

2025

2026 03 04

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

9

.

.

(2025 12 31)

,

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.

One Team , One Goal

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		
2026. 01. 01			
2026. 01. 14		(가)	
2026. 02. 07	34	()

4.

○

- , , , , 가

- , , , ,

-

5.

○

-

- 1 (10,000) 가

6.

o

	,

: / (,) / / /

7.

(:)

		2025 12	2024 12	
	()	1	1	0
		8	8	0
		3	3	0
		22	24	-2
		26	24	2
		60	60	0

) 1.

8.

	1889 4	02-874-8288
	()	

) 1. 가 가

9.

		가

[]

10. (: , %)

	2025 12		2024 12			
1.	417,270	100.00	397,892	100.00	19,378	4.87
	60,808	14.57	61,601	15.48	-793	-1.29
가	8,178	1.96	10,681	2.68	-2,503	-23.44
	135,511	32.48	136,422	34.29	-911	-0.67
	-2,118	0.00	-2,053	0.00	-65	-3.14
	47,822	11.46	38,107	9.58	9,715	25.49
가	-9,906	0.00	-9,400	0.00	-506	-5.38
	127,185	30.48	118,934	29.89	8,251	6.94
	-1,365	0.00	-1,257	0.00	-108	-8.61
	23,040	5.52	21,328	5.36	1,712	8.02
	14,726	3.53	10,818	2.72	3,908	36.12
	417,270	100.00	397,892	100.00	19,378	4.87
2.	333,688	79.97	323,692	81.35	9,996	3.09
	304,759	73.04	308,668	77.58	-3,909	-1.27
	14,800	3.55	0	0.00	14,800	0.00
	3,131	0.75	3,467	0.87	-336	-9.71
	10,999	2.64	11,556	2.90	-557	-4.83
3.	83,582	20.03	74,200	18.65	9,382	12.64
	417,270	100.00	397,892	100.00	19,378	4.87

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

11.

(: , %)

	2025 12	2024 12		
1.	136,070	141,993	-5,923	-4.17
	8,463	10,214	-1,751	-17.14
가 가	409	335	74	22.09
가	17	503	-486	-96.66
	563	644	-81	-12.65
	31	69	-38	-55.63
	126,587	130,228	-3,641	-2.80
2.	136,263	142,150	-5,887	-4.14
	8,914	11,015	-2,101	-19.07
가 가	0	0	0	0.00
가	210	37	173	474.88
	3,293	3,186	107	3.35
	185	100	85	83.69
가	114,208	118,407	-4,199	-3.55
	9,453	9,406	47	0.51
()	-193	-157	-36	-23.55
3.	568	618	-50	-8.05
4.	17	17	0	0.00
()	358	444	-86	-19.37
	39	49	-10	-20.30
()	319	395	-76	-19.25

-) 1. = -
- 2. = + -
- 3. = + -
- 4. = -

12.

(:)

	2025 12	2024 12	
	43,464	44,133	-669
	0	0	0

	4,196	4,178	18
	314	395	-81
	35,922	25,889	10,033
	83,582	74,200	9,382

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

13.

	2025 12	2024 12	
(%)	0.66	0.67	
1 ()	66	67	
1 ()	74.055	89.43	
(%)	89.1	74.9	

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

	417,269,740,691	258,312,732,075	256,278,659,805	397,891,660,109
	60,808,260,024	65,036,621,863	63,664,933,737	61,600,804,000
	1,047,218,730	961,027,905	935,206,109	756,499,100
	0	0	0	0
	59,761,041,294	64,075,593,958	62,729,727,628	60,844,304,900
	26,700,000,000	26,700,000,000	26,502,739,726	25,700,000,000
	25,815,688,249	30,068,508,962	28,794,929,998	23,848,434,766
	7,245,353,045	7,307,084,996	7,432,057,904	11,295,870,134
	0	0	0	0
가	8,177,829,777	8,070,446,516	9,680,960,422	10,681,320,037
	6,160,543,788	6,069,886,968	7,691,754,735	8,525,569,861
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
가	0	0	0	0
	6,160,543,788	6,069,886,968	7,691,754,735	8,525,569,861
가	2,017,284,989	2,000,558,548	1,989,204,687	2,155,749,176
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	2,017,283,989	2,000,557,548	1,989,203,687	2,155,748,176
	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
	135,511,486,628	130,523,905,183	136,006,846,474	136,421,938,380
	104,050,351,174	104,227,458,544	111,355,846,805	108,440,571,486
	81,334,405,891	81,436,004,095	88,034,486,381	90,346,332,551

