



2005

(2005. 7.26)



고객과 함께 미래를 여는 —
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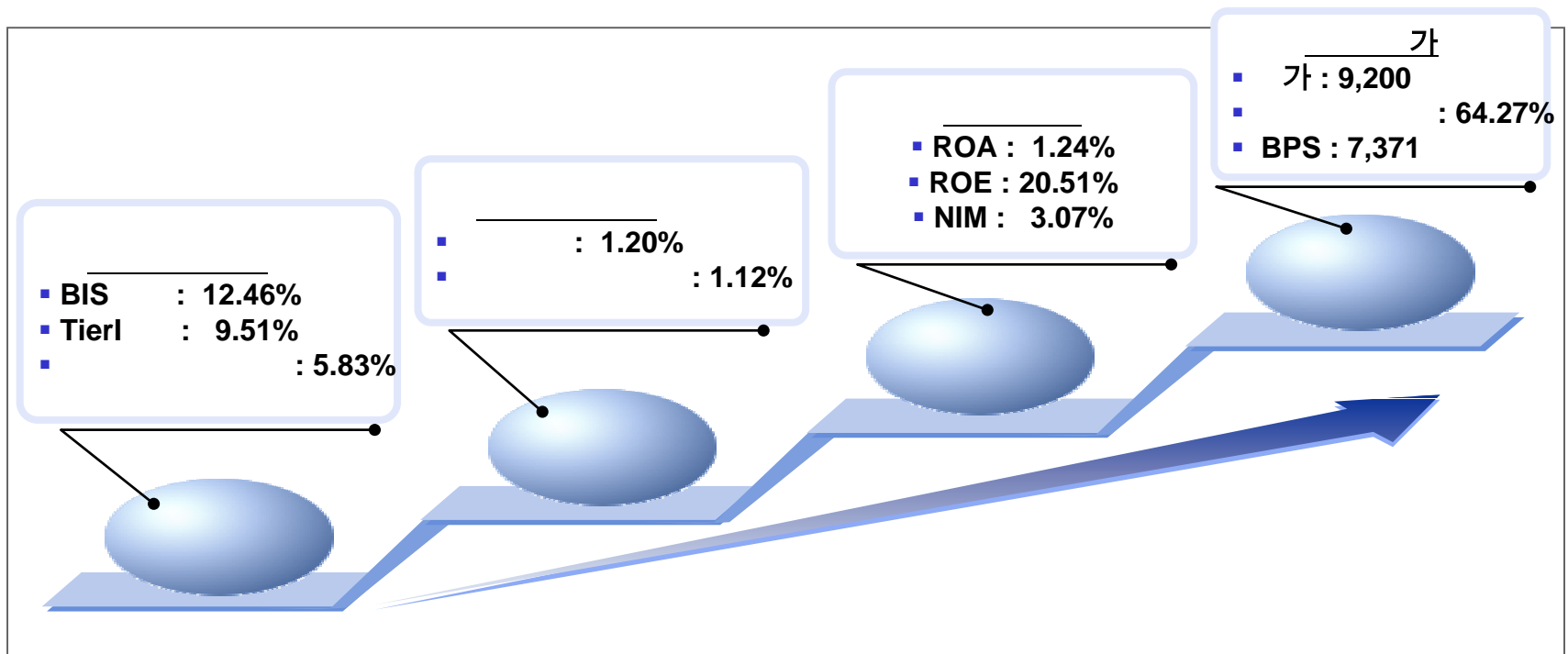


I. 2005

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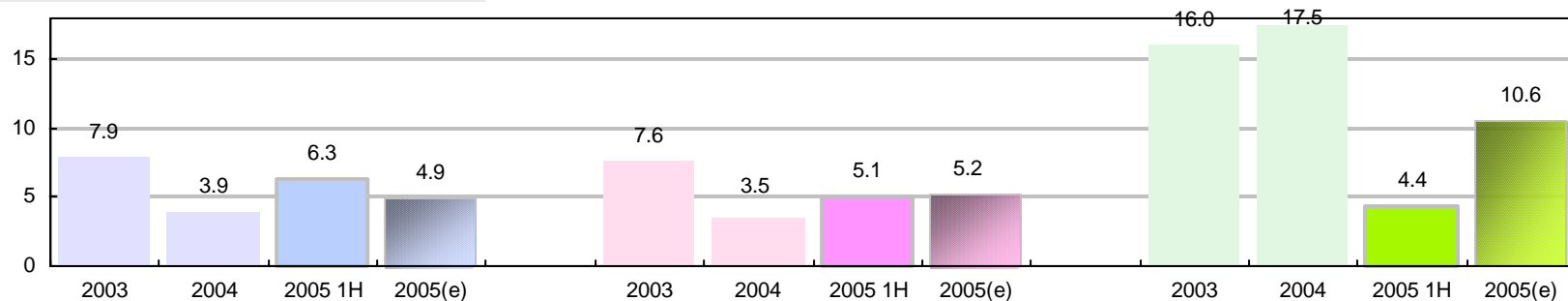


□	1,071		
-	621	72.5%	가
□	1,476		
-	878	68.1%	가
□	3,093		
-	2,992	3.4%	가





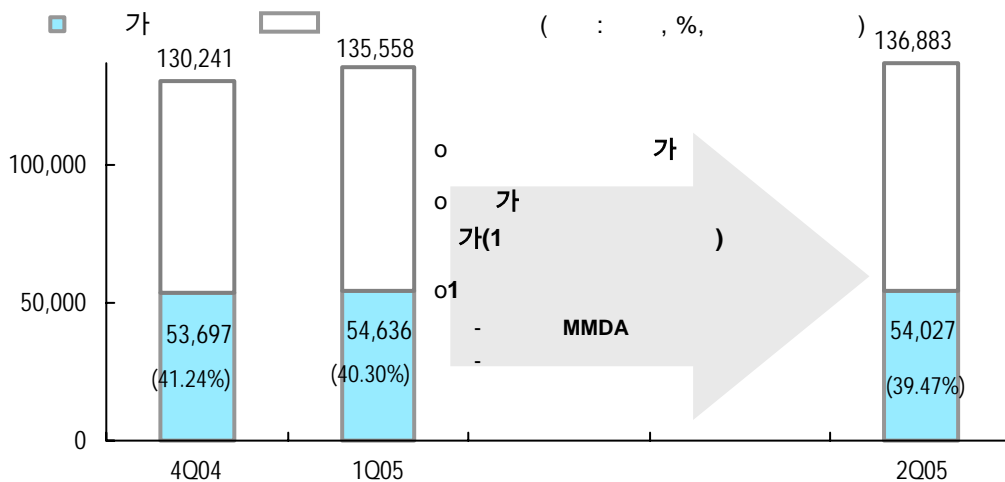
가



(: , %,)

	2005			2Q 2004	2Q 05 vs. 2Q 04	4Q 2004	2Q 05 vs. 4Q 04
	2Q	1Q	QoQ				
	193,314	185,510	4.2	178,864	8.1	181,841	6.3
()	(184,043)	(175,093)	(5.1)	(166,538)	10.5	(171,344)	(7.4)
()	(9,271)	(10,417)	(11.0)	(12,326)	24.8	(10,497)	(11.7)
	153,045	144,997	5.6	144,462	5.9	145,680	5.1
()	(143,636)	(134,634)	(6.7)	(131,899)	8.9	(135,107)	(6.3)
()	(9,409)	(10,363)	(9.2)	(12,563)	25.1	(10,573)	(11.0)
	114,022	110,080	3.6	102,589	11.1	109,211	4.4
()	(111,062)	(107,296)	(3.5)	(99,919)	11.2	(106,699)	(4.1)
()	(2,960)	(2,784)	(6.3)	(2,670)	10.9	(2,512)	(17.8)
가	52,056	51,576	0.9	56,507	7.9	50,626	2.8
()	(43,296)	(41,853)	(3.4)	(44,887)	3.5	(40,596)	(6.7)
()	(8,760)	(9,723)	(9.9)	(11,620)	24.6	(10,030)	(12.7)
	10,812	10,257	5.4	9,551	13.2	10,257	5.4

