

2005

	「	」
23		.



I.	.....	1
1.	.....	1
3.	.....	1
3.	.....	2
4.	.....	5
5.	.....	6
6.	.....	6
7.	.....	6
8.	.....	7
II.	.....	8
1.	.....	8
2.	.....	9
III.	.....	10
1.	.....	10
2.	.....	11
3.	.....	12
4. 가	.....	13
5.	.....	13
6.	.....	14
7.	.....	14
IV.	.....	15

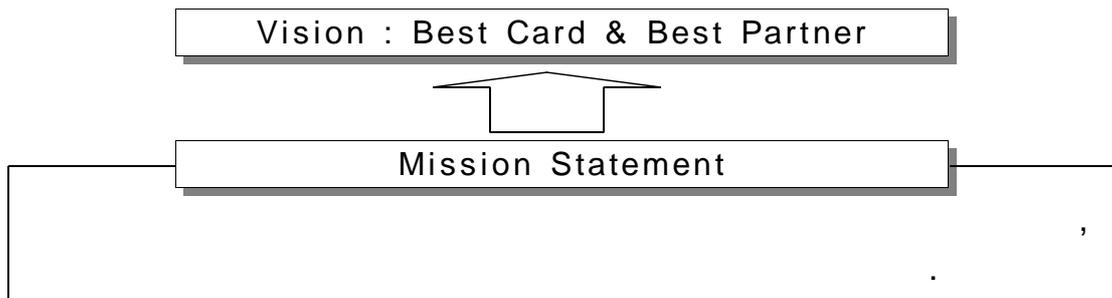
V.	.....	16
1.	.....	16
2.	.....	17
VI.	.....	20
1.	.....	20
2.	.....	21
VII.	.....	22
1.	.....	22
2.	.....	23
3.	.....	26
4.	.....	28
5.	.....	29
6.	.....	31
7.	.....	33
8.	.....	33
9.	.....	34
10.	.....	34
11.	.....	34
12.	.....	34
VIII.	.....	35
1.	.....	35
2.	.....	36
3.	.....	37

1.

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

2.

Vision Misson Statement



3.

