

2005 3

2005 11

“Evolution to New Bank Accelerates at SFG”



신한금융지주회사

- Disclaimer Statement

2005 3
가 가

2004 6
(100%)
2004 12 가

(www.shinhangroup.com)

I.

II. /

III.

IV.

V.

VI.

VII. (SME)



1	1 2,659		59.3%	
	-	가	: 6,045 , 5,370 , 535	
	-	(NIM)	: 2.13%, 3.28%	

2				
	-	:	10.0%, 가 10.0%, SME 7.4%	
-	:	7.3%, 가 12.1%, SME -1.1%		

3				
	-	:	1.05%,	120.0%
-	:	1.40%,	159.6%	

4	BIS			
	-	:	BIS 12.9%,	8.7%
-	:	BIS 10.3%,	6.1%	

I. (Income)

1.

2.

()

3.

(/)

4.

NIM ()

5.

NIM ()

6.

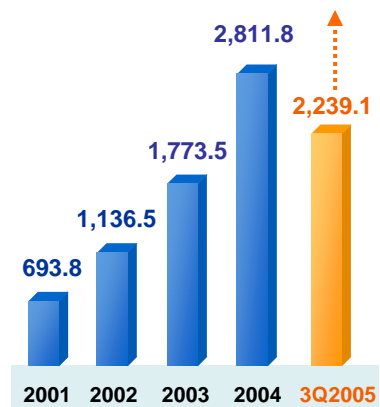
(/)

7.

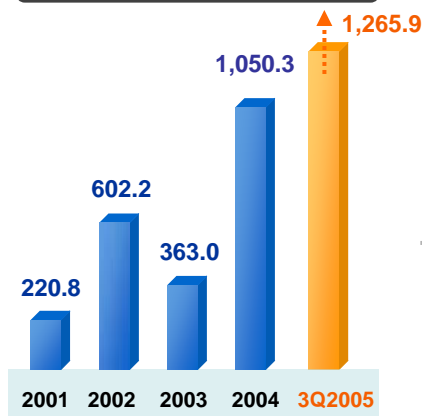
(/)

SFG

()



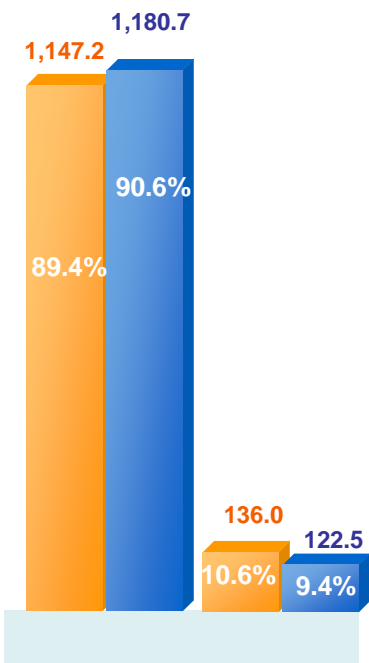
()



	3Q2005	3Q2004	YoY		1Q2005	2Q2005	3Q2005	QoQ	
			Chg Amt	Chg %				Chg Amt	Chg%
	2,106.7	2,338.0	-231.3	-9.9%	648.6	728.8	729.2	0.4	0.1%
1)	2,589.7	2,634.0	-44.3	-1.7%	809.3	882.5	897.9	15.3	1.7%
2)	1,150.9	1,175.1	-24.2	-2.1%	403.0	367.3	380.6	13.4	3.6%
3)	1,633.9	1,471.1	162.8	11.1%	563.7	520.9	549.3	28.3	5.4%
	132.4	-94.0	226.4	n.a.	72.3	58.9	1.2	-57.6	n.a.
	2,239.1	2,244.1	-4.9	-0.2%	720.9	787.7	730.5	-57.2	-7.3%
	751.2	1,196.3	-445.1	-37.2%	259.5	233.0	258.6	25.6	11.0%
	669.8	1,127.2	-457.4	-40.6%	225.0	213.0	231.8	18.9	8.9%
	209.3	190.0	19.3	10.2%	67.7	80.4	61.2	-19.2	-23.8%
	12.8	63.2	-50.4	-79.8%	5.6	3.9	3.3	-0.7	-17.0%
	1,265.9	794.6	471.3	59.3%	388.1	470.4	407.4	-63.0	-13.4%

가

1), 2)
3)



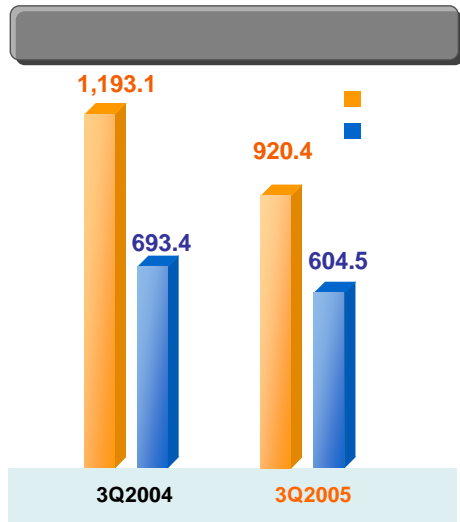
■ ()
■ ()

	(A)	(B)	(C=A*B)	(D)	가 (E)	(F)	(G=C+D+E+F)
(a)	1,150.7	-	1,147.2	-54.1	87.6	-	1,180.7
	604.5	100.0%	604.5	-	-	-	604.5
	537.0	100.0%	537.0	-54.6	87.5 ¹⁾	-	569.9
	9.2	62.4%	5.7	0.5	0.1	-	6.3
(b)	143.3	-	136.0	-12.8	-0.7	-	122.5
	54.2	100.0%	54.2	-12.8	0.1 ²⁾	-	41.5
	53.5	100.0%	53.5	-	-0.5 ²⁾	-	53.0
	19.7	100.0%	19.7	-	-0.3 ²⁾	-	19.4
BNP	5.3	50.0%	2.7	-	-	-	2.7
SH&C	4.4	50.0%	2.2	-	-	-	2.2
e	-0.8	73.7%	-0.6	-	-	-	-0.6
	5.5	51.0%	2.8	-	-	-	2.8
	2.1	100.0%	2.1	-	-	-	2.1
	-0.6	100.0%	-0.6	-	-	-	-0.6
(c)	-	-	-	-	-	-37.3 ³⁾	-37.3
(a+b+c)	1,294.0	-	1,283.2	-66.9	86.9	-37.3	1,265.9

1) 가 : 639 , 56 , 180

2)

3) : , -106 , -275 , 8



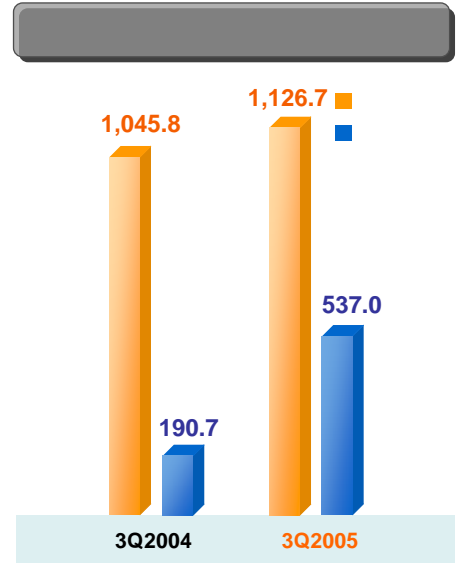
1)

	3Q2005	3Q2004	YoY		1Q2005	2Q2005	3Q2005	QoQ	
			Chg Amt	Chg%				Chg Amt	Chg%
	837.3	1,029.7	-192.3	-18.7%	248.8	316.7	271.8	-44.9	-14.2%
	1,110.6	1,151.9	-41.3	-3.6%	347.4	375.7	387.5	11.9	3.2%
	308.7	372.1	-63.4	-17.0%	120.2	101.9	86.6	-15.3	-15.0%
1)	582.0	494.3	87.7	17.7%	218.8	160.8	202.4	41.5	25.8%
	83.0	163.4	-80.4	-49.2%	46.1	27.2	9.7	-17.5	-64.3%
	920.4	1,193.1	-272.7	-22.9%	294.9	343.9	281.5	-62.4	-18.2%
	87.6	207.4	-119.8	-57.7%	-0.9	31.7	56.8	25.2	79.4%
	61.5	185.0	-123.5	-66.8%	-13.7	30.6	44.6	14.0	45.6%
	228.2	292.3	-64.1	-21.9%	77.4	87.1	63.7	-23.3	-26.8%
	604.5	693.4	-88.9	-12.8%	218.3	225.3	160.9	-64.4	-28.6%

