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( ) 02-3779-0100  
( ) <http://www.etrade.co.kr>  
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( ) 02-3779-8799

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	1999 12 15
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	202,405,950,000
가 ( )	5,000
	40,481,190
	-
	<a href="http://www.etrade.co.kr">http://www.etrade.co.kr</a>
	02-3779-0100
.	, 2007 2 21
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	-
가	NICE 가 / A Stable / 2014.06.20 , 가 / A Stable / 2014.06.24

가 ( )				가 ( )	
1-1-1		-	+	20090204	500
1-21-1			+	20090204	50
2-1-1			+	20090204	30
2-21-1			+	20090204	50
6-0-1		,	+	20090204	15
1-2-1			+	20091218	100
2-2-1			+	20091218	20
5-0-1		,	+	20101101	5

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1999.12.15	( 100 )	
2000.01.14	가 ( )	
2000.01.21	가	
2000.02.07	가	
2000.04.28	(200 )	
2000.10.18	가 ( )	
2003.12.30	가 ( )	
2004.09.13	(260 )	
2004.11.26	가 ( )	
2004.12.13	( 28-2)	
2005.03.11	( 87%)	
2005.10.04	가	
2006.06.15	( )	
2006.07.28	가 ( )	
2006.11.02	,	
2006.12.21	( )	
2007.02.15	(100 )	
2007.02.21		
2008.04.10		
2008.07.23	G&A K B C	2
2008.09.26	( :G&A K B C )	
2008.09.30	,	
2008.12.02	(988 )	
2009.04.13	PB	
2009.06.12	,	
2009.07.03	( )	
2009.09.11	PB	
2009.10.08	(221 )	
2009.12.18	가	
2010.05.20	PB	
2011.02.15	PB	
2011.04.27	PB	
2011.05.27	[ : , , ( )]	
2011.06.24	12 ( / )	
2012.06.22	13 ( / )	
2013.02.18	PB - PB [ PB ]	
2013.05.31	,	
2013.06.28	14	
2013.12.16	PB - PB [ PB ] / PB - PB [ PB ]	
2014.03.14	,	
2014.12.26	[ ]	

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2000.11.08	( )	( )	가

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2000.01.14	가 ( )	
2000.01.21	가	
2000.02.07	가	
2000.10.18	가 ( )	
2003.12.30	가 ( )	
2004.11.26	가 ( )	
2005.03.11	( 87%)	
2005.10.04	가	
2006.06.15	( )	
2006.07.28	가 ( )	
2006.11.02	,	
2007.02.21		
2008.04.10		
2008.07.23	G&A KBIC	2
2008.09.26		( :G&A KBIC
	)	
2008.09.30	,	,
2009.04.13	PB	
2009.06.12	,	
2009.07.03	( )	
2009.09.11	PB	
2009.12.18		가
2010.05.20	PB	
2011.02.15	PB	
2011.04.27	PB	
2011.05.27	[ : ]	,
2013.02.18	PB - PB [ PB ]	,
2013.05.31	,	
2013.12.16	PB - PB / PB - PB	
2014.03.14	,	/
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2014.12.26		
[		]

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				가	가 ( )	
20040913	) (		5,200,000	5,000	5,000	
20070215	) (		2,000,000	5,000	5,000	
20070302			39,000	5,000	5,000	
20070412			39,000	5,000	5,000	
20071108			150,000	5,000	5,000	
20080305			228,000	5,000	5,000	
20081202	) (		19,766,025	5,000	5,000	
20091008	) (		3,342,202	5,000	5,000	
20110624			1,828,108	5,000	5,000	
20120622			1,888,855	5,000	5,000	

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					가					
						(%)	가		가	
			0			0	0	0	0	
			0			0	0	0	0	



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가.

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	가			
	200,000,000	40,481,190	36,631,276	

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	165 2					0	
	165 2					0	
		0	0	0	0	0	
		3,507,5 30	342,38 4			3,849,9 14	
		3,507,5 30	342,38 4	0	0	3,849,9 14	

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

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(A)		40,481,190	
(B)		3,849,914	
가 (C)			
(D)			
(E=A-B-C+D)		36,631,276	
		0	

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가		5,000	
(A)		22 259 571,713	
		605	
(B)		2,674,553,706	
(=B/A × 100)		12	0
		73	

