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2012 04 01

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() 02-2004-9500
() www.syfund.co.kr
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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

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		20090304

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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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19960801			6,000,000	5,000	5,000	
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(A)		6,400,000	
		0	
(B)		0	
		0	
가 (C)		0	
		0	
(D)		0	
		0	
(E=A -B -C+D)		6,400,000	
		0	

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	가	5,000	
	(A)	10 593 816,077	
		1,655	
	(B)	9,600,000,000	
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	(=B/A × 100)	91	
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		가	0	0	0	0	0	
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		ET F		189,149,440	189,149,440	378,298,880	0	0
		6,322,209,592	6,001,149,965	12,323,359,557	18,705,644,474	- 135,197,121		
		6,511,359,032	6,190,299,405	12,701,658,437	18,705,644,474	- 135,197,121		
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		6,511,359,032	6,190,299,405	12,701,658,437	18,705,644,474	- 135,197,121		

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							(A)	(B)	(A+B)				
			0.51	0.77	0	0.01	1.32	0	1	0	0	0	
			0.09	0.12	0	0.01	0.24	0	0	0	0	0	
			0.44	0.92	0	0.01	1.39	0	1	0	0	0	
			0.21	0.32	0	0.01	0.56	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	
			0.03	0.02	0	0.01	0.06	0	0	0	0	0	
			0	0	0	0	0	0	0	0	0	0	
			0.39	0.63	0	0.01	1.06	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	
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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	0	0	
			0	0	0	0	0	0	0	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
				0.36	0.58	0	0.01	0.97	0	1	0	0	0
		0.36	0.57	0	0.01	0.96	0	1	0	0	0	0	
		0.35	0.9	0	0.04	1.31	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	
		0.36	0.58	0	0.01	0.97	0	1	0	0	0	0	

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		353,169,679,884	133,361,810	0	0	0	0	0	0	266,127,991,063	0	619,297,670,947	133,361,810
		438,352,928,066	0	0	0	0	0	0	0	112,787,300,496	0	875,070,793,662	0
		2,505,829,973,657	25,979,989,137	0	0	0	0	0	0	0	0	2,505,829,973,657	25,979,989,137
		25,878,310,880	335,682,787	0	0	0	0	0	0	0	0	25,878,310,880	335,682,787
		85,694,492,751	0	0	0	0	0	0	0	0	0	85,694,492,751	0
		0	0	0	0	0	0	0	0	0	0	0	0
		22,460,000	0	0	0	0	0	0	0	0	0	22,460,000	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
		384,671,661,777	0	0	0	0	0	0	0	0	0	60,741,096,677	0

(4)

(7) () (: ,%)

	BNG	22 510 706	0	N
	BS	33 772 366,949	1	N
	HMC	75 950 145,663	2	N
	IBK	56 698 403,105	1	N
	KB	20 109 415,578	1	N
	LG	1 254 437,137	0	N
	NH	29 961 839,692	1	N
	NH	17 583 690,147	0	N
	SK	58 251 915,728	1	N
		531 646,433	0	N
		26 339 809,046	1	N
		32 798 156,234	1	N
		143 399 536 364	4	N
		71 085 976,202	2	N
		188 825 757 514	5	N
		281 573 294	0	N
		61 728 377 634	2	N
		94 893 793 962	2	N
		32 685 425	0	N
		41 908 960 807	1	N
		126 103 194 249	3	N
		606 215 444 453	15	Y
		97 692 028 098	2	N
		528 113 757	0	N
		47 381 375	0	N
		91 284 861 013	2	N
		4 067 668 913	0	N
		431 941 129	0	N
		40 336 096 754	1	N
		54 804 881 301	1	N
		19 406 184 400	0	N

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	.			
		117,376,033 244	3	N
		172,644,907 804	4	N
		62 636 872,616	2	N
		114,140,167	0	N
		999,768,739	0	N
		158,586,583 026	4	N
		231,008,867 559	6	N
		24 262 794	0	N
		91,100,196	0	N
	KDB	90 069 997	0	N
	PCA	49 560 768,620	1	N
		3,015,160,239	0	N
		3,359,749,115	0	N
		5,735,891,714	0	N
		9,963,507,778	0	N
		44 395,103,020	1	N
		339,290,304	0	N
	HSBC	5,213,122,744	0	N
	NH	31 314 375,587	1	N
		7,598,131,939	0	N
		8,055,782,658	0	N
		597,573,103 527	15	N
		20 021 273,728	1	N
	()	24 618 728,699	1	N
		13 918 254,083	0	N
		20 812 073,664	1	N
		3,961,847,331	0	N
		699,744,235	0	N
		110,854,305 285	3	N
		45 704 414,821	1	N
		116,021,990 919	3	N

