

[ ]

2003 3/4
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- 51 -

**2003. 12**

1.

( : , %)

	2003.12	2002.12	
	493	345	148
	67.75	65.16	2.59%p
	28.04	31.95	3.92%p
	4.59	4.07	0.52%p
ROA	2.93	2.39	0.54%p
ROE	18.08	14.44	3.64%p

- 148 가  
 493 , 가  
 183 ( ) 676

- ‘ ,  
 2.59%p 가 67.75%

- 265  
 3.92%p 28.04%

- 79 가 0.52%p 가  
 4.59%

2

( : , %)

	2003.12	2002.12	
가	172	91	81
	12,608	12,022	586
	1.37	0.76	0.61%p
가	9,221	8,739	482
	16,032	14,951	1,081
가	57.52	58.45	0.93%p
가 가	7,947	6,697	1,250
가 가	7,954	6,701	1,253
가 가	7	4	3

가 :

( : 2002.12.31)

3.

( : , %)

	2003.12	2002.12	
	535	535	-
	1,037	1,037	-
	2,643	2,045	599
	193.49	195.66	2.17%p

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42 3      2003 12 31  
41      2003 3 31

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	42 3		41	
.		(172,830,618,219)		(163,803,776,785)
1.		172,623,710,908		163,489,976,582
가.		969,890		1,452,641
.		172,622,741,018		163,488,523,941
2.		206,907,311		313,800,203
.	가	(960,024,061,898)		(890,644,317,128)
(1)		(768,823,152,191)		(767,389,366,865)
1.		15,929,600,000		-
2.		20,084,040,000		10,109,270,000
3.		326,837,919,148		432,871,602,118
4.		143,956,390,000		50,144,310,000
5.		92,802,893,760		114,864,443,117
6.	가	16,159,021,086		34,188,649,256
7.	가	153,053,288,197		125,211,092,374
(2)	가	(26,480,557,659)		(26,582,687,046)
1.		3,480,740,000		3,480,740,000
2.		3,892,889,703		4,029,162,931

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		42 3		41	
3.			-		1,833,329,681
4.			2,340,712,592		12,434,632,592
5.	가		16,766,215,364		4,804,821,842
(3)			(159,080,388,310)		(90,815,439,970)
1.			53,307,130,483		11,813,728,212
2.			75,713,218,696		43,929,538,332
3.			30,060,039,131		30,055,383,827
4.	가		-		5,016,789,599
(4)			(5,639,963,738)		(5,856,823,247)
III .			(6,333,400,090)		(5,945,309,988)
1.		2,730,066,679		2,486,076,497	
		20,475,500	2,709,591,179	18,645,574	2,467,430,923
2.		3,651,192,857		3,504,160,267	
		27,383,946	3,623,808,911	26,281,202	3,477,879,065
.			(100,583,017,878)		(101,784,341,822)
(1)			(99,586,429,361)		(100,796,859,205)
1.			62,111,650,000		62,111,650,000
2.		40,357,861,648		40,265,762,878	
	가	6,313,870,117	34,043,991,531	5,522,546,744	34,743,216,134
3.		1,056,447,000		1,056,447,000	
	가	242,937,725	813,509,275	220,985,843	835,461,157
4.		1,701,575,711		1,704,561,335	
	가	340,833,774	1,360,741,937	323,742,859	1,380,818,476
5.		10,626,026,049		10,384,419,685	
	가	9,374,330,763	1,251,695,286	8,670,461,878	1,713,957,807

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	42 3		41	
6.	266,372,110		266,890,546	
가	261,530,778	4,841,332	255,134,915	11,755,631
(2)		(996,588,517)		(987,482,617)
1.		996,588,517		987,482,617
.		(1,121,544,772,544)		(1,009,497,350,826)
1.	1,057,800,329,967		937,797,312,190	
	16,669,754,543	1,041,130,575,424	10,950,506,586	926,846,805,604
2.	3,813,946,412		5,145,888,105	
가	195,364,780		364,650,616	
	1,856,516,138	1,762,065,494	2,414,878,884	2,366,358,605
3.		6,044,004,918		6,130,972,790
4.	26,384,156,490		36,390,115,207	
	46,427	26,384,110,063	52,335	36,390,062,872
5.		189,903,900		386,762,476
6.		36,003,465,670		35,298,957,591
7.		9,722,775,633		1,844,432,188
8.		303,152,039		227,879,353
9.		4,719,403		5,119,347
		<b>2,361,315,870,629</b>		<b>2,171,675,096,549</b>
.		(829,845,631,368)		(712,567,402,409)
( )		((-)688,580,358,108)		((-)567,374,113,079)
1.		777,355,948,820		647,962,434,092
2.		741,070,040,656		631,979,081,396

