

2021

2022 03 03

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

9

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(2021 12 31)

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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				
2017.12.13	2017		1	
2018.07.02.				
2018.12.05.				
2019.06.24.		(舊 .)	
2020.06.15.		(舊 .)	
2020.12.14.				
2021.09.29.	2			

4.

○
, 1,2 , 3 , 4 , 가

5.

○
-
- 1 (100,000) 가 .

6.

o

2 2 1 9 / 10

7.

(:)

		2021 12	2020 12	
	()	1	1	0
		5	5	0
		2	2	0
		28	25	3
		76	80	-4
		112	113	-1

) 1.

8.

(1)	416 ()	053-743-9532
	416 ()	053-755-9532
	846 가 (,)	053-756-9532
	2550 ()	053-741-9532
	399 (271)	053-752-9532
	48 (,)	053-784-9532

	59 가 (,)	053-767-9532
	412 가 (4가 ,)	053-746-9532
	649 21 ()	053-795-9532
	208 ()	053-782-9532
	337 1 101 (,)	053-768-9532
	104 ()	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
	48 (,)	ATM
	48 (,)	ATM
	59 (,)	ATM
	59 (,)	ATM
	412 (4가 ,)	ATM
	412 (4가 ,)	
	649 21 ()	ATM
	649 21 ()	ATM
	208 ()	ATM
	208 ()	ATM
	337 (,)	ATM
	337 (,)	ATM

	104 ()	ATM
	104 ()	ATM

[]

10.

(: , %)

	2021 12		2020 12			
1.	2,049,116	100.00	1,790,745	100.00	258,371	14.43
	338,932	16.54	324,130	18.10	14,802	4.57
가	34,844	1.70	32,257	1.80	2,587	8.02
	1,620,973	79.11	1,392,265	77.75	228,708	16.43
	-31,154	0.00	-26,912	0.00	-4,242	-15.76
	23,817	1.16	23,804	1.33	13	0.06
가	-5,525	0.00	-4,846	0.00	-679	-14.02
	30,551	1.49	18,289	1.02	12,262	67.04
	2,049,116	100.00	1,790,745	100.00	258,371	14.43
2.	1,930,915	94.23	1,683,953	94.04	246,962	14.67
	1,893,473	92.40	1,653,623	92.34	239,850	14.51
	0	0.00	0	0.00	0	0.00
	37,442	1.83	30,330	1.69	7,112	23.45
3.	118,201	5.77	106,791	5.96	11,410	10.68
	2,049,116	100.00	1,790,745	100.00	258,371	14.43

-) 1. =
- 2. = 가
- 3. = + +
- 4. = ()
- 5. = + + +
- 6. =
-) =

11.

(: , %)

	2021 12	2020 12		
1.	63,992	61,508	2,484	4.04
	59,801	57,237	2,564	4.48
	3,794	4,040	-246	-6.08
가	269	232	37	16.04
	55,601	52,909	2,692	5.09
	137	56	81	144.96
가 가	899	580	319	55.02
가	0	0	0	0.00
	3,114	3,660	-546	-14.91
	178	31	147	476.06
	0	0	0	0.00
2.	55,551	53,016	2,535	4.78
	31,883	32,128	-245	-0.76
	31,883	32,128	-245	-0.76
	0	0	0	0.00
	0	0	0	0.00
가 가	0	272	-272	0.00
가	5,266	3,395	1,871	55.09
	2,998	2,763	235	8.50
	320	368	-48	-13.18
가	0	0	0	0.00
	15,084	14,089	995	7.06
()	8,441	8,492	-51	-0.60
3.	646	252	394	156.05
4.	123	254	-131	-51.65
()	8,964	8,490	474	5.58
	1,291	1,231	60	4.91
()	7,673	7,259	414	5.70

) 1. = -
 2. = +

.....

- 3. = + -
- 4. = -

12. (:)

	2021 12	2020 12	
	55,077	49,632	5,445
	0	0	0
	62,095	56,006	6,089
	7,673	7,259	414
	1,029	1,154	-125
	118,201	106,791	11,410

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

13.

