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: \_\_\_\_\_ 23-2  
( ) 767-5777  
( ) www.shbnppam.com  
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가 ( )				가 ( )	
1-13-1			,	20090204	0
2-13-1			,	20090204	0
3-1-1			,	20090204	0
5-0-1			,	20090204	0
6-0-1			,	20090204	0

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-2009	1	1	( )	( )
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-2001	8		,		
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(A)		
(B)		
가 (C)		
(D)		
(E=A -B -C+D)		

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(A)			
(B)			
(=B/A × 100)			

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		87	0	0	0	0	0	0	87
		45	0	0	0	0	0	0	45
		39	0	0	0	0	0	0	39
		30	0	0	0	0	0	0	30
		0	0	0	0	0	0	0	0
		23	0	0	0	0	0	0	23
		205	0	0	0	0	0	0	205
		0	0	0	0	0	0	0	0
		429	0	0	0	0	0	0	429
		12	0	0	0	0	0	0	12
		1	0	0	0	0	0	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
		3	0	0	0	0	0	0	3
		16	0	0	0	0	0	0	16
		9	1	0	0	0	0	0	10
		0	0	0	0	0	0	0	0
		9	1	0	0	0	0	0	10
		2	0	0	0	0	0	0	2
		0	0	0	0	0	0	0	0
		2	0	0	0	0	0	0	2
		13	0	0	0	0	0	0	13
		469	1	0	0	0	0	0	470
		8 079,428,468,746	0	0	0	0	0	0	8 079,428,468,74
		1 397,331,909,877	0	0	0	0	0	0	1 397,331,909,87
		566,940,944,546	0	0	0	0	0	0	566,940,944,546
		565,595,090,480	0	0	0	0	0	0	565,595,090,480
		0	0	0	0	0	0	0	0
		430,787,328,502	0	0	0	0	0	0	430,787,328,502
		2 431,326,131,550	0	0	0	0	0	0	2 431,326,131,55
		0	0	0	0	0	0	0	0
		13,471,409,873,70	0	0	0	0	0	0	13,471,409,873,7
		800,081,986,792	0	0	0	0	0	0	800,081,986,792
		301,833,454,172	0	0	0	0	0	0	301,833,454,172
		0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0
		75,188,655,835	0	0	0	0	0	0	75,188,655,835
		1,177,104,096,799	0	0	0	0	0	0	1,177,104,096,79
		247,251,750,186	280,173,790,000	0	0	0	0	0	527,425,540,186
		0	0	0	0	0	0	0	0
		247,251,750,186	280,173,790,000	0	0	0	0	0	527,425,540,186
		79,073,105,261	0	0	0	0	0	0	79,073,105,261
		0	0	0	0	0	0	0	0
		79,073,105,261	0	0	0	0	0	0	79,073,105,261
		4 690,597,415,630	0	0	0	0	0	0	4 690,597,415,63
		19,665,436,241,57	280,173,790,000	0	0	0	0	0	19,945,610,031,5
		6 638,477,696,487	0	0	0	0	0	0	6 638,477,696,48
		1 425,841,493,391	0	0	0	0	0	0	1 425,841,493,39
		556,417,905,825	0	0	0	0	0	0	556,417,905,825
		579,489,370,058	0	0	0	0	0	0	579,489,370,058
		0	0	0	0	0	0	0	0
		321,620,746,594	0	0	0	0	0	0	321,620,746,594
		2 446,220,147,933	0	0	0	0	0	0	2 446,220,147,93
		0	0	0	0	0	0	0	0
		11,968,067,360,28	0	0	0	0	0	0	11,968,067,360,2
		792,682,982,602	0	0	0	0	0	0	792,682,982,602
		252,523,718,776	0	0	0	0	0	0	252,523,718,776
		0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0
		77,172,457,503	0	0	0	0	0	0	77,172,457,503
		1 122,379,158,881	0	0	0	0	0	0	1 122,379,158,88
		231,531,184,309	249,474,375,028	0	0	0	0	0	481,005,559,337
		0	0	0	0	0	0	0	0
		231,531,184,309	249,474,375,028	0	0	0	0	0	481,005,559,337
		73,359,853,604	0	0	0	0	0	0	73,359,853,604
		0	0	0	0	0	0	0	0
		73,359,853,604	0	0	0	0	0	0	73,359,853,604
		4 797,832,760,331	0	0	0	0	0	0	4 797,832,760,33
		18,193,170,317,41	249,474,375,028	0	0	0	0	0	18,442,644,692,4

