

2023

2024 03 26

	Tel) 061-332-5131
	Tel) 061-332-5131

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(2023 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.	()

6.

○

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1, 1

7.

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		2023 12	2022 12	
	()	1	1	0
		7	7	0
		3	3	0
		3	3	0
		28	27	1
		42	41	1

) 1.

8.

	127 ()	061-332-5131
가	3 17 (가)	061-332-5131

) 1. 가 가

9.

		가
365	127 ()	ATM
365	127 ()	ATM
365	127 ()	ATM
365	159 ()	ATM
365	159 ()	ATM
365	171-60	ATM
	5433-4 ()	
365	3 17 (가)	ATM
365	3 17 (가)	ATM

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10. (: , %)

	2023 12		2022 12			
1.	590,986	100.00	527,054	100.00	63,932	12.13
	69,771	11.81	52,394	9.94	17,377	33.17
가	32,871	5.56	22,042	4.18	10,829	49.13
	469,584	79.46	441,824	83.83	27,760	6.28
	-21,390	0.00	-21,833	0.00	443	2.03
	5,521	0.93	5,736	1.09	-215	-3.75
가	-2,409	0.00	-2,110	0.00	-299	-14.15
	13,240	2.24	5,058	0.96	8,182	161.75
	590,986	100.00	527,054	100.00	63,932	12.13
2.	533,235	90.23	470,390	89.25	62,845	13.36
	518,844	87.79	462,425	87.74	56,419	12.20
	0	0.00	0	0.00	0	0.00
	14,392	2.44	7,965	1.51	6,427	80.68
3.	57,751	9.77	56,664	10.75	1,087	1.92
	590,986	100.00	527,054	100.00	63,932	12.13

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

11.

(: , %)

	2023 12	2022 12		
1.	31,096	20,613	10,483	50.86
	29,185	19,100	10,085	52.81
	1,740	1,075	665	61.88
가	255	72	183	253.54
	27,163	17,945	9,218	51.37
	27	8	19	247.46
가 가	1,265	883	382	43.15
가	35	0	35	0.00
	587	539	48	8.87
	23	91	-68	-74.30
	0	0	0	0.00
2.	27,815	17,144	10,671	62.24
	20,437	8,908	11,529	129.43
	20,437	8,897	11,540	129.71
	0	11	-11	0.00
	0	0	0	0.00
가 가	1	906	-905	-99.89
가	680	1,237	-557	-45.06
	528	493	35	7.09
	262	188	74	39.13
가	0	0	0	0.00
	5,908	5,412	496	9.16
()	3,281	3,469	-188	-5.41
3.	95	475	-380	-80.02
4.	57	14	43	315.89
()	3,319	3,930	-611	-15.54
	417	526	-109	-20.67
()	2,902	3,404	-502	-14.75

) 1. = -

2. = + -

3. = + -
 4. = -

12. (:)

	2023 12	2022 12	
	39,463	39,554	-91
	504	504	0
	15,728	15,080	648
	2,902	3,404	-502
	2,055	1,526	529
	57,751	56,664	1,087

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

13.

	2023 12	2022 12	
(%)	4.1	5	
1 ()	4,100	5,000	
1 ()	7,423.671	8,713.988	
(%)	55.2	57.4	

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

14. (2023 12)

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	590,986,047,996	584,999,713,234	572,608,105,804	527,053,856,001
	69,770,528,278	64,741,433,745	66,660,625,116	52,393,561,198
	799,603,842	743,176,967	805,433,315	773,474,573
	0	0	0	0
	68,970,924,436	63,998,256,778	65,855,191,801	51,620,086,625
	42,015,039,120	42,015,039,120	40,237,703,846	25,524,630,120
	7,528,663,690	8,250,419,380	9,696,519,593	6,847,506,345
	19,427,221,626	13,732,798,278	15,920,968,362	19,247,950,160
	0	0	0	0
가	32,870,639,092	38,176,257,873	34,364,541,095	22,041,901,894
	15,522,651,162	21,085,476,748	22,543,259,172	16,051,979,070
	15,522,651,162	21,085,476,748	22,543,259,172	16,051,979,070
	0	0	0	0
	0	0	0	0
	0	0	0	0
가	0	0	0	0
	0	0	0	0
가	13,864,215,174	13,610,860,589	8,554,410,430	3,533,966,140
가	0	0	0	0
가	5,019,696,230	5,480,838,880	2,823,201,215	0
가	1,014,630,676	1,005,864,533	322,459,727	0
가	0	0	0	0
가 가	0	0	0	0
가	7,829,888,268	7,124,157,176	5,408,749,488	3,533,966,140
	3,483,772,756	3,479,920,536	3,266,871,493	2,455,956,684
	0	0	0	0
	3,483,772,756	3,479,920,536	3,266,871,493	2,455,956,684
가	0	0	0	0
	469,583,737,144	466,046,191,286	460,976,653,034	441,823,950,745
	470,274,202,936	466,097,002,986	460,598,780,509	440,522,370,004
	437,948,200,209	433,736,804,656	424,450,974,314	402,196,350,275