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	.			
		1,309,008,977	0	N
		118,827,465,464	3	N
		1,864,735,795	0	N
		3,984,659,229,450	100	

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HSBC	1	19,238,768,962	17,891,010,910	1	17,838,723,933	17,669,050,643	N
	51	1,515,831,445,536	1,562,090,370,984	53	1,485,603,209,001	1,601,109,110,690	N
	1	337,172,054	347,008,998	1	337,172,054	355,240,027	N
	2	54,582,398,851	54,927,067,888	4	163,649,878,414	165,338,796,108	N
	8	61,776,437,913	64,171,708,929	13	137,742,286,919	143,384,460,294	N
	16	139,832,455,138	139,749,738,360	16	196,031,057,144	200,194,235,214	N
	10	475,165,956,430	487,721,991,352	8	375,480,334,046	386,652,096,754	N
	4	624,706,919,054	624,456,429,317	7	702,203,645,617	724,976,622,749	N
NH	4	672,748,018,973	668,340,967,967	5	752,735,755,149	773,582,206,032	N
()	11	119,917,032,810	121,710,005,131	9	146,450,729,467	151,974,206,293	N
	1	6,257,141,035	6,705,388,047	1	6,586,437,706	6,810,468,231	N
	109	3,690,393,746,756	3,748,111,687,883	118	3,984,659,229,450	4,172,046,493,035	

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HSBC	5	60,050,000,000	62,699,307,034	3	30,000,000,000	30,118,124,943	N
FA	1	50,000,000,000	50,254,840,279	1	50,254,819,894	50,727,557,853	N
	1	33,537,285,782	34,179,162,532	1	33,537,285,782	37,020,600,685	N
	5	148,096,124,764	151,266,484,605	9	308,167,448,948	312,859,354,905	N
	95	3,289,396,830,408	3,339,019,462,789	98	3,303,386,169,024	3,474,845,228,848	N
)	2	109,313,505,802	110,692,430,644	2	30,000,000,000	30,440,101,201	N
	109	3,690,393,746,756	3,748,111,687,883	4	229,313,505,802	236,035,524,600	N
	-	-	-	118	3,984,659,229,450	4,172,046,493,035	

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			02-2004-9492		20060630		20090204		2109001481

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	1	1	0
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	516,508,462	816,508,462	300,000,000

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		0	0	0
		2,112,200	2,766,400	654,200
		2,112,200	2,766,400	654,200
		0	0	0
		0	0	0
		0	0	0
		0	0	0
		2,112,200	2,766,400	654,200
		2,112,200	2,766,400	654,200

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					()	()						
		0	0	0	0	0	0	0	0	0	0	0
		816,508,462	0	0	0	0	0	0	0	0	0	816,508,462
		816,508,462	0	0	0	0	0	0	0	0	0	816,508,462
		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
		816,508,462	0	0	0	0	0	0	0	0	0	816,508,462
		816,508,462	0	0	0	0	0	0	0	0	0	816,508,462

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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	816,508,462	816,508,462	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	816,508,462	816,508,462	0
	0	0	0	0			0	0

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(1)

			02-2004-947 8		19991227		20090204				3	34600229870
			02-2004-948 1		20000812		20090204				2	772957048925
			02-2004-946 9		20001218	KB	20090204				6	235966959427
			02-2004-949 7		20051223	KT B	20120402				1	49996945254
			02-2004-947 5		19991227	NH-CA	20121022				6	64696945700
			02-2004-946 5		20021213		20120402				1	49975721497
			02-2004-947 6		20021213	KB	20090204				4	93892677972

(2)

(: ,)

	7	11	4
	15	23	8
()	1,069,778,273 284	1,302,086,528 645	232,308,255 361
(가)	1,287,420,233 420	1,665,977,542 346	378,557,308 926

(3)

(:)

		0	0	0
		1,677,976,935	2,398,309,405	720,332,470
		1,677,976,935	2,398,309,405	720,332,470
		0	0	0
		217,523,062	217,864,104	341,042
		217,523,062	217,864,104	341,042
		0	0	0
		1,895,499,997	2,616,173,509	720,673,512
		1,895,499,997	2,616,173,509	720,673,512

(4)

(:)

