

2014

2015 03 12

	Tel) 053-743-9532
	Tel) 053-743-9532

9

.

(2014 12 31) ,

1.		23.	
2.		○	()
3.		○	
4.		○	
5.		24.	
6.			가
7.		○	
8.		○	
9.		25.	
10.		○	
11.		○	
12.		○	
13.		26.	
14.		○	
15.		○	
16.	()	27.	
17.		28.	
18.		○	
19.		○	
	○	○	
	○	29.	
20.	가	30.	
21.		31.	
22.		32.	()

2007. 04. 09					
2008. 03. 03	3,000				
2008. 10. 01					
2009. 10. 15					
2009. 12. 30	4,000				
2010. 05. 03					
2010. 09. 07	50				
2010. 10. 08					
2010. 11. 15	5,000				
2011. 12. 31	6,000				
2012. 02. 10					
2012. 03. 05					
2012. 03. 08	가				
2012. 03. 27					
2012. 04. 06					
2012. 10. 16					
2013. 09. 27	7,000				
2013. 11. 06		가	1		
2013. 12. 26	'			'	
2013. 09. 27	7,000				
2013. 11. 06		가	1		
2013. 12. 26		'		'	
2014. 01. 19	41				
2014. 06. 29				(7)	
2014. 08. 31	8,000				
2014. 09. 20	SCS				
2014. 11. 11		가			
2014. 12. 16	(9)				
2015. 01. 21	2014		1		
2015. 02. 17	42				

4.

○
, 1~4

5.

○
-
- 1 (20,000) 가

6.

○

3 1 7 4 / 9

7.

(: , %

		2014 12	2013 12	
	()	1	1	0%
		5	5	0%
		2	2	0%
		19	16	19%
		69	63	10%
		96	87	10%

) 1.

8.

(1)	416 (,)	053- 743- 9532
	416 (,)	053- 755- 9532
	846 가(,)	053- 756- 9532
	2558 ()	053- 741- 9532
	399 (2가)	053- 752- 9532

	238 (,)	053-784-9532
	95 가(,)	053-767-9532
	412 가(4가,)	053-746-9532
	649 21 ()	053-795-9532
	208 ()	053-782-9532
	311 1 (,)	053-768-9532

) 1. 가 가

9.

		가
	218-1 ()	ATM
	416 ()	ATM
365	416, ()	ATM
	846, ()	ATM
	846, ()	CD
	2558 ()	ATM
	2558 ()	CD
	399 (2가)	ATM
	399 (2가)	ATM
	28 ()	ATM
	238 ()	ATM
	238 ()	ATM
	5 ()	ATM
	95, 108 1001 (, sk)	ATM
	95, 108 1001 (, SK)	CD
	95, 108 1001 (, SK)	ATM
	412 (4가,)	ATM
	412 (4가,)	
	649 21 ()	ATM
	649 21 ()	ATM

	208 ()	ATM
	208 ()	ATM
	311 (,)	ATM
	311 (,)	ATM

[]

10. (: , %)

	2014 12		2013 12			
1.	846,187	100 %	725,654	100 %	120,533	16.61 %
	147,431	17.423 %	95,512	13.162 %	51,919	54.359 %
가	65,443	7.734 %	130,579	17.995 %	-65,136	-49.883 %
	605,380	71.542 %	476,536	65.67 %	128,844	27.038 %
	-15,157	0 %	-13,519	0 %	-1,638	12.122 %
	10,327	1.22 %	10,376	1.43 %	-49	-0.472 %
가	-3,252	0 %	-2,923	0 %	-329	11.238 %
	17,606	2.081 %	12,651	1.743 %	4,955	39.166 %
	846,187	100 %	725,654	100 %	120,533	16.61 %
2.	786,624	92.961 %	680,656	93.799 %	105,968	15.568 %
	767,943	90.753 %	663,939	91.495 %	104,004	15.665 %
	0	0 %	0	0 %	0	0 %
	18,681	2.208 %	16,717	2.304 %	1,964	11.751 %
3.	59,563	7.039 %	44,997	6.201 %	14,566	32.37 %
	846,187	100 %	725,654	100 %	120,533	16.61 %

) 1. =

2. = 가

3. = + +

4. = ()

5. = + + +

6. = .

) = .

11.

