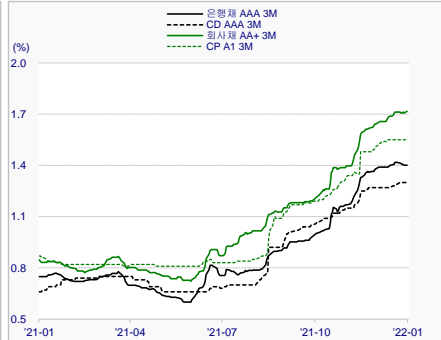
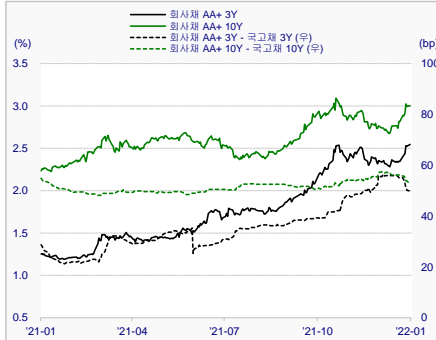
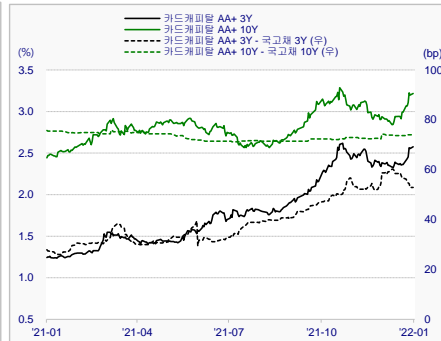
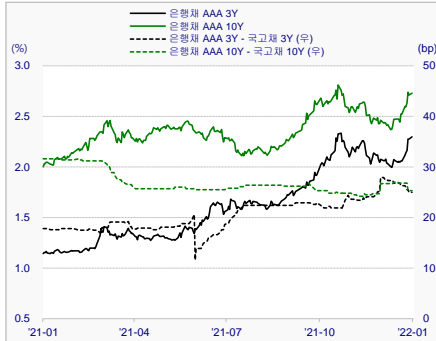
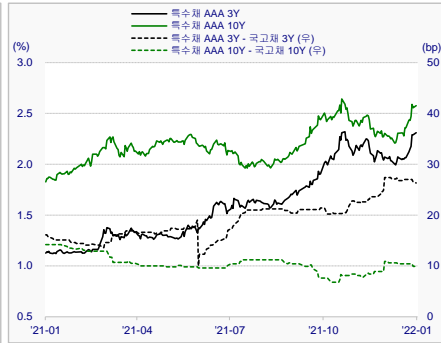
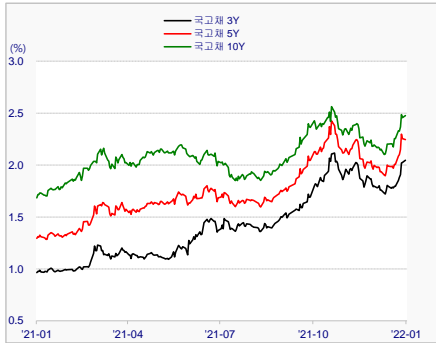


채권 종류별 주요리



채권 종류별 스프레드

(단위: %)

