

2007 상반기 경영성과



Disclaimer

❖ 2007 가 .

❖ 가 가 ,

❖ .

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2007년 상반기 경영성과

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Valuation



PER

8.2 , KRX BANKS 9.5



PBR

1.5 , KRX BANKS 1.7



ROA 1.56%, ROE 27.75%(1H07)

Performance



가

FY05 13.9% FY06 20.0% 1H07 12.2%



EPS 가

FY05 110.2% FY06 35.3% 1H07 61.8%



FY05 1.17% FY06 0.68% 1H07 0.58%

Privatization



Market Leader



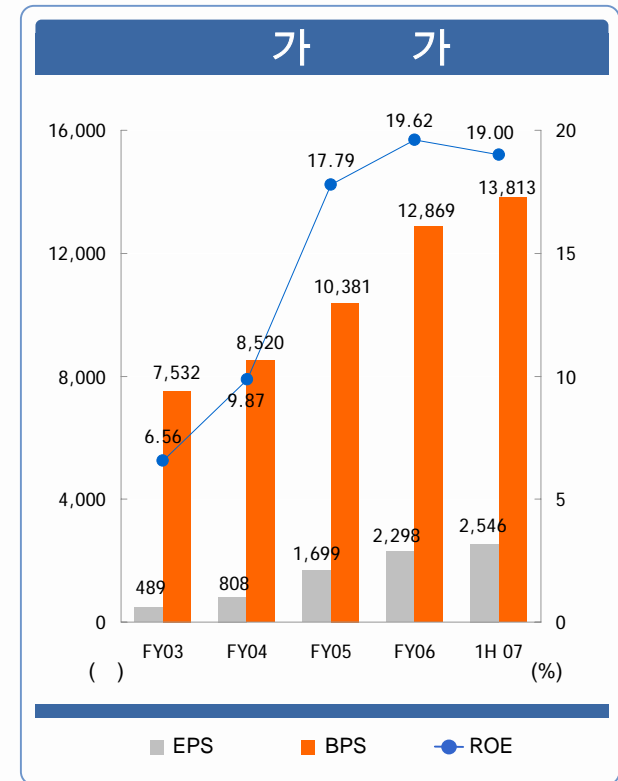
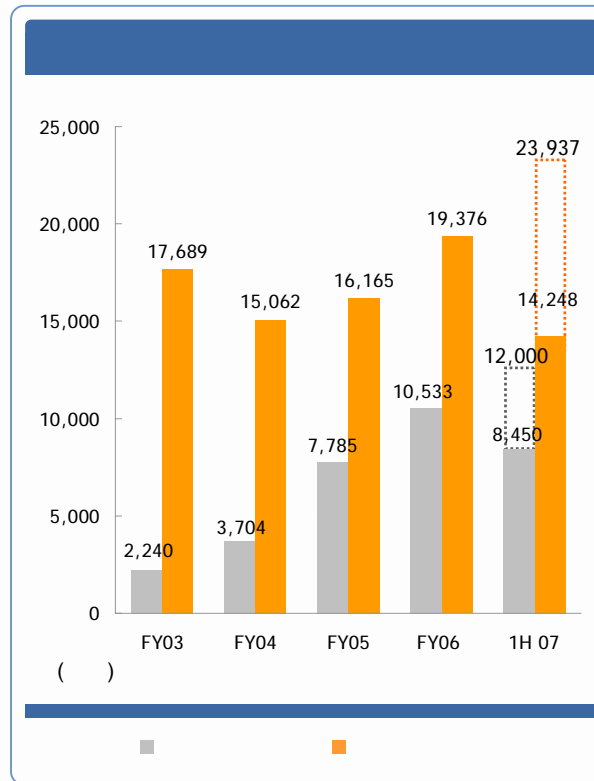
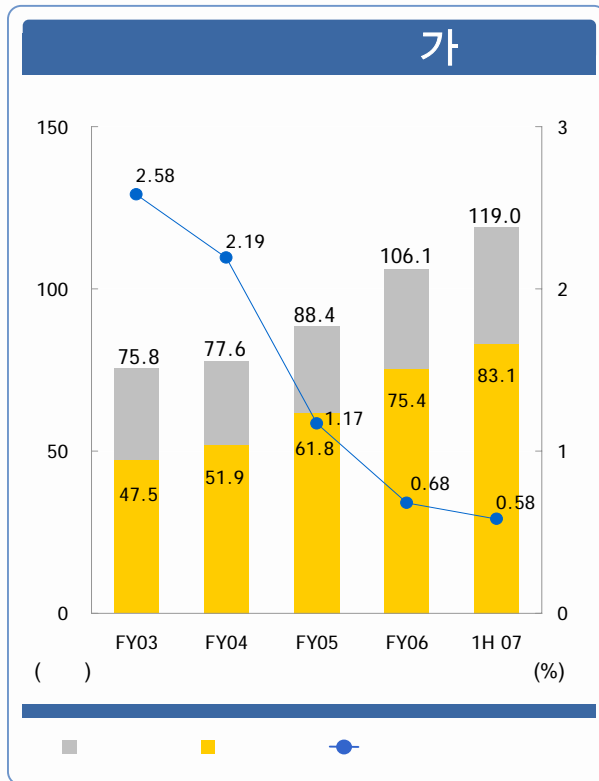
FY05 18.5% FY06 19.1% 1H07 18.9%



