

2024

2025 02 14

	Tel) 02-881-1788
	Tel) 02-874-8288

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(2024 12 31)

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1.		28.	가
2.		29.	
3.			○
4.			○
5.			○
6.		30.	
7.			가
8.			○
9.			○ ()
10.		31.	
11.			○
12.			○
13.			○
14.		32.	
15.			○
16.	()		○
17.		33.	
18.			○ 1
19.			○ 1
20.			○ 1
21.		34.	
	○	35.	
	○		○
	○		○
22.			○
23.		36.	
24.	가	37.	
25.		38.	
26.		39.	
27.		40.	()

[]

1.

2.

3.

1991. 08. 20			
1992. 03. 09	1-289		가
1992. 10. 26			
2002. 02. 23	10	(5)
2004. 07. 03		(6	/)
2006. 02. 18	14	(7)
2010. 01. 23	18	(8)
2012. 01. 28	20	(9)
2012. 03. 06			
2012. 06. 01			
2014. 01. 25	22	(10)
2015. 06. 01			
2018. 02. 03	26	()
2020. 02. 15	28		
2020. 07. 24			
2022. 02. 19	30	()
2023. 02. 11	31		
2024. 01. 24		(가)	
2024. 01. 27	32		
2025. 01. 13		(가)	
2025. 02. 08	33		

4.

○
- , , , ,
- , , , ,
-

5.

○
-
- 1 (10,000) 가

6.

o

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7.

(:)

		2024 12	2023 12	
	()	1	1	0
		8	8	0
		3	3	0
		24	28	-4
		24	31	-7
		60	71	-11

) 1.

8.

	1889	4
()		02-874-8288

) 1. 가 가

9.

		가

[]

10. (: , %)

	2024 12		2023 12			
1.	397,892	100.00	404,296	100.00	-6,404	-1.58
	61,601	15.48	65,462	16.19	-3,861	-5.90
가	10,681	2.68	9,608	2.38	1,073	11.18
	136,422	34.29	148,838	36.81	-12,416	-8.34
	-2,053	0.00	-2,550	0.00	497	19.48
	38,107	9.58	38,580	9.54	-473	-1.23
가	-9,400	0.00	-8,947	0.00	-453	-5.07
	118,934	29.89	112,244	27.76	6,690	5.96
	-1,257	0.00	-1,199	0.00	-58	-4.85
	21,328	5.36	21,889	5.41	-561	-2.56
	10,818	2.72	7,676	1.90	3,142	40.92
	397,892	100.00	404,296	100.00	-6,404	-1.58
2.	323,692	81.35	329,722	81.56	-6,030	-1.83
	308,668	77.58	313,078	77.44	-4,410	-1.41
	0	0.00	0	0.00	0	0.00
	3,467	0.87	3,416	0.85	51	1.50
	11,556	2.90	13,228	3.27	-1,672	-12.64
3.	74,200	18.65	74,574	18.45	-374	-0.50
	397,892	100.00	404,296	100.00	-6,404	-1.58

-) 1. =
- 2. = 가
- 3. = + +
- 4. = ()
- 5. = + + +

11.

(: , %)

	2024 12	2023 12		
1.	141,993	152,337	-10,344	-6.79
	10,214	9,940	274	2.75
	1,827	1,888	-61	-3.24
가	0	0	0	0.00
	8,381	8,046	335	4.17
	6	6	0	0.00
가 가	335	333	2	0.73
가	503	0	503	0.00
	644	621	23	3.75
	69	39	30	76.43
	130,228	141,403	-11,175	-7.90
2.	142,150	153,871	-11,721	-7.62
	11,015	12,389	-1,374	-11.10
	11,015	12,389	-1,374	-11.10
	0	0	0	0.00
	0	0	0	0.00
가 가	0	0	0	0.00
가	37	1,088	-1,051	-96.64
	3,186	4,730	-1,544	-32.64
	100	135	-35	-25.67
가	118,407	123,660	-5,253	-4.25
	9,406	11,868	-2,462	-20.75
()	-157	-1,534	1,377	89.79
3.	618	720	-102	-14.17
4.	17	210	-193	-91.67
()	444	-1,024	1,468	143.33
	49	0	49	0.00
()	395	-1,024	1,419	138.55

