

# 2005년 3/4분기 경영성과

2005. 10

# Disclaimer



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:	FY2003	FY2004		FY2005 09	(YoY)	(YTD)
		09				
1)	758,390	773,192	776,068	844,459	9.2%	8.8%
2)	475,491	520,879	518,933	589,511	13.2%	13.6%
3)	500,639	520,986	521,054	566,670	8.8%	8.8%
	34,519	38,818	39,045	44,999	15.9%	15.2%
	2,240	3,268	3,704	6,094	86.5%	-
	17,689	11,634	15,062	12,664	8.9%	-
ROA (%)	0.33	0.61	0.51	1.06	0.45%p	0.55%p
ROE (%)	6.56	11.78	9.87	19.17	7.39%p	9.30%p
BIS (%)	9.88	11.25	11.17	10.93(p)	-0.32%p	-0.24%p
(%)	2.58	2.79	2.19	1.72	-1.07%p	-0.47%p
Coverage Ratio (%)	72.1	66.6	91.1	100.6	34.0%p	9.5%p
Cost Income Ratio (%) <sup>4)</sup>	34.94	34.30	36.04	35.75	1.45%p	-0.29%p
NIM (%)	2.94	2.77	2.77	2.71	-0.06%p	-0.06%p

1) : 3 2,049

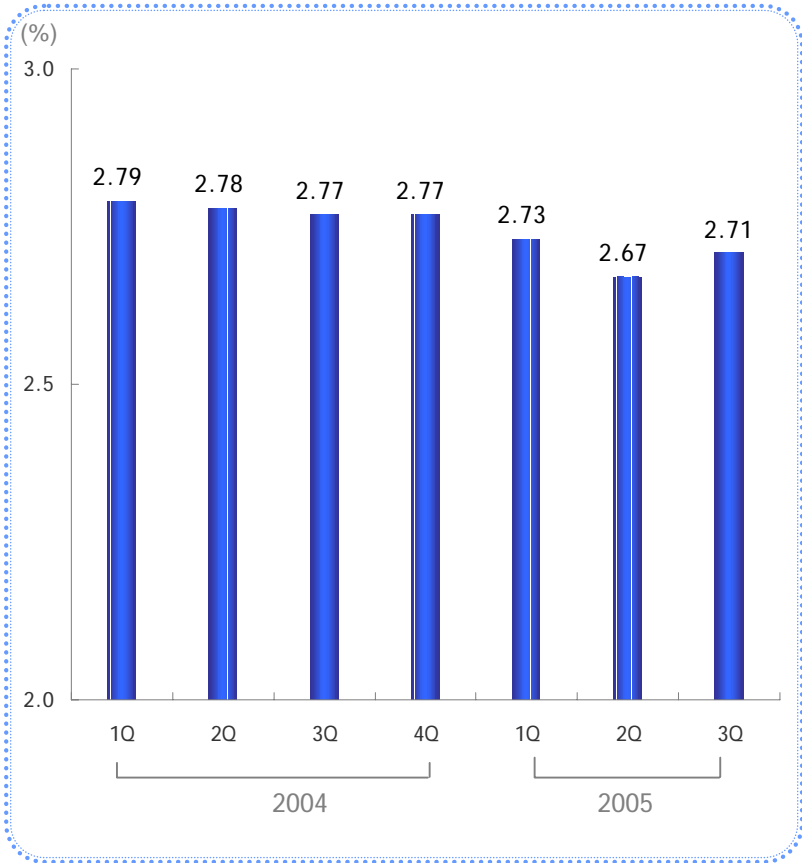
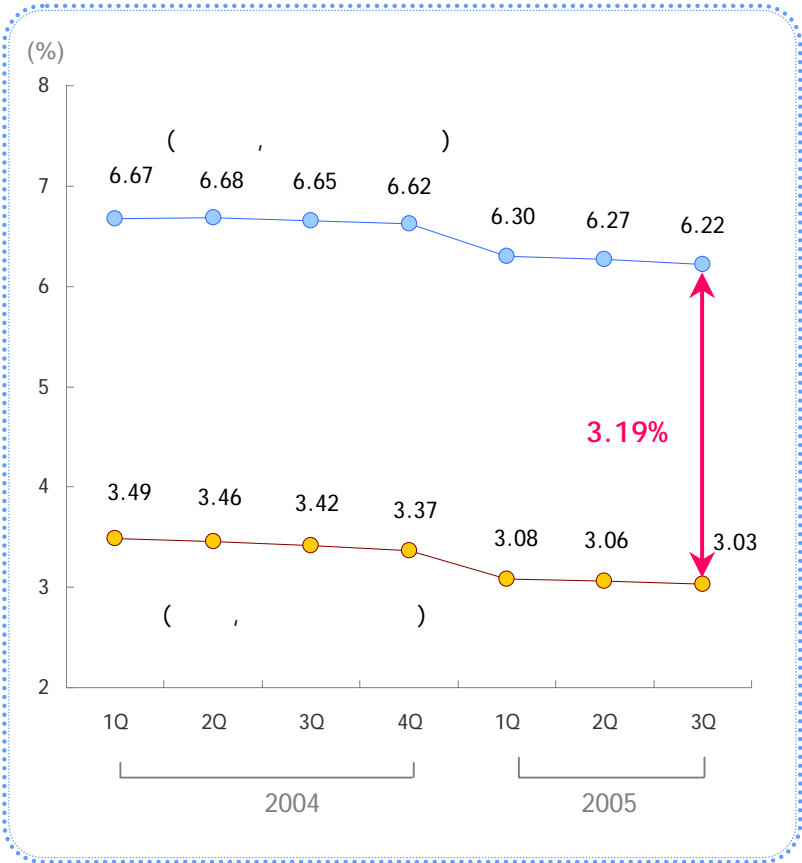
2) : ( , + ) + +

