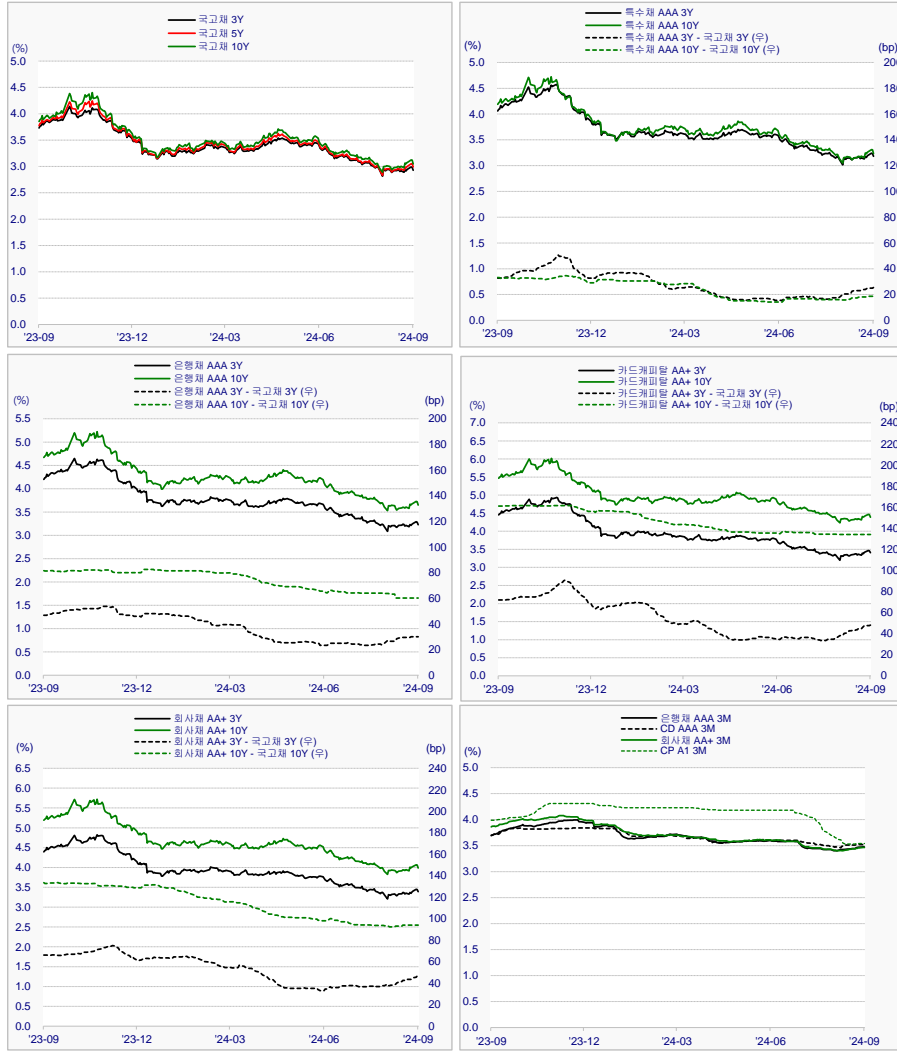


채권 종류별 주요금리



채권 종류별 스프레드

구분	3M	6M	9M	1Y	1.5Y	2Y	2.5Y	3Y	5Y	10Y	20Y
<b>국고/통안</b>	<b>3.250</b>	<b>3.135</b>	<b>3.060</b>	<b>2.990</b>	<b>3.035</b>	<b>2.985</b>	<b>2.950</b>	<b>2.927</b>	<b>2.990</b>	<b>3.047</b>	<b>3.085</b>
주교/주저	3.265/3.250	3.155/3.135	3.092/3.060	3.035/2.990	3.090/3.035	3.052/2.985	3.017/2.935	2.992/2.915	3.052/2.972	3.125/3.047	3.135/3.057
월교/월저	3.265/3.250	3.155/3.135	3.092/3.060	3.025/2.990	3.090/3.035	3.052/2.985	3.017/2.950	2.992/2.927	3.052/2.990	3.125/3.047	3.135/3.085
연교/연저	3.480/3.250	3.450/3.135	3.440/3.060	3.450/2.990	3.507/2.980	3.525/2.890	3.545/2.835	3.540/2.815	3.625/2.830	3.710/2.892	3.615/2.907
<b>공사채(AAA)</b>	<b>3.434</b>	<b>3.411</b>	<b>3.317</b>	<b>3.292</b>	<b>3.230</b>	<b>3.203</b>	<b>3.177</b>	<b>3.182</b>	<b>3.212</b>	<b>3.233</b>	<b>3.270</b>
SPREAD	0.184	0.276	0.257	0.302	0.195	0.218	0.227	0.255	0.222	0.186	0.185
전일비	-0.005	-0.005	-0.017	-0.015	-0.037	-0.045	-0.052	-0.048	-0.060	-0.073	-0.050
전주비	0.010	0.015	-0.007	0.010	0.005	0.005	0.020	0.022	0.020	0.002	0.018
전월비	0.045	0.045	0.015	0.045	0.050	0.055	0.051	0.067	0.095	0.105	0.103
주교/주저	3.439/3.424	3.416/3.396	3.339/3.317	3.307/3.282	3.280/3.225	3.265/3.198	3.239/3.157	3.242/3.160	3.272/3.192	3.311/3.231	3.320/3.252
월교/월저	3.439/3.434	3.416/3.411	3.339/3.317	3.307/3.292	3.280/3.230	3.265/3.203	3.239/3.177	3.242/3.182	3.272/3.212	3.311/3.233	3.320/3.270
연교/연저	3.779/3.364	3.796/3.316	3.757/3.252	3.697/3.192	3.687/3.110	3.666/3.053	3.686/3.014	3.700/3.015	3.752/3.020	3.862/3.250	3.851/3.112
<b>산금채(AAA)</b>	<b>3.456</b>	<b>3.425</b>	<b>3.346</b>	<b>3.306</b>	<b>3.285</b>	<b>3.202</b>	<b>3.155</b>	<b>3.107</b>	<b>3.149</b>	<b>3.554</b>	<b>3.789</b>
SPREAD	0.206	0.290	0.286	0.316	0.250	0.217	0.205	0.180	0.159	0.507	0.704
전일비	-0.005	-0.010	-0.012	-0.015	-0.042	-0.050	-0.057	-0.053	-0.060	-0.073	-0.050
전주비	0.010	0.000	0.003	-0.005	0.015	0.000	0.015	0.012	0.020	-0.003	0.028
전월비	0.050	0.040	0.030	0.070	0.120	0.085	0.066	0.042	0.083	0.042	0.113
주교/주저	3.461/3.446	3.435/3.425	3.363/3.343	3.326/3.306	3.330/3.270	3.269/3.202	3.222/3.140	3.172/3.095	3.209/3.129	3.632/3.554	3.839/3.761
