

2007

(2007. 7. 18)



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II. 2007

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DISCLAIMER

-
-

III. Appendix

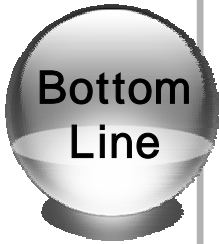
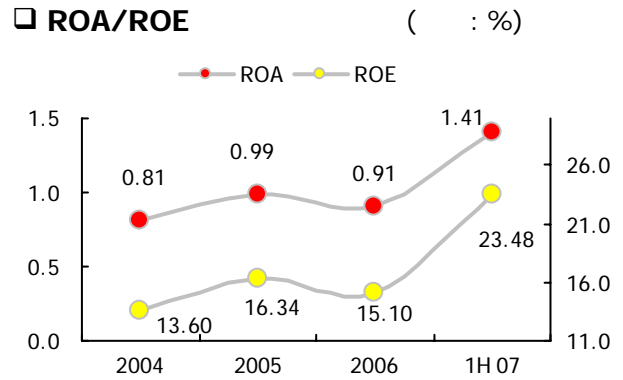
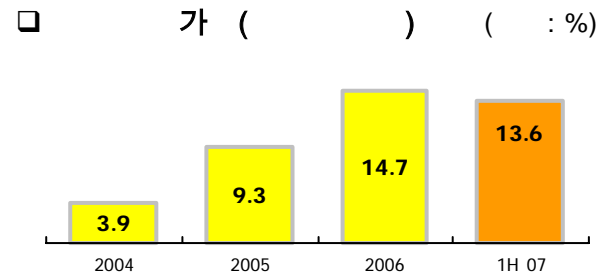
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I. 2007

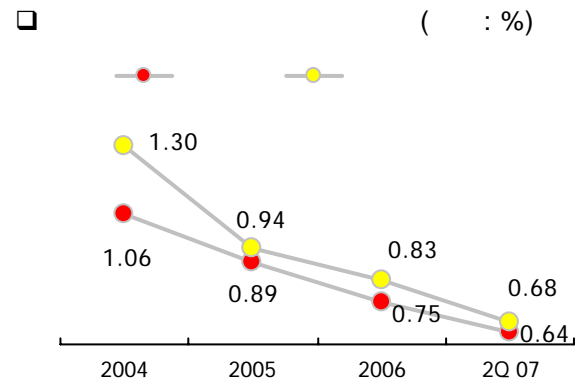
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○	:	31	,13.6%	가	
-	:	8%	가		
-	:	11.2%	가		
○	가				
-	NIM	가	()	가	
•	NIM	3.04	3.06%	2bp	가
•		1	9,800	,10.7%	가
-		312	,10.2%	가	
○	가				
-	가:	147	,48.7%	가	



○	:	149	
-			0.64%, 0.68%
○	:	18	,1.1%
-		48	
-		15	,2.5%
○	:	38	(14)
-		40	

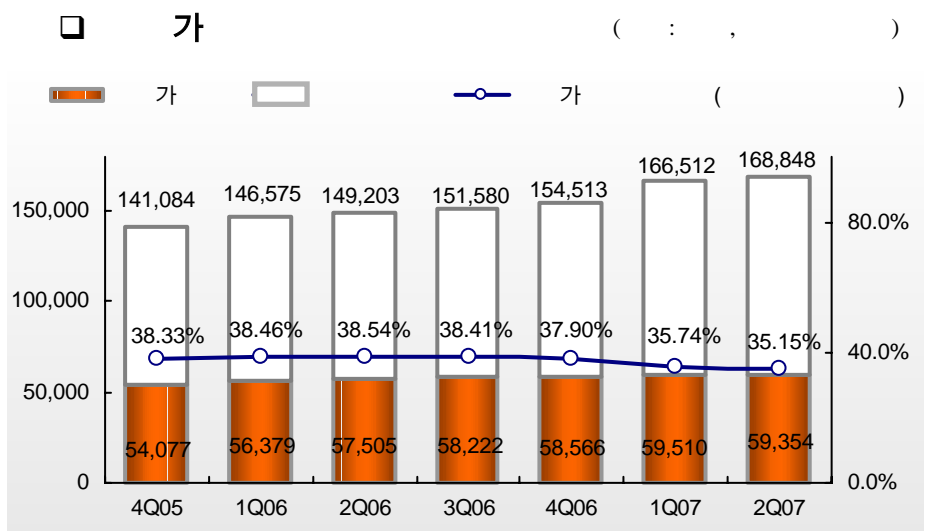


(: , %, %p,)

	2007		2006				07 2Q vs. 07 1Q	07 2Q vs. 06 4Q
	2Q	1Q	4Q	3Q	2Q	1Q		
	259,100	234,027	228,122	221,851	213,553	199,108	10.7	13.6
	244,342	221,499	217,108	213,236	205,619	191,324	10.3	12.5
	14,758	12,528	11,014	8,615	7,934	7,784	17.8	34.0
	191,702	179,586	177,563	172,650	164,291	153,331	6.7	8.0
	177,962	169,239	168,586	163,949	156,269	145,457	5.2	5.6
	126,790	122,856	131,327	130,744	129,928	125,313	3.2	3.5
	15,462	13,705	15,683	13,744	12,838	12,186	12.8	1.4
	110,061	107,820	114,245	115,421	115,441	111,374	2.1	3.7
	1,267	1,331	1,399	1,579	1,649	1,753	4.8	9.4
	13,740	10,347	8,977	8,701	8,022	7,874	32.8	53.1
	165,544	152,974	148,828	140,754	130,295	122,525	8.2	11.2
	160,191	148,124	144,345	136,227	126,686	119,215	8.1	11.0
	150,736	139,076	136,092	128,067	119,901	113,339	8.4	10.8
	102,876	91,090	87,638	82,338	75,387	68,915	12.9	17.4
가	37,096	36,878	36,760	35,989	34,702	34,688	0.6	0.9
	5,353	4,850	4,483	4,527	3,609	3,310	10.4	19.4
가	57,492	57,196	56,772	56,152	57,790	55,896	0.5	1.3
	47,890	48,572	49,182	48,677	50,351	48,486	1.4	2.6
	9,602	8,624	7,590	7,475	7,439	7,410	11.3	26.5
	13,697	12,941	12,788	12,547	11,975	11,380	5.8	7.1
	118.89	113.20	103.63	97.95	92.28	90.44	5.69	15.26



- 가



가 Funding Cost

(: %,)

	2Q 07	1Q 07	4Q 06	1Q 06	4Q 05
	0.33	0.33	0.31	0.33	0.31
	0.31	0.32	0.33	0.34	0.34
	2.76	2.82	2.79	2.40	2.08
	0.91	0.91	0.92	0.76	0.69

(: %, %p,)

	2007		2006				07 2Q	07 2Q
	2Q	1Q	4Q	3Q	2Q	1Q	vs. 07 1Q	vs. 06 4Q
가 (A)	59,354	59,510	58,566	58,222	57,505	56,379	0.3	1.3
	13,227	13,509	12,279	11,984	11,977	11,991	2.1	7.7
	31,672	32,030	32,016	32,089	32,383	32,713	1.1	1.1
	14,455	13,971	14,271	14,149	13,145	11,675	3.5	1.3
(B)	123,280	124,649	127,681	127,404	126,963	126,255	1.1	3.4
(C)	168,848	166,512	154,513	151,580	149,203	146,575	1.4	9.3
(D)	179,587	176,288	162,749	159,664	157,191	154,887	1.9	10.3
가 / (A/B)	48.15	47.74	45.87	45.70	45.29	44.65	0.41	2.28
가 / (A/C)	35.15	35.74	37.90	38.41	38.54	38.46	0.59	2.75
가 / (A/D)	33.05	33.76	35.99	36.47	36.58	36.40	0.71	2.94



3.

