

C O N T E N T S

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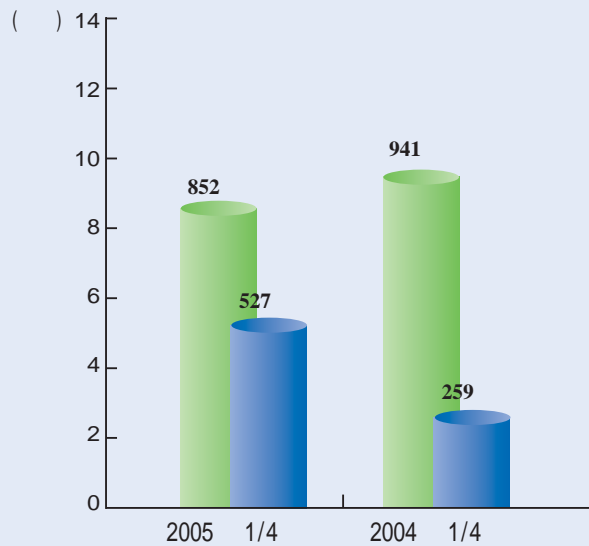
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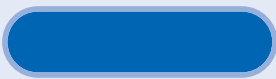
	2005 1/4	2004 1/4	
(A)	852	941	89
(B)	133	577	444
	88	447	359
	-	-	-
	41	127	86
	4	3	1
(C)	1	-	1
	-	-	-
	1	-	1
	-	-	-
(D)	193	105	88
(A-B+C-D)	527	259	268
(ROA)	1.24 %	0.66 %	0.58 %p
(ROE)	20.83 %	11.33 %	9.50 %p
(a-b)	3.62 %	4.04 %	0.42 %p
(a)	6.29 %	7.07 %	0.78 %p
(b)	2.67 %	3.03 %	0.36 %p
(NIM)	3.04 %	3.29 %	0.25 %p



가

가





(:)

		2005 1/4	2004 1/4	
1		0.43	0.48	0.05
		70.63	68.49	2.14
		69.75	67.92	1.83
		54.69	46.57	8.12
		52.00	44.15	7.85
	()	1,959	1,965	6.00
1		764.50	756.08	8.42
		754.94	749.80	5.14
		591.87	514.11	77.76
		562.79	487.42	75.37
	()	181	178	3.00

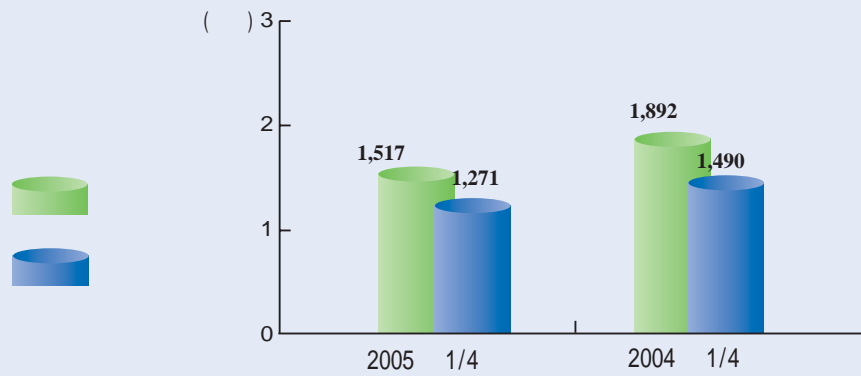
)



(:)

		2005 1/4	2004 1/4	
		113,148	98,766	14,382
		1,517	1,892	375
		1.34 %	1.92 %	0.58 %p
		1,271	1,490	219
		1.12 %	1.51 %	0.39 %p
(A/B)		101.88 %	82.96 %	18.92 %p
(A)		1,545	1,569	24
(B)		1,517	1,892	375
		1.41 %	1.85 %	0.44 %p
()		(1.47 %)	(1.92 %)	(0.45 %p)
		1.38 %	1.70 %	0.32 %p
()	*	(1.39 %)	(1.70 %)	(0.31 %p)
가	*	1.24 %	1.27 %	0.03 %p
()		(1.31 %)	(1.33 %)	(0.02 %p)
[1]		[4.36 %]	[9.68 %]	[5.32 %p]
()		(5.78 %)	(12.03 %)	(6.25 %p)
[1]		[4.60 %]	[10.15 %]	[5.55 %p]

