

영 업 보 고 서

(제 27 기)

2015년 01월 01일 부터

사업연도

2015년 03월 31일 까지

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.

2015년 03월 31일

회사명 : 케이알선물

대표이사 : 송진호 

본점소재지: 서울 영등포구 여의나루로 57 14층

(대표전화) 02-2168-7403

(홈페이지) www.krfutures.co.kr

작성책임자: (직책) 이사 (성명) 이 신 욱 

(전화번호)

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1. 가.

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2. 가.

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3. 가.

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4. 가.

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1. 가.

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3. 가.

4. 가.
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3. 가 . 가

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2. 가 .
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1. 가 .
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2. 가 .
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4. 가 .
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1.

가.

	57 14
	1989 03.20
	12
	21,661,044,000
가 ()	500
	43,322,088
	0
	www.krfutures.co.kr
	02-2168-7403
.	
	Y
가	

가 ()				가 ()	
1-2-1				20090204	100
2-2-1				20090204	20

.

2.

가.

1989.03.20 : (5 ,)	1989.03.20 : (5
1996.11.19 : 가	
2000.06.15 : 가	
2000.08.01 : () 가	
2000.10.04 : (1 500)	
2001.05.25 :	
2002.01.28 :	
2002.11.08 :	
2003.03.28 :	
2004.11.31 :	
2005.04.18 : FX	
2005.05.16 :	
2005.09.23 : ()	
2007.04.23 :	
2007.05.23 :	
2009.02.04 : (, ,)	
2009.02.16 :	
2009.02.16 :	
2009.02.16 :	
2009.05.08 :	
2011.03.02 : (17 -> 9)	
2011.05.16 :	
2012.03.14 :	
2012.03.14 :	
2012.03.14 :	
2012.03.14 :	
2013.04.11 :	
2013.05.24 :	
2014.06.03 :	
2014.11.11 :	
2014.11.11 :	
2014.11.11 :	
2014.12.05 : (9 -> 14)	
2014.12.24 :	
2014.12.24 :	
2014.12.24 :	
2015.03.27 :	

2000.06.16 : () () 2004.08.06 : () ()	

· , , · ,

1999.07.06 : () () 가	2000.01.14 :
2000.01.14 : () 가	
2000.01.19 : () (60)	

2007.05.23	(,	,	,)	
2009.02.16	(,	,)		
2009.05.08	()				
2011.05.16	()				
2012.03.14	(,	,	,)	
2013.04.11	()				
2013.05.24	(,	,)		
2014.11.11	(,	,)		
2014.12.24	(,	,)		
2015.03.27	(,	,)		

3.

가.

(: ,)

()	()	()			
				가	가 ()
19890320	) (		5,000	10,000	10,000
19900320	) (		10,000	10,000	10,000
19900407	) (		35,000	10,000	10,000
19910911	) (		25,000	10,000	10,000
19940525	) (		132,000	10,000	10,000
19991030	) (		193,000	10,000	10,000
20000119	) (		200,000	10,000	10,000
20000418	) (		100,000	10,000	10,000
20001130	) (		2,000,000	500	500
20021105	) (		2,000,000	500	500
20030718			12,600,000	500	500
20030725	) (		2,000,000	500	500
20030829	) (		400,000	500	500
20040615	) (		4,200,000	500	500
20041015	) (		4,000,000	500	500
20050826	) (		4,000,000	500	500
20141121	) (		9,600,000	500	500
20150130	) (		13,722,088	500	550

(: ,)

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

4.

가.

(: ,)

	가			
	200,000,000	55,922,088	43,322,088	

(: ,)

	165 2		0	0	0	0	0
	165 2		0	0	0	0	0
			0	0	0	0	0
			0	0	0	0	0
			0	0	0	0	0

.

(1)

(: ,)

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

(2)

(: ,)

		가							
		0	0	0				0	
		0	0	0				0	

5.

(:)

(A)		43,322,088	
		0	
(B)		0	
		0	
가 (C)		0	
		0	
(D)		0	
		0	
(E=A-B-C+D)		43,322,088	
		0	

6.

