

2005

2006

(2006.2.2)



고객과 함께 미래를 여는 —

부산은행

Contents

I. 2005

1.	-----	3
2.	-----	4
3.	-----	5
- 가	-----	6
4.	-----	7
5.	-----	8
6.	-----	9
7. NIM & NIS	-----	10
8.	-----	11
9.	-----	12
10.	-----	13
11.	-----	14
12.	-----	15
13.	-----	16
14.	-----	17
15.	-----	18

II. 2006

1. 2006	-----	20
2. 2006	-----	21
3. 2006 5	-----	22
4.	-----	25

III. Appendix

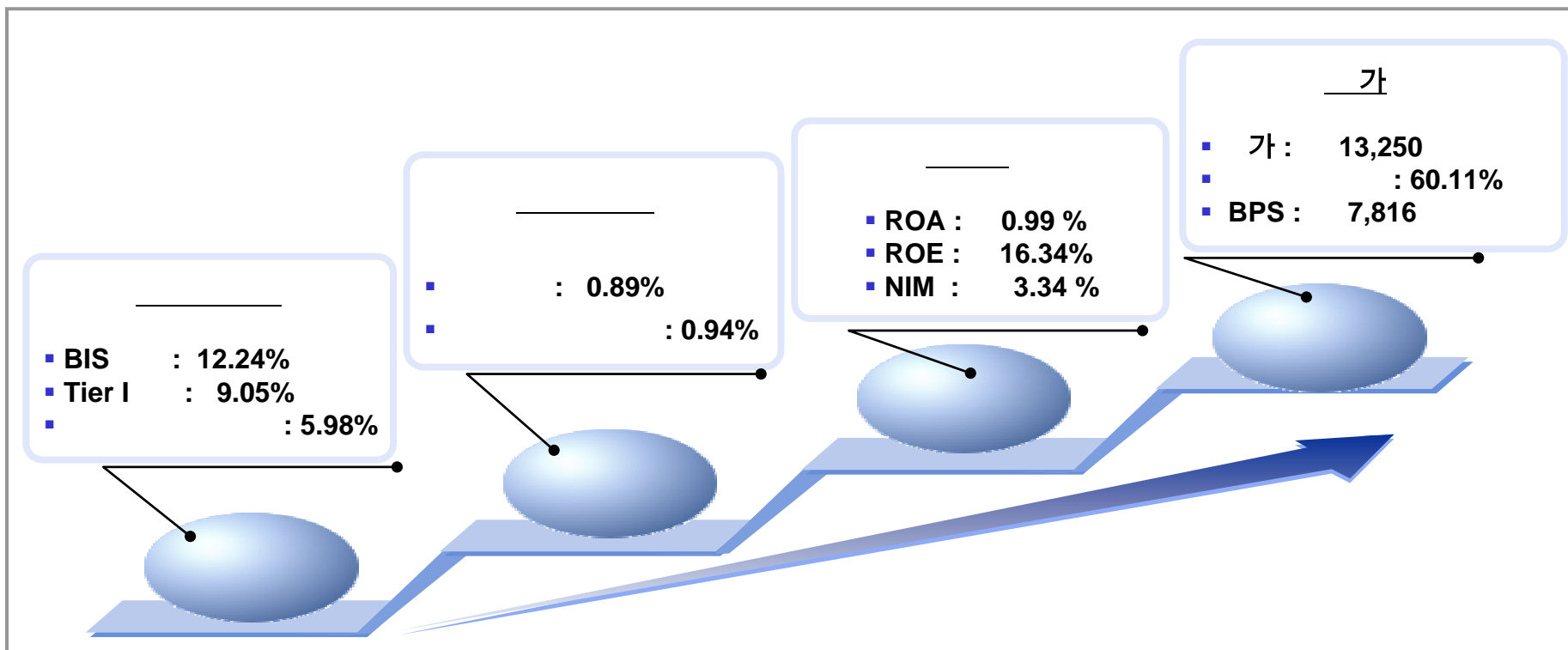
1. B/S	-----	32
2.	-----	33
3.	-----	34
4. /	-----	35
5. 가 /	-----	36
6. 가	-----	37
7. 가	-----	38
8. ()	-----	39
9. / /	-----	40
10. 가	-----	41
11. I/S	-----	42
12.	-----	43
13.	-----	44
14.	-----	45
15.	-----	46
16. /	-----	47
17.	-----	52



I. 2005

1.	-----	3
2.	-----	4
3.	-----	5
가	-----	6
4.	-----	7
5.	-----	8
6.	-----	9
7.	NIM & NIS -----	10
8.	-----	11
9.	-----	12
10.	-----	13
11.	-----	14
12.	-----	15
13.	-----	16
14.	-----	17
15.	-----	18

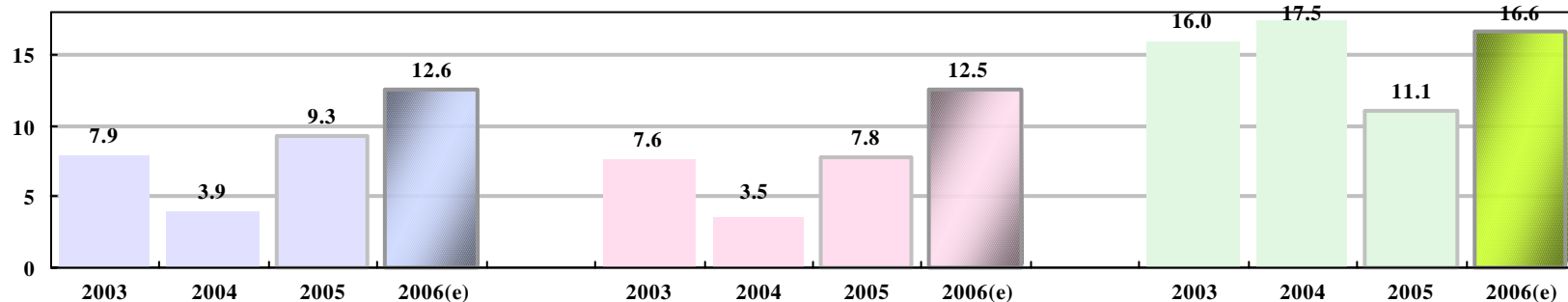
□ 2005		1,789	
-	1,327	34.8%	가
□		2,495	
-	1,897	31.5%	가
□		6,483	
-	6,010	7.9%	가





가

(: %)

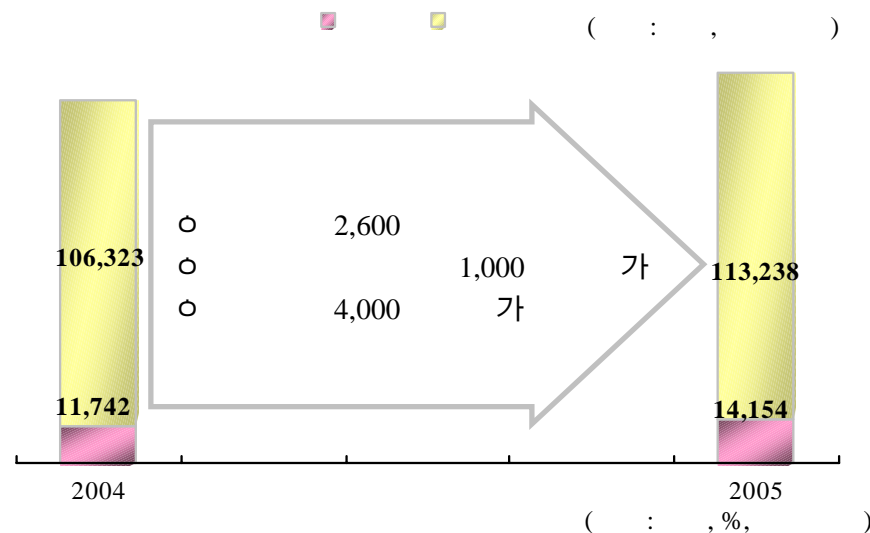
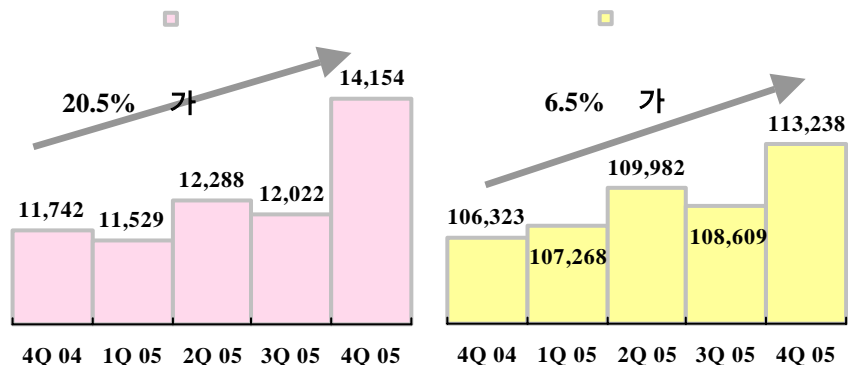


(: %,)

	4Q	2005				2004	2005 vs. 2004
		3Q	2Q	1Q	4Q vs. 3Q		
	198,808	198,711	193,314	185,510	0.05	181,841	9.3
()	(190,499)	(189,544)	(184,043)	(175,093)	(0.5)	(171,344)	(11.2)
()	(8,309)	(9,167)	(9,271)	(10,417)	(9.4)	(10,497)	(20.8)
	157,091	154,000	153,045	144,997	2.0	145,680	7.8
()	(148,466)	(144,825)	(143,636)	(134,634)	(2.5)	(135,107)	(9.9)
()	(8,625)	(9,175)	(9,409)	(10,363)	(6.0)	(10,573)	(18.4)
	121,310	119,195	114,022	110,080	1.8	109,211	11.1
()	(118,271)	(116,242)	(111,062)	(107,296)	(1.7)	(106,699)	(10.8)
()	(3,039)	(2,953)	(2,960)	(2,784)	(2.9)	(2,512)	(21.0)
가	56,649	56,479	52,056	51,576	0.3	50,626	11.9
()	(48,711)	(47,734)	(43,296)	(41,853)	(2.0)	(40,596)	(20.0)
()	(7,938)	(8,745)	(8,760)	(9,723)	(9.2)	(10,030)	(20.9)
	11,465	11,273	10,812	10,257	1.7	10,257	11.8