				() ()	.				
		0	0	0	0	0	0	0	0
		0	40 000,000 000	69 975,721 497	380,184,464 917	811 926,342 231	0	0	1 302,086 528,645
		0	40 000,000 000	69 975,721 497	380,184,464 917	811 926,342 231	0	0	1 302,086 528,645
		0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0
		0	40 000,000 000	69 975,721 497	380,184,464 917	811 926,342 231	0	0	1 302,086 528,645
		0	40 000,000 000	69 975,721 497	380,184,464 917	811 926,342 231	0	0	1 302,086 528,645

(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	4	4	17.4	0	13,410 809,177	13,410 809,177	1
50 100	0	3	3	13	0	22,970 782,119	22,970 782,119	1 8
100	0	16	16	69.6	0	1 265 ,704 937,349	1 265 ,704 937,349	97.2
	0	23	23	0	0	1 302 ,086 528,645	1 302 ,086 528,645	0

(6)

(:)

		76 261 945,656	0	76 261 945,656
		5,109,935,000	0	5,109,935,000
		1,573,350,864,755	0	1,573,350,864,755
		1,353,021,300	0	1,353,021,300
		0	0	0
		0	0	0
		0	0	0
		0	0	0
		21 609 721,299	0	21 609 721,299
		1,677,685,488 010	0	1,677,685,488 010

(7) ()

	4	41 647 044,405	
	4	92 733 598,342	
	2	24 785 789,066	
	4	1,121,224,120 593	
()	6	289,387,703 870	
()	3	96,199 286,070	
	23	1,665,977,542 346	

.

(1)

የት) () (:)

() () (:)

() () (:)

() () (:)

(2)

(: ,)

			가					

(3)

가)

(:)

		가								
		가								
		가								

()

(:)

																			RP	가				
							((AB	((EL	(

2.

가.

(: ,%,%p)

		()	()	(-)	
1. (=A-B+C)		77,474,299,307	69,833,015,320	-7,641,283,987	-9.86
	B/S (A)	86,672,842,337	88,675,801,251	2,002,958,914	2.31
	(B)	9,212,785,624	18,856,401,958	9,643,616,334	104.68
	가 .	8,805,878,070	8,776,569,783	-29,308,287	-0.33
	. , ,	67,652,436	37,701,305	-29,951,131	-44.27
	. 1	0	0	0	0
	. 3	0	0	0	0
	.	11,715,705	12,818,397	1,102,692	9.41
	.	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)	14,242,594	13,616,027	-626,567	-4.4
	가 .	14,242,594	13,616,027	-626,567	-4.4
	.	0	0	0	0
	.	0	0	0	0
	. 가	0	0	0	0
2. (=D+E+F)		7,065,202,357	7,125,229,456	60,027,099	0.85
	(D)	1,932,553,987	1,615,668,926	-316,885,061	-16.4
	가 .	0	0	0	0
	.	0	0	0	0
	.	0	0	0	0
	.	1,932,553,987	1,615,668,926	-316,885,061	-16.4
	.	0	0	0	0
	.	0	0	0	0
	(E)	405,953,465	409,463,061	3,509,596	0.86
	(F=max(가 ,)+ +)	4,726,694,905	5,100,097,469	373,402,564	7.9
	가 . 10%	800,000,000	800,000,000	0	0
	.	1,834,941,139	1,826,424,748	-8,516,391	-0.46
	. 가	0	0	0	0
	.	2,891,753,766	3,273,672,721	381,918,955	13.21
3. (= (1/2) × 100)		1,097	980	-117	-10.67
4. (1-2)		70,409,096,950	62,707,785,864	-7,701,311,086	-10.94

■

1.

	90 920 623,096
.	53 970 187,198
1.	19 970 187,198
1)	376,870
2)	
3)	309,700,091
4)	
5)	
6)	
7) MMDA	
8) MMF	19 660 110,237
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
.	19,009,944,474
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	19,009,944,474
1)	0
2)	304,300,000

1. ()

3) .	
4)	
5)	
6)	18,705,644,474
	18,705,644,474
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
.	5,520,759,410
()	0
1.	3,278,358,809
2.	2,610,318,948
3.	
4.	205,328,550
5.	1,214,030,400
6.	
7. ()	
8. ()	
9.	
10. 가 (-)	1,787,277,297
1)	414,764,073
2)	
3)	182,863,193
4)	1,189,650,031
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
.	12,419,732,014
(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.	2,723,205,332
1)	2,373,109,985

1. ()

	464,528,898
	1,819,129,271
	89,451,816
2)	350,095,347
	350,095,347
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.	9,075,626,411
()	0
1)	5,435,445,553
2)	4,327,850,411
3) 가 (-)	687,669,553
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.	37,701,305
15.	
16.	111,376,446
17. (-)	0
1)	0
2)	0
	0

1. ()

