



2008

(2008. 7. 16)

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DISCLAIMER

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I. 2008

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[Redacted Title]

- ❖ : 15,998 , 5.7% 가
- ❖ : 14,970 , 7.4% 가
- ❖ : 11,280 , 6.3% 가

[Redacted Title]

- ❖ : 1.63%, 0.14%P
- ❖ : 0.64%, 0.04%P
- Coverage Ratio 185.40% 4.58%P 가
- ❖ : 0.64%, 0.10%P

[Redacted Title]

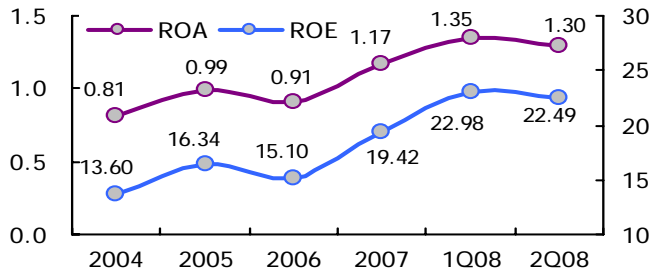
❖ Top Line()

- 12.2% 가
 - 4bp 가
 - 가 7.9%, 4,686 가
- 14.5% 가(71.6%, 55.6% 가)

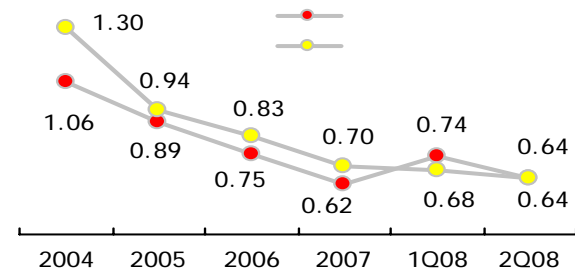
❖ Bottom Line

- 34bp 7bp (2008 39bp)
- : 162 , 10.2% 가
- Cost Income Ratio 1.26%p 39.58%

□ ROA / ROE (: %)

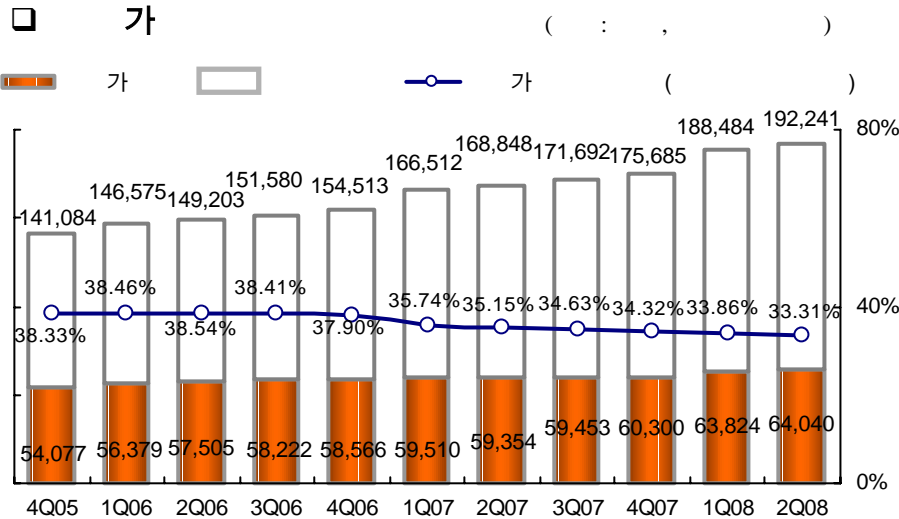


□ (: %)





	2008		2007				08 2Q	08 2Q
	2Q	1Q	4Q	3Q	2Q	1Q	vs. 08 1Q	vs. 07 4Q
	296,127	280,129	272,980	260,412	259,100	234,027	5.7	8.5
	281,730	267,959	259,906	245,005	244,342	221,499	5.1	8.4
	14,397	12,170	13,074	15,407	14,758	12,528	18.3	10.1
	217,180	202,209	204,744	195,868	191,702	179,586	7.4	6.1
	203,193	190,049	192,321	182,012	177,962	169,239	6.9	5.7
	141,927	132,288	132,198	125,924	126,790	122,856	7.3	7.4
	15,274	15,728	15,619	15,406	15,462	13,705	2.9	2.2
	125,535	115,474	115,486	109,315	110,061	107,820	8.7	8.7
	1,117	1,086	1,093	1,203	1,267	1,331	2.9	2.2
	13,987	12,160	12,423	13,856	13,740	10,347	15.0	12.6
	191,521	180,241	173,668	170,834	165,544	152,974	6.3	10.3
	186,150	175,558	168,791	165,512	160,191	148,124	6.0	10.3
	169,796	162,847	159,321	156,149	150,736	139,076	4.3	6.6
	118,927	112,669	110,453	108,143	102,876	91,090	5.6	7.7
가	38,869	38,304	38,012	37,646	37,096	36,878	1.5	2.3
	5,371	4,683	4,877	5,322	5,353	4,850	14.7	10.1
가	60,316	56,953	58,747	54,229	57,492	57,196	5.9	2.7
	51,603	49,035	50,279	45,743	47,890	48,572	5.2	2.6
	8,713	7,918	8,468	8,486	9,602	8,624	10.0	2.6
	15,470	14,759	14,727	14,385	13,697	12,941	4.8	5.0
	119.64	123.10	120.52	124.00	118.89	113.20	3.46	0.88



가 Funding Cost (: %,)				
	2Q 08	4Q 07	4Q 06	4Q 05
가	0.33	0.32	0.31	0.31
가	0.28	0.31	0.33	0.34
가	3.28	2.94	2.79	2.08
가	1.22	1.00	0.92	0.69

(: %, %p,)

