

2006

3/4

(2006. 10. 26)



고객과 함께 미래를 여는 —

부 산 은 행

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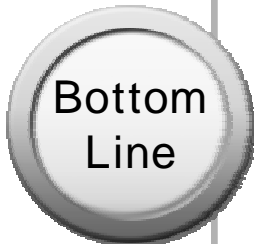
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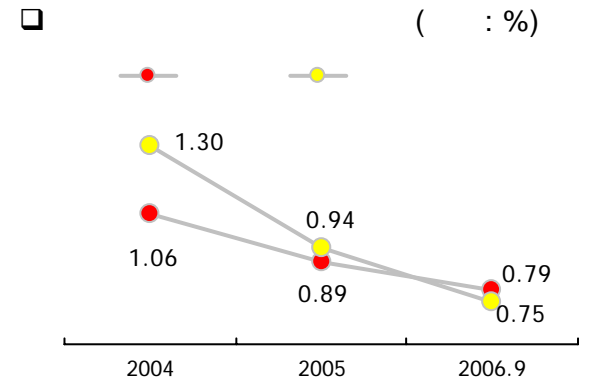
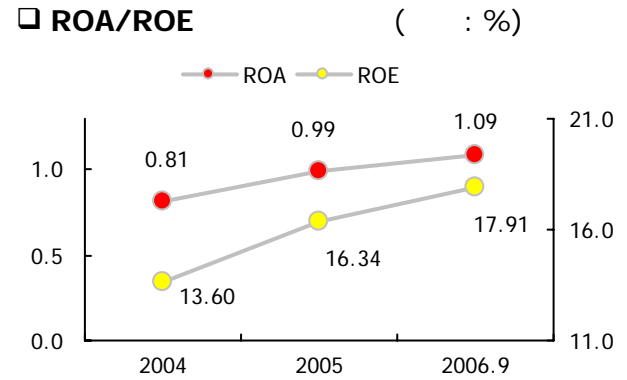
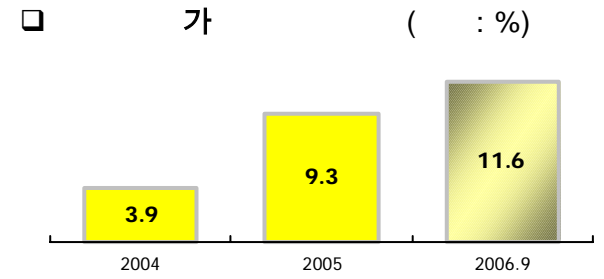


○	가:	2 3,140	, 11.6%	가
-	가:	12.1%	가	
-	가:	18.1%	가	

○	가			
-	가	()	가:	
-		1 7,284	, 10.6%	가
-		223	, 5.1%	가
○	가			
-	가:	33	, 7.8%	가



○	- 1	FLC	가
-		8	
-			0.79%, 0.75%
○		가	
-		가	가:
-	101	, 4.7%	가
○		:	57
-		35	가
-	가	17	



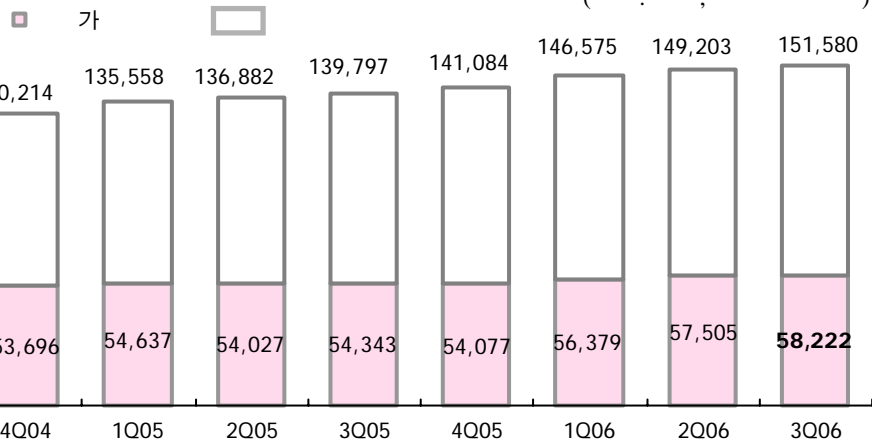
(: , %, %p,)

	2006				3Q 2005	3Q 06 vs. 3Q 05	4Q 2005	3Q 06 vs. 4Q 05
	3Q	2Q	1Q	QoQ				
	221,851	213,553	199,108	3.9	198,711	11.6	198,808	11.6
	213,236	205,619	191,324	3.7	189,544	12.5	190,499	11.9
	8,615	7,934	7,784	8.6	9,167	6.0	8,309	3.7
	172,650	164,291	153,331	5.1	154,000	12.1	157,091	9.9
	163,949	156,269	145,457	4.9	144,825	13.2	148,466	10.4
	130,744	129,928	125,313	0.6	122,545	6.7	129,231	1.2
	13,744	12,838	12,186	7.1	12,022	14.3	14,154	2.9
	115,421	115,441	111,374	-	108,609	6.3	113,238	1.9
	1,579	1,649	1,753	4.2	1,914	17.5	1,839	14.1
	8,701	8,022	7,874	8.5	9,175	5.2	8,625	0.9
	140,754	130,295	122,525	8.0	119,195	18.1	121,310	16.0
	136,227	126,686	119,215	7.5	116,242	17.2	118,271	15.2
	128,067	119,901	113,339	6.8	109,339	17.1	112,028	14.3
	82,338	75,387	68,915	9.2	66,283	24.2	66,702	23.4
가	35,989	34,702	34,688	3.7	35,488	1.4	35,449	1.5
	4,527	3,609	3,310	25.4	2,953	53.3	3,039	49.0
가	56,152	57,790	55,896	2.8	56,479	0.6	56,649	0.9
	48,677	50,351	48,486	3.3	47,734	2.0	48,711	0.1
	7,475	7,439	7,410	0.5	8,745	14.5	7,938	5.8
	12,547	11,975	11,380	4.8	11,273	11.3	11,465	9.4
	97.95	92.28	90.44	5.67	89.22	8.73	86.69	11.26



- 가

가



가 Funding Cost

(단위: %,)

	3Q 06	2Q 06	1Q 06	4Q 05
가	0.31	0.31	0.33	0.31
가	0.33	0.33	0.34	0.34
가	2.75	2.58	2.40	2.08
가	0.91	0.84	0.76	0.69

(단위: %, %p,)

	2006				3Q 05	3Q 06 vs. 3Q 05	4Q 05	3Q 06 vs. 4Q 05
	3Q	2Q	1Q	QoQ				
가 (A)	58,222	57,505	56,379	1.2	54,343	7.1	54,077	7.7
가	11,984	11,977	11,991	0.1	11,050	8.5	11,065	8.3
가	32,089	32,383	32,713	0.9	31,977	0.3	31,952	0.4
가	14,149	13,145	11,675	7.6	11,316	25.0	11,060	27.9
(B)	127,404	126,963	126,255	0.3	122,232	4.2	122,844	3.7
(C)	151,580	149,203	146,575	1.6	139,797	8.4	141,084	7.4
(D)	159,664	157,191	154,887	1.6	149,674	6.7	150,710	5.9
가 / (A/B)	45.70	45.29	44.65	0.41	44.46	1.24	44.02	1.68
가 / (A/C)	38.41	38.54	38.46	0.13	38.87	0.46	38.33	0.08
가 / (A/D)	36.47	36.58	36.40	0.11	36.31	0.16	35.88	0.59



3.