(: , %)

	2014 12	2013 12		
1.	41,665	41,012	653	1.592 %
	39,232	38,396	836	2.177 %
	3,107	3,477	-370	-10.648 %
가	5,132	5,726	-594	-10.377 %
	30,962	29,165	1,797	6.162 %
	31	28	3	11.838 %
가 가	432	583	-151	-26.008 %
가	319	699	-380	-54.455 %
	1,683	1,333	350	26.298 %
	0	1	-1	0 %
	0	0	0	0 %
2.	34,699	35,344	-645	-1.825 %
	20,766	21,447	-681	-3.174 %
	20,766	21,440	-674	-3.143 %
	0	7	-7	0 %
	0	0	0	0 %
가 가	64	47	17	35.805 %
가	1,909	2,668	-759	-28.452 %
	1,111	768	343	44.649 %
	266	243	23	9.523 %
가	0	0	0	0 %
	10,584	10,172	412	4.051 %
()	6,966	5,668	1,298	22.898 %
3.	305	168	137	81.858 %
4.	101	59	42	72.32 %
()	7,170	5,777	1,393	24.106 %
	868	700	168	24.004 %
()	6,302	5,078	1,224	24.12 %

-) 1. = -
- 2. = + -
- 3. = + -
- 4. = -

12. (:)

	2014 12	2013 12	
	36,984	26,601	39.031 %
	0	0	0 %
	26,042	20,585	26.512 %
	6,302	5,078	24.12 %
	-3,463	-2,189	58.233 %
	59,563	44,997	32.37 %

-) 1. = , , + ()
- 2. 가 = 가 가 (가) + 가 (가) +

13. (: , %)

	2014 12	2013 12	
	3.5 %	3.5 %	
1	1.918	0.959	
1	3.792	0.982	
	50.6 %	97.6 %	

-) 1. = (/) * 100

	846, 186, 959, 010	828, 199, 891, 079	774, 195, 060, 954	725, 653, 541, 525
	147, 431, 361, 637	124, 938, 255, 563	111, 536, 918, 969	95, 512, 213, 227
	1, 902, 658, 535	1, 823, 351, 545	1, 602, 141, 141	1, 577, 475, 568
	0	0	0	0
	145, 528, 703, 102	123, 114, 904, 018	109, 934, 777, 828	93, 934, 737, 659
	37, 927, 990, 200	37, 927, 990, 200	35, 386, 575, 698	32, 939, 585, 200
	96, 292, 904, 039	72, 726, 449, 330	58, 602, 725, 857	51, 549, 712, 546
	11, 307, 808, 863	12, 460, 464, 488	15, 945, 476, 273	9, 445, 439, 913
	0	0	0	0
가	65, 442, 795, 108	83, 188, 185, 028	111, 584, 711, 890	130, 578, 774, 388
	2, 985, 115, 840	6, 261, 556, 833	3, 442, 499, 276	0
	2, 985, 115, 840	6, 261, 556, 833	3, 442, 499, 276	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
가	0	0	0	0
가	62, 457, 679, 268	76, 926, 628, 195	108, 142, 212, 614	130, 578, 774, 388
가	0	709, 677, 419	367, 123, 287	0
가	49, 714, 661	2, 952, 591, 999	11, 298, 107, 741	16, 382, 468, 534
가	62, 407, 964, 607	73, 264, 358, 777	96, 476, 981, 586	114, 196, 305, 854
가	0	0	0	0
가 가	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
가	0	0	0	0
	605, 380, 223, 368	599, 377, 728, 134	533, 178, 487, 416	476, 535, 774, 796
	599, 462, 127, 232	591, 548, 463, 032	528, 384, 367, 326	473, 554, 185, 703
	443, 035, 673, 772	431, 931, 978, 291	405, 309, 409, 749	367, 652, 171, 101
	289, 518, 623	276, 628, 180	91, 395, 253	0

