



IBK 기업은행

2007

1/4

I를 맨 앞에
놓는 은행, IBK

Disclaimer



2007

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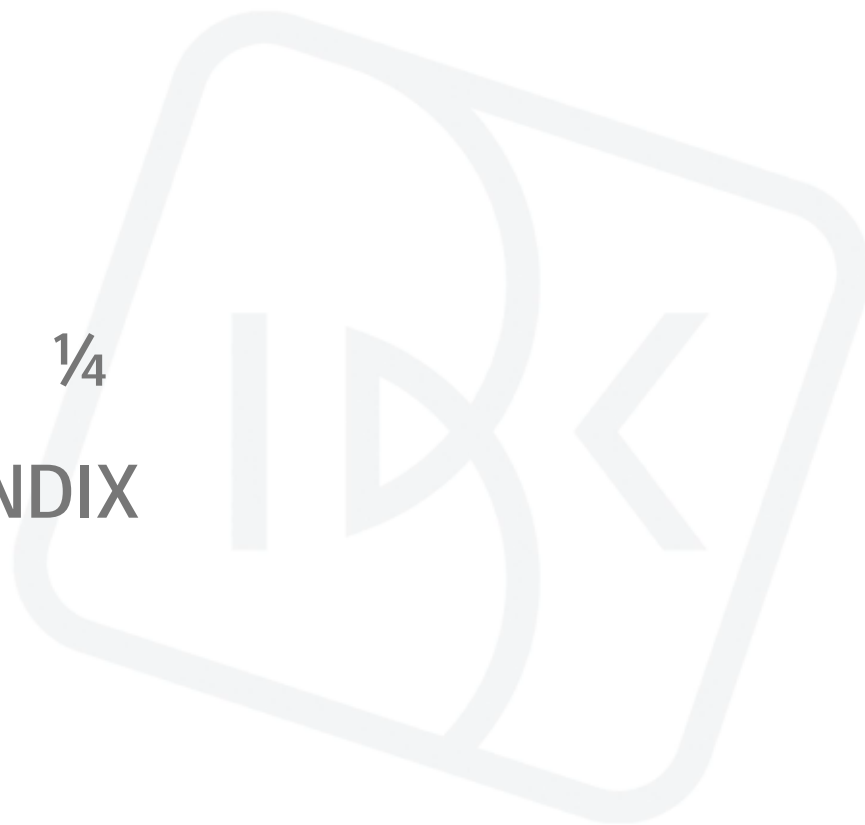
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✓ Financial Highlights



