

7

7 - 1.

1)

1999 3 31

,

.

가

.

.

1999 3

31

.

2)

가

.

(1) 가 가

가

가

50%

.

가

가 가

.

(2) 가

가

1999 1 1

1997

12 31

1998 12 31

가 , 가

1999

3 9

가

134,048

.

(3)

1999 5 10

1

가

5,000 500

.

(4)

7 - 2.

49 : 1999 3 31

	49 () : Current Period	
	(Amount)	
【 】		
Assets		
()		4,975,539,838,507
Invested Assets		
.		441,979,289,881
Cash & Deposits		
1.	39,382,391	
Cash		
2.	288,584,381,215	
Deposits		
(1)	1,329,535,264	
Current Deposits		
(2)	54,936,496,687	
Ordinary Deposits		
(3)	199,352,000,000	
Fixed Time Deposits		
(4)	429,000,000	
Installment Savings		
(5)	476,453,283	
Overseas Deposits		
(6)	32,060,895,981	
Other Bank Deposits		
3.	26,087,546,488	
Short - Term Bills		
4.	109,780,000,000	
Money in Trust		
5.	17,487,979,787	

Deposits for Severance Benefits		
6.		
Deposits on Futures Exchange		
. 가		2,359,146,540,101
Marketable Securities		
1.	214,355,680,330	
Stocks		
(1)	214,355,680,330	
Listed Stocks		
(2)		
Unlisted Stocks		
2. .	92,507,903,992	
Government and Public Bonds		
3.	271,815,170,034	
Special Bonds		
4.	380,196,373,260	
Corporate Bonds		
5.	1,120,707,163,818	
Investment Funds		
6. 가	279,564,248,667	
Overseas Securities		
(1)		
Stocks		
(2)	279,564,248,667	
Bonds		
(3) 가		
Other Overseas Securities		
6. 가		
Other Securities		
. 가		285,945,171,823
Investment Securities		
1.	187,380,886,260	
Stocks		
(1)		
Listed Stocks		
(2)	173,329,746,260	
Special Affiliation		
(3)	14,051,140,000	

Other Stocks		
2.	5,226,254,082	
Money Invested		
(1)		
Special Affiliation		
(2)	5,226,254,082	
Other Money Invested		
3. .		
Government and Public Bonds		
(1)		
Interim Sales		
(2)		
Maturity holding		
4.	63,338,031,481	
Special Bonds		
(1)		
Interim Sales		
(2)	63,338,031,481	
Maturity holding		
5.		
Corporate Bonds		
(1)		
Interim Sales		
(2)		
Maturity holding		
6.		
Investment Funds		
7. 가		
Overseas Securities		
(1)		
Stocks		
(2)		
Bonds		
(3) 가		
Other Overseas Securities		
8. 가	30,000,000,000	
Other Securities		
.	1,210,217,194,929	1,174,259,132,883
Loans		

(가)		
Discount Account on present value		
()	(35,958,062,046)	
Reserve for Doubtful Account		
1.		
Call loans		
2.	144,936,157,333	
Policy Loans		
3. 가	6,694,060,000	
Loans Secured by Securities		
4.	575,007,108,731	
Secured by Real Estate Loan		
5.	173,209,772,076	
Unsecured Loans		
6.		
Discounted Note Loans		
7.	301,448,016,090	
Loan Secured by Third Party		
Guarantee		
8.	8,922,080,699	
Other Loans		
.	714,209,703,819	714,209,703,819
Real Estate		
(가)		
Reserve for Loss on		
Devaluation		
1.		330,850,333,483
Land		
2.	369,361,799,924	358,531,264,971
Buildings		
(가)	(10,830,534,953)	
Accumulated Depreciation		
3.	544,819,010	482,075,693
Structures		
(가)	(62,743,317)	
Accumulated Depreciation		
4.		24,346,029,672
Construction in Progress		
5.		

Overseas Real Estate (가) Accumulated Depreciation () Non Operating Assets		667,265,293,249
. Fixed Assets		67,533,996,547
1. Tangible Assets		67,533,996,547
(1) Furniture & Equipment (가) Accumulated Depreciation (1) Vehicles (가) Accumulated Depreciation	172,427,493,808 (105,685,042,051) 2,196,858,988 (1,405,314,198)	66,742,451,757 791,544,790
2. Intangible Assets		
(1) Goodwill		
(2) Organization cost		
(3) Development cost		
(4) Software		
(5) Other Intangible Assets		
. Other Assets		599,731,296,702
1. Insurance Receivable () Reserve for Bad Debts (1) Premium Receivable	95,923,621,558 (4,936,615,664) 29,579,089,736	90,987,005,894

