

1.

(: ,%)

	'02.4 6	'03.4 6		
	167	361	194	

*

가 116% 가 361 , .

2.

(: ,%)

	2001.7.1 2002.6.30	2002.7.1 2003.6.30		
	15,036	16,260	1,224	
	19,643	21,465	1,822	
	76.55	75.75	-0.79	

*

1 0.79%p .

3.

(: ,%)

	2001.7.1 2002.6.30	2002.7.1 2003.6.30		
	5,212	5,717	506	
	19,643	21,465	1,822	
	26.53	26.64	0.10	

*

, () .

4.

(: ,%)

	'02.4 6	'03.4 6		
	410	779	369	
	29,370	31,646	2,277	
	5.59	9.84	4.26	

*

369 가 779 , 9.8% .

5. ROA ROE

(: , %)

	'02.4 6	'03.4 6		
	33,365	37,360	3,995	
	34,549	38,274	3,724	
	2,385	2,269	-116	
	2,684	2,937	253	
	167	361	194	
ROA(Return on Assets)	1.97	3.83	1.86	
ROE(Return on Equity)	27.24	59.55	32.31	

* 가 ROA() 3.83% , ROE()
59.55 가 .

.

1. 가

(: , %)

	'02.4 6	'03.4 6		
가	0.62	0.77	0.15	
	157	218	61	
	25,171	28,227	3,056	
가	69.49	68.67	-0.83	'02
가	24,140	25,557	1,417	
()	34,737	37,218	2,482	

* 0.77% .

* 가 ' 가'

가 .

2. 가 가

			(:)		
			가 1)	가	가
	가		463	532	69
			825	823	-2
			1,450	1,466	16
		가	148	188	40
		가	145	159	14
			3,031	3,167	136
	가		1,434	1,570	137
			141	144	3
			7,131	7,349	218
			6	8	2
		가	4,896	4,934	37
		가	428	423	-5
			14,036	14,428	392
			17,067	17,595	528
		5	5	0	
		1,042	1,041	-2	
		117	117	0	
	가	0	0	0	
	가	49	49	0	
		1,213	1,211	-1	
			18,280	18,807	527

1.

(: , %)				
	'02.4 6	'03.4 6		
	300	300	0	
	498	498	0	
	1,134	1,908	774	
	752	231	-521	
	2,684	2,937	253	

2.

(: , %)				
	'02.4 6	'03.4 6		
	5,434	5,803	369	
	2,573	2,828	255	
	211.2	205.2	-6.0	

* 205.2% 100% .

46 1 2003.6.30
45 1 2002.6.30

LG

(:)

	46 1		45 1
[]		[]	
I.	194,892,627,601	. •	335,492,855,094
1.	194,600,162,768	1.	335,113,088,902
2.	292,464,833	2.	
		3.	
		4.	379,766,192
II. 가	1,759,509,725,013		
(1)	316,689,448,612	.	478,246,331,713
1.	53,158,905,500	(가)	
2.	30,883,187,707	1.	46,546,308,960
3.	50,433,259,500	2. •	20,118,112,856
4.	1,000,213,820	3.	91,938,336,414
5.	146,587,384,511	4.	79,253,223,605
6. 가	18,764,766,154	5.	215,964,120,280
7. 가	15,861,731,420	6. 가	19,400,163,085
(2) 가	1,280,286,457,644	7. 가	5,026,066,513
1.	153,061,860,118		
2.	14,353,685,952	. 가	949,506,669,088
3.	56,282,436,722	(가)	
4.	347,923,772,721	1.	237,545,691,353
5.	320,737,572,626	2.	19,794,476,324
6.	837,344,400	3. •	20,488,144,846
7. 가	344,807,935,905	4.	245,791,471,497
8. 가	42,281,849,200	5.	255,229,567,305
(3)	158,555,930,885	6.	755,498,000
1.	9,982,391,594	7. 가	164,642,936,763
2.		8. 가	5,258,883,000
3. 가	148,573,539,291		
(4)	3,977,887,872	.	320,796,285,940
1.	3,977,887,872	(가)	
		1. •	5,094,983,702
		2.	13,717,579,022
III.	889,816,962,439	3.	140,550,167,516
()	(22,591,261,534)	4. 가	161,433,555,700
(가)	(10,937,984)	5. 가	
1.	202,497,454,117		
2. 가	66,734,000,000	.	579,230,386,171
3.	196,697,228,617	()	15,731,903,776
4.	278,225,443,409	(가)	18,074,468
5.	46,932,726,289	1.	
6.	121,332,309,525	2.	116,579,942,059
		3. 가	13,382,759,000

