

영 업 보 고 서

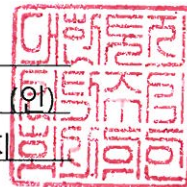
(제 17 기)

사업연도 2013년 1월 1일부터
2013년 6월 30일까지

자본시장과 금융투자업에 관한 법률 제33조 및
금융투자회사의 영업 및 업무에 관한 규정 제2-55조 제1항에 따라
업무보고서를 금융위원회에 제출한 날부터 1년간
그 업무보고서 중 중요사항을 발췌한 공시서류(영업보고서)를
본점 및 영업점에 비치하고 인터넷 홈페이지 등을 통하여
일반인이 열람할 수 있도록 제공합니다.

2013년 6월 30일

회 사 명 : 대한토지신탁(주)
대표이사 : 김대성 (인)
본점소재지 : 서울특별시 대치2동 944-31번지
섬유센터빌딩 7층
(대표전화) 02-528-4477
(홈페이지) www.reitpia.com
작성책임자 : (직책) 팀장 (성명) 남영식
(전화번호) 02-528-0464



.

1. 가.

. 가
. .

2. 가.

. , . , . ,
. .

3. 가.

.

4. 가.

.

5.

6.

.

1. 가.

.
. .
. .
. .

2. 가.

.

1.

2.

3.

.

1. 가.
.
.
.
.

2. 가. { }
 { } ,
 { }

3. 가.

4. 가.
.

.

1.

2.

.

1.

2. 가.
.
.

.

1. 가.가 ()
 .
 .
 .
 .
 .
 .

2.

.

1.

2. 가 .

.
.
.

.

1. 가 .

.
.

2. 가 .

.

3.

4. 가 .

.
.

.

1.

2.

■

1.

가.

	()
	2 944-31 7
	1997.12.08
	12
	750
가 ()	5,000
	15,000,000
	www.reitpia.com
	02)528-4477
.	()()
	1
	()()
가	

가 ()				가 ()	
4-121-1		,	,	19971201	10,000,000.00 0

	(/)	20090227
	(,)	20090227
	()	20090227
	()	19981212

.

2.

가.

1997.12.08 (: 3 944-31 7) 1997.12	
.15 (())	
1998.12.12 가	
1999.06.24 (())	
1999.07.16 2	
2001.05.17 ()	
2001.05.25 3	
2005.07.27 4	
2008.01.16	
2008.09.23 5	
2009.02.04 (가) 가()	
2009.03.31	
2009.03.31	
2009.09.01	
2010.04.01	
2010.05.31 ()	
2010.06.21 ()	
2010.06.22 ()	
2010.07.13	
2010.09.01	
2010.11.09	
2011.04.01	
2011.07.01 ()	
2011.09.01	
2011.09.23	
2011.09.29	
2011.09.30 6	
2011.10.22 ()	
2012.03.31	
2012.04.01	
2012.06.30	
2012.07.01 ()	
2012.07.09	
2012.08.31	
2012.09.01	
2012.11.08	
2012.11.09	

* 1. : 1999.06.24 2. : 2 3. : () 4. : ()		
* 1. : 2009.03.31 2. : 38 3 43 3 가 " Investment Trust " 12 3. : " DAEHAN REAL ESTATE INVESTMENT TRUST CO., LTD "		
4. : " DAEHAN REAL ESTATE TRUST CO., LTD "		

• , , • ,

2009 02.04	(가) 가 ()	
2009 03.31		
2009 03.31		
2009 09.01		
2010 04.01		
2010 05.31	()	
2010 06.21		
2010 06.22	()	
2010 07.13		
2010 09.01		
2010.11.09		
2011 04.01		
2011 07.01	()	
2011 09.01		
2011 09.23		
2011 09.29		
2011 09.30	6	
2011.10.22	()	
2012 03.31		
2012 04.01		
2012 06.30		
2012 07.01	()	
2012 07.09		
2012 08.31		
2012 09.01		
2012.11.08		
2012.11.09		

3.

가.

(: ,)

()	()	()				
				가	가 ()	
19971208	가		2,000,000	5,000	5,000	
20040323	가		13,000,000	5,000	5,000	

(: ,)

					가			가	
						(%)	가		

4.

가.

(: ,)

	가			
	100,000,000	15,000,000	0	

(: ,)

	165 2						
	165 2						

.