(2) Due from Agents	168,441,021	
(3) Co - insurance Account Receivable	589,926,684	
(4) Due from Agency Receivable	16,333,554,942	
(5) Re - insurance Account Receivable	33,849,735,238	
(6) Overseas R/I account Receivable	12,887,672,638	
(7) Deposit on R/I Treaty Assumed	2,515,201,299	
2. Other Account Receivable ()	53,948,419,683 (9,324,032,727)	44,624,386,956
Reserve for Doubtful Account		
3. Leasehold & Other		264,716,584,089
(1) Leasehold Deposit Received	221,933,265,714	
(2) Guarantee Deposit	40,211,341,819	
(3) 가 Telex & Telephone Subscription Right	2,571,976,556	
4. Accrued Income ()	137,406,220,655 (200,536,512)	137,205,684,143
Reserve for Doubtful Account		
5. Prepaid Expense		4,407,397,771
6. Compensation Receivable		
7. Deferred Acquisition Cost		21,764,104,740
8. Deferred Income Tax Debits		
9. Notes Receivable ()	7,916,642,659 (39,583,213)	7,877,059,446

Reserve for Doubtful Account		
10.		15,593,428,670
Advanced Payments		
11. 가		
Suspense Prepayment Account		
12. 가		
Suspense Claims		
13.		
Prepaid Income Taxes		
14. 가		1,356,733,662
Prepaid VAT		
15. ()		
Inter - Office Accounts Debits		
16.		6,734,428,383
Security Deposit		
17.	28,770,640	
Dishonored Bill		
()	(28,770,640)	
Reserve for Doubtful Account		
18.		4,464,482,948
Other Assets		
()		
Separate Account Assets		
		5,642,805,131,756
Total Assets		
【 】		
Liabilities		
.		4,732,114,359,493
Insurance Reserve		
1.		4,129,098,593,958
Policy Reserve		
(1)	701,590,429,732	
Reserve for Outstanding Claims		
(2)	2,737,687,663,000	
Long - Term Insurance		
Premium Reserve		
(3)	678,253,834,174	

Unearned Premium Reserve		
(4)	669,614,041	
Reserve for Participating Policyholder's Dividends		
(5)	10,897,053,011	
Excess Participating Policyholder Dividend Reserve		
2.		603,015,765,535
Catastrophe Reserve		
.		293,814,065,872
Other Liabilities		
1.		100,431,947,437
Unpaid Payable		
(1)	13,764,119,609	
Claims Payable		
(2)	5,656,833,115	
Due to Agents		
(3)	3,247,860,114	
Premiums Refund Payable		
(4)		
Coinsurance Accounts Payable		
(5)	5,826,017,935	
Due to Agency Business		
(6)	29,343,198,003	
R/I Accounts Payable		
(7)	24,770,209,776	
Foreign R/I premiums Payable		
(8)	17,823,708,885	
Deposit on R/I Treaty Ceded		
2.		26,256,578,459
Other Accounts Payable		
3.		36,891,892,851
Accrued Expenses		

4.		9,805,244,500
Accrued Dividends		
5.		
Special Account(Debits)		
6.		14,219,870,865
Deferred Income Tax(Credits)		
7.	28,276,985,580	23,964,976,200
Reserve for Severance Benefits		
()	(4,312,009,380)	
National Pension Fund Benefits		
8. 가		1,967,560,134
Premiums Received in Suspense		
9.		868,880,000
Notes Payable		
10.		
Bank Overdraft		
11.		20,000,000,000
Borrowings		
12.		13,020,572,839
Advances from Customers		
13. 가		
Suspense Receipts		
14.		1,225,472,498
Withholding		
15.		1,081,702,570
Unearned Income		
16.		6,762,492,057
Accrued Income Taxes		
17. 가		376,692,764
Accrued VAT		
18. ()		
Inter - office Account Credits		

19.		36,940,182,698
Leasehold Deposits Received		
20.		
Other Liabilities		
()		
Separate Account Liabilities		
		5,025,928,425,365
Total Liabilities		
【 】		
Stockholders' Equity		
.		20,000,000,000
Capital Stock		
1.		18,329,000,000
Common Stock		
2.		1,671,000,000
Preferred Stock		
.		
Subscription Deposits on New Stocks		
.		469,951,967,880
Capital Surplus		
1.		336,510,879,000
Paid-in-Capital In Excess of Par Value		
2.		
Gain on Capital Reduction		
3.		1,231,891,520
Other Capital Surplus		
4. 가		132,209,197,360
Asset Revaluation Reserve		
.		148,524,027,671
()		
Retained Earnings		

