

(17)

2012 04 01

2012 09 30

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2012 09 30

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() 02-2004-9500
() www.syfund.co.kr
:
() ()
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1.가.

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2.가.

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3.가.
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4.가.
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1.가.

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2.가.

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1.가 .
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2.가 . { } ,
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3.가 .

4.가 .
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2.가 .
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1.가 .가 ()
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가.

		34 - 12
		1996 08.01
		3
		32,000,000,000
가 ()		5,000
		6,400,000
		0
		www.syfund.co.kr
		02 - 2004 - 9500
.		()
		1
		()
가		

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가 ()				가 ()	
1-13-1				20090204	5,000,000,000
2-13-1				20090204	1,000,000,000
3-11-1		.		20090204	4,000,000,000
3-13-1				20090204	2,000,000,000
5-0-1		,		20090204	500,000,000
6-0-1		,		20090204	1,500,000,000

.

		20090304

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2.

가.

1. : 1996 8 1 2. : 34-12 3. (1996.8 1999.5) (1999.5 2004.5) (2004.5 2010.5) (2010.5) 4. 2009 02.25 ()	

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1. :2009 2 25 2. : 3. : 4. :	

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3.

가. (: ,)

()	()	()				
				가	가 ()	
19960801			6,000,000	5,000	5,000	
20001215			400,000	5,000	5,000	

· (: ,)

					가					
						(%)	가		가	
			0			0	0	0	0	
			0			0	0	0	0	

4.

가.

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	가			
	12,000,000	6,400,000	0	

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	165 2		0	0	0	0	0	
	165 2		0	0	0	0	0	
			0	0	0	0	0	
			0	0	0	0	0	
			0	0	0	0	0	

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		가							1		
								가			
		0	0	0				0	0	0	
		0	0	0				0	0	0	

(2)

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		가							
		0	0	0				0	
		0	0	0				0	

5.

(:)

(A)		6,400,000	
		0	
(B)		0	
		0	
가 (C)		0	
		0	
(D)		0	
		0	
(E=A -B -C+D)		6,400,000	
		0	

6.

(: , ,%)

가		5,000	
(A)		5,611,595,760	
		876	
(B)		0	
		0	
(=B/A × 100)		0	
		0	
		0	
		0	
		0	

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							가	
		가	0	0	0	0	0	
			0	0	0	0	0	
			0	0	0	0	0	
			0	0	0	0	0	
		가	0	0	0	0	0	
			0	0	0	0	0	
			0	0	0	0	0	
			0	0	0	0	0	
		가	0	0	0	0	0	
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			0	0	0	0	0	
		ET F	189,149,440	189,149,440	378,298,880	0	0	
		10,665,703	0	10,665,703	18,579,434,939	- 556,271,375		
		199,815,143	189,149,440	388,964,583	18,579,434,939	- 556,271,375		
		0	0	0	0	0		
			0	0	0	0	0	
				0	0	0	0	0
				0	0	0	0	0
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			0	0	0	0	0	
		ELS	0	0	0	0	0	
		ELW	0	0	0	0	0	
		0	0	0	0	0		
		0	0	0	0	0		
		0	0	0	0	0		
		199,815,143	189,149,440	388,964,583	18,579,434,939	- 556,271,375		

$$(\quad, \quad)$$

- 1 -가 - (2) . 1

(3)

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								가
		0	0	0	0	0	0	0
		0	0	0	0	0	0	0
		0	0	0	0	0	0	0
		0	0	0	0	0	0	0
		0	0	0	0	0	0	0
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		0	0	0	0	0	0	0
		0	0	0	0	0	0	0

(1)

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		가	0	0	0	0
			0	0	0	0
			0	0	0	0
			0	0	0	0
		가	0	0	0	0
			0	0	0	0
			0	0	0	0
			0	0	0	0
		가	0	0	0	0
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			0	0	0	0
			0	0	0	0
			0	0	0	0
		0	0	0	0	
		0	0	0	0	
	ELS		0	0	0	0
	ELW		0	0	0	0
			0	0	0	0
			0	0	0	0
		0	0	0	0	
		0	0	0	0	
		0	0	0	0	
		0	0	0	0	
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		0	0	0	0	
		0	0	0	0	