구분	3M	6M	9M	1Y	1.5Y	2Y	2.5Y	3Y	5Y	10Y	20Y
<b>국고/통안</b>	<b>1.020</b>	<b>1.080</b>	<b>1.255</b>	<b>1.360</b>	<b>1.705</b>	<b>1.895</b>	<b>2.015</b>	<b>2.047</b>	<b>2.245</b>	<b>2.477</b>	<b>2.447</b>
주고/주저	1.020/1.000	1.080/1.050	1.255/1.205	1.360/1.295	1.705/1.572	1.905/1.700	2.017/1.800	2.047/1.852	2.297/2.087	2.485/2.327	2.447/2.367
월고/월저	1.020/1.000	1.080/1.050	1.255/1.205	1.360/1.295	1.705/1.572	1.905/1.700	2.017/1.800	2.047/1.852	2.297/2.087	2.485/2.327	2.447/2.367
연고/연저	1.020/1.000	1.080/1.050	1.255/1.205	1.360/1.295	1.705/1.572	1.905/1.700	2.017/1.800	2.047/1.852	2.297/2.087	2.485/2.327	2.447/2.367
<b>공사채(AAA)</b>	<b>1.380</b>	<b>1.499</b>	<b>1.655</b>	<b>1.712</b>	<b>1.945</b>	<b>2.126</b>	<b>2.251</b>	<b>2.310</b>	<b>2.465</b>	<b>2.576</b>	<b>2.564</b>
SPREAD	0.360	0.419	0.400	0.352	0.240	0.231	0.236	0.263	0.220	0.099	0.117
전일비	0.005	0.005	0.005	0.020	0.025	0.005	0.005	0.020	-0.010	0.020	0.000
전주비	0.015	0.020	0.040	0.055	0.138	0.153	0.212	0.188	0.153	0.142	0.072
전월비	0.068	0.075	0.075	0.070	0.093	0.136	0.186	0.239	0.246	0.272	0.213
주고/주저	1.380/1.365	1.499/1.479	1.655/1.615	1.712/1.647	1.945/1.807	2.131/1.973	2.256/2.039	2.310/2.122	2.520/2.312	2.589/2.431	2.564/2.484
월고/월저	1.380/1.365	1.499/1.479	1.655/1.615	1.712/1.647	1.945/1.807	2.131/1.973	2.256/2.039	2.310/2.122	2.520/2.312	2.589/2.431	2.564/2.484
연고/연저	1.380/1.365	1.499/1.479	1.655/1.615	1.712/1.647	1.945/1.807	2.131/1.973	2.256/2.039	2.310/2.122	2.520/2.312	2.589/2.431	2.564/2.484
<b>산금채(AAA)</b>	<b>1.376</b>	<b>1.541</b>	<b>1.637</b>	<b>1.689</b>	<b>1.892</b>	<b>2.024</b>	<b>2.158</b>	<b>2.239</b>	<b>2.459</b>	<b>2.635</b>	<b>2.711</b>
SPREAD	0.356	0.461	0.382	0.329	0.187	0.129	0.143	0.192	0.214	0.158	0.264
전일비	0.000	0.000	0.000	0.020	0.030	0.015	0.005	0.022	-0.010	0.020	0.000
전주비	-0.012	-0.010	0.000	0.040	0.130	0.150	0.197	0.182	0.153	0.132	0.072
전월비	0.021	0.005	-0.012	0.027	0.067	0.108	0.158	0.221	0.246	0.268	0.205
주고/주저	1.388/1.376	1.551/1.541	1.642/1.632	1.689/1.634	1.892/1.757	2.024/1.874	2.163/1.961	2.239/2.057	2.514/2.306	2.643/2.500	2.711/2.631
월고/월저	1.388/1.376	1.551/1.541	1.642/1.632	1.689/1.634	1.892/1.757	2.024/1.874	2.163/1.961	2.239/2.057	2.514/2.306	2.643/2.500	2.711/2.631
연고/연저	1.388/1.376	1.551/1.541	1.642/1.632	1.689/1.634	1.892/1.757	2.024/1.874	2.163/1.961	2.239/2.057	2.514/2.306	2.643/2.500	2.711/2.631
<b>은행채(AAA)</b>	<b>1.401</b>	<b>1.574</b>	<b>1.690</b>	<b>1.761</b>	<b>1.971</b>	<b>2.076</b>	<b>2.219</b>	<b>2.297</b>	<b>2.496</b>	<b>2.730</b>	<b>2.813</b>
