

2006

(2006. 7. 19)

## I. 2006

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2.			4
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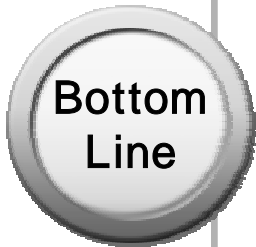
# I. 2006

1.	2006	Highlight	-----	3
2.			-----	4
	-	가	-----	5
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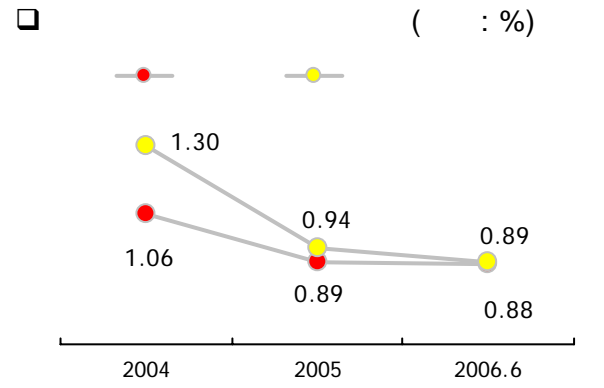
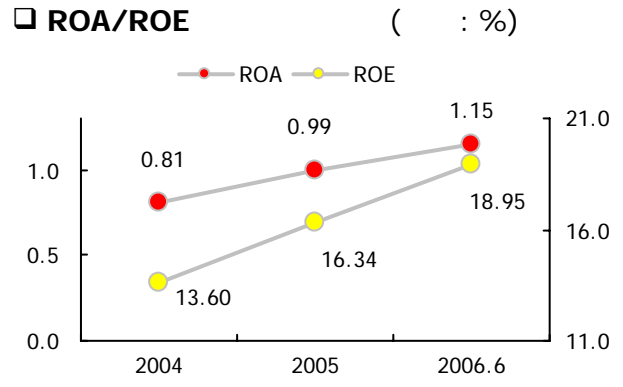
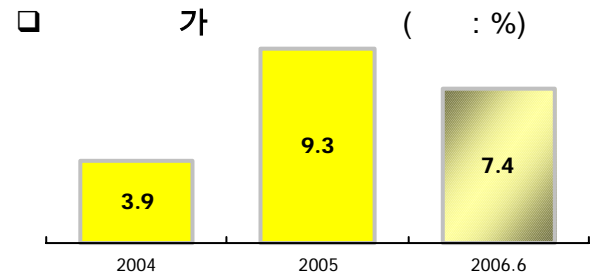


o	가:	2	239	, 10.5%	가
-	가	가:		7.3%	가
-		가:		15.2%	가

o	가			가:	
-	가				
-		1	7,800	, 10.1%	가
-			211	, 7.4%	가
o	가				
-		가:		19	, 6.7%



o	가				
-	FLC	(	가	)	
-		120	가	:	
-		44	가		
-				0.88%, 0.89%	
o	가			가:	
-		가			
-		53	, 5.4%	가	
-					70
-		: 2005	37	, 2006	25
o	가:			26	가
-	가			가 39	



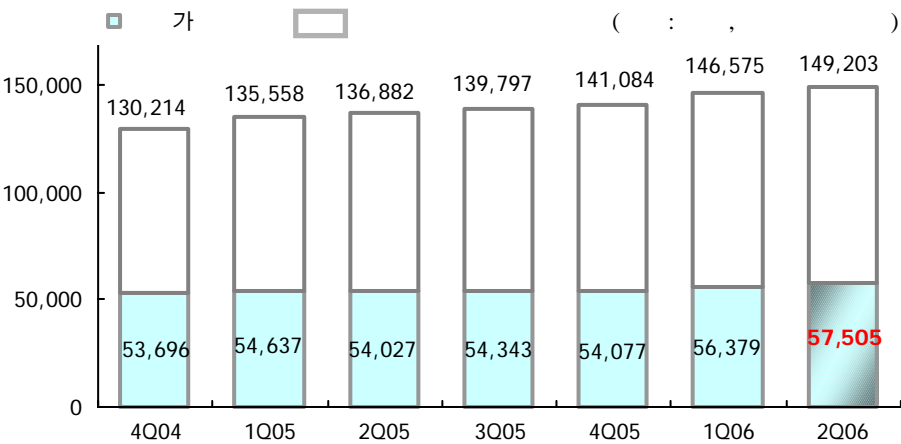
( : , %, %p, )

	2006			2Q 2005	2Q 06 vs. 2Q 05	4Q 2005	2Q 06 vs. 4Q 05	2006
	2Q	1Q	QoQ					
	213,553	199,108	7.3	193,314	10.5	198,808	7.4	223,840
	205,619	191,324	7.5	184,043	11.7	190,499	7.9	216,250
	7,934	7,784	1.9	9,271	14.4	8,309	4.5	7,590
	164,291	153,331	7.1	153,045	7.3	157,091	4.6	176,710
	156,269	145,457	7.4	143,636	8.8	148,466	5.3	169,150
	129,928	125,313	3.7	124,257	4.6	129,231	0.5	140,537
	12,838	12,186	5.4	12,288	4.5	14,154	9.3	13,200
	115,441	111,374	3.7	109,982	5.0	113,238	1.9	125,640
	1,649	1,753	5.9	1,987	17.0	1,839	10.3	1,697
	8,022	7,874	1.9	9,409	14.7	8,625	7.0	7,560
	130,295	122,525	6.3	114,022	14.3	121,310	7.4	141,410
	126,686	119,214	6.3	111,062	14.1	118,271	7.1	138,115
	119,901	113,339	5.8	104,119	15.2	112,028	7.0	130,025
	75,387	68,915	9.4	63,145	19.4	66,702	13.0	78,475
가	34,702	34,688	0.04	34,735	0.1	35,449	2.1	39,172
	3,609	3,310	9.0	2,960	21.9	3,039	18.8	3,295
가	57,790	55,896	3.4	52,056	11.0	56,649	2.0	60,180
	50,351	48,486	3.8	43,296	16.3	48,711	3.4	52,890
	7,439	7,410	0.4	8,760	15.1	7,938	6.3	7,290
	11,975	11,380	5.2	10,812	10.8	11,465	4.4	13,242
	92.28	90.44	1.84	83.79	8.49	86.69	5.59	92.52



- 가

□ 가



□ 가 Funding Cost

	2Q 06	1Q 06	4Q 05	2Q 05
	0.31	0.33	0.31	0.31
	0.33	0.34	0.34	0.35
	2.58	2.40	2.08	1.74
	0.84	0.76	0.69	0.63

(단위: %, %p)

	2006			2Q 05	2Q 06 vs. 2Q 05	4Q 05	2Q 06 vs. 4Q 05	2006
	2Q	1Q	QoQ					
가 (A)	57,505	56,379	2.0	54,027	6.4	54,077	6.3	58,176
	11,977	11,991	0.1	11,153	7.4	11,065	8.2	12,600
	32,383	32,713	1.0	31,752	2.0	31,952	1.3	35,165
	13,145	11,675	12.6	11,122	18.2	11,060	18.9	10,411
(B)	126,963	126,255	0.6	121,036	4.9	122,844	3.4	131,450
(C)	149,203	146,575	1.8	136,882	9.0	141,084	5.8	157,970
(D)	157,191	154,887	1.5	147,007	6.9	150,710	4.3	165,570
가 / (A/B)	45.29	44.65	0.64	44.64	0.65	44.02	1.27	44.26
가 / (A/C)	38.54	38.46	0.08	39.47	0.93	38.33	0.21	36.83
가 / (A/D)	36.58	36.40	0.18	36.75	0.17	35.88	0.70	35.14



3.

( : , %, %p)

	2006				2005			1H 06
	1H	2Q	1Q	QoQ	4Q	3Q	1H	vs. 1H 05
(a) <sup>1)</sup>	<b>3,275</b>	<b>1,614</b>	1,661	2.8	1,753	1,637	<b>3,093</b>	5.9
	<b>3,057</b>	<b>1,503</b>	1,554	3.3	1,582	1,499	<b>2,846</b>	7.4
	<b>302</b>	<b>154</b>	148	4.1	125	142	<b>283</b>	6.7
	<b>43</b>	<b>19</b>	24	20.8	94	26	<b>49</b>	12.2
	<b>127</b>	<b>62</b>	65	.	48	30	<b>85</b>	.
(b)	<b>255</b>	<b>53</b>	202	73.8	513	210	<b>211</b>	20.9
(c)	<b>1,552</b>	<b>820</b>	732	12.0	1,044	729	<b>1,436</b>	8.1
(a-b-c)	<b>1,468</b>	<b>741</b>	727	1.9	196	698	<b>1,446</b>	1.5
	<b>56</b>	<b>118</b>	62	.	65	60	<b>30</b>	86.7
	<b>1,524</b>	<b>859</b>	665	29.2	261	758	<b>1,476</b>	3.2
	<b>426</b>	<b>239</b>	187	27.8	89	212	<b>405</b>	5.2
	<b>1,098</b>	<b>620</b>	478	29.8	172	546	<b>1,071</b>	2.5
	<b>1,910</b>	<b>992</b>	918	8.1	902	1,006	<b>1,769</b>	8.0
ROA	<b>1.15</b>		1.03	0.12	0.99	1.21	<b>1.24</b>	0.09
ROE	<b>18.95</b>		17.03	1.92	16.34	20.06	<b>20.51</b>	1.56

