

sumi@lgeri.co.kr



가가

가가

.90

가 가 가

가 가

) ( )

, ( )

( )

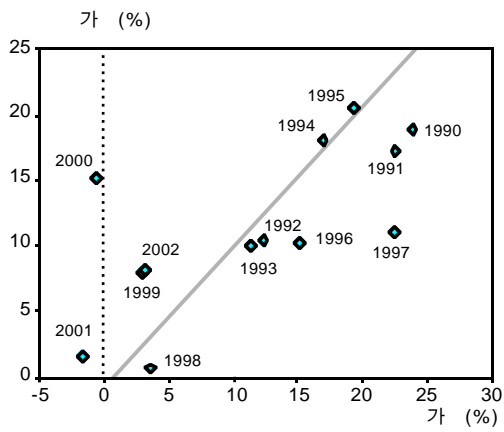
94 , 95

가 가

가 (< 1>

1999 가 가  
가 가 .

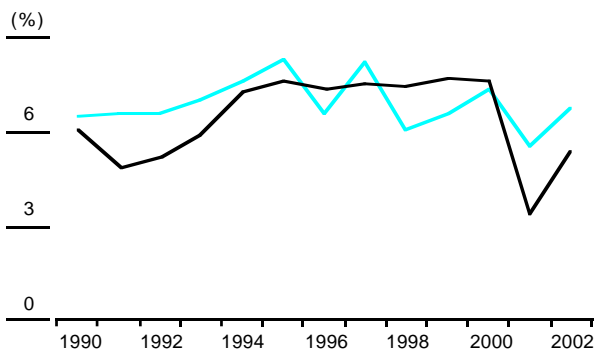
< 1 > 가 가



1999	13	6.9%	6.5%
가			
가		7.7%	6.5%
가			0.7%
		4.2%	
			2001
			2002
		6.2%	

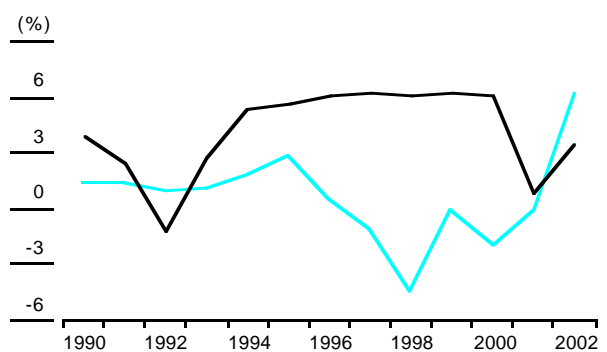
가가 가  
2000 2001

< 2 >



: = x 100 /

< 3 >



: = x 100 /

가

(ROA)  
(ROA)

9.9%

GDP  
12.3%

6.8%  
6.8% 6.3%

9.9%

( / )  
( / )  
( / )

가

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가

가

가 가

7.7%

6.5%

0.95 0.93

8.7%  
2.4%

12.8%  
5.7%

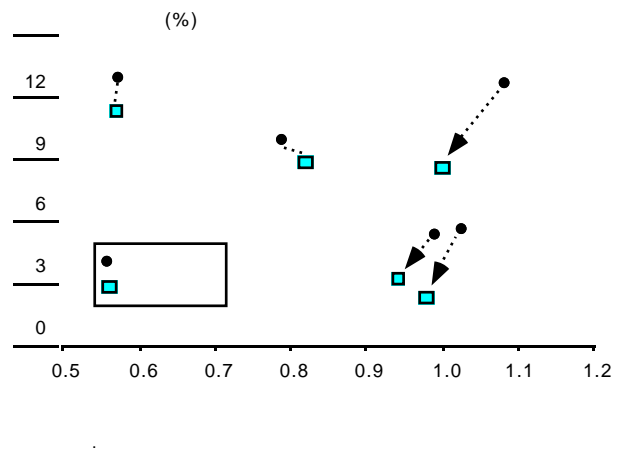
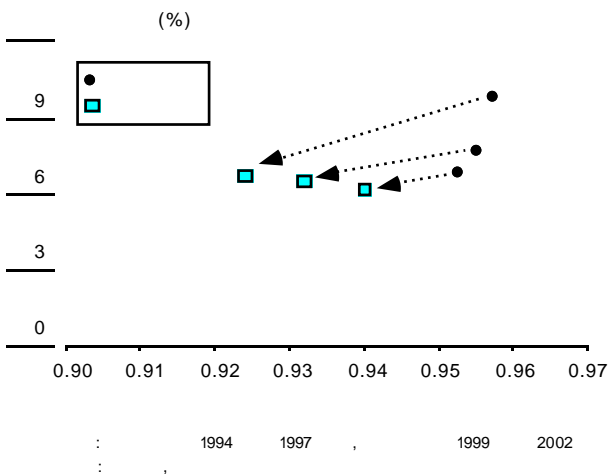
가

