

2004

1/4

(2004. 4. 27)

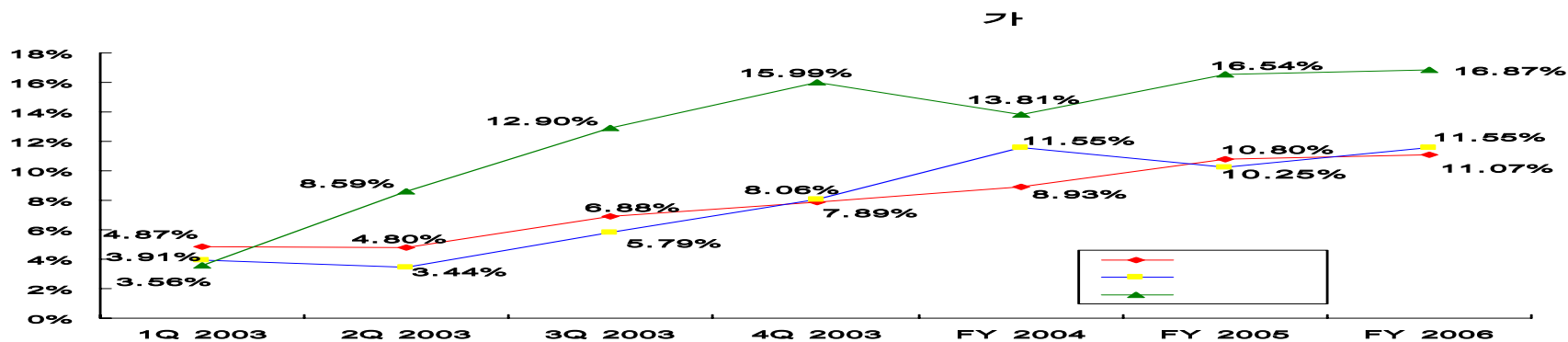


	2004 1/4	3
	, 가 ,	20
	2004 2/4	30
	Appendix	36



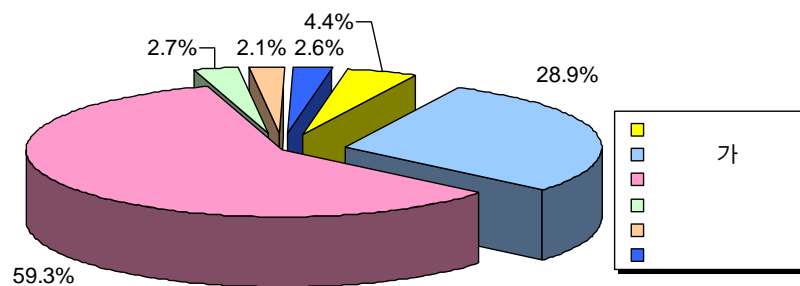
. 2004 $\frac{1}{4}$

1		4	11	$\frac{1}{4}$	14
2		5	12	NIM & NIS	15
3		6	13		16
4		7	14	/Coverage Ratio	17
5		8	15		18
6		9	16		19
7		10			
8		11			
9		12			
10		13			

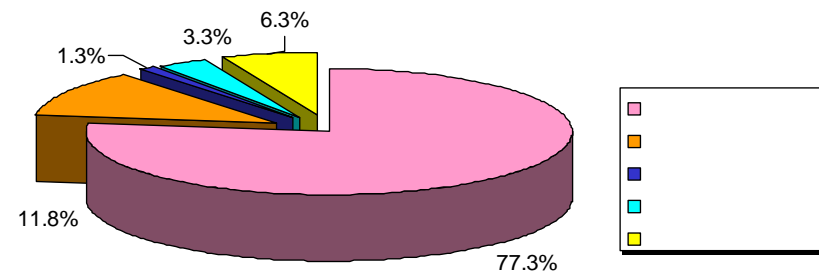


: , %, 가	1Q 2004	1Q 2003	(YoY)	FY 2003	(YTD)
()	171,091	170,159	0.5%	175,067	2.3%
()	(159,383)	(154,569)	3.1%	(163,546)	2.5%
()	(11,708)	(15,590)	24.9%	(11,521)	1.6%
()	138,038	135,326	2.0%	140,738	1.9%
()	(126,437)	(119,410)	5.9%	(128,901)	1.9%
()	(11,601)	(15,916)	27.1%	(11,837)	2.0%
()	94,964	82,997	14.4%	92,960	2.2%
()	(92,695)	(80,549)	15.1%	(90,879)	2.0%
()	(2,269)	(2,448)	7.3%	(2,080)	9.1%
가	57,309	59,584	3.8%	57,275	-
()	(46,245)	(44,844)	3.1%	(46,342)	0.2%
()	(11,064)	(14,740)	24.9%	(10,933)	1.2%
	9,209	8,207	12.2%	9,369	1.7%

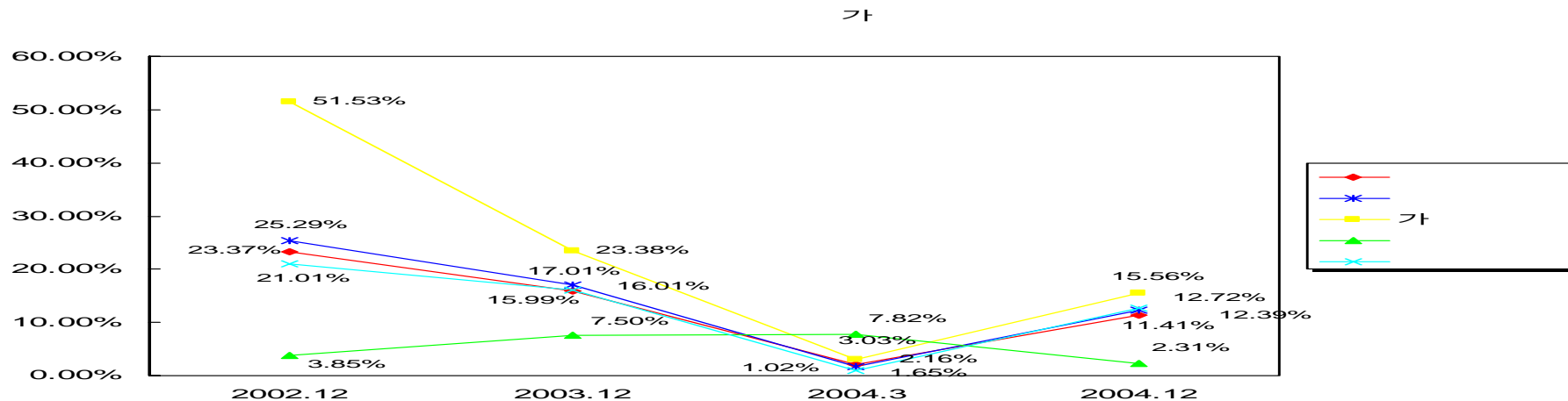
(2004.3)



(2004.3)

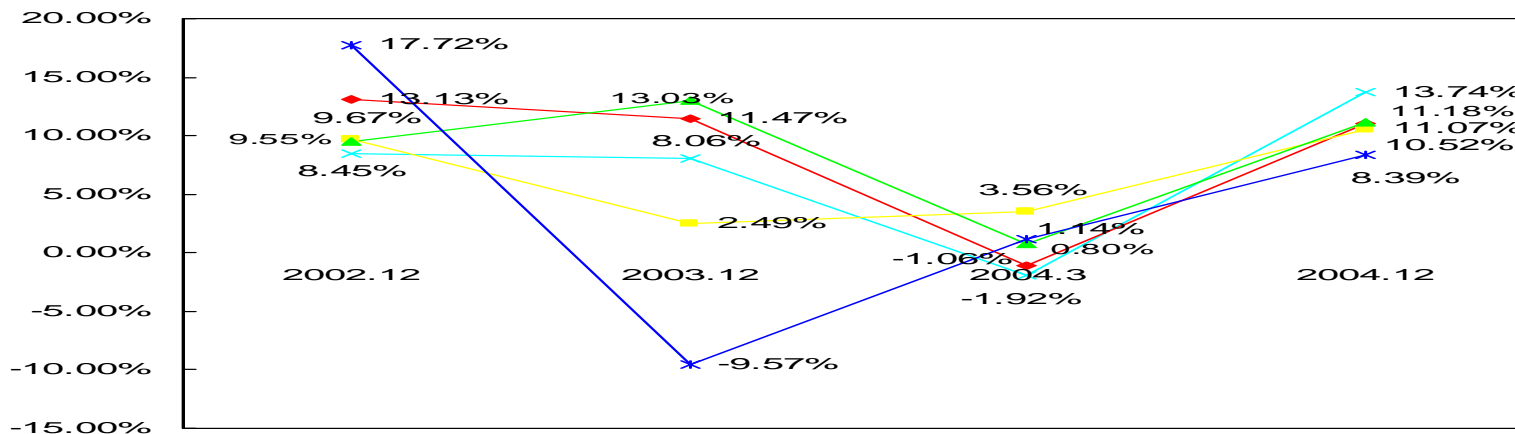


	1Q 2004	1Q 2003	(YoY)	FY 2003	(YTD)
가	7,083	8,602	17.7%	9,064	21.9
나	46,086	43,720	5.4%	45,727	0.8
다	94,379	81,163	16.3%	86,789	8.7
라	4,225	5,664	25.4%	5,236	19.3
로	3,364	3,315	1.5%	3,410	1.3
리	4,111	2,838	44.9%	3,084	33.3
합계	159,248	145,302	9.6%	153,310	3.9
가	123,054	113,345	8.6%	117,874	4.4
나	18,843	16,086	17.1%	18,768	0.4
다	2,000	2,000	-	2,000	-
라	5,303	4,828	9.8%	4,872	8.8
로	10,048	9,043	11.1%	9,796	2.6
합계	159,248	145,302	9.6%	153,310	3.9



