

2018

2019 02 26

	Tel) 053-755-9532
	Tel) 053-755-9532

9

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(2018 12 31)

,

1.		28.	가
2.		29.	
3.			○
4.			○
5.			○
6.		30.	
7.			가
8.			○
9.			○ ()
10.		31.	
11.			○
12.			○
13.			○
14.		32.	
15.			○
16.	()		○
17.		33.	
18.			○ 1
19.			○ 1
20.			○ 1
21.		34.	
	○	35.	
	○		○
	○		○
22.			○
23.		36.	
24.	가	37.	
25.		38.	
26.		39.	
27.		40.	()

[]

1.

2.

: 0.3%
 : 10%
 : 1 150
 :

가
가

3.

1972.01.05 (40)
 1972.12.30 가 (09-007)
 1977.10.05
 1978.11.27 1
 1982.11.27)
 1983.03.07
 1987.12.01
 1991.04.25 100
 1994.02.22
 1996.07.18
 1997.06.20 25 / 500
 1999.05.07
 2000.06.26
 2000.11.21 /
 2001.09.13 가
 2002.07.01 1,000
 2002.11.06 365
 2002.12.20 30
 2003.01.20
 2004.09.14
 2005.05.09
 2005.07.08
 2005.09.12
 2005.09.30 1
 2006.03.30
 2006.08.25
 2007.01.01 VAN ()
 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				
2013.09.27	7,000			
2013.11.06	가	1		
2013.12.26	'		'	
2014.06.29			(7)
2014.08.31	8,000			
2014.09.20	SOS			
2014.12.16				
2015.01.21	2014		1	
2015.05.27				
2015.08.26	2015		1	
2016.01.31	1			
2016.02.29	가	1		
2017.01.16				
2017.02.01				
2015.05.27				
2015.08.26	2015		1	
2016.01.31	1			
2016.02.29	가	1		
2017.01.16				
2017.02.01				
2017.12.13	2017		1	
2016.01.31	1			
2016.02.29	가	1		
2017.01.16				
2017.02.01				
2017.12.13	2017		1	
2018.07.02				
2018.12.05				

4.

○ , 1-4 , 가

5.

○
-
- 1 (100,000) 가

6.

o

3 1 8 / 10

7.

(: , %)

		2018 12	2017 12	
	()	1	1	0%
		5	5	0%
		2	2	0%
		21	23	-9%
		80	80	0%
		109	111	-2%

) 1.

8.

(1)	416 ()	053-743-9532
	416 ()	053-755-9532
	846 가 (,)	053-756-9532
	2550 ()	053-741-9532
	399 (2가)	053-752-9532

	48 (,)	053-784-9532
	59 가 (,)	0537679532
	412 가 (4가 ,)	053-746-9532
	649 21 ()	053-795-9532
	208 ()	053-782-9532
	311 1 ()	053-768-9532
	104 1 ()	053-783-9532

) 1. 가 가

9.

		가
	152 6-5 (4가)	ATM
	416 ()	ATM
365	416 ()	ATM
	846, ()	ATM
	846 (,)	ATM
	2550 ()	ATM
	2550 ()	ATM
	399 (2가)	ATM
	399 (2가)	ATM
	238 ()	ATM
	238 ()	ATM
	95, 108 1001 (, sk)	ATM
	59 (,)	ATM
	412 (4가 ,)	ATM
	412 (4가 ,)	
	649 21 ()	ATM
	649 21 ()	ATM
	208 ()	ATM
	208 ()	ATM

	311 ()	ATM
	311 ()	ATM
	104 ()	ATM
	104 ()	ATM

[]

10. (: , %)

	2018 12		2017 12			
1.	1,492,013	100 %	1,309,580	100 %	182,433	13.931 %
	293,781	19.69 %	233,051	17.796 %	60,730	26.058 %
가	18,604	1.247 %	28,490	2.175 %	-9,886	-34.698 %
	1,145,235	76.758 %	1,018,592	77.78 %	126,643	12.433 %
	-21,923	0 %	-19,144	0 %	-2,779	-14.517 %
	20,827	1.396 %	14,444	1.103 %	6,383	44.198 %
가	-4,109	0 %	-3,721	0 %	-388	-10.435 %
	13,565	0.909 %	15,002	1.146 %	-1,437	-9.581 %
	1,492,013	100 %	1,309,580	100 %	182,433	13.931 %
2.	1,395,815	93.553 %	1,216,554	92.897 %	179,261	14.735 %
	1,367,398	91.648 %	1,193,759	91.156 %	173,639	14.546 %
	0	0 %	0	0 %	0	0 %
	28,417	1.905 %	22,795	1.741 %	5,622	24.664 %
3.	96,197	6.447 %	93,026	7.103 %	3,171	3.409 %
	1,492,013	100 %	1,309,580	100 %	182,433	13.931 %

) 1. =

2. = 가

3. = + +

4. = ()

5. = + + +

6.

