

2019

2020 02 27

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

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(2019 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.	()

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				
2019. 06. 24.			(舊 .)

4.

○ , 1,2 , 3 , 4 , 가

5.

○
-
- 1 (100,000) 가 .

6.

o

2 2 1 9 / 10

7.

(: , %)

		2019 12	2018 12	
	()	1	1	0%
		5	5	0%
		2	2	0%
		25	21	19%
		78	80	-3%
		111	109	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
	337 1 101 (,)	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
	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. (: , %)

	2019 12		2018 12			
1.	1,608,724	100 %	1,492,013	100 %	116,711	7.822 %
	385,109	23.939 %	293,781	19.69 %	91,328	31.087 %
가	40,010	2.487 %	18,604	1.247 %	21,406	115.054 %
	1,140,124	70.871 %	1,145,235	76.758 %	-5,111	-0.446 %
	-24,792	0 %	-21,923	0 %	-2,869	-13.087 %
	20,653	1.284 %	20,827	1.396 %	-174	-0.84 %
가	-4,811	0 %	-4,109	0 %	-702	-17.065 %
	22,829	1.419 %	13,565	0.909 %	9,264	68.29 %
	1,608,724	100 %	1,492,013	100 %	116,711	7.822 %
2.	1,507,027	93.678 %	1,395,815	93.553 %	111,212	7.968 %
	1,475,222	91.701 %	1,367,398	91.648 %	107,824	7.885 %
	0	0 %	0	0 %	0	0 %
	31,805	1.977 %	28,417	1.905 %	3,388	11.923 %
3.	101,696	6.322 %	96,197	6.447 %	5,499	5.717 %
	1,608,724	100 %	1,492,013	100 %	116,711	7.822 %

) 1. =

2. = 가

3. = + +

4. = ()

5. = + + +

6.

) =

11.

(: , %)

	2019 12	2018 12		
1.	63,234	57,071	6,163	10.8 %
	58,461	53,252	5,209	9.783 %
	5,615	4,083	1,532	37.53 %
가	192	318	-126	-39.581 %
	52,594	48,803	3,791	7.768 %
	60	48	12	25.122 %
가 가	583	87	496	567.294 %
가	0	0	0	0 %
	4,189	3,711	478	12.893 %
	1	21	-20	-95.326 %
	0	0	0	0 %
2.	55,676	47,427	8,249	17.393 %
	34,788	27,499	7,289	26.507 %
	34,788	27,499	7,289	26.507 %
	0	0	0	0 %
	0	0	0	0 %
가 가	282	144	138	96.35 %
가	3,518	3,754	-236	-6.291 %
	2,454	1,707	747	43.771 %
	353	340	13	3.748 %
가	0	0	0	0 %
	14,281	13,983	298	2.129 %
()	7,558	9,644	-2,086	-21.622 %
3.	197	1,177	-980	-83.28 %
4.	111	689	-578	-83.853 %
()	7,644	10,132	-2,488	-24.553 %
	1,106	1,467	-361	-24.55 %
()	6,538	8,665	-2,127	-24.553 %

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

12. (:)

	2019 12	2018 12	
	51,397	51,863	-0.898 %
	0	0	0 %
	50,376	45,709	10.21 %
	6,538	8,665	-24.553 %
	-76	-1,374	94.462 %
	101,696	96,197	5.717 %

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

13. (: , %)