SME

FY05 55.5% FY06 22.8% 1H07 17.6%

Financial Highlights

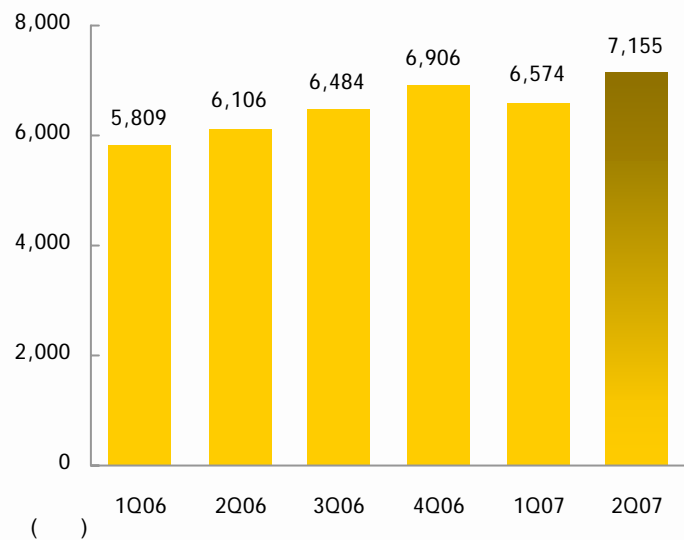


- 07 EPS, ROE LG
- 1H 07 EPS

:		2Q 07	QoQ	1Q 07	1H 07	YoY	1H 06
		7,155	8.8%	6,574	13,729	15.2%	11,915
		717	-86.6%	5,361 ¹⁾	6,079	178.1%	2,186
		3,458	25.6%	2,753	6,211	18.8%	5,229
		4,414	-51.9%	9,182	13,596	53.2%	8,872
		381	-81.3%	2,039	2,420	41.6%	1,709
		4,033	-43.5%	7,144	11,177	56.0%	7,163
		337	481.1%	58	395	-	-34
		4,370	-39.3%	7,202	11,572	62.3%	7,129
		1,164	-40.5%	1,958	3,122	59.8%	1,954
		3,206	-38.9%	5,244	8,450	63.3%	5,176

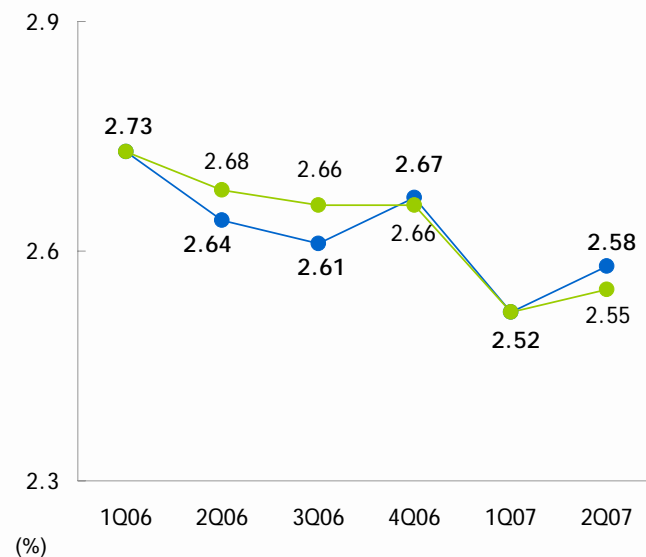
1) LG 3,323 (2,409)

