

1.

1-1.

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2002

, LG
.

2002

10% 2 5,774
0.2% 가 13.5%
645 , 184
, 3 7,468 3,984 가
가 A.M.Best A- 가
('02.11) ('03.5)
가

2003 5 , . .
Vision 2010 , 2003 Vision
'Vision ' , ' ,
' 가

가

2003 6 30
LG

1-2.

가

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

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1999. 9. 30

LG

2000. 3. 31

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2001. 1. 31

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2001. 12. 21

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2003. 2. 25

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1959. 1. 27

1962. 6. 21

1982. 7. 10

1988. 6. 21

1995. 6. 1

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1958. 12. 13

1959. 1. 27

1967. 3. 27

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1967. 4. 1

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1983. 9. 27

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1987. 9

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1988. 9

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1989. 9

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1990. 2. 20

1990. 7. 16

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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

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1994. 11. 24

1995. 2. 13

1995. 4. 6

1995. 4.

가

(AA)

1996. 3. 18

< 2005>

1996. 4. 17

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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		
2002. 9. 25	美 가	A.M.Best		A ⁻ (Excellent)
2002. 12. 20		2002		
2003. 5. 26	2003			

1-4.

1)

가

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가

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가

가

1) (2003.5.31)

			/		
2	39	8	48	228	8

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2)

(2003 5 31) (:)

	45	228		273
	1		7	8
	46	228	7	281

) 1 .

1-6.

(2003 5 31) (:)

		2003.5	2002.5
		4	4
		4	4
		10	12
		597	552
		1,901	1,999
		46	20
		2,562	2,591
		8	8
		0	0
		2,570	2,599

) .

1-7.

(2003 5 31) (: ,)

		2003. 5	2002. 5
		6,369	6,155
		7,765	7,984
		369	336
		8,134	8,320

1-8.

1)

(2003 5 31) (: , , %)

			'88. 2. 22 (2000.1.17)	1,390	10,000,000	35.95%
PT. LG Insurance Indonesia			'97. 9. 1	Rp 320	224	70%

) () .

2)

(2003 5 31) (: , , %)

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

1) () .

2) 10%

1-9.

(: ,)

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

1-10.

(2003 3 31) (: , %)

		(%)
19	17,254,560	28.76
LG	4,479,100	7.47
	2,791,950	4.65
	2,790,000	4.65
	2,023,916	3.37
	1,910,339	3.18
	1,890,890	3.15
LG	1,665,000	2.78
()	1,258,990	2.10
()	1,070,210	1.78
MSCO-TIGER AS FD LP	965,730	1.61
()	879,110	1.47

) 1%

1-11.

(2003 3 31) (: , %)

		(%)		(%)
	0	0.00	0	0.00
	33	0.19	6,445,016	10.74
	3	0.02	9,294,996	15.49
	29	0.17	1,998,750	3.33
	2	0.01	213,440	0.36
	16	0.09	567,970	0.95
	16,953	99.34	38,547,218	64.25
	29	0.17	2,932,610	4.89
	17,065	100.00	60,000,000	100.00

)

1-12.

(: , %)

		2002						2001		
		530,820,000	0.04%	104,897,000	13.00%	104,123,000	15.00%	()	474,024,000	0.25%
		132,130,000	0.00%	167,000	13.00%	5,698,000	15.00%		158,458,000	0.25%
		84,472,000	0.04%	31,816,000	13.00%	35,063,000	15.00%		19,518,000	0.75%
		79,118,000	0.04%	49,710,000	13.00%	42,522,000	15.00%		131,653,000	0.50%
		26,797,000	0.04%	35,025,000	13.00%	30,512,000	15.00%			
		13,198,000	0.04%	37,331,000	13.00%	30,636,000	15.00%			
		58,597,000	0.04%	58,146,000	13.00%	12,489,000	15.00%			
		17,861,000	0.50%	97,231,000	13.00%	14,913,000	15.00%			
		19,549,000	0.50%	381,278,000	13.00%	37,962,000	15.00%			
		-	0.50%	99,748,000	13.00%	13,061,000	15.00%			
		962,542,000		895,349,000		326,979,000			783,653,000	
		525,737,000	1.0%,2.0%						238,240,000	2.1%,3.1%
		1,068,844,000	1.80%						424,119,000	1.70%
		1,594,581,000							662,359,000	

)

1-13.

(: , %)

	2002	2001
	40.00%	30.00%
	200	150
	1,193	2,023
	16.80%	7.40%

1-14.

- ' ,

2.

2-1.

(:)

	2002	2001
	25,774	23,453
	8,839	8,295
	5,555	5,105
	7,057	6,095
	37,468	33,466
	30,103	26,988
	646	1,097

1-12.

(: , %)

		2002						2001		
		530,820,000	0.04%	104,897,000	13.00%	104,123,000	15.00%	()	474,024,000	0.25%
		132,130,000	0.00%	167,000	13.00%	5,698,000	15.00%		158,458,000	0.25%
		84,472,000	0.04%	31,816,000	13.00%	35,063,000	15.00%		19,518,000	0.75%
		79,118,000	0.04%	49,710,000	13.00%	42,522,000	15.00%		131,653,000	0.50%
		26,797,000	0.04%	35,025,000	13.00%	30,512,000	15.00%			
		13,198,000	0.04%	37,331,000	13.00%	30,636,000	15.00%			
		58,597,000	0.04%	58,146,000	13.00%	12,489,000	15.00%			
		17,861,000	0.50%	97,231,000	13.00%	14,913,000	15.00%			
		19,549,000	0.50%	381,278,000	13.00%	37,962,000	15.00%			
		-	0.50%	99,748,000	13.00%	13,061,000	15.00%			
		962,542,000		895,349,000		326,979,000			783,653,000	
		525,737,000	1.0%, 2.0%						238,240,000	2.1%, 3.1%
		1,068,844,000	1.80%						424,119,000	1.70%
		1,594,581,000							662,359,000	

)

1-13.

$$(\quad : \quad , \quad \%)$$

	2002	2001
	40.00%	30.00%
	200	150
	1,193	2,023
	16.80%	7.40%

1-14.

100

2.

2-1.

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

	2002	2001
	25,774	23,453
	8,839	8,295
	5,555	5,105
	7,057	6,095
	37,468	33,466
	30,103	26,988
	646	1,097

2-2.

() (:)

		2002	2001	
		2,137	2,455	-318
	()	28,573	26,462	2,112
	()	26,437	24,007	2,430
		1,602	2,621	-1,019
	()	2,962	3,227	-265
	()	1,360	606	754
()		2,567	3,247	-680
()		184	154	30
		987	1,674	-687
		-82	-75	-7
	()	164	157	7
	()	246	232	14
		0	0	0
	()	883	481	402
	()	883	481	402
		905	1,599	-694
		0	0	0
		0	0	0
		260	495	-235
		646	1,104	-459

- 1) : , , ,
- 2) : , , ,

* 1.8%p 75.6% , 341

614 , 5.4%

3.

3-1.

1)

(: , %)

		2002		2001	
	가 가	2,224	5.94	2,438	7.29
		2,945	7.86	6,067	18.13
		14,733	39.32	11,650	34.81
		7,968	21.27	5,670	16.94
		4,045	10.80	3,447	10.30
		5,552	14.82	4,194	12.53
		37,468	100.00	33,466	100.00
		27,494	78.11	24,563	79.14
			0.00		0.00
		2,609	7.41	2,425	7.81
		5,096	14.48	4,051	13.05
		35,199	93.94	31,039	92.75
		2,269	6.06	2,427	7.25
		37,468	100.00	33,466	100.00

1)

2)

2)

(: , %)

		2002		2001	
	가	268			
		1,111	76.36	757	91.31
		30	2.06	30	
		25	1.72	9	1.09
		21	1.44	33	3.98
		1,455	100.00	829	96.38
		4	0.27	4	0.48
		1,451	99.73	825	99.52
		1,455	100.00	829	100.00

1)

2)

3-2.