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가.  
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						가
	가	1,120,021,536,470	1,337,690,575,916	2,457,712,112,386	13,375,226,515	-932,397,406
		591,694,223,471	650,046,768,178	1,241,740,991,649	21,562,148,805	1,123,857,174
		0	0	0	0	0
		0	0	0	4,468,342,082	-2,300,560,41
		1,711,715,759,941	1,987,737,344,094	3,699,453,104,035	39,405,717,402	-2,109,100,65
	가	1,506,630,598	1,217,631,915	2,724,262,513	64,454,650	-4,400,247
		297,105,719	72,322,831	369,428,550	0	0
		0	0	0	0	0
		0	0	0	1,526,083,470	-1,138,597,33
		1,803,736,317	1,289,954,746	3,093,691,063	1,590,538,120	-1,142,997,57
	가	0	0	0	0	0
		0	0	0	0	0
0		0	0	0	0	
96,578,100		3,268,881	99,846,981	2,919,963,325	0	
	96,578,100	3,268,881	99,846,981	2,919,963,325	0	
	1,713,616,074,358	1,989,030,567,721	3,702,646,642,079	43,916,218,847	-3,252,098,22	
		38,579,663,466,267	38,606,247,248,739	77,185,910,715,006	1,207,168,506	32,027,136
		1,192,047,688,226	1,188,749,025,904	2,380,796,714,130	6,207,047,717	47,955,357
		242,396,195,065	238,554,916,864	480,951,111,929	4,310,566,007	39,072,407
		40,014,107,349,558	40,033,551,191,507	80,047,658,541,065	11,724,782,230	119,054,900
		8,844,676,627,500	8,866,116,000,000	17,710,792,627,500	90,200,345,559	7,296,177
		527,101,175,000	527,275,037,500	1,054,376,212,500	0	0
		10,160,500,000	10,161,000,000	20,321,500,000	0	0
		4,142,307,244,017	4,193,218,599,580	8,335,525,843,597	161,775,211,882	25,221,963
		13,524,245,546,517	13,596,770,637,080	27,121,016,183,597	251,975,557,441	32,518,140
		1,009,574,375,000	949,808,750,000	1,959,383,125,000	80,121,100,000	118,440,000
		799,821,275,000	783,767,640,754	1,583,588,915,754	156,758,447,524	73,405,743
		732,635,415,000	705,876,517,752	1,438,511,932,752	137,886,497,400	236,528,220
1,950,392,844,500		1,941,582,545,036	3,891,975,389,536	30,313,441,088	95,620,273	
	0	0	0			
	1,095,460,394,128	1,066,894,813,291	2,162,355,207,419	79,050,580,863	121,687,789	
	5,587,884,303,628	5,447,930,266,833	11,035,814,570,461	484,130,066,875	645,682,025	
	2,317,982,511,558	2,359,203,537,497	4,677,186,049,055	32,805,163,101	3,793,509,327	
	2,809,581,435,713	2,760,852,876,604	5,570,434,312,317	75,000,000,000	0	
	3,274,968,445,760	3,216,891,970,579	6,491,860,416,339	112,000,000,000	0	
	67,528,769,592,734	67,415,200,480,100	134,943,970,072,834	967,635,569,647	4,590,764,392	
ETF	324,173,966,190	223,020,795,395	547,194,761,585	3,226,208,415	-9,896,341	
	1,000,000,000	3,119,985,880	4,119,985,880	5,526,015,703	326,467,188	
	325,173,966,190	226,140,781,275	551,314,747,465	8,752,224,118	316,570,847	
	0	0	0	0	0	
		8,595,220,855	8,978,302,921	17,573,523,776	1,256,759,332	-100,073,153
		6,845,510,946	7,198,595,213	14,044,106,159	0	0
		0	0	0	0	0
		0	0	0	0	0
		0	0	0	0	0
		0	0	0	0	0
		0	0	0	0	0
		0	0	0	0	0
		0	0	0	0	0
		0	0	0	0	0
		0	0	0	0	0
		0	0	0	0	0
	15,440,731,801	16,176,898,134	31,617,629,935	1,256,759,332	-100,073,153	
ELS	0	0	0	0	0	
ELW	0	0	0	0	0	
	0	0	0	0	0	
	0	0	0	0	0	
	69,583,000,365,083	69,646,548,727,230	139,229,549,092,313	1,021,560,771,944	1,555,163,858	



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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
	3	31,654,821,430,000	0	0	31,654,821,430,000	0	0	0
	5	0	0	0	0	0	0	0
	10	27,695,422,350,000	0	0	27,695,422,350,000	0	0	0
		0	0	0	0	0	0	0
		0	0	0	0	0	0	0
		59,350,243,780,000	0	0	59,350,243,780,000	0	0	0
		9,120,306,847,000	0	0	9,120,306,847,000	0	0	0
		0	0	0	0	0	0	0
		0	0	0	0	0	0	0
		9,120,306,847,000	0	0	9,120,306,847,000	0	0	0
	KOSPI200	141,160,071,270,000	0	0	141,160,071,270,000	0	0	0
	KOSTAR	0	0	0	0	0	0	0
		0	0	0	0	0	0	0
		141,160,071,270,000	0	0	141,160,071,270,000	0	0	0
		250,690,130,453	0	0	250,690,130,453	0	0	0
		0	0	0	0	0	0	0
		209,881,312,027,453	0	0	209,881,312,027,453	0	0	0
		0	0	0	0	0	0	0
		209,881,312,027,453	0	0	209,881,312,027,453	0	0	0
		6,241,341,277	0	0	6,241,341,277	0	0	0
		566,394,702,882	0	0	566,394,702,882	0	0	0
		66,332,333,995	0	0	66,332,333,995	0	0	0
		0	0	0	0	0	0	0
		638,968,378,154	0	0	638,968,378,154	0	0	0
		4,872,888,069,986	0	0	4,872,888,069,986	0	0	0
		3,765,678,882,063	0	0	3,765,678,882,063	0	0	0
	가	6,234,583,998,720	0	0	6,234,583,998,720	0	0	0
		0	0	0	0	0	0	0
		0	0	0	0	0	0	0
		14,873,150,950,769	0	0	14,873,150,950,769	0	0	0
		0	0	0	0	0	0	0
		15,512,119,328,923	0	0	15,512,119,328,923	0	0	0
		225,393,431,356,376	0	0	225,393,431,356,376	0	0	0
	KOSI200	3,539,317,645,000	0	0	3,539,317,645,000	1,919,165,000	1,151,180,000	1,393,610,000
		0	0	0	0	0	0	0
		3,539,317,645,000	0	0	3,539,317,645,000	1,919,165,000	1,151,180,000	1,393,610,000
		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
		3,539,317,645,000	0	0	3,539,317,645,000	1,919,165,000	1,151,180,000	1,393,610,000
	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
		3,539,317,645,000	0	0	3,539,317,645,000	1,919,165,000	1,151,180,000	1,393,610,000
		0	0	0	0	0	0	0
		0	0	0	0	0	0	0
		0	0	0	0	0	0	0
		228,932,749,001,376	0	0	228,932,749,001,376	1,919,165,000	1,151,180,000	1,393,610,000