가



FY06					FY07	
1Q	2Q	3Q	4Q		1Q	2Q
1,212	1,339	1,459	1,550		1,552	1,689
631	728	810	859		894	974

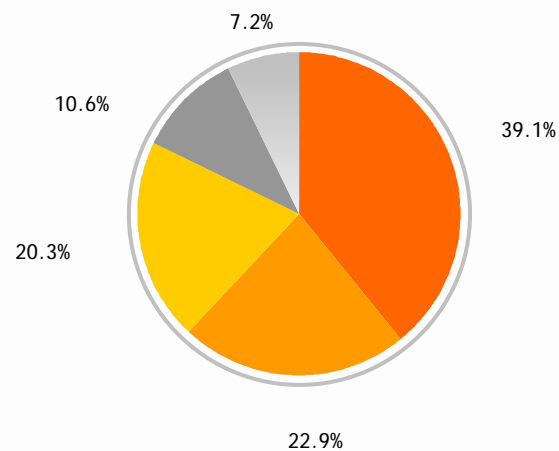
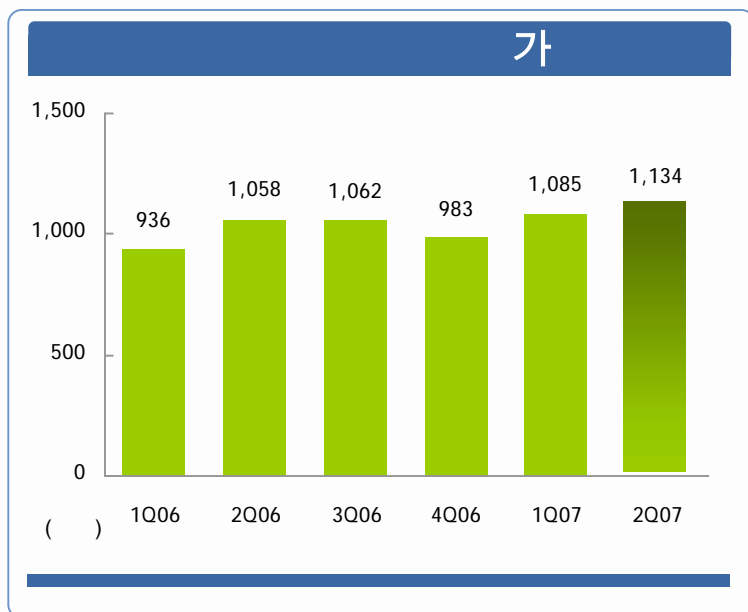
NIM



FY06					FY07	
()	1Q	2Q	3Q	4Q	1Q	2Q
6.18	6.22	6.27	6.33		6.55	6.60
3.30	3.39	3.48	3.54		3.87	3.93

• (, RP,)

:	FY07	
	1Q	2Q
	1,085	1,134
가	4,681	1,146
	-	-480
	-422	-1,183
	17	101
	5,361	717

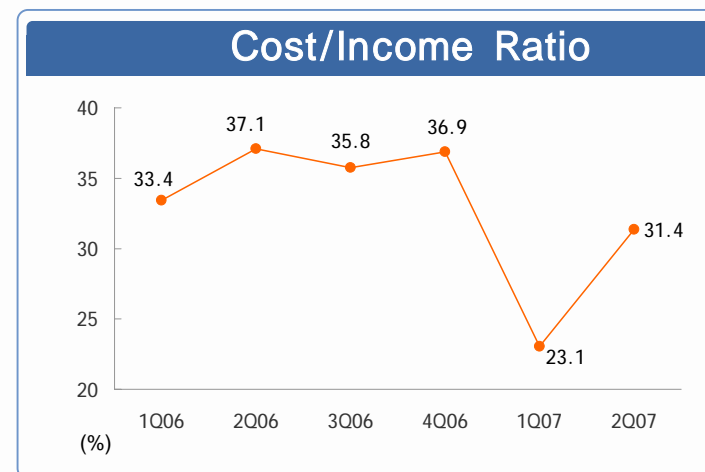


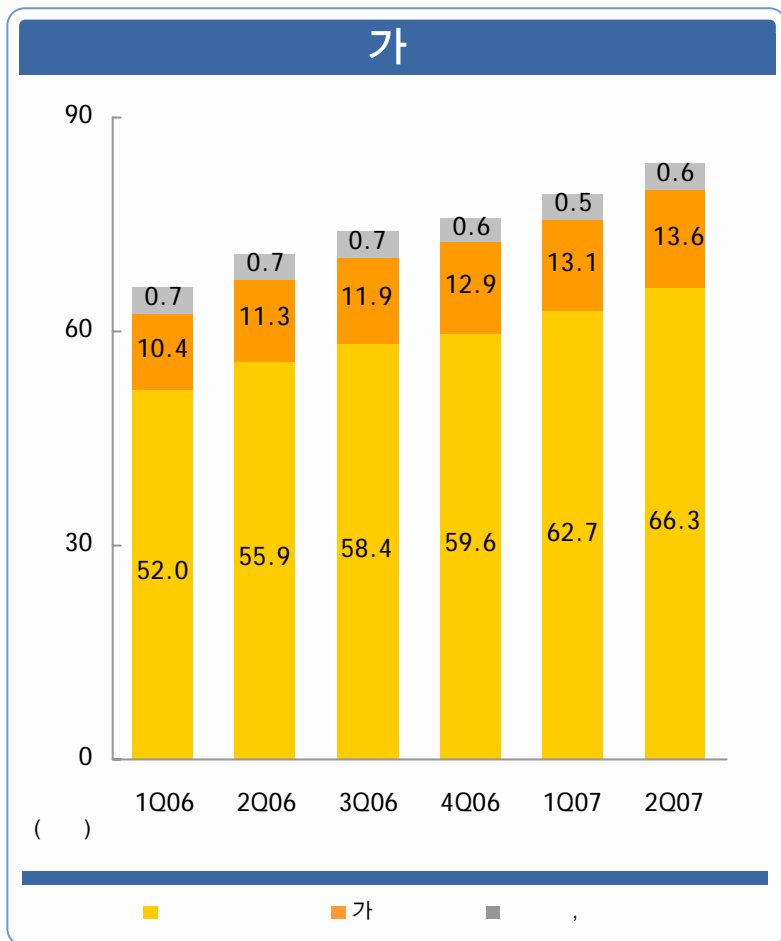
• ABS	+659	(1Q +365)
• LG	+354	
•	+210	
• ABS	-323	
• ABS	-481	
•	가	-402

