

2004

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II.		8
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III.		10
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4.	가	13
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IV.		15

V.		16
1.		16
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VI.		20
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2.		21
VII.		22
1.		22
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9.		34
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11.		34
12.		34
VIII.		35
1.		35
2.		36
3.		37

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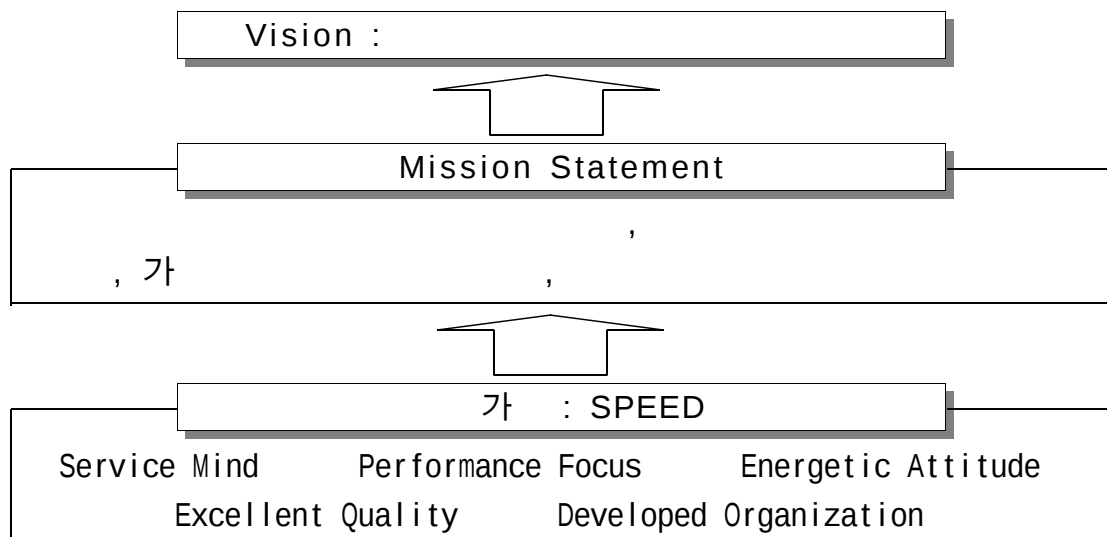
		BC CARD Co., Ltd.		
()		1587		
	800			440
	1982. 4. 7			
		(1987. 11. 28)		

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'Vision 2008'

■ Vision Misson Statement



■

(Open System)

()

