



**2006년
1/4분기 경영성과
2006.4**





disclaimer

❖ 2006 ¼ 가

❖

.





CONTENTS

- I. 2006년 1/4분기 경영성과
- II. 주요 관심사항
- III. APPENDIX



2006년 1/4분기 경영성과

1. 주요 경영성과	5
2. 부문별 손익	6
3. 여신 포트폴리오	7
4. 자산 건전성	8
5. 원화 총수신	9
6. BIS 비율	10
7. 주주 구성	11

	FY2004	1Q	FY2005	FY2006 1Q	(YoY)	(YTD)
1)	776,068	782,154	884,151	937,294	19.8%	6.0%
2)	518,933	537,208	617,529	650,209	21.0%	5.3%
3)	521,054	538,949	587,780	606,313	12.5%	3.2%
	39,045	39,578	47,575	48,893	23.5%	2.8%
	3,704	1,811	7,785	2,706	49.4%	-
	15,062	4,316	16,165	5,099	18.1%	-
ROA (%)	0.51	0.99	0.99	1.26	0.27%p	0.27%p
ROE (%)	9.87	18.56	17.79	22.44	3.88%p	4.65%p
BIS (%)	11.17	11.31	11.11	11.04(p)	-0.27%p	-0.07%p
(%)	2.19	2.42	1.17	1.28	-1.14%p	0.11%p
Coverage Ratio (%)	91.10	87.81	122.19	113.66	25.85%p	-8.53%p
Cost Income Ratio (%) ⁴⁾	36.04	33.07	37.76	35.72	2.65%p	-2.04%p
NIM (%)	3.10	3.02	2.97	2.73	-0.29%p	-0.24%p