) =

11.

(: , %)

	2018 12	2017 12		
1.	57,071	49,365	7,706	15.611 %
	53,252	46,587	6,665	14.306 %
	4,083	3,306	777	23.497 %
가	318	1,286	-968	-75.272 %
	48,803	41,880	6,923	16.531 %
	48	116	-68	-58.439 %
가 가	87	128	-41	-31.642 %
가	0	0	0	0 %
	3,711	2,649	1,062	40.08 %
	21	0	21	0 %
	0	0	0	0 %
2.	47,427	40,836	6,591	16.14 %
	27,499	22,294	5,205	23.348 %
	27,499	22,294	5,205	23.348 %
	0	0	0	0 %
	0	0	0	0 %
가 가	144	4,045	-3,901	-96.449 %
가	3,754	192	3,562	1,856.387 %
	1,707	813	894	109.853 %
	340	370	-30	-8.16 %
가	0	0	0	0 %
	13,983	13,121	862	6.571 %
()	9,644	8,529	1,115	13.074 %
3.	1,177	214	963	450.252 %
4.	689	166	523	314.22 %
()	10,132	8,576	1,556	18.138 %
	1,467	1,238	229	18.506 %
()	8,665	7,339	1,326	18.076 %

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

12. (:)

	2018 12	2017 12	
	51,863	55,673	-6.844 %
	0	0	0 %
	45,709	38,797	17.815 %
	8,665	7,339	18.076 %
	-1,374	-1,444	4.834 %
	96,197	93,026	3.409 %

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

13. (: , %)

	2018 12	2017 12	
	3.4 %	2.8 %	
1	9.315	7.671	
1	17.731	14.915	
	52.5 %	51.4 %	

-) 1. = (/) * 100

	1,492,012,637,041	1,494,833,796,644	1,390,615,415,261	1,309,579,612,599
	293,780,814,715	281,369,200,051	255,703,443,980	233,051,368,021
	3,244,766,669	2,840,463,569	2,944,104,781	2,659,080,199
	0	0	0	0
	290,536,048,046	278,528,736,482	252,759,339,199	230,392,287,822
	114,330,473,200	114,330,473,200	114,330,473,200	114,330,473,200
	140,723,159,872	120,141,173,100	104,581,459,877	86,308,323,143
	35,482,414,974	44,057,090,182	33,847,406,122	29,753,491,479
	0	0	0	0
가	18,604,413,559	18,815,632,102	20,986,959,920	28,489,817,798
	3,852,938,060	3,991,964,771	3,727,712,252	1,996,598,995
	3,852,938,060	3,991,964,771	3,727,712,252	1,996,598,995
	0	0	0	0
	0	0	0	0
	0	0	0	0
가	0	0	0	0
	0	0	0	0
가	8,990,941,953	9,063,133,785	10,730,352,275	19,818,525,132
가	0	0	0	0
가	0	0	0	0
가	0	0	3,070,495,927	13,752,984,952
가	0	0	0	0
가 가	784,297,005	1,056,467,819	1,064,769,650	1,065,540,180
가	8,206,644,948	8,006,665,966	6,595,086,698	5,000,000,000
	5,760,533,546	5,760,533,546	6,528,895,393	6,674,693,671
	0	0	0	0
	5,760,533,546	5,760,533,546	6,528,895,393	6,674,693,671
가	0	0	0	0
	1,145,234,812,674	1,153,584,410,241	1,079,353,455,540	1,018,592,348,819
	1,143,291,732,291	1,148,675,045,876	1,075,168,246,898	1,013,570,457,967