SPREAD	0.381	0.494	0.435	0.401	0.266	0.181	0.204	0.250	0.251	0.253	0.366
전일비	0.000	0.000	0.000	0.020	0.030	0.015	0.005	0.022	-0.010	0.020	0.000
전주비	-0.012	-0.010	0.000	0.040	0.130	0.150	0.197	0.182	0.153	0.132	0.072
전월비	0.021	0.005	-0.002	0.030	0.072	0.107	0.158	0.221	0.246	0.268	0.205
주고/주저	1.413/1.401	1.584/1.574	1.695/1.685	1.761/1.706	1.971/1.836	2.076/1.926	2.224/2.022	2.297/2.115	2.551/2.343	2.738/2.595	2.813/2.733
월고/월저	1.413/1.401	1.584/1.574	1.695/1.685	1.761/1.706	1.971/1.836	2.076/1.926	2.224/2.022	2.297/2.115	2.551/2.343	2.738/2.595	2.813/2.733
연고/연저	1.413/1.401	1.584/1.574	1.695/1.685	1.761/1.706	1.971/1.836	2.076/1.926	2.224/2.022	2.297/2.115	2.551/2.343	2.738/2.595	2.813/2.733
<b>카드채(AA+)</b>	<b>1.747</b>	<b>1.904</b>	<b>1.936</b>	<b>1.990</b>	<b>2.123</b>	<b>2.324</b>	<b>2.464</b>	<b>2.576</b>	<b>2.670</b>	<b>3.217</b>	<b>3.671</b>
SPREAD	0.727	0.824	0.681	0.630	0.418	0.429	0.449	0.529	0.425	0.740	1.224
전일비	0.000	0.000	0.000	0.015	0.030	0.015	0.010	0.022	-0.008	0.020	0.000
전주비	-0.035	-0.035	-0.010	0.020	0.080	0.105	0.172	0.162	0.163	0.150	0.067
전월비	0.010	-0.040	-0.030	-0.020	-0.005	0.040	0.154	0.192	0.257	0.279	0.213
주고/주저	1.782/1.747	1.939/1.904	1.946/1.936	1.990/1.955	2.123/2.033	2.329/2.219	2.469/2.292	2.576/2.414	2.720/2.507	3.225/3.067	3.674/3.596
월고/월저	1.782/1.747	1.939/1.904	1.946/1.936	1.990/1.955	2.123/2.033	2.329/2.219	2.469/2.292	2.576/2.414	2.720/2.507	3.225/3.067	3.674/3.596
연고/연저	1.782/1.747	1.939/1.904	1.946/1.936	1.990/1.955	2.123/2.033	2.329/2.219	2.469/2.292	2.576/2.414	2.720/2.507	3.225/3.067	3.674/3.596
<b>회사채(AAA)</b>	<b>1.630</b>	<b>1.793</b>	<b>1.791</b>	<b>1.877</b>	<b>2.131</b>	<b>2.301</b>	<b>2.425</b>	<b>2.609</b>	<b>2.721</b>	<b>2.871</b>	<b>2.894</b>
SPREAD	0.610	0.623	0.536	0.517	0.426	0.406	0.410	0.451	0.364	0.244	0.444
전일비	0.010	0.010	0.010	0.025	0.030	0.005	0.020	-0.015	0.010	0.010	
전주비	0.005	0.005	0.020	0.045	0.085	0.115	0.160	0.148	0.123	0.112	0.079
전월비	0.070	0.065	0.050	0.065	0.075	0.093	0.148	0.195	0.236	0.246	0.216
주고/주저	1.630/1.620	1.703/1.693	1.791/1.766	1.877/1.822	2.131/2.036	2.316/2.186	2.440/2.265	2.498/2.350	2.666/2.486	2.746/2.606	2.891/2.804
월고/월저	1.630/1.620	1.703/1.693	1.791/1.766	1.877/1.822	2.131/2.036	2.316/2.186	2.440/2.265	2.498/2.350	2.666/2.486	2.746/2.606	2.891/2.804
연고/연저	1.630/1.620	1.703/1.693	1.791/1.766	1.877/1.822	2.131/2.036	2.316/2.186	2.440/2.265	2.498/2.350	2.666/2.486	2.746/2.606	2.891/2.804

