

# Korea Exchange Bank



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## **Contents**

- Financial Highlights**
- Income Statement Summary**
  - Net Interest Income**
  - Net Interest Margin (NIM)**
- Fees & Commissions**
- Non Interest Income**
- Total Expenses**
- Provisions & Others**
- Balance Sheet Summary**
  - Deposit Structure**
  - Loan Portfolio**
- Asset Quality**
  - Asset Quality**
  - Delinquency**
- BIS Ratio**
- Other Information**
  - Shareholding Structure**
  - Employees & Branches**
  - Credit Card Sector**

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**Financial Highlights**

**Income Statement Summary**

**Net Interest Income**

**Net Interest Margin (NIM)**

**Fees & Commissions**

**Non Interest Income**

**Total Expenses**

**Provisions & Others**

**Balance Sheet Summary**

**Deposit Structure**

**Loan Portfolio**

**Asset Quality**

**Asset Quality**

**Delinquency**

**BIS Ratio**

**Other Information**

**Shareholding Structure**

**Employees & Branches**

**Credit Card Sector**

**Financial Highlights**

(KRW billion)

	2009-03	2009-06	2009-09	2009-12	2010-03	2010-06	2010-09	2010-12
<b>Total Assets (Bank + Trust)</b>	116,037.8	111,274.8	111,797.1	107,728.9	112,583.4	116,153.5	116,158.2	115,116.0
<b>Total Deposits</b>	62,024.8	61,734.0	62,389.4	67,371.3	71,799.4	72,303.4	70,868.1	74,873.8
<b>Total Credits</b>	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
<b>Paid-in-Capital</b>	3,224.5	3,224.5	3,224.5	3,224.5	3,224.5	3,224.5	3,224.5	3,224.5
<b>Shareholders' Equity</b>	6,711.4	6,865.1	7,540.1	7,954.8	7,877.1	8,038.2	8,203.5	8,409.8
<b>Income Before Provision</b>	243.2	779.1	1,127.3	1,559.3	594.9	1,133.9	1,611.3	2,003.7
<b>Net Income</b>	-74.8	163.3	585.4	891.7	318.2	529.1	819.0	1,055.4
<b>BIS Ratio*</b>	14.29%	14.64%	15.62%	14.93%	16.02%	15.00%	15.63%	16.26%
Tier 1 Ratio	9.98%	10.62%	11.52%	11.04%	12.02%	12.01%	12.58%	13.17%
<b>ROA (Cumulative)</b>	-0.28%	0.32%	0.77%	0.88%	1.31%	1.08%	1.10%	1.07%
<b>ROE (Cumulative)</b>	-4.54%	4.85%	11.01%	12.27%	16.30%	13.41%	13.62%	12.98%
<b>NIM (Cumulative)</b>	2.18%	2.18%	2.28%	2.39%	2.83%	2.72%	2.64%	2.69%
<b>NPL Ratio</b>	1.48%	1.36%	1.25%	0.94%	1.12%	1.31%	1.44%	1.26%
<b>Delinquency Ratio</b>	1.24%	0.96%	1.05%	0.50%	1.08%	0.70%	0.92%	0.47%

Financial Highlights

Income Statement Summary

Net Interest Income  
 Net Interest Margin (NIM)  
 Fees & Commissions  
 Non Interest Income

Total Expenses

Provisions & Others

Balance Sheet Summary

Deposit Structure  
 Loan Portfolio

Asset Quality

Asset Quality  
 Delinquency

BIS Ratio

Other Information

Shareholding Structure  
 Employees & Branches  
 Credit Card Sector

Profitability

(KRW billion)

