

영 업 보 고 서

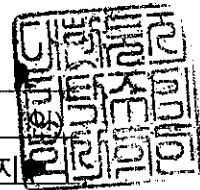
(제 16 기)

사업연도 2012년 1월 1일부터
2012년 12월 31일까지

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.

2012년 12월 31일

회 사 명 : 대한토지신탁(주)
대표이사 : 김대성
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
. 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	10,000,000,000

	(/)	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	

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

• , , • ,

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)		6,644,280,419	
		443	: 1500
(B)		0	
		0	
(=B/A × 100)		0	0
		0	
		0	
		0	
		0	

■

1.

가.

(1)

(:)

						가	
	가						
	가						
	가						
	ETF						
		ELS					
		ELW					

(3)

(: ,)

								가

(1)

(:)

		가			
		가			
		가			
	ELS				
	ELW				

(1)

(: ,)

(2)

(: ,%)

							(A)	(B)	(A+B)			

(3)

(:)

(4)

ᄡᆞ)

()

(: ,%)

	.			

()

(: ,)

()

(: ,)

()						

. ()

(1)

(2)

(: ,)

(3)

(:)

(5)

(: , ,%)

. ()

(1)

(2)

(: ,)

(3)

(:)

(5)

(: ,%)

(7)

()

(1)

과) () (:)

.	11,063,796,510,329
1.	3,005,206,747,430
1)	434,219,407,233
가.	282,424,635,982
.	8,572,379,755
.	0
()	0
.	19,835,979,778
()	0
.	0
()	0
.	23,518,385,633
()	0
.	27,891,428,186
()	0
.	0
()	0
.	13,611,388,016
()	0
.	58,365,209,883
2)	2,570,987,340,197
가.	2,570,987,340,197
1]	0
2]	0
3]	0
4]	2,570,987,340,197
3)	0
가.	0
2.	8,058,589,762,899
1)	25,342,399,094

(1)

가) () () (:)

가.	84,355,000
.	0
.	0
(가)	0
()	0
.	10,111,631,696
.	15,146,412,398
2)	8,033,247,363,805
가.	424,230,333,117
.	1,560,118,998,152
.	5,749,668,120,071
.	234,171,231,945
.	65,058,680,520
.	0
(가)	0
.	0
(가)	0
	11,063,796,510,329
.	11,063,796,510,329
1.	3,396,132,714,768
1)	1,564,000,000
2)	162,481,200,166
가.	162,481,200,166
.	0
()	0
.	0
3)	2,666,005,586
4)	67,834,012,856
5)	2,252,665,778,868
6)	855,126,145,612

(1)

과) () () (:)

가.	855,126,145,612
.	0
7)	11,510,156,112
8)	0
9)	2,701,362,093
10)	0
11)	39,584,053,475
2.	46,684,024,471
1)	0
가.	0
.	0
()	0
.	0
2)	46,684,024,471
3)	0
	3,442,816,739,239
3.	10,169,071,552,141
1)	446,229,264,656
2)	1,689,594,923,680
3)	0
4)	424,230,333,117
5)	1,560,118,998,152
6)	5,749,668,120,071
7)	234,171,231,945
8)	65,058,680,520
4. ()	-1,889,299,629,933
1) ()	-1,889,299,629,933
(())	0
5.	-658,792,151,118
1)	-658,792,151,118

.