(: , ,%)

가			
(A)			
(B)			
(=B/A × 100)			

■

1.
가.
(1)

(:)

							가
	가	282,705,000	437,029,750	719,734,750	2,216,079,700	77,495,400	
		0	0	0	0	0	
		0	0	0	0	0	
		0	0	0	1,868,728,056	-42,931,200	
		282,705,000	437,029,750	719,734,750	4,084,807,756	34,564,200	
	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	
	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	
		282,705,000	437,029,750	719,734,750	4,084,807,756	34,564,200	
		0	0	0	0	0	
		0	0	0	0	0	
		0	0	0	0	0	
		0	0	0	0	0	
		0	0	0	0	0	
		0	0	0	0	0	
		0	0	0	0	0	
		0	0	0	0	0	
		0	0	0	0	0	
		0	0	0	0	0	
		0	0	0	0	0	
		0	0	0	0	0	
		0	0	0	0	0	
		0	0	0	0	0	
		0	0	0	0	0	
ETF	0	0	0	0	0		
	0	0	0	0	0		
	0	0	0	0	0		
		0	0	0	0	0	
		0	0	0	0	0	
		0	0	0	0	0	
		0	0	0	0	0	
		0	0	0	0	0	
		0	0	0	0	0	
		0	0	0	0	0	
		0	0	0	0	0	
		0	0	0	0	0	
		0	0	0	0	0	
	ELS	0	0	0	0	0	
		0	0	0	0	0	
		0	0	0	0	0	
		0	0	0	0	0	
		0	0	0	0	0	
ELW	0	0	0	0	0		
	0	0	0	0	0		
		0	0	0	0	0	
		282,705,000	437,029,750	719,734,750	4,084,807,756	34,564,200	

(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	
	3	0	0	0	0		0	
	5	0	0	0	0		0	
	10	0	0	0	0		0	
		0	0	0	0	0	0	
		0	0	0	0	0	0	
		0	0	0	0	0	0	
		1,120,000,000	0	0	1,120,000,000	0	1,109,300,000	
		0	0	0	0	0	0	
		0	0	0	0	0	0	
		0	0	0	0	0	0	
		1,120,000,000	0	0	1,120,000,000	0	1,109,300,000	
	KOSP200	0	0	0	0	0	0	
	KOSTAR	0	0	0	0	0	0	
		0	0	0	0	0	0	
		0	0	0	0	0	0	
		0	0	0	0	0	0	
		1,120,000,000	0	0	1,120,000,000	0	1,109,300,000	
		0	0	0	0	0	0	
		1,120,000,000	0	0	1,120,000,000	0	1,109,300,000	
		587,910,375	0	0	587,910,375	0	0	
		1,448,440,812	0	0	1,448,440,812	75,692,500	-276,250	
		316,320,000	0	0	316,320,000	0	0	
		0	0	0	0	0	0	
		2,352,671,187	0	0	2,352,671,187	75,692,500	-276,250	
		913,538,750	0	0	913,538,750		0	
		0	0	0	0	0	0	
	가	338,561,250	0	0	338,561,250		113,856,437	
		0	0	0	0	0	0	
		0	0	0	0	0	0	
		1,252,100,000	0	0	1,252,100,000	0	-320,450	
		0	0	0	0	0	0	
		3,604,771,187	0	0	3,604,771,187	75,692,500	113,856,437	
		4,724,771,187	0	0	4,724,771,187	75,692,500	1,223,156,437	
	KOS 200	0	0	0	0		0	
		0	0	0	0	0	0	
		0	0	0	0	0	0	
		0	0	0	0	0	0	
		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	0	0	0	0	0	0	
		0	0	0	0	0	0	
		0	0	0	0	0	0	
		0	0	0	0	0	0	
		0	0	0	0	0	0	
		0	0	0	0	0	0	
		0	0	0	0	0	0	
		4,724,771,187	0	0	4,724,771,187	75,692,500	1,223,156,437	

(3)

(: ,)

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

(: ,%)

					(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

(4)

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	.			
		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	

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(1)

(2)

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(5)

(: , ,%)

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(1)

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(5)

(: ,%)

(7)

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(1)

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(:)

(2)

(: ,)

		가					

(3)

가)

(:)

			가				
			가				
			가				
			(,)				
		가					
			RA				

2.

가.

