

# 2005년 상반기 경영성과

2005. 7



# Disclaimer



2005

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구분	FY2003	06	FY2004	FY2005 06	(YoY)	(YTD)
( )	60,049	33,453	67,260	31,029	-7.2%	-
	17,689	7,506	15,062	8,013	6.8%	-
	15,402	7,802	15,354	7,695	-1.4%	-
	2,240	2,051	3,704	4,239	106.7%	-
1)	758,390	780,674	776,068	835,233	7.0%	7.6%
2)	475,491	520,979	518,933	573,620	10.1%	10.5%
3)	500,639	512,376	521,054	576,474	12.5%	10.6%
	34,519	36,566	39,045	42,930	17.4%	10.0%
ROA (%)	0.33	0.58	0.51	1.14	0.56%p	0.63%p
ROE (%)	6.56	11.41	9.87	20.72	9.31%p	10.85%p
BIS (%)	9.88	10.97	11.17	10.82(p)	-0.15%p	-0.35%p
(%)	2.58	2.26	2.19	1.47	-0.79%p	-0.72%p
Coverage Ratio (%)	72.1	78.6	91.1	110.3	31.7%p	19.2%p
Cost Income Ratio (%) <sup>4)</sup>	34.54	33.73	36.04	37.17	3.44%p	1.13%p
NIM(%)	2.94	2.83	2.77	2.67	-0.16%p	-0.10%p

1) : 3 763

2) : ( , + )+ + +

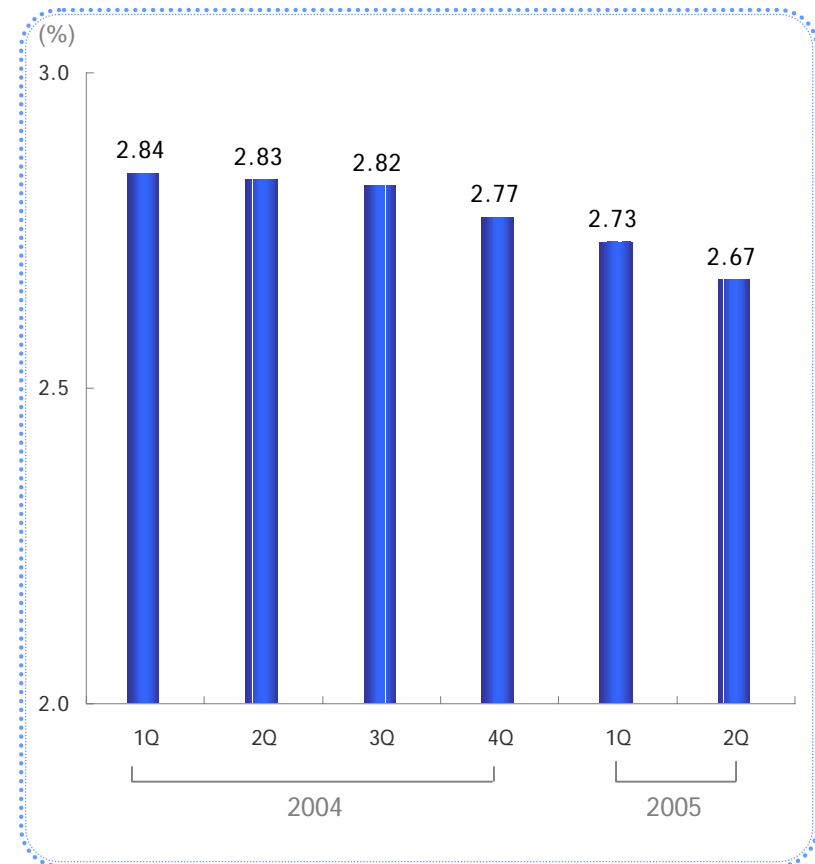
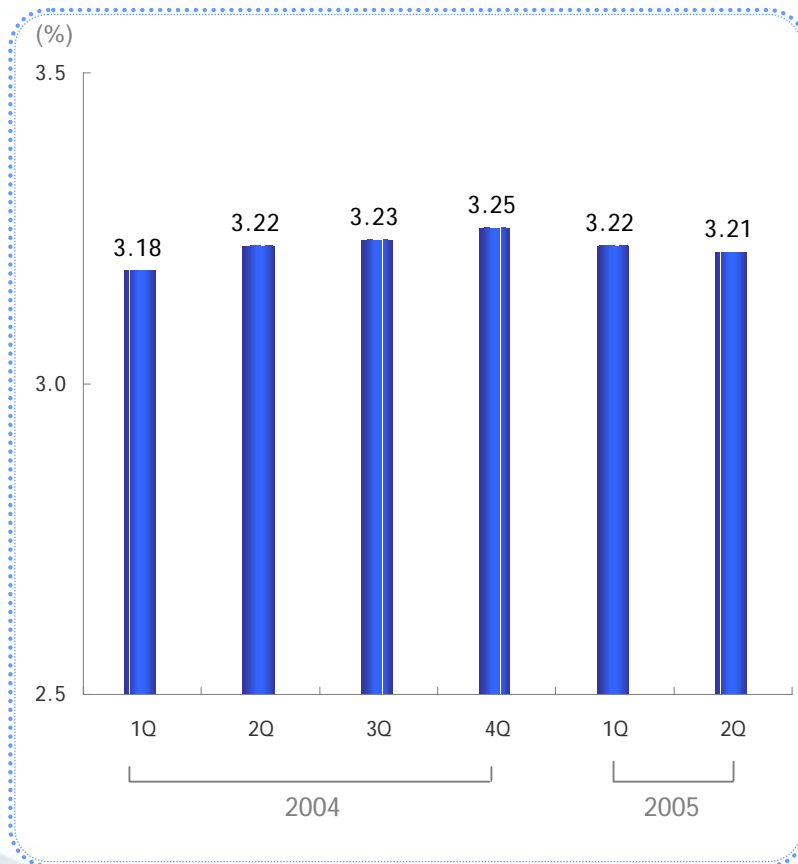
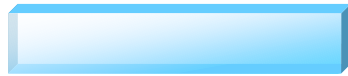
3) : + + +CD+ + + ( )+

