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< - 5>	84

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- (4501 (a))

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(society), (order),

(supreme lodge)

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- 가 , (society)

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- Nationwide Group
The Canadian Cooperative Association
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○ (Friendly Society Act) .
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(2001)

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			x		178,506	72,629	2,406,171	1
			x		7,740	4,534	164,874	1
			x		14,846	7,372	12,417,000	1
			x		6,770	2,147	5,371,919	1
		x	x		177,469	56,481	-	2
		x	x	x	2,525	67	67,884	2
	x		x	x	28	13	6,670	2
	x		x	x	907	63	10,619	2
	x		x	x	869	81	248	2
	x		x	x	224	190	1,189	2
	x		x	x	52	37	71	3
	x		x	x	2,977	1,987	1,792	1
	x		x	x	4,655	1,549	460	1
	x		x	x	835	776	120,353	1
	x		x	x	3,087	1,774	7,409	1
	x		x	x	155	292	1,151	1
	x	x		x	17	0.04	119	2
	x	x		x	35,397	645	5,454	1
	x	x		x	20,952	304	28,899	1
	x	x		x	149	90	38,910	2
	x	x		x	727	15	742	2
	x	x		x	1,054	97	1,232	2
	x	x		x	458	45	208	2
	x	x		x	1,755	12	3,590	2
	x	x		x	3,734	21	3,810	2
	x	x	x	x	17,608	3,046	139,357	2
	x	x	x	x	777	427	19,923	2
	x	x	x	x	10,782	1,557	192,101	2
	x	x	x	x	566	73	14,574	2
	x	x	x	x	5,276	0.8	85,159	2
	x	x	x	x	462	462	21,369	2
	x	x	x	x	154	3	4,980	2
	x	x	x	x	142	-	1,641	2

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가 2001
91.4%
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76.9%

< - 4 > (2001)
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	143,162	91.4%	385,330	76.9%
	8,058	5.1%	80,557	16.1%
	5,496	3.5%	35,060	7.0%
	156,716	100.0%	500,947	100.0%

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-	1919		(畜牛)	
	1928		(勸農)	
				1961
○				
-				
○		3)	30	
	2001			156,716
	500,947		23.8%	28.5%
○		24		2001
		15	1,221	96.5%
-	5			0.2%

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		1997	1998	1999	2000	2001	5		
									가
		70,053	87,569	101,724	172,256	140,347	114,390	15%	19.0%
		863	824	1,240	2,068	2,816	1,562	0%	34.4%
		70,916	88,393	102,964	174,324	143,162	115,952	15%	19.2%
		24	29	33	42	67	39	0%	29.8%
		8,367	8,189	6,906	6,820	7,991	7,655	1%	-1.1%
		8,391	8,219	6,939	6,863	8,058	7,694	1%	-1.0%
		70,077	87,598	101,758	172,299	140,414	114,429	15%	19.0%
		9,230	9,013	8,145	8,888	10,807	9,217	1%	4.0%
		79,307	96,612	109,903	181,187	151,221	123,646	16%	17.5%
		489,559	463,904	467,554	516,538	473,643	482,240	63%	-0.8%
		163,183	142,536	144,524	164,784	184,094	159,824	21%	3.1%
		652,742	606,440	612,078	681,322	657,737	642,064	84%	0.2%
		559,636	551,503	569,312	688,836	614,057	596,669	78%	2.3%
		172,413	151,549	152,669	173,673	194,901	169,041	22%	3.1%
		732,049	703,052	721,981	862,509	808,958	765,710	100%	2.5%

: 1) [(CY) : 1 12 / (FY) : 4 3]

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14 3,162

91.4%

21.8%

27.5% 가

가 12.2% 15.3%p

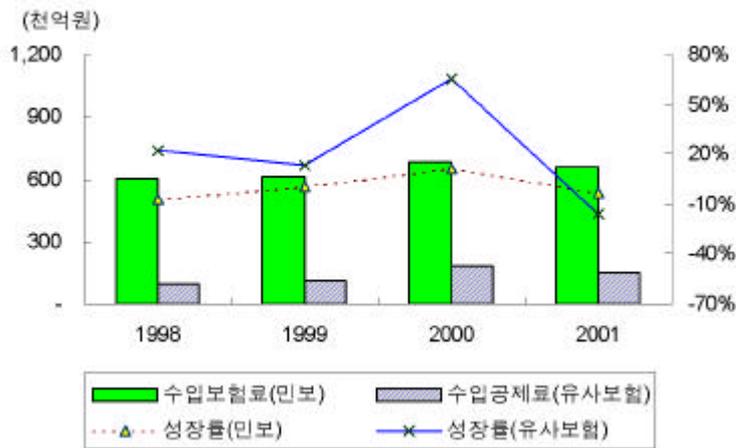
< - 6 >

(:)

	1997	1998	1999	2000	2001	5		
								가
	145,853	163,966	211,134	304,645	385,330	242,186	14%	27.5%
	69,899	74,571	78,232	78,519	80,557	76,356	5%	3.6%
	215,752	238,537	289,366	383,164	465,887	318,541	19%	21.2%
	909,209	922,985	1,102,953	1,207,300	1,430,340	1,114,557	66%	12.0%
	199,440	224,295	264,708	280,490	327,267	259,240	15%	13.2%
	1,108,649	1,147,280	1,367,661	1,487,789	1,757,607	1,373,797	81%	12.2%
	1,324,401	1,385,817	1,657,027	1,870,953	2,223,494	1,692,338	100%	13.8%

- : 1) [(CY) : 1 12 / (FY) : 4 3]
- 2) , , , (2000)
- 3) 20 , 8
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○ 1998
 -7.1%
 21.8%
 ○ 2001 GDP 2.77%
 (insurance penetration) 12.07%
 9.29%p

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		1997	1998	1999	2000	2001
		7,931	9,661	10,990	18,119	15,122
		1.75%	2.17%	2.28%	3.47%	2.77%
		65,274	60,644	61,208	68,132	65,774
		14.40%	13.65%	12.68%	13.05%	12.07%
	/	73,205	70,305	72,198	86,251	80,896
		16.15%	15.82%	14.96%	16.52%	14.84%
	(GDP)	453,276	444,367	482,744	521,959	545,013

: 1) [(CY) : 1 12 / (FY) : 4 3]

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○ 4) 2001
 14 414 29.6%

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		1997	1998	1999	2000	2001	5
		32,720	42,453	43,265	71,371	72,046	52,371
	(%)	6.7%	9.2%	9.3%	13.8%	15.2%	10.9%
		1,079	1,781	2,286	3,541	3,977	2,533
	(%)	0.2%	0.4%	0.5%	0.7%	0.8%	0.5%
		6,632	6,915	6,767	8,396	5,888	6,920
		1.4%	1.5%	1.4%	1.6%	1.2%	1.4%
		1,301	1,220	1,251	1,662	1,956	1,478
	(%)	0.3%	0.3%	0.3%	0.3%	0.4%	0.3%
		28,321	35,200	48,155	87,286	56,481	51,089
	(%)	5.8%	7.6%	10.3%	16.9%	11.9%	10.6%
		70,053	87,569	101,724	172,256	140,347	114,390
	(%)	14.3%	18.9%	21.8%	33.3%	29.6%	23.7%
		489,559	463,904	467,554	516,538	473,643	482,240

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1997 14.3% 2001 29.6%

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		1997	1998	1999	2000	2001	5
		68,485	78,485	97,916	131,874	178,506	111,053
	(%)	7.5%	8.5%	8.9%	10.9%	12.5%	10.0%
		2,397	2,949	4,322	5,962	7,740	4,674
	(%)	0.3%	0.3%	0.4%	0.5%	0.5%	0.4%
		11,276	11,720	12,484	13,405	14,846	12,746
	(%)	1.2%	1.3%	1.1%	1.1%	1.0%	1.1%
		4,051	4,261	4,795	5,577	6,770	5,091
	(%)	0.4%	0.5%	0.4%	0.5%	0.5%	0.5%
		59,643	66,551	91,616	147,827	177,469	108,621
	(%)	6.6%	7.2%	8.3%	12.2%	12.4%	9.7%
		145,853	163,966	211,134	304,645	385,330	242,186
	(%)	16.0%	17.8%	19.1%	25.2%	26.9%	21.7%
		909,209	922,985	1,102,953	1,207,300	1,430,340	1,114,557

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2001 38 7,856

143 340 27.1%

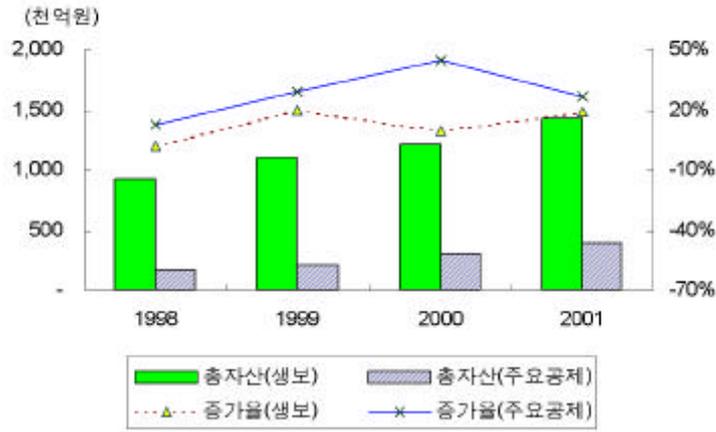
○ , 2001 5) 38 5,330

26.9%

5)

1997 16.0% 2001 26.9%

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○ 2001 1 807
 , FY'01 18 4,094
 5.9%

○
 ,
 2001
 6.9%

○ 19
 2001 7,991
 4.3%

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			1997	1998	1999	2000	2001	5
	(5)	(%)	7,550	7,249	5,713	5,425	6,378	6,463
		(%)	4.6%	5.1%	4.0%	3.3%	3.5%	4.0%
	(9)	(%)	600	704	938	1,084	1,229	911
		(%)	0.4%	0.5%	0.6%	0.7%	0.7%	0.6%
	(5)	(%)	218	237	256	311	384	281
(%)		0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	
(19)	(%)	8,367	8,189	6,906	6,820	7,991	7,655	
	(%)	5.1%	5.7%	4.8%	4.1%	4.3%	4.8%	
(4)	(%)	863	824	1,240	2,068	2,816	1,562	
	(%)	0.5%	0.6%	0.9%	1.3%	1.5%	1.0%	
(23)	(%)	9,230	9,013	8,145	8,888	10,807	9,217	
	(%)	5.7%	6.3%	5.6%	5.4%	5.9%	5.8%	
			163,183	142,536	144,524	164,784	184,094	159,824

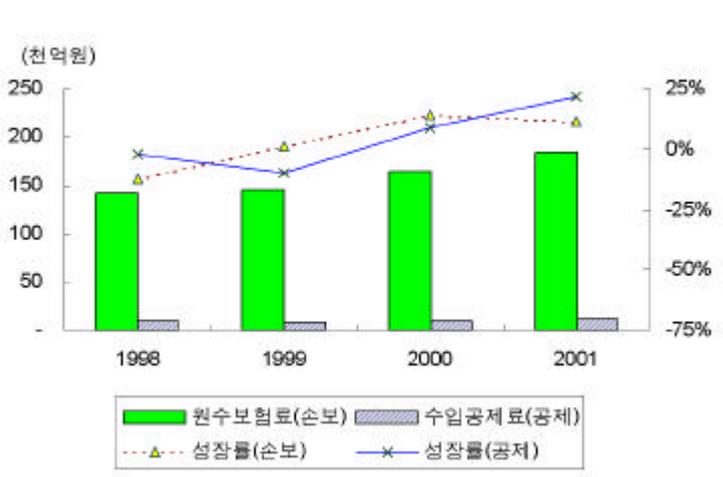
: 1) (%)

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○ 19 2001 7 8,031
 , FY'01 32 7,267
 23.8% .
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 2001
 15.6% 6.9% 8.7%p 6).