(: ,% ,%p)

		()	()	(-)	
1.	(=A-B+C)	6 884,743 899	13,461 347,870	6 576,603 971	48.9
	B/S (A)	8 846,012 422	15,459 657,363	6 613,644 941	42.8
	(B)	1 963,042 868	2 000,083 838	37,040 970	1.9
	가 .	1 572,370 707	1 588,726 330	16,355 623	1
	. , ,	24,594,106	41,928 547	17,334 441	41.3
	. 3	0	0	0	
	.	0	0	0	
	.	0	0	0	
	.	0	0	0	
	. 100 16	0	0	0	
	.	0	0	0	
	.	0	0	0	
	. 가	0	0	0	
	.	366,078,055	369,428,961	3 350,906	.9
	가 (C)	1 774,345	1 774,345	0	
	가 .	1 774,345	1 774,345	0	
.	0	0	0		
.	0	0	0		
. 가	0	0	0		
.	0	0	0		
2.	(=D+E+F)	2 654,004 871	2 616,726 242	- 37,278,629	- 1.4
	(D)	502,907,365	603,266,120	100,358,755	16.6
	가 .	502,513,627	589,067,447	86,553 820	14.7
	.	0	0	0	
	.	393,738	574,023	180,285	31.4
	.	0	0	0	
	.	0	13,624 650	13,624 650	100
	.	0	0	0	
	(E)	951,097,506	813,460,122	- 137,637,384	- 16.9
	(F=max(가 ,)+ +)	1 200,000 000	1 200,000 000	0	
	가 . 10%	1 200,000 000	1 200,000 000	0	
.	0	0	0		
. 가	0	0	0		
.	0	0	0		
3.	(=(1/2)× 100)	259	514	255	49.6
4.	(1-2)	4 230,739 028	10,844 621,628	6 613,882 600	61

■

1.

		19,373,204,675
.		10,925,575,617
1.		1,149,158,465
1)		413,660
2)		0
3)		1,144,546,998
4)		0
5)		4,197,807
6)		0
7) MMDA		0
8) MMF		0
9)		0
10)		0
2.		9,776,417,152
1)		0
		0
		0
2)	()	0
		0
		0
		0
3)	()	3,474,239,141
		0
		3,474,239,141
		0
4)		0
5)		0
6)		0
	()	0
	()	0
	()	0

1. ()

()	0
7)	6,240,178,011
()	5,000,000,000
()	1,107,977,484
()	36,364,420
()	95,836,107
8)	0
9)	0
10)	62,000,000
11)	0
12)	0
13)	0
.	4,084,807,756
1.	2,216,079,700
1)	2,216,079,700
2)	0
3)	0
4)	0
5)	0
6)	0
	0
	0
7)	0
8)	0
	0
	0
	0
9)	0
2. 가	1,868,728,056
1)	1,868,728,056
2)	0

1. ()

3)	.	0
4)		0
5)		0
6)		0
		0
		0
7)		0
8)		0
		0
		0
		0
9)		0
3.		0
1)	.	0
2)		0
3)		0
4)		0
4.		0
1)		0
		0
		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
.		18 554 638
(가)(-)		0
(가)(+))		0
()		0
1.		0
2.		0

1. ()

1)	0
2)	0
3)	0
4)	0
5)	0
3.	0
4.	20 901 630
1)	0
2)	20 901 630
3)	0
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.	0
14.	0
15.	0
16. (-)	2,346,992
1)	0
2)	0
3)	0
4)	2,346,992

1. ()

5)	0
6) ()	0
7) ()	0
8)	0
9)	0
10)	0
11)	0
12)	0
13)	0
14)	0
15)	0
.	1,588,726,330
()	0
1.	0
2.	0
3.	0
4.	0
5.	2,802,391,942
6.	0
7. ()	0
8. ()	0
9.	1,041,266,400
10. 가 (-)	2,254,932,012
1)	0
2)	0
3)	0
4)	2,175,556,087
5)	79,375,925
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
.	2,755,540,334
(가)(-)	0
(가)(+))	0
1.	324,244,126
1)	0
	0
	0
	0
	0
2) ()	12,615,500
	0
	0
	12,615,500
	0
3) ()	20,133,270
	70,000
	20,063,270
4)	0
5)	291,495,356
2.	1,271,502,616
1)	1,218,557,924
	1,218,557,924

1. ()

	0
	0
	0
	0
	0
	0
	0
	0
	0
2)	25,751,616
	0
	0
	0
	25,751,616
3)	0
4)	0
5)	27,193,076
3.	19,800,000
1)	0
2)	0
3)	0
4)	19,800,000
4.	19,234,927
5.	2,893,620
1)	2,893,620
2) 가가	0
3)	0
6.	0
7.	0
8.	0
1)	0