(: , %, %p)

	2006					2005			2006.09 vs. 2005.09
	2006.9	3Q	2Q	1Q	QoQ	4Q	2005.9	3Q	
(a) ¹⁾	4,893	1,618	1,614	1,661	0.2	1,753	4,730	1,637	3.4
	4,568	1,511	1,503	1,554	0.5	1,582	4,345	1,499	5.1
	458	156	154	148	1.3	125	425	142	7.8
	63	20	19	24	5.3	94	75	26	16.0
	196	69	62	65	.	48	115	30	.
(b)	413	158	53	202	198.1	513	421	210	1.9
(c)	2,266	714	820	732	12.9	1,044	2,165	729	4.7
(a-b-c)	2,214	746	741	727	0.7	196	2,144	698	3.3
	33	23	118	62	.	65	90	60	63.3
	2,247	723	859	665	15.8	261	2,234	758	0.6
	644	218	239	187	8.8	89	617	212	4.4
	1,603	505	620	478	18.5	172	1,617	546	0.9
	2,821	911	992	918	8.2	902	2,775	1,006	1.7
ROA	1.09	-	1.15	1.03	0.06	0.99	1.21	-	0.12
ROE	17.91	-	18.95	17.03	1.04	16.34	20.06	-	2.15

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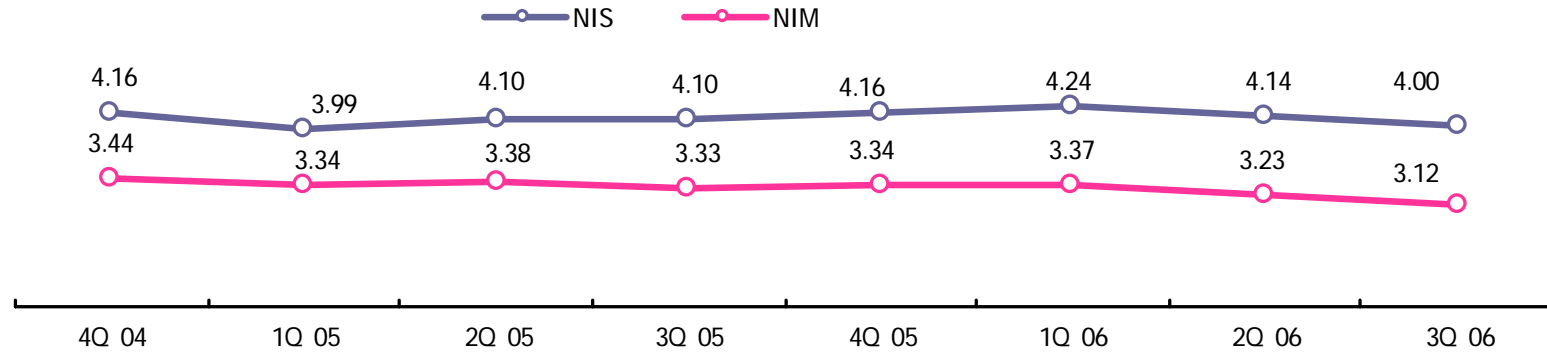
	2006					2005			2006.9 vs. 2005.9
	2006.9	3Q	2Q	1Q	QoQ	4Q	2005.9	3Q	
	4,568	1,511	1,503	1,554	0.5	1,582	4,345	1,499	5.1
	8,550	2,985	2,824	2,741	5.7	2,730	7,426	2,603	15.1
(가)	6,733	2,373	2,221	2,139	6.8	2,142	5,801	2,002	16.1
	(593)	(197)	(200)	(196)	(1.5)	(201)	(572)	(192)	(3.7)
	1,650	566	542	542	4.4	534	1,437	494	14.8
	167	46	61	60	24.6	54	188	107	11.2
	3,982	1,474	1,321	1,187	11.6	1,148	3,081	1,104	29.2
	2,671	968	875	828	10.6	798	2,303	788	16.0
	214	71	72	71	1.4	83	218	82	1.8
	1,097	435	374	288	16.3	267	560	234	95.9



(:)

	2006				2005		
	2006.9	3Q	2Q	1Q	4Q	2005.9	3Q
	593	197	200	196	201	572	192
	145	50	48	47	47	135	46
	11	3	4	4	6	26	7
	417	137	141	139	142	392	132
	20	7	7	6	6	19	7

□ NIM / NIS



(: , %, %p,)

	2006				2005			3Q 06 vs. 4Q 05
	3Q	2Q	1Q	QoQ	4Q	3Q	2Q	
NIM¹⁾	3.12	3.23	3.37	0.11	3.34	3.33	3.38	0.22
NIS	4.00	4.14	4.24	0.14	4.16	4.10	4.10	0.16
	6.90	6.96	7.02	0.06	6.79	6.72	6.73	0.11
가	6.80	6.82	6.81	0.02	6.49	6.42	6.43	0.31
	6.17	6.23	6.29	0.06	6.17	6.10	6.12	-
	2.90	2.82	2.78	0.08	2.63	2.62	2.63	0.27
()	180,528	176,567	173,427	3,961	165,932	163,244	158,756	14,596

)1.



(: ,%)

	2006					2005			2006.9 vs. 2005.9
	2006.9	3Q	2Q	1Q	QoQ	4Q	2005.9	3Q	
	325	107	111	107	3.6	171	385	138	15.6
	2,330	592	694	1,044	14.7	644	2,223	518	4.8
	509	175	176	158	0.6	151	457	152	11.4
	103	33	35	35	5.7	34	101	35	2.0
	26	10	8	8	25.0	9	23	9	13.0
	25	8	9	8	11.1	10	31	9	19.4
	63	20	19	24	5.3	94	75	26	16.0
	1,604 ¹⁾	346	447	811	22.6	346	1,536	287	4.4
	2,005	485	583	937	16.8	473	1,838	380	9.1
	63	24	27	12	11.1	31	57	22	10.5
	18	6	6	6	-	6	19	6	5.3
	124	40	41	43	2.4	42	111	35	11.7
	0	0	0	0	-	0	0	0	-
	1,800 ²⁾	415	509	876	18.5	394	1,651	317	9.0

1. : (20), (501), (1,083)

2. : (22), (147), (202), (1,271), (158)

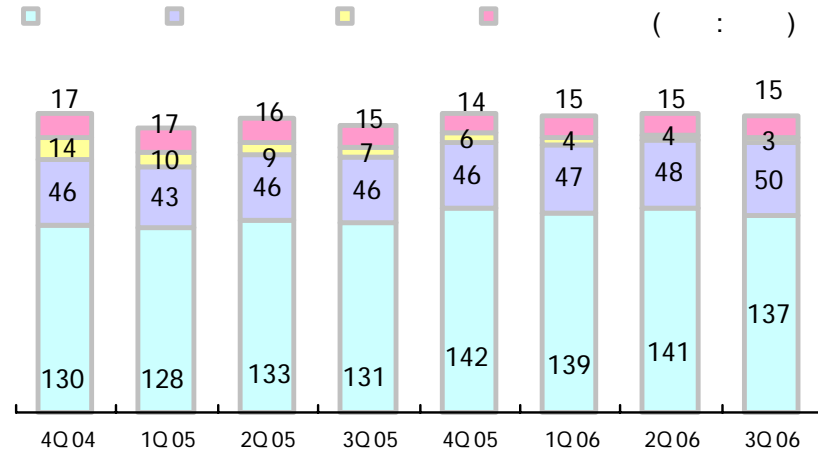


(: ,%,%p)

