

7.

가.

( : )

	2013	2012	
(A)	1,355	2,510	-1,155
(B)	184	122	62
	0	0	0
	0	0	0
	75	47	28
	12	5	7
	97	70	27
(C)	25	59	-34
	21	24	-3
	4	35	-31
	0	0	0
	0	0	0
(D)	247	573	-326
(A-B+C-D)	949	1,874	-925
( )	(38)	(65)	27
	987	1,939	-952
(ROA)	0.41%	0.70%	-0.28%
(ROE)	7.57%	14.53%	-6.96%
(A-B)	2.44%	2.78%	-0.34%
(A)	3.92%	4.68%	-0.76%
(B)	1.48%	1.90%	-0.42%
(NIM)	1.59%	2.01%	-0.42%



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		2013	2012	
1		2	3	-1
		66	68	-2
		58	53	4
		36	45	-9
		29	36	-7
	( )	768	807	-39
1		4,619	5,000	-381
		4,030	3,920	110
		2,490	3,294	-804
		2,005	2,610	-605
	( )	11	11	0

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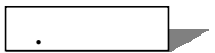


( : ,%)

		2013	2012	
		45,617	52,564	-6,947
가		31,475	32,276	-801
		14,142	20,288	-6,146
		0	0	0
		266 ( 0.58%)	241 ( 0.46%)	25
가		0 ( 0.00%)	4 ( 0.01%)	-4
		266 ( 0.58%)	237 ( 0.45%)	29
		0 ( 0.00%)	0 ( 0.00%)	0
		209 ( 0.46%)	197 ( 0.37%)	12
가		0 ( 0.00%)	4 ( 0.01%)	-4
		209 ( 0.46%)	193 ( 0.37%)	16
		0 ( 0.00%)	0 ( 0.00%)	0
		209 ( 0.46%)	197 ( 0.37%)	12
(A/B)		204.89%	244.81%	-39.93%
(A)	(B)	545	590	-45
		266	241	25
*	( )	0.68%	0.67%	0.01%
		0.68%	0.67%	0.01%
	**	0.00%	0.00%	0.00%
	( )	0.00%	0.00%	0.00%
	가 **	1.84%	1.42%	0.42%
	( )	1.87%	1.45%	0.42%
[1 ]				
( ) [1 ]				

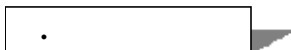
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( : ,%)

		2013	2012	
(A/B)		108.58%	109.75%	-1.17%
1	(A)	181,313	243,313	-62,000
1	(B)	166,985	221,704	-54,719



1) B/S

( : ,%)

	2013	2012	
	6,170	6,170	0
	0	0	0
	18	30	-12
	7,496	8,170	-674
	0	0	0
	-16	117	-133
	13,668	14,487	-819

2) BIS

( : ,%)

	2013	2012	
BIS (A)	21,952	23,375	-1,423
가 (B)	72,145	80,732	-8,587
가	54,895	58,361	-3,466
가	17,250	22,371	-5,121
BIS (A/B)	30.43%	28.95%	1.47%
	16.37%	14.48%	1.89%
	14.06%	14.48%	-0.42%
	0.00%	0.00%	0.00%

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( : ,%)

	2013	2012	
(A)	177,948	224,245	-46,297
(B)	63,686	91,724	-28,038
(B/A)	35.79%	40.90%	-5.11%

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3) BIS

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	2013	2012	
	39,998	51,272	-11,274
	39,998	51,272	-11,274
	0	0	0
가	64,758	86,058	-21,300
	64,758	86,058	-21,300
	0	0	0
	45,617	52,564	-6,947
	45,617	52,564	-6,947
	0	0	0
	49,783	53,894	-4,111
	49,783	53,894	-4,111
	0	0	0
	177,948	224,245	-46,297
	177,948	224,245	-46,297
			0
( )			0

8.

( : ,%)

		2013		2012	
		20,701	8.65%	22,683	8.14%
	CD	3,642	1.52%	3,574	1.28%
		18,295	7.65%	19,078	6.84%
	RP	1,480	0.62%	885	0.32%
		5,440	2.27%	4,631	1.66%
		49,556	20.71%	50,852	18.24%
		6,482	2.71%	11,884	4.26%
		4,248	1.78%	14,187	5.09%
		39,491	16.51%	59,696	21.41%
		0	0.00%	0	0.00%
		50,221	20.99%	85,766	30.76%
	<b>가</b>	<b>99,777</b>	<b>41.70%</b>	<b>136,618</b>	<b>49.00%</b>
		19,988	8.35%	16,861	6.05%
		14,326	5.99%	14,450	5.18%
	( )	6,170	2.58%	6,170	2.21%
		404	0.17%	319	0.11%
		104,765	43.79%	110,535	39.65%
	<b>가</b>	<b>139,483</b>	<b>58.30%</b>	<b>142,166</b>	<b>51.00%</b>
		<b>239,260</b>	<b>100.00%</b>	<b>278,784</b>	<b>100.00%</b>
		122	0.05%	814	0.29%
	가	67,632	28.27%	80,945	29.04%
		22,391	9.36%	29,729	10.66%
		0	0.00%	0	0.00%
	RP	746	0.31%	4,809	1.72%
		0	0.00%	0	0.00%
		404	0.17%	90	0.03%
	( )	(27)	-0.01%	(40)	-0.01%
		91,268	38.15%	116,348	41.73%
		403	0.17%	643	0.23%
		6,530	2.73%	8,164	2.93%
		27,771	11.61%	27,238	9.77%
		6,033	2.52%	13,659	4.90%
		501	0.21%	177	0.06%
		0	0.00%	0	0.00%
	( )	(17)	-0.01%	(23)	-0.01%
		41,222	17.23%	49,858	17.88%
		132,490	55.38%	166,205	59.62%
		436	0.18%	806	0.29%
		840	0.35%	869	0.31%
		105,908	44.26%	111,340	39.94%
	가 ( )	(414)	-0.17%	(436)	-0.16%
		106,770	44.62%	112,579	40.38%
		<b>239,260</b>	<b>100.00%</b>	<b>278,784</b>	<b>100.00%</b>

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