

2006년 3/4분기 경영성과

2006.10



Disclaimer

❖ 2006 3/4 가 .

❖ .



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:	FY2005		FY2006		(QoQ)	(YoY)
	09		06	09		
1)	843,165	884,151	1,006,000	1,052,140	4.6%	24.8%
2)	589,511	617,529	701,566	731,231	4.2%	24.0%
3)	566,670	587,780	659,227	718,455	9.0%	26.8%
	45,012	47,575	51,559	54,826	6.3%	21.8%
()	6,090	7,785	5,176	7,858	8.6%	29.0%
()	12,671	16,165	9,038	14,323	34.2%	13.0%
ROA (%)	1.05	0.99	1.15	1.13	-0.02%p	0.08%p
ROE (%)	19.16	17.79	20.78	20.30	-0.48%p	1.14%p
BIS (%)	10.90	11.11	11.16	11.12(p)	-0.04%p	0.22%p
(%)	1.72	1.17	0.83	0.94	0.11%p	-0.78%p
Coverage Ratio (%)	100.55	122.19	146.22	135.45	-10.77%p	34.90%p
Cost Income Ratio (%) ⁴⁾	35.75	37.76	37.96	36.88	-1.08%p	1.13%p
NIM (%)	3.00	2.97	2.68	2.66	-0.02%p	-0.34%p

1) : 2 8,610

2) : () + + +

3) : + CD + + () +

4) Cost Income Ratio(%) = / (+ + + 가)



:	FY2005		FY2006		FY2006 3Q	(QoQ)	(YoY)
	3Q		2Q	3Q			
가	17,126	23,184	6,106	6,484	18,399	6.2%	7.4%
	1,582	2,165	680	523	1,876	-23.1%	18.6%
	2,540	3,445	1,058	1,057	3,051	-0.1%	20.1%
	148	151	-23	52	233	-	57.4%
	-1,106	-1,431	-355	-586	-1,409	-	-
	385	462	25	66	154	164.0%	-60.0%
	6,977	9,747	2,732	2,463	7,528	-9.8%	7.9%
	12,116	16,065	4,079	4,610	12,900	13.0%	6.5%
	4,154	5,055	351	1,459	3,168	315.7%	-23.7%
	7,963	11,010	3,728	3,151	9,732	-15.5%	22.2%
	283	-433	-252	549	1,097	-	287.6%
	8,246	10,577	3,476	3,699	10,829	6.4%	31.3%
	2,155	2,791	1,007	1,017	2,971	1.0%	37.9%
	6,090	7,785	2,470	2,682	7,858	8.6%	29.0%