□ 2005

가



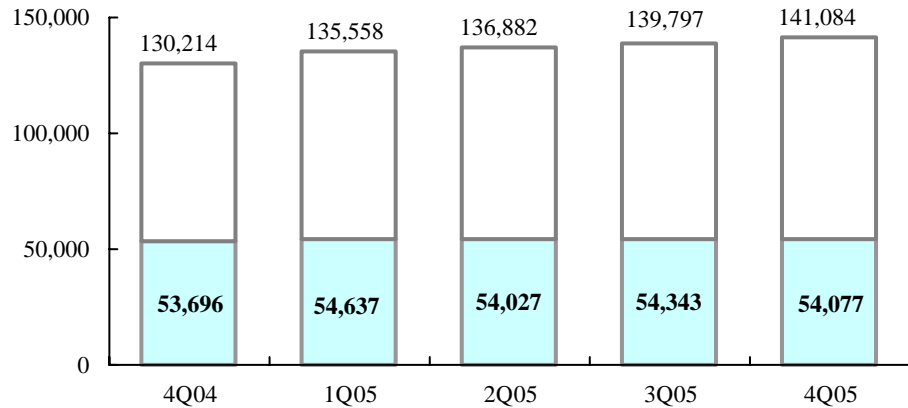
		2005				2004	2005 vs. 2004
	4Q	3Q	2Q	1Q	4Q vs. 3Q		
	129,231	122,545	124,257	120,901	5.5	120,163	7.5
	14,154	12,022	12,288	11,529	17.7	11,742	20.5
	113,238	108,609	109,982	107,268	4.3	106,323	6.5
	1,839	1,914	1,987	2,104	3.9	2,098	12.3
C D	5,969	7,785	6,490	3,794	23.3	6,292	5.1
	179	140	118	91	27.9	69	159.4
R P	9,000	8,657	7,069	5,905	4.0	4,656	93.3
	4,087	5,698	5,702	3,943	28.3	3,927	4.1
	8,625	9,175	9,409	10,363	6.0	10,573	18.4
	157,091	154,000	153,045	144,997	2.0	145,680	7.8



- 가

□ 가 가

□ 가 □ (: ,)



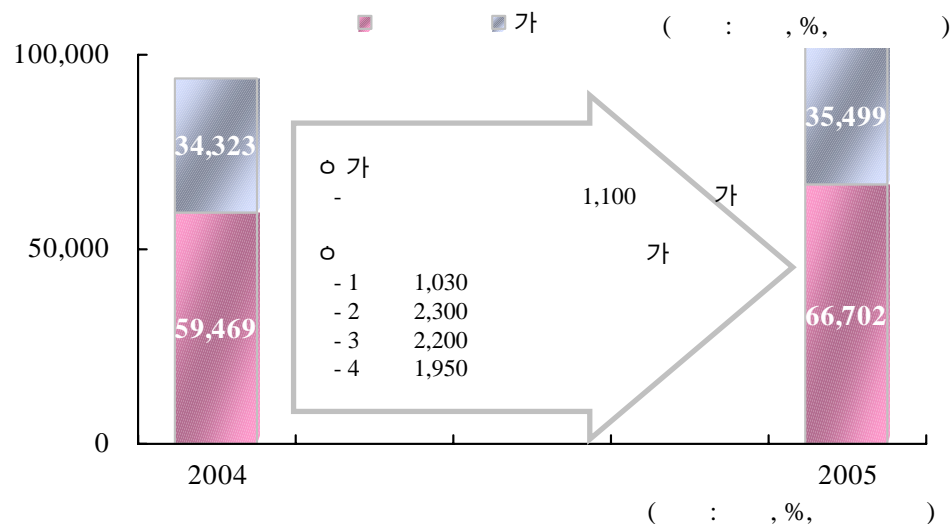
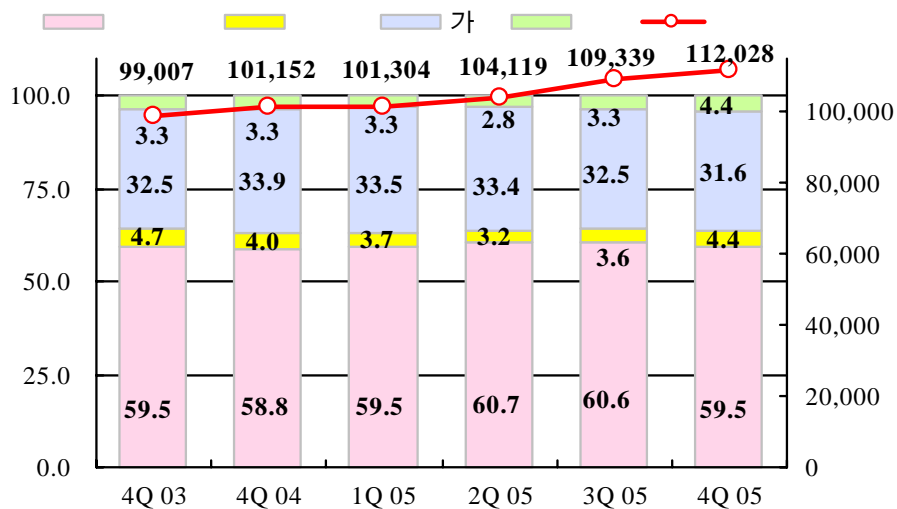
□ 가 Funding Cost

(: %,)

	4Q 05	3Q 05	2Q 05	FY 2004
	0.31	0.30	0.31	0.29
	0.34	0.34	0.35	0.46
	2.08	2.08	1.74	2.59
	0.69	0.70	0.63	0.95
(가 : MMDA)	0.16	0.16	0.16	0.19

(: %, %p,)

		2005					2004	2005 vs. 2004
		4Q	3Q	2Q	1Q	4Q vs. 3Q		
가 (A)		54,077	54,343	54,027	54,637	0.5	53,696	0.7
		11,065	11,050	11,153	11,689	0.1	10,164	8.9
		31,952	31,977	31,752	31,819	0.1	30,406	5.1
		11,060	11,316	11,122	11,129	2.3	13,126	15.7
(B)		122,844	122,232	121,036	121,841	0.5	123,003	0.1
(C)		141,084	139,797	136,882	135,558	0.9	130,214	8.3
(D)		150,710	149,674	147,007	145,994	0.7	141,876	6.2
가 / (A/B)		44.02	44.46	44.64	44.84	0.44	43.65	0.37
가 / (A/C)		38.33	38.87	39.47	40.30	0.54	41.24	2.91
가 / (A/D)		35.88	36.31	36.75	37.42	0.43	37.85	1.97



		2005					2004	2005
		4Q	3Q	2Q	1Q	4Q vs. 3Q		vs. 2004
		112,028	109,339	104,119	101,304	2.5	101,152	10.8
가		35,449	35,488	34,735	33,966	0.1	34,323	3.3
		71,611	70,196	66,517	64,038	2.0	63,505	12.8
	()	(66,702)	(66,283)	(63,145)	(60,318)	(0.6)	(59,469)	(12.2)
	()	(4,909)	(3,913)	(3,372)	(3,720)	(25.5)	(4,036)	(21.6)
		4,968	3,655	2,867	3,300	35.9	3,324	49.5
		3,390	3,233	3,119	2,914	4.9	2,946	15.1
		300	299	286	279	0.3	299	0.3
		5,592	6,324	6,498	5,583	11.6	4,814	16.2
		121,310	119,195	114,022	110,080	1.8	109,211	11.1



5.

(: , %)

		FY 2005			FY 2004		4Q 05	2005
		4Q	3Q	4Q vs. 3Q		4Q	vs. 4Q 04	vs. 2004
(a) ¹⁾	6,483	1,753	1,637	7.1	6,010	1,539	13.9	7.9
2)	5,931	1,583	1,500	5.5	5,500	1,404	12.7	7.8
	546	124	141	12.1	548	149	16.8	0.4
	169	94	26	261.5	138	30	213.3	22.5
	163	48	30	.	176	44	.	.
(b)	934	513	210	144.3	1,264	186	175.8	26.1
(c)	3,209	1,044	729	43.2	2,945	831	25.6	9.0
(a-b-c)	2,340	196	698	71.9	1,801	522	62.5	29.9
	155	65	60	8.3	96	3	.	61.5
	2,495	261	758	65.6	1,897	519	49.7	31.5
	706	89	212	58.0	570	164	45.7	23.9
	1,789	172	546	68.5	1,327	355	51.5	34.8
	3,677	1,195	1,006	18.8	3,411	758	57.7	7.8

1.
2.

=

+

+

,

,

,

,



6.

(: , %)

		FY 2005			FY 2004		4Q 05 vs. 4Q 04	2005 vs. 2004
		4Q	3Q	4Q vs. 3Q		4Q		
	5,931	1,583	1,500	5.5	5,500	1,404	12.7	7.8
	10,160	2,731	2,604	4.9	9,653	2,432	12.3	5.3
(가)	7,947	2,143	2,003	7.0	7,355	1,921	11.6	8.0
	(777)	(202)	(193)	(4.7)	(807)	(197)	(2.5)	(3.7)
	1,971	534	494	8.1	2,207	495	7.9	10.7
	242	54	107	49.5	91	16	237.5	165.9
	4,229	1,148	1,104	4.0	4,153	1,028	11.7	1.8
	3,101	798	788	1.3	3,372	827	3.5	8.0
	301	83	82	1.2	170	45	84.4	77.1
	827	267	234	14.1	611	156	71.2	35.4



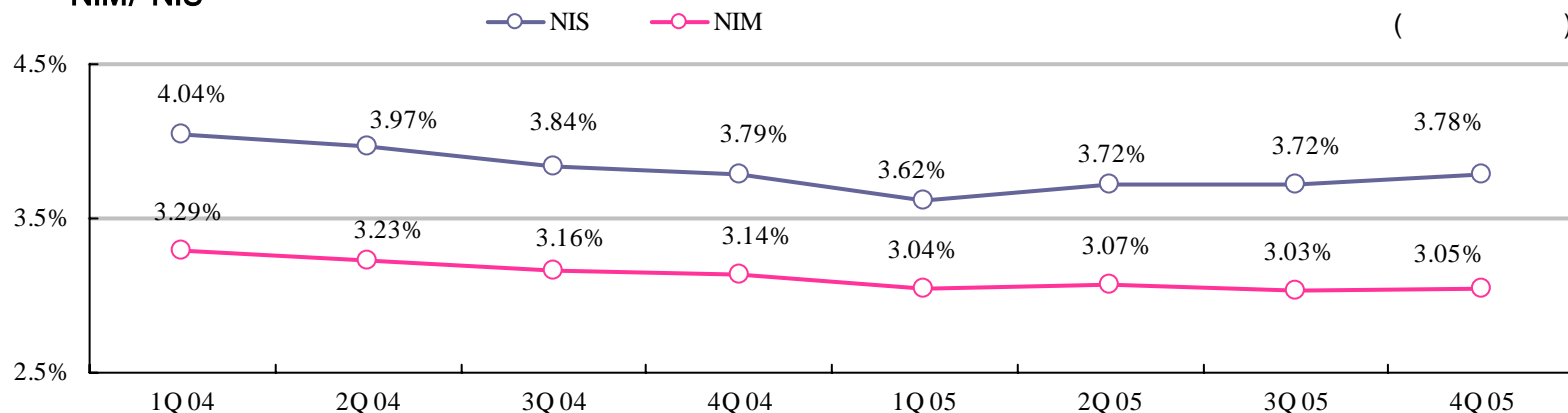
(:)

		FY 2005				FY 2004			
		4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
	777	202	193	194	188	807	197	188	201
	182	47	46	46	43	216	46	47	51
	32	6	7	9	10	69	14	17	19
	534	142	132	132	128	487	130	116	122
	4	1	1	1	1	4	1	1	1
	25	6	7	6	6	31	6	7	8

7. NIM & NIS



NIM/ NIS



NIM/ NIS ¹⁾

(: , %, %p,)

2005						2004	2005 vs. 2004
	4Q	3Q	2Q	1Q	4Q vs. 3Q		
NIM	3.34	3.33	3.38	3.34	0.01	3.44	0.10
NIS()	4.16	4.10	4.10	3.99	0.06	4.16	-
	6.79	6.72	6.73	6.66	0.07	7.11	0.32
가	6.49	6.42	6.43	6.40	0.07	6.83	0.34
	6.17	6.10	6.12	6.07	0.07	6.40	0.23
	2.63	2.62	2.63	2.67	0.01	2.95	0.32
()	165,932	163,244	158,756	156,567	2,688	149,177	16,755

)1.