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Financial Highlights

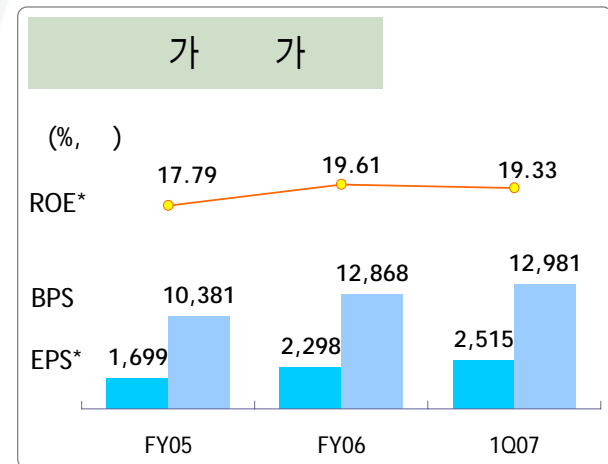
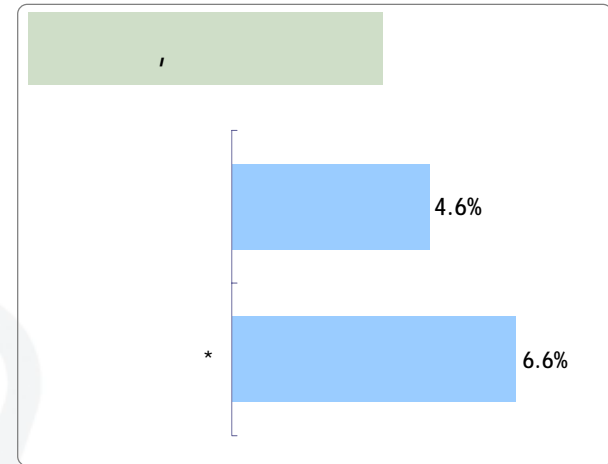
:	1Q 07	QoQ	4Q 06	YoY	1Q 06
1)	1,109,893	4.6%	1,061,142	18.4%	937,294
2)	787,221	4.4%	753,995	21.1%	650,209
3)	806,453	4.3%	773,441	25.5%	642,487
(LG)	5,244	97.2%	2,659	93.8%	2,706
	(2,835)	(6.6%)	(2,659)	(4.8%)	(2,706)
	9,352	86.6%	5,013	83.4%	5,099
ROA(%)	2.00	0.90%p	1.10	0.74%p	1.26
ROE(%)	35.75	16.13%p	19.62	13.31%p	22.44
EPS()	4,641	102.0%	2,298	93.8%	2,395
BPS()	12,981	0.9%	12,869	21.7%	10,669
BIS (%)	11.77(p)	0.07%p	11.70	0.70%p	11.07
(%)	0.84	0.15%p	0.69	-0.44%p	1.28
Coverage Ratio(%)	160.20	-18.66%p	178.86	46.54%p	113.66
Cost Income Ratio(%) ⁴⁾	23.06	-13.81%p	36.87	-10.28%p	33.34
NIM(%)	2.52	-0.14%p	2.66	-0.21%p	2.73

1) : 3 156

2) : (,

3) : + CD + + RP + + () +

4) Cost Income Ratio(%) : /(+ +) 가)

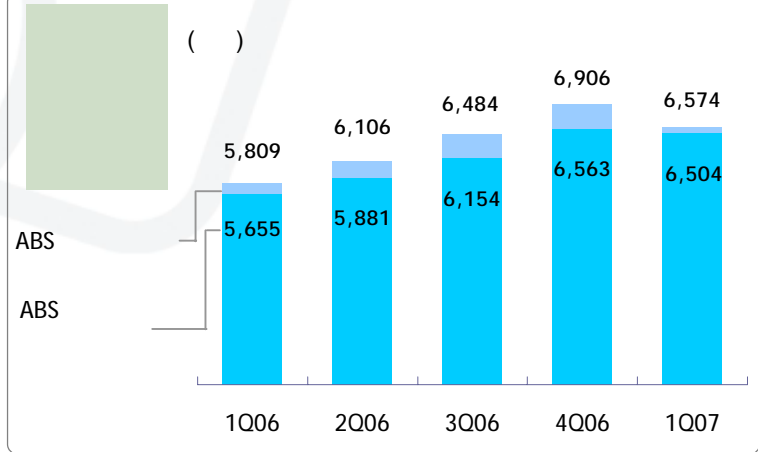
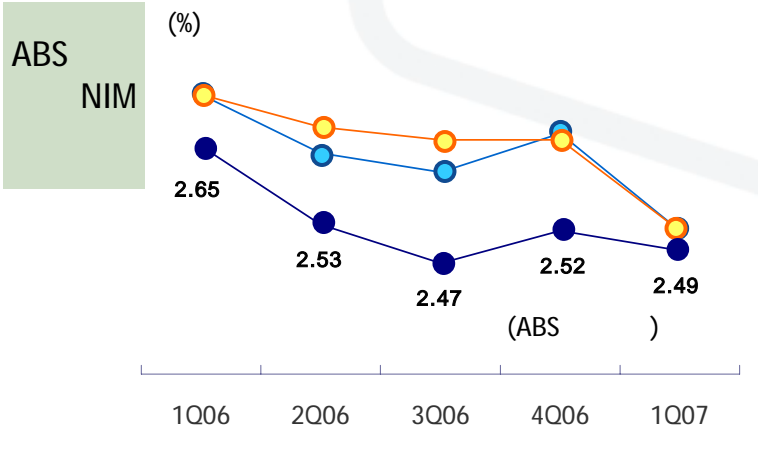