1) : 2 8,806

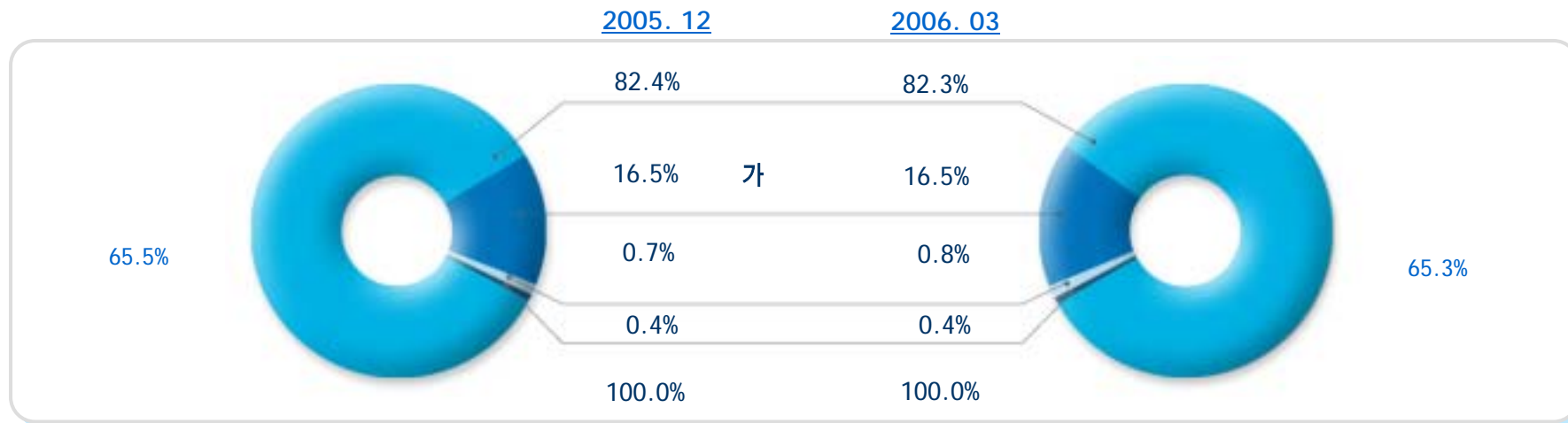
2) : (,) + + +

3) : + CD + + () +

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

: (단위: 천원)	FY2004	FY2005		FY2006	(QoQ)	(YoY)
		1Q	4Q	1Q		
자산총액	21,873	5,415	6,058	5,809	-4.1%	7.3%
대출총액	1,749	544	583	672	15.3%	23.5%
예금총액	2,670	758	905	936	3.4%	23.5%
당좌예금	162	99	3	204	-	-
저축예금	-1,082	-313	-325	-468	-	-
금융채	372	169	77	63	-18.2%	-62.7%
국채	8,640	2,027	2,920	2,333	-20.1%	15.1%
지방채	15,354	4,100	3,799	4,211	10.8%	2.7%
기업채	9,272	1,683	901	1,358	50.7%	-19.3%
외국채	6,082	2,417	2,897	2,853	-1.5%	18.0%
금융채	-805	84	-566	800	-	-
국채	5,277	2,501	2,331	3,653	56.7%	46.1%
지방채	1,572	690	636	947	48.9%	37.2%
기업채	3,704	1,811	1,695	2,706	59.6%	49.4%

* (단위: 천원) (단위: 백만원) (단위: 백만원)



	2004.12	2005.12	2006.03	(YTD)	(YTD)
가	424,169	492,610	520,067	27,457	5.6%
나	73,370	99,006	104,070 ¹⁾	5,064	5.1%
다	3,099	4,095	4,970	875	21.4%
라	915	2,164	2,388	224	10.4%
Total	501,553	597,875	631,495	33,620	5.6%

* (,) (,)

** : 155,972

1) 1,689

구분	FY2004	FY2005	FY2006	(QoQ)
			03	
(단위: 천원)			(단위: 천원)	
자산총액	504,314	619,634	653,068 (96.3%)	5.4%
대출총액	31,262	17,737	16,028 (2.4%)	-9.6%
예금총액	7,905	5,079	5,918 (0.9%)	16.5%
금융채총액	1,754	1,261	1,205 (0.2%)	-4.4%
금융자산총액	2,340	1,180	1,552 (0.2%)	31.5%
금융자산/총자산	547,575	644,891	677,771 (100.0%)	5.1%
이익총액	11,999	7,520	8,675	15.4%
영업이익	2.19%	1.17%	1.28%	0.11%p
(이익률)	7.90%	3.92%	3.64%	-0.28%p
자산총액	10,931	10,148	10,809	6.5%
/ (Coverage Ratio)	91.10%	122.19%	113.66%	-8.53%p
(단위: 천원)	6,198	4,810	911 ¹⁾	-

1) (단위: 천원): 690, 가 36, 185

: (Unit: 100 million KRW)	FY2004	FY2005		FY2006	(QoQ)	(YoY)
		03	12	03		
1) Total Assets	43,845	44,729	55,059	56,303	2.3%	25.9%
2) Total Liabilities	302,538	305,435	283,090	250,871	-11.4%	-17.9%
3) Total Equity	346,384	350,165	338,149	307,174	-9.2%	-12.3%
CD, RP	41,767	58,782	93,753	106,711	13.8%	81.5%
4) Total Assets	388,150	408,947	431,902	413,885	-4.2%	1.2%
1) Total Assets	98,113	102,151	144,800	177,490	22.6%	73.8%
2) Total Assets	31,473	31,769	26,540	27,042	1.9%	-14.9%
3) Total Assets	517,736	542,868	603,242	618,417	2.5%	13.9%
가 2) Total Assets	100,144	100,080	112,911	113,425	0.5%	13.3%
가 /	25.8%	24.5%	26.1%	27.4%	1.3%p	2.9%p

