

2023

2024 02 02

	Tel) 02-874-8288
	Tel) 02-874-8288

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(2023 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		

4.

○
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- 1 (10,000) 가

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7.

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		2023 12	2022 12	
	()	1	1	0
		8	8	0
		3	3	0
		28	27	1
		31	39	-8
		71	78	-7

) 1.

8.

	1889	4
()		02-874-8288

) 1. 가 가

9.

		가

[]

10.

(: , %)

	2023 12		2022 12			
1.	404,296	100.00	358,673	100.00	45,623	12.72
	65,462	16.19	33,799	9.42	31,663	93.68
가	9,608	2.38	4,326	1.21	5,282	122.08
	148,838	36.81	161,797	45.11	-12,959	-8.01
	-2,550	0.00	-2,050	0.00	-500	-24.40
	38,580	9.54	27,744	7.74	10,836	39.06
가	-8,947	0.00	-8,428	0.00	-519	-6.16
	112,244	27.76	104,293	29.08	7,951	7.62
	-1,199	0.00	-1,127	0.00	-72	-6.36
	21,889	5.41	21,222	5.92	667	3.14
	7,676	1.90	5,491	1.53	2,185	39.80
	404,296	100.00	358,673	100.00	45,623	12.72
2.	329,722	81.56	292,902	81.66	36,820	12.57
	313,078	77.44	281,016	78.35	32,062	11.41
	0	0.00	0	0.00	0	0.00
	3,416	0.85	3,447	0.96	-31	-0.91
	13,228	3.27	8,439	2.35	4,789	56.75
3.	74,574	18.45	65,771	18.34	8,803	13.38
	404,296	100.00	358,673	100.00	45,623	12.72

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

11.

(: , %)

	2023 12	2022 12		
1.	152,337	150,288	2,049	1.36
	9,940	6,498	3,442	52.98
	1,888	613	1,275	208.21
가	0	0	0	0.00
	8,046	5,883	2,163	36.76
	6	2	4	165.23
가 가	333	74	259	351.19
가	0	0	0	0.00
	621	504	117	23.23
	39	10	29	298.94
	141,403	143,203	-1,800	-1.26
2.	153,871	149,689	4,182	2.79
	12,389	5,202	7,187	138.16
	12,389	5,114	7,275	142.29
	0	89	-89	0.00
	0	0	0	0.00
가 가	0	0	0	0.00
가	1,088	302	786	260.38
	4,730	4,958	-228	-4.60
	135	118	17	14.20
가	123,660	126,668	-3,008	-2.38
	11,868	12,440	-572	-4.60
()	-1,534	599	-2,133	-356.00
3.	720	549	171	31.15
4.	210	71	139	196.06
()	-1,024	1,077	-2,101	-195.07
	0	126	-126	0.00
()	-1,024	951	-1,975	-207.71

) 1. = -
 2. = +

- 3. = + -
- 4. = -

12. (:)

	2023 12	2022 12	
	44,434	45,085	-651
	0	0	0
	4,340	6,220	-1,880
	-1,024	951	-1,975
	25,800	14,467	11,333
	74,574	65,771	8,803

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

13.

