1.			

			( , , /0)
'01.4 12	'02.4 12		
707	631	-76	

2.

4.

				(	:	,%)
	2001.1.1	2002.1.1				
	2001.12.31	2002.12.31				
	14,498	15,617	1,119			
	18,379	20,617	2,237			
	78.89	75.75	-3.14			 _

3.14%p

3.

				(	:	:	,%)
	2001.1.1 2001.12.31	2002.1.1 2002.12.31					
	4,969	5,430	461				
	18,379	20,617	2,237				
	27.04	26.34	-0.70				

( ) 0.7%p

'01.4 12	'02.4 12		
1,626	1,490	-136	
24,436	29,644	5,207	
8.87	6.70	-2.17	

1,490 6.7%p

## 5. ROA ROE

				(	:	, %)
	'01.4 12	'02.4 12				
	27,691	33,365	5,675			
	32,024	36,951	4,927			
	343	2,385	2,042			
	1,436	2,591	1,155			
	707	631	-77			
ROA(Return on Assets)	3.20	2.41	-0.78	·		
ROE(Return on Equity)	175.93	38.69	-137.24			

\* 가 ROA( ) 2.41% , ROE( ) 7 38.69%

1. 가

				(	:	, %)
	'01.4 12	'02.4 12				
	0.88	0.51	-0.37			
가	213	137	-76			
	24,159	26,873	2,714			
가	73.54	69.20	-4.34	'01		
가	23,633	25,126	1,493			
(	32,137	36,308	4,171			

\*

\* 가 '가

가

2. 가 가

				( : )
		가 1)	가	가
		847	459	-388
		1,294	1,288	-6
가		2,200	2,245	45
	가	210	169	-41
	가	60	45	-16
		4,611	4,205	-406
		1,666	1,660	-6
		142	142	0
가		7,812	8,132	320
		5	6	1
	가 가	4,623	4,666	43
	가	60	53	-7
		14,308	14,659	352
		18,918	18,864	-55
		9	8	-1
		688	695	6
		81	81	0
	가	0	0	0
	가	0	0	0
		779	784	5
		19,697	19,647	-49

1.

			(	:	,%)
'01.4 12	'02.4 12				
300	300	0			
498	498	0			
707	1,598	891			
-69	195	264			
1,436	2,591	1,155			

\*

2.

			(	:	, %)
'01.4 12	'02.4 12				
4,124	5,454	1,330			
2,427	2,725	298			
169.9	200.1	30.23			

200.1% 100%

45 3 2002. 12. 31 44 3 2001. 12. 31

LG	.G ( :				
			45 3	44 3	
1.			281,271,478,610	184,092,051,578	
1.			280,981,076,811	172,024,522,180	
2.			0	11,947,262,408	
3.			290,401,799	120,266,990	
11.			420,450,963,060	840,899,755,942	
1.			45,894,494,230	90,578,313,240	
2.			10,114,090,274	29,369,295,457	
3.			90,405,045,783	78,098,399,837	
4.			28,241,135,579	149,982,307,060	
5.			224,451,020,797	365,502,161,314	
6.	가		16,885,064,912	103,283,806,416	
7.	가		4,460,111,485	24,085,472,618	
111.	가		975,603,108,269	400,611,315,232	
1.			165,977,129,030	107,613,655,724	
2.			14,222,644,005	20,351,390,199	
3.			29,108,898,435	0	
4.			311,277,672,335	20,010,066,866	
5.			256,935,228,075	62,970,966,444	
6.			629,760,400	732,766,000	
7.	가		192,134,439,789	166,149,860,174	
8.	가		5,317,336,200	22,782,609,825	
IV.			490,312,395,288	481,202,505,713	
1.			5,073,592,629	22,978,509,793	
2.			37,964,672,136	151,281,994,117	
3.			172,827,009,709	298,566,038,571	
4.	가		274,447,120,814	8,375,963,232	
٧.			636,826,019,207	546,467,344,574	
1.			142,968,480,957	102,569,831,649	
2.	가		31,999,104,400	6,170,179,000	
3.			94,487,422,848	43,131,399,078	
4.			223,766,411,189	208,763,384,392	
5.			41,679,301,632	33,307,212,996	
6.			118,490,886,522	170,256,760,313	
			(16,551,276,050)	(17,709,242,962)	
	가		(14,312,291)	(22,179,892)	
VI.			387,466,236,372	298,273,479,979	

