

주식회사 현대스위스2저축은행

반기재무제표에 대한

검 토 보 고 서

제 42 기 반기 2012년 7월 1일부터 2012년 12월 31일까지
제 41 기 반기 2011년 7월 1일부터 2011년 12월 31일까지

삼 정 회 계 법 인

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삼 정 회 계 법 인

대표이사 김 교 태



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	42()	41()
. (4)		189,647,331,501
1.	2,511,499,769	2,195,936,996
2	187,135,831,732	91,129,282,193
(1)	7,000,000,000	12,200,000,000
(2)	60,000,000,000	-
(3) (5)	62,493,831,732	63,845,802,723
(4)	57,642,000,000	15,083,479,470
.		214,565,416,786
1. (6)	53,281,102,934	152,557,803,656
(1)	2,597,523,400	1,790,639,800
(2) (5)	21,341,808,078	123,348,837,618
(3)	10,005,179,052	9,561,560,000
(4)	19,336,592,404	17,856,766,238
2 (7)	161,284,313,852	170,195,144,776
(1)	6,394,564,538	7,671,564,538
(2)	145,041,877,717	145,018,823,934
(3)	8,790,000,000	14,794,620,000
(4)	1,057,871,597	2,710,136,304
. (8)		1,158,787,253,565
1.	1,337,973,046,987	1,347,720,672,258
(1)	12,366,287,326	12,965,162,050
(2)	4,846,640,577	2,881,580,923
(3)	1,040,753,993,154	1,071,766,421,243
(4)	136,021,734,649	155,068,437,401
(5)	143,984,391,281	105,039,070,641
2	8,487,694,506	9,780,744,700
3	(187,673,487,928)	(126,658,280,046)
. (9,14)		3,701,244,127
1.	4,272,086,297	4,266,322,297
	(3,908,597,853)	(3,801,612,766)
2	3,332,688,683	2,750,824,007
3	81,458,556	81,458,556
	(76,391,556)	(76,391,556)
.		131,862,456,393
1.	2,856,198,000	2,881,265,185
2	186,811,750	215,136,937

	42()	41()	
3	16,136,758,212	15,206,269,276	
4	7,913,223	28,065,361	
5	7,563,210	-	
6 (20)	430,902,462	503,128,084	
7 (11)	1,342,706,534	1,976,046,534	
8 (10)	1,018,201,937	1,167,423,656	
9 (12)	97,439,216,806	99,476,968,330	
(1) (13)	99,742,170,105	100,331,168,935	
	(9,969,723,912)	(9,987,106,811)	
(2)	8,040,669,743	9,506,805,336	
	(373,899,130)	(373,899,130)	
10	5,508,076,395	3,395,230,576	
(1) (8)	2,530,504,385	2,212,503,897	
	(85,189,375)	(193,735,376)	
(2)	74,580,923	64,900,923	
(3)	830,678,000	428,178,000	
(4)	1,896,320,312	625,364,242	
(5)	261,182,150	258,018,890	
11.	4,953,719,762	6,142,810,425	
12 (21)	1,974,388,102	1,974,388,102	
		1,698,563,702,372	1,783,108,637,537
. (15,24)		1,508,327,737,985	1,561,672,434,681
1.	1,507,511,455,537	1,561,283,701,629	
(1)	42,785,829,054	56,545,045,228	
(2)	154,650,840	125,517,871	
(3)	10,060,340	11,420,340	
(4)	4,862,430,232	5,308,083,983	
(5)	1,363,620,555,120	1,416,447,912,970	
(6)	96,074,478,249	82,842,269,535	
(7)	3,151,702	3,151,702	
(8)	300,000	300,000	
2	816,282,448	388,733,052	
. (16)		39,940,188,774	39,928,103,029
1.	40,000,000,000	40,000,000,000	
	(59,811,226)	(71,896,971)	
.		135,125,482,640	118,973,645,304
1. (17)	1,070,315,161	812,468,607	
	(580,811,415)	(645,475,857)	
2 (18)	62,508,727,293	49,869,997,512	
3 (24)	1,616,935,968	1,341,527,280	

	42()		41()
4.	50,303,787,461		46,473,871,128
5.	1,804,068,583		4,237,371,286
6. (24)	1,266,421,804		382,224,146
7.	6,780,983,881		6,960,569,492
(1)	226,980,818		588,109,373
(2)	940,101,086		765,910,985
(3)	5,613,901,977		5,606,549,134
8.	10,355,053,904		9,541,091,710
		1,683,393,409,399	1,720,574,183,014
. (22)		18,750,000,000	18,750,000,000
1.	18,750,000,000		18,750,000,000
.		1,435,346,500	1,435,346,500
1.	1,435,346,500		1,435,346,500
. (7,21)		88,051,745	319,373,394
1.	88,051,745		319,373,394
. (22)		(5,103,105,272)	42,029,734,629
1.	18,780,000,000		18,780,000,000
2	(23,883,105,272)		23,249,734,629
		15,170,292,973	62,534,454,523
		1,698,563,702,372	1,783,108,637,537