8.

(: , %)

FY 2005					FY 2004		4Q 05 vs. 4Q 04	2005 vs. 2004
		4Q	3Q	4Q vs. 3Q		4Q		
	552	170	137	24.1	510	135	25.9	8.2
	2,863	643	517	24.4	2,268	1,004	36.0	26.2
(+)	743	185	187	1.1	688	189	2.1	8.0
	32	9	9	-	26	7	28.6	23.1
	37	9	8	12.5	43	11	18.2	14.0
	169	94	26	261.5	138	30	213.3	22.5
	1,882 ¹⁾	346	287	20.6	1,373	767	54.9	37.1
	2,311	473	380	24.5	1,758	869	45.6	31.5
	113	37	28	32.1	84	23	60.9	34.5
	153	42	35	20.0	125	35	20.0	22.4
	0	0	0	-	0	-	-	-
	2,045 ²⁾	394	317	24.3	1,549	811	51.4	32.0

1. : (365), (1,381), (79), (57)
2. : (150), (1,468), (183), (43), (200)



9.

(: ,%)

FY 2005					FY 2004		4Q 05 vs. 4Q 04	2005 vs. 2004
		4Q	3Q	4Q vs. 3Q		4Q		
	546	124	141	12.1	548	149	16.8	0.4
	812	203	204	0.5	757	207	1.9	7.3
	608	151	152	0.7	563	156	3.2	8.0
	135	34	35	2.9	125	33	3.0	8.0
	37	9	8	12.5	43	11	18.2	14.0
	32	9	9	-	26	7	28.6	23.1
	266	79	63	25.4	209	58	36.2	27.3
	113	37	28	32.1	84	23	60.9	34.5
	153	42	35	20.0	125	35	20.0	22.4



(: , %)

		FY 2005			FY 2004		4Q 05 vs. 4Q 04	2005 vs. 2004
		4Q	3Q	4Q vs. 3Q		4Q		
	155	65	60	8.3	96	3	.	61.5
	436	134	97	38.1	409	124	8.1	6.6
가	175	24	69	-	241	84	-	-
	70	0	0	-	33	16	-	-
	4	0	4	-	0	0	-	-
	187 ¹⁾	110	24	-	135	24	-	-
	281	69	37	86.5	313	127	45.7	10.2
가	2	0	2	-	0	0	-	-
	7	3	38	-	11	0	-	-
	71	39	1	-	142	111	-	-
	56	0	0	-	22	0	-	-
	145 ²⁾	27	72	-	138	16	-	-

1. : (85), (98), (4)
2. : (22), (58), (65)

(단위 : 천원, %, %p)

	4Q	2005				2004	2005
		3Q	2Q	1Q	4Q vs. 3Q	4Q	vs. 2004
	124,633	122,541	117,190	113,148	1.7	112,298	11.0
	120,980	118,327	113,192	108,973	2.2	108,112	11.9
	(97.07)	(96.56)	(96.59)	(96.31)	(0.51)	(96.27)	(0.80)
	2,484	2,798	2,685	2,658	11.2	2,726	8.9
	(1.99)	(2.28)	(2.29)	(2.35)	(0.29)	(2.43)	(0.44)
	775	880	818	969	11.9	882	12.1
	(0.62)	(0.72)	(0.70)	(0.86)	(0.10)	(0.79)	(0.17)
	292	328	310	363	11.0	367	20.4
	(0.23)	(0.27)	(0.26)	(0.32)	(0.04)	(0.33)	(0.10)
	102	208	185	185	51.0	210	51.4
	(0.08)	(0.17)	(0.16)	(0.16)	(0.09)	(0.19)	(0.11)
	1,169	1,416	1,313	1,517	17.4	1,460	19.9
()	(0.94)	(1.16)	(1.12)	(1.34)	(0.22)	(1.30)	(0.36)
(Coverage Ratio)	(162.96)	(113.01)	(114.71)	(101.88)	(49.95)	(106.79)	(56.17)
	3,653	4,214	3,998	4,175	13.3	4,185	12.7
()	(2.93)	(3.44)	(3.41)	(3.69)	(0.51)	(3.73)	(0.80)
(Coverage Ratio)	(52.12)	(37.99)	(37.67)	(37.00)	(14.13)	(37.23)	(14.89)
(가)	1,904	1,601	1,506	1,545	18.9	1,558	22.2
	869	559	371	152		1,290	32.6
()	(310)	(188)	(219)	(152)	(64.9)	(280)	(10.7)
	372	247	247	0		486	23.5
()	(125)	(0)	(247)	(0)	-	(247)	(49.4)



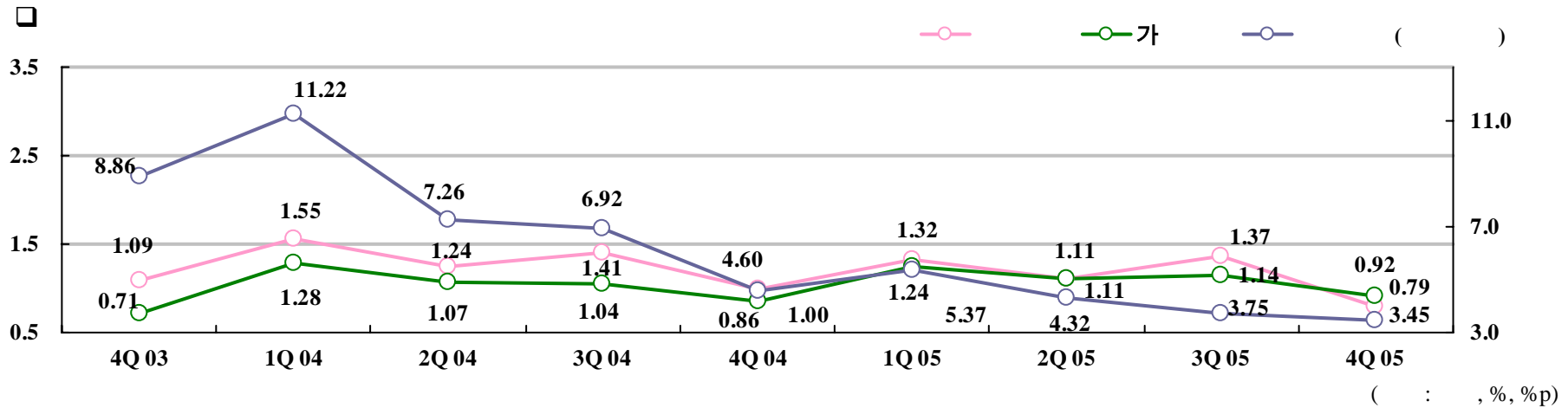
□ 2005 4/4

□ 438 가
 - 342 , 가 19 , 69
 - 8
 □ 가 112 ()
 - 2005 76 , 45
 □ 22

□

(:)

		FY 2005					FY 2004		2005 vs. 2004
		4Q	3Q	2Q	1Q	4Q vs. 3Q		4Q	
	575	353	163	56	3	190	475	98	100
가	145	27	30	43	45	3	309	51	164
	163	75	16	33	39	59	480	48	317
()	(19)	(4)	(4)	(6)	(13)	(8)	(221)	(21)	(202)
	121	112	4	1	4	108	22	3	99
	70	54	3	6	7	51	22	14	48
	934	513	210	127	84	303	1,264	186	330



	2005					2004	2005 vs. 2004
	4Q	3Q	2Q	1Q	4Q vs. 3Q		
	0.89	1.36	1.20	1.41	0.47	1.06	0.17
	1,087	1,628	1,368	1,556	33.2	1,161	6.4
	121,593	119,588	114,231	110,363	1.7	109,786	10.8
	0.90	1.50	1.21	1.44	0.60	1.08	0.18
	649	1,109	847	969	41.5	721	10.0
	72,205	73,790	70,085	67,448	2.1	66,494	8.6
가	0.92	1.14	1.11	1.24	0.22	0.86	0.06
	329	408	389	422	19.4	294	11.9
	35,674	35,700	34,935	33,966	0.07	34,323	3.9
1)	3.45	3.75	4.32	5.37	0.30	4.60	1.15
	107	111	132	165	3.6	146	26.7
	3,098	2,969	3,054	3,070	4.3	3,175	2.4

) 1.

(: , %, %p)

		2005			2004				2005 vs. 2004
		3Q	2Q	1Q		3Q	2Q	1Q	
	10,830	11,243	10,682	10,129	9,594	9,728	9,365	9,001	12.9
	3,847	3,347	3,341	1,574	2,010	2,006	1,942	1,897	91.4
()	30	30	30	30	40	40	40	40	25.0
	14,647	14,560	13,993	11,673	11,564	11,694	11,267	10,858	26.7
가	119,619	117,397	112,307	108,659	106,727	106,305	100,769	95,266	12.1
	115,521	113,108	108,271	104,604	102,959	102,325	97,212	91,605	12.2
	4,098	4,289	4,036	4,055	3,768	3,980	3,557	3,661	8.8
BIS Capital Ratio	12.24¹⁾	12.40	12.46	10.74	10.84	11.00	11.18	11.40	1.40
Tier 1 Capital	9.05	9.58	9.51	9.32	8.99	9.15	9.29	9.45	0.06
Tier 2 Capital	3.22	2.85	2.98	1.45	1.88	1.89	1.93	1.99	1.34
	5.98	5.91	5.83	5.81	5.94	5.78	5.68	5.72	0.04

) 1.



15.

