Business Results for 1st Half, 2006

JEONBUK BANK
www.jbbank.co.kr

Contents

Capital (as of end of 2Q, 2006)

- Paid-in capital : 178 billion won
  35,538 thousand shares
- Shareholders' equity : 241 billion won
- BIS Capital : 380 billion won

Employees (as of end of 2Q, 2006)

- Standing directors 2, non-standing 5
- Executives 5
- Total employees 948
  (regular 730, temporary 219)

Organization (as of end of 2Q, 2006)

- 4 business units, 17 teams :
  dividing traditional and non-traditional unit
- Business, Strategic Business
- Business Support, Management Support

Major Shareholders (as of end of 2Q, 2006)

Samyang Co.	11.80	Oppenheimer	9.13
CRMC	5.87	Korea Fund	5.01
Honam Foods	4.95	Daehan Printing & Publishing	4.83

※ Overseas investors' share as of end of 2Q, 2006 : 31.34%

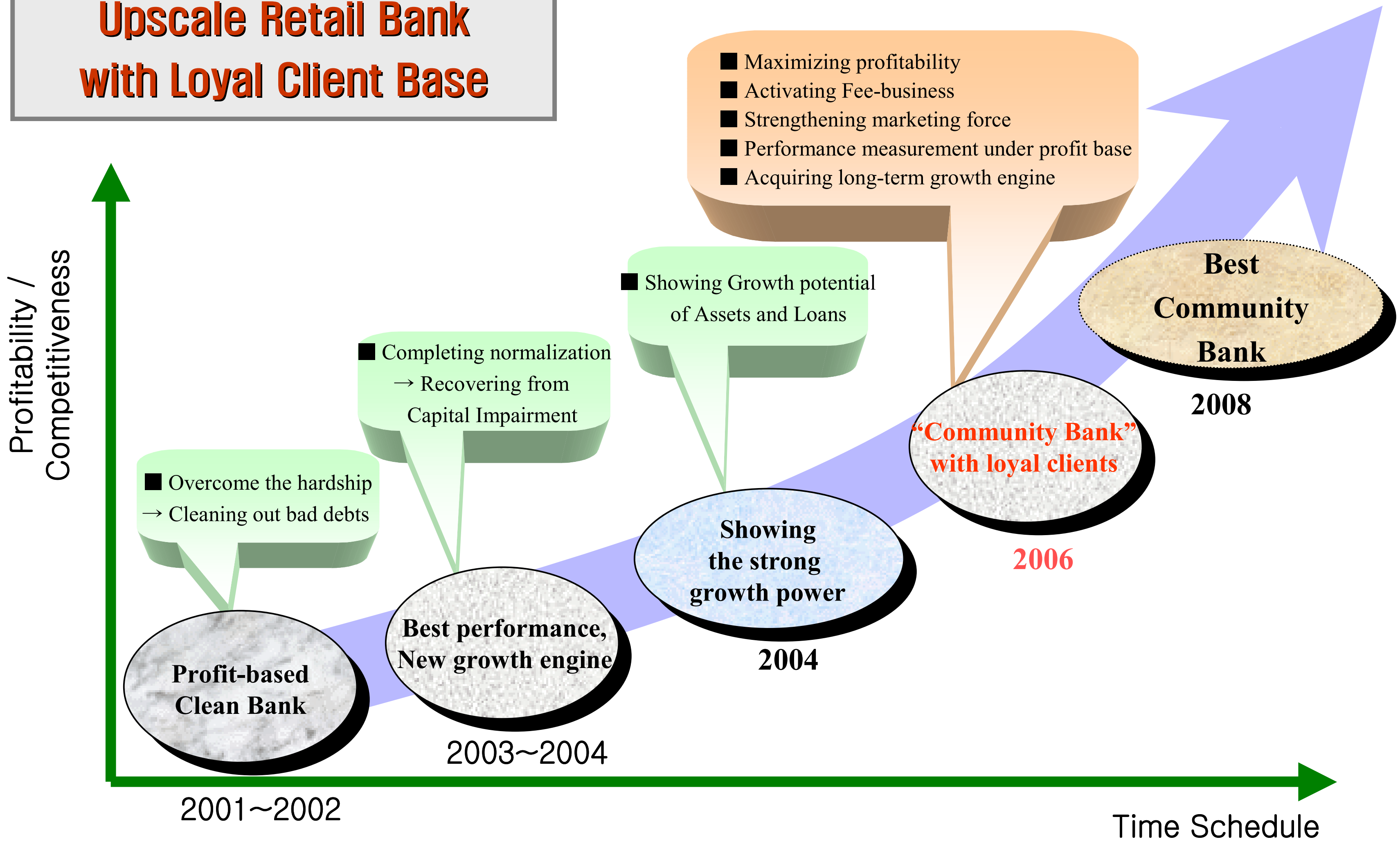
Corporate Governance

- 4 committees under the Board of Directors
- Chosen as one of the best 3 Corporate Governance Company in 2005

Sales Network (as of end of 2Q, 2006)

- Branch : 74 (Jeonju 42, Gunsan 10,
  Iksan 12, Seoul 1, others 9)
- 365 Corner : 66, CD/ATM : 320
- Total Customer : 1.5 million
  (80.2% of population in the province)

Upscale Retail Bank with Loyal Client Base



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Maximizing Profitability

- ◈ Upgrading retail sales strategies
- ◈ Developing asset management
- ◈ Minimizing loan loss
- → Growth with Profitability and Soundnes

Activating Fee-business

- ◈ Non-banking product sale
- ◈ Project Financing
- ◈ Various other fees
- ◈ Developing new profit source