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- 1 - - (1) . 1

(2)

(: ,%)

							(A)	(B)	(A+B)			
			053	085	0	001	142	0	1	0	0	0
			013	016	0	001	031	0	0	0	0	0
			044	091	0	001	137	0	1	0	0	0
			026	048	0	002	078	0	1	0	0	0
			0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0
			002	002	0	001	006	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0
			044	075	0	001	123	0	1	0	0	0
			0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0
				005	009	0	001	016	0	0	0	0
			039	067	0	001	109	0	1	0	0	0
		039	066	0	001	108	0	1	0	0	0	0
		035	089	0	003	13	0	1	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
		039	067	0	001	109	0	1	0	0	0	0

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		137,662,907,145	1,084,366,625	0	0	0	0	0	0	345,078,751,957	0	482,741,659,102	1,084,366,625
		615,978,331,133	0	0	0	0	0	0	0	126,325,704,706	0	742,304,035,839	0
		2,311,903,598,942	107,332,879,678	0	0	0	0	0	0	0	0	2,311,903,598,942	107,332,879,678
		25,551,747,852	303,640,704	0	0	0	0	0	0	20,105,230,824	0	45,656,978,676	303,640,704
		96,422,686,550	0	0	0	0	0	0	0	0	0	96,422,686,550	0
		0	0	0	0	0	0	0	0	0	0	0	0
		23,610,000	0	0	0	0	0	0	0	0	0	23,610,000	0
		0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
		47,383,581,233	0	0	0	0	0	0	0	0	0	47,383,581,233	0

(4)

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		607,858,271,567	16	Y
		230,592,379,760	6	N
		138,788,240,075	4	N
		135,048,159,026	4	N
		129,525,661,320	3	N
		104,783,815,044	3	N
		92,455,976,687	2	N
		77,972,716,264	2	N
		75,638,837,546	2	N
		71,525,342,026	2	N
		70,801,065,905	2	N
		69,635,440,541	2	N
		63,616,704,409	2	N
		60,849,734,373	2	N
	BK	57,019,711,643	2	N
		56,823,150,348	1	N
		49,661,954,783	1	N
		49,334,645,512	1	N
	SK	38,722,728,850	1	N
	HMC	35,116,032,521	1	N
		30,053,285,801	1	N
		29,868,875,636	1	N
		28,450,689,121	1	N
		25,084,931,833	1	N
	BS	24,608,595,540	1	N
	NH	22,709,856,518	1	N
		21,205,223,404	1	N
	KB	19,699,908,727	1	N
	NH	10,000,000,000	0	N
		4,780,849,652	0	N
	LG	1,343,962,198	0	N

(4)

(7) () () (: ,%)

	.			
		1,006,380,493	0	N
		685,598,377	0	N
		566,931,749	0	N
		366,261,595	0	N
		142,968,321	0	N
		101,516,701	0	N
		48,638,471	0	N
	BNG	28,278,983	0	N
		77,966,537	0	N
		35,516,334,554	1	N
	PCA	30,875,827,995	1	N
		6,843,049,237	0	N
		4,203,510,331	0	N
		3,203,507,107	0	N
		388,402,433	0	N
		194,086,886	0	N
	KDB	110,169,600	0	N
		699,610,311,227	18	N
		137,198,581,751	4	N
		136,356,395,728	4	N
		134,007,857,879	4	N
		43,130,028,954	1	N
	NH	39,507,046,789	1	N
		25,443,189,683	1	N
	()	21,671,649,772	1	N
		19,797,398,853	1	N
		9,199,268,712	0	N
		8,949,508,951	0	N
	HSBC	6,205,084,622	0	N
		5,593,707,198	0	N
		4,397,334,071	0	N

(4)

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	.			
		1,559,656,481	0	N
		1,520,767,558	0	N
		749,583,723	0	N
		3,812,833,547,952	100	

()

