	10.62	10.76	10.86	10.49	10.54
(Core Tier I)	(9.32)	(10.41)	(10.31)	(10.43)	(10.17)	(9.81)	(9.77)

III. Appendix (Bank)

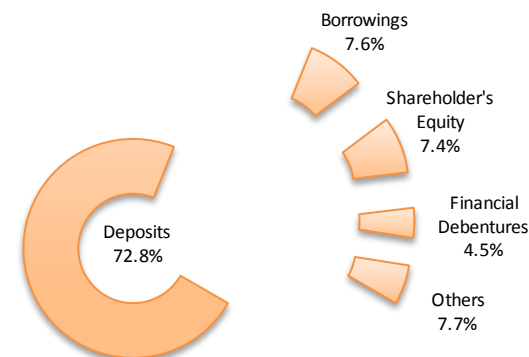
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1. B/S Summary

□ Lending



□ Funding



	2014			2013			QoQ	YTD	
	3Q	2Q	1Q	4Q	3Q	2Q			1Q
(KRW bn, %, Balance)									
Assets	46,066.6	43,985.4	43,008.0	42,593.2	42,282.9	41,620.8	41,155.7	4.8	8.2
Cash and Dues	1,452.6	1,451.6	1,706.5	1,741.1	1,483.3	1,619.3	1,417.1	0.1	△16.6
Securities	7,040.5	7,152.9	7,167.5	7,158.5	6,897.3	6,889.0	7,000.8	△1.6	△1.6
Loans	33,692.7	32,245.0	31,008.2	30,207.3	30,241.4	29,438.6	28,672.9	4.7	11.5
Credit Card	398.2	425.6	424.6	391.9	387.7	394.3	384.2	△6.5	1.6
Fixed Assets	603.5	583.7	567.8	557.0	483.6	466.1	450.6	3.5	8.3
Other Assets	2,879.1	2,126.6	2,133.4	2,537.4	2,789.6	2,813.5	3,230.1	35.3	13.5
Liability & Shareholder's Equity	46,066.6	43,985.4	43,008.0	42,593.2	42,282.9	41,620.8	41,155.7	4.8	8.2
Deposits	33,555.4	32,001.8	30,744.5	30,303.8	29,639.6	29,066.1	28,031.5	5.1	10.7
Borrowings	3,497.6	3,811.1	4,250.3	3,877.6	3,697.4	3,613.2	3,858.9	△7.4	△9.8
Financial Debentures	2,066.9	1,939.2	1,841.3	2,144.1	2,453.8	2,396.2	2,585.8	6.9	△3.6
Other Liabilities	3,561.7	2,567.2	2,600.9	2,795.3	3,222.5	3,373.0	3,580.2	38.2	27.4
Shareholder's Equity	3,385.0	3,666.1	3,571.0	3,472.4	3,269.6	3,172.3	3,099.3	△7.7	△2.5

2. I/S Summary

(KRW bn, %)	2014				2013						14.3Q vs 14.2Q	14.9 vs 13.9
	2014.9	3Q	2Q	1Q	4Q	2013.9	3Q	2Q	1Q			
1. Operating Revenues	2,197.0	729.6	726.9	740.5	2,763.6	655.2	2,108.4	678.4	715.6	714.4	0.4	4.2
Interest Revenue	1,400.7	474.2	467.1	459.4	1,842.8	463.3	1,379.5	462.6	459.5	457.4	1.5	1.5
Fee & Commission Revenue	109.6	36.6	35.8	37.2	122.1	31.3	90.8	30.4	29.8	30.6	2.2	20.7
Trust Account	12.1	4.2	4.2	3.7	11.0	3.0	8.0	2.9	2.7	2.4	0.0	51.3
Others	674.6	214.6	219.8	240.2	787.7	157.6	630.1	182.5	223.6	224.0	△2.4	7.1
2. Operating Expenses	1,794.5	580.7	601.8	612.0	2,352.5	608.8	1,743.7	549.6	597.8	596.3	△3.5	2.9
Interest Expense	585.5	197.4	195.8	192.3	840.9	203.6	6,37.3	208.5	209.1	219.7	0.8	△8.1
Fee & Commission Expense	45.5	15.0	16.3	14.2	56.9	14.2	42.7	14.2	16.1	12.4	△8.0	6.6
Trust Account	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	-
Others	700.8	220.3	228.8	251.7	829.4	176.7	652.7	187.2	238.7	226.8	△3.7	7.4
SG&A	358.1	120.2	124.2	113.7	489.8	155.7	334.1	111.4	114.0	108.7	△3.2	7.2
Provision Expense	104.6	27.8	36.7	40.1	135.5	58.6	76.9	28.3	19.9	28.7	△24.3	36.0
3. Operating Income	402.5	148.9	125.1	128.5	411.1	46.4	364.7	128.8	117.8	118.1	19.0	10.4
4. Non-Operating Income	△9.5	△4.6	△3.9	△1.0	△5.1	2.3	△7.4	△5.3	△2.6	0.5	-	-
5. Earnings Before Income Taxes	393.0	144.3	121.2	127.5	406.0	48.7	357.3	123.5	115.2	118.6	19.1	10.0
6. Income Taxes	87.5	31.5	26.9	29.1	87.4	4.6	82.8	29.5	26.0	27.3	17.1	5.7
7. Net Income	305.5	112.8	94.3	98.4	318.6	44.1	274.5	94.0	89.2	91.3	19.6	11.3