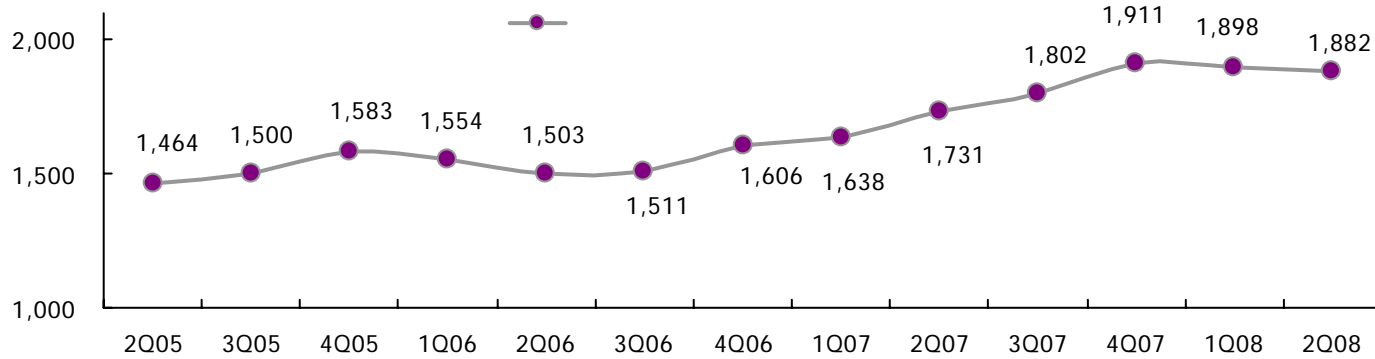
	2008		2007				08 2Q	08 2Q
	2Q	1Q	4Q	3Q	2Q	1Q	vs. 08 1Q	vs. 07 4Q
가 (A)	64,040	63,824	60,300	59,453	59,354	59,510	0.3	6.2
	14,484	14,738	13,547	13,420	13,227	13,509	1.7	6.9
	29,836	30,038	30,936	31,244	31,672	32,030	0.7	3.6
	19,720	19,048	15,817	14,789	14,455	13,971	3.5	24.7
(B)	134,070	131,091	124,106	123,423	123,280	124,649	2.3	8.0
(C)	192,241	188,484	175,685	171,692	168,848	166,512	2.0	9.4
(D)	204,925	201,010	187,849	183,607	179,587	176,288	1.9	9.1
가 / (A/B)	47.77	48.69	48.59	48.17	48.15	47.74	0.92	0.82
가 / (A/C)	33.31	33.86	34.32	34.63	35.15	35.74	0.55	1.01
가 / (A/D)	31.25	31.75	32.10	32.38	33.05	33.76	0.50	0.85



(: , %, %p)

	2008			2007					08 2Q	08 1H	
	1H	2Q	1Q		4Q	3Q	1H	2Q	1Q	vs. 08 1Q	vs. 07 1H
(A) ¹⁾	4,406	2,212	2,194	8,067	2,132	2,061	3,874	1,979	1,895	0.8	13.7
	3,780	1,882	1,898	7,082	1,911	1,802	3,369	1,731	1,638	0.8	12.2
	514	271	243	945	269	227	449	256	193	11.5	14.5
	66	28	38	114	30	25	59	23	36	26.3	11.9
	46	31	15	74	78	7	3	31	28	106.7	
(B)	338	149	189	532	359	67	106	58	48	21.2	218.9
(C)	1,744	910	834	3,593	1,141	870	1,582	797	785	9.1	10.2
(A-B-C)	2,324	1,153	1,171	3,942	632	1,124	2,186	1,124	1,062	1.5	6.3
	14	20	6	197	105	54	38	32	6		
	2,338	1,173	1,165	3,745	527	1,070	2,148	1,092	1,056	0.7	8.8
	648	326	322	1,038	141	300	597	303	294	1.2	8.5
	1,690	847	843	2,707	386	770	1,551	789	762	0.5	9.0
ROA	1.30		1.35	1.17	1.17	1.37	1.41		1.41	0.05	0.11
ROE	22.49		22.98	19.42	19.42	22.69	23.48		23.89	0.49	0.99

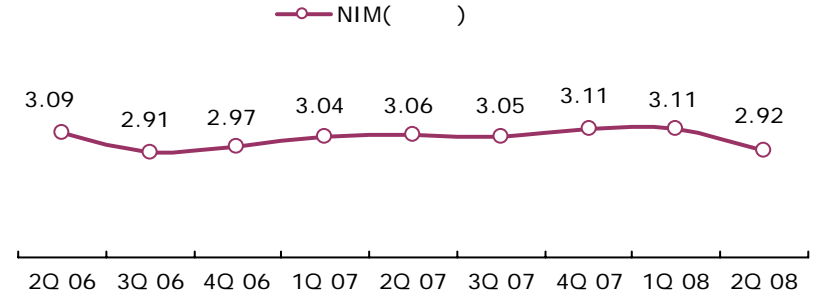
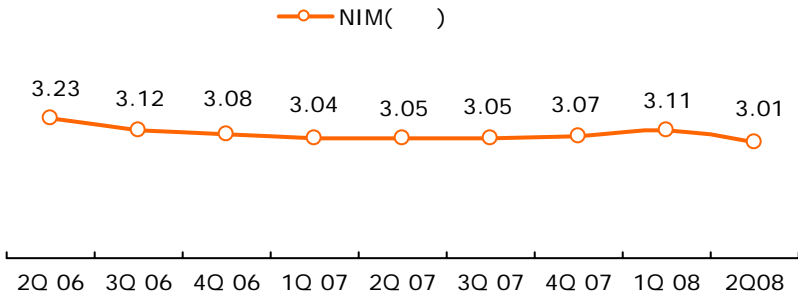
) 1. = + +



(: , %)

	2008			2007					08 2Q vs. 08 1Q	08 1H vs. 07 1H	
	1H	2Q	1Q	4Q	3Q	1H	2Q	1Q			
	3,780	1,882	1,898	7,082	1,911	1,802	3,369	1,731	1,638	0.8	12.2
	8,282	4,180	4,102	14,377	3,992	3,673	6,712	3,453	3,259	1.9	23.4
가	6,885	3,490	3,395	11,867	3,312	3,057	5,498	2,847	2,651	2.8	25.2
	1,197	598	599	2,276	600	559	1,117	558	559	0.2	7.2
	200	92	108	234	80	57	97	48	49	14.8	106.2
	4,502	2,298	2,204	7,295	2,081	1,871	3,343	1,722	1,621	4.3	34.7
	2,953	1,521	1,432	4,480	1,270	1,140	2,070	1,046	1,024	6.2	42.7
	779	403	376	933	343	227	363	213	150	7.2	114.6
	770	374	396	1,882	468	504	910	463	447	5.6	15.4

□ NIM



(: , %, %p)

	2008		2007				08 2Q vs. 08 1Q	08 2Q vs. 07 4Q
	2Q	1Q	4Q	3Q	2Q	1Q		
NIM	3.01	3.11	3.07	3.05	3.05	3.04	0.10	0.06
NIS	3.84	3.94	3.94	3.92	3.93	3.91	0.10	0.10
	7.73	7.80	7.24	7.15	7.12	7.09	0.07	0.49
가	7.60	7.64	7.18	7.09	7.03	6.97	0.04	0.42
	7.19	7.20	6.65	6.53	6.47	6.43	0.01	0.54
	3.89	3.86	3.30	3.23	3.19	3.18	0.03	0.59
()	234,615	229,082	213,472	208,692	204,431	200,427	2.4	9.9