Assets : 5.7 Trillion won
S & B Ratio : 1.20%
Profit : 34 billion

Strengthening Marketing Force

- ◈ Enhancing Image Banking
- ◈ Regionalized product, service, channel
- ◈ Lifetime partner of local citizens
- ◈ Differentiated services for loyal clients
- → Deterring price-cutting Competition

Acquiring Long-term Growth Engine

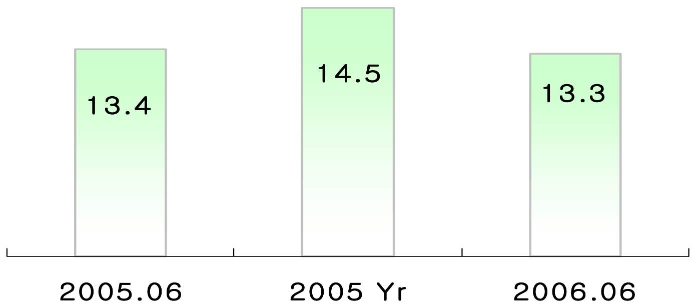
- ◈ Long-term growth strategy,vision
- ◈ Managing manpower efficiently
- ◈ Improving organizational culture
- ◈ Increasing S/H's equity for long-term growth

Performance Measurement under Profit Base

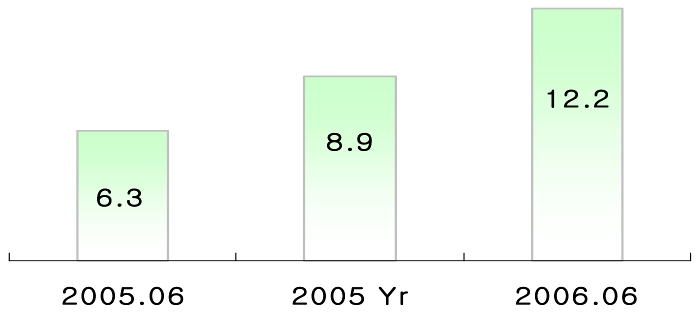
- ◈ Performance appraisal under profit base
- ◈ Profit goal fit to business surroundings
- ◈ Profit goal connecting to performance appraisal
- → Maximizing profitability

Asset Growth	Asset Growth – Total asset growth : 394.6 billion won, 8.0% increase YOY comparison – Loan growth : 396.8 billion won , 13.3% increase YOY comparison
Profit Expansion	Profit Expansion – Operating income : 5.9 billion won, 41.3% increase YOY comparison – Profit before tax : 5.3 billion won, 31.2% increase YOY comparison – Interest income : 8.2 billion won, 12.2% increase YOY comparison

Loan growth ratio (YOY, Unit : %)



Interest income growth ratio (YOY, Unit : %)



(Unit : billion won, %)

	2006				2005				2004
	1H	HOH	YOY	1Q	Yr	3Q	1H	1Q	2004
Total assets	5,339.8	2.85	7.98	5,240.8	5,191.6	5,053.0	4,945.2	4,643.2	4,669.2
Total deposits	3,953.4	0.67	4.61	3,976.3	3,927.1	3,831.2	3,779.2	3,652.0	3,740.1
Loans	3,389.6	7.45	13.26	3,246.5	3,154.7	3,077.9	2,992.8	2,848.7	2,754.2
Securities	1,202.0	1.73	5.45	1,206.6	1,181.6	1,158.9	1,139.9	1,144.5	1,025.5
Shareholders' equity	241.2	5.19	10.44	235.4	229.3	223.3	218.4	212.6	211.1
(Paid-in capital)	(177.7)	(4.16)	(4.35)	(177.4)	(170.6)	(170.3)	(170.3)	(170.3)	(165.3)

(unit : billion won, %)

	2006				2005				
	1H	HOH	YOY	1Q	Yr	3Q	1H	1Q	2004
Profit	16.1	-	1.2	9.9	26.8	21.6	14.9	9.0	35.7
Profit before tax	22.3	-	5.3	13.5	33.9	26.3	17.0	9.4	35.7
ROA	0.64	0.08	△0.01	0.80	0.56	0.62	0.65	0.81	0.83
ROE	13.70	1.81	△0.20	17.30	11.89	13.07	13.90	17.06	18.11
NIM *	3.04	△0.07	△0.06	3.10	3.11	3.08	3.10	3.07	3.18
BIS capital ratio	11.54	0.09	1.25	11.59	11.45	11.39	10.29	10.80	10.72
S&B ratio	1.36	0.07	△0.41	1.35	1.29	1.44	1.77	1.81	1.79
Delinquency ratio	1.60	0.18	△0.19	1.82	1.42	1.68	1.79	2.26	1.78
BPS / won	6,787	65	374	6,635	6,722	6,557	6,413	6,241	6,384

cf) NIM * : included fees on credit sales

(Unit : billion won, %)

	2006			2005					
	1H	YOY	1Q	Yr	4Q	3Q	2Q	1Q	2004
Interest Income *	75.4	8.2	37.9	141.4	38.2	36.0	34.6	32.6	129.8
Commission Income *	6.2	0.7	3.0	10.9	2.9	2.5	2.8	2.7	13.6
Non-interest Income	△15.8	△1.4	△6.5	△31.8	△9.7	△7.7	△6.6	△7.8	△25.7
(bad debt expenses / △)	10.2	2.1	4.1	18.9	5.4	5.4	4.8	3.3	21.4
Selling & admin. expenses	45.6	1.6	22.5	89.8	24.0	21.8	24.0	20.0	82.7
Operating Income	20.2	5.9	11.9	30.7	7.4	9.0	6.8	7.5	35.0
Non-operating Income	2.1	△0.6	1.6	3.2	0.2	0.3	0.8	1.9	0.7
Profit before tax	22.3	5.3	13.5	33.9	7.6	9.3	7.6	9.4	35.7
Profit	16.1	1.2	9.9	26.8	5.2	6.7	5.9	9.0	35.7
(Profit before provision)	35.4	7.5	19.2	60.2	16.6	15.7	14.1	13.8	62.7

cf) * : included fees on credit sales

(Unit : billion won)