3. PPOP

	2014				2013						14.3Q vs 14.2Q	14.9 vs 13.9
	2014.9	3Q	2Q	1Q	4Q	2013.9	3Q	2Q	1Q			
(KRW bn, %)												
PPOP	513.9	177.5	163.4	173.0	560.6	112.1	448.5	156.5	139.9	152.1	8.6	14.6
Provision Expenses	120.9	33.2	42.2	45.5	154.6	63.4	91.2	33.0	24.7	33.5	△21.3	32.6
Loans	114.9	30.0	46.4	38.5	129.9	49.1	80.8	31.8	20.0	29.0	△35.3	42.2
Payment Guarantees	0.8	0.0	0.7	0.1	△1.7	0.0	△1.7	△0.6	△0.3	△0.8	△100.0	-
Retirement Allowance	16.3	5.4	5.5	5.4	19.1	4.8	14.3	4.7	4.8	4.8	△1.8	14.0
Others	△ 11.1	△ 2.2	△10.4	1.5	7.3	9.5	△2.2	△2.9	0.2	0.5	-	-
Income Taxes	87.5	31.5	26.9	29.1	87.4	4.6	82.8	29.5	26.0	27.3	17.1	5.7
Net Income	305.5	112.8	94.3	98.4	318.6	44.1	274.5	94.0	89.2	91.3	19.6	11.3

4. Securities

(KRW bn, %, Balance)	3Q 2014					2Q 2014		3Q 2013	
	Total	Trading Securities	Investment Securities			QoQ	YoY		
			Total	A.F.S. ¹⁾	H.T.M. ²⁾				
KRW Bonds	6,426.3	50.0	6,376.3	2,085.4	4,290.9	6,512.1	△1.3	6,301.0	2.0
Government Bonds	1,505.2	19.7	1,485.5	344.0	1,141.5	1,576.8	△4.5	1,269.6	18.6
Financial Debentures	411.4	0.0	411.4	241.2	170.2	400.4	2.7	461.1	△10.8
Municipal Bonds	1,282.3	0.0	1,282.3	9.7	1,272.6	1,230.1	4.2	1,208.9	6.1
Govn't Corporate Bonds	2,787.6	30.3	2,757.3	1,104.0	1,653.3	2,845.5	△2.0	2,827.1	△1.4
Corporate Bonds	439.8	0.0	439.8	36.5	53.3	459.3	△4.2	534.3	△17.7
Foreign Bonds	16.6	0.0	16.6	16.6	0.0	16.2	2.5	49.8	△66.7
Stock	270.3	6.1	264.2	264.2	0.0	294.8	△8.3	277.0	△2.4
Mutual Funds	327.3	6.1	321.2	321.2	0.0	329.8	△0.8	269.5	21.4
Bonds	120.5	0.0	120.5	120.5	0.0	120.2	0.2	50.0	141.0
Stocks	0.0	0.0	0.0	0.0	0.0	0.0	-	45.3	-
MMF	6.1	6.1	0.0	0.0	0.0	8.6	△29.1	8.1	△24.7
Others	200.7	0.0	200.7	200.7	0.0	201.0	△0.1	166.1	20.8
Others	0.0	0.0	0.0	0.0	0.0	0.0	-	0.0	-
Total	7,040.5	62.2	6,978.3	2,687.4	4,290.9	7,152.9	△1.6	6,897.3	2.1

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

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

5. Deposits / Loans Breakdown

☐ Deposits

(KRW bn, %, Balance)	2014			2013			QoQ	YTD	
	3Q	2Q	1Q	4Q	3Q	2Q			1Q
KRW Deposits	33,069.3	31,468.1	30,280.2	29,802.5	29,118.6	28,623.7	27,633.5	5.1	11.0
Demand	3,162.2	2,405.6	2,393.3	2,251.7	2,201.3	2,295.1	2,158.8	31.4	40.4
Savings	29,889.5	29,045.0	27,867.3	27,529.8	26,894.9	26,303.9	25,449.1	2.9	8.6
Installment	17.6	17.5	19.6	21.0	22.4	24.7	25.6	0.9	△15.8
CD	103.2	108.3	84.2	66.1	125.8	146.1	115.0	△4.7	56.0
Bills Sold	30.4	25.2	41.1	43.7	48.7	52.4	54.9	20.8	△30.5
R P	242.7	257.1	296.6	211.7	215.7	237.1	429.3	△5.6	14.6
Financial Debenture	1,699.0	1,499.2	1,379.2	1,529.2	1,809.1	1,709.2	1,909.1	13.3	11.1
Trust Account	3,486.2	3,403.5	3,382.5	3,216.7	3,095.8	3,002.0	2,781.2	2.4	8.4
Total Deposits	38,630.8	36,761.4	35,463.8	34,869.9	34,413.7	33,770.5	32,923.0	5.1	10.8