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.		44,486,319,321		98,833,391,952		55,933,171,184		98,421,337,643
1.		41,906,119,089		92,261,159,977		40,809,873,261		78,660,458,715
(1)	1,618,839,309		2,715,571,338		1,864,555,095		4,408,252,942	
(2)	688,513,041		962,638,451		924,565,242		1,381,527,338	
(3)	1,023,477,398		2,082,617,538		1,366,509,798		2,866,482,454	
(4)	37,787,322,842		85,645,223,111		36,618,912,698		69,953,619,007	
.	156,869,093		616,164,649		492,791,065		875,111,968	
.	44,212,373		98,365,325		77,971,013		154,190,244	
.	33,271,141,240		74,667,554,357		28,686,989,700		54,358,659,510	
.	1,702,768,707		3,997,315,172		3,078,955,541		6,950,831,954	
.	2,612,331,429		6,265,823,608		4,282,205,379		7,614,825,331	
(5)	787,966,499		855,109,539		35,330,428		50,576,974	
.	1,391,142		2,781,619		1,394,195		2,820,417	
.	786,575,357		852,327,920		33,936,233		47,756,557	
2		513,467,257		1,874,751,957		2,296,492,180		1,526,266,881
(1)	10,319,360		79,153,970		18,533,815		1,228,694,618	
(2)	442,060,849		1,734,181,814		2,277,949,935		297,563,833	
(6)								
(3)	61,087,048		61,416,173		8,430		8,430	
3		1,877,910,657		2,869,119,889		12,522,058,820		12,522,058,820
(1)	1,877,910,657		2,869,119,889		12,522,058,820		12,522,058,820	
(8)								
4		89,698,051		1,266,765,890		304,746,923		689,627,427
(1)	2,331,200		4,845,100		2,887,600		5,888,600	
(2)	2,688,295		149,910,941		70,592,757		79,608,780	
(3)	84,678,556		1,112,009,849		231,266,566		604,130,047	
5		-		48,723,200		-		89,593,500
(1)	-		48,723,200		-		89,593,500	
6		99,124,267		512,871,039		-		4,933,332,300
(1)	12,622,488		84,875,350		-		-	
(20)								
(2)	86,501,779		427,995,689		-		4,933,332,300	
.		76,094,475,669		143,417,257,222		74,502,979,247		113,762,204,758
1.		18,747,528,458		37,706,528,580		19,818,738,837		39,607,924,159
(1)	(24)	17,662,664,729		35,800,582,900		19,107,034,493		37,952,765,594
.		256,108,626		598,745,544		377,310,102		807,953,171
.		16,432,082		16,530,638		105,308		210,620
.		49,754,124		105,770,827		51,195,899		106,991,576
.		16,044,872,054		32,691,061,390		17,126,983,969		33,968,187,556
.		1,294,438,718		2,387,413,601		1,551,437,431		3,069,419,087
.		1,058,925		1,060,505		1,584		3,181
.		200		395		200		403
(2)		5,682,791		9,828,592		6,519,693		16,369,116
(3)		821,021,431		1,636,985,380		702,427,629		1,636,032,427
(4)		258,159,507		259,131,708		2,757,022		2,757,022
2		208,639,753		2,448,919,761		2,354,594,351		4,289,987,160
(1)		-		52,401,857		437,147,321		2,161,764,281

	42()				41()			
	3				3			
(2) (6,29)	208,639,753		718,445,273		-		210,775,849	
(3)	-		147,376,360		1,917,447,030		1,917,447,030	
(4)	-		1,530,696,271		-		-	
3		39,424,374,902		66,892,357,834		27,489,916,437		28,972,296,711
(1) (8)	39,423,428,968		66,891,411,900		27,489,916,437		28,972,296,711	
(2)	945,934		945,934		-		-	
4		3,904,179,260		8,292,686,536		4,411,364,945		7,613,089,465
(1)	300,500		343,000		113,500		146,000	
(2)	-		109,422,775		-		-	
(3)	180,991,618		345,656,858		320,008,357		671,486,113	
(4) (24)	3,722,887,142		7,837,263,903		4,091,243,088		6,941,457,352	
5 (26)		3,991,179,005		9,492,250,859		3,709,584,502		8,094,079,421
(1)	1,456,081,738		3,334,698,442		1,387,398,005		3,379,265,981	
(2)	2,535,097,267		6,157,552,417		2,322,186,497		4,714,813,440	
6		9,818,574,291		18,584,513,652		16,718,780,175		25,184,827,842
(1) (20,29)	143,372,606		143,372,606		-		-	
(2) (20,30)	49,503,266		49,503,266		2,491,861,242		2,769,931,065	
(3)	2,194,302,506		3,896,115,447		2,000,518,929		4,087,893,858	
(4) (28)	7,431,395,913		14,495,522,333		12,226,400,004		18,327,002,919	
. ()		(31,608,156,348)		(44,583,865,270)		(18,569,808,063)		(15,340,867,115)
.		136,112,415		245,892,850		425,321,563		690,234,417
1.	-		-		49,122,526		44,702,261	
2 (24)	39,750,000		102,900,000		231,009,600		459,319,200	
3	96,362,415		142,992,850		145,189,437		186,212,956	
(1)	96,362,415		142,992,850		145,189,437		186,212,956	
.		2,644,506,212		2,729,622,913		1,755,501,220		2,385,564,490
1.	212,210,159		212,210,159		-		94,212,943	
2					-		331,985,497	
3	-		-		52,317,222		-	
4	-		-		1,388,001,161		1,388,001,161	
5	-		3,340,000		-		-	
6	2,432,296,053		2,514,072,754		315,182,837		571,364,889	
(1)	681,510		4,944,286		5,500,000		13,000,000	
(2)	228,349,154		287,718,310		84,679,119		333,361,171	
(3)	2,203,265,389		2,221,410,158		225,003,718		225,003,718	
. ()		(34,116,550,145)		(47,067,595,333)		(19,899,987,720)		(17,036,197,188)
. ()(21)		10,504,168		65,244,568		(1,714,962,376)		(894,764,295)
. ()		(34,127,054,313)		(47,132,839,901)		(18,185,025,344)		(16,141,432,893)
. ()(23)		(9,101)		(12,569)		(4,849)		(4,304)

