

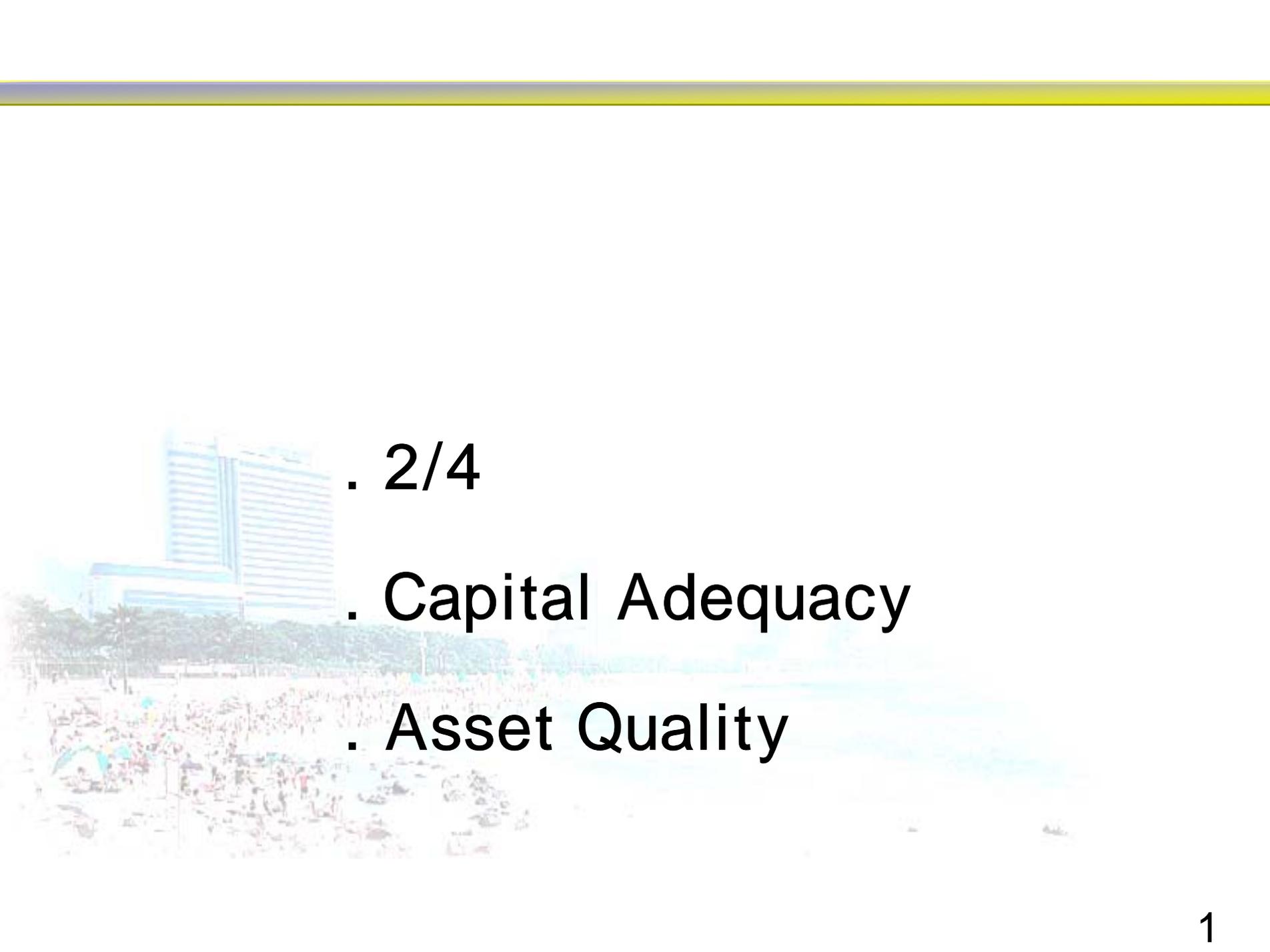
2001

2/4



부산은행



A background image showing a modern, multi-story building with a blue facade on the left, and a large, dense crowd of people gathered in an open area in the foreground. The image is slightly faded and serves as a backdrop for the text.