가

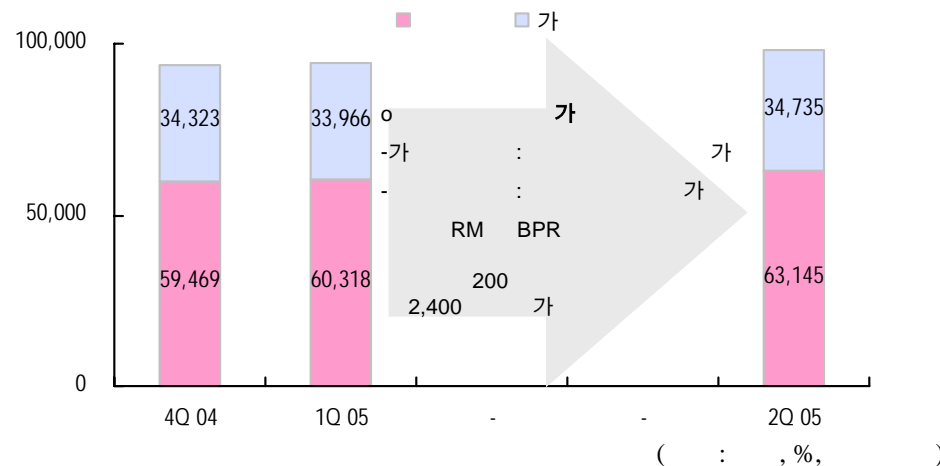
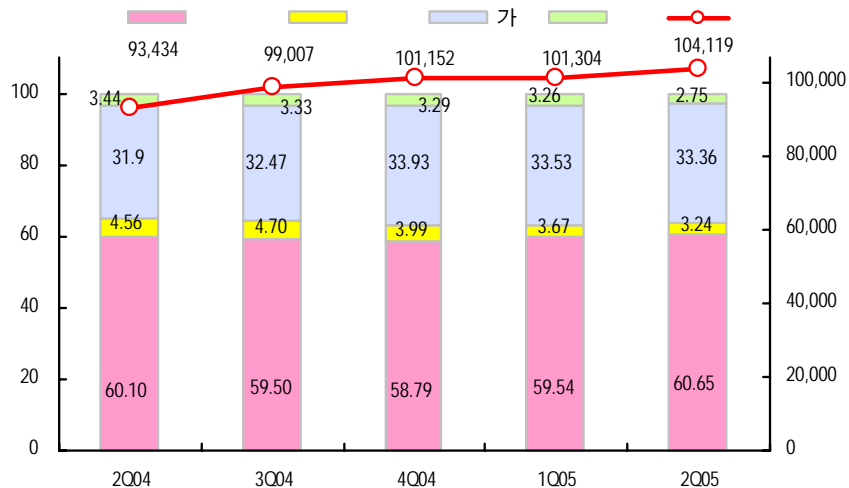


가

Funding Cost

	2Q 05	1Q 05	FY 2004
	0.31	0.34	0.29
	0.35	0.36	0.46
	1.74	2.09	2.59
	0.63	0.71	0.95
(가 : MMDA)	0.16	0.17	0.19

	2005			2Q 2004	2Q 05 vs. 2Q 04	4Q 2004	2Q 05 vs. 4Q 04
	2Q	1Q	QoQ				
	124,257	120,901	2.8	125,948	1.3	120,163	3.4
	12,288	11,529	6.6	11,446	7.4	11,742	4.6
	109,982	107,268	2.5	112,327	2.1	106,323	3.4
	1,987	2,104	5.6	2,175	8.6	2,098	5.3
C D	6,490	3,794	71.1	560	1,058.9	6,292	3.1
	118	91	29.7	53	122.6	69	71.0
R P	7,069	5,905	19.7	3,338	111.8	4,656	51.8
	5,702	3,943	44.6	2,000	185.1	3,927	45.2
	9,409	10,363	9.2	12,563	25.1	10,573	11.0
	153,045	144,997	5.6	144,462	5.9	145,680	5.1



2005				2Q 2004	2Q 05 vs. 2Q 04	4Q 2004	2Q 05 vs. 4Q 04
가	2Q	1Q	QoQ				
	104,119	101,304	2.8	93,434	11.4	101,152	2.9
가	34,735	33,966	2.3	29,808	16.5	34,323	1.2
	66,517	64,038	3.9	60,408	10.1	63,505	4.7
()	(3,372)	(3,720)	(9.4)	(4,256)	(20.8)	(4,036)	(16.5)
()	(63,145)	(60,318)	(4.7)	(56,152)	(12.5)	(59,469)	(6.2)
	2,867	3,300	13.1	3,218	10.9	3,324	13.7
	3,119	2,914	7.0	3,016	3.4	2,946	5.9
	286	279	2.5	280	2.1	299	4.3
	6,498	5,583	16.4	5,859	10.9	4,814	35.0
	114,022	110,080	3.6	102,589	11.1	109,211	4.4



5.

(: , %)

2005					2004			1H 05
	1H	2Q	1Q	QoQ	4Q	3Q	1H	vs. 1H 04
(a) ¹⁾	3,093	1,571	1,522	3.2	1,539	1,479	2,992	3.4
	2,574	1,324	1,250	5.9	1,267	1,223	2,488	3.5
	555	281	274	2.6	286	265	519	6.9
	49	22	27	18.5	30	32	76	35.5
	85	56	29	.	44	41	91	.
(b)	211	127	84	51.2	186	285	793	73.4
(c)	1,436	747	689	8.4	831	683	1,431	0.3
(a-b-c)	1,446	697	749	6.9	522	511	768	88.3
	30	59	29	.	3	11	110	72.7
	1,476	756	720	5.0	519	500	878	68.1
	405	212	193	9.8	164	149	257	57.6
	1,071	544	527	3.2	355	351	621	72.5
	1,769	917	852	7.6	758	824	1,829	3.3

) 1. = + +



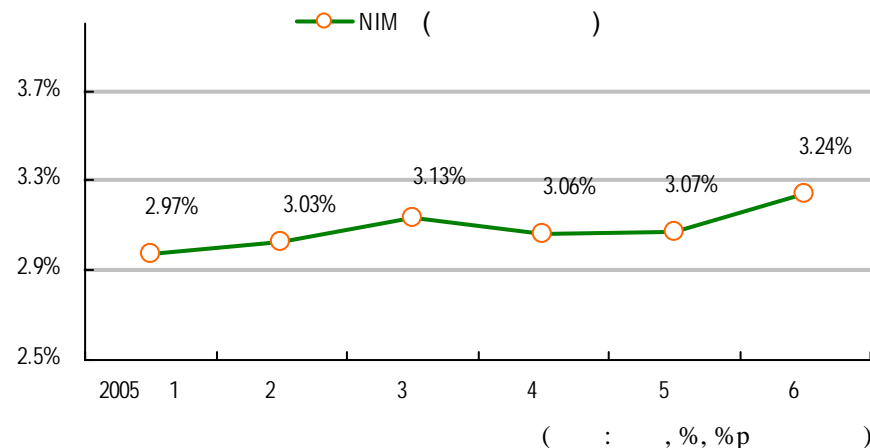
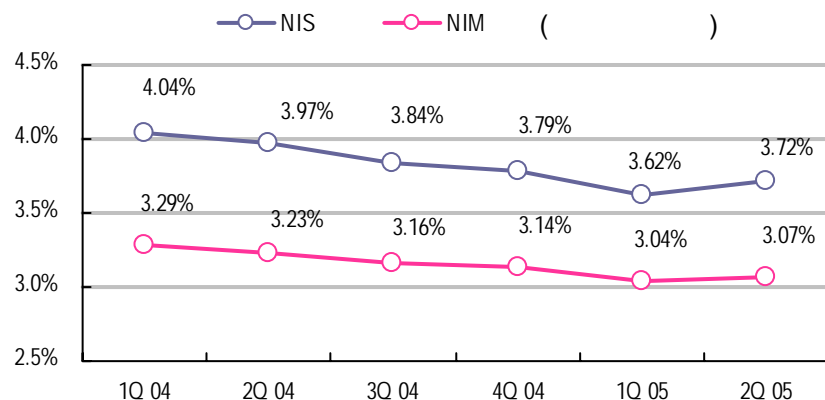
6.

(: , %)

2005					2004			1H 05 vs. 1H 04
	1H	2Q	1Q	QoQ	4Q	3Q	1H	
	2,574	1,324	1,250	5.9	1,267	1,223	2,488	3.5
	4,551	2,319	2,232	3.9	2,295	2,278	4,558	0.2
가	3,527	1,788	1,739	2.8	1,784	1,723	3,326	6.0
	943	477	466	2.4	495	532	1,180	20.1
	81	54	27	100.0	16	23	52	55.8
	1,977	995	982	1.3	1,028	1,055	2,070	4.5
	1,515	752	763	1.4	827	855	1,690	10.4
	136	76	60	26.7	45	42	83	63.9
	326	167	159	5.0	156	158	297	9.8

7. NIM & NIS

□ NIM/ NIS



	2005			2Q 2004	2Q 05 vs. 2Q 04	4Q 2004	2Q 05 vs. 4Q 04
	2Q	1Q	QoQ				
NIM	3.07	3.04	0.03	3.23	0.16	3.14	0.07
NIS	3.72	3.62	0.10	3.97	0.25	3.79	0.07
	6.35	6.29	0.06	6.98	0.63	6.74	0.39
가	6.43	6.40	0.03	7.15	0.72	6.83	0.40
	6.12	6.07	0.05	6.54	0.42	6.40	0.28
	2.63	2.67	0.04	3.01	0.38	2.95	0.32
()	156,579	154,403	2,176	143,666	12,913	146,943	9,636



8.

