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1.

BlackRock Global Funds

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BlackRock (Luxembourg) S.A.

BlackRock Financial Management, Inc.,

BlackRock Investment Management, LLC
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BlackRock Investment Management (UK) Limited
(가)

BlackRock (Singapore) Limited

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* www.kofia.or.kr
(www.blackrock.co.kr)

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2024. 6. 20.

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2024. 6. 20.

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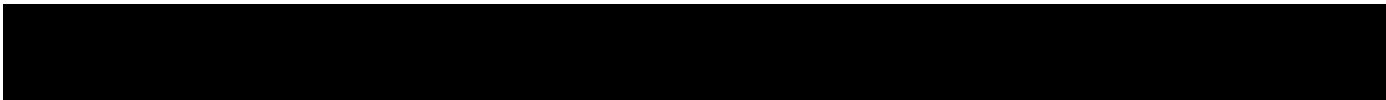
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10.	52
11.	, 가 ,	80
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4.	116
5.	116
6.	가	116
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1.

	KRF601016784	01678

(1)	A2 USD	KRF601016990	01699
(2)	A2 USD	KRF601039034	03903
(3)	A2 USD	KRF601016958	01695
	A6 USD	KRF601032526	03252
(4)	A2 USD	KRF601047987	04798
(5)	A2 USD	KRF601017485	01748
(6)	A2 USD	K5F601088563	08856
(7)	A2 EUR	KRF601016867	01686
	A2 USD	KRF601033672	03367
(8)	Ex- A2 EUR-H**	K5F601156535	15653
	Ex- A2 USD**	K5F601156527	15652
(9)	A2 USD	KRF601016909	01690
	A2 EUR	KRF601033680	03368
(10)	A2 EUR	KRF601017048	01704
	A2 USD-H	K5F601050043	05004
	A2 USD	KRF601033698	03369
(11)	A2 EUR	KRF601033193	03319
	A2 USD-H	K5F601062063	06206
(12)	A2 EUR	KRF601016834	01683
	A2 USD-H	KRF601040172	04017
	A2 USD	KRF601033714	03371
(13)	A2 EUR	KRF601017147	01714
	A2 USD	K5F601132908	13290
(14)	A2 EUR	KRF601016982	01698
	A2 USD-H	K5F601050050	05005
(15)	A2 USD	KRF601017311	01731
(16)	A2 USD	K5F601131462	13146
(17)	A2 USD	KRF601017006	01700
	A2 EUR-H	KRF601033722	03372
	A2 EUR	KRF601040966	04096
(18)	A2 USD	KRF601033409	03340
	A2 EUR-H	KRF601033417	03341
	A6 USD	KRF601033425	03342
(19)	A2 USD	KRF601016818	01681
(20)	A2 USD	KRF601017188	01718
	A2 EUR-H	KRF601033748	03374
	A6 USD	KRF601032542	03254
(21)	A2 USD	KRF601016859	01685
	A2 EUR	KRF601038259	03825
(22)	A2 USD	KRF601033243	03324
	A6 USD	KRF601033250	03325

(23)	A2 USD	KRF601017261	01726
	A2 EUR	K5F601049946	04994
(24)	A2 JPY	KRF601017287	01728
	A2 EUR	K5F601156642	15664
	A2 USD	K5F601156659	15665
(25)	A2 JPY	KRF601017295	01729
	A2 EUR	KRF601033755	03375
	A2 USD-H	KRF601037871	03787
	A2 USD	KRF601033763	03376
(26)	A2 USD	KRF601017014	01701
	A2 EUR	KRF601033797	03379
(27)	A2 USD	KRF601020257	02025
(28)	가 A2 USD	KRF601017139	01713
	가 A2 EUR	KRF601033805	03380
(29)	가 A2 USD	KRF601017246	01724
	가 A2 EUR-H	KRF601033730	03373
	가 A2 EUR	KRF601040958	04095
(30)	A2 USD	KRF601017303	01730
(31)	가 A2 USD	KRF601016925	01692
(32)	A2 GBP	KRF601016842	01684
	A2 USD	KRF601038267	03826
(33)	A2 USD	KRF601016974	01697
(34)	A2 USD	KRF601016891	01689
	A6 USD	KRF601032179	03217
(35)	A2 USD	KRF601017154	01715
(36)	A2 USD	KRF601017089	01708
(37)	A2 USD	KRF601017097	01709
(38)	A2 USD	KRF601016800	01680
	A2 EUR	KRF601033813	03381
(39)	A2 USD	KRF601017113	01711
	A2 EUR-H	KRF601033862	03386
	A2 EUR	KRF601041006	04100
(40)	A2 USD	KRF601017105	01710
	A2 EUR	KRF601033821	03382
(41)	A2 USD	KRF601016933	01693
	A2 EUR-H	KRF601033847	03384
	A2 EUR	KRF601040982	04098
(42)	A2 USD	KRF601017121	01712
	A2 EUR	KRF601033854	03385
(43)	A2 USD	KRF601017022	01702
	A2 EUR-H	KRF601033839	03383
	A2 EUR	KRF601040990	04099
(44)	A2 USD	KRF601016941	01694
	A2 EUR	KRF601033870	03387

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(BlackRock Global Funds, “ ”) 가 가
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(www.kofia.or.kr)

(www.blackrock.co.kr)

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Euro multi-lateral trading facility (MTF)

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(BlackRock Global Funds)
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1962. 6. 14.	Selected Risk Investments SA
1985. 12. 31.	Mercury Selected Trust SICAV (가)
2002. 7. 1.	Merrill Lynch International Investment Funds
2005. 9. 16.	BlackRock (Luxembourg) S. A. (management company)
2008. 4. 24.	BlackRock Global Funds

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가 가 .

1) 가 , ,
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2) () ()
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4.

	() . (BlackRock (Luxembourg) S.A.)
	35A, avenue J.F. Kennedy, L-1855 Luxembourg, Grand Duchy of Luxembourg (: +44-207-743-3300)

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5.

가. (2023 12 31)

(USD)				
Rich Kushel	Senior Managing Director	36	\$482 billion ()	- 1991 - 1988 - 1988 [] : .

(USD)					
				BGF : 가 가 Ex-	
Rich Kushel	Senior Managing Director	36	\$871 billion ()	- - 1991 - 1988 - 1988 [] BGF : 가	
Rich Kushel	Senior Managing Director	36	\$1,123 billion ()	- - 1991 - 1988 - 1988 [] BGF : . BGF BGF :	

	2012	12	31	Richard Turnill	Alex McDougall	
	2012	12	31	Nigel Bolton	Alex McDougall	
	2012	12	31	Marc Desmidt	Alex McDougall	
	2012	12	31	Doug Shaw	Alex McDougall	
	2012	12	31	Evy Hambro	Alex McDougall	
	2012	12	31	Abby Reynolds	Hugh Hurley	
	2012	12	31	Andrew J. Phillips	Rick Rieder	
	2012	12	31	가	Richard Hoerner	
	2012	12	31	가	Tim Webb	
	2015	12	31	Alex McDougall	Nigel Bolton	
	2015	12	31	Hugh Hurley	Chris Jones	
	2015	12	31	가	Raffaele Savi	
	2015	12	31	Ken Kroner	Kushel Rich	
	2016	12	31	Chris Jones	Mark Wiseman	

2016 12 31	Richard Hoerner	Thomas Callahan
2016 12 31	Nigel Bolton	Mark Wiseman
2016 12 31	Raffaele Savi	Mark Wiseman
2017 12 31	Tim Webb	Rick Rieder
2019 12 31	Mark Wiseman	Rob Kapito
2020 9 30	Rob Kapito	Rich Kushel
2020 9 30	Rick Rieder	Rich Kushel
2020 9 30	Thomas Callahan	Rich Kushel

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			(A)	(A)	(A)
1.		Asian Dragon Fund	1.50%	0.32%	1.82%
2.		Asian Growth Leaders Fund	1.50%	0.32%	1.82%
3.		Asian Tiger Bond Fund	1.00%	0.21%	1.21%
4.		China Bond Fund	0.75%	0.27%	1.02%
5.		China Fund	1.50%	0.33%	1.83%
6.		Dynamic High Income Fund	1.50%	0.24%	1.74%
7.	*	Emerging Europe Fund	0.00%	0.00%	0.00%
8.	Ex- **	Emerging Markets Ex-China Fund	1.50%	0.38%	1.88%
9.		Emerging Markets Fund	1.50%	0.39%	1.89%
10.		Euro-Markets Fund	1.50%	0.31%	1.81%
11.		European Equity Income Fund	1.50%	0.32%	1.82%
12.		European Fund	1.50%	0.32%	1.82%
13.		European Special Situations Fund	1.50%	0.32%	1.82%
14.		European Value Fund	1.50%	0.31%	1.81%
15.		Fixed Income Global Opportunities Fund	1.00%	0.22%	1.22%
16.		Future of Transport Fund	1.50%	0.30%	1.80%
17.		Global Allocation Fund	1.50%	0.26%	1.76%
18.		Global Corporate Bond Fund	0.80%	0.22%	1.02%
19.		Global Government Bond Fund	0.75%	0.23%	0.98%
20.		Global High Yield Bond Fund	1.25%	0.20%	1.45%
21.		Global Long-Horizon Equity Fund	1.50%	0.31%	1.81%
22.		Global Multi-Asset Income Fund	1.50%	0.26%	1.76%
23.		India Fund	1.50%	0.42%	1.92%
24.		Japan Flexible Equity Fund	1.50%	0.33%	1.83%
25.		Japan Small&MidCap Opportunities Fund	1.50%	0.32%	1.82%
26.		Latin American Fund	1.75%	0.32%	2.07%
27.		Nutrition Fund	1.50%	0.30%	1.80%
28.	가	Sustainable Energy Fund	1.65%	0.30%	1.95%
29.	가	Sustainable Global Dynamic Equity Fund	1.50%	0.30%	1.80%
30.		Systematic Global Equity High Income Fund	1.50%	0.31%	1.81%
31.	가	Systematic Sustainable Global SmallCap Fund	1.50%	0.35%	1.85%

		(A)	(A)	(A)
32.	United Kingdom Fund	1.50%	0.30%	1.80%
33.	US Basic Value Fund	1.50%	0.31%	1.81%
34.	US Dollar High Yield Bond Fund	1.25%	0.21%	1.46%
35.	US Flexible Equity Fund	1.50%	0.31%	1.81%
36.	US Government Mortgage Impact Fund	0.75%	0.25%	1.00%
37.	US Growth Fund	1.50%	0.30%	1.80%
38.	US Mid-Cap Value Fund	1.50%	0.31%	1.81%
39.	World Energy Fund	1.75%	0.30%	2.05%
40.	World Financials Fund	1.50%	0.33%	1.83%
41.	World Gold Fund	1.75%	0.31%	2.06%
42.	World Healthscience Fund	1.50%	0.28%	1.78%
43.	World Mining Fund	1.75%	0.31%	2.06%
44.	World Technology Fund	1.50%	0.30%	1.80%

* 2022 3 1	가			
** 2023.12.31.	1	가	가	가
2024.6.17	0.00%			
1) (Total Expense Ratio)				
가				
2)			가	
3) “ ”	가			
4) “ ”	가			2023. 12. 31.
5)			가	
6) ESG	가	ESG	가	

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A6			(가
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A6	(1	가	가
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1997. 1. 2.	(Asian Dragon Fund)	70%	가 , * QFI QFI / 20% (PRC) 가 * * MSCI All Country Asia ex Japan Index
2012. 10. 31.	(Asian Growth Leaders Fund)	70%	() *

			<p>* QFI / (PRC) 가</p> <p>* MSCI All Country Asia ex Japan Index</p> <p>QFI 30%</p>
1996. 2. 2.	(Asian Tiger Bond Fund)	70%	<p>‘ 가 (가) 가</p> <p>* 가</p> <p>* QFI (PRC) QFI 가 20%</p> <p>* (CIBM) (Foreign Access Regime) (CIBM), (Bond Connect) / 20%</p> <p>가</p> <p>* QFI (Bond Connect) (Foreign Access Regime), 20% (PRC)</p> <p>* 가 ABS</p> <p>* MBS 10% 가 20%</p> <p>* 10%</p> <p>* JP Morgan Asia Credit</p>
2011. 11. 11.	(China Bond Fund)	70%	<p>(CIBM), , / ,</p> <p>* QFI (CIBM) QFI , (Foreign Access Regime) (CIBM) / 가</p> <p>* (50%)</p> <p>가</p> <p>* ABS</p> <p>* MBS 20% 가 10% 20%</p> <p>* ABS, MBS, 가</p>
2008. 6. 24.	(China Fund)	70%	<p>(ESG)</p> <p>* QFI / (PRC) 가 QFI 20%</p> <p>* ESG MSCI China 10/40 Index</p> <p>* ESG</p> <p>* ESG</p> <p>가</p>

			<p>* ESG 가, 가</p> <p>· , ESG 가 .</p> <p>ESG</p> <p>* BlackRock EMEA (Baseline Screens Policy) " (Fundamental Insights)" (" ", https://www.blackrock.com/corporate/literature/publication/blackrock-baseline-screens-in-europe-middleeast-and-africa.pdf) , " "</p> <p>가</p> <p>* , / 1</p> <p>가 , 가</p> <p>* 가 가 () (engagement) ,</p> <p>* ESG SFDR</p>
2018. 2. 6	(Dynamic High Income Fund)	-	<p>/ / , / ,</p> <p>(covered call options)</p> <p>· , , ,</p> <p>* ,</p> <p>* (PRC) 가 (CIBM)</p> <p>* (Foreign Access Regime) (CIBM), (Bond Connect) /</p> <p>* (Stock Connects), 가 (Foreign Access Regime), (Bond Connect)</p> <p>20% (PRC) 가 ABS</p> <p>* MBS 50% 가 10%</p> <p>* 20%</p> <p>* () 30%</p> <p>* MSCI World Index (70%) Bloomberg Global Aggregate Bond Index USD Hedged (30%)</p>
1995.12. 29.	(Emerging Europe Fund)	70%	<p>· ,</p> <p>* 가</p> <p>* Emerging Markets Europe 10/40 Index</p>

2024. 6. 17.	Ex- (Emerging Markets Ex-China Fund)	80%	<p>가</p> <p>가</p> <p>Emerging Markets ex-China 10/40 Index</p>
1993. 11. 30.	(Emerging Markets Fund)	70%	<p>가</p> <p>(PRC) 20% 가</p> <p>MSCI Emerging Markets Index</p>
1999. 1. 4.	(Euro-Markets Fund)	70%	<p>EMU() (ESG)</p> <p>가</p> <p>가</p> <p>가</p> <p>5%</p> <p>ESG</p> <p>MSCI EMU Index</p> <p>ESG</p> <p>ESG</p> <p>가</p> <p>가, 가</p> <p>ESG</p> <p>가</p> <p>ESG</p> <p>BlackRock</p> <p>EMEA (Baseline Screens Policy) (Fundamental Insights)"</p> <p>(" , "</p> <p>https://www.blackrock.com/corporate/literature/publication/blackrock-baseline-screens-in-europe-middleeast-and-africa.pdf)</p> <p>가</p> <p>가</p> <p>가</p> <p>가 ()</p> <p>(engagement)</p> <p>ESG SFDR</p>
2010. 12. 3.	(European Equity Income Fund)	70%	<p>(ESG)</p> <p>5%</p>

			<p>* ESG MSCI Europe Index</p> <p>* ESG</p> <p>* ESG</p> <p>* 가 가, 가</p> <p>* ESG 가</p> <p>ESG</p> <p>* EMEA (Baseline Screens Policy) BlackRock</p> <p>" (Fundamental Insights)"</p> <p>(" ",</p> <p>https://www.blackrock.com/corporate/literature/publication/blackrock-baseline-screens-in-europe-middleeast-and-africa.pdf)</p> <p>가</p> <p>* , / 1</p> <p>가</p> <p>* 가 가 ()</p> <p>(engagement)</p> <p>* ESG SFDR</p>
1993.11. 30.	(European Fund)	70%	<p>, , (ESG)</p> <p>* 5%</p> <p>* ESG MSCI Europe Index</p> <p>* ESG</p> <p>* ESG</p> <p>* 가 가, 가</p> <p>* ESG 가</p> <p>ESG</p> <p>* EMEA (Baseline Screens Policy) BlackRock</p> <p>" (Fundamental Insights)"</p> <p>(" ",</p> <p>https://www.blackrock.com/corporate/literature/publication/blackrock-baseline-screens-in-europe-middleeast-and-africa.pdf)</p> <p>가</p>

			<p>* , / 1</p> <p>가 , 가</p> <p>* 가 가 ()</p> <p>(engagement)</p> <p>* ESG SFDR</p>
2002. 10.14.	(European Special Situations Fund)	70%	<p>(ESG)</p> <p>가 가 가 가</p> <p>가 “ ”</p> <p>가</p> <p>가</p> <p>50% 가</p> <p>30%</p> <p>5%</p> <p>* ESG</p> <p>* MSCI Europe Index</p> <p>ESG</p> <p>* ESG</p> <p>* ESG</p> <p>* 가 , 가</p> <p>ESG</p> <p>가</p> <p>ESG</p> <p>가</p> <p>ESG</p> <p>* EMEA (Baseline Screens Policy) BlackRock</p> <p>“ (Fundamental Insights)”</p> <p>(“ ”,</p> <p>https://www.blackrock.com/corporate/literature/publication/blackrock-baseline-screens-in-europe-middleeast-and-africa.pdf)</p> <p>가 , “ ”</p> <p>가</p> <p>* , / 1</p> <p>가 , 가</p> <p>* 가 가 ()</p> <p>(engagement)</p> <p>* ESG SFDR</p>
1997. 1. 8.	(European Value Fund)	70%	<p>(가 , 가 가</p> <p>가) , , (ESG)</p>

			<p>5%</p> <p>ESG MSCI Europe Value Index</p> <p>ESG</p> <p>ESG</p> <p>가 가, 가</p> <p>ESG</p> <p>가 .</p> <p>ESG</p> <p>BlackRock (Baseline Screens Policy) (Fundamental Insights)"</p> <p>EMEA (" , https://www.blackrock.com/corporate/literature/publication/blackrock-baseline-screens-in-europe-middleeast-and-africa.pdf)</p> <p>가 , " "</p> <p>가</p> <p>1</p> <p>가</p> <p>가 ()</p> <p>(engagement)</p> <p>ESG SFDR</p>
2007. 1. 31.	(Fixed Income Global Opportunities Fund)	70%	<p>가</p> <p>(CIBM) (Foreign Access Regime) (Bond Connect) / (CIBM),</p> <p>20%</p> <p>가 ABS MBS 100% 20% 가</p> <p>10%</p>
2018. 9. 4	(Future Of Transport Fund)	70%	<p>ESG</p> <p>가</p> <p>가</p> <p>가 (best in class)" 90%</p> <p>(PRC) 20% 가 5%</p>

			* * * 가 ESG MSCI ACWI ESG 20%
1997. 1. 3.	(Global Allocation Fund)	70%	가 (가 가) 가 가 (PRC) 가 (CIBM) (Foreign Access Regime) (CIBM), (Bond Connect) / 가 * (Stock Connects), (Foreign Access Regime), (Bond Connect) 20% (PRC) 가 * ABS MBS 20% 가 * 20% * 10% * S&P 500 (36%); FTSE World (ex-US) (24%); ICE BofAML Current 5 Yr US Treasury Index (24%) and FTSE Non-USD World Government Bond Index (16%)
2007. 10. 19.	(Global Corporate Bond Fund)	70%	* * (CIBM) (Foreign Access Regime) (CIBM), (Bond Connect) / 20% 가 ABS * MBS 20% 가 20% * 10% * Bloomberg Global Aggregate Corporate Bond USD Hedged Index * 5 BBB () : 85.9%#
1987. 5. 13.	(Global Government Bond Fund)	70%	* , , (ESG) * “ ”() “ , , 가 ”(GSS) 가 * (CIBM) (Foreign Access Regime) (CIBM), (Bond Connect) / 20% 가 * ABS MBS 30% 가 * 20% * 10%

			* ESG * FTSE World Government Bond USD Hedged Index ESG * BlackRock EMEA (Baseline Screens Policy) * 가 , 가 * (, ESG) * (가 ,) 가 * , ESG) * , * 가 ESG (가 , ESG) 가 * ESG , 가 * ESG , CIS * ESG) 가 SFDR . * ESG 5 A- () : 85.5%#
2007. 6. 8.	(Global High Yield Bond Fund)	70%	, , (ESG) * (가) * ABS * MBS 20% 가 20% * 10% * ESG * BofA Merrill Lynch Global High Yield Constrained USD Hedged Index ESG * BlackRock EMEA (Baseline Screens Policy) * ESG 가 , ESG 가 ESG 가. * 3 ESG ESG , 3 , ESG 가 . ESG * ESG SFDR .
1996. 2. 29.	(Global Long-Horizon Equity Fund)	70%	가/ * 가 가 가 가

