



**2004**  
**2005**

**(2005. 2. 1)**



고객과 함께 미래를 여는 —  
**부산은행**



## I. 2004 4/4

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## IV. Appendix

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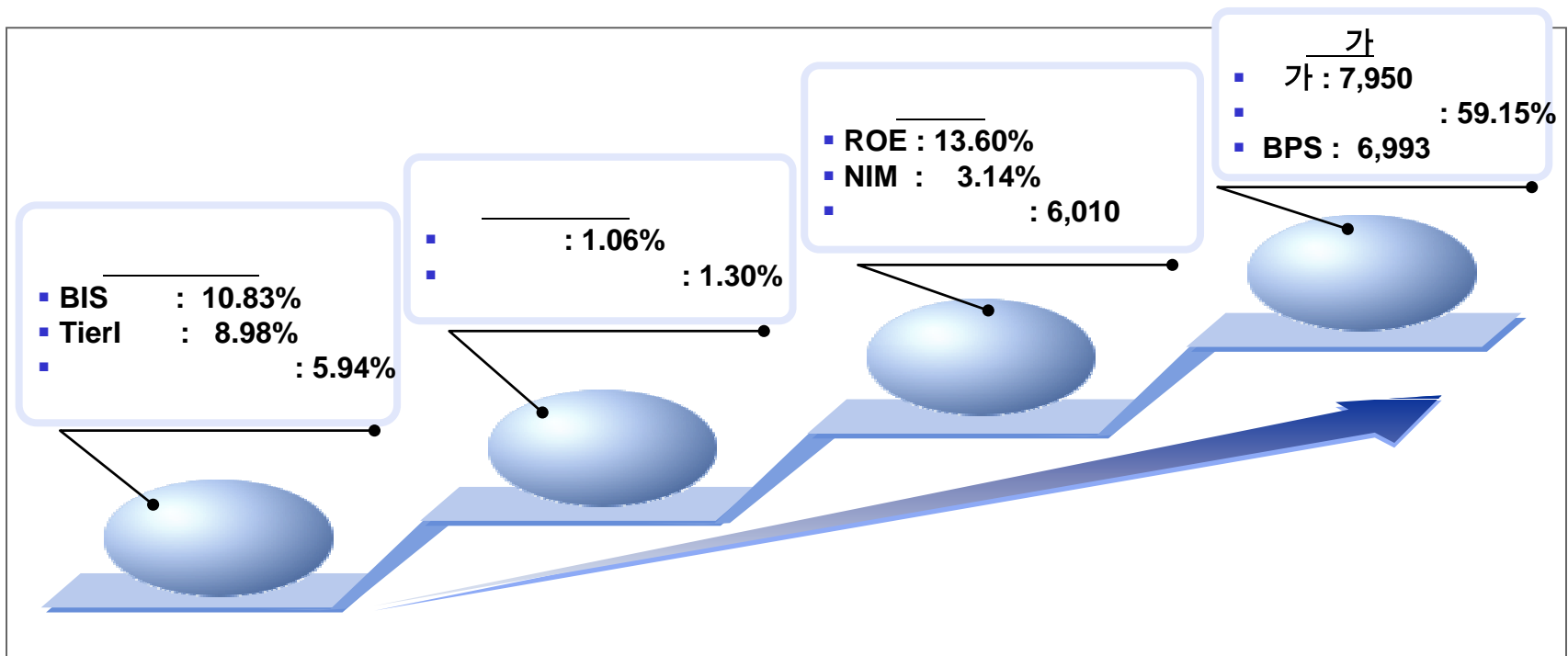
# I. 2004

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1.

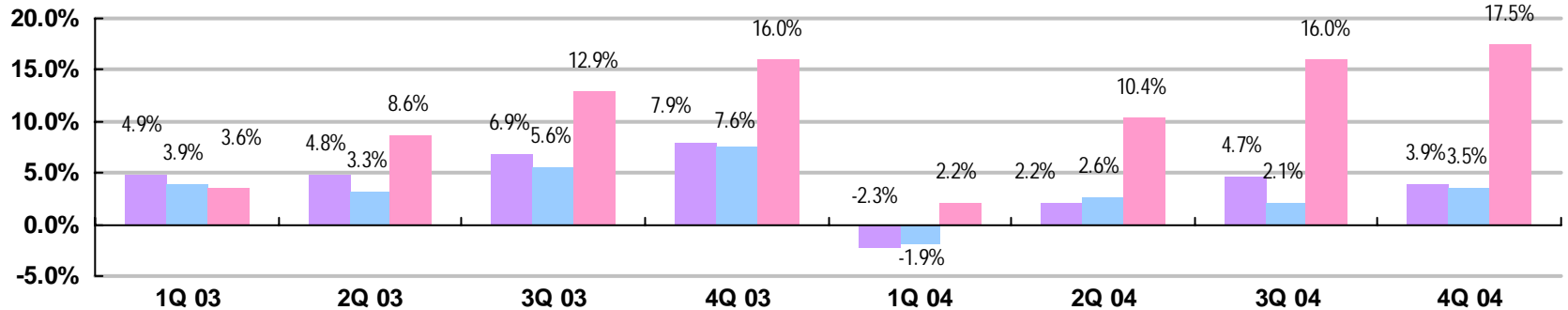
□	1,327		
-	1,213	9.40%	가
□	1,897		
-	1,263	50.20%	가
□	3,411		
-	3,308	3.11%	가





2.

가



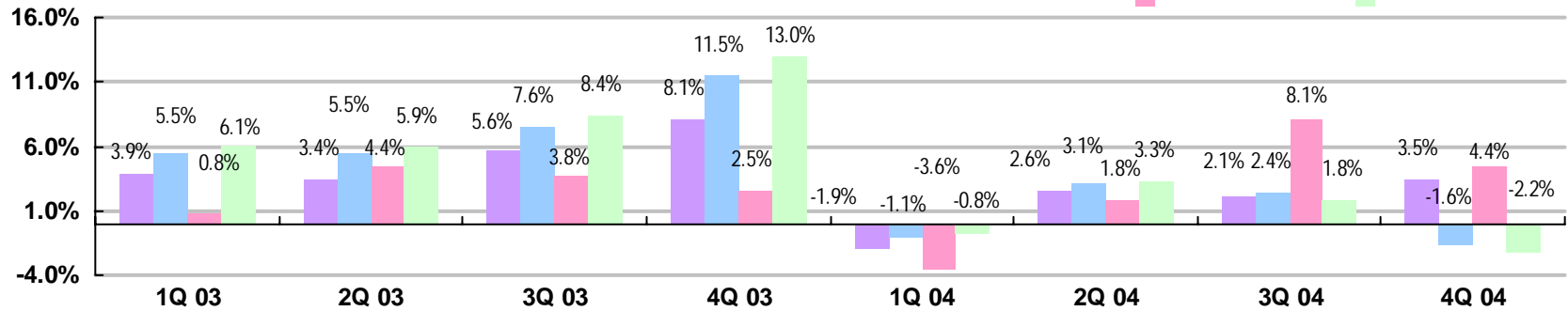
( : , %, )

FY 2004						FY 2003	2004 vs. 2003
	4Q	3Q	2Q	1Q	4Q vs. 3Q		
	181,841	183,341	178,864	171,091	0.8	175,067	3.9
( )	(171,344)	(171,997)	(166,538)	(159,383)	( 0.4)	(163,546)	(4.8)
( )	(10,497)	(11,344)	(12,326)	(11,708)	( 7.5)	(11,521)	( 8.9)
	145,680	143,705	144,462	138,038	1.4	140,738	3.5
( )	(135,107)	(132,319)	(131,899)	(126,437)	(2.1)	(128,901)	(4.8)
( )	(10,573)	(11,386)	(12,563)	(11,601)	( 7.1)	(11,837)	( 10.7)
	109,211	107,860	102,589	94,964	1.3	92,960	17.5
( )	(106,699)	(104,981)	(99,919)	(92,695)	(1.6)	(90,879)	(17.4)
( )	(2,512)	(2,879)	(2,670)	(2,269)	( 12.7)	(2,080)	(20.8)
가	50,626	53,052	56,507	57,309	4.6	57,275	11.6
( )	(40,596)	(42,300)	(44,887)	(46,245)	( 4.0)	(46,342)	( 12.4)
( )	(10,030)	(10,752)	(11,620)	(11,064)	( 6.7)	(10,933)	( 8.3)
	10,257	10,015	9,551	9,209	2.4	9,369	9.5



3.

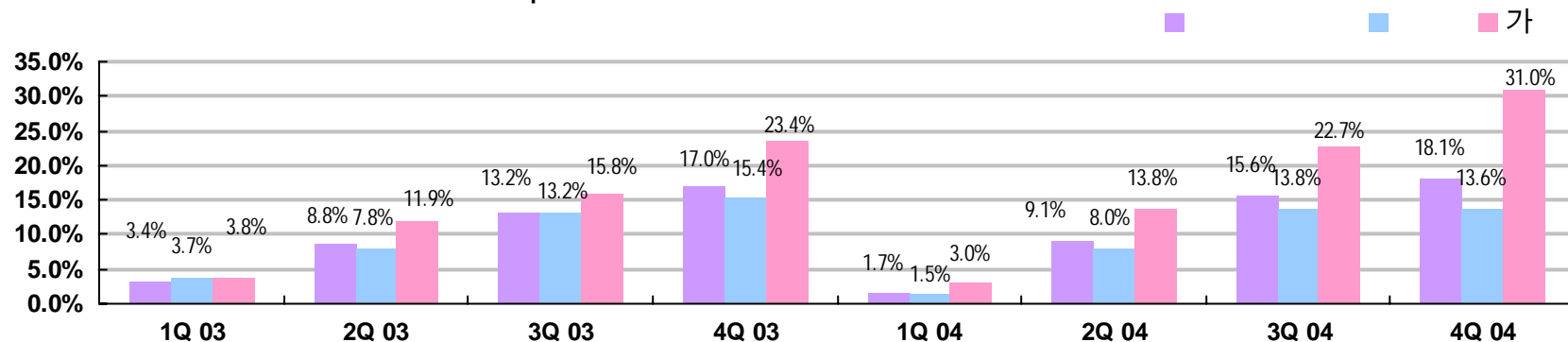
가



( : , %, )