1. ()

2)	0
9.	301,150,000
1)	0
2) 가	0
3)	300,000,000
4)	1,000,000
5)	150,000
10.	0
()	0
1)	0
2)	0
3) 가 (-)	0
11.	1,043,760,865
1)	0
2)	1,043,760,865
3)	0
12.	1,008,154,616
()	- 336,442,510
1)	0
2)	267,250,003
3)	0
4)	640,500,000
5)	100,404,613
13.가	0
14.	0
15.	0
16.	0
17. (-)	1,235,200,436
1)	17,499,500
2)	1,217,700,936
	1,217,700,936

1. ()

	0
	0
3)	0
4)	0
	3,913,547,312
.	3,606,289,205
1.	3,606,439,668
1)	0
2)	3,606,439,668
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.	- 150,463
.	0
(가)(-)	0
(가)(+)	0
1.	0
2.	0
1)	0
2)	0
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
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
.	307,258,107
(가)(-)	0
(가)(+))	0
1.	15,255,844
1)	15,255,844
2) (+, -)	0
3) 가 (-)	0
4) (-)	0
(-)	0
(-)	0
2.	0
1)	0
2)	0
3)	0
4)	0
5)	0
3.	0

1. ()

4.	22,217,250
5.	596,700
6.	269,188,313
7.	0
8.	0
9.	0
10.가	0
11.	0
12.	0
13.	0
1)	0
2)	0
14.	0
15.	0
16.	0
17.	0
18.	0
.	0
1.	0
2.	0
	15,459,657,363
.	21,661,044,000
1.	21,661,044,000
2.	0
1)	0
2)	0
3)	0
.	626,251,770
1.	626,251,770
2.	0
3.	0

1. ()

4.	0
.	0
1.	0
2.	0
3.	0
4.	0
5.	0
6.	0
.	1,067,607,885
1. 가 가	1,067,607,885
1)	1,067,607,885
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
.	-7,895,246,292
1.	813,267,000
2.	1,774,345
3.	500,000,000

1. ()

4.	0
5.	0
6.	0
7.	-9,210 287 637
()	-909 284 493

2.

.	397,047,374
1.	79,619,690
1)	79,619,690
가	0
	0
	71,730,771
	0
	0
	0
	7,888,919
	0
2)	0
	0
	0
3)	0
4)	0
	0
	0
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)	0
	0
	0
	0
	0
	0
	0
	0
11)	0
12)	0
13)	0
14)	0
2. 가	214,717,150
1)	40,159,750
	40,159,750
	0
	0
	0
	0
	0
	0
2) 가	174,557,400
가	174,557,400
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.		30,759,279
1)		22,859,279
		0
		19,400,000
		0
		0
		3,459,279
		0
2)	가	7,900,000
가		0
가		7,900,000
가		0
가		0
가		0
가		0
가		0
4.		38,663,417
1)		0
		0

2. ()

	0
	0
	0
	0
2)	0
3)	0
4)	0
5)	0
6)	0
7)	0
8)	18,077,903
9)	0
10)	15,613,241
11)	0
12)	0
13)	0
14)	0
15)	4,928,871
16)	0
17)	0
18)	0
19)	43,402
5.	0
1)	0
2) 가	0
3)	0
4)	0
6.	6,094,762
1)	268,460
2)	5,826,302

2. ()

7.	27,193,076
1)	27,193,076
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)	0
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
.	1,302,989,835
1.	13,614,616
1)	13,500,376
	10,983,483
	2,516,893
2)	0
3)	0
4)	0
5)	0
6)	0
7)	114,240
2. 가	97,062,000
1)	0
	0
	0
	0
	0
	0

2. ()

		0
		0
2) 가		97,062,000
가		97,062,000
가		0
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
		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.	55,764,600
1)	55,361,100
	0
	47,470,625
	0
	0
	7,890,475
	0
2) 가	403,500
가	0
가	-193,200
가	320,450

2. ()

가	0
가	276,250
가	0
3)	0
4.	12,940,453
1)	2,393,423
	2,393,423
	0
	0
2)	0
3)	10,547,030
4)	0
5)	0
6)	0
7)	0
8)	0
9)	0
10)	0
11) CMA ()	0
12)	0
13)	0
5. 가	0
1)	0
2) 가	0
3)	0
4)	0
6.	411,557
1)	411,557
2)	0
7.	1,123,196,609

