

"!"! %\$ #
+ 1 - / (0) , ' * 2 3 & . 4 5

6 # 7 8 "!"!9!:9!: ; "!"!9!=9<! >

+ 1 - / (0) , ' * 2 3 &

? @CDBA HKIEGFJ NLMMO - .QP WTSVU&R9

$$\begin{bmatrix} X & Y \end{bmatrix}$$

```
Z9 ] \ ^ [ J H          LLLLLLLLLLLLLLLLLLLLLLLLLLLLLLLLLL  <
```

```
_9 ` l a b      LLLLLLLLLLLLLLLLLLLLLLLLLLLLLLLLLLLLLL      M
```

```
c9 g ] d e i f 1 h          LLLLLLLLLLLLLLLLLLLLLLLLLLLLLL    M
```

```
j 9 # k d e 4 5      LLLLLLLLLLLLLLLLLLLLLLLLLLLLLLLLLL      |
```

m9 ^ [- n o ` p LLLLLLLLLLLLLLLLLLLLLLLLLLLLLL q

```
mr9 s K n ( LLLLLLLLLLLLLLLLLLLLLLLLLLLLLLLLL :<
```

```
mrr9 ^ [ t h LLLLLLLLLLLLLLLLLLLLLLLLLLLLLLLLL " :
```

u v	"!"!w x "yM v #	"! :qw x "yM v #	z E{ }
e l ~ i	:£ l ¢" "q	:M" ¢N" "	:£ ¢£ !N
e l ¢ ¥	:££ ¢< !N	:< l ¢ !=<	:N ¢"MM
e l / i	" ¢q" "	M ¢=£q	{ : ¢

u v	"!"!w x "yM v #	"! :q w x "yM v #	^a wÆ □ z E
Ó Ô ® Õ {Ö}	"q¢M"<	"M¢M :	M¢qM"
d × H K B {Ø}	M!¢N"q	< ¢! Nq	"¢=£!
® Õ f {ÖyØ}	N"9"M	=M9"q	N9q£

u v	"!"!w x "yM v #	"! :q w x "yM v #	^a wÆ □ z E
© ` □ {Ö}	q¢Mq£	: ! ¢! "	{£<"}
H · H K B {Ø}	<q¢! £=	<=¢ £	"¢: q
` □ f {ÖyØ}	"M9<:	"N9" :	{"9 q}

Å D , ò ¥ f ¢ D , ~ j f

{È s 8 ô ¢ ô õ}

u v	"!"!w x "yM v #	"! :qw x "yM v #	^a wÆ ¢ z E
D , ò ¥ f	=l9!q	=£9"q	"9! !
D , ~ j f	!9=M	!9N:	{!9!N}

g :} s . 1 Å A EGË HÜ ^ t h # ½ E í ì V Z T ö { Ì L r Î Ñ # ½ W T £ = ¢ N Q

3

D £ = ¢ N Q

u t hv	"!"!w x "yM v #	"! :qw x "yM v #	^a wÆ ¢ z E
ñ D e l ® i {Ö}	"¢"£ l	"¢"N<	{ :£ }
d × ò ¥ D , {Ø}	:£ = ¢ N N q	:<M ¢ = N M	" " ¢ : !£
ò ¥ D , / j f {Ö y Ø}	:9 M M	:9 = q	{!9"£}

u v	"!"!w x "yM v #	"! :qw x "yM v #	^a wÆ ¢ z E
Đ ó Ö	:9<"	"9<l	{ :9! = }

u v "!"! w x "yM v #

u v	"!"!w "yMv #	"! :qw "yMv #	^a wÆ ^α z E
μ ā À a D , {Ö}	L	L	L
D , Ú ^a T v ÆÆ% D , {Ø}	:Nq¢q=:	:£!¢<: l	"q¢=M<
^α f {ÖyØ}	L	L	L

u v ` ù @æ    <sup>a</sup> R    Ý F î      ř ` 0 Ě ř ` C 7 0 Ě ~ « #
À ± | Č Ě ~ P À ¼ Č Ě R » `    ¼ Č Ě R » ` ¼ Č Ě © / i

	u	v	@ J μ :}	Ć μ ® i
		« # ® i 0 n z ¶	L	L
Ũ \$		ě x μ Ě z ¶	: € " : !	< !
» J		É # H · z ¶	L	L
	n »	ķ ķ # l ñ D g n	L	L
		ì » {Ö}	: € " : !	< !
		« # ® i 0 n z ¶		
Ê ğ				
» J "				

