

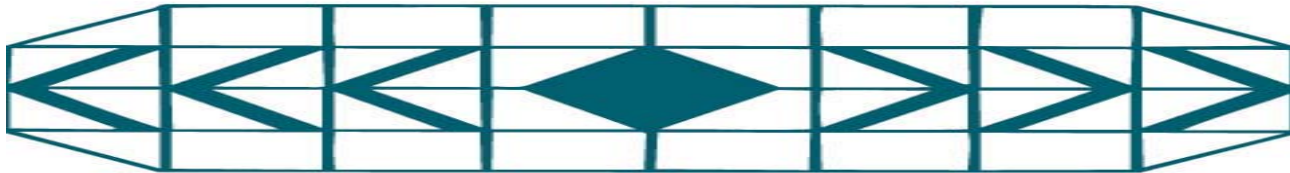
3/4

(2001. 9)



부산은행

. $\frac{3}{4}$ ----- 2
 . ----- 16
 . Capital Adequacy ----- 26
 . ----- 28





. $\frac{3}{4}$

1.

2.

3.

*	가	11.24%
(99	2.7	가)
*	가	
-	가	13.40%
-	가	12.10%

(: ,)					
	1999.12	2000.12(a)	2001.6	2001.9(b)	가 (b/a)
	116,677	129,105	138,125	143,618	11.24%
	100,483	118,818	125,201	129,357	8.86%
	16,194	10,292	12,924	14,261	31.11%
	93,378	103,610	112,866	117,486	13.40%
	77,999	92,890	99,809	103,258	11.16%
	15,379	10,720	13,057	14,228	32.72%
	51,930	57,905	62,657	64,914	12.10%
	48,995	55,958	61,177	63,689	13.82%
	2,935	1,947	1,480	1,225	37.08%
가	41,290	50,340	52,213	54,434	8.13%
	30,251	42,661	41,288	41,612	2.46%
	11,039	7,679	10,925	12,822	66.97%

(: ,)

(: ,)

	1999	2000	2001.6	2001.9	가
	41,925	49,757	55,306	57,956	16.48%
가	6,893	9,189	10,771	12,314	34.01%
	33,457	38,283	40,559	41,658	8.82%
	1,575	2,285	3,976	3,985	74.40%
	2,022	1,610	1,403	1,338	16.89%
	2,935	1,947	1,480	1,225	37.08%
	5,048	4,590	4,469	4,395	4.25%
	51,930	57,905	62,657	64,914	12.10%

	1999	2000	2001.6	2001.9	가
	74,048	89,370	93,810	97,465	9.06%
()	8,221	8,471	8,848	9,145	7.96%
()	63,023	78,865	82,865	86,222	9.33%
()	2,804	1,807	1,769	2,098	16.10%
C D	1,094	434	406	425	2.07%
	342	884	668	616	30.32%
R P	378	60	1,780	1,606	2,576.67%
	2,137	2,142	3,145	3,146	46.87%
	15,379	10,720	13,057	14,228	32.72%
	93,378	103,610	112,866	117,486	13.40%

(: , %)

	99.12	00.9(a)	00.12	01.6	01.9(b)	(b-a)
	432	170	166	306	495	325
	9,640	7,307	10,058	5,476	8,109	802
	9,208	7,137	9,892	5,170	7,614	477
()	(1,732)	(1,482)	(2,010)	(1,029)	(1,546)	(64)
()	(953)	(631)	(1,007)	(635)	(783)	(152)
	82	80	64	157	138	58
	350	90	102	149	357	267
	300	-	-	-	-	-
	50	90	102	149	357	267
/	18.0	20.3	20.0	18.8	19.1	1.2
/	9.9	8.6	10.0	11.6	9.7	1.1
/	95.5	97.7	98.3	94.4	93.9	3.8
/	4.5	2.3	1.7	5.6	6.1	3.8



	99.12	00.9(a)	00.12	01.6	01.9(b)	(b - a)
	9,640	7,307	10,058	5,476	8,109	802
	7,983	6,330	8,627	4,445	6,691	361
	611	577	819	550	852	275
	691	202	266	87	135	67
	355	198	346	394	431	233
	9,208	7,137	9,892	5,170	7,614	477
	5,627	4,438	5,992	3,088	4,610	172
	68	51	68	47	77	26
	-	284	338	61	194	90
	1,781	882	1,484	945	1,187	305
()	(953)	(631)	(1,007)	(635)	(783)	(152)
	1,732	1,482	2,010	1,029	1,546	64
	432	170	166	306	495	325
	2,356	1,892	2,635	1,357	2,081	189
	543	526	751	503	775	249
	691	82	72	26	59	23
	1,426	684	1,138	551	756	72
	1,732	1,482	2,010	1,029	1,546	64