1. Legal Reserve		10,000,000,000
2. Reserve for Business Rationalization		1,549,636,000
3. Reserve for Financial Structure Improvement		
4. Voluntary Reserve		136,900,000,000
5. () Unappropriated Retained Earnings Carried over to subsequent Year () Net Income(Loss) for the Year		74,391,671
.		
Capital Adjustment		100,075,209,536
1. Discounts on Stock Issuance		- 21,599,289,160
2. Pre - operating Dividends		
3. Treasury Stock		- 21,599,289,160
4. Unissued Stock Dividend		
5. 가 가 (가 가)		
Gains on Valuation of Investment Securities (Losses on Valuation of Investment Securities)		
6.		

()		
Overseas Business Translation Credit(Debit)		616,876,706,391
Total Shareholder's Equity		

7 - 3.

49 : 1998 4 1 1999 3 31

	49	()
.		3,317,108,633,487
Earned Premium		
1.		3,540,601,046,282
Premium Income		
(1)	3,632,595,505,896	
Direct Premium written		
(2)	14,142,181,887	
Assumed R/I Premium		
(3)	106,136,641,501	
Cancellation Refund		
2.		274,576,220,611
Premium Paid		
(1)	276,109,968,191	
R/I Premium		
(2)	1,533,747,580	
Refund of Return Premium		
3.		3,266,024,825,671
Net Premium Written		
4.		729,337,641,990
Unearned Premium Brought Forward		
5.		678,253,834,174
Unearned Premium Carried Forward		
.		1,089,478,282,099
Incurred Losses		
1.		1,160,954,507,020
Claims Paid		
(1)	1,190,132,464,503	
Direct Claims Paid		
(2)	23,219,798,153	
R/I Claims Paid		
(3)	39,625,887,786	
Refund of Claims Paid		
(4)	12,771,867,850	

Refund of R/I Claims Paid		
(5)		
Compensation Income		
2.		113,574,450,185
Claims Recovered		
(1)	115,667,059,095	
R/I Claims Recovered		
(2)	2,092,608,910	
Refund of R/I Claims Recovered		
3.		1,047,380,056,835
Net Claims Paid		
4.		659,492,204,468
Outstanding Loss Reserves Released		
5.		701,590,429,732
Outstanding Loss Reserves Retained		
.		1,253,009,551,629
Refund of Long - Term Insurance Policies		
1.	214,299,024,338	
Maturity Refunds		
2.		
Paid Annuities		
3.	82,474,075	
Paid Dividends		
4.	1,038,628,053,216	
Surrender Refunds		
.		816,166,659,353
Net Operating Expenses		
1.		893,683,997,579
Expenses Paid		
(1)	130,794,459,612	
Wages & Salaries		
(2)	20,097,825,220	
Retirement & Severance Benefits		
(3)	25,477,412,254	

Other Employee Benefits		
(4)	300,905,223,421	
Maintenance Expenses		
(5)	2,457,172,591	
Solicitation Expenses		
(6)	250,499,441,370	
Acquisition & Collection Expenses		
(7)	138,160,291,384	
Agent Commission Paid		
(8)	3,055,969,172	
Coinsurance Commission Paid		
(9)	652,697,506	
Agency Business Commission Paid		
(10)	14,269,158,601	
Claim Survey Fee Paid		
(11)	4,236,399,238	
R/I Commission Paid		
(12)	346,343,483	
R/I Profit Commission Paid		
(13)	850,197,528	
Interest on Outward R/I Reserve Deposit		
(14)		
Amortization of Deferred Acquisition Expense		
(15)	1,881,406,199	
Miscellaneous Expenses		
2.		77,517,338,226
Expenses Recovered		
(1)	4,936,426,959	
Claim Survey Fee Received		
(2)	59,820,133,266	
R/I Commission Received		
(3)	11,907,225,632	
R/I Profit Commission Received		
(4)	165,189,784	
Interest on Inward R/I Reserve Deposit		
(5)	627,970,998	

