

# 2003

$\frac{3}{4}$

(2003. 10. 22)



2003	3/4	2
	, 가 ,	18
		30
2003	4/4	35
Appendix		38



. 2003  $\frac{3}{4}$

1		3
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3		5
4		8
5		9
6		10
7		12
8	/	15
9		16
10	NIS & NIM	17

( : , %, %p, )

	2003			FY 2002		3Q 2002	
	3Q	2Q	1Q		YTD		YoY
	173,417	170,044	170,159	162,259	6.88	162,181	6.93
	137,772	134,716	135,326	130,237	5.79	131,376	4.87
	90,482	87,027	82,998	80,142	12.90	78,355	15.48
	7,334	7,334	7,334	7,334	-	7,334	-
	9,054	8,634	8,207	8,158	10.98	8,297	9.12
( )	(1,550)	(1,184)	(804)	(-)	-	(941)	(64.72)
	876	510	130	1,480	-	1,277	31.40
BIS <sup>1)</sup> (Tier )	11.41 (9.48) 5.58	11.20 (9.27) 5.43	11.01 (9.02) 5.24	11.69 (9.21) 5.61	0.28 (0.27) 0.03	12.99 (9.71) 5.83	1.59 ( 0.23) 0.25
ROA	0.77	0.69	0.36	1.09	0.32	1.27	0.50
ROE	13.57	12.22	6.41	20.09	6.52	24.03	10.46
NIM	3.17	3.17	3.25	3.39	0.22	3.42	0.25
	1.56	1.47	1.90	1.45	0.11	2.00	0.44
	2.15	2.07	2.62	2.22	0.07	2.82	0.67

□ 876 ( 2002 3/4 1,277 , 31.40% )

- 가 가
- 가 가
- 가

□ 4,304 (2002 3/4 4,079 , 5.52% 가)

\* : ( 가 )

□ 2,548 (2002 3/4 2,162 , 17.85% 가)

□ 1,091 (2002 3/4 1,671 , 34.71% )

\* : + KAMCO + +



➤ 가

✓ 가( 1.18%) ( 5.66%) 277 가

✓ 17 가( 2.36%)

➤

■ 가 가 (712 ) 685 가

■ ( : )

	3Q 2003				FY 2002	
		3Q	2Q	1Q		
	89	83 *	82	90	461	
가	574	247	188	139	222	
	734	224	266	244	443	
	1,397	388	536	473	1,126	

\* 3 (27 ) (35 ) 92

■ 가

✓ 102 가(58.96% 가)

■ 127 ( )

( : ,%)

	3Q 2003				3Q 2002		FY 2002
		3Q	2Q	1Q		YoY	
1.	8,090	2,711	2,718	2,661	8,111	0.26	10,934
2.	7,230	2,330	2,429	2,471	6,417	12.67	8,928
	1,956	657	598	701	1,675	16.78	2,414
	1,397	388	536	473	712	96.21	1,126
3. (1-2)	860	381	289	190	1,694	49.23	2,006
4.	16	15	91	60	417		526
5. (3+4)	876	366	380	130	1,277	31.40	1,480
6.	0	0	0	0	0	-	0
7. (5+6)	876	366	380	130	1,277	31.40	1,480
8.	0	0	0	0	0	-	0
9. (7-8)	876	366	380	130	1,277	31.40	1,480

( : , %)

	3Q 2003				3Q 2002				FY 2002
		3Q	2Q	1Q		3Q	YoY	QoQ	
1. ( ) ( )	3,499 (6,800) (3,301)	1,248 (2,319) (1,071)	1,138 (2,258) (1,120)	1,113 (2,223) (1,110)	3,222 (6,721) (3,499)	1,175 (2,346) (1,171)	8.60 (1.18) ( 5.66)	6.21 ( 1.15) ( 8.54)	4,358 (9,061) (4,703)
2.	737	234	258	245	720	241	2.36	2.90	979
3. ( )	102 (132)	17 (13)	60 (60)	59 (59)	229 (229)	74 (73)	55.46 ( 42.36)		325 (325)
4. ( ) ( ) ( )	1,522 ( 1,402) (1) (4)	427 ( 404) (13) (3)	569 ( 524) ( 12) (-)	526 ( 474) (-) (1)	802 ( 782) (70) (-)	326 ( 318) (18) (-)	가	가	1,242 ( 1,107) (-) ( 19)
5.	1,956	657	598	701	1,675	602	16.78	9.14	2,414
6. (1+2+3+4-5)	860	381	289	190	1,694	562	49.23	32.21	2,006
7. ( ) ( )	16 (308) (292)	15 (46) (61)	91 (186) (95)	60 (76) (136)	417 (118) (535)	268 (27) (295)			526 (216) (742)
8.	876	366	380	130	1,277	294	31.40	24.49	1,480



( : , %, %p)

	3Q 2003				3Q 2002		FY 2002
		3Q	2Q	1Q		YoY	
	3,499	1,248	1,138	1,113	3,222	8.60	4,358
	737	234	258	245	720	2.36	979
( 가 )	102 ( 91)	17 ( 93)	60 ( 4)	59 (5)	229 ( 2)	55.46	325 (19)
	1,522	427	569	526	802	가	1,242
( ( )) ( )	( 1,402) (4)	( 404) (3)	( 536) (-)	( 474) (1)	( 782) (-)	-	( 1,107) ( 19)
( )	1,956	657	598	701	1,675	16.78	2,414
	860	381	289	190	1,694	49.23	2,006
1 )	4,304	1,519	1,426	1,359	4,079	5.52	5,527
( )	151,688	151,688	149,867	145,308	134,240	13.00	136,136
Cost - Income Ratio	45.45	42.91	41.91	51.62	40.35	4.65	43.68
	1.72	-	1.75	1.96	1.67	0.05	1.77

1. = + ( ) + 가 ( ) + ( ) +  
2. ,

( : ,%)

	3Q 2003				3Q 2002		FY 2002
		3Q	2Q	1Q		YoY	
	2,548	822	968	758	2,162	17.85	2,870
	1,672	456	588	628	885	88.93	1,390
	1,402	404	524	474	782	-	1,179
	1	13	12	0	70	-	72
	275	68	52	155	173	-	264
	4	3	0	1	0	-	19
( )	0	0	0	0	0	-	0
	876	366	380	130	1,277	31.40	1,480

( : ,%)

	3Q 2003				3Q 2002		FY 2002
		3Q	2Q	1Q		YoY	
( ) (a)	876	366	380	130	1,277	31.40	1,480
KAMCO (b)	138	99	27	12	88	56.82	242
( )	( 2)	( 6)	(7)	( 3)	(4)		(79)
( )	(26)	( -)	(15)	(11)	(75)		(124)
( )	(94)	(93)	( -)	(1)	(6)		(6)
( )	(20)	(12)	(5)	(3)	(3)		(33)
( c)	50	10	23	17	304	83.55	447
( )	(31)	(4)	(27)	( -)	(84)		(134)
( )	(19)	(6)	( 4)	(17)	(220)		(313)
(d)	5	-	5	-	5	-	6
(e)	22	16	6	-	7	214.29	7
(a+b+c-d+e)	1,091	491	441	159	1,671	34.71	2,182

- 2.15%(2,074 )
- 2002 2.22%(1,930 ) 0.07%p

- 2.78%(2,693 )
- 2002 2.48%(2,150 ) 0.30%p (543 )

- 117.6%( 243 )
- 2001 115.7%, 2002 129.3%, 2002 133.85%, 2003 131.11%

- Coverage Ratio 80.50%
- 2,074 , 1,670
- 2001 54.2%, 2002 70.9%, 2002 3/4 76.8%, 2002 83.8%

- ( , , W/O ) 1,842 ( 505 )
- 2002 1,831 11 가( 33 )
- \* 8 가, W/O 85 가, 83

( : ,%,%p )

	2003			FY 2002			3Q 2002	YoY
	3Q	2Q	1Q		가	YTD		
1)	96,703	92,825	89,546	86,854	9,849	11.34	84,843	13.98
	91,936 (95.07)	88,205 (95.0)	84,642 (94.50)	82,775 (95.3)	9,161	11.07	80,087 (94.4)	14.80
	2,693 (2.8)	2,696 (2.9)	2,561 (2.9)	2,150 (2.5)	543	25.25	2,367 (2.8)	13.77
	1,336 (1.4)	1,246 (1.3)	1,639 (1.8)	1,400 (1.6)	64	4.57	1,565 (1.8)	14.63
	555 (0.6)	461 (0.5)	480 (0.5)	352 (0.4)	203	57.67	570 (0.7)	2.63
	183 (0.2)	217 (0.2)	224 (0.3)	178 (0.2)	5	2.81	254 (0.3)	27.95
( )	2,074 (2.15)	1,924 (2.07)	2,344 (2.62)	1,930 (2.22)	144 ( 0.07)	7.46	2,389 (2.82)	13.19
	1,670	1,750	1,805	1,616	54	3.34	1,834	8.94
Coverage Ratio	80.50	90.96	77.02	83.73	3.23	3.23	76.77	3.73