	346,290,736	317,890,955	356,726,600	403,734,538
	21,717,575,000	21,642,858,800	24,755,740,758	26,827,984,201
	0	0	0	0
	0	0	0	0
	328,000,000	328,000,000	328,000,000	328,000,000
	0	0	0	0
	8,468,280,000	8,629,749,523	9,463,004,381	9,714,068,933
815	1,465,856,991	1,441,699,052	1,244,334,456	1,052,232,057
	738,481,731	766,187,839	885,408,329	1,024,669,473
	0	0	0	0
	738,481,731	766,187,839	885,408,329	1,024,669,473
	0	0	0	0
	0	0	0	0
	247,980,000	242,303,870	167,601,750	231,410,938
	0	0	2,822,161	8,110,938
	0	0	0	0
	247,980,000	242,303,870	164,779,589	223,300,000
	0	0	0	0
	18,145,818,307	18,226,030,439	18,719,912,842	19,536,449,909
	16,666,592,207	16,657,976,158	17,210,148,811	18,361,711,180
	1,479,226,100	1,568,054,281	1,509,764,031	1,174,738,729
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	1,414,620,000	1,289,545,806	1,509,181,620	2,219,570,000
	1,414,620,000	1,289,545,806	1,509,181,620	2,219,570,000
	0	0	0	0
	152,950,000	154,017,741	159,704,904	122,900,000
	152,950,000	154,017,741	159,704,904	122,900,000
	0	0	0	0
	0	0	0	0

	0	0	0	0
	0	0	0	0
	-21,390,315,830	-20,728,897,395	-21,063,936,920	-21,833,419,579
	5,521,332,776	5,808,609,941	5,769,019,659	5,736,227,696
가	-2,408,687,030	-2,119,693,129	-2,110,878,155	-2,110,060,000
	1,589,455,250	1,589,455,250	1,589,455,250	1,589,455,250
	5,331,532,610	5,331,532,610	5,331,532,610	5,331,532,610
가	-1,645,014,843	-1,471,425,423	-1,466,130,549	-1,465,639,109
	378,697,050	378,697,050	378,697,050	378,697,050
가	-325,894,341	-311,410,250	-310,968,452	-310,927,447
	0	0	0	0
가	0	0	0	0
	511,821,955	510,105,219	461,699,963	428,089,845
가	-357,036,786	-270,247,236	-267,599,957	-267,354,252
	118,512,941	118,512,941	118,512,941	118,512,941
가	-80,741,060	-66,610,220	-66,179,197	-66,139,192
	0	0	0	0
가	0	0	0	0
	0	0	0	0
	0	0	0	0
가	0	0	0	0
	13,239,810,706	10,227,220,389	4,837,266,900	5,058,214,468
	3,270,895,829	3,269,267,380	3,250,281,173	3,177,845,920
	2,454,445,244	2,454,445,244	2,442,595,507	2,378,565,351
	0	0	0	0
	0	0	0	0
	0	0	0	0
	816,450,585	814,822,136	807,685,666	799,280,569
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	3,379,063,977	3,379,064,134	361,050,700	0