	2023 12	2022 12	
(%)	1.26	2.02	
1 ()	126	202	
1 ()	0	224.426	
(%)	-54.4	90	

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

	404,296,379,379	274,082,615,199	263,545,122,481	358,673,304,728
	65,462,090,404	76,293,437,753	67,848,899,983	33,798,858,728
	831,292,020	887,508,049	899,694,760	974,672,310
	0	0	0	0
	64,630,798,384	75,405,929,704	66,949,205,223	32,824,186,418
	25,700,000,000	25,700,000,000	25,053,698,630	22,950,000,000
	33,311,505,612	43,907,502,483	36,442,988,691	5,632,015,735
	5,619,292,772	5,798,427,221	5,452,517,902	4,242,170,683
	0	0	0	0
가	9,607,692,090	9,292,840,262	7,515,752,081	4,326,168,445
	7,540,747,353	7,290,678,819	6,079,950,238	4,326,166,445
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
가	0	0	0	0
	7,540,747,353	7,290,678,819	6,079,950,238	4,326,166,445
가	2,066,943,737	2,002,160,443	1,435,800,843	1,000
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	2,066,942,737	2,002,159,443	1,435,799,843	0
	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
	148,837,689,347	146,814,332,304	154,351,069,376	161,797,224,073
	120,853,523,923	120,632,750,946	127,757,440,335	131,112,315,369
	96,080,764,167	96,354,517,589	112,010,301,937	122,787,466,839

	0	0	0	0
	5,435,684,643	5,110,480,126	3,477,543,913	3,203,981,903
	1,285,640,000	1,109,382,903	882,336,493	642,820,000
	0	0	0	0
	0	0	0	0
	11,000,000,000	11,000,000,000	5,631,386,301	0
	7,051,435,113	7,058,370,328	5,755,871,691	4,478,046,627
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
	39,000,000	22,845,161	16,717,150	38,000,000
	0	0	5,835,616	30,000,000
	0	0	0	0
	39,000,000	22,845,161	10,881,534	8,000,000
	0	0	0	0
	29,749,036,667	26,698,392,103	27,471,705,236	31,689,095,465
	29,749,036,667	26,698,392,103	27,471,705,236	31,689,095,465
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	375,000,000	636,677,419	473,967,095	643,500,000
	375,000,000	636,677,419	473,967,095	643,500,000
	0	0	0	0
	371,060,000	371,505,161	359,441,369	364,060,000
	0	0	0	0
	371,060,000	371,505,161	359,441,369	364,060,000
	0	0	0	0

	0	0	0	0
	0	0	0	0
	-2,549,931,243	-1,547,838,486	-1,728,201,809	-2,049,746,761
	38,580,138,803	38,094,767,401	30,005,438,741	27,744,424,285
가	-8,946,594,857	-7,138,899,759	-7,126,828,489	-8,427,535,175
	30,357,120,000	30,357,120,000	22,300,757,917	19,090,560,000
	13,591,606,850	13,591,606,850	13,591,606,850	13,591,606,850
가	-6,692,350,689	-6,381,697,029	-6,372,221,383	-6,371,341,907
	2,761,033,000	964,297,500	950,244,743	2,741,604,000
가	-1,526,797,312	-551,765,837	-550,434,171	-1,392,681,123
	0	0	0	0
가	0	0	0	0
	816,973,810	320,642,810	289,657,720	748,188,610
가	-727,446,856	-205,436,893	-204,172,935	-663,512,145
	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
	7,676,352,760	3,587,237,479	3,823,962,300	5,491,105,911
	1,511,061,210	1,511,061,210	1,503,859,209	1,464,943,137
	1,491,756,020	1,491,756,020	1,484,554,019	1,445,637,947
	0	0	0	0
	0	0	0	0
	0	0	0	0
	19,305,190	19,305,190	19,305,190	19,305,190
	7,621,167	10,646,166	9,303,915	13,564,666
	0	0	0	0
	0	0	0	0
	7,621,167	10,646,166	9,303,915	13,564,666
	0	0	60,821,917	100,000,000