	99.12	00.9(a)	00.12	01.6	01.9(b)	(b - a)
	643	159	288	196	504	345
	8	1	1	2	12	11
	2	2	3	1	2	-
가	16	24	25	4	22	2
가	100	45	113	78	193	148
가	62	-	21	47	54	54
	277	38	38	-	57	19
	178	49	87	64	164	115
	725	239	352	353	642	403
	33	9	23	3	3	6
가	-	-	-	3	3	3
가	56	10	22	44	45	35
	4	-	47	29	31	31
	379	129	145	3	-	129
가	-	25	35	-	-	25
	4	-	-	209	209	209
	211	23	23	-	155	132
	38	43	57	62	196	153
	82	80	64	157	138	58



□ 1999

가

, 2001 2/4

가

□ 2001

3.3~3.5%

(: %)

			2001.3		
			8.65		8.54
	6.74	6.01	5.72	5.51	5.30
	3.25	3.14	2.93	3.15	3.24



(NIM)

(: ,%)

	1999	2000	2001.3	2001.6	2001.9
()	83,128	97,021	110,183	110,976	112,568
1)	8,162	8,935	2,336	4,695	7,089
2) (KAMCO)	5,613 (9)	6,003 (85)	1,607 (42)	3,097 (61)	4,625 (152)
	2,549	2,932	729	1,598	2,464
NIM 1()	3.07	3.02	2.68	2.90	2.93
NIM 2() 3)	3.08	3.11	2.84	3.01	3.11

) 1. 2. :

,

가

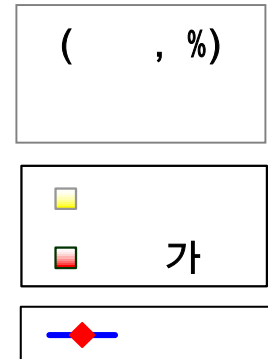
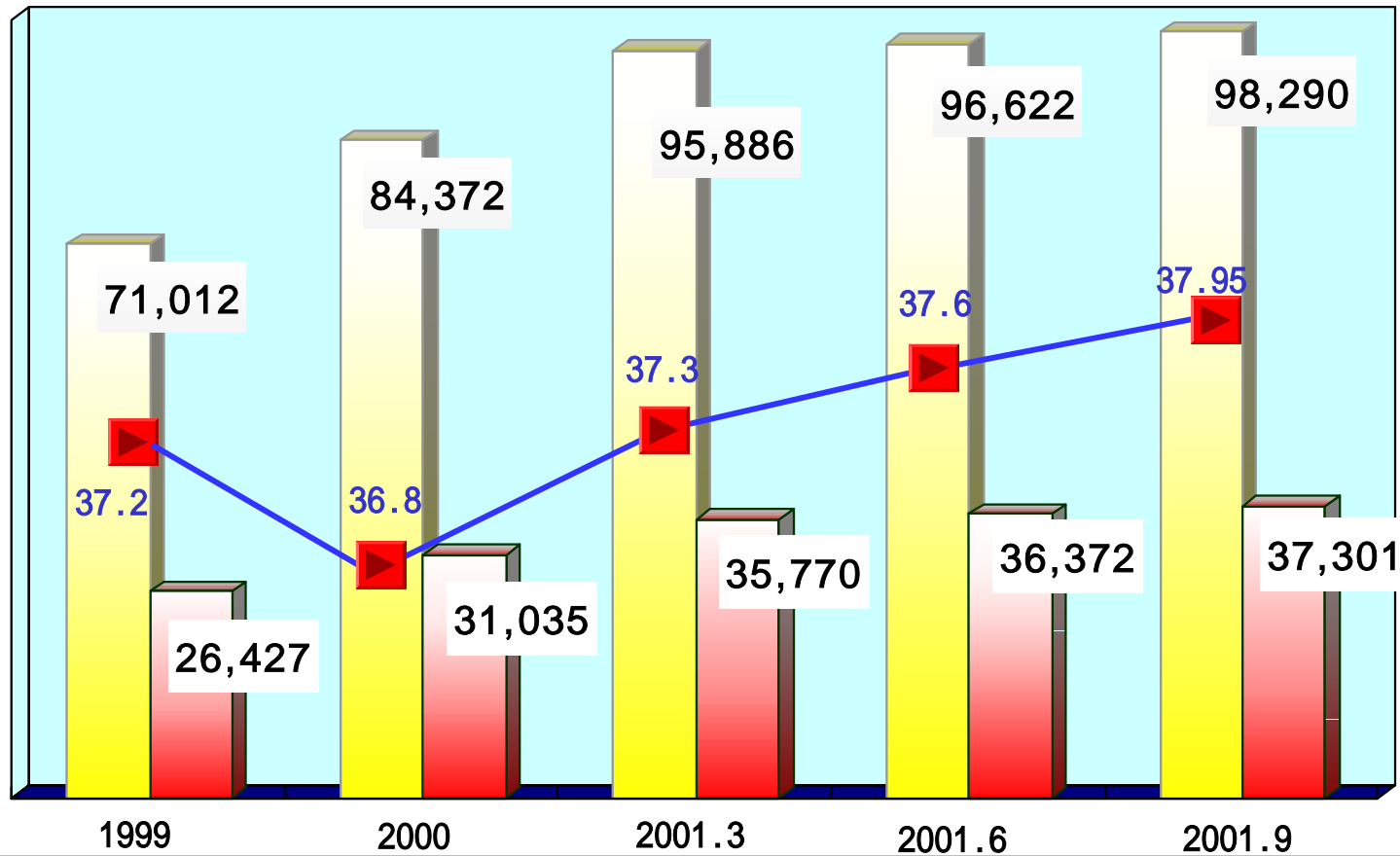
3. NIM2