	74, 550, 020, 000	70, 293, 906, 741	55, 207, 952, 618	44, 677, 630, 756
	81, 236, 914, 837	88, 707, 175, 627	67, 681, 319, 296	58, 421, 530, 000
	0	0	0	0
	30, 000, 000	30, 000, 000	5, 917, 808	0
	0	0	0	0
	320, 000, 000	308, 774, 193	88, 372, 602	0
	2, 342, 245, 139	2, 355, 717, 298	2, 505, 918, 444	0
	0	0	0	0
	2, 342, 245, 139	2, 355, 717, 298	2, 505, 918, 444	2, 802, 853, 846
	0	0	0	0
	0	0	0	0
	373, 120, 371	406, 587, 377	338, 368, 301	370, 660, 000
	0	0	0	0
	0	0	0	0
	373, 120, 371	406, 587, 377	338, 368, 301	370, 660, 000
	0	0	0	0
	11, 578, 693, 336	12, 093, 831, 543	10, 941, 958, 573	10, 533, 924, 967
	8, 747, 380, 659	9, 314, 046, 243	8, 982, 730, 536	8, 936, 291, 889
	1, 124, 690, 050	1, 477, 030, 760	944, 305, 869	701, 370, 514
	926, 234, 572	541, 216, 015	199, 228, 722	0
	0	0	0	0
	780, 388, 055	761, 538, 525	815, 693, 446	896, 262, 564
	0	0	0	0
	6, 007, 799, 987	5, 817, 005, 407	3, 922, 231, 808	5, 057, 743, 690
	6, 007, 799, 987	5, 817, 005, 407	3, 922, 231, 808	5, 057, 743, 690
	0	0	0	0
	773, 720, 000	773, 902, 580	639, 923, 902	538, 007, 615
	347, 130, 000	348, 161, 290	259, 562, 602	190, 180, 000
	426, 590, 000	425, 741, 290	380, 361, 300	347, 827, 615
	0	0	0	0
	0	0	0	0
	0	0	0	0
	- 15, 157, 482, 697	- 13, 617, 779, 103	- 13, 554, 280, 938	- 13, 518, 747, 179
	10, 326, 955, 664	10, 688, 904, 324	10, 505, 117, 489	10, 375, 931, 116

가	- 3, 251, 995, 977	- 2, 923, 375, 580	- 2, 921, 521, 610	- 2, 923, 444, 922
	5, 381, 512, 570	5, 381, 512, 570	5, 381, 512, 570	5, 381, 512, 570
	5, 371, 938, 340	5, 371, 938, 340	5, 371, 938, 340	5, 371, 938, 340
가	- 1, 714, 564, 131	- 1, 584, 597, 880	- 1, 580, 633, 612	- 1, 580, 265, 672
	905, 350, 000	959, 046, 774	962, 435, 479	962, 750, 000
가	- 284, 676, 284	- 255, 922, 761	- 255, 578, 257	- 255, 546, 283
	686, 848, 401	638, 496, 481	573, 625, 796	548, 671, 101
가	- 378, 800, 716	- 291, 491, 082	- 289, 440, 630	- 289, 250, 319
	1, 216, 652, 330	1, 243, 213, 804	1, 099, 533, 732	989, 770, 350
가	- 861, 250, 009	- 780, 373, 466	- 781, 963, 447	- 783, 405, 332
	16, 650, 000	18, 071, 935	37, 593, 182	44, 733, 677
가	- 12, 704, 837	- 10, 990, 391	- 13, 905, 664	- 14, 977, 316
	0	0	0	0
가	0	0	0	0
	0	0	0	0
	0	0	0	0
가	0	0	0	0
	17, 605, 623, 233	10, 006, 818, 030	7, 389, 825, 190	12, 650, 847, 998
	1, 480, 291, 608	1, 477, 705, 317	1, 386, 005, 282	1, 199, 195, 260
	246, 816, 310	246, 816, 310	246, 816, 310	246, 816, 310
	0	0	0	0
	0	0	0	0
	1, 233, 475, 298	1, 230, 889, 007	1, 139, 188, 972	952, 378, 950
	28, 258, 517	102, 612, 448	94, 862, 574	85, 879, 802
	27, 666, 667	97, 870, 968	89, 994, 521	81, 000, 001
	591, 850	4, 741, 480	4, 868, 053	4, 879, 801
	0	0	0	0
	0	0	0	0
	4, 809, 208, 165	184, 716, 595	185, 010, 005	4, 775, 125, 062
	3, 392, 632, 571	109, 439, 760	9, 294, 883	3, 069, 609, 896
가	385, 935, 133	42, 030, 369	172, 891, 450	796, 320, 232
	1, 030, 640, 461	33, 246, 466	2, 823, 672	909, 194, 934
	0	0	0	0
	0	0	0	0

