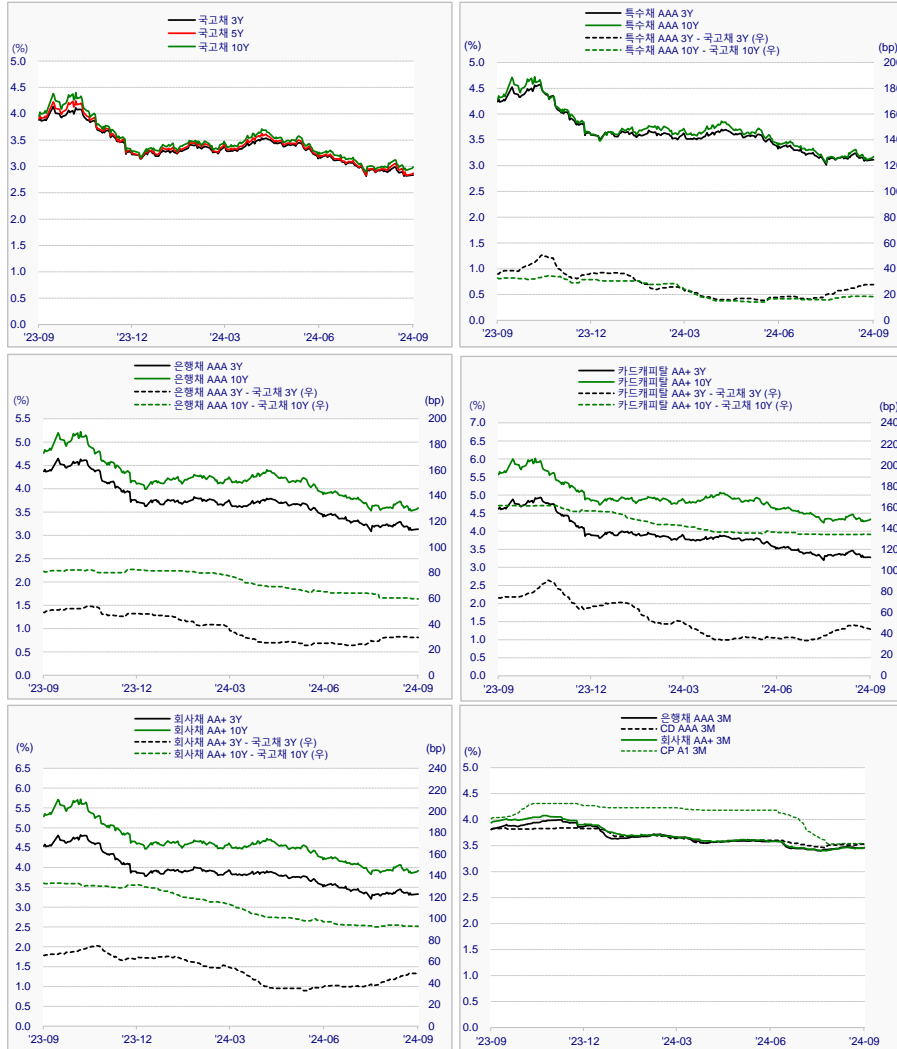


채권 종류별 주요금리



채권 종류별 스프레드

구분	3M	6M	9M	1Y	1.5Y	2Y	2.5Y	3Y	5Y	10Y	20Y
국고/통안	3.160	3.020	2.930	2.860	2.945	2.900	2.880	2.837	2.870	2.992	2.910
주교/주저	3.170/3.160	3.030/3.020	2.940/2.930	2.870/2.860	2.952/2.945	2.910/2.900	2.880/2.870	2.837/2.820	2.870/2.830	2.992/2.927	2.910/2.820
월교/월저	3.265/3.160	3.155/3.020	3.092/2.930	3.025/2.860	3.090/2.945	3.052/2.900	3.017/2.862	2.992/2.815	3.052/2.830	3.125/2.927	3.135/2.820
연교/연저	3.480/3.160	3.450/3.020	3.440/2.930	3.450/2.860	3.507/2.945	3.525/2.890	3.545/2.835	3.540/2.815	3.625/2.830	3.710/2.892	3.615/2.820
공사채(AAA)	3.419	3.371	3.247	3.207	3.170	3.151	3.137	3.114	3.132	3.176	3.157
SPREAD	0.259	0.351	0.317	0.347	0.225	0.251	0.257	0.277	0.262	0.184	0.247
전일비	0.010	0.010	0.005	-0.005	-0.007	-0.005	0.000	0.002	0.015	0.025	0.005
전주비	0.010	0.010	0.005	0.005	0.000	-0.005	0.015	0.017	0.040	0.063	0.085
전월비	0.025	0.015	-0.060	-0.047	-0.047	-0.049	-0.047	-0.058	-0.043	-0.002	-0.038
주교/주저	3.419/3.409	3.371/3.361	3.247/3.242	3.212/3.202	3.177/3.170	3.156/3.151	3.137/3.122	3.114/3.097	3.132/3.092	3.176/3.113	3.157/3.072
월교/월저	3.439/3.409	3.416/3.361	3.339/3.242	3.307/3.202	3.280/3.170	3.265/3.151	3.239/3.114	3.242/3.092	3.272/3.092	3.311/3.113	3.320/3.072
연교/연저	3.779/3.364	3.796/3.316	3.757/3.242	3.697/3.192	3.666/3.110	3.666/3.053	3.686/3.014	3.700/3.015	3.752/3.020	3.862/3.050	3.851/3.072
산금채(AAA)	3.441	3.380	3.281	3.201	3.180	3.115	3.080	3.017	3.067	3.492	3.641
SPREAD	0.281	0.360	0.351	0.341	0.235	0.215	0.200	0.180	0.197	0.500	0.731
전일비	0.010	0.010	0.005	-0.005	-0.007	-0.010	0.000	0.002	0.020	0.025	0.005
전주비	0.010	0.010	0.005	0.000	-0.005	-0.010	0.015	0.017	0.045	0.063	0.080
전월비	0.025	-0.010	-0.040	-0.077	-0.067	-0.084	-0.077	-0.100	-0.045	-0.015	-0.058
주교/주저	3.441/3.431	3.380/3.370	3.281/3.276	3.206/3.201	3.187/3.180	3.125/3.115	3.080/3.065	3.017/3.000	3.067/3.022	3.492/3.429	3.641/3.561
월교/월저	3.461/3.431	3.435/3.370	3.363/3.276	3.326/3.201	3.330/3.180	3.269/3.115	3.222/3.065	3.172/2.995	3.209/3.022	3.632/3.429	3.839/3.561
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	4.306/3.429	4.370/3.561
은행채(AAA)	3.459	3.409	3.312	3.230	3.208	3.162	3.158	3.132	3.185	3.587	3.739