(1)

(: ,)

		가						1		
		가					가			

(2)

(: ,)

		가							

5.

(:)

(A)		15,000,000	
		0	
(B)		0	
		0	
가 (C)		0	
		0	
(D)		0	
		0	
(E=A-B-C+D)		15,000,000	
		0	

6.

(: , ,%)

가		5,000	
(A)		1,261,538,966	
		84	: 1500
(B)		0	
		0	
(=B/A × 100)		0	0
		0	
		0	
		0	
		0	

■

1.

가.

(1)

(:)

										가		
		가										
		가										
		가										
		ETF										
		ELS										
		ELW										

(1)

(:)

		가			
		가			
		가			
	ELS				
	ELW				

(1)

(: ,)

(2)

(: ,%)

							(A)	(B)	(A+B)			

(3)

(:)

(4)

ᄒᆞᆫ

()

(: ,%)

	.			

()

(: ,)

()

(: ,)

()						

. ()

(1)

(2)

(: ,)

(3)

(:)

(5)

(: , ,%)

. ()

(1)

(2)

(: ,)

(3)

(:)

(5)

(: ,%)

(7)

()

(1)

과) () (:)

.	9,438,344,515,811
1.	2,194,648,280,277
1)	457,559,744,975
가.	302,024,190,476
.	34,382,464,201
.	0
()	0
.	16,906,425,217
()	0
.	0
()	0
.	26,764,809,760
()	0
.	17,468,539,577
()	0
.	0
()	0
.	20,706,347,091
()	0
.	39,306,968,653
2)	1,737,088,535,302
가.	1,737,088,535,302
1]	0
2]	0
3]	0
4]	1,737,088,535,302
3)	0
가.	0
2.	7,243,696,235,534
1)	29,640,741,164

(1)

가) () () (:)

가.	84,355,000
.	0
.	0
(가)	0
()	0
.	14,134,301,296
.	15,422,084,868
2)	7,214,055,494,370
가.	448,690,095,269
.	1,498,171,172,049
.	4,964,626,403,089
.	237,509,143,443
.	65,058,680,520
.	0
(가)	0
.	0
(가)	0
	9,438,344,515,811
.	9,438,344,515,811
1.	2,104,829,111,269
1)	1,564,000,000
2)	150,024,693,447
가.	150,024,693,447
.	0
()	0
.	0
3)	2,663,481,866
4)	118,214,087,224
5)	942,096,013,002
6)	838,559,982,709

(1)

과) () () (:)

가.	0
.	838,559,982,709
7)	10,602,579,315
8)	0
9)	2,571,958,874
10)	0
11)	38,532,314,832
2.	55,581,149,381
1)	0
가.	0
.	0
()	0
.	0
2)	55,581,149,381
3)	0
	2,160,410,260,650
3.	9,403,916,797,765
1)	494,341,186,034
2)	1,695,520,117,361
3)	0
4)	448,690,095,269
5)	1,498,171,172,049
6)	4,964,626,403,089
7)	237,509,143,443
8)	65,058,680,520
4. ()	-1,362,846,989,512
1) ()	-1,362,846,989,512
(())	531,316,935,967
5.	-763,135,553,092
1)	-763,135,553,092

.

(1)

표) () () (:)

2)	0
	7,277,934,255,161
	9,438,344,515,811

()

()

(:)

() () (:)

. ()	1,853,211,680,890
1.	1,852,761,428,019
2.	450,252,871
3.	0
4.	0
5.	0
. 가	1,161,871,879,976
1. 가	1,161,871,879,976
가. ()	0
. 가	1,161,871,879,976
()	1,161,871,879,976
.	0
2. 가	0
가.	0
.	0
()	0
.	0
3. 가	0
.	691,339,800,914
.	71,384,486,172
1.	0
2.	0
3.	1,016,208,300
4.	517,089,776
5. 가	0
6.	0
7.	23,494,730
8.	55,580,609,017
9.	0
10.	4,296,018,085

() () (:)

11.	959,517,541
12.	936,199,384
13.	0
14.	4,778,970,044
15.	3,276,379,295
가.	2,421,076,970
.	855,302,325
.	0
.	0
.	0
.	0
.	0
.	0
.	619,955,314,742
.	20,702,940,051
1.	1,245,433,363
2.	339,798,823
3.	0
4.	0
5.	101,021
6.	19,117,606,844
.	109,341,318,826
1.	4,456,726,498
2.	0
3.	0
4.	2,353,583,504
5.	0
6.	102,531,008,824
.	531,316,935,967
.	0
.	531,316,935,967