본 자료는 고객의 투자정보를 제공하기 위해 작성되었으며, 당사 등의 없이 복제, 배포, 전송, 변형 할 수 없습니다.

(주)에프앤프라이싱평가평가서비스본부 백상안 (02-721-5325)



**FnPricing Daily Report**

기준일 : 2022.01.10

카드·캐피탈 수익률		(단위: %)											
등급	종목명	3M	6M	9M	1Y	1.5Y	2Y	2.5Y	3Y	4Y	5Y	7Y	10Y
<b>AA+</b>	<b>대표 Matrix</b>	1.747	1.904	1.936	1.990	2.123	2.324	2.464	2.576	2.604	2.670	2.741	3.217
	비씨카드	1.757	1.914	1.946	2.000	2.133	2.334	2.474	2.586	2.614	2.680	2.751	3.227
	삼성카드	1.747	1.904	1.936	1.990	2.123	2.324	2.464	2.576	2.604	2.670	2.741	3.217
	신한카드	1.747	1.904	1.936	1.990	2.123	2.324	2.464	2.576	2.604	2.670	2.741	3.217
	케이비국민카드	1.747	1.904	1.936	1.990	2.123	2.324	2.464	2.576	2.604	2.670	2.741	3.217
<b>AA</b>	<b>대표 Matrix</b>	1.776	1.941	1.984	2.026	2.167	2.369	2.508	2.620	2.650	2.828	2.971	3.443
	우리카드	1.766	1.931	1.974	2.016	2.157	2.349	2.488	2.590	2.615	2.783	2.926	3.398
	하나카드	1.766	1.931	1.974	2.016	2.157	2.349	2.488	2.590	2.615	2.783	2.926	3.398
	현대카드	1.796	1.961	2.004	2.046	2.187	2.379	2.518	2.630	2.660	2.758	2.856	3.303
	현대캐피탈	1.801	1.966	2.009	2.046	2.182	2.379	2.518	2.630	2.660	2.758	2.856	3.298
<b>AA-</b>	<b>대표 Matrix</b>	1.819	2.011	2.077	2.133	2.333	2.519	2.717	2.779	2.806	2.953	3.134	3.669
	BNK캐피탈	1.804	1.991	2.057	2.103	2.278	2.434	2.627	2.674	2.701	2.823	2.974	3.509
	롯데카드	1.844	2.036	2.102	2.153	2.348	2.509	2.697	2.754	2.786	2.878	3.024	3.549
	롯데캐피탈	1.874	2.066	2.152	2.213	2.413	2.589	2.772	2.819	2.846	2.913	3.019	3.504
	미래에셋캐피탈	1.849	2.041	2.107	2.163	2.363	2.544	2.732	2.794	2.821	2.913	3.114	3.669
	산은캐피탈	1.784	1.976	2.042	2.088	2.273	2.429	2.602	2.664	2.701	2.833	3.064	3.619
	신한캐피탈	1.784	1.976	2.042	2.088	2.278	2.429	2.612	2.674	2.701	2.813	2.984	3.534
	아이비케이캐피탈	1.779	1.971	2.032	2.083	2.248	2.394	2.592	2.644	2.671	2.733	2.919	3.454
	엔에이치농협캐피탈	1.784	1.976	2.042	2.098	2.283	2.439	2.622	2.674	2.701	2.813	3.019	3.554
	우리금융캐피탈	1.824	2.016	2.082	2.148	2.348	2.484	2.657	2.704	2.731	2.843	3.024	3.559
	제이비우리캐피탈	1.804	1.996	2.057	2.103	2.278	2.434	2.627	2.679	2.711	2.823	3.044	3.594
	케이비캐피탈	1.779	1.971	2.032	2.083	2.273	2.414	2.612	2.664	2.691	2.763	2.959	3.514
	하나캐피탈	1.784	1.976	2.037	2.088	2.263	2.404	2.587	2.649	2.691	2.763	2.999	3.534
	현대캐머셜	1.834	2.026	2.092	2.133	2.308	2.479	2.677	2.754	2.781	2.853	3.004	3.544
<b>A+</b>	<b>대표 Matrix</b>	2.067	2.233	2.313	2.383	2.690	2.878	2.971	3.028	3.148	3.378	3.587	4.075
	DGB캐피탈	2.052	2.218	2.298	2.373	2.680	2.848	2.916	2.958	3.028	3.238	3.462	3.950
	메르세데스벤츠파이낸셜서비스코리아	1.962	2.128	2.208	2.268	2.575	2.768	2.871	2.948	3.048	3.228	3.387	3.875
	메리츠캐피탈	2.092	2.258	2.338	2.418	2.750	2.878	2.956	2.978	3.028	3.238	3.407	3.895
	알씨아이파이낸셜서비스코리아	2.052	2.218	2.298	2.373	2.680	2.863	2.926	2.958	3.048	3.258	3.382	3.870
	폭스바겐파이낸셜서비스코리아	1.962	2.128	2.208	2.268	2.575	2.768	2.871	2.948	3.048	3.228	3.387	3.875
<b>A</b>	<b>대표 Matrix</b>	2.291	2.452	2.535	2.610	2.869	3.152	3.313	3.386	3.538	3.812	3.932	4.362
	롯데오로리스	2.126	2.287	2.370	2.445	2.704	3.002	3.153	3.226	3.338	3.607	3.677	4.107
	애뮤온캐피탈	2.316	2.477	2.565	2.640	2.899	3.187	3.348	3.416	3.593	3.897	4.017	4.447
	한국캐피탈	2.316	2.477	2.560	2.640	2.904	3.122	3.228	3.261	3.413	3.687	3.847	4.277
<b>A-</b>	<b>대표 Matrix</b>	2.884	3.159	3.228	3.284	3.537	3.781	4.004	4.094	4.262	4.504	4.608	4.863
	엠펙캐피탈	2.719	2.934	3.003	3.059	3.297	3.441	3.629	3.654	4.017	4.259	4.408	4.698
	오케이캐피탈	2.734	2.979	3.048	3.104	3.347	3.546	3.759	3.844	4.072	4.314	4.458	4.713