:		2Q 07	QoQ	1Q 07	1H 07	YoY	1H 06
		16,891	8.9%	15,516	32,407	27.0%	25,507
(가)		13,016	8.1%	12,045	25,060	29.1%	19,419
		1,173	14.1%	1,028	2,201	21.0%	1,819
		(926)	(18.3%)	(783)	(1,709)	(32.6%)	(1,289)
		2,145	11.7%	1,921	4,066	22.4%	3,321
		557	6.6%	522	1,079	13.7%	949
		9,736	8.9%	8,942	18,678	37.4%	13,592
		2,573	5.6%	2,436	5,009	-3.0%	5,164
		7,163	10.1%	6,506	13,669	62.2%	8,428
		7,155	8.8%	6,574	13,729	15.2%	11,915
		1,134	4.5%	1,085	2,220	11.3%	1,994
		443	4.8%	423	867	-1.1%	876
		259	6.1%	245	504	9.1%	462
		230	1.2%	227	458	30.7%	350
		120	5.0%	115	235	11.8%	210
		81	7.5%	75	157	62.8%	96
가		1,146	-75.5%	4,681	5,827	413.3%	1,135
		-480	-	0	-480	-	-208
1)		-1,183	-	-422	-1,605	-	-823
		101	500.5%	17	118	35.2%	87
		717	-86.6%	5,361	6,079	178.1%	2,186

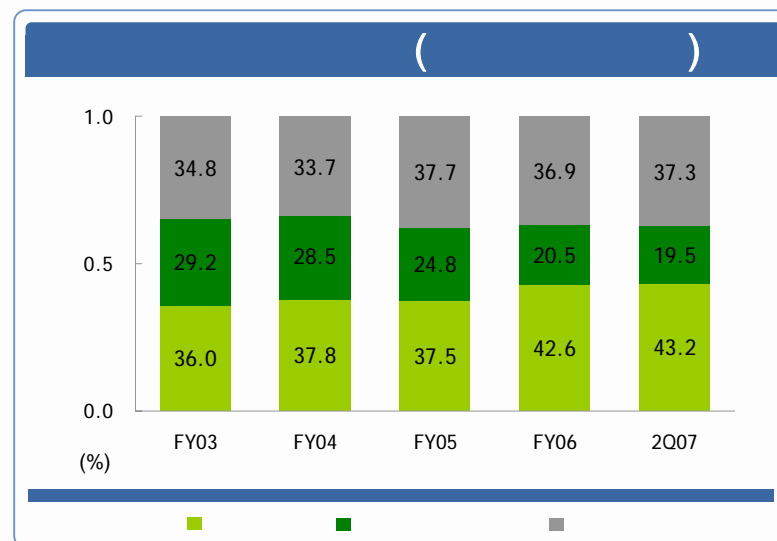
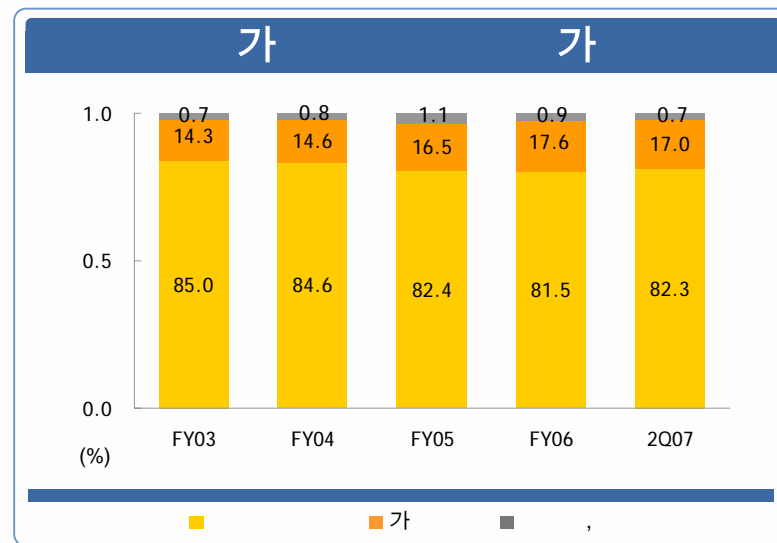
1) , ,