	2019 12	2018 12	
	3.2 %	3.4 %	
1	8.767	9.315	
1	19.531	17.731	
	44.9 %	52.5 %	

-) 1. = (/) * 100

	1,608,723,767,542	1,637,984,749,604	1,584,688,145,105	1,492,012,637,041
	385,108,707,797	441,889,860,255	373,233,451,269	293,780,814,715
	3,116,871,342	2,877,353,127	3,023,166,516	3,244,766,669
	0	0	0	0
	381,991,836,455	439,012,507,128	370,210,284,753	290,536,048,046
	95,717,883,715	95,717,883,715	97,247,685,590	114,330,473,200
	172,503,993,182	230,496,135,252	177,404,238,131	140,723,159,872
	113,769,959,558	112,798,488,161	95,558,361,032	35,482,414,974
	0	0	0	0
가	40,009,613,895	37,717,292,889	23,943,733,270	18,604,413,559
	8,868,788,466	8,853,449,363	5,579,008,883	3,852,938,060
	8,868,788,466	8,853,449,363	5,579,008,883	3,852,938,060
	0	0	0	0
	0	0	0	0
	0	0	0	0
가	0	0	0	0
	0	0	0	0
가	24,695,826,323	23,571,303,627	12,927,799,555	8,990,941,953
가	0	0	0	0
가	4,978,476,154	5,002,730,665	1,315,930,672	0
가	0	0	0	0
가	0	0	0	0
가 가	639,000,000	664,258,064	733,934,159	784,297,005
가	19,078,350,169	17,904,314,898	10,877,934,724	8,206,644,948
	6,444,999,106	5,292,539,899	5,436,924,832	5,760,533,546
	0	0	0	0
	6,444,999,106	5,292,539,899	5,436,924,832	5,760,533,546
가	0	0	0	0
	1,140,124,108,698	1,115,351,130,046	1,147,835,500,794	1,145,234,812,674
	1,141,062,529,492	1,115,461,149,245	1,147,787,722,364	1,143,291,732,291

	1,011,773,139,677	983,961,421,784	878,702,769,446	777,183,998,602
	401,267,976	414,345,932	447,144,373	536,382,214
	116,129,213,924	115,337,151,658	119,959,210,540	147,120,174,353
	1,333,473,258	4,736,763,243	140,032,643,782	210,797,980,664
	0	0	0	0
	1,926,600,000	1,946,687,741	1,059,282,794	1,149,000,000
	0	0	0	0
	8,348,996,407	7,949,964,219	7,279,349,963	6,504,196,458
815	1,149,838,250	1,114,814,668	307,321,466	0
	2,336,575,490	2,362,913,250	2,816,421,522	3,412,739,807
	0	0	0	0
	2,336,575,490	2,362,913,250	2,816,421,522	3,412,739,807
	0	0	0	0
	0	0	0	0
	249,238,761	269,562,760	308,211,637	287,933,922
	0	0	0	0
	0	0	0	0
	249,238,761	269,562,760	308,211,637	287,933,922
	0	0	0	0
	13,477,622,307	12,137,323,105	12,942,648,785	13,591,354,232
	7,774,722,973	6,891,820,797	7,516,390,786	7,331,328,303
	4,382,922,536	4,214,421,680	4,120,529,632	4,517,626,466
	429,685,477	141,223,835	267,924,225	516,184,792
	3,947,451	3,919,277	5,313,870	17,854,826
	886,343,870	885,937,516	1,032,490,272	1,208,359,845
	0	0	0	0
	0	0	0	0
	6,958,943,493	6,084,175,270	4,950,984,500	5,738,799,226
	6,958,943,493	6,084,175,270	4,950,984,500	5,738,799,226
	0	0	0	0
	831,527,500	823,958,789	848,429,609	835,477,500
	268,580,000	269,953,548	306,007,397	300,150,000
	562,947,500	554,005,241	542,422,212	535,327,500
	0	0	0	0

	0	0	0	0
	0	0	0	0
	-24,792,328,345	-21,787,952,373	-21,818,917,623	-21,923,224,304
	20,652,568,617	21,331,199,732	21,098,619,835	20,827,449,786
가	-4,810,586,261	-4,131,955,146	-4,111,255,348	-4,109,334,112
	12,644,002,083	12,644,002,083	12,644,002,083	12,644,002,083
	8,698,758,031	8,698,758,031	8,698,758,031	8,698,758,031
가	-2,610,474,181	-2,386,882,052	-2,380,061,982	-2,379,428,982
	1,561,981,300	1,561,981,300	1,561,981,300	1,561,981,300
가	-579,844,695	-503,829,470	-501,510,832	-501,295,630
	847,265,800	847,265,800	759,717,717	674,535,800
가	-515,619,275	-386,740,829	-382,809,742	-382,444,881
	1,423,426,944	1,423,426,944	1,270,298,072	1,119,785,964
가	-1,024,596,713	-794,013,524	-786,980,210	-786,327,418
	134,320,720	134,320,720	134,320,720	134,320,720
가	-80,051,397	-60,489,271	-59,892,582	-59,837,201
	0	0	0	0
가	0	0	0	0
	153,400,000	153,400,000	140,797,260	103,400,000
	0	0	0	0
가	0	0	0	0
	22,828,768,535	21,695,266,682	18,576,839,937	13,565,146,307
	7,892,793,960	7,888,895,243	7,302,055,719	5,415,626,960
	6,182,656,310	6,182,656,310	5,604,642,063	3,729,456,310
	0	0	0	0
	0	0	0	0
	0	0	0	0
	1,710,137,650	1,706,238,933	1,697,413,656	1,686,170,650
	11,000,000	23,580,645	23,964,383	24,000,000
	11,000,000	23,580,645	23,964,383	24,000,000
	0	0	0	0
	0	0	0	0
	0	0	0	0
	3,262,997,696	108,365,264	9,775,419	3,143,920,967

