

(18)

2013 04 01

2013 09 30

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2013 09 30

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() 02-6711-7500
() www.syfund.co.kr
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3.가.
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		34-12
		1996.08.01
		3
		32,000,000,000
가 ()		5,000
		6,400,000
		0
		www.syfund.co.kr
		02-6711-7500
.		()
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		()
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

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		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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2013 5 24 17	

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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.

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	가			
	12,000,000	6,400,000	0	

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

(2)

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		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)		7,792,694,363	
		1,217	
(B)		0	
		0	
(=B/A × 100)		0	
		0	
		0	
		0	
		0	

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1.
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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
		0	0	0	0	0	
			0	0	0	0	0
			0	0	0	0	0
			43,860,000	43,860,000	87,720,000	0	0
			43,860,000	43,860,000	87,720,000	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
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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
			43,860,000	43,860,000	87,720,000	0	0
		ET F	0	0	0	0	0
		11,900,000,000	5,502,157,446	17,402,157,446	26,463,310,964	1,207,843,474	
		11,900,000,000	5,502,157,446	17,402,157,446	26,463,310,964	1,207,843,474	
		0	0	0	0	0	
			0	0	0	0	0
			0	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	
		11,943,860,000	5,546,017,446	17,489,877,446	26,463,310,964	1,207,843,474	

$$(\quad, \quad)$$

- 1 -가 - (2) . 1

(3)

(: ,)

								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
		0	0	0	0	0	0	0
		0	0	0	0	0	0	0
		0	0	0	0	0	0	0
		0	0	0	0	0	0	0
		0	0	0	0	0	0	0
		0	0	0	0	0	0	0
		0	0	0	0	0	0	0
		0	0	0	0	0	0	0
		0	0	0	0	0	0	0
		0	0	0	0	0	0	0
		0	0	0	0	0	0	0
		0	0	0	0	0	0	0
		0	0	0	0	0	0	0
		0	0	0	0	0	0	0
		0	0	0	0	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	
	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	
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		0	0	0	0	
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		0	0	0	0	

$$(\quad, \quad)$$

- 1 - - (1) . 1

(2)

(: ,%)

							(A)	(B)	(A+B)			
			0.47	0.76	0.03	0.01	1.26	0	1	0	0	0
			0.13	0.28	0.02	0.01	0.44	0	0	0	0	0
			0.43	0.89	0.03	0.01	1.36	0	1	0	0	0
			0.22	0.3	0.02	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	0.01	0.01	0.07	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0
			0.37	0.6	0.02	0.01	1.01	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
			0.06	0.1	0.01	0.01	0.17	0	0	0	0	0
			0.36	0.58	0.02	0.01	0.97	0	1	0	0	0
			0.36	0.57	0.02	0.01	0.96	0	1	0	0	0
			0.35	0.89	0.03	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
			0.36	0.58	0.02	0.01	0.97	0	1	0	0	0

(3)

(:)

		371,621,382,304	627,511,982	0	0	0	0	0	0	87,888,811,672	0	459,510,193,976	627,511,982
		1,116,947,213,071	65,636,872,619	0	0	0	0	0	0	176,884,048,707	0	1,293,831,261,778	65,636,872,619
		3,358,407,037,305	23,415,168,422	0	0	0	0	0	0	0	0	3,358,407,037,305	23,415,168,422
		72,131,524,318	139,743,761	0	0	0	0	0	0	0	0	72,131,524,318	139,743,761
		96,274,627,738	0	0	0	0	0	0	0	0	0	96,274,627,738	0
		0	0	0	0	0	0	0	0	0	0	0	0
		-31,456,000	0	0	0	0	0	0	0	0	0	-31,456,000	0
		2,484,416,763	0	0	0	0	0	0	0	0	0	2,484,416,763	0
		0	0	0	0	0	0	0	0	0	0	0	0
		24,218,798,711	0	0	0	0	0	0	0	0	0	24,218,798,711	0

(4)

(7) () (: ,%)