Agency Business Commission Received		
(6)	60,391,587	
Miscellaneous Income		
. 가		282,309,148,480
Increase in Premium Reserve for Long - Term Saving - Type Products		
1.	2,700,349,409,039	
Premium Reserves at the end of Current Period		
2.	2,418,040,260,559	
Premium Reserves Carried over to Current Period		
. 가		2,352,844,874
Net Increase in Policyholders' Dividend Reserve C/F		
1.	11,566,667,052	
Policyholders' Dividend Reserve C/F		
2.	9,213,822,178	
Reversal of Policyholders' Dividend Reserve C/F		
. 가		80,375,663,055
Net increase in Catastrophe Reserve		
1.	80,375,663,055	
Catastrophe Reserve C/F		
2.		
Catastrophe Reserve B/F		
. Operating Gains		(206,583,516,003)
. Investment Income		598,565,308,133
1.	59,690,384,113	
Interest on Bank Deposits		
2.	12,893,666,088	
Interest on Short - Term Bill		
3.	196,836,387,897	

Interest on Loan		
4. 가	200,351,778,779	
Interest income on Marketable Securities		
5. 가	5,875,977,233	
Interest Income on Investment Securities		
6.		
Other Interest Income		
7.	5,382,524,422	
Dividend income		
8. 가	32,588,621,053	
Gain on Disposition of Trading Securities		
9. 가 가	72,876,983,153	
Gain on Valuation of Trading Securities		
10.	11,797,214,155	
Rent		
11.	44,644,482	
Commission Income		
12.	227,126,758	
Miscellaneous Income		
.		231,280,299,225
Investment Operating Expenses		
1.	7,255,990,124	
Interest Expenses		
2. 가	173,149,221,726	
Losses on Disposition of Marketable Securities		
3. 가 가	8,838,011,469	
Loss on Valuation of Marketable Securities		
4.	26,552,126,646	
Investment Administration Expenses		
5.	7,241,296,596	
Maintenance Expenses on Investment		
6. 가	3,973,830,160	

Depreciation Expenses on Investment		
7. Miscellaneous Expenses	4,269,822,504	
.		367,285,008,908
Operating Income on Investment		
.		160,701,492,905
Total Gain from Operation		
.		51,788,333,622
Income from other than Operation		
1. 가	33,613,104,900	
Gain on Disposition of Investment Securities		
2. Loss on Abatement of Investment Stocks Released		
3. Loss on Abatement of Investment Bonds Released		
4. 가		
Gain on Abatement of Equity Method		
5. 가		
Gain on Valuation of Stock Market Stabilization Fund		
6. Gain on Disposition of investment in Real Estates	596,276,125	
7. Gain on Disposition of Tangible Assets	37,967,239	
8. Gain on Foreign Currency Transactions	5,441,083,137	
9.	4,245,698,744	

Gain on Foreign Exchange Transactions		
10. Reversal of Allowance for Bad Debts		
11. Income Tax Returned	716,646,498	
12. Gain from Collection of Written - off Receivables		
13. Special Account Commission Received		
14. Miscellaneous Income	7,137,556,979	
.		46,358,289,651
Non - operating Expenses		
1. 가	12,035,433,673	
Losses on Disposition of Investment Securities		
2.	890,325,000	
Loss on Investment Stocks		
3. Loss on Abatement of Investment Bonds		
4. 가		
Losses on Valuation of Equity Method		
5. 가		
Losses on Valuation of Stock Market Stabilization Fund		
6. Loss on Disposition of Tangible Assets for Investment		
7.	486,105,812	
Loss on Disposition of Tangible Assets		
8. Amortization of Intangible Assets		

9. Loss on Foreign Currency Transaction	7,555,039,352	
10. Loss on Foreign Exchange Translation	11,525,456,833	
11. Income Tax Paid	25,369,072	
12. Donations	11,898,455,282	
13. Special Account Commission Paid		
14. Miscellaneous Losses	1,942,104,627	
. Separate Account Operating Results		
1. Separate Account Income		
2. Separate Account Expenses		
. () Ordinary Income(or Ordinary Loss)		166,131,536,876
. Extra Ordinary Income		18,903,288,960
1. Gains from Assets Contributed		
2. Gains on Exemption of Debts		
3. Gains on Insurance Settlement		
4. Other Extra Ordinary Income	18,903,288,960	
. Extra Ordinary Losses		38,323,754,087
1.		

Casualty Losses		
2.	38,323,754,087	
Other Extra Ordinary Losses		
. ()		146,711,071,749
Net Income before Income Taxes		
(or Net Loss before Income Taxes)		
. ()		46,635,862,213
Income Tax Expenses		
. ()		100,075,209,536
Net Income(or Net Loss)		
()	40,661	
(Ordinary Income per Share : XXX WON)		
()	35,814	
(Earning per Share : XXX WON)		

7 - 4. ()

49 : 1998 4 1 1999 3 31

Description	Amount	
1. Retained Earnings before Appropriations		100,888,690,171
1) Unappropriated Retained Earning Carried over from Prior Years	47,670,026	
2) Cumulative effect of Accounting changes	765,810,609	
3) Net income For the Year	100,075,209,536	
2. Transfer from Voluntary Reserves	-	-
3. Appropriations of Retained Earnings		100,814,298,500
1) Legal Reserve	3,599,452,500	
2) Reserve for Business Rationalization	219,636,000	
3) (50%, 51%)	9,795,210,000	
Dividends		
4) Voluntary Reserve	87,200,000,000	
4. Unappropriated Retained Earning to be Carried over to Subsequent Years		74,391,671

7 - 5.