1)

, 2003

3 () 7,968 2,298 (40.5%)
가 .

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,

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2)

(: , %)

		2002		2001	
	가	1,675	20.47	1,072	18.32
		1,452	17.74	423	7.23
		634	7.75	36	0.62
			0.00		0.00
		3,761	45.96	1,531	26.17
		463	5.66	348	5.95
		3,959	48.38	3,971	67.88
		8,183	100.00	5,850	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	30	0.51
		30	100.00	30	0.51
		8,213	100.00	5,880	0.51

1)

2)

3)

(: , %)

	2002		2001	
	0	0.00	0	0.00
	0	0.00	0	0.00
	0	0.00	0	0.00
	517	6.29	409	6.96
.가 .	115	1.40	160	2.72
	675	8.22	302	5.14
.	16	0.19	11	0.19
	1	0.01	18	0.31
.	1,023	12.46	699	11.89
	1,396	17.00	1,040	17.69
.	488	5.94	28	0.48
	0	0.00	20	0.34
	3,982	48.48	3,193	54.30
	8,213	100.00	5,880	100.00

)

(

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4)

(: , %)

	2002		2001	
	3,872	47.14	2,429	41.31
	4,341	52.86	3,451	58.69
	1,867	22.73	698	11.87
	2,474	30.12	2,753	46.82
	8,213	100.00	5,880	100.00

) () .

5)

(:)

	2002	2001
(A/B X 100)	22.73	11.87
(A)	1,867	698
(B)	8,213	5,880

) () .

6)

(: , %)

	2002		2001	
	8,183	99.63	5,850	99.49
()	30	0.37	30	0.51

3-3. 가 가

(:)

			가 1)	가	가
	가		847	401	-445
			902	903	0
			1,306	1,339	33
		가	218	157	-61
		가	150	145	-5
	가		1,380	1,211	-169
			141	141	0
			8,072	8,399	327
			6	7	1
		가	4,609	4,534	-75
		가	450	442	-8
			18,079	17,678	-401
			5	5	0
		1,076	1,081	5	
		25	25	0	
가		0	0	0	
가		0	0	0	
		1,106	1,111	5	
		19,185	18,789	-396	

1) 가 가 .

2) 가 .

3) .

3-4.

(: , %)

		2002				2001					
			%		%		%		%		
		1,505	40.10			1,505	1,521	46.94			1,521
		1,530	40.77			1,530	1,219	37.62			1,219
			0.00			0		0.00			0
		718	19.13			718	500	15.43			500
			0.00			0		0.00			0
		3,753	100.00			3,753	3,240	100.00			3,240

)

3-5.

(:)

	2002	2001
1.	27,494	24,562
	19,259	17,298
	3,222	2,991
	4,965	4,247
	22	8
	26	18
()	(2,651)	(2,814)
2.	2,609	2,426
	30,103	26,988

3-6. .

1)

(:)

	2002	2001	
	6.8	5.2	1.5
가	374.3	225.6	148.7
	71.6	11.1	60.5
	452.6	241.9	210.7
	20.4	11.2	9.2
	20.4	11.2	9.2

2) 가

(:)

	2002					
		가				
		135.14			1.43	136.56
		64.18			9.61	73.79
	1.52	57.91			0.99	60.41
		20.00			0.10	20.10
		10.38				10.38
	1.52	287.60	0.00	0.00	12.13	301.24

	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

) () , 5 가

3)

(: , %)

				(%)
2002.6	237,172	-222,716	14,456	7.3
2002.9	303,764	-293,829	9,935	4.5
2002.12	354,150	-333,800	20,350	10.2
2003.03	366,832	-323,977	42,856	20.7

1) , (+), (-)

3-7.

(:)

	2002	2001
	292	240
	292	240
	268	219
	24	21
	1	37
	1	37
	1	37

) .

3-8.

1)

(:)

	2002	2001
	8,213	5,880
	8,183	5,850
	30	30
	212	291
	212	291
	0	0

1) ,

2) .

2)

$$\begin{pmatrix} \vdots \\ \vdots \end{pmatrix}$$
[illegible]

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3-9.

1)

(:)

	2002	2001
가		
	1) 4,617	2) 2,400

1) USD368,483() KRW/USD 1,252.9
2) USD180,971() KRW/USD 1,326.4

2)

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: 1 () 2 (,)
1 ()

(:)

					가			
		()	()	()	()	()	()	()
		()	()	()	()	()	()	()
		()	4,059 (324)					4,059 (324)
		가	209					209
		가	38					38
			216	-3				213
		()	()	()	()	()	()	()
		가						
		가						

(50)

" "

3 - 10.

(: , , %)

		2002				2001			
		81,156	1.55	444	1.67	91,477	1.87	405	1.70
		91,435	1.75	487	1.83	84,946	1.74	423	1.77
		3,176,637	60.69	9,412	35.41	2,983,588	60.95	8,962	37.56
		0	0.00	0	0.00	0	0.00	0	0.00
		160,681	3.07	3,443	12.95	205,885	4.21	2,859	11.98
		1,606,054	30.68	11,146	41.93	1,420,097	29.01	10,044	42.10
		81,085	1.55	842	3.17	81,731	1.67	759	3.18
		5,197,048	99.29	25,774	96.97	4,867,724	99.45	23,452	98.29
		37,366	0.71	806	3.03	27,154	0.55	408	1.71
		5,234,414	100.00	26,580	100.00	4,894,878	100.00	23,860	100.00

)

3-11.

1)

(:)

			2002	2001	
			246	198	48
			30	16	14
			154	146	8
		(A)	62	36	26
			1,499	1,424	75
			374	272	102
			831	913	-82
		(B)	-294	-239	-55
	(A+B)		-232	-203	-29

2)

(: USD)

			2002	2001	
			16,502	12,095	4,407
			3,706	3,102	604
			9,259	6,124	3,135
		(A)	3,537	2,869	668
			203,044	161,837	41,207
			50,663	53,578	-2,915
			79,713	90,510	-10,797
		(B)	-72,668	-17,749	-54,919
	(A+B)		-69,131	-14,880	-54,251

4.

(: , %)

			2002	2001	
4-1			182.45	203.25	
4-2			0.85	0.73	
		가	69.79	72.37	
4-3			75.63	77.39	
			26.38	27.88	
			5.42	10.29	
		ROA	1.84	3.64	
		ROE	32.22	134.51	
4-4			8.20	18.52	
			21.18	21.65	
4-5			112.14	85.81	
			119.56	110.00	
			189.76	175.08	
4-6			100.00	100.00	

*

4 - 7. 가

1) 가

3	A.M. Best	Standard & Poor's
2000.12. 21	B++(very good)	
2001. 2. 26		BBB-(negative outlook)
2001.12. 13	B++(very good)	
2002. 1. 31		BBB-(stable outlook)
2002. 10. 11	A-(Excellent)	
2002. 10. 12		BBB(stable outlook)

2) 가

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5-2.

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가 가(가 가)

5-5.