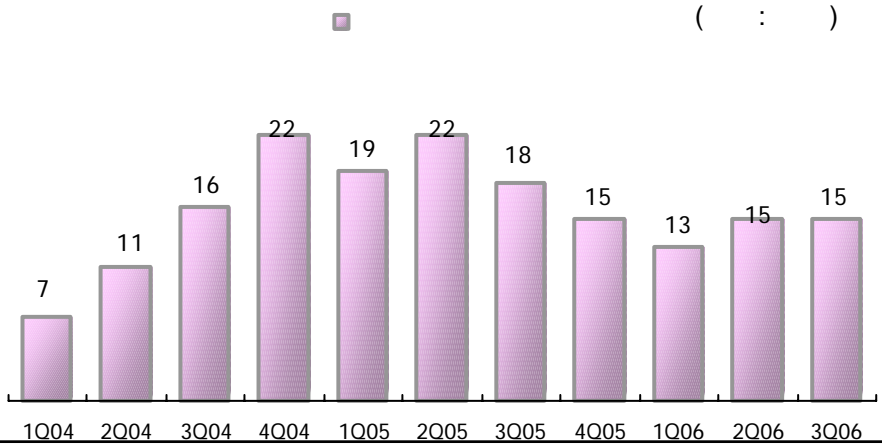
	2006				2005		3Q 06 Vs. 3Q 05
	3Q	2Q	1Q	QoQ	4Q	3Q	
	4,595	4,427	4,342	3.8	4,371	4,108	11.9
	1,662	1,651	1,613	0.7	1,549	1,507	10.3
	6,257	6,078	5,955	2.9	5,920	5,615	11.4
	26.6	27.2	27.1	0.6	26.2	26.8	0.2



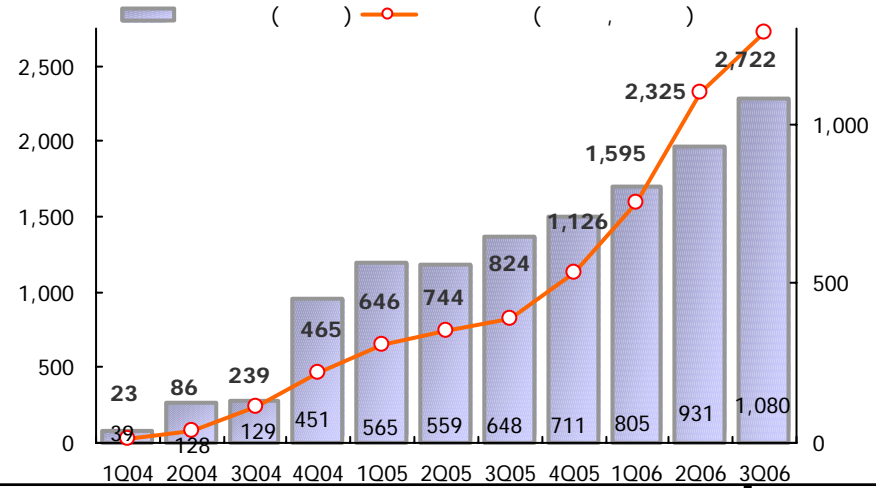
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	2006					2005			2006.9 vs. 2005.9
	2006.9	3Q	2Q	1Q	QoQ	4Q	2005.9	3Q	
	360	116	80	164	36	353	222	163	138
가	59	29	6	24	23	27	118	30	59
()	32 (25)	12 (8)	12 (8)	8 (9)	- (-)	75 (4)	88 (15)	16 (4)	56 (10)
	20	5	5	10	-	112	9	4	11
	58	4	50	4	46	54	16	3	42
	413	158	53	202	105	513	421	210	8

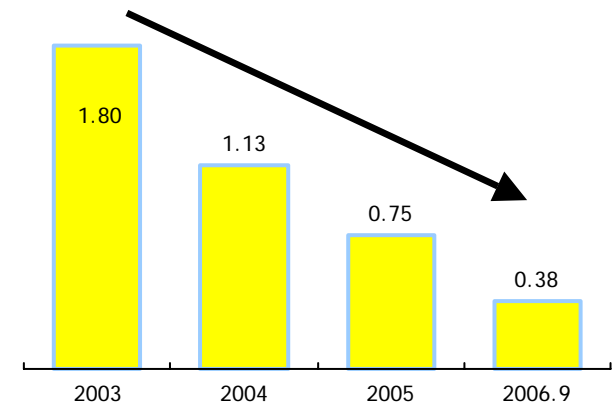


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(:%)

	2006			2005			
	3Q	2Q	1Q	4Q	3Q	2Q	1Q
	1,617	1,495	1,438	1,303	1,061	931	917
가	430	412	428	421	416	422	441
()	147 (28)	155 (33)	162 (42)	167 (33)	118 (50)	146 (69)	180 (104)
	11	12	12	13	6	7	7
	2,205	2,074	2,040	1,904	1,601	1,506	1,545



○ (,)

- 106 , 13%

- () 101 , 6% 가

- 가 116 가

- 15

○ **Cost-Income Ratio 46.31%** 가

- 2005 37 , 2006 25

(: , %, %p)

	2006					2005			2006.9
	2006.9	3Q	2Q	1Q	QoQ	4Q	2005.9	3Q	vs. 2005.9
	4,893	1,618	1,614	1,661	0.2	1,753	4,730	1,637	3.4
	2,266	714	820	732	12.9	1,044	2,165	729	4.7
가	103	26	30	47	13.3	74	104	35	1.0
	230	89	74	67	20.3	100	248	90	7.3
	66	28	19	19	47.4	24	62	26	6.5
	851	248	350	253	29.1	330	829	253	2.7
	1,016	323	347	346	6.9	516	922	325	10.2
Cost Income Ratio	46.31	44.13	50.81	44.07	6.68	59.56	45.77	44.53	0.54



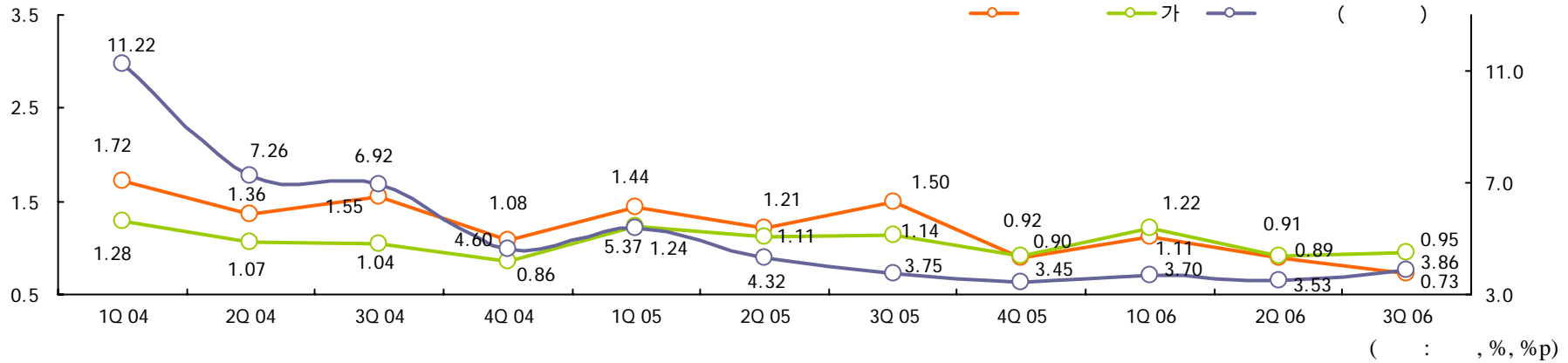
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	2006					2005			2006.9 vs. 2005.9
	2006.9	3Q	2Q	1Q	QoQ	4Q	2005.9	3Q	
	33	23	118	62	.	65	90	60	63.3
	232	64	151	17	57.6	134	302	97	23.2
	129	48	78	3		24	151	69	
	18	0	18	0		0	70	0	
	5	5	0	0	-	0	4	4	-
	80 ¹⁾	11	55	14		110	77	24	
	199	87	33	79	163.6	69	212	37	6.1
	0	0	0	0		0	2	2	
	3	0	0	3		3	4	38	
	7	0	7	0	-	39	32	1	-
	48	0	0	48		0	56	0	
	141 ²⁾	87	26	28		27	118	72	

