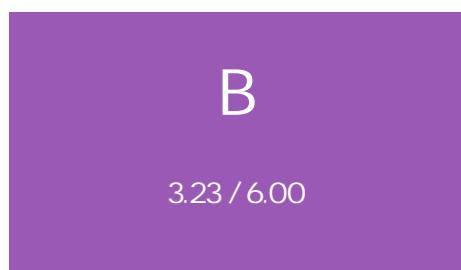
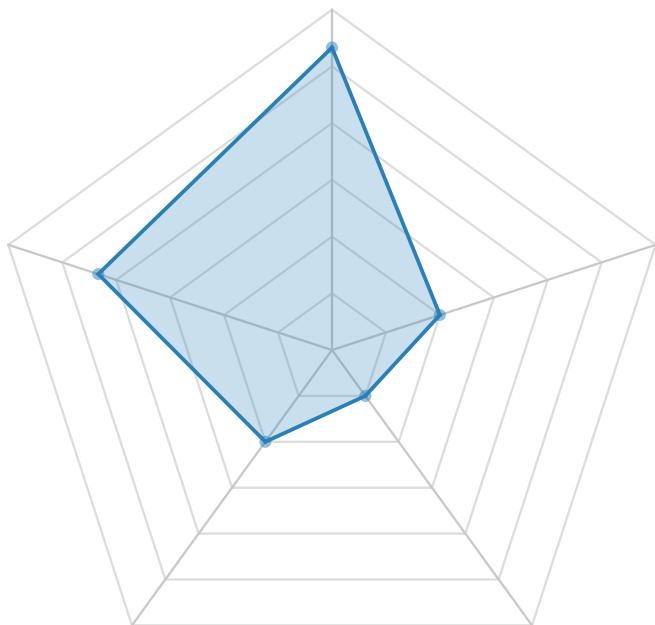


