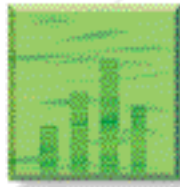


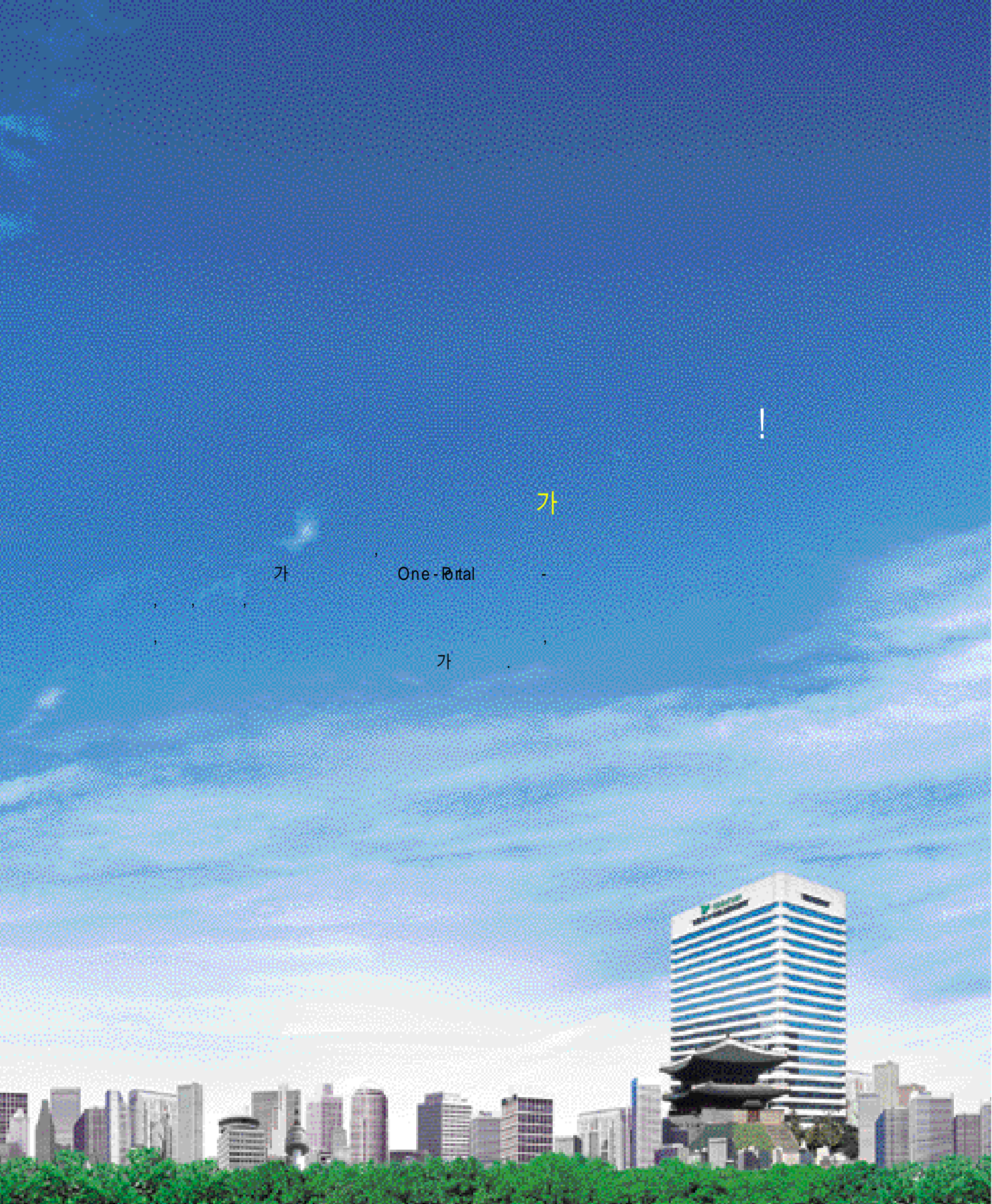
2001



2001 SHINHAN BANK REPORT

- Total banking service
- Internet banking
- e-business





!

가

가

One - 0ital

가

Contents

11

18

27

41

47

70

?

가

2001 12

3 1

62

336

BIS

12.02%

2.42%

4

1 930

3,471

ROA 1.09%, ROE 19.80%

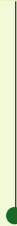
6,300

가

가

2002. 3. 30

李仁鎬



가

가



(Global Standard)

가 (Relationship)

Big2
SOW(Share of Wallet) 1

MRB

가

, PB

7B

가

가

가

21



가

가

,

가

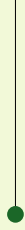
가

PB

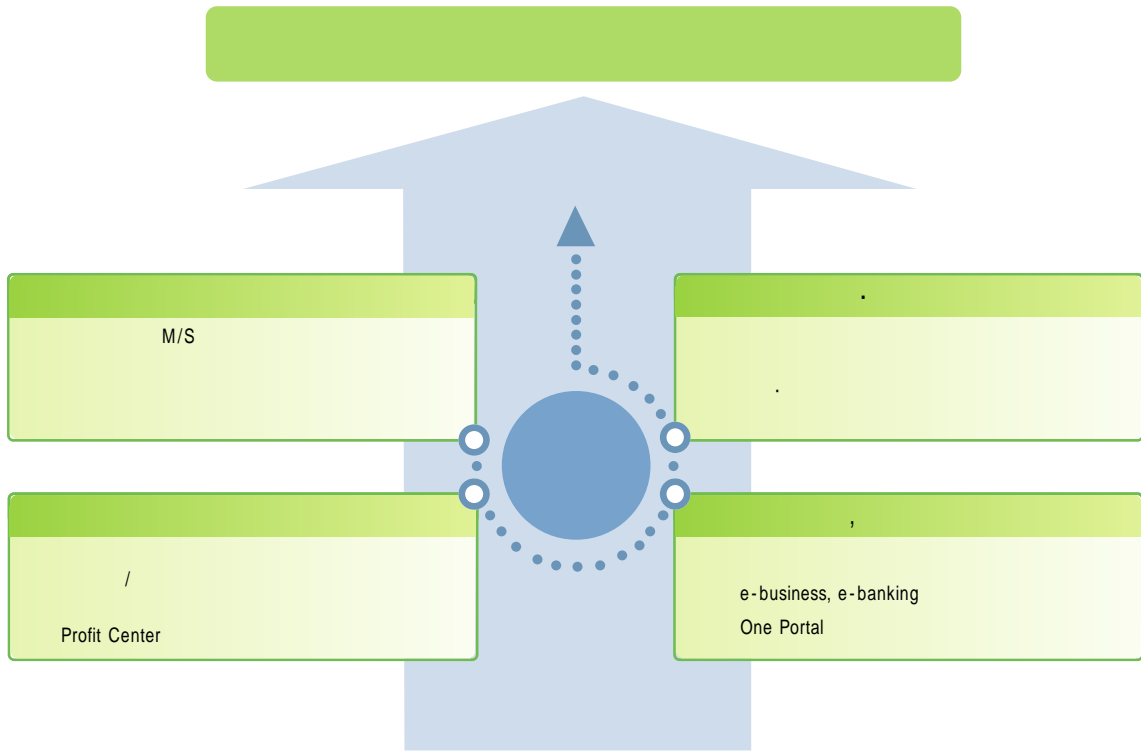
, CITI,

HSBC,

(One Portal)



가



www.melbourn.gov.uk



- 12
- 14
- 16
- 17

Shinhan Bank History

1981	9. 15			
	10. 15		가	
		(500 ,	250)
1982	6. 2		가	
	7. 7		()
1983	8. 27	130	(380)
1984	1. 31		가	
	8. 31	120	(500)
1985	6. 19		()
	8. 27		1,000	
1986	7. 19	500	(1,000)
1987	2. 25		3,000	
	5. 7			
1988	7. 5	1,000	(2,000)
	11.29			
1989	2. 21		6,000	
	7. 25	1,000	(3,000)
	10. 13			
	10. 30	1,300	(4,300)
	11. 28			
1990	1. 4			
	2. 22		1	
	3. 31	860	(5,160)
1991	4. 19			
	5. 13			
1992	10.27	29 "	"	



1994	3. 21	10		
1995	2. 23		2	
	2. 25	1,000		(6,160)
	4. 6		15	
1996	6. 21		20	
	8. 1			
1997	10. 31		25	
1998	6. 29		P & A	
	11. 11		4	
	12. 2	1,500		(BW)
	12. 21		MNB	
	12. 28	2,925		(11,639)
1999	1. 12			
	4. 16	4	GDR	
	12. 31	1,509	BW	(15,221)
2000	5. 25			
	7. 15		<2000	>
	12. 31	770	BW	(15,990)
2001	1. 11			
	4. 20	IMF		S & P (BBB-)
	4. 30		40	
	5. 2			()'
	6. 28			BNP
	8. 22	482	BW	(16,472)
	8. 23		2,925	(13,547)
	9. 1			
12. 31	211	BW	(13,759)	

(2002 3 5)

	302	25	—	327
	7	—	—	7
	309	25	0	334

1) 1, 2, 3 1
2) ()1

(:)

	2000	2001
C D	1,224	1,178
A T M	777	886
	230	137
	2,231	2,201

(:)

	2000	2001
	4	3
	34	6
	1,800	2,039
	2,356	2,199
	50	47
	4,244	4,294
	40	40
	96	98
	4,380	4,432

• (2000 5 , 2001 7)
•

(2002 2 28)

			()
			()
			-
			-

(2001 12 31)

	Room 3401, Gloucester Tower, The Landmark, 11 Pedder Street, Central Hong Kong		90.11.6	73,731 (55,600)	55,600	100.00%

(2002 2 28)

()	2가120	,	91. 5.13	1,000	200,000	100.00%
()	2가120	,	87. 5. 7	200	20,000	50.00%

1) 2001. 12. 31

1995 2. 25		20,000	1,000		6,160	
1998 2. 26		6,160	308		6,468	
1998 13. 2		300,000	1,500		7,968	
1998 12. 24		15,936	797		8,745	
1998 12. 28		58,500	2,925		11,690	
1999 4. 21		40,433	2,022		13,712	GDR
1999 12. 28		30,183	1,509		15,221	BW
2000 12. 31		15,395	770		15,991	BW
2001 8. 22		9,643	482		16,473	BW
2001 8. 23		58,500	2,925		13,548	
2001 12. 31		4,234	212		13,760	BW

(2001 12 31)

	()	
()	275182926	100%

(2001 12 31)

	()	(%)		(%)
	1	100%	275182926	100%
	1	100%	275,182,926	100%

	()	(%)		(%)
1 1	100%	275182926	100%	
5 ~ 1				
1 ~ 5				
5 ~ 1				
1 ~ 5				
5 ~ 1				
1 ~ 5				
1				
	1	100%	275,182,926	100%

	2000	2001
	15%	20%
	750	1,000
	1,443	1,290
	51.86%	77.5%



- 19
- 22
- 24
- 26

2001 가 62 175 16.6% 2001 1.21% 2.42%,
 BIS 가 0.28%
 12.02%
 13.3%, 8.6% 가
 15.2% 가 1 930
 1 2 4 2

(:)

	2000	2001	
(A)	9,489	10,930	1,441
(B)	4,346	5,973	1,627
	3,985	5,507	1,522
	-	9	9
	361	457	96
(C)	392	-	-392
	-	-	-
	392	-	-392
(D)	1,807	1,486	-321
(A - B + C - D)	3,728	3,471	-257
(ROA)	0.85	0.70	-0.15
(ROE)	12.24	10.73	-1.51
(A - B)	2.56	2.81	0.25
(A)	9.33	8.55	-0.78
(B)	6.77	5.74	-1.03
(NIM)	2.71	2.79	0.08

• 2001 가 1,441 가 10,930

(:)

	2000	2001	
	2.12	2.43	0.31
1	70	82	12
	68	79	11
	46	55	9
	45	54	10
	1,256	1,456	201
1	1,219	1,401	183
	825	982	158
	796	961	165

(: ,%)

	2000	2001	
	330749	359207	28,458
	13,163	8,681	-4,482
	3.98	2.42	-1.56
	8,934	5,486	-3,448
	2.75	1.55	-1.2
	6,627	4,345	-2,282
	2.00	1.21	-0.79
(A/B)	12665	13531	8.66
(A)	5,937	5,673	-264
(B)	4,688	4,192	-496

(: %)

	2000	2001	
	12430	10635	-17.95
	11234	10595	-6.39
	2065	1897	-1.68

B/S

(:)

	2000	2001	
	15,990	13,759	-2,231
	9,008	9,119	111
	6,610	7,276	666
	-1,331	1,555	2,886
	30,277	31,709	1,432

BIS

(: ,%)

	2000	2001	
BIS (A)	40,249	42,994	2,745
가 (B)	327,279	357,720	30,441
BIS (A/B)	12.30	12.02	-0.28
	9.24	8.26	-9.8
	3.06	3.76	0.70

• 2,925 1,432 가 . BIS 12.02% 가 가

(:)

	2000	2001	
	237,750	272,270	34,520
	227,471	266,983	39,512
	10,279	5,287	-4,992
가	184,728	195,687	10,959
	136,510	140,202	3,692
	48,218	55,485	7,267
	330,749	359,207	28,458
	308,559	345,982	37,423
	22,190	13,225	-8,965
	339,089	384,169	45,080
	283,197	318,929	35,732
	55,892	65,240	9,348
	531,867	620,175	88,308
	5,796	6,037	241

• 2001 3 4,520 , 가 8 8,308 가 62 175 , 4 5,080 , 2 8,458 , 가 1 959 가 가 가

가

	Moody's		S & P		IBCA
1994 01. 13	A2	P1	A	A1	가
1994 06. 01			A-	A2	
1997 10. 02		A3			
1997 10. 30	Baa2		P3	BBB-	
1997 11. 28		Ba1		NP	
1997 12. 10	BB		B		
1997 12. 11		BB-			
1997 12. 21	BB				
1997 12. 22		BB			
1998 02. 25	Baa3		P3	BB	
1999 02. 19		BB+			
1999 12. 03	BBB-	A3			
2000 7. 24			BB		
2000 10. 20	BBB-	A3			
2001 4. 20					

()		(:)	
		20	19
		2001. 12. 31	2000. 12. 31
.		2,117,889,802,569	2,611,937,188,909
.	가	642,468,457,224	1,325,103,717,654
.	가	13,377,711,955,576	12,325,856,429,352
.		33,881,225,568,504	28,666,584,568,149
.		603,611,013,636	579,582,634,843
.		2,733,135,761,873	2,002,416,223,710
		53,356,042,559,382	47,511,480,762,617
.		31,892,878,428,577	28,319,694,670,041
.		9,662,034,250,110	11,442,218,453,133
.		3,512,530,206,032	1,624,095,685,750
.		5,117,671,475,571	3,097,728,401,971
		50,185,114,360,290	44,483,737,210,895
.		1,375,914,630,000	1,599,031,210,000
.		911,916,647,010	900,780,076,299
.		727,640,005,325	660,995,853,222
.		155,456,916,757	(133,063,587,799)
		3,170,928,199,092	3,027,743,551,722
		53,356,042,559,382	47,511,480,762,617

()		(:)	
		20	19
		(2001.1.112.31)	(2000.1.112.31)
.		4,679,649,344,353	4,344,500,804,172
(1)		(3,438,920,699,646)	(3,377,733,982,774)
(2)		(463,846,630,026)	(381,497,801,050)
(3)		(776,882,014,681)	(585,269,020,348)
.		4,239,116,728,295	3,894,594,208,946
(1)		(2,405,572,188,659)	(2,487,859,590,920)
(2)		(76,123,368,291)	(28,506,966,111)
(3)		(1,194,143,894,056)	(887,772,139,610)
(4)		(563,277,277,289)	(490,455,512,305)
.		440,532,616,058	449,906,595,226
.		206,094,154,510	146,526,176,294
.		150,891,325,985	49,461,898,490
.		495,735,444,583	546,970,873,030
.		-	6,548,373,000
.		495,735,444,583	553,519,246,030
.		148,602,608,915	180,764,606,863
.		347,132,835,668	372,754,639,167