49 : 1998 4 1 1999 3 31

Description	Amount	
.		(332,842,586,703)
Cash flows from Operating Activities		
1.	100,075,209,536	
Net income For the Year		
2. 가	3,839,205,971,573	
Additions to Net income of Non - cash		
Revenues		
가	173,149,221,726	
가 가	8,838,011,469	
가	12,035,433,673	
	890,325,000	
	486,105,812	
가	56,882,009,271	
	701,590,429,732	
	2,700,349,409,039	
	37,338,253,961	
	11,566,667,052	
	80,375,663,055	
	6,809,446,762	
	20,097,825,220	
	28,797,169,801	
3.	3,287,507,583,539	
Deductions from Net income of Non - cash		
Revenues		
가	32,588,621,053	
가 가	72,876,983,153	
가	33,613,104,900	
	256,099,006	
	37,967,239	
	596,276,125	
	35,967,328	
	659,492,204,468	
	2,418,040,260,559	
	9,213,822,178	
	60,756,277,530	

4. . Fluctuation of Asset - Liability from Operating Activities	(984,616,184,273)	
	1,092,364,611	
가	10,936,740,000	
	79,037,063,269	
	13,765,946,524	
	183,314,030,195	
가	(8,922,080,699)	
가	(37,175,603,715)	
	168,533,536,072	
	45,665,176,164	
가	(1,958,335,988)	
가	(1,013,822,163,818)	
가 가	(253,066,332,837)	
가	7,283,106,080	
가	707,696,620	
가 () 가	(63,338,031,481)	
가 (가) 가	(30,000,000,000)	
가	(4,388,369,995)	
	104,231,653	
가	(228,050,155)	
	7,785,345,428	
가	(3,071,957,222)	
	3,594,482,705	
	1,627,064,567	
	7,860,195,937	
가	(31,779,164,012)	
	11,688,982,702	
	342,778,248	
가	(21,764,104,740)	
가	(40,552,475,107)	
	4,905,485,953	
가 가	(753,737,988)	
가	(1,373,471,834)	
	2,623,767,166	
	6,490,289,461	
	35,837,674	
가	(4,400,456,258)	
	(51,083,807,816)	

		1,440,514,465	
		(130,241,158)	
		253,527,586	
		(25,281,631)	
		(17,893,443,458)	
		(352,461,719)	
		3,685,774,540	
		(249,364,312)	
가	가	(2,070,619,597)	
	가	567,263,300	
	가	8,825,803,658	
가		(2,569,210,958)	
		(1,067,241,313)	
	가	22,341,236,218	
		(2,137,246,780)	
		(2,773,409,354)	
	가	6,762,492,057	
	가	9,849,356,474	
가	가	(112,970,759)	
	가	146,510,510	
	가	2,333,132,520	
		60,299,150	
97		(1,216,581,076)	
.			(178,581,681,146)
Cash flows from Investing Activities			
1.			27,754,258,238
Cash in flows from Investing Activities			
가.		26,680,253,460	
		25,702,253,460	
		187,567,783	
		790,432,217	
.		1,074,004,778	
가		288,568,750	
		710,275,857	
		75,160,171	
2.			206,335,939,384
Cash out flows from Investing Activities			
가.	가	135,324,632,927	
	가	13,850,799,540	
		29,188,557,238	

	10,890,807,852	
가	81,394,468,297	
가	71,011,306,457	
가 가	344,187,080	
	1,957,997,512	
	68,709,121,865	
.		285,260,325,550
Cash flows from Investing Activities		
1.		334,636,224,000
Cash in flows from Finacing Activities		
가. 가	334,636,224,000	
	334,636,224,000	
2.		49,375,898,450
Cash out flows from Financing Activities		
가.	44,600,000,000	
	44,600,000,000	
.	3,120,805,010	
. 가	1,655,093,440	
. 가(+ +)		(226,163,942,299)
Cash flows from Investing Activities		
.		650,655,252,393
Beginning Cash & cash equivalents		
.		424,491,310,094
Ending Cash & cash equivalents		

1

2) ,

(:)		
	33,000	
	17,487,980	
	17,520,980	

, 11~19% .

