

Korea Exchange Bank

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Disclaimer

The information contained in this presentation material has not yet been audited by a third-party independent auditor and is subject to change during the accounting audit of KEB. Since 1Q11, financial statements have been prepared using K-IFRS.

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Financial Highlights

(KRW billion)	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12
Total Assets	106,159.3	98,250.3	107,260.0	100,497.0	101,851.4	108,720.8	110,508.1	104,001.2
Deposit	60,642.9	59,421.1	63,596.6	64,429.6	63,983.4	66,379.0	67,442.4	66,781.6
Loans & Discounts	67,853.6	64,103.8	70,560.6	67,944.3	67,029.0	71,168.0	72,354.1	70,354.0
Paid-in-Capital	3,224.5	3,224.5	3,224.5	3,224.5	3,224.5	3,224.5	3,225.5	3,224.5
Shareholders' Equity	9,158.7	9,309.5	8,481.6	8,636.5	8,859.2	8,987.7	9,094.1	9,081.9
Income Before Provision	386.1	1,607.3	344.9	406.2	564.3	395.5	335.8	332.4
Net Income	198.6	1,132.2	117.0	206.9	313.9	157.9	125.5	61.6
BIS Ratio	14.95%	14.41%	13.98%	14.48%	14.70%	13.87%	13.95%	13.59%
Tier 1 Ratio	11.52%	11.91%	11.61%	11.95%	12.27%	11.80%	11.39%	11.06%
ROA	0.87%	4.18%	0.49%	0.32%	0.72%	0.60%	0.46%	0.28%
ROE	10.40%	48.60%	5.95%	4.16%	8.38%	7.37%	5.60%	3.34%
NIM - Bank	2.63%	2.72%	2.63%	2.52%	2.47%	2.42%	2.30%	2.22%
NPL Ratio - Bank	1.44%	1.36%	1.29%	1.18%	1.27%	1.37%	1.25%	1.19%
Delinquency Ratio - Bank	1.08%	0.67%	0.68%	0.59%	0.70%	0.70%	0.81%	0.62%

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Profitability

(KRW billion)

Total Income

Net Interest Income

Fee Income

Gains on Disposition & Valuation

Other Operating Income

SG&A Expense
PPOP
Provision
Operating Income

Non-Operating income

Income before Tax

Income Tax

Net Income
1Q11
2Q11
3Q11
4Q11
1Q12
2Q12
3Q12
4Q12
776.2
1,952.3
687.0
821.4
943.5
734.4
731.1
792.0

497.0

516.5

510.7

502.1

497.5

507.0

486.5

453.2

198.6

188.8

189.4

193.1

183.5

185.7

169.5

171.2

98.9

1,270.8

10.0

108.5

283.6

74.1

110.6

194.0

-18.3
-23.8
-23.1
17.7
-21.1
-32.3
-35.5
-26.3
390.1
345.0
342.1
415.2
379.2
338.9
395.3
459.6
386.1
1,607.3
344.9
406.2
564.3
395.5
335.8
332.4
133.9
115.9
202.2
158.9
137.5
143.1
177.9
266.4
252.2
1,491.3
142.6
247.3
426.8
252.4
157.9
66.0

6.5

-2.1

1.5

19.7

2.5

-8.8

0.1

23.1

258.7
1,489.2
144.1
267.1
429.3
243.6
158.0
89.0
60.1
357.1
27.0
60.2
115.3
85.7
32.6
27.5
198.6
1,132.2
117.0
206.9
313.9
157.9
125.5
61.5

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Net Interest Income

(KRW billion)	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12
NII	497.0	516.5	510.7	502.1	497.5	507.0	486.5	453.2
KRW NII	413.4	434.2	426.4	418.0	415.0	423.5	407.3	380.8
KRW Interest Income	784.1	827.7	837.0	856.8	841.0	845.2	825.5	783.7
KRW Interest Expense(-)	370.7	393.5	410.6	438.8	426.0	421.6	418.2	402.9
FC NII	83.6	82.3	84.3	84.1	82.5	83.5	79.2	72.4
FC Interest Income	136.8	131.6	134.8	144.3	145.4	150.8	148.5	129.0
FC Interest Expense(-)	53.2	49.2	50.5	60.3	62.9	67.4	69.3	56.6