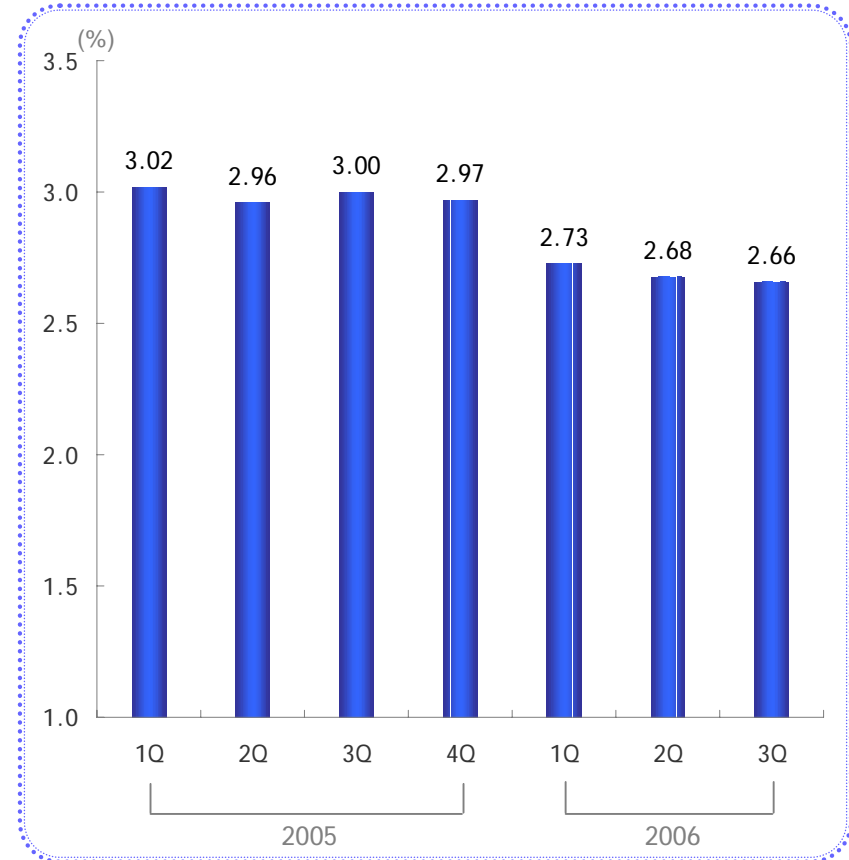
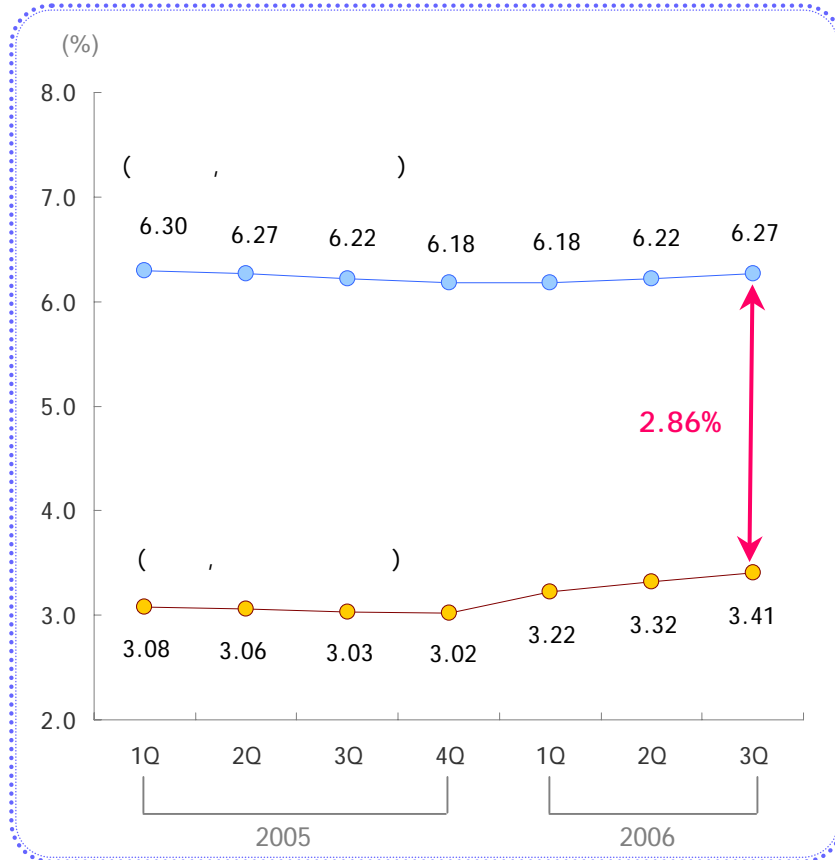
* (p20),

(p21),

(p24)



