

## FY2006 2분기 경영통일공시



### I. 수익성

(단위: 백만원, %, %p)

구분	FY2006. 2/4분기	FY2005. 2/4분기	증감
당기순이익	3,077	41,936	-38,859
경과위험손해율	105.3	96.8	9
경과예정사업비 대 순사업비율	104.6	105.1	-0.5
운용자산이익율	5.2	5.1	0.1
ROA	0.1	1.8	-1.7
ROE	1.5	24.0	-22.5

주) 경과위험손해율(손해율, 경과예정사업비 대 순사업비율(사업비율)은  
직전1년간 금액을 기준으로 작성

- 주요변동요인: ROA와 ROE의 비율감소는 전년 당분기 대비 당기순이익의 감소로,  
이는 자동차손해율의 상승, 장기 IBNR 적립율 상승에 따른 추가 적립액 132억,  
CI변경으로 인한 광고선전비의 증가때문입니다.

### II. 건전성

1. 가중부실자산 (단위: 백만원, %, %p)

구분	FY2006. 2/4분기	FY2005. 2/4분기	증감
가중부실자산(A)	10,422	14,030	-3,608
자산건전성 분류대상자산(B)	3,912,679	3,574,704	337,975
비율(A/B)	0.27	0.39	-0.13

2. 위험가중자산 (단위: 백만원, %, %p)

구분	FY2006. 2/4분기	FY2005. 2/4분기	증감
위험가중자산(A)	3,252,289	2,991,055	261,234
총자산(B)	5,146,497	4,645,476	501,020
비율(A/B)	63.19	64.39	-1.19

3. 유가증권의 공정가액 및 평가손익 (단위: 백만원)

구분		공정가액	평가손익
일반계정	단기매매증권	157,294	5,334
	매도가능증권	1,644,871	182,796
	만기보유증권	218,475	
	지분법적용 투자주식	40,833	-4,973
	소계	2,061,472	183,157
특별계정		163,507	642
합계		2,224,979	183,798

주) 유가증권의 공정가액은 시가평가를 기준으로 하고 있음  
대여유가증권은 해당항목에 합산함.

## II. 건전성

(단위: 백만원)

구분	FY2006. 2/4분기	FY2005. 2/4분기	증감
자본금	30,000	30,000	0
자본잉여금	50,762	50,643	119
이익잉여금	216,468	233,395	-16,926
지급여력비율	203.1	211.1	-8.0

### \* 상반기 민원발생평가 결과

구분	당기		전기	
	하반기 (2006.7 -12)	상반기 (2006.1-6)	하반기 (2005.7 -12)	상반기 (2005.1-6)
민원발생평가 순위	-	상위 3위	상위 3위	상위 3위

1) 민원발생현황은 CY(1월~12월)기준임.

2) 민원발생평가 순위

- 금융감독원에서 손해보험사들의 민원발생지수를 기준으로 민원처리의 적정성을 평가한 순위이며, 상위순위일수록 상대적으로 민원처리과정이 양호함.