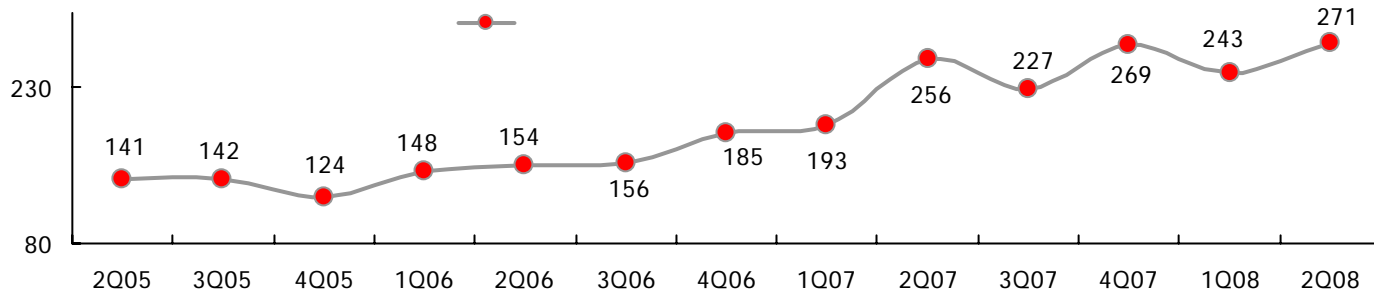


(: ,%)

	2008				2007					08 2Q	08 1H
	1H	2Q	1Q		4Q	3Q	1H	2Q	1Q	vs. 08 1Q	vs. 07 1H
	626	330	296	985	221	259	505	248	257	11.5	24.0
	5,448	2,578	2,870	4,094	1,439	1,108	1,547	746	801	10.2	252.2
	714	375	339	1,267	366	314	587	325	262	10.6	21.6
	66	28	38	114	30	25	59	23	36	26.3	11.9
	4,668	2,175	2,493	2,713	1,043	769	901	398	503	12.8	418.1
	4,822	2,248	2,574	3,109	1,218	849	1,042	498	544	12.7	362.8
	200	104	96	322	97	87	138	69	69	8.3	44.9
	0	0	0	0	0	0	0	0	0	0.0	0.0
	4,622	2,144	2,478	2,787	1,121	762	904	429	475	13.5	411.3

) 1. : (39), (156), (3), (1,970)

2. : (9), (602), (83), (6), (1,579), (53)



(: , %)

	2008			2007						08 2Q	08 1H
	1H	2Q	1Q		4Q	3Q	1H	2Q	1Q	vs. 08 1Q	vs. 07 1H
	514	271	243	945	269	227	449	256	193	11.5	14.5
	714	375	339	1,267	366	314	587	325	262	10.6	21.6
	548	283	265	1,019	300	251	468	263	205	6.8	17.1
	115	62	53	150	46	37	67	35	32	17.0	71.6
	126	66	61	228	85	62	81	44	37	8.2	55.6
	119	67	52	166	44	42	80	42	38	28.8	48.8
	18	9	8	33	8	8	17	9	8	12.5	5.9
	29	16	13	49	14	13	22	11	11	23.1	31.8
	200	104	96	322	97	87	138	69	69	8.3	44.9
	57	31	26	110	37	33	40	20	20	19.2	42.5
	24	13	11	27	7	7	13	7	6	18.2	84.6
	119	60	59	185	53	47	85	42	43	1.7	40.0



□

(:)

	2008		2007				2006					
	2Q	1Q		4Q	3Q	2Q	1Q		4Q	3Q	2Q	1Q
가	159	109	411	315	44	69	17	314	46	116	80	164
	20	50	36	5	16	1	26	164	105	29	6	24
	6	13	17	11	2	5	3	42	10	12	12	8
	4	17	68	38	9	15	36	82	62	5	5	10
	0	0	0	0	0	0	0	71	13	4	50	4
	149	189	532	359	67	58	48	531	118	158	53	202

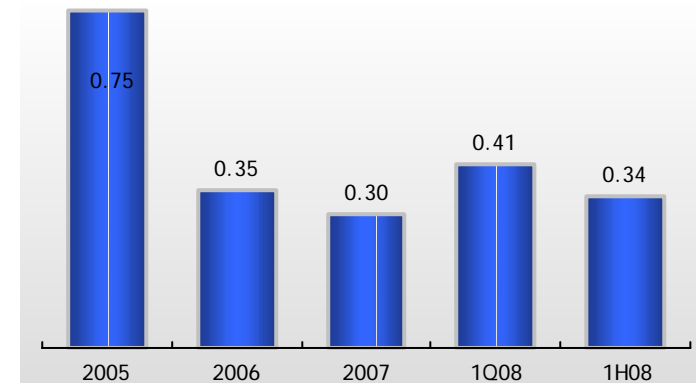
□

(:)

	2008		2007			
	2Q	1Q	4Q	3Q	2Q	1Q
가	1,722	1,637	1,631	1,456	1,445	1,481
	503	528	494	508	511	535
	114	114	117	113	123	129
	5	5	5	4	4	7
	2,344	2,284	2,247	2,081	2,083	2,152

□

(:%)





❖

- **10.2% 가**
- (+) 130 가(가 가 가)
- 54 가
- **Cost Income Ratio 39.58% 1.26%P**

(: , %, %p)

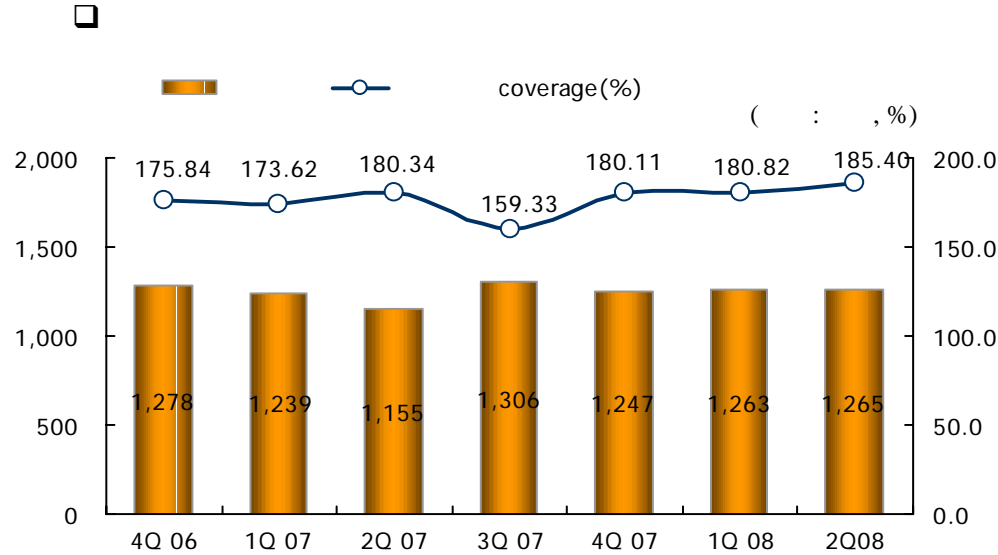
	2008			2007					08 2Q	08 1H	
	1H	2Q	1Q		4Q	3Q	1H	2Q	1Q	vs. 08 1Q	vs. 07 1H
	4,406	2,212	2,194	8,067	2,132	2,061	3,874	1,979	1,895	0.8	13.7
	1,744	910	834	3,593	1,141	870	1,582	797	785	9.1	10.2
가	59	32	27	199	57	57	85	16	69	18.5	30.6
	187	89	98	339	100	95	144	75	69	9.2	29.9
	55	28	27	105	37	25	43	22	21	3.7	27.9
	622	358	264	1,277	387	272	618	344	274	35.6	0.6
	818	400	418	1,618	516	410	692	340	352	4.3	18.2
	3	3	0	55	44	11	0	0	0	-	-
Cost Income Ratio	39.58	41.14	38.01	44.54	53.32	42.21	40.84	40.27	41.42	3.13	1.26



