

2006

2007

(2007. 1. 30)



고객과 함께 미래를 여는 —

**부 산 은 행**

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# I. 2006

1.	2006	Highlight	-----	3
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1. 2006 Highlight

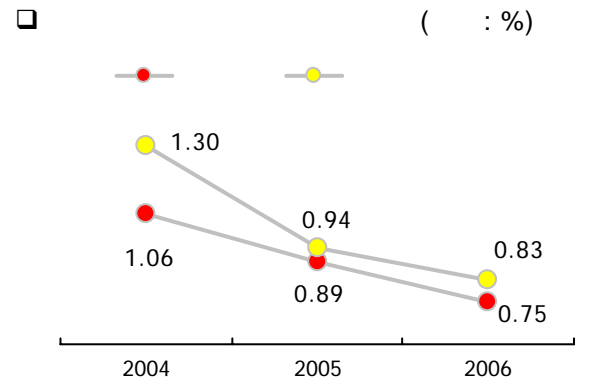
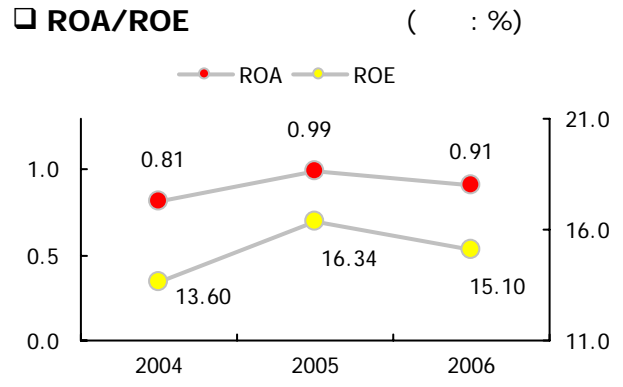
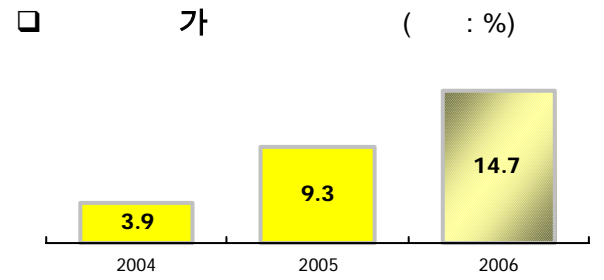
Top Line

○ : 2 9,314 , 14.7% 가  
 - : 13.0% 가  
 - : 22.7% 가

○ 가  
 - 가 ( ) 가:  
 1 8,692 , 11.3% 가  
 - 243 , 4.1% 가  
 ○ 가  
 - 가: 97 , 17.8% 가

Bottom Line

○ : 가  
 403  
 - , ,  
 - 0.75%, 0.83%  
 ○ 가  
 - 81 , 2.5% 가  
 ○ : 234  
 - 296



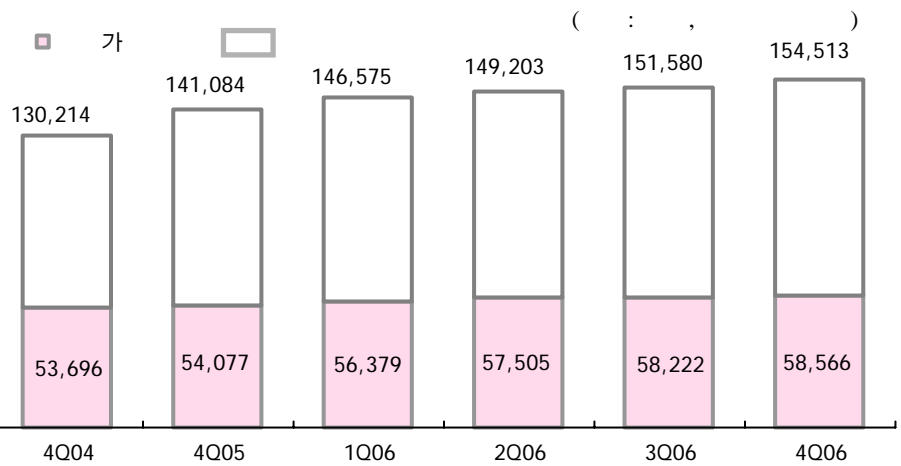
( : , %, %p, )

	2006					4Q 2005	2006 vs. 2005
	4Q	3Q	2Q	1Q	4Q vs. 3Q		
	228,122	221,851	213,553	199,108	2.8	198,808	14.7
	217,108	213,236	205,619	191,324	1.8	190,499	14.0
	11,014	8,615	7,934	7,784	27.8	8,309	32.6
	177,563	172,650	164,291	153,331	2.8	157,091	13.0
	168,586	163,949	156,269	145,457	2.8	148,466	13.6
	131,327	130,744	129,928	125,313	0.4	129,231	1.6
	15,683	13,744	12,838	12,186	14.1	14,154	10.8
	114,245	115,421	115,441	111,374	1.0	113,238	0.9
	1,399	1,579	1,649	1,753	11.4	1,839	23.9
	8,977	8,701	8,022	7,874	3.2	8,625	4.1
	148,828	140,754	130,295	122,525	5.7	121,310	22.7
	144,345	136,227	126,686	119,215	6.0	118,271	22.0
	136,092	128,067	119,901	113,339	6.3	112,028	21.5
	87,638	82,338	75,387	68,915	6.4	66,702	31.4
가	36,760	35,989	34,702	34,688	2.1	35,449	3.7
	4,483	4,527	3,609	3,310	1.0	3,039	47.5
가	56,772	56,152	57,790	55,896	1.1	56,649	0.2
	49,182	48,677	50,351	48,486	1.0	48,711	1.0
	7,590	7,475	7,439	7,410	1.5	7,938	4.4
	12,788	12,547	11,975	11,380	1.9	11,465	11.5
	103.63	97.95	92.28	90.44	5.68	86.69	16.94



- 가

□ 가



□ 가 Funding Cost

(단위: %, %p)

	4Q 06	3Q 06	2Q 06	4Q 05
가	<b>0.31</b>	0.31	0.31	0.31
가	<b>0.33</b>	0.33	0.33	0.34
가	<b>2.79</b>	2.75	2.58	2.08
가	<b>0.92</b>	0.91	0.84	0.69

(단위: %, %p)

	2006					4Q 05	2006 vs. 2005
	4Q	3Q	2Q	1Q	4Q vs. 3Q		
가 (A)	<b>58,566</b>	58,222	57,505	56,379	0.6	<b>54,077</b>	8.3
가	<b>12,279</b>	11,984	11,977	11,991	2.5	<b>11,065</b>	11.0
가	<b>32,016</b>	32,089	32,383	32,713	0.2	<b>31,952</b>	0.2
가	<b>14,271</b>	14,149	13,145	11,675	0.9	<b>11,060</b>	29.0
(B)	<b>127,681</b>	127,404	126,963	126,255	0.2	<b>122,844</b>	3.9
(C)	<b>154,513</b>	151,580	149,203	146,575	1.9	<b>141,084</b>	9.5
(D)	<b>162,749</b>	159,664	157,191	154,887	1.9	<b>150,710</b>	8.0
가 / (A/B)	<b>45.87</b>	45.70	45.29	44.65	0.17	<b>44.02</b>	1.85
가 / (A/C)	<b>37.90</b>	38.41	38.54	38.46	0.51	<b>38.33</b>	0.43
가 / (A/D)	<b>35.99</b>	36.47	36.58	36.40	0.48	<b>35.88</b>	0.11



3.

( : ,%, %p)

		2006					4Q vs. 3Q	2005		2006 vs. 2005
		4Q	3Q	2Q	1Q	4Q				
(a) <sup>1)</sup>	<b>6,630</b>	<b>1,737</b>	1,618	1,614	1,661	7.4	<b>6,483</b>	1,753	2.3	
	<b>6,174</b>	<b>1,606</b>	1,511	1,503	1,554	6.3	<b>5,931</b>	1,583	4.1	
	<b>643</b>	<b>185</b>	156	154	148	18.6	<b>546</b>	124	17.8	
	<b>84</b>	<b>21</b>	20	19	24	5.0	<b>169</b>	94	50.3	
	<b>271</b>	<b>75</b>	69	62	65	.	<b>163</b>	48	.	
(b)	<b>531</b>	<b>118</b>	158	53	202	25.3	<b>934</b>	513	43.1	
(c)	<b>3,290</b>	<b>1,024</b>	714	820	732	43.4	<b>3,209</b>	1,044	2.5	
(a-b-c)	<b>2,809</b>	<b>595</b>	746	741	727	20.2	<b>2,340</b>	196	20.0	
	<b>234</b>	<b>267</b>	23	118	62	.	<b>155</b>	65	.	
	<b>2,575</b>	<b>328</b>	723	859	665	54.6	<b>2,495</b>	261	3.2	
	<b>736</b>	<b>92</b>	218	239	187	57.8	<b>706</b>	89	4.2	
	<b>1,839</b>	<b>236</b>	505	620	478	53.3	<b>1,789</b>	172	2.8	
ROA	<b>0.91</b>		1.09	1.15	1.03	0.18	<b>0.99</b>		0.08	
ROE	<b>15.10</b>		17.91	18.95	17.03	2.81	<b>16.34</b>		1.24	

) 1. = + +



4.