3) : + - +CD+ + ( )+ +

4) Cost Income Ratio(%) = /( + + ) + 가 )

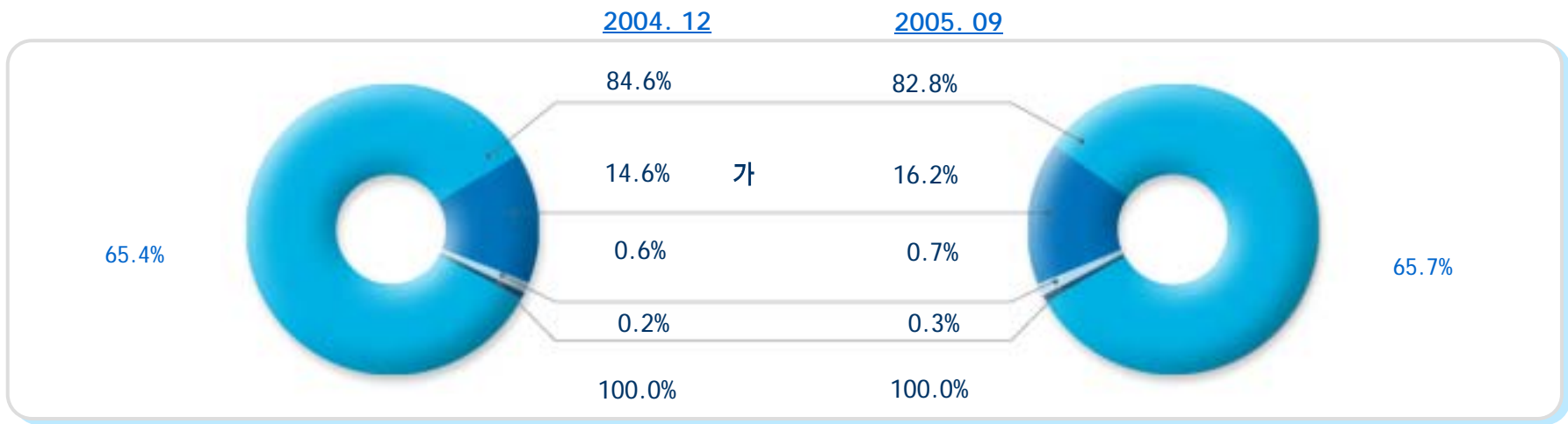
·	FY2003	FY2004				FY2005 3Q	(YoY)	(QoQ)
		3Q		2Q	3Q			
*	17,886	14,407	19,406	4,972	5,548	15,372	6.7%	11.6%
*	4,217	3,159	4,216	1,063	1,166	3,335	5.6%	9.7%
가	4,846	3,800	5,136	1,437	1,536	4,293	13.0%	6.9%
	299	155	162	17	32	148	-4.5%	88.2%
	1)	-928	-795	-1,082	-391	-402	-1,106	-
	1,068	262	372	86	130	385	46.9%	51.2%
*	8,039	6,108	8,640	2,527	2,273	6,827	11.8%	-10.1%
2)	15,133	11,721	15,354	3,594	4,572	12,266	4.6%	27.2%
	14,132	6,747	9,272	337	2,134	4,154	-38.4%	533.2%
	1,001	4,974	6,082	3,257	2,439	8,113	63.1%	-25.1%
	2,118	-374	-805	72	-30	126	-	-
	3,119	4,600	5,277	3,329	2,409	8,239	79.1%	-27.6%
	880	1,332	1,572	919	538	2,145	61.0%	-41.5%
	2,240	3,268	3,704	2,411	1,870	6,094	86.5%	-22.4%

1) : (-28 ) , ,  
 2) i. (-28 ) : 4,182 = ( ) 3,533 + 가 339 + 310  
 ii. ( ) : 4,702 ( p27)  
 iii. ABS (520 ) : 4,702 ( p20)  
 \* ( p19), ( p20)



★





구분	2003.12	2004.12	2005.09	(YTD)	(YTD)
가	388,423	424,169	471,485	47,316	11.2%
	65,522	73,370	92,402	19,032	25.9%
	2,323	3,099	4,114	1,015	32.8%
	848	915	1,611	696	76.1%
	457,116	501,553	569,612	68,059	13.6%

\* ( , ) , .

\*\* 가

\*\*\* : 155,443



:	FY2003	FY2004	FY2005			(QoQ)
			03	06	09	
			( )	( )	( )	
	464,228	504,314	524,674(93.4)	573,099(95.6)	588,185(95.2)	2.6%
	28,544	31,262	23,812(4.2)	17,533(2.9)	19,042(3.1)	8.6%
	8,360	7,905	8,897(1.6)	5,666(1.0)	6,961(1.1)	22.9%
	2,695	1,754	1,618(0.3)	1,287(0.2)	1,571(0.3)	22.1%
	1,990	2,340	3,075(0.5)	1,837(0.3)	2,070(0.3)	12.7%
	505,817	547,575	562,076(100.0)	599,422(100.0)	617,829(100.0)	3.1%
	13,045	11,999	13,590	8,790	10,602	20.6%
	2.58%	2.19%	2.42%	1.47%	1.72%	0.25%p
( )	8.22%	7.90%	6.65%	4.39%	4.80%	0.41%p
	9,402	10,931	11,933	9,694	10,660	10.0%
/	72.1%	91.1%	87.8%	110.3%	100.6%	-9.7%p
(Coverage Ratio)						
( ) <sup>1)</sup>	10,966	6,198	852	2,431	3,679	-