	2006 1H	2006 2Q	2006 1Q	2005 Yr	2005 4Q	2005 3Q	2005 2Q	2005 1Q	2004
Net interest income	75.4	37.5	37.9	141.4	38.2	36.0	34.6	32.6	129.8
Interest income	144.1	73.1	71.0	262.6	69.8	67.2	64.3	61.3	248.5
Interest on loans	114.2	58.0	56.2	209.6	55.2	53.8	51.7	48.9	196.2
Interest on securities	27.6	13.7	13.9	50.3	14.1	12.8	12.0	11.4	45.7
Interest on due from banks	2.3	1.4	0.9	2.7	0.5	0.6	0.6	1.0	6.6
Interest expenses	68.7	35.6	33.1	121.2	31.6	31.2	29.7	28.7	118.7
Interest on deposits	54.1	28.0	26.1	97.7	24.3	25.0	24.4	24.0	97.1
Interest on financial debentures	7.4	3.8	3.6	11.3	3.7	3.2	2.2	2.2	7.5
Interest on borrowings	7.2	3.8	3.4	12.2	3.6	3.0	3.1	2.5	14.1

(Unit : billion won, %)

	2006			2005					
	1H	2Q	1Q	Yr	4Q	3Q	2Q	1Q	2004
Net interest margin	3.04	2.97	3.10	3.11	3.18	3.04	3.13	3.07	3.18
Net interest income	69.4	34.5	34.9	131.3	35.7	33.4	32.0	30.2	120.6
Interest income	140.7	71.4	69.3	257.5	68.5	65.9	63.0	60.1	243.8
Interest expenses	71.3	36.9	34.4	126.2	32.8	32.5	31.0	29.9	123.2
Interest asset *	4,612.2	4,660.0	4,563.9	4,223.8	4,446.7	4,351.9	4,109.5	3,980.4	3,798.2
Net interest spread in won	3.84	3.78	3.89	3.90	3.94	3.80	3.93	3.93	3.99
Interest rate on loans	6.81	6.82	6.80	6.71	6.72	6.58	6.77	6.79	7.06
Interest rate on deposits	2.97	3.04	2.91	2.81	2.78	2.78	2.84	2.86	3.07
Loan-deposit ratio	75.77	76.46	75.06	73.40	76.20	73.66	72.49	71.08	70.40
Loans in won *	3,090.4	3,137.9	3,042.3	2,838.4	2,982.0	2,906.2	2,794.5	2,666.7	2,502.6
Deposits in won *	4,078.9	4,104.1	4,053.5	3,866.8	3,913.2	3,945.2	3,854.7	3,751.6	3,554.8

cf) * : average

(Unit : billion won)

	2006			2005					2004
	1H	2Q	1Q	Yr	4Q	3Q	2Q	1Q	
Commission income	6.2	3.2	3.0	10.9	2.9	2.5	2.8	2.7	13.6
Commission in won	6.0	3.1	2.9	10.5	2.8	2.4	2.7	2.6	13.3
Others	0.2	0.1	0.1	0.4	0.1	0.1	0.1	0.1	0.3
Other income	△15.8	△9.3	△6.5	△31.8	△9.7	△7.7	△6.6	△7.8	△25.7
Income from securities	△0.7	△0.8	0.1	△2.6	-	△0.5	0.4	△2.5	3.9
Income from F/X	1.1	0.7	0.4	1.2	0.3	0.4	0.2	0.3	1.0
Bad debt expenses (△)	10.2	6.1	4.1	18.9	5.4	5.4	4.8	3.3	21.4
Contribution to public (△)	3.5	1.8	1.7	5.2	1.3	1.4	1.3	1.2	4.6
Others	△2.5	△1.3	△1.2	△6.3	△3.3	△0.8	△1.1	△1.1	△4.6

(Unit : billion won)

	2006			2005					2004
	1H	2Q	1Q	Yr	4Q	3Q	2Q	1Q	
Selling & admin. expenses	45.6	23.1	22.5	89.8	24.0	21.8	24.0	20.0	82.7
Retirement allowance	2.8	1.0	1.8	5.2	1.4	1.1	1.5	1.2	5.7
Salaries	19.8	10.5	9.3	37.0	9.2	8.6	11.0	8.2	35.6
Occupancy & etc	18.4	9.3	9.1	37.5	10.7	9.2	9.1	8.5	32.2
Depreciation	3.7	1.9	1.8	8.0	2.2	2.1	2.0	1.7	7.1
Taxes $ due	0.9	0.4	0.5	2.1	0.5	0.8	0.4	0.4	2.1
Cost to total asset ratio	1.81	1.80	1.82	1.89	1.94	1.77	2.08	1.80	1.93
Cost to return ratio	67.41	73.39	62.23	73.05	77.34	69.20	77.17	68.25	68.76
Cost-to Income Ratio *	59.97	61.50	58.48	64.40	65.10	60.29	67.37	64.93	59.45

Cf) * Cost-to Income Ratio = Selling & administrative expenses ÷ adjusted sales income

(Unit : billion won)