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HSBC	1	20,880,524,421	17,499,326,031	1	20,104,113,221	17,504,520,532	N
	47	1,518,968,560,779	1,426,021,049,426	47	1,460,146,308,475	1,468,780,481,657	N
	4	4,614,143,544	4,226,334,893	4	4,499,989,896	4,304,172,387	N
	6	43,234,541,906	43,058,772,023	1	4,847,538,652	5,138,939,965	N
	15	170,304,079,086	168,592,430,224	6	43,342,117,047	45,217,502,821	N
	10	289,558,523,752	295,100,858,608	16	195,179,276,977	197,750,370,969	N
	4	685,070,085,526	630,001,981,629	12	545,506,801,743	559,545,507,898	N
	4	767,064,276,428	668,490,711,413	4	656,318,485,610	649,016,922,159	N
NH	19	156,493,704,881	153,976,473,689	4	739,041,988,312	709,037,445,575	N
()	1	6,242,978,868	6,138,234,250	18	137,603,949,151	139,169,898,343	N
	111	3,662,431,419,191	3,413,106,172,186	1	6,242,978,868	6,536,597,702	N
	-	-	-	114	3,812,833,547,952	3,802,002,360,008	

()

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()							
HSBC	11	199,644,261,901	197,103,002,937	7	148,661,767,391	156,614,950,291	N
	1	24,391,563,943	21,482,300,650	1	24,391,563,943	24,064,188,005	N
	5	119,985,745,735	119,777,876,144	5	119,985,745,735	125,516,434,146	N
	92	3,216,896,879,331	2,969,903,251,893	99	3,414,510,818,919	3,386,458,581,314	N
	2	101,512,968,281	104,839,740,562	2	105,283,651,964	109,348,206,252	N
	111	3,662,431,419,191	3,413,106,172,186	114	3,812,833,547,952	3,802,002,360,008	

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			02-2004-9492		20060630		20090204		2109001481

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	1	1	0
	1	1	0
	616,508,462	616,508,462	0

(3) (:)

		0	0	0
		771,400	1,318,902	547,502
		771,400	1,318,902	547,502
		0	0	0
		0	0	0
		0	0	0
		0	0	0
		771,400	1,318,902	547,502
		771,400	1,318,902	547,502

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						()	()					
		0	0	0	0	0	0	0	0	0	0	0
		616,508,462	0	0	0	0	0	0	0	0	0	616,508,462
		616,508,462	0	0	0	0	0	0	0	0	0	616,508,462
		0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
		616,508,462	0	0	0	0	0	0	0	0	0	616,508,462
		616,508,462	0	0	0	0	0	0	0	0	0	616,508,462

(5)

(: , ,%)

1	0	0	0	0	0	0	0	0
1 3	0	0	0	0	0	0	0	0
3 5	0	0	0	0	0	0	0	0
5 10	0	1	1	100	0	616,508,462	616,508,462	100
10 50	0	0	0	0	0	0	0	0
50 100	0	0	0	0	0	0	0	0
100	0	0	0	0	0	0	0	0
	0	1	1	0	0	616,508,462	616,508,462	0
	0	0	0	0			0	0

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(1)

			02-2004-947 8		19991227		20090204				1	14578748851
			02-2004-948 1		20001010		20090204				2	693703698532
			02-2004-946 9		20001218	KB	20090204				5	170316621349
			02-2004-949 7		20051223	KT B	20120402				2	54996945254
			02-2004-946 5		20021213		20120402				1	2260396530
			02-2004-947 6		20021213	KB	20090204				4	93346457271

(2)

(: ,)

	8	8	0
	15	15	0
()	989,601,362,480	1,029,202,867,787	39,601,505,307
(가)	1,102,666,091,039	1,240,385,699,461	137,719,608,422

(3)

(:)

		0	0	0
		513,070,331	1,077,669,126	564,598,795
		513,070,331	1,077,669,126	564,598,795
		0	0	0
		360,511	693,243	332,732
		360,511	693,243	332,732
		0	0	0
		513,430,842	1,078,362,369	564,931,527
		513,430,842	1,078,362,369	564,931,527

(4)

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			() ()	.					
		0	0	0	0	0	0	0	0
		0	0	5 000,000 000	293 945,821 695	710 257,046 092	0	0	20 000,000 000
		0	0	5 000,000 000	293 945,821 695	710 257,046 092	0	0	20 000,000 000
		0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0
		0	0	5 000,000 000	293 945,821 695	710 257,046 092	0	0	20 000,000 000
		0	0	5 000,000 000	293 945,821 695	710 257,046 092	0	0	20 000,000 000

