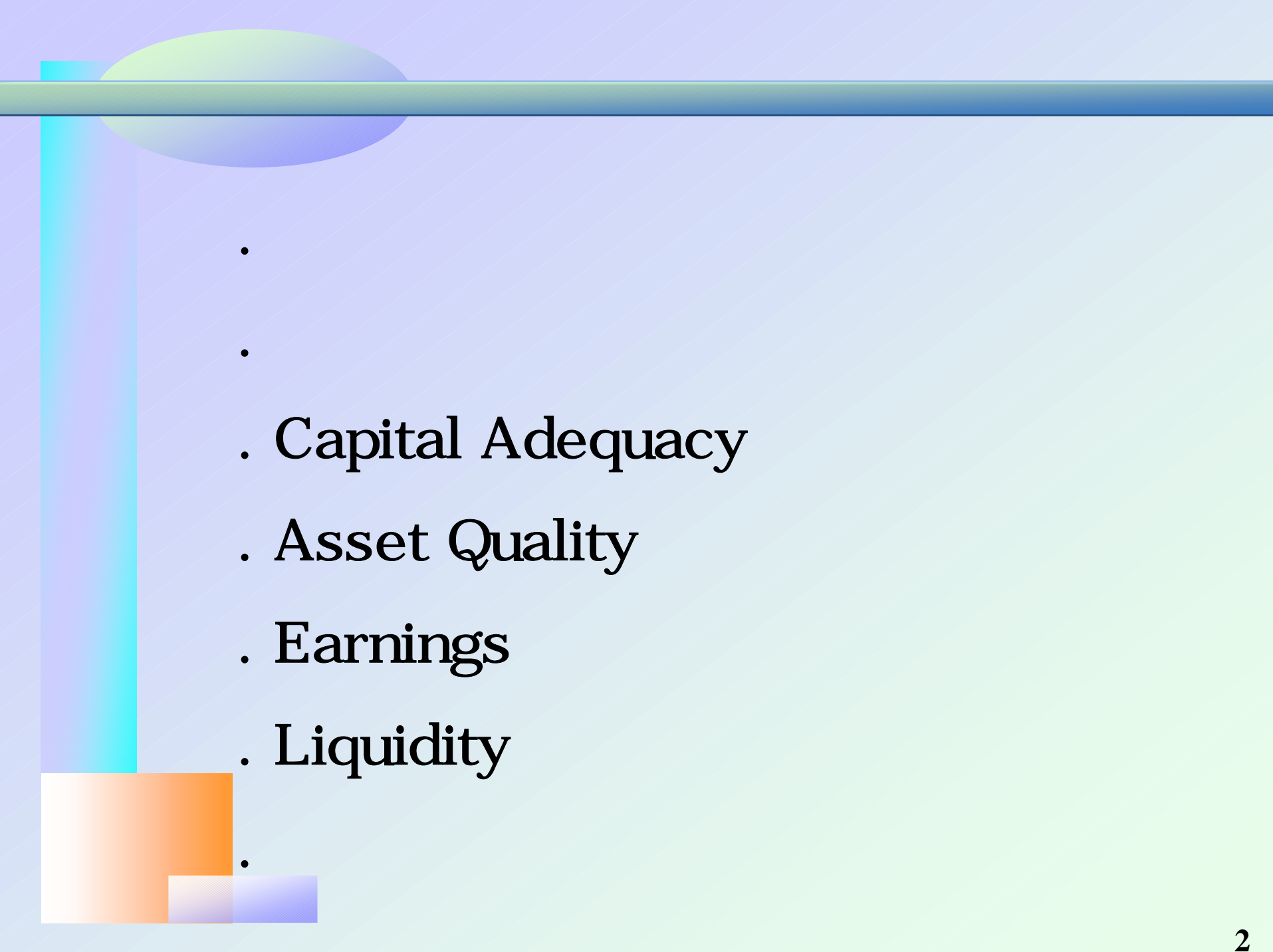




- 2001 $\frac{1}{4}$

-

(2001. 4)