	0	0	0	0
가	0	0	0	0
	6,130,310,290	2,488,507,662	1,314,466,181	2,456,670,266
	6,130,310,290	2,487,010,888	1,312,648,373	2,438,670,266
	0	1,496,774	1,817,808	18,000,000
가	447,273,770	656,876,409	227,144,170	27,220,456
가	-15,933,186	-9,675,003	-9,493,063	-9,489,898
	46,964,770	48,777,500	55,605,602	27,220,456
	-12,730,714	-9,571,698	-9,484,290	-9,489,898
	0	0	0	0
	0	0	0	0
가	400,309,000	608,098,909	171,538,568	0
가	-3,202,472	-103,305	-8,773	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	4,392,080,000	4,037,241,290	3,596,554,794	3,962,080,000
가	0	0	0	0
	4,360,000,000	4,005,161,290	3,584,118,630	3,960,000,000
	32,080,000	32,080,000	12,436,164	2,080,000
	232,949,319	997,311,798	525,029,942	86,477,860
	0	0	0	0
	0	0	0	0
가가	2,962,300	2,962,300	1,248,860	0
	2,670,000	2,561,290	3,422,602	2,950,000
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	125,000	268,790	750,575	0
	-1,000	-32	-2	0
	95,428,450	65,729,166	64,823,270	64,739,190

	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	786,624,216,635	756,217,904,997	713,950,111,228	680,656,327,073
	767,942,870,823	752,612,793,506	710,557,875,323	663,939,440,969
	86,240,667,408	76,088,487,249	67,724,865,849	63,397,218,440
	22,812,722,680	17,081,993,538	16,755,944,160	21,330,146,804
	7,081,667,971	7,509,430,760	6,684,809,185	6,779,914,939
	31,713,803	34,383,614	34,940,650	42,838,100
	43,402,468,121	41,343,642,078	35,923,145,247	31,187,973,593
	11,219,998,627	8,454,943,453	6,602,525,173	2,253,118,989
	0	0	0	0
	1,692,096,206	1,664,093,806	1,723,501,434	1,803,226,015
	681,702,203,415	676,524,306,257	642,833,009,474	600,542,222,529
	646,361,283,503	636,621,812,355	602,122,704,510	559,855,168,329
	0	0	0	0
OK	0	0	0	0
	887,883,779	887,883,779	983,093,642	1,025,283,779
	0	0	3,982,191	29,070,000
	29,620,839,904	34,091,480,166	34,267,027,984	33,229,774,560
	49,560,000	49,420,645	57,207,342	91,960,000
	1,608,560,608	1,664,669,112	1,951,560,748	2,858,039,693
	0	0	0	0
	2,869,462,621	2,910,478,491	3,224,513,290	3,330,043,168
	0	0	0	0
가	0	0	0	0
	0	0	0	0
	0	0	0	0
	304,613,000	298,561,709	222,919,767	122,883,000

	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
가	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
()	0	0	0	0
()	0	0	0	0
	18,681,345,812	3,605,111,491	3,392,235,905	16,716,886,104
	11,283,131,256	363,971,976	30,912,688	11,352,299,934
	11,283,131,256	363,971,976	30,912,688	11,352,299,934
	0	0	0	0
	2,165,862,596	88,400,156	463,285,341	1,907,560,345
가	0	0	0	0
가	8,615,900	7,000,845	85,509,681	10,055,000
	407,562,525	13,147,178	1,116,609	286,378,934
	0	0	0	0
	1,681,670,089	1,406,640,240	1,526,032,178	2,005,363,179
	0	0	0	0
	0	0	0	0
	-629,418	-629,418	-629,418	-629,418
	0	0	0	0
	12,172,950	392,675	33,350	0
	10,000,000	10,000,000	15,369,863	20,000,000
	0	0	0	0
	3,040,047,351	1,629,329,728	1,158,838,604	1,076,054,808
	617,692,730	72,293,582	68,371,702	231,569,320
	0	402,353,727	268,228,210	0
	2,189,895,761	999,649,212	694,407,264	587,620,347
	138,900,380	87,544,463	74,403,868	127,861,795