:		2Q 07	QoQ	1Q 07	1H 07	YoY	1H 06
		3,458	25.6%	2,753	6,211	18.8%	5,229
(가)		1,759	32.7%	1,325	3,084	8.5%	2,842
		1,555	18.1%	1,316	2,871	31.3%	2,186
		(257)	(24.4%)	(207)	(463)	(2.9%)	(450)
		144	29.5%	111	256	27.8%	200
		337	477.9%	58	395	-	-34
가		173	51.1%	115	288	63.5%	176
		164	-	-56	107	-	-210





• (,), 가



:		2Q 07	QoQ	1Q 07	YTD	4Q 06
		67,843	2.0%	66,491	-0.1%	67,933
		205,373	-1.7%	208,896	-7.9%	223,051
		273,216	-0.8%	275,387	-6.1%	290,984
	CD, , RP	135,712	7.8%	125,902	22.3%	110,989
		372,254	11.5%	333,858	24.1%	300,029
		781,182	6.3%	735,147	11.3%	702,002
	1)	52,225	14.2%	45,712	44.5%	36,148
		833,407	6.7%	780,859	12.9%	738,150
	가 2)	123,885	0.3%	123,530	-3.3%	128,122

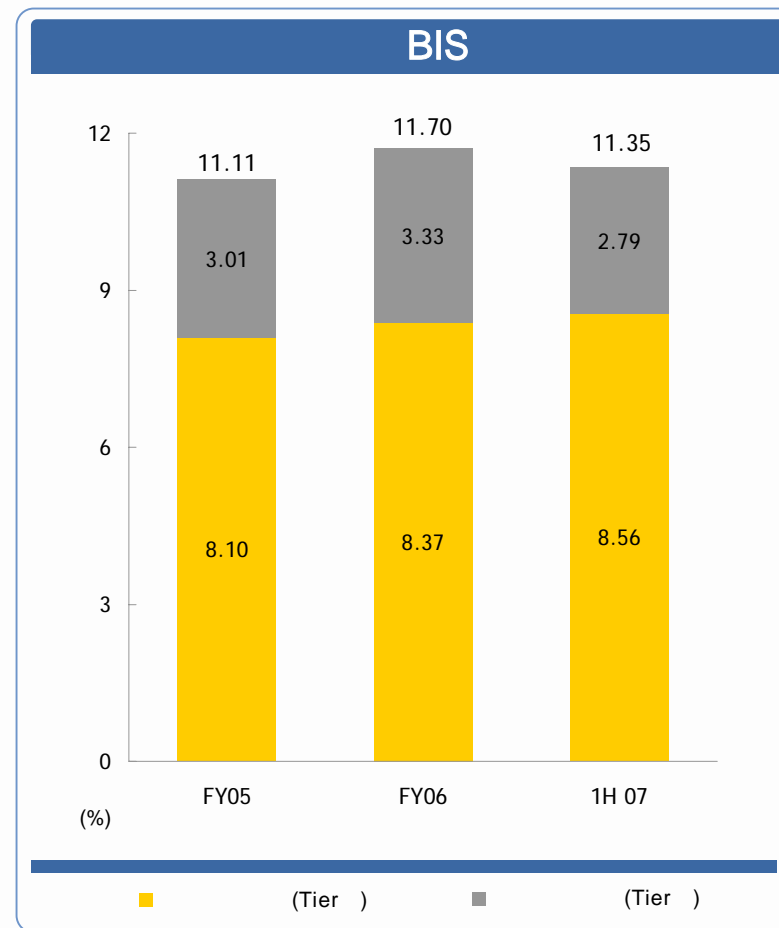
• B/S

1) ()

2) 가 : + + (MMDA)

BIS		
:	1H 07	FY06
	66,136	57,457
	22,914	22,914
	68	68
	36,342	30,322
	6,000	6,000
	1,133	1,028
	21,551	22,848
()	9,442	8,608
가 가 45%	2,117	2,624
	11,634	12,884
	87,687	80,305
가	772,333	686,406
BIS (%)	11.35	11.70
(Tier I)	8.56	8.37
(Tier II)	2.79	3.33