(:)	
	3,570,237
	48,983,973
	53,324,105
	163,000
	106,041,315

3) 가 ,

가

.

(:)			
	가		
		21,514,391	()
		200,184,320	()
	가	3,152,000	"
	가 ,	2,985,570	"
		227,836,281	

가

.

3)

.

(:)	
	68,875,139
	20,097,825
	60,299
	60,756,277
	28,276,986

7 - 7.

1999 3 31

,

가

1999 3 31

0%

0.14%

0.6

1999 3 31

7 - 8.

49 : 1999 3 31

	49	
()		4,981,310,529,657
. .		466,898,885,366
1.	46,257,799	
2.	302,118,141,293	
(1)	1,329,535,264	
(2)	55,284,320,625	
(3)	210,334,405,270	
(4)	429,000,000	
(5)	476,453,283	
(6)	45,643,386,851	
3.	26,087,546,488	
4.	109,780,000,000	
5.	17,487,979,787	
6.	-	
. 가		2,359,146,540,101
1.	214,355,680,330	
(1)	214,355,680,330	
(2)	-	
2. .	92,507,903,992	
3.	271,815,170,034	
4.	380,196,373,260	
5.	1,120,707,163,818	
6. 가	279,564,248,667	
(1)	-	
(2)	279,564,248,667	

(3)	가	-	
7.	가	-	
.	가		266,796,267,488
1.		179,610,941,925	
(1)		-	
(2)		154,180,841,925	
(3)		14,051,140,000	
2.		5,226,254,082	
(1)		-	
(2)		5,226,254,082	
3.	.	-	
(1)		-	
(2)		-	
4.		63,338,031,481	
(1)		-	
(2)		63,338,031,481	
5.		-	
(1)		-	
(2)		-	
6.		-	
7.	가	-	
(1)		-	
(2)		-	
(3)	가	-	
8.	가	30,000,000,000	
.		1,210,217,194,929	1,174,259,132,883
(가)		-	
()		(35,958,062,046)	
1.		-	
2.		144,936,157,333	

3. 가	6,694,060,000	
4.	575,007,108,731	
5.	173,209,772,076	
6.	-	
7.	301,448,016,090	
8.	8,922,080,699	
.	714,209,703,819	714,209,703,819
(가)	-	
1.		330,850,333,483
2.	369,361,799,924	358,531,264,971
(가)	(10,830,534,953)	
3.	544,819,010	482,075,693
(가)	(62,743,317)	
4.		24,346,029,672
5.	-	-
(가)	-	
()		672,976,077,155
.		67,632,252,448
1.		67,632,252,448
(1)	172,589,578,525	66,840,707,658
(가)	(105,748,870,867)	
(2)	2,196,858,988	791,544,790
(가)	(1,405,314,198)	
2.		-
(1)	-	
(2)	-	
(3)	-	
(4)	-	
(5)	-	
.		605,343,824,707

1.		100,929,655,952	95,993,040,288
()	(4,936,615,664)	
(1)		33,977,095,013	
(2)		168,441,021	
(3)		589,926,684	
(4)		16,333,554,942	
(5)		34,457,764,355	
(6)		12,887,672,638	
(7)		2,515,201,299	
2.		54,051,486,293	44,727,453,566
()	(9,324,032,727)	
3.			264,803,132,876
(1)		222,019,814,501	
(2)		40,211,341,819	
(3)	가	2,571,976,556	
4.		137,510,269,439	137,309,732,927
()	(200,536,512)	
5.			4,492,950,004
6.			-
7.			21,896,447,280
8.			-
9.		7,916,642,659	7,877,059,446
()	(39,583,213)	
10.			15,593,428,670
11.가			-
12.가			-
13.			-
14.	가		1,356,733,662
15.	()		-
16.			6,734,428,383

17.	28,770,640	-
()	(28,770,640)	
18.		4,559,417,605
()		-
		5,654,286,606,813
.		4,736,293,486,138
1.		4,133,277,720,603
(1)	703,793,610,270	
(2)	2,737,687,663,000	
(3)	680,229,780,281	
(4)	669,614,041	
(5)	10,897,053,011	
2.		603,015,765,535
.		298,669,259,626
1.		104,265,801,883
(1)	13,971,193,481	
(2)	5,656,833,115	
(3)	3,247,860,114	
(4)	-	
(5)	5,826,017,935	
(6)	32,969,978,577	
(7)	24,770,209,776	
(8)	17,823,708,885	
2.		26,826,815,738
3.		36,971,705,699
4.		9,805,244,500
5.		-
6.		14,219,870,865
7.	28,276,985,580	23,964,976,200