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2011.07.01 (41())	18,750,000,000	1,435,346,500	(6,226,106,791)	3,621,429,762	69,352,109,085	86,932,778,556
1.	-	-	-	-	(16,141,432,893)	(16,141,432,893)
2.	-	-	-	(44,797,794)	-	(44,797,794)
3.	-	-	6,226,106,791	-	-	6,226,106,791
4.	-	-	-	(3,515,953,374)	-	(3,515,953,374)
2011.12.31 (41())	18,750,000,000	1,435,346,500	-	60,678,594	53,210,676,192	73,456,701,286
2012.07.01 (42())	18,750,000,000	1,435,346,500	-	319,373,394	42,029,734,629	62,534,454,523
1.	-	-	-	-	(47,132,839,901)	(47,132,839,901)
2.	-	-	-	(231,321,649)	-	(231,321,649)
2012.12.31 (42())	18,750,000,000	1,435,346,500	-	88,051,745	(5,103,105,272)	15,170,292,973

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	42()	41()
.	52,207,729,595	188,150,510,520
(1) ()	(47,132,839,901)	(16,141,432,893)
(2)	88,682,247,243	46,727,840,919
	66,891,411,900	28,972,296,711
	106,985,087	140,053,030
	177,491,719	157,794,037
()	12,085,745	11,132,792
	718,445,273	210,775,849
	1,530,696,271	-
	212,210,159	94,212,943
	-	1,388,001,161
	49,503,266	2,769,931,065
	12,638,729,781	12,468,563,029
	394,619,422	308,823,549
	3,340,000	-
	-	206,256,753
	5,946,728,620	-
(3)	(2,605,671,318)	(478,912,849)
	1,734,181,814	297,563,833
	84,875,350	-
()	228,667,880	136,646,755
	-	44,702,261
	557,946,274	-
(4)	13,263,993,571	158,043,015,343
()	(96,006,549,539)	17,670,641,213
	100,414,005,699	47,707,706,794
	6,962,000,000	28,747,026,812
	-	331,985,497
	3,991,549,668	71,786,829,435
()	(4,095,732,152)	(7,353,997,676)
()	28,325,187	(14,860,301)
()	(930,488,936)	(590,998,156)
	20,152,138	2,128,124
()	(7,563,210)	(105,488,900)
	107,597,706	-
()	65,244,568	(949,207,095)
()	(707,928,696)	(553,270,745)

	42()	41()	
()	1,189,090,663	(2,065,340,363)	
()	275,408,688	(689,335,065)	
	3,829,916,333	1,813,942,154	
()	(2,433,302,703)	(1,040,727,999)	
()	813,962,194	2,950,285,060	
	(136,772,868)	(112,500,000)	
	64,664,442	73,635,276	
()	(179,585,611)	434,561,278	
.		1,452,529,874	(29,233,459,385)
(1)	2,480,608,550	3,309,933,057	
	25,067,185	60,000,000	
	1,825,541,365	3,249,933,057	
	630,000,000	-	
(2)	(1,028,078,676)	(32,543,392,442)	
	5,764,000	86,022,930	
	-	15,000,000	
	28,270,000	121,619,300	
	581,864,676	724,254,627	
	-	85,328,880	
	-	31,511,166,705	
	402,500,000	-	
	9,680,000	-	
.		(53,344,696,696)	(113,374,677,426)
(1)	-	135,640,000	
	-	135,640,000	
(2)	(53,344,696,696)	(113,510,317,426)	
	53,344,696,696	113,510,317,426	
.	(+ +)	315,562,773	45,542,373,709
.		2,195,936,996	5,631,956,088
.		2,511,499,769	51,174,329,797

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	()	
	3,000,000	80.00
	742,990	19.81
Sure capital investment limited	7,000	0.19
	10	0.00
	3,750,000	100.00

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- 19:

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(3)

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		0.5%	0.5% (BBB- A3-)
			2% ()
			3% (1)
		2%	7% ()
			10% ()
		20%	30%
		75%	75%
		100%	100%

25%

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	5

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(1)

(:)				
		(%)	42()	41()
(*)		0.2 ~ 1.0	2,100,134	1,775,655
		0.9 ~ 3.1	7,000,000	12,200,000
		3.29 ~ 3.33	60,000,000	-
		2.5	62,493,832	63,845,803
		2.3 ~ 3.4	57,642,000	15,083,479
			189,235,966	92,904,937

(*) 2,100,134 ,
1,775,655 .