	1,578,914,281	56,088,719	12,438,203	332,203,302
	413,329,849	13,333,220	1,132,410	317,670,517
가	30,221,417	6,130,886	8,195,210	14,532,785
	1,135,363,015	36,624,613	3,110,583	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
가	0	0	0	0
	1,393,867,372	426,754,444	362,595,238	505,728,809
	1,393,867,372	426,754,444	362,594,965	505,728,809
	0	0	273	0
가	2,719,295,111	2,725,749,103	639,623,787	44,774,530
가	-83,169,449	-42,182,461	-42,309,537	-44,774,530
	99,637,274	106,091,266	87,662,526	44,774,530
	-56,972,871	-41,337,411	-42,237,766	-44,774,530
	0	0	0	0
	0	0	0	0
가	2,619,657,837	2,619,657,837	551,961,261	0
가	-26,196,578	-845,050	-71,771	0
	0	0	0	0
	850,387,820	27,431,865	2,329,829	889,144,827
	364,000	306,758	2,704,131	0
	0	6,370,316	17,702,109	0
	0	0	0	0
	0	0	0	0
	10,312,000	10,312,000	10,312,000	10,312,000
가	202,000	202,000	202,000	202,000
	10,000,000	10,000,000	10,000,000	10,000,000
	110,000	110,000	110,000	110,000
	0	225,074,366	78,613,089	0
	0	3,783,490	1,023,214	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
	0	0	0	0
	182,500	318,160	1,435,668	3,458,000
	-1,825	-33,523	-34,490	-34,580
	119,699,090	138,915,638	139,501,786	139,556,190
	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
	533,235,277,060	516,729,208,602	508,362,844,557	470,389,900,052
	518,843,773,482	514,457,417,812	506,254,089,347	462,424,907,673
	40,854,205,877	40,164,251,796	39,816,201,653	42,143,098,773
	693,085,746	383,395,742	469,299,283	712,556,737
	23,608,734,988	23,741,570,715	22,336,959,098	21,560,110,457
	65,363,754	66,145,288	69,966,171	81,235,009
	15,526,355,770	15,152,984,260	16,301,427,739	19,115,359,224
	197,470,113	87,751,354	29,283,164	245,422,293
	1,693,004	1,276,543	1,340,122	659,472
	107,373,970	106,641,582	91,924,356	96,298,890
	0	0	0	0
	654,128,532	624,486,312	516,001,720	331,456,691
	477,989,567,605	474,292,330,232	466,437,104,824	420,281,808,900
	103,421,387,010	99,437,251,123	98,968,374,652	109,524,517,334
	0	0	0	0

OK	0	0	0	0
	280,737,650,557	280,821,856,481	270,066,397,194	225,525,980,586
	153,380,000	153,380,000	145,177,479	96,550,000
	57,000,000	57,000,000	32,889,041	43,000,000
	1,088,577,472	1,088,980,697	253,371,609	9,000,000
	58,265,876,754	57,608,028,821	64,092,998,710	54,956,768,717
	14,064,864,912	14,168,602,855	11,204,301,192	9,145,703,718
	0	0	0	0
	5,721,658,385	5,919,901,753	5,812,279,124	7,429,986,344
	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	55,511,084	296,685,504
e	59,800,000	59,454,838	139,096,369	335,540,000
	0	0	0	0
4)	119,051,739	118,253,191	216,178,869	487,990,323
	7,298,361,581	7,548,835,659	6,486,605,161	3,299,041,064
	6,663,409,195	6,984,078,363	8,682,349,957	8,807,585,310
	338,550,000	326,706,451	281,574,383	323,460,000
	0	835,784	782,870	0
	0	835,784	782,870	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
	14,391,503,578	2,271,790,790	2,108,755,210	7,964,992,379
	11,742,750,709	378,798,409	32,171,919	5,328,668,725
	11,742,750,709	378,798,409	32,171,919	5,328,668,725
	0	0	0	0
	234,594	234,594	177,196	133,575
	607,503,000	19,596,870	130,551,531	547,021,000
가	0	0	0	0
가	50,000	50,000	109,836	0
	69,516,168	2,242,457	190,455	155,581,375
	0	0	0	0
	103,129,001	137,162,184	138,200,274	138,296,624
	1,027,124,103	1,027,124,103	1,027,124,103	1,027,124,103
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	30,328,230	978,330	7,201,362	35,870,167
	0	0	0	0
	0	0	0	0
	0	0	0	0
	277,331,940	346,529,909	439,032,724	177,714,899
	64,000	14,872,432	43,518,209	203,820
	0	70,994,674	206,873,074	0
	37,038,692	57,006,120	64,970,528	25,696,016
	225,635,493	190,091,739	103,922,365	115,672,813
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	154,680	154,680	154,680	154,680
	133,575	133,575	73,749	0