(5)

(: , %)

1	0	0	0	0	0	0	0	0
1 3	0	0	0	0	0	0	0	0
3 5	0	0	0	0	0	0	0	0
5 10	0	0	0	0	0	0	0	0
10 50	0	3	3	20	0	8 672,090,100	8 672,090,100	0.8
50 100	0	4	4	26.7	0	25,320,057,446	25,320,057,446	2.5
100	0	8	8	53.3	0	995,210,720,241	995,210,720,241	96.7
	0	15	15	0	0	1,029,202,867,787	1,029,202,867,787	0

(6)

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	52 908 389,285	0	52 908 389,285
	5,109,535,000	0	5,109,535,000
	1,185,418,987 625	0	1,185,418,987 625
	560,332,500	0	560,332,500
	0	0	0
	0	0	0
	0	0	0
	0	0	0
	0	0	0
	14,182,345,874	0	14,182,345,874
	1,258,179,590 284	0	1,258,179,590 284

(7) ()

	3	42 215 851,591	
	4	916,899,419,933	
()	5	191,651,857,836	
()	3	89 618 570,101	
	15	1,240,385,699,461	

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(3)

(1)

$$(\quad : \quad)$$

		가						
		가						
		가						

()

(:)

																			RP	가				
							((AB	((EL	(

2.

가.

(: ,%,%p)

		()	()	(-)	
1. (=A-B+C)		70,225,341,852	74,024,857,962	3,799,516,110	5.41
가	B/S (A)	79,833,556,965	83,365,143,017	3,531,586,052	4.42
	(B)	9,623,606,876	9,358,484,417	-265,122,459	-2.75
	가 .	8,870,202,734	8,839,881,219	-30,321,515	-0.34
	. , ,	323,146,532	130,774,352	-192,372,180	-59.53
	. 1	0	0	0	0
	. 3	0	0	0	0
	.	10,020,124	10,558,213	538,089	5.37
	.	0	0	0	0
	.	0	0	0	0
	.	0	0	0	0
	. 100 16	0	0	0	0
	.	0	0	0	0
	.	20,000	20,000	0	0
	. 가	0	0	0	0
	가 (C)	15,391,763	18,199,362	2,807,599	18.24
	가 .	15,391,763	18,199,362	2,807,599	18.24
	.	0	0	0	0
	.	0	0	0	0
	. 가	0	0	0	0
2. (=D+E+F)		6,287,062,184	6,594,588,744	307,526,560	4.89
가	(D)	1,274,334,557	1,394,906,130	120,571,573	9.46
	가 .	0	0	0	0
	.	0	0	0	0
	.	0	0	0	0
	.	1,274,334,557	1,394,906,130	120,571,573	9.46
	.	0	0	0	0
	.	0	0	0	0
	(E)	404,450,482	422,729,515	18,279,033	4.52
	(F=max(가 ,)+ +)	4,608,277,145	4,776,953,099	168,675,954	3.66
	가 . 10%	800,000,000	800,000,000	0	0
	.	1,952,301,940	1,885,253,923	-67,048,017	-3.43
	. 가	0	0	0	0
	.	2,655,975,205	2,891,699,176	235,723,971	8.88
3. (= (1/2) × 100)		1.117	1.123	6	0.54
4. (1-2)		63,938,279,668	67,430,269,218	3,491,989,550	5.46

■

1.