NIM



*

ROA/ROE

I. 2006년 3/4분기 경영성과

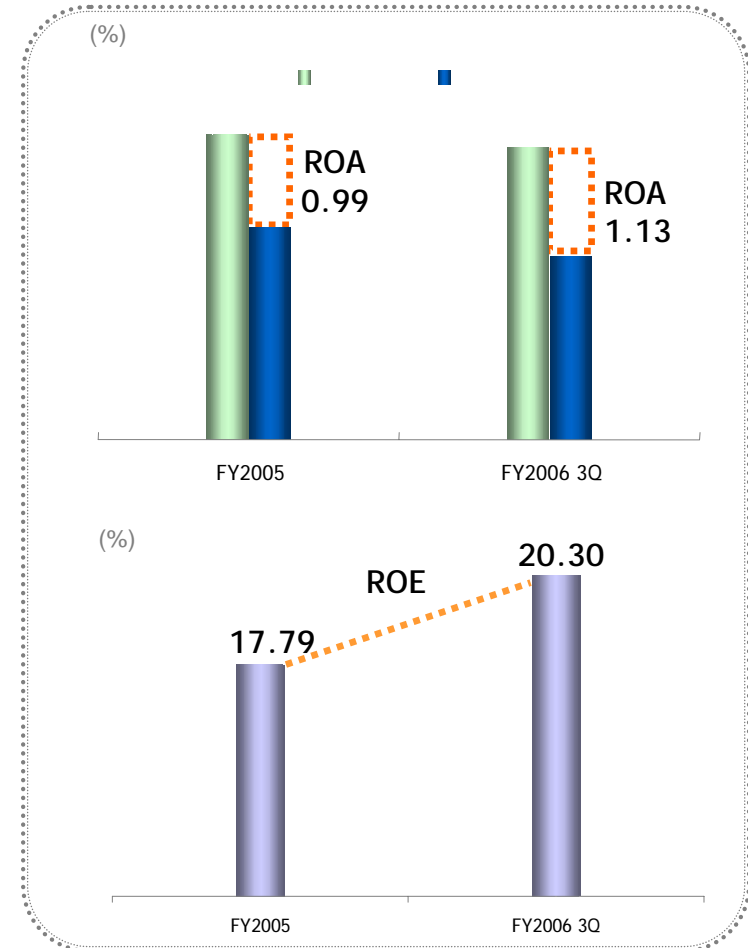


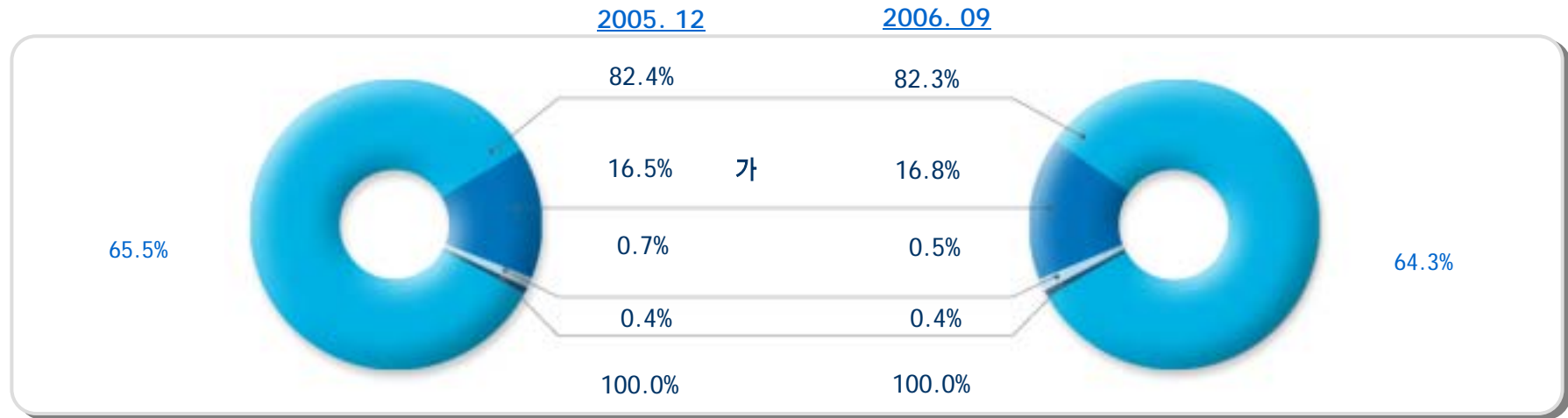
/

: %		FY2005	FY2006 3Q	(%p)
1) (a)		2.94	2.64	-0.30
		0.27	0.27	-
		0.06	0.02	-0.04
		-	0.16	0.16
		3.27	3.09	-0.18
1) (b)		1.24	1.08	-0.16
		0.64	0.45	-0.19
		0.05	-	-0.05
		0.35	0.43	0.08
		2.28	1.96	-0.32
ROA = (a-b)	Net Income/Asset	0.99	1.13	0.14
Leverage() = (c)	Asset/Equity	18.02	18.02	-
ROE = ROA x (c)		17.79	20.30	2.51

1)

ROA / ROE





	2005.12	2006.09	(YTD)	(YTD)
가	492,610	584,028	91,418	18.6%
	99,006	119,153 ¹⁾	20,147	20.3%
	4,095	3,454	-641	-15.7%
	2,164	3,097	933	43.1%
	597,875	709,732	111,857	18.7%

* (,) (,)

** : 157,949

1) 1,428



: (단위: 천원)	FY2005	FY2006		(QoQ)
		06	09	
		()	()	
자산총액	619,634	711,894 (97.5%)	743,412 (97.3%)	4.4%
대출총액	17,737	12,214 (1.7%)	13,569 (1.8%)	11.1%
보증총액	5,079	3,979 (0.5%)	4,820 (0.6%)	21.1%
유동자산	1,261	1,017 (0.1%)	969 (0.1%)	-4.7%
유동부채	1,180	1,066 (0.2%)	1,377 (0.2%)	29.2%
자산총액	644,891	730,170 (100.0%)	764,147 (100.0%)	4.7%
대출총액	7,520	6,062	7,166	18.2%
보증총액	1.17%	0.83%	0.94%	0.11%p
()	3.92%	2.50%	2.71%	0.21%p
자산총액	10,148	9,901	10,817	9.3%
/ (Coverage Ratio)	122.19%	146.22%	135.45%	-10.77%p
()	4,805	1,573	2,211 ¹⁾	-

1) () : 1,600 , 가 122 , 489



:	FY2005	FY2006		(QoQ)
		06	09	
	55,059	61,356	61,522	0.3%
	283,090	239,941	224,632	-6.4%
	338,149	301,297	286,154	-5.0%
CD, , RP	93,753	114,949	104,449	-9.1%
	144,800	238,255	299,306	25.6%
	576,702	654,500	689,909	5.4%
1)	26,540	26,900	32,500	20.8%
	603,242	681,400	722,409	6.0%