□ ( , , W/O )

( : ,%)

	270	0	90	84	0	444	174
W/O	206	594	62	0	0	862	62
	108	159	269	0	0	535	269
	584 (31.7)	753 (40.9)	421 (22.9)	84 (4.6)	0 (-)	1,841 (100.0)	505 (27.4)
	91,352 (96.3)	1,940 (2.0)	915 (1.0)	472 (0.5)	183 (0.2)	94,861 (100.0)	1,569 (1.7)
	91,936 (95.1)	2,693 (2.8)	1,336 (1.4)	556 (0.6)	183 (0.2)	96,703 (100.0)	2,074 (2.15)

1. (96,703 ) 1.97%, 24.3%
2. 31 : 300 , 200 2 , 100 6 , 50 2

□ ( , , W/O )

( : ,%,%p )

										가	Coverage ( )
3Q 2003	584	752	421	84	0	1,841	61	1,902	164	847	56.4
2Q 2003	565	751	429	89	6	1,840	84	1,924	221	869	61.0
1Q 2003	446	803	487	57	0	1,799	97	1,896	235	995	70.0
FY 2002	441	853	482	56	0	1,831	106	1,914	231	916	65.5
	143	101	61	28	0	10	45	12	67	69	9.1

( : )

3Q 2003		200	93	6	99
2Q 2003		84	15	12	27
1Q 2003		54	12	-	12
		338	120	18	138
4/4		293	115	42	157
2003		631	235	60	295
*)		40	27	11	38

) 1. 2003.9

333

2. 2004

40 ( 38 ) 3

- 2004

, 2005 34 ( 36 ), 2006 6 ( 2 )

( : )

1)	85,995	2,572	1,275	532	183	90,556	
	508	136	255	301	183	1,383	
가	-	-	-	-	-	243	
	-	-	-	-	-	1,626	
	2,189	96	-	-	-	2,285	
	-	-	-	-	-	-	
	1,756	25	61	24	0	1,866	
가	-	20	12	12	0	44	
	89,940	2,693	1,336	556	183	94,707	
	-	-	-	-	-	1,670	

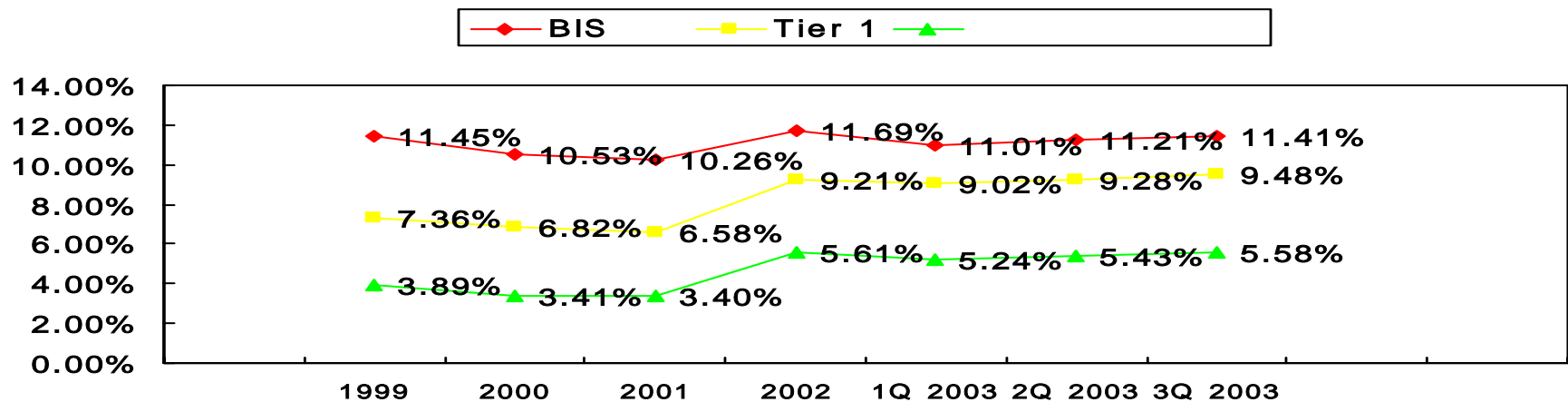
) 1. ( ) : 117.6%( )  
 2. (243 ), 3. 가

□ ( 가 )

( : ,%)

											Coverage Ratio		
		3Q	2Q	1Q	3Q	2Q	1Q	3Q	2Q	1Q	3Q	2Q	1Q
가 ( )	344	113	125	106	290	325 (68)	341 (50)	345	401 (74)	370 (48)	119.0	123.4 (108.8)	108.5 (96.0)
( )	964 (230)	358 (134)	329 (63)	277 (33)	400 (165)	269	310	373 (154)	352	280	93.0 (93.3)	93.7	90.3
	89	83	82	90	1,298	1,242	1,589	908	1,054	1,107	70.0	84.9	69.7
	1,397	388	536	473	1,988	1,836	2,240	1,626	1,750	1,757	81.7	95.3	78.4





( : ,%,%p)

	3Q 2003	2Q 2003	1Q 2003	2002.12	3Q 2002	YOY
	8,821	8,448	8,061	7,929	8,272	6.64
	2,312	2,281	2,265	2,637	3,001	22.96
(-)	522	522	492	502	212	146.23
	10,611	10,207	9,834	10,064	11,061	4.07
가	93,000	91,073	89,327	86,097	85,150	9.22
	89,426	87,334	85,133	82,254	79,388	12.64
	3,574	3,739	4,194	3,843	5,762	37.97
Tier 1 Capital	9.48	9.27	9.02	9.21%	9.71	0.23
Tier 2 Capital	2.49	2.50	2.54	3.06%	3.52	1.03
BIS Capital Ratio	11.41	11.20	11.01	11.69%	12.99	0.28
	5.58	5.43	5.24	5.61%	5.83	0.25

□ (NIM)

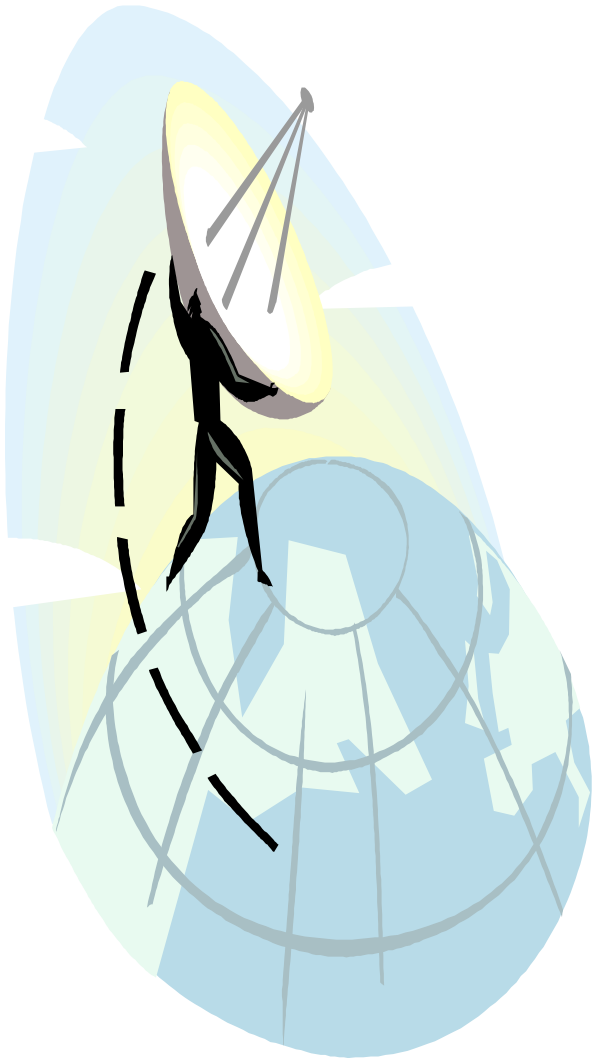
( : , %,%p )

	3Q 2003			3Q 2002	YoY	FY 2002	
		2Q	1Q				YTD
( )	133,873	131,778	127,440	118,233	13.23	119,692	11.85
	6,616	4,395	2,176	6,590	0.39	8,853	25.27
(KAMCO )	3,442 (-)	2,323 (12)	1,156 (-)	3,564 (88)	3.42	4,790 (79)	28.14
	3,174	2,072	1,020	3,026	4.89	4,063	21.88
NIM	3.17	3.17	3.25	3.42	0.25	3.39	0.22
NIM ( )	3.17	3.19	-	3.52	0.34	3.46	0.28

□ (NIS)

( : %,%p )

	3Q 2003			3Q 2002	YoY	FY 2002	
		2Q	1Q				YTD
( )	7.18	7.26	7.36	7.90	0.72	7.82	0.64
( )	3.41	3.51	3.65	3.83	0.42	3.77	0.36
	3.77	3.75	3.71	4.07	0.30	4.05	0.28