(: , %)

	2005				2004			
	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
BIS (Tier I)	12.24¹⁾ (9.05) 5.98	12.40 (9.58) 5.91	12.46 (9.51) 5.83	10.74 (9.32) 5.81	10.84 (8.99) 5.94	11.00 (9.15) 5.78	11.18 (9.29) 5.68	11.40 (9.45) 5.72
ROA	0.99	1.21	1.24	1.24	0.81	0.80	0.78	0.66
ROE	16.34	20.06	20.51	20.83	13.60	13.54	13.31	11.33
NIM ²⁾	3.34	3.33	3.38	3.34	3.44	3.46	3.53	3.59
	2.93	3.44	3.41	3.69	3.73	3.94	3.49	4.11
	0.94	1.16	1.12	1.34	1.30	1.56	1.45	1.92
Coverage Ratio	162.96	113.01	114.71	101.88	106.79	89.41	97.66	82.96
	0.89	1.36	1.20	1.41	1.06	1.46	1.39	1.85
가 ()	38.33	38.87	39.47	40.30	41.24	42.04	42.72	43.26
가 ()	44.02	44.46	44.64	44.84	43.65	44.12	44.76	45.37
	86.69	89.22	83.79	83.79	84.18	79.18	74.18	72.05
Leverage	17.3	17.6	17.9	18.1	17.7	18.3	18.7	18.6

) 1.

2.

II. 2006

1.	2006	-----	20
2.	2006	-----	21
3.	2006	5 -----	22
4.		-----	25



2006

☐ : 12%

☐ : 12%

☐ : 16%

☐ :

☐ : 3.43%

☐ : 9.0%

☐ :

☐ :

ROA : 1.11%

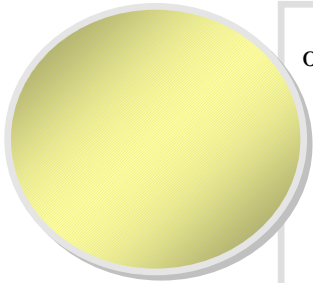
ROE : 18.09%

: 0.99%

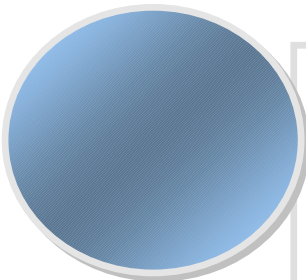
BIS : 11.58%



2. 2006



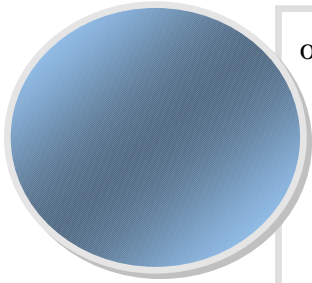
o Level-Up
—
* : , , ,
* : . . ,
* (2 , 1)
* : . 1 3)
— : , (SSP)
—
—
—
—
—
o (, PF,)
— ,
— (KPI)
— 가
—
o
—
—
—
o
—
— , 가 ,
— CDP(Career Development Program)



o	:	가	NIM
-	Needs		
*	(1,500),		(3)
-			
* 05	50	4 4 , 267	
-			
*	,	,	
-			
*	1 (05 9 ~11)	1,611	15 9,062 1.01%
*		5,822	9,847 59.1%
*			
-			
*	,		
(7,310		5,910)
* BC가	(가	73,588 ,	105,008)
*	(428)
*	(6,243)
-			
*	60,000 (169,973)		
*	60,000 (231,230)		
*	80,000 (962,703)		
*	27,000 가(05 17,934 ,		500)
*	(05 620)		



3. 2006 5



o	16.6%	(14.8%, 05	12.3%)
-	1 1,800 , 17.7% 가				
*					
*	(, 가 5)				
*	()				
✓05	56%, 34%				
*					
✓	가 6				
*	: 06 4,500				
✓SOC	1,500 , 2,000				
*					
✓	: 120 , 430 ()				
✓	: 150 , 130 (, ,)				
✓	: 29,000 , 5 8,000 , 1,500 ,				
✓	: 2008 (,)				
*	(, ,) 3,000				

가	3,722 , 10.5% 가
*	
✓	5,000 2,000
* 1	3,000



(: , %,)

	2006	2005	(2006 vs. 2005)	(2006 vs. 2005)	2004
	223,840	198,808	25,032	12.6	181,841
()	(216,250)	(190,499)	(25,751)	(13.5)	(171,344)
()	(7,590)	(8,309)	(719)	(8.7)	(10,497)
	176,710	157,091	19,619	12.5	145,680
()	(169,150)	(148,466)	(20,684)	(13.9)	(135,107)
()	(7,560)	(8,625)	(1,065)	(12.3)	(10,573)
	141,410	121,310	20,100	16.6	109,211
()	(138,115)	(118,271)	(19,844)	(16.8)	(106,699)
()	(3,295)	(3,039)	(256)	(8.4)	(2,512)
가	60,180	56,649	3,531	6.2	50,626
()	(52,890)	(48,711)	(4,179)	(8.6)	(40,596)
()	(7,290)	(7,938)	(648)	(8.2)	(10,030)
	13,242	11,465	1,777	15.5	10,257



4.



/

(: , %,)

	2006	2005	(2006 vs. 2005)	(2006 vs. 2005)	2004
	140,538	129,231	11,307	8.7	120,163
	13,200	14,154	954	6.7	11,742
	125,640	113,238	12,402	11.0	106,323
	1,698	1,839	141	7.7	2,098
	176,710	157,091	19,619	12.5	145,680

(: , %,)

	2006	2005	(2006 vs. 2005)	(2006 vs. 2005)	2004
	130,025	112,028	17,997	16.1	101,152
가	39,172	35,449	3,723	10.5	34,323
	84,976	71,611	13,365	18.7	63,505
()	(78,475)	(66,702)	(11,773)	(17.7)	(59,469)
()	(6,501)	(4,909)	(1,592)	(32.4)	(4,036)
	5,877	4,968	909	18.3	3,324
	141,410	121,310	20,100	16.6	109,211



4.



(: , %)

	2006	2005	(2006 vs. 2005)	(2006 vs. 2005)	2004
	7,293	6,483	810	12.5	6,010
	6,816	5,931	885	14.9	5,500
	595	546	49	9.0	548
	70	169	99	58.6	138
	188	163	25	.	176
	673	934	261	27.9	1,264
	3,457	3,209	248	7.7	2,945
	3,163	2,340	823	35.2	1,801
	60	155	215	.	96
	3,103	2,495	608	24.4	1,897
	853	706	147	20.8	570
	2,250	1,789	461	25.8	1,327



4.



&

(: , %)

	2006	2005	(2006 vs. 2005)	(2006 vs. 2005)	2004
	452	575	123	21.4	475
가	144	145	1	0.7	309
	77	163	86	52.8	480
	-	70	-	-	22
	-	121 ¹⁾	-	-	22
	673	934	261	27.9	1,264

) 1.

76 ,

45

(: , %)

	2006	2005	(2006 vs. 2005)	(2006 vs. 2005)	2004
	2,817	2,597	220	8.5	2,298
	180	178	2	1.1	229
가	365	348	17	4.9	338
	95	86	9	10.5	80
	3,457	3,209	248	7.7	2,945
Cost-income-Ratio	47.40	49.50	2.1	-	49.00

□ I/S

(: , %)

		2006	2005	(2006 vs. 2005)	(2006 vs. 2005)	2004
1.		14,950	13,093	1,857	14.2	11,943
		12,040	10,160	1,880	18.5	9,653
		892	812	80	9.9	757
		70	239	169	70.7	160
		1,948	1,882	66	3.5	1,373
2.		11,787	10,753	1,034	9.6	10,142
		5,224	4,229	995	23.5	4,153
		297	266	31	11.7	209
		0	0	0	-	0
		2,136	2,045	91	4.4	1,549
		3,457	3,209	248	7.7	2,945
		673	1,004	331	33.0	1,286
3.	(1-2)	3,163	2,340	823	35.2	1,801
4.		60	155	215	.	96
5.	(3+4)	3,103	2,495	608	24.4	1,897
6.		0	0	0	0	-
7.	(5+6)	3,103	2,495	608	24.4	1,897
8.		853	706	147	20.8	570
9.	(7-8)	2,250	1,789	461	25.8	1,327



(: , %, %p)

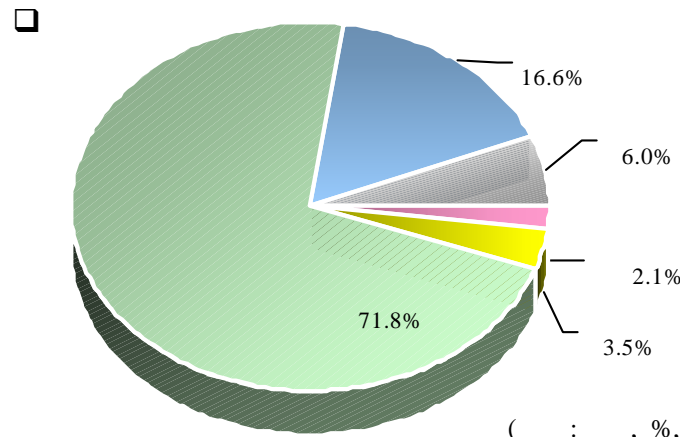
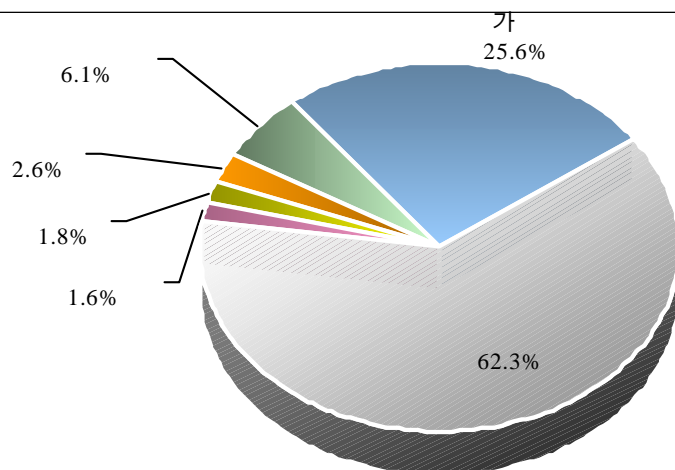
	2006	2005	(2006 vs. 2005)	2004
	2,250	1,789	461	1,327
BIS	11.58	12.24 ¹⁾	0.66	10.84
(Tier1)	(9.18)	(9.05)	(0.13)	(8.99)
	6.09	5.98	0.11	5.94
	1,442	1,169	273	1,460
	0.99	0.94	0.05	1.30
Coverage Ratio	146.32	162.96	16.64	106.79
	4,662	3,653	1,009	4,185
	3.21	2.93	0.28	3.73
	0.88	0.89	0.01	1.06
(ROA)	1.11	0.99	0.12	0.81
(ROE)	18.09	16.34	1.75	13.60
Leverage()	16.9	17.3	0.4	17.7
	3.43	3.34	0.09	3.44
	92.52	86.69	5.83	84.18

) 1.