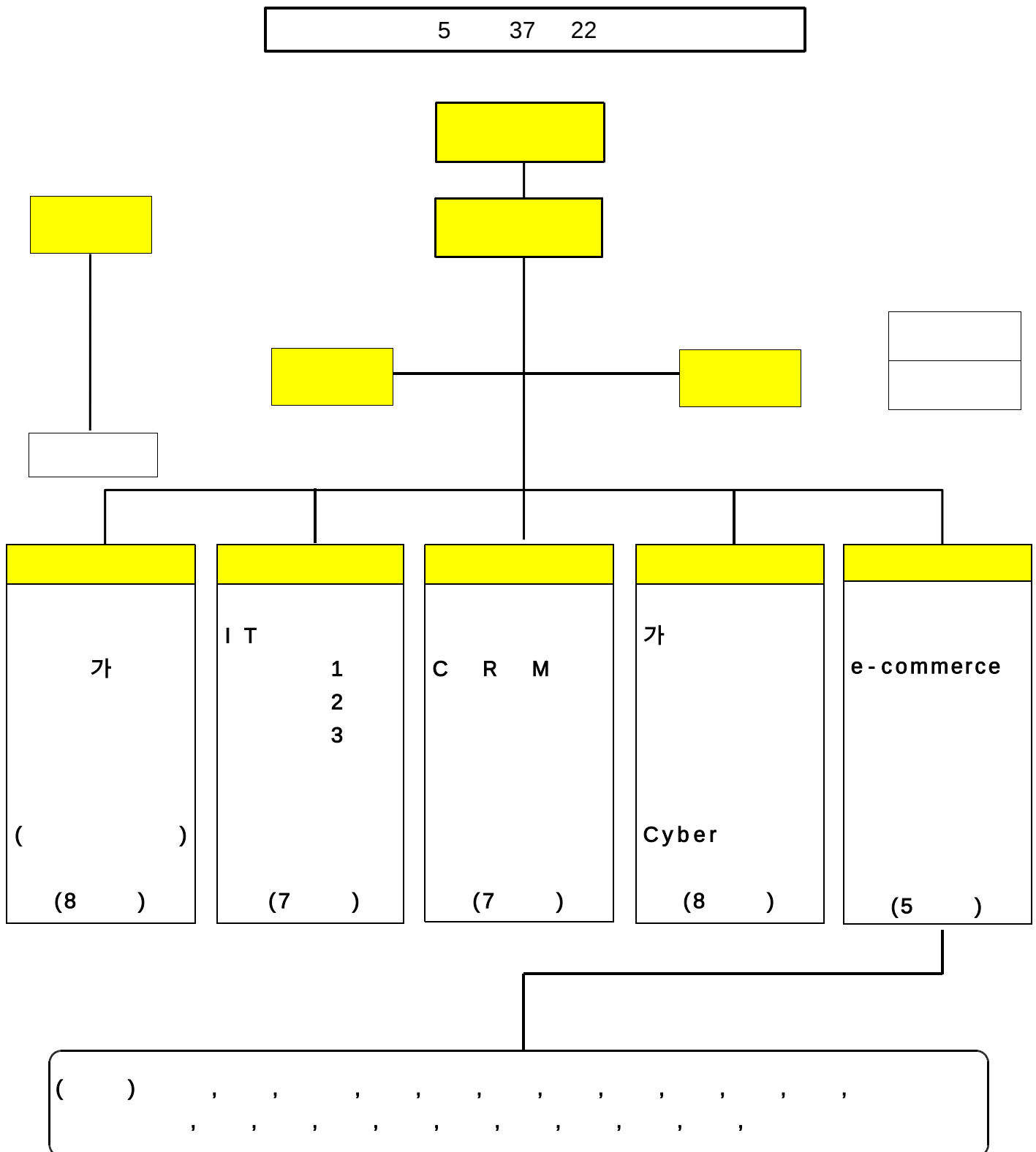
3. .

1982	4. 7 6. 7 9. 1	(5) (, , , ,) 가
1983	4. 1 9. 7	JCB , () (15)
1984	6. 1	3 (, , ,)
1985	6. 1	4 (, , , ,)
1986	8. 1	
1987	9.18 10.16 10.22 11.28	() 35 (50) 100 가
1988	2.29 4. 1 5. 2 12.20	5 (55) 145 (200) (1)
1989	1.30 3. 6 10.26	가 (10/26), (10/27), (12/13)
1990	2.28 10.17	500
1991	8. 1 11. 4 11.13 11.15	VISA 200 (400)

1992	2. 1 4. 1	(1587) 40 (440)
1993	3. 8 9.15	JCB , JCB
1994	1. 1 4. 5. 9. 1 9. 2 9. 3 10.17 12.10	7 (, , , , , ,) (4.9), , (4.12), (4.26), (4.28), (5.3), (5.4) , (,5.17) 1,000
1995	5. 2 5. 6. 9.14	(, , ,) (5.6), (5.16), (6.13), (7.6) 5 (, , , ,)
1996	1.15 3. 1	7 (, , , , , ,) TOP
1997	2.18 3. 5 10.22 11.10	(3) OPEN
1998	4. 3 8. 1 10. 7 11.16	
1999	7.20 9. 6 9.27 11.22	가 100 가 (check card) TOP
2000	3.15 7. 3 8.31	1,500

2001	1.15	가 150 2,000 2 100	" ABC "
	2.23		
	2.28		
	5.31		
	8.11		
	11. 5		
2002	5.22	e-Privacy	
	7. 1		
	11.21	가 3 ‘ ’	
2003	3. 6	(K-BPI) 5 1	
	5.13	g-CRM	
	5.16	VISION 2008	
	6. 4	ESCROW	
	9. 6	가 3 1	
	9.30	BS7799	
	10. 1	(ISP)	
	12. 9	가 (NCSI) 가 3 1	
2004	2.23	(K-BPI) 6 1	
	3.18		
	5. 6	Marketing Award	
	6.17		
	9. 1	e	
	9.20		
	11. 2	가 1	

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				G1	G2	G3	G4				
		4	9	45	82	171	207	-	518	1,423	1,941
		4	9	45	82	171	207	-	518	1,423	1,941

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(: , %)