	1,331,909,800	42,964,832	3,649,067	476,882,577
	981,026,900	31,646,029	2,687,744	190,844,642
가	0	0	0	0
	350,882,900	11,318,803	961,323	286,037,935
	0	0	0	0
	0	0	0	0
	0	0	0	0
가	0	0	0	0
	1,583,208,961	1,919,681,738	2,174,646,908	681,124,714
	1,583,208,961	1,919,681,738	2,174,646,908	681,124,714
	0	0	0	0
가	14,180,810	13,945,897	13,503,153	3,887,000
가	-568,310	-770,654	-776,826	-777,400
	430,810	152,868	3,399,465	3,887,000
	-430,810	-766,219	-776,450	-777,400
	0	0	0	0
	0	0	0	0
가	13,750,000	13,793,029	10,103,688	0
가	-137,500	-4,435	-376	0
	0	33,161,290	38,773,150	0
	101,364,167	3,269,811	277,710	93,119,364
	1,375,628	0	0	1,375,628
	70	70	351,352	0
	0	0	0	0
	0	0	0	0
	202,178,000	2,178,000	2,178,000	259,178,000
가	2,178,000	2,178,000	2,178,000	2,178,000
	200,000,000	0	0	0
	0	0	0	257,000,000
	0	48,948,900	17,069,876	0
	0	501,774	164,783	0
	50,580,530	1,631,630	138,576	0
	518,500	16,725	1,420	0

	0	0	0	0
가가	2,872,922,137	0	0	2,397,808,135
	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
	112,243,895,980	0	0	104,293,108,362
	113,442,626,776	0	0	105,420,212,466
	21,888,519,995	0	0	21,222,414,924
	21,888,519,995	0	0	21,222,414,924
	0	0	0	0
	0	0	0	0
	21,888,519,995	0	0	21,222,414,924
	329,722,081,342	320,666,755,443	315,601,229,001	292,902,009,764
	313,077,920,056	319,674,946,669	314,817,363,293	281,015,727,442
	37,968,037,501	44,839,725,588	42,821,388,115	37,502,741,478
	1,341,676,876	1,383,387,112	1,106,102,336	1,385,561,370
	24,229,349,475	29,459,444,031	27,263,675,787	22,476,065,447
	0	0	0	0
	12,054,118,719	13,642,429,352	14,242,825,062	13,547,669,985
	0	0	0	0
	0	0	0	0
	1,440,391	1,553,176	1,925,924	1,768,224
	0	0	0	0
	341,452,040	352,911,917	206,859,006	91,676,452
	275,109,882,555	274,835,221,081	271,995,975,178	243,512,985,964
	155,253,992,439	155,762,491,730	164,855,102,276	156,852,120,287
	539,130,880	534,298,621	1,121,158,389	947,013,599

OK	0	0	0	0
	15,304,050,858	15,131,844,113	15,586,431,019	17,170,109,994
	0	0	0	0
	0	0	0	0
	0	0	0	0
	71,365,204,162	70,659,863,058	66,858,998,300	54,857,703,423
	20,827,430,535	20,868,862,062	14,890,380,636	9,165,893,290
	0	0	0	0
	138,287,740	175,023,713	166,349,232	114,002,874
	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
	11,302,759,174	11,283,370,408	8,216,414,138	4,262,667,410
	379,026,767	419,467,376	301,141,188	143,475,087
	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
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
	2,680,000	2,831,612	1,863,534	1,260,000
IC	0	0	0	0
	0	0	0	0
	0	0	11,345	0
	0	0	0	0
	11,829,472	2,809,579	40,237,291	44,048,831
	5,167,071	5,167,071	5,333,960	5,127,673
	0	0	24,312,565	99,908,790
	0	0	0	0
가가	4,404,972,668	60,525,489	46,120,000	4,280,137,110
	0	0	0	0
	0	0	0	0
	-1,198,730,796	0	0	-1,127,104,104
	0	0	0	0
	0	0	0	0
	3,416,188,985	0	0	3,447,381,190
	3,416,188,985	0	0	3,447,381,190
	74,574,298,037	-46,584,140,244	-52,056,106,520	65,771,294,964
	44,434,097,187	44,727,127,410	44,401,011,745	45,084,545,680
	19,470,204,144	19,833,035,209	20,383,026,219	21,360,138,635
()	24,963,893,043	24,894,092,201	24,017,985,526	23,724,407,045
	0	0	0	0
	0	0	0	0
가	0	0	0	0
	0	0	0	0