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						(A)	(B)	(A+B)			
		074	08	0	002	161	0	2	0	0	0
		008	007	0	001	017	0	0	0	0	0
		052	06	0	001	117	0	1	0	0	0
		02	011	0	001	033	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0
		049	04	0	002	096	0	1	0	0	0
		023	004	0	0	029	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0
		052	051	0	001	107	0	1	0	0	0
		021	002	0	002	029	0	0	0	0	0
		035	0	0	003	044	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0
		024	003	0	002	03	0	0	0	0	0
		024	001	0	002	033	0	0	0	0	0
		047	007	0	003	06	0	1	0	0	0
		0	0	0	0	0	0	0	0	0	0
		047	007	0	003	06	0	1	0	0	0
		1	0	0	003	107	0	1	0	0	0
		0	0	0	0	0	0	0	0	0	0
		1	0	0	003	107	0	1	0	0	0
		009	024	0	0	036	0	0	0	0	0
		039	039	0	001	083	0	1	0	0	0
		039	04	0	001	083	0	1	0	0	0
		045	0	0	004	052	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
		039	039	0	001	083	0	1	0	0	0

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	580,146,134,088	252,190,368,885	252,145,817,417	0	50,168,124,692	0	39,534,151,709	7,508,926,324	3,234,522,858,436	0	4,156,517,086,342	259,699,295,209
	1,954,349,411,174	552,794,144,546	0	0	47,722,721,311	0	0	0	1,448,346,439,278	0	3,450,418,571,763	552,794,144,546
	2,844,385,857,561	3,789,666,808,476	970,000	0	123,915,176,003	0	31,139,870,000	10,166,066,505	127,149,750	0	2,999,569,023,314	3,799,832,874,981
	159,223,033,865	256,741,601,158	77,898,270,841	0	95,860,217,019	1,917,905,140	0	504,169,170	115,965,622,414	0	448,947,144,139	259,163,675,468
	1,645,605,098,011	0	0	0	0	0	0	0	0	0	1,645,605,098,011	0
	0	0	0	0	0	0	0	0	0	0	0	0
	3,228,617,986	437,307,375	0	0	0	0	600,000	-55,432,462	0	0	3,229,217,986	381,874,913
	-442,830,601	22,521,710,506	0	0	0	0	0	-114,836,370	0	0	-442,830,601	22,406,874,136
	0	0	2,255,761,778,460	0	162,331,335,810	0	0	0	0	0	2,418,093,114,270	0
	0	-15,331,499,455	0	-15,817,969,226	0	0	0	0	0	220,271,000	0	-30,929,197,681

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	BNG	69,437,479,348	0	N
	E	59,235,139,650	0	N
	HI	310,382,698,724	2	N
	HMC	2,734,877,106	0	N
	IBK	36,491,368,118	0	N
	KDB	3,024,578	0	N
	LG	47,083,715,601	0	N
	NH	94,430,259,558	0	N
	PCA	42,302,247,394	0	N
	SK ( )	109,714,851,952	1	N
		30,107,564,908	0	N
		18,494,521,422	0	N
		68,044,061	0	N
	( )	40,270,444,461	0	N
		106,846,703,291	1	N
		287,805,940,318	1	N
		11,621,523,187	0	N
		22,307,822,778	0	N
		85,256,001,751	0	N
		67,684,050,394	0	N
		414,727	0	N
		796,549,542	0	N
		177,654,713,552	1	N
		49,373,450,908	0	Y
		21,619,647	0	N
		345,664,296,962	2	N
		41,028,309,668	0	N
		1,529,390,378,760	8	Y
		61,481,285,541	0	N
		19,014,601	0	N
		229,285,092,175	1	N

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		2,659,363,970	0	N
		168,696,216	0	N
		14,095,962,548	0	N
		9,773,605,298	0	N
		6,398,251,380	0	N
		427,532,273,700	2	N
		493,796,614,542	2	N
		619,558	0	N
		29,935,008,596	0	N
		478,322,465	0	N
		1,068,152,725,211	5	N
		200,888,481,545	1	N
		70,503,001	0	N
		23,217,269,295	0	N
		161,035,619	0	N
	SC	114,747,765,806	1	N
		23,445,363,974	0	N
		7,883,363,184	0	N
		1,584,097,806	0	N
		5,604,350,863	0	N
	( )	1,831,773,849	0	N
	( )	80,482,246,554	0	N
		11,871,618,547	0	N
		92,538,010,766	0	N
		5,121,699,588	0	N
		11,334,119,943	0	N
		11,700,753,319,093	59	Y
		164,033,356,248	1	N
		28,277,810,617	0	N
		3,334,482,256	0	N
		27,165,957,069	0	Y