(: ,%)

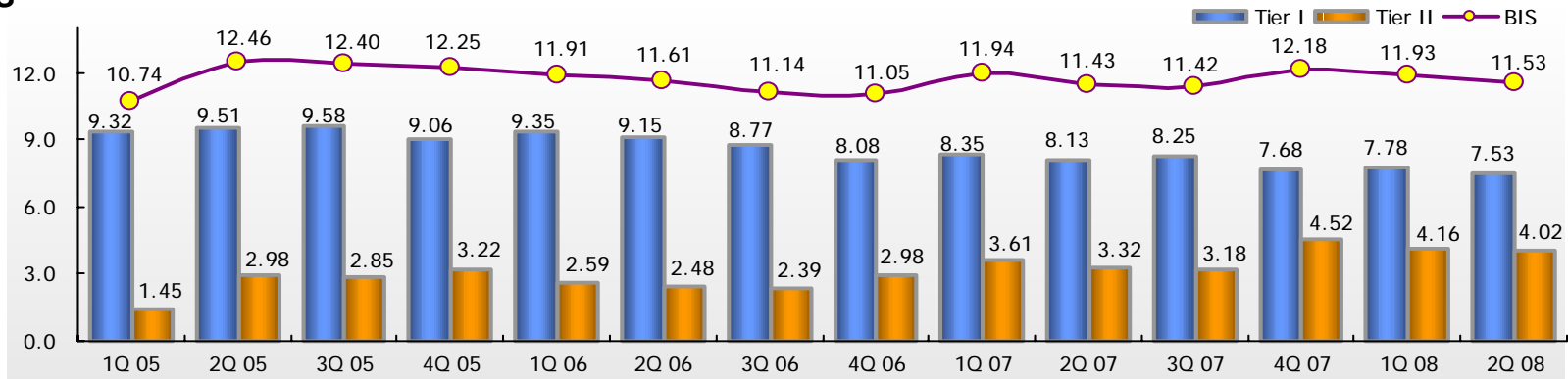
	2008			2007						08 2Q	08 1H
	1H	2Q	1Q		4Q	3Q	1H	2Q	1Q	vs. 08 1Q	vs. 07 1H
	14	20	6	197	105	54	38	32	6		
	85	47	38	118	50	12	56	42	14	23.7	51.8
	1	1	0	1	0	0	1	0	1	-	0.0
	22	5	17	10	8	0	2	2	0	70.6	1000.0
	62	¹⁾ 41	21	107	42	12	53	40	13	95.2	17.0
	71	27	44	315	155	66	94	74	20	38.6	24.5
	0	0	0	5	5	0	0	0	0	-	-
	8	0	8	0	0	0	0	0	0	-	-
	63	²⁾ 27	36	310	150	66	94	74	20	25.0	33.0

) 1. : (1), (1), (39)
 2. : (5), (9), (12)



	2008		2007				08 2Q	08 2Q
	2Q	1Q	4Q	3Q	2Q	1Q	vs. 08 1Q	vs. 07 4Q
	197,397	185,713	178,485	175,376	170,623	157,459	6.3	10.6
	194,177	182,435	174,549	172,283	167,501	153,457	6.4	11.2
	1,955	2,015	2,689	1,787	1,967	2,763	3.0	27.3
	962	844	855	902	765	722	14.0	12.5
	185	286	254	227	240	254	35.3	27.2
	118	133	138	177	150	263	11.3	14.5
	1,265	1,263	1,247	1,306	1,155	1,239	0.2	1.4
()	(0.64)	(0.68)	(0.70)	(0.74)	(0.68)	(0.79)	(0.04)	(0.06)
(Coverage Ratio)	(185.40)	(180.82)	(180.11)	(159.33)	(180.34)	(173.62)	(4.58)	(5.29)

□ BIS



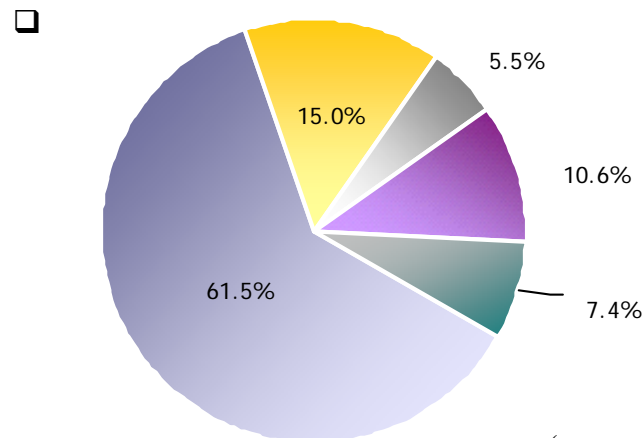
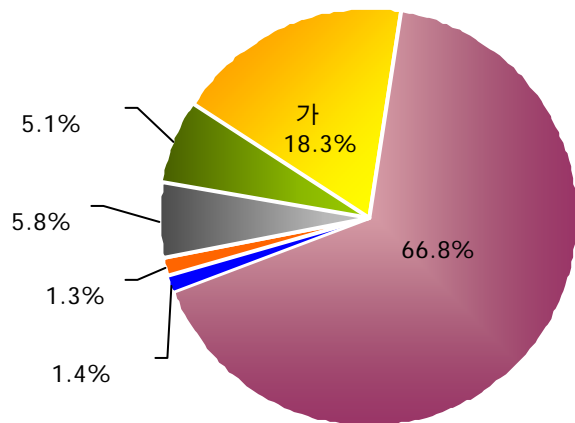
(: ,%)

	2008				2007		2006
	2Q		1Q		4Q	2Q	4Q
	Basle II		Basle II				
	23,479	23,479	22,473	22,473	21,867	19,154	16,509
	15,327	15,327	14,659	14,659	13,785	13,619	12,080
	8,182	8,182	7,844	7,844	8,112	5,565	4,459
()	30	30	30	30	30	30	30
가	218,491	203,582	203,784	188,338	179,535	167,517	149,469
	200,963	199,919	190,327	188,338	179,535	167,517	149,469
	3,663	3,663	-	-	-	-	-
	13,865	-	13,457	-	-	-	-
BIS	10.75	11.53	11.03	11.93	12.18	11.43	11.05
Tier I	7.01	7.53	7.19	7.78	7.68	8.13	8.08
Tier II	3.74	4.02	3.85	4.16	4.52	3.32	2.98
		5.47		5.48	5.64	5.57	5.85

) 1.

