

2007 1/4

(2007. 4. 18)

I. 2007 1/4

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DISCLAIMER

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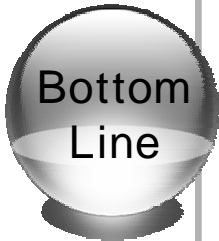
I. 2007 1/4

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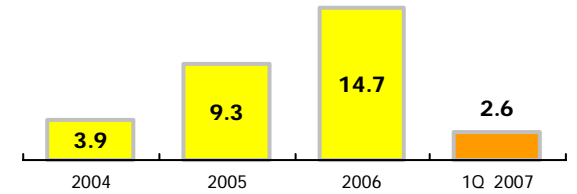
○	:	3 4,900	, 17.5%	가
-	:		17.1%	가
-	:		24.9%	가

○	가			
-	가	()	가:	
		2 7,000	, 15.6%	가
-		84	, 5.4%	가
○	가			
-	가:	45	, 30.4%	가

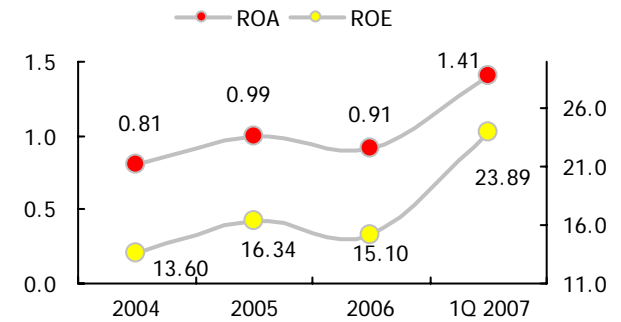


○	:	154	
-			0.67%, 0.79%
-			
○	가		
-	5	, 0.6%	가
○	:	6	

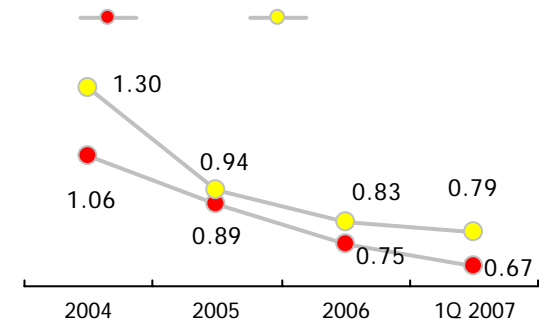
□ 가 () (: %)



□ ROA/ROE (: %)



□ (: %)





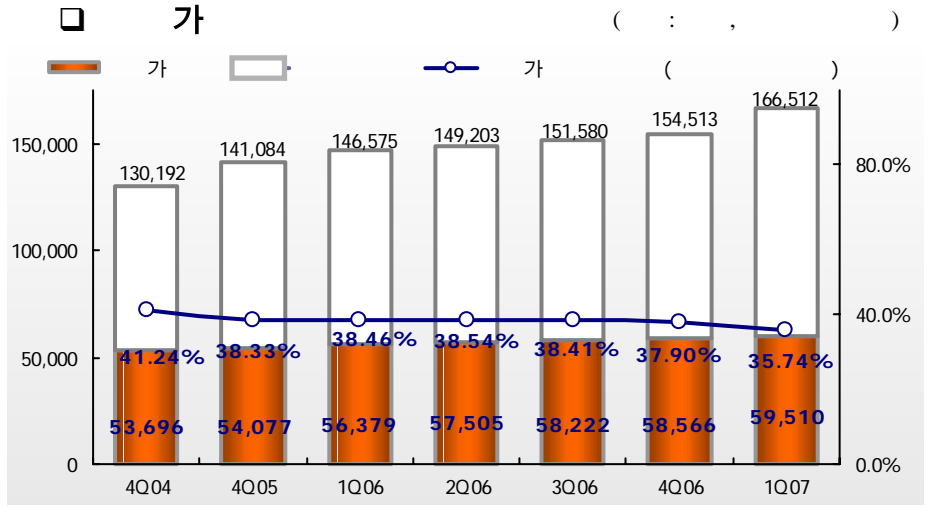
2.

(: , %, %p,)

	2007	2006				07 1Q	07 1Q	2007
	1Q	4Q	3Q	2Q	1Q	vs. 06 4Q	vs. 06 1Q	
	234,027	228,122	221,851	213,553	199,108	2.6	17.5	254,250
	221,499	217,108	213,236	205,619	191,324	2.0	15.8	243,378
	12,528	11,014	8,615	7,934	7,784	13.7	60.9	10,872
	179,586	177,563	172,650	164,291	153,331	1.1	17.1	194,780
	169,239	168,586	163,949	156,269	145,457	0.4	16.3	185,280
	122,856	131,327	130,744	129,928	125,313	6.5	2.0	146,045
	13,705	15,683	13,744	12,838	12,186	12.6	12.5	13,442
	107,820	114,245	115,421	115,441	111,374	5.6	3.2	131,200
	1,331	1,399	1,579	1,649	1,753	4.9	24.1	1,403
	10,347	8,977	8,701	8,022	7,874	15.3	31.4	9,500
	152,974	148,828	140,754	130,295	122,525	2.8	24.9	167,210
	148,124	144,345	136,227	126,686	119,215	2.6	24.2	162,110
	139,076	136,092	128,067	119,901	113,339	2.2	22.7	151,919
	91,090	87,638	82,338	75,387	68,915	3.9	32.2	103,251
가	36,878	36,760	35,989	34,702	34,688	0.3	6.3	37,285
	4,850	4,483	4,527	3,609	3,310	8.2	46.5	5,100
가	57,196	56,772	56,152	57,790	55,896	0.7	2.3	60,260
	48,572	49,182	48,677	50,351	48,486	1.2	0.2	52,650
	8,624	7,590	7,475	7,439	7,410	13.6	16.4	7,610
	12,941	12,788	12,547	11,975	11,380	1.2	13.7	14,599
	113.20	103.63	97.95	92.28	90.44	9.57	22.76	104.02



- 가



가 Funding Cost

(단위: %, %p)

	1Q 07	4Q 06	1Q 06	4Q 05
	0.33	0.31	0.33	0.31
	0.32	0.33	0.34	0.34
	2.82	2.79	2.40	2.08
	0.91	0.92	0.76	0.69

(단위: %, %p)

	2007		2006			07 1Q vs. 06 4Q	07 1Q vs. 06 1Q
	1Q	4Q	3Q	2Q	1Q		
가 (A)	59,510	58,566	58,222	57,505	56,379	1.6	5.6
	13,509	12,279	11,984	11,977	11,991	10.0	12.7
	32,030	32,016	32,089	32,383	32,713	-	2.1
	13,971	14,271	14,149	13,145	11,675	2.1	19.7
(B)	124,649	127,681	127,404	126,963	126,255	2.4	1.3
(C)	166,512	154,513	151,580	149,203	146,575	7.8	13.6
(D)	176,288	162,749	159,664	157,191	154,887	8.3	13.8
가 / (A/B)	47.74	45.87	45.70	45.29	44.65	1.87	3.09
가 / (A/C)	35.74	37.90	38.41	38.54	38.46	2.16	2.72
가 / (A/D)	33.76	35.99	36.47	36.58	36.40	2.23	2.64

