

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	8,409.8
Income Before Provision	243.2	779.1	1,127.3	1,559.3	594.9	1,133.9	1,611.3	2,003.7
Net Income	-74.8	163.3	585.4	891.7	318.2	529.1	819.0	1,055.4
BIS Ratio*	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%
ROA (Cumulative)	-0.28%	0.32%	0.77%	0.88%	1.31%	1.08%	1.10%	1.07%
ROE (Cumulative)	-4.54%	4.85%	11.01%	12.27%	16.30%	13.41%	13.62%	12.98%
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%	1.26%
Delinquency Ratio	1.24%	0.96%	1.05%	0.50%	1.08%	0.70%	0.92%	0.47%

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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
Total Income	611.5	584.6	658.0	686.7	716.3	737.5	668.4	678.2	9.8
Total Expenses	373.2	250.9	312.3	287.2	303.6	268.9	309.1	291.5	-17.6
Operating Income	238.3	333.7	345.7	399.5	412.7	468.7	359.3	386.7	27.3
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
Net Income	-74.8	238.2	422.1	306.4	318.2	210.9	290.0	236.4	-53.6

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

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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
Total	39.7	34.2	64.6	21.1	55.2	90.6	49.2	-6.6	-55.8

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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
Total	373.2	250.9	312.3	287.2	303.6	268.9	309.1	291.5	-17.6

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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
Loan loss provisioning	325.2	187.0	83.7	70.3	108.3	239.6	86.8	53.2	-33.5
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
Additional Other Provisioning	18.3	36.5	-8.3	3.6	30.7	8.0	1.5	15.0	+13.5
Retirement Allowance	29.8	8.6	9.6	11.7	29.4	7.4	13.6	13.2	-0.4
Total	373.3	232.1	85.0	85.7	168.3	255.0	101.8	81.4	-20.4

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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
Total Assets	106,358.3	101,579.5	101,418.6	96,308.1	99,933.8	102,891.8	99,231.7	95,915.3	-3,316.4
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
Shareholders' Equity	6,711.4	6,865.1	7,540.1	7,954.8	7,877.1	8,038.2	8,203.5	8,049.8	-153.8
Total Liabilities & Equities	106,358.3	101,579.5	101,418.6	96,308.1	99,933.8	102,891.8	99,231.7	95,915.3	-3,316.4

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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

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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

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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
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	-422.7
NPLs (Substandard & Below Loans)	1,023.9	940.4	853.5	665.0	773.1	906.8	1,002.3	874.9	-127.4
NPL Ratio	1.48%	1.36%	1.25%	0.94%	1.12%	1.31%	1.44%	1.26%	-0.18%p
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
Precautionary & Below Ratio	2.42%	2.47%	2.50%	2.27%	2.41%	3.05%	3.21%	3.14%	-0.08%p
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
NPL Coverage Ratio	109.91%	115.21%	122.18%	152.54%	137.61%	126.51%	116.71%	130.95%	+14.2%p
Precautionary & Below Coverage Ratio	66.95%	63.54%	61.31%	63.31%	64.12%	54.17%	52.28%	52.77%	+0.5%p

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Delinquency

(KRW billion)

	2009-03	2009-06	2009-09	2009-12	2010-03	2010-06	2010-09	2010-12	Q o Q
Total	1.24%	0.96%	1.05%	0.50%	1.08%	0.70%	0.92%	0.47%	- 0.45%p
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
Subtotal (Excluding Card)	1.16%	0.87%	1.00%	0.45%	1.06%	0.66%	0.90%	0.43%	- 0.47%p
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
Corporate	1.41%	1.08%	1.28%	0.55%	1.42%	0.87%	1.10%	0.43%	- 0.67%p
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
Large & Public	0.50%	0.49%	0.34%	0.22%	1.63%	0.33%	0.46%	0.11%	- 0.35%p
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
SMEs	2.10%	1.53%	2.01%	0.82%	1.24%	1.32%	1.63%	0.70%	- 0.93%p
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
Household	0.48%	0.33%	0.33%	0.20%	0.24%	0.20%	0.46%	0.43%	- 0.03%p
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
Card (Reported)	3.13%	3.01%	2.26%	1.72%	1.63%	1.60%	1.63%	1.45%	- 0.18%p
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

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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	56,541.8
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
BIS Capital	8,684.4	8,747.6	9,200.9	8,823.9	9,140.4	8,754.0	8,961.9	9,194.0
Tier 1	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
Tier 2	2,618.0	2,401.7	2,417.2	2,298.2	2,282.4	1,745.4	1,750.8	1,746.7
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
BIS Ratio	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%

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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	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
Total Employees	5,692	5,787	5,776	5,861	5,852	5,852	5,830	5,927

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%