SPREAD	0.299	0.389	0.382	0.370	0.263	0.262	0.278	0.295	0.315	0.595	0.829
전일비	0.010	0.010	0.005	-0.005	-0.007	-0.010	0.000	0.002	0.020	0.025	0.005
전주비	0.010	0.010	0.005	0.000	-0.005	-0.010	0.015	0.017	0.045	0.063	0.080
전월비	0.025	-0.010	-0.040	-0.077	-0.067	-0.084	-0.077	-0.105	-0.055	-0.015	-0.058
주교/주저	3.459/3.449	3.409/3.399	3.312/3.307	3.235/3.230	3.215/3.208	3.172/3.162	3.158/3.143	3.132/3.115	3.185/3.140	3.587/3.524	3.739/3.659
월교/월저	3.479/3.449	3.464/3.399	3.394/3.307	3.355/3.230	3.358/3.208	3.316/3.162	3.300/3.143	3.292/3.115	3.332/3.140	3.727/3.524	3.937/3.659
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	4.406/3.524	4.468/3.659
카드채(AA+)	3.467	3.429	3.338	3.308	3.370	3.323	3.311	3.279	3.313	4.334	4.938
SPREAD	0.307	0.409	0.408	0.448	0.425	0.423	0.431	0.442	0.443	1.342	2.028
전일비	0.010	0.010	0.005	-0.010	-0.017	-0.020	-0.010	-0.003	0.010	0.025	0.010
전주비	0.010	0.010	-0.005	-0.020	-0.025	-0.025	-0.010	0.002	0.035	0.063	0.090
전월비	0.040	0.010	-0.050	-0.092	-0.099	-0.109	-0.095	-0.095	-0.045	-0.007	-0.043
주교/주저	3.467/3.457	3.429/3.419	3.343/3.333	3.328/3.308	3.395/3.370	3.348/3.323	3.321/3.311	3.282/3.277	3.313/3.278	4.334/4.271	4.938/4.848
월교/월저	3.482/3.447	3.469/3.409	3.440/3.333	3.463/3.308	3.562/3.370	3.537/3.323	3.503/3.311	3.469/3.277	3.475/3.278	4.466/4.271	5.121/4.848
연교/연저	3.917/3.412	3.894/3.389	3.858/3.333	3.843/3.308	3.920/3.299	3.945/3.235	3.986/3.211	4.001/3.197	4.093/3.208	5.074/4.233	5.602/4.848
회사채(AAA)	3.450	3.408	3.319	3.235	3.239	3.247	3.260	3.265	3.296	3.625	3.969
SPREAD	0.290	0.388	0.389	0.375	0.294	0.347	0.380	0.428	0.426	0.633	1.059
전일비	0.010	0.005	0.000	-0.005	-0.007	0.000	0.000	0.002	0.015	0.025	0.005
전주비	0.015	0.010	0.005	0.000	0.000	0.005	0.010	0.022	0.040	0.063	0.085
전월비	0.035	0.015	-0.015	-0.062	-0.079	-0.062	-0.060	-0.055	-0.028	-0.010	-0.045
주교/주저	3.450/3.435	3.408/3.398	3.319/3.314	3.240/3.235	3.246/3.239	3.247/3.242	3.260/3.250	3.265/3.243	3.296/3.256	3.625/3.562	3.969/3.884
월교/월저	3.455/3.425	3.448/3.388	3.396/3.304	3.360/3.235	3.366/3.239	3.369/3.242	3.385/3.242	3.390/3.243	3.421/3.256	3.760/3.562	4.147/3.884
연교/연저	3.830/3.390	3.843/3.353	3.841/3.304	3.837/3.235	3.855/3.239	3.839/3.170	3.876/3.150	3.889/3.167	3.969/3.166	4.472/3.535	4.749/3.884