(: , %, %p)

	2007			2006			07 2Q vs. 07 1Q	07 1H vs. 06 1H	
	1H	2Q	1Q		4Q	3Q			1H
(A) ¹⁾	3,874	1,979	1,895	6,809	1,779	1,665	3,365	4.4	15.1
	3,369	1,731	1,638	6,174	1,606	1,511	3,057	5.7	10.2
	449	256	193	643	185	156	302	32.6	48.7
	59	23	36	84	21	20	43	36.1	37.2
	3	31	28	92	33	22	37	.	.
(B)	106	58	48	531	118	158	255	20.8	58.4
(C)	1,582	797	785	3,634	1,320	714	1,600	1.5	1.1
(A-B-C) ²⁾	2,186	1,124	1,062	2,644	341	793	1,510	5.8	44.8
	38	32	6	69	13	70	14	.	.
	2,148	1,092	1,056	2,575	328	723	1,524	3.4	40.9
	597	303	294	736	92	218	426	3.1	40.1
	1,551	789	762	1,839	236	505	1,098	3.5	41.3
ROA	1.41		1.41	0.91		1.09	1.15	-	0.26
ROE	23.48		23.89	15.10		17.91	18.95	0.41	4.53

) 1. = + +
 2. 가 ,



4.

(: ,%)

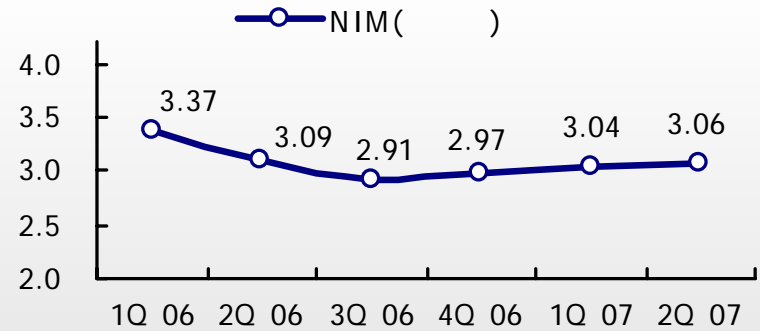
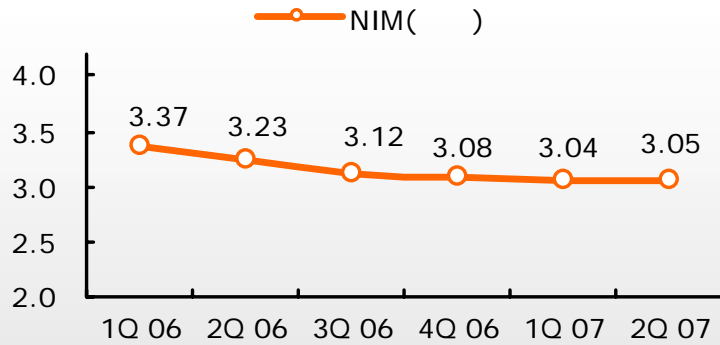
	2007			2006				07 2Q vs. 07 1Q	07 1H vs. 06 1H
	1H	2Q	1Q		4Q	3Q	1H		
	3,369	1,731	1,638	6,174	1,606	1,511	3,057	5.7	10.2
	6,712	3,453	3,259	11,726	3,176	2,985	5,565	6.0	20.6
(가)	5,498	2,847	2,651	9,310	2,577	2,373	4,360	7.4	26.1
	(421)	(217)	(204)	(800)	(204)	(198)	(398)	(6.4)	(5.8)
	1,117	558	559	2,209	559	566	1,084	0.2	3.0
	97	48	49	207	40	46	121	2.0	19.8
	3,343	1,722	1,621	5,552	1,570	1,474	2,508	6.2	33.3
	2,070	1,046	1,024	3,700	1,029	968	1,703	2.1	21.6
	363	213	150	311	97	71	143	42.0	153.8
	910	463	447	1,541	444	435	662	3.6	37.5

□

(:)

	2007		2006				2005	
	2Q	1Q		4Q	3Q	2Q		1Q
	217	204	800	204	198	200	198	777
	162	147	562	145	137	141	139	534
	45	48	194	49	50	48	47	182
	6	2	14	3	3	4	4	32
	2	6	26	6	7	6	7	25
	2	1	4	1	1	1	1	4

□ NIM



(: , %, %p,)

	2007		2006				07 2Q vs. 07 1Q	07 2Q vs. 06 4Q
	2Q	1Q	4Q	3Q	2Q	1Q		
NIM¹⁾	3.05	3.04	3.08	3.12	3.23	3.37	0.01	0.03
NIS	3.93	3.91	3.93	4.00	4.14	4.24	0.02	-
	7.12	7.09	6.89	6.90	6.96	7.02	0.03	0.23
가	7.03	6.97	6.82	6.80	6.82	6.81	0.06	0.21
	6.47	6.43	6.18	6.17	6.23	6.29	0.03	0.29
	3.19	3.18	2.96	2.90	2.82	2.78	0.01	0.23
()	204,431	200,427	184,624	180,528	176,567	173,427	4,004	19,807

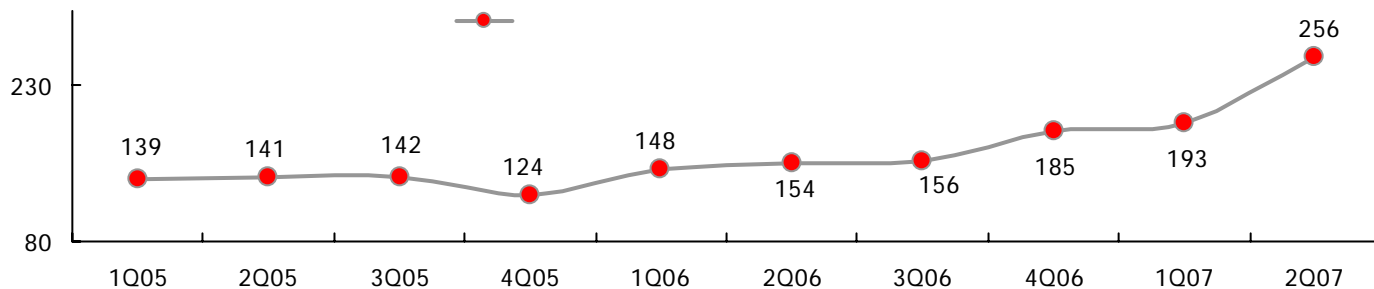
) 1.

