





조흥은행

[www.chb.co.kr](http://www.chb.co.kr)



1.	2	29.	51
2.	4	30.	53
3.	6	31.	54
4.	8	32.	55
5.	9	33.	56
6.	10	34.	56
7.	11	35.	56
8.	12	36.	57
9.	12	37.	64
10.	13	38.	64
11.	13	39.	67
12.	14	40.	68
		41.	72
		42.	76
13.	15	43.	84
14.	18	44.	95
15.	22		
16.	25		
		45.	101
17.	26	46.	103
18.	28	47.	107
19. 가 가	30	48.	111
20.	31	49.	112
21.	32	50.	115
22.	34	51.	124
23.	34	52.	126
24.	36	53.	129
		54.	130
		55.	131
		56.	133
25.	46		
26.	48		
27.	49		
28.	50		



“ ”  
가  
가  
CHB  
/ 가  
가  
가  
CHB  
가  
가  
가

2004 3

崔東珠  
김성우

“ , , ”

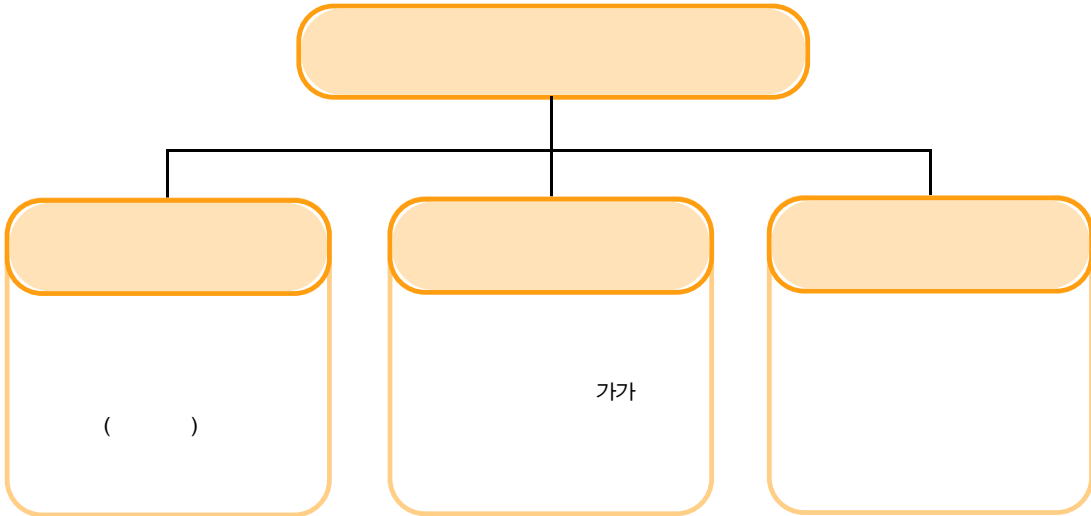


가  
“ 가가 ”

가



“ ” “ ”





가

(Total Customer Satisfaction)

가

21

NEW BANK

가

BEST BANK

- -
- -
- - 100가 가
- -
- 가 - 가

1)

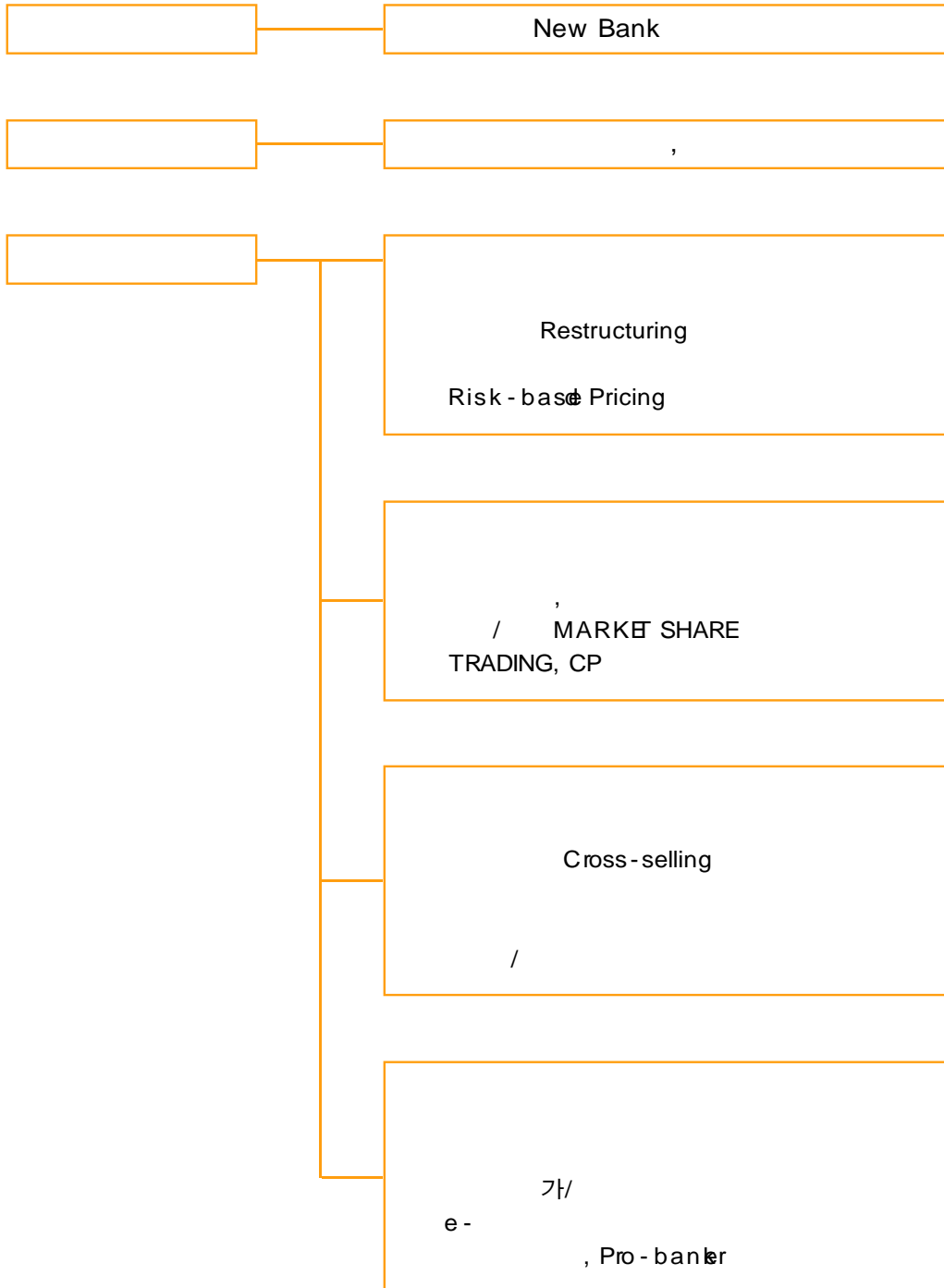
		2003	2004
		12,504	16,000
		-9,660	2,000
	(ROA)	-1.48%	0.32%
	BIS	8.87%	8.50%
		4.82%	3.97%

2004 2,000

가

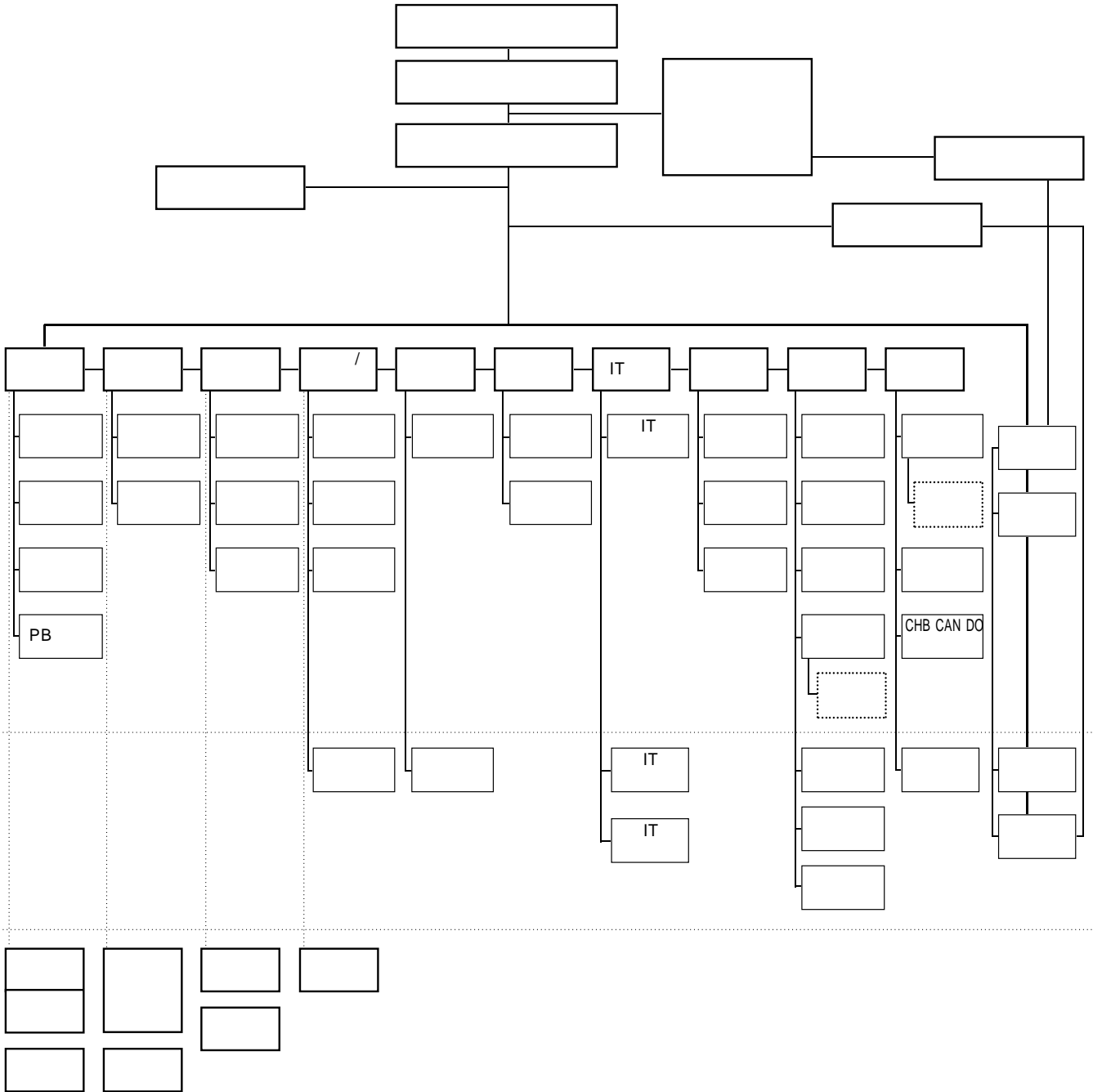
New Bank

2)





1)



\* 2004 3 4 10 26 1 9 2 6  
 \* 2004 3 25

2)

(2003 12 , : )

	470	87	-	557
	10 <sup>1)</sup>	-	-	10
	480	87	-	567

1) 4 .

3)

(2003 12 , : )

	2002	2003
C D	2,036	1,629
A T M	2,513	3,026
	-	-
	369	359
	4,918	5,014

06

( : )

	2002			2003			
	4	-	4	2	-	2	
	7	-	7	7	-	7	
	10	-	10	10	-	10	
	3,149	45	3,194	3,387	47	3,434	
	3,294	54	3,348	3,084	53	3,137	
	93	2	95	93	3	96	
	6,557	101	6,658	6,583	103	6,686	

(2003 03 14 )

			-
			-

) 2004. 3. 25

1)

(2003 12 31 )

			*			
( )	23-8		88.03.29 (92.11.29)	450	7,179,678	79.77%
			82.04.01	USD15	149,999	99.99%
			90.10.18	USD14	400,000	100.00%
			90.10.10	EUR15		100.00%

\* ( ) .

2)

(2003 12 31 )

			*			
CHB 2001 1	160		01.06.29	1		50.00%
CHB 2001 2	160		01.11.12	1		50.00%
C & V ( )	160		01.07.10	10	98,000	49.00%
CHB 2002 1	160		02.03.29	1		50.00%
(CHOHUNG VINA BANK)			93.02.03 (00.11.24)	USD20		50.00%

\* ( ) .

( : , )

			•	•	•	
2001.12.31	679,078,115	-	-	33,954		
2002.1.8-9.27	40,314	2		33,956		
2002.12.31	679,118,429	-	-	33,956		
2003.12.26	40,000,000	2,000		35,956	3	
2003.12.31	719,118,429	-	-	35,956		

10

(2003 12 31 )

	( )	(%)
	583,570,144	81.15

11

1)

(2003 12 31 )

		(%)		(%)
	-	-	-	-
	5	0.01	79,551	0.01
	38	0.06	296,038	0.04
	4	0.01	2,242,891	0.31
	91	0.13	19,508,883	2.71
	327	0.47	608,771,959	84.65
	68,251	99.10	71,894,019	10.00
	154	0.22	16,325,088	2.27
	68,870	100	719,118,429	100

1)  
2)

2)

(2003 12 31 )

		(%)		(%)
1	1,411	2.05	681,680,546	94.79
5 - 1	1,420	2.06	9,106,694	1.27
1 - 5	10,525	15.28	19,573,048	2.72
5 - 1	5,857	8.50	3,726,524	0.52
1 - 5	14,798	21.49	3,262,372	0.45
5 - 1	5,408	7.85	366,289	0.05
1 - 5	15,090	21.91	364,160	0.05
1	14,361	20.85	1,038,796	0.14
	68,870	100.00	719,118,429	100.00

12

	2002	2003
	0%	0%
	0	0
	-870	-1,421
	0%	0%

가.

(        :        )

	2002	2003	
( A )	10,532	12,504	1,972
( B )	16,659	22,415	5,756
	15,429	21,599	6,170
	748	-	-748
	328	330	2
	154	486	332
( C )	16	753	737
	16	34	18
	-	719	719
	-	-	-
( D )	-251	502	753
( A - B + C - D )	-5,860	-9,660	-3,800
( R O A )	-0.97%	-1.48%	-0.51%p
( R O E )	-22.31%	-46.28%	-23.97%p
( A - B )	4.19%	3.94%	-0.25%p
( A )	8.51%	7.87%	-0.64%p
( B )	4.32%	3.93%	-0.39%p
( N I M )	3.36%	3.04%	-0.32%p

.