NIM

(KAMCO

)

NIM



□ : +CD+ +RP+

□ 가 : + (MMDA)+ (MMDA)

□ 가 1.25%p

* (, RP,) 가

- 2000 38.15%, 2001.9 39.75% 1.60%p

□ , 가 가

(: , %)

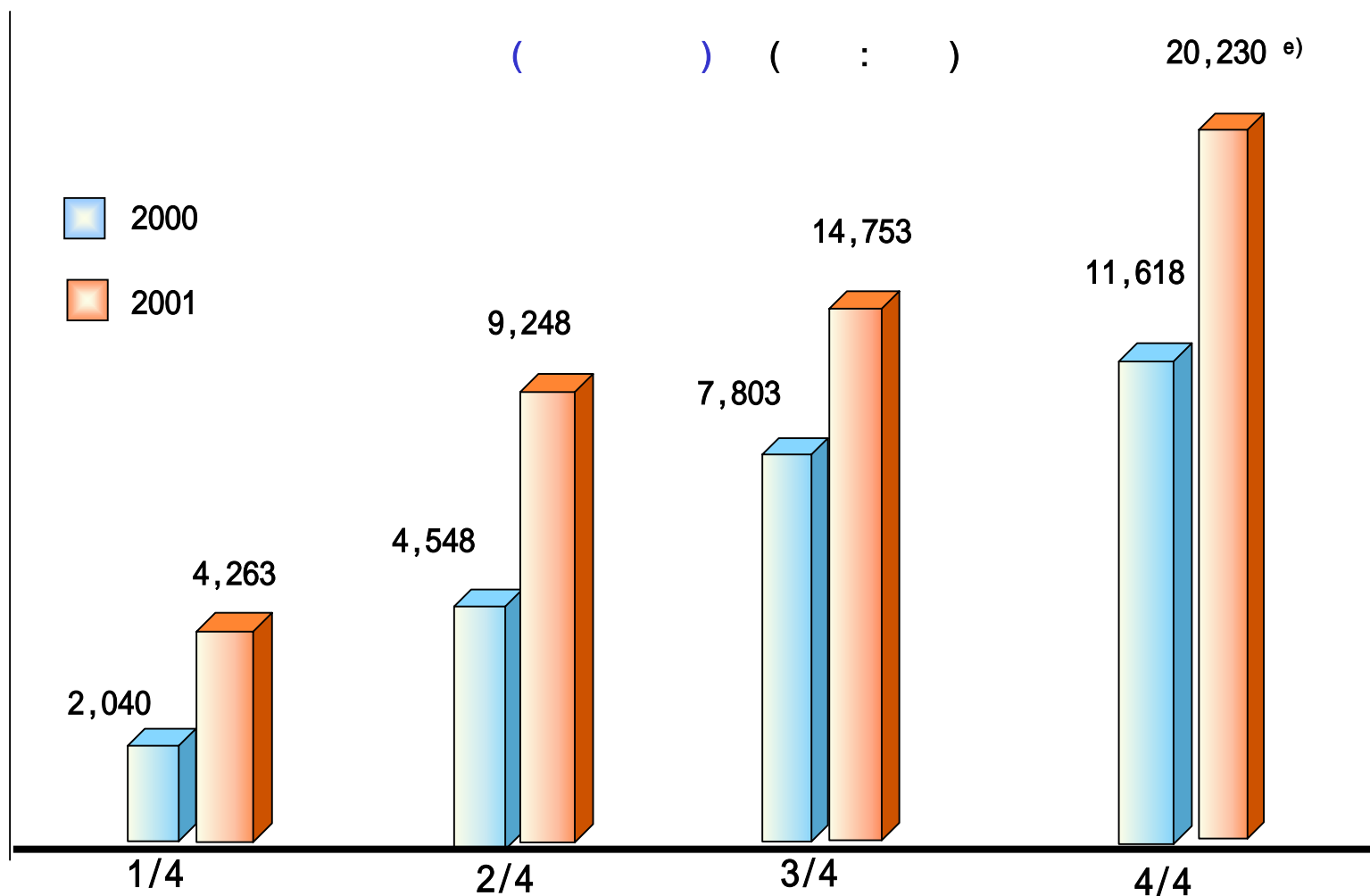
	1999	2000	2001.3	2001.6	2001.9
	9,640	10,058	2,670	5,476	8,109
	643	288	81	196	504
	10,283	10,346	2,751	5,672	8,613
	7,983	8,627	2,220	4,445	6,691
()	2,300	1,719	531	1,227	1,922
()	(611)	(819)	(257)	(550)	(852)
()	(691)	(266)	(40)	(87)	(135)
()	(355)	(346)	(153)	(394)	(431)
()	(643)	(288)	(81)	(196)	(504)
	77.63	83.38	80.70	78.37	77.68
	22.37	16.62	19.30	21.63	22.32
/	5.94	7.92	9.34	9.70	9.89
/	6.34	8.14	9.63	10.04	10.51



