

Leading Tomorrow

2007년도 경영 설명회

2008년 2월

Disclaimer

공지사항

- 본 자료의 2007년도 실적은 외부 감사인의 회계감사가 완료되지 않은 상태에서 작성된 것으로 수치 중 일부가 변경될 수 있습니다.
- 회계기준 변경에 따라 유가증권 평가 및 처분손익, 대출채권 처분손익이 영업외손익에서 영업손익으로, 명예퇴직금은 영업외비용에서 판매비와 관리비로 분류되었습니다.
비교 편의를 위해 과거실적을 포함한 관련 수치를 변경된 기준으로 작성하였습니다.
- 본 자료에 포함된 은행의 미래 성과나 정보는 예측이나 전망일 뿐으로 실제 활동 또는 결과와 다를 수 있습니다.

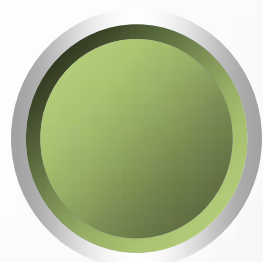
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- IV 자산건전성
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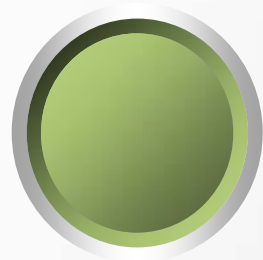
. Financial Highlights

1. Financial Highlights
- 2.

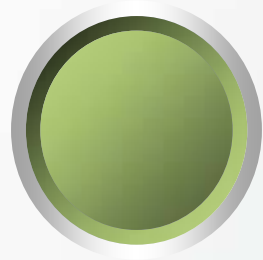
Financial Highlights



- 17.2% 가 (124.3)
- 0.4%p 가
- 1.4%p 가



- 10.9% 가 (1 1,679)
- 4 NIM 2.56% 9bp



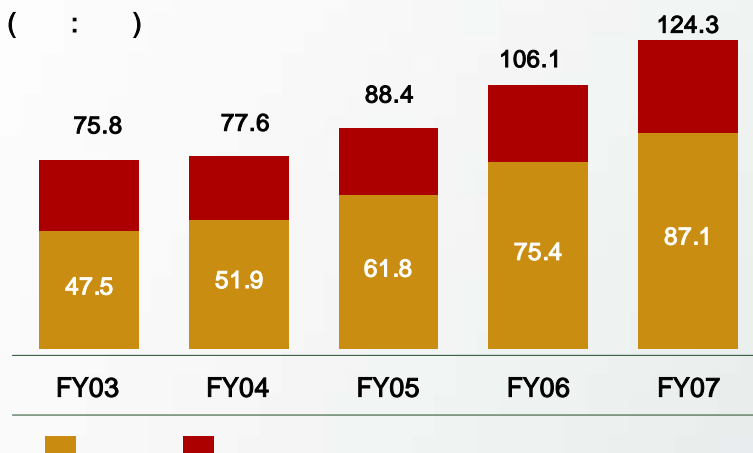
- 0.72% (0.19%p)
-



- 1 9.0% 가 (1.8)
- 1 15.1% 가 (189)

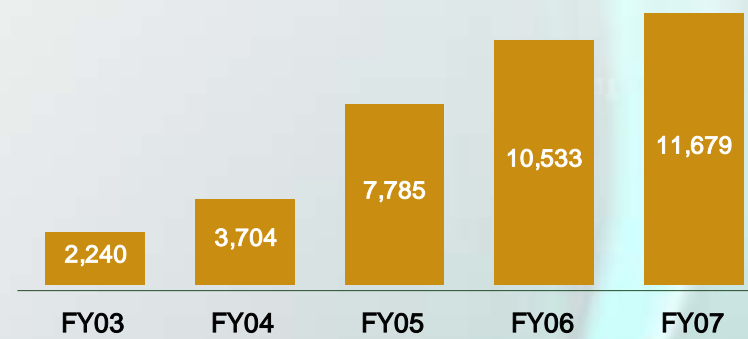
가 CAGR 13.2%

(:)



가 CAGR 51.1%

(:)

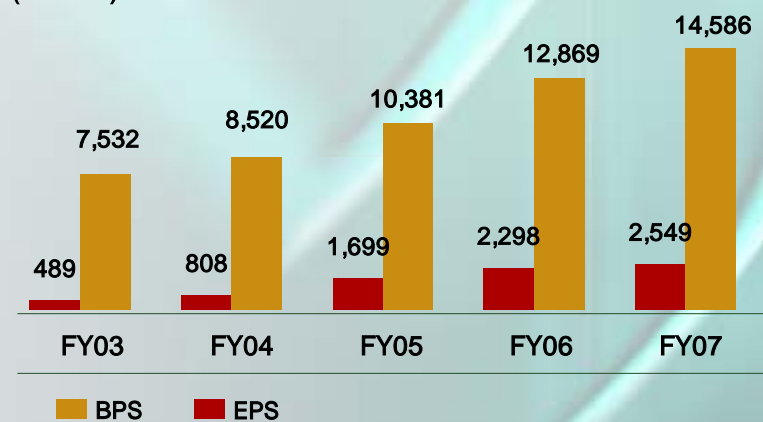


(:%)



가 가

(:)

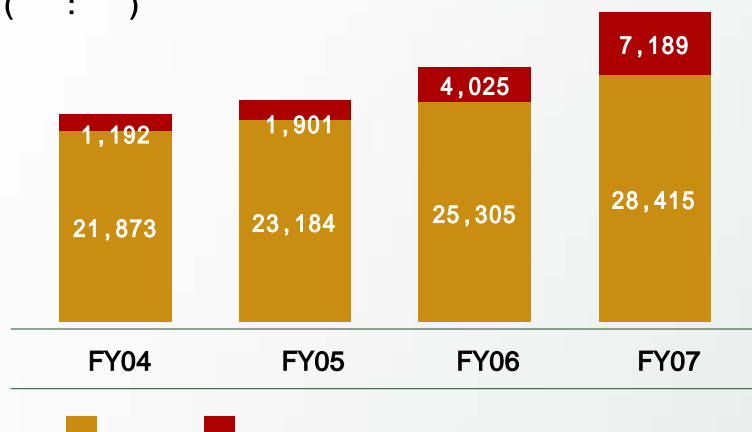


■ BPS ■ EPS

- 
- The background is a dark blue gradient with a faint grid pattern. On the right side, there are several bright, glowing blue curves that resemble a stylized '3' or a complex geometric shape. In the upper left, there are faint, dashed circular outlines.
- 1.
 - 2.
 - 3.
 - 4.

