
2003

(2003. 7. 29)



부산은행

2003		2
	, 가 ,	13
2003	3/4	24
Appendix		27



. 2003

1		3
2		4
3		5
4		6
5		7
6		8
7		9
8		11

(: , %, %p,)

	2000.12	2001.12	2002.12	2002.6		2003.6		
						()	()	2
	129,105	145,643	162,259	154,444	170,044	10.10	4.80	115
	103,610	120,084	130,237	128,271	134,716	5.02	3.44	610
	57,905	64,963	80,142	72,331	87,027	20.32	8.59	4,029
	4,752	4,752	7,334	7,334	7,334	-	-	-
	4,066	4,439	8,158	7,997	8,634	7.97	5.83	427
()	(859)	(336)	(-)	(646)	(510)	(21.05)	(-)	380
	102	523	1,480	983	510	48.12	-	380
BIS (Tier) ¹⁾	10.53 (6.82) 3.41	10.26 (6.58) 3.40	11.69 (9.21) 5.61	13.41 (10.11) 5.86	11.21 (9.28) 5.43	2.20 (0.83) 0.43	0.48 (0.07) 0.18	-
ROA	0.09	0.42	1.09	1.50	0.69	0.81	0.40	-
ROE	2.47	12.00	20.09	30.44	12.22	18.22	7.87	-
NIM	2.79	2.87	3.39	3.37	3.17	0.20	0.22	-
	4.51	2.74	1.45	2.01	1.47	0.54	0.02	-
	6.65	3.73	2.22	2.92	2.07	0.85	0.15	-

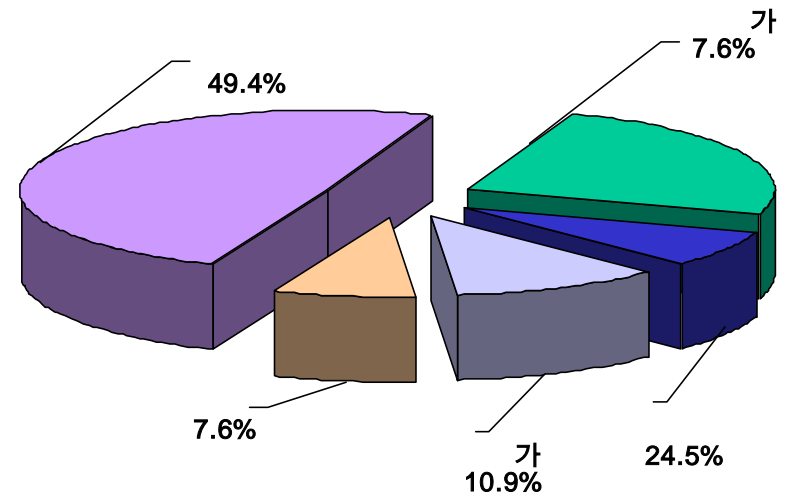
. 2003

2.

(: ,%)

		2000.12	2001.12	2002.12	2002. 6		2003. 6		
						2Q			2Q
1.		10,058	11,035	10,934	5,295	2,699	5,379	1.59	2,718
2.		9,892	10,263	8,928	4,163	2,113	4,900	17.70	2,429
		2,010	2,046	2,414	1,073	547	1,299	21.06	598
		1,010	1,262	1,178	412	185	1,009	114.90	537
3.	(1-2)	166	772	2,006	1,132	586	479	57.69	289
4.		64	249	526	149	139	31		91
5.	(3+4)	102	523	1,480	983	447	510	48.12	380
6.		0	0	0	0	0	0	-	0
7.	(5+6)	102	523	1,480	983	447	510	48.12	380
8.		0	0	0	0	0	0	-	0
9.	(7-8)	102	523	1,480	983	447	510	48.12	380

(1% , 2002))	
•)	14.11 %
•	2.98 %
•	2.14 %
•	1.64 %
•	3.63 %
24.5 %	
) (,)	



: , %			
	2002 12	2003 6	
	146,683	146,683	-
()	17,660	30,900	13,240
	12.04%	21.07%)	9.03%p

) 1. Japan Lotte (Japan Lotte 16.34%)
 2. 2003. 4.16 CRMC 8.18%

□ 510 (2002 983 , 48.12%)

□ 2,785 (2002 2,615 , 6.50% 가)
 * : (가)

□ 1,726 (2002 1,489 , 15.92% 가)

□ 588 (2002 1,190 , 50.59%)
 * : + KAMCO + +
 +



(: , %)

	2003.6			2002.6	
		2Q	YoY		2Q
1.	2,251	1,138	9.97	2,047	1,067
()	(4,481)	(2,258)	(2.42)	(4,375)	(2,216)
()	(2,230)	(1,120)	(4.21)	(2,328)	(1,149)
2.	503	258	5.01	479	253
3.	119	61	23.23	155	80
()	(118)	(60)		(154)	(80)
4.	1,095	570	가	476	268
()	(998)	(525)		(464)	(241)
()	(12)	(12)		(52)	(52)
()	(1)	(-)		(-)	(-)
5.	1,299	598	21.06	1,073	546
6.	479	290	57.69	1,132	586
(1+2+3+4-5)					
7.	31	90		149	139
	262	186		91	45
	231	96		240	184
8.	510	380	48.12	983	447

(:)

가	
가 204	가 597
가 24	가 226
가 180	36
408	881

- 가 가
- 가 113 가
- 가 가
- 가 가



가



가(2.42%) (4.21%) 204 가



24 가(5.01%)



180 가(가 163)



가 가 가



(:)

	2	1	
	82	90	172
가	188	139	327
	265	245	510
	535	474	1,009



가



113 가(120.21% 가)



36 ()

- 2.07%(1,924)
 - 2002 2.22%(1,930) 0.15%p
- 2.90%(2,696)
 - 2002 2.48%(2,150) 0.42%p (546)
- 131.11%(402)
 - 2001 115.7%, 2002 129.3%, 2002 133.85%
- Coverage Ratio 90.96%
 - 1,924 , 1,750
 - 2001 54.2%, 2002 70.9%, 2002 83.8%
- (, , W/O) 1,840 (524)
 - 2002 1,831 9 가(14)
 - * 10 가, W/O 72 가, 73



()

- 60.45%, 5.09%, 가 29.83%
- 2002 : 0.91%p, 0.30%p, 가 0.83%p



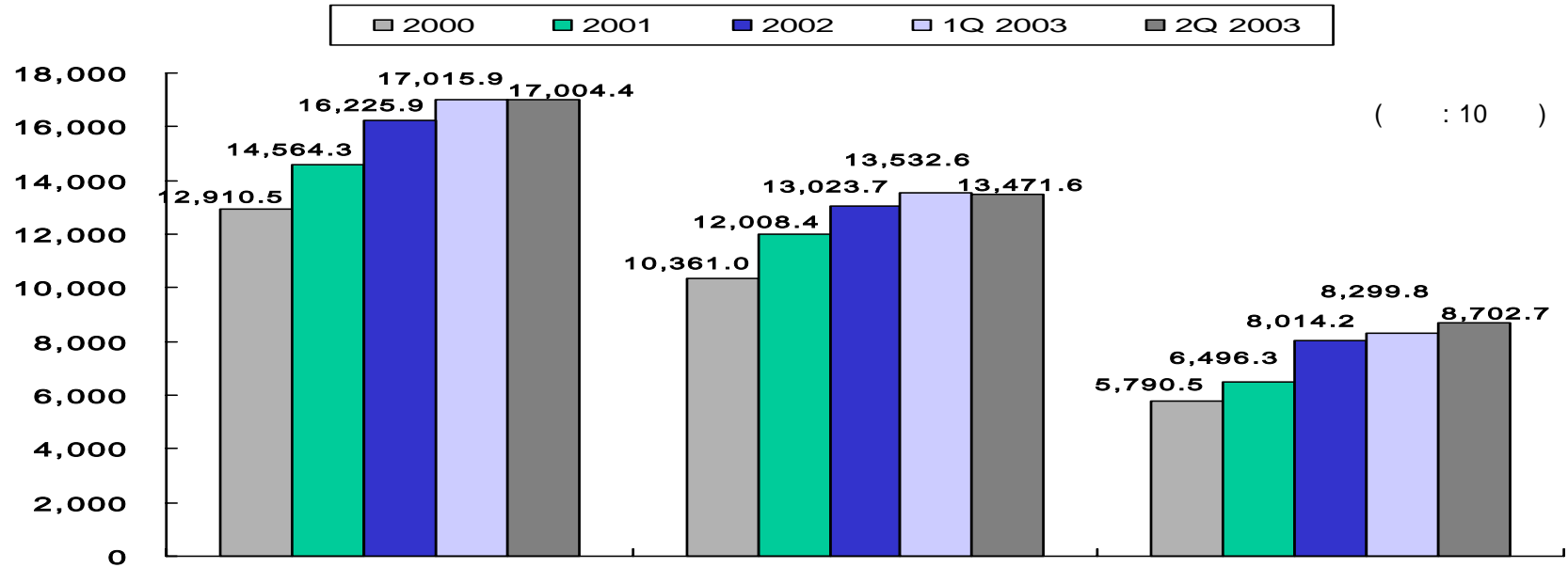
()