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	42 3		41	
.		(157,234,957,364)		(138,908,637,137)
III .		(960,693,743,631)		(943,918,561,088)
1.		831,000,103,969		753,804,812,021
2.		3,196,287,149		7,660,474,579
3.		76,188,309,234		133,937,429,508
4.		10,319,647,342		13,399,515,106
5.		4,064,372,044		5,507,761,230
6.		1,224,494,894		1,034,898,589
7.		1,238,893,898		611,655,745
8.		14,768,689,160		10,666,436,041
9.	가	121,817,966		67,963,010
10.		11,797,315,510		12,569,371,920
11.	14,796,325,500		12,594,194,000	
	7,947,351,102		8,260,378,982	
	243,131,000	6,605,843,398	263,529,800	4,070,285,218
12.		167,969,067		-
13.		-		587,958,121
		<b>1,947,774,332,363</b>		<b>1,795,394,600,634</b>
.		(53,514,795,000)		(53,514,795,000)
1.		53,514,795,000		53,514,795,000
.		(103,741,570,209)		(103,741,570,209)
1.		103,729,100,000		103,729,100,000
2.		12,470,209		12,470,209
III .		(264,332,450,770)		(227,609,336,235)
1.		14,780,097,470		13,518,712,800
2.		2,033,198,159		2,033,198,159

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	42 3		41	
3.		198,164,000,000		154,364,000,000
4.		49,355,155,141		57,693,425,276
(				
:	49,340,204,427			
:	57,675,148,031			
.		((-)8,047,277,713)		((-)8,585,205,529)
1.		(-)17,331,898,220		(-)17,331,898,220
2. 가 가 ( )		531,315,710		(-)32,335,723
3. 가		3,379,495,536		3,379,495,536
4.		263,254,107		178,827,099
5.		5,110,555,154		5,223,948,971
6.		-		(-)3,243,192
		<b>413,541,538,266</b>		<b>376,280,495,915</b>
		<b>2,361,315,870,629</b>		<b>2,171,675,096,549</b>



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42	3	2003	4	1	2003	12	31
41	3	2002	4	1	2002	12	31

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	42	3	41	3
.		2,370,752,987,611		2,051,783,335,000
1.	1,818,344,409,646		1,587,982,165,272	
가.	809,127,252		947,682,362	
.	1,855,631,427,029		1,629,731,680,724	
.	(-)38,096,144,635		(-)42,697,197,814	
2.	333,380,027,131		271,007,702,032	
가.	343,118,810,379		281,161,290,062	
.	(-)9,738,783,248		(-)10,153,588,030	
3.	37,074,819,443		37,846,387,139	
4.	577,561,203		799,670,055	
5.	4,493,905,044		4,279,234,797	
6.	4,071,420,765		705,465,840	
7.            가	4,542,482,098		1,774,025,929	
8.	770,320,729		32,843,565	
9.            가	237,338,417		423,892,230	
10.	704,508,079		(-)425,533,466	
11.	166,387,513,628		147,304,892,844	
12.	168,681,428		52,588,763	
.		2,301,059,973,643		1,997,138,908,725

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		42 3		41 3	
1.		117,278,228,959		113,858,528,574	
가.		42,097,568,272		30,320,445,918	
.		75,180,660,687		83,538,082,656	
2.		18,326,320,227		15,414,534,283	
3.		1,071,560,705,428		869,271,522,197	
가.		160,480,353		-	
.		1,129,059,352,955		919,747,932,462	
.		(-)57,659,127,880		(-)50,476,410,265	
4.		594,182,233,634		524,419,858,894	
가.		602,297,226,451		536,485,056,875	
.		(-)8,114,992,817		(-)12,065,197,981	
5.		3,126,067,722		7,749,614,364	
6.	가	4,190,969,797		1,296,657,068	
7.		865,657,000		143,408,565	
8.	가	167,969,067		5,578,798	
9.		488,478,182,301		461,091,163,653	
10.		369,796,543		1,345,793,544	
11.		1,690,625,179		1,870,727,746	
12.	가	578,990,723		671,521,039	
13.		244,227,063		-	
.			69,693,013,968		54,644,426,275
.			8,086,703,081		5,730,181,476
1.	가	21,211,930		95,741,640	
2.		11,419,380		316,173,610	

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		42 3		41 3	
3.	가	-		-	
4.		-		13,467,463	
5.		3,911,079,509		3,174,894,132	
6.		4,018,174,906		2,101,967,695	
7.		124,817,356		27,936,936	
.			8,344,851,692		10,309,925,455
1.	가	151,813,394			
2.	가	-		545,249,085	
3.		5,213,358,647		5,801,714,443	
4.		2,555,533,242		3,105,436,553	
5.		233,206,500		-	
6.		172,533,437		438,986,352	
7.		-		105,796	
8.		18,406,472		418,433,226	
.			69,434,865,357		50,064,682,296
.			20,094,660,930		15,528,068,463
.			49,340,204,427		34,536,613,833
(	3	3			
	: 5,086				
	: 3,559				
(	3	3			
	: 5,079				
	: 3,555				

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		2003.12	2002.12	
	가	50	24	26
		31	29	2
		-	-	-
		1	1	-
		-	-	-
		82	54	28
		-	-	-
		-	-	-
		-	-	-

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( : )

				가			
	( )	-	-	-			-
		-	0.4	4			4.4
	( )						
	( 가 가 )						

		( )	382					382
		가	32					32
		가	2					2
			2					2
			3					3

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6.

( : )

	2003.12	2002.12	
	1,728	1,316	412
	63	59	4
가	9,600	8,664	936
	23	28	5
	8,298	7,533	765
	4,135	3,530	605

- 46 , 60

506 가

가

- 가 가 181 , 907

가 가 152 .

- 12 , 438 , 148 가 .

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KIC-UK	42	20	6	4	12.31
WIS	48	12	3	3	3.31

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	2003.12	2002.12	
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