) 1. = -
 2. = +

- 3. = + -
- 4. = -

12. (:)

	2024 12	2023 12	
	44,133	44,434	-301
	0	0	0
	4,178	4,340	-162
	395	-1,024	1,419
	25,889	25,800	89
	74,200	74,574	-374

-) 1. = , , 가 + ()
- 2. = 가 가 (가) + 가 (가) +
가

13.

	2024 12	2023 12	
(%)	0.67	1.26	
1 ()	67	126	
1 ()	89.43	0	
(%)	74.9	-54.4	

-) 1. 1 = 1 *
1 = (/) * 100 * 365
1 가 , 1 , 1

	397,891,660,109	264,244,127,640	261,150,103,533	404,296,379,379
	61,600,804,000	74,457,426,198	66,224,131,089	65,462,090,404
	756,499,100	944,063,839	936,108,975	831,292,020
	0	0	0	0
	60,844,304,900	73,513,362,359	65,288,022,114	64,630,798,384
	25,700,000,000	25,700,000,000	25,700,000,000	25,700,000,000
	23,848,434,766	38,342,999,852	33,646,084,813	33,311,505,612
	11,295,870,134	9,470,362,507	5,941,937,301	5,619,292,772
	0	0	0	0
가	10,681,320,037	10,313,055,208	9,959,090,695	9,607,692,090
	8,525,569,861	8,243,245,780	7,891,903,321	7,540,747,353
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
가	0	0	0	0
	8,525,569,861	8,243,245,780	7,891,903,321	7,540,747,353
가	2,155,749,176	2,069,808,428	2,067,186,374	2,066,943,737
가	0	0	0	0
가	0	0	0	0
가	0	0	0	0
가	0	0	0	0
가 가	1,000	1,000	1,000	1,000
가	2,155,748,176	2,069,807,428	2,067,185,374	2,066,942,737
	1,000	1,000	1,000	1,000
	0	0	0	0
	1,000	1,000	1,000	1,000
가	0	0	0	0
	136,421,938,380	134,320,155,496	140,603,075,788	148,837,689,347
	108,440,571,486	110,434,811,682	116,551,110,487	120,853,523,923
	90,346,332,551	88,714,870,434	91,119,007,645	96,080,764,167

	0	0	0	0
	3,702,840,104	3,730,871,071	5,626,859,328	5,435,684,643
	1,217,760,000	1,905,534,193	1,788,645,601	1,285,640,000
	0	0	0	0
	0	0	0	0
	6,000,000,000	8,903,225,806	10,822,404,371	11,000,000,000
	7,173,638,831	7,180,310,178	7,194,193,542	7,051,435,113
815	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	74,500,000	94,009,677	58,134,590	39,000,000
	0	0	0	0
	0	0	0	0
	74,500,000	94,009,677	58,134,590	39,000,000
	0	0	0	0
	29,311,373,617	25,633,742,867	25,373,966,284	29,749,036,667
	29,311,373,617	25,633,742,867	25,373,966,284	29,749,036,667
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	273,850,000	326,358,064	797,339,890	375,000,000
	273,850,000	326,358,064	797,339,890	375,000,000
	0	0	0	0
	374,960,000	371,486,451	376,604,153	371,060,000
	0	0	0	0
	374,960,000	371,486,451	376,604,153	371,060,000
	0	0	0	0