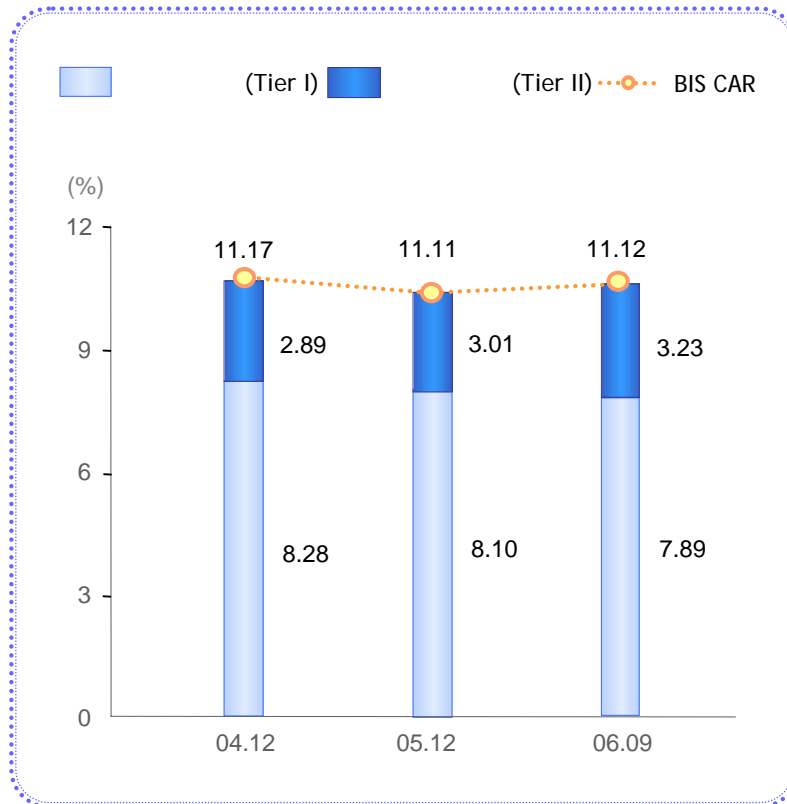
* B/S

1) ()



BIS

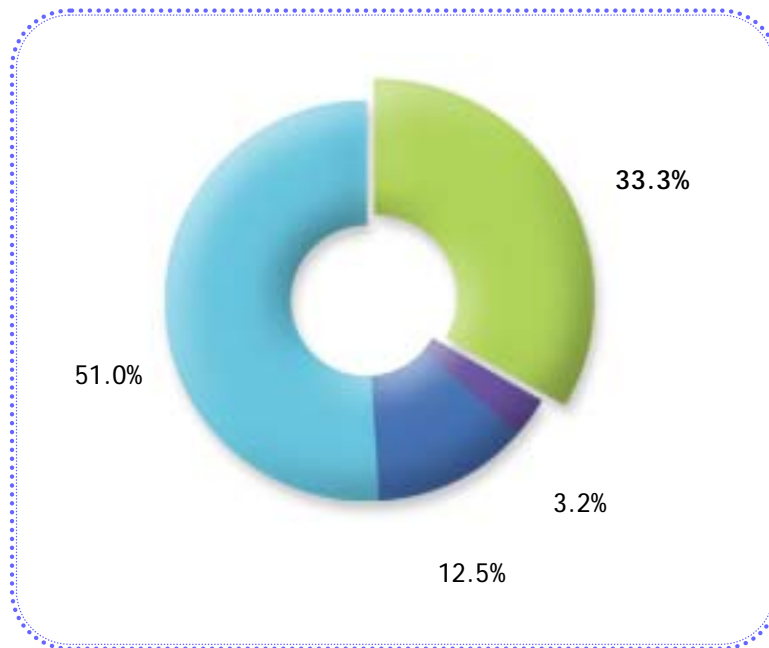
BIS



	2005.12	2006.09
총 자산	42,985	51,213
총 대출	22,914	22,914
총 자본	68	68
총 자산 중 대출 비중	21,615	27,709
총 자산 중 자본 비중	274	584
총 자산 중 대출 비중	15,939	20,960
총 자산 중 자본 비중	6,675	7,688
가 가 45%	1,429	2,142
가	11,138	12,962
가	58,924	72,173
BIS (%)	530,417	648,854
(Tier I)	11.11	11.12
(Tier II)	8.10	7.89
	3.01	3.23

* 2006. 9

(p)