III. Appendix

1.	B/S	-----	32
2.		-----	33
3.		-----	34
4.		/ -----	35
5.	가	/ -----	36
6.	가	-----	37
7.	가	-----	38
8.		() -----	39
9.		/ / -----	40
10.	가	-----	41
11.	I/S	-----	42
12.		-----	43
13.		-----	44
14.		-----	45
15.		-----	46
16.	/	-----	47
17.		-----	52



(: , %,)

		2005				2004	2005 vs. 2004
		3Q	2Q	1Q	4Q vs. 3Q		
	190,499	189,544	184,043	175,093	0.5	171,344	11.2
가	11,580	12,012	13,775	11,164	3.6	10,407	11.3
	48,711	47,734	43,296	41,853	2.0	40,596	20.0
	118,763	118,180	113,178	108,859	0.5	107,580	10.4
	3,098	2,969	3,054	3,070	4.3	3,175	2.4
	3,474	3,386	3,416	3,403	2.6	3,433	1.2
	4,873	5,263	7,324	6,744	7.4	6,153	20.8
	190,499	189,544	184,043	175,093	0.5	171,344	11.2
	136,625	131,634	132,200	126,329	3.8	128,035	6.7
	31,615	32,251	26,384	22,170	2.0	20,755	52.3
	4,087	5,698	5,702	3,943	28.3	3,927	4.1
	6,707	8,688	8,945	12,394	22.8	8,370	19.9
	11,465	11,273	10,812	10,257	1.7	10,257	11.8



2.

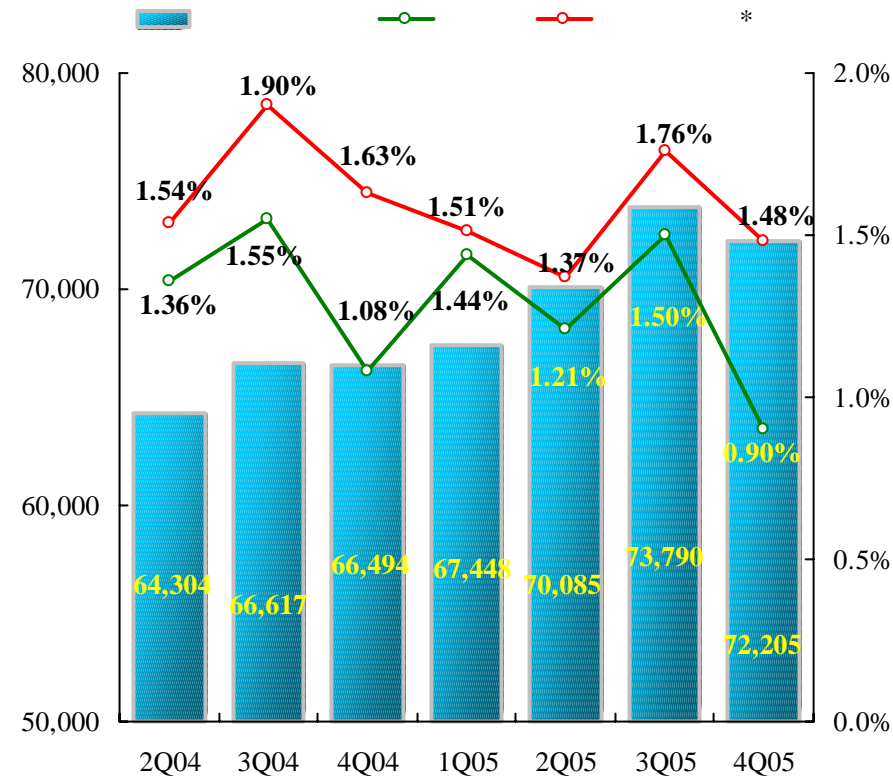
(: ,%,)

		4Q 2005		3Q 2005		2Q 2005		4Q 2004	
		36,021	47.0	35,430	48.0	32,743	47.2	30,797	46.1
1		10,028	13.1	9,859	13.3	9,165	13.2	8,473	12.7
		4,823	6.3	4,516	6.1	4,315	6.2	4,219	6.3
		5,256	6.9	5,247	7.1	4,836	7.0	4,360	6.5
	,	4,701	6.1	4,619	6.3	4,339	6.3	4,318	6.5
		2,355	3.1	2,519	3.4	2,411	3.5	2,479	3.7
	,	1,261	1.6	1,455	2.0	1,445	2.1	1,255	1.9
		2,129	2.8	2,058	2.8	1,430	2.1	1,344	2.0
	,	1,597	2.1	1,466	2.0	1,383	2.0	1,120	1.7
		856	1.1	710	1.0	664	1.0	652	1.0
		3,015	3.9	2,981	4.0	2,755	4.0	2,577	3.9
		40,557	53.0	38,421	52.0	36,641	52.8	36,032	53.9
		9,623	12.6	9,631	13.0	9,494	13.7	8,968	13.4
		1,901	2.5	881	1.2	110	0.2	738	1.1
		5,404	7.1	5,437	7.4	5,478	7.9	5,492	8.2
		6,774	8.8	5,937	8.0	5,866	8.5	6,308	9.4
		3,135	4.1	3,156	4.3	2,979	4.3	3,049	4.6
	,	4,256	5.6	4,206	5.7	3,898	5.6	3,141	4.7
		2,381	3.1	2,327	3.2	2,254	3.2	2,050	3.1
		7,083	9.2	6,846	9.3	6,562	9.5	6,286	9.4
		76,578	100.0	73,851	100.0	69,384	100.0	66,829	100.0



(: , %)

	2005			
	4Q	3Q	2Q	1Q
	72,192	73,253	70,748	67,087
	1,815	2,056	1,591	1,774
	608	674	626	725
	147	179	127	134
	37	125	92	69
	74,799	76,287	73,184	69,789
Coverage Ratio	2,607	3,034	2,436	2,702
	3.49	3.98	3.33	3.87
	45.49	32.56	35.14	31.57
Coverage Ratio	792	978	845	928
	1.06	1.28	1.15	1.33
	149.75	101.02	101.30	91.92
	1,186	988	856	853
()	230	78	71	47
()	84	0	185	0



*

:

(

)



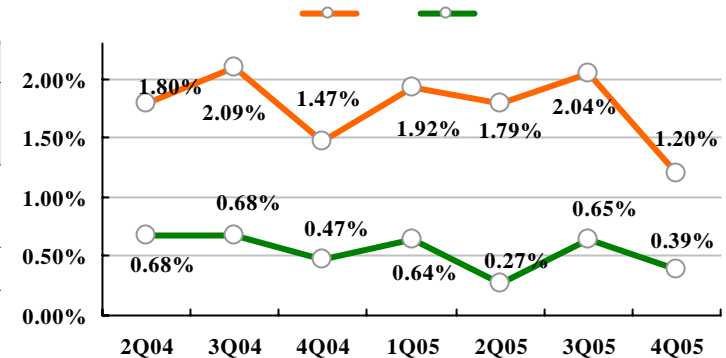
(: , %,)

		4Q 2005		3Q 2005		4Q 2004	
		37,565	1.11	37,907	1.76	32,377	0.96
		34,640	0.67	35,883	1.23	34,117	1.20
,		10,549	0.73	10,608	1.49	9,744	1.40
		0	-	881	-	738	-
		5,424	0.53	5,462	1.60	5,527	1.49
		6,734	0.91	6,017	1.63	6,410	0.98
		118	-	139	-	190	-
		4,023	0.08	4,148	0.04	3,057	0.14
		2,391	1.45	2,339	1.74	2,070	2.41
		5,401	0.52	6,289	0.91	6,381	1.13
		72,205	0.90	73,790	1.50	66,494	1.08



(: , %, %p)

4Q 2005	0.90	1.07	-	-	2.26	0.39
()	(72,205)	(33,938)	(273)	(2,918)	(8,022)	(27,054)
3Q 2005	1.50	1.89	-	0.01	3.44	0.65
()	(73,790)	(33,120)	(270)	(3,189)	(8,640)	(28,571)
3Q vs. 4Q	0.6	0.82	-	0.01	1.18	0.26
4Q 2004	1.08	1.66	-	-	1.36	0.47
()	(66,494)	(28,953)	(201)	(2,846)	(8,730)	(25,764)





5. 가 /

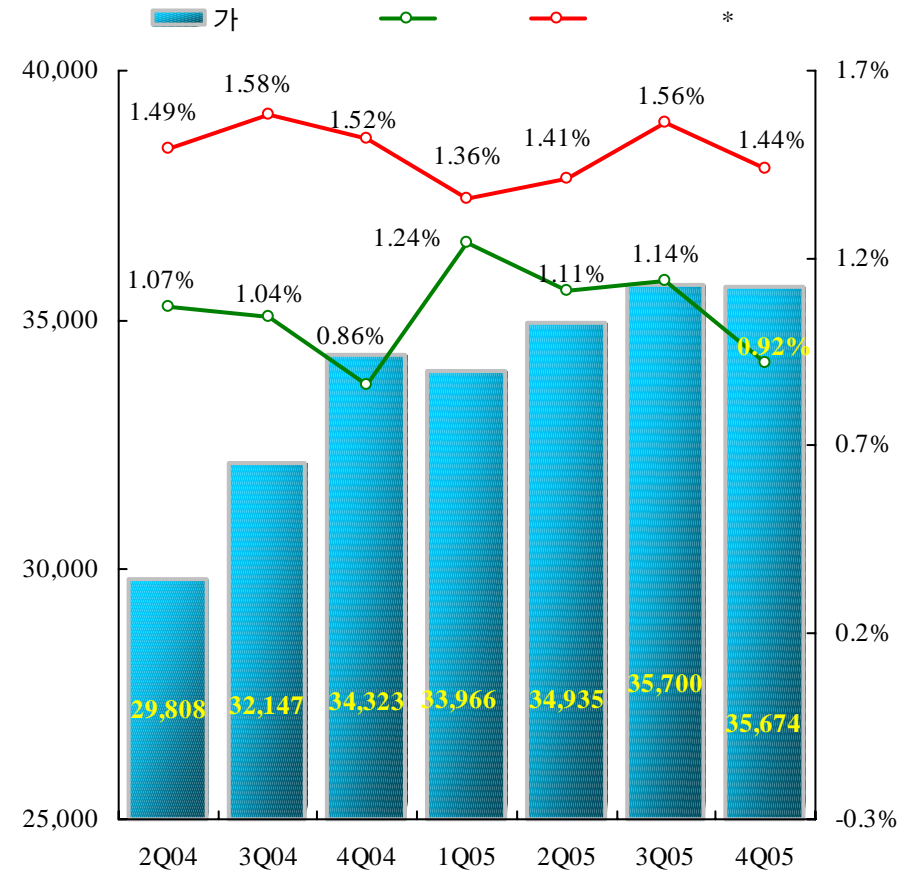
(: , %, %p,)

