

[]

2003

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7-44

-

2004. 6

目 次

1.	2
2.	11
3.	12
4.	21
5.	22
6.	26
7.	33
8.	81
9.	86

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1-1.

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7-44

()

, 2003

650

가

2 3,582

2003 11

BBB ,

가

가

S&P

A.M.Best

A-

가

2004 6 30

1-2.

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2.

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-
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3.

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4.

- 가

1-3. .

1)

- 1963. 3. 19 : (5)
- 1968. 12. 21 :
- 1969. 10. 23 :
- 1972. 12. 18 :
- 1975. 2. 20 : 가
(' 78. 12. 1)
- 1977. 9. 6 :
(South East Asia Insurance Berhad)
- 1978. 3. 2 :

- 1978.10.17 : (KIC-UK Ltd)
- 1979. 4.20 :
- 1979. 5.24 :
(Asian Reinsurance Corp())
- 1984. 6.26 :
- 1988. 2.24 : 105
- 1989. 4.14 : 157 5
- 1989. 6. 1 : ‘ ’
- 1990. 5. 1 : 220 5
- 1990. 5.29 : 240 8 5
- 1994. 2. 5 : 340 3
- 1996. 5.30 : 354
- 1996. 7.30 : 454
- 1997. 5.29 : 470
- 1997.10. 1 :
- 1998. 9.11 :
- 2000. 5.30 : 512
- 2002. 5.30 : 535
- 2002. 6.27 : ()
- 2002.10.31 : 2
- 2003. 9.25 : ‘ ’ ()
- 2003.11. 6 : S&P ‘ BBB ’
A.M.Best 2 ‘ A- ‘
- 2004. 1. 6 : 13 ()
- 2004. 5. 7 : ‘ 2004 CEO ’

2)

- 1968.12.21 : ‘ ’
- 1978. 3. 2 :
‘ ’
- 2002. 6.27 : ‘ ’

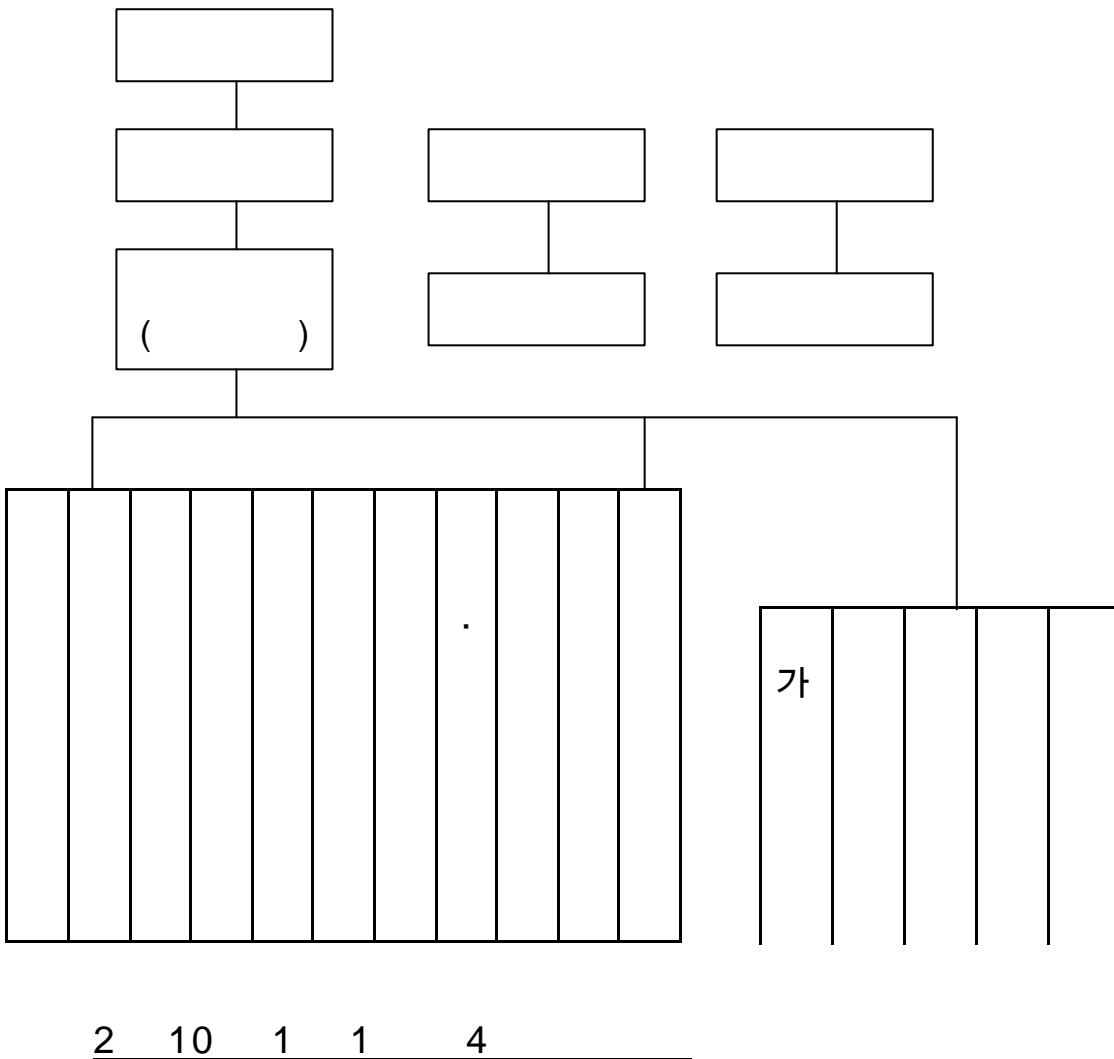
3) . : .

4) : .

1-4. : .

1-5.

1)



2)

(2004 5 31) (:)

	1	-	-	1
	1	-	4	5
	2	-	4	6

) 1 .

1-6.

(2004 5 31) (:)

			2003	2002
			3	5
			7	4
			5	3
			-	-
			66	62
			135	137
			3	-
			219	211
			7	7
			9	8
			235	226

) .

1-7.

(2004 5 31) (: ,)

		2003	2002

1-8.

1)

(2004 5 31) (: , ,%)

2)

(2004 5 31) (: , ,%)

1-9.

(:)

90.5.29		407,069	20		241	
94.2.5	"	1,989,000	99		340	
96.5.30	"	266,175	14		354	
96.7.30	"	2,000,000	100		454	
97.5.29	"	328,587	16		470	
00.5.30	"	840,083	42		512	
02.5.30	"	462,045	23		535	
03.3.31	-	-	-	-	535	
04.3.31	-	-	-	-	535	

1-10.

(2004 3 31)

(: , %)

6	1,738,326	16.24
UBS AG 8	1,026,470	9.59
()	1,000,000	9.34
	899,071	8.40
Stavanger Fondsforvaltni	547,200	5.11
	250,618	2.34
	238,137	2.22
Abu Dhabi Investment Aut	214,030	2.00
Mathews (Bony)	212,300	1.98
The Capital Guardian Emp	189,800	1.77
	159,365	1.49
	137,011	1.28
Merl Lnch Intl	121,100	1.13
	6,733,428	62.89

1-11.

(2004 3 31) (: , %)

	9	0.20	74,112	0.69
	9	0.20	1,378,397	12.88
	30	0.67	177,789	1.66
	16	0.36	552,863	5.17
,	12	0.27	80,493	0.75
	74	1.66	981,280	9.17
	4,196	93.85	2,893,605	27.04
	125	2.80	4,564,420	42.65
	4,471	100.00	10,702,959	100.00

)

1-12.