Net Interest Margin - Bank

(KRW billion)	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12
Interest earning assets	79,019.8	78,332.6	79,699.7	83,134.5	82,606.7	83,344.5	84,758.6	84,013.8
Interest earned on the assets	945.5	982.7	995.4	1,033.4	1,002.2	997.9	988.2	938.1
Yield	4.85%	5.03%	4.96%	4.93%	4.87%	4.80%	4.63%	4.43%
Interest bearing liabilities	74,015.4	72,343.4	79,952.729	77,534.5	76,845.6	77,618.5	78,823.6	77,828.4
Interest paid on the liabilities	433.7	452.4	468.1	506.1	493.5	494.9	496.3	467.0
Yield	2.38%	2.51%	2.51%	2.59%	2.58%	2.56%	2.50%	2.38%
Net Interest spread	2.48%	2.52%	2.44%	2.34%	2.29%	2.25%	2.13%	2.05%
Net interest margin	2.63%	2.72%	2.63%	2.52%	2.47%	2.42%	2.30%	2.22%

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Non-Interest Income

(KRW billion)	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12
Non-Interest Income	279.2	1,435.8	176.2	319.3	446.0	227.4	244.5	338.8
Fee Income	206.0	196.9	197.8	203.7	191.6	196.1	179.4	171.2
Credit Card related	100.1	97.1	96.7	100.2	93.1	91.3	77.5	70.6
Guarantees	13.1	12.9	12.9	13.6	13.4	13.3	13.7	13.8
Loans Related	23.0	21.5	21.4	19.1	19.6	22.3	19.7	15.4
Foreign Currency Related	44.7	41.2	43.0	46.2	40.5	40.4	41.0	43.9
Beneficiary Certificates	12.8	12.4	10.8	8.4	9.5	8.4	7.7	8.6
Trust Related Fee	7.4	8.0	8.4	10.6	8.1	10.4	9.9	9.3
Bancassurance	4.9	3.7	4.5	5.4	7.4	9.9	9.8	9.6
Gains on Disposition & Valuation	98.9	1,270.8	10.0	108.5	283.6	74.1	110.6	194.0
Securities	3.6	1,166.5	-2.3	1.1	181.6	-2.2	6.7	44.9
Gains from FX Transactions	38.8	87.5	-15.0	139.9	84.7	84.8	123.4	157.1
Derivative Related	56.4	16.8	27.3	-32.5	17.3	-8.6	-19.5	-8.0
Other Operating Income	-25.7	-31.8	-31.5	7.1	-29.2	-42.7	-45.4	-26.3

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Total Expenses

(KRW billion)	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12
Total	390.1	345.0	342.1	415.2	379.2	338.9	395.3	459.6
Salaries & Employee Benefits	163.7	126.8	160.0	129.5	182.6	138.7	178.8	154.4
Severance & Retirement Benefits	13.4	14.6	13.8	4.9	11.6	11.8	11.8	56.7
Administrative Expense	179.6	166.8	133.1	239.3	149.3	154.4	166.0	207.1
Depreciation	25.5	23.5	24.0	28.6	25.3	25.4	26.1	28.9
Taxes	7.9	13.3	11.3	12.8	10.4	8.6	12.5	12.6

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Provision - Bank

(KRW billion)	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12
Total	115.8	97.4	193.6	143.4	133.7	116.6	150.6	252.6
Loan loss provisioning	129.1	102.9	159.9	188.7	107.8	126.6	146.3	252.4
Unused Commitment Provisioning	-14.0	-9.1	43.3	-61.0	1.4	1.0	1.2	3.0
Other Provisioning	0.7	3.6	-9.6	15.7	24.5	-11.1	3.1	-2.9