2)

1)

	3Q2005	3Q2004	YoY		1Q2005	2Q2005	3Q2005	QoQ	
			Chg Amt	Chg%				Chg Amt	Chg%
	1,089.5	1,096.1	-6.6	-0.6%	332.2	370.8	386.5	15.7	4.2%
1)	1,358.4	1,340.3	18.1	1.4%	424.4	468.2	465.8	-2.4	-0.5%
2)	419.8	384.8	35.0	9.1%	129.1	147.7	143.0	-4.7	-3.2%
()	(160.9)	(153.4)	(7.5)	(4.9%)	(51.7)	(54.0)	(55.2)	(1.3)	(2.3%)
3)	688.7	629.0	59.7	9.5%	221.3	245.1	222.3	-22.8	-9.3%
	37.2	-50.3	87.5	n.a.	22.2	26.5	-11.5	-38.0	n.a.
	1,126.7	1,045.8	80.9	7.7%	354.4	397.3	375.0	-22.3	-5.6%
	577.9	849.3	-271.4	-32.0%	226.2	165.4	186.3	20.8	12.6%
	534.7	813.8	-279.1	-34.3%	208.6	150.8	175.3	24.6	16.3%
	10.1	4.8	5.3	109.9%	2.1	1.9	6.1	4.1	n.a.
	537.0	190.7	346.3	181.6%	125.9	229.3	181.8	-47.5	-20.7%



) 3Q2004 가 100%

1) 2)

3)

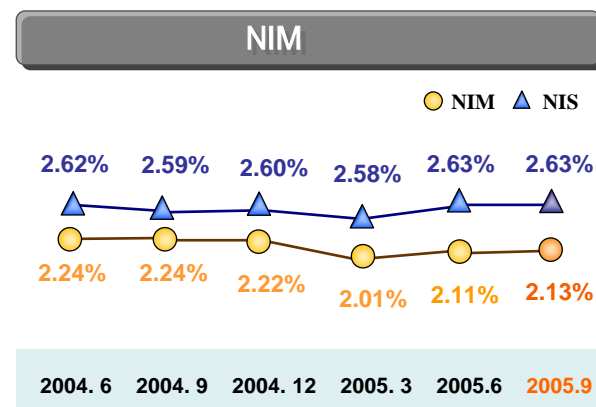
1)



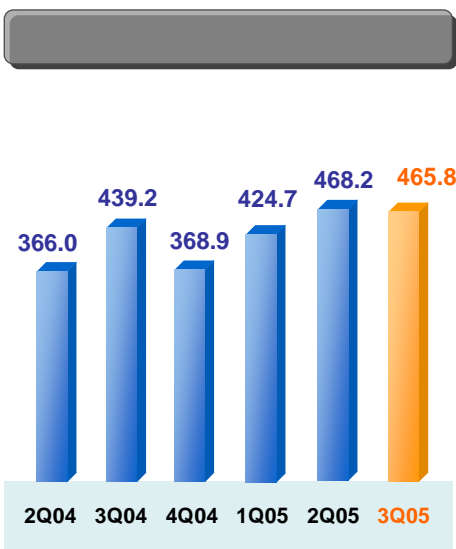
	3Q2005	3Q2004	YoY		1Q2005	2Q2005	3Q2005	QoQ	
			Chg Amt	Chg%				Chg Amt	Chg%
(A)	2,650.1	2,778.6	-128.5	-4.6%	848.8	886.4	914.9	28.4	3.2%
가	2,231.9	2,197.7	34.2	1.6%	713.6	742.5	775.8	33.3	4.5%
	384.6	561.4	-176.8	-31.5%	126.1	132.4	126.1	-6.3	-4.7%
	33.6	19.5	14.1	72.1%	9.1	11.5	12.9	1.4	12.0%
(B)	1,539.5	1,626.7	-87.2	-5.4%	501.4	510.8	527.3	16.5	3.2%
나	935.7	1,004.4	-68.7	-6.8%	300.1	310.8	324.8	14.0	4.5%
	371.9	356.5	15.4	4.3%	125.3	122.2	124.4	2.2	1.8%
	231.8	265.8	-33.9	-12.8%	76.0	77.7	78.1	0.4	0.5%
(A-B)	1,110.6	1,151.9	-41.3	-3.6%	347.4	375.6	387.5	11.9	3.2%

2) NIM

	2004.6	2004.9	2004.12	2005.3	2005.6	2005.9
NIM (B/A)	2.24%	2.24%	2.22%	2.01%	2.11%	2.13%
(A)	61,512.2	61,977.9	62,082.0	61,987.8	61,877.7	62,495.7
(B)	687.5	1,039.5	1,378.1	307.6	646.9	994.3
(C-D)	2.62%	2.59%	2.60%	2.58%	2.63%	2.63%
(C)	6.21%	6.15%	6.10%	5.75%	5.77%	5.76%
(D)	3.59%	3.56%	3.50%	3.17%	3.14%	3.13%



1)

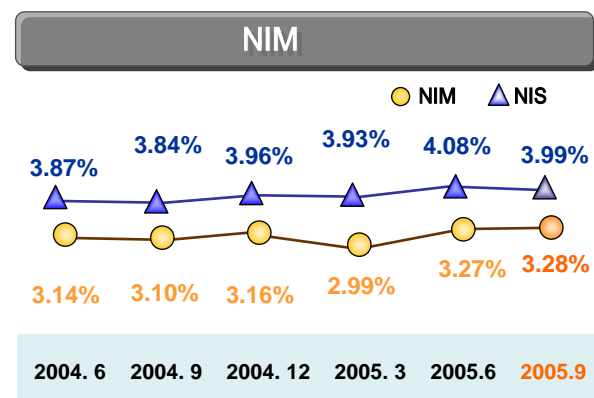


	3Q2005	3Q2004	YoY		1Q2005	2Q2005	3Q2005	QoQ	
			Chg Amt	Chg%				Chg Amt	Chg%
(A)	2,489.8	2,651.2	-161.3	-6.1%	801.5	845.8	842.5	-3.3	-0.4%
	2,115.5	2,266.7	-151.1	-6.7%	687.9	712.9	714.8	1.9	0.3%
가	350.1	356.2	-6.1	-1.7%	104.1	124.4	121.6	-2.8	-2.2%
	24.1	28.3	-4.1	-14.5%	9.5	8.5	6.1	-2.4	-27.7%
(B)	1,131.4	1,310.9	-179.5	-13.7%	377.1	377.6	376.7	-0.8	-0.2%
	771.4	950.1	-178.7	-18.8%	254.2	253.2	264.0	10.8	4.3%
	235.6	250.2	-14.6	-5.8%	85.7	80.0	69.8	-10.2	-12.8%
	124.4	110.6	13.8	12.5%	37.2	44.4	42.9	-1.5	-3.3%
(A-B)	1,358.4	1,340.3	18.1	1.4%	424.4	468.2	465.8	-2.4	-0.5%

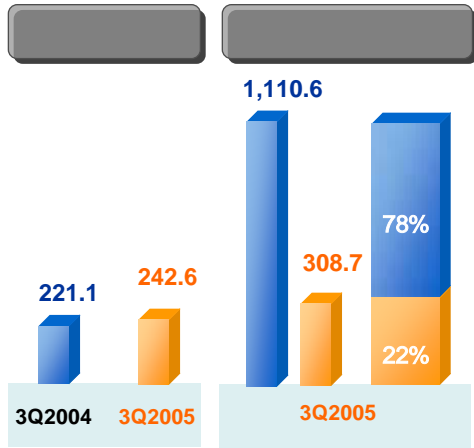
) 3Q2004 가 100%

2) NIM

	2004.6	2004.9	2004.12	2005.3	2005.6	2005.9
NIM (B/A)	3.14%	3.10%	3.16%	2.99%	3.27%	3.28%
(A)	49,729.9	49,463.7	49,482.5	49,099.0	49,070.0	49,506.1
(B)	777.3	1,149.7	1,564.3	362.3	796.3	1,216.1
(C-D)	3.87%	3.84%	3.96%	3.89%	4.08%	3.99%
(C)	7.59%	7.44%	7.43%	6.98%	7.13%	7.02%
(D)	3.72%	3.60%	3.47%	3.09%	3.05%	3.03%