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		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
		0	70,000,000,000	0	70,000,000,000	0	124,640,376	- 122,821,613
		0	0	0	0	0	0	0
		0	0	0	0	0	0	0
		0	70,000,000,000	0	70,000,000,000	0	124,640,376	- 122,821,613
		0	1,423,085,446,094	0	1,423,085,446,094	0	0	0
		0	1,493,085,446,094	0	1,493,085,446,094	0	124,640,376	- 122,821,613

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	가	11,762,416,462,061	11,745,254,546,160	23,507,671,008,221	8,475,124,131	
		11,292,725,024,653	11,282,093,788,970	22,574,818,813,623	6,005,997,869	
		1,220,491,900	1,877,013,500	3,097,505,400	1,099,910	
		0	0	0	0	
		23,056,361,978,614	23,029,225,348,630	46,085,587,327,244	14,482,221,910	
	가	5,750,346,013	5,022,996,111	10,773,342,124	2,146,294	
		2,068,998,499	1,673,145,873	3,742,144,372	1,025,750	
		0	0	0	0	
		0	0	0	0	
		7,819,344,512	6,696,141,984	14,515,486,496	3,172,044	
	가	0	0	0	0	
		0	0	0	0	
		0	0	0	0	
		0	0	0	282,164,491	
		0	0	0	282,164,491	
		23,064,181,323,126	23,035,921,490,614	46,100,102,813,740	14,767,558,445	
		80,947,764,347	64,181,193,314	145,128,957,661	44,087,413	
		15,605,117,129,120	11,273,851,754,950	26,878,968,884,070	0	
		15,686,064,893,467	11,338,032,948,264	27,024,097,841,731	44,087,413	
		0	0	0	0	
		560,685,956,263	64,538,093,155	625,224,049,418	0	
		560,685,956,263	64,538,093,155	625,224,049,418	0	
		0	0	0	0	
		1,196,361,129,347	49,902,728,383	1,246,263,857,730	0	
		1,196,361,129,347	49,902,728,383	1,246,263,857,730	0	
		17,443,111,979,077	11,452,473,769,802	28,895,585,748,879	44,087,413	
		2,092,500,967,315	2,105,573,206,210	4,198,074,173,525	803,489,321	
		0	0	0	0	
	ELS	0	0	0	0	
	ELW	393,329,911,650	382,194,132,200	775,524,043,850	130,273,295	
		70,204,775	57,165,565	127,370,340	19,054	
		393,400,116,425	382,251,297,765	775,651,414,190	130,292,349	
		80,285,862,373	83,506,733,712	163,792,596,085	319,498,570	
		0	0	0	0	
		43,073,480,248,316	37,059,726,498,103	80,133,206,746,419	16,064,926,098	
		229,447,087,942,755	229,131,257,895,350	458,578,345,838,105	5,233,537,940	
		72,268,660,862,805	72,091,591,000,447	144,360,251,863,252	8,407,304,804	
		301,715,748,805,560	301,222,848,895,797	602,938,597,701,357	13,640,842,744	
		9,093,682,495,000	9,117,382,345,000	18,211,064,840,000	7,099,020,140	
		0	0	0	0	
		9,093,682,495,000	9,117,382,345,000	18,211,064,840,000	7,099,020,140	
		0	0	0	0	
		0	0	0	0	
		0	0	0	0	
		9,093,682,495,000	9,117,382,345,000	18,211,064,840,000	7,099,020,140	
		0	0	0	0	
		0	0	0	0	
		0	0	0	0	
		5,567,641,046,884	5,556,220,525,685	11,123,861,572,569	256,625,443	
		316,377,072,347,444	315,896,451,766,482	632,273,524,113,926	20,996,488,327	
		359,450,552,595,760	352,956,178,264,585	712,406,730,860,345	37,061,414,425	



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					(A)	(B)	(A+B)				
		0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	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	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
		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	
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	-	-	-	0	0	0	
	0	0	0	0	0	0	

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	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

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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	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	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)

( : , ,%)

1	0	0	0	0	0	0	0	0	0
1 3	0	0	0	0	0	0	0	0	0
3 5	0	0	0	0	0	0	0	0	0
5 10	0	0	0	0	0	0	0	0	0
10 50	0	0	0	0	0	0	0	0	0
50 100	0	0	0	0	0	0	0	0	0
100	0	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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			02-3779-887 7		20100520	2006.02 2005.12 2010.11 ( ) , 2012.07	20120802					23	946977612

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	16	23	7
	16	23	7
( )	1,020,254,591	946,977,612	- 73,276,979
( 가 )	1,056,355,318	938,409,042	- 117,946,276



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( : )

