



- 10 가 11 4,429
- 17.7%
- 10 ( -10.7%)
- 6.5% 7 2,375
- 10 , 38.3% 가 787 m<sup>2</sup>
- 11 CBSI 7.0p 79.3 , 2

- 10 가 7 , 2
- 11 가 2 , 가 2
- 10 . 가 6 ,
- 25
- 10 5



1.

10  
17.7% 가

10 가 , 가  
17.7% 가 11 4,429 .  
- 55.6% 가 9  
50% 가 .  
- 9 (+47.2%) 가  
2.0% .

가 , 4  
55.6% 가 5  
1,736 .  
- 4 176.3% 4  
1,956 .

2009 10

( : , %)

2009 10	11,442.9	5,173.6	4,195.6	978.0	6,269.3	1,373.0	4,896.3	5,568.6	5,874.3	4,078.1	1,796.2
	17.7	55.6	176.3	-45.9	-2.0	-50.3	34.7	30.1	7.9	43.0	-30.6
2009 1~10	84,130.4	46,621.4	34,681.0	11,940.1	37,508.1	7,798.7	29,710.2	42,479.6	41,650.7	23,809.9	17,840.8
	-2.1	66.7	127.3	-6.0	-35.3	-37.6	-34.7	53.1	-28.4	-25.7	-31.7

- 45.9% 9  
가 9.1% 가 , 가  
76.2%

가 가 가 9 가  
2.0% 6 2,693  
9 (+183.1%) 가

50.3% 1 3,730  
34.7% 가 8 가

52.8% 가 ,  
가(6.6%) .

1 10 2.1% 84 1,304

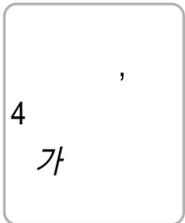
1 9 (-4.6%) 2.5%p  
가 53.1% 가 .

가 , ,  
가 가 가  
49.3% 가 4 288 가

가 8.9%  
29.5%, 35.4%

가 가 , 4  
가 .  
10.5%, 216.2%

가 .  
4 가 2



(단위: %, 천원)

2009. 10	4,028.8	648.8	308.2	226.5	31.1	830.5	45.1	2,431.6	360.5	104.3	1,159.0
	49.3	-8.9	-29.5	-35.4	-90.9	10.5	216.2	5,268.6	-37.2	0.0	-22.9
1~10	23,320.4	4,724.0	2,314.7	3,296.6	1,563.2	11,667.9	6,083.2	4,295.1	3,966.7	876.4	4,843.7
	-24.4	-45.5	-52.2	-3.7	-18.6	164.7	538.2	1,569.8	-16.5	-38.2	-27.1

단위: 천원

4,316 , 5,268.6% .  
 - ,  
 가 .  
 - 9 (+22.0%) 10  
 37.2% , 9 10 가가  
 .  
 - 10 1,043 .  
 - 9 (+102.3%) 가 가  
 22.9% .

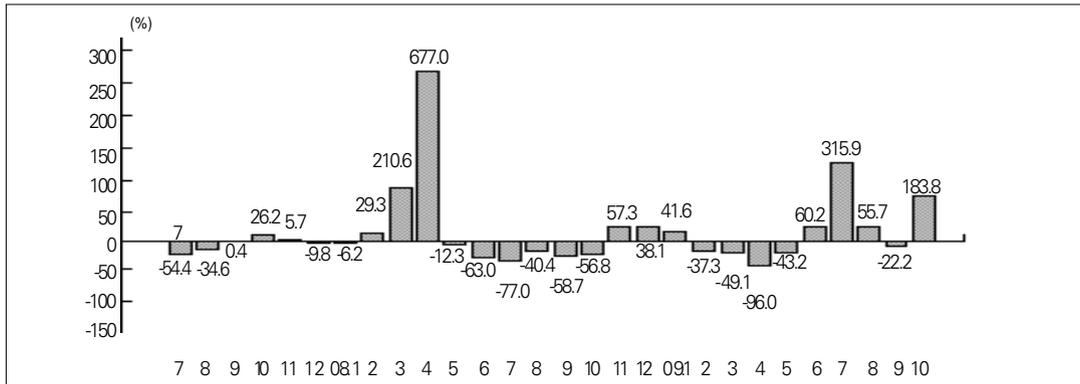
183.8% 가

2009 10 . 183.8% 가 2 6,844  
 가  
 - 10 4.0% 가 5,609 9  
 .  
 - 가 422.0%  
 가 2 1,235 .  
 10 .