: .

1-13.

(:)

	2003	2002
	3%, 35%	26%
	1,900	1,300
	6,700	5,944
	28.36%	21.87%

1-14.

가.

					가		가					가	가가
01.8.10				50,000	14,600	04.8.11 ~ 11.8.10	15,000				50,000	45,500	71,000

50,000	-	50,000	10,241	-	307,227

	1. 가	2.	3.
2001 8 10		50,000	

. () ,

1.

1) :

							가		가		

2)

							가		가		
'01.8.10				50,000	50,000	'04.8.11 ~ '11.8.10	15,000	-	14,600	10,240,914	3% 가 (307,227)

2. :

							가	가	가	

3. :

2 .

2-1.

(:)

	2003	2002
	12	12
	3	4
	4,121	4,350
	-	-
	23,582	21,717
	9,913	8,515
	650	577

650 , 가 240
890 () .

2-2.

(:)

	2003	2002	
	1,774	1,297	477
()	(30,567)	(27,476)	(3,091)
()	(28,793)	(26,179)	(2,614)
	596	467	129
()	(717)	(628)	(89)
()	(121)	(161)	(40)
()	1,158	731	427
()	240	212	28
	972	820	152
	59	9	68
()	(76)	(194)	(118)
()	(135)	(185)	(50)
	-	-	-
	914	829	85
	-	-	-
	-	-	-
	264	252	12
	650	577	73

3 .

3-1.

1) (: ,%)

		2003		2002	
		1,368	5.80	1,638	7.54
		8,343	35.38	7,674	35.34
	가	252	1.07	266	1.22
		1,886	8.00	908	4.18
		58	0.25	59	0.27
		63	0.27	59	0.27
		1,000	4.24	1,018	4.68
		10,611	45.00	10,095	46.49
		23,582	100.00	21,717	100.00
		8,284	35.13	7,126	32.81
		-	-	-	-
		1,629	6.91	1,389	6.40
		9,383	39.79	9,565	44.04
		19,296	81.83	18,080	83.25
		4,286	18.17	3,637	16.75
		23,582	100.00	18,173	100.00

1) . / 2) :

2) :

3-2.

1)

(, 가) 가

2)

(: ,%)

		2003		2002	
가		-	-	-	-
		28	44.44	24	40.68
		-	-	-	-
		-	-	-	-
		28	44.44	24	40.68
		-	-	-	-
		35	55.56	35	59.32
		63	100.00	59	100.00
		63	100.00	59	100.00

3)

(: ,%)

		2003		2002	
가		-	-	-	-
		-	-	-	-
		-	-	-	-
		-	-	-	-
		-	-	-	-
		-	-	-	-
		-	-	-	-
		-	-	-	-
		-	-	-	-
		-	-	-	-
		-	-	-	-
		63	100.00	59	100.00
			63	100.00	59

)

4)

(: ,%)

	2003		2002	
	63	100.00	59	100.00
	-	-	-	-
	-	-	-	-
	-	-	-	-
	63	100.00	59	100.00

)

5)

(: ,%)

	2003	2002
(A/B × 100)	-	-
(A)	-	-
(B)	63	59

)

6)

(: ,%)

	2003		2002	
()				

3-3. 가 가

(:)

		가	가	가	
			182	220	38
			5,222	5,213	9
			1,292	1,305	13
		가	151	154	3
		가	1,451	1,451	-
	가		35	35	-
			30	30	-
			23	23	-
			-	-	-
		가	162	163	1
		가	-	-	-
			8,548	8,594	46
				.	
		8,548	8,594	46	

- 1) 가 가 .
- 2) 가 .
- 3) 가 .

3-4.

(: ,%)

		2003				2002					
		621	63.37			621	621	62.73			621
		338	34.49			338	347	35.05			347
		8	0.82			8	8	0.81			8
		-	-			-	-	-			-
		13	1.32			13	14	1.41			14
		980	100.00			980	990	100.00			990
								.			
		980	100.00			980	990	100.00			990

3-5.

(:)

	2003	2002
1.	8,284	7,126
	-	-
	7,923	6,480
	6,958	6,320
	-	-
	-	-
	-	-
()	(6,598)	(5,674)
2.	1,629	1,389
	9,913	8,515

3-6.

1)

(:)

	2003	2002	
	50	42	8
가	31	38	7
	-	-	-
	1	1	-
	-	-	-
	82	81	1
	-	-	-
	-	-	-
	-	-	-

2) 가

(:)

	2003						2002					
		가						가				
	44	-	-	-	-	44	38.0	-	-	-	-	38.0
가	6	0.5	-	1	-	7.5	4.2	0.5	-	1.0	-	5.7
	-	2.7	-	-	-	2.7	-	2.7	-	-	-	2.7
	-	12.8	-	-	-	12.8	-	21.8	-	-	-	21.8
	-	2.0	-	-	-	2.0	-	11.0	-	-	-	11.0
	-	12.0	-	-	-	12.0	-	1.9	-	-	-	1.9
	50	30	-	1	-	81	42.2	37.9	-	1.0	-	81.1

) () , 5 가

3)

(: ,%)

6	59,365	12,100	47,265	16.4%
9	54,027	17,390	36,637	11.7%
12	81,721	31,868	49,853	14.5%
3	80,937	13,340	67,597	19.8%

) , (+),
(-) (,)

3-7.

(:)

	2003	2002
	144	134
	144	134
	52	53
	92	81
	-	-
	10	43
	10	43
	1	14
	11	29
	-	-

3-8.

1)

(:)

	2003	2002
	63	59
	63	59
	-	-
		.

) , .

2)

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3)

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3-9.

1)

(:)

	2003	2002
	-	-
	-	-
가	-	-
	659	246
	-	-

2)

: .

(:)

				가			
	()						
	()		-	-			-
			0.3	4			4.3
	(가 가)						
	(가 가)	154 13 8 - 5					154 13 8 - 5

(50) : .

3-10.

(: , ,%)

		2003				2002			
		-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-
		54	100	12	100	43	100	12	100
		-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-
		54	100	12	100	43	100	12	100
		-	-	-	-	-	-	-	-
		54	100	12	100	43	100	12	100

3-11.

1)

(:)

			2003	2002	
			21,824	19,947	1,877
			3,460	3,589	129
			13,842	12,011	1,831
		(A)	4,522	4,347	175
			936	945	9
			251	283	32
			295	590	295
		(B)	390	72	318
(A-B)			4,132	4,275	143

2)

(: US\$1,000)

			2003	2002	
			170,460	129,765	40,695
			49,095	37,170	11,925
			78,345	72,227	6,118
		(A)	43,020	20,368	22,652
			565,305	487,862	77,443
			106,300	93,269	13,031
			352,288	277,149	75,139
		(B)	106,717	117,444	10,727
(A-B)			63,697	97,076	33,379

4 .

(: , %)

		2003	2002
4-1		200.3	190.4
4-2		1.0	1.2
	가	58.5	56.0
4-3		69.6	65.2
		26.5	30.8
		4.9	4.3
	ROA	2.9	2.9
	ROE	17.9	18.5
4-4		250	165
		13.2	8.8
4-5		-	-
		-	-
		-	-
4-6		100.0	100.0

) : 2003
(2002 .)