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○ 19 79.8% 가
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2%

가

59.0%

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		1997	1998	1999	2000	2001	5
	(%)	12,621 6.3%	13,806 6.2%	12,262 4.6%	11,597 4.1%	11,710 3.6%	12,399 4.8%
	(%)	53,759 27.0%	56,758 25.3%	62,332 23.5%	63,710 22.7%	66,322 20.3%	60,576 23.4%
	(%)	66,380 33.3%	70,563 31.5%	74,594 28.2%	75,307 26.8%	78,031 23.8%	72,975 28.1%
		199,440	224,295	264,708	280,490	327,267	259,240

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3.6%

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83.9% 19.8% 103.7%

- 가 43.3%

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28.9% 27.8%

- , 41.1% 가

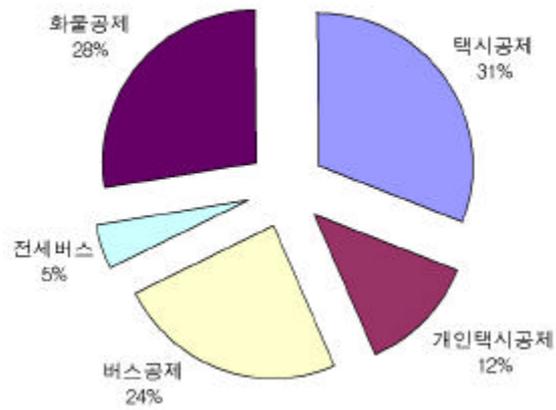
, 32.6% 26.4%

< - 12> 2001

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	1,987	1,531	77.1%	388	19.5%	2,977
	776	585	75.4%	145	18.8%	835
	1,549	1,232	79.5%	210	13.5%	4,655
	292	304	104.4%	26	8.8%	155
	1,774	1,696	95.6%	493	27.8%	3,087
	6,378	5,348	83.9%	1,262	19.8%	11,710

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, 2001

11.4%

9

1,229

- 2001

15.4%

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			1997	1998	1999	2000	2001	5
			600	704	938	1,084	1,229	911
			6.5%	7.8%	11.5%	12.2%	11.4%	9.9%
			7,550	7,249	5,713	5,425	6,378	6,463
			81.8%	80.4%	70.1%	61.0%	59.0%	70.1%
			218	237	256	311	384	281
			2.4%	2.6%	3.1%	3.5%	3.5%	3.0%
			8,367	8,189	6,906	6,820	7,991	7,655
			90.7%	90.9%	84.8%	76.7%	73.9%	83.1%
			863	824	1,240	2,068	2,816	1,562
			9.3%	9.1%	15.2%	23.3%	26.1%	16.9%
			9,230	9,013	8,145	8,888	10,807	9,217

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2)

○ , 2001

82.3%

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○ 2001

19.6%

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	1962. 4		
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	1929.10	.	
	1971. 3		
	1961. 7		
	1948. 8	32	
	1964. 9	32	
	1979. 6		61
	1981.12		61
	1993. 2		61
	1981. 7		36
	1997.12		61
	1981.11	28	2
	2000. 1		
	1963.10		54
	1988. 2		54
	1990. 3		16
	1998. 1		27
	1986.11	40	
	1988. 3		
	1983.10		
	1991. 6		30
	1987. 6	40	
	1984. 2		
	1984.10		
	1952. 4		
	1966.11	32	
	1989. 7		
	1925. 4	32	
	1972. 9	32	
	1964. 5	32	

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 - 2001
 73% , 90%

< - 18> (2001)
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		2,392	589	3,001	145	2,425	8,551
		80.4%	70.5%	64.5%	93.3%	78.5%	73.0%
		2,977	835	4,655	155	3,087	11,710

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가		
	(61)	(36)
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○ 1915

○ 1965

○ 1977

1980

< - 1 >

1961. 7. 29	
1961. 8. 15	
1961. 10. 10	
1965. 8. 10	
1969. 1. 1	(ICMIF) 가
1974. 6. 26	
1977. 1. 1	
1979. 7. 1	
1984. 10. 26	
2000. 7. 1	,

○ 2000 7 , , 3
가 .

○ 가
8) , .
- 57 , 106
111
134 가 .

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○ 가
- , .

○ 11 ()
12 ()

8) 15 , 107 , 112

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- 948 4,061
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- 가
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9) 6 ()

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		,	1997
		, (, ,)	2000
		, (, ,)	2000
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			2001
			2001
			2001
		,	2001
(14)		,	2001
	0570		2001
		,	2001
	가	가 , ,	2001
			2001
		(,)	2002
			1961
			1998
			2002
		,	1983
		가	1990
	가	. .	1997
(10)		,	1998
			2000
			2001
			2001

< - 3 >

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		.		
856	92	3,741	320	5,009

: http://www.nonghyup.com/aboutnac/financial/financial_03.jsp

: 1) (17)

2) 2002 2 28

< - 4 > (2001)
(:)

350	328	678	575	1,253

○ 19 ,
105 , 110 115
, 58 ()
가 .

○ 5 가 ,
6.4% .
- , 2000

< - 5 > (:)

		1997	1998	1999	2000	2001
		1,539	1,456	1,383	1,387	1,383
		2,312,374	2,360,288	2,383,083	2,381,643	2,406,171
		14	14	13	24	20
		87,018 (17,848)	82,590 (16,975)	66,405 (13,505)	67,565 (16,334)	66,665 (15,742)
		87,032	82,604	66,418	67,589	66,685

: 1) ()
2) 2000 . .

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 (2000.12)
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	,
	. 가
	$= \frac{m' - t}{m'} \times P$
	$m' : 12/$ (1,2,4,6,12), $t :$, $P :$ 가
	가
	,
	50%
	[(- -) ÷ × 100(%)]

11) 16 19

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12)

- 2001 1,500

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13)

< - 7 >

	100 2
	100 20
가	100 90
()	(100 5)
	100 70
	100 20

12) 19 , 55 59

13) 21 (), 81 (), 82

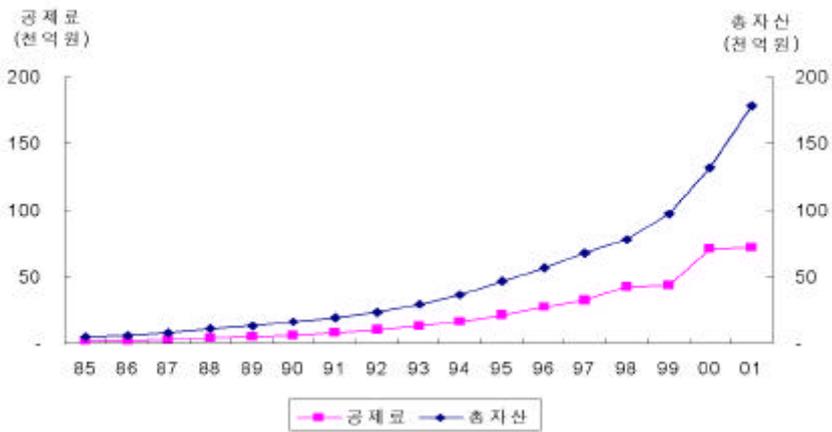
()

○ 2001 7 2,629
 , 99.2%

1)

○ 2001 14)
 7 2,046 17 8,506
 - 85 26.1%
 25.3%
 - , 2000
 가

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: 2000

14)

0.8%

○ 2001

15.2% 4 .
 - 1997 6.7%
 2001 15.2% 가 3

< - 8 >

(:)

	1997	1998	1999	2000	2001	5
	32,720 (6.7%)	42,453 (9.2%)	43,265 (9.3%)	71,371 (13.8%)	72,046 (15.2%)	52,371 (10.9%)
	489,559	463,904	467,554	516,538	473,643	482,240

: 1) ()

2) [(CY) : 1 12 / (FY) : 4 3]

3)

4) 2000

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5

65.2% 6.2%

< - 9 >

1997	57.3%	75.1%	7.3%	95.9%	11.9%	12.6%
1998	60.5%	90.7%	6.0%	96.8%	13.6%	13.4%
1999	51.7%	67.0%	6.6%	96.0%	13.6%	13.0%
2000	61.1%	63.3%	6.0%	96.9%	9.8%	10.8%
2001	55.4%	46.5%	5.8%	96.9%	9.0%	9.5%

: 2000

○ 2001 9.0% ,
 9% .

2)

○ 0.8%
 1997 27% .

○ 5 52.7%
 , 5 34.4% .

- 5 87.1% .

< - 10 >

(:)

						(a+b)
			(a)		(b)	
1997	224	94	41.9%	95	42.2%	84.0%
1998	247	163	65.8%	101	40.9%	106.6%
1999	291	142	48.7%	104	35.8%	84.5%
2000	408	225	55.2%	126	31.0%	86.1%
2001	583	301	51.6%	177	30.4%	82.0%
	351	185	52.7%	121	34.4%	87.1%

: 2000

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○ 2001 11 1,053
 12.5% .

- 가 가
 1997 7.5% 2001 12.5%
 가 .

