

1.

(: ,%)

	'01.4 6	'02.4 6		
	359	167	-192	

*1/4

24

185

167

2.

(: ,%)

	2000.7 2001.6	2001.7 2002.6		
	14,481	15,036	555	
	17,569	19,643	2,074	
	82.42	76.55	-5.87	

*

5.87%

3.

(: ,%)

	'01.4 6	'02.4 6		
	1,204	1,319	115	
	4,510	5,094	584	
	26.70	25.89	-0.80	

*

584 가

0.8%p

4.

(: ,%)

	'01.4 6	'02.4 6		
	67,914	41,015	-26,899	
	2,343,877	2,936,964	593,087	
	11.59	5.59	-6.00	

) 2001 1

*1

가 가 152.8%p

5.59%

가

5. ROA ROE

(: , %)

	'01.4 6	'02.4 6		
	2,769,067	3,336,536	567,469	
	2,897,778	3,454,940	557,162	
	34,314	238,494	204,180	
	86,324	268,406	182,082	
	35,913	16,691	-19,222	
ROA(Return on Assets)	5.10	1.97	-3.13	
ROE(Return on Equity)	339.11	27.24	-311.87	

*2001 가 ROA ROE가 .

.

가. 가

(: , %)

	'01.6	'02.6		
	0.67	0.62	-0.04	
가	13,509	15,658	2,149	
	2,028,856	2,517,077	488,221	
가	71.57	69.49	-2.07	
가	2,077,918	2,414,014	336,096	
()	2,903,355	3,473,672	570,317	

* ,

* 가 2.07% .

가 가

(:)

			가 1)	가	가
	가		749	465	-283
			1,915	1,913	-2
			2,170	2,160	-10
		가	209	194	-15
		가	60	50	-10
			5,103	4,782	-320
	가		1,807	2,375	568
			201	198	-3
			6,512	6,809	297
			6	8	2
		가	3,233	3,261	28
		가	60	53	-7
			11,818	12,703	885
			16,921	17,485	564
			9	8	-1
			725	728	3
			16	16	0
	가	0	0	0	
	가	0	0	0	
			750	753	2
			17,671	18,238	567

- 1) 가 가
 2) 가
 2)

.

가.

(: ,%)

	'01.6	'02.6		
	300	300	0	
	497	498	1	
	359	1,134	775	
	-293	752	1,045	
	863	2,684	1,821	

*FY2001
 , 가 가 1,101 가 , 가 1,045
 2,684 .

	'01.6	'02.6		(: , %)
	350,234	543,398	193,164	1,821 가
	224,633	257,312	32,679	
	155.9	211.2	55.27	

* 가 211.2%

45 2002. 6. 30

44 2001. 6. 30

(:)

	45	44
[]		
·	335,492,855,094	281,536,617,565
1. ·	335,113,088,902	260,569,598,205
(1)	10,000,000	45,000,000
(2)	330,693,019,455	244,671,988,020
(3)	4,410,069,447	15,852,610,185
2.		1,000,000,000
3.		19,717,544,902
4.	379,766,192	249,474,458
·	478,246,331,713	722,763,038,719
(가)		
1.	46,546,308,960	109,960,523,155
2. ·	20,118,112,856	10,880,433,237
3.	91,938,336,414	62,914,719,826
4.	79,253,223,605	175,491,487,129
5.	215,964,120,280	248,876,440,282
6. 가	19,400,163,085	100,358,442,692
7. 가	5,026,066,513	14,280,992,398
· 가	949,506,669,088	210,564,368,530
(가)		
1.	237,545,691,353	93,495,138,793
2.	19,794,476,324	19,898,395,719
3. ·	20,488,144,846	
4.	245,791,471,497	
5.	255,229,567,305	386,235,656
6.	755,498,000	716,153,000
7. 가	164,642,936,763	84,931,378,707
8. 가	5,258,883,000	11,137,066,655
·	320,796,285,940	393,728,964,779
(가)		
1. ·	5,094,983,702	23,133,321,843
2.	13,717,579,022	152,922,761,591
3.	140,550,167,516	201,094,386,125