- 
- -
 - . Capital Adequacy
 - . Asset Quality
 - . Earnings
 - . Liquidity

▪

(:)

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00.12	01.3		
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4,066	4,015	0.01	
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4,752	4,752	-	
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2,062	1,882	8.73	
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177	193	9.04	
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00.12	01.3		
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129,706	133,773	3.14	
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103,611	107,307	3.57	
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57,906	58,537	1.09	
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가	50,340	54,155	7.58
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2000.12	2001.3
2,826	813
1,327	402
102	37

□ ()

(:)

()		1999.12	2000.12	2001.3
		14,303	11,089	10,254
가		4,406	5,579	3,681
가		25,846	37,082	41,971
		48,696	57,731	58,220
		41,925	49,758	51,052
		2,022	1,610	1,510
		101	84	78
		1,605	1,576	1,529
		826	468	575
		1,092	2,092	2,397
		1,600	3,420	2,220
		489	361	407
		655	21	348
		-	56	16
()		1,362	1,382	1,613
가	()	257	333	298
		3,273	3,227	3,231
		3,959	4,105	4,840
		100,483	118,813	122,198

□ ()

(:)

()	1999.12	2000.12	2001.3
	74,048	89,370	91,985
	1,094	434	561
	677	896	809
	7,864	8,996	9,749
	2,426	2,088	2,251
	951	690	828
	342	884	824
	205	232	91
	1,080	418	277
	2,143	2,142	2,143
	5,641	8,597	8,665
	96,471	114,747	118,184
	4,752	4,752	4,752
	-	-	-
	822	859	822
	82	173	85
	4,012	4,066	4,015
	100,483	118,813	122,198



(:)

		1999.12	2000.12	2001.3
1.	(a - b)	2,356	2,635	618
	(a)	7,983	8,627	2,220
	(b)	5,627	5,992	1,602
2.		543	751	237
3.		691	72	33
4.		1,426	1,138	311
5.	(1+2+3+4)	2,164	2,176	577
6.		1,732	2,010	548
7.	(5 - 6)	432	166	29
8.		82	64	8
9.	(7+8)	350	102	37
10.		300	0	0
11.	(9+10)	50	102	37
12.		0	0	0
13.	(11 - 12)	50	102	37



(:)

	2000	2001.3	
	8,627	2,220	<div>133</div> <div>가 862</div> <div>1,190</div>
	5,992	1,602	<div>1,272</div> <div>203</div> <div>41</div>
	751	237	<div>66</div> <div>16</div> <div>145</div>
	72	33	<div>39</div> <div>7</div> <div>1</div>
	2,010	548	<div>411</div> <div>73</div> <div>가 48</div>

(: , %, %P)

	1999	2000		2001 3
()	97,445	108,560	11,115	121,561
	4,752	4,752	-	4,752
	4,,012	4,066	54	4,015
	50	102	52	37
BIS	11.45	10.53	0.92	10.02
(ROA) ¹⁾	0.05	0.09	0.04	0.12
(ROE) ²⁾	1.10	2.47	1.37	3.71
³⁾	5.63	4.51	1.12	4.96
	7.50	6.65	0.85	7.28