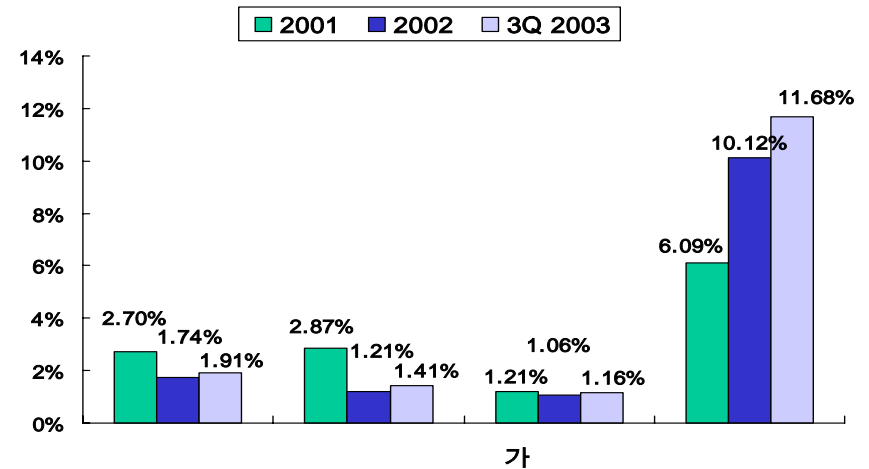
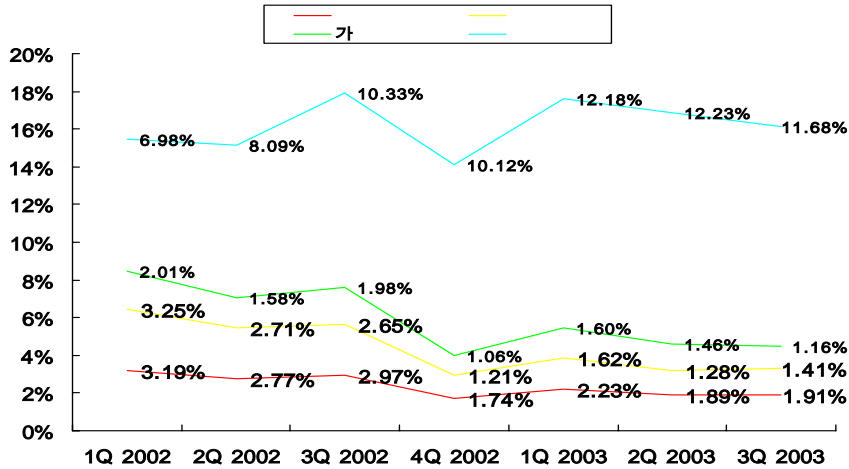


· , 가 ,

1		19
2		20
3		22
4		23
5		24
6	가 ·	25
7	가 · ,	27
8	Risk	28
9	Risk Management Process	29



( 3Q 2003)

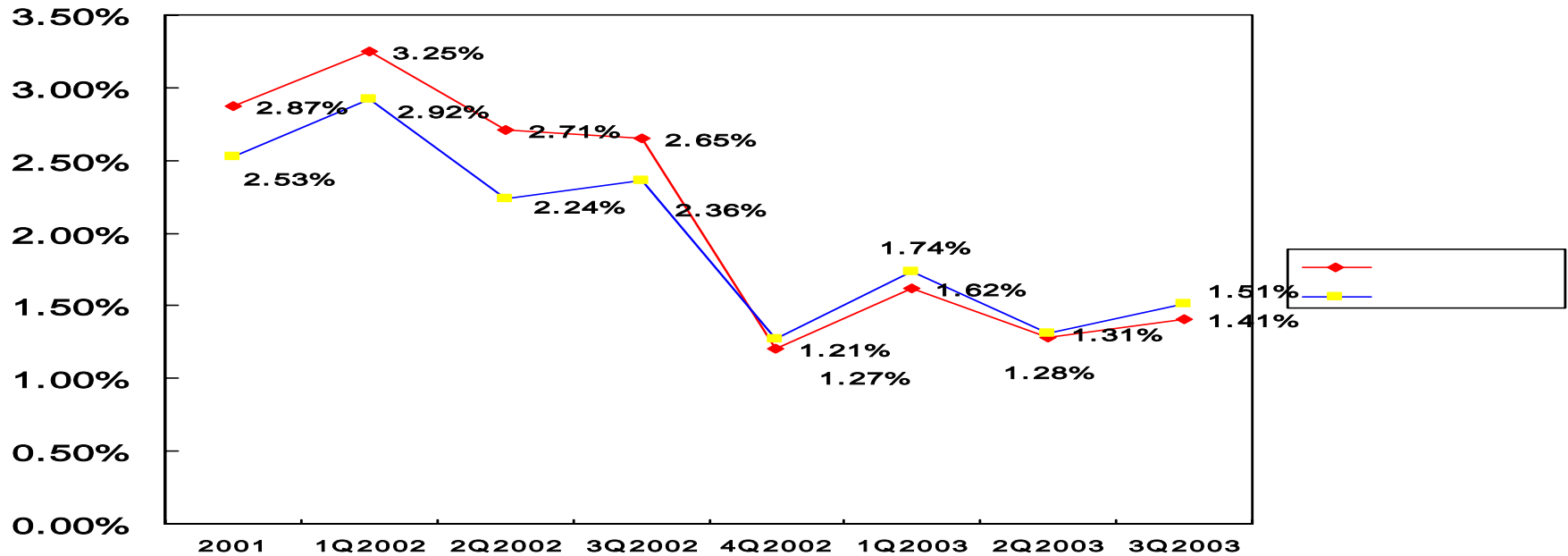


( : %, %p)

	2003			2002			
	3Q	2Q	1Q	4Q	3Q	2Q	1Q
	1.91	1.89	2.23	1.74	2.97	2.77	3.19
( )	1.41 (1.51)	1.28 (1.31)	1.62 (1.74)	1.21 (1.27)	2.65 (2.36)	2.71 (2.24)	3.25 (2.92)
가	1.16	1.46	1.60	1.06	1.98	1.58	2.01
1) 1	11.68(12.78)	12.23	12.18	10.12	10.33	8.09	6.98
1	8.60(9.73)	8.89	9.58	7.67	6.87	4.78	4.38
3	5.19(5.05)	5.28	5.42	4.48	3.67	2.73	2.55

) 1. 2003 3

( )



Coverage Ratio(2003.9 )

( : , %)

								coverage
	61,070	1,205	1,116	158	51	63,600	1,325	
	96.02	1.89	1.75	0.25	0.08	100.00	2.08	62.79
	414	54	211	102	51	832	364	

□ ( )

( : , %)

	3Q 2003		2Q 2003		1Q 2003		FY 2002	
	28,995	1.27	28,070	0.86	27,213	1.45	26,230	1.12
,	8,406	2.61	8,380	2.60	8,312	1.96	8,064	1.26
,	1,344	-	1,678	-	1,487	-	1,597	-
	4,655	0.56	4,428	0.45	4,384	0.89	3,976	0.96
	5,143	1.85	4,369	2.20	3,785	2.77	3,644	0.27
,	379	-	458	-	644	-	941	-
,	2,213	1.04	2,307	0.56	2,199	0.95	2,190	0.78
,	2,102	1.76	2,037	1.37	2,068	0.87	2,100	0.67
	4,924	2.17	4,420	1.36	4,261	2.56	3,897	2.59
	29,166	1.74	28,077	1.55	27,140	1.68	26,409	1.07
	58,161	1.51	56,147	1.31	54,353	1.74	52,639	1.27

□ ( )

( : %)

3Q 2003	1.91	-	-	2.42	0.88
2Q 2003	1.69	-	-	2.20	0.79
1Q 2003	2.40	-	-	2.01	1.18
FY 2002	1.91	-	-	1.18	0.82

( )

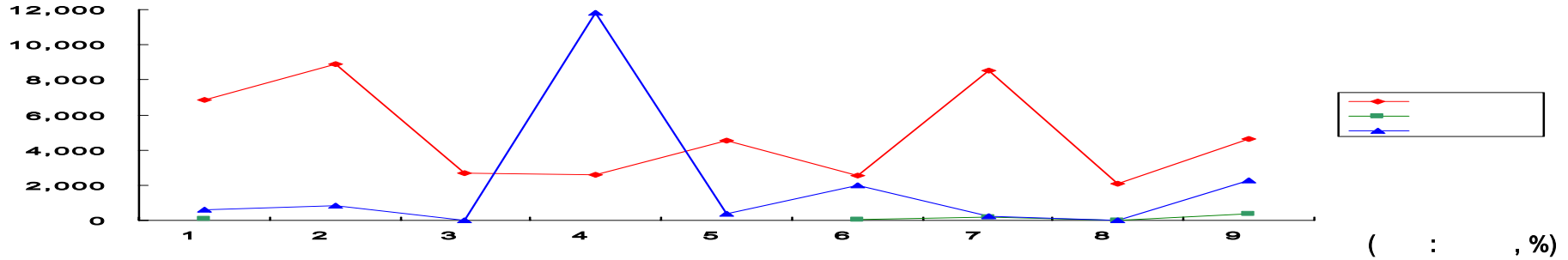
( : , %, %p)