	4,340,061,513	-117,046,623,697	-114,134,136,186	6,220,112,684
	2,702,936,084	2,702,936,084	2,691,729,728	2,607,812,367
	689,279,010	689,279,010	689,279,010	689,279,010
	1,971,784,135	1,971,784,133	1,971,784,133	1,971,784,135
	985,892,068	159,014,849	13,505,370	0
	985,892,067	159,014,849	13,505,370	0
	0	1,653,754,435	1,944,773,393	1,971,784,135
()	0	0	0	0
()	-1,023,937,716	-122,410,622,924	-119,486,929,057	951,237,172
()	-1,024,206,645	-122,410,891,853	-119,599,229,861	950,864,162
	0	0	0	0
	25,800,139,337	25,735,356,043	17,677,017,921	14,466,636,600
가 가	66,942,737	2,159,443	183,404	0
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	17,676,834,517	14,466,636,600

15. (2023 12)

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	152,336,724,231	150,288,403,856
(1)	9,940,449,681	6,498,037,806
	1,888,351,201	612,678,075
	490,913,487	367,119,912
	1,229,903,673	205,467,092
	167,534,041	40,091,071
	0	0
가	0	0
	0	0
가	0	0
	0	0
	8,045,632,077	5,882,921,688
	6,349,203,150	4,859,407,318
	5,565,001,432	4,574,666,606
	0	0
	130,889,353	144,994,878
	39,746,392	5,641,821
	0	0
	0	0
	318,921,163	0
	294,644,810	134,104,013
815	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	940,848	4,614,792
	273,398	1,723,475
	0	0
	667,450	2,891,317

	0	0
	1,660,248,296	998,316,783
	1,660,248,296	998,316,783
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	28,051,091	13,914,782
	28,051,091	13,914,782
	0	0
	7,188,692	6,668,013
	0	0
	7,188,692	6,668,013
	0	0
	0	0
	0	0
	6,466,403	2,438,043
(2) 가 가	332,965,704	73,797,891
	74,561,553	4,925,920
가	258,404,151	68,871,971
가	0	0
가	0	0
	0	0
	0	0
(3) 가	0	0
	0	0
	0	0
	0	0
(4)	621,012,068	503,967,380
	91,044,003	48,397,664
	3,452	8,051

	0	0
CD	231,550	276,600
	17,000	16,500
	1,238,825	1,353,260
CMS	5,535,960	5,282,160
	74,442,390	32,380,298
	800,000	824,320
VAN	0	0
	6,510,828	6,472,809
	0	0
가	0	0
PG	34,940	31,661
IC	0	0
IC	0	0
	0	0
	2,229,058	1,752,005
	177,174,603	192,442,330
	112,739,763	109,929,170
	25,755,910	31,483,820
	23,453,930	29,619,340
	15,225,000	21,410,000
	9,005,537	6,732,566
	0	0
	0	0
	6,721,038	5,095,259
	2,284,499	1,637,307
VAN	0	0
	0	0
DDC	0	0
VAN	0	0
VAN	0	0
	8,000	0
	0	0

	8,000	0
	205,847,701	126,995,370
	5,900,352	456,148
	9,349,215	13,049,065
	0	0
	190,588,134	112,710,439
	0	0
	10,000	779,718
	0	365,738
	0	365,738
	0	0
	569,800	753,600
	569,800	753,600
	0	0
	0	0
	137,362,424	128,280,112
(5)	38,970,874	9,768,528
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
	209,090	2,033,699
	0	0
가	209,090	2,033,699
	0	0

	0	0
	38,761,784	7,734,829
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	141,403,325,904	143,202,832,251
	141,403,325,904	143,202,832,251
	141,402,736,454	143,201,967,771
	589,450	864,480
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	153,870,976,807	149,689,094,512
(1)	12,389,469,356	5,202,249,222
	12,389,469,356	5,113,513,728
	1,107,704	1,316,052
	26,464,393	29,656,393
	0	0
	130,292,730	164,458,709
	0	0
	0	0
	1,897	1,783
	0	0
	4,449,999	1,684,323
	7,360,559,657	2,961,985,969