		(%)
	122	27.65
	74	16.83
	65	14.85
	65	14.85
	440	100.0

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	()			00. 5.27	3,653	376,993	51.60%
	()			97. 4.17	4,500	176,400	39.20%
	()		VAN	99. 4.29	4,300	171,914	19.99%
			PG	97.12.16	8,799	92,000	5.23%
				04.1.27	30,669	325,650	5.31%

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	2004	2003
	10%	0%
	10%	0%
	1,000	0
	1,000	0
	1,512	281
	66.12%	0.00%

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(: , %)

		2004		2003	
		587,376	49.63	534,564	34.88
		136,838	11.56	173,000	11.28
		404,918	34.21	713,326	46.54
		54,373	4.60	111,870	7.30
		1,183,505	100.00	1,532,760	100.00
		0	0.00	0	0.00
		1,183,505	100.0	1,532,760	100.00

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			2004		2003	
			580,021	51.28	527,567	37.09
			7,355	0.65	6,997	0.49
			136,838	12.10	173,000	12.16
			0	0.00	0	0.00
			404,192	35.73	712,388	50.08
			726	0.06	938	0.06
			1,097	0.10	986	0.07
			0	0.00	0	0.00
			859	0.08	671	0.05
			581,118	51.38	528,553	37.16
			7,355	0.65	6,997	0.49
			136,838	12.10	173,000	12.16
			0	0.00	0	0.00
			405,051	35.81	713,059	50.13
			726	0.06	938	0.06

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		2004		2003	
		2,298	57.62	2,820	62.42
		574	14.39	559	12.37
		0	0.00	0	0.00
		0	0.00	0	0.00
		0	0.00	0	0.00
		0	0.00	0	0.00
		0	0.00	0	0.00
		1,116	27.99	1,139	25.21
		3,988	100.00	4,518	100.00
		2,180	89.02	2,146	70.31
		0	0.00	0	0.00
		269	10.98	906	29.69
		0	0.00	0	0.00
		2,449	100.00	3,052	100.00
		1,539		1,466	
		3,988		4,518	

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(: , %)

		2004		2003	
		3,981	100.00	4,574	100.00
		3,886	97.61	4,539	99.23
		95	2.39	35	0.76
		28	0.70	23	0.50
		67	1.68	12	0.26

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	2004	2003			2004	2003	
	1,826	1,305	521				
()							
()					0	0	0
()	1,826	1,305	521	()	0	0	0
	574	559	15	()	0	0	0
()	568	532	36				
()	6	27	-21				
	0	0	0		800	1,499	-699
	0	0	0		1,649	1,553	96
()				()	1,580	1,446	134
()				()	69	107	-38
()				()			
()							
	208	1,174	-966		1,539	1,466	73
가	530	587	-57	()	440	440	0
()	263	341	-78	()			
()	267	246	21	()	-3	-10	7
()				()	1,102	1,036	66
()							
()							
	850	893	-43				
	3,988	4,518	-530		3,988	4,518	-530

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				7	30	90	180	1	1		
				19	19	19	19	19	-	19	
		가		-	264	264	264	264	267	531	
				-	549	553	632	634	17	651	
					1,093	1,093	1,093	1,093	1,093	0	1,093
				가	-	47	125	236	357	79	436
					-	47	125	236	357	79	436
			1,093	1,140	1,218	1,329	1,450	79	1,529		
			-	540	540	540	540	985	1,525		
			1,112	2,512	2,594	2,784	2,907	1,349	4,256		
				1	90	90	90	90	-	90	
				1,113	2,602	2,684	2,874	2,996	1,349	4,345	
				-	200	200	500	600	200	800	
				-	1,348	1,348	1,348	1,348	211	1,559	
		()		-	1,548	1,548	1,848	1,948	411	2,359	
				-	-	-	-	-	1,539	1,539	
				-	-	-	-	-	358	358	
				-	1,548	1,548	1,848	1,948	2,308	4,256	
					-	90	90	90	90	-	90
					-	1,638	1,638	1,938	2,038	2,307	4,345
	()			1,112	964	1,046	936	958	-958	-	
()			1,113	964	1,046	936	958	-958	-		

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		2004			2003		
		가	가	가	가	가	가
		250	263	13	250	341	91

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		2004	2003
		358	434
		358	434
		423	616
		423	616

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	2004	2003	
	1,961	2,281	
	27	14	
	43	114	