*



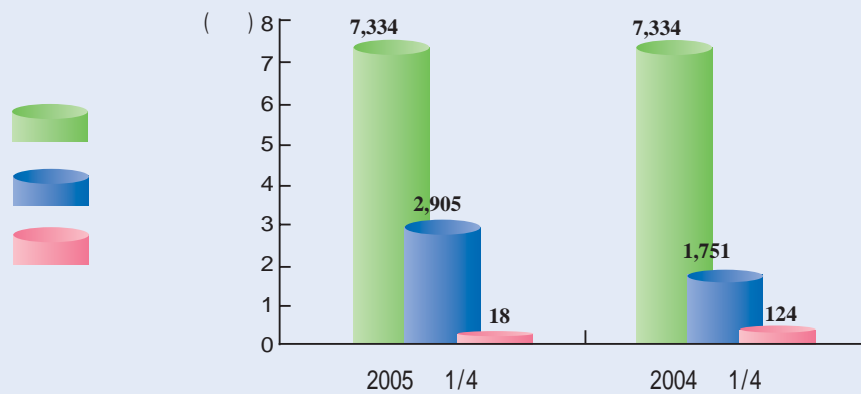
	2005 1/4	2004 1/4	
	119.37%	142.18%	22.81%p
	101.66%	101.27%	0.39%p
	31.70%	32.83%	1.13%p



1) B/S

(:)

	2005 1/4	2004 1/4	
	7,334	7,334	-
	-	-	-
	2,905	1,751	1,154
	18	124	106
	10,257	9,209	1,048



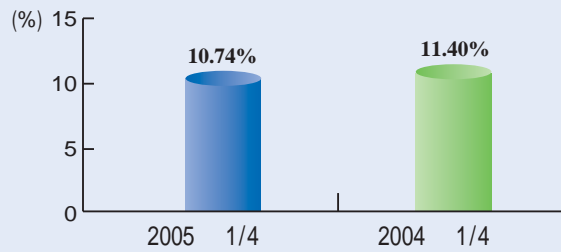
2) BIS

(:)

	2005 1/4	2004 1/4	
B I S (A)	11,673	10,858	815
가 (B)	108,659	95,266	13,393
가	108,659	95,266	13,393
가	-	-	-
BIS (A / B)	10.74 %	11.40 %	0.66 %p
	9.32 %	9.45 %	0.13 %p
	1.45 %	1.99 %	0.54 %p
	-	-	-

- BIS	1,156	가	400
- BIS	가	가	13,393
- BIS		0.66%p	.

BIS



(:)

	2005 1/4	2004 1/4
(A)	174,150	165,608
(B)	1,249	869
(B / A)	0.72 %	0.52 %

- “ 1 10% ”

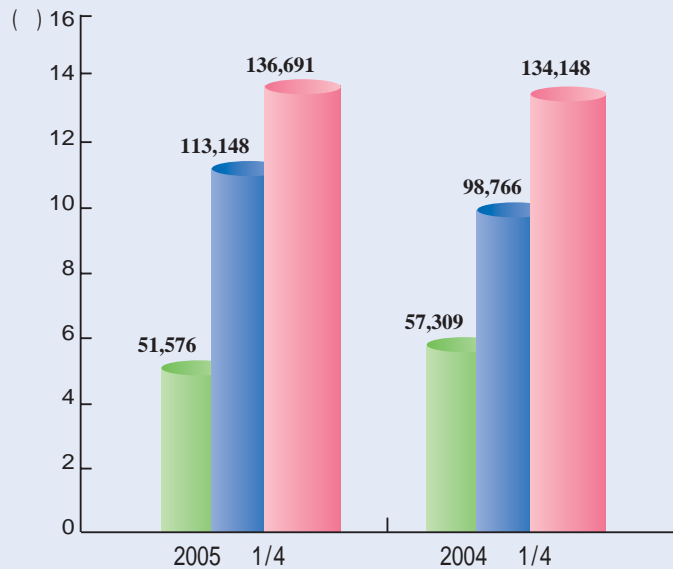
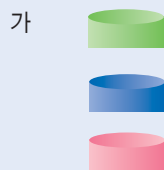


(:)

	2005 1/4	2004 1/4	
	107,399	92,695	14,704
	107,120	92,429	14,691
	279	266	13
가	51,576	57,309	5,733
	41,853	46,245	4,392
	9,723	11,064	1,341
	113,148	98,766	14,382
	112,625	98,371	14,254
	523	395	128
	136,691	134,148	2,543
	126,328	122,547	3,781
	10,363	11,601	1,238
	185,509	171,091	14,418
	175,093	159,383	15,710
	11,068	12,310	1,242
()	652	602	50
	3,403	3,282	121

가 : 5,733
 : 14,382 가
 : , , 2,543 가

가 ,



가 가

(:)

		가	가	가
	(A)	-	-	-
가	(B)	15,331	15,222	109
	(C)	26,409	26,409	-
	(D)	218	222	4
	(A + B + C + D)	41,958	41,853	105
		420	386	39
		15,130	15,059	66
		-	-	-
	가	9,726	9,723	3
		51,684	51,576	108

.