( : ,%)

		2006					2005		2006
		4Q	3Q	2Q	1Q	4Q vs. 3Q	4Q	vs. 2005	
	<b>6,174</b>	<b>1,606</b>	1,511	1,503	1,554	6.3	<b>5,931</b>	1,583	4.1
	<b>11,726</b>	<b>3,176</b>	2,985	2,824	2,741	6.4	<b>10,160</b>	2,731	15.4
(가)	<b>9,310</b>	<b>2,577</b>	2,373	2,221	2,139	8.6	<b>7,947</b>	2,143	17.2
	<b>(800)</b>	<b>(204)</b>	(198)	(200)	(198)	(3.0)	<b>(777)</b>	(202)	(3.0)
	<b>2,209</b>	<b>559</b>	566	542	542	1.2	<b>1,971</b>	534	12.1
	<b>207</b>	<b>40</b>	46	61	60	13.0	<b>242</b>	54	14.5
	<b>5,552</b>	<b>1,570</b>	1,474	1,321	1,187	6.5	<b>4,229</b>	1,148	31.3
	<b>3,700</b>	<b>1,029</b>	968	875	828	6.3	<b>3,101</b>	798	19.3
	<b>311</b>	<b>97</b>	71	72	71	36.6	<b>301</b>	83	3.3
	<b>1,541</b>	<b>444</b>	435	374	288	2.1	<b>827</b>	267	86.3

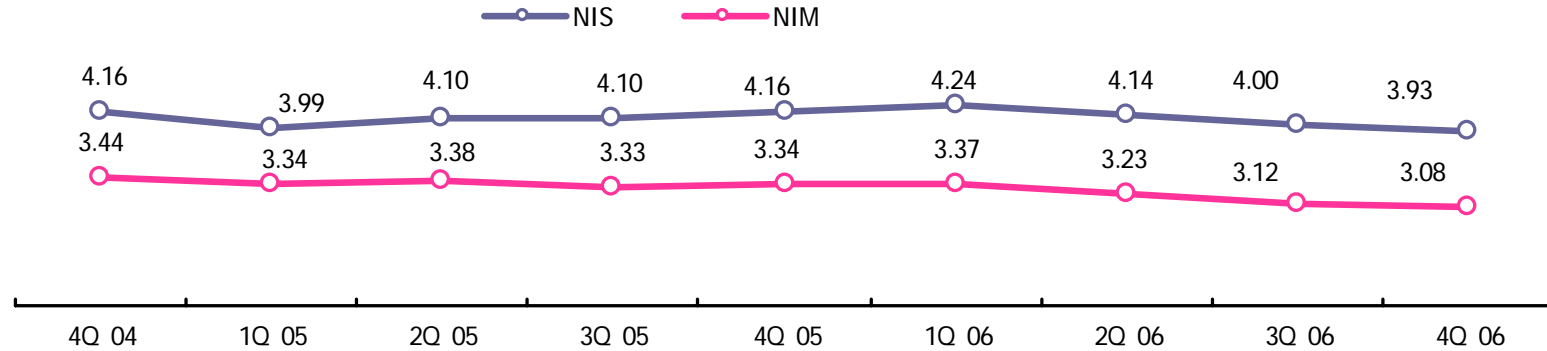


( : )

		2006				2005		
		4Q	3Q	2Q	1Q	4Q	3Q	
	<b>800</b>	<b>204</b>	<b>198</b>	200	198	<b>777</b>	202	193
	<b>562</b>	<b>145</b>	<b>137</b>	141	139	<b>534</b>	142	132
	<b>194</b>	<b>49</b>	<b>50</b>	48	47	<b>182</b>	47	46
	<b>14</b>	<b>3</b>	<b>3</b>	4	4	<b>32</b>	6	7
	<b>26</b>	<b>6</b>	<b>7</b>	6	7	<b>25</b>	6	7
	<b>4</b>	<b>1</b>	<b>1</b>	1	1	<b>4</b>	1	1



□ NIM / NIS



( : ,%, %p, )

	2006					2005 4Q	2006 vs. 2005
	4Q	3Q	2Q	1Q	4Q vs. 3Q		
NIM <sup>1)</sup>	3.08	3.12	3.23	3.37	0.04	3.34	0.26
NIS	3.93	4.00	4.14	4.24	0.07	4.16	0.23
가	6.89	6.90	6.96	7.02	0.01	6.79	0.10
	6.82	6.80	6.82	6.81	0.02	6.49	0.33
	6.18	6.17	6.23	6.29	0.01	6.17	0.01
	2.96	2.90	2.82	2.78	0.06	2.63	0.33
( )	184,624	180,528	176,567	173,427	4,096	165,932	18,692

)1.



( : ,%)

		2006					2005		2006 vs. 2005
		4Q	3Q	2Q	1Q	4Q vs. 3Q	4Q		
	<b>456</b>	<b>131</b>	107	111	107	22.4	<b>552</b>	170	17.4
	<b>3,005</b>	<b>675</b>	592	694	1,044	14.0	<b>2,863</b>	643	5.0
	<b>705</b>	<b>196</b>	175	176	158		<b>608</b>	151	
	<b>139</b>	<b>36</b>	33	35	35		<b>135</b>	34	
	<b>37</b>	<b>11</b>	10	8	8		<b>32</b>	9	
	<b>32</b>	<b>7</b>	8	9	8	-	<b>37</b>	9	-
	<b>84</b>	<b>21</b>	20	19	24		<b>169</b>	94	
	<b>2,008<sup>1)</sup></b>	<b>404</b>	346	447	811		<b>1,882</b>	346	
	<b>2,549</b>	<b>544</b>	485	583	937	12.2	<b>2,311</b>	473	10.3
	<b>83</b>	<b>20</b>	24	27	12		<b>88</b>	31	
	<b>25</b>	<b>7</b>	6	6	6		<b>25</b>	6	
	<b>162</b>	<b>38</b>	40	41	43	-	<b>153</b>	42	-
	<b>0</b>	<b>0</b>	0	0	0		<b>0</b>	0	
	<b>2,279<sup>2)</sup></b>	<b>479</b>	415	509	876		<b>2,045</b>	394	

) 1. : (21 ), (629 ), (1,358 )

2. : (26 ), (125 ), (284 ), (1,634 ), (210 )

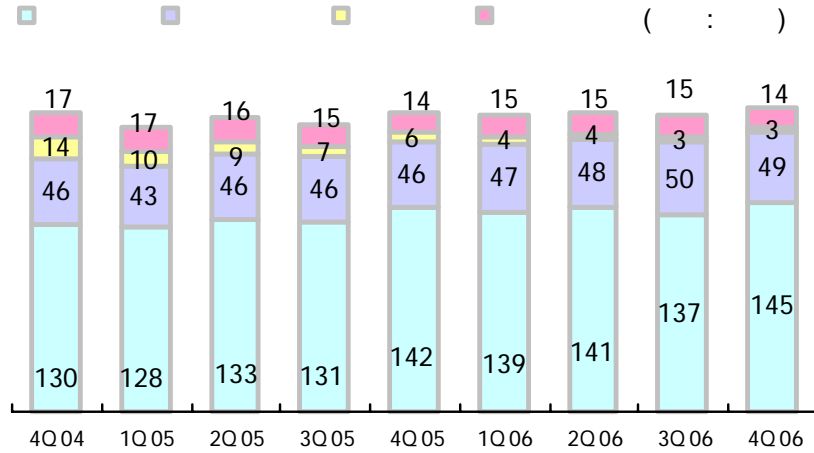


( : ,%,%p)

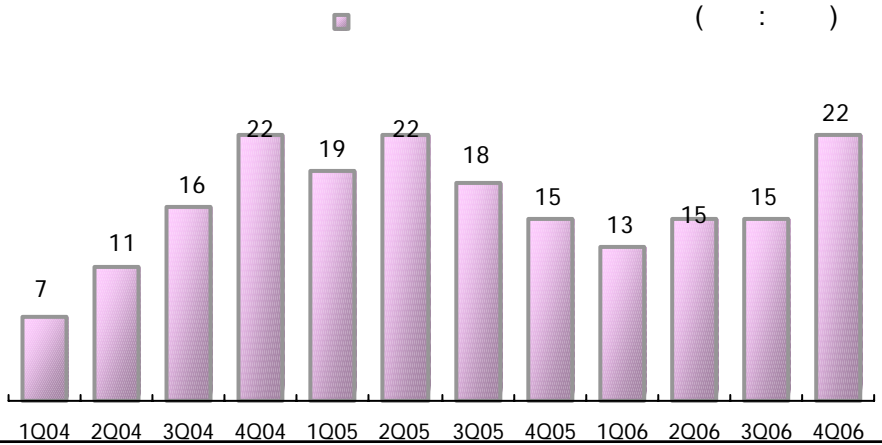
	2006					2005	
	4Q	3Q	2Q	1Q		4Q	
	18,258	4,894	4,595	4,427	4,342	16,198	4,370
	6,582	1,656	1,662	1,651	1,613	6,105	1,549
	24,840	6,550	6,257	6,078	5,955	22,303	5,919
	26.5	25.3	26.6	27.2	27.1	27.4	26.2