1. : (5), (2), (73)
 2. : (17), (60), (64)

(: , %, %p)

	2006				2005				3Q 06
	3Q	2Q	1Q	QoQ	4Q	3Q	2Q	1Q	vs. 4Q 05
	145,426	134,924	126,074	7.8	124,633	122,541	117,190	113,148	16.7
	141,368 (97.21)	130,924 (97.04)	121,729 (96.55)	8.0 (0.17)	120,980 (97.07)	118,327 (96.56)	113,192 (96.59)	108,973 (96.31)	16.9 (0.14)
	2,971 (2.04)	2,796 (2.07)	2,887 (2.29)	6.3 (0.03)	2,484 (1.99)	2,798 (2.28)	2,685 (2.29)	2,658 (2.35)	19.6 (0.05)
	656 (0.45)	782 (0.58)	1,020 (0.81)	16.1 (0.13)	775 (0.62)	880 (0.72)	818 (0.70)	969 (0.86)	15.4 (0.17)
	219 (0.15)	279 (0.21)	306 (0.24)	21.5 (0.06)	292 (0.23)	328 (0.27)	310 (0.26)	363 (0.32)	25.0 (0.08)
	212 (0.15)	143 (0.11)	132 (0.10)	48.3 (0.04)	102 (0.08)	208 (0.17)	185 (0.16)	185 (0.16)	107.8 (0.07)
()	1,087 (0.75)	1,204 (0.89)	1,458 (1.16)	9.7 (0.14)	1,169 (0.94)	1,416 (1.16)	1,313 (1.12)	1,517 (1.34)	7.0 (0.19)
(Coverage Ratio)	(202.91)	(172.23)	(139.90)	(30.68)	(162.96)	(113.01)	(114.71)	(101.88)	(39.95)
()	4,058 (2.79)	4,000 (2.96)	4,345 (3.45)	1.5 (0.17)	3,653 (2.93)	4,214 (3.44)	3,998 (3.41)	4,175 (3.69)	11.1 (0.14)
(Coverage Ratio)	(54.35)	(51.85)	(46.95)	(2.50)	(52.12)	(37.99)	(37.67)	(37.00)	(2.23)
(가)	2,205	2,074	2,040	6.3	1,904	1,601	1,506	1,545	15.8
()	310 (92)	218 (117)	101 (101)	- (21.4)	869 (310)	559 (188)	371 (219)	152 (152)	- (70.3)
()	69 (0)	69 (69)	0 (0)	-	372 (125)	247 (0)	247 (247)	0 (0)	-



	2006				2005				3Q 06 vs. 4Q 05
	3Q	2Q	1Q	QoQ	4Q	3Q	2Q	1Q	
	0.79	0.88	1.11	0.09	0.89	1.36	1.20	1.41	0.10
	1,112	1,160	1,365	4.1	1,087	1,628	1,368	1,556	2.3
	140,898	131,315	122,762	7.3	121,593	119,588	114,231	110,363	15.9
	0.73	0.89	1.11	0.16	0.90	1.50	1.21	1.44	0.17
	650	729	826	10.8	649	1,109	847	969	0.2
	89,642	81,672	74,252	9.8	72,205	73,790	70,085	67,448	24.1
가	0.95	0.91	1.22	0.04	0.92	1.14	1.11	1.24	0.03
	344	319	426	7.8	329	408	389	422	4.6
	36,266	34,952	34,923	3.8	35,674	35,700	34,935	33,966	1.7
1)	3.86	3.53	3.70	0.33	3.45	3.75	4.32	5.37	0.41
	117	111	112	5.4	107	111	132	165	9.3
	3,026	3,137	3,032	3.5	3,098	2,969	3,054	3,070	2.3

) 1.

(: , %, %p)

	2006			2005				FY 2004	3Q 06 vs. 4Q 05
	3Q ¹⁾	2Q	1Q	4Q	3Q	2Q	1Q		
	12,466	11,930	11,310	10,823	11,243	10,682	10,129	9,594	15.2
	3,403	3,237	3,129	3,846	3,347	3,341	1,574	2,010	11.5
()	30	30	30	30	30	30	30	40	-
	15,839	15,137	14,409	14,639	14,560	13,993	11,673	11,564	8.2
가	142,216	130,334	120,990	119,507	117,397	112,307	108,659	106,727	19.0
	136,657	125,686	116,204	115,409	113,108	108,271	104,604	102,959	18.4
	5,559	4,648	4,786	4,098	4,289	4,036	4,055	3,768	35.7
BIS Capital Ratio	11.14	11.61	11.91	12.25	12.40	12.46	10.74	10.84	1.11
Tier 1	8.77	9.15	9.35	9.06	9.58	9.51	9.32	8.99	0.29
Tier 2	2.39	2.48	2.59	3.22	2.85	2.98	1.45	1.88	0.83
	5.85	5.79	5.91	5.98	5.91	5.83	5.81	5.94	0.13

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II. 4/4

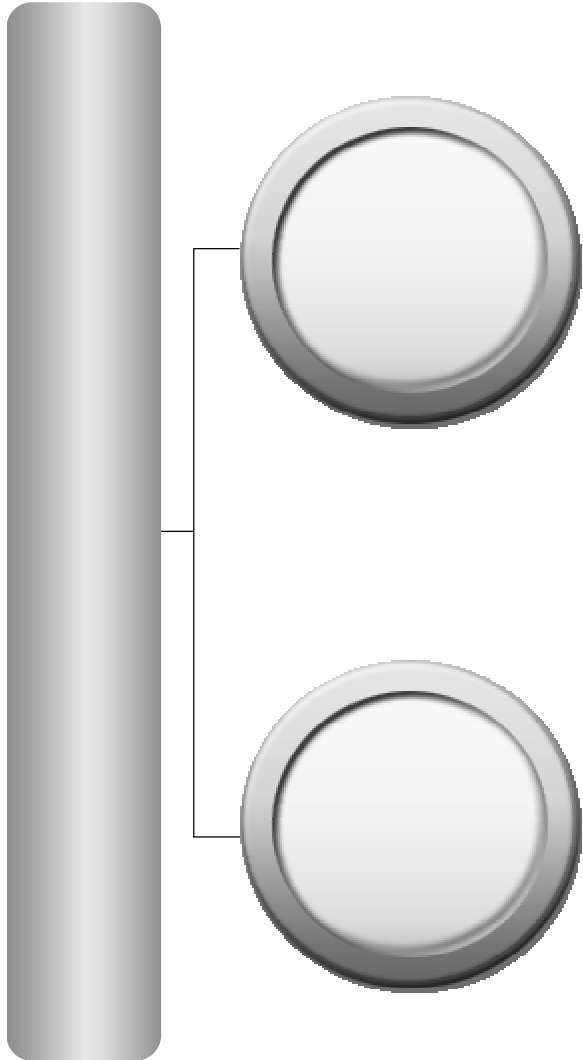
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- NIM
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- BIS
- FTA