< - 11 >

(:)

	1997	1998	1999	2000	2001	5
	68,485 (7.5%)	78,485 (8.5%)	97,916 (8.9%)	131,874 (10.9%)	178,506 (12.5%)	111,053 (10.0%)
	909,209	922,985	1,102,953	1,207,300	1,430,340	1,114,557

- : 1) ()
- 2) [(CY) : 1 12 / (FY) : 4 3]
- 3)
- 4) 2000

< - 12 >

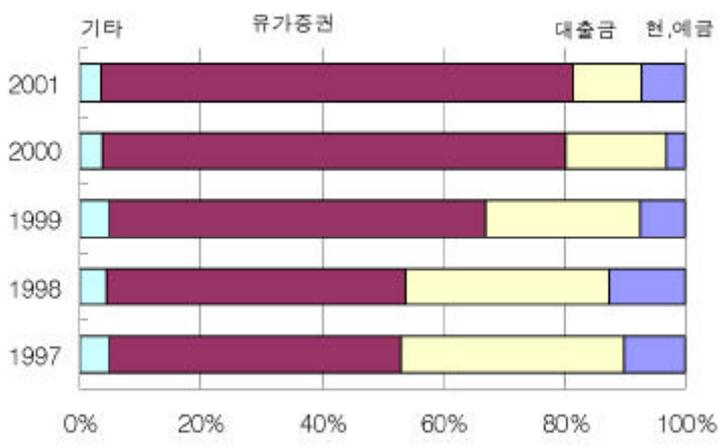
	1999		2000		2001	
	7.5%	13.3%	3.3%	7.6%	7.2%	4.0%
가	62.0%	16.8%	76.4%	10.5%	78.0%	10.0%
-	0.5%	180.3%	0.3%	5.4%	0.2%	158.4%
-	49.3%	15.4%	72.9%	10.9%	75.0%	9.6%
-	6.2%	15.0%	1.3%	5.6%	2.3%	17.5%
-	6.0%	22.9%	2.0%	9.6%	0.5%	6.7%
	25.6%	9.8%	16.6%	9.1%	11.2%	8.1%
-	7.4%	8.5%	5.9%	8.3%	5.7%	7.3%
-	18.2%	10.2%	10.8%	9.4%	5.6%	8.7%
	0.8%	6.0%	0.6%	6.2%	0.5%	5.3%
	96.0%	14.1%	96.9%	10.0%	96.9%	9.3%
	4.0%	0.8%	3.1%	5.3%	3.1%	0.0%
	100.0%	13.6%	100.0%	9.8%	100.0%	9.0%

: 2000

○ 3 가
 73.6% 가 ,
 16.4% 가 90% .
 - 가 ,
 - , 3 68.1% , 2001
 75%

○ 3 96.7% .
 ○ 가
 - 5 , 가 가

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가.

○ 1937 9

- 가

○ 1954 12
 , 1958 4 가

< - 13 >

1962. 1. 20	()
1962. 4. 1	
1963. 12. 5	
1979. 7. 31	
1978. 3. 1	
1985. 1. 1	
1985. 6. 1	
1992. 4. 1	
1993. 1. 1	
1983. 6. 15	
1993. 4. 1	
1996. 2. 10	
1999. 1. 1	
1999. 6. 4	
2001. 1. 1	

○ 1962 1 (“ ”) .
1962 4 1

○ , , 가

○ 가 15) , .
- 65 , 가
105
132 가 .

○ , , , , ,
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- 163 2

15) 15 , 107 , 112

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3 10 20 .

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< - 14 >

		1	2	3
	6%	6%	× 90%	× 95%
	6%	6%	× 90%	× 95%
	4%	4%	× 85%	× 95%
	4%	4%	× 85%	× 95%

○

○ 2001 70 , 21
92

○

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- 3 4
, 2002 4 1,772

○

, 26 2

○ 2001 91
164,874

< - 15 >

(:)

	1997	1998	1999	2000	2001
	86	87	87	87	91
	165,938	166,563	164,315	168,123	164,874

○ 가 5

-0.2%

- 5 -9.3%,
-4.2% ,
-5.5%

< - 16 >

		1997	1998	1999	2000	2001
		4	4	4	4	8
		2,914	2,436	2,319	2,221	1,970
		2,918	2,440	2,323	2,225	1,978
		838	854	842	833	891
		7,050	6,508	6,218	6,037	5,749
		7,888	7,362	7,060	6,870	6,640

○

16),

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0.5%

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< - 17 >

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,	20%
	15%
	10%

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$$\times \quad / 2 + \quad \times \quad / 4$$

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$$[(\quad - \quad) \times \quad / 2]$$

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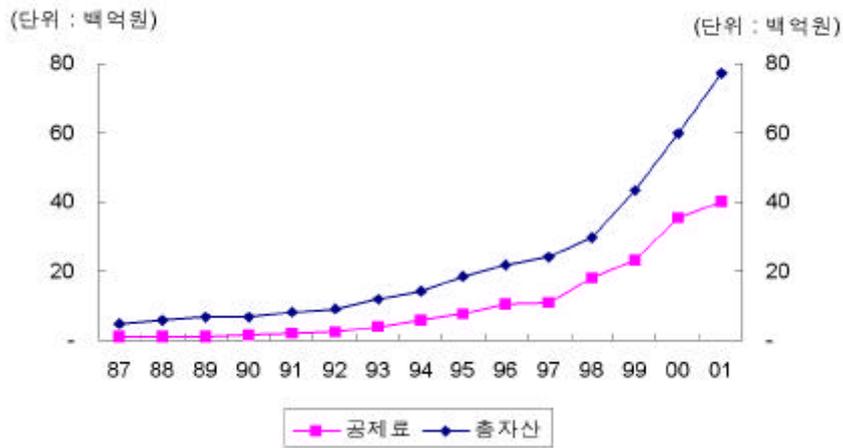
,

5/ 100)

.

28.8% 21.8% , 2001
 3,977 7,740
 - , 1997
 38%

< - 3 >



○
 0.8% .
 - 1997 0.2%
 2001 0.8% 가 .

○ 5
 45.4% 1.1% ,

○ 2001 8.6%
 , 9.2%

< - 19 >

(:)

	1997	1998	1999	2000	2001	5
	1,079 (0.2%)	1,781 (0.4%)	2,286 (0.5%)	3,541 (0.7%)	3,977 (0.8%)	2,533 (0.5%)
	489,559	463,904	467,554	516,538	473,643	482,240

: 1) ()

2) [(CY) : 1 12 / (FY) : 4 3]

3)

< - 20 >

1997	53.7%	62.8%	2.2%	99.9%	12.2%	13.6%
1998	119.4%	40.2%	2.0%	99.8%	14.2%	9.6%
1999	61.4%	30.7%	0.8%	100.0%	11.7%	5.7%
2000	76.1%	46.6%	0.8%	100.0%	10.4%	12.8%
2001	66.3%	50.5%	0.8%	99.7%	8.6%	9.2%

2)

○ 1997 10 19%

, 1998 1999

- 2001 558

14.0% .

○ 5 73.3%

16.0% 89.2% .

< - 21 >

(:)

1997	557	421	75.6%	104	18.7%	94.3%
1998	491	446	90.9%	101	20.7%	111.6%
1999	485	341	70.4%	81	16.7%	87.0%
2000	495	318	64.3%	63	12.7%	77.0%
2001	558	367	65.9%	64	11.5%	77.3%
	517	379	73.3%	83	16.0%	89.2%

3)

○ 2001

7,740

0.5%

- 가 가

1997 0.3%

2001 0.5% 가 .

< - 22 >

(:)

	1997	1998	1999	2000	2001	5
	2,397 (0.3%)	2,949 (0.3%)	4,322 (0.4%)	5,962 (0.5%)	7,740 (0.5%)	4,674 (0.4%)
	909,209	922,985	1,102,953	1,207,300	1,430,340	1,114,557

: 1) ()

2) [(CY) : 1 12 / (FY) : 4 3]

3)

○ 3 가 47.0%
 가 73.6%, 92.5%
 91.7% 가

- , 34.8% 가
 81.8%

○ 3 34.8%
 , 2001
 4.3%

< - 23 >

	1999		2000		2001	
·	8.3%	1.1%	6.4%	3.8%	1.9%	6.7%
가	54.6%	18.3%	41.3%	13.5%	47.1%	13.2%
-	0.8%	0.0%	-	-	-	-
-	24.3%	0.0%	36.4%	0.0%	46.5%	13.3%
-	29.5%	0.0%	4.9%	0.0%	0.6%	10.7%
-	13.3%	11.6%	8.7%	11.8%	5.7%	13.4%
-	3.9%	10.8%	2.9%	10.6%	2.4%	9.7%
-	9.4%	11.9%	5.8%	12.3%	3.3%	12.1%
-	0.0%	0.0%	-	5.1%	-	-
-	7.8%	0.0%	0.1%	0.0%	0.1%	0.0%
-	12.6%	7.1%	41.2%	8.9%	42.4%	4.3%
-	96.6%	12.2%	97.6%	10.7%	97.2%	9.0%
-	3.4%	0.1%	2.4%	0.2%	2.8%	1.0%
-	100.0%	11.7%	100.0%	10.4%	100.0%	8.8%

- 2001	가	13.2%	(10.0%)
3.2%p	.		
○ 3		97.2%	(96.7%)
0.5%p	.		

3.

가.

○ 1982 12 100 . 1960 , 1973 3
가 .

○ 1989 12 , 1991 3 1992 9 .

< - 24 >

1982. 12. 31	(3622)
1989. 12. 30	(4152)
1990. 12. 27	가
1991. 3. 18	
1992. 9. 1	

○ 1 7
1,242 .
- 2001 39 5,919 .

< - 25 >

	'95	'96	'97	'98	'99	'00	'01
()	2,969	2,863	2,743	2,590	2,126	1,817	1,730
()	206,154	255,118	296,802	328,461	350,017	366,357	395,919

.

○ 가

19) , .

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○ 55 () 가 가 .

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59

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가 1 2

가

○

22).

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20) 5 ()

21) 7 , 8

22) 55 2()

- 가 1
 3,000 23)
 ○ ,
 ○ 8
 , (4) 24)
 가 가

< - 26 >

				(2001)	
		,	7.5	660	95. 9
		,	7.5	117	98. 1
			6.5	63	00.12
			5.5	1	01.12
			5.5	2	01.12
가	가		10.0	857	92. 9
	가		7.0 10.0	1,899	97. 4
				1,934	98. 4
				356	01. 9
가	가		8	1,311	99. 1
			8	3	00. 5
			10	10	92. 3
			10	8	92. 3
			7 10	73	92. 3

23) 59 (가)

24) 1998 9 25

○ 2001 12,417 5
 1.5% 가 ,
 11.1% .
 < - 27 >

		1997	1998	1999	2000	2001
()		11,697	10,861 (-7.1%)	11,338 (4.4%)	11,851 (4.5)	12,417 (4.8)
		32,589	31,110	25,427	21,944	18,210
		20,328	19,804	18,116	15,881	14,789
		53,187	50,914 (-4.3)	43,543 (-14.5)	37,825 (-13.1)	32,999 (-12.8)
()		3	4	4	3	3
		831	738	712	704	703
		834	742 (-11.0)	716 (-3.5)	707 (-1.3)	706 (-0.1)

: () 가

○ 26

○ ,

- ,

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-

○ 5 1 , 가 3
1
.

○ 가
() .

$$tw = tv^{(n)} - \frac{m \times 12 - t}{m \times 12} \times$$

tw : , tv⁽ⁿ⁾ :

: , t :

m : , n : ↘

- 3 10 10 , 3
7 7
7 .

○ , , ,
- .

○ 25).

- 2001 247 .
 - , ,

○ , , 가 ,
 26).