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	.			
		7,648,004,227	0	N
	( )	452,338,520	0	N
	BNP	1,503,178,215,040	8	N
		19,945,610,031,577	100	

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HSBC( )	40	5,874,152,558,523	4,232,118,677,690	42	5,652,694,785,458	4,321,256,077,457	N
SC	43	280,414,543,776	272,767,178,954	47	289,709,244,621	298,244,098,368	N
	34	4,726,197,222,374	4,741,536,579,650	36	4,602,115,249,093	4,662,279,710,600	N
	10	339,546,267,187	278,483,865,197	10	331,044,069,706	283,750,285,703	N
( )	31	1,646,688,805,634	1,664,297,504,438	30	1,760,578,181,033	1,793,980,790,350	N
) (	1	57,051,448,371	54,882,455,085	1	57,051,448,371	53,417,400,495	N
	16	811,200,854,740	771,347,184,096	16	777,472,728,619	723,120,206,059	N
	18	34,758,470,172	25,113,104,581	18	34,700,689,897	24,367,453,990	Y
	140	1,587,900,134,173	1,415,327,021,018	142	1,513,882,458,225	1,456,078,105,232	N
	21	1,372,934,459,593	1,376,407,225,122	25	1,770,278,248,726	1,819,613,662,171	N
	21	1,044,161,642,805	941,333,949,879	21	1,037,550,121,609	987,985,815,987	N
BC) (HS	1	29,026,417,038	26,376,257,355	1	22,021,656,890	19,942,453,109	N
	77	1,961,071,165,321	1,798,081,777,480	73	1,740,014,461,271	1,641,522,479,664	N
) (	7	329,907,310,624	341,131,014,562	8	356,496,688,058	357,086,153,256	N
	460	20,095,011,300,331	17,939,203,795,107	470	19,945,610,031,577	18,442,644,692,441	

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HSBC	4	145,689,389,031	134,848,525,905	4	145,689,389,031	142,675,346,992	N
SC	2	30,000,000,000	26,955,646,692	3	50,274,399,480	46,666,289,598	N
	0	0	0	437	18,130,823,791,361	16,605,913,849,611	N
	428	18,438,894,281,126	16,299,004,732,950	20	1,233,433,041,607	1,251,529,397,475	N
) (	20	1,100,427,630,174	1,095,103,363,841	2	60,000,000,000	61,483,139,603	N
	2	60,000,000,000	60,668,365,810	4	325,389,410,098	334,376,669,162	N
	4	320,000,000,000	322,623,159,909	470	19,945,610,031,577	18,442,644,692,441	

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( )	12,128,904,933,478	12,784,860,714,364	655,955,780,886
( 가 )	14,783,195,175,171	16,049,530,709,747	1,266,335,534,576

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		0	0	0
		4,484,749,373	9,208,935,985	4,724,186,612
		4,484,749,373	9,208,935,985	4,724,186,612
		0	0	0
		54,246,000	54,246,000	0
		54,246,000	54,246,000	0
		0	0	0
		4,538,995,373	9,263,181,985	4,724,186,612
		4,538,995,373	9,263,181,985	4,724,186,612

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			( ) ( )	.					
	0	0	0	0	0	0	0	0	0
	0	2,525,054,867,316	3,691,049,219,402	2,820,021,956,407	3,615,971,143,337	0	0	0	12,652,097,186,462
	0	2,525,054,867,316	3,691,049,219,402	2,820,021,956,407	3,615,971,143,337	0	0	0	12,652,097,186,462
	0	0	0	0	0	0	0	0	0
	0	0	0	132,763,527,902	0	0	0	0	132,763,527,902
	0	0	0	132,763,527,902	0	0	0	0	132,763,527,902
	0	0	0	0	0	0	0	0	0
	0	2,525,054,867,316	3,691,049,219,402	2,952,785,484,309	3,615,971,143,337	0	0	0	12,784,860,714,364
	0	2,525,054,867,316	3,691,049,219,402	2,952,785,484,309	3,615,971,143,337	0	0	0	12,784,860,714,364

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1	0	17	17	9	0	287,110,902	287,110,902	0
1 3	0	4	4	2.1	0	823,467,258	823,467,258	0
3 5	0	6	6	3.2	0	2,225,577,939	2,225,577,939	0
5 10	0	11	11	5.9	0	7,278,158,146	7,278,158,146	0.1
10 50	0	27	27	14.4	0	65,934,165,180	65,934,165,180	0.5
50 100	0	17	17	9	0	129,075,989,399	129,075,989,399	1
100	0	106	106	56.4	0	12,579,236,245,540	12,579,236,245,540	98.4
	0	188	188	0	0	12,784,860,714,364	12,784,860,714,364	0

