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2002년도

3/4분기 경영실적 및 4/4분기 계획

(2002. 10. 28)



**부산은행**

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. 3/4	-----	2
. 4/4	-----	11
. 가 ,	-----	18
. Appendix	-----	24

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.  $\frac{3}{4}$

1.

2.

3.

4.

(단위 : 억원, %, %P)

	1999.12	2000.12	2001.12	2001.9 (a)	2002.9 (b)	( )
	116,677	129,105	145,643	143,618	162,181	12.93
	93,378	103,610	120,084	117,485	131,376	11.82
	51,930	57,905	64,963	64,915	78,355	20.70
	4,752	4,752	4,752	4,752	7,334	54.34
	4,012	4,066	4,439	4,610	8,297	79.98
( )	( 822)	( 859)	( 336)	( 502)	(941)	
	50	102	523	357	1,277	257.70
BIS	11.45	10.53	10.26	10.17	12.99	
(Tier )	(7.36)	(6.82)	(6.58)	(6.34)	(9.71)	-
( )	(3.89)	(3.41)	(3.40)	(3.57)	(5.83)	
ROA <sup>1)</sup>	0.05	0.09	0.42	0.39	1.27	-
ROE <sup>2)</sup>	1.10	2.47	12.00	11.02	24.03	-
<sup>3)</sup>	5.63	4.51	2.74	3.62	2.00	-
	7.65	6.65	3.73	4.84	2.82	-
NIM	-	2.79	2.87	2.60	3.42	-

주) 1. 당기순이익/실질 총자산 평잔(연간환산율임), 2. 당기순이익/자기자본 평잔(연간환산율임)  
 3. 무수익여신비율 = (3개월 이상 연체여신+이자미계상여신)/총여신

- 1,277 ( 257.7% 가)

  - 2001 523 , 2001 3/4 357
  
- 4,151 ( 46.99% 가)

  - 2001 4,017 , 2001 3/4 2,824
  - :
  
- 2,162 ( 65.80% 가)

  - 2001 1,882 , 2001 3/4 1,304
  
- 1,669 ( 64.92% 가)

  - 2001 1,466 , 2001 3/4 1,012
  - \* : +KAMCO +



가



3.42%

- 2001 2.87%, 2002 3.36%



(NIS) 4.07%

- 2001 3.66%, 2002 3.98%



4.08%

- 2001 3.69%, 2002 4.04%



가

42.48%(RP, , )

- 2001 38.54%, 2002 42.78%

➤ 10.6%(856 )

- 2001 8.16%, 2002.6 10.6%

- 468 ( 312 780 )

\* 2001. 3/4 : 326 ( 212 538 )

➤ 782

- 가 (68 )

(0.5% 0.75%) 48 , (2% → 8%) 17 , (50% 55%) 3

- 가 (72 )

(0.5% 1%) 24 , (2% → 12%) 16 , (50% 60%) 11 ,

(0% 1%) 21

- 2002.9 427 가

\* 2001 가 116 2002 가 311

➤ ( ) 304

□ 2.82%(2,389 )

➤ 2001 3.73% 0.91%( 242 )

□ 2.79%(2,367 )

➤ 2001 5.23% 2.44%( 1,319 )

□ 131.8%( 427 )

➤ 2001 110.2%, 2002 129.3%

□ Coverage Ratio 76.8% (\* 65.7%)

➤ 2,389 , 1,834

➤ 2001 54.2%, 2002 70.9%

□ 2001 ( , , W/O ) 994

➤ 47 , W/O 443 , 504



61.69%, 5.01%, 가 27.89%( 32.71%)



( )



34.22%(1 , , , 17.64%, 3.46%, 1.31%)



• 10.17%, 5.77%, 2.55%, , 3.06%,

, 2.78%, 5.70%



가 27.89%



100 59 , 12,002



15.3% 2001 15.7% 0.4%p



□ 16 2,181

➤ 2001 14 5,643 1 6,538 가(11.36% 가)

□ 13 1,376

➤ 2001 12 84 1 1,292 가(9.40% 가)

□ 7 8,355

➤ 2001 6 4,963 1 3,392 가(20.61% 가)

□ 2,582 가

➤ BW (2002.6.29, 3,000 86.1% )

➤ 4,752 → 7,334억원(54.3% 증가)

□ (BIS ) 11,061

➤ 2001 6,908 4,153 가

➤ 2,582 가, 가, 1,000

2,010

➤

□ BIS 12.99%( )

➤ Tier 9.71%( )

□ 5.83%

➤ 2001 3.40% 2.43%p 가

\* 2001.6 6.26%, 5.20%, 5.59%

□ Moody's

➤ (Ba3) ( Baa3) (2002.6.20)

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. 4/4

1.

2.

3.

4.