	777,183,998,602	774,987,415,259	731,362,163,025	673,185,798,222
	536,382,214	566,441,156	947,145,702	1,220,921,475
	147,120,174,353	144,169,327,887	145,740,975,279	148,063,848,480
	210,797,980,664	221,252,719,063	190,892,938,143	186,260,161,191
	0	0	0	0
	1,149,000,000	1,178,354,838	995,602,739	889,000,000
	0	0	0	0
	6,504,196,458	6,520,787,673	5,229,422,010	3,950,728,599
	3,412,739,807	3,484,623,177	3,857,380,545	4,148,812,758
	0	0	0	0
	3,412,739,807	3,484,623,177	3,857,380,545	4,148,812,758
	0	0	0	0
	0	0	0	0
	287,933,922	315,428,574	254,361,117	330,940,000
	0	0	0	0
	0	0	0	0
	287,933,922	315,428,574	254,361,117	330,940,000
	0	0	0	0
	13,591,354,232	13,620,231,859	13,850,821,280	14,805,910,518
	7,331,328,303	7,760,763,274	8,637,355,575	9,657,499,073
	4,517,626,466	4,220,982,363	4,082,824,538	4,095,231,390
	516,184,792	426,517,477	48,417,077	3,702
	17,854,826	15,846,592	18,800,309	22,752,030
	1,208,359,845	1,196,122,153	1,063,423,781	1,030,424,323
	0	0	0	0
	0	0	0	0
	5,738,799,226	5,093,991,422	4,368,968,588	4,150,617,144
	5,738,799,226	5,093,991,422	4,368,968,588	4,150,617,144
	0	0	0	0
	835,477,500	843,933,950	771,623,300	729,730,000
	300,150,000	301,819,354	268,402,520	242,740,000
	535,327,500	542,114,596	503,220,780	486,990,000
	0	0	0	0
	0	0	0	0

	0	0	0	0
	-21,923,224,304	-18,448,844,617	-18,917,946,188	-19,144,119,568
	20,827,449,786	20,901,263,500	16,617,023,680	14,443,614,175
가	-4,109,334,112	-3,480,616,738	-3,556,680,761	-3,721,036,096
	12,644,002,083	12,417,344,273	8,561,700,813	6,922,342,115
	8,698,758,031	8,414,925,278	8,187,559,957	7,862,414,271
가	-2,379,428,982	-2,171,100,223	-2,164,745,721	-2,164,155,932
	1,561,981,300	1,561,981,300	1,489,340,478	1,383,681,300
가	-501,295,630	-428,506,211	-434,192,363	-447,777,898
	674,535,800	674,535,800	701,061,502	747,331,901
가	-382,444,881	-256,414,296	-279,093,592	-325,003,378
	1,119,785,964	1,075,372,867	1,092,293,768	1,147,162,564
가	-786,327,418	-582,127,975	-636,079,010	-740,475,827
	134,320,720	134,320,720	110,869,567	101,718,120
가	-59,837,201	-42,468,033	-42,570,075	-43,623,061
	0	0	0	0
가	0	0	0	0
	103,400,000	103,400,000	30,878,356	0
	0	0	0	0
가	0	0	0	0
	13,565,146,307	20,163,290,750	17,954,532,141	15,002,463,786
	5,415,626,960	5,412,679,918	4,932,143,489	3,458,192,260
	3,729,456,310	3,729,456,310	3,261,947,268	1,790,356,310
	0	0	0	0
	0	0	0	0
	1,686,170,650	1,683,223,608	1,670,196,221	1,667,835,950
	24,000,000	36,580,645	36,964,383	37,000,000
	24,000,000	36,580,645	36,964,383	37,000,000
	0	0	0	0
	0	0	0	0
	0	0	1,080,730,330	0
	3,143,920,967	101,416,804	16,746,702	3,066,292,701
	1,254,632,544	40,472,017	3,437,349	1,050,011,258
가	0	0	8,133,221	124,528,148

	1,889,288,423	60,944,787	5,176,132	1,891,753,295
	0	0	0	0
	0	0	0	0
	0	0	0	0
가	0	0	0	0
	0	9,084,289,551	5,377,267,645	3,244,216,245
	0	9,084,289,551	5,376,659,426	3,244,216,245
	0	0	608,219	0
가	100,561,579	320,785,043	1,644,539,679	79,358,402
가	-20,978,841	-37,370,901	-38,370,696	-38,572,376
	100,261,579	98,740,427	85,096,381	77,818,402
	-20,975,841	-37,355,901	-38,355,330	-38,556,976
	0	0	0	0
	0	0	0	0
가	300,000	222,044,616	1,559,443,298	1,540,000
가	-3,000	-15,000	-15,366	-15,400
	0	48,625,806	55,986,164	0
	152,927,948	4,933,159	418,980	510,970,069
	0	0	0	0
	0	8,168,909	3,677,767	0
	0	0	0	0
	0	0	0	0
	4,410,000,000	4,410,000,000	4,371,178,081	4,370,000,000
가	0	0	0	0
	4,410,000,000	4,410,000,000	4,350,136,986	4,340,000,000
	0	0	21,041,095	30,000,000
	0	481,719,412	190,290,721	0
	0	5,808,296	4,157,275	0
	0	0	0	0
가가	0	1,787,730	631,817	0
	3,750,000	3,855,806	4,879,260	6,840,000
	0	0	0	0
	0	0	0	0
	0	0	0	0