(1)

표) () () (:)

2)	0
	7,620,979,771,090
	11,063,796,510,329

()

()

(:)

() () (:)

. ()	1,299,141,119,680
1.	1,298,227,012,423
2.	914,107,257
3.	0
4.	0
5.	0
. 가	1,077,958,411,905
1. 가	1,077,958,411,905
가. ()	0
. 가	1,077,958,411,905
()	1,077,958,411,905
.	0
2. 가	0
가.	0
.	0
()	0
.	0
3. 가	0
.	221,182,707,775
.	125,077,537,896
1.	0
2.	0
3.	1,100,494,802
4.	1,310,150,550
5. 가	0
6.	0
7.	100,325,804
8.	413,205,399
9.	81,257,652,538
10.	13,727,614,257

() () (:)

11.	1,498,774,875
12.	3,466,880,319
13.	0
14.	10,416,672,614
15.	11,785,766,738
가.	9,564,918,222
.	2,220,848,516
.	0
.	0
.	0
.	0
.	0
.	0
.	96,105,169,879
.	33,906,732,191
1.	3,086,407,259
2.	149,152,206
3.	0
4.	0
5.	19
6.	30,671,172,707
.	594,510,792,942
1.	14,681,010,476
2.	0
3.	0
4.	22,924,674,170
5.	2
6.	556,905,108,294
.	-464,498,890,872
.	0
.	-464,498,890,872

()

()

(:)

(2)

()

(: ,)

						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
	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	0	0
				0	0	0	0	0	0	0	0
				0	0	0	0	0	0	0	0
				0	0	0	0	0	0	0	0
				0	0	0	0	0	0	0	0
			RA	0	0	0	0	0	0	0	0
				0	0	0	0	0	0	0	0
				0	0	0	0	0	0	0	0
				0	0	0	0	0	0	0	0
				0	0	0	0	0	0	0	0
				0	0	0	0	0	0	0	0
				0	0	0	0	0	0	0	0

(2)

()

(: ,)

							가					
					0	0	0	0	0	0	0	0
					55	456,291,727,656	0	0	1	10,062,463,000	54	446,229,264,656
					58	1,689,594,923,680	0	0	0	0	58	1,689,594,923,680
					113	2,145,886,651,336	0	0	1	10,062,463,000	112	2,135,824,188,336
					0	0	0	0	0	0	0	0
					31	424,230,333,117	0	0	0	0	31	424,230,333,117
					31	424,230,333,117	0	0	0	0	31	424,230,333,117
					152	1,738,794,024,377	0	0	4	178,675,026,225	148	1,560,118,998,152
					403	5,744,743,727,735	11	48,668,574,971	6	43,744,182,635	408	5,749,668,120,071
					14	234,171,231,945	0	0	0	0	14	234,171,231,945
					713	10,287,825,968,510	11	48,668,574,971	11	232,481,671,860	713	10,104,012,871,621
					0	0	0	0	0	0	0	0
					0	0	0	0	0	0	0	0
					713	10,287,825,968,510	11	48,668,574,971	11	232,481,671,860	713	10,104,012,871,621
					0	0	0	0	0	0	0	0
					12	65,058,680,520	0	0	0	0	12	65,058,680,520
					725	10,352,884,649,030	11	48,668,574,971	11	232,481,671,860	725	10,169,071,552,141

(3)

가)

(:)

			가					
				가				
			</					

2.

가.

(: ,% ,%p)

		()	()	(-)	
1.	(=A-B+C)	29,946,944,462	42,580,263,151	12,633,318,689	42.19
B/S	(A)	131,746,767,544	130,143,115,655	-1,603,651,889	-1.22
	(B)	102,342,524,254	88,208,074,252	-14,134,450,002	-13.81
	가 .	502,820,223	458,663,712	-44,156,511	-8.78
	. , ,	19,679,674,604	20,022,780,112	343,105,508	1.74
	. 1	-	0	-	
	. 3	50,180,000,000	35,477,979,547	-14,702,020,453	-29.3
	.	18,410,128,011	18,410,128,011	0	0
	.	-	0	-	
	.	-	0	-	
	.	-	0	-	
	. 100 16	12,854,521,476	13,122,215,250	267,693,774	2.08
	.	-	0	-	
	.	715,379,940	716,307,620	927,680	0.13
	. 가	-	0	-	
	가 (C)	542,701,172	645,221,748	102,520,576	18.89
가 .	542,701,172	645,221,748	102,520,576	18.89	
.	-	0	-		
.	-	0	-		
. 가	-	0	-		
2.	(=D+E+F)	2,894,784,814	2,793,300,268	-101,484,546	-3.51
B/S	(D)	239,817,583	236,935,939	-2,881,644	-1.2
	가 .	216,000,000	216,000,000	0	0
	.	23,817,583	20,935,939	-2,881,644	-12.1
	.	-	0	-	
	.	-	0	-	
	.	-	0	-	
	.	-	0	-	
	(E)	1,654,967,231	1,556,364,329	-98,602,902	-5.96
	(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	-		
3.	(=(1/2)× 100)	1,035	1,524	489	47.25
4.	(1-2)	27,052,159,648	39,786,962,883	12,734,803,235	47.07