	2021 12	2020 12	
(%)	3.5	3.2	
1 ()	3,500	3,200	
1 ()	14,662.879	14,675.232	
(%)	23.9	21.8	

-) 1. 1 = 1 *
- 1 = (/) * 100 * 365
1 가 , 1 , 1

	2,049,116,399,593	2,034,872,984,365	1,923,818,758,506	1,790,744,862,184
	338,931,615,850	357,520,577,181	376,531,513,386	324,129,772,513
	3,872,661,630	3,427,393,648	3,046,871,232	3,505,420,957
	0	0	0	0
	335,058,954,220	354,093,183,533	373,484,642,154	320,624,351,556
	162,717,883,715	191,750,141,779	197,539,801,523	85,717,883,715
	134,643,071,019	118,851,006,233	101,244,410,668	88,433,743,292
	37,697,999,486	43,492,035,521	74,700,429,963	146,472,724,549
	0	0	0	0
가	34,843,643,791	34,526,869,961	38,939,913,767	32,256,595,759
	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
가	28,980,494,628	28,764,877,113	33,141,016,889	26,224,233,118
가	0	0	0	0
가	0	0	5,226,594,291	0
가	0	0	0	0
가	0	0	0	0
가 가	0	0	0	0
가	28,980,494,628	28,764,877,113	27,914,422,598	26,224,233,118
	5,863,149,163	5,761,992,848	5,798,896,878	6,032,362,641
	0	0	0	0
	5,863,149,163	5,761,992,848	5,798,896,878	6,032,362,641
가	0	0	0	0
	1,620,973,030,679	1,597,245,457,420	1,461,479,842,341	1,392,264,998,472
	1,632,632,104,286	1,605,488,044,496	1,468,946,672,856	1,400,309,734,992
	1,425,172,723,448	1,404,785,695,164	1,297,882,218,468	1,255,205,579,591

	158,627,968	170,898,693	252,689,992	383,011,729
	155,218,190,057	149,851,758,474	132,273,387,680	117,171,660,355
	28,180,102,300	26,510,653,358	17,940,621,056	11,156,539,700
	0	0	0	0
	7,197,890,000	7,188,193,870	7,173,701,342	6,449,770,000
	0	0	0	0
	15,434,166,489	15,678,131,649	12,115,960,926	8,593,592,773
815	1,270,404,024	1,302,713,288	1,308,093,392	1,349,580,844
	1,573,412,224	1,599,095,601	1,342,842,219	1,430,219,073
	0	0	0	0
	1,573,412,224	1,599,095,601	1,342,842,219	1,430,219,073
	0	0	0	0
	0	0	0	0
	511,810,000	403,941,935	291,784,049	146,772,926
	0	0	0	0
	0	0	0	0
	511,810,000	403,941,935	291,784,049	146,772,926
	0	0	0	0
	11,524,471,199	11,171,854,090	11,699,917,823	10,536,644,541
	5,734,011,223	5,492,696,460	6,364,133,117	5,822,648,602
	5,007,945,457	5,067,425,842	4,691,322,380	3,985,280,329
	256,668,377	76,151,362	54,141,034	16,019,781
	0	0	213,938	1,917,590
	525,846,142	535,580,426	590,107,354	710,778,239
	0	0	0	0
	0	0	0	0
	4,845,452,000	4,334,802,322	4,905,829,857	5,734,316,083
	4,845,452,000	4,334,802,322	4,905,829,857	5,734,316,083
	0	0	0	0
	1,039,695,263	1,071,530,956	1,078,925,293	1,019,166,655
	273,520,000	295,613,225	306,880,523	278,450,000
	766,175,263	775,917,731	772,044,770	740,716,655
	0	0	0	0

	0	0	0	0
	0	0	0	0
	-31,153,914,293	-26,823,811,980	-26,786,129,756	-26,911,855,798
	23,817,411,269	24,462,461,957	24,094,140,149	23,804,085,435
가	-5,525,262,994	-4,848,071,058	-4,840,421,605	-4,846,049,308
	13,181,514,918	13,181,514,918	13,162,930,675	12,982,007,608
	12,025,715,887	12,025,715,887	12,025,715,887	12,025,715,887
가	-3,210,085,014	-2,905,009,466	-2,895,703,966	-2,894,840,282
	1,568,251,300	1,562,385,816	1,562,015,656	1,561,981,300
가	-736,968,950	-660,928,443	-658,609,034	-658,393,760
	552,387,000	552,387,000	552,387,000	552,387,000
가	-443,140,730	-350,377,397	-347,547,903	-347,285,286
	1,563,560,954	1,549,722,244	1,239,876,403	1,149,616,954
가	-1,045,058,840	-867,521,780	-862,106,495	-861,603,879
	177,161,350	177,161,350	193,087,610	202,326,220
가	-90,009,460	-64,233,972	-76,454,207	-83,926,101
	0	0	0	0
가	0	0	0	0
	274,082,854	261,645,800	198,548,523	176,099,774
	0	0	0	0
가	0	0	0	0
	30,550,698,004	21,117,617,846	22,773,348,863	18,289,410,005
	8,941,888,260	9,545,238,192	9,043,566,784	8,133,655,332
	6,824,415,080	6,824,415,080	6,756,049,620	6,378,818,782
	0	0	0	0
	0	0	0	0
	0	0	0	0
	2,117,473,180	2,720,823,112	2,287,517,164	1,754,836,550
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0

