

2007

2008

(2008. 1. 23)



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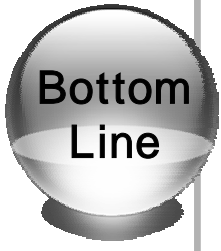
1. 2007

Highlight



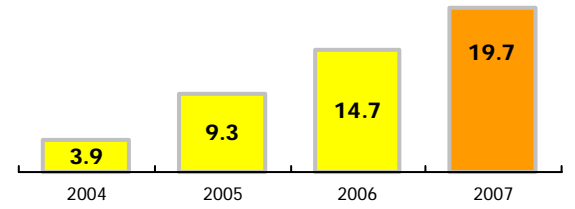
○	:	4 4,800	, 19.7%	가
-	:	15.3%	가	
-	:	16.7%	가	

○	가			
-	NIM	가	()	가
•	NIM	3.07%		
•		2 8,800	, 15.6%	가
-		908	, 14.7%	가
○		302	, 47%	가
-		314	, 44.5%	가

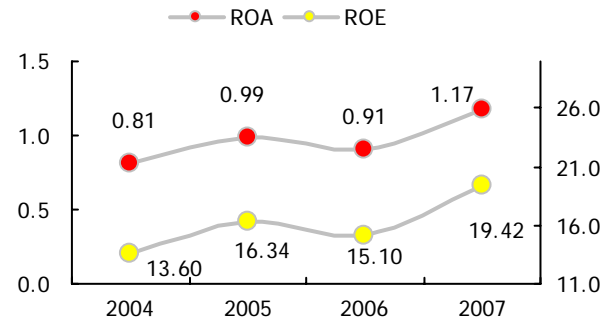


○	:		가	136
-	:	41	, 1.1%	
-	:	194	7.2%	가
-	:	44	28.4%	가
-	:	289		

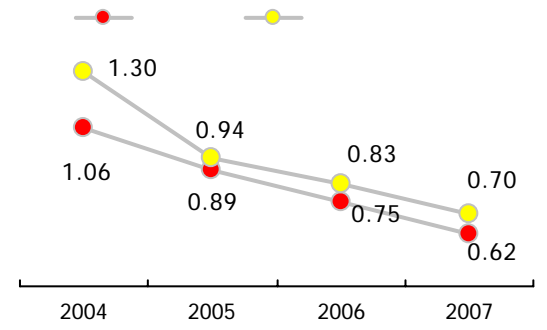
□ 가 () (: %)



□ ROA/ROE (: %)



□ 가 (: %)



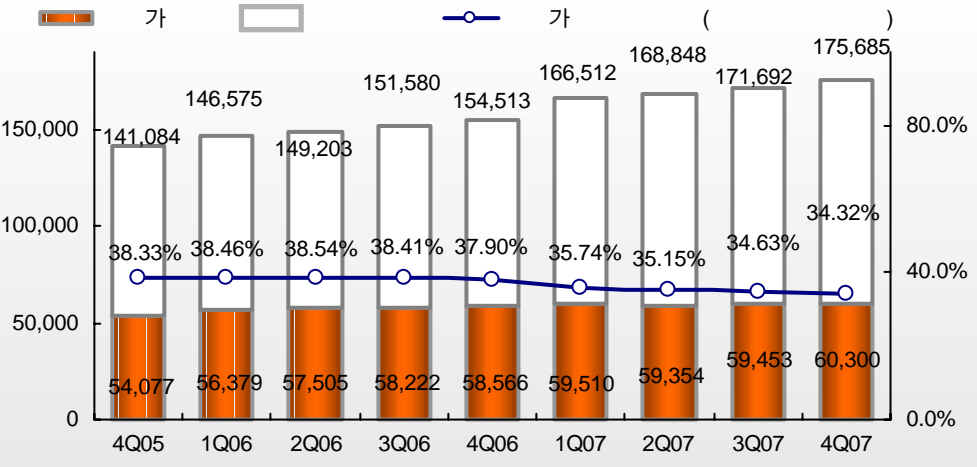
(: , %, %p,)

	2007				2006	07 4Q	07 4Q
	4Q	3Q	2Q	1Q	4Q	vs. 07 3Q	vs. 06 4Q
	272,983	260,412	259,100	234,027	228,122	4.8	19.7
	259,909	245,005	244,342	221,499	217,108	6.1	19.7
	13,074	15,407	14,758	12,528	11,014	15.1	18.7
	204,744	195,868	191,702	179,586	177,563	4.5	15.3
	192,321	182,012	177,962	169,239	168,586	5.7	14.1
	132,198	125,924	126,790	122,856	131,327	5.0	0.7
	15,619	15,406	15,462	13,705	15,683	1.4	0.4
	115,486	109,315	110,061	107,820	114,245	5.6	1.1
	1,093	1,203	1,267	1,331	1,399	9.1	21.9
	12,423	13,856	13,740	10,347	8,977	10.3	38.4
	173,668	170,834	165,544	152,974	148,828	1.7	16.7
	168,791	165,512	160,191	148,124	144,345	2.0	16.9
	159,321	156,149	150,736	139,076	136,092	2.0	17.1
	110,453	108,143	102,876	91,090	87,638	2.1	26.0
가	38,012	37,646	37,096	36,878	36,760	1.0	3.4
	4,877	5,322	5,353	4,850	4,483	8.4	8.8
가	58,747	54,229	57,492	57,196	56,772	8.3	3.5
	50,279	45,743	47,890	48,572	49,182	9.9	2.2
	8,468	8,486	9,602	8,624	7,590	0.2	11.6
	14,727	14,385	13,697	12,941	12,788	2.4	15.2
	120.52	124.00	118.89	113.20	103.63	3.48	16.89



- 가

가 (: ,)



가 Funding Cost

(: %,)

	4Q 07	3Q 07	4Q 06	4Q 05
	0.32	0.32	0.31	0.31
	0.31	0.30	0.33	0.34
	2.94	2.79	2.79	2.08
	1.00	0.93	0.92	0.69

(: %, %p,)

	2007				2006	07 4Q vs. 07 3Q	07 4Q vs. 06 4Q
	4Q	3Q	2Q	1Q			
가 (A)	60,300	59,453	59,354	59,510	58,566	1.4	3.0
	13,547	13,420	13,227	13,509	12,279	0.9	10.3
	30,936	31,244	31,672	32,030	32,016	1.0	3.4
	15,817	14,789	14,455	13,971	14,271	7.0	10.8
(B)	124,106	123,423	123,280	124,649	127,681	0.6	2.8
(C)	175,685	171,692	168,848	166,512	154,513	2.3	13.7
(D)	187,849	183,607	179,587	176,288	162,749	2.3	15.4
가 / (A/B)	48.59	48.17	48.15	47.74	45.87	0.42	2.72
가 / (A/C)	34.32	34.63	35.15	35.74	37.90	0.31	3.58
가 / (A/D)	32.10	32.38	33.05	33.76	35.99	0.28	3.89

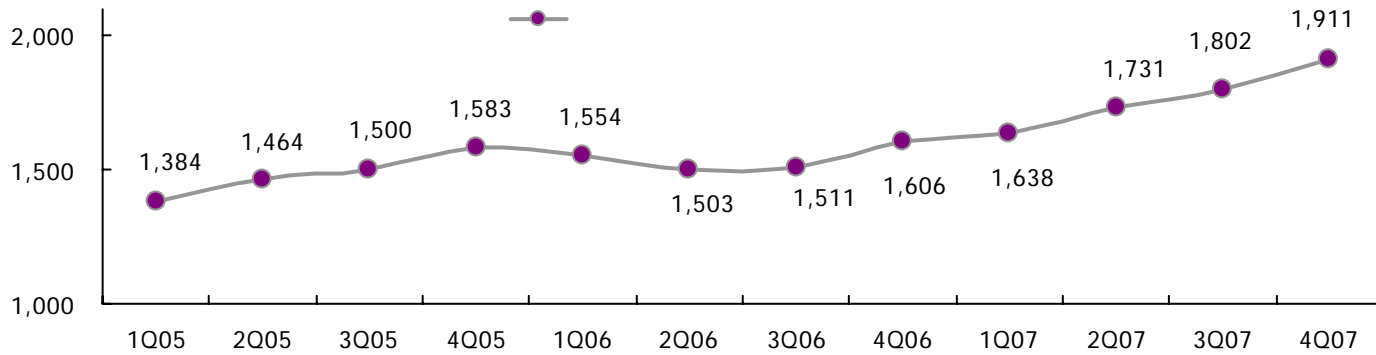


3.