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

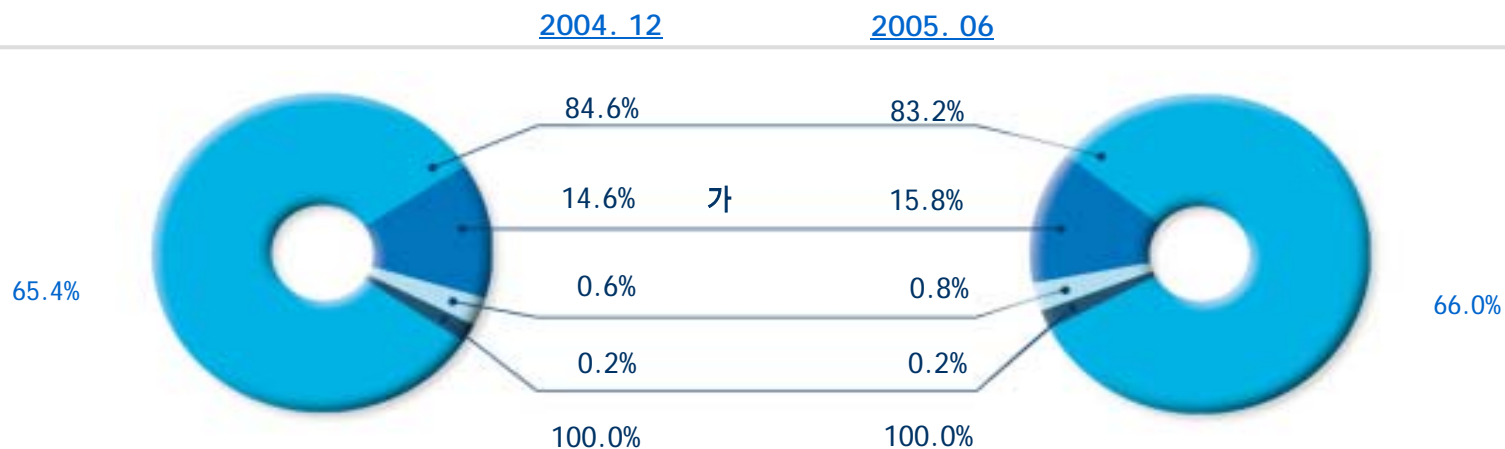
구분	FY2003	FY2004		FY2005		FY2005 1H	(YoY)	(QoQ)
		1H	2H	1Q	2Q			
자산총액	17,886	9,500	19,406	4,881	4,943	9,824	3.4%	1.3%
대출총액	4,506	2,202	4,216	1,113	1,056	2,169	-1.5%	-5.1%
대출자산비율	4,846	2,540	5,137	1,320	1,438	2,758	8.6%	8.9%
가	299	92	162	102	14	116	26.1%	-86.3%
1)	-639	-430	-1,083	-309	-396	-705	-	-
자산총액	1,049	139	372	169	86	255	83.5%	-49.1%
대출총액	8,039	4,039	8,640	2,028	2,525	4,553	12.7%	24.5%
대출자산비율	15,402	7,802	15,354	4,136	3,559	7,695	-1.4%	-14.0%
가	14,121	4,443	9,272	1,683	311	1,994 <sup>2)</sup>	-55.1%	-81.5%
1)	1,281	3,359	6,082	2,453	3,248	5,701	69.7%	32.4%
2)	1,838	-476	-805	85	62	147	-	-27.1%
가	3,119	2,883	5,277	2,538	3,310	5,848	102.8%	30.4%
1)	880	831	1,573	700	910	1,610	93.7%	30.0%
2)	2,240	2,051	3,704	1,838	2,401	4,239	106.7%	30.6%

1) : ( ' , / ) 1,679 + 가 213 + 164 + -62  
 2) : ( ' , / ) 2,514 ( P27)