(        :        )

	2002	2003	
	1.59	1.91	0.33
	69	70	1
	67	68	1
	45	56	11
	44	53	9
(        )	6,481	6,535	54
	988	894	-94
	968	877	-91
	651	715	64
	631	677	46
(        )	449	509	60

( : )

	2002	2003	
	492,870	448,898	-43,972
	18,486	21,658	3,172
	3.75%	4.82%	1.07%p
	19,811	18,796	-1,015
	4.02%	4.19%	0.17%p
(A / B)	94.94%	80.86%	-14.08%p
(A)	17,551	17,513	-38
(B)	18,486	21,658	3,172

( : %)

	2002	2003	
	115.91	108.76	-7.15%p
	96.57	99.65	3.08%p
	42.24	42.91	0.67%p

## 1) B/S

( : )

	2002	2003	
	33,956	35,956	2,000
	-	-	-
	-9,207	-18,858	-9,651
	-1,826	2,288	4,114
	22,923	19,386	-3,537

## 2) BIS

( : , %)

	2002	2003	
B I S (A)	37,088	35,724	-1,364
가 (B)	428,409	402,609	-25,800
가	429,475	401,990	-27,485
가	428,409	402,609	-25,800
B I S (A/B)	8.66	8.87	0.21%p
	4.61	4.47	-0.14%p
	4.05	4.40	0.35%p
	-	-	-

( : )

	2002 12	2003 12
(A)	672,704	606,016
(B)	13,898	16,478
(B/A)	2.07%	2.72%

“ 1 10% ”

3) BIS

( : )

	2002	2003	
	363,382	364,397	1,015
	361,677	362,892	1,215
	1,705	1,504	- 200
가	154,161	128,942	- 25,218
	106,921	91,488	- 15,434
	47,239	37,455	- 9,785
	492,870	448,898	- 43,972
	473,307	447,340	- 25,967
	19,563	1,559	- 18,004
	502,806	439,688	- 63,118
	451,259	400,301	- 50,958
	51,547	39,387	- 12,160
	712,981	633,320	- 79,661
	661,963	592,279	- 69,684
	55,326	42,620	- 12,706
(-)	4,308	1,579	- 2,729
	14,151	12,805	- 1,347

가

(2004 3 14 )

3	Moody's		S&P		Fitch	
02.04.08	Baa2	P - 3	-	-	-	-
02.07.23	-	-	-	-	BBB	F3
02.09.25	-	-	BB+	B	-	-
03.07.09	-	-	BBB -	A - 3	-	-
03.11.06	Baa1	P - 2	-	-	-	-

14

가. ( )

( : )

		2003	2002
		1,550,638	2,698,816
		1,124,595	990,179
	가	7,884,816	2,684,844
		-	7,165,994
		198,930	231,560
		42,701,666	45,328,520
		1,280,655	1,415,312
		4,486,564	5,681,063
		59,227,864	66,196,288
		40,030,091	45,125,839
		5,711,922	6,843,721
		6,424,165	5,672,349
		5,123,046	6,262,081
		57,289,224	63,903,990
		3,595,592	3,395,592
		-	-
		(1,885,831)	(920,743)
		228,879	(182,551)
		1,938,640	2,292,298
		59,227,864	66,196,288

( )

( : )

	2003	2002
	5,425,189	5,317,063
	3,370,111	3,318,156
	1,153,271	1,309,938
	901,807	688,969
	6,107,050	5,451,812
	2,039,584	2,106,171
	149,143	166,603
	3,010,073	2,322,710
	908,250	856,328
( )	(681,861)	(134,749)
	292,166	139,677
	526,080	616,088
( )	(915,775)	(611,160)
( )	(915,775)	(611,160)
( )	50,176	(25,115)
( )	(965,951)	(586,045)

( )

( : )

	2003	2002
	450	-
	150,445	170,481
	180,000	241,000
	66,420	32,980
·	35,980	29,829
가	3,745,471	4,723,948
	44,154	73,558
	77,433	285,387
가 (-)	38,361	24,549
	4,261,992	5,532,634
	3,938,719	5,154,732
	102,400	62,809
	80,400	145,400
	115,347	148,847
	25,126	20,846
	4,261,992	5,532,634

( )

( : )

	2003	2002
	35,162	20,799
	5,306	5,361
가	220,411	273,588
가	47,173	36,390
	248	400
	2,020	135
	9,567	60,716
	7,680	6,966
	124	5
가	8,247	21,256
	335,938	425,616
	213,783	261,402
	4,163	3,986
	320	382
	1,566	237
가	23,939	35,077
	2,686	1,552
	443	361
	43,610	44,133
	1,436	158
	4,404	4,680
가	39,588	73,648
	335,938	425,616

( )

( : )

		2003	2002
		1,607,172	2,728,954
		2,259,673	2,036,580
	가	7,925,368	2,738,279
		-	7,165,994
		10,940	8,972
		43,096,897	45,609,951
		1,291,485	1,426,248
		4,410,064	5,555,451
		60,601,599	67,270,429
		41,579,592	46,529,737
		5,528,332	6,647,053
		6,424,164	5,672,349
		5,108,137	6,100,709
		58,640,225	64,949,848
		3,595,592	3,395,592
		-	-
		(1,854,516)	(883,898)
		206,512	(204,918)
		13,786	13,805
		1,961,374	2,320,581
		60,601,599	67,270,429

( )

( : )

		2003	2002
		5,570,059	5,466,883
		3,496,026	3,429,887
		1,172,243	1,338,333
		901,790	698,663
		6,253,745	5,570,049
		2,089,380	2,163,021
		150,082	167,703
		4,014,283	3,239,325
	( )	(683,686)	(103,166)
		293,745	120,878
		518,652	618,839
	( )	(908,593)	(601,127)
	( )	343	-
	( )	(908,250)	(601,127)
	( )	53,806	(16,569)
	( )	(962,056)	(584,558)
	( )	(891)	(1,910)
	( )	(962,947)	(586,468)

1)

( : , %)

		2002				2003			
C	D	337,204	58.79	12,702	3.77	356,633	57.84	12,270	3.44
		32,114	5.60	1,614	5.03	31,512	5.11	1,455	4.62
		17,827	3.11	694	3.89	15,122	2.45	532	3.52
		6,323	1.10	254	4.02	7,283	1.18	283	3.88
		63,378	11.05	4,062	6.41	83,048	13.47	4,853	5.84
		456,846	79.64	19,325	4.23	493,598	80.06	19,393	3.93
		15,058	2.63	244	1.62	13,438	2.18	122	0.91
		22,622	3.94	518	2.29	29,455	4.78	330	1.12
		1,353	0.24	27	2.02	877	0.14	14	1.59
		7,120	1.24	461	6.47	5,125	0.83	363	7.07
		1	0.00	16	-	4	0.00	9	-
		46,154	8.05	1,265	2.74	48,899	7.93	837	1.71
가		503,000	87.69	20,591	4.09	542,497	87.99	20,231	3.73
		32,349	5.64	-	-	27,824	4.51	-	-
		615	0.11	-	-	1,456	0.24	-	-
		37,646	6.56	-	-	44,782	7.26	-	-
가		70,609	12.31	-	-	74,061	12.01	-	-
		573,609	100.00	20,591	3.59	616,558	100.00	20,231	3.28
가		3,713	0.65	208	5.60	834	0.14	43	5.12
		114,504	19.96	7,461	6.52	95,575	15.50	6,293	6.58
	(가 )	280,622	48.92	21,341	7.60	342,250	55.51	24,522	7.16
	( )	123,816	21.59	10,369	8.37	158,478	25.70	12,394	7.82
		156,806	27.34	10,971	7.00	183,772	29.81	12,128	6.60
		1,108	0.19	143	12.92	845	0.14	134	15.86
		3,801	0.66	160	4.20	4,106	0.67	167	4.06
		1,665	0.29	119	7.14	2,795	0.45	152	5.45
		59,422	10.36	9,938	16.72	49,887	8.09	8,284	16.61
	( )	4,249	0.74	546	12.85	8,046	1.30	1,035	12.86
		4,259	0.74	326	7.65	6,719	1.09	356	5.29
	(-)	6,200	1.08	-	-	9,451	1.53	-	-
			462,896	80.70	39,696	8.58	493,561	80.05	39,951
		1,893	0.33	12	0.65	1,679	0.27	10	0.59
		5,811	1.01	239	4.11	3,516	0.57	7	0.19
		21,459	3.74	604	2.81	20,347	3.30	504	2.48
		2,186	0.38	39	1.77	4,130	0.67	50	1.21
		21,505	3.75	857	3.98	30,341	4.92	628	2.07
		4,254	0.74	161	3.79	4,254	0.69	138	3.24
	(-)	993	0.17	-	-	1,277	0.21	-	-
		56,115	9.78	1,911	3.41	62,991	10.22	1,337	2.12
		519,011	90.48	41,607	8.02	556,552	90.27	41,288	7.42
		3,435	0.60	-	-	3,563	0.58	-	-
		15,541	2.71	-	-	14,337	2.33	-	-
		35,623	6.21	-	-	42,106	6.83	-	-
		54,598	9.52	-	-	60,006	9.73	-	-
		573,609	100.00	41,607	7.25	616,557	100.00	41,288	6.70

) 가

가

2)

( : ,%)

		2002			2003		
가		52,747	95.07	4.96	43,951	91.85	4.86
		985	1.78	4.05	1,074	2.24	3.87
		53,732	96.85	4.94	45,025	94.09	4.84
가		251	0.45	-	1,209	2.53	-
		162	0.29	-	209	0.44	-
		1,337	2.41	-	1,408	2.94	-
		1,750	3.15	-	2,826	5.91	-
		55,482	100.00	-	47,851	100.00	-
가 (-)		2,288	4.12	9.09	1,689	3.53	20.82
	가	50,316	90.69	5.47	41,724	87.20	5.90
		1,259	2.27	4.26	1,290	2.70	4.11
		1,714	3.09	4.06	1,912	4.00	4.02
	가 (-)	627	1.13	-	408	0.85	-
	가 (-)	22	0.04	-	16	0.03	-
		54,928	99.00	5.61	46,191	96.53	6.32
		554	1.00	-	1,660	3.47	-
		55,482	100.00	-	47,851	100.00	-

3)

(2003 )

( : %)

		1	2	3	4	5	6	7	8	9	10	11	12
		5.60	5.60	5.60	5.60	5.60	5.60	5.60	5.60	5.60	5.60	5.60	5.60
( )		8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50
		5.60	5.60	5.60	5.60	5.60	5.60	5.60	5.60	5.60	5.60	5.60	5.60
가		9.16	8.97	6.07	5.69	5.05	5.27	4.31	3.17	5.41	5.02	3.16	3.99
	가	8.66	8.47	5.57	5.19	4.55	4.77	3.81	2.67	4.91	4.52	2.66	3.49
		8.66	8.47	5.57	5.19	4.55	4.77	3.81	2.67	4.91	4.52	2.66	3.49
	가 2000	8.96	8.77	5.87	5.49	4.85	5.07	4.11	2.97	5.21	4.82	2.96	3.79
	가	8.42	8.46	5.43	4.26	4.40	3.95	3.89	2.83	2.92	2.49	2.50	2.70
		7.92	7.96	4.93	3.76	3.90	3.45	3.39	2.33	2.42	1.99	2.00	2.20
	( 가 )	8.42	8.46	5.43	4.26	4.40	3.95	3.89	2.83	2.92	2.49	2.50	2.70
	( )	8.12	8.16	5.13	3.96	4.10	3.65	3.59	2.53	2.62	2.19	2.20	2.40
	( )	8.12	8.16	5.13	3.96	4.10	3.65	3.59	2.53	2.62	2.19	2.20	2.40
		3.69	3.74	4.08	5.53	4.97	5.38	4.14	3.15	4.47	3.70	2.77	3.05
		4.69	4.74	5.08	6.53	5.97	6.38	5.14	4.15	5.47	4.70	3.77	4.05
가		5.16	5.03	5.66	6.51	5.11	5.26	5.80	5.42	5.04	4.62	4.11	4.20
		5.66	5.53	6.16	7.01	0.61	5.76	6.30	5.92	5.54	5.12	4.61	4.70
		6.16	6.03	6.66	7.51	6.11	6.26	6.80	6.42	6.04	5.62	5.11	5.20
		5.66	5.53	6.16	7.01	5.61	5.76	6.30	5.92	5.54	5.12	4.61	4.70
		6.46	6.33	6.96	7.81	6.41	6.56	7.10	6.72	6.34	5.92	5.41	5.50
		4.91	4.93	4.55	4.69	5.24	7.00	4.41	4.08	4.50	3.98	4.08	3.72
가		5.01	5.00	5.09	5.05	4.37	4.12	3.93	3.82	3.64	3.53	3.75	4.05
		8.58	7.56	8.04	8.81	8.60	8.32	7.58	5.84	6.96	7.39	4.33	2.99
		5.34	5.16	4.99	3.79	3.59	2.55	2.77	2.07	2.35	2.19	1.14	1.10

( : )

		2002	2003	
		37,247	36,867	- 380
		220	53	- 167
	가	7,296	4,981	- 2,315
		29,336	31,586	2,250
		395	247	- 148
		20,270	19,575	- 695
		14,238	13,192	- 1,046
		2,543	1,709	- 834
		2,644	3,869	1,225
		845	805	- 40
		16,977	17,292	315
		7,618	6,946	- 672
		1,666	1,491	- 175
		5,952	5,455	- 497
		490	470	- 20
		4	2	- 2
	( - )	580	1	- 579
		- 86	471	557
		6,630	8,775	2,145
	가	361	296	- 65
		1,451	1,727	276
		14	753	739
		4,804	5,999	1,195
		22,415	29,823	7,408
	가	57	199	142
		1,043	946	- 97
		452	540	88
		15,429	21,570	6,141
		748	-	- 748
		4,686	6,568	1,882
		- 15,785	- 21,048	- 5,263
		7,058	2,170	- 4,888
		8,558	9,076	518
		- 1,500	- 6,906	- 5,406
		1,404	2,636	1,232
		6,015	4,888	- 1,127
		- 6,111	- 9,158	- 3,047
		-	-	-
		-	-	-
		- 6,111	- 9,158	- 3,047
	( - )	- 251	502	753
		- 5,860	- 9,660	- 3,800

1)

( : ,%)

	2002		2003	
	26,988	4.08	15,506	2.62
가	110,726	16.73	92,083	15.55
	453,285	68.48	427,017	72.10
(-)	16,046	2.42	16,589	2.80
가 (-)	205	0.03	180	0.03
	309,242	46.72	319,658	53.97
	34,808	5.26	31,653	5.34
	19,039	2.88	15,995	2.70
	17,756	2.68	17,363	2.93
	797	0.12	750	0.13
	58,985	8.91	36,987	6.24
	-	-	-	-
	6,558	0.99	3,510	0.59
	1,852	0.28	3,558	0.60
	20,500	3.10	14,312	2.42
	14,153	2.14	12,807	2.16
	56,811	8.58	44,866	7.58
	661,963	100.00	592,279	100.00
	451,258	68.17	400,301	67.59
	385,383	58.22	355,403	60.01
	11,953	1.81	12,485	2.11
C D	41,519	6.27	19,002	3.21
	68,437	10.34	57,119	9.64
	13,031	1.97	16,201	2.74
	35,360	5.34	26,729	4.51
	9,953	1.50	12,219	2.06
	9,005	1.36	458	0.08
	144	0.02	27	-
	944	0.14	1,485	0.25
	-	-	-	-
	56,723	8.57	64,242	10.85
	62,621	9.46	51,230	8.65
	639,040	96.54	572,892	96.73
	33,956	5.13	35,956	6.07
	-	-	-	-
	-9,207	-1.39	-18,858	-3.18
	-1,826	-0.28	2,289	0.39
	22,923	3.46	19,386	3.27
	661,963	100.00	592,279	100.00

)

2)

( : ,%)

	2002		2003	
	-	-	5	0.01
가	47,239	85.38	37,455	87.88
	1,705	3.08	1,504	3.53
	2,410	4.36	1,800	4.22
	330	0.60	664	1.56
.	298	0.54	360	0.84
가 ( )	245	0.44	384	0.90
가 ( )	16	0.03	15	0.04
	2,854	5.16	774	1.82
	751	1.36	457	1.07
	55,326	100.00	42,620	100.00
	51,547	93.17	39,387	92.42
	628	1.14	1,024	2.40
	-	0.00	-	-
	1,454	2.63	804	1.89
	208	0.38	251	0.59
	1,489	2.69	1,154	2.71
	55,326	100.00	42,620	100.00

)

1)

( : ,%)

	2002				2003			
	327,819	90.21	280,610	91.84	333,290	91.46	342,244	92.75
<sup>1)</sup>	33,080	9.10	21,526	7.05	28,860	7.92	24,231	6.57
	779	0.21	1,108	0.36	742	0.20	844	0.23
	361,678	99.53	303,244	99.25	362,892	99.59	367,319	99.54
	1,705	0.47	2,288	0.75	1,504	0.41	1,689	0.46
	363,383	100.00	305,532	100.00	364,396	100.00	369,008	100.00

<sup>1)</sup> ( , )

2)

( : ,%)

	2002		2003	
	1,519	0.31	156	0.03
	311	0.06	489	0.11
	1,293	0.26	916	0.20
	116,006	23.54	108,485	24.17
,가	3,067	0.62	1,516	0.34
	17,102	3.47	14,042	3.13
	50,447	10.24	45,545	10.15
	6,962	1.41	8,614	1.92
	13,345	2.71	12,223	2.72
	1,856	0.38	1,222	0.27
	28,117	5.70	10,534	2.35
,	21,757	4.41	30,860	6.87
,	3,899	0.79	2,785	0.62
	1,569	0.32	1,794	0.40
	4,251	0.86	6,265	1.40
,	5,951	1.21	6,027	1.34
,	3,940	0.80	5,051	1.13
가	41	0.01	19	0.00
	-	-	-	-
가	211,437	42.90	192,355	42.85
	492,870	100.00	448,898	100.00

)

3)

( : ,%)

	2002		2003	
	169,555	51.72	170,183	51.06
	154,156	47.02	153,081	45.93
	15,399	4.70	17,101	5.13
	-	-	-	-
가	150,438	45.89	151,288	45.39
	3,532	1.08	4,725	1.41
	2,540	0.78	3,668	1.10
	992	0.30	1,056	0.31
	-	-	-	-
	4,127	1.26	6,944	2.08
	-	-	-	-
	167	0.05	151	0.05
	327,819	100.00	333,290	100.00

4)

( : ,%)

	2002		2003	
	124,483	37.97	125,732	37.72
	1,004	0.31	876	0.26
가	1,663	0.51	2,410	0.72
	16,365	4.99	14,837	4.45
	1,110	0.34	1,449	0.43
	144,625	44.12	145,303	43.60
	20,493	6.25	20,044	6.01
	162,701	49.63	167,943	50.38
	327,819	100.00	333,290	100.00

5)

( : )

	2002	2003
(A/B X 100)	40.33%	43.31%
(A)	132,134	144,268
(B)	327,652	333,140

( (2002 167 , 2003 151 ) ).