()	(4,312,009,380)	
8. 가		1,967,560,134
9.		868,880,000
10.		-
11.		20,000,000,000
12.		13,020,572,839
13. 가		-
14.		1,225,472,498
15.		1,081,702,570
16.		7,133,781,238
17. 가		376,692,764
18. ()		-
19.		36,940,182,698
20.		-
()		-
		5,034,962,745,764
		1,015,023,442
.		20,000,000,000
1.		18,329,000,000
2.		1,671,000,000
.		-
.		469,951,967,880
1.		336,510,879,000
2.		-
3.		1,231,891,520
4. 가		132,209,197,360
. ()		150,547,773,049
1.		10,000,000,000
2.		1,549,636,000

3.		-
4.		136,900,000,000
5.		2,098,137,049
()	
(: 101,377,587,674)	
.		(22,190,903,322)
1.		-
2.		-
3.		(21,599,289,160)
4.		-
5.	가 가	-
(가 가)	
6.		(591,614,162)
()	
		618,308,837,607
		5,654,286,606,813

7 - 9.

49 : 1998 4 1 1999 3 31

	49	
.		3,321,624,761,608
1.		3,549,859,248,083
(1)	3,643,395,764,026	
(2)	14,142,181,887	
(3)	107,678,697,830	
2.		278,383,741,168
(1)	281,257,991,864	
(2)	2,874,250,696	
3.		3,271,475,506,915
4.		730,379,034,974
5.		680,229,780,281
.		1,091,290,099,180
1.		1,163,023,726,606
(1)	1,192,201,684,089	
(2)	23,219,798,153	
(3)	39,625,887,786	
(4)	12,771,867,850	
(5)	-	
2.		114,516,264,834
(1)	116,608,873,744	
(2)	2,092,608,910	
3.		1,048,507,461,772
4.		661,010,972,862
5.		703,793,610,270
.		1,253,009,551,629
1.	214,299,024,338	
2.	-	
3.	82,474,075	
4.	1,038,628,053,216	
.		818,048,554,023
1.		895,955,276,687

(1)		131,285,797,772	
(2)		20,097,825,220	
(3)		25,477,412,254	
(4)		301,891,667,579	
(5)		2,457,172,591	
(6)		251,238,808,249	
(7)		138,160,291,384	
(8)		3,055,969,172	
(9)		652,697,506	
(10)		14,269,158,601	
(11)		4,236,399,238	
(12)		346,343,483	
(13)		850,197,528	
(14)		-	
(15)		1,935,536,110	
2.			77,906,722,664
(1)		4,936,426,959	
(2)		60,209,517,704	
(3)		11,907,225,632	
(4)		165,189,784	
(5)		627,970,998	
(6)		60,391,587	
.	가		282,309,148,480
1.		2,700,349,409,039	
2.		2,418,040,260,559	
.	가		2,352,844,874
1.		11,566,667,052	
2.		9,213,822,178	
.	가		80,375,663,055
1.		80,375,663,055	
2.		-	
.			(205,761,099,633)
.			599,870,969,190
1.		60,996,045,170	
2.		12,893,666,088	
3.		196,836,387,897	

4.	가	200,351,778,779	
5.	가	5,875,977,233	
6.		-	
7.		5,382,524,422	
8.	가	32,588,621,053	
9.	가 가	72,876,983,153	
10.		11,797,214,155	
11.		44,644,482	
12.		227,126,758	
.			231,301,126,730
1.		7,276,817,629	
2.	가	173,149,221,726	
3.	가 가	8,838,011,469	
4.		26,552,126,646	
5.		7,241,296,596	
6.	가	3,973,830,160	
7.		4,269,822,504	
.			368,569,842,460
.			162,808,742,827
.			52,154,659,286
1.	가	33,613,104,900	
2.		-	
3.		-	
4.	가	-	
5.	가	-	
6.		596,276,125	
7.		37,967,239	
8.		5,731,168,728	
9.		4,245,698,744	
10.		-	
11.		716,646,498	
12.		-	
13.		-	
14.		7,213,797,052	
.			46,937,615,158
1.	가	12,035,433,673	

2.		1,184,681,093	
3.		-	
4.	가	-	
5.	가	-	
6.		-	
7.		486,105,812	
8.		-	
9.		7,555,039,352	
10.		11,810,426,247	
11.		25,369,072	
12.		11,898,455,282	
13.		-	
14.		1,942,104,627	
.			-
1.		-	
2.		-	
.	()		168,025,786,955
.			18,903,288,960
1.		-	
2.		-	
3.		-	
4.		18,903,288,960	
.			38,323,754,087
1.		-	
2.		38,323,754,087	
.	()		148,605,321,828
.			47,018,447,523
.	()		101,586,874,305
.			209,286,631
.			101,377,587,674

7 - 10.