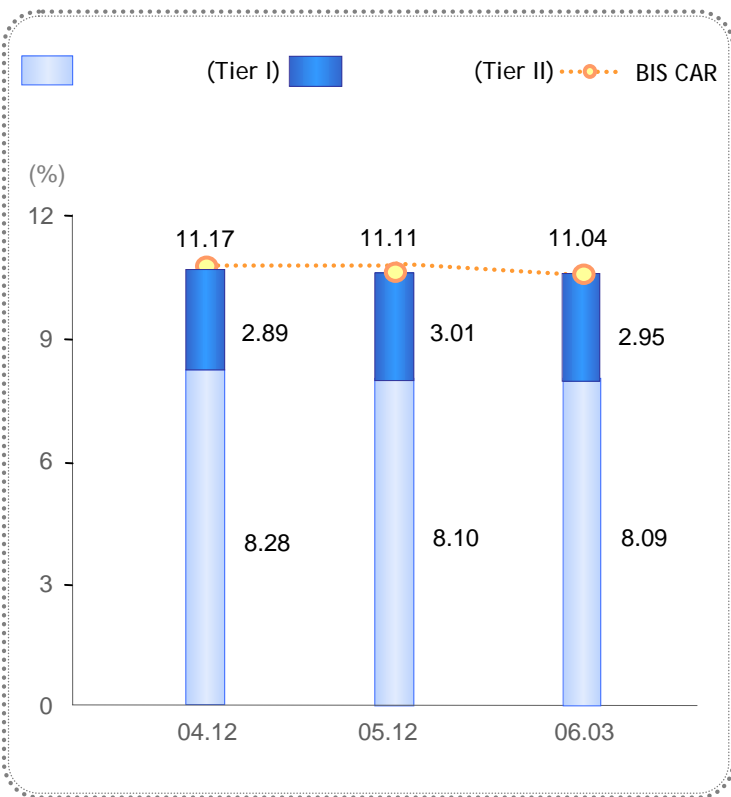
* B/S

1) 가 ()

2) 가 : + + (MMDA)

BIS

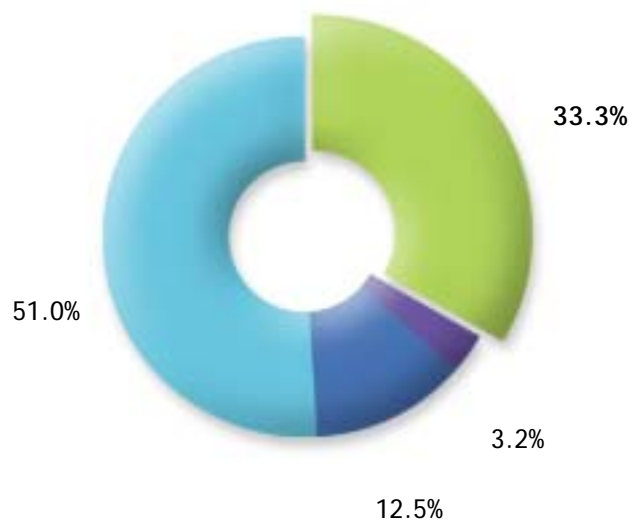
BIS



	2004.12	2005.12	2006.03
총자산	35,719	42,985	45,770
대출	22,914	22,914	22,914
유동자산	0	68	68
유동부채	14,422	21,615	22,449
유동차	133	274	399
자산총액	12,480	15,939	16,663
가 ()	5,461	6,675	7,050
가 가 45%	997	1,429	1,626
가	9,528	11,138	10,352
가	48,199	58,924	62,433
가	431,358	530,417	565,500
BIS (%)	11.17	11.11	11.04
(Tier I)	8.28	8.10	8.09
(Tier II)	2.89	3.01	2.95

* 2006. 3

(p)