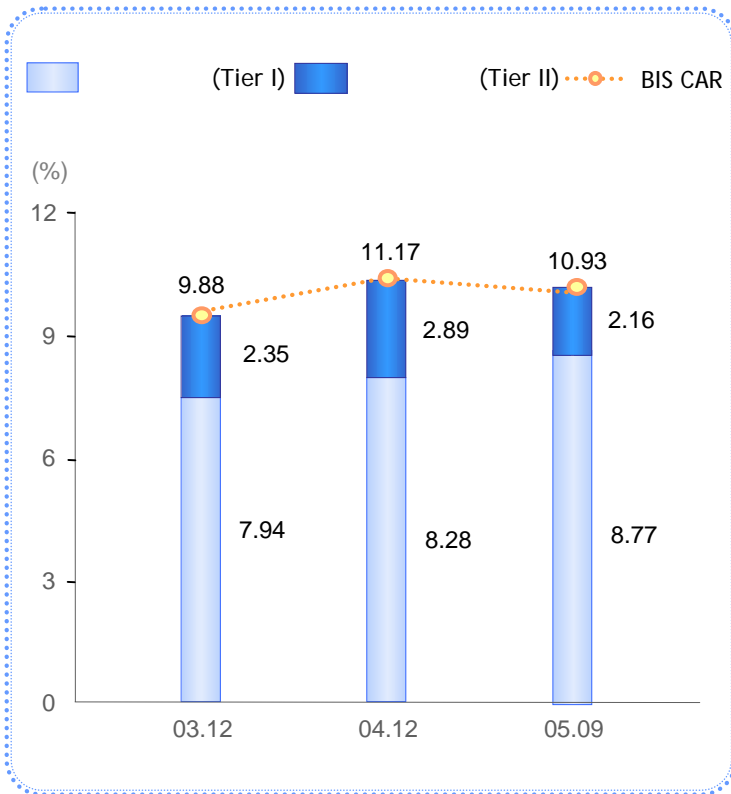
1) ( ) : 1,873 , 가 224 , 1,582 ( p28)

:	FY2003	FY2004	FY2005			(QoQ)	(YTD)
			03	06	09		
	38,382	43,845	44,729	49,153	51,935	5.7%	18.5%
	274,097	302,538	305,435	304,829	294,707	-3.3%	-2.6%
	312,479	346,384	350,165	353,983	346,642	-2.1%	0.1%
CD, , RP	43,232	41,767	58,782	80,850	85,496	5.7%	104.7%
	355,711	388,150	408,947	434,833	432,138	-0.6%	11.3%
	98,183	98,113	102,151	107,361	114,625	6.8%	16.8%
	43,111	31,473	31,769	31,195	32,805	5.2%	4.2%
	497,005	517,736	542,868	573,390	579,568	1.1%	11.9%
가 1)	97,021	100,144	100,080	105,958	110,267	4.1%	10.1%

\* B/S

1) 가 : + + (MMDA )

BIS

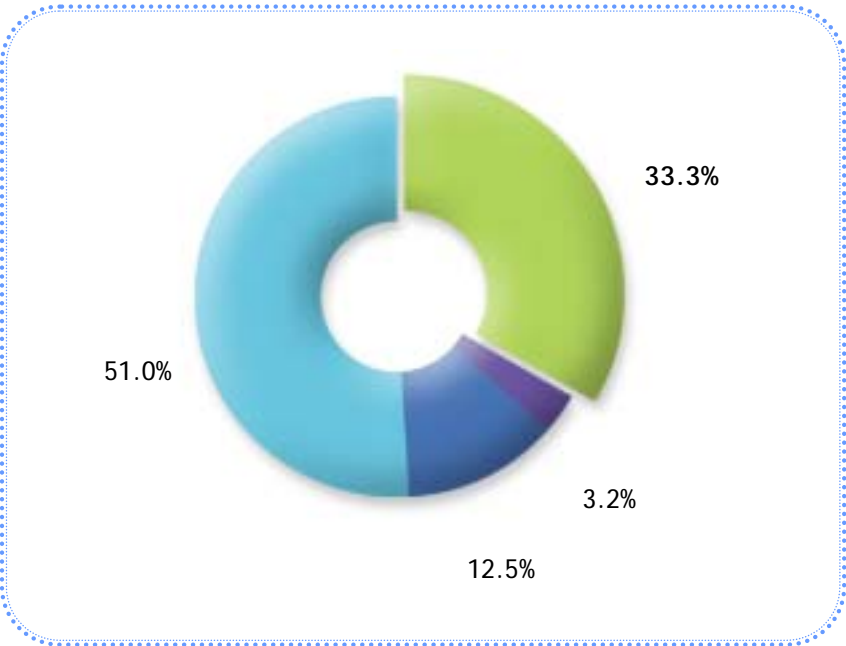


\* 2005. 9

(p)

BIS

	2003.12	2004.12	2005.09
	32,548	35,719	42,950
	22,914	22,914	22,914
	0	0	68
	11,620	14,422	19,940
	10	133	130
	9,624	12,480	10,584
( )	3,843	5,461	5,879
가 가 45%	236	997	1,052
	5,546	9,528	8,263
	40,525	48,199	53,534
가	410,182	431,358	489,932
BIS (%)	9.88	11.17	10.93
(Tier I)	7.94	8.28	8.77
(Tier II)	2.35	2.89	2.16