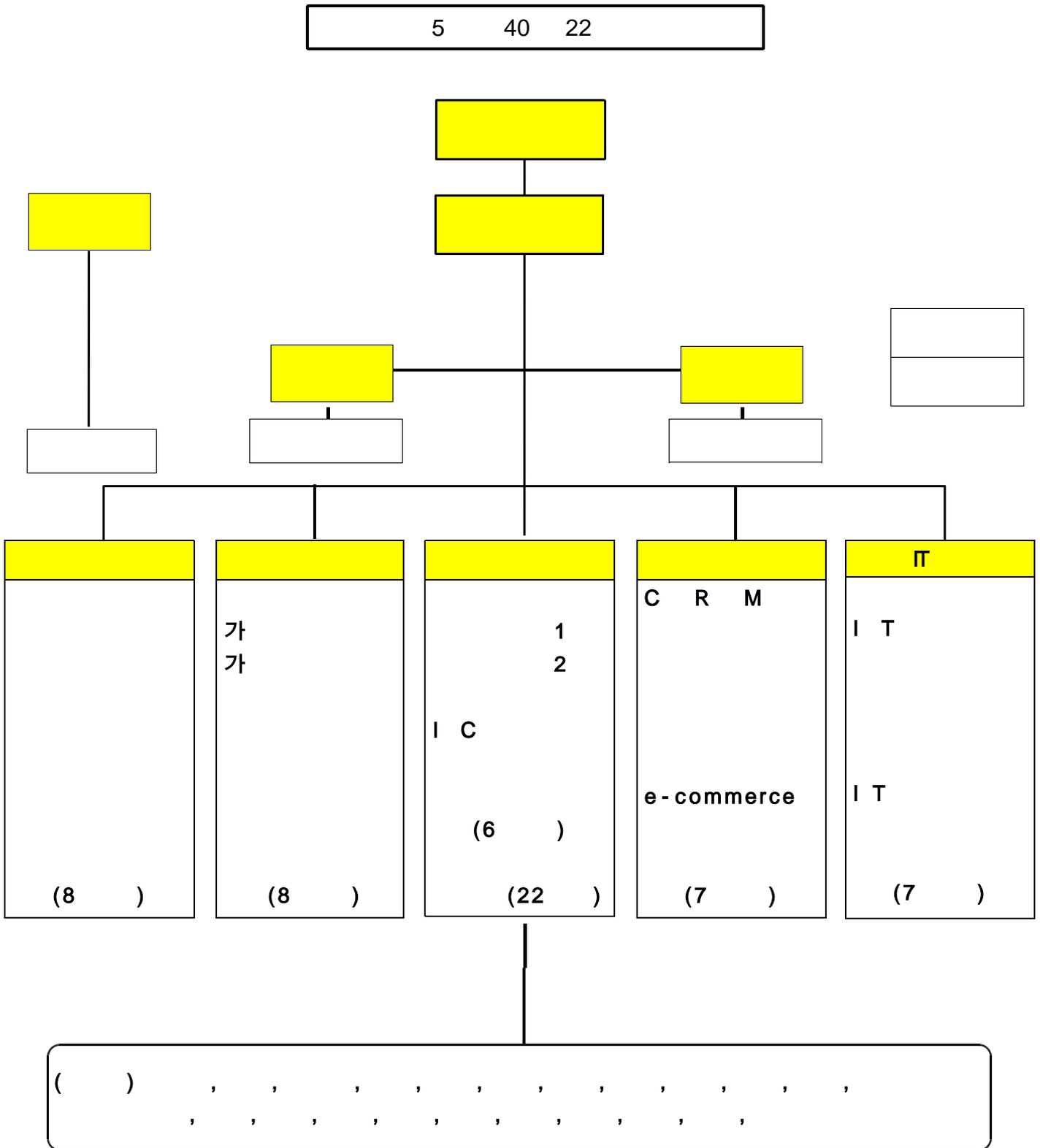
1982	4. 7	(5)
	6. 7	(, , , ,)
	9. 1	가
1983	4. 1	JCB ,
	9. 7	() (15)

1984	6. 1	3	(, ,)
1985	6. 1	4	(, , ,)
1986	8. 1		
1987	9.18 10.16 10.22 11.28	() 35 100	(50) 가
1988	2.29 4. 1 5. 2 12.20	5 145 (1)	(55) (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) (440)
1993	3. 8 9.15	JCB , JCB	
1994	1. 1 4. 5. 9. 1 9. 3 10.17 12.10	7 1,000	(, , , , , ,) (4.9), , (4.12), (4.26), (4.28), (5.3), (5.4) , (,5.17)
1995	5. 2 5. 6. 9.14		(, , ,) (5.6), (5.16), (6.13), (7.6) (, , , ,)

1996	1.15 3.1	7 TOP (, , , , , ,)
1997	2.18 3.5 11.10	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 2.23 2.28 5.31 11.5	가 150 2,000 100 " ABC "
2002	5.22 7.1 11.21	e-Privacy 가 3 ' , '
2003	3.6 5.13 5.16 9.6 10.1 12.9	(K-BPI) 5 1 g-CRM VISION 2008 가 3 1 (ISP) 가 (NCSI) 가 3 1
2004	2.23 3.18 5.6 6.17 9.1 9.20 11.2	(K-BPI) 6 1 Marketing Award e 가 1

2005	1. 5 3.24 3.29 6.13 6.15 9.14 11.4	<div style="display: flex; justify-content: space-between;"> <div data-bbox="497 344 529 376">IC</div> <div data-bbox="1043 246 1267 282">(K-BPI) 7 1</div> </div> <div style="display: flex; justify-content: center; margin-top: 20px;"> <div data-bbox="746 443 778 474">가</div> <div data-bbox="849 443 874 474">7</div> <div data-bbox="983 443 1008 474">1</div> </div> <div style="display: flex; justify-content: center; margin-top: 20px;"> <div data-bbox="1015 497 1040 528">1</div> </div>
------	--	---

4.



