

()

33
2-55 1
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()
.

2010 03 31

: _____
: _____ ()
: _____ 34-12
() 02-2004-9500
() www.syfund.co.kr
: () ()
()

< >

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1.가 . 가
. .
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2.가 .
. . , . ,
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3.가 .
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4.가 .
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5.

6.

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1.가 .
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2.가 .

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1.

2.

3.

4.

5.

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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.

2.

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1.

2.가.
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1.가.가 ()
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2.

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1.

2.가 .
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1.가 .
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2.가 .
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3.

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2.

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1.

가.

		34-12
		1996.08.01
		3
		320
가 ()		5,000
		6,400,000
		0
		www.syfund.co.kr
		02-2004-9500
.		()
		1
		()
가		

.

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

. 가

1.		
2.		
3.	.	
4.		
5.		
6.		
7.		
8.	1	

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2.

가.

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

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

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3.

가. (: ,)

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

· (: ,)

					가					
						(%)	가		가	

4.

가.

(: ,)

	가			
	12,000,000	6,400,000		

.

(: ,)

	165 2														
	165 2														

.

(1)

(: ,)

		가							1	
							가			

(2)

(: ,)

		가							

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)		13 650,784,287	
		2,132	
(B)		0	
		0	
(=B/A × 100)		0	
		0	
		0	
		0	
		0	

■

1.

가.

(1)

(:)

							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	
			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		
	ET F		0	0	0	0	0	
			12,463,927,848	4,853,466,100	17,317,393,948	13,855,416,783	465,180,658	
			12,463,927,848	4,853,466,100	17,317,393,948	13,855,416,783	465,180,658	
			0	0	0	0	0	
			0	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	
		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	
			12,463,927,848	4,853,466,100	17,317,393,948	13,855,416,783	465,180,658	

(2)

(: ,)

						가
		3				
		5				
		10				
		KOSP 200				
		KOSTAR				
		가				
		KOS 200				
		가				

(3)

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								가

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(1)

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		가																																		
		가																																		
		가																																		
		ELS																																		
ELW																																				

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- 1 - - (1) . 1

(2)

(: ,%)

							(A)	(B)	(A+B)				
			0.55	1.14	0	0	1.73	0	2	0	0	0	
			0.13	0.3	0	0.01	0.46	0	0	0	0	0	
			0.44	0.95	0	0	1.43	0	2	0	0	0	
			0.31	0.74	0	0.02	1.09	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	
			0.51	1.07	0	0.01	1.62	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	0	
			0	0	0	0	0	0	0	0	0	0	
			0	0	0	0	0	0	0	0	0	0	
			0	0	0	0	0	0	0	0	0	0	
			0	0	0	0	0	0	0	0	0	0	
			0	0	0	0	0	0	0	0	0	0	
			0	0	0	0	0	0	0	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	0.17	0	0	0.3	0	0	0	0	0
				0.51	1.06	0	0.01	1.61	0	2	0	0	0
		0.52	1.07	0	0	1.62	0	2	0	0	0	0	
		0.34	0.91	0	0.03	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	
		0.51	1.06	0	0.01	1.61	0	2	0	0	0	0	

(3)

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		253,133,54 7 255	1,174,179, 049							17,967 28 4 023	0	271,100,8 31,278	1,174,179, 049
		479,029 21 6 720	0							13,393 89 7 210	0	492,423,1 13,930	0
		3 235,427, 743,615	45,725 301 ,742							0	0	3 235,427, 743,615	45,725 30 1 742
		0	0							0	0	0	0
		0	0							0	0	0	0
		0	0							0	0	0	0
		444,713,00 0	0							0	0	444,713,0 00	0
		0	0							0	0	0	0
		0	0							0	0	0	0
		- 131,405,4 89	0							0	0	- 131,405, 489	0

(4)

(7) () (: ,%)