	BNG	14,172,654	0	N
	BS	39,194,942,867	1	N
	HMC	48,904,943,168	1	N
	IBK	31,569,572,861	1	N
	KB	187,320,040	0	N
	LG	1,897,569,753	0	N
	NH	22,177,700,348	0	N
	NH	72,639,767,322	1	N
	SK	46,856,057,879	1	N
		20,390,139,854	0	N
		46,648,928,600	1	N
		143,322,085,617	3	N
		177,904,401,923	3	N
		123,136,870,151	2	N
		191,199,747,092	4	N
		136,712,844	0	N
		69,296,761,172	1	N
		243,277,389,050	5	N
		19,153,040,057	0	N
		96,369,369,396	2	N
		172,396,982,200	3	N
		691,433,658,298	13	N
		123,389,621,394	2	N
		13,035,572	0	N
		140,672,514,140	3	N
		14,037,362,819	0	N
		1,390,646,434	0	N
		45,385,168,272	1	N
		8,722,162,429	0	N
		815,268	0	N
		106,657,707,305	2	N

(4)

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

	.			
		84,197,217,382	2	N
		142,432,082,626	3	N
		41,843,814	0	N
		10,244,094,183	0	N
		191,044,216,488	4	N
		347,037,627,233	7	N
		46,970,149	0	N
		117,061,548	0	N
	KDB	83,211,268	0	N
	PCA	156,281,709,936	3	N
		3,539,621,899	0	N
		3,782,009,964	0	N
		7,091,597,726	0	N
		10,819,644,906	0	N
		25,152,028,431	0	N
		314,598,947	0	N
	HSBC	4,060,964,221	0	N
	NH	46,148,004,452	1	N
		6,276,455,899	0	N
		10,188,869,346	0	N
		820,647,521,877	16	N
		43,421,296,404	1	N
	()	27,788,868,169	1	N
		15,401,451,959	0	N
		14,928,048,791	0	N
		5,590,160,725	0	N
		6,490,407,933	0	N
		140,272,332,130	3	N
		77,288,670,151	1	N
		108,324,023,573	2	N
		1,804,563,317	0	N

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	.			
		150,578,728 638	3	N
		3,123,287,680	0	N
		5,162,936,358 544	100	

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HSBC	1	16,038,384,243	15,859,270,622	1	14,316,377,400	14,738,297,940	N
	48	2,022,793,401,521	1,997,345,372,327	48	2,324,015,061,109	2,372,794,305,425	N
	1	337,172,054	360,005,093	1	364,211,693	366,235,699	N
	3	89,748,456,937	87,606,125,080	3	95,943,690,588	99,692,152,461	N
	15	160,407,215,662	157,878,730,521	13	131,977,120,932	137,807,251,352	N
	16	311,318,061,872	312,432,982,703	17	328,644,648,650	338,505,741,336	N
	11	229,680,438,363	228,470,420,275	13	302,088,986,880	304,732,831,265	N
	8	757,579,495,815	783,601,336,943	10	837,549,783,698	896,904,712,021	N
NH	14	1,125,466,789,648	1,102,603,022,309	13	931,509,718,532	976,018,388,879	N
()	9	184,297,773,373	187,157,162,692	9	189,324,649,741	192,925,255,826	N
	1	7,202,109,321	7,676,792,689	1	7,202,109,321	7,889,424,476	N
	127	4,904,869,298,809	4,880,991,221,254	129	5,162,936,358,544	5,342,374,596,680	

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()							
	4	229,313,505,802	236,214,759,504	5	333,159,934,758	342,215,695,852	N
	15	455,405,318,700	458,074,798,423	14	420,000,000,000	429,000,793,190	N
HSBC	3	64,825,458,151	62,760,183,032	5	107,375,458,151	107,797,943,901	N
	102	4,088,382,948,085	4,056,152,526,202	102	4,235,477,897,564	4,393,449,415,914	N
	1	36,942,068,071	37,148,467,206	1	36,923,068,071	38,944,731,963	N
)	2	30,000,000,000	30,640,486,887	2	30,000,000,000	30,966,015,860	N
	127	4,904,869,298,809	4,880,991,221,254	129	5,162,936,358,544	5,342,374,596,680	

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			02-6711-7545		20101105		20120402		2112000105

(2)

(: ,)

	1	1	0
	1	1	0
	619,828,012	269,828,012	- 350 000 000

(3)

(:)

		0	0	0
		901,800	1,714,400	812,600
		901,800	1,714,400	812,600
		0	0	0
		0	0	0
		0	0	0
		0	0	0
		901,800	1,714,400	812,600
		901,800	1,714,400	812,600

(4)