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ALM

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3)

	1	2	3	3	(:)
	5,036	3,212	3,093	9,335	20,676

1)
2)

1

(:)

	1	2	3	4	5	5	
	2,541	313	747	500	1,469	967	6,537

1)

2)

가

(:)

	1	2	3	4	5	5	
.	101	259	293	147	94	115	1,008
	3,448	1,965	288	723	1,599	1,352	9,374
	2,437	316	604	337	593	2,197	6,484
	5,986	2,540	1,185	1,206	2,285	3,664	16,866

1) . , , ,

2) 가 ()

3) 가

6.

6-1.

1)

(:)

		()			
	11,948	-576 (1,390)	-70	-218	2003.3.31
	12	6 (3)	4	1	2003.3.31
PT. LG. Insurance Indonesia	120	52 45	8	6	2002.12.31

(:)

	1	2	3	4	5	5	
	2,541	313	747	500	1,469	967	6,537

1)

2)

가

(:)

	1	2	3	4	5	5	
.	101	259	293	147	94	115	1,008
	3,448	1,965	288	723	1,599	1,352	9,374
	2,437	316	604	337	593	2,197	6,484
	5,986	2,540	1,185	1,206	2,285	3,664	16,866

1) . , , ,

2) 가 ()

3) 가

6.

6-1.

1)

(:)

		()			
	11,948	-576 (1,390)	-70	-218	2003.3.31
	12	6 (3)	4	1	2003.3.31
PT. LG. Insurance Indonesia	120	52 45	8	6	2002.12.31

2)

"

"

"

"

6-2.

(:)

				76	
				76	
				2,140 480	
				2,620	
			가	62 145 19 1,339 506	
				2,071	
				4,767	

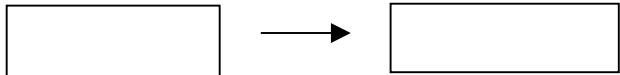
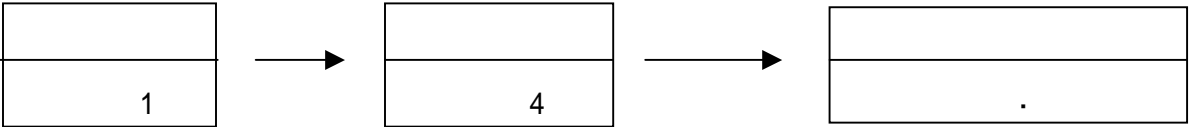
1)

2

2)

6-3.

1)



: ()
: () ()

2)

가 가 .
가 .
,

3)

6-4.

" "

6 - 5.

(2002.5.2)

1.

- () :

- :

2.

- : 2002 5 1

- : 123.45

- : 6가 69 6

- :

- : 2002 5 1

: 2003 4 30

() : 117,277,500 ()

3.

:

(2002.5.8)

1.

:

2.

: 가

3.

- : 10,000,000,000

- : 3,400,000,000

4.

:

5.

: 2000 5 23

6.

- 2002 5 23

- 2003 5 22

7.

() : 2002 5 23

8.

가.

4,479,100 (%) 7.47

.

1,405,990 (%) 2.34

9.

- : (6) (4) (100)

- : 11,000,000,000

(2002.5.8)

1.

: 2002 5 8

- : () 3, () 1
- :
- 2. : 44
- 3. : 2002 5 30 9 30
- 4. : 85 LG 19
- 5.
- 44
- 1 : 44 , , ()
- 2 :
- 3 :
- 3-1
- 3-2
- 3-3
- 4 :

100 10 가 (2002.5.9)

- 1. 가 : 285,242,338,755
- 가 : 13.8%
- (44) : 2,345,268,858,766
- (43) : 2,060,026,520,011
- 2. 가 :

100 20 가 (2002.5.9)

- (44) (43)
- 1. 1 : 150 , 0
- 가 (%) : -
- : 150 , 0
- : -
- 2. : 8,117,236,500 , 0
- : 54,114,910 , 54,909,810
- 3. : 7.38%, 0
- 4. : 30%, 0
- 5. 가 : 2.3%, 0

100 30 가 (2002.5.9)

- 1. 가 : 250,800,690,848
- 가 : 177.7% ()
- (44) : 109,700,377,336

- (43) : -141,100,313,512

2. 가 : ,

100 30 가 (2002.5.9)

1. 가 : 363,459,957,132

- 가 : 177.8% ()

- (44) : 159,025,787,024

- (43) : -204,434,170,108

2. 가 :

(2002.5.27)

1.

가. : LG

. : 85

2.

가. : 2002 5 8

. ,

:

:00282455

3.

: 2002 5 22

:

: 6,600,000,000

4.

: (:2,839,090 :6,956), (:1,580,100 :3,888)

*

: <http://www.kse.or.kr>

5.

- (A+B) : 5,885,090 (9.81%), 19,854,000,000

- (A) : 4,479,100 (7.47%), 15,454,000,000

- (B) : 1,405,990 (2.34%), 4,400,000,000

(2002.5.30)

1.

: (池茂男)

: 60

: Baldwin-Wallace

: ()

:

2. : 3
3. :
4. : 2002 5 30

(2002.5.30)

1.
 - : (尹綠鉉)
 - : 63
 - :
 - : -
 - :

2. : 3
3. :
4. : 2002 5 30

(2002.6.7)

,
.
가 , 가
.

() (2002.9.6)

1.
 - : LG
 - :
 - : 365,431,575,000(KRW)
 - : 73,086,315
 - :
 - : 20

- 2 .
 - () : 43,050,000,000
 - : 1,025,000
 - : 829,273
 - (%) : 1.13
 - : 2002 9 6

3. :

(2002.9.11)

LGEI() ()LG 가 ,
()LG 가 ()LGEI ()

. LG ()

1.

- : ()LG
- :
- () : 783,961,275,000
- : 156,792,255
- : , ,
- : 20

2.

- () : 32,798,819,200
- : 659,936
- : 0
- (%) : 0
- : 2002 9 10

3.

: ()LGEI

4.

() : 32,798,819,200

- () : 30,000,000,000
- (%) : 109.3

. LGEI (가)

1.

- : ()LGEI
- :
- () : 87,106,810,000
- () : 17,421,362
- : ()
- : 20

2.

- (가) :
- () : 32,798,814,400
- () : 1,832,336
- () : 1,905,308
- : 2002 9 17

3.

, () : 35,141,066,818

- () : 30,000,000,000
- (%) : 117
- . : 2002. 9. 10

(가) (2002. 9. 30)

1.

$$\begin{array}{r} : \\ : \end{array} \quad 2$$
$$\left(\begin{array}{c} \text{ } \\ \text{ } \end{array} \right) : \quad -$$

—

() : 56,000,000,000

() : 11,200,000

■
■ ,

• —

2.

: (가) ()

() : 6,500,000,000

$$\begin{array}{c} \bullet \\ \bullet \end{array} \quad \text{---}$$

가 가 : -

(, ,) () : 1,300,000

(, ,) () : 1,300,000

- (, ,) (%) : 11.6

: 2002 9 30

3. () :

() (2002.9.30)

1.