	47,431,755	8,835,337
OK	0	0
	656,716,794	402,486,211
	0	0
	0	0
	0	0
	3,052,907,133	1,035,190,378
	713,051,790	425,154,596
	0	0
	6,245,329	2,517,969
	0	0
	0	0
	0	0
가	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
e	0	0
	0	0
4J	0	0
	380,534,528	75,300,713
	9,705,647	4,925,295
	0	0
	0	0
	0	88,735,494
	0	88,735,494
	0	0
	0	0
	0	0
	0	0
	0	0

(2) 가 가	0	0
	0	0
가	0	0
가	0	0
	0	0
	0	0
(3) 가	1,088,078,465	301,927,702
	1,034,742,322	201,613,978
	0	0
	53,336,143	100,313,724
(4)	4,730,105,338	4,957,976,437
	32,384,599	25,464,337
	32,161,079	25,286,577
	223,520	177,760
VAN	0	0
IC	0	0
IC	0	0
CD	0	0
	0	0
	90,768	24,426
	0	0
	90,768	24,426
	62,761,565	65,197,339
	33,575,709	28,887,748
가	23,741,109	25,504,247
	0	0
	0	0
	5,444,747	10,805,344
	0	0
	4,634,868,406	4,867,290,335
(5)	135,139,304	118,339,609
가	0	0

	0	0
	0	0
MMF	0	0
	0	0
	71,626,692	42,283,888
	71,626,692	42,283,888
가	0	0
	0	0
	63,448,965	74,835,238
	0	0
	0	0
	0	0
	0	0
	63,448,965	74,835,238
	0	0
	0	0
	63,455	1,220,364
	0	0
	0	0
	0	0
	0	0
	63,455	1,220,364
	0	0
	192	119
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
(6)	11,867,887,677	12,440,208,001
	3,451,496,153	3,409,471,552
	1,357,159,439	1,416,858,281

	477,950,135	323,881,849
	1,479,609,439	1,531,954,282
	0	0
	136,777,140	136,777,140
	0	0
	388,495,828	345,915,917
	0	0
	388,495,828	345,915,917
	0	0
	1,056,488,823	1,194,175,592
	362,987,250	398,277,840
	687,591,573	790,927,752
	5,910,000	4,970,000
	0	0
	127,163,994	117,830,820
	15,263,994	16,660,820
	0	0
	111,900,000	101,170,000
	33,512,680	37,305,200
	29,634,680	31,598,000
	2,789,100	2,551,150
	786,700	1,186,850
	302,200	1,969,200
	0	0
	264,598,333	345,442,651
	21,550,191	14,995,185
	0	0
	0	0
	182,230,180	270,102,910
	22,203,960	17,627,400
	38,614,002	42,717,156
	1,100,000	5,234,800
	20,866,550	22,493,700

	8,916,550	12,069,200
	11,950,000	10,424,500
	225,967,725	266,450,933
	18,134,776	27,751,465
	138,793,047	152,274,529
	52,134,506	54,428,050
	16,082,096	30,866,949
	823,300	1,129,940
	4,434,540,285	4,993,250,536
	21,023,400	8,770,900
	138,282,140	118,256,843
	635,947,328	668,424,134
	106,304,647	111,090,160
	354,776,295	431,067,872
	3,128,250,357	3,596,153,760
	49,956,118	59,486,867
가	519,059,682	517,507,329
가	321,008,782	321,008,782
가	134,116,189	133,792,373
가	0	0
가	63,934,711	62,706,174
가	0	0
가	0	0
	9,793,499	14,596,500
	36,318,380	40,887,550
	644,868,203	643,921,727
	104,505,053	117,370,692
	21,349,630	64,556,830
	4,650,000	3,430,000
	136,583,520	121,277,205
	377,780,000	337,287,000
	0	0
	653,617,542	485,723,194

	90,369,686	68,611,994
	563,247,856	417,111,200
	0	0
(7) 가	123,660,296,667	126,668,393,541
	21,222,414,924	23,854,117,002
	124,326,401,738	124,036,691,463
	124,326,401,738	124,036,691,463
	124,325,717,738	124,035,865,543
	684,000	825,920
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	-21,888,519,995	-21,222,414,924
	0	0
()	-1,534,252,576	599,309,344
	719,784,230	548,807,695
	0	0
	0	0
	0	92,482,484
가	0	0
	0	0
	312,000,000	312,000,000
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	361,666,157	50,636,694

가	0	0
	0	0
	0	0
	0	0
	0	0
	46,118,073	93,688,517
	209,738,299	70,843,857
	0	0
	20,000,000	10,000,000
	0	0
	0	0
가	0	0
	124,869,190	0
가	0	0
	0	0
	0	2,000,000
	64,869,109	58,843,857
	0	0
	0	0
	0	0
	0	0
가	0	0
()	-1,024,206,645	1,077,273,182
	0	126,409,020
	0	126,409,020
	0	96,998,450
	0	9,699,840
	0	19,710,730
()	-1,024,206,645	950,864,162

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()	0.1	0.1	
	1.95	4	
	3.9	4.3	

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가
8. - : , 가 ()
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10. ,

20. , (: , %)

	2023 12		2022 12			
	313,078	78.95	281,016	80.07	32,062	11.41
	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
	587	0.15	192	0.06	395	205.43
	19,470	4.91	21,360	6.09	-1,890	-8.85
()	24,964	6.30	23,724	6.76	1,240	5.23
	38,440	9.69	24,685	7.03	13,755	55.72
	396,539	100.00	350,978	100.00	45,561	12.98
	831	0.21	975	0.28	-144	-14.71
	64,631	16.30	32,824	9.35	31,807	96.90
	25,700	6.48	22,950	6.54	2,750	11.98
	33,312	8.40	5,632	1.61	27,680	491.47
	5,619	1.42	4,242	1.21	1,377	32.46
가	9,608	2.42	4,326	1.23	5,282	122.08
	7,541	1.90	4,326	1.23	3,215	74.31
가	2,067	0.52	0	0.00	2,067	0.00
	0	0.00	0	0.00	0	0.00
()	148,838	37.53	161,797	46.10	-12,959	-8.01
	151,388	38.18	163,847	46.68	-12,459	-7.60
	-2,550	-0.64	-2,050	-0.58	-500	24.40
()	37,699	9.51	26,755	7.62	10,944	40.90
	45,234	11.41	33,881	9.65	11,353	33.51
가	-7,535	-1.90	-7,126	-2.03	-409	5.74
	134,932	34.03	124,301	35.42	10,631	8.55
	396,539	100.00	350,978	100.00	45,561	12.98

) 1. = + + + + + +
 2. = + + 가 + + + +

21.

○ (: , %)

	2023 12		2022 12			
	120,854	79.83	131,112	80.02	-10,258	-7.82
	30,534	20.17	32,735	19.98	-2,201	-6.72
	151,388	100.00	163,847	100.00	-12,459	-7.60

○

(: , %)

	2023 12		2022 12			
	54,554	36.04	66,000	40.28	-11,446	-17.34
	11,301	7.47	15,423	9.41	-4,122	-26.73
	0	0.00	0	0.00	0	0.00
	0	0.00	0	0.00	0	0.00
	14,999	9.91	16,695	10.19	-1,696	-10.16
	3,713	2.45	5,140	3.14	-1,427	-27.77
	1,113	0.74	1,648	1.01	-535	-32.47
	464	0.31	469	0.29	-5	-1.07
	2,390	1.58	2,162	1.32	228	10.55
	0	0.00	0	0.00	0	0.00
	48,357	31.94	41,335	25.23	7,022	16.99
	8,601	5.68	8,212	5.01	389	4.74
	549	0.36	552	0.34	-3	-0.58
	1,865	1.23	1,844	1.13	21	1.14
	0	0.00	0	0.00	0	0.00
	212	0.14	265	0.16	-53	-20.18
	0	0.00	0	0.00	0	0.00
	0	0.00	0	0.00	0	0.00
	3,271	2.16	4,102	2.50	-831	-20.25
	151,388	100.00	163,847	100.00	-12,459	-7.60

○

(: , %)

	2023 12		2022 12			
.	22,647	14.96	20,398	12.45	2,249	11.02
.	3,414	2.26	3,682	2.25	-268	-7.27
	2,597	1.72	3,003	1.83	-406	-13.51
	85,559	56.52	92,621	56.53	-7,062	-7.62
	114,217	75.45	119,703	73.06	-5,486	-4.58
	37,171	24.55	44,144	26.94	-6,973	-15.80
	151,388	100.00	163,847	100.00	-12,459	-7.60

22. (:)

	2023 12	2022 12	
	80,875	88,276	-7,401
	9,472	33,686	-24,214
	27,035	29,488	-2,453
	55,540	78,889	-23,349

)

23. (: , %)

	2023 12		2022 12			
	37,968	12.13	37,503	13.35	465	1.24
	242,462	77.45	229,827	81.78	12,635	5.50
	32,648	10.43	13,686	4.87	18,962	138.55
	313,078	100.00	281,016	100.00	32,062	11.41

24. 가 (: , %)

	2023 12		2022 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
	9,608	100.00	4,326	100.00	5,282	122.08
	9,608	100.00	4,326	100.00	5,282	122.08

25. (: , %)

	2023 12		2022 12			
	3,749		3,178		571	17.99
	553		343		210	61.27

) 1. = + +가 +

26. (: , %)

	2023 12	2022 12		
	151,388	163,851	-12,463	-7.61
	33	208	-175	-84.20
	3,767	588	3,179	540.21

-) 1. = + 가
- 2. = (가)
- 3. = (가)

27. (:)

	1	1-3	3
	0	0	0
	0	0	0

) 3 : 3

28. 가 (:)

	2023 12	2022 12
가	2	2

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, , ,

29. (: %)

	2023 12	2022 12		
	13.91	12.74	가	
	30.27	29.17	가	
	18.45	18.34	가	

30. (: %)

	2023 12	2022 12		
가	1.01	0.41	가	

	1.86	0.19	가	
	0.72	0.39	가	

31. (: %)

	2023 12	2022 12		
	-0.39	0.41		
	276.32	324.90		
	4.50	5.39		

32. (: %)

	2023 12	2022 12		
	57.79	44.06	가	
	51.65	41.96	가	

33. (:)

	2023 12	2022 12		
1	4,289	3,513	가	
1	2,074	2,048	가	
1	-14	12		

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34. 가

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

	1)	2)	3)	
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35.

○

		2023.04.20	2023.04.20	* , * , *	1/4
		2023.07.19	2023.07.19	* , * , *	2/4
		2023.10.26	2023.10.26	* , * , *	3/4
		2024.01.16	2024.01.16	* , * , *	4/4
		2023.09.18	2023.09.22	* , * , * , * , *	/
		2023.05.22	2023.05.23	* , * , *	/
		2023.12.06	2023.12.07	* , *	()
		2024.01.03	2024.01.03	*	()
		2024.01.11	2024.01.12	* , *	(가)

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- 가 , .

36.

37.

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		가		
	364	85	78	371

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38.

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39.

(: , %)

	OTP	OTP	5,000	
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			1,000	
		OTP	0	
		/	0	

40. ()

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	가	12
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	○ : 가 ○ :	26
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	가	29
	가	29
		29
가		30
		30

	가	30
	가 .	31
	.	31
	.	31
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	.	32

			02-874-8288	spcu@spnet.kr

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