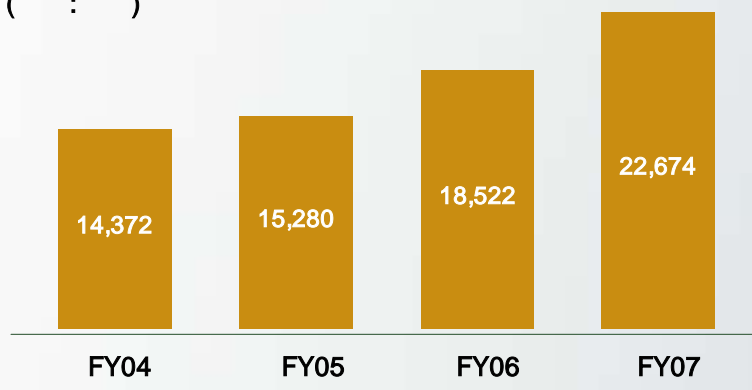
/ 가 CAGR 15.6%

(:)



가 CAGR 16.4%

(:)



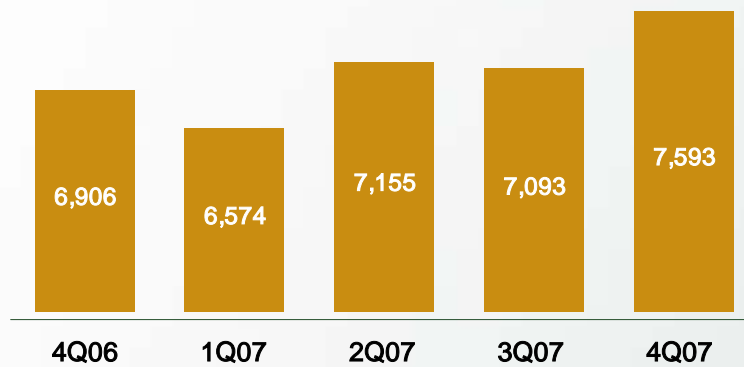
	FY07	YoY	FY06	4Q07	QoQ	3Q07
	28,415	12.3%	25,305	7,593	7.0%	7,093
	7,189 ¹⁾	78.6%	4,025	-409	-126.9%	1,519
	12,931	19.6%	10,808	3,376	1.0%	3,343
	22,674	22.4%	18,522	3,808	-27.7%	5,269
2)	7,118	62.5%	4,380	2,307	-3.6%	2,392
	15,555	10.0%	14,142	1,501	-47.8%	2,877
	526	91.3%	275	30	-70.5%	101
	16,081	11.5%	14,417	1,530	-48.6%	2,978
	4,402	13.3%	3,884	479	-40.1%	800
	11,679	10.9%	10,533	1,051	-51.7%	2,178

1) LG
2)

3,677 (2,665)
p17

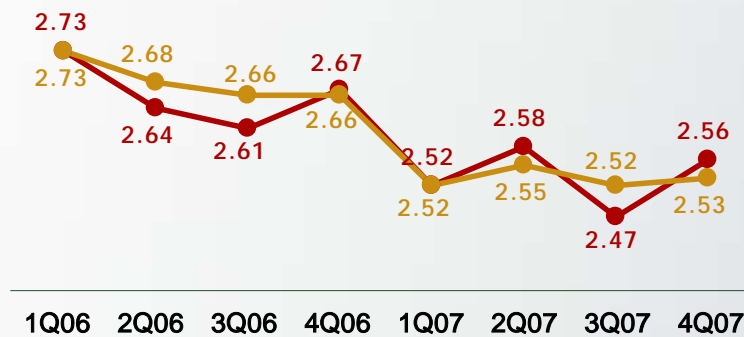
가

(:)



NIM

(:%)

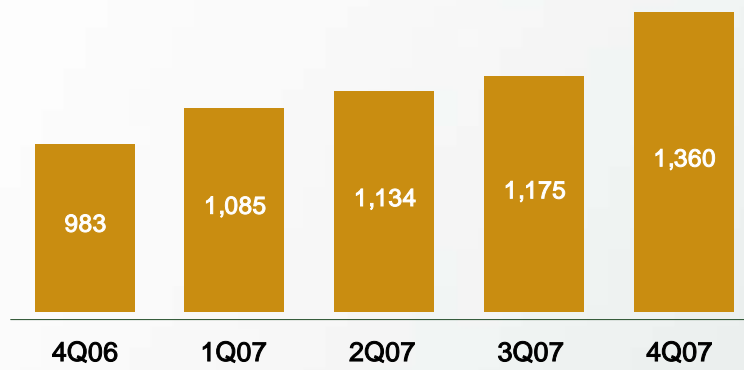


:	FY07	YoY	FY06	4Q07	QoQ	3Q07
	68,889	23.9%	55,594	18,849	6.9%	17,633
	53,504	26.4%	42,324	14,678	6.6%	13,766
	4,377	17.7%	3,718	1,151	12.4%	1,024
()	(3,397)	(26.7%)	(2,681)	(903)	(15.0%)	785
가	8,608	15.7%	7,440	2,309	3.4%	2,233
,	2,400	13.7%	2,110	711	16.4%	611
	40,474	33.6%	30,288	11,256	6.8%	10,540
	10,487	4.2%	10,061	2,789	3.7%	2,689
	29,987	48.3%	20,227	8,467	7.8%	7,851
	28,415	12.3%	25,305	7,593	7.0%	7,093