		27,548,280	31,446,860	3,898,580
		137,820	190,130	52,310
		27,686,100	31,636,990	3,950,890
		-		-
		-		-
		0	0	0
		27,548,280	31,446,860	3,898,580
		137,820	190,130	52,310
		27,686,100	31,636,990	3,950,890

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			( ) ( )	.					
								946 977,612	946 977,612
									0
	0	0	0	0	0	0	0	946 977,612	0
									0
									0
	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	946 977,612	0
	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	946 977,612	0

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1		22		22	95.7	846,977,612		846,977,612	89.4
1	3	1		1	43	100,000,000		100,000,000	10.6
3	5			0	0			0	0
5	10			0	0			0	0
10	50			0	0			0	0
50	100			0	0			0	0
100				0	0			0	0
		23	0	23	0	946,977,612	0	946,977,612	0

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	417,012,277	0	417,012,277
	0	0	0
	521,396,765	0	521,396,765
	0	0	0
	0	0	0
			0
	0	0	0
	0	0	0
			0
	938,409,042	0	938,409,042

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	10	417,012,277	
	13	521,396,765	
	23	938,409,042	

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가)

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			가				
			가				
			가				
			( , )				
			가				
				RA			



2.

가.

( : ,% ,%p)

		( )	( )	( - )	
1.	(=A-B+C)	238,480,651,699	283,401,995,509	44,921,343,810	15.9
가	B/S (A)	324,539,329,166	327,650,115,799	3,110,786,633	.9
	(B)	87,641,156,178	45,686,632,238	-41,954,523,940	-91.8
	가 .	7,237,847,185	6,662,610,538	-575,236,647	-8.6
	. , ,	1,827,260,909	1,737,002,158	-90,258,751	-5.2
	. 3	472,357,081	480,040,310	7,683,229	1.6
	.	0	0	0	
	.	0	0	0	
	.	0	0	0	
	. 100 16	0	0	0	
	.	0	0	0	
	. 가	821,365,600	821,365,600	0	
	.	0	0	0	
	.	68,282,325,403	35,985,613,632	-32,296,711,771	-89.7
	가 (C)	1,582,478,711	1,438,511,948	-143,966,763	-10
	가 .	1,582,478,711	1,438,511,948	-143,966,763	-10
	.	0	0	0	
	.	0	0	0	
. 가	0	0	0		
.	0	0	0		
2.	(=D+E+F)	82,955,870,949	74,304,833,628	-8,651,037,321	-11.6
가	(D)	63,665,210,463	53,816,055,038	-9,849,155,425	-18.3
	가 .	13,238,529,822	10,562,972,979	-2,675,556,843	-25.3
	.	13,132,322,147	9,248,263,298	-3,884,058,849	-42
	.	1,228,191,946	171,132,149	-1,057,059,797	-617.7
	.	2,209,065,100	1,725,846,336	-483,218,764	-28
	.	55,378,860	36,596,436	-18,782,424	-51.3
	.	33,801,722,588	32,071,243,840	-1,730,478,748	-5.4
	(E)	12,590,660,486	13,788,778,590	1,198,118,104	8.7
	(F=max(가, )+ + )	6,700,000,000	6,700,000,000	0	
	가 . 10%	6,700,000,000	6,700,000,000	0	
	.	3,902,283,108	3,685,901,163	-216,381,945	-5.9
	. 가	-	-	-	-
	.	-	-	-	-
3.	(=(1/2)× 100)	287	381	94	24.7
4.	(1-2)	155,524,780,750	209,097,161,881	53,572,381,131	25.6

■

1.

		1,968,450,659,447
.		328,958,651,327
1.		26,689,226,723
1)		1,918,180
2)		1,860,000,000
3)		637,416,770
4)		507,538,351
5)		
6)		
7) MMDA		
8) MMF		
9)		15,482,353,422
10)		8,200,000,000
2.		302,269,424,604
1)		0
2)	( )	607,874,749
		607,874,749
3)	( )	245,323,966,134
		165,049,490,758
		80,274,475,376
4)		
5)		
6)		34,328,725,320
( )		
( )		13,068,320,787
( )		

1. ( )

( )	21,260,404,533
7)	0
( )	
( )	
( )	
( )	
8)	668,591,560
9)	600,000,000
10)	
11)	29,900,000
12)	
13)	20,710,366,841
.	1,035,112,085,854
1.	1,027,723,780,447
1)	48,968,729,540
2)	1,590,538,120
3)	11,724,782,230
4)	626,741,602,365
5)	141,689,144,742
6)	8,752,224,118
	8,752,224,118
7)	75,000,000,000
8)	1,256,759,332
	1,256,759,332
9)	112,000,000,000
2. 가	7,388,305,407
1)	4,468,342,082
2)	2,919,963,325



1. ( )

3) .	
4)	
5)	
6)	0
7)	
8)	0
9)	
3.	0
1) .	
2)	
3)	
4)	
4.	0
1)	0
2)	0
5.	0
1) 가	
2)	
3)	
4) 가	

1. ( )

5) 가	
.	1,919,165,000
1.	0
1)	
2)	
3)	
2.	0
1)	
2)	
3)	
3.	1,919,165,000
1)	
2)	
3)	1,919,165,000
4.	0
1)	
2)	
3)	
5.	0
1)	
2)	
3)	
6.	
7. 가	
8. 가	
.	282,728,853,151
( 가 )(-)	
( 가 )(+) )	
( )	
1.	
2.	243,570,280,312

1. ( )