	0	0	0	0
	0	0	0	0
	-2,053,316,723	-2,540,253,245	-2,554,079,616	-2,549,931,243
	38,107,353,159	37,727,280,589	37,729,260,364	38,580,138,803
가	-9,400,150,851	-7,485,956,921	-7,508,803,622	-8,946,594,857
	30,357,120,000	30,357,120,000	30,357,120,000	30,357,120,000
	13,591,606,850	13,591,606,850	13,591,606,850	13,591,606,850
가	-7,013,359,471	-6,702,705,811	-6,693,227,762	-6,692,350,689
	2,761,033,000	964,297,500	964,297,500	2,761,033,000
가	-1,661,452,241	-596,896,445	-595,548,475	-1,526,797,312
	0	0	0	0
가	0	0	0	0
	797,744,160	300,213,160	325,039,636	816,973,810
가	-725,339,139	-186,354,665	-220,027,385	-727,446,856
	0	0	0	0
가	0	0	0	0
	0	0	0	0
가	0	0	0	0
	0	0	0	0
	0	0	0	0
가	0	0	0	0
	10,817,709,046	7,426,210,149	6,634,545,597	7,676,352,760
	1,570,443,370	1,570,443,370	1,561,033,082	1,511,061,210
	1,551,138,180	1,551,138,180	1,541,727,892	1,491,756,020
	0	0	0	0
	0	0	0	0
	0	0	0	0
	19,305,190	19,305,190	19,305,190	19,305,190
	4,543,000	7,521,871	7,612,756	7,621,167
	0	0	0	0
	0	0	0	0
	4,543,000	7,521,871	7,612,756	7,621,167
	0	0	0	0

	966,740,613	31,185,180	2,641,367	1,331,909,800
	555,508,827	17,919,639	1,517,783	981,026,900
가	0	0	0	0
	411,231,786	13,265,541	1,123,584	350,882,900
	0	0	0	0
	51,713,829	20,667,283	58,886,760	0
	0	0	0	0
가	0	0	0	0
	2,267,201,399	1,992,180,405	2,208,298,357	1,583,208,961
	2,267,201,399	1,992,180,405	2,208,298,357	1,583,208,961
	0	0	0	0
가	18,350,532	33,362,858	30,824,281	14,180,810
가	-1,710,414	-605,152	-571,430	-568,310
	4,600,532	19,515,581	15,774,881	430,810
	-1,572,914	-467,652	-433,930	-430,810
	0	0	0	0
	0	0	0	0
가	13,750,000	13,847,277	15,049,400	13,750,000
가	-137,500	-137,500	-137,500	-137,500
	0	57,567,741	33,800,956	0
	109,026,456	3,516,982	297,886	101,364,167
	1,375,628	0	0	1,375,628
	70	70	70	70
	0	0	0	0
	0	0	0	0
	3,702,178,000	3,702,178,000	2,711,467,617	202,178,000
가	2,178,000	2,178,000	2,178,000	2,178,000
	3,700,000,000	3,700,000,000	2,709,289,617	200,000,000
	0	0	0	0
	0	7,446,774	4,141,844	0
	0	744,677	414,184	0
	0	0	15,478,194	50,580,530
	0	0	219,583	518,500

	0	0	0	0
가가	2,127,846,473	0	0	2,872,922,137
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	90	90	90	90
	0	0	0	0
	118,934,187,731	0	0	112,243,895,980
	120,191,074,437	0	0	113,442,626,776
	21,328,347,756	0	0	21,888,519,995
	21,328,347,756	0	0	21,888,519,995
	0	0	0	0
	0	0	0	0
	21,328,347,756	0	0	21,888,519,995
	323,691,959,745	319,405,565,080	314,610,661,525	329,722,081,342
	308,668,204,616	318,218,867,894	313,565,843,586	313,077,920,056
	41,137,644,774	46,183,365,973	43,967,638,411	37,968,037,501
	1,186,241,484	1,078,343,041	1,204,796,259	1,341,676,876
	23,884,249,561	28,246,921,023	27,366,644,311	24,229,349,475
	0	0	0	0
	15,099,353,934	15,917,706,379	14,638,981,718	12,054,118,719
	0	0	0	0
	0	0	0	0
	1,141,836	1,255,030	1,457,281	1,440,391
	0	0	0	0
	966,657,959	939,140,500	755,758,842	341,452,040
	0	0	0	0
	267,530,559,842	272,035,501,921	269,598,205,175	275,109,882,555
	145,432,461,178	146,217,242,933	148,275,216,484	155,253,992,439