(단위 : 억원, %, %P)

	2001.12	2002.9	2002	2003	2004
	145,643	162,181	166,000	186,000	210,000
	120,084	131,376	136,500	155,700	176,800
	64,963	78,355	81,000	97,700	115,700
	4,752	7,334	7,334	7,334	7,334
	4,439	8,297	8,300	10,400	12,300
( )	( 336)	(941)	(949)	(3,082)	(5,015)
	523	1,277	1,600	2,500	2,300
BIS	10.26	12.99	12.11	11.85	11.56
(Tier )	(6.58)	(9.71)	(9.28)	(9.91)	(10.29)
( )	(3.40)	(5.83)	(5.64)	(6.27)	(6.47)
ROA	0.42	1.27	1.18	1.58	1.28
ROE	12.00	24.03	21.64	26.74	20.26
	2.74	2.00	1.50	0.90	0.50
	3.73	2.82	2.40	1.70	1.20
NIM	2.87	3.42	3.35	3.30	3.30

주) 2002년말 및 2003~2004년은 전망치임

## □ 가

	2001	2002 9	2002	2003	2004
	523	1,277	1,600	2,500	2,300
( - )	4,439	8,297	8,300	10,400	12,300
	95,045	146,683	146,683	146,683	146,683
가	4,260	5,000	-	-	-
EPS	550	1,164 ( )	1,091	1,704	1,568
BPS	4,670	5,656	5,658	7,090	8,385

□ 2002 1,600



➤ 4/4 218 가

➤ Coverage 80.0%

가

□ ROA 1.2%, ROE 21.6%

➤ EPS 1,091 , BPS 5,658

□ BIS 12.11%, Tier 9.28%, 5.64%



➤ 우량 기업에 대한 신용대출 및 가계자금대출 확대

➤ 프로젝트 파이낸싱 확대

➤ 유가증권 포트폴리오 점진적 변경

➤ Cost

➤

☐ KAMCO 328 ( 175 )

➤ 3/4 283 ( 88 ) 611 ( 264 )

➤ : 605 (2003~2006 )

☐ ABS

☐ 2.40%

➤ 87,455 , 2,054 (3/4 △335억원)

▪ 266 , 457 , KAMCO 43 ( 766 )

▪ 285 , KAMCO 300 , 516 ( 1,101 )

4/4 328 M&A,

( 43 )



□ : 2002.9 0.48% 0.52% 0.04%

□ : 330 2001 4/4 291 13% 가

□ : 2002.9 2.7% 97 10 4 8 ( 2.5%)

□

-

- 10:1 → 100% 분양완료(분양업체 971개, 입주업체 604개, 입주율 62.2%, 가동율 77.6%)

- 2002.6 76 4 (TEU) 13.6% 가

- , 6.5% 가

- -

\* 98 4 3,622 99 6,720 2000 2 7,862 2001 7 755 2002 20

\* 2005 1 2

- 가( 98 21 99 10 2000 78 2001 126 2002.6. 90 )

- ( 99 83.7 2000 93.8 2001 104.9 2002.8 102.1)

- 가 가 (99 68.3% 2000 74.1% 2001 75.9% 2002.7 80.3%)

- ( ) BSI ( )

\* 2001. 4/4 90 2002. ¼ 84 2002 2/4 120 2002. ¾ 115 2002 4/4 106

\* 2002 4/4 (100) , ¾

\* BSI( ) : 2002 ¾ 119 2002 4/4 111

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. 가 ,

1. 가

2.

3.

4.

□ 가

( : , %)

	2001	2002.3	2002.6	2002.9
가	14,012	15,688	17,991	19,828
	169	314	281	391
(A)	1.21	2.00	1.56	1.97
(B)	1.21	1.36	1.24	1.56
(B-A)	-	0.65	0.32	0.42
	-	-	1.60	2.31

) 2002.9 1 295 1.49% , 2.7%(2002.6)

□ 가 (2002.9 )

( : , %)

	19,280	293	149	51	55	19,828
	97.24	14.78	0.75	0.26	0.28	100
	145	23	30	28	56	281

) Coverage Ratio ( / ) : 110.20%



( : , %)

	2001	2002.3	2002.6	2002.9	
	3,851	4,113	4,654	5,100	
	235	287	377	527	
(A)	6.08	6.98	8.09	10.33	5.5%
(1 )	(3.64)	(4.38)	(4.79)	(6.86)	(1 )
(3 )	(2.13)	(2.55)	(2.73)	(3.67)	
(B)	7.38	8.47	9.38	11.19	
(B-A)	1.30	1.49	1.29	0.86	
(C)	8.04	8.45	9.00	11.18	
(1 )				(7.88)	
(3 )				(4.33)	

) (2002.9.30) : 341 (64.7%), 186 (35.3%)  
1.8



(2002.9 )

( : , %)

	4,750	163	-	111	76	5,100
	93.14	3.20	-	2.18	1.49	100
	68	20	-	67	76	231

) Coverage Ratio ( / ) : 123.53%

□ 가

➤ 1

가

- 1 2001.12.31 2.44% 2002.9 .30 3.47%

- 1 2002. 9.30 10.33% 2002.10.22 7.80%

➤ 131

: 가 1.70%, 8.98%

가 0.14% 2.21%

\*  
- 2002.10.1 (W/O)

W/O

- 4/4

□ 4/4

➤ 가

( : , %)

	2002.9	2002.12
	19,828	22,000
	391	264
	1.97	1.20
	○ 153 (391 - 6 281 + 3 8 )X1.3 ○ 196 (391 X0.5) ○ 84 (9 55 + 29 )	

➤

( : , %)