1)	144,248,721,897
2)	
3)	
4)	99,321,558,415
5)	
3.	
4.	242,643,624
1)	
2)	242,632,486
3)	11,138
5.	
6. ( )	
7. ( )	
8.	20,000,000,000
9.	0
1)	
2) ( )	
3)	
4)	
5)	
10.	
11.	
12.	480,040,310
13.	
14.	
15.	30,888,000,000
16. (-)	12,452,111,095
1)	
2)	
3)	
4)	

1. ( )

5)	
6) ( )	
7) ( )	
8)	12,452,111,095
9)	
10)	
11)	
12)	
13)	
14)	
15)	
.	6,662,610,538
( )	
1.	
2.	
3.	
4.	839,629,609
5.	22,092,861,042
6.	
7. ( )	
8. ( )	
9.	
10. 가 (-)	16,269,880,113
1)	
2)	
3)	433,653,863
4)	15,836,226,250
5)	
11. 가 ( )(-)	
12. ( )(-)	
.CMA ( )	0

1. ( )

1. CMA	
2. CMA	
3. CMA	
4. CMA	
5. ( )(-)	
. ( )	0
1.	
2.	
3. ( )(-)	
.	313,069,293,577
( 가 )(-)	
( 가 )(+) )	
1.	273,009,915,893
1)	24,522,781,317
	17,338,388,229
	7,176,128,088
	8,265,000
2) ( )	2,695,650,054
	2,670,128,056
	25,521,998
3) ( )	243,639,324,881
	240,307,787,429
	3,331,537,452
4)	
5)	2,152,159,641
2.	7,973,549,398
1)	712,938,850
	709,683,440

1. ( )

	3,255,410
2)	6,881,238,429
	988,315,089
	5,338,637,342
	554,285,998
3)	
4)	
5)	379,372,119
3.	768,354,193
1)	471,941,022
2)	
3)	
4)	296,413,171
4.	845,971,709
5.	0
1)	
2) 가가	
3)	
6.	
7.	
8.	0
1)	

1. ( )

2)	
9.	1,983,497,561
1)	
2) 가	
3)	1,979,005,561
4)	2,000,000
5)	2,492,000
10.	0
( )	
1)	
2)	
3) 가 (-)	
11.	2,978,876,000
1)	1,590,746,720
2)	1,388,129,280
3)	
12.	24,680,797,166
( )	
1)	
2)	
3)	15,707,158,982
4)	4,865,317,010
5)	4,108,321,174
13.가	
14.	594,617,278
15.	
16.	586,843,187
17. (-)	353,128,808
1)	318,236,491
2)	34,892,317

1. ( )

	34,892,317
3)	
4)	
	1,640,800,543,648
.	335,383,089,598
1.	334,714,498,038
1)	214,237,635,524
2)	119,936,449,795
3)	
4)	
5)	
6)	534,852,191
7)	5,560,528
2.	668,591,560
1)	
2)	668,591,560
3)	
4)	
3. ( )	
4. CMA ( )	
5.	
.	1,019,034,613,916
( 가 )(-)	
( 가 )(+)	
1.	15,000,000,000
2.	345,140,595,373
1)	
2)	
3)	105,140,595,373
4)	



1. ( )

5)	240,000,000,000
3.	644,862,664,323
4.	14,031,354,220
1)	14,031,354,220
2)	.
3)	
4)	
5)	
5.	0
1) 가	
2)	
3)	
4) 가	
5) 가	
6.	
( )	
7.	
( )	
8.	
9. ( )	
10.	
.	1,275,820,376
1.	124,640,376
1)	
2)	124,640,376
3)	
2.	0
1)	
2)	
3)	
3.	1,151,180,000

1. ( )

1)	
2)	
3)	1,151,180,000
4.	0
1)	
2)	
3)	
5.	0
1)	
2)	
3)	
6.	
7. 가	
8. 가	
.	285,107,019,758
( 가 )(-)	
( 가 )(+) )	
1.	0
1)	
2) (+, -)	
3) 가 (-)	
4) (-)	0
(-)	
(-)	
2.	120,973,865
1)	
2)	
3)	
4)	
5)	120,973,865
3.	3,944,800,241

1. ( )

4.	
5.	264,580,465,400
6.	14,243,245,234
7.	
8.	
9.	913,966,860
10.가	
11.	
12.	
13.	0
1)	
2)	
14.	
15.	924,515,216
16.	
17.	
18.	379,052,942
.	0
1.	
2.	
	327,650,115,799
.	202,405,950,000
1.	202,405,950,000
2.	0
1)	
2)	
3)	
.	8,317,433,789
1.	8,312,831,975
2.	
3.	1,505,390

1. ( )

4.	3,096,424
.	- 34,174,266,610
1.	
2.	- 34,174,266,610
3.	
4.	
5.	
6.	
.	- 712,661,162
1. 가 가	- 712,661,162
1)	- 712,661,162
2)	
3)	.
4)	
5)	
6)	
7)	0
8)	
2.	
3.	
4. 가	
5.	
6. 가	
7.	
.	151,813,659,782
1.	621,064,094
2.	3,933,294,233
3.	

1. ( )

4.	
5.	
6.	
7.	147,259,301,455
( )	22,259,571,713

2.