: LG

$$(\quad):$$
$$\frac{1}{2} \left(\frac{1}{2} + \frac{1}{2} \right) = \frac{1}{2}$$

() : 88,589,470,000 KPW

() : 17,717,894

•

: 20

2. () : 2,354,358,000

() : 59,000

() : 390,520

(%) : 2.20

: 2002 9 30

3. :

(2002.10.17)

1. :
2. : 가
3.
 - () : 1,000,000,000
 - () : 1,000,000,000
4. :
5. : 1992 10 19
6.
 - : 2002 10 19
 - : 2007 10 18
7. () : 2002 10 18

(2003.3.18)

2002 6 7
 ()
 , ,
 ,
 , 2003 3 12
 2002 6 7 37,977 ,
 19,935 2003 2 17 ()
 2003 2
 18,042 2003 3 17
 19,275

(가) (2003.03.27)

1.
 - : () 1
 - () : , BradfordA.Phillips
 - :
 - () : 66,000,000,000
 - () : 13,200,000
 - :
 - : 23 - 3 10
2.
 - (가) : ()
 - () : 6,000,000,000
 - : 5,000()*1,200,000

가 가 : -
 (, , ,) () : 1,200,000
 (, , ,) () : 1,200,000
 - (, , ,) (%) : 9.09
 : 2003 3 26

3. () :

(가) (2003.4.10)

1.

: (가) ()
 - :
 () : 5,600,000,000,000
 () : 5,600,000,000,000
 : 가
 : 2가 181 ()

2.

(가) : Mutual Fund()
 () : 15,600,000,000
 :
 가 가 : -
 (, , ,) () : 15,600,000,000
 (, , ,) () : 15,600,000,000
 (, , ,) (%) : 0.28
 : 2003 4 10

3. () :

6-6.

(:)

	2002	2001
	458	419

6-7.

1)

" "

2)

(, , ,)
" "

6-8.

1)

" "

2)

(:)

		90	
		156	
()		160	
		3,000	
5		108	12
		3,514	

6-9.

	2002		2001	
	2002.1 6	2002.7 12		
	96.8	191.8	225.2	
	92.0	91.2	95.8	

!)

2) : 100 , 100 () , ()

3)2001

가

7.

7-1.

1)

LG

2003 3 31

2002 3 31

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가

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가

가

가

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가

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LG

2003 3

31 2002 3 31

()

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2)

가 .

(1)

17-5

(" ")가

2002 6 9

14

2

5

가 가

.

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18,219

18,042

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(2) 가

2-19

8 ' 가 '

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가

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846

22,132

가

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8

68

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가

가

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(3)

19-4

.

1,186

,

834 5,062 가 .

.

(4)

27

1,889

1,293

(: 6,839 1,496) ,

()

2,220 (: 1,973)

13,793

(: 17,506) .

2003 5 9

.

가 .

7-2.

45 2003 3 31

44 2002 3 31

(:)

	45 ()		44 ()	
I.		222,425,838,439		243,845,350,179
1.	222,133,930,806		238,512,170,127	
2.			5,212,163,458	
3.	291,907,633		121,016,594	
II. 가		1,767,825,186,482		1,771,673,383,321
1.	294,482,359,506		606,707,839,915	
가.	40,144,551,720		72,744,044,650	
. •	20,356,344,116		39,362,721,247	
.	68,907,671,198		72,235,787,438	
.	999,593,400		103,959,101,132	
.	133,914,007,531		270,638,750,181	
. 가	15,693,301,210		22,276,596,959	
. 가	14,466,890,331		25,490,838,308	
2. 가	1,307,467,064,002		674,280,983,439	
가.	117,442,931,113		222,968,997,975	
.	14,102,253,093		22,086,426,032	
. •	55,701,727,148		19,617,519,531	
.	344,731,127,077		30,375,136,989	
.	418,175,809,344		123,088,908,424	
.	706,365,600		741,270,000	
. 가	312,423,758,627		246,891,839,888	
. 가	44,183,092,000		8,510,884,600	
3.	162,246,493,461		468,348,772,428	
가. •			20,194,446,109	
.	9,981,434,733		148,958,394,068	
.	11,289,577,510		272,132,976,026	
. 가	140,975,481,218		27,062,956,225	
. 가				
4.	3,629,269,513		22,335,787,539	
가.	3,629,269,513		22,335,787,539	
III.		796,842,900,604		566,983,635,039
1.	167,582,057,666		107,152,790,101	

(:)

	45 ()	44 ()	
2. 가	63,448,000,000	3,599,886,000	
3.	145,171,274,689	42,305,898,236	
4.	258,966,100,201	237,916,361,099	
5.	46,307,988,651	34,802,080,234	
6.	136,899,710,327	159,243,060,129	
()	(-)21,519,799,727	(-)18,016,485,204	
(가)	(-)12,431,203	(-)19,955,556	
IV.		404,520,312,159	344,684,143,730
1.	109,899,148,520	84,164,484,699	
2.	286,090,119,171	252,463,911,545	
3.	8,531,044,468	8,055,747,486	
V.		555,198,290,226	419,456,507,406
1.	121,907,565,343	107,307,225,111	
()	(-)3,084,784,610	(-)3,560,426,184	
2.	36,636,989,623	27,932,324,299	
()	(-)4,456,453,866	(-)2,288,517,132	
3.	113,299,607,204	116,238,957,223	
4.	54,918,137,188	40,701,658,264	
()	(-)119,193,973	(-)105,335,519	
5.	2,581,689,323	1,289,037,480	
6.	29,997,621,797	24,734,079,489	
7.	145,492,484,478	82,912,100,608	
8.	10,813,135,910	11,893,401,000	
9.	23,125,409,702	9,467,008,423	
10.	569,965,587	655,293,436	
()	(-)2,849,828	(-)3,276,467	
11.	2,434,203,637	770,286,799	
12.		971,119,664	
13. 가	113,798,426	273,941,612	
14.	835,324,832	267,629,300	
15.	3,987,263		
()	(-)3,987,263		
16.	20,135,639,453		
< >		3,746,812,527,910	3,346,643,019,675

(:)

	45 ()		44 ()	
I.		2,749,371,215,419		2,456,276,232,688
1.	1,925,896,865,000		1,729,789,843,000	
2.	453,446,540,950		442,498,838,559	
3.	630,382,304,408		562,756,191,972	
4.	2,184,868,000		783,653,000	
5.	2,594,941,000		1,876,126,000	
6.	(-)265,134,303,939		(-)281,428,419,843	
II.		260,936,416,001		242,570,050,497
III.		509,562,211,461		405,075,141,916
1.	193,797,471,530		185,701,863,076	
2.	8,026,722,361		2,244,914,655	
3.	10,822,990,000		8,117,236,500	
4.	35,279,043,933		40,316,733,820	
5.	2,104,882,754		3,371,974,940	
6.	145,492,484,478		82,912,100,608	
7.	82,101,021,594		70,527,105,745	
()	(-)3,481,457,800		(-)3,732,941,800	
()	(-)46,103,108,512		(-)33,811,180,371	
8. 가	10,871,375,162		9,692,684,258	
9.	10,000,000			
10.	17,681,338,504		14,233,733,735	
11.	1,094,572,694		445,957,698	
12.	24,319,874,251			
13.	22,727,743,550		19,644,498,800	
14.	4,817,256,962		5,410,460,252	
< >		3,519,869,842,881		3,103,921,425,101

(:)

	45 ()		44 ()	
I.		30,000,000,000		30,000,000,000
1.	30,000,000,000		30,000,000,000	
II .		49,771,030,506		49,989,600,618
1.	49,712,443,095		49,712,443,095	
2.	58,587,411		277,157,523	
III .		154,733,982,357		100,977,788,353
1.	15,000,000,000		15,000,000,000	
2.	50,000,000		50,000,000	
3.	139,683,982,357		81,700,025,792	
4.				
(: : 64,579,184,004 : 110,406,285,477)			4,227,762,561	
IX.		(-)7,562,327,834		61,754,205,603
1.	(-)19,325,061,410		(-)19,805,880,910	
2. 가 가	9,411,678,007		73,499,861,437	
3. 가	695,116,516			
4.	(-)2,456,626,349		3,316,215,228	
가 ()				
5.	4,112,565,402		4,744,009,848	
< >		226,942,685,029		242,721,594,574
< >		3,746,812,527,910		3,346,643,019,675

