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

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

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	12,000,000	6,400,000	0	



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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	

6.

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가		5,000	
(A )		2,764,608,522	
		432	
(B )		0	
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(=B/A × 100)		0	
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							가	
		가	0	0	0	0	0	
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	ETF	0	0	0	0	0		
		0	0	0	17,691,078,449	-1,389,991,505		
		0	0	0	17,691,078,449	-1,389,991,505		
		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	
		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		
		0	0	0	17,691,078,449	-1,389,991,505		

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		가																																													
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							(A )	(B )	(A+B )				
			0.53	0.87	0	0.01	1.44	0	1	0	0	0	
			0.12	0.26	0	0.01	0.41	0	0	0	0	0	
			0.43	0.91	0	0.01	1.37	0	1	0	0	0	
			0.27	0.5	0	0.02	0.81	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	0.02	0	0.01	0.05	0	0	0	0	0	
			0	0	0	0	0	0	0	0	0	0	
			0.45	0.77	0	0.01	1.26	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	
				0.06	0.1	0	0.01	0.17	0	0	0	0	0
				0.42	0.73	0	0.01	1.18	0	1	0	0	0
			0.42	0.72	0	0.01	1.18	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	
			0.42	0.73	0	0.01	1.18	0	1	0	0	0	

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		177,948,876.017	897,298,328							99,464,429.213	0	277,413,305,230	897,298,328
		540,202,598.830	0							133,730,118,885	0	673,932,717,715	0
		2,216,214,819.997	109,820,726.091							0	0	2,216,214,819.997	109,820,726,091
		20,612,150.386	299,101,892							0	0	20,612,150.386	299,101,892
		93,856,737.069	0							0	0	93,856,737.069	0
		0	0							0	0	0	0
		57,120,000	0							0	0	57,120,000	0
		0	0							0	0	0	0
		0	0							0	0	0	0
		42,889,934.546	0							0	0	42,889,934.546	0

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		626,648,908,817	17	Y
		237,261,544,794	6	N
		149,997,559,617	4	N
		133,374,267,740	4	N
		94,040,594,723	3	N
		81,272,617,901	2	N
		81,022,073,746	2	N
		75,947,608,342	2	N
		73,751,830,067	2	N
		66,145,094,873	2	N
		60,257,730,837	2	N
	BK	57,504,840,446	2	N
		50,821,479,524	1	N
		49,663,353,052	1	N
		47,559,134,202	1	N
	HMC	44,843,103,316	1	N
		36,217,903,887	1	N
		29,868,875,636	1	N
		28,572,948,769	1	N
	BS	24,708,133,109	1	N
		24,218,639,427	1	N
		23,797,590,528	1	N
	NH	22,709,618,067	1	N
		22,226,859,714	1	N
		21,461,909,718	1	N
	SK	10,454,172,700	0	N
	NH	10,000,000,000	0	N
		5,928,908,199	0	N
		5,046,701,504	0	N
		2,693,243,477	0	N
	LIG	1,339,447,448	0	N

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		1,065,109,253	0	N
		822,262,500	0	N
		553,468,208	0	N
		530,176,834	0	N
		334,355,305	0	N
		181,531,630	0	N
	KB	34,225,646	0	N
		26,002,565	0	N
	BNG	23,720,433	0	N
		5,265,761	0	N
		88,531,358	0	N
		35,885,705,359	1	N
	PCA	28,902,606,123	1	N
		7,828,109,587	0	N
		4,424,639,432	0	N
		3,383,593,938	0	N
		386,135,736	0	N
		183,255,000	0	N
	KDB	124,855,265	0	N
		740,415,049,027	20	N
		150,694,445,434	4	N
		145,015,142,111	4	N
		142,746,214,073	4	N
		47,119,482,466	1	N
	NH	42,296,875,027	1	N
		25,888,034,677	1	N
	( )	21,427,699,203	1	N
		20,355,724,017	1	N
		10,748,382,164	0	N
		8,995,624,125	0	N
	HSBC	7,821,061,533	0	N

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	.			
		6,195,149,606	0	N
		4,784,605,161	0	N
		1,626,850,932	0	N
		1,596,606,935	0	N
		564,228,587	0	N
		3,662,431,419,191	100	