		719,500,209,868	17.56	
		282,343,710,153	6.89	
		204,254,047,913	4.99	
		124,233,821,258	3.03	
		109,396,164,266	2.67	
		108,418,026,268	2.65	
		105,389,487,295	2.57	
		94,952,413,832	2.32	
		75,205,375,127	1.84	
		62,576,240,060	1.53	
		34,343,060,723	0.84	
		32,438,917,643	0.79	
		28,815,916,221	0.7	
		25,192,195,591	0.61	
		21,574,055,300	0.53	
		20,695,803,654	0.51	
		19,244,123,108	0.47	
	S K	17,991,112,664	0.44	
		11,254,076,744	0.27	
		7,058,635,989	0.17	
	NH	4,410,672,271	0.11	
	BK	2,623,865,768	0.06	
		1,144,554,244	0.03	
		1,128,689,128	0.03	
	HMC	1,074,596,588	0.03	
	L G	697,904,489	0.02	
		281,529,942	0.01	
		272,462,887	0.01	
		223,573,968	0.01	
		102,052,754	0	
		86,764,341	0	

(4)

(71) () () (: ,%)

	.			
		39 600 840	0	
		28 375 309	0	
		28 050 940	0	
		27 066 780	0	
		19 935 082	0	
	KB	3,708,988	0	
		490,342	0	
		76 571 697	0	
		31 453 326	0	
		1,069,897,685 619	26.12	
		280,014,900 580	6.84	
		221,011,515 267	5.4	
		116,547,496 040	2.85	
		91,158,105,041	2.23	
		34 031 692,048	0.83	
		21 522 893,316	0.53	
		18 320 696,401	0.45	
		17 912 725,848	0.44	
		16 061 005,754	0.39	
		13 858 219,748	0.34	
		7,895,610,137	0.19	
		5,043,330,348	0.12	
		1,898,980,600	0.05	
		21 888 644	0	
		32 092 599,486	0.78	
		19 303 924,194	0.47	
		7,923,559,367	0.19	
		2,254,702,228	0.05	
		2,058,746,661	0.04	
		184,783,278	0	
		104,490,963	0	

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	.			
		25,705,610	0	
		4,096,324,570,539	100	

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()							
HSBC	13	84,268,778,651	76,047,985,722	13	78,896,706,198	72,346,201,369	
SC	11	493,908,749,333	517,294,005,359	11	472,196,248,291	496,044,975,226	
	58	341,426,159,659	365,328,334,275	60	442,736,777,336	461,053,088,309	
	10	135,252,771,640	134,003,483,932	12	143,687,904,218	141,713,802,655	
()	66	2,949,461,544,717	3,001,471,766,769	65	2,958,806,934,496	2,984,811,169,888	
	158	4,004,318,004,000	4,094,145,576,057	161	4,096,324,570,539	4,155,969,237,447	

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			02-2004-946 5		19990618		20090204				10	90700405293
			02-2004-947 8		19991227		20090204				10	30000000000
			02-2004-948 1		20001010		20090204				10	342163778245
			02-2004-946 9		20001218	KB	20090204				40	30949457133
			02-2004-947 5		20050701		20090204				10	10146884474
			02-2004-948 3		20021213		20090204				3	59253829084
			02-2004-947 6		20021213	KB	20090204				20	30000000000
			02-2004-943 0		20060630		20090204				10	10000000000

(2)

(: ,)

	8	9	1
	12	14	2
()	539,719,516,663	603,214,354,229	63,494,837,566
(가)	573,560,332,829	642,412,076,123	68,851,743,294

(3)

(:)

		0	0	0
		716,592,105	1,037,844,018	321,251,913
		716,592,105	1,037,844,018	321,251,913
		0	0	0
		566,456,000	566,456,000	0
		566,456,000	566,456,000	0
		0	0	0
		1,283,048,105	1,604,300,018	321,251,913
		1,283,048,105	1,604,300,018	321,251,913

(4)

(:)

			() ()	.					
		0	0	0	0	0	0	0	0
		0	0	30 000,000 000	80 350,170 691	472 864,183 538	0	0	20 000,000 000
		0	0	30 000,000 000	80 350,170 691	472 864,183 538	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	30 000,000 000	80 350,170 691	472 864,183 538	0	0	20 000,000 000
		0	0	30 000,000 000	80 350,170 691	472 864,183 538	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	1	1	7.1	0	4 036 ,590 920	4 036 ,590 920	0.7
50 100	0	2	2	14.3	0	15,303 834,793	15,303 834,793	2.5
100	0	11	11	78.6	0	583 ,873,928 ,516	583 ,873,928 ,516	96.8
	0	14	14	0	0	603 ,214,354 ,229	603 ,214,354 ,229	0

(6)

(:)

	43 845 383,044	0	43 845 383,044
	13 959 129,310	0	13 959 129,310
	578,045,601 430	0	578,045,601 430
	0	0	0
	0	0	0
	0	0	0
	0	0	0
	0	0	0
	0	0	0
	0	0	0
	635,850,113 784	0	635,850,113 784

(7) ()

	6	492,864,183,538	
	4	51,755,915,894	
	1	39,253,829,084	
	3	19,340,425,713	
	14	603,214,354,229	

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(1)

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() () (:)

() () (:)

() () (:)

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		가										
		가										
		가										
	MM T											
	RA											

(3)

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(:)

		가						
		가						
		가						
				MMT				
	RA							

2.

