

2006

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III. 10

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IV. 15

V.		16
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VI.		20
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VII.		22
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VIII.		35
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		BC Card CO.,LTD.		
()		3 1587		
	800			440
	1982. 4. 7			
		(1987. 11. 28)		

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■ Vision Misson Statement

Vision : Best Card & Best Partner



Mission Statement

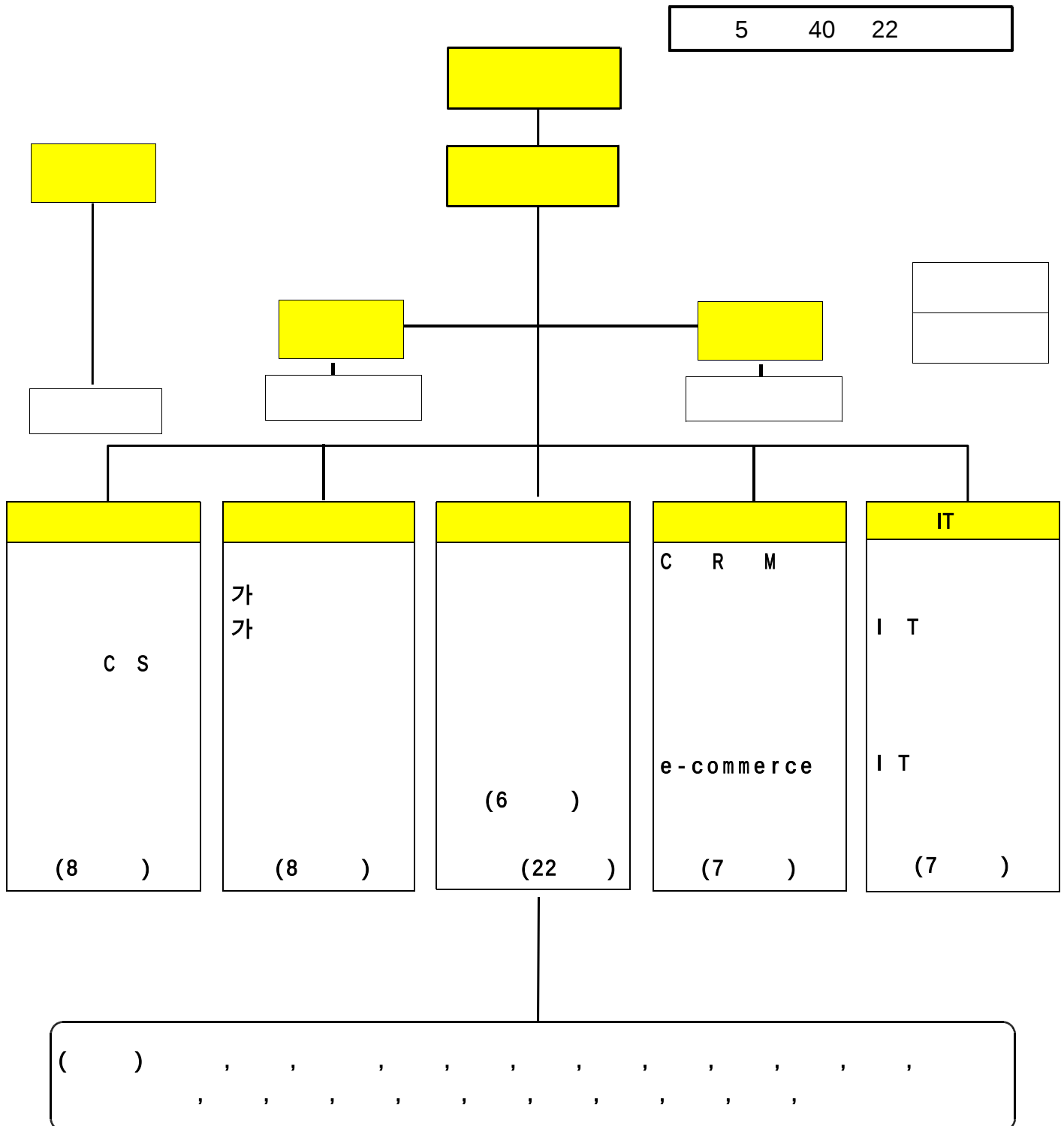
3. .

