

5

5-1.

가

1)

.

2)

,

3)

.

5-2.

1)

가

.

2)

가

5-3.

1)

2)

3)

cash flow testing

4)

(:)

	1	2	3	
	378,876	551,793	226,660	1,157,329

)

(:)

	1	2	3	4	5	5	
	4,094	2,430	800	636	558	2,133	10,651

1)

2)

가

(:)

	1	2	3	4	5	5	
	21	1	380	43	287	193	925
	1,308	1,067	1,330	-	97	-	3,802
	1,161	1,125	250	193	623	-	3,352
	2,490	2,193	1,960	236	1,007	193	8,079

- 1) . , , , .
- 2) 가 가
() .
- 3)

5-4 .

- 1) ‘ , ‘ ,
 .
- 2) .
- 3) 1. ‘ , 가,
 .
가 가 가
Value-at-Risk(VaR)
 .
VaR .

2. ' ,

,

가

$$\left(\begin{array}{c} \text{ } \\ \text{ } \end{array} \right)$$

■

($\frac{1}{2}, \frac{1}{2}, \frac{1}{2}$), $\frac{1}{2}, \frac{1}{2}, \frac{1}{2}$,
가

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■

5-5.

1)

■

2)

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3)

1. ' ,

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2. ' ,

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3. ' ,

(誤作動)

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4. ‘ , , , ’

■