(단위: %, 천원)

10	4.0	422.0	183.8
1~10	-8.6	-11.3	-10.6

단위: 천원



가

2009 10 가 29.5% 756 m<sup>2</sup>

- 가 9 가 (114.2%) 가

7.3% 2,400 m<sup>2</sup>

- 가 가 , 29.5%

- 가 36.6% 516 m<sup>2</sup>

9 (-0.6%) 가 45.4%

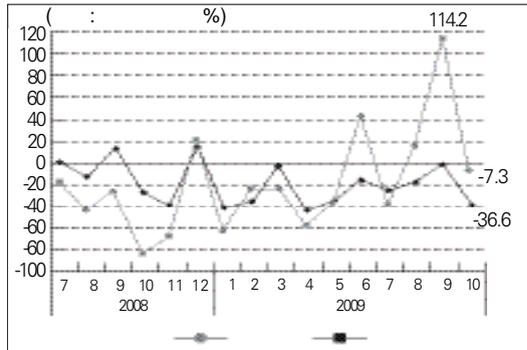
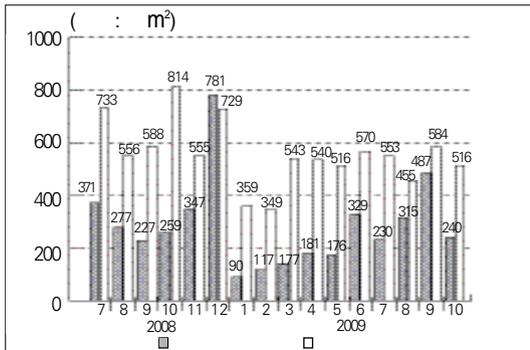
22.7%, 65.3%

1 10 가 24.1% 7,329 m<sup>2</sup>

- 가 14.1% (2,344 m<sup>2</sup>).

- 가 28.1% (4,985 m<sup>2</sup>).

가



가  
가

2009.11 171.8 480.9%,  
585.4% .  
530.1%, 1,884.5% 가 ,  
410.7%, 76.0% 가 .  
- UAE( , GASCO ), ( )  
, ) 10 .  
- , 가 , , , 10  
. .  
, , (+) ,  
(-) .  
- , , , 가 , 1  
가 .  
가 가 가  
가 가 .

( : , %)

	2008.11	2009.10	2009.11		
	2,506	2,957	17,177	480.9	585.4
	691	2,176	13,711	530.1	1,884.5
	1,657	571	2,916	410.7	76.0
	73	0	-8		-110.7
	59	20	48	141.1	-17.8
	20	188	0		
	5	1	510	50,876.5	9,320.9

:

( : , %)

	2008.11	2009.10	2009.11		
	2,506	2,957	17,177	480.9	585.4
	1,351	36	758	2,005.4	-43.9
	517	179	-920	-614.0	-278.0
	323	2,512	17,189	584.3	5,218.4
	81	211	56	-73.5	-30.8
	0	0	0		
	235	19	95	398.2	-59.6

:

2.

2009 10 ( )  
 -10.7%) 6.5% 7 2,375 . ,  
 - 2.5% 가  
 2008 3 가 . 6.5%  
 - , 10.7% 4  
 .  
 5.2%, 7.6%  
 - 5.2% 2 8,674 .  
 - 7.6% 4 3,505 ,  
 10.5%, 2.2% .

2009 10

( : , %)

2009.10	7,237.5	4,350.5	2,867.4	19.6	2,561.0	4,301.6	293.2	81.7
	-6.5	-7.6	-5.2	173.1	2.5	-10.7	-30.6	4,597.6
1~10	72,249.5	43,254.6	28,899.4	95.6	25,715.5	42,513.8	3,672.5	347.7
	2.5	-5.3	17.0	-11.3	23.4	-7.7	4.4	255.5

2009 3/4 ( ) 2009 3/4  
 2.7% 가 3 가 . 3/4  
 - 4/4 5.6%  
 1/4 , 2/4 1.6%, 3.7% 가 3/4  
 2.7% 가 3 가 . 2.7% 가  
 가 가 3/4 가 ,  
 가 가 .