■

1.

		176,674,655,425
.		6,889,830,641
1.		3,591,830,641
1)		0
2)		0
3)		27,817,390
4)		0
5)		0
6)		0
7) MMDA		1,064,013,251
8) MMF		0
9)		0
10)		2,500,000,000
2.		3,298,000,000
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)	3,285,000,000
11)	13,000,000
12)	0
13)	0
.	21,402,919,112
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	900,000,000
1)	900,000,000
2)	0

1. ()

3) .	0
4)	0
5)	0
6)	0
	0
	0
7)	0
8)	0
	0
	0
	0
9)	0
3.	2,092,791,101
1) .	1,392,791,101
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
.		83,850,797,698
(가)(-)		0
(가)(+))		0
()		0
1.		0
2.		0

1. ()

1)	0
2)	0
3)	0
4)	0
5)	0
3.	0
4.	17 046 322,238
1)	0
2)	1 846,183,300
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.	162,481,200,166
14.	0
15.	0
16. (-)	95 676 724,706
1)	0
2)	0
3)	0
4)	15 209 369,855

1. ()

5)	0
6) ()	0
7) ()	0
8)	0
9)	0
10)	0
11)	0
12)	0
13)	80,467,354,851
14)	0
15)	0
.	458,663,712
()	0
1.	0
2.	0
3.	0
4.	181,421,173
5.	3,827,369,386
6.	0
7. ()	0
8. ()	0
9.	0
10. 가 (-)	3,550,126,847
1)	0
2)	0
3)	114,938,440
4)	3,435,188,407
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
.	64,072,444,262
(가)(-)	0
(가)(+))	0
1.	72,704,140,553
1) ()	0
	0
	0
	0
	0
2) ()	0
	0
	0
	0
3) ()	0
	0
	0
4)	2,701,362,093
5)	70,002,778,460
2.	3,410,170,887
1)	0
	0

1. ()

	0
	0
	0
	0
	0
	0
	0
	0
	0
2)	3,410,170,887
	0
	442,987,072
	2,909,707,103
	57,476,712
3)	0
4)	0
5)	0
3.	0
1)	0
2)	0
3)	0
4)	0
4.	25,180,725
5.	99,422,430
1)	99,422,430
2) 가가	0
3)	0
6.	0
7.	0
8.	0
1)	0

1. ()

2)	0
9.	1,707,966,437
1)	0
2) 가	1,600,000
3)	716,307,620
4)	0
5)	990,058,817
10.	0
()	0
1)	0
2)	0
3) 가 (-)	0
11.	0
1)	0
2)	0
3)	0
12.	2,435,000,000
()	0
1)	0
2)	0
3)	0
4)	2,435,000,000
5)	0
13.가	0
14.	19,898,176,957
15.	0
16.	272,353,475
17. (-)	36,479,967,202
1)	34,792,449,731
2)	1,687,517,471
	0

1. ()