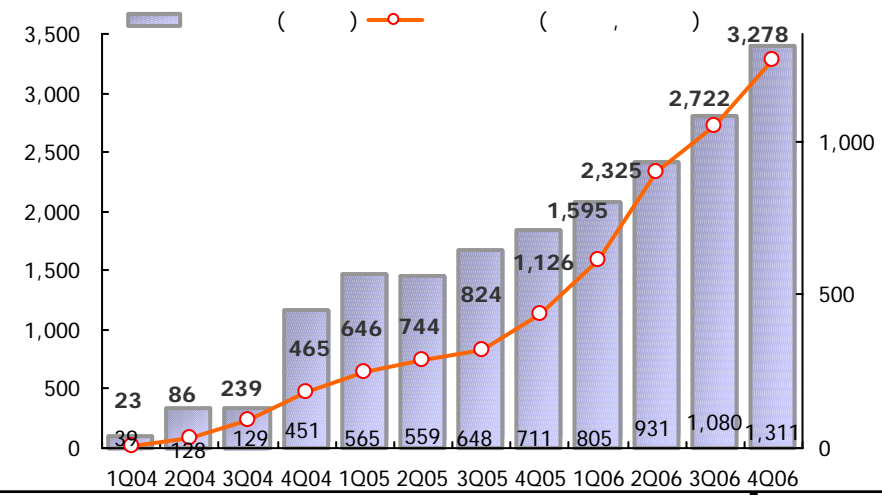
( : )



( : )



( ) ( , )





( : )

		2006					4Q vs. 3Q	2005		2006 vs. 2005
		4Q	3Q	2Q	1Q	4Q				
	<b>314</b>	<b>46</b>	116	80	164	162	<b>575</b>	353	261	
가	<b>164</b>	<b>105</b>	29	6	24	76	<b>145</b>	27	19	
( )	<b>42</b> ( 34)	<b>10</b> ( 9)	12 ( 8)	12 ( 8)	8 ( 9)	2 ( 1)	<b>163</b> (19)	75 (4)	121 ( 53)	
	<b>82</b>	<b>62</b>	5	5	10	57	<b>121</b>	112	39	
	<b>71</b>	<b>13</b>	4	50	4	9	<b>70</b>	54	1	
	<b>531</b>	<b>118</b>	158	53	202	40	<b>934</b>	513	403	

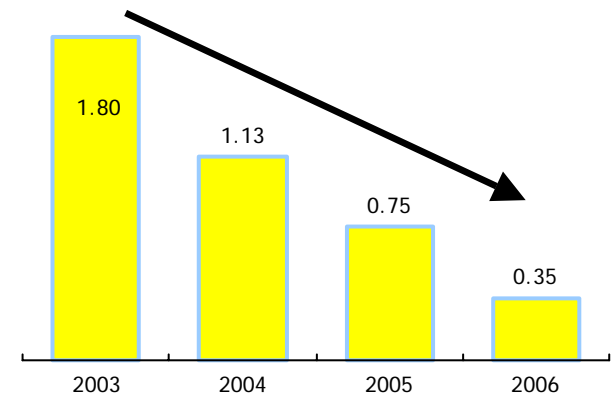


( : )

	2006				2005
	4Q	3Q	2Q	1Q	
	<b>1,573</b>	1,617	1,495	1,438	1,303
가	<b>524</b>	430	412	428	421
( )	<b>140</b> (22)	147 (28)	155 (33)	162 (42)	167 (33)
	<b>10</b>	11	12	12	13
	<b>2,247</b>	2,205	2,074	2,040	1,904



( :%)



- ( , )
- 310 , 43.4% 가
- ( ) 81 , 2.5% 가
  - 가 가 108 가
  - 4
- **Cost-Income Ratio 49.62%** **0.12%p** 가

- 2005 37 , 2006 1 25 , 2006 12 114

( : , %, %p)

		2006					4Q vs. 3Q	2005	2006
		4Q	3Q	2Q	1Q	4Q		vs. 2005	
	<b>6,630</b>	<b>1,737</b>	1,618	1,614	1,661	7.4	<b>6,483</b>	1,753	2.3
	<b>3,290</b>	<b>1,024</b>	714	820	732	43.4	<b>3,209</b>	1,044	2.5
가	<b>155</b>	<b>52</b>	26	30	47	100.0	<b>178</b>	74	12.9
	<b>341</b>	<b>111</b>	89	74	67	24.7	<b>348</b>	100	2.0
	<b>93</b>	<b>27</b>	28	19	19	3.6	<b>86</b>	24	8.1
	<b>1,155</b>	<b>304</b>	248	350	253	22.6	<b>1,159</b>	330	0.3
	<b>1,546</b>	<b>530</b>	323	347	346	64.1	<b>1,438</b>	516	7.5
Cost Income Ratio	<b>49.62</b>	<b>58.95</b>	44.13	50.81	44.07	14.82	<b>49.50</b>	59.56	0.12



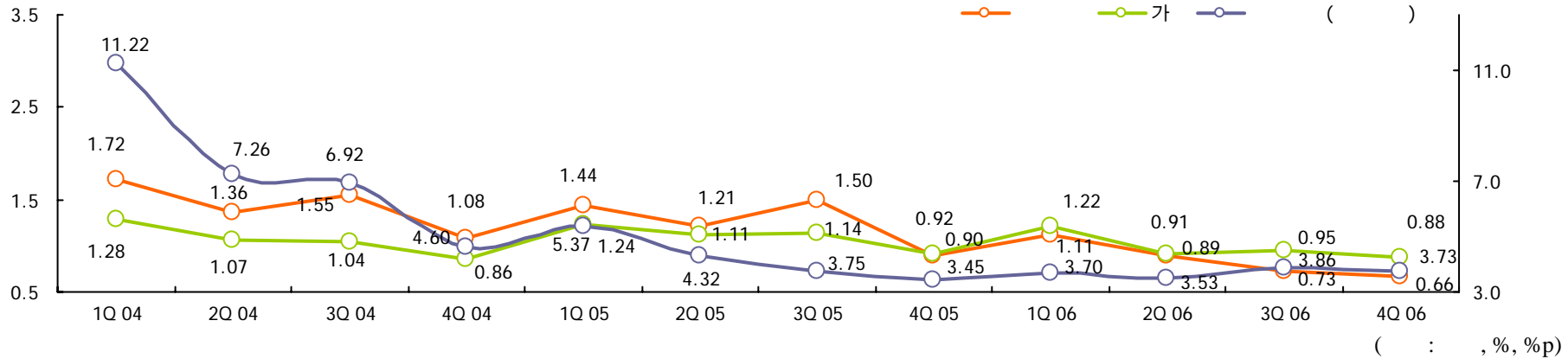
( : , %)

		2006					2005		2006 vs. 2005
		4Q	3Q	2Q	1Q	4Q vs. 3Q	4Q		
	<b>234</b>	<b>267</b>	<b>23</b>	118	62	.	<b>155</b>	65	.
	<b>302</b>	<b>70</b>	<b>64</b>	151	17	9.4	<b>436</b>	134	30.8
	<b>173</b>	<b>44</b>	<b>48</b>	78	3		<b>175</b>	24	
	<b>18</b>	<b>0</b>	<b>0</b>	18	0		<b>70</b>	0	
	<b>6</b>	<b>1</b>	<b>5</b>	0	0	-	<b>4</b>	0	-
	<b>105<sup>1)</sup></b>	<b>25</b>	<b>11</b>	55	14		<b>187</b>	110	
	<b>536</b>	<b>337</b>	<b>87</b>	33	79	287.4	<b>281</b>	69	90.7
	<b>0</b>	<b>0</b>	<b>0</b>	0	0		<b>2</b>	0	
	<b>3</b>	<b>0</b>	<b>0</b>	0	3		<b>7</b>	3	
	<b>7</b>	<b>0</b>	<b>0</b>	7	0	-	<b>71</b>	39	-
	<b>344</b>	<b>296</b>	<b>0</b>	0	48		<b>56</b>	0	
	<b>182<sup>2)</sup></b>	<b>41</b>	<b>87</b>	26	28		<b>145</b>	27	

1. : (7 ), (3 ), (95 )  
 2. : (22 ), (66 ), (94 )

( : , %, %p)

		2006					2005		2006
		4Q	3Q	2Q	1Q	4Q vs.3Q	4Q	3Q	vs. 2005
		<b>153,461</b>	145,426	134,924	126,074	5.5	<b>124,633</b>	122,541	23.1
		<b>149,249</b>	141,368	130,924	121,729	5.6	<b>120,980</b>	118,327	23.4
		<b>(97.26)</b>	(97.21)	(97.04)	(96.55)	(0.05)	<b>(97.07)</b>	(96.56)	(0.19)
		<b>2,934</b>	2,971	2,796	2,887	1.2	<b>2,484</b>	2,798	18.1
		<b>(1.91)</b>	(2.04)	(2.07)	(2.29)	( 0.13)	<b>(1.99)</b>	(2.28)	( 0.08)
		<b>730</b>	656	782	1,020	11.3	<b>775</b>	880	5.8
		<b>(0.48)</b>	(0.45)	(0.58)	(0.81)	(0.03)	<b>(0.62)</b>	(0.72)	( 0.14)
		<b>281</b>	219	279	306	28.3	<b>292</b>	328	3.8
		<b>(0.18)</b>	(0.15)	(0.21)	(0.24)	(0.03)	<b>(0.23)</b>	(0.27)	( 0.05)
		<b>267</b>	212	143	132	25.9	<b>102</b>	208	161.8
		<b>(0.17)</b>	(0.15)	(0.11)	(0.10)	(0.02)	<b>(0.08)</b>	(0.17)	(0.09)
		<b>1,278</b>	1,087	1,204	1,458	17.6	<b>1,169</b>	1,416	9.3
( )		<b>(0.83)</b>	(0.75)	(0.89)	(1.16)	(0.08)	<b>(0.94)</b>	(1.16)	( 0.11)
( Coverage Ratio)		<b>(175.84)</b>	(202.91)	(172.23)	(139.90)	( 27.07)	<b>(162.96)</b>	(113.01)	(12.88)
		<b>4,212</b>	4,058	4,000	4,345	3.8	<b>3,653</b>	4,214	15.3
( )		<b>(2.74)</b>	(2.79)	(2.96)	(3.45)	( 0.05)	<b>(2.93)</b>	(3.44)	( 0.19)
( Coverage Ratio)		<b>(53.35)</b>	(54.35)	(51.85)	(46.95)	(1.00)	<b>(52.12)</b>	(37.99)	(1.23)
		<b>2,247</b>	2,205	2,074	2,040	1.9	<b>1,904</b>	1,601	18.0
		<b>391</b>	310	218	101	-	<b>869</b>	559	55.0
( )		<b>(81)</b>	(92)	(117)	(101)	( 12.0)	<b>(310)</b>	(188)	( 73.9)
		<b>69</b>	69	69	0	-	<b>372</b>	247	81.5
( )		<b>(0)</b>	(0)	(69)	(0)	-	<b>(125)</b>	(0)	(-)