(: , %, %p)

		2007				2006		07 4Q	2007
		4Q	3Q	2Q	1Q	4Q	vs. 07 3Q	vs. 2006	
(A) ¹⁾	8,067	2,132	2,061	1,979	1,895	6,809	1,779	3.4	18.5
	7,082	1,911	1,802	1,731	1,638	6,174	1,606	6.0	14.7
	945	269	227	256	193	643	185	18.5	47.0
	114	30	25	23	36	84	21	20.0	35.7
	74	78	7	31	28	92	33	.	.
(B)	532	359	67	58	48	531	118	435.8	0.2
(C)	3,593	1,141	870	797	785	3,634	1,320	31.1	1.1
(A-B-C)	3,942	632	1,124	1,124	1,062	2,644	341	43.8	49.1
	197	105	54	32	6	69	13	.	.
	3,745	527	1,070	1,092	1,056	2,575	328	50.7	45.4
	1,038	141	300	303	294	736	92	53.0	41.0
	2,707	386	770	789	762	1,839	236	49.9	47.2
ROA	1.17		1.37	1.41	1.41	0.91		0.20	0.26
ROE	19.42		22.69	23.48	23.89	15.10		3.27	4.32

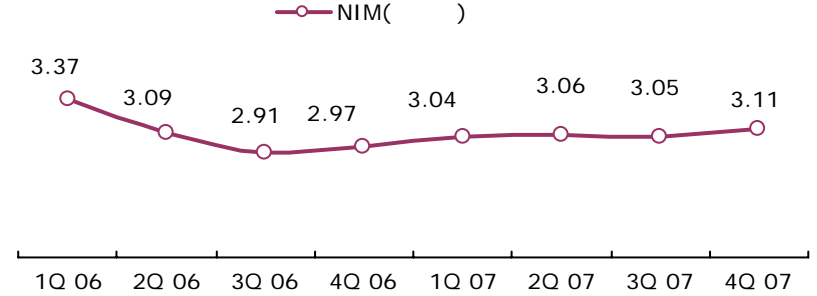
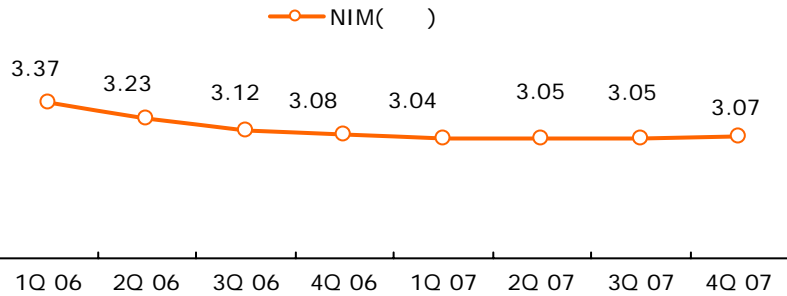
) 1. = + +



(: , %)

	2007					2006		07 4Q vs. 07 3Q	2007 vs. 2006
	4Q	3Q	2Q	1Q		4Q			
	7,082	1,911	1,802	1,731	1,638	6,174	1,606	6.0	14.7
	14,377	3,992	3,673	3,453	3,259	11,726	3,176	8.7	22.6
가	11,867	3,312	3,057	2,847	2,651	9,310	2,577	8.3	27.5
	2,276	600	559	558	559	2,209	559	7.3	3.0
	234	80	57	48	49	207	40	40.4	13.0
	7,295	2,081	1,871	1,722	1,621	5,552	1,570	11.2	31.4
	4,480	1,270	1,140	1,046	1,024	3,700	1,029	11.4	21.1
	933	343	227	213	150	311	97	51.1	200.0
	1,882	468	504	463	447	1,541	444	7.1	22.1

□ NIM



(: , %, %p,)

	2007				2006		07 4Q vs. 07 3Q	07 4Q vs. 06 4Q
	4Q	3Q	2Q	1Q	4Q	3Q		
NIM	3.07	3.05	3.05	3.04	3.08	3.12	0.02	0.01
NIS	3.94	3.92	3.93	3.91	3.93	4.00	0.02	0.01
가	7.24	7.15	7.12	7.09	6.89	6.90	0.09	0.35
	7.18	7.09	7.03	6.97	6.82	6.80	0.09	0.36
	6.65	6.53	6.47	6.43	6.18	6.17	0.12	0.47
	3.30	3.23	3.19	3.18	2.96	2.90	0.07	0.34
()	213,472	208,692	204,431	200,427	184,624	180,528	4,780	28,848

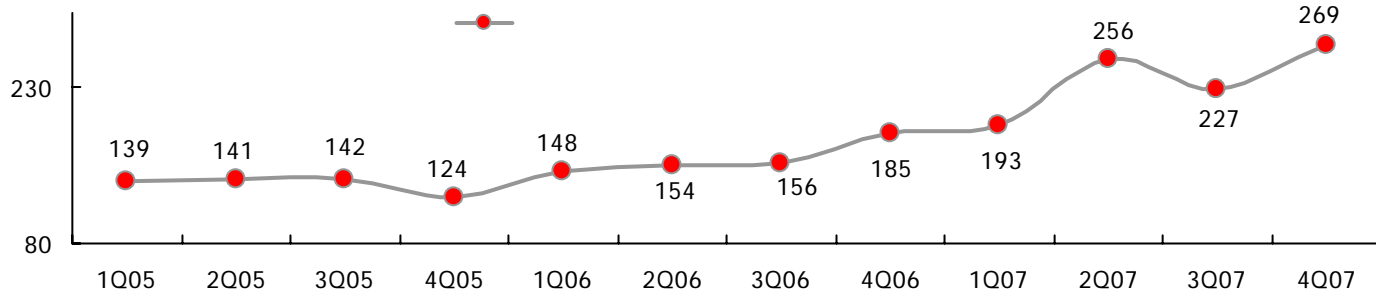


6.

(: ,%)

		2007				2006		07 4Q vs. 07 3Q	2007 vs. 2006
		4Q	3Q	2Q	1Q		4Q		
	985	221	259	248	257	635	173	14.7	55.1
	4,094	1,439	1,108	746	801	3,191	717	29.9	28.3
	1,267	366	314	325	262	913	250	16.6	38.8
	114	30	25	23	36	84	21	20.0	35.7
	¹⁾ 2,713	1,043	769	398	503	2,194	446	35.6	23.7
	3,109	1,218	849	498	544	2,556	544	43.5	21.6
	322	97	87	69	69	270	65	11.5	19.3
	0	0	0	0	0	0	0	-	-
	²⁾ 2,787	1,121	762	429	475	2,286	479	47.1	21.9

) 1. : (292), (510), (9), (1,902)
 2. : (22), (500), (332), (13), (1,717), (203)



(: , %)

	2007				2006		07 4Q vs. 07 3Q	2007 vs. 2006	
	4Q	3Q	2Q	1Q	4Q				
	945	269	227	256	193	643	185	18.5	47.0
	1,267	366	314	325	262	913	250	16.6	38.8
	1,019	300	251	263	205	705	196	19.5	44.5
	150	46	37	35	32	65	22	24.3	130.8
	228	85	62	44	37	99	33	37.1	130.3
	166	44	42	42	38	139	36	4.8	19.4
	33	8	8	9	8	32	7	-	3.1
	49	14	13	11	11	37	11	7.7	32.4
	322	97	87	69	69	270	65	11.5	19.3
	110	37	33	20	20	83	20	12.1	32.5
	27	7	7	7	6	25	7	-	8.0
	185	53	47	42	43	162	38	12.8	14.2



(:)

		2007				2006				
		4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	
	411	315	44	69	17	314	46	116	80	164
가	36	5	16	1	26	164	105	29	6	24
	17	11	2	5	3	42	10	12	12	8
	68	38	9	15	36	82	62	5	5	10
	0	0	0	0	0	71	13	4	50	4
	532	359	67	58	48	531	118	158	53	202

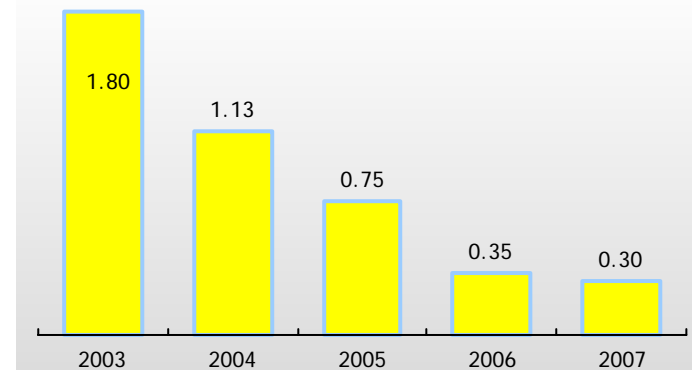


(:)

		2007				2006	
		4Q	3Q	2Q	1Q	4Q	3Q
	1,631	1,456	1,445	1,481	1,573	1,617	
가	494	508	511	535	524	430	
	117	113	123	129	140	147	
	5	4	4	7	10	11	
	2,247	2,081	2,083	2,152	2,247	2,205	



(:%)



○

- 41 , 1.1%

• (+) 194 가

• 44 가

• 289 : 2007 27 (2006 139)

○ Cost-Income Ratio 8.83%p

(: , %, %p)