	0	0	0	0
	0	0	4,262,204	3,020,160
	255,640	255,640	255,640	255,640
	0	0	0	0
	0	0	0	0
	62,886,040	44,455,059	41,492,522	124,204,416
	0	96,774	1,177,534	0
가	0	0	0	0
	763,600	682,333	660,422	778,130
	0	0	0	0
	0	0	0	0
가	0	0	0	0
	2,315,000	2,866,290	3,525,534	745,000
	0	0	0	0
	27,338,200	19,132,648	2,053,704	0
IC	0	0	0	0
	0	0	43,815,607	0
	67,110,620	2,164,858	18,816,982	57,152,000
가가	5,801,943	5,458,403	9,889,533	2,651,322
	0	0	0	0
	0	79,234,850	39,244,887	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	59,562,742,375	71,981,986,082	60,244,949,726	44,997,214,452
	36,983,602,075	35,362,603,733	30,323,636,568	26,601,046,186
	36,983,602,075	35,362,603,733	30,323,636,568	26,601,046,186
	0	0	0	0
	0	0	0	0
가	0	0	0	0
	0	0	0	0
	26,042,233,389	37,212,818,797	31,450,486,358	20,584,765,796

	2, 822, 652, 742	2, 822, 652, 742	2, 775, 225, 193	2, 313, 504, 064
	6, 098, 650, 832	6, 098, 650, 832	5, 956, 368, 187	4, 571, 204, 798
	10, 797, 909, 467	10, 797, 909, 467	10, 593, 971, 010	8, 608, 570, 152
	8, 278, 277, 082	8, 278, 277, 082	8, 074, 338, 625	6, 088, 937, 767
	0	0	0	0
	2, 519, 632, 385	2, 519, 632, 385	2, 519, 632, 385	2, 519, 632, 385
()	0	0	0	0
()	6, 323, 020, 348	17, 493, 605, 756	12, 124, 921, 968	5, 091, 486, 782
()	6, 302, 212, 098	17, 269, 500, 342	11, 639, 968, 260	5, 077, 517, 260
	0	0	0	0
	- 3, 463, 093, 089	- 593, 436, 448	- 1, 529, 173, 200	- 2, 188, 597, 530
가 가	409, 572, 005	88, 635, 642	184, 549, 504	234, 639, 135
가 가	- 5, 157, 433, 864	- 1, 966, 840, 860	- 2, 998, 491, 474	- 3, 708, 005, 435
가	0	0	0	0
가	0	0	0	0
	0	0	0	0
가	1, 284, 768, 770	1, 284, 768, 770	1, 284, 768, 770	1, 284, 768, 770

	41,665,185,512	41,012,080,739
(1)	39,231,739,995	38,395,803,015
	3,107,172,824	3,477,468,401
	707,731,509	626,784,695
	2,056,813,125	2,382,690,132
	342,628,190	467,993,574
	0	0
	0	0
	5,131,716,081	5,725,888,891
가	5,131,716,081	5,725,888,891
	0	0
	30,961,753,859	29,164,640,238
	29,912,735,047	28,346,721,495
	22,402,457,476	23,717,954,142
	8,581,676	0
	3,412,944,892	2,076,927,450
	4,084,806,968	2,279,261,429
	0	0
	266,299	0
	0	0
	3,677,736	0
	199,285,855	0
	0	0
	199,285,855	272,578,474
	0	0
	0	0
	19,216,962	21,828,565
	0	0
	0	0
	19,216,962	21,828,565

	0	0
	628, 775, 031	558, 186, 487
	514, 368, 502	499, 146, 551
	59, 197, 648	21, 978, 228
	9, 265, 697	41, 240
	0	0
	45, 943, 184	37, 020, 468
	0	0
	183, 170, 841	225, 303, 224
	183, 170, 841	225, 303, 224
	0	0
	18, 570, 123	12, 600, 467
	7, 508, 243	3, 407, 724
	11, 061, 880	9, 192, 743
	0	0
	0	0
	0	0
	31, 097, 231	27, 805, 485
(2) 가 가	431, 535, 710	583, 219, 736
	41, 372, 638	1, 628, 599
가	0	0
가	390, 163, 072	581, 591, 137
가	0	0
	0	0
	0	0
(3) 가	318, 536, 886	699, 395, 022
	318, 536, 886	699, 395, 022
	0	0
(4)	1, 683, 372, 921	1, 332, 853, 888
	124, 542, 695	109, 935, 938
	348, 003	340, 096
	4, 777, 305	5, 338, 642
㉔	46, 083, 650	36, 664, 850
	13, 819, 650	8, 545, 500