* LG

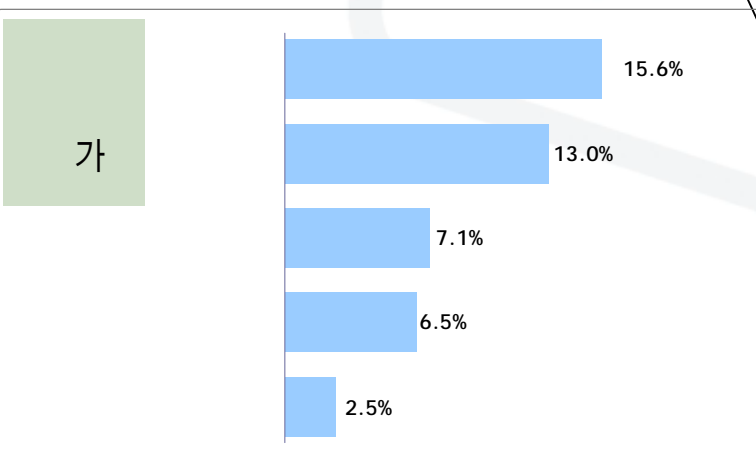
:	1Q 07	QoQ	4Q 06	YoY	1Q 06
	6,574	-4.8%	6,906	13.2%	5,809
	5,361	707.1%	664	228.9%	1,630
	2,753	-9.1%	3,029	10.8%	2,484
	9,182	102.2%	4,542	85.3%	4,956
	2,039	70.9%	1,193	50.1%	1,358
(*)	(2,031)	(9.5%)	(1,854)	(51.3%)	(1,342)
	7,144	113.3%	3,349	98.6%	3,598
	58	-73.7%	220	5.5%	55
	7,202	101.8%	3,569	97.2%	3,652
	1,958	115.1%	910	106.8%	947
	5,244	97.2%	2,659	93.8%	2,706

* ABS

:	1Q 07	QoQ	4Q 06	YoY	1Q 06
	15,516	0.1%	15,499	28.0%	12,123
	12,045	1.7%	11,842	30.7%	9,214
	1,028	6.4%	966	13.8%	904
()	(783)	10.1%	(711)	23.7%	(633)
가	1,921	-8.7%	2,105	22.9%	1,563
,	522	-10.9%	586	18.1%	442
	8,942	4.1%	8,592	41.6%	6,313
	2,436	-0.7%	2,453	-2.8%	2,507
	6,506	6.0%	6,140	70.9%	3,806
	6,574	-4.8%	6,906	13.2%	5,809