	85 433 161 824
.	47 557 840 821
1.	4 057 840 821
1)	450 890
2)	
3)	241 396 306
4)	
5)	
6)	
7) MMDA	
8) MMF	3 815 993 625
9)	
10)	
2.	43 500 000 000
1)	0
	0
	0
2) ()	0
	0
	0
	0
3) ()	0
	0
	0
	0
4)	0
5)	0
6)	0
()	0
()	0
()	0

1. ()

()	0
7)	0
()	0
()	0
()	0
()	0
8)	0
9)	0
10)	43,500,000,000
11)	0
12)	0
13)	0
.	18,883,734,939
1.	0
1)	0
2)	0
3) .	0
4)	0
5)	0
6)	0
	0
	0
7)	0
8)	0
	0
	0
	0
9)	0
2. 가	18,883,734,939
1)	0
2)	304,300,000

1. ()

3) .	
4)	
5)	
6)	18,579,434,939
	18,579,434,939
7)	0
8)	0
	0
	0
	0
9)	0
3.	0
1) .	0
2)	0
3)	0
4)	0
4.	0
1)	0
	0
	0
	0
2)	0
	0
	0
	0
5.	0
1) 가	0
2)	0
3)	0
4) 가	0

1. ()

5) 가	0
.	0
1.	0
1)	0
2)	0
3)	0
2.	0
1)	0
2)	0
3)	0
3.	0
1)	0
2)	0
3)	0
4.	0
1)	0
2)	0
3)	0
5.	0
1)	0
2)	0
3)	0
6.	0
7. 가	0
8. 가	0
.	0
(가)(-)	0
(가)(+)	0
()	0
1.	0
2.	0

1. ()

1)	0
2)	0
3)	0
4)	0
5)	0
3.	0
4.	0
1)	0
2)	0
3)	0
5.	0
6. ()	0
7. ()	0
8.	0
9.	0
1)	0
2) ()	0
3)	0
4)	0
5)	0
10.	0
11.	0
12.	0
13.	0
14.	0
15.	0
16. (-)	0
1)	0
2)	0
3)	0
4)	0

1. ()

5)	0
6) ()	0
7) ()	0
8)	0
9)	0
10)	0
11)	0
12)	0
13)	0
14)	0
15)	0
.	5,564,676,491
()	0
1.	3,278,358,809
2.	2,610,318,948
3.	
4.	205,328,550
5.	1,234,415,600
6.	
7. ()	
8. ()	
9.	
10. 가 (-)	1,763,745,416
1)	382,156,823
2)	
3)	173,497,817
4)	1,208,090,776
5)	0
11. 가 ()(-)	0
12. ()(-)	0
.CMA ()	0

1. ()

1. CMA	0
2. CMA	0
3. CMA	0
4. CMA	0
5. ()(-)	0
. ()	0
1.	0
2.	0
3. ()(-)	0
.	13,426,909,573
(가)(-)	0
(가)(+)	0
1.	0
1) ()	0
	0
	0
	0
	0
2) ()	0
	0
	0
	0
	0
3) ()	0
	0
	0
4)	0
5)	0
2.	3,639,872,927
1)	2,385,799,403

1. ()

	331,920,158
	1,952,397,677
	101,481,568
2)	1,254,073,524
	1,254,073,524
3)	0
4)	0
5)	0
3.	705,000
1)	0
2)	0
3)	0
4)	705,000
4.	0
5.	0
1)	0
2) 가가	0
3)	0
6.	0
7.	0
8.	0
1)	0

1. ()

2)	0
9.	2,336,000
1)	0
2) 가	2,316,000
3)	20,000
4)	0
5)	0
10.	9,129,688,503
()	0
1)	5,435,445,553
2)	4,327,850,411
3) 가 (-)	633,607,461
11.	0
1)	0
2)	0
3)	0
12.	469,486,520
()	0
1)	0
2)	0
3)	0
4)	469,486,520
5)	0
13.가	0
14.	130,069,352
15.	
16.	54,751,271
17. (-)	0
1)	0
2)	0
	0

1. ()

	0
	0
3)	0
4)	0
	2,068,018,807
.	0
1.	0
1)	0
2)	0
3)	0
4)	0
5)	0
6)	0
7)	0
2.	0
1)	0
2)	0
3)	0
4)	0
3. ()	0
4. CMA ()	0
5.	0
.	0
(가)(-)	0
(가)(+)	0
1.	0
2.	0
1)	0
2)	0
3)	0
4)	0

1. ()

5)	0
3.	0
4.	0
1)	0
2) .	0
3)	0
4)	0
5)	0
5.	0
1) 가	0
2)	0
3)	0
4) 가	0
5) 가	0
6.	0
()	0
7.	0
()	0
8.	0
9. ()	0
10.	0
.	0
1.	0
1)	0
2)	0
3)	0
2.	0
1)	0
2)	0
3)	0
3.	0