	0	0	27,397	0
가	0	0	0	0
	0	131,803	219,221	594,070
	0	0	0	0
	0	0	0	0
가	0	0	0	0
	11,720,000	11,563,225	17,918,712	32,860,000
	0	0	0	0
	2,582,000	1,568,161	1,312,529	2,530,000
IC	0	0	0	0
	0	0	0	0
	3,500	13,500	42,260	3,500
	0	0	0	0
	314,360,038	290,134,416	183,805,891	183,888,421
	37,990,313	38,778,199	45,514,592	31,910,557
	128,502,270	4,145,234	80,237,429	315,526,462
	27,031,200	871,974	74,058	0
가가	25,652,012	25,144,111	24,363,840	23,256,471
	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
	57,750,770,936	68,270,504,632	64,245,261,247	56,663,955,949
	39,462,996,955	39,437,917,915	39,298,856,889	39,554,346,297
	19,444,036,709	19,500,217,957	20,188,894,334	21,085,231,497
()	20,018,960,246	19,937,699,958	19,109,962,555	18,469,114,800
	0	0	0	0
	504,146,873	504,146,873	504,146,873	504,146,873
가	504,146,873	504,146,873	504,146,873	504,146,873
	0	0	0	0

	15,728,223,861	26,785,411,468	22,914,857,713	15,079,513,565
	3,414,271,819	3,414,271,819	3,371,091,812	3,047,743,858
	3,357,036,833	3,357,036,833	3,313,856,826	2,990,508,872
	5,742,509,183	5,742,509,182	5,699,329,175	5,375,981,222
	2,871,254,592	2,061,160,574	1,951,339,609	1,941,146,646
	2,871,254,591	370,484,463	31,465,803	0
	0	3,310,864,145	3,716,523,763	3,434,834,576
()	0	0	0	0
()	3,214,406,026	14,271,593,634	10,530,579,900	3,665,279,613
()	2,901,719,513	13,958,907,121	9,822,930,365	3,403,721,769
	0	0	0	0
	2,055,403,247	1,543,028,376	1,527,399,772	1,525,949,214
가 가	563,420,173	51,045,302	35,416,698	33,966,140
가 가	0	0	0	0
가	0	0	0	0
가	0	0	0	0
	0	0	0	0
가	1,491,983,074	1,491,983,074	1,491,983,074	1,491,983,074

15. (2023 12)

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	31,095,760,531	20,612,983,433
(1)	29,185,420,063	19,099,573,236
	1,740,007,629	1,074,859,221
	789,543,138	371,407,838
	273,768,864	218,175,378
	676,695,627	485,276,005
	0	0
가	254,898,707	72,098,960
	0	0
가	119,686,096	0
	135,212,611	72,098,960
	27,163,247,926	17,944,767,835
	25,603,170,927	16,779,328,880
	23,404,342,094	15,340,920,394
	34,931,580	32,818,114
	1,526,298,009	1,031,385,446
	0	0
	0	0
	15,466,062	11,709,769
	0	0
	531,811,954	315,948,911
815	90,321,228	46,546,246
	63,727,819	51,039,213
	0	0
	63,727,819	51,039,213
	0	0
	0	0
	6,900,106	6,549,090
	0	0
	0	0
	6,900,106	6,549,090

	0	0
	1,415,814,894	1,070,231,961
	1,311,725,742	1,000,635,154
	104,089,152	69,596,807
	0	0
	0	0
	0	0
	0	0
	0	0
	71,992,862	36,294,011
	71,992,862	36,294,011
	0	0
	1,641,318	1,324,680
	1,641,318	1,324,680
	0	0
	0	0
	0	0
	0	0
	27,265,801	7,847,220
(2) 가 가	1,264,736,087	883,487,221
	1,252,067,588	816,816,692
가	0	0
가	12,668,499	66,670,529
가	0	0
	0	0
	0	0
(3) 가	35,167,623	0
	0	0
	0	0
	35,167,623	0
(4)	587,155,559	539,319,638
	59,177,708	48,498,358
	190,571	190,812