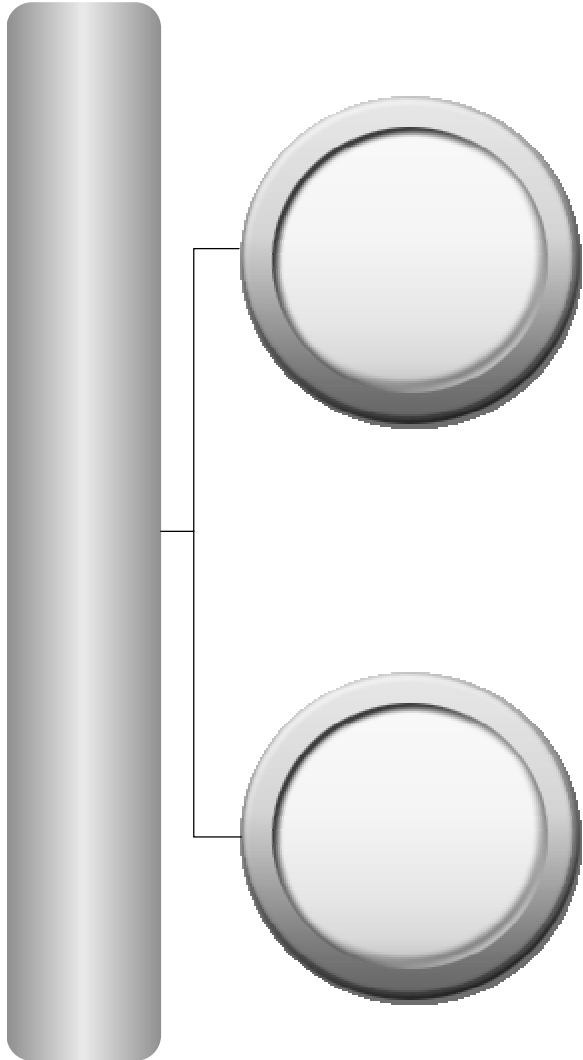


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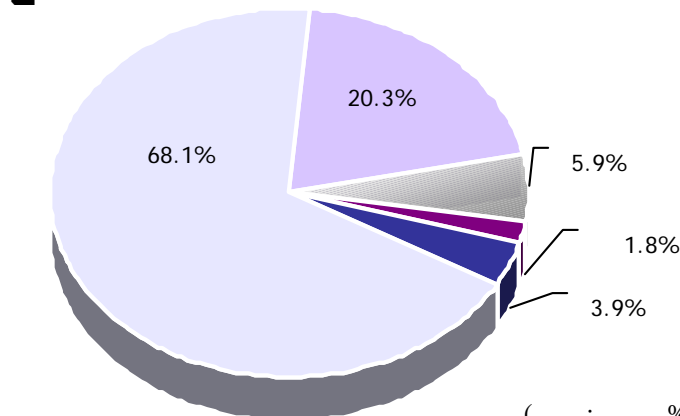
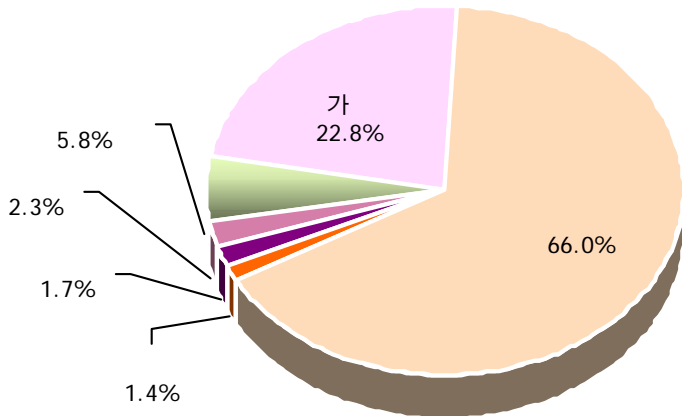
『3UP』 * 가

* (Mind Up), (System Up), (Power Up)

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III. Appendix

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15.		-----	36



(: , %,)

	2006				2005			3Q 06	3Q 06
	3Q	2Q	1Q	QoQ	4Q	3Q	2Q	vs. 3Q 05	vs. 4Q 05
	213,236	205,619	191,324	3.7	190,499	189,544	184,043	12.5	11.9
가	12,393	12,428	10,932	0.3	11,580	12,012	13,775	3.2	7.0
	48,677	50,351	48,486	3.3	48,711	47,734	43,296	2.0	0.1
	140,662	129,359	120,452	8.7	118,763	118,180	113,178	19.0	18.4
	3,026	3,137	3,032	3.5	3,098	2,969	3,054	1.9	2.3
	3,571	3,538	3,451	0.9	3,474	3,386	3,416	5.5	2.8
	4,907	6,806	4,971	27.9	4,873	5,263	7,324	6.8	0.7
	213,236	205,619	191,324	3.7	190,499	189,544	184,043	12.5	11.9
	145,215	137,772	131,484	5.4	136,625	131,634	132,200	10.3	6.3
	43,332	41,030	32,636	5.6	31,615	32,251	26,384	34.4	37.1
	3,733	3,718	4,104	0.4	4,087	5,698	5,702	34.5	8.7
	8,409	11,124	11,720	24.4	6,707	8,688	8,945	3.2	25.4
	12,547	11,975	11,380	4.8	11,465	11,273	10,812	11.3	9.4

(: , %)

	2006					2005			2006.9
	2006.9	3Q	2Q	1Q	QoQ	4Q	2005.9	3Q	vs. 2005.9
1.	10,938	3,579	3,570	3,789	0.3	3,426	9,667	3,123	13.1
	8,550	2,985	2,824	2,741	5.7	2,730	7,426	2,603	15.1
	663	226	228	209	0.9	204	612	205	8.3
	121	24	69	28	65.2	148	91	29	33.0
	1,604	344	449	811	23.4	344	1,538	286	4.3
2.	8,724	2,833	2,829	3,062	0.1	3,230	7,523	2,425	16.0
	3,982	1,474	1,321	1,187	11.6	1,148	3,081	1,104	29.2
	205	70	74	61	5.4	79	187	63	9.6
	0	0	0	0	-	0	0	0	-
	1,800	413	511	876	19.2	392	1,653	316	8.9
	2,266	714	820	732	12.9	1,044	2,165	729	4.7
	471	162	103	206	57.3	567	437	213	7.8
3. (1-2)	2,214	746	741	727	0.7	196	2,144	698	3.3
4.	33	23	118	62	.	65	90	60	63.3
5. (3+4)	2,247	723	859	665	15.8	261	2,234	758	0.6
6.	0	0	0	0	-	0	0	0	-
7. (5+6)	2,247	723	859	665	15.8	261	2,234	758	0.6
8.	644	218	239	187	8.8	89	617	212	4.4
9. (7-8)	1,603	505	620	478	18.5	172	1,617	546	0.9



3.

(: ,%)

	2006					2005			2006.9 vs. 2005.9
	2006.9	3Q	2Q	1Q	QoQ	4Q	2005.9	3Q	
(a+b+c)	2,821	911	992	918	8.2	902	2,775	1,006	1.7
(a)	574	188	133	253	41.4	641	541	248	6.1
	446	150	100	196		429	430	208	
	5	7	2	0		26	2	1	
	103	26	30	47	-	74	104	35	-
	20	5	5	10		112	9	4	
(b)	644	218	239	187	8.8	89	617	212	4.4
(c)	1,603	505	620	478	18.5	172	1,617	546	0.9

4. 가

(: ,%,)

	3Q 2006					2Q 2006		4Q 2005	
	가					3Q vs. 2Q	3Q vs. 4Q		
	가								
()	45,178	0	45,178	13,529	31,649	46,573	3.0	45,157	-
	8,947	0	8,947	2,637	6,310	10,478	14.6	11,339	21.1
	23,644	0	23,644	5,941	17,703	23,414	1.0	20,349	16.2
	1,516	0	1,516	0	1,516	1,833	17.3	1,872	19.0
	6,745	0	6,745	725	6,020	7,346	8.2	8,600	21.6
	4,326	0	4,326	4,226	100	3,502	23.5	2,997	44.3
()	1,239	0	1,239	682	557	983	26.0	810	53.0
	604 ¹⁾	62	542	542	0	572	5.6	549	10.0
	1,436	0	1,436	1,436	0	2,003	28.3	2,075	30.8
	0	0	0	0	0	306	-	300	-
	1,436	0	1,436	1,436	0	1,697	15.4	1,775	19.1
MMF	0	0	0	0	0	0	-	0	-
	220	0	220	220	0	220	-	120	83.3
	48,677	62	48,615	16,409	32,206	50,351	3.3	48,711	0.1

) 1.