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	349,636,827,457	817,061,464	350,453,888,921
	7,256,518,681,020	0	7,256,518,681,020
	1,548,430,794,200	95,378,200	1,548,526,172,400
	276,379,756,788	8,695,106,180	285,074,862,968
	8,320,085,414	0	8,320,085,414
	0	0	0
	51,006,000	0	51,006,000
	0	0	0
	- 18,185,282	55,570,000	37,384,718
	9,439,318,965,597	9,663,115,844	9,448,982,081,441

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HSBC	2	11 839 484,015	
	16	735,223,364 637	
	17	359,667,802 917	
	16	664,644,991 930	
	33	776,460,632 610	
	8	1,868,227,639 822	
	25	592,473,939 854	
	4	81 012 367,867	
	1	20 046 613,356	
	122	5,109,596,837 008	

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1.	(=A-B+C)	112,252,405,498	119,702,991,123	7,450,585,625	6.64
B/S	(A)	133,234,407,340	141,026,212,008	7,791,804,668	5.85
	(B)	21,080,624,145	21,416,221,588	335,597,443	1.59
	가 .	1,697,384,733	1,528,484,191	-168,900,542	-9.95
	. , ,	1,893,914,921	2,459,200,291	565,285,370	29.85
	. 1	0	0	0	0
	. 3	0	0	0	0
	.	17,185,024,491	17,124,237,106	-60,787,385	-0.35
	.	0	0	0	0
	.	0	0	0	0
	.	0	0	0	0
	. 100 16	0	0	0	0
	.	0	0	0	0
	.	0	0	0	0
	. 가	0	0	0	0
	가 (C)	98,622,303	93,000,703	-5,621,600	-5.7
가 .	98,622,303	93,000,703	-5,621,600	-5.7	
.	0	0	0	0	
.	0	0	0	0	
. 가	0	0	0	0	
2.	(=D+E+F)	21,286,144,417	21,419,134,883	132,990,466	0.62
B/S	(D)	274,594,199	276,867,625	2,273,426	0.83
	가 .	137,443,276	140,988,120	3,544,844	2.58
	.	0	0	0	0
	.	137,150,923	135,879,505	-1,271,418	-0.93
	.	0	0	0	0
	.	0	0	0	0
	.	0	0	0	0
	(E)	2,540,096,808	2,312,417,655	-227,679,153	-8.96
	(F=max(가 , )+ + )	18,471,453,410	18,829,849,603	358,396,193	1.94
	가 . 10%	1,600,000,000	1,600,000,000	0	0
.	6,020,736,630	5,931,364,922	-89,371,708	-1.48	
. 가	0	0	0	0	
.	12,450,716,780	12,898,484,681	447,767,901	3.6	
3.	(=(1/2)× 100)	527	559	32	6.07
4.	(1-2)	90,966,261,081	98,283,856,240	7,317,595,159	8.04

■

1.

		162,651,069,934
.		120,014,167,921
1.		120,014,167,921
1)		0
2)		113,300,000,000
3)		522,007,539
4)		0
5)		0
6)		0
7) MMDA		6,192,160,382
8) MMF		0
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
.	16,508,056,994
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	891,750,500
1)	587,450,500
2)	304,300,000

1. ( )

3) .	0
4)	0
5)	0
6)	0
	0
	0
7)	0
8)	0
	0
	0
	0
9)	0
3.	0
1) .	0
2)	0
3)	0
4)	0
4.	15,616,306,494
1)	1,602,260,000
	1,602,260,000
	0
	0
2)	14,014,046,494
	0
	0
	14,014,046,494
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
.	1,473,621,575
( 가 )(-)	0
( 가 )(+) )	0
( )	0
1.	0
2.	0

1. ( )

1)	0
2)	0
3)	0
4)	0
5)	0
3.	0
4.	1,481,026,708
1)	0
2)	1,481,026,708
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. (-)	7,405,133
1)	0
2)	0
3)	0
4)	7,405,133

1. ( )