	2002.9	2002.12
	5,100	5,416
	526	476
	10.33	8.79
	○ 200 ○ 138 ○ 112	



▶ 가

- 가, ( )
- ACS(Auto Call System)
- 
- NICE CB CSS
- 

▶

- ( 30% )
- ( )
- (2001.10.14) :
- BSS Risk 20~30% (2002.10 )
- 30% (2002.10)
- 1 (2002.9)
- (4 8),
-

# . Appendix

- |     |               |     |     |       |         |
|-----|---------------|-----|-----|-------|---------|
| 1.  |               |     | 12. | 가     |         |
| 2.  |               |     | 13. |       |         |
| 3.  |               |     | 14. |       |         |
| 4.  |               |     | 15. |       |         |
| 5.  |               |     | 16. |       |         |
| 6.  | $\frac{3}{4}$ |     | 17. |       |         |
| 7.  | $\frac{3}{4}$ |     | 18. |       |         |
| 8.  |               |     | 19. |       |         |
| 9.  |               |     | 20. | KAMCO |         |
| 10. | (NIS)         | NIM | 21. | BIS   |         |
| 11. |               |     | 22. | 2002  | (1)~(2) |
|     |               |     | 23. |       | (1)~(6) |

# . APPENDIX

1.

( : ,%, )

	1999.12	2000.12	2001.12	2001.9	2002.9	
( )	116,677	129,105	145,643	143,618	162,181	12.93
( )	(100,483)	(118,813)	(130,615)	(129,357)	(142,292)	(10.00)
( )	(16,194)	(10,292)	(15,028)	(14,261)	(19,889)	(39.46)
( )	93,378	103,610	120,084	117,485	131,376	11.82
( )	(77,999)	(92,890)	(104,435)	(103,257)	(111,401)	(7.89)
( )	(15,379)	(10,720)	(15,648)	(14,228)	(19,975)	(40.39)
( )	51,930	57,905	64,963	64,915	78,355	20.70
( )	(48,995)	(55,958)	(64,157)	(63,690)	(77,890)	(22.30)
( )	(2,935)	(1,947)	(806)	(1,225)	(465)	( 62.04)
가	41,290	50,340	58,312	54,434	63,069	15.86
( )	(30,251)	(42,661)	(44,213)	(41,612)	(44,411)	(6.73)
( )	(11,039)	(7,679)	(14,099)	(12,822)	(18,658)	(45.52)

( : , )

( : , )

	1999	2000	2001	2001.9	2002.9	가
	41,925	49,758	58,430	57,956	71,103	22.68%
가	6,893	9,189	14,012	12,314	19,828	61.02%
	33,457	38,283	40,498	41,658	47,423	13.84%
	1,575	2,286	3,920	3,985	3,852	△ 3.33%
	2,022	1,610	1,556	923	1,925	108.56%
	2,935	1,947	806	1,225	465	△ 62.04%
	5,048	4,590	4,171	4,811	4,862	1.06%
	51,930	57,905	64,963	64,915	78,355	20.70%

	1999	2000	2001	2001.9	2002.9	가
	74,048	89,370	99,863	97,465	107,919	10.73%
( )	8,221	8,471	10,008	9,145	11,075	21.10%
( )	63,023	78,865	87,795	86,222	94,449	9.54%
( )	2,804	2,033	2,061	2,098	2,395	14.16%
C D	1,094	434	326	425	407	△ 4.24%
	342	884	128	616	88	△ 85.71%
R P	378	60	970	1,606	-	-
	2,143	2,142	3,148	3,145	2,987	△ 5.02%
	15,379	10,720	15,648	14,228	19,975	40.39%
	93,378	103,610	120,084	117,485	131,376	11.82%

( : , %)

	1999	2000	2001(a)	2002.3	2002.6	2002.9(b)	가 (b-a)
	33,457 (79.80)	38,283 (76.94)	40,498 (69.31)	43,299 (68.79)	43,836 (66.70)	47,423 (66.70)	17.10 ( 2.61p)
	27,395 (65.34)	32,591 (65.50)	37,119 (63.53)	39,301 (62.44)	40,430 (61.51)	43,860 (61.69)	18.16 ( 1.84p)
	6,062 (14.46)	5,692 (11.44)	3,379 (5.78)	3,998 (6.35)	3,406 (5.18)	3,563 (5.01)	5.45 ( 0.77p)
가	6,893 (16.44)	9,189 (18.47)	14,012 (23.98)	15,689 (24.93)	17,991 (27.37)	19,828 (27.89)	41.51 (3.91p)
	1,575 (3.76)	2,286 (4.59)	3,920 (6.71)	3,954 (6.28)	3,899 (5.93)	3,852 (5.42)	△1.73 ( 1.29)
	41,925	49,758	58,430	62,942	65,726	71,103	21.69
	1,093	2,090	3,851	4,114	4,654	5,100	32.43
1)	7,986	11,279	17,863	19,803	22,645	24,928	39.55

)1. : 가 +

2. ( )

# APPENDIX

4.