200% 200.3%

4-7. 가

	S&P	A.M.Best
1996.12	BBBpi	FPR5
1998. 1	BBpi	"
1999.12	BBB-	"
2000.12	"	FPR
2001.12	"	-
2002. 5	"	A-
2003.11	BBB	A-

* FPR : Financial Performance Ration FPR5 Good

5 .

5-1.

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(5) : 1, 1, 1, 1, 1

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- ()
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5-2.

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2)

FLC() , , , , ,

5-4.

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- :
- 가 : , 가 ,

가 가

가 가

- :

가 가

2)

- (VaR) .
 - 가 가 .
 - , , VaR .
 - .

5-5.

1)

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2)

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3)

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(:)

	1	2	3	3	

1)

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2)

1

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(:)

	1	2	3	4	5	5	

1)

2)

가

(:)

	1	2	3	4	5	5	
.	-	101	101	139	341	96	778
	1,080	702	941	60	-	-	2,783
	1,975	705	222	263	397	-	3,562
	3,055	1,508	1,264	462	738	96	7,123

1) . , , ,

2) 가 가

() .

3)

6 .

6-1.

1)

(:)

		()			
KIC-UK	47	21	5	5	12.31
WIS	27	12	3	3	3.31

2)

: .

: .

6-2.

(:)

				-	
				-	
				-	
				1,366	
				-	
				1,366	
				-	
				-	
				255	
				30	
				778	
				3,562	
				2,783	
				1,305	
			가	375	
			가	1,451	
				10,539	
				11,905	

1)

2

2)

6-3.

1.

1) , ,

2)

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3)

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1) :

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가

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1) :

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6.

1) :

2) : . 가 1

3) : 4. '

6-4.

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6-5.

- 2003. 5. 2 : 100 10 가
- 2003. 5. 2 :
- 2003. 5. 3 :
- 2003. 5.14 :
- 2003. 5.16 :
- 2003. 5.16 : × × ()
- 2003. 5.23 : × × ()
- 2003. 5.23 : 100 10 가
- 2003. 5.24 :
- 2003. 5.24 : .
- 2003. 6. 3 : × × ()
- 2003. 6. 3 :
- 2003. 6.11 :
- 2003. 6.11 :
- 2003. 6.11 :
- 2003. 6.11 :
- 2003. 6.12 : ()
- 2003. 6.26 :
- 2003. 6.30 :
- 2003. 6.30 :
- 2003. 6.30 :
- 2003. 7. 2 : × × ()
- 2003. 8. 4 : × × ()
- 2003. 8. 5 : × × ()
- 2003. 8.14 : ()
- 2003. 8.20 :

- 2003. 8.20 : ()
- 2003. 8.27 : ()
- 2003. 8.29 : × × ()
- 2003. 9.22 : ()
- 2003.10. 1 : × × ()
- 2003.11. 5 : × × ()
- 2003.11. 6 : ()
- 2003.11. 7 : [] ()
- 2003.11.14 :
- 2003.11.18 :
- 2003.11.19 : ()
- 2003.12. 1 : × × ()
- 2004. 1. 5 : × × ()
- 2004. 2. 5 : × × ()
- 2004. 2. 6 : × × ()
- 2004. 2.13 :
- 2004. 2.13 : ()
- 2004. 2.13 : ()
- 2004. 2.25 : ()
- 2004. 3. 2 : × × ()
- 2004. 3.12 :
- 2004. 3.12 : ()
- 2004. 3.12 :
- 2004. 3.30 : × × ()
- 2004. 5. 3 : × × ()
- 2004. 5. 3 :
- 2004. 5. 3 : 100 10 가
- 2004. 5. 3 : 100 20 가
- 2004. 5. 7 : ()
- 2004. 5. 7 :
- 2004. 5.20 :
- 2004. 5.20 : 100 20 가
- 2004. 5.20 :
- 2004. 5.24 :
- 2004. 5.27 :
- 2004. 5.27 : 100 10 가
- 2004. 5.27 : 100 30 가

- 2004. 5.27 : 100 20 가
- 2004. 5.27 :
- 2004. 5.27 : × × ()

6-6.

(:)

	2003	2002
	63	59

6-7.

1)

(:)

	()			
		()		.
		()		
		()		
		()		

1)

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3) 가 가

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6-8.

1)

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) , 가 가 가 가가
가 가 .(가)

2)

(:)

5	M.B.C ()	50	1
5	가	37	23
		87	24

1) , 가 가 가 가가
가 가 (가)

2) 5 ,
5

6-9.

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7 .

7-1.

(:)
2004 5 18

2004 3 31

2003 3 31

2003

5 14

가

가

가

가

가

2004

3 31

2

2 9

2002 12 31

. 2 9
.
, 6
가 . , 2002 16,980
가 . 12,614

252-5

가

7-2.

42 2004 3 31

41 2003 3 31

(:)

(:)

		42		41	
.			(136,810,062,089)		(163,803,776,785)
(1)	(3,17,28)		(136,641,952,207)		(163,489,976,582)
1.			2,909,640		1,452,641
2.			136,639,042,567		163,488,523,941
(2)			(168,109,882)		(313,800,203)
.	가		(1,053,954,165,110)		(890,644,317,128)
(1)	(2,4,30)		(834,332,888,131)		(767,389,366,865)
1.			22,026,758,000		-
2.			20,206,280,000		10,109,270,000
3.			280,473,487,848		432,871,602,118
4.			220,623,115,000		50,144,310,000
5.			130,511,372,642		114,864,443,117
6.	가		15,365,835,019		34,188,649,256
7.	가		145,126,039,622		125,211,092,374
(2)	가 (2,5)		(25,173,663,647)		(26,582,687,046)
1.			3,480,740,000		3,480,740,000
2.			3,039,750,570		4,029,162,931
3.			-		1,833,329,681
4.			2,340,712,592		12,434,632,592
5.	가		16,312,460,485		4,804,821,842

		42		41	
(3)	(2,6,30)		(188,618,244,291)		(90,815,439,970)
1.			57,581,136,781		11,813,728,212
2.			75,728,858,125		43,929,538,332
3.			55,308,249,385		30,055,383,827
4.	가		-		5,016,789,599
(4)	(2,7)		(5,829,369,041)		(5,856,823,247)
III	(8,19)		(6,283,456,316)		(5,945,309,988)
1.		2,785,158,679		2,486,076,497	
	(2,13)	20,888,690	2,764,269,989	18,645,574	2,467,430,923
2.		3,545,779,674		3,504,160,267	
	(2,13)	26,593,347	3,519,186,327	26,281,202	3,477,879,065
.			(100,036,321,579)		(101,784,341,822)
(1)	(2,9,10,29,30)		(99,123,327,762)		(100,796,859,205)
1.			62,111,650,000		62,111,650,000
2.		40,357,861,648		40,265,762,878	
가		6,578,297,508	33,779,564,140	5,522,546,744	34,743,216,134
3.		1,056,447,000		1,056,447,000	
가		252,356,567	804,030,433	220,985,843	835,461,157
4.		1,689,857,729		1,704,561,335	
가		343,682,023	1,346,175,706	323,742,859	1,380,818,476
5.		10,727,298,975		10,384,419,685	
가		9,645,451,492	1,081,847,483	8,670,461,878	1,713,957,807
6.		264,337,313		266,830,546	
가		264,337,313	-	255,134,915	11,755,631
(2)	(2,11)		(912,993,817)		(987,482,617)
1.			912,993,817		987,482,617
.			(1,061,116,493,426)		(1,009,497,350,826)