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

(주)에프앤자산평가 평가서비스본부 백상안 (02-721-5325)

FnPricing Daily Report 기준일 : 2024.09.20

카드·캐피탈 수익률		(단위: %)											
등급	종목명	3M	6M	9M	1Y	1.5Y	2Y	2.5Y	3Y	4Y	5Y	7Y	10Y
AA+	대표 Matrix	3.467	3.429	3.338	3.308	3.370	3.323	3.311	3.279	3.290	3.313	3.728	4.334
	비씨카드	3.477	3.439	3.348	3.318	3.380	3.333	3.326	3.294	3.305	3.338	3.753	4.359
	삼성카드	3.467	3.429	3.338	3.308	3.370	3.323	3.311	3.279	3.290	3.313	3.728	4.334
	신한카드	3.467	3.429	3.338	3.308	3.370	3.323	3.311	3.279	3.290	3.313	3.728	4.334
	케이비국민카드	3.467	3.429	3.338	3.308	3.370	3.323	3.311	3.279	3.290	3.313	3.728	4.334
	현대캐피탈	3.477	3.439	3.348	3.318	3.380	3.328	3.316	3.289	3.300	3.323	3.738	4.354
AA	대표 Matrix	3.491	3.451	3.361	3.334	3.409	3.376	3.362	3.354	3.409	3.511	3.916	4.501
	우리카드	3.486	3.446	3.356	3.329	3.399	3.356	3.337	3.324	3.379	3.476	3.876	4.461
	하나카드	3.486	3.446	3.356	3.329	3.399	3.356	3.337	3.324	3.379	3.476	3.876	4.461
	현대카드	3.501	3.461	3.371	3.344	3.409	3.366	3.347	3.329	3.359	3.461	3.871	4.456
AA-	대표 Matrix	3.524	3.501	3.449	3.426	3.500	3.484	3.483	3.468	3.527	3.635	4.116	4.729
	BNK캐피탈	3.589	3.566	3.514	3.491	3.560	3.529	3.523	3.493	3.552	3.645	4.121	4.719
	롯데카드	3.644	3.616	3.579	3.561	3.640	3.614	3.603	3.588	3.642	3.695	4.146	4.734
	미래에셋캐피탈	3.649	3.626	3.579	3.591	3.665	3.649	3.653	3.628	3.712	3.820	4.266	4.879
	산은캐피탈	3.509	3.481	3.424	3.396	3.450	3.404	3.398	3.383	3.462	3.570	4.056	4.684
	신한캐피탈	3.514	3.481	3.429	3.406	3.460	3.429	3.428	3.408	3.462	3.570	4.036	4.649
	아이비케이캐피탈	3.504	3.466	3.409	3.381	3.420	3.389	3.378	3.353	3.412	3.520	4.001	4.594
	엔에이치농협캐피탈	3.514	3.491	3.439	3.416	3.465	3.449	3.448	3.428	3.482	3.570	4.046	4.659
	우리금융캐피탈	3.514	3.486	3.434	3.411	3.470	3.444	3.443	3.423	3.482	3.610	4.091	4.689