(: ,%)

	2007			2006			07 2Q vs. 07 1Q	07 1H vs. 06 1H	
	1H	2Q	1Q	4Q	3Q	1H			
	505	248	257	635	173	154	308	3.5	64.0
	1,547	746	801	3,191	717	639	1,835	6.9	15.7
	587	325	262	913	250	226	437	24.0	34.3
	59	23	36	84	21	20	43	36.1	37.2
	901 ¹⁾	398	503	2,194	446	393	1,355	20.9	33.5
	1,042	498	544	2,556	544	485	1,527	8.5	31.8
	138	69	69	270	65	70	135	-	2.2
	0	0	0	0	0	0	0	-	-
	904 ²⁾	429	475	2,286	479	415	1,392	9.7	35.1

) 1. : (180), (160), (561)

2. : (1), (111), (174), (516), (102)



(: ,%)

	2007			2006			07 2Q vs. 07 1Q	07 1H vs. 06 1H	
	1H	2Q	1Q	4Q	3Q	1H			
	449	256	193	643	185	156	302	32.6	48.7
	587	325	262	913	250	226	437	24.0	34.3
	468	263	205	705	196	175	334	28.3	40.1
	67	35	32	65	22	15	28	9.4	139.3
	81	44	37	99	33	27	39	18.9	107.7
	80	42	38	139	36	33	70	10.5	14.3
	17	9	8	32	7	8	17	12.5	-
	22	11	11	37	11	10	16	-	37.5
	138	69	69	270	65	70	135	-	2.2
	40	20	20	83	20	24	39	-	2.6
	13	7	6	25	7	6	12	16.7	8.3
	85	42	43	162	38	40	84	2.3	1.2



□

(:)

	2007				2006				2005
	1H	2Q	1Q		4Q	3Q	2Q	1Q	
	52	69	17	314	46	116	80	164	575
가	25	1	26	164	105	29	6	24	145
	8	5	3	42	10	12	12	8	163
	21	15	36	82	62	5	5	10	121
	0	0	0	71	13	4	50	4	70
	106	58	48	531	118	158	53	202	934

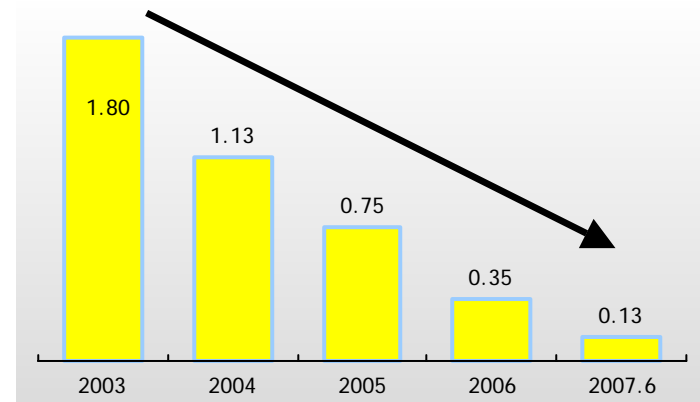
□

(:)

	2007		2006			
	2Q	1Q	4Q	3Q	2Q	1Q
	1,445	1,481	1,573	1,617	1,495	1,438
가	511	535	524	430	412	428
	123	129	140	147	155	162
	4	7	10	11	12	12
	2,083	2,152	2,247	2,205	2,074	2,040

□

(:%)



○

- 18 , 1.1%

• 15 가

• 8 가

• 48

○ **Cost-Income Ratio** 1.15%p , 6.71%p

(: , % , %p)

	2007			2006			07 2Q	07 1H	
	1H	2Q	1Q		4Q	3Q	1H	vs. 06 1H	
	3,874	1,979	1,895	6,809	1,779	1,665	3,365	4.4	15.1
	1,582	797	785	3,634	1,320	714	1,600	1.5	1.1
가	85	16	69	155	52	26	77	76.8	10.4
	144	75	69	341	111	89	141	8.7	2.1
	43	22	21	93	27	28	38	4.8	13.2
	618	344	274	1,155	304	248	603	25.5	2.5
	692	340	352	1,546	530	323	693	3.4	0.1
1)	0	0	0	344	296	0	48	-	-
Cost Income Ratio	40.84	40.27	41.42	53.37	74.20	42.88	47.55	1.15	6.71

) 1. 가



(: ,%)

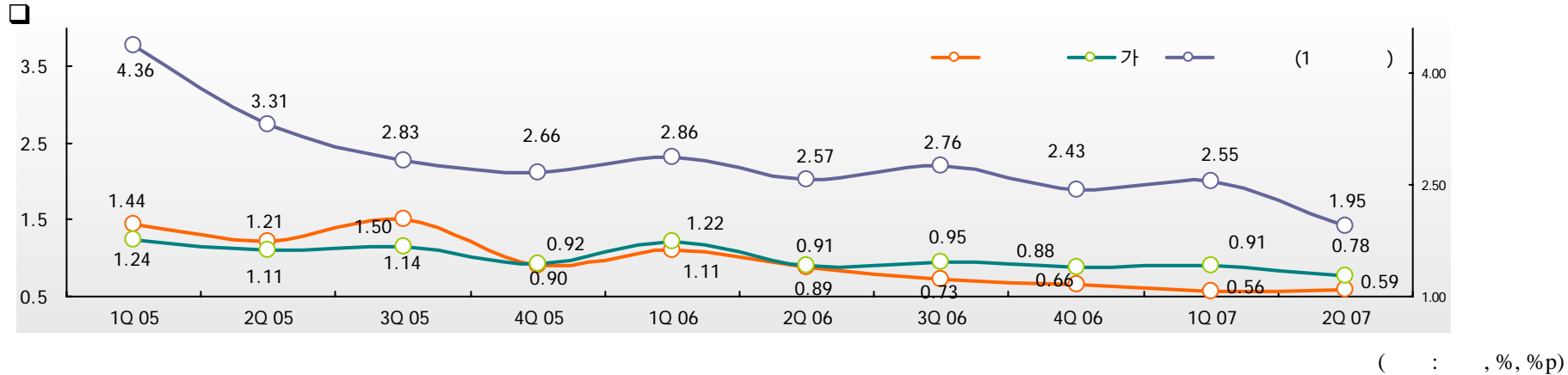
	2007			2006			07 2Q vs. 07 1Q	07 1H vs. 06 1H
	1H	2Q	1Q		4Q	3Q		
	38	32	6	69	13	70	14	.
	56	42	14	115	28	17	70	200.0
	1	0	1	6	1	5	0	
	2	2	0	5	4	0	1	-
	53 ¹⁾	40	13	104	23	12	69	
	94	74	20	184	41	87	56	270.0
	0	0	0	0	0	0	0	
	0	0	0	3	0	0	3	-
	94 ²⁾	74	20	181	41	87	53	

1. : (7), (2), (44)
 2. : (10), (40), (44)

(: , %, %p)



		2007		2006				07 2Q	07 2Q
		2Q	1Q	4Q	3Q	2Q	1Q	vs. 07 1Q	vs. 06 4Q
		170,623	157,459	153,461	145,426	134,924	126,074	8.4	11.2
		167,501	153,457	149,249	141,368	130,924	121,729	9.2	12.2
		(98.17)	(97.46)	(97.26)	(97.21)	(97.04)	(96.55)	(0.71)	(0.91)
		1,967	2,763	2,934	2,971	2,796	2,887	28.8	33.0
		(1.15)	(1.75)	(1.91)	(2.04)	(2.07)	(2.29)	(0.60)	(0.76)
		765	722	730	656	782	1,020	6.0	4.8
		(0.45)	(0.46)	(0.48)	(0.45)	(0.58)	(0.81)	(0.01)	(0.03)
		240	254	281	219	279	306	5.5	14.6
		(0.14)	(0.16)	(0.18)	(0.15)	(0.21)	(0.24)	(0.02)	(0.04)
		150	263	267	212	143	132	43.0	43.8
		(0.09)	(0.17)	(0.17)	(0.15)	(0.11)	(0.10)	(0.08)	(0.08)
		1,155	1,239	1,278	1,087	1,204	1,458	6.8	9.6
()		(0.68)	(0.79)	(0.83)	(0.75)	(0.89)	(1.16)	(0.11)	(0.15)
(Coverage Ratio)		(180.34)	(173.62)	(175.84)	(202.91)	(172.23)	(139.90)	(6.72)	(4.50)
		3,122	4,002	4,212	4,058	4,000	4,345	22.0	25.9
()		(1.83)	(2.54)	(2.74)	(2.79)	(2.96)	(3.45)	(0.71)	(0.91)
(Coverage Ratio)		(66.72)	(53.77)	(53.35)	(54.35)	(51.85)	(46.95)	(12.95)	(13.37)
		2,083	2,152	2,247	2,205	2,074	2,040	3.2	7.3
		376	149	391	310	218	101	-	-
()		(227)	(149)	(81)	(92)	(117)	(101)	(52.3)	(180.2)
		0	0	69	69	69	0	-	-
()		(0)	(0)	(0)	(0)	(69)	(0)	-	-