	278,011	187,000
CD	14,194,300	14,360,300
	220,000	50,500
	3,546,130	3,638,545
CMS	10,481,940	9,760,040
	15,552,322	7,755,801
	2,261,280	1,950,720
VAN	0	0
	7,286,908	6,722,895
	0	0
가	0	0
PG	246,651	273,403
IC	0	0
IC	0	0
	39,619	33,696
	4,879,976	3,574,646
	94,203,196	61,181,840
	81,282,726	51,938,750
	5,116,540	5,973,730
	2,315,930	2,614,360
	5,488,000	655,000
	62,776,698	67,552,372
	0	0
	2,269,000	3,115,000
	24,546,605	23,310,354
	35,961,093	41,127,018
VAN	46,874,278	40,835,464
	26,953,938	26,623,263
DDC	9,026,572	9,096,353
VAN	10,893,768	5,115,848
VAN	0	0
	12,500	20,500
	12,500	20,500

	0	0
	313,211,891	312,404,963
	155,204,702	138,633,388
	51,865,088	63,900,978
	0	0
	76,168,526	109,552,077
	0	0
	29,973,575	318,520
	301,200	782,964
	301,200	782,964
	0	0
	385,146	333,000
	385,146	333,000
	0	0
	4,335,004	3,085,975
	5,877,938	4,624,202
(5)	23,281,199	90,603,338
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
	32,755	56,951,047
	0	0
가	0	56,951,047
	32,755	0

	0	0
	23,248,444	33,652,291
	0	0
	0	0
	0	0
	0	0
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	0	0
	0	0
	0	0
	0	0
	0	0
(1)	27,814,516,896	17,144,087,473
	20,436,745,538	8,907,760,272
	20,436,745,538	8,896,878,091
	0	0
	66,631,766	75,255,533
	210,017	233,864
	272,220,660	181,469,560
	0	0
	8,261	909
	275,694	247,066
	0	0
	11,177,356	3,937,670
	3,998,197,185	2,556,433,250

	0	0
OK	0	0
	11,833,278,225	4,645,005,720
	5,945,807	2,224,521
	966,209	389,920
	9,934,455	73,014
	2,906,898,583	736,534,277
	442,168,092	217,617,576
	0	0
	215,031,424	208,430,045
	0	0
	0	0
	0	0
가	0	0
	0	0
	0	0
	0	0
	0	0
	1,110,349	11,355,832
e	2,958,791	8,531,047
	0	0
4J	4,311,020	18,122,639
	280,453,885	50,275,830
	364,110,369	149,942,964
	20,857,390	30,796,854
	0	0
	0	10,882,181
	0	10,882,181
	0	0
	0	0
	0	0
	0	0
	0	0

(2) 가 가	1,013,440	906,451,835
	0	31,286,436
가	1,013,440	875,165,382
가	0	0
가	0	0
	0	17
	0	0
(3) 가	679,547,954	1,236,787,941
	679,547,954	1,098,491,317
	0	0
	0	138,296,624
(4)	527,883,136	492,934,555
	13,936,648	18,723,967
	10,984,158	18,210,047
	719,840	513,920
VAN	2,232,650	0
IC	0	0
IC	0	0
CD	0	0
	0	0
	15,000,536	14,747,262
	2,269,000	2,978,690
	12,731,536	11,768,572
	492,507,615	453,298,213
	330,670,174	289,614,689
가	148,830,819	131,428,356
	0	0
	97,660	1,136,990
	11,195,374	29,844,028
	1,713,588	1,274,150
	6,438,337	6,165,113
(5)	261,672,065	188,077,650
가	0	0

	0	0
	0	0
MMF	0	0
	0	0
	42,353,219	26,900
	0	0
가	42,353,219	0
	0	26,900
	138,448,846	92,580,750
	0	0
	0	0
	0	0
	8,772,000	7,899,100
	78,159,176	50,310,630
	51,517,670	34,371,020
	0	0
	80,870,000	94,700,000
	13,370,000	12,500,000
	46,500,000	50,000,000
	0	0
	0	0
	21,000,000	32,200,000
	0	0
	0	770,000
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
(6)	5,907,654,763	5,412,075,220
	2,002,802,961	1,842,866,288
	659,393,932	641,903,805