	2007					2006		07 4Q	2007
	4Q	3Q	2Q	1Q		4Q	vs.07 3Q	vs. 2006	
	8,067	2,132	2,061	1,979	1,895	6,809	1,779	3.4	18.5
	3,593	1,141	870	797	785	3,634	1,320	31.1	1.1
가	199	57	57	16	69	155	52	-	28.4
	339	100	95	75	69	341	111	5.3	0.6
	105	37	25	22	21	93	27	48.0	12.9
	1,277	387	272	344	274	1,155	304	42.3	10.6
	1,618	516	410	340	352	1,546	530	25.9	4.7
	55	44	11	0	0	344	296	300.0	84.0
Cost Income Ratio	44.54	53.52	42.21	40.27	41.42	53.37	74.20	11.11	8.83



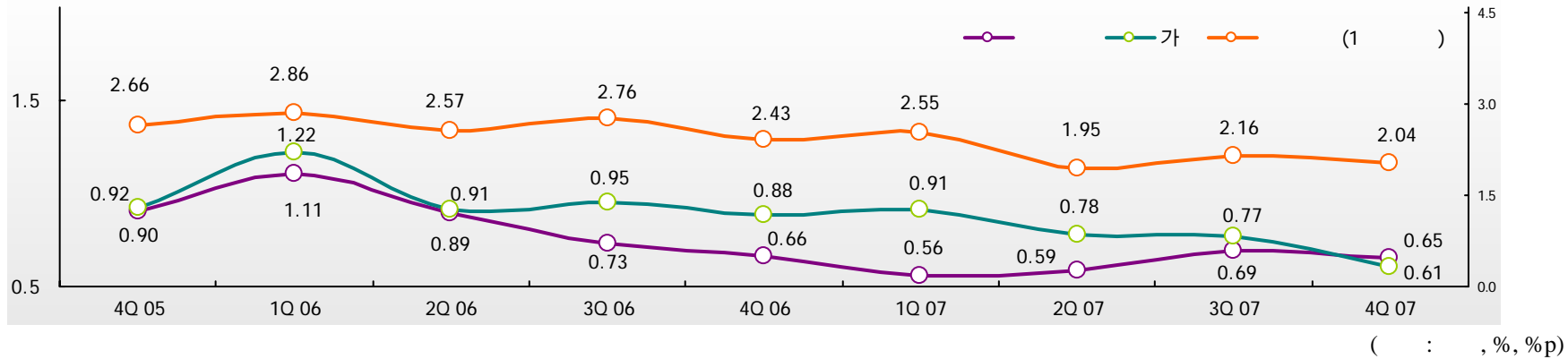
(: ,%)

		2007				2006		07 4Q	2007
		4Q	3Q	2Q	1Q		4Q	vs.07 3Q	vs. 2006
	197	105	54	32	6	69	13	.	.
	118	50	12	42	14	115	28	316.7	2.6
	1	0	0	0	1	6	1		
	10	8	0	2	0	5	4	-	-
	¹⁾ 107	42	12	40	13	104	23		
	315	155	66	74	20	184	41	134.8	71.2
	5	5	0	0	0	0	0		
	0	0	0	0	0	3	0	-	-
	²⁾ 310	150	66	74	20	181	41		

) 1. : (29), (4), (74)
 2. : (20), (134), (140), (16)

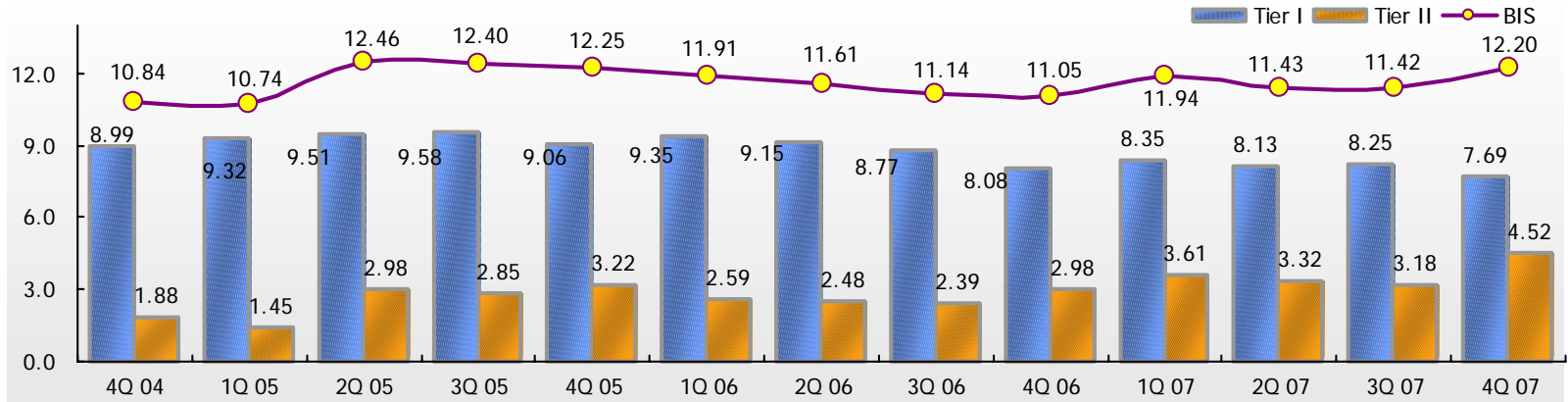
(: , %, %p)

	2007				2006			07 4Q	07 4Q
	4Q	3Q	2Q	1Q	4Q	3Q	2Q	vs. 07 3Q	vs. 06 4Q
	178,485	175,376	170,623	157,459	153,461	145,426	134,924	1.8	16.3
	174,549	172,283	167,501	153,457	149,249	141,368	130,924	1.3	17.0
	(97.79)	(98.24)	(98.17)	(97.46)	(97.26)	(97.21)	(97.04)	(0.45)	(0.53)
	2,689	1,787	1,967	2,763	2,934	2,971	2,796	50.5	8.4
	(1.51)	(1.02)	(1.15)	(1.75)	(1.91)	(2.04)	(2.07)	(0.49)	(0.40)
	855	902	765	722	730	656	782	5.2	17.1
	(0.48)	(0.51)	(0.45)	(0.46)	(0.48)	(0.45)	(0.58)	(0.03)	(-)
	254	227	240	254	281	219	279	11.9	9.6
	(0.14)	(0.13)	(0.14)	(0.16)	(0.18)	(0.15)	(0.21)	(0.01)	(0.04)
	138	177	150	263	267	212	143	22.0	48.3
	(0.08)	(0.10)	(0.09)	(0.17)	(0.17)	(0.15)	(0.11)	(0.02)	(0.09)
	1,247	1,306	1,155	1,239	1,278	1,087	1,204	4.5	2.4
()	(0.70)	(0.74)	(0.68)	(0.79)	(0.83)	(0.75)	(0.89)	(0.04)	(0.13)
(Coverage Ratio)	(180.11)	(159.33)	(180.34)	(173.62)	(175.84)	(202.91)	(172.23)	(20.78)	(4.27)
	3,936	3,093	3,122	4,002	4,212	4,058	4,000	27.3	6.6
()	(2.21)	(1.76)	(1.83)	(2.54)	(2.74)	(2.79)	(2.96)	(0.45)	(0.53)
(Coverage Ratio)	(57.09)	(67.28)	(66.72)	(53.77)	(53.35)	(54.35)	(51.85)	(10.19)	(3.74)
	2,247	2,081	2,083	2,152	2,247	2,205	2,074	8.0	-
	779	514	376	149	391	310	218	-	99.2
()	(265)	(138)	(227)	(149)	(81)	(92)	(117)	(92.0)	(227.2)
	114	0	0	0	69	69	69	-	65.2
()	(114)	(0)	(0)	(0)	(0)	(0)	(69)	-	-



	2007				2006			07 4Q	07 4Q
	4Q	3Q	2Q	1Q	4Q	3Q	2Q	vs. 07 3Q	vs. 06 4Q
	0.62	0.69	0.64	0.67	0.75	0.79	0.88	0.07	0.13
	1,080	1,177	1,062	1,020	1,122	1,112	1,160	8.2	3.7
	173,608	170,054	165,270	152,608	148,978	140,898	131,315	2.1	16.5
	0.65	0.69	0.59	0.56	0.66	0.73	0.89	0.04	0.01
	772	810	658	557	631	650	729	4.7	22.3
	119,132	116,805	111,842	99,382	94,935	89,642	81,672	2.0	25.5
가	0.61	0.77	0.78	0.91	0.88	0.95	0.91	0.16	0.27
	234	292	291	339	325	344	319	19.9	28.0
	38,360	37,961	37,421	37,156	37,057	36,266	34,952	1.1	3.5
	2.04	2.16	1.95	2.55	2.43	2.76	2.57	0.12	0.39
	68	69	65	77	77	84	80	1.4	11.7
	3,318	3,188	3,330	3,016	3,172	3,026	3,137	4.1	4.6

□ BIS



(: , %)