☐ Loans

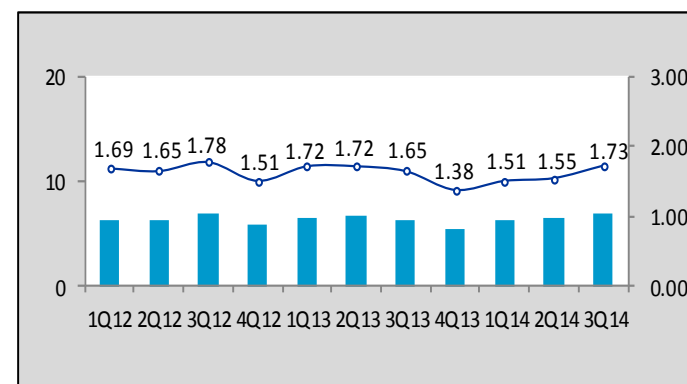
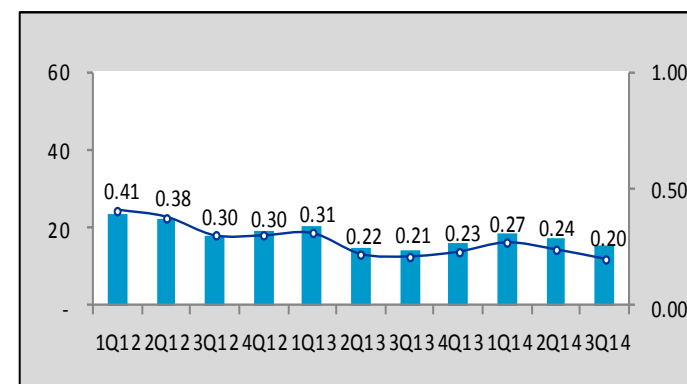
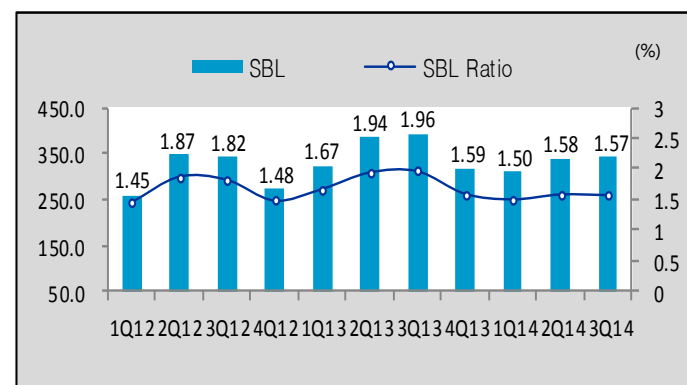
(KRW bn, %, Balance)	2014			2013			QoQ	YTD	
	3Q	2Q	1Q	4Q	3Q	2Q			1Q
KRW Loans	31,452.4	30,685.2	29,762.6	28,538.7	28,537.4	27,923.1	27,140.5	2.5	10.2
Corporate	22,614.9	22,186.8	21,594.5	20,473.3	20,599.4	20,036.4	19,468.4	1.9	10.5
(SME)	19,887.7	19,478.4	18,892.0	18,118.2	18,191.2	17,780.6	17,354.2	2.1	9.8
(Large Corps)	2,727.2	2,708.4	2,702.5	2,355.1	2,408.2	2,255.8	2,114.2	0.7	15.8
Household	7,447.8	7,125.0	6,807.1	6,827.2	6,872.4	6,821.5	6,614.2	4.5	9.1
Public	1,389.7	1,373.4	1,361.0	1,238.2	1,065.6	1,065.2	1,057.9	1.2	12.2
Foreign Currency Loans	583.0	572.3	585.6	569.2	637.9	716.7	732.7	1.9	2.4
Trust Account	14.1	14.2	13.9	15.4	15.5	17.4	18.8	△0.7	△8.4
Others	1,619.1	1,551.2	1,382.4	1,382.6	1,476.6	1,527.4	1,520.3	4.4	17.1
Total Loans	33,668.6	32,822.9	31,744.5	30,505.9	30,667.4	30,184.6	29,412.3	2.6	10.4

6. Corporate Loan Portfolio

(KRW bn, %, Balance)	3Q14				2Q14		4Q13	
	Amount	Ratio	QoQ	YTD	Amount	Ratio	Amount	Ratio
Manufacturing Sectors	9,672.5	40.3	1.3	8.9	9,550.3	40.6	8,884.1	40.9
Steel Metal Products	2,866.4	11.9	2.8	9.8	2,788.1	11.8	2,610.8	12.0
Automobile Parts	2,171.4	9.0	△0.9	10.8	2,190.7	9.3	1,960.1	9.0
Machinery	1,359.7	5.7	4.2	13.8	1,304.5	5.5	1,195.3	5.5
Petroleum, Rubber, etc.	1,065.9	4.4	△0.8	8.5	1,074.4	4.6	982.6	4.5
Fabric	227.6	0.9	6.5	10.7	213.8	0.9	205.6	0.9
Garment & Shoes	267.0	1.1	6.9	9.0	249.7	1.1	245.0	1.1
Kitchen Units	268.9	1.1	7.7	6.2	249.7	1.1	253.2	1.2
Electronics	644.6	2.7	△3.1	2.1	664.9	2.8	631.1	2.9
Paper, Paper Mills	107.9	0.4	△0.4	15.2	108.3	0.5	93.7	0.4
Others	693.1	2.9	△1.9	△1.9	706.2	3.0	706.7	3.4
Non-Manufacturing	14,332.1	59.7	2.3	11.7	14,009.9	59.4	12,827.4	59.1
Wholesale & Retail	2,346.8	9.8	1.2	5.4	2,319.7	9.8	2,226.9	10.3
Public	559.2	2.3	△3.6	6.3	579.9	2.5	526.0	2.4
Construction & Engineering	2,165.8	9.0	2.4	17.7	2,114.5	9.0	1,839.7	8.5
Real Estate & Lease	3,933.3	16.4	4.2	15.6	3,775.6	16.0	3,401.7	15.7
Insurance & Financing	533.6	2.2	4.7	1.7	509.5	2.2	524.5	2.4
Transportation	1,395.1	5.8	1.4	4.7	1,375.6	5.8	1,332.5	6.1
Hotel & Food	715.9	3.0	3.5	27.2	691.9	2.9	562.9	2.6
Others	2,682.4	11.2	1.5	11.2	2,643.2	11.2	2,413.2	11.1
Total	24,004.6	100.0	1.9	10.6	23,560.2	100.0	21,711.5	100.0

7. Asset Quality

		2014			2013			
		3Q	2Q	1Q	4Q	3Q	2Q	1Q
(KRW bn)								
SME	Normal	21,069.7	21,285.1	20,178.8	19,212.9	19,277.0	19,103.3	18,613.9
	Precautionary	310.1	232.5	215.2	300.0	344.6	311.8	377.0
	Substandard	239.5	225.7	199.1	207.3	346.5	345.7	280.4
	Doubtful	71.6	76.1	82.4	75.6	22.8	23.3	20.4
	Expected Loss	31.0	34.2	29.7	32.3	22.7	15.9	22.2
	Total	21,721.9	21,285.1	20,705.2	19,828.1	20,013.6	19,800.0	19,313.9
Household	Normal	7,427.0	7,099.4	6,783.8	6,802.8	6,844.4	6,798.3	6,587.3
	Precautionary	28.9	29.2	28.5	33.9	39.6	36.4	36.0
	Substandard	8.7	10.8	12.2	10.5	9.3	9.5	14.4
	Doubtful	4.1	4.1	4.3	4.1	3.7	3.7	4.4
	Expected Loss	2.5	2.4	2.0	1.3	1.2	1.7	1.5
	Total	7,471.2	7,145.9	6,830.8	6,852.6	6,898.2	6,849.6	6,643.6
Credit Card	Normal	381.7	409.4	409.3	377.9	372.2	379.2	368.9
	Precautionary	9.7	9.6	9.0	8.6	9.0	8.3	8.7
	Substandard	0.3	0.2	0.2	0.2	0.3	0.4	0.3
	Doubtful	3.3	3.4	3.2	3.1	3.4	3.2	3.5
	Expected Loss	3.3	3.0	3.0	2.1	2.7	3.2	2.8
	Total	398.3	425.6	424.7	391.9	387.6	394.3	384.2