	1,455,392,804	46,948,154	3,987,377	1,254,632,544
가	21,153,846	3,789,657	893,656	0
	1,786,451,046	57,627,453	4,894,386	1,889,288,423
	0	0	0	0
	3,849,220	3,355,506	1,692,330	0
	-38,492	-1,241	-105	0
가	0	0	0	0
	3,135,046,851	5,298,825,514	4,212,083,694	0
	3,135,046,851	5,298,825,514	4,211,669,996	0
	0	0	413,698	0
가	87,650,846	630,126,944	803,791,213	100,561,579
가	-50,424,447	-21,545,914	-20,996,295	-20,978,841
	87,650,846	152,190,493	129,072,694	100,261,579
	-50,424,447	-21,543,011	-20,993,304	-20,975,841
	0	0	0	0
	0	0	0	0
가	0	477,936,451	674,718,519	300,000
가	0	-2,903	-2,991	-3,000
	0	15,096,774	41,109,726	0
	79,163,183	2,553,651	216,885	152,927,948
	1,604,893,000	407,099,774	35,140,323	0
	858,120	1,683,451	14,928,453	0
	0	0	0	0
	0	0	0	0
	6,398,600,450	6,416,019,804	5,588,678,560	4,410,000,000
가	0	0	0	0
	6,398,600,450	6,416,019,804	5,588,678,560	4,410,000,000
	0	0	0	0
	0	583,210,057	217,368,973	0
	0	2,204,237	1,083,869	0
	0	0	0	0
가가	0	2,288,125	1,177,432	0
	2,730,000	2,904,516	3,491,589	3,750,000
	0	0	0	0

	0	0	0	0
	0	0	0	0
	0	0	0	0
	4,104,200	4,143,526	16,924,157	11,179,660
	-41,042	-109,513	-111,602	-111,796
	395,584,990	326,570,319	324,465,214	324,269,830
	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
	1,507,027,271,278	1,511,927,996,806	1,465,758,995,549	1,395,815,365,904
	1,475,222,191,867	1,504,947,310,292	1,459,066,951,047	1,367,398,338,788
	145,848,601,488	176,356,671,341	153,832,682,315	135,438,168,470
	29,061,843,494	37,789,012,101	34,368,986,645	27,489,545,867
	11,104,257,573	10,610,682,081	8,760,947,447	8,167,614,920
	44,851,491	50,016,344	51,506,109	53,958,015
	91,107,756,838	101,606,027,861	93,156,532,002	77,728,958,644
	7,668,003,565	3,805,973,639	2,795,404,308	3,693,947,405
	180,545,664	161,603,346	241,803,210	244,556,241
	6,681,342,863	22,333,355,969	14,457,502,594	18,059,587,378
	0	0	0	0
	0	0	0	0
	1,329,373,590,379	1,328,590,638,951	1,305,234,268,732	1,231,960,170,318
	1,238,754,980,885	1,240,146,264,358	1,231,242,469,066	1,164,029,981,701
	0	0	0	0
OK	0	0	0	0
	217,491,628	236,846,466	249,979,144	327,300,000
	0	0	0	0
	0	0	0	0
	0	0	0	0

	0	0	0	0
	84,339,928,142	82,130,059,919	68,000,770,886	62,473,781,565
	0	0	0	0
	2,641,841,012	2,682,494,847	2,340,168,947	1,790,550,243
	0	0	0	0
	8,873,043	9,155,623	34,972,529	192,032,321
	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
	1,349,224,369	1,345,091,227	1,252,083,800	1,142,059,488
e	2,061,251,300	2,040,726,511	2,113,824,360	2,004,465,000
	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
	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
	31,805,079,411	6,980,686,514	6,692,044,502	28,417,027,116
	18,760,112,510	605,164,919	51,397,568	15,821,274,607
	18,760,112,510	605,164,919	51,397,568	15,821,274,607
	0	0	0	0
	0	0	0	0