		42		41	
1.	(12,17,19)	980,637,270,558		937,797,312,190	
	(2,13)	12,553,467,810	968,083,802,748	10,950,506,586	926,846,805,604
2.		4,706,465,276		5,145,888,105	
		181,548,241		364,650,616	
	(2,13)	1,808,484,830	2,716,432,205	2,414,878,884	2,366,358,605
3.			6,526,686,931		6,130,972,790
4.		43,122,820,528		36,390,115,207	
	(2,13)	54,528	43,122,766,000	52,335	36,390,062,872
5.			291,433,467		386,762,476
6.	(2,14)		36,415,974,961		35,298,957,591
7.			3,049,371,957		1,844,432,188
8.	(2,30)		905,305,754		227,879,353
9.			4,719,403		5,119,347
			2,358,200,498,520		2,171,675,096,549
.	(2,15,18,19)		(828,356,071,826)		(712,567,402,409)
()			((-)659,798,090,847)		((-)567,374,113,079)
1.			792,328,503,646		647,962,434,092
2.			695,825,659,027		631,979,081,396
.	(2,16)		(162,935,508,250)		(138,908,637,137)
III			(938,306,357,321)		(943,918,561,088)
1.	(12,17,19)		776,332,679,627		753,804,812,021
2.			1,408,880,725		7,660,474,579
3.			112,341,491,478		133,937,429,508
4.	(2,24)		11,750,184,967		13,399,515,106

		42		41	
5.			3,863,479,482		5,507,761,230
6.			858,162,740		1,034,898,589
7.			2,462,920		611,655,745
8.			14,952,428,660		10,666,436,041
9.	가		105,961,317		67,963,010
10.	(10,27,30)		11,821,265,530		12,569,371,920
11.	(2)	15,557,833,400		12,594,194,000	
		10,458,578,725		8,260,378,982	
		229,894,800	4,869,359,875	263,529,800	4,070,285,218
12.			-		537,958,121
			1,929,597,937,397		1,795,394,600,634
.	(20)		(53,514,795,000)		(53,514,795,000)
1.			53,514,795,000		53,514,795,000
.			(103,741,570,209)		(103,741,570,209)
1.			103,729,100,000		103,729,100,000
2.			12,470,209		12,470,209
III			(280,004,527,528)		(227,609,336,235)
1.			14,780,097,470		13,518,712,800
2.			2,033,198,159		2,033,198,159
3.			198,164,000,000		154,364,000,000
4.	(2)		65,027,231,899		57,693,425,276
(
	: 65,012,281,185				
	: 57,675,148,031)				

		42		41	
.			((-)8,658,331,614)		((-)8,555,205,529)
1.	(2)		(-)17,331,888,220		(-)17,331,888,220
2.	가 가 ()(25)		50,207,135		(-)32,335,723
3.	가 (27)		3,791,085,011		3,379,465,536
4.	(2)		312,024,636		178,827,099
5.	(2)		4,520,249,824		5,223,948,971
6.			-		(-)3,243,192
			428,602,551,123		376,280,465,915
			2,358,200,498,520		2,171,675,086,549

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 41 2002 4 1 2003 3 31

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		42		41	
.			3,128,414,226,756		2,810,404,163,161
1.	(19,22)	2,387,376,519,051		2,154,193,600,206	
가.		1,169,563,526		1,187,661,350	
.		2,441,741,213,408		2,216,276,916,479	
.		(-)55,534,257,883		(-)63,270,977,623	
2.	(22,31)	452,571,048,510		398,920,552,454	
가.		464,815,168,652		413,299,466,198	
.		(-)12,244,120,142		(-)14,378,913,744	
3.	(4,5,6)	50,179,157,460		51,050,336,495	
4.		1,500,195,073		1,550,863,036	
5.		5,944,254,900		5,763,565,703	
6.	(2)	4,861,684,174		1,272,137,867	
7.	가 (2,4,30)	7,126,667,219		2,497,994,958	
8.	(2,35)	904,918,979		59,503,565	
9.	가 (2,35)	839,492,132		364,483,520	
10.	(2,14)	1,117,017,370		(-)1,973,607,320	
11.		215,644,545,777		196,498,853,370	
12.		348,726,111		205,879,307	
.			3,031,171,718,924		2,728,445,957,953
1.	(2,15)	115,788,669,417		73,145,674,058	
가.		58,264,750,059		27,480,656,875	
.		57,523,919,358		45,665,017,183	

			42		41	
2.	(2,16)	24,026,871,113		21,237,654,139		
3.	(19,22,30,31)	1,477,914,471,548		1,290,045,590,965		
가.		265,318,177		431,643,844		
.		1,550,144,338,297		1,360,082,671,023		
.		(-)72,495,184,926		(-)70,468,723,902		
4.	(22)	773,603,760,104		696,373,871,733		
가.		783,328,245,403		711,962,081,304		
.		(-)9,724,485,299		(-)15,588,209,571		
5.	(2)	4,831,233,143		8,263,200,711		
6.	가 (2,4)	2,410,001,319		2,051,038,915		
7.	(2,35)	886,105,783		293,060,138		
8.	가 (2,35)	-		578,611,743		
9.	(23,27)	627,736,230,380		631,507,261,616		
10.	(37)	738,897,128		1,740,421,611		
11.		2,224,931,816		2,338,552,235		
12.	가 (2,10)	766,320,110		862,729,553		
13.		244,227,063		8,290,536		
.			97,242,507,832		81,958,205,208	
.			7,601,314,965		19,430,116,131	
1.	가 (2)	21,211,930		648,227,807		
2.	(2)	-		316,173,610		
3.	가 (2,7)	-		282,823,851		
4.		-		14,081,137		
5.	(2)	5,166,130,963		6,284,932,277		
6.	(2)	2,279,421,544		11,557,208,013		
7.	(36)	134,550,528		326,669,436		

			42		41	
.				13,452,585,627		18,496,620,474
1.	가	(2)	151,813,394		15,517,727	
2.			-		679,782,202	
3.		(2)	8,025,084,370		11,389,293,821	
4.		(2)	4,511,242,271		5,076,003,558	
5.		(2,11)	316,801,200		-	
6.			-		522,804,832	
7.	가	(2,7)	222,184,172		-	
8.		(32)	189,233,437		437,486,352	
9.			-		105,796	
10.			36,226,783		375,626,186	
.				91,391,237,170		82,891,700,865
.		(2,24)		26,378,955,985		25,216,552,834
.		(25)		65,012,281,185		57,675,148,031
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		: 6,700				
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		: 6,691				
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	42		41	
.		65,027,231,899		57,693,425,276
1.	14,950,714		18,277,245	
2.	65,012,281,185		57,675,148,031	
.		65,013,639,925		57,678,474,562
1.	1,698,017,825		1,261,384,670	
2.	44,880,000,000		43,800,000,000	
3.	-		3,243,192	
4.	(26) 18,435,622,100		12,613,846,700	
가.	16,980,178,250		12,613,846,700	
()				
: 1,750 (35%)				
: 1,300 (26%)				
.	1,455,443,850		-	
()				
: 150 (3%)				
: 0 (0%)				
.		13,591,974		14,950,714