) 1. = + +

( : ,%)

	2006				2005			1H 06 vs. 1H 05
	1H	2Q	1Q	QoQ	4Q	3Q	1H	
	3,057	1,503	1,554	3.3	1,582	1,499	2,846	7.4
	5,565	2,824	2,741	3.0	2,730	2,603	4,823	15.4
(가)	4,360	2,221	2,139	3.8	2,142	2,002	3,799	14.8
	(396)	(199)	(197)	(1.0)	(201)	(192)	(380)	(4.2)
	1,084	542	542	-	534	494	943	15.0
	121	61	60	1.7	54	107	81	49.4
	2,508	1,321	1,187	11.3	1,148	1,104	1,977	26.9
	1,703	875	828	5.7	798	788	1,515	12.4
	143	72	71	1.4	83	82	136	5.1
	662	374	288	29.9	267	234	326	103.1

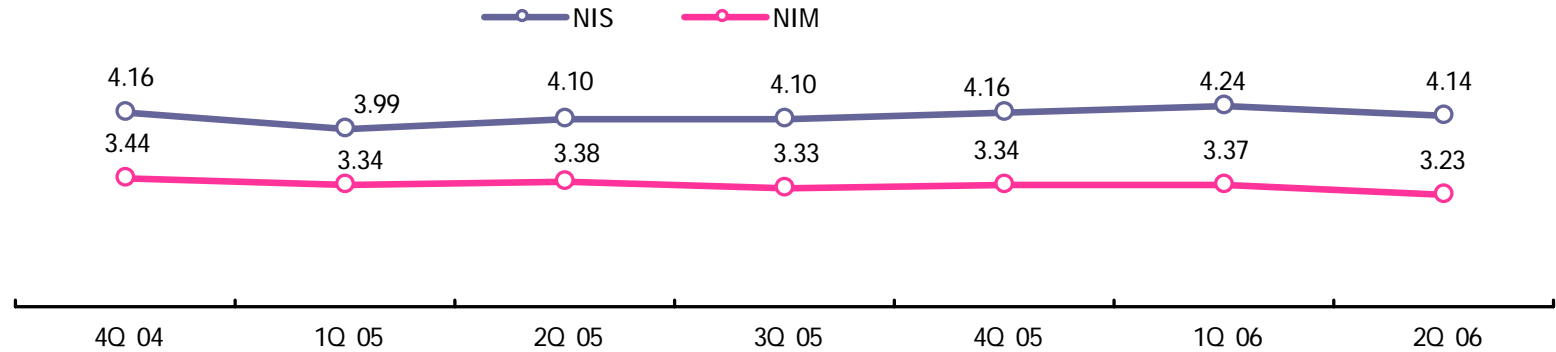


( : )

	2006			2005					2004		
	1H	2Q	1Q	4Q	3Q	1H	2Q	1Q	4Q	3Q	1H
	396	199	197	201	192	380	193	187	196	187	420
	95	48	47	47	46	89	46	43	46	47	123
	8	3	5	6	7	19	9	10	14	17	38
	280	141	139	142	132	260	132	128	130	116	241
	13	7	6	6	7	12	6	6	6	7	18



□ NIM / NIS



( : ,%, %p, )

	2006			2005			2Q 06 vs. 2Q 05	2Q 06 vs. 4Q 05
	2Q	1Q	QoQ	4Q	3Q	2Q		
<b>NIM</b>	<b>3.23</b>	3.37	0.14	<b>3.34</b>	3.33	3.38	0.15	0.11
<b>NIS</b>	<b>4.14</b>	4.24	0.10	<b>4.16</b>	4.10	4.10	0.04	0.02
	<b>6.96</b>	7.02	0.06	<b>6.79</b>	6.72	6.73	0.23	0.17
가	<b>6.82</b>	6.81	0.01	<b>6.49</b>	6.42	6.43	0.39	0.33
	<b>6.23</b>	6.29	0.06	<b>6.17</b>	6.10	6.12	0.11	0.06
	<b>2.82</b>	2.78	0.04	<b>2.63</b>	2.62	2.63	0.19	0.19
( )	<b>176,567</b>	173,427	3,140	<b>165,932</b>	163,244	158,756	17,811	10,635

)1.

( : ,%)

	2006				2005			1H 06 vs. 1H 05
	1H	2Q	1Q	QoQ	4Q	3Q	1H	
	302	154	148	4.1	125	142	283	6.7
	437	228	209	9.1	204	205	407	7.4
	334	176	158	11.4	151	152	305	9.5
	67	34	33	3.0	34	35	66	1.5
	20	10	10	-	10	9	22	9.1
	16	8	8	-	9	9	14	14.3
	135	74	61	21.3	79	63	124	8.9
( + )	51	33	18	83.3	37	28	48	6.3
	84	41	43	4.7	42	35	76	10.5



7.

( : ,%)

	2006				2005			1H 06 vs. 1H 05
	1H	2Q	1Q	QoQ	4Q	3Q	1H	
	218	111	107	3.7	171	138	247	11.7
	1,738	694	1,044	33.5	644	518	1,705	1.9
( + )	401	210	191	9.9	185	187	371	8.1
	16	8	8	-	9	9	14	14.3
	20	10	10	-	10	9	22	9.1
	43	19	24	20.8	94	26	49	12.2
	1,258 <sup>1)</sup>	447	811	44.9	346	287	1,249	0.7
	1,520	583	937	37.8	473	380	1,458	4.3
	51	33	18	83.3	37	28	48	6.3
	84	41	43	4.7	42	35	76	10.5
	0	0	0	-	0	0	0	-
	1,385 <sup>2)</sup>	509	876	41.9	394	317	1,334	3.8

) 1. : (19 ), (352 ), (887 )

2. : (25 ), (116 ), (128 ), (1,010 ), (105 ), (1 )

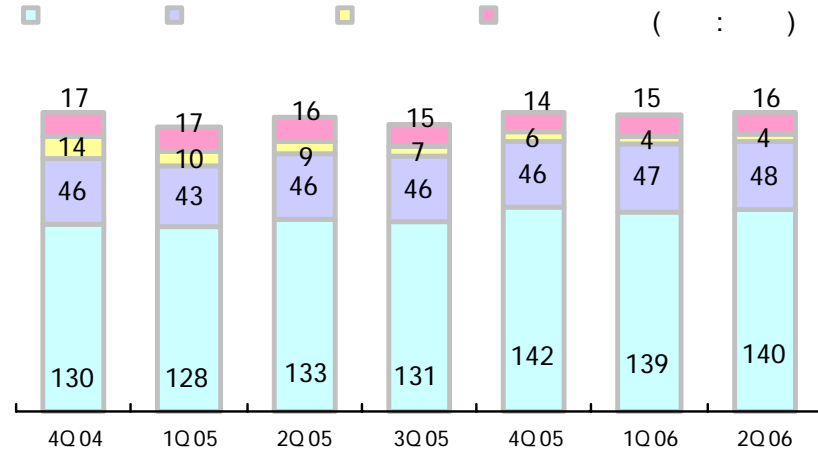


( : ,%,%p)

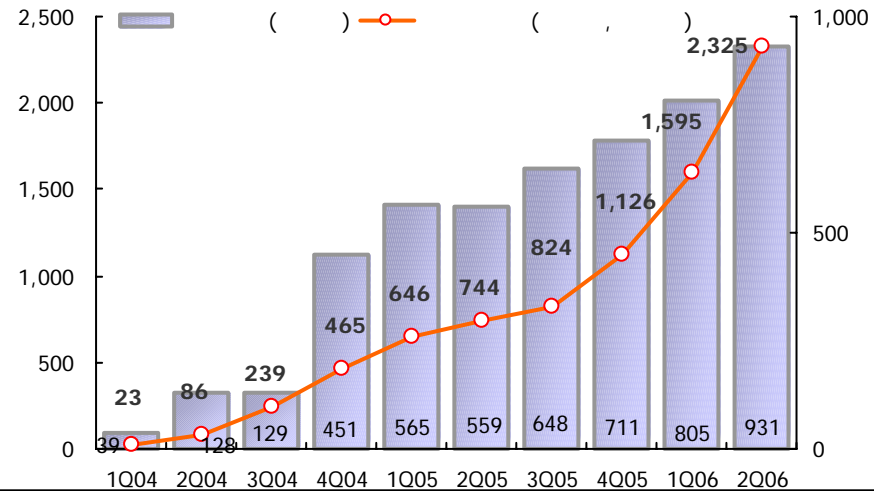
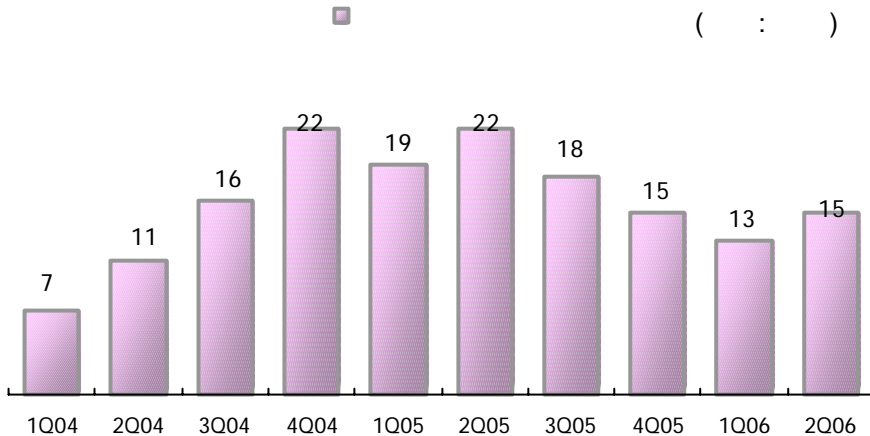
	2006		2005			2Q 06 vs. 2Q 05	2Q 06 vs. 4Q 05
	2Q	1Q	4Q	3Q	2Q		
	4,427	4,342	4,371	4,108	3,996	10.8	1.3
	1,651	1,613	1,549	1,507	1,535	7.6	6.6
	6,078	5,955	5,920	5,615	5,531	9.9	2.7
	27.2	27.1	26.2	26.8	27.8	0.6	1.0