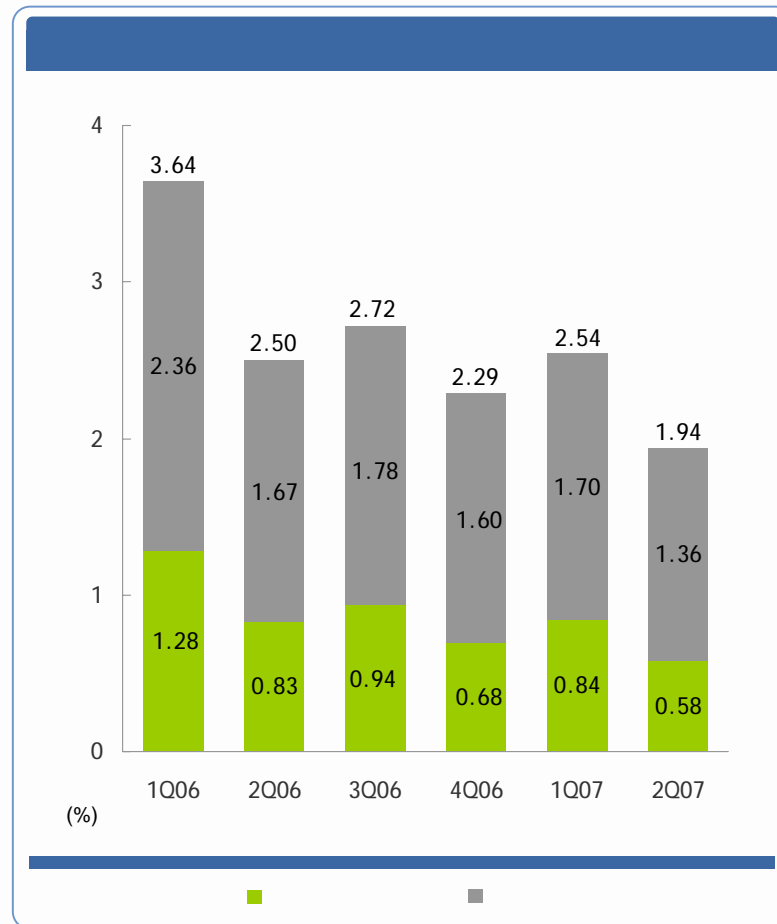
• 1H 07 (p)



	2Q 07	QoQ	1Q 07	YoY	2Q 06
:	859,773	6.4%	807,699	20.8%	711,894
	11,958	-15.3%	14,122	-2.1%	12,214
	3,460	-22.0%	4,436	-13.0%	3,979
	705	-18.6%	866	-30.7%	1,017
	881	-46.0%	1,631	-17.4%	1,066
1)	876,777	5.8%	828,754	20.1%	730,170
	5,046	-27.2%	6,933	-16.8%	6,062
	0.58	-0.26	0.84	-0.25	0.83
2)	10,304	-7.4%	11,107	18.1%	8,864
/	204.2%	44.0%p	160.2%	58.0%p	146.2%
()	845	49.7%	567	14.1%	795

1)