	2007				2006				2005
	4Q ¹⁾	3Q	2Q	1Q	4Q	3Q	2Q	1Q	
	13,793	14,284	13,619	12,867	12,080	12,466	11,930	11,310	10,823
	8,112	5,506	5,565	5,560	4,459	3,403	3,237	3,129	3,846
()	30	30	30	30	30	30	30	30	30
	21,875	19,760	19,154	18,397	16,509	15,839	15,137	14,409	14,639
가	179,369	173,013	167,517	154,049	149,469	142,173	130,334	120,990	119,507
	173,101	166,651	161,276	148,114	143,950	136,626	125,686	116,204	115,409
	6,268	6,362	6,241	5,935	5,519	5,547	4,648	4,786	4,098
BIS	12.20	11.42	11.43	11.94	11.05	11.14	11.61	11.91	12.25
Tier I	7.69	8.26	8.13	8.35	8.08	8.77	9.15	9.35	9.06
Tier II	4.52	3.18	3.32	3.61	2.98	2.39	2.48	2.59	3.22
	5.64	5.84	5.57	5.81	5.85	5.85	5.79	5.91	5.98

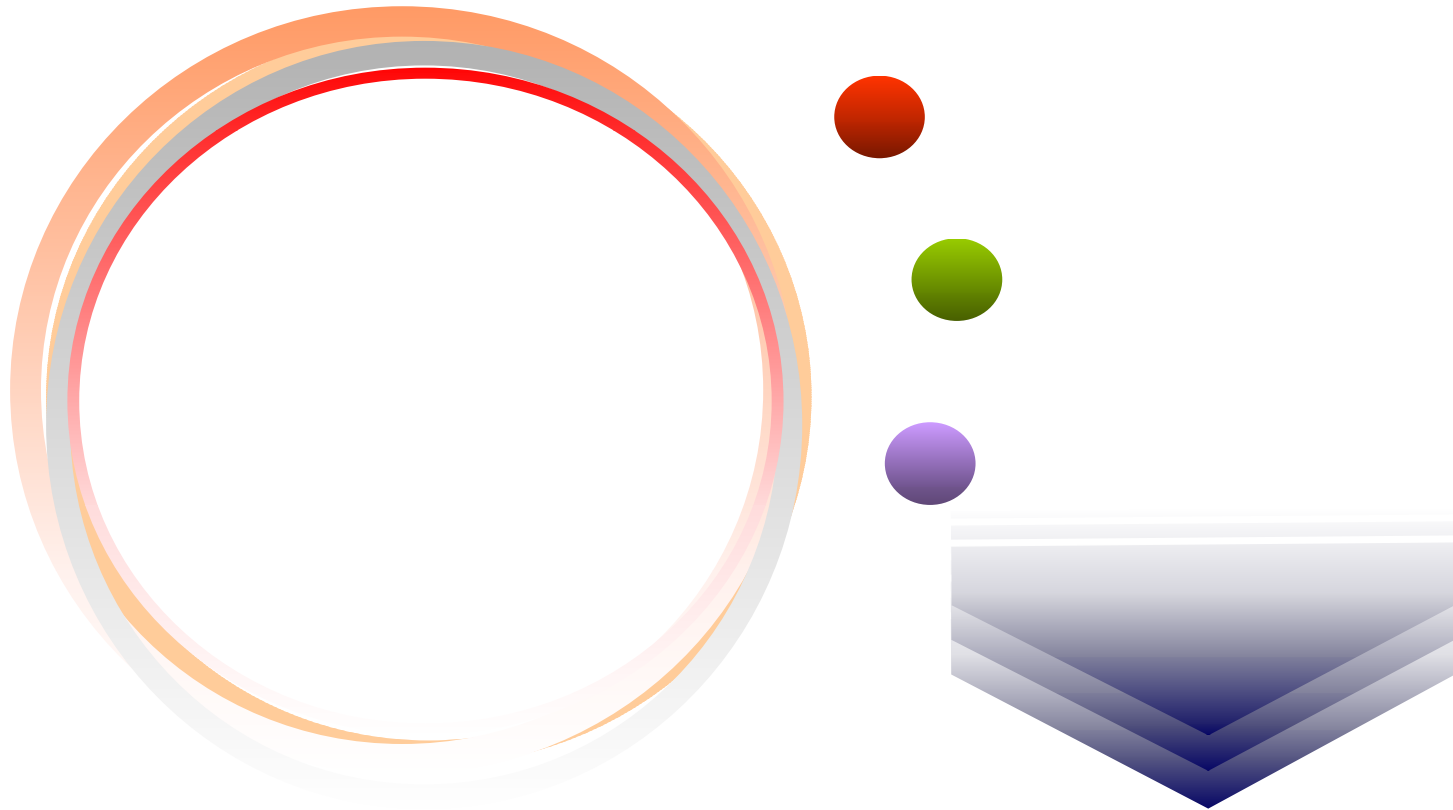
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II. 2008

1.	2008	-----	18
2.	2008	-----	19
3.		-----	20



2008



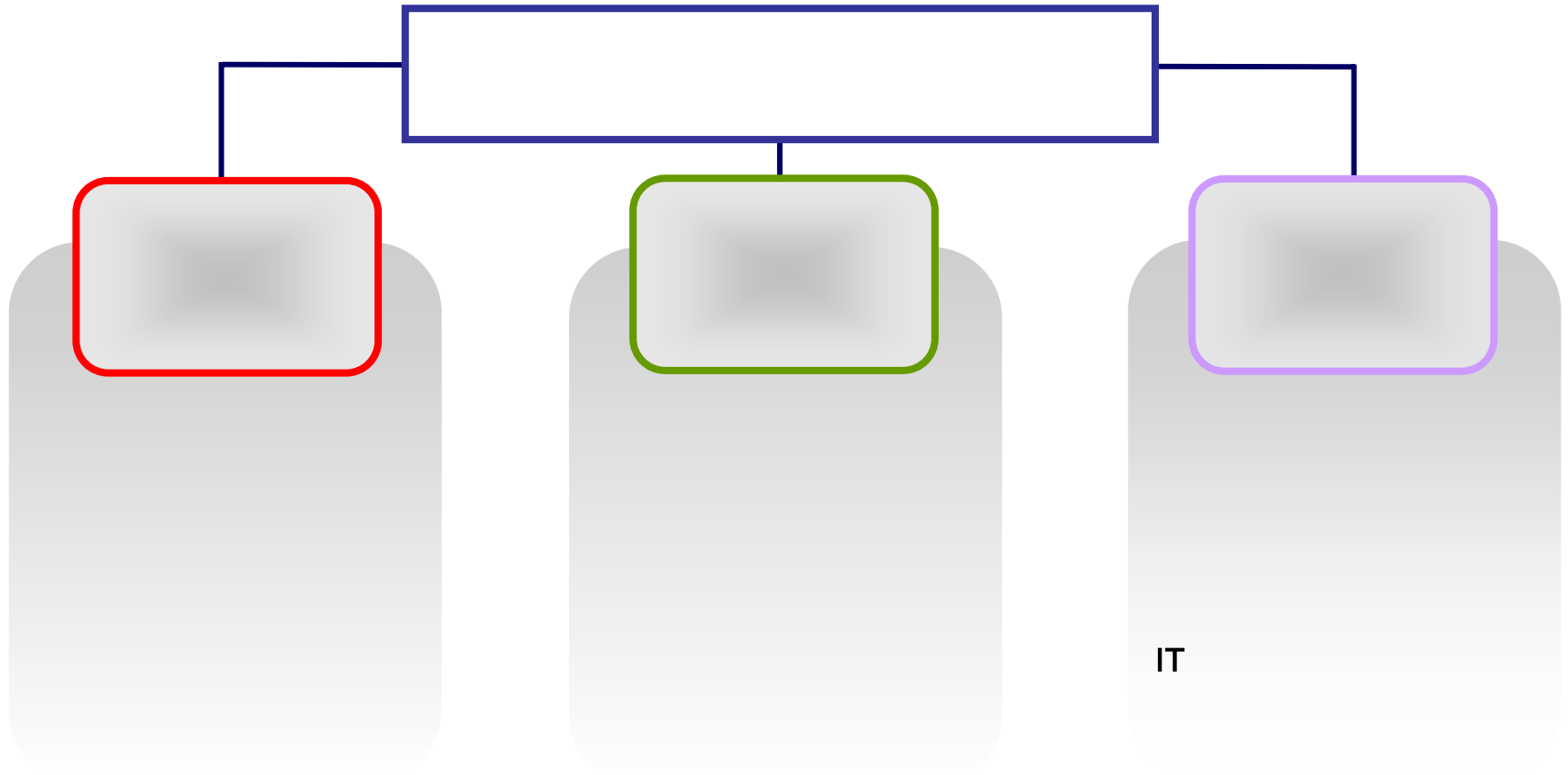
“2008”



“2008

”

ROA	10%	ROE	3,030
	1.17%		19.05%





(: ,%,)