II. Appendix

1.	B/S	-----	17
2.	I/S	-----	18
3.		-----	19
4.	가	-----	20
5.	/	-----	21
6.		-----	22
7.		-----	23
8.	/ /	-----	24
9.	/	-----	25
10.	가	-----	26
11.	/ /	-----	27
12.	/ 가 /	-----	28
13.		-----	29



(: , %,)

	2008		2007				08 2Q vs. 08 1Q	08 2Q vs. 07 4Q
	2Q	1Q	4Q	3Q	2Q	1Q		
	281,730	267,959	259,906	245,005	244,342	221,499	5.1	8.4
가	18,121	15,064	13,270	16,478	15,930	10,894	20.3	36.6
	51,603	49,035	50,279	45,743	47,890	48,572	5.2	2.6
	188,135	179,375	175,738	168,345	164,251	150,163	4.9	7.1
	3,879	3,868	3,318	3,188	3,330	3,016	0.3	16.9
	3,587	3,594	3,627	3,590	3,521	3,524	0.2	1.1
	16,405	17,024	13,674	7,661	9,420	5,330	3.6	20.0
	281,730	267,959	259,906	245,005	244,342	221,499	5.1	8.4
	173,015	161,714	162,129	151,066	149,885	141,164	7.0	6.7
	42,307	40,772	38,334	47,655	50,713	41,873	3.8	10.4
	30,000	28,028	25,970	18,462	15,498	15,560	7.0	15.5
	20,938	22,686	18,746	13,437	14,549	9,961	7.7	11.7
	15,470	14,759	14,727	14,385	13,697	12,941	4.8	5.0



(: ,%)

	2008			2007						08 2Q	08 1H
		2Q	1Q		4Q	3Q	1H	2Q	1Q	vs. 08 1Q	vs. 07 1H
1.	13,730	6,758	6,972	18,471	5,431	4,781	8,259	4,199	4,060	3.1	66.2
	8,282	4,180	4,102	14,377	3,992	3,673	6,712	3,453	3,259	1.9	23.4
	714	375	339	1,267	366	314	587	325	262	10.6	21.6
	66	28	38	114	30	25	59	23	36	26.3	11.9
	4,668	2,175	2,493	2,713	1,043	769	901	398	503	12.8	418.1
2.	11,406	5,605	5,801	14,529	4,799	3,657	6,073	3,075	2,998	3.4	87.8
	4,502	2,298	2,204	7,295	2,081	1,871	3,343	1,722	1,621	4.3	34.7
	200	104	96	322	97	87	138	69	69	8.3	44.9
	0	0	0	0	0	0	0	0	0	0.0	0.0
	4,622	2,144	2,478	2,787	1,121	762	904	429	475	13.5	411.3
	1,744	910	834	3,593	1,141	870	1,582	797	785	9.1	10.2
	338	149	189	532	359	67	106	58	48	21.2	218.9
3. (1-2)	2,324	1,153	1,171	3,942	632	1,124	2,186	1,124	1,062	1.5	6.3
4.	14	20	6	197	105	54	38	32	6		
5. (3+4)	2,338	1,173	1,165	3,745	527	1,070	2,148	1,092	1,056	0.7	8.8
6.	0	0	0	0	0	0	0	0	0	0.0	0.0
7.	2,338	1,173	1,165	3,745	527	1,070	2,148	1,092	1,056	0.7	8.8
8.	648	326	322	1,038	141	300	597	303	294	1.2	8.5
9. (7-8)	1,690	847	843	2,707	386	770	1,551	789	762	0.5	9.0



(: ,%)

	2008				2007					08 2Q vs. 08 1Q	08 1H vs. 07 1H
	1H	2Q	1Q		4Q	3Q	1H	2Q	1Q		
(a+b+c)	2,736	1,355	1,381	4,476	943	1,194	2,339	1,166	1,173	1.9	17.0
(a)	398	182	216	731	416	124	191	74	117	15.7	108.4
	305	136	169	445	307	59	79	70	9	19.5	286.1
	12	9	3	19	14	1	6	3	3	200.0	100.0
	60	33	27	199	57	57	85	16	69	22.2	29.4
	21	4	17	68	38	9	21	15	36	76.5	0.0
(b)	648	326	322	1,038	141	300	597	303	294	1.2	8.5
(c)	1,690	847	843	2,707	386	770	1,551	789	762	0.5	9.0



(: ,%,)

	2Q 2008					1Q 2008		2Q 2007	
	가					QoQ	YoY		
	가								
()	44,982	0	44,982	15,794	29,188	42,905	4.8	44,329	1.5
	5,299	0	5,299	2,341	2,958	5,103	3.8	9,082	41.7
	25,689	0	25,689	6,856	18,833	24,701	4.0	21,873	17.4
	1,626	0	1,626	0	1,626	1,261	28.9	1,467	10.8
	6,646	0	6,646	875	5,771	6,379	4.2	6,879	3.4
	5,722	0	5,722	5,722	0	5,461	4.8	5,028	13.8
()	1,072	0	1,072	728	344	1,120	4.3	1,285	16.6
	2,381	89	2,292	2,292	0	2,134	11.6	1,412	68.6
	3,034	178	2,856	2,856	0	2,756	10.1	643	371.9
	0	0	0	0	0	0	0.0	0	0.0
	2,440	0	2,440	2,440	0	2,283	6.9	576	323.6
MMF	178	178	0	0	0	114	56.1	67	165.7
	416	0	416	416	0	359	15.9	0	0.0
	134	0	134	134	0	119	12.6	221	39.4
	51,603	267	51,336	21,804	0	49,034	5.2	47,890	7.8



(: ,%,)

	2008		2007				08 2Q	08 2Q
	2Q	1Q	4Q	3Q	2Q	1Q	vs. 08 1Q	vs. 07 4Q
	141,927	132,288	132,198	125,924	126,790	122,856	7.3	7.4
	15,274	15,728	15,619	15,406	15,462	13,705	2.9	2.2
	125,535	115,474	115,486	109,315	110,061	107,820	8.7	8.7
	1,118	1,086	1,093	1,203	1,267	1,331	2.9	2.2
C D	29,321	27,744	28,395	23,155	21,174	16,698	5.7	3.3
	194	171	1,703	2,713	2,710	2,460	13.5	88.6
R P	6,500	6,500	8,325	13,574	13,599	13,529	0.0	21.9
	25,252	23,346	21,700	16,646	13,689	13,696	8.2	16.4
	13,987	12,160	12,423	13,856	13,740	10,347	15.0	12.6
	217,180	202,209	204,744	195,868	191,702	179,586	7.4	6.1

	2008		2007				08 2Q	08 2Q
	2Q	1Q	4Q	3Q	2Q	1Q	vs. 08 1Q	vs. 07 4Q
	169,796	162,847	159,321	156,149	150,736	139,076	4.3	6.6
()	124,637	118,076	114,812	112,000	106,887	95,385	5.6	8.6
()	(118,927)	(112,669)	(110,453)	(108,143)	(102,876)	(91,090)	(5.6)	(7.7)
가	(5,710)	(5,407)	(4,359)	(3,857)	(4,011)	(4,295)	(5.6)	(31.0)
	38,869	38,304	38,012	37,646	37,096	36,878	1.5	2.3
	6,290	6,467	6,497	6,503	6,753	6,813	2.7	3.2
	9,627	7,506	5,310	5,349	5,412	5,570	28.3	81.3
	360	335	415	384	393	348	7.5	13.3
	11,739	9,553	8,622	8,952	9,003	7,980	22.9	36.2
	191,521	180,241	173,668	170,834	165,544	152,974	6.3	10.3



(: ,%,)

	2Q 2008		1Q 2008		2Q 2007	
	63,146	48.2	59,454	47.7	53,888	47.4
1	18,018	13.8	17,067	13.7	15,485	13.6
	13,044	10.0	11,930	9.6	9,559	8.4
	10,241	7.8	9,645	7.7	8,381	7.4
, ,	5,893	5.3	6,533	5.2	6,336	5.6
	2,206	1.7	2,167	1.7	2,143	1.9
, ,	1,634	1.2	1,496	1.2	1,602	1.4
	2,621	2.0	2,573	2.1	2,380	2.1
, ,	3,394	2.6	3,170	2.5	2,531	2.2
, ,	1,166	0.9	1,108	0.9	969	0.9
	3,929	3.0	3,765	3.0	4,502	4.0
	67,781	51.8	65,089	52.3	59,752	52.6
	17,048	13.0	15,914	12.8	14,745	13.0
	1,012	0.8	1,267	1.0	1,810	1.6
	6,498	5.0	6,274	5.0	8,919	7.8
	14,511	11.1	14,283	11.5	11,434	10.1
	4,441	3.4	4,072	3.3	3,176	2.8
, ,	7,707	5.9	7,325	5.9	6,135	5.4
, ,	3,281	2.5	3,313	2.7	2,949	2.6
	13,283	10.1	12,641	10.1	10,584	9.3
	130,927	100.0	124,543	100.0	113,640	100.0



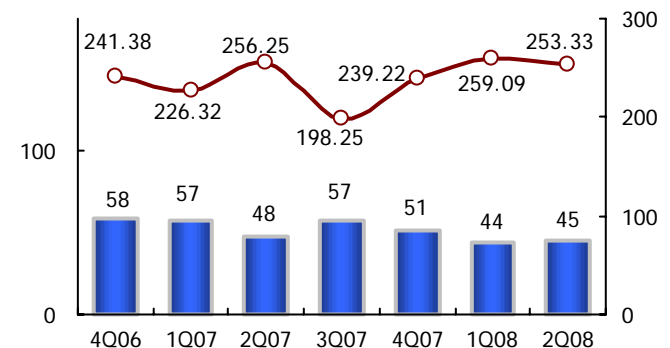
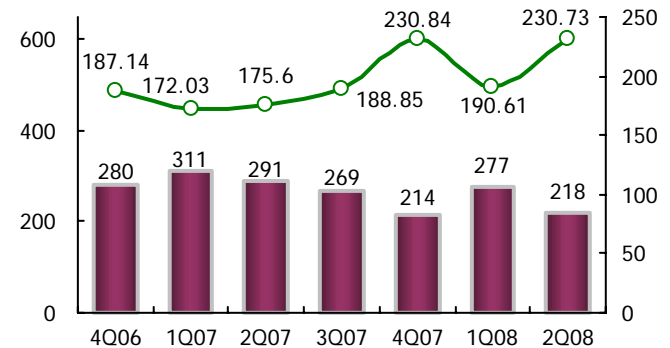
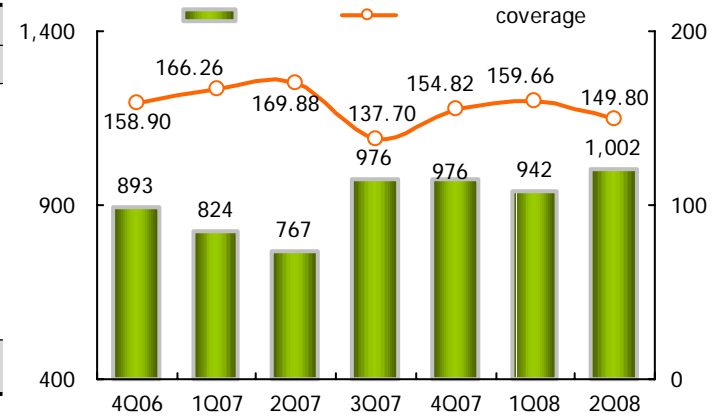
(: , %)

	2008		2007			
	2Q	1Q	4Q	3Q	2Q	1Q
	136,804	126,178	119,949	118,980	113,892	103,921
	1,367	1,407	2,061	1,134	1,357	2,121
	806	676	697	688	529	496
	109	170	181	153	135	139
	87	96	98	135	103	189
	139,173	128,527	122,986	121,090	116,016	106,866

	38,442	37,794	37,645	37,163	36,638	36,313
	488	502	501	529	492	532
	155	167	157	204	214	205
	48	90	38	42	48	57
	15	20	19	23	29	49
	39,148	38,573	38,360	37,961	37,421	37,156

	3,773	3,754	3,201	3,056	3,196	2,867
	61	70	66	75	86	92
	1	1	1	5	0	1
	28	26	30	32	30	31
	16	17	20	20	18	25
	¹⁾ 3,879	3,868	3,318	3,188	3,330	3,016

) 1. 24 : 19 , 3 , 2





(: ,%, %p)

	2008		2007				2006			
	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
	0.64	0.74	0.62	0.69	0.64	0.67	0.75	0.79	0.88	1.11
	1,222	1,343	1,080	1,177	1,062	1,020	1,122	1,112	1,160	1,365
	192,026	181,030	173,608	170,054	165,270	152,608	148,978	140,898	131,315	122,762
	0.66	0.75	0.65	0.69	0.59	0.56	0.66	0.73	0.89	1.11
	889	932	772	810	658	557	631	650	729	826
	134,202	124,298	119,132	116,805	111,842	99,382	94,935	89,642	81,672	74,252
가	0.69	0.89	0.61	0.77	0.78	0.91	0.88	0.95	0.91	1.22
	269	344	234	292	291	339	325	344	319	426
	39,148	38,573	38,360	37,961	37,421	37,156	37,057	36,266	34,952	34,923
	1.63	1.71	2.04	2.16	1.95	2.55	2.43	2.76	2.57	2.86
	63	66	68	69	65	77	77	84	80	87
	3,879	3,868	3,318	3,188	3,330	3,016	3,172	3,026	3,137	3,032
	155	168	265	138	227	149	81	92	117	101
가	113	118	214	86	161	93	25	33	49	42
	19	19	27	28	34	26	22	22	22	27
	23	31	24	24	32	30	34	37	37	32
	77	246	114	0	0	0	0	0	69	0
가	46	195	93	0	0	0	0	0	35	0
	31	50	21	0	0	0	0	0	33	0
	0	1	0	0	0	0	0	0	0	0



