

# 영 업 보 고 서

(제 17 기)

사업연도 2013년 1월 1일부터  
2013년 9월 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 9월 30일

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



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1. 가.

. 가  
. 가

2. 가.

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3. 가.

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4. 가.

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5.

6.

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1. 가.

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2. 가.

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1. 가.  
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2. 가. ( ) ,  
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3. 가.

4. 가.  
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1.

2.

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1.

2. 가.  
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1. 가.가 ( )  
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2.

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1.

2. 가 .

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1. 가 .

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2. 가 .

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3.

4. 가 .

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1.

2.

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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)		19,349,900,998	
		1,290	: 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)

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( )

( : ,%)

	.			

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( : , )

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. ( )

(1)

(2)

( : , )

(3)

( : )



(5)

( : , ,%)

. ( )

(1)

(2)

( : , )

(3)

( : )



(5)

( : ,%)




(7)

( )

(1)

과) ( ) ( : )

.	9,146,954,625,576
1.	2,322,550,099,190
1)	542,569,658,235
가.	382,942,140,986
.	34,605,447,211
.	0
( )	0
.	17,116,616,217
( )	0
.	0
( )	0
.	28,743,579,141
( )	0
.	22,870,980,889
( )	0
.	0
( )	0
.	19,911,942,260
( )	0
.	36,378,951,531
2)	1,779,980,440,955
가.	1,779,980,440,955
1]	0
2]	0
3]	0
4]	1,779,980,440,955
3)	0
가.	0
2.	6,824,404,526,386
1)	29,048,028,674

(1)

가) ( ) ( ) ( : )

가.	84,355,000
.	0
.	0
( 가 )	0
( )	0
.	13,541,588,806
.	15,422,084,868
2)	6,795,356,497,712
가.	432,405,876,943
.	1,369,740,725,384
.	4,690,642,071,422
.	237,509,143,443
.	65,058,680,520
.	0
( 가 )	0
.	0
( 가 )	0
.	9,146,954,625,576
.	9,146,954,625,576
1.	2,318,963,933,080
1)	1,564,000,000
2)	144,249,320,847
가.	144,249,320,847
.	0
( )	0
.	0
3)	2,663,481,866
4)	147,371,782,718
5)	1,085,320,369,856
6)	886,364,756,298

(1)

과) ( ) ( ) ( : )

가.	0
.	886,364,756,298
7)	10,780,672,578
8)	0
9)	3,203,719,643
10)	0
11)	37,445,829,274
2.	55,917,069,699
1)	0
가.	0
.	0
( )	0
.	0
2)	55,917,069,699
3)	0
	2,374,881,002,779
3.	8,985,217,801,107
1)	494,341,186,034
2)	1,695,520,117,361
3)	0
4)	432,405,876,943
5)	1,369,740,725,384
6)	4,690,642,071,422
7)	237,509,143,443
8)	65,058,680,520
4. ( )	-1,427,461,434,351
1) ( )	-1,427,461,434,351
( ( ))	460,777,297,448
5.	-785,682,743,959
1)	-785,682,743,959

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표) ( ) ( ) ( : )

2)	0
	6,772,073,622,797
	9,146,954,625,576

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( : )

( ) ( ) ( : )

. ( )	2,008,336,091,721
1.	2,007,671,863,626
2.	664,228,095
3.	0
4.	0
5.	0
. 가	1,279,693,207,358
1. 가	1,279,693,207,358
가. ( )	0
. 가	1,279,693,207,358
( )	1,279,693,207,358
.	0
2. 가	0
가.	0
.	0
( )	0
.	0
3. 가	0
.	728,642,884,363
.	117,120,170,126
1.	0
2.	0
3.	2,045,754,954
4.	8,751,655,785
5. 가	0
6.	0
7.	37,853,977
8.	74,059,267,747
9.	0
10.	11,928,946,756

( ) ( ) ( : )

