

FY2006 3분기 경영통일공시



I. 수익성

(단위: 백만원, %, %p)

구분	FY2006. 3/4분기	FY2005. 3/4분기	증감
당기순이익	-5,095	48,552	-53,647
경과위험손해율	107.4	99.2	8.2
경과예정사업비 대 순사업비율	104.3	104.2	0.1
운용자산이익율	5.2	5.7	-0.5
ROA	-0.1	1.4	-1.5
ROE	-1.7	18.0	-19.6

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

- 주요변동요인: ROA와 ROE의 비율감소는 전년 당분기 대비 당기순이익의 감소로, 이는 자동차 고손해율의 지속, 장기 IBNR 적립율 상승에 따른 추가 적립액의 증가 때문입니다.

II. 건전성

1. 가중부실자산 (단위: 백만원, %, %p)

구분	FY2006. 3/4분기	FY2005. 3/4분기	증감
가중부실자산(A)	10,512	13,307	-2,794
자산건전성 분류대상자산(B)	4,199,209	3,696,572	502,637
비율(A/B)	0.25	0.36	-0.11

2. 위험가중자산 (단위: 백만원, %, %p)

구분	FY2006. 3/4분기	FY2005. 3/4분기	증감
위험가중자산(A)	3,423,851	3,102,152	321,699
총자산(B)	5,420,270	4,829,193	591,077
비율(A/B)	63.17	64.24	-1.07

3. 유가증권의 공정가액 및 평가손익 (단위: 백만원)

구분		공정가액	평가손익
일반계정	단기매매증권	151,885	11,265
	매도가능증권	1,754,142	145,463
	만기보유증권	213,218	
	지분법적용 투자주식	45,987	-6,266
	소계	2,165,232	150,462
특별계정		164,838	896
합계		2,330,070	151,358

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

Ⅲ. 자본의 적정성

(단위: 백만원)

구분	FY2006. 3/4분기	FY2005. 3/4분기	증감
자본금	30,000	30,000	0
자본잉여금	50,880	51,175	-295
이익잉여금	208,297	240,008	-31,712
지급여력비율	199.9	217.9	-17.9

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		49 3/4		48 3/4	
I.			3,534,406,088,406		3,091,390,057,812
1.		2,909,944,137,576		2,588,386,496,905	
2.		165,691,722,572		130,529,004,412	
3.		168,630,192,125		151,953,793,499	
4.		7,903,878,570		6,891,831,966	
5.		9,188,486,566		7,096,703,025	
6.		15,060,000		508,000,000	
7.		2,263,278,847		2,083,292,469	
8.	가	12,459,805,090		15,425,204,357	
9.		3,943,820,519		1,814,104,965	
10.		3,177,827,431		2,745,869,033	
11.		86,415,965,862		76,350,321,799	
12.		269,324,418		483,573,299	
13.		164,502,588,830		107,121,862,083	
II.			3,550,217,683,534		3,031,441,336,219
1.		526,727,701,434		374,736,334,826	
2.		10,821,670,757		23,403,954,285	
3.		1,022,478,239,762		875,894,796,160	
4.		1,073,462,973		244,649,270	
5.		680,893,215,138		657,460,576,487	
6.		418,912,117,661		361,599,177,607	
7.		67,636,030		300,496,240	
8.		516,512,048		465,213,583	
9.	가	1,194,891,775		2,302,671,886	
10.		534,871,978,474		501,831,191,150	
11.		149,227,439,310		89,308,238,363	
12.		32,965,865,750		31,709,932,636	
13.		2,879,579,637		2,587,429,625	
14.	가	2,905,191,909		2,215,106,972	
15.		179,592,046		259,705,046	
16.		164,502,588,830		107,121,862,083	
III.	()		(15,811,595,128)		59,948,721,593
IV.			35,648,049,948		44,003,634,727
1.	가	3,283,629,689		10,029,313,592	
2.	가	0		0	
3.		3,952,928,965		4,832,896,995	
4.	가	8,476,522,038		1,843,789,639	
5.		9,417,609,981		10,155,249,786	
6.		5,269,209		10,806,632,858	
7.		2,252,536,108		2,472,054,992	
8.		477,094,201		1,783,055,189	
9.		3,390,544,377		0	
10.		173,070,140		747,684,046	
11.		1,315,154,879		850,332,836	
12.		2,903,690,361		482,624,794	
V.			28,517,692,163		33,447,896,854
1.	가	111,925,748		86,463,971	
2.	가	55,578,600		0	
3.		1,764,226,523		0	
4.	가	312,542,137		6,903,877,234	