	2006					2005		2006 vs. 2005
	4Q	3Q	2Q	1Q	4Q vs. 3Q	4Q	3Q	
	<b>0.75</b>	<b>0.79</b>	<b>0.88</b>	<b>1.11</b>	0.04	<b>0.89</b>	<b>1.36</b>	0.14
	<b>1,122</b>	1,112	1,160	1,365	0.9	1,087	1,628	3.2
	<b>148,978</b>	140,898	131,315	122,762	5.7	121,593	119,588	22.5
	<b>0.66</b>	<b>0.73</b>	<b>0.89</b>	<b>1.11</b>	0.07	<b>0.90</b>	<b>1.50</b>	0.24
	<b>631</b>	650	729	826	2.9	649	1,109	2.8
	<b>94,935</b>	89,642	81,672	74,252	5.9	72,205	73,790	31.5
가	<b>0.88</b>	<b>0.95</b>	<b>0.91</b>	<b>1.22</b>	0.07	<b>0.92</b>	<b>1.14</b>	0.04
	<b>325</b>	344	319	426	5.5	329	408	1.2
	<b>37,057</b>	36,266	34,952	34,923	2.2	35,674	35,700	3.9
1)	<b>3.73</b>	<b>3.86</b>	<b>3.53</b>	<b>3.70</b>	0.13	<b>3.45</b>	<b>3.75</b>	0.28
	<b>118</b>	117	111	112	0.9	107	111	10.3
	<b>3,172</b>	3,026	3,137	3,032	4.8	3,098	2,969	2.4

) 1.



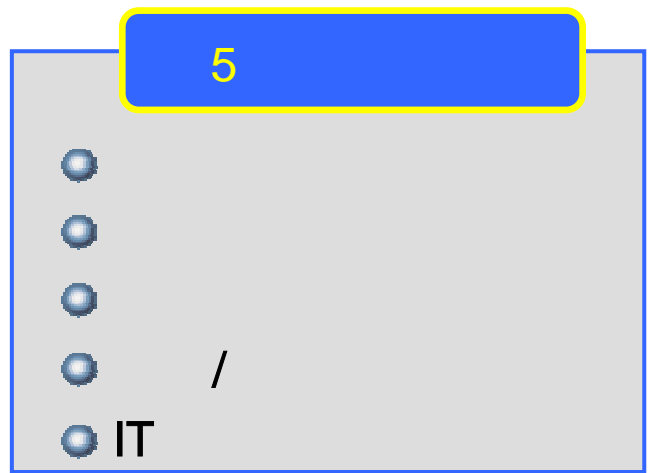
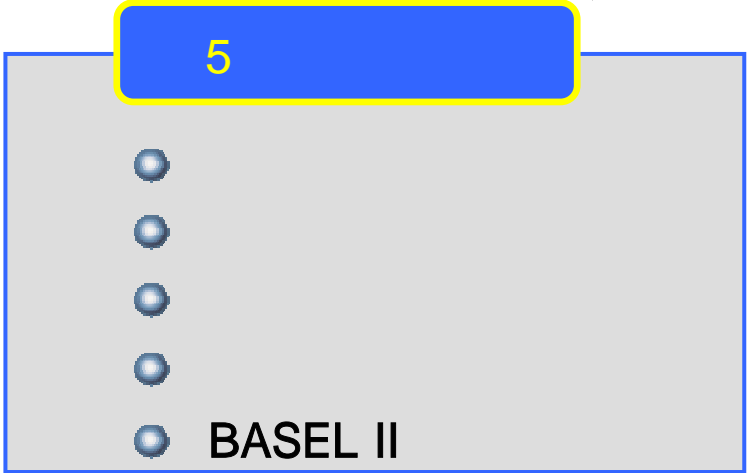
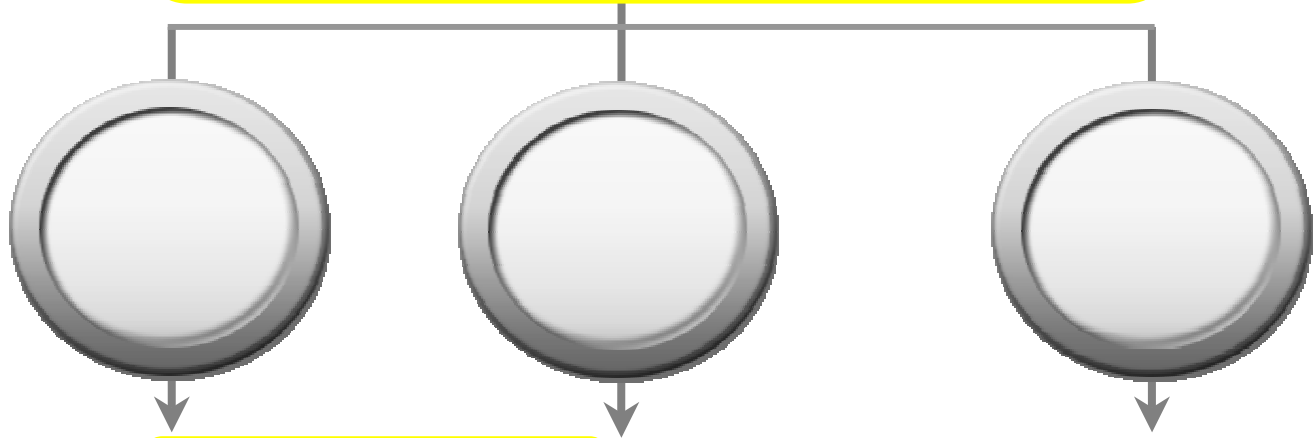
( : , %, %p)

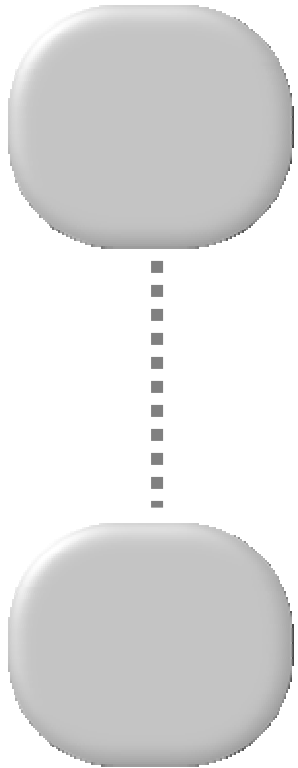
		2006				2005				2004
		4Q <sup>1)</sup>	3Q	2Q	1Q	4Q	3Q	2Q	1Q	
		12,100	12,466	11,930	11,310	10,823	11,243	10,682	10,129	9,594
		4,481	3,403	3,237	3,129	3,846	3,347	3,341	1,574	2,010
( )		30	30	30	30	30	30	30	30	40
가		16,551	15,839	15,137	14,409	14,639	14,560	13,993	11,673	11,564
		149,598	142,173	130,334	120,990	119,507	117,397	112,307	108,659	106,727
		144,079	136,626	125,686	116,204	115,409	113,108	108,271	104,604	102,959
		5,519	5,547	4,648	4,786	4,098	4,289	4,036	4,055	3,768
<b>BIS Capital Ratio</b>		<b>11.06</b>	<b>11.14</b>	<b>11.61</b>	<b>11.91</b>	<b>12.25</b>	<b>12.40</b>	<b>12.46</b>	<b>10.74</b>	<b>10.84</b>
Tier 1		8.09	8.77	9.15	9.35	9.06	9.58	9.51	9.32	8.99
Tier 2		3.00	2.39	2.48	2.59	3.22	2.85	2.98	1.45	1.88
		5.85	5.85	5.79	5.91	5.98	5.91	5.83	5.81	5.94

) 1.