( : , %)

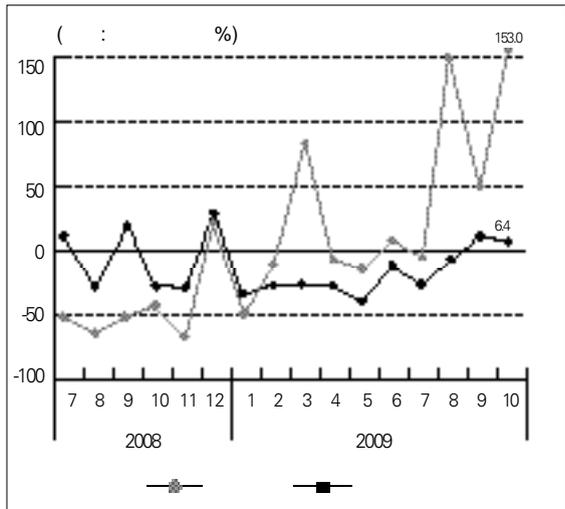
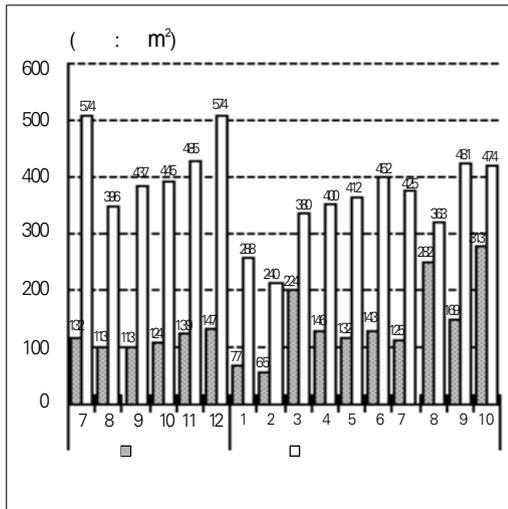
	2008				2009			
	1/4	2/4	3/4	4/4	1/4	2/4	3/4	2009
( , 2005 가 )								
	10.5	16.5	14.5	21.2	13.1	18.8	15.6	47.6
	20.0	25.0	24.1	23.2	17.7	24.1	24.0	65.9
	9.4	10.7	10.8	9.6	7.7	10.0	10.3	28.0
	10.5	14.3	13.3	13.6	10.0	14.2	13.7	37.9
	30.4	41.5	38.6	44.6	30.9	43.0	39.6	113.6
(%, )								
	-3.2	-0.7	0.7	5.7	24.9	14.3	7.7	14.7
	-1.2	-0.1	-0.1	-14.3	-11.1	-3.5	-0.4	-4.6
	-6.2	-3.2	0.6	-18.8	-18.5	-6.9	-4.2	-9.5
	3.8	2.4	-0.7	-10.8	-4.4	-1.1	2.7	-0.7
	-1.9	-0.3	0.2	-5.6	1.6	3.7	2.7	2.8

:

- SOC 1/4  
 24.9% 가 2/4 3/4 14.3%, 7.7%  
 가 .  
 - 3/4 4.2%  
 가 4/4 18.8%  
 - 3/4 2.7% 가 2008  
 2/4 1 가 .

10  
 38.3% 가 787 m<sup>2</sup> 가  
 - 153.0% 가 313 m<sup>2</sup>  
 2007 11 435.8 m<sup>2</sup> 2

38.3% 가



- 6.4% 가 474 m<sup>2</sup> 9

- 18.3%, 11.9%

1.4%, 68.6% 가 .

1 10

9.4% 5,592 m<sup>2</sup> .

- 1 10 1,676 m<sup>2</sup> 30.8% 가 .

- 3,916 m<sup>2</sup> 20.0% .

2009 11 (CBSI) 7.0p 79.3

10 2 , 가 4 .

- 11 CBSI 7.0p 79.3 .

- 10 (9.7p ) 2 4 (80.0)

, 2 가 11 가

- 11 8

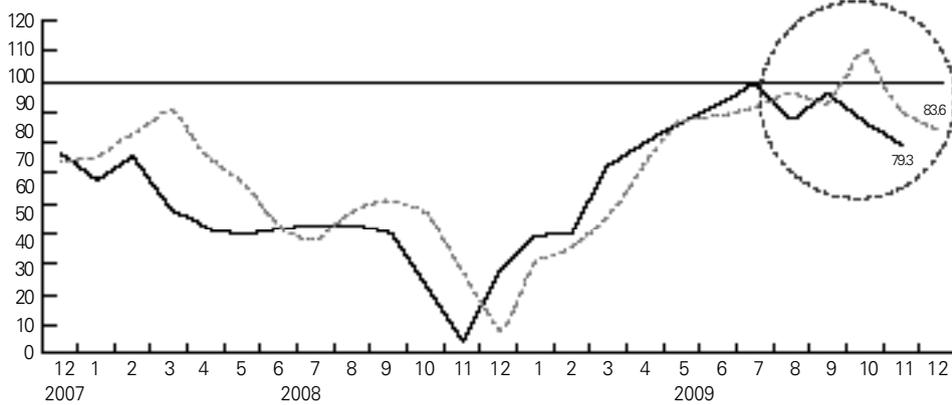
8 12.1p 가 , 9 8.9p ,

11 CBSI,  
7.0  
79.3

5

2 가 .  
 SOC 가 가 ,  
 가  
 가5  
 , 8 11  
 - 15.4p 2 29.7p 84.6  
 , 7 4 (100.0) 가5  
 - 15.0p 2 21.5p 88.5  
 , 가 가5  
 , 11.8p 62.7 .  
 SOC 가 8  
 가24.9p 49.3 1 (50.0)  
 50 11