	0	0	0	0
	1,002,800,000	1,058,112,903	3,920,404,602	3,702,840,104
	941,500,422	941,500,422	503,980,539	1,217,760,000
	0	0	0	0
	0	0	0	0
	12,200,000,000	12,200,000,000	10,807,123,287	6,000,000,000
	8,571,644,861	8,591,841,124	8,089,851,996	7,173,638,831
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
	107,020,000	73,155,483	46,178,465	74,500,000
	0	0	0	0
	0	0	0	0
	107,020,000	73,155,483	46,178,465	74,500,000
	0	0	0	0
	31,020,771,042	25,846,852,482	25,674,155,186	29,311,373,617
	31,020,771,042	25,846,852,482	25,674,155,186	29,311,373,617
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	2,081,480,000	1,925,405,161	582,545,178	273,850,000
	2,081,480,000	1,925,405,161	582,545,178	273,850,000
	0	0	0	0
	369,650,000	370,084,516	391,131,808	374,960,000
	0	0	0	0
	369,650,000	370,084,516	391,131,808	374,960,000
	0	0	0	0

	0	0	0	0
	0	0	0	0
	-2,117,785,588	-1,919,051,003	-2,043,010,968	-2,053,316,723
	47,822,236,978	47,531,866,066	39,530,027,025	38,107,353,159
가	-9,905,727,722	-7,901,832,134	-7,889,621,261	-9,400,150,851
	40,528,320,000	40,528,320,000	32,530,691,506	30,357,120,000
	13,591,606,850	13,591,606,850	13,591,606,850	13,591,606,850
가	-7,334,368,253	-7,023,714,593	-7,014,238,947	-7,013,359,471
	2,761,033,000	964,297,500	964,297,500	2,761,033,000
가	-1,795,984,259	-642,543,530	-641,202,178	-1,661,452,241
	0	0	0	0
가	0	0	0	0
	847,004,850	349,473,850	333,052,430	797,744,160
가	-775,375,210	-235,574,011	-234,180,136	-725,339,139
	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
	14,725,544,805	7,149,892,447	7,395,892,147	10,817,709,046
	1,647,529,764	1,647,529,764	1,635,491,614	1,570,443,370
	1,628,224,574	1,628,224,574	1,616,186,424	1,551,138,180
	0	0	0	0
	0	0	0	0
	0	0	0	0
	19,305,190	19,305,190	19,305,190	19,305,190
	22,629,997	4,454,408	4,535,475	4,543,000
	0	0	0	0
	0	0	0	0
	22,629,997	4,454,408	4,535,475	4,543,000
	0	0	0	0

	668,928,630	21,578,342	1,832,680	966,740,613
	432,469,673	13,950,634	1,184,848	555,508,827
가	0	0	0	0
	236,458,957	7,627,708	647,832	411,231,786
	0	0	0	0
	3,300,000,000	0	1,603,744	51,713,829
	0	0	0	0
가	0	0	0	0
	2,731,628,531	1,688,429,363	1,986,073,456	2,267,201,399
	2,731,628,531	1,688,429,363	1,986,073,456	2,267,201,399
	0	0	0	0
가	8,084,658	10,699,743	13,896,938	18,350,532
가	-1,616,931	-235,962	-1,585,186	-1,710,414
	8,084,658	10,699,743	9,975,617	4,600,532
	-1,616,931	-102,898	-1,448,063	-1,572,914
	0	0	0	0
	0	0	0	0
가	0	0	3,921,321	13,750,000
가	0	-133,064	-137,123	-137,500
	0	17,419,354	24,451,986	0
	97,278,517	3,138,016	266,516	109,026,456
	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	3,702,178,000	3,702,178,000
가	2,178,000	2,178,000	2,178,000	2,178,000
	3,700,000,000	3,700,000,000	3,700,000,000	3,700,000,000
	0	0	0	0
	0	50,653,277	25,172,084	0
	0	3,501,125	1,928,236	0
	16,587,410	535,077	45,444	0
	365,210	11,780	1,000	0

