

(17)

2012 04 01

2012 12 31

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2-55 1
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2012 12 31

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: ()
: 34-12
() 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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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 .

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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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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.

(: ,)

	가			
	12,000,000	6,400,000	0	

· (: ,)

	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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(1)

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

(2)

(: ,)

		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)		8,696,901,360	
		1,358	
(B)		0	
		0	
(=B/A × 100)		0	
		0	
		0	
		0	
		0	

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1.

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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	
			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	0	
	ET F		189,149,440	189,149,440	378,298,880	0	0	
			5,227,589,674	534,339,756	5,761,929,430	22,923,090,233	-271,151,227	
			5,416,739,114	723,489,196	6,140,228,310	22,923,090,233	-271,151,227	
			0	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	0	
			0	0	0	0	0	
			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	
			5,416,739,114	723,489,196	6,140,228,310	22,923,090,233	-271,151,227	

$$(\quad, \quad)$$

- 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
		0	0	0	0	0	0	0
		0	0	0	0	0	0	0

(1)

(:)

		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
			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	
		0	0	0	0	
		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	

$$(\quad, \quad)$$

- 1 - - (1) . 1

(2)

(: ,%)

							(A)	(B)	(A+B)				
			0.54	0.85	0	0.01	1.42	0	1	0	0	0	
			0.12	0.1	0	0.01	0.25	0	0	0	0	0	
			0.44	0.9	0	0.01	1.37	0	1	0	0	0	
			0.24	0.42	0	0.02	0.7	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	
			0.02	0.01	0	0.01	0.05	0	0	0	0	0	
			0	0	0	0	0	0	0	0	0	0	
			0.43	0.72	0	0.01	1.19	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	
				0.05	0.09	0	0.01	0.16	0	0	0	0	0
				0.39	0.65	0	0.01	1.07	0	1	0	0	0
			0.39	0.64	0	0.01	1.06	0	1	0	0	0	
			0.35	0.89	0	0.03	1.3	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	
			0.39	0.65	0	0.01	1.07	0	1	0	0	0	

(3)

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		266,385,018,236	1,105,993,380	0	0	0	0	0	0	397,676,032,054	0	664,061,050,290	1,105,993,380
		401,079,335,640	0	0	0	0	0	0	0	50,500,025,742	0	633,919,417,232	0
		2,276,276,864,142	24,955,209,690	0	0	0	0	0	0	0	0	2,276,276,864,142	24,955,209,690
		30,306,396,103	322,441,139	0	0	0	0	0	0	0	0	30,306,396,103	322,441,139
		62,639,670,322	0	0	0	0	0	0	0	0	0	62,639,670,322	0
		0	0	0	0	0	0	0	0	0	0	0	0
		32,640,000	0	0	0	0	0	0	0	0	0	32,640,000	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
		264,617,471,293	0	0	0	0	0	0	0	0	0	82,277,415,443	0

(4)

(4) () (: ,%)

	BNG	19 509 334	0	N
	BS	33 779 436,227	1	N
	HMC	25 661 558,287	1	N
	IBK	56 806 050,894	2	N
	KB	10 213 457,484	0	N
	LG	1 286 264,020	0	N
	NH	10 551 525,051	0	N
	NH	2 631 346,423	0	N
	SK	8 740 955,062	0	N
		579 803 526	0	N
		25 788 118 542	1	N
		49 934 709 838	1	N
		73 933 118 884	2	N
		21 320 219 861	1	N
		204 277 068 304	6	N
		357 919 748	0	N
		62 219 542 224	2	N
		90 768 478 308	2	N
		128 208 545 065	3	N
		60 884 422 552	2	N
		155 344 948 235	4	N
		534 867 978 789	14	Y
		38 428 874 606	1	N
		527 593 622	0	N
		72 362 790	0	N
		67 896 887 120	2	N
		53 172 763 899	1	N
		398 202 115	0	N
		21 079 902 485	1	N
		54 461 283 727	1	N
		61 749 722 959	2	N

(4)

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

	.			
		142,817,697,649	4	N
		65,366,670,780	2	N
		141,641,430	0	N
		1,013,365,397	0	N
		114,817,908,558	3	N
		200,833,818,552	5	N
		42,173,990	0	N
		82,174,646	0	N
	KDB	89,051,577	0	N
	PCA	40,270,472,996	1	N
		3,020,405,000	0	N
		3,962,119,739	0	N
		6,087,258,206	0	N
		170,825,888	0	N
		35,025,015,148	1	N
		395,351,653	0	N
	HSBC	5,640,798,701	0	N
	NH	34,586,911,853	1	N
		8,487,751,886	0	N
		8,450,486,325	0	N
		664,155,122,389	18	N
		19,057,870,799	1	N
	()	21,928,433,887	1	N
		3,968,119,980	0	N
		24,154,070,548	1	N
		5,166,093,980	0	N
		702,123,813	0	N
		125,386,029,950	3	N
		42,666,962,885	1	N
		126,692,899,640	3	N
		1,320,089,639	0	N

