

Korea Exchange Bank



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Financial Highlights

(KRW billion)

| | 2009-03 | 2009-06 | 2009-09 | 2009-12 | 2010-03 | 2010-06 | 2010-09 | 2010-12 |
|------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Total Assets (Bank + Trust) | 116,037.8 | 111,274.8 | 111,797.1 | 107,728.9 | 112,583.4 | 116,153.5 | 116,158.2 | 115,116.0 |
| Total Deposits | 62,024.8 | 61,734.0 | 62,389.4 | 67,371.3 | 71,799.4 | 72,303.4 | 70,868.1 | 74,873.8 |
| Total Credits | 69,370.4 | 68,902.9 | 68,134.5 | 70,550.5 | 68,857.4 | 69,476.7 | 69,604.3 | 69,181.6 |
| Corporate | 51,193.9 | 50,015.0 | 48,543.6 | 50,529.7 | 48,713.3 | 48,891.3 | 48,578.2 | 47,222.5 |
| Household | 15,729.5 | 16,477.8 | 17,195.1 | 17,596.4 | 17,806.0 | 18,162.3 | 18,581.4 | 19,373.0 |
| Credit Card | 2,447.1 | 2,410.1 | 2,395.8 | 2,424.4 | 2,338.2 | 2,423.1 | 2,444.7 | 2,586.1 |
| Paid-in-Capital | 3,224.5 | 3,224.5 | 3,224.5 | 3,224.5 | 3,224.5 | 3,224.5 | 3,224.5 | 3,224.5 |
| Shareholders' Equity | 6,711.4 | 6,865.1 | 7,540.1 | 7,954.8 | 7,877.1 | 8,038.2 | 8,203.5 | 8,375.7 |
| Income Before Provision | 243.2 | 779.1 | 1,127.3 | 1,559.3 | 594.9 | 1,133.9 | 1,611.3 | 2,002.2 |
| Net Income | -74.8 | 163.3 | 585.4 | 891.7 | 318.2 | 529.1 | 819.0 | 1,021.4 |
| BIS Ratio* | 14.29% | 14.64% | 15.62% | 14.93% | 16.02% | 15.00% | 15.63% | 15.24% |
| Tier 1 Ratio | 9.98% | 10.62% | 11.52% | 11.04% | 12.02% | 12.01% | 12.58% | 12.15% |
| ROA (Cumulative) | -0.28% | 0.32% | 0.77% | 0.88% | 1.31% | 1.08% | 1.10% | 1.03% |
| ROE (Cumulative) | -4.54% | 4.85% | 11.01% | 12.27% | 16.30% | 13.41% | 13.62% | 12.57% |
| NIM (Cumulative) | 2.18% | 2.18% | 2.28% | 2.39% | 2.83% | 2.72% | 2.64% | 2.69% |
| NPL Ratio | 1.48% | 1.36% | 1.25% | 0.94% | 1.12% | 1.31% | 1.44% | 1.34% |
| Delinquency Ratio | 1.24% | 0.96% | 1.05% | 0.50% | 1.08% | 0.70% | 0.92% | 0.47% |

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Profitability

| | 1Q'09 | 2Q'09 | 3Q'09 | 4Q'09 | 1Q'10 | 2Q'10 | 3Q'10 | 4Q'10 |
|----------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Net Interest Income | 455.0 | 435.2 | 484.3 | 543.4 | 561.4 | 519.5 | 511.2 | 560.7 |
| Fees & Commissions | 116.8 | 115.2 | 109.1 | 122.2 | 99.7 | 127.4 | 108.1 | 124.1 |
| Non Interest Income | 39.7 | 34.2 | 64.6 | 21.1 | 55.2 | 90.6 | 49.2 | -8.1 |
| Total Income | 611.5 | 584.6 | 658.0 | 686.7 | 716.3 | 737.5 | 668.4 | 676.7 |
| Total Expenses | 373.2 | 250.9 | 312.3 | 287.2 | 303.6 | 268.9 | 309.1 | 291.5 |
| Operating Income | 238.3 | 333.7 | 345.7 | 399.5 | 412.7 | 468.7 | 359.3 | 385.2 |
| Impairment Loss, etc. (-) | -4.9 | -202.2 | -2.5 | -32.4 | -182.3 | -70.3 | -118.0 | -5.7 |
| Income before Provision | 243.2 | 535.9 | 348.2 | 431.9 | 594.9 | 539.0 | 477.4 | 390.9 |
| Provisions & Others (-) | 373.3 | 232.1 | 85.0 | 85.7 | 168.3 | 255.0 | 101.8 | 116.8 |
| Loan Loss Provisioning (-) | 325.2 | 187.0 | 83.7 | 70.3 | 108.3 | 239.6 | 86.8 | 63.6 |
| Income before tax | -130.1 | 303.8 | 263.2 | 346.2 | 426.7 | 284.0 | 375.5 | 274.1 |
| Income tax expenses (-) | -55.3 | 65.7 | -158.9 | 39.9 | 108.5 | 73.1 | 85.6 | 71.7 |
| Net Income | -74.8 | 238.2 | 422.1 | 306.4 | 318.2 | 210.9 | 290.0 | 202.3 |