()

()

(:)

(2)

()

(: ,)

							가					
					0	0	0	0	0	0	0	0
					55	469,215,264,734	1	25,125,921,300	0	0	56	494,341,186,034
					59	1,689,594,923,680	0	5,925,193,681	0	0	59	1,695,520,117,361
					114	2,158,810,188,414	1	31,051,114,981	0	0	115	2,189,861,303,395
					0	0	0	0	0	0	0	0
					37	456,651,230,649	1	40,000,000	0	8,001,135,380	38	448,690,095,269
					37	456,651,230,649	1	40,000,000	0	8,001,135,380	38	448,690,095,269
					146	1,567,136,288,709	2	10,337,619,000	0	100,743,457,163	148	1,476,730,450,546
					438	4,846,892,779,208	17	141,460,132,690	5	69,686,288,070	450	4,918,666,623,828
					12	231,488,337,953	1	6,020,805,490	0	0	13	237,509,143,443
					747	9,260,978,824,933	22	188,909,672,161	5	178,430,880,613	764	9,271,457,616,481
					0	0	0	0	0	0	0	0
					0	0	0	0	0	0	0	0
					747	9,260,978,824,933	22	188,909,672,161	5	178,430,880,613	764	9,271,457,616,481
					0	0	0	0	0	0	0	0
					14	132,459,181,284	0	0	0	0	14	132,459,181,284
					761	9,393,438,006,217	22	188,909,672,161	5	178,430,880,613	776	9,403,916,797,765

2.

가.

(: ,% ,%p)

		()	()	(-)	
1.	(=A-B+C)	45,917,286,090	43,413,964,221	-2,503,321,869	-5.45
B/S	(A)	130,394,552,843	129,408,635,106	-985,917,737	-0.76
	(B)	85,226,308,784	86,867,075,976	1,640,767,192	1.93
	가 .	456,727,331	970,980,691	514,253,360	112.6
	. , ,	19,380,209,585	19,659,787,659	279,578,074	1.44
	. 1	0	0	0	0
	. 3	35,477,979,547	36,375,165,698	897,186,151	2.53
	.	18,410,128,011	18,410,128,011	0	0
	.	0	0	0	0
	.	0	0	0	0
	.	0	0	0	0
	. 100 16	10,784,956,690	10,734,706,297	-50,250,393	-0.47
	.	0	0	0	0
	.	716,307,620	716,307,620	0	0
	. 가	0	0	0	0
	가 (C)	749,042,031	872,405,091	123,363,060	16.47
가 .	749,042,031	872,405,091	123,363,060	16.47	
.	0	0	0	0	
.	0	0	0	0	
. 가	0	0	0	0	
2.	(=D+E+F)	2,840,730,704	2,538,684,932	-302,045,772	-10.63
B/S	(D)	234,059,987	253,209,930	19,149,943	8.18
	가 .	216,000,000	240,000,000	24,000,000	11.11
	.	18,059,987	13,209,930	-4,850,057	-26.86
	.	0	0	0	0
	.	0	0	0	0
	.	0	0	0	0
	.	0	0	0	0
	(E)	1,606,670,717	1,285,475,002	-321,195,715	-19.99
	(F=max(가 ,)+ +)	1,000,000,000	1,000,000,000	0	0
	가 . 10%	1,000,000,000	1,000,000,000	0	0
	.	0	0	0	0
. 가	0	0	0	0	
.	0	0	0	0	
3.	(=(1/2)× 100)	1,616	1,710	94	5.82
4.	(1-2)	43,076,555,386	40,875,279,289	-2,201,276,097	-5.11

■

1.