	2006			2005					2004
	1H	2Q	1Q	Yr	4Q	3Q	2Q	1Q	2004
Non-operating P/L	2.1	0.5	1.6	3.2	0.2	0.3	0.8	1.9	0.7
Gains on disposition of tangible assets	-	-	-	0.1	-	-	0.1	-	-
P/L from investment securities	2.1	0.2	1.9	3.2	△0.2	0.7	0.6	2.1	1.1
P/L from securities sale	2.1	0.2	1.9	3.2	△0.2	0.7	0.6	2.1	3.1
P/L from depreciation	-	-	-	-	-	-	-	-	△2.0
Others	-	0.3	△0.3	△0.1	0.4	△0.4	0.1	△0.2	△0.4

(Unit : billion won, %)

	2006 1H	2006 Portion	2006 1Q	2005 Yr	2005 Portion	2004 Yr	2004 Portion
Asset Management	4,982.3	100.0	4,932.8	4,645.0	100.0	4,185.5	100.0
Performing assets	4,661.4	93.6	4,610.3	4,320.3	93.0	3,873.7	92.6
Non-performing assets	320.9	6.4	322.5	324.7	7.0	311.8	7.4
Funding	4,982.3	100.0	4,932.8	4,645.0	100.0	4,185.5	100.0
Cost funding	4,578.1	91.9	4,536.1	4,268.3	91.9	3,840.6	91.8
No-cost funding	404.2	8.1	396.7	376.7	8.1	344.9	8.2

cf) bank account / average

(Unit : billion won, %)

	2006			2005		2004	
	1H	Portion	1Q	Yr	Portion	Yr	Portion
Total asset management	4,982.3	100.0	4,932.8	4,645.0	100.0	4,185.5	100.0
Performing assets	4,661.4	93.6	4,610.3	4,320.3	93.0	3,873.7	92.6
Assets in won	4,491.2	90.2	4,449.5	4,182.3	90.0	3,759.7	89.9
Loans	3,090.4	62.1	3,042.3	2,838.4	61.1	2,502.6	59.8
Securities	1,190.0	23.9	1,193.6	1,132.9	24.4	941.3	22.5
Credit card	46.3	0.9	45.6	42.2	0.9	44.8	1.1
Due from banks	90.3	1.8	65.9	61.7	1.3	146.7	3.5
Others in won	74.2	1.5	102.1	107.1	2.3	124.3	3.0
Assets in F/C	170.2	3.4	160.8	138.0	3.0	114.0	2.7
Loans in F/C	149.8	3.0	138.9	116.4	2.5	98.5	2.3
Others in F/C	20.4	0.4	21.9	21.6	0.5	15.5	0.4
Non-performing assets	320.9	6.4	322.5	324.7	7.0	311.8	7.4
Tangible assets	137.3	2.8	137.6	138.1	3.0	137.1	3.2
Others	183.6	3.6	184.9	186.6	4.0	174.7	4.2

cf) bank account / average

(Unit : billion won, %)

	2006			2005		2004	
	1H	Portion	1Q	Yr	Portion	Yr	Portion
Total funding	4,982.3	100.0	4,932.8	4,645.0	100.0	4,185.5	100.0
Cost funding	4,578.1	91.9	4,536.1	4,268.3	91.9	3,840.6	91.8
Funding in won	4,402.2	88.4	4,369.3	4,125.1	88.8	3,722.0	89.0
Deposits	3,387.6	68.0	3,396.2	3,380.0	72.8	3,243.1	77.5
CD	404.3	8.1	371.0	232.5	5.0	39.9	1.0
Borrowings	137.8	2.8	132.9	145.8	3.1	128.4	3.1
Debentures	258.5	5.2	256.2	182.5	3.9	99.5	2.4
Others	214.0	4.3	213.0	184.3	4.0	211.1	5.0
Funding in F/C	175.9	3.5	166.8	143.2	3.1	118.6	2.8
Borrowings in F/C	158.2	3.2	155.9	1,356	2.9	114.7	2.7
Others in F/C	17.7	0.3	10.9	7.6	0.2	3.9	0.1
No-cost funding	404.2	8.1	396.7	376.7	8.1	344.9	8.2
S/H' s equity	237.1	4.8	231.6	225.3	4.8	196.9	4.7
Others	167.1	3.3	165.1	151.4	3.3	148.0	3.5

cf) bank account / average

(Unit : billion won, %)

	2006 1H	2006 2Q	2006 1Q	2005 Yr	2005 4Q	2005 3Q	2005 2Q	2005 1Q	2004
Low-cost deposits	1,286.7	1,277.6	1,296.0	1,209.2	1,234.1	1,232.0	1,178.8	1,191.1	1,130.4
Demandable	359.1	355.9	362.5	317.5	343.4	326.5	305.4	293.9	273.8
Savings	694.3	684.4	704.2	698.9	692.9	708.3	692.8	701.7	681.7
Corporate current account	233.3	237.3	229.3	192.8	197.8	197.2	180.6	195.5	174.9
Deposits	4,108.1	4,132.6	4,082.2	3,895.7	3,941.5	3,973.7	3,883.5	3,781.6	3,586.5
Deposits in won	3,489.6	3,481.8	3,497.4	3,476.8	3,433.3	3,547.4	3,486.4	3,439.5	3,331.3
CD	404.3	437.2	371.0	232.5	283.2	243.9	216.2	185.4	39.9
RP	182.8	182.1	183.5	156.2	194.8	152.2	151.7	125.7	181.7
Bill sold	2.2	3.0	1.5	1.3	1.9	1.7	0.5	1.0	1.9
Money trust	29.2	28.5	28.8	28.9	28.3	28.5	28.7	30.0	31.7
Low-cost deposit ratio	31.32	30.92	31.75	31.04	31.31	31.00	30.35	31.50	31.52

cf) average

5. Loan Classification by Clients/Regions

(Unit : billion won, %)