(2003 12 31 , : )

	가	가	가
(A)	10,693	10,650	- 43
가 (B)	78,533	78,771	238
(C)	-	-	-
(D)	2,341	1,997	- 344
(A+B+C+D)	91,567	91,418	- 149
	-	-	- 2,207
	-	-	2,321
	-	-	- 263
가	37,455	37,459	4
	129,022	128,877	- 145

1)

( : , %)

		2002				2003			
		385,383	78.59	350,666	77.82	355,403	83.37	370,918	80.67
		78,459	16.00	68,467	15.20	78,369	18.38	70,736	15.38
		300,129	61.20	276,709	61.41	268,192	62.91	291,107	63.31
		3,234	0.66	2,632	0.58	5,687	1.33	5,660	1.23
		3,561	0.73	2,859	0.63	3,155	0.74	3,415	0.74
		11,953	2.44	15,058	3.34	12,485	2.93	13,438	2.92
C	D	41,519	8.47	32,114	7.13	19,002	4.46	31,512	6.85
		51,547	10.51	52,747	11.71	39,387	9.24	43,951	9.56
		490,402	100.00	450,587	100.00	426,277	100.00	459,819	100.00

\*

2)

( : , %)

		2002		2003	
		183,239	47.55	177,627	49.98
		133,892	34.74	101,397	28.53
		68,252	17.71	76,379	21.49
		385,383	100.00	355,403	100.00
		24,703	47.92	16,712	42.43
		20,427	39.63	20,373	51.73
		6,417	12.45	2,302	5.84
		51,547	100.00	39,387	100.00

)

1)

( : )

		2002	2003	
		63	70	7
		160	71	- 89
	가	437	173	- 264
		2,900	2,643	- 257
		1,479	1,450	- 29
		302	293	- 9
		335	214	- 121
	(-)	68	170	102
	가 (-)	-	-	-
		5,608	4,744	- 864
		996	1,042	46
		3,559	3,080	- 479
		79	51	- 28
		547	527	- 20
		427	44	- 383
		5,608	4,744	- 864

) Position( ) ( )

2) 가

( : )

	2002			2003		
		가			가	
	99.0	-	99.0	99.0	-	99.0
	70.2	-	70.2	90.3	-	90.3
	18.5	0.9	19.4	12.9	-	12.9
	-	6.8	6.8	-	9.1	9.1
	-	9.8	9.8	-	8.3	8.3
	28.3	26.4	54.7	11.6	8.8	20.4
	216.0	43.9	259.9	213.8	26.2	240.0

) Exposure , 5 가

3)

(2003 )

( : %)

	7	30	90	6	1	3	3
(%)	0.55	1.78	- 0.19	1.87	- 1.23	- 3.48	2.96

) ( - ) /

4)

( : )

				(%)
1	- 54,056	42,193	- 11,863	0.60
2	134,767	- 148,005	- 13,238	0.66
3	555,295	- 556,276	- 981	0.05
4	304,977	- 339,938	- 34,961	1.76
5	477,301	- 483,783	- 6,482	0.33
6	153,211	- 166,290	- 13,079	0.66
7	52,224	- 45,060	7,164	0.36
8	- 29,143	- 12,614	- 41,757	2.10
9	- 167,795	123,500	- 44,295	2.22
10	196,039	- 232,309	- 36,270	1.82
11	63,178	- 106,992	- 43,814	2.20
12	- 16,625	31,680	15,055	0.76

) , (+), (-) , .

( : )

	2002	2003
	16,291	16,973
	16,291	16,973
	-	-
	1,259	540
)	154	520
	11,007	17,812
	9,071	17,806
	8,981	17,790
	90	16
	1,936	6

) ( )

( : )

	2002	2003
	492,870	448,898
	473,307	447,340
	19,563	1,558
1)	19,811	18,796
	19,151	17,836
	660	960
2)	18,486	21,658
	17,783	20,705
	703	953
3)	7,631	10,320
	7,086	9,561
	545	759

1)

2)

3)

( , , )

2)

가

( : )

1)	2002	2003	가	가	2)
	-	477	477	가	
	-	268	268		
S K	-	235	235	8	
	-	224	224		
SKG ASIA - PACIFIC	-	165	165	8	
	-	157	157		
	-	131	131		
	-	122	122		
	-	116	116	10	
	-	90	90		
	-	76	76		
	-	64	64	8	
	-	60	60		
	-	58	58		
	-	57	57	9	
	-	54	54	가	
	-	53	53		
	-	44	44		
	-	40	40	10	
	-	40	40		

1)

20 , 10 가

20

2)

( , , , )

3)

( : )

1)		2003						2)	
					CB				
	2003.02.10	2,373	579	-	579	-	-	-	
	2003.03.25	663	175	117	-	58	-	-	
	2003.04.25	268	38	38	-	-	-	-	
	2003.09.19	356	356	-	-	356	-	-	
S K	2003.09.30	3,127	1,380	1,145	235	-	-	-	
	2003.12.09	2,373	796	-	796	-	-	-	
		9,158	3,323	1,300	1,609	414	-	-	

1)

(Workout) ,

100

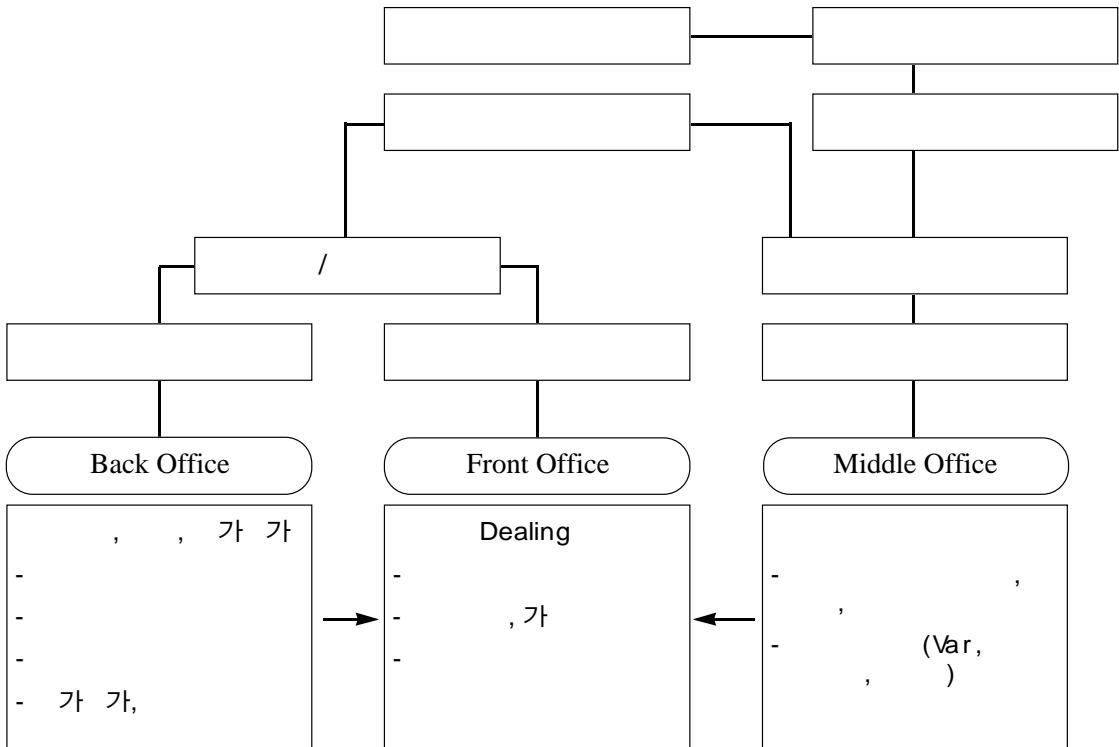
2)

1)

( : )

	2002	2003
	12,376	9,842
( )	(5,768)	(5,089)
( )	(6,608)	(4,753)
	15,074	13,440
( )	(11,997)	(10,777)
( )	(3,077)	(2,663)
	472	397
	24,313	30,061
가	-	-
	251,757	70,176
	3,630	1,373
	97,107	207,341
	-	-

2)



- , 가
- 
- ,
- 1 .
- , 가
- , 가
- 가 가
- 가 가 .
- Stress Test
- 가 가 ,
- 가 가 , 가 .
- 가 가 , 가 가
- 가 가 가 .
- 가 가가 가 .
- 가 가 , 가 , ,
- 가 가 가 .
- 가 가 .
- 가 가 .
- 가 , Black - Scholes 가가 가 .

( )

( : )

(A)	8,732	459	47
	1,511	3	20
	-	-	-
	7,221	456	27
	-	-	-
	-	-	-
Match , (B)	5,800	65	63
	-	-	-
	5,800	65	63
	-	-	-
(C)	136,170	1,035	1,161
	83,820	578	671
	163	-	-
	49,808	281	318
	166	-	-
	2,213	176	173
(A+B+C)	150,702	1,559	1,272

( )

( : )

(A)	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
Match , (B)	-	-	-
	-	-	-
	-	-	-
	-	-	-
(C)	29	29	-
	-	-	-
	29	29	-
	-	-	-
	-	-	-
	-	-	-
(A+B+C)	29	29	-

( )

( : )

	(A)	7,221	456	27
		-	-	-
		-	-	-
		7,221	456	27
		-	-	-
		-	-	-
Match	(B)	5,800	65	63
		-	-	-
		5,800	65	63
		-	-	-
	(C)	38,475	154	309
		-	-	-
		163	-	-
		38,312	154	309
		-	-	-
		-	-	-
	(A+B+C)	51,496	675	399

( )

( : )

	(A)			
Match	(B)			
	(C)			
	(A+B+C)			

( )

( : )

(A)	1,511	3	20
	1,511	3	20
	-	-	-
	-	-	-
	-	-	-
	-	-	-
Match , (B)	-	-	-
	-	-	-
	-	-	-
	-	-	-
(C)	95,316	705	680
	83,820	578	671
	-	-	-
	11,496	127	9
	-	-	-
	-	-	-
(A+B+C)	96,827	708	700

( )

( : )

(A)			
Match , (B)			
(C)			
(A+B+C)			

( )

( : )

(A)	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
Match , (B)	-	-	-
	-	-	-
	-	-	-
	-	-	-
(C)	2,379	176	173
	-	-	-
	-	-	-
	-	-	-
	166	-	-
	2,213	176	173
(A+B+C)	2,379	176	173

( )

( : )

(A)	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
Match , (B)	-	-	-
	-	-	-
	-	-	-
	-	-	-
(C)	29	29	-
	-	-	-
	29	29	-
	-	-	-
	-	-	-
	-	-	-
(A+B+C)	29	29	-

( )

( : )

(A)			
Match , (B)			
(C)			
(A+B+C)			

( )

( : )

(A)			
Match , (B)			
(C)			
(A+B+C)			

( )

( : )

Credit Default Swap	-	299	299	-	-	-
Credit Option	-	-	-	-	-	-
Total Return Swap	-	-	-	-	-	-
Credit Linked Note	-	-	-	-	-	-
	-	-	-	-	-	-
	-	299	299	-	-	-

) 가 ( ).

( )

( : )

Credit Default Swap						
Credit Option						
Total Return Swap						
Credit Linked Note						

) 가 ( ).

( )

( : )

				1)			
	51,333	96,827	2,213	-	-	-	150,373
1	16,609	86,859	2,213	-	-	-	105,681
1 ~ 5	34,724	9,968	-	-	-	-	44,692
5	-	-	-	-	-	-	-
Current Exp.	844	2,075	239	-	-	-	3,158
	7,221	1,510	-	-	-	-	8,731
1	710	1,510	-	-	-	-	2,220
1 ~ 5	6,511	-	-	-	-	-	6,511
5	-	-	-	-	-	-	-
Current Exp.	489	15	239	-	-	-	743
Match ,	5,800	-	-	-	-	-	5,800
1	500	-	-	-	-	-	500
1 ~ 5	5,300	-	-	-	-	-	5,300
5	-	-	-	-	-	-	-
Current Exp.	96	-	-	-	-	-	96
	38,312	95,316	2,213	-	-	-	135,841
1	15,399	85,348	2,213	-	-	-	102,960
1 ~ 5	22,913	9,968	-	-	-	-	32,881
5	-	-	-	-	-	-	-
Current Exp.	258	2,060	239	-	-	-	2,557

1) 가 ( , 가, )

( )

( : )

				1)			
	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-
1 ~ 5	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-
Current Exp.	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-
1 ~ 5	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-
Current Exp.	-	-	-	-	-	-	-
Match ,	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-
1 ~ 5	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-
Current Exp.	-	-	-	-	-	-	-
	-	-	29	-	-	-	29
1	-	-	29	-	-	-	29
1 ~ 5	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-
Current Exp.	-	-	-	-	-	-	-

1) 가 ( , 가, )

( )

( : )

				1)			
30 ~ 89							
90							

1) 가 ( , 가, ) .

( )

( : )

				1)			
30 ~ 89							
90							

1) 가 ( , 가, ) .