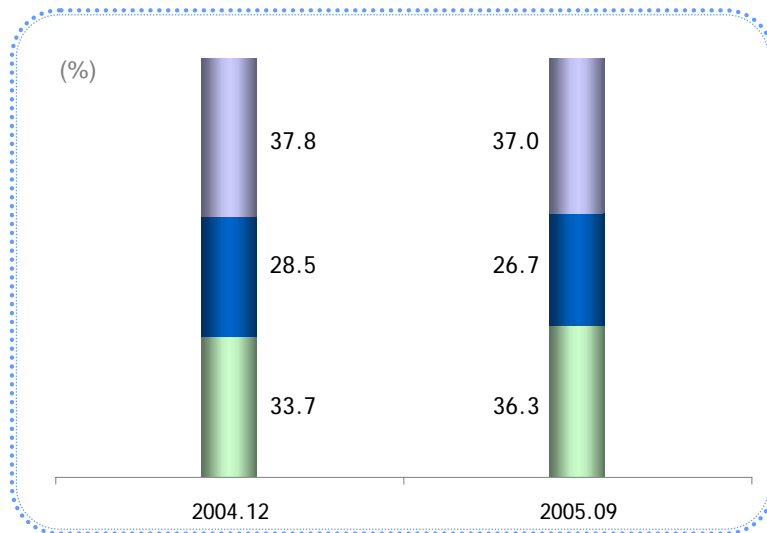
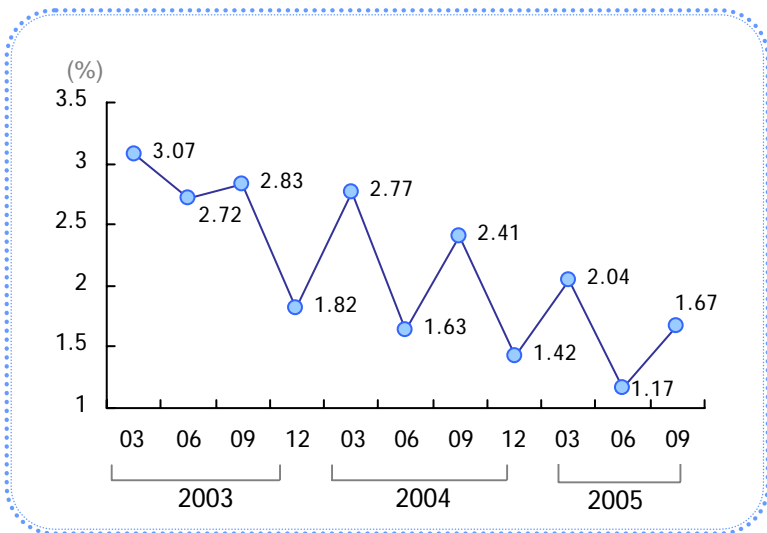


( : , %)	( )	( )	( )
	233,734(57.7)	-	233,734(51.0)
	10,490(2.6)	46,915(88.3)	57,405(12.5)
	8,501(2.1)	6,210(11.7)	14,711(3.2)
	152,427(37.6)	-	152,427(33.3)
	72,420(17.9)	-	72,420(15.8)
	405,152(100.0)	53,125(100.0)	458,277(100.0)

\* 2005 10 20 ( )

## 주요 관심 사항

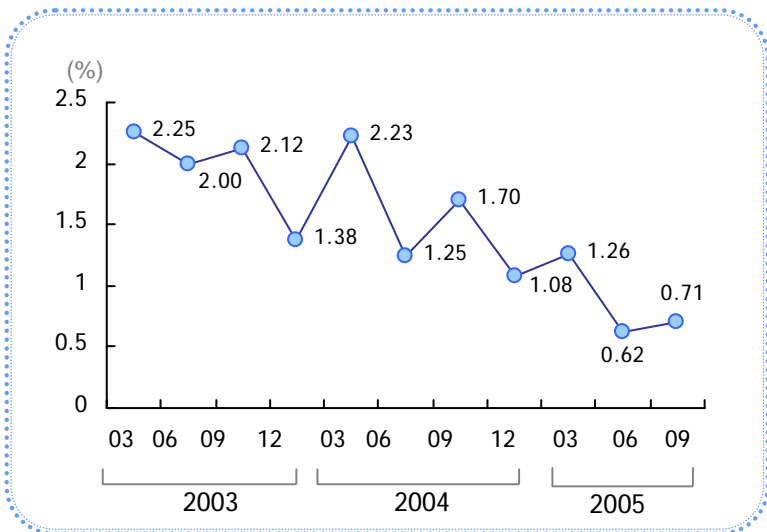
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- 2. 가계대출 연체 ----- 15
- 3. 신용카드 연체 ----- 16



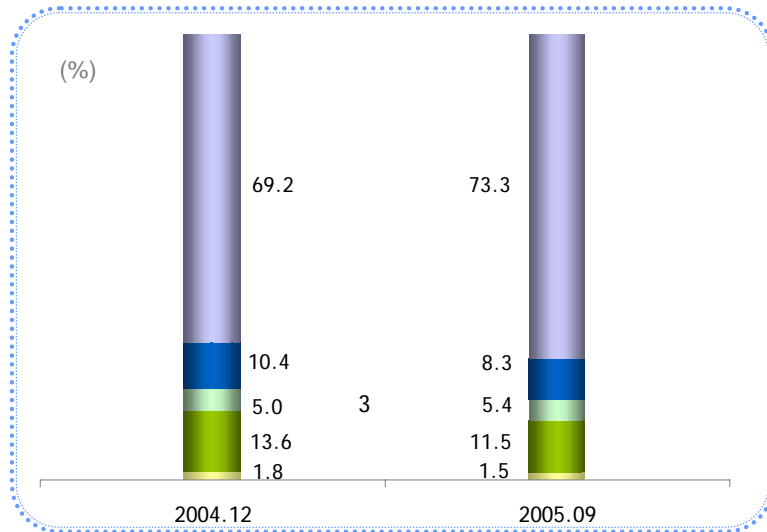
: %	FY2003				FY2004				FY2005		
	03	06	09	12	03	06	09	12	03	06	09
	3.07	2.72	2.83	1.82	2.77	1.63	2.41	1.42	2.04	1.17	1.67
	3.12	3.00	4.03	4.03	2.93	2.78	3.62	3.59	2.14	2.17	2.69

