

1.

1-1.

?

2001

, LG

2001

13.8%

2 3,453

0.3% 가 13.4%

1,097

,

154

5 891

가 2 9,064

5 675

가 3

3,484

,

86.8%

.

2,761

48

가 888

41

2002

가

' 3

,

가

2002 6 30

LG

1-2.

1)

가

2)

3)

1-3.

1)

1958. 12. 16
1959. 1. 27
2가 28
1967. 3. 27 가
1970. 4. 3
1970. 5. 4 (77)
1976. 6. 23 (10)
1978. 7. 28
1982. 7. 24 (194-27)
1983. 9. 9 가
1986. 11. 29 (85)
1987. 7. 24
1988. 10. 31
1990. 4. 5
1992. 9. 25
1995. 1. 4
1996. 2. 2
1999. 9. 1 ,
1999. 9. 30 LG
2000. 3. 31 , ,
2001. 1. 31 , , , , , ,
2001. 12. 21 ,

2)

1959. 1. 27
1962. 6. 21
1982. 7. 10
1988. 6. 21
1995. 6. 1

3) ,
"

4)

1958. 12. 13

1959. 1. 27

1967. 3. 27

가

1967. 4. 1

가

1983. 9. 27

가

1987. 9

가 1

1988. 9

가 2

1

1989. 9

가 3

1

1990. 2. 20

1990. 7. 16

'

1990. 10. 19

1991. 5. 1

1991. 5. 9

SUN ALLIANCE

1992. 4. 2

1992. 8. 3

1993. 1. 25

1993. 9. 20

1993. 11. 19

1994. 9. 15

1

1994. 11. 24

1995. 2. 13

1995. 4. 6

1995. 4.

가

(AA)

1996. 3. 18

< 2005>

1996. 4. 17

,

1996. 6. 24

INI(International Network of Insurance)가

1996. 9. 2

1996. 10. 22

1996. 11. 20

AGL

1997. 5. 27

1997. 10. 21

2

1997. 11. 6

97

1 (11.25%)

1997. 12. 4			, LG SIMAS Insurance	
1998. 4. 18			A.M.Best	A ⁺ (Excellent)
1998. 5. 28			가	AA
1998. 6	5		(, , , ,)	
1998. 8. 1			(,)	
1998. 11				
1998. 12. 24			(217 300)	
1999. 3	24			
1999. 7. 10			(1 5,000 500)	
1999. 8.			<LG ensurance Mall>	
1999. 9. 7	2	美	가	A.M.Best
			A ⁺ (Excellent)	
1999. 11. 1			가	
1999. 11. 25			()	
2000. 1. 17			(500)	
2000. 5. 12		美	가	Standard & Poor's
			A ⁺ (Strong)	
2000. 9. 19	3	美	가	A.M.Best
			A ⁺ (Excellent)	
2000. 12. 20				가
			(NCSI)	1

1-4.

1) 가

가

가

가

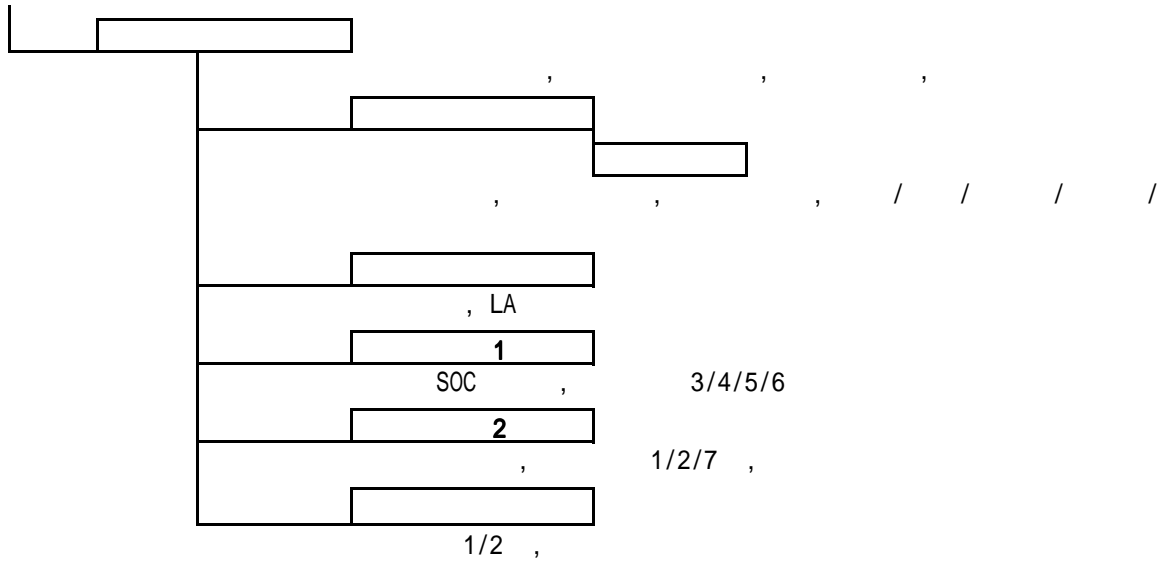
15

2) 가

가

가

가



2)

(2002 5 31) (:)

	46	207		253
	1		6	7
	47	207	6	260

) 1 .

1-6.

(2002 5 31) (:)

		2002.5	2001.5
		4	4
		4	4
		564	597
		1,999	2,246
		20	23
		2,591	2,874
		8	7
		0	0
		2,599	2,881

) .

1-7.

(2002 5 31) (: ,)

		2002. 5	2001. 5
		6,155	6,869
		7,984	7,603
		336	257
		8,320	7,860

1-8.

1)

(2002 5 31) (: , , %)

			'88. 2. 22	1,390	10,000,000	35.95%
PT. LG Insurance Indonesia			'97. 9. 1	Rp 320	224	70%

) () .

2)

(2002 5 31) (: , , %)

			'93. 3. 8	3	60,000	100%

1-9.

(: ,)

'98.12.24		1,657,535	83		300	
'99. 7.10		0				

1-10.

(2002 3 31) (: , %)

		(%)
19	17,254,560	28.76
	2,791,950	4.65
()	1,070,210	1.78
	2,023,916	3.37
	2,790,000	4.65
LG	1,665,000	2.78

1-11.

(2002 3 31) (: , %)

		(%)		(%)
	6	0.03	41,740	0.07
	53	0.29	4,857,492	8.10
	4	0.02	2,238,896	3.73
	56	0.30	10,643,465	17.74
	3	0.02	162,620	0.27
	8	0.04	4,475,974	7.46
	18,408	99.13	34,999,621	58.33
	31	0.17	2,580,192	4.30
	18,569	100.00	60,000,000	100.00

)

1-12.

(: , %)

		2001		2000	
	()	474,024,000	0.25%		
		158,458,000	0.25%		
		19,518,000	0.75%		
		131,653,000	0.50%	134,342,000	0.50%
		783,653,000		134,342,000	
		238,240,000	2.1%, 3.1%	319,705,851	1.50%
		424,119,000	1.70%		
		662,359,000		319,705,851	

) , .

1-13.

(: , %)

	2001	2000
	30.00%	0.00%
	150	0
	2,023	-2,618
	7.40%	0.00%

2.

2-1.

(:)

	2001	2000
	23,453	20,600
	8,295	7,732
	5,105	4,539
	6,095	7,020
	33,484	27,809
	26,988	23,587
	1,097	-1,411

1-12.

(: , %)

		2001		2000	
	()	474,024,000	0.25%	134,342,000	0.50%
		158,458,000	0.25%		
		19,518,000	0.75%		
		131,653,000	0.50%		
		783,653,000		134,342,000	
		238,240,000	2.1%, 3.1%	319,705,851	1.50%
		424,119,000	1.70%		
		662,359,000		319,705,851	

) , .

1-13.

(: , %)

	2001	2000
	30.00%	0.00%
	150	0
	2,023	-2,618
	7.40%	0.00%

2.

2-1.

(:)

	2001	2000
	23,453	20,600
	8,295	7,732
	5,105	4,539
	6,095	7,020
	33,484	27,809
	26,988	23,587
	1,097	-1,411

2-2.

(:)

		2001	2000	
		2,446	-243	2,689
	()	26,462	22,451	4,011
	()	24,016	22,694	1,322
		2,556	103	2,453
	()	2,926	1,847	1,079
	()	370	1,744	-1,374
	()	3,247	1,431	1,816
	()	154	134	20
		1,601	-1,705	3,306
		-11	-339	328
	()	458	493	-35
	()	469	832	-363
		0	0	0
	()	481	474	7
	()	481	474	7
		1,590	-2,044	3,634
		0	0	0
		0	0	0
		493	-633	1,126
		1,097	-1,411	2,508

* 5.95%p 77.39%
가 , 가 가
1,044 가 가
가 가 .

3.

3-1.