	2008	2007	(2008 vs. 2007)	(2008 vs. 2007)	2006
	296,500	272,983	23,517	8.6	228,122
	279,400	259,909	19,491	7.5	217,108
	17,100	13,074	4,026	30.8	11,014
	225,890	204,744	21,146	10.3	177,563
	210,890	192,321	18,569	9.7	168,586
	15,000	12,423	2,577	20.7	8,977
	193,580	173,668	19,912	11.5	148,828
	176,961	159,321	17,640	11.1	136,092
()	(128,235)	(114,812)	(13,423)	(11.7)	(92,526)
(가)	(41,258)	(38,012)	(3,246)	(8.5)	(36,760)
()	(7,468)	(6,497)	(971)	(14.9)	(6,806)
	6,200	4,877	1,323	27.1	4,483
가	64,210	58,747	5,463	9.3	56,772
	54,415	50,279	4,136	8.2	49,182
	9,795	8,468	1,327	15.7	7,590
	16,956	14,727	2,229	15.1	12,788

□ I/S

(: ,%)

		2008	2007	(2008 vs. 2007)	(2008 vs. 2007)	2006
1.		20,964	18,471	2,493	13.5	14,988
		16,784	14,377	2,407	16.7	11,726
		1,676	1,267	409	32.3	913
		89	114	25	21.9	155
		2,415	2,713	298	11.0	2,194
2.		16,672	14,529	2,143	14.7	12,344
		9,204	7,295	1,909	26.2	5,552
		362	322	40	12.4	270
		0	0	0	-	0
		2,371	2,787	416	14.9	2,286
		3,960	3,593	367	10.2	3,634
		775	532	243	45.7	602
3.	(1-2)	4,292	3,942	350	8.9	2,644
4.		113	197	84	.	69
5.	(3+4)	4,179	3,745	434	11.6	2,575
6.		0	0	0	-	0
7.	(5+6)	4,179	3,745	434	11.6	2,575
8.		1,149	1,038	111	10.7	736
9.	(7-8)	3,030	2,707	323	11.9	1,839

□ B/S

(: , %,)

	2008	2007	(2008 vs. 2007)	(2008 vs. 2007)	2006
	279,400	259,909	19,494	7.5	217,108
가	14,294	13,273	1,024	7.7	10,293
	54,415	50,279	4,136	8.2	49,182
	192,109	175,738	16,371	9.3	146,153
	3,655	3,318	337	10.2	3,172
	4,166	3,627	539	14.9	3,644
	10,761	13,674	2,913	21.3	4,664
	279,400	259,909	19,494	7.5	217,108
	179,983	162,129	17,854	11.0	145,577
	39,380	38,334	1,046	2.7	41,629
	29,499	25,970	3,529	13.6	8,676
	13,582	18,749	5,164	27.6	8,438
	16,956	14,727	2,229	15.1	12,788



(: , %p)

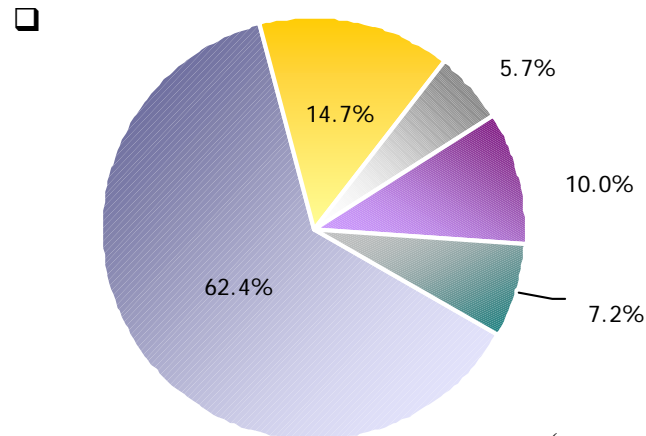
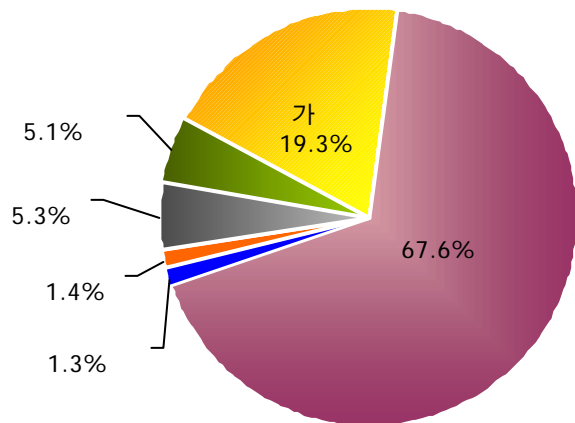
	2008	2007	(2008 vs. 2007)	2006
BIS	²⁾ 11.75	¹⁾ 12.20	0.45	11.05
(Tier I)	(8.03)	(7.69)	(0.34)	(8.08)
(Tier II)	(3.74)	(4.52)	(0.78)	(2.98)
	6.01	5.64	0.37	5.85
(ROA)	1.17	1.17	-	0.91
(ROE)	19.05	19.42	0.37	15.10
(NIM)	2.95	3.07	0.12	3.08
Cost income ratio	43.87	44.54	0.67	53.37
	1,437	1,247	190	1,278
	0.72	0.70	0.02	0.83
Coverage Ratio	169.38	180.11	10.73	175.84
	0.69	0.62	0.07	0.75
	126.77	120.52	6.25	103.63

) 1.

2. (Basel II 80~90bp)

III. Appendix

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12.		-----	36
13.	/	가 / -----	37
14.		-----	38



(: , %,)

	2007				2006			07 4Q	07 4Q
	4Q	3Q	2Q	1Q	4Q	3Q	2Q	vs. 07 3Q	vs. 06 4Q
	259,909	245,005	244,342	221,499	217,108	213,236	205,619	6.1	19.7
가	13,273	16,478	15,930	10,894	10,293	12,393	12,428	19.5	29.0
	50,279	45,743	47,890	48,572	49,182	48,677	50,351	9.9	2.2
	175,738	168,345	164,251	150,163	146,153	140,662	129,359	4.4	20.2
	3,318	3,188	3,330	3,016	3,172	3,026	3,137	4.1	4.6
	3,627	3,590	3,521	3,524	3,644	3,571	3,538	1.0	0.5
	13,674	7,661	9,420	5,330	4,664	4,907	6,806	78.5	193.2
	259,909	245,005	244,342	221,499	217,108	213,236	205,619	6.1	19.7
	162,129	151,066	149,885	141,164	145,577	145,215	137,772	7.3	11.4
	38,334	47,655	50,713	41,873	41,629	43,332	41,030	19.6	7.9
	25,970	18,462	15,498	15,560	8,676	3,733	3,718	40.7	199.3
	18,749	13,437	14,549	9,961	8,438	8,409	11,124	39.5	122.2
	14,727	14,385	13,697	12,941	12,788	12,547	11,975	2.4	15.2

(: ,%)

		2007				2006		07 4Q	2007	
		4Q	3Q	2Q	1Q	4Q	vs.07 3Q	vs. 2006		
1.		18,471	5,431	4,781	4,199	4,060	14,988	3,906	13.6	23.2
		14,377	3,992	3,673	3,453	3,259	11,726	3,176	8.7	22.6
		1,267	366	314	325	262	913	250	16.6	38.8
		114	30	25	23	36	155	34	20.0	26.5
		2,713	1,043	769	398	503	2,194	446	35.6	23.7
2.		14,529	4,799	3,657	3,075	2,998	12,344	3,565	31.2	17.7
		7,295	2,081	1,871	1,722	1,621	5,552	1,570	11.2	31.4
		322	97	87	69	69	270	65	11.5	19.3
		0	0	0	0	0	0	0	-	-
		2,787	1,121	762	429	475	2,286	486	47.1	21.9
		3,593	1,141	870	797	785	3,634	1,320	31.1	1.1
		532	359	67	58	48	602	124	435.8	11.6
3.	(1-2)	3,942	632	1,124	1,124	1,062	2,644	341	43.8	49.1
4.		197	105	54	32	6	69	13	.	.
5.	(3+4)	3,745	527	1,070	1,092	1,056	2,575	328	50.7	45.4
6.		0	0	0	0	0	0	0	-	-
7.	(5+6)	3,745	527	1,070	1,092	1,056	2,575	328	50.7	45.4
8.		1,038	141	300	303	294	736	92	53.0	41.0
9.	(7-8)	2,707	386	770	789	762	1,839	236	49.9	47.2

(: ,%)

		2007				2006		07 4Q vs.07 3Q	2007 vs. 2006
		4Q	3Q	2Q	1Q	4Q			
(a+b+c)	4,476	943	1,194	1,166	1,173	3,332	511	21.0	34.3
(a)	731	416	124	74	117	757	183	235.5	3.4
	445	307	59	70	9	508	62		
	19	14	1	3	3	12	7		
	199	57	57	16	69	155	52	-	-
	68	38	9	15	36	82	62		
(b)	1,038	141	300	303	294	736	92	53.0	41.0
(c)	2,707	389	770	789	762	1,839	236	49.9	47.2

4. 가

(: , %,)



	4Q 2007					3Q 2007		4Q 2006	
	가					4Q vs. 3Q	4Q vs. 4Q		
	가								
()	45,193	0	45,193	14,298	30,895	41,509	8.9	45,246	0.1
	6,887	0	6,887	2,056	4,831	6,690	2.9	8,698	20.8
	25,269	0	25,269	6,447	18,822	21,453	17.8	23,669	6.8
	1,349	0	1,349	0	1,349	1,383	2.5	1,562	13.6
	6,480	0	6,480	587	5,893	6,775	4.4	6,814	4.9
	5,208	0	5,208	5,208	0	5,208	-	4,503	15.7
()	1,280	0	1,280	843	437	1,285	0.4	1,114	14.9
	¹⁾ 1,881	4	1,877	1,877	0	1,508	24.7	1,161	62.0
	1,804	104	1,700	1,700	0	1,220	47.9	1,535	17.5
MMF	0	0	0	0	0	0	-	402	-
	1,438	0	1,438	1,438	0	924	55.6	1,133	26.9
	104	104	0	0	0	94	10.6	0	-
	262	0	262	262	0	202	29.7	0	-
	121	0	121	121	0	221	45.2	126	4.0
	50,279	108	50,171	18,839	31,332	45,743	9.9	49,182	2.2

) 1.