가.

(: ,%,%p)

		()	()	(-)	
1. (=A-B+C)		60,621,472,885	62,761,469,289	2,139,996,404	3.4
	B/S (A)	71,120,622,877	73,152,696,155	2,032,073,278	2.8
	(B)	10,515,125,998	10,408,854,122	-106,271,876	-1
	가 .	10,493,393,721	10,398,813,224	-94,580,497	-0.9
	. , ,	21,712,277	10,020,898	-11,691,379	-116.7
	. 1	0	0	0	0
	. 3	0	0	0	0
	.	0	0	0	0
	.	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)	15,976,006	17,627,256	1,651,250	9.4
	가 .	15,976,006	17,627,256	1,651,250	9.4
	.	0	0	0	0
	.	0	0	0	0
	. 가	0	0	0	0
2. (=D+E+F)		6,136,594,815	6,355,772,470	219,177,655	3.4
	(D)	871,635,892	907,467,835	35,831,943	3.9
	가 .	36,516,000	36,516,000	0	0
	.	0	0	0	0
	.	0	0	0	0
	.	835,119,892	870,951,835	35,831,943	4.1
	.	0	0	0	0
	.	0	0	0	0
	(E)	175,042,842	234,292,142	59,249,300	25.3
	(F=max(가 ,)+ +)	5,089,916,081	5,214,012,493	124,096,412	2.4
	가 . 10%	1,400,000,000	1,400,000,000	0	0
	.	1,982,248,467	2,024,265,563	42,017,096	2.1
	. 가	0	0	0	0
	.	3,107,667,614	3,189,746,930	82,079,316	2.6
3. (= (1/2) × 100)		988	987	-1	-0.1
4. (1-2)		54,484,878,070	56,405,696,819	1,920,818,749	3.4

■

1.

	77 017 057,778
.	43 663,182,542
1.	43 663,182,542
1)	79 811
2)	39 800 000,000
3)	41 989 006
4)	0
5)	0
6)	0
7) MMDA	0
8) MMF	3,821,113,725
9)	0
10)	0
2.	0
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)	0
11)	0
12)	0
13)	0
. 가	14,159,716,783
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	14,159,716,783
1)	0
2)	304,300,000

1. ()

3) .	0
4)	0
5)	0
6)	13,855,416,783
	0
	13,855,416,783
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
.	15 204 490,631
1.	8,713,804,362
2.	6,831,893,649
3.	0
4.	261,293,540
5.	1,261,435,200
6.	0
7. ()	0
8. ()	0
9.	0

1. ()

10. 가 (-)	1,863,936,120
1)	583,679,624
2)	0
3)	156,361,817
4)	1,123,894,679
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
.	3,989,667,822
1.	0
1)	0
	0
	0
	0
	0
2)	0
	0
	0
	0
	0
	0
3)	0

1. ()

4)	0
2.	3,525,451,660
1)	2,972,293,027
	0
	0
	0
	0
	0
	169,072,766
	2,700,371,534
	102,848,727
	0
	0
2)	553,158,633
	0
	0
	0
	553,158,633
3)	0
4)	0
5)	0
3.	10,020,898
1)	0
2)	0
3)	0
4)	10,020,898
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. (-)	17,627,256
1)	0
2)	17,627,256
	14,861,463
	2,765,793
	0

1. ()

3)	0
4)	0
18. 가 (-)	0
	3,864,361,623
.	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
.	3,864,361,623
1.	0
2.	2,010,450,000
	0
()(-)	2,844,000
()(-)	2,007,371,980
()(-)	0
()(-)	0
3.	0
4.	0
5.	0
6.	2,521,120,350
7.	0
8.	0
9.	193,660,020
10.	471,858,750
11.	0
12.	0
13.가	0
14.	0
15.	0
16.	0
1)	0
2)	0
17.	148,514,142
18.	507,015,478
19.	0
20.	0
21.	21,958,863

1. ()

	73,152,696,155
.	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
.	465,180,658
1. 가 가	465,180,658
	0
	0
.	0
	0
	0
	465,180,658
	0
가 .	0
.	0
.	0

1. ()

	0
2.	0
3.	0
4. 가	0
5. ()	0
6.	0
.	40,687,515,497
1.	3,936,000,000
2.	0
3.	0
4.	0
5.	0
6.	36,751,515,497
()	13,650,784,287

2.

