

Korea Exchange Bank



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.

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
Market Leadership in FX
Other Information
Shareholding Structure
Employees & Branches
Credit Card Sector

KEB IR Team

E-mail: kebir@keb.co.kr

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

Market Leadership in FX

Other Information

Shareholding Structure

Employees & Branches

Credit Card Sector

Financial Highlights

(KRW billion)	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11
Total Assets	112,583.4	116,153.5	116,158.2	115,116.0	106,159.3	98,250.3	107,260.0	100,528.8
Deposit	71,799.4	72,303.4	70,868.1	74,873.8	60,642.9	59,421.1	63,596.6	64,429.6
Loans & Discounts	68,857.4	69,476.7	69,604.3	69,181.6	67,853.6	64,103.8	70,560.6	67,979.6
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	7,877.1	8,038.2	8,203.5	8,375.7	9,158.7	9,309.5	8,481.6	8,706.4
Income Before Provision	594.9	1,133.9	1,611.3	2,002.2	406.0	2,018.1	2,375.3	2,782.4
Net Income (Cumulative)	318.2	529.1	819.1	1,021.4	198.6	1,330.8	1,447.8	1,724.5
BIS Ratio	16.02%	15.00%	15.63%	15.24%	14.95%	14.41%	13.98%	14.61%
Tier 1 Ratio	12.02%	12.01%	12.58%	12.15%	11.52%	11.91%	11.61%	12.09%
ROA (Cumulative)	1.31%	1.08%	1.10%	1.03%	0.87%	2.53%	1.82%	1.53%
ROE (Cumulative)	16.30%	13.41%	13.62%	12.57%	10.40%	29.52%	22.17%	18.77%
NIM (Cumulative) - Bank	2.83%	2.72%	2.64%	2.69%	2.63%	2.67%	2.66%	2.62%
NPL Ratio - Bank	1.12%	1.31%	1.44%	1.34%	1.44%	1.36%	1.29%	1.18%
Delinquency Ratio - Bank	1.08%	0.70%	0.92%	0.47%	1.08%	0.67%	0.68%	0.59%

* Figures after 1Q11 based on K-IFRS

[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

Market Leadership in FX

Other Information

Shareholding Structure

Employees & Branches

Credit Card Sector

Profitability

(KRW billion)	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11
Net Interest Income	561.4	519.5	511.2	560.7	593.2	599.6	601.8	623.1
Fees & Commissions	99.7	127.4	108.1	124.1	152.0	139.3	54.2	148.6
Non Interest Income	55.2	90.6	49.2	-8.1	36.8	42.9	21.9	-9.7
Total Income	716.3	737.5	668.4	676.7	782.0	781.7	678.0	762.0
Total Expenses	303.6	268.9	309.1	291.5	376.7	330.4	328.3	356.9
Operating Income	412.7	468.7	359.3	385.2	405.3	451.3	349.7	405.1
Impairment Loss, etc. (-)	-182.3	-70.3	-118.0	-5.7	-0.7	-1,160.9	-7.5	-2.0
Income before Provision	594.9	539.0	477.4	390.9	406.0	1,612.1	357.2	407.1
Provisions & Others (-)	168.3	255.0	101.8	116.8	147.3	122.8	213.1	48.4
Loan Loss Provisioning (-)	108.3	239.6	86.8	63.6	148.2	114.3	165.1	92.2
Income before tax	426.7	284.0	375.5	274.1	258.7	1,489.3	144.1	358.7
Income tax expenses (-)	108.5	73.1	85.6	71.7	60.1	357.1	27.1	82.1
Net Income	318.2	210.9	290.0	202.3	198.6	1,132.2	117.0	276.7

* Figures after 1Q11 based on K-IFRS

[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
Market Leadership in FX
Other Information
Shareholding Structure
Employees & Branches
Credit Card Sector