(: , %)

2005					2004			1H 05 vs. 1H 04
	1H	2Q	1Q	QoQ	4Q	3Q	1H	
	519	247	272	9.2	272	256	504	3.0
	1,977	657	1,320	50.2	1,141	535	1,114	77.5
(+)	371	193	178	8.4	189	176	323	14.9
	14	7	7	-	7	7	12	16.7
	294	150	144	4.2	148	134	283	3.9
	49	22	27	18.5	30	32	76	35.5
	1,249 ¹⁾	285	964	70.4	767	186	420	197.4
	1,458	410	1,048	60.9	869	279	610	139.0
	48	27	21	28.6	23	22	39	23.1
	76	42	34	23.5	35	30	60	26.7
	0	0	0	-	-	0	-	-
	1,334 ²⁾	341	993	65.7	811	227	511	161.1

1. : (176), (1,019), (46), (8)
2. : (90), (1,024), (89), (99), (32)



9.

(: ,%)

	2005				2004			1H 05 vs. 1H 04
	1H	2Q	1Q	QoQ	4Q	3Q	1H	
	555	281	274	2.6	286	265	519	6.9
	679	350	329	6.4	344	317	618	9.9
	305	158	147	7.5	156	146	261	16.9
	66	35	31	12.9	33	30	62	6.5
	294	150	144	4.2	148	134	283	3.9
	14	7	7	-	7	7	12	16.7
	124	69	55	25.5	58	52	99	25.3
(+)	48	27	21	28.6	23	22	39	23.1
	76	42	34	23.5	35	30	60	26.7



10.

(: , %)

	2005				2004			1H 05 vs. 1H 04
	1H	2Q	1Q	QoQ	4Q	3Q	1H	
	30	59	29	.	3	11	110	72.7
	205	112	93	20.4	124	77	208	1.4
	82	8	74	89.2	84	18	139	41.0
	70	70	0	-	16	0	17	311.8
	0	0	0	-	0	0	0	-
	53 ¹⁾	34	19	78.9	24	59 ¹⁾	52	1.9
	175	53	122	56.6	127	88	98	78.6
	0	0	0	-	0	0	0	-
	42	3	39	92.3	0	0	11	281.8
	31	31	0	-	111	0	31	-
	56	0	56	-	0	0	22	154.5
	46 ²⁾	19	27	29.6	16	88	34	35.3

) 1. : 2 , 8 , 43

2. : 10 , 36

(: , %, %p)

		2005			2Q 2004	2Q 05 vs. 2Q 04	4Q 2004	2Q 05 vs. 4Q 04
		2Q	1Q	QoQ				
		117,190	113,148	3.6	106,437	10.1	112,298	4.4
		113,192	108,973	3.9	102,721	10.2	108,112	4.7
		(96.59)	(96.31)	(0.28)	(96.51)	(0.08)	(96.27)	(0.32)
		2,685	2,658	1.0	2,171	23.7	2,726	1.5
		(2.29)	(2.35)	(0.06)	(2.04)	(0.25)	(2.43)	(0.14)
		818	969	15.6	929	11.9	882	7.3
		(0.70)	(0.86)	(0.16)	(0.87)	(0.17)	(0.79)	(0.09)
		310	363	14.6	434	28.6	367	15.5
		(0.26)	(0.32)	(0.06)	(0.41)	(0.15)	(0.33)	(0.07)
		185	185	-	182	1.6	210	11.9
		(0.16)	(0.16)	-	(0.17)	(0.01)	(0.19)	(0.03)
() (Coverage Ratio)		1,313	1,517	13.4	1,545	15.0	1,460	10.0
		(1.12)	(1.34)	(0.22)	(1.45)	(0.33)	(1.30)	(0.08)
		(114.71)	(101.88)	(12.83)	(97.66)	(17.05)	(106.79)	(7.92)
() (Coverage Ratio)		3,998	4,175	4.2	3,716	7.6	4,185	4.5
		(3.41)	(3.69)	(0.28)	(3.49)	(0.08)	(3.73)	(0.32)
		(37.67)	(37.00)	(0.67)	(40.61)	(2.94)	(37.23)	(0.44)
(가)		1,506	1,545	2.5	1,509	0.2	1,558	3.3
()		371	152		719	48.4	1,290	
		(219)	(152)	(44.1)	(392)	(44.1)	(280)	(21.8)
()		254	0	-	239		486	
		(254)	(0)	-	(239)	(6.3)	(247)	(2.8)



1)

(:)

	2005				FY 2004	1H 05 vs. 1H 04			
	1H	2Q	1Q	QoQ		4Q	3Q	1H	
	59	56	3	53	475	98	146	231	172
가	88	43	45	2	309	51	59	199	111
	77	34	43	9	502	51	86	365	288
()	(19)	(9)	(10)	(1)	(221)	(21)	(41)	(159)	(140)
	224	133	91	42	1,286	200	291	795	571

) 1. 가

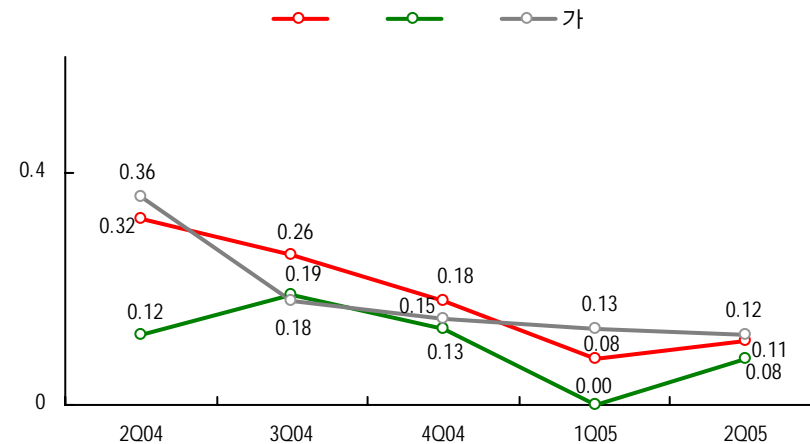


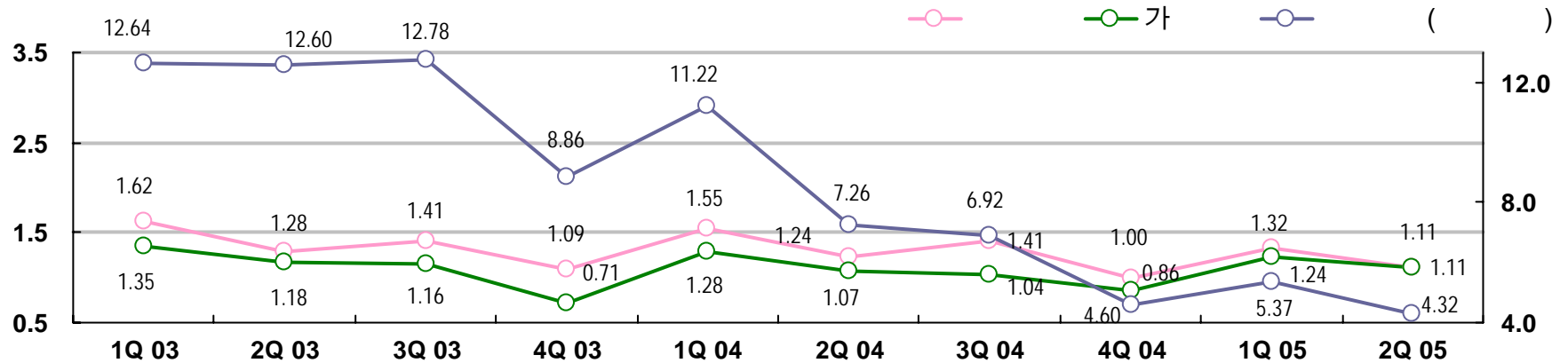
1)

(:)

	2005			2004		2Q 05 vs. 2Q 04
	2Q	1Q	QoQ	4Q	2Q	
	931	917	14	938	860	71
가	422	441	19	431	405	17
	146	180	34	185	239	93
()	(69)	(104)	(35)	(125)	(160)	(91)
	1,499	1,538	39	1,554	1,504	5

) 1. 가





(: , %, %p)

	2005			2Q 2004	2Q 05 vs. 2Q 04	4Q 2004	2Q 05 vs. 4Q 04
	2Q	1Q	QoQ				
	1.20	1.41	0.21	1.39	0.19	1.06	0.14
	1,368	1,556	12.1	1,439	4.9	1,161	17.8
	114,231	110,363	3.5	103,767	10.1	109,786	4.0
	1.11	1.32	0.21	1.24	0.13	1.00	0.11
()	(1.21)	(1.44)	(0.23)	(1.36)	(0.15)	(1.08)	(0.13)
가	1.11	1.24	0.13	1.07	0.04	0.86	0.25
1) 1	4.32	5.37	1.05	7.26	2.94	4.60	0.28
1	3.31	4.36	1.05	6.12	2.81	3.84	0.53
3	1.73	2.13	0.40	3.13	1.40	1.83	0.10

) 1.

