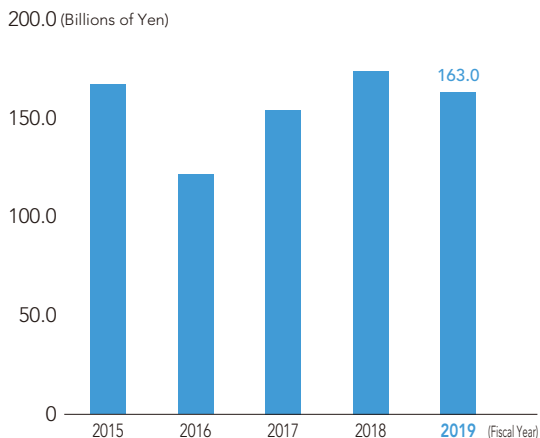
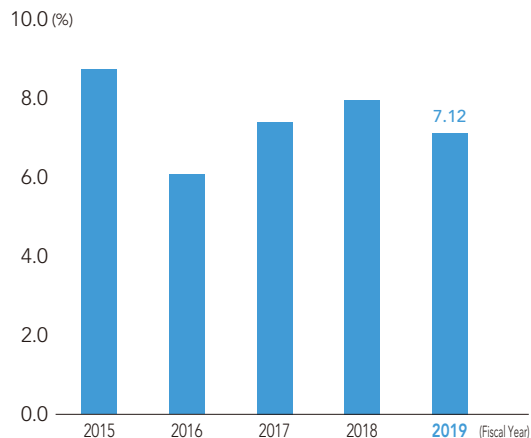


Financial Highlights

Net Income Attributable to Owners of the Parent

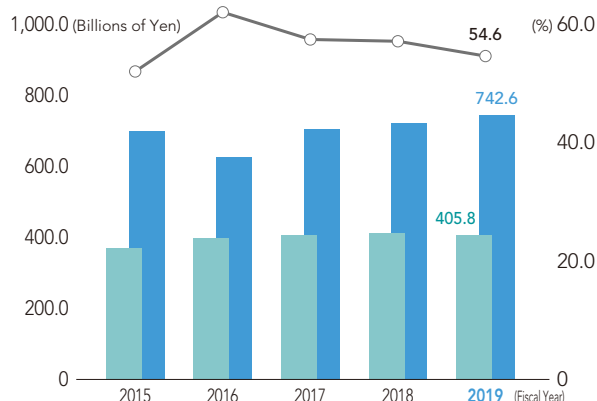


Return on Shareholders' Equity*



*Page 116 for calculation method

Fee Income Ratio*

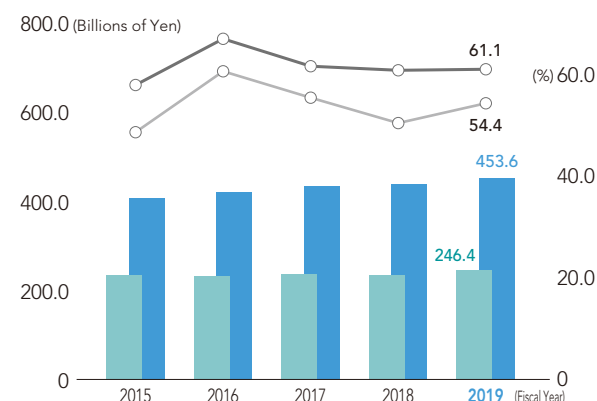


↔ Fee income ratio (right)

■ Net fees and commissions and related profit (left)
 ■ Substantial consolidated gross business profit (left)

*Net fees and commissions and related profit divided by gross business profit

Overhead Ratio*1



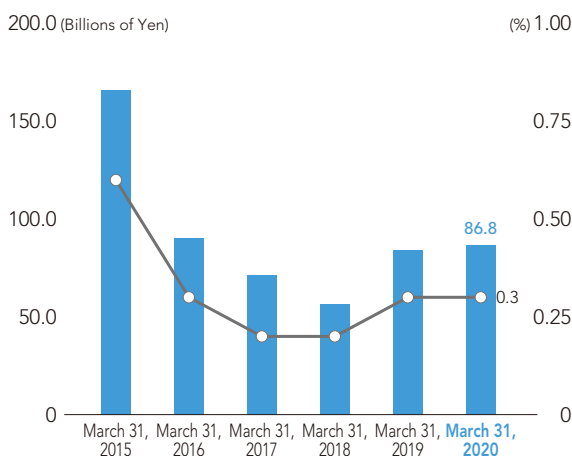
↔ Overhead ratio (non-consolidated)*2 (right) ↔ Overhead ratio (right)

■ General and administrative expenses (non-consolidated)*2 (left)
 ■ Substantial general and administrative expenses (left)

*1 General and administrative expenses divided by substantial consolidated gross business profit

*2 SuMi TRUST Bank (non-consolidated)

Non-Performing Loan*1 (NPL) Ratio*2

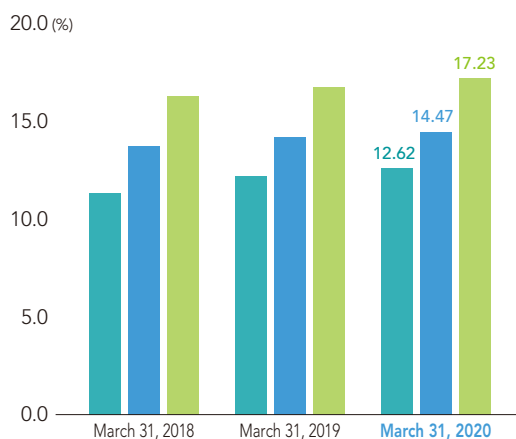


■ NPL (left) ↔ NPL ratio (right)

*1 Problem assets based on the Financial Reconstruction Act

*2 SuMi TRUST Bank (non-consolidated)

Capital Adequacy Ratio, etc.



■ Common equity Tier 1 capital ratio ■ Tier 1 capital ratio
 ■ Total capital ratio