Net Interest Income

(KRW billion)	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11
Interest Revenue	1,072.3	1,041.5	1,010.0	1,017.4	1,047.2	1,088.0	1,103.3	1,138.3
Interest from Due from Banks	24.3	22.8	22.3	23.3	14.8	20.7	23.7	25.2
Interest from Securities	106.6	106.8	105.3	100.2	103.0	94.7	93.0	100.6
Interest from Loans	938.0	905.6	880.3	889.1	920.9	962.6	978.3	1,003.2
Others	3.4	6.3	2.2	4.9	8.5	10.1	8.3	9.3
Interest Expenses	483.5	479.8	455.7	408.1	424.0	442.8	461.2	499.1
Interest on Deposits	342.8	346.1	340.7	307.9	329.7	343.9	360.8	395.4
Interest on Borrowings	35.7	31.4	25.3	23.3	25.5	28.1	26.2	29.4
Interest on Debentures	99.1	95.4	83.4	67.0	57.9	60.0	60.3	62.0
Others	5.9	6.9	6.4	9.9	10.8	10.9	13.9	12.3
Insurance Expense for Dep	41.1	45.2	47.9	49.5	46.0	47.6	46.0	48.0
Other Interest Income	13.7	3.0	4.8	0.9	16.0	1.9	5.7	31.8
Net Interest Income	561.4	519.5	511.2	560.7	593.2	599.6	601.8	623.1

* NII Figures after 1Q11 based on K-IFRS

Net Interest Margin (Quarterly)

(KRW billion)	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11
Average Interest Earning Asset	78,425.8	79,558.4	80,525.1	78,847.1	79,019.8	78,332.6	79,699.7	83,134.5
Interest Revenue	1,049.1	1,016.6	985.0	991.9	945.5	982.7	995.4	1,033.4
Interest Expenses	501.4	499.9	478.5	432.1	433.7	452.4	468.1	506.1
NIM	2.83%	2.60%	2.50%	2.82%	2.63%	2.72%	2.63%	2.52%
NIM in KRW	3.29%	3.09%	2.98%	3.39%	3.13%	3.26%	3.22%	3.09%
NIM in Foreign currency	1.38%	1.17%	1.08%	1.13%	1.06%	0.95%	0.90%	0.84%

Net Interest Margin (Cumulative)

(KRW billion)	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11
Average Interest Earning Asset	78,425.8	78,963.8	79,434.2	79,286.2	79,019.8	78,674.3	79,019.8	80,057.0
Interest Revenue	1,049.1	2,065.7	3,050.5	4,042.4	945.5	1,928.2	2,923.7	3,957.0
Interest Expenses	501.4	1,001.3	1,479.6	1,912.0	433.7	885.9	1,354.0	1,860.1
NIM	2.83%	2.72%	2.64%	2.69%	2.63%	2.67%	2.66%	2.62%
NIM in KRW	3.29%	3.20%	3.12%	3.19%	3.13%	3.19%	3.20%	3.17%
NIM in Foreign currency	1.38%	1.27%	1.20%	1.18%	1.06%	1.00%	0.97%	0.93%

* NIM Figures after 1Q11 based on K-IFRS (Separate)

- 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
- Market Leadership in FX
- Other Information
 - Shareholding Structure
 - Employees & Branches
 - Credit Card Sector

Fees & Commissions

(KRW billion)	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11
Total	99.7	127.4	108.1	124.1	152.0	139.3	54.2	148.6
Gains from FX Transaction	60.0	70.3	63.8	70.6	79.9	79.4	-3.5	+93.1
Fees & Commissions	39.7	57.1	44.3	53.5	72.1	59.9	57.7	55.5
KRW Currency related	38.8	40.8	36.0	37.5	45.8	42.6	42.2	38.4
Foreign Currency related	33.2	36.5	33.1	40.6	44.7	41.2	42.9	46.2
Credit Card related	-53.9	-45.6	-47.4	-51.0	-31.5	-36.8	-40.4	-42.6
Guarantee Fees & others	21.6	25.4	22.6	26.4	13.1	12.9	13.0	13.5