IV.		429,427,770,141	4.		49,731,920,890
1.		115,081,373,106	5.		233,227,720,297
2.		304,966,678,925	6.		
3.		9,379,718,110	7.		35,355,553,283
			8.		146,702,468,886
V.		564,132,803,326			
1.		122,750,789,474	.		364,848,790,542
()		(3,693,092,101)	1.		83,752,009,522
2.		37,883,169,322	(가)		
()		(4,161,832,223)	2.		273,607,614,932
3.		56,564,738,368	3.		7,489,166,088
()		(139,626,979)			
4.		833,619,984	.		438,735,660,707
()		(4,168,100)	1.		97,073,750,291
5.		3,987,263	()		3,435,475,577
()		(3,987,263)	2.		33,114,626,611
6.		113,835,445,977	()		2,402,271,285
7.		9,211,414,897	3.		114,614,979,256
8.		33,367,008,108	(1)		105,496,873,013
9.		141,437,547,890	(2)		7,889,557,933
10.		10,419,827,910	(3)	가	1,228,548,310
11.		9,853,522,216	4.		42,649,200,764
12.		5,275,299,656	()		127,904,349
13.	가	647,982,488	5.		2,798,221,943
14.		792,824,832	6.		28,222,487,022
15.		29,258,331,607	7.		81,224,880,988
			8.		11,917,431,000
			9.		9,591,195,308
			10.		727,949,191
			()		3,639,746
			11.		317,955,840
			12. 가		
			13. 가		
			14.		
			15. 가		593,315,338
			16. ()		
			17.		271,785,972
			18.		
			()		
			19.		21,587,172,140
< >		3,837,779,888,520	< >		3,466,856,979,255
[]			[]		
I.		2,797,919,964,988	.		2,546,388,446,354
()		(268,767,154,288)	()		295,041,842,536
1.		1,965,109,601,000	(1)		1,794,289,118,000
2.		451,581,434,987	(2)		460,146,405,479
3.		645,149,016,289	(3)		584,334,986,411

4.		2,184,868,000	(4)		783,653,000
5.		2,662,199,000	(5)		1,876,126,000
II.		265,590,259,666	.		
III.		480,557,590,032	.		247,020,443,281
1.		203,704,181,886			
2.		12,118,657,402	.		
3.		30,773,034,146			
4.		1,485,538,037	.		405,041,706,900
5.		141,437,547,890	1.		199,437,472,970
6.		88,599,836,580	2.		2,177,053,916
(	)	(3,452,451,700)	3.		34,596,659,091
(	)	(45,763,834,468)	4.		
7. 가		6,685,543,628	5.		1,682,462,602
8.		10,000,000	6.		81,224,880,988
9.		14,271,484,137	7.		
10.		853,450,468	8.		76,688,242,069
11.		4,932,350,537	(	)	3,699,836,800
12.		23,898,605,407	(	)	39,211,021,565
13.		1,003,646,082	9. 가		7,904,792,633
			10.		
			11.		
<	>	3,544,067,814,686	12.		
			13.		
			14. 가		
			15.		18,440,006,106
			16.		367,963,850
			17.		3,399,919,452
			18. 가		
			19. ()		
			20.		19,595,107,400
			21.		2,438,004,188
			<	>	3,198,450,596,535
[]		[]	
I.		30,000,000,000	.		30,000,000,000
1.		30,000,000,000	1.		30,000,000,000
			2.		
II.		49,825,415,646			
1.		49,712,443,095	.		49,805,438,545
2.		112,972,551	1.		49,712,443,095
			2.		
III.		190,806,629,360	3.		92,995,450
1.		15,000,000,000	4. 가		
2.		50,000,000			
3.		139,683,982,357	.		113,441,283,796
4.		36,072,647,003	1.		15,000,000,000

	(		36,072,647,003	2.			50,000,000
				3.			
IV.			23,080,028,828	4.			81,700,025,792
1.			(19,394,132,610)	5.			16,691,258,004
2.	가	가	41,069,823,426	(			16,691,258,004
3.		가	481,589,552)		
4.		가	(2,377,330,417)				
5.			3,300,078,877	.			75,159,660,379
				1.			
				2.			
				3.			-19,397,221,010
				4.			
				5.	가	가 ()	88,479,632,225
				6.		가 ()	1,333,239,316
				7.			4,744,009,848
				()	
	<	>	293,712,073,834	<	>		268,406,382,720
<		>	3,837,779,888,520	<		>	3,466,856,979,255

46 1 (2003. 4. 1 2003. 6. 30)
 45 1 (2002. 4. 1 2002. 6. 30)