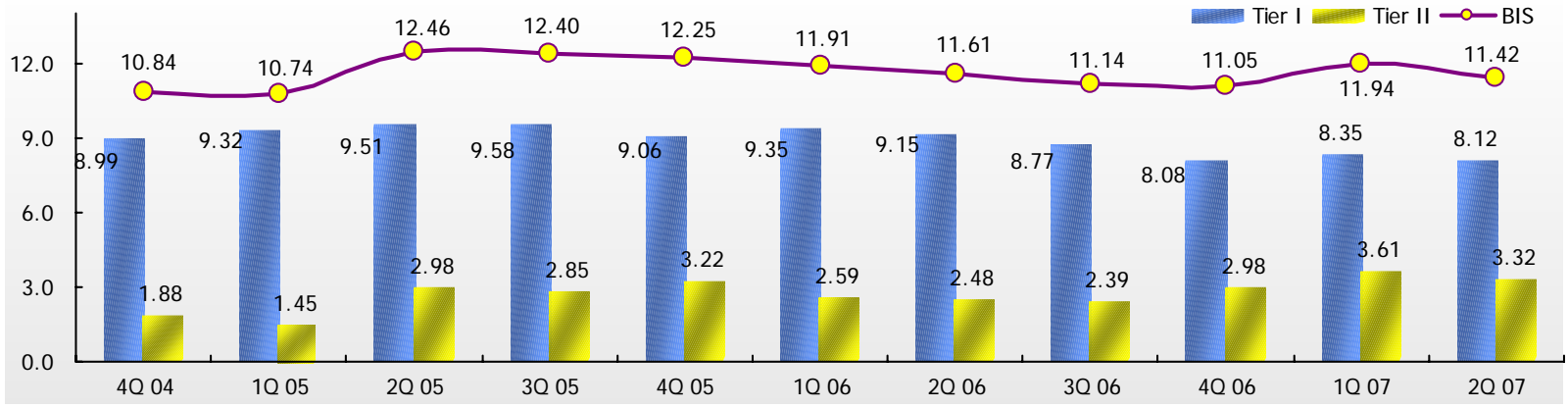


(: ,%, %p)

	2007 ¹⁾		2006				07 2Q	07 2Q	2005
	2Q	1Q	4Q	3Q	2Q	1Q	vs. 07 1Q	vs. 06 4Q	
	0.64	0.67	0.75	0.79	0.88	1.11	0.03	0.11	0.89
	1,062	1,020	1,122	1,112	1,160	1,365	4.1	5.3	1,087
	165,270	152,608	148,978	140,898	131,315	122,762	8.3	10.9	121,593
	0.59	0.56	0.66	0.73	0.89	1.11	0.03	0.07	0.90
	658	557	631	650	729	826	18.1	4.3	649
	111,842	99,382	94,935	89,642	81,672	74,252	12.5	17.8	72,205
가	0.78	0.91	0.88	0.95	0.91	1.22	0.13	0.10	0.92
	291	339	325	344	319	426	14.2	10.5	329
	37,421	37,156	37,057	36,266	34,952	34,923	0.7	1.0	35,674
	1.95	2.55	2.43	2.76	2.57	2.86	0.60	0.48	2.66
	65	77	77	84	80	87	15.6	15.6	82
	3,330	3,016	3,172	3,026	3,137	3,032	10.4	5.0	3,098

) 1. : 가 , 1

□ BIS



(: , %)

	2007		2006				2005	2004
	2Q ¹⁾	1Q	4Q	3Q	2Q	1Q		
	13,619	12,867	12,080	12,466	11,930	11,310	10,823	9,594
	5,565	5,560	4,459	3,403	3,237	3,129	3,846	2,010
()	30	30	30	30	30	30	30	40
	19,154	18,397	16,509	15,839	15,137	14,409	14,639	11,564
가	167,676	154,049	149,469	142,173	130,334	120,990	119,507	106,727
	161,428	148,114	143,950	136,626	125,686	116,204	115,409	102,959
	6,248	5,935	5,519	5,547	4,648	4,786	4,098	3,768
BIS	11.42	11.94	11.05	11.14	11.61	11.91	12.25	10.84
Tier I	8.12	8.35	8.08	8.77	9.15	9.35	9.06	8.99
Tier II	3.32	3.61	2.98	2.39	2.48	2.59	3.22	1.88
	5.57	5.81	5.85	5.85	5.79	5.91	5.98	5.94

) 1.

II. 2007

1.	2007	-----	18
2.	4	-----	19

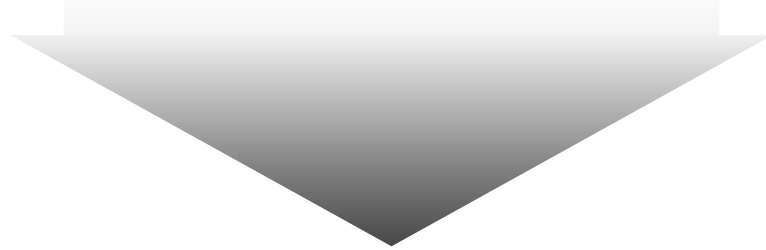


BIS

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[Teal bar]

- NIM
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[Teal bar]

- - PB
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- ALM
 - -

[Teal bar]

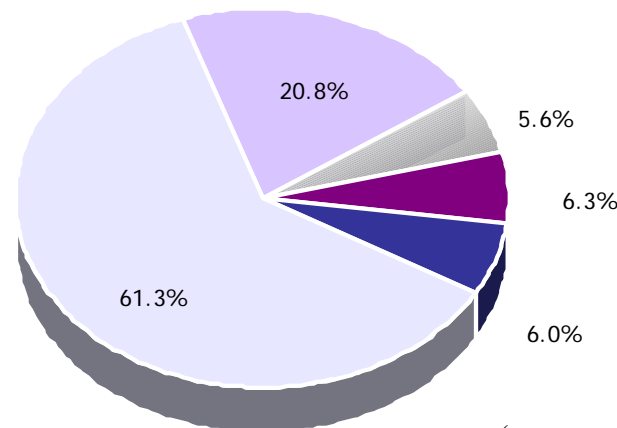
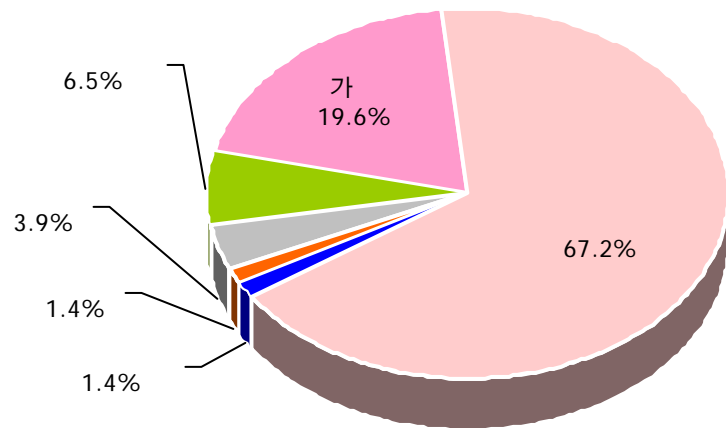
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- BIS
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[Teal bar]