2. ()

1)	288,357,779
	47,417,109
	240,940,670
2)	20,936,499
	0
()	0
()	0
	20,936,499
()	20,936,499
()	0
3)	0
4)	14,011,350
5)	284,356,621
6)	219,433,792
7)	45,298,990
8)	4,115,430
9)	0
10) 가	119,266,297
11)	0
12)	92,100
13)	50,549,094
14)	33,629,806
15)	0
16)	0
17)	0
18)	0
19)	0
20)	1,316,700
21)	249,900
22)	545,025

2. ()

23)	7,739,415
24)	12,305,180
25)	0
26)	150,000
27)	20,842,631
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
.	()	- 905,942,461
.		6,103,842
1.		0
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.	6,103,842
.	1,010
1.	1,000
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.	0
17. 가	0
18.	10
.	- 899,839,629
.	9,444,864
. ()	- 909,284,493
.	0
. ()	- 909,284,493
()	0
()	- 909,284,493
.	- 33,486,336
1. 가 가	- 42,931,200
2.	0

2. ()

3.	0
4. 가	0
5. ()	0
6. 가	0
7.	0
8.	-9,444 864
. ()	-942,770 829

3.

.		0
1.		0
		0
		0
		0
		0
	()	0
	()	0
2.		0
3.		0
4.		0
.		0
1.		0
		0
		0
		0
2.		0
3.		0
.		1,120,000,000
1.		1,120,000,000
1)		0
		0
		0
가 .		0
.		0
2)		1,120,000,000
		1,120,000,000
		0
가 .		0

3. ()

.	0
3)	0
	0
	0
가.	0
.	0
4)	0
	0
	0
가.	0
.	0
5)	0
	0
	0
가.	0
.	0
2.	0
1)	0
	0
	0
	0
가.	0
.	0
2)	0
	0
	0
	0
가.	0
.	0
3)	0

3. ()

	0
	0
	0
가 .	0
.	0
4)	0
(CDS)	0
(TRS)	0
(CLN)	0
(CO)	0
가 .	0
.	0
5)	0
	0
	0
	0
가 .	0
.	0
.	0
1.	0
1)	0
2)	0
3)	0
2.	0
1)	0
2)	0
3)	0
3.	0
.	0
.	0

3. ()

1.	0
2.	0
.	0
()	0
1.	0
2.	0

■

1.

가.

1.
2.
3.
4.
5.
6. ,
7.

	, , KB , ,BK			
	, , , BNP			
	, DS			

			가	
1	20150112	3	가	
2	20150213	2014	가	

	:3 :	:	,	,
			,	,
			,	,
			가	

			가	
	20150227		가	

2.

가. () ,

* 1
*
-
-
- , ,
-
- ,
-
*
-
- ,
- ,
-

. ()

		,	

()

			가	
1	20150112	3	가	
2	20150213	2014 , ,	가	

3.

가.

4.

가.

(1)

		0.0		

(2)

(: ,)

						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			()		
		가		13,416	0.1	1911,659,256	0	-42,931,200	13,416	0.1	1,868,728,056	20040831		12892776	
				13,416	0	1,911,659,256	0	-42,931,200	13,416	0	1,868,728,056			12892776	

■

1.

(: ,%)

					가				
			9,721,000	32.8	0	0	9,721,000	22.4	
			300,000	1	0	0	300,000	0.7	
			10,000	0	0	0	10,000	0	
			10,000	0	0	0	10,000	0	
			0	0	2,190,000	0	2,190,000	5.1	5%
			19,559,000	66.2	11,532,088	0	31,091,088	71.8	

2.

(: ,%)

		9,721,000	22.4	

■

1.

(: ,)

	()	
	1	30
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0

가.