(: ,%,)

		2007				2006	2005	07 4Q vs. 07 3Q	07 4Q vs. 06 4Q
		4Q	3Q	2Q	1Q				
		132,198	125,924	126,790	122,856	131,327	129,231	5.0	0.7
		15,619	15,406	15,462	13,705	15,683	14,154	1.4	0.4
		115,486	109,315	110,061	107,820	114,245	113,238	5.6	1.1
		1,093	1,203	1,267	1,331	1,399	1,839	9.1	21.9
C D		28,395	23,155	21,174	16,698	12,647	5,969	22.6	124.5
		1,703	2,713	2,710	2,460	2,343	179	37.2	27.3
R P		8,325	13,574	13,599	13,529	13,593	9,000	38.7	38.8
		21,700	16,646	13,689	13,696	8,676	4,087	30.4	150.1
		12,423	13,856	13,740	10,347	8,977	8,625	10.3	38.4
		204,744	195,868	191,702	179,586	177,563	157,091	4.5	15.3

		2007				2006	2005	07 4Q vs. 07 3Q	07 4Q vs. 06 4Q
		4Q	3Q	2Q	1Q				
		159,321	156,149	150,736	139,076	136,092	112,028	2.0	17.1
		114,812	112,000	106,887	95,385	92,526	71,611	2.5	24.1
	()	(110,453)	(108,143)	(102,876)	(91,090)	(87,638)	(66,702)	(2.1)	(26.0)
	()	(4,359)	(3,857)	(4,011)	(4,295)	(4,888)	(4,909)	(13.0)	(10.8)
가		38,012	37,646	37,096	36,878	36,760	35,449	1.0	3.4
		6,497	6,503	6,753	6,813	6,806	4,968	0.1	4.5
		5,310	5,349	5,412	5,570	5,150	3,390	0.7	3.1
		415	384	393	348	369	300	8.1	12.5
		8,622	8,952	9,003	7,980	7,217	5,592	3.7	19.5
		173,668	170,834	165,544	152,974	148,828	121,310	1.7	16.7



6.

(: , %,)

		4Q 2007		3Q 2007		4Q 2006	
		58,879	48.5	58,290	49.19	45,709	46.0
1		16,347	13.5	16,814	14.19	12,576	12.7
		11,524	9.5	10,588	8.93	8,179	8.2
		9,484	7.8	9,299	7.85	6,588	6.6
	,	6,394	5.3	6,585	5.56	5,800	5.8
		2,313	1.9	2,202	1.86	2,326	2.3
	,	1,521	1.3	1,837	1.55	1,326	1.3
		2,498	2.1	2,451	2.07	2,060	2.1
	,	2,849	2.3	2,662	2.25	2,078	2.1
		1,041	0.9	1,012	0.85	933	0.9
		4,908	4.0	4,840	4.08	3,843	3.9
		62,430	51.5	60,213	50.81	53,623	54.0
		15,057	12.4	14,787	12.48	12,863	12.9
		1,444	1.2	1,485	1.25	2,200	2.2
		7,103	5.9	6,706	5.66	6,112	6.2
		14,432	11.9	13,532	11.42	9,905	10.0
		3,429	2.8	3,236	2.73	3,893	3.9
	,	6,849	5.6	6,520	5.50	5,518	5.6
	,	3,294	2.7	3,336	2.82	2,952	3.0
		10,822	8.9	10,611	8.95	10,180	10.2
			121,309	100.0	118,503	100.0	99,332

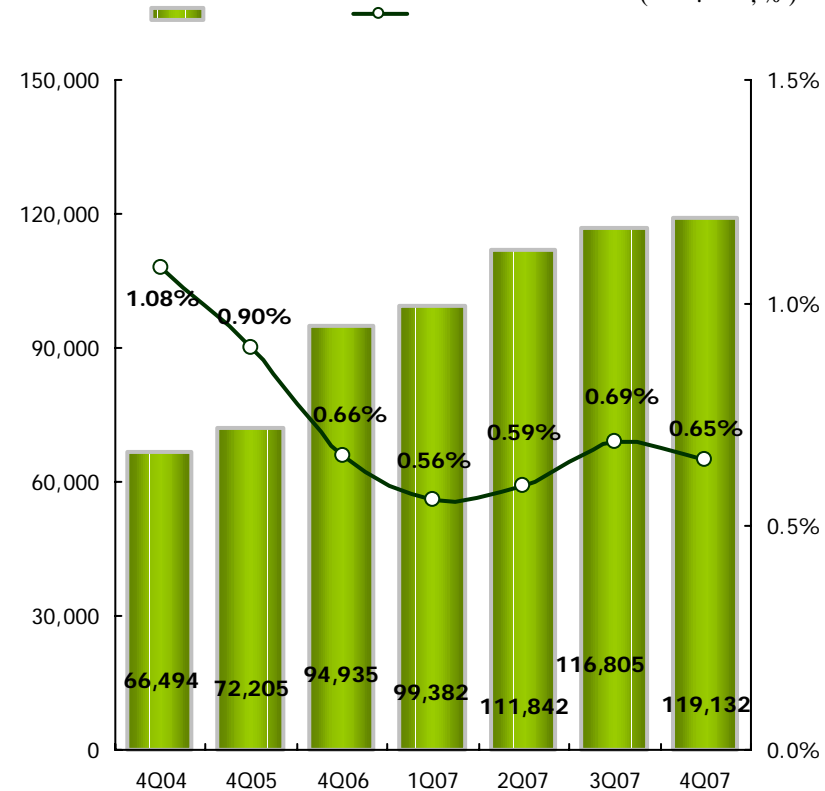


(: ,%)

	2007				2006
	4Q	3Q	2Q	1Q	4Q
	119,949	118,980	113,892	103,921	95,388
	2,061	1,134	1,357	2,121	2,349
	697	688	529	496	540
	181	153	135	139	155
	98	135	103	189	198
	122,986	121,090	116,016	106,866	98,630
	3,037	2,110	2,124	2,945	3,242
	2.47	1.74	1.83	2.76	3.29
Coverage Ratio	49.75	63.70	61.35	46.52	43.77
	976	976	767	824	893
	0.79	0.81	0.66	0.77	0.91
Coverage Ratio	154.82	137.70	169.88	166.26	158.90
	1,511	1,344	1,303	1,370	1,419
()	214	86	161	93	25
()	93	0	0	0	0



(: ,%)





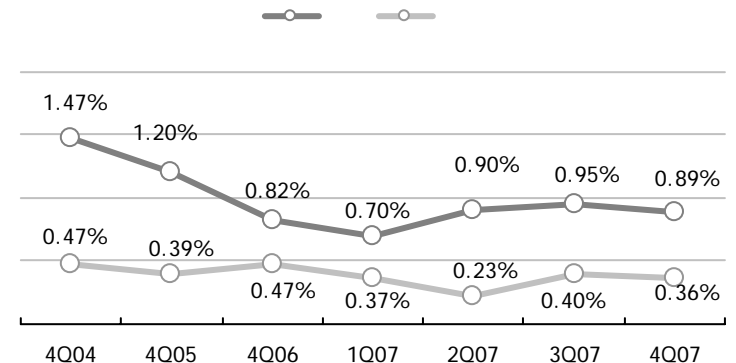
(: , %)

	4Q 2007		3Q 2007		4Q 2006	
	62,218	0.90	61,741	0.73	48,085	0.68
	56,914	0.37	55,064	0.65	46,850	0.65
,	16,806	0.48	16,455	0.93	14,156	1.10
,	0	-	0	-	0	-
	7,121	0.36	6,737	0.60	6,133	0.74
	13,503	0.23	12,818	0.27	9,235	0.37
,	743	-	581	0.01	846	-
,	6,908	0.05	6,772	0.16	5,519	0.18
,	3,328	0.85	3,370	1.05	3,230	1.20
	8,505	0.52	8,331	0.99	7,731	0.25
	119,132	0.65	116,805	0.69	94,935	0.66