\* ABS



\*



:	2003.12	2004.12	2005.06	(YTD)
가	388,423	424,169	459,676	35,507
	65,522	73,370	87,137	13,767
	2,323	3,099	4,301	1,202
	848	915	1,048	133
	457,116	501,553	552,162	50,609

\* ( , ) , .  
 \*\* 가  
 \*\*\* ( ) : 144,451



:	FY2003	FY2004		FY2005		(YoY)	(QoQ)
		06	12	03	06		
	/	/	/	/	/		
	464,228(91.78)	498,278(91.95)	504,314(92.10)	524,674(93.35)	573,099(95.61)	15.0%	9.2%
	28,544(5.64)	31,350(5.79)	31,262(5.71)	23,812(4.24)	17,533(2.92)	-44.1%	-26.4%
	8,360(1.65)	8,225(1.52)	7,905(1.44)	8,897(1.58)	5,666(0.95)	-31.1%	-36.3%
	2,695(0.53)	2,028(0.37)	1,754(0.32)	1,618(0.29)	1,287(0.21)	-36.5%	-20.5%
	1,990(0.39)	2,016(0.37)	2,340(0.43)	3,075(0.55)	1,837(0.31)	-8.9%	-40.3%
	505,817(100)	541,897(100)	547,575(100)	562,076(100)	599,422(100)	10.6%	6.6%
	13,045	12,269	11,999	13,590	8,790	-28.4%	-35.3%
	2.58%	2.26%	2.19%	2.42%	1.47%	-0.79%p	-0.95%p
( )	8.22%	8.05%	7.90%	6.65%	4.39%	-3.66%p	-2.26%p
	1.91%	1.68%	1.43%	1.97%	1.12%	-0.56%p	-0.85%p
	9,402	9,641	10,931	11,933	9,694	0.5%	-18.8%
/	72.1%	78.6%	91.1%	87.8%	110.3%	31.7%p	22.5%p
(Coverage Ratio)							
( )	10,966	3,420	6,198	852	2,431 <sup>1)</sup>	-28.9%	-

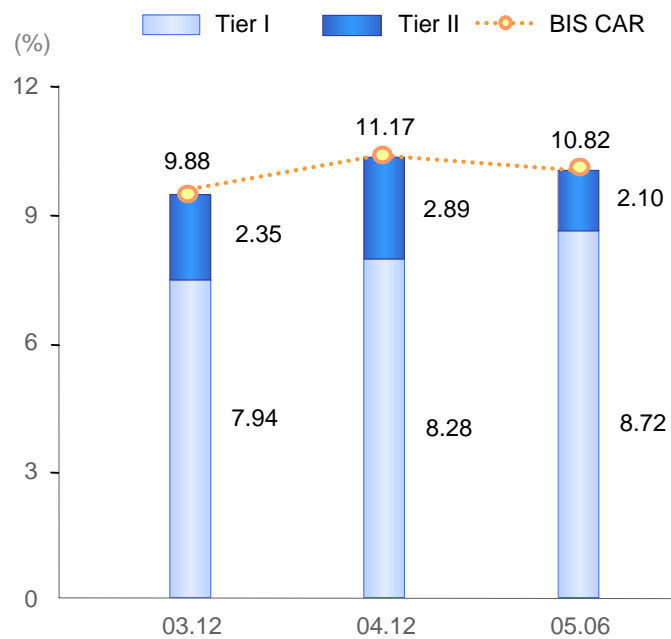
1) ( ) : 1,298 , 가 130 , 1,003 ( p28 )

: (Unit: 100 million KRW)	FY2003	FY2004		FY2005		(YoY)	(YTD)
		06	12	03	06		
Capital	38,382	39,325	43,845	44,729	49,153	25.0%	12.1%
Capital adequacy ratio	274,097	294,146	302,538	305,435	304,829	3.6%	0.8%
Capital ratio	312,479	333,471	346,384	350,165	353,983	6.2%	2.2%
CD, RP	43,232	46,291	41,767	58,782	80,850	74.7%	93.6%
Capital ratio	355,711	379,762	388,150	408,947	434,833	14.5%	12.0%
Capital ratio	98,183	89,129	98,113	102,151	107,361	20.5%	9.4%
Capital ratio	43,111	34,618	31,473	31,769	31,195	-9.9%	-0.9%
Capital ratio	497,005	503,510	517,736	542,868	573,390	13.9%	10.7%
가 1)	97,021	95,959	100,144	100,080	105,958	10.4%	5.8%

\* B/S

1) 가 : + + (MMDA )

## BIS



\* 2005.06

(p)