	0	0	0	0
	11,179,660	10,327,746	5,269,337	299,500
	-111,796	-6,504	-3,293	-2,995
	324,269,830	269,689,330	268,024,500	267,869,980
	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
	0	0	0	0
	0	0	0	0
	0	0	0	0
	1,395,815,365,904	1,376,326,812,899	1,280,527,923,537	1,216,553,861,201
	1,367,398,338,788	1,371,404,969,226	1,274,932,077,335	1,193,759,029,413
	135,438,168,470	150,587,711,836	142,231,301,012	156,613,201,297
	27,489,545,867	28,205,376,358	28,218,829,262	34,552,254,958
	8,167,614,920	8,891,300,013	8,953,528,786	8,781,456,195
	53,958,015	52,901,227	56,958,702	55,223,338
	77,728,958,644	80,362,777,097	74,235,390,789	69,577,222,102
	3,693,947,405	3,769,683,483	4,082,969,532	6,463,241,108
	244,556,241	234,155,926	208,629,765	183,947,864
	18,059,587,378	29,071,517,732	26,474,994,176	36,999,855,732
	0	0	0	0
	1,231,960,170,318	1,220,817,257,390	1,132,700,776,323	1,037,145,828,116
	1,164,029,981,701	1,154,414,138,081	1,072,567,550,811	966,979,810,685
	0	0	0	0
OK	0	0	0	0
	327,300,000	485,714,193	1,005,003,068	957,970,000
	0	0	0	0
	0	0	0	0
	62,473,781,565	60,768,409,302	52,603,511,147	62,227,210,750
	0	0	0	0
	1,790,550,243	1,853,305,587	2,084,423,057	2,500,277,392
	0	0	0	0

	192,032,321	193,922,159	316,365,407	589,197,146
	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
	1,142,059,488	1,136,970,778	1,059,042,396	958,804,837
e	2,004,465,000	1,964,797,290	3,064,880,437	2,932,557,306
	0	0	0	0
4)	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
	28,417,027,116	4,921,843,673	5,595,846,202	22,794,831,788
	15,821,274,607	510,363,697	43,345,957	12,804,204,830
	15,821,274,607	510,363,697	43,345,957	12,804,204,830
	0	0	0	0
	0	0	0	0
	2,838,180,000	91,554,193	692,605,109	2,845,506,070
가	0	0	0	0
가	1,085,000	85,662,624	79,263,691	2,510,000
	1,761,864,589	56,834,341	4,827,026	1,629,629,660
	0	0	0	0
	3,320,815,111	2,800,345,424	2,880,132,503	3,019,150,730
	0	0	0	0

	0	0	0	0
	-356,118	-356,118	-356,118	-356,118
	0	0	0	0
	84,784,525	2,734,984	21,651,049	90,164,634
	345,000,000	345,000,000	345,000,000	345,000,000
	0	0	0	0
	3,008,653,344	699,529,087	949,383,476	1,120,119,142
	222,878,720	48,731,509	92,680,111	18,660,930
	2,305,014,448	241,747,140	354,347,128	0
	113,181,435	106,783,333	215,973,879	792,320,906
	161,114,439	130,514,240	126,252,977	134,917,526
	0	0	0	0
	0	0	0	0
	255,640	255,640	255,640	255,640
	0	0	0	0
	0	0	0	0
	156,040,412	126,607,028	114,914,857	146,259,760
	0	0	1,133,951	0
가	0	0	0	0
	114,650	253,133	591,307	1,926,580
	0	0	0	0
	0	0	0	0
가	0	0	0	0
	38,515,000	36,197,258	36,692,287	14,115,000
	0	0	0	0
	11,538,600	8,439,806	6,541,339	11,662,800
IC	0	0	0	0
	0	0	0	0
	201,666,649	205,591,076	278,201,271	59,411,714
	1,016,897,770	32,803,153	215,469,354	854,890,310
가가	17,161,639	17,591,159	16,288,416	24,600,816
	0	0	0	0
	0	74,190,053	70,034,468	0
	0	0	0	0