	0
	0
3)	0
4)	0
	2,244,821,845
.	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
.	2,244,821,845
(가)(-)	18,979,492
(가)(+)	
1.	0
1)	1,826,934,174
2) (+ , -)	
3) 가 (-)	
4) (-)	1,826,934,174
(-)	1,824,090,174
(-)	2,844,000
2.	0
1)	0
2)	0
3)	0
4)	0
5)	0
3.	1,305,552,322

1. ()

4.	
5.	
6.	75,913,217
7.	391,333,008
8.	
9.	17,415,903
10.가	
11.	
12.	
13.	0
1)	
2)	
14.	
15.	447,892,350
16.	
17.	
18.	6,715,045
.	0
1.	0
2.	0
	88,675,801,251
.	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
.	- 105,453,755
1. 가 가	- 105,453,755
1)	
2)	
3) .	
4)	
5)	
6)	- 105,453,755
7)	0
	0
	0
	0
8)	0
2.	0
3.	0
4. 가	0
5.	0
6. 가	0
7.	0
.	56,781,255,006
1.	6,016,000,000
2.	15,828,251
3.	0

1. ()

4.	
5.	
6.	
6.	50,749,426,755
()	10,593,816,077

2.

.	19 280 383,470
1.	17,134,160,094
1)	0
가	0
	0
	0
	0
	0
	0
	0
	0
2)	0
	0
	0
3)	0
4)	0
	0
	0
5)	2,618,939,909
	2,766,400
	2,616,173,509
6)	14 515 220,185
	14 012 840,988
	502,379,197
	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	236,171,315
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	236,171,315
	0
	0
	236,171,315
	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.	1,711,910,876
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)	1,711,910,876
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.	198,141,185
1)	0
2)	198,141,185
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
.	6,460,448,062
1.	2,105,150
1)	0
	0
	0
2)	0
3)	0
4)	0
5)	0
6)	1,448,440
7)	656,710
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.	10,992,762
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)	10,992,762
5. 가	0
1)	0
2) 가	0
3)	0
4)	0
6.	0
1)	0
2)	0
7.	6,446,783,246

2. ()

1)	4,322,507,339
	892,008,000
	3,430,499,339
2)	298,651,429
	134,923,729
()	
()	134,923,729
	163,727,700
()	163,727,700
()	
3)	
4)	397,050,753
5)	51,552,449
6)	7,285,520
7)	145,268,838
8)	82,836,392
9)	48,448,480
10) 가	216,197,142
11)	106,038,102
12)	24,541,200
13)	
14)	229,480,679
15)	
16)	
17)	
18)	
19)	775,000
20)	272,406,943
21)	38,778,517
22)	37,310,619

2. ()

23)	34 023 650
24)	53 402 624
25)	1,029,300
26)	13 202 550
27)	65 995 720
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
. ()	12,819,935,408
.	738,022,792
1.	12,191,479
2.	
3.	723,546,228
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.	2,285,085
.	3,324,000
1.	0
2.	0
3.	0
4.	0
5.	0
6.	0
7.	3,324,000
8.	0
9.	0
10.	0
11.	0
12.	0
13.	0
14.	0
15.	0
16.	0
17. 가	0
18.	0
.	13,554,634,200
.	2,960,818,123
. ()	10,593,816,077
.	0
. ()	10,593,816,077
()	-2,212,224
()	10,596,028,301
.	342,089,790
1. 가 가	438,576,655
2.	

2. ()

3.	
4. 가	
5. ()	
6. 가	
7.	
8.	96,486,865
. ()	10,935,905,867

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	
5	20130130		가	
6	20130329		가	

.

	3 ,	, ,	가 29 6 가	
	3 ,	, ,	가 1 3	

.

			가	

.()

. ()

			가	
1	20120425			
2	20120725			
3	20121024			
4	20130130			
5	20130329		가	

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	46
	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
		17	0	0	17
		0	0	0	0
		0	0	0	0
		46	0	0	46

(:)

		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

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

가

, Watch- list

, (Expected Loss)

가

,

가

가

3.

,

4.

가.

.

.

(1) (: ,)

	0	0	0	
	0	0	0	

(2)

(:)

	0	0	0	0	0
	0	0	0	0	0

(3)

(: ,)

	0	0	0
	0	0	0

(4)

(:)

	(A)	(B)	(C)	(B - C)	
	0	0	0	0	
	0	0	0	0	

(5)

(: ,)

			1
	0	0	0
	0	0	0

(5)

(: ,)

			1
	0	0	0
	0	0	0

■

1. (:)

0	0	0	0	0	0

2.

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