	()	(:)
	20 2001. 12. 31	19 2000 12. 31
.	2,466,367,340	0
. 가	5,548,499,846,730	4,821,805,161,742
.	528,679,984,002	1,027,924,185,217
.	10,000,000,000	35,000,000,000
.	0	0
.	2,489,192,433,157	0
.	168,241,492,613	21,455,585,2003
.	630,675,559,495	134,869,552,508
. 가 (-)	42,822,371,899	78,757,748,665
. 가 (-)	2,179,507,949	7,713,263,208
	9,422,753,803,489	6,147,683,739,597
.	6,524,031,002,039	5,589,232,201,425
.	2,489,192,433,157	0
.	0	0
.	130,588,501,630	337,637,793,385
.	265,598,069,950	214,413,075,022
.	13,343,796,713	6,400,669,765
	9,422,753,803,489	6,147,683,739,597

	()	(:)
	20 (2001.1.112.31)	19 (2000.1.112.31)
.	709,119	109,111
. 가	345,414,199,187	490,914,999,380
.	78,410,853,350	157,195,951,010
.	17,760,444,813	4,942,246,307
.	0	82,090,3529
.	2,252,835,324	5,366,867,932
.	9,132,770,000	26,578,505,500
. 가	114,453,947,876	143,076,854,506
.	3,007,190,155	4,050,120,044
.	8,302,370,095	97,163,210,694
.	9,722,373,954	5,098,285,881
.	372,697,831	66,909,5226
. 가	52,301,009,232	23,379,337,963
	641,131,400,936	959,256,487,083
.	388,438,373,379	461,752,894,064
.	15,304,076,297	17,906,488,580
.	5,794,624,158	12,087,156,013
.	3,143,496,914	12,886,555,309
.	9,899,818,000	28,669,040,500
. 가	77,438,203,032	248,426,236,507
.	0	0
.	2,668,829,848	2,723,805,184
.	0	7,205,792,215
.	128,719,138,162	85,586,163,859
.	2,335,552,612	3,308,441,776
.	7,305,360,234	3,960,008,004
. 가	83,928,300	74,743,905,072
	641,131,400,936	959,256,487,083

(: , %)

		2000				2001			
		202,619	48.11	13,806	6.81	242,869	49.77	14,057	5.79
	C	11,542	2.74	817	7.08	23,432	4.80	1,285	5.48
	D	18,382	4.37	822	4.47	22,514	4.61	881	3.91
		7,951	1.89	389	4.89	9,538	1.95	213	2.23
		64,305	15.27	5,272	8.20	71,813	14.72	5,244	7.30
		304,799	72.38	21,106	6.92	370,166	75.85	21,680	5.86
		16,126	3.83	695	4.31	18,699	3.83	482	2.58
		37,980	9.02	2,691	7.09	34,959	7.16	1,620	4.63
		1,012	0.24	48	4.74	1,058	0.22	39	3.70
		7,389	1.75	495	6.70	4,735	0.97	243	5.13
		1,378	0.33	36	2.60	1,253	0.26	23	1.85
		63,885	15.17	3,965	6.21	60,704	12.44	2,407	3.97
	가	368,684	87.55	25,071	6.80	430,870	88.29	24,087	5.59
		37,034	8.79			41,507	8.51		
		1,755	0.42			1,538	0.32		
		13,645	3.24			14,094	2.89		
	가	52,434	12.45			57,139	11.71		
		421,118	100.00	25,071	6.80	488,009	100.00	24,087	4.94
	가	6,468	1.54	491	7.59	5,630	1.15	349	6.20
		27,242	30.22	12,297	9.66	130,280	26.70	10,212	7.84
		173,604	41.22	14,948	8.61	223,524	45.80	17,794	7.96
	(가)	(43,477)	10.32	(4,626)	10.64	(79,139)	16.22	(6,942)	8.77
	()	(123,101)	29.23	(10,388)	8.44	(139,706)	28.63	(10,505)	7.52
		1,088	0.26	56	5.15	510	0.10	18	3.52
		5,042	1.20	134	2.66	7,683	1.57	337	4.38
		6,663	1.58	659	9.89	10,163	2.08	910	8.95
		13,500	3.21	2,613	19.36	18,075	3.70	3,243	17.94
	()	(5,296)	1.26	(672)	12.69	(4,998)	1.02	(582)	11.63
		7,426	1.76	860	11.58	9,544	1.96	726	7.61
	()	4,566	1.08			2,951	0.60		
		336,467	79.90	32,058	9.53	402,458	82.47	33,589	8.35
		7,773	1.85	461	5.93	6,826	1.40	292	4.28
		5,536	1.31	342	6.18	6,217	1.27	478	7.68
		32,699	7.76	2,139	6.54	28,670	5.87	1,478	5.15
		4,091	0.97	257	6.28	4,512	0.92	181	4.01
		18,471	4.39	1,661	8.99	20,225	4.14	1,427	7.05
		419	0.10	91	-	-	-	57	-
	()	3,095	0.73			2,645	0.54		
		65,894	15.65	4,951	7.51	63,805	13.07	3,913	6.13
		402,361	95.55	37,009	9.20	466,263	95.54	37,502	8.04
		1,627	0.39			1,910	0.39		
		5,845	1.39			6,179	1.27		
		11,285	2.68			13,657	2.80		
		18,757	4.45			21,746	4.46		
		421,118	100.00	37,009	8.79	488,009	100.00	37,502	7.68

(: ,%)

		2000			2001		
가		64,473	91.01	7.24	61,510	86.88	6.32
		3,178	4.49	5.63	3,114	4.40	4.91
		67,651	95.49	7.17	64,624	91.27	6.25
가		-	0.00		4,101	5.79	
		31	0.04		64	0.09	
		3,163	4.46		2,013	2.84	
		3,194	4.51		6,178	8.73	
		70,845	100.00		70,802	100.00	
가		14,719	20.78	10.68	7,560	10.68	10.37
		54,371	76.75	9.07	53,193	75.13	6.49
		964	1.36	5.12	3,802	5.37	4.67
		1,029	1.45	10.98	2,049	2.89	4.75
	가 ()	1,783	2.52		813	1.15	
		69,300	97.82	9.61	65,791	92.92	6.86
가		-	0.00		4,101	5.79	
		1,545	2.18		910	1.29	
		1,545	2.18		5,011	7.08	
		70,845	100.00		70,802	100.00	

(2001)

(: %)

		1	2	3	4	5	6	7	8	9	10	11	12
()		(96.1.1				2				1/2			
		(93.4.1											
		(99.1.1					1			1/2			
가		7.28	6.93	6.63	6.03	6.18	6.44	5.99	5.65	5.36	5.27	5.09	4.97
		8.28	7.93	7.63	7.03	7.18	7.44	6.99	6.65	6.36	6.27	6.09	5.97
		8.78	8.43	8.13	7.53	7.68	7.94	7.49	7.15	6.86	6.77	6.59	6.47
	1	8.40	8.04	7.37	7.03	6.97	7.39	7.48	7.05	6.49	6.48	6.08	5.58
	2	8.70	8.34	7.67	7.33	7.27	7.69	7.78	7.35	6.79	6.78	6.38	5.88
		8.30	7.94	7.27	6.93	6.87	7.29	7.38	6.95	6.39	6.38	5.98	5.48
	()	8.08	7.55	7.09	6.96	7.02	7.07	7.09	7.06	7.07	6.94	6.77	6.76
		7.88	7.35	6.89	6.76	6.82	6.87	6.89	6.86	6.87	6.74	6.57	6.56
	(,)	7.58	7.05	6.59	6.46	6.52	6.57	6.59	6.56	6.57	6.44	6.27	6.26
		7.79	7.70	6.72	5.88	5.44	5.31	5.65	5.95	5.24	5.20	4.86	4.81
	가	7.79	7.70	6.72	5.88	5.44	5.31	5.65	5.95	5.24	5.20	4.86	4.81
		9.09	9.00	8.02	7.18	6.74	6.61	6.95	7.25	6.54	6.50	6.16	6.11
가		8.67	8.45	8.44	8.15	7.59	7.38	7.01	6.97	7.64	7.31	7.36	6.34
		7.67	6.95	7.75	7.75	7.43	7.00	6.62	6.51	6.40	6.35	6.24	5.99
		8.93	8.71	8.10	7.94	7.67	7.25	7.21	6.73	6.79	6.74	6.18	6.06
	7.70	6.52	6.90	7.09	6.89	7.19	6.65	6.29	6.24	6.42	6.14	5.94	

2001 16.1% 가 1 333 가 가 가 IT
 , 가 가 4,405 가
 가 418
 9.8% 가 3,877 가
 가 가
 31 1,298

(:)

	2000	2001	
	33,778	34,389	611
가	1,129	794	-335
	11,661	10,415	-1,246
	20,462	22,913	2,451
	526	267	-259
	24,878	24,056	-822
가	15,135	15,583	448
	7,796	5,941	-1,855
	1,581	2,079	498
	366	453	87
	8,900	10,333	1,433
	3,815	4,638	823
	285	761	476
	3,530	3,877	347
	870	1,298	428
()	-	-	-
	901	-	-901
	-31	1,298	1,329
가	4,981	6,471	1,490
	817	850	33
	1,812	1,797	-15
	392	-	-392
	1,960	3,824	1,864
가	7,975	11,941	3,966
	738	1,005	267
	892	880	-12
	358	405	47
	3,985	5,507	1,522
	-	9	9
	2,002	4,135	2,133
	-2,994	-5,470	-2,476
	9,405	10,038	633
	4,905	5,633	728
	4,500	4,405	-95
	1,465	2,061	596
	495	1,509	1,014
	5,470	4,957	-513
	65	-	-65
	-	-	-
()	5,535	4,957	-578
	1,807	1,486	-321
	3,728	3,471	-257

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■ 28

■ 30

■ 가 가 33

■ 34

■ . 35

■ 37

■ 38

2001 (,) 16.6%
 가 62 2,925
 가 , 4 7,551 가 , 가,
 가 1,432 가 .
 가5 2,146 , 가
 3 5,732 가 , 가 9,348
 32% 가 . 가 , 2 4,892
 , 8,258
 , 1 8,884 가 ,

(: , %)

	2000		2001	
	26,119	5.50	21,179	3.97
가	13,251	2.79	6,425	1.20
가	123,259	25.94	133,777	25.07
	286,666	60.34	338,812	63.50
(-)	5,938	1.25	5,673	1.06
가 (-)	413	0.09	155	0.03
	194,923	41.03	242,474	45.44
	30,259	6.37	22,328	4.18
	4,559	0.96	1,997	0.37
	21,379	4.50	18,722	3.51
	500	0.11	388	0.07
	15,858	3.34	20,934	3.92
	9,000	1.89	0	0.00
	6,929	1.46	18,264	3.42
	7,753	1.63	11,364	2.13
	1,857	0.39	8,169	1.53
	5,799	1.22	6,037	1.13
가 (-)	2,668	0.56	2,988	0.56
	20,024	4.21	27,330	5.12
	475,115	100.00	533,560	100.00
	283,197	59.61	318,929	59.77
	255,097	53.69	272,617	51.09
	19,678	4.14	17,643	3.31
CD	8,422	1.77	13,460	2.52
	0	0.00	0	0.00

(: ,%)

		2000		2001	
		114,422	24.08	96,620	18.11
		18,715	3.94	21,290	3.99
		35,398	7.45	29,470	5.52
		39,777	8.37	38,192	7.16
		14,290	3.01	2,579	0.48
		3,523	0.74	1,391	0.26
		1,509	0.32	2,478	0.46
		1,210	0.25	1,220	0.23
		16,241	3.42	35,125	6.58
	(-)	2,995	0.63	3,239	0.61
		30,977	6.52	51,177	9.59
	(-)	106	0.02	97	0.02
		444,837	93.63	501,851	94.06
		15,990	3.37	13,759	2.58
		9,008	1.90	9,119	1.71
		6,610	1.39	7,276	1.36
		-1,331	-0.28	1,555	0.29
		30,277	6.37	31,709	5.94
		475,115	100.00	533,560	100.00

)

(: ,%)

		2000		2001	
		0	0.00	25	0.03
	가	48,218	78.43	55,485	58.88
		10,279	16.72	5,287	5.61
		350	0.57	1,000	1.06
		1,349	2.19	6,307	6.69
	가 (-)	788	1.28	428	0.45
		2,069	3.37	26,552	28.18
		61,477	100.00	94,228	100.00
		55,892	90.92	65,240	69.24
		0	0.00	0	0.00
		0	0.00	24,892	26.42
		64	0.10	133	0.14
		3,376	5.49	1,306	1.39
		2,144	3.49	2,656	2.82
		61,477	100.00	94,228	100.00

)

(: , %)

		2000		2001	
		198930	8290	242474	89.06
		177,079	79.12	223,503	85.90
		30,259	12.61	24,121	8.86
		30,924	13.82	28,604	10.99
		500	0.21	388	0.14
		1,088	0.49	510	0.20
		229,689	95.72	266,983	98.06
		209,091	93.42	252,617	97.09
		10,279	4.28	5,287	1.94
		14,719	6.58	7,560	2.91
		239,968	100.00	272,270	100.00
		223,810	100.00	260,177	100.00

(: , %)

		2000		2001	
		0	0.00	215	0.09
		0	0.00	75	0.03
		467	0.23	225	0.09
		71,930	35.10	68,261	28.12
		868	0.42	973	0.40
		9,198	4.49	5,595	2.31
		19,750	9.64	20,332	8.38
		5,926	2.89	5,383	2.22
		7,979	3.89	4,418	1.82
		14,255	6.96	5,896	2.43
		7,546	3.68	13,419	5.53
		2,245	1.10	10,213	4.21
		64,763	31.60	107,729	44.38
		204,927	100.00	242,733	100.00

)

(: , %)

	2000		2001	
	134324	67.52	133783	55.17
	124958	6282	121562	50.13
	9,366	4.71	12221	5.04
	0	0.00	0	0.00
가	54,783	27.54	104818	43.23
	7,449	3.74	930	0.38
	4,504	2.26	709	0.29
	2,945	1.48	221	0.09
	0	0.00	0	0.00
	2,374	1.19	2,943	1.21
	0	0.00	0	0.00
	198930	10000	242474	10000

)

(: , %)

	2000		2001	
	54,004	27.15	112,757	46.50
	0	0.00	0	0.00
가	1,184	0.60	744	0.31
	14,573	7.33	10,841	4.47
	2,962	1.49	1,573	0.65
	72,723	36.56	125,915	51.93
	18,533	9.32	17,209	7.10
	107,674	54.13	99,350	40.97
	198930	10000	242474	10000

)

(:)

	2000	2001
(A/B X100)	50.14%	43.76%
(A)	99,741	106,106
(B)	198,930	242,474

)

가 가

(:)

		가	가	가
가		6,427	6,425	-2
가		5,905	5,860	-45
가		522	565	43
가		0	0	0
가		0	0	0
가		0	0	0
가		0	0	0
가		7,304	8,258	954
가		4,664	5,869	1,205
가		82	20	-62
가		1,135	1,135	0
가		889	481	-408
가		54	95	41
가		0	0	0
가		473	651	178
가		7	7	0
가		0	0	0
가		113395	113748	353
가		54,681	54,681	0
가		52,107	52,587	480
가		665	496	-169
가		433	433	0
가		5,679	5,551	-128
가		-170	0	170
가		11,635	11,771	136
가		138761	140202	1,441
가		82,382	83,851	1,469
가 ()		6,427	6,425	-2
가 ()		457	671	214
()		889	481	-408
()		495	496	1
가 ()		6,453	6,624	171
가		68,849	70,384	1,535
가		6,789	6,800	11
가		1,309	1,309	0
가		47,413	47,376	-37
가		55,511	55,485	-26
가		194272	195687	1,415