2)

2001  
 가가 2001 1  
 , . 2001  
 3 가 , 가  
 가 (Risk Review) , 2003 12  
 2001 4 (Capital Allocation) 가(Risk Adjusted Performance Measurement: RAPM)

ALM	- , 가 , Earnings-at-Risk	- 가
	- , VaR, Valuation , Stress-Test, Back-Test,	- Front Office Monitoring
	- Exposure, RAPM	- ,
	-	-
가	- , - ( ), RAPM	- 가 RAROC -

3)

(Bottom - up Approach)

(Top - down Approach)

(Risk Capital)

(Risk Appetite)

IMF

가 가

가

가

가

가

가

Monitoring  
가

RM(Relationship Manager)

DCRB(Depending

Customer Relationship Branch)

가

(Credit Management System) 2000 9

가, Monitoring Review,

11

" 가 "

가 가

가

가

1)

" " , , 가

2)

" "

가 (Simple Moving Average: SMA)

VaR BIS (2002.1.1 )

3)

( : )

	2003 12			2002 12		
	10,650	3,008	13,658	6,205	2,493	8,698
	-	30	30	-	8	8
	141,563	-	141,563	54,604	-	54,604
	476	-	476	730	-	730
(CP)	596	-	596	3,803	-	3,803
	153,285	3,037	156,323	65,342	2,501	67,843

4)

VaR

-VaR

( : )

VaR			
91	180	19	76

) VaR BIS  
VaR 99%, 10 (SMA : = 1.00)  
VaR 2003.01.01 2003.12.31

VaR 1 10 VaR 99% 15 10 가가 15  
가 100 1

1)

" " 가

2)

(Liquidity Contingency Plan)

3)

- ( : )

	1	2	3 (A)	3 (B)	(A)+(B)
	129,042	132,276	136,702	633	137,335

- ( : )

	1	2	3 (A)	3 (B)	(A)+(B)
	244,625	291,159	307,951	25,339	333,290

) (1) 1

- 가 ( : )

	1	2	3 (A)	3 (B)	(A)+(B)
	780	4,037	10,440	5,348	15,788
	12,194	19,087	19,185	-	19,185
	50	980	1,359	35	1,394
	5,056	6,889	38,422	5,677	44,099
	358	388	422	100	522
	18,438	31,381	69,828	11,160	80,988

) 1) 가  
2) 가

( : )

	7	30	90	6	1	3 (A)	3 (B)	(A)+(B)
	1,051	2,929	5,214	6,542	8,232	9,260	302	9,562
	1,104	3,099	5,195	6,721	8,114	8,925	674	9,599

29

가.    .

- Needs " " " " " .
- 가 , 가 ,
- 가 , Needs
- ( + % ) ( % ) .

	5 ,
	80% ,
	가
	( , , )
	(가 )
	, CHB RP ,
	1 ,
	(3 )

(2004. 2 )

( : %)

		1)				
			2)			
	( , 1 )		A+	B -	E -	CSS
			9.00%	12.00%	15.00%	
	( 1 )	3)				CD
	( 1 )					가
			4.10%	5.10%	5.60%	
	( 1 )		1	5	6	
4)			4.30%	6.42	9.42%	
			1	5	6	
			4.30%	6.42%	9.42%	

- 1)
- 2)
- 3)
- 4)

(2004.2 ) .

(2004. 2 )

가 (FTP)

		1)	2)	
	-	0.10%	-	
	-	0.15%	0.50%	
	6	3.80%	-	가
	1	3.90%	4.10%	
	2	4.10%	4.30%	
	3	4.30%	4.50%	
	3	3.30%	3.60%	3
	6	3.50%	3.80%	
	1	3.80%	4.10%	
	2	4.10%	-	
	3	4.20%	-	
	3	6.50%	-	2002.12.31 가
	5	3)	-	
	7	5.00%	-	3 , 3 4)

- 1)
- 2)
- 3)
- 4)

: 3 3 가  
3 3 가

1)

( : , )

		( )			
( )	696	681 (450)	136	44	2003.03.31
	USD 120.8	USD 38.5(USD 15)	USD 8.6	-USD 9.5	2003.12.31
	USD 322.7	USD 53.6(USD 14)	USD 18.6	USD 1.9	2003.12.31
	EUR 135.8	EUR 22.0(EUR 15)	EUR 8.2	-EUR 0.8	2003.12.31

)

( )

2)

( : , ,%)

	2002		2003			
	696 (USD 58)	1.90	611 (USD 51)	1.74	-85	-0.16
	108 (USD 9)	0.29	180 (USD 15)	0.51	72	0.22
	1,117 (USD 78) (EUR 15)	3.05	1,072 (USD 80) (EUR 8)	3.06	-45	0.01

)

:

(2002 36,654 , 2003 35,069 )

( : , ,%)

	2002		2003			
	36 (USD 3)	7.74	106 (USD 5) (HKD 30)	30.46	70	22.72

)

:

(2002 465 , 2003 348 )

(Compliance)

(Compliance Officer)

2001 11 ‘

가

1)

2

가,

( )

가

IT

2)

Clean Bank 가

2004

IT ( )

가

3)

( )

Real Time

( )

33


34

1. 2003 BIS (2003.6.106.17, 6.24 6.25),  
(2003.7.107.24) 2003 11 3 , .
2. 2003 (2003.8.128.14) 2003 12 1  
, 1 .

35

- “ ”

가.

( : )

	1)		2)	가		가				4)	가	가가 5)
2000.03.27			56,776	1,000	2003. 3. 28~2006. 3. 27	5,000				56,776	3,910	0
2000.03.27			15,897	1,000	"	5,000				15,897	3,910	0
2000.03.27			15,897	1,000	"	5,000				15,897	3,910	0
2000.03.27			15,897	1,000	"	5,000				15,897	3,910	0
2000.03.27			15,897	1,000	"	5,000				15,897	3,910	0
2000.03.27			5,678	1,000	"	5,000				5,678	3,910	0
2000.03.27			5,678	1,000	"	5,000				5,678	3,910	0
2000.03.27			5,678	1,000	"	5,000				5,678	3,910	0
2000.03.27			5,678	1,000	"	5,000				5,678	3,910	0
2000.03.27			5,678	1,000	"	5,000				5,678	3,910	0
2000.03.27			5,678	1,000	"	5,000				5,678	3,910	0
2000.03.27			5,678	1,000	"	5,000				5,678	3,910	0
2000.03.27			9,172	1,000	"	5,000				9,172	3,910	0
2000.03.27			7,861	1,000	"	5,000				7,861	3,910	0
2000.03.27			7,861	1,000	"	5,000				7,861	3,910	0
2000.03.27			7,861	1,000	"	5,000				7,861	3,910	0
2000.03.27			6,551	1,000	"	5,000				6,551	3,910	0
2000.03.27			6,551	1,000	"	5,000				6,551	3,910	0
2001.03.09			183,000	1,450	2004. 3. 10~2007. 3. 9	5,000				183,000	3,910	0
2001.03.09			64,000	1,450	"	5,000				64,000	3,910	0
2001.03.09			64,000	1,450	"	5,000				64,000	3,910	0
2001.03.09			64,000	1,450	"	5,000				64,000	3,910	0
2001.03.09			28,000	1,450	"	5,000				28,000	3,910	0
2001.03.09			28,000	1,450	"	5,000				28,000	3,910	0
2001.03.09			28,000	1,450	"	5,000				28,000	3,910	0
2001.03.09			28,000	1,450	"	5,000				28,000	3,910	0
2001.03.09			28,000	1,450	"	5,000				28,000	3,910	0
2001.03.09			28,000	1,450	"	5,000				28,000	3,910	0
2001.03.09			29,000	1,450	"	5,000				29,000	3,910	0
2001.03.09			25,000	1,450	"	5,000				25,000	3,910	0
2001.03.09			25,000	1,450	"	5,000				25,000	3,910	0
2001.03.09			21,000	1,450	"	5,000				21,000	3,910	0
2001.03.09			21,000	1,450	"	5,000				21,000	3,910	0
2002.03.29			72,000	3,708	2004. 3. 30~2007. 3. 29	가				72,000	3,910	0
2002.03.29			26,000	3,708	"	가				26,000	3,910	0
2002.03.29			26,000	3,708	"	가				26,000	3,910	0
2002.03.29			11,000	3,708	"	가				11,000	3,910	0
2002.03.29			11,000	3,708	"	가				11,000	3,910	0
2002.03.29			11,000	3,708	"	가				11,000	3,910	0
2002.03.29			11,000	3,708	"	가				11,000	3,910	0
2002.03.29			11,000	3,708	"	가				11,000	3,910	0
2002.03.29			11,000	3,708	"	가				11,000	3,910	0
2002.03.29			54,000	3,708	"	가				54,000	3,910	0
2002.03.29			10,000	3,708	"	가				10,000	3,910	0
2002.03.29			10,000	3,708	"	가				10,000	3,910	0
2002.03.29			10,000	3,708	"	가				10,000	3,910	0
2002.03.29			9,000	3,708	"	가				9,000	3,910	0
2002.03.29			9,000	3,708	"	가				9,000	3,910	0
2002.03.29		BEHLING	9,000	3,708	"	가				9,000	3,910	0
2003.03.28			20,310	1,985.96	2005. 3. 29~2008. 3. 28	가				20,310	3,910	0
2003.03.28			10,750	1,985.96	"	가				10,750	3,910	0
2003.03.28			26,000	1,985.96	"	가				26,000	3,910	0
2003.03.28			4,550	1,985.96	"	가				4,550	3,910	0
2003.03.28			4,550	1,985.96	"	가				4,550	3,910	0
2003.03.28			4,370	1,985.96	"	가				4,370	3,910	0
2003.03.28			4,550	1,985.96	"	가				4,550	3,910	0
2003.03.28			4,550	1,985.96	"	가				4,550	3,910	0
2003.03.28			11,000	1,985.96	"	가				11,000	3,910	0
2003.03.28			4,550	1,985.96	"	가				4,550	3,910	0
2003.03.28			18,190	1,985.96	"	가				18,190	3,910	0
2003.03.28			10,000	1,985.96	"	가				10,000	3,910	0
2003.03.28			10,000	1,985.96	"	가				10,000	3,910	0
2003.03.28			10,000	1,985.96	"	가				10,000	3,910	0
2003.03.28			9,000	1,985.96	"	가				9,000	3,910	0
2003.03.28			9,000	1,985.96	"	가				9,000	3,910	0
2003.03.28		BEHLING	3,720	1,985.96	"	가				3,720	3,910	0

6)					
1,352,735	1,352,735		719,118,429	71,911,842	71,911,842

- 1)
- 2)
- 3) 2003.12.30 가
- 4) 가가 ( 가- 가 ) X
- 5) 2002 ~ 2003 가 60% 가 x(1+ 가 ) a 40% 가 가 a
- 6)

r

가

2000

1. 가 : 5,000

2. :

가 :  $x a \cdot (1/3) + b(1/3) + c(1/3)$

가

	(가 )	
가	1/3	$\{(1+ 가 ) \div (1+ 가 ) - 1\} \times 100$
	1/3	$( / ) \times 100$
BIS	1/3	$(BIS / 가 ) \times 100$

가

		가 (%)	
가	0% 0% 50% 50%	0 가 x 2 100%	a
(2002.12.31 )	4% 2% 4% 2%	0 $\{(4- ) / 2\} \times 100$ 100	b
BIS (2002.12.31 )	10% 10% 12% 12%	0 $\{(BIS - 10) / 2\} \times 100$ 100	c

3. : 3 3 (2003 3 28 ~ 2006 3 27 )

2001

1. 가 : 5,000

2. :

$$\text{가} : \times a \times (1/3) + b(1/3) + c(1/3)$$

가

	(가 )	
가	1/3	$\{(1 + \text{가}) \div (1 + \text{가}) - 1\} \times 100$
	1/3	$( / ) \times 100$
BIS	1/3	$(\text{BIS} / \text{가}) \times 100$

가

		가 (%)	
가	0% 0% 50% 50%	0 가 × 2 100%	a
(2003.12.31 )	4% 2% 4% 2%	0 $\{(4 - )/2\} \times 100$ 100	b
BIS (2003.12.31 )	10% 10% 12% 12%	0 $\{(\text{BIS} - 10)/2\} \times 100$ 100	c

3. : 3 3 (2004 3 10 ~ 2007 3 9 )

2002

1. 가 : 가

$$\text{가} = \text{가} \times (1 + \text{가})$$

\* 가 7 , 2 , 1 , 1 가  
가 가 , 가( 7 가)가 가

. 가 가 : 5,636

. 7 (2/28) 가 5,720 가 5,720

. 2003 12 12 가 5,860

( 2003.12.26)

\* 가 3 가

2 3 가

2. : 가  
 . : 가 (60%) : (40%)

- (1) 가 (60%)  
 . 가가 가 ( 가 + ) 가  
 . 가 =  $\times \{(a) \times 0.6\}$

		가 (%)	
가	가 > 가	0 100	a

- (2) (40%)  
 . 가 가 5,860  
 . : BIS (20%), (20%)  
 . 가 =  $\times \{b \times (0.2) + c \times (0.2)\}$

		가 (%)	
(2003.12.31 )	4% 3.5% 4% 3.5%	0 $\{(4 - ) \times 2\} \times 100$ 100	b
BIS (2003.12.31 )	8% 8% 11% 11%	0 $\{(BIS - 8) / 3\} \times 100$ 100	c

3. : ( ) 2 2004 3 30  
 3 2007 3 29 .

2003

1. 가 : 2가

- (1) 60% 가 ₩ 가  $\times (1 + 가 )$ 』  
 . 가 2005 3 27

- (2) 40% 가 ₩ 가 』  
 . 가 5,000 (\* 가 3,730 < 가 5,000 )

\* 가 7 가 2 ,  
 1 , 1 가 가 가 가( 가)  
 7 가) 가 .  
 . 가 가 3,729.7 ,  
 가(2003.3.4) 3,590 가 3,730

\* 가 「 ( ) 3  
 가 」 2 ( ) 3  
 가 」 .  
 \* , 가 가 가 5,000  
 가 .

2. : 가 : 가 (60%) : (40%)

(1) 가 (60%)  
 . 60% 가 가  
 . 가 = 가 x (1 + 가 )  
 . 가 = x {(a) x 0.6}

		가 (%)	
가	가 > 가	0 100	a

(2) (40%)  
 . 40% 가  
 . 가 「 가 」  
 . : BIS (20%), (20%)  
 . 가 = x {b x (0.2) + c x (0.2)}

		가 (%)	
(2004.12.31 )	4% 3.5% 4% 3.5%	0 (4 - ) x 2 x 100 100	b
BIS (2004.12.31 )	8% 8% 11% 11%	0 (BIS -8) / 3 x 100 100	c

3. : ( ) 2 2005 3 29  
 3 2008 3 28 ,

. ( ) ,

1.

1)

	<sup>1)</sup>						가	<sup>2)</sup>	가		
2003.03.28				100,000	72,000	2005.03.29~2008.03.28	28		1,985.96	719,118,429	71,911,842
2003.03.28				59,678	26,000	2005.03.29~2008.03.28	28		1,985.96	719,118,429	71,911,842
2003.03.28				90,000	26,000	2005.03.29~2008.03.28	28		1,985.96	719,118,429	71,911,842
2003.03.28				90,000	26,000	2005.03.29~2008.03.28	28		1,985.96	719,118,429	71,911,842
2003.03.28				39,000	11,000	2005.03.29~2008.03.28	28		1,985.96	719,118,429	71,911,842
2003.03.28				39,000	11,000	2005.03.29~2008.03.28	28		1,985.96	719,118,429	71,911,842
2003.03.28				45,551	11,000	2005.03.29~2008.03.28	28		1,985.96	719,118,429	71,911,842
2003.03.28				11,000	11,000	2005.03.29~2008.03.28	28		1,985.96	719,118,429	71,911,842
2003.03.28				11,000	11,000	2005.03.29~2008.03.28	28		1,985.96	719,118,429	71,911,842
2003.03.28				11,000	11,000	2005.03.29~2008.03.28	28		1,985.96	719,118,429	71,911,842
2003.03.28				11,000	11,000	2005.03.29~2008.03.28	28		1,985.96	719,118,429	71,911,842
2003.03.28				293,776	54,000	2005.03.29~2008.03.28	28		1,985.96	719,118,429	71,911,842
2003.03.28				35,000	10,000	2005.03.29~2008.03.28	28		1,985.96	719,118,429	71,911,842
2003.03.28				31,000	10,000	2005.03.29~2008.03.28	28		1,985.96	719,118,429	71,911,842
2003.03.28				10,000	10,000	2005.03.29~2008.03.28	28		1,985.96	719,118,429	71,911,842
2003.03.28				9,000	9,000	2005.03.29~2008.03.28	28		1,985.96	719,118,429	71,911,842
2003.03.28				9,000	9,000	2005.03.29~2008.03.28	28		1,985.96	719,118,429	71,911,842
2003.03.28		BEHLING		9,000	9,000	2005.03.29~2008.03.28	28		1,985.96	719,118,429	71,911,842

1)

2) . 2003

2)

							가		가		

2.