< - 28 >

	<p>.</p> $= \frac{m - t}{m} \times P$ <p>m : 3, 6, 12 (), t : , P :</p>
	가
	, 가
	50%
	[(- -) ÷ × 100(%)]

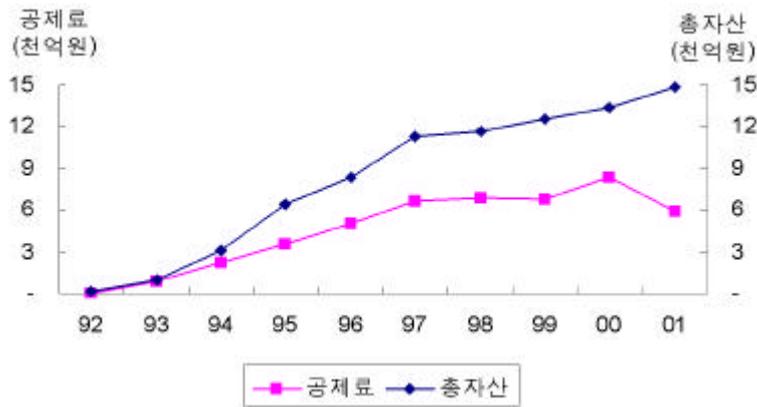
26) 34 ()

○ 2001 가 7,372 ,
79.9%

1)

○ 1992 , 2001

< - 4 >



○ 2001 1.2% .
- 1997 1.4% 2001 1.2%

○ 5 5

60.4% 8.4%

< - 29 >

(:)

	1997	1998	1999	2000	2001	5
	6,632 (1.4%)	6,915 (1.5%)	6,767 (1.4%)	8,396 (1.6%)	5,888 (1.2%)	6,920 (1.4%)
	489,559	463,904	467,554	516,538	473,643	482,240

: 1) ()

2) [(CY) : 1 12 / (FY) : 4 3]

3)

○ 2001 15.6%

, 2%

< - 30 >

1997	95.4%	44.6%	9.6%	97.2%	12.7%	2.1%
1998	64.0%	60.7%	12.6%	96.2%	13.8%	3.8%
1999	30.6%	64.8%	8.5%	96.2%	10.9%	2.7%
2000	44.8%	60.4%	5.8%	96.2%	7.8%	2.5%
2001	28.7%	72.6%	5.6%	96.7%	15.6%	2.8%

2)

○

1999 2000 , 2001
 1,484 .
 - 가
 1997 1.2% 2001 20.1% 가
 ○ 5 73.5%
 , 36.7% 36.8%

< - 31 >

(:)

						(a+b)
			(a)		(b)	
1997	81	51	63.0%	3	3.7%	66.7%
1998	86	53	61.6%	15	17.4%	79.1%
1999	461	123	26.7%	238	51.6%	78.3%
2000	1,110	406	36.6%	447	40.3%	76.8%
2001	1,484	550	37.1%	482	32.5%	69.5%
	644	237	36.7%	237	36.8%	73.5%

3)

○ 1997 7.1% 가
 2001 1 4,846
 1.0% .
 - 1997 1.2% 2001
 1.0% .
 ○ 3 가 92.5%

- 가 2001
 80%
 - , 1999 54.8% 2001 9.5%

< - 32 >

(:)

	1997	1998	1999	2000	2001	5
	11,276 (1.2%)	11,720 (1.3%)	12,484 (1.1%)	13,405 (1.1%)	14,846 (1.0%)	12,746 (1.1%)
	909,209	922,985	1,102,953	1,207,300	1,430,340	1,114,557

: 1) ()

2) [(CY) : 1 12 / (FY) : 4 3]

3)

< - 33 >

	1999		2,000		2001	
가	2.2%	0.0%	1.2%	7.1%	1.2%	7.0%
-	90.8%	12.1%	92.2%	8.2%	94.1%	16.5%
-	0.7%	-400.9%	7.9%	19.8%	5.0%	128.4%
-	31.4%	11.0%	53.8%	12.1%	79.5%	12.3%
-	54.8%	10.3%	30.6%	3.6%	9.5%	7.9%
-	3.9%	2.8%	-	-	-	-
	2.0%	3.9%	1.4%	5.9%	1.4%	6.2%
	1.2%	6.7%	1.3%	9.4%	0.1%	5.2%
	96.2%	11.4%	96.2%	8.1%	96.7%	16.2%
	3.8%	-	3.8%	-	3.3%	-
	100.0%	10.9%	100.0%	7.8%	100.0%	15.6%

4.

가.

- 85 37,759 ,
1 5 (6,550) .
- 1960 5 , 1964 4
가 .
- 1972
, 1995 .
- (22) ,
3 .

< - 34 >

1960. 5	가
1964. 4	
1972. 8	(2338)
1973. 3	
1974. 5	가
1987. 7	
1992. 10	가
1995. 1	
2000. 4	(가)
2000. 11	

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가

(7)

○

가

97 (

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83

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가

27)

○ 가 ,
28).

○ 40 7

- 2001 91.1%

50.4% 47.4%

< - 35 >

(:)

			1999	2000	2001
			619	847	985
			572	766	927
		27	16	6	
		1,218	1,629	1,918	
			33	33	38
			-	-	-
		1,251	1,662	1,956	
		-	41	149	
			2	12	38
			-	-	-
		-	2	4	
		2	55	191	
			1,253	1,717	2,147

27) 83 2()

28) 97 , 21 21 2,
28 30

66

○ , 1,130

○ 29)

○ ,

○ 2001 537 5

1.0% 가 ,

6.1%

< - 36 >

(:)

		1997	1998	1999	2000	2001
		5,169,489	5,058,113	5,000,470	5,281,511	5,371,919
		17,456	16,777	15,234	13,928	13,378
		12,666	10,998	11,079	10,496	10,013
		30,122	27,775	26,313	24,424	23,391

29) 40 ()

30).

가

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- 1 .
- , .
- 1 가 80%~120% .
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30) 8 ()

< - 37 >

	$(\%) = \frac{(2 \times \text{가} + \text{가}) / (7 - \text{가}) \times 12 / 6 \times 100}{\text{가}}$
	$(\%) = \frac{(3 + \text{가}) / 3}{\text{가}}$
	가

○ , , , , .
 (2002.5.1) .
 ○ 31) 50%

31) : [(+) - (+ + + +)] / (+)

○

11

32)

33)

-

50%

○

- 2001 12 50

가

○

< - 38 >

	30%
	20%
	30%
	1%
	15%

32) = [(- -) /] × 100(%)

33) ()

○ 2001 1,956
가 ,
가 91.1% .

1)

○ 5
10.7% 13.7% 가 , 2001 1,956
6,770 .

○ 0.4% 가
.
- 1997 0.3% 2001
0.4% 가 .

< - 39 >

(:)

	1997	1998	1999	2000	2001	5
	1,301 (0.3%)	1,220 (0.3%)	1,251 (0.3%)	1,662 (0.3%)	1,956 (0.4%)	1,478 (0.3%)
	489,559	463,904	467,554	516,538	473,643	482,240

: 1) ()

2) [(CY) : 1 12 / (FY) : 4 3]

3)

○ 3 3

66.1% 9.7%

○ 2001 9.1%
20%

< - 40 >

1999	10.7%	72.1%	0.3%	90.7%	8.2%	1.9%
2000	45.5%	67.9%	12.7%	97.6%	11.0%	23.7%
2001	31.2%	60.7%	13.1%	97.5%	9.1%	22.2%

2)

○ 1999 2001
9.8% 191

< - 41 >

(:)

			(a)		(a)	(a+b)
2000	5,534	746	13.5	779	14.1	27.6
2001	19,102	2,904	15.2	2,953	15.5	30.7

3)

○ 2001 6,770
0.5%

- 가 1997 0.4% 가 2001 0.5% 가 .

< - 42 >

(:)

	1997	1998	1999	2000	2001	5
	4,051 (0.4%)	4,261 (0.5%)	4,795 (0.4%)	5,577 (0.5%)	6,770 (0.5%)	5,091 (0.5%)
	909,209	922,985	1,102,953	1,207,300	1,430,340	1,114,557

: 1) ()

2) [(CY) : 1 12 / (FY) : 4 3]

3)

< - 43 >

	1999		2000		2001	
	1.1%	3.01%	-	0.38%	-	6.26%
	0.3%	30.40%	0.8%	4.06%	1.1%	3.00%
가	88.2%	9.40%	90.4%	11.40%	95.3%	6.42%
-	1.0%	37.06%	3.9%	17.33%	6.6%	18.02%
-	19.8%	6.58%	60.2%	10.50%	69.5%	6.50%
-	58.6%	9.55%	31.7%	10.05%	19.2%	6.13%
-	8.7%	8.41%	-	-	-	-
	-	8.05%	-	-	0.3%	12.22%
-	-	-	-	-	-	4.56%
-	-	-	-	-	-	-
-	-	8.05%	-	-	0.3%	5.35%
	1.1%	0.00%	0.9%	0.00%	0.8%	-
	90.7%	9.50%	97.6%	11.20%	97.5%	9.35%
	9.3%	0.73%	2.4%	0.62%	2.5%	0.46%
	100.0%	8.24%	100.0%	10.99%	100.0%	9.11%

○ 3

91.7%

- 3

가

.

52.6%

34.3%

0.3%

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5.

가.

- 1905
가
- 1929 10 “
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- 1952 12 “ “ “ “ “
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가 1953
- 1961 10 , 1962 2 1
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- 60 1971
9.3% ,
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119 , 924 (

359), 400 , 360 .

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1983 7 , ,
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- 1999 12 28 “ . “ “
“ “ “ “

- 2001 7 1
(, ,)

< - 44 >

1929. 10. 1	
1952. 12. 6	
1976. 12. 22	
1977. 1. 1	
1982. 12. 31	.
1983. 7. 1	
1999. 12. 28	
2001. 7. 1	

- 1983 7
, 1997

- 1998

5.2%

24.3%

, 1998 81.3%

○

○ 『 . 』 가가

○ “ ”, “ ”,

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- 가 가 가

- 가 가

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< - 45 >

	1983. 7. 1 ()	1 1 1 10	1 300 1 50
	1988. 8. 27	1 2 1 10	1 600 1 50
	1993. 1. 26	1 3 1 10	1 900 1 50
	1997. 2. 21	1 4 1 10	1 900 1 50
	1991. 1. 6 ()	1 4	1 900
	2000. 4. 4	"	"

○ 「 가 , 가

가 34).

○ 가 ,

- 1

34) 4 (가) 45 ()

< - 46 >

	가	-
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○ 가

- 가

- " " 가

- 가

○ , 가

2

가 35).