	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	96,197,271,137	118,506,983,745	110,087,491,724	93,025,751,398
	51,862,525,976	52,076,605,446	52,445,912,966	55,672,541,021
	44,632,180,764	44,914,377,259	48,475,940,913	54,229,464,859
()	7,230,345,212	7,162,228,187	3,969,972,053	1,443,076,162
	0	0	0	0
	0	0	0	0
가	0	0	0	0
	0	0	0	0
	45,709,069,815	67,732,511,120	58,981,320,462	38,797,338,613
	5,488,294,825	5,488,294,825	5,415,649,267	4,604,440,541
	13,995,940,502	13,995,940,502	13,778,003,829	11,344,377,649
	16,059,790,619	16,059,790,619	15,891,312,834	14,009,977,577
	13,528,340,454	13,528,340,454	13,359,862,669	11,478,527,412
	0	0	0	0
	2,531,450,165	2,531,450,165	2,531,450,165	2,531,450,165
()	0	0	0	0
()	10,165,043,869	32,188,485,174	23,896,354,532	8,838,542,846
()	8,665,043,869	30,688,485,174	21,792,748,271	7,338,542,846
	0	0	0	0
	-1,374,324,654	-1,302,132,821	-1,339,741,704	-1,444,128,236
가 가	206,644,948	6,665,966	2,049,956	6,323,863
가 가	-858,133,733	-585,962,918	-618,955,791	-727,616,230
가	0	0	0	0
가	-2,007,604,639	-2,007,604,639	-2,007,604,639	-2,007,604,639
	0	0	0	0
가	1,284,768,770	1,284,768,770	1,284,768,770	1,284,768,770

	57,070,711,761	49,364,549,457
(1)	53,251,845,248	46,587,272,469
	4,082,947,347	3,306,108,960
	2,097,635,283	1,598,209,788
	1,471,577,036	1,325,430,993
	513,735,028	382,468,179
	0	0
가	317,930,753	1,285,696,032
	0	0
가	138,130,106	849,294,528
	179,800,647	436,401,504
	48,802,819,138	41,879,617,684
	47,657,220,344	40,824,942,303
	33,358,639,497	26,797,907,345
	62,528,041	68,811,071
	7,174,454,006	5,598,823,941
	6,823,587,738	8,240,550,555
	0	0
	45,099,399	4,895,471
	0	0
	192,911,663	113,953,920
	257,429,236	199,826,190
	0	0
	257,429,236	199,826,190
	0	0
	0	0
	10,271,556	12,202,853
	0	0
	0	0
	10,271,556	12,202,853

	0	0
	692,210,006	690,841,830
	435,347,078	455,340,623
	200,312,390	174,677,709
	1,963,328	11,024,504
	1,146,919	1,017,619
	53,440,291	48,781,375
	0	0
	0	0
	165,712,437	136,602,255
	165,712,437	136,602,255
	0	0
	19,975,559	15,202,253
	6,965,153	4,938,436
	13,010,406	10,263,817
	0	0
	0	0
	0	0
	48,148,010	115,849,793
(2) 가 가	87,400,222	127,857,266
	0	113,829,454
가	0	1,746,600
가	24,002,018	12,281,212
가	0	0
	63,398,204	0
	0	0
(3) 가	0	0
	0	0
	0	0
(4)	3,710,639,374	2,648,940,107
	203,363,457	154,177,902
	417,680	474,082
	8,063,300	7,351,635
CD	58,558,900	55,912,300

	17,065,250	16,001,000
	6,156,145	6,863,065
CMS	8,869,080	7,975,620
	88,407,212	45,417,276
	3,125,440	2,276,000
VAN	0	0
	11,638,982	10,911,463
	0	0
가	0	0
PG	790,995	863,161
IC	0	0
IC	0	0
	270,473	132,300
	449,965,125	436,710,372
	292,880,065	291,106,076
	17,338,540	15,033,910
	23,164,920	23,647,600
	116,581,600	106,922,786
	25,555,691	18,184,619
	5,520	2,760
	81,814	154,542
	25,395,633	17,927,320
	72,724	99,997
VAN	0	33,690
	0	0
DDC	0	0
VAN	0	33,690
	19,204	45,602
	18,204	45,602
	1,000	0
	2,985,330,415	1,985,439,968
	253,186,813	328,022,530
	743,836,000	471,322,500
	1,976,310,097	1,170,818,028

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	0	0
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	0	0
	0	0
	0	0
	0	0
	0	0
	47,427,150,485	40,836,031,438
(1)	27,499,154,760	22,294,041,049
	27,499,154,760	22,294,041,049
	27,792,407	24,947,203
	8,953,438	8,606,053
	750,668	739,450
	1,002,595,937	904,673,410
	52,619,705	97,486,518
	2,910,368	2,770,053
	263,798,235	371,640,111
	0	0
	24,687,153,571	19,360,823,436
	23,744,077	14,709,562
	0	0
OK	0	0
	0	0
	0	0
	0	0
	1,273,917,573	1,386,004,801
	0	0
	0	0
	36,450,104	47,092,868
	0	0
	8,700,073	25,124,756
	31,753,962	28,234,810