	1Q'09	2Q'09	3Q'09	4Q'09	1Q'10	2Q'10	3Q'10	4Q'10	Q o Q
Net Interest Income	455.0	435.2	484.3	543.4	561.4	519.5	511.2	560.7	49.5
Fees & Commissions	116.8	115.2	109.1	122.2	99.7	127.4	108.1	124.1	16.0
Non Interest Income	39.7	34.2	64.6	21.1	55.2	90.6	49.2	-6.6	-55.8
<b>Total Income</b>	<b>611.5</b>	<b>584.6</b>	<b>658.0</b>	<b>686.7</b>	<b>716.3</b>	<b>737.5</b>	<b>668.4</b>	<b>678.2</b>	<b>9.8</b>
<b>Total Expenses</b>	<b>373.2</b>	<b>250.9</b>	<b>312.3</b>	<b>287.2</b>	<b>303.6</b>	<b>268.9</b>	<b>309.1</b>	<b>291.5</b>	<b>-17.6</b>
<b>Operating Income</b>	<b>238.3</b>	<b>333.7</b>	<b>345.7</b>	<b>399.5</b>	<b>412.7</b>	<b>468.7</b>	<b>359.3</b>	<b>386.7</b>	<b>27.3</b>
Impairment Loss, etc. (-)	-4.9	-202.2	-2.5	-32.4	-182.3	-70.3	-118.0	-5.7	112.3
Income before Provision	243.2	535.9	348.2	431.9	594.9	539.0	477.4	392.4	-85.0
Provisions & Others (-)	373.3	232.1	85.0	85.7	168.3	255.0	101.8	81.4	-20.4
Loan Loss Provisioning (-)	325.2	187.0	83.7	70.3	108.3	239.6	86.8	53.2	-33.5
Income before tax	-130.1	303.8	263.2	346.2	426.7	284.0	375.5	310.9	-64.6
Income tax expenses (-)	-55.3	65.7	-158.9	39.9	108.5	73.1	85.6	74.6	-11.0
<b>Net Income</b>	<b>-74.8</b>	<b>238.2</b>	<b>422.1</b>	<b>306.4</b>	<b>318.2</b>	<b>210.9</b>	<b>290.0</b>	<b>236.4</b>	<b>-53.6</b>

Financial Highlights
Income Statement Summary
<b>Net Interest Income</b>
<b>Net Interest Margin (NIM)</b>
<b>Fees &amp; Commissions</b>
<b>Non Interest Income</b>
<b>Total Expenses</b>
<b>Provisions &amp; Others</b>
Balance Sheet Summary
Deposit Structure
Loan Portfolio
Asset Quality
Asset Quality
Delinquency
BIS Ratio
Other Information
Shareholding Structure
Employees & Branches
Credit Card Sector

<b>Net Interest Income</b>		(KRW billion)							
	1Q'09	2Q'09	3Q'09	4Q'09	1Q'10	2Q'10	3Q'10	4Q'10	
<b>Interest Revenue</b>	<b>1,238.5</b>	<b>1,082.4</b>	<b>1,058.5</b>	<b>1,109.4</b>	<b>1,072.3</b>	<b>1,041.5</b>	<b>1,010.0</b>	<b>1,017.4</b>	
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	
<b>Interest Expenses</b>	<b>751.3</b>	<b>614.8</b>	<b>536.6</b>	<b>524.2</b>	<b>483.5</b>	<b>479.8</b>	<b>455.7</b>	<b>408.1</b>	
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	
<b>Insurance Expense for Depr</b>	<b>39.8</b>	<b>39.1</b>	<b>40.4</b>	<b>41.7</b>	<b>41.1</b>	<b>45.2</b>	<b>47.9</b>	<b>49.5</b>	
<b>Other Interest Income</b>	<b>7.6</b>	<b>6.7</b>	<b>2.8</b>	<b>Δ0.1</b>	<b>13.7</b>	<b>3.0</b>	<b>4.8</b>	<b>0.9</b>	
<b>Net Interest Income</b>	<b>455.0</b>	<b>435.2</b>	<b>484.3</b>	<b>543.4</b>	<b>561.4</b>	<b>519.5</b>	<b>511.2</b>	<b>560.7</b>	
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
<b>NIM</b>	<b>2.18%</b>	<b>2.18%</b>	<b>2.28%</b>	<b>2.39%</b>	<b>2.83%</b>	<b>2.72%</b>	<b>2.64%</b>	<b>2.69%</b>
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
<b>NIM</b>	<b>2.18%</b>	<b>2.17%</b>	<b>2.49%</b>	<b>2.72%</b>	<b>2.83%</b>	<b>2.60%</b>	<b>2.50%</b>	<b>2.82%</b>
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%

