

7.

가.

(:)

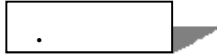
	2012	2011	
(A)	2,510	2,866	-356
(B)	122	118	4
	0	0	0
	0	0	0
	47	111	-64
	5	0	5
	70	7	63
(C)	59	52	7
	24	14	10
	35	35	0
	0	3	-3
	0	0	0
(D)	573	665	-92
(A-B+C-D)	1,874	2,135	-261
()	(65)	(18)	-47
	1,939	2,153	-214
(ROA)	0.70%	0.74%	-0.04%
(ROE)	14.53%	15.98%	-1.44%
(A-B)	2.78%	3.00%	-0.22%
(A)	4.68%	4.90%	-0.22%
(B)	1.90%	1.90%	0.00%
(NIM)	2.01%	1.99%	0.02%



(:)

		2012	2011	
1		3	3	0
		68	64	5
		53	52	1
		45	51	-6
		36	38	-2
	()	807	840	-33
1		5,000	4,861	139
		3,920	3,994	-74
		3,294	3,895	-601
		2,610	2,884	-274
	()	11	11	0

)



(: ,%)

		2012	2011	
		52,564	67,124	-14,560
	가	32,276	41,509	-9,233
		20,288	25,615	-5,327
		0	0	0
		241 (0.46%)	186 (0.28%)	55
	가	4 (0.01%)	14 (0.02%)	-10
		237 (0.45%)	172 (0.26%)	65
		0 (0.00%)	0 (0.00%)	0
		197 (0.37%)	176 (0.26%)	21
	가	4 (0.01%)	5 (0.01%)	-1
		193 (0.37%)	171 (0.25%)	22
		0 (0.00%)	0 (0.00%)	0
	(A/B)	244.81%	389.25%	-144.43%
	(A)	590	724	-134
	(B)	241	186	55
*	()	0.67%	0.48%	0.19%
	()	0.67%	0.49%	0.18%
	**	0.00%	0.00%	0.00%
	()	0.00%	0.00%	0.00%
	가 **	1.42%	1.01%	0.41%
	()	1.45%	1.04%	0.41%
	[1]			
	() [1]			

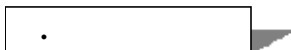
* 1

**



(: ,%)

		2012	2011	
	(A/B)	109.75%	119.27%	-9.52%
1	(A)	243,313	229,429	13,884
1	(B)	221,704	192,361	29,343



1) B/S

(: ,%)

	2012	2011	
	6,170	6,170	0
	0	0	0
	30	45	-15
	8,170	8,004	166
	0	0	0
	117	-15	132
	14,487	14,204	283

2) BIS

(: ,%)

	2012	2011	
BIS (A)	23,375	23,285	90
가 (B)	80,732	83,073	-2,341
가	58,361	61,429	-3,068
가	22,371	21,644	727
BIS (A/B)	28.95%	28.03%	0.92%
	14.48%	14.01%	0.47%
	14.48%	14.01%	0.47%
	0.00%	0.00%	0.00%

- .

(: ,%)

	2012	2011	
(A)	224,245	249,799	-25,554
(B)	91,724	102,839	-11,115
(B/A)	40.90%	41.17%	-0.27%

- " 5% "

1

3) BIS

바. 영업규모

(:)

	2012	2011	
	51,272	55,588	-4,316
	51,272	55,588	-4,316
	0	0	0
가	86,058	102,751	-16,693
	86,058	102,751	-16,693
	0	0	0
	52,564	67,124	-14,560
	52,564	67,124	-14,560
	0	0	0
	53,894	59,466	-5,572
	53,894	59,466	-5,572
	0	0	0
	224,245	249,799	-25,554
	224,245	249,799	-25,554
			0
()			0

8.

(: ,%)

		2012		2011	
		22,683	8.14%	22,758	7.78%
	CD	3,574	1.28%	5,197	1.78%
		19,078	6.84%	28,145	9.63%
	RP	885	0.32%	233	0.08%
		4,631	1.66%	4,687	1.60%
		50,852	18.24%	61,019	20.87%
		11,884	4.26%	9,539	3.26%
		14,187	5.09%	17,396	5.95%
		59,696	21.41%	61,283	20.96%
		0	0.00%	0	0.00%
		85,766	30.76%	88,218	30.17%
	가	136,618	49.00%	149,237	51.04%
		16,861	6.05%	15,977	5.46%
		14,450	5.18%	13,613	4.66%
	()	6,170	2.21%	6,170	2.11%
		319	0.11%	314	0.11%
		110,535	39.65%	113,269	38.74%
	가	142,166	51.00%	143,173	48.96%
		278,784	100.00%	292,410	100.00%
		814	0.29%	1,075	0.37%
	가	80,945	29.04%	86,382	29.54%
		29,729	10.66%	32,114	10.98%
		0	0.00%	0	0.00%
	RP	4,809	1.72%	5,022	1.72%
		0	0.00%	0	0.00%
		90	0.03%	58	0.02%
	()	(40)	-0.01%	(62)	-0.02%
		116,348	41.73%	124,590	42.61%
		643	0.23%	472	0.16%
		8,164	2.93%	8,941	3.06%
		27,238	9.77%	25,561	8.74%
		13,659	4.90%	16,483	5.64%
		177	0.06%	658	0.22%
		0	0.00%	0	0.00%
	()	(23)	-0.01%	(38)	-0.01%
		49,858	17.88%	52,076	17.81%
		166,205	59.62%	176,666	60.42%
		806	0.29%	2,145	0.73%
		869	0.31%	829	0.28%
		111,340	39.94%	113,173	38.70%
	가 ()	(436)	-0.16%	(403)	-0.14%
		112,579	40.38%	115,744	39.58%
		278,784	100.00%	292,410	100.00%

)

:

1

() 100