	734,435,593	643,330,276
	414,573,436	384,832,207
	115,200,000	100,800,000
	0	0
	79,200,000	72,000,000
	447,466,994	215,949,740
	0	0
	238,076,274	215,949,740
	209,390,720	0
	771,720,025	766,854,468
	317,069,810	374,569,250
	272,996,915	236,433,070
	0	0
	181,653,300	155,852,148
	109,027,600	61,338,630
	53,074,500	30,078,630
	15,953,100	5,340,000
	40,000,000	25,920,000
	274,274,620	265,668,640
	258,571,230	252,056,900
	8,780,950	3,356,400
	4,418,440	2,907,340
	2,504,000	7,348,000
	0	0
	579,802,500	560,056,285
	27,732,790	23,000,105
	424,024,400	380,869,220
	0	0
	88,985,500	98,282,170
	35,879,810	53,104,790
	3,180,000	4,800,000
	700,000	600,000
	82,773,000	69,530,120

	58,143,000	47,140,120
	24,630,000	22,390,000
	207,958,018	175,991,437
	8,533,500	11,654,739
	48,910,280	49,207,320
	61,128,198	64,584,978
	7,182,480	8,117,140
	82,203,560	42,427,260
	150,820,280	166,302,949
	10,803,180	33,187,000
	35,433,290	42,944,340
	13,200,000	13,200,000
	52,582,380	36,125,630
	5,750,810	5,419,100
	12,485,450	13,105,230
	20,565,170	22,321,649
가	298,627,030	307,051,528
가	179,375,734	179,375,734
가	14,966,894	14,995,833
가	0	0
가	89,682,534	104,120,769
가	14,601,868	8,559,192
가	0	0
	0	0
	13,512,140	13,296,770
	968,169,595	966,568,365
	312,334,446	335,677,740
	24,830,639	20,298,075
	4,320,000	3,100,000
	19,181,510	60,471,550
	607,503,000	547,021,000
	0	0
	0	0

	0	0
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	0	0
(7) 가	0	0
	0	0
	0	0
	0	0
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	0	0
	0	0
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	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
()	3,281,243,635	3,468,895,960
	94,817,121	474,563,217
	0	0
	0	203,315,520
	0	60,478,565
가	0	0
	0	22,939,650
	0	5,000,000
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	18,937,228	28,680,179

가	0	0
	0	0
	0	0
	0	0
	0	0
	75,879,893	154,149,303
	57,057,293	13,719,188
	0	88,000
	0	6,750,000
	0	0
	0	0
가	0	0
	0	0
가	0	0
	31,045,894	0
	5,900,000	5,500,000
	20,111,399	1,381,188
	0	0
	0	0
	0	0
	0	0
가	0	0
()	3,319,003,463	3,929,739,989
	417,283,950	526,018,220
	417,283,950	526,018,220
	332,372,190	413,526,100
	33,237,240	41,352,600
	51,674,520	71,139,520
()	2,901,719,513	3,403,721,769

16.

51

2023 01 01

2023 12 31

50

2022 01 01

2022 12 31

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I .	3,214,406,026	3,665,279,613
1.	312,686,513	261,557,844
2.	0	0
가 .	0	0
.	0	0
3.	0	0
가 .	0	0
.	0	0
4.	2,901,719,513	3,403,721,769
가 .	2,901,719,513	3,403,721,769
.	0	0
5.	0	0
가 .	0	0
.	0	0
6.	0	0
II .	2,766,892,341	3,352,593,100
1.	321,440,602	366,527,961
2.	321,440,602	366,527,961
3.	321,440,602	366,527,961
4.	1,602,570,535	1,953,009,217
5.	0	0
6.	200,000,000	300,000,000
7.	0	0
8.	0	0
9.	0	0
10. 가	0	0
11. ()	0	0
III .	447,513,685	312,686,513

17. ()
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18.