1)

(:)

		2005 1/4	2004 1/4	
		14	15	1
		31	30	1
가		35	36	1
		564	453	111
		143	118	25
		-	-	-
		204	80	124
	()	3	3	-
가	()	-	-	-
		988	729	259
		159	109	50
		680	502	178
		6	-	6
		-	-	-
		143	118	25
		988	729	259

) position() ()

-	가	가	가
-	가	가	가

2) 가 (:)

	2005 1/4		2004 1/4	
	가		가	
			10	10
	10	10	10	10
	5	5		
	15	15	20	20

)

3) (2005. 3. 31) (:%)

7	30	90	6	1	3	3
0.82	0.38	1.06	2.00	2.23	3.34	2.91

(-) /

4) (:)

1	77,859	80,495	2,636	0.31%
2	85,555	84,929	626	0.07%
3	77,498	79,839	2,341	0.27%

) (+), ()



1)



III



III



- (Inspection) (Approval)
- (Reconciliation)

2)

가.

- 가 , 가
- , 가
- ()
- ()

- : 3 ()
- : Front, Middle Back Office
- :

Front Office Back Office ,

-
- 5 , ,

- 3) 가
가 가 , 가
가 가

- 4) () (:)

(A)			
Match , (B)	17,869	228	226
	9,923	94	92
	7,946	134	134
(C)	3,621	24	35
	3,397	24	35
	224	-	-
(A + B + C)	21,490	252	261

- 5) () (:)

(A)			
Match , (B)			
(C)	111	-	-
	111	-	-
(A + B + C)	111	-	-

6) () (:)

(A)			
Match , (B)			
(C)	837	2	-
	615	2	-
	222	-	-
(A + B + C)	837	2	-

7) () (:)

(A)			
Match , (B)			
(C)	111	-	-
	111	-	-
(A + B + C)	111	-	-

8) () (:)

(A)			
Match , (B)	14,182	145	143
	9,923	94	92
	4,259	51	51
(C)	2,785	22	35
	2,783	22	35
	2	-	-
(A + B + C)	16,967	167	178

9) () (:)

(A)			
Match , (B)			
(C)			
(A + B + C)			

10) () (:)

(A)			
Match , (B)	3,687	83	83
(C)	3,687	83	83
(A + B + C)	3,687	83	83

11) () (:)

(A)			
Match , (B)			
(C)			
(A + B + C)			

12) () (:)

(A)			
Match , (B)			
(C)			
(A + B + C)			

13) () (:)

(A)			
Match , (B)			
(C)			
(A + B + C)			

14) () (:)

Credit Default Swap					
Total Return Swap					
Credit Option					
Credit Linked Notes	102		102		
	102		102		

15) () (:)

Credit Default Swap					
Total Return Swap					
Credit Option					
Credit Linked Notes					

16) () (:)

	615	16,964	3,687		21,266
1	615	16,964	3,687		21,266
1 ~ 5					
5					
Current Exposure	2	336	238		576
1					
1 ~ 5					
5					
Current Exposure					
Match ,		14,182	3,687		17,869
1		14,182	3,687		17,869
1 ~ 5					
5					
Current Exposure		286	238		524
	615	2,782			3,397
1	615	2,782			3,397
1 ~ 5					
5					
Current Exposure	2	50			52

17) () (:)

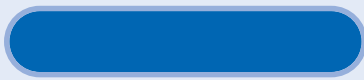
1					
1 ~ 5					
5					
Current Exposure					
1					
1 ~ 5					
5					
Current Exposure					
Match ,					
1					
1 ~ 5					
5					
Current Exposure					
1					
1 ~ 5					
5					
Current Exposure					

18) () (:)

30 ~ 89						
90						

19) () (:)

30 ~ 89						
90						



1) (Market Risk) , 가, 가

가

2) , 가, 가 (VaR)

99%, 10 Delta-Normal VaR

VaR

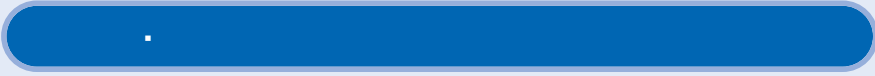
3) (:)

	2005 1/4			2004 1/4		
	-	692	692	-	535	535
	-	-	-	49	-	49
	224	-	224	95	-	95
	29	-	29	101	-	101
	195	692	497	55	535	590

4) VaR -VaR (:)

VaR			
5	7	2	5

) VaR Parametric VaR
 VaR 99.0 % 1 (1.0)



1) .