	0	0	0	0
가가	2,530,575,231	0	0	2,127,846,473
	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
	127,184,712,005	0	0	118,934,187,731
	128,549,860,816	0	0	120,191,074,437
	23,039,670,474	0	0	21,328,347,756
	23,039,670,474	0	0	21,328,347,756
	23,039,670,474	0	0	0
	0	0	0	0
	0	0	0	21,328,347,756
	333,688,147,153	313,784,366,120	315,613,375,453	323,691,959,745
	304,758,691,134	312,171,512,767	314,087,536,765	308,668,204,616
	40,850,795,393	44,526,477,816	45,132,233,567	41,137,644,774
	4,539,929,879	1,274,823,143	1,323,085,499	1,186,241,484
	21,796,420,634	28,393,247,858	27,635,210,451	23,884,249,561
	0	0	0	0
	13,758,172,716	14,013,481,816	15,159,836,929	15,099,353,934
	0	0	0	0
	0	0	0	0
	1,070,602	1,199,815	1,190,331	1,141,836
	0	0	0	0
	755,201,562	843,725,184	1,012,910,357	966,657,959
	0	0	0	0
	263,907,895,741	267,645,034,951	268,955,303,198	267,530,559,842
	137,786,025,974	140,367,318,116	147,147,476,915	145,432,461,178

	2,974,841,085	3,214,905,601	3,883,954,144	2,935,999,261
OK	0	0	0	0
	14,508,951,627	14,000,387,330	14,455,074,872	14,821,155,261
	0	0	0	0
	0	0	0	0
	0	0	0	0
	84,272,718,707	85,614,343,401	79,004,668,587	74,604,280,478
	13,335,842,881	13,197,217,567	12,910,805,520	16,827,213,457
	0	0	0	0
	33,430,882	33,574,591	309,443,125	64,003,088
	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
	9,422,329,062	9,637,138,126	9,514,002,844	12,132,511,730
	1,573,755,523	1,580,150,219	1,729,877,191	712,935,389
	0	0	0	0
	0	0	0	0
	0	0	0	0
	14,800,000,000	541,935,483	587,123,287	0
	14,800,000,000	541,935,483	587,123,287	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
	10,998,867,653	1,070,917,870	938,715,401	11,556,428,607
	4,994,601,500	161,116,176	13,683,838	6,104,055,812
	4,993,073,613	161,066,890	13,679,653	6,104,055,812
	1,527,887	49,286	4,185	0
	0	0	0	0
	314,087,000	10,131,838	860,512	0
가	0	0	0	0
가	0	2,741	42,192	0
	52,734,134	1,701,101	144,477	74,344,634
	0	0	0	0
	173,398,679	189,682,662	190,179,361	190,225,462
	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
	265,000,000	266,774,193	269,726,027	273,200,000
	0	0	0	0
	0	0	0	0
	341,637,036	215,021,725	229,392,134	321,935,685
	100,440,100	48,631,367	51,945,460	23,259,000
	0	0	0	0
	35,688,080	49,163,792	60,954,963	17,239,370
	202,068,856	114,379,309	114,432,442	278,602,315
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0

	0	2,419	35,909	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
	3,440,000	2,834,516	2,015,712	2,835,000
IC	0	0	0	0
	0	0	0	0
	0	10,322	7,648	0
	0	0	0	0
	2,962,923	2,466,148	6,040,935	703,604
	5,009,338	5,009,338	5,122,539	5,009,069
	5,149,670	0	8,061,140	35,347,160
	0	0	983,689	5,131,990
가가	4,647,227,317	21,951,892	17,418,501	4,349,415,135
	0	0	0	0
	0	0	0	0
	-1,365,148,811	0	0	-1,256,886,706
	0	0	0	0
	0	0	0	0
	3,130,588,366	0	0	3,467,326,522
	3,130,588,366	0	0	3,467,326,522
	83,581,593,538	-55,471,634,045	-59,334,715,648	74,199,700,364
	43,464,277,687	43,510,192,746	43,250,321,712	44,132,996,443
	16,942,208,580	17,061,767,864	17,529,932,122	17,959,924,713
()	26,522,069,107	26,448,424,882	25,720,389,590	26,173,071,730
	0	0	0	0
	0	0	0	0
가	0	0	0	0