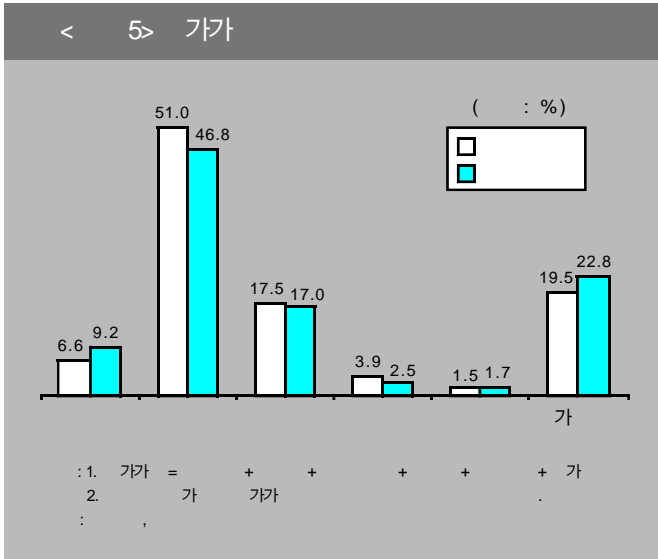
가

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< 4>

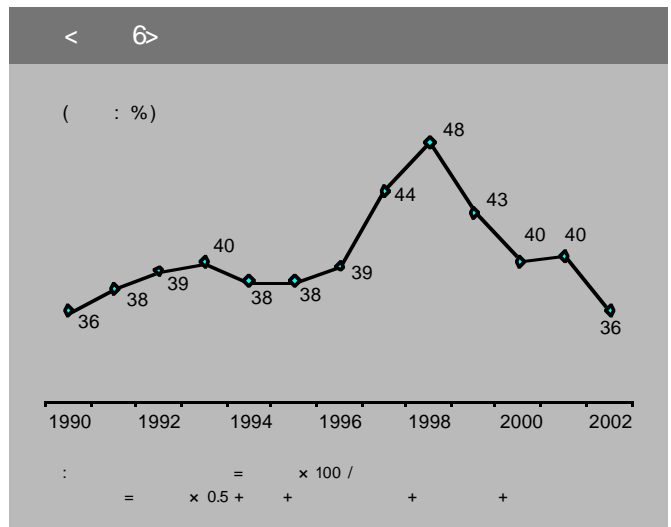




가 82.4% 90.4% 가 40% (< 7> ). 가

가 50%, 가 41.6% 42.7% 가

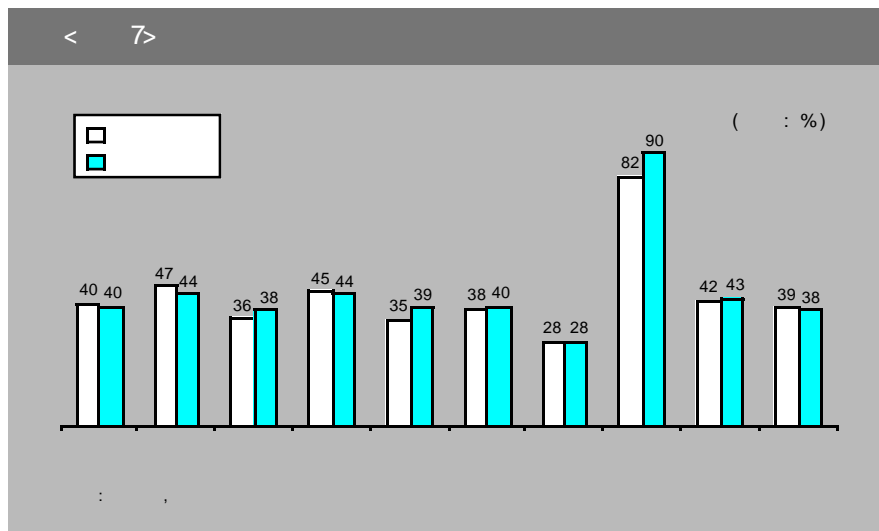
), ( ), , ( 가 + ), ( ), . 1990 2002 ( 가 ) . 1998 48% 가 2001 40%, 2002 36%



가

가

2002



가

가

가