- Financial Highlights
- Income Statement Summary
  - Net Interest Income
  - Net Interest Margin (NIM)
  - Fees & Commissions**
  - Non Interest Income
- Total Expenses
- Provisions & Others
- Balance Sheet Summary
  - Deposit Structure
  - Loan Portfolio
- Asset Quality
  - Asset Quality
  - Delinquency
- BIS Ratio
- Other Information
  - Shareholding Structure
  - Employees & Branches
  - Credit Card Sector

<b>Fees &amp; Commissions</b>		(KRW billion)								
	1Q'09	2Q'09	3Q'09	4Q'09	1Q'10	2Q'10	3Q'10	4Q'10	Q o Q	
<b>Total</b>	<b>116.8</b>	<b>115.2</b>	<b>109.1</b>	<b>122.2</b>	<b>99.7</b>	<b>127.4</b>	<b>108.1</b>	<b>124.1</b>	<b>+16.0</b>	
<b>Gains from FX Transaction</b>	<b>76.4</b>	<b>66.3</b>	<b>63.8</b>	<b>66.7</b>	<b>60.0</b>	<b>70.3</b>	<b>63.8</b>	<b>70.6</b>	<b>+6.8</b>	
<b>Fees &amp; Commissions</b>	<b>40.4</b>	<b>48.9</b>	<b>45.3</b>	<b>55.4</b>	<b>39.7</b>	<b>57.1</b>	<b>44.3</b>	<b>53.5</b>	<b>+9.2</b>	
<b>KRW Currency related</b>	<b>30.8</b>	<b>35.2</b>	<b>35.9</b>	<b>36.4</b>	<b>38.8</b>	<b>40.8</b>	<b>36.0</b>	<b>37.5</b>	<b>+1.6</b>	
<b>Foreign Currency related</b>	<b>33.9</b>	<b>33.8</b>	<b>31.6</b>	<b>41.8</b>	<b>33.2</b>	<b>36.5</b>	<b>33.1</b>	<b>40.6</b>	<b>+7.5</b>	
Credit Card related	-44.6	-43.7	-43.7	-46.8	-53.9	-45.6	-47.4	-51.0	-3.7	
<b>Guarantee Fees &amp; others</b>	<b>20.3</b>	<b>23.6</b>	<b>21.5</b>	<b>24.0</b>	<b>21.6</b>	<b>25.4</b>	<b>22.6</b>	<b>26.4</b>	<b>+3.8</b>	

[Home](#)

- Financial Highlights
- Income Statement Summary
  - Net Interest Income
  - Net Interest Margin (NIM)
  - Fees & Commissions
  - Non Interest Income**
  - Total Expenses
  - Provisions & Others
- Balance Sheet Summary
  - Deposit Structure
  - Loan Portfolio
- Asset Quality
  - Asset Quality
  - Delinquency
- BIS Ratio
- Other Information
  - Shareholding Structure
  - Employees & Branches
  - Credit Card Sector

## Non Interest Income

(KRW billion)

	1Q'09	2Q'09	3Q'09	4Q'09	1Q'10	2Q'10	3Q'10	4Q'10	Q o Q
Operating Trust Account	6.3	8.9	7.3	7.3	6.2	6.8	8.7	7.1	-1.6
Merchant Account	18.1	8.9	8.9	10.1	12.5	12.5	11.6	10.8	-0.8
Trading Profit	4.5	-7.5	14.0	21.6	20.2	36.2	4.7	29.5	+24.8
Subsidiaries	17.8	19.7	16.3	-4.4	20.5	8.9	25.0	17.2	-7.8
Others	-7.0	4.2	18.1	-13.4	-4.2	26.2	-0.8	-71.2	-70.3
NPL Sale	-1.6	0.0	1.4	-16.7	5.6	28.0	-3.5	-70.8	-67.3
<b>Total</b>	<b>39.7</b>	<b>34.2</b>	<b>64.6</b>	<b>21.1</b>	<b>55.2</b>	<b>90.6</b>	<b>49.2</b>	<b>-6.6</b>	<b>-55.8</b>