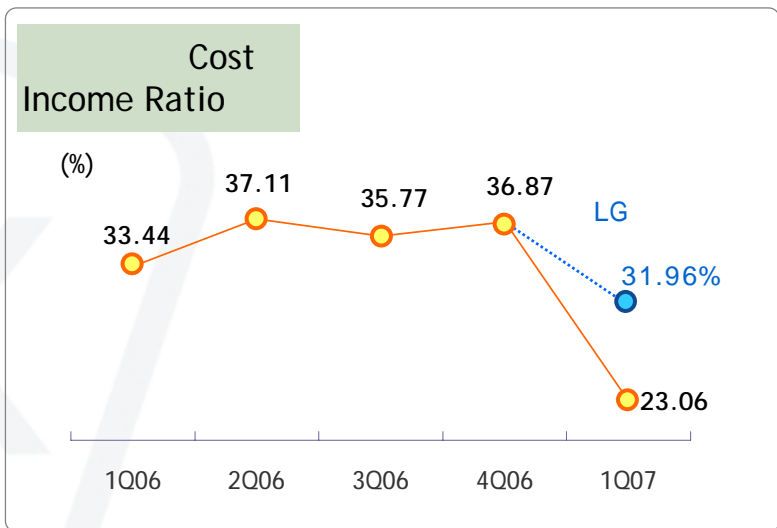
:	1Q 07	QoQ	4Q 06	YoY	1Q 06
	1,085	10.4%	983	15.9%	936
	423	15.6%	366	5.2%	402
	245	2.5%	239	13.4%	216
	227	13.0%	201	31.9%	172
	115	6.5%	108	13.9%	101
	75	7.1%	70	66.7%	45
가	4,681	788.4%	527	325.9%	1,099
	-422	-	-955	-	-468
	17	-84.6%	110	-73.4%	63
	5,361	707.1%	664	228.9%	1,630



가

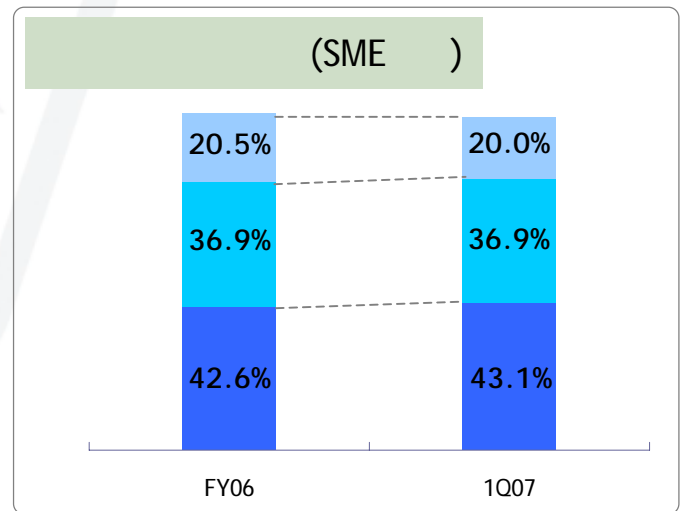
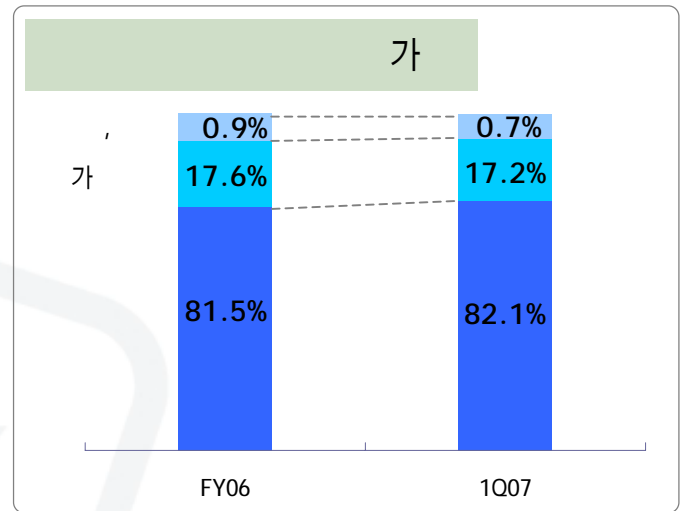
▪ LG	+3,323
▪ KT&G	+228
▪	+239
▪ ABS	+365

:	1Q 07	QoQ	4Q 06	YoY	1Q 06
	2,753	-9.1%	3,029	10.8%	2,484
	1,325	3.1%	1,285	9.2%	1,213
	1,316	-11.9%	1,493	11.3%	1,182
(가)	(222)	(-8.6%)	(243)	(7.8%)	(206)
	111	-56.0%	252	24.8%	89
	58	-73.6%	220	5.5%	55
가	115	38.5%	83	27.7%	90
	-56	-	137	-	-36