(: , %, %p)



	2007 1Q		2006				07 1Q vs. 06 4Q	07 1Q vs. 06 1Q	2007
			4Q	3Q	2Q	1Q			
(A) ¹⁾	1,895	6,809	1,779	1,665	1,702	1,663	6.5	14.0	7,463
	1,638	6,174	1,606	1,511	1,503	1,554	2.0	5.4	6,854
	193	643	185	156	154	148	4.3	30.4	803
	36	84	21	20	19	24	71.4	50.0	74
	28	92	33	22	26	63	.	.	268
(B)	48	531	118	158	53	202	59.3	76.2	651
(C)	785	3,634	1,320	714	820	780	40.5	0.6	3,570
(A-B-C) ²⁾	1,062	2,644	341	793	829	681	211.4	55.9	3,242
	6	69	13	70	30	16	.	.	27
	1,056	2,575	328	723	859	665	222.0	58.8	3,269
	294	736	92	218	239	187	219.6	57.2	899
	762	1,839	236	505	620	478	222.9	59.4	2,370
ROA	1.41		0.91	1.09	1.15	1.03	0.50	0.38	1.03
ROE	23.89		15.10	17.91	18.95	17.03	8.79	6.86	17.24

) 1.

2.

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가

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4.

(: ,%)

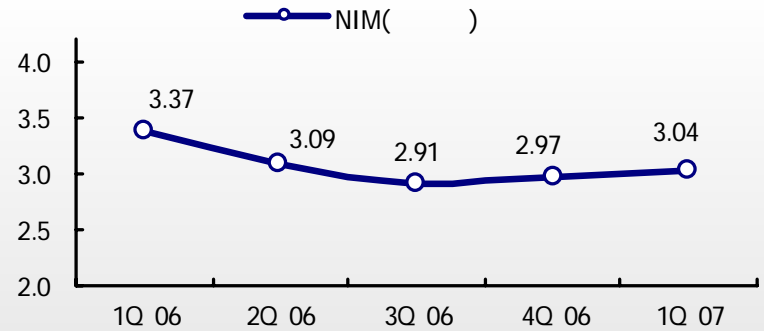
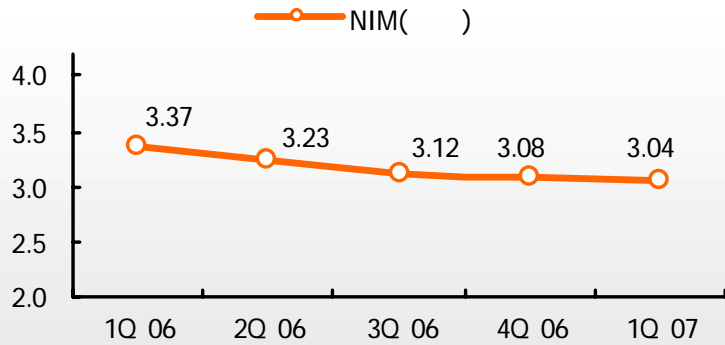
	2007 1Q	2006					07 1Q vs. 06 4Q	07 1Q vs. 06 1Q
			4Q	3Q	2Q	1Q		
	1,638	6,174	1,606	1,511	1,503	1,554	2.0	5.4
	3,259	11,726	3,176	2,985	2,824	2,741	2.6	18.9
(가)	2,651	9,310	2,577	2,373	2,221	2,139	2.9	23.9
	(204)	(800)	(204)	(198)	(200)	(198)	(-)	(3.0)
	559	2,209	559	566	542	542	-	3.1
	49	207	40	46	61	60	22.5	18.3
	1,621	5,552	1,570	1,474	1,321	1,187	3.2	36.6
	1,024	3,700	1,029	968	875	828	0.5	23.7
	150	311	97	71	72	71	54.6	111.3
	447	1,541	444	435	374	288	0.7	55.2

□

(:)

	2007 1Q	2006				2005		
			4Q	3Q	2Q	1Q	4Q	
	204	800	204	198	200	198	777	202
	147	562	145	137	141	139	534	142
	48	194	49	50	48	47	182	47
	2	14	3	3	4	4	32	6
	6	26	6	7	6	7	25	6
	1	4	1	1	1	1	4	1

□ NIM



(: , %, %p,)

	2007	2006				07 1Q vs. 06 4Q	07 1Q vs. 06 1Q
	1Q	4Q	3Q	2Q	1Q		
NIM¹⁾	3.04	3.08	3.12	3.23	3.37	0.04	0.33
NIS	3.91	3.93	4.00	4.14	4.24	0.02	0.33
	7.09	6.89	6.90	6.96	7.02	0.20	0.07
가	6.97	6.82	6.80	6.82	6.81	0.15	0.16
	6.43	6.18	6.17	6.23	6.29	0.25	0.14
	3.18	2.96	2.90	2.82	2.78	0.22	0.40
()	200,427	184,624	180,528	176,567	173,427	15,803	27,000

) 1.



6.

(: ,%)

	2007	2006					07 1Q	07 1Q
	1Q		4Q	3Q	2Q	1Q	vs. 06 4Q	vs. 06 1Q
	257	635	173	154	199	109	48.6	135.8
	801	3,191	717	639	789	1,046	11.7	23.4
	205	705	196	175	176	158		
	38	139	36	33	35	35		
	11	37	11	10	8	8		
	8	32	7	8	9	8	-	-
	36	84	21	20	19	24		
	503¹⁾	2,194	446	393	542	813		
	544	2,556	544	485	590	937	-	41.9
	20	83	20	24	27	12		
	6	25	7	6	6	6		
	43	162	38	40	41	43	-	-
	0	0	0	0	0	0		
	475²⁾	2,286	479	415	516	876		

1. : (127), (59), (317)
 2. : (79), (84), (261), (51)

□ /

(:)

	1Q 07	4Q 06	3Q 06	2Q 06	1Q 06	4Q 05	3Q 05	2Q 05	1Q 05	4Q 05
	32	22	15	15	13	15	18	22	19	22
	37	33	27	23	16	11	8	7	6	5

□

(:)

	2007	2006				2005	
	1Q	4Q	3Q	2Q	1Q		
	17	314	46	116	80	164	575
가	26	164	105	29	6	24	145
()	3 (8)	42 (34)	10 (9)	12 (8)	12 (8)	8 (9)	163 (19)
	36	82	62	5	5	10	121
	0	71	13	4	50	4	70
	48	531	118	158	53	202	934

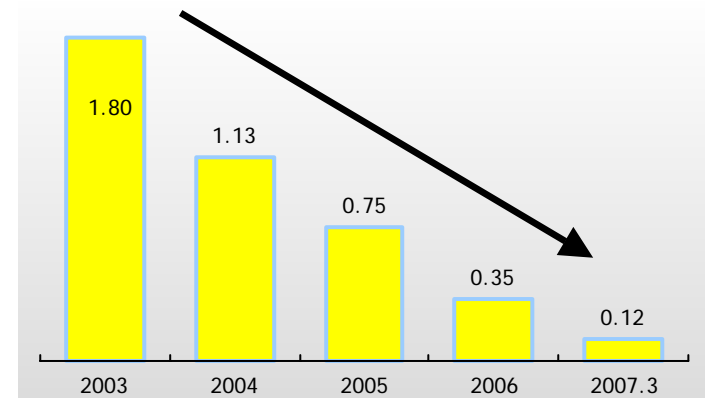
□

(:)