4.	가	161,433,555,700	16,578,495,220
5.	가		
	.	579,230,386,171	562,792,677,881
(	)	15,731,903,776	17,484,770,732
(	가)	18,074,468	334,397,402
1.			5,041,617,511
2.		116,579,942,059	90,805,772,878
3.	가	13,382,759,000	12,571,116,400
4.		49,731,920,890	53,771,460,758
5.		233,227,720,297	229,626,660,326
6.			
7.		35,355,553,283	32,301,149,165
8.		146,702,468,886	156,494,068,977
	.	364,848,790,542	286,339,810,485
1.		83,752,009,522	84,007,995,546
(	가)		
(1)		29,093,583,553	30,946,959,574
(2)		60,537,367,182	57,445,963,349
(	가)	5,878,941,213	4,384,927,377
(3)			
(	가)		
(4)			
(	가)		
2.		273,607,614,932	194,628,528,351
(1)		125,698,681,257	93,110,757,529
(2)		77,583,211,170	72,813,879,604
(	가)	9,962,751,374	7,389,147,132
(3)			
(	가)		
(4)		68,104,730,598	24,380,301,388
(5)			
(	가)		
(6)		73,699,000,124	67,553,442,634
(	가)	61,635,949,370	56,076,752,113
(7)		881,279,770	928,793,646
(	가)	760,587,243	692,747,205
3.		7,489,166,088	7,703,286,588
(1)			
(2)			
(3)			
(4)		7,489,166,088	7,703,286,588
(5)			

		438,735,660,707	452,339,481,729
1.	.	97,073,750,291	72,681,163,680
(	)	3,435,475,577	2,205,793,511
2.		33,114,626,611	48,665,839,282
(	)	2,402,271,285	2,540,264,085
3.		114,614,979,256	131,569,446,021
(1)		105,496,873,013	121,938,539,438
(2)		7,889,557,933	8,347,401,423
(3)	가	1,228,548,310	1,283,505,160
4.		42,649,200,764	37,720,269,056
(	)	127,904,349	115,646,972
5.		2,798,221,943	287,564,671
6.		28,222,487,022	23,134,659,874
7.		81,224,880,988	85,848,543,080
8.		11,917,431,000	12,458,036,000
9.		9,591,195,308	34,345,014,761
10.		727,949,191	734,255,736
(	)	3,639,746	3,671,279
11.		317,955,840	6,654,433,610
12.	가		
13.	가		
14.			2,241,504,122
15.	가	593,315,338	373,272,359
16.	()		
17.		271,785,972	490,855,324
18.			198,806,217
(	)		198,806,217
19.		21,587,172,140	
<	>	3,466,856,979,255	2,910,064,959,688

(:)

	45	44
[]		
. ()	2,546,388,446,354 295,041,842,536	2,211,549,114,844 335,797,551,690
(1)	1,794,289,118,000	1,531,510,657,913
(2)	460,146,405,479	509,538,199,705
(3)	584,334,986,411	504,912,170,916
(4)	783,653,000	134,342,000
(5)	1,876,126,000	1,251,296,000
.		
.	247,020,443,281	231,084,522,127
.		
.	405,041,706,900	381,107,117,521
1.	199,437,472,970	160,529,177,062
2.	2,177,053,916	915,419,632
3.	34,596,659,091	21,673,429,682
4.		
5.	1,682,462,602	1,125,254,437
6.	81,224,880,988	85,848,543,080
7.		
8.	76,688,242,069	72,724,179,902
()	3,699,836,800	4,467,714,400
()	39,211,021,565	14,612,471,851
9. 가	7,904,792,633	9,056,888,568
10.		
11.		
12.		
13.		18,075,299
14. 가		
15.	18,440,006,106	11,289,674,089
16.	367,963,850	1,139,367,160