## II. 2007

1.	2007	-----	18
2.		-----	21





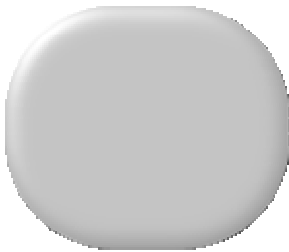
• 가 ,  
 • 가 (PF, M&A, PEF, ABS )  
 • 가

• ,  
 • ( )

• (Cost-Income Ratio )  
 • BPR  
 • ( )

• ,  
 • ( , )  
 • ,

**BASEL II**  
 • BIS



- 가 / ( )
- 가 ( )
- (Promotion)
- CRM
- PB

- (CDP: Career Development Program)

- ,

/

- 가, 가

IT

- IT IT



( : ,%, )

	2007	2006	(2007 vs. 2006)	(2007 vs. 2006)	2005
	254,250	228,122	26,128	11.5	198,808
	243,378	217,108	26,270	12.1	190,499
	10,872	11,014	142	1.3	8,309
	194,780	177,563	17,217	9.7	157,091
	185,280	168,586	16,694	9.9	148,466
	9,500	8,977	523	5.8	8,625
	167,210	148,828	18,382	12.4	121,310
	151,919	136,092	15,827	11.6	112,028
( )	(108,251)	(92,526)	(15,725)	(17.0)	(71,611)
(가 )	(37,285)	(36,760)	(525)	(1.4)	(35,449)
( )	(6,383)	(6,806)	( 423)	( 6.2)	(4,968)
	5,100	4,483	617	13.8	3,039
가	60,260	56,772	3,488	6.1	56,649
	52,650	49,182	3,468	7.1	48,711
	7,610	7,590	20	0.3	7,938
	14,599	12,788	1,811	14.2	11,465



( : ,%)

	2007	2006	(2007 vs. 2006)	(2007 vs. 2006)	2005
(a) <sup>1)</sup>	7,463	6,630	833	12.6	6,483
	6,854	6,174	680	11.0	5,931
	803	643	160	24.9	546
	74	84	10	11.9	169
	268	271	3	.	163
(b)	651	531	120	22.6	934
(c)	3,570	3,290	280	8.5	3,209
(a-b-c)	3,242	2,809	433	15.4	2,340
	27	234	261	.	155
	3,269	2,575	694	27.0	2,495
	899	736	163	22.1	706
	2,370	1,839	531	28.9	1,789

) 1. = + +

□

( : ,%)

	2007	2006	(2007 vs. 2006)	(2007 vs. 2006)	2005
	438	314	124	39.5	575
가	105	164	59	36.0	145
	60	42	18	42.9	163
	0	71	-	-	70
	48	82	34	-	121
	651	531	120	22.6	934

□

( : ,%)

	2007	2006	(2007 vs. 2006)	(2007 vs. 2006)	2005
	2,908	2,701	207	7.7	2,597
	182	155	27	17.4	178
가	380	341	39	11.4	348
	100	93	7	7.5	86
	3,570	3,290	280	8.5	3,209
Cost-income-Ratio	47.84	49.62	1.78	-	49.50





( : ,%, %p)

	2007	2006	(2007 vs. 2006)	(2007 vs. 2006)	2005
	2,370	1,839	531	28.9	1,789
BIS	11.41	11.06 <sup>1)</sup>	0.35		12.25
(Tier1 )	8.13	8.09	0.04	-	(9.06)
	5.95	5.85	0.10		5.98
	1,474	1,278	196	15.3	1,169
	0.85	0.83	0.02	-	0.94
Coverage Ratio	173.00	175.84	2.84	-	162.96
	4,748	4,212	536	12.7	3,653
	2.74	2.74	-	-	2.93
	0.75	0.75	-	-	0.89
(ROA)	1.03	0.91	0.12	-	0.99
(ROE)	17.24	15.10	2.14	-	16.34
	3.00	3.08	0.08	-	3.34
	104.02	103.63	0.39	-	86.69

) 1.

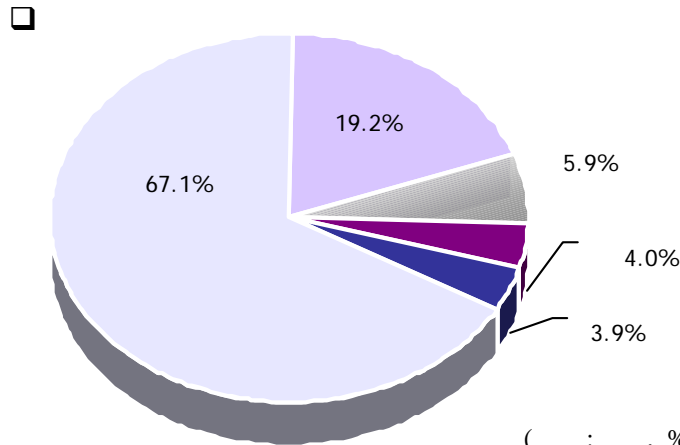
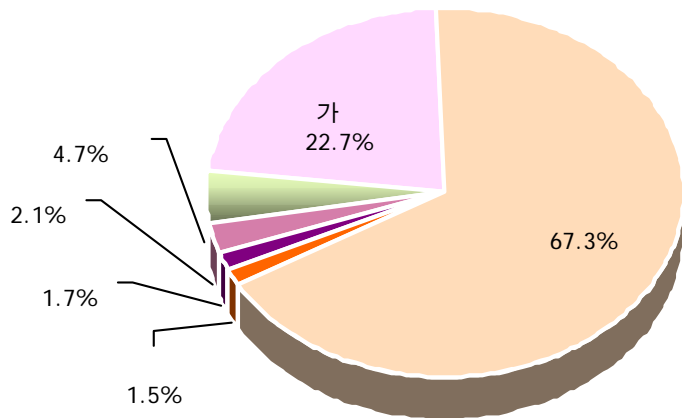
□ B/S

( : , %, )

	2007	2006	(2007 vs. 2006)	(2007 vs. 2006)	2005
	243,378	217,108	26,270	12.1	190,499
가	12,005	10,293	1,712	16.6	11,580
	52,650	49,182	3,468	7.1	48,711
	165,918	146,153	19,765	13.5	118,763
	3,309	3,172	137	4.3	3,098
	3,846	3,644	202	5.5	3,474
	5,650	4,664	986	21.1	4,873
	243,378	217,108	26,270	12.1	190,499
	165,444	145,577	19,867	13.6	136,625
	40,833	41,629	796	1.9	31,615
	12,630	8,676	3,954	45.6	4,087
	9,872	8,438	1,434	17.0	6,707
	14,599	12,788	1,811	14.2	11,465

# III. Appendix

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10.	가	-----	36
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15.	/	-----	41



( : , %, )

		2006				2005	2006 vs. 2005
		4Q	3Q	2Q	1Q		
		<b>217,108</b>	213,236	205,619	191,324	<b>190,499</b>	14.0
가		<b>10,293</b>	12,393	12,428	10,932	<b>11,580</b>	11.1
		<b>49,182</b>	48,677	50,351	48,486	<b>48,711</b>	1.0
		<b>146,153</b>	140,662	129,359	120,452	<b>118,763</b>	23.1
		<b>3,172</b>	3,026	3,137	3,032	<b>3,098</b>	2.4
		<b>3,644</b>	3,571	3,538	3,451	<b>3,474</b>	4.9
		<b>4,664</b>	4,907	6,806	4,971	<b>4,873</b>	4.3
		<b>217,108</b>	213,236	205,619	191,324	<b>190,499</b>	14.0
		<b>145,577</b>	145,215	137,772	131,484	<b>136,625</b>	6.6
		<b>41,629</b>	43,332	41,030	32,636	<b>31,615</b>	31.7
		<b>8,676</b>	3,733	3,718	4,104	<b>4,087</b>	112.3
		<b>8,438</b>	8,409	11,124	11,720	<b>6,707</b>	25.8
		<b>12,788</b>	12,547	11,975	11,380	<b>11,465</b>	11.5

( : , %)

		2006					2005		2006	
		4Q	3Q	2Q	1Q	4Q vs. 3Q	4Q	vs. 2005		
1.		<b>14,802</b>	<b>3,864</b>	3,579	3,570	3,789	8.0	<b>13,093</b>	3,426	13.1
		<b>11,726</b>	<b>3,176</b>	2,985	2,824	2,741	6.4	<b>10,160</b>	2,731	15.4
		<b>913</b>	<b>250</b>	226	228	209	10.6	<b>812</b>	203	12.4
		<b>155</b>	<b>34</b>	24	69	28	41.7	<b>239</b>	148	35.1
		<b>2,008</b>	<b>404</b>	344	449	811	17.4	<b>1,882</b>	344	6.7
2.		<b>11,993</b>	<b>3,269</b>	2,833	2,829	3,062	15.4	<b>10,753</b>	3,230	11.5
		<b>5,552</b>	<b>1,570</b>	1,474	1,321	1,187	6.5	<b>4,229</b>	1,148	31.3
		<b>270</b>	<b>65</b>	70	74	61	7.1	<b>266</b>	79	1.5
		<b>0</b>	<b>0</b>	0	0	0	-	<b>0</b>	0	-
		<b>2,279</b>	<b>479</b>	413	511	876	16.0	<b>2,045</b>	392	11.4
		<b>3,290</b>	<b>1,024</b>	714	820	732	43.4	<b>3,209</b>	1,044	2.5
		<b>602</b>	<b>131</b>	162	103	206	19.1	<b>1,004</b>	567	40.0
3.	(1-2)	<b>2,809</b>	<b>595</b>	746	741	727	20.2	<b>2,340</b>	196	20.0
4.		<b>234</b>	<b>267</b>	23	118	62	.	<b>155</b>	65	.
5.	(3+4)	<b>2,575</b>	<b>328</b>	723	859	665	54.6	<b>2,495</b>	261	3.2
6.		<b>0</b>	<b>0</b>	0	0	0	-	<b>0</b>	0	-
7.	(5+6)	<b>2,575</b>	<b>328</b>	723	859	665	54.6	<b>2,495</b>	261	3.2
8.		<b>736</b>	<b>92</b>	218	239	187	57.8	<b>706</b>	89	4.2
9.	(7-8)	<b>1,839</b>	<b>236</b>	505	620	478	53.3	<b>1,789</b>	172	2.8