월교/월저	3.461/3.456	3.435/3.425	3.363/3.346	3.326/3.306	3.330/3.285	3.269/3.202	3.222/3.155	3.172/3.107	3.209/3.149	3.632/3.554	3.839/3.789
연교/연저	3.811/3.381	3.785/3.335	3.726/3.266	3.661/3.181	3.664/3.095	3.658/3.022	3.641/2.982	3.659/2.965	3.799/2.969	4.306/3.434	4.370/3.621
<b>은행채(AAA)</b>	<b>3.474</b>	<b>3.454</b>	<b>3.377</b>	<b>3.335</b>	<b>3.313</b>	<b>3.249</b>	<b>3.233</b>	<b>3.227</b>	<b>3.272</b>	<b>3.649</b>	<b>3.887</b>
SPREAD	0.224	0.319	0.317	0.345	0.278	0.264	0.283	0.300	0.282	0.602	0.802
전일비	-0.005	-0.010	-0.012	-0.015	-0.042	-0.050	-0.057	-0.053	-0.060	-0.073	-0.050
전주비	0.010	0.000	0.003	-0.005	0.015	0.000	0.015	0.012	0.020	-0.003	0.028
전월비	0.050	0.040	0.030	0.070	0.120	0.085	0.066	0.042	0.083	0.042	0.113
주교/주저	3.479/3.464	3.464/3.454	3.394/3.374	3.355/3.335	3.358/3.298	3.316/3.249	3.300/3.218	3.292/3.215	3.332/3.252	3.727/3.649	3.937/3.859
월교/월저	3.479/3.474	3.464/3.454	3.394/3.377	3.355/3.335	3.358/3.313	3.316/3.249	3.300/3.233	3.292/3.227	3.332/3.272	3.727/3.649	3.937/3.887
연교/연저	3.864/3.399	3.839/3.364	3.782/3.297	3.710/3.210	3.715/3.123	3.715/3.069	3.757/3.060	3.824/3.085	3.977/3.092	4.406/3.529	4.468/3.719
<b>카드채(AA+)</b>	<b>3.477</b>	<b>3.464</b>	<b>3.413</b>	<b>3.438</b>	<b>3.512</b>	<b>3.475</b>	<b>3.441</b>	<b>3.409</b>	<b>3.415</b>	<b>4.388</b>	<b>5.071</b>
SPREAD	0.227	0.329	0.353	0.448	0.477	0.490	0.491	0.482	0.425	1.341	1.986
전일비	-0.005	-0.005	-0.022	-0.025	-0.037	-0.045	-0.052	-0.048	-0.060	-0.073	-0.050
전주비	0.005	0.000	-0.017	-0.010	0.015	0.010	0.025	0.027	0.020	-0.003	0.028
전월비	0.040	0.025	0.005	0.060	0.138	0.150	0.123	0.112	0.110	0.077	0.123
주교/주저	3.482/3.472	3.469/3.464	3.440/3.413	3.468/3.438	3.562/3.497	3.537/3.465	3.503/3.416	3.469/3.382	3.475/3.395	4.466/4.388	5.121/5.043
월교/월저	3.482/3.472	3.469/3.464	3.440/3.413	3.463/3.438	3.562/3.512	3.537/3.475	3.503/3.441	3.469/3.409	3.475/3.415	4.466/4.388	5.121/5.071
연교/연저	3.917/3.412	3.894/3.389	3.858/3.358	3.843/3.323	3.920/3.299	3.945/3.235	3.986/3.211	4.001/3.197	4.093/3.208	5.074/4.233	5.602/4.893