		2005					2004	2005 vs. 2004	
		4Q	3Q	2Q	1Q	4Q vs. 3Q			
(A)		112,028	109,339	104,119	101,304	2.5	101,152	10.8	
가	(B)	35,449	35,488	34,735	33,966	0.1	34,323	3.3	
	(LTV)	31,270	31,112	29,941	28,658	0.5	29,641	5.5	
		12,194	11,954	11,484	10,571	2.0	10,946	11.4	
		(50.04)	(48.65)	(48.21)	(55.06)	(1.39)	(54.84)	(4.8)	
		8,370	8,079	7,771	7,333	3.6	7,290	14.8	
		10,033	10,413	10,015	10,150	3.6	10,828	7.3	
		673	666	671	604	1.1	577	16.6	
	CSS	4,179	4,376	4,794	5,308	4.5	4,682	10.7	
		410	391	402	393	4.9	389	5.4	
		102	104	112	107	1.9	113	9.7	
		328	478	387	421	31.4	377	13.0	
		2,407	2,464	2,110	2,410	2.3	2,395	0.5	
		932	939	1,783	1,977	0.7	1,408	33.8	
	(C)		3,098	2,969	3,054	3,070	4.3	3,175	2.4
		2,220	2,078	2,104	2,047	6.8	2,129	4.3	
		730	708	718	716	3.1	668	9.3	
		148	183	232	307	19.1	378	60.8	
		(D=B+C)		38,547	38,457	37,789	37,036	0.2	37,498
(D/A)		34.41	35.17	36.29	36.56	0.76	37.07	2.66	

6. 가

(: , %)

	2005			
	4Q	3Q	2Q	1Q
	34,987	34,705	33,952	33,090
	407	461	459	491
	162	204	190	231
	91	87	93	102
	27	31	41	52
	35,674	35,488	34,735	33,966
	687	783	783	876
	1.93	2.21	2.25	2.58
Coverage Ratio	61.28	53.13	53.90	50.34
	280	322	324	385
	0.78	0.91	0.93	1.13
Coverage Ratio	150.36	129.19	130.25	114.55
	421	416	422	441
()	35	46	64	41
()	40	0	62	0



*

:

(

)

(: , %)

4Q 2005 ()	0.93 (35,449)	1.04 (17,030)	1.13 (11,167)	- (388)	0.06 (1,801)	42.01 (136)	0.59 (16,094)
3Q 2005 ()	1.15 (35,488)	1.36 (16,761)	1.34 (10,993)	- (332)	0.16 (1,731)	24.19 (248)	0.72 (16,416)
2Q 2005 ()	1.12 (34,735)	1.33 (16,060)	1.39 (10,494)	0.01 (344)	0.12 (1,681)	36.79 (179)	0.65 (16,471)
1Q 2005 ()	1.24 (33,966)	1.68 (15,396)	1.84 (10,044)	- (324)	0.22 (1,640)	15.91 (266)	0.72 (16,340)
4Q 2004 ()	0.86 (34,323)	1.24 (15,273)	1.36 (9,939)	- (288)	0.06 (1,854)	3.61 (319)	0.56 (16,589)

) 1.



(: , %)

	2005			
	4Q	3Q	2Q	1Q
	2,865	2,693	2,721	2,654
	162	181	209	251
	1	2	3	4
	50	60	69	97
	20	33	52	64
	3,098 ¹⁾	2,969	3,054	3,070
	233	276	333	416
	7.52	9.30	10.90	13.55
Coverage Ratio	71.67	42.75	43.84	43.27
	71	95	124	165
	2.29	3.20	4.06	5.37
Coverage Ratio	235.21	124.21	117.74	109.09
	167	118	146	180
()	45	64	84	64
()	1	0	0	0

) 1.

148

:

123

,

1

,

16

,

8

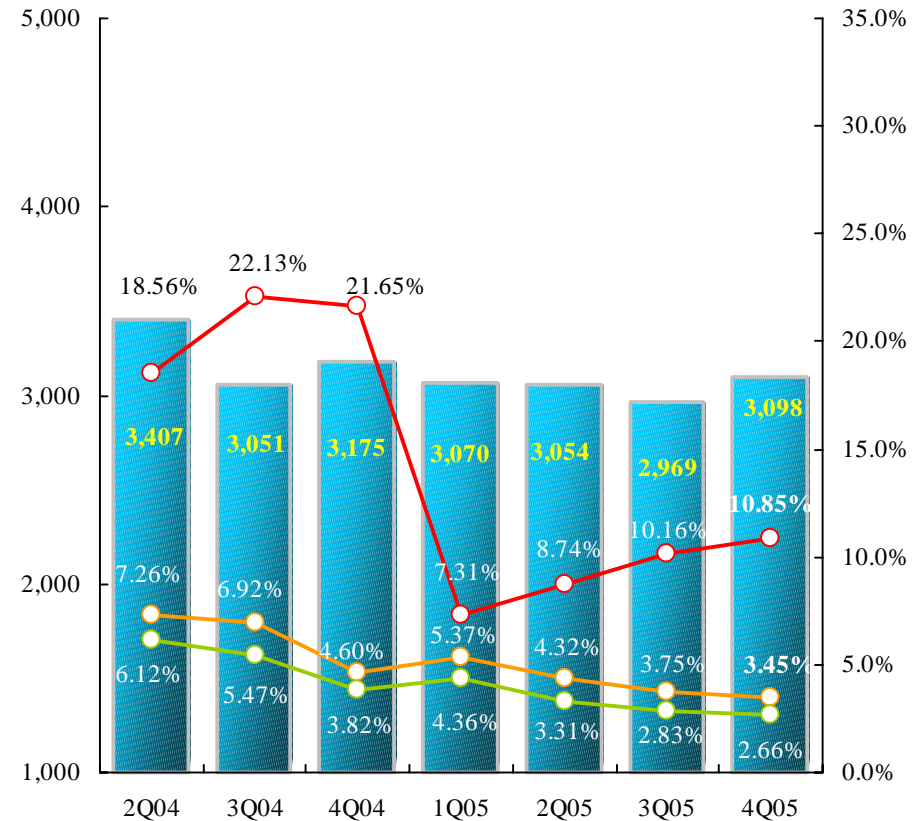


()

(1)

(1)

(1)*



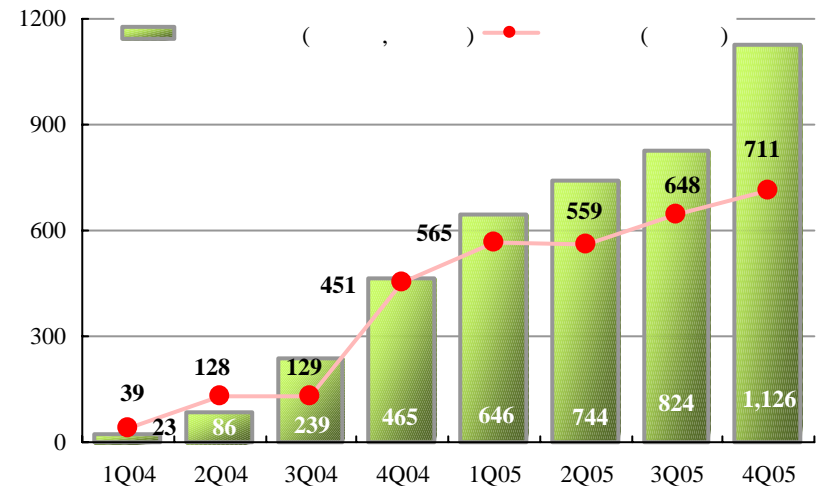
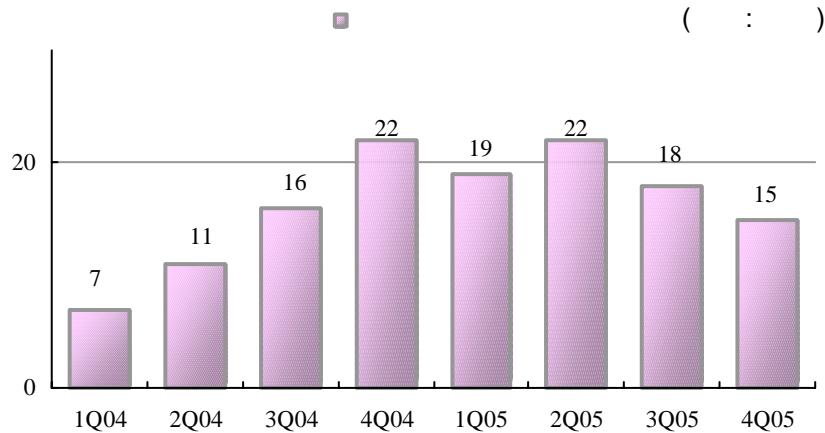
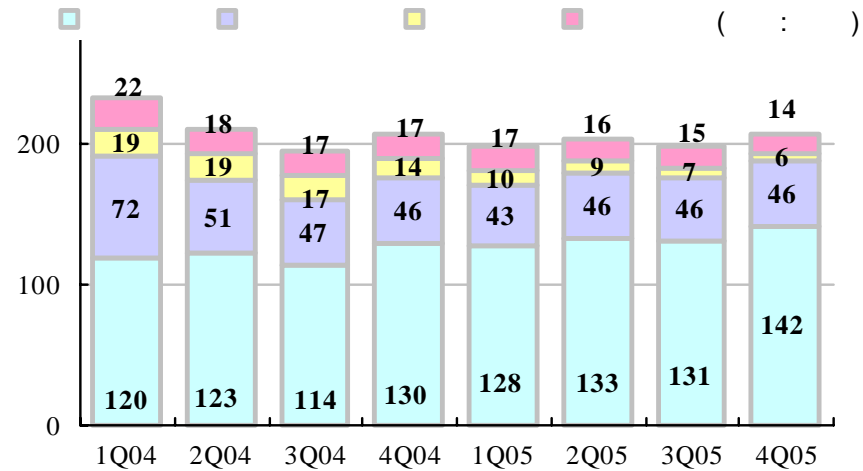
(

)



(: ,%,%p)

	2005					4Q 2004	4Q 05 Vs. 4Q 04
	4Q	3Q	2Q	1Q	4Q vs. 3Q		
	4,371	4,108	3,996	3,724	6.4	3,746	16.7
	1,549	1,507	1,535	1,514	2.8	1,577	1.8
	5,920	5,615	5,531	5,238	5.4	5,323	11.2
	26.2	26.8	27.8	28.9	0.6	29.6	3.4





10. 가

(: ,%,)

4Q 2005						3Q 2005		FY 2004	
/									
가							4Q vs. 3Q		05 vs. 04
()	45,157	98	45,059	14,574	30,485	44,213	2.1	37,973	18.9
	11,339	98	12,241	3,565	7,676	10,997	3.1	6,853	65.5
	20,349	0	20,349	7,112	13,237	19,524	4.2	17,253	17.9
	1,872	0	1,872	0	1,872	1,944	3.7	2,513	25.5
	8,600	0	8,600	1,347	7,253	8,741	1.6	8,000	7.5
	2,997	0	2,997	2,550	447	3,007	0.3	3,354	10.6
()	810	0	810	284	526	514	57.6	266	204.5
	549 ¹⁾	85	464	464	0	526	4.4	545	0.7
	2,075	0	2,075	2,075	0	2,222	6.6	1,517	36.8
	300	0	300	300	0	1,310	77.1	1,304	77.0
	1,775	0	1,775	1,775	0	712	149.3	213	733.3
MMF	0	0	0	0	0	200	-	0	0
	120	0	120	120	0	259	53.7	295	59.3
	48,711	183	48,528	17,517	31,011	47,734	2.0	40,596	20.0

) 1.