	0	0
가	0	0
	0	0
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	0	0
e	78,014,642	21,188,018
	0	0
4J	0	0
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	0	0
	0	0
	0	0
	0	0
(2) 가 가	143,660,935	4,045,322,543
	0	0
가	143,660,935	5,147,605
가	0	12,490,196
가	0	0
	0	0
	0	4,027,684,742
(3) 가	3,754,013,060	191,885,034
	3,754,013,060	191,885,034
	0	0
(4)	1,706,872,240	813,365,142
	18,646,169	13,640,689
	16,983,049	12,301,739
	945,120	739,200
VAN	0	0
IC	0	0
IC	0	0
CD	718,000	599,750

	0	0
	0	0
	0	0
	1,651,932,960	757,559,361
	1,154,072,560	565,804,674
가	483,535,622	183,030,719
	91,000	4,655,000
	6,428,262	3,887,249
	7,805,516	181,719
	36,293,111	42,165,092
(5)	340,026,424	370,238,410
가	0	0
	0	0
	0	0
MMF	0	0
	0	0
	108,801	23,015,368
	0	0
가	0	23,015,368
	108,801	0
	237,452,160	272,308,672
	0	0
	0	0
	0	0
	0	0
	224,862,160	260,688,672
	12,590,000	11,620,000
	0	0
	102,465,463	74,914,370
	67,609,151	39,929,580
	0	2,500,000
	34,136,312	32,364,790
	0	0
	720,000	120,000

		0	0
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		0	0
		0	0
		0	0
		0	0
(6) 가		0	0
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		0	0
		0	0
		0	0
(7)		13,983,423,066	13,121,179,260
		5,484,239,163	4,858,384,928
		2,278,655,608	2,081,887,920
		2,231,708,555	2,162,747,008
		603,875,000	247,750,000
		115,000,000	115,000,000
		140,000,000	138,000,000
		115,000,000	113,000,000
		557,840,596	523,227,475
		557,840,596	523,227,475
		0	0
		0	0
		727,245,901	701,891,238
		461,539,895	448,728,815

	265,706,006	251,857,423
	0	0
	0	1,305,000
	62,084,685	39,395,218
	54,889,908	33,320,218
	7,194,777	5,675,000
	0	400,000
	105,958,390	79,292,630
	93,056,370	71,067,430
	8,449,420	6,999,200
	1,071,600	1,026,000
	3,381,000	0
	0	200,000
	468,750,464	364,219,600
	18,733,110	29,228,187
	27,000,000	26,630,500
	0	0
	303,774,638	162,650,920
	119,242,716	144,159,993
	0	1,550,000
	1,100,000	700,000
	32,640,260	36,026,480
	20,568,260	22,910,430
	12,072,000	13,116,050
	385,661,834	427,026,863
	28,786,471	26,485,026
	118,199,992	168,218,577
	177,647,991	176,390,093
	37,545,980	40,483,700
	23,481,400	15,449,467
	1,146,123,443	1,138,664,297
	86,395,600	32,940,590
	202,352,984	185,985,003
	475,308,000	501,016,000

	2,700,000	2,400,000
	39,915,388	52,254,722
	279,733,831	283,207,462
	59,717,640	80,860,520
가	649,674,617	614,567,504
가	215,273,050	180,994,883
가	75,215,732	63,429,664
가	130,231,604	130,945,651
가	211,006,091	224,554,896
가	17,948,140	14,484,646
가	0	157,764
	13,000,000	13,000,000
	12,696,572	7,979,368
	4,336,407,141	4,316,803,659
	1,406,775,599	798,514,877
	600,000	595,313
	6,170,000	6,600,000
	118,011,542	168,174,469
	2,804,850,000	2,832,308,000
	0	510,611,000
	0	0
	0	0
	0	0
	0	0
()	9,643,561,276	8,528,518,019
	1,177,380,154	213,971,102
	259,818	884,058
	0	0
	673,233,776	2,030,000
가	0	0
	0	0
	68,090,895	64,459,290
	11,850,000	16,250,000
	0	0

	0	0
	0	0
	0	50,000,000
	339,877,000	13,885,141
	0	0
	79,398,265	66,462,613
가	0	0
	0	0
	0	0
	4,670,400	0
	0	0
	689,362,341	166,424,155
	38,000	13,245,868
	7,102,461	111,008
	0	0
	0	58,500,000
가	0	0
	0	57,480,000
가	0	0
	640,417,275	0
	30,685,000	33,900,000
	11,119,605	3,187,279
	0	0
	0	0
	0	0
	0	0
가	0	0
()	10,131,579,089	8,576,064,966
	1,466,535,220	1,237,522,120
	1,466,535,220	1,237,522,120
	1,171,581,940	986,181,600
	117,158,200	98,618,160
	177,795,080	152,722,360

16.