	제이비우리캐피탈	3.589	3.566	3.514	3.491	3.555	3.529	3.508	3.483	3.552	3.660	4.121	4.719
	케이비캐피탈	3.509	3.481	3.429	3.406	3.460	3.424	3.418	3.398	3.467	3.575	4.046	4.619
	하나캐피탈	3.514	3.476	3.419	3.396	3.445	3.404	3.398	3.383	3.447	3.555	4.016	4.614
	현대커머셜	3.554	3.526	3.469	3.441	3.490	3.434	3.433	3.423	3.482	3.585	4.081	4.674
A+	대표 Matrix	3.947	4.183	4.215	4.186	4.249	4.260	4.339	4.402	4.645	4.757	5.024	5.420
	롯데캐피탈	3.992	4.228	4.280	4.261	4.324	4.310	4.329	4.327	4.510	4.622	4.894	5.290
	메르세데스벤츠파이낸셜서비스코리아	3.837	4.073	4.080	4.051	4.114	4.105	4.164	4.232	4.475	4.587	4.854	5.250
	메리츠캐피탈	4.112	4.348	4.385	4.361	4.424	4.425	4.479	4.527	4.750	4.832	5.069	5.445
	아이엠펜캐피탈	3.757	3.993	4.010	3.981	4.029	3.990	4.049	4.102	4.455	4.587	4.864	5.270
	알씨아이파이낸셜서비스코리아	3.807	4.043	4.075	4.036	4.099	4.080	4.159	4.187	4.470	4.602	4.884	5.280
	폭스바겐파이낸셜서비스코리아	3.687	3.923	3.955	3.926	3.989	4.000	4.074	4.127	4.375	4.487	4.744	5.130
A	대표 Matrix	4.516	4.782	4.887	4.918	5.023	5.072	5.144	5.190	5.327	5.417	5.539	5.844
	애뮤온캐피탈	4.831	5.092	5.192	5.208	5.313	5.367	5.439	5.470	5.597	5.687	5.809	6.114
	한국캐피탈	4.596	4.862	4.967	4.973	5.073	5.097	5.174	5.200	5.337	5.427	5.549	5.854
A-	대표 Matrix	5.034	5.389	5.500	5.497	5.591	5.698	5.792	5.872	6.011	6.091	6.200	6.504
	롯데오토리스	4.634	4.939	5.070	5.067	5.161	5.268	5.362	5.442	5.581	5.661	5.770	6.074
	엠펜캐피탈	5.079	5.434	5.545	5.542	5.636	5.688	5.782	5.862	6.001	6.081	6.180	6.484
	키움캐피탈	4.844	5.154	5.155	5.142	5.226	5.398	5.542	5.652	5.821	5.901	6.010	6.314

당일 신용등급 변경내역		자료: 한국기업평가, NICE신용평가, 한국신용평가												
구분	유료등급	변경전			변경후			변경전			변경후			
		한기평	한신평	나신평	한기평	한신평	나신평	한기평	한신평	나신평	한기평	한신평	나신평	
회사명	변경전	변경후	등급	전망	등급	전망	등급	전망	등급	전망	등급	전망	등급	전망
한국유니온제약	B	B-	B	안정적	B	안정적	B	부정적	B-					