(CBSI)



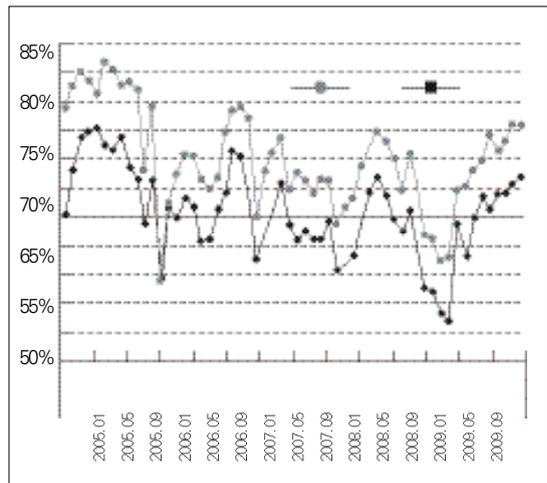
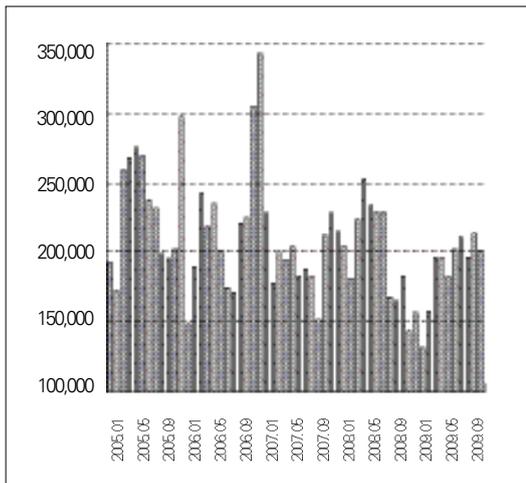
1.



2009. 10. 21. 2,196  
 6.1%, 10.0%  
 - 10.9% 가 , 3.8%  
 5.6% ( 13.3%), 6.1%  
 4.5% ( -7.0%)  
 - (-4.4%), (-13.2%),  
 (-5.9%), (-9.3%)  
 가  
 - 10 76.1% 가 , 70.4% 가  
 10 가  
 - 2000 10  
 (2008. 10 2009. 3) (16 7,818 )

( : )

( : %)



( : ,%)

	2007	2008	2009									
			1	2	4	5	6	3	7	8	9	10
	2,490,0	2,499,7	504,66	613,85	206,888	191,98	214,98	653,74	221,70	205,97	226,06	212,196
	1,588,667	1,605,2	306,48	410,76	136,126	130,99	143,64	449,73	151,55	141,31	156,86	149,484
	63.8	64.2	60.7	66.9	65.8	68.2	66.8	68.8	68.4	68.6	69.4	70.4
	1,727,912	1,750,4	337,48	446,28	146,786	138,34	161,15	487,15	162,39	152,79	171,96	161,533
	69.4	70.0	66.9	72.7	70.9	72.1	75.0	74.5	73.2	74.2	76.1	761

가

가 ,  
7

2009 10 가 0.30% 7  
 , 2  
 - (0.51%), (0.42%) 가 , (0.09%)  
 . 0.10%  
 - (0.51%) (0.41%) 0.40%  
 .  
 - (0.37%) (0.33%) 0.3%  
 - ( ), ( ), ( )  
 16 . (+)  
 (0.26%), (0.25%)  
 -  
 -  
 230 . . (0.86%), (0.63%),  
 (0.37%)

가

( : %)

	2008			2009									
	10	11	12	1	2	3	4	5	6	7	8	9	10
	0.04	-1.44	-2.73	-0.76	-0.35	-0.09	0.07	0.12	0.17	0.21	0.36	0.31	0.30
( )	3.97	2.47	-0.32	-0.76	-1.11	-1.20	-1.13	-1.02	-0.86	-0.65	-0.29	0.01	0.31

2. : 가

/

2009 11 가 가

0.14% 2  
 - -0.18% , (-0.09%) (-0.12%)  
 - (-0.18%), (-0.09%), (-0.09%)

가 , 2

11 가 0.18% , 가 (1  
 11 : 10.07%).