* Figures after 1Q11 based on K-IFRS

- 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
- Market Leadership in FX
- Other Information
 - Shareholding Structure
 - Employees & Branches
 - Credit Card Sector

Non Interest Income

(KRW billion)	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11
Operating Trust Account	6.2	6.8	8.7	7.1	7.4	8.0	8.4	10.6
Merchant Account	12.5	12.5	11.6	10.8	4.2	2.7	5.4	5.7
Trading Profit	20.2	36.2	4.7	29.5	18.1	30.3	5.7	13.3
Subsidiaries	20.5	8.9	25.0	15.1	0.1	-0.4	-0.0	0.2
Others	-4.2	26.2	-0.8	-70.6	7.2	2.1	2.4	-39.6
NPL Sale	5.6	28.0	-3.5	-70.8	1.6	3.9	0.4	-54.4
Total	55.2	90.6	49.2	-8.1	36.8	42.9	21.9	-9.7

* Figures after 1Q11 based on K-IFRS

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**Market Leadership in FX****Other Information**

Shareholding Structure

Employees & Branches

Credit Card Sector

Total Expenses

(KRW billion)	1Q10	2Q10	3Q10	4Q'10	1Q11	2Q11	3Q11	4Q11
Salaries & Benefits	198.7	156.3	179.6	163.8	163.6	123.2	159.6	118.8
G&A Expenses	71.2	82.5	95.5	93.4	179.7	170.4	133.5	198.5
Depreciation	24.3	22.1	22.6	24.1	25.5	23.5	24.0	26.8
Tax & Dues	9.3	8.0	11.4	10.2	7.9	13.3	11.3	12.8
Total	303.6	268.9	309.1	291.5	376.7	330.4	328.3	356.9

* Figures after 1Q11 based on K-IFRS

- 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
 - Asset Quality
 - Delinquency
- BIS Ratio
- Market Leadership in FX
- Other Information
 - Shareholding Structure
 - Employees & Branches
 - Credit Card Sector

Loan Loss Reserve (Bank Account)

(KRW billion)	1Q10	2Q10	3Q10	4Q'10	1Q11	2Q11	3Q11	4Q11
Beginning LLR	1,059.2	1,110.2	1,192.1	1,214.2	934.8	937.8	885.2	996.4
Additional Provisioning	108.3	239.6	86.8	63.6	129.2	94.7	157.2	90.2
Write-off	82.9	192.7	102.2	110.5	122.3	132.2	112.0	260.1
Reversals & Others	25.6	35.0	37.6	38.8	-3.9	-15.1	66.0	-74.7
Net LLR	51.0	81.9	22.1	-8.1	3.0	-52.6	111.2	-244.6
Ending LLR*	1,110.2	1,192.1	1,214.2	1,206.1	937.8	885.2	996.4	751.7
NPL coverage Ratio	137.6%	126.5%	116.7%	124.8%	123.3%	131.4%	136.7%	140.6%

* Reserves on credits subjected to "asset quality classification report to FSS

Provisions (Bank Account)

(KRW billion)	1Q10	2Q10	3Q10	4Q'10	1Q11	2Q11	3Q11	4Q11
Loan loss provisioning	108.3	239.6	86.8	63.6	129.2	94.7	157.2	90.2
Bank	104.7	232.7	80.3	55.0	112.3	86.3	140.4	85.5
Card	3.6	6.8	6.5	8.6	16.8	8.4	16.8	4.7
Additional Other Provisioning	30.7	8.0	1.5	40.1	-13.5	-5.1	33.2	-46.2
Retirement Allowance	29.4	7.4	13.6	13.2	13.0	14.3	13.5	4.4
Total	168.3	255.0	101.8	116.8	128.7	103.9	203.8	48.4

* Figures after 1Q11 based on K-IFRS (Separate)

- 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
- Market Leadership in FX
- Other Information
 - Shareholding Structure
 - Employees & Branches
 - Credit Card Sector