11.	1,290,981,547
12.	2,847,182,988
13.	0
14.	10,355,198,510
15.	5,803,327,862
가.	4,776,606,877
.	1,026,720,985
.	0
.	0
.	0
.	0
.	0
.	0
.	0
.	611,522,714,237
.	36,382,016,644
1.	1,790,768,788
2.	339,798,823
3.	0
4.	0
5.	546,292
6.	34,250,902,741
.	187,127,433,433
1.	11,231,713,610
2.	0
3.	0
4.	3,118,248,076
5.	1,800
6.	172,777,469,947
.	460,777,297,448
.	0
.	460,777,297,448

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(2)

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( : , )

							가					
					0	0	0	0	0	0	0	0
					56	494,341,186,034	0	0	0	0	56	494,341,186,034
					59	1,695,520,117,361	0	0	0	0	59	1,695,520,117,361
					115	2,189,861,303,395	0	0	0	0	115	2,189,861,303,395
					0	0	0	0	0	0	0	0
					37	433,878,155,743	0	0	1	1,472,278,800	36	432,405,876,943
					37	433,878,155,743	0	0	1	1,472,278,800	36	432,405,876,943
					149	1,454,112,125,948	0	0	2	105,812,122,067	147	1,348,300,003,881
					436	4,986,121,080,203	21	283,749,913,653	6	625,188,701,695	451	4,644,682,292,161
					13	237,509,143,443	0	0	0	0	13	237,509,143,443
					750	9,301,481,808,732	21	283,749,913,653	9	732,473,102,562	762	8,852,758,619,823
					0	0	0	0	0	0	0	0
					0	0	0	0	0	0	0	0
					750	9,301,481,808,732	21	283,749,913,653	9	732,473,102,562	762	8,852,758,619,823
					0	0	0	0	0	0	0	0
					15	132,459,181,284	0	0	0	0	15	132,459,181,284
					765	9,433,940,990,016	21	283,749,913,653	9	732,473,102,562	777	8,985,217,801,107

(3)

가)

( : )

			가					
			가					
			가					
				RA				



2.

가.

( : ,% ,%p)

		( )	( )	( - )	
1.	(=A-B+C)	43,413,964,221	48,482,164,578	5,068,200,357	11.67
가	B/S (A)	129,408,635,106	147,515,363,051	18,106,727,945	13.99
	(B)	86,867,075,976	99,594,266,725	12,727,190,749	14.65
	가 .	970,980,691	913,518,869	-57,461,822	-5.92
	. , ,	19,659,787,659	14,454,390,217	-5,205,397,442	-26.48
	. 1	0	0	0	0
	. 3	36,375,165,698	55,185,012,598	18,809,846,900	51.71
	.	18,410,128,011	18,410,128,011	0	0
	.	0	0	0	0
	.	0	0	0	0
	.	0	0	0	0
	. 100 16	10,734,706,297	9,914,909,410	-819,796,887	-7.64
	.	0	0	0	0
	.	716,307,620	716,307,620	0	0
	. 가	0	0	0	0
	가 (C)	872,405,091	561,068,252	-311,336,839	-35.69
가 .	872,405,091	561,068,252	-311,336,839	-35.69	
.	0	0	0	0	
.	0	0	0	0	
. 가	0	0	0	0	
2.	(=D+E+F)	2,538,684,932	2,419,652,578	-119,032,354	-4.69
가	(D)	253,209,930	252,667,937	-541,993	-0.21
	가 .	240,000,000	240,000,000	0	0
	.	13,209,930	12,667,937	-541,993	-4.1
	.	0	0	0	0
	.	0	0	0	0
	.	0	0	0	0
	.	0	0	0	0
	(E)	1,285,475,002	1,166,984,641	-118,490,361	-9.22
	(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)	1,710	2,004	294	17.19
4.	(1-2)	40,875,279,289	46,062,512,000	5,187,232,711	12.69

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1.