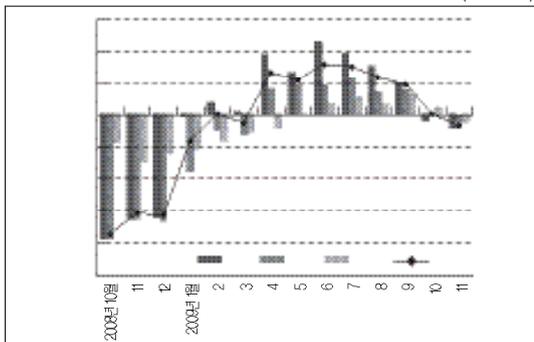
- (0.39%), (0.01%) -0.04% (1 11  
 : 11.22%, 9.88%, 4.06%).  
 - 가 ( 0.13%,  
 0.71%, 0.22%).

가 4.6% 2 2,598 ,  
 290.3% 가 ( ).

- ,  
 -0.60% 2  
 - 가 가 , 4

가

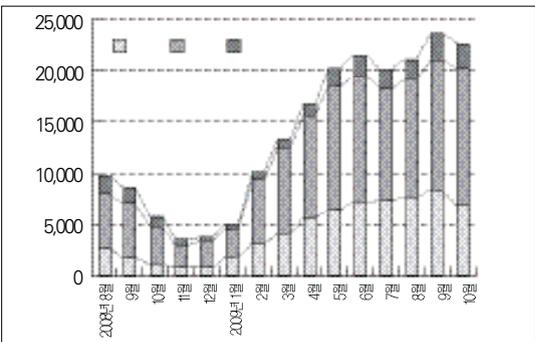
( : %)



: 114( ).

가

( : )



: .



- (-1.65%), (-1.24%), (-0.54%), (-0.11%)  
(2.27%), (0.85%), (1.39%)

2009 가 0.1% 가

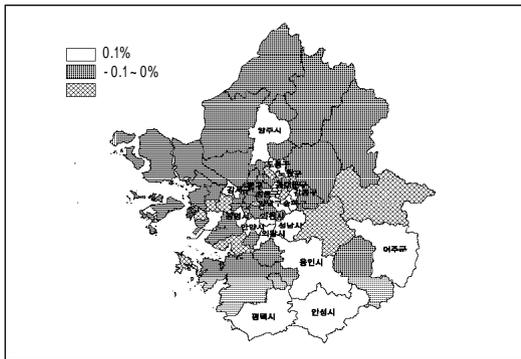
- , , , 0.5% 가  
- 가 (15.38%), (2.00%),  
(2.13%)

(LTV, DTI )

가 가 , : 5.25%(2009. 5)

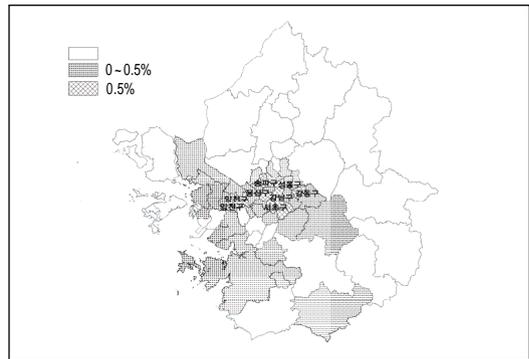
5.77%(2009. 9) 5.90%(2009. 10)

2009 11 가 ( : %)



: 114( ).

2009 11 가 ( : )



: 114( ).

/



2009 11 가 0.10% 8

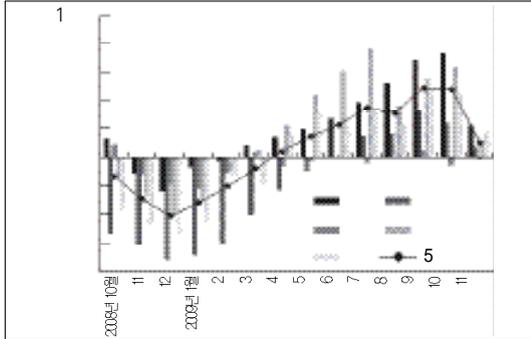
- (0.22%), (0.07%), (0.12%), (0.18%) ,  
-0.01%

- (0.74%)

가

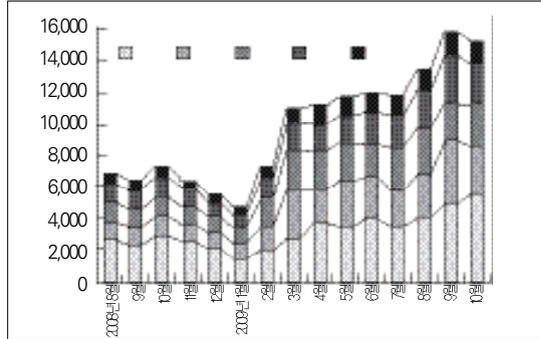
가

( : %)



가

( : )



: 114 ( ).