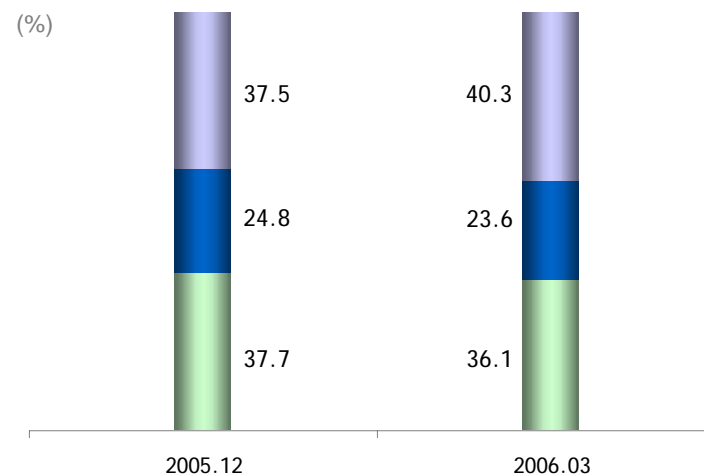
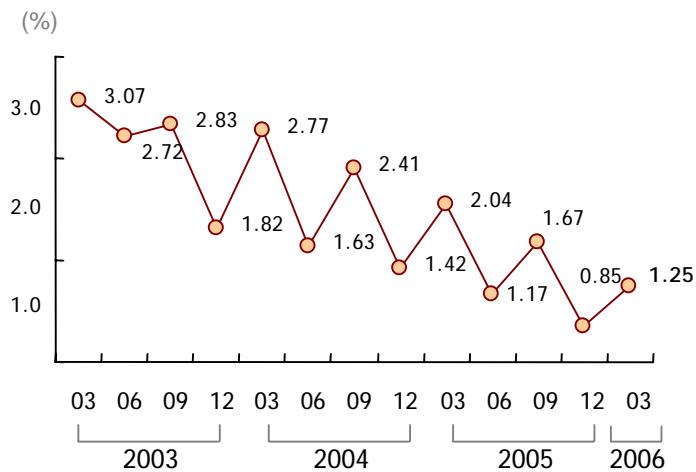
(: , %)	()	()	()
	233,734(57.7)	-	233,734(51.0)
	10,490(2.6)	46,915(88.3)	57,405(12.5)
	8,501(2.1)	6,210(11.7)	14,711(3.2)
	152,427(37.6)	-	152,427(33.3)
	82,800(20.4)	-	82,800(18.1)
	405,152(100.0)	53,125(100.0)	458,277(100.0)

* 2006. 3. 31 ()



주요 관심사항

- 1. 기업대출 연체 _____ 13
- 2. 가계대출 연체 _____ 14
- 3. 신용카드 연체 _____ 15

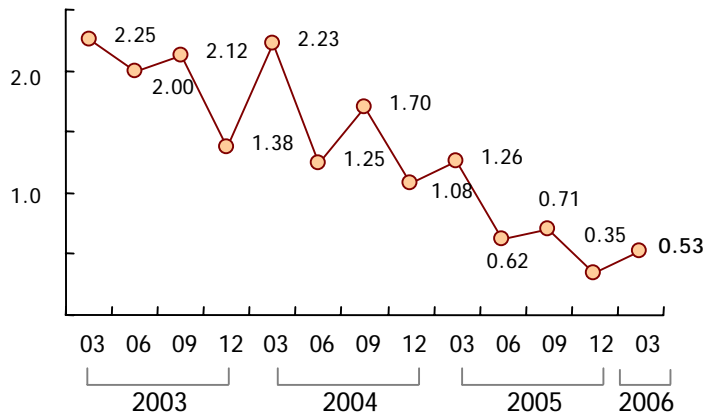


: %	FY2003				FY2004				FY2005				FY2006
	03	06	09	12	03	06	09	12	03	06	09	12	03
	3.07	2.72	2.83	1.82	2.77	1.63	2.41	1.42	2.04	1.17	1.67	0.85	1.25
	3.12	3.00	4.03	4.03	2.93	2.78	3.62	3.59	2.14	2.17	2.69	2.41	1.35

* / , /

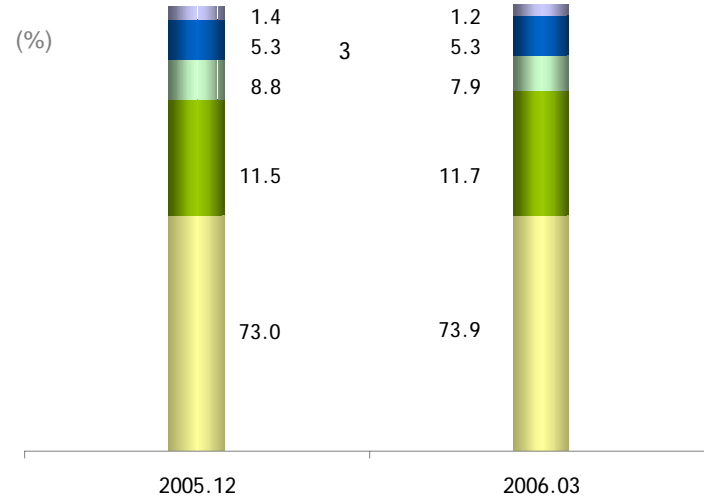
가

(%)



가

(%)