## BIS

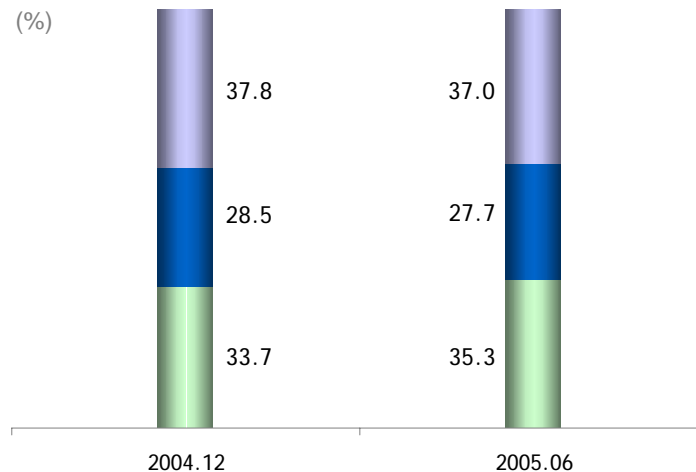
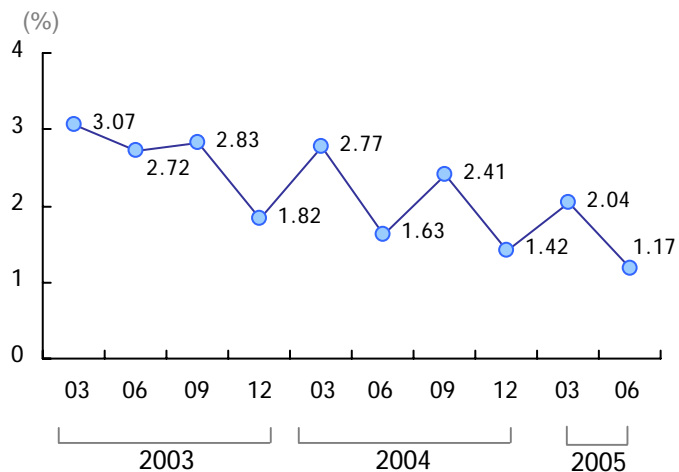
	2003.12	2004.12	2005.06
총자산	32,548	35,719	41,082
중대위험자산	22,914	22,914	22,914
중대위험자산비율	0	0	68
중대위험자산비율(%)	11,620	14,422	18,070
중대위험자산비율(%)	10	133	131
중대위험자산비율(%)	9,624	12,480	9,914
중대위험자산비율(%)	3,843	5,461	5,577
중대위험자산비율(%)	236	997	950
중대위험자산비율(%)	5,546	9,528	8,195
중대위험자산비율(%)	40,525	48,199	50,996
중대위험자산비율(%)	410,182	431,358	471,218
BIS (%)	9.88	11.17	10.82
(Tier I)	7.94	8.28	8.72
(Tier II)	2.35	2.89	2.10

(2005.06)						
	( )	(%)	( )	(%)	( )	(%)
	233,734	57.7	-	-	233,734	51.0
	10,490	2.6	46,915	88.3	57,405	12.5
	40,501	10.0	6,210	11.7	46,711	10.2
	120,427	29.7	-	-	120,427	26.3
	66,696	16.5	-	-	66,696	14.6
	405,152	100.0	53,125	100.0	458,277	100.0

\*

## 주요 관심사항

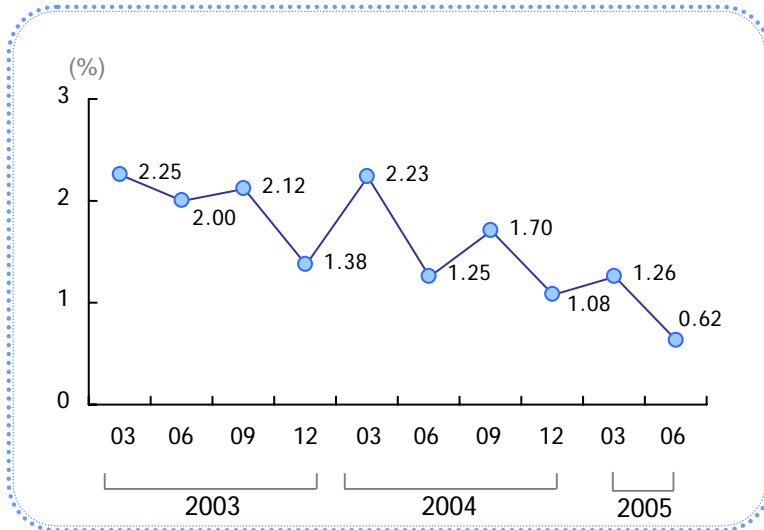
- 1. 기업대출 연체 ----- 14
- 2. 가계대출 연체 ----- 15
- 3. 신용카드 연체 ----- 16