							가		가		

2.

2003.03.26				260,000	203,224	56,776	2000
2003.03.26				72,800	56,903	15,897	"
2003.03.26				72,800	56,903	15,897	"
2003.03.26				72,800	56,903	15,897	"
2003.03.26				72,800	56,903	15,897	"
2003.03.26				26,000	20,322	5,678	"
2003.03.26				26,000	20,322	5,678	"
2003.03.26				26,000	20,322	5,678	"
2003.03.26				26,000	20,322	5,678	"
2003.03.26				26,000	20,322	5,678	"
2003.03.26				26,000	20,322	5,678	"
2003.03.26				26,000	20,322	5,678	"
2003.03.26				26,000	20,322	5,678	"
2003.03.26				42,000	32,828	9,172	"
2003.03.26				36,000	28,139	7,861	"
2003.03.26				36,000	28,139	7,861	"
2003.03.26				36,000	28,139	7,861	"
2003.03.26				30,000	23,449	6,551	"
2003.03.26				30,000	23,449	6,551	"
				969,200	757,555	211,645	"
2003.10.20				72,000	51,690	20,310	2003
2003.10.20				54,000	35,810	18,190	"
2003.10.20				26,000	15,250	10,750	"
2003.10.20				11,000	6,450	4,550	"
2003.10.20				11,000	6,450	4,550	"
2003.10.20				11,000	6,630	4,370	"
2003.10.20				11,000	6,450	4,550	"
2003.10.20				11,000	6,450	4,550	"
2003.10.20				11,000	6,450	4,550	"
2003.10.20		D.Behling		9,000	5,280	3,720	"
				227,000	146,910	80,090	"
				1,196,200	904,465	291,735	



2.

가.

1)

( : )

( ) <sup>2)</sup>		( ) <sup>3)</sup>		( / )			

1) ( )

2) 가 가 ( )

가 ( ) ( , ; ) , ( )

3) 1 4 ( )

1)

( : )

( ) <sup>2)</sup>		( ) <sup>3)</sup>		( / )			( )

1) 가 ( )

2) 가 가 ( )

가 ( ) ( , ; ) , ( )

3) 1 4 ( )

1)

( : )

( ) <sup>2)</sup>		( ) <sup>3)</sup>				( )	

1) ( )

2) 가 가 ( )

가 ( ) ( , , ) , ( )

3) 1 4 ( )

1)

( : )

( ) <sup>2)</sup>		( ) <sup>3)</sup>		B/S		B/S		

1) ( )

2) 가 가 ( )

가 ( ) ( , , ) , ( )

3) 1 4 ( )

가. 가 가 ( : )

가 )	가			
		가		가
97	81	10	3	3

) 가 가 .

. 가 ( ) ( : )

가	가	가	가 )
	5	0	
.	22	4	,

) 가 , .

. ( ) ( : )

		.		
33	22	1	10	-

1)

「 가 3 가 가 ( ), ( ) , 가 , 가

2)

• 가 가 • • , , •

3)

“ ” 3 가 , ( ) ,

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7)

가

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(02)3700-4200

1588-

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,가

가

가

20

,가

1) ( , , ) (2004.2.29 , : )

				1,500
				1,500
				3,000
				3,000
CD/ATM				( )
				( )
				800(1,000)
				1,300(1,800)
		2,000(2,500)		
				2,500
				11,500
				10,000

) , CD/ATM 가 ( 500 , 200 , 500 )가 .  
( ) :

2) • (2004.2.29 , : )

		가		10,000
				10,000

3) (2004.2.29 , : )

				50
				300

4) (2004.2.29 , : )

		( )		2,000 ( 10 50 가)
		( )		
			5,000	

5) ,

(2004.2.29 , : )

	(cm)			( )	
1	7.5	12.6	60	8,000	40,000
2	12.7	12.6	60	15,000	80,000
3	7.5	26.4	60	25,000	150,000
4	12.7	26.4	60	35,000	250,000
5	25.7	26.4	60	45,000	350,000

“ 가 3 . ” 1  
 6 5-2 CHB  
 . 가 가

(2004.2.29 )

	: 100	1,000	
가	: 100	500	
	: 40,000		4,000
100		100	

6)

e-

(2004.2.29 , : )

	가			
				500
	가			
		ARS		600
				1,000

) 가 : / / 1 1

(2004.2.29 , : )

	- 21 : 1.2 ~ 3.9%( ) - 20 : 18.0%
	- 0.4%
	- 3 36 : 16.0 19.0% - 2 (2 ) : 11.0%
( )	- ( ) : +9.5 ~ 11.0% - : : +14.0 ~ 15.5% ( ) , )

(2004.2.29 , : )

	( )	2,000 (3,000 )
		25,000
가	가 가	100,000
	가 가	50,000
		80,000
가	가	0.02% ( 40,000 , 100,000 )
		가 : 30,000 가 : 20,000
		가 : 100,000 가 : 30,000
		30,000
		: 1.0% : 2.0%
		0.5%
		- 1 : 1.5% - 1 : 1.0%
		- 1 : 1.0% - 1 : 0.5%
		4 : 0.125% 5 : 0.25% 6 7 : 0.75%
		0.5% (가 250 )

		( )
가	30	1M Libor + 1.80%
	90	3M Libor + 2.69%
	180	16M Libor + 2.89%
	360	1Y Libor + 3.09%
	가	1
	180 가	2 ( 1 )
		2
		EDI 1 5
		1 5
		0.1%(1~3 )
		2
		9 ~2 3
		(19%)
		0.25%, 0.20%( 1 )
L/G		1
		3 0.4%( 1 )
		1
		3%( 1 )
		0.1%(1~3 )
		USD 70
		USD 100
		A/S 2
		U/S 2 5
		3
		0.1%( 1 )
		1
		P+4%
		5
		0.1%(1~3 )
		2
		1
		5 ~1
KEB		8
		1
		5
		7
		1
		1
		1 5
		1
		1
		1 2
	1 5	
	1	
	2	
	0.1%(5 ~1 )	
	1 8 ~2	
		0.7%
		7 (EDI 3 )
		0.1%
		1.5%

- ( 1 3 )

(1) 50%

(2) 30%

(3) ( )가 (1),(2)

(4) ( )가 (1),(2),(3)

\* : (1),(2)

- 15%

- = / × 100

- 1 /

- : / × 100  
( )

- = + - + ( ,  
\* , , , )+



\*

( 3)

	가 , ( )
	1 , 1 3 ( )
	1 , ( ) 3 가 " " " " 가 " 가
	1 , ( ) 3 가 12 가
	1 , 가 가 ( ) 12 가 가 " 가

\*

( 12)

		3
		, . , .
		, ) 가 ( ) 가
		) 3 ( 가,
		) (

-

, , 가 가 가

- 1) 가
- 2) 가
- 3)
- 4)
- 5) ,

- BIS

BIS

)

BIS

(

”

8%

-

100%

- ,  
 .  
 -  
 (Low Cost  
 Funding)

( B2510 )  
 (N.I.M.)  
 “ ”  
 o (NIM) = ( - ) /  
 - 가 가  
 가 가 가 가  
 가

o = + -

- , 15% .

- 가 3

(1) : , , 가

(2) : 가

- 가  
 가 Moody's, S&P, Fitch 가 , 가  
 가 .  
 , ,  
 1 가 가 가

		Moody's	S & P	Fitch
		Aaa ~ Baa3 (10 )	AAA ~ BBB- (10 )	AAA ~ BBB (4 )
		Ba1 ~ C (11 )	BB+ ~ D (12 )	BB ~ D (7 )
		P-1 ~ P-3 (3 )	A-1 ~ A-3 (3 )	F1 ~ F3 (3 )
		NP (1 )	B ~ D (3 )	B ~ D (3 )

### 1) Moody's

	Aaa	1		P-1 (Prime-1)	1
	Aa1	2		P-2 (Prime-2)	2
	Aa2	3			
	Aa3	4			
	A1	5		P-3 (Prime-3)	3
	A2	6			
	A3	7			
	Baa1	8		Not Prime	4
	Baa2	9			
	Baa3	10			
	Ba1	11			
	Ba2	12			
	Ba3	13			
	B1	14			
	B2	15			
	B3	16			
	Caa1	17			
	Caa2	18			
	Caa3	19			
	Ca	20			
	C	21			

## 2) S & P

AAA	1	(Extremely Strong)	A - 1	1	
AA+	2	(Very Strong)	A - 2	2	
AA	3				
AA -	4				
A+	5	(Strong)	A - 3	3	
A	6				
A -	7				
BBB+	8	(Adequate)			
BBB	9				
BBB -	10				
BB+	11	(Less Vulnerable)	B	4	
BB	12				
BB -	13				
B+	14	(More Vulnerable)	C	5	
B	15				
B -	16				
CCC+	17	(Currently Vulnerable)	D	6	
CCC	18				
CCC -	19				
CC	20	(Currently Highly Vulnerable)			
C	21				
D	22				

### 3) Fitch

AAA	1	(Highest Credit Quality)	F1	1	
AA	2	(Very High Credit Quality)	F2	2	
A	3	가 (High Credit Quality)	F3	3	
BBB	4	(Good Credit Quality)			
BB	5	가 (Speculative)	B	4	
B	6	(Highly Speculative)	C	5	
CCC	7	가			
CC	8	가			
C	9		D	6	가
DDD	10	(Default), 90~100% 가			
DD	11	(Default) 50~90% 가			
D	12	(Default) 가			



SK	( )	635		11-1
		41-14		11-1
	1	295-10		11-1
	2	295-10		11-1
	가	604-1		11-1
	가	604-1		11-1
		617-4		136-13
		10 608		18-42
	1	1 1049-71		19-8
	가	1 1280		3가 368-2
	7	2 591-1		455
LG	가	9 684		4 12
		4 233		38
	1	556	1	1141
	4	781	5	1141
		361		19-4
	1	361	1	64
2001		50		909-9
2001		50	3	3 1486-8
		89-145		1376-1
		717-6		1576-3
		59		1700-1 ( )
		88-15		1701-1
19		4 33		1701-1
		74-16, 75-11		1718-1
		3 54		188
		3 64		185
		305-2	1	217
		4 94-27	2	217
		416-5	가	1315
		620-69		1337-20
		40-17		1422-7
		191-10		1424-2
		147-9,13		4가 800
		70-1	1가	2가 326
		414		3가 1331
		2 37-4		1가 650-1731
		105-1		2가 314-6
LG	1	275		229-3
	1	155		10
		1	3	230-13
		1		2 990
		1		2 346
		1-1		2 347
		1-1	1	17
		417-17		17
		가 343-39	가	17
		85	3	17
가		11-1		17
		11-1		17
C		11-1		17
		11-1	(1 )	17
		11-1		17
		11-1		196-27

		17	2	87가 62-1
		27-2		61-4
		547		241-21
		609-1		28-49
		609-1		17가 133-11
		17가 1-5		47가 113-
		7가 23		47가 142-1
		17가 14		407-21
		254-4		22-76
		16-1		17가 115
APT		780		37가 53-
(2 )		861-1		27가 53-1
		16-16		27가 53-12
	가	166-1		27가 53-12
	가	2-5, 6,7"		27가 53-12
		85	(2 )	37가 53-12
		99-2	가	27가 15-2
		184-6		27가 330-1
10		40-1	1	1 434-5,6"
		40-1		262
		40-1		311-13
		40-1	가	1
9 ( )		40-1	5	576-44
		4-1		9-1
		40-1	CMV ( )	160
	가	1 916		140-2
	2	1 916	1	140-2
1		1 916		1-28
( )		1 923-14		가 53
		1 924		37-1
7		1 925		80-34
		404-177	1	33
		4 987-6	1	33
		313-1	SK	99
		57가 16-1	SK 30	99
BYC 1		12	2	17가 226
( )		3-1	1	28
		475-9		28
		3가 6		28
6		37가 101		28
		47가 20		28-21
		47가 20		28-21
(KBS )		18		13
		18		136-36
2		18		263
LG		20		75-1
63 41 (S- )		60		28-2
KBS		46	가	156-1
5		18		14
( )		3가		509-2
	3	618		52
	3	619		37가 11
	8	620	5가	57가 12-2

SK	1		57가 267		74
	12	가	1		45-1
	2		1		131
	( )		87		225-1
			168	LG	75-1
			17가 140	1	1975
3가			37가 118	E-MART	50
			67가 172	1	532-2
			67가 21-31	2	532-2
18			27가 2		651-1
3			17가 24-1		2 10-21
5			17가 24-2		370-19
			47가 132-12	( )	653-4
			27가 305-2		17가 30-3
			17가 31		1501
			17가 61		1501
			37가 26		822-7
			37가 26		37가 13-1
			37가 26		47가 75
			737		47가 79-1
			17가 102-1	1	67가 69
			259-1		50
LG			1 484	1	503-15
			665	9	503-15
				( )	1 52
				가	2 1104-1
					1319
			2 2350		
	2		2 2812		
	1		2 2812		
			2 103		
			175-34		2 1797-5
			133		1637-27
					555
			1254	3	276
KBS			63		760
			899-8		230-11
			1187-1		416-5
			17		1080-3
			147-2	E-MART 1	1254
			( ) 90		541-9
			24-15		814-1
	2		50		635-3
	1		50		461-2
	2		50		296
	8		50		302-1
가	가		1 187	LG	702-2
SK			52-6	2	400-1
	5		503-1	1	400-1
	1		503-1	( )	37가 735
			503-1	가	2 539-106
			1 488-1		2 1621
			1 73	1	3 1370

		3 1370		2 474-1
(1 )		13		1 386
		1370	가	176
		1370	E-MART	171
1		1370		665
		1370		449-2
		1370		895-1
		1370		312-2
		1370	2	502-4
6		2가 302-155		238
8		2가 302-155	E-MART 2	38
1		965		1129-11
1		965	1	2165-5
		721-23		2172
1		458-2	1	2172-1
KBS		245		2840
가(가 )		614-46		2840
		4 2466-1		2840
		21	2	2840
가(2 )		115	3	2851
가3		115		237
4 1		115-377	가	1
		115-378		1-443
		125-10		22-37
		9-1		
		2가 50		
		2가 50		
		2가 50		555
		1가 52-1		555
SK		2가 80		695-8
			SK	1584-2
			( )	976-1
			1	185-1
2		1061	9	7-1
		911-1	3	7-1
		15		342-1
		3 957		116-1
		171		998-2
		6 983		611-2
		12		49-1
		227-34	KBS	177-39
가		2 6		377-13
		278-1	1	1239
		43	3	1239
		587-46		856-11
		2 205-1		
		216-1		
7		1455		
1		1455	3	78-4 3
2		1455		123
		1 84-12		990
		154	9	423-1
6		1 70-127	3	423-1
6		1 70-127		423-1