	3Q 2003(A)	2Q 2003	1Q 2003	FY2002(B)	(A - B)
	50,758	48,133	46,145	44,917	3,216
	21,860(43.07)	20,646(42.89)	19,996(43.33)	19,368(43.12)	1,278( 0.23)
	-	-	-	-	-
	7,577(14.93)	7,409(15.39)	7,198(15.60)	7,116(15.84)	293( 0.45)
	2,410(4.75)	2,424(5.04)	2,183(4.73)	2,105(4.69)	319(0.35)
	18,911(37.25)	17,654(36.68)	16,769(36.34)	16,328(36.35)	1,326(0.33)

\* 62.8%



(2003 ¾ )



		3	3Q 2003	2003.9	2003.8	2003.7		2Q 2003	1Q 2003
		3,225 (4.5)	-	-	-	-	3,225 (6.2)	-	3,255 (14.0)
		44,344 (62.1)	15,224 (79.9)	4,651 (63.8)	2,064 (72.7)	8,509 (95.4)	29,120 (55.5)	10,666 (36.5)	18,454 (79.4)
1		5,739	-	-	-	-	5,739	-	5,739
		6,204	-	-	-	-	6,204	3,201	3,003
		13,737	222	222	-	-	13,515	4,239	9,276
		18,664	15,002	4,429	2,064	8,509	3,662	3,226	436
		652 (0.9)	534 (2.8)	356 (4.9)	-	178 (2.0)	118 (0.2)	35 (0.1)	83 (0.4)
		18,096 (25.3)	2,512 (13.2)	2,281 (31.3)	-	231 (2.6)	15,584 (29.7)	14,133 (48.4)	1,451 (6.2)
		5,126 (7.2)	775 (4.1)	-	775 (27.3)	-	4,351 (8.3)	4,351 (14.9)	-
		71,473 (100.0)	19,045 (100.0)	7,288 (100.0)	2,839 (100.0)	8,918 (100.0)	52,428 (100.0)	29,185 (100.0)	23,243 (100.0)





(2003 5 ~8 )

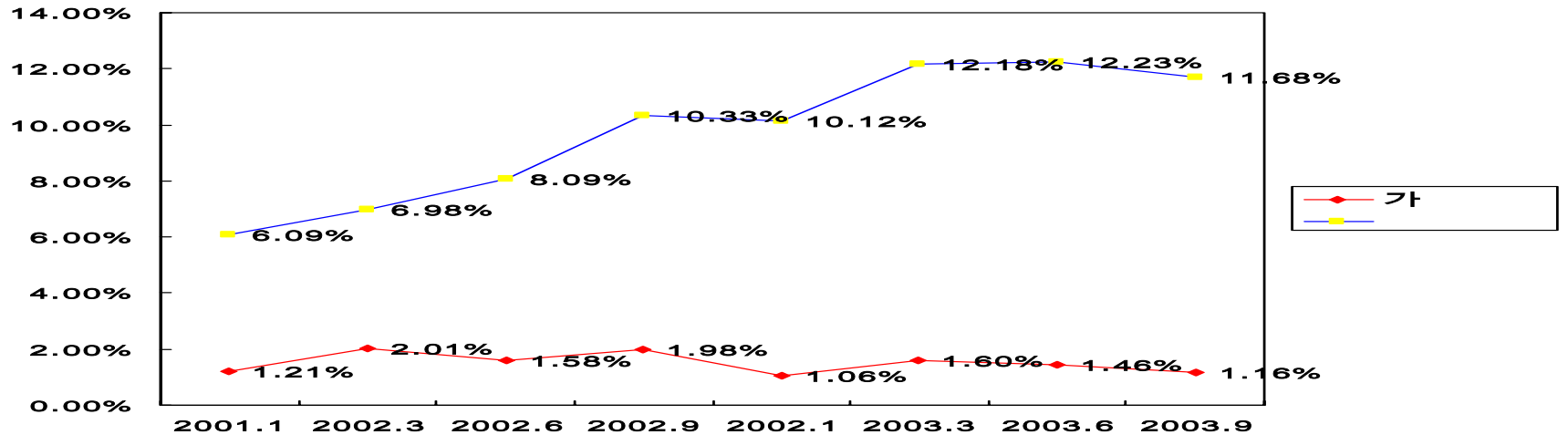


➤ 2003.8 5 • (-43 ), (-25 ), (-36 ),  
(-14 )

( : ,%,%p)

	2003.8		2003.7		2003.6		2003.5		b-a
		(a)						(b)	
, , ,	179	0.7	261	0.6	706	1.6	869	2.1	1.4
	6,880	27.9	9,758	21.9	11,333	25.8	9,337	23.1	-4.8
( )	751	3.1	1,478	3.3	1,299	3.0	1,082	2.7	
( 가 )	1,372	5.6	1,648	3.7	2,812	6.4	2,050	5.1	
( )	435	1.8	346	0.8	223	0.5	113	0.3	
( )	277	1.1	281	0.6	326	0.7	148	0.4	
( , , )	1,312	5.3	2,567	5.8	1,225	2.8	1,074	2.7	
( )	82	0.3	30	0.1	163	0.4	70	0.2	
( 1 )	91	0.4	444	1.0	506	1.2	206	0.5	
( , )	1,065	4.3	1,314	2.9	2,577	5.9	3,189	7.9	
( )	1,495	6.1	1,650	3.7	2,202	5.0	1,405	3.5	
	3,746	15.2	6,687	15.0	6,822	15.6	7,389	18.3	3.1
	7,731	31.4	19,430	43.5	16,090	36.7	12,015	29.7	-1.7
, ,	729	3.0	1,672	3.7	1,648	3.8	702	1.7	-1.3
	520	2.1	548	1.2	1,366	3.1	1,918	4.7	2.6
	4,832	19.6	6,283	14.1	5,894	13.4	8,233	20.3	0.7
	24,617	100.0	44,639	100.0	43,859	100.0	40,463	100.0	- 24

□ 가



( : , %)

	2003			2002			
	3Q	2Q	1Q	4Q	3Q	2Q	1Q
가	24,592	23,898	22,186	21,398	20,005	18,197	15,850
	286	350	353	227	396	287	319
	1.16	1.46	1.60	1.06	1.98	1.58	2.01
( )	4,161	4,648	5,091	5,414	5,100	4,654	4,113
	486	568	620	548	527	377	287
(1 )	(128)	(155)	(132)	(133)	(177)	(154)	(107)
(1 )	11.68	12.23	12.18	10.12	10.33	8.09	6.98
(1 )	(8.60)	(8.89)	(9.58)	(7.67)	(6.87)	(4.78)	(4.38)
(3 )	(5.19)	(5.28)	(5.42)	(4.48)	(3.67)	(2.73)	(2.55)



( : , %)

	2003			2002
	3Q	2Q	1Q	4Q
( )	4,725 604	5,094 642	5,355 677	5,564 556
(1 )	12.78	12.60	12.64	9.99
(1 )	(9.73)	(9.38)	(10.14)	(7.58)
(3 )	(5.05)	(5.24)	(5.37)	(4.40)
(1 )	564	446	264	150
	118	73	57	8
	16	8	2	1
	20.93	16.41	21.54	5.32
	(18.01)	(14.54)	(20.78)	(4.61)
(3 )	(4.02)	(4.91)	(4.38)	(1.96)



(3Q 2003)

( : , %)

	9	8	7	6	5	4	3	2	1
	681	651	568	841	746	620	813	725	548
(a)	459	495	506	577	592	563	569	592	581
(b)	654	465	424	850	497	438	761	505	404
	348	336	374	410	425	394	492	419	385
	192	71	8	254	45	8	190	52	-
	114	58	41	186	27	36	78	34	18
	486	681	651	568	841	746	620	813	725
(b/a)	75.85	67.95	73.89	71.04	71.80	69.97	86.55	70.75	66.36

가

7. 가



(2003.9 )

( : , %)

가		23,843	459	157	78	55	24,592
		96.95	1.87	0.64	0.32	0.22	100.00
		179	37	31	43	55	345
( )		3,758(0)	567(399)	11(7)	312(133)	77(25)	4,725(564)
		79.53	12.00	0.23	6.60	1.63	100.00
		38(0)	68(48)	2(1)	187(80)	77(25)	373(154)

) 가 Coverage Ratio ( / ) : 118.97%, Coverage Ratio ( / ) : 93.00%



( : , %)