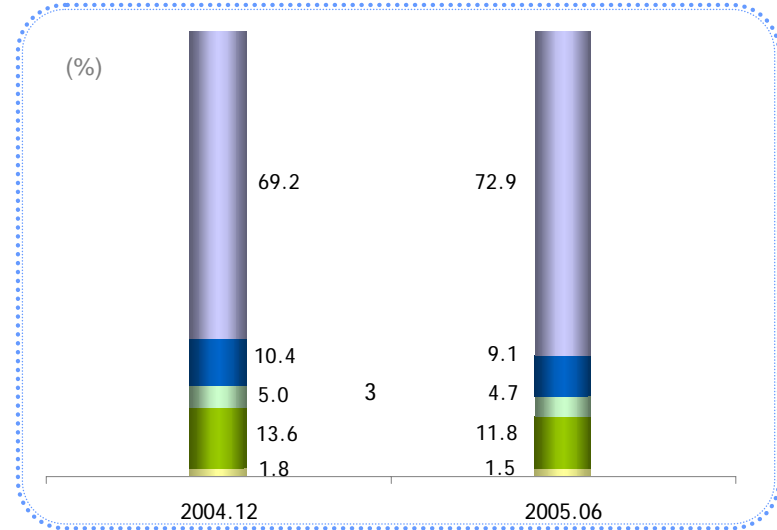
: %	FY2003				FY2004				FY2005	
	03	06	09	12	03	06	09	12	03	06
	3.07	2.72	2.83	1.82	2.77	1.63	2.41	1.42	2.04	1.17
	3.12	3.00	4.03	4.03	2.93	2.78	3.62	3.59	2.14	2.17

\* / , /

가



가



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

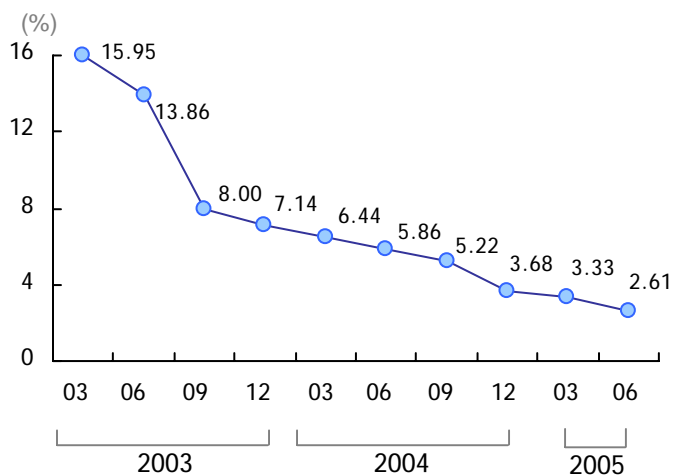
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/

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(1)



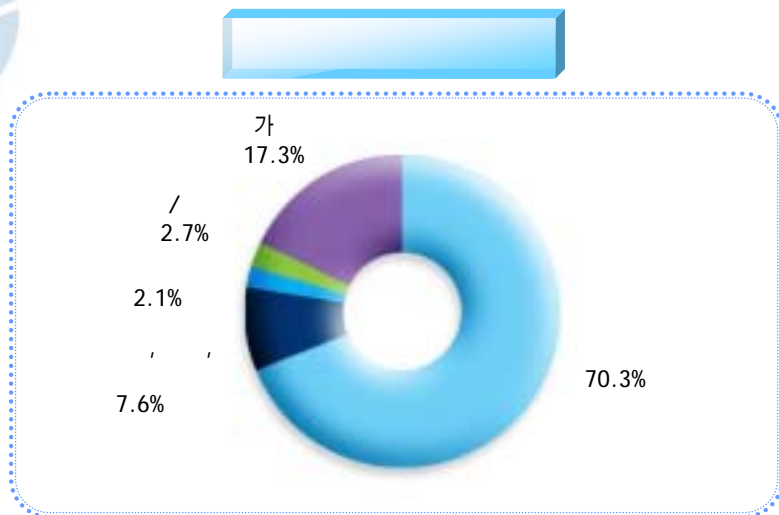
		FY2003	FY2004		FY2005	
			06	12	03	06
	(A+B)	22,380	19,160	18,674	16,844	16,670
		2,334	1,601	959	809	663
	1 (%)	10.43	8.36	5.14	4.80	3.98
	1 (%)	7.14	5.86	3.68	3.33	2.61
	(A)	18,043	15,399	15,552	13,936	14,236
		1,551	1,000	654	574	478
	1 (%)	8.60	6.49	4.21	4.12	3.36
	1 (%)	5.96	4.41	3.04	2.92	2.17
	(B)	4,337	3,761	3,122	2,908	2,434
		1,879	1,673	1,374	1,238	932
		783	601	305	235	185
	(%)	18.05	15.98	9.77	8.08	7.60
		7,954	1,808	2,902	333	1,003