. 2/4

. Capital Adequacy

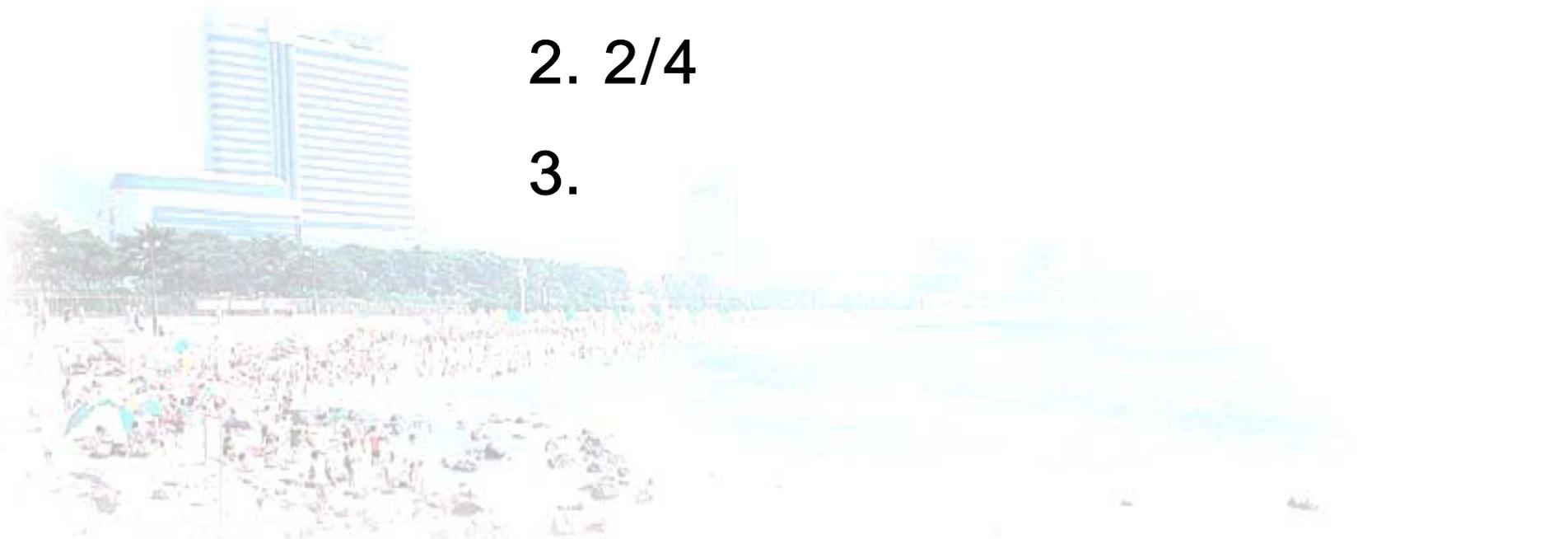
. Asset Quality

. 2/4

1.

2. 2/4

3.



(: ,)

	00.12	01.6			00.12	01.6		
	4,066	4,375	7.60		129,705	138,890	7.08	
	4,752	4,752	-		103,601	112,866	8.94	
	2,062	1,877	8.97		57,905	62,657	8.21	
	177	201	13.56		가	50,340	52,213	3.72

	2000.12	2001.6
	2,826	1,638
	1,327	862
	102	149



* 가 7.08%
(99 2 가)

* 가
- 가 8.94%
- 가 8.21%

	1999.12	2000.12	2001.06	
	116,677	129,705	138,890	7.08%
	100,483	118,828	125,201	5.36%
	16,194	10,877	13,689	25.85%
	93,378	103,601	112,866	8.94%
	77,999	92,890	99,809	7.45%
	15,379	10,720	13,057	21.80%
	51,930	57,905	62,657	8.21%
	48,995	55,958	61,177	9.33%
	2,935	1,947	1,480	23.98%
가	41,290	50,340	52,213	3.72%
	30,251	42,661	41,288	3.22%
	11,039	7,679	10,925	42.27%