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	42		41	
.		148,422,715,975		107,367,699,009
1.	65,012,281,185		57,675,148,031	
2. 가	160,044,807,407		123,799,595,043	
가. 가	2,121,789,725		2,616,139,622	
.	58,264,750,059		27,480,656,875	
.	57,523,919,358		45,665,017,183	
.	24,026,871,113		21,237,654,139	
.	4,831,233,143		8,263,200,711	
. 가	2,410,001,319		2,051,038,915	
. 가	151,813,394		15,517,727	
.	316,801,200		-	
. 가	-		679,782,202	
. 가	222,184,172		-	
.	999,124,624		4,373,491,142	
.	3,522,375,080		5,076,003,558	
.	-		522,804,832	
.	886,105,783		293,060,138	
. 가	-		578,611,743	
.	4,634,640,900		4,843,205,900	
.	133,197,537		103,410,356	
3.	- 17,116,387,640		(15,039,027,008)	
가.	4,861,684,174		1,272,137,867	

		42		41	
.	가	7,126,667,219		2,497,994,958	
.	가	21,211,930		648,227,807	
.		-		316,173,610	
.	가	-		282,823,851	
.		183,102,375		-	
.		-		14,081,137	
.		1,117,017,370		(1,973,607,320)	
.		904,918,979		59,503,565	
.	가	839,492,132		364,483,520	
.		2,062,293,461		11,557,208,013	
4.	.	- 59,517,984,977		(59,068,017,057)	
가.	가	- 46,274,945,363		(244,272,046,987)	
.		439,422,829		1,556,308,026	
.	가	- 395,219,344		- 1,110,122,850	
.	가	- 6,734,324,533		(19,247,388,541)	
.		-		24,231,739	
.	(가)	95,329,009		(79,891,394)	
.	가	- 1,288,694,049		(1,111,587,411)	
.	가	- 231,079,194		-	
.	가	24,517,010,001		194,350,480,520	
.		- 6,251,593,854		(28,165,964,132)	
.	가 ()	- 21,595,938,030		48,426,632,165	
.	가 ()	- 1,649,330,139		7,690,075,302	
.	가 ()	- 1,572,697,094		1,730,852,154	
.	가 ()	- 177,678,827		356,852,350	
.	가 ()	- 609,192,825		15,792,504	
.	가 가 ()	37,998,307		(41,620,641)	
.	가 ()	4,285,992,619		(18,415,359,183)	

		42		41	
.		33,635,000		19,036,200	
.		- 1,671,001,500		- 922,802,200	
.		216,859,509		-	
.		- 692,537,499		- 313,502,254	
.	가	-		442,007,576	
.			- 131,908,787,259		- 148,256,411,710
1.		4,205,101,789,747		2,351,905,086,150	
가.		120,000,000,000		112,000,000,000	
.		976,973,330		381,321,054	
.		820,343,368		7,192,938,507	
.	()	43,776,174,005		34,015,802,820	
.	()	30,300,256,868		50,676,162,441	
.	()	687,336,283,159		377,896,098,953	
.	()	382,319,819,173		65,246,988,602	
.	()	1,414,881,430,359		1,428,161,591,655	
.	(가)	19,181,253,199		5,137,367,427	
.	()	1,326,873,114,105		206,806,259,957	
.	가 ()	-		19,741,550	
.	가 ()	989,412,361		856,054,618	
.	가 ()	10,747,725,680		14,978,572,163	
.	가 ()	1,804,530,000		21,227,609,655	
.	가 ()	9,961,545,206		11,383,937,094	
.	가 ()	-		3,600,000,000	
.	가 (가)	384,844,222		5,074,057,880	
.	가 ()	19,800,000,000		-	
.	()	36,378,400,000		-	
.	()	32,166,241,595		-	
.	()	45,470,383,614		-	
.	(가)	19,127,942,535		-	

		42		41	
.		-		79,125,842	
.		413,085,151		1,744,672,958	
.		1,392,031,817		5,400,469,300	
.		-		7,850,000	
.		-		1,750,000	
.		-		16,713,674	
2.		- 4,337,010,577,006		(2,500,161,497,860)	
가.	가	90,000,000,000		139,000,000,000	
.	가	3,175,173,073		3,413,475,148	
.	가	674,653,047		1,981,757,221	
.	()	60,326,057,020		24,403,582,140	
.	()	40,576,620,244		50,332,108,583	
.	()	537,145,698,158		535,206,261,612	
.	()	553,825,027,810		115,347,662,358	
.	()	1,429,248,316,537		1,346,569,802,233	
.	(가)	-		30,413,197,709	
.	()	1,345,743,015,434		115,058,139,261	
.	가 ()	-		456,000,000	
.	가 ()	10,726,513,750		11,754,679,000	
.	가 ()	-		30,035,085,000	
.	가 (가)	11,800,578,926		-	
.	가 ()	19,800,000,000		-	
.	()	82,145,808,569		9,850,708,520	
.	()	63,965,561,388		43,897,772,580	
.	()	70,723,249,172		20,178,768,547	
.	(가)	14,111,152,936		10,432,125,747	
.	가	712,167,333		1,737,673,930	
.		1,433,651,224		6,199,544,869	

		42		41	
.		92,098,770		1,935,138,221	
.		-		9,570,000	
.		366,921,215		625,363,478	
.		242,312,400		1,095,202,350	
.	가	-		227,879,353	
.		176,000,000		-	
.			- 13,361,953,090		- 9,440,983,490
1.		1,451,315,050		1,193,852,710	
가.	가	1,451,315,050		1,193,852,710	
2.		- 14,813,268,140		- 10,634,836,200	
가.		2,199,421,440		1,393,922,200	
.		12,613,846,700		9,240,914,000	
.	가()(+ +)		3,151,975,626		- 50,329,696,191
.			93,489,976,582		143,819,672,773
.			96,641,952,207		93,489,976,582

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42	2003	4	1	2004	3	31
41	2002	4	1	2003	3	31

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		351	362	

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	가		가		가()	
	20,321	10,088	20,206	10,109	(115)	21
	281,139	433,671	280,473	432,872	(666)	(799)
	220,733	50,390	220,623	50,144	(110)	(246)
	18,227	-	22,027	-	3,800	-
	129,231	114,001	130,511	114,864	1,280	863
가	144,874	125,063	145,127	125,211	253	148
	15,091	33,820	15,366	34,189	275	369
	829,616	767,033	834,333	767,389	4,717	356

39,612

37,519
가

가 가 90

5. 가

가 가

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		(%)	(가 가)	가	가	
RAMAYANA	5,702,127	10.00	481	573	573	50
	-	0.39	340	340	340	-
	11,275	0.17	20	(1)	20	-
	324	0.01	5	"	5	-
	80,000	4.68	456	"	456	-
	600,000	9.38	3,000	"	3,000	-
3	-	10.00	1,700	"	1,700	-
6	-	10.00	1,000	"	1,000	-
S.E.A	10,000,000	10.00	2,153	"	2,153	-
A.R.C	800	10.00	243	"	243	-
A.H.S	400	7.14	1	"	1	-
			9,399		9,491	50

(1) 가 가 가

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		(%)	(가 가)	가	가	
RAMAYANA	5,702,127	10.00	523	481	481	(42)
(2)	-	0.39	2,009	1,329	1,329	(680)
	11,275	0.17	20	(1)	20	-
	324	0.01	5	"	5	-
	80,000	4.68	456	"	456	-
	600,000	9.38	3,000	"	3,000	-
3	-	10.00	1,700	"	1,700	-
6	-	10.00	1,000	"	1,000	-

S.E.A	10,000,000	10.00	2,153	"	2,153	-
A.R.C	800	10.00	243	"	243	-
A.H.S	400	7.14	1	"	1	-
			11,110		10,388	(722)

(1) 가 가 가 가

(2) 680 가

(2) < > (:)

		가		가	가	가			
		2,941	-	2,941	2,341	2,341	-	600	-
-		13,342	-	13,342	13,342	13,342	-	-	-
		16,283	-	16,283	15,683	15,683	-	600	-

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		가		가	가	가			
		12,094	(177)	11,917	11,927	11,927	10	-	-
		2,941	-	2,341	2,341	2,341	-	600	-
-		1,927	-	1,927	1,927	1,927	-	-	-
		16,962	(177)	16,185	16,195	16,195	10	600	-

, 가 863
1,771 .