( : )



( : )





( : )

	2006				2005				1H 06 vs. 1H 05	2006
	1H	2Q	1Q	QoQ	4Q	3Q	1H	2Q		
	244	80	164	84	353	163	59	56	185	452
가	30	6	24	18	27	30	88	43	58	144
( )	20 ( 17)	12 ( 8)	8 ( 9)	4 (1)	75 (4)	16 ( 4)	72 (19)	33 (6)	52 ( 36)	77
	15	5	10	5	112	4	5	1	10	-
	54	50	4	46	54	3	13	6	41	-
	255	53	202	149	513	210	211	127	44	673

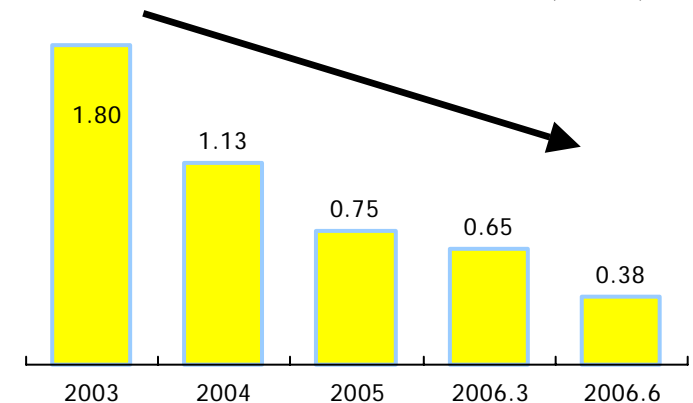


( : )

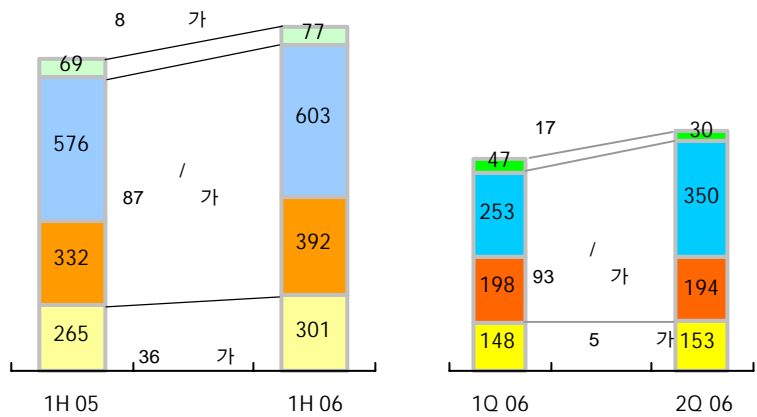


( :%)

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



□ ( : )



- ( , )
- 81 , 12.5% 가
- 가 : 76
- 가 : 5
- 131 , 10.5% 가
- 가 : 53
- 가 : 36
- **Cost-Income Ratio 47.39%** 가
- 2005 37 , 2006 25 70
- 2~3 113 .

( : , %, %p)

	2006				2005			1H 06
	1H	2Q	1Q	QoQ	4Q	3Q	1H	vs. 1H 05
	3,275	1,614	1,661	2.8	1,753	1,637	3,093	5.9
	1,552	820	732	12.0	1,044	729	1,436	8.1
가	77	30	47	36.2	74	35	69	11.6
	141	74	67	10.4	100	90	158	10.8
	38	19	19	-	24	26	36	5.6
	603	350	253	38.3	330	253	576	4.7
	693	347	346	0.3	516	325	597	16.1
	<b>Cost Income Ratio</b>	<b>47.39</b>	<b>50.81</b>	44.07	6.74	<b>59.56</b>	<b>44.53</b>	<b>46.43</b>

( : ,%)

	2006				2005			1H 06 vs. 1H 05
	1H	2Q	1Q	QoQ	4Q	3Q	1H	
	56	118	62	.	65	60	30	86.7
	168	151	17	804.2	134	97	205	18.0
	81	78	3		24	69	82	
	18	18	0		0	0	70	
	0	0	0	-	0	4	0	-
	69 <sup>1)</sup>	55	14		110	24	53	
	112	33	79	58.2	69	37	175	36.0
	0	0	0		0	2	0	
	3	0	3		3	38	42	
	7	7	0	-	39	1	31	-
	48	0	48		0	0	56	
	54 <sup>2)</sup>	26	28		27	72	46	

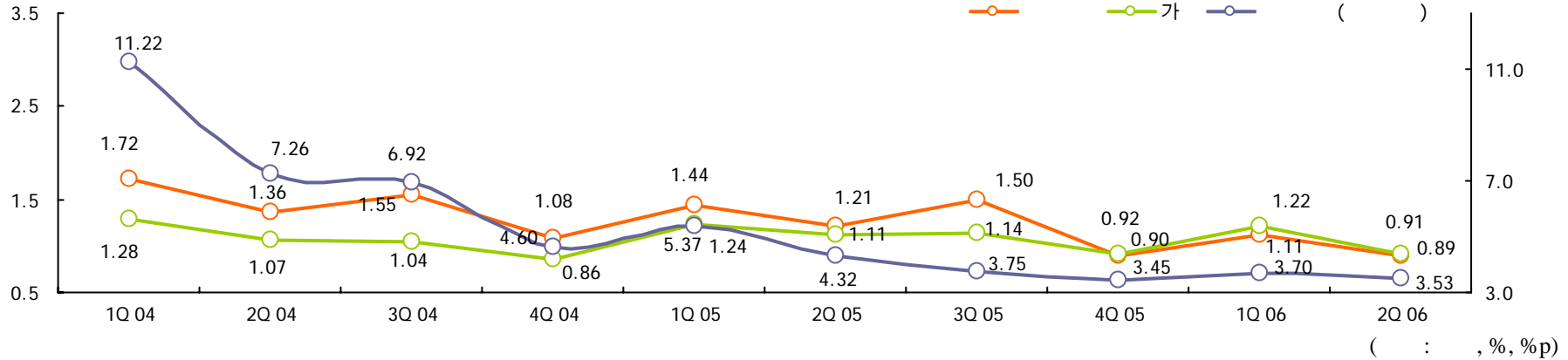
1. : (3 ), (2 ), (64 )  
2. : (10 ), (4 ), (40 )

( : , %, %p)