5)	0
6) ( )	0
7) ( )	0
8)	0
9)	0
10)	0
11)	0
12)	0
13)	0
14)	0
15)	0
.	1,528,484,191
( )	0
1.	0
2.	0
3.	1,031,582,264
4.	0
5.	5,306,685,932
6.	0
7. ( )	0
8. ( )	0
9.	0
10. 가 (-)	4,809,784,005
1)	0
2)	741,682,804
3)	0
4)	4,068,101,201
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
.	23,126,739,253
( 가 )(-)	0
( 가 )(+) )	0
1.	177,089,165
1) ( )	0
	0
	0
	0
	0
2) ( )	0
	0
	0
	0
3) ( )	0
	0
	0
4)	0
5)	177,089,165
2.	18,043,051,896
1)	16,632,122,254
	0

1. ( )

	0
	0
	0
	0
	3,341,585,687
	13,225,273,888
	0
	0
	65,262,679
2)	1,410,929,642
	0
	1,410,929,642
	0
	0
3)	0
4)	0
5)	0
3.	1,037,988
1)	0
2)	0
3)	0
4)	1,037,988
4.	702,931,785
5.	0
1)	0
2) 가가	0
3)	0
6.	0
7.	0
8.	0
1)	0

1. ( )

2)	0
9.	1,128,679,200
1)	0
2) 가	7,474,000
3)	1,114,821,200
4)	0
5)	6,384,000
10.	0
( )	0
1)	0
2)	0
3) 가 (-)	0
11.	0
1)	0
2)	0
3)	0
12.	1,472,788,610
( )	0
1)	0
2)	0
3)	0
4)	1,472,788,610
5)	0
13.가	0
14.	1,755,235,707
15.	0
16.	0
17. (-)	154,075,098
1)	885,445
2)	90,215,258
	83,160,610

1. ( )

	7,054,648
	0
3)	5,189
4)	62,969,206
	21,624,857,926
.	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
.	21,624,857,926
( 가 )(-)	0
( 가 )(+) )	0
1.	0
1)	0
2) (+, -)	0
3) 가 (-)	0
4) (-)	0
(-)	0
(-)	0
2.	0
1)	0
2)	0
3)	0
4)	0
5)	0
3.	5,860,224,495

1. ( )

4.	0
5.	0
6.	12,315,350,403
7.	0
8.	0
9.	0
10.가	0
11.	0
12.	0
13.	0
1)	0
2)	0
14.	0
15.	426,908,403
16.	0
17.	0
18.	3,022,374,625
.	0
1.	0
2.	0
	141,026,212,008
.	75,373,735,000
1.	75,373,735,000
2.	0
1)	0
2)	0
3)	0
.	29,177,083,292
1.	29,177,083,292
2.	0
3.	0

1. ( )

4.	0
.	0
1.	0
2.	0
3.	0
4.	0
5.	0
6.	0
.	389,797,809
1. 가 가	389,797,809
1)	389,797,809
2)	0
3) .	0
4)	0
5)	0
6)	0
7)	0
	0
	0
	0
8)	0
2.	0
3.	0
4. 가	0
5.	0
6. 가	0
7.	0
.	36,085,595,907
1.	18,299,000,000
2.	0
3.	0

1. ( )

4.	0
5.	0
6.	0
6.	17,786,595,907
( )	16,495,408,651

2.

.	50,031,861,500
1.	47,809,114,779
1)	0
가	0
	0
	0
	0
	0
	0
	0
	0
	0
2)	0
	0
	0
3)	0
4)	0
	0
	0
5)	9,585,037,895
	0
	9,263,181,985
	321,855,910
6)	38,224,076,884
	38,224,076,884
	0
	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
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
가		0
4.		2,213,985,212
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)	2,189,019,653
16)	0
17)	0
18)	0
19)	24,965,559
5.	454,126
1)	0
2) 가	0
3)	454,126
4)	0
6.	0
1)	0
2)	0

2. ( )

7.	8,307,383
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)	8,307,383
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
.	27,844,543,495
1.	9,459,006,622
1)	0
	0
	0
2)	0
3)	522,677,745
4)	0
5)	8,682,620,983
6)	5,518,096
7)	248,189,798
2. 가	0
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)	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.	0
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)	0
5. 가	0
1)	0
2) 가	0
3)	0
4)	0
6.	0
1)	0
2)	0
7.	18,385,536,873

2. ( )

1)	10,047,387,337
	950,898,704
	9,096,488,633
2)	617,036,159
	12,534,243
( )	12,534,243
( )	0
	604,501,916
( )	604,501,916
( )	0
3)	0
4)	1,356,311,579
5)	296,069,786
6)	989,402,522
7)	964,223,010
8)	466,221,603
9)	788,763,219
10) 가	386,171,948
11)	557,573,642
12)	111,834,252
13)	0
14)	391,150,806
15)	0
16)	0
17)	0
18)	1,214,300
19)	4,670,669
20)	203,618,911
21)	171,459,467
22)	102,834,565