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| Net Interest Income | | (KRW billion) | | | | | | | |
|-----------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--|
| | 1Q'09 | 2Q'09 | 3Q'09 | 4Q'09 | 1Q'10 | 2Q'10 | 3Q'10 | 4Q'10 | |
| Interest Revenue | 1,238.5 | 1,082.4 | 1,058.5 | 1,109.4 | 1,072.3 | 1,041.5 | 1,010.0 | 1,017.4 | |
| Interest from Due from Banks | 27.8 | 20.9 | 17.6 | 21.0 | 24.3 | 22.8 | 22.3 | 23.3 | |
| Interest from Securities | 124.6 | 118.1 | 111.2 | 122.4 | 106.6 | 106.8 | 105.3 | 100.2 | |
| Interest from Loans | 1,075.6 | 936.9 | 924.6 | 959.3 | 938.0 | 905.6 | 880.3 | 889.1 | |
| Bank | 919.6 | 781.2 | 770.1 | 807.4 | 783.7 | 760.4 | 736.2 | 738.7 | |
| Card | 156.0 | 155.7 | 154.5 | 151.9 | 154.3 | 145.2 | 144.1 | 150.4 | |
| Others | 10.5 | 6.5 | 5.1 | 6.7 | 3.4 | 6.3 | 2.2 | 4.9 | |
| Interest Expenses | 751.3 | 614.8 | 536.6 | 524.2 | 483.5 | 479.8 | 455.7 | 408.1 | |
| Interest on Deposits | 478.1 | 384.6 | 335.8 | 346.6 | 342.8 | 346.1 | 340.7 | 307.9 | |
| Interest on Borrowings | 109.3 | 77.0 | 57.4 | 53.1 | 35.7 | 31.4 | 25.3 | 23.3 | |
| Interest on Debentures | 152.6 | 144.9 | 136.5 | 118.1 | 99.1 | 95.4 | 83.4 | 67.0 | |
| Others | 11.4 | 8.3 | 6.9 | 6.4 | 5.9 | 6.9 | 6.4 | 9.9 | |
| Insurance Expense for Depr | 39.8 | 39.1 | 40.4 | 41.7 | 41.1 | 45.2 | 47.9 | 49.5 | |
| Other Interest Income | 7.6 | 6.7 | 2.8 | Δ0.1 | 13.7 | 3.0 | 4.8 | 0.9 | |
| Net Interest Income | 455.0 | 435.2 | 484.3 | 543.4 | 561.4 | 519.5 | 511.2 | 560.7 | |
| Bank | 331.6 | 304.9 | 353.2 | 419.2 | 429.3 | 398.0 | 387.5 | 433.9 | |
| Card | 123.4 | 130.3 | 131.1 | 124.2 | 132.1 | 121.5 | 123.7 | 126.8 | |

Net Interest Margin (Cumulative)

| | 1Q'09 | 2Q'09 | 3Q'09 | 4Q'09 | 1Q'10 | 2Q'10 | 3Q'10 | 4Q'10 |
|--------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Average Interest Earning Asset | 83,086.3 | 81,134.8 | 79,614.3 | 79,513.9 | 78,425.8 | 78,963.8 | 79,434.2 | 79,286.2 |
| Interest Revenue | 1,213.8 | 2,273.5 | 3,308.1 | 4,392.8 | 1,049.1 | 2,065.7 | 3,050.5 | 4,042.4 |
| Interest Expenses | 766.4 | 1,397.6 | 1,950.6 | 2,491.7 | 501.4 | 1,001.3 | 1,479.6 | 1,912.0 |
| NIM | 2.18% | 2.18% | 2.28% | 2.39% | 2.83% | 2.72% | 2.64% | 2.69% |
| NIM in KRW | 2.56% | 2.48% | 2.61% | 2.74% | 3.29% | 3.20% | 3.12% | 3.19% |
| NIM in Foreign currency | 1.28% | 1.38% | 1.39% | 1.42% | 1.38% | 1.27% | 1.20% | 1.18% |

Net Interest Margin (Quarterly)

| | 1Q'09 | 2Q'09 | 3Q'09 | 4Q'09 | 1Q'10 | 2Q'10 | 3Q'10 | 4Q'10 |
|--------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Average Interest Earning Asset | 83,086.3 | 79,234.3 | 76,640.2 | 79,264.1 | 78,425.8 | 79,558.4 | 80,525.1 | 78,847.1 |
| Interest Revenue | 1,213.8 | 1,059.7 | 1,034.6 | 1,084.8 | 1,049.1 | 1,016.6 | 985.0 | 991.9 |
| Interest Expenses | 766.4 | 631.2 | 553.0 | 541.3 | 501.4 | 499.9 | 478.5 | 432.1 |
| NIM | 2.18% | 2.17% | 2.49% | 2.72% | 2.83% | 2.60% | 2.50% | 2.82% |
| NIM in KRW | 2.56% | 2.41% | 2.85% | 3.11% | 3.29% | 3.09% | 2.98% | 3.39% |
| NIM in Foreign currency | 1.28% | 1.49% | 1.43% | 1.51% | 1.38% | 1.17% | 1.08% | 1.13% |