(:)

			0	0	0
		3	0	0	3
			0	0	0
		1	0	0	1
		17	0	0	17
		9	0	0	9
			0	0	0
		0	0	0	0
		30	0	0	30

(:)

		19670722		，BK B	20141111	20141111	20171111		0 1100000
		19790405			20141224	20141224	20171110		0 1800000
		19710129			20141224	20141224	20171223		0 0

(: ,)

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

■

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											
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

()

(:)

		()									
				0	0	0	0	0	0	0	0
				0	0	0	0	0	0	0	0
				0	0	0	0	0	0	0	0
	CP			0	0	0	0	0	0	0	0
				0	0	0	0	0	0	0	0
	CB			0	0	0	0	0	0	0	0
	EB			0	0	0	0	0	0	0	0
	BW			0	0	0	0	0	0	0	0
	ELB			0	0	0	0	0	0	0	0
	DLB			0	0	0	0	0	0	0	0
				0	0	0	0	0	0	0	0
				0	0	0	0	0	0	0	0
				0	0	0	0	0	0	0	0
				0	0	0	0	0	0	0	0

()

(:)

		()							
				0	0	0	0	0	0
				0	0	0	0	0	0
				0	0	0	0	0	0
	CP			0	0	0	0	0	0
				0	0	0	0	0	0
	CB			0	0	0	0	0	0
	EB			0	0	0	0	0	0
	BV			0	0	0	0	0	0
	ELB			0	0	0	0	0	0
	DLB			0	0	0	0	0	0
				0	0	0	0	0	0
				0	0	0	0	0	0
	MF			0	0	0	0	0	0
				0	0	0	0	0	0
				0	0	0	0	0	0

()

(:)

											MMF			
					CP		CB EB BW	ELB DLB						
		0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0

()

(:)

										MMF			
				CP	CB EB BW	ELB DLB							
		0	0	0	0	0	0	0	0	0	0	0	0

()

(: ,%)

										MMF			
				CP		CB EB BW	ELB DLB						
	(a)	0	0	0	0	0	0	0	0	0	0	0	0
	(b)	0	0	0	0	0	0	0	0	0	0	0	0
	(b/a,%)	0	0	0	0	0	0	0	0	0	0	0	0
	(a)	0	0	0	0	0	0	0	0	0	0	0	0
	(b)	0	0	0	0	0	0	0	0	0	0	0	0
	(b/a,%)	0	0	0	0	0	0	0	0	0	0	0	0
	(a)		0	0	0	0	0	0	0	0	0	0	0
	(b)		0	0	0	0	0	0	0	0	0	0	0
	(b/a,%)		0	0	0	0	0	0	0	0	0	0	0
	(a)	0	0	0	0	0	0	0	0	0	0	0	0
	(b)	0	0	0	0	0	0	0	0	0	0	0	0
	(b/a,%)	0	0	0	0	0	0	0	0	0	0	0	0
	(a)	0	0	0	0	0	0	0	0	0	0	0	0
	(b)	0	0	0	0	0	0	0	0	0	0	0	0
	(b/a,%)	0	0	0	0	0	0	0	0	0	0	0	0
	(a)	0	0	0	0	0	0	0	0	0	0	0	0
	(b)	0	0	0	0	0	0	0	0	0	0	0	0
	(b/a,%)	0	0	0	0	0	0	0	0	0	0	0	0

()

(:)

											MMF			
					CP		CB EB BW	ELB.DLB						
		0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	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

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■

1.

3,606 , 3,606

2.

가.

(: ,%)

		(A)	(B)								(B/A)
	0	0	0	0	0	0	0	0	0	0	0
	3,606,439.68	3,510,603,561	3,474,239,141	95,836,107	36,364,420	0	0	0	0	132,200,527	99
	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0
	3,606,439.68	3,510,603,561	3,474,239,141	95,836,107	36,364,420	0	0	0	0	132,200,527	99

(:)

	10,779,040,000	10,779,040,000	10,779,040,000	0	10,779,040,000	
	0	0	0	0	0	
	0	0	0	0	0	
	0	0	0	0	0	
	10,779,040,000	10,779,040,000	10,779,040,000	0	10,779,040,000	

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1.

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- : (3)
- (3)
- (3)
- (1)
- (1)
- (1)