- Financial Highlights
- Income Statement Summary
  - Net Interest Income
  - Net Interest Margin (NIM)
  - Fees & Commissions
  - Non Interest Income
  - Total Expenses**
- Provisions & Others
- Balance Sheet Summary
  - Deposit Structure
  - Loan Portfolio
- Asset Quality
  - Asset Quality
  - Delinquency
- BIS Ratio
- Other Information
  - Shareholding Structure
  - Employees & Branches
  - Credit Card Sector

## Total Expenses

(KRW billion)

	1Q'09	2Q'09	3Q'09	4Q'09	1Q'10	2Q'10	3Q'10	4Q'10	Q o Q
Salaries & Benefits	208.2	145.5	199.4	148.9	198.7	156.3	179.6	163.8	-15.8
G&A Expenses	130.0	68.2	72.3	97.8	71.2	82.5	95.5	93.4	-2.1
Depreciation	26.9	28.9	28.5	30.9	24.3	22.1	22.6	24.1	+1.5
Tax & Dues	8.1	8.4	12.1	9.7	9.3	8.0	11.4	10.2	-1.2
<b>Total</b>	<b>373.2</b>	<b>250.9</b>	<b>312.3</b>	<b>287.2</b>	<b>303.6</b>	<b>268.9</b>	<b>309.1</b>	<b>291.5</b>	<b>-17.6</b>

**Financial Highlights**

**Income Statement Summary**

**Net Interest Income**

**Net Interest Margin (NIM)**

**Fees & Commissions**

**Non Interest Income**

**Total Expenses**

**Provisions & Others**

**Balance Sheet Summary**

**Deposit Structure**

**Loan Portfolio**

**Asset Quality**

**Asset Quality**

**Delinquency**

**BIS Ratio**

**Other Information**

**Shareholding Structure**

**Employees & Branches**

**Credit Card Sector**

**Loan Loss Reserve**

(KRW billion)

	1Q'09	2Q'09	3Q'09	4Q'09	1Q'10	2Q'10	3Q'10	4Q'10	Q o Q
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	+22.1
Additional Provisioning	325.2	187.0	83.7	70.3	231.9	239.6	86.8	53.2	-33.5
Write-off	327.6	274.8	161.1	143.0	82.9	192.7	102.2	110.5	+8.3
Reversals & Others	28.9	43.5	35.4	47.7	-98.1	35.0	37.6	38.8	+1.2
Net LLR	26.5	-44.3	-42.0	-25.0	51.0	81.9	22.1	-18.5	-40.6
Ending LLR*	1,170.5	1,126.2	1,084.2	1,059.2	1,110.2	1,192.1	1,214.2	1,195.7	-18.5
NPL coverage Ratio	109.9%	115.2%	122.2%	152.5%	137.6%	126.5%	116.7%	131.0%	+14.2%p

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

**Provisions**

	1Q'09	2Q'09	3Q'09	4Q'09	1Q'10	2Q'10	3Q'10	4Q'10	Q o Q
<b>Loan loss provisioning</b>	<b>325.2</b>	<b>187.0</b>	<b>83.7</b>	<b>70.3</b>	<b>108.3</b>	<b>239.6</b>	<b>86.8</b>	<b>53.2</b>	<b>-33.5</b>
Bank	307.2	164.0	66.5	59.6	104.7	232.7	80.3	44.6	-35.6
Corporate	300.5	145.6	51.8	50.1	94.2	219.5	65.8	30.0	-35.7
Household	6.7	18.4	14.7	9.5	10.5	13.2	14.5	14.6	+0.1
Card	18.0	23.0	17.2	10.7	3.6	6.8	6.5	8.6	+2.1
<b>Additional Other Provisioni</b>	<b>18.3</b>	<b>36.5</b>	<b>-8.3</b>	<b>3.6</b>	<b>30.7</b>	<b>8.0</b>	<b>1.5</b>	<b>15.0</b>	<b>+13.5</b>
<b>Retirement Allowance</b>	<b>29.8</b>	<b>8.6</b>	<b>9.6</b>	<b>11.7</b>	<b>29.4</b>	<b>7.4</b>	<b>13.6</b>	<b>13.2</b>	<b>-0.4</b>
<b>Total</b>	<b>373.3</b>	<b>232.1</b>	<b>85.0</b>	<b>85.7</b>	<b>168.3</b>	<b>255.0</b>	<b>101.8</b>	<b>81.4</b>	<b>-20.4</b>