1982	4. 7 6. 7 9. 1	(5) (, , ,) 가
1983	4. 1	JCB ,
1983	9. 7	() (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	7 (, , , , , ,) (4.9), , (4.12), (4.26), (4.28), (5.3), (5.4) , (,5.17)

1994	9. 3 10.17 12.10	1,000
1995	5. 2 5. 6.	(, , ,) (5.6), (5.16), (6.13), (7.6)
1995	9.14	5 (, , , ,)
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	" ABC " 가 150 2,000 100
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	Marketing Award e 가	(K-BPI) 6	1
	3.18			
	5. 6			
	6.17			
	9. 1			
	9.20			
	11. 2			
2005	1. 5	IC 가 7 1 1	(K-BPI) 7	1
	3.24			
	3.29			
	6.13			
	6.15			
	9.14			
	11.4			
2006	3. 4	가 8 1 , CD/ATM "TOP 2006" 3,000 6 e- 가 9 1 가 (NBCI)3 AA ISO27001 1	(K-BPI) 8	1
	3.30			
	4.20			
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	9.21			
	10.24			
	11.21			
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	11.28			

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				G1	G2	G3	G4				
		4	9	44	92	191	124	73	524	1,374	1,898
		4	9	44	92	191	124	73	524	1,374	1,898

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(: , %)

		(%)
	121.7	27.65
	74.1	16.83
	65.3	14.85
SC	65.3	14.85
	113.6	25.82
	440.0	100.0

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	()			00. 5.27	3,653	376,993	51.60%
	()		VAN	99. 4.29	4,300	171,914	19.99%
				04.1.27	30,669	325,650	5.31%

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	2006	2005
	10%	12%
	10%	12%
	1,000	1,200
	1,000	1,200
	5,565	7,003
	17.96%	17.13%

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(: , %)

		2006		2005	
		526,524	56.24	443,433	49.31
		136,736	14.61	134,549	14.96
		269,287	28.76	315,254	35.06
		3,671	0.39	5,969	0.66
		936,218	100	899,205	100
		-	-	-	-
		-	-	-	-
		-	-	-	-
		-	-	-	-
		-	-	-	-
		-	-	-	-
		-	-	-	-
		-	-	-	-
		-	-	-	-
		-	-	-	-
		936,218	100	1,130,851	100

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			2006		2005	
			526,524	55.78	443,433	49.1
			9,505	1.01	7,945	0.88
			136,736	14.49	134,549	14.9
			-	-	-	-
			267,950	28.39	314,636	34.84
			1,337	0.14	618	0.07
			869	0.09	1,072	0.12
			-	-	-	-
			972	0.1	789	0.09
			527,393	55.87	444,505	49.22
			9,505	1.01	7,945	0.88
			136,736	14.49	134,549	14.9
			-	-	-	-
			268,922	28.49	315,425	34.93
			1,337	0.14	618	0.07

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		2006		2005	
		3,719	34.83	2,362	60.63
		6,092	57.05	561	14.39
				0	0
				0	0
				0	0
				0	0
				0	0
		869	8.14	973	24.98
		10,680	100	3,896	100
		8,614	99.23	2,030	97.22
		0	0	0	0
		67	0.78	57	2.78
		0	0	0	0
		8,681	100	2,088	100
		1,999		1,808	
		10,680		3,896	

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(: , %)

		2006		2005	
		12,668	100.00	3,658	100.00
		12,315	97.22	3,221	88.05
		353	2.79	437	11.95
		108	0.86	129	3.52
		245	1.94	308	8.41

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	2006	2005			2006	2005	
()	3,174	2,302	872				
()					0	0	0
()	3,174	2,302	872	()	0	0	0
	6,092	561	5,531	()	0	0	0
()	6,087	552	5,535				
()	5	9	-4				
		0			200	200	0
		0			8,681	1,888	6,793
()				()	8,614	1,831	6,783
()				()	67	57	10
()				()			
()							
()							
	46	60	-14		1,999	1,807	192
가	499	200	299	()	440	440	0
()	351	0	351	()	0	0	0
()	148	200	-52	()	0	1	-1
				()	1,559	1,366	223
()							
()							
	869	772	97				
	10,680	3,895	6,785		10,680	3,895	6,785