(: , %)

	2005			2Q 2004	2Q 05 vs. 2Q 04	4Q 2004	2Q 05 vs. 4Q 04
	2Q	1Q	QoQ				
	10,682	10,129	5.5	9,365	14.1	9,594	11.3
	3,341	1,574	112.3	1,942	72.0	2,010	66.2
(-)	30	30	-	40	25.0	40	25.0
	13,993	11,673	19.9	11,267	24.2	11,564	21.0
가	112,317	108,659	3.4	100,769	11.5	106,727	5.2
	108,281	104,604	3.5	97,212	11.4	102,959	5.2
	4,036	4,055	0.5	3,557	13.5	3,768	7.1
BIS Capital Ratio	12.46	10.74	1.72	11.18	1.28	10.84	1.62
Tier 1 Capital	9.51	9.32	0.19	9.29	0.22	8.99	0.52
Tier 2 Capital	2.97	1.45	1.52	1.93	1.04	1.88	1.09
	5.83	5.81	0.02	5.68	0.15	5.94	0.11



15.

(단위: %, 천만원)

	2005		FY 2004				2005
	2Q	1Q	4Q	3Q	2Q	1Q	
BIS (Tier 1)	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	11.10 (8.99) 6.13
ROA	1.24	1.24	0.81	0.80	0.78	0.66	0.85
ROE	20.51	20.83	13.60	13.54	13.31	11.33	13.90
Cost Income Ratio ¹⁾	46.43	45.27	49.00	47.28	47.83	49.44	49.50
NIM	3.07	3.04	3.14	3.16	3.23	3.29	3.03
	3.41	3.69	3.73	3.94	3.49	4.11	3.40
	1.12	1.34	1.30	1.56	1.45	1.92	1.29
Coverage Ratio	114.71	101.88	106.79	89.41	97.66	82.96	111.04
	1.20	1.41	1.06	1.46	1.39	1.85	1.19
가	39.47	40.30	41.24	42.04	42.72	43.26	38.31
	83.79	83.79	84.18	79.18	74.18	72.05	84.53
Leverage	17.9	18.1	17.7	18.3	18.7	18.6	16.8

) 1.



II.

1.		19
2.	/	20
3.		21
4.	가	22
5.	()	23

1.

(: , %)

	2Q 2005	4Q 2004	2Q 2004
	70,748	65,744	64,883
	1,591	1,810	995
	626	684	726
	127	117	115
	92	99	63
	73,184	68,454	66,782
	2,436	2,710	1,899
	3.33	3.96	2.84
Coverage Ratio	35.14	32.29	42.07
	845	900	904
	1.15	1.31	1.35
Coverage Ratio	101.30	97.22	88.38
	856	875	799
	71	129	60
	185	200	190



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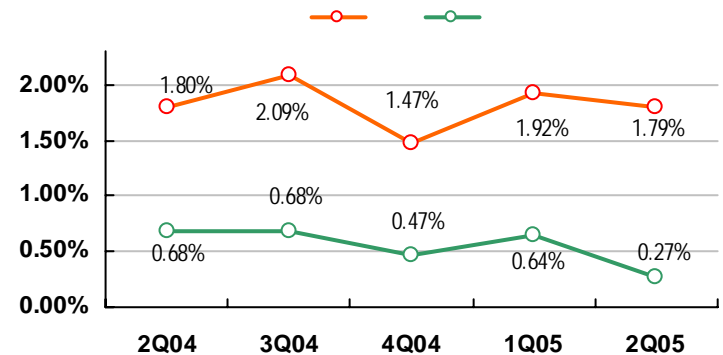
(: , %,)

		2Q 2005		4Q 2004		2Q 2004	
		35,581	1.19	32,377	0.96	31,782	1.02
		34,504	1.23	34,117	1.20	32,522	1.57
		10,601	1.16	9,744	1.40	9,298	2.32
		110	-	738	-	805	-
		5,495	1.96	5,527	1.49	5,449	0.72
		5,949	1.48	6,410	0.98	6,240	2.23
		154	0.03	190	-	218	-
		3,898	0.11	3,057	0.14	2,648	0.34
		2,267	1.70	2,070	2.41	2,141	2.43
		6,031	1.04	6,381	1.13	5,723	1.64
		70,085	1.21	66,494	1.08	64,304	1.36



(: , %, %p)

2Q 2005	1.21	1.61	-	-	3.14	0.27
()	(70,085)	(31,171)	(287)	(3,207)	(8,707)	(26,713)
1Q 2005	1.44	2.14	-	-	1.86	0.64
QoQ	0.23	0.53	-	-	1.28	0.37
4Q 2004	1.08	1.66	-	-	1.36	0.47
YTD	0.13	0.05	-	-	1.78	0.20
2Q 2004	1.36	2.08	-	-	1.55	0.68
YoY	0.15	0.47	-	-	1.59	0.41





3.



(:)

	2Q 2005	1Q 2005	FY 2004	4Q 2004
	0	0	18	18
, ,	(-)	(-)	(2.1)	(5.7%)
	171	50	477	145
	(69.5)	(57.5)	(54.9)	(45.6%)
가	0	37	46	14
	16	12	48	32
	0	0	52	28
	45	0	82	17
	0	1	73	-
	110	0	176	54
	45	23	180	70
	(18.3)	(26.4)	(20.7)	(22.0%)
.	24	14	136	70
	(9.8)	(16.1)	(15.7)	(22.0%)
	6	0	58	14
	(2.4)	(-)	(6.7)	(4.7%)
	246	87	869	318
	(100.0)	(100.0)	(100.0)	(100%)
가	189	75	708	244
	57	12	161	74
가	76.8%	86.2%	81.5%	76.7%

□ 2005 2/4

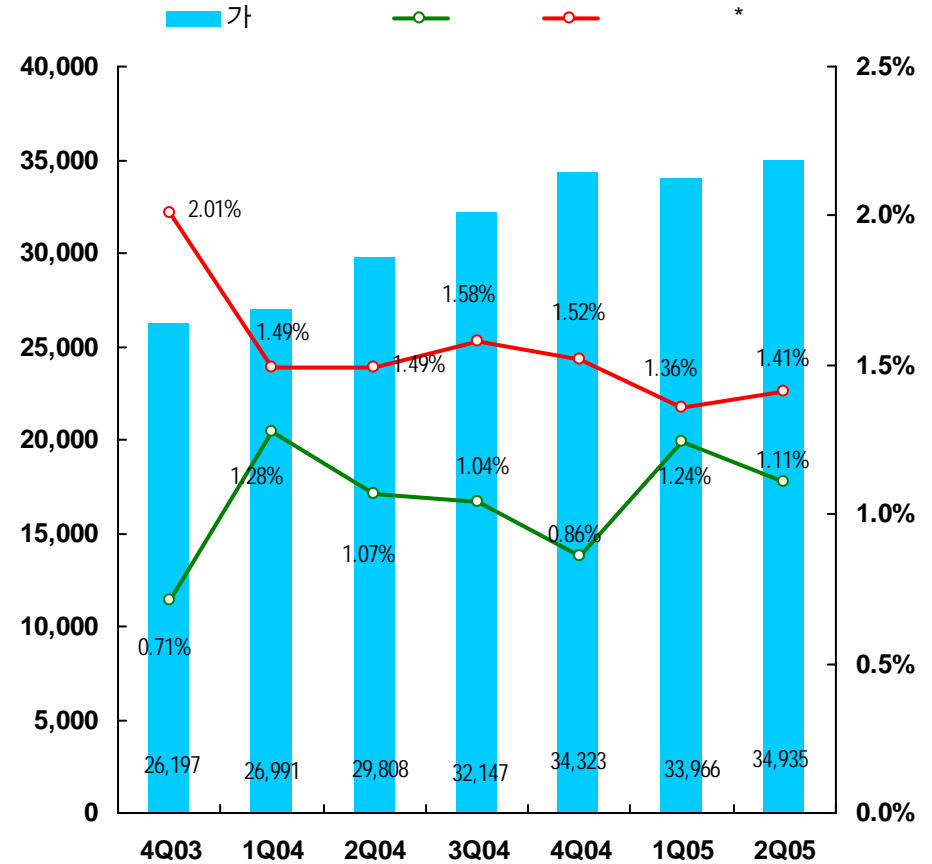
○ 2005 6	246
: 87 159 가 ,	
4 318 72	
- 20 18 2 가	
- 8 100	
1 ,	
	가
	가
80	
- 10 6 ,	
210 가 164 .	
- 2 246	
가 189 가 76.8% .	
- 2 1 가 1	
	,
	가

4. 가



(: , %)

	2Q 2005	4Q 2004	2Q 2004
	33,952	33,523	28,986
	459	468	479
	190	185	197
	93	93	80
	41	54	66
	34,735	34,323	29,808
	783	800	822
	2.25	2.33	2.76
Coverage Ratio	53.90	53.88	49.27
	324	332	343
	0.93	0.97	1.15
Coverage Ratio	130.25	129.82	118.08
	422	431	405
	64	56	72
	69	46	48



