

55 3

()

[: 2004 4 1 ~ 2004 12 31]

[]

1 ----- 1

2 ----- 3

3 ----- 5

4 ----- 8

1

1.

(:)

	' 03. 3/4	' 04. 3/4	
	161,587	219,870	58,283

2. (1)

(: , %, %p)

	' 03. 3/4	' 04. 3/4	
	4,252,954	4,752,107	499,153
	5,544,264	5,875,211	330,947
	76.7	80.9	4.2

3. (1)

(: , %, %p)

	' 03. 3/4	' 04. 3/4	
	1,389,188	1,238,836	-150,352
	5,544,264	5,875,211	330,947
	25.1	21.1	-4.0

4.

(: , %, %p)

	‘ 03. 3/4	‘ 04. 3/4	
	512,056	545,352	33,296
	159,142	105,443	-53,699
	352,914	439,909	86,995
	9,867,162	11,273,262	1,406,100
	10,914,617	12,423,876	1,509,259
	10,214,432	11,628,614	1,414,182
	4.6	5.0	0.4

$$1 : = (+ -) / 2$$

$$2 : = (/) * 100 * (4 /)$$

5. ROA ROE

(: , %, %p)

	‘ 03. 3/4	‘ 04. 3/4	
	11,081,162	12,694,421	1,613,259
	12,296,512	13,986,286	1,689,774
	2,035,976	2,774,280	738,304
	2,473,082	2,888,272	415,190
	161,587	219,870	58,283
ROA	1.9	2.2	0.3
ROE	9.9	10.8	0.9

1 : ROA

B/S

2

1.

(:)

	03.3/4	04.3/4	03.3/4	04.3/4	03.3/4	04.3/4	03.3/4	04.3/4	03.3/4	04.3/4	03.3/4	04.3/4
	2,725,108	2,871,072	31,301	7,899	107,684	18,710	13,377	5,632	14,780	10,209	2,892,249	2,913,521
가	6,855,264	8,370,601	25,592	22,921	11,666	22,444	-	-	-	-	6,892,522	8,415,966
	53,049	52,875	16,716	7,854	3,584	3,213	3,561	7,300	6,368	8,017	83,277	79,258
	88,588	90,807	305	2	180	76	3,479	3,197	1,869	1,057	94,420	95,139
가	-	-	-	-	141	301	-	-	-	-	141	301
	14,745	16,054	648	179	6	31	1	2	32	23	15,431	16,288
	3,647	4,119	-	-	-	-	-	-	-	-	3,647	4,119
	-	-	-	-	-	-	-	-	68	-	68	-
	-	-	-	-	-	-	-	-	-	-	-	-
	9,740,400	11,405,528	74,562	38,854	123,260	44,774	20,417	16,130	23,116	19,306	9,981,755	11,524,593

2. 가

(: , %, %p)

	03.3/4	04.3/4	
(1)	12,049,731	13,637,455	1,587,724
(2)	12,087,604	13,931,495	1,843,890
가	5,693,520	6,153,904	460,384
가	47.3	45.1	-2.2

1. /

2.

3.

가 가, 가, 가

(:)

			가	가	가
가			128	133	4
			568,238	570,875	2,638
			20,001	20,435	433
		가	96,379	92,727	-3,651
		가	40,744	40,291	-453
		가	0	0	0
			725,490	724,461	-1,029
	가		229,135	1,033,722	804,587
			8,250	8,250	0
			5,692,268	5,958,304	266,036
			90,070	97,456	7,387
		가	178,730	182,123	3,393
		가	348,734	360,420	11,686
		가	31,407	28,860	-2,547
			6,578,593	7,669,135	1,090,542
			7,304,083	8,393,596	1,089,512
		1,643	1,643	0	
		484,374	485,792	1,418	
		0	0	0	
	가	0	0	0	
	가	54,820	55,223	403	
	가	2,272	2,272	0	
		543,110	544,930	1,820	
			7,847,193	8,938,526	1,091,333

3

1.

(:)

	03.3/4	04.3/4	
	26,473	26,473	0
	727,330	730,152	2,822
	957,584	1,138,248	180,664

2.

(:)

.	(1-2+3)	3,769,517
-	(1-2)	3,763,741
1.	(가+ + + + + + +)	4,116,184
가.		26,473
.		730,152
.		1,138,248
.		993,398
.		823,003
.		23,558
.		31,678
.		349,672
.		0
2.	(가+ + +)	352,443
가.		294,040
.		54,416
.		3,987
.		0
3.	(가+)	5,777
가.		5,777
.		0

. (가 +) : 858,728 (:)

가. (,) : 483,325 (:)

		2,715,310
		1,740,225
(× 17.8%)	483,325
(× 25.2%)	438,537

) (+ 가) 3

. (, + 4%) : 375,403 (:)

		556,572
		349,140
(× 17.8%)	99,070
(× 25.2%)	87,983

1) (+ 가) 3
2) 가

(:)

							+ + + -
	189,778	6,944,895	24,100	60,635	311,075		6,908,333

. : 439.0

1.

(:)

	(a)	(b)	(a-b)
	3,173,138	2,856,080	317,058
	1,736,074	1,703,460	32,614
	0	0	0
	4,909,213	4,559,540	349,672

2.

“ ” “ ”

(:)

	2,887,125	21,197	8,077	1,466	22,663
	52,875	264	7,854	157	421
	4,119	21			21
	-	-	-	-	-
	90,807	454	2	-	454
	3,034,927	21,936	15,933	1,623	23,558

1 :

2 :

3.

-

4

1.

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(:)

	'03. 3/4	'04.3/4
	325,690	169,531
	816,926	724,461
가	6,041,058	7,669,135
	4,832	-
	29,706	22,371
	2,826,162	2,942,928
	870,243	895,451
	95,630	109,307
	808,127	1,081,613
	11,818,374	13,614,796
	8,684,961	10,040,546
	246,007	225,450
	414,324	460,527
	26,473	26,473
	727,330	730,152
	957,584	1,138,248
	761,694	993,398
	11,818,374	13,614,796

(:)

	'03. 3/4	'04.3/4
	4,174,427	4,463,096
	1,684,442	1,662,487
	1,053,326	985,214
	1,017,669	943,627
가	467,076	911,015
가	-754	-1,753
가	33,518	35,208
	-80,848	-72,702
	352,914	439,909
	-41,244	-59,057
	230,821	308,150
	69,235	88,280
	161,587	219,870

2.

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(:)

	'03. 3/4	'04. 3/4
	19,858	243
가	374,583	544,930
	1,900	4,000
	-	-
	5,604	5,506
	114,066	110,851
	516,011	665,530
	6,535	6,140
	-	-
	6,535	6,140
	509,476	659,390
	516,011	665,530

(:)

	'03. 3/4		'04. 3/4	
		207,471		212,143
	207,471		212,143	
		13,121		18,269
	166		360	
가	12,880		17,756	
	75		153	
가		2,335		2,218
가 가		17		1,820
		75		1,131
		223,019		235,581
		153,844		141,936
		61,608		88,627
	49,822		72,459	
	11,786		16,168	
	-		-	
		1,611		2,362
		63		1,666
		809		17
		44		124
가		1,690		244
가 가		3,291		223
		59		382
		223,019		235,581