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) 1%
) (%) = /
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19.

o (: %)

	(,1)		1	4	10	
			5.0 ~ 9.826	4.2 ~ 10.428	7.72 ~ 9.288	
			1	4	9	
			2.6 ~ 6.415	1.0 ~ 7.345	6.5 ~ 6.5	
			1	4	9	
			3.4 ~ 6.894	3.2 ~ 7.94	6.012 ~ 7.67	
	(,1)		1	4	8	
			5.95 ~ 7.373	6.599 ~ 11.04	7.2 ~ 10.112	
			1	2	9	
			5.3 ~ 5.837	5.069 ~ 6.5	6.2 ~ 7.0	
			1	4	9	
			3.4 ~ 6.302	4.559 ~ 6.801	6.5 ~ 6.6	
			~			

) NICE 가 가 (CB) 10

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○ (: %)

()	0	0	
	3.4	4.1	
	0.95	4.1	

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3/6/12/24/36 ,

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) 1. [] 가 , 가 , 가 ,

2. , 가 .

3. - (1)

4. 가

5. 가 - → 가 + 가 (A)

6. 가 -

7. - ,

8. 가 - 가

9. - 가

10. - 가

11. * - . (. + 1%)

12. * - , ,

13. []

14. - (

) 가

15. . + ()

16. ,

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(: , %)

	2023 12		2022 12			
	518,844	87.79	462,425	87.74	56,419	12.20
	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
	277	0.05	178	0.03	99	56.05
	19,444	3.29	21,085	4.00	-1,641	-7.78
()	20,019	3.39	18,469	3.50	1,550	8.39
	32,402	5.48	24,897	4.72	7,505	30.15
	590,986	100.00	527,054	100.00	63,932	12.13
	800	0.14	773	0.15	27	3.38
	68,971	11.67	51,620	9.79	17,351	33.61
	42,015	7.11	25,525	4.84	16,490	64.61
	7,529	1.27	6,848	1.30	681	9.95
	19,427	3.29	19,248	3.65	179	0.93
가	32,871	5.56	22,042	4.18	10,829	49.13
	15,523	2.63	16,052	3.05	-529	-3.30
가	13,864	2.35	3,534	0.67	10,330	292.31
	3,484	0.59	2,456	0.47	1,028	41.85
()	469,584	79.46	441,824	83.83	27,760	6.28
	490,974	83.08	463,657	87.97	27,317	5.89
	-21,390	-3.62	-21,833	-4.14	443	-2.03
()	5,521	0.93	5,736	1.09	-215	-3.75
	7,930	1.34	7,846	1.49	84	1.07
가	-2,409	-0.41	-2,110	-0.40	-299	14.15
	13,240	2.24	5,058	0.96	8,182	161.75
	590,986	100.00	527,054	100.00	63,932	12.13

) 1. = + + + + +
2. = + + 가 + + +

21.

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(: , %)

	2023 12		2022 12			
	470,274	95.78	440,522	95.01	29,752	6.75
	738	0.15	1,025	0.22	-287	-27.93
	19,961	4.07	22,110	4.77	-2,149	-9.72
	490,974	100.00	463,657	100.00	27,317	5.89

	2023 12		2022 12			
	285,764	58.20	244,882	52.82	40,882	16.70
	18,727	3.81	28,849	6.22	-10,122	-35.09
	12	0.00	12	0.00	0	2.06
	154	0.03	225	0.05	-71	-31.41
	11,749	2.39	11,078	2.39	671	6.05
	849	0.17	1,256	0.27	-407	-32.40
	150	0.03	171	0.04	-21	-12.36
	300	0.06	400	0.09	-100	-25.00
	0	0.00	0	0.00	0	0.00
	22	0.00	29	0.01	-7	-25.45
	134	0.03	180	0.04	-46	-25.56
	144	0.03	169	0.04	-25	-14.92
	0	0.00	0	0.00	0	0.00
	70,629	14.39	68,333	14.74	2,296	3.36
	24,035	4.90	26,885	5.80	-2,850	-10.60
	934	0.19	1,181	0.26	-247	-20.91
	5,768	1.18	6,688	1.44	-920	-13.76
	256	0.05	280	0.06	-24	-8.57
	397	0.08	490	0.11	-93	-19.05
	13,925	2.84	11,100	2.39	2,825	25.45
	3,039	0.62	3,133	0.68	-94	-2.98
	64	0.01	72	0.02	-8	-11.13
	53,923	10.98	58,245	12.56	-4,322	-7.42
	490,974	100.00	463,657	100.00	27,317	5.89