17.		3,399,919,452	2,469,792,058
18.	가		
19.	()		
20.		19,595,107,400	18,077,735,300
21.		2,438,004,188	15,319,767,503
<	>	3,198,450,596,535	2,823,740,754,492
[]		
1.	.	30,000,000,000	30,000,000,000
2.		30,000,000,000	30,000,000,000
.		49,805,438,545	49,785,822,174

1.				49,712,443,095	49,712,443,095
2.					
3.				92,995,450	73,379,079
4.	가				
	.			113,441,283,796	35,913,705,847
1.				15,000,000,000	
2.				50,000,000	
3.					
4.				81,700,025,792	
5.				16,691,258,004	35,913,705,847
(				16,691,258,004	35,913,705,847
)				
	.			75,159,660,379	(29,375,322,825)
1.					
2.					
3.				(19,397,221,010)	(19,830,157,210)
4.					
5.	가	가	(	88,479,632,225	(14,185,622,736)
6.		가	(	1,333,239,316	
7.				4,744,009,848	4,640,457,121
()		
<		>		268,406,382,720	86,324,205,196
<		>		3,466,856,979,255	2,910,064,959,688

45 1 (2002. 04. 01 2002. 6. 30)
 44 1 (2001. 04. 01 2001. 6. 30)

(:)

	45 1	44 1
.	740,301,303,838	742,733,046,330
1.	629,392,911,434	564,582,150,538
	631,946,689,021	569,591,088,579
	11,101,707,461	8,579,134,607
	13,655,485,048	13,588,072,648
2.	32,491,338,669	71,642,701,434
	32,588,931,682	71,746,888,750
	97,593,013	104,187,316
3.	44,508,285,628	39,228,094,815
4.	1,652,071,172	810,225,622
5.	686,788,646	706,296,120
6.		928,000
7.	462,861,861	2,399,112,930
8. 가	1,837,855,256	32,886,560,728
9.	3,488,407,533	4,366,205,484
10.	12,273,777	28,971,380
11.	25,740,168,168	26,047,450,868
12.	28,341,694	34,348,411
.	728,834,332,606	687,318,075,599
1.	93,191,994,047	83,037,724,656
	13,683,333,826	1,123,106,383
	15,009,385,221	25,412,814,360
	64,499,275,000	56,501,803,913
2.	4,450,392,784	3,942,716,390
3.	173,141,710,297	210,777,693,250
	174,823,124,678	215,434,798,387
	4,508,104,812	3,499,064,953
	6,080,268,604	7,919,214,728
	109,250,589	236,955,362
4.	3,530,398	5,543,718
5.	160,578,887,279	154,967,227,502
	82,645,805,778	90,824,505,660
	1,000,242,949	796,747,532
	76,932,838,552	63,345,974,310
6.	105,026,492,920	88,128,641,620
	105,710,586,216	88,261,233,818
	684,093,296	132,592,198
7.	16,881,742	24,378,859

8.		468,035,580	613,173,356
9.	가	33,876,355,307	2,555,665,693
10.		150,638,395,358	140,186,663,436
11.		1,627,853,000	1,693,615,000
12.		5,363,032,090	4,562,682,318
13.			2,169,220
14.	가	412,475,177	388,298,527
15.			
16.		38,296,627	17,795,304
.	()	11,466,971,232	51,829,057,481
.		39,976,548,600	8,678,916,551
1.	가	2,326,439,142	1,038,321,701
2.	가	3,228,385,095	
3.	가	34,131,714	963,059,364
4.	가		
5.			817,398,179
6.			12,976,564
7.		109,743	31,937,516
8.		5,961,646,763	1,672,635,784
9.		25,454,969,619	2,466,198,664
10.		2,424,676,959	610,984,978
11.		331,937,985	780,340,735
12.		113,742,001	113,950,405
13.		100,509,579	171,112,661
.		27,589,726,991	8,686,390,057
1.	가	559,976,007	1,478,608,397
2.	가		
3.	가	33,785,000	
4.	가	1,034,462,153	1,034,462,153
5.		291,949,708	
6.			18,243,409
7.		44,000	652,200
8.		2,201,321,057	1,954,760,355
9.		22,524,025,945	2,273,470,208
10.			768,268,803
11.		1,000,000	271,412,804
12.			
13.		881,213,298	879,808,536
14.		61,949,823	6,703,192