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가 .

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		가		가	가	가		가
1	31	9,910	78	9,988	9,988	-	-	9,988
5	4	168,566	484	169,050	169,050	-	-	169,050

10	04-1	9,530	50	9,580	9,580	-	-	9,580
		188,006	612	188,618	188,618	-	-	188,618

< > (:)

		가		가	가 가			가
1	SK202	14,862	136	14,998	14,998	-	-	14,998
5	31	70,340	96	70,436	70,436	-	-	70,436
10	311	5,400	(18)	5,382	5,382	-	-	5,382
		90,602	214	90,816	90,816	-	-	90,816

7,446 3,203 .

7.

(1)

< > (:)

		(%)	가	가	가
KOREANREINS.CO.(U.K)	1,000,000	100%	1,003	3,863	3,863
WORLDWIDE -HK	100,000	100%	783	1,966	1,966
			1,786	5,829	5,829

< > (:)

		(%)	가	가	가
KOREANREINS.CO.(U.K)	1,000,000	100%	1,003	3,754	3,754
WORLDWIDE -HK	100,000	100%	783	2,103	2,103
			1,786	5,857	5,857

(2) 가 (:)

KOREANREINS.CO.(U.K)	3,754	(455)	564	3,863	3,630	4	120	3,754
WORLDWIDE -HK	2,103	233	(370)	1,966	2,035	279	(211)	2,103

	5,857	(222)	194	5,829	5,665	283	(91)	5,857
--	-------	-------	-----	-------	-------	-----	------	-------

()가 , , 가

(3) 가 (:)

KOREANREINS.CO.(U.K)	2,698	564	-	3,262	2,578	120	-	2,698
WORLDWIDE - HK	681	(152)	-	529	813	(132)	-	681
	3,379	412	-	3,791	3,391	(12)	-	3,379

8.

(1) (:)

	2,785	2,486
	3,546	3,504
	6,331	5,990

(2)

(' 19)

(3)

< > (:)

	1	1 ~2	2 ~5	5 ~10	10	
	-	-	102	208	2,475	2,785
	11	40	190	3,290	15	3,546
	11	40	292	3,498	2,490	6,331

< > (:)

	1	1 ~2	2 ~5	5 ~10	10	
	-	-	-	271	2,215	2,486
	231	28	221	3,024	-	3,504
	231	28	221	3,295	2,215	5,990

9. 가

가 가 (:)

	(m ²)	가		가	
	7,415.9	55,619	55,619	45,385	37,821
	1,383.2	6,225	6,225	2,780	2,324
	107.2	268	268	375	429
	8,906.3	62,112	62,112	48,540	40,574

10.

가 .

< > (:)

				가	(1)	
	62,112	-	-	-	-	62,112
(2)	34,743	92	-	1,055	-	33,780
	835	-	-	31	-	804
	1,381	-	-	24	(11)	1,346
	1,714	367	-	999	-	1,082
	12	-	-	12	-	-
	100,797	459	-	2,121	(11)	99,124

(1) 가 .

(2) (27).

< >

(:)

				가	(1)	
	62,112	-	-	-	-	62,112
(2)	34,530	1,935	531	1,191	-	34,743
	870	10	-	45	-	835
	1,411	-	-	23	(7)	1,381
	2,307	625	-	1,218	-	1,714
	47	-	5	30	-	12
	101,277	2,570	536	2,507	(7)	100,797

11.

(1)

< >

(:)

	가			가
	1,337	424	-	913

< >

(:)

	가			가
	1,095	107	-	988

(2)

가

< >

(:)

		가		
	988	242	317	913

< >

(:)

		가		
	-	1,095	107	988

12.

(1)

(:)

		3,417	3,042
		487,507	423,286
		319,187	324,259
		170,526	187,210
		980,637	937,797
		561	900
		387,512	362,873
		323,148	323,086
		65,112	66,946
		776,333	753,805

13.

(1)

< >

(:)

		190,081	12,553
		4,706	1,808
		2,785	21
		3,546	26
		7	-
		201,125	14,408

< >

(:)

		147,656	10,950
		5,145	2,414
		2,486	19
		3,504	26
		7	-
		158,798	13,409

(2)

< >

(:)

	166,375	846
	14,037	281
	6,662	1,492
	4,524	2,262
	9,527	9,527
	201,125	14,408

< >

(:)

	132,211	675
	7,387	148
	7,015	1,847
	2,892	1,446
	9,293	9,293
	158,798	13,409

(3) 3

(:)

2001	716,280	9,281	1.30%
2002	985,184	13,409	1.36%
2003	1,034,568	14,408	1.39%

14.

83 13 22 121 ,

가 5 3

1,117 (-)1,974

15.

(1)

(:)

	60,644	44,051	16,593	34,875	21,558	13,317
	173,525	136,365	37,160	110,326	82,224	28,102
	73,240	1,056	72,184	59,609	2,325	57,284
	50,083	32,815	17,268	53,798	36,521	17,277
	56,131	40,069	16,062	37,120	25,707	11,413
	121,179	65,391	55,788	111,437	61,890	49,547
	5,184	1,551	3,633	5,631	1,605	4,026
	42,658	34,925	7,733	31,892	26,072	5,820
	136,143	29,380	106,763	122,785	32,999	89,786
	53,264	10,022	43,242	52,242	9,684	42,558
	20,278	8,896	11,382	28,247	17,834	10,413
	792,329	404,521	387,808	647,962	318,419	329,543

(2)

(:)

	89,448	52,440	37,008	76,361	42,895	33,466
	30,644	13,488	17,156	34,233	14,945	19,288
	143,922	-	143,922	108,253	-	108,253
	50,589	624	49,965	49,801	776	49,025
	65,626	44,790	20,836	56,978	36,174	20,804
	100,376	49,126	51,250	95,339	48,542	46,797
	13,861	2,911	10,950	12,302	2,685	9,617
	97,471	76,260	21,211	108,191	86,216	21,975
	72,217	10,166	62,051	59,745	11,975	47,770
	534	765	(231)	134	223	(89)

	31,138	4,707	26,431	30,642	4,524	26,118
	695,826	255,277	440,549	631,979	248,955	383,024

16.

(:)

138,909	162,936	117,671	138,909

17.

(1)

(: , USD)

	USD		USD	
	44,240	51,535	60,526	76,312
가	6,937	8,080	5,672	7,176
	30,562	35,602	30,495	38,579
	48,872	56,931	61,359	77,625
	35,413	41,252	28,041	35,474
	2,890	3,367	1,821	2,303
	168,914	196,767	187,914	237,469

(2)

(: , USD)

	USD		USD	
	13,109	15,271	15,905	20,122
	54,326	63,285	70,478	89,162
	10,585	12,331	10,326	13,064
	2,140	2,492	4,165	5,269
	80,160	93,379	100,874	127,617

(3)

18.