	2,633,707,000	84,958,290	676,042,868	2,838,180,000
가	0	0	0	0
가	0	9,784,017	20,965,069	1,085,000
	2,587,848,424	83,478,981	7,089,995	1,761,864,589
	0	0	0	0
	3,939,174,359	3,256,140,249	3,286,234,482	3,320,815,111
	0	0	0	0
	0	0	0	0
	-356,118	-356,118	-356,118	-356,118
	0	0	0	0
	95,611,874	3,084,254	20,380,177	84,784,525
	335,000,000	335,000,000	337,383,561	345,000,000
	0	0	0	0
	2,292,142,461	1,926,083,369	1,423,853,924	3,008,653,344
	1,534,817,710	197,539,480	105,037,893	222,878,720
	0	1,023,329,460	694,928,134	2,305,014,448
	183,471,846	201,760,695	198,097,427	113,181,435
	315,038,707	275,202,912	182,135,621	161,114,439
	0	0	0	0
	0	0	0	0
	255,640	255,640	255,640	255,640
	0	0	0	0
	0	0	0	0
	195,437,108	159,607,534	136,127,702	156,040,412
	0	0	0	0
가	0	0	0	0
	807,650	373,617	288,234	114,650
	0	0	0	0
	0	0	0	0
가	0	0	0	0
	51,480,000	60,187,741	100,007,369	38,515,000
	0	0	0	0
	10,833,800	7,826,290	6,975,904	11,538,600
IC	0	0	0	0

	0	0	0	0
	0	0	0	0
	279,465,933	191,990,580	99,469,882	0
	315,383,868	320,589,647	408,737,278	201,666,649
	550,914,020	17,771,420	251,530,521	1,016,897,770
가가	16,075,080	16,703,237	15,873,193	17,161,639
	0	0	0	0
	0	130,293,669	93,442,102	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
	101,696,496,264	126,056,752,798	118,929,149,556	96,197,271,137
	51,396,856,765	51,443,287,907	51,322,278,535	51,862,525,976
	39,736,679,190	39,979,942,692	41,789,282,059	44,632,180,764
()	11,660,177,575	11,463,345,215	9,532,996,476	7,230,345,212
	0	0	0	0
	0	0	0	0
가	0	0	0	0
	0	0	0	0
	50,375,746,967	75,784,985,804	68,920,021,943	45,709,069,815
	6,504,799,211	6,504,799,211	6,426,820,792	5,488,294,825
	17,045,453,662	17,045,453,662	16,811,518,405	13,995,940,502
	18,787,991,607	18,787,991,607	18,578,704,955	16,059,790,619
	16,256,541,442	16,256,541,442	16,047,254,790	13,528,340,454
	0	0	0	0
	2,531,450,165	2,531,450,165	2,531,450,165	2,531,450,165
()	0	0	0	0
()	8,037,502,487	33,446,741,324	27,102,977,791	10,165,043,869
()	6,537,502,487	31,946,741,324	24,938,262,097	8,665,043,869
	0	0	0	0
	-76,107,468	-1,171,520,913	-1,313,150,922	-1,374,324,654
가 가	193,486,478	201,194,660	206,182,046	206,644,948

가	가	-778,697,229	-729,359,650	-803,247,451	-858,133,733
	가	0	0	0	0
	가	-775,665,487	-1,928,124,693	-2,000,854,287	-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

	63,234,485,193	57,070,711,761
(1)	58,461,258,811	53,251,845,248
	5,615,262,634	4,082,947,347
	1,660,766,929	2,097,635,283
	2,437,007,980	1,471,577,036
	1,517,487,725	513,735,028
	0	0
가	192,090,417	317,930,753
	0	0
가	17,762,164	138,130,106
	174,328,253	179,800,647
	52,593,662,052	48,802,819,138
	51,536,137,548	47,657,220,344
	40,557,102,846	33,358,639,497
	26,039,171	62,528,041
	5,556,823,282	7,174,454,006
	5,057,104,590	6,823,587,738
	0	0
	42,060,216	45,099,399
	0	0
	279,136,935	192,911,663
815	17,870,508	0
	184,238,495	257,429,236
	0	0
	184,238,495	257,429,236
	0	0
	0	0
	13,266,505	10,271,556
	0	0
	0	0