	1Q 2004	1Q 2003	(YoY)	FY 2003	(YTD)
	87,080	75,689	15.0%	85,663	1.7%
가	26,991	22,037	22.4%	26,197	3.0%
	56,708	50,212	12.9%	55,881	1.5%
()	(4,067)	(4,067)	(-)	(3,772)	(7.8%)
()	(52,641)	(46,145)	(14.1%)	(52,109)	(1.0%)
	3,382	3,440	1.7%	3,584	5.6%
	2,917	2,513	16.1%	2,891	0.9%
	266	333	20.1%	264	0.8%
	4,701	4,463	5.3%	4,142	13.5%
	94,964	82,998	14.4%	92,960	2.2%

가



	1Q 2004	1Q 2003	(YoY)	FY 2003	(YTD)
	120,863	115,597	4.6%	122,154	1.1%
	10,849	11,069	2.0%	11,249	3.6%
	107,846	102,034	5.7%	108,712	0.8%
	2,168	2,494	13.1%	2,193	1.1%
C D	429	289	48.4%	430	0.2%
	69	91	24.2%	60	15.0%
R P	3,076	1,432	114.8%	4,256	27.7%
	2,000	2,000	-	2,000	-
	11,601	15,916	27.1%	11,837	2.0%
	138,038	135,326	2.0%	140,737	1.9%

:		1Q 2004	1Q 2003	(YoY)	4Q 2003	(QoQ)
1.		2,849	2,661	7.1%	2,846	0.1%
		2,279	2,223	2.5%	2,346	2.9%
		309	291	6.2%	327	5.5%
		43	58	5.9%	13	231%
		218	89	145%	160	36.3%
2.		2,529	2,471	2.3%	2,344	7.9%
		1,033	1,110	6.9%	1,065	3%
		48	46	4.3%	49	2%
		-	-	-	30	-
		250	141	77.3%	201	24.4%
		748	701	6.7%	705	6.1%
		450	473	4.9%	354	27.1%
3.	(1-2)	320	190	68.4%	502	36.3%
4.		44	60		115	
5.	(3+4)	364	130	180.0%	387	5.9%
6.		0	0	0	0	0
7.	(5+6)	364	130	180.0%	387	5.9%
8.		105	0	105%	50	110%
9.	(7-8)	259	130	99.25%	337	23.1%
		941	758	24.1%	760	23.8%

	1Q 2004	1Q 2003	(YoY)	4Q 2003	(QoQ)
1.	1,246	1,113	11.9%	1,281	2.7%
()	(2,279)	(2,223)	(2.4%)	(2,346)	(3.0%)
()	(1,033)	(1,110)	(6.9%)	(1,065)	(3.0%)
2.	261	245	6.5%	278	4.0%
3.	43	59	27.1%	43	-
()	(43)	(59)	(27.1%)	(13)	(230.8%)
4.	482	526	-	394	-
()	(447)	(474)	-	(354)	-
()	(-)	(-)	-	(-)	-
()	(3)	(1)	(400.0%)	(7)	(142.9%)
5.	748	701	6.7%	705	6.1%
()	(127)	(155)	(18.1%)	(24)	(429.2%)
()	(8)	(10)	(0.2%)	(10)	(0.2%)
(가)	(61)	(57)	(5.3%)	(73)	(16.4%)
()	(16)	(14)	(14.3%)	(26)	(38.5%)
()	(229)	(214)	(7.0%)	(243)	(5.8%)
()	(307)	(251)	(22.3%)	(329)	(6.7%)
6.	320	190	67.9%	502	36.5%
(1+2+3+4-5)					
7.	44	60		115	
()	(114)	(76)	(50.0%)	(115)	(0.09%)
()	(70)	(136)	(48.5%)	(230)	(69.6%)
8.	364	130	180.0%	387	5.9%

:		1Q 2004	1Q 2003	(YoY)	4Q 2003	(QoQ)
		1,246	1,113	11.9%	1,281	2.7%
		2,279	2,223	2.5%	2,346	2.9%
가		1,655	1,483	11.6%	1,694	2.3%
		594	667	10.9%	610	2.6%
		30	73	58.9%	42	28.6%
		1,033	1,110	6.9%	1,065	3.0%
		842	930	9.5%	853	1.3%
		42	40	5.0%	42	-
		149	140	6.4%	170	12.4%

:		1Q 2004	1Q 2003	(YoY)	4Q 2003	(QoQ)
		272	251	8.4%	275	1.1%
		570	437	30.4%	495	15.2%
		162	130	24.6%	164	1.2%
		6	7	14.3%	6	-
		142	153	7.25	158	10.1%
		43	58	25.9%	13	230.85
	1)	217	89	143.8%	154	40.9%
		298	186	60.2%	219	36.1%
		17	14	21.4%	19	10.5%
		30	31	3.2%	30	-
		-	-	-	30	-
	2)	251	141	78.0%	200	25.5%

) 1. : 47, 157, 13
2. : 15, 146, 40, 49, 1

:		1Q 2004	1Q 2003	(YOY)	4Q 2003	(QoQ)
(A-B)		261	245	6.5%	278	6.1%
(A)		309	291	6.2%	327	5.5%
		132	107	23.4%	139	5.0%
		30	23	30.4%	24	25.0%
)	142	153	7.2%	158	10.1%
		5	7	28.6%	6	16.7%
(B)		48	46	4.3%	49	2.0%
	(+)	18	15	20.0%	19	5.3%
		30	31	3.2%	30	-

) 1. : +

	1Q 2004	1Q 2003	(YoY)	4Q 2003	(QoQ)
:	44	59		115	
	114	76	50.0%	116	1.7%
	100	62	61.3%	48	108.0%
	-	-	-	28	-
	-	-	-	-	-
	14	14	-	38	63.2%
	70	136	48.5%	230	69.6%
	-	-	-	-	-
()	21 (2)	17 (17)	23.5% (88.2%)	62 (3)	66.1% (33.3%)
	-	-	-	11	-
	21	-	-	-	-
*	28	119	76.5%	157	82.2%

* 1Q 2004

: 가 9 ,

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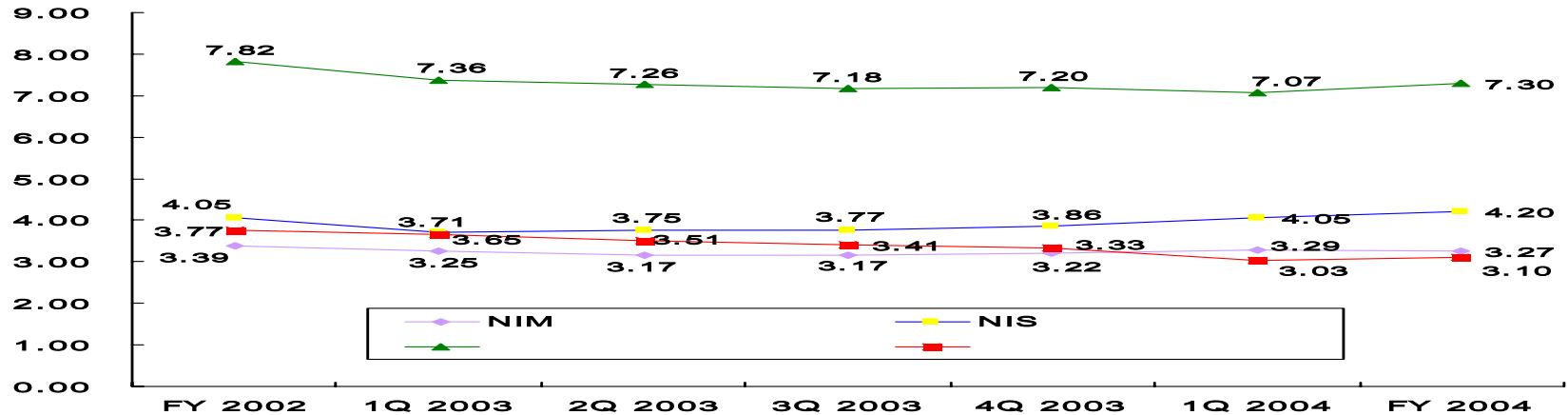
□ 259 (2003 1/4 130 99.3% 가)

- 가 (297 가)
- 11.9%(133) 가, 6.5%(16) 가
- 4.9%(23)
- 104 가 (35 가 22)
- (가)

	1Q 2004			FY 2003				
		vs. 1Q 2003	VS 4Q 2003		4Q	3Q	2Q	1Q
	141	51	117	113	24	83	82	90
가	91	15	1	434	90	113	125	106
()	218 (92)	59 (59)	16 (3)	1,198 (325)	234 (95)	358 (134)	329 (63)	277 (33)
	450	23	102	1,745	348	388	536	473

- (168 가)
- 6.7%(47) 가 ()
- 105 가

- 1,513 (2003 1/4 1,359 . 11.3% 가)
- * : (가)
- 941 (2003 1/4 758 . 24.1% 가)
- 387 (2003 1/4 159 , 143.4% 가)
- * : + KAMCO + +



: , %, %p		1Q 2004	1Q 2003	(YoY)	FY 2003	(YTD)
		141,776	127,440	11.25%	135,808	16.7%
		2,240	2,176	2.9%	8,926	74.9%
(KAMCO)		1,082	1,156	6.4%	4,556	76.3%
		(-)	(-)	(-)	(16)	-
		1,158	1,020	13.5%	4,370	73.5%
NIM		3.29%	3.25%	0.04%p	3.22	0.07%p
NIM ()		-	-	-	3.23	-
()		7.07%	7.36%	0.29%p	7.20	0.13%p
(가)		(7.29%)	(7.77%)	0.48%p	(7.46)	0.17%p
()		(6.56%)	(6.54%)	0.02%p	(6.79)	0.23%p
()		3.03%	3.65%	0.62%p	3.33	0.3%p
NIS		4.05%	3.71%	0.34%p	3.86	0.19%p