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Fees & Commissions

| | 1Q'09 | 2Q'09 | 3Q'09 | 4Q'09 | 1Q'10 | 2Q'10 | 3Q'10 | 4Q'10 |
|------------------------------------|--------------|--------------|--------------|--------------|-------------|--------------|--------------|--------------|
| Total | 116.8 | 115.2 | 109.1 | 122.2 | 99.7 | 127.4 | 108.1 | 124.1 |
| Gains from FX Transaction: | 76.4 | 66.3 | 63.8 | 66.7 | 60.0 | 70.3 | 63.8 | 70.6 |
| Fees & Commissions | 40.4 | 48.9 | 45.3 | 55.4 | 39.7 | 57.1 | 44.3 | 53.5 |
| KRW Currency related | 30.8 | 35.2 | 35.9 | 36.4 | 38.8 | 40.8 | 36.0 | 37.5 |
| Foreign Currency related | 33.9 | 33.8 | 31.6 | 41.8 | 33.2 | 36.5 | 33.1 | 40.6 |
| Credit Card related | -44.6 | -43.7 | -43.7 | -46.8 | -53.9 | -45.6 | -47.4 | -51.0 |
| Guarantee Fees & others | 20.3 | 23.6 | 21.5 | 24.0 | 21.6 | 25.4 | 22.6 | 26.4 |

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| | 1Q'09 | 2Q'09 | 3Q'09 | 4Q'09 | 1Q'10 | 2Q'10 | 3Q'10 | 4Q'10 |
|-------------------------|-------|-------|-------|-------|-------|-------|-------|-------|
| Operating Trust Account | 6.3 | 8.9 | 7.3 | 7.3 | 6.2 | 6.8 | 8.7 | 7.1 |
| Merchant Account | 18.1 | 8.9 | 8.9 | 10.1 | 12.5 | 12.5 | 11.6 | 10.8 |
| Trading Profit | 4.5 | -7.5 | 14.0 | 21.6 | 20.2 | 36.2 | 4.7 | 29.5 |
| Subsidiaries | 17.8 | 19.7 | 16.3 | -4.4 | 20.5 | 8.9 | 25.0 | 15.1 |
| Others | -7.0 | 4.2 | 18.1 | -13.4 | -4.2 | 26.2 | -0.8 | -70.6 |
| NPL Sale | -1.6 | 0.0 | 1.4 | -16.7 | 5.6 | 28.0 | -3.5 | -70.8 |
| Total | 39.7 | 34.2 | 64.6 | 21.1 | 55.2 | 90.6 | 49.2 | -8.1 |

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| | 1Q'09 | 2Q'09 | 3Q'09 | 4Q'09 | 1Q'10 | 2Q'10 | 3Q'10 | 4Q'10 |
|--------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Salaries & Benefits | 208.2 | 145.5 | 199.4 | 148.9 | 198.7 | 156.3 | 179.6 | 163.8 |
| G&A Expenses | 130.0 | 68.2 | 72.3 | 97.8 | 71.2 | 82.5 | 95.5 | 93.4 |
| Depreciation | 26.9 | 28.9 | 28.5 | 30.9 | 24.3 | 22.1 | 22.6 | 24.1 |
| Tax & Dues | 8.1 | 8.4 | 12.1 | 9.7 | 9.3 | 8.0 | 11.4 | 10.2 |
| Total | 373.2 | 250.9 | 312.3 | 287.2 | 303.6 | 268.9 | 309.1 | 291.5 |

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Loan Loss Reserve

| | 1Q'09 | 2Q'09 | 3Q'09 | 4Q'09 | 1Q'10 | 2Q'10 | 3Q'10 | 4Q'10 |
|-------------------------|---------|---------|---------|---------|---------|---------|---------|---------|
| Beginning LLR | 1,144.0 | 1,170.5 | 1,126.2 | 1,084.2 | 1,059.2 | 1,110.2 | 1,192.1 | 1,214.2 |
| Additional Provisioning | 325.2 | 187.0 | 83.7 | 70.3 | 231.9 | 239.6 | 86.8 | 63.6 |
| Write-off | 327.6 | 274.8 | 161.1 | 143.0 | 82.9 | 192.7 | 102.2 | 110.5 |
| Reversals & Others | 28.9 | 43.5 | 35.4 | 47.7 | -98.1 | 35.0 | 37.6 | 38.8 |
| Net LLR | 26.5 | -44.3 | -42.0 | -25.0 | 51.0 | 81.9 | 22.1 | -8.1 |
| Ending LLR* | 1,170.5 | 1,126.2 | 1,084.2 | 1,059.2 | 1,110.2 | 1,192.1 | 1,214.2 | 1,206.1 |
| NPL coverage Ratio | 109.9% | 115.2% | 122.2% | 152.5% | 137.6% | 126.5% | 116.7% | 124.8% |

* Reserves on credits subjected to "asset quality classification report to FSS (credits subjected to NPL categories + other credit exposures) and reserves on undeterminable guarantees