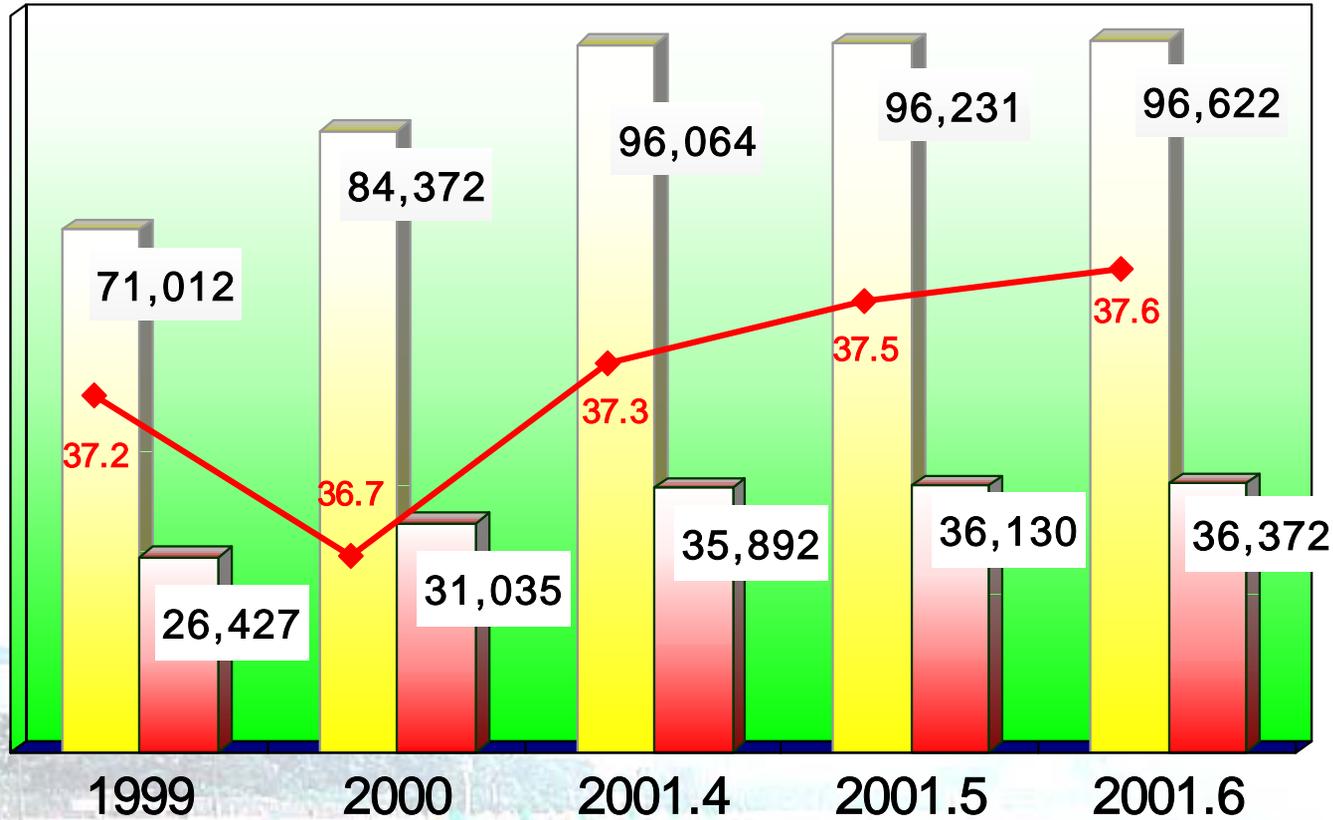


(: ,)

	1999	2000	2001.06	가
	41,925	49,758	55,305	11.15%
가	7,989	10,443	12,313	17.91%
	33,457	38,285	40,559	5.94%
	479	1,030	2,434	136.31%
	1,659	1,211	1,012	-16.43%
	2,935	1,947	1,480	-23.99%
	5,411	4,989	4,860	-2.59%
	51,930	57,905	62,657	8.21%

(: ,)

	1999	2000	2001.06	가
	74,048	89,370	93,810	4.97%
()	8,221	8,471	8,848	4.45%
()	63,023	78,865	82,865	5.07%
()	2,804	1,807	1,769	-2.10%
C D	1,094	434	406	-6.45%
	342	884	668	-24.43%
R P	378	60	1,780	286.67%
	2,137	2,142	3,145	46.83%
	15,379	10,720	13,057	21.80%
	93,378	103,610	112,866	8.94%



(, %)