2. ( )

23)	25,049,300
24)	355,424,842
25)	27,999,996
26)	237,563,559
27)	283,555,401
8.	0
1) 가	0
2) ( )	0
가	0
	0
	0
	0
	0
3)	0
4) 가	0
5)	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
.	( )	22,187,318,005
.		775,118,654
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
14.		0
15.		0
16.	가	0

2. ( )

17.	775,118,654
.	1,429,984,951
1.	0
2.	0
3.	0
4.	0
5.	0
6.	0
7.	857,428,000
8.	0
9.	0
10.	0
11.	0
12.	0
13.	0
14.	0
15.	572,556,940
16.	0
17. 가	0
18.	11
.	21,532,451,708
.	5,037,043,057
. ( )	16,495,408,651
.	0
. ( )	16,495,408,651
( )	0
( )	0
.	-81,189,118
1. 가 가	-81,189,118
2.	0

2. ( )

3.	0
4. 가	0
5. ( )	0
6. 가	0
7.	0
8.	0
. ( )	16,414,219,533

3.

■

1.

가.


	SH		
		, FTA	
Jean Audibert	BNPP IP HK CEO ,BNPP IP APAC		
Robert Stewart Edgar	BNPP IP APAC CEO		
		FSB	

			가	
	20120224	: 1. 2. 3. 4.	가	
	20120621	: : 1. 2011 16 2. 3. 4.		

	FSB		
Robert Stewart Edgar	BNPP IP APAC CEO		
Jean Audibert	BNPP IP APAC HK CEO		

	2 , 3 4	'가 ,	1. 2. 3. , 4. , , 5. , 6.	
	2 2 1'		가	

			가	
		:1.	가	2.

2.

가. ( ) ,

1. :
2. : 3 2 3 . 3
3. (1) ( ) (
(2) )
(3) , , , ,
(4)
(5) ,
(6)
4. (1)
(2)
(3)
5. ,
6. (1) 1 ,
(2)
(3) 가 가

( )

( )

			가	
13 5	20090102	) (	가	
13 6	20090311	2009 ,4' 가 ,4	가	
14 1	20090612	1. : 14 ( ) , : 가 , 가 , .2.	가	
14 2	20090922	1. :	가	
14 3	20091217	1. :	가	
14 4	20100326	1. 가 :2010 2. :	가	
15 1	20100625	1. : 15 ( ) 가 가 2. : (1) 가 가 (2) 가 가 (3) 가 가 (4) (5)	가	
15 2	20100908	1. :	가	
15 3	20101217	1. :	가	
15 4	20110314	1. 가 :2011 2. : , ,	가	
16 1	20110620	1. : : 가 , 2. 가 ; 가 ; 가 ;	가	
16 2	20110926	1. : ,	가	
16 3	20111220	1. : ,	가	
16 4	20120224	1. :2012 ,2. : ,	가	
17 1	20120621	1. : (1) , (2) 가 , (2) 2. : (1) (3) 가 , (2) (3) 가 (4) (5)	가	
17 2	20120918	1. : ( ) 가 (2) , 2. (1) (3) (4)	가	

3.

가.

4.

가.

(1)

(2)

( : , )

								가		가	( 가	)	가				가			



■

1.

( : ,%)

					가				
			9,798,586	65	0	0	9,798,586	65	
BNP Paribas Investment Partners SA			5,276,161	35	0	0	5,276,161	35	

2.

( : ,%)

■

1.

( : , )

	( )	
	37	181
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0

가.

( : )

		2	0	0	2
		3	0	0	3
		3	0	0	3
		0	0	0	0
		171	0	0	171
		5	0	0	5
		0	0	0	0
		1	0	0	1
		185	0	0	185

( : )

		19511213		SH	20090102	20110102	20130102		0	0
		19580220		Research & Strategy of BNP Paribas Asset Management, Head	20090102	20090102	20130102		0	0
		19600703			20101231	20101231	20121231		0	0
		19510303	-	CEO	20090102	20090102	20130102		0	0
가		19620220		BNP Paribas Investment Partners Asia Pacific	20100630	20100630	20130630		0	0
		19560808			20070604	20120621	20130620		0	0
		19640108			20100630	20120621	20130620		0	0
		19540525			20120621	20120621	20130620		0	0



■

1.

가.가 ( ) ( : )

( )							
		가					

( : )

	( )						
				가			

( : )

( )						
			가			

( : )

( )							

. ( )

(1)

( : )

( )					

(2)

( : )

( )						

( : )

( )						
					가 가	

( : )

( )						
					가	

( : )


2.