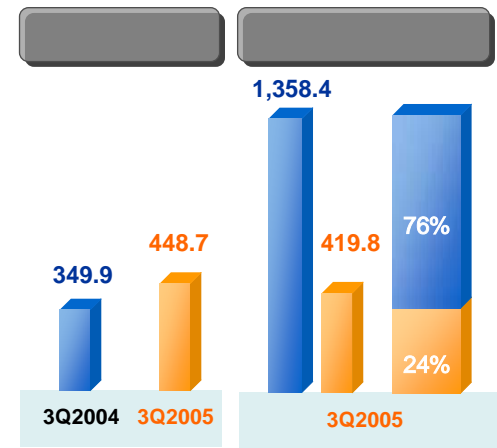
1)



	3Q2005	3Q2004	YoY		1Q2005	2Q2005	3Q2005	QoQ	
			Chg Amt	Chg%				Chg Amt	Chg%
(A)	308.7	372.1	-63.4	-17.0%	120.2	101.9	86.6	-15.3	-15.0%
	242.6	221.1	21.6	9.8%	78.6	90.7	73.3	-17.4	-19.2%
()	(28.4)	(29.4)	(-1.0)	(-3.3%)	(9.2)	(9.6)	(9.6)	(-0.0)	n.a.
	20.7	20.9	-0.2	-0.9%	6.0	8.3	6.4	-1.9	-23.3%
	45.4	130.1	-84.8	-65.1%	35.6	2.9	6.9	4.1	140.7%
(B)	83.0	163.4	-80.4	-49.2%	46.1	27.2	9.7	-17.5	-64.3%
(A+B)	391.8	535.5	-143.8	-26.8%	166.2	129.2	96.4	-32.8	-25.4%

2)

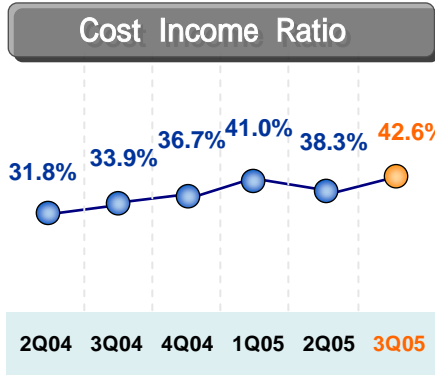
	3Q2005	3Q2004	YoY		1Q2005	2Q2005	3Q2005	QoQ	
			Chg Amt	Chg%				Chg Amt	Chg%
(A)	419.8	384.8	35.0	9.1%	129.1	147.7	143.0	-4.7	-3.2%
	448.7	349.9	98.8	28.2%	138.7	153.9	156.1	2.2	1.4%
()	(160.9)	(153.4)	(7.5)	(4.9%)	(51.7)	(54.0)	(55.2)	(1.3)	(2.3%)
	11.9	10.9	1.1	9.8%	7.6	-0.2	4.5	4.7	n.a.
	-40.8	24.0	-64.8	n.a.	-17.3	-6.0	-17.6	-11.6	n.a.
(B)	37.2	-50.3	87.5	n.a.	22.2	26.5	-11.5	-38.0	n.a.
(A+B)	457.0	334.5	122.5	36.6%	151.3	174.2	131.5	-42.7	-24.5%



) 3Q2004 가 100%



1)

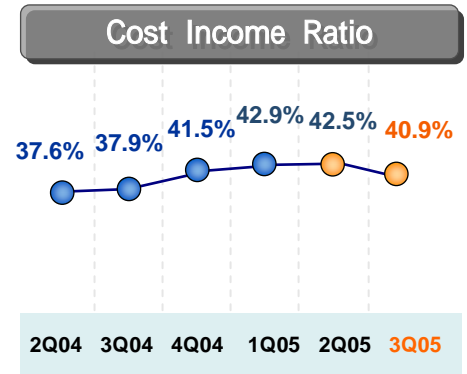


	3Q2005	3Q2004	YoY		1Q2005	2Q2005	3Q2005	QoQ	
			Chg Amt	Chg %				Chg Amt	Chg %
가	234.7	186.6	48.1	25.8%	100.3	61.4	73.0	11.6	18.9%
	279.0	237.4	41.6	17.5%	97.2	77.1	104.6	27.5	35.7%
	49.4	49.7	-0.3	-0.6%	15.0	16.6	17.8	1.3	7.7%
	18.9	20.5	-1.6	-8.0%	6.2	5.8	6.9	1.1	19.5%
1)	582.0	494.3	87.7	17.8%	218.8	160.9	202.4	41.5	25.8%

1)

2)

	3Q2005	3Q2004	YoY		1Q2005	2Q2005	3Q2005	QoQ	
			Chg Amt	Chg %				Chg Amt	Chg %
가	294.3	270.8	23.5	8.7%	101.9	113.2	79.2	-34.0	-30.0%
	297.7	257.5	40.2	15.6%	90.0	102.0	105.7	3.7	3.6%
	66.6	68.8	-2.2	-3.2%	19.7	21.1	25.8	4.7	22.3%
	30.1	31.9	-1.8	-5.6%	9.8	8.8	11.5	2.8	31.8%
1)	688.7	629.0	59.7	9.5%	221.3	245.1	222.3	-22.8	-9.3%



1)

2)

3Q2004

가

100%

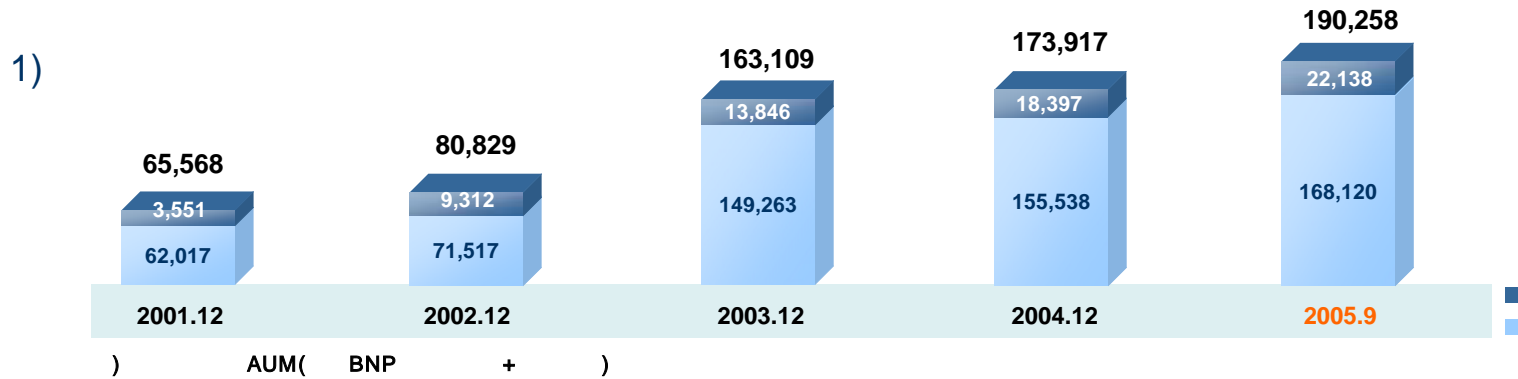
II. / (Balance Sheet)

1.

2. (/)

3. (/)

4. (/)



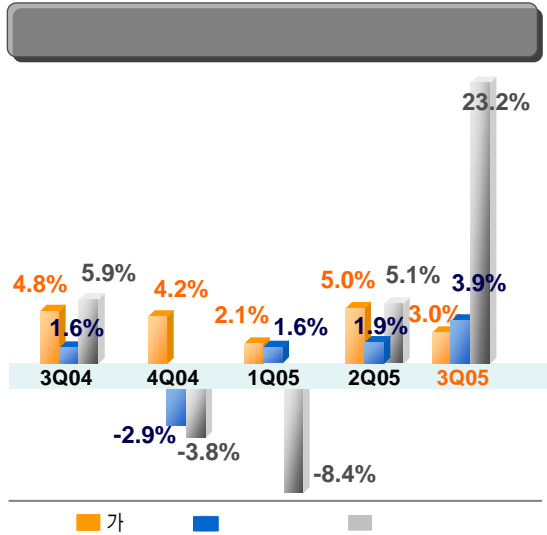
2) / () :

	3Q2005	4Q2004	YTD		2Q2005	QoQ Chg %
			Chg Amt	Chg %		
가	81,252.2	74,243.0	7,009.2	9.4%	78,990.2	2.9%
	8,429.7	7,997.5	432.2	5.4%	8,198.2	2.8%
	28,482.1	27,530.8	951.3	3.5%	26,328.0	8.2%
	3,793.4	4,242.3	-448.9	-10.6%	3,905.3	-2.9%
	3,095.0	2,928.5	166.5	5.7%	2,890.6	7.1%
	34,195.0	29,918.0	4,277.0	14.3%	34,569.5	-1.1%
	159,247.4	146,860.1	12,387.3	8.4%	154,881.8	2.8%
/	91,224.6	82,815.7	8,408.9	10.2%	86,171.0	5.9%
	3,640.2	4,702.4	-1,062.3	-22.6%	3,471.2	4.9%
	37,244.9	35,009.2	2,235.7	6.4%	36,287.7	2.6%
	18,237.6	16,497.6	1,740.0	10.5%	20,718.6	-12.0%
	8,900.2	7,835.2	1,065.0	13.6%	8,233.3	8.1%
	159,247.4	146,860.1	12,387.3	8.4%	154,881.8	2.8%