	7,294,740	6,927,775
CMS	5,010,760	3,983,820
	36,981,218	38,847,257
	1,033,640	1,006,720
VAN	0	0
	8,069,324	7,706,144
Ubi	0	0
	61,000	11,000
가	0	0
PG	1,063,405	564,134
IC	0	0
IC	0	0
	358,047,503	286,294,820
	218,829,773	224,257,720
	17,704,170	17,462,860
	28,328,530	27,876,040
	93,185,030	16,698,200
	24,889,623	19,039,162
	2,880	1,500
	95,500	184,600
	24,643,483	18,289,362
	147,760	563,700
VAN	3,205,871	2,874,015
	0	0
DDC	0	2,279,045
VAN	3,205,871	594,970
	40,900	99,100
	38,900	30,100
	2,000	69,000
	1,154,752,371	832,288,720
	368,829,043	0
	144,692,500	0
	629,219,373	659,841,975
	0	0

	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	34,698,866,843	35,343,721,243
(1)	20,765,776,879	21,446,517,108
	20,765,776,879	21,439,723,372
	16,660,582	17,874,992
	6,591,614	6,459,530
	599,011	803,879
	820,636,242	542,743,648
	158,073,822	10,390,271
	0	0
	13,454,787	15,032,501
	18,228,481,355	19,106,874,354
	29,824,451	42,211,247
	0	0
㉠	0	0
	127,397	962,843
	1,300,975,879	1,417,939,241
	0	0
	2,377,049	13,080,431
	51,919,026	114,155,384
	0	0
	126,150,391	149,026,022
	9,905,273	2,169,029
	0	0
가	0	0
	0	0
	0	0

	0	0
	0	6,793,736
	0	0
	0	0
	0	0
	0	0
	0	6,793,736
	0	0
(2) 가 가	64,088,083	47,191,136
	21,714,855	24,860,780
가	14,884,160	0
가	27,489,068	22,330,356
가	0	0
	0	0
	0	0
(3) 가	1,908,648,607	2,667,662,120
	1,908,648,607	2,667,662,120
	0	0
(4)	1,110,553,241	767,756,426
	12,345,820	11,813,241
	11,935,260	11,590,521
	410,560	222,720
VAN	0	0
IC	0	0
IC	0	0
	0	615,243
	0	315,243
	0	300,000
	1,045,154,850	719,712,095
	946,765,583	710,606,961
가	92,331,800	0
	2,738,000	6,603,000
	3,319,467	2,502,134
	53,052,571	35,615,847

(5)		265,638,614	242,541,747
	가	0	0
		0	0
		0	0
	MF	0	0
		0	0
		6,467,788	6,605,877
		0	0
	가	6,466,788	6,605,877
		1,000	0
		221,380,896	197,703,300
		0	0
		0	0
		0	0
		0	0
		207,613,956	180,341,560
		11,212,400	11,477,030
		2,554,540	5,884,710
		37,789,930	38,232,570
		34,289,930	0
		3,500,000	8,000,000
		0	0
		0	0
		0	6,110,000
		0	0
		0	0
		0	0
		0	0
		0	0
		0	0
		0	0
(6)	가	0	0
		0	0
		0	0
		0	0

	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
(7)	10,584,161,419	10,172,052,706
	3,479,680,212	3,575,768,600
	1,674,697,849	1,627,785,250
	1,482,739,650	1,591,483,350
	66,700,000	292,500,000
	79,992,000	64,000,000
	90,147,584	0
	85,403,129	0
	285,378,297	567,134,697
	285,378,297	567,134,697
	0	0
	0	0
	829,344,694	801,178,152
	353,882,114	321,700,499
	471,770,580	476,512,653
	1,725,000	1,785,000
	1,967,000	1,180,000
	38,576,428	33,209,998
	34,006,428	33,209,998
	4,570,000	0
	0	0
	51,562,900	91,704,710
	36,218,950	80,628,110
	8,235,000	5,880,000