	2006			2005		2004	
	1H	Portion	1Q	Yr	Portion	Yr	Portion
Total loans in won	3,198.6	100.0	3,096.7	3,017.2	100.0	2,643.3	100.0
Corporation	1,835.7	57.4	1,771.0	1,712.0	56.7	1,601.2	60.6
SMEs	1,807.0	56.5	17,275	1,642.0	54.4	1,533.4	58.0
Large	28.7	0.9	43.5	70.0	2.3	67.8	2.6
Households	1,113.2	34.8	1,089.8	1,083.3	35.9	935.5	35.4
Public & others	249.7	7.8	235.9	221.9	7.4	106.6	4.0
Jeollabuk-do	3,073.1	96.1	2,931.3	2,891.1	95.8	2,540.2	96.1
Seoul	125.5	3.9	165.4	126.1	4.2	103.1	3.9

cf) balance

(Unit : billion won, %)

	2006			2005		2004	
	1H	Portion	1Q	Yr	Portion	Yr	Portion
Farming, fishing & mining	24.4	0.7	25.0	24.4	0.8	19.7	0.7
Manufacturing	384.3	11.6	419.3	386.6	12.4	369.9	13.1
Electricity, gas & water supply	18.2	0.5	17.7	17.7	0.6	16.3	0.6
Construction	357.7	10.8	319.8	278.7	9.0	201.3	7.2
Whole and retail sales	487.8	14.7	460.0	467.7	15.0	405.2	14.4
Accommodation & restaurants	206.2	6.2	198.9	202.4	6.5	176.3	6.3
Transport & storage	63.4	1.9	61.5	58.0	1.9	51.8	1.8
Finance & insurance	67.0	2.0	65.8	30.9	1.0	52.2	1.9
Real estate, rent & lease	221.3	6.7	261.9	215.9	6.9	179.4	6.4
Education	55.1	1.7	50.4	49.7	1.6	38.1	1.3
Sanitation & welfare	158.1	4.8	157.4	155.7	5.0	137.2	4.9
Household loans	1,114.9	33.6	1,091.4	1,088.2	35.0	971.4	34.5
Others	158.7	4.8	61.9	131.9	4.3	192.9	6.9
Total	3,317.1	100.0	3,191.0	3,107.8	100.0	2,811.7	100.0

cf) balance / total loan

(Unit : billion won, %)

	Total	Portion	Corporation	Household	Public/Others
Collateral loan	1,582.6	52.3	939.4	588.7	54.5
Movables / Real estate	1,462.1	48.3	867.3	540.9	53.9
Real estate	1,459.9	48.2	865.1	540.9	53.9
Movables	2.2	0.1	2.2	-	-
Securities	120.5	4.0	72.1	47.8	0.6
Guaranteed loan	238.2	7.9	237.8	0.1	0.3
Government / Financial Institutions	0.1	-	0.1	-	-
Credit guarantee fund's	195.9	6.5	195.5	0.1	0.3
Other guarantees	42.2	1.4	42.2	-	-
Credit(unsecured) loan	1,204.7	39.8	658.4	524.4	21.9
Total	3,025.5	100.0	1,835.6	1,113.2	76.7

cf) balance, Financial Supervisory Service Standard (loans in won – borrowings between banks)

(Unit : billion won, %, %P)

	2006				2005				2004
	1H	HOH	YOY	1Q	Yr	3Q	1H	1Q	
Total loans	3,317.1	209.3	264.0	3,191.0	3,107.8	3,125.9	3,053.1	2,882.4	2,811.7
Normal	3,225.4	202.8	268.3	3,101.2	3,022.6	3,035.0	2,957.1	2,769.7	2,693.1
Precautious	46.5	1.5	4.7	46.7	45.0	45.8	41.8	60.6	68.4
Substandard	27.4	3.5	△5.8	26.5	23.9	28.3	33.2	30.1	26.4
Doubtful	13.4	-	△2.6	11.9	13.4	13.1	16.0	15.7	17.0
Expected loss	4.4	1.5	△0.6	4.7	2.9	3.7	5.0	6.3	6.8
Precautious & below	91.7	6.5	△4.3	89.8	85.2	90.9	96.0	112.7	118.6
Precautious & below ratio	2.76	0.02	△0.38	2.82	2.74	2.91	3.14	3.91	4.22
Substandard & below	45.2	5.0	△9.0	43.1	40.2	45.1	54.2	52.1	50.2
Substandard & below ratio	1.36	0.07	△0.41	1.35	1.29	1.44	1.77	1.81	1.79
Provisions	45.2	4.9	5.9	42.9	40.3	40.7	39.3	39.3	41.3
Coverage ratio	100.03	△0.27	27.51	99.39	100.30	90.12	72.52	75.37	82.17
Bad debt expenses	10.2	-	2.1	4.1	18.9	13.5	8.1	3.3	21.4
Write-off	8.5	-	△3.0	3.5	23.3	16.6	11.5	5.4	21.7

(Unit : billion won, %, %P)