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				7	30	90	180	1	1		
				283	1,049	1,075	1,098	1,205	23	1,227	
		가		96	96	351	351	351	148	499	
				5,544	6,098	6,099	6,145	6147	13	6,160	
					1,500	1,500	1,500	1,500	1,500	0	1,500
				가	0	5	16	34	55	12	67
					0	5	16	34	55	12	67
					1,500	1,505	1,516	1,534	1,555	12	1,567
									869	869	
				7,423	8,747	9,041	9,128	9,257	1,065	10,323	
				22	476	476	476	476	0	476	
				7,445	9,222	9,516	9,603	9,733	1,065	10,798	
				0	0	7,983	8,024	8,138	67	8,206	
		()		0	0	7,983	8,024	8,138	67	8,206	
				0	0	0	0	0	1,999	1,999	
				0	0	0	0	0	118	118	
				0	0	7,983	8,024	8,138	2,184	10,323	
					0	476	476	476	476	0	476
				0	476	8,459	8,500	8,614	2,184	10,798	
()				7,423	8,747	1,057	1,104	1,119	-1,119	0	
()				7,445	8,747	1,057	1,104	1,119	-1,119	0	

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		2006			2005		
		가	가	가	가	가	가
		350	351	1	124	124	0

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		2006	2005
		119	177
		119	177
		33	98
		33	98

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	2006	2005	
	7,802	1,804	
	7	19	
	8	22	

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		2006	2005
		19.92	47.69
		18.72	46.41
가		0.26	1.23
		-	-
		0.28	1.40
		0.40	2.30
		3.63	7.65
		22.91	32.67
		98.20	90.47
		113.25	137.39
		20.96	23.21
	1	19	23
	1	170	66
		123.8	347.78

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가. : 1999.10.30
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	24()		23()	
.		30,554,926,092		21,545,623,603
(1) 가		30,511,580,614		21,505,971,124
(2)		43,345,478		39,652,479
. 가		49,921,776,197		25,270,945,568
1.		35,121,099,278		-
2. 가		13,097,718,521		22,990,826,211
3.		1,702,958,398		2,280,119,357
.		154,316,301,513		105,709,237,771
1.	150,000,000,000		100,000,000,000	
	(-)750,000,000	149,250,000,000	(-)500,000,000	99,500,000,000
2.	698,888,478		1,531,618,692	
	(-)185,495,687	513,392,791	(-)1,357,986,566	173,632,126
3.	6,713,744,400		15,820,384,404	
	(-)2,160,835,678	4,522,908,722	(-)9,784,778,759	6,035,605,645
IV.		608,641,490,854		55,957,897,145
1. ()	60,887,744,194		59,884,819,762	
	(-)1,129,675,729	59,758,068,465	(-)3,926,922,617	55,957,897,145
2.	554,427,699,383			
	(-)5,544,276,994	548,883,422,389		
V.		54,202,482,347		47,610,499,712
1.		18,915,162,073		18,356,434,111
2.	15,311,848,793		15,035,148,245	
가	(-)3,292,528,088	12,019,320,705	(-)2,855,046,434	12,180,101,811
3.	417,620,009		438,212,494	
가	(-)323,421,380	94,198,629	(-)316,449,938	121,762,556
4.	110,755,130,588		101,354,581,768	
가	(-)87,581,329,648	23,173,800,940	(-)84,402,380,534	16,952,201,234
VI.		6,179,751,473		3,505,348,494
1.		76,316,706		20,686,709
2.		6,103,434,767		3,484,661,785
VII.		164,166,839,972		130,058,689,105
1.	78,793,966,300		71,432,430,027	
	(-)2,013,987,155	76,799,979,145	(-)1,886,223,361	69,546,206,666
2.		123,353,227		167,263,942
3.		4,279,832,877		13,901,369
4.		41,074,331,705		13,379,615,605
5.		10,659,501,723		10,707,329,872