(4)

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	.			
		126,284,463,135	3	N
		1,646,996,156	0	N
		3,690,393,746,756	100	

()

(: ,)

HSBC	1	20,104,113,221	17,504,520,532	1	19,238,768,962	17,891,010,910	N
	47	1,460,146,308,475	1,468,780,481,657	51	1,515,831,445,536	1,562,090,370,984	N
	4	4,499,989,896	4,304,172,387	1	337,172,054	347,008,998	N
	1	4,847,538,652	5,138,939,965	2	54,582,398,851	54,927,067,888	N
	6	43,342,117,047	45,217,502,821	8	61,776,437,913	64,171,708,929	N
	16	195,179,276,977	197,750,370,969	16	139,832,455,138	139,749,738,360	N
	12	545,506,801,743	559,545,507,898	10	475,165,956,430	487,721,991,352	N
	4	656,318,485,610	649,016,922,159	4	624,706,919,054	624,456,429,317	N
NH	4	739,041,988,312	709,037,445,575	4	672,748,018,973	668,340,967,967	N
()	18	137,603,949,151	139,169,898,343	11	119,917,032,810	121,710,005,131	N
	1	6,242,978,868	6,536,597,702	1	6,257,141,035	6,705,388,047	N
	114	3,812,833,547,952	3,802,002,360,008	109	3,690,393,746,756	3,748,111,687,883	

()

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()							
HSBC	7	148,661,767,391	156,614,950,291	5	60,050,000,000	62,699,307,034	N
FA	1	24,391,563,943	24,064,188,005	1	50,000,000,000	50,254,840,279	N
	5	119,985,745,735	125,516,434,146	1	33,537,285,782	34,179,162,532	N
	99	3,414,510,818,919	3,386,458,581,314	5	148,096,124,764	151,266,484,605	N
	2	105,283,651,964	109,348,206,252	95	3,289,396,830,408	3,339,019,462,789	N
	114	3,812,833,547,952	3,802,002,360,008	2	109,313,505,802	110,692,430,644	N
	-	-	-	109	3,690,393,746,756	3,748,111,687,883	

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			02-2004-9492		20060630		20090204		2109001481

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	1	1	0
	1	1	0
	616,508,462	516,508,462	- 100,000,000

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		0	0	0
		1,318,902	2,112,200	793,298
		1,318,902	2,112,200	793,298
		0	0	0
		0	0	0
		0	0	0
		0	0	0
		1,318,902	2,112,200	793,298
		1,318,902	2,112,200	793,298

(4)

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					()	()						
		0	0	0	0	0	0	0	0	0	0	0
		516,508,462	0	0	0	0	0	0	0	0	0	516,508,462
		516,508,462	0	0	0	0	0	0	0	0	0	516,508,462
		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
		516,508,462	0	0	0	0	0	0	0	0	0	516,508,462
		516,508,462	0	0	0	0	0	0	0	0	0	516,508,462

(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	516,508,462	516,508,462	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	516,508,462	516,508,462	0
	0	0	0	0			0	0

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(1)

			02-2004-947 8		19991227		20090204				1	14586938753
			02-2004-948 1		20000812		20090204				2	731626760854
			02-2004-946 9		20001218	KB	20090204				5	171163056651
			02-2004-949 7		20051223	KT B	20120402				1	49996945254
			2-2004-9475		19991227	NH-CA	20121022				3	22444323617
			02-2004-947 6		20021213	KB	20090204				3	79960248155

(2)

(: ,)

	8	7	- 1
	15	15	0
()	1,029,202,867,787	1,069,778,273,284	40,575,405,497
(가)	1,240,385,699,461	1,287,420,233,420	47,034,533,959

(3)

(:)

		0	0	0
		1,077,669,126	1,677,976,935	600,307,809
		1,077,669,126	1,677,976,935	600,307,809
		0	0	0
		693,243	217,523,062	216,829,819
		693,243	217,523,062	216,829,819
		0	0	0
		1,078,362,369	1,895,499,997	817,137,628
		1,078,362,369	1,895,499,997	817,137,628

(4)

(:)