(: ,%)

		2000				2001			
		255098	75.23	213996	69.90	272617	70.96	252796	70.92
		16,557	4.88	10,398	3.40	15,448	4.02	10,488	2.94
		225,243	66.43	192,114	62.75	242,208	63.05	227,383	63.7
		12,640	3.73	11,200	3.66	13,460	3.50	13,891	3.90
		658	0.19	284	0.09	1,501	0.39	1,034	0.29
		19,678	5.80	16,126	5.27	17,643	4.59	18,700	5.25
C	D	8,422	2.48	11,542	3.77	28,668	7.46	23,432	6.57
		55,892	16.48	64,473	21.06	65,240	16.98	61,510	17.26
		55,570	16.39	64,151	20.95	65,240	16.98	61,197	17.17
		322	0.09	322	0.11	-	-	313	0.09
		339090	10000	306137	10000	384168	10000	356438	10000

)

(: ,%)

		2000		2001	
		148,238	58.11	195,782	53.83
		87,600	34.34	144,933	39.85
		19,259	7.55	22,982	6.32
		255,097	10000	363,702	77.55
		44,983	80.48	50,092	77.55
		10,004	17.90	14,636	22.43
		906	1.62	12	0.02
		55,892	10000	65,240	10000

)

(:)

		2000	2001	
		32	32	-
		639	267	-372
	가	-	-	-
	가	506	501	-5
		2,544	2,197	-347
		1,674	1,412	-262
		389	443	54
		363	625	262
	()	211	108	-103
		5,936	5,371	-565
		1,842	1,330	-512
		2,947	2,506	-441
		32	64	32
		432	278	-154
		683	1,193	510
		5,936	5,371	-565

가

(:)

	2000			2001		
		가			가	
	891,548	18	891,566	585,320	4,858	590,178
	27,526	11,486	39,012	23,452	7,460	30,912
	-	24,120	24,120	-	21,893	21,893
	-	4,671	4,671	-	8,896	8,896
	-	8,000	8,000	-	8,000	8,000
	19,335	62,987	82,322	11,916	11,315	23,231
	938,409	111,282	1,049,691	620,688	62,422	683,110

()

	7	30	90	6	1	3	3
(%)	6.92%	2.81%	1.96%	-0.23%	-4.23%	-9.51%	-3.93%

(:)

				(%)
1	101,700	-122,600	-20,900	0.75%
2	307,958	-269,753	38,205	1.37%
3	416,373	-405,367	11,006	0.39%
4	-294,114	289,844	-4,270	0.15%
5	-79,887	63,785	-16,102	0.58%
6	-197,291	198,620	1,329	0.05%
7	-39,597	45,238	5,641	0.16%
8	5,809	2,730	8,539	0.25%
9	672,715	-665,894	6,821	0.20%
10	416,753	-421,231	-4,480	0.13%
11	359,328	-391,862	-32,534	0.90%
12	95,798	-148,678	-52,880	2.33%

) , (+), (-)

(:)

	2000	2001
	5,937	5,673
	5,937	5,673
	-	-
	121	131
가	788	428
가	413	155
	-	23
	11,295	7,298
	8,421	7,011
	7,421	5,059
	1,000	1,952
	2,874	287

(:)

		2000	2001
		330,749	359,207
		308,559	345,982
		22,190	13,225
1)		6,627	4,345
		5,069	3,766
		1,558	579
2)		13,163	8,681
		11,323	7,976
		1,840	705
3)		8,934	5,486
		7,589	5,004
		1,345	482

1) (, , ,)
 2) , , ,
 3)

가

(:)

	2000	2001	가	가	
	-	513	513	不渡	
	-	112	112	信用惡化	
	-	66	66	信用惡化	
	-	46	46	信用惡化	
	-	44	44	信用惡化	
	-	38	38	不渡	
	-	33	33	信用惡化	
	-	27	27	延滞	
	-	26	26	延滞	
	-	25	25	信用惡化	
	-	24	24	延滞	
	-	23	23	不渡	
	-	20	20	延滞	
	-	335	335	延滞	
	-	138	138	延滞	
	-	1,470	2,975		

) 20 가 20

(:)

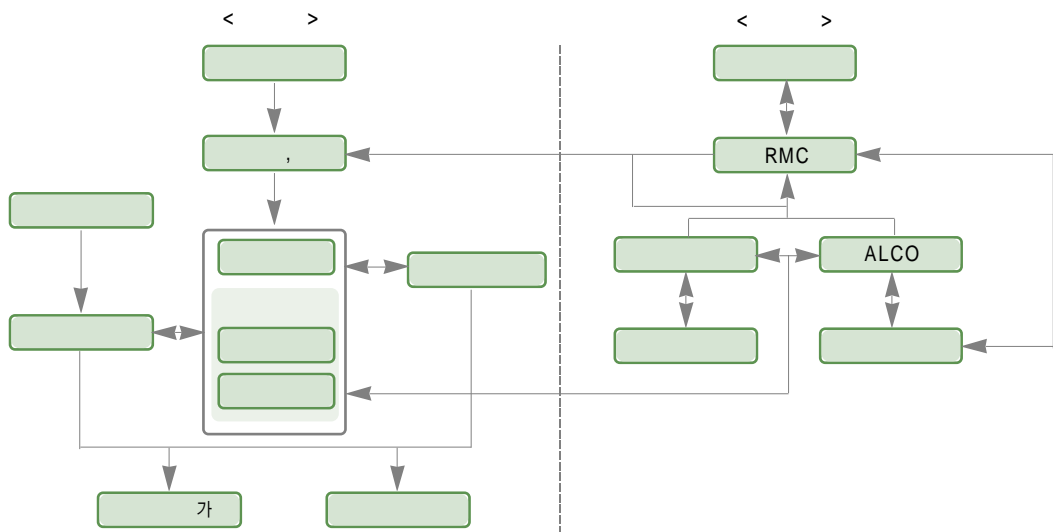
	01-06-13	0	326	: 2004.12.31	: 7.5% (326)
	01-10-17	776	561	: 2004.12.31	: 10.0% (60)
	01-10-31	1,253	2,707	31.65%	: 2002.6.30

) 100

(:)

	2000	2001
	31,816	24,510
()	(4,729)	(3,548)
()	(27,087)	(20,962)
	17,852	16,089
()	(15,874)	(13,983)
()	(1,978)	(2,106)
가	1,015	9,770
	12,327	13,290
	0	0
	1,958	1,332
	2,612	3,426
	56,331	68,141
	0	0

1.



2.

가.

.VaR

, BPV, DELTA, BEGA

가 , 가
가

3.

가.

$$1 = (-) \times$$

LIBOR FLAT SWAP RATE

(MID RATE)
CUBIC SPLINE

Garman Kohlhagen
MID RATE

(:)

		5,602	186	0	0	0	0	5,788	
		10,861	31,847	173	0	0	0	42,881	
		995	7	173	0	0	0	1,175	
		15,468	32,026	0	0	0	0	47,494	
		0	28,164	0	0	0	0	28,164	
		995	7	173	0	0	0	1,175	
		15,468	2,310	0	0	0	0	17,778	
		0	1,552	0	0	0	0	1,552	

) 1) 가 (, 가,)
2)

(:)

		995	7	173	0	0	0	1,175	
		9,866	31,840	0	0	0	0	41,706	
		0	28,164	0	0	0	0	28,164	
		995	7	173	0	0	0	1,175	
		9,866	2,124	0	0	0	0	11,990	
		0	1,552	0	0	0	0	1,552	

) 1) 가 (, 가,)
2)

가

(:)

				가	
		0	0	0	0
		5,788	71	180	
		0	0	0	
		0	0	0	
		28,164	104	182	
		11,990	734	679	
		1,552	9	9	
		0	0	0	

• 가

(:)

	15,468	32,026	0	0	0	0	47,494
1	10,248	31,942	0	0	0	0	42,190
1 ~ 5	4,952	84	0	0	0	0	5,036
5	268	0	0	0	0	0	268
	5,602	186	0	0	0	0	5,788
1	3,551	102	0	0	0	0	3,653
1 ~ 5	1,783	84	0	0	0	0	1,867
5	268	0	0	0	0	0	268
	9,866	31,840	0	0	0	0	41,706
1	6,697	31,840	0	0	0	0	38,537
1 ~ 5	3,169	0	0	0	0	0	3,169
5	0	0	0	0	0	0	0

) 가 (, 가,)

(:)

가 0%	0	0	0	0
가 10%	3,419	75	7	92
가 20%	34,081	506	952	773
가 50%	300	0	13	2
가 100%	9,694	320	67	389
	47,494	901	1,039	1,255

)

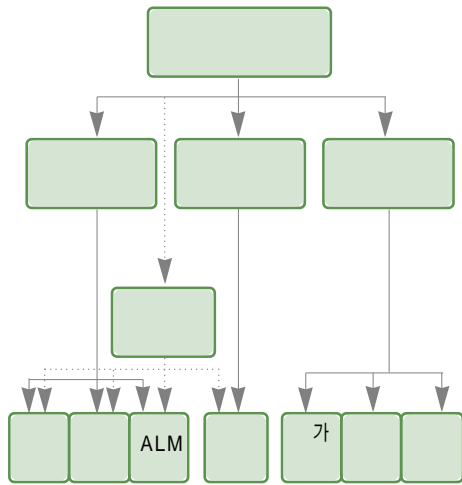
(:)

Credit Default Swap	0	212	212	0	0	0
Credit Option	0	0	0	0	0	0
Total Return Swap	0	663	663	0	0	0
Credit Linked Notes	0	0	0	0	0	0
	0	0	0	0	0	0
	0	875	875	0	0	0

) 가 ()

■	42
■	44
■	45
■	46





- ‘ 가 ,
- 가 가
- 가 , 가 가
- 가 , 가 가
- 가 가 , 가 가
- 가 가 , 가 가
- 가 가 , 가 가

PD(), LGD() BIS EAD(Exposure)

Data
1999

가
가

가 90% , 2001

, 가 가

2001 10



■

가 , 가 () 가 가 ,

CCO(Chief Credit Officer)

가

Process

가

RM(Relationship Manger)

가

New - Business

Scoring System)

가

CSS(Credit

가

/

가

,가

가

가

가

가

가

가

가

가

Loan Review,

가

(unexpected loss)

(expected loss)

Loan review

RM

97

가

가

"

"

가, 가, 가 ()
 가, 가, 가 ()
 •가 : 가, 가, 가 ()
 • :
 • : 가, 가
 VaR
 99% VaR (historical simulation)
 97 (stress test)
 , BPV(Basis Point Value), Delta, Vega (Gap)
 (VaR), 가 EaR(Earning at Risk)
 가
 가
 가 2001 (RMS21)

	2000 12			2001 12		
	12,987	-	12,987	5,873	7,067	12,940
	121	55	176	627	3	630
	18,597	-	18,597	16,323	-	16,323
	1,449	-	1,449	2,718	-	-
	12,532	-	12,532	9,866	-	-
	-	-	-	-	-	-
	4,616	-	4,616	2,253	-	-
	-	-	-	1,485	-	-
	66	-	66	174	-	174
	-	-	-	-	-	-
	31,771	55	31,826	22,997	7,070	30,067

VaR (:)

VaR			
4,559	4,750	1,820	3,129

1) VaR
 2) VaR 99%, 10 3
 3)

가 Gap(ALM
()
(Contingency
Plan)

• (:)

1	2	3	3	
125274	3,231	1,703	2,603	132811

• (:)

1	2	3	3	
163202	11,178	53,577	16,497	244454

) (1) 1

• 가 (:)

	1	2	3	3
	42,916	8,227	4,988	10,832
	22,976	10,206	8,026	5,453
	11,721	0	50	0
	77,613	18,433	13,064	16,285

)1) 가 ()
2) 가 ()

(:)

	7	30	90	6	1	3	3	
	1,6223	7028	8656	7286	7507	5572	103	5,3296
	1,8596	7456	9264	6186	4742	2056	5954	5,4255

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- 48
- 49
- 50
- 52
- 56
- 61
- 65

(2001 12 31 , :)

	()				
	5,424	651(737)	95	100	200112.31
()	21	19(10)	0.60	1.19	200112.31
()	200112.19 ()				

(2001 12 31 , :)

	2000		2001			
	2,385	5.76	2,563	5.89	178	0.75

2000.10.22

(Compliance) "

2000 10 22

(Compliance Officer)

()

99 7

--

--

	2000	2001
	829	1,090

--

(, , , ,)

	()					
	-			01-09-01	53	-
	-	-	-	-	-	-

(2002. 3. 18)

(:)

		50
		300
	가 , ,	10,000
		() 2,000
		() 3,000
()		2,000
()		2,000
		2,000
		1,000
	가 , ,	5,000
		10,000
		1,000
		1,000
	가	50,000
		30,000
		30,000
() ,		(,) +5,000
		5,000
		5,000

(:)

				500 ~ 2,500	
				500 ~ 2,500	
				1,000 ~ 3,000	
				1,500 ~ 7,000	
NET				500~2,500	
				1,500 ~ 7,000	
(, ,가)				2,000 ~ 10,000	
CD. ATM				400	
				400	
				300	
				300	
CD				600	
				900	
					600
					900
	3			500	
				800	
					1,000~3,000
					1,300~3,300
			800~2,500		
			1,100~2,800		
			1,000~5,500		
			1,300~5,800		
				800~2,500	
				1,000~2,800	
				1,000~5,500	
				1,300~5,800	
				300	

OK (:)

OK ()		MVP, VIP	300
		10	300
		10	500

PC (:)

PC (, : 가)		1	300
		1	1 300 가
EZ BANK (,)			1 : 300
			1 :1 300 가
			MVP,VIP :
			ez-i : (2002.12.31)
		1	300
		1	1 300 가
EZ BANK ()		1	300
		1	1 300 가

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(가 : 1)		가	1,000
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			30,000
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1		50,000 10,000
2		100,000 15,000
3		150,000 20,000
4		200,000 25,000
5		250,000 30,000
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A		500,000 50,000
B		700,000 70,000

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		2,000
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	Allpass	3,000
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		1,000
	Allpass	3,000



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(2) 가 : 가

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(2) 30%

(3) 11 1 , 30%

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* (3)

	가 ()
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1 3	
1	가
3	가
1	가
3 12	가 ()
가	
1	가 가 ()
12	가 가
	가

(1) : 가 , , 가 3 , 가 Moody's, S & P, IBCA 가 가 , 가 가 1 가 가

(2) : 가 가

가

	Moody's	S&P	IBCA
	Aaa Baa3(10) Ba1 C(9)	AAA BBB-1(0) BB+ D(12)	AAA BBB(4) BB C(5)
	P-1 P-3(3) NP	A-1 A-3(3) B D (3)	A1 A3(3) B C (2)

Moody's

Aaa	1		P-1(Prime1)	1
Aa1	2	가 Aaa	P-2(Prime2)	2
Aa2	3			
Aa3	4			
A1	5		P-3(Prime3)	3
A2	6			
A3	7			
Baa1	8	(
Baa2	9			
Baa3	10)		

	Ba1	11		
	Ba2	12		
	Ba3	13		
	B1	14		Not Prime 4
	B2	15		
	B3	16		
	Caa	17		
	Ca	18		
	C	19		

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		
	C	21		
	D	22		

IBC A

AAA	1	가 (the lowest expectation of investment risk)	A1	1	
AA	2	가 (very low expectation of investment risk)	A2	2	
A	3	가 (Currently low expectation of investment risk)	A3	3	
BBB	4	가 (Currently low expectation of investment risk)			
BB	5	가 (possibility of investment risk developing)	B	4	
B	6	(investment risk exist)			
CCC	7	가 (currently perceived possibility of default)			
CC	8	가 (high risk default)	C	5	
C	9	(currently default)			

(가)