	13,266,505	10,271,556
	0	0
	635,157,047	692,210,006
	372,247,785	435,347,078
	199,063,458	200,312,390
	10,908,894	1,963,328
	383,814	1,146,919
	52,553,096	53,440,291
	0	0
	0	0
	202,252,691	165,712,437
	202,252,691	165,712,437
	0	0
	22,609,766	19,975,559
	8,157,943	6,965,153
	14,451,823	13,010,406
	0	0
	0	0
	0	0
	60,243,708	48,148,010
(2) 가 가	583,216,508	87,400,222
	0	0
가	151,376,159	0
가	305,043,941	24,002,018
가	0	0
	126,796,408	63,398,204
	0	0
(3) 가	0	0
	0	0
	0	0
(4)	4,189,036,362	3,710,639,374
	193,873,573	203,363,457
	433,040	417,680
	8,961,039	8,063,300

CD	54,987,400	58,558,900
	14,977,500	17,065,250
	5,728,640	6,156,145
CMS	8,980,280	8,869,080
	83,532,200	88,407,212
	3,633,600	3,125,440
VAN	0	0
	11,584,511	11,638,982
	2,000	0
가	0	0
PG	766,469	790,995
IC	0	0
IC	0	0
	286,894	270,473
	339,601,723	449,965,125
	259,911,573	292,880,065
	18,452,750	17,338,540
	21,761,400	23,164,920
	39,476,000	116,581,600
	45,718,596	25,555,691
	2,760	5,520
	173,632	81,814
	44,672,114	25,395,633
	870,090	72,724
VAN	0	0
	0	0
DDC	0	0
VAN	0	0
	45,100	19,204
	25,100	18,204
	20,000	1,000
	3,553,144,572	2,985,330,415
	403,407,996	253,186,813
	716,730,000	743,836,000

	2,419,848,060	1,976,310,097
	0	0
	13,158,516	11,997,505
	17,060,198	29,184,600
	17,060,198	29,184,600
	0	0
	2,026,732	2,027,828
	2,026,732	2,027,128
	0	700
	5,249,911	1,985,333
	32,315,957	13,207,721
(5)	973,512	20,826,917
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
	32,262	16,826,917
	0	0
가	0	16,826,917
	32,262	0
	939,722	4,000,000
	1,528	0
	0	0
	1,528	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
	55,676,032,958	47,427,150,485
(1)	34,788,252,830	27,499,154,760
	34,788,252,018	27,499,154,760
	34,232,223	27,792,407
	8,681,013	8,953,438
	695,832	750,668
	1,228,810,124	1,002,595,937
	35,890,589	52,619,705
	3,607,151	2,910,368
	122,253,954	263,798,235
	0	0
	0	0
	31,306,373,195	24,687,153,571
	0	0
OK	0	0
	6,084,189	23,744,077
	0	0
	0	0
	0	0
	0	0
	1,898,563,204	1,273,917,573

	0	0
	47,185,610	36,450,104
	0	0
	727,957	8,700,073
	0	0
가	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	38,645,205	31,753,962
e	56,501,772	78,014,642
	0	0
4J	0	0
	0	0
	0	0
	0	0
	0	0
	812	0
	812	0
	0	0
	0	0
	0	0
	0	0
	0	0
(2) 가 가	282,078,847	143,660,935
	0	0
가	135,525,753	143,660,935
가	146,553,094	0
가	0	0
	0	0
	0	0
(3) 가	3,517,834,218	3,754,013,060
	3,517,834,218	3,754,013,060
	0	0

(4)	2,453,985,357	1,706,872,240
	27,479,823	18,646,169
	25,269,093	16,983,049
	1,202,080	945,120
VAN	0	0
IC	0	0
IC	0	0
CD	1,008,650	718,000
	455,010	0
	0	0
	455,010	0
	2,386,657,888	1,651,932,960
	1,423,427,913	1,154,072,560
가	628,160,336	483,535,622
	22,582,000	91,000
	5,961,328	6,428,262
	292,562,103	0
	13,964,208	7,805,516
	39,392,636	36,293,111
(5)	352,772,092	340,026,424
가	0	0
	0	0
	0	0
MMF	0	0
	0	0
	31,760,837	108,801
	0	0
가	31,760,837	0
	0	108,801
	205,429,252	237,452,160
	0	0
	0	0
	0	0
	0	0