\* p23



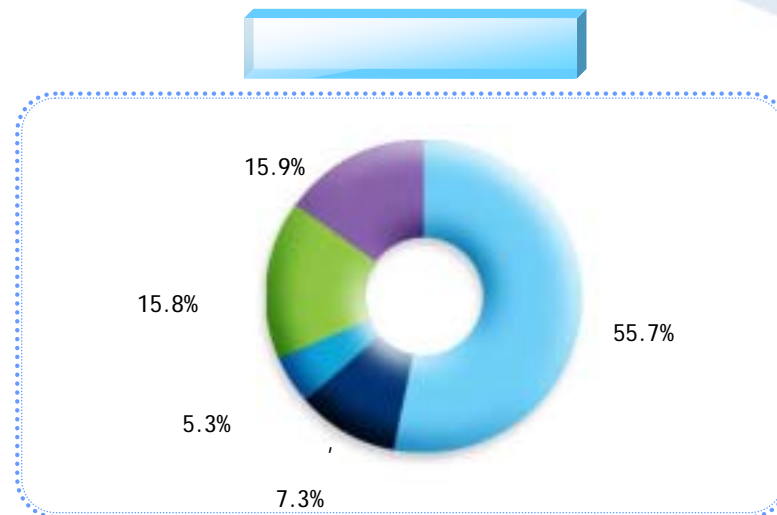
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	2004.12	2005.06
1)	51,195 (68.7%)	56,572(70.3%)
가	12,109 (16.3%)	13,956(17.3%)
	1,880 (2.5%)	2,158(2.7%)
( )	1,867 (2.5%)	1,667(2.1%)
, ,	7,443 (10.0%)	6,094(7.6%)
	74,495 (100.0%)	80,447(100.0%)

1) : + + +



	2004.12	2005.06
	39,203 (52.6%)	44,828(55.7%)
	11,739 (15.8%)	12,781(15.9%)
	1,778 (2.4%)	1,884(2.3%)
	7,461 (10.0%)	8,418(10.5%)
	2,500 (3.4%)	2,479(3.1%)
	11,972 (16.1%)	12,701(15.8%)
	9,915 (13.3%)	10,693(13.3%)
	3,904 (5.2%)	4,293(5.3%)
	7,677 (10.3%)	5,844(7.3%)
	74,495 (100.0%)	80,447(100.0%)

: (Unit: 100 million KRW)	FY2003		FY2004			FY2005		
		1H		1Q	2Q	1H	(YoY)	(QoQ)
가	17,886	9,500	19,406	4,881	4,943	9,824	3.4%	1.3%
가	39,409	19,895	40,121	9,805	10,237	20,042	0.7%	4.4%
가	32,095	16,634	33,925	8,208	8,623	16,832	1.2%	5.1%
가	5,199	2,267	4,266	1,162	1,130	2,291	1.1%	-2.7%
가	2,115	994	1,929	435	483	918	-7.6%	11.0%
가	21,523	10,395	20,714	4,924	5,293	10,217	-1.7%	7.5%
가	11,411	5,682	11,240	2,619	2,811	5,430	-4.4%	7.3%
가	10,112	4,713	9,474	2,305	2,483	4,787	1.6%	7.7%
가	4,506	2,202	4,216	1,113	1,056	2,169	-1.5%	-5.1%
가	4,846	2,540	5,137	1,320	1,438	2,758	8.6%	8.9%
가	2,954	1,363	2,692	630	677	1,307	-4.1%	7.5%
가	64	128	321	113	142	255	99.2%	25.7%
가	780	440	869	198	225	423	-3.9%	13.6%
가	81	41	89	26	27	53	29.3%	3.8%
가	967	568	1,166	353	367	720	26.8%	4.0%
가	299	92	162	102	14	116	26.1%	-86.3%
가	-639	-430	-1,083	-309	-396	-705	-	-
가	1,049	139	372	169	86	255	83.5%	-49.1%

1) : CD

2) : , , /

구분	FY2003	FY2004		FY2005		FY2005 1H	(YoY)	(QoQ)
		1H	2H	1Q	2Q			
자산총액	8,039	4,039	8,640	2,028	2,525	4,553	12.8%	24.5%
금융자산	4,015	2,190	4,416	981	1,578	2,559	16.9%	60.9%
비금융자산	3,575	1,668	3,711	915	908	1,823	9.3%	-0.8%
금융자산/비금융자산	448	181	513	132	39	171	-5.5%	-70.5%
부채총액	1,838	-476	-805	85	62	147	-	-27.1%
금융부채	818	-102	-1,084	-	-116	-116	-	-
비금융부채	1,219	-302	183	130	302	432	-	132.3%
금융부채/비금융부채	675	12	28	24	20	44	266.7%	-16.7%
순자산	1,999	192	1,247	185	144	329	71.4%	-22.2%
금융순자산	-1,455	-506	-1,091	-79	138	59	-	-
비금융순자산	-199	-72	96	-45	-124	-169	-	-

\* ( )

2)

가

:	FY2003	FY2004				FY2005		(YoY)	(YTD)
		03	06	09	12	03	06		
가 (A)	58,071	59,508	61,687	63,414	66,049	69,230	80,149	29.9%	21.3%
(B)	33,702	34,675	35,756	36,492	37,062	39,317	46,078	28.9%	24.3%
(C)	3,114	3,167	3,933	3,910	4,200	4,279	4,554	15.8%	8.4%
가 (D=A+C)	61,185	62,675	65,620	67,324	70,249	73,509	84,703	29.1%	20.6%
(B+C)/D	60.2%	60.4%	60.5%	60.0%	58.7%	59.3%	59.8%	-0.7%p	1.1%p