( : ,%)

		2006					2005		2006 vs. 2005
		4Q	3Q	2Q	1Q	4Q vs. 3Q	4Q		
(a+b+c)	<b>3,332</b>	<b>511</b>	911	992	918	43.9	<b>3,677</b>	902	9.4
(a)	<b>757</b>	<b>183</b>	188	133	253	2.7	<b>1,182</b>	641	36.0
	<b>508</b>	<b>62</b>	150	100	196		<b>859</b>	429	
	<b>12</b>	<b>7</b>	7	2	0		<b>24</b>	26	
	<b>155</b>	<b>52</b>	26	30	47	-	<b>178</b>	74	-
	<b>82</b>	<b>62</b>	5	5	10		<b>121</b>	112	
(b)	<b>736</b>	<b>92</b>	218	239	187	57.8	<b>706</b>	89	4.2
(c)	<b>1,839</b>	<b>236</b>	505	620	478	53.3	<b>1,789</b>	172	2.8



## 4. 가

( : ,%, )

	4Q 2006					3Q 2006		4Q 2005	
	가					4Q vs. 3Q	4Q vs. 4Q		
	가								
( )	<b>45,246</b>	0	45,246	13,481	31,765	<b>45,178</b>	0.2	<b>45,157</b>	0.2
	<b>8,698</b>	0	8,698	2,532	6,166	<b>8,947</b>	2.8	<b>11,339</b>	23.3
	<b>23,669</b>	0	23,669	5,747	17,922	<b>23,644</b>	0.1	<b>20,349</b>	16.3
	<b>1,562</b>	0	1,562	0	1,562	<b>1,516</b>	3.0	<b>1,872</b>	16.6
	<b>6,814</b>	0	6,814	699	6,115	<b>6,745</b>	1.0	<b>8,600</b>	20.8
	<b>4,503</b>	0	4,503	4,503	0	<b>4,326</b>	4.1	<b>2,997</b>	50.3
( )	<b>1,114</b>	0	1,114	589	525	<b>1,239</b>	10.1	<b>810</b>	37.5
	<b>1,161<sup>1)</sup></b>	0	1,161	1,161	0	<b>604</b>	92.2	<b>549</b>	111.5
	<b>1,535</b>	0	1,535	1,535	0	<b>1,436</b>	6.9	<b>2,075</b>	26.0
	<b>402</b>	0	402	402	0	<b>0</b>	-	<b>300</b>	34.0
	<b>1,133</b>	0	1,133	1,133	0	<b>1,436</b>	21.1	<b>1,775</b>	36.2
MMF	<b>0</b>	0	0	0	0	<b>0</b>	-	<b>0</b>	-
	<b>126</b>	0	126	126	0	<b>220</b>	42.7	<b>120</b>	5.0
	<b>49,182</b>	0	49,182	16,892	32,290	<b>48,677</b>	1.0	<b>48,711</b>	1.0

) 1.

229

( : ,%, )

		2006					4Q 2005	2006 vs. 2005
		4Q	3Q	2Q	1Q	4Q vs. 3Q		
		<b>131,327</b>	130,744	129,928	125,313	0.4	<b>129,231</b>	1.6
		<b>15,683</b>	13,744	12,838	12,186	14.1	<b>14,154</b>	10.8
		<b>114,245</b>	115,421	115,441	111,374	1.0	<b>113,238</b>	0.9
		<b>1,399</b>	1,579	1,649	1,753	11.4	<b>1,839</b>	23.9
C D		<b>12,647</b>	12,955	6,071	4,460	2.4	<b>5,969</b>	111.9
		<b>2,343</b>	2,917	2,952	172	19.7	<b>179</b>	1,208.9
R P		<b>13,593</b>	13,600	13,600	11,408	0.1	<b>9,000</b>	51.0
		<b>8,676</b>	3,733	3,718	4,104	132.4	<b>4,087</b>	112.3
		<b>8,977</b>	8,701	8,022	7,874	3.2	<b>8,625</b>	4.1
		<b>177,563</b>	172,650	164,291	153,331	2.8	<b>157,091</b>	13.0

		2006					4Q 2005	2006 vs. 2005
		4Q	3Q	2Q	1Q	4Q vs. 3Q		
		<b>136,092</b>	128,067	119,901	113,339	6.3	<b>112,028</b>	21.5
	( )	<b>92,526</b>	86,620	79,874	73,539	6.8	<b>71,611</b>	29.2
	( )	<b>(87,638)</b>	(82,338)	(75,387)	(68,915)	(6.4)	<b>(66,702)</b>	(31.4)
	( )	<b>(4,888)</b>	(4,282)	(4,487)	(4,624)	(14.2)	<b>(4,909)</b>	( 0.4)
가		<b>36,760</b>	35,989	34,702	34,688	2.1	<b>35,449</b>	3.7
		<b>6,806</b>	5,458	5,325	5,112	24.7	<b>4,968</b>	37.0
		<b>5,150</b>	4,885	3,857	3,320	5.4	<b>3,390</b>	51.9
		<b>369</b>	350	321	307	5.4	<b>300</b>	23.0
		<b>7,217</b>	7,452	6,216	5,559	3.2	<b>5,592</b>	29.1
		<b>148,828</b>	140,754	130,295	122,525	5.7	<b>121,310</b>	22.7



		4Q 2006		3Q 2006		4Q 2005	
		<b>45,709</b>	<b>46.0</b>	43,759	47.5	36,021	47.0
1		<b>12,576</b>	<b>12.7</b>	12,090	13.1	10,028	13.1
		<b>8,179</b>	<b>8.2</b>	6,970	7.6	4,823	6.3
		<b>6,588</b>	<b>6.6</b>	6,378	6.9	5,256	6.9
	,	<b>5,800</b>	<b>5.8</b>	5,787	6.3	4,701	6.1
		<b>2,326</b>	<b>2.3</b>	2,383	2.6	2,355	3.1
	,	<b>1,326</b>	<b>1.3</b>	1,516	1.6	1,261	1.6
		<b>2,060</b>	<b>2.1</b>	1,982	2.2	2,129	2.8
	,	<b>2,078</b>	<b>2.1</b>	2,075	2.3	1,597	2.1
	,	<b>933</b>	<b>0.9</b>	851	0.9	856	1.1
		<b>3,843</b>	<b>3.9</b>	3,727	4.0	3,015	3.9
		<b>53,623</b>	<b>54.0</b>	48,319	52.5	40,557	53.0
		<b>12,863</b>	<b>12.9</b>	11,881	12.9	9,623	12.6
		<b>2,200</b>	<b>2.2</b>	1,501	1.6	1,901	2.5
		<b>6,112</b>	<b>6.2</b>	5,927	6.4	5,404	7.1
		<b>9,905</b>	<b>10.0</b>	8,012	8.7	6,774	8.8
		<b>3,893</b>	<b>3.9</b>	3,636	3.9	3,135	4.1
	,	<b>5,518</b>	<b>5.6</b>	5,340	5.8	4,256	5.6
	,	<b>2,952</b>	<b>3.0</b>	2,816	3.1	2,381	3.1
		<b>10,180</b>	<b>10.2</b>	9,206	10.0	7,083	9.2
		<b>99,332</b>	<b>100.0</b>	92,078	100.0	76,578	100.0

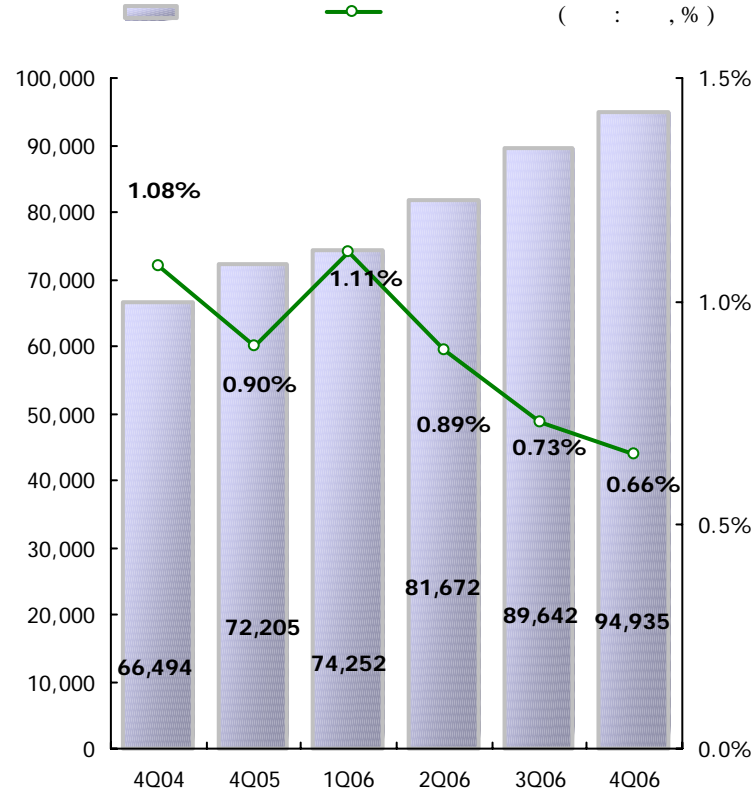


( : ,%)