	3,952,571,904	127,502,318	25,489,131	3,094,440,622
	1,615,902,338	52,125,881	4,427,129	1,026,702,238
가	0	0	14,660,168	0
	2,336,669,566	75,376,437	6,401,834	2,067,738,384
	0	0	0	0
	0	0	0	0
	0	0	0	0
가	0	0	0	0
	9,912,512,829	3,236,392,357	5,977,769,010	15,000,000
	9,912,512,829	3,231,354,383	5,977,144,415	0
	0	5,037,974	624,595	15,000,000
가	151,978,369	128,120,357	160,224,843	192,127,385
가	-54,699,612	-173,129,357	-172,344,695	-172,219,150
	84,478,369	83,771,164	128,172,186	192,127,385
	-54,324,612	-173,117,261	-172,343,668	-172,219,150
	0	0	0	0
	0	0	0	0
가	67,500,000	44,349,193	32,052,657	0
가	-375,000	-12,096	-1,027	0
	0	86,129,032	31,706,232	0
	33,583,214	1,083,329	92,008	109,763,346
	24,000,000	39,896,774	126,742,795	3,018,400
	0	3,726,668	14,374,431	441,350
	0	0	0	0
	0	0	3,032,191	0
	7,051,185,000	7,051,185,000	6,866,209,520	6,432,210,000
가	0	0	0	0
	6,990,000,000	6,990,000,000	6,817,397,260	6,390,000,000
	61,185,000	61,185,000	48,812,260	42,210,000
	0	543,092,192	191,590,936	0
	0	6,130,649	2,382,386	0
	0	0	0	0
가가	0	38,901,077	8,464,383	0

	2,730,000	2,744,838	2,645,410	2,970,000
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	22,611,000	14,680,593	26,895,380	13,626,000
	-226,110	-139,158	-136,506	-136,260
	512,563,150	466,062,985	464,644,624	464,512,980
	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
	1,930,915,488,400	1,885,615,397,208	1,788,380,704,352	1,683,953,390,586
	1,893,473,488,493	1,874,867,467,716	1,778,778,228,012	1,653,623,419,466
	306,571,259,206	322,610,137,694	267,625,529,507	196,409,412,145
	55,357,027,246	59,320,504,476	56,766,852,910	49,754,470,959
	12,392,027,456	12,760,409,665	13,909,509,775	12,053,805,396
	66,498,134	86,309,135	66,545,809	76,640,696
	231,559,457,929	238,802,005,050	183,760,813,072	113,135,270,843
	2,834,981,346	7,255,263,102	7,269,603,539	12,830,315,813
	279,502,658	251,614,290	247,687,809	302,528,212
	3,744,725,709	3,796,456,812	5,308,442,915	8,115,681,140
	0	0	0	0
	337,038,728	337,575,164	296,073,678	140,699,086
	1,586,902,229,287	1,552,257,330,022	1,511,152,698,505	1,457,214,007,321
	1,301,834,102,767	1,274,217,007,068	1,301,793,223,126	1,335,225,334,644
	0	0	0	0
OK	0	0	0	0
	365,506,908	365,506,908	364,459,381	349,915,253

	0	0	0	0
	50,000,000	35,161,290	30,438,356	30,000,000
	0	0	0	0
	172,662,261,061	167,899,010,915	101,313,241,805	17,077,599,873
	86,262,063,365	85,755,968,099	90,121,716,800	89,383,196,928
	0	0	0	0
	1,959,249,091	1,943,648,914	1,985,980,358	2,428,637,895
	0	0	0	0
	4,695,331	4,695,331	4,695,331	4,695,331
	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
	871,560,344	869,355,505	959,735,554	1,133,040,344
e	6,128,140,534	5,584,622,875	7,884,292,591	10,993,688,670
	0	0	0	0
4)	306,087,819	144,844,533	12,301,864	0
	13,502,951,437	12,643,030,046	5,364,340,262	533,539,300
	874,310,630	819,112,409	456,894,091	35,959,083
	2,081,300,000	1,975,366,129	861,378,986	18,400,000
	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

