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2009 12 31

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: \_\_\_\_\_ 34-12  
( ) 02-2004-9500  
( ) www.syfund.co.kr  
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(A)		6,400,000	
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(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 )		11 640 555,883	
		1,818	
(B )		0	
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(=B/A × 100)		0	
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			12,138 075,780	4 853 ,466 ,100	16,991 541,880	13,579 237,221	443 ,335,784
			12,138 075,780	4 853 ,466 ,100	16,991 541,880	13,579 237,221	443 ,335,784
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ELW		0	0	0	0	0	
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		12,138 075,780	4 853 ,466 ,100	16,991 541,880	13,579 237,221	443 ,335,784	

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							(A)	(B)	(A+B)			
			0.56	1.15	0	0	1.75	0	2	0	0	0
			0.13	0.31	0	0.01	0.47	0	0	0	0	0
			0.45	0.97	0	0	1.45	0	2	0	0	0
			0.31	0.75	0	0.02	1.1	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
			0.52	1.09	0	0.01	1.64	0	2	0	0	0
			0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	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
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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
			0.1	0.16	0	0	0.29	0	0	0	0	0
			0.51	1.08	0	0.01	1.63	0	2	0	0	0
			0.52	1.09	0	0	1.64	0	2	0	0	0
			0.35	0.92	0	0.04	1.33	0	2	0	0	0
			0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0
			0.51	1.08	0	0.01	1.63	0	2	0	0	0

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		253,031,561,814	809,495,664							27,936,824,788	0	280,968,386,602	809,495,664
		406,951,818,820	0							15,468,875,690	0	422,420,694,510	0
		3,231,992,027,685	48,126,212,094							0	0	3,231,992,027,685	48,126,212,094
		0	0							0	0	0	0
		0	0							0	0	0	0
		0	0							0	0	0	0
		725,118,000	0							0	0	725,118,000	0
		0	0							0	0	0	0
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		-316,149,829	0							0	0	-316,149,829	0

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		663,119,429,446	16.56	
		292,424,046,678	7.3	
		187,512,769,377	4.68	
		122,552,556,764	3.06	
		112,453,484,384	2.81	
		111,412,244,081	2.78	
		107,496,698,622	2.68	
		79,538,846,793	1.99	
		68,054,021,803	1.7	
		44,501,511,540	1.11	
		35,630,228,172	0.89	
		33,999,393,585	0.85	
		32,283,738,301	0.81	
		24,829,741,030	0.62	
		23,076,167,824	0.58	
		18,582,712,552	0.46	
		14,012,701,192	0.35	
	S K	13,146,331,353	0.33	
		10,637,571,800	0.27	
		7,360,976,113	0.18	
		2,492,113,957	0.06	
	NH	2,403,395,954	0.06	
		1,199,761,531	0.03	
	HMC	975,373,911	0.02	
		782,224,748	0.02	
	L G	413,701,526	0.01	
	BK	235,704,618	0.01	
		150,915,085	0	
		73,413,738	0	
		65,690,109	0	
		64,971,780	0	

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		40 203 861	0	
		39 600 840	0	
		19 582 610	0	
		17 409 019	0	
		14 838 912	0	
	KB	1,727,478	0	
		76 418 351	0	
		29 257 976	0	
		1,098,397,031 255	27.43	
		293,672,594 207	7.33	
		217,529,907 881	5.43	
		97 651 504,049	2.44	
		96 746 433,900	2.42	
		26 920 055,886	0.67	
		22 794 530,560	0.57	
		20 547 917,950	0.51	
		16 855 687,826	0.42	
		16 262 055,591	0.41	
		10 740 474,152	0.27	
		8,243,763,467	0.21	
		4,619,432,454	0.12	
		1,904,987,464	0.05	
		30 303 566,893	0.76	
		18 321 490,553	0.46	
		7,749,345,872	0.19	
		1,880,823,098	0.05	
		1,154,041,575	0.04	
		164,995,545	0	
		119,925,591	0	
		15 960 817	0	
		4,004,318,004 000	100	

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HSBC	11	85,343,321,853	75,035,485,074	13	84,268,778,651	76,047,985,722	
SC	12	503,992,051,007	513,442,230,625	11	493,908,749,333	517,294,005,359	
	56	331,364,329,142	352,482,158,864	58	341,426,159,659	365,328,334,275	
	10	115,915,934,449	120,227,884,719	10	135,252,771,640	134,003,483,932	
( )	75	3,045,747,326,198	3,046,888,380,553	66	2,949,461,544,717	3,001,471,766,769	
	164	4,082,362,962,649	4,108,076,139,835	158	4,004,318,004,000	4,094,145,576,057	