) 1. / (),
2. / ()
3. = (3 +)/

. Capital Adequacy

98.12.22 1,000

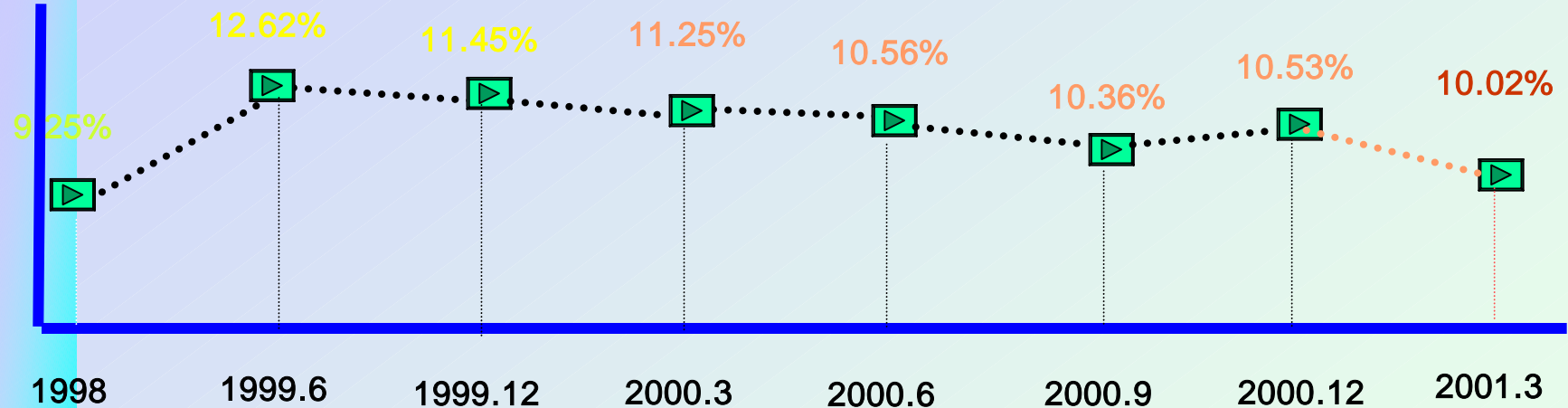
99. 6. 29 1,500

99.12.30 1,000

(BW3,000

)

BIS



BIS

10%

. Asset Quality

1.

(:)

	1999.12	2000.12	2001.3
	54,880	62,044	63,602
	45,498	53,966	54,224
	5,185	3,950	4,747
	3,169	2,792	3,202
	807	1,241	1,235
	221	95	194
	4,197	4,128	4,631
	7.65%	6.65%	7.28%

)1.

2. 2001.1/4

KAMCO

337

2000.12

. Asset Quality

2.

(:)

			Workout	
	11	276	198	485
	139	393	306	838
	372	1,170	787	2,329
	262	102	695	1,059
	-	55	-	55
	784	1,996	1,986	4,766
	634	1,327	1,482	3,443

)1.