35) 2 가 가 1

(. 55)

○ 2002. 2. 10. 36).
 - 「 』 6
 - 「 』 2
 - 「 』 2

< - 47 >

		-
		- 80
	현	- 가 가 1%
(6)	All-Cover	- 가 가 0 70
		- 3
		- 가 - , ,
		-
		- (3, 5, 7) 가 - (2002. 2 5.5%)
(2)		- 가 - 가
	현 +	- , 가 - (2002. 2 5.0%)
(2)		- 가 -

36) 2002. 7

○ 3 5
 4 5
 - , 65.9%가
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 ○ 『 』
 ○ , , ,
 - 가 ,
 - 8 2,800
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 - 가 , “ ”,
 가 “ ” , 2022
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○ , ,
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- 70% , 30%
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-	(5) (陰)
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-	(
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< - 50 >

가	100	90
	100	20
	100	2
	100	20
	100	1

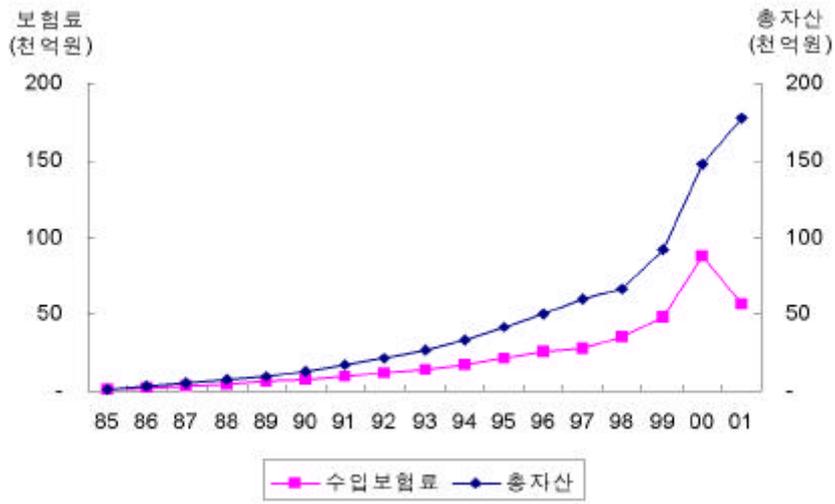
1)

○ 27.2% 34.4% 85 , 2001
 5 6,481 17 7,459 .

○ 1998 가 .
 - 1997 가
 , 1999 가
 가가 가

- ,
 1999 36.8%
 2000 81.3% .

< - 5 >



< - 51 >

가

(:)

	1995	1996	1997	1998	1999	2000	2001
	21,455	25,226	28,321	35,200	48,155	87,286	56,481
가	24.6%	17.6%	12.3%	24.3%	36.8%	81.3%	-35.3%

< - 52 >

(:)

	1997	1998	1999	2000	2001	5
	28,321 (5.8%)	35,200 (7.6%)	48,155 (10.3%)	87,286 (16.9%)	56,481 (11.9%)	51,089 (10.6%)
	489,559	463,904	467,554	516,538	473,643	482,240

: 1) ()

2) [(CY) : 1 12 / (FY) : 4 3]

3)

○ 2001

11.9% 4 .
- 1997 5.8% 2001
11.9% 가 .

○

90 15%
2001 65.3% .

< - 53 >

(:)

	1995	1996	1997	1998	1999	2000	2001
()	23 15.2%	36 21.7%	49 26.8%	69 34.3%	144 49.7%	233 55.3%	341 65.3%
()	128 84.8%	130 78.3%	134 73.2%	132 65.7%	146 50.3%	188 44.7%	181 34.7%
(가)	151 11.0%	166 9.9%	183 10.2%	201 9.8%	290 44.3%	421 45.2%	522 24.0%

: 가 가

○ 5 61.0% 5.2%

○ 2000 2001 5.9% 8.5%

○ 2001

7.2%

< - 54 >

1997	49.1%	82.5%	5.8%	99.97%	10.7%	14.2%
1998	66.9%	90.1%	5.2%	99.91%	10.9%	18.6%
1999	97.0%	58.6%	5.1%	99.97%	10.6%	11.8%
2000	94.2%	37.3%	4.1%	99.98%	5.9%	8.8%
2001	47.0%	70.6%	6.9%	99.96%	8.5%	7.2%

2)

○ 2001

17 7,469
 - 가 가
 1997 6.6% 2001
 12.4% 가

< - 55 >

(:)

	1997	1998	1999	2000	2001	5
	59,643 (6.6%)	66,551 (7.2%)	91,616 (8.3%)	147,827 (12.2%)	177,469 (12.4%)	108,621 (9.7%)
	909,209	922,985	1,102,953	1,207,300	1,430,340	1,114,557

: 1) ()

2) [(CY) : 1 12 / (FY) : 4 3]

3)

< - 56 >

	1999		2000		2001	
가	34.0%	12.1%	44.8%	4.2%	24.5%	9.1%
-	50.3%	10.2%	41.1%	6.8%	62.9%	8.8%
-	23.1%	7.5%	15.1%	13.2%	21.9%	7.6%
-	27.2%	12.3%	25.9%	2.7%	41.1%	9.4%
-	7.5%	10.5%	4.3%	10.9%	4.1%	9.1%
-	1.3%	13.1%	0.3%	11.0%	0.3%	9.9%
-	6.2%	9.4%	4.0%	10.9%	3.7%	9.0%
-	6.0%	8.3%	6.4%	8.6%	7.0%	6.7%
-	0.8%	2.0%	0.5%	2.7%	0.3%	3.2%
-	1.4%	0.0%	2.9%	0.0%	1.1%	0.0%
	100.0%	10.6%	100.0%	5.9%	100.0%	8.5%

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- : (917)

- : 6 () 1 4

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1945. 4	10
1958. 7	
1960. 7	
1961.12	(917)
1962. 7	가
1974. 1	
1998. 5	(2000. 5. 「 」)

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(8 2).

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15 2

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1998-69).

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< - 2 >

1997	492	494	321 (3)
1998	504	425	321 (3)
1999	539	428	278 (3)
2000	572	501	278 (3)
2001	619	570	278 (3)

: 1)

2) () ()

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○
 - 5 (1997 2001) 716 ,
 562 78.5%, 32.1%, 110.6%

< - 3 >

(:)

					(%)
1997	10,816	4,777	8,729	3,939	117.1
1998	12,574	4,451	10,452	3,937	114.4
1999	13,372	5,171	10,309	4,141	108.1
2000	15,862	3,842	12,034	5,547	110.8
2001	19,015	5,588	14,710	5,418	105.9
	71,639	23,829	56,234	22,982	110.6

< - 4 >

	가			
	, , (, ,)	• - 1 : 1.5 - 1 : 1.5 * • - 1 : 1 - 1 : 10 • - 1 : 1 - 1 :15 / 30		'60.7.10 () '61.12.30 ()
	93 - - 3 -	85 (E/ L)	가	'74.01.01
		(TLO), (S/ L), (S/ L) (P/ A), (G/ A), (RDC)	• , , - : 11 13 - : 2.5 6.5 - : 3 8 - : 7 9 - : 2.5 5 - : 4 5 - : 12	1958.7.10 () '61.12.30 ()
	가 가 - - 3 -	가 가	• , - :10 1,000 - : 100 1,000	'98.4.2 ()

○

- (2001) 224

< - 5 >

(:)

	.	가			
1997	18,783	-	-	-	18,783
1998	19,592	-	-	-	19,592
1999	21,083	-	-	-	21,083
2000	21,525	-	-	-	21,525
2001	22,436	-	-	-	22,436

○

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 3 .
 : (3), (1),
 (1), (2), / (1),
 (2) (23).

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 . 가 (法 6 2 1)
 . (法 39 1)
 . (法 39 3)

. (法 39 4)

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· 法 33 1 2 , 21 2 .

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1948. 8		, 가
1962. 7	가 ()	
1964. 6	: .	.
1974. 4	가 (7)	
1990. 1	가	
1996.12	:	
1997. 8	가	
1999. 7	:	

○

- (8)
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< - 7 >

1997	1,107	10,710	39 (19)
1998	1,159	10,806	40 (19)
1999	1,181	10,960	36 (20)
2000	1,200	10,697	35 (20)
2001	1,215	10,619	35 (20)

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-
· 32 , 4 6 , 가
5 2 1 9
가
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○
- 5 ('97-2001)
243 , 200 82%
· 5 175 72%
· 154%

< - 8 >

(:)

1997	60,396	4,920	4,921	2,331
1998	62,704	4,165	5,966	3,780
1999	62,699	4,356	4,594	3,028
2000	79,900	4,600	2,424	2,704
2001	90,663	6,271	2,016	5,620

< - 9 >

(:)

1997	100.0	47.4	147.4
1998	143.2	90.8	234.0
1999	113.7	69.5	183.2
2000	52.7	58.8	111.5
2001	32.1	89.6	121.7

○

- 2001 907 1999 630
45% 가 .

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24 2().

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1964

가

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1964. 9. 23	
1988. 6. 1	
1994. 1. 27	

○

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 . : 가 ,
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< - 11 >

	1997	1998	1999	2000	2001
	248	248	248	248	248
	16	6	14	21	21
	46(3)	40(2)	40(2)	43(2)	44(2)

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○

- 5 ('97 2001) 326 , 62
 , 78 19.1%, 24.0%,
 43.1% .

< - 12 >

(:)

1997	4,834	338	463	51,360
1998	5,748	1,505	1,756	59,922
1999	6,614	2,617	3,025	66,681
2000	7,285	866	1,386	75,560
2001	8,115	913	1,179	86,876

○

- (57%) (42%)

- '97 가 68.6% , 2001

870 .

< - 13 >

(:)

			.	가	
1997	51,536	51,536	11,158	559	39,819
1998	59,922	59,922	20,316	559	39,047
1999	66,681	66,681	27,818	563	38,300
2000	75,560	75,560	38,074	562	37,486
2001	86,876	86,876	49,443	562	36,871

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○

- 가 : (24 2).

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- : 2 1 , 5 .

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(8) ,

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○ 가

- 8 ()

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가 가 .

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가.

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가

(62).

○

- 法 61 (), 64 ()
22 (가).

. 가.

* 61 ()

가

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○

- 1979 6

○

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1978. 11	가
1979. 6	

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法 60

가

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< - 15 >

	1997	1998	1999	2000	2001
	1,824	1,799	1,791	1,792	1,792
	610 (1)	600 (2)	595 (2)	603 (2)	598 (2)

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(64 1)

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- 가
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- 가 (64 2).
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- 法 64 () 가
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	가		
		(8,000 , 1, , 8,000)	1985
	“		1979.6
	“	2,000	1979.6

○

- 5 ('97 2001) 1 804 ,
 8,541 , 1,680 79.1% ,
 15.5% , 94.6% .

< - 17 >

(:)

1997	238,996	194,266	26,327	284,935
1998	258,877	175,885	34,401	272,383
1999	200,194	168,111	33,547	247,593
2000	183,569	162,728	34,867	211,765
2001	198,715	153,145	38,819	191,063

○

- .
 · 2001 12.31 2,977 ,
 80.4% , 3.4% ,
 16.2% .

< - 18 >

(:)

			가		
1997	306,974	233,967	65	3,687	242,577
1998	347,041	262,470	147	6,474	283,521
1999	324,011	251,183	120	6,686	270,655
2000	305,237	241,719	148	9,209	260,530
2001	297,677	239,239	158	9,800	257,915

- : 26 ()
, 91110-694.

* 26 ()

1. , .
2. .
3. .
4. .

* , 91110-694, '99. 9. 22()
1 .

○

- 가 : .