	2007	2006			
	1Q	4Q	3Q	2Q	1Q
	1,481	1,573	1,617	1,495	1,438
가	535	524	430	412	428
()	129 (19)	140 (22)	147 (28)	155 (33)	162 (42)
	7	10	11	12	12
	2,152	2,247	2,205	2,074	2,040

□

(:%)



-
- 5 ,0.6% 가
- 53 ,7.2% 가
- 22 가
- 21 가
- **Cost-Income Ratio 41.42%** 5.48%p

(: ,%, %p)

	2007	2006				07 1Q	07 1Q	
	1Q	4Q	3Q	2Q	1Q	vs. 06 4Q	vs. 06 1Q	
	1,895	6,809	1,779	1,665	1,702	1,663	6.5	14.0
	785	3,634	1,320	714	820	780	40.5	0.6
가	69	155	52	26	30	47	32.7	46.8
	69	341	111	89	74	67	37.8	3.0
	21	93	27	28	19	19	22.2	10.5
	274	1,155	304	248	350	253	9.9	8.3
	352	1,546	530	323	347	346	33.6	1.7
1)	0	344	296	0	0	48	-	-
Cost Income Ratio	41.42	53.37	74.20	42.88	48.18	46.90	32.78	5.48

) 1. 가



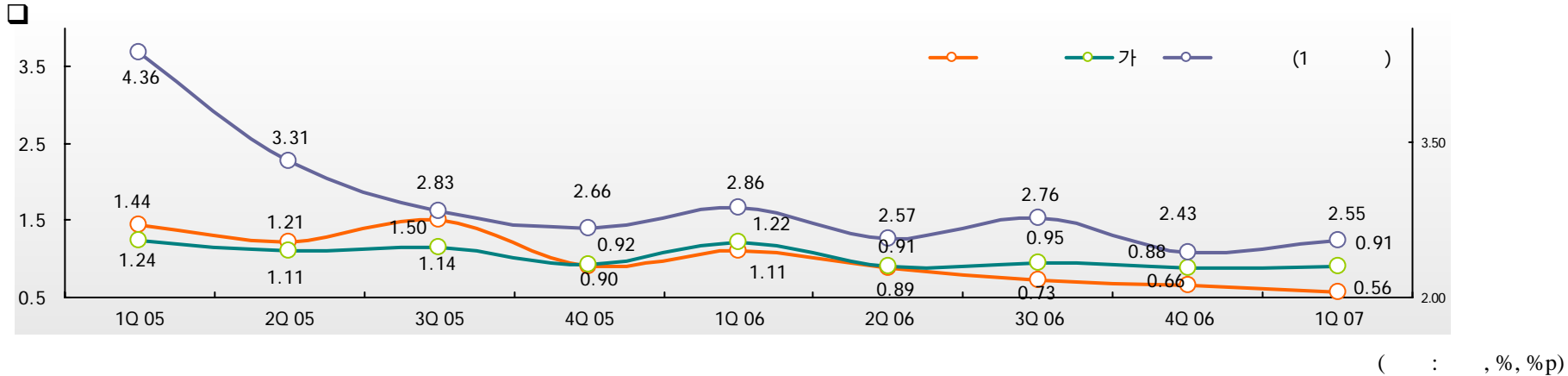
(: ,%)

	2007 1Q	2006					07 1Q vs. 06 4Q	07 1Q vs. 06 1Q
		4Q	3Q	2Q	1Q			
	6	69	13	70	30	16	.	.
	14	115	28	17	56	14	50.0	-
	1	6	1	5	0	0		
	0	5	4	0	1	0	-	-
	13 ¹⁾	104	23	12	55	14		
	20	184	41	87	26	30	51.2	33.3
	0	0	0	0	0	0		
	0	3	0	0	0	3	-	-
	20 ²⁾	181	41	87	26	27		

1. : (2), (1), (10)
 2. : (5), (15)



	2007	2006				07 1Q	07 1Q	2005
	1Q	4Q	3Q	2Q	1Q	vs. 06 4Q	vs. 06 1Q	
	157,459	153,461	145,426	134,924	126,074	2.6	24.9	124,633
	153,457	149,249	141,368	130,924	121,729	2.8	26.1	120,980
	(97.46)	(97.26)	(97.21)	(97.04)	(96.55)	(0.20)	(0.91)	(97.07)
	2,763	2,934	2,971	2,796	2,887	5.8	4.3	2,484
	(1.75)	(1.91)	(2.04)	(2.07)	(2.29)	(0.16)	(0.54)	(1.99)
	722	730	656	782	1,020	1.1	29.2	775
	(0.46)	(0.48)	(0.45)	(0.58)	(0.81)	(0.02)	(0.35)	(0.62)
	254	281	219	279	306	9.6	17.0	292
	(0.16)	(0.18)	(0.15)	(0.21)	(0.24)	(0.02)	(0.08)	(0.23)
	263	267	212	143	132	1.5	99.2	102
	(0.17)	(0.17)	(0.15)	(0.11)	(0.10)	(-)	(0.07)	(0.08)
	1,239	1,278	1,087	1,204	1,458	3.1	15.0	1,169
()	(0.79)	(0.83)	(0.75)	(0.89)	(1.16)	(0.04)	(0.37)	(0.94)
(Coverage Ratio)	(173.62)	(175.84)	(202.91)	(172.23)	(139.90)	(2.22)	(33.72)	(162.96)
	4,002	4,212	4,058	4,000	4,345	5.0	7.9	3,653
()	(2.54)	(2.74)	(2.79)	(2.96)	(3.45)	(0.20)	(0.91)	(2.93)
(Coverage Ratio)	(53.77)	(53.35)	(54.35)	(51.85)	(46.95)	(0.42)	(6.82)	(52.12)
	2,152	2,247	2,205	2,074	2,040	4.2	5.5	1,904
	149	391	310	218	101	-	47.5	869
()	(149)	(81)	(92)	(117)	(101)	(84.0)	(47.5)	(310)
	0	69	69	69	0	-	-	372
()	(0)	(0)	(0)	(69)	(0)	-	-	(125)