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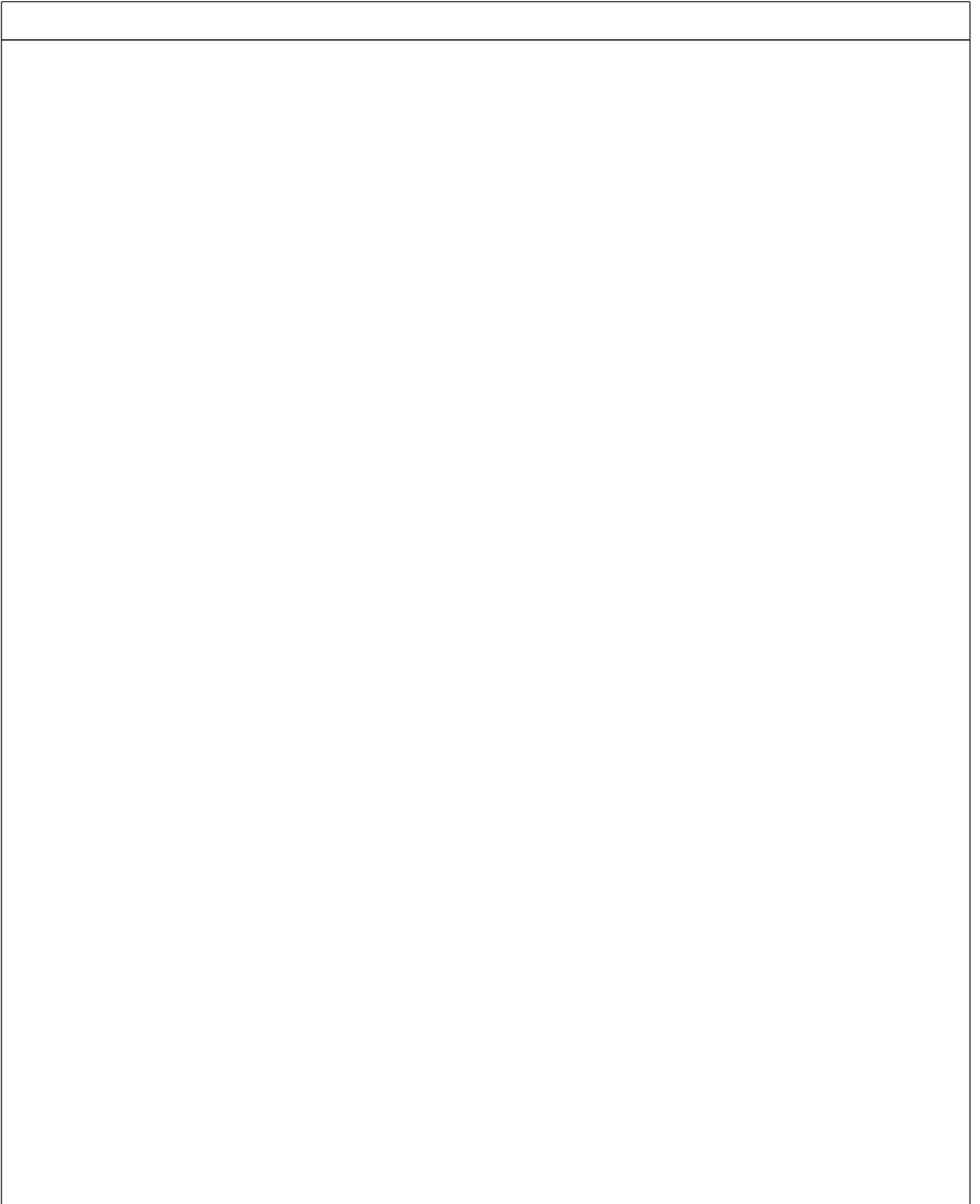
가)

