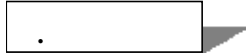


7.

가.

(:)

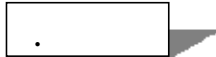
	2015	2014	
(A)	1,900	1,807	93
(B)	82	78	4
	0	0	0
	0	0	0
	78	78	0
	4	0	4
	0	0	0
(C)	45	129	-84
	23	20	3
	0	8	-8
	0	8	-8
	22	93	-71
(D)	458	443	15
(A - B + C - D)	1,405	1,415	-10
()	26	(33)	59
	1,379	1,448	-69
(ROA)	0.54%	0.65%	-0.11%
(ROE)	10.25%	10.89%	-0.64%
(A-B)	1.86%	2.18%	-0.32%
(A)	2.82%	3.65%	-0.83%
(B)	0.96%	1.47%	-0.51%
(NIM)	1.37%	1.44%	-0.07%



(:)

		2015	2014	
1		3	3	0
		103	83	21
		78	63	15
		36	40	-3
		23	28	-4
	()	589	623	-34
1		60,821	51,511	9,310
		45,729	39,291	6,438
		21,409	24,625	-3,216
		13,776	17,214	-3,438
	()	1	1	0

)



(: ,%)

		2015	2014	
		50,382	45,290	5,092
	가	45,062	36,270	8,792
		5,320	9,020	-3,700
		0	0	0
		121 (0.24%)	242 (0.53%)	-121
	가	0 (0.00%)	0 (0.00%)	0
		121 (0.24%)	242 (0.53%)	-121
		0 (0.00%)	0 (0.00%)	0
		108 (0.21%)	135 (0.30%)	-27
	가	0 (0.00%)	0 (0.00%)	0
		108 (0.21%)	135 (0.30%)	-27
		0 (0.00%)	0 (0.00%)	0
	(A/B)	424.79%	207.85%	216.94%
	(A)	514	503	11
	(B)	121	242	-121
*	()	0.29%	0.51%	-0.22%
	()	0.29%	0.51%	-0.22%
	**	0.00%	0.00%	0.00%
	()	0.00%	0.00%	0.00%
	가 **	2.29%	2.13%	0.16%
	()	2.31%	2.17%	0.14%
	[1]			
	() [1]			

* 1

**



(1) ()

(7)

(:%,)

	가 1) (4)	가 2) (4)
1. (HQLA)	 	69,539
2.	179	18
3. (stable deposits)	-	-
4. (less stable deposits)	179	18
5.	88,846	44,714
6. (operational deposits)	16,352	3,987
7. (non-operational deposits)	71,292	39,525
8. (unsecured debt)	1,202	1,202
9.	-	-
10. 가	11,118	7,028
11.	5,803	5,803
12.	-	-
13.	5,314	1,224
14.	5,557	5,557
15.	8,652	420
16.	 	57,736
17. (:)	-	-
18.	11,260	6,854
19.	7,129	7,129
20.	18,389	13,983
21. 3)	 	69,539
22. 3)	 	43,752
23. (%4)	 	163%

1) 가 ()

2) (Level 2 Level 2B)

3) (가)

4) '21. '22. '23.

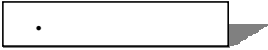
()

1. ,

(:%,)

				()
	193%	147%	148%	140%
	64,540	71,415	72,662	70,995
Level 1	64,314	71,190	72,435	70,893
Level 2	225	225	227	102

*



1) B/S

(: ,%)

	2015	2014	
	6,170	6,170	0
	0	0	0
	31	21	10
	8,189	8,057	132
	0	0	0
	-13	26	-39
	14,377	14,274	103

2) BIS

(: ,%)

	2015	2014	
BIS (A)	24,062	24,229	-167
가 (B)	86,928	72,956	13,972
가	62,753	54,955	7,798
가	24,175	18,001	6,174
BIS (A/B)	27.68%	33.21%	-5.53%
	13.94%	16.61%	-2.67%
	13.74%	16.61%	-2.87%
	0.00%	0.00%	0.00%

- .

(: ,%)

	2015	2014	
(A)	205,491	200,950	4,541
(B)	71,671	68,165	3,506
(B/A)	34.88%	33.92%	0.96%

- " 1
5% "

3) BIS

바. 영업규모

(:)

	2015	2014	
	46,259	51,327	-5,068
	46,259	51,327	-5,068
	0	0	0
가	68,731	69,151	-420
	68,731	69,151	-420
	0	0	0
	50,382	45,290	5,092
	50,382	45,290	5,092
	0	0	0
	59,782	47,750	12,032
	59,782	47,750	12,032
	0	0	0
	205,491	200,950	4,541
	205,491	200,950	4,541
			0
()			0

8.

(: ,%)

		2015		2014	
		13,996	5.43%	18,302	8.17%
	CD	1,852	0.72%	2,277	1.02%
		5,593	2.17%	15,661	6.99%
	RP	0	0.00%	0	0.00%
		7,402	2.87%	5,275	2.36%
		28,843	11.20%	41,515	18.54%
		15,092	5.86%	12,220	5.46%
		2,315	0.90%	3,239	1.45%
		47,346	18.39%	35,258	15.74%
		0	0.00%	0	0.00%
		64,753	25.14%	50,718	22.65%
	가	93,596	36.34%	92,233	41.18%
		29,881	11.60%	18,712	8.36%
		14,131	5.49%	13,914	6.21%
	()	6,170	2.40%	6,170	2.76%
		448	0.17%	456	0.20%
		119,467	46.39%	98,638	44.04%
	가	163,927	63.66%	131,719	58.82%
		257,523	100.00%	223,953	100.00%
		69	0.03%	55	0.02%
	가	71,321	27.70%	62,143	27.75%
		14,804	5.75%	17,532	7.83%
		0	0.00%	0	0.00%
	RP	24	0.01%	255	0.11%
		0	0.00%	0	0.00%
		1,632	0.63%	1,163	0.52%
	()	(8)	0.00%	(12)	-0.01%
		87,843	34.11%	81,135	36.23%
		805	0.31%	656	0.29%
		1,832	0.71%	2,633	1.18%
		38,596	14.99%	32,023	14.30%
		6,692	2.60%	7,518	3.36%
		29	0.01%	57	0.03%
		0	0.00%	0	0.00%
	()	(16)	-0.01%	(16)	-0.01%
		47,937	18.61%	42,871	19.14%
		135,780	52.73%	124,007	55.37%
		37	0.01%	52	0.02%
		714	0.28%	716	0.32%
		121,293	47.10%	99,479	44.42%
	가 ()	(301)	-0.12%	(301)	-0.13%
		121,743	47.27%	99,946	44.63%
		257,523	100.00%	223,953	100.00%

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