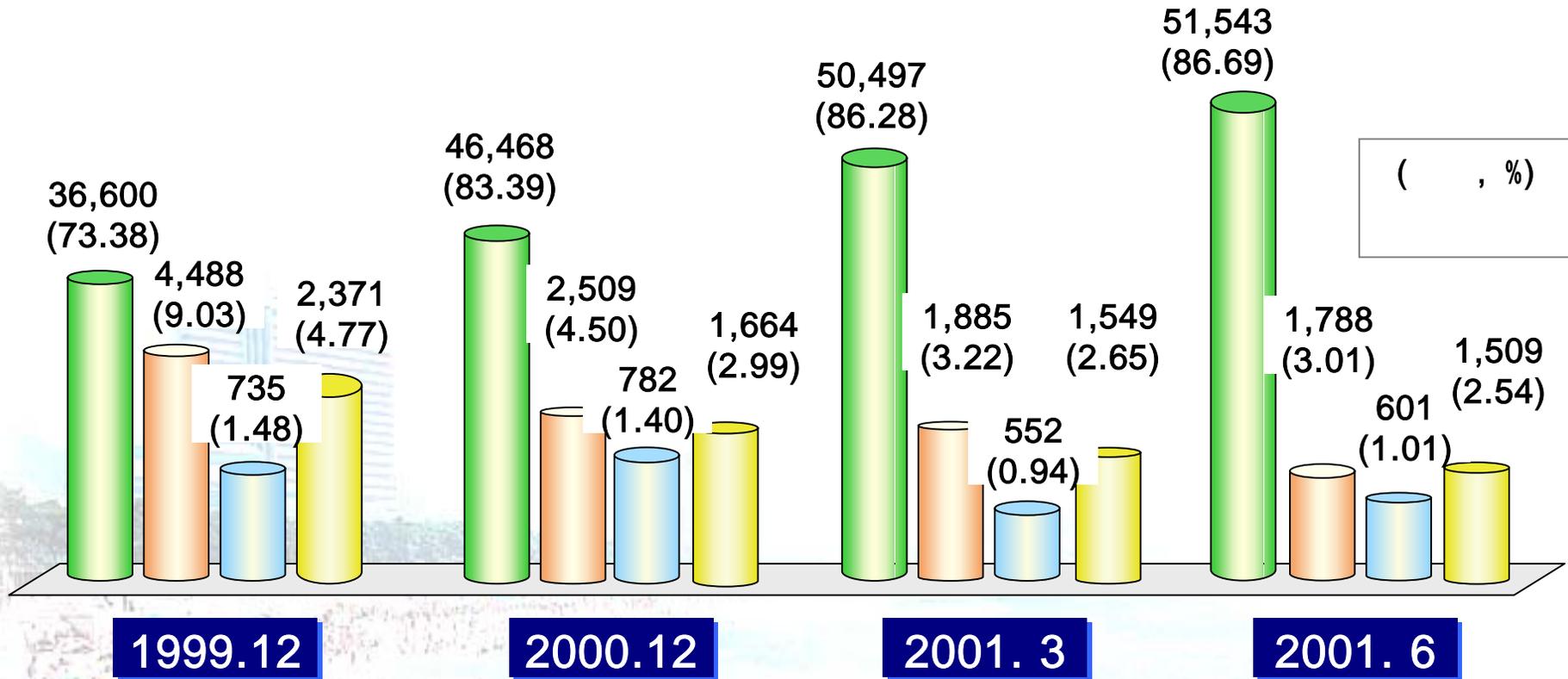
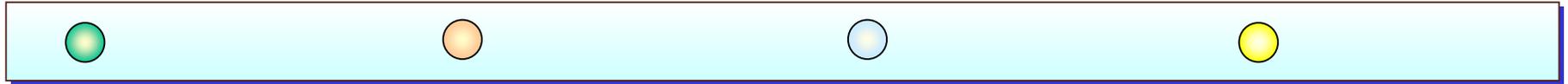
가

□ : +CD+ +RP+

□ 가 : + (MMDA)+ (MMDA)