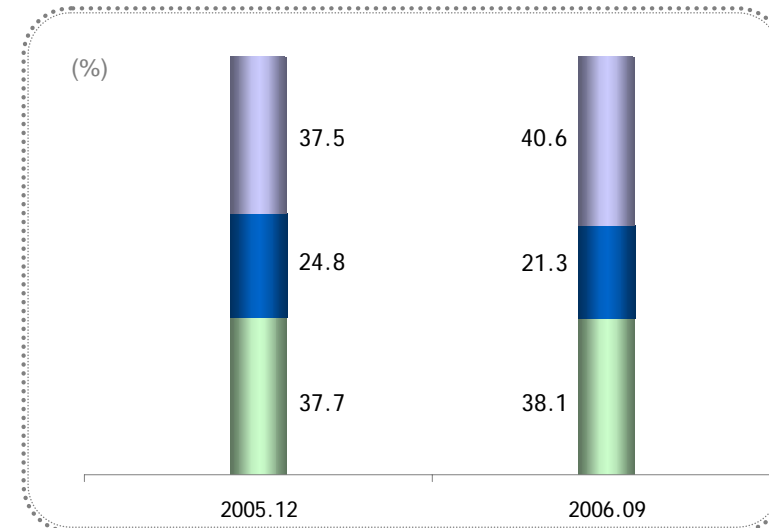
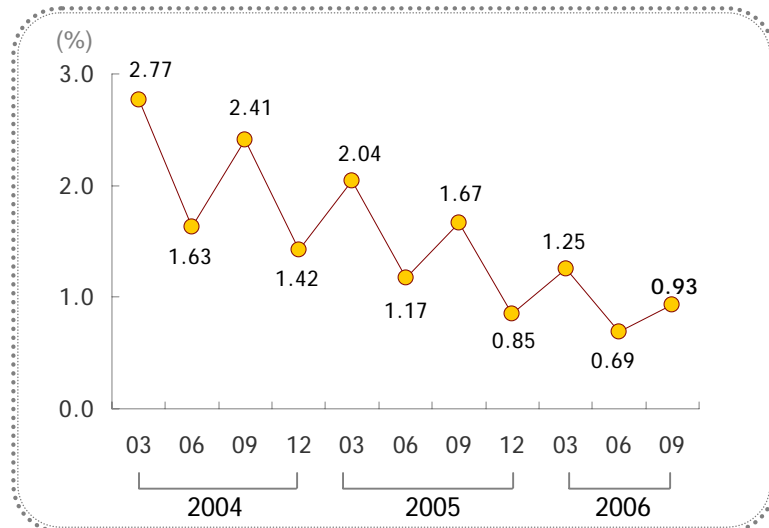
: , %	()	()	()
	233,734(57.7)	-	233,734(51.0)
	10,490(2.6)	46,915(88.3)	57,405(12.5)
	8,501(2.1)	6,210(11.7)	14,711(3.2)
	152,427(37.6)	-	152,427(33.3)
	82,864(20.5)	-	82,864(18.1)
	405,152(100.0)	53,125(100.0)	458,277(100.0)

* 2006. 9. 30 ()



II. 주요 관심사항

1.	.....	15
2. 가	.....	16
3.	.....	17

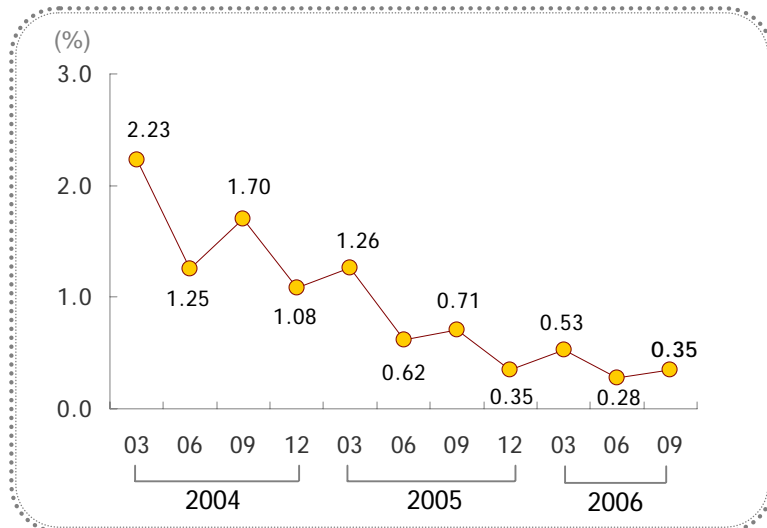


: %	FY2004				FY2005				FY2006		
	03	06	09	12	03	06	09	12	03	06	09
	2.77	1.63	2.41	1.42	2.04	1.17	1.67	0.85	1.25	0.69	0.93
	2.93	2.78	3.62	3.59	2.14	2.17	2.69	2.41	1.35	1.31	1.54