	2,935,999,261	2,821,567,002	1,490,507,596	539,130,880
OK	0	0	0	0
	14,821,155,261	14,761,573,788	15,358,111,042	15,304,050,858
	0	0	0	0
	0	0	0	0
	0	0	0	0
	74,604,280,478	76,144,115,133	75,890,237,500	71,365,204,162
	16,827,213,457	18,237,548,595	16,658,650,537	20,827,430,535
	0	0	0	0
	64,003,088	94,949,382	111,960,414	138,287,740
	0	0	0	0
	0	0	0	0
	0	0	0	0
가	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
e	0	0	0	0
	0	0	0	0
4	0	0	0	0
	12,132,511,730	13,138,997,256	11,521,565,891	11,302,759,174
	712,935,389	619,507,832	291,955,711	379,026,767
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
가	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0

	0	0	0	0
()	0	0	0	0
()	0	0	0	0
	11,556,428,607	1,186,697,186	1,044,817,939	13,227,972,301
	6,104,055,812	196,905,026	16,677,748	7,018,853,964
	6,104,055,812	196,905,026	16,677,748	7,018,853,964
	0	0	0	0
	0	0	0	0
	0	0	87,735,792	377,780,000
가	0	0	0	0
가	0	0	2,883	0
	74,344,634	2,398,214	203,127	201,593,281
	0	0	0	0
	190,225,462	154,829,724	153,749,800	153,649,867
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	197,060,056	197,060,056	197,060,056	197,060,056
	273,200,000	270,000,000	270,000,000	270,000,000
	0	0	0	0
	0	0	0	0
	321,935,685	266,783,613	229,682,843	587,065,922
	23,259,000	74,399,712	38,164,239	308,049,020
	0	0	2,584,527	0
	17,239,370	35,044,187	62,246,647	11,395,067
	278,602,315	155,553,425	125,282,521	264,941,835
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0

	0	0	1,106	0
	0	0	0	0
가	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
가	0	0	0	0
	0	0	0	0
	0	0	0	0
	2,835,000	1,779,838	1,396,571	2,680,000
IC	0	0	0	0
	0	0	0	0
	0	6,451	7,232	0
	0	0	0	0
	703,604	656,550	7,092,248	11,829,472
	5,009,069	5,009,069	5,140,233	5,167,071
	35,347,160	1,201,435	101,760	0
	5,131,990	104,343	8,837	0
가가	4,349,415,135	91,749,156	77,362,612	4,404,972,668
	0	0	0	0
	0	0	0	0
	-1,256,886,706	0	0	-1,198,730,796
	0	0	0	0
	0	0	0	0
	3,467,326,522	0	0	3,416,188,985
	3,467,326,522	0	0	3,416,188,985
	74,199,700,364	-55,161,437,440	-53,460,557,992	74,574,298,037
	44,132,996,443	44,279,379,260	44,122,690,832	44,434,097,187
	17,959,924,713	18,189,942,797	18,854,754,535	19,470,204,144
()	26,173,071,730	26,089,436,463	25,267,936,297	24,963,893,043
	0	0	0	0
	0	0	0	0
가	0	0	0	0

	0	0	0	0
	4,177,759,145	-125,243,820,728	-123,383,630,798	4,340,061,513
	2,764,936,084	2,764,936,084	2,760,023,515	2,702,936,084
	0	0	54,615,003	689,279,010
	1,017,125,429	1,017,125,429	1,092,767,784	1,971,784,135
	818,562,715	818,562,715	831,821,051	985,892,068
	198,562,714	198,562,714	260,946,733	985,892,067
	0	0	0	0
()	0	0	0	0
()	395,697,632	-129,025,882,241	-127,291,037,100	-1,023,937,716
()	394,805,076	-129,026,774,797	-127,210,727,258	-1,024,206,645
	0	0	0	0
	25,888,944,776	25,803,004,028	25,800,381,974	25,800,139,337
가 가	155,748,176	69,807,428	67,185,374	66,942,737
가 가	0	0	0	0
가	0	0	0	0
가	0	0	0	0
	0	0	0	0
가	25,733,196,600	25,733,196,600	25,733,196,600	25,733,196,600

