

2023

2024 02 26

	가 Tel) 051-819-0821
	Tel) 051-819-0821

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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.	()

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1.

2.

가. (, ,)
(, ,)
(, ,)
(, ,)

3.

1965.11.30 (29 , 31,215)
1972.12.30 가 (2-13)
1979.04.04 1
1993.10.25 (140 25)
1994.11.25 (156)
1995.03.16 ()
2006.06.23
2006.10.12 (20 24)
2008.11.18 가 (가 588)
2010.11.01 (105-1)
2012.09.30 2,000
2013.02.19 2012 가
2015.02.26 2014 가
2016.02.16 2015 가
2016.07.31 3,000
2017.02.22 2016 가
2017.10.26 (186)
2018.03.07 2017 가
2019.02.19 2018 가
2020.02.03 (26)
2020.02.19 2019 가
2021.02.04 2020 가
2022.02.04 2021 가
2023.02.10. 2022 가

4.

○ , 1.2 , 2

8.

	156 ()	051-819-0821
	20 23 1 ()	051-646-1601
가	가 586 1 (가)	051-891-1434
	26 1 ()	051-897-1611
	101 (, M) 186 1	051-900-2855

) 1. 가 가

9.

		가
	156 ()	ATM
	156 ()	ATM
	20 23 ()	ATM
	20 23 ()	ATM
가	가 586 (가)	ATM
가	가 586 (가)	ATM
가	가 586 (가)	ATM
	26 ()	ATM
	26 ()	ATM
	186 (, M)	ATM
	186 (, M)	ATM

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10.

(: , %)

	2023 12		2022 12			
1.	635,327	100.00	643,356	100.00	-8,029	-1.25
	94,868	14.93	87,569	13.61	7,299	8.34
가	13,442	2.12	13,145	2.04	297	2.26
	505,364	79.54	522,714	81.25	-17,350	-3.32
	-15,110	0.00	-12,635	0.00	-2,475	-19.59
	9,859	1.55	10,055	1.56	-196	-1.95
가	-1,925	0.00	-1,827	0.00	-98	-5.37
	11,795	1.86	9,873	1.54	1,922	19.46
	635,327	100.00	643,356	100.00	-8,029	-1.25
2.	570,359	89.77	568,993	88.44	1,366	0.24
	552,410	86.95	556,375	86.48	-3,965	-0.71
	0	0.00	0	0.00	0	0.00
	17,949	2.83	12,618	1.96	5,331	42.25
3.	64,969	10.23	74,363	11.56	-9,394	-12.63
	635,327	100.00	643,356	100.00	-8,029	-1.25

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

11.

(: , %)

	2023	2022		
	12	12		
1.	31,759	22,399	9,360	41.79
	29,943	20,833	9,110	43.73
	2,760	1,057	1,703	161.07
가	60	0	60	0.00
	27,079	19,741	7,338	37.17
	44	34	10	28.84
가 가	665	246	419	169.62
가	0	0	0	0.00
	1,150	1,289	-139	-10.75
	1	31	-30	-95.71
	0	0	0	0.00
2.	31,157	18,449	12,708	68.88
	22,935	10,344	12,591	121.72
	22,935	10,317	12,618	122.30
	0	27	-27	0.00
	0	0	0	0.00
가 가	0	0	0	0.00
가	2,659	2,278	381	16.72
	518	696	-178	-25.65
	87	84	3	3.95
가	0	0	0	0.00
	4,958	5,047	-89	-1.77
()	603	3,950	-3,347	-84.75
3.	381	609	-228	-37.55
4.	61	35	26	71.65
()	922	4,524	-3,602	-79.61
	110	598	-488	-81.58
()	812	3,926	-3,114	-79.31

) 1. = -
 2. = +

3. = + -
 4. = -

12. (:)

	2023 12	2022 12	
	42,102	50,136	-8,034
	0	0	0
	22,845	24,226	-1,381
	812	3,926	-3,114
	23	0	23
	64,969	74,363	-9,394

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

13.