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HSBC	4	4 811 605 373	4 657 527 108	1	20 880 524 421	17 499 326 031	N
	6	41 516 885 765	43 317 695 968	47	1 518 968 560 779	1 426 021 049 426	N
	1	21 727 965 755	19 573 161 254	4	4 614 143 544	4 226 334 893	N
	4	714 917 178 794	663 699 892 719	6	43 234 541 906	43 058 772 023	N
	24	165 611 167 031	166 541 401 965	15	170 304 079 086	168 592 430 224	N
	47	1 491 644 062 144	1 478 828 573 676	10	289 558 523 752	295 100 858 608	N
	4	675 395 639 461	666 980 310 468	4	685 070 085 526	630 001 981 629	N
NH	1	6 242 978 868	6 284 705 155	4	767 064 276 428	668 490 711 413	N
( )	16	185 798 970 215	186 228 411 440	19	156 493 704 881	153 976 473 689	N
	8	162 684 675 415	167 024 025 038	1	6 242 978 868	6 138 234 250	N
	115	3 470 351 128 821	3 403 135 704 791	111	3 662 431 419 191	3 413 106 172 186	

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HSBC	60	486,721,992,635	488,321,072,316	11	199,644,261,901	197,103,002,937	N
	42	2,667,516,287,193	2,598,865,782,791	1	24,391,563,943	21,482,300,650	N
	10	190,208,316,769	185,700,101,727	5	119,985,745,735	119,777,876,144	N
	2	101,512,968,281	107,021,008,412	92	3,216,896,879,331	2,969,903,251,893	N
	1	24,391,563,943	23,227,739,545	2	101,512,968,281	104,839,740,562	N
	115	3,470,351,128,821	3,403,135,704,791	111	3,662,431,419,191	3,413,106,172,186	

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			02-2004-9492		20060630		20090204		2109001481

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	1	1	0
	1	1	0
	719,828,012	616,508,462	- 103,319,550

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		0	0	0
		5,292,131	771,400	- 4,520,731
		5,292,131	771,400	- 4,520,731
		0	0	0
		0	0	0
		0	0	0
		0	0	0
		5,292,131	771,400	- 4,520,731
		5,292,131	771,400	- 4,520,731

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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

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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	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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			02-2004-947 8		19991227		20090204				1	14578748851
			02-2004-948 1		20001010		20090204				1	507809643016
			02-2004-946 9		20001218	KB	20090204				5	170545168442
			02-2004-949 7		20051223	KT B	20120402				2	54996945254
			02-2004-946 5		20021213		20120402				1	1975627917
			02-2004-947 6		20021213	KB	20090204				4	88595991047
			02-2004-943 0		20060630		20090204				1	151099237953



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	8	8	0
	14	15	1
( )	1,001,143,887,348	989,601,362,480	- 11,542,524,868
( 가 )	1,194,025,843,947	1,102,666,091,039	- 91,359,752,908

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		0	0	0
		2,143,088,563	513,070,331	- 1,630,018,232
		2,143,088,563	513,070,331	- 1,630,018,232
		0	0	0
		59,745,030	360,511	- 59,384,519
		59,745,030	360,511	- 59,384,519
		0	0	0
		2,202,833,593	513,430,842	- 1,689,402,751
		2,202,833,593	513,430,842	- 1,689,402,751

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			( ) ( )	.					
		0	0	0	0	0	0	0	0
		0	0	5 000,000 000	254 344,316 388	710 257,046 092	0	0	20 000,000 000
		0	0	5 000,000 000	254 344,316 388	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	254 344,316 388	710 257,046 092	0	0	20 000,000 000
		0	0	5 000,000 000	254 344,316 388	710 257,046 092	0	0	20 000,000 000

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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	0	0	0	0	0	0	0
10 50	0	3	3	20	0	8 372 237 517	8 372 237 517	0 8
50 100	0	4	4	26.7	0	24,970 967,845	24,970 967,845	2 5
100	0	8	8	53.3	0	956 258,157 ,118	956 258,157 ,118	96.6
	0	15	15	0	0	989 ,601,362 ,480	989 ,601,362 ,480	0