- 33.06%(1 . . 17.03%, 3.28%, 0.86%)
- . 9.52%, 5.32%, 2.11%, , 2.79%,
2.54%, 5.44%
- 가 29.83%



100 74 , 15,117 (가 5,139)

- (92,825) 16.3%
- 371 (0.4%), :
-



- 17 44

➤ 2002 16 2,259 7,785 가(4.80% 가)
- 13 4,716

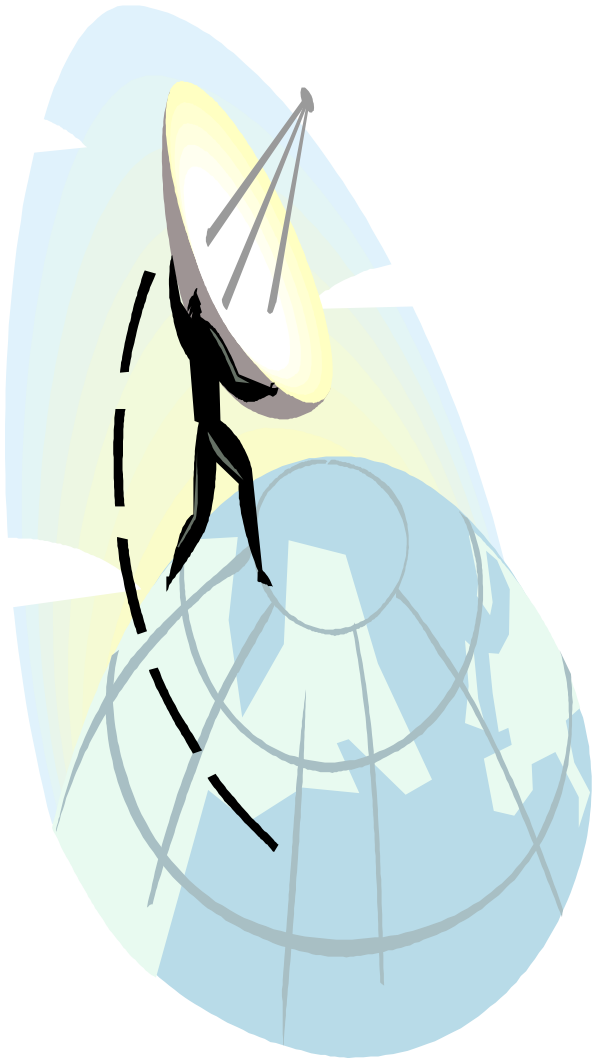
➤ 2002 13 237 4,479 가(3.44% 가)
- 8 7,027

➤ 2002 8 142 6,885 가(8.59% 가)

- (BIS) 10,207
 - 2002 10,064 143 가
 -

- BIS 11.21%()
 - Tier 9.28%

- 5.43%
 - 2002 5.61% 0.18%p
 - * 2002.12 5.61%, 5.86%, 4.86%, 5.17%

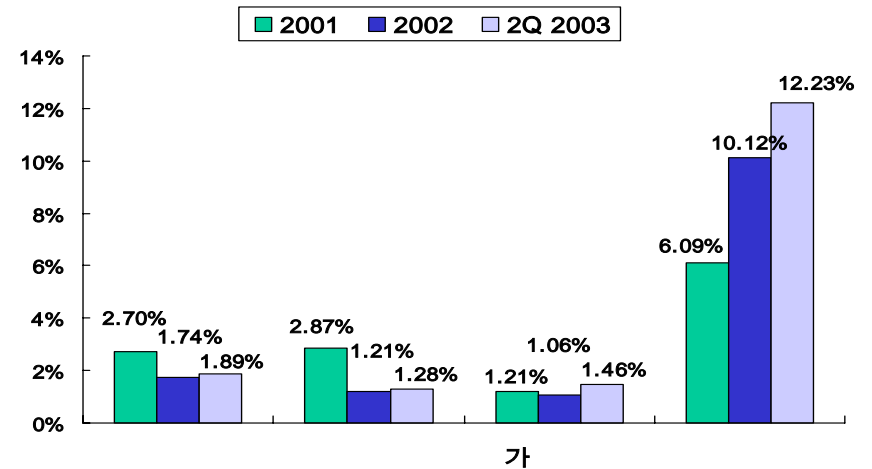
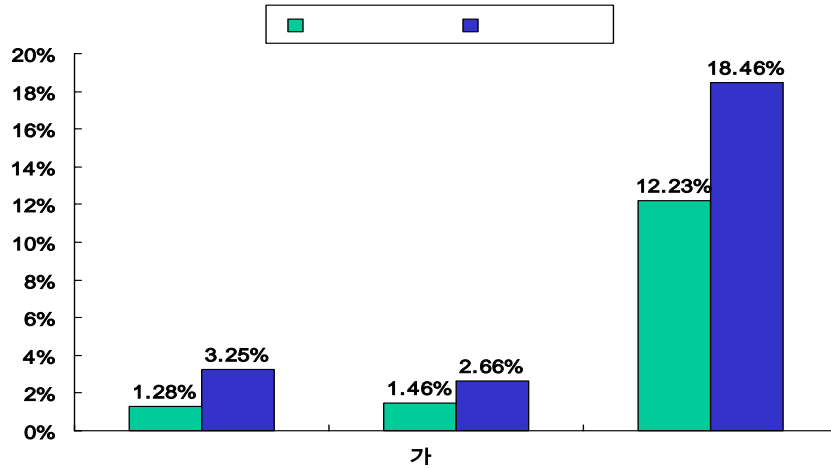


· , 가 ,

1		14
2		15
3		17
4		18
5		19
6	가 ·	20
7	가 · ,	21
8	Risk	22
9	Risk Management Process	23

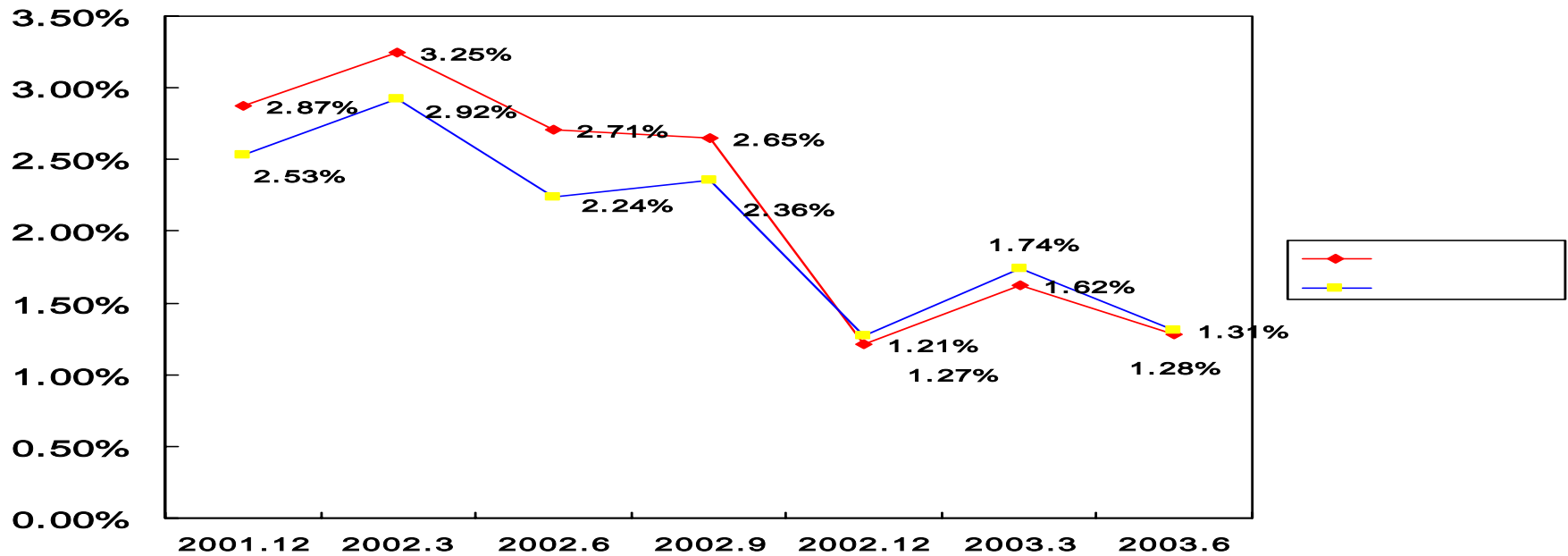


(2003 6)