	0	0	0	0
	4,195,635,262	-134,886,780,939	-130,535,803,674	4,177,759,145
	2,804,505,847	2,804,505,847	2,800,061,024	2,764,936,084
	0	0	0	0
	1,017,125,429	1,017,125,429	1,017,125,429	1,017,125,429
	818,562,715	818,562,715	818,562,715	818,562,715
	198,562,714	198,562,714	198,562,714	198,562,714
	0	0	0	0
()	0	0	0	0
()	374,003,986	-138,708,412,215	-134,352,990,127	395,697,632
()	313,652,695	-138,768,763,506	-134,451,010,459	394,805,076
	0	0	0	0
	35,921,680,589	35,904,954,148	27,950,766,314	25,888,944,776
가 가	17,283,989	557,548	43,998,208	155,748,176
가 가	0	0	0	0
가	0	0	0	0
가	0	0	0	0
	0	0	0	0
가	35,904,396,600	35,904,396,600	27,906,768,106	25,733,196,600

15. (2025 12)

(:)

		136,069,503,773	141,993,410,584
(1)		8,463,222,068	10,214,195,920
		1,564,970,697	1,827,104,909
가		0	0
		6,894,590,841	8,381,082,355
		5,454,104,877	6,760,971,784
		0	0
		2,813,401	3,624,736
		1,401,688,075	1,562,245,502
		0	0
		28,162,738	46,708,895
		7,821,750	7,531,438
		3,660,530	6,008,656
(2) 가 가		409,497,087	335,407,775
		128,090,637	43,672,892
가		93,678,713	291,734,883
가		187,727,737	0
가		0	0
		0	0
		0	0
(3) 가		16,826,783	503,181,822
		0	503,181,822
		0	0
		16,826,783	0
		0	0
(4)		562,807,580	644,323,225
		68,662,170	93,091,308
		197,118,349	127,653,954
		2,078,094	10,506,297
VAN		0	0
		0	0

	87,116,356	224,122,575
	17,200	185,264
	634,900	426,800
	0	0
	207,180,511	188,337,027
(5)	30,506,435	68,756,033
가	0	0
가	0	0
	0	0
	0	0
	0	0
	0	0
	30,506,435	68,756,033
	0	0
	0	0
	0	0
	126,586,643,820	130,227,545,809
	126,586,643,820	130,227,545,809
	0	0
	0	0
	136,262,976,122	142,150,001,094
(1)	8,913,818,680	11,014,518,665
	8,893,140,918	11,014,518,665
	20,677,762	0
	0	0
(2) 가 가	0	0
	0	0
가	0	0
가	0	0
가	0	0
	0	0
	0	0
(3) 가	210,264,161	36,575,595

	210,264,161	0
	0	0
	0	36,575,595
	0	0
(4)	3,293,061,128	3,186,198,678
	36,390,932	40,015,864
	859,380	352,093
	94,134,450	69,540,281
	3,161,676,366	3,076,290,440
(5)	184,513,429	100,446,694
가	0	0
	0	0
	0	0
	114,939,632	59,298,014
	69,573,098	40,720,154
	0	0
	0	0
	699	428,526
	0	0
	0	0
(6)	9,453,286,891	9,405,501,242
	2,825,693,992	2,847,690,888
	295,674,304	298,618,466
	870,178,729	953,370,193
	113,607,300	120,674,780
	17,264,450	19,631,600
	74,350,588	100,212,930
	0	0
	18,064,930	19,547,100
	191,074,267	198,060,913
	3,351,899,972	3,500,959,156
가	505,576,871	515,666,244
	6,913,003	3,078,167

	22,869,245	31,307,164
	528,622,236	232,445,006
	631,497,004	564,238,635
	0	0
(7) 가	114,208,031,833	118,406,760,220
	21,328,347,756	21,888,519,995
	115,919,354,551	117,846,587,981
	115,919,354,551	117,846,587,981
	0	0
	0	0
	-23,039,670,474	-21,328,347,756
	0	0
()	-193,472,349	-156,590,510
	568,067,126	617,819,331
	0	0
	0	0
	0	0
가	0	0
	0	0
	329,011,715	348,440,620
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	161,969,017	209,996,551
가	0	0
	0	0
	0	0
	0	0
	0	0

	77,086,394	59,382,160
	16,785,482	17,480,095
	0	16,000
	0	0
	0	0
	0	0
가	0	0
	0	0
가	0	0
	0	0
	2,200,000	0
	14,585,482	17,464,095
	0	0
	0	0
	0	0
	0	0
가	0	0
()	357,809,295	443,748,726
	39,006,930	48,943,650
	39,006,930	48,943,650
()	318,802,365	394,805,076

16.