		166,513,498,236
.		13,595,187,182
1.		13,582,187,182
1)		0
2)		0
3)		450,437,878
4)		0
5)		0
6)		0
7) MMDA		10,131,749,304
8) MMF		0
9)		0
10)		3,000,000,000
2.		13,000,000
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)	0
11)	13,000,000
12)	0
13)	0
.	20,110,128,011
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	1,000,000,000
1)	1,000,000,000
2)	0

1. ()

3) .	0
4)	0
5)	0
6)	0
	0
	0
7)	0
8)	0
	0
	0
	0
9)	0
3.	700,000,000
1) .	0
2)	0
3)	700,000,000
4)	0
4.	18,410,128,011
1)	18,410,128,011
	18,410,128,011
	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
.	68,699,432,672
(가)(-)	0
(가)(+))	0
()	0
1.	0
2.	0

1. ()

1)	0
2)	0
3)	0
4)	0
5)	0
3.	0
4.	16 815 735,238
1)	0
2)	1 615 596,300
3)	15 200 138,938
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.	150 024 693 447
14.	0
15.	0
16. (-)	98 140 996,013
1)	0
2)	0
3)	0
4)	15 208 216,920

1. ()

5)	0
6) ()	0
7) ()	0
8)	0
9)	0
10)	0
11)	0
12)	0
13)	82,932,779,093
14)	0
15)	0
.	970,980,691
()	0
1.	37,822,918
2.	539,940,699
3.	0
4.	183,726,024
5.	3,842,462,986
6.	0
7. ()	0
8. ()	0
9.	0
10. 가 (-)	3,632,971,936
1)	8,748,410
2)	0
3)	90,486,029
4)	3,533,737,497
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
.	63,137,769,680
(가)(-)	0
(가)(+))	0
1.	72,574,731,324
1) ()	0
	0
	0
	0
	0
2) ()	0
	0
	0
	0
3) ()	0
	0
	0
4)	2,571,958,874
5)	70,002,772,450
2.	2,835,911,824
1)	0
	0

1. ()

	0
	0
	0
	0
	0
	0
	0
	0
	0
2)	2,835,911,824
	0
	278,564,329
	2,557,347,495
	0
3)	0
4)	0
5)	0
3.	0
1)	0
2)	0
3)	0
4)	0
4.	77,973,366
5.	96,862,660
1)	96,862,660
2) 가가	0
3)	0
6.	0
7.	0
8.	0
1)	0

1. ()

2)	0
9.	718,607,620
1)	0
2) 가	1,600,000
3)	716,307,620
4)	0
5)	700,000
10.	0
()	0
1)	0
2)	0
3) 가 (-)	0
11.	0
1)	0
2)	0
3)	0
12.	2,663,680,000
()	0
1)	0
2)	0
3)	0
4)	2,663,680,000
5)	0
13.가	0
14.	19,484,951,633
15.	0
16.	0
17. (-)	35,314,948,747
1)	33,908,958,759
2)	1,405,989,988
	0

1. ()

	1,405,989,988
	0
3)	0
4)	0
	37,104,863,130
.	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
.	16,865,000,000
(가)(-)	0
(가)(+)	0
1.	0
2.	16,865,000,000
1)	0
2)	14,500,000,000
3)	0
4)	0

1. ()

5)	2,365,000,000
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
.		20,239,863,130
(가)(-)		0
(가)(+)		0
1.		279,232,224
1)		5,004,706,224
2)	(+,-)	0
3)	가(-)	0
4)	(-)	4,725,474,000
	(-)	4,725,474,000
	(-)	0
2.		1,692,934,932
1)		0
2)		526,000,000
3)		0
4)		0
5)		1,166,934,932
3.		0

1. ()

4.	0
5.	0
6.	745,919,370
7.	0
8.	0
9.	16,943,921,767
10.가	0
11.	0
12.	0
13.	0
1)	0
2)	0
14.	0
15.	577,854,837
16.	0
17.	0
18.	0
.	0
1.	0
2.	0
	129,408,635,106
.	75,000,000,000
1.	75,000,000,000
2.	0
1)	0
2)	0
3)	0
.	0
1.	0
2.	0
3.	0

1. ()

4.	0
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1.	0
2.	0
3.	0
4.	0
5.	0
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.	0
1. 가 가	0
1)	0
2)	0
3) .	0
4)	0
5)	0
6)	0
7)	0
	0
	0
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8)	0
2.	0
3.	0
4. 가	0
5.	0
6. 가	0
7.	0
.	54,408,635,106
1.	4,581,000,000
2.	0
3.	0

1. ()

4.	0
5.	15,743,000,000
6.	2,500,000,000
6.	31,584,635,106
()	1,261,538,966

2.