(: %, %p)

	2001	2002				2003		
		3	6	9	12	3	6	1
	2.70	3.19	2.77	2.97	1.74	2.23	1.89	0.34
()	2.87 (2.53)	3.25 (2.92)	2.71 (2.24)	2.65 (2.36)	1.21 (1.27)	1.62 (1.74)	1.28 (1.31)	0.34 (0.43)
가	1.21	2.01	1.58	1.98	1.06	1.60	1.46	0.14
1	6.09	6.98	8.09	10.33	10.12	12.18	12.23	0.05
1	3.63	4.38	4.78	6.87	7.67	9.58	8.89	0.69
3	2.13	2.55	2.73	3.67	4.48	5.42	5.28	0.14



Coverage Ratio(2003.6)

(: , %)

								coverage
	55,788	1,068	1,035	101	67	58,059	1,203	
	96.09	1.84	1.78	0.17	0.12	100.0	2,07	68.25
	418	53	207	76	67	821	350	

()

(: , %)

	2002.12		2003.3		2003.6	
	26,230	1.12	27,213	1.45	28,070	0.86
,	8,064	1.26	8,312	1.96	8,380	2.60
,	1,597	-	1,487	-	1,678	-
	3,976	0.96	4,384	0.89	4,428	0.45
	3,644	0.27	3,785	2.77	4,369	2.20
,	941	-	644	-	458	-
,	2,190	0.78	2,199	0.95	2,307	0.56
,	2,100	0.67	2,068	0.87	2,037	1.37
	3,897	2.59	4,261	2.56	4,420	1.36
	26,409	1.07	27,140	1.68	28,077	1.55
	52,639	1.27	54,353	1.74	56,147	1.31

()

(: %)

2002.12	1.91	-	-	1.18	0.82
2003.03	2.40	-	-	2.01	1.18
2003.06	1.69	-	-	2.20	0.79

()

(: , %,%p)

	2002.12(a)	2003.3	2003.6(b)	(b-a)
	44,917	46,145	48,133	3,216
	19,368(43.12)	19,996(43.33)	20,646(42.89)	1,278(0.23)
	-	-	-	-
	7,116(15.84)	7,198(15.60)	7,409(15.39)	293(0.45)
	2,105(4.69)	2,183(4.73)	2,424(5.04)	319(0.35)
	16,328(36.35)	16,769(36.34)	17,654(36.68)	1,326(0.33)

* 63.3%

()

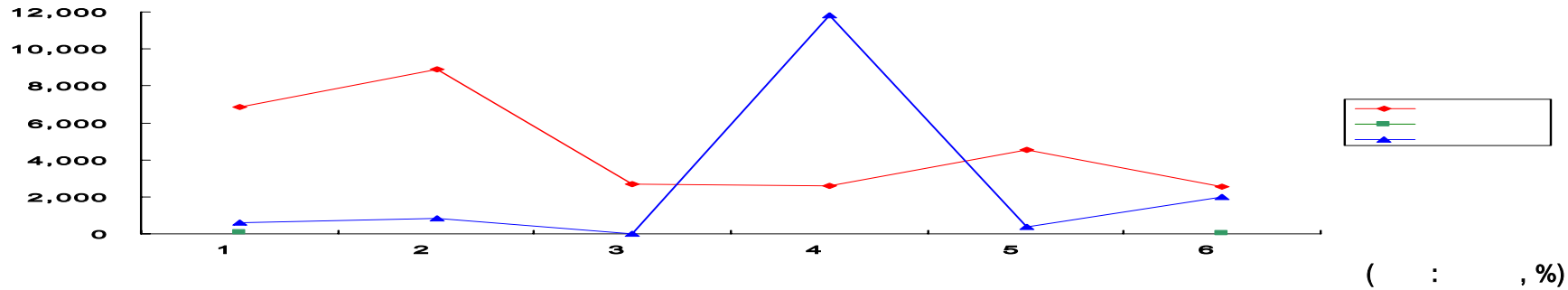
(: , %)

10	40,584 (69.90)	39,454	686	314	64	67	445 (36.99)
10 30	8,754 (15.08)	8,117	208	392	37	0	429 (35.66)
30 50	3,343 (5.76)	3,219	36	88	0	0	88 (7.32)
50 100	2,428 (4.18)	2,339	0	89	0	0	89 (7.40)
100	2,950 (5.08)	2,659	139	152	0	0	152 (12.64)
	58,059	55,788	1,068	1,035	101	67	1,203

* 30 가 84.98%



(2003)



	2003.1	2003.2	2003.3	2003.4	2003.5	2003.6
, ,	-	-	3,255 (54.6)	-	-	-
	6,880 (90.9)	8,875 (91.4)	2,699 (45.3)	3,597 (23.3)	4,533 (60.1)	2,536 (40.7)
	5,739	-	-	-	-	-
1	333	1,944	726	-	3,201	-
	734	6,729	1,813	1,711	378	2,150
	74	202	160	1,886	954	386
	83 (1.1)	-	-	-	-	35 (0.6)
	607 (8.0)	839 (8.6)	5 (0.1)	11,808 (76.7)	351 (4.7)	1,974 (31.7)
	-	-	-	-	2,660 (35.3)	1,691 (27.1)
	7,570 (100.0)	9,714 (100.0)	5,959 (100.0)	15,405 (100.0)	7,544 (100.0)	6,236 (100.0)



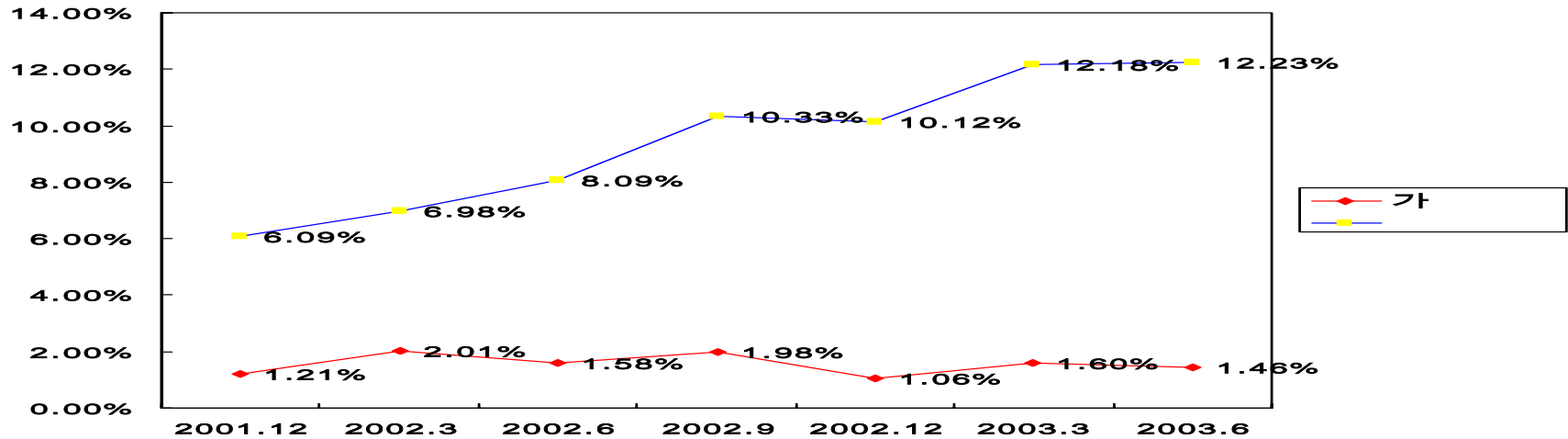
(2003)



➤ 2003.6 5 • (+41), (+20), • • (+9) 가
, (-6), (-6)

(: , %, %p)