- : .

. : 65 1 .

* 65 ()

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, 가

- : 1 (1).
- 法 65 () 85 ()

○ 가

- 法 61 ()
- 64 () 가
- , , 가

○

- (64 4).

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- : 法 22 2 .
- * 22 (가)

○

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(, ,)

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· 2
가 가

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· “ ”

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○

- , , ,
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- : 64 , 25 , 85 ,
86 , 87 , 88 , 89 .

* 85 ()

* 86 ()

* 87 ()

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* 88 ()

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* 89 ()

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- : 25 2 , , 91110-694 '99.

9. 22().

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* , 91110-694 '99. 9. 22()

가. : 1

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- 1981 3 24
1981 12 24 .

○

< - 19 >

1981. 3 1981. 12	가

○

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· 5 .
· 60
가 .
-

< - 20 >

	1997	1998	1999	2000	2001
	377	396	474	480	460
	485(2)	461(2)	456(2)	450(2)	461(2)

○

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○

(64 1)

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○

- 法 64 ()

가

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· () :

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· : 2,000

○

- 5 ('97 2001) 9,205 ,
 6,339 , 968 68.9%,
 10.5%, 79.4%

< - 21 >

(:)

1997	220,553	152,128	18,339	50,272
1998	211,033	138,560	19,648	57,920
1999	180,213	110,805	18,987	65,432
2000	153,763	109,190	18,912	72,381
2001	154,927	123,168	20,959	78,849

○

- 2001 4,655 , 5

- 26 ()가

· 2001 12.31 : 64.5%,
 1.6%, 33.9%

< - 22 >

(:)

			가		
1997	431,571	268,055	285	5,369	273,708
1998	474,638	301,364	282	5,369	307,015
1999	481,907	314,398	289	5,305	319,992
2000	466,819	311,868	150	7,301	319,319
2001	465,536	300,051	107	7,553	307,711

○

- (가), , , , 가
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○

- , , .
 - 法 64 , 8 , 19 , 20 , 82 .
 * 20 () 19 가 8

○

- : 33 .

* 33 ()

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91110-694, '99.9.22(

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가.

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- 1993 2 1

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1992. 4	(10)
1992. 7	
1993. 2	(, , ,)
1993. 8	,)
1999.10.	10

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. 6 (가).

60

가 ,
가

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< - 24 >

	1997	1998	1999	2000	2001
	81,383	88,337	94,201	109,178	120,353
	221(1)	243(1)	240(1)	264(1)	282(1)

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(64 1)

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64 ()

가 .

< - 25 >

	가			
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	"	"		"
	"		1 2, 3, 5 (3)	"
	"		1 2,000	"
	"	"	1 2	99.11.1
	"		가	93. 2.1

○

- 5 ('97 2001) 2,565 ,
 2,292 , 536 89.4%,
 20.9%, 110.3% .

< - 26 >

(:)

1997	37,164	29,479	8,077	35,783
1998	43,200	37,665	9,001	40,928
1999	44,996	47,463	10,041	42,774
2000	53,554	56,156	11,957	50,203
2001	77,562	58,457	14,545	58,113

○

- '98 '2000
 , 2001 가 29%
 가 가 835 .

< - 27 >

(:)

		가			
1997	57,695	42,566	14	767	43,347
1998	66,852	47,933	14	1,053	49,000
1999	63,944	43,886	14	1,027	44,927
2000	64,843	42,929	23	1,811	44,763
2001	83,479	58,867	23	2,082	60,982

- , 가
 1 .
 · 2001 12.31 : 91.1%,
 4.8%, 4.1%.

○

- (· 가), , , ,
 , , , ,
 가 , , , .

7.

가.

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- 33 () 35 ()

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- 36 ()

* 36 () 가

가

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- 1981 7 1

○

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77.12	
81.02	
81.03	가
81.06	
81.08	
85.08	
87.08	
88.07	

○

- : 6 .
 . 가 .
 . 35 1
 가 .
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< - 29 >

	1997	1998	1999	2000	2001
	5,101	5,607	5,888	6,584	7,409
	640(2)	626(2)	618(2)	600(2)	585(3)

○

○ (11)

○ 가

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○ , 가 (10).

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○ ().

< - 30 >

			가
		1985.8.1	
	()	1981.7.1	
	2,000 1	1981.7.1	
	가	1981.7.1	
	(8,000)	1998.3.11	

○

- 5 (1997 2001) 9,236 ,
 8,289 , 2,071 89.8%,
 22.4%, 112.2% .

< - 31 >

(:)

1997	258,302	185,363	39,258	187,108
1998	214,242	129,710	37,062	152,512
1999	137,957	168,109	38,003	200,763
2000	135,651	176,135	43,456	203,425
2001	177,437	169,612	49,325	189,576

○

- 2001 3,087 1997 33.7%

- , (27

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· 2001 12.31 : 91.1%, 가 .
4.1%. 4.8% 가

< - 32 >

(:)

		가			
1997	465,853	300,488	37	22,523	53,664
1998	487,256	296,335	20	17,227	132,910
1999	350,409	281,112	362	5,623	20,379
2000	311,522	245,959	362	5,921	12,170
2001	308,748	242,454	368	10,578	12,648

○

- 가 : .
- : (37).
· , 가

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 * 37 ()
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○ 가

- 가 .

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 - 10 , 26 ,
 52 , 53 .

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. 2%, 2% 100%,

2% 100%, 2% 100%, 75% 100%,

75% 100%.

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- 1997 12 24

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. 法 60

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< - 33 >

	1998	1999	2000	2001
	678	814	1,046	1,151
	38(1)	51(1)	72(2)	92(1)

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 ○ (64 1)
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 - 法 64 () 가 .
 . () (,
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< - 34 >

			가
		1997.12	
	()	1997.12	
	2,000	1999.11	
		1999.11	
	(3,000)	1999.11	

○

- 2001 4 528 ,
 568 , 70 107.7%,
 13.2%, 120.9% .

< - 35 >

(:)

1998	4,013	2,528	841	4,511
1999	5,882	7,906	1,381	8,957
2000	13,714	15,969	2,185	19,757
2001	29,150	30,443	2,570	28,713

○

- 2001 155 38%
 가 .

- : 28 ().

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(:)

1998	4,775	4,249	359	4,608
1999	5,973	5,021	786	5,807
2000	11,249	10,201	896	11,097
2001	15,541	14,493	836	15,329

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가.

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- : 28 2() 15

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- 1981 11 1

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< - 37 >

1981. 10	
1981. 11	1 : 1 ('81.11.1 '82. 10. 31)
1983. 11	3 : 300 (7 가 가)
1990. 8.	가(28 2)
1990. 11	10 1,000 (, , ,)
2001. 11	21

○

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< - 38 >

	1997	1998	1999	2000	2001
	6,309	6,441	6,442	6,748	6,670

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(15 3).

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< - 39 >

가	.	(,)
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	1 가 1 :	1,000 가 가
	*	: 1981.11.1
(가)	- 가 ...	01254-10652(90.8.14) 가
	(,94.1.7)
	- 가...	15 3 가
	(,94.1.7)

○

- 12 , 8 가
- .
- 2001 28 .

< - 40 >

(:)

1997(16)	1,180	881	2,074
1998(17)	1,209	990	2,157
1999(18)	1,211	922	2,149
2000(19)	1,200	867	2,686
2001(20)	1,251	807	2,771

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1999. 2. 5	(5804)
2000. 1. 26	가
2000. 1. 27	

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(19 8).

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2000	61	11(1)
2001	71	11(1)

○

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2000.1.26

가.

80%, 15%, 5%.

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- 2000

2001

37

, 13 35.6%

< - 43 >

(:)

			(%)
2000	2,160	605	28.0
2001	3,709	1,321	35.6

○

< - 44 >

(:)

2000	3,737	-	3,737	4,500
2001	4,591	-	4,591	5,159

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1963. 7.31	
1961. 10.21	
1963. 11.28	
1997. 7. 1	
2000. 7. 1	가

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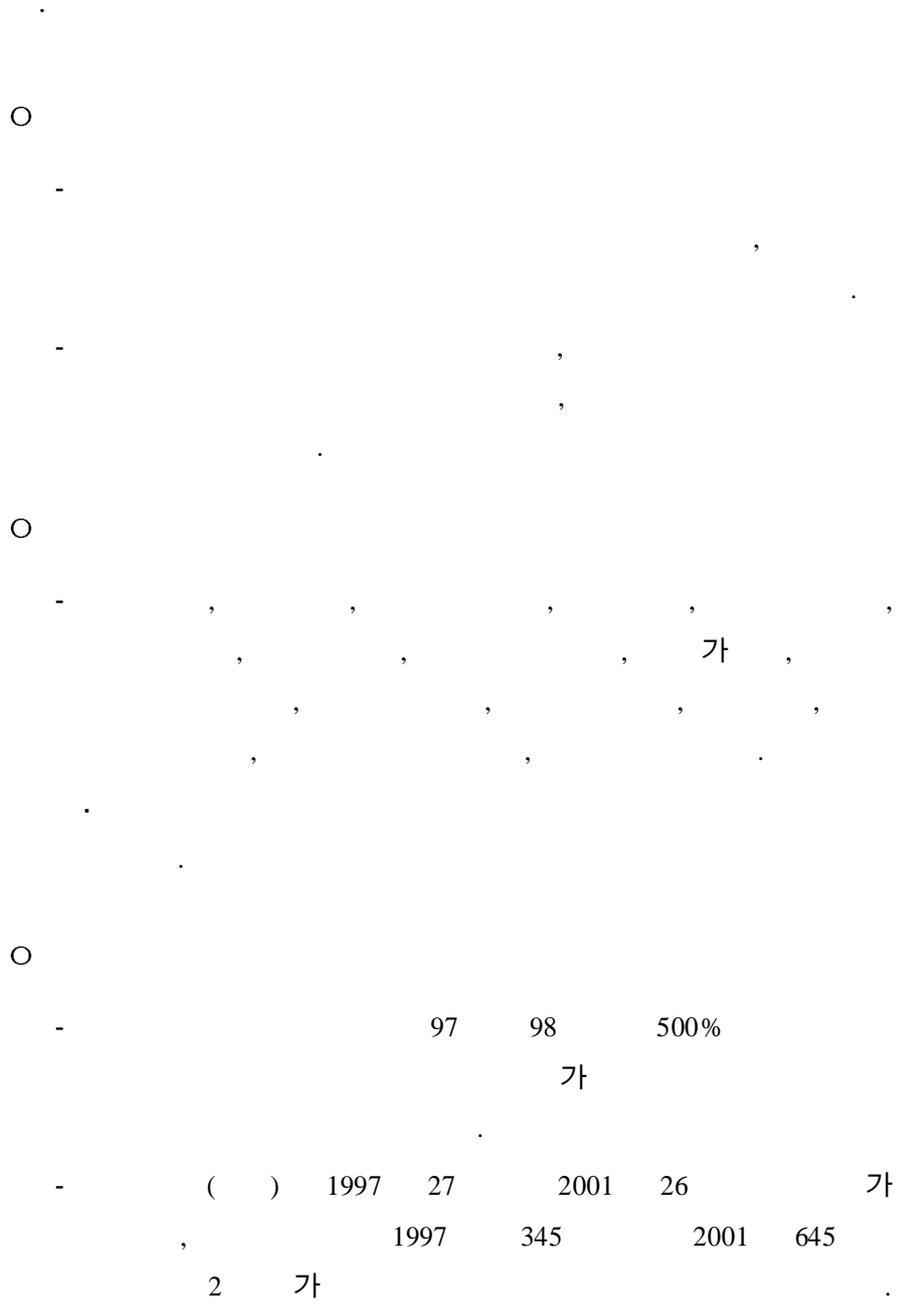
(54 4 9).