5.

(:)

			G1	G2	G3	G4				
	4	9	47	84	183	102	101	517	1,393	1,923
	4	9	47	84	183	102	101	517	1,393	1,923

) , . (:2005.12.31.)

6.

(: , %)

		(%)
	122	27.65
	74	16.83
	65	14.85
	65	14.85
	92	20.87
	440	100.0

7.

	()		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%

8.

	2005	2004
	12%	10%
	12%	10%
	1,200	1,000
	1,200	1,000
	7,003	1.512
	17.13%	66.12%

1.

(: , %)

		2005		2004	
		675,079	59.7	587,376	49.63
		134,549	11.9	136,838	11.56
		315,254	27.88	404,918	34.21
		5,969	0.52	54,373	4.6
		1,130,851	100	1,183,505	100
		-	-	-	-
		-	-	-	-
		-	-	-	-
		-	-	-	-
		-	-	-	-
		-	-	-	-
		-	-	-	-
		0	0	0	0
		1,130,851	100	1,183,505	100

) 1.

2.

:

15

8

11

2.

1)

(: , %)

			2005		2004	
			667,134	59.21	580,021	51.28
			7,945	0.71	7,355	0.65
			134,549	11.94	136,838	12.1
			0	0	0	0
			314,636	27.92	404,192	35.73
			618	0.05	726	0.06
			1,072	0.1	1,097	0.1
			0	0	0	0
			789	0.07	859	0.08
			668,206	59.3	581,118	51.38
			7,945	0.71	7,355	0.65
			134,549	11.94	136,838	12.1
			0	0	0	0
			315,425	27.99	405,051	35.81
			618	0.06	726	0.06

2)

-

3)

-

4)

-

1.

1)

(: , %)

		2005		2004	
		2,362	60.63	2,298	57.62
		561	14.39	574	14.39
		0	0	0	0
		0	0	0	0
		0	0	0	0
		0	0	0	0
		0	0	0	0
		973	24.98	1,116	27.99
		3,896	100	3,988	100
		2,030	97.22	2,180	89.02
		0	0	0	0
		57	2.78	269	10.98
		0	0	0	0
		2,088	100	2,449	100
		1,808		1,539	
		3,896		3,988	

2)

(: , %)

		2005		2004	
		3,658	100.00	3,981	100.00
		3,221	88.05	3,886	97.61
		437	11.95	95	2.39
		129	3.52	28	0.70
		308	8.41	67	1.68

2.

(:)

	2005	2004			2005	2004	
	2,302	1,826	476				
()							
()					0	0	0
()	2,302	1,826	476	()	0	0	0
	561	574	-13	()	0	0	0
()	552	568	-16				
()	9	6	3				
	0	0	0		200	800	-600
	0	0	0		1,888	1,649	239
()				()	1,831	1,580	251
()				()	57	69	-12
()				()			
()							
	60	208	-148		1,807	1,539	
가	200	530	-330	()	440	440	
()	0	263	-263	()			
()	200	267	-67	()	1	-3	
()				()	1,366	1,102	
()							
	772	850	-78				
	3,895	3,988	-93		3,895	3,988	-93

3.

(:)

		7	30	90	180	1	1	
		200	804	950	950	1,057	44	1,101
	가	0	0	53	53	53	200	253
		0	542	544	594	598	16	614
		1,000	1,000	1,000	1,000	1,000	0	1,000
	가	0	21	39	59	101	57	158
		0	21	39	59	101	57	158
		1,000	1,021	1,039	1,059	1,101	57	1,158
		0	0	0	0	0	797	797
		1,200	2,367	2,586	2,656	2,809	1,115	3,924
		15	148	148	148	148	0	148
		1,215	2,516	2,734	2,805	2,957	1,115	4,072
		0	200	200	200	200	0	200
		0	1,682	1,682	1,682	1,682	57	1,739
	()	0	1,882	1,882	1,882	1,882	57	1,939
							1,808	1,808
							177	177
		0	1,882	1,882	1,882	1,882	2,042	3,924
		0	148	148	148	148	0	148
		0	2,030	2,030	2,030	2,030	2,042	4,072
	()	1,200	485	703	774	927	-927	0
	()	1,215	485	703	774	927	-927	0