* : + + +



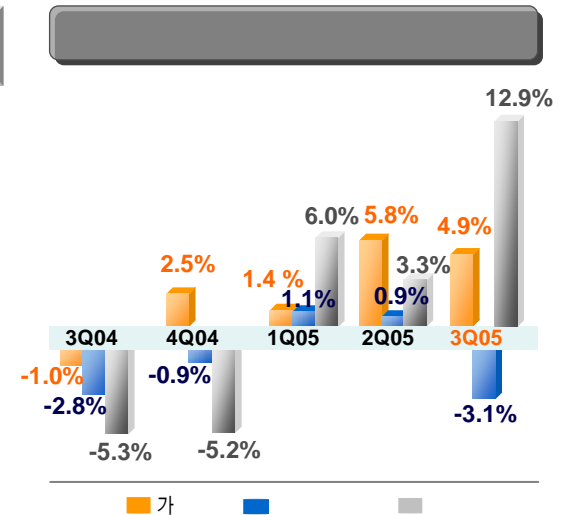
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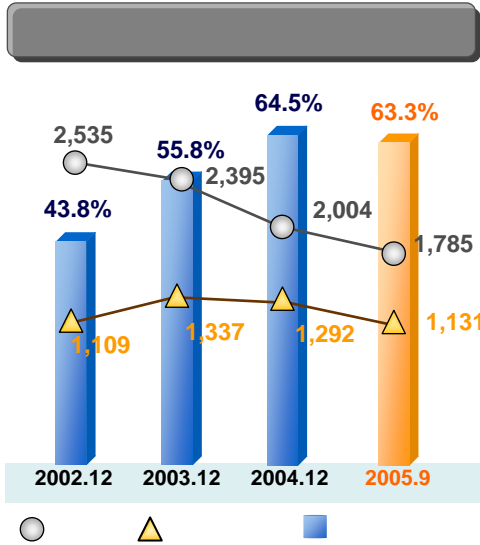
	3Q2005	4Q2004	YTD		2Q2005	QoQ Chg %
			Chg Amt	Chg %		
가	22,612.0	20,556.8	2,055.2	10.0%	22,004.4	2.8%
	14,839.4	13,751.6	1,087.8	7.9%	14,608.2	1.6%
	7,772.6	6,805.2	967.4	14.2%	7,396.2	5.1%
	17,984.0	16,747.8	1,236.2	7.4%	17,332.8	3.8%
	6,759.9	6,386.8	373.1	5.8%	6,553.7	3.1%
	4,147.9	3,461.5	686.4	19.8%	3,344.9	24.0%
	531.0	387.6	143.4	37.0%	474.1	12.0%
	45,274.9	41,153.7	4,121.2	10.0%	43,156.2	4.9%

2)

	3Q2005	4Q2004	YTD		2Q2005	QoQ Chg %
			Chg Amt	Chg %		
가	17,694.1	15,781.4	1,912.7	12.1%	16,923.3	4.6%
	9,706.2	7,878.4	1,827.8	23.2%	9,120.2	6.4%
	7,987.9	7,903.1	84.8	1.1%	7,803.2	2.4%
	13,501.6	13,651.0	-149.4	-1.1%	13,923.3	-3.0%
	4,671.3	4,900.8	-229.5	-4.7%	4,772.9	-2.1%
	3,544.5	2,900.0	644.5	22.2%	3,170.0	11.8%
	407.0	421.9	-14.9	-3.5%	416.9	-2.4%
	35,147.2	32,754.3	2,392.9	7.3%	34,433.5	2.1%



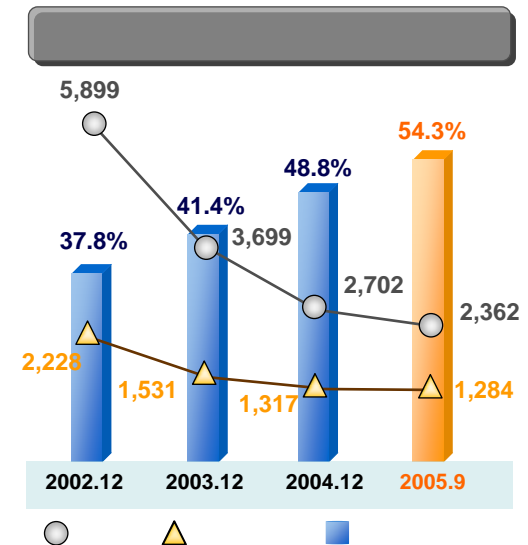
1)



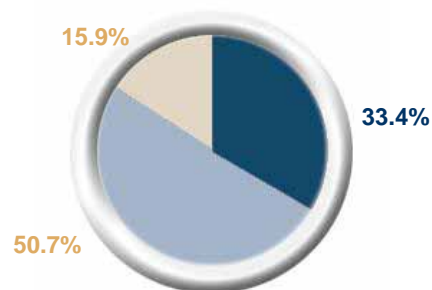
	3Q2005	4Q2004	YTD		2Q2005	QoQ	
			Chg Amt	Chg %		Chg Amt	Chg %
(Managed)	1,784.7	2,003.8	-219.1	-10.9%	1,794.8	-10.1	-0.6%
	1,130.6	1,292.3	-161.7	-12.5%	1,149.4	-18.8	-1.6%
	422.8	477.3	-54.5	-11.4%	425.7	-2.9	-0.7%
	231.3	234.2	-2.9	-1.2%	219.6	11.7	5.3%
	5.3	9.9	-4.6	-46.5%	6.3	-1.0	-16.0%
	3,389.6	3,667.0	-277.4	-7.6%	3,334.3	55.3	1.7%
	2,127.7	2,274.2	-146.5	-6.4%	2,073.3	54.4	2.6%
	405.5	351.1	54.3	15.5%	381.8	23.7	6.2%
	856.3	1,041.7	-185.4	-17.8%	879.2	-22.9	-2.6%
()	3,333	3,002	331	11.0%	3,126	207	6.6%
가 ()	2,844	2,513	331	13.2%	2,748	96	3.5%

2)

	3Q2005	4Q2004	YTD		2Q2005	QoQ	
			Chg Amt	Chg %		Chg Amt	Chg %
(Managed)	2,362.2	2,702.0	-339.8	-12.6%	2,483.9	-121.7	-4.9%
	1,283.8	1,317.3	-33.5	-2.5%	1,302.7	-18.9	-1.5%
	741.7	853.7	-112.0	-13.1%	786.7	-45.0	-5.7%
	336.7	531.0	-194.3	-36.6%	394.5	-57.8	-14.7%
	313.8	496.7	-182.9	-36.8%	368.6	-54.8	-14.9%
	6,723.6	6,937.9	-214.3	-3.1%	6,837.0	-113.4	-1.7%
	4,879.4	4,786.8	92.6	1.9%	4,894.5	-15.1	-0.3%
	489.7	538.9	-49.2	-9.1%	521.3	-31.6	-6.1%
	1,354.5	1,612.2	-257.7	-16.0%	1,421.2	-66.7	-4.7%
()	4,104	3,802	302	7.9%	3,986	118	3.0%
가 ()	246	249	-3	-1.2%	247	-1	-0.4%



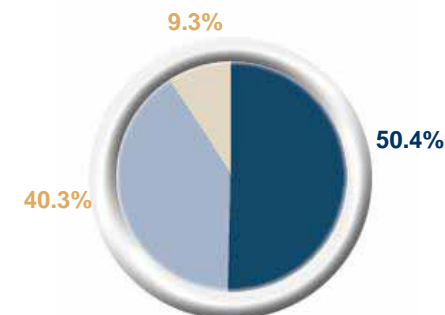
1)



	3Q2005	4Q2004	YTD		2Q2005	QoQ	
			Chg Amt	Chg %		Chg Amt	Chg %
	15,063.6	12,629.1	2,434.6	19.3%	13,962.9	1,100.7	7.9%
	1,842.0	1,444.7	397.3	27.5%	1,786.2	55.8	3.1%
	13,221.7	11,184.4	2,037.3	18.2%	12,176.7	1,045.0	8.6%
	22,824.6	20,044.1	2,780.5	13.9%	21,799.2	1,025.4	4.7%
	18,108.6	15,288.9	2,819.7	18.4%	17,040.7	1,067.9	6.3%
	7,153.4	4,938.2	2,215.2	44.9%	5,091.5	2,061.9	40.5%
	45,041.6	37,611.4	7,430.3	19.8%	40,853.6	4,188.0	10.3%

2)

	3Q2005	4Q2004	YTD		2Q2005	QoQ	
			Chg Amt	Chg %		Chg Amt	Chg %
	19,779.4	17,630.7	2,148.7	12.2%	19,118.4	661.0	3.5%
	8,849.1	8,131.8	717.3	8.8%	8,718.5	130.6	1.5%
	10,930.3	9,498.9	1,431.4	15.1%	10,399.9	530.4	5.1%
	15,822.0	17,566.6	-1,744.6	-9.9%	16,426.3	-604.3	-3.7%
	11,790.1	13,198.8	-1,408.7	-10.7%	12,290.7	-500.6	-4.1%
	3,662.6	3,080.8	581.8	18.9%	2,621.2	1,041.4	39.7%
	39,264.0	38,278.1	985.9	2.6%	38,165.9	1,098.1	2.9%



III.