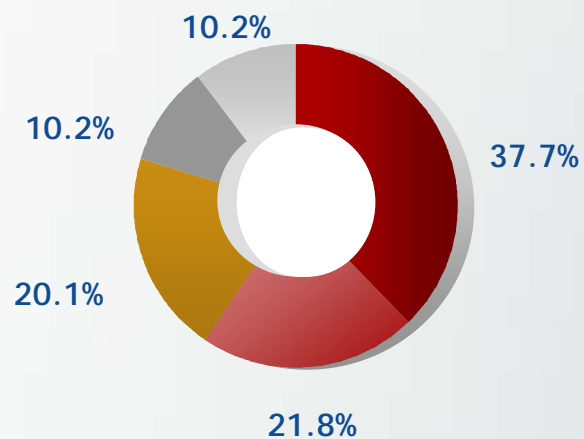
:	FY06				FY07			
()	1Q	2Q	3Q	4Q	1Q	2Q	3Q	4Q
NIS	2.65	2.56	2.55	2.62	2.45	2.49	2.37	2.45
	6.09	6.12	6.29	6.45	6.38	6.51	6.51	6.72
	3.44	3.56	3.74	3.83	3.93	4.02	4.14	4.27

가

(:)



/ 60%



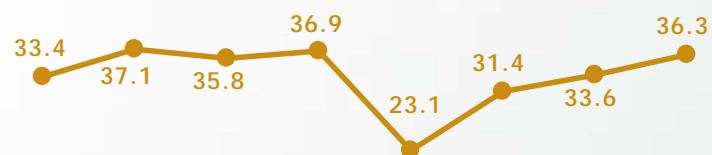
	FY07	YoY	FY06	4Q07	QoQ	3Q07
	4,755	17.7%	4,039	1,360	15.7%	1,175
	1,793	4.6%	1,714	487	10.9%	439
	1,039	10.7%	938	278	8.2%	257
	956	28.8%	742	257	6.2%	242
	483	13.5%	426	133	14.7%	116
	484	121.3%	219	206	69.1%	122
가	6,502 ¹⁾	183.3%	2,295	-201	-122.9%	876
	-1,561	-133.4%	-668	-1,080	-	0
2)	-2,672	-40.3%	-1,904	-466	22.3%	-600
	164	-37.9%	263	-22	-133.0%	68
	7,189	78.6%	4,025	-409	-126.9%	1,519

1) LG 3,677 (2,665)

2) , ,

Cost Income Ratio

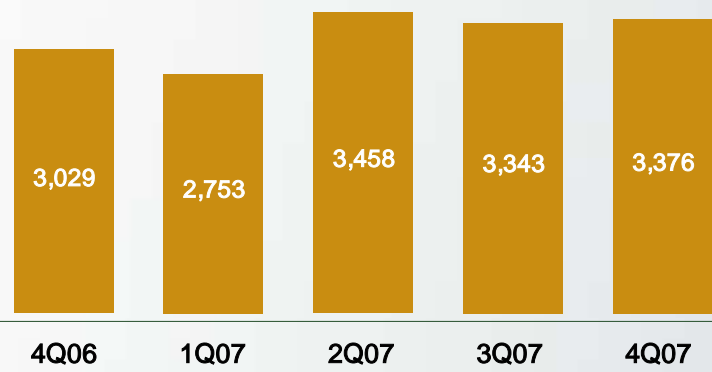
(:%)



