

55

()

[: 2004 4 1 ~ 2004 9 30]



1	-----	1
2	-----	2
3	-----	4
4	-----	6
5	-----	13
6	-----	15
7	-----	18

1

1.

【 : 】

	54	55	
	236,997	172,863	64,134
	2,815,342	2,983,735	168,393
가	6,725,905	7,908,579	1,182,674
	78,232	99,237	21,005
	8,544,506	9,726,125	1,181,619
	2,435,510	2,795,477	359,967

1 :

2 : 가 , 가 ,

오 :
(duration gap)

/

가 가 ,

가 가 19.1% , 17.6%

가

가(17.2%)

13.8%

2.

【 : 】

	54	55	
	57	34	23
	400	10,300	9,900
가	351,824	518,028	166,204
	-	-	-
	11,500	5,297	6,203
	359,149	532,146	172,997

오 : (371) (1,142)

가 47.2% 가

100

48.1%

2

1.

【 : 】

	54	55	
	142,521	169,940	27,419

2.

(1)

【 : , % , % p】

	54	55	
	4,135,690	4,640,120	504,430
	5,468,410	5,760,031	291,621
	75.6	80.6	5.0

3.

(1)

【 : , % , % p】

	54	55	
	1,425,509	1,226,987	198,522
	5,468,410	5,760,031	291,621
	26.1	21.3	4.8

4.

【 : , % , % p】

	54	55	
	358,735	350,618	8,117
	80,816	74,632	6,184
	277,919	275,986	1,933
	9,867,162	11,273,262	1,406,100
	10,675,306	11,966,696	1,291,390
	10,132,274	11,481,986	1,349,712
	5.49	4.81	0.68

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

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

5. ROA ROE

【 : ,% ,% p】

	54	55	
	11,081,161	12,694,420	1,613,259
	11,947,897	13,379,091	1,431,194
	2,035,976	2,774,280	738,304
	2,435,510	2,795,477	359,967
	142,521	169,940	27,419
ROA	2.49	2.62	0.13
ROE	13.17	12.59	0.58

1 : ROA B/S

2 : ROE , " " ()

3

1.

【 : 】

	03 2/4	04 2/4	03 2/4	04 2/4	03 2/4	04 2/4	03 2/4	04 2/4	03 2/4	04 2/4	03 2/4	04 2/4
	2,753,547	2,893,695	33,447	8,860	32,154	18,286	17,646	7,422	17,973	12,319	2,854,767	2,940,582
가	6,727,403	7,885,965	26,474	22,899	29	22,444	0	0	0	0	6,753,906	7,931,308
	60,225	58,467	14,236	8,512	3,525	3,071	6,984	5,399	5,721	6,723	90,691	82,172
	139,910	110,709	1,654	2	162	85	3,496	3,293	2,018	1,924	147,240	116,013
	14,154	15,796	724	222	25	0	2	4	0	19	14,905	16,041
가	0	0	0	0	151	225	0	0	0	0	151	255
	2,426	4,539	0	0	0	0	0	0	0	0	2,426	4,539
	0	0	0	0	0	0	0	0	68	0	68	0
	0	0	0	0	0	0	0	0	0	0	0	0
	9,697,665	10,969,171	76,535	40,495	36,046	44,111	28,128	16,118	25,780	20,985	9,864,154	11,090,910

: : 7-3 2

2. 가

【 : , % 】

	54	55	
(1)	11,843,684	13,150,325	11.0
(2)	11,960,324	13,598,840	13.7
가	6,625,413	6,154,489	7.1
가	55.9	46.8	16.3

1 : , /

2 : ,

3. 가 가, 가, 가

【 : 】

			가	가	가
			12	13	1
			6,417	6,457	40
			200	199	1
		가	1,004	998	6
		가	408	405	3
		가	-	-	-
	가		2,297	10,179	7,882
			82	82	-
			51,665	54,101	2,435
			701	725	24
		가	1,868	1,932	64
		가	3,585	3,673	88
		가	322	322	-
			-	-	-
			-	-	-
			-	-	-
			-	-	-
		가	-	-	-
		가	-	-	-
		가	-	-	-
			68,561	79,086	10,524
			16	16	
			5,145	5,164	19
		가			
		가			
			5,161	5,180	19
			73,722	84,266	10,543

4

1.

【 : 】

	54	55	
	26,473	26,473	-
	727,331	729,111	1,780
	988,560	1,088,318	99,758

2.