	14-1		2218
	2 211	3	1 732
	1204		755
	13		797-2
	3-1		809
	382		809
가	199		1556
	33		592-23
	464-1	7	784
가	1 가 가5	3	784
( )	318-1	2	784
			872
			872
			875
	11		904
FCC	11	LG	73
	55		1487
KBS	416-	13	3 200
	29		127
	29	1	337
NEP	22		430
BP	50		417
1	1480-1		750-17
1	1480-1		
3	1480-1		27-3
	1480-1		676
	1521-1		685
	341		389-15
	19		339
	221		826
	2 866-3		1339
NEC	74		564
	635-3		202-3
5	105	E-	2-1
	257-4	E- 3 (가)	2-1
	160-1	1	2-1
	29		554-1
	29		600-3
	522		1012
( )	580-1	2	745
			185-34
			35-1
	445	E-MART	316-2
	660	KAL	
(SS)	1360-2		32
LG	388		44
	38		525-3
		가	525-3
			9-15
123CC	53-124		1 108
	769		77-10
	963		
	985	5	3362

	1	300	2	271-12
	2	300		14
		300	LG	410 16
				2 1502-2
	6	126	가	2 799
	1	275		1606
	1	275	가	안양시 동안구 평촌동 897-5
	2	338-5	가	2 94-1
	2	338-5		114
	2 (E/L )	1	가	149-1
	6	14	1	1 88-1
	1	14	2	1 88-1
	6 ( )	14		1 90-1
B 가		75		5 708-113
		517	( )	7
		132		621-3
	1	11-1		2 262-19
		75		374-12
				534-4
		65		39-1
		5113-9		1052-5
E -MART	1	211	LG 1	533
		506-5		694
				250-9
	1	525-1	( )	가
	2	525-1	1	868
		80	2	868
5		94-6	가	264-3 ( APT)
KBS			LG	148-1
	6	1125-1		631-1
		319-6	CC	313
KBS	1	46		107
2001	1	2 533		553
LG	1	536-2		463
LG	5	536-2	LG	254-1
		711		571-1
		523		869
		720		41
		768		1007-1
	1	781	( )	38
		731		945
		742		743
		874-5		841
		1345		가 3 562
		586		가 3 562
		1050-3		65-1
	2	1125-1		527-1
		155		10-42
E -MART		773-9		56 29
( )		658	(2 )	
		36-1	( )	83-1
		534		
		536		190-2
		65-1	E -MART	47-4

	132-1		160
	493		90-2
	189-6		1-139
	606-10		424
1	606-5		424
	283-10		424
	2 887	VIP	424
	813-1		424
			926-1
	591-2	KBS	86-1
( )			632-2
( )	15-3		15
( )		LG 2	27
가		LG 1	27
	267		339
	2-2	4	822
	9-1		1
	9-10		511
	100-2	가	17가 가
		2	585-1
		2	983
			3 641-5
1	1 934-1		3 643-4
	415	4	192-1
RH	280-1	1	192-1
RH	280-1		192-1
KBS			192-1
	106-1	2	626-12
( )	21-12	1	626-12
	4 333-2		632-27
	1 1167-1		679-22
1	27		290-1
	81		150-3
	32-7	KBS	1 82-2
	848-8		
			466-1
	253		102-7
	620-32		
	53-3		
	106-1		
	3-2		504
	7-3		
	511		132-1
	1684-1	A	167-32
2	2 847-3		
E-MART 1	1062-1		585-16
	1644		79-8
	485-3	( )	100-1
	5-30	( )	44
	41		497-3
	41		208-11
	41		21-1
	41		21-11
	58-4		21-1

	21-1	LG 1	
	1029	LG 2	
	17가 74		123
	27가 16-2	1	1-25
	12-1		1-25
	110		140-33
	16-25		224-5
	61-1	1	27-1
	124-2	2	27-10
	203		28
CC	103-1	1	2
	5-1	2	2
2	4	1	1 338
	279-7		1001
E-MART	122-1		135
( )	323		93-1
	174-26		491
	77-7	C2	
APM	27가 81	C1	1
	36	1	125
	36	LG MT	50
	668-13		50
2 가	1202	LG ( )	73
	136		694-1
	2082		322
LG 1	2419	2	478
	111-2		1024
	354-10	1	1655
	354-23	E-MART 1	1024
	1041		837
	15		1130-1
	1-1		2032
LG ( )2	50		123
C3	50		407
가	가 1189		849
	가 566		849
	447-39		604-26
2	635		
	231		
	231		
	221-7		30
	2461		30
	61-1		
LG	2		598-15
	2 353		
LG	189-1		
	3가 89		
	1294	( )	
6	1360		6
	12-16	( )	
OK	265-39		987-11
	888		438-
SK			309-3
	488		538

		657-2		
		508		
	( )			
		515-2	( )	413
			( )	7
		646	( )	7
			( )	7
	( )			703
			1	1134
		24		220
		230		842
		307		1-1
		307		
		307		
		307		6
		307		1
	( )			123
		1 148-60		18-22
	6	2 787		139-1
		784-9		1616-14
		354-1	( )	
		354-1		464
		1367		390
E-MART	1	191		1
E-MART	2	191		979
	9	1914	LG	7
		366-1		1374-20
		387-4		
		456		
		44-1		
AMK		623-7		160-2
				707
		209		707
				707
				62-449
				4
		68		375
		68		357
		233		82
		1044-2	2	76
( )		437		191-5
	( )	676	( )	19
		385	1	19
3		813-2	2	19
2		273-1	3	
		222-2	LG TV	1071
1	( )	740-27	LG TV	1071
	1	833-9	LG	133
LG		599	LG 1	141
LG		599	1	150
		1587-74	2	17
SK			LG 1	184
	( )		LG	184
	( )		LG	184

LG 1 (DF )	184		2 6
LG 1 (MEG )	184		90-5
LG WIDE	191-1		1-143
( )	269		
1	291-22		
LG	624		
LG LCD2	624		
LG	6-2		1117-1
	58	LG	259-1
	364-4		8-1
LG G1	171		2 50
LG	171	1	50
2	94-1		
2	94-1	LG	
	94-1	( )	
LG LCD1 1 ( )	64		697-1
LG TV QA	6		2 29
	66	2	
	147-1	2	454-2
	495	LG	가 391-2
	1000-30	LG	가 391-2
	746-1	LG	가 391-2
	1050		456-4
	1224		196
	480	가	75-16
	36	LG	45-1
	3-2		79
LG	87	3	79
	264	6	59
		2	
1	127-77		76-1
9 가	127-77	( )	53
2	127-77	KBS	97-1
	388	( )	21
	393		41
	1445-1	( )	50
	1592-31		
	21		
	393		
KBS	666		2812-10
	402-1		2812-4
( )		8	2812-4
	2 349-1		2030-1
2			263-15
	396		291-30
	13		294-1
	98-46	KBS	302-3
	5	CC	289
	32 2	1	2 2002
		(1 )	2 2002
	2 6	3	22

1)

(2003 12 )

			( )	47	02-2669-3770
			( )	281	02-2662-1342(489)
				45-17	02-662-0051
	800	02-571-1366		695-1	02-3663-3611
	105-7( )	02-540-0361		569-12	02-661-2281
	105-7( )	02-540-0361		1024	02-698-8301
	2-15	02-548-4495		1108	02-693-9551
	511	02-558-4921		1108	02-693-9551
	891( )	1 ) 02-508-2000		1658-19	02-871-0471
	891( )	1 ) 02-508-2000		4-1	02-871-7411
	944-1	02-553-8201		894-1	02-874-1021
	944-1	02-553-8201		527-13	02-869-2141
	989	02-555-5102		246-76	02-458-2100
	467-10	02-2057-0427	( )	680-22	02-447-2514
	159-1( )	1 ) 02-551-0121		546-4	02-3424-1201
( )	171-1	02-3454-1335		548	02-458-6431
	159-1( )	1 ) 02-551-0121		93-1( )	02-453-0583
	1	02-545-7258		157-8	02-444-4401
	528-4	02-548-5321		157-8	02-444-4401
	575	02-3443-8200		157-13	02-2613-2710
	575	02-3443-8200		235( IT TOWER 110 )	02-2108-6400
	599	02-3416-0031		606-4	02-2633-2111
	2( )	02-544-9953		606-4	02-633-2111
LG ( )	679 (LG )	02-508-8181		1258( A )	02-2625-8650
LG	679 (LG )	02-508-5353		883-7	02-803-8701
LG ( )	679 (LG )	02-508-8181		984	02-807-2765
	705-9	02-558-2011		984	02-807-2765
	705-9	02-558-2011		1132-1	02-937-1020
	736-1 ( )	02-552-4173		624( 15 가)	02-933-0121
	736-1 ( )	02-552-4173		727-2	02-935-6691
PB	737( )	02-2112-4500		633-20	02-900-5216
	755	1 02-553-0935		364-22	02-938-0053
	814-5	02-558-2651		653-5	02-956-8637
	814-5	02-558-2651		691-7	02-3492-0131
KTB	826-14	02-3466-2811		256	02-904-0358
KTB	826-14	02-3466-2811		96-4	02-992-2435
	837-11	02-569-6301		4 16-1	02-996-0858
	837-11	02-569-6301		5 488-17	02-2213-9985
	47-2	02-2226-3347		542-1	02-2212-9801
	718( , APT 가 )	02-3411-7121		311-1	02-2243-5581
	125-20	02-515-9957		311-1	02-2243-5581
	411-2	02-482-1531		620-30	02-963-3971
	315-13	02-3426-8092		1046-4( )	02-967-8891
	440-1	02-487-1965		399-3	02-812-1558
	501-1	02-442-8081	( )	395( )	02-848-8287
	234-6	02-489-5101		399-3	02-812-1558
	419-3	02-488-8021		49-6 ( )	02-828-0551
( )	454-2	02-478-6894		86-5	02-536-2100
	317-5	02-983-1631		22-159	02-816-0071
	670-28	02-985-1161		235-25	02-3274-2100
	174-17	02-900-9747	( )	105-1( )	02-719-4415
가	가 1460( 가 )	02-659-9226		235-25	02-3274-2100
	150	02-661-0541		49-29	02-334-3286
( )	360-1	02-2665-184		49-29	02-334-3286
( )	712-1	02-2661-870		2-62	02-716-0026

	276-1	02-717-2663	11	325 ( 가 11 가)	02-2648-7921
( )	1-1( )	02-718-8370		2가 47-1	02-678-2220
	18-2	02-702-5151		993-74	02-832-5041
	374-5	02-333-4126		1300	02-842-2943
가	가 291-1	02-373-2785		4가 120	02-672-1811
	11-1( )	02-313-3155		14-11( )	02-784-6253
	2가 130-1	02-313-4912		14-11( )	02-784-6253
	3가 368-2	02-313-6354	KBS	18(KBS)	02-780-1146
	176-4	02-734-1066	KBS ( )	18(KBS)	02-780-1147(463)
	19-4( )	02-535-2160		25-12( )	02-761-9000
	30-1	02-535-9391		25-12( )	02-761-9000
	723-3	02-547-2041		44-27( )	02-785-2100
	723-3	02-547-2041		44-27( )	02-785-2100
	837-15	02-534-2115		4가 57	02-678-0081
	1321-11	02-3486-2000		4가 57	02-678-0081
	1602-4	02-582-4161		8가 57	02-2679-6121
	1602-4	02-582-4161	2가	2가 94-2	02-713-1343
	1698-2	02-595-8624		4가 114-39	02-715-1334
	1705	02-536-9501		301-61	02-796-2941
( )	1700-1 ( )	02-536-7927		119-24( )	02-793-7011
( )	1730-1( )	02-593-6101		3가 115	02-713-6851
( )	967	02-599-0826		2가 101	02-798-8571
( )	185 ( )	02-537-1250		3가 3-23	02-718-8051
( )	1701-1	02-532-3406		3가 3-23	02-718-8051
	231	02-573-6780		393-1	02-352-4440
	275-2	02-575-0033		469-5	02-389-3105
	275-2	02-575-0033		281-106	02-389-3101
	28-10	02-3443-7091		106-1	02-376-0142
	50-2	02-534-7141		98-65	02-389-2451
	3가 1331	02-2233-2637		140-2( )	02-746-4411
	286	02-2281-8292		80-6( )	02-730-7025
	12-1	02-3409-0011		1385	02-2236-5631
	2가 280-17	02-464-1721		28-21( )	02-745-0601
	2가 280-17	02-464-1721	( )	28-2	02-3672-5816
	15-1( )	02-2294-8257	( )	275-1	02-760-3190
( )	17	02-2290-8654	( )	28-21	02-760-3695
	319-9	02-2293-9995		136-56	02-708-4221
	407	02-2292-1017	( )	195-12	02-763-0611
	535-22	02-918-8601		3가 130	02-2278-4011
	616-100( )	02-953-2292		4가 104-1	02-2267-6151
	2가 102	02-923-2161		4가 104-1	02-2267-6151
	7-113	02-915-3501	5가	5가 214-1	02-2271-2777
	130-2	02-762-0025		14( )	02-735-9181
	404-41	02-918-9641		1-2	02-739-9988
가	127-9	02-404-0161		1가 14	02-733-2000
가	150-26	02-431-3561		1가 14	02-733-2000
	150-27	02-431-3561		4가 17-42	02-777-7521
	108	02-414-4711		5가 537(LG)	02-755-8201
	1	02-416-8011		5가 537(LG)	02-755-8201
	174-2	02-412-5611		1가 53-1	02-776-9851
	40-1	02-414-5711		21-1( )	02-778-3905
	40-1	02-414-5711		50( )	02-757-7411
	1 916	02-216-3930		50( )	02-757-7411
	911-1( )	02-2644-4150		292-43	02-2238-4191
	925 ( 가 7 가)	02-2648-7501		1가 188-3( )	02-777-7571
( )	313-1	02-2649-4721	( )	1 ( )	02-754-9652
( )	313-1	02-2648-0406		1가 188-3( )	02-777-7571
	545-7	02-695-8001		5가 270-1	02-2265-1651
( )	819 ( )	02-688-0224		2가 162-1	02-2273-2673
	1190-4	02-2603-5485	( )	2가 192-92( )	02-2265-1954