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< - 2 >

(:)

1997	3,716	461 (7)
1998	4,021	445 (6)
1999	4,988	439 (6)
2000	5,197	429 (6)
2001	5,454	428 (6)



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	()			
1997	30,625	34,513	196,759	570.1
1998	31,585	39,681	258,065	650.3
1999	34,203	52,835	81,143	153.6
2000	33,815	62,941	35,846	57.0
2001	35,397	64,492	60,218	93.4

< - 5 >

	()		()	
	2001	1997	2001	1997
	4,940	34,028	268	2,122
	132,128	114,833	27,749	11,082
	6,740	-	401	-
	2,200	14,510	120	1,800
	57,259	39,232	11,636	4,169
	4,517	6,076	1,173	635
	47,209	58,752	18,167	12,170
	37	169	1	14
가	556	389	142	106
	387	338	149	139
	73	358	-	182
	-	1,226	-	1,845
	20	129	1	51
	333	-	408	-
	6,265	1,420	4,276	156
	-	137	-	41
	262,667	271,595	64,492	34,513

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 - (58).
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(12451-26(2000.7.5)
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- (61).
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- (62).
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- (65).
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- (51).
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- 1988 5 2 .

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1987.10	(3935)
1988. 3	
1988. 5	
1996. 7	
1996.12	

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1997	21,538	529 (7)
1998	22,664	504 (7)
1999	25,769	493 (7)
2000	27,680	476 (7)
2001	28,899	476 (7)

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(56)

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- 400% 70% 97 98 2000 가
 - () 1997 27 2001 26 가
 , 1997 345 2001 645
 2 가

< - 9 >

	()	()	()	
1997	99,032	10,954	73,326	669.4 %
1998	85,643	17,219	76,473	444.1 %
1999	68,437	24,074	32,766	136.1 %
2000	42,130	25,091	19,311	77.0 %
2001	40,736	30,416	23,186	76.2 %

< - 10 >

	()		()	
	2001	1997	2001	1997
	4,479	59,588	156	888
	23,406	24,420	16,134	4,269
	3	1	1	4
	7,301	5,690	11,342	3,121
	5,493	9,245	2,721	2,566
가	32	14	40	18
	18	4	23	4
	-	43	-	8
	2	27	4	76
	6	-	4	-
	40,736	99,032	30,416	10,954

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○

- 2001 2 952 , 56%
 1 1,632 , 33%,
 9% .

< - 11>

(:)

1997	16,484	1,187	12,501	408	-	14,096
1998	17,723	2,133	12,092	1,931	-	16,156
1999	19,949	4,942	11,541	1,885	-	18,368
2000	20,823	5,745	12,305	1,838	-	19,888
2001	20,952	6,874	11,632	1,850	-	20,356

○

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 (58).
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 (法 51).
 . (法 51 2).

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- (87).

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- 가 : .

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- (法 61).

- (法 57

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- (法 62).

- 1998.1

(法

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가.

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- 1993 5 26

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1989.11.24	
1990. 3.31	가,
1992.11.25	(4501)
1993. 5.26	
1994. 1.10	
1998. 8.21	
1999. 4.16	

○

- 가

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< - 13 >

	1997	1998	1999	2000	2001
	1,149	1,247	1,282	1,237	1,232
	35(2)	36(2)	36(2)	38(2)	38(2)

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○ (13 45 1)

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- . (CM) .

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- 가 , 2001 98 20%
 가
 94%

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(: , %)

	(a)	(b)		(b/a)
			가	
1997	3,027	2,483	-	82%
1998	3,857	3,213	29.4	83%
1999	6,354	5,726	78.2	90%
2000	8,372	7,778	35.8	93%
2001	10,280	9,677	24.4	94%

○

- : 20 .
 . , , 가 , ,
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 . 100 2 , 100 20 , 가
 100 80 (100 30), ()
) 100 70 , 100 20 ,
 100 20 .

< - 15 >

(:)

		가		
1997	20,537	0	6,445	46,144
1998	37,139	0	6,649	60,961
1999	49,607	0	7,120	77,979
2000	55,406	0	6,923	88,707
2001	68,963	0	6,139	105,360

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- 20%,

5%, 75%

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1995. 12	()
1996. 12	
1997. 2	
1997. 4	가
1997. 7	
1997. 12	()
1998. 1	가()
2000. 1	()

: 가

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S/ W

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< - 17>

(:)

	1997	1998	1999	2000	2001
	178	244	394	580	724
	10	12	20	24	18
	188	256	414	604	742
	10(1)	17(1)	17(1)	17(1)	17(1)

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○ : 28

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	S/ W ,	

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(:)

2000	5	957	58,090
2001	11	1,493	72,743

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1986. 10. 08	
1986. 11. 20	가
1986. 12. 23	
1987. 01. 10	
1996. 08. 19	(EM)
2000. 05. 03	(. . .)

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 . (, , ,) , EM (EM)

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< - 21 >

	1997	1998	1999	2000	2001
	147	147	156	166	158
EM	29	46	49	52	50
	176	193	205	218	208
	38(2)	39(2)	35(2)	34(2)	33(2)

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○

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- (EM) (, , , ,) .

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○

- 2001 45 , EM
 2 3 , ()
 9,258 , EM 68 .

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(:)

1997	264,929	298,429	22,490	144,515	439,166	1,169,529	4,293
1998	104,908	197,254	576	118,608	357,630	777,976	3,515
1999	57,525	205,367	44	126,613	357,890	747,439	3,503
2000	37,527	279,532	39	109,503	352,602	779,203	3,436
2001	155,955	331,101	0	112,372	326,324	925,752	4,510

< - 23 >

(EM)

(:))

1997	-	-	-	438	-	438	2
1998	-	-	-	2,347	-	2,347	13
1999	-	-	-	2,673	-	2,673	17
2000	7	239	-	1,890	271	2,407	8
2001	25	1,289	-	2,238	3,237	6,789	23

○

- 2001 458 20% 가

< - 24 >

(:)

	1997	1998	1999	2000	2001
	19,413	23,798	30,989	38,197	45,767

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○

- (가) :

- : 2 1 .

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- 1986 9 ().

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1986. 4	(11877)
1986. 4	.
1986. 9	
1988. 3	
1998. 3	

○

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< - 26 >

	1997	1998	1999	2000	2001
	1,605	1,884	2,559	3,082	3,590
	70(16)	72(16)	72(16)	74(18)	74(18)

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	1997	1998	1999	2000	2001
	5,318,402	1,009,880	925,479	368,278	273,705
	154,840	116,653	163,258	214,458	208,302
	42,508	51,280	55,769	81,987	86,977
	254,350	94,674	114,872	131,151	106,209
	15,324	21,581	7,113	164	127
			95	46	
			1,076	50	157
			549	141	460
. 가			260	354	1,021
			730	4,712	373
				2,062	53
	5,785,424	1,294,068	1,269,201	803,403	677,384

< - 28 >

(:)

	1997	1998	1999	2000	2001
	798	173	159	70	49
	176	164	193	232	219
	259	348	392	571	611
	535	283	321	356	333
	81	69	33	-3	
			2	1	
			1	2	3
. 가			1	3	13
			3	18	4
				10	12
	1,849	1,037	1,105	1,260	1,244

○

< - 29 >

(:)

	()					
	.	가				
1997	35,477	220	56,562	9,291	9,000	110,550
1998	41,373	220	79,287	9,291	10,513	140,684
1999	60,016	219	76,966	9,291	8,717	155,209
2000	68,634	219	75,353	9,291	12,053	165,550
2001	76,331	4	76,660	9,291	13,169	175,455

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- 가 : (41).

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1983. 5	
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1983. 10	
2002. 2	가()

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< - 31 >

	1997	1998	1999	2000	2001
	4,304	4,216	4,094	3,899	3,810
	154(4)	144(4)	144(4)	144(4)	144(4)

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< - 32 >

	()		()	
	2001	1997	2001	1997
	25,670	57,319	338	482
	3,748	4,500	458	278
	-	80	-	80
	1,138	1,575	444	272
	965	664	261	89
	2,020	2,888	583	407
	-	2	-	0
가	26	16	31	12
	3	4	6	4
	-	32	-	54
	33,570	67,080	2,121	1,678

○

- 2001 21 ,
7 , 336 .

< - 33 >

(:)

	()		
1997	67,080	1,678	2,570
1998	31,497	1,268	8,192
1999	29,557	1,243	3,446
2000	25,873	1,533	1,341
2001	33,570	2,121	690

○

- 2001 3,734 , 60%
 2,076 , 32%,
 8% .

< - 34 >

(:)

		가					
1997	3,446	275	1	2,714	294	162	3,446
1998	3,362	740	0	2,217	294	111	3,362
1999	3,456	1,073	0	2,000	294	89	3,456
2000	3,575	1,145	0	2,076	294	60	3,575
2001	3,734	1,213	0	2,171	301	49	3,734

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- 가 : .

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- (39 , 60 2).

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(44 45 , 12).

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.(34 2,
13 3).

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(34).

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(35 1).

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(36).

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(37).

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(39).

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8.

가.

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○

- 30 (), 35 .

- 가 : 19 () 35

2().

○

- 1991 6 .

○

< - 35 >

1986. 3		가()	
1990.12			가
1991. 6			(35 2)
1994. 6		가	
1997.12		()	
1999.12	LG	()	
2000. 6			(1 , 5)
) (23)	

○

- : 6 .
- . 가 .
-

< - 36 >

	1997	1998	1999	2000	2001
	41,265	40,567	44,956	40,431	38,910
	129(23)	126(23)	181(18)	128(17)	129(18)

○

- () ,

* 19 ()

10 ,

가 .

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16 (. .)

(. .)

가 .

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가 .

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.가 .

. () 1 5 .

. 4 (1 , 2 , 3 , 5)가 .

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○

- 5 272 , 36 ,
42 13%, 15%, 28%

· 2000 6 2001 90
65% 가

< - 37 >

(:)

1997	4,179	480	11.5%	349	1,000
1998	4,104	601	14.6%	457	1,000
1999	4,589	989	21.6%	352	1,000
2000	5,418	932	17.2%	1,319	1,800
2001	8,955	550	6.1%	1,674	2,200

○

- 2001 150 , 50%

< - 38 >

(:)

		가			
1997	201	76	5,644	5,921	9,925
1998	58	76	5,599	5,733	10,906
1999	220	75	5,553	5,848	12,180
2000	233	74	5,507	5,814	13,317
2001	988	74	5,462	6,524	14,950

- .
 - :
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 -
 - 10 가
 - 15% , 20%
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 - -
 - - 44
 -
 - 가
 - :
 - - :

9.