1)

(: , %)

		2001		2000	
	가 가	2,438	7.28	2,811	10.11
		6,067	18.12	7,064	25.40
		11,650	34.79	5,882	21.15
		5,670	16.93	4,823	17.34
		3,447	10.29	2,793	10.04
		4,212	12.58	4,436	15.95
		33,484	100.00	27,809	100.00
		24,563	78.98	21,316	77.61
			0.00		0.00
		2,425	7.80	2,271	8.27
		4,111	13.22	3,879	14.12
		31,099	92.88	27,466	98.77
		2,385	7.12	343	1.23
		33,484	100.00	27,809	100.00

1)

2)

2)

(: , %)

		2001		2000	
	가				
		757	91.31	725	96.41
		30	3.62		
		8	0.97	5	0.66
		34	4.10	22	2.93
		829	100.00	752	100.00
		4	0.48	2	0.27
		825	99.52	750	99.73
		829	100.00	752	100.00

1)

2)

3-2.

1)

2002 3 ()

5,880 873 (17.4%) 가 .

,

2)

(: , %)

		2001		2000	
	가	1,072	18.32	835	16.68
		423	7.23	623	12.44
		36	0.62	113	2.26
			0.00	0	0.00
		1,531	26.17	1,571	31.38
		348	5.95	333	6.65
		3,971	67.88	3,103	61.97
		5,850	100.00	5,007	100.00
	가	0	0.00	0	0.00
		0	0.00	0	0.00
		0	0.00	0	0.00
		0	0.00	0	0.00
		0	0.00	0	0.00
		0	0.00	0	0.00
		30	100.00	0	0.00
		30	100.00	0	0.00
		5,880	100.00	5,007	0.00

1)

2)

3)

(단위 : 억원, %)

업종별	2001년도		2000년도	
		구성비		구성비
농업·수렵업·임업	0	0.00	0	0.00
어업	0	0.00	0	0.00
광업	0	0.00	0	0.00
제조업	409	6.96	864	17.26
전기·가스·수도업	160	2.72	158	3.16
건설업	302	5.14	605	12.08
도·소매 및 소비자용품수리업	11	0.19	121	2.42
숙박 및 음식점업	18	0.31	44	0.88
운수·창고 및 통신업	699	11.89	44	0.88
금융 및 보험업	1,040	17.69	930	18.57
부동산·임대 및 사업서비스업	28	0.48	0	0.00
기타 공공사회 및 개인서비스업	20	0.34	0	0.00
기타	3,193	54.30	2,241	44.76
합계	5,880	100.00	5,007	100.00

) () .

4)

(: , %)

	2001		2000	
	2,429	41.31	2,163	43.20
	3,451	58.69	2,844	56.80
	698	11.87	658	13.14
	2,753	46.82	2,186	43.66
	5,880	100.00	5,007	100.00

) () .

5)

(단위 : 억원)

구 분	2001년 도	2000년 도
중소기업대출 비율 (A/B X 100)	11.87	13.14
중소기업대출 (A)	698	658
총 대 출 (B)	5,880	5,007

) () .

6)

(: , %)

	2001		2000	
	5,850	99.49	5,007	100.00
()	30	0.51	0	0.00

3-3. 가 가

(:)

			가 1)	* 가	가
	가		500	1,328	828
			2,139	2,156	17
			2,551	2,706	156
		가	204	223	18
		가	230	255	25
	가		1,693	2,453	760
			221	221	0
			6,152	6,144	-8
			7	7	0
		가	2,729	2,740	11
		가	80	85	5
			16,504	18,317	1,813
			7	9	2
			646	649	3
		98	98	0	
가		0	0	0	
가		0	0	0	
		751	757	6	
		17,256	19,074	1,818	

1) 가 가 .

2) 가 .

3) .

* 3.31 600 .

3-4.

(: , %)

		2001					2000				
			%		%			%		%	
		1,521	46.94			1,521	1,241	47.84			1,241
		1,219	37.62			1,219	1,190	45.88			1,190
			0.00			0		0.00			0
		500	15.43			500	163	6.28			163
			0.00			0		0.00			0
		3,240	100.00			3,240	2,594	100.00			2,594
		0	0.00			0	0	0.00			0
		3,240		0		3,240	2,594		0		2,594

3-5.

(:)

	2001	2000
1.	24,562	21,315
	17,298	14,750
	2,991	2,950
	4,247	3,602
	8	1
	18	12
()		
2.	2,426	2,271
	26,988	23,586

3-6.

.

1)

(: USD)

		2001	2000	
		5.2	5.0	0.2
	가	225.6	178.0	47.6
		11.1	0.0	11.1
		241.9	149.3	92.6
		11.2		11.2
		11.2		11.2

2) 가

(: USD)

	2001					
		가				
	0.84	120.18			0.53	121.54
		12.80				12.80
		11.03				11.03
		2.66				2.66
		3.75				3.75
	0.84	150.41	0.00	0.00	0.53	151.78

	2000					
		가				
		17.59				17.59
		7.17				7.17
		27.09				27.09
		18.63				18.63
		4.43				4.43
	0.00	74.92	0.00	0.00	0.00	74.92

) () , 5 가

3)

(: USD , %)

				(%)
2001.6	149,989	-181,575	-31,586	-119.7
2001.9	217,236	-177,905	39,331	59.6
2001.12	187,661	-181,686	5,975	15.6
2002.03	207,429	-180,971	26,458	24.4

1) , (+) , (-)

3-7.

(:)

	2001	2000
	240	230
	240	230
	219	219
	21	11
	37	81
	37	81
	37	81

) .

3-8.

1)

(:)

	2001	2000
	5,880	5,007
	5,850	5,007
	30	0
	291	227
	291	227
	0	0

1) ,

2) .

2)

$$\left(\begin{array}{c} \vdots \\ \vdots \end{array} \right)$$

	2001	2000			
	114	117	114		
	100	0	100		
	34	0	34		
	18	19	18		
	16	16	16		

) 5

20

3)

11

11

3-9.

1)

(:)

	2001	2000
가		
	1) 2,400	2) 2,467

- 1) USD180,971() KRW/USD 1,326.4
- 2) USD185,785() KRW/USD 1,328

2)

:
: 1 () 2 ()
1 ()

(:)

					가			
		()	()	()	()	()	()	()
				-6				-6
		()	()	()	()	()	()	()
			2,400					2,400
		()	(181)					(181)
		가	1					1
		가	42					42
			17					17
		()	()	()	()	()	()	()
		가						
		가						

(50)

" "

3 - 10.

(: , ,

		2001				2000			
		91,477	1.87	405	1.70	94,298	2.18	354	1.68
		84,946	1.74	423	1.77	74,833	1.73	373	1.78
		2,983,588	60.95	8,962	37.56	2,733,485	63.28	7,982	37.99
		0	0.00	0	0.00	0	0.00	0	0.00
		205,885	4.21	2,859	11.98	244,505	5.66	2,065	9.83
		1,420,097	29.01	10,044	42.10	1,067,509	24.71	9,072	43.17
		81,731	1.67	759	3.18	78,504	1.82	754	3.59
		4,867,724	99.45	23,452	98.29	4,293,134	99.39	20,600	98.03
		27,154	0.55	408	1.71	26,539	0.61	413	1.97
		4,894,878	100.00	23,860	100.00	4,319,673	100.00	21,013	100.00

3-11.

1)

(:)

			2001	2000	
			198	160	38
			16	19	-3
			146	137	9
		(A)	36	4	32
			1,424	1,398	26
			272	204	68
			913	906	7
		(B)	-239	-288	49
	(A+B)		-203	-284	81

2)

(: USD)

			2001	2000	
			12,095	12,498	-403
			3,102	3,169	-67
			6,124	4,206	1,918
		(A)	2,869	5,123	-2,254
			161,837	114,551	47,286
			53,578	40,783	12,795
			90,510	37,351	53,159
		(B)	-17,749	-36,417	18,668
	(A+B)		-14,880	-31,294	16,414

4.

(: , %)

			2001	2000	
4-1			203.25	135.64	
4-2			0.73	0.77	
		가	72.37	71.53	
4-3			77.39	83.34	
			27.88	27.25	
			10.29	0.44	
		ROA	3.64	-4.97	
		ROE	134.51	-67.38	
4-4			18.52	23.55	
			21.65	10.69	
4-5			85.81	60.78	
			110.00	97.51	
			175.08	144.31	
4-6			100.00	100.00	

4 - 7. 가

1) 가

3	A.M. Best	Standard & Poor's
1999. 9. 8	A-(Excellent, Positive outlook)	
2000. 5. 12		A-(Strong, Stable outlook)
2000.12. 21	B++(very good, silent outlook)	
2001. 2. 26		BBB-(good, negative outlook)
2001.12. 13	B++(very good, positive outlook)	
2002. 1. 31		BBB-(good, stable outlook)

2) 가

()

5.

5-1.

가

- 1) , ,
- 2) 'RISK ' ' 가 '
- 3) LG-CNS ALM ()
(2000. 3),
Arthur Andersen社 RISK Consulting .
- 4) 가 RM

5-2.