		2003				2002				
			3Q	2Q	1Q		4Q	3Q	2Q	1Q
가		1,371	500	547	324	572	341	82	86	64
		211	75	113	23	273	193	19	31	30
		254	99	96	59	48	27	6	10	5
		906	326	338	242	251	121	57	44	29
	( )	(91)	(54)	(37)	(0)	(3)	(1)	(2)	(0)	(0)
( )		564	486	446	264	-	150	15	9	8
		591	212	248	131	151	139	10	2	-



### Risk

➤ 2003 3

15.73% 가

13.00% 가



### Risk



가 ( , 1 ~10 )



Loan Review , ( 가)



( 10 ) 가 (2003.4 ), 가



, 가



,

### 가



가, , ACS(Auto Call System)



, CSS



( 30% ) , ( )



(2001.10.14) :



BSS Risk 20~30% (2002.10 )

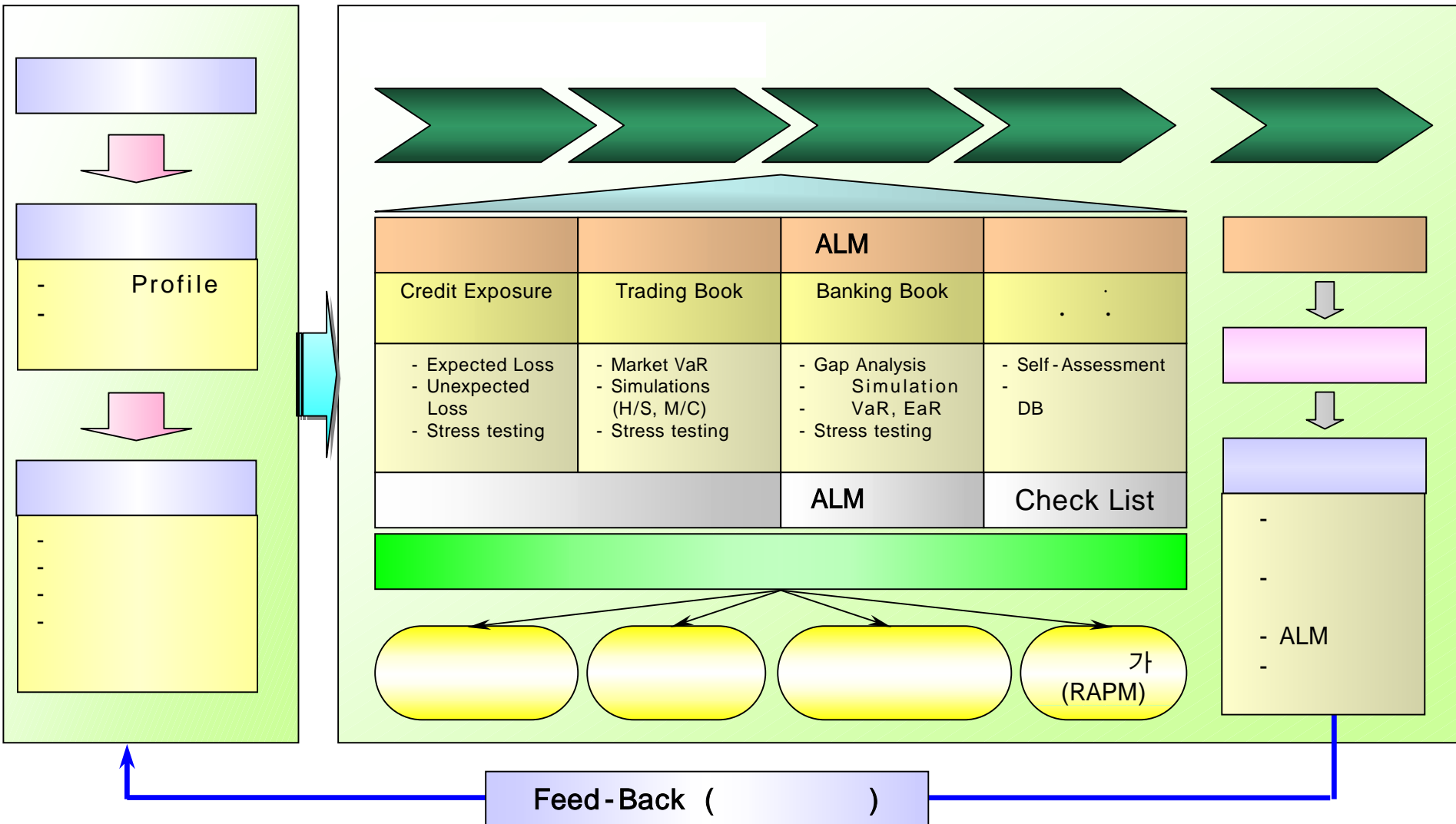


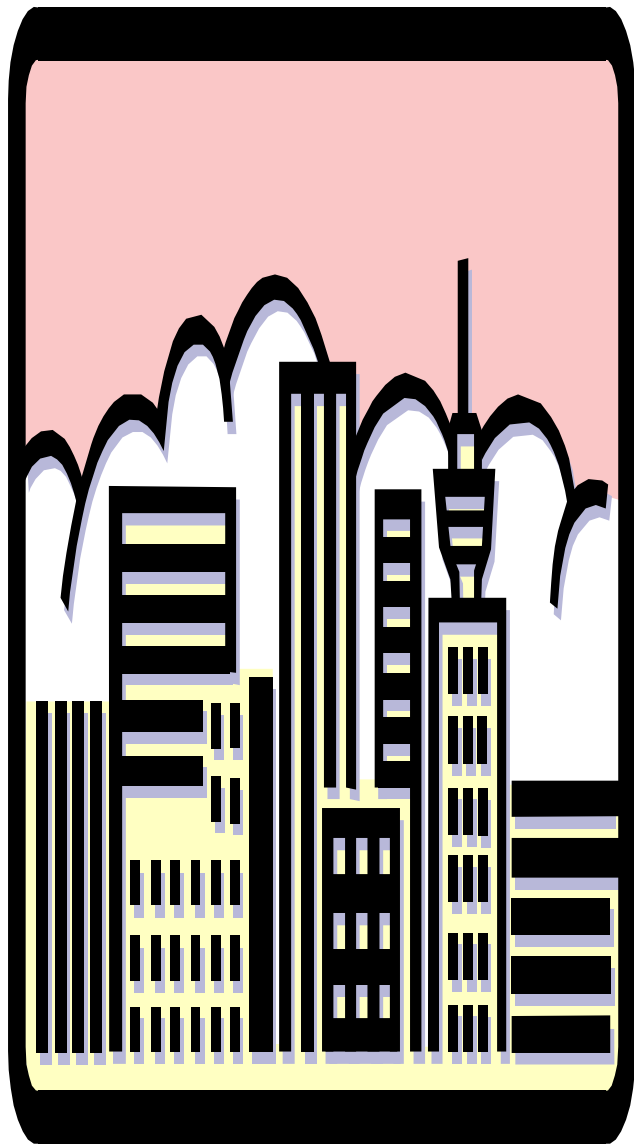
30% (2002.10), 1 (2002.9)



(4 8), ,

# □ Risk Management Process





■

1		31
2		32
3	가	33
4		34



➤ 2003 10 , , 가 (100)

가

➤ 8 79.6% 78.2% 7 0.60% 0.41%

4 가

( : , %)

	2003			2002	2003			2002
	7	6	3		7	6	3	
	-10.2	1.6	7.0	11.5	0.7	8.7	4.6	7.3
( TEU, )	5.2	9.7	17.2	17.1	6.3	10.0	16.7	19.0
	-2.7	-7.6	-2.1	9.1	-2.5	1.5	0.2	12.6
가	1,068.6	298.9	-63.7	88.5	80.3	121.3	-36.6	21.3
	-2.1	54.5	-14.2	97.1	31.8	156.2	-2.5	42.0
	-1.6	8.4	0.3	5.9	15.3	21.5	16.2	8.0
	-2.3	0.6	18.5	23.4	14.0	12.3	32.5	7.8
가	0.2	1.5	0.7	11.7	0.2	0.7	0.7	16.4
가	-0.4	-0.1	0.9	13.3	-0.5	-0.6	0.7	10.1
가	3.0	3.2	4.8	2.6	3.2	3.0	4.5	2.7
( )	3.8	3.9	3.9	3.6	3.4	3.3	3.6	3.1
	63	65	66	64	781	755	807	708





➤ 2003.8

0.41% 2002 9 (0.41%) 가

( : % )

	2003				2002				2001
	8	7	6	5		8	7	6	
	0.41 (-)	0.60 (0.21)	0.60 (0.21)	0.61 (0.21)	0.44 (0.17)	0.44 (0.16)	0.50 (0.19)	0.48 (0.18)	0.48 (0.24)
	-	0.51 (0.18)	0.51 (0.18)	0.50 (0.18)	0.31 (0.13)	0.30 (0.12)	0.35 (0.14)	0.26 (0.10)	0.39 (0.20)
	-	0.14 (0.07)	0.21 (0.10)	0.17 (0.08)	0.11 (0.06)	0.10 (0.05)	0.11 (0.06)	0.07 (0.04)	0.38 (0.23)