	1,687,517,471
	0
3)	0
4)	0
	46,531,539,770
.	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
.	24,865,000,000
(가)(-)	0
(가)(+)	0
1.	0
2.	24,865,000,000
1)	0
2)	22,500,000,000
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
.		21,666,539,770
(가)	(-)	0
(가)	(+)	0
1.		0
1)		4,495,113,147
2)	(+,-)	0
3)	가(-)	0
4)	(-)	4,495,113,147
	(-)	4,495,113,147
	(-)	0
2.		526,000,000
1)		0
2)		526,000,000
3)		0
4)		0
5)		0
3.		0

1. ()

4.	0
5.	0
6.	693,009,424
7.	0
8.	0
9.	19,835,976,328
10.가	0
11.	0
12.	0
13.	0
1)	0
2)	0
14.	0
15.	611,554,018
16.	0
17.	0
18.	0
.	0
1.	0
2.	0
	130,143,115,655
.	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
.	0
1.	0
2.	0
3.	0
4.	0
5.	0
6.	0
.	0
1. 가 가	0
1)	0
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
.	55,143,115,655
1.	4,401,000,000
2.	0
3.	0

1. ()

4.	0
5.	15,043,000,000
6.	2,500,000,000
6.	33,199,115,655
()	6,644,280,419

2.

.	44,598,682,510
1.	27,334,685,851
1)	0
가	0
	0
	0
	0
	0
	0
	0
	0
	0
2)	0
	0
	0
3)	0
4)	0
	0
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5)	0
	0
	0
	0
6)	0
	0
	0
	0
7)	0
8)	0
가	0
	0

2. ()

	0
	0
9)	0
가	0
	0
	0
10)	25,704,253,851
	0
	16,618,815,430
	300,681,042
	4,636,487,522
	3,564,491,291
	582,878,566
	900,000
11)	0
12)	0
13)	1,630,432,000
14)	0
2. 가	0
1)	0
	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
		0
2)	가	0
가		0
가		0
가		0
가		0
가		0
가		0
가		0
가		0
4.		16,700,260,295
1)		0
		0

2. ()

	0
	0
	0
	0
2)	0
3)	0
4)	0
5)	190,195,973
6)	0
7)	0
8)	0
9)	0
10)	0
11)	0
12)	0
13)	0
14)	0
15)	269,698,601
16)	0
17)	16,219,168,091
18)	0
19)	21,197,630
5.	0
1)	0
2) 가	0
3)	0
4)	0
6.	0
1)	0
2)	0

2. ()

7.	563,736,364
1)	0
2)	0
3) 가	0
4) CMA ()	0
CMA	0
	0
5) CMA ()	0
6) ()	0
	0
	0
	0
	0
7)	0
8) 가	0
9)	0
	0
	0
	0
	0
10)	0
11) 가	0
12) 가	0
13) 가	0
14) 가	0
15)	563,736,364
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
.		35 612 226,187
1.		0
1)		0
		0
		0
2)		0
3)		0
4)		0
5)		0
6)		0
7)		0
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
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		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.	3,086,159,396
1)	3,086,159,396
	0
	3,086,159,396
	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	17,765,370,483
1)	0
2) 가	0
3)	17,765,370,483
4)	0
6.	0
1)	0
2)	0
7.	14,760,696,308

2. ()

1)	7,122,320,724
	614,083,500
	6,508,237,224
2)	684,145,519
	5,950,164
()	0
()	5,950,164
	678,195,355
()	0
()	678,195,355
3)	0
4)	1,233,271,966
5)	160,047,159
6)	1,457,203,700
7)	360,588,372
8)	657,969,069
9)	83,275,000
10) 가	239,367,081
11)	299,035,000
12)	50,661,460
13)	0
14)	336,551,445
15)	0
16)	0
17)	0
18)	1,307,800,355
19)	18,032,350
20)	33,757,910
21)	246,574,375
22)	101,883,681

2. ()

23)	34,075,639
24)	0
25)	97,227,179
26)	0
27)	236,908,324
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
.	()	8,986,456,323
.		125,013,090
1.		20,058,118
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.	104,954,972
.	356,145,480
1.	0
2.	0
3.	0
4.	0
5.	0
6.	0
7.	6,000,000
8.	0
9.	0
10.	0
11.	0
12.	0
13.	0
14.	0
15.	350,145,480
16.	0
17. 가	0
18.	0
.	8,755,323,933
.	2,111,043,514
. ()	6,644,280,419
.	0
. ()	6,644,280,419
()	0
()	6,644,280,419
.	378,998,195
1. 가 가	0
2.	0

2. ()

3.	0
4. 가	0
5. ()	0
6. 가	0
7.	378,998,195
8.	0
. ()	7,023,278,614

3.