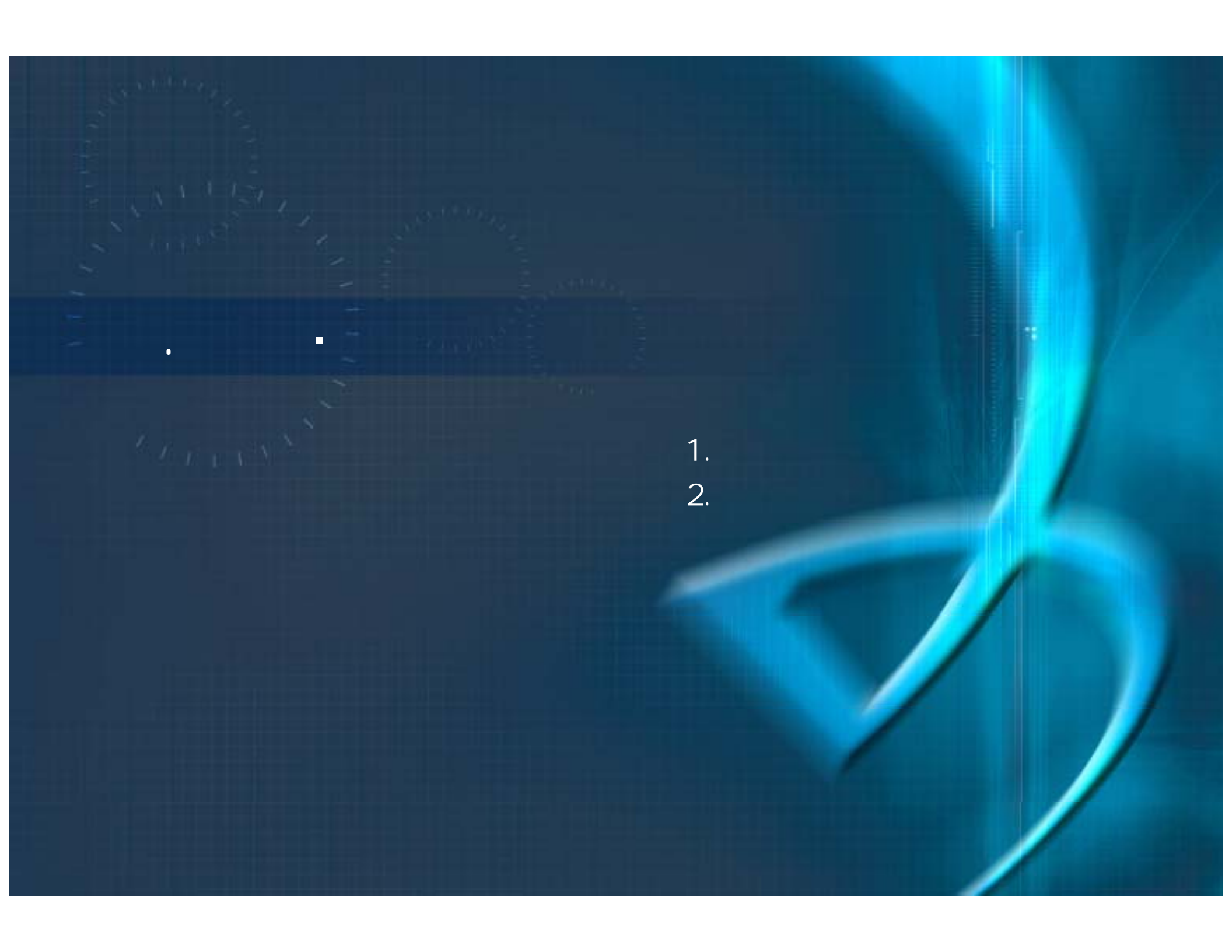
1Q06 2Q06 3Q06 4Q06 1Q07 2Q07 3Q07 4Q07

가

(:)

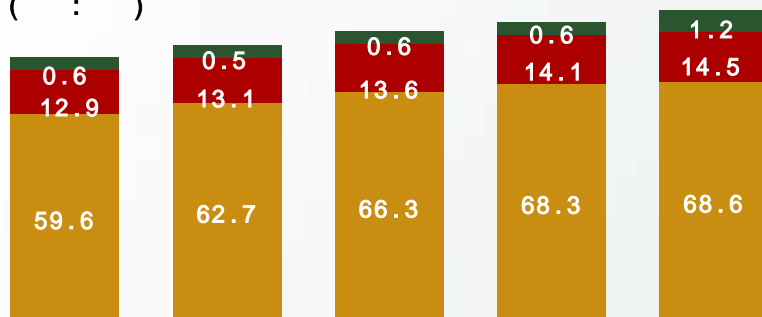


	FY07	YoY	FY06	4Q07	QoQ	3Q07
	12,931	19.6%	10,808	3,376	1.0%	3,343
	5,896	11.9%	5,269	1,413	1.0%	1,399
	6,302	27.1%	4,960	1,643	-8.1%	1,788
(가)	(1,061)	(13.6%)	(934)	(339)	(30.9%)	259
	732	26.6%	578	320	104.8%	156
	526	91.3%	275	30	-70.5%	101
가	395	20.8%	327	29	-63.6%	79
	130	-	-52	1	-94.9%	22

- 
1.
2.

가

(:)



FY06

1Q07

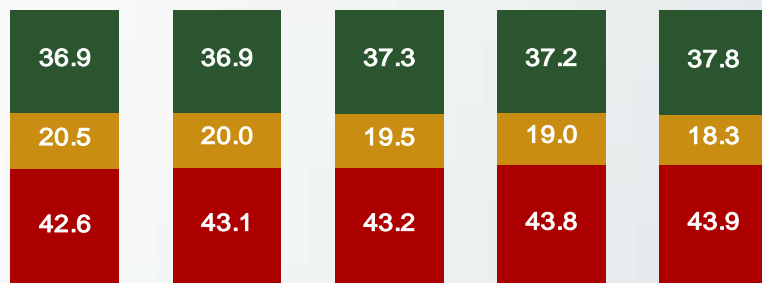
2Q07

3Q07

4Q07

가 ,

(:%)



FY06

1Q07

2Q07

3Q07

4Q07

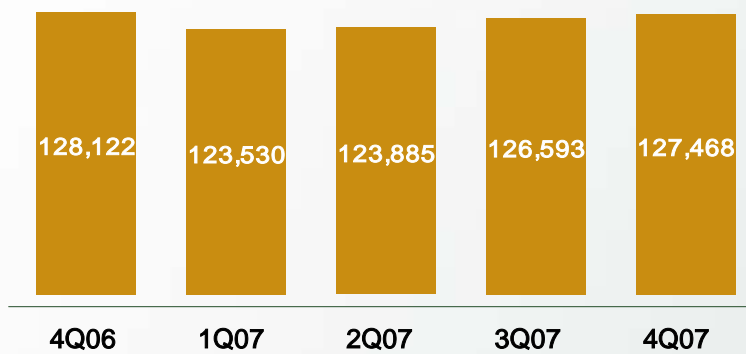
가

		FY07	YoY	FY06	QoQ	3Q07
가	가 1)	685,634	14.9%	596,482	0.4%	683,045
		145,172	12.6%	128,979	3.1%	140,777
		8,847	168.5%	3,295	193.3%	3,016
		3,585	28.8%	2,783	31.8%	2,721
		843,238	15.3%	731,539	1.6%	829,559
가	가	132,897	11.1%	119,654	3.4%	128,574
		64,575	2.2%	63,206	-0.1%	64,627
		11,363	41.6%	8,027	1.3%	11,212
	가	144,260	13.0%	127,681	3.2%	139,787
		52.6%	-3.2%p	55.8%	-1.7%p	54.3%

· : 81.3%, 가 17.2%
1)

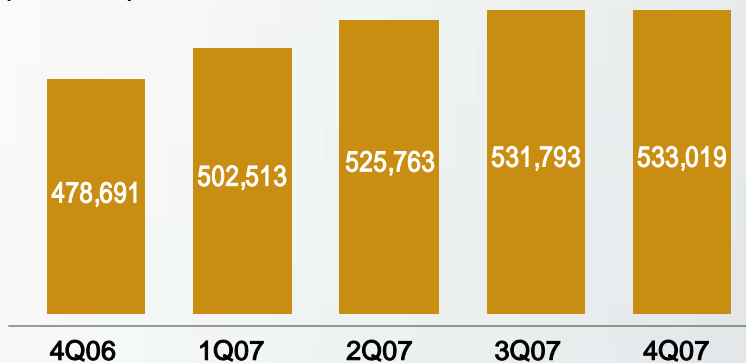
가

(:)