	196,291,252	224,862,160
	9,138,000	12,590,000
	0	0
	104,291,040	102,465,463
	53,085,440	67,609,151
	2,000,000	0
	49,205,600	34,136,312
	0	0
	0	720,000
	0	0
	11,290,963	0
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
(6)	14,281,109,614	13,983,423,066
	5,780,500,878	5,484,239,163
	2,522,356,189	2,278,655,608
	2,416,544,689	2,231,708,555
	461,600,000	603,875,000
	120,000,000	115,000,000
	140,000,000	140,000,000
	120,000,000	115,000,000
	706,406,518	557,840,596
	706,406,518	557,840,596
	0	0
	0	0
	847,447,031	727,245,901
	554,106,140	461,539,895
	290,529,891	265,706,006
	0	0
	2,811,000	0

	62,732,363	62,084,685
	56,773,663	54,889,908
	5,958,700	7,194,777
	0	0
	112,322,000	105,958,390
	103,602,500	93,056,370
	7,517,000	8,449,420
	1,202,500	1,071,600
	0	3,381,000
	0	0
	477,640,715	468,750,464
	17,142,311	18,733,110
	26,200,000	27,000,000
	0	0
	360,883,685	303,774,638
	54,923,719	119,242,716
	18,491,000	0
	350,000	1,100,000
	39,957,320	32,640,260
	27,410,320	20,568,260
	12,547,000	12,072,000
	416,037,740	385,661,834
	30,200,641	28,786,471
	161,648,782	118,199,992
	162,784,141	177,647,991
	35,640,006	37,545,980
	25,764,170	23,481,400
	1,185,459,642	1,146,123,443
	91,840,419	86,395,600
	200,631,691	202,352,984
	493,486,933	475,308,000
	2,400,000	2,700,000
	26,562,196	39,915,388
	316,835,803	279,733,831

	0	0
()	7,558,452,235	9,643,561,276
	196,859,792	1,177,380,154
	233,790	259,818
	0	0
	107,030	673,233,776
가	0	0
	0	0
	56,427,261	68,090,895
	23,421,190	11,850,000
	0	0
	0	0
	0	0
	0	0
	180,000	339,877,000
	0	0
	116,490,521	79,398,265
가	0	0
	0	0
	0	0
	0	4,670,400
	0	0
	0	0
	111,311,000	689,362,341
	0	38,000
	445,852	7,102,461
	0	0
	0	0
가	0	0
	0	0
가	0	0
	4,592,532	640,417,275
	102,000,000	30,685,000
	4,272,616	11,119,605

	0	0
	0	0
	0	0
	0	0
가	0	0
()	7,644,001,027	10,131,579,089
	1,106,498,540	1,466,535,220
	1,106,498,540	1,466,535,220
	878,462,940	1,171,581,940
	87,846,300	117,158,200
	140,189,300	177,795,080

16.

47 2019 01 01
 2019 12 31

46 2018 01 01
 2018 12 31

(:)

I .	8,037,502,487	10,165,043,869
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.	6,537,502,487	8,665,043,869
가 .	6,537,502,487	8,665,043,869
.	0	0
5.	0	0
가 .	0	0
.	0	0
6.	0	0
II .	6,037,502,487	8,665,043,869
1.	803,750,248	1,016,504,386
2.	2,411,250,746	3,049,513,160
3.	1,193,511,002	2,728,200,988
4.	1,628,990,491	1,770,825,335
5.	0	0
6.	0	100,000,000
7.	0	0
8.	0	0
9. 가	0	0
III .	2,000,000,000	1,500,000,000

17. ()

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-

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18.

	2,	

) 10%
) (%) = /
) (%) = /

19.

o (: %)

	(,1)		1	4	10
			2.5 ~ 8.703	4.043 ~ 10.3	7.2 ~ 7.77
			1	3	10
			2.5 ~ 5.103	2.5 ~ 6.22	3.978 ~ 4.704
			1	3	9
			2.5 ~ 4.789	3.3 ~ 7.3	3.8 ~ 6.36
	(,1)		1	5	10
			4.77 ~ 8.696	5.256 ~ 8.883	8.9 ~ 8.9
			1	2	9
			3.4 ~ 4.096	3.546 ~ 4.483	4.27 ~ 4.27
			1	5	9
			3.743 ~ 4.643	3.8 ~ 8	4.647 ~ 4.647
			~		

) 가 (CB)

o (: %)

()	0.1	0.1	
	1.3	2.4	
	2	2.6	

) , .