4. 가

(:)

		2005			2004		
		가	가	가	가	가	가
					250	263	13
		124	124	0			

) 1.

2.

가

5.

(:)

		2005	2004
		177	358
		177	358
		98	42
		98	42

6.

1)

(:)

	2005	2004	
	1,804	1,961	
	19	27	
	22	43	

) 1.

2.

2)

-

3)

-

7.

-

(: %)

		2005	2004
		47.69	41.39
		46.41	38.58
	가	1.23	2.39
		-	-
		1.40	3.10
		2.30	4.65
		7.65	1.50
		32.67	23.58
		90.47	96.59
		137.39	167.54
		23.21	26.38
	1	23	5
	1	66	82
		347.78	374.11

.

1.

가 ,

.

1)

가. : 1999.10.30
. : 1999.12.30

2)

가.

○

○

, , , 가,

○

,

.

○

:

○

:

,

,

,

,

○

:

.

○

○

, , , 가,

○

○

○

2.

1)

(1)

(2)

- , 가 ,

- 가

-
-
-
-

○ BSS (Behavior Scoring System)

(,)

(1)

가. :

. 가 : 가

. : 가 가

(2)

가.

-

1 ,2 ,3

-

. 가

-

-

.

-

(1)

-

가

가

,

(2)

가.

가 가

-

○

,

,

가

.
- , ,
. 1 10 ,
2 ()
,

3)

가.

.

.

, ,

.

.

4)

가.

.

()

,

.

,

.

.

,

,

.

.

,

,

2.

-

.

1.

1)

31		2005	12	31		2004	12	31
----	--	------	----	----	--	------	----	----

가

가
가

가

						2005	12	31
2004	12	31						

가

11

10

322,994)

47,434

379,248 (:
(:37,728)

:7,165)

7,573 (

2.

23 : 2005 1 1 12 31
 22 : 2004 1 1 12 31

(:)

	23()		22()	
.		292,306,693,744		287,129,592,371
(1)		281,599,363,872		277,615,072,335
1. 가 < 13>		21,505,971,124		2,031,074,366
2.		31,652,479		32,002,053
3.		-		26,338,995,119
4. 가 () < 5>		5,254,753,535		-
5. < 4,11>	71,432,430,027		56,331,717,450	
	(-)1,886,223,361	69,546,206,666	(-)5,099,986,544	51,231,730,906
6. < 13>		13,901,369		10,719,377
7.		167,263,942		145,773,168
8. < 4>				
	100,000,000,000			109,300,000,000
	(-)500,000,000	99,500,000,000	-	-
	1,531,618,692		3,148,044,425	
	(-)1,357,986,566	173,632,126	(-)2,563,016,659	585,027,766
	15,820,384,404		43,613,525,304	
	(-)9,784,778,759	6,305,605,645	(-)22,845,631,294	20,767,894,010
9. < 4>	59,884,819,762		61,987,750,831	
	(-)4,017,256,389	55,867,563,373	(-)5,164,722,258	56,823,028,573
10. < 13>		13,379,615,605		8,848,144,840
11.				
		4,574,815,759		176,745,567
		1,849,163,290		1,322,586,130
		979,904,586		1,350,460
12. () < 16>		2,719,314,373		
(2)		10,707,329,872		9,514,520,036
1.		10,707,329,872		9,514,520,036
.		97,261,213,882		111,634,332,298
(1)		46,145,365,676		54,145,900,617
1. < 3>		8,000,000		8,000,000
2. 가 < 5>		17,736,072,676		24,466,876,674
3. < 5>		2,280,119,357		2,224,450,178
4. < 4,11>	7,573,000,000		7,165,110,000	
	(-)74,165,262	7,498,834,738	-	7,165,110,000
5.				
가		221,531,050		259,170,170
< 4>	11,318,997,922		9,612,863,450	