HD

[009540] |



: 2025 Q3



Executive Summary

, , AI



13



AI

XGBoost



XAI

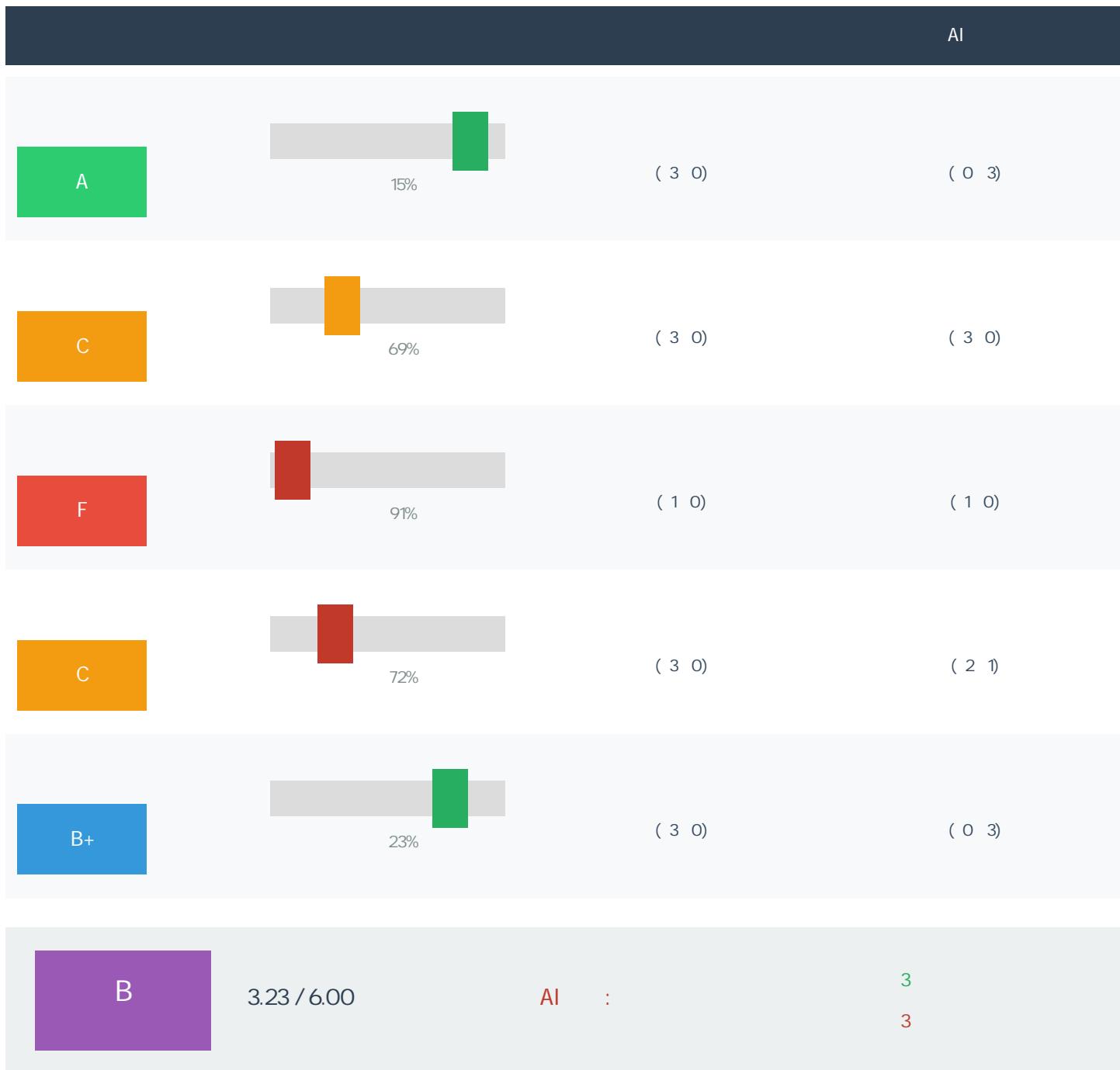
SHAP



AI

1 Executive Summary

AI