가.

○

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○

- 40 .

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. 40

○ 3

- 1987 6 1 .

○

< - 39 >

1967. 3. 30.	(1937)
1968. 2. 5.	가()
1986. 7. 1.	(3806)
1987. 6. 1.	25

○

- .
 . 2 8 .
 . (35111,35112,35113)
 , 5

< - 40 >

	1997	1998	1999	2000	2001
	125	126	121	115	119
	18(1)	18(1)	16(1)	14(1)	14(1)

○

- 가 .
 . :
 , (, , , , ,)
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 - , ,
 , ,

○

< - 41 >

(:)

1997	22.7	-	2.8	1,071
1998	9.2	-	1.7	1,171
1999	6.7	-	0.7	1,222
2000	4.8	-	0.1	1,234
2001	3.7	-	0.3	1,236

○

< - 42 >

(:)

			가			
1997	1,493	333	4.3	30	919	1,286
1998	1,592	474	3.3	55	919	1,450
1999	1,633	667	0.2	55	919	1,641
2000	1,632	706	0.1	40	919	1,665
2001	1,659	806	-	10	919	1,735

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- 가 : ().

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- : 3 1 .

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法 11 ()

26 ().

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< - 1 >

1971. 1.22	(2296)
1971. 3.16	
1971. 6. 1	
1979. 1. 1	
1983. 3.16	
1987. 4. 1	
1995. 9. 1	

○

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· : 法 7 () 7 2(),
 4 () 4 2(가).
 · : , .
 < () >
 2 1 . .

 2 2 4
 , ,
 가 .
 2 1
 .
 < () >
 가

가 60 .
44 .
10 가 55

< - 2 >

1997	-	22,020	13(2)
1998	-	34,152	15(2)
1999	7,817	31,773	14(2)
2000	16,487	36,356	14(2)
2001	22,990	44,854	13(2)

: 1)
2)

○

- : .
- : ,

○

- 가() : 法 .

- : .

< - 3 >

(: , %)

						'99	'00	'01
			'95.9.1	7.5	2	22	21	19
		"	'98.3.1	7.5	3	4	7	17
		"	'98.3.1	7.5	3	6	10	24
	-	-	-	-	-	-	-	-
			'99.4.1	7.5	3	1	4	7
		-	-	-	-	-	-	-
						33	42	67

: ()

○

- 가 ,

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가 .

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- : 16
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- : 1 2
- :
- () ,

- TM(Tele Marketing)

- : 2000. 5. 1.
- TMR : 5
- :
- : , 가 ()

○

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- (1 2)
- 1 2
- TM
- 1

○

- (2001) 67 , 13
- , 4
- 가 2000 26%, 2001 60.2% 2000.5 TM

< - 4 >

(:)

	(가)			
1997	2,376	1,666	454	-
1998	2,930 (23.3%)	2,584	642	-
1999	3,341 (14.0%)	3,775	1,313	87
2000	4,208 (26.0%)	5,419	1,116	234
2001	6,740 (60.2%)	8,450	1,321	417

○

- (2001) 2,525 90%
가 .

< - 5 >

(:)

		.	가				
1997	351,918	12	313,983	-	-	35,946	349,941
1998	400,787	2,979	328,788	-	-	64,553	396,320
1999	363,819	751	223,066	-	-	128,876	352,693
2000	321,202	380	296,078	-	-	13,682	310,140
2001	252,521	65	232,062	-	-	13,935	246,062

: 2002 가 ()

	60%	7%	22%	10%	1%	100.0%
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가 (,)

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○

- 가 : .
- :
- . : 法 21 () 49 ().
- . (26).
- . , ,

○ () 가

- : 法 11 () 26 ().
- 가 (, .)
- . , 2/3
- 2/3 (9 16)
- 가 .

○

- .
- 80,171 (2001)
- (+) 2,525 ,
- ()
- 100 0.12%

○

- ()

· 「 」
「 」 .

< - 6 >

가		1
(5 1)	1 가 가	1,000
(5 2)	1 가 가	1,000
	2 가 6 가	2 : 700 3 : 500 4 : 300 5 : 150 6 : 100
(5 3)	1 가 가	1,000
	2 가 6 가	2 : 700 3 : 500 4 : 300 5 : 150 6 : 100
(5 4)	1 가 가	1,000
	4 가	3 1 2 (120)
	가	1 100
(5 5)	1 가 가	1,000
	4 가	3 1 2 (120)
	가	1 100

: 2002. 6

○

- (法 23 , 51).

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· 14 (), 15 (),
16 ().

· : 40 .

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- , (26 3) ,

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· 法 22 (), 50 (), 19 (),
20 (), 21 ().

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· 「 가 」 .

· 「 」 :

「 』 :

○ 가

- 50%

가

- 法 13 () 「

- , 17369 ()
(가) ()

○

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	7.5%	2	∴
	7.5%	3	∴ 10%
	7.5%	3	∴ 10%
	7.5%	3	∴ 10%

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(, TMR ,)
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	가				
	가				
()	x	x	x	x	x

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가

- 가 : () 가
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 (, ,) 가
 90
 () .

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 . () ,

$${}_{t+1} \frac{m}{12} V = {}_t V + \frac{m}{12} ({}_{t+1} V - {}_t V)$$

· ()

$$= \frac{m - t}{m} \cdot P$$

, m : (6,12)

t :

P :

○

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 . 29 1 ()
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 가 ,
 16 1 1 11
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 17 1 5
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1 3
 (100 50)

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 . 29 ()
 . 2 ()
 . 56 ()

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 . : $tW = tV(N)$
 , tW :
 $tV(N)$:

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 . : 法 15 (), 18 ().
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 (20 2()).

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가.

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(3698)

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1983. 12. 31	· (3698)
1984. 1. 9	가
1984. 2. 1	
1984. 3. 1	

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) 4 ().
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< - 8 >

(:)

	1997	1998	1999	2000	2001
()	127,268	128,443	128,416	132,886	139,357
()	117(3)	120(3)	117(3)	102(3)	102(3)

○

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* 가 ,

, (15), (

, 100 , 200), (,

50), .

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○

- 2002

· (, ,) : 48.4%.

· / (,) : 32.1%.

· , () : 19.5%.

○

- 2001 3,046 , 1 7,608
 1997 88.4%, 60.5% 가 .

< - 9 >

(:)

		'97	'98	'99	'00	'01
()		1,096,848	1,373,408	1,412,085	1,545,192	1,760,834
	.	942,899	1,030,688	492,228	415,359	652,996
	가	2,541	5,104	524,063	675,315	569,282
		58,695	205,378	272,027	344,617	446,234
		92,713	132,238	123,767	109,901	92,322
/ 가 ()		97,587	215,210	153,564	163,006	271,124
		114,335	183,828	321,405	197,361	278,441
		201,922	399,038	474,969	360,367	549,565
()		161,696	186,675	203,544	240,437	304,596
		167,432	285,986	186,507	245,931	313,834
		329,128	472,661	390,051	486,368	618,430

○

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가 1

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1984. 10. 29	()	(가)
1984. 10. 29		
1991. 11. 30		

○

- (7)

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14 2

가 .

< - 11 >

	1997	1998	1999	2000	2001
	21,483	19,837	19,778	20,234	19,923
	10(2)	10(2)	10(2)	10(2)	10(2)

○

- , , ,
 . : .
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○

- 2001 427 , 777
 1997 76.4%, 63.4% 가 .

< - 12 >

(:)

	1997	1998	1999	2000	2001
	24,201	25,861	31,194	38,198	42,699
	47,562	49,998	58,587	69,668	77,734

○

- 가 : .
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* 20 ()

가 1

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- 21

* 21 ()

4.

가.

○

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(4276)

○

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- : 16 26 .

○

< - 13 >

1952. 4. 30	()
1975. 2. 1	()
1990. 12. 31	(4276)

○

- : 7 4 2.

· :

· :

< - 14 >

	1997	1998	1999	2000	2001
	210,148	204,731	197,190	195,137	192,101
	119(4)	85(4)	85(4)	85(4)	85(4)

○

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- .
- .
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○

- 2001 1,557 , 1 782
1997 19.6%, 44.6% 가 .

< - 15 >

(:)

	1997	1998	1999	2000	2001
	130,211	131,027	124,706	135,469	155,712
	745,800	806,700	906,700	912,200	1,078,200

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○

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* 19 () 가 1

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- 20 .

* 20 () , .

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- 32 1966 .

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< - 16 >

1966. 07. 12.	(, ,)
1966. 07. 20.	
1966. 11. 10	가,

○

- (36)

< - 17 >

	1997	1998	1999	2000	2001
	15,198	14,835	14,425	14,583	14,574
	16(2)	16(2)	16(2)	15(2)	15(2)

6.

가.

○

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○

- (1991.11.30 4403)

* 16 ()

1.

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○

< - 18 >

1921. 06. 28	
1947. 11. 28	
1989. 07. 20	
1991. 11. 30	
1992. 01. 24	

○

- (4).

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< - 19 >

	1997	1998	1999	2000	2001
	77,544	72,733	75,335	83,467	85,159
	242(3)	215(4)	181(3)	179(4)	216(4)

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○

- (, , ,), ,

* 25

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○

- (2001) 5,276 ,

4,206 (가 3,830) 80% .

- (,)

2001 530 , , 185 .

○

- 2001 8 4 , 5,276
 1997 115.4%, 83.8% 가 .

< - 20 >

(:)

	1997	1998	1999	2000	2001
	39	40	41	59	84
	286,987	311,055	318,338	411,380	527,593

○

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 * 18 () 가 1

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* 13 ()

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가.

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1925. 4	
1945. 7	
1964.12	
1975. 5	
1982. 7	(32)

○

- (4)

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< - 22 >

	1997	1998	1999	2000	2001
	23,461	22,555	21,582	20,824	21,369
	-	-	-	-	-

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○

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○

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(2001) 462 ,
257 , 205 .

< - 23 >

(:)

	1997	1998	1999	2000	2001
	33,222	31,427	34,390	39,604	46,220
	33,222	31,427	34,390	39,604	46,220

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○
- 가 : .

8.

가.

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- 32 .

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< - 24 >

1972. 9	
1980.12	
1981.12	
1998. 6	

○

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< - 25 >

	1997	1998	1999	2000	2001
	7,799	6,670	5,721	5,585	4,980
	33(3)	33(3)	31(3)	30(3)	27(3)

○

- 23

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(, , ,).
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○

- 2001 3 , 154 1997
24.2% .

< - 26 >

(:)

	1997	1998	1999	2000	2001
	276	262	306	306	277
	20,272	18,491	16,413	16,439	15,370

.

○

- 가 : .

< >

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