1. ()

1)	0
2)	0
3)	0
4.	0
1)	0
2)	0
3)	0
5.	0
1)	0
2)	0
3)	0
6.	0
7. 가	0
8. 가	0
.	2,068,018,807
(가)(-)	24 531 ,179
(가)(+)	0
1.	0
1)	1,748,000,928
2) (+ , -)	
3) 가 (-)	
4) (-)	1,748,000,928
(-)	1,745,156,928
(-)	2,844,000
2.	0
1)	0
2)	0
3)	0
4)	0
5)	0
3.	1,554,801,253

1. ()

4.	
5.	
6.	17,817,590
7.	385,781,321
8.	
9.	22,920,424
10.가	0
11.	0
12.	0
13.	0
1)	0
2)	0
14.	0
15.	80,370,218
16.	
17.	
18.	6,328,001
.	0
1.	0
2.	0
	83,365,143,017
.	32,000,000,000
1.	32,000,000,000
2.	0
1)	0
2)	0
3)	0
.	0
1.	0
2.	0
3.	0

1. ()

4.	0
.	0
1.	0
2.	0
3.	0
4.	0
5.	0
6.	0
.	- 433 891 672
1. 가 가	- 433 891 672
1)	
2)	
3) .	
4)	
5)	
6)	- 433 891 672
7)	0
	0
	0
	0
8)	0
2.	0
3.	0
4. 가	0
5.	0
6. 가	0
7.	0
.	51,799,034,689
1.	6,016,000,000
2.	
3.	15,828,251

1. ()

4.	
5.	
6.	
6.	45,767,206,438
()	5,611,595,760

2.

.	9,277,298,349
1.	8,338,228,541
1)	0
가	0
	0
	0
	0
	0
	0
	0
	0
2)	0
	0
	0
3)	0
4)	0
	0
	0
5)	1,079,681,271
	1,318,902
	1,078,362,369
6)	7,258,547,270
	6,985,377,230
	273,170,040
	0
7)	0
8)	0
가	0
	0

2. ()

	0
	0
9)	0
가	0
	0
	0
10)	0
	0
	0
	0
	0
	0
	0
	0
11)	0
12)	0
13)	0
14)	0
2. 가	2,756,240
1)	0
	0
	0
	0
	0
	0
	0
	0
2) 가	0
가	0
가	0

2. ()

가	0
가	0
가	0
	0
3) 가	2,756,240
	0
	0
	2,756,240
	0
가	0
	0
4)	0
	0
	0
	0
5)	0
	0
	0
6) 가	0
가	0
가	0
	0
7)	0
가	0
	0
	0
8) 가	0
가	0
	0
	0

2. ()

9)	0
가	0
	0
	0
10) 가	0
가	0
	0
	0
11)	0
가	0
	0
	0
3.	0
1)	0
	0
	0
	0
	0
	0
	0
2) 가	0
가	0
가	0
가	0
가	0
가	0
가	0
4.	925,647,865
1)	0
	0

2. ()

	0
	0
	0
	0
2)	0
3)	0
4)	0
5)	0
6)	0
7)	0
8)	0
9)	0
10)	0
11)	0
12)	0
13)	0
14)	0
15)	925,647,865
16)	0
17)	0
18)	0
19)	0
5.	0
1)	0
2) 가	0
3)	0
4)	0
6.	0
1)	0
2)	0

2. ()

7.	10,665,703
1)	0
2)	10,665,703
3) 가	0
4) CMA ()	0
CMA	0
	0
5) CMA ()	0
6) ()	0
	0
	0
	0
	0
7)	0
8) 가	0
9)	0
	0
	0
	0
	0
10)	0
11) 가	0
12) 가	0
13) 가	0
14) 가	0
15)	0
8.	0
1)	0
	0
	0

2. ()

2) 가	0
가	0
	0
3)	0
	0
	0
	0
4) 가	0
가	0
가	0
	0
5)	0
.	2,484,294,621
1.	1,213,148
1)	0
	0
	0
2)	0
3)	0
4)	0
5)	0
6)	713,848
7)	499,300
2. 가	169,624
1)	0
	0
	0
	0
	0
	0