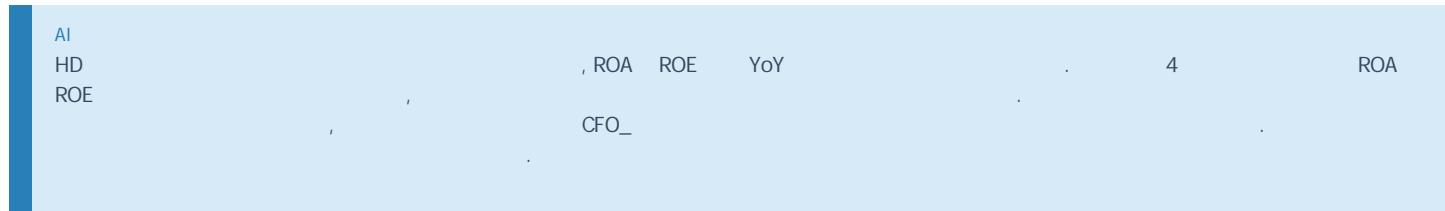


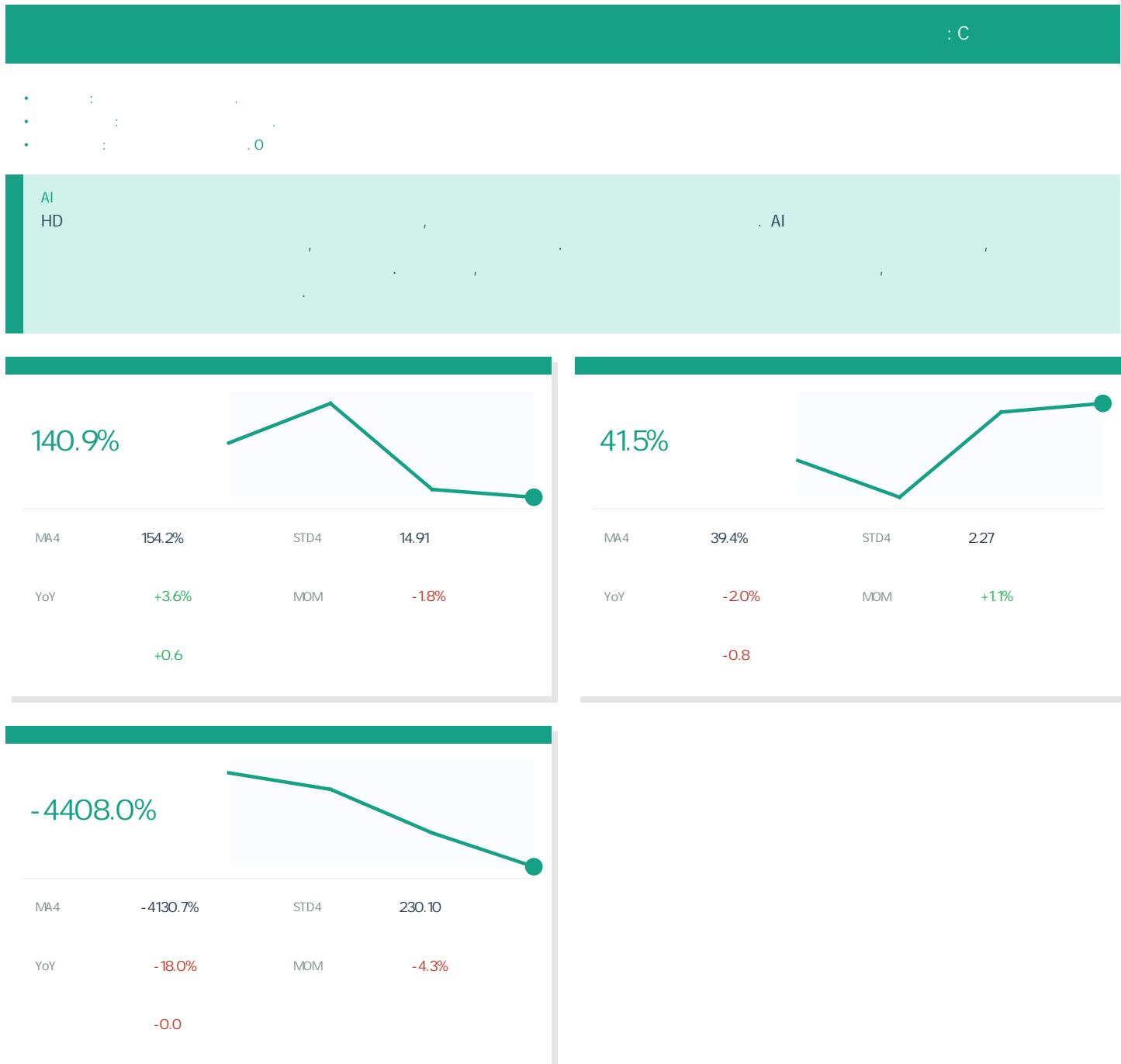
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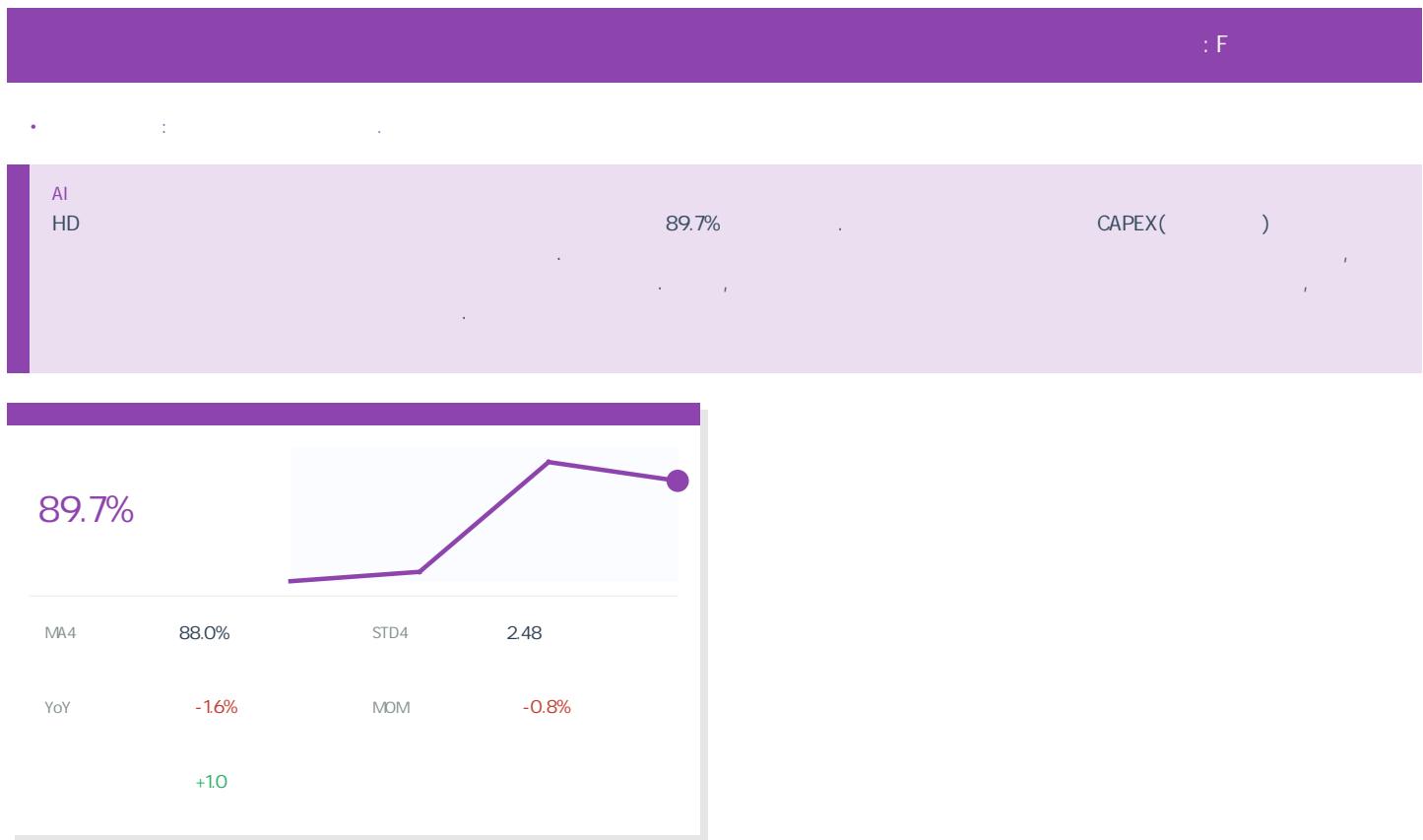
5