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		2004	2003
		41.39	35.04
		38.58	33.49
가		2.39	1.95
		-	-
		3.10	4.59
		4.65	8.78
		1.50	0.20
		23.58	16.39
		96.59	101.63
		167.54	145.75
		26.38	21.36
	1	5	2
	1	82	178
		374.11	471.74

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가. : 1999.10.30
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2003 12 31

2004 12 31

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322,994 (:337,819)

37,728

(:37,954) ,

7,165 (:5,432)

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22 : 2004 1 1 12 31
21 : 2003 1 1 12 31

(:)

	22()		21()	
.		287,129,592,371		337,876,587,936
(1)		277,615,072,335		326,128,349,734
1. 가 < 14>		2,031,074,366		5,815,425,579
2.		32,002,053		110,562,102
3. < 5>		26,338,995,119		34,118,245,000
4. < 4,12>	56,331,717,450		55,911,351,338	
	(-)5,099,986,544	51,231,730,906	(-)6,184,208,379	49,727,142,959
5. < 14>		10,719,377		1,632,122
6.		145,773,168		349,407,592
7. < 4>				
		109,300,000,000		46,000,000,000
	-		15,784,411	
	-	-	(-)1,617,912	14,166,499
	3,148,044,425		6,140,429,447	
	(-)2,563,016,659	585,027,766	(-)3,457,574,001	2,682,855,446
	43,613,525,304		147,415,366,649	
	(-)22,845,631,294	20,767,894,010	(-)30,000,442,005	117,414,924,644
8. < 4>	61,987,750,831		56,812,705,727	
	(-)5,164,722,258	56,823,028,573	(-)3,613,668,377	53,199,037,350
9. < 14>		8,848,144,840		14,463,697,055
10.				
		176,745,567		308,126,647
		1,322,586,130		1,922,225,999
		1,350,460		900,740
(2)		9,514,520,036		11,748,238,202
1.		9,514,520,036		11,748,238,202
.		111,634,332,298		113,880,502,070
(1)		54,145,900,617		53,332,237,925
1. < 3>		8,000,000		8,000,000
2. 가 < 6>		24,466,876,674		22,997,282,165
3. < 6>		2,224,450,178		1,586,390,218
4. < 12>		7,165,110,000		5,431,770,000
5.				
가		259,170,170		278,128,170
< 4>	9,612,863,450		9,833,752,379	

	(-)94,999,500	9,514,863,950	(-)154,573,000	9,679,179,379
		204,781,600		204,901,600
가		4,780,747,022		4,780,747,022
6. < 17>		5,518,901,023		8,365,839,371
(2) < 7,8>		54,001,113,328		56,815,957,605
1.		18,456,124,580		18,456,124,580
2.	15,160,439,266		15,160,439,266	
가	(-)2,714,127,125	12,446,312,141	(-)2,495,071,015	12,665,368,251
3.	438,212,494		438,212,494	
가	(-)288,887,011	149,325,483	(-)261,324,084	176,888,410
4.	97,513,668,152		88,762,745,565	
가	(-)74,564,317,028	22,949,351,124	(-)63,245,169,201	25,517,576,364
(3) < 9>		3,487,318,353		3,732,306,540
1.		38,175,477		58,641,333
2.		3,449,142,876		3,673,665,207
		398,763,924,669		451,757,090,006
.		217,967,132,310		214,564,756,260
1. < 12>		69,813,574,908		54,141,927,952
2.		1,140,155,249		528,472,718
3. < 18>		62,298,819,101		63,712,764,596
4. < 14>		2,687,794,405		6,008,815,100
5. 가가		265,378,893		240,972,299
6.		14,161,623,409		9,745,543,741
7.		59,762,470		59,762,470
8. < 14>		6,282,128,599		8,813,215,434
9.		445,840,352		1,014,326,623
10.		823,626,204		317,606,463
11. < 13>	60,000,000,000		70,000,000,000	
	(-)11,571,280	59,988,428,720	(-)18,651,136	69,981,348,864
.		26,916,059,949		90,635,783,530
1.		2,365,642,172		6,627,061,909
2. < 13>	20,000,000,000		80,000,000,000	
	(-)5,403,026	19,994,596,974	(-)54,724,486	79,945,275,514
3. < 11>	11,398,918,808		10,178,198,642	
	(-)223,690,020		(-)276,236,320	
< 3>	(-)6,619,407,985	4,555,820,803	(-)5,838,516,215	4,063,446,107
		244,883,192,259		305,200,539,790
.	< 15>	44,000,000,000		44,000,000,000
1.		44,000,000,000		44,000,000,000
.	< 16>	110,226,763,078		103,572,124,435
1.		22,000,000,000		22,000,000,000
2.		671,779,308		671,779,308
3.		30,000,000,000		30,000,000,000
4.		20,000,000,000		20,000,000,000
5.		30,900,345,127		29,661,932,651
6. (: :6,654,638,643 :1,238,412,476)		6,654,638,643		1,238,412,476