				() ()	.				
		0	0	0	0	0	0	0	0
		0	20 000,000 000	0	339 521,227,192	710 257,046 092	0	0	1 069,778 273,284
		0	20 000,000 000	0	339 521,227,192	710 257,046 092	0	0	1 069,778 273,284
		0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0
		0	20 000,000 000	0	339 521,227,192	710 257,046 092	0	0	1 069,778 273,284
		0	20 000,000 000	0	339 521,227,192	710 257,046 092	0	0	1 069,778 273,284

(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	9 047 ,568 ,165	9 047 ,568 ,165	0 8
50 100	0	3	3	20	0	21,485 789,580	21,485 789,580	2
100	0	9	9	60	0	1 039 ,244 915,539	1 039 ,244 915,539	97.1
	0	15	15	0	0	1 069 ,778 273,284	1 069 ,778 273,284	0

(6)

(:)

	40 245 351 371	0	40 245 351 371
	5,059,150,000	0	5,059,150,000
	1 244,374,841 210	0	1 244,374,841 210
	692,857,800	0	692,857,800
	0	0	0
	0	0	0
	0	0	0
	0	0	0
	6,578,340,621	0	6,578,340,621
	1 296,950,541 002	0	1 296,950,541 002

(7) ()

	2	20 090 ,150 ,527	
	2	23 240 243 ,842	
	3	912,612 ,297 ,426	
()	5	231 ,974 ,299 ,387	
()	3	99 503 242 ,238	
	15	1 ,287 ,420 ,233 ,420	

.

(1)

የት) () (:)

() () (:)

() () (:)

() () (:)

(2)

(: ,)

			가					

(3)

가)

(:)

		가						
		가						
		가						
			RA					

()

(:)

																			RP	가				
							((AB CP)	((EL S)	(

2.

가.

(: ,%,%p)

		()	()	(-)	
1. (=A-B+C)		74,024,857,962	77,474,299,307	3,449,441,345	4.66
	B/S (A)	83,365,143,017	86,672,842,337	3,307,699,320	3.97
	(B)	9,358,484,417	9,212,785,624	-145,698,793	-1.56
	가 .	8,839,881,219	8,805,878,070	-34,003,149	-0.38
	. , ,	130,774,352	67,652,436	-63,121,916	-48.27
	. 1	0	0	0	0
	. 3	0	0	0	0
	.	10,558,213	11,715,705	1,157,492	10.96
	.	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)	18,199,362	14,242,594	-3,956,768	-21.74
	가 .	18,199,362	14,242,594	-3,956,768	-21.74
	.	0	0	0	0
	.	0	0	0	0
	. 가	0	0	0	0
2. (=D+E+F)		6,594,588,744	7,065,202,357	470,613,613	7.14
	(D)	1,394,906,130	1,932,553,987	537,647,857	38.54
	가 .	0	0	0	0
	.	0	0	0	0
	.	0	0	0	0
	.	1,394,906,130	1,932,553,987	537,647,857	38.54
	.	0	0	0	0
	.	0	0	0	0
	(E)	422,729,515	405,953,465	-16,776,050	-3.97
	(F=max(가 ,)+ +)	4,776,953,099	4,726,694,905	-50,258,194	-1.05
	가 . 10%	800,000,000	800,000,000	0	0
	.	1,885,253,923	1,834,941,139	-50,312,784	-2.67
	. 가	0	0	0	0
	.	2,891,699,176	2,891,753,766	54,590	0
3. (=(1/2)× 100)		1.123	1.097	-26	-2.32
4. (1-2)		67,430,269,218	70,409,096,950	2,978,827,732	4.42

■

1.

	88 003 450,290
.	46 736 061,112
1.	12 736 061,112
1)	984,740
2)	
3)	167,034,653
4)	
5)	
6)	
7) MMDA	
8) MMF	12 568 041,719
9)	
10)	
2.	34 000 000,000
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)	34,000,000,000
11)	0
12)	0
13)	0
.	23,227,390,233
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	23,227,390,233
1)	0
2)	304,300,000

1. ()

3) .	
4)	
5)	
6)	22,923,090,233
	22,923,090,233
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
.	5,540,370,519
()	0
1.	3,278,358,809
2.	2,610,318,948
3.	
4.	205,328,550
5.	1,208,530,400
6.	
7. ()	
8. ()	
9.	
10. 가 (-)	1,762,166,188
1)	398,460,448
2)	
3)	178,180,505
4)	1,185,525,235
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
.	12,499,628,426
(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.	2,848,519,194
1)	2,299,644,603

1. ()