FY 2004						FY 2003	2004 vs. 2003
	4Q	3Q	2Q	1Q	4Q vs. 3Q		
	120,163	125,045	125,948	120,863	3.9	122,154	1.6
	11,742	12,155	11,446	10,849	3.4	11,249	4.4
	106,323	110,696	112,327	107,846	4.0	108,712	2.2
	2,098	2,194	2,175	2,168	4.4	2,193	4.3
C D	6,292	472	560	429	1,233.1	431	1,359.9
	69	72	53	69	4.2	60	15.0
R P	4,656	4,730	3,338	3,076	1.6	4,256	9.4
	3,927	2,000	2,000	2,000	96.4	2,000	96.4
	10,573	11,386	12,563	11,601	7.1	11,837	10.7
	145,680	143,705	144,462	138,038	1.4	140,738	3.5

가



( : , %, )

		FY 2004				FY 2003	2004 vs. 2003
	4Q	3Q	2Q	1Q	4Q vs. 3Q		
	101,152	99,007	93,434	87,080	2.2	85,663	18.1
가	34,323	32,147	29,808	26,991	6.8	26,197	31.0
	63,505	63,566	60,408	56,708	0.1	55,881	13.6
( )	(59,469)	(58,914)	(56,152)	(52,641)	(0.9)	(52,109)	(14.1)
( )	(4,036)	(4,652)	(4,256)	(4,067)	( 13.2)	(3,772)	(7.0)
	3,324	3,294	3,218	3,382	0.9	3,584	7.3
	2,946	2,995	3,016	2,917	1.6	2,891	1.9
	299	285	280	266	4.9	264	13.3
	4,814	5,573	5,859	4,701	13.6	4,142	16.2
	109,211	107,860	102,589	94,964	1.3	92,960	17.5



5.

( : , %)

FY 2004					FY 2003		4Q 04	2004
		4Q	3Q	4Q vs. 3Q		4Q	vs. 4Q 03	vs. 2003
(a) <sup>1)</sup>	6,010	1,539	1,479	4.1	5,854	1,550	0.7	2.7
	4,978	1,267	1,223	3.6	4,780	1,281	1.1	4.1
	1,070	286	265	7.9	1,015	278	2.9	5.4
	138	30	32	6.3	231	38	21.1	40.3
	176	44	41	.	172	47	.	.
(b)	1,264	186	285	34.7	1,831	343	45.8	31.0
(c)	2,945	831	683	21.7	2,661	705	17.9	10.7
(a-b-c)	1,801	522	511	2.2	1,362	502	4.0	32.2
	96	3	11	.	99	115	.	.
	1,897	519	500	3.8	1,263	387	34.1	50.2
	570	164	149	10.1	50	50	228.0	1,040.0
	1,327	355	351	1.1	1,213	337	5.3	9.4
	3,411	758	824	8.0	3,308	760	0.3	3.1

) 1. = + +



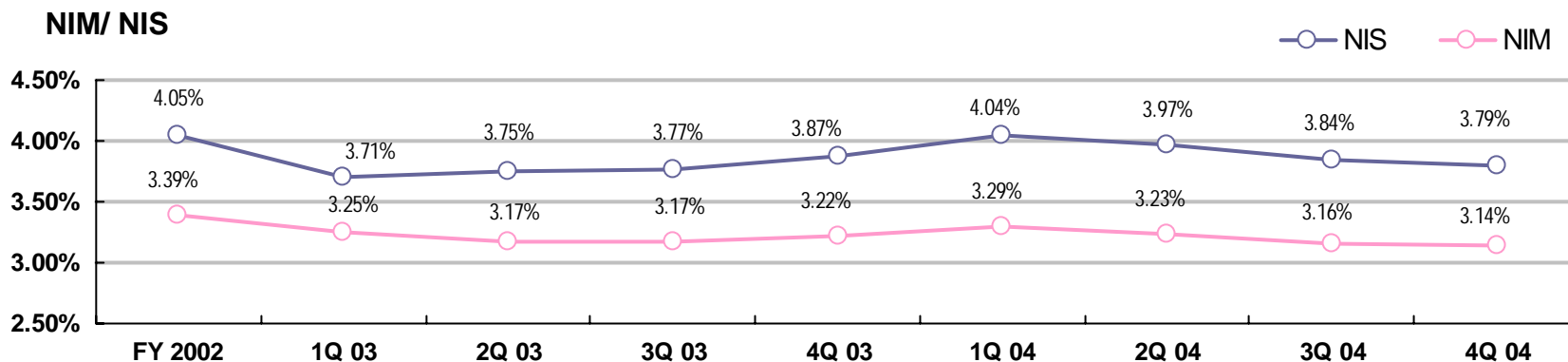


6.

( : , %)

FY 2004					FY 2003		4Q 04 vs. 4Q 03	2004 vs. 2003
		4Q	3Q	4Q vs. 3Q		4Q		
	4,978	1,267	1,223	3.6	4,780	1,281	1.1	4.1
	9,131	2,295	2,278	0.7	9,146	2,346	2.2	0.2
가	6,833	1,784	1,723	3.5	6,267	1,694	5.3	9.0
	2,207	495	532	7.0	2,609	610	18.9	15.4
	91	16	23	30.4	270	42	61.9	66.3
	4,153	1,028	1,055	2.6	4,366	1,065	3.5	4.9
	3,372	827	855	3.3	3,565	853	3.0	5.4
	170	45	42	7.1	163	42	7.1	4.3
	611	156	158	1.3	638	170	8.2	4.2

## 7. NIM & NIS



(단위: %, %p)

	FY 2004					FY 2003	2004 vs. 2003
	4Q	3Q	2Q	1Q	4Q vs. 3Q		
NIM	3.14	3.16	3.23	3.29	0.02	3.22	0.08
NIS( )	3.79	3.84	3.97	4.04	0.05	3.87	0.08
가	6.74	6.83	6.98	7.07	0.09	7.20	0.46
	6.83	6.99	7.15	7.29	0.16	7.46	0.63
	6.40	6.42	6.54	6.56	0.02	6.79	0.39
	2.95	2.99	3.01	3.03	0.04	3.33	0.38
( )	146,943	145,641	143,666	141,776	0.89	135,808	8.2



8.

( : , %)

		FY 2004			FY 2003		4Q 04 vs. 4Q 03	2004 vs. 2003
		4Q	3Q	4Q vs. 3Q		4Q		
		1,032	272	256 6.3	1,077	271	0.4	4.2
		2,790	1,141	535 113.3	1,866	520	119.4	49.5
( + )		688	189	176 7.4	575	164	15.2	19.7
		26	7	7 -	24	6	16.7	8.3
		565	148	134 10.4	607	158	6.3	6.9
		138	30	32 6.3	231	38	21.1	40.3
		1,373	767 <sup>1)</sup>	186 312.4	429	154	398.1	220.0
		1,758	869	279 211.5	789	249	249.0	122.8
		84	23	22 4.5	69	19	21.1	21.7
		125	35	30 16.7	121	30	16.7	3.3
		0	-	0 -	0	0	-	-
		1,549	811 <sup>2)</sup>	227 257.3	599	200	305.5	158.6

) 1. : (91 ), (662 ), (15 )

2. : (40 ), (672 ), (44 ), (51 ), (4 )



9.

( : ,%)

FY 2004					FY 2003		4Q 04 vs. 4Q 03	2004 vs. 2003
		4Q	3Q	4Q vs. 3Q		4Q		
	<b>1,070</b>	<b>286</b>	265	7.9	<b>1,015</b>	278	2.9	5.4
	<b>1,279</b>	<b>344</b>	317	8.5	<b>1,205</b>	327	5.2	6.1
	<b>563</b>	<b>156</b>	146	6.8	<b>480</b>	139	12.2	17.4
	<b>125</b>	<b>33</b>	30	10.0	<b>94</b>	24	37.5	32.6
	<b>565</b>	<b>148</b>	134	10.4	<b>607</b>	158	6.3	6.9
	<b>26</b>	<b>7</b>	7	-	<b>24</b>	6	16.7	8.3
	<b>209</b>	<b>58</b>	52	11.5	<b>190</b>	49	18.4	10.0
	<b>84</b>	<b>23</b>	22	4.5	<b>69</b>	19	21.1	21.7
	<b>125</b>	<b>35</b>	30	16.7	<b>121</b>	30	16.7	3.3



( : ,%)

		FY 2004			FY 2003		4Q 04 vs. 4Q 03	2004 vs. 2003
		4Q	3Q	4Q vs. 3Q		4Q		
	96	3	11	.	99	115	.	.
	409	124	77	61.0	423	115	7.8	3.3
가	241	84	18	-	264	45	-	-
	33	16	0	-	63	28	-	-
	0	0	0	-	0	0	-	-
	135	24 <sup>1)</sup>	59	-	96	42	-	-
	313	127	88	44.3	522	230	44.8	40.0
가	0	0	0	-	19	0	-	-
	11	0	0	-	249	158	-	-
	142	111	0	-	41	11	-	-
	22	0	0	-	22	0	-	-
	138	16 <sup>2)</sup>	88	-	191	61	-	-

) 1. : 15

2. : 8

		FY 2004					FY 2003		2004
		4Q	3Q	2Q	1Q	4Q vs. 3Q	4Q	3Q	vs. 2003
		<b>112,298</b>	111,222	106,437	98,766	1.0	<b>97,479</b>	96,703	15.2
		<b>108,112</b>	106,836	102,721	94,708	1.2	<b>93,791</b>	91,936	15.3
		<b>(96.27)</b>	(96.06)	(96.51)	(95.89)	(0.21)	<b>(96.22)</b>	(95.07)	(0.05)
		<b>2,726</b>	2,655	2,171	2,166	2.7	<b>2,102</b>	2,693	29.7
		<b>(2.43)</b>	(2.39)	(2.04)	(2.19)	(0.04)	<b>(2.16)</b>	(2.78)	(0.27)
		<b>882</b>	1,146	929	1,198	23.0	<b>1,011</b>	1,336	12.8
		<b>(0.79)</b>	(1.03)	(0.87)	(1.21)	( 0.24)	<b>(1.04)</b>	(1.38)	( 0.25)
		<b>367</b>	394	434	489	6.9	<b>430</b>	555	14.7
		<b>(0.33)</b>	(0.35)	(0.41)	(0.50)	( 0.02)	<b>(0.44)</b>	(0.57)	( 0.11)
		<b>210</b>	191	182	205	9.9	<b>145</b>	183	44.8
		<b>(0.19)</b>	(0.17)	(0.17)	(0.21)	(0.02)	<b>(0.15)</b>	(0.19)	(0.04)
( ) ( Coverage Ratio)		<b>1,460</b>	1,731	1,545	1,892	15.7	<b>1,586</b>	2,074	7.9
		<b>(1.30)</b>	(1.56)	(1.45)	(1.92)	( 0.26)	<b>(1.63)</b>	(2.15)	( 0.33)
		<b>(106.79)</b>	89.41	(97.66)	(82.96)	(17.38)	<b>(89.94)</b>	(80.52)	(16.85)
( ) ( Coverage Ratio)		<b>4,185</b>	4,386	3,716	4,058	4.6	<b>3,688</b>	4,767	13.5
		<b>(3.73)</b>	(3.94)	(3.49)	(4.11)	( 0.22)	<b>(3.78)</b>	(4.93)	( 0.05)
		<b>(37.23)</b>	(35.29)	(40.61)	(38.66)	(1.94)	<b>(38.67)</b>	(35.03)	( 1.44)
( 가 )		<b>1,558</b>	1,548	1,509	1,569	0.6	<b>1,426</b>	1,670	9.3
( )		<b>1,290</b>	1,010	719	327	3.8	<b>1,903</b>	1,371	32.2
		<b>(280)</b>	(291)	(392)	(327)		<b>(532)</b>	(500)	( 47.4)
( )		<b>486</b>	239	239	-	-	<b>464</b>	255	4.7
		<b>(247)</b>	(0)	(239)			<b>(209)</b>	(0)	( 18.2)



( : )

		FY 2004					FY 2003		2004 vs. 2003
		4Q	3Q	2Q	1Q	4Q vs. 3Q		4Q	
	475	98	146	90	141	48	113	24	362
가	309	51	59	108	91	8	434	90	125
	502	51	86	147	218	35	1,198	234	696
( )	(221)	(21)	(41)	(67)	(92)	( 20)	(325)	(95)	( 104)
1)	1,286	200	291	345	450	91	1,745	348	459

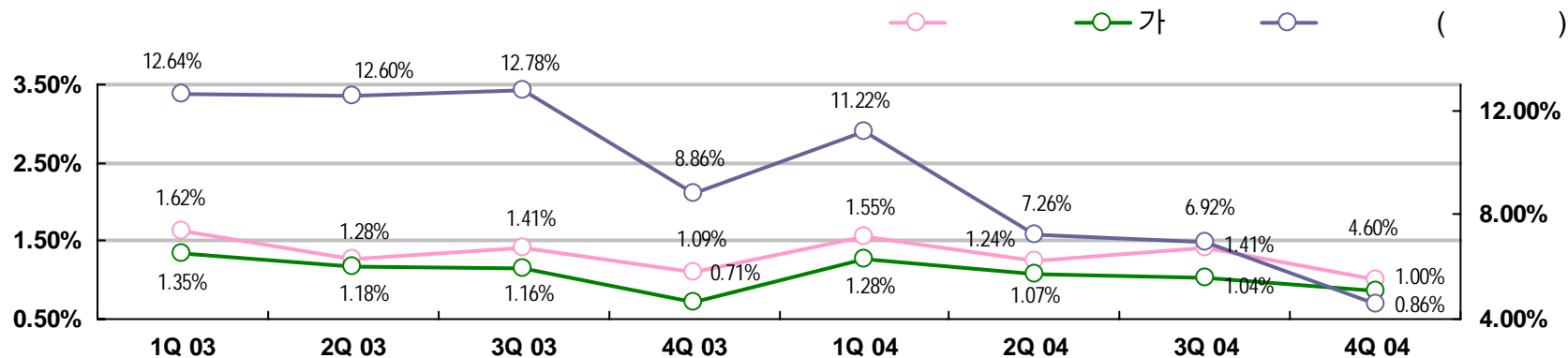
) 1. 가



( : )

	FY 2004				FY 2003				2004 vs. 2003
	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	
	938	909	860	860	778	908	1,054	1,107	160
가	431	425	405	375	333	345	327	322	98
	185	209	239	329	309	373	326	328	124
( )	(125)	(150)	(160)	(196)	(161)	(154)	(74)	(48)	( 36)
1)	1,554	1,543	1,504	1,564	1,420	1,626	1,707	1,757	134

) 1. 가



( : , %, %p)

	2004					FY 2003	2004 vs. 2003
	4Q	3Q	2Q	1Q	4Q vs. 3Q		
	1.06	1.46	1.39	1.85	0.40	1.35	0.29
	1,161 109,786	1,579 108,341	1,439 103,767	1,788 96,497	26.5 1.3	1,289 95,399	9.9 15.1
( )	1.00 (1.08)	1.41 (1.55)	1.24 (1.36)	1.55 (1.72)	0.41 ( 0.47)	1.09 (1.15)	0.09 ( 0.07)
가	0.86	1.04	1.07	1.28	0.18	0.71	0.15
1) 1 3	4.60 3.84 1.83	6.92 5.47 2.58	7.26 6.12 3.13	11.22 9.68 5.09	2.32 1.63 0.75	8.86 6.74 3.74	4.26 2.90 1.91

) 1.



( : , %)

		FY 2004			FY 2003				2004 vs. 2003
		3Q	2Q	1Q		3Q	2Q	1Q	
	<b>9,594</b>	9,728	9,365	9,001	<b>8,765</b>	8,821	8,444	8,061	9.5
	<b>2,010</b>	2,006	1,942	1,897	<b>2,248</b>	2,313	2,281	2,265	10.6
(-)	<b>40</b>	40	40	40	<b>49</b>	49	522	492	18.4
	<b>11,564</b>	11,694	11,267	10,858	<b>10,964</b>	10,964	10,203	9,834	5.5
가	<b>106,778</b>	106,302	100,697	95,266	<b>94,025</b>	92,399	91,073	89,345	13.6
	<b>103,010</b>	102,323	97,196	91,605	<b>90,537</b>	88,714	87,334	85,151	13.8
	<b>3,768</b>	3,979	3,501	3,661	<b>3,488</b>	3,685	3,739	4,194	8.0
BIS Capital Ratio	<b>10.83<sup>1)</sup></b>	11.00	11.18	11.40	<b>11.66</b>	11.49	11.20	11.01	0.83
Tier 1 Capital	<b>8.98</b>	9.15	9.29	9.45	<b>9.32</b>	9.55	9.27	9.02	0.34
Tier 2 Capital	<b>1.88</b>	1.89	1.93	1.99	<b>2.39</b>	2.50	2.50	2.54	0.51
	<b>5.94</b>	5.78	5.68	5.72	<b>5.67</b>	5.58	5.43	5.24	0.27

) 1.



15.

(단위: %, 천억 원)

	2004				2003			
	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
BIS (Tier 1)	<b>10.83<sup>1)</sup></b> <b>(8.98)</b> <b>5.94</b>	11.00 (9.15) 5.78	11.18 (9.29) 5.68	11.40 (9.45) 5.72	<b>11.66</b> <b>(9.32)</b> <b>5.67</b>	11.49 (9.55) 5.58	11.20 (9.27) 5.43	11.01 (9.02) 5.24
ROA	<b>0.81</b>	0.80	0.78	0.66	<b>0.79</b>	0.77	0.69	0.36
ROE	<b>13.60</b>	13.54	13.31	11.33	<b>13.91</b>	13.57	12.22	6.41
NIM	<b>3.14</b>	3.16	3.23	3.29	<b>3.22</b>	3.17	3.17	3.25
	<b>3.73</b>	3.94	3.49	4.11	<b>3.78</b>	4.93	4.98	5.48
	<b>1.30</b>	1.56	1.45	1.92	<b>1.63</b>	2.15	2.07	2.62
Coverage Ratio	<b>106.79</b>	89.41	97.66	82.96	<b>89.94</b>	80.52	90.96	77.02
	<b>1.06</b>	1.46	1.39	1.85	<b>1.35</b>	1.91	1.89	2.23
가	<b>41.24</b>	42.04	42.72	43.26	<b>42.76</b>	43.15	43.45	42.58
	<b>84.18</b>	79.18	74.18	72.05	<b>70.13</b>	70.29	68.90	65.48
가	<b>33.93</b>	32.47	31.89	31.00	<b>30.58</b>	29.68	29.83	29.12
	<b>58.79</b>	59.50	60.10	60.46	<b>60.78</b>	61.26	60.45	60.97

) 1.



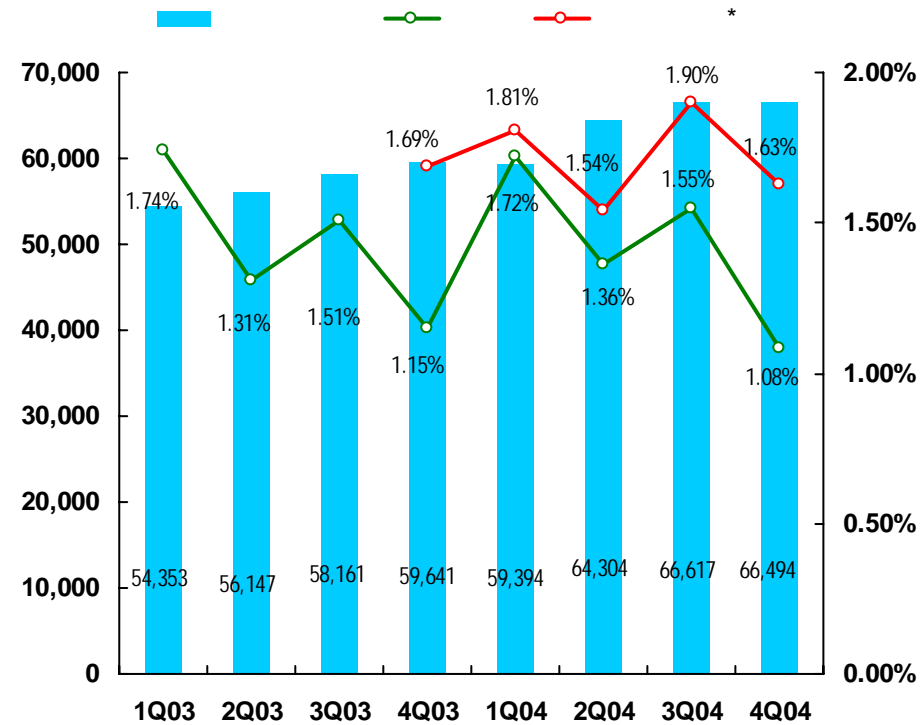
## II.

- 1.
2. /
- 3.
4. 가
5. ( )



( : , %)

	FY 2004			
	4Q	3Q	2Q	1Q
	65,744	65,941	64,883	59,750
	1,810	1,541	995	754
	684	928	726	975
	117	103	115	99
	99	73	63	85
	68,454	68,586	66,782	61,663
Coverage Ratio	2,710	2,645	1,899	1,913
	3.96	3.86	2.84	3.10
	32.29	31.83	42.07	42.34
Coverage Ratio	900	1,104	904	1,159
	1.31	1.61	1.35	1.88
	97.22	76.27	88.38	69.89
	875	842	799	810
( )	368	239	117	57
( )	(129)	(122)	(60)	(57)
( )	390	0	190	0



\* :

( )



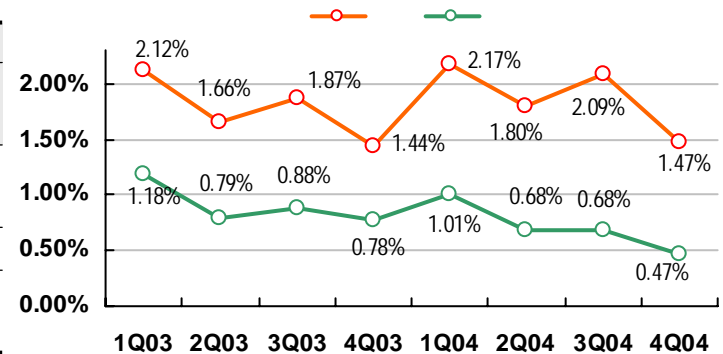
( : , %, )

		4Q 2004		3Q 2004		4Q 2003	
		32,377	0.96	32,812	1.10	28,832	0.68
		34,117	1.20	33,805	1.99	30,809	1.60
, , , , , , , ,		9,744	1.40	9,431	2.30	8,341	2.54
		738	-	805	-	1,288	-
		5,527	1.49	5,426	0.66	5,277	0.41
		6,410	0.98	6,511	2.64	5,644	1.92
		190	-	213	-	373	-
		3,057	0.14	2,965	0.64	2,385	0.62
		2,070	2.41	2,151	4.46	2,066	0.86
		6,381	1.13	6,303	2.09	5,435	2.15
		66,494	1.08	66,617	1.55	59,641	1.15



( : , %, %p)

4Q 2004	1.08	1.66	-	-	1.36	0.47
( )	(66,494)	(28,953)	(201)	(2,846)	(8,730)	(25,764)
3Q 2004	1.55	2.29	-	0.13	2.15	0.68
( )	(66,617)	(29,170)	(169)	(2,983)	(8,685)	(25,610)
3Q vs. 4Q	0.47	0.63	-	0.13	0.79	0.21
FY 2003	1.15	1.66	-	-	1.24	0.78
( )	(59,641)	(25,058)	(203)	(2,543)	(7,969)	(23,869)





### 3.



(단위: 천원)

		FY 2004	4Q 2004	3Q 2004	FY 2003
	, ,	18	18	-	72
		(2.1)	(5.7%)		(7.5%)
		477	145	173	611
		(54.9)	(45.6%)	(66.8%)	(63.6%)
가		46	14	21	75
		48	32	6	143
		52	28	19	25
		82	17	45	8
		73	-	57 <sup>1)</sup>	5
		176	54	25	355
		180	70	29	10
		(20.7)	(22.0%)	(11.2%)	(1.0%)
·		136	70	23	214
		(15.7)	(22.0%)	(8.9%)	(22.3%)
		58	14	34	54
		(6.7)	(4.7%)	(13.1%)	(5.6%)
		869	318	259	961
		(100.0)	(100%)	(100%)	(100%)
가		708	244	218	813
		161	74	41	148
	가	81.5%	76.7%	84.2%	84.6%

1.3 가 1 51

### □ 2004

2004 12

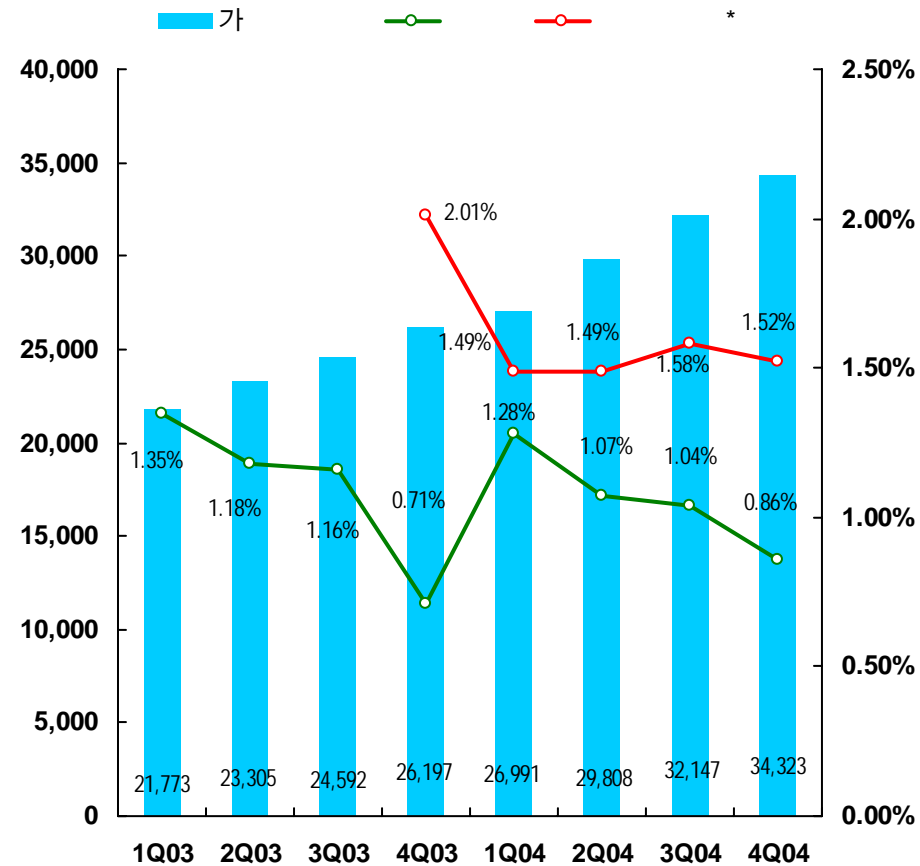
869 2003 961 92  
 - 4 10 9  
 ( 2 , 1 , 1 ,  
 1 , 가 1 ,  
 1 , 1 , 1 )  
 - 81.5%  
 - 10 가 7

# 4. 가



( : , %)

	FY 2004			
	4Q	3Q	2Q	1Q
	33,523	31,304	28,986	26,097
	468	481	479	557
	185	213	197	211
	93	91	80	76
	54	58	66	50
	34,323	32,147	29,808	26,991
	800	843	822	894
	2.33	2.62	2.76	3.31
Coverage Ratio	53.88	50.42	49.27	41.95
	332	362	343	337
	0.97	1.13	1.15	1.25
Coverage Ratio	129.82	117.40	118.08	111.30
	431	425	405	375
( )	231	175	129	57
( )	(56)	(46)	(72)	(57)
( )	94	0	48	0



\* :  
( )

# 5. ( )

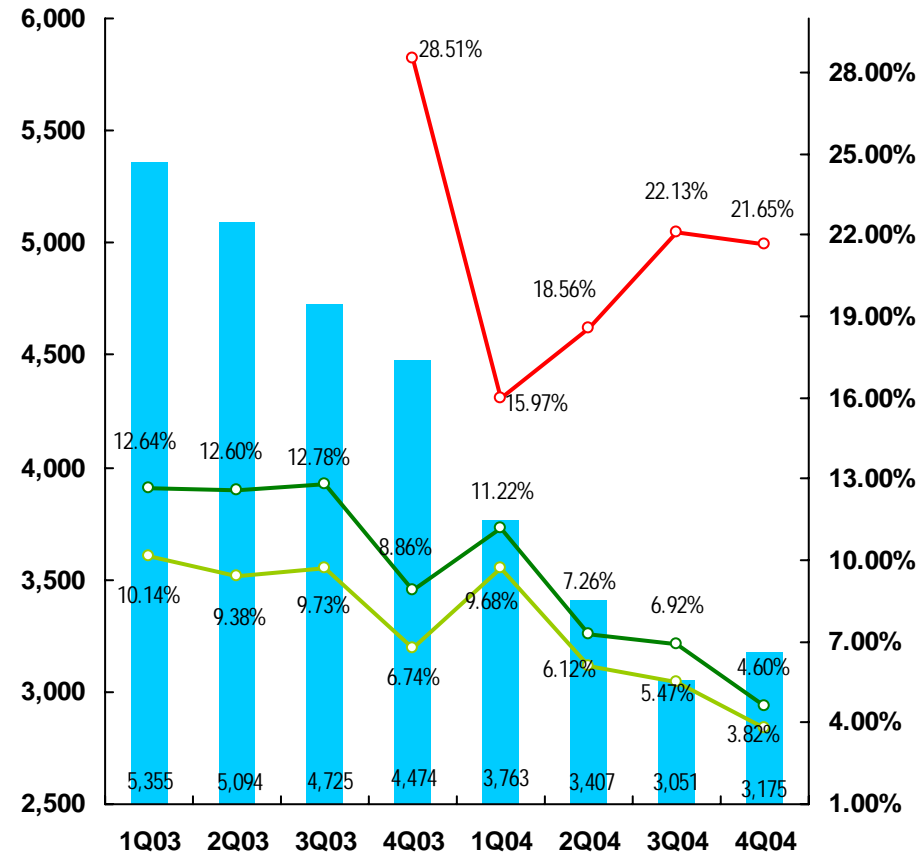


( : , %)

FY 2004				
	4Q	3Q	2Q	1Q
	2,708	2,510	2,760	2,886
	297	337	408	519
	3	5	6	12
	112	140	180	276
	55	59	53	70
	3,175	3,051	3,407	3,763
Coverage Ratio	467	541	647	877
	14.71	17.73	19.00	23.30
	39.61	38.63	36.94	37.51
Coverage Ratio	170	204	239	358
	5.35	6.69	7.00	9.51
	108.82	102.45	100.00	91.90
	185	209	239	329
( )	691	596	473	213
( )	(95)	(123)	(260)	(213)
( )	2	0	1	0



( ) (1 )  
(1 ) (1 )\*



\* :  
( )



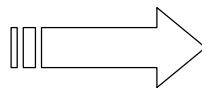


### **III. 2005**

- 1. 2005**
- 2. 2005**
- 3.**



2005



<input type="checkbox"/>	:
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<input type="checkbox"/>	:



<input type="checkbox"/> 가	:
<input type="checkbox"/>	:
<input type="checkbox"/>	:
<input type="checkbox"/>	:

**ROA : 0.85%, ROE : 13.90%**  
**: 1.29%**  
**BIS : 11.10%**



- - “ ” ,
  - 5 10%
  - PB, RM 가
- - /
  - APEC
- - PB
  -
- - /
  - CRM
  - SSP(Sales Stimulation Program, )
  - ( )



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가

o De-marketing, work-out

o

,

가

o Basel II



( : , %, )

	2005	2004	(2005 vs. 2004)	(2005 vs. 2004)	2003
	<b>190,720</b>	<b>181,841</b>	8,879	4.9	175,067
( )	<b>(183,400)</b>	<b>(171,344)</b>	(12,056)	(7.0)	(163,546)
( )	<b>(7,320)</b>	<b>(10,497)</b>	( 3,177)	( 30.3)	(11,521)
	<b>153,190</b>	<b>145,680</b>	7,510	5.2	140,738
( )	<b>(145,990)</b>	<b>(135,107)</b>	(10,883)	(8.1)	(128,901)
( )	<b>(7,200)</b>	<b>(10,573)</b>	( 3,373)	( 31.9)	(11,837)
	<b>120,840</b>	<b>109,211</b>	11,629	10.6	92,960
( )	<b>(117,490)</b>	<b>(106,699)</b>	(10,791)	(10.1)	(90,879)
( )	<b>(3,350)</b>	<b>(2,512)</b>	(838)	(33.4)	(2,080)
가	<b>50,980</b>	<b>50,626</b>	354	0.7	57,275
( )	<b>(44,020)</b>	<b>(40,596)</b>	(3,424)	(8.4)	(46,342)
( )	<b>(6,960)</b>	<b>(10,030)</b>	( 3,070)	( 30.6)	(10,933)
	<b>11,332</b>	<b>10,257</b>	1,075	10.5	9,369



## 3.

□ /

( : , %, )

	2005	2004	(2005 vs. 2004)	(2005 vs. 2004)	2003
	131,719	120,163	11,556	9.6	122,154
	10,379	11,742	1,363	11.6	11,249
	119,005	106,323	12,682	11.9	108,712
	2,335	2,098	237	11.3	2,193
	153,190	145,680	7,510	5.2	140,738

( : , %, )

	2005	2004	(2005 vs. 2004)	(2005 vs. 2004)	2003
	111,347	101,152	10,195	10.1	85,663
가	36,723	34,323	2,400	7.0	26,197
	71,261	63,505	7,756	12.2	55,881
( )	(66,028)	(59,469)	(6,559)	(11.0)	(52,109)
( )	(5,233)	(4,036)	(1,197)	(29.7)	(3,772)
	3,363	3,324	(39)	(1.2)	3,584
	120,840	109,211	11,629	10.6	92,960



( : ,%)

	2005	2004	(2005 vs. 2004)	(2005 vs. 2004)	2003
	6,170	6,010	160	2.7	5,854
	5,237	4,978	259	5.2	4,780
	1,088	1,070	18	1.7	1,015
	75	138	63	45.7	231
	230	176	54	.	172
	806	1,264	458	36.2	1,831
	3,054	2,945	109	3.7	2,661
	2,310	1,801	509	28.3	1,362
	241	96	337	.	99
	2,069	1,897	172	9.1	1,263
	569	570	1	0.2	50
	1,500	1,327	173	13.0	1,213



&amp;

( : , %)

	2005	2004	(2005 vs. 2004)	(2005 vs. 2004)	2003
	457	453	4	0.9	199
가	175	309	134	43.4	434
	174	502	328	65.3	1,198
	806	1,264	458	36.2	1,831

( : , %)

	2005	2004	(2005 vs. 2004)	(2005 vs. 2004)	2003
	2,441	2,298	143	6.2	1,984
	138	228	90	39.5	300
가	390	339	51	15.0	303
	85	80	5	6.3	74
	3,054	2,945	109	3.7	2,661
Cost-income-Ratio	49.50	49.00	0.50	-	45.46

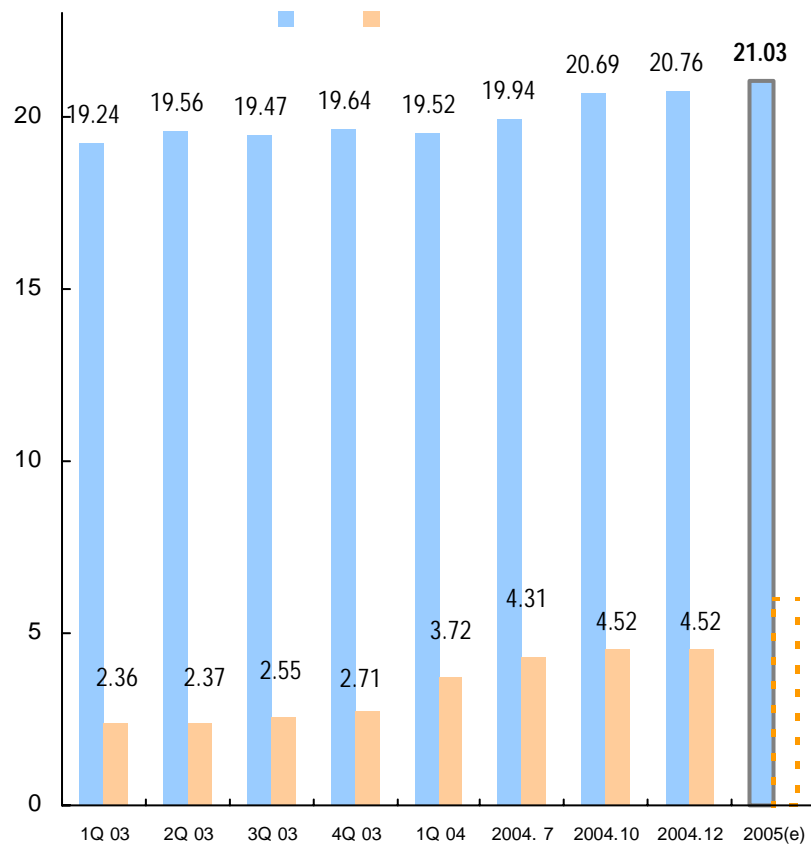


□ I/S

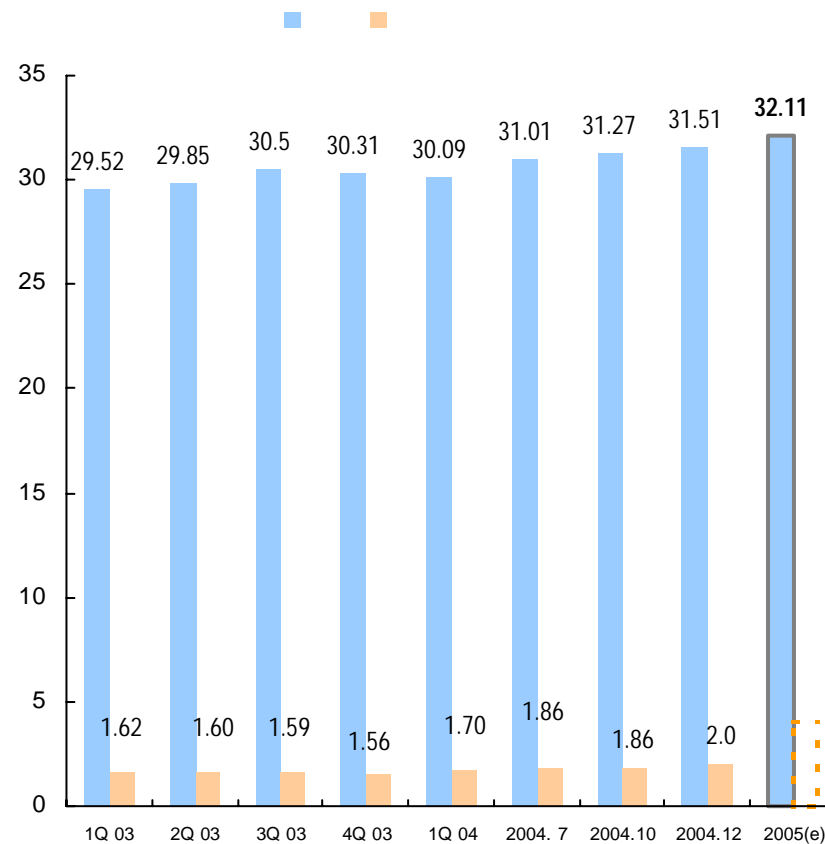
( : , %)

		2005	2004	(2005 vs. 2004)	(2005 vs. 2004)	2003
1.		11,515	11,943	428	3.6	10,936
		9,120	9,131	11	0.1	9,146
		1,320	1,279	41	3.2	1,205
		75	160	85	53.1	145
		1,000	1,373	373	27.2	440
2.		9,205	10,142	937	9.2	9,574
		3,883	4,153	270	6.5	4,366
		232	209	23	11.0	190
		0	0	-	-	0
		1,230	1,549	319	20.6	612
		3,054	2,945	109	3.7	2,661
		806	1,286	480	37.3	1,745
3.	(1-2)	2,310	1,801	509	28.3	1,362
4.		241	96	337	.	99
5.	(3+4)	2,069	1,897	172	9.1	1,263
6.		-	-	-	-	0
7.	(5+6)	2,069	1,897	172	9.1	1,263
8.		569	570	1	0.2	50
9.	(7-8)	1,500	1,327	173	13.0	1,213

Market Share



Market Share





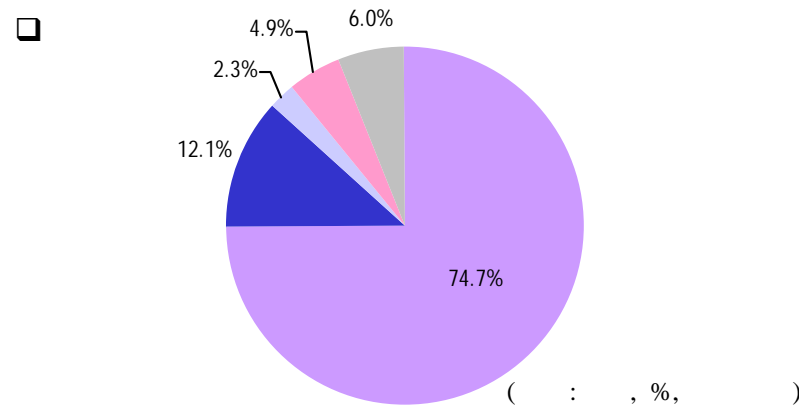
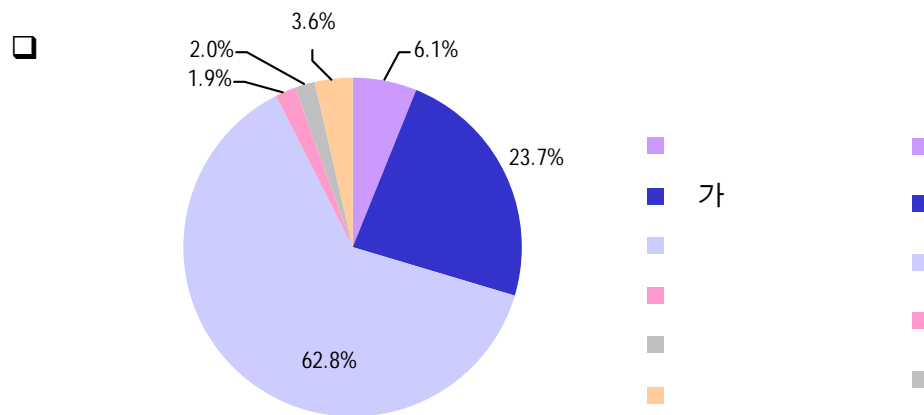
( : , %, %p)

	2005	2004	(2005 vs. 2004)	2003
	1,500	1,327	173	1,213
BIS	11.10	10.83	0.27	11.66
(Tier1 )	(8.99)	(8.98)	(0.01)	(9.23)
	6.13	5.94	0.19	5.61
	1,594	1,460	9.2	1,586
	1.29	1.30	0.01	1.63
Coverage Ratio	111.04	106.79	4.25	89.94
	4,204	4,185	0.5	3,688
	3.40	3.73	0.33	3.78
	1.19	1.06	0.13	1.74
(ROA)	0.85	0.81	0.04	0.79
(ROE)	13.90	13.60	0.30	13.91
Leverage( )	16.8	17.7	0.9	18.7
	3.03	3.14	0.11	3.39
	84.53	84.18	0.35	70.13

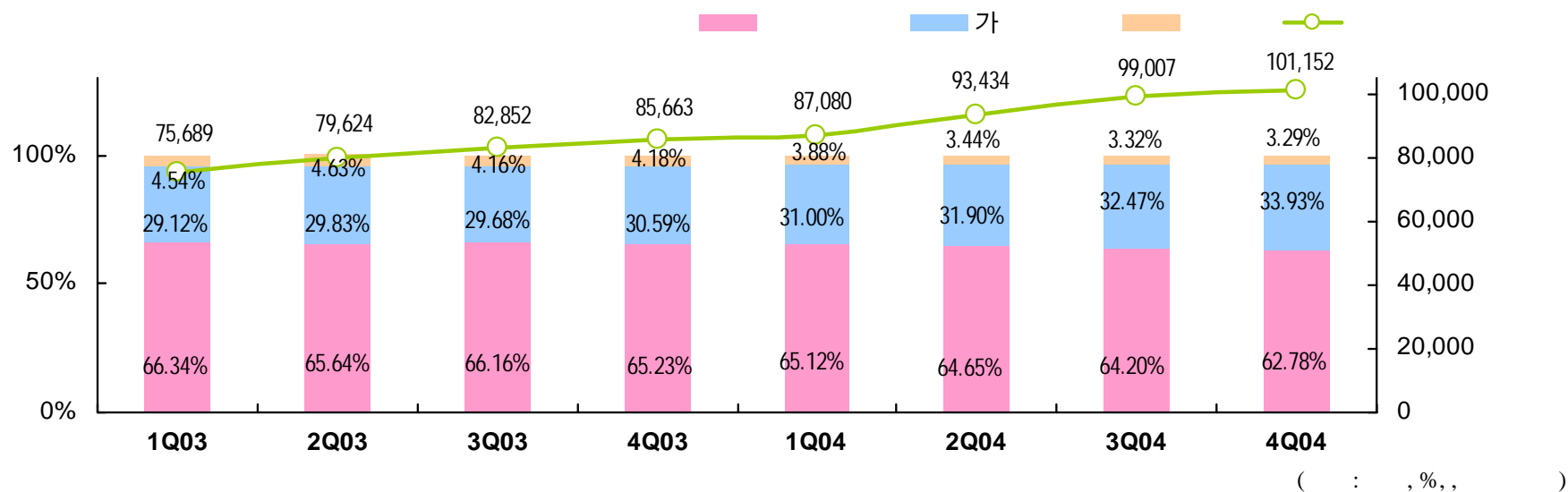


## IV. Appendix

1. B/S
- 2.
- 3.
4. 가 /
5. 가
6. 가
- 7.
8. I/S
- 9.
- 10.
- 11.
12. EPS & BPS
- 13.



FY 2004						FY 2003	2004 vs. 2003
	4Q	3Q	2Q	1Q	4Q vs. 3Q		
	171,344	171,997	166,538	159,383	0.4	163,546	4.8
가	10,407	6,789	6,671	4,721	53.3	9,219	12.9
	40,596	42,299	44,887	46,245	4.0	46,343	12.4
	107,580	110,115	101,681	94,125	2.3	92,278	16.6
	3,175	3,051	3,407	3,763	4.1	4,474	29.0
	3,433	3,312	3,275	3,332	3.7	3,342	2.7
	6,153	6,431	6,617	7,197	4.3	7,890	22.0
	171,344	171,997	166,538	159,383	0.4	163,546	4.8
	128,035	127,510	127,946	122,547	0.4	123,519	3.7
	20,755	21,833	19,298	17,537	4.9	19,057	8.9
	3,927	2,000	2,000	2,000	96.4	2,000	96.4
	8,370	10,639	7,743	8,090	21.3	9,601	12.8
	10,257	10,015	9,551	9,209	2.4	9,369	9.5



FY 2004						FY 2003	2004 vs. 2003
	4Q	3Q	2Q	1Q	4Q vs. 3Q		
	63,505	63,566	60,408	56,708	0.1	55,881	13.6
( )	59,469 (58.79)	58,914 (59.50)	56,152 (60.10)	52,641 (60.45)	0.9 ( 0.71)	52,109 (60.83)	14.1 ( 2.04)
( )	4,036 (3.99)	4,652 (4.70)	4,256 (4.55)	4,067 (4.67)	13.2 ( 0.71)	3,772 (4.40)	7.0 ( 0.41)
가	34,323	32,147	29,808	26,991	6.8	26,197	31.0
1)	84.18	79.18	74.18	72.05	5.00	70.13	14.05

) 1. : /



3.

( : , %, )

		4Q 2004		3Q 2004		2Q 2004	
		30,797	46.08	30,760	46.01	29,430	46.25
1		8,473	12.68	8,124	12.15	8,018	12.60
		4,219	6.31	4,016	6.01	3,942	6.20
		4,360	6.52	4,414	6.60	4,041	6.35
	,	4,318	6.64	4,277	6.40	4,020	6.32
		2,479	3.71	2,479	3.71	2,344	3.68
	,	1,255	1.88	1,455	2.18	1,399	2.20
		1,344	2.01	1,421	2.13	1,301	2.04
	,	1,120	1.68	1,324	1.98	1,068	1.68
	,	652	0.98	650	0.97	715	1.12
		2,577	3.86	2,600	3.89	2,582	4.06
		36,032	53.92	36,100	53.99	34,196	53.75
		8,968	13.42	9,056	13.54	8,572	13.47
		738	1.10	805	1.20	805	1.27
		5,492	8.22	5,456	8.16	5,475	8.60
		6,308	9.44	6,257	9.36	5,993	9.42
		3,049	4.56	3,412	5.10	3,120	4.90
	,	3,141	4.70	3,002	4.49	2,676	4.21
	,	2,050	3.07	2,186	3.27	2,172	3.41
		6,286	9.41	5,926	8.86	5,383	8.46
		66,829	100.00	66,860	100.00	63,626	100.00

# 4. 가 /

( : , %, %p, )

		FY 2004					FY 2003	2004 vs. 2003
		4Q	3Q	2Q	1Q	4Q vs. 3Q		
		101,152	99,007	93,434	87,080	2.2	85,663	18.1
가	(A)	34,323	32,147	29,808	26,991	6.8	26,197	31.0
(LTV)		29,641	27,673	25,431	22,428	7.1	21,538	37.6
		10,946	10,349	9,823	9,392	5.8	9,489	15.4
		(54.84)	(54.60)	(54.70)	(53.06)	(0.24)	(51.01)	(3.83)
		7,290	6,936	6,760	6,303	5.1	6,231	17.0
		10,828	9,856	8,338	6,273	9.9	5,356	102.2
		577	532	510	460	8.5	462	24.9
		4,682	4,474	4,377	4,563	4.6	4,659	0.5
CSS		389	396	408	407	1.8	410	5.1
		113	116	122	123	2.6	129	12.4
		377	406	390	386	7.1	294	28.2
		2,395	2,224	2,300	2,341	7.7	2,450	2.2
		1,408	1,332	1,157	1,306	5.7	1,376	2.3
		3,175	3,051	3,407	3,763	4.1	4,474	29.0
		2,129	1,917	2,117	2,193	11.1	2,334	8.8
		668	678	754	925	1.5	1,496	55.3
		378	456	536	645	17.1	644	41.3
	(A+B)	37,498	35,198	33,215	30,754	6.5	30,671	22.3
		20.62	19.20	18.57	17.98	1.42	17.52	3.1





## 5. 가

( : , %)

4Q 2004 ( )	34,323	1.24 (15,273)	1.36 (10,946)	- (288)	0.06 (1,854)	3.61 (319)	0.56 (16,589)
3Q 2004 ( )	32,147	1.46 (14,525)	1.32 (10,349)	- (264)	0.23 (1,692)	1.50 (326)	0.73 (15,340)
2Q 2004 ( )	29,808	1.10 (13,621)	1.4 (9,823)	- (257)	0.10 (1,762)	2.3 (307)	1.2 (13,861)
1Q 2004 ( )	26,991	1.3 (12,843)	(1.07) (9,645)	0.3 (218)	1.7 (1,715)	2.4 (287)	1.17 (11,928)
4Q 2003	26,197	0.6	(1.2)	0.1	-	0.9	0.9
3Q 2003	25,151	0.9	(1.6)	0.1	0.1	4.0	1.5
2Q 2003	23,751	0.8	(1.2)	-	0.1	3.5	1.7
1Q 2003	22,037	1.0	(1.3)	0.4	0.1	4.1	2.1



## 6. 가

( : , %, )

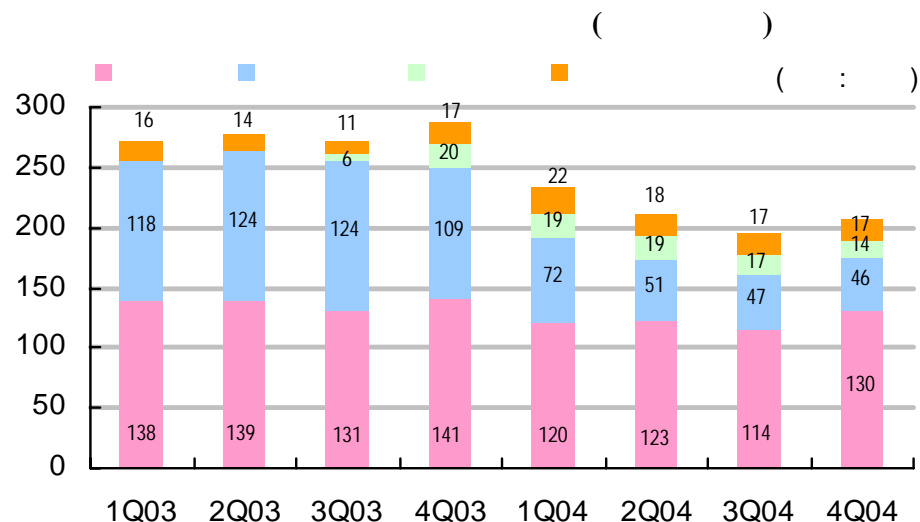
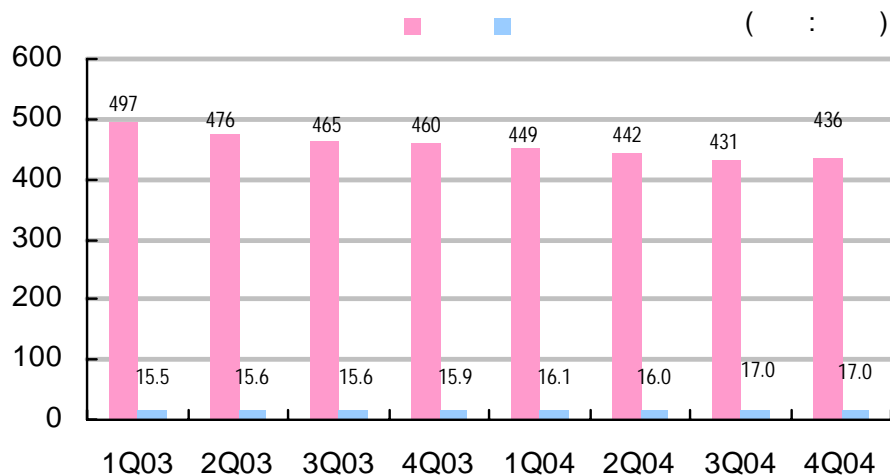
4Q 2004						3Q 2004		2003	
/									
가							4Q vs. 3Q		04 vs. 03
( )	37,973	411	37,562	11,439	26,123	39,065	2.8	43,191	12.1
	6,853	411	6,853	2,371	4,071	7,297	6.1	5,752	19.1
	17,253	0	17,253	4,656	12,597	17,251	-	18,995	9.2
	2,513	0	2,513	540	1,973	2,753	8.7	3,596	30.1
	8,000	0	8,000	1,655	6,345	8,368	4.4	10,533	24.0
	3,354	0	3,354	2,217	1,137	3,396	1.2	4,315	22.3
( )	266	0	266	0	266	349	23..8	430	38.1
	545 <sup>1)</sup>	0	545	545	0	646	15.6	807	32.5
	1,517	0	1,517	1,517	0	1,741	12.9	1,669	9.1
	1,304	0	1,304	1,304	0	1,534	15.0	1,669	21.9
	213	0	213	213	0	207	2.9	0	-
	295	0	295	295	0	498	40.8	245	20.4
	40,596	411	40,185	13,796	26,389	42,300	4.0	46,342	12.4

) 1.

217



7.



□ , B/S

( : , %, %p)

						B/S				
4Q 2004	3,746	1,577	-	5,322	29.6	2,129	668	378	3,175	21.0
3Q 2004	3,499	1,620	-	5,119	31.6	1,917	678	456	3,051	22.2
2Q 2004	3,538	1,742	-	5,280	33.0	2,117	754	536	3,407	22.1
3Q vs. 4Q	7.1	2.7	-	4.0	2.0	11.1	1.5	17.1	4.0	1.2
4Q 2003	3,643	3,432	1	7,076	48.5	2,334	1,496	644	4,474	33.4
04 vs. 03	2.8	54.1	-	24.8	18.9	8.8	55.3	41.3	29.0	12.4

) 1.

2.

54.1%, 55.3%

( : , %)

		FY 2004			FY 2003		4Q 04	2004
		4Q	3Q	4Q vs. 3Q		4Q	vs. 4Q 03	vs. 2003
1.		11,943	3,450	2,819 22.4	10,936	2,846	21.2	9.2
		9,131	2,295	2,278 0.7	9,146	2,346	2.2	0.2
		1,279	344	317 8.5	1,205	327	5.2	6.2
		160	44	38 15.8	145	13	238.5	10.3
		1,373	767	186 312.4	440	160	379.4	212.0
2.		10,142	2,928	2,308 26.9	9,574	2,344	24.9	5.9
		4,153	1,028	1,055 2.6	4,366	1,065	3.5	4.9
		209	58	52 11.5	190	49	18.4	10.0
		0	0	0 -	0	30	-	-
		1,549	811	227 257.3	612	207	291.8	153.1
		2,945	831	683 21.7	2,661	705	17.9	10.7
		1,286	200	291 31.3	1,745	348	42.5	26.3
3.	(1-2)	1,801	522	511 2.2	1,362	502	4.0	32.3
4.		96	3	11 .	99	115	-	.
5.	(3+4)	1,897	519	500 3.8	1,263	387	34.1	50.3
6.		0	0	0 -	0	0	-	-
7.	(5+6)	1,897	519	500 3.8	1,263	387	34.1	50.3
8.		570	164	149 10.1	50	50	228.0	1,040.0
9.	(7-8)	1,327	355	351 1.1	1,213	337	5.3	9.4
		3,411	758	824 8.0	3,308	760	0.3	3.1



9.

( : , %)

		FY 2004			FY 2003		4Q 04 vs. 4Q 03	2004 vs. 2003
		4Q	3Q	4Q vs. 3Q		4Q		
	6,010	1,539	1,479	4.1	5,854	1,550	0.7	2.7
	2,945	831	683	21.7	2,661	705	17.9	10.7
가	229	40	33	21.2	300	24	66.7	23.7
	338	97	94	3.2	303	83	16.9	11.6
	80	28	19	47.4	74	26	7.7	8.1
	1,031	270	230	17.4	932	243	11.1	10.6
	1,267	396	307	29.0	1,052	329	20.4	20.4
Cost Income Ratio	49.00	54.00	46.18	5.00	45.46	45.48	8.52	3.54



( : , %)

FY 2004					FY 2003		4Q 04 vs. 4Q 03	2004 vs. 2003
		4Q	3Q	4Q vs. 3Q		4Q		
	12,352	3,574	2,896	23.4	11,359	2,961	20.7	8.7
	11,943	3,450	2,819	22.4	10,936	2,846	21.2	9.2
	409	124	77	61.0	423	115	7.8	3.3
	9,131	2,295	2,278	0.7	9,146	2,346	2.2	0.2
( )	2,812	1,155	541	113.5	1,790	500	131.0	57.1
1)	76.45	66.52	80.81	14.29	83.64	82.43	15.91	7.19
1)	23.55	33.48	19.19	14.29	17.05	17.57	15.91	6.5
/	10.35	9.63	10.95	1.32	10.61	11.04	1.41	0.26
/	10.71	9.97	11.25	1.28	11.02	11.49	1.52	0.31

) 1.

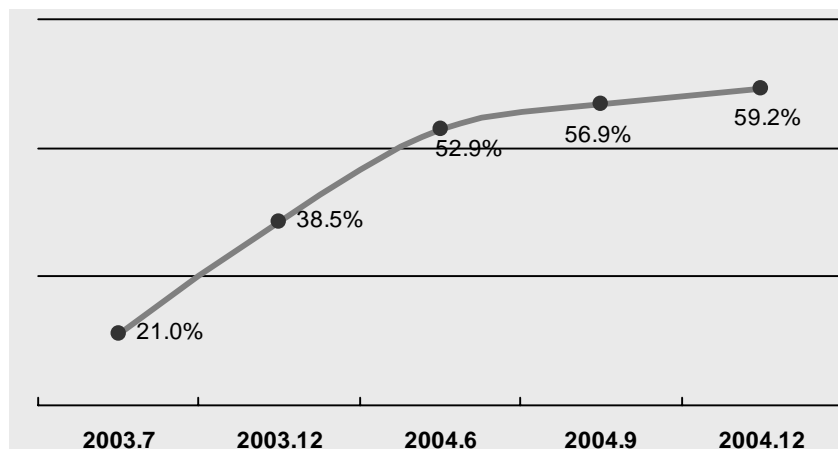
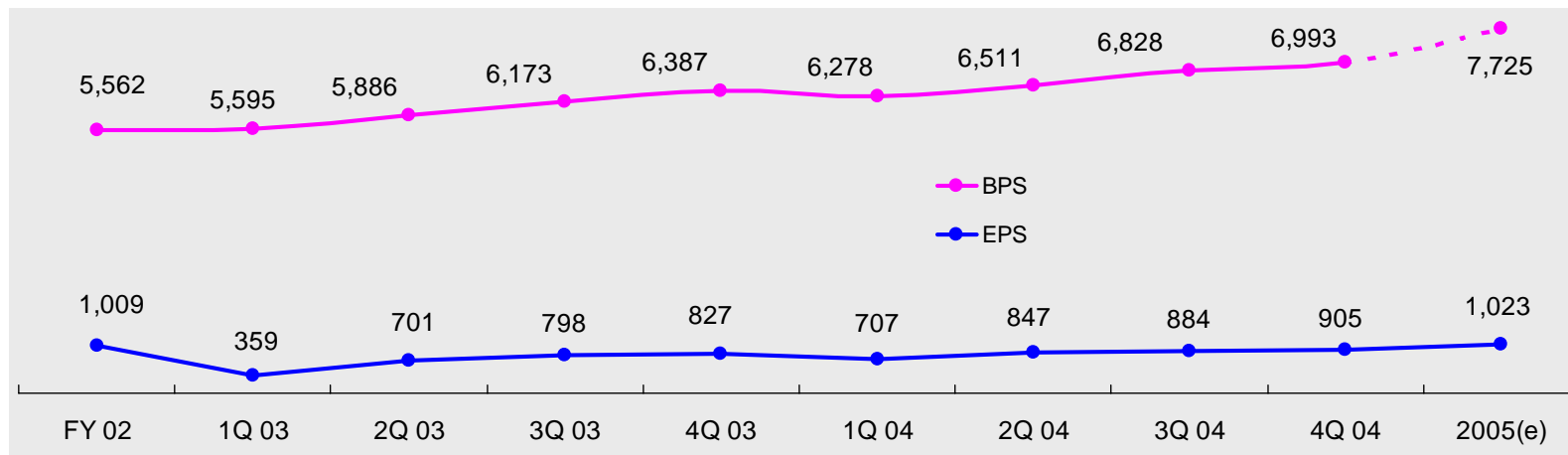


11.

( : , %)

FY 2004					FY 2003		4Q 04 vs. 4Q 03	2004 vs. 2003
		4Q	3Q	4Q vs. 3Q		4Q		
(a+b+c)	3,411	758	824	8.0	3,308	760	35.9	3.1
(a)	1,514	239	324	26.2	2,045	373	45.4	26.0
	1,260	194	274	-	1,757	355	-	-
	4	3	1	-	1	-	-	-
	229	40	33	-	300	25	-	-
	21	2	16	-	11	7	-	-
(b)	570	164	149	10.1	50	50	228.0	1,040.0
(c )	1,327	355	351	1.1	1,213	337	5.3	9.4

EPS/BPS



- KOSPI 200
- KOSPI 50
- FTSE
- MSCI
- 가 (KODI)





o 2004 11

- 11 0.68% 0.09%p

- 가

- 2004 1 ~ 11 0.60%

- 12 11 0.11%p 0.57%

- 11 , 53.5% 가 639

- 11 3.7% 0.3%p

- 가 가 , (6.3%p)

- 

	2004.11	2004.10	2004.9	2003.11
(%)	0.68	0.59	0.58	0.71
(%)	3.7	4.0	3.7	4.0
(2000=100.0)	124.3	119.7	109.1	116.3
가 가 (%)	81.2	78.1	77.5	74.9
( )	2,611	2,641	3,043	2,785
( )	7,127	8,281	3,412	3,025
가 ( m <sup>2</sup> )	578	187	425	973
( )	639	613	526	416



# 13.



o 11 가 14.5%, 12.7% 가  
 - 55.4%  
 o 11 가 13.6%, 12.4% 가  
 - 49.0%

o

		2004. 11	2004. 10	2004. 9	2003. 11
(%)		0.30	0.24	0.35	0.15
		0.51	0.31	0.32	0.81
(%)		3.3	3.1	2.9	3.2
		2.2	2.2	2.0	2.3
(2000=100.0)		140.1	135.5	127.6	122.4
		137.9	138.7	121.4	121.4
( )		3,550	3,629	3,268	2,417
		2,111	1,893	1,639	1,477

o , (2003 12 31 , )

GRDP(10 , 가 )	42,616	34,673	48,641	125,930	727,605
(%)	5.9	4.8	6.7	17.4	100.0



## □ FTA

○ **FTA**

● **FTA**

( )

— 67%(2001 ) ,

( )

— 가 가 ,

○ **FTA**

● **FTA**

, .

— FTA , , ,

— , , ,

가

○ **FTA**

, 9				20	
4				15	
, 3			가 .	7	
, 0			( )	12	
2				8	
가 . . 8			,	0	
, . 4				8	-



- ‘ , 가가
  - 
  - 
  - 가 ,
- - , 2005 600
  - 30
  - 6
  - 5
- **2004** **1 3,000**
  - 2004 82 1 3,289 , 2003 (73 , 7,768 ) 71% 가
  - 2005
- - (Snow Box) 가 .
  - 2 7
  - 1 8 ~ 2 2
  - 2006 , 2007 9



—	1	7,657	1	8,578		
—			가	SUV	3	2,000

0

- 2004.12.25
- KTX (2004.12 )

o 2005.11 APEC  
 - APEC 6 , 1  
 - ‘ , 가  
 - TSR( )

0 2  
 - 107 2  
 - , 1 ( 12 , 47,955 ) 2008 12 , 107 ( 61,845 ) ( 48,702 ) 2 2013 12  
 - 1 5,000 , 50 , 5 가



○ 2004. 11 (200 , 44.8%), (111 , 25.0%), · (71 , 16.0%)  
 - (61 ) · (43 ) 가

( : , %, %p)

	2004. 11		2004. 10		2003. 11		a-b
	(a)		(b)				
, , ,	1,496	3.4	1,651	5.1	1,048	2.4	1.7
	11,145	25.0	5,050	15.7	25,502	59.4	9.3
( )	2,235	5.0	778	2.4	397	0.9	2.6
( 가 )	2,077	4.7	1,437	4.5	1,635	3.8	0.2
( )	555	1.2	57	0.2	94	0.2	1.0
( )	939	2.1	321	1.0	946	2.2	1.1
( , , )	715	1.6	264	0.8	952	2.2	0.8
( )	265	0.6	275	0.9	0	0.0	0.3
( 1 )	91	0.2	115	0.4	970	2.3	0.2
( , )	2,823	6.3	720	2.2	18,656	43.4	4.1
( )	1,445	3.2	1,083	3.4	1,852	4.3	0.2
	19,958	44.8	19,839	61.8	3,629	8.5	17.0
·	7,121	16.0	2,863	8.9	8,355	19.5	7.1
· ·	623	1.4	94	0.3	435	1.0	1.1
	828	1.9	766	2.4	1,023	2.4	0.5
	3,366	7.6	1,862	5.8	2,945	6.9	1.8
	44,537	100.0	32,125	100.0	42,937	100.0	-



□ 2005

0 . ,  
0 , ,  
0 , ,가

o 2005

.					.				
						-		-	

o                   **2004**                   **6.5%**  
—   : 11.3%  
—                   : 60.4%  
—   : 28.3%

‘ ‘ ‘ ‘ ‘ ‘ ‘ ‘	‘ ‘ ‘ ‘ ‘ ‘ ‘ ‘	‘

□ 2005

3

## APEC

o :2005.11.12~11.19(8 )  
 o : 13 2,598 ( 729, 1,729, 140)  
 - BEXCO ,

o 10 ( )  
 - 4 : , , , , IT  
 - 6 : , , , , /가 , /  
 - (04~08 )  
 • / : 2008 998 , 4 ( )  
 • / : 2008 2,176 , 3 ( )  
 • / : 2008 739 , 4 ( 6,400 )  
 • IT/ : 2008 445 , 2 ( 20,000 )  
 • : 2008 305 , 2 ( 4,000 )  
 • : 2008 507 , 4 ( / R&D )  
 • / : 2008 483 , 2 ( )

o /  
 o  
 - 2005 , , , (4 227 )  
 - 2008~2010 , , , (4 295 )  
 o

o  
 - (95~11 ): 9 1,542  
 - (00~13):  
 - ~ (97~09 ): 1 5,886  
 - / (91~08 ): 1 3,852  
 - (2020 ): 9 ~12  
 - 2 (02~10 ): - 130.4km