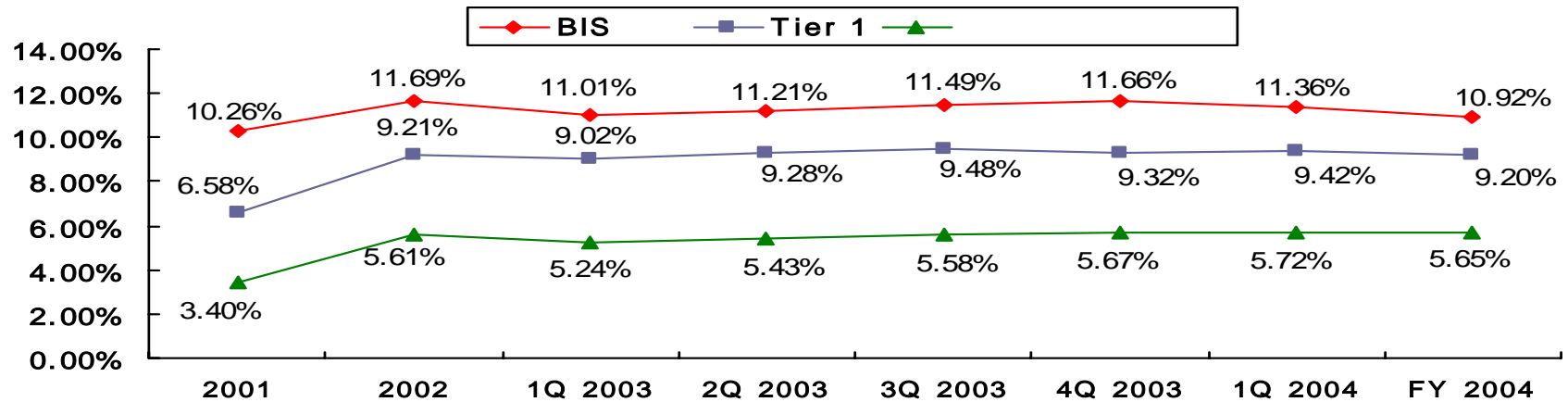
: , %, %p,	1Q 2004	1Q 2003	(YoY)	FY 2003	(YTD)
	98,766	89,546	10.3%	97,479	1.3%
	94,708 (95.89)	84,642 (94.50)	11.9%	93,791 (96.2)	1.0%
	2,166 (2.19)	2,561 (2.9)	15.4%	2,102 (2.2)	3.0%
	1,198 (1.21)	1,639 (1.8)	26.9%	1,011 (1.0)	18.5%
	489 (0.50)	480 (0.5)	1.9%	430 (0.4)	13.7%
	205 (0.21)	224 (0.3)	8.5%	145 (0.2)	41.4%
((Coverage Ratio)	1,892 (1.92%) (82.96%)	2,344 (2.62%) (77.02%)	452 (0.70%p) (5.94%p)	1,586 (1.63%) (89.94%)	306 (0.29%) (6.98%p)
((Coverage Ratio)	4,058 (4.11%) (38.66%)	4,905 (5.48%) (36.80%)	847 (1.37%p) (1.86%p)	3,688 (3.78%) (38.67%)	370 0.33% 0.01%p
()	326	324	0.6%	1,903 (532)	206 (38.7%)
	-	-	-	464	-
(가)	1,569	1,805	13.1%	1,426	10.0%

:					
	1Q 2004	1Q 2003	YoY	4Q 2003	QoQ
가 ()	375	370 (48)	1.4%	333	12.6%
()	329 (196)	280	17.5%	309 (161)	6.5%
	865	1,155	25.1%	784	10.3%
	1,569	1,805	13.1%	1,426	10.0%

* 2003 3/4 가

: , %						Coverage Ratio				
	1Q 2004	1Q 2003	YoY	4Q 2003	QoQ	1Q 2004	1Q 2003	YoY	4Q 2003	QoQ
가 ()	337	341 (50)	1.2%	228	47.8%	111.3%	108.5% (96.0%)	2.8%p	146.8%	35.5%p
()	358 (214)	310	15.5%	311 (160)	15.1%	91.9%	90.3%	1.6%p	99.5% (100.6%)	7.6%p
	1,197	1,693	29.3%	1,047	14.3%	72.3%	68.2%	4.1%p	74.9%	2.6%p
	1,892	2,344	19.3%	1,586	19.3%	83.0%	77.0%	6.0%p	89.9%	6.9%p

* 2003 3/4 가

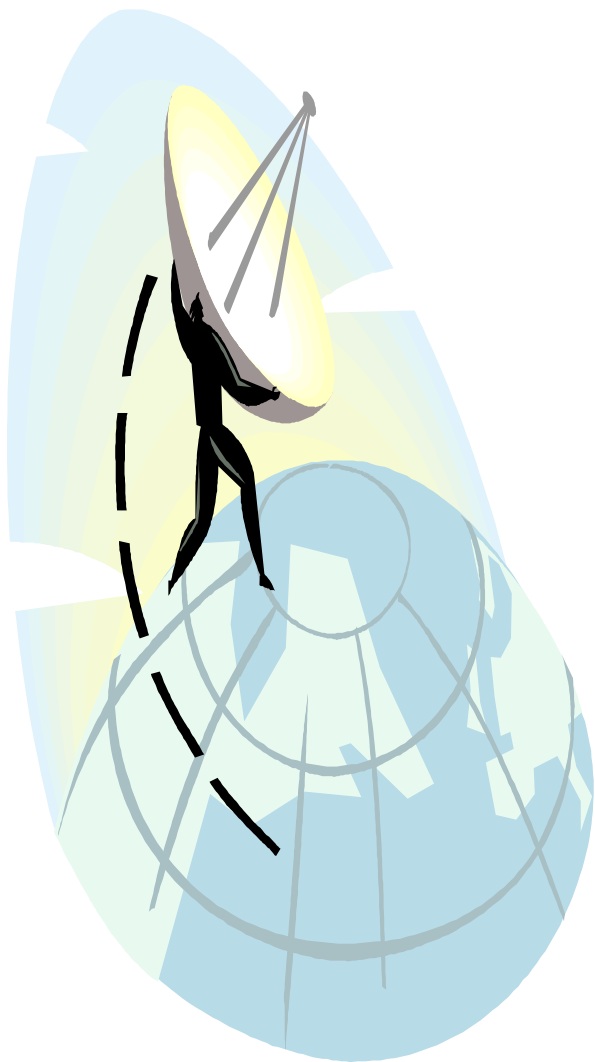


: , %, %p	1Q 2004	1Q 2003	(YoY)	FY 2003	(YTD)
	9,005	8,061	11.7%	8,765	2.7%
	1,897	2,265	16.2%	2,248	15.6%
(-)	40	492	91.9%	49	18.4%
	10,862	9,834	87.8%	10,964	0.9%
가	95,639	89,327	7.1%	94,064	1.7%
	91,961	85,133	8.0%	90,539	1.6%
	3,678	4,194	12.3%	3,525	4.35
BIS Capital Ratio	11.36%	11.01	0.355p	11.66	0.3%p
Tier 1 Capital	9.42%	9.02	0.4%p	9.32	0.1%p
Tier 2 Capital	1.98%	2.54	0.56%p	2.39	0.41%p
	5.72%	5.24	0.48%p	5.67	0.05%p

: %, %p		1Q 2004	1Q 2003	(YoY)	FY 2003	(YTD)
BIS	1)	11.36	11.01	0.35	11.66	0.3
	(Tier)	(9.42)	(9.02)	(0.4)	(9.32)	(0.1)
		5.72	5.24	0.48	5.67	0.05
ROA		0.66	0.36	0.3	0.79	0.13
ROE		11.33	6.41	4.92	13.91	2.58
NIM		3.29	3.25	0.04	3.22	0.07
Cost Income Ratio		49.4	51.58	2.18	45.46	3.94
		1.92	2.62	0.7	1.63	0.29
Coverage Ratio		82.96	77.02	5.94	89.94	6.98
		1.85	2.23	0.38	1.35	0.5
가		43.26	42.58	0.68	42.76	0.5
		72.05	65.48	6.57	70.13	0.08
가		31.0	29.11	1.89	30.58	0.42
		60.5	60.97	0.47	60.78	0.28
2)		30.14	29.52	0.62	30.31	0.17
		19.45	19.24	0.21	19.64	0.18

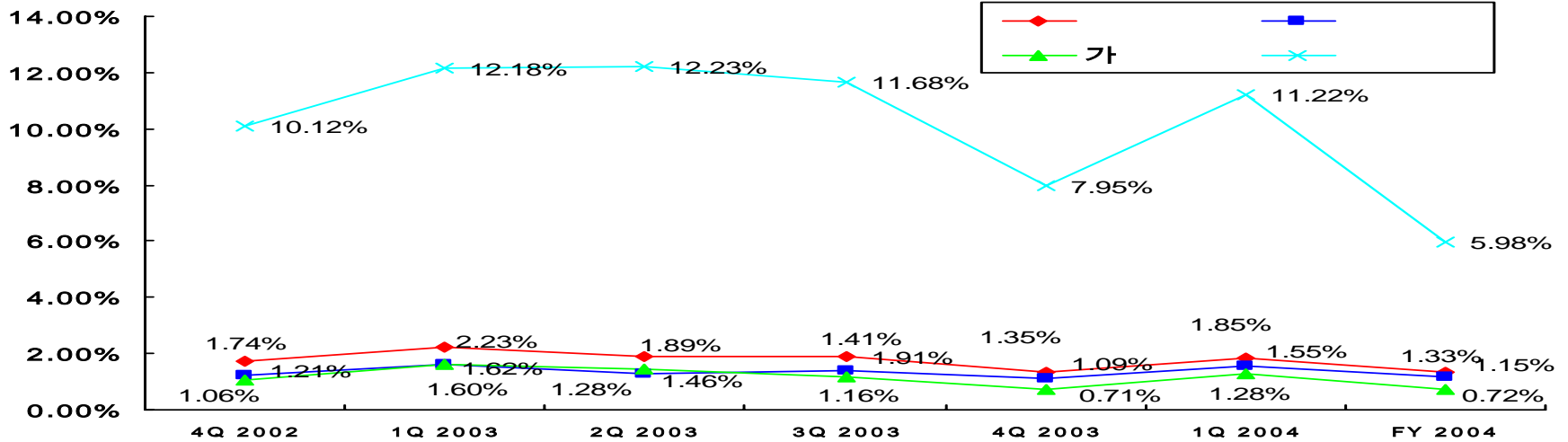
) 1. BIS

2. 1Q 2004 / 2004.1 .

