

SUMMARY OF SPECIFIED ITEMS PER FORM 56-2 IN 2008 ANNUAL REPORT

(Presented in accordance with SEC notification Ref. Kor. Jor. 40/2540 regarding principles, conditions and methods in presentation of financial data and operation results of a company which issues securities)

Items	Page
Board of Directors' Report	7
Report of the Board of Directors' Responsibilities for Financial Reports	79
Report of the Audit Committee	80
Corporate Governance Committee Report	199
Human Resources and Remuneration Committee Report	200
1. Company information	
1.1 Company	273
1.2 Other companies in which the proportion of shares held is 10% or greater	270
1.3 Other references	273
2. Financial summary	
2.1 Data from financial statements	193-197
2.2 Financial ratios	4
3. Nature of business	
3.1 Business undertakings of the Bank and affiliated companies and division of work policies	9-57
3.2 Income structure	19
3.3 Revision in business undertakings	26-51
4. Risk factors	58-77
5. Shareholders and management	
5.1 Shareholders	274
5.2 Management	
5.2.1 Management structure	209-231 / 246-247
5.2.2 Selection of Board members and management	213 / 218
5.2.3 Remuneration to directors and executives	228-231
5.2.4 Corporate governance	201-231 / 233-242
5.2.5 Rules of proper use of insider information	204
5.2.6 Internal control and auditing systems	226-227
5.3 Dividend policy	232
6. Related party transactions	160-168 / 225-226
7. Management discussion and analysis	11-57
8. Financial statements	
8.1 Consolidated and the Bank's financial statements	81-89
8.2 Auditors' fees	228
9. Industrial situation and competition	11-12 / 11-57
10. Other factors that may affect investment decisions	
10.1 Legal disputes	243
10.2 Binding obligations on future share issues	154
11. Information on debentures or financial instruments	151-153
(In cases of previous sale offers of debentures and financial instruments which have not yet reached maturity)	