45 2003 3 31
44 2002 3 31

LG

	45	44
. /	26,780,833,060	34,198,917
1.	0	0
2.	0	0
3.	0	0
4.	22,999,999,997	0
5.	3,695,218,792	170,210
6.	0	0
7.	85,614,271	34,028,707
. 가	111,072,876,975	75,662,141,333
1.	500,000,000	904,359,200
2. /	24,727,601,344	13,876,433,718
3.	63,545,281,162	5,053,873,030
4.	19,802,377,507	46,007,398,302
5.	2,497,616,962	9,820,077,083
6. 가	0	0
7.	0	0
8. 가	0	0
9. 가	0	0
가	0	0
가	0	0
. 가	2,985,000,000	2,985,000,000
가	15,000,000	15,000,000
1.	0	0
2.	0	0
3. 가	0	0
4.	0	0
5.	0	0
6.	3,000,000,000	3,000,000,000
7.	0	0
8.	0	0
.	0	0
1.	0	0
2.	0	0
.	2,548,891,689	858,785,418
1.	0	0
2.	2,548,891,689	858,785,418
3.	0	0
4.	0	0
5.	0	0
6.	0	0
.	2,104,882,754	3,371,974,940
[]	145,492,484,478	82,912,100,608

(:)

	45	44
.	443,072,062	443,231,250
1.	0	0
2.	403,044,453	413,697,703
3.	0	0
4.	0	0
5.	8,630,130	11,095,890
6.	31,397,479	0
7.	0	18,437,657
8.	0	0
9.	0	0
.	0	0
[]	443,072,062	443,231,250
.	145,049,412,416	82,468,869,358
1.	141,831,525,801	79,256,035,461
2.	1,594,581,000	662,359,000
3.	1,623,305,615	2,550,474,897
[]	145,492,484,478	82,912,100,608

7-3.

45 2002 4 1 2003 3 31
44 2001 4 1 2002 3 31

(:)

	45 ()	44 ()
I .	3,068,223,720,547	2,938,802,434,182
1.	2,566,586,605,318	2,326,284,861,932
가.	2,577,394,611,603	2,345,268,858,766
.	44,862,009,003	35,670,215,395
.	55,670,015,288	54,654,212,229
2.	179,760,208,287	209,729,573,856
가.	180,178,720,973	210,772,102,593
.	418,512,686	1,042,528,737
3.	191,154,531,695	164,014,907,691
4.	6,294,592,961	4,315,058,445
5.	3,288,698,537	3,185,028,970
6.		3,396,635
7.	5,643,675,387	9,419,831,778
8. 가	4,234,207,888	111,616,441,411
9.	5,143,586,308	5,965,625,099
10.	267,879,235	58,872,365
11.	105,633,496,934	104,028,648,602
12.	216,237,997	180,187,398
II .	3,010,746,540,062	2,777,764,122,263
1.	256,708,849,219	324,685,062,119
가.	(-)5,097,333,910	4,090,157,049
.	63,579,131,129	64,539,775,070
.	196,107,022,000	254,780,989,000
.	1,401,215,000	649,311,000
.	718,815,000	624,830,000
2.	18,366,365,504	15,428,244,760
3.	879,023,314,157	821,663,150,055
가.	883,902,148,581	829,477,398,719
.	26,821,277,069	23,356,108,244
.	30,728,651,590	31,648,995,696
.	971,459,903	(-)478,638,788
4.	64,865,460	14,189,656

	45 ()	44 ()
5.	705,664,497,125	609,517,892,977
가.	368,462,283,221	350,135,172,974
.	4,127,336,003	3,187,278,878
.	333,074,877,901	256,195,441,125
6.	397,607,787,071	355,753,712,530
가.	401,089,342,496	358,257,276,954
.	3,481,555,425	2,503,564,424
7.	103,860,165	131,415,231
8.	10,062,378,092	7,167,622,448
9. 가	52,001,653,910	7,155,787,946
10.	654,451,469,774	606,905,364,115
11.	6,740,003,000	6,697,517,000
12.	27,786,552,168	20,872,706,240
13.		8,057,936
14. 가	2,035,701,800	1,631,797,372
15.	129,242,617	131,601,878
III .		57,477,180,485
IV .		101,280,063,918
1. 가	37,445,015,213	23,746,006,801
2. 가	3,228,385,095	3,141,216,583
3. 가	247,641,263	931,029,647
4.		87,759,894
5. 가		172,872,860
6. 가		1,984,468,747
7.	46,842,088	
8.	949,328,210	94,399,620
9.	26,417,128,279	9,003,102,806
10.	26,996,432,476	1,755,307,424
11.	331,937,985	780,340,735
12.	651,526,518	657,447,289
13.	4,965,826,791	3,424,803,544
V .		68,190,740,738
		46,866,778,845

	45 ()		44 ()	
1. 가	8,223,248,840		848,378,679	
2. 가	5,302,376,806		14,149,489,484	
3. 가	11,016,882,378		7,716,878,853	
4.			945,680,140	
5. 가	12,933,678,445			
6. 가	612,653,714			
7.	724,052,895		63,031,061	
8.	9,134,449,552		5,093,019,741	
9.	12,568,534,519		3,844,160,581	
10.	127,466,124		768,268,803	
11.	3,514,374,076		3,042,075,099	
12.	3,476,287,774		3,553,219,146	
13.	556,735,615		6,842,577,258	
VI .		90,566,503,665		159,950,289,024
VII .				
VIII .				
IX .		90,566,503,665		159,950,289,024
X .		25,987,319,661		49,544,003,547
XI .		64,579,184,004		110,406,285,477
(: : 1,193 : 2,036 : : 1,193 : 2,036)				



45	2002	4	01	2003	3	31
44	2001	4	01	2002	3	31

LG

	44	43
1.	62,580,543,058	7,514,525,084
2.	23,018,074,797	38,942,384,599
	19,088,861,536	21,924,624,938
	3,929,213,261	17,017,759,661
	0	0
3.	651,526,518	657,447,289
4.	1,846,670	1,300,000
5.	177,982,341	138,012,199
6. 가	0	0
7.	0	15,000,000
8. 가	1,108,698,929	546,861,128
9. 가 가	681,033,055	241,097,000
10.	0	0
11. 가	0	0
12.	0	0
13.	0	0
14.	73,800,000	0
15.	7,174,877	12,510,865
16.	0	0
[]	88,300,680,245	48,069,138,164

(:)

	44	43
1.	80,618,850,889	40,752,537,983
	0	0
	80,618,850,889	40,752,537,983
2.	6,330,925,355	6,123,307,739
	222,260,294	635,549
가	5,842,970,523	5,860,437,126
	217,397,200	236,712,270
	48,297,338	25,522,794
3.	8,898,750	4,627,350
4.	0	0
5.	0	0
6. 가	162,367,197	395,557,354
7. 가 가	1,171,963,696	793,107,738
8.	0	0
9. 가	0	0
10.	0	0
11.	0	0
12.	0	0
13.	7,674,358	0
[]	88,300,680,245	48,069,138,164

7-4.