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		19670224		02- 2004- 9465		19990618		20090204				1 0	90,700 405,293
		19741025		02- 2004- 9481		20001010		20090204				1 0	342 ,163,778 ,245
		19760218		02- 2004- 9469		20001218	KB	20090204				4 0	29,663 403,007
		19760422		02- 2004- 9475		20050701		20090204				1 0	9 038 ,266 864
		19740320		02- 2004- 9483		20021213		20090204				2 0	28,153 663,254
		19780622		02- 2004- 9476		20021213	KB	20090204				2 0	30,000 000,000
		19820113		02- 2004- 9430		20060630		20090204				1 0	10,000 000,000

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	6	8	2
	9	12	3
( )	453,267,588,354	539,719,516,663	86,451,928,309
( )	465,100,668,162	573,560,332,829	108,459,664,667

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		0	0	0
		450,799,766	716,592,105	265,792,339
		450,799,766	716,592,105	265,792,339
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		0	566,456,000	566,456,000
		0	566,456,000	566,456,000
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		450,799,766	1,283,048,105	832,248,339
		450,799,766	1,283,048,105	832,248,339



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		0	0	76,855 333,125	442,864,183,538	0	0	20,000 000,000	539,719,516,663
		0	0	76,855 333,125	442,864,183,538	0	0	20,000 000,000	539,719,516,663
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		0	0	0	0	0	0	0	0
		0	0	76,855 333,125	442,864,183,538	0	0	20,000 000,000	539,719,516,663
		0	0	76,855 333,125	442,864,183,538	0	0	20,000 000,000	539,719,516,663

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5 10	0	0	0	0	0	0	0	0
10 50	0	1	1	8.3	0	4 036 ,590 920	4 036 ,590 920	0.7
50 100	0	3	3	25	0	23,056 047,531	23,056 047,531	4.3
100	0	8	8	66.7	0	512 ,626,878 ,212	512 ,626,878 ,212	95
	0	12	12	0	0	539 ,719,516 ,663	539 ,719,516 ,663	0

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	27 915 662,813	0	27 915 662,813
	11 808 040,110	0	11 808 040,110
	533,014,430 000	0	533,014,430 000
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	572,738,132 923	0	572,738,132 923

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	4	452,864,183,538	
	3	39,038,266,864	
	1	18,153,663,254	
	2	14,017,780,667	
2	1	11,609,031,420	
2	1	4,036,590,920	
	12	539,719,516,663	

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( : ,%,%p)

		( )	( )	( - )	
1. (=A-B+C)		56,520,225,303	60,621,472,885	4,101,247,582	6.8
	B/S (A)	67,091,001,438	71,120,622,877	4,029,621,439	5.7
	(B)	10,592,785,839	10,515,125,998	-77,659,841	-0.7
	가 .	10,590,137,644	10,493,393,721	-96,743,923	-0.9
	. , ,	2,628,195	21,712,277	19,084,082	87.9
	. 1	0	0	0	0
	. 3	0	0	0	0
	.	0	0	0	0
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	.	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)	22,009,704	15,976,006	-6,033,698	-37.8
	가 .	22,009,704	15,976,006	-6,033,698	-37.8
	.	0	0	0	0
	.	0	0	0	0
	. 가	0	0	0	0
2. (=D+E+F)		6,019,411,030	6,136,594,815	117,183,785	1.9
	(D)	724,821,258	871,635,892	146,814,634	16.8
	가 .	36,516,000	36,516,000	0	0
	.	46,983,705	0	-46,983,705	0
	.	0	0	0	0
	.	641,321,553	835,119,892	193,798,339	23.2
	.	0	0	0	0
	.	0	0	0	0
	(E)	186,915,856	175,042,842	-11,873,014	-6.8
	(F=max(가 , )+ + )	5,107,673,916	5,089,916,081	-17,757,835	-0.3
	가 . 10%	1,970,273,001	1,400,000,000	-570,273,001	-40.7
	.	0	1,982,248,467	1,982,248,467	100
	. 가	0	0	0	0
	.	3,137,400,915	3,107,667,614	-29,733,301	-1
3. (=(1/2)× 100)		939	988	49	5
4. (1-2)		50,500,814,273	54,484,878,070	3,984,063,797	7.3

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	73 988 874,052
.	41 ,133 505,236
1.	41 ,133 505,236
1)	1,430,856
2)	41 000 000,000
3)	58 604 401
4)	0
5)	0
6)	0
7) MMDA	0
8) MMF	73 469 979
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13)	0
. 가	13,883,537,221
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9)	0
2. 가	13,883,537,221
1)	0
2)	304,300,000

1. ( )

3) .	0
4)	0
5)	0
6)	13 579 237,221
	0
	13 579 237,221
7)	0
	0
	0
	0
8)	0
3.	0
1) .	0
2)	0
3)	0
4)	0
4.	0
1)	0
2)	0
5.	0
1) 가	0
2)	0
3)	0
.	0
1.	0
1)	0
2)	0
	0
	0
	0
	0