15. (2024 12)

(:)

	141,993,410,584	152,336,724,231
(1)	10,214,195,920	9,940,449,681
	1,827,104,909	1,888,351,201
	592,719,450	490,913,487
	1,073,398,149	1,229,903,673
	160,987,310	167,534,041
	0	0
가	0	0
	0	0
가	0	0
	0	0
	8,381,082,355	8,045,632,077
	6,760,971,784	6,349,203,150
	5,387,432,701	5,565,001,432
	0	0
	317,180,115	130,889,353
	81,595,365	39,746,392
	0	0
	0	0
	612,278,681	318,921,163
	362,484,922	294,644,810
815	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	3,624,736	940,848
	0	273,398
	0	0
	3,624,736	667,450

	0	0
	1,562,245,502	1,660,248,296
	1,562,245,502	1,660,248,296
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	46,708,895	28,051,091
	46,708,895	28,051,091
	0	0
	7,531,438	7,188,692
	0	0
	7,531,438	7,188,692
	0	0
	0	0
	0	0
	6,008,656	6,466,403
(2) 가 가	335,407,775	332,965,704
	43,672,892	74,561,553
가	291,734,883	258,404,151
가	0	0
가	0	0
	0	0
	0	0
(3) 가	503,181,822	0
	503,181,822	0
	0	0
	0	0
	0	0
(4)	644,323,225	621,012,068
	93,091,308	91,044,003

	0	3,452
	36,800	0
CD	265,450	231,550
	21,000	17,000
	1,189,755	1,238,825
CMS	5,643,340	5,535,960
	75,878,612	74,442,390
	635,680	800,000
VAN	0	0
	6,688,696	6,510,828
	500	0
가	0	0
PG	29,370	34,940
IC	0	0
IC	0	0
	0	0
	2,702,105	2,229,058
	127,653,954	177,174,603
	69,513,424	112,739,763
	24,075,500	25,755,910
	20,593,030	23,453,930
	13,472,000	15,225,000
	10,506,297	9,005,537
	0	0
	0	0
	7,332,893	6,721,038
	3,173,404	2,284,499
VAN	0	0
	0	0
DDC	0	0
VAN	0	0
VAN	0	0
	0	8,000

	0	0
	0	8,000
	224,122,575	205,847,701
	12,340,031	5,900,352
	52,945,755	9,349,215
	0	0
	129,563,840	190,588,134
	0	0
	29,272,949	10,000
	185,264	0
	185,264	0
	0	0
	426,800	569,800
	426,800	569,800
	0	0
	0	0
	188,337,027	137,362,424
(5)	68,756,033	38,970,874
가	0	0
	0	0
가	0	0
	0	0
가	0	0
	0	0
	0	0
	0	0
	0	0
MMF	0	0
	0	0
	0	0
	0	209,090
	0	0
가	0	209,090

	0	0
	0	0
	68,756,033	38,761,784
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	130,227,545,809	141,403,325,904
	130,227,545,809	141,403,325,904
	130,227,169,609	141,402,736,454
	376,200	589,450
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	142,150,001,094	153,870,976,807
(1)	11,014,518,665	12,389,469,356
	11,014,518,665	12,389,469,356
	1,222,801	1,107,704
	26,639,516	26,464,393
	0	0
	223,128,782	130,292,730
	0	0
	0	0
	1,475	1,897
	0	0
	14,365,762	4,449,999

	0	0
	0	0
(2) 가 가	0	0
	0	0
가	0	0
가	0	0
	0	0
	0	0
(3) 가	36,575,595	1,088,078,465
	0	1,034,742,322
	0	0
	36,575,595	53,336,143
	0	0
(4)	3,186,198,678	4,730,105,338
	40,015,864	32,384,599
	39,889,144	32,161,079
	126,720	223,520
VAN	0	0
IC	0	0
IC	0	0
CD	0	0
	0	0
	352,093	90,768
	0	0
	352,093	90,768
	69,540,281	62,761,565
	34,524,835	33,575,709
가	32,868,572	23,741,109
	0	0
	0	0
	2,102,874	5,444,747
	44,000	0