Provisions

| | 1Q'09 | 2Q'09 | 3Q'09 | 4Q'09 | 1Q'10 | 2Q'10 | 3Q'10 | 4Q'10 |
|--------------------------------------|--------------|--------------|-------------|-------------|--------------|--------------|--------------|--------------|
| Loan loss provisioning | 325.2 | 187.0 | 83.7 | 70.3 | 108.3 | 239.6 | 86.8 | 63.6 |
| Bank | 307.2 | 164.0 | 66.5 | 59.6 | 104.7 | 232.7 | 80.3 | 55.0 |
| Corporate | 300.5 | 145.6 | 51.8 | 50.1 | 94.2 | 219.5 | 65.8 | 40.4 |
| Household | 6.7 | 18.4 | 14.7 | 9.5 | 10.5 | 13.2 | 14.5 | 14.6 |
| Card | 18.0 | 23.0 | 17.2 | 10.7 | 3.6 | 6.8 | 6.5 | 8.6 |
| Additional Other Provisioning | 18.3 | 36.5 | -8.3 | 3.6 | 30.7 | 8.0 | 1.5 | 40.1 |
| Retirement Allowance | 29.8 | 8.6 | 9.6 | 11.7 | 29.4 | 7.4 | 13.6 | 13.2 |
| Total | 373.3 | 232.1 | 85.0 | 85.7 | 168.3 | 255.0 | 101.8 | 116.8 |

Balance Sheet Summary (Bank Account)

| | 2009-3 | 2009-6 | 2009-9 | 2009-12 | 2010-3 | 2010-6 | 2010-9 | 2010-12 |
|---|------------------|------------------|------------------|-----------------|-----------------|------------------|-----------------|-----------------|
| Cash & Due from Banks | 8,993.5 | 6,858.8 | 6,047.8 | 5,902.7 | 7,917.4 | 8,635.9 | 8,581.6 | 7,455.4 |
| Securities | 13,957.7 | 14,949.0 | 15,447.5 | 13,829.2 | 13,824.9 | 13,836.7 | 13,377.3 | 13,161.6 |
| Loans & Discounts | 62,741.5 | 62,041.6 | 60,228.0 | 62,627.0 | 64,558.5 | 62,944.1 | 62,263.6 | 62,423.8 |
| Credit Card Receivable | 2,444.0 | 2,408.2 | 2,392.0 | 2,422.9 | 2,336.0 | 2,419.8 | 2,440.8 | 2,581.0 |
| Other Assets | 17,659.9 | 15,470.1 | 17,537.6 | 12,097.7 | 12,079.5 | 15,552.7 | 13,997.7 | 11,428.7 |
| Merchant Banking Accounts | 3,005.7 | 2,260.0 | 2,157.7 | 1,851.5 | 1,553.5 | 1,922.5 | 1,011.6 | 1,433.9 |
| Total Assets | 106,358.3 | 101,579.5 | 101,418.6 | 96,308.1 | 99,933.8 | 102,891.8 | 99,231.7 | 95,903.5 |
| Deposit | 52,786.0 | 53,882.4 | 53,777.3 | 56,951.9 | 59,526.4 | 60,051.9 | 59,211.2 | 60,704.2 |
| Borrowings | 12,844.4 | 11,565.8 | 10,023.6 | 9,183.8 | 8,710.9 | 9,217.5 | 8,388.1 | 8,356.8 |
| Debentures | 10,665.7 | 9,834.4 | 9,235.4 | 7,855.9 | 7,259.6 | 6,457.1 | 5,931.5 | 4,627.6 |
| Other liabilities | 20,879.4 | 18,217.5 | 19,677.2 | 13,062.1 | 14,712.0 | 17,658.5 | 16,431.3 | 12,844.2 |
| Merchant Banking Accounts | 2,471.4 | 1,214.3 | 1,165.0 | 1,299.6 | 1,847.8 | 1,468.6 | 1,066.2 | 972.7 |
| Shareholders' Equity | 6,711.4 | 6,865.1 | 7,540.1 | 7,954.8 | 7,877.1 | 8,038.2 | 8,203.5 | 8,375.7 |
| Total Liabilities & Equities | 106,358.3 | 101,579.5 | 101,418.6 | 96,308.1 | 99,933.8 | 102,891.8 | 99,231.7 | 95,903.5 |

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Deposits in Korean Won

| | 2009-3 | 2009-6 | 2009-9 | 2009-12 | 2010-3 | 2010-6 | 2010-9 | 2010-12 |
|---------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|
| Total Deposits(a) | 52,786.0 | 53,882.4 | 53,777.3 | 56,951.9 | 59,526.4 | 60,051.9 | 59,211.2 | 60,704.2 |
| KRW Deposits+CD(b) | 39,009.4 | 39,371.0 | 40,586.1 | 43,395.0 | 46,075.3 | 46,995.2 | 45,846.7 | 48,522.8 |
| Demand Deposits(c) | 12,904.8 | 14,140.2 | 14,152.9 | 14,591.7 | 14,713.9 | 15,556.4 | 15,672.9 | 16,537.0 |
| Regular Deposits | 1,008.7 | 1,245.3 | 1,236.8 | 1,392.8 | 1,126.3 | 1,349.3 | 1,171.2 | 1,328.6 |
| Savings Deposits | 5,194.4 | 5,338.3 | 5,420.2 | 5,652.7 | 5,470.9 | 5,690.0 | 5,616.0 | 6,209.9 |
| Corporate Free Savings Deposits | 5,174.6 | 6,050.7 | 6,004.8 | 6,226.2 | 6,796.2 | 7,113.8 | 6,137.6 | 7,068.0 |
| Others | 1,527.1 | 1,505.9 | 1,491.1 | 1,320.0 | 1,320.5 | 1,403.2 | 2,748.1 | 1,930.4 |
| Time & Installment Deposits | 19,274.3 | 17,743.7 | 17,355.1 | 19,754.4 | 26,878.2 | 28,558.6 | 28,459.8 | 30,731.5 |
| CD | 6,830.3 | 7,487.1 | 9,078.1 | 9,048.9 | 4,483.2 | 2,880.3 | 1,714.1 | 1,254.3 |
| % of KRW Deposits+CD(b/a) | 73.9% | 73.1% | 75.5% | 76.2% | 77.4% | 78.3% | 77.4% | 79.9% |