16% 가

(:)



:	FY07	YoY	FY06	QoQ	3Q07
	70,009	3.1%	67,933	0.2%	69,835
	203,305	-8.9%	223,051	0.2%	202,865
	273,314	-6.1%	290,984	0.2%	272,700
CD,	135,391	22.0%	110,989	-1.2%	137,022
	408,353	36.1%	300,029	3.8%	393,289
	817,058	16.4%	702,002	1.7%	803,011
1)	63,980	77.0%	36,148	10.8%	57,769
	881,038	19.4%	738,150	2.4%	860,780
2)	127,468	-0.5%	128,122	0.7%	126,593

· B/S

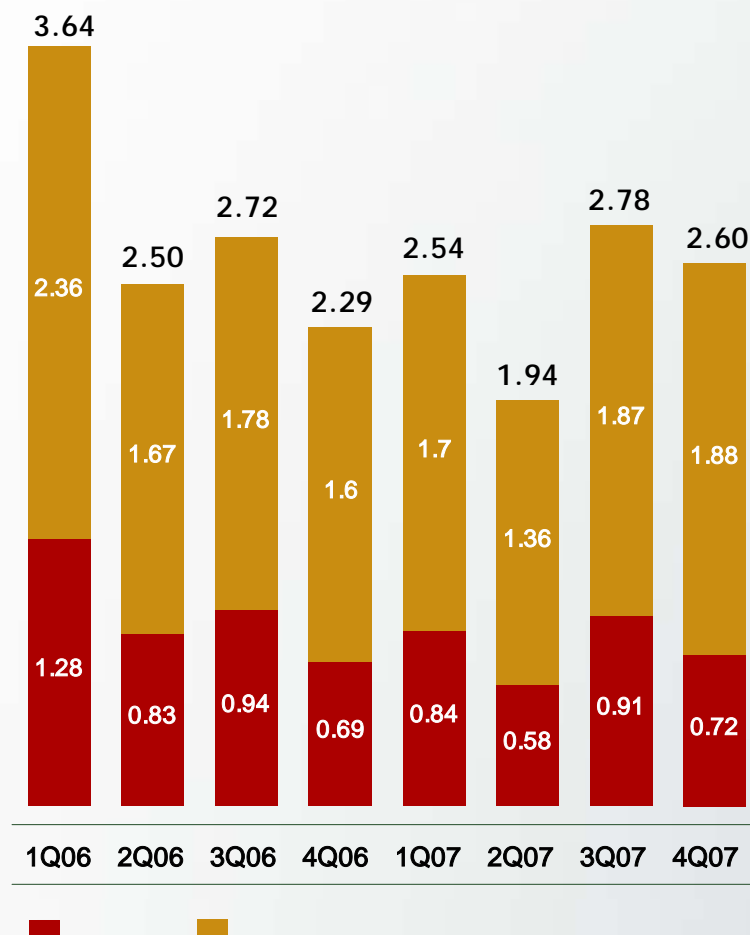
1) ()

2) : + + (MMDA)

- 
- The background is a dark blue gradient with a faint grid pattern. On the right side, there are several bright, glowing blue curves that intersect and flow downwards. In the upper left, there are faint, dashed circular outlines. A small white square is located on the left side, near the center.
- 1.
 - 2.
 - 3.

QoQ 19bp

(:%)



	FY07	YoY	FY06	QoQ	3Q07
	896,796	16.2%	771,732	2.2%	877,599
	17,296	37.2%	12,607	2.5%	16,878
	4,107	13.8%	3,610	-26.8%	5,614
	1,239	36.5%	908	27.3%	973
	1,270	40.6%	903	-20.4%	1,596
1)	920,708	16.6%	789,760	2.0%	902,660
	6,616	22.0%	5,421	-19.1%	8,183
	0.72	0.03%p	0.69	-0.19%p	0.91
2)	13,457	38.8%	9,696	10.3%	12,200
/	203.4%	24.5%p	178.9%	54.3%p	149.1%
()	2,927	-0.2%	2,934	-	2,026

1)

2)

(

,

)

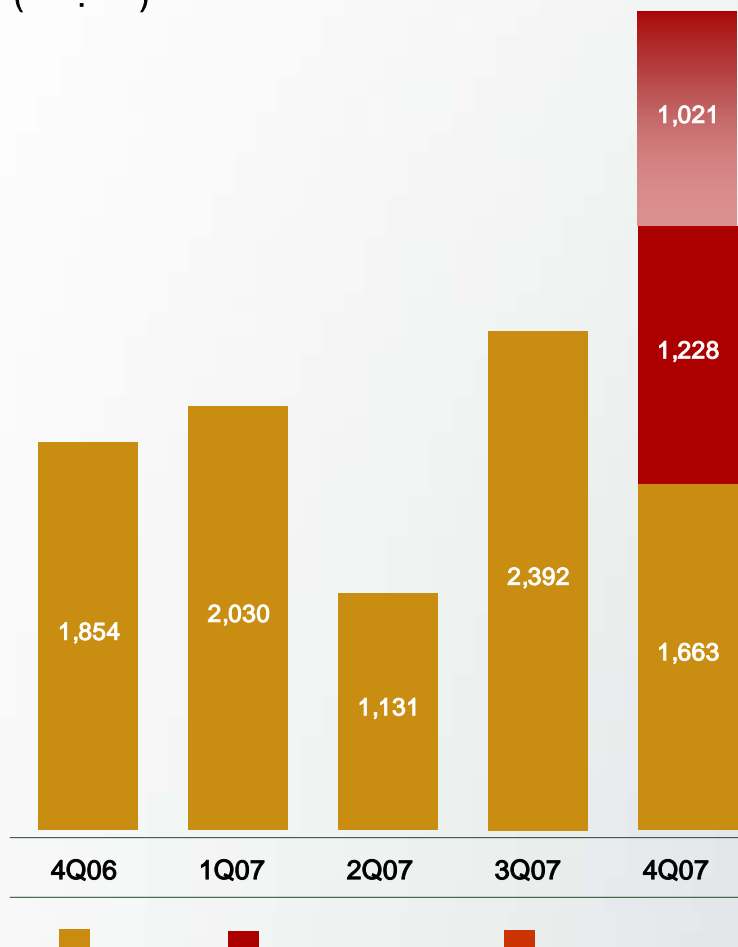
+

가

Sub-prime

가

(:)