(2)

(:)				
		42()	41()	
		6,400,000	63,845,803	
(*)		62,493,832	11,600,000	
		68,893,832	75,445,803	

(*) , KOSPI200 ,

(3) ()

(:)				
	1	2	2	
42()	126,742,134	-	62,493,832	189,235,966
41()	16,859,134	12,200,000	63,845,803	92,904,937

5.

(1)

(:)		
	42()	41()
	62,493,832	63,845,803
()	21,341,808	123,348,837
	83,835,640	187,194,640

(2)

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(:)		
	42()	41()
()	78,117,290	78,509,110
(: 20%)	15,623,458	15,701,822
(-)	62,493,832	62,807,288
	62,493,832	63,845,803
()	-	1,038,515

6.

(1)

(:)						
	42()			41()		
	3,186,174	2,597,523	2,597,523	1,863,288	1,790,640	1,790,640
	21,260,866	21,341,808	21,341,808	123,150,972	123,348,838	123,348,838
	9,961,560	10,005,179	10,005,179	9,054,640	9,561,560	9,561,560
	17,856,766	19,336,592	19,336,592	17,623,160	17,856,766	17,856,766
	52,265,366	53,281,102	53,281,102	151,692,060	152,557,804	152,557,804

(2)

(:)						
	42()			41()		
		/			/	
	712,240	593,373	(118,867)	706,488	712,240	5,752
	772,234	654,150	(118,084)	-	-	-
	1,701,700	1,350,000	(351,700)	-	-	-
	-	-	-	1,156,800	1,078,400	(78,400)
	3,186,174	2,597,523	(588,651)	1,863,288	1,790,640	(72,648)

(3)

(:)						
	42()			41()		
		/			/	
05-06(*)	-	-	-	4,806	3,971	(835)
1 08-10(*)	51,581	51,914	333	50,617	51,581	964
1 09-03(*)	39,247	39,581	334	38,319	39,247	928
1 09-05(*)	2,582	2,605	23	2,518	2,582	64
1 09-06(*)	180,089	181,862	1,773	175,498	180,089	4,591
1 09-07(*)	4,285	4,330	45	4,174	4,285	111
1 09-09(*)	39,398	39,848	450	38,341	39,398	1,057
0400-1603	-	-	-	10,220,000	10,220,000	-
0425-2106	-	-	-	10,493,000	10,501,000	8,000
0425-2106	-	-	-	21,002,001	21,002,001	-
0450-1503(*)	2,061,400	2,070,155	8,755	2,034,000	2,061,400	27,400
0450-1503	8,245,600	8,280,619	35,019	8,136,000	8,245,600	109,600
0500-2006	-	-	-	10,973,000	10,996,000	23,000
1 11-06(*)	176,282	180,235	3,953	443,152	459,402	16,250
1 11-06(*)	459,402	469,704	10,302	170,046	176,281	6,235
DC12-1120-1820	-	-	-	29,514,000	29,514,000	-
DC12-1106-1820	-	-	-	9,838,000	9,838,000	-
0374-1210-0150	-	-	-	10,013,000	10,013,000	-
0328-1306-01	10,001,000	10,020,955	19,955	10,000,500	10,001,001	501
	21,260,866	21,341,808	80,942	123,150,972	123,348,838	197,866

(*)

(4)

(:)						
	42()			41()		
		/			/	
40	9,561,560	9,431,765	(129,795)	9,054,640	9,561,560	506,920
CB	400,000	573,414	173,414	-	-	-
	9,961,560	10,005,179	43,619	9,054,640	9,561,560	506,920

(5)

(:)						
	42()			41()		
		/			/	
	2,371,460	2,385,680	14,220	2,106,960	2,371,460	264,500
	15,485,306	16,950,912	1,465,606	15,516,200	15,485,306	(30,894)
	17,856,766	19,336,592	1,479,826	17,623,160	17,856,766	233,606

7.