(Asset Quality)

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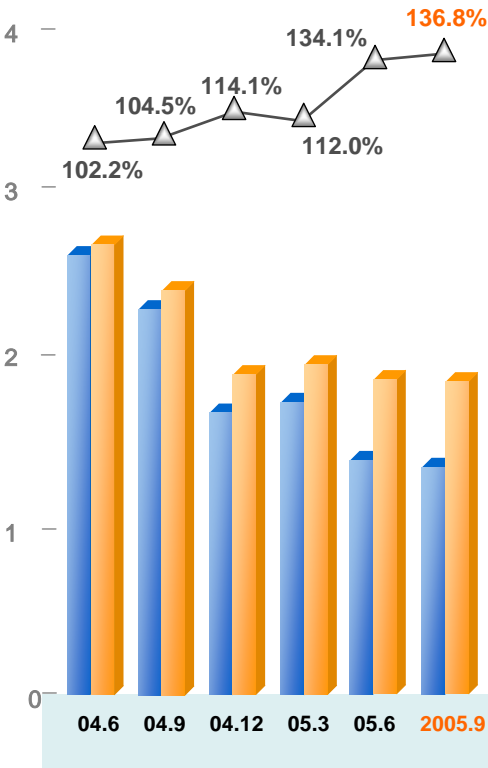
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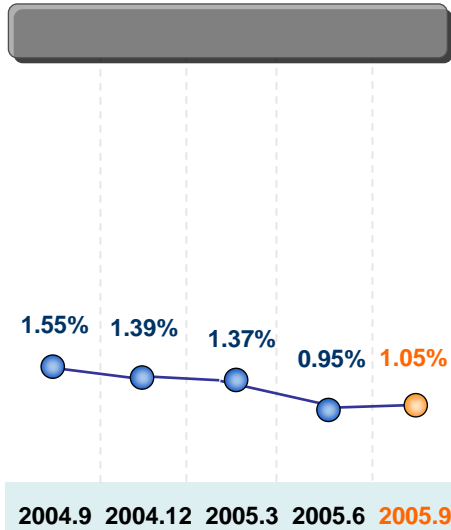


Legend: Blue square = Coverage Ratio, Orange square = Coverage, Triangle = Percentage

	3Q2005	4Q2004	YTD		2Q2005	QoQ Chg %
			Chg Amt	Chg %		
	107,051.9	99,665.4	7,386.5	7.4%	104,212.2	2.7%
	103,188.7	95,535.7	7,653.0	8.0%	100,306.4	2.9%
	2,474.5	2,427.7	46.8	1.9%	2,481.2	-0.3%
	783.4	892.7	-109.3	-12.2%	782.4	0.1%
	253.7	420.1	-166.4	-39.6%	308.9	-17.9%
	351.6	389.3	-37.7	-9.7%	333.4	5.5%
	3,863.2	4,129.7	-266.5	-6.5%	3,905.8	-1.1%
	3.61%	4.14%	-0.53%p	n.a.	3.75%	-0.1%p
	1,388.7	1,702.0	-313.4	-18.4%	1,424.7	-2.5%
	1.30%	1.71%	-0.41%p	n.a.	1.37%	-0.1%p
	1,900.1	1,941.7	-41.6	-2.1%	1,910.5	-0.5%
Coverage Ratio	49.2%	47.0%	2.17%p	n.a.	48.9%	0.3%p
	136.8%	114.1%	22.75%p	n.a.	134.1%	2.7%p

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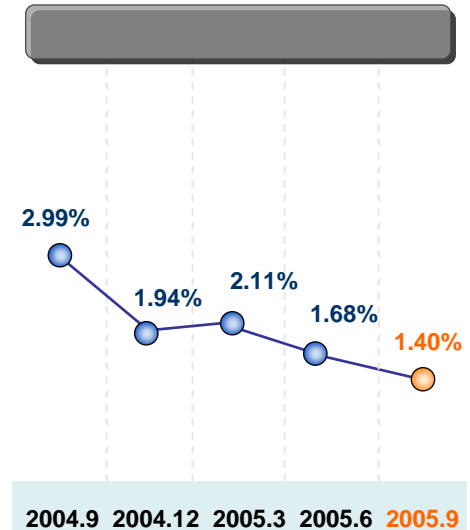
1)



	3Q2005	4Q2004	YTD		2Q2005	QoQ Chg %
			Chg Amt	Chg %		
	56,237.4	52,018.2	4,219.2	8.1%	54,188.9	3.8%
	54,561.9	50,287.7	4,274.2	8.5%	52,604.3	3.7%
	1,085.7	1,007.0	78.7	7.8%	1,071.0	1.4%
	444.9	539.0	-94.1	-17.5%	391.0	13.8%
	22.9	39.6	-16.7	-42.2%	25.6	-10.8%
	122.0	144.9	-22.9	-15.8%	97.0	25.8%
	589.8	723.5	-133.7	-18.5%	513.6	14.8%
	1.05%	1.39%	-0.34%p	n.a.	0.95%	0.1%p
	707.6	726.0	-18.4	-2.5%	649.0	9.0%
Coverage	120.0%	100.3%	19.6%p	n.a.	126.4%	-6.4%p
()	85.9	180.1	-94.2	n.a.	76.1	12.9%

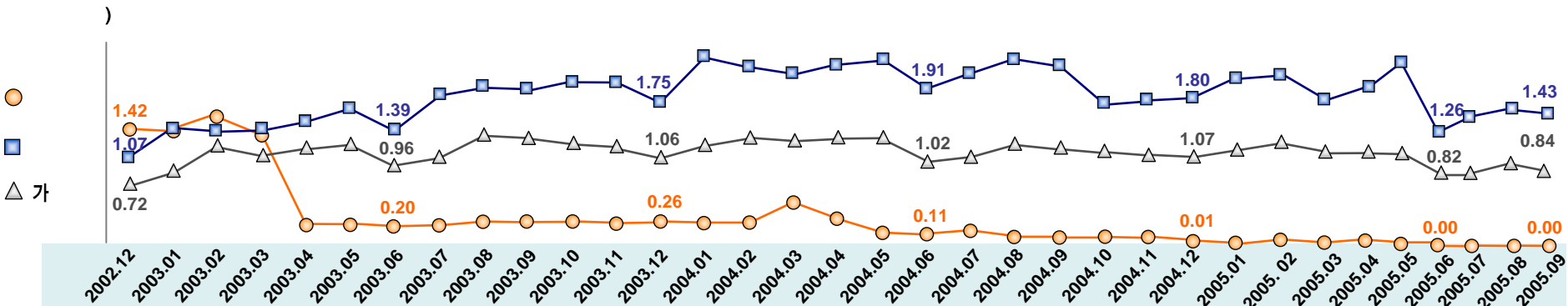
2)

	3Q2005	4Q2004	YTD		2Q2005	QoQ Chg %
			Chg Amt	Chg %		
	46,105.1	43,066.2	3,038.9	7.1%	45,191.3	2.0%
	44,181.0	41,016.9	3,164.1	7.7%	43,122.1	2.5%
	1,277.3	1,216.2	61.1	5.0%	1,309.7	-2.5%
	302.0	327.9	-25.9	-7.9%	359.4	-16.0%
	183.3	314.5	-131.2	-41.7%	228.2	-19.7%
	161.6	190.8	-29.2	-15.3%	171.9	-6.0%
	646.9	833.2	-186.3	-22.4%	759.5	-14.8%
	1.40%	1.93%	-0.53%p	n.a.	1.68%	-0.3%p
	1,032.8	1,053.0	-20.2	-1.9%	1,102.2	-6.3%
Coverage	159.6%	126.4%	33.2%p	n.a.	145.1%	14.5%p
()	477.6	1,400.6	-923.0	n.a.	351.4	35.9%