A

- ROA: -
- ROE: -
- : -



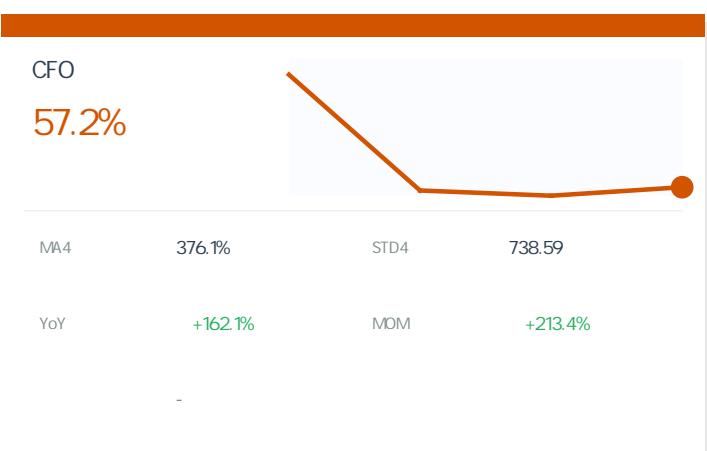
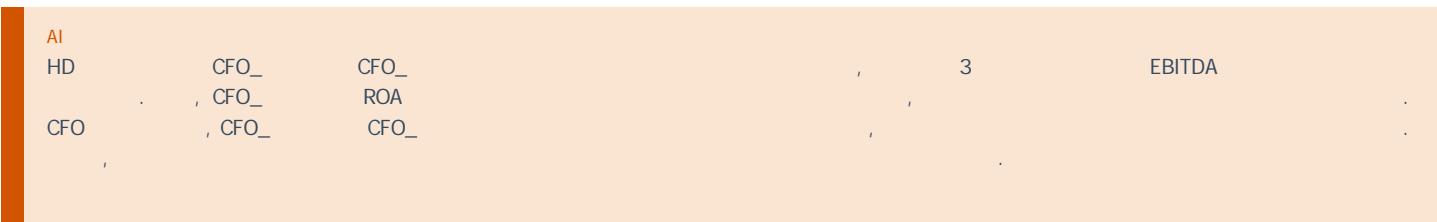






: B+

- CFO_ : .
- CFO_ : .
- CFO : .