	2006			2005				2Q 06	2Q 06
	2Q	1Q	QoQ	4Q	3Q	2Q	1Q	vs. 2Q 05	vs. 4Q 05
	<b>134,924</b>	126,074	7.0	<b>124,633</b>	122,541	<b>117,190</b>	113,148	15.1	8.3
	<b>130,924</b> <b>(97.04)</b>	121,729 (96.55)	7.6 (0.49)	<b>120,980</b> <b>(97.07)</b>	118,327 (96.56)	<b>113,192</b> <b>(96.59)</b>	108,973 (96.31)	15.7 (0.45)	8.2 ( 0.03)
	<b>2,796</b> <b>(2.07)</b>	2,887 (2.29)	3.2 ( 0.22)	<b>2,484</b> <b>(1.99)</b>	2,798 (2.28)	<b>2,685</b> <b>(2.29)</b>	2,658 (2.35)	4.1 ( 0.22)	12.6 (0.08)
	<b>782</b> <b>(0.58)</b>	1,020 (0.81)	23.3 ( 0.23)	<b>775</b> <b>(0.62)</b>	880 (0.72)	<b>818</b> <b>(0.70)</b>	969 (0.86)	4.4 ( 0.12)	0.9 ( 0.04)
	<b>279</b> <b>(0.21)</b>	306 (0.24)	8.8 ( 0.03)	<b>292</b> <b>(0.23)</b>	328 (0.27)	<b>310</b> <b>(0.26)</b>	363 (0.32)	10.0 ( 0.05)	4.5 ( 0.02)
	<b>143</b> <b>(0.11)</b>	132 (0.10)	8.3 (0.01)	<b>102</b> <b>(0.08)</b>	208 (0.17)	<b>185</b> <b>(0.16)</b>	185 (0.16)	22.7 ( 0.05)	40.2 (0.03)
( ) ( Coverage Ratio)	<b>1,204</b> <b>(0.89)</b> <b>(172.23)</b>	1,458 (1.16) (139.90)	17.4 ( 0.27) (32.33)	<b>1,169</b> <b>(0.94)</b> <b>(162.96)</b>	1,416 (1.16) (113.01)	<b>1,313</b> <b>(1.12)</b> <b>(114.71)</b>	1,517 (1.34) (101.88)	8.3 ( 0.23) (57.52)	3.0 ( 0.05) (9.27)
( ) ( Coverage Ratio)	<b>4,000</b> <b>(2.96)</b> <b>(51.85)</b>	4,345 (3.45) (46.95)	7.9 ( 0.49) (4.90)	<b>3,653</b> <b>(2.93)</b> <b>(52.12)</b>	4,214 (3.44) (37.99)	<b>3,998</b> <b>(3.41)</b> <b>(37.67)</b>	4,175 (3.69) (37.00)	0.1 ( 0.45) (14.18)	9.5 (0.03) ( 0.27)
( 가 )	<b>2,074</b>	2,040	1.7	<b>1,904</b>	1,601	<b>1,506</b>	1,545	37.7	8.9
( )	<b>218</b> <b>(117)</b>	101 (101)	- (15.8)	<b>869</b> <b>(310)</b>	559 (188)	<b>371</b> <b>(219)</b>	152 (152)	41.2 ( 46.6)	- ( 62.3)
( )	<b>69</b> <b>(69)</b>	0 (0)	-	<b>372</b> <b>(125)</b>	247 (0)	<b>247</b> <b>(247)</b>	0 (0)	72.1 ( 72.1)	- ( 44.8)





	2006			2005				2Q 06	2Q 06
	2Q	1Q	QoQ	4Q	3Q	2Q	1Q	vs. 2Q 05	vs. 4Q 05
	<b>0.88</b>	<b>1.11</b>	0.23	<b>0.89</b>	<b>1.36</b>	<b>1.20</b>	<b>1.41</b>	0.32	0.01
	<b>1,160</b>	<b>1,365</b>	15.0	1,087	1,628	1,368	1,556	15.2	6.7
	<b>131,315</b>	<b>122,762</b>	7.0	121,593	119,588	114,231	110,363	15.0	8.0
	<b>0.89</b>	<b>1.11</b>	0.22	<b>0.90</b>	<b>1.50</b>	<b>1.21</b>	<b>1.44</b>	0.32	0.01
	<b>729</b>	<b>826</b>	11.7	649	1,109	847	969	13.9	12.3
	<b>81,672</b>	<b>74,252</b>	10.0	72,205	73,790	70,085	67,448	16.5	13.1
가	<b>0.91</b>	<b>1.22</b>	0.31	<b>0.92</b>	<b>1.14</b>	<b>1.11</b>	<b>1.24</b>	0.20	0.01
	<b>319</b>	<b>426</b>	25.1	329	408	389	422	18.0	3.0
	<b>34,952</b>	<b>34,923</b>	0.1	35,674	35,700	34,935	33,966	0.05	2.0
1)	<b>3.53</b>	<b>3.70</b>	0.17	<b>3.45</b>	<b>3.75</b>	<b>4.32</b>	<b>5.37</b>	0.79	0.08
	<b>111</b>	<b>112</b>	0.9	107	111	132	165	15.9	3.7
	<b>3,137</b>	<b>3,032</b>	3.5	3,098	2,969	3,054	3,070	2.7	1.3

) 1.

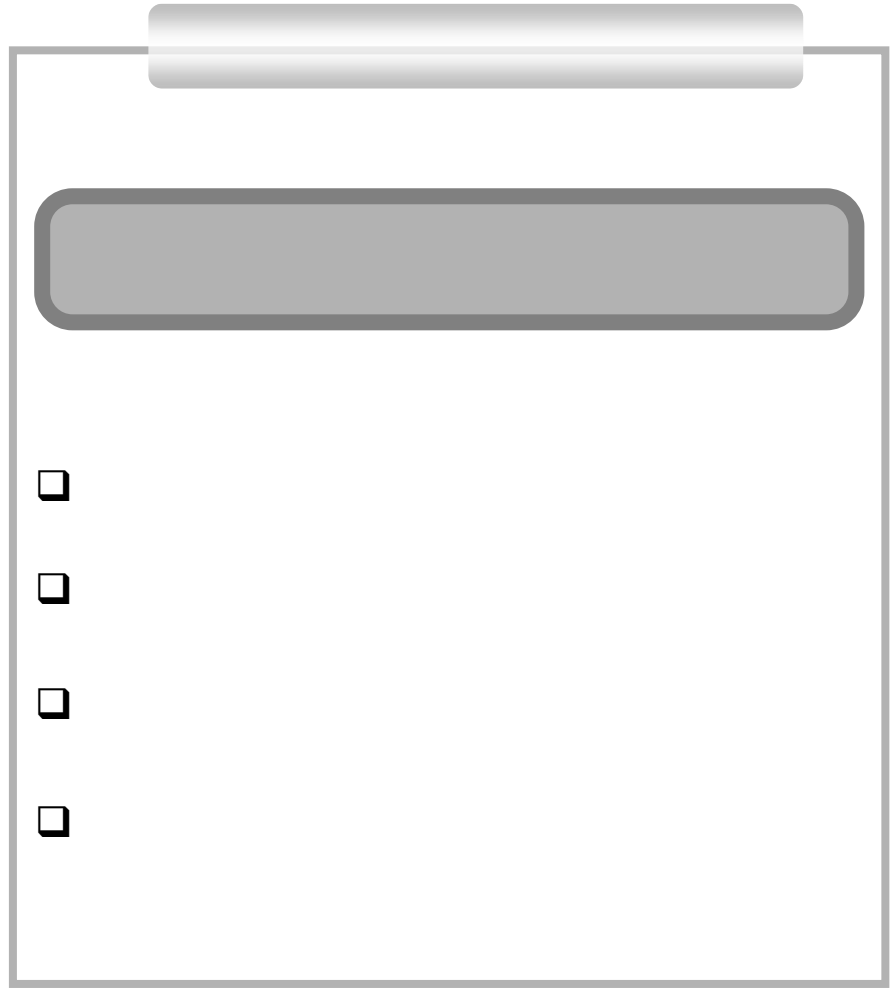
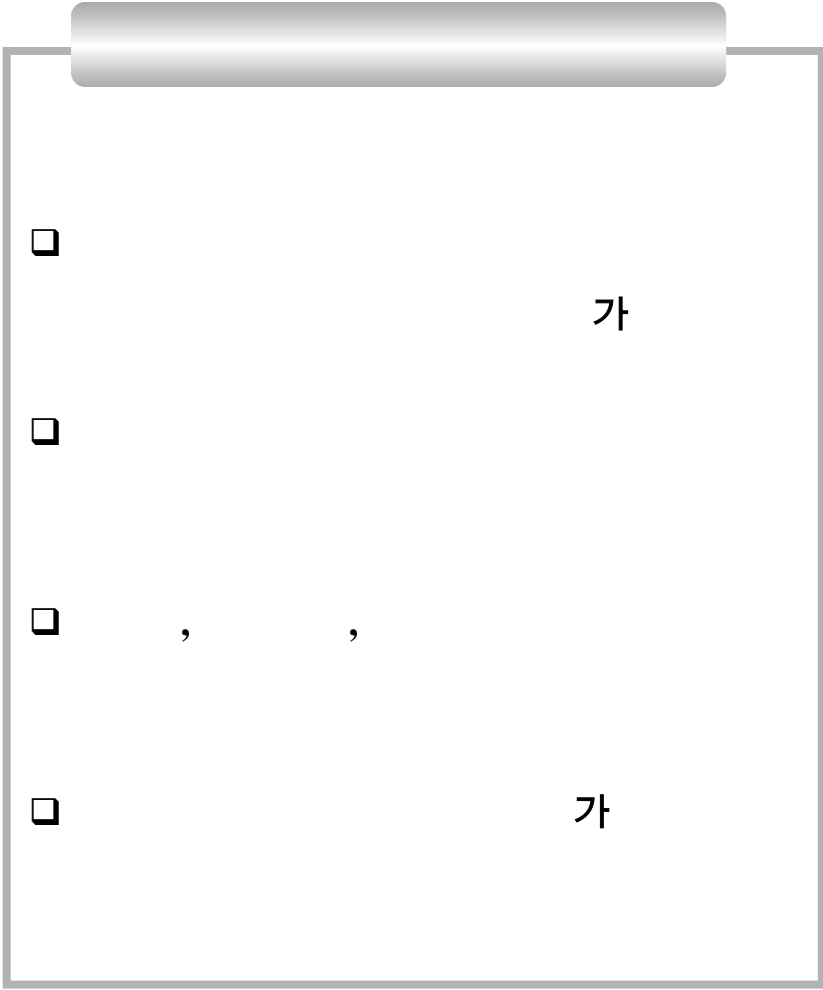
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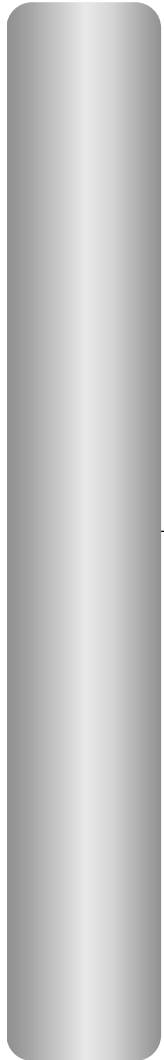
	2006		2005				FY 2004	2Q 06 vs. 4Q 05
	2Q <sup>1)</sup>	1Q	4Q	3Q	2Q	1Q		
	11,930	11,310	10,823	11,243	10,682	10,129	9,594	10.2
	3,237	3,129	3,846	3,347	3,341	1,574	2,010	15.8
( )	30	30	30	30	30	30	40	-
	15,137	14,409	14,639	14,560	13,993	11,673	11,564	3.4
가	130,786	120,990	119,507	117,397	112,307	108,659	106,727	9.4
	126,137	116,204	115,409	113,108	108,271	104,604	102,959	9.3
	4,649	4,786	4,098	4,289	4,036	4,055	3,768	13.4
<b>BIS Capital Ratio</b>	<b>11.57</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>	0.68
Tier 1	9.12	9.35	9.06	9.58	9.51	9.32	8.99	0.07
Tier 2	2.48	2.59	3.22	2.85	2.98	1.45	1.88	0.74
	5.79	5.91	5.98	5.91	5.83	5.81	5.94	0.19