34 2025 01 01
 2025 12 31

33 2024 01 01
 2024 12 31

(:)

I .	379,153,656	395,697,632
1.	60,351,291	892,556
2.	0	0
가 .	0	0
.	0	0
3.	0	0
가 .	0	0
.	0	0
4.	318,802,365	394,805,076
가 .	-88,240,821	205,075,186
.	407,043,186	189,729,890
5.	0	0
가 .	0	0
.	0	0
6.	0	0
II .	322,035,076	335,346,341
1.	37,915,365	39,569,763
2.	0	0
3.	0	0
4.	284,119,711	295,776,578
5.	0	0
6.	0	0
7.	0	0
8.	0	0
9.	0	0
10. 가	0	0
11. ()	0	0
III .	57,118,580	60,351,291

17. ()

-
-

[]

18.

	3, 4, 5, ()	

) 1%
) (%) = /
 (%) = /

19.

o (: %)

(,1)					
		1	1	5	
		3.77 ~ 3.9	3.77 ~ 3.9	3.77 ~ 3.77	
		1	4	6	
(,1)		3.1 ~ 3.5	3.1 ~ 3.4	3.1 ~ 3.1	
		1	1	3	
		5.005 ~ 5.127	5.005 ~ 5.127	5.034 ~ 6.392	
		~			

) NICE 가 가 (CB) 10

,
) 12

o (: %)

()	0.1	0.1	
	1.95	3.2	
	3.1	3.3	

) ,
) ,
3/6/12/24/36 ,

o

-) 1. " 가, 가 , , 가 ,
 ,
2. 가
3. *
4. - 가 :
5. - 가 :
6. - :
7. - 가 : , DTI () ,
가
8. - : , 가 ()
9. - : 가
10. ,

20. , (: , %)

	2025 12		2024 12			
	304,759	74.42	308,668	79.11	-3,909	-1.27
	14,800	3.61	0	0.00	14,800	0.00
	14,800	3.61	0	0.00	14,800	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
	342	0.08	322	0.08	20	6.12
	16,942	4.14	17,960	4.60	-1,018	-5.67
()	26,522	6.48	26,173	6.71	349	1.33
	46,152	11.27	37,043	9.49	9,109	24.59
	409,516	100.00	390,166	100.00	19,350	4.96
	1,047	0.26	756	0.19	291	38.43
	59,761	14.59	60,844	15.59	-1,083	-1.78
	26,700	6.52	25,700	6.59	1,000	3.89
	25,816	6.30	23,848	6.11	1,968	8.25
	7,245	1.77	11,296	2.90	-4,051	-35.86
가	8,178	2.00	10,681	2.74	-2,503	-23.44
	6,161	1.50	8,526	2.19	-2,365	-27.74
가	2,017	0.49	2,156	0.55	-139	-6.42
	0	0.00	0	0.00	0	0.00
()	135,511	33.09	136,422	34.97	-911	-0.67
	137,629	33.61	138,475	35.49	-846	-0.61
	-2,118	-0.52	-2,053	-0.53	-65	3.14
()	47,132	11.51	37,325	9.57	9,807	26.27
	55,434	13.54	45,213	11.59	10,221	22.61
가	-8,302	-2.03	-7,888	-2.02	-414	5.24
	157,887	38.56	144,138	36.94	13,749	9.54
	409,516	100.00	390,166	100.00	19,350	4.96

) 1. = + + + + + +
 2. = + + 가 + + +

21.

○ (: , %)

	2025 12		2024 12			
	104,050	75.60	108,441	78.31	-4,391	-4.05
	33,579	24.40	30,035	21.69	3,544	11.80
	137,629	100.00	138,475	100.00	-846	-0.61

○

(: , %)