	49 3/4		48 3/4	
5.	1,110,979,432		5,466,003,659	
6.	29,247,355		7,994,709	
7.	2,559,135,301		3,932,555,334	
8.	15,978,587,601		4,615,951,694	
9.	487,917,420		1,255,283,788	
10.	5,324,193,263		2,880,226,474	
11.	575,225,966		8,045,535,525	
12.	208,132,817		254,004,466	
VI.		(8,681,237,343)		70,504,459,466
VII.		0		0
VIII.		0		0
IX.		(8,681,237,343)		70,504,459,466
X.		(3,586,621,357)		21,951,720,141
XI.		(5,094,615,986)		48,552,739,325
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[]		6,100,898,729,551		5,369,149,488,252
. •		270,041,492,113		172,712,745,360
1.		270,041,492,113		172,712,745,360
(1)		3,000,000		3,000,000
(2)		270,038,492,113		172,709,745,360
. 가		2,165,232,291,571		1,986,409,679,178
1.		151,885,132,854		197,948,585,252
(1)		31,085,261,400		37,435,243,560
(2) •		9,920,601,400		19,929,351,374
(3)		0		20,001,601,728
(4)		0		0
(5)		57,000,708,255		86,280,971,730
(6) 가		48,764,611,799		23,524,760,094
(7) 가		5,113,950,000		10,776,656,766
2. 가		1,754,141,679,639		1,511,911,812,353
(1)		330,091,532,471		276,413,867,121
(2)		3,778,821,206		2,428,821,206
(3) •		222,572,897,069		160,496,056,111
(4)		575,712,816,982		479,306,340,855
(5)		211,905,862,996		246,604,242,539
(6)		31,438,211,868		11,538,946,000
(7) 가		323,622,909,875		295,142,655,921
(8) 가		55,018,627,172		39,980,882,600
3.		213,218,067,141		236,841,801,144
(1) •		0		0
(2)		112,732,884,342		110,662,366,932
(3)		0		0
(4) 가		100,485,182,799		126,179,434,212
(5) 가		0		0
4.		45,987,411,937		39,707,480,429
(1)		45,987,411,937		39,707,480,429
(2)		0		0
III.	1,858,402,409,797		1,669,440,882,102	
()	617,011,683		1,067,239,384	
()	20,464,740,484	1,838,554,680,996	24,166,124,431	1,646,341,997,055
1.		359,878,735,254		326,941,964,621
2. 가		0		16,700,000,000
3.		754,982,551,229		672,726,369,911
4.		176,960,588,066		271,846,134,243
5.		24,368,803,672		23,526,776,225
6.		542,211,731,576		357,699,637,102

	49 3/4		48	
.		584,610,185,743		583,024,423,772
1.		565,259,574,556		570,684,984,458
(1)		129,060,199,067		128,998,019,067
(2)	430,073,831,225		429,481,101,460	
(가)	43,788,294,487	386,285,536,738	35,611,528,742	393,869,572,718
(3)		19,526,747,960		14,102,979,160
(4)	1,204,358,650		1,191,340,036	
(가)	23,618,744	1,180,739,906	5,836,881	1,185,503,155
(5)	105,332,860,126		98,870,892,356	
(가)	76,343,654,497	28,989,205,629	66,413,278,385	32,457,613,971
(6)	698,870,911		509,553,709	
(가)	481,725,655	217,145,256	438,257,322	71,296,387
2.		19,350,611,187		12,339,439,314
(1)		19,350,611,187		12,339,439,314
.		1,242,460,079,128		980,660,642,887
1.	140,994,478,469		101,852,977,426	
()	3,520,734,196	137,473,744,273	2,588,118,604	99,264,858,822
2.	43,923,353,146		35,801,503,072	
()	2,565,923,336	41,357,429,810	2,750,900,465	33,050,602,607
3.		115,209,456,336		117,920,102,165
4.	53,171,547,813		46,947,799,125	
()	92,890,239	53,078,657,574	73,840,060	46,873,959,065
5.		4,293,793,435		2,061,099,190
6.		44,581,437,291		40,637,616,772
7.		345,415,929,511		238,400,510,922
8.		419,087,629,000		321,463,849,044
9.	252,683,040		490,167,180	
()	1,263,415	251,419,625	2,450,836	487,716,344
10.		3,677,846,935		5,946,176,124
11.		6,222,652,287		4,739,833,008
12. 가		0		641,243,827
13.		4,281,730,286		3,840,582,470
14.	0		0	
()	0	0	0	0
15.		67,528,352,765		65,332,492,527
< >		6,100,898,729,551		5,369,149,488,252
[]		5,689,744,012,383		4,968,508,040,055
.	4,812,780,989,228		4,236,591,924,428	
()	339,427,809,366	4,473,353,179,862	289,278,093,713	3,947,313,830,715
1.		3,381,247,498,000		2,953,524,825,000
2.		634,654,206,165		533,068,364,104
3.		782,214,770,036		737,038,099,324
4.		7,931,029,027		9,004,492,000
5.		6,733,486,000		3,956,144,000
.		344,704,769,498		333,883,098,741