47.3% 가

(:)

	1999.12	2000.9 (a)	2000.12	2001.3	2001.6	2001.9(b)	(b-a)
(1-2)	543	526	750	237	502	775	249
(1)	611	577	819	257	550	852	275
	205	178	248	70	147	227	49
	65	52	71	20	40	60	8
	292	310	454	159	342	538	228
	49	37	46	8	21	27	10
(2)	68	51	69	20	48	77	26
	25	13	18	4	10	16	3
	12	8	10	3	6	9	1
	31	30	41	13	32	52	22



□	2000	88	188	310	454	
	2001	159	342	538	740	e)
□	2000	242	263	285	301	
	2001	327	369	395	416	e)

(:)

	99.12	00. 9(a)	00.12	01. 9(b)	(b-a)
	1,216	859	1,326	1,304	445
	1,166	769	1,224	947	178
	953	631	1,007	711	80
	37	31	3	72	103
	176	169	214	164	5
()	0	0	0	0	0
	50	90	102	357	267

()

(:)

1)	53,314	3,377	1,936	707	187	59,521
要	267 (0.5%)	68 (2.0%)	387 (20%)	353 (50%)	187 (100%)	1,262
가	-	2) 112	-	3) 4	-	116
	279	180	387	357	187	4) 1,378
	3,218	357	1	95	160	3,817
	-	-	-	47	160	208

1. ()

2. 38%(88) 가 , 가 24 .

3. 가

4. : 109%()

(가)

(:)

	3,302	439	200	144	14	4,099
	-	34	40	72	14	160

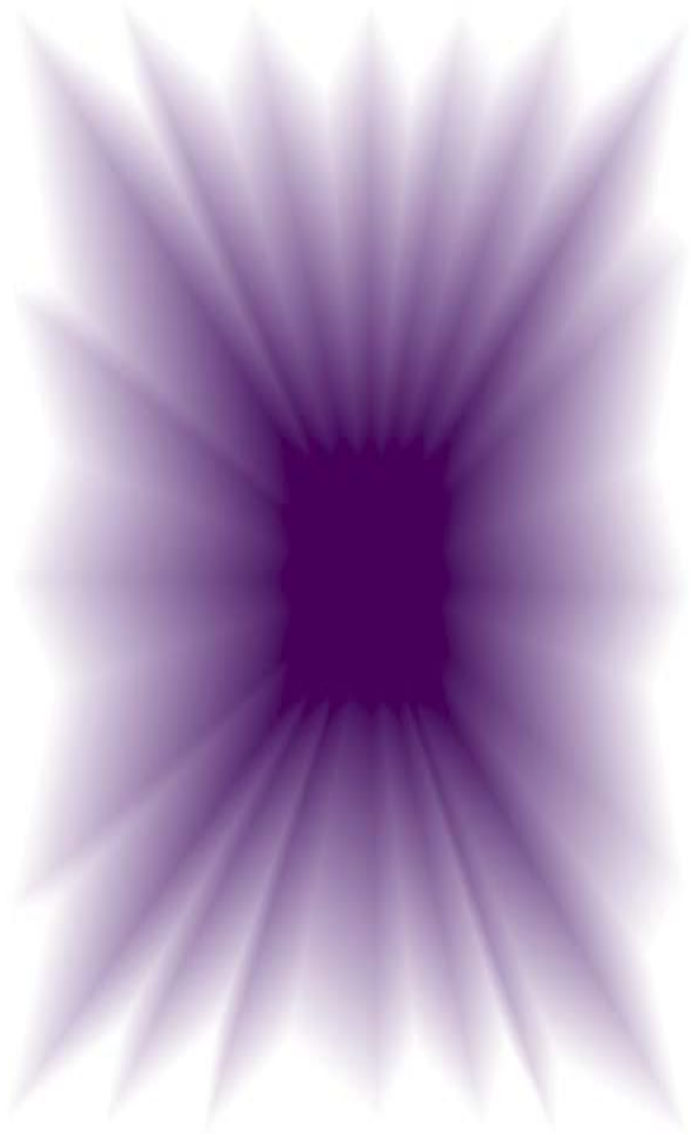
(: , %, %P)