) ,
3/6/12/24/36 ,

) 1. < >

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. : 가

13. : 가

14. -1 : ± 5.0%, ± 3.0%, () ± 2.0%

15. < >

16. < > +1.5% :

17. < >

18. : 2% + 가 4%

19. : 4% + 가 0%

20. : 0% + 가 0%

21. < >

()

22.

1.0%

가

가

23.

, 가

.

○

	2019 12		2018 12			
	1,475,222	91.701 %	1,367,398	91.648 %	107,824	7.885 %
	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 %
	2,292	0.142 %	3,009	0.202 %	-717	-23.815 %
	39,737	2.47 %	44,632	2.991 %	-4,895	-10.969 %
()	11,660	0.725 %	7,230	0.485 %	4,430	61.267 %
	79,813	4.961 %	69,743	4.674 %	10,070	14.438 %
	1,608,724	100 %	1,492,013	100 %	116,711	7.822 %
	3,117	0.194 %	3,245	0.217 %	-128	-3.942 %
	381,992	23.745 %	290,536	19.473 %	91,456	31.478 %
	95,718	5.95 %	114,330	7.663 %	-18,612	-16.28 %
	172,504	10.723 %	140,723	9.432 %	31,781	22.584 %
	113,770	7.072 %	35,482	2.378 %	78,288	220.638 %
가	40,010	2.487 %	18,604	1.247 %	21,406	115.054 %
	8,869	0.551 %	3,853	0.258 %	5,016	130.182 %
가	24,696	1.535 %	8,991	0.603 %	15,705	174.675 %
	6,445	0.401 %	5,761	0.386 %	684	11.882 %
()	1,140,124	70.871 %	1,145,235	76.758 %	-5,111	-0.446 %
	1,164,916	72.412 %	1,167,158	78.227 %	-2,242	-0.192 %
	-24,792	-1.541 %	-21,923	-1.469 %	-2,869	13.087 %
()	20,653	1.284 %	20,827	1.396 %	-174	-0.84 %
	25,463	1.583 %	24,937	1.671 %	526	2.111 %
가	-4,811	-0.299 %	-4,109	-0.275 %	-702	17.065 %
	22,829	1.419 %	13,565	0.909 %	9,264	68.29 %
	1,608,724	100 %	1,492,013	100 %	116,711	7.822 %

) 1. = + + + + +

2. = + + 가 + + +

21.

○ (: , %)

	2019 12		2018 12			
	1,141,063	97.952 %	1,143,292	97.955 %	-2,229	-0.195 %
	2,337	0.201 %	3,413	0.292 %	-1,076	-31.534 %
	21,517	1.847 %	20,454	1.752 %	1,063	5.201 %
	1,164,916	100 %	1,167,158	100 %	-2,242	-0.192 %

	2019 12		2018 12			
	789,359	67.761 %	555,698	47.611 %	233,661	42.048 %
	17,483	1.501 %	27,291	2.338 %	-9,808	-35.939 %
	127	0.011 %	132	0.011 %	-5	-3.76 %
	2,515	0.216 %	2,255	0.193 %	260	11.501 %
	59,747	5.129 %	62,376	5.344 %	-2,629	-4.216 %
	1,274	0.109 %	976	0.084 %	298	30.61 %
	604	0.052 %	972	0.083 %	-368	-37.821 %
	30,345	2.605 %	37,745	3.234 %	-7,400	-19.603 %
	2,681	0.23 %	2,830	0.242 %	-149	-5.266 %
	0	0 %	0	0 %	0	0 %
	1,203	0.103 %	210,657	18.049 %	-209,454	-99.429 %
	0	0 %	0	0 %	0	0 %
	399	0.034 %	613	0.053 %	-214	-34.891 %
	0	0 %	0	0 %	0	0 %
	71,525	6.14 %	80,012	6.855 %	-8,487	-10.607 %
	74,010	6.353 %	65,667	5.626 %	8,343	12.706 %
	6,842	0.587 %	6,607	0.566 %	235	3.545 %
	23,542	2.021 %	24,453	2.095 %	-911	-3.729 %
	2,094	0.18 %	2,277	0.195 %	-183	-8.066 %
	2,539	0.218 %	2,848	0.244 %	-309	-10.863 %
	4,327	0.371 %	3,253	0.279 %	1,074	32.994 %
	734	0.063 %	267	0.023 %	467	175.055 %
	535	0.046 %	539	0.046 %	-4	-0.763 %
	73,031	6.269 %	79,688	6.828 %	-6,657	-8.354 %
	1,164,916	100 %	1,167,158	100 %	-2,242	-0.192 %

o

(: , %)