226

(: , %)

		FY 2005			FY 2004		4Q 05 vs. 4Q 04	2005 vs. 2004
		4Q	3Q	4Q vs. 3Q		4Q		
1.		13,093	3,426	3,123 9.7	11,943	3,450	0.7	9.6
		10,160	2,731	2,604 4.9	9,653	2,432	12.3	5.3
		812	203	204 0.5	757	207	1.9	7.3
		239	148	29 410.3	160	44	236.4	49.4
		1,882	344	286 20.3	1,373	767	55.1	37.1
2.		10,753	3,230	2,425 33.2	10,142	2,928	10.3	6.0
		4,229	1,148	1,104 4.0	4,153	1,028	11.7	1.8
		266	79	63 25.4	209	58	36.2	27.3
		0	0	0 -	0	0	-	-
		2,045	392	316 24.1	1,549	811	51.7	32.0
		3,209	1,044	729 43.2	2,945	831	25.6	9.0
		1,004	567	213 166.2	1,286	200	183.5	21.9
3.	(1-2)	2,340	196	698 71.9	1,801	522	62.5	29.9
4.		155	65	60 8.3	96	3	.	61.5
5.	(3+4)	2,495	261	758 65.6	1,897	519	49.7	31.5
6.		0	0	0 -	0	0	-	-
7.	(5+6)	2,495	261	758 65.6	1,897	519	49.7	31.5
8.		706	89	212 58.0	570	164	45.7	23.9
9.	(7-8)	1,789	172	546 68.5	1,327	355	51.5	34.8



12.

(: , %, %p)

FY 2005						FY 2004			2005 vs. 2004	
		4Q	3Q	2Q	1Q		4Q	3Q		
		13,529	3,560	3,220	3,096	3,653	12,352	3,574	2,896	9.5
		13,093	3,426	3,123	2,984	3,560	11,943	3,450	2,819	9.6
	()	10,160	2,731	2,604	2,459	2,366	9,653	2,432	2,402	5.3
		(77.6)	(79.7)	(83.4)	(82.4)	(66.5)	(80.8)	(70.5)	(85.2)	(3.2)
		2,933	695	519	525	1,194	2,290	1,018	417	28.1
	()	(22.4)	(20.3)	(16.6)	(17.6)	(33.5)	(19.2)	(29.5)	(14.8)	(3.2)
		436	134	97	112	93	409	124	77	6.6
		812	203	204	210	195	757	207	193	7.3
/		6.0	5.7	6.3	6.8	5.3	6.1	5.8	6.7	0.1
/		6.2	5.9	6.5	7.0	5.5	6.3	6.0	6.8	0.1



13.

(: , %)

		FY 2005			FY 2004		4Q 05 vs. 4Q 04	2005 vs. 2004
		4Q	3Q	4Q vs. 3Q		4Q		
(a+b+c)	3,677	902	1,006	10.3	3,411	758	19.0	7.8
(a)	1,182	641	248	158.5	1,514	239	168.2	21.9
	859	429	208	-	1,260	194	-	-
	24	26	1	-	4	3	-	-
	178	74	35	-	229	40	-	-
	121	112	4	-	21	2	-	-
(b)	706	89	212	58.0	570	164	45.7	23.9
(c)	1,789	172	546	68.5	1,327	355	51.5	34.8

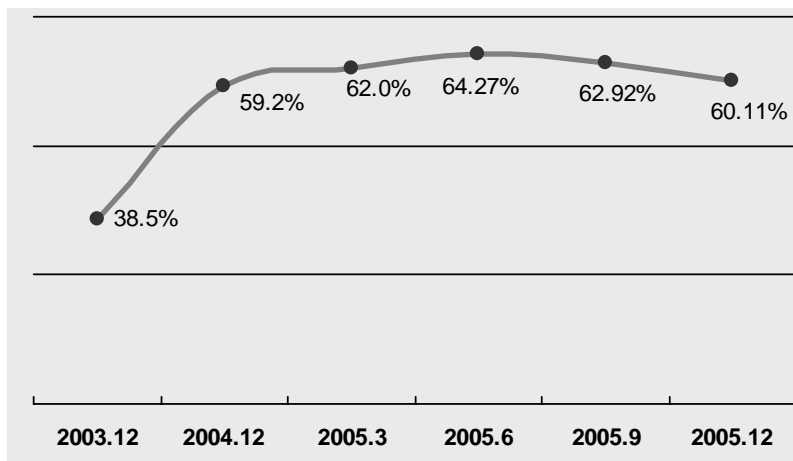


(: , %, %P)

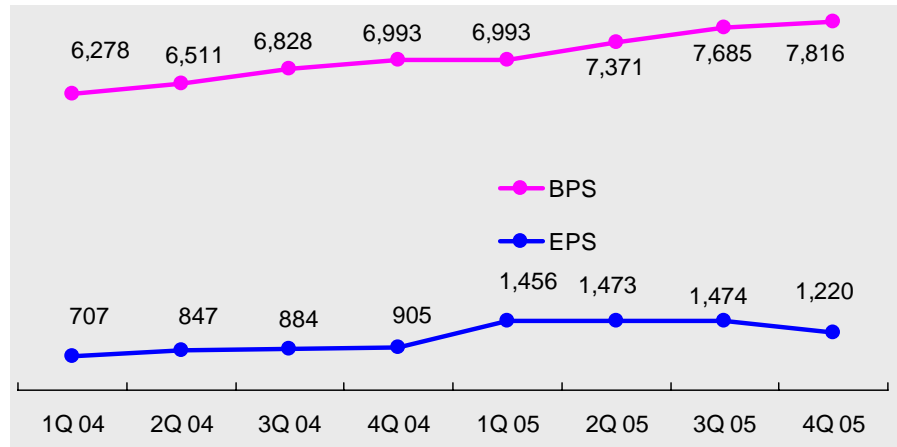
		FY 2005			FY 2004		4Q 05 vs. 4Q 04	2005 vs. 2004
		4Q	3Q	4Q vs. 3Q		4Q		
	6,483	1,753	1,637	7.1	6,010	1,539	13.9	7.9
	3,209	1,044	729	43.2	2,945	831	25.6	9.0
가	178	74	35	-	229	40	-	-
	348	100	90	-	338	97	-	-
	86	24	26	-	80	28	-	-
	1,159	330	253	-	1,031	270	-	-
	1,438	516	325	-	1,267	396	-	-
Cost Income Ratio	49.50	59.56	44.53	15.03	49.00	54.00	5.56	0.50



	2002	2003	2004
	6.0%	5.4%	6.0%
가	5.9%	4.0%	3.8%
	300	270	300
()	44,005	39,605	44,005
	29.7%	32.7%	33.2%



□ BPS EPS



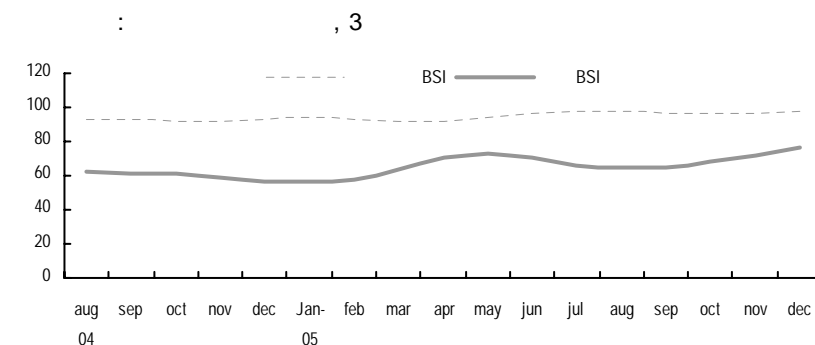
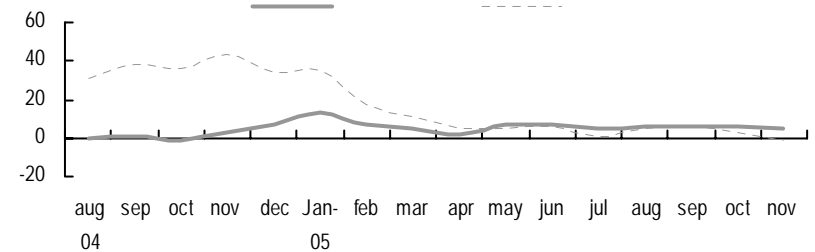
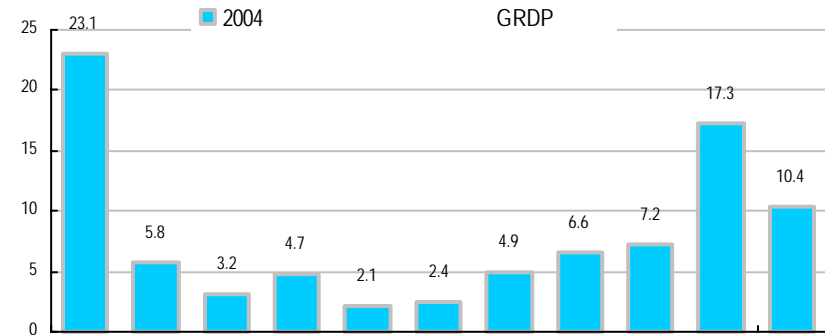
(2005.12.31)

	(%)
Capital Research & Management Company	11.41
Aberdeen Asset Management Asia Ltd	8.35
Schroder Investment Management Ltd.	7.08
Templeton Investment Counsel, LLC	4.88
	31.72



