

제51기 수협중앙회 결산공고

지도경제사업부문 대차대조표				
2012년 12월 31일 현재			(단위:백만원)	
과목	금액	과목	금액	
(자 산)		(부 채)		
I. 현금 및 예치금	608	I. 예수부채	5,040.535	
1. 현금	49	1. 상호금융예수금	4,909.070	
2. 보통예치금	554	2. 회원경영지원예수금	131.465	
3. 기타예치금	5	II. 차입부채	192.964	
II. 유가증권	6,909.848	1. 경제사업차입금	184.297	
1. 단기매매증권	634.980	1. 단기차입금	174.835	
1) 수익증권	160.026	2) 장기차입금	9.462	
2) 주가연계증권	464.335	2. 기타차입금	8.667	
3) 기타유가증권	10.619	III. 자산	389.000	
2. 매도가능증권	3,899.032	1. 수산금융채권	389.000	
1) 금융채	20.007	IV. 매입채무	121.644	
2) 회사채	2,660.833	1. 매입채무	121.644	
3) 주식	148.942	V. 책임준비금	2,455.928	
4) 수익증권	127.526	(대출보통준비금)	△20.156	
5) 기타유가증권	941.724	1. 공제료적립금	2,415.779	
3. 만기보유증권	2,354.600	2. 미경과공제료적립금	12.076	
1) 국채	102	3. 지급준비금	48.229	
2) 금융채	464.107	VI. 비상위험준비금	3,235	
3) 회사채	1,890.393	VII. 공제기금	78.371	
4) 지방채	2	VIII. 기타부채	430.267	
4. 자본법정용투자주식	21.236	1. 계통육성기금충당금	30.834	
III. 대출채권	105.066	2. 유류오염피해구제자금충당금	5,294	
(대손충당금)	△633	3. 수산재난구조기금충당금	800	
1. 공제대출금	1,744	4. 기타충당부채	715	
2. 상호금융대출금	91.855	5. 퇴직급여충당부채	31.458	
3. 사모사채	12.100	(국민연금전환금)	△36	
IV. 대여금	179.400	(퇴직신탁예치금)	△9.414	
(대손충당금)	△12.403	6. 휴면공제충당금	4.858	
1. 회원지원자금	2,630	7. 로인트카드충당금	28	
2. 조합육성자금	15,396	8. 수입보증금	51.565	
3. 유류오염피해구제자금	1,005	9. 가수공제금	3,546	
4. 경제사업선금	164.105	10. 가수	4,974	
5. 기타대여금	8,667	11. 미지급금	10,692	
V. 매출채권	125.983	12. 선수공제료	2,591	
(대손충당금)	△6.886	13. 경제선수금	17,992	
1. 매출채권	132.869	14. 선수수익	3	
VI. 재고자산	57.691	15. 미지급비용	16,328	
(재고자산평가충당금)	△322	16. 수입제세	1,074	
1. 상품	49,643	17. 공제미지급금	778	
2. 가공품	8,370	18. 부가가치세선수금	108	
VII. 유형자산	546,980	19. 미지급이자	90,846	
1. 유형자산	701,134	20. 대리점	265	
(감가상각누계액)	△125,266	21. 계약이행보증금수급	65	
(자산취득후국고보조금)	△28,675	22. 특별유보금	114,840	
(유형자산감액손실누계액)	△213	23. 타회계자금	50,063	
1) 토지	312,371			
2) 건물	283,039			
3) 동산	92,731			
4) 건설중인자산	12,993			
VIII. 기타자산	1,086,892			
1. 가지급금	52			
(대손충당금)	△50	부채총계	8,711.944	
2. 미수금	10,539	(자본)		
(대손충당금)	△1,291	I. 자본	54,653	
(현재가치할인차금)	△1	1. 출자	54,453	
3. 선급비용	253	2. 회전출자금	200	
4. 미수수익	20,938	II. 기타포괄손익누계액	39,966	
5. 유가증권미수수익	21,261	1. 매도가능증권평가이익	40,033	
6. 보증금	81,459	2. 자본법자본변동	△67	
7. 선급법인세	31,096	III. 이익잉여금	205,905	
8. 투자부동산	1,028	1. 법정적립금	24,004	
9. 임채	47	2. 임의적립금	165,034	
10. 잡자산	1,422	3. 미처분이익잉여금	16,867	
11. 예보기금대여금	151,165	(당기순이익)	13,671	
12. 미상각신계약비	54,406			
13. 가지급공제금	438			
14. 이연법인세자산	26,785			
15. 무형자산	13,809			
(국고보조금)	△909	자본총계	300,524	
16. 타회계자금	674,445	부채및자본총계	9,012,468	
자산총계	9,012,468			