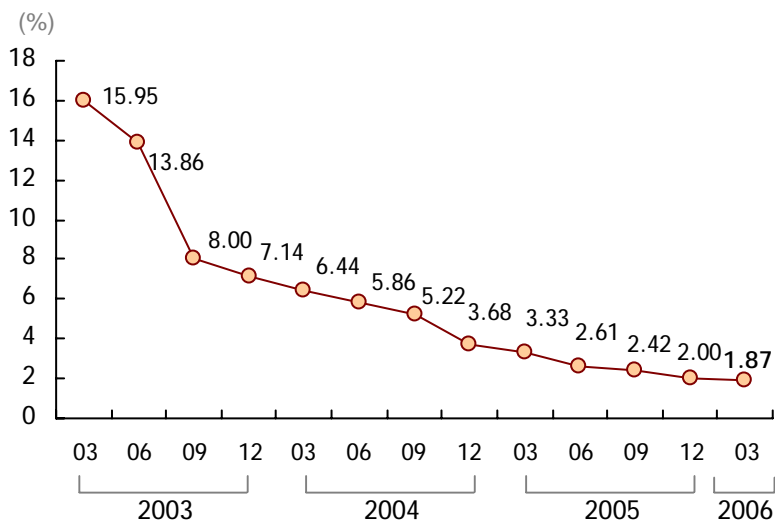
: %

	FY2003				FY2004				FY2005				FY2006
	03	06	09	12	03	06	09	12	03	06	09	12	03
	2.25	2.00	2.12	1.38	2.23	1.25	1.70	1.08	1.26	0.62	0.71	0.35	0.53
	2.29	2.23	3.12	3.02	2.36	2.14	2.69	2.54	1.33	1.15	1.22	1.07	0.56

*

/ , /

(1)

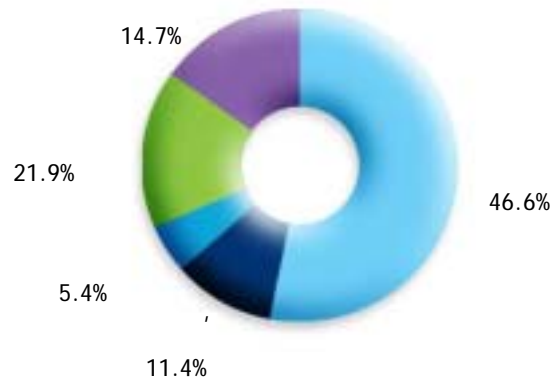
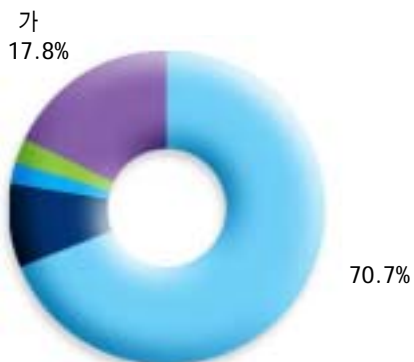


：		FY2004	FY2005				FY2006
			03	06	09	12	03
(A+B)		18,674	16,844	16,670	16,760	16,928	16,388
1	(%)	5.14	4.80	3.98	3.63	2.97	2.67
1	(%)	3.68	3.33	2.61	2.42	2.00	1.87
(A)		15,552	13,936	14,236	14,724	15,092	14,699
1	(%)	4.21	4.12	3.36	3.11	2.60	2.37
1	(%)	3.04	2.92	2.17	2.01	1.70	1.64
(B)		3,122	2,908	2,434	2,036	1,836	1,689
		1,374	1,238	932	697	602	518
	(%)	9.77	8.08	7.60	7.37	6.05	5.27
		2,902	333	1,003	1,582	1,822	185



APPENDIX

1. 자금조달 및 운용	17
2. 이자 및 비이자부문 이익	18
3. 일반관리비 및 영업외 손익	19
4. 업종별 대출	20
5. 가계대출	21
6. 부문별 자산건전성	22
7. 대손충당금 전입	23
8. 주가관련 지표	24
9. 중소기업 현황	25



	2005.12	2006.03
1)	60,948(71.3%)	64,220(70.7%)
가	15,069(17.6%)	16,191(17.8%)
	2,282(2.7%)	2,261(2.5%)
()	1,693(2.0%)	1,639(1.8%)
, ,	5,527(6.4%)	6,538(7.2%)
	85,519(100.0%)	90,849(100.0%)