	07. 03	QoQ	06. 12	YoY	06. 03
가	627,231	5.2%	596,482	20.6%	520,067
가	131,063	1.6%	128,979	25.9%	104,070
	2,535	-23.1%	3,295	-49.0%	4,970
	2,735	-1.7%	2,783	14.5%	2,388
	763,564	4.4%	731,539	20.9%	631,495

• () , 가



:		07. 03	QoQ	06. 12	YoY	06. 03
		66,491	-2.1%	67,933	18.1%	56,303
		208,896	-6.3%	223,051	-16.7%	250,871
		275,387	-5.4%	290,984	-10.3%	307,174
CD, , RP		125,902	13.4%	110,989	18.0%	106,711
		333,858	11.3%	300,029	88.1%	177,490
		735,147	4.7%	702,002	24.3%	591,375
1)		45,712	26.5%	36,148	69.0%	27,042
		780,859	5.8%	738,150	26.3%	618,417

• B/S

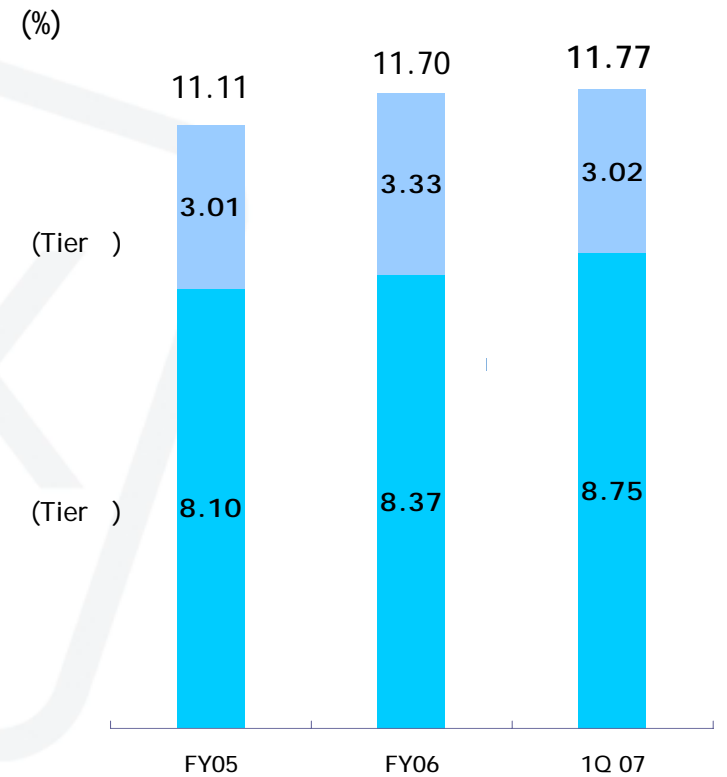
1) ()