	2003.5		2003.6			b-a
		(a)		(b)		
, , ,	869	2.1	706	1.6	-163	-0.5
	9,337	23.1	11,333	25.8	1,996	2.7
()	1,082	2.7	1,299	3.0	217	0.3
(가)	2,050	5.1	2,812	6.4	762	1.3
()	113	0.3	223	0.5	110	0.2
()	148	0.4	326	0.7	178	0.3
(, ,)	1,074	2.7	1,225	2.8	151	0.1
()	70	0.2	163	0.4	93	0.2
(1)	206	0.5	506	1.2	300	0.7
(,)	3,189	7.9	2,577	5.9	-612	-2.0
()	1,405	3.5	2,202	5.0	797	1.5
	7,389	18.3	6,822	15.6	-567	-2.7
	12,015	29.7	16,090	36.7	4,075	7.0
, , ,	702	1.7	1,648	3.8	946	2.1
	1,918	4.7	1,366	3.1	-552	-1.6
	8,233	20.3	5,894	13.4	-2,339	-6.9
	40,463	100.0	43,859	100.0	3,396	-



(: , %)

	2001	2002				2003	
		3	6	9	12	3	6
가	14,188 172 1.21	15,850 319 2.01	18,197 287 1.58	20,005 396 1.98	21,398 227 1.06	22,186 353 1.60	23,898 350 1.46
(1)	3,851 235 (95)	4,113 287 (107)	4,654 377 (154)	5,100 527 (177)	5,414 548 (133)	5,091 620 (132)	4,648 568 (155)
(1)	6.09	6.98	8.09	10.33	10.12	12.18	12.23
(1)	(3.63)	(4.38)	(4.78)	(6.87)	(7.67)	(9.58)	(8.89)
(3)	(2.13)	(2.55)	(2.73)	(3.67)	(4.48)	(5.42)	(5.28)



(2003.6)

(: , %)

가		22,615	812	133	115	76	23,751
		95.22	3.42	0.56	0.48	0.32	100.0
		170	65	27	64	76	401
		4,186	192	5	198	67	4,648
		90.06	4.13	0.11	4.26	1.44	100.0
		42	23	1	119	67	252

가 Coverage Ratio (/) : 123.38%

Coverage Ratio (/) : 93.68%



(: , %)

		2001	2002					2003		
			3	6	9	12		3	6	
		555	64	86	82	341	572	324	547	871
		330	30	31	19	193	273	23	113	136
	가	134	5	10	8	28	51	59	133	192
		91	29	44	55	120	248	242	301	543
	()	-	8	9	15	150	-	264	446	-
	()		-	2	10	139	151	131	248	379



Risk

➤ 2003

19.05% 가

7.16% 가



Risk



가 (, 1 ~10)



Loan Review , (가)



(10) 가 (2003.4), 가



, 가



,

가



가, , ACS(Auto Call System)



, CSS



(30%) , ()



(2001.10.14) :

✓ BSS

Risk 20~30% (2002.10)

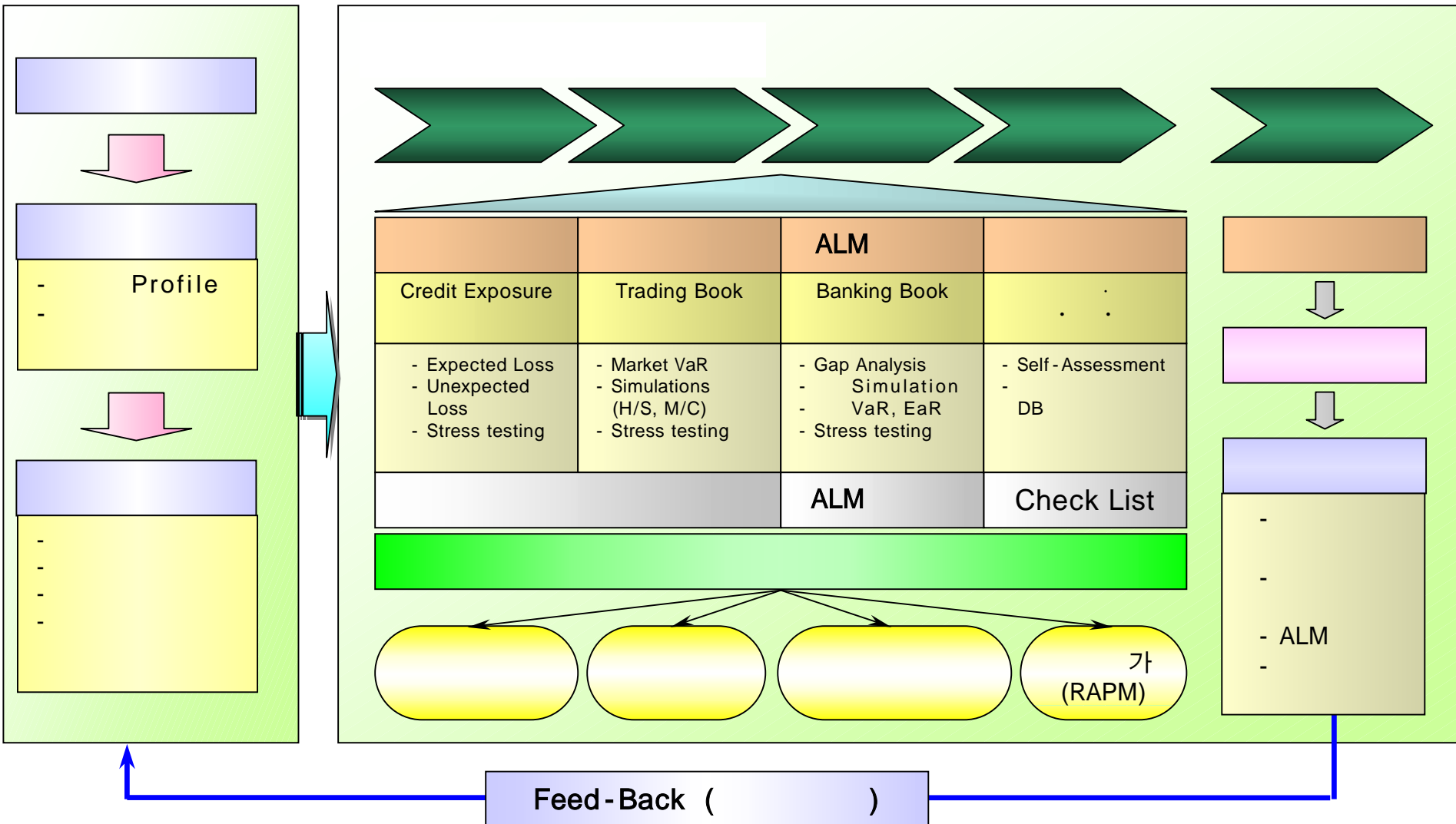


30% (2002.10), 1 (2002.9)



(4 8), ,

□ Risk Management Process





. 2003 3/4

1		25
2	가	26

▪ , 가 가
()

▪

▪ 2003

- : 12.23%(2003.6) 7.99%
- 가 : 1.46%(2003.6) 0.95%
- : 1.28%(2003.6) 1.20%

▪

✓ (Spread)

▪

가

▪ 2003

- NIM : 2003.6 3.17% 3.33%
- 가 : 2003.6 43.45%

NIM

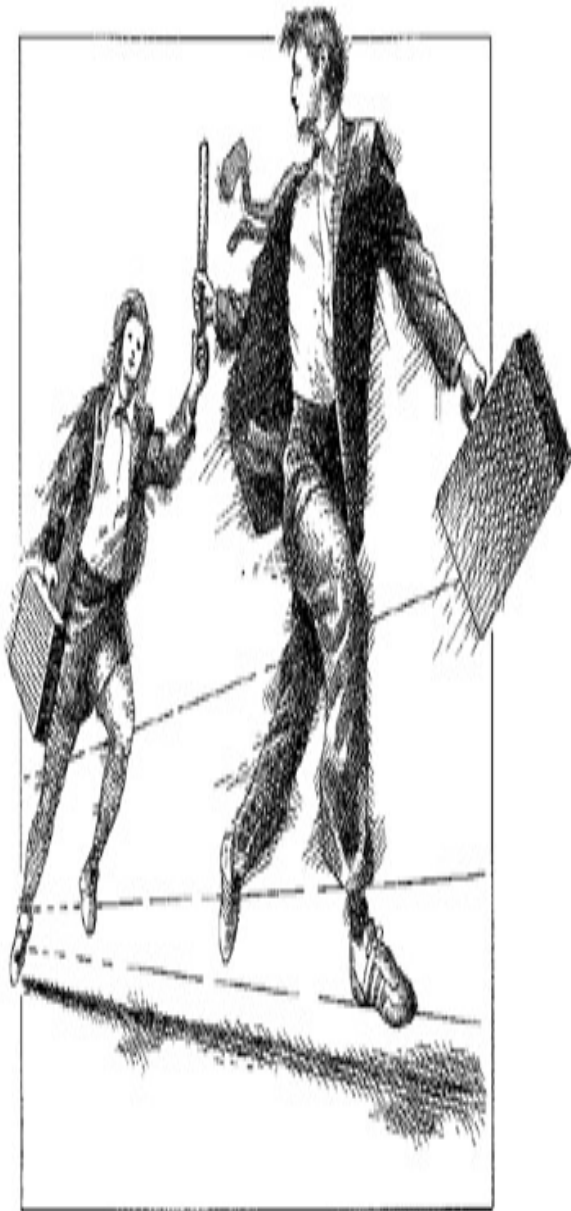
▪ 2003 2,920 2,700

✓ : (2003.6.30)