	2001		2002.6		2002.9	
	( )	(%)	( )	(%)	( )	(%)
1	5,284	9.04	5,786	8.80	6,216	8.74
	2,814	4.82	3,027	4.61	3,165	4.45
	2,863	4.90	3,005	4.57	3,166	4.45
, ,	2,551	4.37	2,773	4.22	2,940	4.13
	2,088	3.57	2,285	3.48	2,460	3.46
,	503	0.86	660	1.00	695	0.98
	806	1.38	882	1.34	933	1.31
	1,095	1.87	1,254	1.91	1,209	1.70
, ,	989	1.69	869	1.32	857	1.21
,	602	1.03	590	0.90	609	0.86
	1,755	3.00	1,904	2.90	2,078	2.92
	21,350	36.5	23,035	35.05	24,328	34.22
	6,028	10.32	6,793	10.34	7,231	10.17
	1,968	3.46	1,809	2.75	1,815	2.55
	3,164	5.42	3,517	5.35	4,104	5.77
	2,838	4.86	2,493	3.79	2,930	4.12
	2,543	4.35	2,699	4.11	2,665	3.75
,	2,116	3.62	1,920	2.92	2,175	3.06
, ,	4,844	8.29	5,469	8.32	6,027	8.48
	23,068	39.48	24,700	37.58	26,947	37.90
가	14,012	23.98	17,991	27.37	19,828	27.89

(단위 : 억원, %)

	1999.12	2000.12	2001.12	2001.9 (a)	2002.9 (b)	(b-a)
	432	166	772	495	1,694	1,199
	9,640	10,058	11,038	8,109	8,111	2
	9,208	9,892	10,266	7,614	6,417	1,197
( )	(1,732)	(2,010)	(2,046)	(1,546)	(1,675)	(129)
( )	(953)	(1,007)	(1,199)	(783)	(782)	( 1)
	82	64	249	138	417	279
	350	102	523	357	1,277	920
	300	-	-	-	-	-
	50	102	523	357	1,277	920
	<b>3,117</b>	<b>3,183</b>	<b>4,017</b>	<b>2,824</b>	<b>4,151</b>	<b>1,327</b>
/	55.6	63.2	50.9	54.7	40.4	14.3
/	30.6	31.6	29.8	27.7	18.8	8.9
/	95.5	98.3	93.0	93.9	79.1	14.8
/	4.5	1.7	7.0	6.1	20.9	14.8

(단위 : 억원, %)

	2001.9 (a)	2002.9 (b)	(b-a)	
1.	2,294	3,222	928	40.45
( )	<sup>1)</sup> (6,904)	(6,721)	( 183)	( 2.65)
( )	(4,610)	(3,499)	( 1,111)	( 24.10)
2.	<sup>1)</sup> 562	720	158	28.11
3.	59	229	288	
( )	(133)	(229)	(96)	(72.18)
4.	756	802	46	6.08
( 가 )	(62)	( 32)	( 94)	( 151.6)
( )	(120)	(131)	(11)	(9.17)
( )	(-)	( 16)	( )	-
( )	( 86)	( 94)	( 8)	( 9.30)
( )	( 70)	( 80)	( 10)	( 14.28)
( )	( 783)	( 782)	(1)	(-)
5.	1,546	1,675	129	8.34
6. (1+2+3+4-5)	495	1,694	1,199	242.22

(단위 : 억원, %)

	2001.9 (a)	2002.9 (b)	
	138	417	279
	504	118	386
	193	56	137
	57	5	52
	254	57	197
	642	535	107
	3	25	22
가	3	10	7
	74	308	234
	155	11	144
	209	7	202
	198	174	24

(단위 : 억원)

	1999.12	2000.12	2001.12	2001.9 (a)	2002.9 (b)	(b - a)
	1,216	1,326	1,882	1,304	2,162	858
	1,166	1,224	1,423	947	885	62
	953	1,007	1,262	711	782	71
	37	3	64	72	70	142
	176	214	161	164	173	9
( )	0	0	0	0	0	0
	50	102	523	357	1,277	920

(단위 : 억원,%)

	2001.12	2001.9(a)	2002.9(b)	(b - a)	
	523	357	1,277	920	257.70
KAMCO	893	604	88	516	85.43
( )	(203)	(148)	(4)	( 144)	( 97.30)
( )	(384)	(214)	(75)	( 139)	( 64.95)
( )	(248)	(189)	(6)	(183)	( 96.83)
( )	(58)	(53)	(3)	( 50)	( 94.34)
	50	51	304	253	496.08
( )	(34)	(20)	(84)	(64)	(320.00)
( )	(16)	(31)	(220)	(189)	(609.68)
	1,466	1,012	1,669	657	64.92

□ (NIM) :

(단위 : 억원, %)

	2000	2001(a)	2002.3	2002.6	2002.9(b)	(b-a)
( )	93,398	111,429	115,549	116,642	118,233	6,804
	8,654	9,233	2,139	4,315	6,590	2,643
(KAMCO )	6,051 (85)	6,030 (203)	1,199 (6)	2,373 (8)	3,564 (88)	2,466 ( 115)
	2,603	3,203	940	1,942	3,026	177
NIM	2.79	2.87	3.30	3.36	3.42	0.55
NIM ( )	2.88	3.06	3.31	3.37	3.52	0.46

□ (NIS) :

(단위 : %)

	2000	2001(a)	2002.3	2002.6	2002.9(b)	(b-a)
( )	9.22	8.79	7.94	7.88	7.90	0.89
( )	6.14	5.13	3.97	3.90	3.83	1.30
	3.08	3.66	3.97	3.98	4.07	0.41

□

(단위 : %)