- 8 , , , 가 ,
- π , , , 가 ,
- 가
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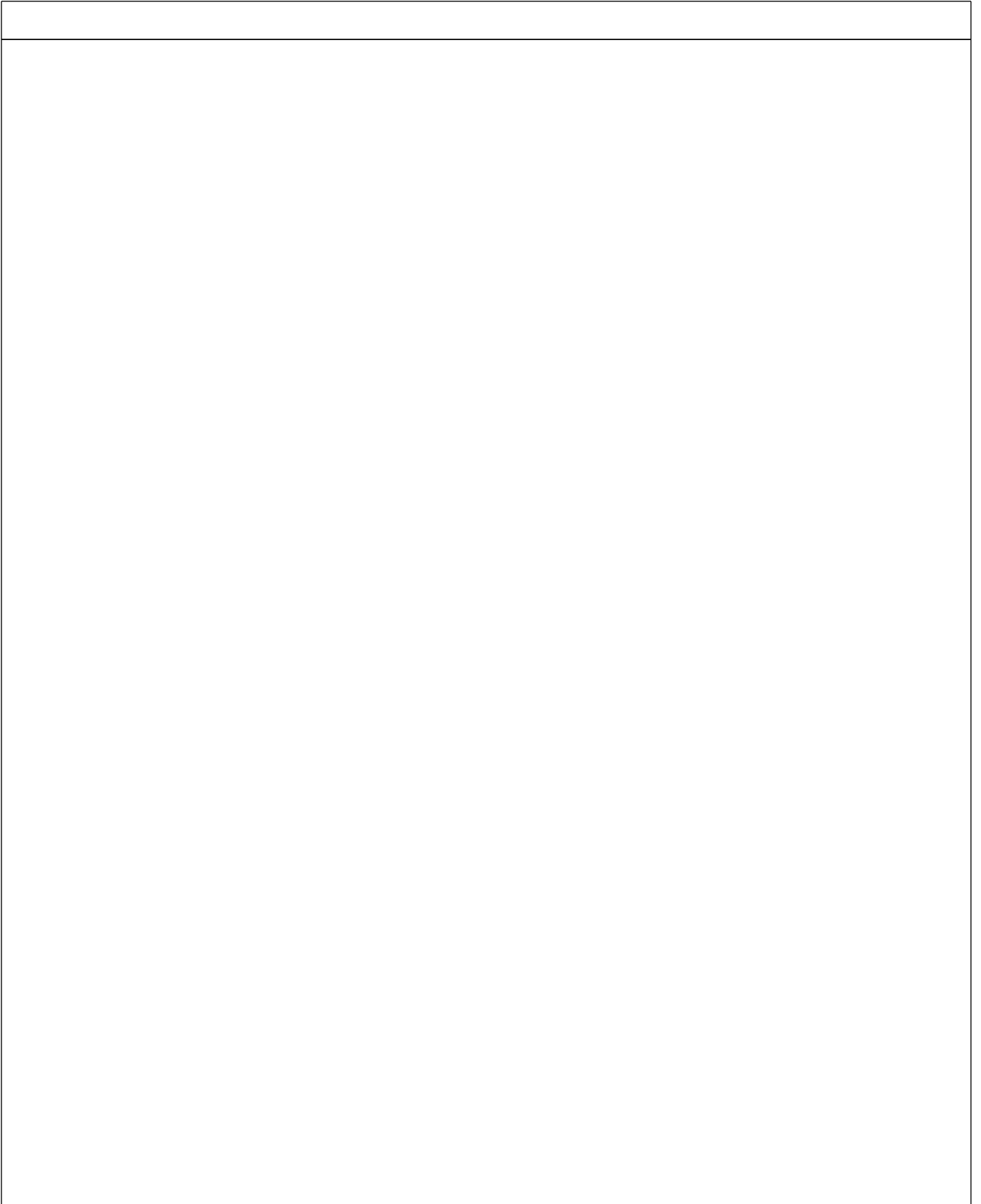
()

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2.

가.

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

2.

가. ()

2. 3.

5

1

26 ()

가

1.

2.

3.

4.

1

VaR (Value at Risk)

VaR

가 가

2

27 ()

VaR

(Stress Test)

, VaR

28 ()

Credit VaR

29 ()

가

30 ()

1.

가

2.

, , 가,

Operation VaR

, Operation VaR

31 ()

3.

2009	04	20	:	,	
2009	07	16	:1	,	
2009	10	23	:2	,	
2010	01	20	:3	,	
2010	04	28	:	,	
2010	08	11	:1	,	
2010	11	10	:	,	
2011	02	11	:3	,	
2011	05	13	:	,	
2011	08	16	:1	,	
2011	11	14	:	,	
2012	02	14	:3	,	
2012	05	16	:	,	
2012	05	16	:	,	,
2012	08	10	:1	,	
2012	11	13	:	,	
2013	02	14	:3	,	
2013	05	20	:	,	
2013	05	16	:	,	,
2013	08	09	:1	,	
2013	11	07	:	,	
2013	11	13	:	,	,
2014	02	26	:	,	
2014	05	12	:1	,	
2014	08	04	:	,	
2014	08	05	:	,	,
2014	11	07	:3	,	
2015	02	27	:	,	

4.

가.

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(1)

(: ,)

(2)

(:)

(3)

(: ,)

(4)

(:)

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

(5)

(: ,)

			1

(5)

(: ,)

			1

■

1.

(:)

1	8,435,131	1	40,041,802	2	48,476,933

2.

20120313	,	KR ,
20120313	,	3
20120313	,	1
20120313		1
20120313		
20120313		
20120313		
20120313		
20140311	( )	) (6