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- R&D

III. Appendix

1.	B/S	-----	21
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5.	/	-----	25
6.		-----	26
7.		-----	27
8.	/	-----	28
9.	가	-----	29
10.	가	-----	30
11.	/ /	-----	31
12.		-----	32
13.	/ 가 /	-----	33
14.		-----	34



(: , %,)

	2007		2006				07 2Q	07 2Q	2005
	2Q	1Q	4Q	3Q	2Q	1Q	vs. 07 1Q	vs. 06 4Q	
	244,342	221,499	217,108	213,236	205,619	191,324	10.3	12.5	190,499
가	15,930	10,894	10,293	12,393	12,428	10,932	46.2	54.8	11,580
	47,890	48,572	49,182	48,677	50,351	48,486	1.4	2.6	48,711
	164,251	150,163	146,153	140,662	129,359	120,452	9.4	12.4	118,763
	3,330	3,016	3,172	3,026	3,137	3,032	10.4	5.0	3,098
	3,521	3,524	3,644	3,571	3,538	3,451	0.1	3.4	3,474
	9,420	5,330	4,664	4,907	6,806	4,971	76.7	102.0	4,873
	244,342	221,499	217,108	213,236	205,619	191,324	10.3	12.5	190,499
	149,885	141,164	145,577	145,215	137,772	131,484	6.2	3.0	136,625
	50,713	41,873	41,629	43,332	41,030	32,636	21.1	21.8	31,615
	15,498	15,560	8,676	3,733	3,718	4,104	0.4	78.6	4,087
	14,549	9,961	8,438	8,409	11,124	11,720	46.1	72.4	6,707
	13,697	12,941	12,788	12,547	11,975	11,380	5.8	7.1	11,465

(: ,%)

	2007				2006			07 2Q vs. 07 1Q	07 1H vs. 06 1H	
	1H	2Q	1Q		4Q	3Q	1H			
1.	8,259	4,199	4,060	14,988	3,906	3,626	7,456	3.4	10.8	
	6,712	3,453	3,259	11,726	3,176	2,985	5,565	6.0	20.6	
	587	325	262	913	250	226	437	24.0	34.3	
	59	23	36	155	34	24	97	36.1	39.2	
	901	398	503	2,194	446	391	1,357	20.9	33.6	
2.	6,073	3,075	2,998	12,344	3,565	2,833	5,946	2.6	2.1	
	3,343	1,722	1,621	5,552	1,570	1,474	2,508	6.2	33.3	
	138	69	69	270	65	70	135	-	2.2	
	0	0	0	0	0	0	0	-	-	
	904	429	475	2,279	479	413	1,387	9.7	34.8	
	1,582	797	785	3,634	1,320	714	1,600	1.5	1.1	
	106	58	48	609	131	162	316	20.8	66.5	
3.	(1-2)	2,186	1,124	1,062	2,644	341	793	1,510	5.8	44.8
4.		38	32	6	69	13	70	14	.	.
5.	(3+4)	2,148	1,092	1,056	2,575	328	723	1,524	3.4	40.9
6.		0	0	0	0	0	0	0	-	-
7.	(5+6)	2,148	1,092	1,056	2,575	328	723	1,524	3.4	40.9
8.		597	303	294	736	92	218	426	3.1	40.1
9.	(7-8)	1,551	789	762	1,839	236	505	1,098	3.5	41.3



3.

(: , %)

	2007			2006			07 2Q vs. 07 1Q	07 1H vs. 06 1H	
	1H	2Q	1Q		4Q	3Q			1H
(a+b+c)	2,339	1,166	1,173	3,332	511	911	1,910	0.6	22.5
(a)	191	74	117	757	183	188	386	36.8	50.5
	79	70	9	508	62	150	296		
	6	3	3	12	7	7	2		
	85	16	69	155	52	26	77	-	-
	21	15	36	82	62	5	15		
(b)	597	303	294	736	92	218	426	3.1	40.1
(c)	1,551	789	762	1,839	236	505	1,098	3.5	41.3

4. 가

(: ,%,)



	2Q 2007					1Q 2007		4Q 2006	
	가						2Q vs. 1Q		2Q vs. 4Q
	가								
()	44,329	0	44,329	13,964	30,365	44,858	1.2	45,246	2.0
	9,082	0	9,082	3,066	6,016	8,286	9.6	8,698	4.4
	21,873	0	21,873	5,573	16,300	23,356	6.3	23,669	7.6
	1,467	0	1,467	0	1,467	1,428	2.7	1,562	6.1
	6,879	0	6,879	297	6,582	6,834	0.7	6,814	1.0
	5,028	0	5,028	5,028	0	4,954	1.5	4,503	11.7
()	1,285	0	1,285	761	524	1,029	24.9	1,114	15.4
	1,412¹⁾	47	1,365	1,365	0	1,339	5.5	1,161	21.6
	643	67	576	0	0	1,137	43.4	1,535	58.1
MMF	0	0	0	0	0	407	-	402	-
	576	0	576	576	0	730	21.1	1,133	49.2
	67	67	0	0	0	0	-	0	-
	221	0	221	221	0	209	5.7	126	75.4
	47,890	114	47,776	16,887	30,889	48,572	1.4	49,182	2.6

) 1.

231

(: ,%,)

	2007		2006				07 2Q	07 2Q	2005
	2Q	1Q	4Q	3Q	2Q	1Q	vs. 07 1Q	vs. 06 4Q	
	126,790	122,856	131,327	130,744	129,928	125,313	3.2	3.5	129,231
	15,462	13,705	15,683	13,744	12,838	12,186	12.8	1.4	14,154
	110,061	107,820	114,245	115,421	115,441	111,374	2.1	3.7	113,238
	1,267	1,331	1,399	1,579	1,649	1,753	4.8	9.4	1,839
C D	21,174	16,698	12,647	12,955	6,071	4,460	26.8	67.4	5,969
	2,710	2,460	2,343	2,917	2,952	172	10.2	15.7	179
R P	13,599	13,529	13,593	13,600	13,600	11,408	0.5	-	9,000
	13,689	13,696	8,676	3,733	3,718	4,104	0.1	57.8	4,087
	13,740	10,347	8,977	8,701	8,022	7,874	32.8	53.1	8,625
	191,702	179,586	177,563	172,650	164,291	153,331	6.7	8.0	157,091

	2007		2006				07 2Q	07 2Q	2005
	2Q	1Q	4Q	3Q	2Q	1Q	vs. 07 1Q	vs. 06 4Q	
	150,736	139,076	136,092	128,067	119,901	113,339	8.4	10.8	112,028
()	106,887	95,385	92,526	86,620	79,874	73,539	12.1	15.5	71,611
()	(102,876)	(91,090)	(87,638)	(82,338)	(75,387)	(68,915)	(12.9)	(17.4)	(66,702)
가	(4,011)	(4,295)	(4,888)	(4,282)	(4,487)	(4,624)	(6.6)	(17.9)	(4,909)
	37,096	36,878	36,760	35,989	34,702	34,688	0.6	0.9	35,449
	6,753	6,813	6,806	5,458	5,325	5,112	0.9	0.8	4,968
	5,412	5,570	5,150	4,885	3,857	3,320	2.8	5.1	3,390
	393	348	369	350	321	307	12.9	6.5	300
	9,003	7,980	7,217	7,452	6,216	5,559	12.8	24.7	5,592
	165,544	152,974	148,828	140,754	130,295	122,525	8.2	11.2	121,310



6.