.		(-)346,030,668		(-)1,015,574,219
1. 가 < 6>		(-)8,862,468		(-)4,244,419
2. 가 가 < 6>		(-)337,168,200		(-)1,011,329,800
		153,880,732,410		146,556,550,216
		398,763,924,669		451,757,090,006

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22 2004 1 1 2004 12 31
21 2003 1 1 2003 12 31

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	22()		21()	
.		397,523,032,417		440,140,754,172
1. < 12>	322,994,059,590		337,819,288,185	
2.	8,846,666,758		10,247,505,606	
3.	46,751,342,913		35,962,140,864	
4.	16,532,023,755		44,475,395,990	
5. 가	12,655,769		-	
6.	2,386,283,632		11,636,423,527	
.		36,697,740,291		47,726,500,515
1.	7,295,907,576		19,531,185,305	
2.	28,462,786,516		26,190,111,468	
3. 가	-		246,089,841	
4.	939,046,199		1,759,113,901	
.		347,295,372,085		399,625,338,520
1.	40,115,895,487		37,127,852,061	
2. < 11>	3,975,406,942		4,004,112,763	
3.	9,086,224,602		8,658,005,084	
4.	334,396,816		374,606,077	
5.	24,283,667,834		29,954,046,649	
6.	567,891,185		598,753,876	
7.	2,292,881,835		3,385,181,400	
8.	2,607,643,585		2,859,206,814	
9. 가 < 8>	12,093,496,611		15,404,977,777	
10.	1,354,141,388		978,711,930	
11.	856,001,987		2,737,328,345	
12.	585,002,877		658,323,864	
13.	100,742,585		28,423,247	
14.	28,009,549,113		26,911,162,016	
15.	120,344,807		163,572,369	
16. < 12>	166,521,249,092		176,972,280,774	
17.	98,771,327		102,728,320	
18.	125,477,717		194,287,157	
19.	12,313,134,820		13,043,157,869	
20.	720,837,873		789,746,678	
21.	3,115,287,671		4,395,020,729	
22.	108,014,481		77,928,670	
23.	867,556,619		803,603,425	
24.	3,635,200,316		2,665,434,960	
25.	32,584,415,867		66,495,051,182	

26.	< 9>	810,350,488		230,630,253	
27.		11,788,160		11,204,231	
.	()		13,529,920,041		(-)7,211,084,863
.			568,639,001		17,350,892,978
1.		270,332,481		244,503,065	
2.		60,193,000		12,134,458	
3.		12,687,673		103,584,618	
4.		-		100,000,000	
5.	< 6>	-		16,611,285,565	
6.		52,571,454		12,602,155	
7.		37,972		14,341,720	
8.		-		7,981,783	
9.		173,116,421		244,459,614	
.			4,596,982,051		6,589,243,433
1.		27,751,786		362,437,866	
2.		2,174,124,500		221,925,165	
3.	가 < 6>	1,242,286,991		173,365,363	
4.	가 < 6>	450,000,000		162,000,000	
5.	< 20>	-		123,543,253	
6.		96,866,140		2,613,163,435	
7.		45,538,673		5,478,289	
8.		560,413,961		2,927,330,062	
.			9,501,576,991		3,550,564,682
.			-		-
.			-		-
.			9,501,576,991		3,550,564,682
XI.	< 17>		2,846,938,348		2,312,152,206
XII.	< 19>				
(	: :1,512				
	: 281		6,654,638,643		1,238,412,476
	: :1,512				
	: 281				

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22	2004	1	1	21	2003	1	1
	2004	12	31		2003	12	31
	2005	3	29		2004	3	26

(:)

	22()		21()	
.		6,654,638,643		1,238,412,476
1.		-		-
2.		6,654,638,643		1,238,412,476
.			-	-
.		6,654,638,643		1,238,412,476
1.	< 23> () : : 1,000 (10%) : - (-%)	4,400,000,000		
2.		2,254,638,643		1,238,412,476
.			-	-