Balance Sheet Summary

(KRW billion)	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11
Cash & Due from Banks	7,917.4	8,635.9	8,581.6	7,455.4	8,158.9	9,206.6	9,217.9	8,397.5
Securities	13,824.9	13,836.7	13,377.3	13,161.6	14,326.6	12,393.9	12,816.6	13,099.6
Loans & Discounts	64,558.5	62,944.1	62,263.6	62,423.8	67,853.6	64,103.8	70,560.6	67,979.6
Credit Card Receivable	2,336.0	2,419.8	2,440.8	2,581.0	2,403.7	2,419.2	2,426.2	2,495.7
Other Assets	12,079.5	15,552.7	13,997.7	11,428.7	15,040.0	11,433.6	13,444.2	8,699.6
Merchant Banking Accounts	1,553.5	1,922.5	1,011.6	1,433.9	780.3	1,112.5	1,220.6	2,352.5
Total Assets	99,933.8	102,891.8	99,231.7	95,903.5	106,159.3	98,250.3	107,260.0	100,528.8
Deposit	59,526.4	60,051.9	59,211.2	60,704.2	60,642.9	59,421.1	63,596.6	64,429.6
Borrowings	8,710.9	9,217.5	8,388.1	8,356.8	9,136.8	8,073.2	9,699.6	9,330.2
Debentures	7,259.6	6,457.1	5,931.5	4,627.6	5,088.3	5,057.8	5,621.9	5,460.0
Other liabilities	14,712.0	17,658.5	16,431.3	12,844.2	21,076.7	15,261.0	18,475.9	11,849.4
Merchant Banking Accounts	1,847.8	1,468.6	1,066.2	972.7	1,055.9	1,127.8	1,384.4	753.2
Shareholders' Equity	7,877.1	8,038.2	8,203.5	8,375.7	9,158.7	9,309.5	8,481.6	8,706.4
Total Liabilities & Equities	99,933.8	102,891.8	99,231.7	95,903.5	106,159.3	98,250.3	107,260.0	100,528.8

* Figures after 1Q11 based on K-IFRS

- 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**
- Market Leadership in FX**
- Other Information**
- Shareholding Structure**
- Employees & Branches**
- Credit Card Sector**

Deposits

(KRW billion)	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11
Total Deposits	59,526.4	60,051.9	59,211.2	60,704.2	60,642.9	59,421.1	63,596.6	64,429.6
KRW Deposits+CD	46,075.3	46,995.2	45,846.7	48,522.8	46,052.3	46,166.7	47,485.9	48,210.7
KRW Demand Deposits	14,713.9	15,556.4	15,672.9	16,537.0	15,498.3	15,151.6	15,895.8	16,016.9
Regular Deposits	1,126.3	1,349.3	1,171.2	1,328.6	1,251.7	1,286.0	1,254.5	1,254.5
Savings Deposits	5,470.9	5,690.0	5,616.0	6,209.9	5,917.2	5,964.7	5,579.0	5,865.0
Corporate Free Savings Deposits	6,796.2	7,113.8	6,137.6	7,068.0	7,101.5	6,837.9	7,279.0	7,828.5
Others	1,320.5	1,403.2	2,748.1	1,930.4	1,127.7	968.6	1,678.1	1,068.9
KRW Time & Installment Deposits	26,878.2	28,558.6	28,459.8	30,731.5	29,734.2	30,742.2	31,120.8	32,168.1
KRW CD	4,483.2	2,880.3	1,714.1	1,254.3	819.8	272.8	469.3	25.7
FC Deposits + FC CD	13,451.0	13,056.7	13,364.4	12,181.5	14,590.5	13,254.4	16,110.8	16,130.1
FC Demand Deposits	6,690.3	7,130.2	7,866.7	7,589.9	8,090.3	7,348.7	9,527.3	9,764.2
FC Time & Installment Deposits	6,760.8	5,926.5	5,497.7	4,591.6	6,379.4	5,791.9	6,484.9	6,111.5
FC CD					120.8	113.8	98.6	254.4