) : (2003.9.16), ( )



( )

	2003				2002		
	8	7	6	5		8	7
	229	244	252	264	3,620	268	294
	36	56	46	37	423	26	26

) : (2003.9.16)

### 3. 가

#### 가

- , , , 가 ,
- 가 4/4 가
- ✓ 1.6% 가 6 9,130 , 2.6% 가 22
- ✓ 0.4% 가 93,200 , 가 0.4%p 81.8%

( : , , %)

	(3Q 2003)				(FY 2003)			
				가				가
,	68,040 (-0.4)	2,144 (-1.5)	92,833 (0.1)	81.4 (-0.3)	69,130 (1.6)	2,200 (2.6)	93,200 (0.4)	81.8 (0.4)
,	163,770 (-5.0)	7,761 (-0.4)	96,530 (0.0)	80.4 (-4.8)	175,220 (7.0)	8,222 (5.9)	96,800 (0.3)	84.0 (3.6)
	87,190 (2.9)	6,177 (3.7)	66,840 (0.6)	85.1 (0.7)	89,810 (3.0)	6,480 (4.9)	67,700 (1.3)	85.6 (0.5)

( ) ,

- : , - 가
- : 6,972 m<sup>2</sup>
- 가 : 771
- ✓ (342 ), (73 ), (69 ), (68 ), (64 ), (46 ), (50 ),  
(11 ), (16 ) 28, (4 )
- 가 : 75.1%(2003.7)



(Hub - Port)

: 1995~2011

, 가

9.95km, 1,490m

72 m<sup>2</sup>, 20.7km,



: 1995~2011

, 가

(1) 22.9km, (2) 38.7km, 38.8km

( )  
 ( ~ )- ( ~ )-  
 ( ~ )- ( ~ )





. 2003 4/4

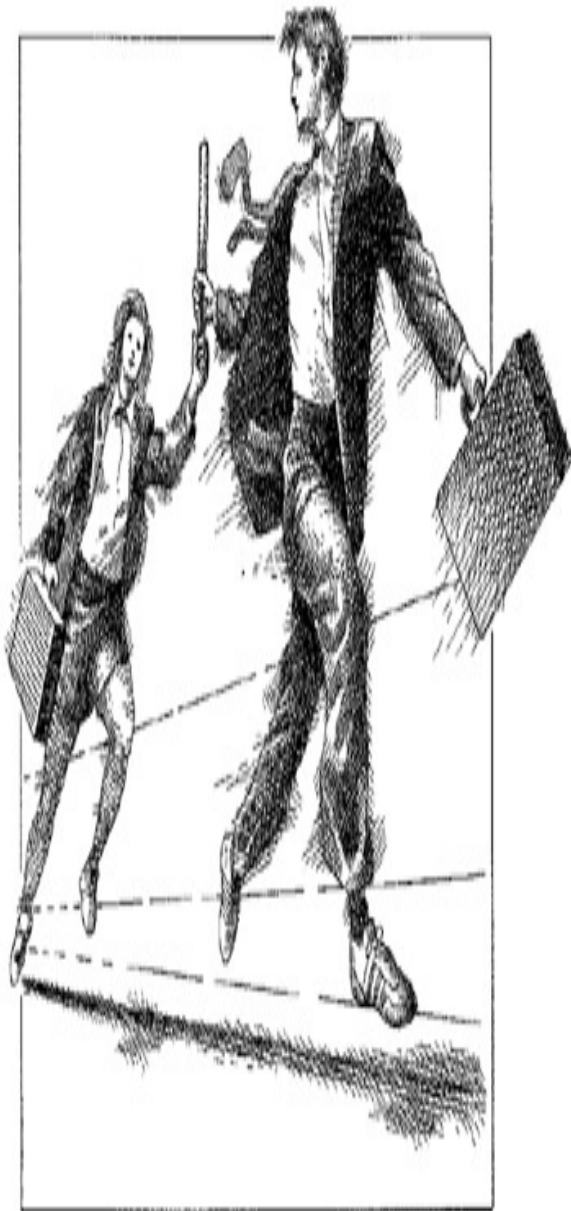
1		36
2	가	37

■ 2003	2,920	2,700
✓	:	(2003.6.30)

□ 가

	2003.12 <sup>㉠</sup>	3Q 2003	2Q 2003	1Q 2003	FY 2002
	1,520	876	510	130	1,480
( - )	9,161	9,054	8,634	8,207	8,158
	146,683	146,683	146,683	146,683	146,683
가	-	5,480	4,975	4,800	4,600
EPS	1,036	798 *	701 *	359 *	1,009
BPS	6,245	6,374 *	6,239 *	5,866 *	5,562

\*



## . Appendix

1		39	11		51
2		40	12		52
3		41	13		53
4		42	14		54
5		43	15		55
6		44			
7	가	45			
8		47			
9		49			
10		50			

# . Appendix

1.

( : ,%, )

	3Q 2003	가			FY 2002	3Q 2002	YoY
		3Q	2Q	1Q			
( ) ( )	173,417 (160,669) (12,748)	6.88 (10.53) ( 24.53)	4.80 (8.07) ( 23.35)	4.87 (6.33) ( 7.71)	162,259 (145,367) (16,892)	162,181 (142,292) (19,889)	6.93 (12.91) ( 35.90)
( ) ( )	137,772 (124,970) (12,802)	5.79 (11.02) ( 27.55)	3.44 (7.84) ( 24.60)	3.91 (6.08) ( 9.92)	130,237 (112,568) (17,669)	131,376 (111,401) (19,975)	4.87 (12.18) ( 35.91)
( ) ( )	90,482 (90,167) (315)	12.90 (13.01) ( 11.76)	8.59 (8.70) ( 14.85)	3.56 (3.61) ( 6.72)	80,142 (79,785) (357)	78,355 (77,890) (465)	15.48 (15.76) ( 32.26)
가 ( ) ( )	56,221 (44,254) (11,967)	4.52 (3.42) ( 25.64)	1.43 (7.48) ( 25.12)	1.19 (4.80) ( 8.41)	58,883 (42,789) (16,094)	63,069 (44,411) (18,658)	10.86 ( 0.35) ( 35.86)
( )	2,538	46.28	1,735 (110.56)	824 (-)	3,231	2,376	6.82
	1,941	2.54	2.06	2.80	1,893	1,906	1.84
	206	3.52	2.51	-	199	198	4.04





( : ,%)

	3Q 2003	가			FY 2002	3Q 2002	YoY
		3Q	2Q	1Q			
가	82,852	13.17	8.77	3.39	73,207	71,103	16.52
	24,592	15.83	11.86	3.79	21,232	19,828	24.03
	54,817	13.20	7.76	3.69	48,426	47,423	15.59
	3,443	2.99	3.94	3.07	3,549	3,852	10.62
	2,604	23.00	9.12	10.20	2,117	1,925	35.27
	315	11.76	14.85	6.72	357	465	32.26
	4,711	5.60	7.35	0.04	4,461	4,862	3.11
	90,482	12.90	8.59	3.56	80,142	78,355	15.48

( : , %,%p)

	3Q 2003	가			FY 2002	3Q 2002	YoY
		3Q	2Q	1Q			
	54,817 (66.16)	13.20	52,184 (7.76)	50,212 (3.69)	48,426 (66.15)	47,423	15.59
	50,758 (61.26)	13.00	48,133 (7.16)	46,145 (2.73)	44,917 (61.36)	43,860	15.73
	4,059 (4.90)	15.67	4,051 (15.45)	4,067 (15.90)	3,509 (4.79)	3,563	13.92
가	24,592 (29.68)	15.83	23,751 (11.86)	22,037 (3.79)	21,232 (29.00)	19,828	24.03
	3,443 (4.16)	2.99	3,689 (3.94)	3,440 ( 3.07)	3,549 (4.85)	3,852	10.62
	82,852 (100.0)	13.17	79,624 (8.77)	75,689 (3.39)	73,207 (100.0)	71,103 (100.0)	16.52
	70.29	-	68.90	65.48	66.81	65.89	4.40

) ( )

. Appendix

4.