	99.12	00.12(a)	01.6	01.9(b)	(b - a)
	4,752	4,752	4,752	4,752	-
	4,012	4,066	4,375	4,610	544
()	(822)	(859)	(710)	(502)	(357)
	50	102	149	357	255
BIS	11.45	10.53	10.43	1) 10.17	0.36
ROA ²⁾	0.05	0.09	0.25	0.39	0.30
ROE ³⁾	1.10	2.47	7.27	11.01	8.54
⁴⁾	5.63	4.51	4.31	3.62	0.89
	7.65	6.65	5.65	4.84	1.81

) 1.

2. / (), 3. / ()

4. = (3 +)/



■

1.

2.

(: ,%)

	99.12	00.12(a)	01.6	01.9(b)	(b - a)
1)	54,880	62,044	67,983	71,183	9,139
	45,498	53,966	59,743	63,566	9,600
	5,185	3,950	4,402	4,172	222
	3,169	2,792	2,616	2,138	654
	807	1,241	1,067	946	295
	221	95	155	361	266
()	9,382 (17.1)	8,078 (13.0)	8,240 (12.1)	7,492 (10.5)	586 (2.5)
()	4,197 (7.65)	4,128 (6.65)	3,838 (5.65)	3,445 (4.84)	683 (1.81)
()	1,028 (1.87)	1,336 (2.15)	1,222 (1.80)	1,307 (1.84)	29 (0.31)
	1,684	1,664	1,881	1,746	82
/	40.1	40.3	49.0	50.7	10.4



(: ,%)

	64	131	117	53	198	563	368
W/O	175	715	288	619	0	1,797	907
	66	489	780	99	18	1,452	897
	201	347	342	0	0	890	342
	506 (10.8)	1,682 (35.8)	1,527 (32.5)	771 (16.4)	216 (4.5)	4,702 (100.0)	2,514 (53.4)
	63,060 (94.9)	2,490 (3.7)	611 (0.9)	175 (0.3)	145 (0.2)	66,481 (100.0)	931 (1.4)
	63,566 (89.3)	4,172 (5.9)	2,138 (3.0)	946 (1.3)	361 (0.5)	71,183 (100.0)	3,445 (4.8)



(: , %)

	(a)	(b)	(c=a+b)	(d)	(b+d)/c
	563	29	592	264	49.53
W/O	1,797	89	1,886	382	24.99
	1,452	81	1,533	245	21.25
	890	29	919	165	21.08
	4,702	228	4,930	1,056	26.05



(:)