(: ,%,)

		2Q 2007		1Q 2007		4Q 2006	
		53,888	47.4	48,443	47.3	45,709	46.0
1		15,485	13.6	13,899	13.6	12,576	12.7
		9,559	8.4	8,673	8.5	8,179	8.2
		8,381	7.4	7,184	7.0	6,588	6.6
	,	6,336	5.6	5,928	5.8	5,800	5.8
		2,143	1.9	2,174	2.1	2,326	2.3
	,	1,602	1.4	1,390	1.4	1,326	1.3
		2,380	2.1	2,145	2.1	2,060	2.1
	,	2,531	2.2	2,172	2.1	2,078	2.1
	,	969	0.9	945	0.9	933	0.9
		4,502	4.0	3,933	3.8	3,843	3.9
		59,752	52.6	53,755	52.7	53,623	54.0
		14,745	13.0	13,355	13.1	12,863	12.9
		1,810	1.6	2,105	2.1	2,200	2.2
		8,919	7.8	5,812	5.7	6,112	6.2
		11,434	10.1	9,873	9.7	9,905	10.0
		3,176	2.8	3,534	3.5	3,893	3.9
	,	6,135	5.4	5,876	5.7	5,518	5.6
	,	2,949	2.6	2,995	2.9	2,952	3.0
		10,584	9.3	10,205	10.0	10,180	10.2
			113,640	100.0	102,198	100.0	99,332

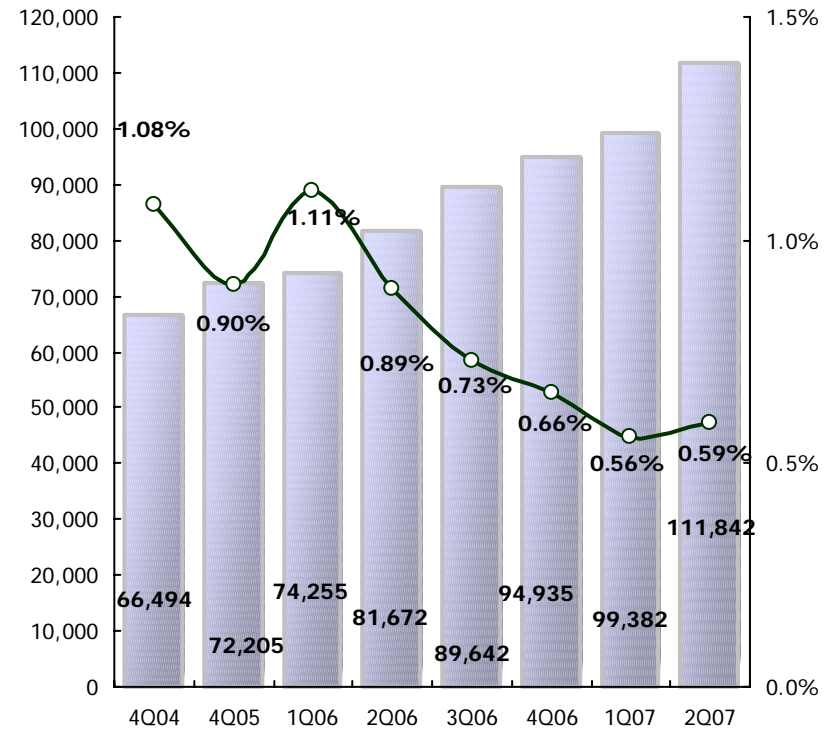


(: ,%)

	2007		2006		
	2Q	1Q	4Q	3Q	2Q
	113,892	103,921	95,388	90,329	81,713
	1,357	2,121	2,349	2,326	2,174
	529	496	540	489	617
	135	139	155	108	159
	103	189	198	151	88
	116,016	106,866	98,630	93,403	84,751
	2,124	2,945	3,242	3,074	3,038
	1.83	2.76	3.29	3.29	3.58
Coverage Ratio	61.35	46.52	43.77	46.81	44.63
	767	824	893	748	864
	0.66	0.77	0.91	0.80	1.02
Coverage Ratio	169.88	166.26	158.90	192.38	156.94
	1,303	1,370	1,419	1,439	1,356
()	161	93	25	33	49
()	0	0	0	0	35



(: ,%)





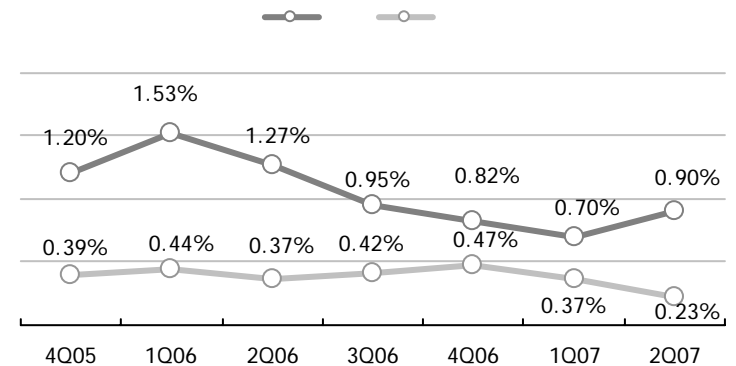
(: , %)

	2Q 2007		1Q 2007		4Q 2006	
	57,251	0.57	51,359	0.50	48,085	0.68
	54,591	0.61	48,023	0.63	46,850	0.65
,	16,574	0.97	14,822	0.98	14,156	1.10
,	0	-	0	-	0	-
	8,962	0.42	5,853	0.70	6,133	0.74
	10,716	0.25	9,098	0.39	9,235	0.37
,	528	0.01	789	-	846	-
,	6,382	0.14	6,015	0.10	5,519	0.18
,	3,235	1.03	3,289	1.06	3,230	1.20
	8,194	0.80	8,157	0.49	7,731	0.25
	111,842	0.59	99,382	0.56	94,935	0.66



(: , %)

	2Q 2007	0.59	0.92	13.89	-	0.70	0.23
()	(111,842)	(47,929)	(288)	(3,381)	(8,332)	(51,912)	
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)	
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)	





9. 가

(: , %, %p,)

	2007		2006				07 2Q	07 2Q	2005
	2Q	1Q	4Q	3Q	2Q	1Q	vs. 07 1Q	vs. 06 4Q	
	167,581	153,179	149,325	143,688	132,496	123,484	9.4	12.2	121,861
가	37,096	36,878	36,760	35,989	34,702	34,688	0.6	0.9	35,449
	30,427	29,948	30,404	29,662	29,011	29,156	1.6	0.1	29,904
	14,028	13,121	12,931	12,258	11,695	11,152	6.9	8.5	10,828
(LTV)	(51.66)	(51.67)	(51.78)	(50.38)	(52.42)	(46.33)	(0.01)	(0.12)	(50.04)
	8,923	8,621	8,630	8,146	8,118	8,200	3.5	3.4	8,370
	6,556	7,327	8,005	8,468	8,475	9,117	10.5	18.1	10,033
	920	879	838	790	723	687	4.7	9.8	673
	6,669	6,930	6,356	6,327	5,691	5,532	3.8	4.9	5,545
	646	606	577	522	485	449	6.6	12.0	410
	262	223	202	171	118	106	17.5	29.7	102
	182	636	226	550	273	299	71.4	19.5	328
CSS	2,375	2,376	2,401	2,371	2,379	2,360	-	1.1	2,407
	3,204	3,089	2,950	2,713	2,436	2,318	3.7	8.6	2,298



()

(: , %)