(: , %)

4Q 2007	0.65	0.98	7.75	-	0.38	0.36
()	(119,132)	(52,077)	(374)	(3,087)	(8,762)	(54,832)
3Q 2007	0.69	1.04	4.21	-	0.66	0.40
()	(116,805)	(50,072)	(356)	(3,501)	(8,658)	(54,218)
2Q 2007	0.59	0.92	13.89	-	0.70	0.23
()	(111,842)	(47,929)	(288)	(3,381)	(8,332)	(51,912)
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)





9. 가

(: , %, %p,)

	2007				2006		07 4Q	07 4Q	2005
	4Q	3Q	2Q	1Q	4Q	3Q	vs. 07 3Q	vs. 06 4Q	
	179,056	171,533	167,581	153,179	149,325	143,688	4.4	19.9	121,861
가	38,012	37,646	37,096	36,878	36,760	35,989	1.0	3.4	35,449
(LTV)	30,703	30,371	30,427	29,948	30,404	29,662	1.1	1.0	29,904
	15,519	14,487	14,028	13,121	12,931	12,258	7.1	20.0	10,828
	(53.26)	(51.60)	(51.66)	(51.67)	(51.78)	(50.38)	(1.66)	(1.48)	(50.04)
	9,582	9,192	8,923	8,621	8,630	8,146	4.2	11.0	8,370
	4,612	5,766	6,556	7,327	8,005	8,468	20.0	42.4	10,033
	990	926	920	879	838	790	6.9	18.1	673
CSS	7,309	7,275	6,669	6,930	6,356	6,327	0.5	15.0	5,545
	776	690	646	606	577	522	12.5	34.5	410
	365	293	262	223	202	171	24.6	80.7	102
	145	412	182	636	226	550	64.8	35.8	328
	2,467	2,398	2,375	2,376	2,401	2,371	2.9	2.7	2,407
	3,556	3,482	3,204	3,089	2,950	2,713	2.1	20.5	2,298

□ ()

(: , %)

()							
4Q 2007	0.64	0.88	0.71	0.02	0.07	1.72	0.37
()	(38,012)	(21,696)	(14,524)	(583)	(1,793)	(33)	(13,907)
3Q 2007	0.79	1.15	0.98	0.05	0.09	5.28	0.38
()	(37,646)	(20,671)	(13,720)	(493)	(1,726)	(22)	(14,734)
4Q 2006	0.88	1.12	0.99	0.21	0.12	63.88	0.60
()	(36,760)	(19,097)	(12,800)	(447)	(1,857)	(28)	(15,331)

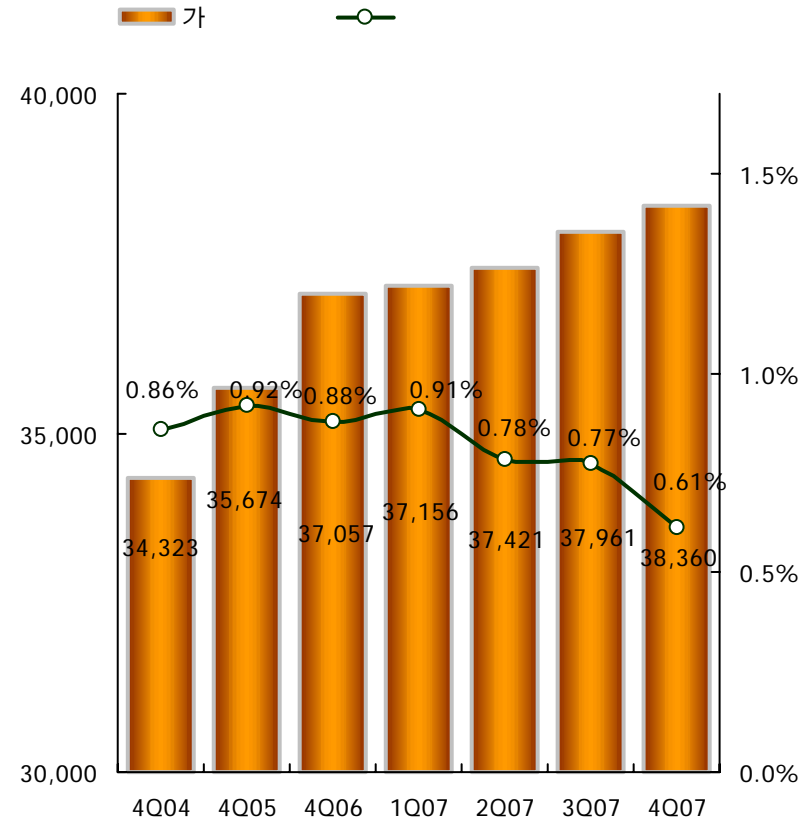
10. 가



(: ,%)

	2007				2006
	4Q	3Q	2Q	1Q	4Q
	37,645	37,163	36,638	36,313	36,324
	501	529	492	532	453
	157	204	214	205	168
	38	42	48	57	60
	19	23	29	49	52
	38,360	37,961	37,421	37,156	37,057
	715	798	783	843	733
	1.86	2.10	2.09	2.27	1.98
Coverage Ratio	69.09	63.66	65.26	63.46	71.49
	214	269	291	311	280
	0.56	0.71	0.78	0.84	0.76
Coverage Ratio	230.84	188.85	175.60	172.03	187.14
	494	508	511	535	524
()	27	28	34	26	22
()	21	0	0	0	0

(: ,%)





□

/ /

(:)

	2007				2006				2005	2004
	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	4Q
	6,048	5,540	5,608	5,069	4,894	4,595	4,427	4,342	4,370	3,724
	4,789	4,469	4,041	3,881	3,637	3,477	3,267	3,210	3,117	2,629
	1,259	1,071	1,567	1,188	1,257	1,118	1,160	1,132	1,253	1,095
	1,632	1,579	1,595	1,578	1,656	1,662	1,651	1,613	1,549	1,514
	7,680	7,119	7,203	6,647	6,550	6,257	6,078	5,955	5,919	5,238

	2007				2006				2005	2004
	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	4Q
	2,497	2,411	2,529	2,191	2,321	2,148	2,240	2,127	2,220	2,129
	785	732	749	764	779	793	798	782	730	668
	36	45	52	61	72	85	99	123	148	378
	3,318	3,188	3,330	3,016	3,172	3,026	3,137	3,032	3,098	3,175

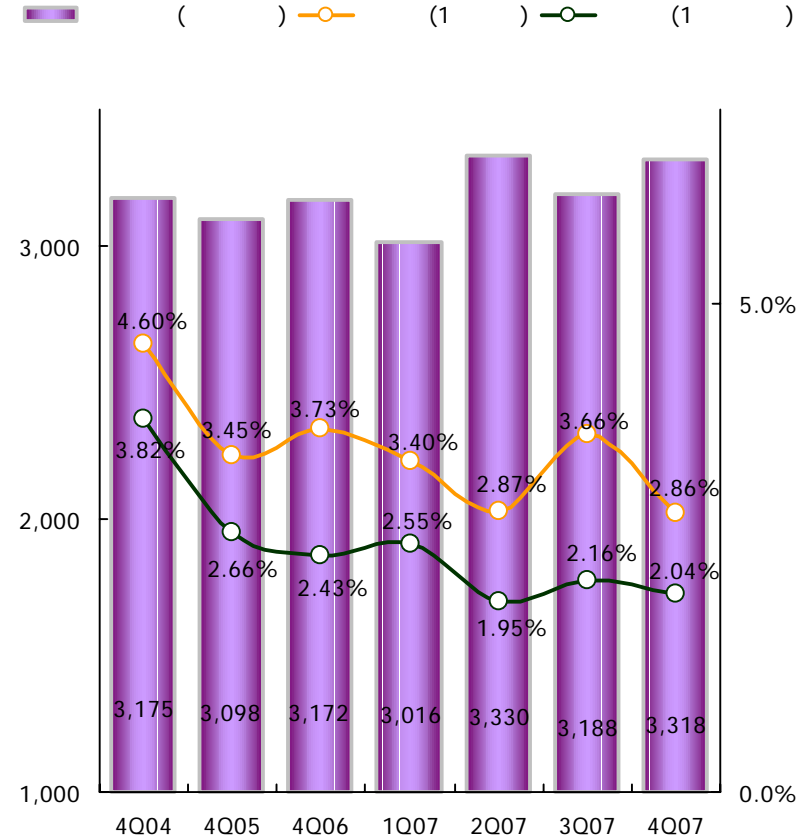
	2007				2006				2005	2004
	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	4Q
	163	147	162	147	145	137	141	139	142	130
	55	52	51	54	49	50	48	47	46	46
	2	2	2	2	3	3	4	4	6	14
()	8	9	11	9	15	16	16	16	15	18
	228	210	226	212	212	206	209	206	209	208

(: ,%)