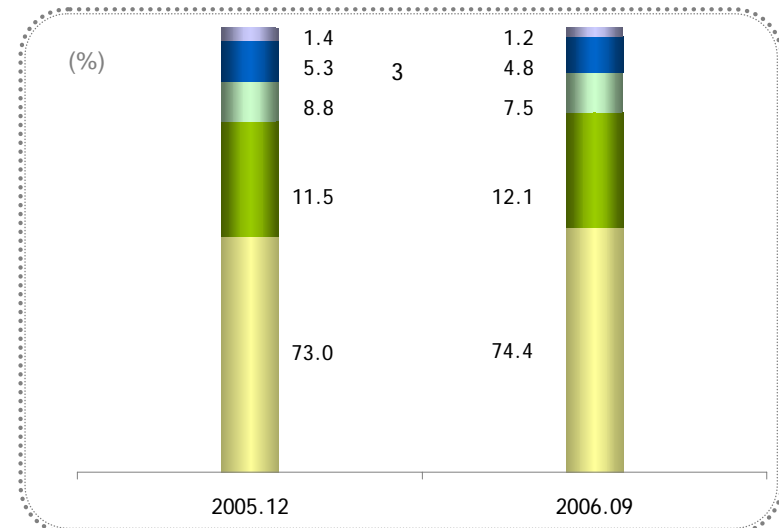
* / , /



가



가

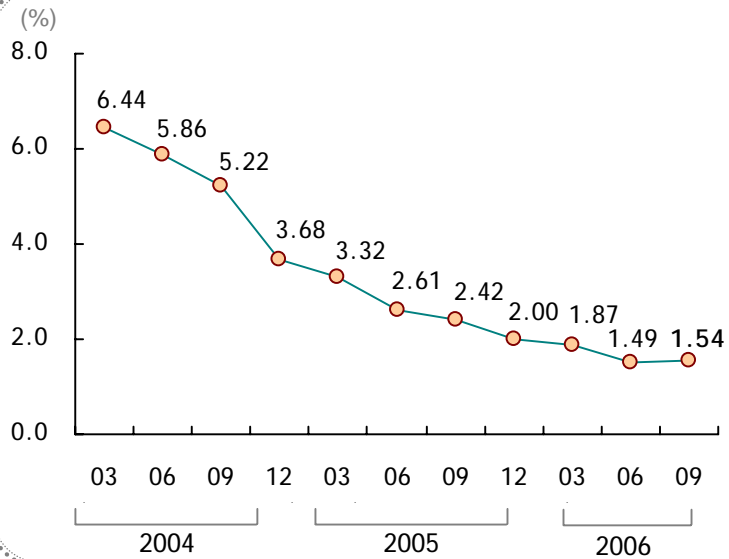


: %	FY2004				FY2005				FY2006		
	03	06	09	12	03	06	09	12	03	06	09
	2.23	1.25	1.70	1.08	1.26	0.62	0.71	0.35	0.53	0.28	0.35
	2.36	2.14	2.69	2.54	1.33	1.15	1.22	1.07	0.56	0.50	0.56

* / , /



(1)

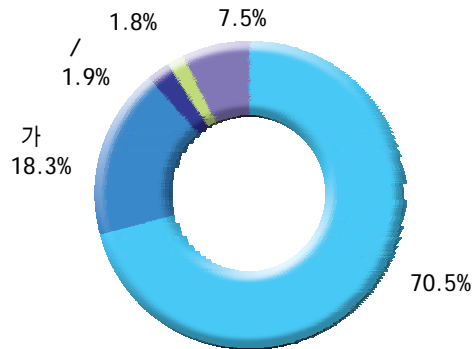


:	FY2004	FY2005				FY2006		
		03	06	09	12	03	06	09
(A+B)	18,674	16,844	16,670	16,760	16,928	16,388	17,554	18,411
1 (%)	5.14	4.80	3.98	3.63	2.97	2.67	2.34	2.49
1 (%)	3.68	3.32	2.61	2.42	2.00	1.87	1.49	1.54
(A)	15,552	13,936	14,236	14,724	15,092	14,699	16,009	16,983
1 (%)	4.21	4.12	3.36	3.11	2.60	2.37	2.12	2.27
1 (%)	3.04	2.92	2.17	2.01	1.70	1.64	1.32	1.35
(B)	3,122	2,908	2,434	2,036	1,836	1,689	1,545	1,428
	1,374	1,238	932	697	602	518	444	395
(%)	9.77	8.08	7.60	7.37	6.05	5.27	4.53	5.19
	2,900	333	1,003	1,581	1,822	185	362	489



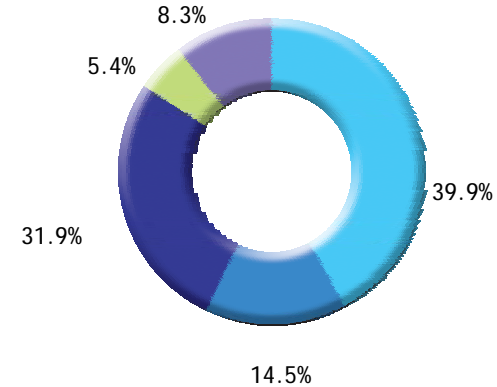
III. APPENDIX

1.	.....	19
2.	.....	20
3.	.....	21
4.	.....	22
5. 가	.....	23
6.	.....	24
7. 가	.....	25
8.	.....	26



	2005.12	2006.09
가	60,948(71.3%)	72,152(70.5%)
가	15,069(17.6%)	18,727(18.3%)
()	2,282(2.7%)	1,928(1.9%)
()	1,693(2.0%)	1,841(1.8%)
, ,	5,527(6.4%)	7,705(7.5%)
	85,519(100.0%)	102,353(100.0%)