(:)

	19,501	18,129
	986	1,027
	3,687	6,417
	10,245	8,687
	4,738	5,059
	1,980	4,389
	14,535	12,560
	13,999	15,761

19.

(1) (:)

KIC-UK	(1)	1	74	94

(2) (:)

KIC-UK	4	1	51	39	74	80

(3) (:)

			가				가		
		2,486	712	413	2,785	2,493	1,738	1,745	2,486
"		3,504	1,434	1,392	3,546	2,705	6,199	5,400	3,504
		5,990	2,146	1,805	6,331	5,198	7,937	7,145	5,990

20.

(1) : 32,000,000
(2) 1 : 5,000
(3) : 10,702,959
(4) :

21.

1,000,000 (17,332)

22.

< >

(1) () (:)

	(A)	(B)	(C)	(D)	(A-B)-(C-D)
	179,246	2,494	105,008	1,206	72,950
	180,192	10,730	73,914	3,370	98,918
	359,270	15,409	429	8	343,440
	54,940	5,982	235	15	48,738
	124,290	284	82,449	195	41,752
	224,161	3,340	109,627	1,402	112,596
	31,549	269	6,605	54	24,729
	212,111	3,948	168,338	3,264	43,089
	209,566	429	35,800	120	173,457
	430,363	237	17,705	8	412,429
	437,223	12,412	183,219	82	241,674
	2,442,911	55,534	783,329	9,724	1,613,772

(2) () (:)

	(A)	(B)	(C)	(D)	(A-B)-(C-D)
	137,721	2,831	100,452	1,181	35,619
	108,543	1,969	49,694	97	56,977
	227,846	7,139	719	97	220,085
	69,335	57,518	3,445	9,524	17,896
	66,266	487	50,592	240	15,427
	64,165	1,169	24,123	621	39,494
	21,916	33	4,178	7	17,712
	79,953	463	61,633	279	18,136
	97,449	122	18,308	55	79,074
	352,084	490	13,874	6	337,726
	325,131	274	137,797	137	187,197
	1,550,409	72,495	464,815	12,244	1,025,343

< >

(1) (:)

	(A)	(B)	(C)	(D)	(A-B)-(C-D)
	151,290	2,185	83,203	1,091	66,993
	164,760	15,599	67,473	6,585	88,273
	311,267	14,902	1,081	90	295,374
	52,190	7,094	150	60	45,006
	113,093	3,611	70,245	3,106	42,343
	218,590	4,712	110,903	2,502	105,477
	28,571	154	6,171	19	22,265
	228,789	1,181	182,188	669	46,089
	163,674	488	38,739	125	124,572
	416,838	629	20,340	68	395,937
	368,402	12,716	131,469	1,274	225,491
	2,217,464	63,271	711,962	15,589	1,457,820

(2)

(:)

	(A)	(B)	(C)	(D)	(A-B) -(C-D)
	94,957	3,678	58,130	2,239	35,388
	98,635	2,324	44,495	189	52,005
	178,214	5,045	2,861	180	170,488
	74,830	55,707	25,793	9,620	2,950
	52,995	73	35,310	20	17,632
	56,806	1,059	22,737	492	33,502
	15,515	166	3,290	41	12,100
	108,139	1,554	90,966	1,143	16,762
	91,623	55	22,651	20	68,937
	334,113	492	14,781	27	318,867
	254,687	315	92,285	407	162,494
	1,360,514	70,468	413,299	14,378	891,125

23.

(:)

	10,245	9,628
	4,435	4,731
	6,144	6,116
	19,634	22,700
	198	231
	28,000	21,194
	405,103	404,702
	150,793	159,240
	2,473	2,393
	711	572
	627,736	631,507

24.

()

(1)

(:)

()						
	13,981	21,512	-	-	13,981	21,512
가	10,326	721	-	-	10,326	721
가	1,212	3,044	-	-	1,212	3,044
가 가	2	10,193	-	-	2	10,193
	-	1,974	-	-	-	1,974
가	1	-	-	-	1	-
	220	164	-	-	220	164
	217	-	-	-	217	-
가	455	-	-	-	455	-
가	-	680	-	-	-	680
	-	273	-	-	-	273
	-	103	-	-	-	103
가	-	15	-	-	-	15
가	-	365	-	-	-	365
	-	414	-	-	-	414
	-	-	59	245	59	245
	-	-	847	3,239	847	3,239
	26,414	39,458	906	3,484	27,320	42,942
()						
	9,789	33,860	-	-	9,789	33,860
가	3,044	66	-	-	3,044	66
가	4,717	233	-	-	4,717	233
	220	79	-	-	220	79
가	1,812	10,326	-	-	1,812	10,326
가	233	283	-	-	233	283
	179	2,188	-	-	179	2,188
	-	18,315	-	-	-	18,315
	828	-	-	-	828	-
가	839	-	-	-	839	-

가	6	-	-	-	6	-
	1,117	-	-	-	1,117	-
가	183	-	-	-	183	-
	-	-	877	169	877	169
	-	-	-	4	-	4
	22,967	65,350	877	173	23,844	65,523

(2)

()

()

< >

(:)

		가		
()				
	2,565	-	-	2,565
	2,136	-	-	2,136
	1,257	-	-	1,257
	301	-	-	301
가	3,044	1,212	3,044	1,212
가	2,636	2	4,717	(2,079)
	500	-	-	500
	590	220	220	590
	179	-	179	-
	1,479	-	-	1,479
가	15	1	6	10
가	365	-	183	182
	828	-	828	-
	30	-	-	30
	15,925	1,435	9,177	8,183
(가)				
가	10,326	1,812	10,326	1,812
가 가	257	-	-	257
	13,981	9,789	13,981	9,789
가	279	-	-	279
가	898	233	672	459
	35,299	1,117	-	36,416
가	-	839	-	839

	61,040	13,790	24,979	49,851
	4,730			2,233
	18,129			13,983
() -	(13,399)			(11,750)

< >

(:)

		가		
()				
	2,565	-	-	2,565
	1,863	273	-	2,136
	1,257	-	-	1,257
	301	-	-	301
가	66	3,044	66	3,044
가	(7,324)	10,193	233	2,636
	500	-	-	500
	505	164	79	590
	2,264	103	2,188	179
	1,479	-	-	1,479
가	-	15	-	15
가	-	365	-	365
	18,729	414	18,315	828
	30	-	-	30
	22,235	14,571	20,881	15,925
(가)				
가	721	10,326	721	10,326
가 가	257	-	-	257
	1,633	33,860	21,512	13,981
가	959	-	680	279
가	615	283	-	898
	37,273	-	1,974	35,299
	41,458	44,469	24,887	61,040
	6,604			4,730
	12,313			18,129
() -	(5,709)			(13,399)

,
) 2005 1 1 (2005 1 1
 29.7% 27.5% . 625
 625 가 .

(3)

(:)

(A)	26,379	25,216
(B)	91,391	82,892
(A/B)	28.86%	30.42%

(4)

(:)

	28,028	17,526
(1)	(1,649)	7,690
	26,379	25,216
(1)	11,750	13,399
	13,399	5,709
()	(1,649)	7,690

25.