(1)

(:)						
	42()			41()		
	6,394,565	6,394,565	6,394,565	7,299,132	7,671,565	7,671,565
	145,018,824	145,041,878	145,041,878	144,986,424	145,018,824	145,018,824
	8,790,000	8,790,000	8,790,000	14,790,000	14,794,620	14,794,620
	1,057,872	1,057,872	1,057,872	3,099,152	2,710,136	2,710,136
	161,261,261	161,284,315	161,284,315	170,174,708	170,195,145	170,195,145

(2)

(:)								
	42()			41()				
	(%)			(%)				
< >								
(*)	-	151	151	-	-	150	150	-
KLS(*)	0.07	93,341	93,341	-	0.07	93,341	93,341	-
(*)	7.69	500,000	500,000	-	7.69	500,000	500,000	-
(*)	9.85	700,000	700,000	-	9.85	700,000	700,000	-
(*)	1.30	1,431,920	1,431,920	-	1.3	1,421,920	1,421,920	-
(*)	1.65	1,000,000	1,000,000	-	1.65	1,000,000	1,000,000	-
(*)	0.25	1,000,000	1,000,000	-	0.25	1,000,000	1,000,000	-
	-	-	-	-	2.36	972,000	1,287,000	315,000
PPCB	3.81	1,669,153	1,669,153	-	3.81	1,611,721	1,669,154	57,433
		6,394,565	6,394,565	-		7,299,132	7,671,565	372,433

(*)

(3)

(:)							
		42()			41()		
(*) () 11-04	2014-04-30	2,003,400	2,026,455	23,054	1,971,000	2,003,400	32,400
(*)	2014-03-12	26,460,951	26,460,950	-	26,460,951	26,460,951	-
3007-30 (*)	2014-12-30	45,835,915	45,835,915	-	45,835,915	45,835,915	-
(*)	2014-03-12	70,718,558	70,718,558	-	70,718,558	70,718,558	-
		145,018,824	145,041,878	23,054	144,986,424	145,018,824	32,400

(* 1)

(* 2)

(4)

(:)							
		42()			41()		
3 (*)	2013-04-30	8,790,000	8,790,000	-	8,790,000	8,790,000	-
3 MBS	2013-06-12	-	-	-	6,000,000	6,004,620	4,620
		8,790,000	8,790,000	-	14,790,000	14,794,620	4,620

(*)

18)

(5)

(:)						
			(*)		42()	41()
			()	()		
	2010-09-30	2012-08-30	-	-	-	121,569
	2010-09-18	2012-08-18	-	-	-	261,982
(2)	2010-09-04	2012-08-04	-	-	-	829,709
(3)	2010-10-16	2012-09-16	-	-	-	439,005
(4)	2012-10-27	2014-09-27	2,876	1,043,115	365,922	365,922
(2)	2013-05-25	2017-04-25	7,527	239,139	338,382	338,381
	2013-06-08	2015-05-08	4,661	536,365	353,568	353,568
					1,057,872	2,710,136

(*)

, ,
.

(6)

(:)		
	42()	41()
	319,373	3,576,632
	(369,000)	(4,585,426)
	72,434	352,020
	-	57,433
	65,245	918,714
	88,052	319,373

8.

(1) ()

		(:)		
		(%)	42()	41()
		12.0 ~ 15.0	12,366,287	12,965,162
		5.0 ~ 7.9	4,846,641	2,881,581
		3.0 ~ 39.0	1,040,753,993	1,071,766,421
		5.0 ~ 39.0	136,021,735	155,068,437
		0.0 ~ 10.0	143,984,391	105,039,071
				1,337,973,047
	(*)	-	2,031,807	2,179,670
			1,340,004,854	1,349,900,342

(*)

(2)

42()

(:)				
	1	2	2	
	12,366,287	-	-	12,366,287
	4,498,141	345,200	3,300	4,846,641
	674,347,342	116,095,928	250,310,723	1,040,753,993
	135,895,452	126,283	-	136,021,735
	61,392,110	5,000,000	77,592,281	143,984,391
	-	-	2,031,807	2,031,807
	888,499,332	121,567,411	329,938,111	1,340,004,854

41()

(:)				
	1	2	2	
	12,965,162	-	-	12,965,162
	2,713,181	168,400	-	2,881,581
	728,225,827	91,518,063	252,022,531	1,071,766,421
	154,999,909	68,528	-	155,068,437
	62,933,440	-	42,105,631	105,039,071
	2,179,670	-	-	2,179,670
	964,017,189	91,754,991	294,128,162	1,349,900,342

(3)

(:)		
	42()	41()
	26,554,000	42,282,915
	878,202,782	929,632,345
	353,623,983	345,470,372
	81,624,089	32,514,710
	1,340,004,854	1,349,900,342

(4)

(:)		
	42()	41()
	129,485,388	159,819,202
	62,761,977	42,578,308
	97,343,616	103,571,394
	190,059,242	179,123,484
	24,717,008	42,199,664
	35,132,135	37,842,132
	14,911,354	13,348,706
	45,994,009	73,010,674
	739,600,125	698,406,778
	1,340,004,854	1,349,900,342

(5)

42()