	2023 12	2022 12	
(%)	4.3	4.5	
1 ()	1,290	1,350	
1 ()	578.059	2,415.78	
(%)	223.2	55.9	

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

	635,327,378,902	634,120,199,480	648,480,493,087	643,355,757,300
	94,867,642,773	92,459,464,283	97,258,021,324	87,568,668,867
	1,533,070,650	1,450,345,958	1,289,182,561	1,189,464,042
	0	0	0	0
	93,334,572,123	91,009,118,325	95,968,838,763	86,379,204,825
	46,408,648,000	46,408,648,000	46,054,527,452	42,530,648,000
	19,385,572,581	18,739,473,622	22,966,812,477	27,895,158,486
	27,540,351,542	25,860,996,703	26,947,498,834	15,953,398,339
	0	0	0	0
가	13,441,605,984	12,859,911,375	13,372,200,380	13,144,604,072
	11,540,473,856	10,980,315,748	11,680,651,076	12,184,209,472
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
가	0	0	0	0
	11,540,473,856	10,980,315,748	11,680,651,076	12,184,209,472
가	1,901,131,128	1,879,594,627	1,691,548,304	960,393,600
가	0	0	0	0
가	0	0	0	0
가	0	0	0	0
가	0	0	0	0
가 가	0	0	0	0
가	1,901,131,128	1,879,594,627	1,691,548,304	960,393,600
	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
	505,364,345,140	511,013,217,861	519,827,361,144	522,714,143,450
	512,151,305,944	514,965,096,322	523,733,836,434	526,724,371,535
	420,725,329,690	421,038,718,854	428,324,444,964	439,726,340,203

	0	0	0	0
	33,149,336,738	33,239,136,738	29,261,575,073	22,679,209,544
	32,718,699,000	35,023,396,677	38,647,657,418	34,245,510,500
	0	0	0	0
	55,800,000	55,800,000	57,165,205	59,100,000
	2,915,988,000	2,915,988,000	1,167,517,030	0
	22,462,327,321	22,563,123,057	26,065,353,079	29,703,330,017
815	123,825,195	128,932,996	210,123,665	310,881,271
	1,743,059,022	1,764,176,660	1,926,025,325	1,957,577,085
	0	0	0	0
	1,743,059,022	1,764,176,660	1,926,025,325	1,957,577,085
	0	0	0	0
	0	0	0	0
	95,554,010	64,487,600	93,478,507	101,168,220
	0	0	0	0
	0	0	0	0
	95,554,010	64,487,600	93,478,507	101,168,220
	0	0	0	0
	4,654,289,593	4,757,943,084	4,899,704,409	5,015,273,203
	4,496,229,690	4,606,757,299	4,677,016,967	4,680,196,856
	98,553,999	96,789,257	62,755,801	0
	0	0	117,904,898	299,897,504
	0	0	0	0
	59,505,904	54,396,528	42,026,743	35,178,843
	0	0	0	0
	0	0	0	0
	1,520,144,393	1,731,287,909	1,435,463,880	1,225,100,000
	1,520,144,393	1,731,287,909	1,435,463,880	1,225,100,000
	0	0	0	0
	309,630,000	310,487,419	317,871,890	325,710,000
	309,630,000	310,487,419	317,871,890	325,710,000
	0	0	0	0
	0	0	0	0

	0	0	0	0
	0	0	0	0
	-15,109,637,822	-12,580,261,133	-12,579,019,301	-12,635,056,593
	9,859,241,051	10,080,831,897	10,082,680,495	10,055,395,524
가	-1,924,576,701	-1,701,992,306	-1,758,864,414	-1,826,567,828
	6,556,592,550	6,556,592,550	6,556,592,550	6,556,592,550
	3,983,165,312	3,983,165,312	3,983,165,312	3,983,165,312
가	-873,266,247	-776,568,564	-773,619,063	-773,345,308
	542,948,000	542,948,000	542,948,000	542,948,000
가	-432,419,000	-360,080,677	-357,874,193	-357,669,400
	27,000,000	27,000,000	86,840,000	151,100,000
가	-9,000,000	-3,774,193	-63,454,312	-127,699,000
	644,148,820	643,155,271	641,444,361	616,974,420
가	-579,929,384	-531,606,802	-533,363,160	-536,672,050
	29,963,070	29,963,070	30,554,686	31,183,070
가	-29,962,070	-29,962,070	-30,553,686	-31,182,070
	0	0	0	0
가	0	0	0	0
	0	0	0	0
	0	0	0	0
가	0	0	0	0
	11,794,543,954	7,706,774,064	7,940,229,744	9,872,945,387
	5,326,055,139	5,328,214,066	5,302,018,682	5,183,019,470
	4,343,414,739	4,343,414,739	4,322,446,049	4,209,141,554
	0	0	0	0
	0	0	0	0
	0	0	0	0
	982,640,400	984,799,327	979,572,633	973,877,916
	71,418,100	95,280,519	88,108,864	62,548,933
	0	0	0	0
	71,418,100	95,280,519	88,108,864	62,548,933
	0	0	0	0
	0	0	0	0

