

2005년 경영성과





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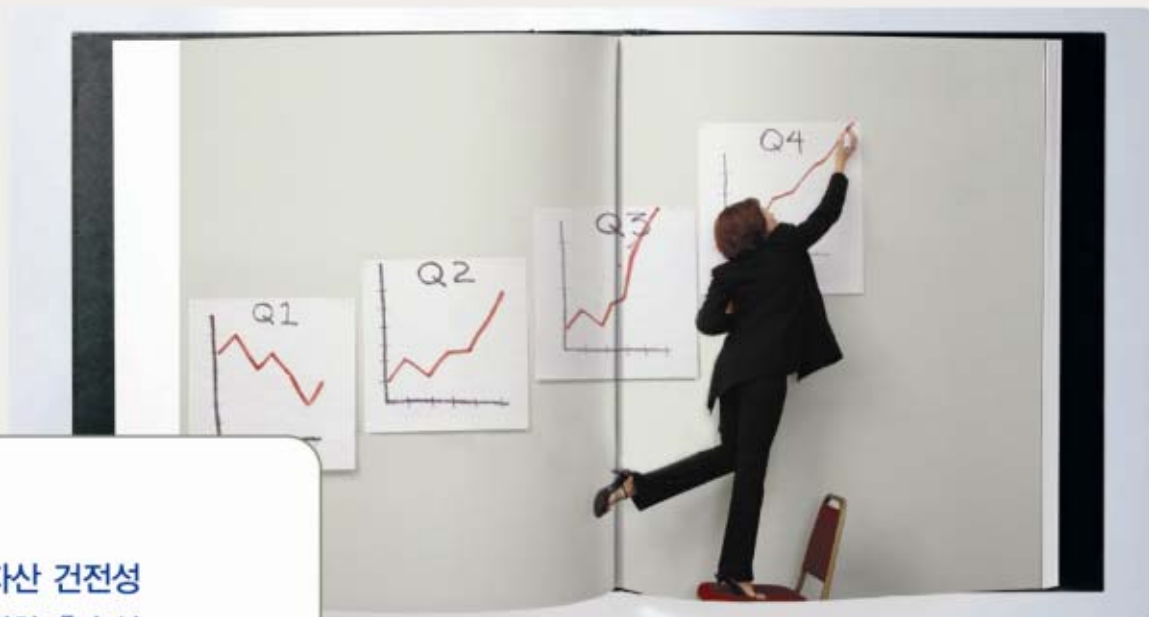


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2005년 경영성과

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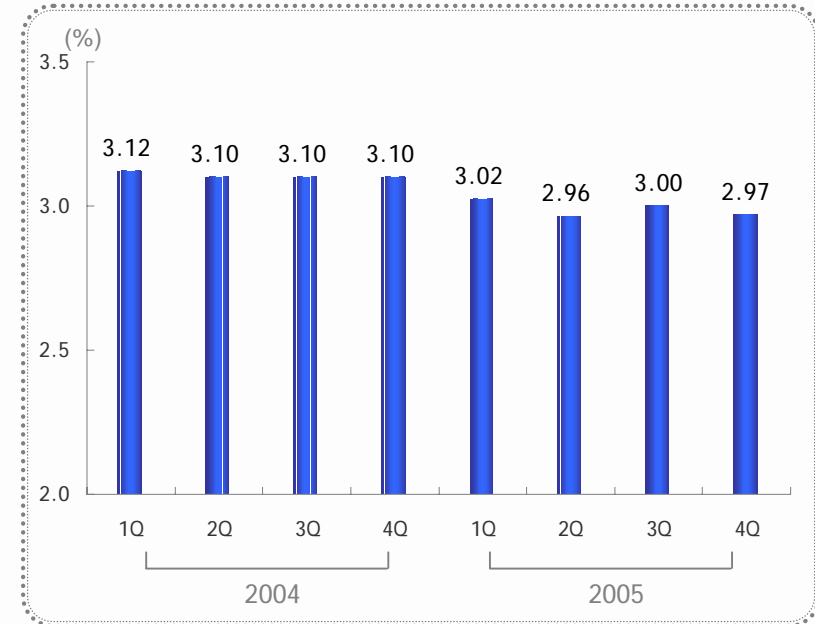
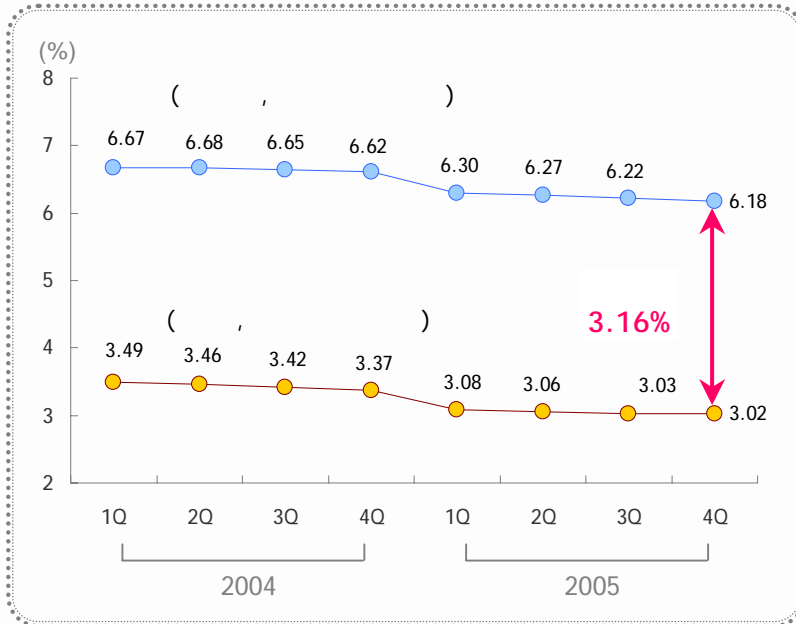
| : | FY2004 | FY2005 | | | | FY2005 | (QoQ) | (YoY) |
|----|--------|--------|-------|-------|-------|--------|--------|--------|
| | | 1Q | 2Q | 3Q | 4Q | | | |
| 1) | 21,873 | 5,415 | 5,563 | 6,148 | 6,058 | 23,184 | -1.5% | 6.0% |
| 가 | 1,749 | 544 | 471 | 567 | 583 | 2,165 | 2.8% | 23.8% |
| | 2,670 | 758 | 845 | 937 | 905 | 3,445 | -3.4% | 29.0% |
| | 162 | 99 | 17 | 32 | 3 | 151 | -90.6% | -6.8% |
| | 2) | -1,082 | -313 | -391 | -402 | -1,431 | - | - |
| | 372 | 169 | 86 | 130 | 77 | 462 | -40.8% | 24.2% |
| | 8,640 | 2,027 | 2,527 | 2,273 | 2,920 | 9,747 | 28.5% | 12.8% |
| 3) | 15,354 | 4,100 | 3,594 | 4,572 | 3,799 | 16,065 | -16.9% | 4.6% |
| | 9,272 | 1,683 | 337 | 2,134 | 901 | 5,055 | -57.8% | -45.5% |
| | 6,082 | 2,417 | 3,257 | 2,439 | 2,897 | 11,010 | 18.8% | 81.0% |
| | -805 | 84 | 72 | -23 | -566 | -433 | - | - |
| | 5,277 | 2,501 | 3,329 | 2,416 | 2,331 | 10,577 | -3.5% | 100.4% |
| | 1,572 | 688 | 919 | 548 | 636 | 2,791 | 16.1% | 77.5% |
| | 3,704 | 1,813 | 2,411 | 1,866 | 1,695 | 7,785 | -9.2% | 110.2% |