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						()	()					
		0	0	0	0	0	0	0	0	0	0	0
		269,828,012	0	0	0	0	0	0	0	0	0	269,828,012
		269,828,012	0	0	0	0	0	0	0	0	0	269,828,012
		0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
		269,828,012	0	0	0	0	0	0	0	0	0	269,828,012
		269,828,012	0	0	0	0	0	0	0	0	0	269,828,012

(5)

(: , ,%)

1	0	0	0	0	0	0	0	0
1 3	0	1	1	100	0	269,828,012	269,828,012	100
3 5	0	0	0	0	0	0	0	0
5 10	0	0	0	0	0	0	0	0
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	269,828,012	269,828,012	0
	0	0	0	0			0	0

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(1)

			02-2004-947 8		19991227		20090204				2	18417667394
			02-2004-948 1		20000812		20090204				14	988681608507
			02-2004-946 9		20001218	KB	20090204				12	446345279744
			02-2004-949 7		20051223	KT B	20120402				3	75604857642
			02-2004-946 5		20021213		20120402				6	191094525948
			02-2004-947 6		20021213	KB	20090204				7	134055678635

(2)

(: ,)

	12	16	4
	26	44	18
()	1,528,520,497,306	1,854,199,617,870	325,679,120,564
(가)	1,880,980,054,960	2,389,118,279,084	508,138,224,124

(3)

(:)

		0	0	0
		936,889,481	2,048,387,417	1,111,497,936
		936,889,481	2,048,387,417	1,111,497,936
		0	0	0
		742,218	443,789,616	443,047,398
		742,218	443,789,616	443,047,398
		0	0	0
		937,631,699	2,492,177,033	1,554,545,334
		937,631,699	2,492,177,033	1,554,545,334

(4)

(:)

				() ()	.				
		0	0	0	0	0	0	0	0
		0	20 000,000 000	99 871,939,396	758 979,278 659	975 348,399 815	0	0	1 854,199 617,870
		0	20 000,000 000	99 871,939,396	758 979,278 659	975 348,399 815	0	0	1 854,199 617,870
		0	0	0	0	0	0	0	0
		0	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	99 871,939,396	758 979,278 659	975 348,399 815	0	0	1 854,199 617,870
		0	20 000,000 000	99 871,939,396	758 979,278 659	975 348,399 815	0	0	1 854,199 617,870

(5)

(: ,%)

1	0	0	0	0	0	0	0	0
1 3	0	2	2	4.5	0	227,401,173	227,401,173	0
3 5	0	1	1	2.3	0	445,711,656	445,711,656	0
5 10	0	2	2	4.5	0	1,320,616,467	1,320,616,467	0.1
10 50	0	8	8	18.2	0	28,870,858,298	28,870,858,298	1.6
50 100	0	3	3	6.8	0	23,076,275,104	23,076,275,104	1.2
100	0	28	28	63.6	0	1,800,258,755,172	1,800,258,755,172	97.1
	0	44	44	0	0	1,854,199,617,870	1,854,199,617,870	0

(6)

(:)

	95 871 953,406	0	95 871 953,406
	5,083,395,000	0	5,083,395,000
	2,297,447,555 620	0	2,297,447,555 620
	2,602,984,950	0	2,602,984,950
	0	0	0
	0	0	0
	24 200 000	0	24 200 000
	0	0	0
	9,224,364,700	0	9,224,364,700
	2,410,254,453 676	0	2,410,254,453 676

(7) ()

	2	20,111,166,661	
	1	14,598,447,611	
	9	192,177,475,341	
	6	149,803,739,026	
	13	1,455,706,978,494	
()	7	439,272,362,460	
	3	11,957,929,235	
()	3	105,490,180,256	
	44	2,389,118,279,084	

.

(1)

የት) () (:)

() () (:)

() () (:)

() () (:)

(2)

(: ,)

			가					

(3)

㉔)

(:)

		가						
		가						
		가						
		RA						

()

(:)

																			RP	가				
							((AB	((EL	(

2.

가.