			<p>* * * (PRC) 20% 가 * * ESG * MSCI All Country World Index * ESG * ESG * ESG * 가 * ESG 가, 가 * , ESG 가 . * ESG * EMEA (Baseline Screens Policy) BlackRock " (Fundamental Insights)" (" ", https://www.blackrock.com/corporate/literature/publication/blackrock-baseline-screens-in-europe-middleeast-and-africa.pdf) 가 * , / 1 가 * 가 가 () (engagement) * ESG SFDR</p>
2012. 6. 28.	(Global Multi-Asset Income Fund)	-	<p>), (), () * 가 * * * * (PRC) 가 * (CIBM) (Foreign Access Regime) (CIBM), (Bond Connect) / * (Stock Connects), 가 (Access Regime), (Bond Connect) (Foreign 20% (PRC) 가 * MBS 50% 가 ABS * 20% * 10% * * MSCI World Index (50%) Bloomberg Global Aggregate Bond Index USD Hedged (50%)</p>

2006. 4. 28.	(India Fund)	70%	<p>MSCI India TR Net 10/40 Index</p>
2005. 2. 28.	(Japan Flexible Equity Fund)	70%	<p>(ESG)</p> <p>가</p> <p>가</p> <p>ESG</p> <p>ESG</p> <p>ESG</p> <p>가, 가</p> <p>ESG</p> <p>가</p> <p>ESG</p> <p>BlackRock</p> <p>EMEA (Baseline Screens Policy) " (Fundamental Insights)"</p> <p>(" , "</p> <p>https://www.blackrock.com/corporate/literature/publication/blackrock-baseline-screens-in-europe-middleeast-and-africa.pdf</p> <p>가</p> <p>/ 1</p> <p>가</p> <p>가 ()</p> <p>(engagement)</p> <p>ESG SFDR</p> <p>MSCI Japan Index</p>
1987. 5. 13.	(Japan Small&MidCap Opportunities Fund)	70%	<p>() 가 (ESG) 30%</p> <p>ESG</p> <p>ESG</p> <p>ESG</p> <p>가, 가</p> <p>ESG</p> <p>가</p> <p>ESG</p>

			<p>* BlackRock EMEA (Baseline Screens Policy) ("Fundamental Insights")</p> <p>(https://www.blackrock.com/corporate/literature/publication/blackrock-baseline-screens-in-europe-middleeast-and-africa.pdf)</p> <p>가</p> <p>* , / 1</p> <p>가</p> <p>가</p> <p>* 가 ()</p> <p>(engagement)</p> <p>* ESG SFDR</p> <p>* S&P Japan Mid Small Cap Index</p>
1997. 1. 8.	(Latin American Fund)	70%	<p>MSCI EM Latin America 10/40 Index</p>
2010. 2. 9.	(Nutrition Fund)	70%	<p>가</p> <p>* 가</p> <p>* ESG , ESG</p> <p>가</p> <p>* 가 “ (best in class)”</p> <p>* ESG / 90%</p> <p>* 가 ESG Factset</p> <p>20% Factset ESG</p> <p>* (PRC) 20%</p> <p>가</p> <p>5%</p> <p>* ESG / 가</p>
2001. 4. 6.	가 (Sustainable Energy Fund)	70%	<p>* 가 (가 ,</p> <p>가 ,</p> <p>*)</p> <p>*, ESG , ESG</p> <p>가</p> <p>*)</p> <p>가 ; 가</p> <p>* 가 “ (best in class)”</p> <p>* ESG / 90%</p> <p>*(PRC) 20%</p> <p>* 가 5%</p>

			* ESG / 가
			* * 가 ESG 20% MSCI ACWI ESG
2006. 2. 28.	가 (Sustainable Global Dynamic Equity Fund)	70%	(ESG) (가 가) , * 가 , * ESG * (PRC) 20% 가 * 20% * 5% * ESG * BlackRock EMEA (Baseline Screens Policy) * 가 , * 가 ESG * () , * (가 , , ESG , 가) 가 * 가 * ESG ESG * ESG (가 , ESG 가 가 * ESG , 가 * ESG (CIS * ESG SFDR * MSCI All Countries World Index (MSCI ACWI) ESG 20% * 가
2006.10. 13.	(Systematic Global Equity High Income Fund)	70%	- 가/ - - () () * (PRC) 20% 가 * * MSCI ACWI Minimum Volatility Index 가
1994. 11. 4.	가 (Systematic Sustainable Global SmallCap Fund)	70%	- (가 20%) - () () .

			<p>* 가</p> <p>* EMEA 가 (Baseline Screens Policy)</p> <p>* (PRC) 20% 가</p> <p>* MSCI ACWI Small Cap Index</p>
1985.12. 31.	(United Kingdom Fund)	70%	<p>(ESG)</p> <p>5%</p> <p>ESG</p> <p>ESG</p> <p>가</p> <p>가, 가</p> <p>ESG</p> <p>가 .</p> <p>ESG</p> <p>BlackRock</p> <p>EMEA (Baseline Screens Policy)</p> <p>" (Fundamental Insights)"</p> <p>(" ,</p> <p>https://www.blackrock.com/corporate/literature/publication/blackrock-baseline-screens-in-europe-middleeast-and-africa.pdf</p> <p>가</p> <p>/ 1</p> <p>가</p> <p>가</p> <p>가 ()</p> <p>(engagement)</p> <p>ESG SFDR</p> <p>FTSE All Share Index</p>
1997. 1. 8.	(US Basic Value Fund)	70%	<p>(가) 가 가 가</p> <p>Russell 1000 Value Index</p>
1993.10. 29.	(US Dollar High Yield Bond Fund)	70%	<p>(ESG)</p> <p>가</p> <p>ABS</p> <p>MBS 20% 가</p> <p>20%</p> <p>10%</p> <p>ESG</p>

			<p>* Bloomberg US High Yield 2% Constrained Index</p> <p>ESG</p> <p>* BlackRock EMEA (Baseline Screens Policy)</p> <p>* ESG</p> <p>가</p> <p>, ESG</p> <p>가</p> <p>ESG</p> <p>가.</p> <p>* 3 ESG</p> <p>3</p> <p>ESG</p> <p>, ESG</p> <p>ESG</p> <p>ESG</p> <p>ESG</p> <p>* ESG SFDR</p>
2002.10. 31.	(US Flexible Equity Fund)	70%	<p>(가 가</p> <p>)</p> <p>* (ESG)</p> <p>* ESG</p> <p>* Russell 1000 Index</p> <p>ESG</p> <p>* ESG</p> <p>ESG</p> <p>* ESG 가</p> <p>가, 가</p> <p>ESG</p> <p>가 .</p> <p>ESG</p> <p>* EMEA BlackRock</p> <p>(Baseline Screens Policy)</p> <p>" (Fundamental Insights)"</p> <p>(" ,</p> <p>https://www.blackrock.com/corporate/literature/publication/blackrock-baseline-screens-in-europe-middleeast-and-africa.pdf)</p> <p>가</p> <p>* , / 1</p> <p>가</p> <p>, 가</p> <p>* 가 가 ()</p> <p>(engagement)</p> <p>* ESG SFDR</p>
1985. 8. 2.	(US Government Mortgage Impact Fund)	80%	<p>가 /</p> <p>(manufactured housing),</p> <p>(State Housing Finance Authorities)</p> <p>MBS 가</p> <p>/ 가 가</p> <p>(Government National Mortgage Association, GNMA)</p>

			<p>가 (Fannie Mae) (Freddie Mac)</p> <p>“ (Impact)” 가 /</p> <p>* BlackRock EMEA</p> <p>* MBS 100% 가 . ABS MBS</p> <p>ABS and MBS) , ABS MBS(agency 가 .</p> <p>* Bloomberg US MBS Index 20% .</p> <p>* 5 A- ()</p> <p>: 100.3%#</p>
1999. 4. 30.	(US Growth Fund)	70%	<p>(가 ,</p> <p>*) (ESG)</p> <p>*) ESG</p> <p>*) Russell 1000 Growth Index</p> <p>*) ESG</p> <p>*) ESG</p> <p>*) ESG 가 , 가</p> <p>*) ESG 가 .</p> <p>*) ESG</p> <p>*) EMEA (Baseline Screens Policy) BlackRock</p> <p>*) " (Fundamental Insights)"</p> <p>*) ("https://www.blackrock.com/corporate/literature/publication/blackrock-baseline-screens-in-europe-middleeast-and-africa.pdf")</p> <p>*) 가 , " "</p> <p>*) 가 / 1</p> <p>*) 가 , 가</p> <p>*) 가 가 ()</p> <p>*) (engagement)</p> <p>*) ESG SFDR</p>
1987. 5. 13.	(US Mid-Cap Value Fund)	70%	<p>(Russell Midcap Value Index</p> <p>가 가)</p> <p>*) Russell Midcap Value Index</p>
2001. 4. 6.	(World Energy Fund)	70%	

			<p>* (PRC) 20% 가 5%</p> <p>World Energy 30% Buffer 10 /40 Index</p>
2000. 3. 3.	(World Financials Fund)	70%	<p>(ESG)</p> <p>(PRC) 20% 가</p> <p>ESG MSCI ACWI Financials Index</p> <p>ESG</p> <p>ESG</p> <p>가 가, 가</p> <p>ESG</p> <p>가</p> <p>ESG</p> <p>BlackRock EMEA (Baseline Screens Policy) " (Fundamental Insights)" (" ", https://www.blackrock.com/corporate/literature/publication/blackrock-baseline-screens-in-europe-middleeast-and-africa.pdf) 가</p> <p>가 / 1</p> <p>가</p> <p>가 가 () (engagement)</p> <p>ESG SFDR</p>
1994.12. 30.	(World Gold Fund)	70%	<p>가</p> <p>(PRC) 20% 가 5%</p>
2001. 4. 6.	(World Healthscience Fund)	70%	<p>(ESG)</p> <p>(PRC) 20% 가</p> <p>ESG MSCI World Health Care Index</p>

			<p>ESG</p> <p>* ESG</p> <p>ESG</p> <p>* 가 가, 가</p> <p>ESG</p> <p>가 .</p> <p>ESG</p> <p>* BlackRock EMEA (Baseline Screens Policy) " (Fundamental Insights)" (" ", https://www.blackrock.com/corporate/literature/publication/blackrock-baseline-screens-in-europe-middleeast-and-africa.pdf) " "</p> <p>가</p> <p>* / 1</p> <p>가</p> <p>가</p> <p>* 가 ()</p> <p>(engagement)</p> <p>* ESG SFDR</p>
1997. 3. 24.	(World Mining Fund)	70%	<p>* 가</p> <p>* (PRC) 20% 가 5%</p> <p>* MSCI ACWI Metals & Mining 30% Buffer 10/40 Index</p>
1995. 3. 3.	(World Technology Fund)	70%	<p>가, 가 (ESG)</p> <p>* (PRC) 20% 가</p> <p>* ESG MSCI AC World Information Technology 10/40 Index</p> <p>ESG</p> <p>* ESG</p> <p>* 가 가, 가</p> <p>ESG</p>

			<p>가 .</p> <p>ESG</p> <p>* EMEA (Baseline Screens Policy) BlackRock (Fundamental Insights)" (" " , https://www.blackrock.com/corporate/literature/publication/blackrock-baseline-screens-in-europe-middleeast-and-africa.pdf) " " 가</p> <p>* , / 1 가 , 가</p> <p>* 가 가 () (engagement) ,</p> <p>* ESG SFDR .</p>
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1)	“ . ”			
2)	가 40%			
3)	Committee of European Securities Regulators (CESR) (VaR)			
#	2023	12	31	5

“ ” 가

financing transactions) / (securities

	<p>30% 70%가 가</p> <p>(Bond Fund) 가 10% 가</p>
<p>(income)</p> <p>가 (“ ”)</p> <p>가</p>	<p>/ ()</p> <p>/ 10%</p> <p>가 가</p> <p>가</p>

가	“가 (weighted average life)” “WAL” 가
	“ ” 가 가 가 BBB-
/	“ ” “ ” 가 가 BB+ 가
ABS/MBS	가 (fixed income transferable securities) ABS MBS가 MMF
UN	UN (United Nations Convention on Cluster Munitions) 2010 8 1 (cluster munitions)
/	“ ” “ ” 가 가 가 가 가 가 “ ” “ ” 가 / 가 가 가 가 가 가
가	“ 가 (capacity constraint product)”가 / , 가 /
	Committee of European Securities Regulators (CESR) (“ ”) 가 (global exposure, “ ”) “ (Commitment) ” “Value at Risk” (“VaR”) 가 가 VaR VaR VaR “ ” “ ” 99% 가 1 VaR VaR “ ” “ ” “ ” VaR VaR 2 VaR VaR 가 VaR VaR VaR VaR 20% VaR VaR VaR (Commitment) 가 가 2010 가 100%
	(가 가 (leverage) VaR 가 가 가 (long position) (short position) 가 가 (offset) 가 가 가 200%, 300% 가 가 가

<p>(EU) 2016/1011 (" ")</p>	<p>ESMA가</p> <p>ESMA가</p> <p>https://registers.esma.europa.eu 2019 9 1</p> <ul style="list-style-type: none"> IHS Markit Benchmark Administration Limited ICE Data Indices LLC FTSE International Limited S&P Dow Jones Indices LLC STOXX Ltd SIX Financial Information Nordic AB <p>MSCI Limited 2025 12 31 EU 가</p> <p>가</p>
<p>(ESG Integration)</p>	<p>(ESG) “ 가 ” BlackRock</p> <p>가 , ESG BlackRock</p> <p>(environmental), (social) BlackRock ESG</p> <p>(governance) 가</p> <p>BlackRock</p> <p>ESG 가 ESG 가</p> <p>가 ESG</p> <p>ESG ESG 가 ESG</p> <p>가 ESG</p> <p>BlackRock (Risk and Quantitative Analysis) 가</p> <p>가</p> <p>BlackRock ESG 가</p> <p>가 ESG</p> <p>BlackRock 가 3</p> <p>(Investment Stewardship)</p> <p>가 () , , ,</p> <p>가 (가) 가 (</p> <p>, 가 가)</p> <p>(Impact) 가 가 ESG</p> <p>가 / 가</p> <p>2 ‘10. 가</p> <p>BlackRock</p> <p>ESG 가</p>

	<p>(Investment Stewardship)</p> <p>BlackRock 가</p> <p>가</p> <p>. BlackRock ,</p> <p>. BlackRock 가 가</p> <p>BlackRock 가</p> <p>: 1) , BlackRock</p> <p>. 2) BlackRock (investment horizon) 가</p> <p>, , BlackRock</p> <p>BlackRock 가 가 www.blackrock.com/corporate/sustainability</p> <p>https://www.blackrock.com/corporate/about-us/investment-stewardship#our-responsibility</p>
SFDR	<p>SFDR 가 3가</p> <p>6 “ 가 ”</p> <p>8 “ ”</p> <p>9 “ 가 ”</p> <p>SFDR “ 8 ” “ 9 ”</p> <p>8 : (China Fund), (Euro-Markets Fund), (European Equity Income Fund), (European Fund), (European Special Situations Fund), (European Value Fund), (Global Government Bond Fund), (Global High Yield Bond Fund), (Global Long-Horizon Equity Fund), (Japan Flexible Equity Fund), (Japan Small & MidCap Opportunities Fund), 가 (Systematic Sustainable Global SmallCap Fund), (United Kingdom Fund), (US Dollar High Yield Bond Fund), (US Growth Fund), (US Flexible Equity Fund), (World Financials Fund), (World Healthscience Fund), (World Technology Fund)</p> <p>9 : (Future Of Transport Fund), (Nutrition Fund), 가 (Sustainable Energy Fund) (US Government Mortgage Impact Fund)</p> <p>SFDR 8 9</p> <p>SFDR 6</p> <p>BlackRock 8 9</p> <p>SFDR 가</p> <p>가 가 ESG . BlackRock</p> <p>가</p> <p>BlackRock 가 가 3</p> <p>BlackRock 가 가</p> <p>9 가</p> <p>가 , 9</p> <p>가</p>

(Taxonomy Regulation)	<p>6 가 EU .</p> <p>8 9 3 8 9 8 9 가 (" 가 ") (enabling activities) (transitional activities)</p> <p>("TSC") 2021 12 9</p> <p>BlackRock TSC 가</p> <p>가 가 (SFDR) BlackRock (RTS)</p> <p>BlackRock 9 8 9</p> <p>가 가 8 9 0%</p> <p>BlackRock , BlackRock 가</p> <p>https://www.blackrock.com/corporate/literature/prospectus/eu-taxonomy.pdf</p>									
	<p>SFDR 8 9 " " "PCD" "[- (SFDR-PCD)"</p>									
가 (PAI)	<p>PAI ESG SFDR</p> <p>PCD , BlackRock , PAI</p> <p>PAI</p>									
	<p>, BlackRock SFDR (Taxonomy Regulation) ESG ESG</p> <p>ESG</p>									
Febelfin	<p>(Febelfin) (SRI) ("Febelfin ")</p> <p>2019 2 (Central Labeling Agency, "CLA") . CLA 가</p> <p>(,) 가 ESG Febelfin 가 / ESG</p> <p>UN 가 ESG (UN Global Compact) / 가</p> <p>가 ESG 가</p> <p>가 , 가 , 가</p> <p>「 가 」 2021 5 31 2 12 2021 10 31 , 2022 1 (EU) 가 Febelfin</p> <p>(Revised Quality Standards) ESG 가</p>									

	<p>(selectivity) 가 , 가 , 가가 , 가 (Febelfin 30% (:))</p> <p>CLA Febelfin 가 3</p> <p>Febelfin () Febelfin</p> <p>Febelfin www.towardssustainability.be/en/quality-standard Febelfin Febelfin</p> <p>(Future Of Transport Fund), (Nutrition Fund) 가 (Sustainable Energy Fund).</p>
SRI	<p>SRI 가 ESG ("SRI ")</p> <p>SRI 90% SRI ESG</p> <p>ESG 가 ESG E, S G 20% ESG 가 20%</p> <p>() , SRI</p> <p>가 가</p> <p>가 SRI 가</p> <p>() SRI www.lelabelisr.fr/label-isr/criteres-attribution/ SRI SRI</p> <p>SRI (Future Of Transport Fund), (Nutrition Fund) 가 (Sustainable Energy Fund).</p>
BlackRock EMEA (Baseline Screens Policy)	<p>(Baseline Screens Policy) , ((revenue threshold)) () / :</p>

	<p>(i) ;</p> <p>(ii) ;</p> <p>(iii) / ;</p> <p>(iv) ;</p> <p>(v) .</p> <p>ESG 3 ESG 가 / .</p> <p>ESG ESG (, 가 .</p> <p>가 ()</p> <p>https://www.blackrock.com/corporate/literature/publication/blackrock-baseline-screens-in-europe-middleeast-and-africa.pdf</p> <p>가 BlackRock EMEA (Baseline Screens Policy)</p> <p>()</p>
(AMF)	<p>가 AMF .</p> <p>(Future Of Transport Fund), (Nutrition Fund), 가</p> <p>(Sustainable Energy Fund), 가 (Sustainable Global Dynamic Equity Fund),</p> <p>(US Government Mortgage Impact Fund).</p>
QFI	<p>(CSRC) QFI , QFI 가</p> <p>BAMNA QFI 가 QFI</p> <p>가 Blackrock QFI 가 Blackrock QFI</p> <p>가 QFI (SFC)가 QFI (“ ”) 가 QFI</p> <p>QFI</p> <p>(a) QFI 가 () QFI () , “QFI () , “ ()” QFI</p> <p>QFI QFI</p> <p>(b) QFI 가 QFI () / (i) QFI , (ii) (QFI 가) QFI, , QFI ()</p> <p>(c) () / (i) QFI 가 QFI () , (ii) (QFI 가) QFI</p> <p>(d) QFI () QFI QFI () 가</p> <p>(e) QFI () , QFI QFI () QFI ()</p> <p>(f) QFI 가 , (i) QFI QFI () , (ii) QFI () QFI 가</p>