<b>회사채(AAA)</b>	<b>3.450</b>	<b>3.443</b>	<b>3.379</b>	<b>3.340</b>	<b>3.324</b>	<b>3.317</b>	<b>3.323</b>	<b>3.335</b>	<b>3.366</b>	<b>3.682</b>	<b>4.097</b>
SPREAD	0.200	0.308	0.319	0.350	0.289	0.332	0.373	0.408	0.376	0.635	1.012
전일비	-0.005	-0.005	-0.012	-0.015	-0.037	-0.045	-0.057	-0.053	-0.055	-0.073	-0.050
전주비	0.015	0.025	0.003	0.005	0.013	0.020	0.023	0.032	0.025	-0.003	0.023
전월비	0.030	0.035	-0.005	0.008	-0.005	0.042	0.051	0.063	0.093	0.069	0.119
주교/주저	3.455/3.435	3.448/3.418	3.396/3.376	3.360/3.335	3.366/3.311	3.369/3.297	3.385/3.300	3.390/3.303	3.421/3.341	3.760/3.682	4.147/4.074
월교/월저	3.455/3.450	3.448/3.443	3.396/3.379	3.360/3.340	3.366/3.324	3.369/3.317	3.385/3.323	3.390/3.335	3.421/3.366	3.760/3.682	4.147/4.097
연교/연저	3.830/3.390	3.843/3.353	3.841/3.304	3.837/3.262	3.855/3.244	3.839/3.170	3.876/3.150	3.889/3.167	3.969/3.166	4.472/3.535	4.749/3.923

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

(주)에프앤프라이싱 평가서비스본부 백상안 (02-721-5325)



카드·캐피탈 수익률 <span style="float: right;">(단위: %)</span>													
등급	종목명	3M	6M	9M	1Y	1.5Y	2Y	2.5Y	3Y	4Y	5Y	7Y	10Y
<b>AA+</b>	<b>대표 Matrix</b>	<b>3.477</b>	<b>3.464</b>	<b>3.413</b>	<b>3.438</b>	<b>3.512</b>	<b>3.475</b>	<b>3.441</b>	<b>3.409</b>	<b>3.390</b>	<b>3.415</b>	<b>3.806</b>	<b>4.388</b>
	비씨카드	3.487	3.474	3.423	3.448	3.522	3.485	3.456	3.424	3.405	3.440	3.831	4.413
	삼성카드	3.477	3.464	3.413	3.438	3.512	3.475	3.441	3.409	3.390	3.415	3.806	4.388
	신한카드	3.477	3.464	3.413	3.438	3.512	3.475	3.441	3.409	3.390	3.415	3.806	4.388
	케이비국민카드	3.477	3.464	3.413	3.438	3.512	3.475	3.441	3.409	3.390	3.415	3.806	4.388
	현대캐피탈	3.487	3.474	3.423	3.448	3.522	3.480	3.446	3.419	3.400	3.425	3.816	4.408
<b>AA</b>	<b>대표 Matrix</b>	<b>3.501</b>	<b>3.486</b>	<b>3.436</b>	<b>3.464</b>	<b>3.551</b>	<b>3.528</b>	<b>3.492</b>	<b>3.489</b>	<b>3.509</b>	<b>3.623</b>	<b>3.994</b>	<b>4.555</b>
	우리카드	3.496	3.481	3.431	3.459	3.541	3.508	3.467	3.459	3.479	3.588	3.954	4.515
	하나카드	3.496	3.481	3.431	3.459	3.541	3.508	3.467	3.459	3.479	3.588	3.954	4.515
	현대카드	3.511	3.496	3.446	3.474	3.551	3.518	3.477	3.464	3.459	3.573	3.949	4.510
<b>AA-</b>	<b>대표 Matrix</b>	<b>3.529</b>	<b>3.531</b>	<b>3.519</b>	<b>3.551</b>	<b>3.642</b>	<b>3.636</b>	<b>3.613</b>	<b>3.603</b>	<b>3.627</b>	<b>3.747</b>	<b>4.194</b>	<b>4.783</b>
	BNK캐피탈	3.594	3.596	3.584	3.616	3.702	3.681	3.653	3.628	3.652	3.757	4.199	4.773
	롯데카드	3.649	3.646	3.649	3.686	3.782	3.766	3.733	3.723	3.742	3.807	4.224	4.788
	미래에셋캐피탈	3.659	3.661	3.649	3.716	3.807	3.801	3.783	3.763	3.812	3.932	4.344	4.933
	산은캐피탈	3.514	3.511	3.494	3.521	3.592	3.556	3.528	3.518	3.562	3.682	4.134	4.738
	신한캐피탈	3.519	3.511	3.499	3.531	3.602	3.581	3.558	3.543	3.562	3.682	4.114	4.703
	아이비케이캐피탈	3.509	3.496	3.479	3.506	3.567	3.546	3.508	3.488	3.512	3.632	4.079	4.648
	엔에이치농협캐피탈	3.519	3.521	3.509	3.541	3.607	3.601	3.578	3.563	3.582	3.682	4.124	4.713
	우리금융캐피탈	3.519	3.516	3.504	3.536	3.612	3.596	3.573	3.558	3.582	3.722	4.169	4.743
	케이비우리캐피탈	3.594	3.596	3.584	3.616	3.697	3.681	3.638	3.618	3.652	3.772	4.199	4.773
	케이비캐피탈	3.514	3.511	3.499	3.531	3.602	3.576	3.548	3.533	3.567	3.687	4.124	4.673
	하나캐피탈	3.519	3.506	3.489	3.521	3.587	3.556	3.528	3.518	3.547	3.667	4.094	4.668
	현대캐피탈	3.559	3.556	3.539	3.566	3.632	3.591	3.568	3.563	3.582	3.697	4.159	4.728
<b>A+</b>	<b>대표 Matrix</b>	<b>3.982</b>	<b>4.248</b>	<b>4.305</b>	<b>4.336</b>	<b>4.401</b>	<b>4.417</b>	<b>4.474</b>	<b>4.542</b>	<b>4.750</b>	<b>4.869</b>	<b>5.102</b>	<b>5.474</b>
	롯데캐피탈	4.027	4.293	4.370	4.421	4.491	4.482	4.479	4.487	4.620	4.739	4.972	5.344
	메르세데스벤츠파이낸셜서비스코리아	3.872	4.138	4.170	4.201	4.266	4.262	4.299	4.372	4.580	4.699	4.932	5.304
	메리츠캐피탈	4.147	4.413	4.475	4.511	4.576	4.582	4.614	4.667	4.855	4.944	5.147	5.499
	아이엠펜캐피탈	3.792	4.058	4.105	4.136	4.191	4.157	4.194	4.262	4.580	4.709	4.952	5.334
	알씨아이파이낸셜서비스코리아	3.842	4.108	4.165	4.196	4.261	4.252	4.309	4.347	4.585	4.719	4.962	5.334
	폭스바겐파이낸셜서비스코리아	3.722	3.988	4.045	4.076	4.141	4.157	4.209	4.267	4.480	4.599	4.822	5.184
<b>A</b>	<b>대표 Matrix</b>	<b>4.551</b>	<b>4.847</b>	<b>4.977</b>	<b>5.068</b>	<b>5.175</b>	<b>5.239</b>	<b>5.279</b>	<b>5.330</b>	<b>5.432</b>	<b>5.529</b>	<b>5.617</b>	<b>5.898</b>
	애규온캐피탈	4.876	5.167	5.292	5.373	5.480	5.544	5.584	5.620	5.702	5.799	5.887	6.168