.	15,670,445,796
1.	9,152,431,505
1)	0
가	0
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2)	0
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3)	0
4)	0
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5)	0
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6)	0
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	0
7)	0
8)	0
가	0
	0

2. ()

	0
	0
9)	0
가	0
	0
	0
10)	8,654,840,596
	0
	6,029,472,122
	94,333,283
	918,571,783
	1,353,411,941
	259,051,467
	0
11)	0
12)	0
13)	497,590,909
14)	0
2. 가	0
1)	0
	0
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	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
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가		0
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4)		0
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5)		0
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6) 가		0
가		0
가		0
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7)		0
가		0
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8) 가		0
가		0
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2. ()

9)		0
가		0
		0
		0
10)	가	0
가		0
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11)		0
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3.		0
1)		0
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2)	가	0
가		0
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가		0
가		0
가		0
가		0
가		0
가		0
4.		5,454,387,341
1)		0
		0

2. ()

	0
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2)	0
3)	0
4)	0
5)	65,666,156
6)	0
7)	0
8)	0
9)	0
10)	0
11)	0
12)	0
13)	0
14)	0
15)	114,522,819
16)	0
17)	5,142,515,566
18)	0
19)	131,682,800
5.	0
1)	0
2) 가	0
3)	0
4)	0
6.	0
1)	0
2)	0

2. ()

7.	1,063,626,950
1)	0
2)	0
3) 가	0
4) CMA ()	0
CMA	0
	0
5) CMA ()	0
6) ()	0
	0
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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)	1,063,626,950
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
.		13,800,855,632
1.		0
1)		0
		0
		0
2)		0
3)		0
4)		0
5)		0
6)		0
7)		0
2.	가	0
1)		0
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		0
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2. ()

	0
	0
2) 가	0
가	0
가	0
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3) 가	0
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가	0
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4)	0
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5)	0
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6) 가	0
가	0
가	0
	0
7)	0
가	0

2. ()

	0
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8) 가	0
가	0
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9)	0
가	0
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10) 가	0
가	0
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11)	0
가	0
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	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.	531,095,626
1)	531,095,626
	0
	531,095,626
	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	1,299,252,852
1)	0
2) 가	0
3)	1,299,252,852
4)	0
6.	0
1)	0
2)	0
7.	7,441,913,634

2. ()

1)	4,383,737,044
	320,642,520
	4,063,094,524
2)	302,377,313
	3,967,813
()	0
()	3,967,813
	298,409,500
()	0
()	298,409,500
3)	0
4)	527,245,362
5)	73,939,150
6)	736,772,597
7)	286,371,603
8)	315,274,630
9)	12,991,000
10) 가	121,785,617
11)	23,540,000
12)	36,175,650
13)	0
14)	121,890,571
15)	0
16)	0
17)	0
18)	154,484,681
19)	6,855,200
20)	15,974,278
21)	92,153,822
22)	45,916,009

2. ()

23)	23,412,076
24)	0
25)	37,241,749
26)	0
27)	123,775,282
8.	4,528,593,520
1) 가	0
2) ()	0
가	0
	0
	0
	0
	0
3)	0
4) 가	0
5)	4,528,593,520
	0
	0
	0
	4,528,593,520
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
.	()	1,869,590,164
.		44,814,881
1.		8,099,000
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.	36,715,881
.	184,353,200
1.	0
2.	0
3.	0
4.	0
5.	0
6.	0
7.	1,438,000
8.	0
9.	0
10.	0
11.	0
12.	0
13.	0
14.	0
15.	182,915,200
16.	0
17. 가	0
18.	0
.	1,730,051,845
.	468,512,879
. ()	1,261,538,966
.	0
. ()	1,261,538,966
()	0
()	1,261,538,966
.	- 196,019,515
1. 가 가	0
2.	0

2. ()

3.	0
4. 가	0
5. ()	0
6. 가	0
7.	- 196,019,515
8.	0
. ()	1,065,519,451

3.

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1.

가.

1.	.	.
2.	.	.
3.	?	(5) ?
4.	.	.
5.	.	.
가.	.	.
6.	.	.
가.1	5	.
7.	3	, , , ,
8.	.	.
9.	30	, ,
10.	가	가
11.	, ,	.
12.	.	.
13.	가	.