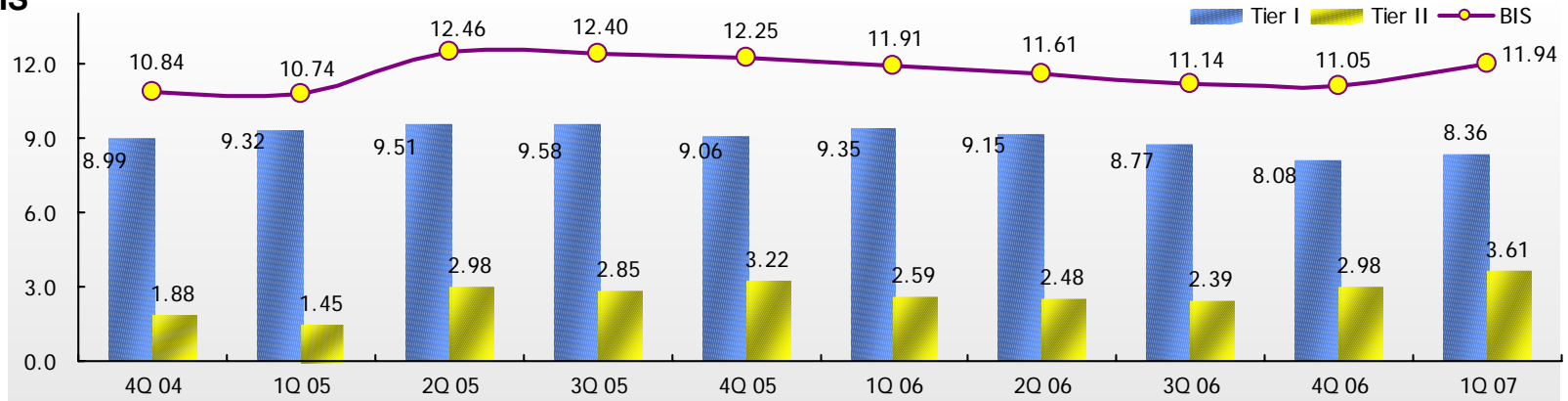


(: ,%, %p)

	2007	2006				07 1Q	07 1Q	2005
	1Q	4Q	3Q	2Q	1Q	vs. 06 4Q	vs. 06 1Q	
	0.67	0.75	0.79	0.88	1.11	0.08	0.44	0.89
	1,020	1,122	1,112	1,160	1,365	9.1	25.3	1,087
	152,608	148,978	140,898	131,315	122,762	2.4	24.3	121,593
	0.56	0.66	0.73	0.89	1.11	0.10	0.55	0.90
	557	631	650	729	826	11.7	32.6	649
	99,382	94,935	89,642	81,672	74,252	4.7	33.8	72,205
가	0.91	0.88	0.95	0.91	1.22	0.03	0.31	0.92
	339	325	344	319	426	4.3	20.4	329
	37,156	37,057	36,266	34,952	34,923	0.3	6.4	35,674
1)	2.55	2.43	2.76	2.57	2.86	0.12	0.31	2.66
	77	77	84	80	87	-	11.5	82
	3,016	3,172	3,026	3,137	3,032	4.9	0.5	3,098

) 1. 1

□ BIS



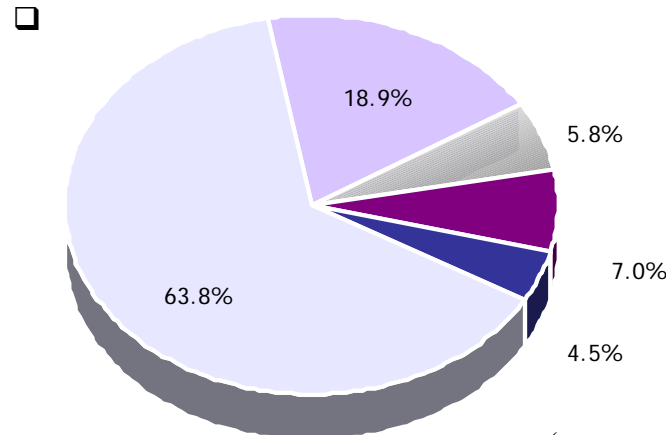
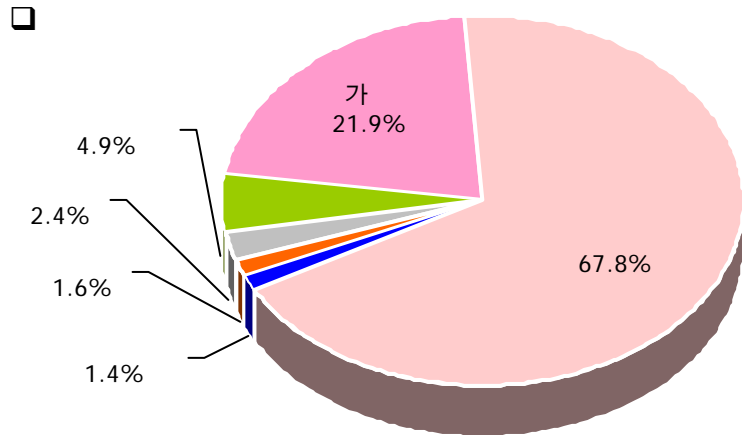
(: , %)

	2007 1Q ¹⁾	2006				2005	2004
		4Q	3Q	2Q	1Q		
	12,867	12,080	12,466	11,930	11,310	10,823	9,594
	5,555	4,459	3,403	3,237	3,129	3,846	2,010
()	30	30	30	30	30	30	40
	18,392	16,509	15,839	15,137	14,409	14,639	11,564
가	153,984	149,469	142,173	130,334	120,990	119,507	106,727
	148,064	143,950	136,626	125,686	116,204	115,409	102,959
	5,920	5,519	5,547	4,648	4,786	4,098	3,768
BIS	11.94	11.05	11.14	11.61	11.91	12.25	10.84
Tier I	8.36	8.08	8.77	9.15	9.35	9.06	8.99
Tier II	3.61	2.98	2.39	2.48	2.59	3.22	1.88
	5.81	5.85	5.85	5.79	5.91	5.98	5.94

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II. Appendix

1.	B/S	-----	17
2.	I/S	-----	18
3.		-----	19
4.	가	-----	20
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10.	가	-----	26
11.	/ /	-----	27
12.	()	-----	28
13.	/ 가 /	-----	29
14.		-----	30



(: , %,)

	2007	2006				07 1Q	07 1Q	2005
	1Q	4Q	3Q	2Q	1Q	vs. 06 4Q	vs. 06 1Q	
	221,499	217,108	213,236	205,619	191,324	2.0	15.8	190,499
가	10,894	10,293	12,393	12,428	10,932	5.8	0.3	11,580
	48,572	49,182	48,677	50,351	48,486	1.2	0.2	48,711
	150,163	146,153	140,662	129,359	120,452	2.7	24.7	118,763
	3,016	3,172	3,026	3,137	3,032	4.9	0.5	3,098
	3,524	3,644	3,571	3,538	3,451	3.3	2.1	3,474
	5,330	4,664	4,907	6,806	4,971	14.3	7.2	4,873
	221,499	217,108	213,236	205,619	191,324	2.0	15.8	190,499
	141,164	145,577	145,215	137,772	131,484	3.0	7.4	136,625
	41,873	41,629	43,332	41,030	32,636	0.6	28.3	31,615
	15,560	8,676	3,733	3,718	4,104	79.3	279.1	4,087
	9,961	8,438	8,409	11,124	11,720	18.0	15.0	6,707
	12,941	12,788	12,547	11,975	11,380	1.2	13.7	11,465

(: ,%)