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Loans in KRW (Bank Account)

| | 2009-3 | 2009-6 | 2009-9 | 2009-12 | 2010-3 | 2010-6 | 2010-9 | 2010-12 |
|-------------------------|----------|----------|----------|----------|----------|----------|----------|----------|
| Total Loans(a) | 62,741.5 | 62,041.6 | 60,228.0 | 62,627.0 | 64,558.5 | 62,944.1 | 62,263.6 | 62,434.1 |
| KRW Loans(b) | 42,806.2 | 43,464.2 | 44,083.3 | 44,955.0 | 44,633.0 | 44,611.0 | 45,304.6 | 44,710.1 |
| Household Loans | 15,625.5 | 16,374.4 | 17,091.4 | 17,499.4 | 17,714.1 | 18,069.6 | 18,492.8 | 19,275.6 |
| SMEs | 19,103.7 | 19,161.2 | 18,706.2 | 18,786.9 | 17,911.5 | 17,621.8 | 17,648.3 | 16,305.4 |
| Large Corporations | 5,516.6 | 5,407.9 | 5,784.4 | 6,138.8 | 6,559.9 | 6,370.6 | 6,560.3 | 6,383.2 |
| Credit Card Receivables | 2,444.0 | 2,408.2 | 2,392.0 | 2,422.9 | 2,336.0 | 2,419.8 | 2,440.8 | 2,581.0 |
| Public & Others | 116.4 | 112.5 | 109.3 | 107.0 | 111.5 | 129.2 | 162.3 | 165.0 |
| % of KRW Loans(b/a) | 68.2% | 70.1% | 73.2% | 71.8% | 69.1% | 70.9% | 72.8% | 71.6% |

SME Loans in KRW by Industry

| | 2009-3 | 2009-6 | 2009-9 | 2009-12 | 2010-3 | 2010-6 | 2010-9 | 2010-12 |
|----------------------|----------|----------|----------|----------|----------|----------|----------|----------|
| Manufacturing | 7,176.2 | 7,501.2 | 7,402.1 | 7,508.4 | 7,356.6 | 7,188.7 | 7,322.2 | 6,538.3 |
| Construction | 1,944.0 | 1,940.4 | 1,863.0 | 1,701.0 | 1,398.6 | 1,374.6 | 1,359.3 | 1,138.6 |
| Wholesale / Retail | 2,576.7 | 2,537.0 | 2,442.5 | 2,406.9 | 2,351.0 | 2,245.9 | 2,249.4 | 2,112.0 |
| Transportation | 692.2 | 666.2 | 556.6 | 563.9 | 549.6 | 574.3 | 584.8 | 585.4 |
| Food & Lodging | 447.4 | 422.5 | 407.9 | 378.1 | 353.7 | 328.8 | 305.1 | 284.3 |
| Real Estate / Rental | 3,788.5 | 3,735.2 | 3,741.3 | 3,759.7 | 3,601.9 | 3,671.8 | 3,561.2 | 3,532.3 |
| Others | 2,477.8 | 2,358.2 | 2,292.1 | 2,466.6 | 2,298.5 | 2,236.2 | 2,262.2 | 2,110.1 |
| Total | 19,102.8 | 19,160.7 | 18,705.6 | 18,784.6 | 17,910.0 | 17,620.3 | 17,644.1 | 16,301.0 |

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Asset Quality

| | 2009-3 | 2009-6 | 2009-9 | 2009-12 | 2010-3 | 2010-6 | 2010-9 | 2010-12 |
|--|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Normal | 67,689.3 | 67,197.8 | 66,433.7 | 68,948.1 | 67,198.1 | 67,358.9 | 67,367.0 | 66,959.1 |
| Precautionary | 657.2 | 764.7 | 847.3 | 937.3 | 886.2 | 1,211.0 | 1,235.0 | 1,296.1 |
| Substandard | 626.4 | 591.0 | 543.3 | 448.4 | 455.2 | 461.8 | 585.4 | 420.0 |
| Doubtful | 159.1 | 193.5 | 203.9 | 162.8 | 216.0 | 374.1 | 298.3 | 437.6 |
| Estimated Loss | 238.4 | 155.9 | 106.3 | 53.8 | 101.9 | 70.9 | 118.6 | 68.8 |
| Total Credits | 69,370.4 | 68,902.9 | 68,134.5 | 70,550.5 | 68,857.4 | 69,476.7 | 69,604.3 | 69,181.6 |
| NPLs (Substandard & Below Loans) | 1,023.9 | 940.4 | 853.5 | 665.0 | 773.1 | 906.8 | 1,002.3 | 926.4 |
| NPL Ratio | 1.48% | 1.36% | 1.25% | 0.94% | 1.12% | 1.31% | 1.44% | 1.34% |
| Precautionary & Below Loans | 1,681.1 | 1,705.1 | 1,700.8 | 1,602.3 | 1,659.3 | 2,117.8 | 2,237.3 | 2,222.5 |
| Precautionary & Below Ratio | 2.42% | 2.47% | 2.50% | 2.27% | 2.41% | 3.05% | 3.21% | 3.21% |
| Loan Loss Reserve for NPL | 1,125.4 | 1,083.4 | 1,042.8 | 1,014.4 | 1,063.9 | 1,147.2 | 1,169.8 | 1,156.0 |
| NPL Coverage Ratio | 109.91% | 115.21% | 122.18% | 152.54% | 137.61% | 126.51% | 116.71% | 124.78% |
| Precautionary & Below Coverage Ratio | 66.95% | 63.54% | 61.31% | 63.31% | 64.12% | 54.17% | 52.28% | 52.01% |