	2006				2005				2004
	1H	HOH	YOY	1Q	Yr	3Q	1H	1Q	2004
Total loans	2,154.3	176.5	173.2	2,054.8	1,977.8	2,036.3	1,981.1	1,887.8	1,833.2
Normal	2,093.9	169.6	176.9	1,995.3	1,924.3	1,976.6	1,917.0	1,809.2	1,750.5
Precautious	29.6	3.1	5.4	30.5	26.5	28.2	24.2	41.5	47.1
Substandard	20.6	1.9	△7.2	19.8	18.7	28.1	27.8	24.2	21.4
Doubtful	7.0	0.1	△1.7	5.6	6.9	6.2	8.7	8.5	9.9
Expected loss	3.2	1.8	△0.2	3.6	1.4	2.2	3.4	4.4	4.3
Precautious & below	60.4	6.9	△3.7	59.5	53.5	59.7	64.1	78.6	82.7
Precautious & below ratio	2.81	0.11	△0.42	2.89	2.70	2.93	3.23	4.16	4.51
Substandard & below	30.8	3.8	△9.1	29.0	27.0	31.5	39.9	37.1	35.6
Substandard & below ratio	1.43	0.07	△0.58	1.41	1.36	1.55	2.01	1.96	1.94
Provisions	29.1	4.8	5.8	27.2	24.3	24.9	23.3	23.4	24.9
Coverage ratio	94.46	4.15	36.16	93.64	90.31	78.96	58.30	62.87	69.96
Bad debt expenses	7.8	-	2.1	3.5	13.0	10.4	5.7	2.4	12.8
Write-off	6.2	-	△1.8	2.2	16.9	11.7	8.0	3.7	12.4

(Unit : billion won, %, %P)

	2006				2005				2004
	1H	HOH	YOY	1Q	Yr	3Q	1H	1Q	2004
Total Loans	1,115.0	30.4	84.0	1,091.4	1,084.6	1,046.3	1,031.0	954.8	936.2
Normal	1,085.4	30.9	84.5	1,062.7	1,054.5	1,016.9	1,000.9	922.9	902.7
Precautious	16.5	△1.6	△0.7	15.8	18.1	17.2	17.2	18.5	20.6
Substandard	6.8	1.6	1.4	6.7	5.2	5.2	5.4	5.9	5.0
Doubtful	5.3	△0.2	△0.9	5.3	5.5	5.8	6.2	6.1	6.0
Expected loss	1.0	△0.3	△0.3	0.9	1.3	1.2	1.3	1.4	1.9
Precautious & below	29.6	△0.5	△0.5	28.7	30.1	29.4	30.1	31.9	33.5
Precautious & below ratio	2.65	△0.12	△0.26	2.63	2.77	2.81	2.91	3.34	3.58
Substandard & below	13.1	1.1	0.2	12.9	12.0	12.2	12.9	13.4	12.9
Substandard & below ratio	1.17	0.06	△0.08	1.18	1.11	1.17	1.25	1.40	1.38
Provisions	14.7	-	0.1	14.4	14.7	14.4	14.6	14.4	14.6
Coverage Ratio	112.60	△9.63	△1.12	111.61	122.23	117.50	113.72	107.27	113.27
Bad debt expenses	1.9	-	△0.4	0.5	5.1	2.9	2.3	0.8	7.2
Write-off	1.9	-	△0.8	1.1	5.1	3.9	2.7	1.3	5.7

(Unit : billion won, %, %P)

	2006				2005				2004
	1H	HOH	YOY	1Q	Yr	3Q	1H	1Q	2004
Total loans	47.8	2.4	6.8	44.8	45.4	43.3	41.0	39.8	42.3
Normal	46.1	2.3	6.9	43.2	43.8	41.5	39.2	37.6	39.9
Precautious	0.4	-	-	0.4	0.4	0.4	0.4	0.6	0.7
Substandard	-	-	-	-	-	-	-	-	-
Doubtful	1.1	0.1	-	1.0	1.0	1.1	1.1	1.1	1.1
Expected loss	0.2	-	△0.1	0.2	0.2	0.3	0.3	0.5	0.6
Precautious & below	1.7	0.1	△0.1	1.6	1.6	1.8	1.8	2.2	2.4
Precautious & below ratio	3.61	0.09	△0.86	3.69	3.52	4.13	4.47	5.49	5.67
Substandard & below	1.3	0.1	△0.1	1.2	1.2	1.4	1.4	1.6	1.7
Substandard & below ratio	2.68	△0.02	△0.76	2.75	2.70	3.17	3.44	3.91	4.02
Provisions	1.4	0.1	-	1.3	1.3	1.4	1.4	1.5	1.8
Coverage Ratio	105.70	0.23	7.40	106.41	105.47	101.75	98.30	99.36	100.28
Bad debt expenses	0.5	-	0.4	0.1	0.8	0.2	0.1	0.1	1.4
Write-off	0.4	-	△0.4	0.2	1.3	1.0	0.8	0.4	3.6

(Unit : billion won, %, %P)

	2006				2005				2004
	1H	HOH	YOY	1Q	Yr	3Q	1H	1Q	
Delinquency ratio	1.60	0.18	△0.19	1.82	1.42	1.68	1.79	2.26	1.78
Delinquent amount	52.4	8.8	△1.5	57.6	43.6	51.9	53.9	64.7	49.6
Whole volume	3,280.8	207.3	267.0	3,155.7	3,073.5	3,086.0	3,013.8	2,864.0	2,788.3
Delinquency ratio of corporation	1.76	0.2	△0.3	2.04	1.56	1.88	2.06	2.55	1.93
Delinquent amount	37.3	7.0	△2.7	41.2	30.3	37.6	40.0	47.7	34.9
Whole volume	2,118.0	174.5	176.2	2,019.5	1,943.5	1,996.4	1,941.8	1,869.4	1,809.8
(Delinquency ratio of SMEs)	1.85	0.21	△0.38	2.19	1.64	2.01	2.23	2.77	2.24
Delinquent amount	37.0	10.1	△0.2	37.9	26.9	34.2	37.2	44.5	34.4
Whole volume	1,995.0	352.4	328.9	1,728.0	1,642.6	1,702.3	1,666.1	1,608.6	1,534.1
Delinquency ratio of household	1.21	0.10	0.01	1.37	1.11	1.22	1.20	1.60	1.38
Delinquent amount	13.5	1.5	1.1	15.0	12.0	12.8	12.4	15.3	12.9
Whole volume	1,114.9	30.3	83.9	1,091.4	1,084.6	1,046.3	1,031.0	954.8	936.2
Delinquency ratio of credit card	3.17	0.31	△0.42	3.10	2.86	3.46	3.59	4.14	4.26
Delinquent amount	1.5	0.2	-	1.4	1.3	1.5	1.5	1.7	1.8
Whole volume	47.9	2.5	6.9	44.8	45.4	43.3	41.0	39.8	42.3

