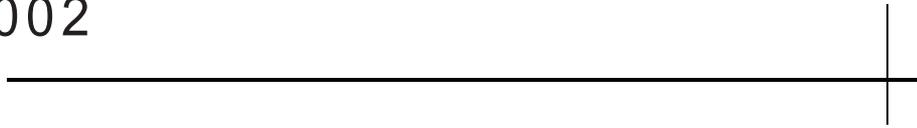
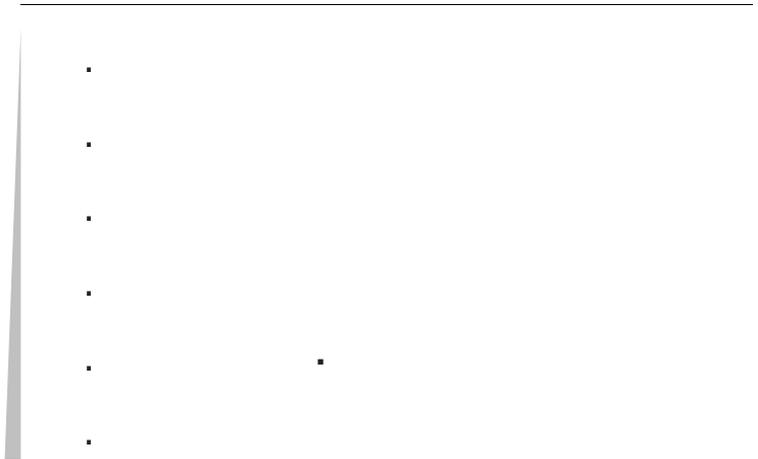


2002



2002. 11. 30.



- .
- .
- .
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- .
- .

3 3 15.8%

31.9% M/S

2002 9 2 601

5,388 가 , 8 6,355

21.2% 가 10 4,645

(:)

	01	02		
	3,061	2,964	-97	
	19,811	26,586	6,775	
가	46,051	55,568	9,517	가
	510	622	112	
	58,254	69,137	10,883	가
	15,213	20,601	5,388	가

(:)

	01	02		
	1	6	5	가
	37	50	13	
가	1,864	2,508	644	
	12	13	1	가
	2,056	2,712	656	

589

1,018

34% 가 1,883

(:)

	01	02		
	1,403	1,883	480	

/

6.6% p

72.6%

(:%, %p)

	01	02		
	79.2	72.6	-6.6	
	26.6	27.7	1.1	

)

1

,

.

ROA ROE가 3.7% 19.2%
0.4%p

5.8%

(:% , % p)

	01	02		
	6.2	5.8	-0.4	
ROA	3.4	3.7	0.3	가
ROE	20.1	19.2	-0.9	

) 4-9

0.16% p가 가 0.37%

1

2%

, 2

가

(: ,% ,%P)

	01	02		
가	148	320	172	
	69,092	86,292	17,200	가
	0.21	0.37	0.16	
가	52,344	64,961	12,617	
	86,679	104,891	18,212	()
가	60.4	61.9	1.5	
가 가	42,552	49,601	7,049	
가 가	46,051	55,568	9,517	
가 가	3,499	5,967	2,468	

) 가 가, 가, 가 ,

가
400.7%

27.4% p

(: , % , %P)

	01	02		
	265	265	0	
	7,269	7,269	0	
	5,383	8,003	2,620	가
	373.3	400.7	27.4	

(:)

		01	02	
		20	18	-2
	가	194	306	112
		0	0	0
		0	0	0
		27	74	47
		241	398	157
		0	0	0
		28	72	44
		28	72	44

가

(:)

		가					
2001		0	42	0	0	0	42
		20	16	0	0	0	36
		20	58	0	0	0	78
2002		0	53	0	0	0	53
		18	215	0	0	23	256
		18	268	0	0	23	309

) ()

(:)

				(%)
3	279,864	-225,774	54,090	3.22
6	298,487	-238,723	59,764	3.56
9	352,959	-284,223	68,736	4.1
12				

) 1,678
 (02.9 1,227.8) .

(:)

				가		
		()	()	()	123,493	123,493
		()	()	()	()	()
		()	()	()	1,561	1,561
		()	()	()	()	()
		()	()	()	621,433	621,433
		()	()	()	()	()
		()	()	()	-28	-28
		()	()	()	()	()
	가	()	363,758	()	()	363,758
	가	()	(284)	()	()	(284)
	가	()	21,443	()	()	21,443
	가	()	9,339	()	()	9,339
	가	()	()	()	83,000	83,000
	가	()	()	()	()	()
		()	()	()	62	62

) 2002.9 .

(:)

	01	02
	306,089	296,416
가	1,100,122	1,086,275
가	3,504,981	4,470,578
	1,981,065	2,658,615
	812,257	843,580
	51,044	62,199
	136,213	158,624
	536,985	615,750
	8,428,756	10,192,037
	6,506,617	7,636,643
	188,075	213,893
	212,800	281,446
	26,473	26,473
	726,870	726,870
	538,292	800,347
	229,629	506,365
	8,428,756	10,192,037

(:)

	01	02
	2,177,240	2,557,132
	779,323	939,561
	478,617	460,836
	578,074	643,993
가	364,856	431,998
가	-56	-599
가	19,286	22,419
	-42,861	58,923
	224,077	234,427
	23,703	-24,756
	204,919	268,594
	64,585	80,299
	140,334	188,295

-

(:)

	560		1,273
가	250,832		
	5,000		1,273
	0		
	8,931		
	7,172		271,222
	272,495		272,495

-

(:)

		29,460
	29,460	
		8,061
가	3 7,975 83	
가		3,424
가 가		3,973
		19
		44,937
		19,016
		24,348
	21,733 2,615 0	
		733
		12
		247
		0
가		562
가 가		0
		19
		44,937