【 : 】

.	(1-2+3)	3,663,471
-	(1-2)	3,657,695
1.	(가+ + + + + + +)	3,936,363
가.		26,473
.		729,111
.		1,088,318
.		951,575
.		811,567
.		24,569
.		31,678
.		273,072
.		-
2.	(가+ + +)	278,669
가.		221,892
.		49,985
.		6,792
.		-
3.	(가+)	5,777
가.		5,777
.		-

. (가 +) : 839,054 (:)

가. (,) : 476,626

【 : 】

	2,677,673
	1,722,325
(*17.8%)	476,625
(*25.2%)	434,026

: (+ 가) 3

. (, + 4%) : 362,429

【 : 】

	532,711
	328,428
(*17.8%)	94,822
(*25.2%)	82,764

1 : (+ 가) 3

2 : 가

【 : 】

						+ + + -
	188,374	6,646,805	26,160	61,337	232,526	6,690,151

. : 436.6

1.

	(a)	(b)	(a-b)
가	135,613	135,613	0
()	15	15	0
()	3,366	3,366	0
	29,211	29,208	3
2	32,270	32,266	4
()	14,150	14,150	0
2 ()	3,532	3,532	0
4	21,887	20,823	1,065
	66,751	66,749	2
2	19,426	19,424	2
	157,496	157,474	22
	3,016	3,016	0
()	306	306	0
	126,167	126,157	11
2	20,747	20,742	5
3	48,942	46,400	2,542
	36,062	36,046	16
4	35,087	28,813	6,274
2	0	0	0
4	14,864	2,249	12,615
2	19	17	2
	14,513	4,694	9,819
	70,896	70,896	0
4	36,746	20,512	16,234
2	298	155	143
	330	330	0
3	1	0	0
8 0 4	5,576	5,576	0
가	54,450	54,450	0
가 2	16,321	16,321	0
가 3	4,332	4,332	0
가 4	2,077	1,866	211
2 ()	28	28	0
	90,238	90,238	0
2	47,921	47,921	0
3	44,088	44,088	0
5	16,451	14,540	1,911
()	2,301	2,284	17
()	1,011	1,011	0
	9	9	0
()	1,428	1,414	14
	15,729	15,729	0

2	7,007	7,007	0
3	45,015	45,015	0
5	25,104	1,395	23,710
	1,026	526	500
	135	100	35
	46,770	46,770	0
2	29,720	29,720	0
4	9,306	9,306	0
5	21,319	1,684	19,635
2 ()	704	704	0
	720	720	0
	1,795	1,795	0
2	831	831	0
3	3,921	3,908	13
4	1,435	1,417	18
5	981	662	319
	190,340	190,340	0
2	34,148	34,148	0
4	57,327	37,370	19,957
	13,749	243	13,505
	55,147	55,147	0
2	28,820	28,820	0
3	116,559	116,559	0
	10,961	6,866	4,095
2	9,611	1,654	7,956
2	48,398	429	47,969
2	498	498	0
2	343	342	0
	75,374	75,374	0
2	104,248	103,073	1,176
2	6,674	4,112	2,562
SUPER	13,127	3,476	9,651
()	136	136	0
	13,804	13,804	0
2	6,055	6,055	0
()	25	25	0
()	668	667	1
()	373	372	1
	0	0	0
2	5	5	0
3	13	1	12
2	3	3	0
3	16	1	15
	65,125	65,125	0
	46,997	46,997	0
2	14,308	14,308	0
	88,796	88,796	0
2	20,792	20,792	0

	3,577	2,273	1,304
	14,361	13,061	1,300
3	2,883	2,883	0
2	180	166	14
	2,399	2,301	98
	160,446	160,446	0
	9,969	1,067	8,902
	19,558	19,558	0
2	548	548	0
3	2,692	45	2,648
	3,004	2,430	573
가	18	18	0
	14	14	0
	29	29	0
	73	73	0
	4,343	4,339	3
	21,022	21,022	0
2	3,275	3,275	0
2	110	110	0
	0	0	0
2	0	0	0
	14,041	14,041	0
2	53,395	53,395	0
3	113,268	113,268	0
	10	0	10
	3,376	3,375	1
()	1,224	1,224	0
	5,543	5,543	0
3	129,658	129,189	469
3	17,278	16,441	837
4	21,947	1,031	20,916
	3,632	3,614	17
	1	1	0
	299,539	299,539	0
21	165	165	0
	85,148	85,146	2
	12,028	12,028	0
()	821	821	0
	957	957	0
	13,201	13,201	0
	28	28	0
	3,984	3,984	0
()	61	61	0
()	2,106	2,106	0
()	283	283	0
()	124	124	0
	71,836	71,833	2
	0	0	0