	2006				2005	
	4Q	3Q	2Q	1Q	4Q	3Q
	95,388	90,329	81,713	73,767	72,192	73,253
	2,349	2,326	2,174	2,182	1,815	2,056
	540	489	617	847	608	674
	155	108	159	182	147	179
	198	151	88	52	37	125
	<b>98,630</b>	<b>93,403</b>	<b>84,751</b>	<b>77,030</b>	<b>74,799</b>	<b>76,287</b>
	3,242	3,074	3,038	3,263	2,607	3,034
	3.29	3.29	3.58	4.24	3.49	3.98
Coverage Ratio	43.77	46.81	44.63	39.96	45.49	32.56
	893	748	864	1,081	792	978
	0.91	0.80	1.02	1.40	1.06	1.28
Coverage Ratio	158.90	192.38	156.94	120.63	149.75	101.02
	1,419	1,439	1,356	1,304	1,186	988
( )	25	33	49	42	230	78
( )	0	0	35	0	84	0



( : ,%)



\*

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(

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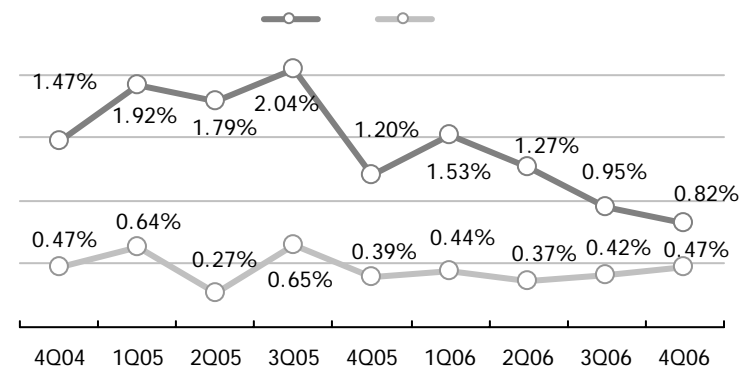
( : ,%, )

	4Q 2006		3Q 2006		4Q 2005	
	48,085	0.68	46,559	0.82	37,565	1.11
	46,850	0.65	43,083	0.63	34,640	0.67
,	14,156	1.10	13,206	0.56	10,549	0.73
,	-	-	0	-	0	-
	6,133	0.74	5,943	0.70	5,424	0.53
	9,235	0.37	7,748	0.81	6,734	0.91
,	846	-	885	-	118	-
,	5,519	0.18	5,218	0.20	4,023	0.08
,	3,230	1.20	3,100	2.01	2,391	1.45
	7,731	0.25	6,983	0.26	5,401	0.52
	94,935	0.66	89,642	0.73	72,205	0.90



( : ,%, %p)

4Q 2006	0.66	0.86	2.25	0.26	0.76	0.47
( )	(94,935)	(42,023)	(222)	(3,121)	(8,412)	(41,157)
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)
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		2006	
		4Q	3Q	2Q	1Q	4Q vs. 3Q	4Q	3Q	vs. 2005	
가	(A)	<b>149,325</b>	143,688	132,496	123,484	3.9	<b>121,861</b>	121,149	22.5	
	(B)	<b>36,760</b>	35,989	34,702	34,688	2.1	<b>35,449</b>	35,488	3.7	
	LTV	1)	<b>30,404</b>	29,662	29,011	29,156	2.5	<b>29,904</b>	29,856	1.7
		(	<b>12,931</b>	12,258	11,695	11,152	5.5	<b>10,828</b>	10,698	19.4
		)	<b>(51.78)</b>	(50.38)	(52.42)	(46.33)	(1.40)	<b>(50.04)</b>	(48.65)	(1.74)
			<b>8,630</b>	8,146	8,118	8,200	5.9	<b>8,370</b>	8,079	3.1
			<b>8,005</b>	8,468	8,475	9,117	5.5	<b>10,033</b>	10,413	20.2
			<b>838</b>	790	723	687	6.1	<b>673</b>	666	24.5
	CSS		<b>6,356</b>	6,327	5,691	5,532	0.5	<b>5,545</b>	5,632	14.6
			<b>577</b>	522	485	449	10.5	<b>410</b>	391	40.7
			<b>202</b>	171	118	106	18.1	<b>102</b>	104	98.0
			<b>226</b>	550	273	299	58.9	<b>328</b>	478	31.1
			<b>2,401</b>	2,371	2,379	2,360	1.3	<b>2,407</b>	2,464	0.2
			<b>2,950</b>	2,713	2,436	2,318	8.7	<b>2,298</b>	2,195	28.4
	( ) (C)		<b>3,172</b>	3,026	3,137	3,032	4.8	<b>3,098</b>	2,969	2.4
		<b>2,321</b>	2,148	2,240	2,127	8.1	<b>2,220</b>	2,078	4.5	
		<b>779</b>	793	798	782	1.8	<b>730</b>	708	6.7	
		<b>72</b>	85	99	123	15.3	<b>148</b>	183	51.4	
(D=B+C)		<b>39,932</b>	39,015	37,839	37,720	2.4	<b>38,547</b>	38,457	3.6	
(D/A)		<b>26.74</b>	27.15	28.56	30.55	0.41	<b>31.63</b>	31.74	4.89	

10. 가



( : , %)

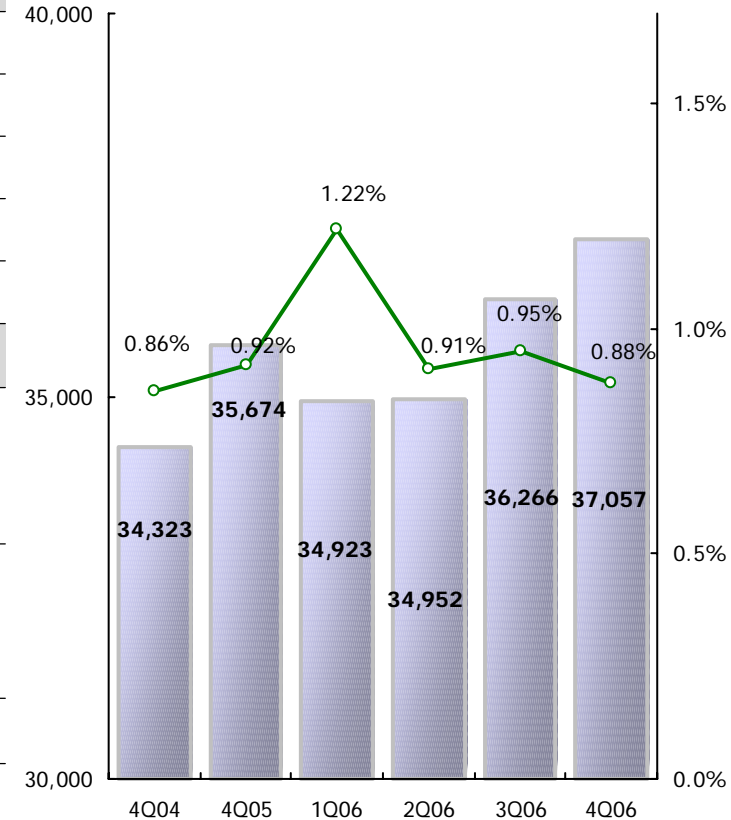
	2006				2005	
	4Q	3Q	2Q	1Q	4Q	3Q
	36,324	35,539	34,264	34,189	34,987	34,917
	453	469	432	451	407	461
	168	146	145	169	162	204
	60	67	83	83	91	87
	52	45	28	31	27	31
1)	37,057	36,266	34,952	34,923	35,674	35,700
	733	727	688	734	687	783
	1.98	2.00	1.97	2.10	1.93	2.19
Coverage Ratio	71.49	59.15	59.88	58.31	61.28	53.13
	280	258	256	283	280	322
	0.76	0.71	0.73	0.81	0.78	0.90
Coverage Ratio	187.14	166.67	160.94	151.24	150.36	129.19
	524	430	412	428	421	416
( )	22	22	32	27	35	46
( )	0	0	33	0	40	0

) 1. 3Q 2005



가

( : , %)



\* :

( )



# 11. 가

( : ,%, )

<b>4Q 2006</b> ( )	<b>0.88</b> (36,985)	<b>1.12</b> (19,098)	<b>0.99</b> (12,800)	<b>0.21</b> (447)	<b>0.12</b> (1,857)	<b>63.88</b> (28)	<b>0.60</b> (15,555)
<b>3Q 2006</b> ( )	0.96 (35,990)	1.11 (18,406)	1.04 (12,374)	0.05 (400)	0.75 (1,709)	72.73 (37)	0.65 (15,438)
<b>2Q 2006</b> ( )	0.92 (34,702)	0.98 (17,736)	1.03 (11,894)	0.48 (400)	0.22 (1,681)	83.39 (50)	0.66 (14,835)
<b>1Q 2006</b> ( )	1.22 (34,688)	1.30 (17,147)	1.42 (11,370)	- (369)	0.26 (1,651)	13.74 (404)	0.94 (15,117)
<b>4Q 2005</b> ( )	0.93 (35,449)	1.04 (17,030)	1.13 (11,167)	- (388)	0.06 (1,801)	42.01 (136)	0.59 (16,094)
<b>4Q 2004</b> ( )	0.86 (34,323)	1.24 (15,273)	1.36 (9,939)	- (288)	0.06 (1,854)	3.61 (319)	0.56 (16,589)