BIS

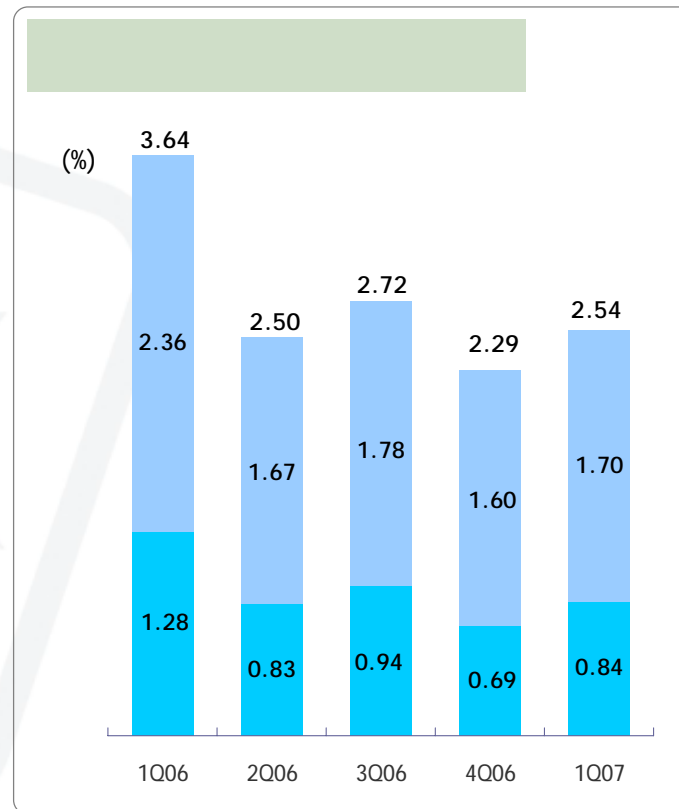
:	07.03	06.12
	62,918	57,457
	22,914	22,914
	68	68
	33,114	30,322
	6,000	6,000
	1,130	1,028
	21,716	22,848
()	9,036	8,608
가 가 45%	1,630	2,624
	12,338	12,884
	84,634	80,305
가	719,213	686,406
BIS (%)	11.77(p)	11.70
(Tier I)	8.75	8.37
(Tier II)	3.02	3.33

• 07. 03 (p)

BIS



:	07. 03	QoQ	06. 12	YoY	06. 03
	807,699	4.7%	771,732	23.7%	653,068
	14,122	12.0%	12,607	-11.9%	16,028
	4,436	22.9%	3,610	-25.0%	5,918
	866	-4.6%	908	-28.1%	1,205
	1,631	80.6%	903	5.1%	1,552
1)	828,754	4.9%	789,760	22.3%	677,771
	6,933	27.9%	5,421	-20.1%	8,675
	0.84%	0.15%p	0.69%	-0.44%p	1.28%
	12,629	14.2%	11,061	16.8%	10,809
/	160.20%	-18.66%p	178.86%	46.54%p	113.66%
	567	-21.6%	723	-27.1%	778

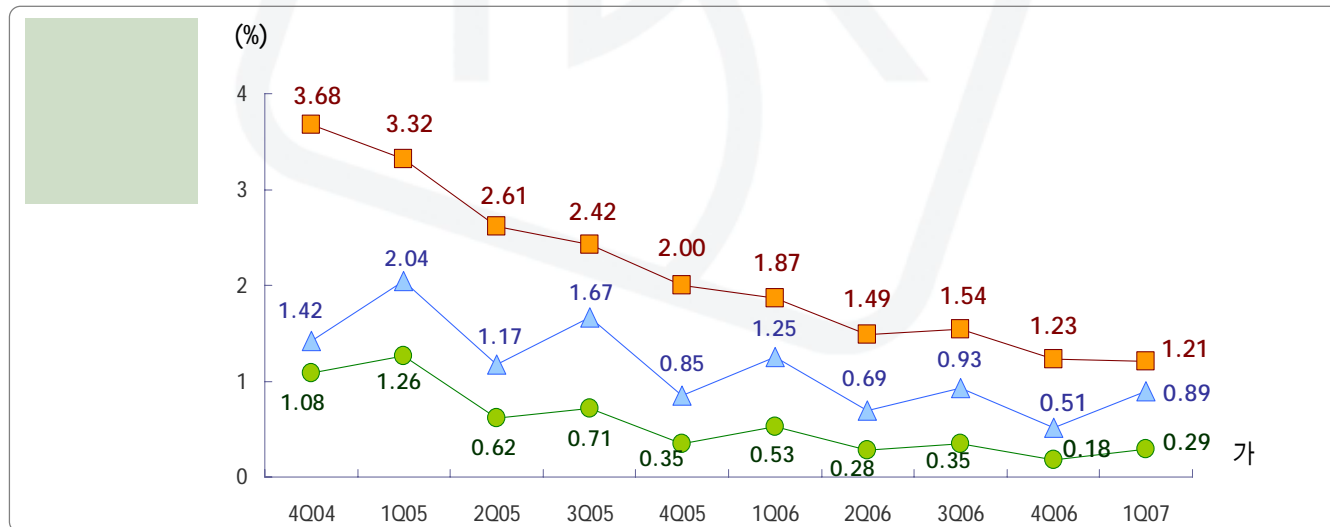


1)