1) : + + +



	2005.12	2006.09
1)	43,302(50.6%)	40,792(39.9%)
	13,548(15.8%)	14,867(14.5%)
	1,987(2.3%)	2,253(2.2%)
	8,792(10.3%)	9,685(9.5%)
	2,770(3.2%)	2,929(2.9%)
	16,818(19.7%)	32,668(31.9%)
	14,837(17.3%)	30,326(29.6%)
	4,758(5.6%)	5,483(5.4%)
, ,	7,093(8.3%)	8,544(8.3%)
	85,519(100.0%)	102,353(100.0%)

1) : + CD + + RP



:		FY2005		FY2006			FY2006 3Q	(QoQ)	(YoY)
		3Q		1Q	2Q	3Q			
1) (가,)		17,126	23,184	5,809	6,106	6,484	18,399	6.2%	7.4%
		32,846	44,786	12,123	13,384	14,588	40,095	9.0%	22.1%
		24,809	33,756	9,214	10,205	11,064	30,483	8.4%	22.9%
		2,740	3,659	904	915	933	2,752	2.0%	0.4%
		(1,753)	(2,381)	(633)	(656)	(681)	(1,970)	(3.8%)	(12.4%)
		4,125	5,730	1,563	1,758	2,015	5,336	14.6%	29.4%
		1,171	1,641	442	507	575	1,524	13.4%	30.1%
		15,720	21,602	6,313	7,279	8,104	21,696	11.3%	38.0%
		8,269	10,932	2,507	2,657	2,444	7,608	-8.0%	-8.0%
		7,451	10,670	3,806	4,622	5,660	14,088	22.5%	89.1%
		1,582	2,165	672	680	523	1,876	-23.1%	18.6%
		2,540	3,445	936	1,058	1,057	3,051	-0.1%	20.1%
		1,186	1,580	402	474	467	1,343	-1.5%	13.2%
		647	869	216	246	238	700	-3.3%	8.2%
		402	562	172	178	192	542	7.9%	34.8%
가		247	343	101	109	108	318	-0.9%	28.7%
		59	90	45	51	52	148	2.0%	150.8%
		148	151	204	-23	52	233	-	57.4%
	2)	-1,106	-1,431	-468	-355	-586	-1,409	-	-
		385	462	63	25	66	154	164.0%	-60.0%

1) :

2) :



:	3Q	FY2005	1Q	2Q	3Q	FY2006 3Q	(QoQ)	(YoY)
	6,977	9,747	2,333	2,732	2,463	7,528	-9.8%	7.9%
	3,620	4,944	1,213	1,629	1,142	3,985	-29.9%	10.1%
	3,086	4,269	1,032	990	1,195	3,217	20.7%	4.2%
(가)	(688)	(1,038)	(206)	(244)	(262)	(712)	(7.4%)	(3.5%)
	271	533	89	112	126	327	12.5%	20.7%
	283	-433	800	-252	549	1,097	-	287.6%
	-116	-1,026	-	-208	-	-208	-	-
가	332	429	986	145	637	1,768	339.3%	432.5%
가	88	130	90	86	60	236	-30.2%	168.2%
•	244	300	896	59	577	1,532	878.0%	527.9%
	67	164	-186	-188	-89	-463	-	-



구분		2005.12		2006.09			
			(%)		(YTD)	(%)	(YTD,%p)
1	가	322,730	65.5	375,571	52,841	64.3	-1.2
		25,663	5.2	25,075	-588	4.3	-0.9
		9,446	1.9	10,482	1,036	1.8	-0.1
		17,320	3.5	20,175	2,855	3.5	-
		27,527	5.6	30,866	3,339	5.3	-0.3
		20,170	4.1	22,940	2,770	3.9	-0.2
		36,664	7.4	44,905	8,241	7.7	0.3
		48,010	9.7	63,969	15,959	10.9	1.2
		14,588	3.0	17,723	3,135	3.0	-
		26,467	5.4	30,879	4,412	5.3	-0.1
		25,515	5.2	28,786	3,271	4.9	-0.3
		71,360	14.5	79,771	8,411	13.7	-0.8
		26,525	5.4	39,578	13,053	6.8	1.4
76,238	15.5	90,047	13,809	15.4	-0.1		
29,653	6.0	34,689	5,036	5.9	-0.1		
1)		37,464	7.6	44,143	6,679	7.6	-
		5,620	1.1	5,766	146	1.0	-0.1
		5,213	1.1	6,452	1,239	1.1	-
		26,631	5.4	31,925	5,294	5.5	0.1
		492,610	100.0	584,028	91,418	100.0	-

* ()
1) : , , , , 가



:		FY2005	FY2006			(QoQ)	(YTD)
			03	06	09		
가	(A)	91,644	96,437	104,986	110,929	5.7%	21.0%
	1) (B)	51,068	53,039	56,226	59,106	5.1%	15.7%
	2) (C)	5,526	5,944	6,203	6,796	9.6%	23.0%
가	(D=A+C)	97,170	102,381	111,189	117,725	5.9%	21.2%
	(B+C)/D	58.2%	57.6%	56.1%	56.0%	-0.1%p	-2.2%p