□

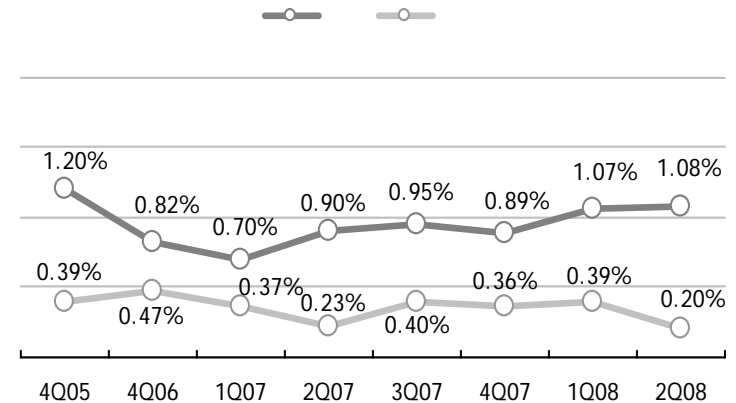
(: , %)

	2Q 2008		1Q 2008		2Q 2007	
	70,229	0.79	64,409	0.95	57,251	0.57
	63,973	0.52	59,889	0.54	54,591	0.61
,	19,579	0.49	17,959	0.81	16,574	0.97
,	1	-	0	-	0	-
	6,787	0.49	6,341	0.62	8,962	0.42
	13,781	0.31	13,366	0.31	10,716	0.25
,	1,365	-	967	-	528	0.01
,	8,660	0.34	7,864	0.17	6,382	0.14
,	3,319	0.28	3,355	0.62	3,235	1.03
	10,481	1.19	10,037	0.61	8,194	0.80
	134,202	0.66	124,298	0.75	111,842	0.59

□

(: , %)

2Q 2008	0.66	1.18	4.63	-	0.80	0.20
()	(134,202)	(57,245)	(432)	(3,755)	(8,752)	(64,018)
1Q 2008	0.75	1.12	6.86	-	0.89	0.39
()	(124,298)	(53,370)	(408)	(3,259)	(8,916)	(58,345)
4Q 2007	0.65	0.98	7.75	-	0.38	0.36
()	(119,132)	(52,077)	(374)	(3,087)	(8,762)	(54,832)
2Q 2007	0.59	0.92	13.89	-	0.70	0.23
()	(111,842)	(47,929)	(288)	(3,381)	(8,332)	(51,912)





(: , %, %p,)

	2008		2007				2006	08 2Q	08 2Q
	2Q	1Q	4Q	3Q	2Q	1Q	4Q	vs. 08 1Q	vs. 07 4Q
가	38,869	38,304	38,012	37,646	37,096	36,878	36,760	1.5	2.3
(LTV)	30,653	30,397	30,703	30,371	30,427	29,948	30,404	0.8	0.2
	16,978	15,121	15,519	14,487	14,028	13,121	12,931	12.3	9.4
	(53.61)	(53.58)	(53.26)	(51.60)	(51.66)	(51.67)	(51.78)	(0.03)	(0.32)
	9,669	9,418	9,582	9,192	8,923	8,621	8,630	2.7	0.9
	3,031	3,894	4,612	5,766	6,556	7,327	8,005	22.2	34.3
	975	964	990	926	920	879	838	1.1	1.5
	8,216	7,907	7,309	7,275	6,669	6,930	6,356	3.9	12.4
	819	797	776	690	646	606	577	2.8	5.5
	417	384	365	293	262	223	202	8.6	14.2
	570	585	145	412	182	636	226	2.6	293.1
CSS	2,425	2,439	2,467	2,398	2,375	2,376	2,401	0.6	1.7
	3,985	3,702	3,556	3,482	3,204	3,089	2,950	7.6	12.1



()

(: , %)

	()						
2Q 2008	0.71	0.91	0.76	0.29	0.04	11.35	0.47
()	(38,869)	(23,154)	(15,826)	(540)	(1,797)	(51)	(13,327)
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)
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)



□

/

/

(:)

	2008		2007				2006			
	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
	6,409	6,717	6,048	5,540	5,608	5,069	4,894	4,595	4,427	4,342
	4,963	4,818	4,789	4,469	4,041	3,881	3,637	3,477	3,267	3,210
	1,446	1,899	1,259	1,071	1,567	1,188	1,257	1,118	1,160	1,132
	1,569	1,551	1,632	1,579	1,595	1,578	1,656	1,662	1,651	1,613
	7,978	8,268	7,680	7,119	7,203	6,647	6,550	6,257	6,078	5,955

	2008		2007				2006			
	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
	3,092	3,077	2,497	2,411	2,529	2,191	2,321	2,148	2,240	2,127
	763	762	785	732	749	764	779	793	798	782
	24	29	36	45	52	61	72	85	99	123
	3,879	3,868	3,318	3,188	3,330	3,016	3,172	3,026	3,137	3,032

	2008		2007				2006			
	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
	172	187	163	147	162	147	145	137	141	139
	41	55	55	52	51	54	49	50	48	47
	1	1	2	2	2	2	3	3	4	4
()	20	10	8	9	11	9	15	16	16	16
	233	253	228	210	226	212	212	206	209	206



□

	2002	2003	2004	2005	2006	2007
(%)	6.0	5.4	6.0	8.1	8.4	11.4
가 (%)	5.9	4.0	3.8	3.0	3.5	3.6
()	300	270	300	405	420	570
()	440	396	440	594	616	836
(%)	29.7	32.7	33.2	33.2	33.5	30.9