가

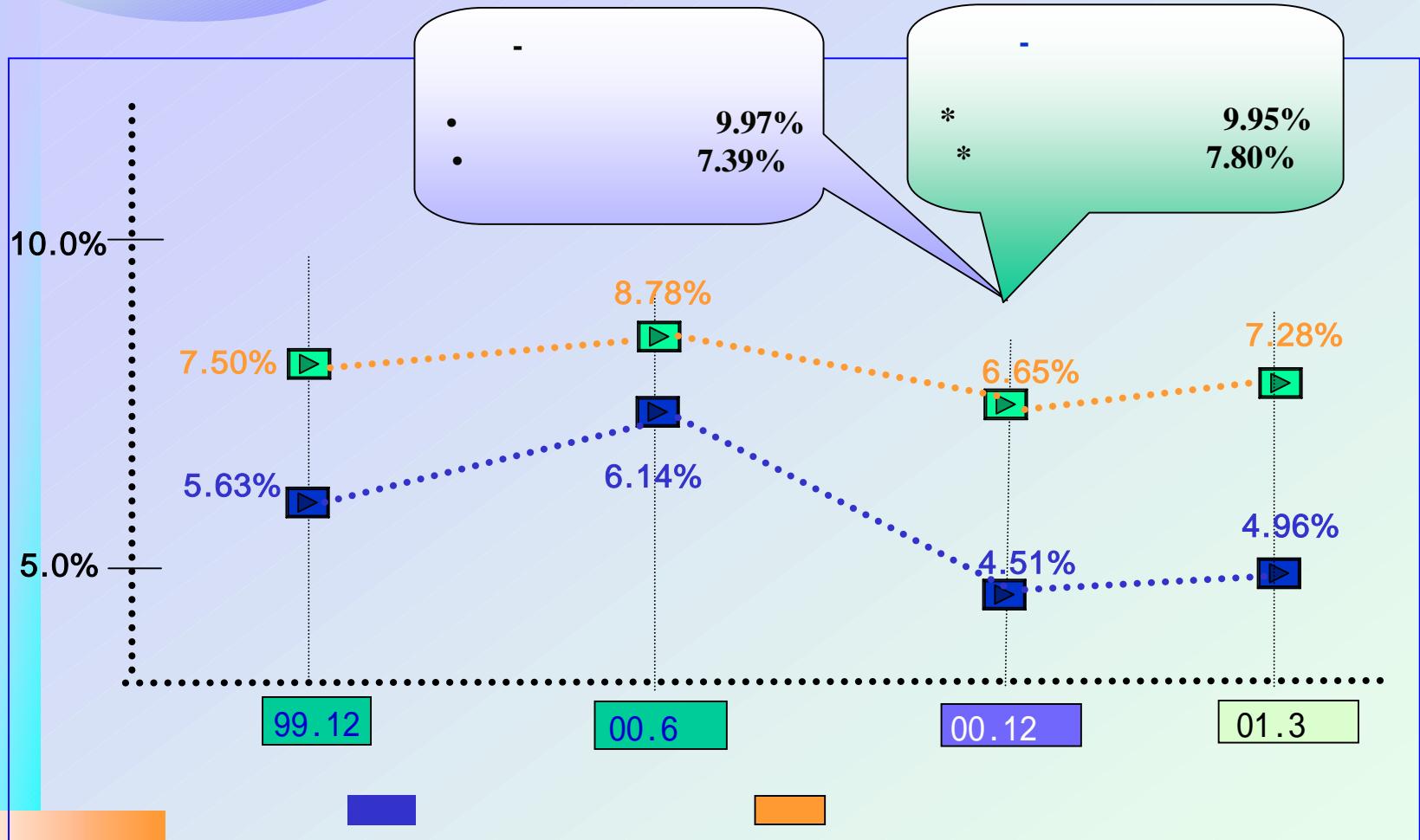
(2000.12.31)

2.

578

Asset Quality

3.