	한국캐피탈	4.631	4.927	5.057	5.123	5.230	5.269	5.309	5.340	5.437	5.534	5.622	5.903
<b>A-</b>	<b>대표 Matrix</b>	<b>5.069</b>	<b>5.479</b>	<b>5.590</b>	<b>5.637</b>	<b>5.743</b>	<b>5.860</b>	<b>5.922</b>	<b>6.012</b>	<b>6.116</b>	<b>6.203</b>	<b>6.278</b>	<b>6.558</b>
	롯데오토리스	4.669	5.029	5.160	5.207	5.313	5.430	5.492	5.582	5.686	5.773	5.848	6.128
	엡캐피탈	5.114	5.524	5.635	5.682	5.788	5.850	5.912	6.002	6.106	6.193	6.258	6.538
	키움캐피탈	4.879	5.249	5.250	5.272	5.388	5.570	5.672	5.792	5.926	6.013	6.088	6.368

기간별 스프레드 <span style="float: right;">(단위: %)</span>												
구분		국20Y-국10Y	국10Y-국5Y	국10Y-국3Y	국5Y-국3Y	국3Y-국2Y	국3Y-국1Y	국5Y-통2Y	국5Y-통1Y	국3Y-통2Y	국3Y-통1Y	통2Y-통1Y
5일	당일	<b>0.038</b>	<b>0.057</b>	<b>0.120</b>	<b>0.063</b>	<b>-0.110</b>	<b>-0.103</b>	<b>0.005</b>	<b>0.000</b>	<b>-0.058</b>	<b>-0.063</b>	<b>-0.005</b>
	Avg	0.010	0.070	0.131	0.061	-0.106	-0.089	-0.001	0.002	-0.062	-0.059	0.003
	Max	0.038	0.075	0.140	0.070	-0.098	-0.063	0.015	0.035	-0.055	-0.033	0.027
	Min	-0.005	0.057	0.120	0.057	-0.112	-0.115	-0.013	-0.038	-0.070	-0.095	-0.025
10일	당일	<b>0.009</b>	<b>0.065</b>	<b>0.117</b>	<b>0.052</b>	<b>-0.110</b>	<b>-0.111</b>	<b>-0.016</b>	<b>-0.034</b>	<b>-0.068</b>	<b>-0.085</b>	<b>-0.018</b>
	Avg	0.038	0.078	0.140	0.070	-0.098	-0.063	0.015	0.035	-0.055	-0.033	0.027
	Max	0.038	0.078	0.140	0.070	-0.098	-0.063	0.015	0.035	-0.055	-0.033	0.027
	Min	-0.005	0.047	0.077	0.030	-0.120	-0.145	-0.042	-0.093	-0.077	-0.130	-0.053
20일	당일	<b>-0.001</b>	<b>0.056</b>	<b>0.090</b>	<b>0.034</b>	<b>-0.107</b>	<b>-0.125</b>	<b>-0.030</b>	<b>-0.064</b>	<b>-0.063</b>	<b>-0.097</b>	<b>-0.034</b>
	Avg	0.038	0.078	0.140	0.070	-0.090	-0.063	0.015	0.035	-0.050	-0.033	0.027
	Max	0.038	0.078	0.140	0.070	-0.090	-0.063	0.015	0.035	-0.050	-0.033	0.027
	Min	-0.023	0.037	0.053	0.008	-0.120	-0.168	-0.057	-0.123	-0.077	-0.138	-0.085
60일	당일	<b>-0.021</b>	<b>0.057</b>	<b>0.083</b>	<b>0.026</b>	<b>-0.076</b>	<b>-0.129</b>	<b>-0.032</b>	<b>-0.089</b>	<b>-0.057</b>	<b>-0.115</b>	<b>-0.058</b>
	Avg	0.038	0.088	0.140	0.070	-0.025	-0.045	0.023	0.035	-0.015	-0.033	0.027