* Figures after 1Q11 based on K-IFRS

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

Market Leadership in FX

Other Information

Shareholding Structure

Employees & Branches

Credit Card Sector

Loans in KRW (Bank Account)

(KRW billion)	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11
Total Loans(a)	64,558.5	62,944.1	62,263.6	62,423.8	67,853.6	64,103.8	70,560.6	67,979.6
KRW Loans(b)	44,633.0	44,611.0	45,304.6	44,710.1	45,509.9	45,850.1	46,751.2	45,845.1
Household Loans	17,714.1	18,069.6	18,492.8	19,275.6	19,427.2	19,630.8	19,884.0	19,708.7
SMEs	17,911.5	17,621.8	17,648.3	16,305.4	16,500.3	15,923.2	15,424.6	14,913.7
Large Corporations	6,559.9	6,370.6	6,560.3	6,383.2	6,995.0	7,708.1	8,648.6	8,327.3
Credit Card Receivables	2,336.0	2,419.8	2,440.8	2,581.0	2,403.7	2,419.2	2,426.2	2,495.7
Public & Others	111.5	129.2	162.3	165.0	183.7	168.8	367.9	399.8
% of KRW Loans(b/a)	69.1%	70.9%	72.8%	71.6%	67.1%	71.5%	66.3%	67.4%

SME Loans in KRW (Bank Account)

(KRW billion)	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11
Manufacturing	7,356.6	7,188.7	7,322.2	6,538.3	6,887.7	6,799.6	6,440.3	5,880.2
Construction	1,398.6	1,374.6	1,359.3	1,138.6	951.2	1,041.8	1,039.6	1,019.5
Wholesale / Retail	2,351.0	2,245.9	2,249.4	2,112.0	2,113.7	2,052.0	2,010.3	1,964.4
Transportation	549.6	574.3	584.8	585.4	604.7	521.7	529.8	565.6
Food & Lodging	353.7	328.8	305.1	284.3	271.9	246.3	240.9	242.0
Real Estate / Rental	3,601.9	3,671.8	3,561.2	3,532.3	3,619.9	3,262.8	3,226.0	3,215.7
Others	2,298.5	2,236.2	2,262.2	2,110.1	2,047.5	1,995.2	1,934.7	2,020.5
Total	17,910.0	17,620.3	17,644.1	16,301.0	16,496.6	15,919.4	15,421.6	14,908.1

* Figures after 1Q11 based on K-IFRS

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
Market Leadership in FX
Other Information
Shareholding Structure
Employees & Branches
Credit Card Sector
Asset Quality

(KRW billion)	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11
Normal	67,198.1	67,358.9	67,367.0	66,959.1	67,226.6	67,305.3	71,779.9	71,292.3
Precautionary	886.2	1,211.0	1,235.0	1,296.1	1,303.2	1,082.1	1,141.5	949.7
Substandard	455.2	461.8	585.4	420.0	468.1	421.7	403.8	398.6
Doubtful	216.0	374.1	298.3	437.6	431.8	428.5	445.3	405.3
Estimated Loss	101.9	70.9	118.6	68.8	102.8	91.7	102.1	62.2
Total Credits	68,857.4	69,476.7	69,604.3	69,181.6	69,532.5	69,329.3	73,872.7	73,108.1
NPLs (Substandard & Below Loans)	773.1	906.8	1,002.3	926.5	1,002.7	941.9	951.3	866.0
NPL Ratio	1.12%	1.31%	1.44%	1.34%	1.44%	1.36%	1.29%	1.18%
Precautionary & Below Loans	1,659.3	2,117.8	2,237.3	2,222.5	2,305.9	2,024.0	2,092.8	1,815.7
Precautionary & Below Ratio	2.41%	3.05%	3.21%	3.21%	3.32%	2.92%	2.83%	2.48%
Loan Loss Reserve for NPL	1,063.9	1,147.2	1,169.8	1,156.0	1,236.0	1,237.4	1,300.1	1,217.3
NPL Coverage Ratio	137.61%	126.51%	116.71%	124.78%	123.27%	131.37%	136.66%	140.56%
Precautionary & Below Coverage Ratio	64.12%	54.17%	52.28%	52.01%	53.60%	61.14%	62.12%	67.04%