	2,592,686,134	86,284,261	7,484,027	1,469,075,525
	1,186,598,947	38,277,385	3,250,956	498,963,241
가	41,063,000	3,973,838	493,279	134,000
	1,365,024,187	44,033,038	3,739,792	969,978,284
	0	0	0	0
	0	0	0	0
	0	0	0	0
가	0	0	0	0
	2,212,663,546	988,161,688	1,361,694,887	1,182,258,200
	2,212,663,546	988,161,688	1,361,618,086	1,182,258,200
	0	0	76,801	0
가	76,771,155	81,535,763	78,748,630	65,079,921
가	-37,451,683	-31,722,161	-31,547,398	-31,531,178
	76,771,155	81,535,763	77,972,236	65,049,921
	-37,451,683	-31,721,871	-31,547,099	-31,530,878
	0	0	0	0
	0	0	0	0
가	0	0	776,394	30,000
가	0	-290	-299	-300
	0	0	0	0
	533,792,683	17,219,118	1,462,445	823,781,956
	0	0	269,758	396,000
	0	433,531	3,806,189	0
	0	0	0	0
	0	0	0	0
	750,654,000	750,654,000	750,654,000	750,654,000
가	0	0	0	0
	750,000,000	750,000,000	750,000,000	750,000,000
	654,000	654,000	654,000	654,000
	0	100,386,909	37,572,710	0
	0	857,845	560,318	0
	0	0	0	0
	0	0	0	0

	0	0	0	0
가가	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	63,048,000	106,547,116	157,145,830	185,474,000
	-630,480	-1,815,247	-1,851,385	-1,854,740
	205,537,360	184,736,656	184,102,187	184,043,300
	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
	0	0	0	0
	570,358,568,221	556,354,109,573	572,266,423,291	568,992,751,099
	552,409,594,139	551,645,097,157	567,691,352,167	556,374,526,497
	32,130,235,389	32,682,619,235	33,995,696,612	32,126,317,577
	4,797,885,017	4,995,546,036	6,184,886,392	6,742,871,139
	23,470,631,391	23,593,383,684	23,538,742,191	22,256,406,570
	1,639,780	1,645,972	1,630,219	1,528,402
	1,851,011,588	1,961,778,721	2,522,447,343	2,137,491,968
	465,653	1,075,424	8,139,923	44,457
	0	0	0	0
	473,733,668	485,156,849	666,349,185	754,387,422
	56,552,061	50,689,808	47,195,277	31,257,381
	1,478,316,231	1,593,342,741	1,026,306,082	202,330,238
	520,279,358,750	518,962,477,922	533,695,655,555	524,248,208,920
	302,443,896,492	301,713,036,961	299,159,400,875	279,610,912,147
	65,065,692,512	64,114,479,697	60,562,289,965	53,570,681,168