< >

1. : 가 가, , (6 1)
 , , 가
 (: 가 6 , 2 (7.90%) 2
 (0.50%) 가 8.40%가)
2. : (A+) 가, 가,
 가 (,)
- 3.
4. : 가 ,
 , , 가 가
 가
 (:
 (A+) 가 , (A+
 0.60% ~ 4.50% 가 가)

< >

가 , , ,

2) . ()
 가)

		1)			
	(, 1)	1	6	6	
		6.96%	7.79%	7.79%	
	(1)	1	5	6	
		5.99%	6.16%	6.21%	
	(1)	1	6	6	
		5.27%	5.37%	5.37%	
	(1)	2	6	6	
2)		5.51%	6.75%	6.75%	
		2	6	6	
		7.57%	8.68%	8.68%	

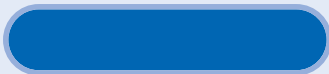
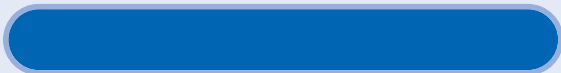
) 1) 2) 3) 가

)

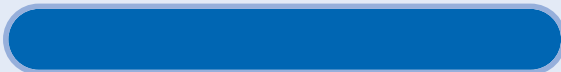
		1)	2)	
	1	0.1 %	0.1 %	
	1	0.1 %	0.2 %	
	6	3.0 %	3.0 %	
	1	3.3 %	3.3 %	
	2	3.5 %	3.5 %	
	3	3.7 %	3.7 %	
	3	2.3 %	2.6 %	
	6	2.7 %	3.0 %	
	1	3.0 %	3.3 %	
	2	3.3 %	3.6 %	
	3	3.5 %	3.8 %	
	3	6.2 %	6.2 %	3
	5	6.2 %	6.2 %	
	7	4.5 %	4.5 %	

) 1)

2)



41 3



1)

				가	가					가 (4/30)	가가		
2000-03-25	()		50,000	1,019	03.03.26 ~ 06.03.25	5,000	6,000	04.5.12	11,814,000	-	7,700	-	
							44,000	04.12.7	123,904,000				
	()		15,981	1,019			-	-	-	15,981	7,700	43,148,700	
	()		13,150	1,019			-	-	-	13,150	7,700	35,505,000	
			20,000	1,019			-	-	-	20,000	7,700	54,000,000	
			20,000	1,019			-	-	-	20,000	7,700	54,000,000	
			20,000	1,019			-	-	-	20,000	7,700	54,000,000	
	()		6,575	1,019			-	-	-	6,575	7,700	17,752,500	
		6,575	1,019	-	-	-	6,575	7,700	17,752,500				
2000-07-14			89,863	1,019	03.07.15 ~ 06.07.14	5,000	-	-	-	89,863	7,700	242,630,100	
2001-03-10	()		50,000	987	04.03.11 ~ 07.03.10	5,000	20,000	04.11.19	52,520,000	30,000	7,700	81,000,000	
	()		3,369	987			-	-	-	3,369	7,700	9,096,300	
			10,000	987			-	-	-	10,000	7,700	27,000,000	
			10,000	987			-	-	-	10,000	7,700	27,000,000	
			20,000	987			-	-	-	20,000	7,700	54,000,000	

				가		가					가 (4/30)	가가	
2002-03-15				10,000	3,857	04.03.16 ~ 07.03.15	5,020	-	-	-	10,000	7,700	26,800,000
				10,000	3,857			-	-	-	10,000	7,700	26,800,000
	()			6,849	3,857	-		-	-	6,849	7,700	18,355,320	
				20,000	3,857	-		-	-	20,000	7,700	53,600,000	
2003-03-25				100,000	1,962	05.03.26 ~ 08.03.25	5,000	-	-	-	100,000	7,700	270,000,000
				30,000	1,962			-	-	-	30,000	7,700	-
	()			8,356	1,962			-	-	-	8,356	7,700	22,561,200
				40,000	1,962			-	-	-	40,000	7,700	108,000,000
				3,342	1,962			-	-	-	3,342	7,700	9,023,400
				20,000	1,962			-	-	-	20,000	7,700	54,000,000
				10,000	1,962			-	-	-	10,000	7,700	27,000,000
				20,000	1,962			-	-	-	20,000	7,700	54,000,000
2004-03-26				50,000	1,143	06.03.27 ~ 09.03.26	7,573	-	-	-	50,000	7,700	6,350,000
				10,000	1,143			-	-	-	10,000	7,700	1,270,000
				20,000	1,143			-	-	-	20,000	7,700	2,540,000
				10,000	1,143			-	-	-	10,000	7,700	1,270,000
				20,000	1,143			-	-	-	20,000	7,700	2,540,000
2005-03-25				30,000	1,933	07.03.26 ~ 10.03.25	8,366				30,000	7,700	-
				20,000	1,933						20,000	7,700	-
				10,000	1,933						10,000	7,700	-

) (2003. 3. 25 3 가 가 가가 가 2 3 가

714,060	714,060	-	146,683,650	14,668,365	1,466,837
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2)

가. 가

	가		가
2000-03-25	5,000	2000-07-14	5,000
2001-03-10	5,000	2002-03-15	5,020
2003-03-25	5,000	2004-03-26	7,573
2005-03-25	8,366		

1) ()

2000

	20	가 80	100%
	20	가 60	80%
B I S	20	가 40	50%
	20	가 40	0%
	20		

2001~2002

	20	가 80	100%
	20	가 60	80%
B I S	20	가 40	50%
	20	가 40	0%
	20		

2003~2005

	20	가 80	100%
	20	가 60	80%
B I S	20	가 40	50%
	20	가 40	0%
C o s t R a t i o	20		

) , BIS 20 .
 : 2 가 가

3) 가.