위와 같이 공고함



수협중앙회
대표이사 김영태
담당책임자 기획부장 허영훈

감사외견 : 위 재무상태표를 포함한 제51기 재무제표는 중요성의 관점에서 수산업협동조합법 등 관련법규와 일반기업회계기준에 따라 작성되었습니다.

안전회계법인 대표이사 이재술

신용사업부문 대차대조표(Balance Sheet Of Banking Service Accounts)				
2012년 12월 31일 현재			(단위:백만원, Unit: Million Won)	
과목	Description	금액(Amount)	과목	Description
(자산)	(자산)		(부채)	(부채)
I. 현금 및 예치금	Cash & Due from Bank	595,541	I. 예수부채	Deposits
1. 현금	Cash & Checks	110,331	1. 원화예수금	Deposits in Won
2. 외국통화	Foreign Currency	18,219	2. 양도성예수금	Negotiable Certificates of Deposits
3. 원화예치금	Due from banks in Won	306,920	3. 외화예수금	Deposits in Foreign Currency
4. 외화예치금	Due from banks in Foreign Currency	160,071	II. 차입부채	Borrowings
II. 유가증권	Securities	2,399,587	(이연차입부대손익) (-)	Deferred Borrowing Origination Fee
(1) 단기매매증권	Trading Securities	161,109	1. 원화차입금	Borrowing in Won
1. 국공채	Government Bonds	20,161	2. 외화차입금	Borrowing in Foreign Currency
2. 금융채	Finance Debentures	120,529	3. 환매조건부채권매도	Bonds Sold under Repurchase Agreements
3. 사채	Corporate Bonds	20,419	4. 매출어음	Bills Sold
(2) 매도가능증권	Available for Sale	1,632,561	5. 콜머니	Call Money
1. 주식	Stocks	28,915	6. 원화사채	Debentures in Local Currency
2. 국공채	Government Bonds	61,163	7. 외화사채	Debentures in Foreign Currency
3. 금융채	Finance Debentures	1,082,689	(채권할인발행차금) (-)	Discount on Finance Debentures Issued
4. 사채	Corporate Bonds	459,632	III. 기타부채	Other Liabilities
5. 기타유가증권	Other	162	1. 퇴직급여충당금	Allowance for Severance & Retirement benefits
(3) 만기보유증권	Heldto Maturity	605,917	(국민연금전환금) (-)	Transfer to National pension
1. 국공채	Government Bonds	99,508	(퇴직보통예치금) (-)	Severance Insurance Deposits
2. 금융채	Finance Debentures	50,001	2. 지급보증충당금	Acceptances & Guarantees Allowance
3. 사채	Corporate Bonds	456,408	3. 기타충당금	Other Allowance
III. 대출채권	Loans	17,983,522	4. 신탁계정차	Borrowings from Trust Accounts
(대손충당금) (-)	Allowance for possible Loan Losses	△315,825	5. 미지급국환채무	Foreign Exchange Remittances Pending
(이연대출부대손익) (-)	Deferred Loan Origination Fee	8,988	6. 미지급비용	Accrued Expenses Payable
1. 원화대출금	Loans in Won	16,306,297	7. 미지급비용	Unearned Revenues
2. 외화대출금	Loans in Foreign Currency	1,021,087	8. 선수수익	Domestic Exchange Obligation Payable
3. 은행간외화대출금	Interbank Loans in Foreign Currency	1,353	9. 지급내국환채무	Deposits for Letter of Guarantees & Others
4. 매입외환	Bills Bought in Foreign Currency	258,166	10. 수입보증금	Sundry Liabilities
5. 지급보증대지급금	Advances for Customers	3,556	11. 잡부채	
6. 신용카드채권	Credit Card Accounts	116,138	부채총계	Total Liabilities
7. 콜론	Call Loans	246,353	(자산)	(자산)
8. 내국수입유한스	Domestic Import Usance Bill	336,058	I. 자본	Capital stock
9. 매입어음	Bills Bought in Won	343	출자	Capital stock
10. 환매조건부채권매수	Bond Purchased Under Resale Agreement	250,000	II. 결손	Accumulated Deficit
11. 사모사채	Privately Placed Bonds	21,008	처리전결손	Undisposed Accumulated Deficit Carried Over To Subsequent Year
IV. 유형자산	Fixed Assets	77,484	(당기순이익)	(Net Income)
1. 유형자산	Tangible Assets	170,055	III. 기타포괄손익누계액	Accumulated Other Comprehensive Income
(감가상각누계액) (-)	Accumulated Depreciation	△89,874	매도가능증권평가손익	Gain/(Loss) on Valuation of Securities Available for sale
(감액손실누계액) (-)	Accumulated Impairment Losses on Tangible Assets	△612	자본총계	Total Stockholders' Equity
(국고보조금) (-)	Government Subsidy	△1,865	부채와자본총계	Total Liabilities and Stockholders' Equity
V. 기타자산	Other Assets	1,005,872	(각주)	(Footnotes)
1. 보증금	Guarantee Deposits	154,348	확정지급보증	Confirmed Acceptances & Guarantees
2. 미수	Accounts Receivable	156,352	미확정지급보증	Unconfirmed Acceptances & Guarantees
3. 미수수익	Accrued Incomes	78,033	약정	Commitments
4. 선급비용	Prepaid Expenses	3,907	배서어음	Bills Endorsed
5. 미회수내국환채권	Unsettled exchange credit	353,287	파생금융상품거래	Derivative Contracts
6. 이연법인세자산	Deferred Income Tax Assets	25,055	대손상각채권	Loan Charge-offs
7. 무형자산	Intangible Assets	93,831		
(국고보조금) (-)	Government Subsidy	△7,297		
8. 잡자산	Sundry Assets	146,704		
자산총계	Total Assets	22,082,006		