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2)

가 .

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5-3.

1)

가 (:) ,

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2)

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5-4.

1)

가 , 가 , (: 가
가 ,) .

2)

가 ,
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 가 ,
 가 . 가
가 .
 Risk metrics system , . (2002 6)
가

5-5.

1)

:
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 Gap :
 :
 ,
 가

2)

/ /
 ALM
 ,
 ALM
 -
 -
 - ' 가

3)

(단위 : 억원)

구 분	1 년 이내	2 년 이내	3 년 이내	3년 초과	합 계
보험료 적립금	2,725	3,201	2,549	8,823	17,298

1)

2)

1

(:)

	1	2	3	4	5	5	
	2,021	1,057	505	178	449	598	4,808

1)

2)

가

(:)

	1	2	3	4	5	5	
.	115	11	257	103	206	100	792
	1,273	1,547	1,432	153	290	295	4,989
	3,964	1,965	285	118	580	730	7,644
	5,353	3,523	1,974	374	1,076	1,125	13,425

1) . , , ,

2) 가 ()

3)

6.

6-1.

1)

(:)

		()			
	11,273	-358 (1,390)	99	104	2002.3.31
	29	5 (3)	2	1	2002.3.31
PT. LG. Insurance Indonesia	103	43 (43)	5	5	2001.12.31

2)

" "

" "

6-2.

(:)

				52	
				76	
				128	
				480	
				480	
			가	255	
				65	
				11	
				2,706	
				484	
				3,521	
				4,129	

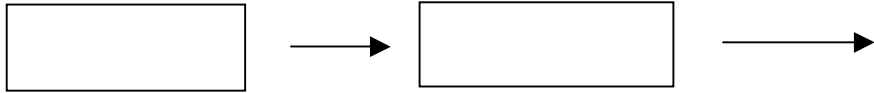
1)

2

2)

6-3.

1)



: ()
: () ()

2)

가
가

3)

4)

298) 663 (409 (39 , 72 ,
6 , 169 , 488)
162%

6-4.

"

"

6-5.

(2001.5.8)

1. : 2001.5.30
2. : 85 LG 19
3.
 - 1 : 43 , ()
 - 2 :
 - 3 :
 - 4 :

(2001.5.9)

1. : 가
2. ()
 - () : 10,000,000,000
 - :
3. : 2001 05 23 2002 05 22
4. () :
5. () : 2001 05 08
 - : 4

(2001.5.9)

1. : 가
2. : 가
3. : 2001. 5. 8
 - : 4
4. : 2001. 5. 30

100 10 가 (2001.5.11)

1. 가 : 265,378,060,583
 - 가 : 14.8%
 - : 2,060,026,520,011
 - : 1,794,648,459,428
2. 가 :

100 30 (2001.5.11)

1. : -231,208,393,676

- : -863.5%

- : -204,434,170,108

- : 26,774,223,568

3. : 가 가

100 30 (2001.5.11)

1. : -159,386,537,080

- : -871.6%

- : -141,100,313,512

- : 18,286,223,568

3. : 가 가

100 20 (2001.5.11)

1. 1 : 0

2. : -100%

3. : 0

4. : 6,928,487,500

(2001.5.30)

1

43 , () -

2

—

3

—

4

- 12

(2001.8.7)

1. () : ()

— : —

2.

- : 2001 8 7
- : 76.69
- : 73 LG
- : 2001 3 10 2002 4 30
176,387,000

3. :

4. : 2001 8 7

() (2001.10.30)

1.

- :
- : 100,000,000,000
- :
- : 9 66-5

2.

- : 24,429,688,896
- : 145,264

3. :

(2001.12.20)

- 1. : 774 (258%)
- 2. :
- 3. :
- 4. : 2002.1 2005.4()
- 5. : 649-11

(2002.3.29)

- 1. : 1
- 2. : •
- 3. : 10,000,000,000
- 4. : 2,000,000 (7.52%)

6-6.

$$\left(\begin{array}{c} \vdots \\ \vdots \end{array} \right)$$

	2001	2000
	419	451

6-7.

1)

|| ||

2)

$$(\quad, \quad, \quad, \quad)$$

" "

6-8.

1)

" "

2)

$$\left(\begin{array}{c} \cdot \\ \cdot \end{array} \right)$$

기 부 대 상	기부방식	금 액	비 고
한국복지재단	현금	163	사회복지기금
경희대학교	현금	50	학교지원기부금
한국문화예술진흥원	현금	100	문화예술진흥기금
(사)녹색교통운동	현금	109	사회복지기금
엘지화재노동조합	현금	2,500	사내근로복지기금
5천만원 미만건 합계		120	9 건
합 계 액		3,042	14 건

가 가 가 가가

가 가

2) 5, 5

7.

7-1.

1)

LG		2002	3	31	2001	3	31
()		, .					
		.					
가		.					
		.					
가		가					
		가					
		.					
LG		2002 3					
31	2001 3 31	()					
		.					

2)

가 .

(1)

25

6,839 1,496

(: 8,970 1,169) , ()

1,973 (: 1,756) 17,506

(:10,148) .

(2)

17

.

925 가 ,

640 4,162 .

(3)

27

.

,

.

7-2.

44 2002 3 31
43 2001 3 31

 LG화재해상보험주식회사

	44	43
[.]	3,348,429,144,114	2,780,871,444,032
1. 243,845,350,179	243,845,350,179	281,087,921,334
(1) 238,512,170,127	238,512,170,127	254,572,144,383
(2) 10,000,000	10,000,000	22,216,961
(3) 232,037,533,535	232,037,533,535	238,801,275,626
2. 6,464,636,592	6,464,636,592	15,748,651,796
3. 5,212,163,458	5,212,163,458	1,000,000,000
4. 121,016,594	121,016,594	25,509,302,493
가	606,707,839,915	706,353,643,241
(가)		
1. 72,744,044,650	72,744,044,650	103,793,078,445
2. 39,362,721,247	39,362,721,247	15,618,763,671
3. 72,235,787,438	72,235,787,438	64,681,369,285
4. 103,959,101,132	103,959,101,132	150,052,128,343
5. 270,638,750,181	270,638,750,181	219,496,297,824
6. 가 22,276,596,959	22,276,596,959	124,369,800,481
7. 가 25,490,838,308	25,490,838,308	28,342,205,192
가	1,164,965,543,406	588,219,402,537
(가)		
1. 245,304,785,514	245,304,785,514	76,185,287,618
2. 22,086,426,032	22,086,426,032	19,672,698,105
3. 39,811,965,640	39,811,965,640	23,368,519,837
4. 179,333,531,057	179,333,531,057	154,547,501,468
5. 395,221,884,450	395,221,884,450	190,448,206,774
6. 741,270,000	741,270,000	694,372,950
7. 가 273,954,796,113	273,954,796,113	111,686,478,000
8. 가 8,510,884,600	8,510,884,600	11,616,337,785
가	566,983,635,039	482,267,744,057
(가)	18,016,485,204	18,069,577,313
(가)	19,955,556	334,397,402
1. 935,677,756	935,677,756	935,677,756
2. 107,152,790,101	107,152,790,101	83,467,316,291
3. 가 3,599,886,000	3,599,886,000	11,262,170,400
4. 42,305,898,236	42,305,898,236	62,266,220,789
5. 237,916,361,099	237,916,361,099	228,101,068,313
6. 34,802,080,234	34,802,080,234	33,349,264,589
7. 159,243,060,129	159,243,060,129	81,290,000,634
8. 344,684,143,730	344,684,143,730	279,300,830,123
1. 84,164,484,699	84,164,484,699	82,294,163,364

(가)		
(1)	29,093,583,553	29,154,161,145
(2)	60,537,367,182	57,136,631,069
(가)	5,466,466,036	3,996,628,850
(3)		
(가)		
(4)		
(가)		
2.	252,463,911,545	189,200,763,953
(1)	123,057,346,157	94,965,555,958
(2)	76,186,943,060	72,675,517,899
(가)	9,371,549,487	6,825,227,177
(3)		
(가)		
(4)	49,954,261,065	16,318,471,039
(5)		
(가)		
(6)	72,574,508,769	66,527,332,609
(가)	60,076,639,662	54,555,867,572
(7)	881,279,770	831,200,878
(가)	742,238,127	736,219,681
3.	8,055,747,486	7,805,902,806
(1)		
(2)		
(3)		
(4)	8,055,747,486	7,805,902,806
(5)		
.	421,242,631,845	443,641,902,740
1.	107,307,225,111	68,247,995,281
()	3,560,426,184	1,797,195,117
2.	27,932,324,299	28,515,145,991
()	2,288,517,132	2,880,536,145
3.	116,238,957,223	134,369,198,666
(1)	107,105,048,120	124,657,225,783
(2)	7,890,355,933	8,425,313,433
(3) 가	1,243,553,170	1,286,659,450
4.	40,701,658,264	35,708,655,300
()	105,335,519	103,207,733
5.	1,289,037,480	1,562,029,775
6.	24,734,079,489	18,768,454,390
7.	82,912,100,608	75,156,094,164
8.	11,893,401,000	11,804,996,000
9.	11,253,132,862	47,895,213,594
10.	655,293,436	1,286,142,537
()	3,276,467	6,430,713
11.	770,286,799	879,153,904
12. 가		
13. 가		
14.	971,119,664	23,440,744,126
15. 가	273,941,612	201,354,416
16. ()		
17.	267,629,300	594,094,304
18.		115,006,217