□ 가 0.86%p, 0.10%p

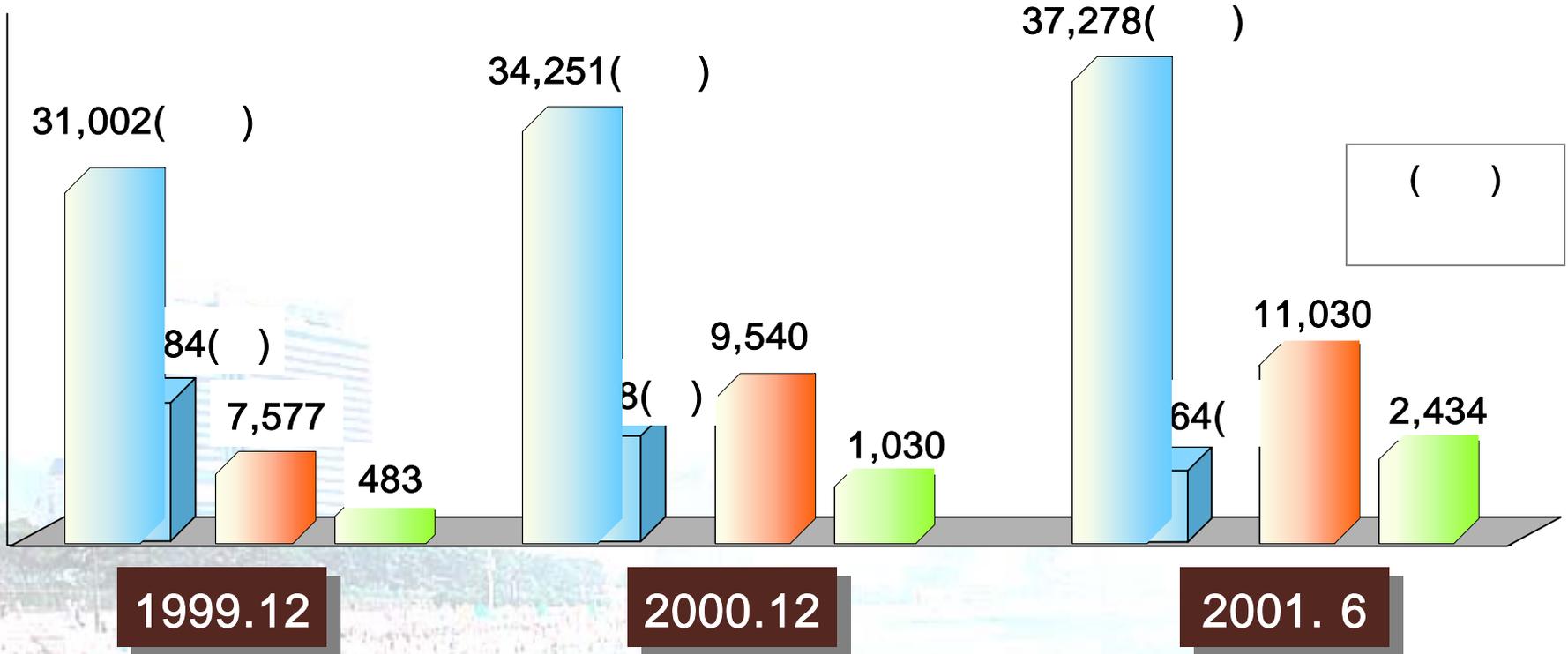
* , RP, 가 39.2%



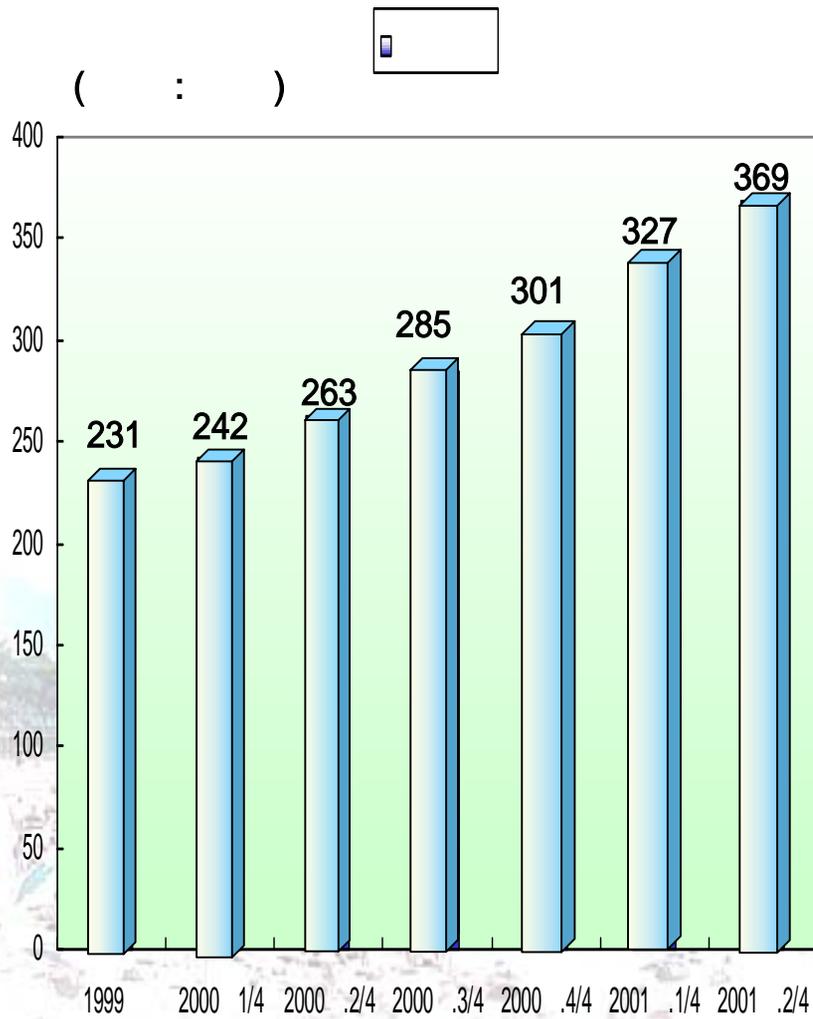
() 가

가

, ()