1.	111,278,219,946	84,470,574,867
	45 3	44 3
2.	268,745,641,364	206,433,830,442
3.	7,442,375,062	7,369,074,670
VII.	514,635,845,976	464,043,479,951
1.	107,192,152,553	85,206,349,196
	(3,629,260,709)	(2,213,615,565)
2.	39,247,619,046	43,891,106,280
	(2,103,121,869)	(2,341,856,533)
3.	115,583,257,176	126,558,518,321
4.	64,651,028,778	39,696,244,808
	(109,423,828)	(94,001,077)
5.	2,323,063,029	677,973,884
6.	28,787,082,492	24,146,543,017
7.	103,653,416,075	82,404,541,939
8.	11,419,697,000	11,842,074,000
9.	17,470,781,898	19,636,875,121
10.	3,909,045,892	10,042,379,227
1.1	(19,545,229)	(50,211,896)
11. 12.	4,917,962,517	20,344,577,418 3,394,962,420
13. 가	196,623,154	481,506,567
14.	550,967,482	419,512,824
15.	0	5,865,666
10.	0	(5,865,666)
16.	20,594,500,519	0
	3,706,566,046,782	3,215,589,932,969
1.	2,705,520,707,210	2,388,571,076,957
1.	1,891,173,665,000	1,666,246,162,913
2.	458,042,926,062	470,472,750,596
3.	650,986,560,211	567,263,512,035
4. 5.	783,653,000 1,876,126,000	134,342,000 1,251,296,000
6.	(297,342,223,063)	(316,796,986,587)
II.	256,632,525,196	238,685,301,546
III.	485,304,071,250	447,868,636,171
1.	207,082,487,406	183,217,321,745
2.	1,548,071,066	3,887,232,214
3.	32,684,220,412	26,561,586,209
4.	20,048,341,954	11,142,917,777
5.	103,653,416,075	82,404,541,939
6.	80,018,166,234	68,024,845,800
	(3,538,712,500)	(3,762,344,400)

	(39, 170, 575, 442)	(12,779,762,987)
7. 가	8,843,211,654	15,021,053,458
	45 3	44 3
8.	5,327,365,953	2,942,040,185
9.	0	35,000,000,000
10.	900,000,000	0
11.	16,840,947,489	8,924,886,453
12.	508,212,311	718,421,792
13.	25,550,104,177	0
14.	23,558,401,590	19,265,213,800
15.	1,450,412,871	7,300,682,186
	3,447,457,303,656	3,075,125,014,674
1.	30,000,000,000	30,000,000,000
1.	30,000,000,000	30,000,000,000
11.	49,793,646,193	49,840,073,868
1.	49,712,443,095	49,712,443,095
2.	81,203,098	127,630,773
III.	159,802,711,216	67,568,708,970
1.	15,000,000,000	0
2.	50,000,000	0
3.	81,700,025,792	0
4.	63,052,685,424	67,568,708,970
: 63,052,685,424 : 71,086,824,013		
: 71,086,824,013 )   IV.	19,512,385,717	(6,943,864,543)
1.	(19,438,220,610)	(19,483,945,040)
'.   2. 가 가	34,258,527,750	7,899,623,376
2. 기 기   3. 가	905,512,476	7,099,023,370
4.	3,786,566,101	4,640,457,121
	259,108,743,126	140,464,918,295
	3,706,566,046,782	3,215,589,932,969

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45 3 (2002. 4. 1 2002. 12. 31 ) 44 3 (2001. 4. 1 2001. 12. 31 )

LG 45 3 44 3 Ι. 2,304,450,541,560 2,176,371,997,678 1. 1,945,246,918,957 1,741,501,954,117 2. 135,320,982,531 159,639,137,710 3. 136,337,097,628 118,017,692,270 4. 1,658,746,172 870,453,622 5. 2,452,420,127 2,343,721,831 6. 3,396,635 7. 3,481,039,909 9,251,519,880 가 8. 5,139,153,071 62,501,712,114 9. 4,053,003,003 5,378,088,627 135,384,933 10. 42,750,445 11. 70,448,610,903 76,689,918,201 12. 177, 184, 326 131,652,226 11. 2,261,086,109,610 2,084,098,164,866 1. 250,845,665,264 260,059,686,769 2. 14,062,474,699 11,543,495,809 3. 614,733,338,030 607,308,065,233 4. 11,605,593 52,760,782 5. 515, 195, 834, 387 451,215,219,410 6. 315, 246, 717, 538 268,370,929,654 7. 48,717,319 69,965,065 8. 4,832,513,157 6,991,171,551 가 9. 45,757,396,877 7,227,941,317 10. 476,980,068,785 450,057,219,673 11. 5,014,694,000 5,054,170,000 12. 16,713,324,803 14,868,959,794 13. 7,146,153 가 14. 1,496,476,300 1,223,883,350 106, 127, 669 15. 88,705,495 111. 43,364,431,950 92,273,832,812 I۷. 48,657,492,518 90,217,225,713 가 1. 37,129,299,254 23,890,997,930 가 2. 3,228,385,095 가 3. 34,131,714 14,074,551,341 4. 12,976,564 5. 108,444,038 45,426,531 6. 22,706,804,389 6,844,677,160 7. 22,477,287,975 2,073,864,060 8. 0 1,769,112,855