(* :)

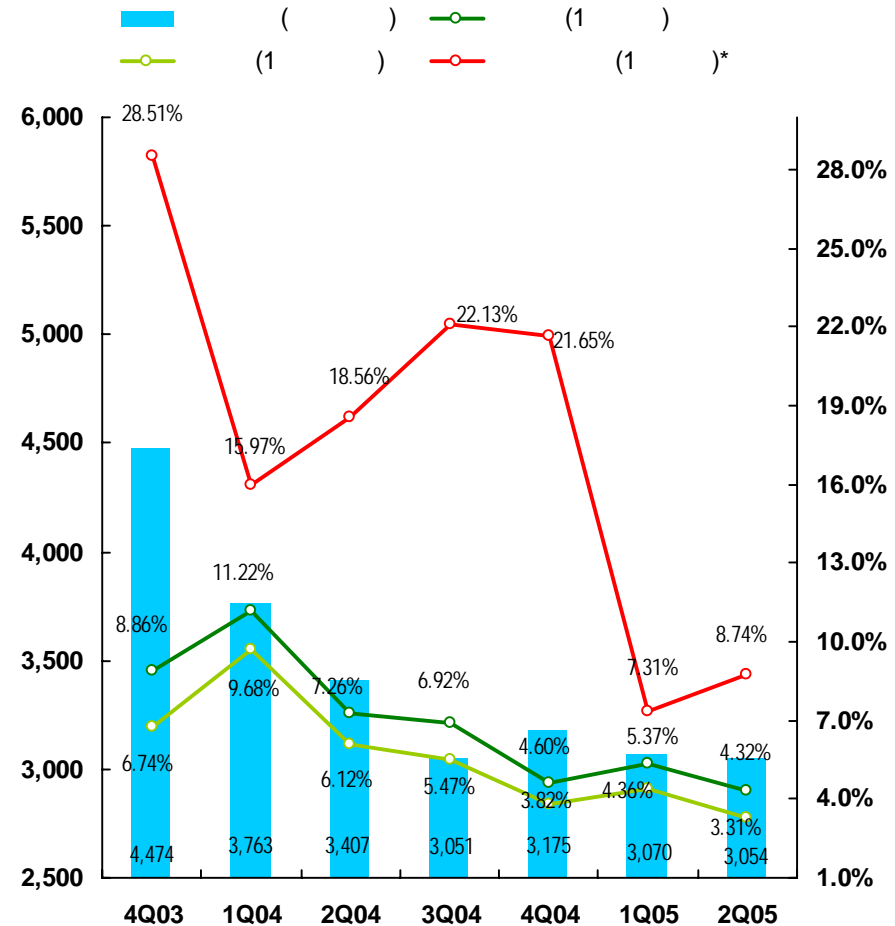
5. ()

(: ,%)

	2Q 2005	4Q 2004	2Q 2004
	2,721	2,708	2,760
	209	297	408
	3	3	6
	69	112	180
	52	55	53
	3,054	3,175	3,407
	333	467	647
	10.90	14.71	19.00
Coverage Ratio	43.84	39.61	36.94
	124	170	239
	4.06	5.35	7.00
Coverage Ratio	117.74	108.82	100.00
	146	185	239
	84	95	260
	0	1	1

)1. 232

: (164), (2),
(43), (23)

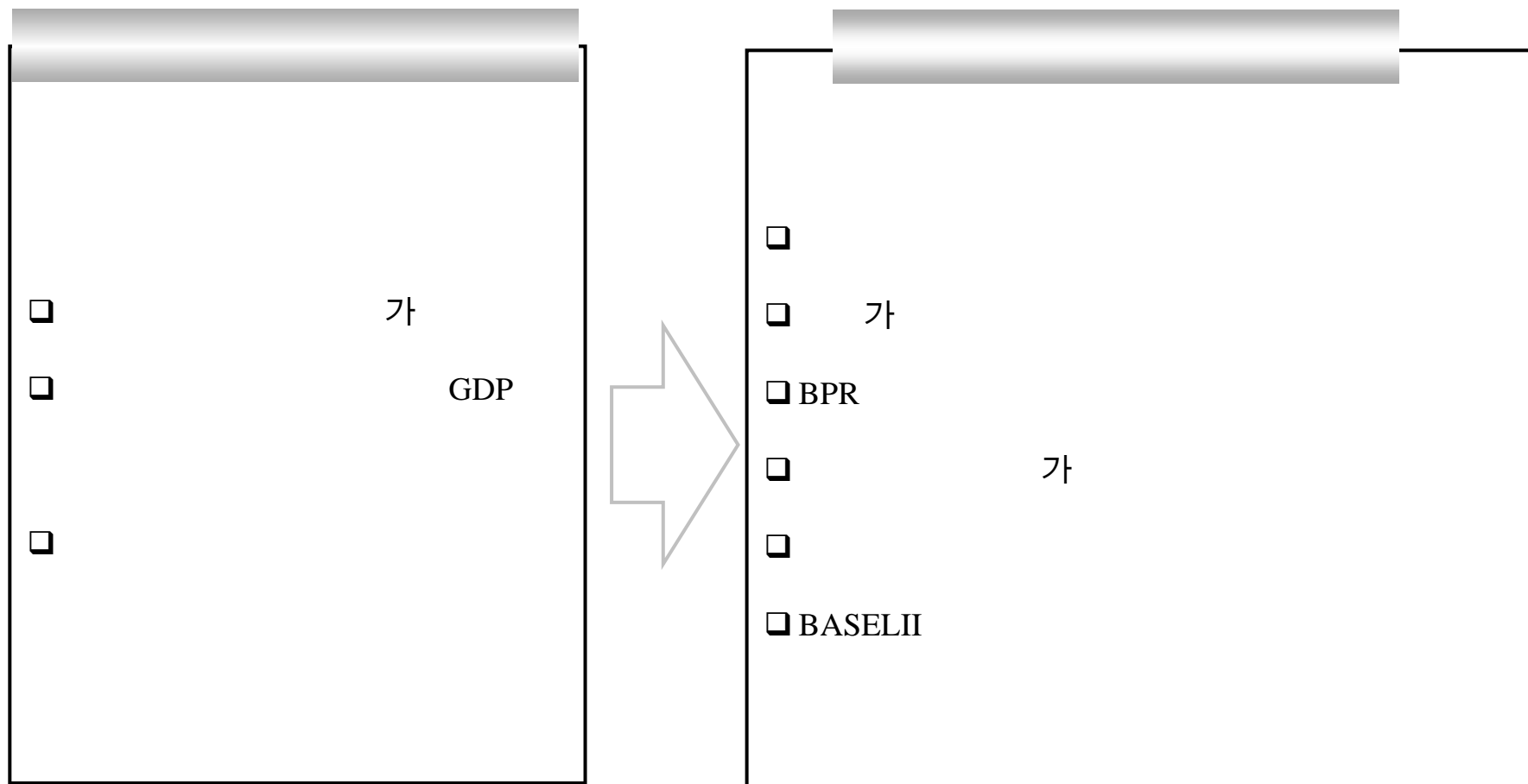


* :
()



III. 2005

1.	25
2.	26



- GDP 4% 가 4.9%

2001	2002	2003	2004	2005	2006	2007
12.81%	11.41%	7.89%	3.87%	4.88%	8.56%	8.09%

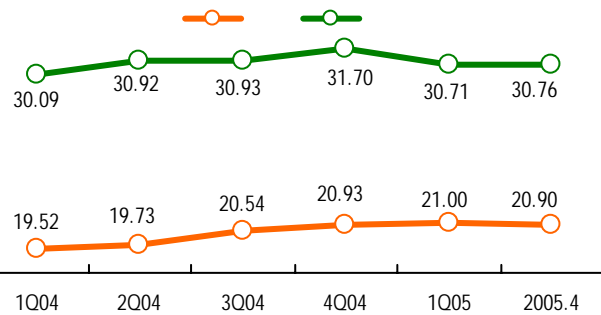


2.