\*

\*\* 2005.06

가 LTV : 58.0%

		FY2003 ( )				FY2004 ( )				FY2005 ( )	
		03	06	09	12	03	06	09	12	03	06
( )		29,055	55,530	79,993	103,497	20,935	41,644	60,874	80,158	18,022	36,909
		9,437	21,320	35,399	50,762	15,865	31,409	48,080	67,564	17,034	37,208
		38,492	76,850	115,392	154,259	36,800	73,053	108,954	147,722	35,056	74,117
		20,175	42,693	67,047	93,296	26,125	52,161	78,722	108,878	27,416	59,147
		14,878	32,427	52,049	73,492	21,803	43,719	66,592	92,750	23,759	51,555
		5,297	10,266	14,998	19,804	4,322	8,442	12,130	16,128	3,657	7,592
		18,317	34,157	48,345	60,963	10,675	20,892	30,232	38,844	7,640	14,970
		38,492	76,850	115,392	154,259	36,800	73,053	108,954	147,722	35,056	74,117
( )		13,945	13,293	11,965	12,232	11,019	10,831	10,115	11,710	10,174	10,778
		9,653	7,995	6,630	5,811	5,105	4,568	4,245	3,842	3,762	3,458
		23,598	21,288	18,595	18,043	16,124	15,399	14,360	15,552	13,936	14,236
		5,230	5,023	4,497	4,337	4,023	3,761	3,426	3,122	2,908	2,434
		28,828	26,311	23,092	22,380	20,147	19,160	17,787	18,674	16,844	16,670
( )		1,145	2,290	3,430	4,561	1,022	2,019	2,962	3,927	853	1,805
1)		469	822	1,213	1,595	345	664	959	1,231	244	489
( )		133	276	413	556	138	269	390	503	88	180
( )		2,377	2,328	2,233	2,271	2,300	2,399	2,450	2,609	2,722	2,859
		170	176	176	180	184	194	196	200	205	212
		2,547	2,504	2,409	2,451	2,484	2,593	2,646	2,809	2,927	3,071
가 ( )		213,500	211,930	208,792	179,579	176,783	174,970	171,883	170,618	168,018	167,026

:	2003.12		2004.12		2005.06	
		(%)		(%)		(%)
	15,698	14.2	12,005	9.9	19,684	14.1
	28,307	25.6	55,801	46.1	58,771 <sup>1)</sup>	42.1
	1,084	1.0	968	0.8	299	0.2
	49,214	44.4	33,358	27.5	32,893 <sup>2)</sup>	23.6
	7,317	6.6	6,914	5.7	8,438 <sup>3)</sup>	6.0
	7,256	6.5	10,735	8.9	10,813	7.7
	1,889	1.7	1,311	1.1	8,660 <sup>4)</sup>	6.2
	110,765	100.0	121,092	100.0	139,558	100.0