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	26 014 594,388	0	26 014 594,388
	5,028,565,000	0	5,028,565,000
	1,070,909,462 480	0	1,070,909,462 480
	534,751,400	0	534,751,400
	0	0	0
	0	0	0
	0	0	0
	0	0	0
	5,078,102,761	0	5,078,102,761
	1,107,565,476 029	0	1,107,565,476 029

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	3	38 527 437,623	
	4	838,295,481 439	
( )	5	148,189,674 048	
( )	3	77 653 497,929	
	15	1,102,666,091 039	

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		( )	( )	( - )	
1. (=A-B+C)		76,155,046,842	70,225,341,852	- 5,929,704,990	- 7.79
가	B/S (A)	85,739,895,384	79,833,556,965	- 5,906,338,419	- 6.89
	(B)	9,600,676,793	9,623,606,876	22,930,083	0.24
	가 .	8,997,481,717	8,870,202,734	- 127,278,983	- 1.41
	. , ,	125,910,415	323,146,532	197,236,117	156.65
	. 1	0	0	0	0
	. 3	0	0	0	0
	.	10,836,235	10,020,124	- 816,111	- 7.53
	.	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)	15,828,251	15,391,763	- 436,488	- 2.76
	가 .	15,828,251	15,391,763	- 436,488	- 2.76
	.	0	0	0	0
	.	0	0	0	0
	. 가	0	0	0	0
2. (=D+E+F)		6,444,874,223	6,287,062,184	- 157,812,039	- 2.45
가	(D)	1,387,126,792	1,274,334,557	- 112,792,235	- 8.13
	가 .	0	0	0	0
	.	0	0	0	0
	.	0	0	0	0
	.	1,387,126,792	1,274,334,557	- 112,792,235	- 8.13
	.	0	0	0	0
	.	0	0	0	0
	(E)	423,823,339	404,450,482	- 19,372,857	- 4.57
	(F=max(가 , )+ + )	4,633,924,092	4,608,277,145	- 25,646,947	- 0.55
	가 . 10%	800,000,000	800,000,000	0	0
	.	2,001,369,113	1,952,301,940	- 49,067,173	- 2.45
	. 가	0	0	0	0
	.	2,632,554,979	2,655,975,205	23,420,226	0.89
3. (= (1/2) × 100)		1,182	1,117	- 65	- 5.5
4. (1-2)		69,710,172,619	63,938,279,668	- 5,771,892,951	- 8.28

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	82 623 792,234
.	45 912 545,703
1.	2,412,545,703
1)	32,180
2)	
3)	410,783,006
4)	
5)	
6)	
7) MMDA	
8) MMF	2,001,730,517
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
.	17,995,378,449
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	17,995,378,449
1)	0
2)	304,300,000

1. ( )

3) .	
4)	
5)	
6)	17,691,078,449
	0
	17,691,078,449
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
.	5,585,300,829
( )	0
1.	3,278,358,809
2.	2,610,318,948
3.	
4.	205,328,550
5.	1,228,035,600
6.	
7. ( )	
8. ( )	
9.	
10. 가 (-)	1,736,741,078
1)	365,853,197
2)	
3)	168,815,130
4)	1,202,072,751
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
.	13,130,567,253
( 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.	3,078,352,929
1)	2,252,313,485

1. ( )

	295,601,383
	1,846,961,832
	109,750,270
2)	826,039,444
	826,039,444
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.	9,156,719,549
( )	0
1)	5,435,445,553
2)	4,327,850,411
3) 가 (-)	606,576,415
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.	323,146,532
15.	
16.	100,525,723
17. (-)	0
1)	0
2)	0
	0



1. ( )

	0
	0
3)	0
4)	0
	2,790,235,269
.	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
.	2,790,235,269
( 가 )(- )	27,265,401
( 가 )( + )	0
1.	0
1)	1,682,488,933
2) ( + , - )	
3) 가 (- )	
4) (- )	1,682,488,933
( - )	1,679,644,933
( - )	2,844,000
2.	0
1)	0
2)	0
3)	0
4)	0
5)	0
3.	2,258,240,600