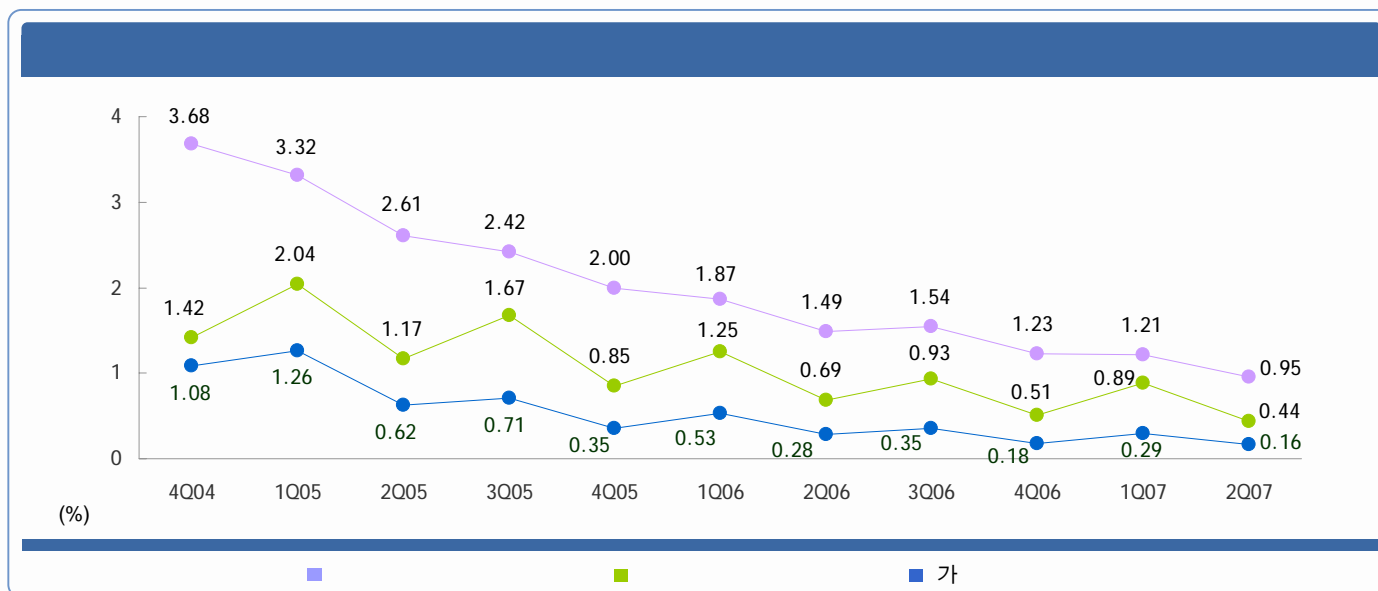
2) (,) + 가



:		FY07				FY06					
		1Q	2Q			1Q	2Q	3Q	4Q		
		1,805	1,024	2,829	8,747	1,178	755	1,286	1,060	4,279	8,137
		1,673	1,123	2,796	8,123	1,192	710	1,231	1,003	4,136	7,545
	()	132	-99	33	624	-14	45	55	57	143	592
가		96	58	154	1,707	117	84	77	376	654	1,634
		90	57	147	1,625	113	81	73	380	647	1,560
	()	6	1	7	82	4	3	4	-4	7	74
		129	51	180	1,235	47	71	93	418	629	1,290
		123	84	207	647	56	50	65	188	359	674
	()	6	-33	-27	588	-9	21	28	230	270	616
		2,030	1,133	3,163	11,689	1,342	910	1,456	1,854	5,562	11,061
ABS		9	-751	-742	-	16	-559	22	-661	-1,182	-
		2,039	382	2,421	11,689	1,358	351	1,478	1,193	4,380	11,061

: %		4Q04	1Q05	2Q05	3Q05	4Q05	1Q06	2Q06	3Q06	4Q06	1Q07	2Q07
가		1.42	2.04	1.17	1.67	0.85	1.25	0.69	0.93	0.51	0.89(0.63)	0.44(0.31)
		3.59	2.14	2.17	2.69	2.41	1.35	1.31	1.54	1.44	0.95(0.68)	0.95(0.82)
		1.08	1.26	0.62	0.71	0.35	0.53	0.28	0.35	0.18	0.29(0.25)	0.16(0.14)
		2.54	1.33	1.15	1.22	1.07	0.56	0.50	0.56	0.45	0.31(0.27)	0.30(0.25)
(1)		3.68	3.32	2.61	2.42	2.00	1.87	1.49	1.54	1.23	1.21	0.95

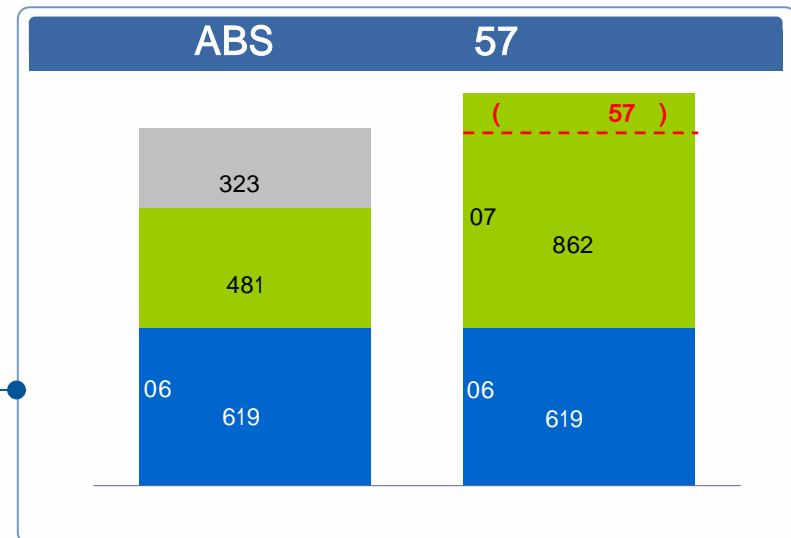
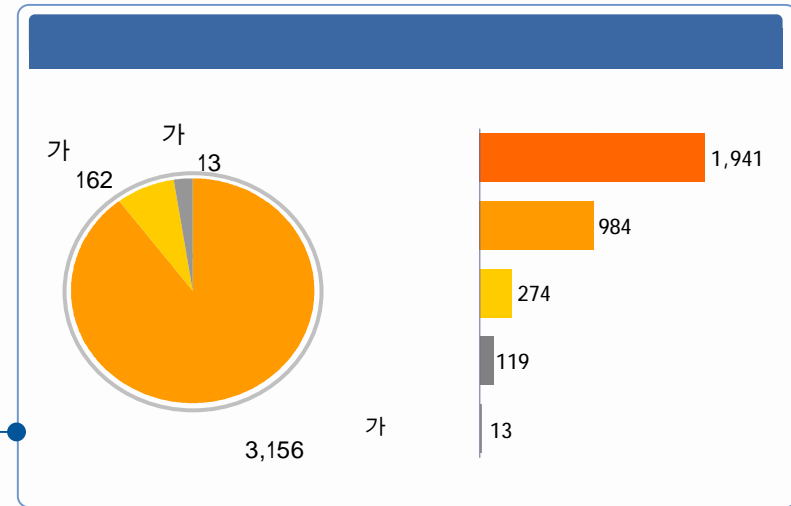
• () 1