)



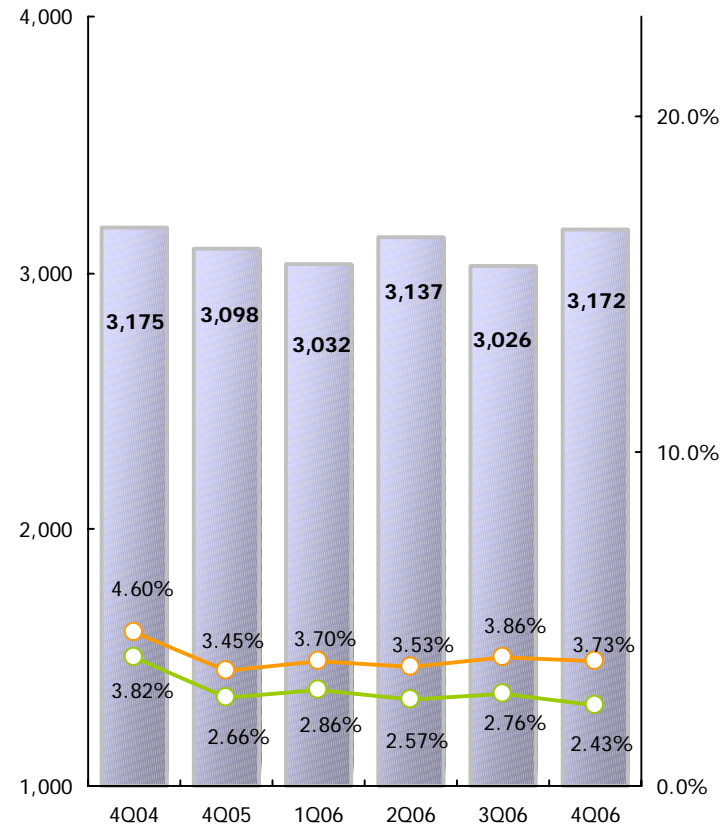
( : ,%)

	2006				2005	
	4Q	3Q	2Q	1Q	4Q	3Q
	3,013	2,849	2,946	2,817	2,865	2,693
	101	115	126	142	162	181
	1	2	1	2	1	2
	40	44	37	39	50	60
	17	16	27	32	20	33
	3,172	3,026	3,137	3,032	3,098	2,969
	159	177	191	215	233	276
	5.01	5.85	6.09	7.09	7.52	9.30
Coverage Ratio	88.05	83.05	81.15	75.35	71.67	42.75
	58	62	65	73	71	95
	1.29	2.05	2.07	2.41	2.29	3.20
Coverage Ratio	241.38	237.10	238.46	221.92	235.21	124.21
	140	147	155	162	167	118
( )	34	37	36	32	45	64
( )	0	0	1	0	1	0

)1. 72 :  
59 , 1 , 8 , 4



( ) (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%



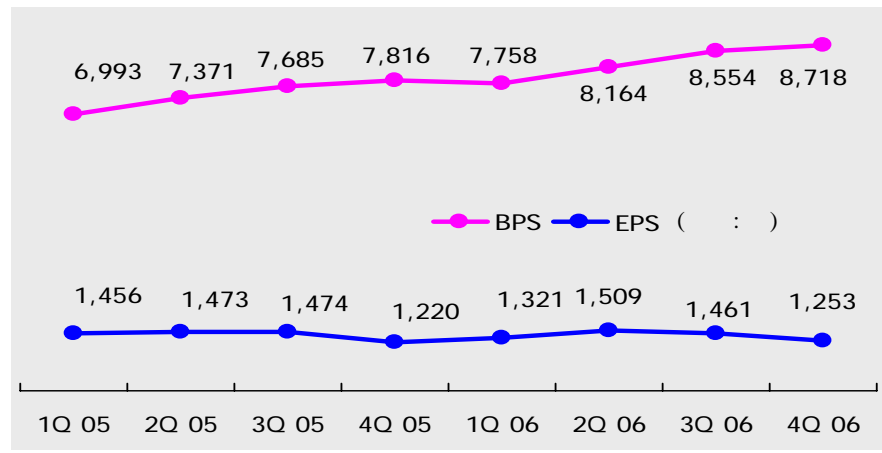
가

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

\*2006.3.30      \*\* 2005.12.20

(2007.1. )	Issuer's Rating	
가	AA+	AA
가	AA+	AA
	N/A	AA

□ BPS EPS



(2006.12.31 )

	(%)
Capital Research & Global Investors	12.22
Aberdeen Asset Management Asia Ltd	11.40
Schroder Investment Management Ltd.	8.15
Templeton Investment Counsel, LLC	4.88
	<b>36.65</b>





• ( . . )  
 - GRDP ( . . : 47.4%)  
 :  
 : 1  
 : 1  
 :

(2005. 12 )

	<b>16.2%</b>	7.5%,	2.2%,	6.5%
	<b>12.4%</b>	0.8%,	1.0%,	10.6%
	<b>16.9%</b>	8.2%,	2.1%,	6.6%
GRDP	<b>17.3%</b>	5.7%,	4.9%,	6.7%

(11 )

18.4% 가  
 1.3% 가  
 3.6% 가  
 가 96.5% 가  
 11 3.9% (3.6%)  
 3.0% 가

22.0% 가  
 1.8%  
 가 37.1% 가  
 11 2.6% (2.9%)  
 1.3%



□

	( )		
가	211	• , , , , .	
.	85	• , .	
	59	• , , , • (SKF , , NGVI , NKCF )	
	94	• , , 69	
	36	•	
	37	• , ,	
	295	• , . , .	
	8	•	
	33	• , . , .	2009
	4	•	2007
	74	• , ,	2010
	18	• . .	2009



□ 2007

8

	<ul style="list-style-type: none"> <li>• , One-Stop ,</li> </ul>
.	<ul style="list-style-type: none"> <li>• , ~ , 가가 ,</li> </ul>
	<ul style="list-style-type: none"> <li>• ,</li> </ul>
	<ul style="list-style-type: none"> <li>• , ,</li> </ul>
	<ul style="list-style-type: none"> <li>• ,</li> </ul>
	<ul style="list-style-type: none"> <li>• , ,</li> </ul>
.	<ul style="list-style-type: none"> <li>• , , , ,</li> </ul>
	<ul style="list-style-type: none"> <li>• ,</li> </ul>



□ 2007

	<ul style="list-style-type: none"> <li>• 10 532 100 가 ,</li> <li>• ,</li> </ul>
•	<ul style="list-style-type: none"> <li>• .</li> </ul>
	<ul style="list-style-type: none"> <li>•</li> </ul>
	<ul style="list-style-type: none"> <li>• 10 (4 )</li> </ul>
	<ul style="list-style-type: none"> <li>• 200 ‘ ,</li> </ul>
	<ul style="list-style-type: none"> <li>• ‘ , ‘ ,</li> </ul>
	<ul style="list-style-type: none"> <li>• IT (2 1 )</li> </ul>
	<ul style="list-style-type: none"> <li>• ‘R&amp;D ‘ : 8 , :</li> </ul>
•	<ul style="list-style-type: none"> <li>• 2 ‘ , 5 1 , 가</li> </ul>
	<ul style="list-style-type: none"> <li>• ‘ , ‘ ,</li> </ul>



		<ul style="list-style-type: none"> <li>• , ,</li> <li>•</li> <li>•</li> </ul>
		<ul style="list-style-type: none"> <li>•</li> <li>•</li> </ul>
		<ul style="list-style-type: none"> <li>•</li> <li>• ,</li> </ul>
	·IT	<ul style="list-style-type: none"> <li>• ,</li> <li>• .</li> </ul>
		<ul style="list-style-type: none"> <li>• , , , .</li> </ul>
	·가	<ul style="list-style-type: none"> <li>•</li> </ul>
	·	

가가



	<ul style="list-style-type: none"> <li>• 43 2008 2020 9 2,600</li> <li>• 31 7,000 , 12 1,000</li> <li>• , , , , IT .</li> </ul>
(TAR)	<ul style="list-style-type: none"> <li>• 2006 11 10</li> <li>• TAR (TKR) (TSR), (TCR), (TMR), (TMCR),</li> <li>• TAR 28 8 1 km ,</li> <li>• 가</li> </ul>
,	<ul style="list-style-type: none"> <li>• 가 100 111</li> <li>• 가 , 가</li> </ul>
11 가	<ul style="list-style-type: none"> <li>• 4 가 2006 11</li> <li>• (12.2%) 가</li> </ul>
‘ ,	<ul style="list-style-type: none"> <li>• 3 , 11</li> <li>• 7 가</li> </ul>



<p>10 532</p>	<ul style="list-style-type: none"> <li>• 10 가 532</li> <li>• , , ,</li> <li>• : (61 ), (237 ), (32 ), IT (62 ), (5 ), (19 ), (9 ), (50 ), 가 (28 ), (29 )</li> </ul>
	<ul style="list-style-type: none"> <li>• 가</li> <li>• 가</li> <li>• (2007 1 ) : 가 (16 ), (17 , ), (17 )</li> </ul>
<p>· ,</p>	<ul style="list-style-type: none"> <li>• 5 ‘ , ’</li> <li>• 5 : , , , ,</li> </ul>