. ()	23,853,792,841	51,821,583,975
.		
1.		
2.		
3.		
4.		
.		
1.		
2.		
.	23,853,792,841	51,821,583,975
.	7,162,534,837	15,907,878,128
. ()	16,691,258,004	35,913,705,847
(:)	308	658
(:)	308	658

45 2002. 6. 30

44 2001. 6. 30

(:)

	45	44
. /	84,498,383	57,170,210
1.	0	0
2.	0	0
3.	0	0
4.	0	0
5.	0	170,210
6.	0	0
7.	84,498,383	57,000,000
. 가	75,264,850,616	80,890,865,853
1.	802,201,550	227,808,000
2. /	14,190,093,147	0
3.	9,841,006,866	5,050,908,500
4.	48,814,689,374	57,391,047,435
5.	1,616,859,679	18,221,101,918
6. 가	0	0
7.	0	0
8. 가	0	0
9. 가	0	0
가	0	0
가	0	0
. 가	2,985,000,000	2,985,000,000
가	15,000,000	15,000,000
1.	0	0
2.	0	0
3. 가	0	0
4.	0	0
5.	0	0
6.	3,000,000,000	3,000,000,000
7.	0	0
8.	0	0
. 0	0	0
1.	0	0
2.	0	0
. 1,208,069,387	790,252,580	
1.	0	0
2.	1,038,949,494	518,029,500
3.	0	0
4.	0	0
5.	169,119,893	272,223,080
6.	0	0
. 1,682,462,602	1,125,254,437	
[]	81,224,880,988	85,848,543,080

(:)

	45	44
.	277,881,275	293,998,769
1.	0	0
2.	268,605,155	282,902,879
3.	0	0
4.	0	0
5.	8,630,130	11,095,890
6.	645,990	0
7.	0	0
8.	0	0
9.	0	0
.	0	0
[]	277,881,275	293,998,769
.	80,946,999,713	85,554,544,311
1.	77,523,428,536	82,747,242,224
2.	442,253,537	322,531,028
3.	2,981,317,640	2,484,771,059
[]	81,224,880,988	85,848,543,080

45	2002	4	01	2002	6	30
44	2001	4	01	2001	6	30

(:)

	45	44
1.	(1,521,869,645)	10,600,200,037
2.	6,172,491,743	7,860,349,998
	4,232,070,557	7,442,438,186
	1,940,421,186	417,911,812
	0	0
3.	113,742,001	113,950,405
4.	900,000	0
5.	0	0
6. 가	0	0
7.	0	15,000,000
8. 가	157,300,000	0
9. 가 가	297,435,352	171,143,395
10.	0	0
11. 가	0	0
12.	0	0
13.	0	0
14.	73,800,000	0
15.	2,695,238	4,044,705
16.	0	0
[]	5,296,494,689	18,764,688,540

(:)

	45	44
1.	3,232,957,786	16,508,040,578
	0	0
	3,232,957,786	16,508,040,578
2.	1,541,677,419	1,500,561,966
	188,246	64,666
가	1,479,547,628	1,458,228,792
	59,753,420	34,027,390
	2,188,125	8,241,118
3.	0	0
4.	0	0
5.	0	0
6. 가	0	0
7. 가 가	521,859,484	756,085,996
8.	0	0
9. 가	0	0
10.	0	0
11.	0	0
12.	0	0
13.	0	0
[]	5,296,494,689	18,764,688,540