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Delinquency

| | 2009-03 | 2009-06 | 2009-09 | 2009-12 | 2010-03 | 2010-06 | 2010-09 | 2010-12 |
|----------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Total | 1.24% | 0.96% | 1.05% | 0.50% | 1.08% | 0.70% | 0.92% | 0.47% |
| Delinquent Amount | 755.3 | 576.5 | 626.6 | 303.0 | 654.2 | 423.5 | 561.4 | 282.1 |
| Receivables | 60,969.0 | 60,273.9 | 59,786.6 | 60,992.8 | 60,420.9 | 60,688.1 | 60,692.1 | 59,886.2 |
| Subtotal (Excluding Card) | 1.16% | 0.87% | 1.00% | 0.45% | 1.06% | 0.66% | 0.90% | 0.43% |
| Delinquent Amount | 678.8 | 503.9 | 572.5 | 261.3 | 616.2 | 384.8 | 521.5 | 244.7 |
| Receivables | 58,524.0 | 57,864.9 | 57,394.0 | 58,569.3 | 58,084.5 | 58,268.0 | 58,251.0 | 57,304.9 |
| Corporate | 1.41% | 1.08% | 1.28% | 0.55% | 1.42% | 0.87% | 1.10% | 0.43% |
| Delinquent Amount | 602.9 | 449.3 | 516.7 | 226.6 | 573.5 | 348.6 | 436.3 | 162.3 |
| Receivables | 42,817.7 | 41,413.9 | 40,228.2 | 41,000.6 | 40,304.9 | 40,131.9 | 39,694.4 | 37,969.7 |
| Large & Public | 0.50% | 0.49% | 0.34% | 0.22% | 1.63% | 0.33% | 0.46% | 0.11% |
| Delinquent Amount | 93.0 | 88.3 | 59.5 | 40.0 | 303.7 | 59.6 | 82.2 | 18.7 |
| Receivables | 18,572.0 | 17,875.6 | 17,464.7 | 18,323.0 | 18,587.8 | 18,271.3 | 18,015.7 | 17,569.3 |
| SMEs | 2.10% | 1.53% | 2.01% | 0.82% | 1.24% | 1.32% | 1.63% | 0.70% |
| Delinquent Amount | 509.9 | 361.0 | 457.2 | 186.6 | 269.8 | 289.0 | 354.1 | 143.6 |
| Receivables | 24,245.7 | 23,538.3 | 22,763.5 | 22,677.6 | 21,717.1 | 21,860.6 | 21,678.7 | 20,400.5 |
| Household | 0.48% | 0.33% | 0.33% | 0.20% | 0.24% | 0.20% | 0.46% | 0.43% |
| Delinquent Amount | 75.9 | 54.6 | 55.8 | 34.7 | 42.7 | 36.2 | 85.2 | 82.4 |
| Receivables | 15,706.3 | 16,451.0 | 17,165.8 | 17,568.7 | 17,779.6 | 18,136.1 | 18,556.6 | 19,335.2 |
| Card (Reported) | 3.13% | 3.01% | 2.26% | 1.72% | 1.63% | 1.60% | 1.63% | 1.45% |
| Delinquent Amount | 76.5 | 72.6 | 54.1 | 41.7 | 38.0 | 38.7 | 39.9 | 37.4 |
| Receivables | 2,445.0 | 2,409.0 | 2,392.6 | 2,423.5 | 2,336.4 | 2,420.1 | 2,441.1 | 2,581.3 |

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Basel II BIS Ratio

(KRW billion)