:	1Q 07		FY06					
			1Q	2Q	3Q	4Q		
	1,807	9,662	1,178	755	1,286	1,060	4,279	8,137
	1,675	8,939	1,192	710	1,231	1,003	4,136	7,544
()	132	723	-14	45	55	57	143	593
가	94	1,718	117	84	77	376	654	1,634
	88	1,637	113	81	73	380	647	1,560
()	6	81	4	3	4	-4	7	74
	130	1,249	47	71	93	418	629	1,290
	124	627	56	50	65	188	359	674
()	6	622	-9	21	28	230	270	616
	2,031*	12,629	1,342	910	1,456	1,854	5,562	11,061
ABS	8	-	16	-559	22	-661	-1,182	-
	2,039	12,629	1,358	351	1,478	1,193	4,380	11,061

* 가 : 가 가 328 , CMS 113 , 41 , 135

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



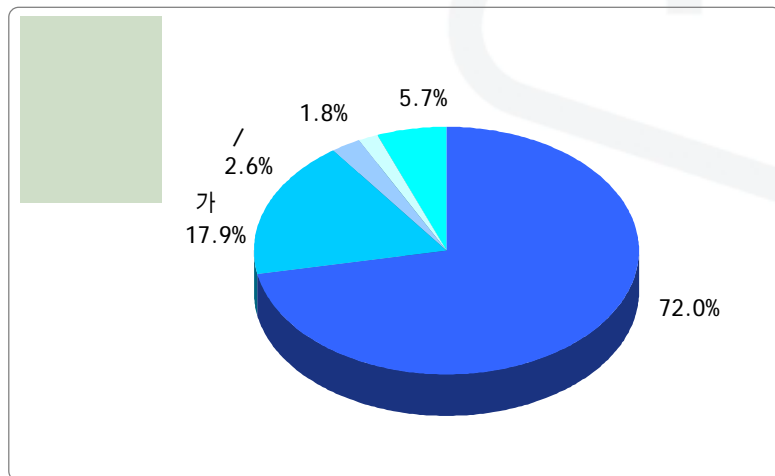
. APPENDIX

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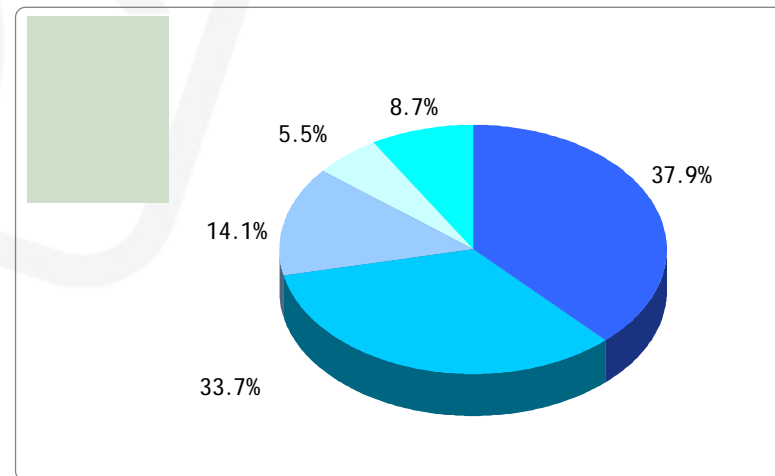
:	07. 03	06. 12
1)	77,706(72.0%)	74,652(72.2%)
가	19,295(17.9%)	18,762(18.1%)
	2,848(2.6%)	2,369(2.3%)
()	1,979(1.8%)	2,114(2.0%)
, ,	6,147(5.7%)	5,538(5.4%)
	107,974(100.0%)	103,435(100.0%)