위와 같이 공고함



수협중앙회
대표이사 이길동
담당책임자 금융기획부장 허영훈

감사외견 : 위 재무상태표를 포함한 제51기 재무제표는 중요성 관점에서 수산업협동조합법 등 관련법규와 일반기업회계기준에 따라 작성되었습니다.

안전회계법인 대표이사 이재술

신용사업부문 손익계산서(Income Statement)				
2012년 1월 1일부터 2012년 12월 31일까지			(단위:백만원, Unit: Million Won)	
과목	Description	금액(Amount)	과목	Description
I. 사업수익	Operating Revenues	1,320,664	I. 사업수익	Operating Revenues
1. 이자수익	Interest Revenues	1,071,833	1. 이자수익	Interest Revenues
예치금이자	Interest on Due from Banks	412	예치금이자	Interest on Due from Banks
유가증권이자	Interest on Securities	96,428	유가증권이자	Interest on Securities
대출채권이자	Interest on Loans	854,332	대출채권이자	Interest on Loans
기타이자수익	Others	120,761	기타이자수익	Others
2. 유가증권평가및처분이익	Gain on Valuation and Disposal of Securities	12,866	2. 유가증권평가및처분이익	Gain on Valuation and Disposal of Securities
단기매매증권상환이익	Gain on Redemption of Trading Securities	1	단기매매증권상환이익	Gain on Redemption of Trading Securities
단기매매증권매매이익	Gain on Disposition of Trading Securities	1,918	단기매매증권매매이익	Gain on Disposition of Trading Securities
단기매매증권평가이익	Gain on Valuation of Trading Securities	240	단기매매증권평가이익	Gain on Valuation of Trading Securities
매도가능증권매매이익	Gain on Disposal of Available-for-Sale Securities	10,738	매도가능증권매매이익	Gain on Disposal of Available-for-Sale Securities
3. 대출채권평가및매매이익	Gain on Valuation and Sales of Receivables	7,923	3. 대출채권평가및매매이익	Gain on Valuation and Sales of Receivables
대출채권처분이익	Gain on Sales of Receivables	7,923	대출채권처분이익	Gain on Sales of Receivables
4. 외환거래이익	Gain on Foreign Currency Trading	21,766	4. 외환거래이익	Gain on Foreign Currency Trading
5. 수수료수익	Commission Revenues	34,532	5. 수수료수익	Commission Revenues
수입수수료	Commission Received	31,198	수입수수료	Commission Received
수입보증료	Guarantee Fees	3,076	수입보증료	Guarantee Fees
신용카드수입수수료	Commissions Received on Credit Card	258	신용카드수입수수료	Commissions Received on Credit Card
6. 배당금수익	Dividend Income	113	6. 배당금수익	Dividend Income
7. 기타사업수익	Other Operating Revenues	171,501	7. 기타사업수익	Other Operating Revenues
신탁업무운용수익	Fees and Commissions from Trust Account	3,007	신탁업무운용수익	Fees and Commissions from Trust Account
파생상품관련이익	Gain on Derivatives Instruments	150,346	파생상품관련이익	Gain on Derivatives Instruments
기타잡수익	Others	18,148	기타잡수익	Others
II. 사업비용	Operating Expenses	1,235,429	II. 사업비용	Operating Expenses
1. 이자비용	Interest Expenses	669,179	1. 이자비용	Interest Expenses
예수금이자	Interest on Deposits	423,025	예수금이자	Interest on Deposits