* Figures after 1Q11 based on K-IFRS (Separate)

NPL Sales & Write-off	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11
NPL Sales	-	83.5	-	131.7	-	65.7	-	102.1
Large Corp.	-	4.3	-	20.4	-	-	-	0.1
SMEs	-	72.6	-	99.3	-	62.2	-	93.7
House Hold	-	6.6	-	12.0	-	3.5	-	8.3
Credit Card	-	-	-	-	-	-	-	-
NPL Write-off	81.9	164.6	103.3	180.9	84.2	135.1	112.0	331.7
Large Corp.	0.7	27.9	29.9	8.0	3.5	5.0	17.6	13.2
SMEs	51.7	103.0	48.4	141.0	55.0	102.7	56.6	263.4
House Hold	7.0	13.4	5.4	11.4	6.2	9.0	19.0	33.9
Card	22.5	20.3	19.6	20.5	19.5	18.4	18.8	21.2
Total	81.9	248.1	103.3	312.6	84.2	200.8	112.0	433.8

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
Market Leadership in FX
Other Information
 Shareholding Structure
 Employees & Branches
 Credit Card Sector

Delinquency

(KRW billion)	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11
Total	1.08%	0.70%	0.92%	0.47%	1.08%	0.67%	0.68%	0.59%
Delinquent Amount	654.2	423.5	561.4	282.1	648.9	403.1	435.0	370.4
Receivables	60,420.9	60,688.1	60,692.1	59,886.2	60,142.2	60,434.2	64,057.7	63,085.1
Subtotal (Excluding Card)	1.06%	0.66%	0.90%	0.43%	1.06%	0.63%	0.63%	0.53%
Delinquent Amount	616.2	384.8	521.5	244.7	613.4	364.7	390.7	320.1
Receivables	58,084.5	58,268.0	58,251.0	57,304.9	57,675.7	57,950.8	61,559.4	60,521.6
Corporate	1.42%	0.87%	1.10%	0.43%	1.37%	0.75%	0.76%	0.62%
Delinquent Amount	573.5	348.6	436.3	162.3	522.9	286.0	316.1	252.6
Receivables	40,304.9	40,131.9	39,694.4	37,969.7	38,195.6	38,269.8	41,626.1	40,767.1
Large & Public	1.63%	0.33%	0.46%	0.11%	1.09%	0.12%	0.25%	0.31%
Delinquent Amount	303.7	59.6	82.2	18.7	194.0	21.4	54.7	67.5
Receivables	18,587.8	18,271.3	18,015.7	17,569.3	17,867.9	18,565.5	22,247.8	21,810.3
SMEs	1.24%	1.32%	1.63%	0.70%	1.62%	1.34%	1.35%	0.98%
Delinquent Amount	269.8	289.0	354.1	143.6	328.9	264.6	261.4	185.2
Receivables	21,717.1	21,860.6	21,678.7	20,400.5	20,327.6	19,704.3	19,378.4	18,956.7
Household	0.24%	0.20%	0.46%	0.43%	0.46%	0.40%	0.37%	0.34%
Delinquent Amount	42.7	36.2	85.2	82.4	90.4	78.7	74.6	67.4
Receivables	17,779.6	18,136.1	18,556.6	19,335.2	19,480.1	19,681.0	19,933.3	19,754.6
Card (Reported)	1.63%	1.60%	1.63%	1.45%	1.44%	1.55%	1.77%	1.96%
Delinquent Amount	38.0	38.7	39.9	37.4	35.5	38.4	44.3	50.3
Receivables	2,336.4	2,420.1	2,441.1	2,581.3	2,466.6	2,483.4	2,498.3	2,563.5