- 8

- 가 ( 0.18%, 0.19%, 0.03%).

9 가 (9 1.05% 10 0.71%

11 0.29%).

- (0.44%), (0.32%), (0.31%), (0.27%), (-0.01%)

10 1 5,168 -3.1%, 109.0% 가 ( ).

10 가 0.06% , .  
- (0.12%), (0.09%), (0.06%), (0.05%), (0.04%), (0.03%), (0.01%) .

- 11 (0.10%) 가 ( 0.05%, 0.02%).

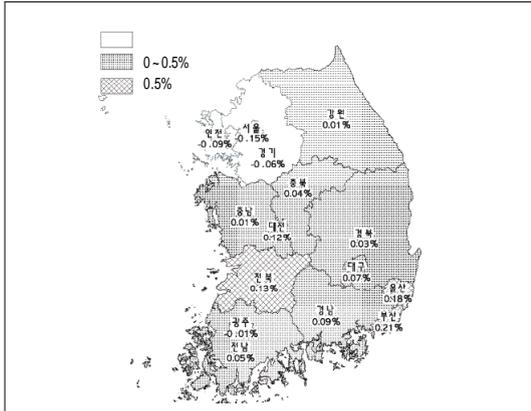
가 0.06% , .  
- (0.12%), (0.08%), (0.05%), (0.04%), (0.04%), (0.04%), (0.01%), (0.00%) .  
- ( 0.06%, 0.06%, 0.05%).

가 가 가 .  
- (0.17%), (0.14%), (0.10%) ,  
(0.66%), (0.20%) 가 .



2009 11 가

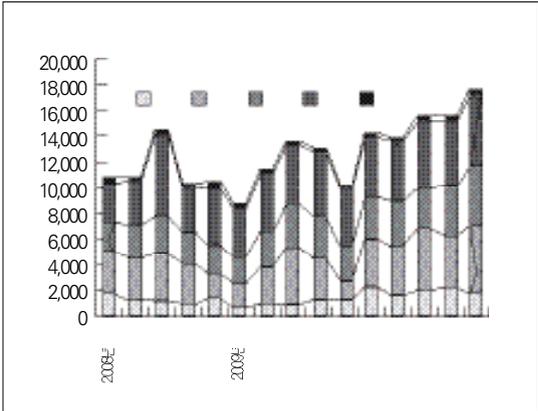
( : %)



: 114( ).

가

( : )



: .

10

21.6%,

12.6% 가 .

-

가 ,

3. :

. 가

2009 1 10

. 가 20 2,543 .

6.9%

6

가 .

1~10

- 4 2,609

6.5% 가 ,

15

6.9%

9,934 10.0%

- 10 . 가

2 2,551

,

9

- 15 6,041 (77.0%),

1 9,352 (9.6%),

1 3,604 (6.7%),

9,653 (4.8%),

3,893 (1.9%)

. 가

0.9% 가 ,

가

(1~10 )

( : , %)

2009 1~10	202,543	112,042	12,648	77,853	42,609	21,236	480	20,893	159,934	90,806	12,168	56,960
2008 1~10	217,631	111,051	32,657	73,923	39,992	14,447	6,020	19,525	177,639	96,604	26,637	54,398
	-6.9	0.9	-61.3	5.3	6.5	47.0	-92.0	7.0	-10.0	-6.0	-54.3	4.7

- (-6.0%) (47.0%) 가

- (86.3%) (18.0%) 가 가

, (-60.3%) 10 가 .