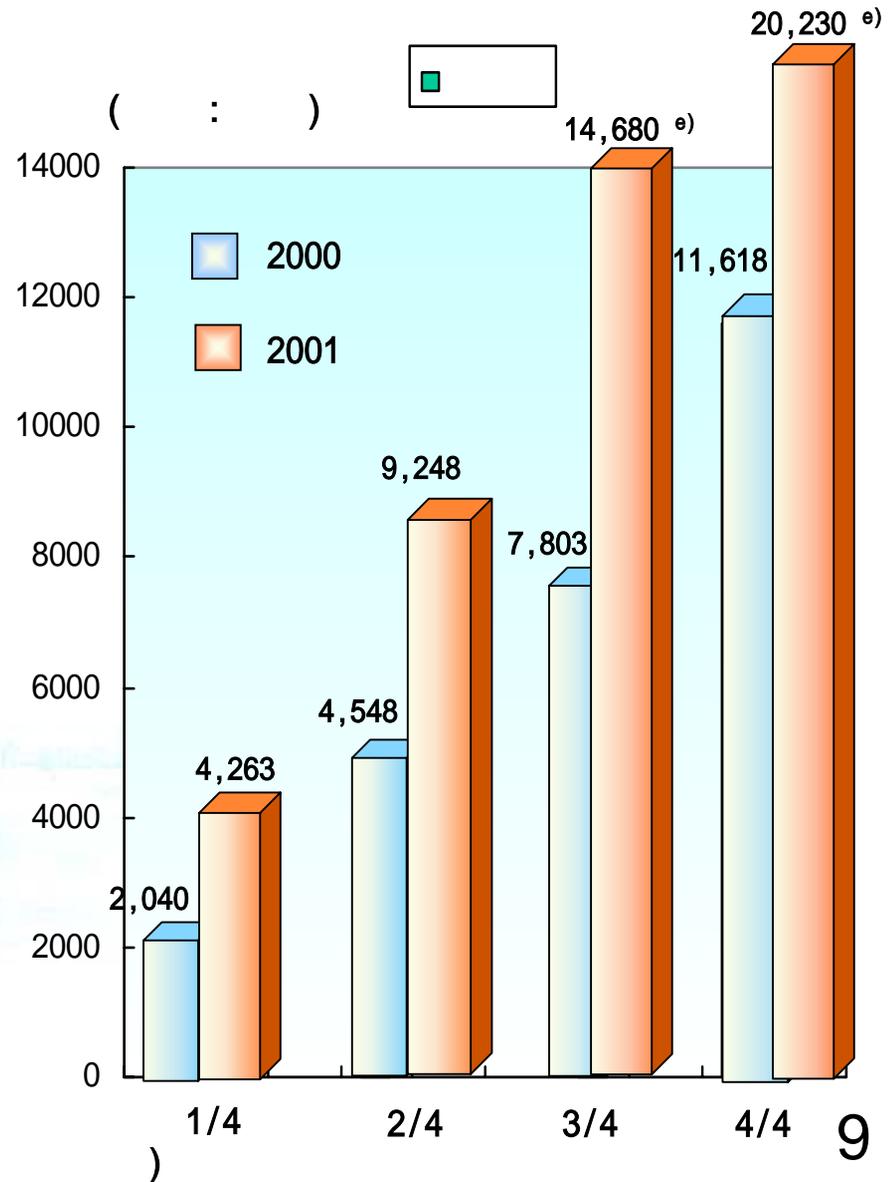
□ 가 1.08%p, 2.30%p, 3.19%p
□ 가 0.19%p, 4,777, 1,490, 1,404
□ 가 3,027, 1,144



) 1.

2.

(2001 3/4, 4/4



)

9

(:)

	1999	2000	2000. ^{2/4} (A)	2001. ^{2/4} (B)	(B-A)
1. _____	9,640	10,058	4,796	5,476	680
2. _____	9,208	9,892	4,633	5,170	537
()	1,732	2,010	958	1,029	71
()	953	1,007	373	634	261
3. (1-2)	432	166	163	306	143
4.	82	64	136	157	21
5. (3+4)	350	102	27	149	122
6.	300	-	0	-	-
7.	0	0	0	0	-
8. (5-6)	50	102	27	149	122



- 143 가
- (180) 가
- 218 가
- * (149 122 가)

(:)					
	1999	2000	2000.6	2001.6	
	432	166	163	306	143
	2,359	2,638	1,316	1,366	50
	543	819	323	503	180
	691	-73	-63	25	88
()	-1,430 (990)	-1,141 (1,011)	-455 (379)	-560 (597)	-105 (218)
	1,732	2,010	957	1,029	72
	-82	-64	-136	-157	-21
()	643 (-)	288 (38)	79 (26)	196 (0)	117 (-26)
()	725 (-)	352 (23)	215 (7)	353 (0)	136 (-7)
	350	102	27	149	122
/	-300	-	-	-	-
	50	102	27	149	122



(:)

	1999	2000	2000. ^{2/4} (A)	2001. ^{2/4} (B)	(B-A)
	1,216	1,328	517	862	345
	1,166	1,224	490	713	223
	953	1,007	373	634	261
	37	3	6	37	43
	176	214	111	116	5
()	0	0	0	0	0
	50	102	27	149	122



□ () (:)

	49,845	3,654	2,244	724	140	56,607
要	249 (0.5%)	73 (2.0%)	449 (20%)	362 (50%)	140 (100%)	1,273
가	-	270	6	37	-	345
	249	343	455	399	140	1,586
	3,336	282	2	196	-	3,817
	-	-	1	98	-	99

➤ 1. : 125%()

2. :

□ (가) (:)

	2,583	466	370	147	14	3,580
	-	34	74	74	14	196

(: , %, %P)

	1999	2000	2001 6	
	4,752	4,752	4,752	-
	4,012	4,066	4,375	309
	50	102	149	47
BIS	11.45	10.53	10.43	0.1
(ROA) 1)	0.05	0.09	0.25	0.16
(ROE) 2)	1.10	2.47	7.27	4.8
3)	5.63	4.51	4.31	0.2
	7.50	6.65	5.65	1.0