(: ,%,%p)

		()	()	(-)	
1. (=A-B+C)		73,268,600,392	78,597,194,519	5,328,594,127	7.27
	B/S (A)	82,658,412,839	87,916,067,279	5,257,654,440	6.36
	(B)	9,405,946,406	9,337,482,524	-68,463,882	-0.73
	가 .	9,012,679,563	8,997,696,066	-14,983,497	-0.17
	. , ,	0	0	0	0
	. 1	0	0	0	0
	. 3	0	0	0	0
	.	11,760,900	6,129,172	-5,631,728	-47.89
	.	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)	16,133,959	18,609,764	2,475,805	15.35
	가 .	16,133,959	18,609,764	2,475,805	15.35
	.	0	0	0	0
	.	0	0	0	0
	. 가	0	0	0	0
2. (=D+E+F)		8,745,599,802	8,666,855,443	-78,744,359	-0.9
	(D)	2,642,057,248	2,210,100,132	-431,957,116	-16.35
	가 .	0	72,000,000	72,000,000	0
	.	0	0	0	0
	.	0	0	0	0
	.	2,642,057,248	2,138,100,132	-503,957,116	-19.07
	.	0	0	0	0
	.	0	0	0	0
	(E)	458,776,986	491,853,889	33,076,903	7.21
	(F=max(가 ,)+ +)	5,644,765,568	5,964,901,422	320,135,854	5.67
	가 . 10%	800,000,000	800,000,000	0	0
	.	1,811,706,045	1,840,041,466	28,335,421	1.56
	. 가	0	0	0	0
	.	3,833,059,523	4,124,859,956	291,800,433	7.61
3. (= (1/2) × 100)		838	907	69	8.23
4. (1-2)		64,523,000,590	69,930,339,076	5,407,338,486	8.38

■

1.

	90,795,067,848
.	44,742,425,592
1.	20,742,425,592
1)	1,584,510
2)	
3)	1,383,356,772
4)	
5)	
6)	
7) MMDA	
8) MMF	19,357,484,310
9)	
10)	
2.	24,000,000,000
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)	24,000,000,000
11)	0
12)	0
13)	0
.	27,067,610,964
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	27,067,610,964
1)	0
2)	604,300,000

1. ()

3) .	
4)	
5)	
6)	26,463,310,964
	26,463,310,964
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
.	5,761,280,047
()	0
1.	3,278,358,809
2.	2,610,318,948
3.	
4.	310,124,340
5.	1,271,730,900
6.	
7. ()	
8. ()	
9.	
10. 가 (-)	1,709,252,950
1)	447,371,325
2)	
3)	61,647,265
4)	1,200,234,360
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
.	13,223,751,245
(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.	3,721,952,883
1)	3,203,636,900

1. ()

	795,175,456
	2,269,460,820
	139,000,624
2)	518,315,983
	518,315,983
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.	20,000
1)	0
2) 가	0
3)	20,000
4)	0
5)	0
10.	9,021,564,320
()	0
1)	5,435,445,553
2)	4,327,850,411
3) 가 (-)	741,731,644
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.	0
15.	
16.	10,727,522
17. (-)	0
1)	0
2)	0
	0

1. ()

	0
	0
3)	0
4)	0
	2,879,000,569
.	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
.	2,879,000,569
(가)(-)	17,022,993
(가)(+)	
1.	0
1)	1,927,583,098
2) (+ , -)	
3) 가 (-)	
4) (-)	1,927,583,098
(-)	1,924,739,098
(-)	2,844,000
2.	0
1)	0
2)	0
3)	0
4)	0
5)	0
3.	2,169,577,548

1. ()

4.	
5.	
6.	30,850,658
7.	306,195,757
8.	
9.	15,407,368
10.가	
11.	
12.	
13.	0
1)	
2)	
14.	257,924,385
15.	86,990,455
16.	
17.	
18.	12,054,398
.	0
1.	0
2.	0
	87,916,067,279
.	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
.	749,586,308
1. 가 가	942,117,910
1)	
2)	
3) .	
4)	
5)	
6)	942,117,910
7)	0
	0
	0
	0
8)	0
2.	0
3.	0
4. 가	0
5.	0
6. 가	0
7.	- 192,531,602
.	55,166,480,971
1.	6,976,000,000
2.	13,616,027
3.	0

1. ()

4.	
5.	
6.	
6.	48,176,864,944
()	7,792,694,363

2.