Loan Loss Reserve - Bank

(KRW billion)	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12
Beginning LLR	934.8	937.8	885.2	996.4	775.8	803.1	874.9	838.2
Additional Provisioning	129.1	102.9	159.9	188.7	107.8	126.6	146.3	252.4
Write-off	122.3	132.2	112.0	260.1	74.1	94.2	167.0	242.3
Reversals & Others	-3.9	-23.2	63.2	-149.1	-6.5	39.4	-16.1	-44.2
Ending LLR	937.8	885.2	996.4	775.8	803.1	874.9	838.2	804.1
NPL coverage Ratio	123.3%	131.4%	136.7%	145.1%	140.8%	132.0%	137.1%	140.9%

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(KRW billion)

	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12
Cash & Due from Banks	8,158.9	9,206.6	9,217.9	8,397.5	9,731.8	9,999.7	9,266.7	8,093.8
Securities	14,326.6	12,393.9	12,816.6	13,099.6	13,329.7	12,425.0	13,294.2	13,668.8
Loans & Discounts	67,853.6	64,103.8	70,560.6	67,944.3	67,029.0	71,168.0	72,354.1	70,354.0
Credit Card Receivable	2,403.7	2,419.2	2,426.2	2,495.7	2,305.2	2,334.9	2,417.8	2,576.7
Other Assets	15,040.0	11,433.6	13,444.2	8,703.1	10,630.3	14,372.0	14,148.7	9,394.6
Merchant Banking Accounts	780.3	1,112.5	1,220.6	2,352.5	1,130.6	756.1	1,444.5	2,488.2
Total Assets	106,159.3	98,250.3	107,260.0	100,497.0	101,851.4	108,720.8	110,508.1	104,001.2
Deposit	60,642.9	59,421.1	63,596.6	64,429.6	63,983.4	66,379.0	67,442.4	66,781.6
Borrowings	9,136.8	8,073.2	9,699.6	9,330.2	9,202.8	9,158.3	9,086.7	6,925.7
Debentures	5,088.3	5,057.8	5,621.9	5,460.0	5,073.9	5,770.4	6,271.4	6,173.4
Other liabilities	21,076.7	15,261.0	18,475.9	11,887.4	13,874.4	17,542.7	17,506.5	14,509.9
Merchant Banking Accounts	1,055.9	1,127.8	1,384.4	753.2	857.8	882.7	1,106.9	528.7
Shareholders' Equity	9,158.7	9,309.5	8,481.6	8,636.5	8,859.2	8,987.7	9,094.1	9,081.9
Total Liabilities & Equities	106,159.3	98,250.3	107,260.0	100,497.0	101,851.4	108,720.8	110,508.1	104,001.2

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Deposits

(KRW billion)	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12
Total Deposits	60,642.9	59,421.1	63,596.6	64,429.6	63,983.4	66,379.0	67,442.4	66,781.6
KRW Deposits+CD	46,052.3	46,166.7	47,485.9	48,299.4	48,163.5	47,933.1	48,962.6	50,023.2
KRW Demand Deposits	15,498.3	14,881.6	15,895.8	16,105.6	16,287.1	15,970.2	15,964.5	16,585.5
Regular Deposits	1,251.7	1,286.0	1,254.5	1,254.5	1,111.1	1,249.6	1,173.3	1,288.6
Savings Deposits	5,917.2	5,694.7	5,579.0	5,865.0	5,748.2	5,653.8	5,796.2	6,116.8
Corporate Free Savings Deposits	7,101.5	6,837.9	7,279.0	7,828.5	8,344.6	8,002.9	7,905.2	8,054.5
Others	1,227.9	1,063.1	1,783.3	1,157.6	1,083.3	1,063.8	1,089.9	1,125.6
KRW Time & Installment Deposits	29,734.2	31,012.2	31,120.8	32,168.1	31,848.8	31,636.1	32,950.0	33,158.9
KRW CD	819.8	272.8	469.3	25.7	27.5	326.7	48.1	278.8
FC Deposits + FC CD	14,590.5	13,254.4	16,110.8	16,130.1	15,819.8	18,445.9	18,479.7	16,758.3
FC Demand Deposits	8,090.3	7,348.7	9,527.3	9,764.2	9,149.5	11,546.7	11,513.8	10,038.1
FC Time & Installment Deposits	6,379.4	5,791.9	6,484.9	6,111.5	6,668.5	6,770.5	6,964.4	6,719.6
FC CD	120.8	113.8	98.6	254.4	1.8	128.7	1.6	0.6