	37,441,999,907	10,747,929,492	9,602,476,340	30,329,971,120
	24,249,657,834	782,247,026	66,437,418	18,780,744,470
	24,249,657,834	782,247,026	66,437,418	18,780,744,470
	0	0	0	0
	150,000	43,548	3,698	0
	2,164,533,000	69,823,645	463,531,915	1,898,007,000
가	0	0	0	0
가	27,000	144,157,483	122,478,560	97,590,816
	2,812,418,972	90,723,192	7,705,257	1,811,541,128
	0	0	0	0
	4,918,017,016	4,147,994,070	4,190,780,513	4,408,503,189
	0	0	0	0
	0	0	0	0
	-356,118	-356,118	-356,118	-356,118
	0	0	0	0
	291,671,107	9,408,745	22,404,412	58,641,569
	65,000,000	65,000,000	60,068,493	35,000,000
	0	0	0	0
	1,461,093,469	4,739,197,620	3,843,280,679	1,862,663,145
	75,457,430	196,695,259	138,043,501	153,867,350
	0	3,449,865,658	2,467,081,504	661,462,964
	292,019,844	177,978,523	279,818,875	164,631,474
	198,492,208	151,785,686	178,010,604	252,730,912
	0	0	0	0
	0	0	0	0
	255,640	255,640	255,640	255,640
	0	0	0	0
	0	0	0	0
	256,820,297	190,846,305	169,340,471	228,337,455
	0	0	701,369	0
가	0	0	24,657,534	0
	114,650	114,650	474,326	114,650
	0	0	0	0

	0	0	0	0
가	0	0	0	0
	626,415,000	553,051,451	572,906,712	387,530,000
	0	0	0	0
	11,518,400	18,581,429	11,950,093	13,732,700
IC	0	0	0	0
	0	0	0	0
	0	23,019	40,050	0
	427,076,935	265,979,138	197,126,457	182,610,745
	299,362,606	303,570,332	362,974,420	385,982,709
	747,326,210	24,107,297	208,569,231	798,821,870
가가	6,021,876	32,329,253	15,901,609	10,220,597
	0	0	0	0
	0	73,704,261	41,569,796	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
	118,200,911,193	149,257,587,157	135,438,054,154	106,791,471,598
	55,076,725,119	55,396,428,444	52,807,188,932	49,631,791,948
	32,021,285,214	32,437,267,727	33,417,023,546	34,893,940,725
()	23,055,439,905	22,959,160,717	19,390,165,386	14,737,851,223
	0	0	0	0
	0	0	0	0
가	0	0	0	0
	0	0	0	0
	62,095,498,012	92,968,032,269	81,552,217,837	56,005,722,422
	8,234,446,053	8,234,446,053	8,138,051,339	7,308,549,459
	22,234,394,191	22,234,394,191	21,945,210,049	19,456,704,408
	21,454,051,066	21,454,051,066	21,300,744,651	19,981,502,609
	18,922,600,901	18,922,600,901	18,769,294,486	17,450,052,444
	0	0	0	0

	2,531,450,165	2,531,450,165	2,531,450,165	2,531,450,165
()	0	0	0	0
()	10,172,606,702	41,045,140,959	30,168,211,798	9,258,965,946
()	7,672,606,702	38,545,140,959	26,964,538,632	7,258,965,946
	0	0	0	0
	1,028,688,062	893,126,444	1,078,647,385	1,153,957,228
가 가	280,411,787	245,818,423	434,419,127	510,014,817
가 가	-194,328	-6,268	-532	0
가	0	0	0	0
가	-536,298,167	-637,454,481	-640,539,980	-640,826,359
	0	0	0	0
가	1,284,768,770	1,284,768,770	1,284,768,770	1,284,768,770

	63,991,952,969	61,507,504,557
(1)	59,800,899,847	57,236,868,913
	3,794,039,645	4,039,607,938
	2,197,719,127	957,589,729
	957,659,971	1,264,667,830
	638,660,547	1,817,350,379
	0	0
가	268,978,466	231,805,916
	0	0
가	107,714,205	64,220,365
	161,264,261	167,585,551
	55,600,634,827	52,909,425,893
	54,844,155,404	52,093,300,377
	48,847,275,719	46,916,718,286
	16,791,829	14,005,412
	4,706,104,191	4,417,698,110
	572,449,614	251,115,677
	0	0
	246,568,851	138,747,398
	0	0
	382,265,558	281,331,011
815	72,699,642	73,684,483
	74,423,668	109,743,856
	0	0
	74,423,668	109,743,856
	0	0
	0	0
	12,139,077	11,048,228
	0	0
	0	0
	12,139,077	11,048,228