1)

						가		1		
2005-03-25			50,000	30,000	07.03.26		-2	가		
			30,000	20,000	~	8,366	-		-	146,683,650
			20,000	10,000	10.03.25		-3			14,668,365

2)

							가		가		

								가	가	가	

(Balance Sheet)

49 1/4 : 2005 3 31
48 : 2004 12 31

< / Banking Account>

(:) (Unit : Million Won)

(Description)		49 1/4		48	
		(Amount)		(Amount)	
	(Assets)				
	(Cash & Due from Bank)		1,116,410		1,040,674
	(Cash & Checks)	520,460		265,993	
	(Foreign Currency)	14,268		16,232	
	(Due from Banks in Won)	550,202		704,385	
가	(Due from Banks in Foreign Currency)	31,480		54,064	
	(Securities)		4,185,279		4,059,585
	(Short-term Trading Security)	-		41,124	
	(Stocks)	-		-	
	(Government Bonds)	-		41,124	
	(Finance Debentures)	-		-	
	(Corporate Bonds)	-		-	
가	(Beneficial Certificates)	-		-	
	(Tradable Security)	1,522,207		1,357,866	
	(Stocks)	25,659		32,788	
	(Equity Investment)	1,300		1,300	
	(Government Bonds)	313,626		291,119	
	(Finance Debentures)	638,234		465,572	
	(Corporate Bonds)	371,664		387,182	
	(Beneficial Certificates)	151,532		151,720	
가	(Others)	15,041		28,185	
가	(Tradable Securities in Foreign Currency)	5,151		-	
	(Security Held until Maturity)	2,640,890		2,638,850	
	(Government Bonds)	773,577		604,361	
	(Finance Debentures)	1,128,062		1,259,752	
	(Corporate Bonds)	708,057		748,174	
	(Security Held until Maturity in Foreign Currency)	31,194		26,563	
	(Invest Security Valued Thru the Equity Method of Accounting)	22,182		21,745	
	(Loans)		11,192,869		11,075,500
() ()	(Allowance for Credit Losses)()	156,817		158,318	
	(Loans & Discounts in Won)	10,130,443		10,115,214	
	(Loans in Foreign Currency)	301,623		308,172	
	(Interbank Loans in Foreign Currency)	10,243		10,438	
	(Bills Bought in Won)	8,239		3,579	
	(Bills Bought)	146,246		154,879	
	(Advances for Customers)	8,810		8,266	
	(Credit Card Accounts)	306,993		317,559	
	(Bonds Purchased under Resale Agreements)	145,000		100,000	
	(Call Loans)	-		601	
	(Private Placement Corporate Bonds)	30,978		4,380	
	(Domestic Import Usance Bill)	260,865		208,371	
	(Factoring Receivables)	246		279	
	(Loans for Debt-Equity Swap)	-		2,080	
	(Fixed Assets)		340,297		343,281
(가) ()	(Tangible Assets)	480,604		488,509	
	(Accumulated Depreciation)()	148,476		153,311	
	(Intangible Assets)	8,169		8,083	
	(Non-Business Use Property)	-		-	
(가) ()	(Valuation Allowances)()	-		-	
	(Other Assets)		674,408		615,345
(가) ()	(Discount Present Value)()	378		416	
	(Guarantee Deposits)	98,113		98,887	
	(Accounts Receivable)	241,959		232,482	
	(Accrued Revenues Receivable)	123,460		141,496	
	(Accounts Receivable on Disposition of Assets)	750		750	
	(Prepaid Expenses)	7,909		3,009	
	(Domestic Exchange Settlements Debits)	164,665		87,818	
	(Loans to Trust Account)	-		-	
	(Sundry Assets)	37,930		51,319	
	(Total Assets)		17,509,263		17,134,385

< / Banking Account>

(:) (Unit : Million Won)