) 1. = (3 +)/
 2. = + +

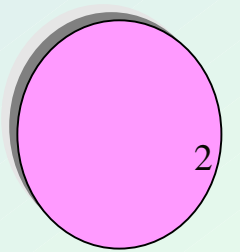
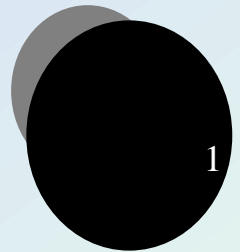
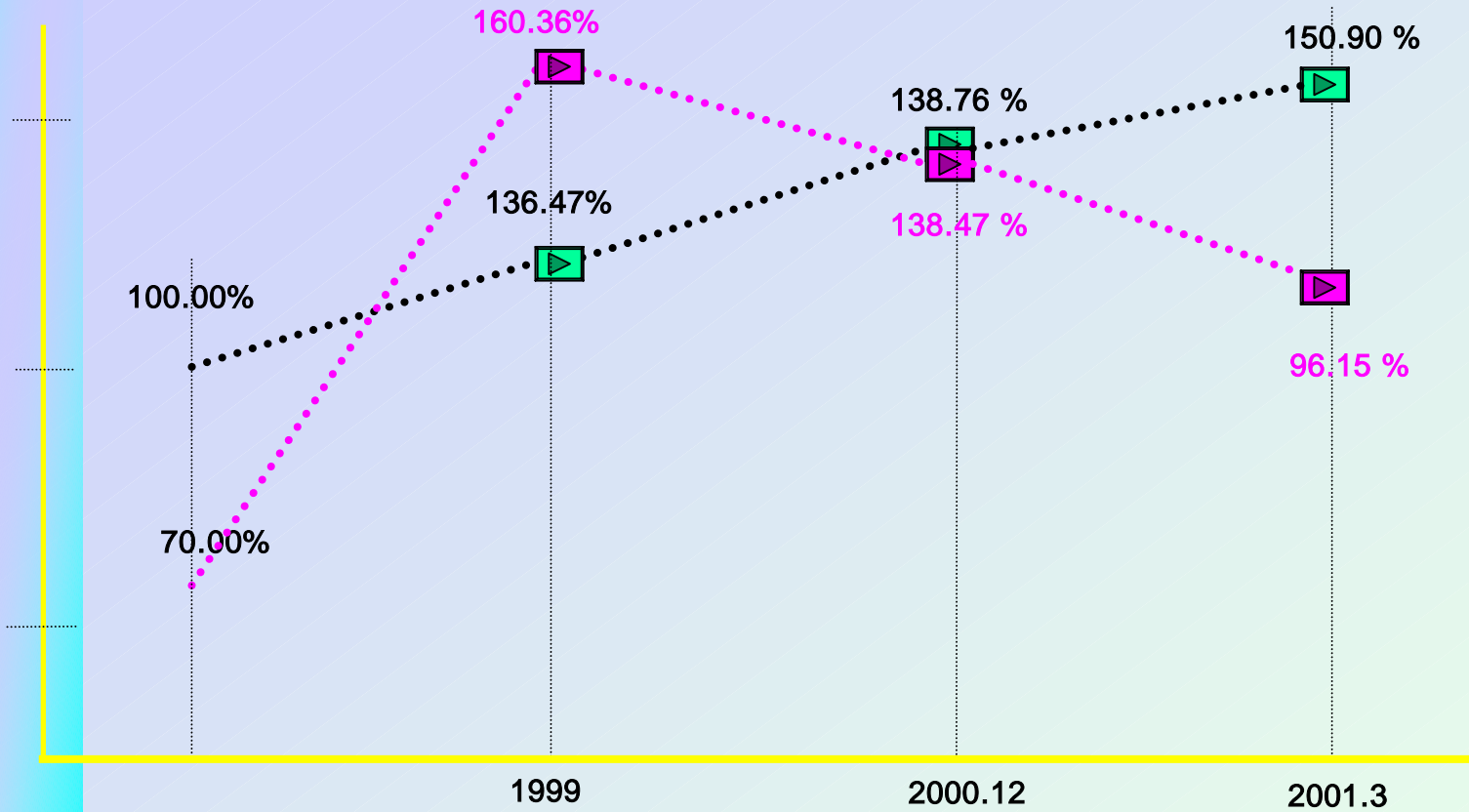
. Earnings



(:)

	98.12	99.12	00.12	01.3
	1,514	2,507	2,826	813
	1,539	1,291	1,499	411
	3,053	1,216	1,327	402
	1,336	1,166	1,225	365
	485	990	1,011	292
	851	176	214	73
	4,389	50	102	37

Liquidity



) 1.