	0	0
	473,581,120	509,094,423
	257,535,803	294,977,972
	188,013,542	174,726,879
	1,769,593	2,695,292
	14,911	122,590
	26,247,271	36,571,690
	0	0
	0	0
	172,384,984	166,528,662
	172,384,984	166,528,662
	0	0
	23,950,574	19,710,347
	5,971,687	5,991,469
	17,978,887	13,718,878
	0	0
	0	0
	0	0
	137,246,909	56,029,166
(2) 가 가	899,118,059	579,991,107
	0	230,317,769
가	0	0
가	835,724,729	222,876,931
가	0	0
	63,393,330	126,796,407
	0	0
(3) 가	0	0
	0	0
	0	0
(4)	3,114,173,514	3,659,786,161
	156,031,776	147,573,518
	374,458	414,591
	7,911,000	10,244,500

CD	43,827,750	46,072,800
	19,933,500	21,093,000
	5,160,240	5,249,200
CMS	8,541,360	8,054,700
	49,630,393	39,123,558
	4,985,600	4,604,160
VAN	0	0
	10,199,553	11,833,182
	0	2,000
가	0	0
PG	765,241	655,666
IC	0	0
IC	0	0
	146,668	171,791
	4,556,013	54,370
	363,227,459	367,357,098
	278,983,429	283,188,328
	17,318,740	17,291,680
	18,676,290	19,700,890
	48,249,000	47,176,200
	57,710,501	51,222,041
	0	6,000
	1,341,086	936,363
	51,371,755	50,069,678
	4,997,660	210,000
VAN	6,363	1,818
	0	0
DDC	0	0
VAN	6,363	1,818
VAN	0	0
	30,113	24,821
	27,112	23,821
	3,001	1,000

	2,502,795,276	3,063,731,275
	704,613,174	484,269,730
	244,686,985	910,275,000
	0	0
	1,550,459,620	1,660,068,666
	0	0
	3,035,497	9,117,879
	1,669,000	4,205,100
	1,669,000	4,205,100
	0	0
	3,327,158	2,927,903
	3,325,158	2,927,150
	2,000	753
	13,308,691	9,217,159
	16,067,177	13,525,428
(5)	177,761,549	30,858,376
가	0	0
	0	0
가	0	0
	0	0
가	0	0
	0	0
	0	0
	0	0
	0	0
MMF	0	0
	0	0
	0	0
	122,046,772	0
	0	0
가	122,046,772	0
	0	0
	55,714,777	30,858,376

	0	0
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	0	0
	55,550,982,751	53,015,802,635
(1)	31,883,253,701	32,127,832,095
	31,883,253,701	32,127,525,327
	56,560,393	40,420,034
	13,809,618	11,112,610
	376,189	596,171
	1,597,986,322	1,074,179,884
	66,773,004	332,378,637
	1,062,953	2,274,037
	10,797,726	22,454,768
	0	0
	2,453,906	726,524
	25,378,353,846	28,018,886,235
	0	0
OK	0	0

	7,059,428	6,989,995
	0	0
	372,327	8,877
	0	0
	1,891,658,949	76,183,128
	2,462,396,885	2,333,215,617
	0	0
	30,567,566	50,495,344
	0	0
	58,688	78,103
	0	0
가	0	0
	0	0
	0	0
	0	0
	0	0
	21,352,769	36,226,144
e	204,829,588	118,318,731
	0	0
4J	443,422	0
	111,004,616	2,813,502
	6,781,861	141,689
	18,553,645	25,297
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	0	306,768
(2) 가 가	0	271,745,336
	0	0

가	0	0
가	0	271,743,336
가	0	0
	0	2,000
	0	0
(3) 가	5,265,819,966	3,395,352,986
	5,265,819,966	3,395,352,986
	0	0
(4)	2,998,330,778	2,763,456,738
	30,009,328	23,135,843
	27,460,508	20,714,973
	1,895,520	1,459,040
VAN	0	0
IC	0	0
IC	0	0
CD	653,300	961,550
	0	280
	93,650	345,795
	0	0
	93,650	345,795
	2,930,726,074	2,707,053,724
	1,110,683,405	1,091,115,843
가	839,463,892	682,374,662
	1,400,000	2,970,000
	2,944,315	7,975,685
	857,624,462	575,235,545
	118,610,000	347,381,989
	37,501,726	32,921,376
(5)	319,707,595	368,236,476
가	0	0
	0	0
	0	0
MMF	0	0