1. ( )

4.	
5.	
6.	36,043,377
7.	383,047,099
8.	
9.	25,672,684
10.가	0
11.	0
12.	0
13.	0
1)	0
2)	0
14.	0
15.	79,998,946
16.	
17.	
18.	7,232,563
.	0
1.	0
2.	0
	79,833,556,965
.	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
.	- 1,118,490,486
1. 가 가	- 1,118,490,486
1)	0
2)	0
3) .	0
4)	0
5)	0
6)	- 1,118,490,486
7)	0
	0
	0
	0
8)	0
2.	0
3.	0
4. 가	0
5.	0
6. 가	0
7.	0
.	48,952,047,451
1.	6,016,000,000
2.	0
3.	0

1. ( )

4.	15 828 251
5.	0
6.	0
6.	42 920 219,200
( )	2,764,608,522

2.

.	4,552,695,409
1.	4,070,233,813
1)	0
가	0
	0
	0
	0
	0
	0
	0
	0
2)	0
	0
	0
3)	0
4)	0
	0
	0
5)	514,202,242
	771,400
	513,430,842
	0
6)	3,556,031,571
	3,414,010,627
	142,020,944
	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	0
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	0
	0
	0
	0
	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.	482,461,596
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)	482,461,596
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.	0
1)	0
2)	0
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
.	1,229,447,008
1.	709,266
1)	0
	0
	0
2)	0
3)	0
4)	0
5)	0
6)	368,416
7)	340,850
2. 가	84,344
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)	84,344
	84,344
	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.	2,706,853
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)	2,706,853
5. 가	0
1)	0
2) 가	0
3)	0
4)	0
6.	0
1)	0
2)	0
7.	1,225,946,545



2. ( )

1)	747,168,333
	133,002,000
	614,166,333
2)	80,748,352
	45,774,452
( )	0
( )	45,774,452
	34,973,900
( )	34,973,900
( )	0
3)	0
4)	67,096,519
5)	15,319,049
6)	2,250,150
7)	41,255,829
8)	10,713,680
9)	11,746,900
10) 가	58,682,585
11)	20,705,038
12)	1,530,200
13)	
14)	61,700,034
15)	0
16)	0
17)	0
18)	0
19)	349,000
20)	52,255,281
21)	12,024,986
22)	8,815,485

2. ( )

23 )	7,871,900
24 )	8,393,614
25 )	
26 )	5,700,000
27 )	11,619,610
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
. ( )	3,323,248,401
.	194,769,215
1.	12,191,479
2.	
3.	180,454,097
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.	2,123,639
.	829,000
1.	0
2.	0
3.	0
4.	0
5.	0
6.	0
7.	829,000
8.	0
9.	0
10.	0
11.	0
12.	0
13.	0
14.	0
15.	0
16.	0
17. 가	0
18.	0
.	3,517,188,616
.	752,580,094
. ( )	2,764,608,522
.	0
. ( )	2,764,608,522
( )	- 436,488
( )	2,765,045,010
.	- 670,946,941
1. 가 가	- 860,188,386
2.	

2. ( )

3.	
4. 가	
5. ( )	
6. 가	
7.	
8.	- 189,241,445
. ( )	2,093,661,581

3.

■

1.

가.




.


.

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

.


	3 ,	, ,	가 29 6 가	
	3 ,	, ,	가 1 3	

.

			가	



. ( )


. ( )

			가	
1	20120425			



3.

가.

4.

가.

(1)

		85.9		

(2)

( : , )


.

( : , )

						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.

( : , )

	( )	
	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
		26	0	0	26
		9	0	0	9
		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	

■

1.

가.가 ( ) ( : )

(        )								
				가				

.

( : )

	( )						
				가			

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( : )

(       )						
				가		



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( : )

( )							

. ( )

(1) ( : )

( )								

(2)

( : )

( )							

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( : )

(       )						
					가	

. ( : )

(       )							
					가		가

.

( : )

				.		

2.


■



1.


2.

가 .

( : ,%)

		(A)	(B)							(B / A)

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( : )




· ( : )

	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.

( : )


2.

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