	3Q 2003		2Q 2003		1Q 2003		FY 2002		3Q 2002	
	( )	(%)	( )	(%)	( )	(%)	( )	(%)	( )	(%)
1	7,283	8.79	6,905	8.67	6,654	8.79	6,357	8.68	6,216	8.74
	3,545	4.28	3,338	4.19	3,447	4.55	3,278	4.48	3,165	4.45
	3,574	4.31	3,317	4.17	3,148	4.16	3,166	4.32	3,166	4.45
, ,	3,418	4.13	3,361	4.22	3,144	4.15	3,066	4.19	2,940	4.13
	2,600	3.14	2,612	3.28	2,526	3.34	2,437	3.33	2,460	3.46
,	819	0.99	907	1.14	771	1.02	619	0.85	695	0.98
	704	0.85	681	0.86	741	0.98	864	1.18	933	1.31
	1,324	1.60	1,330	1.67	1,262	1.67	1,231	1.68	1,209	1.70
, ,	939	1.13	859	1.08	835	1.10	824	1.13	857	1.21
,	703	0.85	697	0.88	647	0.85	630	0.86	609	0.86
	2,291	2.77	2,314	2.91	2,159	2.85	2,020	2.76	2,078	2.92
	27,200	32.83	26,321	33.06	25,333	33.47	24,492	33.46	24,328	34.22
	7,670	9.26	7,578	9.52	7,470	9.87	7,158	9.78	7,231	10.17
	1,344	1.62	1,678	2.11	1,487	1.96	1,596	2.18	1,815	2.55
	4,691	5.66	4,237	5.32	4,041	5.34	3,983	5.44	4,104	5.7
	5,039	6.08	4,268	5.36	3,726	4.92	3,585	4.90	2,930	4.12
	3,231	3.90	3,220	4.04	3,160	4.17	2,713	3.71	2,665	3.75
,	2,243	2.71	2,221	2.79	2,104	2.78	2,210	3.02	2,175	3.06
, ,	6,842	8.26	6,350	7.97	6,331	8.36	6,238	8.52	6,027	8.48
	31,060	37.49	29,552	37.41	28,319	37.41	27,483	37.54	26,947	37.90
가	24,592	29.68	23,751	29.83	22,037	29.12	21,232	29.00	19,828	27.89
	82,852	100.00	79,642	100.00	75,689	100.00	73,207	100.00	71,104	100.00

( : , % , %p)

		3Q 2003	2Q 2003	1Q 2003	FY 2002	YTD
(A)		173,417	170,045	170,159	162,259	6.88
(B)		82,852	79,624	75,689	73,207	13.17
가	(C)	24,592	23,751	22,037	21,232	15.83
	Mortgage 1)	8,564	8,317	7,592	7,553	13.39
	Home Equity 2)	3,001	2,261	1,677	880	241.02
		5,818	5,873	5,510	4,209	38.23
		7,209	7,302	7,258	8,590	16.08
	( LTV) 3)	(51.61)	(45.48)	(53.16)	(53.52)	( 1.91)
	(가 LTV) 4)	(60.78)	(61.51)	(63.33)	(63.26)	( 2.48)
(D)		4,725	4,648	5,091	5,414	12.73
		2,211	2,402	2,636	3,034	27.13
		1,949	2,246	2,455	2,380	18.10
( )		(42.1)	(48.3)	(48.2)	(44.0)	( 2.75)
		565	-	-	-	-
(E=C+D)		29,317	28,399	27,128	26,646	10.02
{E/(B+D)}		33.48%	33.70%	33.58%	33.89%	0.41
(E/A)		16.91%	16.70%	15.94%	16.42%	0.49

) 1. 가 ( )

2. 가 가

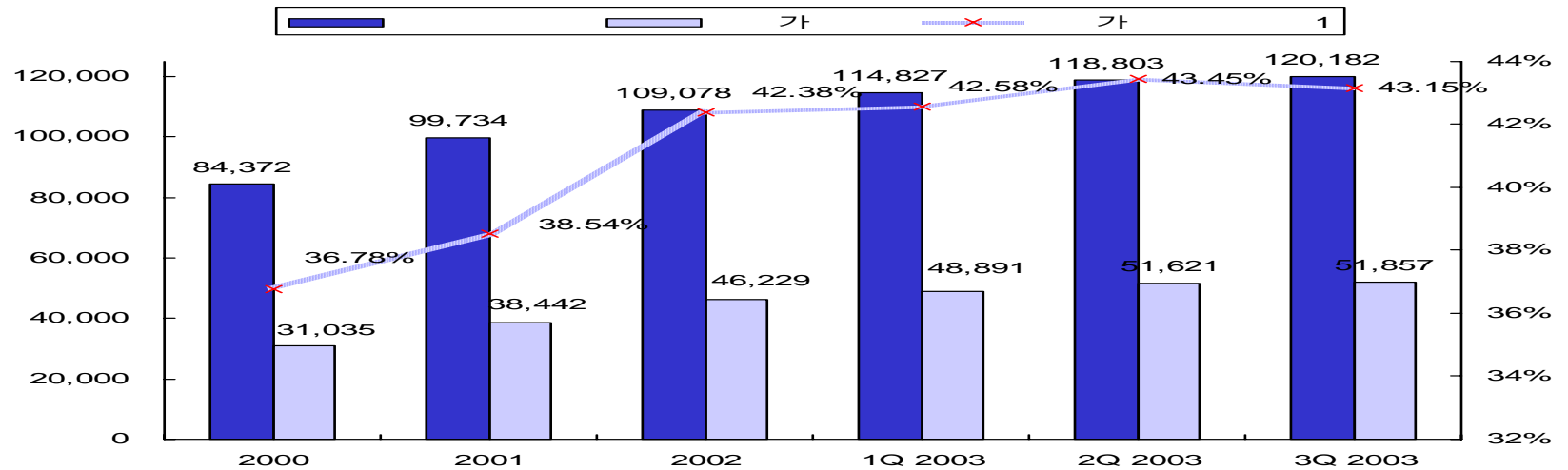
3. LTV=( + + )/ 가

4. 가 LTV=[(A LTV \*A )+(B LTV \*B )]/(A +B )



( : , %)

	3Q 2003	가			FY 2002	3Q 2002	YoY
		3Q	2Q	1Q			
	117,871	7.56	5.46	5.49	109,583	107,919	9.22
( )	(11,395)	3.82	4.43	0.85	10,976	11,075	2.89
( )	(104,252)	8.39	5.91	6.08	96,182	94,449	10.38
( )	(2,224)	8.29	7.51	2.85	2,425	2,395	7.14
C D	301	14.97	10.45	18.36	354	407	26.04
	62	34.74	30.53	4.21	95	88	29.55
R P	4,736	783.58	527.80	167.16	536	-	-
	2,000	-	-	-	2,000	2,987	33.04
	12,802	27.55	24.60	9.92	17,669	19,975	35.91
	137,772	5.79	3.44	3.91	130,237	131,376	4.87



( : , %, %p, )

		3Q 2003	2Q 2003	1Q 2003	3Q 2002	YoY	FY 2002	
								YTD
		120,182	118,803	114,827	107,997	11.28	109,078	10.18
		135,038	134,523	131,849	125,747	7.39	127,143	6.21
가		51,857	51,621	48,891	45,882	13.02	46,229	12.17
가	1	43.15	43.45	42.58	42.48	0.67	42.38	0.77
가	2	44.96	44.82	43.52	43.83	1.13	43.74	1.22
가	3	38.40	38.37	37.08	36.09	2.31	36.36	2.04

- 가 : + (MMDA )+ (MMDA )
- 가 1 : 가 / ( +CD+ +RP+ )
- 가 2 : 가 / ( , R P, )
- 가 3 : 가 / ( + )

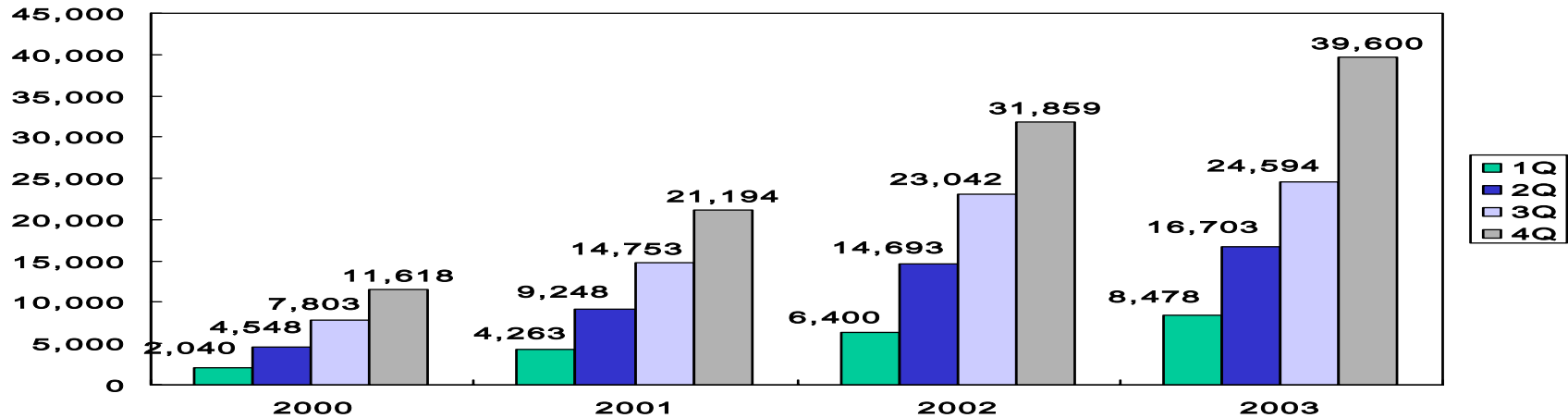
# . Appendix

□ 가

( : , %, )

	3Q 2003	가			FY 2002		3Q 2002	
		3Q	2Q	1Q		YTD		YoY
	9,981	0.66	10,047 (2.56)	9,796 (4.54)	9,371	6.51	9,357	6.67
	29,922	0.46	29,785 (0.11)	29,755 (4.85)	28,379	5.44	28,024	6.77
	11,954	1.40	11,789 (26.22)	9,340 (10.15)	8,479	40.98	8,501	40.62
가	51,857	0.46	51,621 (5.58)	48,891 (5.76)	46,229	12.17	45,882	13.02

( : )



\* 2003 4Q



( : )

	1Q	2Q	3Q	4Q
2000	242	263	285	301
2001	327	369	395	434
2002	460	493	516	523
2003	513	492	481	-



# . Appendix

8.