	2019 12		2018 12			
.	261,889	22.481 %	441,832	37.855 %	-179,943	-40.727 %
.	8,527	0.732 %	6,554	0.562 %	1,973	30.098 %
	2,343	0.201 %	3,454	0.296 %	-1,111	-32.172 %
	876,842	75.271 %	700,272	59.998 %	176,570	25.215 %
	1,149,601	98.685 %	1,152,112	98.711 %	-2,511	-0.218 %
	15,316	1.315 %	15,046	1.289 %	270	1.788 %
	1,164,916	100 %	1,167,158	100 %	-2,242	-0.192 %

22.

(:)

	2019 12	2018 12	
	628,287	442,245	186,042
	226,433	132,452	93,981
	279,203	218,654	60,549
	407,825	352,418	55,407

23.

(: , %)

	2019 12		2018 12			
	145,849	9.887 %	135,438	9.905 %	10,411	7.686 %
	1,238,972	83.985 %	1,164,357	85.151 %	74,615	6.408 %
	90,401	6.128 %	67,603	4.944 %	22,798	33.724 %
	1,475,222	100 %	1,367,398	100 %	107,824	7.885 %

24. 가

(: , %)

	2019 12		2018 12			
.	4,978	12.443 %	0	0 %	4,978	0 %
	6,445	16.109 %	5,761	30.963 %	684	11.882 %
	8,869	22.167 %	3,853	20.71 %	5,016	130.182 %
	639	1.597 %	784	4.216 %	-145	-18.526 %
	19,078	47.684 %	8,207	44.111 %	10,871	132.474 %
	40,010	100 %	18,604	100 %	21,406	115.054 %

25.

(: , %)

	2019 12		2018 12			
	24,843		21,944		2,899	13.209 %
	3,550		3,754		-204	-5.448 %

) 1. = + +가 +

26.

(: , %)

	2019 12		2018 12			
	1,165,004		1,167,258		-2,254	-0.193 %
	1,858		800		1,058	132.138 %
	22,857		21,990		867	3.94 %

) 1. = + 가

2. = (가)

3. = (가)

27.

(:)

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

) 3 : 3

28. 가

(:)

	2019 12	2018 12
가	1	1

[]

, , ,

29.

(: %)

	2019 12	2018 12
	10.3 %	10.97 %
	6.32 %	6.45 %
	5.23 %	4.82 %

30.

(: %)

	2019 12	2018 12
가	4.24 %	4.24 %
	1.5 %	1.48 %
	1.57 %	1.6 %

31.

(: %)

	2019 12	2018 12
	0.41 %	0.62 %
	88.05 %	83.1 %
	0.9 %	1.01 %

	EaR : 1
	-1,017 (-4,832 , 21.1%)
	(1) 2.25%, 4.247%
	(2.25%) ,
	(4.677%) 0.43%
	3 (65.95%) (30.31%)
	, 가
	가 , 가 가
가	가
	: (3)
	: (3) / *100
	: 73.72%(60%, 122.9%,)
	98.13% 24.41%
	: 1.34%(0%,)
	468,620 , 440,063
	111,566 , 4,379

35.

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		2019.04.15	2019.04.16	,	1
		2019.07.09	2019.07.10	,	2
		2019.10.08	2019.10.10	,	3
		2020.01.07	2020.01.08	,	4
		2019.01.16	2019.01.17	,	
		2019.04.03	2019.04.04	,	
		2019.06.27	2019.06.28	,	
		2019.06.11	2019.06.11		
		2019.06.26	2019.06.26	,	
		2019.06.27	2019.06.28	,	
		2019.08.28	2019.08.29	,	
		2019.10.14	2019.10.18	7	
		2019.12.05	2019.12.06	,	
		2019.12.11	2019.12.13	4	()
		2020.01.13	2020.01.15	4	()

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	가 .	31
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