( )	1400	042-484-5962		533-1 031-704-6127
	1167	042-486-1675		117-4 031-719-3601
	246	042-484-9781		5542 031-751-8501
( )	277-3	042-862-5071	( )	65( ) 031-758-4712
	199(	가) 042-933-5722		5542 031-751-8501
	494-2	042-256-2684		27 031-757-4677
				996-4( ) 031-204-9829
				285-8 031-243-0090
				1038-3031-233-5091
	117-1	052-258-4582	( )	94-6( ) 031-252-7182
SK( )	110(SK )	052-270-2149		940-2 031-233-0101
	117-1	052-258-4582		35-1 031-252-4161
	623-1	052-267-7111	( )	80( ) 031-211-1997
( )	635-3	052-272-8193	( )	2-2( ) 031-222-1011
	621-3	052-232-9334		35-1 031-252-4161
	600-8	052-237-0680	가	1364( ) 032-430-2000
	48-8	052-246-3132	가	1364( ) 032-430-2000
( )	763-1	052-259-2897		530-1 031-403-2201
			( )	24 ( ) 031-401-0895
			( )	396( ) 031-419-2203
				530-1 031-403-2201
	502-5	031-965-5700		771-1 ( 1 ) 031-482-0973
	870	031-963-8413		777-6 031-491-4701
	736	031-901-1161		11 031-674-1541
( )	809( )	031-902-0212		1384-26 031-385-4001
	1064-2	031-911-3984		1599 031-386-9321
	21-3	031-918-6721		1599 031-386-9321
( )	885-1	031-907-1389		900-1 031-382-2278
( )	872	031-903-0283		811 031-459-0081
( )	885	031-908-4864		811 031-459-0081
	21-3	031-918-6721		94-143031-449-1125
	1577-4	031-919-7302		674-233031-449-4161
	1-46	02-502-4411		674-233031-449-4161
	158-71	02-2613-6294		456-1 031-865-0266
	33	02-894-7491		412-18 031-281-2631
	32-1	031-761-8771		412-18 031-281-2631
	512-14	031-566-5315		323-10 031-336-2031
( )	249-1	031-569-8185		254-1 031-264-9672
	512-14	031-566-5315		1080-8 031-262-4161
	1144	031-392-2294		473-3 031-853-0741
	929	031-983-8620		176-22 031-845-1800
	1-1 ( E-	가) 031-556-2360	( )	가 364 (k4 ) 031-828-0147
	476-3	031-576-0320		176-22 031-845-1800
	255-24	031-571-7128		165-1 031-634-7861
	489-1	031-593-1300		2 56-9 031-945-4991
	35-1	032-342-1080	ASE ( )	477 031-940-0307
	546-5	032-665-4881		847-4 031-662-9178
( )	445-1( )	032-321-4152		295-2 031-681-8020
	546-5	032-665-4881		34-1 031-652-8020
	534-1	032-327-7620	( )	152-3 ( ) 031-656-9140
	82-3	032-342-3690		34-1 031-652-8020
	713-9	032-655-2191		
	163-8	032-667-0971		
	155	031-713-6631		
( )	300	031-712-4581		48 033-648-2124
	250-3	031-704-8903	( )	1001 033-643-8237
	250-3	031-704-9427		184-2 033-648-7971
	93	031-781-9141		2 1293-2 033-651-5491
	16-5	031-719-5381		1070 033-531-4001
	75	031-711-3550		17-40 033-573-2626

	983-3	033-635-2290	( )	322	043-852-8863
	478-1	033-636-1611		1	043-847-2136
	78-1	033-672-4411		900	043-851-1731
	981-1	033-372-0251			
( )	876	033-372-8440			
	383-2	033-762-3231			
	231-2	033-743-2311		608-6	041-733-3211
( )	41	033-743-7200	( )	26 ( )	041-733-4101
	51-17	033-742-4121		551-1	041-355-1871
	51-17	033-742-4121		149-90	041-669-3680
	369-20	033-592-6411		934-4	041-664-1431
( )	62-1	033-591-8200		217-3	041-544-6171
( )	424	033-591-2231	( )	53-1( )	041-542-1693
	652-1	033-261-6611		80	041-551-2151
	72-3	033-240-3114	( )	72-16 ( )	041-569-6014
( )	111-1	033-252-8626		354-1	041-563-2100
	72-3	033-240-3114		354-1	041-551-2151
	17가9( )	033-241-2394			
	27가11	033-254-9911			
	891-2	033-257-5940			
	2 192-1	033-257-8715		17가20-2	063-442-3101
	795-1	033-255-3871	( )	68( )	063-466-3101
	264-6	033-552-3101	( )	880 ( )	063-452-3148
	72-3	033-432-9001		175-6	063-858-1201
				175-6	063-858-1201
				37가36-6	063-284-5711
				17가435-2	063-229-3691
	172-3	043-733-3117			
	243-2	043-881-6600			
	17가129	043-644-3191			
( )	21-1( )	043-648-0727		1318-5	061-791-7051
( )	27가16-2	043-644-4115		17가10-2	061-244-1101
( )	12-2	043-647-3197	( )	1134	061-284-6271
	49	043-838-5000	( )	743-1( )	061-272-7535
	49	043-838-5000	( )	61	061-452-8764
	96-3	043-533-2796		1343-6	061-722-2542
	278	043-221-2146		86	061-752-2145
	17가206-1	043-252-6255	( )	412( )	061-752-3286
( )	93-1( )	043-283-9541		86	061-752-2145
( )	1 ( )	043-274-6308		456	061-663-4101
	17가90-1	043-253-5001		59-11	061-685-2101
	37가100	043-253-8193			
	86-3	043-220-7114			
( )	37가82	043-253-7503			
( )	16-4	043-215-8367		113-6	054-741-3721
( )	354-2	043-221-2141	( )	203( )	054-772-3721
( )	861	043-266-9380	( )	707	054-770-2580
	86-3	043-220-7114		113-6	054-741-3721
	1593	043-294-2131		264-14	054-461-1601
	660-6	043-211-3171	( )	184	054-462-2000
	가 1042	043-232-6700		264-14	054-461-1601
	122-23	043-286-8011		374-1	054-471-0521
	849-4	043-269-5003		279-4	054-434-4031
	1825	043-266-4611	( )	1000-10( )	054-432-4031
	1378	043-291-2141	( )	1224 ( )	054-433-0944
	304-1	043-268-3893		114	054-857-6691
	140-57043-273-5213		( )	447-8 ( )	054-857-6696
	596-1	043-267-4941	( )	388( )	054-823-4739
	1	043-847-2136		347-26	054-633-4911
( )	700	043-848-4755		449-1	054-247-3011

( )	96-1 ( )	054-252-301		1119	055-551-8425
	642-4	054-282-3444		1119	055-551-8464
	642-4	054-282-3444		36-10	055-288-2161
				93-4	055-282-6211
			LG ( )	가	391-2
			( )	196( 8 )	055-273-3849
	129-13	055-332-210		93-4	055-282-6211
	700-192	055-345-7844			
	130-1	055-246-6145			
	224-6	055-251-6115			
	483-4	055-383-777		725-1	064-745-1637
	483-4	055-383-777		1 1689-9	064-757-7200
	576-3	055-384-9451	( )	1 1145-1	064-751-1261
	576-3	055-384-9451	( )	2 2002( )	064-747-3825
	1-7	055-746-301	( )	2812-4	064-738-1968

1915-03-01	18	1931-12-15	7-2
1939-10-16	77-1	1911-09-01	55
1930-02-03	515-5	1917-12-18	20
1935-07-11	242	( ) 1942-10-21	124-4
1938-04-05	108	1926-06-01	371
1939-05-10	10-1	1922-10-02	111
1939-01-19	91-2	1932-09-11	130

	320 Park Avenue 27th Fl., New York, N.Y 10022-6815, U.S.A	1-212-935-3500
	1 Minster Court, Mincing Lane, London EC3R 7AA, United Kingdom	44-20-7623-7791
	8-6, Nishi-Shimbashi, 2-chome Minato-ku, Tokyo 105, Japan	81-3-3595-1341/5
가	50 Raffles Place #40-02/03, Singapore Land Tower, Singapore 048623	65-6536-1144
	Room 1901/6, Tianjin International Building, 75 Nanjing Road, Tianjin, China	86-22-2339-4070/77
	42, Jolly Maker Chambers 11, 4th Fl., 225, Nariman Point, Mumbai 400-021, India	91-22-2282-2200
	Suites 3507-3508, 35/F, Two Exchange Square, 8 Connaught Place Cental, Hong Kong	852-2523-6143/4
	MesseTurm, Friedrich-Ebert-Anlage 49, 60327 Frankfurt Am Main, Germany	49-69-9757130
CHB America	241 Fifth Avenue, New York, N.Y 10016, U.S.A	212-679-7900
CHB America	136-68 Roosevelt Avenue Flushing, N.Y 11354 U.S.A.	1-718-939-9595
CHB America	3000 West Olympic Boulevard, Los Angeles, CA 90006, U.S.A.	1-213-380-8300
CHOHUNGVINA	3-5 Hotung Mau Street, District 1, HCMC, Vietnam	84-8-829-1566

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	172	171
I.	1,550,638	2,698,816
1.	918,147	1,174,976
2.	84,242	76,065
3.	463,382	1,255,581
4.	84,867	192,194
II. 가	9,208,341	11,072,577
1.	1,124,595	990,179
2. 가	7,884,816	2,684,844
3.	-	7,165,994
4.	198,930	231,560
III.	42,701,666	45,328,520
가	(-)1,658,919	(-)1,604,607
1.	(-)17,970	(-)20,466
2.	31,965,758	30,924,206
3.	3,165,342	3,480,755
4.	1,599,498	1,903,887
5.	1,736,303	1,775,599
6.	75,045	79,682
7.	113,599	121,681
8.	42,388	129,384
9.	3,698,656	5,898,452
10.	350,955	655,798
11.	355,806	185,168
12.	962,473	1,481,776
13.	186,368	134,609
14.	126,364	182,596
IV.	1,280,655	1,415,312
1.	1,768,463	1,772,835
가	(-)491,787	(-)474,016
2.	3,806	116,320
3.	173	173
V.	4,486,564	5,681,063
1.	484,130	460,949
2.	429,190	1,528,507
3.	242,195	336,855
4.	3,849	6,286
5.	180,174	227,067
6.	248,762	284,944
가	(-)120,633	(-)130,639
7.	(-)2,209	(-)2,184
8.	80,400	145,400
가	2,940,706	2,823,917
8.	-	(-)39
	59,227,864	66,196,288

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	172	171
I.	40,030,091	45,125,839
1.	35,540,313	38,538,270
2.	1,248,501	1,195,292
3.	1,900,196	4,151,898
4.	1,156,501	1,106,525
5.	84,580	133,854
II.	5,711,922	6,843,721
1.	1,620,099	1,303,124
2.	2,672,863	3,536,020
3.	1,221,930	995,311
4.	45,801	900,459
5.	2,739	14,372
6.	148,490	94,435
III.	6,424,165	5,672,349
1.	5,842,757	5,110,792
2.	(-)43,428	(-)84,399
3.	631,573	653,834
4.	(-)6,737	(-)7,878
IV.	5,123,046	6,262,081
1.	82,592	51,560
2.	(-)49,551	(-)30,000
3.	54,004	125,923
4.	52,049	15,357
5.	361,990	446,698
6.	53,227	57,879
7.	338,559	1,444,027
8.	770,103	889,362
9.	80,464	99,788
10.	66,213	63,133
11.	-	851
	3,313,396	3,097,503
	57,289,224	63,903,990
I.	3,595,592	3,395,592
1.	3,595,592	3,395,592
II.	-	45,179
1.	-	24
2.	-	45,155
III.	(-)1,885,831	(-)965,922
1.	14,624	10,619
2.	(-)1,900,455	(-)976,541
( : )		
: (-)965,951		
: (-)586,045 )		
IV.	228,879	(-)182,551
1.	(-)1,037	-
2.	2,713	2,456
3. 가 가 ( )	204,196	(-)208,393
4. 가	23,007	23,386
	1,938,640	2,292,298
	59,227,864	66,196,288

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172 : 2003 12 31  
171 : 2002 12 31

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	172	171
I.	450	-
II.	150,445	170,481
1.	-	-
2.	59,791	68,275
3.	74	74
4.	230	533
5.	46,374	52,121
6.	43,976	49,478
( 가 )		-
III.	180,000	241,000
1.	180,000	241,000
IV.	66,420	32,980
V.	35,980	29,829
VI. 가	3,745,471	4,723,948
1.	429,108	205,854
2.	877,731	1,090,453
3.	32,059	34,536
4.	517,602	875,383
5. 가	86,315	76,072
6.	446,083	504,679
7.	1,328,107	1,770,377
8. 가	28,466	166,594
( 가 )	-	-
VII.	44,154	73,558
1.	10,384	19,393
2.	29,346	48,471
3.	5,827	7,237
( 가 )	(-)1,448	(-)1,648
4.	45	105
5.	-	
VIII.	77,433	285,387
( 가 )	(-)38,361	(-)24,549
	4,261,992	5,532,634

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172 : 2003 12 31  
171 : 2002 12 31

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	172	171
.	3,938,719	5,154,732
1.	8,665	8,521
2.	268,209	349,220
3.가	48,284	68,031
4.	-	-
5.	101,615	113,020
6.	26,065	34,553
7.	1,664	2,165
8.	718,768	678,031
9.가	122,010	356,140
10.	42,003	94,064
11.	47,099	95,907
12.	127,830	163,212
13.	1,981,513	2,656,274
14.	-	500
15.	218,486	178,461
16. 가	71,904	162,081
17.	-	36,101
18.	9,273	7,673
19.	95,804	117,632
20.	49,527	33,146
.	102,400	62,809
.	80,400	145,400
.	115,347	148,847
1.가	-	-
2.	26	66
3.	3,767	5,600
4.	15,754	32,989
5.	16,247	3,423
6.	79,031	105,526
7.	520	1,241
8.	2	2
.	25,126	20,846
	4,261,992	5,532,634

172 : 2003 1 1 2003 12 31  
 171 : 2002 1 1 2002 12 31

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	172	171
I.	5,425,189	5,317,063
(1)	3,370,111	3,318,156
1.	5,267	22,023
2. 가	515,271	753,324
3.	2,798,561	2,473,004
4.	7,182	11,844
5.	27,223	30,861
6.	4,163	3,986
7.	12,444	23,114
(2)	1,153,271	1,309,938
1.	1,142,229	1,296,684
2.	9,116	10,129
3.	216	378
4.	1,710	2,747
(3)	901,807	688,969
1.	24,411	24,201
2. 가	58	5,856
3. 가	4,872	6,003
4.	172,743	145,089
5.	46,984	49,012
6.	3,368	1,571
7.	71,919	-
8.	537,639	440,856
9. 가	23,444	2,182
10.	6,815	312
11.	9,554	13,887
II.	6,107,050	5,451,812
(1)	2,039,584	2,106,171
1.	1,409,828	1,508,118
2.	170,889	254,333
3.	386,865	264,338
4.	72,002	79,382
(2)	149,143	166,603
1.	49,587	56,481
2.	99,556	110,122
(3)	3,010,073	2,322,710
1.	15,509	5,590
2. 가	4,374	150
3.	94,630	104,270
4.	53,959	45,249
5.	2,159,906	1,542,948
6.	-	74,829
7.	48,557	15,357

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172 : 2003 1 1 2003 12 31  
171 : 2002 1 1 2002 12 31

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	172	171
8.	-	57,675
9.	538,498	398,694
10. 가	1,097	19,472
11.	93,543	58,476
(4)	908,250	856,328
1.	338,026	338,648
2.	32,986	32,763
3.	81,381	67,422
4.	31,415	25,875
5.	7,499	7,701
6. 가	98,312	76,987
7.	112,682	112,803
8.	39,161	39,756
9.	9,204	16,383
10.	157,584	137,990
III. ( )	(-)681,861	(-)134,749
IV.	292,166	139,677
1.	5,132	7,396
2.	5,349	5,972
3. 가	-	22,388
4. 가	178,900	48,958
5. 가	19,026	223
6.	1,320	403
7.	82,439	54,337
V.	526,080	616,088
1.	15,862	17,626
2. 가	7,585	-
3. 가	14,037	57,304
4. 가	232,629	448,236
5.	169,560	16,641
6.	86,407	76,281
VI. ( )	(-)915,775	(-)611,160
VII.	-	-
VIII.	-	-
IX.	(-)915,775	(-)611,160
X. ( )	50,176	(-)25,115
XI.	(-)965,951	(-)586,045
( )	(-)1,421	(-)870
( )	(-)1,421	(-)870
( )	(-)1,421	(-)870
( )	(-)1,421	(-)870

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172 : 2003 12 31  
171 : 2002 12 31