1) () : 04 2,467 , 05 2,381 (p19)

2) , ,

3) i. : 5,055 = 3,464 + 가 312 + 379 + 810 + 90

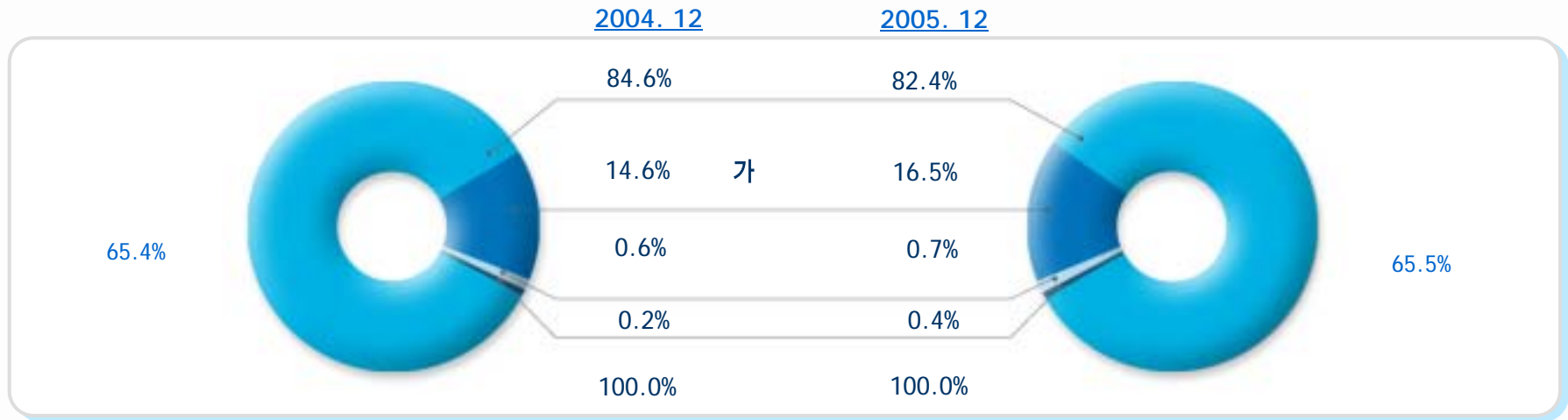
ii. : 6,719 = 5,055 + ABS 1,754 - 90 (p27)



| : % | FY2004 | | | | FY2005 | | | |
|-----|--------|------|------|------|--------|------|------|------|
| | 1Q | 2Q | 3Q | 4Q | 1Q | 2Q | 3Q | 4Q |
| | 3.18 | 3.22 | 3.23 | 3.25 | 3.22 | 3.21 | 3.19 | 3.16 |

| : % | FY2004 | | | | FY2005 | | | |
|-----|--------|------|------|------|--------|------|------|------|
| | 1Q | 2Q | 3Q | 4Q | 1Q | 2Q | 3Q | 4Q |
| NIM | 3.12 | 3.10 | 3.10 | 3.10 | 3.02 | 2.96 | 3.00 | 2.97 |
| NIM | 2.79 | 2.78 | 2.77 | 2.77 | 2.73 | 2.67 | 2.71 | 2.69 |

*



| | 2003.12 | 2004.12 | 2005.12 | (YTD) | (YTD) |
|---|---------|---------|---------|--------|--------|
| 가 | 388,423 | 424,169 | 492,610 | 68,441 | 16.1% |
| 가 | 65,522 | 73,370 | 99,006 | 25,636 | 34.9% |
| 가 | 2,323 | 3,099 | 4,095 | 996 | 32.1% |
| 가 | 848 | 915 | 2,164 | 1,249 | 136.5% |
| 가 | 457,116 | 501,553 | 597,875 | 96,322 | 19.2% |

* (,) (,)

** : 155,665

| : | FY2004 | FY2005 | | | | (QoQ) |
|-----------------------|---------|---------|---------|---------|-----------------|---------|
| | | 03 | 06 | 09 | 12 | |
| | | | | | () | |
| | 504,314 | 525,260 | 573,099 | 588,185 | 619,634(96.1%) | 5.3% |
| | 31,262 | 23,812 | 17,533 | 19,042 | 17,737(2.7%) | -6.9% |
| | 7,905 | 8,897 | 5,666 | 6,961 | 5,079(0.8%) | -27.0% |
| | 1,754 | 1,618 | 1,287 | 1,571 | 1,261(0.2%) | -19.7% |
| | 2,340 | 3,075 | 1,837 | 2,070 | 1,180(0.2%) | -43.0% |
| | 547,575 | 562,662 | 599,422 | 617,829 | 644,891(100.0%) | 4.4% |
| | 11,999 | 13,590 | 8,790 | 10,602 | 7,520 | -29.1% |
| | 2.19% | 2.42% | 1.47% | 1.72% | 1.17% | -0.55%p |
| () | 7.90% | 6.65% | 4.39% | 4.80% | 3.92% | -0.88%p |
| | 10,931 | 11,933 | 9,694 | 10,660 | 10,148 | -4.8% |
| / (Coverage Ratio) | 91.10% | 87.81% | 110.28% | 100.55% | 122.19% | 21.64%p |
| () ¹⁾ | 6,198 | 852 | 2,431 | 3,679 | 4,810 | - |