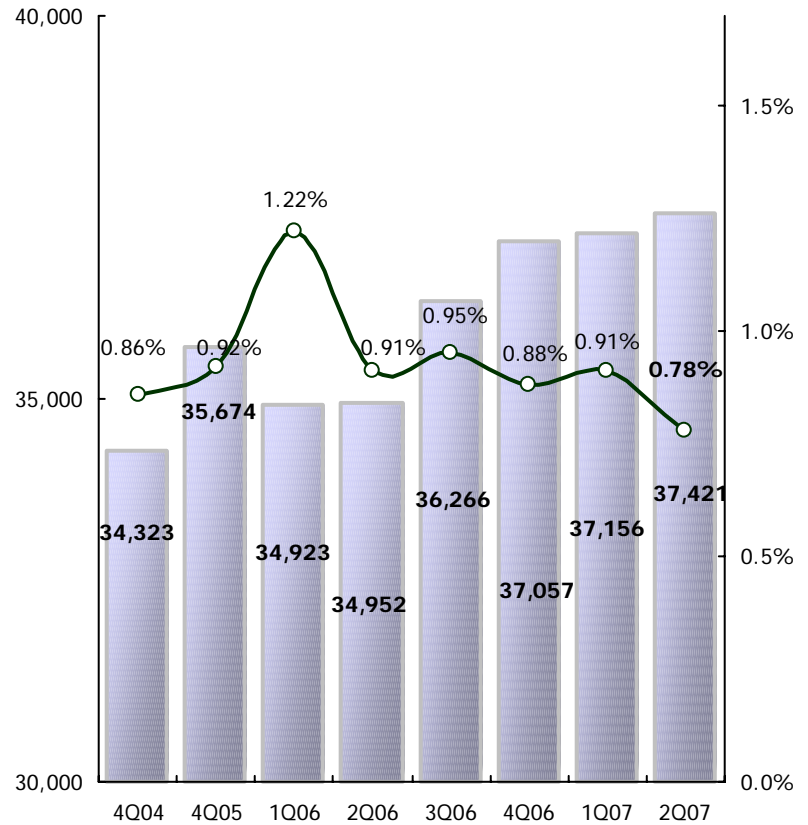
()							
2Q 2007	0.81	1.20	1.00	0.06	0.13	25.16	0.37
()	(37,096)	(20,033)	(13,283)	(404)	(1,758)	(11)	(14,890)
1Q 2007	0.90	1.25	1.08	0.03	0.27	38.73	0.52
()	(36,878)	(19,330)	(12,819)	(434)	(1,662)	(15)	(15,437)
4Q 2006	0.88	1.12	0.99	0.21	0.12	63.88	0.60
()	(36,985)	(19,098)	(12,800)	(447)	(1,857)	(28)	(15,555)

10. 가

(: , %)

	2007		2006		
	2Q	1Q	4Q	3Q	2Q
	36,638	36,313	36,324	35,539	34,264
	492	532	453	469	432
	214	205	168	146	145
	48	57	60	67	83
	29	49	52	45	28
	37,421	37,156	37,057	36,266	34,952
	783	843	733	727	688
	2.09	2.27	1.98	2.00	1.97
Coverage Ratio	65.26	63.46	71.49	59.15	59.88
	291	311	280	258	256
	0.78	0.84	0.76	0.71	0.73
Coverage Ratio	175.60	172.03	187.14	166.67	160.94
	511	535	524	430	412
()	34	26	22	22	32
()	0	0	0	0	33

(: , %)





□

/ /

(:)

2007		2006				2005				2004
2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q
5,608	5,069	4,894	4,595	4,427	4,342	4,370	4,108	3,996	3,724	3,724
4,041	3,881	3,637	3,477	3,267	3,210	3,117	2,986	2,810	2,629	2,629
1,567	1,188	1,257	1,118	1,160	1,132	1,253	1,122	1,186	1,095	1,095
1,595	1,578	1,656	1,662	1,651	1,613	1,549	1,507	1,535	1,514	1,514
7,203	6,647	6,550	6,257	6,078	5,955	5,919	5,615	5,531	5,238	5,238

2007		2006				2005				2004
2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q
2,529	2,191	2,321	2,148	2,240	2,127	2,220	2,078	2,104	2,047	2,129
749	764	779	793	798	782	730	708	718	716	668
52	61	72	85	99	123	148	183	232	307	378
3,330	3,016	3,172	3,026	3,137	3,032	3,098	2,969	3,054	3,070	3,175

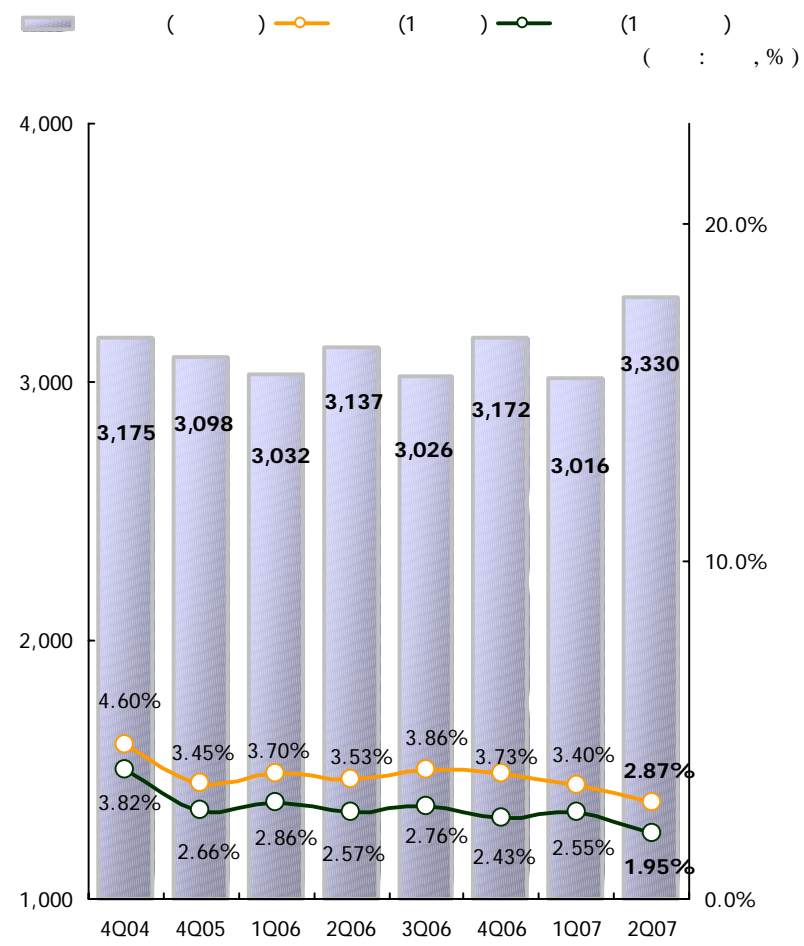
2007		2006				2005				2004
2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q
162	147	145	137	141	139	142	131	133	128	130
51	54	49	50	48	47	46	46	46	43	46
2	2	3	3	4	4	6	7	9	10	14
() 11	9	15	16	16	16	15	16	17	18	18
226	212	212	206	209	206	414	200	205	199	208

(: ,%)

	2007		2006		
	2Q	1Q	4Q	3Q	2Q
	3,196	2,867	3,013	2,849	2,946
	86	92	101	115	126
	0	1	1	2	1
	30	31	40	44	37
	18	25	17	16	27
	3,330¹⁾	3,016	3,172	3,026	3,137
	134	149	159	177	191
	4.02	4.94	5.01	5.85	6.09
Coverage Ratio	91.79	86.58	88.05	83.05	81.15
	48	57	58	62	65
	1.44	1.89	1.29	2.05	2.07
Coverage Ratio	256.25	226.32	241.38	237.10	238.46
	123	129	140	147	155
()	32	30	34	37	36
()	0	0	0	0	1

