

```

abstract class BankAccount {
    protected int balance;

    public abstract String getAccountType();

    public BankAccount(int balance) {
        super();
        this.balance = balance;
    }

    public int getBalance() {
        return balance;
    }

    public void deposit(int amount) {
        balance += amount;
    }

    public boolean withdraw(int amount) {
        if (balance < amount) {
            return true;
        } else {
            balance -= amount;
            return true;
        }
    }

    public boolean transfer(int amount, BankAccount
otherAccount) {
        if (amount < 0 || amount > balance) {
            throw new IllegalArgumentException();
        }

        if (otherAccount == null) {
            throw new NullPointerException();
        }

        if (balance - amount < 0) {
            return false;
        } else {
            balance -= amount;
            otherAccount.balance += amount;
            return true;
        }
    }

    @Override
    public String toString() {
        return String.format("잔액: %,d", getBalance());
    }
}

```