기간별 스프레드		(단위: %)										
구분		국20Y-국10Y	국10Y-국5Y	국10Y-국3Y	국5Y-국3Y	국3Y-국2Y	국3Y-국1Y	국5Y-통2Y	국5Y-통1Y	국3Y-통2Y	국3Y-통1Y	통2Y-통1Y
5월	당일	-0.030	0.232	0.430	0.198	0.157	0.632	0.350	0.885	0.152	0.687	0.535
	Avg	-0.005	0.213	0.446	0.233	0.144	0.594	0.370	0.887	0.137	0.654	0.517
	Max	0.040	0.232	0.465	0.277	0.157	0.632	0.392	0.972	0.162	0.695	0.580
10월	Min	-0.040	0.188	0.430	0.198	0.133	0.547	0.350	0.805	0.115	0.587	0.425
	Avg	0.038	0.222	0.444	0.222	0.134	0.524	0.360	0.799	0.138	0.578	0.439
	Max	0.115	0.248	0.478	0.277	0.157	0.632	0.392	0.972	0.162	0.695	0.580
20일	Min	-0.040	0.188	0.395	0.190	0.110	0.430	0.330	0.670	0.115	0.480	0.340
	Avg	0.054	0.214	0.417	0.204	0.119	0.493	0.320	0.736	0.116	0.533	0.417
	Max	0.115	0.248	0.478	0.277	0.157	0.632	0.392	0.972	0.162	0.695	0.580
60일	Min	-0.040	0.188	0.363	0.175	0.080	0.425	0.245	0.627	0.070	0.452	0.340
	Avg	0.021	0.197	0.417	0.220	0.164	0.576	0.352	0.797	0.133	0.577	0.445
	Max	0.115	0.248	0.550	0.323	0.267	0.730	0.565	1.040	0.247	0.727	0.580
120일	Min	-0.072	0.125	0.338	0.323	0.080	0.422	0.225	0.595	0.065	0.417	0.330
	Avg	0.028	0.230	0.473	0.243	0.160	0.518	0.383	0.760	0.140	0.518	0.377
	Max	0.115	0.325	0.680	0.367	0.267	0.730	0.565	1.040	0.247	0.727	0.580
	Min	-0.077	0.125	0.338	0.133	0.080	0.315	0.225	0.595	0.065	0.340	0.215