6.		1,193,196,301		3,277,641,674
7.		2,288,678,588		4,574,815,759
8.		19,571,300		
9.				979,904,586
10. 가				
11.		2,480,874,052		1,849,163,290
12.	7,509,410,000		7,573,000,000	
	(-)37,547,050	7,471,862,950	(-)74,165,262	7,498,834,738
13.	18,155,658,104		18,159,011,104	
	(-)360,000,000	17,795,658,104	(-)94,999,500	18,064,011,604
		1,067,983,568,448		389,658,241,398
.				19,999,691,732
1.			20,000,000,000	
			(-)308,268	19,999,691,732
.		868,113,375,286		188,836,096,729
1.		80,934,358,754		85,164,581,270
2.		648,027,236,216		
3.		22,210,938,797		6,947,179,943
4.		2,333,492,824		1,526,786,043
5.		69,569,846,085		67,660,778,847
6.		25,345,729,297		7,899,618,458
7. 가가		288,391,067		266,203,759
8.		6,068,424,392		12,912,862,850
9.		172,107,903		111,243,013
10.		4,096,683,524		
11.		2,258,162,565		572,711,172
12.	16,809,294,485		14,228,442,664	
	(-)194,543,220		(-)212,353,720	
	(-)9,897,081,175	6,717,670,090	(-)8,332,291,342	5,683,797,602
13.		90,333,772		90,333,772
		868,113,375,286		208,835,788,461
.		44,000,000,000		44,000,000,000
1.		44,000,000,000		44,000,000,000
.		155,850,138,758		136,642,047,069
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.		20,000,000,000		
6.		38,690,267,761		33,154,983,770
7.		24,488,091,689		30,815,283,991
(: : 24,488,091,689 : 30,815,283,991)				

.		20,054,404		180,405,868
1.		(-)4,618,049		(-)8,862,468
2. 가 가 ()		24,672,453		189,268,336
		199,870,193,162		180,822,452,937
		1,067,983,568,448		389,658,241,398

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	24()		23()	
.		1,251,241,227,113		462,097,236,815
1.	423,541,593,353		379,247,760,805	
2.	9,909,874,924		8,692,940,867	
3.	66,709,353,396		57,442,491,176	
4. 가	743,249,009,416			
5.	6,929,428,307		8,464,769,343	
5. 가	569,475,836			
6.	332,491,881		8,247,624,198	
.		1,227,871,931,503		32,209,759,315
1.	58,917,076		2,796,518,451	
2.	31,080,057,707		29,413,240,864	
3.	705,122,510,343			
4. 가	448,376,558			
5.	251,857,320,604		199,599,736,732	
6.	239,304,749,215		186,334,650,785	
III.		23,369,295,610		43,953,089,983
I .		15,618,251,240		9,931,633,381
1.	360,344,696		297,862,642	
2.	96,648,470		389,968,836	
3.	5,262,349,477		7,354,325,030	
4.	140,330,105		108,991,902	
5. 가	8,010,973,981			
6.	296,284,204		227,392,170	
7.	35,684,807		125,677,524	
8.	100,458,276		27,016,169	
9.	1,315,177,224		1,400,399,108	
V.		3,682,470,518		10,197,132,458
1.	16,939,355		48,605,031	
2.	2,664,411,788		712,104,000	
3.	-		171,722,991	
4.	877,689,582		-	
5. 가	-		419,650,000	
6. 가	-		8,653,130,437	
7.	83,599,092		33,455,719	
8.	39,830,701		158,464,280	
.		35,305,076,332		43,687,590,906
.		-		-

VIII.		35,305,076,332		43,687,590,906
IX.		10,816,984,643		12,872,306,915
X. (:5,565 , :7,003)		24,488,091,689		30,815,283,991

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	24()		23()	
.		24,488,091,689		30,815,283,991
1.		-		-
2.		24,488,091,689		30,815,283,991
II.		30,815,283,991		30,815,283,991
1.				
():	: 1,000 (10%)	4,400,000,000	5,280,000,000	
	: 1,200 (12%)			
2.		10,088,091,689		5,535,283,991
3.		10,000,000,000		20,000,000,000
.			-	-