<p>QFI</p>	<p>QFI (“ ”)</p> <p>QFI QFI QFI</p> <p>가 UCITS , (), QFI</p> <p>QFI가 QFI QFI () (“QFI ”) QFI , QFI</p> <p>QFI , QFI QFI () (“QFI ”) QFI</p> <p>UCITS , (i) CSSF</p> <p>가 , (ii) , (iii)</p> <p>가 ,</p>
	<p>HKEX, HKEX,</p> <p>() 가</p> <p>“ ” 180 (“</p> <p>380</p> <p>H A ,</p> <p>:</p> <ul style="list-style-type: none"> • “ (risk alert board)” • , - (Shanghai-Hong Kong Stock Connect) - (Shanghai-Hong Kong Stock Connect) (Northbound trading) ETF (Shanghai-SSE) • Hong Kong Stock Connect) (Northbound trading) ETF <p>6 가</p> <p>(“ ”) 가</p> <p>) 가 (</p> <p>(“ Index) 가 RMB60 A H (ChiNext Board) (SZSE Component (SZSE Small/Mid Cap Innovation Index)</p> <p>(Shenzhen-Hong Kong Stock Connect) (Northbound trading) ETF ETF 6</p> <p>SZSE ETF 가 (Northbound trading) ETF</p>

	<p>2019 8 (Delivery Versus Payment (DVP))</p> <p>(Hong Kong Monetary Authority) (Central Moneymarkets Unit)</p> <p>{ (China Securities Depository & Clearing Co., Ltd) (Shanghai Clearing House} (omnibus nominee account) 가</p> <p>가</p> <p>“ (China Interbank Bond Market) ” “ ” “ ”</p>
-	<p>(German Investment Tax Act) 2 6</p> <p>7 (2018 1 1)</p> <p>(a) (“ ”) 2018 1 1 (German Investment Tax Act)</p> <p>2 8 50%</p> <p>(Asian Dragon Fund), (Asian Growth Leaders Fund), (China Fund), Ex- (Emerging Markets Ex-China Fund), (Euro-Markets Fund), (European Equity Income Fund), (European Fund), (European Special Situations Fund), (European Value Fund), (Future Of Transport Fund), (Global Long-Horizon Equity Fund), (Japan Small & MidCap Opportunities Fund), 가 (Japan Flexible Equity Fund), 가 (Sustainable Energy Fund), 가 (Sustainable Global Dynamic Equity Fund), (Nutrition Fund), 가 (Systematic Global Equity High Income Fund), 가 (Systematic Sustainable Global SmallCap Fund), (United Kingdom Fund), (US Basic Value Fund), (US Flexible Equity Fund), (US Growth Fund), (US Mid-Cap Value Opportunities Fund), (World Energy Fund), (World Financials Fund), (World Gold Fund), (World Healthscience Fund), (World Mining Fund), (World Technology Fund).</p> <p>(b) (“ ”) 2018 1 1 (German Investment Tax Act)</p> <p>2 8 25%</p> <p>(Emerging Markets Fund)</p> <p>2 “ ” 가 (</p> <p>9a (2018 1 1)).</p> <p>/ , 가</p> <p>가</p> <p>, 2018 1 1 2 8 “ (Equities)” 가 :</p> <p>1. (</p> <p>) ,</p> <p>2. 가 :</p> <p>a. (EEA) 가</p> <p>;</p> <p>b. 가 가 15%</p>

	3.	가	51% -	,	가	-
		(50%	,)가	
	4.	가	25% -	,	가	-
		(25%	,)가	
		,	가	가	1	
		,	가			
		, 2018	1	1	2	8
		“ (Equities)”	:			
	1.			,		
	2.	2	9	,		
	3.		가	가		
		15%	가			
	4.		:			
	a.	10%			2	a. b.
			,			
	b.	가	가	가	10%	2 a. b.
				가		
		2018	1	1	2	6 7 ()
		“	“	”		

(1)

1) (“EU”) 가

2) EU 가

3) , , , 가

4) , , , 가가 가

5) 가 , 1 1) 3)
2) 4)
가

6) EU 2009/65/EC 1 2 (a) UCITS /
 (“UCI”)

	UCI가 CSSF ()	
	UCI UCITS (uncovered)	
	2009/65/EC UCI 가가 가	
	UCITS UCI () UCITS UCI	
	(3) 10% UCITS UCI UCITS	
7)	가 12 가	
	CSSF가	
8)	() /	
	(“ ”). 1) 7) 9) 가	
	(prudential supervision) CSSF가	
	가 (offsetting) 가	
9)	2010 1	
	(EU (European Investment Bank), (European Central Bank),	
	EU, 가, 1), 2) 3) (prudential supervision)	
	CSSF가	
	CSSF가 (, (i) , (ii) 78/660 (1) (Directive 78/660/EEC)	
	10,000,000 (banking liquidity line)).	
(2)	가, 10% (1) 1) 9) 가 가	
(3)	(1) 6) UCITS / UCI UCI 10%	
	UCITS,	
	- ESG Flex Choice Cautious Fund ()	
	- ESG Flex Choice Moderate Fund ()	
	- ESG Flex Choice Growth Fund ()	
	- Multi-Theme Equity Fund ()	
	Climate Action Multi-Asset Fund() , 10% 가 가	
	100,000,000 () , Systematic Global Sustainable Income & Growth() , 10% 가 가 200,000,000 ()	
	. Circular Economy Fund (3) UCI 10%	
	OECD UCI 5%	

- (1) 6) UCITS / UCI UCITS /
UCI 20% UCI
UCITS / UCI 3
가
- UCITS UCI 30%
- 1) 가 UCITS / UCI , (6) UCITS
UCI 가
- 2) (i) 가, (ii) 가, UCITS / UCI
, UCITS / UCI
- 가 (가 UCITS / UCI UCI
) (가 1.5% UCI) (
- (4) (“ ”)가 (“ ”) :
- - 10% (2.3)
 - 가 ,
 - ,
 - 가 2010 (€1,250,000)
- (5) 20% (, 2010 41
1 “ ” ,
()
)
- (6)
- 1) 10% 가
- 2) 20%
- 3) EU , 1) 10% , EU EU
가 35%
EU 25%. (, (i)
, (ii) 가 5% 가
80%)
- 4) 가 5% 가
가 40% (prudential supervision)
3) 가
40%

- 5) 1) 4) 가 / 20% (exposure).
- 6) 가
- 7) 1) 4) , 1) 4) 가 35%
- 8) 83/349/EEC 1) 4)
- 9) 1) 가 5) 3가 20%
- 10) (8) 1) 10% 20% , / CSSF가 () 가 () 가 (replicable) 가
- 11) 가 35%가
- 12) (MMF 17.7) EU , , OECD 가 100% , (i) 6 (six different issues) 30% (ii)
- (7)
- (8)
- 1) 10% 10% 25% 10% 가
- 2)
- 3) (UCI)가
- 4)
- 5) , 4)
- 2), 3)
- (9) (7) (8)
- 1) EU 가 가
- 2) EU 가
- 3) EU 가 가

가

(Short Term VNAV MMF)

(1) MMF “ 가 (Short Term VNAV MMF)”

Y (money-market rate)

Y (2)
Y 가 , 가 가 가
Y 가 가

(2) MMF MMF :

Y MMF 10 : (a) UCITS
가 397 MMF 2 397
, 397

Y MMF 11
 (“ABCP”): ABCP가 가 :
(a) EU (Capital Requirements Regulation)(575/2013)(“CRR”)
 “Level 2B ” (Liquidity Coverage Ratio Commission Delegated Regulation (EU) 2015/611)
 ; (b) ABCP programme ABCP (i)
 , (ii) (re-securitisation)가 ABCP
 가 , (iii)
 (c) (simple) , (transparent) (standardised) (STS) ABCP

MMF ABCP
 : (i) (a) 가 2
 397 ; (ii) (b) (c) ABCP
 가 397 ; (iii) (a) (c) (amortising
 instruments) WAL(가) 2

MMF ABCP
 : (i) (a), (b) (c) ABCP 가 2
 397 ; (ii) (a) (c)
 (amortising instruments) WAL(가) 2

Y MMF 12 : (a)
 가 ; (b) 가 12 ; (c) (EU) (₩)

Y MMF 13 : (a)
 , , ; (b) MMF
 가 ; (c)
 MMF
 ; (d) 가 , MMF
 가

Y MMF 14 (repurchase agreements):
 (a) (c) (7
) ; (b) MMF ,
 ; (c) (i) UCITS
 (ii) ; (d) MMF가 10%
 (; (e) MMF가 2 가

- Y MMF 15 (reverse repurchase agreements): (a) MMF가 2 가 ; (b) 가 ; (c) MMF가 (2)(a) ; (d) ABCP ; (f) ; (e) MMF가 MMF 가 15% ; (g) MMF가 (accrued basis) (recall) .
- 가 가 (mark-to-market basis)
- Y MMF 16 (19) (23) MMF
- (3) MMF 2010 41(2)
- (4) MMF :
- Y 5% , ABCP ; 가
Y MMF가 MMF가 (EU) 가 (15%)가 MMF 10%
- (5) (4)(a) , VNAV MMF(가) 10% , VNAV MMF가 5% ABCP 가 가 40%
- (6) MMF ABCP MMF 15% MMF MMF 11(4) (delegated act) MMF MMF ABCP (transparent) 20% (standardised) (“STS”) MMF ABCP 15% (simple) , ABCP
- (7) MMF 13 가 MMF 5%
- (8) MMF가 10%
- (9) MMF MMF 15% (2)
- (10) (4) (6) , MMF 15%
- Y , ABCP ;
Y ;
Y .
- (11) MMF 100% (EU), (EU) 가, (EU) (European Central Bank), (European Investment Bank), (European Investment Fund), (European Stability Mechanism) (European Financial Stability Facility), OECD , G20 , 가 (IMF), (IBRD), Council of Europe Development Bank, (EBRD), (Bank for International Settlements), (EU) 1 가

- (12) (11) 가 :
- Y MMF가 6 ;
- Y MMF가 30% .
- (13) (4) , MMF (EU) 10%
- (14) MMF가 (13) 5% ,
- 가 MMF 가 40% .
- (15) (4) , (14) 가 ,
- (Delegated Regulation)(EU) 2015/61 10(1) (f) 11(1) (c) ,
- MMF 20% .
- (16) MMF가 (15) 5%
- 가 (14) 가
- MMF 가 60% .
- (17) Directive 2013/34/EU
- (4) (10) .
- (18) MMF 가 397 7.5%
- 1 (repo) 1
- 가 , 15% , 5
- (repo) , 5
- 가 7.5%
- 5
- WAM(가) 120 WAL(가) WAM(가 60)
- WAL(가) (repo) .
- (19) MMF MMF(“ MMF”) 가
- :
- Y MMF 10% MMF
- Y MMF가 MMF .
- (20) MMF MMF MMF가
- MMF
- (21) MMF MMF , 5% MMF
- (22) MMF 10% MMF .
- (23) MMF MMF가 , 가
- :
- Y MMF가 MMF 가 MMF ,
- Y MMF가 MMF MMF
- 가 MMF
- MMF MMF
- Y MMF MMF

ABCP

- 1) 가 :
 Y ;
 Y ;
 Y ;
 Y ;
 Y : 가,
 Y ;
 Y ,
 Y (liquidity profile).
- 2) 가 (, , ABCP (,
 , ,) 정량·정성 가 .
- 3) 정량·정성 : , , ,
 , (positioning), , , ,
 (disruption), , (statutory), ,
 (ESG) , 가 가
 , , 가 , 가
 가 , ()
 , 가 , 가.
- 4) 가 정량·정성 : 1 , GDP, 가 ,
 , GDP
 (default history), / (ratio of reserves/imports), (regulatory
 quality), (accountability), , ,
- 정량·정성 :
 가(sovereign) , , 가
 , (), (), 가
- 5) 정량·정성 :
 , ,
- 6) 가 가
 가 back testing 가 가 :
 Y ;
 Y 가 가 가 ;
 Y 가 가 가가 ;

Y Regulation (EC) N° 1060/2009 5a

, , ABCP 가 가 ; 가

Y 가 가 가 가 ;

Y 가 , 가 가 .

가 . , 가 .

9. ,

가.

(1) 가 가 CSSF가 CSSF 가 .

(2) CSSF가 CSSF가 가 .

(3) 2010 . ,

(4) 가 (global exposure) 가 “8. . ” (6) 1) 4)

가 .

가 (Exposure) 가 , , 가 .

(5) -

가 CSSF 08/356() ESMA ESMA/22012/832EL (“ ”) (/) .

2015 (2015/2365) 가 .

:

- 1)
- 2) 가 :

 - (i) ,
 - (ii) ,
 - (iii) 가 .

- 3)
- 4) 가 가 KIID
()
가 100% , (i)
(ii)
- (6)

 - 1) CSSF가
 - 2) CSSF가
 - 3) 가 (가
가 가) 2010 43(2) 20%
 - 4) 가 가 , 가
 - 5) 3.5.1 (i)
(가)

6)

가
가 / , , ,
가
UCITS 가 “ ” 가
(i) BlackRock BlackRock 가
(ii) BlackRock BlackRock 가
가 , BlackRock
가 , BlackRock /
BlackRock (“RQA”) BlackRock
 (“ ”)
BlackRock (“ ”)
 (“ ”)
가 - (loan-level)
가
BlackRock
(, /)
BlackRock : (i) BlackRock 가
(,)
(ii) 가
(iii) ,
 , BlackRock
BlackRock
 / 가
가

(7)

(a) (6) 2) (6) 3)

(b) 가

(c) 가

(i) (bank certificates) 2007 3 19 2007/16/EC
(money market instruments)

(ii)

(iii) (8) (b), (c) (d)

가

가

. 7
가

가

가

가
가

가

. 가
. 7
가

(8)

(“ ”)

(a) : 가 (pre-sale valuation) 가
가
(multilateral trading facility)
48 2010

(b) 가 가: 가 가 , 가
(haircut)가

(c) :

(d) : 가

(e) () : 가, , (가 가
20%) 가
A, 2.64 , 20% 가
100% , 6
가 30%

(f) 가 : 가

/

가
가

/

가

(a) , , 2007 3 19 2007/16/EC (money market instruments),

(b) OECD , 가 가

(c) 가 AAA UCI

(d) (e) (f) / UCITS가

(e) ,

(f) OECD 가 (,
).
(title transfer) .

가 3 가

가
‘ . ’ (6) 20% .

,

:

(i) 2009/65/EC 50(f)

(ii)

(iii) 가

(iv) MMF

,
(haircut)
(haircut) (haircut) (credit support) 가
가 가
() 가 가
가
가 (haircut) 가
가 ;
, / (, (wrong way risk))
가 가

	가 (haircut)
	0%
가 1	0.5%
가 1 5	2%
가 5	4%
가 5	10%
가 5	12%

	가 (haircut)
	2%
(Money Market Funds)	2%
	2.5%
(Agency Bonds)	2.5%
()	5%

	가 (haircut)
	0%
	6%

가

- (a) . 2 “ ” , , (,) .
- (b) CSSF가 EU (EU 가) 10% . 5% .
- (c) , (가 가) 가 , 가

가.

[illegible]

[illegible]

	<p>가 . 가 가</p> <p>가 .</p> <p>가 2 ‘ . ,</p> <p>()</p> <p>가 ,</p> <p>(가 가 2) “</p> <p>” “ ” 가 .</p> <p>가 가</p> <p>가 .</p> <p>가 (commitment) ” ,</p> <p>가 (Value at Risk, VAR) 가 가 2 ‘ ,</p> <p>“ ” .</p> <p>가 “ ”</p>
-	<p>(,).</p> <p>2</p> <p>2</p> <p>2</p> <p>2</p> <p>2</p> <p>2</p> <p>2</p> <p>2</p> <p>2</p> <p>2</p> <p>CDS (CDS), , 가 CDS</p> <p>, CDS</p> <p>가 (), 가</p> <p>, CDS (Protection Buyer) (Protection Seller)</p> <p>, “ ”</p> <p>가</p> <p>(redemption requests)</p> <p>가 가 가</p>

/

(on a net basis)

(on a net basis)

()

가

가

(가

가

가 ,

)

가 가

가

가

, (2

가

 γ , (3)

가

(“

(pair trading)
/ /

(currency peg mechanisms)

가

가 ,

	가 가 가
	가 가 가 가 100% ()
	가 가 가
	가
	가 / 가 가 가 가 가
	UCITS (a) (b) 가 / 가 가 가 가 / 가 가 가 가 가 가 가 가

[illegible]

	가
	가
	가
가	가

	<p>가 가 가 가</p> <p>가 가</p> <p>(fixed income securities) 가 (fixed income securities)</p>
	<p>“(high-yield)”</p> <p>가</p> <p>가</p>
<p>(“ABS”)</p>	<p>()</p> <p>ABS ()</p> <p>ABS / 가</p> <p>ABS MBS (가)</p> <p>(level of rotation)</p> <p>가 ABS</p> <p>ABS ABS , ABS 가 가 가</p> <p>가 ABS</p> <p>가 ABS 가</p> <p>ABS 가</p> <p>가 ABS ABS ABS 가</p> <p>가 ABS 가</p> <p>가 가</p> <p>ABS 가</p>

	가	ABS	
		(asset-backed commercial paper, "ABCP")	
ABCP	가	90 180	
		(trade receivables)	
			(conduit)
(originator)			
		(collateralized debt obligations, "CDO")	
CDO		CDO	가
		CDO	가
		가	
		(credit linked note, "CLN")	
CLN			
CLN		가	가
	/		CLN
		가	가
		CLN	가
		CLN	가
		가	CLN
			가
		(synthetic collateralized debt obligations)	
CDO		(CDS -)	
(fixed income assets)			(CDO)
		CDO	
		CDO	가
		(fixed income portfolio)	CDO
CDS가			가
CDO		(fixed income products)	
	CDS	()	CDS
	CDS		
		(Whole Business Securitisation)("WBS")	
	가	()	가
)	()	
			가

	가 , 가 . /
	<p>(“ ”)가</p> <p>/</p> <p>가</p> <p>가</p> <p>가 ,</p> <p>가</p> <p>/</p> <p>3 가</p> <p>(i)</p> <p>() (</p> <p>(ii) 가) 가 (</p> <p>가 10%</p> <p>(“ ”)</p> <p>가 가 , 가</p> <p>가 10%</p> <p>가</p>
	가 / 가 가 가 ()
“ (Bail-in)”	<p>EU EU (resolution authority)</p> <p>(, “ (bail-in)”). (0)</p> <p>EU</p> <p>EU , EU</p> <p>가</p> <p>(가) 가</p>

	<p>A / 가 .</p> <p>가 . 1979</p> <p>가 , 가</p> <p>가 , 가 A / .</p> <p>가 가 가</p> <p>가 가 가</p> <p>가 가 가</p> <p>가 가 가 (USD</p> <p>QFI ("CNY")가 ("CNH") (market force) . CNH 가 CNY 가 (CHN)</p> <p>(CNY)</p>
	<p>가</p> <p>가 가 / 가 가 가</p> <p>가 가 가</p> <p>가 가 () ()</p> <p>가</p>

	<p>(가) 가</p> <p>가 가 10%</p> <p>MICEX-RTS</p>
	<p>가</p> <p>가 /</p> <p>가 , 가</p> <p>(European Economic and Monetary Union)</p> <p>가 가</p> <p>가 , 가</p> <p>가 가</p>
	<p>가</p> <p>가 가 가</p> <p>가 가</p> <p>가 /</p> <p>(가 가</p> <p>가</p> <p>가</p> <p>가 가</p> <p>가 가</p> <p>가 가</p> <p>가 가</p> <p>가 가</p>

	가 가 가
ESG	ESG ESG ESG 가 ESG , ESG ESG ESG ESG , ESG 가 ESG ESG ESG , ESG ESG) ESG / ESG (ESG (ESG ESG 가 ESG , ESG , UN “ 2 ESG ESG 가 ESG ESG ESG 가 , 3 ESG 가 가 가 ESG ESG 가 ESG ESG / () () ESG 가
MSCI ESG 가	ESG ESG MSCI가 ESG MSCI 가 ESG / ESG / 가 (controversies score), 가가 MSCI 가 가 ESG 가
QFI	QFI “ ” “QFI ” QFI A BAMNA QFI QFI 가 BlackRock Group QFI () “ ” QFI 가 :