) 1.

## II.

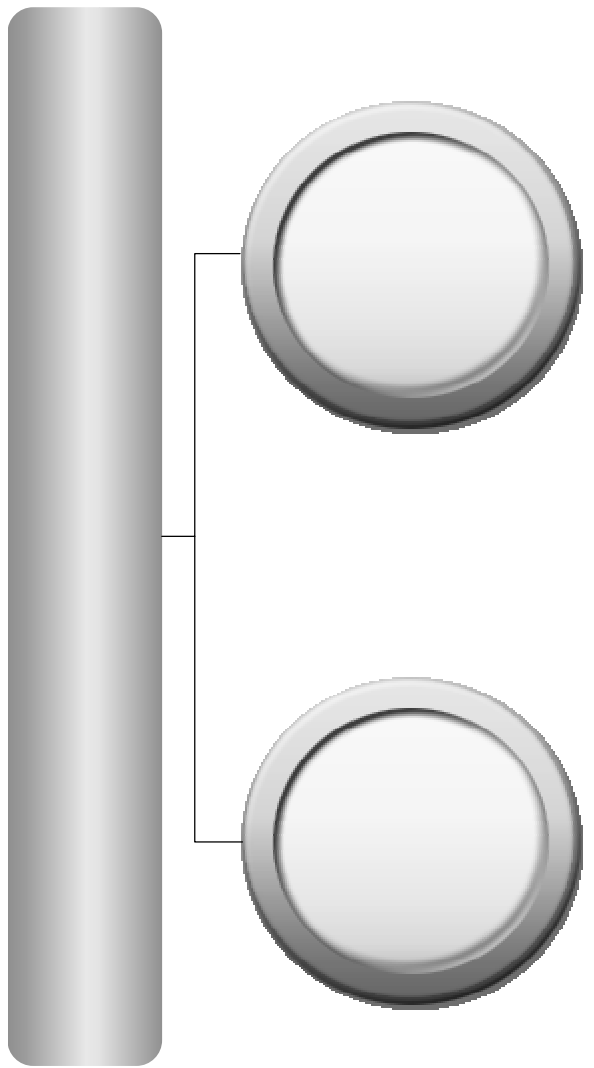
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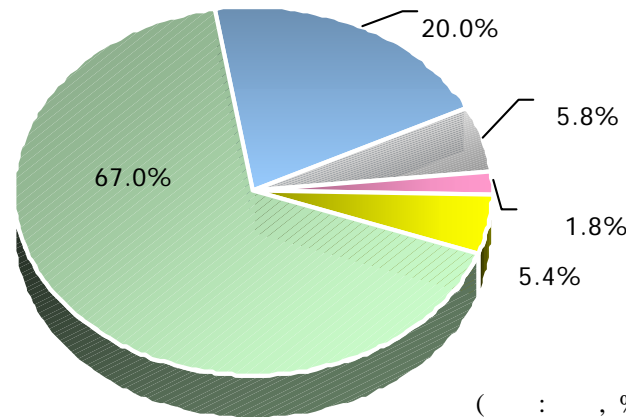
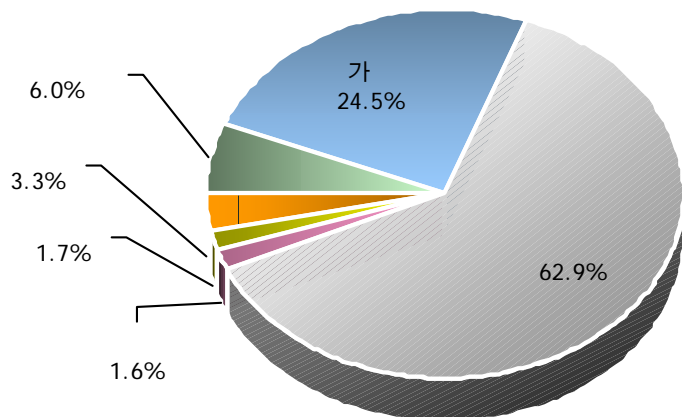
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□ 『3UP』 가

- (Mind Up), (System Up), (Power Up)
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# III. Appendix

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( : , %, )

	2006			2005				2Q 06	2Q 06
	2Q	1Q	QoQ	4Q	3Q	2Q	1Q	vs. 2Q 05	vs. 4Q 05
	<b>205,619</b>	191,324	7.5	<b>190,499</b>	189,544	184,043	175,093	11.7	7.9
가	<b>12,428</b>	10,932	13.7	<b>11,580</b>	12,012	13,775	11,164	9.8	7.3
	<b>50,351</b>	48,486	3.8	<b>48,711</b>	47,734	43,296	41,853	16.3	3.4
	<b>129,359</b>	120,452	7.4	<b>118,763</b>	118,180	113,178	108,859	14.3	8.9
	<b>3,137</b>	3,032	3.5	<b>3,098</b>	2,969	3,054	3,070	2.7	1.3
	<b>3,538</b>	3,451	2.5	<b>3,474</b>	3,386	3,416	3,403	3.6	1.8
	<b>6,806</b>	4,971	36.9	<b>4,873</b>	5,263	7,324	6,744	7.1	39.7
	<b>205,619</b>	191,324	7.5	<b>190,499</b>	189,544	184,043	175,093	11.7	7.9
	<b>137,772</b>	131,484	4.8	<b>136,625</b>	131,634	132,200	126,329	4.2	0.8
	<b>41,030</b>	32,636	25.7	<b>31,615</b>	32,251	26,384	22,170	55.5	29.8
	<b>3,718</b>	4,104	9.4	<b>4,087</b>	5,698	5,702	3,943	34.8	9.0
	<b>11,124</b>	11,720	5.1	<b>6,707</b>	8,688	8,945	12,394	24.4	65.9
	<b>11,975</b>	11,380	5.2	<b>11,465</b>	11,273	10,812	10,257	10.8	4.5



( : , %)

	2006				2005			1H 06	2006
	1H	2Q	1Q	QoQ	4Q	3Q	1H	vs. 1H 05	
1.	<b>7,359</b>	<b>3,570</b>	3,789	5.8	3,426	3,123	<b>6,544</b>	12.5	14,950
	<b>5,565</b>	<b>2,824</b>	2,741	3.0	2,730	2,603	<b>4,823</b>	15.4	12,040
	<b>437</b>	<b>228</b>	209	9.1	204	205	<b>407</b>	7.4	892
	<b>97</b>	<b>69</b>	28	146.4	148	29	<b>62</b>	56.5	70
	<b>1,260</b>	<b>449</b>	811	44.6	344	286	<b>1,252</b>	0.6	1,948
2.	<b>5,891</b>	<b>2,829</b>	3,062	7.6	3,230	2,425	<b>5,098</b>	15.6	11,787
	<b>2,508</b>	<b>1,321</b>	1,187	11.3	1,148	1,104	<b>1,977</b>	26.9	5,224
	<b>135</b>	<b>74</b>	61	21.3	79	63	<b>124</b>	8.9	297
	<b>0</b>	<b>0</b>	0	-	0	0	<b>0</b>	-	0
	<b>1,387</b>	<b>511</b>	876	41.7	392	316	<b>1,337</b>	3.7	2,136
	<b>1,552</b>	<b>820</b>	732	12.0	1,044	729	<b>1,436</b>	8.1	3,457
	<b>309</b>	<b>103</b>	206	50.0	567	213	<b>224</b>	37.9	673
3. (1-2)	<b>1,468</b>	<b>741</b>	727	1.9	196	698	<b>1,446</b>	1.5	3,163
4.	<b>56</b>	<b>118</b>	62	.	65	60	<b>30</b>	86.7	60
5. (3+4)	<b>1,524</b>	<b>859</b>	665	29.2	261	758	<b>1,476</b>	3.2	3,103
6.	<b>0</b>	<b>0</b>	0	-	0	0	<b>0</b>	-	0
7. (5+6)	<b>1,524</b>	<b>859</b>	665	29.2	261	758	<b>1,476</b>	3.2	3,103
8.	<b>426</b>	<b>239</b>	187	27.8	89	212	<b>405</b>	5.2	853
9. (7-8)	<b>1,098</b>	<b>620</b>	478	29.8	172	546	<b>1,071</b>	2.5	2,250