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



□ 1999

가

□ 2001

3.3~3.5%

(: %)

	1998	1999	2000	2001.3	2001.6
	13.67	9.99	9.15	8.65	8.65
	9.96	6.74	6.01	5.72	5.51
	3.71	3.25	3.14	2.93	3.14
()	3.61	3.80	3.51	-	-
()	3.71	3.38	3.10	-	-

□

()

가

□ 99

가

가

(: , %)

	1998	1999	2000	2001.3	2001.6
	11,867	10,284	10,364	2,751	5,672
	10,084	7,987	8,648	2,220	4,456
()	85.0	77.7	83.4	80.7	78.6
	1,783	2,297	1,716	531	1,216
()	15.0	22.3	16.6	19.3	21.4

) = P/L - , = () +

+

. Capital Adequacy

1.

BIS



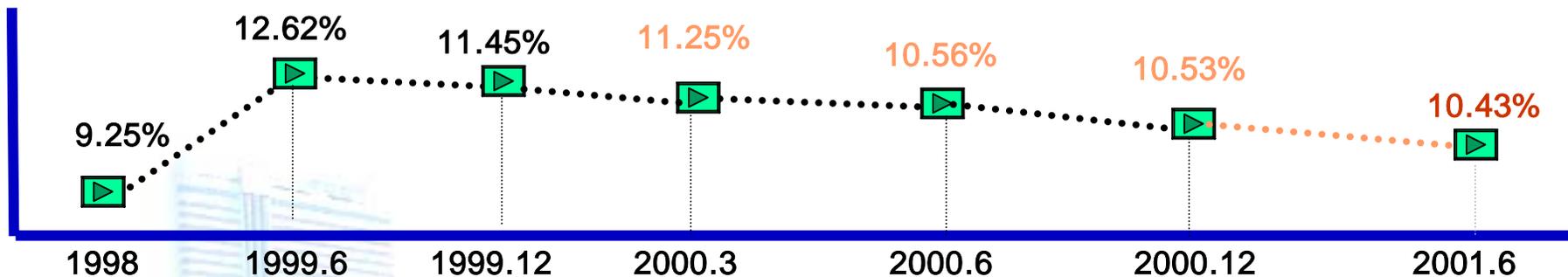
Capital Adequacy



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
	2,618	3,918	3,898	4,047
	1,890	2,321	2,295	2,786
(-)	208	147	171	200
	4,300	6,092	6,022	6,633
가	46,495	53,221	57,172	63,961
Tier 1 Capital	5.63%	7.36%	6.82%	6.36%
Tier 2 Capital	4.06%	4.36%	4.01%	4.38%
BIS Capital Ratio	9.25%	11.45%	10.53%	10.43%

. Asset Quality

1.

2.

3. NPL

4.

5.

6.



. Asset Quality

1.

(:)

	1999. 12	2000. 12	2001. 6
	54,880	62,044	67,983
	45,498	53,966	59,743
	5,185	3,950	4,402
	3,169	2,792	2,616
	807	1,241	1,067
	221	95	155
	4,197	4,128	3,838
	7.65%	6.65%	5.65%

. Asset Quality

2.

(:)

			Workout	
	12	271	166	449
	129	386	689	1,204
	372	1,081	347	1,800
	263	99	521	883
	-	5	-	5
	776	1,842	1,723	4,341
	635	1,185	868	2,688

) 1. 가 (2001.6.30)

2. 412

. Asset Quality

3. NPL

(: , %)

		2000.12	2001.3	2001.6
가		1,274	1,452	1,211
COVERAGE		3,876	3,913	4,026
	4)	1,664	1,950	1,881
가 1)		23.00	24.77	20.51%
		4,128	4,631	3,838
		1,361	1,556	1,255
		62,044	63,602	67,983
		1,664	1,950	1,881
2)		4.58	4.99	3.91
		2,796	3,156	2,927
		62,044	63,602	67,983
3)		4.51	4.96	4.31