\* / , /

가



가



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

\*

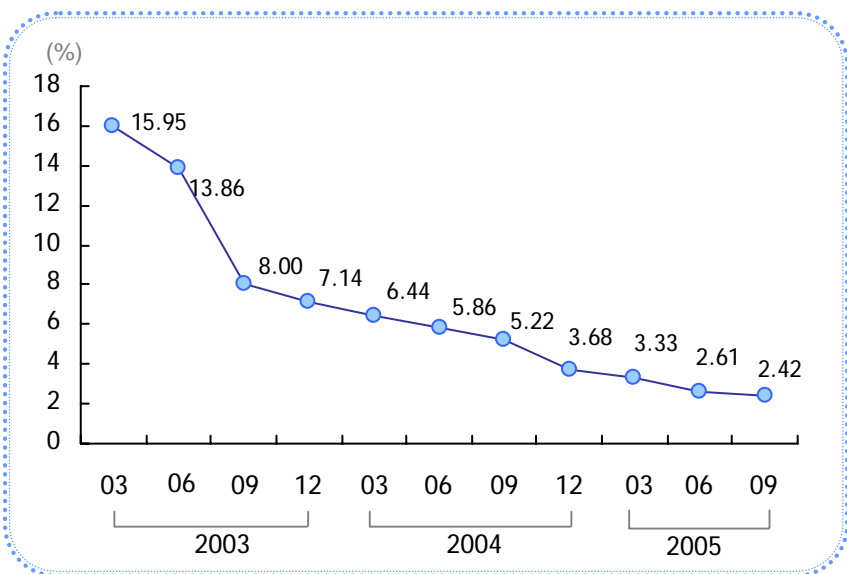
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(1 )



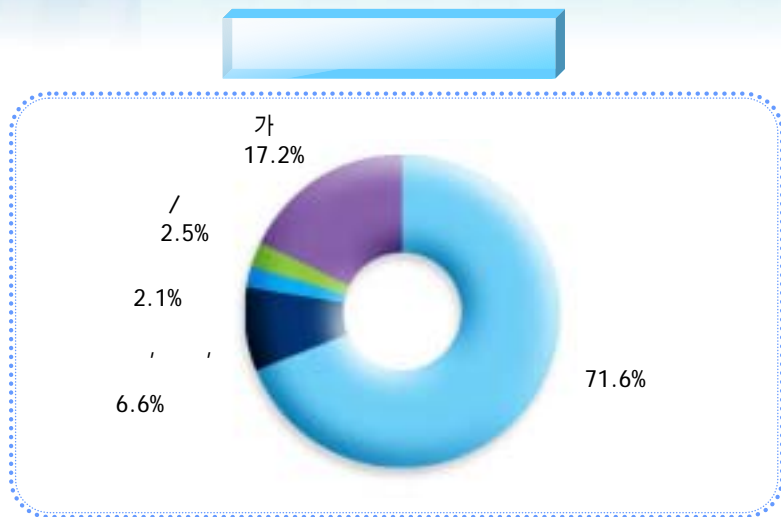
		FY2003	FY2004	FY2005		
				03	06	09
	(A+B)	22,380	18,674	16,844	16,670	16,760
		2,334	959	809	663	608
1	(%)	10.43	5.14	4.80	3.98	3.63
1	(%)	7.14	3.68	3.33	2.61	2.42
	(A)	18,043	15,552	13,936	14,236	14,724
		1,551	654	574	478	458
1	(%)	8.60	4.21	4.12	3.36	3.11
1	(%)	5.96	3.04	2.92	2.17	2.01
	(B)	4,337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

\*

p23

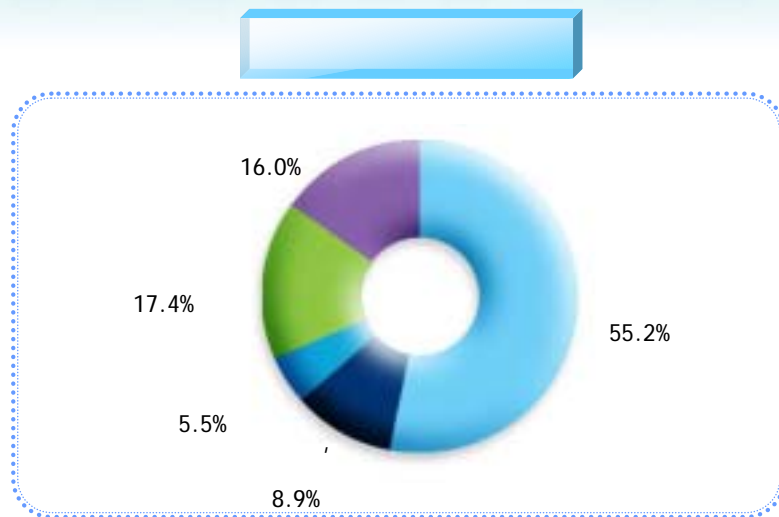
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구분	2004.12	2005.09
1)		
가	51,195 (68.7%)	58,128(71.6%)
나	12,109 (16.3%)	13,947(17.2%)
다	1,880 (2.5%)	2,020(2.5%)
라	1,867 (2.5%)	1,676(2.1%)
로	7,443 (10.0%)	5,470(6.6%)
를	74,495 (100.0%)	81,241(100.0%)