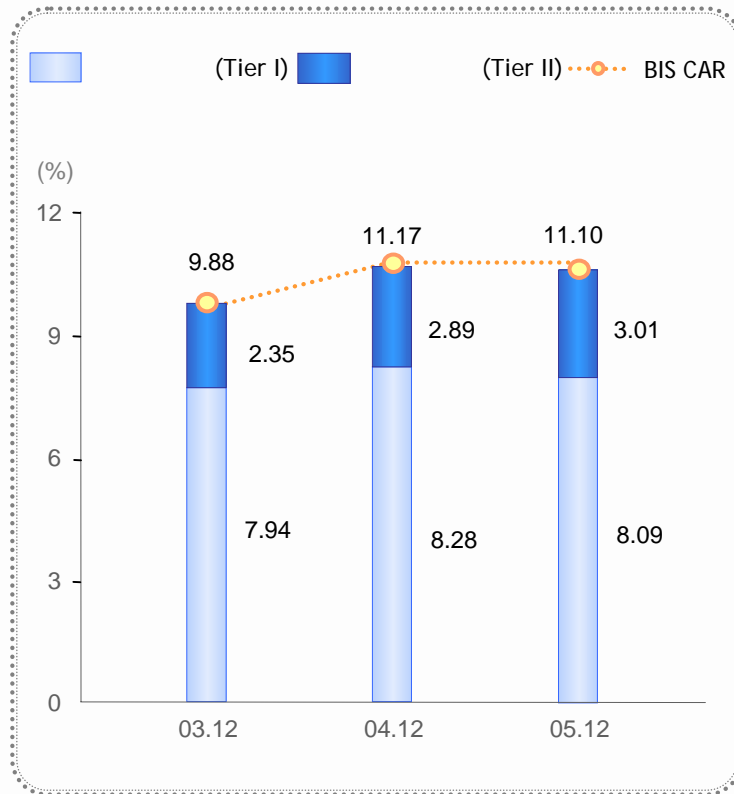
1) () : 2,680 , 가 308 , 1,822 (p28)

| : | FY2004 | FY2005 | | | | (QoQ) | (YTD) |
|----------|---------|---------|---------|---------|---------|--------|--------|
| | | 03 | 06 | 09 | 12 | | |
| | 43,845 | 44,729 | 49,153 | 51,935 | 55,059 | 6.0% | 25.6% |
| | 302,538 | 305,435 | 304,829 | 294,707 | 283,090 | -3.9% | -6.4% |
| | 346,384 | 350,165 | 353,983 | 346,642 | 338,149 | -2.5% | -2.4% |
| CD, , RP | 41,767 | 58,782 | 80,850 | 85,496 | 93,753 | 9.7% | 124.5% |
| | 388,150 | 408,947 | 434,833 | 432,138 | 431,902 | -0.1% | 11.3% |
| | 98,113 | 102,151 | 107,361 | 114,625 | 144,800 | 26.3% | 47.6% |
| | 31,473 | 31,769 | 31,195 | 32,805 | 26,540 | -19.1% | -15.7% |
| | 517,736 | 542,868 | 573,390 | 579,568 | 603,242 | 4.1% | 16.5% |
| 가 1) | 100,144 | 100,080 | 105,958 | 110,267 | 112,911 | 2.4% | 12.7% |
| 가 / | 25.8% | 24.5% | 24.4% | 25.5% | 26.1% | 0.6%p | 0.3%p |

* B/S

1) 가 : + + (MMDA)

BIS

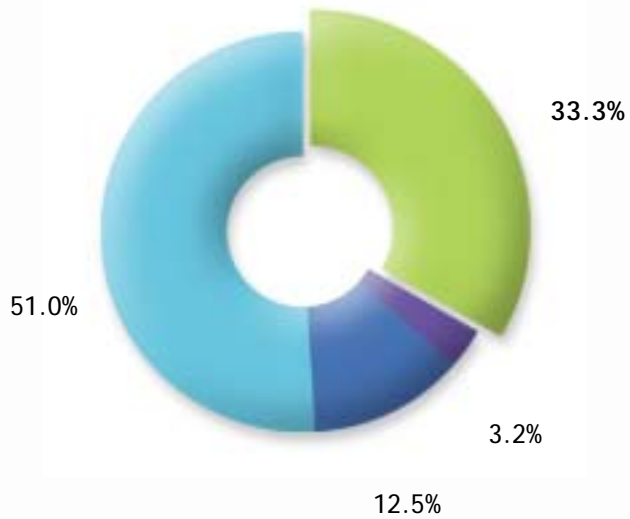


BIS

| | 2003.12 | 2004.12 | 2005.12 |
|-----------|---------|---------|---------|
| | 32,548 | 35,719 | 42,956 |
| | 22,914 | 22,914 | 22,914 |
| | 0 | 0 | 68 |
| | 11,620 | 14,422 | 21,610 |
| | 10 | 133 | 253 |
| | 9,624 | 12,480 | 15,941 |
| () | 3,843 | 5,461 | 6,679 |
| 가 가 45% | 236 | 997 | 1,427 |
| | 5,546 | 9,528 | 11,138 |
| | 40,525 | 48,199 | 58,897 |
| 가 | 410,182 | 431,358 | 530,600 |
| BIS (%) | 9.88 | 11.17 | 11.10 |
| (Tier I) | 7.94 | 8.28 | 8.09 |
| (Tier II) | 2.35 | 2.89 | 3.01 |

* 2005. 12

(p)



| (: , %) | () | () | () |
|----------|----------------|---------------|----------------|
| | 233,734(57.7) | - | 233,734(51.0) |
| | 10,490(2.6) | 46,915(88.3) | 57,405(12.5) |
| | 8,501(2.1) | 6,210(11.7) | 14,711(3.2) |
| | 152,427(37.6) | - | 152,427(33.3) |
| | 73,487(18.1) | - | 73,487(16.0) |
| | 405,152(100.0) | 53,125(100.0) | 458,277(100.0) |

* 2005. 12. 31

CHAPTER 2

주요 관심사항

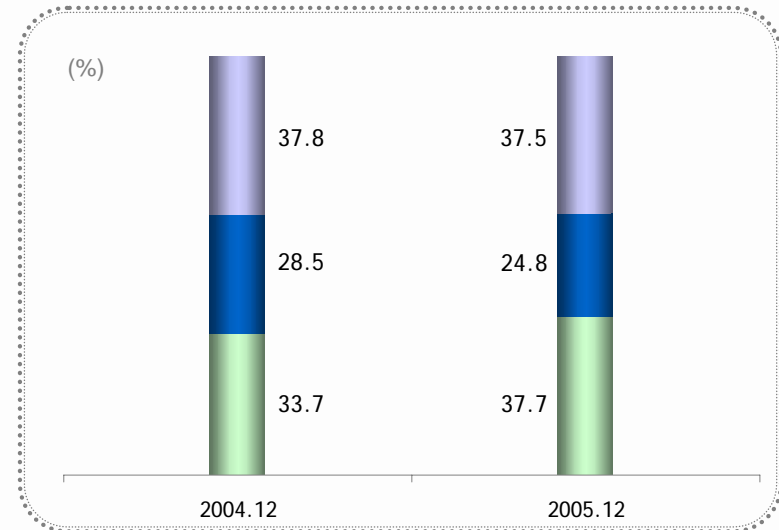
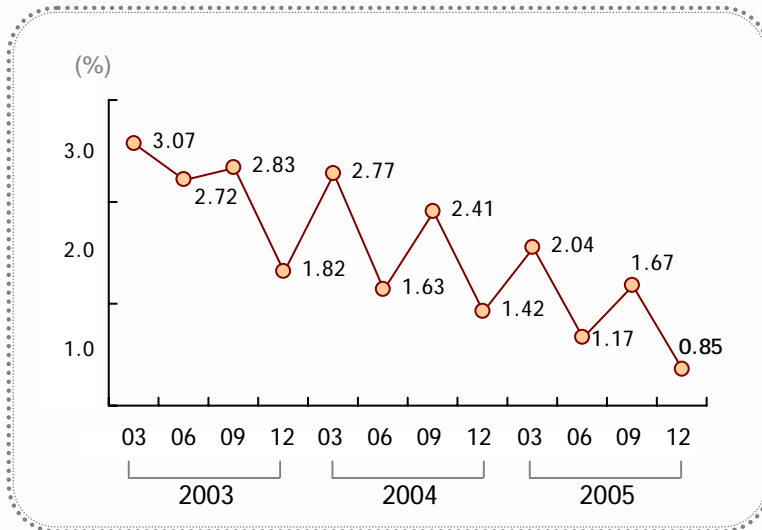
1. 2006년 경영전망
2. 기업대출 연체
3. 가계대출 연체
4. 신용카드 연체