.	518,196,232,100
1.	51,447,650,051
1)	37,061,414,425
가	9,455,139,508
	6,007,023,619
	12,332,558,080
	318,954,925
	543,645
	8,663,930,247
	283,264,401
2)	7,527,431,550
	7,527,431,550
3)	37,000,000
4)	1,559,384,245
	62,165,533
	1,497,218,712
5)	33,178,020
	33,178,020
6)	0
7)	
8)	3,854,745,649
가	

2. ( )

	3,854,745,649
9)	0
가	
10)	0
11)	12,663,000
12)	
13)	6,000,000
14)	1,355,833,162
2. 가	89,603,259,890
1)	80,766,964,751
	56,145,131,546
	2,071,003,023
	18,388,688,561
	1,897,765,726
	1,046,287,359
	37,001,473
	1,181,087,063
2) 가	7,854,572,829
가	2,308,391,929
가	97,535,460

2. ( )

가	5,096,454,213
가	352,191,227
가	
3) 가	0
가	
4)	0
5)	0
6) 가	981,722,310
가	981,722,310
가	
7)	0
가	
8) 가	0
가	



2. ( )

9)	0
가	
10) 가	0
가	
11)	0
가	
3.	306,071,666,373
1)	304,250,190,037
	8,350,610,165
	5,388,721,423
	289,840,030,180
	670,828,269
2) 가	1,821,476,336
가	3,068,000
가	28,011,000
가	1,788,358,320
가	
가	2,039,016
가	
4.	59,579,463,411
1)	21,752,483,262
	14,161,121,685

2. ( )

	7,591,361,577
2)	398,928,712
3)	102,793,486
4)	1,804,321
5)	27,199,638,849
6)	25,209,123
7)	929,738,193
8)	1,457,606,549
9)	
10)	39,975,710
11)	160,197,513
12)	53,698
13)	6,330,153
14)	
15)	2,991,625,070
16)	439,254,346
17)	
18)	
19)	4,073,824,426
5.	57,760,778
1)	
2) 가	
3)	57,760,778
4)	
6.	2,882,167,133
1)	1,039,456,409
2)	1,842,710,724

2. ( )

7.	8,554,264,464
1)	601,016,791
2)	
3) 가	7,789,653,859
4) CMA ( )	0
CMA	
5) CMA ( )	
6) ( )	0
7)	
8) 가	
9)	161,381,664
	161,381,664
10)	2,141,840
11) 가	
12) 가	
13) 가	
14) 가	
15)	70,310
8.	0
1)	0

2. ( )

2) 가	0
가	
3)	0
4) 가	0
가	
가	
5)	0
.	488,953,222,519
1.	18,565,086,084
1)	15,899,423,955
	11,523,605,675
	4,375,818,280
2)	133,713,820
3)	1,000,000
4)	54,901,153
5)	
6)	
7)	2,476,047,156
2. 가	55,209,265,751
1)	48,811,620,940
	33,996,556,462
	1,031,989,150
	12,620,485,138
	710,866,923
	87,002,734

2. ( )

		358,528,752
		6,191,781
2)	가	3,605,963,462
	가	1,783,115,165
	가	1,240,533,038
	가	546,694,879
	가	35,620,380
	가	
3)	가	0
	가	
4)		0
5)		1,376,068,890
		1,376,068,890
6)	가	1,415,612,459
	가	1,415,612,459
	가	
7)		0
	가	

2. ( )

8) 가	0
가	
9)	0
가	
10) 가	0
가	
11)	0
가	
3.	297,253,862,117
1)	294,810,981,256
	13,932,185,439
	4,545,274,188
	275,436,543,628
	896,978,001
2) 가	2,442,880,861
가	204,201,613
가	7,598,768
가	2,224,870,000

2. ( )

가	
가	6,210,480
가	
3)	
4.	32,560,728,052
1)	10,154,811,351
	6,512,666,167
	3,642,145,184
2)	5,348,483
3)	3,415,950,667
4)	17,914,143,275
5)	621,289
6)	1,006,357,528
7)	
8)	
9)	
10)	
11) CMA ( )	
12)	
13)	63,495,459
5. 가	10,000,000
1)	10,000,000
2) 가	
3)	
4)	
6.	2,660,889,486
1)	1,099,580,214
2)	1,561,309,272
7.	82,115,645,902

2. ( )

1)	33,693,437,234
	2,162,771,090
	31,530,666,144
2)	1,920,411,160
	244,349,110
( )	244,349,110
( )	
	1,676,062,050
( )	1,676,062,050
( )	
3)	
4)	6,116,262,063
5)	6,840,464,380
6)	4,517,853,542
7)	4,250,908,158
8)	1,710,151,869
9)	874,611,245
10) 가	3,338,748,097
11)	185,828,921
12)	56,058,470
13)	7,100,155,177
14)	8,390,370,672
15)	
16)	438,278,000
17)	
18)	
19)	5,553,900
20)	253,739,609
21)	306,403,683
22)	156,156,336



2. ( )

23)	88,782,268
24)	223,690,274
25)	580,677,963
26)	213,560,296
27)	853,542,585
8.	577,745,127
1) 가	
2) ( )	0
가	
3)	
4) 가	
5)	0
6)	328,891,233
7) 가	
8) 가	
9) 가	
10) 가	
11)	248,853,894
9.	0
1)	0

2. ( )

2) 가	0
가	
3)	0
4) 가	0
가	
가	
5)	
. ( )	29,243,009,581
.	477,906,109
1.	30,296,000
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	
11.	
12.	
13.	
14.	
15.	12,977,868
16. 가	

2. ( )

17.	434,632,241
.	265,882,764
1.	123,782,018
2.	
3.	
4.	
5.	
6.	
7.	2,331,940
8.	
9.	
10.	
11.	
12.	
13.	
14.	
15.	126,505,080
16.	
17. 가	
18.	13,263,726
.	29,455,032,926
.	7,195,461,213
. ( )	22,259,571,713
.	
. ( )	22,259,571,713
( )	1,016,893,405
( )	21,242,678,308
.	- 502,496,003
1. 가 가	- 502,496,003
2.	