1. ( )

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

1. ( )

5)	0
10 .	0
11 .	0
12 .	0
13 .	0
14 .	0
15 .	0
16 . (-)	0
1)	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
.	15 299 071,128
1.	8,713,804,362
2.	6,831,893,649
3.	0
4.	261,293,540
5.	1,253,207,200
6.	0
7. ( )	0
8. ( )	0
9.	0



1. ( )

10. 가 (-)	1,761,127,623
1)	540,981,122
2)	0
3)	133,112,390
4)	1,087,034,111
5)	0
11. 가 ( )(-)	0
12. ( )(-)	0
.CMA ( )	0
1.CMA	0
2.CMA 가	0
3.CMA	0
4.CMA	0
5. ( )(-)	0
. ( )	0
1.	0
2.	0
3. ( )(-)	0
.	3,672,760,467
1.	0
1)	0
	0
	0
	0
	0
2)	0
	0
	0
	0
	0
	0
3)	0

1. ( )

4)	0
2.	3,195,201,676
1)	3,003,070,724
	0
	0
	0
	0
	0
	126,089,019
	2,787,413,937
	89,567,768
	0
	0
2)	192,130,952
	0
	0
	0
	192,130,952
3)	0
4)	0
5)	0
3.	21,712,277
1)	0
2)	0
3)	0
4)	21,712,277
4.	0
5.	0
1)	0
2) 가가	0
3)	0

1. ( )

6.	0
7.	0
8.	0
1)	0
2)	0
9.	2,336,000
1)	0
2) 가	2,316,000
3)	20,000
4)	0
5)	0
10.	0
11.	0
1)	0
2)	0
3)	0
12.	0
1)	0
2)	0
3)	0
4)	0
13.가	0
14.	0
15.	0
16.	469,486,520
17. (-)	15,976,006
1)	0
2)	15,976,006
	15,015,352
	960,654
	0

1. ( )

3)	0
4)	0
18. 가 (-)	0
	2,868,251,175
.	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
1.	0
2.	0
1)	0
2)	0
3)	0
4)	0
5)	0
3.	0
4. 가	0

1. ( )

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

1. ( )

10. ( )	0
11.	0
.	2,868,251,175
1.	0
2.	1,939,816,136
	0
( )(- )	2,844,000
( )(- )	1,715,000,680
( )(- )	0
( )(- )	0
3.	0
4.	0
5.	0
6.	1,879,332,390
7.	0
8.	0
9.	52,520,384
10.	471,858,750
11.	0
12.	0
13.가	0
14.	0
15.	0
16.	0
1)	0
2)	0
17.	141,539,921
18.	76,180,517
19.	0
20.	0
21.	24,847,757

1. ( )

	71,120,622,877
.	32,000,000,000
1.	32,000,000,000
2.	0
	0
	0
	0
.	0
1.	0
2.	0
3.	0
4.	0
.	0
1.	0
2.	0
3.	0
4.	0
5.	0
6.	0
.	443,335,784
1. 가 가	443,335,784
	0
	0
.	0
	0
	0
	443,335,784
	0
가 .	0
.	0
.	0

1. ( )

	0
2.	0
3.	0
4. 가	0
5. ( )	0
6.	0
.	38,677,287,093
1.	3,936,000,000
2.	0
3.	0
4.	0
5.	0
6.	34,741,287,093
( )	11,640,555,883



2.

.	18,612,309,746
1.	16,332,943,019
1)	0
가	0
	0
	0
	0
	0
	0
	0
	0
2)	0
	0
	0
3)	0
4)	0
	0
	0
5)	1,283,048,105
	0
	1,283,048,105
	0
6)	15,049,894,914
	14,652,747,811
	397,147,103
	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 가	545,951,916
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	545,951,916
	0
	0
	545,951,916
가	0
	0
4)	0
	0
	0
5) 가	0
6) 가 가	0
가	0
가	0
	0
7)	0
가	0
	0
	0
8) 가	0
가	0
	0
	0
9)	0
가	0
	0
	0

2. ( )

10) 가	0
가	0
	0
	0
11)	0
가	0
	0
	0
3.	0
1)	0
	0
	0
	0
	0
가	0
	0
	0
2)	0
	0
가	0
	0
4.	1,541,910,180
1)	0
	0
	0
	0
	0
	0
2)	0
3)	0

2. ( )

4)	0
5)	10,255,579
6)	0
7)	0
8)	0
9)	653,426,242
10)	0
11)	0
12)	0
13)	0
14)	0
15)	874,163,885
16)	0
17)	0
18)	0
19)	4,064,474
5. 가	0
1)	0
2)	0
3)	0
6.	0
1)	0
2)	0
7.	191,504,631
1)	0
2)	190,100,019
3) 가	0
4) CMA ( )	0
CMA	0
	0