	2007 1Q	2006					07 1Q vs. 06 4Q	07 1Q vs. 06 1Q	
		4Q	3Q	2Q	1Q				
1.	4,060	14,988	3,906	3,626	3,665	3,791	3.9	7.1	
	3,259	11,726	3,176	2,985	2,824	2,741	2.6	18.9	
	262	913	250	226	228	209	4.8	25.4	
	36	155	34	24	69	28	5.9	28.6	
	503	2,194	446	391	544	813	12.8	38.1	
2.	2,998	12,344	3,565	2,833	2,836	3,110	15.9	3.6	
	1,621	5,552	1,570	1,474	1,321	1,187	3.2	36.6	
	69	270	65	70	74	61	6.2	13.1	
	0	0	0	0	0	0	-	-	
	475	2,279	479	413	511	876	0.8	45.8	
	785	3,634	1,320	714	820	780	40.5	0.6	
	48	609	131	162	110	206	63.4	76.7	
3.	(1-2)	1,062	2,644	341	793	829	681	211.4	55.9
4.		6	69	13	70	30	16	.	.
5.	(3+4)	1,056	2,575	328	723	859	665	222.0	58.8
6.		0	0	0	0	0	0	-	-
7.	(5+6)	1,056	2,575	328	723	859	665	222.0	58.8
8.		294	736	92	218	239	187	219.6	57.2
9.	(7-8)	762	1,839	236	505	620	478	222.9	59.4



3.

(: ,%)

	2007		2006				07 1Q	07 1Q
	1Q		4Q	3Q	2Q	1Q	vs. 06 4Q	vs. 06 1Q
(a+b+c)	1,173	3,332	511	911	992	918	129.5	27.8
(a)	117	757	183	188	133	253	36.1	53.8
	9	508	62	150	100	196		
	3	12	7	7	2	0		
	69	155	52	26	30	47	-	-
	36	82	62	5	5	10		
(b)	294	736	92	218	239	187	219.6	57.2
(c)	762	1,839	236	505	620	478	222.9	59.4

4. 가

(: ,%,)



	1Q 2007					4Q 2006		1Q 2006	
	가						1Q vs. 4Q		1Q vs. 1Q
	가								
()	44,858	0	44,858	13,511	31,347	45,246	0.9	44,637	0.5
	8,286	0	8,286	2,188	6,098	8,698	4.7	10,752	22.9
	23,356	0	23,356	5,969	17,387	23,669	1.3	21,396	9.2
	1,428	0	1,428	0	1,428	1,562	8.6	1,848	22.7
	6,834	0	6,834	400	6,434	6,814	0.3	7,481	8.6
	4,954	0	4,954	4,954	0	4,503	10.0	3,160	56.8
()	1,029	0	1,029	592	437	1,114	7.6	915	12.5
	1,339¹⁾	0	1,339	1,245	94	1,161	15.3	532	151.7
	1,137	0	1,137	1,137	0	1,535	25.9	2,182	47.9
MMF	407	0	407	407	0	402	-	304	33.9
	730	0	730	730	0	1,133	35.6	1,878	61.1
	0	0	0	0	0	0	-	0	-
	209	0	209	209	0	126	65.9	220	5.0
	48,572	0	48,572	16,694	31,878	49,182	1.2	48,486	0.2

) 1. 229

(: ,%,)

	2007	2006				07 1Q	07 1Q	2005
	1Q	4Q	3Q	2Q	1Q	vs. 06 4Q	vs. 06 1Q	
	122,856	131,327	130,744	129,928	125,313	6.5	2.0	129,231
	13,705	15,683	13,744	12,838	12,186	12.6	12.5	14,154
	107,820	114,245	115,421	115,441	111,374	5.6	3.2	113,238
	1,331	1,399	1,579	1,649	1,753	4.9	24.1	1,839
C D	16,698	12,647	12,955	6,071	4,460	32.0	274.4	5,969
	2,460	2,343	2,917	2,952	172	5.0	1,330.2	179
R P	13,529	13,593	13,600	13,600	11,408	0.5	18.6	9,000
	13,696	8,676	3,733	3,718	4,104	57.9	233.7	4,087
	10,347	8,977	8,701	8,022	7,874	15.3	31.4	8,625
	179,586	177,563	172,650	164,291	153,331	1.1	17.1	157,091

	2007	2006				07 1Q	07 1Q	2005
	1Q	4Q	3Q	2Q	1Q	vs. 06 4Q	vs. 06 1Q	
	139,076	136,092	128,067	119,901	113,339	2.2	22.7	112,028
()	95,385	92,526	86,620	79,874	73,539	3.1	29.7	71,611
()	(91,090)	(87,638)	(82,338)	(75,387)	(68,915)	(3.9)	(32.2)	(66,702)
()	(4,295)	(4,888)	(4,282)	(4,487)	(4,624)	(12.1)	(7.1)	(4,909)
가	36,878	36,760	35,989	34,702	34,688	0.3	6.3	35,449
	6,813	6,806	5,458	5,325	5,112	0.1	33.3	4,968
	5,570	5,150	4,885	3,857	3,320	8.2	67.8	3,390
	348	369	350	321	307	5.7	13.4	300
	7,980	7,217	7,452	6,216	5,559	10.6	43.6	5,592
	152,974	148,828	140,754	130,295	122,525	2.8	24.9	121,310



6.

(: ,%,)

		1Q 2007		4Q 2006		1Q 2006	
		48,443	47.3	45,709	46.0	36,810	46.8
1		13,899	13.6	12,576	12.7	9,953	12.7
		8,673	8.5	8,179	8.2	5,229	6.6
		7,184	7.0	6,588	6.6	5,618	7.1
	,	5,928	5.8	5,800	5.8	4,782	6.1
		2,174	2.1	2,326	2.3	2,389	3.0
	,	1,390	1.4	1,326	1.3	1,267	1.6
		2,145	2.1	2,060	2.1	1,842	2.3
	,	2,172	2.1	2,078	2.1	1,725	2.2
		945	0.9	933	0.9	837	1.1
		3,933	3.8	3,843	3.9	3,168	4.0
		53,755	52.7	53,623	54.0	41,840	53.2
		13,355	13.1	12,863	12.9	9,869	12.5
		2,105	2.1	2,200	2.2	1,900	2.4
		5,812	5.7	6,112	6.2	6,065	7.7
		9,873	9.7	9,905	10.0	6,228	7.9
		3,534	3.5	3,893	3.9	3,300	4.2
	,	5,876	5.7	5,518	5.6	4,601	5.8
	,	2,995	2.9	2,952	3.0	2,385	3.0
		10,205	10.0	10,180	10.2	7,492	9.5
			102,198	100.0	99,332	100.0	78,650