	636,000	1,393,000
	6,472,950	3,803,600
	688,801,549	471,978,830
	52,610,352	41,479,830
	27,000,000	26,000,000
	0	0
	198,424,987	152,124,680
	124,466,210	118,874,320
	286,300,000	133,500,000
	39,824,927	38,627,370
	28,210,927	28,498,370
	11,614,000	10,129,000
	292,104,206	295,037,376
	27,240,653	22,566,543
	91,452,604	117,475,277
	123,260,376	108,834,147
	29,218,010	19,564,080
	20,932,563	26,597,329
	914,688,808	723,549,405
	43,348,600	48,233,300
	183,798,607	132,530,917
	287,110,000	211,920,000
	2,400,000	2,520,000
	54,639,755	54,939,362
	292,435,406	226,346,806
	50,956,440	47,059,020
가	459,015,811	463,988,005
가	134,298,459	134,298,459
가	49,220,000	55,691,668
가	111,071,897	103,073,559
가	154,398,400	162,889,831
가	10,027,055	8,034,488
가	0	0
	57,637,952	67,071,000

	19,290,950	11,454,830
	3,428,254,685	3,031,349,733
	791,894,205	695,928,835
	4,675,000	5,550,000
	173,100,480	138,416,898
	2,131,673,000	1,888,980,000
	326,912,000	302,474,000
	0	0
	0	0
	0	0
	0	0
()	6,966,318,669	5,668,359,496
	304,941,656	167,681,454
	996,340	1,104,420
	66,147	0
	0	0
가	0	0
	0	0
	40,461,460	46,581,460
	32,059,817	46,260,000
	0	0
	0	0
	0	0
	0	0
	299,270	942,193
	0	0
	231,058,622	70,293,381
가	0	0
	0	0
	0	0
	0	2,500,000
	0	0
	101,472,487	58,885,920
	38,238,191	44,269,219

	19,983,333	0
	0	0
	0	0
가	0	0
	0	0
가	0	0
	0	0
	35,230,000	1,000,000
	8,020,963	13,616,701
	0	0
	0	0
	0	0
	0	0
가	0	0
()	7,169,787,838	5,777,155,030
	867,575,740	699,637,770
	867,575,740	699,637,770
	645,280,910	520,363,430
	64,528,100	52,036,350
	157,766,730	127,237,990

16.

42 2014 01 01
 2014 12 31

41 2013 01 01
 2013 12 31

(:)

I.	6,323,020,348	5,091,486,782
1.	20,808,250	13,969,522
2.	0	0
가.	0	0
.	0	0
3.	0	0
가.	0	0
.	0	0
4.	6,302,212,098	5,077,517,260
가.	6,302,212,098	5,077,517,260
.	0	0
5.	0	0
가.	0	0
.	0	0
6.	0	0
II.	5,291,616,606	5,070,678,532
1.	632,302,034	509,148,678
2.	1,896,906,104	1,527,446,034
3.	1,707,215,493	2,189,339,315
4.	1,055,192,975	844,744,505
5.	0	0
6.	0	0
7.	0	0
8.	0	0
9. 가	0	0
III.	1,031,403,742	20,808,250

17. ()

-

[]

18. , (: , %

	2014 12		2013 12			
	767,943	90.753 %	663,939	91.495 %	104,004	15.665 %
	0	0 %	0	0 %	0	0 %
	0	0 %	0	0 %	0	0 %
	0	0 %	0	0 %	0	0 %
	0	0 %	0	0 %	0	0 %
	0	0 %	0	0 %	0	0 %
	3,040	0.359 %	1,076	0.148 %	1,964	182.518 %
	36,984	4.371 %	26,601	3.666 %	10,383	39.031 %
	38,220	4.517 %	34,037	4.691 %	4,183	12.291 %
	846,187	100 %	725,654	100 %	120,533	16.61 %
	1,903	0.225 %	1,577	0.217 %	326	20.614 %
	145,529	17.198 %	93,935	12.945 %	51,594	54.925 %
	37,928	4.482 %	32,940	4.539 %	4,988	15.144 %
	96,293	11.38 %	51,550	7.104 %	44,743	86.796 %
	11,308	1.336 %	9,445	1.302 %	1,863	19.717 %
가	65,443	7.734 %	130,579	17.995 %	-65,136	-49.883 %
	2,985	0.353 %	0	0 %	2,985	0 %
가	62,458	7.381 %	130,579	17.995 %	-68,121	-52.169 %
	0	0 %	0	0 %	0	0 %
()	605,380	71.542 %	476,536	65.67 %	128,844	27.038 %
	620,538	73.333 %	490,055	67.533 %	130,483	26.626 %
	-15,157	-1.791 %	-13,519	-1.863 %	-1,638	12.122 %
()	10,327	1.22 %	10,376	1.43 %	-49	-0.472 %
	13,579	1.605 %	13,299	1.833 %	280	2.102 %
가	-3,252	-0.384 %	-2,923	-0.403 %	-329	11.238 %
	17,606	2.081 %	12,651	1.743 %	4,955	39.166 %
	846,187	100 %	725,654	100 %	120,533	16.61 %