(-61.3%) (5.3%)

가 13 7,380 11.3% 가 ,  
6 5,163 30.8%

- (250.3%) (69.1%) 가

가 (-38.1%)

- (-53.0%) 가 (8.5%) (-

74.6%), (-38.1%), (-37.7%)

가

- 2008 1 10 56.7% , 2009 67.8% 가

, , 2008 23.4% 2009 41.4%

41.4%

- 가가

가 2009

50%

(85㎡ ) (19.4%) (85㎡

) (-20.2%)

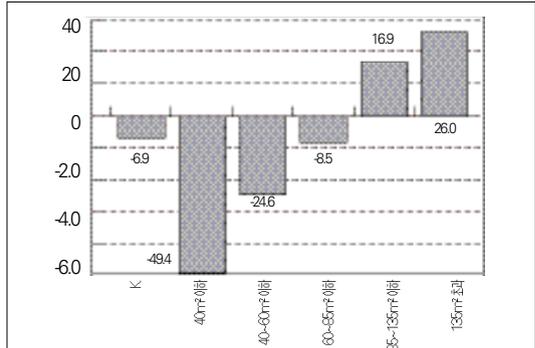
- 가 (40㎡ : -49.4%, 40 60㎡ : -24.6%,

60 85㎡ : -8.5%).

(1~10 )  
( : , %)

	2009 1~10		2009 1~10	
	Value	%	Value	%
	137,380	11.3	65,163	-30.8
	83,793	64.5	28,249	-53.0
	9,897	-38.1	6,293	-74.6
	28,611	250.3	6,669	-38.1
	45,285	69.1	15,287	-37.7
	53,587	-26.1	36,914	8.5

(1~10 )  
( : , %)



2009  
25

2009 11 2 9,000 0.5%  
 - 2009 1 11 19 2,000 16.1%  
 - 11 1 9,000 , 1 가 .  
 1 11 12 1,000 0.9% ,  
 6 33.6%  
 - 11 49.9% (1 4,200 ) , 2,800  
 10 (1 1,800 )  
 - , , , 1,500 ,  
 10 가 , 2009  
 85㎡

5 가

(12 ) 6 25  
 27  
 10 12 437 5,987 , 4.7% 7  
 4 8,519  
 - 9 7,355 가 ,  
 870 가 4

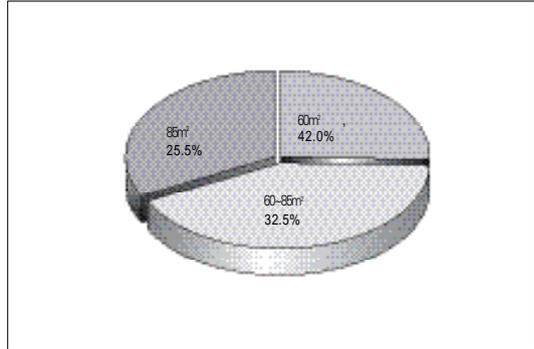
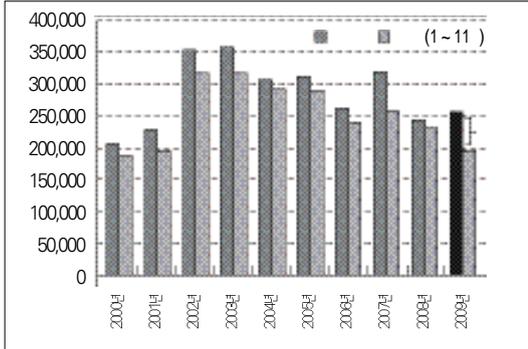
2009 1~11

2009 1~11

( )

( : )

( : %)



: ; : 114( )

: 114( )

4,873 (4.6%) 10 10 589

- 1,114 (5.3%) 10 1 9,848

- (60 85m2) 3,746 (-7.7%)

가 , (85m2 ) 3,000 10

1,771

- (913 ) 가 , (896),

(633), (576), (545), (539) 500

- (960 ), (888 ) 가

가

- , , 300

, , , 가

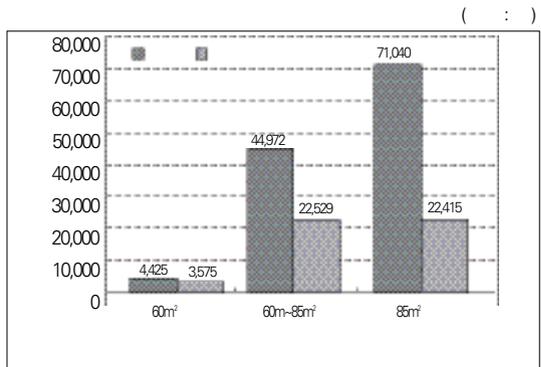
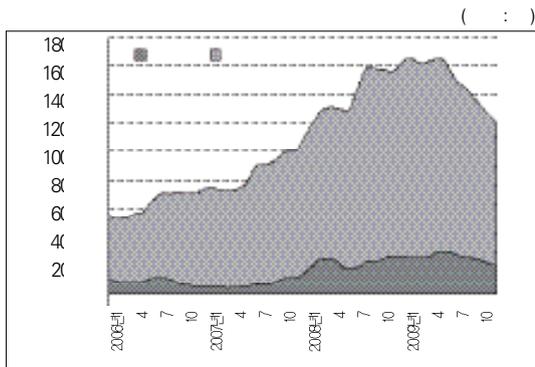
2009 11 2 5,000 24.1% 가