■

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	20120321	()	가	
02	20120321	2012 () 2012 () 가 () 15 () 15 () 15 () 15 ()	가	
03	20120523	() 가 ()	가	
04	20120625	2012 () ()	가	
05	20120709	() ()	가	
06	20120822	()	가	
07	20120822	() () ()	가	
08	20121106	()	가	
09	20121106	() ()	가	
10	20121227	2013 () ()	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	
	20120120	() () () ()	가	
	20120207	() (,)	가	
	20120216	()	가	
	20120302	() () ()	가	
	20120309	() () ()	가	
	20120322) PFV () PFV ()	가	
	20120327	() () () ()	가	
	20120330) ()	가	
	20120405	2 ()	가	
	20120427	e ()	가	
	20120509	()	가	
	20120531	() 71)	가	
	20120622	() 4 () () () () ()	가	
	20120628	() 13BL, 25BL	가	
	20120716	() 21 PFV	가	
	20120719	()	가	
	20120724	() ()	가	
	20120823	()	가	
	20120927	() ()	가	
	20120928	() P FV ()	가	
	20121011	() ()	가	
	20121018	()		
	20121018	()	가	
	20121018	()	가	
	20120321	()	가	
	20120822	()	가	
	20121106	()	가	

()

			가	
	20120329	2011 4/4 ()	가	
	20120518	2012 1/4 ()	가	
	20120822	2012 2/4 ()	가	
	20121115	2012 3/4 ()	가	

2.

가. () ,

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

()

		1973.02 1976.08	3
		1972.02 1979.02	
		1981.02	

()

			가	
01	20120402		가	
02	20120404		가	

3.

가.

4.

가.

(1)

()	()	100.0		()

(2)

(: ,)

						가		가)	가		가		가		
{		o	()	4000000	100	20,000,000,000	0	0	-2,229,501,227	4000000	100	17,770,498,773	18,115,669,388	288,612,448	
				4000000	0	20,000,000,000	0	0	-2,229,501,227	4000000	0	17,770,498,773	18,115,669,388	288,612,448	

(: ,)

				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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1.

(: ,)

	()	
	20	95
	1	95
	0	0
	0	0
	0	0
	0	0

가.

(:)

		0	0	0
		3	0	0
		5	0	0
		0	0	0
		83	0	0
		9	0	0
		0	0	0
		0	0	0
		100	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

(: ,)

											가	가	

■

1.

가.가 () (:)

()							
		가					

(:)

	()						
				가			

(:)

()						
			가			

(:)

()							

. ()

(1)

(:)

()					

(2)

(:)

()						

(:)

()						
					가 가	

(:)

()						
					가 가	

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(:)

2.

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■

1.

2.

가.