	2007				2006
	4Q	3Q	2Q	1Q	4Q
	3,201	3,056	3,196	2,867	3,013
	66	75	86	92	101
	1	5	0	1	1
	30	32	30	31	40
	20	20	18	25	17
	¹⁾ 3,318	3,188	3,330	3,016	3,172
	117	132	134	149	159
	3.53	4.14	4.02	4.94	5.01
Coverage Ratio	104.27	85.61	91.79	86.58	88.05
	51	57	48	57	58
	1.54	1.79	1.44	1.89	1.29
Coverage Ratio	239.22	198.25	256.25	226.32	241.38
	122	113	123	129	140
()	24	24	32	30	34
()	0	0	0	0	0

) 1. 36 : 30 , 4 , 2

(: ,%)





□

	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

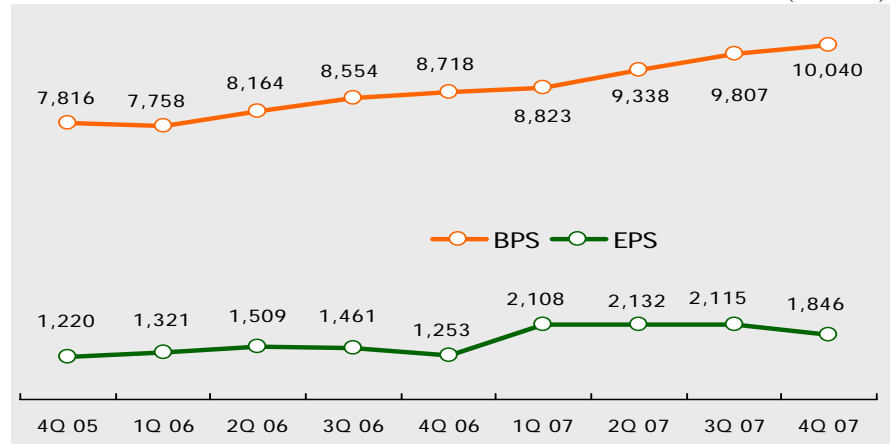
□ 가

						/
Moody's*	A3	A2	P2	P1		C-
Fitch**	BBB+		F2			B/C

*2007.7.25 ** 2005.12.20

(2007.9.)	Issuer Rating	
가	AA+	AA
가	AA+	AA
	N/A	AA

□ BPS EPS



□ (5%) (2007.12.31)*

	(%)
Capital Research & Global Investors	12.51
Aberdeen Asset Management Asia Ltd	12.49
Templeton Investment Counsel, LLC	5.07
	30.07

*

- 가 7 (, , , . ,)
- (+ +) _____
- GRDP (. . : 47.4%)
- 58.1% 가 (28.8%), (6.7%) _____
- _____ (가) 가 _____ ()
- , , , , , _____
- , 가 , , , 가

	()	GRDP ()		
	23,202	386,348	, ,	IT(), ,
	48.2%	47.4%		
	7,764	140,474	, , , , , , ,	, , , ,
	16.1%	17.2%		

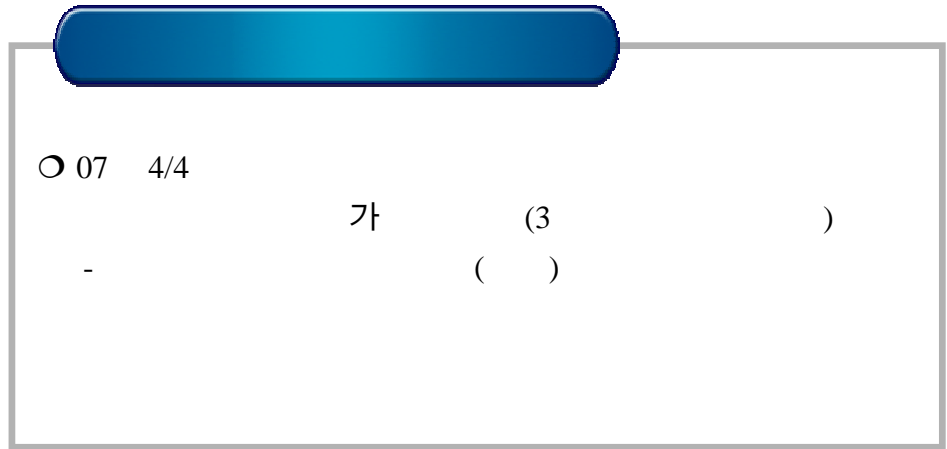
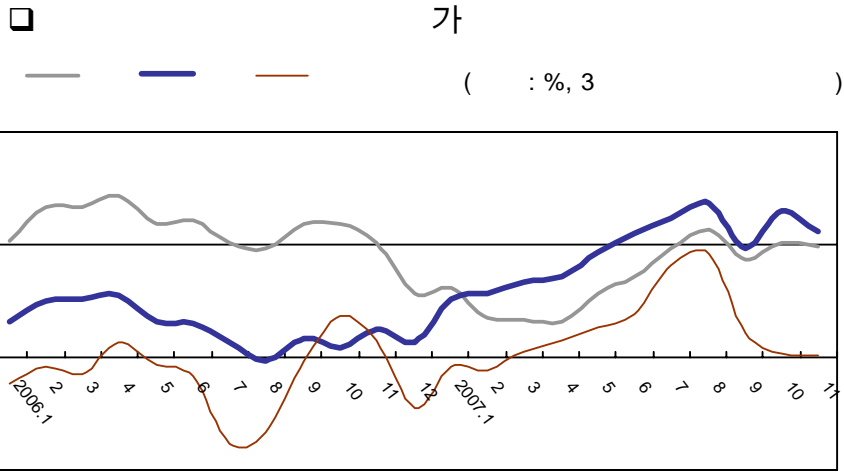
(: 가 (2007.9), 4 ; “ ”)



-
- **2007** , **9 9.7%, 10**
13.0%, 11 11.2% 가
- **2007 가 가 가**
2008



- 100 5 (2001~2006) 60% 가
 - 100 가 100 가
 - 2001 – 2006 100 (: ,%)
- | | 2001 | 2006 | 가 |
|--|---------|---------|------|
| | 157,715 | 258,493 | 63.9 |
| | 563,107 | 749,377 | 33.1 |
- (:)

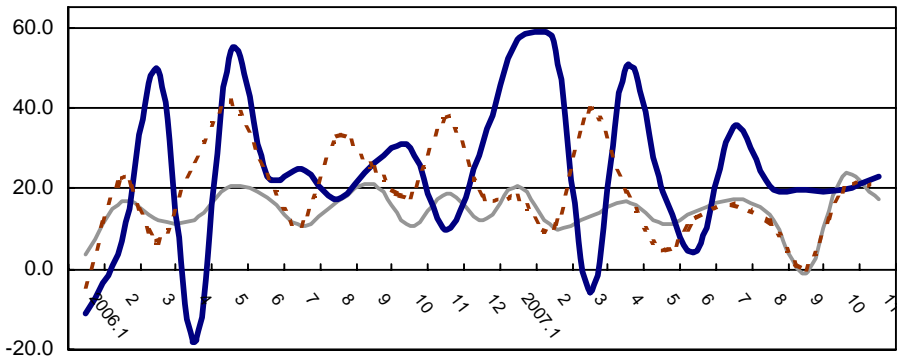


(:%, 가)

	2007 9			2007 10			2007 11		
	9.7	2.2	8.6	13.0	0.4	10.1	11.2	0.1	9.9
	9.0	2.4	11.0	13.3	0.5	12.3	11.6	0.1	12.0
	21.6	6.2	1.5	26.9	7.9	3.3	19.2	9.1	3.4
	12.7	49.0	10.2	11.7	38.4	10.2	20.6	27.5	9.5
	-0.3	4.0	7.5	8.6	-4.0	6.4	5.9	-4.3	2.1
	36.0	0.6	-2.2	28.2	2.8	0.8	18.5	3.4	2.1
	11.8	2.6	-3.4	12.3	0.7	-1.4	10.2	-3.4	-1.3
	-3.7	5.1	-4.9	-0.9	4.3	-2.6	-3.2	-1.9	-2.3
	97.2	-	3.2	88.1	-	6.1	88.1	-	4.5
가	-28.1	-	-14.1	-24.2	-	-11.9	-22.6	-	11.8

:

가 (:%,)



○ 2007 1 ~11

24.7% 가

14.1%

가 35.6%

(:%, 가)

	2006			2007 (1 ~11)		
	19.6	21.6	14.4	24.7	15.1	14.1
	31.4	20.5	15.8	31.3	15.6	15.1
	45.0	11.0	15.4	35.6	18.3	21.6
	24.4	89.2	25.2	32.3	9.7	17.7
	8.4	23.5	12.4	13.7	-3.2	9.4
	5.1	16.0	13.8	7.9	22.2	17.9
	-1.0	3.2	-0.4	-1.0	14.1	3.0
	-3.9	-4.1	-5.1	-3.7	18.5	2.5
, 가	0.1	3.2	5.0	3.5	36.8	10.6
	3.1	116.7	0.5	-0.4	-8.0	-1.1

) MTI 1