.	24,785,208,176
1.	21,731,329,610
1)	0
가	0
	0
	0
	0
	0
	0
	0
	0
2)	0
	0
	0
3)	0
4)	0
	0
	0
5)	1,604,300,018
	0
	1,604,300,018
	0
6)	20,127,029,592
	19,584,719,626
	542,309,966
	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.	2,070,466,164
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)	1,314,621,474
16)	0
17)	0
18)	0
19)	92,162,869
5. 가	0
1)	0
2)	0
3)	0
6.	0
1)	0
2)	0
7.	437,460,486
1)	0
2)	437,460,486
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)	0
11)	0
.	7,591,663,647
1.	15,924,655
1)	0
	0
	0
2)	0
3)	0
4)	0
5)	0
6)	1,142,057
7)	14,782,598
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	246,638
1)	0
2)	246,638
3)	0
6.	0
1)	0
2)	0
7.	7,549,926,024
1)	4,769,191,765
	972,908,000
	3,796,283,765
2)	409,443,267
	285,866,667
	123,576,600
3)	0
4)	409,089,852

2. ()

5)	52,100,606
6)	8,582,180
7)	184,718,808
8)	77,669,796
9)	97,545,750
10) 가	386,891,228
11)	61,152,410
12)	2,699,500
13)	0
14)	207,857,239
15)	0
16)	0
17)	0
18)	0
19)	831,000
20)	396,841,036
21)	54,095,714
22)	34,972,104
23)	50,583,600
24)	98,838,711
25)	1,149,850
26)	119,053,512
27)	126,618,096
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
. ()	17,193,544,529
.	783,129,106
1.	33,034,847
2.	723,615,860
3.	0
4.	0
5.	0
6.	0
7.	0
8.	0
9.	0
10.	26,478,399
.	0
1.	0
2.	0
3.	0
4.	0
5.	0
6.	0
7.	0
8.	0

2. ()

9.	0
10.	0
11.	0
.	17,976,673,635
.	4,325,889,348
. ()	13,650,784,287
.	0
. ()	13,650,784,287

3.

■

1.

가.

.

.

			가	
1	20090429	1) 13 (2008.4.1 2009.3.31) 2) 13 3)	가	
2	20100127	1) 2) 3)	가	
3	20100319	1)	가	

.

	3 ,	, ,	가 29 6 가	
	3 ,	, ,	가 1 3	

.

			가	

.()

. ()

			가	
1	20090522		가	

3.

가.

4.

가.

(1)

		85.9		

(2)

(: ,)

$$\left(\begin{array}{c} \vdots \\ \vdots \end{array} , \right)$$

■

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	45

가. (:)

		4	0	0	4
		2	0	0	2
		3	0	0	3
		0	0	0	0
		36	0	0	36
		0	0	0	0
		0	0	0	0
		0	0	0	0
		45	0	0	45

(:)

		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				

.

(:)

	()						
				가			

.

(:)

()						
				가		

.

(:)

()							

. ()

(1) (:)

()							

(2)

(:)

()							

.

(:)

()							
					가		가

. (:)

()							
					가		가

.

(:)

				.		

■

Patient Information	
Name	
Age	
Sex	
Address	
City	
State	
Zip	
Phone	
Medical History	
Presenting Complaint	
History of Present Illness	
Past Medical History	
Surgical History	
Family History	
Social History	
Review of Systems	
Physical Examination	
Vital Signs	
Laboratory Tests	
Imaging Studies	
Diagnosis	
Treatment Plan	
Follow-up	

2.

가 .

(: ,%)

		(A)	(B)							(B /A)

--	--	--	--	--	--	--	--	--	--	--

.

(:)

· (:)

	0		100000	
	0		100000	

■

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.

,

■

1.

(:)

2.