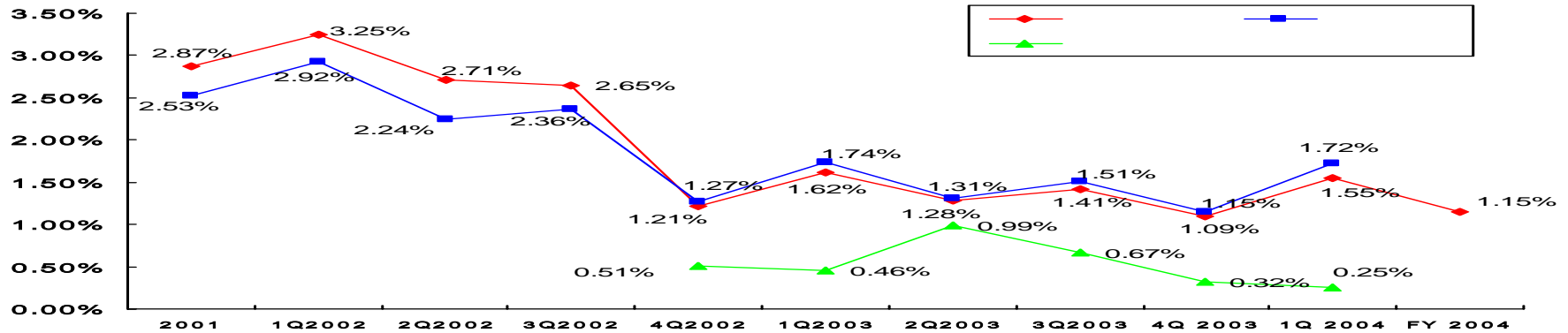


. , 가 ,

1		21
2	Coverage Ratio	22
3	/	23
4		24
5	가 /	25
6		26
7		27
8	가 ,	28
9		29



: , %		1Q 2004	1Q 2003	(YoY)	FY 2003	(YTD)
		1.85%	2.23%	0.38%p	1.35%	0.5%p
		1,788	1,941	8.2%	1,289	38.7%
		96,497	87,098	10.8%	95,399	1.2%
()		1.55%	1.62%	0.07%p	1.09%	0.46%p
		(1.72%)	(1.74%)	0.02%p	(1.15%)	(0.57%p)
가		1.28%	1.60%	0.32%p	0.71%	0.57%p
1) 1		11.22%	12.18%	0.96%p	8.86%	2.36%p
1		9.68%	9.58%	0.1%p	6.74%	2.94%p
3		5.09%	5.42%	0.33%p	3.74%	1.35%p



: , %	1Q 2004	1Q 2003	YoY	FY 2003	YTD
	59,394	54,353	9.3%	59,641	0.4%
	1,021	944	8.2%	687	48.6%
	1.72%	1.74%	0.02%p	1.15%	0.57%p

□ Coverage Ratio(1Q 2004)

: , %								coverage
	59,750	754	975	99	85	61,663	1,159	
	96.9%	1.2%	1.6%	0.2%	0.1%	100.0%	1.9%	69.89%
	418	38	195	74	85	810	-	

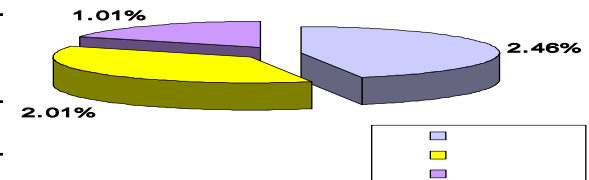


: , %,	1Q 2004		1Q 2003		YoY		FY 2003		YTD	
	29,252	1.16%	27,213	1.45%	7.5	0.29%p	28,832	0.68%	1.5	0.48%p
,	8,485	2.89%	8,312	1.96%	2.1	0.93%p	8,341	2.54%	1.7	0.35%p
,	1,012	-	1,487	-	32.0	-	1,288	-	0.6	-
	5,198	1.02%	4,384	0.89%	18.6	0.13%p	5,277	0.41%	1.5	0.61%p
	5,782	2.28%	3,785	2.77%	52.8	0.49%p	5,644	1.92%	2.4	0.36%p
,	252	-	644	-	60.9	-	373	-	32.4	-
,	2,367	0.59%	2,199	0.95%	7.6	0.36%p	2,385	0.62%	0.8	0.03%p
,	2,011	3.58%	2,068	0.86%	2.8	2.72%p	2,066	0.86%	2.7	2.72%p
	5,035	3.32%	4,261	2.56%	18.2	0.76%p	5,435	2.15%	7.4	1.17%p
	30,142	2.27%	27,140	1.68%	11.1	0.59%p	30,809	1.60%	2.2	0.67%p
	59,394	1.72%	54,353	1.74%	9.3	0.02%p	59,641	1.15%	0.4	0.57%p



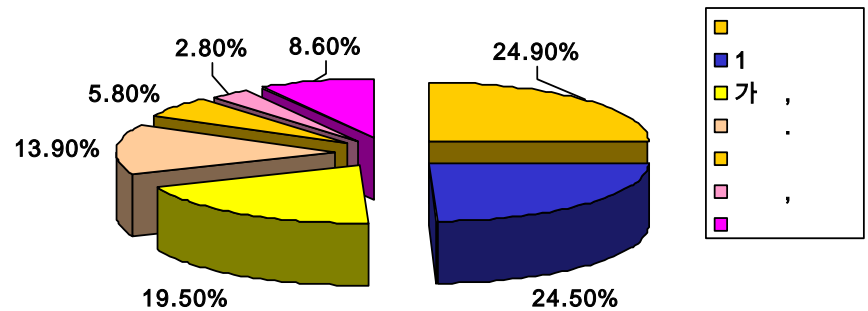
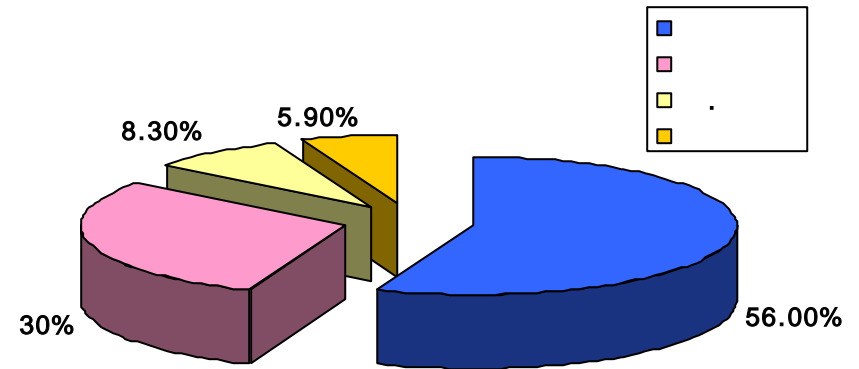
:						
1Q 2004 ()	1.72% (59,394)	2.46% (25,510)	- (186)	- (2,677)	2.01% (7,942)	1.01% (23,079)
1Q 2003 ()	1.74% (54,353)	2.40% (22,313)	-	-	2.01% (7,409)	1.18% (22,107)
YoY	0.02%p	0.06%p	-	-	-	0.17%p
FY 2003 ()	1.15% (59,641)	1.66% (25,058)	- (203)	- (2,543)	1.24% (7,969)	0.78% (23,869)

(2004.3)

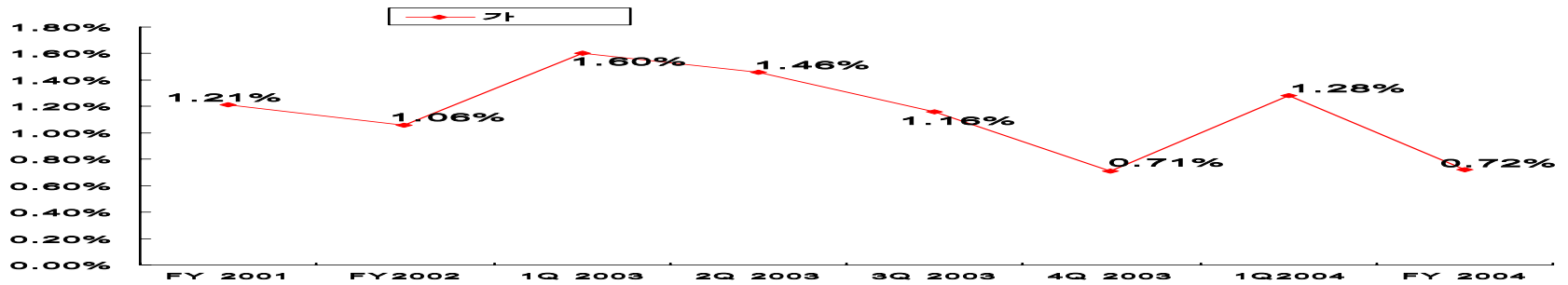




	: , %	1Q 2004	1Q 2003	YoY	FY 2003
		-	3,255 (14.0)	-	7,185 (7.5)
		7,187 (56.0%)	18,454 (79.4)	61.1%	61,114 (63.6)
		1,002	5,739	82.5%	7,579
1		1,761	3,003	41.4%	11,986
		415	9,276	95.5%	14,279
		4,009	436	131.4%	27,306
		3,828 (29.9%)	83 (0.4)	451.2%	975 (1.0)
.		1,062 (8.3%)	1,451 (6.2)	26.8%	21,424 (22.3)
		747 (5.9%)	-	-	5,403 (5.6)
		12,824 (100.0%)	23,243 (100.0)	13.9%	96,131 (100.0)
가		11,282	20,036	43.7%	81,322
1)		1,542	3,207	-	14,809