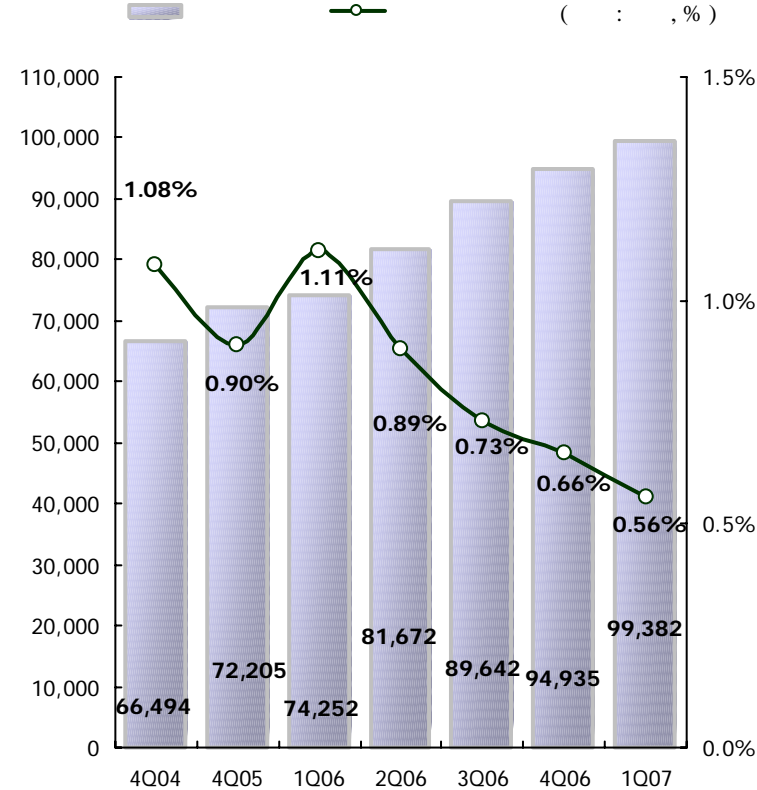


(: ,%)

	2007	2006				2005
	1Q	4Q	3Q	2Q	1Q	4Q
	103,921	95,388	90,329	81,713	73,767	72,192
	2,121	2,349	2,326	2,174	2,182	1,815
	496	540	489	617	847	608
	139	155	108	159	182	147
	189	198	151	88	52	37
	106,866	98,630	93,403	84,751	77,030	74,799
	2,945	3,242	3,074	3,038	3,263	2,607
	2.76	3.29	3.29	3.58	4.24	3.49
Coverage Ratio	46.52	43.77	46.81	44.63	39.96	45.49
	824	893	748	864	1,081	792
	0.77	0.91	0.80	1.02	1.40	1.06
Coverage Ratio	166.26	158.90	192.38	156.94	120.63	149.75
	1,370	1,419	1,439	1,356	1,304	1,186
()	93	25	33	49	42	230
()	0	0	0	35	0	84



(: ,%)





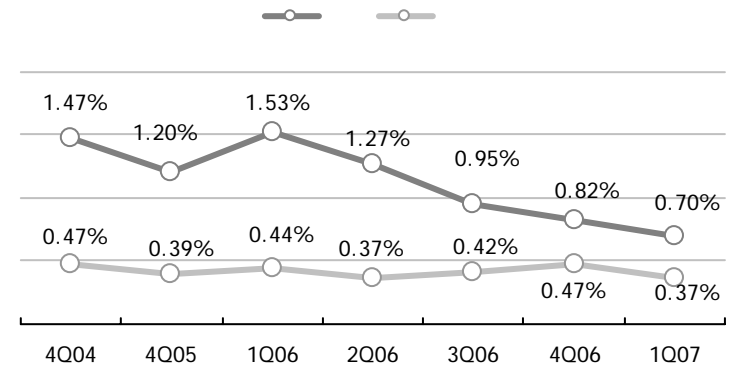
(: , %)

	1Q 2007		4Q 2006		1Q 2006	
	51,359	0.50	48,085	0.68	38,750	1.34
	48,023	0.63	46,850	0.65	35,505	0.86
,	14,822	0.98	14,156	1.10	10,766	1.04
,	0	-	0	-	0	-
	5,853	0.70	6,133	0.74	6,086	0.54
	9,098	0.39	9,235	0.37	6,194	1.16
,	789	-	846	-	100	-
,	6,015	0.10	5,519	0.18	4,285	0.07
,	3,289	1.06	3,230	1.20	2,394	2.13
	8,157	0.49	7,731	0.25	5,677	0.60
	99,382	0.56	94,935	0.66	74,255	1.11



(: , %)

	1Q 2007	0.56	0.73	5.51	0.27	0.59	0.37
()	(99,382)	(44,599)	(236)	(3,007)	(8,755)	(42,785)	
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)	
1Q 2006	1.11	1.63	-	0.38	1.54	0.44	
()	(74,255)	(34,888)	(179)	(2,873)	(7,875)	(28,440)	
4Q 2005	0.90	1.07	-	-	2.26	0.39	
()	(72,205)	(33,938)	(273)	(2,918)	(8,022)	(27,054)	





9. 가

(: , %, %p.)

	2007	2006				07 1Q	07 1Q	2005
	1Q	4Q	3Q	2Q	1Q	vs. 06 4Q	vs. 06 1Q	
	153,179	149,325	143,688	132,496	123,484	2.6	24.0	121,861
가	36,878	36,760	35,989	34,702	34,688	0.3	6.3	35,449
(LTV)	29,948	30,404	29,662	29,011	29,156	1.5	2.7	29,904
	13,121	12,931	12,258	11,695	11,152	1.5	17.7	10,828
	(51.67)	(51.78)	(50.38)	(52.42)	(46.33)	(0.11)	(5.34)	(50.04)
	8,621	8,630	8,146	8,118	8,200	0.1	5.1	8,370
	7,327	8,005	8,468	8,475	9,117	8.5	19.6	10,033
	879	838	790	723	687	4.9	27.9	673
		6,930	6,356	6,327	5,691	5,532	9.0	25.3
CSS	606	577	522	485	449	5.0	35.0	410
	223	202	171	118	106	10.4	110.4	102
	636	226	550	273	299	181.4	112.7	328
	2,376	2,401	2,371	2,379	2,360	1.0	0.7	2,407
	3,089	2,950	2,713	2,436	2,318	4.7	33.3	2,298

□ ()

(: , %)