		49	3/4	48	
.			871,686,063,023		687,311,110,599
1.			213,344,030,288		191,565,566,777
2.			1,837,324,843		3,257,998,271
3.			52,199,054,650		60,904,669,573
4.			42,494,697,688		842,753,446
5.			345,415,929,511		238,400,510,922
6.			70,053,489,349		62,529,828,071
7.		137,414,030,653		125,081,481,620	
()		2,644,259,500		2,827,836,300	
()		75,065,026,466	59,704,744,687	67,274,608,853	54,979,036,467
8.가			23,569,466,568		11,526,795,652
9.			22,678,508,477		23,124,123,654
10.			978,979,640		1,119,697,695
11.			0		0
12. 가			44,121,583		0
13.			30,557,192,913		30,818,403,987
14.			732,053,826		396,098,084
15.			8,076,469,000		7,845,628,000
< >			5,689,744,012,383		4,968,508,040,055
[]			411,154,717,168		400,641,448,197
.			30,000,000,000		30,000,000,000
1.			30,000,000,000		30,000,000,000
.			50,880,146,367		50,717,687,482
1.			49,712,443,095		49,712,443,095
2.			1,167,703,272		1,005,244,387
.			208,296,597,406		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.			(5,094,615,986)		10,868,611,185
(
: (-)5,094,615,986					
: 35,461,017,203)					
.			121,977,973,395		93,003,809,823
1.			(20,965,135,010)		(20,847,567,010)
2. 가 가			145,462,573,786		117,306,461,807
3.			(6,265,764,219)		(6,098,493,285)
4.			(1,170,119,678)		(293,343,076)
5. 가			4,916,418,516		2,936,751,387
< >			411,154,717,168		400,641,448,197
< >			6,100,898,729,551		5,369,149,488,252

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1.	98,838,877,187	52,970,792,988	1.	145,545,672,596	100,621,530,706
2.	56,015,518,629	51,641,686,466		145,545,672,596	100,621,530,706
	43,494,025,694	32,035,756,756	2.	9,673,629,309	6,099,714,592
	12,521,492,935	19,605,929,710		3,077,501,740	100,252,739
3.	1,275,426,551	850,332,836	가	6,380,714,937	5,877,020,450
4.	78,904	1,665,950		184,109,570	103,369,840
5.	0	1,665,961		31,303,062	19,071,563
6.	70,124,658	(24,500,000)	3. 가	199,541,903	363,075,203
7. 가	99,420,238	257,577,305	4. 가 가	948,680,353	37,541,582
8. 가 가	53,911,077	1,410,978,970	5.	0	0
9.	14,166,917	11,661,597			
10.	0	10			
[]	156,367,524,161	107,121,862,083	[]	156,367,524,161	107,121,862,083

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	49 3/4	48 3/4		49 3/4	48 3/4
1.	8,023,037,986	0	1.	8,054,503,422	0
2.	100,936,138	0		8,054,503,422	0
	92,995,564	0	2.	79,747,584	0
	7,940,574	0		59,548,982	0
3.	11,084,946	0	가	17,119,154	0
4.	5,599	0		3,079,448	0
			3. 가 가	813,663	0
[]	8,135,064,669	0	[]	8,135,064,669	0

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	49 3/4	48		49 3/4	48
. /	112,622,357,892	37,285,443,231	.	660,516,579	603,664,964
1.	99,770,000,000	30,000,000,000	1.	660,516,563	594,308,488
2.	12,852,357,892	7,285,443,231	2.	16	9,356,476
. 가	164,579,496,181	198,339,781,257	.	0	0
1.	1,516,550,000	978,350,001			
2. /	10,679,750,084	31,201,102,632	[]	660,516,579	603,664,964
3.	49,653,936,468	93,416,059,074			
4.	63,213,932,203	72,744,269,550	.	336,519,436,146	237,584,454,472
5.	20,507,460,000	0	1.	334,489,343,304	236,782,595,520
6. 가	19,007,867,426	0	2.	123,267,435	783,125,748
.	13,929,875,342	0	3.	1,901,593,162	18,733,204
.	70,124,658	0	4.	5,232,245	0
가	0	0			
1.	14,000,000,000	0			
.	0	0			
.	5,575,963,489	1,819,119,551			
1.	4,592,465,169	1,819,119,551			
2.	983,498,320	0			
.	40,472,259,821	743,775,397			
[]	337,179,952,725	238,188,119,436	[]	337,179,952,725	238,188,119,436

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. /	5,846,867,458	32,547,226	.	566,698	19,384
1.	5,310,000,000	0	1.	566,698	19,384
2.	536,867,458	32,547,226	.	0	0
. 가	258,070,047	69,392,251			
1. /	258,070,047	69,392,251	[]	566,698	19,384
.	0	0			
.	0	0	.	8,235,410,088	212,372,102
.	108,601,414	11,473,960	1.	8,235,071,215	212,372,102
1.	107,442,594	11,473,960	2.	0	0
2.	1,158,820	0	3.	0	0
.	2,022,437,867	98,978,049	4.	338,873	0
[]	8,235,976,786	212,391,486	[]	8,235,976,786	212,391,486