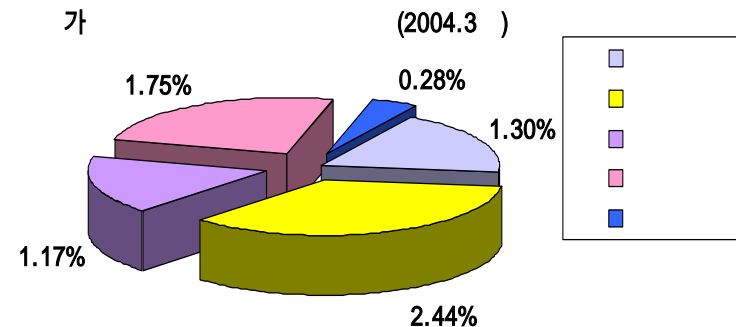
□ 가

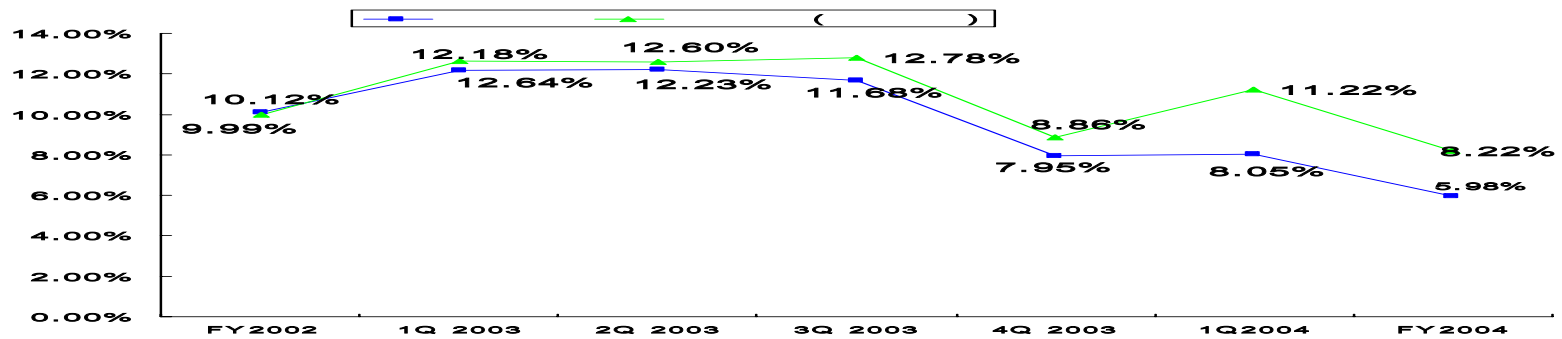


: , %	1Q 2004	1Q 2003	YoY	FY 2003	YTD
가	26,991	22,037	22.5%	26,197	3.0%
	345	353	2.3%	186	85.5%
	1.28%	1.60%	0.32%p	0.71%	0.57%p

□ 가

: ()							()
1Q 2004 ()	26,991	2.4% (287)	1.7% (1,715)	1.3% (12,843)	0.3% (218)	1.17% (11,928)	(1.07%) (9,645)
4Q 2003	26,197	0.9%	-	0.6%	0.1%	0.9%	(1.2%)
3Q 2003	25,151	4.0%	0.1%	0.9%	0.1%	1.5%	(1.6%)
2Q 2003	23,752	3.5%	0.1%	0.8%	-	1.7%	(1.2%)
1Q 2003	22,037	4.1%	0.1%	1.0%	0.4%	2.1%	(1.3%)





; ()		1Q 2004	1Q 2003	YoY	FY 2003	YTD
(1 (1 (1 (3	()	3,118	5,091	38.8%	3,831	18.6%
		251	620	59.5%	304	17.4%
		(42)	(132)	(68.2%)	(91)	53.8%
		8.05%	12.18%	4.13%p	7.95%	(0.1%p)
		(6.70%)	(9.58%)	(2.88%p)	(5.58%)	(1.12%p)
(1 (1 (3	()	(4.19%)	(5.42%)	(1.23%p)	(3.63%)	(0.56%p)
	()	3,763	5,355	29.7%	4,474	15.9%
		422	677	37.7%	396	6.6%
	(1)	11.22%	12.64%	1.42%p	8.86%	2.36%p
	(1)	(9.68%)	(10.14%)	0.46%p	(6.74%)	2.94%p
(1 (1 (3	()	(5.09%)	(5.37%)	0.28%p	(3.74%)	1.35%p
	()	645	264	144.3%	644	0.2%
		171	57	200.0%	92	85.7%
		(15)	(2)	650.0%	(4)	275.0%
		26.51%	21.54%	4.97%p	14.30%	12.21%p
(1 (3	(1)	(24.11%)	(20.78%)	3.33%p	(13.66%)	10.45%p
	(3)	(9.35%)	(4.38%)	4.97%p	(4.36%)	4.99%p



;	3 2004	12 2003	9 2003	6 2003	3 2003	12 2002	9 2002
	224	370	421	526	535	583	528
	23	31	33	16	8	1	-
1	42	91	128	155	132	133	176



1



;					
3 2004	1,794	224	1,570	87.51	0.52
2 2004	1,937	252	1,685	86.99	2.81
1 2004	2,275	360	1,915	84.16	1.12
12 2003	2,183	370	1,813	83.05	0.09
9 2003	2,471	421	2,050	82.96	2.37
6 2003	2,710	526	2,184	80.59	0.26
3 2003	2,794	535	2,259	80.85	1.64
12 2002	2,805	583	2,222	79.22	0.78
9 2002	2,640	528	2,112	80.00	-



가

;								coverage		Coverage
	26,097	557	211	76	50	26,991	337	111.3%	894	41.8%
	96.7%	2.1%	0.8%	0.3%	0.2%	100.0%	1.2%		3.3%	
	196	45	42	42	50	374	-		-	

가

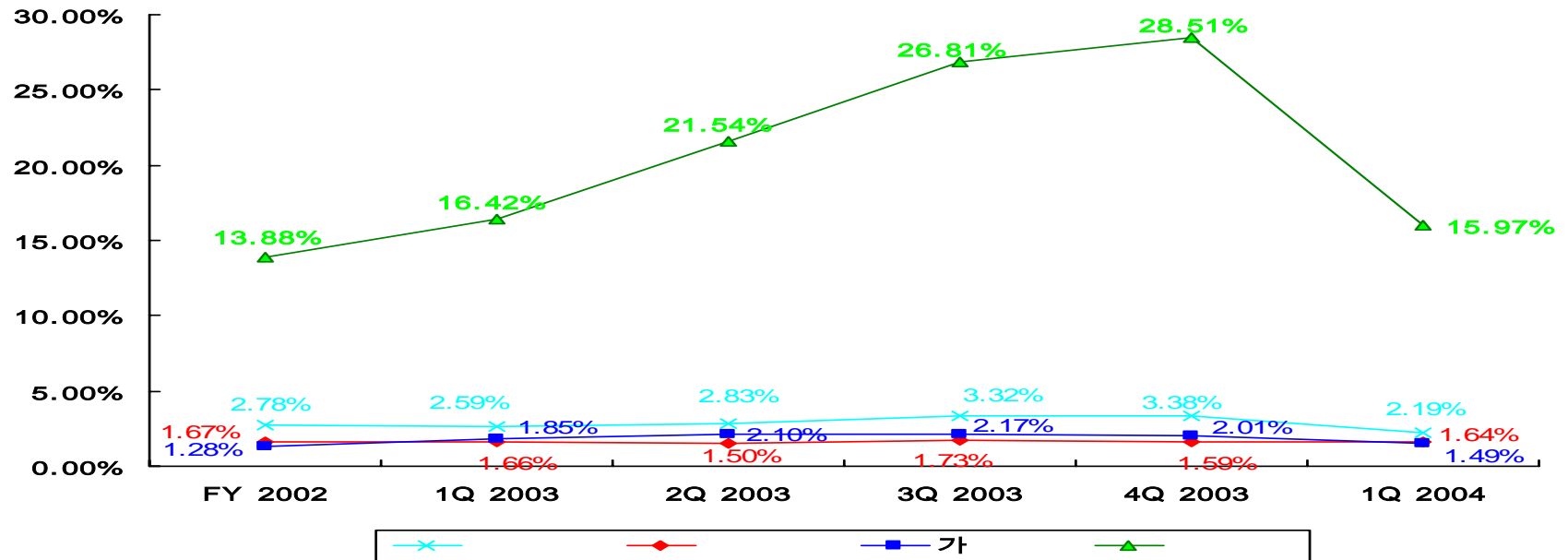
;								coverage		Coverage
	2,886	88	4	119	21	3,118	144	91.7%	232	56.9%
	92.6%	2.8%	0.1%	3.8%	0.7%	100.0%	4.6%		7.4%	
	29	10	1	71	21	132	-		-	