		2001	2002.6	2002.9	
(a-b)		3.69	4.04	4.08	
가	(a)	8.56	7.71	7.69	
		9.88	8.64	8.41	
	(b)	8.44	7.54	7.54	
		4.87	3.67	3.61	

□

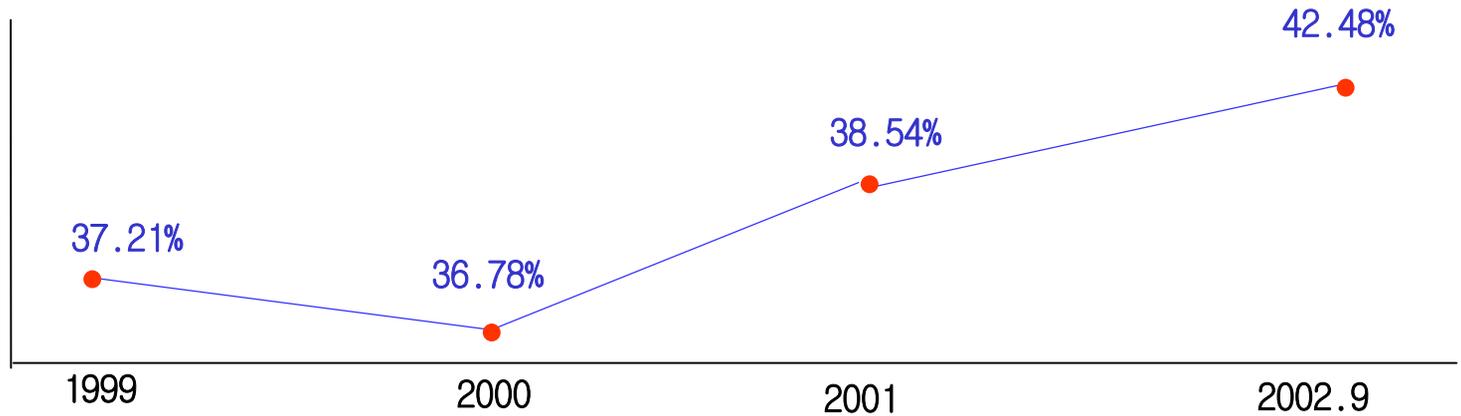
(단위 : %)

		2001	2002.6	2002.9	
(a-b)		3.89	4.00	3.92	
가	(a)	9.47	8.14	8.00	
		10.03	8.45	8.31	
	(b)	8.67	7.67	7.49	
		5.58	4.14	4.08	

\* : -

\*\* : +

\*\* : + CD + R P +



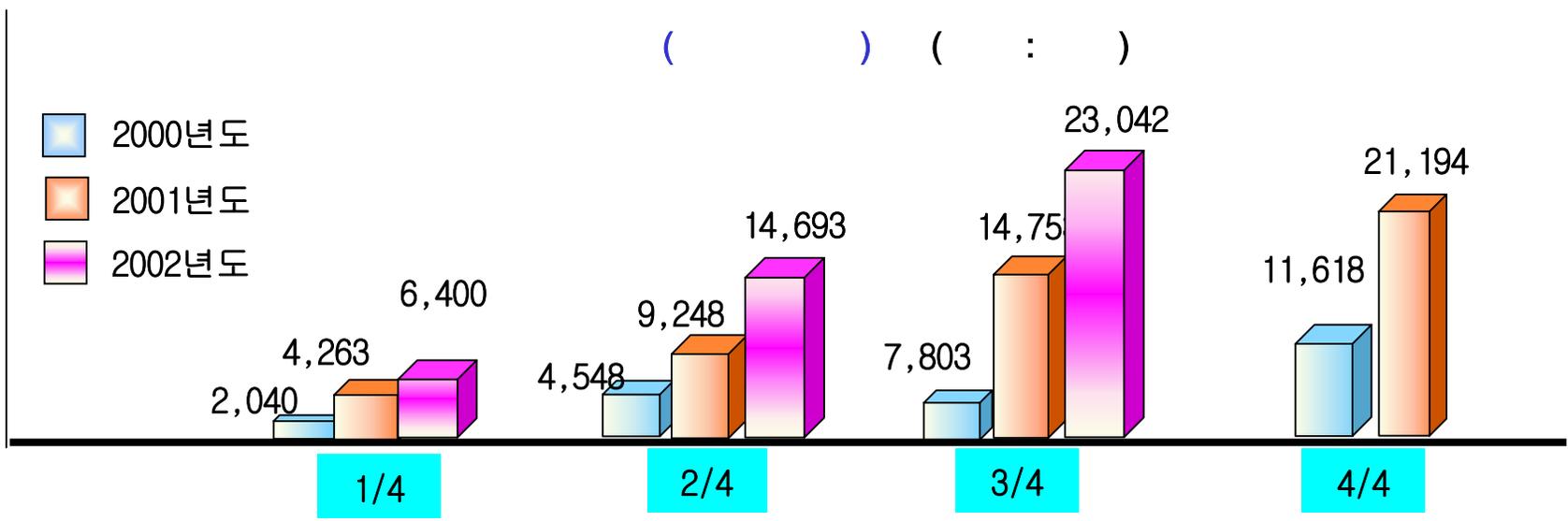
(단위 : 억원, %)