(:)							
	-	966,000	1,355,000	10,045,000	287	12,366,287	7,824,357
	4,846,641	-	-	-	-	4,846,641	24,233
	461,136,373	350,596,254	146,472,174	73,538,937	9,010,255	1,040,753,993	116,415,855
	46,821,240	16,788,443	23,829,250	21,621,872	26,960,930	136,021,735	48,593,211
	45,954,785	81,837,497	-	16,192,109	-	143,984,391	14,815,832
	-	1,869,858	144,456	11,274	6,219	2,031,807	85,189
	558,759,039	452,058,052	171,800,880	121,409,192	35,977,691	1,340,004,854	187,758,677

41()

(:)							
	11,862,000	640,000	-	287	462,875	12,965,162	535,200
	2,881,581	-	-	-	-	2,881,581	14,408
	490,883,986	415,924,673	129,456,817	34,870,404	630,541	1,071,766,421	82,676,438
	41,031,719	33,092,760	35,318,302	45,592,557	33,099	155,068,437	42,210,333
	59,799,771	45,239,300	-	-	-	105,039,071	1,221,901
	-	1,826,784	240,398	13,473	99,015	2,179,670	193,735
	606,459,057	496,723,517	165,015,517	80,476,721	1,225,530	1,349,900,342	126,852,015

(6)

(:)		
	42()	41()
	126,852,015	102,296,107
	(1,512,563)	(5,859,509)
	(4,756,502)	(1,699,720)
	284,315	6,716,641
	67,473,571	28,972,297
	188,340,836	130,425,816

(7)

3

(

)

(:)			
	42()	41()	40()
	1,341,050,070	1,349,900,342	1,330,584,652
	188,340,836	126,852,015	102,296,107
(%)	14.04%	9.40%	7.69%

(8)

(:)						
	2012 9	1,195,142	1,653,590	1,449,657	203,933	991,209
	2012 11	6,012,115	7,472,541	3,306,701	4,165,841	1,846,274
	2012 12	903,098	547,583	-	547,583	355,515

9.

42()

(:)					
	464,710	5,764	-	(106,986)	363,488
	2,750,824	581,865	-	-	3,332,689
	5,067	-	-	-	5,067
	3,220,601	587,629	-	(106,986)	3,701,244

41()

(:)					
	552,721	216,235	-	(304,246)	464,710
	1,355,651	1,395,173	-	-	2,750,824
	5,296	-	-	(229)	5,067
	1,913,668	1,611,408	-	(304,475)	3,220,601

10.

(:)						
	42()			41()		
	-	1,167,424	1,167,424	231	1,151,613	1,151,844
	-	28,270	28,270	-	345,317	345,317
	-	(177,492)	(177,492)	(231)	(329,506)	(329,737)
	-	1,018,202	1,018,202	-	1,167,424	1,167,424

11.

(:)		
	42()	41()
	2,151,963	2,785,303
	13,000	13,000
()	(822,256)	(822,256)
	1,342,707	1,976,047

12.

(1)

42()

(:)					
	90,344,062	-	(571,616)	-	89,772,446
	9,132,906	-	(1,466,136)	-	7,666,770
	99,476,968	-	(2,037,752)	-	97,439,216

41()

(:)					
	52,981,397	42,372,400	(3,209,563)	(1,800,172)	90,344,062
	8,658,339	2,261,575	(1,452,072)	(334,936)	9,132,906
	61,639,736	44,633,975	(4,661,635)	(2,135,108)	99,476,968

13.

(:)				
	42()		41()	
	89,772,446	54,724,554	90,344,062	49,491,988

14.

(:)			
		11,348,489	LIG
		600,000	LIG
		40,000	LIG
		11,988,489	

LIG

(1 100,000)

15.

(1)

(:)				
	42()		41()	
		42,940,480		56,670,563
		1,465,387,258		1,505,001,872
		1,508,327,738		1,561,672,435

(2)

42()

(:)					
	(%)	6	1	1	
	0.2 ~ 3.5	42,785,829	-		42,785,829
	-	154,651	-	-	154,651
	-	10,060	-	-	10,060
	2.8 ~ 5.9	3,277,926	980,833	603,672	4,862,431
	3.0 ~ 5.3	735,717,965	482,093,662	145,808,928	1,363,620,555
	4.2 ~ 5.4	76,436,611	16,109,477	3,528,390	96,074,478
	0.2	3,152	-	-	3,152
	0.25	300	-	-	300
	3.1 ~ 3.4	816,282	-	-	816,282
		859,202,776	499,183,972	149,940,990	1,508,327,738

41()

(:)					
	(%)	6	1	1	
	0.2 ~ 3.5	56,545,045	-	-	56,545,045
	-	125,518	-	-	125,518
	-	11,420	-	-	11,420
	2.8 ~ 5.3	835,896	3,169,328	1,302,860	5,308,084
	3.0 ~ 5.3	62,622,117	1,055,883,879	297,941,917	1,416,447,913
	4.2 ~ 5.4	832,480	68,351,680	13,658,110	82,842,270
	0.2	-	-	3,152	3,152
	0.25	300	-	-	300
	3.0 ~ 4.3	388,733	-	-	388,733
		121,361,509	1,127,404,887	312,906,039	1,561,672,435

(3)

42()

(:)			
		(%)	
		0.2	61,983
3		0.2	21,949
4		0.2	9,959
		0.2	117,253
		0.2	129
		0.2	16,654
			227,927

41()

(:)			
		(%)	
		0.2	53,263
3		0.2	18,369
4		0.2	6,391
		0.2	41,521
		0.2	1,350
		0.2	33
		0.2	2
		0.2	93
			121,022

16.