OK	0	0	0	0
	55,537,724,382	55,603,845,129	57,915,346,565	61,871,497,170
	0	0	0	0
	0	0	0	0
	0	0	0	0
	80,932,370,704	80,850,981,191	98,804,565,440	114,561,516,408
	6,994,836,510	7,171,660,050	7,346,195,714	6,578,165,570
	0	0	0	0
	946,245,649	996,242,299	1,003,098,057	903,695,628
	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	493	10,000
e	4,868,045,442	4,902,391,722	4,913,058,152	3,837,934,840
	0	0	0	0
4]	202,561,672	197,018,877	186,288,489	113,444,570
	2,307,215,981	2,355,963,874	2,675,579,110	2,370,259,373
	556,699,406	641,622,961	805,325,463	660,892,046
	424,070,000	415,235,161	324,507,232	169,200,000
	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
	17,948,974,082	4,709,012,416	4,575,071,124	12,618,224,602
	12,332,105,832	397,809,865	33,786,591	6,435,633,125
	12,332,105,832	397,809,865	33,786,591	6,435,633,125
	0	0	0	0
	0	0	0	0
	681,229,000	21,975,129	149,618,857	627,089,000
가	0	0	0	0
가	4,789,300	5,255,097	1,302,096	190,521
	196,686,738	6,344,733	538,867	216,816,858
	0	0	0	0
	88,284,463	44,135,661	42,789,022	42,664,035
	2,036,227,732	1,732,728,759	1,759,675,820	1,818,955,197
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	102,877,828	3,318,639	3,076,643	127,512,110
	780,000,000	780,000,000	768,767,123	730,000,000
	50,000	50,000	50,000	50,000
	0	0	0	0
	1,381,305,092	1,436,041,958	1,376,230,057	1,915,090,292
	56,000	34,743,073	15,962,932	70,470
	0	0	443,129	0
	15,014,788	37,101,638	50,738,546	13,004,598
	288,307,754	240,930,837	106,647,571	128,785,424
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	17,800,450	11,562,318	11,924,685	17,340,200

	0	0	0	0
가	0	0	0	0
	0	230,242	554,001	0
	0	0	0	0
	0	0	0	0
가	0	0	0	0
	1,058,380,000	1,110,309,032	1,188,390,561	1,755,760,000
	0	0	0	0
	1,746,100	1,163,496	1,547,187	129,600
IC	0	0	0	0
	0	0	0	0
	0	1,322	21,445	0
	0	0	0	0
	254,649,109	220,919,849	299,700,515	329,567,826
	42,817,347	42,839,861	49,348,509	42,267,434
	17,593,940	567,546	76,936,502	314,618,060
	9,367,590	302,180	25,664	0
가가	20,990,111	16,723,139	13,224,858	17,770,144
	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
	64,968,810,681	77,766,089,907	76,214,069,796	74,363,006,201
	42,101,568,774	42,200,630,714	43,139,070,980	50,136,151,214
	16,347,063,817	16,516,987,989	17,499,854,299	18,685,715,828
()	25,754,504,957	25,683,642,725	25,639,216,681	31,450,435,386
	0	0	0	0
	0	0	0	0
가	0	0	0	0
	0	0	0	0

	22,844,627,331	35,564,381,118	33,074,570,240	24,226,461,387
	4,596,700,880	4,596,700,880	4,543,489,384	4,111,145,980
	6,839,432,019	6,839,432,019	6,838,938,932	6,502,432,609
	9,094,333,201	9,094,333,200	9,093,840,113	8,757,333,791
	4,547,166,601	731,014,585	213,675,255	165,658,731
	4,547,166,600	586,731,174	49,831,962	0
	0	7,776,587,441	8,830,332,896	8,591,675,060
()	0	0	0	0
()	2,314,161,231	15,033,915,019	12,598,301,811	4,855,549,007
()	812,138,354	13,531,892,142	10,801,645,934	3,926,061,193
	0	0	0	0
	22,614,576	1,078,075	428,576	393,600
가 가	22,614,576	1,078,075	428,576	393,600
가 가	0	0	0	0
가	0	0	0	0
가	0	0	0	0
	0	0	0	0
가	0	0	0	0

15. (2023 12)

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	31,759,214,504	22,398,763,787
(1)	29,942,921,943	20,832,741,045
	2,760,027,395	1,057,208,113
	901,043,261	582,344,267
	874,911,636	259,122,331
	984,072,498	215,741,515
	0	0
가	59,971,000	134,000
	0	0
가	59,971,000	134,000
	0	0
	27,079,192,529	19,741,455,952
	26,519,846,762	19,345,683,299
	21,927,181,493	16,574,427,247
	0	0
	1,645,660,557	897,612,536
	1,515,107,086	796,560,992
	0	0
	4,125,910	1,506,458
	54,860,764	0
	1,361,464,833	1,050,199,648
815	11,446,119	25,376,418
	154,966,584	130,889,859
	0	0
	154,966,584	130,889,859
	0	0
	0	0
	4,545,295	3,127,835
	0	0
	0	0
	4,545,295	3,127,835