	1999	2000	2001(a)	2002.9(b)	(b-a)
	71,012	84,372	99,734	107,997	8,263
가	26,427	31,035	38,442	45,882	7,440
가 1	37.21	36.78	38.54	42.48	3.94
가 2	39.02	38.15	40.43	43.83	3.40

- 가 : + (MMDA )+ (MMDA )
- 가 1 : 가 / ( +CD+ +RP+ )
- 가 2 : 가 / ( , R P, )

□ 가 가					
( : , %)					
	2000.12	2001.12	2001.9(a)	2002.9(b)	(b - a)
	10,058	11,038	8,109	8,111	2
	288	629	504	118	386
	10,346	11,667	8,613	8,229	384
	8,789	9,378	6,904	6,721	183
	1,557	2,289	1,709	1,508	201
( )	(293)	(464)	(326)	(468)	(142)
( )	(365)	(536)	(313)	(388)	(75)
( )	(265)	(190)	(135)	(229)	(94)
( )	(346)	(570)	(431)	(305)	( 126)
( )	(288)	(629)	(504)	(118)	( 386)
	84.95	80.38	80.16	81.67	1.51
	15.05	19.62	19.84	18.33	1.51
/	6.36	7.71	7.42	10.40	2.98
/	6.54	8.16	7.88	10.55	2.67

)1.



( : )

	1 / 4	2 / 4 ( )	3 / 4 ( )	4 / 4 ( )
2000	242	263	285	301
2001	327	369	395	434
2002	460	493	516	(560 )

, B/S ( : )

						B/S				
2000.12	5,382	6,150	3	11,535	53.3%	1,130	959	3	2,092	45.8%
2001.12	9,460	11,734	4	21,198	55.4%	2,272	1,575	4	3,851	40.9%
2002.6	6,562	8,077	2	14,641	55.2%	2,586	2,066	2	4,654	44.4%
2002.9	10,181	12,859	2	23,042	55.8%	2,815	2,283	2	5,100	44.8%

( : )

	1 / 4			2 / 4 ( )			3 / 4 ( )			4 / 4 ( )		
		C/A			C/A			C/A			C/A	
2000	61	27	88	128	59	187	205	104	310	293	160	454
2001	96	63	159	208	134	342	326	212	538	464	297	761
2002	148	91	239	309	194	503	468	312	780	626	430	1,056

\* 2002 4/4

(단위 : 억원,%)

	99.12	00.12	01.6	01.12(a)	02.9 (b)	(b-a)
1)	54,880	62,074	69,524	70,481	84,843	14,362
	45,498 (82.9)	53,966 (87.0)	61,285 (88.1)	64,163 (91.0)	80,087 (94.4)	15,924 (3.4)
	5,185 (9.4)	3,950 (6.4)	4,402 (6.3)	3,686 (5.2)	2,367 (2.8)	△1,319 (△2.4)
	3,169 (5.8)	2,792 (4.5)	2,616 (3.8)	1,596 (2.3)	1,565 (1.8)	△31 (△0.5)
	807 (1.5)	1,241 (2.0)	1,067 (1.5)	831 (1.2)	570 (0.7)	△261 (△0.5)
	221 (0.4)	95 (0.2)	155 (0.2)	204 (0.3)	254 (0.3)	50 (-)
	4,197 (7.65)	4,128 (6.65)	3,838 (5.52)	2,631 (3.73)	2,389 (2.82)	△242 (△0.91)
	1,684	1,664	1,881	1,426	1,834	408
/	40.1	40.3	49.0	54.2	76.8	22.6

주) 1. 건전성분류 대상 여신임

□ ( )							(단위 : 억원)
1)	72,229	1,900	1,483	535	252	76,399	
要	454	55	297	281	252	1,339	
가	-	-	-	-	-	427	
	-	-	-	-	-	1,766	
	3,962	393	9	-	1	4,365	
	-	-	2	-	1	3	
)		(	)				
	: 131.8%( )						

□ ( 가 )							(단위 : 억원)
	1,511	74	73	36	1	1,695	
	-	32	14	18	1	65	

# . APPENDIX

17.

(단위 : 억원,%)

	265	0	135	126	0	526	261
W/O	138	626	202	9	0	975	211
	47	82	475	33	0	637	508
	0	0	108	124	0	232	232
	450 (19.0)	708 (29.9)	920 (38.8)	292 (12.3)	0 (-)	2,370 (100.0)	1,212 (51.1)
	79,637 (96.6)	1,659 (2.0)	645 (0.8)	278 (0.3)	254 (0.3)	82,473 (100.0)	1,177 (1.4)
	80,087 (94.4)	2,367 (2.8)	1,565 (1.8)	570 (0.7)	254 (0.3)	84,843 (100.0)	2,389 (2.82)

□ ( , , W/O )

2001. 12.31(a)	186	1,435	1,012	680	52	3,365	200	3,565	704	25.4%
2002. 6.30	365	623	970	320	0	2,278	142	2,420	440	24.1%
2002. 9.30(b)	450	708	920	292	0	2,370	129	2,499	397	21.1%
(b-a)	264	727	92	388	52	995	71	1,066	307	4.3%

1.