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[ ]		5,749,735,792,023		5,369,149,488,252
. •		277,481,928,407		172,712,745,360
1.		277,481,928,407		172,712,745,360
(1)		3,000,000		3,000,000
(2)		277,478,928,407		172,709,745,360
. 가		2,061,472,421,694		1,986,409,679,178
1.		157,294,488,008		197,948,585,252
(1)		29,266,995,200		37,435,243,560
(2) •		19,928,096,716		19,929,351,374
(3)		0		20,001,601,728
(4)		0		0
(5)		51,048,899,082		86,280,971,730
(6) 가		45,926,474,044		23,524,760,094
(7) 가		11,124,022,966		10,776,656,766
2. 가		1,644,870,520,565		1,511,911,812,353
(1)		300,498,794,751		276,413,867,121
(2)		2,428,821,206		2,428,821,206
(3) •		173,984,078,952		160,496,056,111
(4)		565,708,805,374		479,306,340,855
(5)		225,696,211,882		246,604,242,539
(6)		20,556,615,823		11,538,946,000
(7) 가		316,223,688,577		295,142,655,921
(8) 가		39,773,504,000		39,980,882,600
3.		218,474,894,887		236,841,801,144
(1) •		0		0
(2)		110,709,205,620		110,662,366,932
(3)		0		0
(4) 가		107,765,689,267		126,179,434,212
(5) 가		0		0
4.		40,832,518,234		39,707,480,429
(1)		40,832,518,234		39,707,480,429
(2)		0		0
III.	1,691,653,834,396		1,669,440,882,102	
( )	978,097,621		1,067,239,384	
( )	19714798469	1,672,917,133,548	24,166,124,431	1,646,341,997,055
1.		347,520,012,780		326,941,964,621
2. 가				16,700,000,000
3.		723,644,281,864		672,726,369,911
4.		157,324,369,074		271,846,134,243
5.		24,001,379,433		23,526,776,225
6.		439,163,791,245		357,699,637,102

.		589,457,375,573		583,024,423,772
1.		569,229,030,583		570,684,984,458
(1)		129,048,019,067		128,998,019,067
(2)	430,073,831,225		429,481,101,460	
( 가 )	41,061,059,659	389,012,771,566	35,611,528,742	393,869,572,718
(3)		17,209,199,235		14,102,979,160
(4)	1,204,358,650		1,191,340,036	
( 가 )	17,619,131	1,186,739,519	5,836,881	1,185,503,155
(5)	104,434,189,580		98,870,892,356	
( 가 )	71,896,814,987	32,537,374,593	66,413,278,385	32,457,613,971
(6)	676,715,559		509,553,709	
( 가 )	441,788,956	234,926,603	438,257,322	71,296,387
2.		20,228,344,990		12,339,439,314
(1)		20,228,344,990		12,339,439,314
.		1,148,406,932,801		980,660,642,887
1.	118,517,788,552		101,852,977,426	
( )	2,657,079,150	115,860,709,402	2,588,118,604	99,264,858,822
2.	46,940,215,594		35,801,503,072	
( )	3,035,609,949	43,904,605,645	2,750,900,465	33,050,602,607
3.		119,438,511,749		117,920,102,165
4.	47,880,611,433		46,947,799,125	
( )	87,024,180	47,793,587,253	73,840,060	46,873,959,065
5.		8,540,017,698		2,061,099,190
6.		44,120,311,691		40,637,616,772
7.		296,907,565,492		238,400,510,922
8.		388,749,889,915		321,463,849,044
9.	1,720,792,882		490,167,180	
( )	8,603,964	1,712,188,918	2,450,836	487,716,344
10.		3,166,104,065		5,946,176,124
11.		4,333,451,679		4,739,833,008
12. 가		0		641,243,827
13.		4,374,627,894		3,840,582,470
14.	0		0	
( )	0	0	0	0
15.		69,505,361,400		65,332,492,527
< >		5,749,735,792,023		5,369,149,488,252
[ ]		5,342,699,736,420		4,968,508,040,055
.	4,585,747,238,866		4,236,591,924,428	
( )	336,399,022,763	4,249,348,216,103	289,278,093,713	3,947,313,830,715
1.		3,199,650,886,000		2,953,524,825,000
2.		603,756,898,333		533,068,364,104
3.		768,319,110,103		737,038,099,324
4.		8,202,237,430		9,004,492,000
5.		5,818,107,000		3,956,144,000
.		349,467,766,187		333,883,098,741