		196,291,121,081
.		34,132,090,984
1.		13,119,090,984
1)		0
2)		0
3)		310,858,063
4)		0
5)		0
6)		0
7) MMDA		1,308,232,921
8) MMF		0
9)		0
10)		11,500,000,000
2.		21,013,000,000
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)	21,000,000,000
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
.		63,535,320,054
( 가 )(-)		0
( 가 )(+) )		0
( )		0
1.		0
2.		0

1. ( )

1)	0
2)	0
3)	0
4)	0
5)	0
3.	0
4.	16,775,150,238
1)	0
2)	1,575,011,300
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.	144,249,320,847
14.	0
15.	0
16. (-)	97,489,151,031
1)	0
2)	0
3)	0
4)	15,208,013,995

1. ( )

5)	0
6) ( )	0
7) ( )	0
8)	0
9)	0
10)	0
11)	0
12)	0
13)	82,281,137,036
14)	0
15)	0
.	913,518,869
( )	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 (-)	3,690,433,758
1)	13,122,617
2)	0
3)	97,730,087
4)	3,579,581,054
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
.	77,600,063,163
( 가 )(-)	0
( 가 )(+) )	0
1.	73,669,276,980
1) ( )	0
	0
	0
	0
	0
2) ( )	0
	0
	0
	0
3) ( )	0
	0
	0
4)	3,203,719,643
5)	70,465,557,337
2.	2,881,240,185
1)	0
	0

1. ( )

	0
	0
	0
	0
	0
	0
	0
	0
	0
2)	2,881,240,185
	0
	296,769,090
	2,555,564,797
	28,906,298
3)	0
4)	0
5)	0
3.	0
1)	0
2)	0
3)	0
4)	0
4.	56,804,360
5.	97,034,580
1)	97,034,580
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.	1,604,000,000
( )	0
1)	0
2)	0
3)	0
4)	1,604,000,000
5)	0
13.가	0
14.	14,300,551,277
15.	0
16.	0
17. (-)	15,727,451,839
1)	15,097,694,890
2)	629,756,949
	0

1. ( )

	629,756,949
	0
3)	0
4)	0
	48,775,758,030
.	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
.	6,000,000,000
( 가 )(-)	0
( 가 )(+)	0
1.	0
2.	6,000,000,000
1)	0
2)	6,000,000,000
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
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6.		0
7.	가	0
8.	가	0
.		42,775,758,030
( 가 )(-)		0
( 가 )(+)		0
1.		409,380,728
1)		5,178,410,810
2)	(+,-)	0
3)	가(-)	0
4)	(-)	4,769,030,082
	(-)	4,769,030,082
	(-)	0
2.		1,692,934,932
1)		0
2)		526,000,000
3)		0
4)		0
5)		1,166,934,932
3.		0

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4.	0
5.	0
6.	794,772,336
7.	0
8.	0
9.	17,158,612,767
10.가	0
11.	0
12.	0
13.	0
1)	0
2)	0
14.	0
15.	22,720,057,267
16.	0
17.	0
18.	0
.	0
1.	0
2.	0
	147,515,363,051
.	75,000,000,000
1.	75,000,000,000
2.	0
1)	0
2)	0
3)	0
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1)	0
2)	0
3) .	0
4)	0
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8)	0
2.	0
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5.	0
6. 가	0
7.	0
.	72,515,363,051
1.	4,581,000,000
2.	0
3.	0

1. ( )

4.	0
5.	15,743,000,000
6.	2,500,000,000
6.	49,691,363,051
( )	19,349,900,998

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.	44,673,857,034
1.	14,754,106,016
1)	0
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9)	0
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10)	14,159,744,834
	0
	10,267,727,933
	132,641,013
	1,341,641,043
	2,061,328,632
	356,406,213
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11)	0
12)	0
13)	594,361,182
14)	0
2. 가	0
1)	0
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2) 가	0
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6) 가	0
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9)		0
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10)	가	0
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3.		0
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2)	가	0
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4.		8,082,974,635
1)		0
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2)	0
3)	0
4)	0
5)	83,870,917
6)	0
7)	0
8)	0
9)	0
10)	0
11)	0
12)	0
13)	0
14)	0
15)	185,350,875
16)	0
17)	7,678,149,063
18)	0
19)	135,603,780
5.	1,355,860
1)	0
2) 가	0
3)	1,355,860
4)	0
6.	0
1)	0
2)	0