45 2002 4 1 - 2003 3 31
44 2001 4 1 - 2002 3 31

: 2003 6 11
: 2002 5 30

(:)

	45 ()	44 ()
I.		68,806,946,565 110,410,024,853
1. ()	4,227,762,561	(-)3,521,854,420
2.		3,521,854,420
3.		3,739,376
4.	64,579,184,004	110,406,285,477
II.		68,806,946,565 106,182,262,292
1.		15,000,000,000
2.		50,000,000
3.	57,983,956,565	81,700,025,792
가.	20,000,000,000	
.	37,983,956,565	81,700,025,792
4.		1,315,000,000
5.	10,822,990,000	8,117,236,500
가.	10,822,990,000	8,117,236,500
(():		
: 200 (40%)		
: 150 (30%))		
III.		0 4,227,762,561

7-5.

45 2002 4 1 2003 3 31
44 2001 4 1 2002 3 31

(:)

	45 ()	44 ()
I.	379,680,981,993	377,600,158,814
1.	64,579,184,004	110,406,285,477
2. 가	436,345,738,363	428,630,364,710
가.	256,708,849,219	324,685,062,119
. 가	18,366,365,504	15,428,244,760
. 가	18,707,313,169	17,246,595,881
. 가	13,929,255,706	14,078,209,050
. 가	5,003,600,151	4,515,924,147
. 가	10,062,378,092	7,167,622,448
. 가	52,001,653,910	7,155,787,946
. 가	6,740,003,000	6,697,517,000
. 가	8,223,248,840	848,378,679
. 가	5,302,376,806	14,149,489,484
. 가	11,016,882,378	7,716,878,853
. 가		945,680,140
. 가	12,933,678,445	
. 가	612,653,714	
. 가	724,052,895	63,031,061
. 가	12,512,909,643	3,655,525,010
. (가)		723,198,986
. 가	3,476,287,774	3,553,219,146
. 가	24,229,117	
3.	(-)88,716,725,294	(-)170,246,750,497
가.	5,643,675,387	9,419,831,778
. 가	4,234,207,888	111,616,441,411
. ()	4,808,461,672	10,801,491,368
. 가	5,143,586,308	5,965,625,099
. 가	37,425,439,802	23,746,006,801
. 가	3,228,385,095	3,141,216,583
. 가	247,641,263	931,029,647
. 가		87,759,894
. 가		1,984,468,747
. 가		172,872,860
. 가	46,842,088	
. 가	949,328,210	94,399,620
. 가	26,989,157,581	1,507,458,979
. (가)		735,915,466
. 가		42,232,244

4.	,	(-)32,527,215,080	8,810,259,124	
가.		(-)14,161,158,041	(-)39,104,888,634	
.		(-)8,472,954,670	(-)818,502,361	
.		(-)9,313,027,778	(-)4,993,002,964	
.		(-)1,307,247,813	272,992,295	
.		(-)62,580,383,870	(-)7,756,006,444	
.		(-)5,659,737,910	(-)6,785,922,000	
.		(-)13,658,401,279	38,314,734,742	
.		81,340,586	630,849,101	
.		(-)1,659,571,738	108,867,105	
.		971,119,664	22,469,624,462	
.	가	160,143,186	(-)72,587,196	
.			15,354,195	
.		6,924,153,666	19,416,496,161	
.		5,781,807,706	(-)1,108,659,978	
.		(-)5,037,689,887	12,360,540,490	
.		(-)1,267,092,186	1,194,356,692	
.		62,580,383,870	7,756,006,444	
.		(-)7,133,397,320	(-)16,319,546,751	
.		251,484,000	767,372,700	
.		(-)7,079,764,683	(-)22,661,180,371	
.	가	1,015,103,151	1,874,457,206	
.		10,000,000	(-)4,500,000	
.		3,447,604,769	4,282,588,915	
.		648,614,996	(-)1,151,379,064	
.		24,412,214,582		
.		(-)1,480,758,081	122,194,379	
II.		(-)364,384,392,561	(-)399,378,458,039	
1.		3,429,831,072,727	2,799,396,327,082	
가.		26,640,837,003		
.			1,000,000,000	
.			20,297,139,035	
.		2,934,546,728,612	2,540,387,371,161	
.	가	252,315,881,361	57,481,771,076	
.		112,923,847,079	69,377,015,951	
.			935,677,756	
.	가		7,662,284,400	
.			18,230,604,940	
.		22,343,349,802		
.		4,082,660,000	64,282,308	
.		377,340,000	170,717,692	
.		52,272,671	16,081,368	
.		34,797,000	69,771,300	
.		40,404,416,967	83,280,996,431	
.		82,335,410	422,613,664	
.		442,424,620		
.		28,060,000		
.	가	35,556,122,202		

2.			-)3,794,215,465,288		(-)3,198,774,785,121	
가.	가				6,100,816,399	
.		가	170,891,039		114,542,136	
.			2,669,501,477,857		2,521,319,309,412	
.	가		565,403,710,342		227,653,707,475	
.			179,632,926,079		160,700,905,543	
.		가	60,429,267,565		23,685,473,810	
.	가	가	59,848,114,000			
.		가	102,865,318,033			
.		가	21,064,537,255		10,350,896,074	
.		가	11,505,908,417		1,452,815,645	
.		가			77,953,059,495	
.			2,164,614,310		28,118,712,607	
.			4,751,930,611		1,134,790,874	
.			17,176,535,978		10,463,989,469	
.			202,375,464		213,008,710	
.		가	53,294,550,028		39,570,660,426	
.		가	3,979,644,756		3,803,063,826	
.		가	37,465,066,948		65,150,754,988	
.		가	650,030,942		96,148,660	
.			4,108,565,664		20,892,129,572	
III.				(-)5,033,991,750		(-)382,491,430
1.			5,776,532,560		6,239,064,800	
가.	가		5,776,532,560		6,239,064,800	
2.			(-)10,810,524,310		(-)6,621,556,230	
가.			2,693,287,810		4,312,081,600	
.					2,309,474,630	
.			8,117,236,500			
IV.	가()	(I+II+III)		10,262,597,682		(-)22,160,790,655
V.				45,952,440,087		68,113,230,742
VI.				56,215,037,769		45,952,440,087

7-6

1)

. 가

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1.

1 () ' ()
1 . , 가
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가

2. 가

()가 3 ,
가 가
가 .

3.

가 . 가

4. 가 가

가 , 가 가

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가

가 가 . , .

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가 가 ()
가 4,234 (: 111,616) . 가 52,002
(: 7,156) .

가 가 가 가 () 가 가 가
. , 가 가 가 .

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 가 () 가 ()
 가 () 가 ()
 가() 가() , 가 ()
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10

가 가 가 , 가 가 가
 가 가

, 가 ()
 (" 가 가 ") , 가 가 가 가 가 ,
 가 가 가 가
 , 가 가
 , 가 가

Global Venture Fund 1

가 가 3,467 (: 11,908)
 10,983 가 , 가 SK ()가
 가 21,966
 가(1,328) Struxicon(가 가) ,
 ()가 ,
 가 7,353 가 ,
 946

CP

[]		(:)			
		가 가	가		가
	27,553	(-)3,366	(-)9,421	(-)10,293	4,473
	531	(-)435	-	-	96
	400	(-)2	-	-	398
	28,484	(-)3,803	(-)9,421	(-)10,293	4,967

[]					
		가 가	가		가
	35,868	238	(-)19,336	(-)10,865	5,905
	531	(-)435	-	-	96
	400	(-)13	-	-	387
CP	458	-	-	(-)9	449
	37,257	(-)210	(-)19,336	(-)10,874	6,837

가
가 .