| | 2009-03 | 2009-06 | 2009-09 | 2009-12 | 2010-03 | 2010-06 | 2010-09 | 2010-12 |
|---|----------|----------|----------|----------|----------|----------|----------|----------|
| RWA(FIRB) | 60,774.5 | 59,755.3 | 58,886.5 | 59,105.1 | 57,048.8 | 58,341.5 | 57,322.7 | 56,495.9 |
| Credit | 55,277.6 | 53,942.5 | 52,992.7 | 53,005.5 | 51,581.0 | 52,701.2 | 51,681.8 | 50,495.3 |
| Market | 866.5 | 1,176.5 | 1,231.6 | 1,376.9 | 1,218.5 | 1,354.4 | 1,326.4 | 1,649.5 |
| Op | 4,630.4 | 4,636.3 | 4,662.2 | 4,722.7 | 4,249.4 | 4,285.9 | 4,314.5 | 4,351.0 |
| BIS Capital | 8,684.4 | 8,747.6 | 9,200.9 | 8,823.9 | 9,140.4 | 8,754.0 | 8,961.9 | 8,610.8 |
| Tier 1 | 6,066.4 | 6,346.0 | 6,783.7 | 6,525.7 | 6,858.0 | 7,008.7 | 7,211.1 | 6,864.6 |
| Capital | 3,224.5 | 3,224.5 | 3,224.5 | 3,224.5 | 3,224.5 | 3,224.5 | 3,224.5 | 3,224.5 |
| Capital Surplus | 0.9 | 0.9 | 0.9 | 0.9 | 0.9 | 0.9 | 0.9 | 0.9 |
| Retained Earnings | 2,555.3 | 2,790.4 | 3,210.2 | 3,515.5 | 3,503.0 | 3,718.5 | 3,942.9 | 4,059.3 |
| Other | 1.9 | 2.0 | 2.1 | 2.1 | 2.2 | 2.3 | 2.3 | 2.3 |
| Hybrid Debentures | 500.0 | 500.0 | 497.5 | 247.5 | 247.5 | 247.5 | 247.5 | 247.5 |
| Deduction Items 1 (-) | 203.4 | 150.5 | 130.5 | 445.5 | 100.1 | 162.5 | 196.0 | 662.6 |
| Goodwill (-) | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Other Intangible Assets (-) | 60.8 | 56.8 | 59.6 | 61.6 | 55.6 | 52.3 | 67.8 | 73.6 |
| Accrued Dividend | | | 0.0 | 328.9 | 0.0 | 64.5 | 87.1 | 548.2 |
| Deferred Income Tax Assets (-) | 36.7 | 33.7 | 29.6 | 21.7 | 24.8 | 26.2 | 25.0 | 26.1 |
| Other | 105.9 | 60.0 | 41.3 | 33.3 | 19.7 | 19.5 | 16.1 | 14.7 |
| Deduction Items 2 (-) | 12.8 | 21.3 | 21.0 | 19.4 | 20.0 | 22.6 | 11.1 | 7.4 |
| Tier 2 | 2,618.0 | 2,401.7 | 2,417.2 | 2,298.2 | 2,282.4 | 1,745.4 | 1,750.8 | 1,746.2 |
| 45% of Evaluation Gain on Investment Secu | 269.2 | 212.2 | 318.0 | 363.7 | 326.2 | 300.9 | 271.9 | 281.4 |
| LLP for Normal & Precautionary Assets | 235.1 | 231.7 | 222.8 | 234.5 | 245.2 | 223.3 | 246.5 | 231.6 |
| Subordinated Debts | 1,763.1 | 1,575.4 | 1,536.0 | 1,279.6 | 1,268.6 | 772.0 | 772.0 | 772.0 |
| Deduction Items 2 (-) | 12.8 | 21.3 | 21.0 | 19.4 | 20.0 | 22.6 | 11.1 | 7.4 |
| BIS Ratio | 14.29% | 14.64% | 15.62% | 14.93% | 16.02% | 15.00% | 15.63% | 15.24% |
| Tier 1 Ratio | 9.98% | 10.62% | 11.52% | 11.04% | 12.02% | 12.01% | 12.58% | 12.15% |
| Tier 2 Ratio | 4.31% | 4.02% | 4.10% | 3.89% | 4.00% | 2.99% | 3.05% | 3.09% |

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(USD billion)

| FX | 2009-03 | 2009-06 | 2009-09 | 2009-12 | 2010-03 | 2010-06 | 2010-09 | 2010-12 |
|----------------|---------|---------|---------|---------|---------|---------|---------|---------|
| Quarterly | 25.2 | 28.5 | 30.4 | 37.6 | 27.7 | 33.9 | 34.1 | |
| Market Share | 44.6% | 46.2% | 45.2% | 46.4% | 43.4% | 45.7% | 46.4% | |
| Cumulative | 25.2 | 53.7 | 84.1 | 121.7 | 27.7 | 61.1 | 95.2 | |
| Market Share | 44.6% | 45.4% | 45.3% | 45.6% | 43.4% | 44.7% | 45.3% | |
| Exports | 2009-03 | 2009-06 | 2009-09 | 2009-12 | 2010-03 | 2010-06 | 2010-09 | 2010-12 |
| Quarterly | 21.2 | 24.8 | 26.7 | 32.6 | 31.2 | 36.1 | 37.5 | |
| Market Share | 28.3% | 27.3% | 28.0% | 31.8% | 30.7% | 29.9% | 32.3% | |
| Cumulative | 21.2 | 46.0 | 72.7 | 105.3 | 31.2 | 67.3 | 104.9 | |
| Market Share | 28.3% | 27.7% | 27.8% | 28.9% | 30.7% | 30.3% | 31.0% | |
| Imports | 2009-03 | 2009-06 | 2009-09 | 2009-12 | 2010-03 | 2010-06 | 2010-09 | 2010-12 |
| Quarterly | 21.5 | 20.9 | 23.7 | 28.4 | 28.3 | 28.3 | 29.5 | |
| Market Share | 30.3% | 28.5% | 28.0% | 30.3% | 28.9% | 26.9% | 27.9% | |
| Cumulative | 21.5 | 42.5 | 66.2 | 94.6 | 28.3 | 56.6 | 86.1 | |
| Market Share | 30.3% | 29.4% | 28.9% | 29.3% | 28.9% | 27.8% | 27.8% | |