| | 2005 | 2006 |
|-----|---------|------|
| ROA | 0.99 % | - |
| ROE | 17.79 % | - |
| 1) | 85.5 | 100 |
| | 9.6 | 11.5 |
| | 6.8 | 8.0 |
| 가 | 2.6 | 2.5 |
| | 0.2 | 1.0 |

*

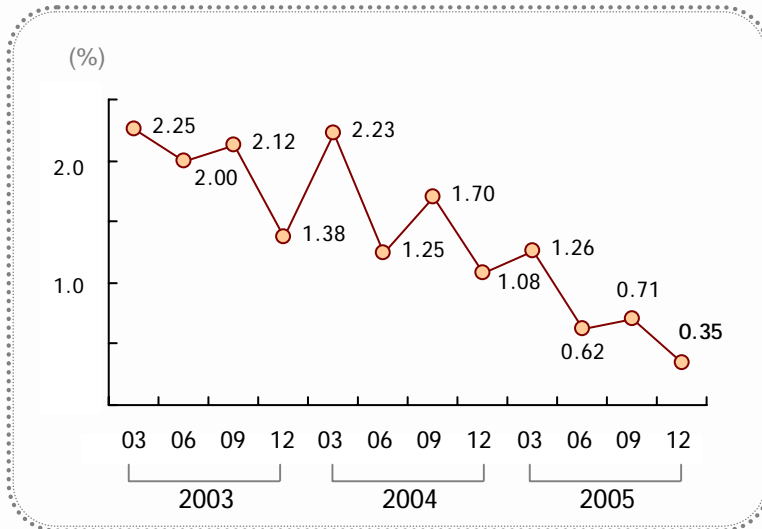
1)



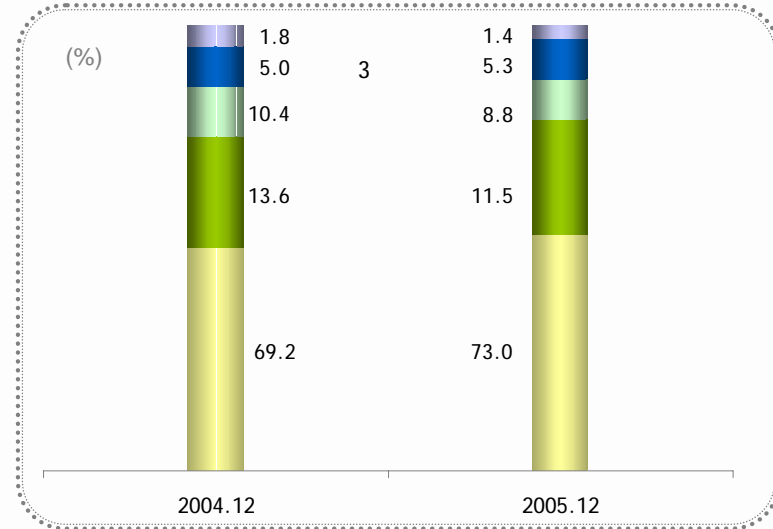
| : % | FY2003 | | | | FY2004 | | | | FY2005 | | | |
|-----|--------|------|------|------|--------|------|------|------|--------|------|------|------|
| | 03 | 06 | 09 | 12 | 03 | 06 | 09 | 12 | 03 | 06 | 09 | 12 |
| | 3.07 | 2.72 | 2.83 | 1.82 | 2.77 | 1.63 | 2.41 | 1.42 | 2.04 | 1.17 | 1.67 | 0.85 |
| | 3.12 | 3.00 | 4.03 | 4.03 | 2.93 | 2.78 | 3.62 | 3.59 | 2.14 | 2.17 | 2.69 | 2.41 |

* / , /

가



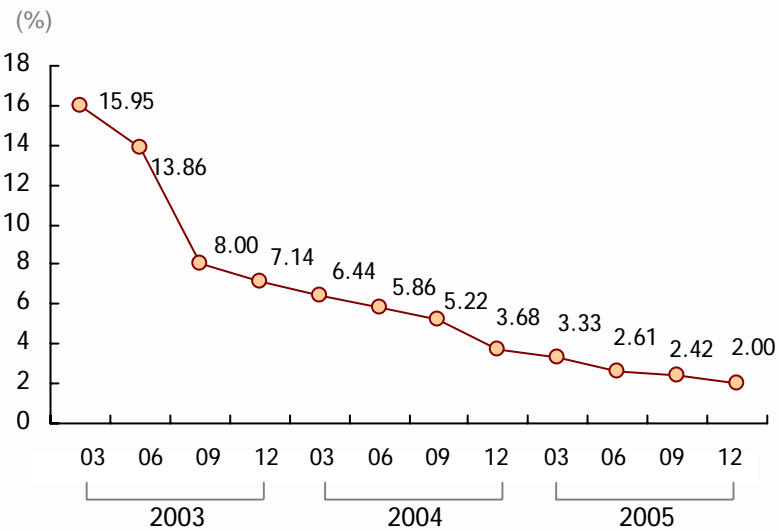
가



| : % | FY2003 | | | | FY2004 | | | | FY2005 | | | |
|-----|--------|------|------|------|--------|------|------|------|--------|------|------|------|
| | 03 | 06 | 09 | 12 | 03 | 06 | 09 | 12 | 03 | 06 | 09 | 12 |
| | 2.25 | 2.00 | 2.12 | 1.38 | 2.23 | 1.25 | 1.70 | 1.08 | 1.26 | 0.62 | 0.71 | 0.35 |
| | 2.29 | 2.23 | 3.12 | 3.02 | 2.36 | 2.14 | 2.69 | 2.54 | 1.33 | 1.15 | 1.22 | 1.07 |

* / , /

(1)



| : | | FY2003 | FY2004 | FY2005 | | | |
|---|-------|--------|--------|--------|--------|--------|--------|
| | | | | 03 | 06 | 09 | 12 |
| 1 | (A+B) | 22,380 | 18,674 | 16,844 | 16,670 | 16,760 | 16,928 |
| | | 2,334 | 959 | 809 | 663 | 608 | 503 |
| | (%) | 10.43 | 5.14 | 4.80 | 3.98 | 3.63 | 2.97 |
| | (%) | 7.14 | 3.68 | 3.33 | 2.61 | 2.42 | 2.00 |
| 1 | (A) | 18,043 | 15,552 | 13,936 | 14,236 | 14,724 | 15,092 |
| | | 1,551 | 654 | 574 | 478 | 458 | 392 |
| | (%) | 8.60 | 4.21 | 4.12 | 3.36 | 3.11 | 2.60 |
| | (%) | 5.96 | 3.04 | 2.92 | 2.17 | 2.01 | 1.70 |
| | (B) | 4,337 | 3,122 | 2,908 | 2,434 | 2,036 | 1,836 |
| | | 1,879 | 1,374 | 1,238 | 932 | 697 | 602 |
| | | 783 | 305 | 235 | 185 | 150 | 111 |
| | (%) | 18.05 | 9.77 | 8.08 | 7.60 | 7.37 | 6.05 |
| | | 7,954 | 2,902 | 333 | 1,003 | 1,582 | 1,822 |
| | | | | | | | |

*

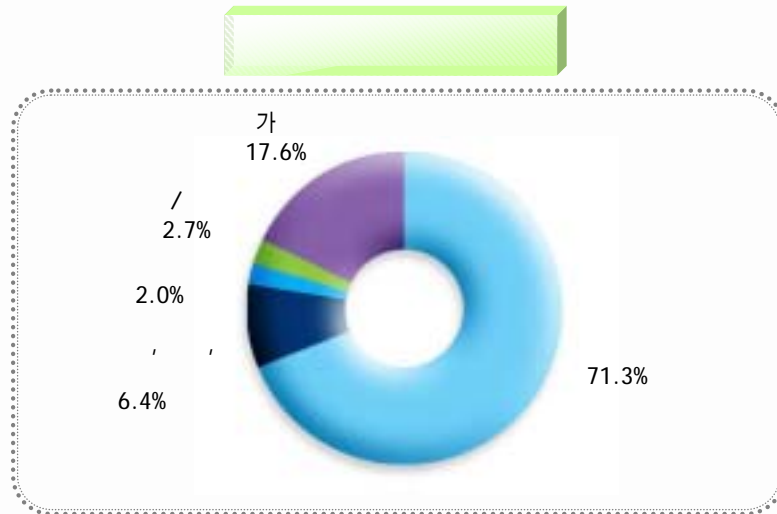
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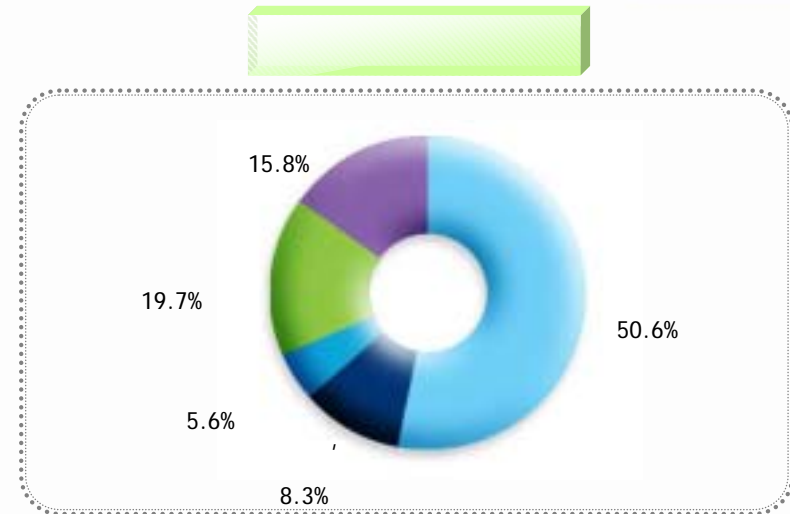
- | | |
|-------------------|-----------------|
| 1. 자금조달 및 운용 | 8. 부문별 자산건전성 |
| 2. 이자 및 비이자부문 이익 | 9. 자산건전성 세부 구성비 |
| 3. 일반관리비 및 영업외 손익 | 10. 대손충당금 전입 |
| 4. 업종별 대출 | 11. 대손상각 |
| 5. 가계대출 | 12. 주가관련 지표 |
| 6. 신용카드 | 13. 중소기업 현황 |
| 7. 보유 유가증권 | |





| : | 2004.12 | 2005.12 |
|-----|-----------------|----------------|
| 1) | 51,195 (68.7%) | 60,948(71.3%) |
| 가 | 12,109 (16.3%) | 15,069(17.6%) |
| | 1,880 (2.5%) | 2,282(2.7%) |
| () | 1,867 (2.5%) | 1,693(2.0%) |
| , , | 7,443 (10.0%) | 5,527(6.4%) |
| | 74,495 (100.0%) | 85,519(100.0%) |

1) : + + +



| : | 2004.12 | 2005.12 |
|---|-----------------|----------------|
| | 39,203 (52.6%) | 43,302(50.6%) |
| | 11,739 (15.8%) | 13,548(15.8%) |
| | 1,778 (2.4%) | 1,987(2.3%) |
| | 7,461 (10.0%) | 8,792(10.3%) |
| | 2,500 (3.4%) | 2,770(3.2%) |
| | 11,972 (16.1%) | 16,818(19.7%) |
| | 9,915 (13.3%) | 14,837(17.3%) |
| | 3,904 (5.2%) | 4,758(5.6%) |
| | 7,677 (10.3%) | 7,093(8.3%) |
| | 74,495 (100.0%) | 85,519(100.0%) |