	<p>QFI</p> <p>가 ,</p> <p>QFI</p> <p>가 QFI 가</p> <p>가 QFI (QFI 가) QFI , QFI</p> <p>QFI , QFI QFI QFI</p> <p>QFI QFI QFI</p> <p>QFI QFI QFI</p> <p>QFI가</p> <p>QFI A ,</p> <p>가 10%</p> <p>(QFI가) ,</p> <p>(ii) QFI QFI) A 30%</p> <p>QFI “ ” A (ii)</p> <p>A QFI</p> <p>/ 가</p> <p>A QFI</p> <p>가 , QFI 가 , QFI</p> <p>가 A 가 가 가 가 ()</p> <p>10% 가 가 가 가 가</p> <p>가 가 가 가 (, QFI</p> <p>A), 가</p> <p>QFI</p> <p>QFI QFI QFI 가 QFI () “QFI</p> <p>”) () () QFI</p> <p>() QFI QFI</p> <p>QFI QFI</p> <p>QFI 가 가 QFI ()</p> <p>QFI QFI</p> <p>가 QFI , QFI</p> <p>가 , QFI</p> <p>가 QFI</p>
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	<p>QFI () (“ ()”) QFI 가</p> <p>. QFI</p> <p>3</p> <p>1</p> <p>, QFI가 . QFI</p> <p>QFI</p> <p>, QFI</p> <p>, QFI</p> <p>가</p> <p>QFI 가 , QFI</p> <p>() 가 가 , QFI</p> <p>QFI (lock-up period) (authenticity) 가</p> <p>, QFI ()</p> <p>. QFI 가</p> <p>, QFI (authenticity) QFI , QFI</p> <p>가 QFI가</p>
	<p>“ ” “ ” “ ”</p> <p>A</p> <p>가 (Quota Limitations)</p> <p>가 (,</p> <p>가).</p> <p>/ (beneficial ownership)</p> <p>(“CCASS”) (“HKSCC”) 가</p> <p>“ ” “ ”</p>

	<p>(가),</p> <p>가</p> <p>가</p> <p>(CSRC) 2015 5 15 “ -</p> <p>(SH-HK Stock Connect) FAQ”</p> <p>- FAQ :</p> <p>가 (Northbound Trading Link)</p> <p>가? “ (nominee</p> <p>holder)” “ ”</p> <p>가?</p> <p>(“ ”) 18 “ ,</p> <p>(CSRC)</p> <p>”</p> <p>”</p> <p>(Shanghai-Hong Kong Stock Connect)</p> <p>(“ (CSRC) ”) 13</p> <p>(HKSCC)</p> <p>가 ” “</p> <p>(CSRC)</p> <p>(HKSCC)</p> <p>(Northbound Trading Link)</p> <p>가?</p> <p>가</p> <p>(HKSCC)</p> <p>가, 119 “ ”</p> <p>가 가</p> <p>(clearing links)</p> <p>가 가</p> <p>가</p> <p>가</p> <p>가</p> <p>(CSRC)가</p> <p>가 (Northbound trades)</p> <p>가</p> <p>가</p> <p>가</p> <p>(“SEHK”),</p> <p>가</p>
--	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

	<p>가</p> <p>가</p> <p>가</p> <p>(front-end monitoring)</p> <p>가</p> <p>가</p> <p>(,) A</p> <p>가 A ()</p> <p>”) A</p> <p>A</p> <p>가 (CCASS) 가 가 /</p> <p>가 (“SPSA”) / (CCASS)</p> <p>(CCASS)</p> <p>“ ID”</p> <p>(SPSA) (SPSA) 가 / (SPSA)</p> <p>/</p> <p>가 (SPSA)</p> <p>/</p> <p>(SPSA)</p> <p>(Delivery versus Payment)(DVP)</p> <p>가 (, 4 가) T+0 (CNH)</p> <p>2017 11 (Real time Delivery versus Payment)(RDVP)</p> <p>가</p> <p>가 가</p> <p>가 가</p> <p>가 가</p> <p>가</p> <p>가 (clearing house)</p> <p>가</p> <p>가</p> <p>가</p> <p>가 PRC ()</p>
--	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

	<p>가</p> <p>가</p> <p>(recalling)</p> <p>가</p>
(China Interbank Bond Market)	<p>“ (China Interbank Bond Market)” “</p> <p>(CIBM) / (CIBM)</p> <p>“ (“PRC”) ” (CIBM)</p> <p>가 , 가 :</p> <hr/> <p>(CIBM)</p> <p>가</p> <p>가</p> <p>가 가 (CIBM) (CIBM)</p> <hr/> <p>가 , 3 ()</p> <hr/> <p>(CIBM) (CIBM)</p> <p>(CIBM) 가 (CIBM)</p> <p>(CIBM) 가</p> <hr/> <p>가 (CIBM) 가 (CIBM)</p> <p>(CIBM) 가</p> <hr/> <p>가 (CIBM) 가 (CIBM)</p> <p>가 (CIBM) 가</p> <hr/> <p>2018 11 22 , (Ministry of Finance) 가 (State Administration of Taxation) 2018 11 7 2021 11 6</p> <p>가가</p> <p>108</p>

	108	2018	11	7
	가			
	가 20% 가			

(2023 8 31)				
			3	
1			18.19%	2
2			18.88%	2
3			5.65%	4
4			2.79%	5
5			27.16%	1
6			10.24%	3
7	*		31.40%	1
8	Ex-		-	1
9			19.15%	2
10			19.10%	2
11			14.06%	3
12			18.80%	2
13			18.83%	2
14			16.61%	2
15			2.73%	5
16			-	2
17			11.39%	3
18			5.67%	4
19			4.77%	5
20			6.33%	4
21			17.88%	2
22			7.23%	4
23			16.31%	2
24			15.30%	2
25			15.17%	2
26			27.08%	1
27			16.13%	2
28	가		21.96%	2
29	가		16.99%	2
30			12.84%	3
31	가		18.63%	2
32			15.74%	2
33			16.28%	2
34			6.91%	4
35			16.12%	2
36			5.95%	4
37			22.85%	2
38			17.76%	2
39			29.43%	1
40			25.34%	1

			3	
41			32.49%	1
42			14.78%	3
43			31.61%	1
44			26.06%	1

1) 가 ,

2) (') '가 (가 , ')
A2 가 (')
A2

3) Ex- 2023 8 31 , 2018 9 4
A2 2021 10 27
* 2022 3 1 가
, 2022 3 0
가 :

(3)

	1	2	3	4	5	6 ()
	25%	25%	15%	10%	5%	0.5%

1) , 3 (156) ()

2) (3)

1 ()	가 가 20%
2 ()	80%
3 ()	80% 20%
4 ()	50% 60%
5 ()	60%
6 ()	(MMF)

1) “ ” , REITs, (BB+) ,

2) “ ” (BBB-) , CP(A3) ,

3) “ ” , (A-) , CP(A2-) ,

4) 가

5) 가

6) 3

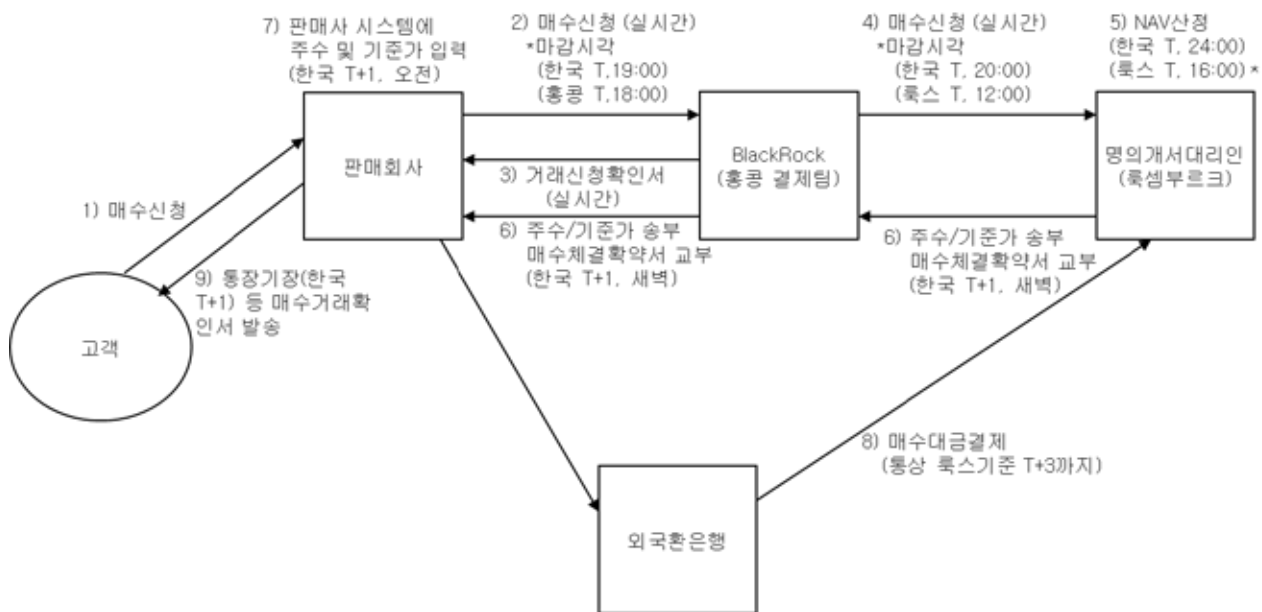
11. , , 가
가.

, , , , 가
, , 가

- 1)
- 2) 20:00 가 (12:00 (가))
- 3) 3 (T+3). 가

1 (T)	- ()
2 (T+1)	- (가)
3 (T+2)	-

*
*



()

1) ()

2) 20:00 가 (12:00 가)

3) 가 가 ()

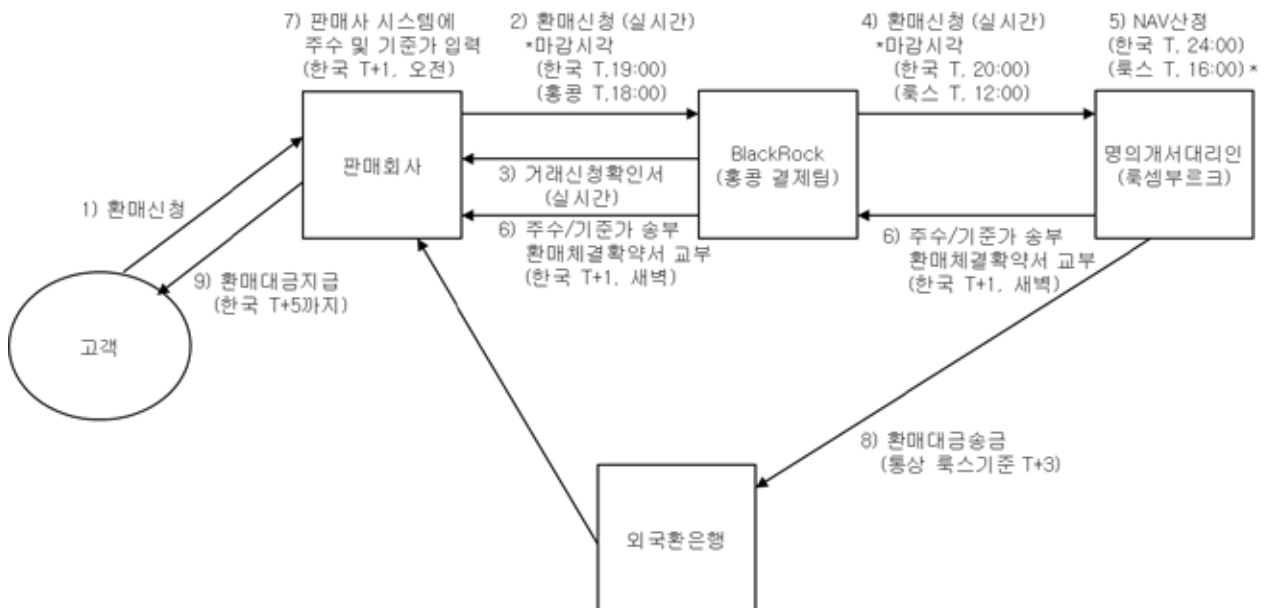
가 가

4) 6 (T+3).

가

1 (T)	- ()
2 (T+1)	- (가)
6 (T+5)	-

*
*



1) 가

가

2)

가

3)

,

가

가

,

4)

I, J, X

(

)

가

(

,

)

)

_____.

(

(“ ”) 280 1).

15

(1)

1)

2,500

, 가

1,000

200

가

100

2)

가

1,000

가

가

2,500

3)

가

가

2,500

,

가

2,500

, 가

1,000

4)

(X)	()	()
US\$ 1,000 X < US\$ 100,000	1.50%	1.20%
US\$ 100,000 X < US\$ 1,000,000	1.00%	1.00%
US\$ 1,000,000 X	0.75%	0.75%

1) X ()

2)

	()		
USD 100,000	1.50%	1.20%	0.25%
USD 100,000 USD 1,000,000	1.00%	0.80%	0.15%
USD 1,000,000 USD 3,000,000	0.50%	0.40%	0.10%
USD 3,000,000	0.30%	0.20%	0.05%

83

2) 가 1,000 가 2,500 가 가 ,

3) 가 가 2,500 가 2,500 1,000 가 ,

4) ()

(X)	/	
US\$ 1,000 X < US\$ 100,000	1.50%	1.20%
US\$ 100,000 X < US\$ 1,000,000	1.00%	0.80%
US\$ 1,000,000 X	0.75%	0.75%

1) X ()
2)

	/	
1 -24	1.50%	1.20%
25	1.50%	1.20%

5) 25 25 1.0% 가 1.0% 가

6) 2% 가

(4)
1) 2,500 1,000 가 1,000 가 100

2) 가 가 1,000 2,500

3) 가 가 2,500 , 가 1,000 , 가 .

4) ()

(X)	/	
US\$ 1,000 X < US\$ 100,000	2.00%	1.50%
US\$ 100,000 X < US\$ 1,000,000	1.00%	1.00%
US\$ 1,000,000 X	0.75%	0.75%

1) X () .

2) .

5) 25 25 1.0% 가 1.0% 가 .

6) , 2% 가 .

(5) 1) 2,500 , 가 1,000 가 100 100 가 100 100 10 .

2) 가 가 1,000 2,500 .

3) 가 가 2,500 , 가 1,000 , 가 .

4) ()

	/	
100,000	1.5%	1.2%
100,000 1,000,000	1.2%	1.0%
1,000,000	0.5%	0.5%

1 -24	1.4%
25	1.0%

- 5)
- 가1.0%가
- 가
- 6)
- 2%가
- (6)
- 1)
- 250 ()
- 가100 ()
- 10가10
- 2)
- 가100 ()
- 가가
- 250 ()
- 가
- 3)
- 가가250 ()
- 가가250 ()
- 가100 ()
- 4)

	/	
1	1.30%	1.00%
1 5	0.90%	0.90%
5 10	0.75%	0.75%
10 50	0.50%	0.50%
50	0.30%	0.30%

(Regular Savings Plan)

	/	
1 -12	1.30%	1.00%
13	0.90%	0.90%

- 5)
- 25,00025,0000.5%0.5%
- 가

4) () 1.4%
가
1.4% , (ii) 25 1.0% (i) 24 25
24 1.0%

5)
6) 2% 가

(9)
1) 2,500 , 가 1,000 가
100

2) 가 가 1,000 2,500
가

3) 가 가 2,500 가 1,000
가

4) ()

1,000,000	1.50%
1,000,000 10,000,000	1.00%
10,000,000	0.00%

5) 가 가

6) 2% 가

(10)
1) 2,500 , 가 1,000 가
100 1,000

(X)	/		
X < US\$ 100,000	1.50%	1.20%	1.20%
US\$ 100,000 X < US\$ 1,000,000	1.00%	1.00%	1.00%
US\$ 1,000,000 X	0.75%	0.75%	0.75%

1) X () :
2) :

	/	/
1 -6	1.50%	1.20%
7 -24	1.0%	1.00%
25	0.75%	0.75%

5) 6 가 7 1.0% 가
6) 2% 가
(12)
1) 2,500 , 가 1,000
100 100 가
2) 가 가 1,000 2,500
3) 가 가 2,500 1,000
4) ()

(X)		
	,	1.4%
		1.0%
	1~6	1.4%
	7~18	1.2%
	19~36	1.0%
	37	0.8%

) :

5)
6) 2% 가

(13) HSBC

- 1) 300 () ,
가 100 ()
가 50 () .
- 2) 가 100 ()
가
100 ()
- 3) 가 100 ()
가 , 가 300 ()
가 100 ()
- 4) ()

			/	
USD	JPY	EUR		
US\$ 100,000	¥ 10,000,000	€ 65,000	1.50%	1.20%
US\$ 100,000 US\$ 1,000,000	¥ 10,000,000 ¥ 100,000,000	€ 65,000 € 650,000	1.00%	1.00%
US\$ 1,000,000	¥ 100,000,000	€ 650,000	0.75%	0.50%

- 5) 1.0% 가
- 6) 2% 가
2013. 11. 4.

(14)

- 1) 2,500 2,500
가 500 500
100 100 가
100 100
- 2) 가 500 500
가 2,500
2,500 가 가
- 3) 가 2,500 2,500
2,500 2,500 가 500 500

가

4)

()

	/	/		
< >	USD 1,000 USD 100,000	1.50%	1.20%	0.25%
	USD 100,000 USD 1,000,000	1.00%	1.00%	0.15%
	USD 1,000,000	0.50%	0.50%	0.10%
< >	1 - 24	1.50%	1.20%	0.25%
	25	1.00%	1.00%	0.15%

5)

25 25 1.0% 가 1.0%

가

6)

2% 가

(15)

1)

2,500 , 가 1,000 가

500

2)

가 가 1,000 2,500

3)

(

)

	/	
USD 100,000	1.50%	1.20%
USD 1,000,000	1.00%	0.80%
USD 1,000,000	0.50%	0.50%

4)

가

1)

가

2)

3)

4) 가 가 ,

5) , 가

6) , ,

7) 가 /
2%

8) 가 ,

12. 가 가

가. 가

가	가 ()
가	()
가	,
가)가 : 개(,
	• 가 (
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	• 가 가가 가
	• 가 가 가
	• 가
	가
	• 가 가
	• 9 가
	• 가
	•

가	가 가 , 가 가 가 가 가 가 가 "BlackRock EMEA 가 가 가 가 BlackRock EMEA 가 가 가
가	가 () 가
가	가 , 가 가 가
가	가, (가 (ii) 가 , 가 (i) 가 가 1.50% 가 (fixed income) 3%) 가 가 가 가 가 가 가 ()

13.

()
가

가.

	가 “11. ”
	2% 가
	가 “11. ”

) 5% 가 가

	: 1.50-2.00% : 0.75-1.50% : 1.35-1.50% : 0.60%
	: 0.0024%-0.45% : 5.5 -124 *
	0.25% * 가 가

1) “6. “ “ ”
2) 가

가 1,000

(2023 12 31 , :)

(1)

		1	2	3	5	10
A	.	384,639	576,599	778,157	1,212,010	2,501,298
	()					

(2)

		1	2	3	5	10
A	.	384,639	576,599	778,157	1,212,010	2,501,298
	()					

(3)

		1	2	3	5	10
A	.	322,755	450,376	584,379	872,820	1,729,984
	()					

(4)

		1	2	3	5	10
A	.	303,479	411,061	524,022	767,171	1,489,738
	()					

(5)

		1	2	3	5	10
A	.	385,654	578,668	781,334	1,217,571	2,513,942
	()					

(6)

		1	2	3	5	10
A	.	376,523	560,045	752,743	1,167,526	2,400,142
	()					

(7)

*

		1	2	3	5	10
A	.	-	-	-	-	-
	()					

* 2022 3 1 가
 , 가 가 가
 :

(8) Ex- *

		1	2	3	5	10
A	.	390,726	589,014	797,217	1,245,373	2,577,165
	()					

* 2023 12 31 , 1 :

(9)

		1	2	3	5	10
A	.	391,741	591,084	800,394	1,250,934	2,589,809
	()					

(10)

		1	2	3	5	10
A	.	383,625	574,530	774,980	1,206,450	2,488,653
	()					

(11)

		1	2	3	5	10
A	.	384,639	576,599	778,157	1,212,010	2,501,298
	()					

(12)

		1	2	3	5	10
A	.	384,639	576,599	778,157	1,212,010	2,501,298
	()					

(13)

		1	2	3	5	10
A	.	384,639	576,599	778,157	1,212,010	2,501,298
	()					

(14)

		1	2	3	5	10
A	.	383,625	574,530	774,980	1,206,450	2,488,653
	()					

(15)

		1	2	3	5	10
A	.	323,769	452,445	587,556	878,381	1,742,628
	()					

(16)

		1	2	3	5	10
A	.	382,610	572,461	771,804	1,200,889	2,476,009
	()					

(17)

		1	2	3	5	10
A	.	378,552	564,184	759,097	1,178,647	2,425,431
	()					

(18)

		1	2	3	5	10
A	.	303,479	411,061	524,022	767,171	1,489,738
	()					

(19)

		1	2	3	5	10
A	.	299,421	402,784	511,315	744,929	1,439,160
	()					

(20)

		1	2	3	5	10
A	.	347,103	500,038	660,620	1,006,272	2,033,451
	()					

(21)

		1	2	3	5	10
A	.	383,625	574,530	774,980	1,206,450	2,488,653
	()					

(22)

		1	2	3	5	10
A	.	378,552	564,184	759,097	1,178,647	2,425,431
	()					

(23)

		1	2	3	5	10
A	.	394,784	597,291	809,924	1,267,615	2,627,743
	()					

(24)

		1	2	3	5	10
A	.	385,654	578,668	781,334	1,217,571	2,513,942
	()					

(25)

		1	2	3	5	10
A	.	384,639	576,599	778,157	1,212,010	2,501,298
	()					

(26)

		1	2	3	5	10
A	.	410,002	628,330	857,574	1,351,023	2,817,410
	()					

(27)

		1	2	3	5	10
A	.	382,610	572,461	771,804	1,200,889	2,476,009
	()					

(28) 가

		1	2	3	5	10
A	.	397,828	603,499	819,454	1,284,297	2,665,676
	()					

(29) 가

		1	2	3	5	10
A	.	382,610	572,461	771,804	1,200,889	2,476,009
	()					

(30)

		1	2	3	5	10
A	.	383,625	574,530	774,980	1,206,450	2,488,653
	()					

(31) 가

		1	2	3	5	10
A	.	387,683	582,807	787,687	1,228,692	2,539,231
	()					

(32)

		1	2	3	5	10
A	.	382,610	572,461	771,804	1,200,889	2,476,009
	()					

(33)

		1	2	3	5	10
A	.	383,625	574,530	774,980	1,206,450	2,488,653
	()					

(34)

		1	2	3	5	10
A	.	348,117	502,107	663,796	1,011,833	2,046,096
	()					

(35)

		1	2	3	5	10
A	.	383,625	574,530	774,980	1,206,450	2,488,653
	()					

(36)

		1	2	3	5	10
A	.	301,450	406,923	517,669	756,050	1,464,449
	()					

(37)

		1	2	3	5	10
A	.	382,610	572,461	771,804	1,200,889	2,476,009
	()					

(38)

		1	2	3	5	10
A	.	383,625	574,530	774,980	1,206,450	2,488,653
	()					

(39)

		1	2	3	5	10
A	.	407,973	624,191	851,221	1,339,902	2,792,121
	()					

(40)

		1	2	3	5	10
A	.	385,654	578,668	781,334	1,217,571	2,513,942
	()					

(41)

		1	2	3	5	10
A	.	408,987	626,260	854,397	1,345,462	2,804,766
	()					

(42)

		1	2	3	5	10
A	.	380,581	568,322	765,450	1,189,768	2,450,720
	()					

(43)

		1	2	3	5	10
A	.	408,987	626,260	854,397	1,345,462	2,804,766
	()					

(44)

		1	2	3	5	10
A	.	382,610	572,461	771,804	1,200,889	2,476,009
	()					

* 가 1,000 (OCF)
1 , 2 , 3 , 5 , 10
5%, (OCF) 가
2%

14.