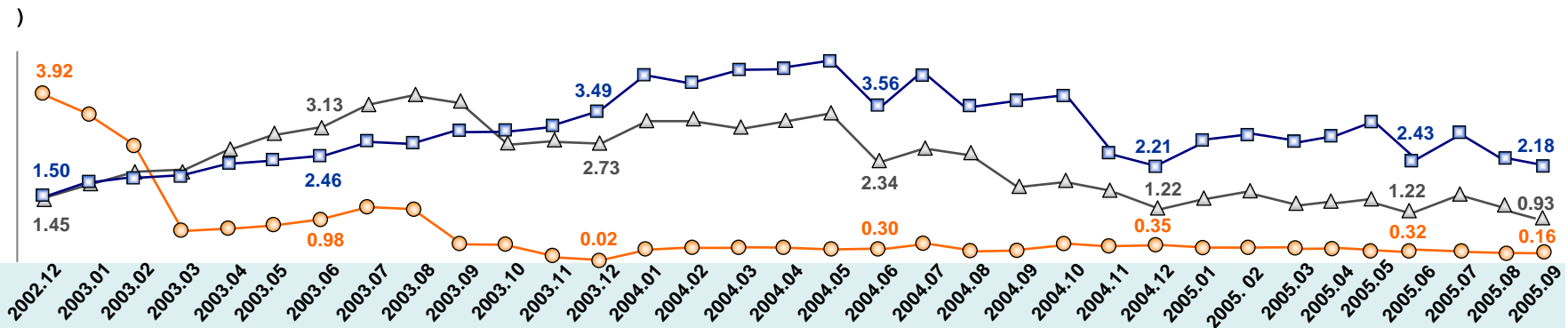
1)

	2004.9	2004.12	2005.3	2005.6	2005.9	YTD	(%)
가	51,891.1	50,618.3	51,113.6	52,872.9	54,930.8	4,312.5	8.5%
	19,959.5	20,713.4	21,126.9	22,164.8	22,777.2	2,063.8	10.0%
	13,289.7	13,756.0	14,060.1	14,608.2	14,839.4	1,083.4	7.9%
	6,669.8	6,957.4	7,066.8	7,556.6	7,937.8	980.4	14.1%
	17,774.2	17,111.1	17,261.5	17,657.1	18,023.0	911.9	5.3%
	6,451.7	6,386.8	6,479.1	6,511.8	6,759.9	373.1	5.8%
	3,101.4	3,172.1	2,942.0	3,069.9	2,649.0	-523.1	-16.5%
가	695.7	562.3	588.3	424.7	474.7	-87.6	-15.6%
	231.1	221.7	237.2	181.3	190.8	-30.9	-13.9%
	98.5	90.5	98.5	52.8	64.2	-26.3	-29.1%
	132.6	131.2	138.7	128.6	126.6	-4.6	-3.5%
	390.4	307.3	308.5	222.3	257.9	-49.4	-16.1%
	156.0	132.0	131.0	74.9	102.2	-29.8	-22.6%
	2.6	0.4	0.0	0.0	0.0	-0.4	n.a.
가)	1.34%	1.11%	1.15%	0.80%	0.86%	-0.25%p	n.a.
	1.16%	1.07%	1.12%	0.82%	0.84%	-0.23%p	n.a.
	0.74%	0.66%	0.70%	0.36%	0.43%	-0.23%p	n.a.
	1.99%	1.89%	1.96%	1.70%	1.59%	-0.29%p	n.a.
	2.20%	1.80%	1.79%	1.26%	1.43%	-0.36%p	n.a.
	2.42%	2.07%	2.02%	1.15%	1.51%	-0.55%p	n.a.
	0.08%	0.01%	0.00%	0.00%	0.00%	-0.01%p	n.a.



2)

	2004.9	2004.12	2005.3	2005.6	2005.9	YTD	(%)
가	42,679.1	42,056.1	42,392.9	44,062.5	45,057.6	3,001.5	7.1%
	15,432.3	15,822.5	16,043.5	16,965.7	17,749.8	1,927.3	12.2%
	7,434.6	7,864.3	8,255.7	9,074.7	9,645.4	1,781.1	22.6%
	7,997.7	7,958.2	7,787.8	7,891.0	8,104.4	146.2	1.8%
	13,780.4	13,651.5	13,797.2	13,924.0	13,502.3	-149.2	-1.1%
	4,885.7	4,901.6	4,827.5	4,773.5	4,672.0	-229.6	-4.7%
	3,024.3	2,895.6	3,071.5	3,168.3	3,544.3	648.7	22.4%
가	1,134.7	711.1	826.5	734.9	618.8	-92.3	-13.0%
	273.2	193.2	219.0	206.3	164.7	-28.5	-14.8%
	60.6	40.6	55.9	54.4	38.5	-2.1	-5.2%
	212.6	152.6	163.1	151.9	126.2	-26.4	-17.3%
	512.8	302.0	386.6	338.5	294.5	-7.5	-2.5%
	175.3	97.7	133.3	125.5	101.5	3.8	3.9%
	7.5	10.2	10.2	10.2	5.6	-4.6	-45.1%
가)	2.66%	1.69%	1.95%	1.67%	1.37%	-0.32%p	n.a.
	1.77%	1.22%	1.37%	1.22%	0.93%	-0.29%p	n.a.
	0.82%	0.52%	0.68%	0.60%	0.40%	-0.12%p	n.a.
	2.66%	1.92%	2.09%	1.92%	1.56%	-0.36%p	n.a.
	3.72%	2.21%	2.80%	2.43%	2.18%	-0.03%p	n.a.
	3.59%	1.99%	2.76%	2.63%	2.17%	0.18%p	n.a.
	0.25%	0.35%	0.33%	0.32%	0.16%	-0.19%p	n.a.





1)



2004.9 2004.12 2005.3 2005.6 2005.9

	3Q2005	4Q2004	YTD		2Q2005	QoQ Chg %
			Chg Amt	Chg %		
(Managed)	1,784.7	2,036.0	-251.3	-12.3%	1,796.4	-0.7%
	1,692.4	1,850.4	-158.0	-8.5%	1,697.8	-0.3%
	34.4	132.7	-98.3	-74.1%	41.8	-17.8%
	0.0	0.0	0.0	n.a.	0.0	n.a.
	26.7	37.8	-11.1	-29.3%	34.1	-21.5%
	31.1	15.1	16.0	106.1%	22.7	37.0%
	57.9	52.9	5.0	9.4%	56.8	1.9%
	3.24%	2.60%	0.64%p	n.a.	3.16%	0.08%p
(Managed) Coverage	69.8	74.1	-4.3	-5.8%	66.5	5.0%
	120.6%	140.1%	-19.4%p	n.a.	117.1%	3.6%p
NPL ()	0.0	0.0	0.0	n.a.	0.9	n.a.
ABS(,)	0.0	172.0	-172.0	n.a.	0.0	n.a.
()	84.0	237.1	-153.1	n.a.	70.3	n.a.

2)

	3Q2005	4Q2004	YTD		2Q2005	QoQ Chg %
			Chg Amt	Chg %		
(Managed)	2,362.2	2,701.9	-339.7	-12.6%	2,484.0	-4.9%
	2,078.0	2,253.0	-175.0	-7.8%	2,153.0	-3.5%
	175.5	250.2	-74.7	-29.9%	197.3	-11.0%
	1.2	1.7	-0.5	n.a.	1.2	n.a.
	81.6	134.8	-53.2	-39.5%	98.6	-17.2%
	25.9	62.2	-36.3	-58.4%	33.9	-23.6%
	108.7	198.7	-90.0	-45.3%	133.7	-18.7%
	4.60%	7.35%	-2.75%p	n.a.	5.38%	-0.78%p
(Managed) Coverage	155.9	220.9	-65.0	-29.4%	173.9	-10.4%
	143.4%	111.2%	32.2%p	n.a.	130.1%	13.4%p
NPL ()	0.0	0.0	0.0	n.a.	0.0	n.a.
ABS(,)	0.0	0.0	0.0	n.a.	0.0	n.a.
()	194.4	660.4	-466.0	n.a.	137.5	n.a.