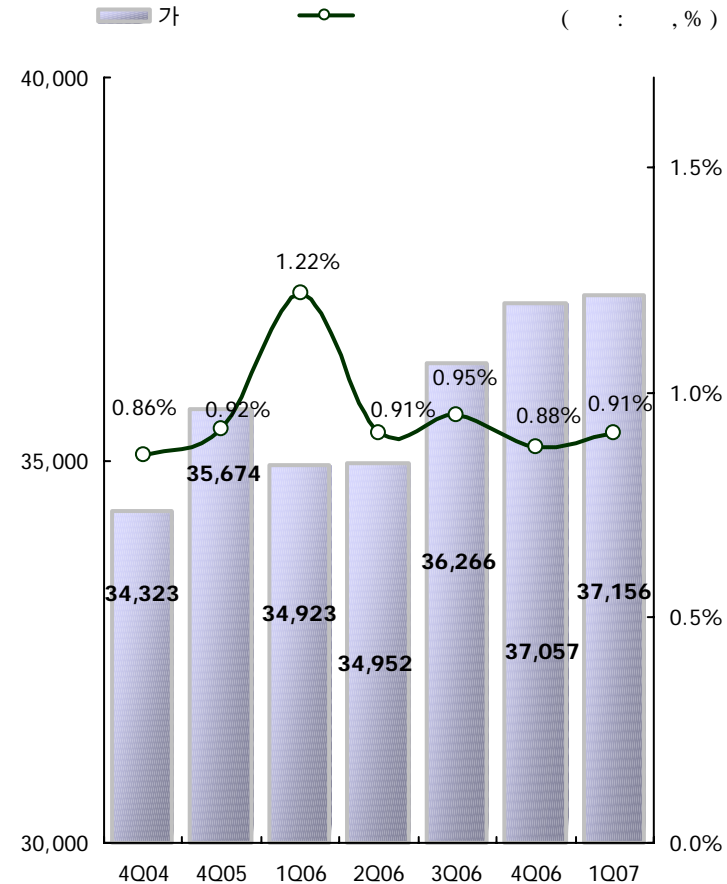
()							
1Q 2007	0.90	1.25	1.08	0.03	0.27	38.73	0.52
()	(36,878)	(19,330)	(12,819)	(434)	(1,662)	(15)	(15,437)
4Q 2006	0.88	1.12	0.99	0.21	0.12	63.88	0.60
()	(36,985)	(19,098)	(12,800)	(447)	(1,857)	(28)	(15,555)
1Q 2006	1.22	1.30	1.42	-	0.26	13.74	0.94
()	(34,688)	(17,147)	(11,370)	(369)	(1,651)	(404)	(15,117)

10. 가



(: , %)

	2007	2006				2005
	1Q	4Q	3Q	2Q	1Q	4Q
	36,313	36,324	35,539	34,264	34,189	34,987
	532	453	469	432	451	407
	205	168	146	145	169	162
	57	60	67	83	83	91
	49	52	45	28	31	27
1)	37,156	37,057	36,266	34,952	34,923	35,674
	843	733	727	688	734	687
	2.27	1.98	2.00	1.97	2.10	1.93
Coverage Ratio	63.46	71.49	59.15	59.88	58.31	61.28
	311	280	258	256	283	280
	0.84	0.76	0.71	0.73	0.81	0.78
Coverage Ratio	172.03	187.14	166.67	160.94	151.24	150.36
	535	524	430	412	428	421
()	26	22	22	32	27	35
()	0	0	0	33	0	40





□

/ /

(:)

	2007	2006				2005				2004
	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q
	5,069	4,894	4,595	4,427	4,342	4,370	4,108	3,996	3,724	3,724
	3,881	3,637	3,477	1,160	3,210	3,117	2,986	2,810	2,629	2,629
	1,188	1,257	1,118	1,651	1,132	1,253	1,122	1,186	1,095	1,095
	1,578	1,656	1,662	1,651	1,613	1,549	1,507	1,535	1,514	1,514
	6,647	6,550	6,257	6,078	5,955	5,919	5,615	5,531	5,238	5,238

	2007	2006				2005				2004
	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q
	2,191	2,321	2,148	2,240	2,127	2,220	2,078	2,104	2,047	2,129
	764	779	793	798	782	730	708	718	716	668
	61	72	85	99	123	148	183	232	307	378
	3,016	3,172	3,026	3,137	3,032	3,098	2,969	3,054	3,070	3,175

	2007	2006				2005				2004
	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q
	146	145	137	141	139	142	131	133	128	130
	48	49	50	48	47	46	46	46	43	46
	2	3	3	4	4	6	7	9	10	14
	15	14	15	15	15	14	15	16	17	17
	211	211	205	208	205	413	199	204	198	207

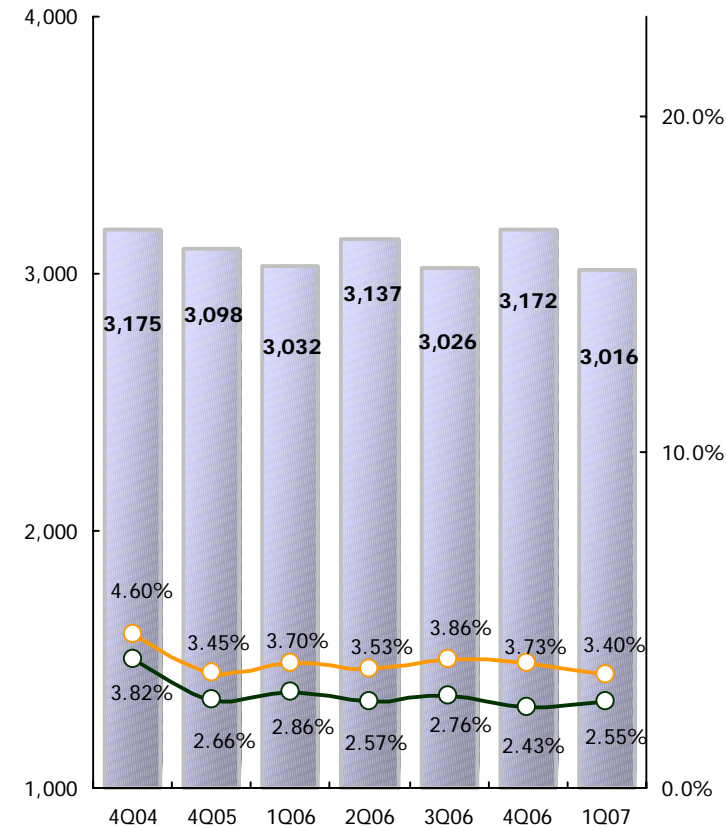


(: , %)

	2007	2006				2005
	1Q	4Q	3Q	2Q	1Q	4Q
	2,867	3,013	2,849	2,946	2,817	2,865
	92	101	115	126	142	162
	1	1	2	1	2	1
	31	40	44	37	39	50
	25	17	16	27	32	20
	3,106	3,172	3,026	3,137	3,032	3,098
	149	159	177	191	215	233
	4.94	5.01	5.85	6.09	7.09	7.52
Coverage Ratio	86.58	88.05	83.05	81.15	75.35	71.67
	57	58	62	65	73	71
	1.89	1.29	2.05	2.07	2.41	2.29
Coverage Ratio	226.32	241.38	237.10	238.46	221.92	235.21
	129	140	147	155	162	167
()	30	34	37	36	32	45
()	0	0	0	1	0	1



() (1) (: , %)



)1. 61 : 48 , 7 , 6



	2002	2003	2004	2005	2006
(%)	6.0	5.4	6.0	8.1	8.4
가 (%)	5.9	4.0	3.8%	3.0	3.5
()	300	270	300	405	420
()	440	396	440	594	616
(%)	29.7	32.7	33.2	33.2	33.5