(6)	9,405,501,242	11,867,887,677
	2,847,690,888	3,451,496,153
	1,156,725,227	1,357,159,439
	292,966,298	477,950,135
	1,261,222,223	1,479,609,439
	0	0
	136,777,140	136,777,140
	0	0
	298,618,466	388,495,828
	0	0
	298,618,466	388,495,828
	0	0
	953,370,193	1,056,488,823
	333,831,560	362,987,250
	614,638,633	687,591,573
	4,900,000	5,910,000
	0	0
	120,674,780	127,163,994
	12,984,780	15,263,994
	0	0
	107,690,000	111,900,000
	19,631,600	33,512,680
	16,256,700	29,634,680
	2,180,700	2,789,100
	1,031,900	786,700
	162,300	302,200
	0	0
	100,212,930	264,598,333
	27,374,413	21,550,191
	0	0
	0	0
	56,388,380	182,230,180
	10,490,350	22,203,960

	5,959,787	38,614,002
	0	1,100,000
	19,547,100	20,866,550
	9,697,600	8,916,550
	9,849,500	11,950,000
	198,060,913	225,967,725
	21,633,588	18,134,776
	126,275,040	138,793,047
	45,815,195	52,134,506
	2,674,250	16,082,096
	1,662,840	823,300
	3,500,959,156	4,434,540,285
	17,446,200	21,023,400
	168,773,170	138,282,140
	146,163,636	635,947,328
	136,022,720	106,304,647
	298,036,743	354,776,295
	2,680,652,380	3,128,250,357
	53,864,307	49,956,118
가	515,666,244	519,059,682
가	321,008,782	321,008,782
가	134,654,929	134,116,189
가	0	0
가	60,002,533	63,934,711
가	0	0
가	0	0
	3,078,167	9,793,499
	31,307,164	36,318,380
	232,445,006	644,868,203
	109,053,356	104,505,053
	5,893,000	21,349,630
	4,550,000	4,650,000
	112,948,650	136,583,520

	0	377,780,000
	0	0
	564,238,635	653,617,542
	5,448,000	90,369,686
	558,790,635	563,247,856
	0	0
(7) 가	118,406,760,220	123,660,296,667
	21,888,519,995	21,222,414,924
	117,846,587,981	124,326,401,738
	117,846,587,981	124,326,401,738
	117,846,245,981	124,325,717,738
	342,000	684,000
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	-21,328,347,756	-21,888,519,995
	0	0
()	-156,590,510	-1,534,252,576
	617,819,331	719,784,230
	0	0
	0	0
	0	0
가	0	0
	0	0
	348,440,620	312,000,000
	0	0
	0	0
	0	0
	0	0
	0	0

	0	0
	0	0
	209,996,551	361,666,157
가	0	0
	0	0
	0	0
	0	0
	0	0
	59,382,160	46,118,073
	17,480,095	209,738,299
	16,000	0
	0	20,000,000
	0	0
	0	0
가	0	0
	0	124,869,190
가	0	0
	0	0
	0	0
	17,464,095	64,869,109
	0	0
	0	0
	0	0
	0	0
가	0	0
()	443,748,726	-1,024,206,645
	48,943,650	0
	48,943,650	0
	40,041,420	0
	4,004,140	0
	4,898,090	0
()	394,805,076	-1,024,206,645

16.