	0	0
	89,850	126,759,978
	0	0
가	0	126,703,252
	89,850	56,726
	240,787,769	204,297,868
	0	0
	0	0
	0	0
	0	0
	236,777,769	196,574,868
	4,010,000	7,723,000
	0	0
	50,890,000	28,578,180
	0	26,083,580
	0	2,000,000
	300,000	494,600
	0	0
	50,590,000	0
	0	0
	27,652,510	8,600,450
	287,466	0
	0	0
	287,466	0
	0	0
	0	0
	0	0
(6)	15,083,870,711	14,089,179,004
	6,678,499,023	6,079,205,964
	3,322,733,094	2,924,887,855
	2,186,339,929	2,105,011,909
	779,426,000	659,306,200
	130,000,000	130,000,000

	140,000,000	140,000,000
	120,000,000	120,000,000
	804,762,377	697,236,986
	795,690,377	682,356,986
	0	0
	9,072,000	14,880,000
	885,920,731	816,951,224
	590,300,448	564,013,752
	295,620,283	252,937,472
	0	0
	0	0
	67,786,340	62,202,027
	56,821,540	56,573,307
	10,964,800	5,628,720
	0	0
	59,752,740	86,112,255
	45,229,000	72,185,915
	6,656,140	8,674,500
	1,545,600	1,273,500
	0	3,978,340
	6,322,000	0
	435,197,595	458,536,654
	19,720,496	27,224,674
	0	4,064,515
	0	0
	409,579,139	424,225,465
	5,897,960	1,522,000
	0	1,500,000
	628,000	1,077,600
	48,933,700	38,523,030
	25,879,000	26,066,030
	23,054,700	12,457,000
	492,558,822	664,041,401

	19,076,530	25,800,872
	213,623,949	408,836,611
	175,353,257	164,805,118
	41,894,000	34,645,510
	42,611,086	29,953,290
	1,404,681,772	1,273,338,805
	282,874,600	89,776,460
	156,562,703	185,641,677
	454,176,000	482,758,000
	2,400,000	2,400,000
	75,239,355	64,178,411
	368,865,034	388,381,677
	64,564,080	60,202,580
가	702,700,899	702,418,607
가	315,244,732	284,366,101
가	78,575,190	78,549,065
가	95,855,444	118,339,311
가	183,454,961	204,374,146
가	29,570,572	16,789,984
가	0	0
	0	8,666,666
	16,767,630	13,563,390
	3,485,681,082	3,187,304,395
	1,075,338,202	1,116,126,135
	731,400	625,610
	7,630,000	6,900,000
	267,448,480	165,645,650
	2,134,533,000	1,898,007,000
	0	0
	0	0
	0	0
	0	0
	0	0

(7) 가	0	0
	0	0
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	0	0
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	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
()	8,440,970,218	8,491,701,922
	645,531,643	252,112,796
	0	0
	5,322,343	1,963,680
	67,818,829	0
가	0	0
	20,010	0
	76,380,000	36,086,361
	0	5,567,860
	0	0
	0	0
	0	0
	39,031,818	0
	0	0
	0	0
	11,362,345	12,332,423
가	0	0
	0	0
	0	0

	0	0
	0	0
	445,596,298	196,162,472
	122,929,429	254,242,672
	0	8,291,500
	568,211	2,454,426
	0	0
	0	0
가	0	0
	0	0
가	0	0
	99,663,767	0
	10,802,000	225,100,000
	11,895,451	18,396,746
	0	0
	0	0
	0	0
	0	0
가	0	0
()	8,963,572,432	8,489,572,046
	1,290,965,730	1,230,606,100
	1,290,965,730	1,230,606,100
	1,029,898,620	979,282,320
	102,989,860	97,928,240
	158,077,250	153,395,540
()	7,672,606,702	7,258,965,946

16.

49 2021 01 01
 2021 12 31

48 2020 01 01
 2020 12 31

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I .	10,172,606,702	9,258,965,946
1.	2,500,000,000	2,000,000,000
2.	0	0
가 .	0	0
.	0	0
3.	0	0
가 .	0	0
.	0	0
4.	7,672,606,702	7,258,965,946
가 .	7,672,606,702	7,258,965,946
.	0	0
5.	0	0
가 .	0	0
.	0	0
6.	0	0
II .	7,372,606,702	6,758,965,946
1.	1,017,260,670	925,896,594
2.	3,051,782,010	2,777,689,783
3.	1,472,142,383	1,472,548,457
4.	1,831,421,639	1,582,831,112
5.	0	0
6.	0	0
7.	0	0
8.	0	0
9. 가	0	0
III .	2,800,000,000	2,500,000,000

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19.