2. ( )

5) CMA ( )	0
6) ( )	0
	0
	0
	0
	0
7)	0
8) 가	0
9)	0
	0
	0
	0
10)	1,404,612
11)	0
.	3,883,385,224
1.	14,866,719
1)	0
	0
	0
2)	0
3)	0
4)	0
5)	0
6)	809,365
7)	14,057,354
2. 가 가	25,566,330
1)	0
	0
	0
	0

2. ( )

	0
	0
	0
	0
2) 가	0
가	0
가	0
가	0
가	0
가	0
	0
3) 가	25 566 330
	0
	0
	25 566 330
가	0
	0
4)	0
	0
	0
5) 가	0
6) 가 가	0
가	0
가	0
	0
7)	0
가	0
	0
	0
8) 가	0

2. ( )

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
가	0
	0
	0
2)	0
	0
가	0
	0
4.	0
1)	0



2. ( )

	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
5. 가	0
1)	0
2)	0
3)	0
6.	0
1)	0
2)	0
7.	3,842,952,175
1)	1,919,888,265
	375,906,000
	1,543,982,265
2)	307,500,003
	215,232,803
	92,267,200
3)	0
4)	285,123,217

2. ( )

5)	34,991,330
6)	6,203,290
7)	93,282,798
8)	57,596,956
9)	69,107,700
10) 가	284,082,731
11)	46,463,995
12)	1,195,000
13)	0
14)	166,714,688
15)	0
16)	0
17)	0
18)	0
19)	647,000
20)	264,733,122
21)	46,436,984
22)	28,010,504
23)	21,500,750
24)	64,154,882
25)	152,600
26)	85,958,364
27)	59,207,996
8.	0
1) 가	0
2) ( )	0
가	0
	0
	0
	0

2. ( )

	0
3)	0
4) 가	0
5)	0
	0
	0
	0
6)	0
7)	0
. ( )	14,728,924,522
.	595,732,749
1.	33,034,847
2.	561,404,623
3.	0
4.	0
5.	0
6.	0
7.	0
8.	0
9.	0
10.	1,293,279
.	0
1.	0
2.	0
3.	0
4.	0
5.	0
6.	0
7.	0
8.	0

2. ( )

9.	0
10.	0
11.	0
.	15,324,657,271
.	3,684,101,388
. ( )	11,640,555,883
.	0
. ( )	11,640,555,883

3.

4.

1.	30,140,731,210
2.	7,040,000,000
3.	23,100,731,210

5.

1.	13,988,111,774
1)	11,640,555,883
2) 가	617,149,064
3)	580,391,375
4) .	2,310,798,202
2.	- 7,393,842,280
1)	4,895,466,100
2)	12,289,308,380
3.	- 6,400,000,000
1)	0
2)	6,400,000,000
4. 가 (1+2+3)	194,269,494
5.	8,799,981,380
6. ( 15)	8,994,250,874

■



1.

가.


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			가	
1	20090429	1) 13 (2008.4.1 2009.3.31) 2) 13 )	3 가	

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	3 ,	, ,	가 29 6 가	
	3 ,	, ,	가 1 3	

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			가	



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			가	
1	20090522		가	

3.

가.




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4.

가.

(1)

		85.9		

(2)

$$(\quad, \quad)$$

						가		가 (    )	가			가				

.

( : , )

						가		가			가	( )			

■



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.

( : ,%)


■

1.

( : , )

	( )	
	1	41

가 .

( : )

		2	0	0	2
		3	0	0	3
		4	0	0	4
		0	0	0	0
		32	0	0	32
		0	0	0	0
		0	0	0	0
		0	0	0	0
		41	0	0	41

( : )

		19510618			20040102	20070518	20100517			
		19551006			19960801	20080516	20110515			
		19420828			20070518	20090522	20110521			
		19461210			20070518	20090522	20110521			
		19341015			20090522	20090522	20110521			
		19630529			20050401	20070401	20100331			
		19600328			20040401	20080401	20110331			
		19630806			20060401	20080401	20110331			
		19670224			20090401	20090401	20120331			

· ( : , )

											가	가	

■



1.

가.가 ( ) ( : )

(        )								
				가				

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	( )						
				가			

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				가		

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( : )

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(1) ( : )

( )								

(2)

( : )

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( : )

(       )							
					가		가

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					가		가



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( : )

				.		

2.

■

1.


2.

가 .

( : ,%)

		(A)	(B)							(B / A)

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( : )




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	0		100000	
	0		100000	



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1.

가.

2-22	2-32	,	
.		가	,
가			.
			.



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2.

가 .

			가 가
	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.

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■



1.

( : )


2.