1) : + + +

	2005.12	2006.03
1)	43,302(50.6%)	42,303(46.6%)
	13,548(15.8%)	13,328(14.7%)
	1,987(2.3%)	1,910(2.1%)
	8,792(10.3%)	8,926(9.8%)
	2,770(3.2%)	2,492(2.8%)
	16,818(19.7%)	19,894(21.9%)
	14,837(17.3%)	17,827(19.6%)
	4,758(5.6%)	4,889(5.4%)
	7,093(8.3%)	10,435(11.4%)
	85,519(100.0%)	90,849(100.0%)

1) : + CD + + RP

:		FY2004	FY2005		FY2006	(QoQ)	(YoY)	
		1Q	4Q	1Q				
1) (가,)		21,873	5,415	6,058	23,184	5,809	-4.1%	7.3%
		42,587	10,338	11,940	44,786	12,123	1.5%	17.3%
		32,209	7,865	8,947	33,756	9,214	3.0%	17.2%
		4,184	906	919	3,659	904	-1.6%	-0.2%
		(2,467)	(563)	(628)	(2,381)	(633)	(0.8%)	(12.4%)
		4,515	1,226	1,605	5,730	1,563	-2.6%	27.5%
		1,681	342	470	1,641	442	-6.0%	29.2%
		20,714	4,924	5,882	21,602	6,313	7.3%	28.2%
		11,240	2,619	2,663	10,932	2,507	-5.9%	-4.3%
		9,474	2,305	3,219	10,670	3,806	18.2%	65.1%
		1,749	544	583	2,165	672	15.3%	23.5%
		2,670	758	905	3,445	936	3.4%	23.5%
		1,225	365	394	1,580	402	2.0%	10.1%
		869	198	222	869	216	-2.7%	9.1%
		321	113	160	562	172	7.5%	52.2%
		226	67	96	343	101	5.2%	50.7%
가		29	15	31	90	45	45.2%	200.0%
		162	99	3	151	204	-	-
	2)	-1,082	-313	-325	-1,431	-468	-	-
		372	169	77	462	63	-18.2%	-62.7%

1) :
2) :

:	FY2004	FY2005			FY2006	(QoQ)	(YoY)
		1Q	4Q				
	8,640	2,027	2,920	9,747	2,333	-20.1%	15.1%
	4,416	981	1,324	4,944	1,213	-8.4%	23.6%
	3,710	915	1,333	4,269	1,032	-22.6%	12.8%
(가)	(979)	(189)	(350)	(1,038)	(206)	(-41.1%)	(9.0%)
	513	132	262	533	89	-66.0%	-32.6%
	-805	84	-566	-433	800	-	-
	-1,084	-	-910	-1,026	-	-	-
가	183	128	97	429	986	916.5%	670.3%
가	28	24	42	130	90	114.3%	275.0%
•	156	104	56	300	896 ¹⁾	1,500.0%	761.5%
	95	-45	247	164	-186 ²⁾	-	-

1) • : 470 , ABS 262 , 가 90

2) : -150

* ()

1)

: 가	FY2004	FY2005				FY2006	(QoQ)	(YoY)
		03	06	09	12	03		
가 (A)	66,049	69,230	80,149	85,067	91,644	96,437	5.2%	39.3%
1) (B)	37,062	39,317	46,078	49,381	51,068	53,039	3.9%	34.9%
2) (C)	4,200	4,279	4,554	5,299	5,526	5,944	7.6%	38.9%
가 (D=A+C)	70,249	73,509	84,703	90,366	97,170	102,381	5.4%	39.3%
(B+C)/D	58.7%	59.3%	59.8%	60.5%	58.2%	57.6%	-0.6%p	-1.7%p

*
** 2006.03 가 LTV : 54.9%

1) : 가
2) : , ,

:			가			
	2005. 12	2006. 03	2005. 12	2006. 03	2005. 12	2006. 03
	507,645	536,570	96,098	101,026	15,891	15,472
	16,702	14,865	410	614	625	549
	4,660	5,430	417	487	2	1
	819	814	141	134	301	257
	967	1,323	104	120	109	109
	530,793	559,002	97,170	102,381	16,928	16,388
	6,446	7,567	662	741	412	367
(%)	1.21	1.35	0.68	0.72	2.43	2.24
	7,968	8,603	1,176	1,270	1,004	936