(19.	)		115,006,217
<	>	3,348,429,144,114	2,780,871,444,032

(:)

	44	43
[]	3,109,935,312,101	2,746,556,563,064
-	2,456,276,232,688	2,131,572,528,917
()	281,428,419,843	203,886,192,564
(1)	1,729,789,843,000	1,475,008,854,000
(2)	442,498,838,559	394,871,054,754
(3)	562,756,191,972	464,193,174,727
(4)	783,653,000	134,342,000
(5)	1,876,126,000	1,251,296,000
-		
-	242,570,050,497	227,141,805,737
-		
-	411,089,028,916	387,842,228,410
1.	185,701,863,076	166,285,366,915
2.	2,244,914,655	3,353,574,633
3.	46,330,620,820	26,641,193,330
4.	8,117,236,500	
5.	3,371,974,940	2,177,618,248
6.	82,912,100,608	75,156,094,164
7.		
8.	70,527,105,745	69,600,056,615
()	3,732,941,800	4,500,314,500
()	33,811,180,371	11,150,000,000
9. 가	9,692,684,258	7,818,227,052
10.		
11.		
12.		
13.		4,500,000
14. 가		
15.	14,233,733,735	9,951,144,820
16.	445,957,698	1,597,336,762
17.		
18. 가		
19. ()		
20.	19,644,498,800	17,717,515,600
21.	5,410,460,252	23,189,914,771
< >	3,109,935,312,101	2,746,556,563,064

[	]	238,493,832,013	34,314,880,968
.		30,000,000,000	30,000,000,000
1.		30,000,000,000	30,000,000,000
2.			
.		49,989,600,618	49,712,443,095
1.		49,712,443,095	49,712,443,095
2.			
3.		277,157,523	
4.	가		
.		96,750,025,792	
1.		15,000,000,000	
2.		50,000,000	
3.			
4.		81,700,025,792	
5.			
(		109,700,377,336	(141,100,313,512)
)			
.		61,754,205,603	(45,397,562,127)
1.			
2.			
3.		(19,805,880,910)	(16,787,979,330)
4.			
5.	가 가	76,816,076,665	(33,250,039,918)
(	가 가)		
6.		4,744,009,848	4,640,457,121
()		

<	>	238,493,832,013	34,314,880,968
<	>	3,348,429,144,114	2,780,871,444,032

44 2002 3 31
43 2001 3 31

LG

	44	43
.	34,198,917	170,210
1.	0	0
2.	0	0
3.	0	0
4.	0	0
5.	170,210	170,210
6.	0	0
7.	34,028,707	0
. 가	75,662,141,333	72,510,475,225
1.	904,359,200	176,551,200
2. .	13,876,433,718	0
3.	5,053,873,030	5,046,216,700
4.	46,007,398,302	56,991,945,877
5.	9,820,077,083	10,295,761,448
6. 가	0	0
7.	0	0
8. 가	0	0
9. 가	0	0
가	0	0
가	0	0
가	0	0
.	2,985,000,000	0
가	15,000,000	0
1.	0	0
2.	0	0
3. 가	0	0
4.	0	0
5.	0	0
6.	3,000,000,000	0
7.	0	0
8.	0	0
.	0	0
1.	0	0
2.	0	0
. 858,785,418	858,785,418	467,830,481
1.	0	0
2.	858,785,418	467,830,481
3.	0	0
4.	0	0
5.	0	0
6.	0	0
.	3,371,974,940	2,177,618,248
[]	82,912,100,608	75,156,094,164

(:)

	44	43
-	443,231,250	201,749,890
1.	0	0
2.	413,697,703	201,749,890
3.	0	0
4.	0	0
5.	11,095,890	0
6.	0	0
7.	18,437,657	0
8.	0	0
9.	0	0
-	0	0
[]	443,231,250	201,749,890
-	82,468,869,358	74,954,344,274
1.	79,256,035,461	72,943,905,121
2.	662,359,000	319,705,851
3.	2,550,474,897	1,690,733,302
[]	82,912,100,608	75,156,094,164

7-3.

44 2001 4 1 2002 3 31
43 2000 4 1 2001 3 31

 LG화재해상보험주식회사

(:)

	44 ()	43 ()
.		
	2,938,802,434,182	2,429,755,941,311
1.	2,326,284,861,932	2,031,438,929,808
	2,345,268,858,766	2,060,026,520,011
	35,670,215,395	31,253,122,562
	54,654,212,229	59,840,712,765
2.	209,729,573,856	134,323,818,898
	210,772,102,593	136,488,054,773
	1,042,528,737	2,164,235,875
3.	164,014,907,691	147,397,749,811
4.	4,315,058,445	16,145,839,870
5.	3,185,028,970	2,350,960,793
6.	3,396,635	46,466,578
7. 가	9,419,831,778	3,766,332,917
8. 가 가	111,616,441,411	14,883,665,183
9.	5,965,625,099	5,977,717,707
10.	58,872,365	142,991,145
11.	104,028,648,602	73,084,763,200
12.	180,187,398	196,705,401
.	2,778,688,624,263	2,600,243,584,666
1.	324,685,062,119	143,095,926,314
	4,090,157,049	(22,944,508,601)
	64,539,775,070	38,406,001,915
	254,780,989,000	127,652,074,000
	649,311,000	8,858,000
	624,830,000	(26,499,000)
2.	15,428,244,760	13,371,008,554
3.	821,663,150,055	765,918,796,299
	829,477,398,719	773,189,923,246
	23,356,108,244	20,586,986,689
	31,648,995,696	26,015,270,412
	(478,638,788)	1,842,843,224
4.	14,189,656	17,641,265
5.	609,517,892,977	701,961,227,305
	350,135,172,974	429,249,857,766
	3,187,278,878	2,889,020,752
	256,195,441,125	269,822,348,787
6.	355,753,712,530	274,320,585,454
	358,257,276,954	286,228,523,267
	2,503,564,424	11,907,937,813
7.	131,415,231	103,154,869
8. 가	7,167,622,448	9,838,381,542
9. 가 가	7,155,787,946	148,265,625,800
10.	607,829,866,115	520,946,821,308
11.	6,697,517,000	6,009,464,000
12.	20,872,706,240	14,532,244,392
13.	8,057,936	86,947,708
14. 가	1,631,797,372	1,550,899,246
15.		233,225

16.		131,601,878		224,627,385	
.	()		160,113,809,919		(170,487,643,355)
.			45,778,755,950		49,253,997,750
1.	가	23,746,006,801		1,795,898,065	
2.					
3.		4,160,006,124		1,136,313,477	
4.	가	172,872,860			
5.	가	1,984,468,747			
6.					
7.		94,399,620		37,090,663	
8.		9,003,102,806		10,095,224,920	
9.		1,755,307,424		26,454,575,968	
10.				4,602,895,785	
11.		780,340,735			
12.		657,447,289		561,676,580	
13.		3,424,803,544		4,570,322,292	
.			46,866,778,845		83,200,524,503
1.	가	848,378,679		4,132,665,543	
2.		14,149,489,484			
3.		8,662,558,993		10,698,517,236	
4.	가			18,136,652,660	
5.	가			761,794,974	
6.				25,879,043	
7.		63,031,061		12,250,439	
8.		5,093,019,741		11,100,646,371	
9.		3,844,160,581		25,571,619,177	
10.		768,268,803		1,404,156,079	
11.		3,042,075,099		715,655,385	
12.					
13.		3,553,219,146		3,081,414,277	
14.		6,842,577,258		7,559,273,319	
.	()		159,025,787,024		(204,434,170,108)
.					
1.					
2.					
3.					
4.					
.					
1.					
2.					
.			159,025,787,024		(204,434,170,108)
.			49,325,409,688		(63,333,856,596)
.	()		109,700,377,336		(141,100,313,512)
(:)		2,023		(2,593)	
(:)		2,023		(2,593)	

44	2001	4	01	2002	3	31
43	2000	4	01	2001	3	31

LG

			44	43
1.			7,514,525,084	28,900,927,219
2.			38,942,384,599	17,655,260,461
			21,924,624,938	13,799,348,686
			17,017,759,661	3,855,911,775
			0	0
3.			657,447,289	561,676,580
4.			1,300,000	861,810
5.			138,012,199	646,378
6.	가		0	0
7.			15,000,000	0
8.	가		546,861,128	92,878,419
9.	가	가	241,097,000	214,502,121
10.			0	0
11.		가	0	0
12.			0	0
13.			0	0
14.			0	9,287,852
15.			12,510,865	3,900,951
16.			0	0
[]			48,069,138,164	47,439,941,791

(:)

	44	43
1.	40,752,537,983	41,288,135,928
	0	0
	40,752,537,983	41,288,135,928
2.	6,123,307,739	4,665,058,525
	635,549	425,997
가	5,860,437,126	4,621,726,728
	236,712,270	0
	25,522,794	42,905,800
3.	4,627,350	7,120,168
4.	0	0
5.	0	0
6. 가	395,557,354	72,558,050
7. 가 가	793,107,738	1,387,623,008
8.	0	0
9. 가	0	0
10.	0	0
11.	0	0
12.	0	19,444,042
13.	0	2,070
[]	48,069,138,164	47,439,941,791

7-4.