○ 2.79%

○ 50.73%

○

- 500 , 300 1 , 200 1 , 100 8 , 50 6 ,

50 19 ( 35 , 68 )

○ 854 , . . 197 1,051

2.

(△995억원)

○ 47 , W/O 443 , 505

3. Coverage 21.1%

○ 2002. 9 : 가 1,051 63.1%( 가 427 80.2%)

○ 가

( 4 )

○ ,

1.

( : , %)

	80,087 (94.4)	2,367 (2.8)	1,565 (1.8)	570 (0.7)	254 (0.3)	84,843 (100.0)	2,389 (2.82)
	450 (19.0)	708 (29.9)	920 (38.8)	292 (12.3)	0 (0.0)	2,370 (100.0)	1,212 (51.1)
	79,637 (96.6)	1,659 (2.0)	645 (0.8)	278 (0.3)	254 (0.3)	82,473 (100.0)	1,177 (1.4)

○ 1,177 , 1,659

○ 2002.6 9 2.43% 56.4%, 32.1%, 11.5%

- 2002.9 65.5%, 23.9%, 10.6%

가 가 9%p

○ 2002.6 6 ( , , , , , )

3.02% 2002.9 2.8%

### 2. ( )

( : , %)

가											
10	17	29	-	262	51	57	401	372	291	137	115.1

\* 10 805 ( 383 , 227 , 197 ) 가 Coverage

### 3. ( )

( : , %)

가								
10	19	87	918	1,005	468	12	47.8	

\* (378 ) (2002 340 )

\* 10 741 가 Coverage

( : )

1 / 4	131	63	11	74	119	54	8	62	△12
2 / 4	431	135	116	250	12	6	2	8	△242
3 / 4	245	180	52	232	152	22	△ 3	19	△ 213
4 / 4	204	117	58	175	328	62	113	175	-
	1,010	495	237	732	611	144	120	264	△468
	1) 605	325	131	456	-	-	-	-	-

) 2003년 이후 환매예상액은 605억원(관련손실 456억원)으로 4년간 분할환매예정으로 있어  
사실상 환매는 금년으로 종결

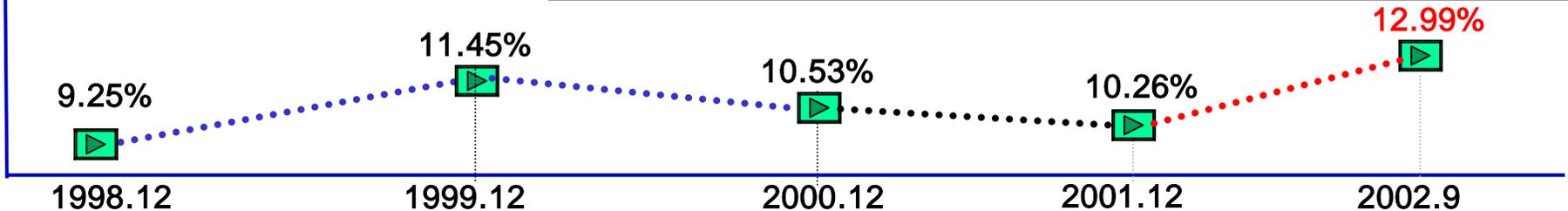
# . APPENDIX

21.

BIS



98.12.22	1,000		
99. 6. 29	1,500	(BW3,000	)
99.12.30	1,000		
01. 6. 15	1,000		
02. 4. 26	1,000		
02. 6. 29	2,582	BW	( 7,334 )



	1998	1999	2000	2001.12	2002.9
	2,618	3,918	3,898	4,429	8,272
	1,890	2,321	2,295	2,698	3,001
(-)	208	147	171	219	212
	4,300	6,092	6,022	6,908	11,061
가	46,495	53,221	57,172	67,330	85,150
	39,754	48,666	51,217	61,887	79,388
	6,741	4,555	5,955	5,444	5,762
Tier 1 Capital	5.63%	7.36%	6.82%	6.58%	9.71
Tier 2 Capital	4.06%	4.36%	4.01%	4.01%	3.52
BIS Capital Ratio	9.25%	11.45%	10.53%	10.26%	12.99

(단위 : 억원)

	2000.12	2001.12	2002.12	2003.12	2004.12
1.	10,058	11,038	10,797	12,879	15,032
2.	9,892	10,266	8,789	10,208	11,598
( )	(1,007)	(1,199)	(1,000)	(800)	(700)
3. (1-2)	166	772	2,008	2,671	3,434
4.	64	249	408	171	134
5. (3+4)	102	523	1,600	2,500	3,300
6.	0	0	0	0	0
7.	102	523	1,600	2,500	3,300
8.	0	0	0	0	1,000
9. (7-8)	102	523	1,600	2,500	2,300



## □ 부산은 국제적인 물류 · 금융도시로 발전 가능성

- ✓ 뉴욕, 런던, 도쿄, 홍콩, 싱가포르 등 세계 금융도시 모두가 항만을 보유
- ✓ 부산은 홍콩, 싱가포르에 이어 세계 제3위의 컨테이너 항만보유
- ✓ 통일 또는 남북교류 확대시 부산은 TSR(시베리아횡단철도), TCR(중국횡단철도)의 출발점
- ✓ 한국선물거래소에 주가지수선물 이관예정(2004.1)
- ✓ LME(런던금속거래소)지정참고 유치확정
- ✓ 부산항 관세자유지역 지정(2001.12)
- ✓ 부산국제종합전시장 컨벤션센터 건립(2001.5 )