225

	2006				3Q 2005	3Q 06 vs. 3Q 05	4Q 2005	3Q 06 vs. 4Q 05
	3Q	2Q	1Q	QoQ				
	130,744	129,928	125,313	0.6	122,545	6.7	129,231	1.2
	13,744	12,838	12,186	7.1	12,022	14.3	14,154	2.9
	115,421	115,441	111,374	-	108,609	6.3	113,238	1.9
	1,579	1,649	1,753	4.2	1,914	17.5	1,839	14.1
C D	12,955	6,071	4,460	113.4	7,785	66.4	5,969	117.0
	2,917	2,952	172	1.2	140	1,983.6	179	1,529.6
R P	13,600	13,600	11,408	-	8,657	57.1	9,000	51.1
	3,733	3,718	4,104	0.4	5,698	34.5	4,087	8.7
	8,701	8,022	7,874	8.5	9,175	5.2	8,625	0.9
	172,650	164,291	153,331	5.1	154,000	12.1	157,091	9.9

	2006				3Q 2005	3Q 06 vs. 3Q 05	4Q 2005	3Q 06 vs. 4Q 05
	3Q	2Q	1Q	QoQ				
	128,067	119,901	113,339	6.8	109,339	17.1	112,028	14.3
가	35,989	34,702	34,688	3.7	35,488	1.4	35,449	1.5
	86,620	79,874	73,539	8.4	70,196	23.4	71,611	21.0
()	(82,338)	(75,387)	(68,915)	(9.2)	(66,283)	(24.2)	(66,702)	(23.4)
()	(4,282)	(4,487)	(4,624)	(4.6)	(3,913)	(9.4)	(4,909)	(12.8)
	5,458	5,325	5,112	2.5	3,655	49.3	4,968	9.9
	4,885	3,857	3,320	26.7	3,233	51.1	3,390	44.1
	350	321	307	9.0	299	17.1	300	16.7
	7,452	6,216	5,559	19.9	6,324	17.8	5,592	33.3
	140,754	130,295	122,525	8.0	119,195	18.1	121,310	16.0

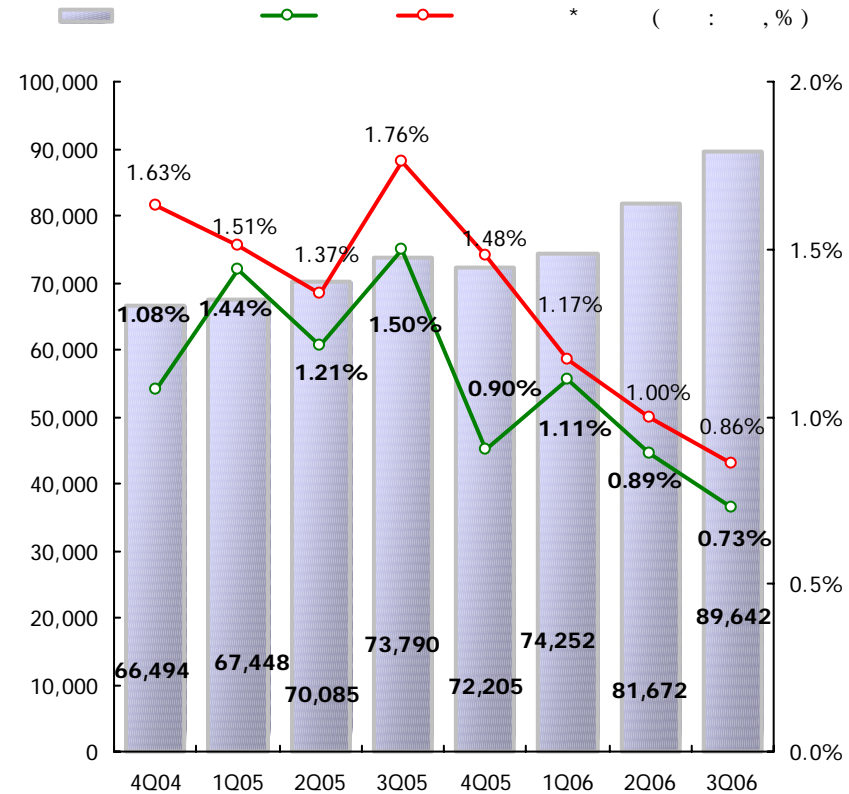
(: , % ,)

		3Q 2006		4Q 2005		3Q 2005		
		43,759	47.5	36,021	47.0	35,430	48.0	
1		12,090	13.1	10,028	13.1	9,859	13.3	
		6,970	7.6	4,823	6.3	4,516	6.1	
		6,378	6.9	5,256	6.9	5,247	7.1	
	,	5,787	6.3	4,701	6.1	4,619	6.3	
	,	2,383	2.6	2,355	3.1	2,519	3.4	
	,	1,516	1.6	1,261	1.6	1,455	2.0	
	,	1,982	2.2	2,129	2.8	2,058	2.8	
	,	2,075	2.3	1,597	2.1	1,466	2.0	
	,	851	0.9	856	1.1	710	1.0	
		3,727	4.0	3,015	3.9	2,981	4.0	
		48,319	52.5	40,557	53.0	38,421	52.0	
		11,881	12.9	9,623	12.6	9,631	13.0	
		1,501	1.6	1,901	2.5	881	1.2	
		5,927	6.4	5,404	7.1	5,437	7.4	
		8,012	8.7	6,774	8.8	5,937	8.0	
		3,636	3.9	3,135	4.1	3,156	4.3	
	,	5,340	5.8	4,256	5.6	4,206	5.7	
	,	2,816	3.1	2,381	3.1	2,327	3.2	
		9,206	10.0	7,083	9.2	6,846	9.3	
			92,078	100.0	76,578	100.0	73,851	100.0



(: ,%)

	2006			2005	
	3Q	2Q	1Q	4Q	3Q
	90,329	81,713	73,767	72,192	73,253
	2,326	2,174	2,182	1,815	2,056
	489	617	847	608	674
	108	159	182	147	179
	151	88	52	37	125
	93,403	84,751	77,030	74,799	76,287
	3,074	3,038	3,263	2,607	3,034
	3.29	3.58	4.24	3.49	3.98
Coverage Ratio	46.81	44.63	39.96	45.49	32.56
	748	864	1,081	792	978
	0.80	1.02	1.40	1.06	1.28
Coverage Ratio	192.38	156.94	120.63	149.75	101.02
	1,439	1,356	1,304	1,186	988
()	33	49	42	230	78
()	0	35	0	84	0



* :
()



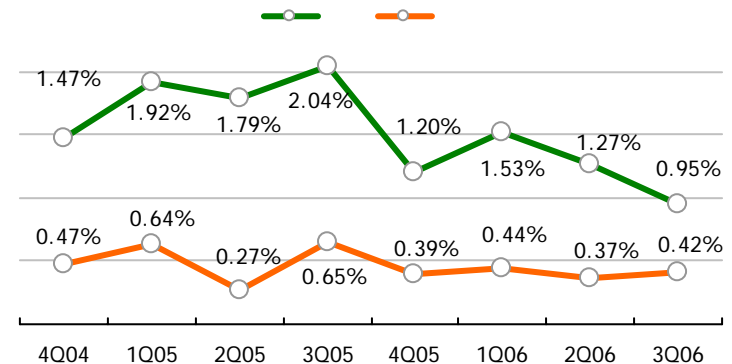
(: , %,)