□ 가

	2001	2002	2003.3	2003.6	
	523	1,480	130	510	
(-)	4,439	8,158	8,207	8,634	
	95,045	146,683	146,683	146,683	
가	4,260	4,600	4,800	-	
EPS	550	1,009	355 *	695 *	
BPS	4,670	5,562	5,595	5,886	

*



. Appendix

1		28	11	NIS()& NIM()	41
2		30	12	가	42
3		32	13		44
4		33	14		46
5		34	15		48
6		35	16		49
7		36	17		50
8		37	18	KAMCO	51
9		38	19	BIS	52
10		39	20	(1)~(3)	53

. Appendix

1.

(: ,%,)

	2000.12	2001.12	2002.12	2002.6	2003.6		
() ()	129,105 (118,813) (10,292)	145,643 (130,615) (15,028)	162,259 (145,367) (16,892)	154,444 (136,359) (18,085)	170,044 (157,097) (12,947)	10.10 (15.21) (28.41)	4.80 (8.07) (23.35)
() ()	103,610 (92,890) (10,720)	120,084 (104,435) (15,648)	130,237 (112,568) (17,669)	128,271 (110,373) (17,898)	134,716 (121,393) (13,323)	5.02 (9.98) (25.56)	3.44 (7.84) (24.60)
() ()	57,905 (55,958) (1,947)	64,963 (64,157) (806)	80,142 (79,785) (357)	72,331 (71,850) (481)	87,027 (86,723) (304)	20.32 (20.70) (36.80)	8.59 (8.70) (14.85)
가 () ()	50,340 (42,661) (7,679)	58,312 (44,213) (14,099)	58,883 (42,789) (16,094)	62,390 (45,582) (16,808)	58,042 (45,991) (12,051)	6.97 (0.90) (28.30)	1.43 (7.48) (25.12)
()	3,285	2,994	3,231	1,563	1,735	11.00	46.30
	2,062	1,873	1,893	1,888	1,932	23.31	2.06
	178	205	199	196	204	4.08	2.51

. Appendix

1.

(: ,%,)

	2000.12	2001.12	2002.12	2002.6	2003.6		
()	119,869	137,284	153,746	148,910	165,065	10.85	7.36
()	(106,593)	(124,780)	(136,109)	(132,261)	(149,802)	(13.26)	(3.05)
()	(13,276)	(12,504)	(17,637)	(16,649)	(15,263)	(8.32)	(13.46)
()	97,718	112,556	127,143	124,030	134,523	8.46	3.29
()	(84,373)	(99,734)	(109,078)	(107,071)	(118,803)	(10.96)	(5.54)
()	(13,345)	(12,822)	(18,065)	(16,959)	(15,720)	(7.31)	(11.03)
()	55,726	62,250	73,535	69,245	83,181	20.13	3.79
()	(53,217)	(60,723)	(72,990)	(68,577)	(82,847)	(20.81)	(3.84)
()	(2,509)	(1,527)	(545)	(668)	(334)	(50.00)	(6.44)
가	45,410	54,379	61,508	60,354	60,090	0.44	2.04
()	(35,032)	(43,649)	(44,737)	(44,700)	(45,558)	(1.92)	(6.46)
()	(10,378)	(10,729)	(16,771)	(15,654)	(14,532)	(7.17)	(9.71)



(: , %)

	2000.12	2001.12	2002.12	2002.6	2003.6		
가	49,758	58,430	73,207	65,726	79,624	21.15	8.77
	9,188	14,012	21,232	17,991	23,751	32.02	11.86
	38,285	40,498	48,426	43,836	52,184	19.04	7.76
	2,285	3,920	3,549	3,899	3,689	5.39	3.94
	1,211	1,146	2,117	1,683	2,310	37.25	9.12
	1,947	806	357	481	304	36.80	14.85
	4,959	4,581	4,461	4,441	4,789	7.84	7.35
	57,905	64,963	80,142	72,331	87,027	20.32	8.59



(: , %)

	2000.12	2001.12	2002.12	2002.6	2003.6		
	89,370	99,863	109,583	106,847	115,571	8.16	5.46
()	8,471	10,008	10,976	10,676	11,462	7.36	4.43
()	78,866	87,795	96,182	93,930	101,866	8.45	5.91
()	2,033	2,060	2,425	2,240	2,243	0.13	7.51
C D	434	326	354	361	391	8.31	10.45
	884	128	95	118	66	44.07	30.53
R P	60	970	536	57	3,365	5,803.51	527.80
	2,142	3,148	2,000	2,990	2,000	33.11	-
	10,720	15,648	17,669	17,898	13,323	25.56	24.60
	103,610	120,084	130,237	128,271	134,716	5.02	3.44

(: , %)

		2000	2001.12	2002.12	2002.6	2003.6	
		38,283 (76.94)	40,498 (69.31)	48,426 (66.15)	43,836 (66.70)	52,184 (65.54)	19.04 7.76
		32,591 (65.50)	37,119 (63.53)	44,917 (61.36)	40,430 (61.51)	48,133 (60.45)	19.05 7.16
		5,692 (11.44)	3,379 (5.78)	3,509 (4.79)	3,406 (5.18)	4,051 (5.09)	18.94 15.45
가		9,189 (18.47)	14,012 (23.98)	21,232 (29.00)	17,991 (27.37)	23,751 (29.83)	32.02 11.86
		2,286 (4.59)	3,920 (6.71)	3,549 (4.85)	3,899 (5.93)	3,689 (4.63)	5.39 3.94
		49,758	58,430	73,207	65,726	79,624	21.15 8.77

. Appendix

4.

	2001		2002.6		2002.12		2003.6	
	()	(%)	()	(%)	()	(%)	()	(%)
1	5,284	9.04	5,786	8.80	6,357	8.68	6,905	8.67
	2,814	4.82	3,027	4.61	3,278	4.48	3,338	4.19
	2,863	4.90	3,005	4.57	3,166	4.32	3,317	4.17
, ,	2,551	4.37	2,773	4.22	3,066	4.19	3,361	4.22
	2,088	3.57	2,285	3.48	2,437	3.33	2,612	3.28
,	503	0.86	660	1.00	619	0.85	907	1.14
	806	1.38	882	1.34	864	1.18	681	0.86
	1,095	1.87	1,254	1.91	1,231	1.68	1,330	1.67
, ,	989	1.69	869	1.32	824	1.13	859	1.08
,	602	1.03	590	0.90	630	0.86	697	0.88
	1,755	3.00	1,904	2.90	2,020	2.76	2,314	2.91
	21,350	36.5	23,035	35.05	24,492	33.46	26,321	33.06
	6,028	10.32	6,793	10.34	7,158	9.78	7,578	9.52
	1,968	3.46	1,809	2.75	1,596	2.18	1,678	2.11
	3,164	5.42	3,517	5.35	3,983	5.44	4,237	5.32
	2,838	4.86	2,493	3.79	3,585	4.90	4,268	5.36
	2,543	4.35	2,699	4.11	2,713	3.71	3,220	4.04
,	2,116	3.62	1,920	2.92	2,210	3.02	2,221	2.79
, ,	4,844	8.29	5,469	8.32	6,238	8.52	6,350	7.97
	23,068	39.48	24,700	37.58	27,483	37.54	29,552	37.41
가	14,012	23.98	17,991	27.37	21,232	29.00	23,751	29.83

. Appendix

5.