Å HK» \ × ñ D» \ u v

{È s 8 à È}

	u v	« v # { " ! " ! 9 ! = 9 < ! }	^a v # { " ! " ! 9 ! < 9 < : }
Û \$	HK » \ À Á	q£<	q<£
	ñ D » \ À Á	L	L
	ì »	q£<	q<£
Ĥ ġ	HK » \ À Á	L	L
	ñ D » \ À Á	L	L
	ì »	L	L
l »	HK » \ À Á	q£<	q<£
	ñ D » \ À Á	L	L
	l »	q£<	q<£

g} HK I EG I [C đ " Đ ġ h " = t " ä {HK » \ v Æ é} - È ĩ u v

□

v Æ

u v	« v # {"! "!9!=9<!}	^a v # {"! "!9!<9<:}	z E	® % ` .
^ H K D ,	MMN	M=I	q	
® % Y ®	L	L	L	
ä À µ	MMN	M=I	q	

u v		« v # {"! "!9!=9<!}		^a v # {"! "!9!<9<:}	
		ä À µ	@ J µ	ä À µ	@ J µ
± † D ,	« # ® i 0 n ± † D ,	L	L	L	L
	ě x µ Ě ± † D ,	:¢":!	:¢":!	:¢:qq	:¢:qq
	É # H · ± † D ,	L	L	L	L
	Æ P ± ² ~ ħ Á ¶	" "	" "	£ < N	£ < N
l »		:¢Mq"	:¢Mq"	:¢N<=	

Å ± ¼ % è . @ J μ ´ Ò Ŷ ŷ »

{È s 8 à Ě}

p X

@ J μ | Ò Ŷ ŷ »

		^a v # ÷ { " ! " ! 9 ! < 9 < : }	^a Ũ	ř Ũ	« v # ÷ { " ! " ! 9 ! = 9 < ! }
/ i Â P ±	Æ ® ½ □ ± Ĉ	£ I	L	M :	: I
	□ % s K ½ □ ± ĈĈ	" £ ¢ < : I	L	L	" £ ¢ < : I
	l »	" £ ¢ < NN	L	M :	" £ ¢ < < =

Å ¾¼½ ¢ ± b J T Ć µ

(1)

			(:)		
			LAT	()	
			(A)	(B)	(C=A-B)
()			-	-	-
			-	-	-
			-	-	-
			-	-	-
()			:M¢:I=	: "¢N"q	: ¢M£N
			L	L	L
			:M¢:I=	: "¢N"q	: ¢M£N

(2)

*			
d × ® Õ f	l=9£ ô	l=9: ô	<w d K ´ \$ e
d × ` l ¢ f	<9= ô	<9= ô	<w d K ´ \$ e

* , ,

(3)

{ Õ « ` p £ ð }

mr9 s K n (

Å HK s K n (

{:} Û \$ ® Õ HK

u v

Z9 1 Ž ù `

Ũ \$ H K

H K μ Ō s K

|

« #

i * - A

H K μ Ō

s K |

Č a \$ #

i * - A

H K μ Ō

s K |

a #

i * - A

H K μ Ō

s K |

^ H K O J α						
f b ¥ a		L		L		L
L H · f		L		L		L
H z H K	L	L	L	L	L	L
c 9 L Ý k K						
H K ù `	L	L	L	L	L	L
H K μ Ō s K						
Ô j H K	L	L	L	L	L	L
ä # ® Ō H K	L	L	L	L	L	L
Ũ \$ H K	L	L	L	L	L	L
D p Y H K	L	L	L	L	L	L
j						

Ü\$HK

æ HK s K | 4 5

6HK μ Ō s K>

{È s 8 Ê É Ë}

u v	« #		Č ^a \$ #		a #	
	i * - A	HK μ Ō s K	i * - A	HK μ Ō s K	i * - A	HK μ Ō s K
:9 ä # @ Ō HK						
` ş Ŵ · ä Ō	<€=<:	< £	<€=:N	< <	<€£N!	<N
% Ō Ō Ṭ	:€! =	"M:	:€£"<	:q£	:€q"q	"MN
å ä Ō Ṭ	:q€MM	<€<M£	:N€"<<	"€q=M	:q€!!!	<€"=
^ ṭ	L	L	L	L	L	L
a @ . B ▯	£€<N<	:€£"=	£€<=:	:€£"<	£€<="	:€£"<
# k	: ""	:	: :£	: N	: ""	:
¹ ^ H	:€:!:	"€q£"	:€=:	"€=:	:<€"<N	"€:<:
»	M=€£=:	€: !N	MM€!=M	N€=q<	M<€"" :	N€£=£
"9 Ō ḡ HK						
` ş	"M€qq<	<€=Mq	"£€< !	<€N!£	"£€M!q	<€N:!
ä Ō	:€<M"	=!:	:€<q<	= "M	:€M!:	= "N
Ū Ë	:M€"qN	:€<:£	:<€qN"	:€" £	:<€q £	:€" N
~ ş ~ Ë	"€: <	"=€M=<	"€<N	"=€£"=	"€<Nq	"=€£"=
a @ . B ▯	":	: !	:€"<"	: =<	:€"M£	: =M
# k	N€"!<	:€ qM	=€<q	:€= <	=€<qN	:€= "
¹ ^ H	:M€<!	<€!<<	:M€=:!	<€!q£	:M€<<q	<€!M!
»	:M£€:MN	<N€!=£	:M£€<£<	<N€! :	:M£€:££	<N€!<=
<9 ° »	:q:€N!	M£€:N"	: q€M:N	MM€NNM	: €<N£	MM€=! "
^ HK O J ▯ f b ¥ ^a		M£€:N"		MM€NNM		MM€=! "
H · f		Mq9qN ô		Mq9qN ô		Mq9qN ô