## □ 부산은 동남산업벨트의 중심도시

- ✓ 부산을 중심으로 “포항-울산-양산-부산-김해-창원-마산”으로 이어지는 동남산업벨트 형성
- ✓ 동 지역내 국가산업단지 면적은 국내에서 최대 규모
- ✓ 부산 : 완성차 및 자동차 부품, 조선기자재 산업 중심
- ✓ 김해, 창원 : 금속 기계산업
- ✓ 울산 : 완성차 및 자동차 부품
- ✓ 양산 : 전자부품 소재 및 가전제품 제조
- ✓ 마산 : 수출자유지역
- ✓ 포항 : 철강산업

## □ 2002년 지역내 개발사업 시행

- ✓ 부산신항만 건설(30개 선석, 1995~2011)
- ✓ 녹산국가산업단지 조성완료(입주중)
  - 총면적 : 210만평(공장용지 130만평, 지원시설용지 80만평)
  - 입주 계약업체 898업체(입주업체 654업체)
  - 공단구성 : 조립금속, 정밀기계, 정밀요업, 정보통신, 섬유 의복, 석유화학, 협동화용지(조선기자재, 염색단지, 신발지식화단지, 도금 및 피혁단지) 등
- ✓ 삼성-르노 자동차 정상화 및 확장예정
- ✓ 수영정보단지 조성중(센텀시티)
- ✓ 아시안게임(월드컵 경기장)경기장 건설 및 각종 도시개발 사업 시행
- ✓ Lotte백화점 동래점 추가 Open 및 LOTTE WORLD 107층 건설예정

## □ 부산광역시 10대 전략산업 선정 및 육성 중

- ✓ 성장유망산업 : 항만물류, 관광, 금융, 소프트웨어, 영상산업 등
- ✓ 구조고도화산업 : 자동차부품, 조선기자재, 신발, 섬유패션, 수산가공산업

□ 어음부도율

➢ 2002년 9월중 부산지역 어음부도율은 0.41%로 전분기 0.48% 대비 0.07%p하락함  
 - 2002년 1월~9월중 어음부도율은 지역경기가 회복세의 영향으로 0.42%를 기록

(단위 : %)

	2001					2002				
		1/4	2/4	3/4	4/4	1/4	2/4	3/4		
								7	8	9
	0.48	0.54	0.51	0.39	0.48	0.34	0.48	0.50	0.44	0.41
	0.39	0.48	0.34	0.39	0.35	0.27	0.28	0.37	0.30	-
	0.38	0.56	0.39	0.31	0.29	0.15	0.10	0.16	0.10	-

주) 자료 : 한국은행 부산지점 보도자료 (2002.9.23)

□ 부산지역 신설 및 부도 법인수(개)

	2001.9	10	11	12	2002.1	2	3	4	5	6
	312	256	285	333	392	304	337	332	312	306
	18	21	13	21	12	15	22	25	19	14

□ (%)

	1997	1998	1999	2000	2001	2002.1/4	2002.2/4	2002.3/4
	3.9	8.9	9.1	6.4	5.2	4.3	3.3	2.7
	2.6	6.8	6.3	4.1	3.7	3.4	2.7	2.5

□ (1995 =100, )

	1997	1998	1999	2000	2001	2002.1/4	2002.8
	113.6	106.2	131.9	154.0	156.7	157.3	165.4
	93.0	79.5	83.7	93.9	104.9	103.5	102.1
	118.0	105.8	118.9	125.4	126.1	138.0	136.5
	117.8	107.3	122.0	131.6	146.8	141.7	129.0
	96.6	79.1	89.0	92.3	87.7	90.3	85.0
	123.7	115.8	155.7	175.8	192.3	195.1	207.9

□ ( 가 )

( : )

	1997 ( 가 )	1998 ( 가 )	1999 ( 가 )	2000 ( 가 )	1999	2000
	432,194 (8.4)	424,709 ( 1.7)	470,356 (10.7)	503.452 (7.0)	100.0	100.0
	27,759 (3.3)	27,224 ( 1.9)	29.365 (7.9)	30,292 (3.2)	6.4	6.0
	-	21,225 (-)	24,156 (13.8)	25,337 (4.9)	5.0	5.0
	52,073 (8.7)	30,813 ( 0.1)	33,088 (7.4)	34,147 (3.2)	7.3	6.8
	16,065 (5.6)	14,909 ( 7.2)	16,271 (9.0)	17,120 (5.2)	3.5	3.4
	28,849 (10.0)	27,309 ( 5.3)	31,627 (15.8)	33,557 (6.1)	6.4	6.7

□ ( )

	1997	1998	1999	2000	2001 ( )	2002
	4,688	4,717	4,754	4,797	4,829 (100.0)	4,764 (100.0)
	386	384	383	381	378 (7.8)	370 (7.8)
	101	101	102	104	106 (2.2)	106 (2.2)
	305	308	309	310	312 (6.5)	307 (6.4)
	250	250	251	253	253 (5.2)	254 (5.3)
	281	282	282	281	280 (5.8)	278 (5.8)

) 2002

: