

## 47. 손익계산서

제47기 : 2003년 1월 1일부터 2003년 12월 31일까지

제46기 : 2002년 1월 1일부터 2002년 12월 31일까지

제45기 : 2001년 1월 1일부터 2001년 12월 31일까지

### 은행계정(Banking Account)

(단위 : 원 (Unit : Won))

과목 (Description)	제 47 기(2003) 금 액(Amount)	제 46 기(2002) 금 액(Amount)	제 45 기(2001) 금 액(Amount)
<b>I. 영업수익</b> (Operating Revenues)	<b>1,213,396,936,043</b>	<b>1,160,791,143,740</b>	<b>1,144,123,608,011</b>
(1) 이자수익 (Interest Income)	1,011,345,849,429	984,297,930,527	974,621,544,505
1. 예치금이자 (Interest on Due from Banks)	20,849,615,016	39,463,873,730	115,052,825,335
2. 단기매매증권이자 (Interest on Traded Securities)	18,738,288,935	12,189,404,509	7,171,518,675
3. 매도가능증권이자 (Interest on Available-for-Sale Securities)	88,114,361,738	106,759,376,032	98,692,373,049
4. 만기보유증권이자 (Interest on Held-to-Maturity Securities)	189,316,146,725	181,696,732,996	154,270,198,525
5. 대출채권이자 (Interest on Loans)	687,793,120,125	628,283,499,224	581,786,765,248
6. 기타이자수익 (Others)	6,534,316,890	15,905,044,036	17,647,863,673
(2) 수수료수익 (Commission income)	119,691,107,505	116,391,593,121	125,924,660,586
1. 수입수수료 (Commissions Received)	118,129,513,519	114,629,535,745	123,478,661,926
2. 수입보증료 (Guarantee Fees)	1,503,506,573	1,711,577,620	2,189,012,291
3. 중도해지수수료 (Commissions Received from Termination of Commodities in Trust Account)	58,087,413	49,782,693	256,986,369
4. 기타수입수수료 (Other)	-	697,063	-
(3) 기타영업수익 (Other Operating Income)	82,359,979,109	60,101,620,092	43,577,402,920
1. 단기매매유가증권처분이익 (Gain on Disposition of Traded Securities)	13,857,883,148	9,848,730,717	6,170,034,722
2. 단기매매유가증권평가이익 (Gain on Valuation of Traded Securities)	-	-	1,681,599,741
3. 단기매매증권배당수익 (Dividend on Traded Securities)	199,458,293	379,853,500	52,983,700
4. 매도가능증권배당수익 (Dividend on Available-for Sale Securities)	432,731,331	325,328,900	657,349,200
5. 외환거래이익 (Gain on Foreign Exchange)	30,701,089,124	18,813,334,541	13,369,341,931
6. 신탁업무운용수익 (Fees and Commissions from Trust Account)	17,507,899,419	14,870,429,255	17,851,211,164
7. 총당금환입액 (Transfer from Allowance)	758,000,000	8,873,000,000	565,000,000
8. 파생상품관련이익 (Gain on Derivatives Instrument)	17,546,778,604	6,990,943,179	3,139,107,031
9. 공정가액위험회피관련이익 (Gain on Fair Value Hedged Items)	-	-	90,775,431
10. 기타영업잡수익 (Others)	1,356,139,190	-	-
<b>II. 영업비용</b> (Operating Expenses)	<b>1,071,109,750,360</b>	<b>1,022,831,314,145</b>	<b>988,713,475,346</b>
(1) 이자비용 (Interest Expenses)	493,192,396,043	545,015,503,418	633,278,797,295
1. 예수금이자 (Interest on Deposits)	356,766,858,276	364,426,523,678	442,534,938,320
2. 차입금이자 (Interest on Borrowings)	97,540,838,027	123,819,015,412	126,442,379,130



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(단위 : 원 (Unit : Won))

과목 (Description)	제 47 기(2003) 금 액(Amount)	제 46 기(2002) 금 액(Amount)	제 45 기(2001) 금 액(Amount)
3. 사채이자 (Interest on Finance Debentures Issued)	26,860,473,249	28,235,246,763	35,569,082,511
4. 기타이자비용 (Others)	12,024,226,491	28,534,717,565	28,732,397,334
(2) 수수료비용 (Commission Expenses)	16,954,214,550	15,668,402,810	9,860,227,101
1. 지급수수료 (Commissions Paid)	4,463,255,563	3,698,156,667	2,086,977,728
2. 신용카드관련수수료 (Commissions on Credit Cards)	12,490,958,987	11,970,246,143	7,773,249,373
(3) 기타영업비용 (Other Operating Expenses)	299,059,263,068	225,329,966,493	153,174,259,957
1. 단기매매증권처분손실 (Loss on Disposition of Traded Securities)	11,394,567,167	12,344,569,778	9,378,384,608
2. 단기매매증권평가손실 (Loss on Valuation of Traded Securities)	1,212,780,139	629,676,917	698,826,136
3. 외환거래손실 (Expenses on Foreign Exchange)	17,092,796,530	9,216,297,345	5,051,491,538
4. 신탁업무운용손실 (Loss from Trust Account)	9,741,033	5,578,721,768	28,388,940,554
5. 기금출연료 (Contribution to Fund)	15,645,834,779	13,142,078,976	12,600,281,282
6. 대손상각비 (Amortization of Credit Losses)	210,251,972,019	165,105,401,456	81,745,222,637
7. 파생상품관련비용 (Loss on Derivatives Instrument)	22,792,324,943	7,843,340,888	3,125,822,187
8. 공정가액위험회피관련손실 (Loss on Fair Value Hedge Items)	-	-	22,962,185
9. 기타영업잡비용 (Others)	20,659,246,458	11,469,879,365	12,162,328,830
(4) 판매비와일반관리비 (Selling and Administrative Expenses)	261,903,876,699	236,817,441,424	192,400,190,993
1. 급여 (Salaries)	107,455,185,161	97,319,823,589	74,431,221,605
2. 퇴직급여 (Provision for Current Year Severances and Retirement Benefits)	17,422,912,058	22,338,351,302	12,393,770,506
3. 복리후생비 (Other Employee Benefits)	14,997,254,416	12,880,725,102	11,941,058,836
4. 임차료 (Rent)	2,411,979,963	2,036,939,061	1,928,747,892
5. 감가상각비 (Depreciation)	24,722,808,729	18,257,017,518	16,520,317,532
6. 무형자산상각비 (Amortization on Intangible Asset)	3,759,215,363	2,676,017,111	2,511,210,447
7. 세금과공과 (Taxes)	8,147,886,998	8,713,813,494	8,175,283,251
8. 광고선전비 (Advertising)	5,341,804,468	5,074,766,282	4,301,999,755
9. 기타판매비와일반관리비 (Other Selling and Administrative Expenses)	77,644,829,543	67,519,987,965	60,196,581,169
III. 영업이익 (Operating Income)	142,287,185,683	137,959,829,595	155,410,132,665
IV. 영업외수익 (Non-Operating Income)	48,822,445,989	60,076,606,151	58,687,830,852
1. 유형자산처분이익 (Gain on Disposition of Tangible Assets)	86,734,551	126,641,670	392,145,245