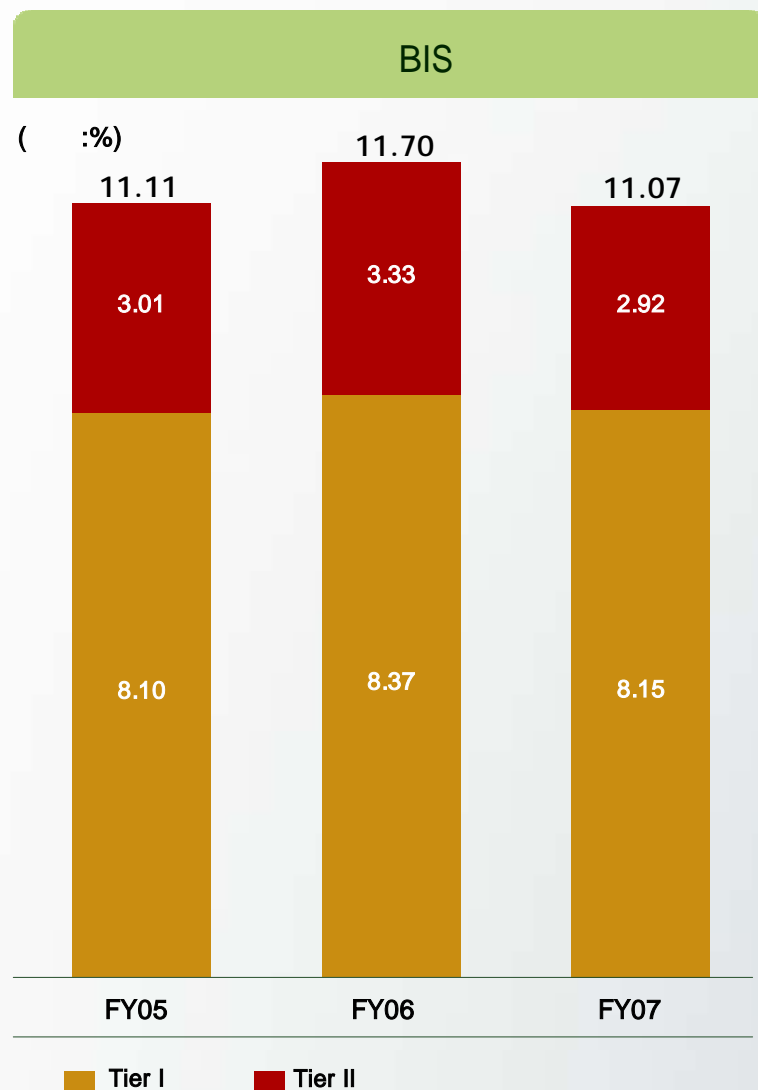
	FY07					FY06
	1Q	2Q	3Q	4Q		
	1,805	1,024	2,216	3,850	8,896	4,279
	1,673	1,123	2,265	3,819	8,881	4,136
()	132	-99	-49	31	15	143
가	96	58	92	25	271	654
	90	57	90	30	267	647
()	6	1	2	-5	4	7
	129	49	84	37	298	629
	123	84	43	103	353	359
()	6	-35	41	-67	-55	270
()	2,030	1,131	2,392	3,912	9,465	5,562
ABS	9	-751	0	-1,605	-2,347	-1,182
	2,039	380	2,392	2,307	7,118	4,380

	: %	4Q04	1Q05	2Q05	3Q05	4Q05	1Q06	2Q06	3Q06	4Q06	1Q07	2Q07	3Q07	4Q07
가		1.42	2.04	1.17	1.67	0.85	1.25	0.69	0.93	0.51	0.63(0.89)	0.31(0.44)	0.57(0.85)	0.27(0.56)
		3.59	2.14	2.17	2.69	2.41	1.35	1.31	1.54	1.44	0.68(0.95)	0.82(0.95)	1.09(1.37)	1.26(1.55)
		1.08	1.26	0.62	0.71	0.35	0.53	0.28	0.35	0.18	0.25(0.29)	0.14(0.16)	0.26(0.29)	0.12(0.13)
		2.54	1.33	1.15	1.22	1.07	0.56	0.50	0.56	0.45	0.27(0.31)	0.25(0.30)	0.42(0.43)	0.46(0.47)
(1)		3.68	3.32	2.61	2.42	2.00	1.87	1.49	1.54	1.23	1.21	0.95	1.17	1.12



The background is a dark blue gradient with a faint grid pattern. On the right side, there are glowing, curved lines in a lighter blue color, resembling a stylized 'S' or a path. In the upper left, there are faint, dashed circular outlines. A small white square is located on the left side, near the center.

1.



	FY07	FY06
	66,905	57,457
	22,914	22,914
	68	68
	39,525	30,322
	6,000	6,000
	1,559	1,028
	23,964	22,848
()	10,288	8,608
가 가 45%	2,020	2,624
	13,091	12,884
	90,869	80,305
가	820,844	686,406
BIS (%)	11.07	11.70
(Tier I)	8.15	8.37
(Tier II)	2.92	3.33

· FY07 (ρ)

The background is a dark blue gradient with a faint grid pattern. On the right side, there are glowing, curved blue lines that resemble a stylized '3' or a ribbon. In the upper left, there are faint, dashed circular patterns.

1.

2.

3. 2008

4.