	19	19	0
	19	19	0
	222,122	222,120	2
	67,921	67,920	1
2	114,332	114,326	6
	38,305	38,305	0
	60,103	60,103	0
3	185,839	185,360	479
()	17	17	0
2 ()	1,641	1,641	0
가 ()	325	325	0
	148,344	148,343	1
	10,020	10,020	0
	3,763	3,763	0
	67,569	67,569	0
()	1,737	1,737	0
	286	286	0
()	2	2	0
()	431	431	0
	25,467	25,467	0
	19	19	0
	20,920	20,919	1
	335,608	335,582	27
()	3,812	3,812	0
()	637	637	0
	178	178	0
	1,679	1,679	0
	239,772	239,772	0
()	1,366	1,366	0
2	10,389	10,389	0
21	85	85	0
	2,066	2,066	0
	10,454	10,454	0
2	994	994	0
3	3,800	3,800	0
	5,556	5,556	0
2	3,410	3,410	0
	2,337	2,337	0
2	1,535	1,535	0
4	10,066	10,007	59
5	943	534	409
	3,103	3,103	0
	1,648	1,648	0
가 ()	293	293	0
	10,691	10,690	0
H I T ()	683	683	0
VIP가	386	386	0
	5,134,746	4,894,619	240,127

	39,970	39,158	812
2	14,903	14,476	427
3	31,277	29,312	1,965
4	10,771	9,274	1,497
5	13,896	8,139	5,757
	995,271	985,085	10,186
()	22,270	22,163	107
	23,576	23,412	164
2	9,116	9,022	93
3	21,937	21,457	481
4	12,141	11,483	658
5	6,074	4,794	1,279
()	766	749	17
	143,099	140,259	2,840
	3,206	3,129	77
	133,042	129,673	3,369
	204	204	0
	576	572	4
	11,107	10,858	249
()	4,230	4,117	113
	133,569	130,720	2,849
	7,307	7,307	0
	47,489	47,488	1
()	5,146	5,146	0
	1,690,942	1,657,997	32,945
	0	0	0
	6,825,688	6,552,616	273,072

2.

" " " "

【 : 】

	2,997,191	21,663	9,082	1,854	23,517
	58,467	292	8,512	170	462
	4,539	23	0	0	23
	0	0	0	0	0
	110,709	566	2	0	566

1 :

2 :

3.

-

5

1.

		【 : 】		
		54	55	
		16	26	10
	가	400	338	62
		-	-	-
		-	-	-
		24	39	15
		440	403	37
		-	-	-
		78	33	45
		78	33	45

2. 가

		【 : 】					
		가					
54		-	93	-	-	-	93
		16	307	-	-	24	347
		16	400	-	-	24	440
55		-	89	-	-	-	89
		26	249	-	-	39	313
		26	338	-	-	39	403

: ()

3.

				【 : 】
				(%)
3	287,474	283,760	39,504	0.26
6	292,995	282,407	30,488	0.70
9	272,758	267,980	4,778	0.31

【 : 】

					가		
		()	()	()	()	()	()
		()	()	()	()	()	()
				2,120	746		
		()	250,396	10,000	()	()	()
		가	(205)	()	()	()	()
		가	19,971				
			-	336			
			1,812	47			
		()	73,678	20,000	()	()	()
		가	(62)	()	()	()	()
		가	2,092	90			
			-	309			
			-	34			

가

【 : 】

	(2004)	(2003)
	410	509
가	(1)	

1 : CY(1 ~12)

2 :

가

3 : 가

: 가 20%

: 가

: 가 30%

4 : '04 가

, ,

								가	
2000.5.30			100,000	-	98,527	'03.5.31~'10.5.30	23,800		
2000.5.30			40,000	39,411	-	'03.5.31~'10.5.30	23,800	(04.3.30 : 20,000) (04.4.22 : 19,411)	
2000.5.30			40,000	-	39,411	'03.5.31~'10.5.30	23,800		
2000.5.30			40,000	-	39,411	'03.5.31~'10.5.30	23,800		
2000.5.30			30,000	-	-	'03.5.31~'10.5.30	23,800	(01.11.13)	
2000.5.30			30,000	-	29,559	'03.5.31~'10.5.30	23,800		
2000.5.30			10,000	6,000	3,942	'03.5.31~'10.5.30	23,800	(03.8.21 : 6,000)	
2000.5.30			10,000	-	9,853	'03.5.31~'10.5.30	23,800		
2000.5.30			10,000	-	-	'03.5.31~'10.5.30	23,800	(01.11.13)	
2000.5.30			10,000	9,927	-	'03.5.31~'10.5.30	23,800	(03.6.2 : 5,000) (04.1.2 : 4,927)	
2001.9.6			10,000	-	9,853	'03.9.7~'11.9.6	38,900		
2001.9.6			10,000	-	9,853	'03.9.7~'11.9.6	38,900		
2001.9.6			10,000	-	9,853	'03.9.7~'11.9.6	38,900		
2001.9.6			10,000	-	9,853	'03.9.7~'11.9.6	38,900		
2001.9.6			9,000	-	8,868	'03.9.7~'11.9.6	38,900		
2001.9.6			9,000	9,000	-	'03.9.7~'11.9.6	38,900	(03.9.18 :)	
2001.9.6			9,000	8,868	-	'03.9.7~'11.9.6	38,900	(04.2.3 :)	
2001.9.6			9,000	-	8,868	'03.9.7~'11.9.6	38,900		
2001.9.6			8,000	-	7,883	'03.9.7~'11.9.6	38,900		
2001.9.6			8,000	-	7,883	'03.9.7~'11.9.6	38,900		
2001.9.6			8,000	7,883	-	'03.9.7~'11.9.6	38,900	(04.1.12 :)	
2001.9.6			8,000	-	7,883	'03.9.7~'11.9.6	38,900		
2001.9.6			8,000	-	-	'03.9.7~'11.9.6	38,900	(02.9.24)	
2001.9.6			8,000	-	-	'03.9.7~'11.9.6	38,900	(03.1.22)	
2001.9.6			8,000	-	-	'03.9.7~'11.9.6	38,900	(03.1.22)	
2001.9.6			8,000	-	-	'03.9.7~'11.9.6	38,900	(02.10.21)	
2001.9.6			8,000	7,883	-	'03.9.7~'11.9.6	38,900	(04.2.2 :)	

