

'99

(1999.4.1 ~ 2000.3.31)

1.		
1-1		가 ()
1-2		, ,
1-3	.	.
1-4		
1-5		
	1)	
	2)	, ,
1-6		
1-7		
	1)	
	2)	
1-8		
	1)	
	2)	, , , , , ,
		,
1-9		
1-10		1% , ,
1-11		
	1)	, ,
	2)	, ,
1-12		
1-13		, , ,
2.		
2-1		
2-2		, ,
		, ,
		.

3.		
3-1	1) 2)	· ,
3-2	1) 2) 3) 4) 5)	· · ,
3-3	가 가	가 가 , 가
3-4		
3-5		,
3-6	·	· 가 ,
	1) 2) 가	,
3-7		,
	1) 2)	
3-8	·	· , · 가 ,
	1) 2) 가 3)	
3-9		,
	1) 2)	, 가 ,
3-10		
3-11		
4.		
4-1		
4-2	1) 2) 가	가

4-3	1) 2) 3)	
4-4	1) 2)	
4-5	1) 2) 3)	
4-6		
4-7	가	가 가 , , 3 가
5.		
5-1		,
5-2		,
5-3		,
5-4		,
6.		
6-1	1) 2)	(,), (,))
6-2		, ()
6-3		, ,
6-4		
6-5		
6-6		
6-7		
	1) 2)	

7.		
7-1		
7-2		2
7-3		2
7-4	()	2
7-5		2
7-6		
7-7		
7-8		2
7-9		2
7-10	()	2
7-11		2
7-12		
8.		
8-1		
8-2		,
8-3		
8-4		

1.

1-1.

가 .

,

가

가 .

,

가 .

1-6.

(2000 3 31)

(:)

		FY 98	FY 99
		1	1
		-	-
		10	11
		12	11
		3	3
		26	
		-	
		-	
		26	26

)

1-7.

(: ,)

		FY 98	FY 99
		-	-
		17	39
		20	13
		37	52

1-8.

1-9.

1-10.

1-11.

1-12.

1-13.

2.

2-1.

(:)

	FY 98	FY 99
	37	72
	8	14
	40	64
	0	0
	71	107
	32	50
	0	4

2-2.

	FY 98	FY 99	
	-3	-1	2
()	(53)	(85)	(32)
()	(56)	(86)	(30)
	4	5	1
()	(4)	(5)	(1)
()	(0)	(0)	(0)
()	0	0	
()	0	0	
	1	4	3
	-1	0	
()	0	0	
()	0	0	
	0	0	
()	0	0	
()	0	0	
	0	4	4
	0	0	
	0	0	
	0	0	
	0	4	4

3.

3-1.

1)

(: , %)

		98		99	
		33	46.48%	69	64.49%
	가	0	0.00%		0.00%
	가	17	23.94%	17	15.89%
		2	2.82%	3	2.80%
		0	0.00%		0.00%
		19	26.76%	18	16.82%
		71	100.00%	107	100.00%
		29	58.00%	43	54.43%
		0	0.00%		0.00%
		3	6.00%	7	8.87%
		18	36.00%	29	36.70%
		50	100.00%	79	100.00%
		21		28	
		71		107	

)

2)

3-2

1)

2)

(: , %)

		98		99	
가		-	-		
		-	-		
		2	100%	3	100%
		-	-		
		2	100%	3	100%
가		-	-		
		-	-		
		-	-		
		-	-		
		-	-		
		2	100%	3	100%

3)

4)

(: , %)

	98		98	
가	2	100.00%	3	100%
	-	-		
	-	-		
	-	-		
	2	100.00%	3	100.00%

)

5)

3-3. 가 가

(:)

		가 ¹⁾	가	가
가	가		-	-
			-	-
			-	-
		가	-	-
		가	-	-
	가		-	-
			-	-
			17	17
			-	-
		가	-	-
		17	17	0
		-	-	
		-	-	
		-	-	
	가	-	-	
	가	-	-	
		-	-	
		17	17	0

- 1) 가 가
- 2) 가 가

3-4.

3-5.

(:)

	FY 98	FY 99
1.	29	43
	0	
	5	5
	24	38
	0	
	0	
	0	
()	0	
2.	3	7
	32	50

3-6.

3-7.

(:)

	FY 98	FY 99
1.	7	14
	6	13
	1	1
가		
2.	11	8
	18	22

3-8.

3-9.

3-10.

(: , %)

		FY 98				FY 99			
		39	0.14%	1	2.78%	33	0.00%	1	1.38%
		9,079	32.74%	5	13.89%	19,858	38.41%	13	18.06%
		0	0.00%	0	0.00%				
		0	0.00%	0	0.00%				
		18,612	67.12%	30	83.33%	31,803	61.53%	58	80.56%
		0	0.00%	0	0.00%				
		0	0.00%	0	0.00%				
		27,730	100.00%	36	100.00%				
		0	0.00%	0	0.00%				
		27,730	100.00%	36	100.00%	51,694	100.00%	72	100.00%

3-11.

(:)

		FY 98	FY 99	
		-	31	31
		-	10	10
		-	2	2
	(A)	-	19	19
		-	4	4
		-	1	1
		-	-	-
	(B)	-	-3	-3
	(A+B)		16	16
		0		0
		0		0
		0		0
	(A)	0		0
		1	2	1
		0		0
		0		0
	(B)	-1	-2	-1
	(A+B)	-1	14	15

4.

(: , %)

		FY 98	FY 99
4-1		405.03%	205.72%
4-2		0.00%	0.20%
	가	35.93%	28.90%
4-3		24.35%	21.20%
		75.76%	75.80%
		11.57%	6.80%
4-4		32.54%	33.60%
		31.27%	25.30%
4-5		136	267
		0	0
		105	139
4-6		100.00%	100.00%

4-7. 가

3	Standard & Poor's		Moody's		A.M. Best's	
1999. 7. 20.		AAA		-		-
1999. 3. 11		-		Aaa		-
1998. 7. 27		-		-		A++

5-4.

1)

2)

|

|

3)

(:)

	1	2	3	
	-	-	-	-

)

(:)

	1	2	3	4	5	5	
	-	-	-	-	-	3	3

1)

2)

가

(:)

	1	2	3	4	5	5	
.	-	17	-	-	-	-	17
	-	17	-	-	-	-	17

1) . , , , .

2) 가 가 ()

3)

6.

6-1.

6-2.

6-3.

1)

1.

2.

3.

2)

(:)

				()		
1/4	6			2	2	
2/4	9			2	2	
3/4	12			2	2	
4/4	3			2	2	
			5	8	8	

6-4.

6-5.

6-6.

(:)

	98	99
	2	3

6-7.

8.

8-1.

(2000 3 31)

) () .
(: ,)

8-2.

8-3.

1)

(:)

	98	99	
	33	69	36
	2	3	1
가	17	17	0
	2	2	0
	28	43	15
	21	28	7

2)

(:)

	98	99	
	0	4	4
	24.3%	21.20%	3.10%
	75.76%	75.80%	0.04%
	11.57%	6.80%	-4.77%

3)

(:)

	99	99	
	30	30	0
	0	0	0
	-9	-2	7
	405.0%	205.72%	-199.31%

8-4.

7-1 ~ 7-5.

7-6.

7-7.

7-8.

7-9.

7-10. ()

7-11.

7-12.