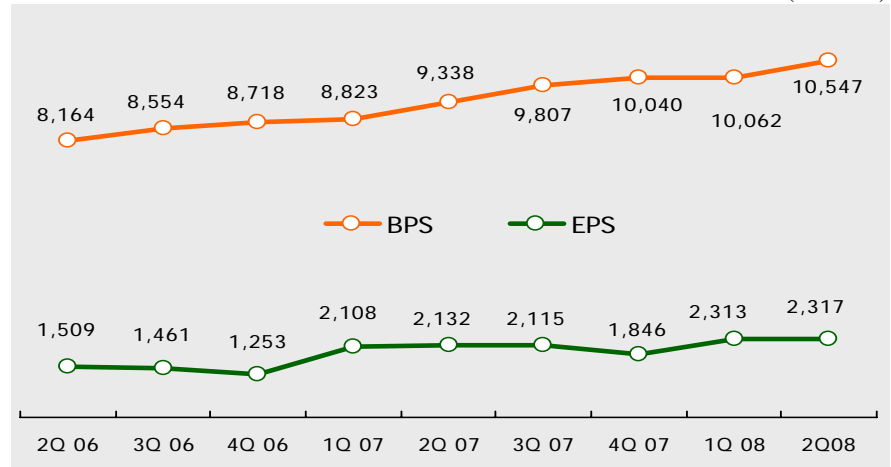
□ 가

	/				
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%) (2008.6.30)*

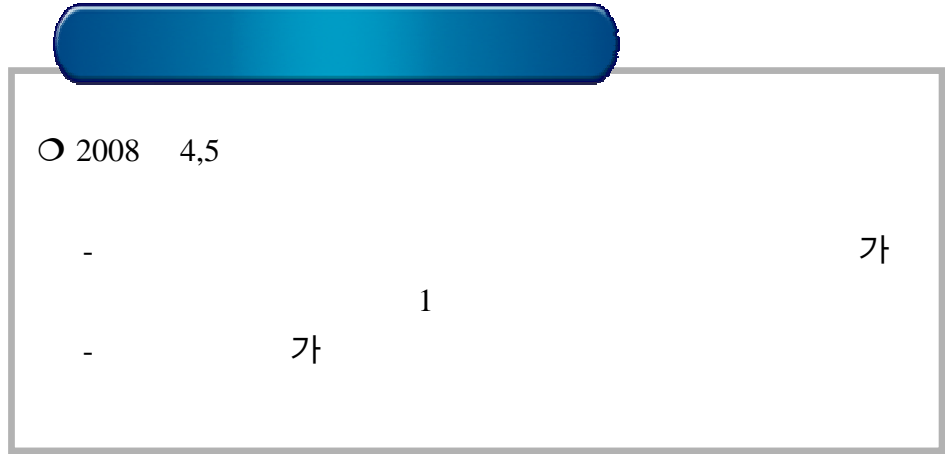
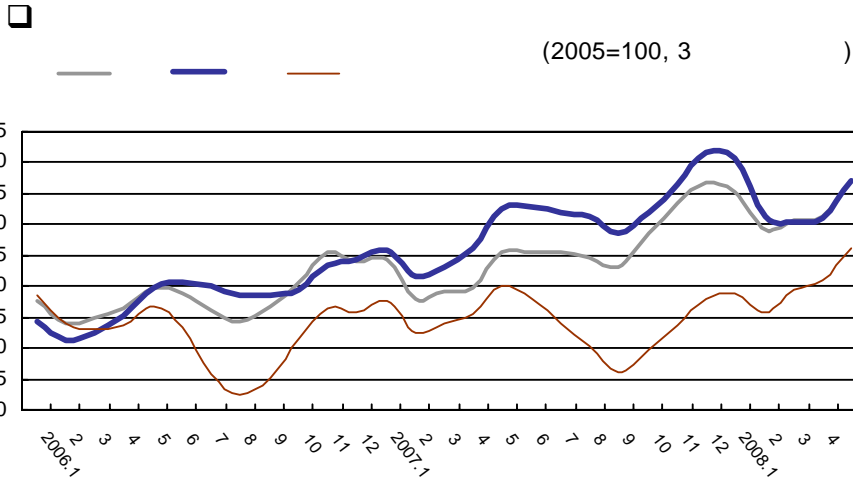
	(%)
Aberdeen Asset Management Asia Ltd	13.53
Capital Research & Global Investors	12.51
Templeton Investment Counsel, LLC	5.07
Total	31.11

*



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

- (2007 : 85.8%, 2008 5 : 87.0% 0.8%p 가)
- ¼ , 가
- 가 가 7.7%
- , , 100% 가
- 87.0% 85.3% 가



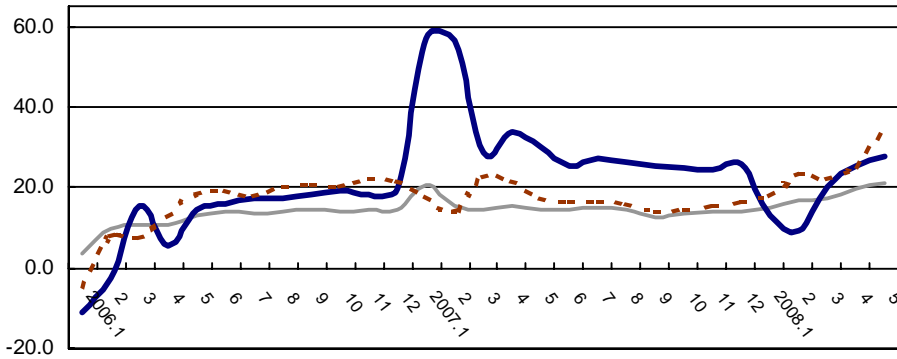
(2005=100, 3)

	2008 3			2008 4			2008 5		
	120.5	109.6	120.8	121.0	110.9	121.4	127.1	116.3	127.0
1	118.2	109.8	125.3	120.0	111.2	126.1	127.9	116.6	131.9
	114.4	109.7	111.8	114.7	110.7	112.3	122.2	114.6	117.1
	105.4	127.9	120.0	106.7	128.1	124.2	114.1	132.4	128.8
	104.6	126.5	114.9	107.1	131.7	116.2	115.0	139.2	123.1
	136.2	106.9	125.0	137.2	113.3	127.6	142.0	125.6	137.2
가	127.5	103.8	102.5	124.0	102.8	101.9	124.9	108.0	106.7
	90.2	103.3	100.5	83.4	97.1	97.3	86.9	102.1	102.1
	277.8	-	113.5	267.5	-	113.0	265.1	-	115.0
	83.4	-	94.9	83.0	-	96.7	85.7	-	96.5

:



가 (:%,)



○ 2008 1~5 가 27.7% 21.3%

○

(:%, 가)

	2007			2008 (1 ~5)		
	25.6	16.4	14.1	27.7	34.1	21.3
	32.2	17.1	15.2	31.8	34.1	21.7
	37.8	19.9	21.7	35.7	28.6	23.1
	31.2	6.0	16.1	38.7	4.8	18.6
	16.7	-2.5	9.2	-17.4	69.7	12.7
	6.8	21.4	17.5	24.4	21.9	22.9
	-1.6	12.9	2.6	-0.4	2.9	9.5
	-3.6	17.5	1.6	2.6	-0.7	2.6
, 가	2.6	33.4	10.4	0.4	14.8	14.8
	-1.8	-8.9	-1.3	-6.1	14.1	-0.3

) MTI 1 :