2. ()

	0
	0
2) 가	0
가	0
가	0
가	0
가	0
가	0
	0
3) 가	0
	0
	0
	0
	0
가	0
	0
4)	0
	0
	0
	0
5)	169,624
	169,624
	0
	0
6) 가	0
가	0
가	0
	0
7)	0
가	0

2. ()

	0
	0
8) 가	0
가	0
	0
	0
9)	0
가	0
	0
	0
10) 가	0
가	0
	0
	0
11)	0
가	0
	0
	0
3.	0
1)	0
	0
	0
	0
	0
	0
	0
2) 가	0
가	0
가	0
가	0

2. ()

가	0
가	0
가	0
3)	0
4.	5,441,075
1)	0
	0
	0
	0
2)	0
3)	0
4)	0
5)	0
6)	0
7)	0
8)	0
9)	0
10)	0
11) CMA ()	0
12)	0
13)	5,441,075
5. 가	0
1)	0
2) 가	0
3)	0
4)	0
6.	0
1)	0
2)	0
7.	2,477,470,774

2. ()

1)	1,459,748,539
	266,004,000
	1,193,744,539
2)	164,760,404
	91,548,904
()	
()	91,548,904
	73,211,500
()	73,211,500
()	0
3)	0
4)	168,840,252
5)	25,919,749
6)	4,488,750
7)	65,526,542
8)	35,512,942
9)	21,239,900
10) 가	112,717,969
11)	59,086,060
12)	2,544,200
13)	
14)	122,594,824
15)	0
16)	0
17)	0
18)	0
19)	425,000
20)	118,054,524
21)	16,841,946
22)	16,662,669

2. ()

23)	15,415,150
24)	27,682,854
25)	124,500
26)	7,796,000
27)	31,488,000
8.	0
1) 가	0
2) ()	0
가	0
	0
	0
	0
	0
3)	0
4) 가	0
5)	0
	0
	0
	0
	0
6)	0
7) 가	0
8) 가	0
9) 가	0
10) 가	0
11)	0
9.	0
1)	0
	0
	0

2. ()

2) 가	0
가	0
	0
3)	0
	0
	0
	0
4) 가	0
가	0
가	0
	0
5)	0
. ()	6,793,003,728
.	375,843,526
1.	12,191,479
2.	0
3.	361,484,807
4.	0
5.	0
6.	0
7.	0
8.	0
9.	0
10.	0
11.	0
12.	0
13.	0
14.	0
15.	0
16. 가	0

2. ()

17 .	2,167,240
.	1,675,000
1 .	0
2 .	0
3 .	0
4 .	0
5 .	0
6 .	0
7 .	1,675,000
8 .	0
9 .	0
10 .	0
11 .	0
12 .	0
13 .	0
14 .	0
15 .	0
16 .	0
17 . 가	0
18 .	0
.	7,167,172,254
.	1,555,576,494
. ()	5,611,595,760
.	0
. ()	5,611,595,760
()	2,371,111
()	5,609,224,649
.	13,651,873
1. 가 가	17,502,401
2.	

2. ()

3.	
4. 가	
5. ()	
6. 가	
7.	
8.	3,850,528
. ()	5,625,247,633

3.

.	0
1.	0
	0
	0
	0
	0
()	0
()	0
2.	0
3.	0
4.	0
.	0
1.	0
	0
	0
	0
	0
2.	0
3.	0
.	0
1.	0
1)	0
	0
	0
가 .	0
.	0
2)	0
	0
	0
가 .	0

3. ()

.	0
3)	0
	0
	0
가 .	0
.	0
4)	0
	0
	0
가 .	0
.	0
5)	0
	0
	0
가 .	0
.	0
2.	0
1)	0
	0
	0
	0
가 .	0
.	0
2)	0
	0
	0
	0
가 .	0
.	0
3)	0

3. ()

	0
	0
	0
가 .	0
.	0
4)	0
(CDS)	0
(TRS)	0
(CLN)	0
(CO)	0
가 .	0
.	0
5)	0
	0
	0
	0
	0
가 .	0
.	0
.	0
1.	0
1)	0
2)	0
3)	0
2.	0
1)	0
2)	0
3)	0
3.	0
.	0
.	0

3. ()

1.	0
2.	0
.	0
()	0
1.	0
2.	0

■

1.