(1)

(2)

						(:)
			(%)	42()	41()	
1	(*)	2009-11-13	2015-01-13	8.30	20,000,000	20,000,000
2	(*)	2010-04-23	2015-07-23	7.90	20,000,000	20,000,000
					40,000,000	40,000,000

(*)

()

1

17.

(1)

			(:)
	42()	41()	
	812,469	696,195	
	(136,773)	(609,246)	
	394,619	725,520	
	1,070,315	812,469	

(2)

			(:)
	42()	41()	
	645,476	536,240	
	8,235	234,415	
	(72,900)	(125,179)	
	580,811	645,476	

(3)

18.

(1)

(PF)

PF

70%

(:)					
	2 (2009.3.12)	3 (2010.6.30)	4 (2011.6.30)	(2008.12.30)	
	32,289,803	69,369,444	93,768,409	8,600,000	204,027,656
	27,691,922	52,144,532	83,324,495	8,299,000	171,459,949
	20,252,253	32,414,803	47,070,163	2,279,000	102,016,219
	14,488,397	18,176,747	14,624,854	2,580,000	49,869,998
	1,921,286	3,515,411	7,221,063	-	12,657,760
	-	(19,031)	-	-	(19,031)
	16,409,683	21,673,127	21,845,917	2,580,000	62,508,727

(2)

PF

(: 25,591,
872) .

19.

(1)

105 44,
906,509 () .

(2)

7,852,884) ,
22 (6,849,474) .

(3)

26,133 .

(4)

		25%
		95%
		25%
		50%
		25%
		50%
		70%

20.

(:)				
	42()		41()	
		()		()
(ELD)	430,902	35,372	503,128	(207,562)
	430,902	35,372	503,128	(207,562)

21.

(1)

(:)				
	42()		41()	
	3		3	
	-	-	(1,974,716)	-
(+) ()	-	-	54,443	54,443
(+)	-	-	1,116,975	(948,143)
(+)	-	-	(1,005,379)	(1,005,379)
	-	-	(1,808,677)	(1,899,079)
(+)	10,505	65,245	105,225	1,004,315
	10,505	65,245	(1,703,452)	(894,764)

(2)

(:)		
	42()	41()
()	(47,649,754)	(17,036,197)
	(10,482,946)	(4,122,760)
:		
()	-	54,443
	(3,164,810)	(2,777,350)
()	13,713,001	5,950,903
()	65,245	(894,764)
(%)	-	5.25

(3)

()

42()

(:)						
				()		
< >						
	(1,510,170)	(441,370)	(1,951,540)	(332,238)	(97,101)	(429,339)
	(88,979)	-	(88,979)	(19,575)	-	(19,575)
	(409,453)	296,566	(112,887)	(90,080)	65,245	(24,835)
	(327,646)	(477,226)	(804,872)	(72,082)	(104,990)	(177,072)
	(613,809)	32,998	(580,811)	(135,038)	7,259	(127,779)
	(683,769)	386,113	(297,656)	(150,429)	84,945	(65,484)
	(503,128)	(35,372)	(538,500)	(110,688)	(7,782)	(118,470)
	(4,136,954)	(238,291)	(4,375,245)	(910,130)	(52,424)	(962,554)
< >						
	168,690	-	168,690	37,112	-	37,112
	-	1,760,000	1,760,000	-	387,200	387,200
	1,098,665	-	1,098,665	241,706	-	241,706
	10,751,591	(17,383)	10,734,208	2,365,350	(3,824)	2,361,526
	613,809	242,443	856,252	135,038	53,337	188,375
	49,869,998	12,638,729	62,508,727	10,971,399	2,780,521	13,751,920
	62,502,753	14,623,789	77,126,542	13,750,605	3,217,234	16,967,839
	-	-	-	(10,866,087)	(3,164,810)	(14,030,897)
	58,365,799	14,385,498	72,751,297	1,974,388	-	1,974,388

41()