당일 발행내역						당일 만기내역					
종목명	발행일	만기일	금리	발행금액	등급	종목명	발행일	만기일	금리	발행금액	등급
산금22신이0206-0110-1	20220110	20240710	2.150	3,600	AAA	산금20신이0200-0110-2	20200110	20220110	1.470	3,000	AAA
한국전력1121	20220110	20250110	2,500	2,700	AAA	주목금융공사MBS2020-1(1-2)(사)	20200110	20220110	1.472	1,800	AAA
한국전력1122	20220110	20290110	2,830	2,000	AAA	하나캐피탈309-1	20200710	20220110	1.349	200	AA-
하남도시공사2022-01	20220110	20240110	2,620	1,600	AA	케이비캐피탈443-5	20191210	20220110	1.747	300	AA-
농림채(중항회)2022-1이2Y-B	20220110	20240110	2,170	3,300	AAA	롯데캐피탈362-1	20190110	20220110	2.394	600	AA-
산은캐피탈682-1	20220110	20240809	2,598	500	AA-	현대캐피탈1782-2	20190110	20220110	2.189	100	AA
산은캐피탈682-2	20220110	20250210	2,643	500	AA-	롯데카드387-2	20190110	20220110	2.420	200	AA-
산은캐피탈682-3	20220110	20250509	2,671	1,100	AA-	신한카드2059-1	20200110	20220110	1.613	300	AA+
산은캐피탈682-4	20220110	20250710	2,694	700	AA-	이마트18-2	20170110	20220110	2.190	1,200	AA+
신한캐피탈452-1(지)	20220110	20231208	2,387	200	AA-	메리츠캐피탈148-2	20200110	20220110	1.803	200	AA
신한캐피탈452-2(지)	20220110	20240710	2,609	300	AA-						
신한캐피탈452-3(지)	20220110	20250110	2,652	300	AA-						
신한캐피탈452-4(지)	20220110	20250210	2,667	500	AA-						
신한캐피탈452-5(지)	20220110	20250310	2,673	700	AA-						
신한캐피탈452-6(지)	20220110	20250710	2,696	500	AA-						
오케이캐피탈423-1	20220110	20230410	3,191	200	A-						
오케이캐피탈423-2	20220110	20230710	3,295	100	A-						
알씨아이파이낸셜104-1	20220110	20240710	2,930	700	A+						
알씨아이파이낸셜104-2	20220110	20250110	2,984	700	A+						

당일 신용등급 변경내역												
자료: 한국기업평가, NICE신용평가, 한국신용평가												
구분	유효등급	변경전				변경후						
		한기평	한신평	나신평	한기평	한신평	나신평					
회사명	변경전	변경후	등급	전망	등급	전망	등급	전망	등급	전망	등급	전망