2004.9 2004.12 2005.3 2005.6 2005.9

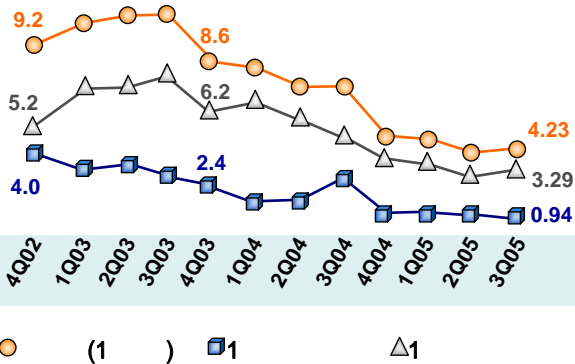


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(%)

		2004.9	2004.12	2005.3	2005.6	2005.9	YTD	
							Chg Amt	Chg %
		1,993.4	2,035.9	1,815.3	1,796.4	1,784.7	-251.2	-12.3%
	()	146.7	97.0	84.7	72.0	75.4	-21.6	-22.3%
1		54.1	20.8	19.8	18.3	16.8	-4.0	-19.4%
1		92.6	76.2	64.8	53.8	58.6	-17.6	-23.1%
	()	7.36%	4.77%	4.67%	4.01%	4.23%	-0.54%p	n.a.
1		2.71%	1.02%	1.09%	1.02%	0.94%	-0.08%p	n.a.
1		4.65%	3.74%	3.57%	2.99%	3.29%	-0.46%p	n.a.
		13.1	9.9	7.7	6.3	5.3	-4.6	-46.2%



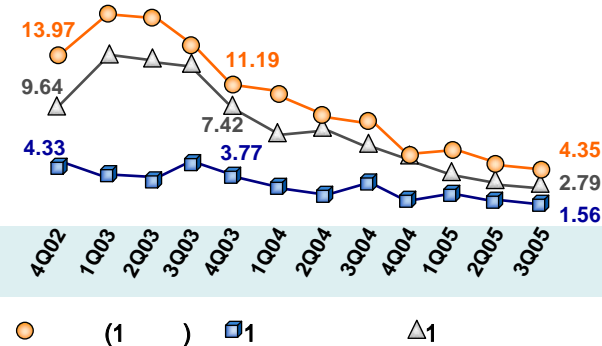
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		2004.9	2004.12	2005.3	2005.6	2005.9	YTD	
							Chg Amt	Chg %
		3,159.9	2,701.9	2,551.1	2,484.0	2,362.2	-339.7	-12.6%
	()	272.8	150.6	155.6	119.3	102.8	-47.8	-31.7%
1		102.0	52.8	59.2	43.9	37.0	-15.8	-30.0%
1		170.8	97.8	96.4	75.4	65.9	-31.9	-32.6%
	()	8.63%	5.57%	6.10%	4.80%	4.35%	-1.22%p	n.a.
1		3.23%	1.95%	2.32%	1.77%	1.56%	-0.39%p	n.a.
1		5.41%	3.62%	3.78%	3.04%	2.79%	-0.83%p	n.a.
		665.5	496.7	445.5	368.6	313.8	-182.9	-36.8%

(%)



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	FY2002	FY2003	FY2004	1Q2005	2Q2005	3Q2005	FY2005
가	109.7	82.4	73.8	20.6	28.8	25.0	74.4
	125.4	352.7	146.9	-23.6	2.8	21.4	0.6
	235.1	435.1	220.7	-3.0	31.6	46.4	75.0
가	187.4	439.0	408.6	64.4	60.3	40.2	164.9
	920.5	344.2	106.7	99.3	40.0	92.7	232.0
	753.1	1,350.0	514.8	45.4	50.6	42.8	138.8
	1,861.0	2,133.2	1,030.1	209.1	150.9	175.7	535.7
	90.9	283.1	175.8	23.6	26.9	10.4	60.9
	2,187.0	2,851.4	1,426.6	229.7	209.4	232.5	671.6

2)

	FY2002	FY2003	FY2004	1Q2005	2Q2005	3Q2005	FY2005
가	18.8	22.4	54.1	17.9	9.8	4.3	32.0
	92.3	40.4	126.0	34.4	9.7	9.8	53.9
	111.1	62.8	180.1	52.3	19.5	14.1	85.9
가	33.0	188.3	484.6	52.6	66.6	53.2	172.4
	638.8	221.5	255.6	14.3	80.4	16.1	110.8
	429.7	1,360.3	660.4	58.8	78.7	56.9	194.4
	1,101.5	1,770.1	1,400.6	125.7	225.7	126.2	477.6
	60.7	277.0	237.1	38.0	32.4	13.6	84.0
	1,273.3	2,109.9	1,817.8	216.0	277.6	153.9	647.5

3)

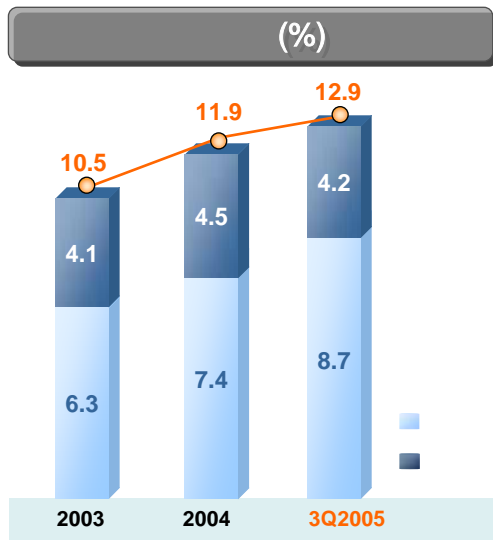
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	FY2002	FY2003	FY2004	1Q2005	2Q2005	3Q2005	FY2005
	116.1	0.0	153.3	0.0	205.6	0.0	205.6
	203.9	368.2	527.6	0.0	0.0	157.0	157.0
	0.0	446.1	0.0	0.0	0.9	0.0	0.9

IV.

(Capital Adequacy)

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	3Q2005(E)	4Q2004	YTD		2Q2005	QoQ Chg %
			Chg Amt	Chg %		
(a)	11,436.1	9,867.9	1,568.3	15.9%	10,861.6	5.3%
(b)	8,360.9	7,625.3	735.6	9.6%	8,009.5	4.4%
(a/b)	136.8%	129.4%	7.4%	n.a.	135.6%	1.2%p

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100%

2)

	3Q2005(E)	4Q2004	YTD		2Q2005	QoQ Chg %
			Chg Amt	Chg %		
가	53,332.8	48,578.6	4,754.2	9.8%	50,924.3	4.7%
	4,647.0	3,618.3	1,028.8	28.4%	4,462.5	4.1%
	2,230.6	2,183.3	47.3	2.2%	1,842.6	21.1%
BIS	12.9%	11.94%	1.0%p	n.a.	12.38%	0.5%p
	8.7%	7.45%	1.3%p	n.a.	8.76%	0.0%p
	4.2%	4.49%	-0.3%p	n.a.	3.62%	0.6%p

3)

	3Q2005(E)	4Q2004	YTD		2Q2005	QoQ Chg %
			Chg Amt	Chg %		
가	44,814.0	40,580.9	4,233.1	10.4%	42,869.5	4.5%
	2,751.9	2,023.1	728.8	36.0%	2,568.4	7.1%
	1,863.6	1,792.7	70.9	4.0%	1,691.9	10.1%
BIS	10.3%	9.40%	0.9%p	n.a.	9.94%	0.4%p
	6.1%	4.99%	1.2%p	n.a.	5.99%	0.1%p
	4.2%	4.42%	-0.3%p	n.a.	3.95%	0.2%p

V.

(Key Financial Ratios)

1.