	3Q 2006		4Q 2005		3Q 2005	
	46,559	0.82	37,565	1.11	37,907	1.76
	43,083	0.63	34,640	0.67	35,883	1.23
,	13,206	0.56	10,549	0.73	10,608	1.49
,	-	-	0	-	881	-
	5,943	0.70	5,424	0.53	5,462	1.60
	7,748	0.81	6,734	0.91	6,017	1.63
,	885	-	118	-	139	-
,	5,218	0.20	4,023	0.08	4,148	0.04
,	3,100	2.01	2,391	1.45	2,339	1.74
	6,983	0.26	5,401	0.52	6,289	0.91
	89,642	0.73	72,205	0.90	73,790	1.50



(: , %, %p)

3Q 2006	0.73	1.03	1.65	0.47	0.76	0.42
()	(89,642)	(39,553)	(242)	(3,221)	(8,019)	(38,607)
2Q 2006	0.89	1.33	2.95	0.33	1.28	0.37
()	(81,672)	(36,121)	(237)	(2,989)	(7,891)	(34,434)
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)





9. 가 /

(: , %, %p,)

		2006				2005			3Q 06	
		3Q	2Q	1Q	QoQ	4Q	3Q	2Q	Vs. 4Q 05	
가	(A)	128,067	119,901	113,339	5.8	112,028	109,339	104,119	14.3	
	(B)	35,989	34,702	34,688	3.7	35,449	35,488	34,735	1.5	
	1) (LTV)		29,662	29,011	29,156	2.2	29,904	29,856	28,912	0.8
			12,258	11,695	11,152	4.8	10,828	10,698	10,455	13.2
			(50.38)	(52.42)	(46.33)	(2.04)	(50.04)	(48.65)	(48.21)	(0.34)
			8,146	8,118	8,200	0.3	8,370	8,079	7,771	2.7
			8,468	8,475	9,117	0.1	10,033	10,413	10,015	15.6
			790	723	687	9.3	673	666	671	17.4
	CSS		6,327	5,691	5,532	11.2	5,545	5,632	5,823	14.1
			522	485	449	7.6	410	391	402	27.3
			171	118	106	44.9	102	104	112	67.6
			550	273	299	101.5	328	478	387	67.7
			2,371	2,379	2,360	0.3	2,407	2,464	2,110	1.5
			2,713	2,436	2,318	11.4	2,298	2,195	2,812	18.1
	() (C)		3,026	3,137	3,032	3.5	3,098	2,969	3,054	2.3
		2,148	2,240	2,127	4.1	2,220	2,078	2,104	3.2	
		793	798	782	0.6	730	708	718	8.6	
		85	99	123	14.1	148	183	232	42.6	
(D=B+C)		39,015	37,839	37,720	3.1	38,547	38,457	37,789	1.2	
(D/A)		30.46	31.56	33.28	1.10	34.41	35.17	36.29	3.95	

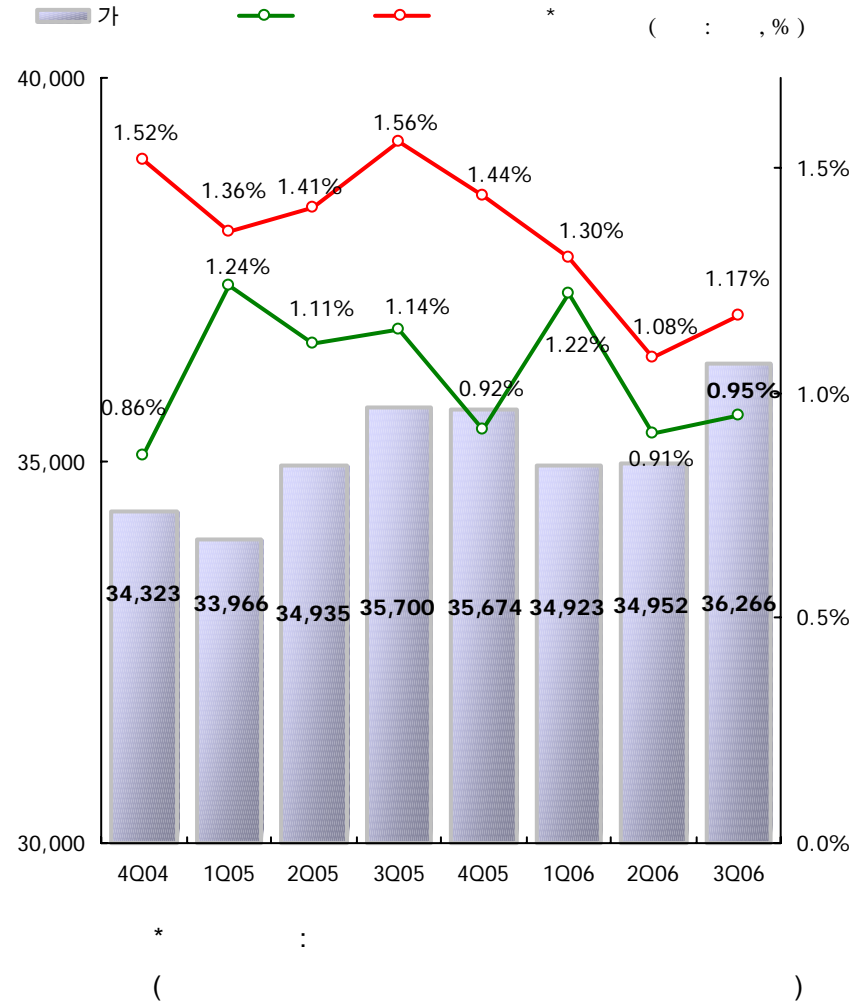
10. 가



(: ,%)

	2006			2005	
	3Q	2Q	1Q	4Q	3Q
	35,539	34,264	34,189	34,987	34,917
	469	432	451	407	461
	146	145	169	162	204
	67	83	83	91	87
	45	28	31	27	31
1)	36,266	34,952	34,923	35,674	35,700
	727	688	734	687	783
	2.00	1.97	2.10	1.93	2.19
Coverage Ratio	59.15	59.88	58.31	61.28	53.13
	258	256	283	280	322
	0.71	0.73	0.81	0.78	0.90
Coverage Ratio	166.67	160.94	151.24	150.36	129.19
	430	412	428	421	416
()	22	32	27	35	46
()	0	33	0	40	0

) 1. 3Q 2005





11. 가

(: ,%)

3Q 2006	0.96	1.11	1.04	0.05	0.75	72.73	0.65
()	(35,990)	(18,406)	(12,374)	(400)	(1,709)	(37)	(15,438)
2Q 2006	0.92	0.98	1.03	0.48	0.22	83.39	0.66
()	(34,702)	(17,736)	(11,894)	(400)	(1,681)	(50)	(14,835)
1Q 2006	1.22	1.30	1.42	-	0.26	13.74	0.94
()	(34,688)	(17,147)	(11,370)	(369)	(1,651)	(404)	(15,117)
4Q 2005	0.93	1.04	1.13	-	0.06	42.01	0.59
()	(35,449)	(17,030)	(11,167)	(388)	(1,801)	(136)	(16,094)
3Q 2005	1.15	1.36	1.34	-	0.16	24.19	0.72
()	(35,488)	(16,761)	(10,993)	(332)	(1,731)	(248)	(16,416)
2Q 2005	1.12	1.33	1.39	0.01	0.12	36.79	0.65
()	(34,735)	(16,060)	(10,494)	(344)	(1,681)	(179)	(16,471)
1Q 2005	1.24	1.68	1.84	-	0.22	15.91	0.72
()	(33,966)	(15,396)	(10,044)	(324)	(1,640)	(266)	(16,340)
4Q 2004	0.86	1.24	1.36	-	0.06	3.61	0.56
()	(34,323)	(15,273)	(9,939)	(288)	(1,854)	(319)	(16,589)