	2025 12		2024 12			
	36,265	26.35	40,991	29.60	-4,726	-11.53
	3,622	2.63	5,073	3.66	-1,451	-28.60
	0	0.00	0	0.00	0	0.00
	0	0.00	0	0.00	0	0.00
	12,987	9.44	14,467	10.45	-1,480	-10.23
	3,955	2.87	4,206	3.04	-251	-5.96
	49	0.04	892	0.64	-843	-94.51
	0	0.00	140	0.10	-140	0.00
	893	0.65	2,191	1.58	-1,298	-59.24
	0	0.00	0	0.00	0	0.00
	942	0.68	0	0.00	0	0.00
	64,315	46.73	58,195	42.03	6,120	10.52
	7,882	5.73	7,621	5.50	261	3.43
	520	0.38	543	0.39	-23	-4.37
	2,035	1.48	1,525	1.10	510	33.40
	0	0.00	0	0.00	0	0.00
	20	0.01	59	0.04	-39	-66.83
	0	0.00	0	0.00	0	0.00
	0	0.00	0	0.00	0	0.00
	4,144	3.01	2,571	1.86	1,573	61.19
	137,629	100.00	138,475	100.00	-846	-0.61

o

(: , %)

	2025 12		2024 12			
.	23,476	17.06	19,075	13.78	4,401	23.07
.	5,189	3.77	3,348	2.42	1,841	54.96
	2,206	1.60	2,401	1.73	-195	-8.15
	68,464	49.75	76,166	55.00	-7,702	-10.11
	99,335	72.18	100,991	72.93	-1,656	-1.64
	38,294	27.82	37,484	27.07	810	2.16
	137,629	100.00	138,475	100.00	-846	-0.61

22. (:)

	2025 12	2024 12	
	71,347	57,861	13,486
	12,697	11,743	954
	23,812	19,326	4,486
	42,062	47,776	-5,714

)

23. (: , %)

	2025 12		2024 12			
	40,851	13.40	41,138	13.33	-287	-0.70
	239,543	78.60	237,794	77.04	1,749	0.74
	24,365	8.00	29,737	9.63	-5,372	-18.06
	304,759	100.00	308,668	100.00	-3,909	-1.27

24. 가 (: , %)

	2025 12		2024 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
	8,178	100.00	10,681	100.00	-2,503	-23.44
	8,178	100.00	10,681	100.00	-2,503	-23.44

25. (: , %)

	2025 12		2024 12			
	3,485		3,312		173	5.21
	225		0		225	0.00

) 1. = + +가 +

26. (: , %)

	2025 12	2024 12		
	137,637	138,480	-843	-0.61
	0	33	-33	0.00
	2,151	1,918	233	12.16

-) 1. = + 가
- 2. = (가)
- 3. = (가)

27. (:)

	1	1-3	3
	0	0	0
	0	0	0

) 3 : 3

28. 가 (:)

	2025 12	2024 12
가	2	2

[]

, , ,

29. (: %)

	2025 12	2024 12		
	12.23	14.19		
	32.26	30.36	가	
	15.04	18.65		

30. (: %)

	2025 12	2024 12		
가	0.49	0.54		

	1.23	1.09	가	
	0.94	1.12		

31. (: %)

	2025 12	2024 12		
	0.11	0.15		
	270.20	201.80	가	
	3.38	3.60		

32. (: %)

	2025 12	2024 12		
	70.20	71.89		
	60.26	55.98	가	

33. (:)

	2025 12	2024 12		
1	4,837	4,979		
1	2,185	2,233		
1	5	6		

[]

34. 가

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

	1)	2)	3)	
--	----	----	----	--

35.

○

		2025.04.24	2025.04.24	* , *	1/4
		2025.07.17	2025.07.17	* , *	2/4
		2025.10.22	2025.10.22	* , *	3/4
		2026.01.16	2026.01.16	* , *	4/4
		2025.02.25	2025.02.26	* , *	/
		2025.04.01	2025.04.02	* , *	/
		2025.07.10	2025.07.11	* , *	/
		2025.12.10	2025.12.10	* , *	()
		2026.01.14	2026.01.14	* , *	(가)

○

○

- 1 , .
- , .
- 가 , .

36.

37.

(:)

		가		
	375	167	172	370

[]

38.

o

-

(www.cu.co.kr)

-

1

1

39.

(: , %)

	OTP	OTP	5,000	
) (1,000	
			1,000	
		OTP	0	
		/	0	

40. ()

	,	11
	, 가 ,	11
	가	12
	,	20
	.	20
	○ : 가 ○ :	26
	○ : 가 , 가 가	26
	가	29
	가	29
		29
가	.	30
	.	30

	가	30
	가 .	31
	.	31
	.	31
	.	32
	.	32