44 2001 4 1 2002 3 31 : 2002 5 30
 43 2000 4 1 2001 3 31 : 2001 5 30

(:)

	44 ()	43 ()
I.		
()		(144,861,980,450)
1.	(3,521,854,420)	
2.		(2,122,841,480)
3.		(239,812,518)
4.	3,739,376	
5. ()	109,700,377,336	(142,499,326,452)
II.		141,340,126,030
1.		58,111,559,275
2.		2,960,000,000
3.		15,000,000,000
4. 가		42,836,150,998
5.		182,926,352
6.		22,249,489,405
III.		
1.	15,000,000,000	
2.	50,000,000	
3.	81,700,025,792	
4.	1,315,000,000	
5.	8,117,236,500	
가.		
() :		
: 150 (30%)		
: -)	8,117,236,500	
IV.		(3,521,854,420)

7-5.

44 2001 4 1 2002 3 31
43 2000 4 1 2001 3 31

(:)

	44()		43()	
I.		377,600,158,814		142,543,939,371
1. ()	109,700,377,336		(142,499,326,452)	
2. 가	428,630,364,710		418,420,037,183	
가.	324,685,062,119		143,095,926,314	
.	15,428,244,760		13,371,008,554	
.	17,246,595,881		18,632,664,957	
. 가	14,078,209,050		15,193,416,792	
.	4,515,924,147			
. 가	7,167,622,448		9,781,381,542	
. 가 가	7,155,787,946		148,265,625,800	
.	6,697,517,000		6,009,464,000	
. 가	848,378,679		4,132,665,543	
.	14,149,489,484			
.	8,662,558,993		10,698,517,236	
. 가			18,136,652,660	
. 가			761,794,974	
.			25,879,043	
.	63,031,061		12,250,439	
.	3,655,525,010		23,869,348,327	
. (가)	723,198,986			
.	3,553,219,146		3,081,414,277	
. ()			3,352,026,725	
3.	(170,246,750,497)		(59,655,717,235)	
가. 가	9,419,831,778		3,708,156,402	
. 가 가	111,616,441,411		14,883,665,183	
. ()	10,801,491,368		2,363,770,264	
.	5,965,625,099		5,977,717,707	
. 가	23,746,006,801		1,795,898,065	
. 가	4,160,006,124		1,136,313,477	
. 가	1,984,468,747			
. 가	172,872,860			
.	94,399,620		37,090,663	
.	1,507,458,979		24,877,100,708	
. (가)	735,915,466			
.			4,602,895,785	
.	42,232,244		273,108,981	
4. .	9,516,167,265		(73,721,054,125)	
가.	(39,104,888,634)		(1,996,682,870)	
.	(818,502,361)		(2,476,777,816)	
.	(4,993,002,964)		18,708,261,506	

.		272,992,295		(249,557,313)	
.		(7,756,006,444)		(28,937,286,216)	
.		(6,785,922,000)		(8,070,154,000)	
.		38,096,140,883		(48,517,895,654)	
.		630,849,101		1,498,494,272	
.		108,867,105		148,067,755	
.		22,469,624,462		(15,803,446,984)	
.	가	(72,587,196)		(201,354,416)	
.		15,354,195		(5,063,453)	
.		19,416,496,161		33,285,884,863	
.		(1,108,659,978)		(26,545,327,821)	
.		13,285,042,490		6,351,403,116	
.		1,194,356,692		1,848,298,882	
.		7,756,006,444		28,937,286,216	
.				(16,916,204,396)	
.		(16,319,546,751)		(10,482,585,420)	
.		767,372,700		595,435,300	
.		(22,661,180,371)		(11,150,000,000)	
.	가	1,874,457,206		1,172,864,214	
.		(4,500,000)		4,500,000	
.		4,282,588,915		(1,365,840,923)	
.		(1,151,379,064)		1,113,823,695	
.	가			(6,390,420)	
.		122,194,379		5,339,193,758	
II.			(399,378,458,039)		(156,246,058,342)
1.		2,799,396,327,082		3,090,121,238,331	
가.		1,000,000,000		10,055,000,000	
.		20,297,139,035		5,849,001,187	
.				25,227,203	
.	(가)	57,921,175,754		92,178,890,097	
.	(가)	45,291,402,660		16,530,311,215	
.	(가)	17,061,758,360		123,927,343,314	
.	(가)	105,127,400,960		190,050,203,488	
.	(가)	2,222,590,988,494		1,122,486,970,238	
.	가 (가)	67,562,478,381		109,321,246,768	
.	가 (가)	24,832,166,552		359,263,134,807	
.	(가)	29,484,761,758		108,404,467,664	
.	(가)	451,071,857		31,442,283,688	
.	(가)	4,471,721,368		26,095,556,344	
.	(가)	5,627,552,226		175,567,494,284	
.	(가)	61,962,061,521		139,176,566,618	
.	(가)			52,502,503,434	
.	가 (가)	19,238,192,000		206,372,776,253	
.	가 (가)	5,623,426,297		148,053,327,721	
.		935,677,756		16,921,622,500	
.				2,553,426,021	
.	가	7,662,284,400			
.		18,230,604,940		19,781,448,344	
.				12,246,810,080	
.		64,282,308		100,470,672	
.		170,717,692		149,571,328	

.		16,081,368		54,080,843	
.		69,771,300		58,810,000	
.		83,280,996,431		111,473,593,168	
.		422,613,664		619,569,777	
.				8,859,531,275	
2.		(3,198,774,785,121)		(3,246,367,296,673)	
가.	가	6,100,816,399		8,473,855,822	
.	가	114,542,136			
.	(가)	2,731,528,000		135,460,822,637	
.	(가)	78,894,786,126		16,580,921,657	
.	(가)	30,130,423,090		122,669,987,872	
.	(가)	89,492,908,772		212,927,917,211	
.	(가)	2,257,643,854,280		1,071,127,263,872	
.	가 (가)	42,984,247,500		166,343,707,865	
.	가 (가)	19,441,561,644		334,028,645,907	
.	(가)	7,552,194,546		110,681,493,388	
.	(가)	1,500,000,000		43,120,274,195	
.	(가)	10,915,771,126		25,236,697,343	
.	(가)	25,206,416,025		178,897,425,565	
.	(가)	232,577,010,062		234,128,808,534	
.	(가)			22,613,018,731	
.	가 (가)	110,603,221,259		200,097,943,709	
.	가 (가)			78,491,145,713	
.	가	23,685,473,810			
.	가			11,027,570,400	
.	가	10,350,896,074		95,988,084,221	
.	가	1,452,815,645			
.	가	77,953,059,495		43,170,149,924	
.		28,118,712,607		6,177,989,600	
.		1,134,790,874		3,679,383,000	
.		10,463,989,469		7,932,488,377	
.		213,008,710			
.	가	39,570,660,426		12,432,683,303	
.	가	3,803,063,826		2,919,307,200	
.	가	65,150,754,988		101,660,325,597	
.	가	96,148,660		499,385,030	
.		20,892,129,572			
III.			(382,491,430)		(531,464,436)
1.		6,239,064,800		12,272,273,294	
가.	가	6,239,064,800		8,381,577,900	
.				3,890,695,394	
2.		(6,621,556,230)		(12,803,737,730)	
가.				6,928,487,500	
.		4,312,081,600		1,477,327,500	
.		2,309,474,630		4,397,922,730	
IV.	(I+II+III)		(22,160,790,655)		(14,233,583,407)
V.			68,113,230,742		82,346,814,149
VI.			45,952,440,087		68,113,230,742

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17,247 (: 18,633)
(16,320 , 10,483)

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구 분	당기말			전기말		
	액면가액	취득가액	공정가액	액면가액	취득가액	공정가액
국공채	40,000	39,337	39,363	15,250	12,977	15,619
특수채	70,000	70,442	72,236	61,947	61,766	64,681
회사채	100,431	101,155	103,959	146,904	145,432	150,052
해외채권				67,549	64,846	80,511
합 계	210,431	210,934	215,558	291,650	285,021	310,863