가	1	5 APT	238-1 109
가 3	가 1475 가 3 APT	가	1 1044
가	가 18-24		451
가	27-1		88
	616		445-1
	6 46-1		900-3
	453-3		6 1049
	1318		6가225-1
4	118-16		633-6
	1 948-1		43-3
	가 2 167-5		129-5
	407-17		646
	1가15	()	646
	5-47	가	371-6
	67-1		46-6
	가 502	APT	908
	266		5가526
	1061		63-3
APT	3 66		2가24-5
	1	가	27-1
	41-2		가 304
	386-1		724 7
	432-2		5가84
APT	516		324
	200		8가83-2
	1-2		423-18
	402-22	3	2 88
	1130	APT	2 87
	21		325
	2가191		1867
	287-3		1867
	5가120		1114-1
12	1 1	가	178
	111		467-6
	651-2	SHL	24
APT	1 711-2		91-1
	1가57		417-5
	494		908-5
	1198		591
	1198		416
	877 105-27		345-1
	526		14-7
	2 1103 가1 104.108		24-4
	27-15		65

	418-17		APT	23-113
APT	560-21		APT	130B 2L
	300			3가 270
	657			2가 171
	23-30			596
	177			994-1
	2 54-1		APT	1 14-99
	992-28			50-16
	1798			2 397
APT	508-3	가107		405-281
APT	397			57-15
APT	560			212-5
	41-59		APT	1077-1
	518-11		APT	557-6
	2가 277-22			3가 342
	5 1-10			10-B 가05
	39-1			322-9
	953-8			290-3 1
	30-9		[]	21
	2가 120			697-14
	24-4			215-4
	626-38			162
	3 18B			177-2
	96		4	250-14
가	248-7		APT	600
	47			140-33
	93-11		APT	445
	136-16			5가 84-11 18
	95-2			462-1
	586			635-2
	798-7		2 ()	2 113-3 가105
	555-9			755
	1189-1 B/L 304		APT	126
	23-5 14			194
	501-24			가 60-21
	341			658-4
	373-13		APT	388-5 21
	3 829-5 1			448-7
	137		가	20
1	2172-1			176-1
3 (A)	2172-1			55-5
3 (B)	2172-1		APT	3 6
	179 38			248-6

	587	APT	14-2B/L
	177-19	APT	1103
	17가40	APT	1053-3
2가	2가75-7	APT	413-1
	가 559-3		212-8
	227-35		274
	509-2		726
	360-5		158-11
	2가82-1	3	661-10
	130-166		300-4
	2 1105		57-1
	8 342-105		892-64
가	1 B 149	가	371-41
()	33		159
	1328		14
	270		15-1
	333-2 101		1406-6
	5B 3L 4	APT	702
	503-2	41	1 917-9 1
	784-9	1	8-1
4	454-15		3 680-1
	757	가1	163
	438-1	가2	163
	641		358-19
2	217-91		330-69
3	217-91	APT	667
	11-1	1	955-1
(가)	159		57-11
APT	1476 가126	APT	24-52 2
	30		3
	306-2	APT	1055
	595		447-1
	193-1		288-25
	193		97-35
	219-2		57가395
	625-4	AID APT	50AID APT 28 19-4
	293	ASEM	159-1
1	916-2 102	BOK	717
2	917	BOK	37가110
	148-5	E-MART 7	90-1
	148-5	KAL (A)	1
	149-3	KAL (C)	1
	1334	SK	192-18 B/D6

(3	02-756-0505	2가 120		02-312-5500	395-4
가	02-407-1411	44		02-437-1433	499-4
가 ()	02-407-9500	가 95 (가2F)		02-754-7474	2가 83-5
	02-538-5505	642-16 ()		02-3426-0581	347-3
	02-696-8500	1116-6		02-2649-2271	1022-9
	02-2614-0500	253-11	()	02-2649-0050	908 1
	02-553-5500	500		02-774-5800	10
	02-427-5700	280-2 (가2)		02-551-0505	159
	02-971-5000	1 596-2		02-566-2050	159-7 B1
	02-739-3900	128-27		02-409-5100	29-23
	02-858-7233	314-1		02-982-5500	310-4
	02-864-5300	83-4		02-533-3161	813
	02-867-0234	685-147		02-594-4611	52-1
	02-635-5770	600-6 (B/D)		02-536-4633	69-2 4 2
	02-472-7300	389-5		02-581-2241	898-5
	02-663-5000	712-1		02-661-5005	3 829-4 (2F)
()	02-663-5001	150 ()		02-900-8541	463-57
	02-852-8233	3 635-21		02-3442-6100	108-9
	02-774-9866	51-1		02-886-8500	31-1
	02-595-5811	3 169-8		02-536-0505	136-1
	02-825-5500	311-27		02-3486-5200	1046-11
	02-826-0600	116-2		02-3673-5510	2가 16 (B/D)
()	02-949-3700	280-1(1)		02-554-6800	143-42,43
	02-554-2300	809		02-561-5559	945-1()
()	02-671-5300	2가 30-2		02-938-4988	9 649-4
	02-677-6001	5가 11-2		02-814-1100	3 315-8
	02-847-7400	700-2		02-337-8343	447-4
	02-553-3600	987-14		02-773-7555	1-170
	02-561-0063	779-3		02-593-5800	91-8
	02-956-0505	30-1		02-753-0202	58-7
()	02-808-5300	1043		02-780-0066	14-31
	02-868-5500	983-16		02-416-8200	181-7
	02-3142-5700	515-1		02-521-6200	1459-12
	02-2231-5151	775		02-588-0110	1540-6
	02-3472-2766	2 1334-1		02-593-3600	1690-3
	02-3661-1477	628-6		02-416-7500	277-2
	02-701-5800	22		02-2236-5500	730
				02-463-5300	2가 289-20
				02-732-6700	1가 116
				02-757-5500	35
				02-893-5550	890-13

	02-439-2455	514-9 (2F)		02-495-5200	2 301-11
	02-830-4300	1 1635-1		02-3672-5200	327-2(PALACE)
	02-546-4300	1		02-475-2988	410-100
	02-2608-9800	54-7		02-2275-5050	222-1
	02-393-3929	29-76		02-516-4600	47-2
	02-900-5050	20 (1)		02-961-9000	1016
	02-313-0440	275-2		02-756-0550	27가 65-4
	02-747-0550	38-1		02-569-0690	889-5
	02-514-0880	574-2		02-2274-0922	47가 125-11
	02-543-0501	616		02-479-0177	403-2
	02-589-0800	275-6		02-979-0255	292-11
()	02-574-1550	24 ()		A () 02-972-8500	2 354 (가2)
	02-3462-0101	956 (B/D)		02-545-0506	60-9
	02-780-0505	45-11		() 02-761-3788	33
	02-3770-0505	23-8		02-798-8311	76-42 ()
	02-553-5560	837-12		02-3673-0066	17가 46-3
	02-382-5880	62-1		02-396-6660	3 253-8
	02-354-5500	185-1		02-692-7022	1065-22
()	02-3662-9500	100-62 (가2F)		02-822-0500	183-1
	02-547-5500	84			
	02-677-0064	47가 68-3			
	02-2612-8600	37-4			
	02-403-5700	89-12		() 051-241-4800	41-1
	02-793-3005	27가 218		051-722-5238	151-5 ()
	02-702-1234	27가 72-3		051-246-8455	689-4
	02-979-0055	13		051-554-8554	540-2
()	02-569-5300	316 (가2F)		051-803-3301	260-47
	02-2273-9111	37가 334-2		051-462-5801	47가 56-3
5가	02-2271-3744	57가 273-4		051-325-7001	560-19
	02-358-6200	86-31		051-291-0131	370-81
	02-797-0777	300-26 (21-203)		051-853-4300	1242-9
	02-2201-9004	219-2		() 051-465-4600	47가 87-5
	02-415-5501	11-7		051-741-6550	1128-78 B
	02-415-0504	17-2			
	02-2213-9106	2 464-7			
	02-2241-7900	3 7(SK 가2)		053-642-5800	1443 (가2F)
	02-739-5500	68-5		053-426-6600	34-16
5가	02-2264-0505	47가 165-5		053-253-8161	31-3 ()
6가	02-2264-3100	57가 271-3		053-583-0999	1198-3
	02-462-5600	91-10		053-351-3355	37가 1367-3
				053-781-6215	1270 (가)

				()	031-441-5300 8 528-13 (1)
	032-551-0505	956-19			031-716-5300 66(가)
	032-469-8477	199-13			031-901-5300 2 783(가2)
	032-566-6900	308 가 2F			032-611-1311 207-2
	032-463-0155	6 1020-2 ()			032-666-8900 671-1
	032-527-7500	549-5 102,202			031-711-5300 28-3
()	032-512-7100	200-58 가2F			031-701-0355 94-3(가)
	032-517-0798	37-4			031-391-7700 1119-3(가2)
	032-573-7500	540-16			031-407-4922 871(가2)
	032-816-0505	2 635 (1 가)			031-757-6288 5
	032-762-6707	27			031-748-5050 180-4 (1)
	032-427-5300	80-1			031-401-0433 592
()	032-816-1551	449-4		()	032-349-5900 3 400-9 (가2)
	032-743-5100	2172-1			031-244-5935 2가 75-1
()	032-743-5151	2172-1			031-253-7700 1가 54-4
					031-261-5600 680 (가)
					031-498-6200 1735-1
	062-951-0505	773-3			031-282-5600 2 353(3002-1,2)
	062-521-0550	307			031-402-5500 526-3
	062-268-7200	821-1			031-446-5500 4 676-117
	062-383-0550	1172-4			031-709-2800 514-2 101
	062-512-6181	1055-5			031-204-5500 1053-2(apt 가)
					031-965-9955 613-1
	042-486-0808	1501 (1)		ICD ()	031-461-5800 447-1 () ICD
	042-255-0222	10-1			031-848-8900 184-6
	042-485-5300	281(가)			031-637-7500 163 (B/D 1)
	042-621-5111	191-1(가)			031-904-0506 781
					031-410-8202 36-14(21 2)
					031-425-5240 75-9
	052-267-0720	5 158-8		A ()	031-913-0506 128 (가)
	052-235-4200	110-1 (1)			031-912-5055 32 (가)
	052-275-5700	1362-6			031-876-9953 727-1 (가1)
	052-245-6500	219-2			031-713-5300 121(가)
					02-687-0505 240 (가 207)
					031-387-0505 1046
	02-507-5050	1-17			031-423-0505 897-7 (가)
	031-387-6200	1402			031-657-8400 65-23
	02-2614-5600	50-7			031-794-0044 521(APT 가1)
	031-555-5050	424-14			02-895-0544 53-5
()	031-393-5400	873 (가2F)			031-970-5300 692(가2)
	031-978-5200	1 936		()	031-292-9233 8-1 ()
	031-235-0350	1018			031-967-3000 858

				02-736-4300	128-26
	033-631-3000	479-18		02-867-6100	83-4
	033-743-6800	59-14		02-672-4936	600-6 (B/D)
	033-256-3088	182-6		02-3452-7900	809
				02-2637-6996	27가 30-2
	055-324-5500	839-10()		02-868-6400	983-16
	055-242-0880	7-1		02-3662-5761	628-6
	055-385-5800	148-29		02-702-4800	22
	055-752-0080	27-1		02-779-6636	27가 83-5
	055-264-0505	71-1		02-6000-5711	159
				02-3473-8400	898-5
				02-906-4100	463-57
	054-771-5700	2-49		02-3482-7400	136-1
	054-462-2300	262 (가1)		02-565-6565	945-1 (B/D)
	054-241-2025	415-10		02-337-9800	447-4
()	054-285-0500	868		02-780-9200	14-31
				02-3474-9400	1459-12
	061-245-0505	2 (B/D)		02-468-1300	27가 289-20
	061-753-9191	22-24		02-3445-7500	1 (B/D)
()	061-281-8111	988		02-589-0577	275-6
				02-786-3423	45-11
	063-445-5955	27가 14 (B/D)		02-3770-0511	23-8
	063-855-0505	17가 57		02-552-8340	837-12
	063-254-0880	636-1		02-3444-5100	84
				02-678-7227	47가 68-3
				02-3785-2600	37가 217 (B/D)
	064-752-5500	1 1298-1		02-713-4500	27가 72-3
()	064-742-0500	251-57		02-2273-9300	37가 334-2
				02-415-7707	11-7
	041-669-5600	1-6		02-2245-7100	2 464-7
	041-556-0505	137-5		02-737-4600	68-5
				02-763-7600	327-2(PALACE B/D)
	043-272-0505	2 858-2()		02-474-1700	410-100
	043-257-0070	17가 41-14		02-318-4200	27가 65-4
				02-566-9800	889-5
				02-544-8200	60-9
				02-3785-3600	76-43 (B/D)
	02-779-8661	27가 120		051-809-7029	260-47
	02-562-6100	642-16 ()		051-466-0857	47가 56-3

	051-313-4619	560-19			
	051-203-6664	370-81			
	053-426-9783	34-16			
	053-581-2200	1198-3 (B/D)			
	032-816-7337	449-4			
	032-526-4800	549-5 ()			
	032-432-7713	80-1			
	062-523-7300	307			
	042-482-5961	1501 (1)			
	052-267-9386	1362-6			
	031-236-3200	1018			
	032-654-4600	207-2			
	031-713-1359	28-3			
	031-736-5608	180-3 (B/D 1)			
	031-498-4800	1735-1			
	031-484-3400	526-3			
	031-906-8410	781			
	031-386-2255	1046			
	031-618-1500	65-23			
	055-221-7695	7-1			
	055-372-0033	148-29			
	055-284-3202	71-1			
	054-461-6400	262 (가1)			
	054-246-8600	415-10			
	063-251-8090	636-1			
	041-554-5300	137-5			
	043-274-2300	2 858-2 (B/D)			
1	02-779-8660	2가 120			
	02-3452-6200	642-16 ()			
	02-318-4300	10			
	02-508-6300	945-1()			
	02-779-4800	58-7			
	02-761-4400	45-11			
	81-6-6243-2341	日本國大阪市中央區南船場4丁目4-21 (大和船場Bldg. 3階)			
	81-3-3578-9321	日本國東京都港區虎ノ門4丁目3-1 (城山T森Bldg. 9階)			
	81-92-724-7004	日本國福岡市中央區天神2丁目14-13 (天神三井Bldg. 8階)			
	1-212-371-8000	32FL, 800 Third Avenue, New York, N.Y.10022 U.S.A.			
	44-207-600-0600	6th Floor, 51/55, Gresham Street, London EC2V 7HB, United Kingdom			
	848-823-0012	27th FL., Yoco Bldg. 41, Nguyen Thi Minh Khai St., District 1, Ho Chi Minh City, Vietnam			
	86-22-2339-3002	Room 507, Tianjin Intetnational Bldg. 75, Nanjing Road, Tianjin, 300050 China			
()	852-2877-3121	Room 3401, Gloucester Tower, TheLandmark, 11 Pedder Street, Central, Hong Kong			

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(Assets)		
· (Cash & Due from Bank)	2,117,889,802,569	2,611,937,188,909
1. (Cash & Checks)	808,977,628,108	940,319,152,340
2. (Foreign Currency)	42,924,967,694	40,734,175,115
3. (Due from Banks in Won)	999,030,661,939	832,502,397,579
4. (Due from Banks in Foreign Currency)	266,956,544,828	798,381,463,875
· 가 (Trading Securities)	642,468,457,224	1,325,103,717,654
1. (Stocks)	56,453,403,000	4,373,271,670
2. (Government Bonds)	70,124,900,219	299,983,301,685
3. (Finance Debentures)	227,592,154,262	528,718,507,256
4. (Corporate Bonds)	288,297,999,743	492,028,637,043
· 가 (Investment Securities)	13,377,711,955,576	12,325,856,429,352
1. (Stocks)	747,506,826,183	191,949,416,253
2. (Equity Investments)	12,522,325,603	8,970,890,545
3. (Government Bonds)	1,983,537,345,255	2,119,075,148,264
4. (Finance Debentures)	2,262,199,807,164	2,366,096,433,117
5. (Corporate Bonds)	6,530,672,747,650	6,368,237,175,286
6. (Beneficiary Certificates)	1,171,508,268,989	631,160,751,034
7. 가 (Investment Securities in Foreign Currency)	664,203,890,427	637,353,883,506
8. 가 (Other)	5,560,744,305	3,012,731,347
· (Loans)	33,881,225,568,504	28,666,584,568,149