(: , %, %p)

	2001.12	2002.12	2003.3	2003.6		
(A)	145,643	162,259	170,159	170,045	7,786	4.80
(B)	58,430	73,207	75,689	79,624	6,417	8.77
가 (C)	14,012	21,232	22,037	23,751	2,519	11.86
Mortgage 1)	3,932	7,553	7,592	8,317	764	
Home Equity 2)	311	880	1,677	2,261	1,381	
	5,970	4,209	5,510	5,873	1,664	
	3,799	8,590	7,258	7,302	1,288	
(LTV) 3)	(65.89)	(53.52)	(53.16)	(45.48)	(8.04)	
(가 LTV) 4)	(-)	(63.26)	(63.33)	(61.51)	(1.75)	
(D)	3,851	5,414	5,091	4,648	766	5.97
	2,277	3,034	2,636	2,402		
	1,574	2,380	2,455	2,246		
()	(40.9)	(44.0)	(48.2)	(48.3)		-
(E=C+D)	17,863	26,646	27,128	28,399	1,753	6.58
{E/(B+D)}	28.68%	33.89%	33.58%	33.70%		-
(E/A)	12.26%	16.42%	15.94%	16.70%	0.28%p	-

) 1. 가 ()

2. 가 가

3. LTV=(+ +)/ 가

4. 가 LTV=[(A LTV *A)+(B LTV *B)]/(A +B)

(: , %)

	2000.12	2001.12	2002.12	2002.6		2003.6		
					2Q		2Q	YoY
	166	772	2,006	1,132	586	479	289	57.69
	10,058	11,035	10,934	5,295	2,699	5,379	2,718	1.59
	9,892	10,263	8,928	4,163	2,113	4,900	2,429	17.70
()	(2,010)	(2,046)	(2,414)	(1,073)	(547)	(1,299)	(598)	(21.06)
()	(1,007)	(1,262)	(1,178)	(412)	(185)	(1,009)	(537)	(144.90)
	64	249	526	149	139	31	91	
	102	523	1,480	983	447	510	380	48.12
	-	-	-	-	-	-	-	-
	0	0	0	-	-	-	-	-
	102	523	1,480	983	447	510	380	48.12
/	98.3	93.0	81.7	78.6	78.3	91.1	89.4	-
/	1.7	7.0	18.3	21.4	21.7	8.9	10.6	-

. Appendix

7.

(: , %)

	2000.12	2001.12	2002.12	2002.6		2003.6		
					2Q		2Q	YoY
1.	2,797	3,428	4,358	2,047	1,067	2,251	1,138	9.97
()	(8,789)	(9,376)	(9,061)	(4,375)	(2,216)	(4,481)	(2,258)	(2.42)
()	(5,992)	(5,948)	(4,703)	(2,328)	(1,149)	(2,230)	(1,120)	(4.21)
2.	590	782	979	479	253	503	258	5.01
3.	73	30	325	155	80	119	61	23.23
()	(253)	(188)	(325)	(154)	(80)	(118)	(60)	
4.	1,138	1,362	1,242	476	268	1,095	570	가
(가)	(105)	(30)	(31)	(10)	(47)	(8)	(14)	
()	(159)	(156)	(187)	(89)	(53)	(71)	(35)	
()	(1)	(4)	(31)	(17)	(16)	(-)	(1)	
()	(104)	(116)	(128)	(61)	(32)	(71)	(36)	
()	(61)	(82)	(88)	(44)	(24)	(93)	(48)	
()	(19)	(13)	(24)	(21)	(13)	(1)		
()	(1,007)	(1,198)	(1,107)	(464)	(241)	(998)	(525)	
()	(-)	(-)	(-)	(52)	(52)	(12)	(12)	
()	(-)	(143)	(19)	(-)	(-)	(1)	(-)	
5.	2,010	2,046	2,414	1,073	546	1,299	598	21.06
6. (1+2+3+4-5)	166	772	2,006	1,132	586	479	290	57.69

)

(: , %)

	2000.12	2001.12	2002.12	2002.6		2003.6		
					2Q		2Q	YoY
	64	249	526	149	139	31	90	
	288	629	216	91	45	262	186	187.91
	159	326	108	11	2	174	112	-
	38	76	22	14	14	35	35	-
	1	12	8	4	3	-	-	-
	90	215	78	62	26	53	39	-
	352	878	742	240	184	231	96	3.75
	23	3	26	1	-	19	19	-
()	249 (47)	116 (16)	462 (313)	139 (60)	107 (33)	29 (13)	11 (22)	-
	23	340	34	8	8	30	30	-
	-	209	7	5	3	6	6	-
	57	210	213	87	66	147	30	-

(: ,%)

	2000.12	2001.12	2002.12	2002.6		2003.6		
					2Q		2Q	YoY
	1,326	2,025	2,870	1,489	687	1,726	969	15.92
	1,224	1,502	1,389	506	241	1,217	589	118.10
	1,007	1,262	1,178	464	241	998	525	-
	3	64	72	52	52	12	12	-
	214	161	264	94	52	207	52	-
	-	143	19	0	0	1	0	-
()	0	0	0	0	0	0	0	-
	102	523	1,480	983	446	510	380	48.12

(: ,%)

	2001.12	2002.12	2002.6	2003.6	YoY
() (a)	523	1,480	983	510	48.125
KAMCO (b)	893	242	70	40	42.86
()	(203)	(79)	(8)	(12)	
()	(384)	(124)	(58)	(26)	
()	(248)	(6)	(3)	(2)	
()	(58)	(33)	(1)	(0)	
(c)	50	447	138	40	71.01
()	(34)	(134)	(78)	(27)	
()	(16)	(313)	(60)	(13)	
(d)	323	6	6	8	33.33
(e)	209	7	5	6	20.00
(a+b+c-d+e)	1,998	2,182	1,190	588	50.59

. Appendix



(: , %, %p)

	2001	2002	2002.6	2003.6	YoY
	3,428	4,358	2,047	2,251	9.97
	782	979	479	503	5.01
(가)	30 (204)	325 (19)	153 (2)	117 (1)	23.53
	1,362	1,242	64	86	가
(())	(1,198)	(1,107)	(412)	(1,009)	-
()	(143)	(19)	(-)	(1)	
()	2,046	2,414	1,073	1,299	21.06
	772	2,006	1,132	479	57.69
1)	4,363	5,527	2,615	2,785	6.50
()	124,800	136,136	132,277	149,867	13.30
Cost - Income Ratio	46.88	43.68	41.03	46.63	5.60
	1.64	1.77	1.50	1.75	0.25

) 1. = + () + 가 () + ()

. Appendix

11.

(NIS)

(NIM)

□ (NIM) :

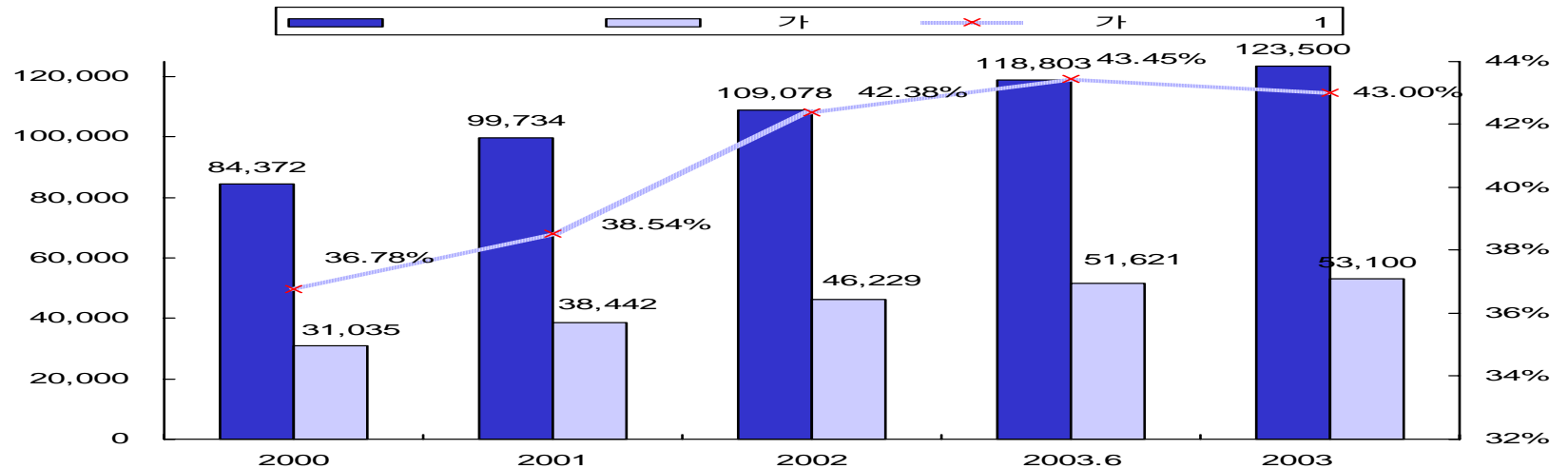
(: , %,%p)