8. Delinquency Ratio/Write-Offs & NPL Sales

Delinquency Ratio

(KRW bn, %)	2014			2013			
	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Total Delinquency Ratio	0.57	0.54	0.64	0.55	0.68	0.64	0.75
Overdue Amount	187.9	176.2	203.3	166.1	206.7	191.0	217.8
Loan Amount	33,217.9	32,417.3	31,525.9	30,210.6	30,267.6	29,797.8	29,106.5
SMEs	0.74	0.63	0.77	0.69	0.87	0.78	0.89
Overdue Amount	155.8	129.1	155.2	132.2	169.8	149.5	166.1
Loan Amount	21,068.5	20,622.2	20,069.5	19,254.8	19,414.9	19,163.7	18,677.2
Households	0.25	0.31	0.33	0.32	0.35	0.37	0.58
Overdue Amount	18.6	22.4	22.7	21.6	23.8	25.2	38.5
Loan Amount	7,461.9	7,139.2	6,821.0	6,842.5	6,887.9	6,838.8	6,632.9
Credit Card	2.39	2.26	2.21	2.10	2.33	2.33	2.40
Overdue Amount	9.5	9.6	9.4	8.2	9.0	9.2	9.2
Loan Amount	398.2	425.6	424.6	391.9	387.7	394.3	384.2

Write-Offs & NPL Sales

(KRW bn, %)	2014				2013				
	2014.9	3Q	2Q	1Q	4Q	2013.9	3Q	2Q	1Q
Total Write-Offs	111.1	70.9	17.9	22.3	54.6	61.8	23.3	17.2	21.3
Corporate	96.5	65.3	13.2	18.0	49.1	47.8	18.3	13.5	16.0
Household	6.6	2.6	2.2	1.8	1.8	6.2	1.9	1.6	2.7
Credit Card	8.0	3.0	2.5	2.5	3.7	7.8	3.1	2.1	2.6
Total NPL Sales	64.2	0.0	36.7	27.5	62.1	97.3	23.4	48.8	25.1
(NPL Sales for SBL Loans)	(60.8)	(0.0)	(36.4)	(24.4)	(60.8)	(92.5)	(21.0)	(47.5)	(24.0)
Corporate	62.1	0.0	35.7	26.4	60.2	85.8	20.3	40.6	24.9
Household	1.4	0.0	0.6	0.8	1.7	10.8	3.0	7.8	0.0
Credit Card	0.7	0.0	0.4	0.3	0.2	0.7	0.1	0.4	0.2

9. SME Industry/Collateral Delinquency Ratio

□ Delinquency Ratio by Industry

(KRW bn,%, Balance)	3Q 2014		2Q 2014		4Q 2013		3Q 2013	
	Loan Amount	Delinquency Ratio	Loan Amount	Delinquency Ratio	Loan Amount	Delinquency Ratio	Loan Amount	Delinquency Ratio
Manufacturing Sector	8,942.2	1.10	8,821.6	0.92	8,259.1	1.02	8,386.3	1.54
Non-Manufacturing Sector	12,126.3	0.47	11,800.6	0.41	10,995.7	0.44	11,028.6	0.37
Wholesale and Retail	2,487.6	0.72	2,431.6	0.57	2,334.5	0.43	2,360.5	0.49
Public & Administration	0.2	-	0.2	-	1.0	-	0.4	-
Construction	1,585.4	0.32	1,534.4	0.27	1,439.7	0.37	1,527.9	0.41
Real Estate & Lease	3,690.7	0.15	3,539.8	0.08	3,209.1	0.16	3,152.3	0.15
Finance and Insurance	339.8	-	349.3	-	367.6	-	370.5	-
Transportation & Communications	1,331.9	0.81	1,295.4	0.69	1,259.1	0.67	1,261.9	0.80
Hotel & Food	714.1	0.32	690.1	0.36	562.4	0.37	523.8	0.42
Others	1,976.6	0.79	1,959.8	0.82	1,822.3	0.93	1,831.2	0.34
Total	21,068.5	0.74	20,622.2	0.63	19,254.8	0.69	19,414.9	0.87

□ Delinquency Ratio by Types of Collateral

(KRW bn, %, Balance)	Total	Real Estate	Movable	Deposits	Guarantee	Unsecured
3Q 2014	0.76	1.04	0.53	0.01	0.91	0.46
Amount	(19,883.6)	(9,396.9)	(372.7)	(292.2)	(1,683.8)	(8,138.0)
2Q 2014	0.63	0.79	0.53	0.01	0.76	0.46
Amount	(20,622.2)	(9,287.9)	(402.0)	(305.7)	(1,689.0)	(8,937.6)
1Q 2014	0.77	1.04	0.56	0.02	0.84	0.53
Amount	(20,069.5)	(8,905.2)	(366.1)	(340.9)	(1,752.1)	(8,705.2)
4Q 2013	0.69	0.96	0.16	0.01	0.64	0.47
Amount	(19,254.8)	(8,470.9)	(340.3)	(346.5)	(1,808.0)	(8,289.1)

10. Household Loans

	2014			2013				QoQ	YTD
	3Q	2Q	1Q	4Q	3Q	2Q	1Q		
(KRW bn, %, %p, Balance)									
Household Loans – Retail (KRW)	7,447.8	7,125.0	6,807.1	6,827.2	6,872.4	6,821.5	6,614.2	4.5	9.1
Total Secured Loans	6,501.1	5,928.6	5,678.2	5,712.7	5,809.3	5,833.5	5,692.5	9.7	13.8
Mortgage / Home Equity	3,770.9	3,568.3	3,471.5	3,478.4	3,420.7	3,391.7	3,198.1	5.7	8.4
(Avg. LTV)	(54.20)	(53.31)	(52.38)	(52.32)	(52.85)	(53.28)	(52.75)	0.89	1.88
Others	1,101.6	843.0	860.3	895.9	866.0	908.1	905.0	30.7	23.0
Group Loans	1,487.4	1,378.4	1,214.8	1,208.6	1,396.2	1,404.4	1,460.9	7.9	23.1
Government Pension Backed	141.2	138.9	131.6	129.8	126.4	129.3	128.5	1.7	8.8
Non-Collateralized	946.7	1,196.4	1,128.9	1,114.5	1,063.1	988.0	921.7	△20.9	△15.1
Government Workers	124.7	119.5	109.1	108.3	102.9	104.7	100.4	4.4	15.1
Large Corp. Employees	59.9	57.5	54.4	54.6	54.7	54.4	53.3	4.2	9.7
Student Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.3	-	-
Clean Credit & Others	762.1	1,019.4	965.4	951.6	905.5	828.9	767.7	△25.2	△19.9

11. Credit Card Business

□ Asset Portfolio, Balance Sheet Summary & Source of Income

(KRW bn)

Portfolio	2014			2013				2012			
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Credit Purchase	1,233.7	1,217.8	1,192.5	1,144.2	1,130.7	1,080.9	1,025.6	1,011.3	966.4	966.3	946.3
Lump-sum	1,090.4	1,047.7	1,007.8	984.8	993.7	918.7	871.3	852.8	827.6	802.7	787.4
Installment	143.3	170.1	184.7	159.4	137.0	162.2	154.3	158.5	138.8	163.6	158.9
Cash Advance	94.2	97.6	97.3	100.5	99.5	103.5	99.9	105.4	103.9	109.1	103.0
Total	1,327.9	1,315.4	1,289.8	1,244.7	1,230.2	1,184.4	1,125.5	1,116.7	1,070.3	1,075.4	1,049.3
Balance	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Credit Purchase	346.0	371.4	370.5	337.6	334.3	341.9	333.9	337.8	337.1	332.4	324.2
Cash Advance	50.8	52.7	52.6	52.8	52.0	50.9	48.7	51.4	50.3	53.1	53.4
Re-aged Loans	1.4	1.5	1.5	1.5	1.4	1.5	1.6	1.4	1.3	1.3	1.2
Total	398.2	425.6	424.6	391.9	387.7	394.3	384.2	390.6	388.7	386.8	378.8
Income(Fees)	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Credit Purchase	21.0	21.4	21.6	19.2	20.9	19.7	18.5	18.9	18.7	18.6	21.0
Cash Advance	2.8	2.8	2.7	2.7	2.7	2.6	2.7	3.0	3.3	3.3	3.2
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	1.1	1.2	1.1	1.1	0.9	0.9	0.9	1.0	0.9	1.1	0.6
Total	24.9	25.4	25.4	23.0	24.5	23.2	22.1	22.9	22.9	23.0	24.8

IV. Appendix (Non Bank)

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

□ BS Securities B/S Summary

(KRW bn, %, Balance)	14.3Q	14.2Q	14.1Q	13.4Q	13.3Q	13.2Q	13.1Q	QoQ	YTD
Assets	780.7	570.2	619.9	495.5	461.7	866.6	708.3	36.9	57.6
Cash and Dues	40.1	69.7	23.6	31.4	15.8	259.3	81.4	△42.5	27.7
Securities	428.3	388.5	443.3	397.5	343.4	512.9	542.6	10.2	7.7
Loans	23.7	25.6	25.3	24.6	21.8	20.6	22.6	△7.4	△3.7
Fixed Assets	1.8	1.9	2.1	2.1	4.7	4.8	5.0	△5.3	△14.3
Other Assets	286.8	84.5	125.6	39.9	76.0	69.0	56.7	239.4	618.8
Liability & Shareholder's Equity	780.7	570.2	619.9	495.5	461.7	866.6	708.3	36.9	57.6
Deposits	37.8	81.2	42.4	47.6	92.6	115.1	80.5	△53.4	△20.6
Borrowings	378.7	295.8	363.2	306.6	191.2	570.4	450.3	28.0	23.5
Other Liabilities	250.1	81.1	102.6	29.4	65.1	67.3	64.3	208.0	750.7
Shareholder's Equity	114.1	112.1	111.7	111.9	112.8	113.8	113.2	1.9	2.0

□ BS Securities I/S Summary

(KRW bn, %, Balance)	2014.9	14.3Q	14.2Q	14.1Q	2013	13.4Q	2013.9	13.3Q	13.2Q	13.1Q	14.3Q vs 14.2Q	14.9 vs 13.9
Net Interest Income	3.9	1.3	1.4	1.2	9.3	1.0	8.3	1.8	3.6	2.9	△7.1	△53.0
Fee Income	12.4	4.9	4.0	3.5	10.6	3.0	7.6	2.7	2.6	2.3	22.5	63.2
Others	7.8	3.0	2.5	2.3	8.1	2.9	5.2	0.8	1.2	3.2	20.0	50.0
SG&A(-)	20.6	7.0	6.8	6.8	26.1	5.5	20.6	6.3	7.1	7.2	2.9	0.0
Provision Expense(-)	0.0	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	△1.3	△1.3	0.0	0.1	△0.1	0.0	-	-
Earnings Before Income Tax	3.5	2.2	1.1	0.2	0.6	0.1	0.5	△0.9	0.2	1.2	100.0	600.0
Income Tax Expenses(-)	1.0	0.6	0.3	0.1	0.3	0.0	0.3	0.1	△0.3	0.5	100.0	233.3
Net Income	2.5	1.6	0.8	0.1	0.3	0.1	0.2	△1.0	0.5	0.7	100.0	1,150.0

1. B/S Summary / I/S Summary

BS Capital B/S Summary

(KRW bn, %, Balance)	14.3Q	14.2Q	14.1Q	13.4Q	13.3Q	13.2Q	13.1Q	QoQ	YTD
Assets	3,461.5	3,199.6	3,049.5	2,809.8	2,539.9	2,329.8	2,024.4	8.2	23.2
Cash and Dues	75.9	10.4	56.7	41.1	51.8	15.1	37.4	629.8	84.7
Securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	-
Loans	1,378.9	1,234.5	1,125.8	965.1	814.9	745.5	670.0	11.7	42.9
Venture Capital Business	2.0	2.0	0.0	0.0	0.0	0.0	0.0	0.0	-
Durables Installment Financing Assets	1,071.9	1,019.7	963.8	929.8	869.0	825.2	659.1	5.1	15.3
Leased Assets	885.5	883.9	857.9	826.9	762.7	701.9	622.2	0.2	7.1
Fixed Assets	4.3	4.5	4.3	3.9	3.8	37	3.6	△4.4	10.3
Other Assets	43.0	44.6	41.0	43.0	37.7	384	32.1	△3.6	0.0
Liability & Shareholder's Equity	3,461.5	3,199.6	3,049.5	2,809.8	2,539.9	2,329.8	2,024.4	8.2	23.2
Borrowings	2,814.8	2,566.1	2,429.4	2,234.5	1,996.9	1,818.1	1,596.3	9.7	26.0
Other Liabilities	282.3	279.2	274.6	268.6	245.5	220.9	192.9	1.1	5.1
Shareholder's Equity	364.4	354.4	345.5	306.7	297.5	290.8	235.2	2.8	18.8

BS Capital I/S Summary

(KRW bn, %, Balance)	2014.9	14.3Q	14.2Q	14.1Q	2013	13.4Q	2013.9	13.3Q	13.2Q	13.1Q	14.3Q vs 14.2Q	14.9 vs 13.9
Net Interest Income	114.3	39.8	37.3	37.2	122.3	33.8	88.5	32.1	28.9	27.5	6.7	29.2
Fee Income	10.7	4.3	2.8	3.6	10.3	3.2	7.1	2.7	2.5	1.9	53.6	50.7
Others	4.4	2.1	1.6	0.7	3.2	1.0	2.2	1.1	0.4	0.7	31.3	100.0
SG&A(-)	30.4	10.9	9.7	9.8	32.1	9.7	22.4	8.1	7.4	6.9	12.4	35.7
Provision Expense(-)	62.2	22.0	20.1	20.1	65.4	16.9	48.5	17.8	16.4	14.3	9.5	28.2
Non-Operating Income	0.0	0.0	0.0	0.0	△0.8	△0.5	△0.3	△0.2	△0.1	0.0	-	-
Earnings Before Income Tax	36.8	13.3	11.9	11.6	37.5	10.9	26.6	9.8	7.9	8.9	11.8	38.3
Income Tax Expenses(-)	8.6	3.1	2.7	2.8	9.0	2.4	6.6	1.9	2.6	2.1	14.8	30.3
Net Income	28.2	10.2	9.2	8.8	28.5	8.5	20.0	7.9	5.3	6.8	10.9	41.0

1. B/S Summary / I/S Summary

□ BS MSB B/S Summary

(KRW bn, %, Balance)	14.3Q	14.2Q	14.1Q	13.4Q	13.3Q	13.2Q	13.1Q	QoQ	YTD
Total Assets	722.5	650.0	686.2	743.4	762.9	760.9	740.1	11.2	△2.8
Total Deposits	570.7	508.7	552.3	609.6	609.1	606.3	592.5	12.2	△6.4
KRW Deposits	570.7	508.7	552.3	609.6	609.1	606.3	592.5	12.2	△6.4
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	-
Total Credits	531.0	534.0	550.2	627.1	633.8	579.3	542.6	△0.6	△15.3
Total Loans	531.0	534.0	550.2	627.1	633.8	579.3	542.6	△0.6	△15.3
KRW Loans	517.5	522.7	536.7	606.3	616.3	561.9	525.1	△1.0	△14.6
Others	13.5	11.3	13.5	20.8	17.5	17.4	17.5	19.5	△35.1
Guarantees	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	-
Total Securities	4.5	4.8	4.8	4.7	4.7	4.7	29.4	△6.3	△4.3
Shareholder's Equity	119.1	116.7	110.7	108.2	128.4	125.5	122.5	2.0	10.1

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

(KRW bn, %, Balance)	2014.9	14.3Q	14.2Q	14.1Q	2013	13.4Q	2013.9	13.3Q	13.2Q	13.1Q	14.3Q vs 14.2Q	14.9 vs 13.9
Net Interest Income	21.4	6.4	7.1	7.9	35.5	9.8	25.7	9.4	8.6	7.7	△9.9	△16.7
Fee Income	△0.2	0.0	△0.2	0.0	△0.2	△0.2	0.0	0.0	0.1	△0.1	-	-
Others	△0.9	0.5	△0.6	△0.8	△4.8	△0.8	△4.0	△0.9	△2.8	△0.3	Net Gain	-
SG&A(-)	9.3	3.2	3.2	2.9	12.4	3.3	9.1	3.1	3.0	3.0	0.0	2.2
Provision Expense(-)	△0.4	1.4	△3.2	1.4	27.9	25.5	2.4	1.9	△0.2	0.7	-	-
Non-Operating Income	△0.5	0.0	△0.5	0.0	△1.7	△1.8	0.1	0.0	0.6	△0.5	-	Net Loss
Earnings Before Income Tax	10.9	2.3	5.8	2.8	△11.5	△21.8	10.3	3.5	3.7	3.1	△60.3	5.8
Income Tax Expenses(-)	0.0	△0.1	△0.3	0.4	0.4	△1.6	2.0	0.9	0.4	0.7	-	-
Net Income	10.9	2.4	6.1	2.4	△11.9	△20.2	8.3	2.6	3.3	2.4	△60.7	31.3

1. B/S Summary / I/S Summary

□ BS Credit Information B/S Summary

(KRW bn, %, Balance)	14.3Q	14.2Q	14.1Q	13.4Q	13.3Q	13.2Q	13.1Q	QoQ	YTD
Assets	7.1	6.9	6.8	6.6	6.4	6.3	6.1	2.9	7.6
Cash and Dues	6.1	5.9	5.9	5.9	5.6	5.5	5.2	3.4	3.4
Securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	-
Fixed Assets	0.3	0.3	0.2	0.2	0.1	0.1	0.1	0.0	50.0
Other Assets	0.7	0.7	0.7	0.5	0.7	0.7	0.8	0.0	40.0
Liability & Shareholder's Equity	7.1	6.9	6.8	6.6	6.4	6.3	6.1	2.9	7.6
Other Liabilities	0.4	0.4	0.4	0.4	0.3	0.4	0.4	0.0	0.0
Shareholder's Equity	6.7	6.5	6.4	6.2	6.1	5.9	5.7	3.1	8.1

□ BS Credit Information I/S Summary

(KRW bn, %, Balance)	2014.9	14.3Q	14.2Q	14.1Q	2013	13.4Q	2013.9	13.3Q	13.2Q	13.1Q	14.3Q vs 14.2Q	14.9 vs 13.9
Net Interest Income	0.1	0.0	0.1	0.0	0.2	0.1	0.1	0.0	0.1	0.0	△100.0	0.0
Fee Income	2.1	0.7	0.7	0.7	2.8	0.7	2.1	0.7	0.7	0.7	0.0	0.0
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	-
SG&A(-)	1.7	0.6	0.6	0.5	2.0	0.5	1.5	0.5	0.6	0.4	0.0	13.3
Provision Expense(-)	0.0	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	0.0	-	-
Earnings Before Income Tax	0.5	0.1	0.2	0.2	1.0	0.3	0.7	0.2	0.2	0.3	△50.0	△28.6
Income Tax Expenses(-)	0.1	0.0	0.1	0.0	0.3	0.1	0.2	0.1	0.0	0.1	△100.0	△50.0
Net Income	0.4	0.1	0.1	0.2	0.7	0.2	0.5	0.1	0.2	0.2	0.0	△20.0

1. B/S Summary / I/S Summary

□ BS Information System I/S Summary

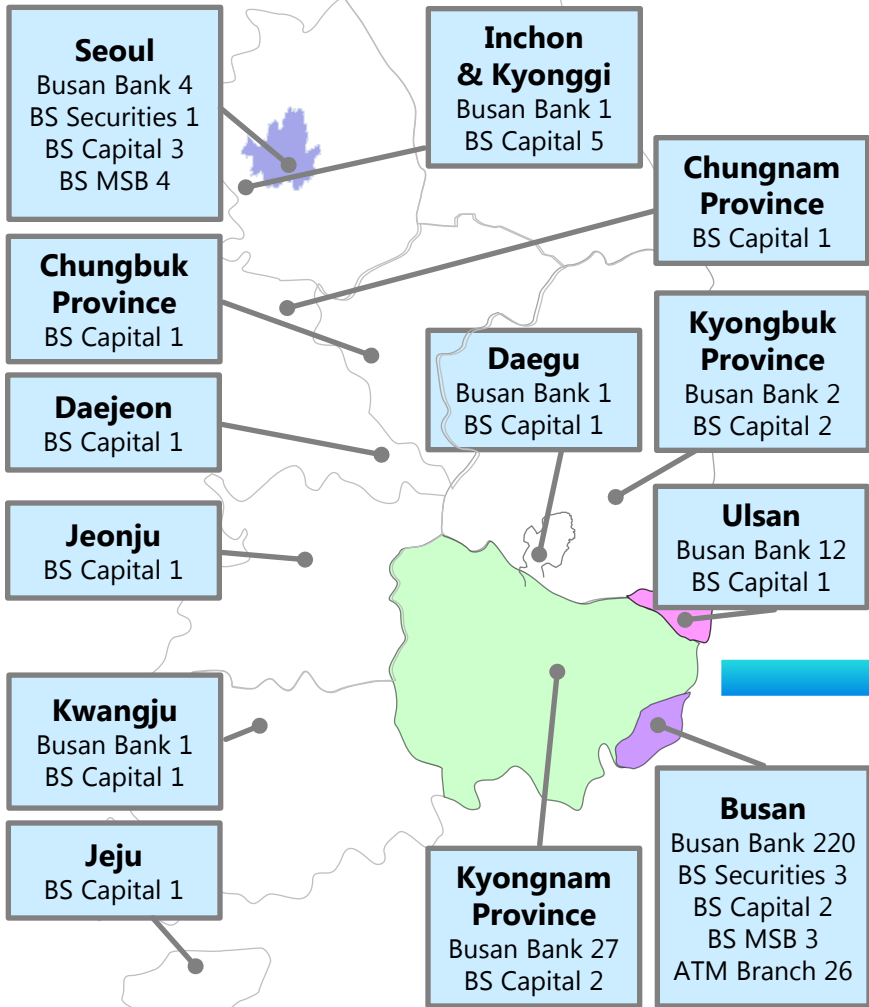
(KRW bn, %, Balance)	2014.9	14.3Q	14.2Q	14.1Q	2013	13.4Q	2013.9	13.3Q	13.2Q	13.1Q	14.3Q vs 14.2Q	14.9 vs 13.9
Net Interest Income	0.0	△0.1	0.1	0.0	0.1	0.0	0.1	0.1	0.0	0.0	Net Loss	△100.0
Fee Income	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	-
Others	5.9	2.1	1.9	1.9	6.9	1.9	5.0	1.7	1.7	1.6	10.5	18.0
SG&A(-)	5.1	1.7	1.7	1.7	6.2	1.7	4.5	1.7	1.5	1.3	0.0	13.3
Provision Expense(-)	0.0	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	0.2	0.2	0.0	0.0	0.0	0.0	-	-
Earnings Before Income Tax	0.8	0.3	0.3	0.2	1.0	0.4	0.6	0.1	0.2	0.3	0.0	33.3
Income Tax Expenses(-)	0.2	0.1	0.0	0.1	0.2	0.1	0.1	0.0	0.0	0.1	-	100.0
Net Income	0.6	0.2	0.3	0.1	0.8	0.3	0.5	0.1	0.2	0.2	△33.3	20.0