*

** 2006.09 가 LTV : 54.3%

1) : 가
2) : , ,



:	FY2005						FY2006					
	1Q	2Q	3Q	4Q			1Q	2Q	3Q			
	1,427	744	1,854	1,548	5,573	7,969	1,178	755	1,286	3,219	8,561	
	1,427	744	1,854	1,098	5,123	7,519	1,192	710	1,231	3,133	8,026	
()	-	-	-	450	450	450	-14	45	55	86	535	
가	138	104	126	105	473	1,175	117	84	77	278	1,317	
	138	104	126	38	406	1,108	113	81	73	267	1,238	
()	-	-	-	67	67	67	4	3	4	11	79	
	183	-20	146	364	673	1,004	47	71	93	211	939	
	183	-20	146	71	380	658	56	50	65	171	553	
()	-	-	-	293	293	346	-9	21	28	40	386	
	1,748	828	2,126	2,017	6,719	10,148	1,342	910	1,456	3,708	10,817	
ABS	-65	-491	8	-1,116	-1,664	-	16	-559	3	-540	-	
	1,683	337	2,134	901	5,055	10,148	1,358	351	1,459	3,168	10,817	



	FY2004	FY2005	FY2006
			3Q
(A)	3,704	7,785	7,858
¹⁾ (B)	39,045	47,575	54,826
(C)	458,277	458,277	458,277
가	7,260	17,550	16,200
가	3 3,271	8 428	7 4,241
(EPS) (A/C)	808	1,699	2,293 ²⁾
가 (PER)	8.99x	10.33x	7.07x
(BPS) (B/C)	8,520	10,381	11,964
가 (PBR)	0.85x	1.69x	1.35x
(가)	: 2.0% : 5.0%	8.0%	-

1) = -

2)



+

				가가	
(%)	99.8	86.5	48.6	49.4	35.6

+

	()	(%)
	300	100.0
	33	10.9
	8	2.7
	87	29.0
	64	21.3
	33	11.0
	1	0.3
	10	3.3
	8	2.7
	10	3.3
	6	2.0
	12	4.0
	27	9.0

* : , ,

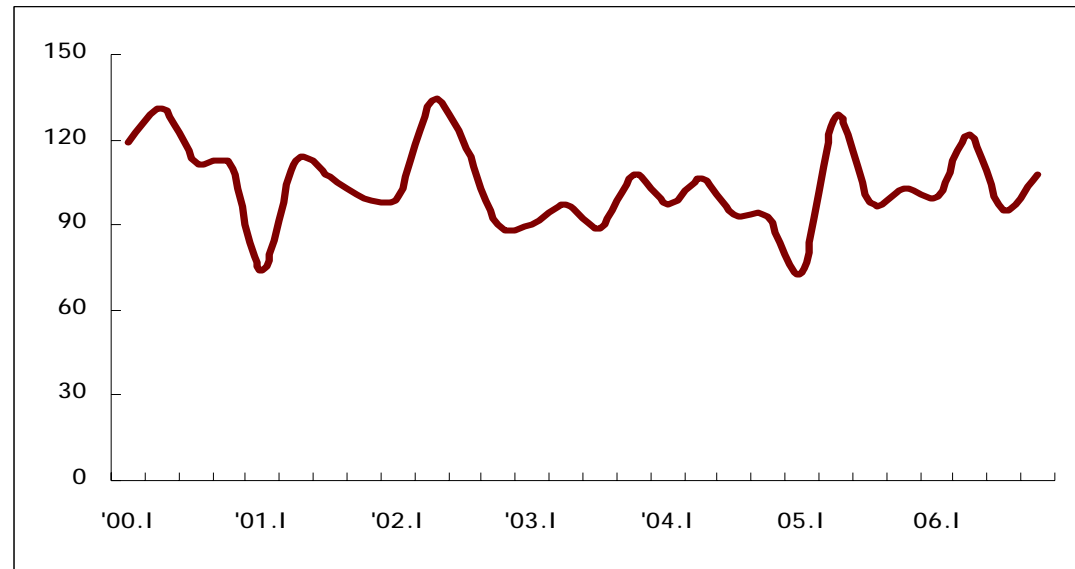
+

GDP

	1Q04	2Q04	3Q04	4Q04	1Q05	2Q05	3Q05	4Q05	1Q06	2Q06
(%)	5.4	5.7	4.7	3.3	2.7	3.2	4.5	5.3	6.1	5.3
	11.9	13.6	11.7	7.7	5.1	5.0	7.4	10.2	9.9	9.3
	2.2	2.3	1.9	1.3	2.2	2.5	3.4	3.9	4.3	4.3

+

BSI





당신의 은행 “기업은행”

 기업은행