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회 사 명	당 기 말			전기말	당기말
	취득가액	시가 또는 소유지분해당 순자산가액	장부가액	장부가액	지분율(%)
시장성이 있는 주식:					
LG화학(주)	33,689	81,032	81,032	35,681	2.88
LG CI(주)	11,345	14,996	14,996		0.99
LG생활건강(주)	8,167	20,228	20,228		2.88
LG전자(주)	23,422	32,997	32,997	9,056	0.47
한강구조조정기금	2,100	1,837	1,837	1,271	0.33
삼성화재해상보험(주)	28,913	28,913	28,913		0.79
LG상사(주)	8,113	8,113	8,113		1.86
현대화재해상보험(주)	22,756	22,756	22,756		4.93
쌍용자동차(주)	4,592	13,517	4,354		1.15
기타	1,420	1,989	1,989	1,873	
소 계	144,517	226,378	217,215	47,881	
시장성이 없는 주식:					
LG투자신탁운용(주)	1,500	2,914	1,500	1,500	5.00
강원랜드				4,837	
수원역사(주)	1,500	1,248	1,500	1,500	7.34
럭키자동차보험손해사정㈜	300	473	300	300	100.00
(주)e머니	1,050	137	137	1,050	2.08
(주)지앤텍	1,000	159	1,000	1,000	3.25
한글로.com (주)	750	87	750	750	4.56
기타	567	442	567	980	
소 계	6,667	5,460	5,754	11,917	
지분법적용 투자주식:					
럭키생명보험(주)	50,000	(-)12,764	19,304	13,840	35.96
P.T. LG Insurance Indonesia	5,632	3,032	3,032	2,547	70.00
소 계	55,632	(-)9,732	22,336	16,387	
총 계	206,816	222,106	245,305	76,185	

(2)

(단위 : 원)

구분	당기말			전기말		
	액면가액	취득가액	유효이자율법에 의한 조정가액/공정가액	액면가액	취득가액	유효이자율법에 의한 조정가액/공정가액
중도매각채권 :						
국공채	19,262	17,017	19,617	-	-	-
특수채	29,907	29,974	30,375	-	-	-
회사채	124,435	121,577	123,089	5,293	5,208	4,287
해외유가증권	171,500	165,088	183,858	-	-	-
중도매각채권 합계	345,104	333,656	356,939	5,293	5,208	4,287
만기보유채권 :						
국공채	20,116	19,681	20,195	23,567	23,013	23,368
특수채	148,795	149,242	148,958	154,308	154,618	154,548
회사채	278,567	269,047	272,133	187,510	180,896	186,161
해외유가증권	27,798	26,339	27,063	50,210	52,652	53,797
만기보유채권 합계	475,276	464,309	468,349	415,595	411,179	417,874
총 계	820,380	797,965	825,288	420,888	416,387	422,161

2002. 3. 31 현재, 5.9% 16.0% 22,184
(단위 : 원) 20,144

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(단위 : 원)

1	19,832	16,016	92,684	18,836	71,652	219,020
2	20,610	1,342	102,497	1,366	496	126,311
3	13,985	4,801	8,546	4,187	33,008	64,527
4	11,409	215	17,418	416	-	29,458
5	4,274	17,750	6,303	547	20,000	48,874
5	37,043	2,182	10,468	9,450	37,687	96,830
	107,153	42,306	237,916	34,802	162,843	585,020

(2)

(단위 : 원)

	536	418
	1,112	3,747
	3,767	2,359
	205	212
	12,396	11,333
	18,016	18,069

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<	>	가 가	가	가
		29,093		29,093
		60,537	5,466	55,071
		89,630	5,466	84,164
		123,057		123,057
		76,187	9,371	66,816
		49,954	-	49,954
		72,575	60,077	12,498
		881	742	139
		322,654	70,190	252,464
		8,056	-	8,056
		420,340	75,656	344,684

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	5,066	2,587
	4,149	2,338
	2,171	1,450
	4,473	4,792
	24,957	20,668
	62,892	33,541
	3,599	2,872
	107,307	68,248
	(-)3,560	(-)1,797
	103,747	66,451

(2)

(: , US\$, JP ¥)

	US\$ 347	US\$ 120	461	159
			1	
			462	159
	US\$ 6,509	US\$ 7,036	8,634	9,344
	¥ 9,166	¥ 15,030	92	158
			2,687	2,116
			11,413	11,618
	US\$ 666	US\$ 685	883	910
	¥ 12,002	¥ 6,200	120	65
			70	134
			1,073	1,109

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	77,383	68,336
	11,025	6,270
	693	541
	3,001	4,699
	25,393	25,669
	64,173	38,299
	4,034	22,467
	-	4
	185,702	166,285

(2)

(: , US\$, JP ¥)

	US\$ 1,326	US\$ 1,048	1,759	1,391
			24	23
			1,783	1,414
	US\$ 6,986	US\$ 7,949	9,267	10,556
	¥ 13,923	¥ 5,643	139	59
			2,018	2,118
			11,424	12,733
	US\$ 1,207	US\$ 1,172	1,601	1,556
				2
			1,601	1,558

(: , US\$, JP ¥)

	US\$ 3,539	US\$ 3,787	4,695	5,029
	¥ 14,557	¥ 9,128	145	96
			972	1,035
			5,812	6,160
가	US\$ 10,893	US\$ 81,037	14,449	107,617
	¥ 589,536	¥ 715,993	5,889	7,537
			1,939	9,216
			22,277	124,370
가	US\$ 206,540	US\$ 84,191	273,955	111,686
	US\$ 1,715	US\$ 1,075	2,274	1,428
		¥ 4,157		44
			26	99
			2,300	1,571

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		(:)
	1,475,009	1,347,357
	864,313	829,631
	(-)609,532	(-)701,979
	1,729,790	1,475,009

(2)

			(:)	
	116,709	31,178	246,984	394,871
	241,332	98,265	529,693	869,290
	(-)198,795	(-)87,461	(-)535,407	(-)821,663
	159,246	41,982	241,270	442,498
(	(-)123,192	(-)8,151	(-)12,062	(-)143,405

(3)

			(:)	
	125,007	8,886	330,300	464,193
()	56,228	(-)956	97,945	153,217
	(-)3,978	-	(-)50,676	(-)54,654
	177,257	7,930	377,569	562,756
(	(-)128,621	(-)5	(-)9,397	(-)138,023

(4)

		(:)	
	134	1,251	1,385
	649	625	1,274
	783	1,876	2,659

		(:)	
	89,280	137,862	227,142
	5,230	10,198	15,428
	94,510	148,060	242,570

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가 200,000,000 1
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183 22,249 가 42,836 ,

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 10% ,
 15,000 15,000 .
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 (147,000) (1,258,990) 1,405,990
 (4,314)
 가 4,479,100 (15,492) 가 , 가가
 19,806 .

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 (:)

			(%)	
	20	17		
	5,212	25,509	6.5	
	121	6	3.0	
	2400		5.3	
	7,753	25,532		

4) 가 ,

가. 가
 (가 : 202,968) 가 (가 : 27,581)
 가 ,

가
 20,653 .

가 7

가 .

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- ROA (Return on Assets)
- ROE (Return on Equity)

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1.

		2001	2000		(:)
	•	2,438	2,811	-373	
		5,670	4,823	847	
	가	17,717	12,946	4,771	
		3,447	2,793	654	
		29,272	23,373	5,899	
		24,563	21,316	3,247	
		2,385	343	2,042	
	•				
		30		30	
	가	757	725	32	
		787	725	62	
		825	750	75	
				0	
	•	2,438	2,811	-373	
		5,700	4,823	877	
	가	18,474	13,671	4,803	
		3,447	2,793	654	
		30,059	24,098	5,961	
		25,388	22,066	3,322	
		2,385	343	2,042	

2.

		2001	2000		(: ,%)
		1,097	-1,411	2,508	
		77.39	83.34	-5.95	
		27.88	27.25	0.63	가
		10.29	0.44	9.85	
ROA(Return on Assets)		3.64	-4.97	8.61	
ROE(Return on Equity)		134.51	-67.38	201.89	

3.

가.

(단위 : %,)

	2001	2000		
	0.73	0.77	-0.04	
	185	145	40	
	25,333	18,839	6,494	
가	72.37	71.53	7.43	
가	24,267	19,908	4,359	
	33,533	27,833	5,699	

* 가

가

(단위 : 억 원)

구 분			장부가 1)	시 가	평가손익
일반계정	상품유가증권	주 식	500	1,328	828
		채 권	2,139	2,156	17
		수 익 증 권	2,551	2,706	156
		해외유가증권	204	223	18
		기타유가증권	230	255	25
	투자유가증권	주 식	1,693	2,453	760
		출 자 금	221	221	0
		채 권	6,152	6,144	-8
		수 익 증 권	7	7	0
		해외유가증권	2,729	2,740	11
	기타유가증권	80	85	5	
	소 계		16,504	18,317	1,813
특별계정	주 식	7	9	2	
	채 권	646	649	3	
	수 익 증 권	98	98	0	
	해외유가증권	0	0	0	
	기타유가증권	0	0	0	
	소 계	751	757	6	
합 계		17,256	19,074	1,818	

주 1) 장부가는 총회 결산승인후의 수정장부가를 말함.