cf) SMEs : Loans in won + loan in trust amount

(Unit :billion won, %, %P)

	2006				2005				2004
	1H	HOH	YOY	1Q	Yr	3Q	1H	1Q	
Construction	1.33	0.17	△0.68	1.18	1.16	1.31	2.01	1.46	1.78
Whole and retail sale	2.17	0.46	0.13	2.76	1.71	1.99	2.04	3.23	2.52
Accommodation & restaurants	2.87	0.19	△0.77	2.88	2.68	3.61	3.64	4.52	3.38
Real estate, rent & lease	2.31	△0.09	0.87	2.97	2.40	2.16	1.44	2.21	0.96
Manufacturing	1.91	0.36	0.45	2.50	1.55	1.66	1.46	2.14	1.60
Other industries	1.46	0.28	△0.87	1.34	1.18	1.55	2.33	2.73	1.59
Total	1.76	0.20	△0.30	2.04	1.56	1.88	2.06	2.55	1.93

(Unit : billion won, %)

	2006				2005				2004
	1H	HOH	YOY	1Q	Yr	3Q	1H	1Q	2004
BIS capital ratio	11.54	0.09	1.25	11.59	11.45	11.39	10.29	10.80	10.72
Tier 1 ratio	7.22	0.14	0.38	7.23	7.08	7.04	6.84	7.14	6.92
Tier 2 ratio	4.32	△0.04	0.87	4.37	4.36	4.35	3.45	3.66	3.80
BIS capital	380.2	20.3	58.4	373.0	359.9	356.7	321.8	316.5	310.0
Tier 1	238.0	15.3	24.0	232.5	222.7	220.4	214.0	209.2	200.1
Tier 2	142.2	5.0	34.4	140.5	137.2	136.3	107.8	107.3	109.9
Risk-weighted asset	3,293.6	149.6	167.0	3,217.2	3,144.0	3,131.7	3,126.6	2,929.8	2,891.9
S/H' equity ratio	4.47	0.10	0.10	4.45	4.37	4.38	4.37	4.56	4.50
Equity	237.6	11.7	22.5	232.2	225.9	220.2	215.1	210.4	208.7
Total asset	5,314.4	146.9	395.7	5,215.9	5,167.5	5,025.9	4,918.7	4,618.3	4,640.0

(Unit : billion won, %, %P)

	2006				2005				2004
	1H	HOH	YOY	1Q	Yr	3Q	1H	1Q	
Equity capital(A)	177.7	7.1	7.4	177.4	170.6	170.3	170.3	170.3	165.3
Capital surplus	0.2	△0.1	-	0.2	0.3	0.2	0.2	0.2	0.2
Retained earnings	64.0	5.9	17.8	57.8	58.1	52.9	46.2	40.3	41.3
(Net income)	16.1	-	1.2	9.9	26.8	21.6	14.9	9.0	35.7
Adjusted capital	△0.7	△1.0	△2.4	-	0.3	△0.1	1.7	1.8	4.3
Shareholders' equity(B)	241.2	11.9	22.8	235.4	229.3	223.3	218.4	212.6	211.1
Accumulated earnings (C = B – A)	63.5	4.8	15.4	58.0	58.7	53.0	48.1	42.3	45.8
(C/A)	35.73	1.32	7.49	32.69	34.41	31.12	28.24	24.84	27.71
BPS / won	678.7	6.5	37.4	663.5	672.2	655.7	641.3	624.1	638.4

cf) balance

(Unit : won, %, %P)

	2006				2005				2004
	1H	HOH	YOY	1Q	Yr	3Q	1H	1Q	2004
Profit / KRW bn	16.1	-	1.2	9.9	26.8	21.6	14.9	9.0	35.7
Net asset / KRW bn	241.2	11.9	22.8	235.4	229.3	223.3	218.4	212.6	211.1
Volume / 1,000	35,538	1,420	1,482	35,483	34,118	34,056	34,056	34,056	33,064
Stock price	8,000	△1,800	2,300	9,310	9,800	8,600	5,700	4,420	4,400
Earning Per Share	931	146	50	1,171	785	845	881	1,072	1,079
Book value Per Share	6,787	65	374	6,635	6,722	6,557	6,413	6,241	6,384
Price Earning Ratio	8.59	△3.89	2.12	7.95	12.48	10.18	6.47	4.12	4.08
Price Book value Ratio	1.18	△0.28	0.29	1.40	1.46	1.31	0.89	0.71	0.69

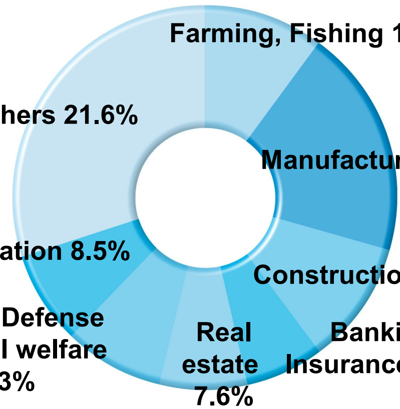
(Unit : billion won, %)