( : ,%)

	2006				2005			1H 06 vs. 1H 05
	1H	2Q	1Q	QoQ	4Q	3Q	1H	
(a+b+c)	<b>1,910</b>	<b>992</b>	918	8.1	902	1,006	<b>1,769</b>	8.0
(a)	<b>386</b>	<b>133</b>	253	47.4	641	248	<b>293</b>	31.7
	<b>296</b>	<b>100</b>	196		429	208	<b>222</b>	
	<b>2</b>	<b>2</b>	0		26	1	<b>3</b>	
	<b>77</b>	<b>30</b>	47	-	74	35	<b>69</b>	-
	<b>15</b>	<b>5</b>	10		112	4	<b>5</b>	
(b)	<b>426</b>	<b>239</b>	187	27.8	89	212	<b>405</b>	5.2
(c)	<b>1,098</b>	<b>620</b>	478	29.8	172	546	<b>1,071</b>	2.5

4. 가

( : , % )

	2Q 2006					2Q 2005		4Q 2005	
	가					2Q vs. 2Q	2Q vs. 4Q		
	가								
( )	<b>46,573</b>	0	46,573	15,038	31,535	<b>40,651</b>	14.6	<b>45,157</b>	3.1
	<b>10,478</b>	0	10,478	3,375	7,103	<b>9,989</b>	4.9	<b>11,339</b>	7.6
	<b>23,414</b>	0	23,414	7,239	16,175	<b>18,460</b>	26.8	<b>20,349</b>	15.1
	<b>1,833</b>	0	1,833	0	1,833	<b>1,857</b>	1.3	<b>1,872</b>	2.1
	<b>7,346</b>	0	7,346	1,022	6,324	<b>7,715</b>	4.8	<b>8,600</b>	14.6
	<b>3,502</b>	0	3,502	3,402	100	<b>2,630</b>	33.2	<b>2,997</b>	16.9
( )	<b>983</b>	0	983	494	489	<b>405</b>	142.7	<b>810</b>	21.4
	<b>572<sup>1)</sup></b>	59	513	513	0	<b>555</b>	3.1	<b>549</b>	4.2
	<b>2,003</b>	0	2,003	2,003	0	<b>1,422</b>	40.9	<b>2,075</b>	3.5
	<b>306</b>	0	306	306	0	<b>1,310</b>	76.6	<b>300</b>	2.0
	<b>1,697</b>	0	1,697	1,697	0	<b>112</b>	1,415.2	<b>1,775</b>	4.4
MMF	<b>0</b>	0	0	0	0	<b>0</b>	-	<b>0</b>	-
	<b>220</b>	0	220	220	0	<b>263</b>	16.3	<b>120</b>	83.3
	<b>50,351</b>	59	50,292	18,268	32,024	<b>43,296</b>	16.3	<b>48,711</b>	3.4

) 1. 225

	2006			2Q 2005	2Q 06 vs. 2Q 05	4Q 2005	2Q 06 vs. 4Q 05	2006
	2Q	1Q	QoQ					
	<b>129,928</b>	125,313	3.7	124,257	4.6	129,231	0.5	<b>140,537</b>
	<b>12,838</b>	12,186	5.4	12,288	4.5	14,154	9.3	<b>13,200</b>
	<b>115,441</b>	111,374	3.7	109,982	5.0	113,238	1.9	<b>125,640</b>
	<b>1,649</b>	1,753	5.9	1,987	17.0	1,839	10.3	<b>1,697</b>
CD	<b>6,071</b>	4,460	36.1	6,490	6.5	5,969	1.7	<b>9,165</b>
	<b>2,952</b>	172	1,616.3	118	2,401.7	179	1,549.2	<b>220</b>
RP	<b>13,600</b>	11,408	19.2	7,069	92.4	9,000	51.1	<b>11,544</b>
	<b>3,718</b>	4,104	9.4	5,702	34.8	4,087	9.0	<b>7,684</b>
	<b>8,022</b>	7,874	1.9	9,409	14.7	8,625	7.0	<b>7,560</b>
	<b>164,291</b>	153,331	7.1	153,045	7.3	157,091	4.6	<b>176,710</b>
	2006			2Q 2005	2Q 06 vs. 2Q 05	4Q 2005	2Q 06 vs. 4Q 05	2006
	2Q	1Q	QoQ					
	<b>119,901</b>	113,339	5.8	104,119	15.2	112,028	7.0	<b>130,025</b>
가	<b>34,702</b>	34,688	0.04	34,735	0.1	35,449	2.1	<b>39,172</b>
	<b>79,874</b>	73,539	8.6	66,517	20.1	71,611	11.5	<b>84,976</b>
( )	<b>(75,387)</b>	(68,915)	(9.4)	(63,145)	(19.4)	(66,702)	(13.0)	<b>(78,475)</b>
( )	<b>(4,487)</b>	(4,624)	( 3.0)	(3,372)	(33.1)	(4,909)	( 8.6)	<b>(6,501)</b>
	<b>5,325</b>	5,112	4.2	2,867	85.7	4,968	7.2	<b>5,877</b>
	<b>3,857</b>	3,320	16.2	3,119	23.7	3,390	13.8	<b>4,242</b>
	<b>321</b>	307	4.6	286	12.2	300	7.0	<b>306</b>
	<b>6,216</b>	5,559	11.8	6,498	4.3	5,592	11.2	<b>6,837</b>
	<b>130,295</b>	122,525	6.3	114,022	14.3	121,310	7.4	<b>141,410</b>

( : ,%, )

		2Q 2006		4Q 2005		2Q 2005	
		<b>39,912</b>	<b>46.8</b>	36,021	47.0	32,743	47.2
1		<b>11,119</b>	<b>13.1</b>	10,028	13.1	9,165	13.2
		<b>6,007</b>	<b>7.1</b>	4,823	6.3	4,315	6.2
		<b>5,842</b>	<b>6.9</b>	5,256	6.9	4,836	7.0
	,	<b>5,240</b>	<b>6.2</b>	4,701	6.1	4,339	6.2
		<b>2,441</b>	<b>2.9</b>	2,355	3.1	2,411	3.5
	,	<b>1,261</b>	<b>1.5</b>	1,261	1.6	1,445	2.1
		<b>1,944</b>	<b>2.3</b>	2,129	2.8	1,430	2.1
	,	<b>1,920</b>	<b>2.3</b>	1,597	2.1	1,383	2.0
		<b>848</b>	<b>1.0</b>	856	1.1	664	1.0
		<b>3,290</b>	<b>3.9</b>	3,015	3.9	2,755	4.0
		<b>45,287</b>	<b>53.2</b>	40,557	53.0	36,641	52.8
		<b>10,775</b>	<b>12.6</b>	9,623	12.6	9,494	13.7
		<b>1,900</b>	<b>2.2</b>	1,901	2.5	110	0.2
		<b>6,247</b>	<b>7.3</b>	5,404	7.1	5,478	7.9
		<b>6,762</b>	<b>7.9</b>	6,774	8.8	5,866	8.5
		<b>3,217</b>	<b>3.8</b>	3,135	4.1	2,979	4.3
	,	<b>5,087</b>	<b>6.0</b>	4,256	5.6	3,898	5.6
	,	<b>2,737</b>	<b>3.2</b>	2,381	3.1	2,254	3.2
		<b>8,562</b>	<b>10.0</b>	7,083	9.2	6,562	9.5
		<b>85,199</b>	<b>100.0</b>	76,578	100.0	69,384	100.00