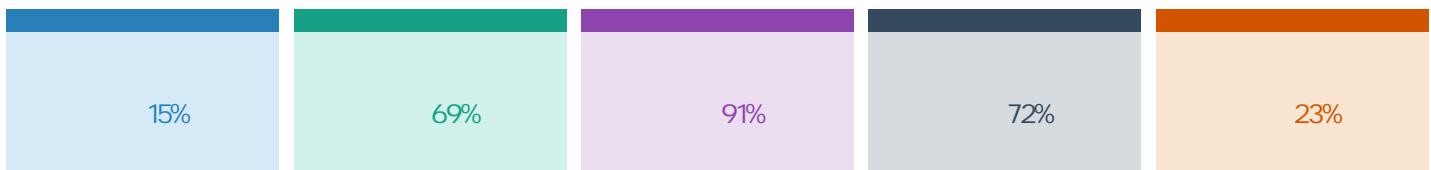


3

/

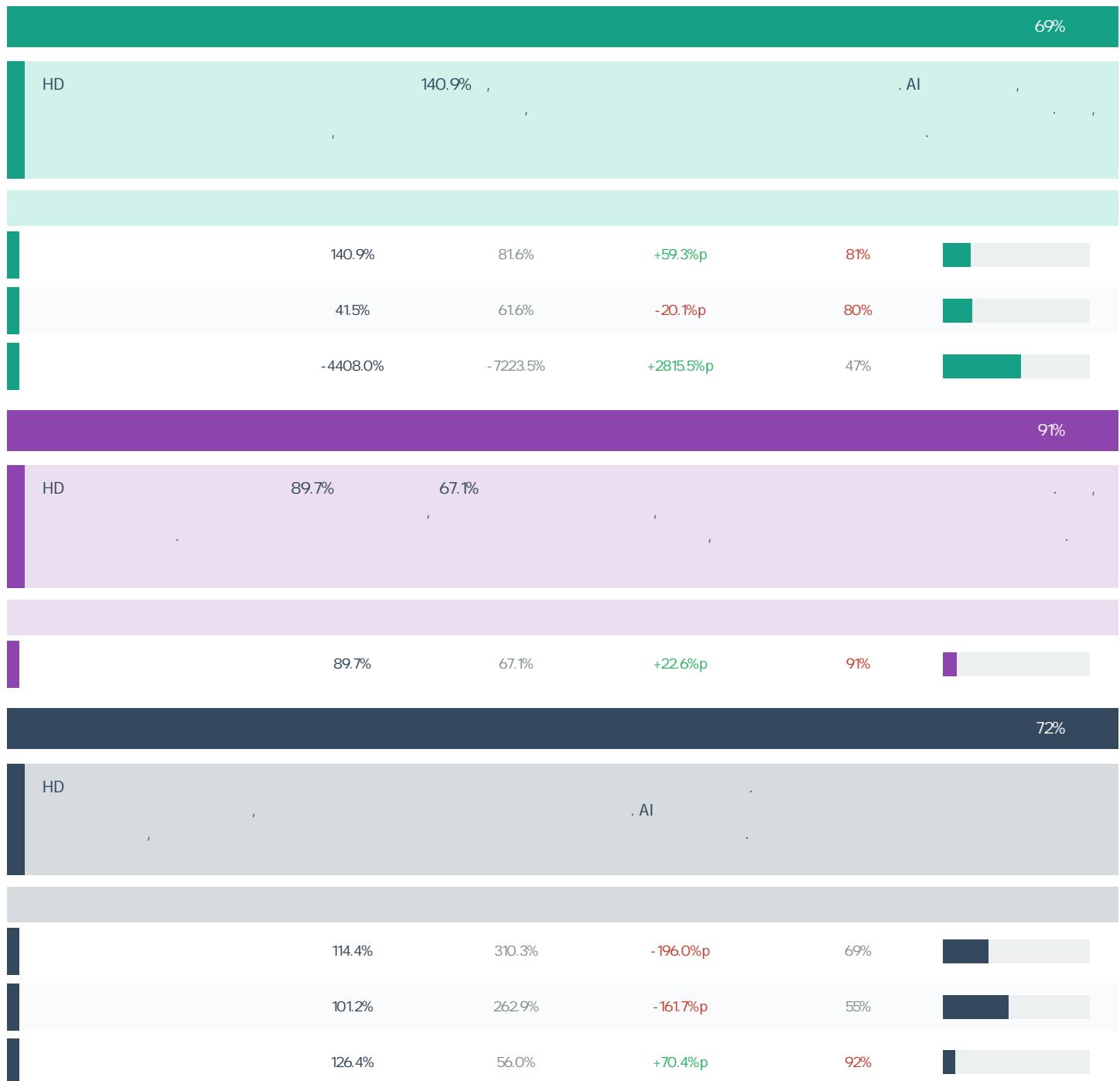
AI HD

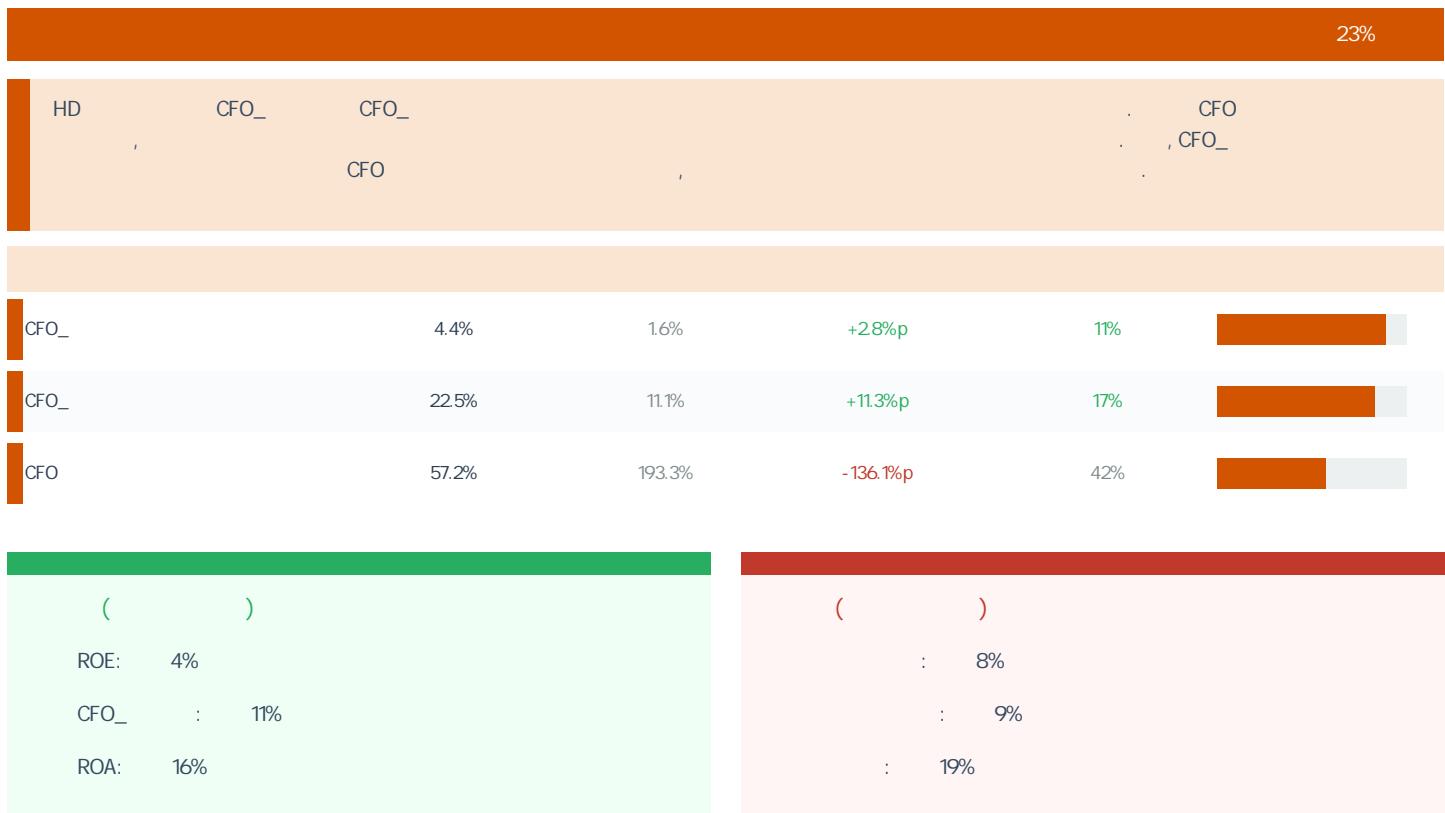
AI HD



15%

HD	CFO_	ROA	ROE	15%	4%	4
ROA		2.3%	0.9%	+13%p	16%	
ROE		5.5%	1.4%	+4.1%p	4%	
		13.9%	6.4%	+7.5%p	24%	





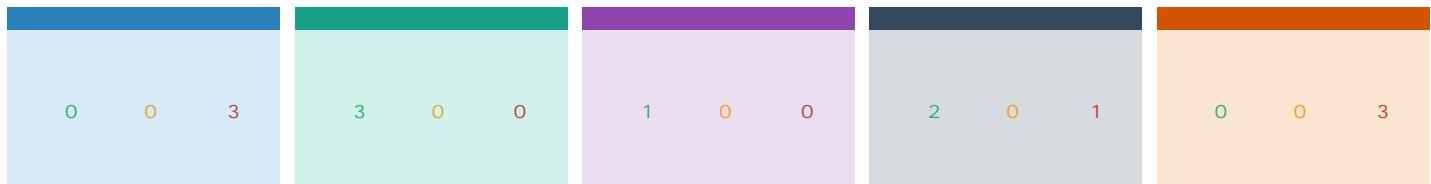
4 AI

AI

6

0

7



ROA	2.3%	1.6%	-0.7%p	