가

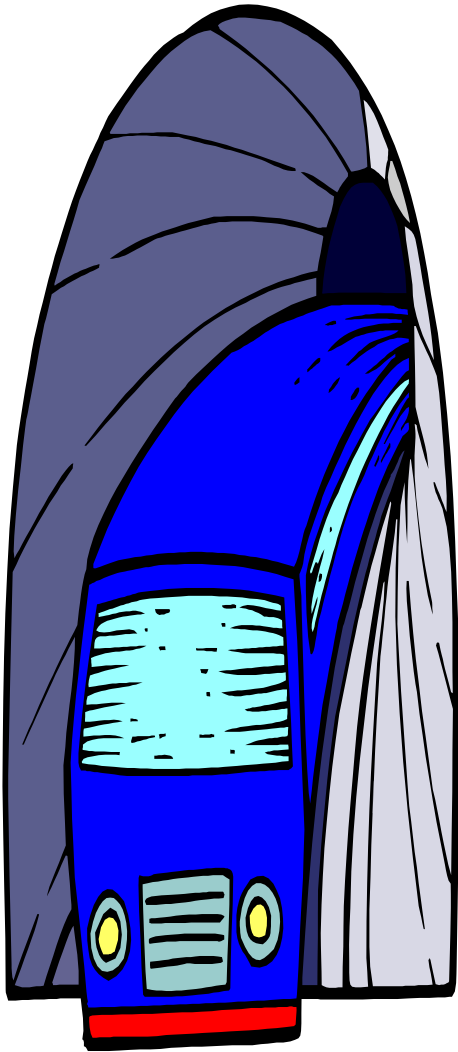
;								Coverage		Coverage
	-	431	8	157	49	645	214	92.1%	645	30.5%
	-	66.8%	1.2%	24.3%	7.6%	100.0	33.2%		100.0%	
	-	52	1	95	49	197	-		-	

가 +

;								Coverage		Coverage
	2,886	519	12	276	70	3,763	358	91.9%	877	37.5%
	76.7%	13.8%	0.3%	7.3%	1.9%	100.0%	9.5%		23.3%	
	29	62	2	166	70	329	-		-	



: , %		1Q 2004	1Q 2003	YoY	4Q 2003 ()	QoQ
		327	324	0.9%	529 (1,903)	38.2%
		57	23	147.8%	113 (326)	49.6%
	가	57	59	3.4%	93 (347)	38.7%
	()	213 (63)	242 (0)	12.0%	323 (1,230) (89) (180)	34.1%



.

1		31
	<input type="checkbox"/>	31
	<input type="checkbox"/>	33
2		34
3		35



1. Project Financing

➤ , , Sales Down

; ,	FY 2004			FY 2003			FY 2002		
	-	-		5	11	16	2	7	9
	-	-	3,000	1,200	2,870	4,070	350	1,250	1,600
	-		30	-	-	21	-		10

2.

- ,
- 가 가 (KPI)
- Market Share 30%

; ,		
	1,581	120
	359	633
		730

) 1. 2004 3 .

2. 2004 : 90

3.

- IC (72kb Memory)
- , , K-merce
- 가
- ,
-

;	50,000	50,000		
	25	5	30	
	1.8	1.8	3.6	
	26.8	6.8	33.6	

4.

-
-
-
-

;	2004	1Q 2004	4Q 2003
	300,000	38,595	5,563
	200	10	33
	-	449	117



➤
✓ (2003 6)
■ 170 (, 2004 90)

	2004	1Q 2004	2003		2002
				4Q	
가	3,030	748	2,661	705	2,414
	210	127	300	24	264
	360	69	304	83	267
	80	16	74	26	75
	1,035	229	932	243	811
	1,345	307	1,052	329	997



➤ CRM

✓

✓ Target



✓

, 가



✓

, , 가

✓

(, - 가)



✓

, ASS (2002 10 , 2003 4.09%)

✓

()

✓

Cut-off (380 → 440 , 2004 1)

✓ NICE/CB 7

(2004 4)



Review

✓

✓

✓



- ()
- ✓ Loan Review System
- ✓ De-Marketing ()
- ✓
- ✓ , 가
- ✓ (10) 가 (2003 4)



- ACS(Auto Call System)
- Review System
- , CSS
-

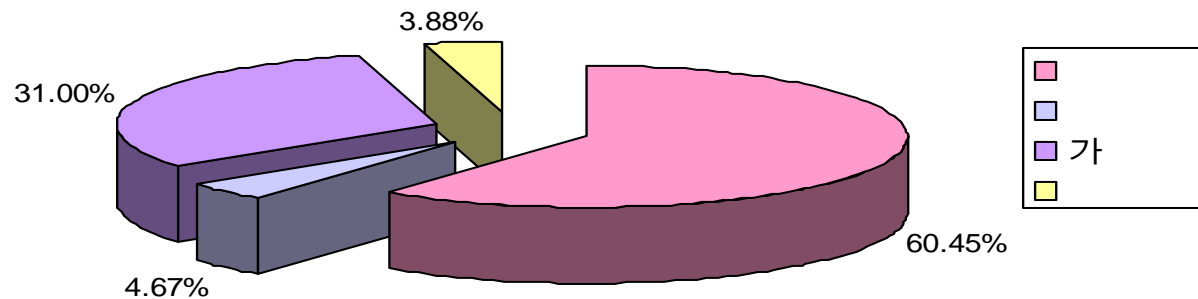


- ,
- ✓
-
- CRM
-
- ✓ ,
-
- ✓ 가



. Appendix

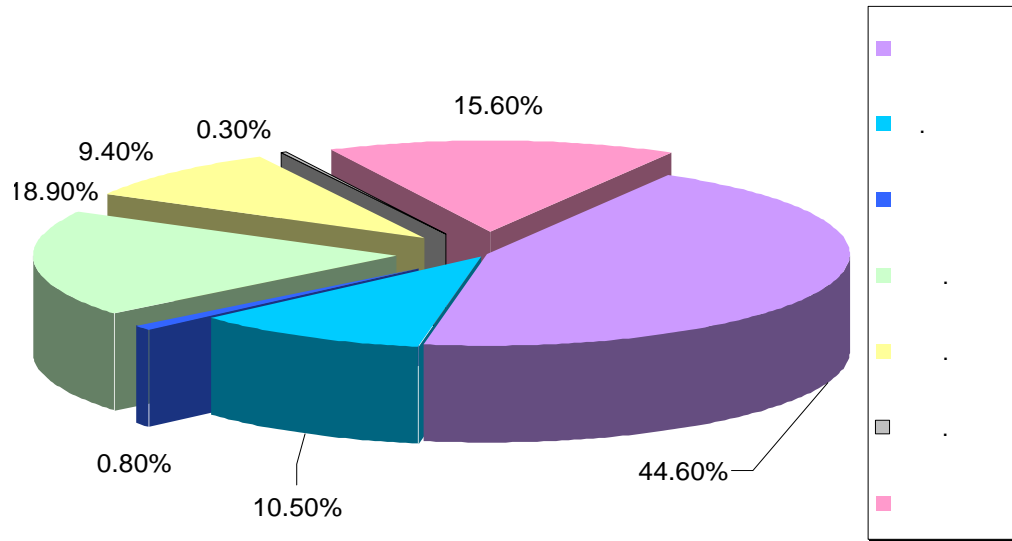
1		37	10		46
2		38	11		47
3		39	12		48
4	가	40	13		49
5	가	41	14		50
6		42	15		51
7		43	16	2004 2/4	52
8		44	17		53
9		45			



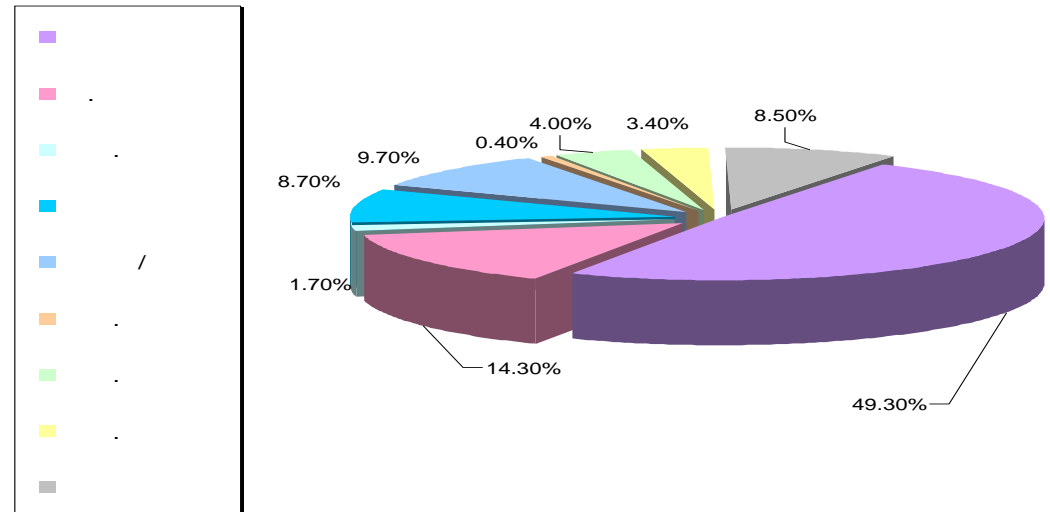
: , %, %p,		1Q 2004 ()	1Q 2003 ()	(YoY)	FY 2003 ()	(YTD)
		56,708 (65.12)	50,212 (66.34)	12.9%	55,881 (65.23)	1.5%
		52,641 (60.45)	46,145 (60.97)	14.1%	52,109 (60.83)	1.0%
		4,067 (4.67)	4,067 (5.41)	-	3,772 (4.40)	7.8%
가		26,991 (31.00)	22,037 (29.12)	22.5%	26,197 (30.58)	3.0%
		3,381 (3.88)	3,440 (4.54)	1.7%	3,584 (4.18)	5.7%
		87,080 (100.0)	75,689 (100.0)	15.05	85,663 (100.00)	1.7%
		72.05%	65.48%	6.57%p	70.13%	1.92%p