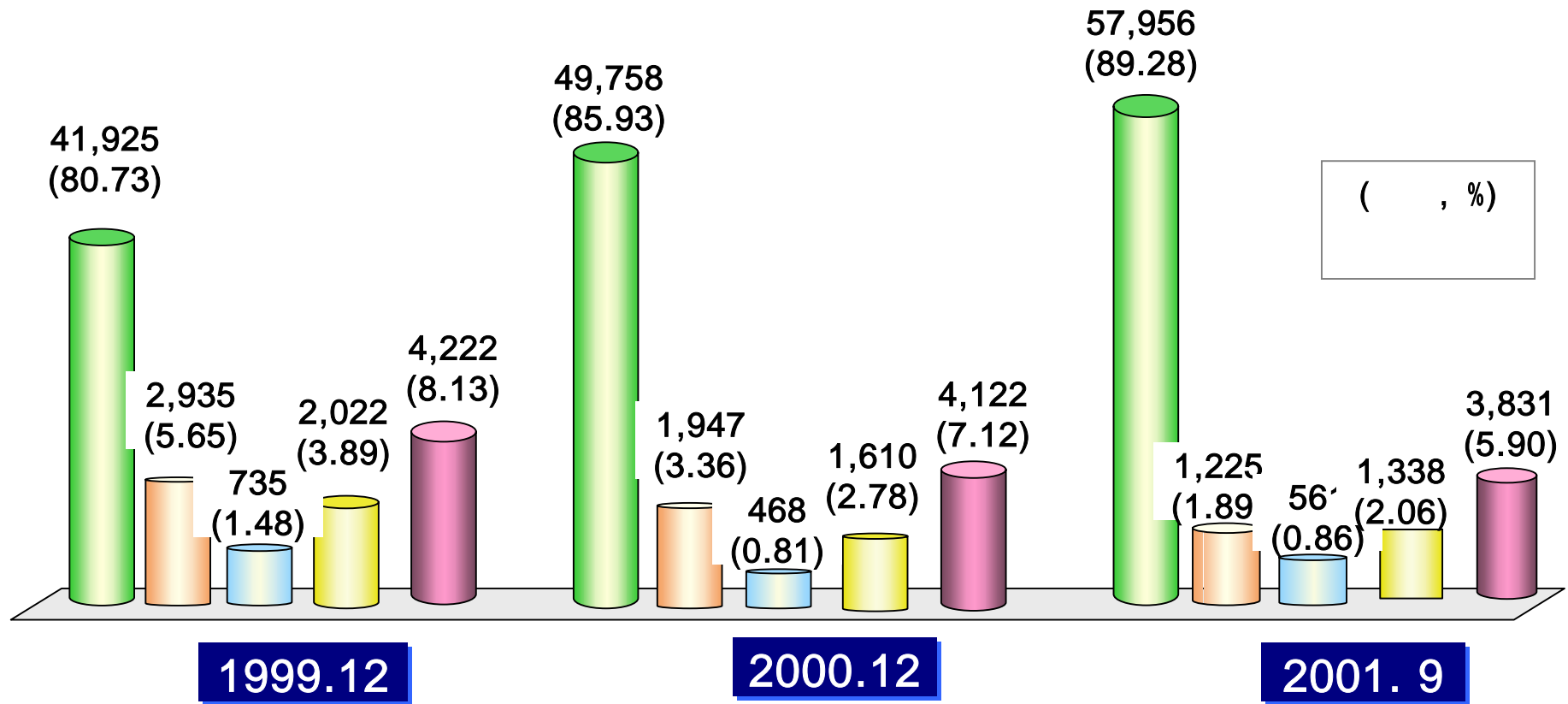
	254	22	232	0	0	0	0
	491	491	0	0	0	0	0
LG	400	400	0	0	0	0	0
SK	331	331	0	0	0	0	0
	568	568	0	0	0	0	0
TOP5	2,044	1,812	232	0	0	0	0
6~30	1,362	857	3	182	122	198	502
31~60	882	498	21	0	363	0	363
	4,216	2,214	1,211	553	233	5	791
	8,504	5,381	1,467	735	718	203	1,656
	42,675	38,679	2,432	1,307	167	90	1,564
가	12,585	12,234	210	95	17	29	141
1)	7,419	7,272	63	1	44	39	84
	71,183	63,566	4,172	2,138	946	361	3,445

) 1. , ,



(: ,%)