		(-)94,999,500	11,223,998,422	(-)94,999,500	9,514,863,950
			704,781,600		204,781,600
가			5,913,700,532		4,780,747,022
6.	< 16>		558,327,301		5,518,901,023
(2)	< 6,7>		47,610,499,712		54,001,113,328
1.			18,356,434,111		18,456,124,580
2.		15,035,148,245		15,160,439,266	
가		(-)2,855,046,434	12,180,101,811	(-)2,714,127,125	12,446,312,141
3.		438,212,494		438,212,494	
가		(-)316,449,938	121,762,556	(-)288,887,011	149,325,483
4.		101,354,581,768		97,513,668,152	
가		(-)84,402,380,534	16,952,201,234	(-)74,564,317,028	22,949,351,124
(3)	< 9>		3,505,348,494		3,487,318,353
1.			20,686,709		38,175,477
2.			3,484,661,785		3,449,142,876
			389,567,907,626		398,763,924,669
.			203,061,657,087		217,967,132,310
1.	< 11>		85,164,581,270		69,813,574,908
2.			1,526,786,043		1,140,155,249
3.			67,660,778,847		62,298,819,101
4.	< 13>		6,947,179,943		2,687,794,405
5. 가가			266.203.759		265,378,893
6.			12.912.862.850		14,161,623,409
7.			111.243.013		59,762,470
8.	< 13>		7.899.618.458		6,282,128,599
9.			150.409.307		445,840,352
10.			422.301.865		823,626,204
11.	< 12>	20.000.000.000		60,000,000,000	
		(-)308.268	19.999.691.732	(-)11,571,280	59,988,428,720
.			5.683.797.602		26,916,059,949
1.			-		2,365,642,172
2.	< 12>	-		20,000,000,000	
			-	(-)5,403,026	19,994,596,974
3.	< 10>	14,228,442,664		11,398,918,808	
		(-)212,353,720		(-)223,690,020	
	< 3>	(-)8,332,291,342	5,683,797,602	(-)6,619,407,985	4,555,820,803
			208,745,454,689		244,883,192,259
.	< 14>		44,000,000,000		44,000,000,000
1.			44,000,000,000		44,000,000,000
.	< 16>		136,642,047,069		110,226,763,078
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.			33,154,983,770		30,900,345,127
6.					
(	: :30,815,283,991		30,815,283,991		6,654,638,643
	:6,654,638,643)				

.		180,405,868		(-)346,030,668
1.	< 5>	(-)8,862,468		(-)8,862,468
2.	가 가 ()< 5>	189,268,336		(-)337,168,200
		180,822,452,937		153,880,732,410
		389,567,907,626		398,763,924,669

3.

23 2005 1 1 12 31
 22 2004 1 1 12 31

(:)