9.			331,937,985	780,340,735
			45 3	44 3
10.			378,270,930	367,002,730
11.			2,053,551,478	567,655,467
٧.			43,959,191,058	36,608,701,639
1.	가		640,020,286	848,378,679
2.	가		2,749,243,450	4,499,896,779
3.	가		33,785,028	7,920,689,006
4.	가		7,200,686,980	2,650,620,067
5.		가	492,262,802	469,071,697
6.			0	18,243,409
7.			723,714,895	43,414,300
8.			6,564,508,009	4,480,862,434
9.			22,211,612,310	5,008,965,469
10.			0	768,268,803
11.			229,726,276	414,498,255
12.			2,594,556,977	2,599,490,432
13.			519,074,045	6,886,302,309
VI.			89,622,466,605	104,322,623,691
VII.			0	0
VIII.			0	0
IX.			89,622,466,605	104,322,623,691
Х.			26,569,781,181	33,235,799,678
XI.			63,052,685,424	71,086,824,013
(		:	10,002,000,121	, , , ,
`		: 1,165		
		: 1,310		
		: : 1,165		
		: 1,310 )		
		. 1,010 /		

45 3 2002. 12. 31 44 3 2001. 12. 31

		( : )
	45	44
. /	85,189,491	935,925,810
1.	0	0
2.	0	0
3.	0	401,895,727
4.	0	500 170 210
5. 6.	0	500,170,210
7.	85,189,491	33,859,873
. 가	78,378,755,618	66,094,950,600
1.	760,199,450	295,438,500
2. /	14,469,888,985	0
3.	23,826,732,517	5,002,316,800
4.	31,197,692,850	49,261,742,787
5.	8,124,241,816	11,535,452,513
6. 가	0	0
7.	0	0
8. 가   9. 가	0	0
9. 가 가	0 0	0
기 가	0	0
	2,985,000,000	2,985,000,000
	15,000,000	15,000,000
가	0	0
1.	0	0
2.	0	0
3. 가	0	0
4.	0	0
5.	3 000 000 000	3 000 000 000
6. 7.	3,000,000,000	3,000,000,000
8.	0	0
	0	0
1.	0	0
2.	0	0
	2,156,129,012	1,245,747,752
1.	0	0
2.	1,649,952,619	581,448,002
3.	0	0
4. 5.	506 176 303	0 664 200 750
6.	506,176,393	664,299,750
	20,048,341,954	11,142,917,777
	103,653,416,075	82,404,541,939

	45	44
	185,707,637	192,457,784
1.	0	0
2.	164,227,781	136,560,294
3.	0	0
4.	0	0
5.	8,630,130	11,095,890
6.	12,849,726	0
7.	0	44,801,600
8.	0	0
9.	0	0
	0	0
[ ]	185,707,637	192,457,784
1. 2. 3.	103,467,708,438 100,197,506,562 20,878,074 3,249,323,802	82,212,084,155 79,131,418,749 11,116,105 3,069,549,301
[ ]	103,653,416,075	82,404,541,939

45 3 (2002. 4. 1 2002. 12. 31 ) 44 3 (2001. 4. 1 2001. 12. 31 )

45 44 20,998,839,080 1. 7,257,739,881 2. 16,179,674,212 32,272,508,159 12,382,512,518 15,269,699,188 3,797,161,694 17,002,808,971 3. 378,270,930 367,002,730 4. 900,000 1,300,000 5. 177,272,332 0 가 0 6. 0 15,000,000 7. 0 가 8. 552,004,186 500,644,428 가 9. 가 390,585,405 156,679,187 10. 0 0 가 11. 0 0 12. 0 0 0 13. 0 14. 0 73,800,000 15. 5,318,018 5,926,291 16. 38,756,664,163 40,576,800,676 1. 33,557,591,220 34,919,785,531 33,557,591,220 34,919,785,531 2. 4,294,056,988 4,728,325,317 879,354 466,715 가 4,117,973,043 4,542,104,974 165,616,400 170,136,950 9,588,191 15,616,678 3. 0 0 0 4. 0 5. 0 0 가 328,769,158 6. 0 가 가 905,015,955 7. 599,920,670 8. 0 가 9. 0 0 10. 0 0 11. 0 0 12. 0 0 13. 0 0 38,756,664,163 40,576,800,676