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Shareholding Structure

| | Stocks | Share |
|---------------|--------------------|-------------|
| Lone Star | 329,042,672 | 51.02% |
| KEXIM | 40,314,387 | 6.25% |
| Bank of Korea | 39,500,000 | 6.12% |
| Public | 236,049,767 | 36.61% |
| Total | 644,906,826 | 100% |

| Employees | 2009-3 | 2009-6 | 2009-9 | 2009-12 | 2010-3 | 2010-6 | 2010-9 | 2010-12 |
|------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Directors | 24 | 23 | 24 | 24 | 23 | 23 | 23 | 21 |
| Managers | 3,625 | 3,572 | 3,664 | 3,654 | 3,744 | 3,723 | 3,810 | 3,791 |
| Staffs | 1,766 | 1,873 | 1,766 | 1,857 | 1,755 | 1,770 | 1,668 | 1,766 |
| Support Staffs | 277 | 319 | 322 | 326 | 330 | 336 | 329 | 348 |
| Total Employees | 5,692 | 5,787 | 5,776 | 5,861 | 5,852 | 5,852 | 5,830 | 5,926 |

| Branches | 2009-3 | 2009-6 | 2009-9 | 2009-12 | 2010-3 | 2010-6 | 2010-9 | 2010-12 |
|-----------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Branches | 325 | 325 | 323 | 324 | 324 | 325 | 325 | 325 |
| Sub branches | 29 | 29 | 27 | 27 | 28 | 28 | 28 | 28 |
| Domestic | 354 | 354 | 350 | 351 | 352 | 353 | 353 | 353 |
| Branches | 15 | 15 | 15 | 15 | 15 | 12 | 12 | 12 |
| Sub branches | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| Subsidiaries | 8 | 8 | 9 | 9 | 9 | 10 | 10 | 10 |
| Overseas | 28 | 28 | 29 | 29 | 29 | 27 | 27 | 27 |
| Total | 382 | 382 | 379 | 380 | 381 | 380 | 380 | 380 |

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Credit Card Sales (Managed Basis, Cumulative)

(KRW billion)

| | 2009-03 | 2009-06 | 2009-09 | 2009-12 | 2010-03 | 2010-06 | 2010-09 | 2010-12 |
|--------------|----------------|----------------|-----------------|-----------------|----------------|----------------|-----------------|-----------------|
| Lump-Sum | 2,164.5 | 4,487.4 | 6,935.8 | 9,301.2 | 2,490.9 | 4,745.4 | 7,260.7 | 9,822.2 |
| Installment | 548.6 | 1,055.4 | 1,515.7 | 2,084.6 | 501.9 | 1,204.1 | 1,714.1 | 2,290.5 |
| Cash Advance | 1,124.8 | 2,182.0 | 3,208.4 | 4,194.2 | 949.2 | 1,877.9 | 2,786.9 | 3,713.1 |
| Total | 3,837.9 | 7,724.8 | 11,659.9 | 15,580.0 | 3,942.0 | 7,827.4 | 11,761.6 | 15,825.8 |

Balances by Product

| | 2009-03 | 2009-06 | 2009-09 | 2009-12 | 2010-03 | 2010-06 | 2010-09 | 2010-12 |
|------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Lump-Sum | 624.3 | 652.6 | 691.2 | 727.1 | 639.9 | 668.3 | 677.6 | 732.8 |
| Installment | 559.3 | 554.2 | 545.4 | 568.9 | 562.3 | 567.0 | 558.7 | 612.1 |
| Cash Advance | 344.1 | 333.8 | 322.6 | 311.9 | 301.9 | 310.9 | 318.3 | 335.2 |
| Revolving | 523.4 | 490.9 | 469.7 | 452.2 | 432.2 | 425.0 | 410.4 | 404.7 |
| Card Loans | 383.5 | 369.0 | 356.0 | 354.9 | 392.1 | 440.6 | 468.7 | 488.1 |
| Other Processing | 9.4 | 7.6 | 7.0 | 8.0 | 7.6 | 7.9 | 7.2 | 8.0 |
| Total | 2,444.0 | 2,408.1 | 2,391.9 | 2,423.0 | 2,336.0 | 2,419.8 | 2,440.8 | 2,581.0 |

Card Delinquencies (Managed, Billed)

| | 2009-03 | 2009-06 | 2009-09 | 2009-12 | 2010-03 | 2010-06 | 2010-09 | 2010-12 |
|--------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Under 1 Month | 21.3 | 23.0 | 16.8 | 13.8 | 14.3 | 15.9 | 15.5 | 10.6 |
| Over 1 Month | 76.5 | 72.6 | 54.1 | 41.7 | 38.0 | 38.7 | 39.9 | 37.4 |
| Total Receivables | 2,444.0 | 2,409.0 | 2,392.6 | 2,423.5 | 2,336.0 | 2,419.8 | 2,440.8 | 2,581.0 |
| Over 1 Month Delinquent | 3.13% | 3.01% | 2.26% | 1.72% | 1.63% | 1.60% | 1.63% | 1.45% |