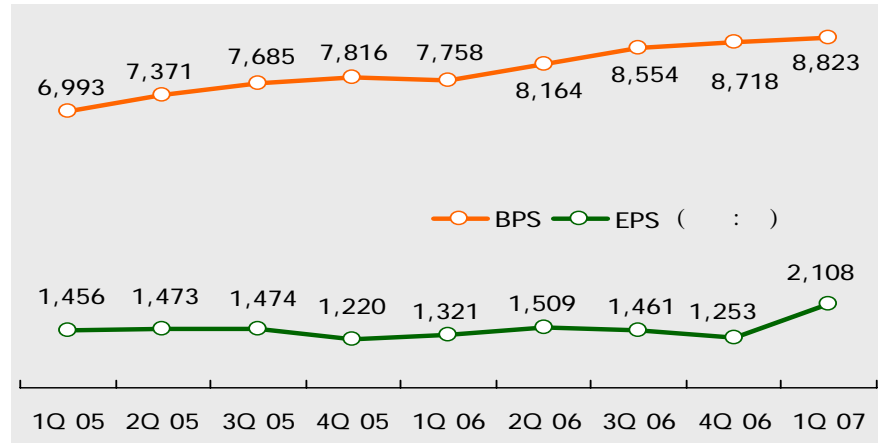
가

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

*2006.3.30 ** 2005.12.20

(2007.3.)	가	가	가	Issuer's Rating
				AA+
				AA
				AA+
				AA
				N/A
				AA

BPS EPS



(2007.3.31) *

	(%)
Capital Research & Global Investors	12.22
Aberdeen Asset Management Asia Ltd	11.40
Schroders Investment Management Ltd.	8.15
Templeton Investment Counsel, LLC	5.07
	36.84

*



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



(2005. 12)

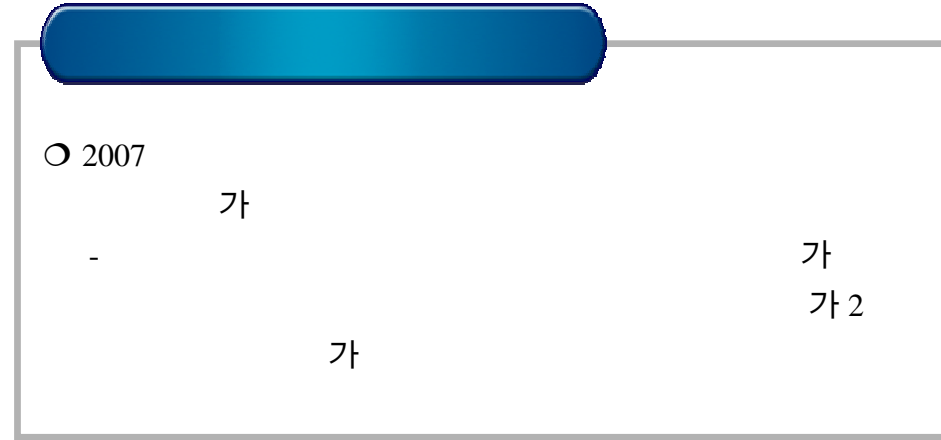
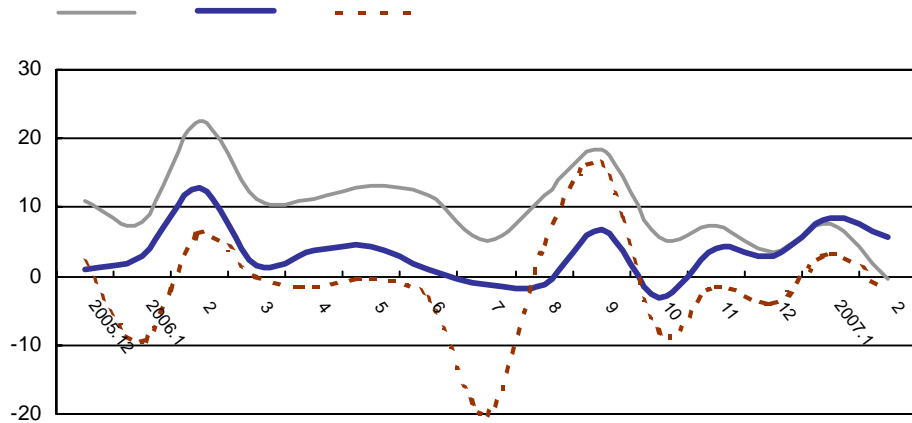
	16.2%	7.5%,	2.2%,	6.5%
	12.4%	0.8%,	1.0%,	10.6%
	16.9%	8.2%,	2.1%,	6.6%
GRDP	17.3%	5.7%,	4.9%,	6.7%

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- 2007 가
- , 가
- 2007 가 가 가
- , ,



가 (:%,)

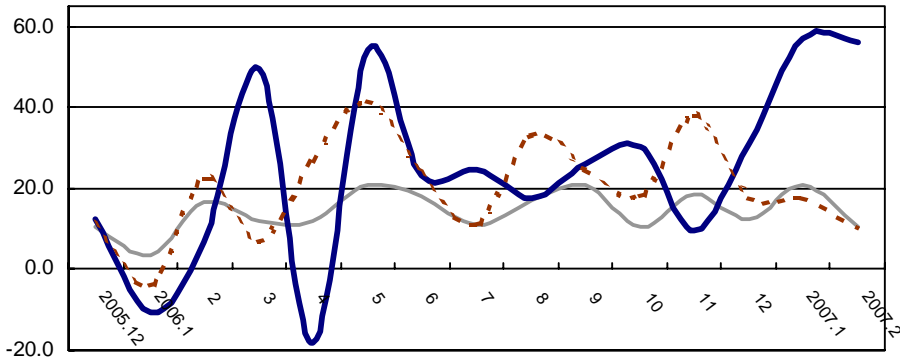


(:%, 가)

	2007 1			2007 2		
	8.5	3.3	7.7	5.8	-2.2	-0.3
	8.5	3.5	8.4	7.0	-2.0	0.7
	29.9	19.0	9.9	36.9	4.7	-2.9
	23.8	59.3	17.9	11.7	37.4	6.2
	25.5	-0.3	4.4	14.6	-8.7	-6.3
	20.6	28.5	21.8	21.2	16.9	7.8
	8.5	0.2	3.9	2.6	-7.0	-5.4
	9.5	-6.5	7.7	-1.1	-11.6	-0.3
	35.4	-	10.3	63.4	-	11.7
가	-12.1	-	-0.5	-25.8	-	-6.8

:

가 (:%,)



○ 2007 1 ~2

56.6% 가

15.6%

가 119.4%

(:%, 가)

	2006			2007 (1 ~2)		
	19.6	21.6	14.4	56.6	13.7	15.6
	31.4	20.5	15.8	74.0	14.0	16.7
	45.0	11.0	15.4	119.4	0.1	17.0
	24.4	89.2	25.2	44.8	69.7	38.2
	8.4	23.5	12.4	20.0	6.0	11.0
	5.1	16.0	13.8	15.2	28.9	22.5
	-1.0	3.2	-0.4	5.5	19.3	4.6
	-3.9	-4.1	-5.1	-8.0	23.9	4.0
, 가	0.1	3.2	5.0	28.0	5.8	7.9
	3.1	116.7	0.5	9.9	30.4	4.9

) MTI 1



- :
 - : 1995 ~2011
 - : 가 Hub-Port
 - : () 9.95km(30), 1,490m, 16,279m
 - : 30 15 ,
 400 10 (96 가) 6,700 ,
 - 93 3,154 •
 가

- : 1~4 (40)
 - : 2005 ~2020
 • 2006 :
 • 2007 : , 가,
 • 1 : 2008
 - : 9 2,000
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