| : | FY2004 | FY2005 | | | | FY2005 | (QoQ) | (YoY) |
|-----|---------|--------|--------|--------|--------|---------|--------|---------|
| | | 1Q | 2Q | 3Q | 4Q | | | |
| | 21,873 | 5,415 | 5,563 | 6,148 | 6,058 | 23,184 | -1.5% | 6.0% |
| | 42,587 | 10,338 | 10,858 | 11,650 | 11,940 | 44,786 | 2.5% | 5.2% |
| | 32,209 | 7,865 | 8,291 | 8,653 | 8,947 | 33,756 | 3.4% | 4.8% |
| 1) | 4,184 | 906 | 923 | 911 | 919 | 3,659 | 0.9% | -12.5% |
| () | (2,467) | (563) | (591) | (599) | (628) | (2,381) | (4.8%) | (-3.5%) |
| 가 | 4,515 | 1,226 | 1,242 | 1,657 | 1,605 | 5,730 | -3.1% | 26.9% |
| , | 1,681 | 342 | 400 | 429 | 470 | 1,641 | 9.6% | -2.4% |
| | 20,714 | 4,924 | 5,293 | 5,503 | 5,882 | 21,602 | 6.9% | 4.3% |
| | 11,240 | 2,619 | 2,811 | 2,839 | 2,663 | 10,932 | -6.2% | -2.7% |
| | 9,474 | 2,305 | 2,482 | 2,664 | 3,219 | 10,670 | 20.8% | 12.6% |
| | 1,749 | 544 | 471 | 567 | 583 | 2,165 | 2.8% | 23.8% |
| | 2,670 | 758 | 845 | 937 | 905 | 3,445 | -3.4% | 29.0% |
| | 1,225 | 365 | 374 | 447 | 394 | 1,580 | -11.9% | 29.0% |
| | 869 | 198 | 225 | 224 | 222 | 869 | -0.9% | 0.0% |
| | 321 | 113 | 142 | 147 | 160 | 562 | 8.8% | 75.1% |
| | 226 | 67 | 86 | 94 | 96 | 343 | 2.1% | 51.8% |
| | 29 | 15 | 19 | 25 | 31 | 90 | 24.0% | 210.3% |
| 가 | 162 | 99 | 17 | 32 | 3 | 151 | -90.6% | -6.8% |
| 2) | -1,082 | -313 | -391 | -402 | -325 | -1,431 | - | - |
| | 372 | 169 | 86 | 130 | 77 | 462 | -40.8% | 24.2% |

1)

2)

| : | FY2004 | FY2005 | | | | FY2005 | (QoQ) | (YoY) |
|-------|--------|--------|-------|-------|-------|---------|---------|--------|
| | | 1Q | 2Q | 3Q | 4Q | | | |
| | 8,640 | 2,027 | 2,527 | 2,273 | 2,920 | 9,747 | 28.5% | 12.8% |
| | 4,416 | 981 | 1,578 | 1,061 | 1,324 | 4,944 | 24.8% | 12.0% |
| | 3,710 | 915 | 909 | 1,112 | 1,333 | 4,269 | 19.9% | 15.1% |
| (가) | (979) | (189) | (247) | (252) | (350) | (1,038) | (38.9%) | (6.0%) |
| | 513 | 132 | 39 | 100 | 262 | 533 | 162.0% | 3.9% |
| | -805 | 84 | 72 | -23 | -566 | -433 | - | - |
| | -1,084 | - | -116 | - | -910 | -1,026 | - | - |
| 가 | 183 | 128 | 313 | -109 | 97 | 429 | - | 134.4% |
| 가 | 28 | 24 | 35 | 29 | 42 | 130 | 44.8% | 364.3% |
| • | 156 | 104 | 278 | -138 | 56 | 300 | - | 92.3% |
| | 95 | -45 | -124 | 86 | 247 | 164 | 187.2% | 72.6% |

| : | 2003.12 | | 2004.12 | | 2005.12 | | | |
|----|---------|-------|---------|-------|---------|--------|-------|------|
| | | (%) | | (%) | | | (%) | (%p) |
| | 249,830 | 64.3 | 277,365 | 65.4 | 322,730 | 45,365 | 65.5 | 0.1 |
| 1 | 가 | | | | | | | |
| | 28,255 | 7.3 | 27,162 | 6.4 | 25,663 | -1,499 | 5.2 | -1.2 |
| | 10,083 | 2.6 | 9,455 | 2.2 | 9,446 | -9 | 1.9 | -0.3 |
| | 12,810 | 3.3 | 14,481 | 3.4 | 17,320 | 2,839 | 3.5 | 0.1 |
| | 20,462 | 5.3 | 23,620 | 5.6 | 27,527 | 3,907 | 5.6 | 0.0 |
| | 13,348 | 3.4 | 15,595 | 3.7 | 20,170 | 4,575 | 4.1 | 0.4 |
| | 25,733 | 6.6 | 30,136 | 7.1 | 36,664 | 6,528 | 7.4 | 0.3 |
| | 35,188 | 9.0 | 41,457 | 9.8 | 48,010 | 6,553 | 9.7 | -0.1 |
| | 11,305 | 2.9 | 12,499 | 3.0 | 14,588 | 2,089 | 3.0 | 0.0 |
| | 19,348 | 5.0 | 22,260 | 5.2 | 26,467 | 4,207 | 5.4 | 0.2 |
| | 18,196 | 4.7 | 20,854 | 4.9 | 25,515 | 4,661 | 5.2 | 0.3 |
| | 55,102 | 14.2 | 59,846 | 14.1 | 71,360 | 11,514 | 14.5 | 0.4 |
| | 21,451 | 5.5 | 23,297 | 5.5 | 26,525 | 3,228 | 5.4 | -0.1 |
| | 62,041 | 16.0 | 66,117 | 15.6 | 76,238 | 10,121 | 15.5 | -0.1 |
| | 24,974 | 6.4 | 27,003 | 6.4 | 29,653 | 2,650 | 6.0 | -0.4 |
| | 30,127 | 7.8 | 30,387 | 7.1 | 37,464 | 7,077 | 7.6 | 0.5 |
| 1) | 7,054 | 1.8 | 6,244 | 1.4 | 5,620 | -624 | 1.1 | -0.3 |
| | 4,725 | 1.2 | 4,524 | 1.1 | 5,213 | 689 | 1.1 | 0.0 |
| | 18,348 | 4.8 | 19,619 | 4.6 | 26,631 | 7,012 | 5.4 | 0.8 |
| | 388,423 | 100.0 | 424,169 | 100.0 | 492,610 | 68,441 | 100.0 | - |

* ()
1) : , , , , 가 , ,

| : | | FY2003 | FY2004 | FY2005 | | | | (QoQ) | (YTD) |
|---|---------|--------|--------|--------|--------|--------|--------|--------|--------|
| | | | | 03 | 06 | 09 | 12 | | |
| 가 | (A) | 58,071 | 66,049 | 69,230 | 80,149 | 85,067 | 91,644 | 7.7% | 38.8% |
| | 1) (B) | 33,702 | 37,062 | 39,317 | 46,078 | 49,381 | 51,068 | 3.4% | 37.8% |
| | 2) (C) | 3,114 | 4,200 | 4,279 | 4,554 | 5,299 | 5,526 | 4.3% | 31.6% |
| 가 | (D=A+C) | 61,185 | 70,249 | 73,509 | 84,703 | 90,366 | 97,170 | 7.5% | 38.3% |
| | (B+C)/D | 60.2% | 58.7% | 59.3% | 59.8% | 60.5% | 58.2% | -2.3%p | -0.5%p |