IBK

IBK

- IB
 - IPO : 1,181
 - M&A : 31,000
 - 60 CEO 17,000
 - PI : PI 2,000 (2011)
 - / : . 478

12

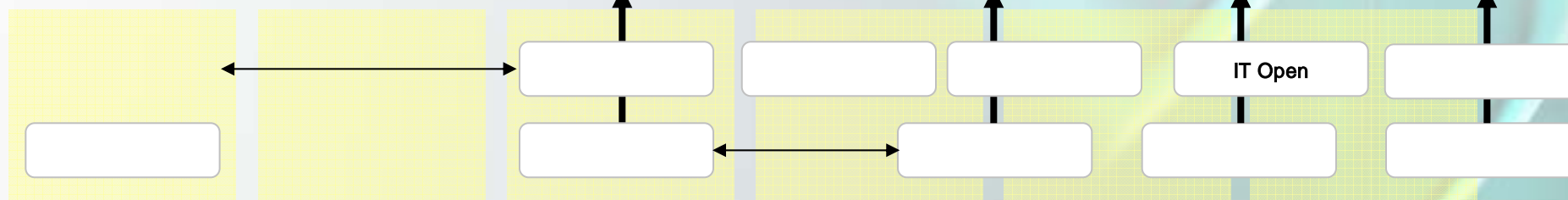
2008 1

2

3

4

5





STEP 1

('07~'08)

■ 「 」



STEP 2

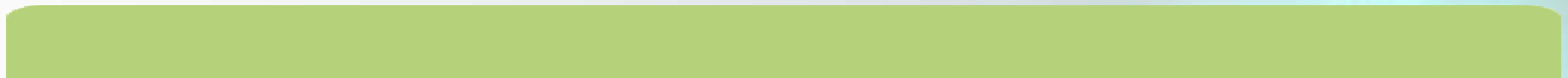
('09~)

■



STEP 3

■ 「 」

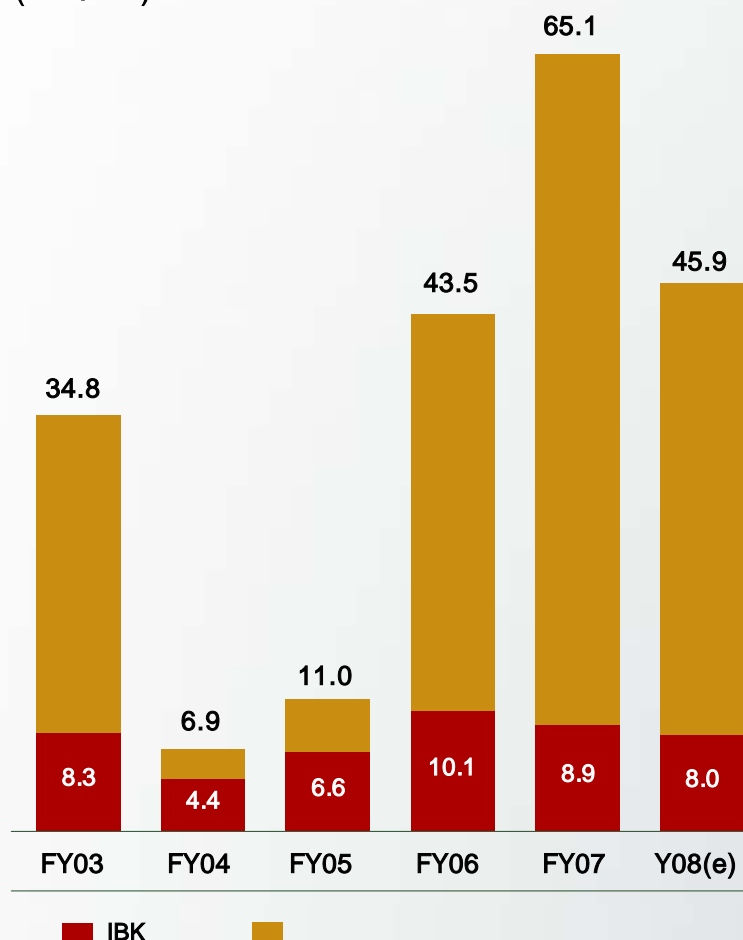


- (15% 30%)
-
-

2008

18.1%

(:)



· 2

SME

18.1%

Supply Chain

- Target : , ,

- : e-Branch

Network Loan

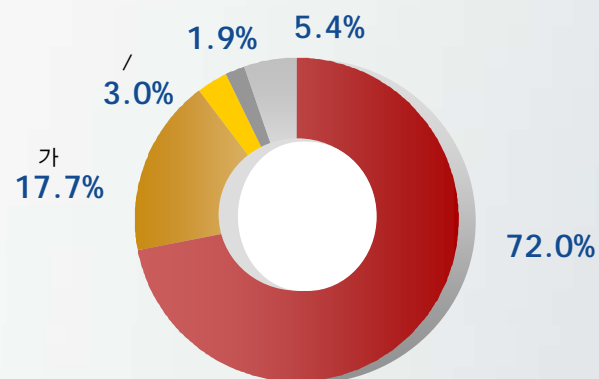
S&I Cycle Loan

■ ,

■ Pricing

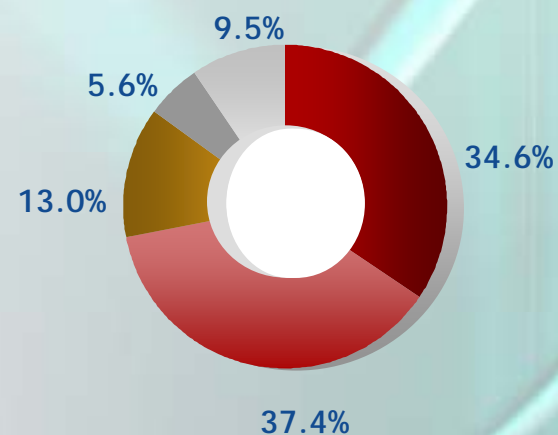
	FY07	FY06
1)	85,902(72.0%)	74,449(72.0%)
가	21,129(17.7%)	18,900(18.3%)
	3,564(3.0%)	2,369(2.3%)
()	2,285(1.9%)	2,114(2.0%)
, ,	6,424(5.4%)	5,604(5.4%)
	119,304(100.0%)	103,436(100.0%)