ROE	5.5%	3.6%	-1.9%p	
	13.9%	9.7%	-4.2%p	



	140.9%	138.4%	-2.5%p	
	41.5%	42.4%	+0.9%p	
	-4408.0%	-4576.3%	-168.3%p	



	89.7%	53.5%	-36.3%p	
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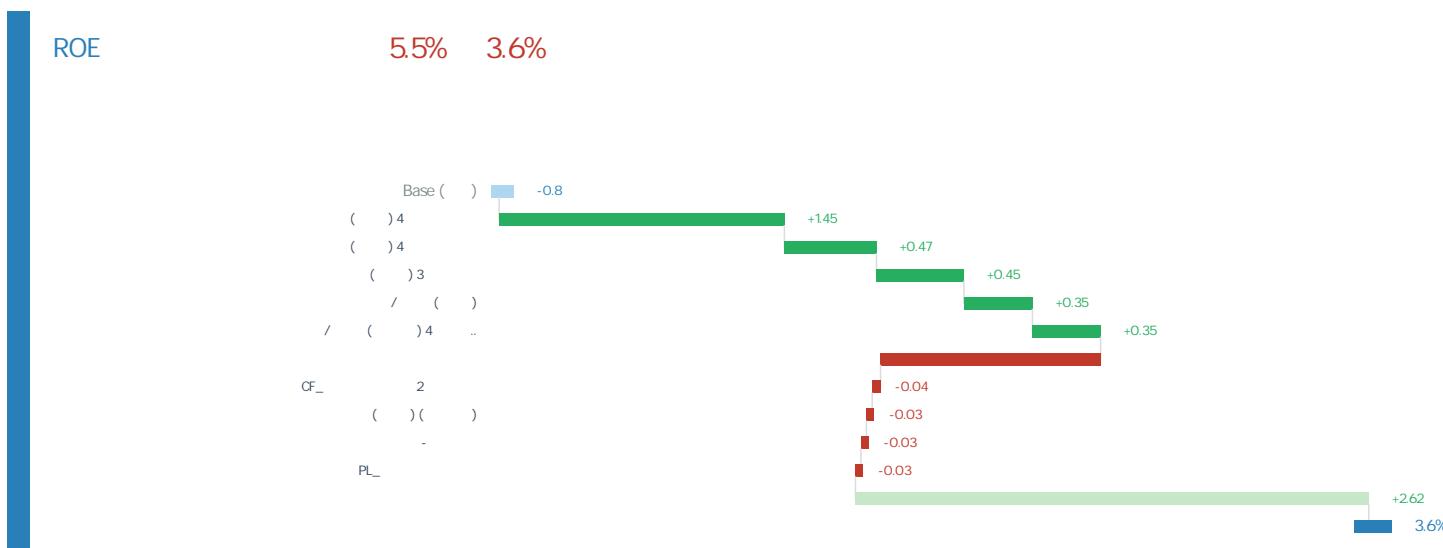
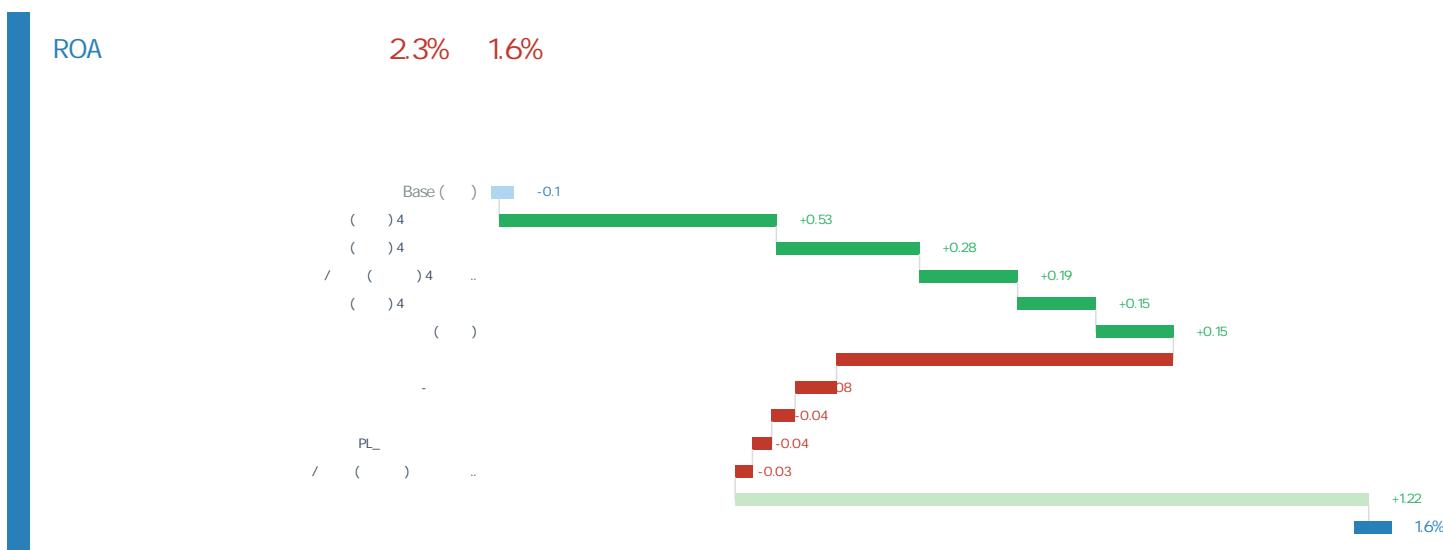
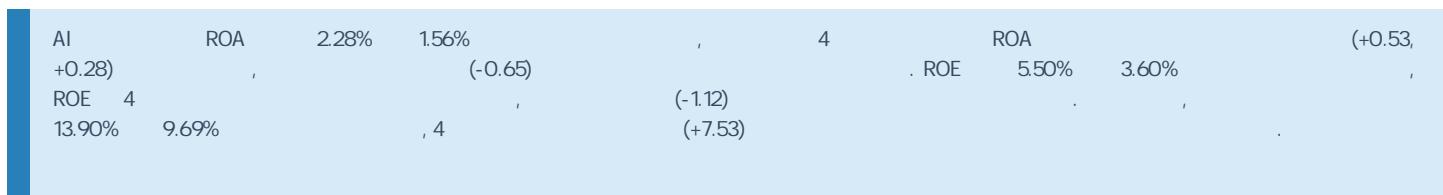
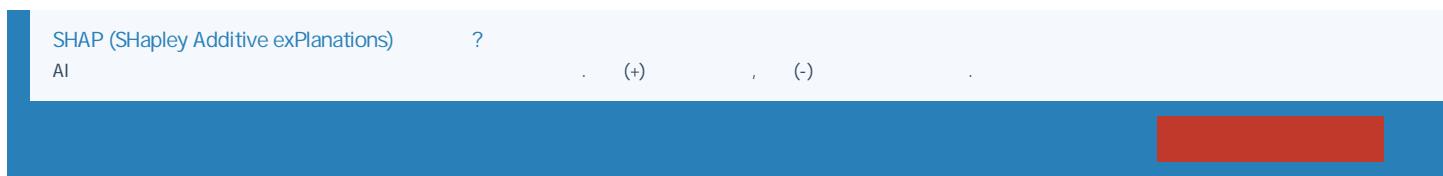