2) 특별계정은 퇴직보험특별계정에 한함.

4.

(단위 : 억 원, %)				
구 분	2001년	2000년	증감	비고
자 기 자 본	2,385	343	2,042	
자본금	300	300		
자본잉여금	500	497	3	
이익잉여금	968		968	당기 순익 1,097
자본조정	617	-454	1,071	유가증권 평가익
지급여력비율	203.25	135.64	67.61	

5.

가.

(단위 : 억 원)					
		(단위 : 억 원)			
	11,273	-358 (1,390)	99	104	2002.3.31
	29	5 (3)	2	1	2002.3.31
PT. LG. Insurance Indonesia	103	43 (43)	5	5	2001.12.31

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가.

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		2001		2000	
		2,438	7.28	2,811	10.11
	가	6,067	18.12	7,064	25.40
	가	11,650	34.79	5,882	21.15
		5,670	16.93	4,823	17.34
		3,447	10.29	2,793	10.04
		4,212	12.58	4,436	15.95
		33,484	100.00	27,809	100.00
		24,563	73.36	21,316	76.65
		0	0.00	0	0.00
		2,426	7.25	2,271	8.17
		4,110	12.27	3,879	13.95
		31,099	92.88	27,466	98.77
		2,385	7.12	343	1.23
		33,484	100.00	27,809	100.00

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	2001	2000
	19,060	17,187
	23,453	20,600
	6,100	6,026
	6,095	7,020
	5,105	4,539
	2,548	1,276
	154	134
	13	
	-955	-1,808
	2,556	104
/	-11	-340
	1,590	-2,044
	493	-633
	1,097	-1,411

(단위 : %,)

		2001		2000	
			0.00		0.00
	가	757	91.31	725	96.41
		30	3.62		0.00
			0.00		0.00
		9	1.09	5	0.66
		33	3.98	22	2.93
		829	100.00	752	100.00
		4	0.48	2	0.27
		0	0.00	0	0.00
		4	0.48	2	0.27
		825	99.52	750	99.73
	/	829	100.00	752	100.00

(단위 : 억원)

구 분	2001년 도	2000년 도
보 험 료	408	413
이 자 수 익	61	47
유가증권 처분/평가이익	12	14
외 환 차 이 익		
수 익 총 계	481	474
계약자적립금 전입	75	289
지 급 보 험 금	389	176
특별계정 지급수수료	7	6
유가증권 처분/평가손실	8	3
기 타	2	
비 용 총 계	481	474

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	02)310-2114	85
	02-3499-0114	6 732 5
	02-6260-6000	13-1 2
	02-3149-7114	374 4 6 4 7
	031-877-2114	3 370-9 7
	031-915-2114	23-1 3
	033-741-5911	97-1 2
	033-648-2114	1117-13 2
	064-751-2114	2 71-1 5
	031-562-2114	670-7 7
	02-2188-0530	708-6 LG 12
	02-2629-0800	4 가441-21
	02-478-5114	1 459-1 8
	02-849-1109	729-21() 8
	032-433-2114	300-3 5
	031-231-7090	1038-2 13
	032-656-2114	175-6
	031-704-2114	
	032-514-2114	194-23 12
	031-442-2114	5 8
	031-657-2114	833 5
	02-3486-7114	446-1 6
	02-3434-3000	7-25 9
	02-668-2114	673-5 6
	043-269-2114	1700
	043-843-2114	15-2 4
	042-259-3000	497 1 2
	041-554-2114	564-1 LG 5
	042-470-5114	6

	063-252-9114	1 710-5
	062-224-2114	2 가6-18 L G
	061-741-0815	44-1 7
	062-223-1114	23-2 3
	051-600-2300	6가69 8
	051-807-2114	257-5 (LG)
	051-863-2114	5 1287-21 9
	051-442-6114	2 3 13
	053-430-2000	10 110-1
	054-272-2114	94-1 4
	054-841-2114	333-3 5
	053-659-2162	495-1 6
	053-749-2200	3 41-3 3
	054-456-2114	73 11
	055-240-6114	2가
	055-747-2114	14-1 LG 3
	055-279-6114	75-4 5
	1-212-644-8380	609 Fifth Avenue, Room912 New York, NY 10017, U.S.A
L.A.	1-213-382-7819	3700 Wilshire Blvd., Suite 205, Los Angeles, CA 90010, U.S.A
	44-207-248-1332	8th Floor, Bucklersbury House, 11 Walbrook, London EC4N 8EL, U.K
	81-3-3585-9501	Higashi-Kan 16F, Akasaka Twin-Tower 17-22, 2-Chome, Akasaka, Tokyo 107-8470, JAPAN
	86-10-6460-3171	Rm.1713, China Travel Service Tower, NO.2, BeiSanHuan East Road, Beijing 100028, P.R.China
	84-4-831-5144	Rm.901. 9th FL., Daeha Business Center, 360 KimMa ST., Ba Binh District, Hanoi, Vietnam
	84-8-822-6001	Rm.604, 6Th Fl., 34 Le Duan St, Dist. 1 Ho Chi Ninh City, Vietnam

2)

PT. LG Insurance Indonesia	62-21-391-3101	BII Plaza Tower , 25Fl., Suite 2501, JI.M.H.Thamrin No.51, Jakarta 10350, Indonesia

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	02-2188-0251	708-6 LG 12
	02-2188-0510	708-6 LG 12
	02-2188-0321	708-6 LG 13
	02-2188-0441	708-6 LG 11
	02-2188-0461	708-6 LG 11
	02-489-1470	459-1 10
	02-2188-0288	708-6 LG 7
	02-470-3114	459-1 9
	02-482-4668	459-1 7
	02-488-5108/9	459-1 9
	031-791-0114	523-4 7
	033-648-3912	1141
	033-642-2114	1117-13 3
	033-652-5815	1117-13 2
	033-532-2114	849 2
	033-636-4114	669-3 2
	02-3391-1903	6 732 5
	02-3391-1900	732 5
	02-435-1683	129-3 8
	02-3493-3013	418-6 B/D 2
	02-3662-6892	673-5 6
	02-686-7114	3 249 9
	031-982-2514	875 5
	02-696-3730-2	4 991-5
	054-741-5550	131-2 3

	02-849-2348	729-21 ()	8
	02-849-4681/2	1 686-53	5
	02-891-3771/2	999-50	2
	02-594-2307	755-13	3
	02-888-2939	8 945-1	6
	062-228-4022	23-2	5
	062-228-0225	23-2	5
	062-223-6274/5	23-2	5
	062-232-9882	23-2	5
	062-228-8136	23-2	5
	062-223-4515	33-42	8
	062-226-9005	5 가183	
	062-232-0159/1	2 가6-18	
	062-222-8146	27가6-18 LG	3
	061-242-9222	5-1 LG	9
	062-223-6946	2 가6-18 LG	3
	061-244-5121	5-1 LG	9
	031-569-1101	670-7	7
	031-591-9114	156-40	4
1	054-459-2105	73	10
2	054-459-2970	73	9
	054-433-4494	245-129	3
	053-811-9263/4	885-1	3
1	053-749-2202	3 41-3	
2	053-749-2431	3 41-3	
1	053-659-2071	495-1	5
1	053-659-2031	495-1	6
2	053-659-2181	495-1	5
3	053-659-2161	495-1	5
4	053-659-2141	495-1	5
3 W	053-430-2040	9 110-1	
	053-312-6414	422-18	5
P R O F A	053-430-2140	5 110-1	
	041-735-1325	1050-1	B/D 1

	042-470-5001	1033
	042-470-5050	7
	042-470-5005	5
	042-470-5150	7
	042-259-3333	497 LG 11
	042-259-3535	497 12
	042-259-3434	LG 8
	042-259-3700	497 10
	042-259-3737	497 12
	042-259-3636	497 10
	042-259-3400	497 11
	055-687-3337	1 360-6
	055-240-5556/6	17가
	055-240-5541/7	27가
	055-641-0415 7	1-2 3
	051-868-0920	5 1287-21 8
	051-553-5244	1-11 12
	051-556-6181	1-11 12
	055-387-6991	702-3 2
	051-865-0486/7	5 1287-21 8
	051-852-4441/3	5 1287-21 10
	051-342-4450	2 400-7 6
	055-333-4284	616-23 4
	051-463-2876	2 3 B/D 13
	051-462-7658/9	2 3 B/D 12
	051-465-1891	2 3 B/D 13
	051-466-4525	2 3 B/D 13
	051-807-0083	9
	051-552-6450	1-11
	051-808-7478	257-5 LG 8
	051-807-0073	LG 9
	051-600-2340	6가69 LG 7
	051-600-2750	6가69 LG 7
	051-600-2860	6가69 LG 8