1) : + + +



:	07. 03	06. 12
1)	40,971(37.9%)	41,476(40.1%)
	36,410(33.7%)	32,885(31.8%)
	33,872(31.4%)	30,816(29.8%)
()	11,329(10.5%)	9,008(8.7%)
	15,221(14.1%)	14,724(14.2%)
	2,225(2.1%)	2,226(2.2%)
	10,103(9.4%)	9,945(9.6%)
	2,893(2.7%)	2,553(2.5%)
	5,950(5.5%)	5,897(5.7%)
, ,	9,423(8.7%)	8,454(8.2%)
	107,974(100.0%)	103,435(100.0%)

1) : + CD + + RP



		07. 03				06. 12	
		(YTD)	(%)	(%p)		(%)	
:		401,442	19,014	64.0	-0.1	382,428	64.1
1	,가	24,166	14	3.9	-0.1	24,152	4.0
		10,856	355	1.7	-0.1	10,501	1.8
		21,382	549	3.4	-0.1	20,833	3.5
		32,584	1,378	5.2	0.0	31,206	5.2
		24,474	1,380	3.9	0.0	23,094	3.9
		50,309	3,157	8.0	0.1	47,152	7.9
		69,568	3,773	11.1	0.1	65,795	11.0
		18,477	839	3.0	-0.1	17,638	3.1
		32,687	1,492	5.2	0.0	31,195	5.2
		31,377	1,507	5.0	0.0	29,870	5.0
		85,562	4,570	13.6	0.1	80,992	13.5
			43,831	4,603	7.0	0.4	39,228
(Project Financing)	(10,556)	(-171)	(1.7)	(-0.1)	(10,727)	(1.8)	
	97,177	4,462	15.5	0.0	92,715	15.5	
	37,691	1,758	6.0	0.0	35,933	6.0	
	47,090	-1,127	7.5	-0.2	46,178	7.7	
1)		6,190	281	1.0	0.0	5,909	1.0
		7,029	230	1.1	-0.1	6,799	1.2
		33,871	-1,638	5.4	-0.2	33,470	5.6
		627,231	28,710	100.0	0.0	596,482	100.0

:		07. 03	QoQ	06. 12	YoY	06. 03
가	(A)	121,691	1.7%	119,654	7.9%	96,437
	¹⁾ (B)	64,416	1.9%	63,206	6.9%	53,039
	²⁾ (C)	8,179	1.9%	8,027	18.1%	5,944
가	(D=A+C)	129,870	1.7%	127,681	8.5%	102,381
	(B+C)/D	55.9%	0.1%p	55.8%	-1.7%p	57.6%

- 07. 03 : 가 LTV : 52.9%
- 1) : 가
- 2) : , ,



기업은행 New CI의 의미

기업은행 New CI는 하늘을 열어가는 큰 새의 날개처럼, 고객과 함께 밝은 미래를 열어간다는 약속을 의미합니다. 또한 파란색의 하늘과 구름은 기존 CI의 장점을 보존하여, '성공, 희망, 미래'를 의미하고 있습니다.

IBK의 'I'에 대한 신개념 창조

기업은행은 약자인 IBK (Industrial Bank of Korea)의 'I'에 대해 새로운 의미를 부여하고 있습니다. 지금까지의 고객개념이 3인칭이었다면, 이제부터는 바로 '나'인 1인칭이라는 신개념을 창조하여 나타내고 있습니다. 모든 것에 우선하는 바로 '나', 즉 고객을 최우선으로 하겠다는 IBK 기업은행의 철학을 상징하고 있습니다.