.		743,883,754,130		687,311,110,599
1.		187,361,440,908		191,565,566,777
2.		2,217,555,274		3,257,998,271
3.		46,515,291,253		60,904,669,573
4.		4,136,969,234		842,753,446
5.		296,907,565,492		238,400,510,922
6.		69,197,634,138		62,529,828,071
7.	134,838,379,814		125,081,481,620	
( )	2,716,867,100		2,827,836,300	
( )	65,758,240,507	66,363,272,207	67,274,608,853	54,979,036,467
8.가		14,603,267,887		11,526,795,652
9.		17,469,178,595		23,124,123,654
10.		717,952,509		1,119,697,695
11.		0		0
12. 가		150,187,647		0
13.		29,831,881,920		30,818,403,987
14.		8,411,557,066		8,241,726,084
< >		5,342,699,736,420		4,968,508,040,055
[ ]		407,036,055,603		400,641,448,197
.		30,000,000,000		30,000,000,000
1.		30,000,000,000		30,000,000,000
.		50,762,054,243		50,717,687,482
1.		49,712,443,095		49,712,443,095
2.		1,049,611,148		1,005,244,387
.		216,468,127,900		226,919,950,892
1.		15,000,000,000		15,000,000,000
2.		50,000,000		50,000,000
3.		198,341,213,392		201,001,339,707
4.		3,076,914,508		10,868,611,185
(				
: 3,076,914,508				
: 35,461,017,203 )				
.		109,805,873,460		93,003,809,823
1.		(20,840,219,010)		(20,847,567,010)
2. 가 가		132,527,259,408		117,306,461,807
3. 가		(5,906,204,700)		(6,098,493,285)
4.		(868,214,331)		(293,343,076)
5. 가		4,893,252,093		2,936,751,387
< >		407,036,055,603		400,641,448,197
< >		5,749,735,792,023		5,369,149,488,252

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		49 2/4		48 2/4	
I.			2,211,110,269,839		1,951,591,856,204
1.		1,912,488,030,522		1,695,139,337,592	
2.		102,558,147,003		81,643,112,689	
3.		111,124,613,679		99,288,513,254	
4.		4,992,016,946		6,090,376,313	
5.		6,031,446,881		4,748,218,736	
6.		9,469,000		508,000,000	
7.		1,993,892,807		1,521,232,337	
8.	가	7,097,122,823		9,462,860,577	
9.		3,482,694,919		496,731,151	
10.		1,994,045,324		1,952,525,321	
11.		59,112,669,806		50,611,186,506	
12.		226,120,129		129,761,728	
II.			2,217,266,000,786		1,891,920,345,746
1.		302,459,850,139		271,932,397,473	
2.		15,584,667,446		15,450,134,834	
3.		662,109,792,783		552,239,557,269	
4.		802,254,570		170,067,364	
5.		476,476,827,534		408,972,771,420	
6.		278,286,994,075		229,532,287,579	
7.		42,075,177		267,348,277	
8.		450,521,099		78,068,499	
9.	가	1,763,167,195		1,142,352,478	
10.		357,634,975,501		335,209,996,070	
11.		95,394,000,211		51,950,339,895	
12.		22,241,576,716		21,622,712,939	
13.		1,937,210,278		1,784,536,523	
14.	가	1,936,106,352		1,502,815,382	
15.		145,981,710		64,959,744	
III.	( )		(6,155,730,947)		59,671,510,458
IV.			28,021,117,222		26,067,698,319
1.	가	3,276,501,686		7,060,916,611	
2.	가	-		-	
3.		2,153,344,632		3,041,148,462	
4.	가	6,319,620,427		291,862,129	
5.		6,112,155,483		6,594,450,025	
6.		5,269,209		8,272,915	
7.		1,825,171,569		1,527,666,246	
8.		509,610,659		5,957,506,439	
9.		4,191,539,672		-	
10.		173,070,140		747,684,046	
11.		787,975,850		511,724,994	
12.		2,666,857,895		326,466,452	
V.			18,270,868,948		29,765,732,704
1.	가	111,713,870		7,317,232	
2.	가	55,578,600		-	
3.		1,220,595,412		-	
4.	가	131,530,862		13,016,666,892	