	23()		22()	
.		462,097,236,815		397,523,032,417
1. < 11>	379,247,760,805		322,994,059,590	
2.	8,692,940,867		8,846,666,758	
3.	57,442,491,176		46,751,342,913	
4.	8,464,769,343		16,532,023,755	
5. 가	1,650,426		12,655,769	
6.	8,247,624,198		2,386,283,632	
.		32,209,759,315		36,697,740,291
1.	2,796,518,451		7,295,907,576	
2.	29,413,240,864		28,462,786,516	
3.	-		939,046,199	
.		385,934,387,517		347,295,372,085
1.	50,814,414,390		40,115,895,487	
2. < 10>	4,291,704,931		3,975,406,942	
3.	9,755,940,451		9,086,224,602	
4.	382,118,877		334,396,816	
5.	26,929,834,800		24,283,667,834	
6.	589,003,501		567,891,185	
7.	2,359,022,269		2,292,881,835	
8.	3,025,473,363		2,607,643,585	
9. 가 < 7>	11,525,956,918		12,093,496,611	
10.	2,363,063,286		1,354,141,388	
11.	1,696,128,491		856,001,987	
12.	740,096,031		585,002,877	
13.	170,429,017		100,742,585	
14.	42,512,187,215		28,009,549,113	
15.	499,928,667		120,344,807	
16. < 11>	199,599,736,732		166,521,249,092	
17.	24,396,940		98,771,327	
18.	128,528,134		125,477,717	
19.	16,701,411,661		12,313,134,820	
20.	723,314,381		720,837,873	
21.	3,117,775,231		3,115,287,671	
22.	98,818,441		108,014,481	
23.	2,202,767,169		867,556,619	
24.	4,710,740,902		3,635,200,316	
25.	-		32,584,415,867	

26.	< 8>	945,685,359		810,350,488	
27.		25,910,360		11,788,160	
.	()		43,953,089,983		13,529,920,041
.			9,931,633,381		568,639,001
1.		297,862,642		270,332,481	
2.		389,968,836		60,193,000	
3.		7,354,325,030		-	
4.		108,991,902		12,687,673	
5.	< 5>	227,392,170		-	
6.		125,677,524		52,271,454	
7.		27,016,169		37,972	
8.	< 17>	1,400,399,108		173,116,421	
.			10,197,132,458		4,596,982,051
1.		48,605,031		27,751,786	
2.		712,104,000		2,174,124,500	
3.	< 5>	171,722,991		1,242,286,991	
4. 가	< 5>	419,650,000		450,000,000	
5. 가	< 5>	8,653,130,437		-	
6.		-		96,866,140	
7.		33,455,719		45,538,673	
8.		158,464,280		560,413,961	
.			43,687,590,906		9,501,576,991
.			-		-
.			-		-
.			43,687,590,906		9,501,576,991
XI.	< 16>		12,872,306,915		2,846,938,348
XII.	< 18>				
(	: :7,003				
	: :1,512				
	: :7,003				
	: :1,512		30,815,283,991		6,654,638,643

4.

23	2005	1	1	22	2004	1	1
	2005	12	31		2004	12	31
	2005	3	28		2005	3	29

(:)

	23()		22()	
.		30,815,283,991		6,654,638,643
1.		-		-
2.		30,815,283,991		6,654,638,643
.		-		-
.		30,815,283,991		6,654,638,643
1.	< 20> () : : 1,200 (12%) : 1,000 (10%)	5,280,000,000		4,400,000,000
2.		5,535,283,991		2,254,638,643
3.		20,000,000,000		-
.		-		-

5.

23 2005 1 1 12 31
 22 2004 1 1 12 31

(:)

	23()		22()	
.		66,032,790,234		71,706,563,874
1.	30,815,283,991		6,654,638,643	
2. 가	26,073,121,705		52,179,156,200	
	-		939,046,199	
	4,291,704,931		3,975,406,942	
가	11,525,956,918		12,093,496,611	
	-		32,584,415,867	
	945,685,359		810,350,488	
	48,605,031		27,751,786	
가	171,722,991		1,242,286,991	
가	419,650,000		450,000,000	
가	8,653,130,437		-	
	16,666,038		56,041,316	
3.	(-)15,939,983,726		(-)2,145,432,083	
가	1,650,426		12,655,769	
	8,247,624,198		2,120,088,641	
	7,354,325,030		-	
	108,991,902		12,687,673	
	227,392,170		-	
4. ,	25,084,368,264		15,018,201,114	
	(-)18,795,473,538		(-)3,295,670,315	
	(-)3,181,992		(-)9,087,255	
	(-)21,490,774		203,634,424	
	9,300,000,000		(-)63,300,000,000	
	-		395,324	
	755,805,333		455,538,488	
	19,906,808,263		69,608,188,319	
	1,035,302,049		(-)7,765,023,800	
	(-)4,531,470,765		5,615,552,215	
	(-)4,398,070,192		131,381,080	
	(-)526,577,160		599,639,869	
	(-)978,554,126		(-)449,720	
()	(-)2,719,314,373		-	
가	2,810,721,630		2,042,601,760	
	(-)1,192,809,836		2,233,718,166	
()	4,888,782,284		2,846,938,348	