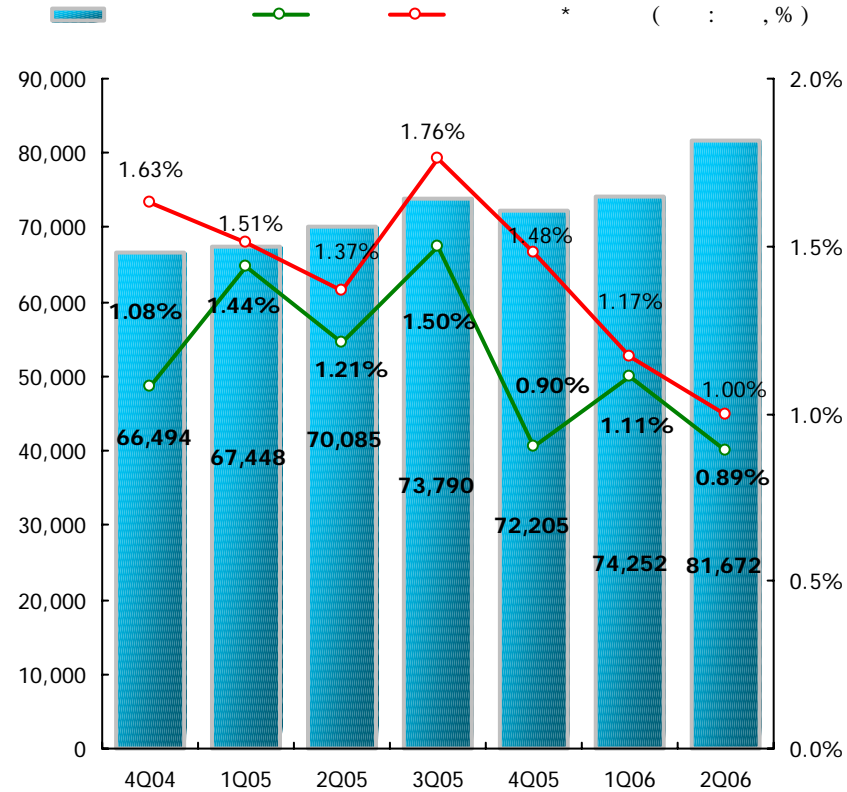


( : ,%)

	2006		2005		
	2Q	1Q	4Q	3Q	2Q
	<b>81,713</b>	73,767	72,192	73,253	70,748
	<b>2,174</b>	2,182	1,815	2,056	1,591
	<b>617</b>	847	608	674	626
	<b>159</b>	182	147	179	127
	<b>88</b>	52	37	125	92
	<b>84,751</b>	<b>77,030</b>	<b>74,799</b>	<b>76,287</b>	<b>73,184</b>
	<b>3,038</b>	3,263	2,607	3,034	2,436
	<b>3.58</b>	4.24	3.49	3.98	3.33
Coverage Ratio	<b>44.63</b>	39.96	45.49	32.56	35.14
	<b>864</b>	1,081	792	978	845
	<b>1.02</b>	1.40	1.06	1.28	1.15
Coverage Ratio	<b>156.94</b>	120.63	149.75	101.02	101.30
	<b>1,356</b>	1,304	1,186	988	856
( )	<b>49</b>	42	230	78	71
( )	<b>35</b>	0	84	0	185



( : ,%)



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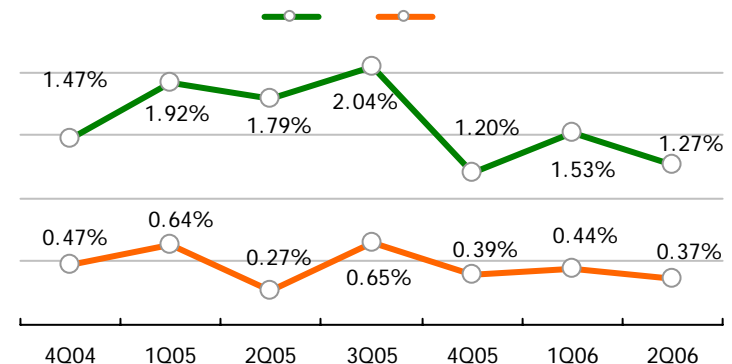
( : ,%, )

	2Q 2006		4Q 2005		2Q 2005	
	42,446	0.98	37,565	1.11	35,581	1.19
	39,226	0.79	34,640	0.67	34,504	1.23
	12,066	0.82	10,549	0.73	10,601	1.16
		-	0	-	110	-
	6,263	0.66	5,424	0.53	5,495	1.96
	6,727	0.86	6,734	0.91	5,949	1.48
	324	-	118	-	154	0.03
	4,776	0.08	4,023	0.08	3,898	0.11
	2,757	1.89	2,391	1.45	2,267	1.70
	6,313	0.57	5,401	0.52	6,031	1.04
	81,672	0.89	72,205	0.90	70,085	1.21



( : ,%, %p)

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)
1Q 2006	1.11	1.63	-	0.38	1.54	0.44
( )	(74,252)	(34,888)	(179)	(2,873)	(7,875)	(28,437)
4Q 2005	0.90	1.07	-	-	2.26	0.39
( )	(72,205)	(33,938)	(273)	(2,918)	(8,022)	(27,054)
2Q 2005	1.21	1.61	-	-	3.14	0.27
( )	(70,085)	(31,171)	(287)	(3,207)	(8,707)	(26,713)





9. 가 /

( : ,%, %p, )

		2006			2005			2Q 06	2Q 06	
		2Q	1Q	QoQ	4Q	3Q	2Q	Vs. 2Q 05	Vs. 4Q 05	
가	(A)	<b>119,901</b>	113,339	5.8	<b>112,028</b>	109,339	104,119	15.2	7.0	
	(B)	<b>34,702</b>	34,688	0.04	<b>35,449</b>	35,488	34,735	0.1	2.1	
	1) ( LTV)		<b>29,011</b>	29,156	0.5	<b>29,904</b>	29,856	28,912	0.3	3.0
			<b>11,695</b>	11,152	4.9	<b>10,828</b>	10,698	10,455	11.9	8.0
			<b>(52.42)</b>	(46.33)	(6.09)	<b>(50.04)</b>	(48.65)	(48.21)	(4.21)	(2.38)
			<b>7,972</b>	8,200	2.8	<b>8,370</b>	8,079	7,771	2.6	4.8
			<b>8,621</b>	9,117	5.4	<b>10,033</b>	10,413	10,015	13.9	14.1
			<b>723</b>	687	5.2	<b>673</b>	666	671	7.7	7.4
	CSS		<b>5,691</b>	5,532	2.9	<b>5,545</b>	5,632	5,823	2.3	2.6
			<b>485</b>	449	8.0	<b>410</b>	391	402	20.6	18.3
			<b>118</b>	106	11.3	<b>102</b>	104	112	5.4	15.7
			<b>273</b>	299	8.7	<b>328</b>	478	387	29.5	16.8
			<b>2,379</b>	2,360	0.8	<b>2,407</b>	2,464	2,110	12.7	1.2
			<b>2,436</b>	2,318	5.1	<b>2,298</b>	2,195	2,812	13.4	6.0
	( ) (C)	<b>3,137</b>	3,032	3.5	<b>3,098</b>	2,969	3,054	2.7	1.3	
		<b>2,240</b>	2,127	5.3	<b>2,220</b>	2,078	2,104	6.5	0.9	
		<b>798</b>	782	2.0	<b>730</b>	708	718	11.1	9.3	
		<b>99</b>	123	19.5	<b>148</b>	183	232	57.3	33.1	
(D=B+C)	<b>37,839</b>	37,720	0.3	<b>38,547</b>	38,457	37,789	0.1	1.8		
(D/A)	<b>31.56</b>	33.28	1.72	<b>34.41</b>	35.17	36.29	4.73	2.85		

) 1. 2006



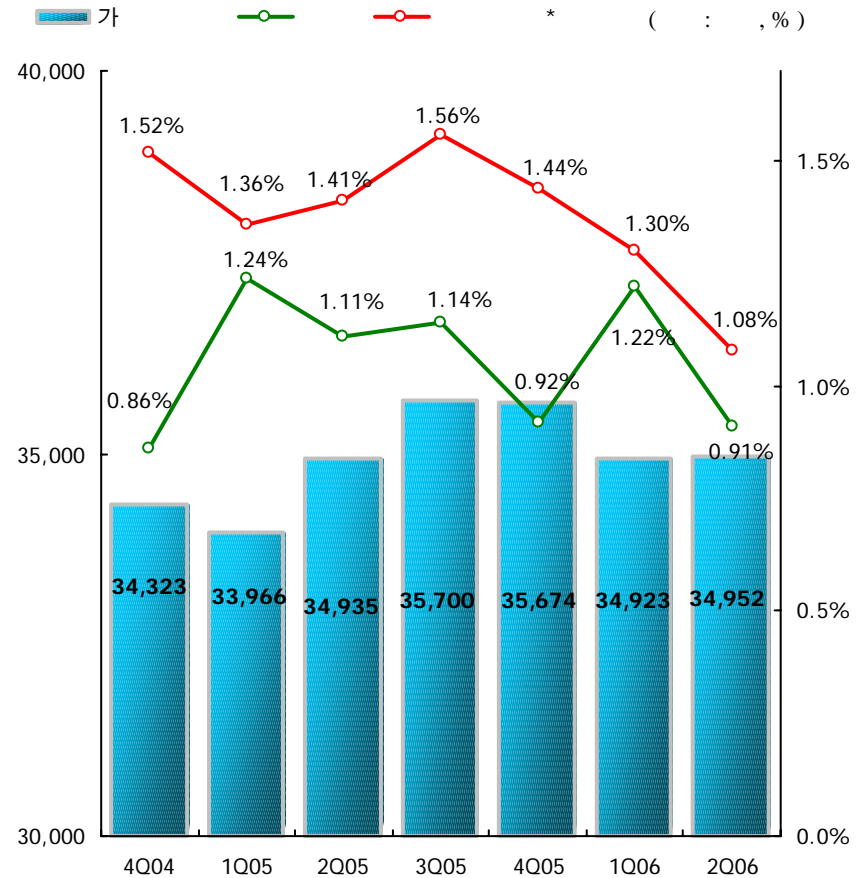
# 10. 가

( : ,%)