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	20 2001.12.31	19 2000.12.31
() (Allowance for Possible Loan Losses)	(567,343,679,116)	(593,750,171,174)
(가) (Present Value Discounts)	(15,517,402,992)	(41,277,057,741)
1. (Loans in Won)	22,634,941,357,551	17,216,541,759,837
2. (Loans in Foreign Currency)	2,887,667,854,018	3,204,821,864,498
3. (Bills Bought in Won)	1,812,078,929,308	2,731,678,970,013
4. (Bills Bought in Foreign Currency)	1,872,155,683,136	2,137,935,781,016
5. (Advances for Customers)	38,823,349,629	49,950,852,280
6. (Factoring Receivables)	26,027,962,196	1,787,841,600
7. (Credit Card Accounts)	2,093,439,480,138	1,585,845,522,711
8. (Call Loans)	1,826,350,442,526	692,887,872,120
9. (Domestic Import Usance Bill)	10,839,972,110	-
10. (Bonds Bought under Repurchase Agreements)	-	900,000,000,000
11. (Privately Placed Bonds)	1,136,406,980,000	775,256,892,989
12. (Loans Convertible in Equity Security)	125,354,640,000	4,904,440,000
(Fixed Assets)	603,611,013,636	579,582,634,843
1. (Tangible Assets)	902,415,986,948	846,353,341,077
(가) (Accumulated Depreciation)	(298,810,078,510)	(266,844,023,844)
2. (Intangible Assets)	5,105,198	73,317,610
(Other Assets)	2,733,135,761,873	2,002,416,223,710
1. (Guarantee Deposits)	363,594,419,835	361,253,974,992
2. (Accounts Receivable)	1,504,783,490,681	463,984,421,624

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	20 2001.12.31	19 2000.12.31
(7) (Present Value Discounts)	(969,730,243)	(903,177,506)
3. (Accrued Income)	580,746,628,621	652,113,060,216
4. (Prepaid Expenses)	7,718,481,404	48,461,771,323
5. (Derivative Assets)	91,931,706,286	92,544,039,477
6. (Loans to Trust Accounts)	130,588,501,630	337,637,793,385
7. (Sundry Assets)	54,742,263,659	47,324,340,199
(Total Assets)	53,356,042,559,382	47,511,480,762,617
(Liabilities)		
(Deposits)	31,892,878,428,577	28,319,694,670,041
1. (Deposits in Won)	27,261,733,100,867	25,509,730,827,529
2. (Deposits in Foreign Currency)	1,764,322,529,810	1,967,764,831,669
3. (Negotiable Certificates of Deposits)	2,866,822,797,900	842,199,010,843
(Borrowings)	9,662,034,250,110	11,442,218,453,133
1. (Borrowings in Won)	2,129,028,381,135	1,871,458,035,612
2. (Borrowings in Foreign Currency)	3,069,004,456,617	3,660,761,319,917
3. (Bonds Sold under Repurchase Agreements)	3,819,207,280,582	3,977,691,520,635
4. (Bills Sold)	257,887,218,951	1,429,041,960,769
5. (Due to Bank of Korea in Foreign Currency)	139,084,430,900	352,325,366,200
6. (Call Money)	247,822,481,925	150,940,250,000
(Debentures)	3,512,530,206,032	1,624,095,685,750
1. (Debentures in Won)	3,468,484,630,000	1,378,505,130,000

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	20 2001.12.31	19 2000.12.31
() (Discounts)	(323,350,209,070)	(298,665,375,245)
2. (Debentures in Foreign Currency)	367,936,372,419	545,126,236,315
() (Discounts)	(540,587,317)	(870,305,320)
. (Other Liabilities)	5,117,671,475,571	3,097,728,401,971
1. (Accrued Severance Benefits)	188,107,621,972	160,754,762,497
() (Transfer to National Pension)	(9,668,952,250)	(10,601,786,350)
() (Due from Insurer Severance Benefit)	(34,500,000,000)	-
2. (Allowance for Possible Losses of Acceptance and Guarantees)	13,076,987,341	12,128,562,190
3. (Other Allowance)	2,320,000,000	-
4. (Borrowings from Trust Accounts)	856,542,777,613	153,062,819,378
5. (Foreign Exchange Remittances Pending)	82,304,000,243	104,185,911,118
6. (Accounts Payable)	1,820,548,345,391	516,566,363,963
7. (Accrued Expenses)	1,094,326,131,995	1,150,660,733,957
8. (Unearned Revenues)	75,715,578,885	115,558,989,134
9. (Deposits for Letter of Guarantees and Others)	62,347,502,660	67,261,909,761
10. (Deferred Income Tax Liabilities)	33,670,915,479	52,363,856,734
11. (Derivative Liabilities)	104,985,412,653	149,137,534,903
12. (Income taxes payable)	2,090,967,806	11,591,087,683
13. (Guarantee Deposits for Securities Subscription)	26,454,885,000	18,588,735,000 "
14. (Sundry Liabilities)	799,349,300,783	596,468,922,003
(Total Liabilities)	50,185,114,360,290	44,483,737,210,895

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	20 2001.12.31	19 2000.12.31
(Stockholders' Equity)		
(Capital Stock)	1,375,914,630,000	1,599,031,210,000
1. (Common Stock)	1,375,914,630,000	1,306,531,210,000
2. (Preferred Stock)	-	292,500,000,000
(Capital Surplus)	911,916,647,010	900,780,076,299
1. (Paid-in Capital in Excess of Par Value)	847,162,833,431	847,162,833,431
2. (Other Capital Surplus)	11,626,457,101	489,886,390
3. 가 (Assets Revaluation Surplus)	53,127,356,478	53,127,356,478
(Retained Earnings)	727,640,005,325	660,995,853,222
1. (Legal Reserve)	237,132,000,000	201,632,000,000
2. (Reserve for Business Rationalization)	56,244,020,880	56,244,020,880
3. (Voluntary Reserve)	-	374,992,037,739
4. (Reserve for Foreign Investment Losses)	7,321,301,334	18,638,482,667
5. (Other)	9,266,562,003	9,489,311,936
6. (Unappropriated Retained Earnings Carried Over to Subsequent Year)	417,676,121,108	-
() (Net Income for the Year)		
: 347,132,835,668		
: 372,754,639,167		
(Capital Adjustment)	155,456,916,757	(133,063,587,799)
1. (Treasury Stock)	-	(78,869,986,100)
2. 가 가 () (Loss on Valuation of Investment Securities)	153,458,132,556	(54,609,003,705)
3. (Stock Option)	1,998,784,201	415,402,006
(Total Stockholders' Equity)	3,170,928,199,092	3,027,743,551,722
(Total Liabilities and Stockholders' Equity)	53,356,042,559,382	47,511,480,762,617

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	20 2001.12.31	19 2000.12.31
(Assets)		
·	2,466,367,340	0
(Cash & Due from Banks)		
(Due from Banks in Won)	2,466,367,340	0
· 가	5,548,499,846,730	4,821,805,161,742
(Securities)		
(Stocks)	679,967,208,714	447,911,870,278
(Government Bonds)	688,161,347,198	597,105,802,638
(Finance Debentures)	1,658,886,475,436	1,320,082,890,440
(Local Government Bonds)	188,333,812,201	235,677,865,223
(Corporate Bonds)	967,087,647,660	940,203,771,093
(Commercial Paper & Notes)	794,324,909,737	1,194,176,001,342
가	571,738,445,784	86,646,960,728
(Other Securities)		
·	528,679,984,002	1,027,924,185,217
(Loans & Discounts)		
(Bills Discounted)	575,511,597	190,904,651
가	312,598,145	1,096,950,154
(Loans on Securities Collateral)		
(Loans on Real Estate Collateral)	182,409,251,864	385,227,122,750
(Loans on Receivables Collateral)	14,521,068,266	9,328,930,077
(Loans on Trust Benefit Collateral)	85,035,562,389	139,793,525,998
(Public Trust Loans)	0	0

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	20 2001.12.31	19 2000.12.31
(Guaranteed Loans)	8,494,964,444	50,361,889,468
(Loans with Deeds)	181,716,663,200	287,629,649,858
(Loans with Bills)	55,614,364,097	154,295,212,261
(Call Loans)	100,000,000,000	35,000,000,000
(Call Loans in Won)	100,000,000,000	35,000,000,000
(Bonds Purchased under Resale Agreements)	0	0
(Money Receivables)	2,489,192,433,157	0
(Collecting Money Receivables)	2,489,192,433,157	0
(Other Receivables)	168,241,492,613	214,555,852,003
가 (Suspense Receivables)	0	0
(Accrued Interest Rates)	160,875,467,595	204,399,526,233
(Account Receivable)	7,100,872,218	10,156,325,770
(Prepaid Expenses)	265,152,800	0
(Sundry Assets)	0	0
(Loans to Banking Account)	630,675,559,495	134,869,552,508
가 (-) (Allowance for Possible Loan Losses)	42,822,371,899	78,757,748,665
가 (-) (Present Value Discounts)	2,179,507,949	7,713,263,208
(Total Assets)	9,422,753,803,489	6,147,683,739,597

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	20 2001.12.31	19 2000.12.31
(Liabilities)		
.	6,524,031,002,039	5,589,232,201,425
(Money in Trust)		
	355,595,223	388,325,751
(Unspecific Money Trust)		
()	300,137,820,751	416,255,703,287
(Installment Money Trust(Accomplishments))		
가	162,423,069,839	234,705,095,351
(Household Money Trust)		
	3,565,797,560	103,376,509,925
(Development Trust)		
	276,163,980,946	288,919,427,125
(Old Age Living Pension Trust)		
	10,370,541,551	12,009,270,343
(Corporate Money Trust)		
	166,044,695	260,484,648
(National Stocks Trust)		
	862,633,919,358	760,690,024,467
(Individual Pension Trust)		
가	1,042,411,926,530	1,390,485,621,145
(Household Long -Term Money Trust)		
	234,536,968,002	303,213,928,228
(Worker's Preference Trust)		
	405,489,248,008	467,931,676,267
(New Installment Trust)		
	161,895,344,447	117,166,980,936
(Employee Retirement Benefit Trust)		
	1,682,925,305,647	1,245,378,396,821
(Specific Money Trust)		
	282,073,640,324	61,975,877,806
(Unit Type Money Trust)		
가	157,772,626,102	111,483,104,653
(Open Type Money Trust)		

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	20 2001.12.31	19 2000.12.31
(New Old Age Living Pension Trust)	907,393,956,341	71,026,071,566
(New Individual Pension Trust)	16,011,928,980	3,884,310,206
(New Worker's Preference Trust)	2,265,296,745	81,392,900
(Pension Trust)	15,437,990,990	0
(Property in Trust)	2,489,192,433,157	0
가 (Securities Trust)	0	0
(Money Receivables in Trust)	2,489,192,433,157	0
(Securities Investment Trust)	0	0
(Borrowings)	130,588,501,630	337,637,793,385
(Other Liabilities)	265,598,069,950	214,413,075,022
(Accrued Expenses)	11,638,948,077	11,139,417,417
(Unearned Revenues)	3,673,256,023	10,588,045,683
(Accrued Trust Fees and Commissions)	,382,046,993	5,762,179,075
(Accrued Trust Income)	171,933,283,724	176,469,336,408
(Accrued Expenses)	13,970,535,133	10,454,096,439
(Special Provision)	13,343,796,713	6,400,669,765
(Total Liabilities)	9,422,753,803,489	6,147,683,739,597

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	20 (2001.1.1~2001.12.31)	19 (2000.1.1~2000.12.31)
(Operating Revenues)	4,679,649,344,353	4,344,500,804,172
(1) (Interest Income)	(3,438,920,699,646)	(3,377,733,982,774)
1. (Interest on Due from Banks)	64,107,185,764	112,916,776,641
2. 가 (Interest on Trading Securities)	55,870,172,081	57,570,017,721
3. 가 (Interest on Investment Securities)	985,676,448,889	1,108,556,002,708
4. (Interest on Loans)	2,291,265,743,270	2,046,126,981,992
5. (Other)	42,001,149,642	52,564,203,712
(2) (Commission Income)	(463,846,630,026)	(381,497,801,050)
1. (Commissions Received)	452,102,803,778	368,897,269,967
2. (Guarantee Fees)	11,743,826,248	12,550,731,083
3. (Commissions Received from Termination of Commodities)	-	49,800,000
(3) (Other Operating Income)	(776,882,014,681)	(585,269,020,348)
1. 가 (Gain on Disposition of Trading Securities)	77,980,077,171	70,754,282,763
2. 가 가 (Gain on Valuation of Trading Securities)	5,252,063,298	5,165,682,669
3. 가 (Dividend on Trading Securities)	186,687,400	1,356,360,512
4. 가 (Dividend on Investment Securities)	1,523,918,303	4,531,247,450
5. (Gain on Foreign Currency Trading)	179,733,931,883	181,192,970,678
6. (Fees and Commissions from Trust Accounts)	129,849,824,839	87,057,917,344
7. (Reversal of Acceptance and Guarantees Allowance)	-	39,219,187,810

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	20 (2001.1.1 ~ 2001.12.31)	19 (2000.1.1 ~ 2000.12.31)
8. (Gain on Derivatives Trading)	382,355,511,787	195,991,371,122
(Operating Expenses)	4,239,116,728,295	3,894,594,208,946
(1) (Interest Expenses)	(2,405,572,188,659)	(2,487,859,590,920)
1. (Interest on Deposits)	1,558,256,096,676	1,513,510,223,095
2. (Interest on Borrowings)	594,113,183,239	779,577,769,056
3. (Interest on Debentures)	207,942,539,065	158,132,284,475
4. (Other)	45,260,369,679	36,639,314,294
(2) (Commission Expenses)	(76,123,368,291)	(28,506,966,111)
1. (Commissions Paid)	51,235,285,278	13,702,492,408
2. (Commissions on Credit Cards)	24,888,083,013	14,804,473,703
(3) (Other Operating Expenses)	(1,194,143,894,056)	(887,772,139,610)
1. 가 (Loss on Disposition of Trading Securities)	95,101,714,004	72,620,857,573
2. 가 가 (Loss on Valuation of Trading Securities)	5,414,334,837	1,186,745,613
3. (Loss on Foreign Currency Trading)	87,997,600,961	89,248,158,859
4. (Contribution to Fund)	40,503,191,791	35,834,138,308
5. (Bad Debt Expense)	550,676,789,018	398,553,973,263
6. (Provision for Allowance for Other)	2,320,000,000	-
7. (Subsidy for Trust Accounts)	-	90,128,449,454
8. (Loss on Derivatives Trading)	386,100,640,904	181,498,754,836
9. (Provision for Acceptance and Guarantees Allowance)	948,425,151	-