5.	818,727,667		2,306,715,376	
6.	21,636,757		3,148,758	
7.	1,831,910,991		2,969,689,029	
8.	10,573,047,170		321,357,027	
9.	177,725,970		1,190,768,488	
10.	2,690,323,040		1,948,911,803	
11.	429,945,792		7,747,153,633	
12.	208,132,817		254,004,466	
VI.		3,594,517,327		55,973,476,073
VII.		-		-
VIII.		-		-
IX.		3,594,517,327		55,973,476,073
X.		517,602,819		14,037,862,921
XI.		3,076,914,508		41,935,613,152
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	49 2/4	48		49 2/4	48
. /	110,624,507,763	37,285,443,231	.	917,901,004	603,664,964
1.	102,770,000,000	30,000,000,000	1.	917,900,988	594,308,488
2.	7,854,507,763	7,285,443,231	2.	16	9,356,476
. 가	163,248,788,960	198,339,781,257	.	0	0
1.	1,296,350,001	978,350,001			
2. /	10,462,546,459	31,201,102,632	[ ]	917,901,004	603,664,964
3.	70,779,831,604	93,416,059,074			
4.	71,196,060,896	72,744,269,550	.	290,639,642,194	237,584,454,472
5. 가	9,514,000,000	0	1.	288,645,696,640	236,782,595,520
.	13,929,961,644	0	2.	482,112,307	783,125,748
	70,038,356	0	3.	1,508,443,104	18,733,204
가	0	0	4.	3,390,143	0
1.	14,000,000,000	0			
.	0	0			
.	4,224,453,172	1,819,119,551			
1.	3,526,633,982	1,819,119,551			
2.	697,819,190	0			
.	(470,168,341)	743,775,397			
[ ]	291,557,543,198	238,188,119,436	[ ]	291,557,543,198	238,188,119,436

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. /	436,964,564	32,547,226	.	248,393	19,384
1.	310,000,000	0	1.	248,393	19,384
2.	126,964,564	32,547,226	.	0	0
. 가	258,026,868	69,392,251			
1. /	258,026,868	69,392,251	[ ]	248,393	19,384
.	0	0			
.	0	0	.	5,349,773,901	212,372,102
.	47,893,287	11,473,960	1.	5,349,923,721	212,372,102
1.	47,741,067	11,473,960	2.	0	0
2.	152,220	0	3.	0	0
.	4,607,137,575	98,978,049	4.	(149,820)	0
[ ]	5,350,022,294	212,391,486	[ ]	5,350,022,294	212,391,486

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1.	53,018,167,041	(18,339,657,323)	1.	79,719,204,643	12,948,495,645
2.	33,167,031,571	33,812,712,568		79,719,204,643	12,948,495,645
	29,416,334,352	23,398,033,213	2.	6,704,785,538	4,108,703,540
	3,750,697,219	10,414,679,355		1,800,323,956	65,784,247
3.	772,034,450	511,724,994	가	4,874,527,182	3,931,679,032
4.	0	602,480		7,671,230	103,369,840
5.	0	602,483		22,263,170	7,870,421
6.	70,038,356	(24,500,000)	3. 가	55,476,761	123,393,414
7. 가	83,788,095	72,485,444	4. 가 가	644,724,052	16,729,544
8. 가 가	3,906,531	1,156,659,129	5.	0	0
9.	9,224,950	6,692,358			
10.	0	10			
[ ]	87,124,190,994	17,197,322,143	[ ]	87,124,190,994	17,197,322,143

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	49 2/4	48 2/4		49 2/4	48 2/4
1.	5,137,401,799	0	1.	5,155,020,088	0
2.	26,648,070	0		5,155,020,088	0
	23,980,156	0	2.	9,818,990	0
	2,667,914	0		2,991,646	0
3.	1,711,923	0	가	6,502,695	0
4.	2,133	0		324,649	0
			3. 가 가	924,847	0
[ ]	5,165,763,925	0	[ ]	5,165,763,925	0