차입금이자	Interest on Borrowings	43,590	차입금이자	Interest on Borrowings
사채이자	Interest on Debentures	158,466	사채이자	Interest on Debentures
기타이자비용	Others	44,078	기타이자비용	Others
2. 유가증권평가및처분손실	Loss on Valuation and Disposal of Securities	29,650	2. 유가증권평가및처분손실	Loss on Valuation and Disposal of Securities
단기매매증권상환손실	Loss on Redemption of Trading Securities	9	단기매매증권상환손실	Loss on Redemption of Trading Securities
단기매매증권매매손실	Loss on Sale of Trading Securities	1,812	단기매매증권매매손실	Loss on Sale of Trading Securities
단기매매증권평가손실	Loss on Valuation of Trading Securities	11	단기매매증권평가손실	Loss on Valuation of Trading Securities
매도가능증권매매손실	Loss on Disposal of Available-for-Sale Securities	528	매도가능증권매매손실	Loss on Disposal of Available-for-Sale Securities
매도가능증권손상차손	Loss on impairment of Available-for-Sale Securities	27,290	매도가능증권손상차손	Loss on impairment of Available-for-Sale Securities
3. 대출채권평가및처분손실	Loss on Valuation and Disposal of Loans	92,307	3. 대출채권평가및처분손실	Loss on Valuation and Disposal of Loans
대손상각비	Loss on Valuation of Loans	65,929	대손상각비	Loss on Valuation of Loans
대출채권처분손실	Loss on Disposal of Loans	26,378	대출채권처분손실	Loss on Disposal of Loans
4. 외환거래손실	Loss on Foreign Currency Trading	14,591	4. 외환거래손실	Loss on Foreign Currency Trading
5. 수수료비용	Commission Expenses	11,316	5. 수수료비용	Commission Expenses
지급수수료	Commission Paid	8,908	지급수수료	Commission Paid
신용카드관련수수료	Commission on Credit Cards	2,408	신용카드관련수수료	Commission on Credit Cards
6. 판매관리비	Operating Administrative Expenses	207,669	6. 판매관리비	Operating Administrative Expenses
인건비	Salaries & Employee Benefits	101,861	인건비	Salaries & Employee Benefits
퇴직급여	Retirement Allowance	11,076	퇴직급여	Retirement Allowance
경비	Administrative Expenses	94,732	경비	Administrative Expenses
7. 기타사업비용	Other Operating Expenses	210,717	7. 기타사업비용	Other Operating Expenses
기금출연료	Contribution to Fund	35,956	기금출연료	Contribution to Fund
파생상품관련손실	Loss on Derivatives Trading	149,775	파생상품관련손실	Loss on Derivatives Trading
기타비용	Others	24,966	기타비용	Others
III. 사업이익	Operating Income	85,235	III. 사업이익	Operating Income
IV. 사업외수익	Non-Operating Income	14,550	IV. 사업외수익	Non-Operating Income
V. 사업외비용	Non-Operating Expenses	35,471	V. 사업외비용	Non-Operating Expenses
VI. 법인세차감전손익	Income Before Income Taxes	64,314	VI. 법인세차감전손익	Income Before Income Taxes
VII. 법인세비용	Income Tax Expense	13,180	VII. 법인세비용	Income Tax Expense
VIII. 당기순이익	Net Income	51,134	VIII. 당기순이익	Net Income

신용사업부문 연결손익계산서(Consolidated Income Statement)			
(연결계정)		2012년 1월 1일부터 2012년 12월 31일까지 (단위:백만원, Unit:Million Won)	
과목	Description	금액(Amount)	
I. 사업수익	Operating Revenues	1,324,179	
1. 이자수익	Interest Revenues	1,076,602	
예치금이자	Interest on Due from Banks	436	
유가증권이자	Interest on Securities	101,073	
대출채권이자	Interest on Loans	854,332	
기타이자수익	Others	120,761	
2. 유가증권평가및처분이익	Gain on Valuation and Disposal of Securities	12,866	
단기매매증권매매이익	Gain on Disposition of Trading Securities	1,921	
단기매매증권상환이익	Gain on Redemption of Trading Securities	1	
단기매매증권평가이익	Gain on Valuation of Trading Securities	326	
매도가능증권매매이익	Gain on Disposal of Available-for-Sale Securities	10,738	
3. 대출채권평가및매매이익	Gain on Valuation and Sales of Receivables	7,923	
대출채권처분이익	Gain on Sales of Receivables	7,923	
4. 외환거래이익	Gain on Foreign Currency Trading	21,766	
5. 수수료수익	Commission Revenues	33,943	
수입수수료	Commission Received	30,608	
수입보증료	Guarantee Fees	3,077	
신용카드수입수수료	Commissions Received on Credit Card	258	
6. 배당금수익	Dividend Income	113	
7. 기타사업수익	Other Operating Revenues	170,846	
신탁업무운용수익	Fees and Commissions From Trust Account	2,801	
파생상품관련이익	Gain on Derivatives Instruments	149,832	
기타잡수익	Others	18,213	
II. 사업비용	Operating Expenses	1,242,050	
1. 이자비용	Interest Expenses	673,727	
예수금이자	Interest on Deposits	423,026	
차입금이자	Interest on Borrowings	43,590	
사채이자	Interest on Debentures	158,486	
기타이자비용	Others	48,625	
2. 유가증권평가및처분손실	Loss on Valuation and Disposal of Securities	29,651	
단기매매증권매매손실	Loss on Sale of Trading Securities	1,812	
단기매매증권평가손실	Loss on Valuation of Trading Securities	1	
단기매매증권상환손	Loss on Redemption of Trading Securities	9	
매도가능증권매매손실	Loss on Disposal of Available-for-Sale Securities	529	
매도가능증권상차손	Loss on impairment of Available-for-Sale Securities	27,290	
3. 대출채권평가및처분손실	Loss on Valuation and Disposal of Loans	94,429	
대출상차비	Loss on Valuation of Loans	68,051	
대출채권처분손실	Loss on Disposal of Loans	26,378	
4. 외환거래손실	Loss on Foreign Currency Trading	14,591	
5. 수수료비용	Commission Expenses	11,516	
지급수수료	Commission Paid	9,108	
신용카드관련수수료	Commission on Credit Cards	2,408	
6. 판매관리비	Operating Administrative Expenses	207,668	
임건리비	Salaries & Employee Benefits	101,861	
퇴직급여	Retirement Allowance	11,076	
경비	Administrative Expenses	94,731	
7. 기타사업비용	Other Operating Expenses	210,468	
기금출연료	Contribution to Fund	35,956	
파생상품관련손실	Loss on Derivatives Trading	149,883	
기타비용	Others	24,629	
III. 사업이익	Operating Income	82,129	
IV. 사업외수익	Non-Operating Income	14,649	
V. 사업외비용	Non-Operating Expenses	35,471	
VI. 법인세차감전손익	Income Before Income Taxes	61,307	
VII. 법인세비용	Income Tax Expense	12,741	
당기순이익	Net Income	48,566	
1. 지배주주지분손익	Profit attributable to Equity holders of the Company	48,565	
2. 비지배주주지분손익	Profit attributable to Non-controlling interests	1	