*

** 2005.12

가 LTV : 55.4%

1) : 가

2) : , ,

| : | | FY2003 | FY2004 | FY2005 | | | | FY2005 |
|-------|--|---------|---------|---------|---------|---------|---------|---------|
| | | | | 1Q | 2Q | 3Q | 4Q | |
| | | 103,497 | 80,158 | 18,022 | 18,887 | 19,249 | 19,328 | 75,486 |
| | | 50,762 | 67,564 | 17,034 | 20,174 | 24,017 | 26,266 | 87,491 |
| | | 154,259 | 147,722 | 35,056 | 39,061 | 43,266 | 45,594 | 162,977 |
| | | 93,296 | 108,878 | 27,416 | 31,731 | 36,319 | 38,975 | 134,441 |
| | | 73,492 | 92,750 | 23,759 | 27,796 | 32,345 | 34,828 | 118,728 |
| | | 19,804 | 16,128 | 3,657 | 3,935 | 3,974 | 4,147 | 15,713 |
| | | 60,963 | 38,844 | 7,640 | 7,330 | 6,947 | 6,619 | 28,536 |
| | | 154,259 | 147,722 | 35,056 | 39,061 | 43,266 | 45,594 | 162,977 |
| | | 12,232 | 11,710 | 10,174 | 10,778 | 11,520 | 12,067 | - |
| | | 5,811 | 3,842 | 3,762 | 3,458 | 3,204 | 3,025 | - |
| | | 18,043 | 15,552 | 13,936 | 14,236 | 14,724 | 15,092 | - |
| | | 4,337 | 3,122 | 2,908 | 2,434 | 2,036 | 1,836 | - |
| | | 22,380 | 18,674 | 16,844 | 16,670 | 16,760 | 16,928 | - |
| | | 4,716 | 4,184 | 906 | 923 | 911 | 919 | 3,659 |
| | | 2,553 | 2,467 | 563 | 591 | 599 | 628 | 2,381 |
| | | 1,607 | 1,213 | 245 | 242 | 232 | 219 | 938 |
| | | 556 | 504 | 98 | 90 | 80 | 72 | 340 |
| | | 400 | 226 | 67 | 86 | 94 | 96 | 343 |
| () | | 2,271 | 2,609 | 2,722 | 2,859 | 2,964 | 3,059 | - |
| | | 180 | 200 | 205 | 212 | 219 | 226 | - |
| | | 2,451 | 2,809 | 2,927 | 3,071 | 3,183 | 3,285 | - |
| 가 () | | 179,579 | 170,618 | 168,018 | 167,026 | 165,121 | 165,123 | - |

| : | 2003. 12 | | 2004. 12 | | 2005. 12 | |
|---|----------|-------|----------|-------|----------------------|-------|
| | | (%) | | (%) | | (%) |
| | 15,698 | 14.2 | 12,005 | 9.9 | 23,839 | 15.8 |
| | 28,307 | 25.6 | 55,801 | 46.1 | 57,731 ¹⁾ | 38.3 |
| | 1,084 | 1.0 | 968 | 0.8 | 299 | 0.2 |
| | 49,214 | 44.4 | 33,358 | 27.5 | 32,137 ²⁾ | 21.3 |
| | 7,317 | 6.6 | 6,914 | 5.7 | 10,749 ³⁾ | 7.2 |
| | 7,256 | 6.5 | 10,735 | 8.9 | 12,976 | 8.6 |
| | 1,889 | 1.7 | 1,311 | 1.1 | 12,962 ⁴⁾ | 8.6 |
| | 110,765 | 100.0 | 121,092 | 100.0 | 150,693 | 100.0 |