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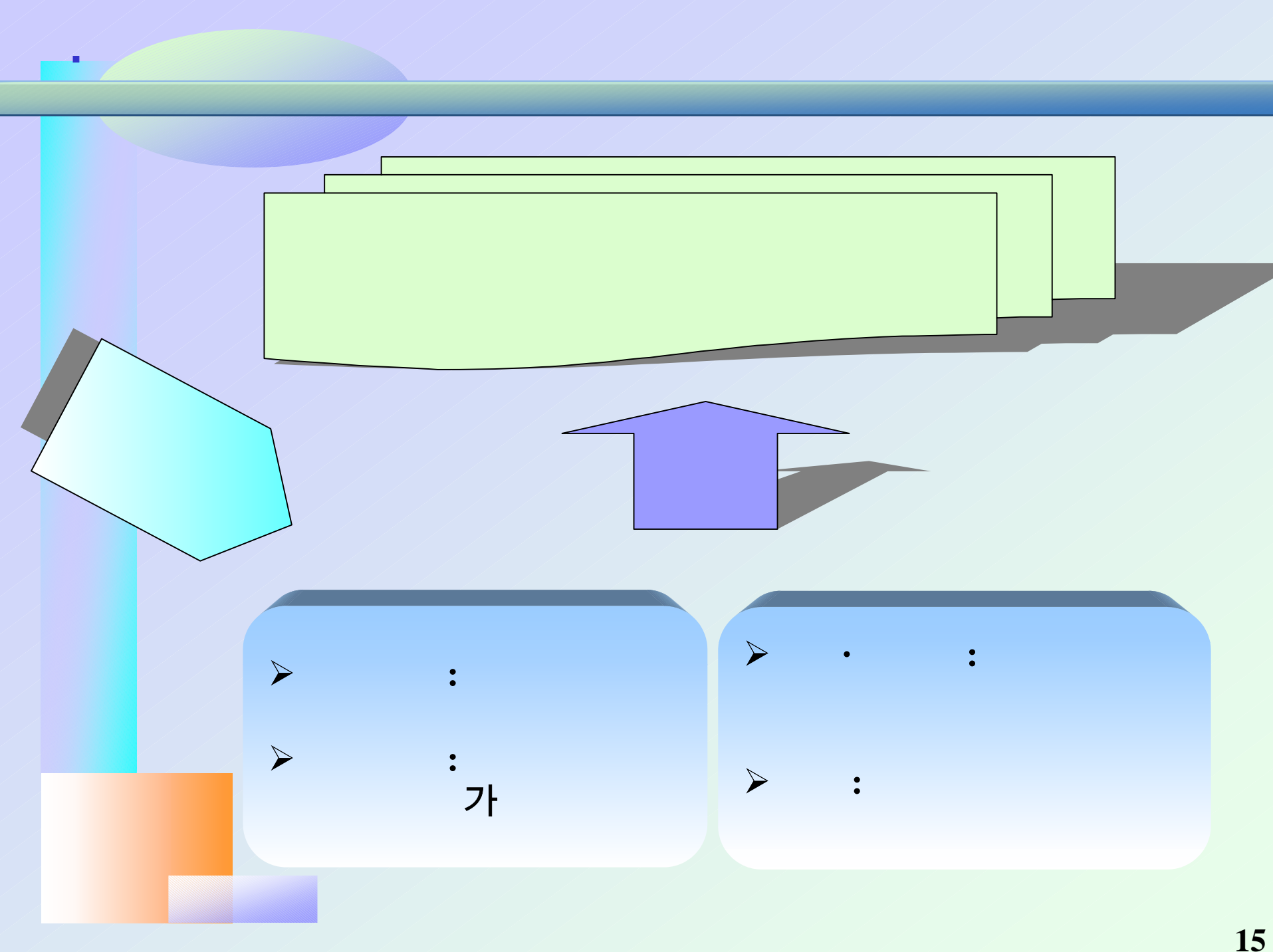
2.

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3

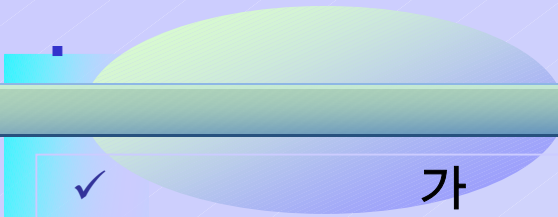
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17



Leading Bank

(2001.3)

1)	175 (516 33.91%)
	290 (380 76.3%)
	102,999 ()가
	2000 28.04%, 2001 ㄹ 30%
	2000 20.9%, 2001 ㄹ 24%

(:)

		00.12	99	00.12	99
		101,839	9,561	129,690	12,812
A		102,730	5,783	140,924	7,928
B		52,560	7,904	76,256	8,931
C		27,292	1,051	35,461	1,333

A		396,728	6,455	563,286	21,979
B		549,260	34,553	770,787	31,910
C		341,620	17,113	507,286	15,676
D		709,860	117,390	966,479	135,673
E		342,613	41,895	535,243	55,014
F		236,567	31,286	346,390	55,070

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☐ _____

	() 1%
	, () 1%
	() 10%
	() 1%

☐ _____

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