		0	0
		314,590,792	222,854,889
		301,630,101	211,836,070
		4,055,239	2,076
		6,443,108	9,307,613
		0	0
		2,462,344	1,709,130
		0	0
		0	0
		78,885,998	32,917,307
		78,885,998	32,917,307
		0	0
		6,357,098	5,982,763
		6,357,098	5,982,763
		0	0
		0	0
		0	0
		0	0
		43,731,019	33,942,980
(2) 가 가		664,569,066	246,483,774
		84,951,078	66,181,820
가		578,830,044	180,301,954
가		787,944	0
가		0	0
		0	0
		0	0
(3) 가		0	0
		0	0
		0	0
		0	0
(4)		1,150,409,699	1,288,938,665
		119,343,755	112,874,077
		555,343	574,252

	4,626,250	5,061,500
CD	40,360,500	41,488,900
	3,321,000	5,674,000
	2,432,005	2,464,070
CMS	6,122,480	5,888,760
	51,051,623	41,918,104
	476,640	820,800
VAN	44,900	59,300
	5,467,843	5,258,670
	0	0
가	0	0
PG	176,236	143,808
IC	0	0
IC	0	0
	24,099	15,441
	4,684,836	3,506,472
	110,447,611	105,795,135
	86,783,971	80,362,665
	7,971,580	9,376,970
	5,529,060	6,504,700
	10,163,000	9,550,800
	52,109,633	34,940,792
	0	0
	5,584,000	4,384,272
	15,196,657	14,215,343
	31,328,976	16,341,177
VAN	16,332,542	19,314,649
	11,674,616	13,630,963
DDC	3,755,725	4,059,401
VAN	902,201	1,624,285
VAN	0	0
	6,000	15,940
	0	940

	6,000	15,000
	318,654,854	598,195,316
	92,429,962	187,951,208
	17,881,812	81,744,336
	0	0
	204,271,506	324,684,424
	0	0
	4,071,574	3,815,348
	551,400	1,124,925
	551,400	1,124,925
	0	0
	530,382	560,936
	529,282	560,936
	1,100	0
	519,917,070	402,118,878
	12,516,452	13,998,017
(5)	1,313,796	30,600,303
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
	1,224,260	0
	0	0
가	0	0
	1,224,260	0

	2,668,177,371	1,113,093,627
OK	0	0
	2,494,248,427	1,611,384,880
	0	0
	0	0
	0	0
	4,184,628,671	2,060,497,621
	251,017,413	129,335,387
	0	0
	32,401,939	23,809,585
	0	0
	0	0
	0	0
가	0	0
	0	0
	0	0
	0	0
	0	0
	1	70
e	185,656,394	72,198,075
	0	0
4J	7,354,106	1,965,275
	93,778,988	35,290,853
	28,348,076	12,365,016
	20,536,377	4,185,631
	0	0
	0	26,719,276
	0	26,719,276
	0	0
	0	0
	0	0
	0	0
	0	0

(2) 가 가	0	83,491
	0	83,491
가	0	0
가	0	0
가	0	0
	0	0
	0	0
(3) 가	2,658,972,598	2,278,085,546
	2,613,352,170	2,235,421,511
	0	0
	45,620,428	42,664,035
(4)	517,770,524	696,352,035
	9,045,233	12,755,200
	8,994,863	12,555,205
	47,520	191,840
VAN	0	55
IC	0	0
IC	0	0
CD	2,850	8,100
	0	0
	9,652,144	6,292,553
	3,752,000	2,823,800
	5,900,144	3,468,753
	473,254,689	644,519,239
	231,023,406	270,996,125
가	149,627,401	182,398,595
	0	462,000
	1,951,174	2,532,877
	89,646,297	185,476,635
	1,006,411	2,653,007
	25,818,458	32,785,043
(5)	87,195,958	83,880,014
가	0	0