1 1
 , 1 1

(1)

(:)

	65,012,281,185	57,675,148,031

가	()	9,702,959	9,702,959
		6,700	5,944

() 가

가		10,702,959	10,702,959
)가		1,000,000	1,000,000
가		9,702,959	9,702,959

(2)

가 9,730,137 50,000 가 9,724,989 (:)

		65,012,281,185	57,675,148,031
가)	()	94,751,543	71,951,362
		65,107,032,728	57,747,099,393
가		9,730,137	9,724,989
		6,691	5,938

(3) 가

가

			가
	2004.08.11 ~ 2010.08.10	50,000	15,000

26.

(1)

1)

(:)

1 ()	1,750(35%)	1,300(26%)
()	9,702,959	9,702,959
	16,980,178,250	12,613,846,700

2)

(:)

1 ()	150(3%)	-
()	9,702,959	9,702,959
	1,455,443,850	-

()

1,000,000

(2)

(:)

	18,435,622,100	12,613,846,700
	65,012,281,185	57,675,148,031
	28.36%	21.87%

(3)

(:)

	1,900	1,300
가	45,500	19,750
	4.18%	6.58%

27.

(1)

: 50,000

(2)

: 2001 8 10

(3) : 가 가

(4) 가 : 15,000

(5) 가 : 3 7

(6) :

(7) :

(8) 가 가 가
(:)

가	179
가	133
가	43
가	355

(9) 가 가

	5.35%
	5
가	70.58%
	4.66%
	-
가 가	15,000
가 가	7,095

, 1999 (9,500) 2002 5 29 (가 : 14,900) , 가(41,600)

28.

(1)

(2)

가 (: 96,642 , : 93,490)
 (:)

	136,642	163,490
)	40,000	70,000
가	96,642	93,490

29. 가

가 가 (:)

		가	
. . .		29,830	
	3	750	
		3,008	
	가	360	
		33,948	

, 가

30.

(1)

(:)

Nova Scotia	()	17,000	
Nova Scotia	()	6,000	"
		23,000	

(2)

(:)

--	--	--	--

		5,748	
	"	3,854	"
	"	532	"
()	"	600	"
	"	746	"
		11,480	

31.

가

(:)

Nova Scotia	22,234	

32.

189

437

33.

1989 6 1 13

30% 가

70%

7.64%

34.

(1)

14

가

(2)

1,223

(3)

가 1 (가 : 32) , 가 2 (가 : 26) , 가

35.

가

(1)

1) :

2) :

(2)

1) :

: 가

2) : 가

:

(3) (:)

	-	USD 2,000,000	01.05.28	04.06.05	1,316.00
	-	USD 1,000,000	01.07.16	04.07.15	1,296.70
"	-	USD 10,340,000	03.08.12	04.08.12	1,209.70
	-	USD 13,340,000			

(4) 가 (:)

	가		()	
	759	(503)	684	(-)367
	147	143	156	153
	906	(360)	840	(-)214

(5) (

, 30)

36. 가가

가가

(:)

	10,245	9,628	428	419	-	-	10,673	10,047
	4,435	4,732	199	112	-	-	4,634	4,844
	6,144	6,116	272	319	-	-	6,416	6,435
가 ()	1,355	1,753	-	-	766	863	2,121	2,616
	8,057	7,597	24	22	273	262	8,354	7,881
	427	423	-	-	-	-	427	423
	30,663	30,249	923	872	1,039	1,125	32,625	32,246

() 가

가 가

37. (4/4)

(:)

	4	4
	757,661	758,621
	730,112	731,307
	27,549	27,314
	(252)	13,700
	5,341	8,187
	21,956	32,827
	15,672	23,139
()	1,615	2,385

()

38.

7-7.

- .

7-8.

- .

7-9.

- .

7-10.

()

- .

7-11.

- .

7-12.

- .

8 .

8-1.

(:)

	2003	2002	
	1,368	1,638	270
	63	59	4
가	10,540	8,907	1,633
	1,000	1,018	18
	8,284	7,126	1,158
	4,286	3,637	649

8-2.

(: , %, %p)

	2003	2002	
	650	577	373
	69.56	65.19	4.37
	26.48	30.80	4.32
	4.95	4.32	0.63
ROA	2.91	2.94	0.03
ROE	17.87	18.46	0.59

8-3.

(:)

	2003	2002	
가	136	125	11
	12,980	10,854	2,126
	1.0	1.2	0.2
가	9,359	7,896	1,463
	15,993	14,103	1,890
가	58.5	56.0	2.5
가 가	8,548	8,907	359
가 가	8,594	8,907	313
가 가	46	0	46

8-4.

(:)

	2003	2002	
	535	535	-
	1,037	1,037	-
	2,800	2,150	650
	200.29%	190.45%	9.84%p

8-5.

1)

(:)

		()			
KICK-UK	47	21	5	5	12.31
WIS	27	12	3	3	3.31

2)

: .

: .

8-6.

1)

-

(:)

		2003	2002	
	가	50	42	8
		31	38	7
		-	-	-
		1	1	-
		-	-	-
		82	81	1
		-	-	-
		-	-	-
		-	-	-

-

(:)

				가			
	()						
	()		-	-			-
			0.3	4			4.3
	(가 가)						

		()	154				154
		가	13				13
		가	8				8
			-				-
			5				5

- : .

8-7.

1)

(:)

		2003		2002	
		1,368	5.80	1,638	7.54
	가	8,343	35.38	7,674	35.34
		252	1.07	266	1.22
		1,886	8.00	908	4.18
		58	0.25	59	0.27
		63	0.27	59	0.27
		1,000	4.24	1,018	4.68
		10,611	45.0	10,095	46.49
		23,582	100.00	21,717	100.00
		8,284	35.13	7,126	32.81
		1,629	6.91	1,389	6.40
		9,383	39.79	9,565	44.04
		19,296	81.83	18,080	83.25
		4,286	18.17	3,637	16.75
		23,582	100.00	21,717	100.00

2)

(:)

	2003	2002
	15,562	14,122
	10,825	9,206
	-	-
	4,121	4,350
가	-	-
가	-	-
가	240	212
	376	353
	593	472
	55	4
	914	829
	650	577

3) : .

4) : .

9 .

9-1.

(2004 5 31)

·	·			
”			’ ’	
”			’ ’	
”			’	
”				
”				’
”		()	()	“
”				“
”		()		“
”			·	“
”			’ ’	
”			’	

) ()
 (: ,)

9-2.

- , (가) 1

9-3.

	가
	1) 50%
	2) 30%
	3) ()가
	(1),(2)
	: (1),(2) ' ' ' ' .
	10%
	/ × 100
	/
	/ × 100
	()
가	가 가
가	가 가
	<ul style="list-style-type: none"> • , - , - 3 가 - , . 가 - ' ' ' ' 가

	<ul style="list-style-type: none"> ● - , 가 - 3 12 가 ● - , 가 가 가 - 12 가 가 - , . 가
	<p>, , 가 가 가</p> <p>- 가</p> <p>- 가</p> <p>-</p> <p>-</p>
	<p>/ × 100</p> <p>- ,</p> <p>- : , , ,</p> <p>(, 56) 가 가</p> <p>:</p>

	() 4% , (57 2)
가	(, ,) , () 가 가
가 가	가 가 가 가 * 가 가 가 .
	19 2 .
	6 50% 1 . . .
가	가 , 가 가 . , , 1 , .