1) : + + +



구분	2004.12	2005.09
	39,203 (52.6%)	42,393(52.2%)
	11,739 (15.8%)	13,008(16.0%)
	1,778 (2.4%)	1,868(2.3%)
	7,461 (10.0%)	8,563(10.5%)
	2,500 (3.4%)	2,577(3.2%)
	11,972 (16.1%)	14,126(17.4%)
	9,915 (13.3%)	12,085(14.9%)
	3,904 (5.2%)	4,500(5.5%)
	7,677 (10.3%)	7,214(8.9%)
	74,495 (100.0%)	81,241(100.0%)

구분	FY2003	FY2004		FY2005		FY2005 3Q	(YoY)	(QoQ)
		3Q	2Q	3Q	2Q			
자산총액	17,886	14,407	19,406	4,972	5,548	15,372	6.7%	11.6%
부채총액	39,409	30,022	40,121	10,266	11,050	31,092	3.6%	7.6%
순자산	32,095	25,290	33,926	8,623	8,965	25,796	2.0%	4.0%
가	5,199	3,448	4,515	1,242	1,657	4,125	19.6%	33.4%
가	2,115	1,285	1,681	400	429	1,171	-8.9%	7.3%
자산총액	21,523	15,615	20,714	5,293	5,503	15,720	0.7%	4.0%
부채총액	11,411	8,488	11,240	2,811	2,839	8,269	-2.6%	1.0%
순자산	10,112	7,127	9,474	2,482	2,664	7,451	4.5%	7.3%
가	4,217	3,159	4,216	1,063	1,166	3,335	5.6%	9.7%
가	4,846	3,800	5,136	1,437	1,536	4,293	13.0%	6.9%
자산총액	2,954	2,005	2,692	677	693	2,000	-0.2%	2.4%
부채총액	1,029	900	1,225	374	447	1,186	31.8%	19.5%
순자산	780	655	869	225	224	647	-1.2%	-0.4%
가	64	221	321	142	147	402	81.9%	3.5%
가	19	18	29	19	25	59	227.8%	31.6%
가	299	155	162	17	32	148	-4.5%	88.2%
1)	-928	-795	-1,082	-391	-402	-1,106	-	-
	1,068	262	372	86	130	385	46.9%	51.2%

1) , ,

구분	FY2003	3Q	FY2004			FY2005	(YoY)	(QoQ)
				2Q	3Q	3Q		
자산총액	8,039	6,108	8,640	2,527	2,273	6,827	11.8%	-10.1%
대출총액	4,015	3,155	4,416	1,578	1,061	3,620	14.7%	-32.8%
대출금	3,575	2,666	3,710	909	1,112	2,936	10.1%	22.3%
대출손실금	(1,049)	(661)	(979)	(247)	(252)	(688)	(4.1%)	(2.0%)
대출손익	448	287	513	39	100	271	-5.6%	156.4%
자산총액	2,118	-374	-805	72	-30	126	-	-
대출총액	818	-103	-1,084	-116	0	-116	-	-
가	1,220	-275	183	313	-116	325	-	-
가	676	33	28	35	25	84	154.5%	-28.6%
	1,999	198	1,247	142	82	407	105.6%	-42.3%
	-1,455	-506	-1,091	136	-222	-165	-	-
	80	3	95	-124	86	-83	-	-

:	2003.12		2004.12		2005.09			
		(%)		(%)		(YTD, %)	(%)	(YTD, %p)
	249,830	64.3	277,365	65.4	309,770	11.7	65.7	0.3
1	28,255	7.3	27,162	6.4	26,229	-3.4	5.6	-0.8
	10,083	2.6	9,455	2.2	9,802	3.7	2.1	-0.1
	12,810	3.3	14,481	3.4	16,303	12.6	3.5	0.1
	20,462	5.3	23,620	5.6	26,440	11.9	5.6	0.0
	13,348	3.4	15,595	3.7	18,517	18.7	3.9	0.2
	25,733	6.6	30,136	7.1	34,603	14.8	7.3	0.2
	35,188	9.0	41,457	9.8	48,377	16.7	10.3	0.5
	11,305	2.9	12,499	3.0	13,961	11.7	3.0	0.0
	19,348	5.0	22,260	5.2	25,655	15.3	5.4	0.2
	18,196	4.7	20,854	4.9	23,639	13.4	5.0	0.1
	55,102	14.2	59,846	14.1	66,244	10.7	14.0	-0.1
	21,451	5.5	23,297	5.5	27,301	17.2	5.8	0.3
	62,041	16.0	66,117	15.6	72,228	9.2	15.3	-0.3
	24,974	6.4	27,003	6.4	28,661	6.1	6.1	-0.3
	30,127	7.8	30,387	7.1	33,525	10.3	7.1	0.0
1)	7,054	1.8	6,244	1.4	5,755	-7.8	1.2	-0.2
	4,725	1.2	4,524	1.1	4,904	8.4	1.1	0.0
	18,348	4.8	19,619	4.6	22,866	16.6	4.8	0.2
	388,423	100.0	424,169	100.0	471,485	-	100.0	-

\* ( )

1) : , , , 가 , ,

:		FY2003	FY2004	FY2005			(QoQ)	(YTD)
				03	06	09		
가	(A)	58,071	66,049	69,230	80,149	85,067	6.1%	28.8%
	1) (B)	33,702	37,062	39,317	46,078	49,381	7.2%	33.2%
	2) (C)	3,114	4,200	4,279	4,554	5,299	16.4%	26.2%
가	(D=A+C)	61,185	70,249	73,509	84,703	90,366	6.7%	28.6%
	(B+C)/D	60.2%	58.7%	59.3%	59.8%	60.5%	0.7%p	1.8%p