가.

1)

a)

(Dynamic High Income Fund)
(European Equity Income Fund)
(Global Multi-Asset Income Fund)
(Systematic Global Equity High Income Fund)

(S) , (R) , (T) , (C) (Y)
 “G”가
 (G) (: A4(G)). , (G)
 가
 (Y)
 가 (Y) , (T) (C)

(b)

(Systematic Global Equity High Income Fund) (Q)

가 (가)
 가
 가
 가

2) , ,

3) , 가

4) Consignations 30 가 Caisse des

(1)

가 , (-)
 (2011. 2. 15.4%, 14.0%), 가
 (,) 2,000 , 2,000
) 38.5%(2012 36.3%
 24.2%(2012 22.0%)

(2)

1) , 가

가 0.01%) 가 0.05% (가 .

2) , , , , 가 (, , , 2011 1 1 가). 가 .

(3) FATCA

FATCA - (Hiring Incentives to Restore Employment Act) (Foreign Account Tax Compliance Act)(“FATCA”) 가 FATCA (“ ” “FFI”) 30% (“ ”) Administration des Contributions Directes(“ACD”) (ACD) (ACD) , 가 FATCA 30% 가 FACTA (가)

(“OECD”)가 (Common Reporting Standard for Automatic Exchange of Financial Account Information) (ACD (ACD)).

15. .

가.

1.

가 9 1 8 31 .

가.

[2]

[2]

2.

[2]

“ ”

3.

가.

4.

가. ()

[3]

1) _____.

2) _____.

3) _____.

_____.

_____.

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[3]

1) _____.

2) _____.

3) _____.

_____.

_____.

.

“ 4 ” “1.

” “ . ”

· ESG

1) SFDR , (BlackRock Investment Stewardship)

ESG 가

. www.blackrock.com/corporate/sustainability
<https://www.blackrock.com/corporate/about-us/investment-stewardship#our-responsibility>

4 .

1.

가.

	()	
	(BlackRock (Luxembourg) S.A.)	
	35A, avenue J.F. Kennedy, L-1855 Luxembourg, Grand Duchy of Luxembourg	
	2010	15 (management company)
	100%	

2 (:)

(1)

	2022. 12. 31	2021. 12. 31
	963,137	1,017,773
	360,310	437,417
	1,138	365
가	40,327	32,351
	401,775	470,133
	1,364,912	1,487,906
	6,310	6,310
	133	101
	100,000	100,000
	13,553	19,247
	79,929	77,939
	199,925	203,597
	963,137	1,017,773
	201,850	266,536
	1,164,987	1,284,309
	1,364,912	1,487,906

(2)

	2022. 12. 31	2021. 12. 31
	2,243,328	2,348,142
가	(2,155,866)	(2,254,028)
	87,462	94,114
	(15,312)	(16,542)
	20,667	14,073
	92,817	91,645
	14,733	12,441
/()	(25,660)	(17,180)
	81,890	86,906
	(7,696)	(9,008)
	74,194	77,898

(2023. 12. 31.)

(:)			
(1)	(Asian Dragon Fund)	USD 743.58	USD
(2)	(Asian Growth Leaders Fund)	USD 535.70	USD
(3)	(Asian Tiger Bond Fund)	USD 2,381.32	USD
(4)	(China Bond Fund)	RMB 22,608.56	RMB
(5)	(China Fund)	USD 938.03	USD
(6)	(Dynamic High Income Fund)	USD 2,820.91	USD
(7)	(Emerging Europe Fund)	EUR 302.46	EUR
(8)	Ex- (Emerging Markets Ex-China Fund)	-	USD
(9)	(Emerging Markets Fund)	USD 2,501.01	USD
(10)	(Euro-Markets Fund)	EUR 1,186.58	EUR
(11)	(European Equity Income Fund)	EUR 1,551.61	EUR
(12)	(European Fund)	EUR 1,293.15	EUR
(13)	(European Special Situations Fund)	EUR 1,170.51	EUR
(14)	(European Value Fund)	EUR 712.60	EUR
(15)	(Fixed Income Global Opportunities Fund)	USD 6,800.86	USD
(16)	(Future Of Transport Fund)	USD 1,628.63	USD
(17)	(Global Allocation Fund)	USD 14,706.31	USD
(18)	(Global Corporate Bond Fund)	USD 950.63	USD
(19)	(Global Government Bond Fund)	USD 973.28	USD
(20)	(Global High Yield Bond Fund)	USD 1,685.27	USD
(21)	(Global Long-Horizon Equity Fund)	USD 1,404.63	USD
(22)	(Global Multi-Asset Income Fund)	USD 4,785.63	USD
(23)	(India Fund)	USD 506.52	USD
(24)	(Japan Flexible Equity Fund)	JPY 40,974.47	JPY
(25)	(Japan Small&MidCap Opportunities Fund)	JPY 22,903.01	JPY
(26)	(Latin American Fund)	USD 880.14	USD
(27)	(Nutrition Fund)	USD 227.60	USD
(28)	가 (Sustainable Energy Fund)	USD 6,718.79	USD
(29)	가 (Sustainable Global Dynamic Equity Fund)	USD 433.99	USD
(30)	(Systematic Global Equity High Income Fund)	USD 5,201.33	USD
(31)	가 (Systematic Sustainable Global SmallCap Fund)	USD 266.08	USD
(32)	(United Kingdom Fund)	GBP 216.17	GBP
(33)	(US Basic Value Fund)	USD 766.95	USD

(:)			
(34)	(US Dollar High Yield Bond Fund)	USD 1,873.02	USD
(35)	(US Flexible Equity Fund)	USD 2,147.56	USD
(36)	(US Government Mortgage Impact Fund)	USD 93.84	USD
(37)	(US Growth Fund)	USD 427.51	USD
(38)	(US Mid-Cap Value Fund)	USD 246.75	USD
(39)	(World Energy Fund)	USD 2,862.60	USD
(40)	(World Financials Fund)	USD 1,677.99	USD
(41)	(World Gold Fund)	USD 3,981.92	USD
(42)	(World Healthscience Fund)	USD 13,153.29	USD
(43)	(World Mining Fund)	USD 5,294.01	USD
(44)	(World Technology Fund)	USD 10,470.83	USD

2.

1		(SEC : 107105) BlackRock Financial Management, Inc., 100 Bellevue Parkway, Wilmington, Delaware 19809, USA
2		(SEC : 119293) BlackRock Investment Management, LLC 100 Bellevue Parkway, Wilmington, Delaware 19809 USA
3		() (FCA : 108928) BlackRock Investment Management (UK) Limited 12 Throgmorton Avenue, London EC2N 2DL, UK
4		(가) BlackRock (Singapore) Limited #18-01 Twenty Anson, 20 Anson Road, Singapore, 079912

1) ()

2) 100%

(BlackRock Financial Management, Inc.,)	(US Dollar High Yield Bond Fund)
	(US Government Mortgage Impact Fund)
	(Dynamic High Income Fund)
() (BlackRock Investment Management (UK) Limited)	(Asian Dragon Fund)
	(Emerging Europe Fund)
	Ex- (Emerging Markets Ex-China Fund)
	(Euro-Markets Fund)
	(European Fund)
	(European Special Situations Fund)
	(European Value Fund)
	(India Fund)
	(Japan Small&MidCap Opportunities Fund)
	(Japan Flexible Equity Fund)
	가 (Sustainable Energy Fund)
	(United Kingdom Fund)
	(World Energy Fund)
	(World Financials Fund)
	(World Gold Fund)
	(World Mining Fund)
	(China Fund)
	(Nutrition Fund)

	(World Technology Fund)
	(European Equity Income Fund)
	(Asian Growth Leaders Fund)
	(Systematic Global Equity High Income Fund)
	(China Bond Fund)
	(Future Of Transport Fund)
() +	(Global Government Bond Fund)
	(Global Multi-Asset Income Fund)
	(Global Corporate Bond Fund)
(BlackRock Investment Management, LLC)	(Global Allocation Fund)
	가 (Sustainable Global Dynamic Equity Fund)
	(Global Long-Horizon Equity Fund)
	가 (Systematic Sustainable Global SmallCap Fund)
	(Latin American Fund)
	(US Basic Value Fund)
	(US Flexible Equity Fund)
	(US Growth Fund)
	(US Mid-Cap Value Fund)
	(World Healthscience Fund)
(가) (BlackRock (Singapore) Limited)	(Asian Tiger Bond Fund)
	(China Bond Fund)
() +	(Emerging Markets Fund)
+	(Global High Yield Bond Fund)
() + (가)	(Fixed Income Global Opportunities Fund)

3.

(1)

	/ , (The Bank of New York Mellon SA/NV, Luxembourg Branch)
	2-4, rue Eugène Ruppert, L-2453 Luxembourg, Grand Duchy of Luxembourg
	, , 가

* QFI : HSBC Bank (China) Company Limited
: 33rd Floor, HSBC Building, Shanghai ifc, 8 Century Avenue, Pudong, Shanghai, China 00120

(2)

	, (J.P. Morgan SE, Luxembourg Branch)
	6C, Route de Trèves, L-2633 Senningerberg, Grand Duchy of Luxembourg
	,

4. 가

5. 가

6. ESG 가 가

가 ESG 가 가 , BlackRock ESG
(Central Labelling Agency) 가
(Investissement Socialement Responsable Label)가
Responsible Label, "ISR") (Towards Sustainability Label)
(Investissement Socialement

1.

가.

(1)

(2)

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a)

b)

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c)

8

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b)

c)

d)

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- a) ,
- b) 가 () 가
- c)
- d) 가
- e) ,

- .) 5 ()
- a) (),
- b)

(3)

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“2010 ” 113 ,

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5)

UCITS ()

, 가

a) 가 가 30 50,000,000 ,

b) 가

6)

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(4)

(1)

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Caisse des Consignations

30

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280 3

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2)

(<http://www.kofia.or.kr>)

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(2)

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(3)

가 가 100,000,000 (가) ()

(4)

가 가 30 50,000,000 (가)

가 ,
() 30
UCITS ()

(5)

(4)
UCITS ()
가

3.

(1)

(2)

3 1
가

가

(3) 가

가 , 가
가 15

- (2)
- 1) 1915 1915 8 10 ('1915 ') 가 1915 ,
- 2) 2010 2010 12 17 1 2010 Part I (UCITS: Undertakings for Collective Investment in Transferable Securities) (Commssion de Surveillance du Sectorur Financier of Luxembourg)가
- 3) 가 (Commssion de Surveillance du Sectorur Financier of Luxembourg) 가
- (3) (Luxembourg Generally Accepted Accounting Principal) Ernst & Young S.A.가 (International Standards on Auditing)
- (4) “ 2 ” “14. . ”

	가 가
	가
가	가
(Reserve Funds)	MMF ” 가 MMF(MMF)”
	가
(SSE)	(Shanghai Stock Exchange)
(SZSE)	(Shenzhen Stock Exchange)
	가 가
BlackRock EMEA (Baseline Screens Policy)	가 / () , https://www.blackrock.com/corporate/literature/publication/blackrock-baseline-screens-in-europe-middleeast-and-africa.pdf
(Bond Connect)	‘ , ‘ , ‘ 2017 7
	() 가 가 , 가 , 가 (Investor Services Team)
A	/
(China Interbank Bond Market)	
(ChinaClear)	A (China Securities Depository and Clearing Corporation Limited)
(CIBM) () (CIBM Funds)	(Asian Tiger Bond Fund), (China Bond Fund), (Dynamic High Income Fund), (Fixed Income Global Opportunities Fund), (Global Allocation Fund), (Global Corporate Bond Fund), (Global Government Bond Fund), (Global Multi-Asset Income Fund).
CIS	(Collective Investment Scheme)
(SAFE)	(State Administration of Foreign Exchange of the PRC)
(CSRC)	(China Securities Regulatory Commission)
	40% ,
ESG	가 3가 “ , , ” “ ” () , “ ” ESG ESG
ESG	“ESG ” ‘ESG(, ,)’ “ESG”가 ‘ESG’
ESG (ESG Fund)	ESG
ESG (ESG Provider)	ESG , , 가 / (3 , ESG , Blackrock)

	2
가	가 가
(Foreign Access Regime)	가
	가
(Global Industry Classification Standard)	MSCI Standard & Poor's가
	가 가
	가
HKEX	Hong Kong Exchanges and Clearing Limited
(HKSCC)	(Hong Kong Securities Clearing Company Limited)
(SEHK)	(Stock Exchange of Hong Kong)
(SFC)	(Securities and Futures Commission in Hong Kong)
가 (SFDR Regulation)	가 2019 11 27 (EU) 2019/2088 (,)
가 (Internal Credit Quality Assessment Procedure)	MMF 가 가
(International Capital Markets Association Green Bond principles)	(International Capital Markets Association) 가 가 가
MMF	MMF “VNAV MMF” MMF 가
MMF	(“MMF”) 2017 6 14 (EU) 2017/1131
(Stock Connects)	- (Shanghai-Hong Kong Stock Connect) - (Shenzhen-Hong Kong Stock Connect). (Stock Connects)
() (Stock Connects Funds)	(Asian Dragon Fund), (Asian Growth Leaders Fund), (China Fund), (Dynamic High Income Fund), (Emerging Markets Fund), (Future Of Transport Fund), (Global Allocation Fund), (Global Multi-Asset Income Fund), (Global Long-Horizon Equity Fund), (Nutrition Fund), 가 (Sustainable Energy Fund), 가 (Sustainable Global Dynamic Equity Fund), (Systematic Global Equity High Income Fund), 가 (Systematic Sustainable Global SmallCap Fund), (World Energy Fund), (World Financials Fund), (World Gold Fund), (World Healthscience Fund), (World Mining Fund) (World Technology Fund).
Caisse des Consignations	
CSSF	Commission de Surveillance du Secteur Financier in Luxembourg
(Paris Climate Agreement)	2°C 1.5°C 2015 12 12 2016 10 5 UN
가 (PAIs)	가 , , , 가
(PBOC)	
QFII	
RMB	

QFI	((" ") ("RQFII"))
QFI () (QFI Access Funds)	(Asian Dragon Fund), (Asian Growth Leaders Fund), (Asian Tiger Bond Fund), (China Bond Fund), (China Fund).
QFI	HSBC Bank (China) Company Limited 가 A / QFI
QFI 가	QFI CSRC가
QFI 가	QFI 가
가	, 가
(Taxonomy Regulation)	(EU) 2019/2088 가 2020 6 18 (EU) 2020/852
UCITS	Undertakings for Collective Investment in Transferable Securities ' 가
UCITS (UCITS Directive)	(UCITS) , 2009 7 13 2009/65/EC
UN 가 (UN Sustainable Development Goals (UN SDG))	UN SDG , , UN UN (https:// sdgs.un.org/goals)

[2]

(1) (:)

		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	760,535,607	904,217,049	955,751,946
	가	749,119,444	866,092,079	1,166,098,797
		-	-	-
		787,065,647	870,964,089	1,185,783,819
		3,468,932	5,764,512	9,562,579
		783,596,715	865,199,577	1,176,221,240
		865,199,577	1,176,221,240	2,058,807,697
		19,755,473	17,429,372	24,716,945
		12,440,032	15,048,213	22,948,230
	()	7,315,441	2,381,159	1,768,715
		(31,328,049)	2,477,085	490,176,693
		28,371,104	(251,500,176)	(130,759,233)
		4,358,496	(246,641,932)	361,186,175
		178,882,030	217,502,621	499,076,381
		(264,611,724)	(281,689,013)	(1,742,514,124)
		783,596,715	865,199,577	1,176,221,240

(2) (:)

		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	610,544,804	952,253,379	1,358,999,071
	가	582,019,020	839,949,329	1,436,216,367
		-	-	-
		599,315,268	842,763,480	1,439,418,849
		8,826,179	3,915,901	4,172,673
		590,489,089	838,847,579	1,435,246,176
		838,847,579	1,435,246,176	1,477,171,203
		13,402,831	20,600,889	25,598,336
		9,527,242	15,015,236	22,012,049
	()	3,875,589	5,585,653	3,586,287
		(96,938,656)	(159,646,586)	365,544,614
		85,305,845	(190,874,939)	(94,208,114)
		(7,757,222)	(344,935,872)	274,922,787
		103,158,350	149,278,605	636,542,832
		(343,491,831)	(400,499,284)	(952,932,301)
		590,489,089	838,847,579	1,435,246,176

(3) (:)

		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	2,970,725,271	4,072,240,298	5,245,462,589
	가	2,671,138,228	3,477,160,891	5,201,979,168
		22,051	-	521
		2,850,938,692	3,570,362,897	5,560,681,615
		56,928,315	43,374,830	51,190,320
		2,794,010,377	3,526,988,067	5,509,491,295
		3,526,988,067	5,509,491,295	4,218,024,432
		169,187,617	187,775,765	234,947,962
		35,621,779	49,911,217	61,227,918
	()	133,565,838	137,864,548	173,720,044
		(466,298,104)	(765,777,800)	90,491,567
		313,420,176	(565,667,423)	(188,919,750)
		(19,312,090)	(1,193,580,675)	75,291,861
		584,491,741	1,506,097,041	4,137,008,678
		(1,206,531,471)	(2,165,974,855)	(2,754,692,902)
		2,794,010,377	3,526,988,067	5,509,491,295

(4) (:)

		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	25,969,993,003	39,701,382,033	57,283,932,380
	가	24,978,271,509	37,340,824,841	56,790,982,415
		524,799	-	1,198
		26,618,508,720	39,332,474,499	61,467,330,545
		365,050,860	607,074,720	817,398,701
		26,253,457,860	38,725,399,779	60,649,931,844
		38,725,399,779	60,649,931,844	12,078,368,334
		1,510,881,408	2,252,155,834	1,907,108,851
		314,689,086	446,344,250	393,536,830
	()	1,196,192,322	1,805,811,584	1,513,572,021
		(1,863,948,428)	(3,715,303,378)	(802,565,931)
		1,496,614,183	(2,089,542,180)	(524,048,081)
		828,858,077	(3,999,033,974)	186,958,009
		2,701,753,222	10,780,154,659	63,512,802,526
		(15,117,424,235)	(27,481,783,607)	(13,781,692,580)
		26,253,457,860	38,725,399,779	60,649,931,844