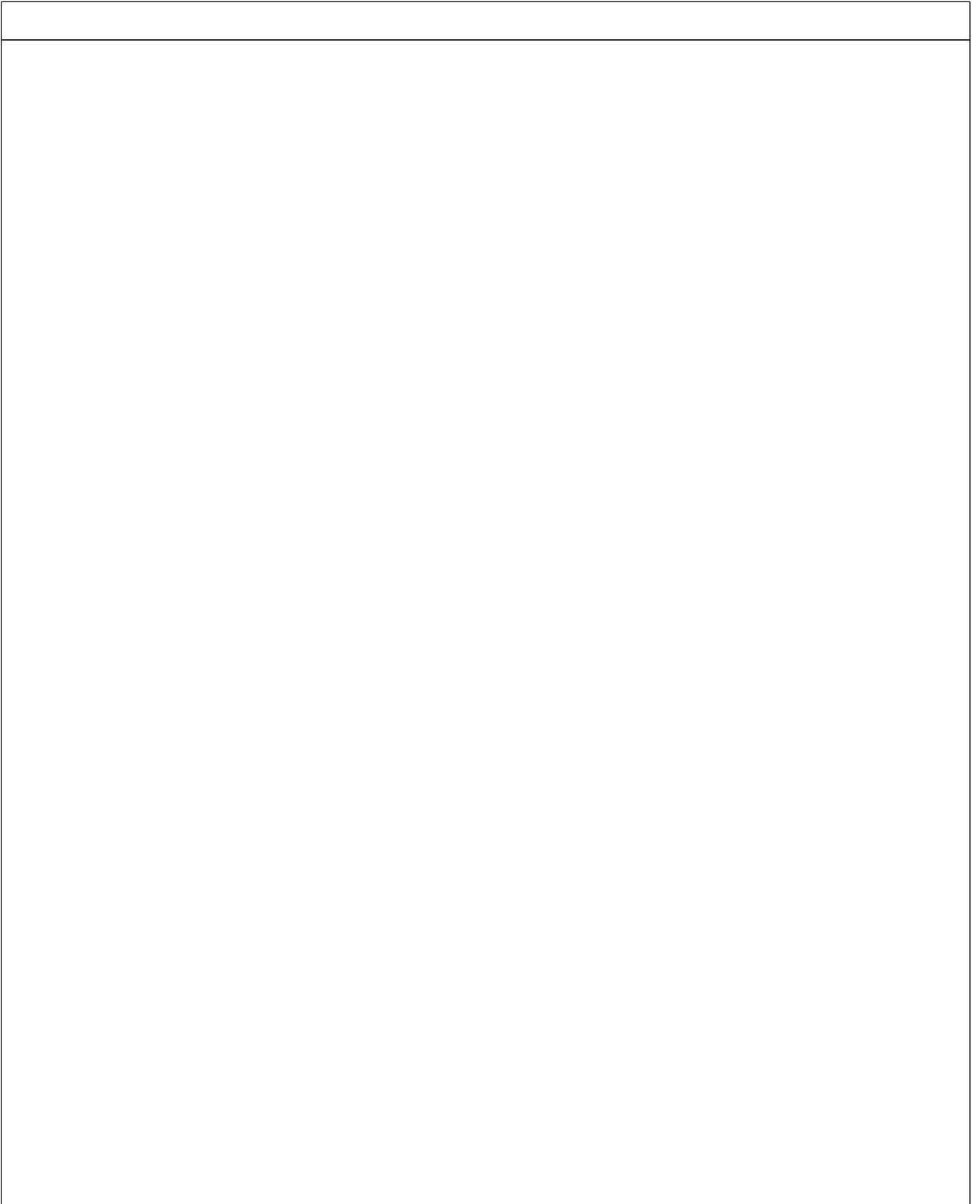
(: ,%)

		(A)	(B)							(B/A)

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(:)

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(:)

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				"		" 28
						(2009.2.3)
	(2009.2.3)					
1.						
6	.1	2		3		4
5			6			
2.						
5	.1	2		3		4
5						

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1. 가 . 가	,	.
2. 가 . .	,	.
.		(Ch ineseW all)

2.

가.

1.	:	,	,	,	,	,	,	,	,
2.	:	,							
3.									
-									
-	가	가							
-									
-									
4.			,						
-									
-									
5.				가					
-									
-	가								
-									
-									
-									
-									

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)

(: ,)

			1

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1.

(:)

38	75,397,305,241	88	122,014,296,241	126	197,411,601,482

2.

20080225		
20080225		