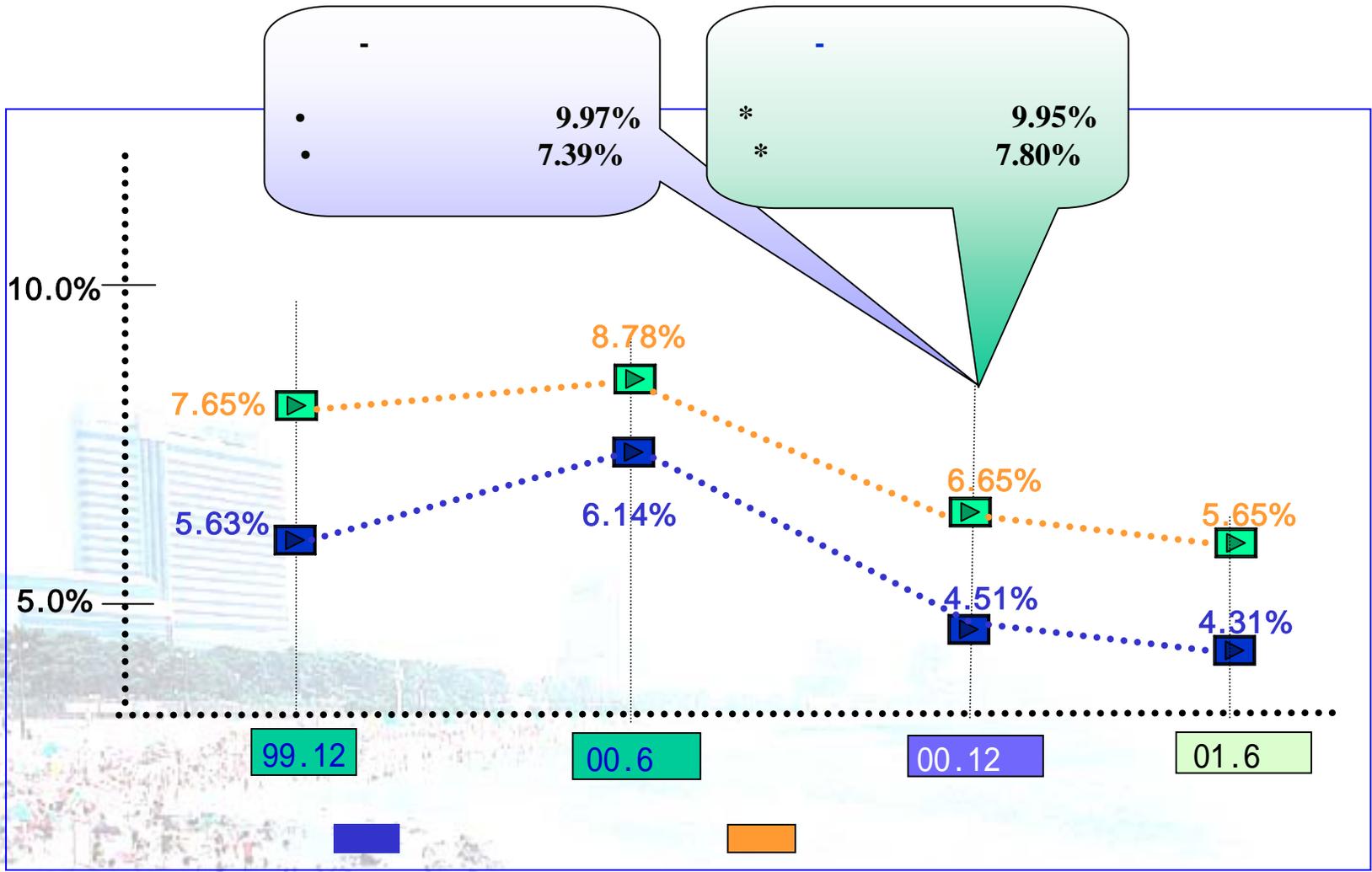
1) 가 = 가 / (+)

2) =(-) / (-)

3) =(3 +) /

. Asset Quality

4.



) 1. = (3 +)/

2. = + +

. Asset Quality

5.



(: , %)

1)	804	481	323	0	0	0	0
	391	391	0	0	0	0	0
LG	247	247	0	0	0	0	0
TOP5	1,442	1,119	323	0	0	0	0
6~30	1,668	1,126	145	73	323	0	0
31~60	888	516	21	27	325	0	0
	4,262	2,120	1,031	921	180	10	1,111
()	8,260	4,880	1,520	1,021	828	10	1,859
	41,706	37,392	2,625	1,474	128	86	1,689
가	10,773	10,433	180	113	20	27	159
2)	7,244	7,037	77	8	91	31	130
	67,983	59,743	4,402	2,616	1,067	155	3,838

) 1. : Exposure

2. ,

. Asset Quality



Exposure



(: , %)

		192	1) 100	92	-	-	-	2.34
		200	1) 200	-	-	-	-	1.00
		140	1) 140	-	-	-	-	0.70
		532	440	92	-	-	-	4.04
		231	-	2) 231	-	-	-	4.62
		23	3) 23	-	-	-	-	0.11
		19	19	-	-	-	-	0.09
		272	41	231	-	-	-	4.82
		804	481	323	-	-	-	8.86

) 1. (CP)

2. 2001.6 CB 119

80

3. 1,758

. Asset Quality



Exposure



가

(:)

			()		()		
	75		-		-		
	14		-		-		
	-	-	-		53		
	89	-	-		53		
	28						
	128				19		6 CB119
	61						
	-	-			9		
	217	-			28		
	306				81		

. Asset Quality

6.

□ KAMCO

(:)

,	16	-	-	-
	850	-	-	-
	5	-	-	-
	75	-	-	-
	946	248	531	167

□ 2001