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32 2023 01 01
 2023 12 31

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I .	395,697,632	0
I .	0	1,023,937,716
1.	892,556	268,929
2.	0	0
가 .	0	0
.	0	0
3.	0	0
가 .	0	0
.	0	0
4.	394,805,076	589,248,498
가 .	205,075,186	0
.	189,729,890	589,248,498
5.	0	1,613,455,143
가 .	0	1,613,455,143
.	0	0
6.	0	0
II .	335,346,341	619,107,444
II .	0	1,643,937,716
1.	39,569,763	62,000,000
2.	0	0
3.	0	0
4.	295,776,578	557,107,444
5.	0	0
6.	0	0
7.	0	689,279,010
8.	0	954,658,706
9.	0	0
10. 가	0	0
11. ()	0	0
III .	60,351,291	892,556

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	(,1)				
		1	1	5	
		4.225 ~ 4.225	4.225 ~ 4.225	4.225 ~ 4.225	
		1	4	6	
		3.1 ~ 3.5	3.1 ~ 3.4	3.1 ~ 3.1	
	(,1)				
		1	1	3	
		6.999 ~ 7.011	6.999 ~ 7.011	5.659 ~ 7.017	
		~			

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	1.95	3.2	
	3.7	3.8	

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가
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10. ,

20. , (: , %)

	2024 12		2023 12			
	308,668	79.11	313,078	78.95	-4,410	-1.41
	0	0.00	0	0.00	0	0.00
	0	0.00	0	0.00	0	0.00
	0	0.00	0	0.00	0	0.00
	0	0.00	0	0.00	0	0.00
	0	0.00	0	0.00	0	0.00
	322	0.08	587	0.15	-265	-45.16
	17,960	4.60	19,470	4.91	-1,510	-7.76
()	26,173	6.71	24,964	6.30	1,209	4.84
	37,043	9.49	38,440	9.69	-1,397	-3.63
	390,166	100.00	396,539	100.00	-6,373	-1.61
	756	0.19	831	0.21	-75	-9.00
	60,844	15.59	64,631	16.30	-3,787	-5.86
	25,700	6.59	25,700	6.48	0	0.00
	23,848	6.11	33,312	8.40	-9,464	-28.41
	11,296	2.90	5,619	1.42	5,677	101.02
가	10,681	2.74	9,608	2.42	1,073	11.18
	8,526	2.19	7,541	1.90	985	13.06
가	2,156	0.55	2,067	0.52	89	4.30
	0	0.00	0	0.00	0	0.00
()	136,422	34.97	148,838	37.53	-12,416	-8.34
	138,475	35.49	151,388	38.18	-12,913	-8.53
	-2,053	-0.53	-2,550	-0.64	497	-19.48
()	37,325	9.57	37,699	9.51	-374	-0.99
	45,213	11.59	45,234	11.41	-21	-0.05
가	-7,888	-2.02	-7,535	-1.90	-353	4.70
	144,138	36.94	134,932	34.03	9,206	6.82
	390,166	100.00	396,539	100.00	-6,373	-1.61

) 1. = + + + + + +
 2. = + + 가 + + +

21.

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	2024 12		2023 12			
	108,441	78.31	120,854	79.83	-12,413	-10.27
	30,035	21.69	30,534	20.17	-499	-1.64
	138,475	100.00	151,388	100.00	-12,913	-8.53

○

(: , %)

	2024 12		2023 12			
	40,991	29.60	54,554	36.04	-13,563	-24.86
	5,073	3.66	11,301	7.47	-6,228	-55.12
	0	0.00	0	0.00	0	0.00
	0	0.00	0	0.00	0	0.00
	14,467	10.45	14,999	9.91	-532	-3.55
	4,206	3.04	3,713	2.45	493	13.30
	892	0.64	1,113	0.74	-221	-19.81
	140	0.10	464	0.31	-324	-69.83
	2,191	1.58	2,390	1.58	-199	-8.34
	0	0.00	0	0.00	0	0.00
	58,195	42.03	48,357	31.94	9,838	20.35
	7,621	5.50	8,601	5.68	-980	-11.39
	543	0.39	549	0.36	-6	-1.06
	1,525	1.10	1,865	1.23	-340	-18.21
	0	0.00	0	0.00	0	0.00
	59	0.04	212	0.14	-153	-72.04
	0	0.00	0	0.00	0	0.00
	0	0.00	0	0.00	0	0.00
	2,571	1.86	3,271	2.16	-700	-21.40
	138,475	100.00	151,388	100.00	-12,913	-8.53