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21 2003 1 1 2003 12 31

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	22()		21()	
.		71,706,563,874		210,977,662,095
1.	6,654,638,643		1,238,412,476	
2. 가	52,179,156,200		87,235,180,940	
가	-		246,089,841	
	939,046,199		-	
	3,975,406,942		4,004,112,763	
가	12,093,496,611		15,404,977,777	
	32,584,415,867		66,495,051,182	
	810,350,488		230,630,253	
	27,751,786		362,437,866	
가	1,242,286,991		173,365,363	
가	450,000,000		162,000,000	
	56,041,316		156,515,895	
3.	(-)2,145,432,083		(-)25,933,115,183	
가	12,655,769		-	
	2,120,088,641		9,118,245,000	
	12,687,673		103,584,618	
	-		100,000,000	
	-		16,611,285,565	
4. ,	15,018,201,114		148,437,183,862	
	(-)3,295,670,315		(-)2,695,182,562	
	(-)9,087,255		(-)1,632,122	
	203,634,424		413,195,607	
	(-)63,300,000,000		24,000,000,000	
	395,324		29,349,063	
	455,538,488		(-)1,159,554,238	
	69,608,188,319		142,055,043,989	
	(-)7,765,023,800		2,618,141,478	
	5,615,552,215		(-)5,880,027,467	
	131,381,080		194,320,953	
	-		246,908,124	
	599,639,869		582,331,935	
	(-)449,720		(-)900,740	
가	2,042,601,760		-	
	2,233,718,166		3,257,830,377	
	2,846,938,348		(-)2,621,399,607	

	15,671,646,956		3,350,437,716	
	611,682,531		497,806,142	
	(-)1,413,945,495		9,006,620,653	
	(-)3,321,020,695		(-)1,100,387,045	
가가	24,406,594		(-)29,540,719	
	4,416,079,668		(-)19,383,913,262	
	-		(-)30,000,000	
	(-)2,531,086,835		4,280,699,930	
	(-)568,486,271		(-)1,506,574,818	
	506,019,741		(-)171,933,914	
	-		(-)10,362,118,841	
	(-)4,261,419,737		6,627,061,909	
	(-)2,754,686,776		(-)3,422,769,040	
	52,546,300		100,592,000	
	(-)780,891,770		(-)457,221,639	
.		(-)5,490,915,087		(-)23,177,608,260
1.	20,489,527,275		37,198,482,584	
	91,215,818		-	
	18,960,292,323		34,163,375,781	
가	178,225,000		-	
	953,920,000		1,696,000,000	
가	18,958,000		-	
	266,423,029		683,257,241	
	120,000		-	
	20,373,105		655,849,562	
2.	(-)25,980,442,362		(-)60,376,090,844	
가	-		356,651,943	
	10,000,000,000		39,347,387,281	
가	2,608,622,909		433,068,000	
	700,000,000		-	
가	2,687,260,000		2,097,350,000	
가	105,107,600		1,102,638,700	
가 가	-		1,933,974,800	
	9,314,089,552		11,479,641,420	
가	565,362,301		3,625,378,700	
.		(-)70,000,000,000		(-)224,439,343,200
1.	-		97,860,656,800	
	-		57,900,000,000	
			39,960,656,800	
2.	(-)70,000,000,000		(-)322,300,000,000	
	-		87,900,000,000	
	-		4,400,000,000	
	70,000,000,000		230,000,000,000	
.	(+ +)	(-)3,784,351,213		(-)36,639,289,365
.		5,815,425,579		42,454,714,944
.		2,031,074,366		5,815,425,579

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	2,563	3,457
	5,165	3,614
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	22,845	30,000
	30,573	37,073

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		Peter T. Gunton	58.10.10	MC int'l Vice President
			53. 8. 1	
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			50. 8.16	
			55. 5.21	
			54. 3.17	
			47. 4.24	

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	159-1 8 (121-200)
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	712-1 8 (139-200)
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	3가 1 9 (600-010)
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	1가 80 2 (200-041)
	183 2 (210-933)
	2가 116-166 11 (360-012)
	2 649-7 3 (680-012)
	95-40 2 (790-050)
	1-11 3 (607-050)
	769-1 10 (560-170)
	1317-1 3 (540-952)
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