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	20 (2001.1.1~2001.12.31)	19 (2000.1.1~2000.12.31)
10. (Other)	25,081,197,390	18,701,061,704
(4) (Selling and Administrative Expenses)	(563,277,277,289)	(490,455,512,305)
1. (Salaries)	184,703,562,218	159,056,800,201
2. (Retirement Allowance)	45,686,797,788	36,070,174,018
3. (Other Employee Benefits)	106,145,452,713	108,609,585,229
4. (Rent)	20,463,047,004	16,885,288,340
5. (Entertainment)	6,359,548,592	6,329,859,061
6. 가 (Depreciation)	63,822,120,080	52,950,200,529
7. (Amortization on Intangible Assets)	70,296,766	113,664,706
8. (Taxes and Dues)	25,399,578,869	25,351,291,462
9. (Advertising)	25,403,072,058	11,681,585,807
10. (Other Selling and Administrative Expenses)	85,223,801,201	73,407,062,952
(Operating Income)	440,532,616,058	449,906,595,226
(Non-Operating Income)	206,094,154,510	146,526,176,294
1. (Gain on Disposition of Tangible Assets)	102,544,565	82,617,641
2. (Rental Income)	6,939,339,353	6,214,667,869
3. 가 (Gain on Valuation Using Equity Method)	21,371,812,712	16,497,837,141
4. 가 (Gain on Disposition of Investment Securities)	77,107,405,918	79,174,785,671
5. 가 (Reversal of Impaired Loss on Investment Securities)	18,051,817,792	6,525,701,209
6. 가 (Gain on Valuation of Stock Market Stabilization Fund)	4,138,256,030	-

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	20 (2001.1.1 ~ 2001.12.31)	19 (2000.1.1 ~ 2000.12.31)
7. 가 (Gain on Valuation of Collateralized Bond Obligation)	12,935,629,495	19,888,327,276
8. (Gain on Sale of Loans)	15,260,882,824	2,145,038,468
9. (Other)	50,186,465,821	15,997,201,019
(Non-Operating Expenses)	150,891,325,985	49,461,898,490
1. (Loss on Disposition of Tangible Assets)	140,172,827	100,814,520
2. 가 (Loss on Disposition of Investment Securities)	51,531,192,455	1,201,927,136
3. 가 (Impaired Loss on Investment Securities)	58,768,025,000	27,406,199,089
4. (Loss on Sale of Loans)	27,545,372,928	673,147,840
5. 가 (Loss on Valuation of Stock Market Stabilization Fund)	-	5,170,816,032
6. (Other)	12,906,562,775	14,908,993,873
(Ordinary Income)	495,735,444,583	546,970,873,030
(Extraordinary Gains)	-	6,548,373,000
1. (Gain from Assets Contributed)	-	6,548,373,000
(Income Before Income Tax Expenses)	495,735,444,583	553,519,246,030
(Income Tax Expenses)	148,602,608,915	180,764,606,863
(Net Income for the Year)	347,132,835,668	372,754,639,167
() : 1,290 : 1,426		
() : 1,290 : 1,443		

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	20 (2001.1.1 ~ 2001.12.31)	19 (2000.1.1 ~ 2000.12.31)
(Revenues)		
(Interest on Due)	709,119	109,111
(Interest on Due From banks in Won)	709,119	109,111
가 (Interest on Securities)	345,414,199,187	490,914,999,380
(Interest on Government Bonds)	51,478,283,337	30,444,195,196
(Interest on Finance Debentures)	92,064,932,636	77,711,252,066
(Interest on Local Government Bonds)	16,524,763,971	13,803,628,183
(Interest on Corporate Bonds)	89,639,961,753	207,083,748,948
(Stock Dividends)	722,593,520	7,508,064,863
(Interest on Commercial Paper & Notes)	81,384,543,163	111,167,369,588
가 (Interest on Other Securities)	13,599,120,807	43,196,740,536
(Interest on Loans & Discounts)	78,410,853,350	157,195,951,010
(Discount Fees on Bills)	10,435,918	151,169,824
가 (Interest on Securities Collateral Loans)	57,926,017	101,628,500
(Interest on Real Estate Collateral Loans)	25,006,228,118	59,918,280,782
(Interest on Receivables Collateral Loans)	1,071,955,084	1,413,098,934
(Interest on Trust Benefit Collateral Loans)	10,253,083,837	16,939,136,010
(Interest on Public Trust Loans)	-	395,399
(Interest on Guaranteed Loans)	4,404,194,041	11,554,003,155
(Interest on Loans with Deeds)	26,924,274,971	43,432,469,199
(Interest on Loans with Bills)	10,682,755,364	23,685,769,207
(Interest on Call Loans)	17,760,444,813	4,942,246,307
(Interest on Call Loans in Won)	17,760,444,813	4,942,246,307

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	20 (2001.1.1 ~ 2001.12.31)	19 (2000.1.1 ~ 2000.12.31)
· (Interest on Bonds Purchased under Resale Agreements)	0	820,903,529
· (Sundry Interest Received)	2,252,835,324	5,366,867,932
· (Gain on Derivative Transactions)	9,132,770,000	26,578,505,500
· 가 (Gain on Securities)	114,453,947,876	143,076,854,506
· 가 (Gain on Sales of Securities)	85,429,652,884	124,765,397,770
· 가 (Gain on Redemption Securities)	15,628,162,337	4,161,997,766
· 가 가 (Gain on Valuation Securities)	13,396,132,655	14,149,458,970
· (Commission Income)	3,007,190,155	4,050,120,044
· (Other Income)	8,302,370,095	97,163,210,694
(Gain on Sale of Loans)	8,267,746,023	6,975,582,913
(Profit Adjustment)	0	0
· 가 (Adjustment of Valuation Profit Account)	0	0
(Subsidies from Banks)	0	90,128,449,454
(Other Sundry Income)	34,624,072	59,178,327
· (Interest on Loans to Banking Account)	9,722,373,954	5,098,285,881
· (Transfer from Special Provision)	372,697,831	669,095,226
· 가 (Transfer from Possible Loan Losses Allowance)	52,301,009,232	23,379,337,963
(Total Revenues)	641,131,400,936	959,256,487,083
(Expenses)		
· (Trust Income)	388,438,373,379	461,752,894,064
() (Gain on Unspecific Money Trust)	388,438,373,379	467,026,825,154
(Gain on General Unspecific Money Trust)	13,094,816	18,907,965

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	20 (2001.1.1~2001.12.31)	19 (2000.1.1~2000.12.31)
() (Gain on Installment Money Trust(Accomplishments))	31,245,624,459	49,532,233,323
가 (Gain on Household Money Trust)	13,107,572,881	44,829,153,692
(Gain on Development Trust)	5,325,364,431	81,143,879,284
(Gain on Old Age Living Pension Trust)	19,762,034,142	22,931,909,724
(Gain on Corporate Money Trust)	739,137,396	923,162,581
(Gain on National Stocks Trust)	4,773,414	1,819,353
(Gain on Individual Pension Trust)	60,654,800,010	62,835,743,983
가 (Gain on Household Long-Term Money Trust)	87,154,560,729	115,127,071,160
(Gain on Worker's Preference Trust)	18,859,420,840	25,468,981,653
(Gain on New Installment Trust)	27,937,921,352	54,501,030,466
(Gain on New Employee Retirement Benefit Trust)	7,648,464,735	4,212,282,601
(Gain on Specific Money Trust)	60,900,596,265	38,328,743,963
(Gain on Unit Type Money Trust)	7,452,701,247	-37,323,391,703
가 (Gain on Open Type Money Trust)	10,294,775,204	3,320,231,448
(Gain on New Old - Age Living Pension Trust)	36,249,956,360	1,113,479,738
(Gain on New Individual Pension Trust)	681,374,215	60,211,293
(Gain on New Worker's Preference Trust)	63,365,052	1,374,630
(Gain on Pension Trust)	342,835,831	0
() (Gain on Property Trust)	0	-5,273,931,090
가 (Gain on Securities in Trust)	0	-5,273,931,090
() (Gain on Securities Investment Trust)	0	0

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	20 (2001.1.1~2001.12.31)	19 (2000.1.1~2000.12.31)
(Interest on Borrowings)	15,304,076,297	17,906,488,580
(Other Interest Paid)	5,794,624,158	12,087,156,013
(Commission Paid)	3,143,496,914	12,886,555,309
(Loss on Derivative Transactions)	9,899,818,000	28,669,040,500
가 (Loss on Securities)	77,438,203,032	248,426,236,507
가 (Loss on Sales of Securities)	54,520,545,655	211,698,302,030
가 (Loss on Redemption Securities)	6,884,441,390	16,558,716,412
가 가 (Loss on Valuation Securities)	16,033,215,987	20,169,218,065
(Depreciation of Amortization)	0	0
(Depreciation of Bad Debts)	0	0
(Contribution)	2,668,829,848	2,723,805,184
(Contribution to Credit Guarantee Fund)	660,492,888	1,701,555,848
(Contribution to Trust Insurance)	2,008,336,960	1,022,249,336
(Taxes)	0	7,205,792,215
(Trust Fees & Commissions)	128,719,138,162	85,586,163,859
(Other Expenses)	2,335,552,612	3,308,441,776
(Loss on Sales of Loans)	2,328,455,750	3,296,512,501
가 (Adjustment Account for Valuation Loss)	4,979,052	11,929,275
(Other Sundry Expenses)	2,117,810	0
(Provision for Special Purpose Reserves)	7,305,360,234	3,960,008,004
가 (Provision for Possible Loan Losses Allowance)	83,928,300	74,743,905,072
(Total Expenses)	641,131,400,936	959,256,487,083

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	20 (2001.1.1~2001.12.31)	19 (2000.1.1~2000.12.31)
.	342,324,308,687	354,217,685,209
1.	-	-
2.	(4,808,526,981)	(9,885,807,486)
3. 가	-	(8,651,146,472)
4.	347,132,835,668	372,754,639,167
.	386,309,219,072	13,408,871,333
1.	11,317,181,333	13,408,871,333
2.	374,992,037,739	-
	728,633,527,759	367,626,556,542
.	310,957,406,651	367,626,556,542
1.	35,500,000,000	37,500,000,000
2.	-	136,545,831,279
3.	274,480,651	258,691,263
4.	275,182,926,000	193,322,034,000
가.	(275,182,926,000)	(193,322,034,000)
: : 1,000 (20%)		
: : 750 (15%)		
: : -		
: : 50 (1%)		
.	417,676,121,108	-

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	20 (2001.1.1~2001.12.31)	19 (2000.1.1~2000.12.31)
(CASH FLOWS FROM OPERATING ACTIVITIES)	811,335,354,571	1,020,321,018,278
1. (Net Income for the Year)	347,132,835,668	372,754,639,167
2. 가 (Addition of expense not involving cash outflows)	992,810,236,853	835,553,202,743
가. 가 (Depreciation of Tangible Assets)	63,822,120,080	52,950,200,529
(Amortization on Intangible Assets)	70,296,766	113,664,706
(Loss on disposition of Tangible Assets)	140,172,827	100,814,520
(Bad Debt Expense)	550,676,789,018	398,553,973,263
(Retirement Allowance)	45,686,797,788	36,070,174,018
(Provision for Acceptance and Guarantees Allowance)	948,425,151	-
(Provision for Allowance for Other)	2,320,000,000	-
가 가 (Loss on Valuation of Trading Securities)	5,414,334,837	1,186,745,613
가 (Loss on Disposition of Trading Securities)	95,101,714,004	72,620,857,573
가 (Loss on Disposition of Investment Securities)	51,531,192,455	1,201,927,136
가 (Impaired Loss on Investment Securities)	58,768,025,000	27,406,199,089
가 (Loss on Valuation of Stock Market Stabilization Fund)	-	5,170,816,032
(Loss of Derivatives Trading)	612,333,191	152,410,595,898
(Loss on Sale of Loans)	27,545,372,928	673,147,840
(Amortization of bond issuance expenses)	591,679,652	1,994,233,624
(Loss on Foreign Currency Trading)	87,997,600,961	84,684,450,896
가 (Stock Option)	1,583,382,195	415,402,006
3. (Deduction of revenues not involving cash inflows)	(466,499,235,962)	(400,664,600,179)

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	20 (2001.1.1~2001.12.31)	19 (2000.1.1~2000.12.31)
가. (Gain on Disposition of Tangible Assets)	102,544,565	82,617,641
. 가 가 (Gain on Valuation of Trading Securities)	5,252,063,298	5,165,682,669
. 가 (Gain on Disposition of Trading Securities)	77,980,077,171	70,754,282,763
. 가 (Gain on Valuation Using Equity Method)	21,371,812,712	16,497,837,141
. 가 (Reversal of Impaired Loss on Investment Securities)	18,051,817,792	6,525,701,209
. 가 (Gain on Valuation of Stock Market Stabilization Fund)	4,138,256,030	-
. 가 (Gain on Disposition of Investment Securities)	77,107,405,918	79,174,785,671
. (Gain from Assets Contributed)	-	6,548,373,000
. 가 (Gain on Valuation of Collateralized Bond Obligation)	12,935,629,495	19,888,327,276
. (Gain on Sale of Loans)	15,260,882,824	2,145,038,468
. (Gain on Foreign Currency Trading)	179,733,931,883	49,098,972,063
. (Gain on Derivatives Trading)	44,152,122,250	55,222,806,198
. 가 (Amortization of Present Value Discount Account)	8,111,295,799	50,340,988,270
. (Other Revenue)	2,301,396,225	-
. (Reversal of Acceptance and Guarantees Allowance)	-	39,219,187,810
4. . (Change in assets and liabilities resulting from operations)	(62,108,481,988)	212,677,776,547
가. (가) (Decrease(Increase) in Accrued Income)	71,366,431,595	(94,958,600,583)
. (가) (Decrease(Increase) in Prepaid Expenses)	40,743,289,919	(43,099,098,004)
. 가) (Increase(Decrease) in Unearned Revenues)	(39,843,410,249)	2,919,154,639
. 가) (Increase(Decrease) in Accrued Expenses)	(56,334,601,962)	379,617,950,580
. 가) (Increase(Decrease) in Income Tax Payable)	(9,500,119,877)	11,591,087,683

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	20 (2001.1.1 ~ 2001.12.31)	19 (2000.1.1 ~ 2000.12.31)
(Decrease of Deferred Tax Liability)	(16,615,239,647)	(24,227,018,804)
(Payment of Severance Indemnities)	(18,357,665,867)	(20,271,009,814)
(Decrease in National Pension Fund)	932,834,100	1,105,310,850
가 (Increase in Insurer Severance Benefit)	(34,500,000,000)	-
(CASH FLOWS FROM INVESTING ACTIVITIES)	(6,768,590,105,400)	(9,146,833,490,922)
1. (Cash inflows from investing activities)	4,205,718,877,585	1,571,914,957,873
가 (Decrease in Loans in Foreign Currency)	317,336,925,057	291,278,005,898
(Decrease in Bills Bought in Won)	919,600,040,705	27,735,757,958
(Decrease in Bills Bought in Foreign Currency)	358,351,701,442	-
(Decrease in Advances for Customers)	140,446,718,682	54,934,156,244
(Decrease in Factoring Receivables)	25,042,711,392	10,697,620,236
(Decrease in Bonds Bought under Repurchase Agreements)	900,000,000,000	-
(Decrease in Privately Placed Bonds)	458,549,857,099	-
가 (Disposition of Trading Securities)	662,776,158,009	302,982,654,951
가 (Disposition of Investment Securities)	-	771,095,137,539
(Decrease in Guarantee Deposits)	63,831,945,970	164,720,844
(Decrease in Derivative Assets)	-	95,352,269,486
(Decrease in Loan of Trust Account)	317,157,779,501	-
(Decrease in Sundry Assets)	-	14,256,124,950
(Disposition of Tangible Assets)	42,625,039,728	3,418,509,767
2. (Cash outflows from investing activities)	(10,974,308,982,985)	(10,718,748,448,795)