:	FY2004		FY2005						FY2006	
			1Q	2Q	3Q	4Q			1Q	
	7,865	8,106	1,427	744	1,854	1,548	5,573	7,969	1,178	8,603
	7,865	8,106	1,427	744	1,854	1,098	5,123	7,519	1,192	8,167
()	-	-	-	-	-	450	450	450	-14	436
가	823	1,181	138	104	126	105	473	1,175	117	1,270
	823	1,181	138	104	126	38	406	1,108	113	1,198
()	-	-	-	-	-	67	67	67	4	72
	2,323	1,644	183	-20	146	364	673	1,004	47	936
	2,323	1,644	183	-20	146	71	380	658	56	600
()	-	-	-	-	-	293	293	346	-9	336
	11,011	10,931	1,748	828	2,126	2,017	6,719	10,148	1,342	10,809
ABS	1,739	-	65	491	8	1,116	1,664	-	16	-
	9,272	10,931	1,683	337	2,134	901	5,055	10,148	1,358	10,809

	FY2004	FY2005	FY2006
			1Q
(A)	3,704	7,785	2,706
¹⁾ (B)	39,045	47,575	48,893
(C)	458,277	458,277	458,277
가	7,260	17,550	18,000
가	3 3,271	8 428	8 2,490
(EPS) (A/C)	808	1,699	2,362 ²⁾
가 (PER)	8.99	10.33	-
(BPS) (B/C)	8,520	10,381	10,669
가 (PBR)	0.85	1.69	1.69
(가)	: 2.0% : 5.0%	8.0%	-

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

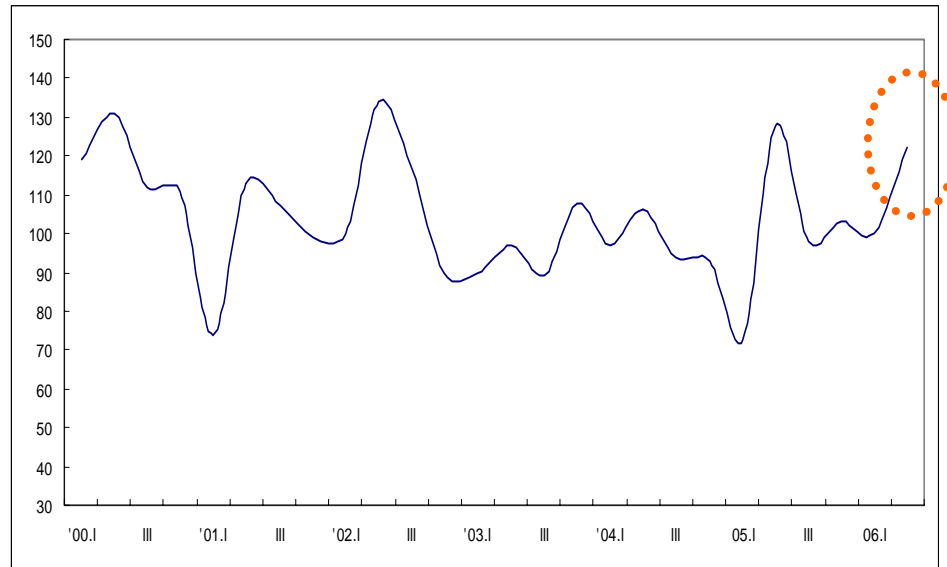
+

GDP

	1Q04	2Q04	3Q04	4Q04	1Q05	2Q05	3Q05	4Q05
(%)	5.4	5.7	4.7	3.3	2.7	3.2	4.5	5.3
	11.9	13.6	11.7	7.7	5.1	5.0	7.4	10.2
	1.5	1.7	1.3	0.6	2.2	2.5	3.4	3.9

+

BSI





당신의 은행, 기업은행

 **기업은행**

Investor Relations ☎ 729-6330, 6344, 7942
e-mail : irdesk@kiupbank.co.kr