	360,514,208
	1,848,494,863
	90,635,532
2)	548,874,591
	548,874,591
3)	0
4)	0
5)	0
3.	0
1)	0
2)	0
3)	0
4)	0
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.	9,102,657,457
()	0
1)	5,435,445,553
2)	4,327,850,411
3) 가 (-)	660,638,507
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.	67,652,436
15.	
16.	8,976,819
17. (-)	0
1)	0
2)	0
	0

1. ()

	0
	0
3)	0
4)	0
	1,330,607,953
.	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
.	1,330,607,953
(가)(-)	21,769,304
(가)(+)	0
1.	0
1)	1,813,512,923
2) (+ , -)	
3) 가 (-)	
4) (-)	1,813,512,923
(-)	1,810,668,923
(-)	2,844,000
2.	0
1)	0
2)	0
3)	0
4)	0
5)	0
3.	770,566,322

1. ()

4.	
5.	
6.	64,771,570
7.	388,543,196
8.	
9.	20,168,163
10.가	
11.	
12.	
13.	0
1)	
2)	
14.	
15.	80,200,495
16.	
17.	
18.	6,358,207
.	0
1.	0
2.	0
	86,672,842,337
.	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
.	- 211,497,952
1. 가 가	- 211,497,952
1)	
2)	
3) .	
4)	
5)	
6)	- 211,497,952
7)	0
	0
	0
	0
8)	0
2.	0
3.	0
4. 가	0
5.	0
6. 가	0
7.	0
.	54,884,340,289
1.	6,016,000,000
2.	15,828,251
3.	0

1. ()

4.	
5.	
6.	
6.	48 852 512,038
()	8,696,901,360

2.

.	14 277 252,252
1.	12 814 974,110
1)	0
가	0
	0
	0
	0
	0
	0
	0
	0
2)	0
	0
	0
3)	0
4)	0
	0
	0
5)	1,897,612,197
	2,112,200
	1,895,499,997
6)	10 917 361,913
	10 527 526,056
	389,835,857
	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	9,176,491
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	9,176,491
	0
	0
	9,176,491
	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.	1,349,561,053
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)	1,349,561,053
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.	103,540,598
1)	0
2)	103,540,598
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
.	3,709,027,077
1.	1,699,863
1)	0
	0
	0
2)	0
3)	0
4)	0
5)	0
6)	1,060,943
7)	638,920
2. 가	566,904
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)	566,904
	566,904
	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.	8,202,950
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)	8,202,950
5. 가	0
1)	0
2) 가	0
3)	0
4)	0
6.	0
1)	0
2)	0
7.	3,698,557,360

2. ()

1)	2,183,348,739
	399,006,000
	1,784,342,739
2)	249,152,456
	137,323,356
()	
()	137,323,356
	111,829,100
()	111,829,100
()	0
3)	0
4)	277,507,023
5)	41,195,949
6)	6,005,460
7)	87,733,036
8)	57,155,352
9)	32,965,900
10) 가	164,054,987
11)	80,254,396
12)	9,648,200
13)	
14)	150,993,488
15)	0
16)	0
17)	0
18)	0
19)	685,000
20)	201,324,030
21)	21,169,286
22)	25,175,659

2. ()

23)	22,927,250
24)	33,997,509
25)	124,500
26)	10,327,800
27)	42,811,340
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
. ()	10,568,225,175
.	556,978,079
1.	12,191,479
2.	
3.	542,515,518
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.	2,271,082
.	2,511,000
1.	0
2.	0
3.	0
4.	0
5.	0
6.	0
7.	2,511,000
8.	0
9.	0
10.	0
11.	0
12.	0
13.	0
14.	0
15.	0
16.	0
17. 가	0
18.	0
.	11,122,692,254
.	2,425,790,894
. ()	8,696,901,360
.	0
. ()	8,696,901,360
()	- 1,585,657
()	8,698,487,017
.	236,045,593
1. 가 가	301,622,549
2.	

2. ()

3.	
4. 가	
5. ()	
6. 가	
7.	
8.	65,576,956
. ()	8,932,946,953

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	
4	20121024	1) 2) 3) 가	가	

.

	3 ,	, ,	가 29 6 가	
	3 ,	, ,	가 1 3	

.

			가	

.()

. ()

			가	
1	20120425			
2	20120725			
3	20121024			

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	44
	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
		22	0	0	22
		15	0	0	15
		0	0	0	0
		0	0	0	0
		44	0	0	44

(:)

		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			.
			.

.

) . 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

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

, Watch- list

(Expected Loss)

가

가

가

3.

,

4.

가.

.

.

(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>