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■

1.


2.

가.

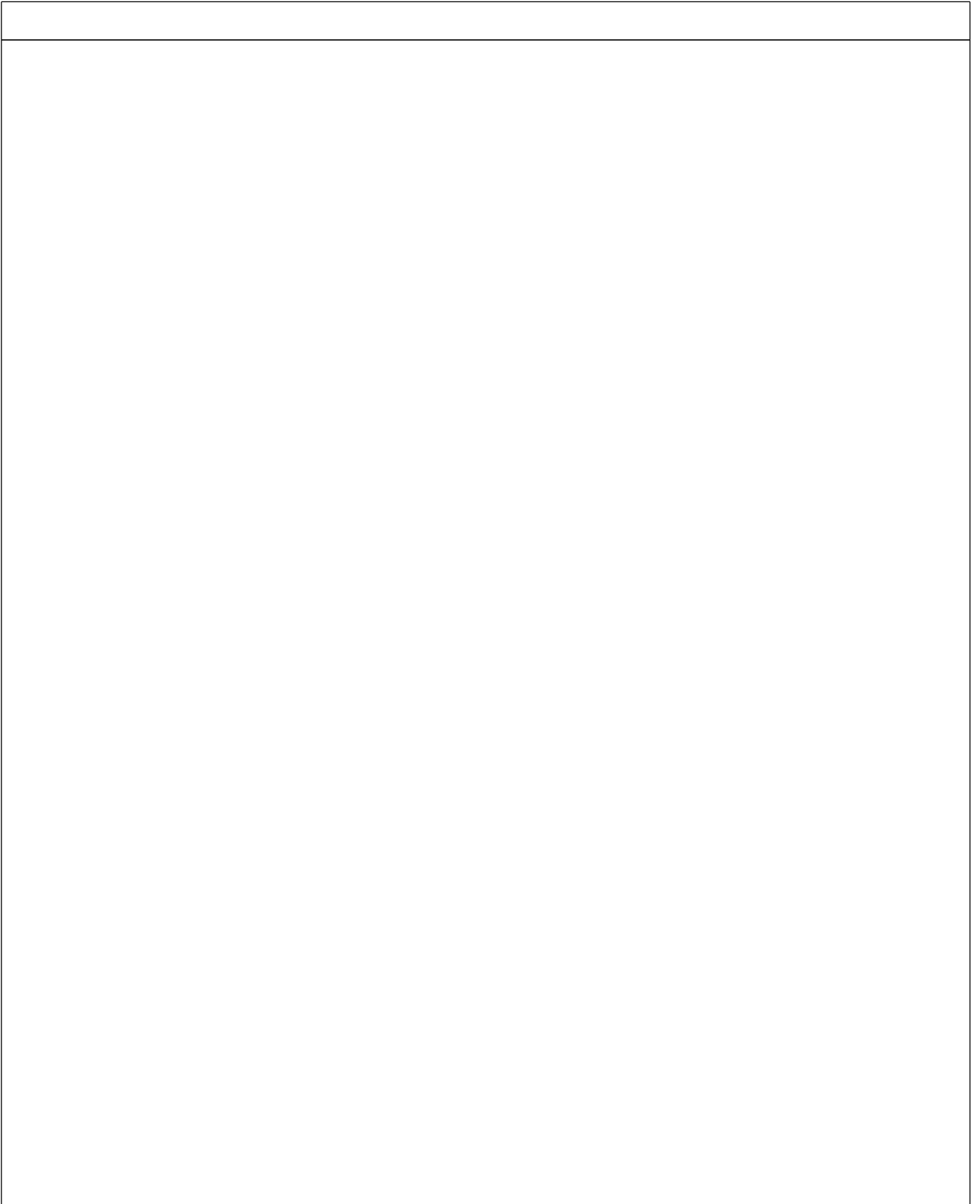
( : ,%)

		(A)	(B)							(B/A)

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( : )

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( : )

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1.

가.