(:)						
			()			
<	>					
	(2,270,581)	1,861,704	(408,877)	(549,481)	450,532	(98,949)
	(4,585,426)	4,507,633	(77,793)	(1,008,794)	991,680	(17,114)
	-	(88,979)	(88,979)	-	(19,576)	(19,576)
	(292,707)	(129,985)	(422,692)	(70,835)	(31,456)	(102,291)
	(57,433)	57,433	-	(12,635)	12,635	-
	(420,964)	420,964	-	(19,575)	19,575	-
	(521,852)	(14,388)	(536,240)	(114,807)	(3,165)	(117,972)
	(639,129)	(4,830)	(643,959)	(140,608)	(1,063)	(141,671)
	(710,690)	(544,171)	(1,254,861)	(156,352)	(136,330)	(292,682)
	(9,498,782)	6,065,381	(3,433,401)	(2,073,087)	1,282,832	(790,255)
<	>					
	3,505,308	(3,138,591)	366,717	771,168	(690,490)	80,678
	276,408	206,257	482,665	60,810	45,376	106,186
	6,226,107	(6,226,107)	-	-	-	-
	521,852	187,556	709,408	114,807	43,028	157,835
	25,766,908	12,468,563	38,235,471	5,668,720	2,771,464	8,440,184
	8,617,000	1,242,194	9,859,194	1,895,740	273,283	2,169,023
	-	4,569,903	4,569,903	-	1,005,379	1,005,379
	44,913,583	9,309,775	54,223,358	8,511,245	3,448,040	11,959,284
	-	-	-	-	(2,777,350)	(2,777,350)
	35,414,801	15,375,156	50,789,957	6,438,158	1,953,522	8,391,679

(*)

(4)

77,126,542

16,967,839

1,974,388

(5)

(:)				
	42()		41()	
	72,434	(15,935)	20,360	(4,479)
	(369,000)	81,180	(4,585,426)	1,008,794
	(296,566)	65,245	(4,565,066)	1,004,315

(6)

(:)		
	42()	41()
	2,936,942	2,884,518
	962,554	910,130
	-	988,341
	-	1,871,724

22.

(1)

10,000,000 , 3,750,000 5,000 . 1

(2)

(:)		
	42()	41()
(*1)	18,750,000	18,750,000
(*2)	30,000	30,000
	18,780,000	18,780,000

(*1)

() 100 10

(*2)

23.

(1)

(: ,)				
	42()		41()	
	3		3	
()	(34,127,054,313)	(47,132,839,901)	(18,185,025,344)	(16,141,432,893)
	3,750,000	3,750,000	3,750,000	3,750,000
()	(9,101)	(12,569)	(4,849)	(4,304)

(2)

42()

2012 07 01 ~ 2012 12 31	3,750,000	184	690,000,000
			3,750,000

41()

2011 07 01 ~ 2011 12 31	3,750,000	184	690,000,000
			3,750,000

(3)

24.

(1)

	()
	3
	4

(2)

			(:)
		42()	41()
		-	358,963
		59	50
		-	587,039
3		19	17
4		7	6
		-	82,656
		48	11,897
		-	441,619
		133	599,009

(3)

					(:)	
	42()			41()		
	61,983	-	-	53,263	598,272	1,237,956
3	21,949	-	-	18,369	-	-
4	9,959	-	-	6,391	-	-
	117,253	-	-	41,521	-	-
	211,144	-	-	119,544	598,272	1,237,956

(4)

42()

(:)				
	64,901	9,680	-	74,581

41()

(:)				
	69,850	-	(4,949)	64,901

(5)

(:)		
	42()	41()
	388,666	1,067,695
	121,500	133,680
	510,166	1,201,375

25.

(:)		
	42()	41()
1	89,078	127,009
1 5	71,582	92,175
	160,660	219,184

26.

(:)				
	42()		41()	
	3		3	
	1,313,289	2,940,079	1,333,347	3,200,698
	142,792	394,619	54,051	178,568
	379,091	774,833	325,990	604,238
	13,876	31,510	10,610	16,076
	28,600	50,253	11,717	23,908
	14,214	36,259	26,934	65,448
	9,188	29,161	27,675	44,212
	536,047	609,696	238,022	456,491
	269,699	546,148	514,768	1,027,610
	57,013	153,172	62,693	111,033
	7,181	15,227	16,105	20,791
	63,047	110,701	28,832	51,773
	52,760	106,985	70,741	140,053
	88,982	177,492	80,677	157,794
	7,836	14,217	4,032	23,064
	22,481	56,293	27,891	51,662
	25,816	36,857	62,179	75,370
	58,869	188,585	28,003	76,493
	31,400	37,092	41,956	49,311
	490,644	1,000,911	253,007	492,410
	426,351	1,819,946	293,770	795,771
	(48,940)	237,452	195,952	429,163
	943	124,762	632	2,142
	3,991,179	9,492,250	3,709,584	8,094,079

27.

(:)		
	42()	41()
	2,940,079	3,200,698
	394,619	178,568
	774,833	604,238
	106,985	140,053
	546,148	1,027,610
	609,696	456,491

28.

(:)		
	42()	41()
	1,856,793	3,634,581
	-	251,282
	-	1,972,577
	12,638,729	12,468,563
	14,495,522	18,327,003

29.

(:)			
	883,383		625,364
	-		258,019

30.

(:)		
	42()	41()
	-	1,699,153
	121,568	-

31.

(:)				
	42()		41()	
()		(47,714,999)		(16,141,433)
		(231,322)		(3,560,751)
(: 12,635)		-	(44,798)	
(: 65,245 991,680)	(231,322)		(3,515,953)	
()		(47,946,321)		(19,702,184)