(5) (:)

		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	1,070,958,326	1,285,630,529	1,527,324,431
	가	1,006,282,980	1,171,434,793	1,615,150,966
		5,336	-	4,114
		1,043,994,368	1,188,052,490	1,634,353,495
		23,661,666	34,407,143	18,746,237
		1,020,332,702	1,153,645,347	1,615,607,258
		1,153,645,347	1,615,607,258	1,180,725,718
		21,474,793	20,858,649	14,584,843
		17,531,284	22,493,547	23,336,060
	()	3,943,509	(1,634,898)	(8,751,217)
		(253,584,210)	(371,932,744)	249,781,515
		61,732,079	(214,979,818)	(266,647,680)
		(187,908,622)	(588,547,460)	(25,617,382)
		472,830,004	657,681,667	1,961,030,431
		(418,187,058)	(531,095,400)	(1,500,531,509)
		1,020,332,702	1,153,645,347	1,615,607,258

(6) (:)

		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	2,858,877,904	3,350,062,693	3,193,316,006
	가	2,722,051,041	3,056,195,659	3,347,093,958
		230,492	172,854	170,539
		2,912,835,836	3,181,084,392	3,620,268,194
		81,081,477	61,897,695	41,716,512
		2,831,754,359	3,119,186,697	3,578,551,682
		3,119,186,697	3,578,551,682	3,273,351,471
		194,952,772	197,225,645	181,273,205
		50,283,001	60,170,014	55,346,373
	()	144,669,771	137,055,631	125,926,832
		(190,239,597)	(381,552,164)	309,754,186
		175,414,952	(483,748,113)	81,133,615
		129,845,126	(728,244,646)	516,814,633
		582,132,381	1,349,626,510	1,433,943,261
		(797,541,156)	(874,188,567)	(1,466,780,921)
		2,831,754,359	3,119,186,697	3,578,551,682

(7) (:)

		2023. 8. 31*	2022. 8. 31	2021. 8. 31
	가	559,462,949	572,857,363	628,664,206
	가	232,276,959	158,773,944	757,484,925
		653,592	558,885	941,175
		298,739,871	164,130,078	762,326,965
		32,906,834	2,916,471	3,406,694
		265,833,037	161,213,607	758,920,271
		161,213,607	758,920,271	523,130,205
		8,514,671	15,627,505	23,827,498
		819,709	7,066,718	12,596,442
	()	7,694,962	8,560,787	11,231,056
		12,718,533	22,334,223	59,235,142
		84,205,935	(542,941,928)	178,719,329
		104,619,430	(512,046,918)	249,185,527
		-	165,554,478	254,822,791
		-	(251,214,224)	(267,305,000)
		265,833,037	161,213,607	758,920,271

* 2022 3 1 가 2023 8 31 가

(8) Ex- (:)

		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	-	-	-
	가	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
	()	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

(9) (:)

		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	2,477,955,952	2,708,312,060	2,784,567,314
	가	2,280,745,096	2,245,519,891	3,032,420,791
		274,975	55,818	18,570
		2,548,778,549	2,268,536,293	3,117,309,432
		45,314,479	22,017,765	40,302,120
		2,503,464,070	2,246,518,528	3,077,007,312
		2,246,518,528	3,077,007,312	1,311,439,485
		57,593,188	65,755,753	37,413,775
		24,450,915	27,707,195	24,476,656
	()	33,142,273	38,048,558	12,937,119
		(207,409,267)	(337,441,802)	205,515,449
		263,956,636	(715,888,994)	123,550,151
		89,689,642	(1,015,282,238)	342,002,719
		904,438,826	1,674,918,425	2,604,049,240
		(734,149,154)	(1,488,556,245)	(1,180,304,669)
		2,503,464,070	2,246,518,528	3,077,007,312

(10) (:)

		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	998,703,331	1,137,781,052	1,268,996,814
	가	1,255,388,580	1,299,031,162	1,890,510,246
		2,110,074	1,516,084	1,595,510
		1,282,636,042	1,304,547,299	1,894,916,640
		3,396,034	3,231,638	5,978,645
		1,279,240,008	1,301,315,661	1,888,937,995
		1,301,315,661	1,888,937,995	1,497,602,023
		25,773,489	33,123,302	21,325,806
		19,151,067	25,177,330	24,158,189
	()	6,622,422	7,945,972	(2,832,383)
		81,881,265	118,819,624	125,616,588
		94,918,842	(459,081,321)	357,815,617
		183,422,529	(332,315,725)	480,599,822
		343,882,939	587,853,145	560,203,728
		(548,952,191)	(842,966,029)	(649,443,655)
		1,279,240,008	1,301,315,661	1,888,937,995

(11) (:)

		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	1,406,912,778	1,650,392,113	1,806,780,965
	가	1,550,615,095	1,769,857,247	2,162,452,028
		10,060,008	6,608,910	3,660,497
		1,586,755,274	1,810,933,247	2,186,146,578
		21,273,903	22,897,775	36,964,772
		1,565,481,371	1,788,035,472	2,149,181,806
		1,788,035,472	2,149,181,806	1,647,519,525
		69,322,970	79,568,375	73,422,999
		27,052,246	32,547,822	29,308,585
	()	42,270,724	47,020,553	44,114,414
		60,446,371	87,390,128	138,765,174
		20,272,659	(227,949,499)	242,048,078
		122,989,754	(93,538,818)	424,927,666
		255,583,057	479,681,353	704,408,313
		(553,619,599)	(692,016,311)	(580,234,886)
		1,565,481,371	1,788,035,472	2,149,181,806

(12) (:)

		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	1,022,018,699	1,091,835,501	1,264,806,167
	가	1,282,226,128	1,216,219,588	1,857,513,922
		3,065,930	1,552,392	1,519,493
		1,339,832,759	1,225,155,206	1,873,565,616
		2,403,271	4,253,065	6,588,131
		1,337,429,488	1,220,902,141	1,866,977,485
		1,220,902,141	1,866,977,485	1,109,565,626
		23,850,318	19,849,443	11,807,331
		14,856,630	20,091,194	18,003,440
	()	8,993,688	(241,751)	(6,196,109)
		40,133,407	87,227,174	169,438,266
		134,767,162	(466,233,394)	342,327,622
		183,894,257	(379,247,971)	505,569,779
		432,944,863	537,983,787	682,776,479
		(500,294,949)	(804,808,910)	(430,934,399)
		1,337,429,488	1,220,902,141	1,866,977,485

(13) (:)

		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	947,740,381	1,030,621,358	1,150,353,421
	가	1,188,830,967	1,121,979,789	1,675,284,515
		2,982,743	1,582,265	1,259,286
		1,248,858,543	1,130,188,070	1,687,206,029
		9,884,488	3,171,358	19,982,765
		1,238,974,055	1,127,016,712	1,667,223,264
		1,127,016,712	1,667,223,264	1,219,151,426
		22,833,495	17,385,086	9,385,403
		17,860,817	21,682,285	19,359,915
	()	4,972,678	(4,297,199)	(9,974,512)
		8,299,137	73,780,451	228,194,245
		148,290,947	(430,555,355)	185,732,887
		161,562,762	(361,072,103)	403,952,620
		237,604,653	439,698,073	592,196,427
		(287,206,983)	(618,832,497)	(548,077,209)
		1,238,974,055	1,127,016,712	1,667,223,264

(14) (:)

		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	602,176,671	739,008,608	791,703,259
	가	700,996,904	766,848,162	947,074,481
		4,580,776	3,099,438	1,687,011
		728,912,480	786,387,969	962,019,088
		4,336,324	12,922,362	2,785,362
		724,576,156	773,465,607	959,233,726
		773,465,607	959,233,726	565,454,831
		27,071,329	32,619,200	27,977,663
		10,363,666	11,701,467	11,160,683
	()	16,707,663	20,917,733	16,816,980
		29,610,262	62,536,458	66,826,922
		70,382,076	(126,310,257)	127,018,284
		116,700,001	(42,856,066)	210,662,186
		273,552,544	445,094,861	847,056,023
		(438,917,785)	(587,744,275)	(663,811,061)
		724,576,156	773,465,607	959,233,726

(15) (:)

		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	7,165,826,553	8,498,348,233	9,156,698,554
	가	6,678,037,988	7,639,612,932	9,377,451,472
		526,678	11,028	7,485
		9,760,850,139	12,495,370,122	19,221,390,104
		2,536,415,226	3,498,279,616	8,231,115,508
		7,224,434,913	8,997,090,506	10,990,274,596
		8,997,090,506	10,990,274,596	9,746,939,332
		636,236,560	330,386,270	343,799,717
		355,234,394	120,468,498	110,846,458
	()	281,002,166	209,917,772	232,953,259
		(469,529,403)	(358,459,781)	251,876,253
		305,090,244	(1,141,892,125)	(7,628,669)
		116,563,007	(1,290,434,134)	477,200,843
		781,310,305	1,997,532,850	3,240,195,869
		(2,622,225,777)	(2,665,511,192)	(2,431,335,185)
		7,224,434,913	8,997,090,506	10,990,274,596

(16) (:)

		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	1,737,191,722	1,734,160,776	1,438,550,498
	가	1,759,070,206	1,611,748,583	1,746,536,797
		7,304	7,029	28,937
		1,840,569,643	1,617,074,190	1,768,978,683
		12,448,924	13,847,852	15,737,060
		1,828,120,719	1,603,226,338	1,753,241,623
		1,603,226,338	1,753,241,623	309,608,832
		24,646,694	16,936,144	7,343,921
		29,374,704	32,900,152	17,762,545
	()	(4,728,010)	(15,964,008)	(10,418,624)
		(25,086,416)	(101,576,705)	70,547,077
		148,535,461	(438,749,456)	252,741,719
		118,721,035	(556,290,169)	312,870,172
		779,163,734	1,154,847,465	1,677,937,860
		(672,952,217)	(748,572,571)	(547,175,241)
		1,828,120,719	1,603,226,338	1,753,241,623

(17) (:)

		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	13,458,543,875	14,891,951,988	14,906,342,197
	가	14,329,547,090	15,054,656,773	18,389,446,939
		1,250,122	585,802	469,751
		14,645,725,587	15,731,071,322	19,739,661,055
		190,448,691	634,259,604	971,199,859
		14,455,276,896	15,096,811,718	18,768,461,196
		15,096,811,718	18,768,461,196	14,364,783,152
		453,043,563	311,235,073	250,803,761
		255,612,363	280,205,573	258,545,610
	()	197,431,200	31,029,500	(7,741,849)
		(187,744,571)	54,460,589	1,373,281,324
		842,096,638	(3,488,064,341)	1,111,533,110
		851,783,267	(3,402,574,252)	2,477,072,585
		1,844,669,591	3,249,295,034	5,781,209,455
		(3,309,238,264)	(3,508,196,590)	(3,844,537,051)
		14,455,276,896	15,096,811,718	18,768,461,196

(18) (:)

		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	887,303,980	825,387,375	1,290,952,897
	가	852,889,204	704,113,449	1,341,960,198
		-	-	107
		886,601,051	819,346,039	1,442,090,599
		7,794,191	17,486,585	16,413,036
		878,806,860	801,859,454	1,425,677,563
		801,859,454	1,425,677,563	2,095,033,294
		40,585,156	27,940,194	45,355,443
		8,989,361	8,746,375	14,165,941
	()	31,595,795	19,193,819	31,189,502
		(91,553,715)	(89,615,832)	135,559,122
		90,554,118	(179,855,295)	(100,763,121)
		30,596,198	(250,277,308)	65,985,503
		516,927,402	256,674,033	578,822,068
		(462,211,353)	(623,482,620)	(1,301,691,274)
		878,806,860	801,859,454	1,425,677,563

(19) (:)

		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	1,058,230,841	867,146,359	739,942,154
	가	981,438,621	763,913,650	767,033,521
		86,224	57,474	948,169
		1,083,935,828	853,633,705	855,073,101
		64,491,409	8,352,120	75,427,734
		1,019,444,419	845,281,585	779,645,367
		845,281,585	779,645,367	920,866,113
		30,751,067	12,118,711	12,706,921
		9,392,834	5,621,875	6,554,824
	()	21,358,233	6,496,836	6,152,097
		(51,852,647)	(88,450,565)	15,983,789
		28,838,124	(130,919,560)	(19,169,068)
		(1,656,290)	(212,873,289)	2,966,818
		690,961,795	736,988,486	457,501,185
		(514,443,748)	(458,406,837)	(601,559,181)
		1,019,444,419	845,281,585	779,645,367

(20) (:)

		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	1,749,342,936	1,918,388,648	2,439,642,203
	가	1,605,015,671	1,618,334,807	2,468,588,352
		2,862	21,803	19,221
		1,678,365,728	1,729,933,202	2,592,858,458
		14,455,142	35,414,971	19,957,205
		1,663,910,586	1,694,518,231	2,572,901,253
		1,694,518,231	2,572,901,253	1,646,775,145
		106,085,716	116,917,162	110,350,184
		17,484,860	23,611,535	22,710,020
	()	88,600,856	93,305,627	87,640,164
		(144,207,827)	(201,093,977)	61,205,614
		171,241,026	(342,634,605)	4,503,766
		115,634,055	(450,422,955)	153,349,544
		492,324,356	1,171,661,901	1,875,684,249
		(604,374,050)	(1,556,278,001)	(1,060,221,545)
		1,663,910,586	1,694,518,231	2,572,901,253

(21) (:)

		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	1,230,592,650	1,061,961,140	884,074,410
	가	1,359,108,496	1,061,877,345	1,090,359,364
		-	-	32,784
		1,388,125,294	1,066,730,123	1,094,878,717
		3,057,442	3,457,542	1,962,576
		1,385,067,852	1,063,272,581	1,092,916,141
		1,063,272,581	1,092,916,141	533,080,551
		11,785,382	9,093,725	6,567,938
		20,081,501	19,943,693	13,106,801
	()	(8,296,119)	(10,849,968)	(6,538,863)
		(7,573,890)	(51,625,466)	114,896,373
		128,627,897	(206,391,806)	99,468,460
		112,757,888	(268,867,240)	207,825,970
		424,457,382	723,168,696	542,626,658
		(215,419,999)	(483,945,016)	(190,617,038)
		1,385,067,852	1,063,272,581	1,092,916,141

(22) (:)

		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	4,899,247,758	5,749,075,596	6,674,804,145
	가	4,682,129,698	5,244,065,417	7,046,900,705
		1,667,643	1,389,697	1,383,507
		4,931,379,749	5,511,159,949	7,392,057,153
		90,503,372	75,203,456	96,730,533
		4,840,876,377	5,435,956,493	7,295,326,620
		5,435,956,493	7,295,326,620	6,860,222,387
		298,978,190	309,694,475	319,149,701
		82,936,309	104,765,551	111,687,127
	()	216,041,881	204,928,924	207,462,574
		(326,168,835)	(400,849,710)	325,537,354
		294,722,264	(885,917,743)	184,852,756
		184,595,310	(1,081,838,529)	717,852,684
		494,016,381	2,181,384,614	3,670,451,940
		(1,031,825,111)	(2,703,244,917)	(3,706,198,892)
		4,840,876,377	5,435,956,493	7,295,326,620

(23) (:)

		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	415,466,992	416,334,710	289,515,262
	가	464,107,082	437,980,959	438,489,577
		134,218	-	-
		482,265,309	455,223,328	463,070,982
		12,511,716	4,097,736	29,361,704
		469,753,593	451,125,592	433,709,278
		451,125,592	433,709,278	380,987,328
		3,946,734	3,240,492	2,874,922
		6,740,460	8,180,818	7,145,832
	()	(2,793,726)	(4,940,326)	(4,270,910)
		(6,480,283)	85,492,069	52,668,819
		26,923,705	(127,380,405)	115,247,774
		17,649,696	(46,828,662)	163,645,683
		150,335,159	510,335,588	189,284,237
		(149,356,854)	(446,090,612)	(300,207,970)
		469,753,593	451,125,592	433,709,278

(24) (:)

		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	29,634,896,554	27,210,614,544	17,992,148,833
	가	34,445,533,820	28,010,984,690	20,051,957,350
		-	-	-
		35,193,183,653	29,260,896,173	20,636,447,775
		163,041,488	171,321,096	203,405,553
		35,030,142,165	29,089,575,077	20,433,042,222
		29,089,575,077	20,433,042,222	10,862,651,297
		588,535,837	626,027,725	246,692,071
		450,973,980	574,270,327	270,069,174
	()	137,561,857	51,757,398	(23,377,103)
		3,016,796,663	(673,715,423)	2,729,068,396
		4,070,960,639	(1,162,588,218)	749,663,077
		7,225,319,159	(1,784,546,243)	3,455,354,370
		33,207,820,984	43,382,935,456	24,097,354,513
		(34,491,034,714)	(32,939,434,255)	(17,980,831,460)
		35,030,142,165	29,089,575,077	20,433,042,222

(25)

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		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	18,184,722,145	18,588,196,454	22,180,897,020
	가	20,904,661,470	19,550,725,552	24,178,758,900
		7,336	-	-
		21,749,724,246	20,386,834,079	25,115,401,034
		294,636,108	151,728,917	220,446,663
		21,455,088,138	20,235,105,162	24,894,954,371
		20,235,105,162	24,894,954,371	28,337,900,754
		408,878,441	374,370,129	382,972,357
		333,417,626	365,204,344	415,205,225
	()	75,460,815	9,165,785	(32,232,868)
		473,727,600	(478,837,939)	5,072,673,706
		1,755,718,547	(987,515,353)	1,017,062,619
		2,304,906,962	(1,457,187,507)	6,057,503,457
		6,202,800,959	9,339,693,347	13,764,949,065
		(7,287,480,296)	(12,542,112,813)	(23,265,221,188)
		21,455,088,138	20,235,105,162	24,894,954,371

(26)

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		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	851,366,525	829,153,394	781,155,798
	가	922,838,190	814,955,036	881,395,288
		-	-	-
		941,752,727	838,821,271	888,434,797
		5,128,402	3,588,102	5,779,836
		936,624,325	835,233,169	882,654,961
		835,233,169	882,654,961	761,980,004
		53,404,794	72,838,127	28,678,938
		16,684,153	16,750,119	17,753,827
	()	36,720,641	56,088,008	10,925,111
		55,100,124	(58,472,807)	30,563,894
		85,591,636	(114,507,189)	120,734,692
		177,412,401	(116,891,988)	162,223,697
		293,257,830	537,540,419	493,023,045
		(369,073,522)	(467,845,089)	(533,906,207)
		936,624,325	835,233,169	882,654,961

(27) (:)

		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	285,288,072	386,463,675	326,608,682
	가	260,384,974	347,738,467	345,218,482
		309,095	186,008	162,555
		271,541,810	349,883,058	349,484,945
		1,225,307	1,525,574	707,830
		270,316,503	348,357,484	348,777,115
		348,357,484	348,777,115	75,921,277
		4,535,624	3,291,880	2,076,512
		4,606,695	5,407,593	2,864,368
	()	(71,071)	(2,115,713)	(787,856)
		(33,754,539)	(33,766,727)	15,169,956
		14,315,113	(58,047,423)	7,160,951
		(19,510,497)	(93,929,863)	21,543,051
		59,936,611	202,861,408	346,294,668
		(118,462,216)	(109,351,167)	(94,980,300)
		270,316,503	348,357,484	348,777,115

(28) 가 (:)

		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	6,450,184,238	6,633,205,721	5,530,742,794
	가	6,867,476,737	6,463,965,876	7,325,306,732
		3,567,998	1,904,605	1,268,724
		7,027,974,243	6,482,758,049	7,375,566,730
		88,116,333	32,260,433	44,986,942
		6,939,857,910	6,450,497,616	7,330,579,788
		6,450,497,616	7,330,579,788	2,019,028,083
		108,210,088	91,422,611	70,633,220
		125,128,969	129,186,196	86,160,373
	()	(16,918,881)	(37,763,585)	(15,527,153)
		201,510,691	313,312,677	213,469,602
		589,290,497	(1,969,608,615)	1,259,592,346
		773,882,307	(1,694,059,523)	1,457,534,795
		1,416,439,233	3,766,196,912	6,043,552,668
		(1,699,489,184)	(2,952,010,447)	(2,189,290,219)
		6,939,857,910	6,450,497,616	7,330,579,788

(29) 가 (:)