	2006		2005		
	2Q	1Q	4Q	3Q	2Q
	<b>34,264</b>	34,189	34,987	34,917	33,952
	<b>432</b>	451	407	461	459
	<b>145</b>	169	162	204	190
	<b>83</b>	83	91	87	93
	<b>28</b>	31	27	31	41
1)	<b>34,952</b>	<b>34,923</b>	<b>35,674</b>	<b>35,700</b>	<b>34,735</b>
	<b>688</b>	734	687	783	783
	<b>1.97</b>	2.10	1.93	2.19	2.25
Coverage Ratio	<b>59.88</b>	58.31	61.28	53.13	53.90
	<b>256</b>	283	280	322	324
	<b>0.73</b>	0.81	0.78	0.90	0.93
Coverage Ratio	<b>160.94</b>	151.24	150.36	129.19	130.25
	<b>412</b>	428	421	416	422
( )	<b>32</b>	27	35	46	64
( )	<b>33</b>	0	40	0	62

) 1. 3Q 2005

□



\* : ( )



# 11. 가

( : ,%)

<b>2Q 2006</b> ( )	<b>0.92</b> <b>(34,702)</b>	<b>0.98</b> <b>(17,736)</b>	<b>1.03</b> <b>(11,894)</b>	<b>0.48</b> <b>(400)</b>	<b>0.22</b> <b>(1,681)</b>	<b>83.39</b> <b>(50)</b>	<b>0.66</b> <b>(14,835)</b>
1Q 2006 ( )	1.22 (34,688)	1.30 (17,147)	1.42 (11,370)	- (369)	0.26 (1,651)	13.74 (404)	0.94 (15,117)
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)

)



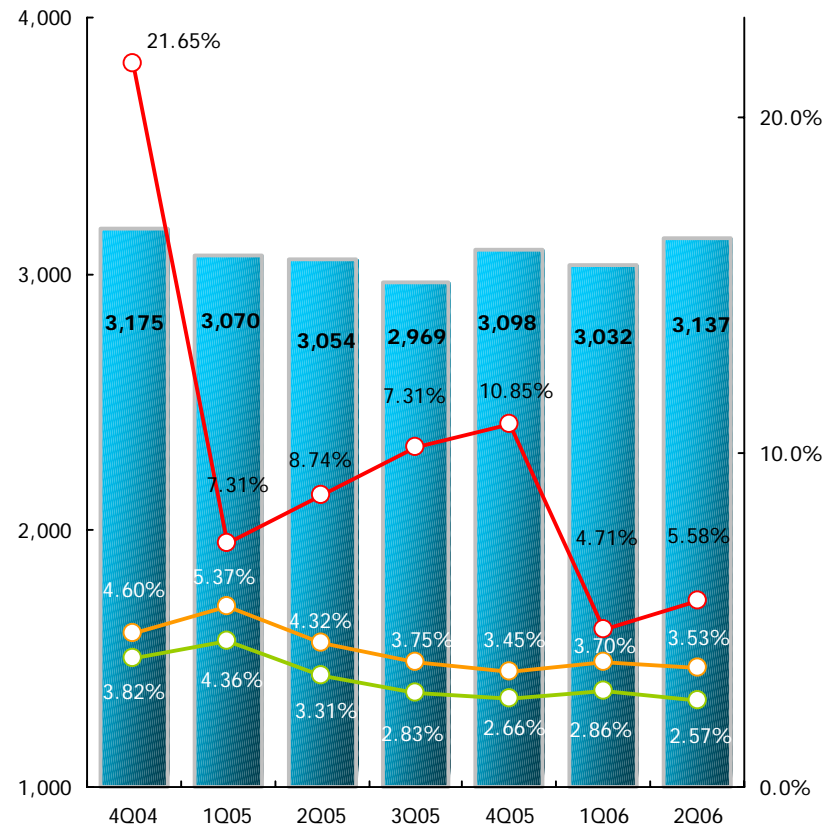
( : , %)

	2006		2005		
	2Q	1Q	4Q	3Q	2Q
	2,946	2,817	2,865	2,693	2,721
	126	142	162	181	209
	1	2	1	2	3
	37	39	50	60	69
	27	32	20	33	52
	<b>3,137</b>	<b>3,032</b>	<b>3,098</b>	<b>2,969</b>	<b>3,054</b>
	191	215	233	276	333
	6.09	7.09	7.52	9.30	10.90
Coverage Ratio	81.15	75.35	71.67	42.75	43.84
	65	73	71	95	124
	2.07	2.41	2.29	3.20	4.06
Coverage Ratio	238.46	221.92	235.21	124.21	117.74
	155	162	167	118	146
( )	36	32	45	64	84
( )	1	0	1	0	0

) 1. 99 :  
80 , 1 , 12 , 6



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

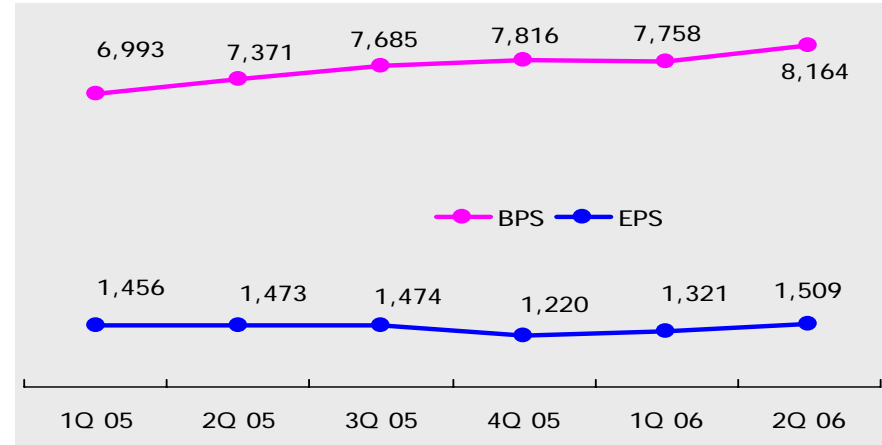


\* :  
( )



	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%

□ BPS EPS



가

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

\*2006.3.30

\*\* 2005.12.20



(2006.6.30 )

	(%)
Capital Research & Management Company	12.22
Aberdeen Asset Management Asia Ltd	9.38
Schroder Investment Management Ltd.	7.08
Templeton Investment Counsel, LLC	4.88
	<b>33.56</b>



○ ( . . )  
 - GRDP ( . . : 47.7%)  
 - ‘ , (06.6.22)  
 , , ,  
 ‘ . . ,  
 ‘ ,

(2004.12 )

	( : %)			
	16.2	7.5	2.3	6.4
	12.4	0.8	1.0	10.6
GRDP	17.3	5.8	4.9	6.6



○ 14.6%, 54.7% 가  
 ○ 0.4% 가  
 ○ 가 6.0% 가  
 ○ 가 53.9% 가, 0.5%  
 ○ 4.3% (4.5%)  
 ○ 가 2.5% 가

○ 17.9% 가 가  
 ○ 1.2%  
 ○ 가 66.2%, 193.3% 가  
 ○ 2.6% (2.8%) ,  
 ○ , 가 가 1.5%p, 2.4%p 가



□

	( )		
	593	- 118 , , 20 , 4 - SKF , , NGVI , NKCF	
	358		
	944	, , 69	2006
	367	, , , , ,	
	741	, , ( 5,234 ) , ,	2010
	311	, , , ( 2,107 ) ,	2008
	39	, ( 197 , 2006.3 , 2008.12 )	2007

□

- . . :  
- :  
- : , , ,



	<ul style="list-style-type: none"> <li>○ SDI (3,700 ) : . , PDP 4</li> <li>○ SK (1 6,000 ) :</li> </ul>
<p>‘ , ’</p>	<ul style="list-style-type: none"> <li>○ 가</li> <li>○</li> <li>- . , . ,</li> </ul>
<p>‘ , ’</p>	<ul style="list-style-type: none"> <li>○</li> <li>1 6</li> </ul>
<p>“ ”</p>	<ul style="list-style-type: none"> <li>○ 가</li> <li>○</li> <li>○ 2004~2006 3 4%( 7.5%)</li> </ul>
<p>가</p>	<ul style="list-style-type: none"> <li>○ ( 25 , 26 ) 2 17</li> <li>- . (BIDC), ,</li> <li>- 가 8 가</li> </ul>



1000	<p>○ 2005 1000 46 2004 37 9 (24.3%) 가</p> <p>- , , , ,</p> <p>- 3.7% 4.6% 0.9%p 가</p> <p>- 2004 23.0% 가 , 1.2% 6 (2.4%),</p> <p>(1.9%) 3</p>
	<p>○ 30 44</p> <p>- , , , ,</p> <p>- ‘ , , , ,</p> <p>- , ,</p>
	<p>○</p> <p>○</p> <p>○ , , 3</p>