○

(: , %)

	2024 12		2023 12			
.	19,075	13.78	22,647	14.96	-3,572	-15.77
.	3,348	2.42	3,414	2.26	-66	-1.92
	2,401	1.73	2,597	1.72	-196	-7.54
	76,166	55.00	85,559	56.52	-9,393	-10.98
	100,991	72.93	114,217	75.45	-13,226	-11.58
	37,484	27.07	37,171	24.55	313	0.84
	138,475	100.00	151,388	100.00	-12,913	-8.53

22.

(:)

	2024 12	2023 12	
	57,861	80,875	-23,014
	11,743	9,472	2,271
	19,326	27,035	-7,709
	47,776	55,540	-7,764

)

23.

(: , %)

	2024 12		2023 12			
	41,138	13.33	37,968	12.13	3,170	8.35
	237,794	77.04	242,462	77.45	-4,668	-1.93
	29,737	9.63	32,648	10.43	-2,911	-8.92
	308,668	100.00	313,078	100.00	-4,410	-1.41

24. 가

(: , %)

	2024 12		2023 12			
.	0	0.00	0	0.00	0	0.00
	0	0.00	0	0.00	0	0.00
	0	0.00	0	0.00	0	0.00
	0	0.00	0	0.00	0	0.00
	10,681	100.00	9,608	100.00	1,073	11.18
	10,681	100.00	9,608	100.00	1,073	11.18

25.

(: , %)

	2024 12		2023 12			
	3,312		3,749		-437	-11.66
	0		553		-553	0.00

) 1. = + +가 +

26. (: , %)

	2024 12	2023 12		
	138,480	151,388	-12,908	-8.53
	33	33	0	1.17
	1,918	3,767	-1,849	-49.10

-) 1. = + 가
- 2. = (가)
- 3. = (가)

27. (:)

	1	1-3	3
	0	0	0
	0	0	0

) 3 : 3

28. 가 (:)

	2024 12	2023 12
가	2	2

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, , ,

29. (: %)

	2024 12	2023 12		
	14.19	13.91	가	
	30.36	30.27	가	
	18.65	18.45	가	

30. (: %)

	2024 12	2023 12		
가	0.54	1.01		

	1.09	1.86		
	1.12	0.72	가	

31. (: %)

	2024 12	2023 12		
	0.15	-0.39	가	
	201.80	276.32		
	3.60	4.50		

32. (: %)

	2024 12	2023 12		
	79.33	57.79	가	
	55.98	51.65	가	

33. (:)

	2024 12	2023 12		
1	4,979	4,289	가	
1	2,233	2,074	가	
1	6	-14	가	

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34. 가

(1)	: , 1 , 1 3 : 1
	가 , 가
	가
	EaR (Earning at Risk)

	1) :
	2)
	3)

35.

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		2024.04.25	2024.04.25	* , *	1/4
		2024.07.23	2024.07.23	* , *	2/4
		2024.10.23	2024.10.23	* , *	3/4
		2025.01.16	2025.01.16	* , *	4/4
		2024.02.21	2024.02.23	* , *	/
		2024.06.24	2024.06.26	* , *	/
		2024.07.03	2024.07.05	* , *	/
		2024.12.02	2024.12.04	* , *	/
		2024.12.12	2024.12.12	* , *	()
		2025.01.13	2025.01.13	* , *	(가)

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36.

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		가		
	371	150	146	375

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38.

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(www.cu.co.kr)

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39.

(: , %)

	OTP	OTP	5,000	
) (1,000	
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	가	29
	가	29
		29
가		30
		30

	가	30
	가 .	31
	.	31
	.	31
	.	32
	.	32

			02-874-8288	spcu@spnet.kr

1.			
•	?	0	
•	?	0	
•	?	0	
•	?	0	
•	가	0	
•	가 ?	0	
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