(Description)	49 1/4		48	
	(Amount)		(Amount)	
(Liabilities)				
(Deposits)		12,632,847		12,803,533
(Deposits in Won)	12,090,094		12,016,278	
(Deposits in Foreign Currency)	163,354		158,078	
(Negotiable Certificates of Deposits)	379,399		629,177	
(Borrowings)		2,216,966		2,075,524
(Borrowings in won)	915,550		925,420	
(Borrowings in Foreign Currency)	696,123		676,875	
(Bonds Sold under Repurchase Agreements)	590,523		465,590	
(Bills Sold)	9,055		6,890	
(Call Money)	5,715		749	
(Debentures)		394,320		392,666
(Debentures In Won)	400,000		400,000	
() () (Debentures Discount)()	5,680		7,334	
() () (Debentures In Foreign Currency)	-		-	
(Other Liabilities)		1,239,428		836,977
(Allowance for Severance and Retirement Benefits)	24,915		21,749	
() () (Transfer to National Pension)()	23		24	
() () (Due from Insurer Severance Benefit)()	15,816		16,523	
(Allowance for Acceptances and Guarantees Losses)	293		428	
(Others)	4,622		2,938	
(Borrowings from Trust Accounts)	140,091		204,434	
(Foreign Exchanges)	3,813		2,567	
(Domestic Exchange Settlement Credits)	11,913		20,421	
(Accrued Expenses Payable)	201,552		199,921	
(Unearned Revenues)	16,519		18,097	
(Withholding Taxes)	4,874		7,136	
(Deposits for Letter of Guarantees and Others)	22,919		19,530	
(Account for Agency Businesses)	33,747		30,194	
(Liability Incurred by Agency Relationship)	442,770		23,086	
(Accounts Payable)	279,617		226,746	
(Deferred Income Tax Credits)	11,259		12,826	
(Sundry Liabilities)	56,363		63,451	
(Total Liabilities)		16,483,561		16,108,700
(Stockholder's Equity)				
(Capital Stock)		733,418		733,418
(Common Stock)	733,418		733,418	
(Capital Surplus)		-		-
(Capital in Excess of Par Value)	-		-	
(Others)	-		-	
(Retained Earnings)		290,501		281,830
(Legal Reserve)	40,203		26,932	
(Voluntary Reserve Other than Recapitalization)	197,622		122,189	
(Unappropriated Retained Earnings at the end of the Year)	52,676		132,709	
(: 49 1/4 :52,676 48 :132,709 (Net Income)				
(Capital Adjustment)		1,783		10,437
(Discounts on Stock Issuance)	-		-	
(Stock Options)	-		-	
가 가 (Valuation Profit of Tradable Security)	238		8,849	
가 가 (Valuation Profit of Invest Security Valued Thru the Equity Method of Accounting)	1,545		1,588	
(Total Stockholder's Equity)		1,025,702		1,025,685
(Total Liabilities and Stockholder's Equity)		17,509,263		17,134,385

(/ Footnotes)

(Acceptances and Guarantees)		571,838		509,620
(Confirmed)	278,434		251,195	
(Unconfirmed)	293,404		258,425	
(Receivable Charge-Offs)		661,824		651,620
(Bills Endorsed)		131		438
(Loans Sold under Repurchase Agreements)		9,945		9,945
(Derivative Contracts)		2,026,986		1,731,001
(Contracts on Interest Rates)	83,652		45,312	
(Contracts on Currency)	1,930,159		1,671,897	
(Contracts on Stock)	13,175		13,792	
(Other Derivatives Transaction)	-		-	

< / Trust Account>

(:) (Unit : Million Won)

(Description)		49 1/4		48	
		(Amount)		(Amount)	
	(Assets)				
	(Cash & Due)		-		-
	(Other Dues)	-		-	
가	(Securities)		972,260		1,003,051
	(Stock)	5,588		2,265	
	(Government Bonds)	97,206		106,266	
	(Finance Debentures)	68,766		127,687	
	(Local Government Bonds)	12,240		15,854	
	(Corporate Bonds)	554,830		571,019	
	(Bills Bought)	223,799		170,129	
가	(Other Securities)	9,831		9,831	
	(Loans & Discounts)		27,881		29,886
	(Loans on Real Estate Collateral)	2,041		2,101	
	(Loans on Receivables Collateral)	4,175		5,976	
	(Loans on Trust Benefit Collateral)	15,271		15,183	
	(Guaranteed Loans)	165		165	
	(Loans on Deeds)	1,824		2,056	
	(Loans on Bills)	4,405		4,405	
	(Call Loans)		26,800		-
	(Bonds Purchased under Resale Agreements)		-		-
가	(Other Assets)		19,687		21,558
	(Suspense Receivables)	-		105	
	(Accrued Interest on Securities)	7,022		8,126	
	(Accrued Revenues Receivable)	12,023		12,829	
	(Accounts Receivable)	642		498	
	(Lendings to Banking Account)		65,186		73,583
가	() (Allowance for Valuation of Receivables)()		4,968		4,771
	(Total Assets)		1,106,846		1,123,307
	(Liabilities)				
	(Money in Trust)		1,036,274		1,057,338
	(Unspecified Money Trust)	117		117	
가	< > (Reserving Objective Trust<Performance>)	6,990		7,489	
	(Household Money Trust)	17,354		17,720	
	(Development Money Trust)	-		-	
	(Pension Trust)	5,893		6,099	
	(Business Money Trust)	1		1	
	(National Stock Trust)	586		610	
가	(Personal Pension Trust)	159,140		157,931	
	(Long Term House Trust)	37,082		40,199	
	(Workers Preferential Trust)	3,751		4,114	
	(New Reserving Trust)	41,718		45,266	
	(Retirement Trust)	64,050		67,994	
	(Specified Money Trust)	345,116		293,244	
가	(Unit Type Money Trust)	31,599		32,437	
	(Open Type Money Trust)	310,785		373,031	
	(New Personal Pension Trust)	1,392		1,382	
	(Pension Trust)	10,700		9,704	
	(Borrowings)		-		-
	(Other Liabilities)		66,505		62,079
	(Accounts Payable)	11,253		888	
	(Income In Advance)	2,962		2,673	
	(Accrued Payable Trust Fees)	1,044		6,311	
	(Accrued Payable Trust Profit)	51,201		52,159	
	(Accrued Payable Expenses)	45		48	
	(Special Reserves)		4,067		3,890
	(Total Liabilities)		1,106,846		1,123,307