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(단위 : 원 (Unit : Won))

과목 (Description)	제 47 기(2003) 금 액(Amount)	제 46 기(2002) 금 액(Amount)	제 45 기(2001) 금 액(Amount)
2. 임대료 (Rent Fees Received)	1,411,154,924	1,622,672,188	1,692,307,889
3. 지분법평가이익 (Gain on Valuation using Equity Method of Accounting)	-	-	564,568,881
4. 매도가능증권처분이익 (Gain on Disposition of Available-for Sale Securities)	28,618,000,709	29,971,921,460	39,331,442,440
5. 만기보유증권처분이익 (Gain on Disposition of Held-to-Maturity Securities)	1,384,955,564	1,591,177,996	2,200,853,623
6. 매도가능주식감액손실환입 (Restoration of Available-for Sale Stock Impairment Losses)	2,112,000,000	-	-
7. 매도가능채권감액손실환입 (Restoration of Available-for Sale Bonds Impairment Losses)	1,096,029,372	7,267,077,134	2,055,158,890
8. 기금출자금평가이익 (Gain on Valuation of Investment in Funds aimed at Market Stabilization)	-	640,697,922	3,043,984,046
9. 대출채권매각이익 (Gain on Sales of Receivables)	2,806,955,052	178,157,106	-
10. 기타영업외수익 (Others)	11,306,615,817	18,678,260,675	9,407,369,838
<b>V. 영업외비용 (Non-Operating Expenses)</b>	<b>75,852,450,873</b>	<b>66,836,872,239</b>	<b>183,415,157,621</b>
1. 유형자산처분손실 (Loss on Sales of Tangible Assets)	165,564,547	5,636,942,623	2,599,670,964
2. 매도가능증권처분손실 (Loss on Disposition of Available-for Sale Securities)	3,386,091,587	9,395,708,641	5,247,310,151
3. 만기보유증권처분손실 (Loss on Disposition of Held-to-Maturity Securities)	2,483,834,070	1,145,704,580	4,394,716,887
4. 매도가능주식감액손실 (Available-for Sale Stock Impairment Loss)	29,800,043,437	33,562,581,411	10,272,785,000
5. 매도가능채권감액손실 (Available-for Sale Bonds Impairment Loss)	16,649,190,555	185,240,549	22,226,238,028
6. 만기보유증권감액손실 (Held-to-Maturity Securities Impairment Loss)	3,800,000,000	-	-
7. 대출채권매각손 (Loss on Sales of Receivables)	7,660,427,565	4,087,264,451	93,875,974,042
8. 특수채권추심비용 (Expenses on Collecting of Charge-offs)	2,239,119,181	1,906,831,855	1,798,575,141
9. 명예퇴직급여 (Retirement Allowance)	224,116,640	269,915,600	16,051,962,150
10. 기타영업외비용 (Others)	9,444,063,291	10,646,682,529	26,947,925,258
<b>VI. 경상이익 (Ordinary Income)</b>	<b>115,257,180,799</b>	<b>131,199,563,507</b>	<b>30,682,805,896</b>
<b>VII. 법인세비용차감전순이익 (Income Before Income Tax Expense)</b>	<b>115,257,180,799</b>	<b>131,199,563,507</b>	<b>30,682,805,896</b>
<b>VIII. 법인세비용 (Income Tax)</b>	<b>4,429,215,469</b>	<b>-</b>	<b>-</b>
<b>IX. 당기순이익 (Net Income)</b>	<b>110,827,965,330</b>	<b>131,199,563,507</b>	<b>30,682,805,896</b>
(기본(희석)주당경상(순)이익 : 당기 : 839(839)원, 전기 : 1,027(1,002)원 (Primary(Deluted) Ordinary Income Per Share: 872(872)Won, 1,027(1,002)Won) (기본(희석)주당순이익 : 당기 : 839(839)원, 전기 : 1,027(1,002)원 (Primary(Deluted) Earning Per Share : 839(839)Won, 1,027(1,002)Won)			