	Max	0.038	0.088	0.140	0.070	-0.025	-0.045	0.023	0.035	-0.015	-0.033	0.027
	Min	-0.062	0.027	0.035	0.070	-0.120	-0.240	-0.063	-0.190	-0.080	-0.205	-0.130
120일	당일	<b>-0.041</b>	<b>0.060</b>	<b>0.094</b>	<b>0.034</b>	<b>-0.053</b>	<b>-0.069</b>	<b>-0.006</b>	<b>-0.011</b>	<b>-0.040</b>	<b>-0.045</b>	<b>-0.005</b>
	Avg	0.038	0.103	0.170	0.085	0.023	0.072	0.110	0.190	0.025	0.105	0.105
	Max	0.038	0.103	0.170	0.085	0.023	0.072	0.110	0.190	0.025	0.105	0.105
	Min	-0.100	0.027	0.035	0.007	-0.120	-0.240	-0.070	-0.190	-0.092	-0.205	-0.130

당일 발행내역 <span style="float: right;">(단위: 억원, %)</span>						당일 만기내역 <span style="float: right;">(단위: 억원, %)</span>					
종목명	발행일	만기일	금리	발행금액	등급	종목명	발행일	만기일	금리	발행금액	등급
신금24신이0106-0904-1	20240904	20260304	3.320	4,000	AAA	신금23신합0100-0904-1	20230904	20240904	3.710	700	AAA
신금24신이0206-0904-2	20240904	20270304	3.190	1,000	AAA	신한은행27-12-이-9M-A	20231204	20240904	3.980	4,800	AAA
기업은행(신)2409월1A-04	20240904	20250904	3.240	3,400	AAA	하나은행42-09이5라-04	20190904	20240904	1.460	1,000	AAA
기업은행(신)2409이1.5A-04	20240904	20260304	3.320	6,000	AAA	하나캐피탈397-2	20230804	20240904	4.315	200	AA-
기업은행(신)2409이2A-04(사)	20240904	20260904	3.240	1,900	AAA	케이비캐피탈506-1	20230404	20240904	4.168	100	AA-
국가철도공단채권413	20240904	20290904	3.272	1,400	AAA	신한캐피탈400-4	20190905	20240904	1.779	100	AA-
한국장학재단24-19(사)	20240904	20290904	3.180	800	AAA	우리카드177-2	20200904	20240904	1.613	300	AA-
한국수출입금융2409다-환만-1	20240904	20250904	3.230	1,600	AAA	한국투자캐피탈93-1	20230904	20240904	4.551	100	AA-
농협금융채권(은합)2024-09이2Y-1	20240904	20260904	3.300	2,500	AAA						
현대캐피탈2026-1	20240904	20260903	3.541	500	AA+						
현대캐피탈2026-2	20240904	20260904	3.541	300	AA+						
현대캐피탈2026-3	20240904	20270902	3.485	100	AA+						
현대캐피탈2026-4	20240904	20270903	3.485	300	AA+						
키움증권11-1	20240904	20260904	3.658	1,400	AA-						
키움증권11-2	20240904	20270903	3.674	1,600	AA-						
에이치엘홀딩스15-1	20240904	20260304	3.825	680	A						
에이치엘홀딩스15-2	20240904	20260904	3.794	520	A						

당일 신용등급 변경내역 <span style="float: right;">자료: 한국기업평가, NICE신용평가, 한국신용평가</span>											
구분	유료등급	변경전			변경후						
		한기평	한신평	나신평	한기평	한신평	나신평				
회사명	변경전	변경후	등급	전망	등급	전망	등급				