<p>1.</p> <p>(1) , ( / )</p> <p>(2) ( / )</p> <p>(3) - ( , )</p> <p>- / /</p> <p>(4) ,</p> <p>(5)</p> <p>(6)</p> <p>(7)</p> <p>(8) 3</p> <p>(9) /</p> <p>2.</p> <p>(1) : 3 ,</p> <p>(2) :</p> <p>(3)</p> <p>1) , , , , π , , 가 ,</p> <p>2) 가</p> <p>3) 가</p> <p>4) , 가</p> <p>3.</p> <p>(1)</p> <p>(2)</p> <p>(3)</p>
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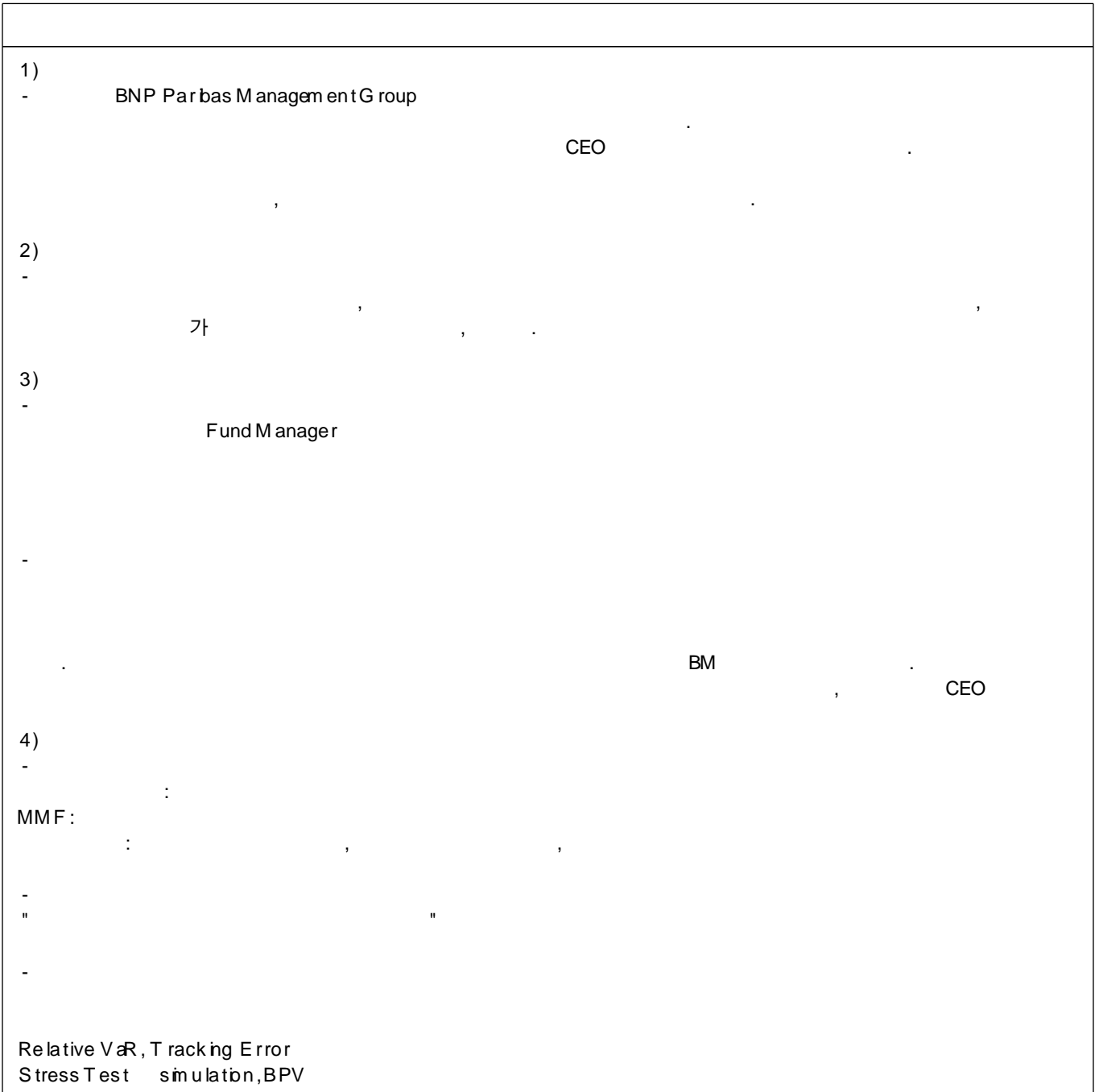
* * *	28

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가 ,

2.

가.



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-  
- , NCR 가 가

1)  
MMF : MMF , Gap Ratio ,

2)  
"

3)

Relative VaR, Tracking Error  
Stress Test simulation, BPV

- Stock Universe Universe 가  
가

3.

FY2012 9	FY2012 9	NCR	PDF

4.

가.



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(1)

( : , )

(2)

( : )

(3)

( : , )

(4)

( : )

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

(5)

( : , )

			1

(5)

( : , )

			1

■

1.

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2.

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