LG		(:)	
		46 1	45 1
I.		793,688,538,777	740,301,303,838
1.		661,436,365,176	629,392,911,434
2.		36,555,527,811	32,491,338,669
3.		47,759,109,748	44,508,285,628
4.		2,081,790,651	1,652,071,172
5.		720,368,023	686,788,646
6.		19,370,133	462,861,861
7.	가	13,884,686,845	1,837,855,256
8.		3,369,386,311	3,488,407,533
9.		194,637,170	12,273,777
10.		27,621,180,422	25,740,168,168
11.		46,116,487	28,341,694
II.		743,904,526,131	728,834,332,606
1.		49,324,090,071	93,191,994,047
2.		4,653,843,665	4,450,392,784
3.		217,210,066,038	173,141,710,297
4.		12,688,714	3,530,398
5.		184,990,380,456	160,578,887,279
6.		109,065,154,905	105,026,492,920
7.		187,407,425	16,881,742
8.		24,789,243	468,035,580
9.	가	245,660,254	33,876,355,307
10.		168,748,613,645	150,638,395,358
11.		1,692,338,000	1,627,853,000
12.		7,158,031,261	5,363,032,090
13.	가	558,742,772	412,475,177
14.		32,719,682	38,296,627
III.		49,784,012,646	11,466,971,232
IV.		23,101,056,055	39,976,548,600
1.	가	2,234,326,536	2,326,439,142
2.	가		3,228,385,095
3.	가	84,036,810	34,131,714
4.	가	269,324,427	
5.	가	12,909,054,426	20,891,238,314

6.		91,307,038	109,743
7.		6,527,277,057	5,961,646,763
8.		468,196,855	4,563,731,305
9.			2,424,676,959
10.		240,761,694	331,937,985
11.		195,750,432	113,742,001
12.		81,020,780	100,509,579
V.		22,015,465,440	27,589,726,991
1.	가		559,976,007
2.	가		33,785,000
3.	가		1,034,462,153
4.	가	87,579,165	3,828,536,614
5.	가		291,949,708
6.		62,153,010	44,000
7.		450,381,010	2,201,321,057
8.		20,293,191,725	18,695,489,331
9.		34,193,257	1,000,000
10.		1,002,423,023	881,213,298
11.		85,544,250	61,949,823
VI.		50,869,603,261	23,853,792,841
VII.			
VIII.			
IX.		50,869,603,261	23,853,792,841
X.		14,796,956,258	7,162,534,837
XI.		36,072,647,003	16,691,258,004
(	:	667	308
(	:	667	308
	: 1,310		
	:		
	: 1,165		
	: 1,310)		

46 1 2003. 6.30

45 1 2002. 6.30

(:)

	46	45
.	4,086,041,168	84,498,383
1.	0	0
2.	0	0
3.	0	0
4.	4,000,000,000	0
5.	0	0
6.	0	0
7.	86,041,168	84,498,383
. 가	121,142,327,249	75,264,850,616
1.	500,000,000	802,201,550
2.	24,740,762,667	14,190,093,147
3.	58,667,039,910	9,841,006,866
4.	20,645,935,022	48,814,689,374
5.	11,706,945,814	1,616,859,679
6. 가	0	0
7.	0	0
8. 가	4,881,643,836	0
9. 가	0	0
가	0	0
가	0	0
.	11,940,000,000	2,985,000,000
	60,000,000	15,000,000
가	0	0
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.	9,000,000,000	0
.	0	0
1.	0	0
2.	0	0
.	2,783,641,436	1,208,069,387
1.	0	0
2.	2,564,059,809	1,038,949,494
3.	0	0
4.	0	0
5.	219,581,627	169,119,893
6.	0	0
.	1,485,538,037	1,682,462,602
[]	141,437,547,890	81,224,880,988

	46	45
.	481,057,894	277,881,275
1.	0	0
2.	446,163,473	268,605,155
3.	0	0
4.	0	0
5.	23,013,670	8,630,130
6.	11,880,751	645,990
7.	0	0
8.	0	0
9.	0	0
.	0	0
[]	481,057,894	277,881,275
.	140,956,489,996	80,946,999,713
1.	137,700,599,067	77,523,428,536
2.	1,354,062,267	442,253,537
3.	1,901,828,662	2,981,317,640
[]	141,437,547,890	81,224,880,988

46 1 (2003. 4. 1 2003. 6. 30)
 45 1 (2002. 4. 1 2002. 6. 30)

(:)

	46	45
1.	-4,092,922,420	-1,521,869,645
2.	10,990,704,314	6,172,491,743
	10,898,548,008	4,232,070,557
	92,156,306	1,940,421,186
	0	0
3.	195,750,432	113,742,001
4.	0	900,000
5.	0	0
6. 가	0	0
7.	45,000,000	0
8. 가	41,023,582	157,300,000
9. 가 가	312,470,721	297,435,352
10.	0	0
11. 가	0	0
12.	0	0
13.	0	0
14.	0	73,800,000
15.	5,213,017	2,695,238
16.	0	0
[]	7,497,239,646	5,296,494,689
1.	5,165,973,642	3,232,957,786
	0	0
	5,165,973,642	3,232,957,786
2.	1,977,757,613	1,541,677,419
	87,753,836	188,246
가	1,672,115,548	1,479,547,628
	215,341,060	59,753,420
	2,547,169	2,188,125
3.	0	0
4.	0	0
5.	0	0
6. 가	175,338,905	0
7. 가 가	168,821,496	521,859,484
8.	0	0
9. 가	0	0
10.	0	0
11.	0	0
12.	0	0
13.	9,347,990	0
[]	7,497,239,646	5,296,494,689