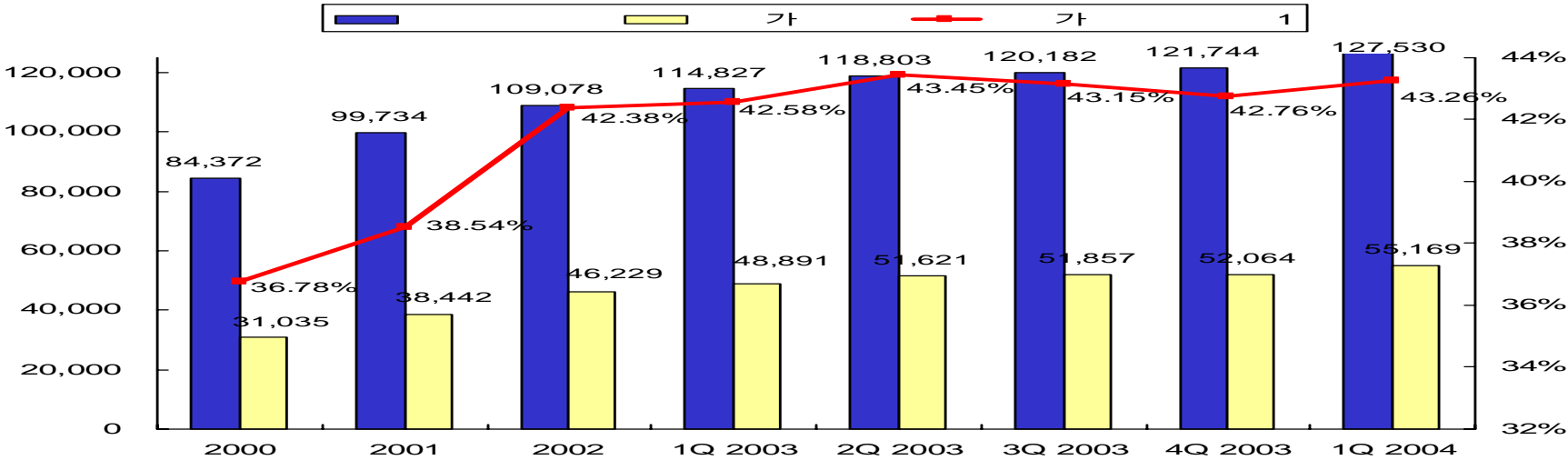
: , %,	1Q 2004		1Q 2003		YoY		FY 2003		YTD	
1	7,098	8.15	6,654	8.79	6.7	0.64	6,967	8.13	1.9	0.02
	3,757	4.31	3,447	4.55	9.0	0.24	3,707	4.33	1.3	0.02
	3,803	4.37	3,148	4.16	11.3	0.21	3,588	4.19	6.1	0.15
, ,	3,867	4.44	3,144	4.15	24.2	0.29	3,668	4.28	5.4	0.16
	2,265	2.60	2,526	3.34	10.3	0.74	2,390	2.79	5.2	0.19
,	650	0.75	771	1.02	15.7	0.27	650	0.76	-	0.01
	737	0.85	741	0.98	0.1	0.13	711	0.83	3.7	0.02
	1,288	1.48	1,262	1.67	2.1	0.19	1,281	1.50	0.1	0.02
, ,	989	1.14	835	1.10	18.4	0.04	947	1.11	4.4	0.03
,	650	0.75	647	0.85	0.5	0.1	599	0.70	8.5	0.05
	2,462	2.83	2,159	2.85	14.0	0.02	2,299	2.68	7.1	0.15
	27,566	31.66	25,333	33.47	8.8	1.81	26,807	31.29	2.8	0.37
	8,072	9.27	7,470	9.87	8.1	0.6	7,691	8.98	5.0	0.29
	1,012	1.16	1,487	1.96	31.9	0.8	1,288	1.50	21.4	0.34
	5,204	5.98	4,041	5.34	28.8	0.64	5,272	6.15	1.3	0.17
	5,636	6.47	3,726	4.92	51.3	1.55	5,532	6.46	1.9	0.01
	3,165	3.63	3,160	4.17	0.2	0.54	3,245	3.79	2.5	0.16
,	2,492	2.86	2,104	2.78	18.4	0.08	2,505	2.92	0.1	0.06
, ,	6,942	7.97	6,331	8.36	9.7	0.39	7,126	8.32	2.6	0.35
	32,523	37.35	28,319	37.41	47.6	0.06	32,659	38.12	0.4	0.77
가	26,991	31.00	22,037	29.12	22.5	1.88	26,197	30.58	3.0%	0.42
	87,080	100.00	75,689	100.00	15.0	-	85,663	100.0	1.75	-

(2004.3)



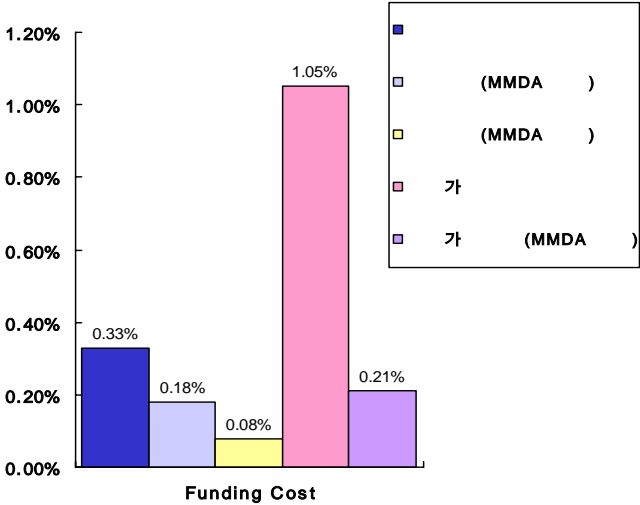
(2004.3)





		114,827	11.1%	121,744	4.8%
		131,849	5.5%	135,969	2.3%
		9,796	5.3%	9,984	3.4%
		29,755	2.5%	30,010	1.7%
		9,340	53.5%	12,069	18.8%
가		48,891	12.8%	52,064	6.0%
가	1	42.58%	0.68%p	42.76%	0.5%p
가	2	43.52%	1.3%p	44.70%	0.12%p

가 Funding Cost



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

: , %, ()	1Q 2004					1Q 2003	(YoY)	FY 2003	(YTD)
				가					
()	43,122	-	43,122	14,909	28,213	40,696	6.0	43,191	0.2
	6,920		6,920	2,563	4,357	5,351	29.3	5,752	20.3
	18,662		18,662	7,776	10,886	13,917	34.1	18,998	1.8
	2,816	-	2,816	840	1,976	4,127	31.8	3,596	21.7
	10,781		10,781	2,217	8,564	12,980	16.9	10,530	2.4
	3,943		3,943	1,513	2,430	4,321	8.7	4,315	8.6
()	420	-	420	166	254	407	3.2	430	2.3
	681	50	631	631	0	982	30.7	807	15.6
	1,627	-	1,627	1,627	0	2,423	32.9	1,669	2.5
	1,627	-	1,627	1,627	0	1,881	13.5	1,669	2.5
	-		-	-		542	-	0	-
	395	-	395	395	0	336	17.6	245	61.2
	46,245	50	46,195	17,728	28,467	44,844	3.1	46,342	0.2

□ (, , W/O , 2004.3)

: , %							
	264	0	19	37	0	320	56
W/O	204	241	0	0	0	445	0
	69	188	183	3	0	444	186
	537 (44.5)	429 (35.5)	202 (16.7)	40 (3.3)	0 (-)	1,208 (100.0)	242 (20.0)
	94,171 (96.5)	1,737 (1.8)	996 (1.0)	449 (0.5)	205 (0.2)	97,558 (100.0)	1,650 (1.7)
	94,708	2,166	1,198	489	205	98,766	1,892

) 1. (98,766) 1.22%, 12.8%
2. 24 : 300 , 200 1 , 100 3 , 50 2

□

: , %, %p										가	Coverage ()
1Q 2004	537	429	202	40	0	1,208	47	1,256	74	589	56.5
1Q 2003	446	803	487	57	0	1,799	97	1,896	235	995	70.0
YoY (%)	20.4	46.6	58.5	29.8	0	32.9	51.5	33.8	68.5	40.8	19.3
FY 2003	576	526	217	40	0	1,359	47	1,406	79	683	57.5

. Appendix

7.

: , %, %p,		1Q 2004	1Q 2003	YoY	FY 2003	YTD
(A)		171,091	170,159	0.5%	175,067	2.3%
(B)		87,080	75,689	15.0%	85,663	1.7%
가	(C)	26,991	22,037	22.5%	26,197	3.0%
	(Mortgage)	9,645	9,269	18.4%	10,892	11.4%
		5,418	5,510	1.7%	4,205	28.8%
	1)	11,928	7,258	64.3%	11,100	7.5%
	(LTV) 2)	(53.06%)	(53.16%)	0.1%p	(51.01%)	2.05%p
	(가 LTV) 3)	(59.80%)	(63.33%)	3.53%p	(60.02%)	0.2%p
(D)		3,763	5,091	26.1%	4,474	15.9%
		2,193	2,636	16.8%	2,334	6.0%
		925	2,455	62.3%	1,496	38.2%
()		24.6%	(48.2%)	(23.6%p)	(33.4%)	(8.8%p)
		645	-	-	644	0.2%
(E=C+D)		30,754	27,128	13.4%	30,671	-
(E/A)		17.98%	15.94%	2.04%p	17.52%	0.46%p

) 1. 1Q 2004 : 6,288 , 460 , 407 , 390 ,
123 , 613 .
2. LTV=(+ +)/ 가
3. 가 LTV=[(A LTV *A)+(B LTV *B)]/(A +B)
- 가 LTV 60% (60%) .

□ (가 +) 18% 가 가 .