2. ( )

3.	
4. 가	
5. ( )	
6. 가	
7.	
8.	
. ( )	21,757,075,710

3.

.	205,000,000,000
1.	0
( )	
( )	
2.	205,000,000,000
3.	
4.	
.	6,829,006,934,497
1.	6,829,006,934,497
	4,112,264,260,846
	2,716,742,673,651
2.	
3.	
.	255,560,086,261
1.	235,560,086,261
1)	42,424,936,125
	42,424,936,125
	0
가.	
.	
2)	12,964,070,168
	12,964,070,168
	0
가.	

3. ( )

.	
3)	179,967,766,440
	176,897,421,440
	3,070,345,000
가.	1,919,165,000
.	1,151,180,000
4)	203,313,528
	203,313,528
	0
가.	
.	
5)	0
	0
가.	
.	
2.	20,000,000,000
1)	20,000,000,000
	20,000,000,000
	0
가.	
.	
2)	0
	0
가.	
.	
3)	0

3. ( )

	0
가 .	
.	
4)	0
(CDS)	
(TRS)	
(CLN)	
(CO)	0
가 .	
.	
5)	0
	0
가 .	
.	
.	19,563,708,780
1.	21,800,000
1)	21,800,000
2)	
3)	
2.	19,541,908,780
1)	19,541,908,780
2)	
3)	
3.	
.	882,770,351
.	0

3. ( )

1.	
2.	
.	1,010,475,858
( )	0
1.	
2.	



■



	2013.05 2008.09	2013.04 2008.09		
	2009.03 2001.02	2009.02 ( )		
	2011.05 2008.03 2005.08	2011.02 2008.03	가	
	2010.08 2008.09 2007.01	2011.03 2010.01 2008.09	KB HR /	
	2013.09 ) 2010.08 2008.10 Korea	2013.02 2010.09	( / DASSAULT System	

			가	
1	20140128	1 : FY13 2 : FY13 3 : Retail & Trading 4 : 5 : 가 6 : 7 : 8 : FY14 ( ) ( )	가	
		1 : FY13 2 : FY14 ( ) 3 : FY13 가		
2	20140226	1 : 15 2 : B  1 : 2 :  1 : 15 2 : 3 : 4 : ( ) 5 : ( )	가	
3	20140305	1 : 15	가	
4	20140314	1 : 2 : 3 : 4 : 가	가	
5	20141113	1 : 2 : 3 :  1 : ( )	가	
6	20141218	1 : FY15 2 : 3 : 4 : CP( 1 ) ( ) 5 : 6 : FY15 ( ) ) 1 : FY14 2 : FY14 ( )	가	

	3 ) 3 (	,	,	1. 2. 3. , , 4. 5.
	2 ) 3 (	,	,	1. , 2. 3. 4. , 5. 6. 7. 8. 가
	2 ) 3 (	,	,	1. 가 2. 가

			가	
	20140128	1. FY14 2. 3. ( )	가	
	20140217	1. 2. PI CP	가	
	20140219	1. ABCP PI	가	
	20140314	1.	가	
	20140428	1.	가	
	20140528	1. PF ABSTB 2. 3.	가	
	20140724	1. PF ABSTB 2. 3 PF ABSTB	가	
	20141007	1. ABSTB 2. FY14 / 3. 33 PF ABSTB	가	
	20141113	1. FY14 , ( ) 2. 3.	가	
	20141218	1. FY15 , ( ) ( ) 2. FY15 ( ) ( ) 3. FY15 , ( ) 4. FY15 , ( )	가	

2.

가. ( ) ,

3 ( , , )
1.
2.
3. , ,
4.
5. ,

( )

		2011.05 2008.03 2005.08	2011.02 2008.03	가	
		2010.08 2008.09 2007.01	2011.03 2010.01 2008.09	KB HR /	
		2013.09 2010.08 2008.10	2013.02 2010.09	( / ) DASSAULT System Korea	



( )

			가	
1	20140128	1. FY13 2. FY14 ( ) 3. FY13 가 4. FY13 3 5. FY13	가	
2	20140314	1. 2. FY13 가 3.	가	
3	20140528	1. FY14 1	가	
4	20140724	1. FY14 2	가	
5	20141113	1. FY14 3	가	
6	20141218	1. FY14 4 2. FY14 3. FY15 ( )	가	

3.

가.


4.

가.

(1)

		0.0		

(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	( )			
				793	95	688,392,209	87	93,309,219	880	95	781,701,428	20101018	PI		
			AKGI 1	881	67	880,961,897			881	67	880,961,897	20101122	PI		
				5730	19.1	57,300,000			5730	19.1	57,300,000	20130115	PI		
				7404	0	1,626,654,106	87	93,309,219	7491	0	1,719,963,325			0	

■

1.

( : ,%)

					가				
			34,239,190	84.6			34,239,190	84.6	

2.

( : ,%)

		0	0	



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1.

( : , )

	( )	
	43	417
	2	32

가.