- (1 6,000 ) 166.4% 가, (9,000 ) 37.9%

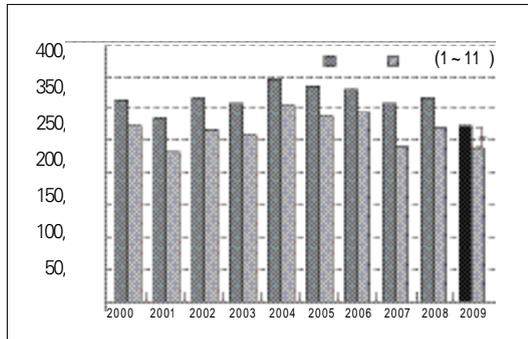
- 1 11 23 7,000 2008 12.0%

-12.0%

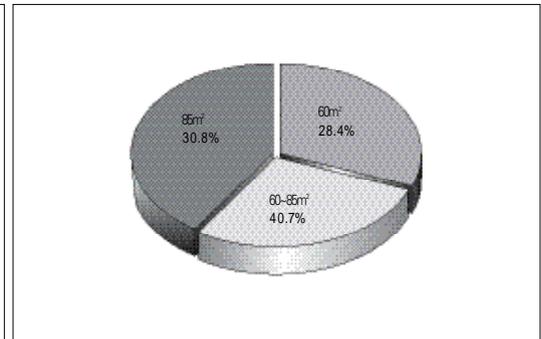
2009 10



2009 1~11



2009 1~11



: ; : 114( ).

: 114( ).

- (12 ) 3 5,000 27  
1 가 .

1 11 5.3% .

- 11 2 가 1 11  
18.1% 가

- 0.9% 46.1%

- 20%

( 1 11 가 ,  
-0.5%, -25.7%, 1.7%)

			7	8	9	10	11	
			-4.3	-31.0	51.5	17.7		
			4.4	-65.4	122.5	30.1		
			-9.0	2.3	12.0	7.9		
			61.5	-13.4	58.7	55.6		
			61.7	-28.5	92.8	176.3		
			61.2	9.9	-2.7	-45.9		
			-35.5	-39.6	47.2	-2.0		
	가		-57.3	-90.7	183.1	-50.3		
			-28.2	-0.3	15.8	34.7		
			-29.1	-7.4	31.4	-29.5		
			-37.9	14.1	114.2	-7.3		
			-24.6	-18.2	-0.6	-36.6		
		C B S I		-2.3	-7.9	6.0	-6.5	
				17.5	14.2	29.6	2.5	
	-11.3		-18.6	-5.9	-10.7			
	-22.0		26.6	18.0	38.3			
	-5.4		148.3	49.2	153.0			
	-25.9		-8.3	10.0	6.4			
	99.3		87.2	96.1	86.4	79.3		
	114.3	107.1	114.3	100.0	84.6			
	105.9	100.0	110.0	103.4	88.5			
	74.2	49.3	59.0	50.9	62.7			
	114.6	102.7	103.0	102.2	85.7			
	69.8	64.2	71.1	64.6	69.5			

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		2009. 8	9	10	11		
가		99.4	99.7	100.000	-	0.3%	-3.8%
	( )	205,977	226,062	212,196	-	-6.1%	10.9%
가		234.2	235.77	236.38	235.71	-0.1%	1.9%
		185.31	188.33	190.57	191.52	0.2%	5.9%
	가 ( )	22,120	22,384	22,457	22,472	0.1%	-
	( )	50,045	54,926	55,322	-	0.7%	101.3%
	( )	14,217	29,527	40,701	34,239	-15.9%	51.1%
	( )	133,779	126,424	120,437	-	4.7%	-22.7%

		2009. 6	7	8	9	10		
(%)		5.25	5.29	5.45	5.77	5.9	0.13p	-1.68p
( )		254,403	257,763	260,552	260,129	261,555	0.5%	3.7%
(%)		0.4	0.4	0.5	0.4	0.4	-	-0.1

: 1)

가

(%),

가

( 가 )

2) 가 2008.1.1 = 100,

가

( 가 ) 2000.1 = 100

: 114,