	2000.12	2001.12	2002.12	2002.6	2003.6	YoY
()	93,393	111,429	119,692	116,642	131,778	12.98
	8,654	9,233	8,853	4,315	4,395	1.85
(KAMCO)	6,051 (85)	6,030 (203)	4,790 (79)	2,373 (8)	2,323 (12)	2.11
	2,603	3,203	4,063	1,942	2,072	6.69
NIM	2.79	2.87	3.39	3.36	3.17	0.19
NIM ()	2.88	3.06	3.46	3.37	3.19	0.18

□ (NIS) :

(: %,%p)

	2000.12	2001.12	2002.12	2002.6	2003.6	YoY
()	9.22	8.79	7.82	7.88	7.26	0.62
()	6.14	5.13	3.77	3.90	3.51	0.39
	3.08	3.66	4.05	3.98	3.75	0.23



(: , %, %p,)

	2000	2001	2002.12	2003.6	2003	()
	84,372	99,734	109,078	118,803	123,500	8.92
	97,718	112,556	127,143	134,523	141,000	5.80
가	31,035	38,442	46,229	51,621	53,100	11.66
가 1	36.78	38.54	42.38	43.45	43.00	1.07
가 2	38.15	40.43	43.74	44.82	44.32	1.08
가 3	33.84	34.15	36.36	38.37	37.66	2.01

- 가 : + (MMDA)+ (MMDA)
- 가 1 : 가 / (+CD+ +RP+)
- 가 2 : 가 / (, R P,)
- 가 3 : 가 / (+)

(: , %,)

	2000.12	2001.12	2002.12	2002.6	2003.6	YoY
	6,743	7,932	9,371	9,321	10,047	7.79
	18,384	22,721	28,379	27,685	29,785	7.59
	5,908	7,789	8,479	8,799	11,789	33.98
가	31,035	38,442	46,229	45,805	51,621	12.70



가 가

(: , %)

	2000.12	2001.12	2002.12	2002.6		2003.6		
					2Q		2Q	YoY
	10,058	11,035	10,934	5,295	2,700	5,379	2,719	1.59
	288	629	216	91	45	262	186	187.91
	10,346	11,664	11,150	5,386	2,745	5,641	2,905	4.79
	8,789	9,376	9,061	4,375	2,306	4,481	2,258	2.42
()	1,557	2,288	2,089	1,011	439	1,160	647	14.74
()	(293)	(463)	(636)	(309)	(161)	(306)	(153)	(0.97)
()	(365)	(436)	(532)	(250)	(133)	(285)	(148)	(14.00)
()	(265)	(190)	(325)	(155)	(80)	(119)	(61)	(23.23)
()	(346)	(570)	(380)	(206)	(110)	(188)	(99)	(8.74)
()	(288)	(629)	(216)	(91)	(45)	(262)	(186)	(187.91)
	84.95	80.38	81.26	81.23	84.01	79.44	77.73	-
	15.05	19.62	18.74	18.77	15.99	20.56	22.27	-
/	6.36	7.71	10.48	10.38	10.71	10.48	10.36	-
/	6.54	8.16	10.68	10.56	10.89	10.99	11.07	-

. Appendix



(: , %)

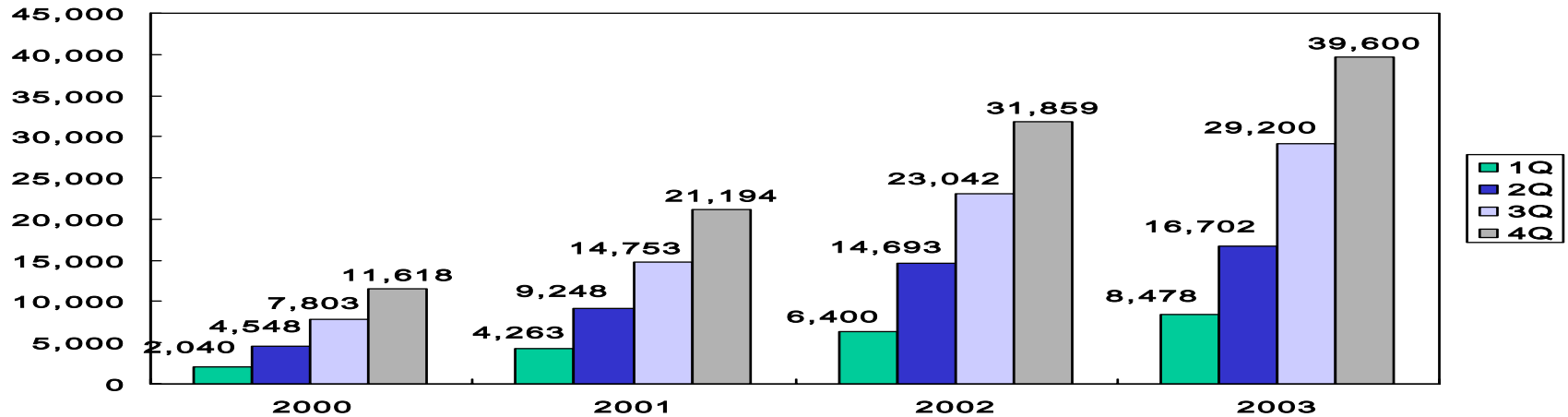
	2000.12	2001.12	2002.12	2002.6		2003.6		
					2Q		2Q	YoY
(A - B)	590	782	979	479	253	503	258	5.01
(A)	658	899	1,168	559	294	591	301	5.74
	248	315	404	187	99	225	118	20.32
	71	83	96	47	25	47	24	-
)	293	463	636	309	161	306	153	0.97
	46	38	32	17	9	12	5	29.41
(B)	68	117	189	80	41	88	43	10.00
(+)	27	44	78	28	16	28	15	-
	41	73	111	52	25	60	28	15.38

)

(

)

(:)



* 2003 3Q~4Q



(:)

	1Q	2Q	3Q	4Q
2000	242	263	285	301
2001	327	369	395	434
2002	460	493	516	523
2003	513	492	-	-



, 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%
2002.12	14,047	17,812	1	31,806	55.8%	3,033	2,380	1	5,414	44.0%
2002. 6	6,562	8,077	2	14,641	55.2%	2,586	2,066	2	4,654	44.4%
2003. 6	7,091	9,611	-	16,703	57.5%	2,401	2,246	1	4,648	48.3%
	8.06	19.00	-	14.08	-	45.82	8.71	50.00	0.13	-



(: ,%)

	1Q			2Q			3Q			4Q		
		C/A			C/A			C/A			C/A	
2000.12	61	27	88	128	59	187	205	104	310	293	160	454
2001.12	96	63	159	208	134	342	326	212	538	464	297	761
2002	148	91	239	309	194	503	468	312	780	636	436	1,072
2003	153	118	271	306	242	548	-	-	-	-	-	-
	3.38	29.67	13.39	0.97	24.74	8.95	-	-	-	-	-	-

(: ,%,%p)

	2000.12	2001.12	2002.12	2002.6	2003.6	YoY
1)	62,074	70,481	86,854	78,409	92,825	18.39
	53,966 (87.0)	64,164 (91.0)	82,775 (95.3)	73,683 (94.0)	88,205 (95.0)	19.71
	3,950 (6.4)	3,687 (5.2)	2,150 (2.5)	2,440 (3.1)	2,696 (2.9)	10.49
	2,792 (4.5)	1,595 (2.3)	1,400 (1.6)	1,543 (2.0)	1,246 (1.3)	19.25
	1,241 (2.0)	831 (1.2)	352 (0.4)	526 (0.7)	461 (0.5)	12.36
	95 (0.2)	204 (0.3)	178 (0.2)	217 (0.3)	217 (0.2)	-
	4,128 (6.65)	2,630 (3.73)	1,930 (2.22)	2,286 (2.92)	1,924 (2.07)	15.84
	1,664	1,426	1,616	1,621	1,750	7.96
Coverage Ratio (/)	40.3	54.2	83.7	70.91	90.96	20.05