○

(: , %)

	2023 12		2022 12			
.	53,919	10.98	49,968	10.78	3,951	7.91
.	4,919	1.00	3,747	0.81	1,172	31.28
	852	0.17	1,199	0.26	-347	-28.97
	408,216	83.14	382,544	82.51	25,672	6.71
	467,906	95.30	437,459	94.35	30,447	6.96
	23,068	4.70	26,198	5.65	-3,130	-11.95
	490,974	100.00	463,657	100.00	27,317	5.89

22.

(:)

	2023 12	2022 12	
	123,935	125,357	-1,422
	15,255	8,983	6,272
	41,488	42,021	-533
	75,276	52,968	22,308

)

23.

(: , %)

	2023 12		2022 12			
	40,854	7.87	42,143	9.11	-1,289	-3.06
	443,724	85.52	390,156	84.37	53,568	13.73
	34,266	6.60	30,126	6.52	4,140	13.74
	518,844	100.00	462,425	100.00	56,419	12.20

24. 가

(: , %)

	2023 12		2022 12			
.	5,020	15.27	0	0.00	5,020	0.00
	4,498	13.69	2,456	11.14	2,042	83.16
	15,523	47.22	16,052	72.83	-529	-3.30
	0	0.00	0	0.00	0	0.00
	7,830	23.82	3,534	16.03	4,296	121.56
	32,871	100.00	22,042	100.00	10,829	49.13

25.

(: , %)

	2023 12		2022 12			
	21,473		21,878		-405	-1.85
	2,513		1,586		927	58.43

) 1. = + +가 +

26.

(: , %)

	2023 12	2022 12		
	491,074	463,702	27,372	5.90
	851	1,790	-939	-52.48
	23,932	11,665	12,267	105.15

-) 1. = + 가
2. = (가)
3. = (가)

27.

(:)

	1	1- 3	3
	0	0	0
	0	0	0
	3,379	0	0
	3,379	0	0

) 3 : 3

28. 가

(:)

	2023 12	2022 12
가	1	1

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29.

(: %)

	2023 12	2022 12		
	9.54	10.09		
	12.78	13.60		
	9.77	10.75		

30. (: %)

	2023 12	2022 12		
가	6.69	4.59	가	
	3.32	1.49	가	
	3.66	1.33	가	

31. (: %)

	2023 12	2022 12		
	0.51	0.66		
	89.45	83.17	가	
	1.05	1.06		

32. (: %)

	2023 12	2022 12		
	68.75	53.21	가	
	15.43	10.14	가	

33. (:)

	2023 12	2022 12		
1	16,214	14,917	가	
1	15,343	14,957	가	
1	91	110		

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34. 가 , .

	(: , 1 , 1 3 1)
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	：가，
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35.

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		2023.04.13	2023.04.14	，	2023 1/4
		2023.07.12	2023.07.14	，	2023 2/4
		2023.10.17	2023.10.18	，	2023 3/4
		2024.01.04	2024.01.05	，	2023 4/4
		2023.01.10	2023.01.10	，	
		2023.02.16	2023.02.17	，	
		2023.04.25	2023.04.26	，	
		2023.05.04	2023.05.04	，	
		2023.07.04	2023.07.05	，	
		2023.09.06	2023.09.07	，	
		2023.12.07	2023.12.08	，	
		2023.12.29	2023.12.29	，	

		2024.01.04	2024.01.04	,	,	
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36.

37.

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		가		
	123	50	20	153

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38.

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39.

(: , %)

40. ()

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

	가	30
	가 .	31
	.	31
	.	31
	.	32
	.	32

			061-332-5131	naju 5619@hanmail.net

1.		
• ?	0	
• ?	0	
• ?	0	
• ?	0	
• 가	0	
• 가 ?	0	
• ?	0	
• ?	0	
2.		
• ?	0	
• ?	0	
• ?	0	
• , , ?	0	
• ‘ ? ’	0	
• ‘ , , ’	0	
• ‘ ? ’	0	
• ‘ , ? 2	0	
• ‘ , 1 , 1 , ?	0	
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[illegible]