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	20 (2001.1.1~2001.12.31)	19 (2000.1.1~2000.12.31)
가. 가 (Increase in Bills Bought in Foreign Currency)	-	15,163,983,253
. 가 (Increase in Loans in Won)	6,151,234,701,928	5,235,639,446,074
. 가 (Increase in Advances for Customers)	129,319,216,031	-
. 가 (Increase in Domestic Import Usance Bill)	10,839,972,110	-
. 가 (Increase in Bonds Bought under Repurchase Agreements)	-	802,900,000,000
. 가 (Increase in Bills Bought in Won)	-	239,170,123,183
. 가 가 (Increase in Trading Securities)	-	903,585,735,310
. 가 가 (Increase in Investment Securities)	817,579,099,672	1,551,087,469,164
. 가 (Increase in Privately Placed Bonds)	819,699,944,110	179,681,931,931
. 가 (Increase in Factoring Receivables)	49,282,831,988	-
. 가 (Increase in Call Loan)	1,133,462,570,406	518,142,120,577
. 가 (Increase in Credit Card Accounts)	507,593,957,427	442,660,814,939
. 가 (Increase in Guarantee Deposits)	66,172,390,813	10,210,836,790
. 가 (Increase in Accounts Receivable)	1,040,799,069,057	229,762,395,830
. 가 (Increase in Loan of Trust Account)	110,108,487,746	337,637,793,385
. 가 (Increase in Sundry Assets)	7,417,923,460	5,576,334,382
. 가 (Increase in Tangible Assets)	130,798,818,237	111,050,622,872
. 가 (Increase in Intangible Assets)	-	2,991,827
(CASH FLOWS FROM FINANCING ACTIVITIES)	5,463,207,364,489	7,085,178,224,883
1. (Cash inflows from financing activities)	18,826,076,152,476	10,630,720,932,158
가. 가 (Increase in Deposits in Won)	1,752,002,273,338	7,681,316,211,217

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	20 (2001.1.1 ~ 2001.12.31)	19 (2000.1.1 ~ 2000.12.31)
가 (Increase in Negotiable Certificates of Deposits)	2,024,623,787,057	-
가 (Increase in Borrowings in Won)	263,148,504,743	-
가 (Increase in Borrowings in Foreign Currency)	4,762,551,508,096	1,071,284,141,522
가 (Increase in Bonds Sold under Repurchase Agreements)	-	739,636,769,048
가 (Increase in Bills Sold)	-	579,659,056,441
가 (Increase in Due to Bank of Korea in Foreign Currency)	1,819,905,630,500	-
가 (Increase in Call Money)	96,882,231,925	-
가 (Increase in Debentures in Won)	2,065,230,060,701	274,978,400,000
가 (Increase in Debentures in Foreign Currency)	76,017,516,244	-
가 (Increase in Borrowings from Trust Accounts)	703,479,958,235	-
가 (Increase in Foreign Exchange Remittance Pending)	-	48,947,939,436
가 (Increase in Accounts Payable)	1,222,121,089,428	120,076,811,267
가 (Increase in Deposits for Letter of Guarantees and Others)	3,236,651,726,998	16,460,572,327
가 (Increase in Guarantee deposit for Securities Subscription)	7,866,150,000	18,588,735,000
가 (Increase in Sundry Liabilities)	202,880,378,780	-
(Additional Capital Stocks Issued)	69,383,420,000	76,974,950,000
(Disposition of Treasury Stock)	523,331,916,431	2,797,345,900
2. (Cash outflows from financing activities)	(13,362,868,787,987)	(3,545,542,707,275)
가 (Decrease in Deposits in Foreign Currency)	203,442,301,859	-
(Decrease in Negotiable Certificates of Deposits)	-	288,032,310,100

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	20 (2001.1.1~2001.12.31)	19 (2000.1.1~2000.12.31)
· (Decrease in Borrowings in Won)	5,578,159,220	150,133,269,666
· (Decrease in Borrowings in Foreign Currency)	5,354,308,371,396	-
· (Decrease in Bonds Sold under Repurchase Agreements)	158,484,240,053	-
· (Decrease in Bills Sold)	1,171,154,741,818	-
· (Decrease in Due to Bank of Korea in Foreign Currency)	2,033,146,565,800	928,012,851,200
· (Decrease in Call Money)	-	1,285,345,758,732
· (Decrease in Debentures in Won)	20,500,000	-
· (Decrease in Debentures in Foreign Currency)	253,384,236,315	556,232,727,169
· (Decrease in Borrowings from Trust Accounts)	-	198,920,828,719
· (Decrease in Foreign Exchange Remittance Pending)	21,881,910,875	-
· (Decrease in Accounts Payable)	-	-
· (Disbursement of dividend payables)	193,322,034,000	-
· (Decrease in Deposits for Letter of Guarantees and Others)	3,242,320,367,031	-
· (Decrease in derivatives Liabilities)	-	19,881,404,303
· (Decrease in Sundry Liabilities)	-	37,779,591,386
· (Reduction of Preference Shares)	292,500,000,000	-
· (Acquisition of Treasury Stock)	433,325,359,620	81,203,966,000
· (INCREASE IN CASH)	(494,047,386,340)	(1,041,334,247,761)
· (CASH AT BEGINNING OF THE YEAR)	2,611,937,188,909	3,653,271,436,670
· (CASH AT END OF THE YEAR)	2,117,889,802,569	2,611,937,188,909

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(Forward Looking Criteria:

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		가 (%)			
		가	가	가	가
1		0.2	0.3	0.3	2.0
2		0.5	0.5	0.5	2.5
3		0.7	1.0	1.0	3.0
4		1.2	1.3	1.5	3.5
5		1.5	1.5	2.0	4.0
6		2.0	1.8	2.4	4.5
7		4.0	4.0	4.0	6.0
8		20.0	20.0	20.0	20.0
9		95.0	50.0	50.0	50.0
10		100.0	100.0	100.0	100.0



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	20 (2001.12.31)	19 (2000.12.31)
(Assets)		
· (Cash & Due from Bank)	2,144,108,371,631	2,393,958,094,612
1. (Cash & Checks)	808,977,628,108	945,319,476,027
2. (Foreign Currency)	42,924,967,694	40,734,175,115
3. (Due from Banks in Won)	1,281,326,300,151	840,505,284,572
4. (Due from Banks in Foreign Currency)	10,879,475,678	567,399,158,898
· 가 (Trading Securities)	2,041,923,029,219	2,481,074,477,912
1. (Stocks)	57,102,903,000	13,604,747,950
2. (Government Bonds)	256,999,485,079	520,813,626,526
3. (Finance Debentures)	1,011,713,510,418	95,179,378,415
4. (Corporate Bonds)	712,543,130,722	944,573,158,232
5. (Beneficiary Certificates)	3,564,000,000	4,855,769,933
6. 가 (Trading Securities in Foreign Currency)	-	21,546,814,073
7. 가 (Other)	-	23,886,577,047
· 가 (Investment Securities)	13,402,613,714,163	12,260,234,223,789
1. (Stocks)	747,506,826,183	167,670,115,979
2. (Equity Investment)	12,522,325,603	8,970,890,545
3. (Government Bonds)	1,983,537,345,255	2,119,710,068,524
4. (Finance Debentures)	2,262,199,807,164	2,366,096,433,117
5. (Corporate Bonds)	6,530,672,747,650	6,378,379,923,859

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	20 (2001.12.31)	19 (2000.12.31)
6. (Beneficiary Certificates)	1,171,508,268,989	631,160,751,034
7. 가 (Investment Securities in Foreign Currency)	689,105,649,014	585,233,309,384
8. 가 (Other)	5,560,744,305	3,012,731,347
(Loans)	34,781,014,623,597	29,895,483,160,125
() (Allowance for Possible Loan Losses)	(601,517,079,212)	(708,850,975,829)
(가) (Present Value Discounts)	(17,627,544,369)	(50,564,778,206)
1. (Loans in Won)	23,012,148,423,470	17,885,679,449,585
2. (Loans in Foreign Currency)	3,165,766,931,036	3,565,103,611,789
3. (Bills Bought in Won)	2,061,136,677,260	3,034,658,688,405
4. (Bills Bought in Foreign Currency)	1,877,233,888,813	2,141,378,198,212
5. (Advances for Customers)	38,823,349,629	49,950,852,280
6. (Factoring Receivables)	26,027,962,196	8,690,756,783
7. (Credit Card Accounts)	2,093,439,480,138	1,585,845,522,711
8. (Call Loans)	1,846,350,442,526	695,559,501,406
9. (Bonds Bought under Repurchase Agreements)	6,630,500,000	900,000,000,000
10. (Domestic Import Usance Bill)	10,839,972,110	-
11. (Privately Placed Bonds)	1,136,406,980,000	775,256,892,989
12. (Loan Convertible in Equity Security)	125,354,640,000	12,775,440,000
(Fixed Assets)	604,047,526,951	684,273,015,786
1. (Tangible Assets)	902,488,770,952	1,183,381,441,205

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	20 (2001.12.31)	19 (2000.12.31)
(가) (Accumulated Depreciation)	(298,810,078,510)	(499,527,149,065)
2. (Intangible Assets)	368,834,509	418,723,646
(Other Assets)	2,589,704,566,451	1,852,581,765,313
1. (Guarantee Deposits)	363,731,679,088	365,206,565,863
2. (Accounts Receivable)	1,507,644,043,374	520,044,153,841
(가) (Present Value Discounts)	(969,730,243)	(1,111,850,003)
3. (Accrued Income)	564,640,970,083	744,050,694,521
4. (Prepaid Expenses)	7,983,634,204	52,790,656,501
5. (Derivative Assets)	91,931,706,286	92,544,039,477
6. (Sundry Assets)	54,742,263,659	79,057,505,113
(Total Assets)	55,563,411,832,012	49,567,604,737,537
(Liabilities)		
(Deposits)	34,216,958,286,521	29,711,858,613,763
1. (Deposits in Won)	29,540,874,550,152	26,903,837,137,890
2. (Deposits in Foreign Currency)	1,809,260,938,469	1,965,822,465,030
3. (Negotiable Certificates of Deposits)	2,866,822,797,900	842,199,010,843
(Borrowings)	9,673,969,150,110	11,812,292,285,884
1. (Borrowings in Won)	2,129,028,381,135	1,906,266,885,726
2. (Borrowings in Foreign Currency)	3,080,939,356,617	3,996,026,302,554
3. (Bonds Sold under Repurchase Agreements)	3,819,207,280,582	3,977,691,520,635
4. (Bills Sold)	257,887,218,951	1,429,041,960,769

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	20 (2001.12.31)	19 (2000.12.31)
5. (Due to Bank of Korea in Foreign Currency)	139,084,430,900	352,325,366,200
6. (Call Money)	247,822,481,925	150,940,250,000
. (Debentures)	3,512,530,206,032	1,721,690,361,357
1. (Debentures in Won)	3,468,484,630,000	1,507,505,130,000
() (Discounts)	(323,350,209,070)	(299,428,830,959)
2. (Debentures in Foreign Currency)	367,936,372,419	514,484,367,636
() (Discounts)	(540,587,317)	(870,305,320)
. (Other Liabilities)	4,989,025,990,257	3,233,054,596,527
1. (Accrued Severance Benefits)	188,107,621,972	162,720,324,064
() (Transfer to National Pension)	(9,668,952,250)	(10,720,446,150)
() (Due from Insurer Severance Benefit)	(34,500,000,000)	-
2. (Allowance for Possible Losses of Acceptance and Guarantees)	13,076,987,341	12,128,562,190
3. (Other Allowance)	2,320,000,000	-
4. (Borrowings from Trust Accounts)	651,159,923,505	107,754,498,983
5. (Foreign Exchange Remittances Pending)	82,304,000,243	104,185,911,118
6. (Accounts Payable)	1,824,913,717,907	561,560,626,779
7. (Accrued Expenses)	1,153,341,935,358	1,230,830,166,202
8. (Unearned Revenues)	77,068,393,366	121,178,688,429
9. (Deposits for Letter of Guarantees and Others)	62,347,502,660	67,261,909,761
10. (Deferred Income Tax Liabilities)	33,670,915,479	52,363,856,734

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	20 (2001.12.31)	19 (2000.12.31)
11. (Derivative Liabilities)	104,985,412,653	149,137,534,903
12. (Income Taxes Payable)	2,090,967,806	15,889,467,996
13. (Guarantee Deposits for Securities Subscription)	26,454,885,000	18,588,735,000
14. (Sundry Liabilities)	811,352,679,217	640,174,760,518
(Total Liabilities)	52,392,483,632,920	46,478,895,857,531
(Stockholders' Equity)		
(Capital Stock)	1,375,914,630,000	1,599,031,210,000
1. (Common Stock)	1,375,914,630,000	1,306,531,210,000
2. (Preferred Stock)	-	292,500,000,000
(Consolidated Capital Surplus)	911,916,647,010	898,040,379,038
(Consolidated Retained Earnings)	727,640,005,325	657,415,738,446
(Consolidated Net Income for the Year)		
: 347,132,835,668		
: 369,068,909,214		
(Consolidated Capital Adjustment)	155,456,916,757	(130,337,698,078)
1. 가 가 () (Gain(Loss) on Valuation of Investment Securities)	145,667,168,925	(56,543,555,041)
2. (Treasury Stock)	-	(78,869,986,100)
3. (Stock Options)	1,998,784,201	415,402,006
4. (Overseas Operations Translation Debit)	7,790,963,631	4,660,441,057
(Minority Interest)	-	64,559,250,600
(Total Stockholders' Equity)	3,170,928,199,092	3,088,708,880,006
(Total Liabilities and	55,563,411,832,012	49,567,604,737,537

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	20 (2001.1.1 ~ 2001.12.31)	19 (2000.1.1 ~ 2000.12.31)
(Operating Revenues)	4,812,501,088,928	4,799,533,387,114
(1) (Interest Income)	(3,606,817,375,743)	(3,627,206,890,093)
1. (Interest on Due from Banks)	65,199,005,334	73,483,788,228
2. 가 (Interest on Trading Securities)	148,836,056,111	179,735,667,349
3. 가 (Interest on Investment Securities)	990,115,792,059	1,108,556,002,708
4. (Interest on Loans)	2,373,861,111,531	2,207,795,699,382
5. (Other)	28,805,410,708	57,635,732,426
(2) (Commission Income)	(468,935,494,764)	(492,579,394,225)
1. (Commissions Received)	454,533,605,218	478,724,175,951
2. (Guarantee Fees)	11,743,826,248	12,550,731,083
3. (Commissions Received from Termination of Commodities)	1,569,746,955	893,279,205
4. (Others)	1,088,316,343	411,207,986
(3) (Other Operating Income)	(736,748,218,421)	(679,747,102,796)
1. 가 (Gain on Disposition of Trading Securities)	112,097,103,369	97,832,975,967
2. 가 가 (Gain on Valuation of Trading Securities)	7,048,615,982	14,660,123,950
3. 가 (Dividend on Trading Securities)	186,727,400	2,565,547,512
4. 가 (Dividend on Investment Securities)	1,523,918,303	4,531,247,450
5. (Gain on Foreign Currency Trading)	179,733,931,883	244,645,712,394
6. (Fees and Commissions from Trust Accounts)	48,849,957,354	73,860,634,932
7. (Gain on Derivatives Trading)	386,415,351,128	196,755,686,669

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	20 (2001.1.1~2001.12.31)	19 (2000.1.1~2000.12.31)
8. (Other)	892,613,002	44,895,173,922
(Operating Expenses)	4,360,921,952,999	4,337,931,408,276
(1) (Interest Expenses)	(2,542,488,574,725)	(2,734,167,578,470)
1. (Interest on Deposits)	1,692,157,256,428	1,694,970,595,279
2. (Interest on Borrowings)	594,352,935,427	805,555,472,029
3. (Interest on Debentures)	207,942,539,065	180,124,001,343
4. (Other)	48,035,843,805	53,517,509,819
(2) (Commission Expenses)	(78,234,871,438)	(30,841,351,261)
1. (Commissions Paid)	53,346,788,425	16,036,877,558
2. (Commissions on Credit Cards)	24,888,083,013	14,804,473,703
(3) (Other Operating Expenses)	(1,174,688,595,107)	(1,007,516,196,736)
1. 가 (Loss on Disposition of Trading Securities)	104,041,369,933	85,112,342,304
2. 가 가 (Loss on Valuation of Trading Securities)	11,826,168,687	12,430,313,230
3. (Loss on Foreign Currency Trading)	87,997,600,961	157,766,312,185
4. (Contribution to Fund)	42,955,102,468	37,799,374,502
5. (Bad Debt Expense)	509,660,580,986	509,599,913,714
6. (Loss on Derivatives Trading)	389,858,149,531	185,641,508,609
7. (Provision for Allowance for Other)	2,320,000,000	-
8. (Provision for Acceptance and Guarantees Allowance)	948,425,151	-
9. (Other)	25,081,197,390	19,166,432,192