**Financial Highlights**

**Income Statement Summary**

**Net Interest Income**  
**Net Interest Margin (NIM)**  
**Fees & Commissions**  
**Non Interest Income**

**Total Expenses**

**Provisions & Others**

**Balance Sheet Summary**

**Deposit Structure**

**Loan Portfolio**

**Asset Quality**

**Asset Quality**

**Delinquency**

**BIS Ratio**

**Other Information**

**Shareholding Structure**

**Employees & Branches**

**Credit Card Sector**

**Balance Sheet Summary (Bank Account)**

(KRW billion)

	2009-3	2009-6	2009-9	2009-12	2010-3	2010-6	2010-9	2010-12	Q o Q
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	-1,126.1
Securities	13,957.7	14,949.0	15,447.5	13,829.2	13,824.9	13,836.7	13,377.3	13,163.1	-214.1
Loans & Discounts	62,741.5	62,041.6	60,228.0	62,627.0	64,558.5	62,944.1	62,263.6	62,434.1	+170.5
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	+140.2
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	-2,569.0
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	+422.3
<b>Total Assets</b>	<b>106,358.3</b>	<b>101,579.5</b>	<b>101,418.6</b>	<b>96,308.1</b>	<b>99,933.8</b>	<b>102,891.8</b>	<b>99,231.7</b>	<b>95,915.3</b>	<b>-3,316.4</b>
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	+1,493.1
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	-31.3
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	-1,303.9
Other liabilities	20,879.4	18,217.5	19,677.2	13,062.1	14,712.0	17,658.5	16,431.3	12,846.8	-3,584.5
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	-93.5
<b>Shareholders' Equity</b>	<b>6,711.4</b>	<b>6,865.1</b>	<b>7,540.1</b>	<b>7,954.8</b>	<b>7,877.1</b>	<b>8,038.2</b>	<b>8,203.5</b>	<b>8,049.8</b>	<b>-153.8</b>
<b>Total Liabilities &amp; Equities</b>	<b>106,358.3</b>	<b>101,579.5</b>	<b>101,418.6</b>	<b>96,308.1</b>	<b>99,933.8</b>	<b>102,891.8</b>	<b>99,231.7</b>	<b>95,915.3</b>	<b>-3,316.4</b>

- Financial Highlights
- Income Statement Summary
  - Net Interest Income
  - Net Interest Margin (NIM)
  - Fees & Commissions
  - Non Interest Income
- Total Expenses
- Provisions & Others
- Balance Sheet Summary
  - Deposit Structure
  - Loan Portfolio
- Asset Quality
  - Asset Quality
  - Delinquency
- BIS Ratio
- Other Information
  - Shareholding Structure
  - Employees & Branches
  - Credit Card Sector

## Deposits in Korean Won

(KRW billion)

	2009-3	2009-6	2009-9	2009-12	2010-3	2010-6	2010-9	2010-12	Q o Q
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	+1,493.1
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	+2,676.0
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	+864.1
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	+157.5
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	+593.9
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	+930.4
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	-817.7
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	+2,271.7
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	-459.7
% of KRW Deposits+CD(b/a)	73.9%	73.1%	75.5%	76.2%	77.4%	78.3%	77.4%	79.9%	+2.50%p

**Financial Highlights**

**Income Statement Summary**

**Net Interest Income**

**Net Interest Margin (NIM)**

**Fees & Commissions**

**Non Interest Income**

**Total Expenses**

**Provisions & Others**

**Balance Sheet Summary**

**Deposit Structure**

**Loan Portfolio**

**Asset Quality**

**Asset Quality**

**Delinquency**

**BIS Ratio**

**Other Information**

**Shareholding Structure**

**Employees & Branches**

**Credit Card Sector**

**Loans in KRW (Bank Account)**

(KRW billion)