(/ Footnotes)

가	(Contracts on Stock Price Index Futures Sold)	-	-
	(Receivable Charge-Offs)	64,705	64,733
	(Loans Sold under Repurchase Agreements)	-	-
	(Government bond Futures Sold)	-	-
	(Securities Investment Trust)	4,741,172	4,248,372

(Income Statement)

49 1/4 : 2005 1 1 ~ 2005 3 31
 48 1/4 : 2004 1 1 ~ 2004 3 31

< / Banking Account >

(:) (Unit : Million Won)

(Description)		49 1/4		48 1/4	
		(Amount)		(Amount)	
	(Operating Revenues)		355,904		284,895
	(Interest Revenues)		223,146		227,894
	(Interest on Due from Banks)	1,730		1,837	
	(Interest on Short-term Trading Security)	345		57	
가	(Interest on Tradable Security)	14,186		19,282	
	(Interest on Security Held until Maturity)	32,079		40,089	
	(Interest on Loans)	173,854		165,475	
	(Others)	952		1,154	
	(Commission Revenues)		32,877		30,951
	(Commissions Received)	17,768		16,202	
	(Guarantee Fees)	698		561	
	(Commissions on Credit Cards)	14,406		14,171	
	(Commissions Received from Termination of commodities)	5		17	
	(Other Operating Revenues)		99,881		26,050
	(Gain on Short-term Trading Security Sales)	4,036		1,098	
가	(Valuation Profit of Short-term Trading Security)	-		87	
	(Dividend Earnings from Short-term Trading Security)	-		33	
가	(Dividend Earnings from Tradable Security)	73		135	
	(Revenues on Foreign Exchange)	6,109		4,689	
	(Gain on Derivatives Instruments)	86,141		15,724	
	(Fees and Commissions from Trust Account)	3,387		4,284	
	(Transfer From Allowance for Acceptances and Guarantees Losses)	135		-	
	(Others Transfer From Allowance)	-		-	
	(Operating Expenses)		281,017		252,943
	(Interest Expenses)		98,191		103,267
	(Interest on Deposits)	76,317		84,226	
	(Interest on Borrowings)	14,283		12,945	
	(Interest on Debentures)	5,964		4,154	
	(Others)	1,627		1,942	
	(Commission Expenses)		5,458		4,797
	(Commissions Paid)	2,054		1,760	
	(Commissions on Credit Cards)	3,404		3,037	
	(Others Operating Expenses)		108,508		70,078
	(Loss on Short-term Trading Security Sales)	2,412		41	
가	(Valuation Loss of Short-term Trading Security)	-		-	
	(Provision for Acceptances and Guarantees Losses)	-		-	
	(Others Provision)	446		267	
	(Expenses on Foreign Exchange)	977		1,532	
	(Loss on Derivatives Instruments)	86,480		14,639	
	(Contribution to Fund)	4,413		3,956	
	(Amortization of Credit Losses)	8,813		44,693	
	(Subsidy for Trust Accounts Adjustment)	2		-	
	(Others)	4,965		4,950	
	(Selling and Administrative Expenses)		68,860		74,801
	(Salaries)	24,647		22,898	
	(Retirement Allowance)	4,087		12,669	
	(Other Employee Benefits)	16,127		17,371	
	(Rent)	1,054		924	
가	(Entertainment)	742		686	
	(Depreciation)	6,761		6,050	
	(Amortization on Intangible Asset)	731		878	
	(Taxes and Dues)	3,118		2,428	
	(Other Selling Administrative Expenses)	11,593		10,897	

< / Banking Account>

(:) (Unit : Million Won)