	114.4%	119.0%	+4.6%p	
	101.2%	97.5%	-3.7%p	
	126.4%	120.6%	-5.8%p	

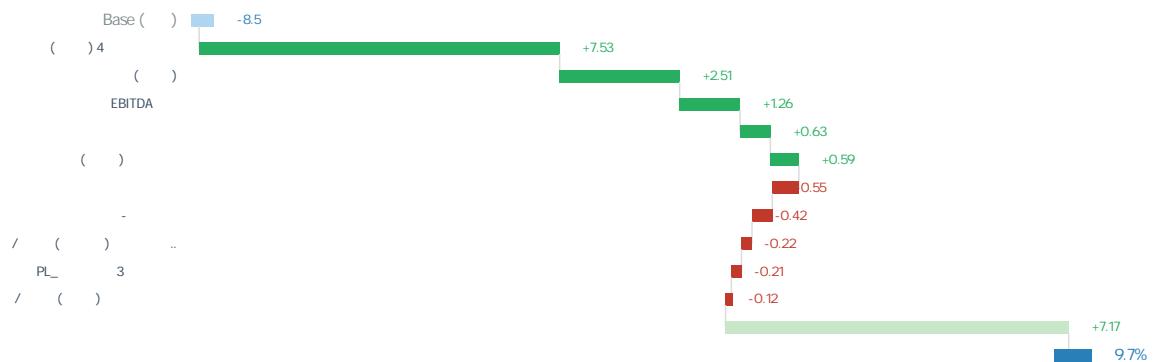


CFO_-	4.4%	3.4%	-1.0%p	
CFO_-	22.5%	16.3%	-6.2%p	
CFO	57.2%	-16.9%	-74.1%p	

5 XAI (AI)



13.9% 9.7%



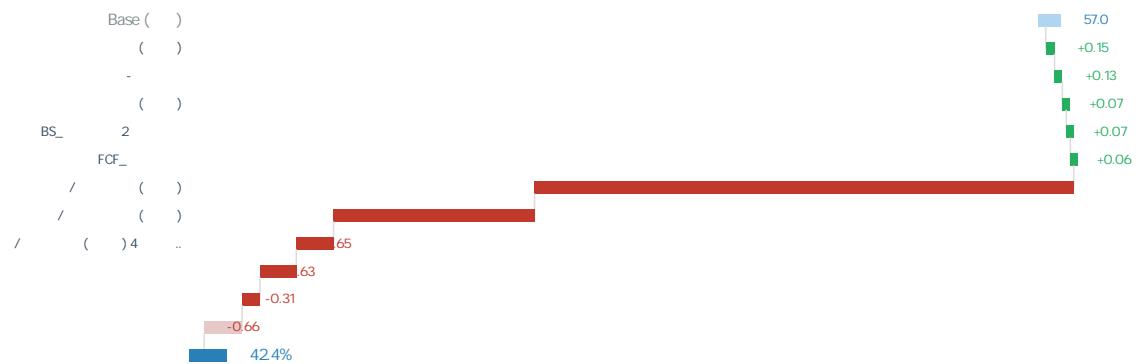
140.89% 138.41%

41.51%	140.89%	138.41%	(-3.12)	ROA(+0.15)	(-0.42)	(+13.82)	(+13.03)
-4408.01%							
-4576.26%							

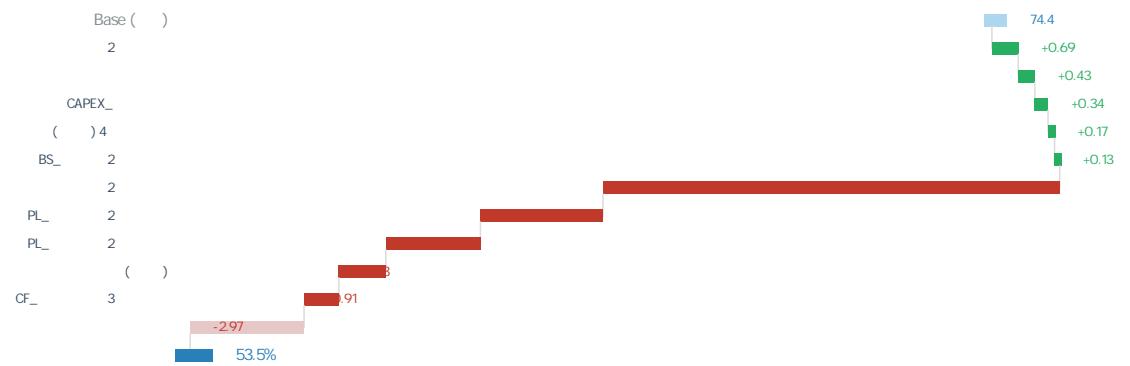
140.9% 138.4%



41.5% 42.4%



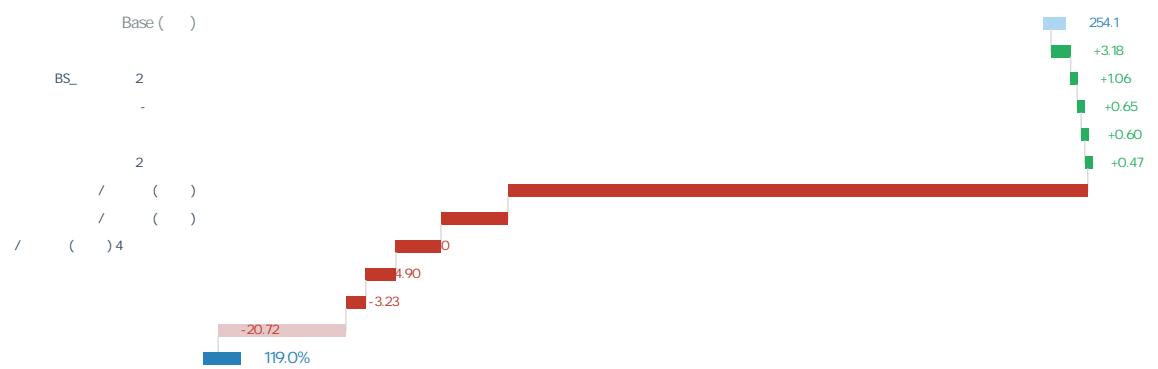
89.7% 53.5%



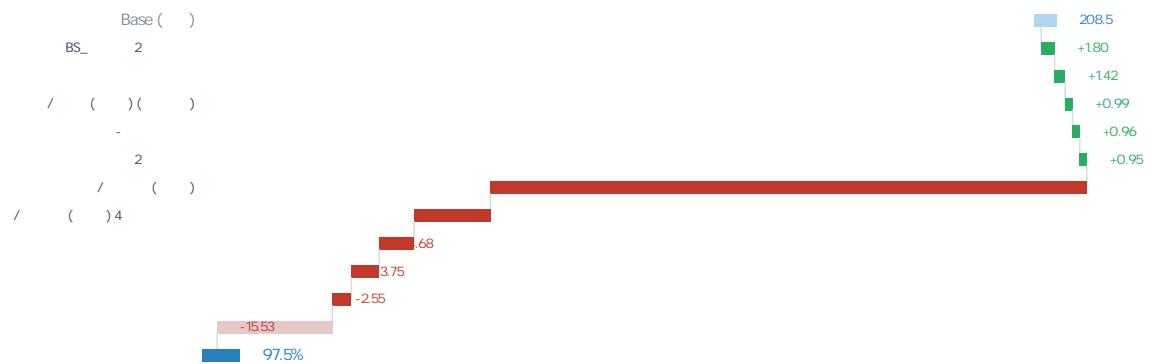
(+4.59%p) (+3.18) (+1.06) (+0.60) (+0.65)

(-3.69%p) (-94.08, -80.33)