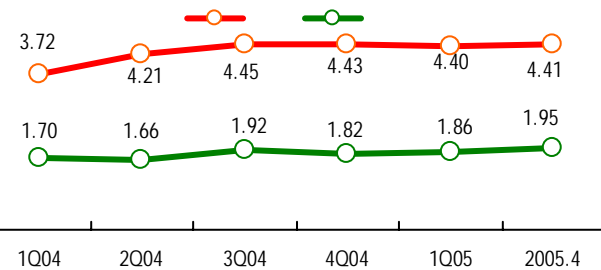
- 17 20 가
- (Tier1) 가 가
- 2/4 BIS 1,750
- 40% 가 가
-
- , /
- 2004 : 91.2%, 63.5%
- 35% 95%가
-
- 『 』
- 7.7%(16) 2007 15.5%(34)
- GDP 20%



o

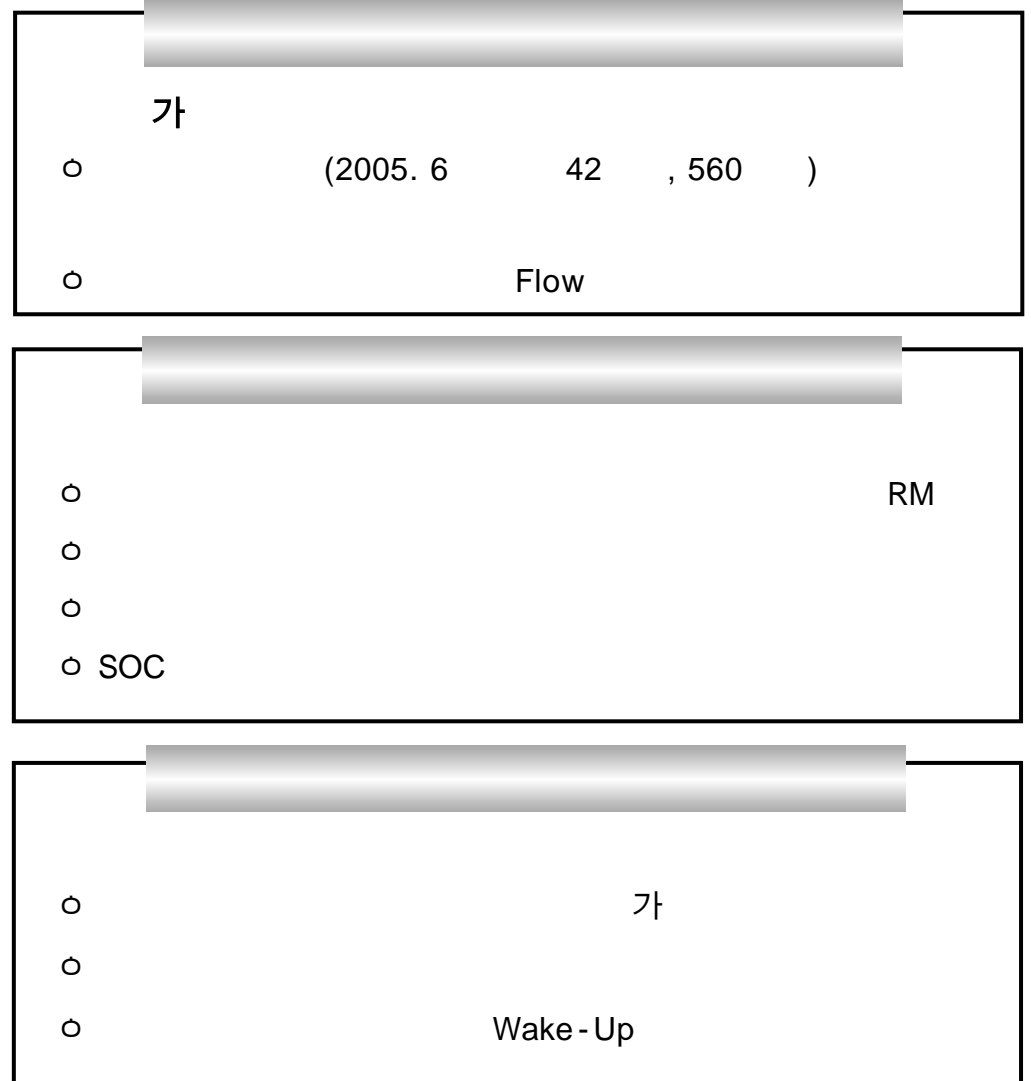
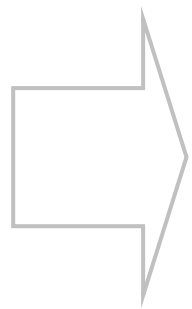


o



o

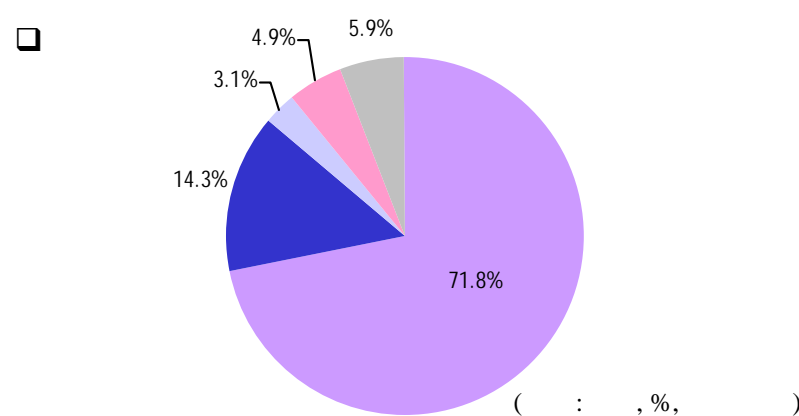
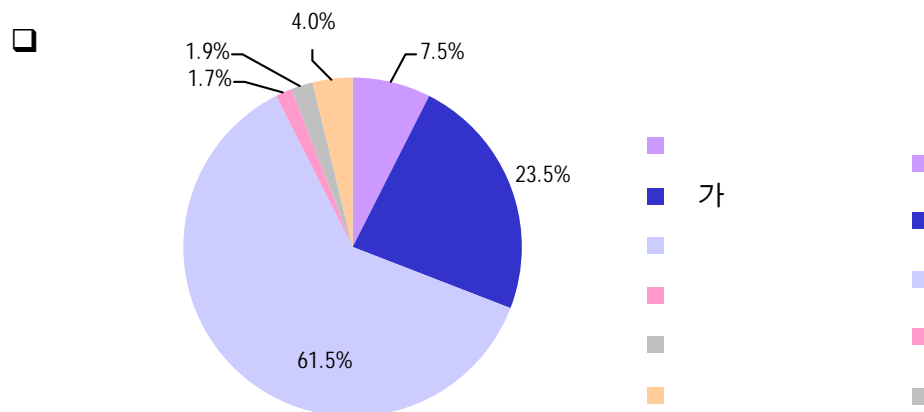






IV. Appendix

1.	B/S	31
2.		32
3.	가 /	33
4.	가	34
5.	가	35
6.		36
7.	I/S	37
8.		38
9.		39
10.		40
11.		41
12.		42



		2005			2Q 2004	2Q 05 vs. 2Q 04	4Q 2004	2Q 05 vs. 4Q 04
		2Q	1Q	QoQ				
가		184,043	175,093	5.1	166,538	10.5	171,344	7.4
		13,775	11,164	23.4	6,671	106.5	10,407	32.4
		43,296	41,853	3.4	44,887	3.5	40,596	6.7
		113,178	108,859	4.0	101,681	11.3	107,580	5.2
		3,054	3,070	0.5	3,407	10.4	3,175	3.8
		3,416	3,403	0.4	3,275	4.3	3,433	0.5
		7,324	6,744	8.7	6,617	10.8	6,153	19.2
		184,043	175,093	5.1	166,538	10.5	171,344	7.4
		132,200	126,329	4.6	127,946	3.3	128,035	3.3
		26,384	22,170	19.0	19,298	36.7	20,755	27.1
		5,702	3,943	44.6	2,000	185.1	3,927	45.2
		8,945	12,394	27.7	7,743	15.7	8,370	7.0
		10,812	10,257	5.4	9,551	13.2	10,257	5.4



2.

(: ,%,)

		2Q 2005		4Q 2004		2Q 2004	
		32,743	47.19	30,797	46.08	29,430	46.25
1		9,165	13.21	8,473	12.68	8,018	12.60
		4,315	6.22	4,219	6.31	3,942	6.20
		4,836	6.97	4,360	6.52	4,041	6.35
	,	4,339	6.25	4,318	6.46	4,020	6.32
		2,411	3.47	2,479	3.71	2,344	3.68
	,	1,445	2.08	1,255	1.88	1,399	2.20
		1,430	2.06	1,344	2.01	1,301	2.04
	,	1,383	1.99	1,120	1.68	1,068	1.68
	,	664	0.96	652	0.98	715	1.12
		2,755	3.97	2,577	3.86	2,582	4.06
		36,641	52.81	36,032	53.92	34,196	53.75
		9,494	13.68	8,968	13.42	8,572	13.47
		110	0.16	738	1.10	805	1.27
		5,478	7.90	5,492	8.22	5,475	8.60
		5,866	8.45	6,308	9.44	5,993	9.42
		2,979	4.29	3,049	4.56	3,120	4.90
	,	3,898	5.62	3,141	4.70	2,676	4.21
	,	2,254	3.25	2,050	3.07	2,172	3.41
		6,562	9.46	6,286	9.41	5,383	8.46
		69,384	100.00	66,829	100.00	63,626	100.00



3. 가 /

(: , %, %p)