\*

\*\* 2005.09 가 LTV : 56.4%

1) : 가

2) : , ,



		FY2003 ( )	FY2004					FY2005			
			03	06	09	12		03	06	09	
( )		103,497	20,935	20,709	19,230	19,284	80,158	18,022	18,887	19,249	56,158
		50,762	15,865	15,544	16,671	19,484	67,564	17,034	20,174	24,017	61,225
		154,259	36,800	36,253	35,901	38,768	147,722	35,056	39,061	43,266	117,383
		93,296	26,125	26,036	26,561	30,156	108,878	27,416	31,731	36,319	95,466
		73,492	21,803	21,916	22,873	26,158	92,750	23,759	27,796	32,345	83,900
		19,804	4,322	4,120	3,688	3,998	16,128	3,657	3,935	3,974	11,566
		60,963	10,675	10,217	9,340	8,612	38,844	7,640	7,330	6,947	21,917
( )		154,259	36,800	36,253	35,901	38,768	147,722	35,056	39,061	43,266	117,383
		12,232	11,019	10,831	10,115	11,710	-	10,174	10,778	11,520	-
		5,811	5,105	4,568	4,245	3,842	-	3,762	3,458	3,204	-
		18,043	16,124	15,399	14,360	15,552	-	13,936	14,236	14,724	-
		4,337	4,023	3,761	3,426	3,122	-	2,908	2,434	2,036	-
( )		22,380	20,147	19,160	17,786	18,674	-	16,844	16,670	16,760	-
		4,561	1,022	997	944	964	3,927	853	952	931	2,736
	1)	1,595	345	319	295	272	1,231	244	245	234	723
( )		556	139	130	122	112	503	88	92	81	261
( )		2,271	2,300	2,399	2,450	2,609	-	2,722	2,859	2,964	-
		180	184	194	196	200	-	205	212	219	-
		2,451	2,484	2,593	2,646	2,809	-	2,927	3,071	3,183	-
가 ( )		179,579	176,783	174,970	171,883	170,618	-	168,018	167,026	165,121	-

\* , 가

1)

	2003. 12		2004. 12		2005.09	
		(%)		(%)		(%)
	15,698	14.2	12,005	9.9	21,153	15.2
	28,307	25.6	55,801	46.1	51,782 <sup>1)</sup>	37.1
	1,084	1.0	968	0.8	298	0.2
	49,214	44.4	33,358	27.5	36,445 <sup>2)</sup>	26.1
	7,317	6.6	6,914	5.7	9,080 <sup>3)</sup>	6.5
	7,256	6.5	10,735	8.9	11,830	8.5
	1,889	1.7	1,311	1.1	8,885 <sup>4)</sup>	6.4
	110,765	100.0	121,092	100.0	139,473	100.0

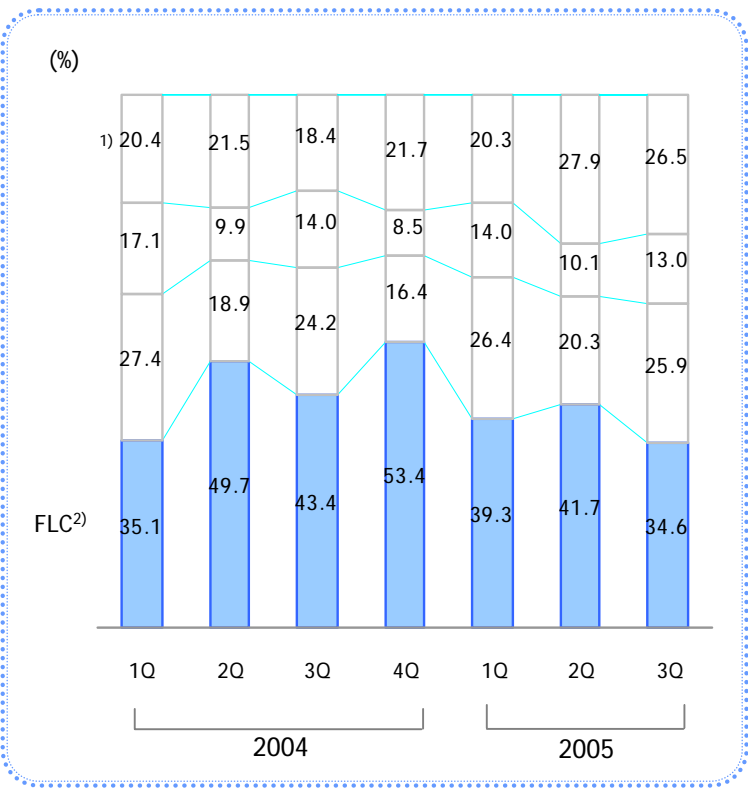
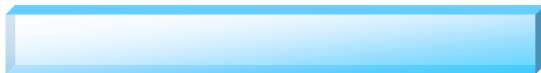
1) 3 1,950

2) 2 622 ( 1 8,213 , / / 2,212 )