* Figures after 1Q11 based on K-IFRS (Separate)

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
Market Leadership in FX
Other Information
Shareholding Structure
Employees & Branches
Credit Card Sector

Basel II BIS Ratio

(KRW billion)	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11
RWA(FIRB)	57,048.8	58,341.5	57,322.7	56,495.9	58,952.7	57,584.8	60,830.8	59,461.9
Credit	51,581.0	52,701.2	51,681.8	50,495.3	53,129.2	51,247.4	54,900.2	54,392.1
Market	1,218.5	1,354.4	1,326.4	1,649.5	1,466.0	1,967.2	1,591.6	838.0
Op	4,249.4	4,285.9	4,314.5	4,351.0	4,357.6	4,370.3	4,338.9	4,231.8
BIS Capital	9,140.4	8,754.0	8,961.2	8,610.8	8,813.0	8,297.2	8,505.2	8,685.3
Tier 1	6,858.0	7,008.7	7,211.1	6,864.6	6,791.3	6,856.8	7,064.4	7,190.6
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	3,503.0	3,718.5	3,942.9	4,059.3	3,427.0	4,485.5	3,630.2	3,793.3
Other	2.2	2.3	2.3	2.3	2.3	2.3	2.5	2.4
Hybrid Debentures	247.5	247.5	247.5	247.5	247.5	247.5	247.5	247.5
Deduction Items 1 (-)	100.1	162.5	196.0	662.6	116.7	1,087.1	111.5	119.8
Goodwill (-)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other Intangible Assets (-)	55.6	52.3	67.8	73.6	73.6	73.7	74.0	86.6
Accrued Dividend	0.0	64.5	87.1	548.2	0.0	973.8	0.0	0.0
Deferred Income Tax Assets (-)	24.8	26.2	25.0	26.1	26.4	29.0	26.2	25.1
Other	19.7	19.5	16.1	14.7	16.7	10.5	11.2	8.2
Deduction Items 2 (-)	20.0	22.6	11.1	7.4	0.0	0.0	2.5	2.2
Tier 2	2,282.4	1,745.4	1,750.1	1,746.2	2,021.7	1,440.5	1,440.7	1,494.6
45% of Evaluation Gain on Investment Secur	326.2	300.9	271.9	281.4	577.9	141.7	116.2	116.1
LLP for Normal & Precautionary Assets	245.2	223.3	246.5	231.6	285.1	260.0	283.9	270.6
Subordinated Debts	1,268.6	772.0	772.0	772.0	772.0	614.7	614.7	614.7
Deduction Items 2 (-)	20.0	22.6	11.1	7.4	0.0	0.0	2.5	2.2
BIS Ratio	16.02%	15.00%	15.63%	15.24%	14.95%	14.41%	13.98%	14.61%
Tier 1 Ratio	12.02%	12.01%	12.58%	12.15%	11.52%	11.91%	11.61%	12.09%
Tier 2 Ratio	4.00%	2.99%	3.05%	3.09%	3.43%	2.50%	2.37%	2.51%

* Figures after 1Q11 based on K-IFRS

[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

Market Leadership in FX

Other Information

Shareholding Structure

Employees & Branches

Credit Card Sector

FX Market

FX (USD billion)	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11
Quarterly	27.7	33.9	34.1	43.1	38.2	37.4	39.4	39.1
Market Share	43.4%	45.7%	46.4%	48.6%	50.7%	45.3%	47.1%	44.8%
Cumulative	27.7	61.1	95.2	138.3	38.2	75.6	115.0	154.1
Market Share	43.4%	44.7%	45.3%	46.5%	50.7%	47.9%	47.6%	46.9%
Exports	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11
Quarterly	31.2	36.1	37.5	41.7	40.4	48.0	49.6	47.5
Market Share	30.7%	29.9%	32.3%	31.9%	30.7%	33.2%	34.9%	33.3%
Cumulative	31.2	67.3	104.9	146.6	40.4	88.4	138.0	185.5
Market Share	30.7%	30.3%	31.0%	31.4%	30.7%	32.1%	33.2%	33.3%
Imports	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11
Quarterly	28.3	28.3	29.5	34.4	35.7	40.0	40.3	41.7
Market Share	28.9%	26.9%	27.9%	29.5%	28.9%	29.8%	29.7%	31.7%
Cumulative	28.3	56.6	86.1	120.6	35.7	75.6	115.9	157.6
Market Share	28.9%	27.8%	27.8%	28.3%	28.9%	29.3%	29.5%	30.0%