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	20 (2001.1.1 ~ 2001.12.31)	19 (2000.1.1 ~ 2000.12.31)
(4) (Selling and Administrative Expenses)	(565,509,911,729)	(565,406,281,809)
1. (Salaries)	185,382,766,645	161,581,568,191
2. (Retirement Allowance)	45,693,365,046	36,605,609,535
3. (Other Employee Benefits)	106,145,452,713	109,369,019,298
4. (Rent)	20,463,047,004	17,246,705,330
5. (Entertainment)	6,359,548,592	6,484,043,904
6. 가 (Depreciation)	63,832,846,348	121,167,316,647
7. (Amortization on Intangible Assets)	70,296,766	113,664,706
8. (Taxes and Dues)	25,399,578,869	25,570,991,700
9. (Advertising)	25,403,072,058	11,759,332,807
10. (Other Selling and Administrative Expenses)	86,759,937,688	75,508,029,691
(Operating Income)	451,579,135,929	461,601,978,838
(Non-Operating Income)	204,980,737,202	145,157,202,483
1. (Gain on Disposition of Tangible Assets)	102,544,565	7,312,736,458
2. (Rental Income)	6,939,339,353	6,214,667,869
3. 가 (Gain on Disposition of Investment Securities)	77,915,136,040	79,174,785,671
4. 가 (Gain on Valuation Using Equity Method)	11,334,513,143	674,631,739
5. 가 (Reversal of Impaired Loss on Investment Securities)	18,051,817,792	6,525,701,209
6. 가 (Gain on Valuation of Stock Market Stabilization Fund)	4,138,256,030	-

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	20 (2001.1.1 ~ 2001.12.31)	19 (2000.1.1 ~ 2000.12.31)
7. 가 (Gain on Valuation of Collateralized Bond Obligation)	12,935,629,495	19,888,327,276
8. (Gain on Sale of Loans)	23,259,862,976	9,120,621,381
9. (Other)	50,303,637,808	16,245,730,880
(Non-Operating Expenses)	160,824,428,548	58,247,076,844
1. (Loss on Disposition of Tangible Assets)	140,172,827	1,661,476,053
2. 가 (Loss on Disposition of Investment Securities)	51,833,675,776	1,201,927,136
3. 가 (Impaired Loss on Investment Securities)	58,768,025,000	27,406,199,089
4. (Loss on Sale of Loans)	29,873,828,678	3,969,660,341
5. 가 (Loss on Valuation of Stock Market Stabilization Fund)	-	5,170,816,032
6. (Other)	20,208,726,267	18,836,998,193
(Ordinary Income)	495,735,444,583	548,512,104,477
(Extraordinary Income)	-	6,548,373,000
1. (Gain from Assets Contributed)	-	6,548,373,000
(Income before Income Tax Expenses)	495,735,444,583	555,060,477,477
(Income Tax Expenses)	148,602,608,915	181,699,180,646
(Income before Minority Interest)	347,132,835,668	373,361,296,831
(Net Income of Minority Interest)	-	4,292,387,617
(Consolidated Net Income)	347,132,835,668	369,068,909,214
:		
: 1,290 : 1,428		
:		
: 1,290 : 1,428		

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2000 1 1 ()	1,522,056,260,000	918,943,230,299	483,735,675,267	(70,973,140,481)	67,723,513,750	2,921,485,538,835
	76,974,950,000	-	-	-	-	76,974,950,000
	-	463,366,000	-	-	-	463,366,000
	-	-	369,068,909,214	-	-	369,068,909,214
	-	(193,322,034,000)	-	-	(193,322,034,000)	-
	-	-	-	(78,869,986,100)	-	(78,869,986,100)
	-	-	-	17,529,968,841	-	17,529,968,841
	-	-	-	-	(3,164,263,150)	(3,164,263,150)
	-	(21,366,217,261)	(2,066,812,035)	1,975,459,662	-	(21,457,569,634)
2000 12 31 ()	1,599,031,210,000	898,040,379,038	657,415,738,446	(130,337,698,078)	64,559,250,600	3,088,708,880,006
2001 1 1 ()	1,599,031,210,000	898,040,379,038	657,415,738,446	(130,337,698,078)	64,559,250,600	3,088,708,880,006
	69,383,420,000	-	-	-	-	69,383,420,000
	(292,500,000,000)	-	-	-	-	(292,500,000,000)
	-	11,136,570,711	-	78,869,986,100	-	90,006,556,811
가 가	-	-	-	208,214,597,991	-	208,214,597,991
	-	-	-	1,583,382,195	-	1,583,382,195
	-	-	347,132,835,668	-	-	347,132,835,668
	-	-	(275,182,926,000)	-	-	(275,182,926,000)
	-	-	(4,891,291,764)	-	-	(4,891,291,764)
	-	-	(414,465,801)	-	-	(414,465,801)
	-	2,739,697,261	3,580,114,776	(2,873,351,451)	-	3,446,460,586
	-	-	-	-	(64,559,250,600)	(64,559,250,600)
2001 12 31 ()	1,375,914,630,000	911,916,647,010	727,640,005,325	155,456,916,757	-	3,170,928,199,092

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	20 (2001.1.1~2001.12.31)	19 (2000.1.1~2000.12.31)
(CASH FLOWS FROM OPERATING ACTIVITIES)	823,937,595,774	595,057,011,913
1. (Net Income for the Year)	347,132,835,668	369,068,909,214
2. 가 (Addition of expense not involving cash outflows)	969,793,751,197	994,056,802,264
가 (Depreciation of Tangible Assets)	63,832,846,348	121,167,316,647
(Amortization on Intangible Assets)	70,296,766	113,664,706
(Loss on disposition of Tangible Assets)	140,172,827	1,661,476,053
(Bad Debt Expense)	509,660,580,986	509,599,913,714
(Retirement Allowance)	45,693,365,046	36,605,609,535
(Provision for Acceptance and Guarantees Allowance)	948,425,151	-
(Provision for Allowance for Other)	2,320,000,000	-
가 가 (Loss on Valuation of Trading Securities)	11,826,168,687	12,430,313,230
가 (Loss on Disposition of Trading Securities)	104,041,369,933	85,112,342,304
가 (Loss on Disposition of Investment Securities)	51,833,675,776	1,661,476,053
가 (Impaired Loss on Investment Securities)	58,768,025,000	27,406,199,089
가 (Loss on Valuation of Stock Market Stabilization Fund)	-	5,170,816,032
(Loss of Derivatives Trading)	612,333,191	145,771,758,889
(Loss on Sale of Loans)	29,873,828,678	3,969,660,341
(Amortization of Bond Issuance Expenses)	591,679,652	-
(Loss on Foreign Currency Trading)	87,997,600,961	38,678,466,048
가 (Stock Option)	1,583,382,195	415,402,006
(Net Loss of Minority Interests)	-	4,292,387,617

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	20 (2001.1.1~2001.12.31)	19 (2000.1.1~2000.12.31)
3.	(503,062,260,625)	(732,806,032,245)
(Deduction of revenues not involving cash inflows)		
(Gain on Disposition of Tangible Assets)	102,544,565	7,312,736,458
가 가 (Gain on Valuation of Trading Securities)	7,048,615,982	14,660,123,950
가 (Gain on Disposition of Trading Securities)	112,097,103,369	97,832,975,967
가 (Gain on Valuation Using Equity Method)	11,334,513,143	-
가 (Reversal of Impaired Loss on Investment Securities)	18,051,817,792	6,525,701,209
가 (Gain on Valuation of Stock Market Stabilization Fund)	4,138,256,030	-
가 (Gain on Disposition of Investment Securities)	77,915,136,040	79,174,785,671
(Gain from Assets Contributed)	-	6,548,373,000
가 (Gain on Valuation of Collateralized Bond Obligation)	12,935,629,495	19,888,327,276
(Gain on Sale of Loans)	23,259,862,976	9,120,621,381
(Gain on Foreign Currency Trading)	179,733,931,883	244,645,712,394
(Gain on Derivatives Trading)	44,152,122,250	196,755,686,669
가 (Amortization of Present Value Discount Account)	9,991,330,875	50,340,988,270
(Other Revenue)	2,301,396,225	-
4.	10,073,269,534	(35,262,667,320)
(Change in assets and liabilities resulting from operations)		
(Decrease in Accrued Income)	157,091,846,570	-
(Decrease in Prepaid Expenses)	40,478,137,119	-
가) (Increase/Decrease) in Unearned Revenues)	(41,401,973,992)	8,538,853,934
(Decrease in Accrued Expenses)	(68,047,981,614)	-

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	20 (2001.1.1~2001.12.31)	19 (2000.1.1~2000.12.31)
(Decrease in Income Tax Payable)	(9,500,119,877)	-
(Decrease of Deferred Tax Liability)	(16,615,239,647)	(24,227,018,804)
(Payment of Severance Indemnities)	(18,364,233,125)	(20,693,119,200)
(Decrease in National Pension Fund)	932,834,100	1,118,616,750
가 (Increase in Insurer Severance Benefit)	(34,500,000,000)	-
(CASH FLOWS FROM INVESTING ACTIVITIES)	(7,309,956,709,712)	(6,792,781,504,166)
1. (Cash inflows from investing activities)	3,550,211,621,978	910,148,952,200
(Decrease in Loans in Foreign Currency)	271,388,483,979	72,233,388,588
(Decrease in Bills Bought in Won)	943,222,011,145	-
(Decrease in Bills Bought in Foreign Currency)	359,698,973,805	-
(Decrease in Advances for Customers)	140,446,718,682	54,934,156,244
(Decrease in Factoring Receivables)	25,042,711,392	4,884,221,390
(Decrease in Bonds Bought under Repurchase Agreements)	893,369,500,000	-
(Decrease in Privately Placed Bonds)	458,549,857,099	-
가 (Disposition of Trading Securities)	352,024,551,480	-
(Decrease in Guarantee Deposits)	63,843,774,668	-
(Decrease in Other Assets)	-	778,097,185,978
(Disposition of Tangible Assets)	42,625,039,728	-
2. (Cash outflows from investing activities)	(10,860,168,331,690)	(7,702,930,456,366)
가 (Increase in Bills Bought in Foreign Currency)	-	247,243,960,434
가 (Increase in Loans in Won)	6,090,452,894,773	3,867,905,705,948
가 (Increase in Advances for Customers)	129,319,216,031	-

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	20 (2001.1.1~2001.12.31)	19 (2000.1.1~2000.12.31)
가 (Increase in Domestic Import Usance Bill)	10,839,972,110	-
가 (Increase in Bonds Bought under Repurchase Agreements)	-	802,900,000,000
가 (Increase in Bills Bought in Won)	-	275,243,960,434
가 가 (Increase in Trading Securities)	-	17,597,223,319
가 가 (Increase in Trading Securities)	854,570,847,384	868,884,089,936
가 (Increase in Privately Placed Bonds)	819,699,944,110	179,681,931,931
가 (Increase in Factoring Receivables)	49,282,831,988	-
가 (Increase in Call Loans)	1,153,462,570,406	481,660,505,864
가 (Increase in Credit Card Accounts)	507,593,957,427	442,660,814,939
가 (Increase in Guarantee Deposits)	66,172,390,813	-
가 (Increase in Accounts Receivable)	1,040,492,141,024	-
가 (Increase in Sundry Assets)	7,417,923,460	-
가 (Increase in of Tangible Assets)	130,845,318,889	426,373,490,927
가 (Increase in Intangible Assets)	18,323,275	234,733,157
가 (Increase in Derivative Assets)	-	92,544,039,477
(CASH FLOWS FROM FINANCING ACTIVITIES)	6,231,547,346,311	5,225,742,565,357
1. (Cash inflows from financing activities)	19,558,544,255,327	9,650,658,404,376
가 (Increase in Deposits in Won)	2,637,034,692,262	6,437,768,240,126
가 (Increase in Negotiable Certificates of Deposits)	2,024,623,787,057	-
가 (Increase in Borrowings in Won)	263,148,504,743	790,558,289,992
가 (Increase in Borrowings in Foreign Currency)	4,762,551,508,096	-

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	20 (2001.1.1~2001.12.31)	19 (2000.1.1~2000.12.31)
가 (Increase in Bonds Sold under Repurchase Agreements)	-	739,636,769,048
가 (Increase in Bills Sold)	-	579,659,056,441
가 (Increase in Due to Bank of Korea in Foreign Currency)	1,819,905,630,500	-
가 (Increase in Call Money)	96,882,231,925	-
가 (Increase in Debentures in Won)	2,065,230,060,701	-
가 (Increase in Debentures in Foreign Currency)	76,017,516,244	-
가 (Increase in Borrowings from Trust Accounts)	543,405,424,522	-
가 (Increase in Foreign Exchange Remittances Pending)	-	48,947,939,436
가 (Increase in Accounts Payable)	1,222,337,551,167	818,149,297,288
가 (Increase in Deposits for Letter of Guarantees and Others)	3,236,651,726,998	9,826,327,142
가 (Increase in Guarantee Deposit for Securities Subscription)	7,866,150,000	-
가 (Increase in Sundry Liabilities)	210,174,134,681	-
(Additional Capital Stocks Issued)	69,383,420,000	76,974,950,000
(Disposition of Treasury Stock)	523,331,916,431	-
가 (Increase in Derivatives Liabilities)	-	149,137,534,903
2. (Cash outflows from financing activities)	(13,326,996,909,016)	(4,424,915,839,019)
(Decrease in Deposits in Foreign Currency)	177,696,900,831	928,012,851,200
(Increase in Negotiable Certificates of Deposits)	-	288,032,310,100
(Decrease in Borrowings in Won)	5,578,159,220	-

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	20 (2001.1.1~2001.12.31)	19 (2000.1.1~2000.12.31)
	5,344,181,893,453	-
(Decrease in Borrowings in Foreign Currency)		
	158,484,240,053	-
(Decrease in Bonds Sold under Repurchase Agreements)		
	1,171,154,741,818	-
(Decrease in Bills Sold)		
	2,033,146,565,800	928,012,851,200
(Decrease in Debentures in Foreign Currency)		
	-	1,285,345,758,732
(Increase in Call Loan)		
	20,500,000	401,174,775,176
(Decrease in Debentures Currency)		
	253,384,236,315	-
(Decrease in Debentures Currency)		
	-	33,046,029,874
(Increase in Borrowings from Trust Accounts)		
	21,881,910,875	-
(Decrease in Foreign Exchange Remittance Pending)		
	193,322,034,000	-
(Disbursement of Dividend Payables)		
	3,242,320,367,031	-
(Decrease in Deposits for Letter of Guarantees and Others)		
	-	481,194,913,307
(Decrease in Sundry Liabilities)		
	292,500,000,000	-
(Reduction of Preference Shares)		
	433,325,359,620	76,932,086,280
(Increase in Treasury Stock)		
	-	3,164,263,150
(Increase in Minority Interests)		
	4,622,044,646	-
가 (INCREASE IN CASH FOR CONSOLIDATE CHANGE)		
(+ + +) (DECREASE IN CASH)	(249,849,722,981)	(971,981,926,896)
	2,393,958,094,612	3,365,940,021,508
(CASH AT BEGINNING OF YEAR)		
	2,144,108,371,631	2,393,958,094,612
(CASH AT END OF YEAR)		



가 가

1989 11 28
1,375,915
168
2001 8 9
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1990 11

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100%(55,600)

(The Best Practice
Guide on Financial Disclosure)

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1) 가	1,000	100
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가	692	101
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	864	58
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< >	-	263,351
	130,589	-
	59,233	-
< >	-	155,501
	205,383	-
< >	15,304	10,065
	81,000	-
< >	3,019	5,665
< >	-	18,565

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