	15,351,006,362		15,671,646,956	
	386,630,794		611,682,531	
	5,361,959,746		(-)1,413,945,495	
	4,259,385,538		(-)3,321,020,695	
가가	824,866		24,406,594	
	(-)3,614,402,731		4,416,079,668	
	51,480,543		-	
	1,617,489,859		(-)2,531,086,835	
	(-)295,431,045		(-)568,486,271	
	(-)401,324,339		506,019,741	
	-		(-)4,261,419,737	
	(-)1,462,181,075		(-)2,754,686,776	
	11,336,300		52,546,300	
	(-)1,712,883,357		(-)780,891,770	
.		17,842,106,524		(-)5,490,915,087
1.	37,390,385,819		20,489,527,275	
	2,000,000		91,215,818	
	34,586,619,317		18,960,292,323	
가	4,048,000		178,225,000	
	1,059,300,000		953,920,000	
가	37,639,120		18,958,000	
	622,220,000		266,423,029	
	-		120,000	
가	817,320,000		-	
	99,690,469		-	
	99,840,640		-	
	61,708,273		20,373,105	
2.	(-)19,548,279,295		(-)25,980,442,362	
	-		10,000,000,000	
가	7,002,550,000		2,608,622,909	
	-		700,000,000	
가	1,467,190,000		2,687,260,000	
가	2,328,354,472		105,107,600	
가 가	1,950,273,510		-	
	5,336,195,813		9,314,089,552	
가	963,715,500		565,362,301	
.		(-)64,400,000,000		(-)70,000,000,000
1.	-		-	
2.	(-)64,400,000,000		(-)70,000,000,000	
	4,400,000,000		-	
	60,000,000,000		70,000,000,000	
.	(+ +)	19,474,896,758		(-)3,784,351,213
.		2,031,074,366		5,815,425,579
.		21,505,971,124		2,031,074,366

가 ()
가

(')

()

가

가

2)

(:)

	2005	2004
< >		
	1,358	2,563
	-	-
	1,358	2,563
	4,017	5,165
	5,375	7,728
< >		
	9,785	22,846
	15,160	30,573

7.

-

8.

-

9.

-

10.

-

11.

-

12.

-

1.

			42. 3.28	
			54. 1.29	
			46.12.28	
			49. 5.16	
			50. 6. 3	
			52.10.18	
		Peter T. Gunton	58.10.10	MC int'l Vice President
			54.11.27	
			50. 2. 9	
			53. 3.10	
			60. 7.29	
			54. 3.17	
			47. 4.24	

2.

		1587	(137-777)
	77	3	(100-775)
	159-1	8	(121-200)
	4가 147-1	5	(150-034)
	712-1	8	(139-200)
	7-17	2	(138-240)
	3가 1	9	(600-010)
	1가 6-1	14	(700-351)
	199-36	9	(408-010)
	2가 62-17	4	(501-022)
	700	15	(301-052)
	1023-3	4	(441-390)
	102-1	4	(641-030)
	1가 80	2	(200-041)
	183	2	(210-933)
	2가 116-166	11	(360-012)
	2 649-7	3	(680-012)
	715-7	6	(791-845)
	1-11	3	(607-050)
	769-1	10	(560-170)
	1317-1	3	(540-952)
	1 1690-8 KAL	6	(690-021)

3.

		6
	15% 가	6
	5%	6
	/ * 100	15
	/ * 100	15
	(:90) / (") * 100	15
	/ * 100	15
가	(*20%+ *75%+ *100%) / *	15
	30	15
1	/ * 100	15