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	172	171
.	35,162	20,799
1.		13
2.	7,467	8,808
3.	5	20
4.	34	90
5.	1,480	3,529
6.	26,176	8,339
.	5,306	5,361
1.	5,306	5,361
. 가	220,411	273,588
1.	13,034	24,975
2.	51,615	67,455
3.	2,072	2,174
4.	49,511	69,799
5. 가	5,623	4,096
6.	192	129
7.	92,395	104,723
8. 가	5,969	237
. 가	47,173	36,390
1. 가	44,325	29,460
2. 가	1,106	1,894
3. 가 가	1,742	5,036
.	248	400
VI.	2,020	135
.	9,567	60,716
1.		57,675
2.	9,567	3,041
.	7,680	6,966
.	124	5
. 가	8,247	21,256
	335,938	425,616

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172 : 2003 12 31  
171 : 2002 12 31

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	172	171
.	213,783	261,402
1.	583	494
2.	17,574	24,944
3.가	2,302	6,440
4.	-	-
5.	5,165	6,281
6.	1,166	3,092
7.	235	217
8.	32,000	33,290
9.	4,808	10,040
10.	1,687	6,475
11.	6,989	11,176
12.	109,619	108,739
13.	108,739	84,701
14.	7,458	5,618
15. 가	5,880	7,963
16.	1,292	2,311
17.	428	302
18.	3,818	8,042
19.	1,905	1,186
20.	19	
.	4,163	3,986
.	320	382
.	1,566	237
. 가	23,939	5,077
1. 가	18,094	21,362
2. 가	1,486	2,329
3. 가 가	4,359	11,386
.	2,686	1,552
1.	336	405
2.	2,350	1,147
.	443	361
.	43,610	44,133
.	1,436	158
1.		116
2.	1,436	42
.	4,404	
.	39,588	73,648
	335,938	425,616

172 : 2003 1 1      2003 12 31      2004 3 25  
 171 : 2002 1 1      2002 12 31      2003 3 25

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	172	171
I.	(-)1,900,455	(-)976,541
1.	(-)931,362	(-)388,792
2.      가	4	36
3.	(-)3,146	(-)1,740
4.	(-)1,740	(-)1,675
5.	(-)965,951	(-)586,045
II.	-	45,179
1.	-	24
2.	-	45,155
III.	(-)1,900,455	(-)931,362

172 : 2003 1 1      2003 12 31  
 171 : 2002 1 1      2002 12 31

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	172	171
I.	1,801,481	1,634,175
1. ( )	(-)965,951	(-)586,045
2. 가	3,177,467	2,594,551
	2,159,906	1,542,948
	-	74,829
	48,557	15,357
가	98,312	76,987
	32,986	32,763
	112,682	112,803
( )	134,084	60,970
	15,509	5,590
가	4,374	150
	859	-
가	1,097	19,472
	83,369	42,724
	106,323	83,369
	17,211	20,584
( )	257	1,135
	15,862	17,626
가	7,585	-
가	14,037	57,304
가	232,629	448,236
	169,560	16,641
	5,637	7,787
3. (-)441,242	(-)441,242	(-)231,916
( 가 )	17,001	13,172
	24,411	24,201
가	58	5,856
	2,966	266
	3,368	1,571
	71,919	-
가	23,444	2,18
	6,815	312
	86,269	100,982
	5,132	7,396
가	-	22,388

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172 : 2003 1 1 2003 12 31  
171 : 2002 1 1 2002 12 31

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	172	171
가	178,900	48,958
가	9,026	223
	1,320	403
	613	4,006
4.	31,207	(-)142,415
가	(-)26,896	(-)33,797
(가)	1,099,317	(-)591,905
	92,909	18,755
	2,437	701
(가)	46,893	(-)26,819
가	(-)137,770	(-)1,146,709
가( )	(-)1,105,468	667,890
	(-)119,259	(-)3,561
	(-)19,324	(-)6,492
가( )	3,080	(-)26,227
	(-)851	-
	(-)1,954	(-)1,891
가	(-)17,800	(-)20,000
가	215,893	1,027,640
II.	2,293,921	(-)9,547,984
1.	2,999,376	10,936,664
	-	271,064
가	2,793,391	10,572,930
	26,308	16,068
	47,740	-
	51,132	75,475
	15,805	1,127
	65,000	-
2.	705,455	20,484,648
가	129,830	-
가	-	7,721,649
가	436,739	12,629,682
	138,886	126,713
	-	204
가	-	6,400

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172 : 2003 1 1 2003 12 31  
171 : 2002 1 1 2002 12 31

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	172	171
III.	(-)5,243,580	8,574,764
1.	1,592,525	11,698,604
가	-	5,262,105
가	53,209	-
가	-	1,831,367
가	49,976	-
가	50,726	-
가	316,975	-
가	-	639,445
가	226,619	-
가	-	407,804
가	54,055	-
가	642,002	3,439,601
	198,963	225
	-	118,057
2.	6,836,105	3,123,840
	2,997,957	-
	-	662,515
	-	120,086
	-	107,176
	2,251,702	-
	-	362,939
	630,795	-
	-	821,672
	854,658	-
	11,633	362,134
	-	203,539
	-	267,100
	84,708	209,106
	4,652	7,573
IV. 가( ) (I+II+III)	(-)1,148,178	660,955
V.	2,698,816	2,037,861
VI.	1,550,638	2,698,816





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( 900 ) 1,891 .

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378

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8,285

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/		2003		2002	
		15,308,145	2,073,876	15,415,596	2,254,793
		1,710,128	670,182	1,539,906	901,764
가		15,823,232	-	15,456,478	-
		366,813	141,957	254,016	151,416
		105,644	-	99,147	-
		15,068	279,327	16,745	172,782
		33,329,030	3,165,342	32,781,888	3,480,755

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/		2003	2002
			463,382
		462,188	1,224,944
		1,194	30,637
		84,867	192,194
		52,625	155,139
	Bank of Tokyo Mitsubish	31,596	32,950
	Lehman Brothers	646	4,105

3)

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		2003	2002
		462,188	1,224,944
		26,609	24,271
	Bank of China	12,247	18,275
	Nomura Capital	646	3,548
		501,690	1,271,038

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4) 가 ,

(1) 가  
가

( : )

	가 (2003 )	(2003 )	가 (2002)	(2002 )	
	315,929	316,233	319,173	312,958	( )
	146,117	169,091	132,312	143,824	( )
	462,046	485,324	451,485	456,782	

(2)

2003

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가		1,394,240	RP
"	"	850,000	
"	"	741,000	
"	"	320,500	RISK
"	가	1,297,050	
"	RP	360,000	RP
"		23,500	
"		25,988	
"	( )	40,000	ABS
"		9,000	가
		14,012	
		5,049,302	

5)

( : )

	2002	2003
	16,046	16,589
	1,259	540
가	245	384
	516	826
가	6,047	6,124
	208	251
	176	542

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6)



(4)

가

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2003 12 26 200,000

81.15%

(7)


2003 12 31

2002 12 31

가

가

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梁承禹 

가

172 : 2003 12 31  
171 : 2002 12 31

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	172	171
I.	1,607,172	2,728,954
1.	918,147	1,174,976
2.	88,140	84,488
3.	474,448	1,255,582
4.	126,437	213,908
II. 가	10,195,981	11,949,825
1.	2,259,673	2,036,580
2. 가	7,885,699	2,699,653
3.	39,669	7,204,620
4.	10,940	8,972
III.	43,096,897	45,609,951
가	(-)1,693,633	(-)1,637,979
1.	(-)17,970	(-)20,466
2.	33,271,909	32,657,020
3.	33,142,182	32,576,341
4.	129,250	80,231
5.	477	448
6.	3,454,695	3,785,541
7.	446,748	719,336
8.	1,599,498	1,903,887
9.	1,750,155	1,788,246
10.	75,045	79,681
11.	3,698,657	5,898,452
12.	355,806	185,168
13.	113,599	121,681
14.	42,388	129,384
IV.	1,291,485	1,426,248
1.	1,788,803	1,793,265
2. 가	(-)501,544	(-)483,653
3.	4,053	116,463
4.	173	173
V.	4,410,064	5,555,451
1.	485,607	463,825
2.	431,539	1,533,478
3.	230,936	340,984
4.	248,762	284,944
5. 가	(-)120,633	(-)130,639
6.	(-)2,209	(-)2,184
7.	3,136,062	3,066,730
8. 가	-	(-)1,687
	60,601,599	67,270,429

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172 : 2003 12 31  
171 : 2002 12 31

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	172	171
I.	41,579,591	46,529,737
1.	38,039,906	40,867,951
	36,830,997	39,722,710
	1,208,897	1,145,227
	12	14
2.	1,639,489	1,509,888
3.	1,900,196	4,151,898
II.	5,528,332	6,647,053
1.	1,620,099	1,303,124
2.	2,495,262	3,354,414
3.	1,221,930	995,311
4.	45,801	900,459
5.	2,739	14,372
6.	142,501	79,373
III.	6,424,165	5,672,349
1.	5,842,757	5,110,792
2.	631,573	653,834
	(-)50,165	(-)92,277
IV.	5,108,137	6,100,709
1.	82,848	51,664
	(-)49,551	(-)30,000
2.	54,004	125,923
3.	52,520	17,482
4.	330,098	271,403
5.	53,227	58,990
6.	66,341	63,833
7.	763,149	891,848
8.	2,374,855	2,318,345
9.	81,961	100,267
10.	1,298,685	2,230,954
	58,640,225	64,949,848

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172 : 2003 12 31  
171 : 2002 12 31

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	172	171
I.	3,595,592	3,395,592
II.	-	45,179
1.	-	24
2.	-	45,155
III.	(-)1,854,516	(-)929,077
1.	73,374	61,256
2.	(-)1,927,890	(-)990,333
( ) ( ):		
172 (-)962,947		
171 (-)586,468 )		
IV.	206,512	(-)204,918
1. 가 가 ( )	204,836	(-)207,373
2.	(-)1,037	-
3.	2,713	2,455
V.	13,786	13,805
	1,961,374	2,320,581
	60,601,599	67,270,429

172 : 2003 1 1      2003 12 31  
 171 : 2002 1 1      2002 12 31

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	172	171
I.	5,570,059	5,466,883
(1)	3,496,026	3,429,887
1.	2,759,780	2,412,742
2.	142,804	178,363
3. 가	593,442	838,782
(2)	1,172,243	1,338,333
1.	1,106,869	1,272,269
2.	65,374	66,064
(3)	901,790	698,663
1.	40,029	38,375
2.	861,761	660,288
II.	6,253,745	5,570,049
(1)	2,089,380	2,163,021
1.	1,991,445	2,019,187
2.	97,935	143,834
(2)	150,082	167,703
1.	141,116	155,111
2.	8,966	12,592
(3)	4,014,283	3,239,325
1.	29,215	16,526
2.	2,216,400	1,617,622
3.	931,227	877,599
4.	837,441	727,578
III.	(-)683,686	(-)103,166
IV.	293,745	120,878
V.	518,652	618,839
VI.	(-)908,593	(-)601,127
VII.	343	-
VIII.	-	-
IX.	(-)908,250	(-)601,127
X. ( )	53,806	(-)16,569
XI.	(-)962,056	(-)584,558
XII.	(-)891	(-)1,910
XIII.	(-)962,947	(-)586,468
( )	(-)1,416	(-)868
( )	(-)1,417	(-)871
( )	(-)1,416	(-)868
( )	(-)1,417	(-)871

172 : 2003 1 1      2003 12 31  
 171 : 2002 1 1      2002 12 31

( : )

2002.1.1( )	3,395,391	-	(-)342,332	(-)502,297	12,805	2,563,567
	-	-	(-)586,468	-	-	(-)586,468
	201	24	-	-	-	225
	-	-	36	-	-	36
( )	-	-	(-)20	20	-	-
	-	-	(-)266	-	-	(-)266
	-	-	-	1,134	-	1,134
가 가	-	-	-	223,323	-	223,323
	-	45,155	-	72,902	-	118,057
	-	-	-	-	(-)910	(-)910
	-	-	-	-	1,910	1,910
	-	-	(-)27	-	-	(-)27
2002.12.31( )	3,395,592	45,179	(-)929,077	(-)204,918	13,805	2,320,581
2003.1.1( )	3,395,592	45,179	(-)929,077	(-)204,918	13,805	2,320,581
	-	-	(-)962,947	-	-	(-)962,947
	200,000	-	-	-	-	200,000
	-	-	(-)8,531	-	-	(-)8,531
	-	(-)24	24	-	-	-
	-	(-)45,155	45,155	-	-	-
( )	-	-	860	-	-	860
	-	-	-	1,030	-	1,030
	-	-	-	(-)773	-	(-)773
가 가	-	-	-	412,210	-	412,210
	-	-	-	-	(-)910	(-)910
	-	-	-	-	891	891
가	-	-	-	(-)1,037	-	(-)1,037
2003.12.31( )	3,595,592	-	(-)1,854,516	206,512	13,786	1,961,374

172 : 2003 1 1      2003 12 31  
 171 : 2002 1 1      2002 12 31

( : )

	172	171
I.	1,772,577	1,657,534
1.	(-)962,947	(-)586,468
2.	<u>2,910,207</u>	<u>2,385,402</u>
가	2,216,400	1,617,622
가	99,335	77,970
	33,304	33,078
	112,682	112,803
	29,215	16,526
가	247,683	506,825
( )	258	1,134
	169,560	16,643
	879	891
	891	1,910
3.	<u>241,262</u>	<u>91,934</u>
	40,029	38,375
가	197,926	49,188
	1,320	403
	1,987	3,968
4.	<u>66,579</u>	(-)49,466
가	(-)21,782	(-)33,932
(가)	1,101,939	(-)592,854
	108,361	37,322
	26,201	21,399
가	(-)69,332	(-)1,180,510
가( )	2,508	(-)25,717
	(-)128,699	(-)25,162
가	56,510	1,114,925
	(-)18,306	(-)7,131
가( )	(-)71,919	74,358
가	35,038	16,017
가( )	(-)932,269	574,059
	(-)2,120	(-)2,240
가	(-)19,551	(-)20,000

( )

172 : 2003 1 1      2003 12 31  
 171 : 2002 1 1      2002 12 31

( : )

	172	171
II.	2,171,707	(-)9,343,304
1.	2,461,240	10,804,818
	-	541,810
가	2,286,129	10,262,985
	46,697	-
	128,414	-
	-	23
2.	289,533	20,148,122
	212,279	-
가	-	7,708,852
가	-	12,400,438
가	76,982	38,601
	272	231
III.	(-)5,066,066	8,343,125
1.	1,009,473	9,303,853
	-	5,928,901
가	751,815	3,256,670
가	58,695	-
	198,963	225
	-	118,057
2.	6,075,539	960,728
	4,950,145	-
	1,118,721	766,608
	5,763	7,626
	-	185,584
	910	910
IV. 가( ) (I+II+III)	(-)1,121,782	657,355
V.	2,728,954	2,071,599
VI.	1,607,172	2,728,954

1)

(1)

( “ ” )

( )

3

< > ( )	7,179,678	79.77%	3 31	1992.11.19
< >	149,999	99.99%	12 31	1984.12.31
	400,000	100.00%	12 31	2003. 3.24
		100.00%	12 31	1994.10.10

가 , ( ) , 가  
( ) , ( ) . ,  
2003 3 24

(2)

		50.00%	12 31	2000.11.24

2000 11 24 40%  
, 2001 11 23 10%  
가 50% , 2003 12 31  
US\$ 20,000,000 .

2) ( , , )

(1) 2003

( : )

			80,400
			55,470
( )			50,397
			61,739
			91,654
			19,034
			-
			108,773
			105,539
			-

(2) 2003

( : )

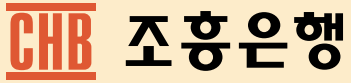
			4,163
			2,554
			26,442
			-
( )			1
			2,902
			162
			404
			17
			-
			-
			1,970
			3,814

(3) 2003

( , , )

( : )

			-
			16,769
			38
			618



1가 14

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