2. ( )

7.	21,835,420,523
1)	0
2)	0
3) 가	0
4) CMA ( )	0
CMA	0
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5) CMA ( )	0
6) ( )	0
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7)	0
8) 가	0
9)	0
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	0
10)	20,764,793,573
11) 가	0
12) 가	0
13) 가	0
14) 가	0
15)	1,070,626,950
8.	0
1)	0
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2. ( )

2)	가	0
	가	0
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3)		0
		0
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4)	가	0
	가	0
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5)		0
.		18,477,160,903
1.		0
1)		0
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2)		0
3)		0
4)		0
5)		0
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7)		0
2.	가	0
1)		0
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8) 가	0
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11)	0
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1)	0
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2) 가	0
가	0
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2. ( )

가	0
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3)	0
4.	679,986,850
1)	679,986,850
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	679,986,850
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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	1,813,782,185
1)	0
2) 가	0
3)	1,813,782,185
4)	0
6.	0
1)	0
2)	0
7.	11,442,520,138

2. ( )

1)	6,404,460,038
	480,963,780
	5,923,496,258
2)	456,071,859
	6,376,619
( )	0
( )	6,376,619
	449,695,240
( )	0
( )	449,695,240
3)	0
4)	889,958,323
5)	111,286,310
6)	1,108,065,873
7)	398,972,476
8)	494,932,748
9)	47,351,000
10) 가	179,247,439
11)	23,540,000
12)	43,345,650
13)	0
14)	256,314,166
15)	0
16)	0
17)	0
18)	504,748,351
19)	9,849,450
20)	20,771,478
21)	148,757,721
22)	67,183,270

2. ( )

23)	32,129,919
24)	0
25)	58,133,210
26)	0
27)	187,400,857
8.	4,540,871,730
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)	12,278,210
7) 가	0
8) 가	0
9) 가	0
10) 가	0
11)	0
9.	0
1)	0
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2. ( )

2)	가	0
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3)		0
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4)	가	0
	가	0
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		0
5)		0
.	( )	26,196,696,131
.		44,971,173
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.	36,872,173
.	1,244,033,200
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.	1,242,595,200
16.	0
17. 가	0
18.	0
.	24,997,634,104
.	5,647,733,106
. ( )	19,349,900,998
.	0
. ( )	19,349,900,998
( )	0
( )	19,349,900,998
.	-177,653,602
1. 가 가	0
2.	0

2. ( )

3.	0
4. 가	0
5. ( )	0
6. 가	0
7.	- 177,653,602
8.	0
. ( )	19,172,247,396

3.

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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	
03	20130906	( ) ( )	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	,	,	
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	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	
	20130725	( )	가	
	20130802	( ) 42	가	
	20130812	( ) ( )	가	
	20130829	( )	가	
	20130927	{ }	가	
	20130227	4/4 ( ) ( ) 4/4 ( ) 2013 ( )	가	
	20130510	1/4 ( ) ( ) 1/4 ( ) 2013 ( )	가	
	20130820	2/4 ( ) ( ) 2/4 ( ) 2013 ( )	가	

2.

가. ( ) ,

1.	: 2009.03.31
2.	:
3.	: ,
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( )

		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.

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( )	( )	100.0		( )

(2)

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						가		가 )	가		가		가	
{		o	( )	4000000	100	20,000,000,000	0	0	-2,072,076,015	4000000	100	17,927,923,985	18,237,199,270	-58,751,163
				4000000	0	20,000,000,000	0	0	-2,072,076,015	4000000	0	17,927,923,985	18,237,199,270	-58,751,163

( : , )

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

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	1	109
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	0	0
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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