	1972.02. 1984.02. 2005.12 2008.005 2008.05 2010.11 2010.11 2011.09 2011.09		
	1974.02 1978.03 2005.12 2007.02 2010.07		
	1979.02 1984.05 1993.02 1993.02 1997.11 1997.12 2011.10 2011.10		
	1973.02 1976.08 3 1990.09 1993.02 2000.12 2005.02 2005.03 2008.03 2008.04 2009.12		
	1972.02 1979.02 1980.09 2006.12 2007.03 2010.03		
	1981.02 1992.12 1998.07 1998.07 2001.01 2001.02 2008.03 2008.04 2012.03 KPMG		
	1980.03 2008. 2009.8 2012.	-	
	1982.02 1984.02 1985.04 2008.10 2011.06		

			가	
01	20130228	16 () 16 () 16 () 2013 () 2013 () () () () 16 ()	가	
02	20130510	2012 가 () () 2012 () 2013-1 ()	가	

	1973.02 1976.08 3 1990.09 1993.02 2000.12 2005.02 2005.03 2008.03 2008.04 2009.12		
	1972.02 1979.02 1980.09 2006.12 2007.03 2010.03		
	1981.02 1992.12 1998.07 1998.07 2001.01 2001.02 2008.03 2008.04 2012.03 KPMG		
	1982.02 1984.02 1985.04 2008.10 2011.06		

	3	,	,	
	3 ()	,	,	
	1/2 가		()	
	2	,		

			가	
	20130118	{ } () { } () { } ()	가	
	20130130	() ()	가	
	20130227	()	가	
	20130312	()	가	
	20130416) () (가	
	20130507	()	가	
	20130510	()	가	
	20130513	() ()	가	
	20130604	() C1-4BL PFV	가	
	20130612	() 42	가	
	20130618) () (가	
	20130621	()	가	
	20130626	() 가 5 () ()	가	
	20130227	4/4 () () 4/4 () 2013	가	
	20130510	1/4 () () 1/4 () 2013 ()	가	

2.

가. () ,

1.	: 2009.03.31
2.	:
3.	: ,
4.	:
5.	: 3

()

		1973.02 1976.08 3 1990.09 1993.02 2000.12 2005.02 2005.03 2008.03 2008.04 2009.12	
		1972.02 1979.02 1980.09 2006.12 2006.12 2007.03 2007.03 2010.03	
		1981.02 1992.12 1998.07 1998.07 2001.01 2001.02 2008.03 2008.04 2012.03 KPMG	

()

			가	
01	20130228	2013 ()	가	
02	20130730	()	가	

3.

가.

4.

가.

(1)

()	()	100.0		()

(2)

(: ,)

						가		가)	가		가		가		
{		o	()	4000000	100	20,000,000,000	0	0	-2,401,115,736	4000000	100	17,598,884,264	17,861,746,413	-387,790,884	
				4000000	0	20,000,000,000	0	0	-2,401,115,736	4000000	0	17,598,884,264	17,861,746,413	-387,790,884	

(: ,)

						가		가			가	()			
				30,000	3	150,000,000			30,000		150,000,000				
							25,000	250,000,000	25,000	5	250,000,000			11250000	
							25,000	250,000,000	25,000	5	250,000,000			5625000	
							500,000	250,000,000	500,000	5	250,000,000	20120716		8620000	
				30,000	0	150,000,000	550,000	750,000,000	580,000	0	900,000,000			25495000	

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1.

(: ,%)

					가				
			15,000,000	1	0	0	15,000,000	100	

2.

(: ,%)

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	()	
	21	109
	1	109
	0	0
	0	0
	0	0
	0	0

가.

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		0	0	0
		3	0	0
		5	0	0
		0	0	0
		85	0	0
		21	0	0
		0	0	0
		0	0	0
		114	0	0

(:)

		19530726			20110930	20110930	20140929		0	0
	()	19560710			20120701	20120701	20140630		0	0
	()	19600817			20111022	20111022	20141021		0	0
		19530929		3	20120321	20120401	20130331		0	0
		19410831			20120321	20120401	20130331		0	0
		19630505		KFMG	20120901	20120901	20130831		0	0
		19610520			20121109	20121109	20141108			
		19570830		8	20120709	20120709	20150630		0	0

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1.

가.가 () (:)

()							
		가					

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	()					
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					가 가	

(:)

2.

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1.

2.

가.