.	12,489,574,980
1.	11,424,337,539
1)	0
가	0
	0
	0
	0
	0
	0
	0
	0
2)	0
	0
	0
3)	0
4)	0
	0
	0
5)	2,493,891,433
	1,714,400
	2,492,177,033
6)	8,930,446,106
	8,610,252,045
	320,194,061
	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	454,142,467
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	454,142,467
	0
	0
	454,142,467
	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.	594,311,633
1)	0
	0

2. ()

	0
	0
	0
	0
2)	0
3)	0
4)	0
5)	59,972
6)	0
7)	0
8)	0
9)	0
10)	0
11)	0
12)	0
13)	0
14)	0
15)	594,251,661
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.	16,783,341
1)	0
2)	16,783,341
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
.	2,901,454,790
1.	1,612,652
1)	0
	0
	0
2)	0
3)	0
4)	0
5)	0
6)	708,608
7)	904,044
2. 가	1,516,124
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	1,516,124
	0
	1,516,124
	0
	0
가	0
	0
4)	0
	0
	0
	0
5)	0
	0
	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.	1,956,499
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)	1,956,499
5. 가	0
1)	0
2) 가	0
3)	0
4)	0
6.	0
1)	0
2)	0
7.	2,896,369,515

2. ()

1)	1,629,856,000
	266,004,000
	1,363,852,000
2)	206,254,624
	100,648,924
()	
()	100,648,924
	105,605,700
()	105,605,700
()	
3)	
4)	237,386,785
5)	28,688,100
6)	4,668,900
7)	98,363,316
8)	45,385,835
9)	97,727,400
10) 가	135,659,301
11)	64,542,504
12)	4,848,400
13)	
14)	93,806,886
15)	
16)	
17)	
18)	
19)	253,000
20)	90,005,953
21)	17,899,260
22)	18,712,676

2. ()

23)	23 260 600
24)	32 617 775
25)	228,800
26)	28 989 900
27)	37 213 500
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
. ()	9,588,120,190
.	375,844,481
1.	55,767,987
2.	
3.	320,060,733
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 .	15,761
.	1,536,000
1 .	0
2 .	0
3 .	0
4 .	0
5 .	0
6 .	0
7 .	1,536,000
8 .	0
9 .	0
10 .	0
11 .	0
12 .	0
13 .	0
14 .	0
15 .	0
16 .	0
17 . 가	0
18 .	0
.	9,962,428,671
.	2,169,734,308
. ()	7,792,694,363
.	0
. ()	7,792,694,363
()	4,993,737
()	7,787,700,626
.	1,047,571,665
1. 가 가	1,343,197,355
2.	

2. ()

3.	
4. 가	
5. ()	
6. 가	
7.	
8.	295,625,690
. ()	8,840,266,028

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	20130424	1) 17 (2012.4.1 2013.3.31) 2) 17 3) 18 (2013.4.1 2014.3.31) 4)	가	
2	20130731	1) 2) 3) 4)	가	
3	20130916		가	

.

	3	,	가 29 6 가	
	3	,	가 1 3	
	3 2 ,	,	,	

			가	
	20130424		가	
	20130805	"DLS()" 4 (DLS-)	가	
	20130809	/	가	
	20130816	" " 4 (DLS-)	가	

2.

가. () ,

5	5	3	2	3	2	가	24	2	
						100	3	가	
	가								
가						100	3	가	

.()

. ()

			가	
1	20130731	()	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.

(: ,)

	()	
	5	46
	0	0
	0	0
	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
		20	0	0	20
		19	0	0	19
		0	0	0	0
		0	0	0	0
		46	0	0	46

(:)

		19551006			19960801	20110531	20140530		0	0
		19341015			20090522	20130524	20150523		0	0
		19490302			20110531	20130524	20150523		0	0
		19501013			20110531	20130524	20150523		0	0
		19630529			20050401	20130524	20160523		0	0
		19600328			20040401	20130401	20140331		0	0
		19630806			20060401	20130401	20140331		0	0

· (: ,)

											가	가	
					0	0	0	0	0		0	0	
					0	0	0	0	0		0	0	

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1.

가.가 () (:)

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				가				
			0	0	0	0	0	
			0	0	0	0	0	

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	()						
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			0	0	0	0	
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			0	0	0	0	

(2)

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()							
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			0	0	0	0	

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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	
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· (:)

	0	0	100,000	
	0	0	100,000	

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1.

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2-22	2-32	,	
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- 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

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가

가

3.

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4.

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

(5)

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(5)

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1. (:)

0	0	0	0	0	0

2.

20101228		1 3 2 , 1 ,
20130702	()	1 , 1