, B/S

( : ,%)

						B/S				
								/		
3Q 2003	10,792	13,801	1	24,594	56.1%	2,211	1,949	565	4,725	41.2%
2Q 2003	7,091	9,611	1	16,703	57.5%	2,401	2,246	1	4,648	48.3%
1Q 2003	3,586	4,891	1	8,478	58.4%	2,635	2,455	1	5,091	48.2%
2002.12	14,047	17,812	1	31,806	55.8%	3,033	2,380	1	5,414	44.0%
3Q 2002	10,181	12,859	2	23,042	55.8%	2,815	2,283	2	5,100	44.8%
YoY	6.00	7.33	-	6.74	0.3	21.5	14.6	-	-	3.6

) 2003 3



( : ,%)

	1Q			2Q			3Q			4Q		
		C/A			C/A			C/A			C/A	
2003	153	118	271	306	242	548	446	372	818	-	-	-
2002	148	91	239	309	194	503	468	312	780	636	436	1,072
	3.38	29.67	13.39	0.97	24.74	8.95	4.70	19.23	4.87	-	-	-

( : , % )

	3Q 2003				3Q 2002		FY 2002
		3Q	2Q	1Q		YoY	
	860	381	289	190	1,694	49.23	2,006
	8,090	2,711	2,718	2,661	8,111	0.26	10,934
	7,230	2,330	2,429	2,471	6,417	12.67	8,928
( )	(1,956)	(657)	(598)	(701)	(1,675)	(16.78)	(2,414)
( )	(1,397)	(388)	(536)	(473)	(712)	(96.21)	(1,126)
	16	15	91	60	417		526
	876	366	380	130	1,277	31.40	1,480
	-	-	-	-	-	-	-
	-	-	-	-	-	-	0
	876	366	380	130	1,277	31.40	1,480
/	89.37	85.95	89.4	92.9	79.1	-	81.7
/	10.63	14.05	10.6	7.1	20.9	-	18.3

( : , % )

	3Q 2003				3Q 2002	YoY	FY 2002
		3Q	2Q	1Q			
1.	3,499	1,248	1,138	1,113	3,222	8.60	4,358
( )	(6,800)	(2,319)	(2,258)	(2,223)	(6,721)	(1.18)	(9,061)
( )	(3,301)	(1,071)	(1,120)	(1,110)	(3,499)	( 5.66)	(4,703)
2.	737	234	258	245	720	2.36	979
3.	102	17	60	59	229	55.46	325
( )	(132)	(13)	(60)	(59)	(229)	( 42.36)	(325)
4.	1,522	427	569	526	802	가	1,242
( 가 )	(15)	(7)	(14)	( 6)	( 32)		( 31)
( )	(113)	(42)	(35)	(36)	(131)		(187)
( )	( 2)	( 2)	(1)	( 1)	( 16)		( 31)
( )	( 109)	( 38)	( 35)	( 36)	( 94)		( 128)
( )	( 142)	( 48)	( 48)	( 46)	( 65)		( 88)
( )	( -)	( -)	( -)	( -)	( 15)		( 24)
( )	( 1,402)	( 404)	( 524)	( 474)	( 782)		( 1,107)
( )	(1)	(13)	( 12)	( -)	( -)		( -)
( )	(4)	(3)	( -)	(1)	( -)		( 19)
5.	1,956	657	598	701	1,675	16.78	2,414
6. (1+2+3+4-5)	860	381	289	190	1,694	49.23	2,006

( : , %)

	3Q 2003				3Q 2002	YoY	FY 2002
		3Q	2Q	1Q			
	3,499	1,248	1,138	1,113	3,222	8.60	4,358
	6,800	2,319	2,258	2,223	6,721	1.18	9,061
가	4,573	1,578	1,512	1,483	4,274	7.00	5,792
	1,999	675	657	667	2,245	11.00	2,969
	228	66	89	73	202	13.36	300
	3,301	1,071	1,120	1,110	3,499	5.66	4,703
	2,712	868	914	930	2,832	4.27	3,758
	121	41	40	40	179	32.40	237
	468	162	166	140	488	3.89	708

\*

( : , %)

	3Q 2003				3Q 2002		FY 2002
		3Q	2Q	1Q		YoY	
(A - B)	737	234	258	245	720	2.36	979
(A)	878	287	300	291	856	2.57	1,168
	340	116	118	107	293	16.04	404
	70	23	24	23	70	-	96
)	446	143	153	153	467	4.50	636
	18	6	5	7	25	28.00	32
(B)	141	53	42	46	136	3.68	189
( + )	50	21	14	15	55	9.09	78
	91	32	28	31	81	12.35	111

( : , %)

	3Q 2003				3Q 2002		FY2002
		3Q	2Q	1Q		YoY	
	8,090	2,711	2,718	2,661	8,111	0.26	10,934
	308	46	186	76	118	161.02	216
	8,398	2,757	2,904	2,737	8,229	2.05	11,150
	6,800	2,319	2,258	2,223	6,721	1.18	9,061
	1,598	438	646	514	1,508	5.97	2,089
( *)	(449)	(142)	(153)	(154)	(468)		(636)
( )	(429)	(145)	(147)	(137)	(388)		( 532)
( )	(132)	(13)	(61)	(58)	(229)		(325)
( )	(280)	(92)	(99)	(89)	(305)		(380)
( )	(308)	(46)	(186)	(76)	(118)		(216)
	80.97	84.11	77.75	81.22	81.67	-	81.26
	19.03	15.89	22.25	18.78	18.33		18.74
/	10.45	10.41	10.33	10.63	10.40	-	10.48
/	10.85	10.59	11.04	10.94	10.55	-	10.68

( : , % )

	3Q 2003				3Q 2002	YoY	FY 2002
		3Q	2Q	1Q			
	16	15	90	59	417		526
	308	46	186	76	118	161.02	216
	215	41	112	62	56	-	108
	35	-	35	-	5	-	22
	-	-	-	-	7	-	8
	58	5	39	14	50	-	78
	292	61	95	136	535	45.42	742
	19	-	19	-	25	-	26
( )	69 (19)	5 (6)	47 ( 4)	17 (17)	308 (219)	-	462 (313)
	30	-	30	-	11	-	34
	22	16	6	-	7	-	7
*	152	40	7	119	184	-	213

\*

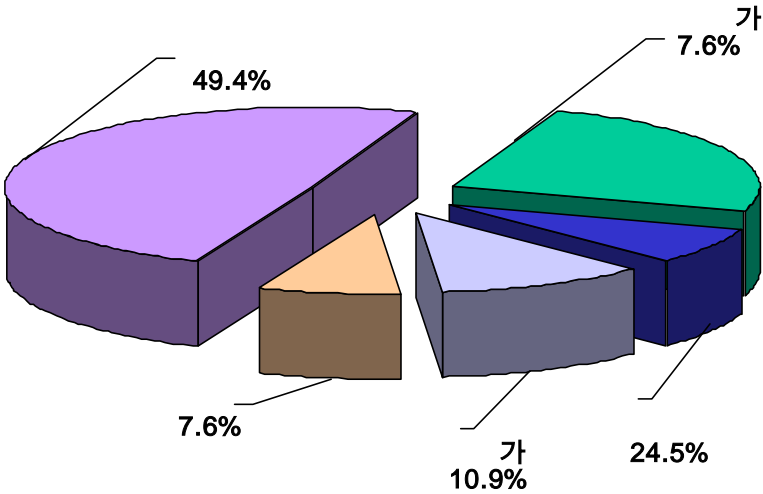
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가 23 ,

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78

(1% , 2002 ) )	
• )	14.11 %
•	2.98 %
•	2.14 %
•	1.64 %
•	3.63 %
24.5 %	



: , %			
	2002 12	2003 9	
	146,683	146,683	-
( )	17,660	42,054	24,394
	12.04%	28.67% )	16.63%p

1. Japan Lotte (Japan Lotte 24.20% )  
2. 2003. 9.3 CRMC 10.33%