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Loans in KRW (Bank Account)

(KRW billion)	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12
KRW Loans	45,540.6	45,880.5	46,791.9	45,874.4	45,580.9	47,645.6	49,372.2	49,804.6
Household Loans	19,427.2	19,630.8	19,884.0	19,708.7	19,247.9	20,144.2	20,408.3	21,366.8
SMEs	16,496.6	15,919.4	15,421.6	14,908.1	14,169.7	13,511.4	14,255.0	14,129.1
Large Corporations	6,966.8	7,678.4	8,620.5	8,294.7	9,571.9	11,339.1	11,923.9	11,286.1
Credit Card Receivables	2,466.3	2,483.1	2,498.0	2,563.2	2,377.9	2,407.9	2,487.7	2,661.3
Public & Others	183.7	168.8	367.9	399.8	213.5	242.9	297.4	361.3

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Asset Quality

(KRW billion)	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12
Normal	67,226.6	67,305.3	71,779.9	71,155.8	69,944.1	71,981.5	74,438.6	74,063.9
Precautionary	1,303.2	1,082.1	1,141.5	1,086.3	1,208.8	1,095.3	1,140.4	1,298.8
Substandard	468.1	421.7	403.8	398.6	415.7	537.3	589.9	558.8
Doubtful	431.8	428.5	445.3	405.3	406.7	309.8	268.6	241.3
Estimated Loss	102.8	91.7	102.1	62.2	89.4	164.4	95.3	107.7
Total Credits	69,532.5	69,329.3	73,872.7	73,108.2	72,064.7	74,088.3	76,532.8	76,270.5
NPLs (Substandard & Below Loans)	1,002.7	941.9	951.3	866.1	911.8	1,011.5	953.8	907.8
NPL Ratio	1.44%	1.36%	1.29%	1.18%	1.27%	1.37%	1.25%	1.19%
Precautionary & Below Loans	2,305.9	2,024.0	2,092.8	1,952.4	2,120.6	2,106.8	2,094.2	2,206.6
Precautionary & Below Ratio	3.32%	2.92%	2.83%	2.67%	2.94%	2.84%	2.74%	2.89%
Loan Loss Reserve for NPL	1,236.0	1,237.4	1,300.1	1,256.9	1,267.2	1,334.8	1,307.2	1,279.2
NPL Coverage Ratio	123.27%	131.37%	136.66%	145.13%	138.98%	131.97%	137.05%	140.9%
Precautionary & Below Coverage Ratio	53.60%	61.14%	62.12%	64.38%	59.76%	63.36%	62.42%	58.0%

NPL Sales & Write-off	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12
NPL Sales	-	65.7	-	102.1	-	-	-	68.5
Large Corp.	-	-	-	0.1	-	-	-	10.0
SMEs	-	62.2	-	93.7	-	-	-	51.0
House Hold	-	3.5	-	8.3	-	-	-	7.5
Credit Card	-	-	-	-	-	-	-	-
NPL Write-off	84.2	135.1	112.0	331.7	71.7	94.3	169.6	242.3
Large Corp.	3.5	5.0	17.6	13.2	0.1	9.1	76.2	127.0
SMEs	55.0	102.7	56.6	263.4	26.3	46.7	46.9	63.7
House Hold	6.2	9.0	19.0	33.9	15.8	12.2	19.7	25.1
Card	19.5	18.4	18.8	21.2	29.5	26.3	26.8	26.5
Total	84.2	200.8	112.0	433.8	71.7	94.3	169.6	310.8

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Delinquency

(KRW billion)	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12
Total	1.08%	0.67%	0.68%	0.59%	0.70%	0.70%	0.81%	0.62%
Delinquent Amount	648.9	403.1	435.0	370.4	434.8	449.4	536.4	401.5
Receivables	60,142.2	60,434.2	64,057.7	63,085.1	61,767.6	63,847.4	66,164.6	65,254.3
Subtotal (Excluding Card)	1.06%	0.63%	0.63%	0.53%	0.65%	0.65%	0.77%	0.57%
Delinquent Amount	613.4	364.7	390.7	320.1	386.5	402.2	488.3	354.3
Receivables	57,675.7	57,950.8	61,559.4	60,521.6	59,389.5	61,439.3	63,671.0	62,592.8
Corporate	1.37%	0.75%	0.76%	0.62%	0.68%	0.71%	0.86%	0.61%
Delinquent Amount	522.9	286.0	316.1	252.6	273.6	293.5	370.4	249.8
Receivables	38,195.6	38,269.8	41,626.1	40,767.1	40,099.8	41,254.6	43,225.1	41,186.7
Large & Public	1.09%	0.12%	0.25%	0.31%	0.20%	0.40%	0.48%	0.42%
Delinquent Amount	194.0	21.4	54.7	67.5	44.9	98.5	123.9	103.2
Receivables	17,867.9	18,565.5	22,247.8	21,810.3	22,633.1	24,602.8	26,017.9	24,400.4
SMEs	1.62%	1.34%	1.35%	0.98%	1.31%	1.17%	1.43%	0.87%
Delinquent Amount	328.9	264.6	261.4	185.2	228.7	195.0	246.5	146.6
Receivables	20,327.6	19,704.3	19,378.4	18,956.7	17,466.7	16,651.8	17,207.2	16,786.3
Household	0.46%	0.40%	0.37%	0.34%	0.59%	0.54%	0.58%	0.49%
Delinquent Amount	90.4	78.7	74.6	67.4	112.9	108.7	117.9	104.5
Receivables	19,480.1	19,681.0	19,933.3	19,754.6	19,289.7	20,184.7	20,445.9	21,406.1
Card (Reported)	1.44%	1.55%	1.77%	1.96%	2.03%	1.96%	1.93%	1.77%
Delinquent Amount	35.5	38.4	44.3	50.3	48.3	47.2	48.1	47.2
Receivables	2,466.6	2,483.4	2,498.3	2,563.5	2,378.1	2,408.1	2,493.6	2,661.5

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Capital Adequacy

(KRW billion)	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12
RWA(FIRB)	58,952.7	57,584.8	60,830.8	59,415.8	60,450.1	64,070.0	67,233.5	68,233.0
Credit	53,129.2	51,247.4	54,900.2	54,346.0	54,304.4	58,053.8	60,187.0	60,298.6
Market	1,466.0	1,967.2	1,591.6	838.0	1,859.9	1,662.8	2,693.0	3,543.3
Op	4,357.6	4,370.3	4,338.9	4,231.8	4,285.8	4,353.5	4,353.5	4,391.1
BIS Capital	8,813.0	8,297.2	8,505.2	8,603.9	8,883.2	8,886.6	9,378.9	9,272.1
Tier 1	6,791.3	6,856.8	7,064.4	7,102.3	7,416.8	7,560.8	7,655.9	7,548.2
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	3,427.0	4,485.5	3,630.2	3,708.6	4,031.8	4,177.1	4,297.7	4,292.1
Other	2.3	2.3	2.5	2.3	2.3	2.3	2.3	2.1
Hybrid Debentures	247.5	247.5	247.5	247.5	247.5	247.5	247.5	247.5
Deduction Items 1 (-)	116.7	1,087.1	111.5	123.3	117.2	113.3	112.6	149.9
Goodwill (-)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other Intangible Assets (-)	73.6	73.7	74.0	86.6	81.7	81.8	78.6	83.0
Accrued Dividend	0.0	973.8	0.0	0.0	0.0	0.0	0.0	32.2
Deferred Income Tax Assets (-)	26.4	29.0	26.2	28.6	27.5	28.1	30.1	27.8
Other	16.7	10.5	11.2	8.2	8.0	3.3	4.0	6.8
Deduction Items 2 (-)	0.0	0.0	2.5	2.2	1.9	1.6	1.6	4.3
Tier 2	2,021.7	1,440.5	1,440.7	1,501.6	1,466.4	1,325.8	1,723.0	1,724.0
45% of Evaluation Gain on Investment Secu	577.9	141.7	116.2	116.1	82.9	69.3	66.5	79.4
LLP for Normal & Precautionary Assets	285.1	260.0	283.9	277.5	273.8	288.1	288.1	295.9
Subordinated Debts	772.0	614.7	614.7	614.7	614.7	457.3	857.3	857.3
Deduction Items 2 (-)	0.0	0.0	2.5	2.2	1.9	1.6	1.6	4.3
BIS Ratio	14.95%	14.41%	13.98%	14.48%	14.70%	13.87%	13.95%	13.59%
Tier 1 Ratio	11.52%	11.91%	11.61%	11.95%	12.27%	11.80%	11.39%	11.06%
Tier 2 Ratio	3.43%	2.50%	2.37%	2.53%	2.43%	2.07%	2.56%	2.53%