- 2004 GRDP 2.0%
(가) 5.8%
- (, ,) GRDP 17.3%
- (. .) : 47.7%

- 11 132.5
3.8%
- 11 635 0.3%
- 1 ~ 11 4.3% 가
- BSI 9
-
- BSI 10



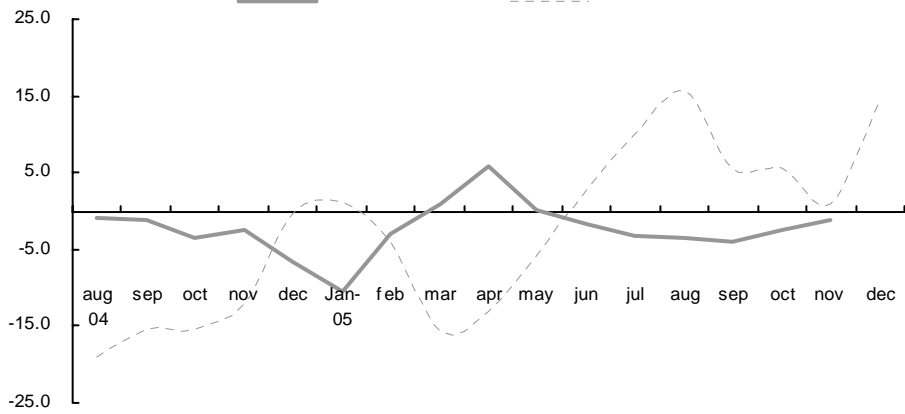
$$BSI = \frac{BSI + BSI+}{2}$$



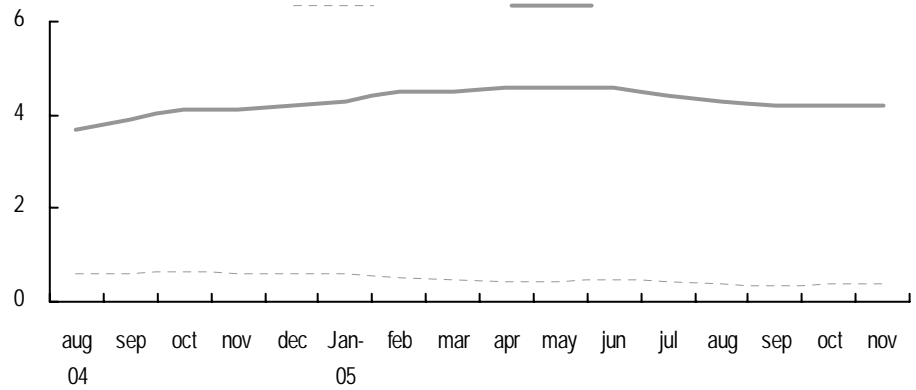
• 11 0.8% 가
- 12 가

• 11 0.41% 0.27%p ,

• 11 3.8% 0.1%p ,



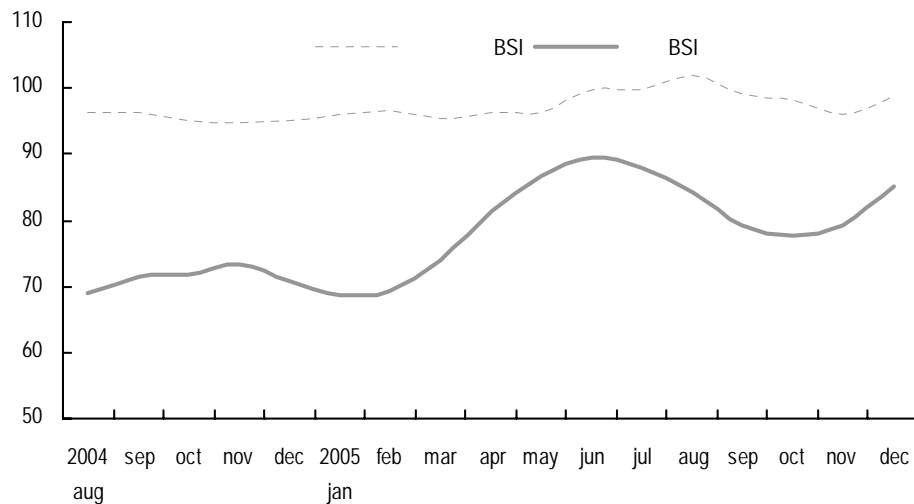
: , 3



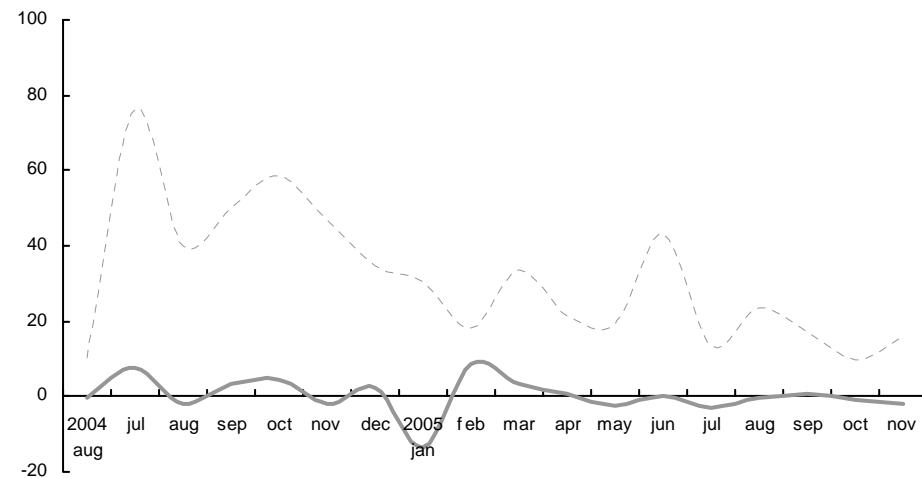
: , 3



- BSI 가
- BSI 가
- 11 4,130 , 16.3% 가
- 가
- 11 2.1%



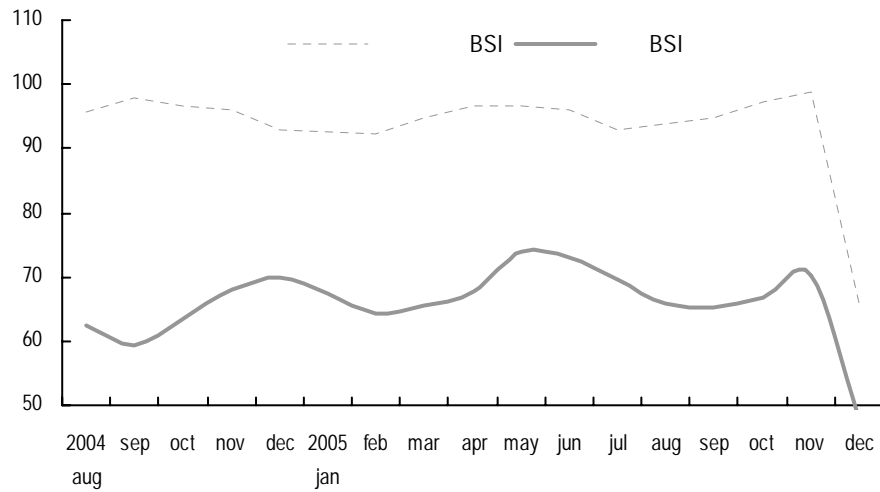
: , 3



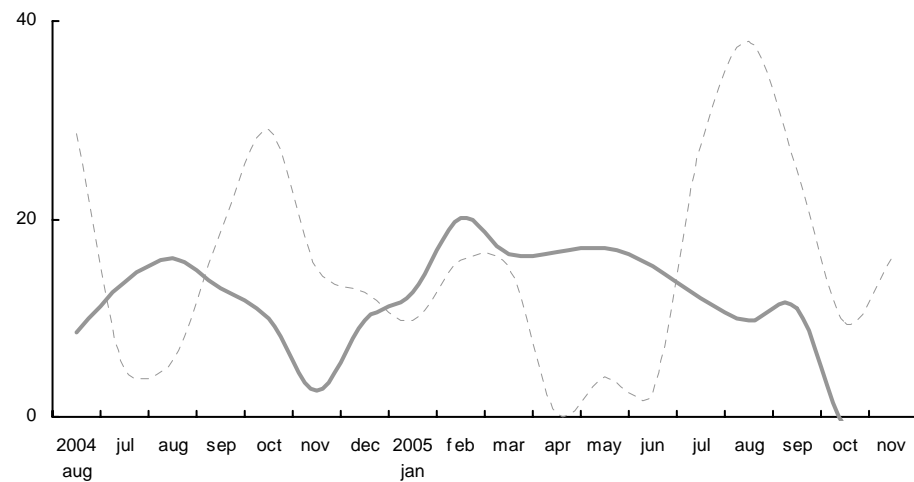
: , 3 . BSI=(BSI+ BSI)/2



- BSI 가
- BSI 7 가
- 11 1,911 9.6%
- 8, 9, 10 가
- 가



: , 3



: , 3 . $BSI = \frac{BSI + BSI}{2}$



16. /



• 2005.11 (89 , 35.4%), (60 , 23.6%), (52 , 20.6%)
 - (13) 가 , (17), (0.8)

(: , %, %p)

	2005.11		2005.10		2004.11		a-b
		(a)		(b)			
· · ·	259	1.0	294	1.2	1,496	3.4	0.2
	5,951	23.6	5,959	25.0	11,145	25.0	1.4
()	342	1.4	0	0.0	2,235	5.0	1.4
(· 가)	1,147	4.5	1,232	5.2	2,077	4.7	0.7
()	196	0.8	106	0.4	555	1.2	0.4
()	182	0.7	213	0.9	939	2.1	0.2
(·)	44	0.2	92	0.4	715	1.6	0.2
()	613	2.4	25	0.1	265	0.6	2.3
(1)	58	0.2	75	0.3	91	0.2	0.1
(·)	1,731	6.9	1,850	7.8	2,823	6.3	0.9
()	1,638	6.5	2,366	9.9	1,445	3.2	3.4
	8,925	35.4	7,671	32.2	19,958	44.8	3.2
·	5,188	20.6	6,888	28.9	7,121	16.0	8.3
· ·	577	2.3	0	0.0	623	1.4	2.3
	1,543	6.1	518	2.2	828	1.9	3.9
	2,775	11.0	2,500	10.5	3,366	7.6	0.5
	25,218	100.0	23,830	100.0	44,537	100.0	0.0

☐

		()		
		944	2006	, ,
		593	2006	, , ,
		358	2006	
		367	2007	, . , ,
		311	2007	
		39	2006	

☐ 2006 6 가 /

☐ 가 가
가 .

☐ , , , 2010

☐ 가 , ,
가



□ /

□ : 12

- 群: , ,
- 群: , ,
- 群: ,
- :

□ /

- : , ,
- 11
- : , ,
- 12

□ (: ,)

		2004	2004		
	1,507	4,291	73	44,497	141,247
	546	1,726	2	18,671	42,741
	147	877	1	3,993	9,901
	274	21,356	8	4,131	16,976
	2,474	28,250	84	71,292	210,865

□ (: ,)

(1~3)	6,602	7,195
(10)	64,690	203,670
	71,292	210,865

*



□ : 가

11	<ul style="list-style-type: none"> • 2006. 10. • 400 300 ,
‘ ,	<ul style="list-style-type: none"> • 2010 1 • 2010 8 ~ 21 , 15 ~ 16 () (: 17 ~ 36 , 28 ~ 61)
2	<ul style="list-style-type: none"> • 2008 2014 2,279 • .
가	<ul style="list-style-type: none"> • LA 1 600 (2005.9) Agmatrix(), NGVI() 4 1 1,700 • NKCF() (2005.4) 2,400 가 , • () (2005.7) 500 • AMT 5,000 , 2,000 (LOI) (2005.8)
	<ul style="list-style-type: none"> • 가 ‘ , ‘ , ‘ , ‘ , • ‘ ,
6,000 ,	<ul style="list-style-type: none"> • 2007 3 • 1 7,657 , 1 8,578
	<ul style="list-style-type: none"> • (, , ,)가 2005 1 27