1) 3 4,612

2) 1 7,685

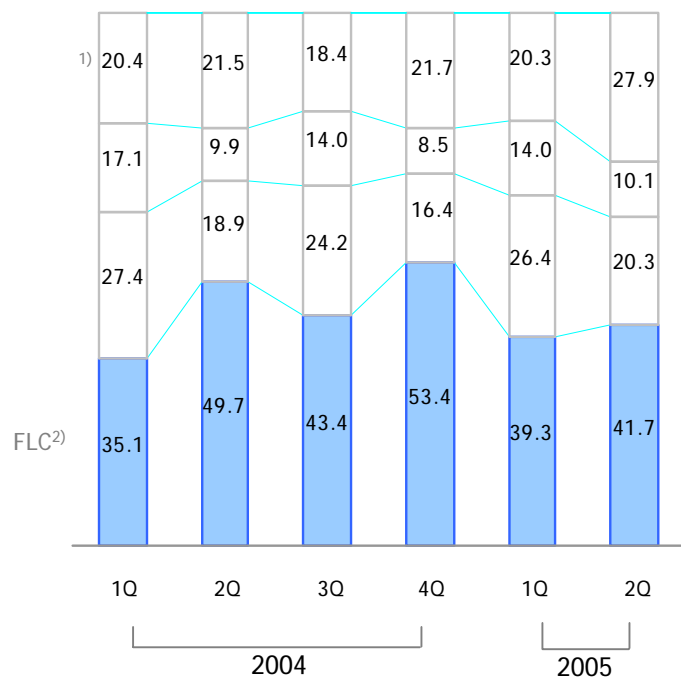
3) KT&G 3,852 , 1,196 ( ), 276

4) ,



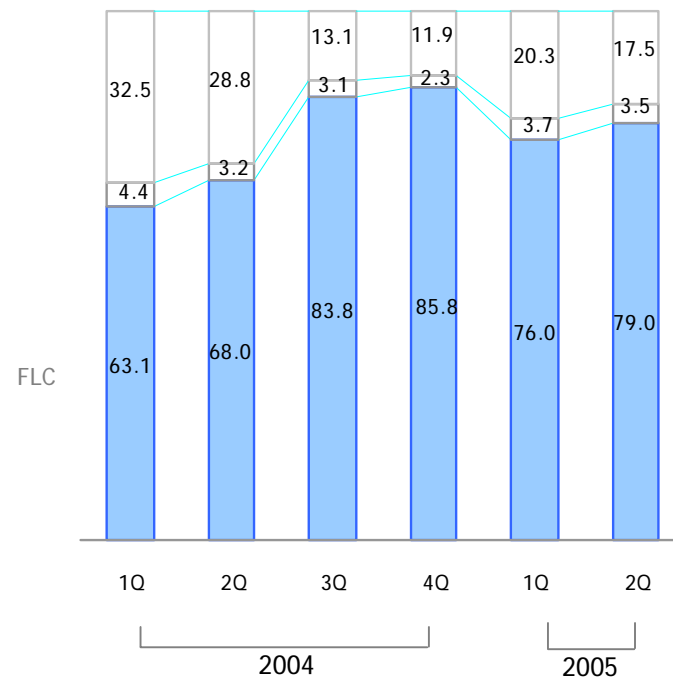
: (단위: 천원)			가			
	2004.12	2005.06	2004.12	2005.06	2004.12	2005.06
1. 영업자산	419,727	474,951	68,423	83,197	16,164	14,951
2. 영업부채	29,410	16,077	658	569	1,194	887
3. 영업자산의 변동	7,170	5,096	733	568	2	2
4. 영업자산의 증가	919	729	246	193	589	365
5. 영업자산의 감소	1,426	1,196	189	176	725	465
6. 영업자산의 순증가	458,652	498,049	70,249	84,703	18,674	16,670
7. 영업자산의 순감소	9,515	7,021	1,168	937	1,316	832
8. 영업자산의 순변동	2.07	1.41	1.66	1.11	7.05	4.99
9. 영업자산의 순증가	8,106	7,393	1,181	1,190	1,644	1,111

(%)



- 1) ,  
2) (FLC)

(%)



	FY2003						FY2004						FY2005			
	1Q	2Q	3Q	4Q			1Q	2Q	3Q	4Q			1Q	2Q		
가	932	1,361	1,936	2,067	6,296	6,633	1,495	1,704	1,749	2,917	7,865	8,106	1,427	744	2,171	7,393
	169	215	266	154	804	969	218	168	151	286	823	1,181	138	104	242	1,190
	2,231	2,068	1,925	752	6,976	1,800	828	524	404	567	2,323	1,644	183	-20	163	1,111
	3,332	3,644	4,127	2,973	14,076	9,402	2,541	2,396	2,304	3,770	11,011	10,931	1,748	828	2,576	9,694

\* 62

\*\* ABS : ( ) 1,679 , 가 213 , 164

구분	FY2003					FY2004					FY2005		
	1Q	2Q	3Q	4Q		1Q	2Q	3Q	4Q		1Q	2Q	
가	191	1,076	671	655	2,593	696	697	695	808	2,896	470	828	1,298
	21	121	120	157	419	81	138	86	95	400	49	81	130
	1,275	2,701	3,053	925	7,954	1,062	746	580	514	2,902	333	670	1,003
	1,487	3,898	3,844	1,737	10,966	1,839	1,581	1,361	1,417	6,198	852	1,579	2,431

	FY2003	FY2004	1H FY2005
(A)	2,240	3,704	4,239
<sup>1)</sup> (B)	34,519	39,045	42,930
(C)	458,277	458,277	458,277
가	6,600	7,260	9,750
Market Cap	3 246	3 3,271	4 4,682
(EPS) (A/C)	489	808	1,850 <sup>2)</sup>
(BPS) (B/C)	7,532	8,520	9,368
( 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%

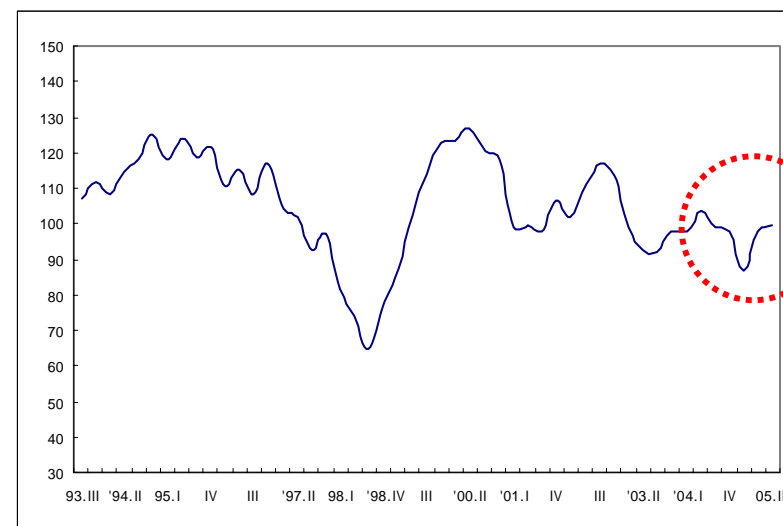
+

GDP

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

+

BSI



\*

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BSI : 3



 기업은행

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