		2005			2Q 2004	2Q 05 vs. 2Q 04	4Q 2004	2Q 05 vs. 4Q 04
		2Q	1Q	QoQ				
가	(A)	104,119	101,304	2.8	93,434	11.4	101,152	2.9
	(B)	34,735	33,966	2.3	29,808	16.5	34,323	1.2
(LTV)		29,941	28,658	4.5	25,431	17.7	29,641	1.0
		11,484	10,571	8.6	9,823	16.9	10,946	4.9
		(48.21)	(55.06)	(6.85)	(54.70)	(6.49)	(54.84)	(6.63)
		7,771	7,333	6.0	6,760	15.0	7,290	4.9
		10,015	10,150	1.3	8,338	20.1	10,828	6.6
		671	604	11.1	510	31.6	577	16.3
		4,794	5,308	9.7	4,377	9.5	4,682	2.4
		402	393	2.3	408	1.5	389	3.3
		112	107	4.7	122	8.2	113	0.9
		387	421	8.1	390	0.8	377	2.7
	CSS	2,110	2,410	12.4	2,300	8.3	2,395	11.9
		1,783	1,977	9.8	1,157	54.1	1,408	26.6
	(C)	3,054	3,070	0.5	3,407	10.4	3,175	3.8
		2,104	2,047	2.8	2,117	0.6	2,129	1.2
		718	716	0.3	754	4.8	668	7.5
		232	307	24.4	536	56.7	378	38.6
(D=B+C)		37,789	37,036	2.0	33,215	13.8	37,498	0.8
(D/A)		36.29	36.56	0.27	35.55	0.74	37.07	0.78



4. 가

(: , %)

				1)			
2Q 2005 ()	1.11 (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)
2Q 2004 ()	1.07 (29,808)	1.10 (13,621)	1.40 (9,823)	- (257)	0.10 (1,762)	2.3 (307)	1.2 (13,861)

) 1.



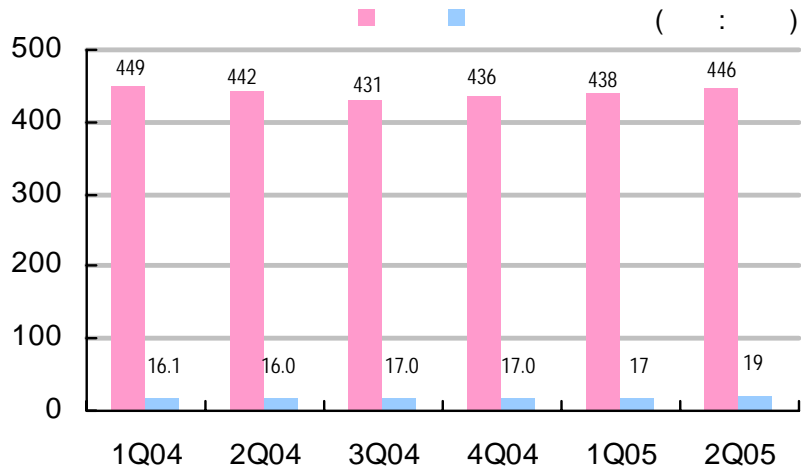
5. 가

(: , %,)

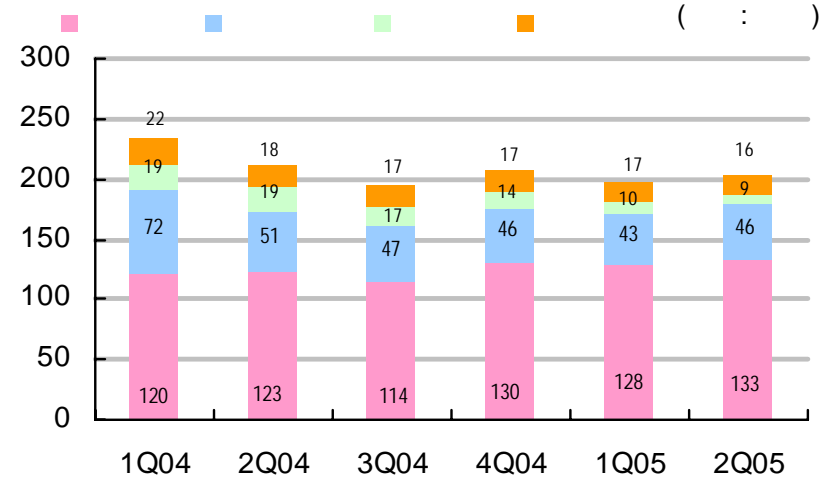
2Q 2005						2Q 2004	2Q 05 vs. 2Q 04	4Q 2004	2Q 05 vs. 4Q 04
가									
()	40,651	595	40,056	13,188	26,868	41,887	3.0	37,973	7.1
	9,989	396	9,593	3,529	6,064	7,282	37.2	6,853	45.8
	18,460	199	18,261	6,270	11,991	17,768	3.9	17,253	7.0
	1,857	0	1,857	0	1,857	2,795	33.6	2,513	26.1
	7,715	0	7,715	1,401	6,314	10,306	25.1	8,000	3.6
	2,630	0	2,630	1,988	642	3,736	29.6	3,354	21.6
()	405	0	405	144	261	366	10.7	266	52.3
	555	61	494	494	0	630	11.9	545	1.8
	1,422	0	1,422	1,422	0	1,608	11.6	1,517	6.3
	1,310	0	1,310	1,310	0	1,506	13.0	1,304	0.5
	112	0	112	112	0	102	9.8	213	47.4
	263	0	263	263	0	394	33.2	295	10.8
	43,296	656	42,640	15,511	27,129	44,885	3.5	40,596	6.7



6.



, B/S



(: , %, %p)

					B/S				
2Q 2005	3,996	1,535	5,531	27.8	2,104	718	232	3,054	23.5
1Q 2005	3,724	1,514	5,238	28.9	2,047	716	307	3,070	23.3
QoQ	7.3	1.4	5.6	1.1	2.8	0.3	24.4	0.5	0.2
2Q 2004	3,538	1,742	5,280	33.0	2,117	754	536	3,407	22.1
YoY	12.9	11.9	4.8	5.2	0.6	4.8	56.7	10.4	1.4
4Q 2004	3,746	1,577	5,322	29.6	2,129	668	378	3,175	21.0

) 1.

(: , %)

		2005				2004			1H 05
		1H	2Q	1Q	QoQ	4Q	3Q	1H	vs. 1H 04
1.		6,544	2,984	3,560	16.2	3,450	2,819	5,674	15.3
		4,551	2,319	2,232	3.9	2,295	2,278	4,558	0.2
		679	350	329	6.4	344	317	618	9.9
		62	28	34	17.6	44	38	78	20.5
		1,252	287	965	70.3	767	186	420	198.1
2.		5,098	2,287	2,811	18.6	2,928	2,308	4,906	3.9
		1,977	995	982	1.3	1,028	1,055	2,070	4.5
		124	69	55	25.5	58	52	99	25.3
		0	0	0	-	0	0	-	-
		1,337	343	994	65.5	811	227	511	161.6
		1,436	747	689	8.4	831	683	1,431	0.3
		224	133	91	46.2	200	291	795	71.8
3.	(1-2)	1,446	697	749	6.9	522	511	768	88.3
4.		30	59	29	.	3	11	110	72.7
5.	(3+4)	1,476	756	720	5.0	519	500	878	68.1
6.		0	0	0	-	0	0	0	-
7.	(5+6)	1,476	756	720	5.0	519	500	878	68.1
8.		405	212	193	9.8	164	149	257	57.6
9.	(7-8)	1,071	544	527	3.2	355	351	621	72.5



8.

(: , %, %p)

2005					2004			1H 05 vs. 1H 04
	1H	2Q	1Q	QoQ	4Q	3Q	1H	
	6,748	3,095	3,653	15.3	3,574	2,896	5,882	14.7
	6,543	2,983	3,560	16.2	3,450	2,819	5,674	15.3
	4,551	2,319	2,232	3.9	2,295	2,278	4,558	0.2
()	(69.6)	(77.7)	(62.7)	(15.0)	(66.52)	(80.8)	(80.3)	(10.7)
	1,992	664	1,328	50.0	1,155	541	1,116	78.5
()	(30.4)	(22.3)	(37.3)	(15.0)	(33.48)	(19.2)	(19.7)	(10.7)
	205	112	93	20.4	124	77	208	1.4
	678	349	329	6.1	344	317	618	9.7
/	10.0	11.3	9.01	2.29	9.6	10.9	10.5	0.5
/	10.4	11.7	9.24	2.46	10.0	11.2	10.9	0.5



9.