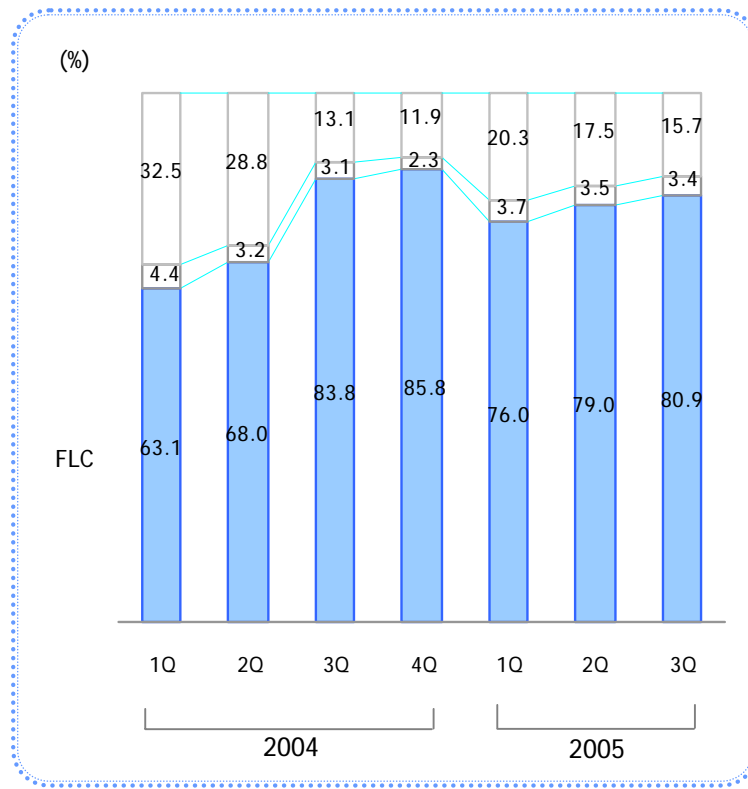
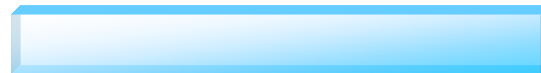
3) KT&G 4,299 , 1,236 ( ), 454

4) ,

: (단위: 천원)			가			
	2004.12	2005.09	2004.12	2005.09	2004.12	2005.09
1. 영업자산	419,727	483,875	68,423	88,777	16,164	15,533
2. 영업부채	29,410	17,661	658	654	1,194	727
3. 영업자산 대비 영업부채 비율	7,170	6,379	733	581	2	1
4. 영업자산 대비 영업부채 비율	919	1,019	246	181	589	371
5. 영업자산 대비 영업부채 비율	1,426	1,769	189	173	725	128
6. 영업자산 대비 영업부채 비율	458,652	510,703	70,249	90,366	18,674	16,760
7. 영업자산 대비 영업부채 비율	9,515	9,167	1,168	935	1,316	500
8. 영업자산 대비 영업부채 비율 (%)	2.07	1.79	1.66	1.03	7.05	2.98
9. 영업자산 대비 영업부채 비율	8,106	8,677	1,181	1,228	1,644	755



1) ,  
2) (FLC)



:	FY2003		FY2004						FY2005				
			1Q	2Q	3Q	4Q			1Q	2Q	3Q		

가	6,296	6,633	1,495	1,704	1,749	2,917	7,865	8,106	1,427	744	1,854	4,025	8,677
	804	969	218	168	151	286	823	1,181	138	104	126	368	1,228
	6,976	1,800	828	524	404	567	2,323	1,644	183	-20	146	309	755
	14,076	9,402	2,541	2,396	2,304	3,770	11,011	10,931	1,748	828	2,126	4,702	10,660

:	FY2003	FY2004					FY2005			
		1Q	2Q	3Q	4Q		1Q	2Q	3Q	
가	2,593	696	697	695	808	2,896	470	828	575	1,873
	419	81	138	86	95	400	49	81	94	224
	7,954	1,062	746	580	514	2,902	333	670	579	1,582
	10,966	1,839	1,581	1,361	1,417	6,198	852	1,579	1,248	3,679

	FY2003	FY2004	2005. 09
(A)	2,240	3,704	6,094
<sup>1)</sup> (B)	34,519	39,045	44,999
(C)	458,277	458,277	458,277
가	6,600	7,260	13,200
가	3 246	3 3,271	6 493
(EPS) (A/C)	489	808	1,773 <sup>2)</sup>
(BPS) (B/C)	7,532	8,520	9,819
( 가 )	4.0%	: 2.0% : 5.0%	-

1) = -

2)



+

				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

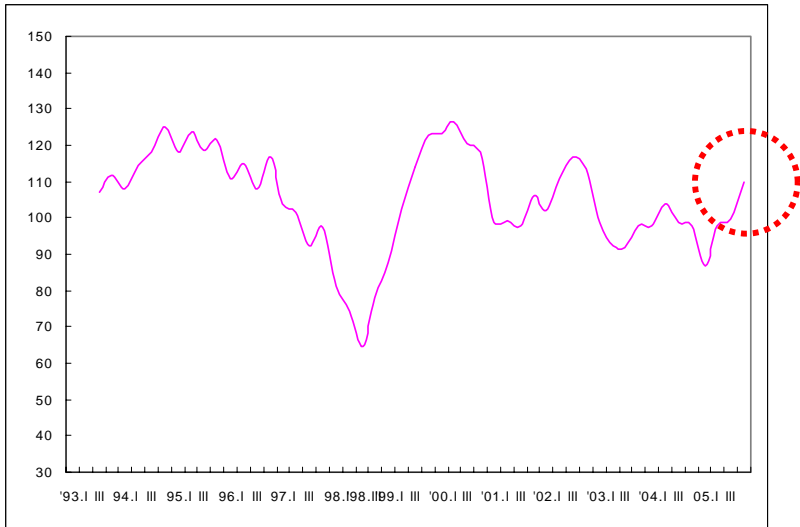
	1Q04	2Q04	3Q04	4Q04	1Q05	2Q05
(%)	5.3	5.5	4.7	3.3	2.7	3.3
	12.2	13.7	12.0	8.0	5.3	5.2
	1.5	1.7	1.3	0.6	2.2	2.5

+

BSI

(3

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Young IBK 2005 열정, 창의, 도전

# 당신의 은행, 기업은행

 기업은행

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