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
5일	Avg	-0.082	0.122	0.155	0.033	-0.028	-0.038	-0.030	0.010	-0.063	-0.023	0.040
	Max	-0.091	0.100	0.124	0.024	-0.049	-0.047	-0.061	-0.018	-0.085	-0.042	0.043
	Min	-0.067	0.122	0.155	0.033	-0.028	-0.028	-0.030	0.010	-0.063	-0.023	0.065
10일	Avg	-0.115	0.075	0.103	0.010	-0.085	-0.065	-0.080	-0.045	-0.105	-0.075	0.030
	Max	-0.042	0.084	0.124	0.039	-0.079	-0.067	-0.036	-0.010	-0.075	-0.049	0.026
	Min	0.038	0.122	0.155	0.065	-0.028	-0.028	0.005	0.025	-0.057	-0.023	0.065
20일	Avg	-0.115	0.057	0.103	0.010	-0.122	-0.115	-0.080	-0.045	-0.105	-0.075	-0.010
	Max	-0.018	0.074	0.117	0.043	-0.094	-0.090	-0.028	-0.024	-0.072	-0.068	0.004
	Min	0.038	0.122	0.155	0.070	-0.028	-0.028	0.015	0.035	-0.055	-0.023	0.065
60일	Avg	-0.115	0.037	0.057	0.010	-0.122	-0.145	-0.080	-0.093	-0.105	-0.130	-0.053
	Max	-0.023	0.063	0.090	0.028	-0.078	-0.120	-0.031	-0.076	-0.059	-0.103	-0.045
	Min	0.038	0.122	0.155	0.070	-0.025	-0.028	0.023	0.035	-0.015	-0.023	0.065
120일	Avg	-0.115	0.027	0.035	0.070	-0.122	-0.240	-0.080	-0.190	-0.105	-0.205	-0.130
	Max	-0.043	0.063	0.097	0.028	-0.054	-0.071	-0.006	-0.011	-0.041	-0.046	-0.005
	Min	0.038	0.122	0.170	0.085	0.023	0.072	0.110	0.190	0.025	0.105	0.105

당일 발행내역						당일 만기내역					
종목명	발행일	만기일	금리	발행금액	등급	종목명	발행일	만기일	금리	발행금액	등급
산금24신0200-0920-1	20240920	20260920	3.110	2,500	AAA	산금22신0200-0920-2	20220920	20240920	4.240	1,000	AAA
기업은행(단)2409월334A-20	20240920	20250820	3.140	3,000	AAA	기업은행(신)2309월1A-20	20230920	20240920	3.870	1,700	AAA
주택금융공사170(사)	20240920	20270320	3.100	1,300	AAA	기업은행(신)2209이2A-20	20220920	20240920	4.240	5,000	AAA
한국장학재단24-21(사)	20240920	20270319	3.060	800	AAA	주택금융공사MBS2013-22(1-7)	20130620	20240920	3.420	100	AAA
토지주택채권498	20240920	20290920	3.080	1,000	AAA	주택금융공사MBS2014-8(1-7)	20140320	20240920	3.720	100	AAA
수신금융채권(은행)24-9이18-20	20240920	20260320	3.210	1,500	AAA	한국수출입은행2303마-이표-1.5	20230320	20240920	3.630	1,300	AAA
한국수출입은행2409자-월인-1	20240920	20250920	3.120	4,000	AAA	산은캐피탈685-3	20220222	20240920	2.925	400	AA-
능금채(중앙회)2024-9이2Y-B	20240920	20260920	3.150	2,000	AAA	산은캐피탈709-1	20230620	20240920	4.149	100	AA-
신한은행28-09-이1.5-D	20240920	20260320	3.220	2,000	AAA	하나캐피탈342-1	20211221	20240920	2.419	400	AA-
우리은행28-09-월인01-갑-20	20240920	20250920	3.130	1,500	AAA	케이비캐피탈436-6	20190920	20240920	1.786	100	AA-
하나은행47-09이5갑-20	20240920	20290920	3.190	2,200	AAA	롯데캐피탈447-1	20230920	20240920	5.158	100	A+
국고채이자01500-7303	20240920	20730310	1.500	28		삼성카드2400	20190920	20240920	1.726	100	AA+
국고채이자01490-7309	20240920	20730910	1.490	28		신한카드2090-3	20200922	20240920	1.577	400	AA+
국고채이자01480-7403	20240920	20740310	1.480	28		신한카드2189	20230921	20240920	4.155	700	AA+
						SK289-2	20190920	20240920	1.755	1,200	AA+
						알씨아이파이낸셜110	20220920	20240920	5.566	700	AA-
						아이엠펜캐피탈99-1	20230522	20240920	4.867	400	A+
						아이엠펜캐피탈81-6	20220321	20240920	3.116	100	AA-
						한국투자캐피탈94-1	20230920	20240920	4.758	900	AA-
						퍼스트파이버지72차유1-9	20231222	20240920	4.036	100	AAA