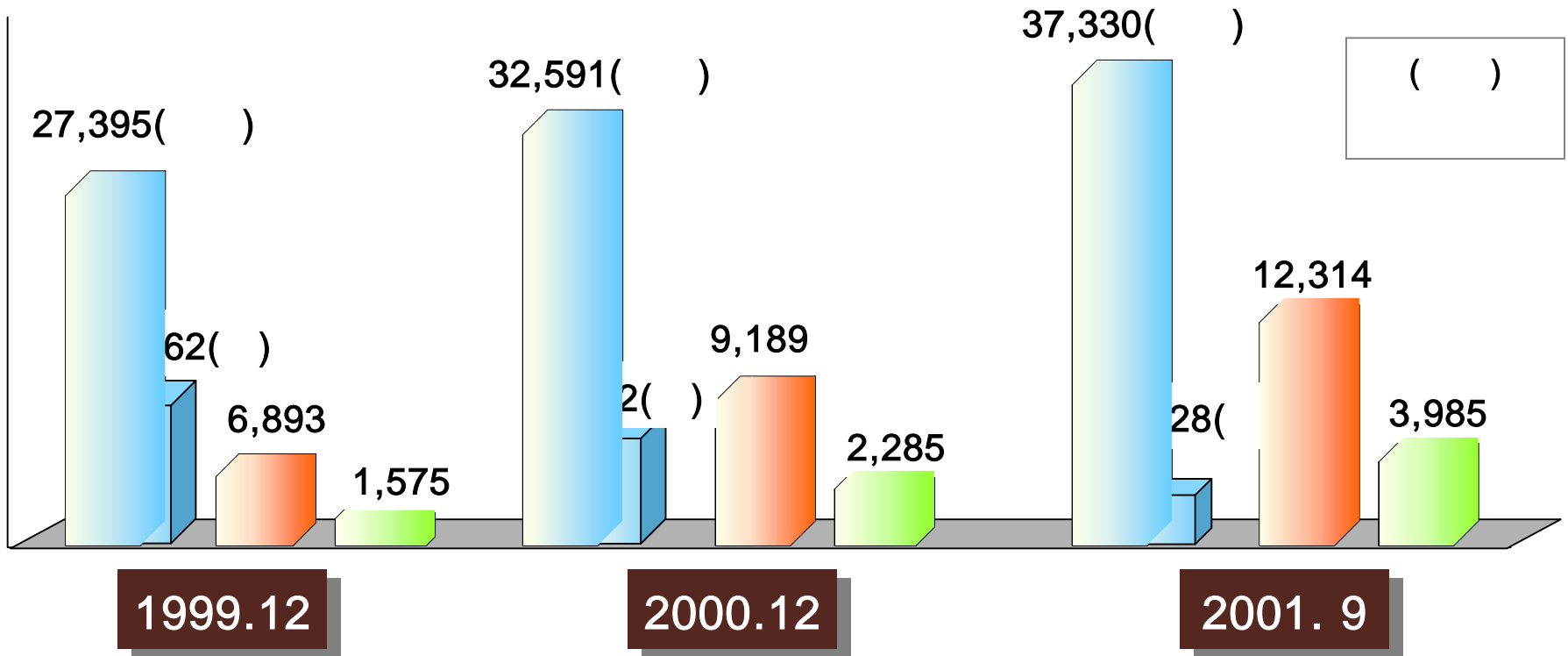
1	5,783	10.0		5,751	9.9
	3,113	5.4		4,426	7.6
	3,074	5.3		3,137	5.4
, ,	2,697	4.6		3,089	5.3
	2,086	3.6		2,584	4.5
, ,	1,459	2.5	,	1,907	3.3
	1,368	2.4	,	1,220	2.1
, ,	1,005	1.7		90	0.2
,	605	1.0	()	(22,483)	(38.8)
	333	0.6	(가)	(12,314)	(21.2)
	1,636	2.8			
()	(23,159)	(40.0)		57,956	100.0



가

가

. ()



□ 가 34.01%p, 14.54%p, 74.36%p ,
 24.0%p
 - 가 8,199 가 3,125 , 1,699 ,
 4,739 , 1,364

(97~99)						
		2000	2001.9	2001 4/4	2002	
9,616	4,851	2,008	1,223	376	1,158	4,765

■ KAMCO (2001) (:)

			1/4	2/4	3/4	4/4 e)
		80	14	0	20	46
		31	12	1	11	7
	(1)	111	26	1	31	53
	()	58	41	0	12	5
		239	55	20	98	66
		478	106	34	108	230
		262	33	82	73	74
		740	139	116	181	304
	(2)	1,037	235	136	291	375
	(1 - 2)	926	209	135	260	322

□ 2001

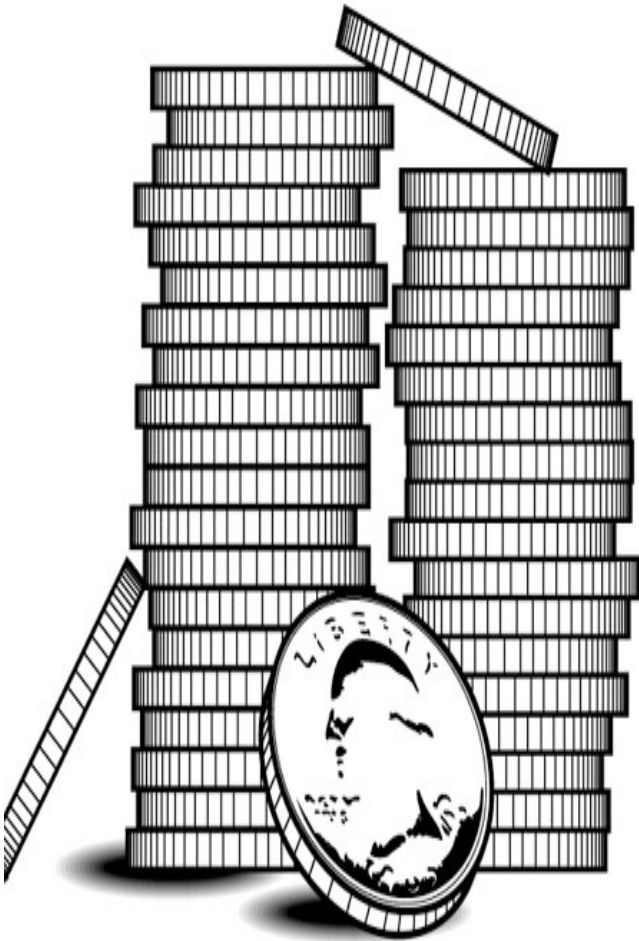
(: ,%)