□ (, , W/O) (: ,%)							
	291	0	92	57	6	446	155
W/O	177	602	70	0	0	849	24
	97	149	267	32	0	545	299
	565 (30.7)	751 (40.8)	429 (23.3)	89 (4.8)	6 (0.3)	1,840 (100.0)	524 (28.5)
	87,640 (96.3)	1,945 (2.1)	817 (0.9)	372 (0.4)	211 (0.2)	90,985 (100.0)	1,400 (1.5)
	88,205 (95.0)	2,696 (2.9)	1,246 (1.3)	461 (0.5)	217 (0.2)	92,825 (100.0)	1,924 (2.07)
) 1. (92,825 1.98%, 27.2%							
2. 31 : 300 , 200 2 , 100 5 , 50 3							

□ (, , W/O) (: ,%)										
										가 Coverage
2001.12	186	1,435	1,012	680	52	3,365	200	3,565	704	1,378 64.0
2002.12	441	853	482	56	0	1,831	106	1,914	231	916 65.5
2003.6	565	751	429	89	6	1,840	84	1,924	221	869 61.0
	124	102	53	33	6	9	22	10	10	47 4.5

(:)

	1)	86,863	2,506	1,188	431	202	87,190
		511	118	238	242	202	1,292
	가	-	-	-	-	-	402
		-	-	-	-	-	1,694
		2,231	166	-	-	13	2,410
		-	-	-	-	13	13
		1,082	24	57	29	2	1,194
	가	-	15	11	15	2	43
		90,176	2,696	1,245	460	217	94,794
		-	-	-	-	-	1,750

) 1. ()

: 131.11%()

2. (201), 3. 가 KAMCO

□ (가)				(: ,%)
				Coverage
가	327	325	401	123.4
	510	269	252	93.7
	172	1,242	1,054	84.9
	1,009	1,836	1,750	95.3

(:)

1/4		54	10	-	10
2/4		84	28	12	40
		138	38	12	50
	3/4	228	171	7	164
	4/4	267	119	57	176
		495	290	50	340
2)		39	28	12	40

) 1. 2003.6

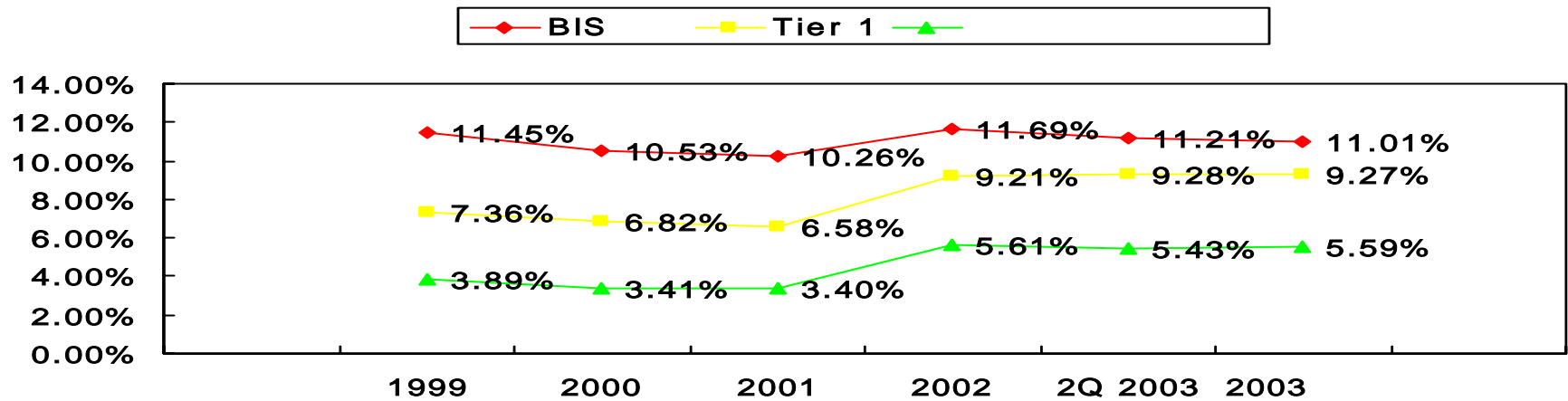
534

2. 2004

39 (40) 3

- 2004

, 2005 33 (36), 2006 6 (4)



(: ,%)

	2000	2001.12	2002.12	2002.6	2003.6	YoY
	3,898	4,429	7,929	7,986	8,448	462
	2,295	2,698	2,637	2,819	2,281	538
(-)	171	219	502	212	522	310
	6,022	6,908	10,064	10,593	10,207	386
가	57,172	67,330	86,097	79,001	91,073	12,072
	51,217	61,887	82,254	73,218	87,334	14,116
	5,955	5,444	3,843	5,783	3,739	2,044
Tier 1 Capital	6.82%	6.58%	9.21%	10.11%	9.28%	0.83%p
Tier 2 Capital	4.01%	4.01%	3.06%	3.57%	2.50%	1.07%p
BIS Capital Ratio	10.53%	10.26%	11.69%	13.41%	11.21%	2.20%p
	3.41%	3.40%	5.61%	5.86%	5.43%	0.43%p



BSI : (79 73), (71 70)

가 (100)

가

(: ,%)

	2002	2003		2002	2003	
		3	1~5		3	1~5
	11.5	7.0	3.5	7.3	4.6	3.2
(TEU)	17.1	17.2	14.8	19.0	16.7	14.9
	9.1	-2.1	3.7	12.6	0.2	2.0
가	88.5	-63.7	0.3	21.3	-36.6	7.6
	97.1	-14.2	-26.2	42.0	-2.5	-11.6
	5.9	0.3	0.6	8.0	16.2	16.7
	23.4	18.5	8.8	7.8	32.5	22.8
가	11.7	0.7	3.0	16.4	0.7	3.7
가	13.3	0.9	2.2	10.1	0.7	1.3
가	2.6	4.8	4.1	2.7	4.5	3.8
()	(3.5)	(1.3)	(2.0)	(3.7)	(1.2)	(2.0)
	3.6	3.9	3.7	3.1	3.6	3.5
()	64	66	63	708	807	784

* : (2003.7.21)



➤2003.6 0.60% 2002 (0.44%) (: %)

	2002					2003				
	1/4	2/4	3/4	4/4		3	4	5	6	1~6
	0.34 (0.14)	0.48 (0.19)	0.45 (0.16)	0.48 (0.17)	0.44 (0.17)	0.59 (0.20)	0.69 (0.24)	0.61 (0.21)	0.60 (-)	0.63 (-)
	0.27 (0.12)	0.28 (0.12)	0.30 (0.12)	0.36 (0.14)	0.31 (0.13)	0.39 (0.14)	0.44 (0.16)	0.50 (0.18)	-	-
	0.15 (0.08)	0.10 (0.06)	0.10 (0.05)	0.10 (0.06)	0.11 (0.06)	0.28 (0.14)	0.17 (0.04)	0.17 (0.08)	-	-

) : (2003.7.16), ()

()

	2001	2002	2003				
			3	4	5	6	1~6
	3,578	3,620	275	278	264	252	1,648
	261	229	15	29	19	20	134

) : (2003.7.16)

□ : GRDP – 2002 9%

(:%,)

	95	97	98	99	00	01	95
	6.0	-0.4	-7.6	7.4	5.2	9.0	1.36
	26.0	16.6	-14.3	-5.3	-10.1	4.6	1.12
	1.0	-5.3	-18.1	8.7	11.0	13.0	1.14
가	1.0	0.7	5.9	7.2	11.8	0.5	3.74
	9.3	-5.9	-14.9	-17.7	-0.7	10.3	0.88
	9.3	-2.1	-7.3	7.0	7.5	4.0	1.39
	8.1	3.1	-13.8	3.8	6.7	7.2	1.30
	3.6	6.6	12.5	17.7	9.0	23.5	1.61
	2.9	12.0	20.2	9.3	19.0	13.4	1.87
	4.7	-14.0	-25.6	73.3	4.1	-10.8	1.53
	6.9	2.8	-8.5	12.8	-3.3	5.1	1.32
	9.3	5.3	-3.6	11.3	0.4	11.8	1.84
	6.3	-1.1	-3.9	1.2	2.7	-1.0	1.46
	2.2	5.7	-2.7	-4.1	1.9	8.7	1.67

: (2003.3.3)

□ 2000 GRDP 30.3 6%
□ GRDP 85 6.5 8.1% , 2000 30.3
6.0%
□ 2001 9.0% (+4.3%) 가 (+10.0%) 2
□ (+13.0%), (+10.3%), (+23.5%)