	0	0
	0	0
MMF	0	0
	0	0
	5,920,505	10,139,268
	0	0
가	5,920,505	9,003,283
	0	1,135,985
	61,762,953	55,610,246
	0	0
	0	0
	0	0
	0	0
	61,762,953	55,610,246
	0	0
	0	0
	15,000,000	14,000,000
	0	0
	15,000,000	14,000,000
	0	0
	0	0
	0	0
	0	0
	4,512,500	4,130,500
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
(6)	4,957,652,955	5,046,736,516
	2,039,839,826	2,141,489,171
	1,068,712,360	964,271,146

	296,569,346	304,871,320
	480,558,200	648,290,015
	0	50,000,000
	112,999,920	125,274,880
	81,000,000	48,781,810
	313,615,605	341,464,347
	313,615,605	142,757,949
	0	0
	0	198,706,398
	532,509,450	542,463,880
	231,599,195	206,657,280
	177,432,030	220,228,020
	0	0
	123,478,225	115,578,580
	166,376,450	136,156,530
	20,368,550	23,881,030
	12,369,900	11,945,800
	133,638,000	100,329,700
	95,236,156	143,918,750
	81,287,400	135,339,340
	8,997,496	4,630,810
	2,039,100	1,940,400
	1,235,800	1,200,700
	1,676,360	807,500
	172,462,420	202,876,912
	20,320,103	19,833,049
	10,550,730	3,172,490
	1,147,000	2,117,320
	95,843,487	88,554,473
	13,501,100	42,877,510
	31,100,000	46,322,070
	500,000	338,000
	36,958,120	28,062,750

	27,567,120	20,135,250
	9,391,000	7,927,500
	94,951,309	106,101,016
	9,878,383	11,693,481
	18,203,955	22,845,280
	61,606,271	66,806,415
	3,206,600	2,680,820
	2,056,100	2,075,020
	198,010,310	174,922,235
	5,483,000	4,975,000
	46,001,365	43,350,541
	41,958,360	41,491,980
	23,066,990	5,917,620
	4,893,600	3,950,459
	40,026,000	37,106,000
	36,580,995	38,130,635
가	230,003,873	257,274,568
가	99,920,939	99,920,939
가	74,749,600	91,123,267
가	5,400,000	3,600,000
가	49,933,334	62,630,362
가	0	0
가	0	0
	24,657,833	17,359,367
	8,096,040	7,261,080
	1,044,435,563	947,047,910
	299,814,081	262,238,530
	4,226,120	1,286,000
	5,620,000	6,166,500
	53,546,362	50,267,880
	681,229,000	627,089,000
	0	0
	0	0

	0	0
	0	0
	0	0
(7) 가	0	0
	0	0
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	0	0
	0	0
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	0	0
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	0	0
	0	0
	0	0
	0	0
	0	0
()	602,520,313	3,949,619,606
	380,637,263	609,488,640
	0	0
	0	0
	359	0
가	0	0
	0	68,032,530
	240,650,903	222,165,448
	83,830	956,903
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	5,628,986	44,365,089

가	0	0
	0	0
	0	0
	0	0
	0	0
	134,273,185	273,968,670
	60,932,172	35,497,233
	5,000	34,554
	188,704	0
	0	0
	0	0
가	0	0
	0	1,542,180
가	0	0
	2,797,016	665,384
	11,670,000	12,400,000
	46,271,452	20,855,115
	0	0
	0	0
	0	0
	0	0
가	0	0
()	922,225,404	4,523,611,013
	110,087,050	597,549,820
	110,087,050	597,549,820
	83,000,290	472,466,320
	8,300,020	47,246,620
	18,786,740	77,836,880
()	812,138,354	3,926,061,193

16.

51 2023 01 01
 2023 12 31

50 2022 01 01
 2022 12 31

(:)

I .	2,314,161,231	4,855,549,007
1.	1,502,022,877	929,487,814
2.	0	0
가 .	0	0
.	0	0
3.	0	0
가 .	0	0
.	0	0
4.	812,138,354	3,926,061,193
가 .	812,138,354	3,926,061,193
.	0	0
5.	0	0
가 .	0	0
.	0	0
6.	0	0
II .	2,043,776,081	3,353,526,130
1.	231,416,123	485,554,900
2.	0	336,999,410
3.	0	336,999,410
4.	1,812,359,958	2,193,972,410
5.	0	0
6.	0	0
7.	0	0
8.	0	0
9.	0	0
10. 가	0	0
11. ()	0	0
III .	270,385,150	1,502,022,877

17. ()

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18.

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	3,	(),
	,	(),
	,	(),

) 1%

) (%) = /

(%) = /

19.

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	(,1)		1	2	7
			4.558 ~ 7.492	5.0 ~ 9.533	8.15 ~ 12.825
			1	1	9
			2.0 ~ 7.2	2.0 ~ 7.2	4.659 ~ 4.659
			1	5	9
			3.2 ~ 8.328	3.2 ~ 9.4	7.95 ~ 8.92
	(,1)		1	1	5
			6.348 ~ 7.649	6.348 ~ 7.649	8.112 ~ 8.226
			1	2	7
			5.064 ~ 7.316	4.668 ~ 6.038	4.785 ~ 6.956
			1	1	9
			3.4 ~ 6.351	3.4 ~ 6.351	8.29 ~ 8.29
			~		

) NICE 가 가 (CB) 10

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12

○ (: %)

()	0.1	0.1	
	2.15	4.2	
	2.4	4	

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3/6/12/24/36 ,

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-) 1. , 가, 가 , , 가
- ,
2. 가 .
- 3. * .

4. < 가 >
- 가 :
5. - 가 :
6. - : , ,
(0.25%)
7. - 가 : , DTI () ,
가 .
8. - : , 가 ()
9. (, , 가)
10. - : 가
11. -2.0%~ 1.0% , -1.5%~ 0.9% , -1.0%~ 0.8%
12. -
13. + 1.5% (12) , + 2.0% (12)
14. :

20. ,

(: , %)

	2023 12		2022 12			
	552,410	86.95	556,375	86.48	-3,965	-0.71
	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
	1,381	0.22	1,915	0.30	-534	-27.87
	16,347	2.57	18,686	2.90	-2,339	-12.52
()	25,755	4.05	31,450	4.89	-5,695	-18.11
	39,435	6.21	34,930	5.43	4,505	12.90
	635,327	100.00	643,356	100.00	-8,029	-1.25
	1,533	0.24	1,189	0.19	344	28.89
	93,335	14.69	86,379	13.43	6,956	8.05
	46,409	7.31	42,531	6.61	3,878	9.12
	19,386	3.05	27,895	4.34	-8,509	-30.51
	27,540	4.34	15,953	2.48	11,587	72.63
가	13,442	2.12	13,145	2.04	297	2.26
	11,540	1.82	12,184	1.89	-644	-5.28
가	1,901	0.30	960	0.15	941	97.95
	0	0.00	0	0.00	0	0.00
()	505,364	79.54	522,714	81.25	-17,350	-3.32
	520,474	81.92	535,349	83.21	-14,875	-2.78
	-15,110	-2.38	-12,635	-1.96	-2,475	19.59
()	9,859	1.55	10,055	1.56	-196	-1.95
	11,784	1.86	11,882	1.85	-98	-0.83
가	-1,925	-0.30	-1,827	-0.28	-98	5.37
	11,795	1.86	9,873	1.54	1,922	19.46
	635,327	100.00	643,356	100.00	-8,029	-1.25

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

21.

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	2023 12		2022 12			
	512,151	98.40	526,724	98.39	-14,573	-2.77
	1,743	0.34	1,958	0.37	-215	-10.96
	6,580	1.26	6,667	1.25	-87	-1.31
	520,474	100.00	535,349	100.00	-14,875	-2.78

o

(: , %)

	2023 12		2022 12			
	298,174	57.29	287,498	53.70	10,676	3.71
	257	0.05	747	0.14	-490	-65.57
	0	0.00	0	0.00	0	0.00
	395	0.08	397	0.07	-2	-0.40
	29,170	5.60	34,207	6.39	-5,037	-14.73
	875	0.17	1,349	0.25	-474	-35.16
	180	0.04	199	0.04	-19	-9.66
	3,281	0.63	4,660	0.87	-1,379	-29.59
	3,000	0.58	3,000	0.56	0	0.00
	0	0.00	0	0.00	0	0.00
	39,529	7.60	37,177	6.94	2,352	6.33
	345	0.07	359	0.07	-14	-3.95
	5,719	1.10	5,719	1.07	0	0.00
	50,799	9.76	54,898	10.26	-4,099	-7.47
	37,208	7.15	43,086	8.05	-5,878	-13.64
	650	0.13	724	0.14	-74	-10.25
	21,364	4.11	28,090	5.25	-6,726	-23.95
	3,189	0.61	3,600	0.67	-411	-11.41
	1,663	0.32	2,066	0.39	-403	-19.50
	7,224	1.39	7,107	1.33	117	1.64
	3,274	0.63	3,998	0.75	-724	-18.12
	0	0.00	0	0.00	0	0.00
	14,179	2.72	16,469	3.08	-2,290	-13.91
	520,474	100.00	535,349	100.00	-14,875	-2.78

○

(: , %)

	2023 12		2022 12			
.	151,158	29.04	146,271	27.32	4,887	3.34
.	1,616	0.31	1,326	0.25	290	21.82
	12,111	2.33	1,992	0.37	10,119	508.04
	346,318	66.54	376,029	70.24	-29,711	-7.90
	511,203	98.22	525,619	98.18	-14,416	-2.74
	9,271	1.78	9,731	1.82	-460	-4.72
	520,474	100.00	535,349	100.00	-14,875	-2.78

22. (:)

	2023 12	2022 12	
	151,621	160,275	-8,654
	56,667	63,765	-7,098
	50,554	53,458	-2,904
	202,878	203,202	-324

)

23. (: , %)

	2023 12		2022 12			
	32,130	5.82	32,126	5.77	4	0.01
	503,980	91.23	509,615	91.60	-5,635	-1.11
	16,300	2.95	14,634	2.63	1,666	11.39
	552,410	100.00	556,375	100.00	-3,965	-0.71

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
	13,442	100.00	13,145	100.00	297	2.26
	13,442	100.00	13,145	100.00	297	2.26

25. (: , %)

	2023 12		2022 12			
	15,147		12,667		2,480	19.58
	547		548		-1	-0.10

) 1. = + +가 +

26. (: , %)

	2023 12	2022 12		
	520,551	535,414	-14,863	-2.78
	144	191	-47	-24.25
	24,109	6,010	18,099	301.18

-) 1. = + 가
- 2. = (가)
- 3. = (가)

27. (:)

	1	1-3	3
	0	0	0
	0	0	0
	0	0	0
	0	0	0

) 3 : 3

28. 가 (:)

	2023 12	2022 12
가	2	1

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29. (: %)

	2023 12	2022 12		
	9.67	10.34		
	14.78	16.85		
	10.23	11.56		

○

- 1 ,
 - 가
 - 가 ,

36.

37.

(:)

		가		
	326	0	16	310

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38.

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- ,
 (www .cu .co kr)

- 1 5000

39.

(: , %)

		10 ()	1,000	
		10 ()	1,500	
		100 ()	1,500	
		100 ()	2,000	
		300 ()	2,000	
		300 ()	3,000	
		300 ()	3,000	

		300 ()	4,000
CD		CD	0
CD		CD	0
CD		CD ()	700
CD		CD ()	900
CD		CD	0
CD		(, 10)	600
CD		(, 10)	900
CD		(, 10)	800
CD		(, 10)	1,000
CD		ATM ()	800
CD		ATM ()	1,000
			1,000
		,	1,000
			0
			500

40. ()

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

	가	30
	가 .	31
	.	31
	.	31
	.	32
	.	32

(5)

()

			051-819-0821	cu 02013@cu.co.kr

1.				
•	?	0		
•	?	0		
•	?	0		
•	?	0		
•	가	0		
•	가 ?	0		
•	?	0		
•	?	0		
2.				
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•	, 가?	0		
•	, ?	0		
•	, ?	0		
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