2. BS Capital Portfolio

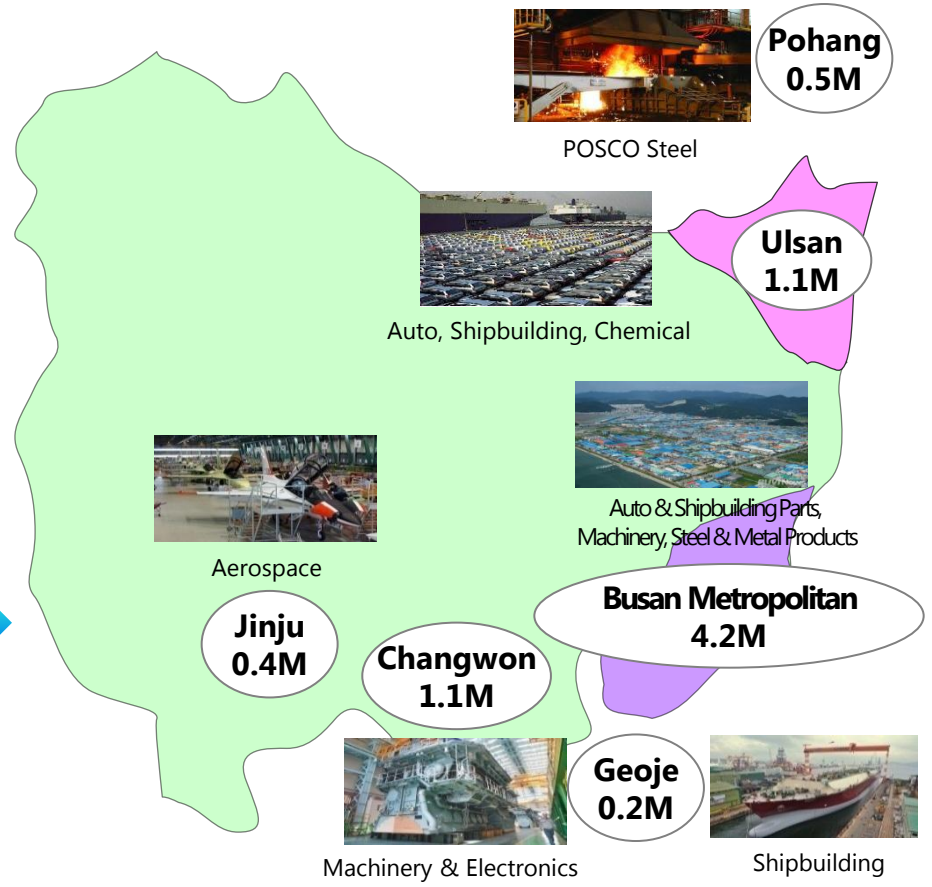
	3Q14	Portion	QoQ	2Q14	1Q14	4Q13	3Q13	2Q13	1Q13	4Q12	4Q11	4Q10
(KRW bn, %, Balance)												
Total	3,380.8	100.0	6.6	3,172.7	2,966.1	2,730.5	2,444.9	2,264.8	1,946.9	1,659.5	862.0	111.6
Loans	880.5	26.0	7.3	820.6	782.9	711.8	668.2	674.6	604.7	548.7	369.2	56.9
Household	492.6	14.6	8.9	452.2	429.8	399.1	363.0	322.4	272.5	234.6	140.5	28.4
Corporate	387.9	11.5	5.3	368.4	353.1	312.7	305.2	352.2	332.2	314.1	228.7	28.5
Auto Financing	1,687.1	49.9	7.7	1,566.4	1,426.5	1,284.5	1,097.9	960.1	779.5	609.9	193.0	4.1
Commercial Vehicle	560.7	16.6	2.3	548.0	529.6	490.5	431.4	396.0	337.4	268.3	112.8	3.7
Passenger Vehicle	1,126.4	33.3	10.6	1,018.4	896.9	794.0	666.5	564.1	442.1	341.6	80.2	0.4
Lease/Installments	811.2	24.0	3.5	783.7	756.7	734.2	678.8	630.1	562.7	500.9	299.8	50.6
Machine Tools	272.3	8.1	△3.4	282.0	281.6	271.6	249.8	232.6	216.3	195.7	117.9	18.2
Medical Instruments	177.9	5.3	△8.0	193.4	199.7	203.0	207.1	211.3	210.0	187.4	118.2	13.6
Others	361.0	10.7	17.1	308.3	275.4	259.6	221.9	186.2	136.4	117.8	63.7	18.8
Venture Capital Business	2.0	0.1	0.0	2.0	-	-	-	-	-	-	-	-

3. Group Networks & Major Industries

- ❑ **Networks across Korea**(as of September 2014)
 - Busan Bank 270(Qingdao Branch, Vietnam Office included), BS Securities 4, BS Capital 22, BS MSB 7



- ❑ **Population & Major Industries**
 - Southeastern Conurbation (7.5M, 15.4% of Total Population), making up 17.5% of GRDP(2012)
 - Exports : 156.6 USD bn(2013)
 - Imports : 125.6 USD bn(2013)



1) Southeastern region includes Busan, Ulsan, and Kyeongnam