) 1. = + + + +

2. = + + 가 + + +

19.

○ (: , %)

	2014 12		2013 12			
	94,212	15.182 %	92,903	18.958 %	1,309	1.409 %
()	455	0.073 %	223	0.045 %	232	104.476 %
	1,915	0.309 %	3,101	0.633 %	-1,186	-38.252 %
	53,430	8.61 %	44,699	9.121 %	8,731	19.534 %
	5,197	0.838 %	5,550	1.133 %	-353	-6.365 %
	141,289	22.769 %	97,714	19.94 %	43,575	44.594 %
	56,918	9.172 %	50,982	10.403 %	5,936	11.644 %
	253,395	40.835 %	192,510	39.283 %	60,885	31.627 %
	5,017	0.808 %	2,020	0.412 %	2,997	148.366 %
	2,691	0.434 %	345	0.07 %	2,346	679.151 %
	5	0.001 %	8	0.002 %	-3	-36.69 %
	5,843	0.942 %	0	0 %	5,843	0 %
	170	0.027 %	0	0 %	0	0 %
	620,538	100 %	490,055	100 %	130,483	26.626 %

○ (: , %)

	2014 12		2013 12			
.	338,945	54.621 %	227,942	46.514 %	111,003	48.698 %
.	6,662	1.074 %	5,623	1.147 %	1,039	18.465 %
	9,337	1.505 %	10,083	2.058 %	-746	-7.397 %
	254,523	41.016 %	236,202	48.199 %	18,321	7.757 %
	609,466	98.216 %	479,850	97.918 %	129,616	27.012 %
	11,071	1.784 %	10,205	2.082 %	866	8.493 %
	620,538	100 %	490,055	100 %	130,483	26.626 %

20. 가

(: , %

	2014 12		2013 12			
.	50	0.076 %	16,382	12.546 %	-16,332	-99.697 %
	62,408	95.363 %	114,196	87.454 %	-51,788	-45.35 %
	2,985	4.561 %	0	0 %	2,985	0 %
	0	0 %	0	0 %	0	0 %
	65,443	100 %	130,579	100 %	-65,136	-49.883 %

21.

(: , %

	2014 12		2013 12			
	15,173		13,528		1,645	12.161 %
	1,915		2,674		-759	-28.387 %

) 1. = + + 가 +

22.

(: , %

	2014 12		2013 12			
	620,585		490,082		130,503	26.629 %
	142		115		27	23.436 %
	11,705		14,918		-3,213	-21.537 %

) 1. = + 가

2. = (가)

3. = (가)

[]

23.

(: %

	2014 12	2013 12
	10.93 %	9.49 %
	7.04 %	6.2 %
	4.35(8.647) %	4.3(7.904) %

) 1.

24.

(: %

	2014 12	2013 12
가	3.27 %	5.23 %
	1.53 %	2.49 %
	1.9 %	2.16 %

25.

(: %

	2014 12	2013 12
	0.8 %	0.73 %
	83.28 %	86.18 %
	1.36 %	1.48 %

26.

(: %

	2014 12	2013 12
	73.62 %	81.51 %
	24.69 %	32.01 %

[]

27.

28.

o

		2014. 03. 31	2014. 03. 31		

[]

30.

o

-

,

(www cu. co. kr)

-

1 5000

31.

		,	2, 000
			2, 000
		OTP	5, 000

	,	11
	, 가 ,	11
	가	12
	,	20
	.	20
	○ : 가 ○ :	22
	○ : 가 , 가 가	22
	가	23
	가	23
		23
가		24
		24

	가	24
	가	25
		25
		25
		26
		26