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	24()		23()	
.		76,271,176,145		66,032,790,234
1.	24,488,091,689		30,815,283,991	
2. 가	20,376,857,759		26,073,121,705	
	4,807,074,707		-	
	12,925,942,821		4,291,704,931	
가	12,925,942,821		11,525,956,918	
	1,300,526,468		945,685,359	
	16,939,355		48,605,031	
	877,689,582		-	
	-		171,722,991	
가	448,376,558		-	
가	-		419,650,000	
가	-		8,653,130,437	
	308,268		16,666,038	
3.	(-)14,684,373,796		(-)15,939,983,726	
	3,692,999		1,650,426	
가	569,475,836		-	
	332,491,881		8,247,624,198	
	5,262,349,477		7,354,325,030	
	140,330,105		108,991,902	
	296,284,204		227,392,170	
가	8,010,973,981		-	
	68,775,313			
4. ,	46,090,600,493		25,084,368,264	
(가)	(-)34,667,508,119		34,586,619,317	
(가)	(-)1,563,239,407		1,035,302,049	
가	(-)554,427,699,383		-	
가	(-)7,402,504,049		(-)18,795,473,538	
(가)	43,910,715		(-)21,490,774	
가	(-)4,265,931,508		(-)3,181,992	
가	(-)27,694,716,100		(-)4,531,470,765	
(가)	49,216,973		(-)1,192,809,836	
	2,146,878,295		2,169,467,911	
가	(-)1,207,465,829		(-)4,398,070,192	
가	(-)19,571,300		-	
(가)	979,904,586		(-)978,554,126	

가	(-)631,710,762		(-)526,577,160	
가()	(-)3,949,389,985		15,351,006,362	
가	648,027,236,216		-	
가	15,236,758,854		4,259,385,538	
가	806,706,781		386,630,794	
가	1,909,067,238		5,361,959,746	
가	17,446,110,839		1,617,489,859	
가가 가	22,187,308		824,866	
	(-)6,844,438,458		(-)3,614,402,731	
가	60,864,890		51,480,543	
가	4,096,683,524		-	
가()	1,685,451,393		(-)696,755,384	
	(-)2,226,222,886		(-)1,462,181,075	
	17,810,500		11,336,300	
가	(-)1,564,789,833		(-)1,712,883,357	
.		(-)41,985,566,655		16,028,822,433
1.	31,552,201,261		35,577,101,728	
	-		9,300,000,000	
	377,202,736		755,805,333	
	10,017,635,789		22,717,529,893	
	-		2,000,000	
가	17,713,942,866		4,048,000	
	68,119,402		99,690,469	
	148,380,598		99,840,640	
	242,569,545		61,708,273	
	1,922,517,325		1,059,300,000	
	1,061,833,000		1,477,179,120	
2.	73,537,767,916		19,548,279,295	
가	50,000,000,000		-	
가	36,890,000		7,002,550,000	
	626,847,364		-	
	369,768,196		-	
	15,575,442,909		5,336,195,813	
	3,974,929,447		963,715,500	
가	1,895,410,000		1,467,190,000	
가	1,058,480,000		4,778,627,982	
.		(-)25,280,000,000		(-)64,400,000,000
1.	-		-	
2.	25,280,000,000		64,400,000,000	
	4,400,000,000		5,280,000,000	
	20,000,000,000		60,000,000,000	
가(+ +)		9,005,609,490		19,474,896,758
.		21,505,971,124		2,031,074,366
.		30,511,580,614		21,505,971,124

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	185	1,358
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	185	1,358
	1,130	3,927
	5,544	-
	6,859	5,285
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	2,161	9,785
	9,020	15,070

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			51. 3. 5	
			61. 3.27	
			57. 7.29	()
			52.10.18	
			52. 8.16	SC
			56.10.10	가
			50. 5.14	
			53.10.23	
			60. 7.29	
			54. 1. 2	
			52. 4.11	
			57. 3.31	

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	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)
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