	2009-3	2009-6	2009-9	2009-12	2010-3	2010-6	2010-9	2010-12	Q o Q
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	+170.5
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	-594.5
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	+782.7
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	-1,342.9
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	-177.2
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	+140.2
Public & Others	116.4	112.5	109.3	107.0	111.5	129.2	162.3	165.0	+2.7
% of KRW Loans(b/a)	68.2%	70.1%	73.2%	71.8%	69.1%	70.9%	72.8%	71.6%	-1.15%p

**SME Loans in KRW by Industry**

	2009-3	2009-6	2009-9	2009-12	2010-3	2010-6	2010-9	2010-12	Q o Q
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	-783.9
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	-220.7
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	-137.4
Transportation	692.2	666.2	556.6	563.9	549.6	574.3	584.8	585.4	+0.6
Food & Lodging	447.4	422.5	407.9	378.1	353.7	328.8	305.1	284.3	-20.8
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	-28.9
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	-152.1
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	-1,343.1

- Financial Highlights
- Income Statement Summary
  - Net Interest Income
  - Net Interest Margin (NIM)
  - Fees & Commissions
  - Non Interest Income
- Total Expenses
- Provisions & Others
- Balance Sheet Summary
- Home
  - Loan Portfolio
  - Asset Quality
  - Asset Quality
  - Delinquency
- BIS Ratio
- Other Information
  - Shareholding Structure
  - Employees & Branches
  - Credit Card Sector

## Asset Quality

(KRW billion)

	2009-3	2009-6	2009-9	2009-12	2010-3	2010-6	2010-9	2010-12	Q o Q
Normal	67,689.3	67,197.8	66,433.7	68,948.1	67,198.1	67,358.9	67,367.0	67,010.7	-356.4
Precautionary	657.2	764.7	847.3	937.3	886.2	1,211.0	1,235.0	1,296.1	+61.1
Substandard	626.4	591.0	543.3	448.4	455.2	461.8	585.4	370.0	-215.4
Doubtful	159.1	193.5	203.9	162.8	216.0	374.1	298.3	436.0	+137.7
Estimated Loss	238.4	155.9	106.3	53.8	101.9	70.9	118.6	68.8	-49.8
<b>Total Credits</b>	<b>69,370.4</b>	<b>68,902.9</b>	<b>68,134.5</b>	<b>70,550.5</b>	<b>68,857.4</b>	<b>69,476.7</b>	<b>69,604.3</b>	<b>69,181.6</b>	<b>-422.7</b>
NPLs (Substandard & Below Loans)	1,023.9	940.4	853.5	665.0	773.1	906.8	1,002.3	874.9	-127.4
<b>NPL Ratio</b>	<b>1.48%</b>	<b>1.36%</b>	<b>1.25%</b>	<b>0.94%</b>	<b>1.12%</b>	<b>1.31%</b>	<b>1.44%</b>	<b>1.26%</b>	<b>-0.18%p</b>
Precautionary & Below Loans	1,681.1	1,705.1	1,700.8	1,602.3	1,659.3	2,117.8	2,237.3	2,170.9	-66.4
<b>Precautionary &amp; Below Ratio</b>	<b>2.42%</b>	<b>2.47%</b>	<b>2.50%</b>	<b>2.27%</b>	<b>2.41%</b>	<b>3.05%</b>	<b>3.21%</b>	<b>3.14%</b>	<b>-0.08%p</b>
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	1,145.7	-24.1
<b>NPL Coverage Ratio</b>	<b>109.91%</b>	<b>115.21%</b>	<b>122.18%</b>	<b>152.54%</b>	<b>137.61%</b>	<b>126.51%</b>	<b>116.71%</b>	<b>130.95%</b>	<b>+14.2%p</b>
Precautionary & Below Coverage Ratio	66.95%	63.54%	61.31%	63.31%	64.12%	54.17%	52.28%	52.77%	+0.5%p

**Financial Highlights**  
**Income Statement Summary**  
 Net Interest Income  
 Net Interest Margin (NIM)  
 Fees & Commissions  
 Non Interest Income  
**Total Expenses**  
 Provisions & Others  
**Balance Sheet Summary**  
 Deposit Structure  
 Loan Portfolio  
**Asset Quality**  
 Asset Quality  
**Delinquency**  
**BIS Ratio**  
**Other Information**  
 Shareholding Structure  
 Employees & Branches  
 Credit Card Sector