)

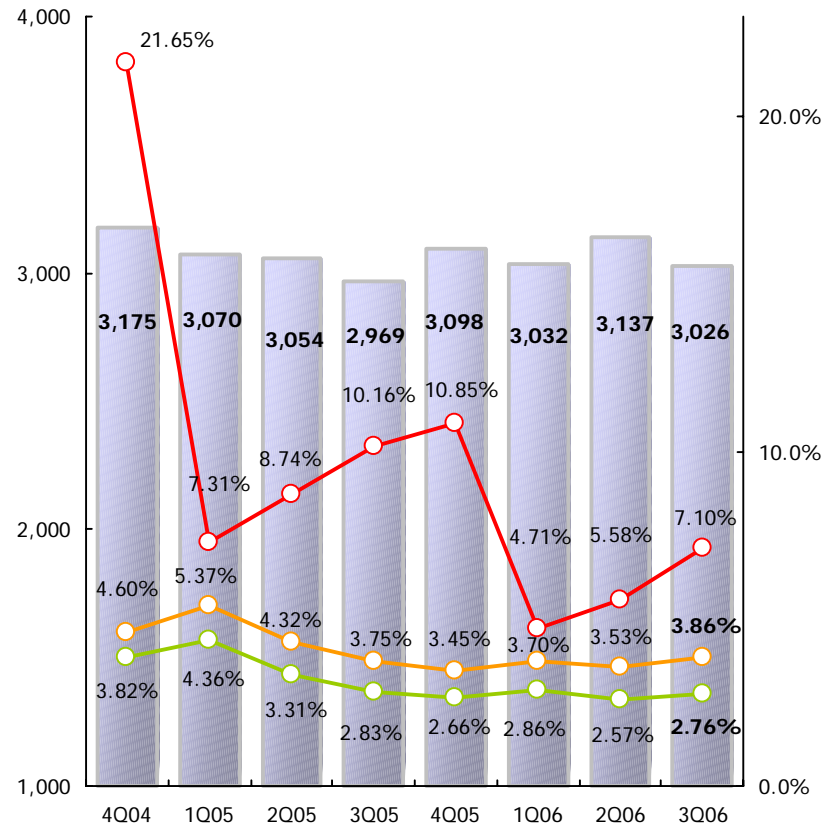
(: ,%)

	2006			2005	
	3Q	2Q	1Q	4Q	3Q
	2,849	2,946	2,817	2,865	2,693
	115	126	142	162	181
	2	1	2	1	2
	44	37	39	50	60
	16	27	32	20	33
	3,026 ¹⁾	3,137	3,032	3,098	2,969
	177	191	215	233	276
	5.85	6.09	7.09	7.52	9.30
Coverage Ratio	83.05	81.15	75.35	71.67	42.75
	62	65	73	71	95
	2.05	2.07	2.41	2.29	3.20
Coverage Ratio	237.10	238.46	221.92	235.21	124.21
	147	155	162	167	118
()	37	36	32	45	64
()	0	1	0	1	0

) 1. 85 :
68 , 1 , 10 , 6



() (1)
(1) (1)* (: ,%)



* :
()



13. / 가 /

□

	2002	2003	2004	2005
	6.0%	5.4%	6.0%	8.1%
가	5.9%	4.0%	3.8%	3.0%
()	300	270	300	405
()	440	396	440	594
	29.7%	32.7%	33.2%	33.2%

□

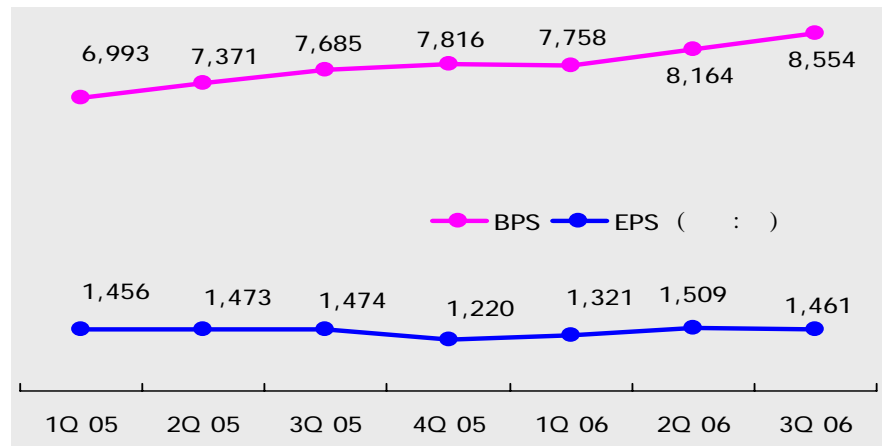
가

								/
Moody's*	Baa3	Baa2	P3	P2	D-	D	Positive	
Fitch**	BBB+		F2		B/C		Stable	

*2006.3.30 ** 2005.12.20

(2006.10.)	Issuer's Rating	
가	AA+	N/A
가	AA+	AA
	N/A	AA

□ BPS EPS



□

(2006.9.30)

	(%)
Capital Research & Management Company	12.22
Aberdeen Asset Management Asia Ltd	10.38
Schroder Investment Management Ltd.	7.08
Templeton Investment Counsel, LLC	4.88
	34.56

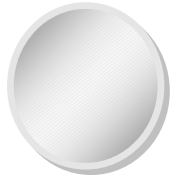


- (. .)
- GRDP (. . : 47.7%)
- :
- :
- 1
- :

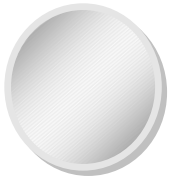


(2004. 12)

	16.2%	7.5%,	2.3%,	6.4%
	12.4%	0.8%,	1.0%,	10.6%
	16.9%	8.4%,	2.0%,	6.5%
GRDP	17.3%	5.8%,	4.9%,	6.6%



- 17.2% 가
- 0.3% 가
- , , 4.4% 가
- 가 139.7% 가
- 8 4.2% (4.7%)
- 0.7% 가



- 18.1% 가
- , , 4.1%
- 가 68.3% 가
- 8 2.8% (3.0%)
- 2.1%



□

	()		
가	211	○ , , , , .	
.	85	○ , .	
	59	○ , , , ○ (SKF , , NGVI , NKCF)	
	94	○ , , 69	2006
	36	○	
	37	○ , ,	2006
	295	○ , . , .	
	8	○	
	33	○ , . , .	2008
	4	○	2008
	74	○ , ,	2010
	18	○ . .	2009



□

	○ 219.5km , , 3
	○ 4,000 2007 2015
	○ 6,376 ,5,029 ,9,053 가가
社	○ (AVIEVA)社 ‘ R&D ’
	○ 11 150 2011 1 191
	○ 70% , ,
	○ 2007
	○ , 3
	○ , , 7
	○ , , ,



□

	○		2010		300				(MOU)
	○	,			가	가		,	
				19	3,460		가		
	○						,		
	○	,	,	,	,	,	,	,	
		,	,	,	,	,	,	,	
	○	10 31 ~ 11 1			5		(韓商)		가 1
	○	40	가		2,500	가		가	



		○ , ,
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