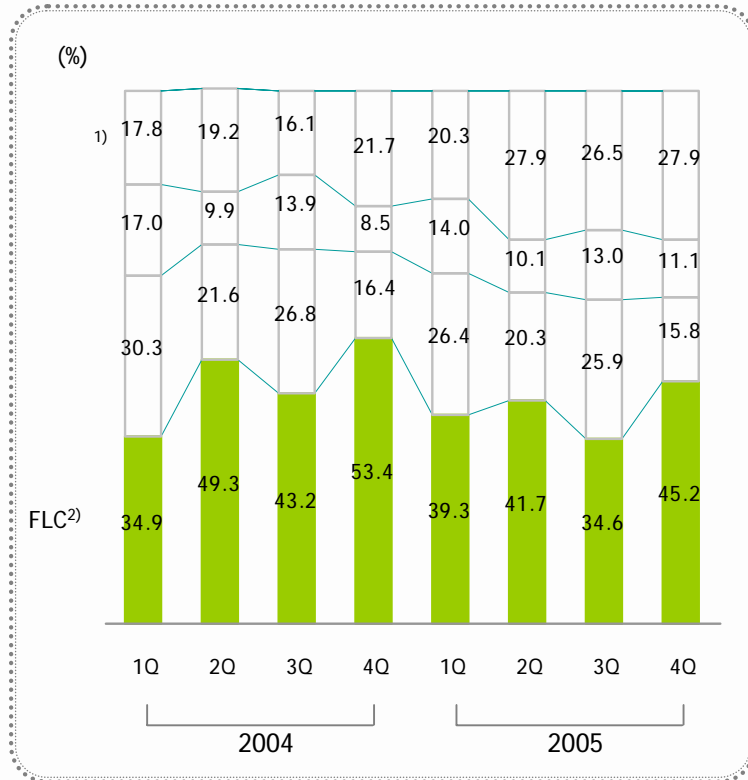
1) 3 3,203

2) 1 6,636

3) KT&G 4,284 , 1,414 , 388

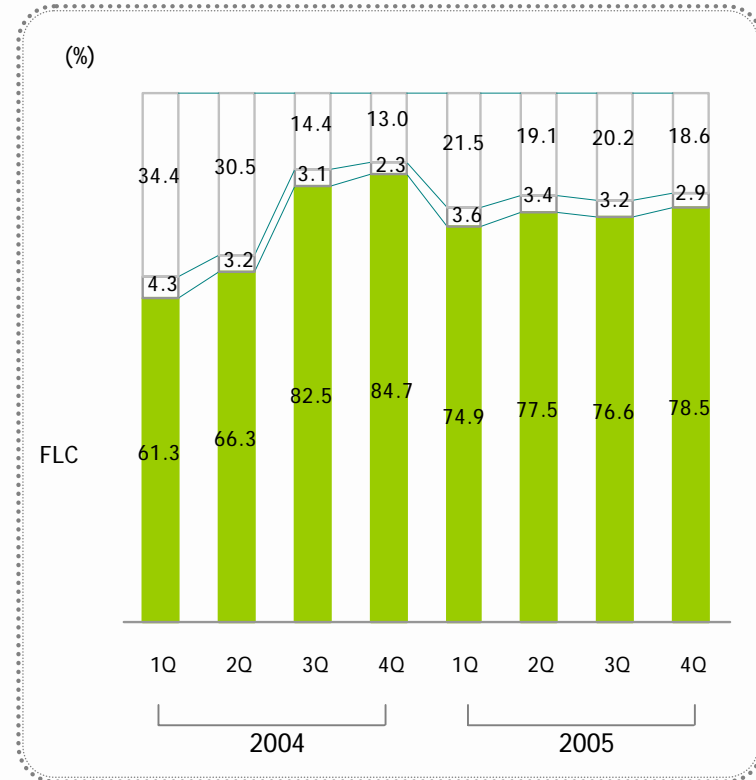
4) ,

| : | | | 가 | | | |
|-----|----------|----------|----------|----------|----------|----------|
| | 2004. 12 | 2005. 12 | 2004. 12 | 2005. 12 | 2004. 12 | 2005. 12 |
| | 419,727 | 507,645 | 68,423 | 96,098 | 16,164 | 15,891 |
| | 29,410 | 16,702 | 658 | 410 | 1,194 | 625 |
| | 7,170 | 4,660 | 733 | 417 | 2 | 2 |
| | 919 | 819 | 246 | 141 | 589 | 301 |
| | 1,426 | 967 | 189 | 104 | 725 | 109 |
| | 458,652 | 530,793 | 70,249 | 97,170 | 18,674 | 16,928 |
| | 9,515 | 6,446 | 1,168 | 662 | 1,316 | 412 |
| (%) | 2.07 | 1.21 | 1.66 | 0.68 | 7.05 | 2.43 |
| | 8,106 | 7,968 | 1,181 | 1,176 | 1,644 | 1,004 |



1)

2) (FLC)



| : | FY2003 | | FY2004 | | FY2005 | | | | | |
|---|--------|-------|--------|--------|--------|-----|-------|-------|-------|--------|
| | | | | | 1Q | 2Q | 3Q | 4Q | | |
| 가 | 6,296 | 6,633 | 7,865 | 8,106 | 1,427 | 744 | 1,854 | 1,548 | 5,573 | 7,968 |
| | 804 | 969 | 823 | 1,181 | 138 | 104 | 126 | 105 | 473 | 1,176 |
| | 6,976 | 1,800 | 2,323 | 1,644 | 183 | -20 | 146 | 364 | 673 | 1,004 |
| | 14,076 | 9,402 | 11,011 | 10,931 | 1,748 | 828 | 2,126 | 2,017 | 6,719 | 10,148 |

| : | FY2003 | FY2004 | FY2005 | | | | |
|---|--------|--------|--------|-------|-------|-------|-------|
| | | | 1Q | 2Q | 3Q | 4Q | |
| 가 | 2,593 | 2,896 | 470 | 828 | 575 | 807 | 2,680 |
| | 419 | 400 | 49 | 81 | 94 | 84 | 308 |
| | 7,954 | 2,902 | 333 | 670 | 579 | 240 | 1,822 |
| | 10,966 | 6,198 | 852 | 1,579 | 1,248 | 1,131 | 4,810 |

| | FY2003 | FY2004 | FY2005 |
|-------------------|---------|------------------|---------|
| (A) | 2,240 | 3,704 | 7,785 |
| ¹⁾ (B) | 34,519 | 39,045 | 47,575 |
| (C) | 458,277 | 458,277 | 458,277 |
| 가 | 6,600 | 7,260 | 17,550 |
| 가 | 3 246 | 3 3,271 | 8 428 |
| (EPS) (A/C) | 489 | 808 | 1,699 |
| (BPS) (B/C) | 7,532 | 8,520 | 10,381 |
| (가) | 4.0% | : 2.0% : 5.0% | - |

1) = -

+

| | | | | 가가 | |
|-----|------|------|------|------|------|
| (%) | 99.8 | 86.7 | 50.8 | 51.7 | 42.2 |

+

| | () | (%) |
|--|-----|-------|
| | 295 | 100.0 |
| | 33 | 11.3 |
| | 8 | 2.7 |
| | 89 | 30.3 |
| | 63 | 21.5 |
| | 31 | 10.4 |
| | 0.9 | 0.3 |
| | 9 | 3.1 |
| | 8 | 2.6 |
| | 9 | 3.1 |
| | 5 | 1.8 |
| | 11 | 3.9 |
| | 26 | 8.8 |

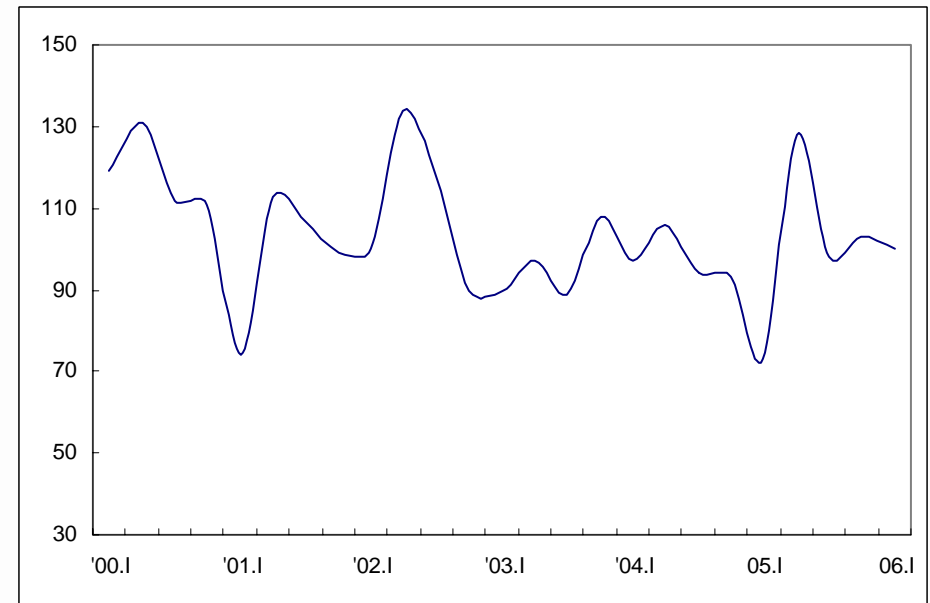
+

GDP

| | 1Q04 | 2Q04 | 3Q04 | 4Q04 | 1Q05 | 2Q05 | 3Q05 | 4Q05 |
|-----|------|------|------|------|------|------|------|------|
| (%) | 5.3 | 5.5 | 4.7 | 3.3 | 2.7 | 3.3 | 4.5 | 5.2 |
| | 12.2 | 13.7 | 12.0 | 8.0 | 5.3 | 5.2 | 7.3 | 10.0 |
| | 1.5 | 1.7 | 1.3 | 0.6 | 2.2 | 2.5 | 3.4 | 3.9 |

+

BSI





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기업은행”