## Delinquency

(KRW billion)

	2009-03	2009-06	2009-09	2009-12	2010-03	2010-06	2010-09	2010-12	Q o Q
<b>Total</b>	<b>1.24%</b>	<b>0.96%</b>	<b>1.05%</b>	<b>0.50%</b>	<b>1.08%</b>	<b>0.70%</b>	<b>0.92%</b>	<b>0.47%</b>	<b>- 0.45%p</b>
Delinquent Amount	755.3	576.5	626.6	303.0	654.2	423.5	561.4	282.1	-279.3
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	-805.9
<b>Subtotal (Excluding Card)</b>	<b>1.16%</b>	<b>0.87%</b>	<b>1.00%</b>	<b>0.45%</b>	<b>1.06%</b>	<b>0.66%</b>	<b>0.90%</b>	<b>0.43%</b>	<b>- 0.47%p</b>
Delinquent Amount	678.8	503.9	572.5	261.3	616.2	384.8	521.5	244.7	-276.8
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	-946.1
<b>Corporate</b>	<b>1.41%</b>	<b>1.08%</b>	<b>1.28%</b>	<b>0.55%</b>	<b>1.42%</b>	<b>0.87%</b>	<b>1.10%</b>	<b>0.43%</b>	<b>- 0.67%p</b>
Delinquent Amount	602.9	449.3	516.7	226.6	573.5	348.6	436.3	162.3	-274.0
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	-1,724.7
<b>Large &amp; Public</b>	<b>0.50%</b>	<b>0.49%</b>	<b>0.34%</b>	<b>0.22%</b>	<b>1.63%</b>	<b>0.33%</b>	<b>0.46%</b>	<b>0.11%</b>	<b>- 0.35%p</b>
Delinquent Amount	93.0	88.3	59.5	40.0	303.7	59.6	82.2	18.7	-63.5
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	-446.5
<b>SMEs</b>	<b>2.10%</b>	<b>1.53%</b>	<b>2.01%</b>	<b>0.82%</b>	<b>1.24%</b>	<b>1.32%</b>	<b>1.63%</b>	<b>0.70%</b>	<b>- 0.93%p</b>
Delinquent Amount	509.9	361.0	457.2	186.6	269.8	289.0	354.1	143.6	-210.5
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	-1,278.2
<b>Household</b>	<b>0.48%</b>	<b>0.33%</b>	<b>0.33%</b>	<b>0.20%</b>	<b>0.24%</b>	<b>0.20%</b>	<b>0.46%</b>	<b>0.43%</b>	<b>- 0.03%p</b>
Delinquent Amount	75.9	54.6	55.8	34.7	42.7	36.2	85.2	82.4	-2.8
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	+778.6
<b>Card (Reported)</b>	<b>3.13%</b>	<b>3.01%</b>	<b>2.26%</b>	<b>1.72%</b>	<b>1.63%</b>	<b>1.60%</b>	<b>1.63%</b>	<b>1.45%</b>	<b>- 0.18%p</b>
Delinquent Amount	76.5	72.6	54.1	41.7	38.0	38.7	39.9	37.4	-2.5
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	+140.2

**Financial Highlights**

**Income Statement Summary**

Net Interest Income

Net Interest Margin (NIM)

Fees & Commissions

Non Interest Income

**Total Expenses**

**Provisions & Others**

**Balance Sheet Summary**

Deposit Structure

Loan Portfolio

**Asset Quality**

Asset Quality

Delinquency

**BIS Ratio**

**Other Information**

Shareholding Structure

Employees & Branches

Credit Card Sector

**Basel II BIS Ratio**

(KRW billion)