(: , %)

	2005				2004			1H 05 vs. 1H 04
	1H	2Q	1Q	QoQ	4Q	3Q	1H	
(a+b+c)	1,769	917	852	7.6	758	824	1,829	3.3
(a)	293	161	132	22.0	239	324	951	69.2
	222	134	88	52.3	194	274	792	72.0
	3	2	1	-	3	1	-	-
	69	28	41	31.7	40	33	156	55.8
	5	1	4	75.0	2	16	3	66.7
(b)	405	212	193	9.8	164	149	257	57.6
(c)	1,071	544	527	3.2	355	351	621	72.5

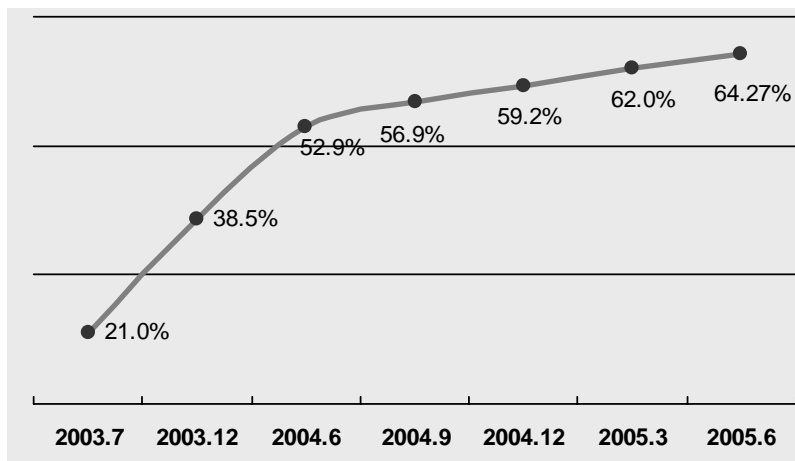


(: , %)

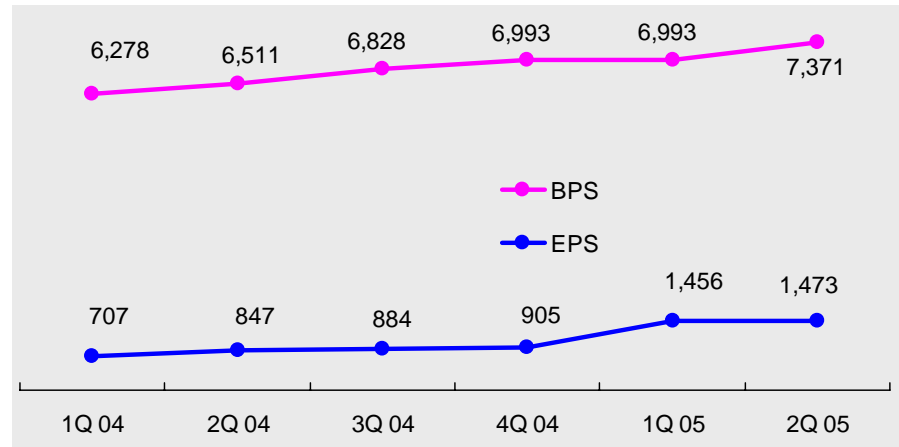
	2005				2004			1H 05 vs. 1H 04
	1H	2Q	1Q	QoQ	4Q	3Q	1H	
	3,093	1,571	1,522	3.2	1,539	1,479	2,992	3.4
	1,436	747	689	8.4	831	683	1,431	0.3
가	69	28	41	31.7	40	33	156	55.8
	158	83	75	10.7	97	94	147	7.5
	36	16	20	20.0	28	19	33	9.1
	576	330	246	34.1	270	230	531	8.5
	597	290	307	5.5	396	307	564	5.9
Cost Income Ratio	46.43	47.55	45.27	2.28	54.00	46.18	47.83	1.4



	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



□ 5%

(2005.6.30)

	(%)
Capital Research & Management Company	11.41
Aberdeen Asset Management Asia Ltd	7.33
Schroder Investment Management Ltd.	7.08
Templeton Investment Counsel, LLC	5.00
	30.82



12.



2005.5.5. 가 5.5%, 1.9% 가
 - 1 ~ 5 5.6% 가
 5.4.5 0.06%p 0.49%
 - 1 ~ 5 0.59% (0.12%p) 0.47%
 - 가
 - 5 () 26 (25), 1 ~ 5 (187) 54 (28.9%)
 133
 5.3.9% 0.5%p 0.2%p
 - (3.4%) , (3.6%), (3.7%) 가
 5.0.5% 가 491 , 1 ~ 5 8.6% 가
 5.0.1% 가 가
 - 3.8% 가 , 1.7%
 4 가 가 , 78.3% 0.1%p 가 ,
 0.3%p

	2005.5	2005.4	2005.3	2004.5
(2000=100.0)	120.7	124.0	131.8	114.4
(%)	0.49	0.43	0.41	0.51
(%)	3.9	4.4	4.1	4.1
()	491	660	541	489
()	2,697	2,661	2,567	2,693
가 가 (%)	-	78.3	78.2	78.1(4 78.6)
가 (m ²)	612	426	410	723



5 가 9.2%, 7.8% 가
- , , , , 가
5 가 2.9%, 4.0% 가
- , , , ,
가 가

		2005.5p	2005.4	2005.3	2004.5
(%)		0.42	0.43	0.50	0.13
		0.40	0.19	0.31	0.51
(%)		3.6	3.6	4.1	3.4
		2.2	2.1	2.3	1.9
(2000=100.0)		139.4	133.2	139.3	127.6
		134.0	141.8	142.4	130.2
()		3,634	3,606	3,581	3,047
		2,428	2,141	2,890	1,811

, (2003 12 31 ,)

GRDP(10 , 가)	42,616	34,673	48,641	125,930	727,605
(%)	5.9	4.8	6.7	17.4	100.0



12.



‘ , 가
- ,
- ‘ , 가 ,

		()	()	()	()	()
		239	1,200	97	675	165
		167	148	84	15	50
		100	242	12	7	39
		40	13		40	16
		931	6,895	4,151	403	489
		300	440	2,035	255	185
		383	1,000	1,013	308	398
		273	5,000	135	123	70
		108	838	80	17	54
		39	39	6	2	15
		223	21,303	735	26	137
		51	53	18	9	18
		2,854	37,171	8,366	1,880	1,636



12.



2020

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**2005.11 APEC**

- APEC 6 , 1
- ‘ , 가
- TSR()
- , ‘ ,
- 2010 1 KT IBM, (HP),
- (MS) IT ,
- KT가 2010 8 ~ 21 , 15 ~ 16
- (가 17 ~ 36 , 28 ~ 61
-)

2005**100 2**

- 2004 82 1 3,289 , 2003 (73 , 7,768) 71% 가
- 2005
- 10
- 20 가



12.



- , , , 4 가 2005 1 27

-

• , ,

, 6,000

- 1 7,657 1 8,578
- 가 SUV 2007 3
2,000

- , .
- 600 , 80 , 70 750
가

- 30

• 6

- 가 8 2 550 , 7 429 가



12.



가

- 가 , , ,

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	• 15 100
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- 4 22

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	가 ,
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12.



3

- , , 3 .

-

	36 7,000	2007	• 12 • , , , ,
	31 1,600	2007	• • 21 가 16
	3 9,000	2006	•

2 2008

- 2008 2014 2 279

-

- 가 2009 125 4 400 ,

-



12.



2005. 5 (105 , 31.7%), · (101 , 30.6%), (77 , 23.4%)
 - (33) , · (57) , (40) , · (15)
 가 가

(: , %, %p)

	2005.5		2005.4		2004.5		a-b
	(a)		(b)				
, , ,	309	0.9	172	0.7	1,324	4.3	0.2
	10,506	31.7	6,477	26.3	6,982	22.9	5.4
()	1,098	3.3	1,926	7.8	209	0.7	4.5
(가)	1,568	4.7	197	0.8	876	2.9	3.9
()	141	0.4	14	0.1	70	0.2	0.3
()	117	0.4	214	0.9	245	0.8	0.5
(, ,)	3,665	11.1	224	0.9	516	1.7	10.2
()	30	0.1	6	0.0	642	2.1	0.1
(1)	943	2.8	189	0.8	155	0.5	2.0
(,)	2,370	7.2	2,879	11.7	1,988	6.5	4.5
()	574	1.7	828	3.4	2,282	7.5	1.7
	7,749	23.4	11,097	45.0	12,562	41.3	21.6
·	10,143	20.6	4,454	18.1	5,727	18.8	12.5
· ·	1,964	5.9	433	1.8	536	1.8	4.1
	258	0.8	360	1.5	273	0.9	0.7
	2,207	6.7	1,661	6.7	3,049	10.0	0.0
	33,137	100.0	24,654	100.0	30,453	100.0	-

□ 2005

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APEC

- :2005.11.12~11.19(8)
- : 13 2,600
- BEXCO ,

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- 4 : , , , /IT
- 6 : , , , /가 , /
- (04~08)
- : 2008 2,233 , 18 (,)
- : 2008 7,526 , 29 (, ,)
- : 2008 6,810 , 39 ()
- /IT : 2008 5,699 , 38 ()
- : 2008 7,399 , 8 ()
- : 2008 3,340 , 19 ()
- /가 : 2008 4,525 , 16 ()
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- 2005 , , , (4 227)
- 2008~2010 , , , (4 295)
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- (95~11): 9 1,542
- (00~13) :
- ~ (97~09): 1 5,886
- (LME Distripark)
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- (U-Port)
- Port – Sale