2001.9	63,566	4,172	2,138	946	361	71,183	3,445	4.84
2001.12	66,566	3,980	2,331	921	306	74,104	3,558	4.80

□ 4/4

가 (807)		(694)		
○ KAMCO	: 376	○	: 397	
○	: 171	○	: 297	113
○	: 260			
()				

* (350) 4.4%



. Capital Adequacy



BIS

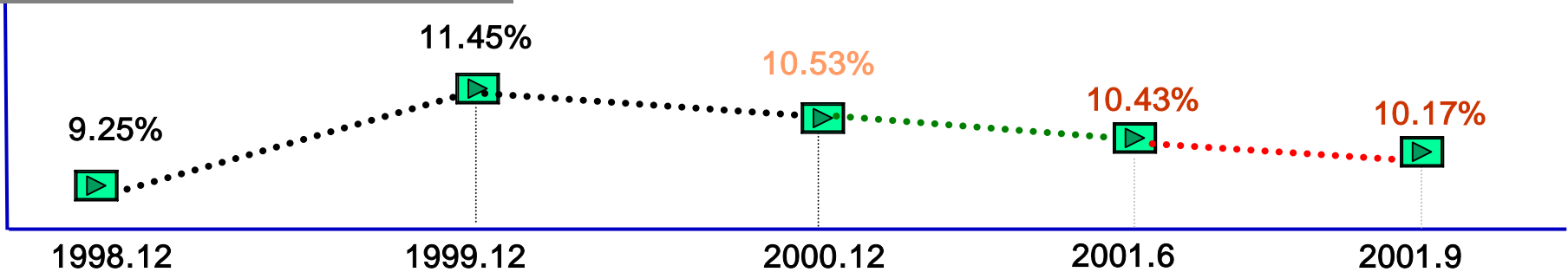
. Capital Adequacy



BIS

98.12.22	1,000		
99. 6. 29	1,500	(BW3,000)
99.12.30	1,000		
01. 6. 15	1,000		

BIS



	1998	1999	2000	2001.6	2001.9
	2,618	3,918	3,898	4,047	4,258
	1,890	2,321	2,295	2,786	2,760
(-)	208	147	171	200	186
	4,300	6,092	6,022	6,633	6,831
가	46,495	53,221	57,172	63,961	67,162
Tier 1 Capital	5.63%	7.36%	6.82%	6.36%	6.34%
Tier 2 Capital	4.06%	4.36%	4.01%	4.38%	4.11%
BIS Capital Ratio	9.25%	11.45%	10.53%	10.43%	10.17%



▪

- 1.
- 2.
- 3.

1.

(: , , , %)

	1999	2000	2001 ㄱ)	2002 ㄱ)
	116,677	129,105	148,000	160,000
()	4,012	4,066	4,700	5,525
	93,378	103,601	121,500	133,600
	51,930	57,905	68,000	75,000
가	41,290	50,340	55,000	60,000
()	3,047	3,285	3,000	3,200
	50	102	500	1,000 ~ 1,200
	2,041	2,062	1) 1,885	1,900
	172	177	2) 203	200

) 1. 1997 3,314 43.1%

2. 2000.11

15

(, 10) 가

(:)

	1999	2000	2001.12 ^{P)}	2002.12 ^{P)}
1.	9,640	10,058	10,739	11,879
2.	9,208	9,892	9,854	10,687
	1,732	2,010	2,090	2,394
	953	1,007	1,059	850
3. (1 - 2)	432	166	885	1,192
4.	82	64	¹⁾ 385	8
5. (3+4)	350	102	500	1,200
6.	300	0	0	0
7.	0	0	0	0
8. (5 - 6)	50	102	500	1,200

(: %)

	1999	2000	2001 p)	2002 p)
BIS	11.45	10.53	10.11	10.54
(R O A)	0.05	0.09	0.40	0.88
(R O E)	1.10	2.47	11.36	23.99
(NIM)	3.07	3.02	3.10	2.80
	7.65	6.65	4.40~4.80	3.70