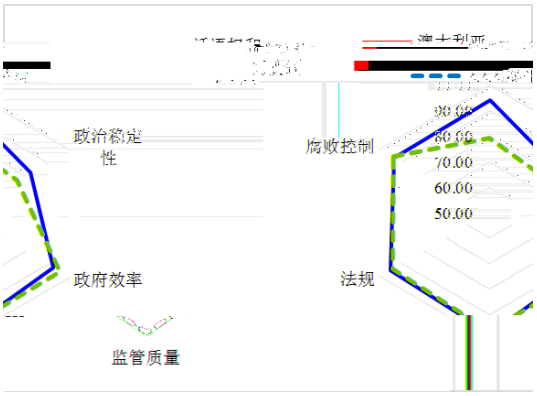
➢

150
3 76
12 2
6 3
3
769.20

2016 2413

2016 7

21% 16%



AAA

1 2016

AAA

4. FPC]7Þ6ö : ÄE¹ „"j ©

2013

2016

CPI 1.28% 0.22

5

AAA

2017 6 CPI

1.90%

IMF

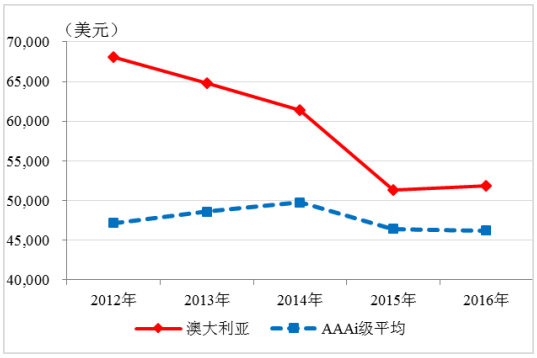
5

Reserve Bank of Australia

APRA

ASIC

Twin Peak Model



IMF

6 GDP

2016

75% 2016 0.939 2 188

1.00% 0.10

2016

11.40% 190 14

0.40

ROE

ROA 12.00% 0.80%

23.80% 1.40%

5. EýQ ,º {"GCU p)½v \ › ,ºO LŸ C ï 3 ?ü

4. %é] _ Ð 5 #„ Eô 0A ÜE¹Q ,:[|)å ¹ 8¥

2016

3

GDP

GDP[1] 2016 122.70% 2.20

49927.82 2012 15000

AAA

GDP 6

1

6. %é] _ Ð ð ÖFU67Uº L 7

2016 65
15.25% 0.27

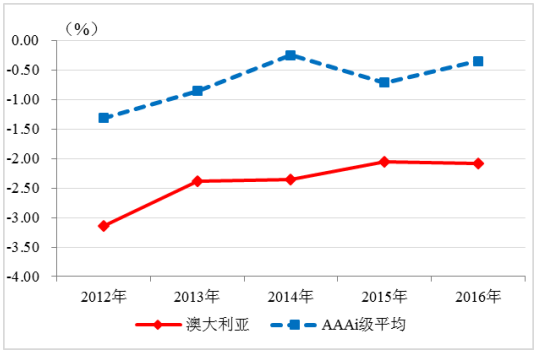
2 2012~2016

	2012	2013	2014	2015	2016
	5017.08	5284.70	5473.79	5647.87	5861.79
/GDP %	33.28	33.88	34.09	34.57	34.63
	5537.82	5720.18	5939.55	6089.41	6320.74
/GDP %	36.74	36.67	36.99	37.27	37.34
	-470.21	-368.59	-376.19	-338.58	-351.16
/GDP %	-3.12	-2.36	-2.34	-2.07	-2.07

/GDP

GDP

1.%é] _ Ð CX u1×*<‰31 Â º ¸CX u Cš • : Ä >*<"j ©



IMF

2016 5861.79
3.79% GDP
34.63% 2

80%
2017 7

7 /GDP

2016 6320.74
3.80%

2016 9
2017 7

2. %é] _ Ð u Ò p × !FU ÔKµ ¸ : ÄE¹ „"j ©

2016
6954.28 2015
13.12% GDP
41.08% 2015 3.45

99%
AAA

2016 351.16 GDP
2.07%
2

2021
AAA

GDP
AAA

3 2012~2016

	2012	2013	2014	2015	2016
	4184.71	4793.46	5491.90	6147.76	6954.28
/GDP %	27.76	30.73	34.21	37.63	41.08
/	119.89	110.25	99.67	91.87	84.29

IMF

8 /GDP

3. CX u l › / u Ò p ×,º LÒ73 Ñ C ã Ô p

2016

84.29% 7.58

1. / L Cn l Â 5 nC\ m F< $ } ? v l0º

45%

2016

7440.06

	2012	2013	2014	2015	2016
GDP	15074.12	15597.22	16055.41	16338.98	16928.39
GDP	15381.94	15671.79	14595.98	13453.83	12046.16
GDP %	3.93	2.22	2.54	2.51	2.59
CPI %	1.75	2.45	2.48	1.50	1.28
%	5.22	5.66	6.06	6.07	5.73
GDP %	2.44	2.47	2.40	2.56	2.61
GDP %	28.22	26.91	27.28	25.40	24.33
GDP %	69.34	70.62			

IMF

AAA AA A BBB BB B CCC CC C D

AAA CCC + -

	AAA	
	AA	
	A	
	BBB	
	BB	
	B	
	CCC	
	CC	
	C	
	D	