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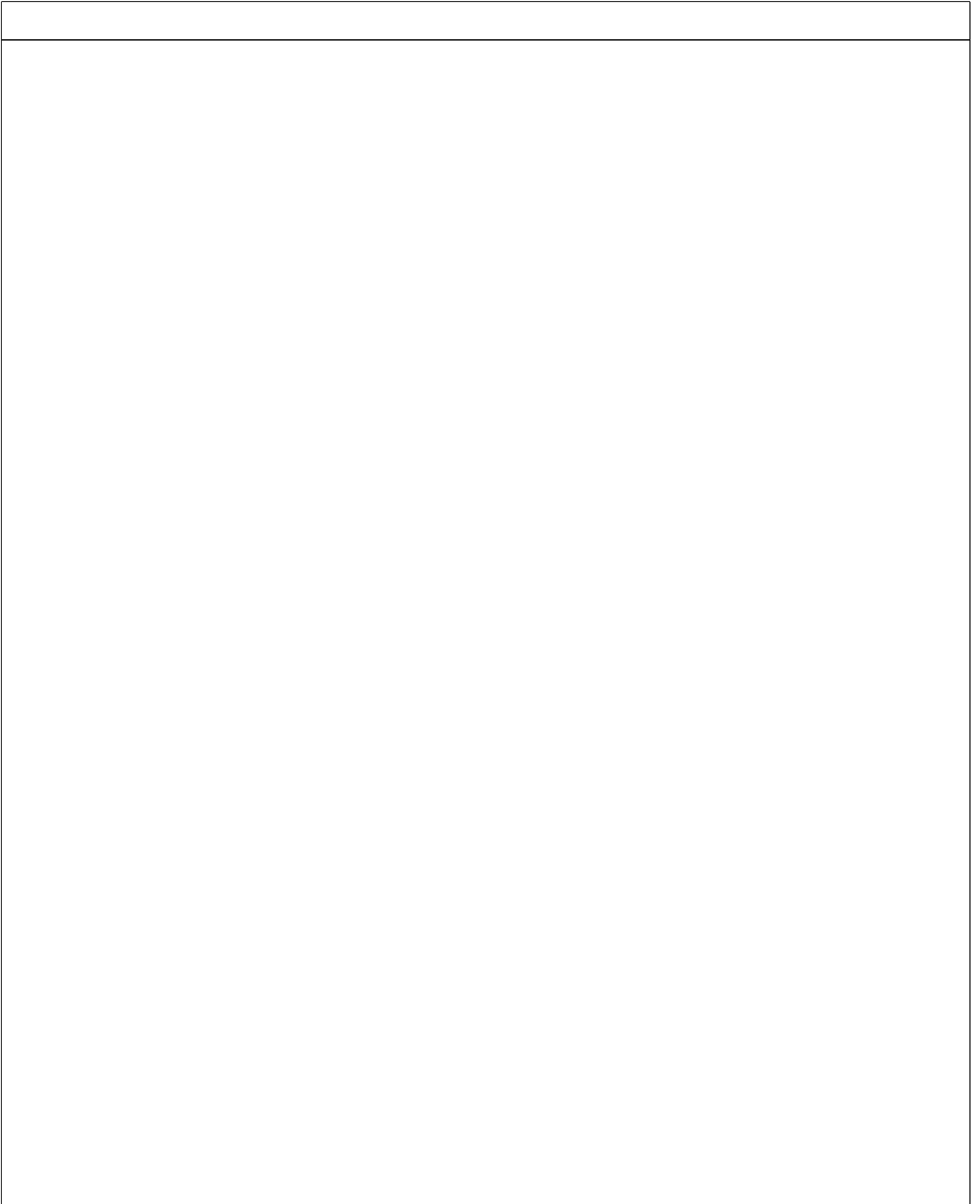
( : ,%)

		(A)	(B)							(B/A)

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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)
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가									
4.	-	:							
	-	:		가	,	3			100%
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5.	-	:							
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			1						
6.	-	:					가		
	-	:							, 가
7.	-	:		가	,				
	-	:		가	,				

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22	33,025,693,716	108	89,360,743,586	130	122,386,437,302

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20130624		,
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20130624		,
20130624		, 3 ,