2001.9.6				3,000	-	2,956	'03.9.7~'11.9.6	38,900	
2001.9.6				3,000	-	2,956	'03.9.7~'11.9.6	38,900	
2001.9.6				3,000	-	2,956	'03.9.7~'11.9.6	38,900	
2001.9.6				3,000	-	2,956	'03.9.7~'11.9.6	38,900	
2001.9.6				3,000	-	2,956	'03.9.7~'11.9.6	38,900	
2001.9.6				3,000	-	2,956	'03.9.7~'11.9.6	38,900	
2001.9.6				3,000	-	2,956	'03.9.7~'11.9.6	38,900	
2001.9.6				3,000	956	2,000	'03.9.7~'11.9.6	38,900	(04.6.3 :956)
2002.5.30				4,000	-	3,942	'04.5.31~'12.5.30	82,500	
2002.5.30				4,000	-	3,942	'04.5.31~'12.5.30	82,500	
2002.5.30				8,000	-	7,883	'04.5.31~'12.5.30	82,500	
2003.6.11				9,000	-	8,868	'05.6.12~'13.6.11	62,600	
2003.6.11				4,000	-	3,942	'05.6.12~'13.6.11	62,600	
2003.6.11				4,000	-	3,942	'05.6.12~'13.6.11	62,600	
2003.6.11				4,000	-	3,942	'05.6.12~'13.6.11	62,600	
2003.6.11				4,000	-	3,942	'05.6.12~'13.6.11	62,600	
2003.6.11				8,000	-	7,883	'05.6.12~'13.6.11	62,600	
2003.6.11				8,000	-	7,883	'05.6.12~'13.6.11	62,600	
2004.5.28				8,000	-	8,000	'06.5.29~'14.5.28	74,900	
2004.5.28				8,000	-	8,000	'06.5.29~'14.5.28	74,900	
2004.5.28				8,000	-	8,000	'06.5.29~'14.5.28	74,900	
2004.5.28				4,000	-	4,000	'06.5.29~'14.5.28	74,900	
2004.5.28				4,000	-	4,000	'06.5.29~'14.5.28	74,900	
2004.5.28				8,000	-	8,000	'06.5.29~'14.5.28	74,900	
				740,000	98,203	551,034			

7

1.

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	【 : 】	
	54	55
가	236,997	172,863
	1,413,880	807,194
	5,307,248	7,101,385
	4,777	-
	28,001	22,729
	2,815,342	2,983,735
	869,061	878,790
	78,232	99,237
	1,206,786	1,535,050
	11,960,324	13,600,983
	8,544,506	9,726,125
980,308	1,079,381	
9,524,814	10,805,506	
	26,473	26,473
	727,331	729,111
	988,560	1,088,318
	693,146	951,575
	2,435,510	2,795,477
11,960,324	13,600,983	

-

	【 : 】	
	54	55
가 가 가	2,763,894	2,937,382
	1,115,916	1,106,796
	647,305	619,006
	675,910	590,019
	334,184	612,925
	616	1051
	22,254	23,772
	31,059	14,085
	277,919	275,986
	203,097	237,598
	203,097	237,598
	142,521	169,940

2.

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	【 : 】	
	54	55
	57	34
가	351,824	518,028
	400	10,300
	-	-
	15,231	6,938
	3,137	2,143
	370,649	537,443
	11,500	5,297
	-	-
	11,500	5,297
	359,149	532,146
	370,649	537,443

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	【 : 】	
	54	55
	3,517	14,692
	37,105	58,538
	969	1,447
	730	1,494
	5	14
가	65	115
	16	65
가	-	182
	46	407
	42,453	76,954
	30,383	60,347
가	8,785	12,418
가	1,334	1,606
가	1,909	1,927
	42	656
	42,453	76,954