: , %		1Q 2004	1Q 2003	(YoY)	4Q 2003	(QoQ)
		2,849	2,661	7.1%	2,846	0.1%
		114	76	50.0%	115	0.9%
		2,963	2,737	8.3%	2,961	-
		2,279	2,223	2.5%	2,346	2.9%
		685	514	33.3%	615	11.4%
		76.89%	81.22%	14.33%p	79.23%	2.34%p
		23.11%	18.78%	4.33%p	20.77%	2.34%p
/		10.43%	10.63%	0.2%p	11.04%	0.61%p
/		10.85%	10.94%	0.09%p	11.49%	0.64%p

:		1Q 2004	1Q 2003	(YoY)	4Q 2003	(QoQ)
		1,513	1,359	11.3%	1,550	2.4%
		1,246	1,113	11.9%	1,281	2.7%
		261	245	6.5%	278	6.1%
		38	59	35.6%	38	-
		32	58	44.8%	47	31.9%
()		445	468	4.9%	343	29.7%
()		(447)	(474)	5.7%	(355)	(25.9%)
		(-)	(-)	-	(-)	(-)
		(3)	(1)	-	(7)	-
가		(5)	(5)	40.0%	(5)	(-)
()		748	701	6.7%	705	6.1%
		320	190	68.4%	502	36.3%
		159,290	145,308	10.0%	153,359	3.9%
Cost Income Ratio		49.41%	51.58%	2.17%p	45.48%	3.93%p

) 1. = + () + 가 (,) + () +
2.

: , %	1Q 2004	1Q 2003	(YoY)	4Q 2003	(QoQ)
(a+b+c)	941	758	24.1%	760	23.8
(a)	577	628	8.1%	373	68.4%
	447	474	5.7%	355	25.9%
	-	-	-	-	-
	127	155	18.1%	25	408.0%
	3	1		7	
(b)	105	-	-	50	110.0%
(c)	259	130	99.2%	337	23.1%

: , %	1Q 2004	1Q 2003	(YoY)	4Q 2003	(QoQ)
() (a)	364	130	180.0%	387	5.9%
KAMCO (b)	-	12	-	142	-
() () () ()	-	(3) (11) (1) (3)	-	(2) (113) (-) (31)	-
(c)	2	17	88.2%	13	84.6%
() ()	(-) (2)	(-) (17)	(-) (88.2%)	(10) (3)	(-) (33.3%)
(d)	-	-	-	17	-
(e)	21	-	-	-	-
(a+b+c-d+e)	387	159	143.4%	525	26.3%

□ , B/S

: , %						B/S				
								/		
1Q 2004	3,551	1,980	1	5,532	35.8%	2,193	925	645	3,763	24.6%
1Q 2003	3,586	4,891	1	8,478	58.4%	2,635	2,455	1	5,091	48.2%
YoY	0.1%	59.5	-	34.7%	22.6%p	16.8%	62.3%	644.0%	26.1%	23.6%p
4Q 2003	3,643	3,432	1	7,076	48.5%	2,334	1,496	644	4,474	33.4%
YTD	2.5%	73.3%	-	27.9%	12.7%p	6.0%	38.2%	0.2%	15.9%	8.8%p

주) 1.2003년 3분기부터 신용카드 대환대출 금액이 포함되어 있음(이용액은 누계 기준임)

2. 현금서비스 이용액 및 잔액은 전년동기 대비 각각 59.5%, 62.3% 감소하여 향후 부실발생 요인을 크게 예방하였음

□ ()

: , %	1Q			2Q			3Q			4Q		
		C/A			C/A			C/A			C/A	
FY 2004	142	72	214	-	-	-	-	-	-	-	-	-
FY 2003	153	118	271	306	242	548	446	372	818	603	505	1,108
	7.2	39.0	21.0	-	-	-	-	-	-	-	-	-

주) 대환대출 이자 제외

. Appendix

13.

□ 2004 1

- , , 17.8% .
- 868 TEU 2.4% 가.
- 가 32.9% .
- , , 1 31.8% 가.
- 가 22 246 .
- 23 246 .

		2002	2003	2004.1		2003	2004 1
					/		
	(2000=100)	11.3	0.0	17.8	101.3	5.2	5.2
	(2000=100)	9.7	1.4	14.6	101.1	4.2	4.2
	(TEU)	17.1	9.7	2.4	868	10.5	4.1
	(2000=100)	8.6	1.0	6.4	131.3	0.1	5.0
	()	23.0	17.3	28.2	6,843	18.6	26.5
	()	101.1	70.2	32.9	4,731	22.5	14.3
가	(m ²)	97.1	3.3	48.0	606	2.4	41.5
	(km ³)	17.7	16.1	1.1	617	6.4	2.8
	()	5.9	0.2	31.8	428	19.3	32.7
	()	23.4	2.8	3.6	472	17.6	11.2
가	가 (2000=100)	2.6	3.6	2.6	112.0	3.6	3.4
	가 ¹⁾ (2003.9=100)	11.7	4.1	0.9	97.8	5.7	0.4
	가 ¹⁾ (2003.9=100)	13.3	0.3	0.7	97.9	1.4	0.5
	²⁾ (%)	3.6	3.8	4.5	4.5	3.4	3.7
	()	(1,768)	(1,647)	(1,663)	1,663		
	()	3,620	3,109	246	246	53,363	4,074
	()	423	543	34	34	5,308	317
가	(%)	81.2	79.9	79.7	79.7		
	(%)	78.0	75.4	74.1	74.1		

) 1.

2.

* : , 2004 1

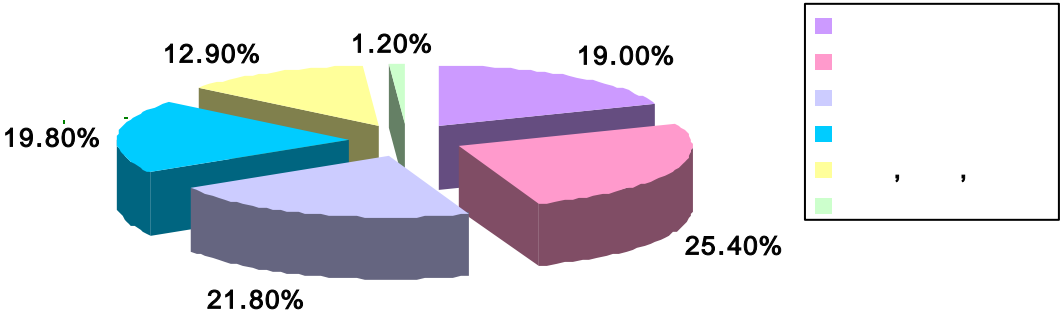
, 2004.3.19

2004 1

- 1 , 가 22 246 .
- 23 34
- 0.51% 0.37%p

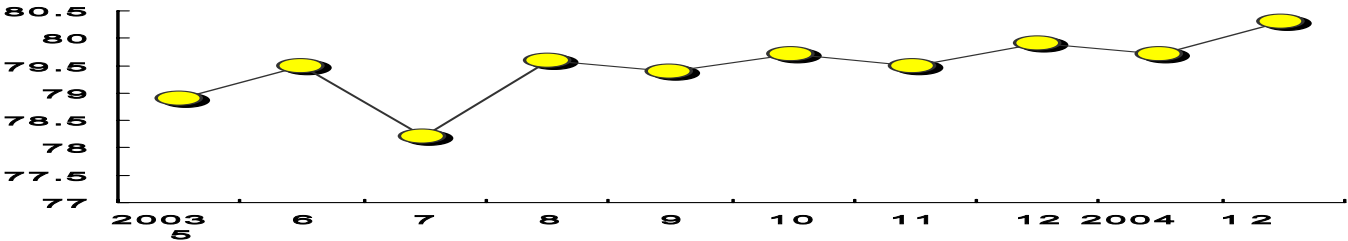
	2002	2003	2004	
			1	3
()	3,620	3,109	246	755
	599	509	44	135
	605	628	48	148
.	1,097	888	62	192
, ,	440	406	51	127
,	684	557	33	136
	195	121	8	15
()	423	543	34	-
(%)	0.44	0.63	0.51	-

2004 3





➤2004 2 80.3% 0.6%p 가, 0.6%p 가
➤ (2.7%p), 가 (0.6%p) 2
➤ (55.7%), (22.7%), (7.8%), (5.3%)



➤ , , 가
➤ , 가
➤ 80% “ ”, “ ” 9
➤ 60% “ ”, “ ”, “ ” , 4

	()	()	()	(%)
	79	78	1	98.7
	54	50	0	92.6
	53	30	23	56.6
	90	45	45	50.0
	56	56	0	100.0
	18	18	0	100.0
	96	96	-	100.0
가	82	82	0	100.0

- - 가 가 가 , .
- - , , , 가 .

BSI()

	1/4	2/4
	78	88
	45	108
1	78	89
,	87	100
	72	79
	100	104
	107	74
,	94	71
	79	57
,	89	89
	97	88
	98	78
	100	58

. Appendix

17.



➤ 2004.2 (120 , 32.3%), • (99 , 26.6%) ,
(91 , 24.5%)
(: 2004.3.12, 2004 2)

: , %, %p	2004.2		2003.12		2003.6		b-a
		(a)		(b)			
, , ,		2.6	1,456	2.0	706	1.6	0.6
	12,046	32.3	26,035	36.3	11,333	25.8	4
()	395	1.1	853	1.2	1,299	3.0	0.1
(가)	1,813	4.9	2,421	3.4	2,812	6.4	1.5
()	170	0.5	281	0.4	223	0.5	0.1
()	419	1.1	2,067	2.9	326	0.7	1.8
(, ,)	1,191	3.2	2,324	3.2	1,225	2.8	-
()	312	0.8	409	0.6	163	0.4	0.2
(1)	1,329	3.6	3,096	4.3	506	1.2	0.7
(,)	3,386	9.1	11,849	16.5	2,577	5.9	7.4
()	3,031	8.1	2,735	3.8	2,202	5.0	4.3
	9,142	24.5	10,317	14.4	6,822	15.6	10.1
	9,917	26.6	25,729	35.9	16,090	36.7	9.3
, ,	813	2.2	613	0.9	1,648	3.8	1.3
	1,270	3.4	1,682	2.3	1,366	3.1	1.1
	3,114	8.4	5,920	8.3	5,894	13.4	0.1
	37,262	100.0	71,752	100.0	43,859	100.0	-