g:} , í Ū /^a . :w7 H · s K H K B

Â ± (s K n ({Ō « ` p £ ḏ }

Â Û ¥ s K n (

:} ḽ ḽ² s K | 4 5

f ḽ ḽ

Û ¥ s K / - D , ò ¥ - Æ , 3 , € Á [^ O J é Y g . Û ¥ í î - Ê ē H · D , . Ê ± ò A / D . % Ṭ ć Á ć ~ £ , @ a ć Ū ć s K Ū & R 9 3 , ² Û ¥ í î - . Ō Ó Ō ~ ~ Æ A Û ¥ (* ` A ³ % @ a × 9 ³ % @ a ì v (

u v	[s K	ÖÖÖ	ÖÖý ; ÖÖL	Öý ; ØØØL	ØØØL 1 É	[é ¿	! »
£ @ Á	: ! < < ! I '	L '	L '	L '	L '	L	: ! < < ! I '
Ê ~ Á	L '	: N ¢ = q " '	L '	L '	L '	L	: N ¢ = q " '
± † Á	L '						

g} < ^ A a | ^ HK
Æ Í ijA ^ HK Í ñ Ď £!ô

④ $\hat{r}$ $\check{r}$.

Å ÆYÆO h{^ [%Ç h}

대 차 대 조 표

(단위 : 원)

과목		2020년도 2/4분기	2019년
자	산		
I.	현금회계치금	33,268,388,322	70,819,107,403
1.	현금회계치금	33,268,388,322	70,819,107,403
II.	유가증권	119,922,463,439	98,184,617,676
1.	만기보유증권	-	-
2.	대도가능증권	119,922,463,439	98,184,617,676
영자산		821,097,833	873,763,345

부	채			
I. 책임준비금			93,473,730,909	94,331,452,319
1. 지급준비금		79,028,803,318		76,787,883,762
2. 기타준비금		14,444,927,591		17,543,568,557

g} | À@C¥ ^ [t h # ½ í ì WT{ïLrîĐÑ # ½ WT} --- 1,111,977,591 17,543,568,557

ndž ĀÁ. äÀµ| / ° ĀÁ äÀµ|. q!ô ĭ ü×QŃá ōA !!ô ĭ ü×QÜ q!ô / Q / ĭ
Ò ¢HK ŔP / . . b / 1 žĎ d ĭ Ů&RŃ

«`A "!:£w : "Ω <: Ů 4 ^ HK× ndž ĀÁ. ¢f / ° ĀÁ±|. q!ô ĭ ü×QZ ĭ # ĭ ù
» #½Ò t ::!qIJ b¥. oCb ĭ t]Úć ~H~ ~ Ą, # ĭ ù» #½Ò t ::!qIJA "!"w :Ω
: Ů / Ŵ CWSA ù» øxÀğ b¥~ Ő ĭ ĭ ³% ĭ &RŃ / - «`A # ĭ ù» #½Ò t ::!qIJ .
xŮ× ndQP "!"w - e' ĭ v ĭ Θ [(Ą ě ĭ a Ć b xŮć ^QP "!"w - A ōŮĜĜ ěĜĖć » K
ā Ů&RŃ

ōo «`A 4 ^ oŁ ù» #½Ė - Ò Ľ J ΛYµ ~đ ā0 # ĭ ù» #½Ò t ::NIJ ||HK» \||ć
"! "<w :Ω : Ů / Ŵ Ńü ĭ CWSA ù» øxÀğ b¥ ĄN ≡&RŃ / - ĖēŦ Ő ĭ ò #½Ò ĭ xŮ
Q# sŎŎA ^ [e' ĭ v ĭ ² ù» J¾ ~êŦ ù» C*Π uP ² C*Π ĭ J ĭ . ½ ¢Ė » ĭ Ńốố
ĭ &RŃ ĖēŦ HŮ#7ķBŮ 4 ^ «`A ^ [ e' ĭ v ĭ ć ~đ ā - ĄU&RŃ «`A / Ą ĭ Ď 1ķ
b0 ^ [e' ĭ v ĭ × C*Π # ĭ ù» #½Ò