)1. 52 :
43 , 5 , 4

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





13. / 가 /



	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



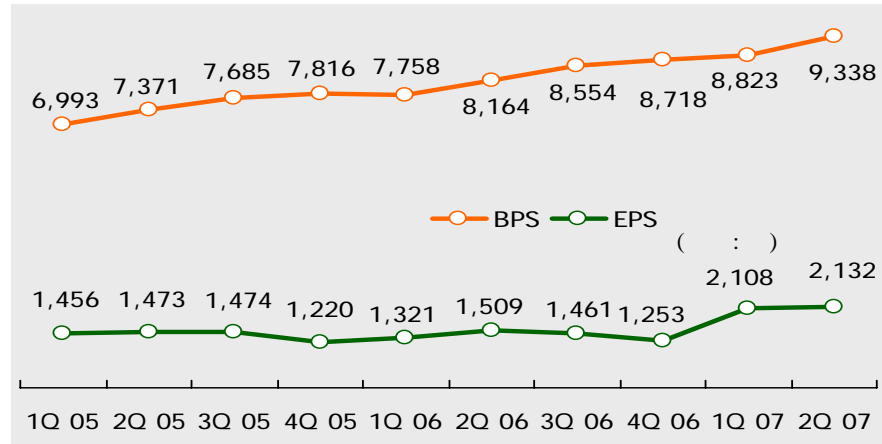
가

Moody's*	Baa2	A3	P2	P2	D	C-
Fitch**	BBB+		F2		B/C	

*2007.5.4 ** 2005.12.20

(2007.6.)	Issuer Rating	
가	AA+	AA
가	AA+	AA
	N/A	AA

□ BPS EPS



(5%) (2007.6.30)*

	(%)
Aberdeen Asset Management Asia Ltd	12.49
Capital Research & Global Investors	12.22
Templeton Investment Counsel, LLC	5.07
	29.78

*



[Redacted Title]

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

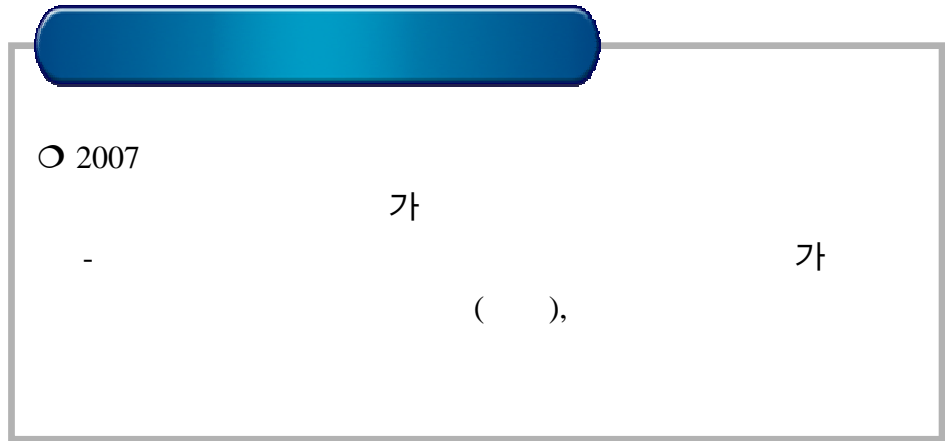
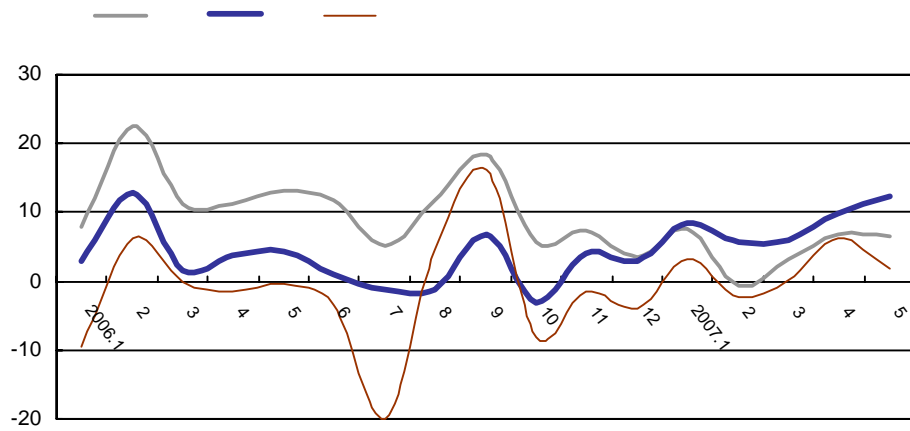
(2005. 12)

	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%

[Redacted Title]

- 2007 1 6.7% 가 , 2006 가 2.7%
- 가
- 가
- 2007 가 가 가
-

가 (:%,)

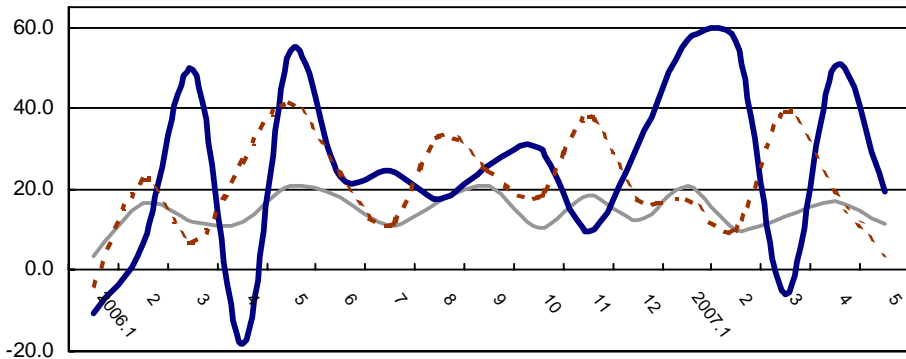


(:%, 가)

	2007 1			2007 4			2007 5		
	6.7	0.5	3.4	9.8	6.2	6.8	12.3	1.9	6.6
	7.2	0.5	4.3	8.9	6.2	7.8	11.8	2.0	7.6
	36.0	12.5	3.0	45.1	17.8	5.7	35.7	-1.3	3.8
	10.7	40.7	10.4	27.3	25.3	12.9	16.5	6.2	11.5
	10.0	-5.3	0.2	-5.0	6.6	12.8	1.2	-1.8	6.8
	25.9	23.1	13.4	36.4	35.1	9.7	32.5	37.5	7.0
	5.4	-0.9	-1.2	12.1	2.3	1.9	14.1	-4.4	1.6
	1.2	-0.9	-1.5	4.8	6.4	-0.1	9.9	-13.5	-0.1
	57.0	-	6.2	93.9	-	7.9	83.4	-	9.4
가	-22.1	-	-3.5	-16.7	-	1.1	-20.1	-	-3.9

:

가 (:%,)



○ 2007 1 ~5

30.3% 가 14.4%

- , 가 45.8%

(:%, 가)

	2006			2007 (1 ~5)		
	19.6	21.6	14.4	30.3	17.1	14.4
	31.4	20.5	15.8	40.1	18.2	16.7
	45.0	11.0	15.4	45.8	15.9	17.0
	24.4	89.2	25.2	44.0	23.7	38.2
	8.4	23.5	12.4	9.1	-9.7	11.0
	5.1	16.0	13.8	10.7	29.3	22.5
	-1.0	3.2	-0.4	-0.6	15.6	4.6
	-3.9	-4.1	-5.1	-9.4	20.7	4.0
, , 가	0.1	3.2	5.0	7.4	22.3	7.9
	3.1	116.7	0.5	7.7	3.9	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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