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	(,1)		1	1	9
			2.544 ~ 7.89	2.544 ~ 7.89	5.98 ~ 5.98
			1	1	10
			2.404 ~ 4.325	2.404 ~ 4.325	3.9 ~ 3.9
	(,1)		1	1	8
			2.584 ~ 6.5	2.584 ~ 6.5	2.897 ~ 5.3
			1	3	6
			3.765 ~ 8.295	3.8 ~ 8.0	6.0 ~ 8.5
	(,1)		1	1	7
			3.082 ~ 4.062	3.082 ~ 4.062	3.193 ~ 3.8
			1	1	8
			2.852 ~ 5.21	2.852 ~ 5.21	5.51 ~ 5.51

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()	0.1	0.1	
	1.4	2.8	
	1.8	3.5	

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- 2. 가 , , ' 가 , 가 , , 가
- 3. : (13)
- 4. - 가 -
- 5. 가 :
- 6. 가 :
- 7. -1 가 :
- 8. -2 가 :
- 9. : (60%), (2.5%),
- 10. 가 : 가 - 가 *150% / ()가 -
- ()가 *150%
- 11. 가 : , DTI , 가
- 12. :
- 13. :
- 14. -1 : -4.5% +1.0%, -3.5% +0.9%, () -2.5% +0.8%
- 15. < >
- 16. < > :
- 17. < >
- 18. : 2% + 가 4%
- 19. : 4% + 가 0%
- 20. < >
- 21. .
- ()
- 22. 1.0% 가 가
- 23. , 가 .

	2021 12		2020 12			
	1,893,473	92.40	1,653,623	92.34	239,850	14.51
	0	0.00	0	0.00	0	0.00
	0	0.00	0	0.00	0	0.00
	0	0.00	0	0.00	0	0.00
	0	0.00	0	0.00	0	0.00
	0	0.00	0	0.00	0	0.00
	1,461	0.07	1,863	0.10	-402	-21.56
	32,021	1.56	34,894	1.95	-2,873	-8.23
()	23,055	1.13	14,738	0.82	8,317	56.44
	99,105	4.84	85,627	4.78	13,478	15.74
	2,049,116	100.00	1,790,745	100.00	258,371	14.43
	3,873	0.19	3,505	0.20	368	10.48
	335,059	16.35	320,624	17.91	14,435	4.50
	162,718	7.94	85,718	4.79	77,000	89.83
	134,643	6.57	88,434	4.94	46,209	52.25
	37,698	1.84	146,473	8.18	-108,775	-74.26
가	34,844	1.70	32,257	1.80	2,587	8.02
	0	0.00	0	0.00	0	0.00
가	28,980	1.41	26,224	1.46	2,756	10.51
	5,863	0.29	6,032	0.34	-169	-2.81
()	1,620,973	79.11	1,392,265	77.75	228,708	16.43
	1,652,127	80.63	1,419,177	79.25	232,950	16.41
	-31,154	-1.52	-26,912	-1.50	-4,242	15.76
()	23,817	1.16	23,804	1.33	13	0.06
	29,343	1.43	28,650	1.60	693	2.42
가	-5,525	-0.27	-4,846	-0.27	-679	14.02
	30,551	1.49	18,289	1.02	12,262	67.04
	2,049,116	100.00	1,790,745	100.00	258,371	14.43

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21.

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	2021 12		2020 12			
	1,632,632	98.82	1,400,310	98.67	232,322	16.59
	1,573	0.10	1,430	0.10	143	10.01
	17,921	1.09	17,437	1.23	484	2.78
	1,652,127	100.00	1,419,177	100.00	232,950	16.41