46 2018 01 01
 2018 12 31

45 2017 01 01
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I .	10,165,043,869	8,838,542,846
1.	1,500,000,000	1,500,000,000
2.	0	0
가 .	0	0
.	0	0
3.	0	0
가 .	0	0
.	0	0
4.	8,665,043,869	7,338,542,846
가 .	8,665,043,869	7,338,542,846
.	0	0
5.	0	0
가 .	0	0
.	0	0
6.	0	0
II .	8,665,043,869	7,338,542,846
1.	1,016,504,386	883,854,284
2.	3,049,513,160	2,651,562,853
3.	2,728,200,988	2,049,813,042
4.	1,770,825,335	1,673,312,667
5.	0	0
6.	100,000,000	80,000,000
7.	0	0
8.	0	0
9. 가	0	0
III .	1,500,000,000	1,500,000,000

17. ()

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18.

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19.

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	(,1)		1	4	10
			2.7 ~ 9.236	2.7 ~ 10.451	7.348 ~ 9.72
			1	1	10
			2.7 ~ 5.16	2.7 ~ 5.16	4.035 ~ 4.761
			1	3	10
			2.7 ~ 8	3.3 ~ 8	4.332 ~ 4.332
	(,1)		1	5	10
			4.8 ~ 8.847	5.3 ~ 8.94	8.9 ~ 12
			1	2	7
			3.826 ~ 4.3	3.603 ~ 4.681	4.347 ~ 4.521
			1	5	9
			3.8 ~ 4.785	4.181 ~ 8	4.672 ~ 4.672
			~		

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()	.1	.1	
	2	2.9	
	2.6	3	

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3/6/12/24/36 ,

20. , (: , %)

	1,367,398	91.648 %	1,193,759	91.156 %	173,639	14.546 %
	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 %
	3,009	0.202 %	1,120	0.086 %	1,889	168.601 %
	44,632	2.991 %	54,229	4.141 %	-9,597	-17.698 %
()	7,230	0.485 %	1,443	0.11 %	5,787	401.037 %
	69,743	4.674 %	59,028	4.507 %	10,715	18.153 %
	1,492,013	100 %	1,309,580	100 %	182,433	13.931 %
	3,245	0.217 %	2,659	0.203 %	586	22.026 %
	290,536	19.473 %	230,392	17.593 %	60,144	26.105 %
	114,330	7.663 %	114,330	8.73 %	0	0 %
	140,723	9.432 %	86,308	6.591 %	54,415	63.047 %
	35,482	2.378 %	29,753	2.272 %	5,729	19.255 %
가	18,604	1.247 %	28,490	2.175 %	-9,886	-34.698 %
	3,853	0.258 %	1,997	0.152 %	1,856	92.975 %
가	8,991	0.603 %	19,819	1.513 %	-10,828	-54.634 %
	5,761	0.386 %	6,675	0.51 %	-914	-13.696 %
()	1,145,235	76.758 %	1,018,592	77.78 %	126,643	12.433 %
	1,167,158	78.227 %	1,037,736	79.242 %	129,422	12.472 %
	-21,923	-1.469 %	-19,144	-1.462 %	-2,779	14.517 %
()	20,827	1.396 %	14,444	1.103 %	6,383	44.198 %

	24,937	1.671 %	18,165	1.387 %	6,772	37.282 %
가	-4,109	-0.275 %	-3,721	-0.284 %	-388	10.435 %
	13,565	0.909 %	15,002	1.146 %	-1,437	-9.581 %
	1,492,013	100 %	1,309,580	100 %	182,433	13.931 %

) 1. = + + + +

2. = + + 가 + + +

21.

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	2018 12		2017 12			
	1,143,292	97.955 %	1,013,570	97.671 %	129,722	12.798 %
	3,413	0.292 %	4,149	0.4 %	-736	-17.742 %
	20,454	1.752 %	20,017	1.929 %	437	2.18 %
	1,167,158	100 %	1,037,736	100 %	129,422	12.472 %

○ (: , %)