	Mar. 2006	Chg to 2005	Chg to 2003	2005	2004	2003
Loan M/S in the province	23.91	△0.23	3.97	24.14	22.34	19.94
Loans of Jeonbuk Bank	2,931.3	40.2	705.9	2,891.1	2,540.2	2,225.4
Total loans in the province	12,260.1	282.0	1,099.7	11,978.1	11,372.9	11,160.4
Deposit M/S in the province	31.56	0.49	0.12	31.07	32.40	31.44
Deposit of Jeonbuk Bank	3,350.3	△57.6	177.3	3,407.9	3,352.5	3,173.0
Total deposits in the province	10,616.6	△352.7	523.3	10,969.3	10,347.7	10,093.3

APPENDIX 3. Regional Economy (1)

- Population : 1.9 million (3.9%)
- Size : 8,053 Km^2 (8.1%)
- GRDP : 24,162 billion won (3.1%)
- Enterprises : 120,165 (3.8%)
- Employees : 798,000 (3.6%)

Industrial Structure in the Region
(as of 2004)



(unit : %)

	2006	2005				2004	2003
(Ratios result from YOY comparison)	1Q	4Q	3Q	2Q	1Q		
Industry production ratio	20.9	6.7	5.7	7.3	1.0	1.9	11.4
Consumption (retail sales index)	9.6	15.0	10.1	8.3	28.3	25.3	△9.4
Construction investment)	37.4	△30.1	5.4	61.8	7.4	39.0	△5.7
Export increase ratio	10.7	21.0	38.1	22.7	15.1	15.8	47.9
Consumer price index	1.8	2.3	2.4	2.8	2.9	3.2	3.5
Unemployment ratio	2.9	2.6	2.1	2.1	2.5	2.7	2.5
Commercial paper bankruptcy	0.4	0.3	0.4	0.3	0.6	0.8	0.5
Loan delinquency ratio	1.5	1.2	1.6	1.6	2.3	1.9	2.8

Regional Economy (May, 2006)

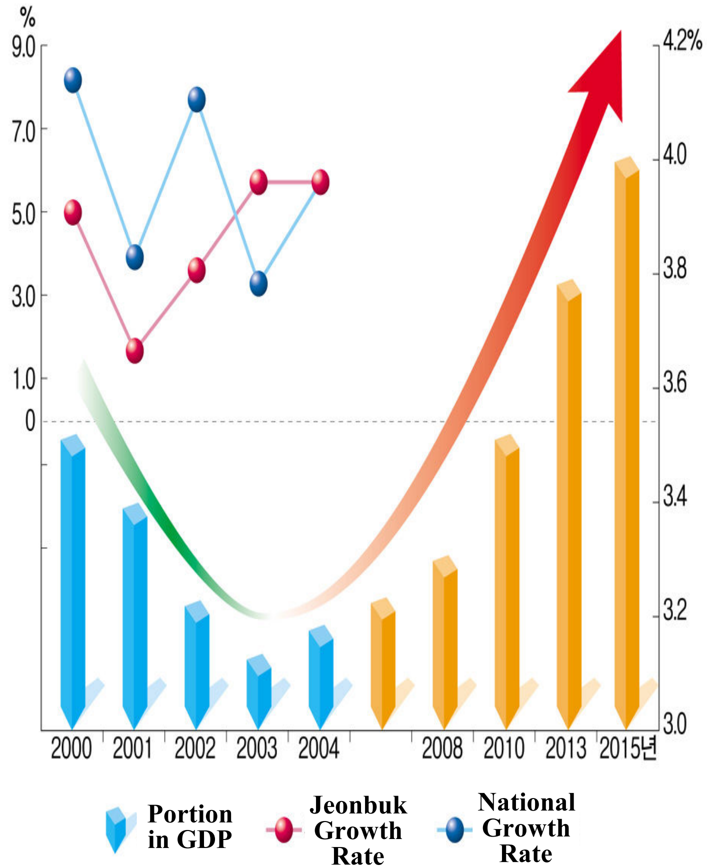
- Steady increase of industry production and export in spite of high oil price and exchange rate
- Export to emerging market (Russia, South Africa) is rapidly growing
- Industry estate production ratio within the area 12.9% increase YOY comparison

New Investment in 1st half, 2006

	companies	Investing amount	Employees
1st half, '06	264	8,710	7,361
2005	407	19,333	10,976
2005 1Q	200	8,979	4,267

- number of companies increased 32.6% from YOY comparison.
- including components factory of GM Daewoo Gunsan and LS Wire Wanju.

Long-term Growth Plan



Regional Economy Develpment

- Saemangeum Reclamation Project
  - creating 28,300ha of land with total expenses of 3.5 trillion won
  - completed outer embankment at April 2006, inside development set for 2011
  - developing international touring site with the embankment and natural sources
  - plan to establish the special law for inside development and management
- 21st century trade hub for the northeast Asia and Pacific rim
  - construction of Gunsan new port and Saemangeum new port, link with Saemangeum Reclamation Project
  - promoting Gunsan Free Trade Zone, an entirely new industrial park concept (Bi-eung island, 1.9 million m^3)
- Promoting Specialized industries for each city & county

Jeonju	Traditional culture
Gimje, Wanju	Innovation city
Muju	Leisure company city, Taekwon-do park construction
Namwon	Developing Jiri Mt. Herb industry

Sunchang	Red pepper paste industry
Imsil	Cheese industry
Jinan	Red ginseng industry
Gochang	Raspberry industry

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