		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	341,371,566	408,439,994	363,616,325
	가	372,915,883	410,396,802	480,398,299
		42,034	41,011	11,873
		412,985,778	459,930,380	517,628,560
		4,055,189	5,989,220	4,669,607
		408,930,589	453,941,160	512,958,953
		453,941,160	512,958,953	361,986,689
		7,558,698	8,011,734	5,517,907
		7,271,397	9,173,358	8,288,842
	()	287,301	(1,161,624)	(2,770,935)
		8,499,698	10,622,991	73,794,420
		31,723,288	(116,987,746)	42,045,263
		40,510,287	(107,526,379)	113,068,748
		109,644,409	232,990,379	199,370,504
		(195,094,808)	(184,437,003)	(161,453,124)
		408,930,589	453,941,160	512,958,953

(30) (:)

		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	4,649,015,058	4,405,605,912	2,830,517,616
	가	4,742,939,485	4,121,563,667	3,029,340,616
		5,604,228	3,477,787	620,483
		5,270,690,754	4,444,257,250	3,303,856,282
		261,980,827	74,634,150	46,750,990
		5,008,709,927	4,369,623,100	3,257,105,292
		4,369,623,100	3,257,105,292	1,376,624,007
		146,618,865	142,772,500	68,137,289
		71,079,313	68,069,002	30,296,251
	()	75,539,552	74,703,498	37,841,038
		(125,669,227)	(234,963,736)	280,051,726
		385,200,771	(508,656,837)	62,237,210
		335,071,096	(668,917,075)	380,129,974
		3,567,211,114	4,578,664,295	3,149,816,121
		(2,914,995,940)	(2,507,326,396)	(1,537,308,790)
		5,008,709,927	4,369,623,100	3,257,105,292

(31) 가 (:)

		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	244,004,070	245,048,233	251,421,214
	가	247,656,760	218,115,538	272,006,197
		120,101	102,808	142,479
		256,332,030	227,104,656	287,455,182
		1,047,266	5,057,633	6,382,417
		255,284,764	222,047,023	281,072,765
		222,047,023	281,072,765	180,490,667
		5,288,831	5,092,690	3,753,070
		4,350,359	4,536,130	4,351,354
	()	938,472	556,560	(598,284)
		(6,900,955)	(439,435)	65,162,519
		31,095,302	(48,028,819)	12,720,926
		25,132,819	(47,911,694)	77,285,161
		54,554,182	50,109,683	107,166,418
		(46,449,260)	(61,223,731)	(83,869,481)
		255,284,764	222,047,023	281,072,765

(32) (:)

		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	192,828,584	263,838,158	360,703,828
	가	211,589,797	269,966,973	450,784,255
		81,050	49,264	-
		214,212,902	271,730,243	454,766,361
		1,411,196	2,082,274	2,634,766
		212,801,706	269,647,969	452,131,595
		269,647,969	452,131,595	186,092,009
		6,324,511	9,040,130	7,717,449
		3,843,096	5,297,154	4,417,080
	()	2,481,415	3,742,976	3,300,369
		(1,340,668)	(11,816,908)	10,215,935
		12,673,420	(83,941,303)	56,596,230
		13,814,167	(92,015,235)	70,112,534
		21,244,001	110,532,175	309,882,050
		(91,469,599)	(200,458,808)	(113,614,493)
		212,801,706	269,647,969	452,131,595

(33) (:)

		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	849,412,510	783,519,091	870,362,511
	가	848,595,709	760,437,126	960,758,661
		153,841	313,322	33,227
		893,423,942	766,325,186	963,740,012
		3,654,019	6,728,832	3,119,420
		889,769,923	759,596,354	960,620,592
		759,596,354	960,620,592	452,896,915
		17,576,989	16,781,413	13,456,862
		12,278,026	14,400,350	12,463,891
	()	5,298,963	2,381,063	992,971
		28,307,129	54,368,279	87,702,680
		22,631,045	(114,151,383)	87,713,400
		56,237,137	(57,402,041)	176,409,051
		379,622,222	497,929,093	880,880,411
		(305,574,883)	(641,480,348)	(549,506,657)
		889,769,923	759,596,354	960,620,592

(34) (:)

		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	1,946,510,061	2,536,328,151	3,302,044,659
	가	1,815,084,542	2,247,331,308	3,425,190,896
		4,294	8,169	2,037
		1,915,417,559	2,404,600,980	3,620,336,960
		29,529,815	47,228,787	29,139,246
		1,885,887,744	2,357,372,193	3,591,197,714
		2,357,372,193	3,591,197,714	3,031,279,724
		134,413,277	161,075,208	181,538,565
		22,725,017	33,505,810	36,356,369
	()	111,688,260	127,569,398	145,182,196
		(162,461,559)	(83,260,514)	140,878,869
		165,382,612	(423,484,483)	(5,009,633)
		114,609,313	(379,175,599)	281,051,432
		631,111,452	1,600,740,913	2,738,171,028
		(1,151,559,738)	(2,370,074,609)	(2,370,676,010)
		1,885,887,744	2,357,372,193	3,591,197,714

(35)

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		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	1,556,017,666	1,386,011,625	1,071,068,304
	가	1,855,646,860	1,543,502,636	1,489,885,525
		185,182	174,312	136,004
		1,886,798,105	1,560,417,161	1,501,530,611
		5,050,354	15,509,928	2,676,523
		1,881,747,751	1,544,907,233	1,498,854,088
		1,544,907,233	1,498,854,088	1,102,463,017
		14,313,492	12,365,760	12,846,801
		20,153,663	20,785,297	18,320,016
	()	(5,840,171)	(8,419,537)	(5,473,215)
		47,943,242	117,204,455	174,617,045
		142,922,562	(264,071,610)	185,269,940
		185,025,633	(155,286,692)	354,413,770
		785,407,099	795,379,658	705,908,708
		(633,592,214)	(594,039,821)	(663,931,407)
		1,881,747,751	1,544,907,233	1,498,854,088

(36)

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		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	104,140,453	121,482,232	132,716,396
	가	86,721,451	107,436,141	132,299,836
		-	-	-
		106,127,646	180,071,590	330,122,990
		18,951,964	78,396,598	190,525,051
		87,175,682	101,674,992	139,597,939
		101,674,992	139,597,939	145,966,158
		3,370,084	4,541,023	5,982,512
		795,877	1,117,439	1,476,283
	()	2,574,207	3,423,584	4,506,229
		(2,818,320)	(4,438,674)	(2,277,832)
		(3,578,222)	(13,439,523)	(2,035,920)
		(3,822,335)	(14,454,613)	192,477
		15,509,628	54,016,857	78,408,030
		(25,885,814)	(77,052,385)	(84,192,296)
		87,175,682	101,674,992	139,597,939

(37) (:)

		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	279,864,162	276,467,088	362,374,056
	가	391,054,589	315,356,089	604,174,755
		-	-	-
		394,060,011	315,956,836	607,113,621
		1,996,301	4,992,182	4,242,481
		392,063,710	310,964,654	602,871,140
		310,964,654	602,871,140	634,034,618
		1,596,938	1,794,876	1,765,977
		5,265,281	7,466,696	8,787,159
	()	(3,668,343)	(5,671,820)	(7,021,182)
		(2,159,399)	33,706,621	127,624,810
		72,223,107	(202,989,893)	6,829,095
		66,395,365	(174,955,092)	127,432,723
		156,142,468	233,513,473	352,538,695
		(141,438,777)	(350,464,867)	(511,134,896)
		392,063,710	310,964,654	602,871,140

(38) (:)

		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	232,492,974	278,681,201	303,530,914
	가	232,422,842	264,055,239	329,621,107
		49,034	27,526	26,615
		244,291,990	266,246,167	331,065,125
		901,839	1,605,924	2,324,886
		243,390,151	264,640,243	328,740,239
		264,640,243	328,740,239	131,997,505
		4,676,394	4,559,549	4,808,123
		4,611,844	5,103,000	5,182,722
	()	64,550	(543,451)	(374,599)
		149,146	28,569,518	60,726,995
		14,586,860	(40,727,590)	25,540,469
		14,800,556	(12,701,523)	85,892,865
		116,969,346	151,628,463	613,057,184
		(153,019,994)	(203,026,936)	(502,207,315)
		243,390,151	264,640,243	328,740,239

(39) (:)

		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	2,431,965,322	2,485,620,221	1,921,143,936
	가	2,961,863,700	2,990,611,061	2,100,758,081
		209,990	429,184	378,606
		3,009,939,430	3,044,796,709	2,121,573,513
		19,855,359	30,223,101	12,742,567
		2,990,084,071	3,014,573,608	2,108,830,946
		3,014,573,608	2,108,830,946	2,085,847,574
		117,450,128	99,299,930	85,761,685
		59,498,330	55,564,512	42,682,455
	()	57,951,798	43,735,418	43,079,230
		257,396,393	597,068,781	48,855,112
		27,573,301	320,412,013	517,523,907
		342,921,492	961,216,212	609,458,249
		2,352,677,207	4,351,999,479	2,586,866,037
		(2,717,740,548)	(4,405,077,580)	(3,171,848,024)
		2,990,084,071	3,014,573,608	2,108,830,946

(40) (:)

		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	1,573,699,978	1,713,749,195	1,367,584,221
	가	1,693,474,646	1,417,350,030	1,627,807,653
		1,549,993	1,259,054	11,686
		1,804,731,781	1,427,720,598	1,645,062,560
		13,122,246	8,636,651	11,422,152
		1,791,609,535	1,419,083,947	1,633,640,408
		1,419,083,947	1,633,640,408	456,166,910
		54,183,811	41,295,272	16,300,014
		28,133,220	29,960,672	16,786,795
	()	26,050,591	11,334,600	(486,781)
		(128,701,404)	(43,705,908)	54,997,010
		416,872,844	(557,893,026)	289,419,023
		314,222,031	(590,264,334)	343,929,252
		917,261,477	1,704,314,251	2,196,337,732
		(858,467,546)	(1,328,422,641)	(1,362,793,486)
		1,791,609,535	1,419,083,947	1,633,640,408

(41) (:)

		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	4,030,628,674	4,158,732,593	4,471,353,255
	가	3,928,957,547	3,348,623,005	5,282,258,945
		9,051	-	-
		3,999,672,611	3,371,759,292	5,307,565,297
		18,415,901	20,711,938	19,597,459
		3,981,256,710	3,351,047,354	5,287,967,838
		3,351,047,354	5,287,967,838	7,362,416,769
		80,341,522	92,331,111	108,140,219
		79,587,556	94,486,175	118,968,465
	()	753,966	(2,155,064)	(10,828,246)
		119,802,763	78,666,225	571,287,370
		711,383,231	(1,627,381,885)	(2,186,572,939)
		831,939,960	(1,550,870,724)	(1,626,113,815)
		1,492,090,919	2,003,396,887	3,768,660,303
		(1,693,743,776)	(2,389,423,447)	(4,216,969,439)
		3,981,256,710	3,351,047,354	5,287,967,838

(42) (:)

		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	11,374,721,512	12,730,777,605	10,716,879,196
	가	13,609,304,978	13,870,121,515	14,077,637,690
		2,825,963	1,701,684	1,303,049
		13,683,065,011	13,925,649,339	14,141,272,629
		71,259,437	53,220,974	63,156,424
		13,611,805,574	13,872,428,365	14,078,116,205
		13,872,428,365	14,078,116,205	9,796,456,452
		178,604,152	171,529,883	123,669,212
		239,740,587	243,596,562	206,027,800
	()	(61,136,435)	(72,066,679)	(82,358,588)
		236,645,858	666,957,803	664,129,115
		1,072,541,746	(2,231,988,400)	1,454,791,608
		1,248,051,169	(1,637,097,276)	2,036,562,135
		3,598,057,269	5,976,178,922	6,427,935,870
		(5,106,265,684)	(4,544,511,900)	(4,182,815,522)
		13,611,805,574	13,872,428,365	14,078,116,205

(43) (:)

		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	4,281,902,678	4,630,901,340	4,597,628,524
	가	5,174,289,834	5,342,684,711	7,016,333,877
		21,302	19,643	186,652
		5,438,346,434	5,407,738,676	7,099,939,484
		28,664,838	38,008,159	34,668,603
		5,409,681,596	5,369,730,517	7,065,270,881
		5,369,730,517	7,065,270,881	4,826,201,552
		205,085,094	324,715,497	251,420,084
		112,340,684	130,015,288	123,277,099
	()	92,744,410	194,700,209	128,142,985
		371,164,453	687,928,809	622,966,504
		186,536,633	(1,715,275,735)	892,588,764
		650,445,496	(832,646,717)	1,643,698,253
		1,312,342,710	3,162,267,338	4,714,694,064
		(1,919,112,010)	(4,018,957,937)	(4,115,805,514)
		5,409,681,596	5,369,730,517	7,065,270,881

(44) (:)

		2023. 8. 31	2022. 8. 31	2021. 8. 31
	가	6,447,775,699	7,674,036,832	8,199,815,549
	가	9,791,226,280	8,841,577,304	13,591,583,837
		20,759	14,316	21
		9,826,984,297	8,907,763,055	13,642,640,471
		28,195,645	115,540,548	89,002,204
		9,798,788,652	8,792,222,507	13,553,638,267
		8,792,222,507	13,553,638,267	7,167,899,894
		47,570,093	41,302,482	26,383,799
		144,295,863	180,651,252	188,791,337
	()	(96,725,770)	(139,348,770)	(162,407,538)
		(738,514,135)	(427,521,183)	444,878,560
		2,179,859,890	(4,232,875,717)	2,759,949,096
		1,344,619,985	(4,799,745,670)	3,042,420,118
		2,628,393,957	4,859,523,899	11,810,668,331
		(2,965,786,635)	(4,821,031,686)	(8,467,350,076)
		9,798,788,652	8,792,222,507	13,553,638,267

[3] (2023 12 31)

(1)

	3	6	1	3	5	
A2 USD Class(%)	2.41	-2.28	1.68	-7.47	2.92	3.21
MSCI AC Asia Ex Japan Index (USD)(%)	6.43	2.87	5.98	-6.74	3.69	3.80
(%)	1.98	2.30	2.19	2.40	2.63	3.10

	2023	2022	2021	2020	2019	
A2 USD Class(%)	1.68	-18.41	-4.51	20.72	20.74	
MSCI AC Asia Ex Japan Index (USD)(%)	5.98	-19.67	-4.72	25.02	18.17	

(2)

	3	6	1	3	5	
A2 USD class(%)	4.16	-1.73	1.74	-9.98	2.15	5.80
MSCI All Country Asia ex Japan in USD - NET(%)	6.43	2.87	5.98	-6.74	3.69	4.27
(%)	1.99	2.31	2.26	2.43	2.62	2.32

	2023	2022	2021	2020	2019	
A2 USD class(%)	1.74	-24.12	-5.52	30.29	17.01	
MSCI All Country Asia ex Japan in USD - NET(%)	5.98	-19.67	-4.72	25.02	18.17	

(3)

	3	6	1	3	5	
A2 USD Class(%)	6.23	3.56	5.79	-6.32	-0.50	4.94
JP Morgan Asia Credit Index(%)	5.69	3.99	7.02	-2.42	1.92	-
(%)*	0.63	0.75	0.73	0.82	0.93	0.80

	2023	2022	2021	2020	2019	
A2 USD Class(%)	5.79	-16.06	-7.41	6.58	11.31	
JP Morgan Asia Credit Index(%)	7.02	-11.02	-2.44	6.33	11.34	

(4)

	3	6	1	3	5	
A2 USD class(%)	4.52	2.62	-1.05	-4.44	1.65	2.87
(%)	0.20	0.24	0.21	0.38	0.53	0.40

	2023	2022	2021	2020	2019	
A2 USD class(%)	-1.05	-11.93	0.12	15.93	7.31	

* 가

(5)

	3	6	1	3	5	
A2 USD Class(%)	-1.44	-5.88	-12.14	-20.00	-2.64	2.38
MSCI China 10/40 Index(%)	-4.15	-5.66	-10.97	-17.68	-2.28	1.76
(%)	2.48	2.90	3.04	3.71	3.48	3.40

	2023	2022	2021	2020	2019	
A2 USD Class(%)	-12.14	-31.45	-14.97	46.61	16.52	
MSCI China 10/40 Index(%)	-10.97	-21.53	-20.14	30.75	22.18	

(6)

	3	6	1	3	5	
A2 USD class(%)	8.16	6.68	13.20	0.49	4.74	2.64
(%)	1.38	1.41	1.30	1.40	1.69	1.64

	2023	2022	2021	2020	2019	
A2 USD class(%)	13.20	-18.51	10.01	3.79	19.68	

* 2018 2 6
* 가

(7)

	3	6	1	3	5	
A2 EUR Class(%)	-	-	-	-	-	-
MSCI Emerging Markets Europe 10/40 Index (EUR)(%)	-	-	-	-	-	-
(%)+	0.00	0.00	0.00	4.11	3.98	3.86

	2023	2022	2021	2020	2019	
A2 EUR Class(%)	-	-58.97	22.90	-12.69	-	
MSCI Emerging Markets Europe 10/40 Index (EUR)(%)	25.44	-65.50	21.73	-19.14	32.52	

* 2022 3 1 가

(8) Ex-

	3	6	1	3	5	
A2 USD Class(%)	-	-	-	-	-	-
Emerging Markets ex-China 10/40 Index	-	-	-	-	-	-
(%)+	-	-	-	-	-	-

	2023	2022	2021	2020	2019	
A2 USD Class(%)	-	-	-	-	-	
Emerging Markets ex-China 10/40 Index	-	-	-	-	-	

* 2023 12 31

(9)

	3	6	1	3	5	
A2 USD Class(%)	6.48	1.43	8.48	-8.87	3.04	4.50
MSCI Emerging Markets Index(%)	7.86	4.71	9.83	-5.08	3.68	5.07
(%)+	2.03	2.25	2.24	2.48	2.84	2.71

	2023	2022	2021	2020	2019	
A2 USD Class(%)	8.48	-28.04	-3.06	23.19	24.60	
MSCI Emerging Markets Index(%)	9.83	-20.09	-2.54	18.31	18.42	

(10)

	3	6	1	3	5	
A2 EUR Class(%)	7.49	0.48	15.28	5.74	10.26	5.68
MSCI EMU Index(%)*	7.75	3.03	18.78	8.29	9.54	3.79
(%)+	1.81	2.26	2.16	2.52	2.72	3.05

	2023	2022	2021	2020	2019	
A2 EUR Class(%)	15.28	-19.39	27.23	8.69	26.84	
MSCI EMU Index(%)*	18.78	-12.47	22.16	-1.02	25.47	

* 2005 1 3 가 Dow Jones Euro Stoxx 50 MSCI EMU Index . ()

(11)

	3	6	1	3	5	
A2 EUR class(%)	7.57	3.86	13.93	6.42	8.83	7.53
MSCI Europe Index(%)*	6.44	4.24	15.83	9.47	9.84	7.11
(%)	2.04	1.87	1.87	1.81	2.37	2.10

	2023	2022	2021	2020	2019	
A2 EUR class(%)	13.93	-11.88	20.05	0.14	26.52	
MSCI Europe Index(%)*	15.83	-9.49	25.13	-3.32	26.05	

* 2015 7 20 가 MSCI Europe NR EUR MSCI Europe Index . (/)

(12)

	3	6	1	3	5	
A2 EUR Class(%)	6.78	0.81	17.71	4.54	12.68	6.97
MSCI Europe Index(%)	6.44	4.24	15.83	9.47	9.84	7.04
(%)+	2.31	2.34	2.25	2.50	2.75	2.58

	2023	2022	2021	2020	2019	
A2 EUR Class(%)	17.71	-24.73	28.95	20.28	32.20	
MSCI Europe Index(%)	15.83	-9.49	25.13	-3.32	26.05	

(13)

	3	6	1	3	5	
A2 EUR Class(%)	6.33	0.42	16.98	2.89	10.56	8.83
MSCI Europe Index(%)*	6.44	4.24	15.83	9.47	9.84	7.03
(%)+	2.29	2.34	2.25	2.53	2.66	2.45

	2023	2022	2021	2020	2019	
A2 EUR Class(%)	16.98	-25.92	25.68	9.98	37.94	
MSCI Europe Index(%)*	15.83	-9.49	25.13	-3.32	26.05	

* 2014 2 14 가 S&P European Mid Small Cap Index MSCI Europe Index . (/)

(14)

	3	6	1	3	5	
A2 EUR Class(%)	4.28	4.54	13.95	9.69	10.59	6.81
MSCI Europe Value Index (EUR)(%)	4.62	7.12	15.60	11.68	7.72	5.40
(%)+	1.85	1.74	1.98	1.98	2.67	2.70

	2023	2022	2021	2020	2019	
A2 EUR Class(%)	13.95	-4.66	21.47	3.23	21.40	
MSCI Europe Value Index (EUR)(%)	15.60	-1.08	21.82	-12.91	19.56	

(15)

	3	6	1	3	5	
A2 USD Class(%)	5.33	5.19	6.63	-0.11	2.45	2.67
(%)	0.59	0.60	0.54	0.42	0.61	0.64

	2023	2022	2021	2020	2019	
A2 USD Class(%)	6.63	-6.51	0.00	5.74	7.09	

* 가 .