- 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
- Market Leadership in FX
- Other Information
 - Shareholding Structure
 - Employees & Branches
 - Credit Card Sector

Shareholding Structure

	Number of Shares	Share
Hana Financial Group Inc.	369,357,059	57.27%
BOK	39,500,000	6.12%
Public	236,049,767	36.61%
Total	644,906,826	100.00%

* as of Feb. 9th, 2012

Employees	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11
Directors	23	23	23	21	18	17	19	19
Managers	3,744	3,723	3,810	3,791	3,898	3,852	3,923	3,892
Staffs	1,755	1,770	1,668	1,766	1,634	1,622	1,639	1,638
Support Staffs	330	336	329	348	335	362	339	52
Total Employees	5,852	5,852	5,830	5,926	5,885	5,853	5,920	5,601

Branches	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11
Branches	324	325	325	325	326	327	327	328
Sub branches	28	28	28	28	26	26	27	27
Domestic	352	353	353	353	352	353	355	355
Branches	15	12	12	12	12	12	12	12
Sub branches	5	5	5	5	5	5	5	5
Subsidiaries	9	10	10	10	10	10	10	10
Overseas	29	27	27	27	27	27	27	27
Total	381	380	380	380	379	380	382	382

- 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
- Market Leadership in FX
- Other Information
 - Shareholding Structure
 - Employees & Branches
 - Credit Card Sector

Credit Card Sales (Managed Basis, Cumulative)

(KRW billion)	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11
Lump-Sum	2,490.9	4,745.4	7,260.7	9,822.2	2,280.8	5,141.6	7,833.5	10,556.9
Installment	501.9	1,204.1	1,714.1	2,290.5	517.3	1,068.9	1,585.3	2,131.5
Cash Advance	949.2	1,877.9	2,786.9	3,713.1	841.5	1,779.1	2,675.6	3,558.4
Total	3,942.0	7,827.4	11,761.6	15,825.8	3,639.6	7,989.6	12,094.4	16,246.7

Balances by Product

(KRW billion)	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11
Lump-Sum	639.9	668.3	677.6	732.8	646.6	661.0	670.3	727.5
Installment	562.3	567.0	558.7	612.1	585.4	568.9	558.3	580.9
Cash Advance	301.9	310.9	318.3	335.2	339.0	349.5	355.7	362.3
Revolving	432.2	425.0	410.4	404.7	391.4	394.2	396.1	386.0
Card Loans	392.1	440.6	468.7	488.1	495.7	500.3	505.9	494.3
Other Processing	7.6	7.9	7.2	8.0	8.1	9.2	11.8	12.1
Total	2,336.0	2,419.8	2,440.8	2,581.0	2,466.3	2,483.1	2,498.0	2,563.2

Card Delinquencies (Managed, Billed)

(KRW billion)	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11
Under 1 Month	14.3	15.9	15.5	10.6	11.8	14.8	14.8	14.1
Over 1 Month	38.0	38.7	39.9	37.4	35.5	38.4	44.3	50.3
Total Receivables	2,336.0	2,419.8	2,440.8	2,581.0	2,466.3	2,483.1	2,498.0	2,563.2
Over 1 Month Delinquent	1.63%	1.60%	1.63%	1.45%	1.44%	1.55%	1.77%	1.96%

* Figures after 1Q11 based on K-IFRS