	555,698	47.611 %	462,637	44.581 %	93,061	20.115 %
	27,291	2.338 %	38,345	3.695 %	-11,054	-28.827 %
	132	0.011 %	137	0.013 %	-5	-3.666 %
	2,255	0.193 %	4,141	0.399 %	-1,886	-45.541 %
	62,376	5.344 %	68,238	6.576 %	-5,862	-8.59 %
	976	0.084 %	875	0.084 %	101	11.496 %
	972	0.083 %	1,683	0.162 %	-711	-42.283 %
	37,745	3.234 %	48,135	4.638 %	-10,390	-21.585 %
	2,830	0.242 %	2,557	0.246 %	273	10.659 %
	0	0 %	47	0.005 %	-47	0 %
	210,657	18.049 %	186,011	17.925 %	24,646	13.25 %
	0	0 %	0	0 %	0	0 %
	613	0.053 %	624	0.06 %	-11	-1.687 %
	0	0 %	0	0 %	0	0 %
	80,012	6.855 %	76,945	7.415 %	3,067	3.985 %

	65,667	5.626 %	28,102	2.708 %	37,565	133.672 %
	6,607	0.566 %	7,828	0.754 %	-1,221	-15.589 %
	24,453	2.095 %	24,377	2.349 %	76	0.315 %
	2,277	0.195 %	2,449	0.236 %	-172	-7.031 %
	2,848	0.244 %	3,556	0.343 %	-708	-19.92 %
	3,253	0.279 %	3,241	0.312 %	12	0.363 %
	267	0.023 %	342	0.033 %	-75	-21.955 %
	539	0.046 %	41	0.004 %	498	207.218 %
	79,688	6.828 %	77,424	7.461 %	2,264	2.925 %
	1,167,158	100 %	1,037,736	100 %	129,422	12.472 %

	2018 12		2017 12			

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(: , %)

	2018 12		2017 12			
.	441,832	37.855 %	404,817	39.01 %	37,015	9.144 %
.	6,554	0.562 %	4,776	0.46 %	1,778	37.243 %
	3,454	0.296 %	4,241	0.409 %	-787	-18.564 %
	700,272	59.998 %	604,891	58.29 %	95,381	15.768 %
	1,152,112	98.711 %	1,018,725	98.168 %	133,387	13.094 %
	15,046	1.289 %	19,012	1.832 %	-3,966	-20.857 %
	1,167,158	100 %	1,037,736	100 %	129,422	12.472 %

22.

(:)

	2018 12		2017 12		
		442,245		443,532	-1,287
		132,452		115,725	16,727
		218,654		223,445	-4,791
		352,418		330,535	21,883

23.

(: , %)

	2018 12		2017 12			
	135,438	9.905 %	156,613	13.119 %	-21,175	-13.521 %
	1,164,357	85.151 %	967,938	81.083 %	196,419	20.293 %
	67,603	4.944 %	69,208	5.797 %	-1,605	-2.319 %
	1,367,398	100 %	1,193,759	100 %	173,639	14.546 %

24. 가

(: , %)

	2018 12		2017 12			
.	0	0 %	0	0 %	0	0 %
	5,761	30.963 %	20,428	71.702 %	-14,667	-71.8 %
	3,853	20.71 %	1,997	7.008 %	1,856	92.975 %
	784	4.216 %	1,066	3.74 %	-282	-26.394 %
	8,207	44.111 %	5,000	17.55 %	3,207	64.133 %
	18,604	100 %	28,490	100 %	-9,886	-34.698 %

25.

(: , %)

	2018 12		2017 12			
	21,944		19,183		2,761	14.396 %
	3,754		215		3,539	646.912 %

) 1. = + +가 +

26.

(: , %)

	2018 12		2017 12			
	1,167,258		1,037,814		129,444	12.473 %
	800		613		187	30.625 %
	21,990		18,216		3,774	20.72 %

) 1. = + 가

2. = (가)

3. = (가)

27.

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	1	1-3	3
	0	0	0
	0	0	0
	0	0	0

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28. 가

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	2018 12	2017 12
가	1	2

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29.

(: %)

	2018 12	2017 12
	10.97 %	11.7 %
	6.45 %	7.1 %
	4.82 %	4.33 %

30.

(: %)

	2018 12	2017 12
가	4.24 %	3.74 %
	1.48 %	1.38 %
	1.6 %	1.5 %

31.

(: %)

	2018 12	2017 12
	0.62 %	0.59 %
	83.1 %	82.72 %
	1.01 %	1.05 %

32.

(: %)

	2018 12	2017 12
	69.2 %	57.44 %
	25.9 %	19.86 %

33.

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	2018 12	2017 12
1	11,588	10,032
1	9,891	8,720
1	73	62

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37.

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	가			
	730	480	375	835

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			2,000
		OTP	5,000

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	○ : 가 , 가 가 가 가	26
	가	29
	가	29
	.	29
가	.	30
	.	30

	가	30
	가 .	31
	.	31
	.	31
	.	32
	.	32

			053-755-9532	ohsh@cu.co.kr

1.			
• ?	0		
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