	FY2002	FY2003	3Q2004	FY2004	1H2005	3Q2005
ROA						
SFG	0.94%	0.39%	0.78%	0.77%	1.16%	1.12%
SHB	1.05%	0.71%	1.27%	1.15%	1.22%	1.09%
CHB	-0.97%	-1.48%	0.39%	0.42%	1.12%	1.11%
ROE						
SFG	17.57%	8.99%	15.93%	15.82%	22.20%	21.04%
SHB	19.79%	15.05%	25.48%	22.48%	22.30%	19.61%
CHB	-22.31%	-46.28%	10.77%	11.01%	26.32%	24.56%
BVPS ()	13,178	15,234	17,521	19,006	19,976	21,556
EPS ()	2,066	963	2,663	2,577	4,247	4,152
Loan to Deposit Ratio						
SHB	95.7%	94.3%	103.9%	108.1%	103.5%	97.2%
CHB	74.6%	89.0%	85.5%	85.6%	90.3%	89.6%
Cost-income Ratio						
SFG	45.0%	41.7%	40.5%	43.4%	44.8%	45.9%
SHB	36.3%	37.7%	33.9%	36.7%	38.3%	42.6%
CHB	36.4%	38.5%	37.9%	41.5%	42.5%	40.9%
NPL Ratio						
SHB	1.42%	2.20%	1.55%	1.39%	0.95%	1.05%
CHB	3.75%	4.82%	2.99%	1.94%	1.68%	1.40%

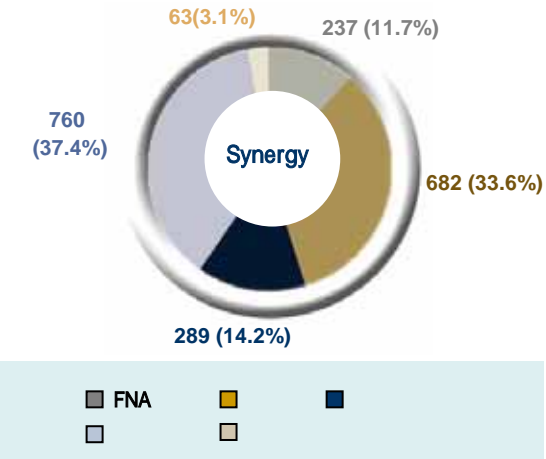
VI. (Synergy Creation)

1. 2005 3

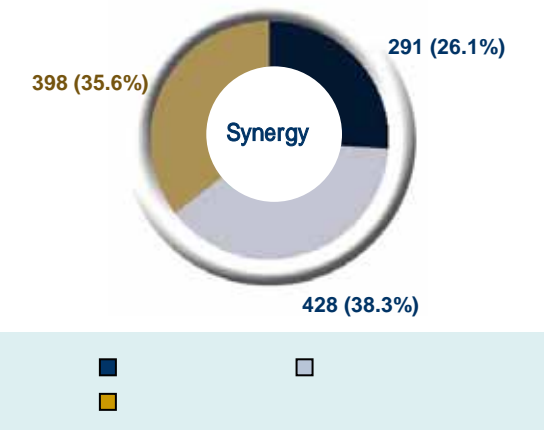


		Synergy					
		2003	2004	2005 (Target)	3Q2005 ()		
Synergy		67.2	150.3	208.0	203.1	98%	,FNA, , ,
		39.6	75.0	88.0	111.7	127%	,IPO,ABS,M&A,
		106.8	225.3	296.0	314.8	106%	
Synergy	IT	9.5	30.2	39.3	33.3	85%	IT ,MF,CS ,
		1.5	9.8	10.7	9.7	91%	OA, Expendable supplies
		26.7	38.0	40.0	24.7	62%	
		37.7	78.0	90.0	67.7	75%	
		144.5	303.3	386.0	382.5	99%	

가 2,031



1,117

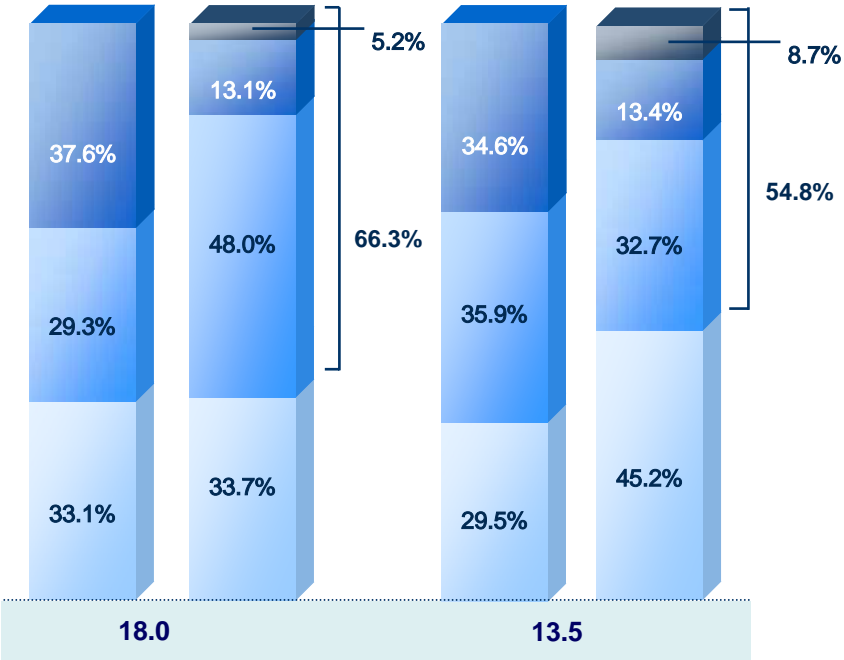


VII. (Appendix)

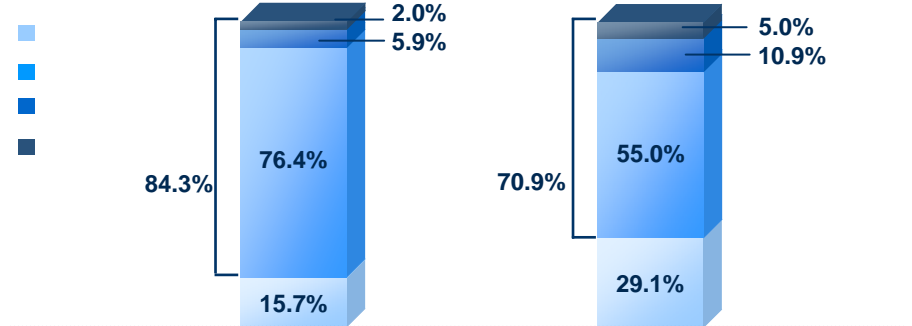
1. A-1 (/)
2. A-2 (/)



(2005.6) VS (2005.9)



VS



(2005.9)

	1.43%	1.18%	1.56%	2.16%	0.03%
	2.18%	1.96%	2.64%	2.46%	1.21%

	03.12	04.6	04.12	05.9	(05.9)	03.12	04.6	04.12	05.9	(05.9)
	2.0%	3.5%	1.7%	1.9%	35.9%	3.6%	3.5%	2.2%	1.8%	35.4%
	1.5%	2.8%	3.1%	1.5%	6.6%	3.9%	3.6%	2.5%	2.5%	7.6%
	1.6%	1.8%	1.5%	1.2%	16.6%	2.9%	2.7%	1.8%	1.9%	18.1%
	1.8%	1.7%	2.4%	1.8%	4.4%	5.4%	8.7%	3.0%	3.9%	4.4%
	0.6%	0.0%	2.5%	1.6%	2.3%	7.4%	11.4%	3.7%	5.9%	2.2%
	2.9%	3.4%	2.3%	2.0%	2.1%	3.0%	5.3%	2.3%	1.7%	2.2%
	0.7%	1.0%	1.1%	0.3%	2.8%	2.1%	1.7%	1.9%	2.0%	3.1%
	0.4%	1.4%	0.3%	1.8%	0.1%	0.4%	2.1%	0.2%	6.2%	0.1%
	0.1%	0.0%	1.2%	0.0%	0.9%	2.0%	0.0%	0.2%	0.1%	0.9%
	1.3%	0.8%	1.5%	0.9%	21.4%	3.9%	3.5%	2.5%	2.0%	18.4%
	0.9%	0.3%	1.7%	1.2%	14.6%	5.8%	4.7%	3.1%	3.1%	8.9%
	1.2%	2.0%	0.6%	0.3%	5.4%	0.7%	1.0%	1.8%	1.0%	9.0%
	2.4%	3.1%	2.4%	1.7%	2.4%	4.6%	4.0%	3.9%	4.1%	2.5%
	3.0%	2.7%	3.6%	1.3%	1.0%	1.6%	3.0%	1.5%	1.4%	0.9%
	0.6%	0.0%	1.3%	0.5%	3.5%	0.3%	0.2%	0.8%	0.9%	3.6%
	2.4%	3.9%	2.6%	1.8%	2.0%	5.8%	6.1%	0.1%	0.6%	1.9%
	1.1%	3.8%	1.1%	0.7%	0.8%	2.4%	1.3%	0.0%	0.1%	0.5%
	3.2%	4.0%	3.3%	2.5%	1.2%	7.6%	8.8%	0.1%	0.7%	1.4%
	4.9%	0.4%	3.1%	2.2%	2.0%	3.2%	6.4%	5.8%	9.0%	2.6%
	11.6%	0.9%	8.6%	6.5%	0.5%	5.7%	13.8%	9.3%	17.5%	0.9%
	1.7%	2.3%	1.8%	1.4%	100.0%	3.5%	3.6%	2.2%	2.2%	100.0%