	2009-03	2009-06	2009-09	2009-12	2010-03	2010-06	2010-09	2010-12
<b>RWA(FIRB)</b>	60,774.5	59,755.3	58,886.5	59,105.1	57,048.8	58,341.5	57,322.7	56,541.8
Credit	55,277.6	53,942.5	52,992.7	53,005.5	51,581.0	52,701.2	51,681.8	50,541.3
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
<b>BIS Capital</b>	8,684.4	8,747.6	9,200.9	8,823.9	9,140.4	8,754.0	8,961.9	9,194.0
<b>Tier 1</b>	6,066.4	6,346.0	6,783.7	6,525.7	6,858.0	7,008.7	7,211.1	7,447.3
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	4,093.3
Other	1.9	2.0	2.1	2.1	2.2	2.3	2.3	2.4
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	114.0
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
Deferred Income Tax Assets (-)			0.0	328.9	0.0	64.5	87.1	0.0
)	36.7	33.7	29.6	21.7	24.8	26.2	25.0	25.6
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
<b>Tier 2</b>	2,618.0	2,401.7	2,417.2	2,298.2	2,282.4	1,745.4	1,750.8	1,746.7
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	232.1
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
<b>BIS Ratio</b>	14.29%	14.64%	15.62%	14.93%	16.02%	15.00%	15.63%	16.26%
Tier 1 Ratio	9.98%	10.62%	11.52%	11.04%	12.02%	12.01%	12.58%	13.17%
Tier 2 Ratio	4.31%	4.02%	4.10%	3.89%	4.00%	2.99%	3.05%	3.09%

- Financial Highlights
- Income Statement Summary
  - Net Interest Income
  - Net Interest Margin (NIM)
  - Fees & Commissions
  - Non Interest Income
- Total Expenses
- Provisions & Others
- Balance Sheet Summary
  - Deposit Structure
  - Loan Portfolio
- Asset Quality
  - Asset Quality
  - Delinquency
- BIS Ratio
- Other Information
  - Shareholding Structure
  - Employees & Branches
  - Credit Card Sector

### 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%
<b>Total</b>	<b>644,906,826</b>	<b>100%</b>

### 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	22
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
<b>Total Employees</b>	<b>5,692</b>	<b>5,787</b>	<b>5,776</b>	<b>5,861</b>	<b>5,852</b>	<b>5,852</b>	<b>5,830</b>	<b>5,927</b>

### 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
<b>Domestic</b>	<b>354</b>	<b>354</b>	<b>350</b>	<b>351</b>	<b>352</b>	<b>353</b>	<b>353</b>	<b>353</b>
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
<b>Overseas</b>	<b>28</b>	<b>28</b>	<b>29</b>	<b>29</b>	<b>29</b>	<b>27</b>	<b>27</b>	<b>27</b>
<b>Total</b>	<b>382</b>	<b>382</b>	<b>379</b>	<b>380</b>	<b>381</b>	<b>380</b>	<b>380</b>	<b>380</b>

**Financial Highlights**

**Income Statement Summary**

**Net Interest Income**  
**Net Interest Margin (NIM)**  
**Fees & Commissions**  
**Non Interest Income**

**Total Expenses**

**Provisions & Others**

**Balance Sheet Summary**

**Deposit Structure**

**Loan Portfolio**

**Asset Quality**

**Asset Quality**

**Delinquency**

**BIS Ratio**

**Other Information**

**Shareholding Structure**

**Employees & Branches**

**Credit Card Sector**

**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
<b>Total</b>	<b>3,837.9</b>	<b>7,724.8</b>	<b>11,659.9</b>	<b>15,580.0</b>	<b>3,942.0</b>	<b>7,827.4</b>	<b>11,761.6</b>	<b>15,825.8</b>

**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
<b>Total</b>	<b>2,444.0</b>	<b>2,408.1</b>	<b>2,391.9</b>	<b>2,423.0</b>	<b>2,336.0</b>	<b>2,419.8</b>	<b>2,440.8</b>	<b>2,581.0</b>

**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
<b>Total Receivables</b>	<b>2,444.0</b>	<b>2,409.0</b>	<b>2,392.6</b>	<b>2,423.5</b>	<b>2,336.0</b>	<b>2,419.8</b>	<b>2,440.8</b>	<b>2,581.0</b>
<b>Over 1 Month Delinquent</b>	<b>3.13%</b>	<b>3.01%</b>	<b>2.26%</b>	<b>1.72%</b>	<b>1.63%</b>	<b>1.60%</b>	<b>1.63%</b>	<b>1.45%</b>