5.

(, ,
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0.5% , 2% , 20% , 50%
100% .

6.

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가 , 가 가 , 가 가 가 가
가 , 가 가 가
가 .

7.

가 가
가(가 , 가) 가 . (" ")
가 가 가
가 가
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가

(2)

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100%

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18,707 (: 17,247)
() 7,133 16,320 ,
2001 12
230
12,362 가 ,
5,602
() 가
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1999 3

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13.

가

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가 가

14.

가

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가

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2002 1 25

846 22,132
가 . ,
68
가 가

2

2

2003 3 31 5.7% 16.0% 22,718
 (: 22,184) 23,229 (: 20,144)

(1)

(:)

1	30,981	8,837	153,252	20,952	78,772	292,794
2	30,672	3,940	1,683	6,543	19,148	61,986
3	25,944	10,630	47,891	6,386	9,833	100,684
4	12,941	12,601	18	1,444	36,000	63,004
5	5,181	105,841	10,103	854	30,000	151,979
5	61,863	3,322	46,019	10,129	26,595	147,928
	167,582	145,171	258,966	46,308	200,348	818,375

(2)

(:)

	1,250	536
	1,850	1,112
	6,130	3,767
	433	205
	11,857	12,396
	21,520	18,016

2.

(: 146,960 , : 147,000)
 (1,258,990) 1,405,950 (: 1,405,990 , 가 : 3,833
 4,314)
 가 4,479,100 (가 :
 15,492) 가 , 가가
 19,325 (: 19,806)

3)

(:)

			(%)	
	300	2,400	4.5	
	6,000	-	-	
	20	20	-	
	-	5,212	-	
	292	121	2.0	
	6,612	7,753		

4) 가 ,

가. 가

265,795 (: 202,968 11,745 (: 27,581)
가

가 , ()

가
26,074 (: 20,653) .

가 가 7

7- 7.

7- 8.

7- 9.

7-10. ()

7-11.

7-12.

8.

1.

		(:)			
		2001	2002		
	•	2,438	2,224	-214	
		5,670	7,968	2,298	
		17,717	17,678	-39	
		3,447	4,045	598	
		29,272	31,915	2,643	
		24,563	27,494	2,931	
		2,427	2,269	-158	
	•		268	268	
		30	30	-	
		757	1,111	354	
	가			-	
		787	1,409	622	
		825	1,450	625	
	•	2,438	2,492	54	
		5,700	7,998	2,298	
		18,474	18,789	315	
		3,447	4,045	598	
		30,059	33,324	3,265	
		25,388	28,944	3,556	
		2,427	2,269	-158	

*

2.

		(: , %)			
		2001	2002		
		1,097	646	-451	
		77.39	75.63	-1.76	
		27.88	26.38	-1.50	
		10.29	5.42	-4.87	가
ROA(Return on Assets)		3.64	1.84	-1.80	
ROE(Return on Equity)		134.51	32.22	-102.29	가

3.

가.

가

(: , %)

	2001	2002		
	0.73	0.85	0.12	
가	185	232	47	
	25,333	27,314	1,982	
가	72.37	69.79	-2.58	
가	24,267	25,401	1,133	
()	33,533	36,396	2,863	

*

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가'

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가

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. 가 가

(:)

	가	가	가
	847	401	-445
가	902	903	0
	1,306	1,339	33
가	218	157	-61
가	150	145	-5
	3,423	2,945	-478
가	1,380	1,211	-169
	141	141	0
	8,072	8,399	327
	6	7	1
가	4,609	4,534	-75
가	450	442	-8
	14,657	14,733	77
	18,079	17,678	-401
	5	5	0
	1,076	1,081	5
	25	25	0
가	0	0	0
가	0	0	0
	1,106	1,111	5
	19,185	18,789	-396

)

4.

(: , %)				
	2001	2002		
	2,427	2,269	-158	
	300	300	0	
	500	498	-2	
	1,010	1,547	537	
	617	-76	-693	가
	203.25	182.45	-20.80	

* 4/4 ,
100% .

5.

가.

		()		
	11,948	-576 (1,390)	-70	-218
	12	6 (3)	4	1
PT. LG. Insurance Indonesia	120	52 45	8	6

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" "

" "

6.

	2001	2002	
		2002.1 6	2002.7 12
	225.2	96.8	191.8
	95.8	92.0	91.2

1) 가
2) : 100 , 100 () , ()

7.

가.

(:)

		2002	2001
		2,224	2,438
	가	2,945	6,067
	가	14,733	11,650
		7,969	5,670
		4,045	3,447
		5,552	4,194
		37,468	33,466
		27,494	24,563
		0	0
		2,609	2,426
		5,096	4,050
		35,199	31,039
		2,269	2,427
		37,468	33,466

(:)

	2002	2001
	21,054	19,060
	25,774	23,453
	6,890	6,100
	7,057	6,095
	5,555	5,096
	1,961	2,548
	184	154
	21	13
	-614	-946
	1,602	2,556
/	-82	-11
	906	1,599
	260	495
	646	1,104

(:)

	2002	2001
	268	
가	1,111	757
	30	30
	25	9
	21	33
	1,455	829
	4	4
	0	0
	4	4
	1,451	825
/	1,455	829

(:)

	2002	2001
	806	408
	63	61
가 / 가	13	12
	1	
	883	481
	625	75
	230	389
	7	7
	2	1
가 / 가	18	8
	1	
		1
	883	481

9.

9-1.

()

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			/IR
			* ()
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			* ()
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9-2.

1) . ,

	02)310-2114	85 +C7
	02-3391-1417	6 732 9
	02-6260-6000	13-1 2
	02-3149-7114	37 464 7
	031-877-2114	3 370-9
	031-915-2114	23-1 3
	033-741-5911	97-1 2
	033-648-2114	1117-13 2
	031-562-2114	670-7 7
	02-2006-9800	1 705-19 8
	02-2629-0800	47 441-21 9
	02-478-5114	1 459-1 8
	02-3285-2114	7 853-1 10
	031-720-8000	1 6910
	064-751-2114	2 71-1 5
	02-3486-7114	446-1 6
	02-3434-3000	7-25 9
	02-2668-2114	673-5 6
	043-269-2114	1700 2
	043-843-2114	15-2 4
	042-259-3003	497 12
	041-554-2114	564-1 LG 5
	042-360-9114	700 18
	051-600-2304	67 69 8
	051-807-2114	257-5 LG 8
	051-863-2114	5 1287-21 9
	051-442-6114	2 3 13
	055-240-6114	27 28 10
	055-747-2114	14-1 LG 3
	055-279-6114	75-4 5
	031-231-7000	1038-2 12
	031-442-2114	5 627-1 8
	031-657-2114	833 5
	032-433-2114	300-3 5
	032-215-2114	175-6 12

	032-514-2114	5 194-23 12
	053-430-2114	10 110-1
	054-272-2114	94-1 4
	054-841-2114	333-3 5
	053-430-2114	495-1 6
	053-749-2200	3 41-3 3
	054-456-2114	73 11
	063-252-9114	1 710-5 1
	062-224-2114	276-18 LG 6
	061-741-0815	44-1 7
	062-224-3114	23-2 3
	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
	86-10-8447-5099	Air China Plaza,1202, No.36,Xiaoyun Road, Chao Yang Dist. Beijing, 100027 P.R.China
	86-21-5831-5652	32F,POS-Plaza,1600 Century Avenue, Pudong New Area, Shanghai,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, Jl.M.H.Thamrin No.51, Jakarta 10350, Indonesia