114.4% 119.0%



101.2% 97.5%



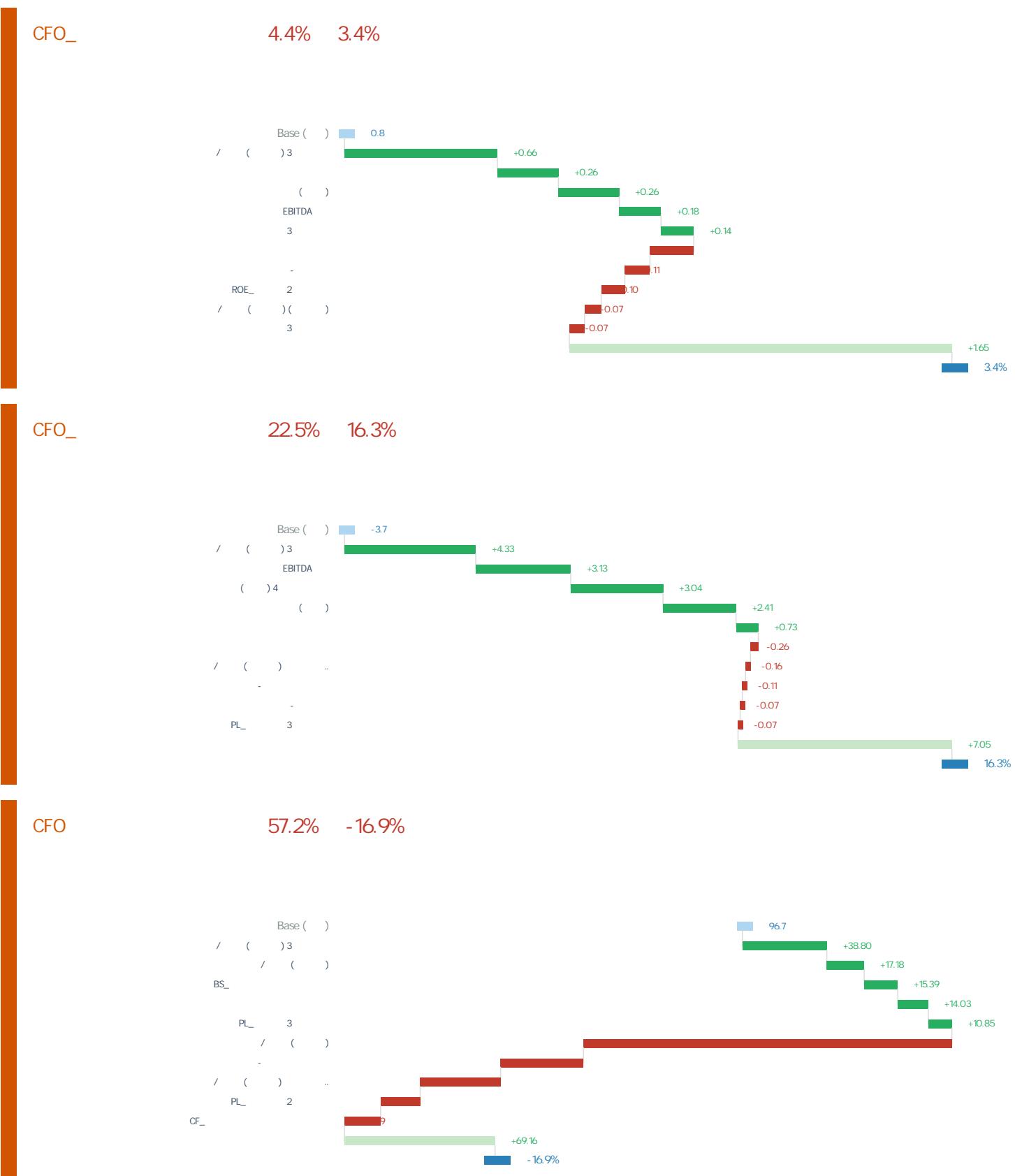
126.4% 120.6%



CFO_ 4.43%
(+0.66) ROA(+0.26)
22.46% 16.28%

3.42%
(-0.19)

3 CFO_
CFO_



6

HD

HD ROE 5.50% ROA 2.28% 15%
140.89% 114.36%

HD

AI

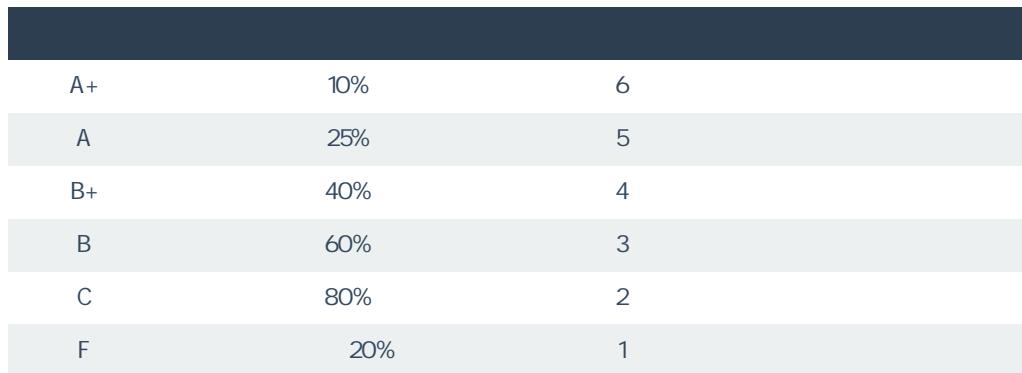
AI , HD
ROA ROE

: CFO

HD

1.

()



* 13

2. AI

AI XGBoost .
 , R²()

: $(R^2 \geq 0.7)$, $(0.4 \leq R^2 < 0.7)$, $(R^2 < 0.4)$

ROA	$R^2 = 0.4187$	()
ROE	$R^2 = 0.3564$	()
	$R^2 = 0.6664$	()

$$R^2 = 0.8197$$

B² = 0.7897

$$R^2 = 0.8720 \quad ()$$
$$R^2 = 0.8723 \quad ()$$
$$R^2 = 0.8015 \quad ()$$

CFO_	$R^2 = 0.2987$	()
CFO_	$R^2 = 0.5254$	()
CFO_	$R^2 = 0.2972$	()

3.

13