( : )

		12		12	
		2		2	
		3		3	
		0		0	
		303		303	
		127		127	
				0	
		2		2	
		449	0	0	449

( : )

		19640522		2000 2008 1999 2000 Bank Boston 1993 1999 LG Carnegie Mellon Univ.	20080930	20140314	20170313		180039
		19620121		2009 2012 2001 2009 ( ) 1997 2001 Long Island Univ.	20090302	20140314	20170313		9257
		19530224		2008 2011 가 2005 2008 George Washington Univ.	20110527	20140314	20170313		
		19510401		2010 2011 KB 2008 2010 H R 2007 2008 /	20140314		20170313		
		19580317		2010 2013 2008 2010 DASSAULT System Korea	20140314		20170313		
		19670704		2004 2012 2003 2004 1994 2003 ( )	20120423				
		19610315		2011 2012 2008 2011 2001 2006 MetLife 1986 2000 LG	20110401				12595
		19630505	Operation	2008 2011 2007 2008 AK 1989 2003	20110401				300
		19671025	MultiStrategy	2010 2012 1993 2010	20120305				1200
		19630602	PB	2009 2011 1989 2008 LG ( ) PB	20110401				3436
		19660815	B 2	2009 2011 1994 2009 ( )	20110401				2000
		19620224	B 1	2010 2011 1987 2010 LG	20110401				4500
		19630504		2011 2012 2006 2008 NH 1999 2005 LG 1988 1991	20120305				3434
		19660228		2011 2012 2002 2010 2001 2002 2000 2001 ( )	20120305				
		19660926	( )	2011 2013 SK 1 2010 2011 3 2005 2010	20130826				

( )

( : )

		19660926	( )	2001 2004 1995 2001	20130826					
		19651208	П	2008 2011 2000 2008 1989 2000	П 20140701					
		19680726		2008 2014 1994 2008	20141212					

( : , )

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

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1.

가.가 ( ) ( : )

( )								
				가				
			0	0	0	0	0	
			0	0	0	0	0	



( : )

	( )					
			가			
		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	

. ( )

(1)

( : )

( )							
			0	0	0	0	
			0	0	0	0	

(2)

( : )

( )							
			0	0	0	0	
			0	0	0	0	

( : )

( )								
					가	가		
					0	0		
					0	0		

( : )

( )							
					가	가	
					0	0	
					0	0	

( : )

					0	
					0	



2.


3. 가

가. . ( )

( : ,%)

							MMF								

.

( )

( : )

	( )									

. ( ) ( : )

	( )								

( )

( : )

								MMF			
				CP	CB EB BW	ELB.DLB					

( )

( : )

				CP	CB EB BW	ELB.DLB		MMF			

( )

( : ,%)

								MMF			
				CP	CB	EB	BW				
	(a)										
	(b)										
	(b/a,%)										
	(a)										
	(b)										
	(b/a,%)										
	(a)										
	(b)										
	(b/a,%)										
	(a)										
	(b)										
	(b/a,%)										
	(a)										
	(b)										
	(b/a,%)										
	(a)										
	(b)										
	(b/a,%)										

( )

( : )

								MMF			
				CP	CB EB BW	ELB.DLB					



가



■

1.


2.

가.

( : ,%)

		(A)	(B)							(B/A)	
	195,412,160,403	163,527,618,667	164,392,573,459						0	100.5	
	94,194,344,795	76,841,138,813	79,920,916,817						0	104	
	534,852,191	534,852,191	607,874,749						0	113.7	
									0	0	
									0	0	
									0	0	
	44,573,140,649	44,573,140,649		18,811,538,296		10,959,685,763	1,041,613	14,800,874,978		44,573,140,650	0
	334,714,498,038	285,476,750,320	244,921,365,025	18,811,538,296	0	10,959,685,763	1,041,613	14,800,874,978	0	44,573,140,650	85.8

( : )

	4,112,264,260,846	4,112,264,260,846	4,112,264,260,846		4,112,264,260,846
					0
	2,716,742,673,651	2,716,742,673,651	2,716,742,673,651		2,716,742,673,651
					0
	6,829,006,934,497	6,829,006,934,497	6,829,006,934,497	0	6,829,006,934,497

.

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- 1      5

( : )

	255,448,815,142	0.00105	121,964,850	
	255,448,815,142	0.001	255,448,000	



■

1.

가.

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/

2.

가.

가 .  
- , ( “ ”), ( “ ”),  
. .  
가 , .  
가 , 가 , ? ?  
. , .  
가 .

.

1. 가. - 가, , . ( )	가		
2. 가. - 가, , . 가 가	가	가	
3. 가. - 가 . 1 , 1 , 3	가		가

3.

-					
-		2014	12	31	2013 12 31
,					
.					

4.

가.




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(1)

( : , )

	0	0	0	
	0	0	0	

(2)

( : )

	0	0	0	0	0
	0	0	0	0	0

(3)

( : , )

	0	0	0
	0	0	0

(4)

( : )

	(A)	(B)	(C)	(B - C)	
	0	0	0	0	
	0	0	0	0	

(5)

( : , )

			1
	0	0	0
	0	0	0

(5)

( : , )

			1
	0	0	0
	0	0	0

■



1.

( : )

				0	0

2.

20101125		6 1
20110324	가	1
20110324	가	1
20110324		1
20110324		1
20120309		1
20120309		1
20120309		1
20121009		1
20121009		1 1
20140104		1
20140104		1