	2021 12		2020 12			
	1,075,287	65.09	996,579	70.22	78,708	7.90
	10,294	0.62	12,425	0.88	-2,131	-17.16
	302	0.02	319	0.02	-17	-5.32
	7,057	0.43	6,024	0.43	1,033	17.15
	54,101	3.28	53,556	3.77	545	1.02
	885	0.05	956	0.07	-71	-7.47
	345	0.02	388	0.03	-43	-11.07
	17,625	1.07	21,560	1.52	-3,935	-18.25
	2,014	0.12	2,354	0.17	-340	-14.42
	0	0.00	0	0.00	0	0.00
	87,628	5.30	30,743	2.17	56,885	185.03
	0	0.00	0	0.00	0	0.00
	840	0.05	425	0.03	415	97.61
	0	0.00	0	0.00	0	0.00
	95,174	5.76	85,791	6.05	9,383	10.94
	162,972	9.86	92,769	6.54	70,203	75.67
	6,729	0.41	6,310	0.45	419	6.63
	29,478	1.78	24,122	1.70	5,356	22.20
	1,216	0.07	1,735	0.12	-519	-29.91
	2,981	0.18	3,141	0.22	-160	-5.08
	11,197	0.68	8,569	0.60	2,628	30.68
	7,415	0.45	2,495	0.18	4,920	197.24
	589	0.04	572	0.04	17	3.06
	77,997	4.72	68,343	4.82	9,654	14.13
	1,652,127	100.00	1,419,177	100.00	232,950	16.41

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	2021 12		2020 12			
.	273,947	16.58	263,168	18.54	10,779	4.10
.	7,843	0.48	11,104	0.78	-3,261	-29.37
	1,573	0.10	1,430	0.10	143	10.01
	1,348,322	81.61	1,117,556	78.75	230,766	20.65
	1,631,686	98.76	1,393,259	98.17	238,427	17.11
	20,441	1.24	25,918	1.83	-5,477	-21.13
	1,652,127	100.00	1,419,177	100.00	232,950	16.41

22. (:)

	2021 12		2020 12			
		983,521		865,289		118,232
		468,240		227,945		240,295
		327,859		288,458		39,401
		777,276		495,228		282,048

23. (: , %)

	2021 12		2020 12			
	306,571	16.19	196,409	11.88	110,162	56.09
	1,474,912	77.90	1,352,683	81.80	122,229	9.04
	111,990	5.92	104,531	6.32	7,459	7.14
	1,893,473	100.00	1,653,623	100.00	239,850	14.51

24. 가 (: , %)

	2021 12		2020 12			
.	0	0.00	0	0.00	0	0.00
	5,863	16.83	6,032	18.70	-169	-2.81
	0	0.00	0	0.00	0	0.00
	0	0.00	0	0.00	0	0.00
	28,980	83.17	26,224	81.30	2,756	10.51
	34,844	100.00	32,257	100.00	2,587	8.02

25. (: , %)

	2021 12		2020 12			
		31,209		27,084		4,125
		5,266		3,522		1,744
						15.23
						49.51

) 1. = + +가 +

26. (: , %)

	2021 12	2020 12		
	1,652,211	1,419,369	232,842	16.41
	1,224	1,944	-720	-37.03
	14,231	11,924	2,307	19.34

-) 1. = + 가
- 2. = (가)
- 3. = (가)

27. (:)

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

) 3 : 3

28. 가 (:)

	2021 12	2020 12
가	2	1

[]

, , ,

29. (: %)

	2021 12	2020 12	가	
	5.59	5.35	가	
	8.68	9.07		
	5.77	5.96		

30.

(: %)

	2021 12	2020 12		
가	2.55	2.87		
	0.64	0.57	가	
	0.52	0.95		

31.

(: %)

	2021 12	2020 12		
	0.40	0.42		
	86.81	86.19	가	
	0.79	0.82		

32.

(: %)

	2021 12	2020 12		
	37.85	64.77		
	26.01	28.24		

33.

(:)

	2021 12	2020 12		
1	15,649	13,554	가	
1	13,654	11,633	가	
1	63	59	가	

[]

34.

가 ,

,

-	:	,	,	3
-	:	1		
-	:		1	
-	:			

		2021.11.01	2021.11.05	' , ' , '	
		2021.11.15	2021.11.17	4	()
		2022.01.05	2022.01.07	4	()

○

○

- 1 , , ,
- ,
- 가
- ,
- 가 ,

36.

37.

(:)

		가		
	1,019	330	309	1,040

[]

38.

○

- ,
(www.cu.co.kr)

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39.

(: , %)

		,	2,000	
			2,000	
		OTP ()	5,000	
		OTP ()	10,000	
		()	300	
			1,000	
	IC		1,000	
			1,000	
	SMS		1,000	
		1	1,000	
		,	1,000	
		100,000 ()	1,000	
		1,000,000 ()	2,000	
		1,000,000	3,000	
		,	1,000	

40. ()

	,	11
	, 가 ,	11
	가	12
	,	20
	.	20
	○ : 가 ○ :	26
	○ : 가 , 가 가 가 가	26
	가	29
	가	29
		29
가	.	30
	.	30

	가	30
	가 .	31
	.	31
	.	31
	.	32
	.	32