1) : + + +



	FY07	FY06
1)	41,243(34.6%)	41,476(40.1%)
	44,584(37.4%)	32,885(31.8%)
	40,903(34.3%)	30,816(29.8%)
()	14,372(12.0%)	9,008(8.7%)
	15,517(13.0%)	14,724(14.2%)
	1,833(1.5%)	2,226(2.2%)
	10,794(9.0%)	9,945(9.6%)
	2,890(2.4%)	2,553(2.5%)
	6,684(5.6%)	5,897(5.7%)
	11,276(9.5%)	8,454(8.2%)
	119,304(100.0%)	103,436(100.0%)

1) : +CD+ + RP



		FY07				FY06	
:		(YTD)	(%)	(%p)		(%)	
		437,759	55,331	63.9	-0.2	382,428	64.1
1	가	23,721	-431	3.5	-0.5	24,152	4.0
		11,204	703	1.6	-0.2	10,501	1.8
		23,519	2,686	3.4	-0.1	20,833	3.5
		35,436	4,230	5.2	0.0	31,206	5.2
		28,179	5,085	4.1	0.2	23,094	3.9
		56,074	8,922	8.2	0.3	47,152	7.9
		78,303	12,508	11.5	0.5	65,795	11.0
		20,165	2,527	2.9	-0.1	17,638	3.0
		34,569	3,374	5.0	-0.2	31,195	5.2
		33,271	3,401	4.9	-0.1	29,870	5.0
		93,318	12,326	13.6	0.0	80,992	13.6
	45,918	6,690	6.7	0.1	39,228	6.6	
(Project Financing)	(11,887)	(1,160)	(1.7)	(-0.1)	(10,727)	(1.8)	
	105,581	12,866	15.4	-0.2	92,715	15.6	
	46,785	10,852	6.8	0.8	35,933	6.0	
	49,591	3,413	7.2	-0.5	46,178	7.7	
1)		6,185	276	0.9	-0.1	5,909	1.0
		8,056	1,257	1.2	0.1	6,799	1.1
		35,350	1,880	5.1	-0.5	33,470	5.6
	685,634	89,152	100.0	0.0	596,482	100.0	
()	(204,469)	(30,684)	(29.8)		(173,785)	(29.1)	

• ()

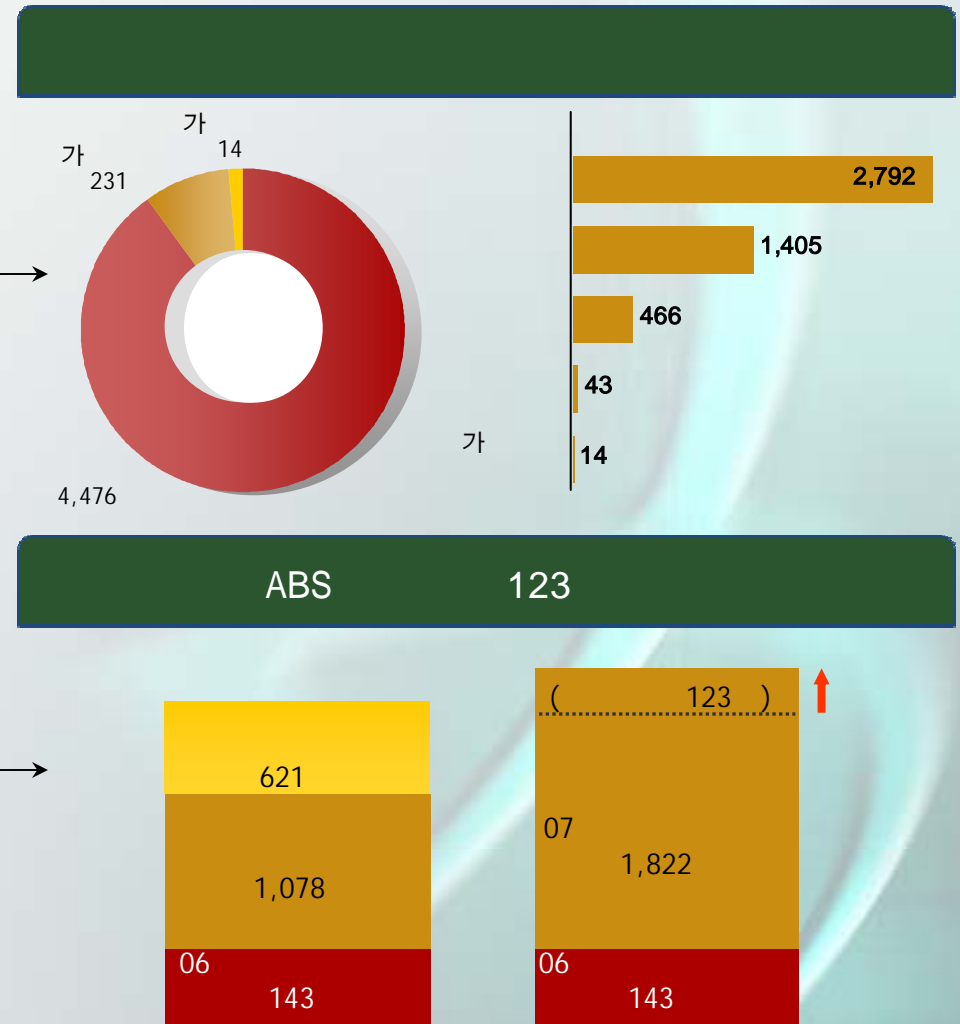
1) : , , , , 가 , ,

ABS

2007 12 11 ABS

()	ABS
(A)	4,721
(B)	3,500
()	2,150
	1,350
1) (C)	143
(D=B+C-A)	-1,078
2) (E)	1,822
(F)	-621
(G = D+E+F)	123

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



고객의 성공날개, 대한민국 최고의 종합금융그룹

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