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FX Market

FX (USD billion)	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12
Quarterly	38.2	37.4	39.4	39.1	45.2	47.6	43.4	41.6
Market Share	50.7%	45.3%	47.1%	44.8%	51.2%	49.7%	46.9%	42.5%
Cumulative	38.2	75.6	115.0	154.1	45.2	92.8	136.2	177.8
Market Share	50.7%	47.9%	47.6%	46.9%	51.2%	50.4%	49.2%	47.5%
Exports	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12
Quarterly	40.4	48.0	49.6	47.5	43.1	48.3	49.4	54.1
Market Share	30.7%	33.2%	34.9%	33.3%	31.9%	34.3%	37.1%	38.6%
Cumulative	40.4	88.4	138.0	185.5	43.1	91.3	140.8	194.8
Market Share	30.7%	32.1%	33.2%	33.3%	31.9%	33.2%	34.5%	35.5%
Imports	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12
Quarterly	35.7	40.0	40.3	41.7	41.9	38.5	37.7	37.7
Market Share	28.9%	29.8%	29.7%	31.7%	31.5%	29.3%	30.1%	29.1%
Cumulative	35.7	75.6	115.9	157.6	41.9	80.4	118.1	155.8
Market Share	28.9%	29.3%	29.5%	30.0%	31.5%	30.4%	30.3%	30.0%

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Credit Card Sales (Managed Basis, Cumulative)

(KRW billion)	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12
Lump-Sum	2,280.8	5,141.6	7,833.5	10,556.9	2,633.4	5,429.1	8,342.4	11,467.5
Installment	517.3	1,068.9	1,585.3	2,131.5	516.2	1,029.8	1,596.2	2,187.2
Cash Advance	841.5	1,779.1	2,675.6	3,558.4	825.1	1,641.5	2,431.8	3,218.4
Total	3,639.6	7,989.6	12,094.4	16,246.7	3,974.7	8,100.4	12,370.4	16,873.2

Balances by Product

(KRW billion)	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12
Lump-Sum	646.6	661.0	670.3	727.5	637.9	610.3	666.5	735.0
Installment	585.4	568.9	558.3	580.9	549.8	524.8	531.5	568.8
Cash Advance	339.0	349.5	355.7	362.3	354.3	354.3	352.6	355.2
Revolving	391.4	394.2	396.1	386.0	362.9	359.1	341.7	344.2
Card Loans	495.7	500.3	505.9	494.3	460.7	501.2	530.3	545.6
Other Processing	8.1	9.2	11.8	12.1	12.1	58.2	70.7	112.5
Total	2,466.3	2,483.1	2,498.0	2,563.2	2,377.9	2,407.9	2,493.4	2,661.3

Card Delinquencies (Managed, Billed)

(KRW billion)	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12
Under 1 Month	11.8	14.8	14.8	14.1	14.2	17.2	20.3	19.9
Over 1 Month	35.5	38.4	44.3	50.3	48.3	47.2	48.1	47.2
Total Receivables	2,466.3	2,483.1	2,498.0	2,563.2	2,377.9	2,407.9	2,493.4	2,661.3
Over 1 Month Delinquent	1.44%	1.55%	1.77%	1.96%	2.03%	1.96%	1.93%	1.77%