	051-600-2320	6가69 LG	8
	051-600-2840	6가69 LG	8
	032-655-2114		12
	032-652-2114		12
	032-656-2115, 6		11
	032-552-5577	194-23	12
	032-526-2114	194-23	12
	02-365-7691	3가464	8
	02-375-4471	가 306-17	2
	02-325-8337	165-1	8
	02-3149-7200	3 가464	7
	02-3149-7272	3 가464	
	02-525-8034/5	1 1042-12	8
	02-523-6876/7	1042-12	8
	02-2188-0601	708-6	9
	02-3486-8623	446-1	5
	02-3476-5981	446-27	7
	031-767-1360	74-12	3
	031-752-1522	1	5
	031-702-2114		4
	031-755-1104	1	5
	031-731-3114	1	5
	02-3434-3143	7-25	9
	02-3434-3119	7-25	9
	02-3434-3044	7-25	9
	02-3434-3029	7-25	10
	02-3434-3070	7-25	9
	031-231-7050	1038-2	13
	031-226-3141	1038-2	B/D
	031-333-5466	254-363 S	2
	031-638-2114	188-8 LG	2
	031-226-3161	1038-2	B/D
	061-791-6755	1305-7	2
	061-744-6114	44-1	6

	061-654-0088	128
	061-682-0082	109-12 2
	061-741-9114	44-1 6
	054-533-8452	354-5
	054-854-5114	333-3 2
	054-632-4408	3 422-46
	054-834-3315	1 861-1 (1)
	031-441-2116	5 9
	031-398-2114	1144 4
	031-483-1125	535 5
	031-423-2114	1 301
	02-671-1941	4가441-21
	02-2629-0899	4가441-21
	02-2630-0801	425-2 8
	02-2629-0880	4가441-21
	052-266-1456	873-6 5
	033-257-8114	2 709-10 4
	031-884-6271	83-1 5
	033-741-5877	97-1 LG 2
	033-252-4054	2 709-10 4
	033-741-5890	97-1 LG 5
	031-864-3388	2 695-3 3
	031-542-3388	452-10 4
	031-877-7789	3 370-9
	031-534-9465	7 202-4 3
	032-432-9747-9	300-3 5
	032-432-9743/5	300-3 5
	032-433-2621	300-3 5
	032-435-9133	300-3 4
	031-963-2114	23-1
	02-388-2114	396-1 7
	02-357-3344	396-1 7
	031-916-6114	23-1
	031-941-9631-4	777-4

	063-468-3377	805-1 26 9
	063-277-6681	710-5 4
	063-272-0470	1
	063-275-3321	1
	063-841-2114	163
	063-253-2001/2	1
	064-757-7860	1 71-1 8
	064-733-8874	293-9 4
	064-758-6238	1 71-1 7
	064-753-6650	1 71-1 6
	064-742-4320	271-36 4
	02-6367-3920	6가17-2 13
	02-6260-6020	13-1 2
	02-6367-6200	6 가17-2 13
	02-6367-6600	6 가17-2 13
	055-944-8118	16-1
	055-864-4233	176-1
	055-747-8474/5	14-1 3
	055-832-5004	93-10
	055-742-3545	14-1 3
	055-279-6660	7 5 - 4 4
	055-351-2114	768-1
	055-279-6644	75-4 5
	055-279-6700	7 5 - 4 5
	041-936-3900	1823 3
	041-669-2114	249-1 1
	041-571-8841/4	889-2 4
	041-545-2319	1 0 9 - 9 6
	041-572-6492	564-1 LG 1
	041-634-2114	366-9 2
	043-272-2114	596-1 3
	043-266-2118	1700 6
	043-273-3358	1700 2
	043-257-3114	2가116-177

	043-845-8114	15-2	2
	043-647-2114	2 가79-3	2
	043-851-6114	15-2	3
	031-663-2114	847-4	B/D 8
	031-373-2124	874-6	4
	031-651-1472	833	5
	031-653-6114	833	4
	054-275-2950	94-1	3
	054-277-6473	94-1	2
	054-282-0207/9	94-1	3
1	054-281-6353	94-1	3
	054-282-7696	94-1	2

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(1) 50%

(2) 30%

(3) ()가 (1), (2)

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- 2) 가
- 3)
- 4)

4)

- ROA (Return on Assets)

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- ROE (Return on Equity)

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$$(\quad) \quad 4\%$$

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$$(\quad 57 \quad 2 \quad .)$$

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59

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가 : 20%, 50%, 100%

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	가
1. . 가. . 0% . 10% . 1 : 10%, 2 : 50% . 1 : 10%, 2 : 50% . 1 : 10%, 2 : 50% . 1 : 10%, 2 : 50% - 1 : 10%, 2 : 50% - 1 : 10%, 2 : 100% - 50% - 50% - 1 : 20%, 2 : 50%, : 100% - CD 100% - CP 100% - CMA 50% - MMDA 20% - RP 1 : 20%, 2 : 50% - 10% - 가 가 가 , 1 : 20%, 2 : 50% . 50% . 20% . 20%	
2. 가. . 가 . : 50%, : 100% . 100%	

	.	100%
		: 0%
	.	: 10%
	-	,
	-	,
	1	: 20%
	2	: 50%
		: 100%
	.	가 가 가 ,
3. 가	가.	가 가
	.	0%
	.	10%
	.	10%
	.	
	-	: 10%, 1 : 20%
	2	: 50%, : 100%
	-	: 100%
	.	50%
	.	: 20%, : 50%
	.	: 50%, : 100%
	.	100%
	.	가
(1)	(1)	100%
(2)	(2)	- , OECD
	()	: 0%
	-	, OECD ()
		, OECD
		: 10%
	- 1	, OECD ()
		, OECD
		: 20%
	- 2	: 50%
	-	가
	(S&P Moody's)	
	(
)	: 100%
(3)	가	100%
	가	

(1)	50%
(2)	50%
(3)	50%
.	- : 100%
	- 가
	가 가 가 ,
4.	100% (가)
5.	100% (가)
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$$\frac{\text{가}}{\text{가}} \times 100$$

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$$\frac{\text{가}}{\text{가}} \times 100$$

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$$\frac{\text{가}}{\text{가}} \times 100$$

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$$* \quad : \quad (\quad - \quad - \quad - \quad) +$$

$$(\quad + \quad + \quad) -$$

$$\text{가} + \quad \text{가}$$

$$\cdot = - (\quad + \quad \text{가} \quad + \quad + \quad)$$

$$\cdot = \quad \pm \quad \text{가} \quad \text{가} \quad + \quad \text{가}$$

$$\cdot = \quad \pm \quad \text{가} \quad - \quad$$

$$-$$

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$$/ \quad \times 100$$

$$-$$

$$6$$

$$50\% \quad 1$$

$$\cdot \quad \cdot \quad \cdot$$

$$-$$

$$\text{가}$$

$$\text{가} \quad , \quad \text{가}$$

$$\text{가} \quad , \quad \cdot$$

$$1 \quad , \quad , \quad \text{가}$$

$$\cdot$$

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구 분		Moody's	S & P	IBCA
장기	투자적격 등급	Aaa ~ Baa3(10등급)	AAA ~ BBB-(10등급)	AAA ~ BBB (4등급)
	투자부적격 등급	Ba1 ~ C(9등급)	BB+ ~ D(12등급)	BB ~ C(5등급)
단기	투자적격 등급	P-1 ~ P-3(3등급)	A-1 ~ A-3(3등급)	A1 ~ A3(3등급)
	투자부적격 등급	NP	B ~ D	B ~ C(2등급)

- 가

A++, A+(Superior)

: A.M. Best (Super Financial Strength)

가 (Obligation)

가

(has a very strong ability to meet their ongoing obligation to policyholders)

A, A-(Excellent)

: A.M. Best (Excellent Financial

Strength) 가 (Obligation)

가

(has a strong ability to meet their ongoing obligation to policyholders)

B++, B+(Very Good)

: A.M. Best (Very Good Financial Strength)

가 (Obligation) 가

(has a good ability to meet their ongoing obligation to policyholders)

B, B-(Fair)

: A.M. Best (Fair Financial Strength) 가

(Obligation)

(has an ability to meet their ongoing obligation to policyholders)

Underwriting

(Vulnerable)

C++, C+(Marginal)

: A.M. Best (Marginal Financial Strength)

가 (Current Obligation)

(has an ability to meet their ongoing obligation to

policyholders)

Underwriting

(Vulnerable)

C, C-(Weak)

: A.M. Best (Weak Financial Strength) 가

(Current Obligation)

(has an ability to meet their ongoing obligation to policyholders)

Underwriting

(Very Vulnerable)

D (Poor)

: A.M. Best

(Poor Financial

Strength)

(Current Obligation)

(has Not an ability to meet their ongoing obligation to

policyholders)

Underwriting

(Extremely Vulnerable)

E (Under Regulatory Supervision)

: A.M. Best

(Insurance Regulatory Authority)

(Liquidation)

F (In Liquidation)

: A.M. Best

S (Rating Suspended)

: A.M. Best

Rating