2007 6 10 ABS

()	ABS
(A)	3,331
(B)	2,230
()	1,480
	750
¹⁾ (C)	619
(D=B+C-A)	-481
²⁾ (E)	862
(F)	-323
(G = D+E+F)	57

- 1) (C) = 2006
 2) (E) = 2007



APPENDIX



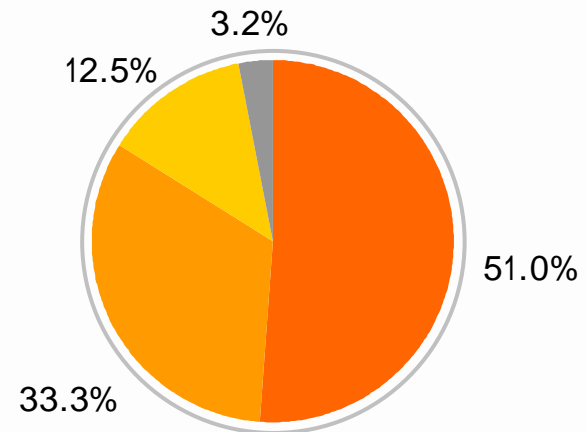
- IBK Overview
-
-
- 가

KEY DATA

가 1)	10,197
	458.2
()	53.1
	152.4
1)	20.4%
52 / 가	23,050 / 15,450
(60)	38,503

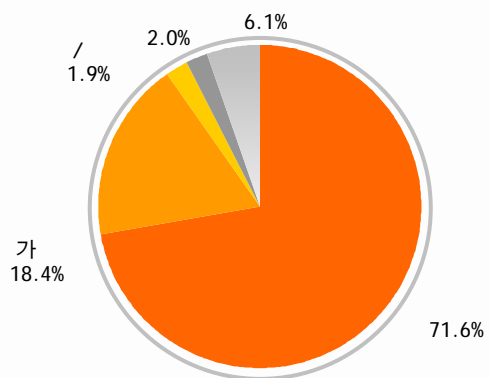
• 07.7.26

1)



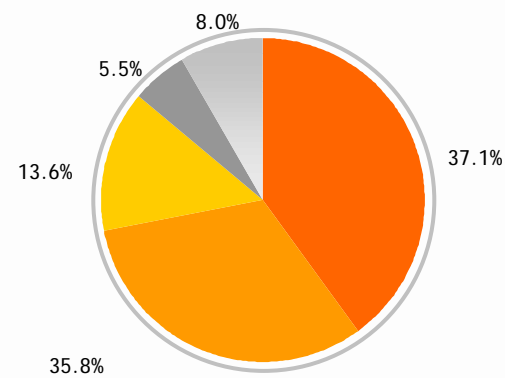
1H 07	FY06
1)	81,965(71.6%)
가	21,013(18.4%)
	2,218(1.9%)
()	2,288(2.0%)
, ,	6,951(6.1%)
114,434(100.0%)	103,435(100.0%)

1) : + + +



1H 07	FY06
1)	42,429(37.1%)
	40,947(35.8%)
()	37,832(33.1%)
	12,872(11.2%)
	15,618(13.6%)
	2,143(1.9%)
	10,704(9.4%)
	2,770(2.4%)
	6,330(5.5%)
	9,110(8.0%)
114,434(100.0%)	103,435(100.0%)

1) : +CD+ + RP



		1H 07				FY06	
:		(YTD)	(%)	(%p)	(%)		
		423,786	41,358	63.9	-0.2	382,428	64.1
1	,가	23,970	-182	3.6	-0.4	24,152	4.0
		11,126	625	1.7	-0.1	10,501	1.8
		23,166	2,333	3.5	0.0	20,833	3.5
		33,957	2,751	5.1	-0.1	31,206	5.2
		26,946	3,852	4.1	0.2	23,094	3.9
		53,450	6,298	8.1	0.2	47,152	7.9
		74,057	8,262	11.2	0.1	65,795	11.0
		19,419	1,781	2.9	-0.1	17,638	3.1
		34,019	2,824	5.1	-0.1	31,195	5.2
		32,716	2,846	4.9	-0.1	29,870	5.0
		90,960	9,968	13.7	0.2	80,992	13.5
		47,474	8,246	7.2	0.6	39,228	6.6
	(Project Financing)	12,014	1,287	1.8	0.0	(10,727)	(1.8)
		102,448	9,733	15.5	-0.1	92,715	15.5
		39,888	3,955	6.0	0.0	35,933	6.0
		49,324	3,146	7.4	-0.3	46,178	7.7
	1)	6,163	254	0.9	-0.1	5,909	1.0
		7,764	965	1.2	0.0	6,799	1.1
		35,397	1,927	5.3	-0.3	33,470	5.6
		662,920	66,438	100.0	0.0	596,482	100.0

• ()

1) : , , , , 가 , ,

:		2Q 07	QoQ	1Q 07	YTD	4Q 06
가		126,195	3.7%	121,691	5.5%	119,654
	1)	65,204	1.2%	64,416	3.2%	63,206
	2)	9,159	12.0%	8,179	14.1%	8,027
가		135,354	4.2%	129,870	6.0%	127,681
		54.9%	-1.0%p	55.9%	-0.9%p	55.8%

- 07.06 가 LTV : 52.4%
- 1) : 가
- 2) : , ,