(16)

	3	6	1	3	5	
A2 USD class(%)	4.79	-5.99	9.82	0.23	12.63	7.13
(%)	2.51	2.43	2.51	-	-	2.83

	2023	2022	2021	2020	2019	
A2 USD class(%)	9.82	-23.83	20.38	52.93	17.71	

* 2018 9 4
* 가

(17)

	3	6	1	3	5	
A2 USD Class(%)	9.04	5.12	12.52	0.02	6.95	6.35
36% S&P 500 Index, 24% FTSE World (ex.US) Index, 24% ICE BofA ML Cur 5-yr US Treasury Index, 16% FTSE Non-USD WGBI Index(%)*	9.56	6.03	15.69	2.46	7.69	6.35
(%)	1.51	1.62	1.43	1.49	1.70	1.50

	2023	2022	2021	2020	2019	
A2 USD Class(%)	12.52	-16.33	6.27	19.72	16.80	
36% S&P 500 Index, 24% FTSE World (ex.US) Index, 24% ICE BofA ML Cur 5-yr US Treasury Index, 16% FTSE Non-USD WGBI Index(%)*	15.69	-15.59	10.13	13.34	18.79	

* 2015 7 20 가 BofAML US Treasuries 5+Y TR USD 24% + FTSE World Ex US TR USD 24% + Citi WGBI NonUSD USD 16% + S&P 500 TR 36% 36% S&P 500 Index, 24% FTSE World Index (Ex-US), 24% ICE BofA ML Cur 5-yr US Treasury Index, 16% FTSE Non-USD World Govt Bond Index . (/)

(18)

	3	6	1	3	5	
A2 USD class(%)	7.16	5.77	9.07	-3.13	2.00	2.39
Barclays Global Aggregate Corporate Bond USD Hedged Index(%)	7.53	5.79	9.10	-2.40	2.52	3.93
(%)	1.09	1.02	0.96	0.86	1.18	0.83

	2023	2022	2021	2020	2019	
A2 USD class(%)	9.07	-14.93	-2.04	8.10	12.34	
Barclays Global Aggregate Corporate Bond USD Hedged Index(%)	9.10	-14.11	-0.79	8.26	12.51	

(19)

	3	6	1	3	5	
A2 USD Class(%)	6.58	3.81	5.84	-4.08	0.31	4.30
FTSE World Government Bond USD Hedged Index(%)*	5.81	3.34	6.42	-3.24	0.68	5.25
(%)*	0.91	0.87	0.89	0.73	0.70	0.49

	2023	2022	2021	2020	2019	
A2 USD Class(%)	5.84	-14.06	-2.97	7.10	7.45	
FTSE World Government Bond USD Hedged Index(%)*	6.42	-12.86	-2.29	6.11	7.59	

* 2015 7 20 가 Citi WGBI Hdg USD FTSE World Government Bond USD Hedged Index . (/)

(20)

	3	6	1	3	5	
A2 USD Class(%)	6.22	6.93	11.89	-0.12	4.01	4.49
ICE BofA Merrill Lynch Global High Yield Constrained USD Hedged Index(%)*	6.68	7.65	12.97	1.04	4.70	6.26
(%)	0.79	0.82	0.77	0.88	1.39	1.24

	2023	2022	2021	2020	2019	
A2 USD Class(%)	11.89	-12.87	2.22	6.98	14.16	
ICE BofA Merrill Lynch Global High Yield Constrained USD Hedged Index(%)*	12.97	-11.38	3.04	6.48	14.54	

* 2015 7 20 가 BofAML Gbl HY Constnd TR HUSD ICE BofAML Global High Yield Constrained (HW0C)
100% USD Hedged Index . (/)

(21)

	3	6	1	3	5	
A2 USD Class(%)	11.04	3.17	13.30	3.21	12.24	8.19
MSCI ACWI(%)*	11.03	7.26	22.20	5.75	11.72	7.89
(%)+	2.07	2.22	2.16	2.38	2.56	2.55

	2023	2022	2021	2020	2019	
A2 USD Class(%)	13.30	-18.88	19.62	21.35	33.52	
MSCI ACWI(%)*	22.20	-18.36	18.54	16.25	26.60	

* 2015 7 20 가 MSCI ACWI NR USD MSCI ACWI . (/)

(22)

	3	6	1	3	5	
A2 USD class(%)	7.45	5.74	9.77	0.31	3.85	3.75
(%)	1.25	1.27	1.10	1.02	1.18	0.92

	2023	2022	2021	2020	2019	
A2 USD class(%)	9.77	-13.11	5.81	5.58	13.36	

* 가 .

(23)

	3	6	1	3	5	
A2 USD Class(%)	8.16	8.68	17.00	7.76	8.13	6.11
MSCI India 10-40 Index in USD(%)*	11.90	14.99	20.92	12.21	12.38	7.55
(%)	1.31	1.26	1.33	2.13	2.82	3.18

	2023	2022	2021	2020	2019	
A2 USD Class(%)	17.00	-14.84	25.58	9.38	8.00	
MSCI India 10-40 Index in USD(%)*	20.92	-7.74	26.64	17.93	7.58	

* 2013 3 21 가 S&P IFC Emg Mkts Invest India MSCI India Gross TR - in UDS Index ,
2020 7 31 MSCI India TR Net 10/40 Index . (/)

(24)

	3	6	1	3	5	
A2 JPY Class(%)	1.07	4.35	29.99	9.88	13.21	4.64
MSCI Japan Index (JPY)(%)	2.21	3.85	28.56	11.68	12.41	5.77
(%)**	2.07	2.11	1.93	2.13	2.42	2.90

	2023	2022	2021	2020	2019	
A2 JPY Class(%)	29.99	-8.05	11.00	17.80	18.98	
MSCI Japan Index (JPY)(%)	28.56	-4.49	13.44	8.76	18.48	

(25)

	3	6	1	3	5	
A2 JPY Class(%)	2.89	7.48	17.76	5.94	8.78	5.40
S&P Japan Mid Small Cap Index(%)	1.12	5.33	21.99	9.80	9.12	3.30
(%)**	1.82	1.82	1.68	2.06	2.58	2.87

	2023	2022	2021	2020	2019	
A2 JPY Class(%)	17.76	-10.41	12.71	2.52	24.94	
S&P Japan Mid Small Cap Index(%)	21.99	-0.21	8.76	0.02	16.83	

(26)

	3	6	1	3	5	
A2 USD Class(%)	15.51	10.23	36.35	7.29	3.46	6.69
MSCI EM Latin America 10/40 Index(%)	17.74	12.08	34.05	10.34	6.35	7.66
(%)+	2.96	3.66	3.61	3.68	4.25	4.20

	2023	2022	2021	2020	2019	
A2 USD Class(%)	36.35	7.27	-15.55	-17.88	16.86	
MSCI EM Latin America 10/40 Index(%)	34.05	9.04	-8.09	-13.80	17.46	

* 2022 6 가 MSCI Emerging Markets Latin America 10/40 Index MSCI EM Latin America 10/40 Index
 . (/)

(27)

	3	6	1	3	5	
A2 USD Class(%)	3.24	-3.48	-5.14	-8.11	1.84	1.76
(%)+	1.70	2.02	1.97	2.13	2.38	2.29

	2023	2022	2021	2020	2019	
A2 USD Class(%)	-5.14	-21.92	4.75	19.59	18.06	

* 가 .

(28) 가

	3	6	1	3	5	
A2 USD Class(%)	13.21	-0.46	12.76	2.15	15.86	1.83
(%)+	3.11	3.30	2.91	2.96	3.22	3.16

	2023	2022	2021	2020	2019	
A2 USD Class(%)	12.76	-18.32	15.73	50.42	30.21	

* 가 .

(29) 가

	3	6	1	3	5	
A2 USD Class(%)	8.51	4.53	17.04	2.55	11.09	6.40
MSCI All Countries World Index(%)	11.51	7.58	23.45	7.85	13.05	7.92
(%)	2.06	2.08	1.96	2.20	2.57	2.33

	2023	2022	2021	2020	2019	
A2 USD Class(%)	17.04	-19.71	14.78	24.48	26.04	
MSCI All Countries World Index(%)	23.45	-16.52	21.72	15.08	27.91	

* 2024 2 23 가 60% S&P 500 Index, 40% FTSE World (ex.US) Index MSCI All Countries World Index . (/)

(30)

	3	6	1	3	5	
A2 USD Class(%)	8.20	5.82	15.76	4.85	8.05	3.71
(%)	1.58	1.62	1.49	1.65	2.05	2.13

	2023	2022	2021	2020	2019	
A2 USD Class	15.76	-14.84	16.92	8.91	17.30	

* 가 .

(31) 가

	3	6	1	3	5	
A2 USD Class(%)	11.61	8.46	17.38	5.15	10.78	9.72
MSCI ACWI Small Cap Index(%)*	11.98	8.16	16.84	3.33	9.85	6.92
(%)*	2.70	2.65	2.47	2.49	3.07	2.65

	2023	2022	2021	2020	2019	
A2 USD Class(%)	17.38	-16.02	17.94	12.46	27.61	
MSCI ACWI Small Cap Index(%)*	16.84	-18.67	16.09	16.33	24.65	

* 2014 2 14 가 MSCI World Small Cap Index MSCI AC World Small Cap Index . (/)

(32)

	3	6	1	3	5	
A2 USD Class(%)	4.46	6.07	16.29	1.26	5.93	8.03
FTSE All-Share Index(%)	3.23	5.17	7.92	8.61	6.61	8.83
(%)*	1.63	1.79	1.84	2.01	2.35	2.32

	2023	2022	2021	2020	2019	
A2 USD Class(%)	16.29	-21.86	14.27	4.32	27.14	
FTSE All-Share Index(%)	7.92	0.34	18.32	-9.82	23.95	

(33)

	3	6	1	3	5	
A2 USD Class(%)	8.90	5.38	11.13	7.88	9.11	6.38
Russell 1000 Value Index(%)*	9.50	6.03	11.46	8.86	10.91	8.30
(%)*	1.95	1.96	1.99	1.95	2.87	2.62

	2023	2022	2021	2020	2019	
A2 USD Class(%)	11.13	-5.62	19.70	1.10	21.86	
Russell 1000 Value Index(%)*	11.46	-7.54	25.16	2.80	26.54	

* 2006 1 1 가 S&P 500 Barra Value Index Russell 1000 Value Index (Total Return) . (/)

(34)

	3	6	1	3	5	
A2 USD Class(%)	6.61	7.11	12.43	1.05	4.53	4.60
BBG US Corp High Yield 2% Issuer Capped Index(%)	7.15	7.65	13.44	1.98	5.35	6.84
(%)+	0.90	0.96	0.88	0.97	1.38	1.13

	2023	2022	2021	2020	2019	
A2 USD Class(%)	12.43	-11.99	4.27	5.81	14.28	
BBG US Corp High Yield 2% Issuer Capped Index(%)	13.44	-11.18	5.26	7.05	14.32	

(35)

	3	6	1	3	5	
A2 USD Class(%)	9.12	6.69	22.46	8.77	13.83	8.82
Russell 1000 Index(%)	11.96	8.44	26.53	8.97	15.52	10.56
(%)+	2.16	1.99	1.98	2.11	2.53	2.52

	2023	2022	2021	2020	2019	
A2 USD Class(%)	22.46	-15.28	24.03	17.28	26.65	
Russell 1000 Index(%)	26.53	-19.13	26.45	20.96	31.43	

(36)

	3	6	1	3	5	
A2 USD Class(%)	5.93	2.11	3.20	-4.19	-0.33	4.40
Bloomberg US MBS Index (%)	7.48	3.12	5.05	-2.92	0.30	5.76
(%)+	1.30	1.32	1.19	0.95	0.81	0.57

	2023	2022	2021	2020	2019	
A2 USD Class(%)	3.20	-13.19	-1.82	5.07	6.41	
Bloomberg US MBS Index (%)	5.05	-11.81	-1.24	4.03	6.68	

(37)

	3	6	1	3	5	
A2RF USD Class(%)	14.62	11.85	52.68	2.21	13.96	5.51
Russell 1000 Growth Index(%)*	14.16	10.59	42.68	8.86	19.50	7.89
(%)+	2.84	2.68	2.63	3.15	3.11	2.74

	2023	2022	2021	2020	2019	
A2RF USD Class(%)	52.68	-40.57	17.65	37.42	31.01	
Russell 1000 Growth Index(%)*	42.68	-29.14	27.60	38.49	36.39	

* 2006 4 1 가 S&P 500 Citigroup Growth Index Russell 1000 Growth Index . (/)

(38)

	3	6	1	3	5	
A2 USD Class(%)	9.74	5.28	11.63	9.81	12.00	10.20
Russell MidCap Value Index(%)	12.11	7.11	12.71	5.59	12.20	7.85
(%)+	2.35	2.33	2.33	2.25	3.17	2.89

	2023	2022	2021	2020	2019	
A2 USD Class(%)	11.63	-5.68	25.77	4.51	27.35	
Russell MidCap Value Index(%)	12.71	-15.44	23.52	17.17	28.90	

(39)

	3	6	1	3	5	
A2 USD Class(%)	-5.04	7.64	3.68	26.90	10.22	3.92
MSCI World Energy 10/40 Net Total Return Index(%)*	-2.48	8.77	4.37	27.40	10.28	6.57
(%)+	3.23	2.99	3.20	3.67	4.53	3.87

	2023	2022	2021	2020	2019	
A2 USD Class(%)	3.68	39.58	41.21	-28.54	11.41	
MSCI World Energy 10/40 Net Total Return Index(%)*	4.37	42.24	39.29	-29.76	12.31	

* 2015 9 30 가 MSCI World Energy Net Total Return Index MSCI World Energy 10/40 Net Total Return
() / ()

(40)

	3	6	1	3	5	
A2RF USD Class(%)	12.00	15.43	27.86	6.17	11.45	6.11
MSCI ACWI Financials Index(%)*	12.48	11.52	15.54	9.01	8.97	5.14
(%)+	2.54	2.66	3.21	3.29	3.99	3.47

	2023	2022	2021	2020	2019	
A2RF USD Class(%)	27.86	-19.39	16.11	8.47	32.48	
MSCI ACWI Financials Index(%)*	15.54	-9.84	24.35	-3.78	23.25	

* 2014 2 14 가 MSCI World Financials Index MSCI World/Financials NR USD , 2015
7 20 MSCI ACWI Financials Index () / ()

(41)

	3	6	1	3	5	
A2RF USD Class(%)	12.18	2.68	6.46	-7.56	6.42	4.32
FTSE Gold Mines Index(%)	20.77	5.28	9.36	-6.90	7.02	-0.12
(%)+	4.73	4.60	4.27	4.40	4.70	4.86

	2023	2022	2021	2020	2019	
A2RF USD Class(%)	6.46	-17.00	-10.59	28.38	34.55	
FTSE Gold Mines Index(%)	9.36	-15.47	-12.72	23.22	41.21	

(42)

	3	6	1	3	5	
A2 USD Class(%)	4.38	1.40	2.18	3.42	9.41	8.59
MSCI World Health Care Index(%)*	5.87	2.95	3.76	5.54	10.47	7.52
(%)+	1.91	1.66	1.57	1.83	2.25	2.26

	2023	2022	2021	2020	2019	
A2 USD Class(%)	2.18	-5.21	14.19	13.99	24.36	
MSCI World Health Care Index(%)*	3.76	-5.41	19.80	13.52	23.24	

* 2015 7 20 가 MSCI World/Health Care NR USD MSCI World Health Care Index
() / ()

(43)

	3	6	1	3	5	
A2 USD Class(%)	6.25	2.03	-0.41	5.33	13.25	7.14
MSCI ACWI Metals & Mining 30% Buffer 10/40 (1994) USD(%)*	10.88	8.51	8.49	7.02	16.02	7.89
(%)+	2.97	3.64	3.86	4.25	4.17	4.61

	2023	2022	2021	2020	2019	
A2 USD Class(%)	-0.41	1.03	16.13	33.29	19.62	
MSCI ACWI Metals & Mining 30% Buffer 10/40 (1994) USD(%)*	8.49	-0.97	14.08	33.96	28.00	

* 2013 10 1 가 HSBC Global Mining Cap Only USD Euromoney Global Mining Index (Close)
, 2015 9 30 EMIX Global Mining Constrained Weights Net Total Return , 2020 8
18 MSCI ACWI Metals and Mining Index . (/)

(44)

	3	6	1	3	5	
A2 USD Class(%)	16.24	11.49	49.78	-2.70	19.65	7.19
MSCI All Country World Information Technology 10/40 - Net Return in USD(%)	17.56	10.32	51.02	9.86	23.18	11.66
(%)+	3.11	3.15	2.97	3.57	3.49	2.99

	2023	2022	2021	2020	2019	
A2 USD Class(%)	49.78	-43.06	8.01	85.50	43.48	
MSCI All Country World Information Technology 10/40 - Net Return in USD(%)	51.02	-31.07	27.36	45.61	46.89	

* 2024 2 23 가 MSCI All Country World Information Technology - Net Return in USD MSCI All
Country World Information Technology 10/40 - Net Return in USD . (/)

- 1) ,
2) (%) 2023 12 31 ,
3) 3 , 6 (%) 가 ,
4) (%) + 2005 8 5 , ++ 2006 1 6
5) 가 가 가

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[illegible]

	Euro Reserve Fund	US Dollar Reserve Fund
MMFR	15	15
가 MMF	가	15%

Euro Reserve Fund US Dollar Reserve Fund

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a) 가

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a)

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a, b, c, d e가
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a, b, c, d e

(fixed income securities),

BlackRock

("CRG")

CRG

가 CRG

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CSSF가

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(alert portfolio), BlackRock 가가 .

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CRG (EU) (EEA) G10 CSSF가 CRG가

EU CRG

(alert portfolio) BlackRock

BlackRock 가 가

BlackRock Advisors (UK) Limited 37.5% , BlackRock 62.5%

SFTR

가

가

	(*) / 가 (%)	** ****/ 가 (%)	/ 가 (%)
	40/0	49/ 11	0/0
	40/0	49/ 7	0/0
	10/2	49/ 40	0/0
	10/2	49/ 40	0/0
	40/0	49/ 12	0/0
	10/0	49/ 49	0/0
	40/0	49/ 40	0/0
Ex-	40/0	49/ 40	0/0
	40/0	49/ 15	0/0
	40/0	49/ 24	0/0
	40/0	49/ 16	0/0
	40/0	49/ 11	0/0
	40/0	49/ 15	0/0
	40/0	49/ 12	0/0
	25/0-10	49/ 40	0/0
	40/0-10	49/ 19	0/0
	25/15	49/ 40	0/0
	40/0	49/ 40	0/0
	10/0-2	49/ 40	0/0
	10/3	49/ 40	0/0
	10/0	49/ 17	0/0
	10/0	49/ 49	0/0
	40/0	49/ 40	0/0
	40/0	49/ 35	0/0
	40/0	49/ 27	0/0
	40/0	49/ 40	0/0
	40/0	49/ 24	0/0
가	40/0	49/ 19	0/0
가	25/15	49/ 15	0/0
	40/0	49/ 16	0/0
가	40/0	49/ 29	0/0
	40/0	49/ 17	0/0
	40/0	49/ 14	0/0
	10/3	49/ 40	0/0
	40/0	49/ 10	0/0
	10/3-5	49/ 40	0/0
	40/0	49/ 17	0/0
	40/0	49/ 23	0/0
	40/0	49/ 25	0/0
	40/0	49/ 20	0/0
	40/0	49/ 12	0/0
	40/0	49/ 16	0/0
	40/0	49/ 10	0/0
	40/0	49/ 19	0/0

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- SFDR

SFDR 8 9 ("PCD")
 PCD 가
 PCD () , " " " BlackRock
 (www.blackrock.com/lu)
 가 , 가
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 SFDR 가 ESG 가
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 PAI 가 , , , 가
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 EU (Taxonomy) 가 가 가 (Taxonomy)

		SFDR	ESG
(1)		6	-
(2)		6	-
(3)		6	-
(4)		6	-
(5)		8	
(6)		6	-
(7)		6	-
(8)	Ex-	6	-
(9)		6	-
(10)		8	
(11)		8	
(12)		8	
(13)		8	
(14)		8	
(15)		6	-
(16)		9	
(17)		6	-
(18)		6	-
(19)		8	
(20)		8	
(21)		8	
(22)		6	-
(23)		6	-
(24)		8	
(25)		8	