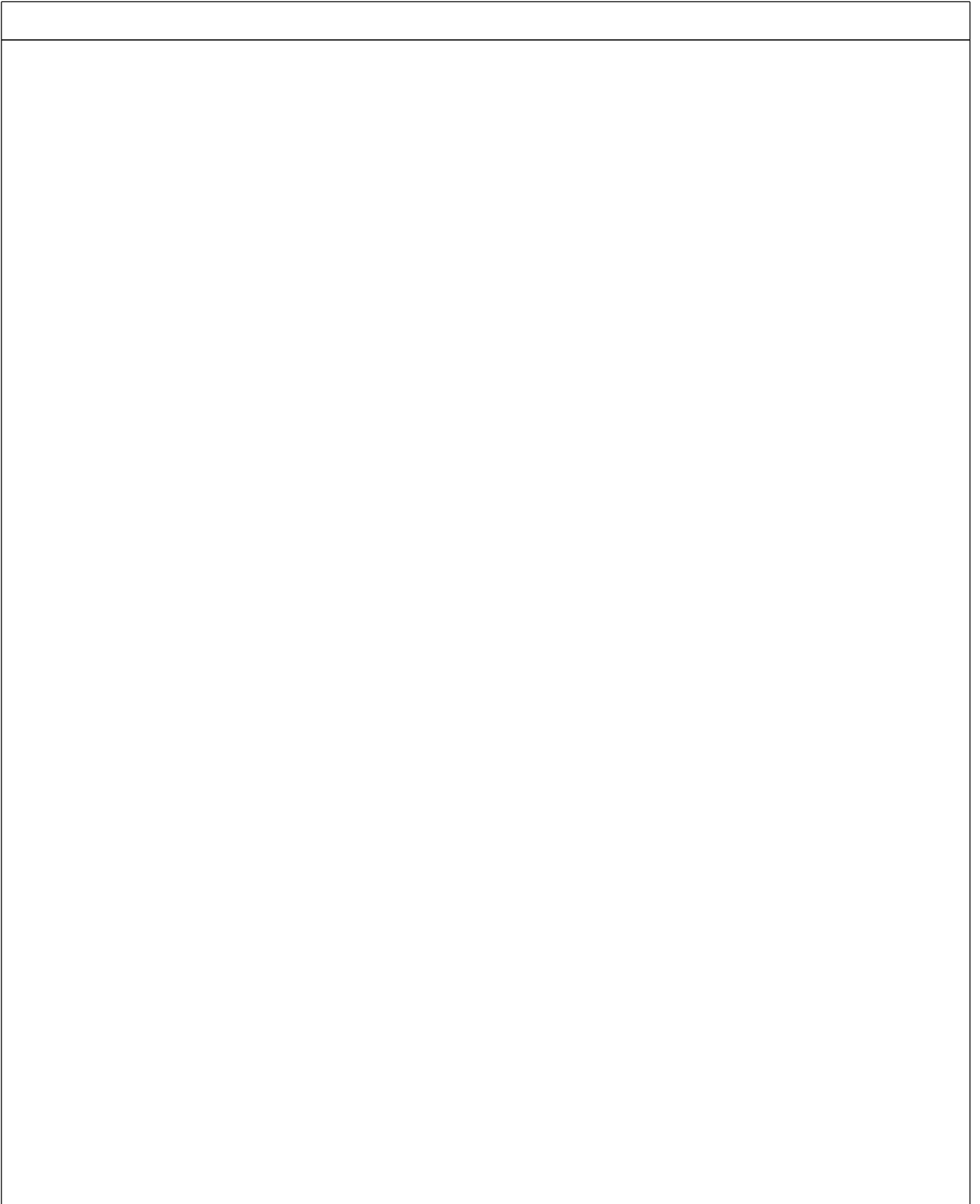
(: ,%)

		(A)	(B)							(B/A)

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28
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(2009.2.3)

1. 6 .1 2 3 4
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2. 5 .1 2 3 4
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-	가	가							
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4.									
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1.	-	:							
	-	:		가	,				
2.	-	:		가,	,	가		가	
	-	:				가	가	,	
3.	-	:							(Expected Loss)
	-	:	(Unexpected Loss)	가	,				
가									
4.	-	:							
	-	:		가	,	3			100%
			100%						
5.	-	:			,				
	-	:				가			
			1						
6.	-	:					가		
	-	:			,			,	가
7.	-	:		가	,				
	-	:		가	,				

3.

4.

가.

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(1)

(: ,)

(2)

(:)

(3)

(: ,)

(4)

(:)

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

(5)

(: ,)

			1

(5)

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			1

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1.

(:)

29	35,149,216,392	110	74,418,018,757	139	109,567,235,149

2.
