

7.

가.

(:)

	2014	2013	
(A)	1,807	1,355	452
(B)	78	184	-106
	0	0	0
	0	0	0
	78	75	3
	0	12	-12
	0	97	-97
(C)	129	25	104
	20	21	-1
	8	4	4
	8	0	8
	93	0	93
(D)	443	247	196
(A - B + C - D)	1,415	949	466
()	(33)	(38)	5
	1,448	987	461
(ROA)	0.65%	0.41%	0.23%
(ROE)	10.89%	7.57%	3.32%
(A-B)	2.18%	2.44%	-0.26%
(A)	3.65%	3.92%	-0.27%
(B)	1.47%	1.48%	-0.01%
(NIM)	1.44%	1.59%	-0.15%



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		2014	2013	
1		3	2	1
		83	66	16
		63	58	5
		40	36	4
		28	29	-1
	()	623	768	-145
1		51,511	4,619	46,892
		39,291	4,030	35,261
		24,625	2,490	22,135
		17,214	2,005	15,209
	()	1	11	-10

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(: ,%)

		2014	2013	
		45,290	45,617	-327
	가	36,270	31,475	4,795
		9,020	14,142	-5,122
		0	0	0
		242 (0.53%)	266 (0.58%)	-24
	가	0 (0.00%)	0 (0.00%)	0
		242 (0.53%)	266 (0.58%)	-24
		0 (0.00%)	0 (0.00%)	0
		135 (0.30%)	209 (0.46%)	-74
	가	0 (0.00%)	(0.00%)	0
		135 (0.30%)	209 (0.46%)	-74
		0 (0.00%)	0 (0.00%)	0
	(A/B)	207.85%	204.89%	2.96%
	(A)	503	545	-42
	(B)	242	266	-24
*	()	0.51%	0.68%	-0.17%
	()	0.51%	0.68%	-0.17%
	**	0.00%	0.00%	0.00%
	()	0.00%	0.00%	0.00%
	가 **	2.13%	1.84%	0.29%
	()	2.17%	1.87%	0.30%
	[1]			
	() [1]			

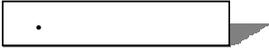
* 1

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(: ,%)

		2014	2013	
	(A/B)	108.71%	108.58%	0.13%
1	(A)	218,908	181,313	37,595
1	(B)	201,367	166,985	34,382



1) B/S

(: ,%)

	2014	2013	
	6,170	6,170	0
	0	0	0
	21	18	3
	8,057	7,496	561
	0	0	0
	26	-16	42
	14,274	13,668	606

2) BIS

(: ,%)

	2014	2013	
BIS (A)	24,229	21,952	2,277
가 (B)	72,956	72,145	811
가	54,955	54,895	60
가	18,001	17,250	751
BIS (A/B)	33.21%	30.43%	2.78%
	16.61%	16.37%	0.24%
	16.61%	14.06%	2.55%
	0.00%	0.00%	0.00%

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	2014	2013	
(A)	200,950	177,948	23,002
(B)	68,165	63,686	4,479
(B/A)	33.92%	35.79%	-1.87%

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5% "

3) BIS

바. 영업규모

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	2014	2013	
	51,327	39,998	11,329
	51,327	39,998	11,329
	0	0	0
가	69,151	64,758	4,393
	69,151	64,758	4,393
	0	0	0
	45,290	45,617	-327
	45,290	45,617	-327
	0	0	0
	47,750	49,783	-2,033
	47,750	49,783	-2,033
	0	0	0
	200,950	177,948	23,002
	200,950	177,948	23,002
			0
()			0

8.

(: ,%)

		2014		2013	
		18,302	8.17%	20,701	8.65%
	CD	2,277	1.02%	3,642	1.52%
		15,661	6.99%	18,295	7.65%
	RP	0	0.00%	1,480	0.62%
		5,275	2.36%	5,440	2.27%
		41,515	18.54%	49,556	20.71%
		12,220	5.46%	6,482	2.71%
		3,239	1.45%	4,248	1.78%
		35,258	15.74%	39,491	16.51%
		0	0.00%	0	0.00%
		50,718	22.65%	50,221	20.99%
	가	92,233	41.18%	99,777	41.70%
		18,712	8.36%	19,988	8.35%
		13,914	6.21%	14,326	5.99%
	()	6,170	2.76%	6,170	2.58%
		456	0.20%	404	0.17%
		98,638	44.04%	104,765	43.79%
	가	131,719	58.82%	139,483	58.30%
		223,953	100.00%	239,260	100.00%
		55	0.02%	122	0.05%
	가	62,143	27.75%	67,632	28.27%
		17,532	7.83%	22,391	9.36%
		0	0.00%	0	0.00%
	RP	255	0.11%	746	0.31%
		0	0.00%	0	0.00%
		1,163	0.52%	404	0.17%
	()	(12)	-0.01%	(27)	-0.01%
		81,135	36.23%	91,268	38.15%
		656	0.29%	403	0.17%
		2,633	1.18%	6,530	2.73%
		32,023	14.30%	27,771	11.61%
		7,518	3.36%	6,033	2.52%
		57	0.03%	501	0.21%
		0	0.00%	0	0.00%
	()	(16)	-0.01%	(17)	-0.01%
		42,871	19.14%	41,222	17.23%
		124,007	55.37%	132,490	55.38%
		52	0.02%	436	0.18%
		716	0.32%	840	0.35%
		99,479	44.42%	105,908	44.26%
	가 ()	(301)	-0.13%	(414)	-0.17%
		99,946	44.63%	106,770	44.62%
		223,953	100.00%	239,260	100.00%

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