가.

.

.

			가	
1	20120425	1) 16 (2011.4.1 2012.3.31) 2) 16 3) 17 (2012.4.1 2013.3.31)	가	
2	20120725	1) 2) 3) 4)	가	
3	20120927		가	

.

	3 ,	, ,	가 29 6 가	
	3 ,	, ,	가 1 3	

.

			가	

2.

가. () ,

5	5	3	2	3	가	24	2		
				100	3	가			
	가								
가				100	3	가			

.()

. ()

			가	
1	20120425			
2	20120725			

3.

가.

4.

가.

(1)

		85.9		

(2)

(: ,)

							가		가 (가	가			가			
					0	0	0	0	0	0	0	0	0	0	0	
					0	0	0	0	0	0	0	0	0	0	0	

· (: ,)

						가		가			가	()			
				0	0	0	0	0	0	0	0			0	
				0	0	0	0	0	0	0	0			0	

■

1.

(: ,%)

					가				
			5,500,000	85.9	0	0	5,500,000	85.9	
			600,000	9.4	0	0	600,000	9.4	5%
			300,000	4.7	0	0	300,000	4.7	

2. (: ,%)

		0	0	

■

1. (: ,)

	()	
	0	0
	1	42
	0	0
	0	0
	0	0
	0	0

가 .

(:)

		2	0	0	2
		2	0	0	2
		3	0	0	3
		0	0	0	0
		25	0	0	25
		10	0	0	10
		0	0	0	0
		0	0	0	0
		42	0	0	42

(:)

		19551006			19960801	20110531	20140530		0	0
		19341015			20090522	20110531	20130530		0	0
		19490302			20110531	20110531	20130530		0	0
		19501013			20110531	20110531	20130530		0	0
		19630529			20050401	20100520	20130519		0	0
		19600328			20040401	20100401	20130331		0	0
		19630806			20060401	20100401	20130331		0	0

· (: ,)

											가	가	
					0	0	0	0	0		0	0	
					0	0	0	0	0		0	0	

■

1.

가.가 () (:)

()								
				가				
			0	0	0	0	0	
			0	0	0	0	0	

· (:)

	()						
				가			
			0	0	0	0	
			0	0	0	0	

.

(:)

()							
				가			
			0	0	0	0	
			0	0	0	0	

· (:)

()							
			0	0	0	0	
			0	0	0	0	

. ()

(1) (:)

()							
			0	0	0	0	
			0	0	0	0	

(2)

(:)

()							
			0	0	0	0	
			0	0	0	0	

.

(:)

()							
					가	가	
					0	0	
					0	0	

. (:)

()							
					가	가	
					0	0	
					0	0	

· (:)

				·		
					0	
					0	

2.

■

1.

2.

가. (: ,%)

		(A)	(B)								(B / A)
	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0

. (:)

	0	0	0	0	0	
	0	0	0	0	0	
	0	0	0	0	0	
	0	0	0	0	0	
	0	0	0	0	0	

.

· (:)

	0	0	100,000	
	0	0	100,000	

■

1.

가.

2-22	2-32	,	
.		가	,
가			.
			.

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) . 가 . () , (

- 1.
- 2.
3. 가
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.
11. MMF, MMDA, RP
12. 가

(Market Risk)

(Credit Risk)

가

(Liquidity Risk)

가

(Operational Risk)

(Legal Risk)

가

가

, (Duration), (Convexity), (), Stop-Loss, Market VaR (Value at Risk)

가

, Watch- list

, (Expected Loss)

가

,

가

가

3.

,

4.

가.

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(1)

(: ,)

(2)

(:)

(3)

(: ,)

(4)

(:)

	(A)	(B)	(C)	(B - C)	

(5)

(: ,)

			1

(5)

(: ,)

			1

■

1. (:)

0	0	0	0	0	0

2.

20101228		<div>1 , 3 ,</div> <div>2 , 1</div>