(Description)		49 1/4		48 1/4	
		(Amount)		(Amount)	
	(Operating Income)		74,887		31,952
	(Non-Operating Income)		9,252		11,468
	(Gain on Disposition of Tangible Assets)	4		28	
	(Rental Income)	83		87	
가	(Gain on Valuation using equity method of accounting)	-		-	
가	(Gain on Tradable Security)	7,435		2,232	
가	(Restoration of Available-for-sale Securities Impairment losses)	-		7,802	
	(Gain on Sales of Receivables)	-		-	
	(Others)	1,730		1,319	
	(Non-Operating Expenses)		12,151		6,948
	(Loss on Disposition of Tangible Assets)	9		-	
가	(Loss on Valuation Using Equity Method)	106		882	
가	(Loss on Tradable Security Sales)	9		26	
가	(Tradable Security Impairment Loss)	3,800		2,099	
	(Held-to-maturity Securities Impairment Loss)	-		-	
	(Retirement Allowance)	5,583		2,129	
	(Loss on Sales of Receivables)	-		-	
	(Others)	2,644		1,812	
	(Ordinary Income)		71,988		36,472
	(Extraordinary Gain)		-		-
	(Extraordinary Loss)		-		-
	(Income Before Income Taxes)		71,988		36,472
	(Income Tax Expense)		19,312		10,524
	(Net Income)		52,676		25,948

< / Trust Account>

(:) (Unit : Million Won)

(Description)		49	1/4	48	1/4
		(Amount)		(Amount)	
	(Operating Revenues)				
	(Interest on Due)		-		-
가	(Interest on Securities)		12,496		17,185
	(Interest on Government Bonds)	1,120		670	
	(Interest on Finance Debentures)	969		437	
	(Interest on Local Government Bonds)	249		815	
	(Interest on Corporate Bonds)	7,825		12,311	
	(Stock Dividends)	3		67	
	(Interest on Bills Bought)	2,246		2,883	
	(Interest on Other Securities)	84		2	
	(Interest on Loans & Discounts)		357		442
	(Discount Fees on Bills)	-		-	
	(Interest on Real Estate Collateral Loans)	37		54	
	(Interest on Receivables Collateral Loans)	74		63	
	(Interest on Trust Benefit Collateral Loans)	222		148	
	(Interest on Guaranteed Loans)	3		5	
	(Interest on Loans with Deeds)	12		44	
	(Interest on Loans with Bills)	9		128	
	(Interest on Call Loans)		107		180
	(Interest on Bonds Purchased under Resale Agreements)		-		-
	(Other Interest Received)		33		37
	(Gain on Derivative Transactions)		288		12
가	(Revenues on Securities)		1,110		3,091
가	(Gain on Sales of Securities)	883		902	
가	(Gain on Redemption of Securities)	-		13	
가	(Gain on Valuation of Securities)	227		2,176	
	(Commission Revenues)		1		19
	(Other Revenues)		64		1,019
	(Gain on Sales of Receivables)	-		-	
	(Subsidy for Trust Adjustment)	1		-	
	(Others)	63		1,019	
	(Interest on Loans to Banking Account)		658		719
	(Transfer from Special Provision)		25		29
가	(Reverval Allowance for Credit Losses)		745		1,037
	(Total Revenues)		15,884		23,770
	(Operating Expenses)				
	(Money Trust Income)		10,868		18,526
	(Gain on Unspecific Money Trust)	3		2	
가	(Gain on Installment Money Trust<Performance>)	88		125	
	(Gain on Household Money Trust)	197		256	
	(Gain on Development Trust)	-		-	
	(Gain on Money in Trust for Old Age Living Pension)	86		73	
	(Gain on Corporate Money Trust)	-		-	
	(Gain on National Stock Trust)	8		5	
가	(Gain on Money Trust for Individual Pension)	1,609		1,393	
	(Gain on Household Long Term Money Trust)	395		629	
	(Gain on Money Trust for Employee)	41		75	
	(Gain on Special Installment Money Trust)	418		631	
	(Gain on Retirement Trust)	217		900	
	(Gain on Specific Money Trust)	4,282		6,884	
	(Gain on Unit Type Money Trust)	268		727	
가	(Gain on Open Type Money Trust)	3,207		6,687	
	(Gain on New Money Trust for Individual Pension)	8		20	
	(Trust for Individual Pension)	41		119	
	(Interest on Borrowings)		-		70
	(Commission Paid)		40		28
	(Loss on Sale of Derivatives)		129		104
가	(Expenses on Securities)		1,391		65
가	(Loss on Sales of Securities)	822		64	
가	(Loss on Redemption of Securities)	-		-	
가	(Loss on Valuation of Securities)	569		1	
	(Depreciation)		-		-
	(Charge-Offs of Bad Debts)	-		-	
	(Contribution to Fund)		116		113
	(Contribution to Credit Guarantee Fund)	6		8	
	(Insurance Fees on Deposits)	110		105	
	(Taxes and Dues)		10		24
	(Trust Fees and Commissions)		3,115		3,964
	(Other Expenses)		-		-
	(Loss on Sale of Loans)	-		-	
	(Others Sundry Expenses)	-		-	
	(Provision for Special Purpose Reserves)		202		165
가	(Provision for Allowance for Credit Losses)		13		711
	(Total Expenses)		15,884		23,770