3)

	02-3493-3013	446-13 가 401
	02-3391-1900	732 5
	02-435-1683	129-3 8
	02-3391-1903	6 732 5
	02-991-6470	446-13 가 401
	02-6367-6200	6 가17-2 13
	02-6367-6600	6 가17-2 13
	02-6260-6060	13-1 2
	02-6367-3920	6가17-2 13
	02-6260-6020	13-1 2
	02-3149-7233	3 가464 8
	02-375-4471	가 306-17 2
	02-3149-7272	3 가 4 6 4
	02-325-8337	165-1 8
	02-3149-7200	3 가464
	02-2006-9810	1 708-19 2
	02-2006-9840	1 705-19 8
	02-2006-9880	1 705-19 8
	02-2006-9920	1 705-19 12
	02-2006-9988	708-6 LG 7
	02-671-8090	4 가441-21
	02-671-1941	4 가441-21
	02-2629-0899	4 가441-21
	02-2630-0801	425-2 8
	02-488-5108/9	459-1 9
	02-489-1470	4 5 9 - 1 9
	02-470-3114	459-1 9
	031-791-0114	523-4 7
	02-482-4668	459-1 7
	02-888-2939	8 9 4 5 - 1 6
	02-891-3771/2	999-50 2
	02-3285-5021	7 853-1 10
	02-3285-2204	7 853-1 10
	02-594-2307	755-13 3
	051-600-2750	6 가 6 9 LG 7
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	051-600-2320	6 가 6 9 LG 8
	051-600-2340	6 가 6 9 LG 7
	051-818-5283	1-11
	051-808-7478	257-5 LG 8
	051-807-0073	LG 9
	051-807-0083	257-5
	051-852-4441/3	5 1287-21 10

	051-868-0920	5 1287-21 8
	051-865-0486/7	5 1287-21 8
	051-553-5244	1-11 12
	055-387-6991	702-3 2
	051-556-6181	1-11 12
	051-462-7658/9	2 3 B/D 12
	051-463-2876	2 3 B/D 13
	055-333-4284	616-23 4
	051-466-4525	2 3 B/D 13
	051-465-1891	2 3 B/D 13
	051-342-4450	1 387-6 5 LG
	032-432-9743/5	300-3 5
	032-435-9133	300-3 4
	032-432-9747-9	300-3 5
	032-433-2621	300-3 5
	032-437-0592	300-3 4
	031-231-7050	1038-2 13
	031-333-5466	254-364 S 2
	031-638-2114	188-8 LG 2
	031-226-3161	1038-2 B/D 11
	031-226-3141	1038-2 B/D 11
	031-878-6634	3 370-9 6
	031-877-7789	3 370-9 9
	031-864-3388	2 695-3 3
	031-534-9465	7 202-4 3
	031-542-3388	452-10 4
	032-218-2115	175-6 12
	032-216-2114	175-6
	032-217-2114	175-6
	032-219-2114	175-6 11
	031-702-2114	248-5 4
	031-720-8070	1 6910
	031-720-8040	1 6910
	031-720-8100	1 6910
	031-767-1360	137-2 2
	032-526-2114	5 194-23 11
	032-552-5577	5 194-23 12
	032-529-4515	5 194-23 11
	032-524-8704	5 194-23 11
	031-441-2116	5 627-1 9
	031-423-2114	5 627-1 9
	031-398-2114	1144 4
	031-444-2114	5 627-1
	02-388-2114	396-1 7
	031-941-9631-4	777-4
	031-969-2114	23-1 3

	031-916-6114	23-1 3
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	033-741-5888	97-1 L G 5
	033-252-4054	2 709-10 4
	033-741-5890	97-1 LG 5
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	031-884-6271	83-1 5
	033-257-8114	2 709-10 4
	033-648-3912	1141
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	043-273-3036	1 7 0 0 4
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	043-266-2118	1 7 0 0 2
	043-272-2114	596-1 3
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	043-647-2114	103 2
	042-259-3434	LG 8
	042-259-3636	497 10
	042-259-3700	497 10
	042-259-3535	497 12
	042-259-3400	497 11
	042-259-3737	497 12
	042-259-3333	497 LG 11
	041-634-2114	366-9 2
	041-669-2114	249-1 1
	041-936-3900	1823 3
	041-571-8841	564-1 LG 2
	041-545-2319	1 0 9 - 9 6
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	041-572-6492	564-1 LG 1
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	042-360-9200	700 17
	042-360-9300	700 17
	041-735-1325	1050-1 B/D 1
	042-360-9400	700 17
	063-253-2001/2	1 669-2
	063-275-3321	1 669-2
	063-277-6681	710-5 4
	063-272-0470	1 669-2
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	062-223-4515	2716-18 3

	062-228-0950	5 가183 7
	062-232-0159/1	2 가 6-18 3
	062-223-6946	2 가 6-18 L G 3
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	061-744-6114	44-1 6
	061-682-0082	85-24 6
	061-741-9114	44-1 6
	061-791-6755	1305-7 2
	061-654-0088	128
	062-232-9882	23-2 5
	062-223-6274/5	23-2 5
	062-228-0225	23-2 5
	062-228-4022	23-2 5
	062-224-4312	23-2 3
	062-228-8136	23-2 5
	053-322-6417	993-12 8
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	054-277-6473	94-1 2
	054-275-2950	94-1 3
	054-282-0207/9	94-1 2
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	054-632-4408	3 422-46
	054-533-8452	354-5
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	053-749-2202	3 41-3 3
	053-812-6114	885-1 3
	054-433-4494	245-129 3
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	055-240-5556/6	2 가28
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	055-240-5541/7	2 가28
	055-641-6114	1037-1 2 LG
	055-747-8474/5	14-1 3
	055-832-5004	93-10
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	055-944-8118	16-1
	055-351-2114	1540-10 3
	055-279-6660	7 5 - 4 4
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	064-758-6238	1 71-1 7
	064-742-4320	2 7 1 - 3 6 4
	064-733-8874	293-9 4
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	031-663-2114	847-4 B/D 8
	031-651-1472	8 3 3 4
	031-373-2124	8 7 4 - 6 4
	031-654-2114	2 832-5 3
	031-653-6114	833 4
	031-676-8585	59-1 2 LG
	02-3486-8623	446-1 5
	02-3476-5981	446-27 7
	02-523-6876/7	1042-12 8
	02-525-8034/5	1 1042-12 8
	02-2188-0601	708-6 9
	02-3434-3070	7-25 9
	02-3434-3029	7-25 10
	02-3434-3119	7-25 9
	02-3434-3143	7-25 9
	02-3434-3044	7-25 9
	02-2696-3730-2	4 9 9 1 - 5
	031-982-2514	875 5
	02-3662-6892	673-5 6
	02-2686-7114	3 249 9
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	031-569-1101	670-7 7
	031-562-9114	670-7 7
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	052-266-1456	873-6 5
	052-267-0178	873-6 5
	054-741-5550	131-2 3
	054-774-7700	131-2 3
	061-244-5121	5-1 LG 9
	061-242-9222	5-1 LG 9
	031-483-1125	535 5
	031-414-2114	535 5
	063-841-2114	163
	063-468-3377	805-1 26 9
	063-857-0303	747-1 5

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		NP	B D	B C(2)

- 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