49 : 1998 4 1 1999 3 31

	49	
.		469,951,967,880
.		
1.		58,965,395,375
가.	58,199,584,766	
	765,810,609	
2. 가		101,377,587,674
가.	101,377,587,674	
3.		9,795,210,000
가.		
1)	9,795,210,000	
4.		150,547,773,049
.		620,499,740,929

7 - 11.

49 : 1998 4 1 1999 3 31

	49	
.		(341,841,069,861)
1.	101,377,587,674	
2 가	3,830,634,916,059	
가	173,149,221,726	
가 가	8,838,011,469	
가	12,035,433,673	
	890,325,000	
	486,105,812	
가	56,907,959,235	
	701,997,959,801	
	2,700,349,409,039	
	37,338,253,961	
	2,352,844,874	
	80,375,663,055	
	6,809,446,762	
	20,097,825,220	
	28,797,169,801	
	209,286,631	
3	3,278,293,761,361	
가	32,588,621,053	
가 가	72,876,983,153	
가	33,613,104,900	
	256,099,006	
	37,967,239	
	596,276,125	
	35,967,328	

	659,492,204,468	
	2,418,040,260,559	
	60,756,277,530	
4.	(995,559,812,233)	
.		
	1,092,364,611	
가	10,936,740,000	
	79,037,063,269	
	13,765,946,524	
	183,314,030,195	
가	(8,922,080,699)	
가	(37,175,603,715)	
	168,533,536,072	
	45,665,176,164	
가	(1,958,335,988)	
가	(1,013,822,163,818)	
가 가	(253,066,332,837)	
가	(4,095,853,920)	
	707,696,620	
가 () 가	(63,338,031,481)	
가 (가) 가	(30,000,000,000)	
가	(4,375,649,786)	
	104,231,653	
가	(228,050,155)	
	7,785,345,428	
가	(2,937,787,692)	
	3,594,482,705	
	1,627,064,567	
	7,860,195,937	
가	(31,644,833,472)	

	11,796,884,442	
	314,976,844	
가	(21,896,447,280)	
가	(40,533,008,873)	
	4,905,485,953	
가	(753,737,988)	
가	(1,373,471,834)	
	2,609,228,257	
	6,490,289,461	
	35,837,674	
가	(4,444,316,487)	
	(50,439,800,966)	
가	1,622,847,493	
	(130,241,158)	
가	253,527,586	
	(25,281,631)	
	(17,893,443,458)	
	(1,202,391,993)	
가	3,685,774,540	
	(249,364,312)	
가	(2,070,619,597)	
가	567,263,300	
가	8,825,803,658	
가	(2,569,210,958)	
	(1,067,241,313)	
가	22,547,850,721	
	(2,175,388,779)	
	(2,773,409,354)	
가	6,862,896,817	
가	9,849,356,475	

가	(112,970,759)	
가	146,510,510	
가	2,333,132,520	
	60,299,150	
97	(1,216,581,076)	
.		(178,566,135,140)
1.	27,754,258,238	
가.	26,680,253,460	
	25,702,253,460	
	187,567,783	
	790,432,217	
.	1,074,004,778	
가	288,568,750	
	710,275,857	
	75,160,171	
2.	206,320,393,378	
가.	135,324,632,927	
	13,850,799,540	
	29,188,557,238	
	10,890,807,852	
	81,394,468,297	
.	70,995,760,451	
가	344,187,080	
	1,957,997,512	
	68,693,575,859	
.		282,049,131,894
1.	334,636,224,000	
가.	334,636,224,000	
	334,636,224,000	
2.	52,587,092,106	

가.	44,805,724,707	
	44,805,724,707	
.	3,120,805,010	
. 가	1,655,093,440	
.	1,972,030,889	
.	1,033,438,060	
. 가(+ +)		(238,358,073,107)
.		676,390,018,686
. (10)		438,031,945,579

7 - 12.

1)

(" ")

2)

Samsung Insurance Company of Europe Limited	2,999,995	99.9%	
P.T Asuransi Samsung Tugu	10,500	70.0%	
Samsung Underwriting Limited	5,000,000	100.0%	

3)

: