

\_\_\_\_\_

<b>1.</b>		
1-1		
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		,
1-12		,
1-13		,

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

<b>4.</b>			
4-1			
4-2		가	
	1)		
	2) 가		
4-3		,	, , ROA, ROE
	1)		
	2)		
	3)		
	4) ROA		
	5) ROE		
4-4			
	1)		
	2)		
4-5			
	1)		
	2)		
	3)		
4-6			
4-7	가	3 가 가 , ,	

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**5.**

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

**6.**

6-1	1)	) ( , ), ( ,
	2)	
6-2		, ( )
6-3		
6-4		
6-5		
6-6		
6-7		
	1)	
	2)	
6-8		

<b>7.</b>			
7-1			
7-2		2	
7-3		2	
7-4	( )		2
7-5		2	
7-6			
7-7			
7-8			
7-9			
7-10	( )		
7-11			
7-12			
<b>8.</b>			
<b>9.</b>			
9-1			
9-2			
9-3			

1.

1-1.

120

가

가

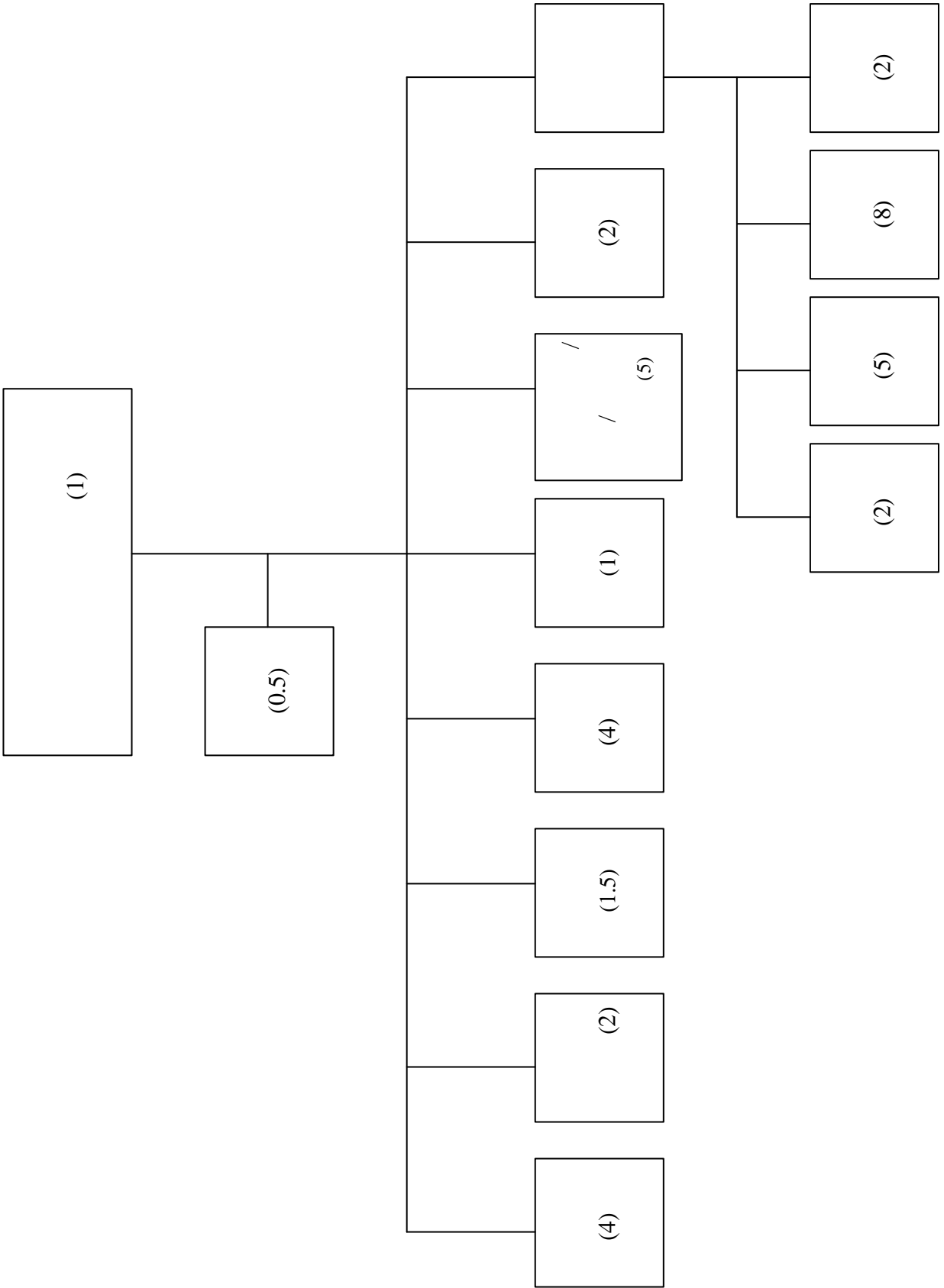
가

가



1-5.

1)



2)

( 2002 05 31 ) ( : )

	1	—	—	1
	—	—	—	—
	1			1

) 1 .

1-6.

( 2002 5 31 ) ( : )

		FY 2000	FY2001
		1	1
			-
		10	13
		17	24
			-
		28	38
			-
			-
		28	38

) .

1-7.

( 2002 05 31 ) ( : , )

		FY 2000	FY 2001
		42	48
		23	25
		65	73

**1-8.**

**1-9.**

( : )

2000	2001	
30	30	0

**1-10.**

**1-11.**

**1-12.**

**1-13.**

2.

2-1.

( : )

	2000	2001
	66	159
	28	46
	51	108
	108	194
	57	123
	-11	-25

2-2.

( : )

		2000	2001	
		-8	37	45
	( )	( 72 )	( 193 )	( 121 )
	( )	( 80 )	( 156 )	( 76 )
		2	4	2
	( )	( 2 )	( 4 )	( 2 )
	( )	( 0 )	( 0 )	( 0 )
(Δ)		-2	-57	-55
(Δ)		-3	-8	-5
		-11	-24	-13
	( )			
	( )			
	( )			
	( )			
		-11	-24	-13
			1	1
		-11	-25	-14

### 3.

#### 3-1.

1)

( : ,%)

		2000		2001	
		60	55.56%	145	74.74%
	가				
	가	10	9.27%	11	5.67%
		3	2.77%	2	1.03%
		3	2.77%	3	1.55%
		32	29.63%	33	17.01%
		108	100.00%	194	100.00%
		45	41.67%	102	52.58%
		13	12.04%	21	10.82%
		31	28.70%	48	24.74%
		89	82.41%	171	88.14%
		19	17.59%	23	11.86%
		108	100.00%	194	100.00%

1)

2)

3)

3-2.

1)

2)

( : ,%)

		2000		2001	
가					
		3	100.00%	2	100.00%
		3	100.00%	2	100.00%
가					
		3	100.00%	2	100.00%

1)

2)

3)

4)

( : ,%)

	2000		2001	
	3	100.00%	2	100.00%
	3	100.00%	2	100.00%

) ( )

5)

6) \_\_\_\_\_

( : ,%)

	2000		2001	
	3	100.00%	2	100.00%
( )				

3-3. 가 가

( : )

			가 <sup>1)</sup>	가	가
	가				
		가			
		가			
	가				
			11	11	0
		가			
		가			
				11	11
	가				
	가				
			11	11	0

- 1) 가 가 .  
 2) 가 .  
 3) \_\_\_\_\_.

3-4.

3-5.

( : )

	2000	2001
1.	45	102
	10	33
	35	69
( )		
2.	13	21
	58	123

3-6. .

1)

2) 가

3)

**3-7.**

( : )

	2000	2001
	16	14
	16	14
	16	14
	16	2
	16	2
	16	2

)

**3-8.**

1)

2)

3)

**3-9.**

1)

2)

**3-10.**

( : , ,%)

		2000				2001			
		44	0.36%			20	0.14%	1	0.62%
		3,559	29.44%	17	25.76%	4,333	30.29%	23	14.47%
		8,487	70.20%	49	74.24%	9,952	69.57%	135	84.91%
		12,090	100.00%	66	100.00%	14,305	100.00%	159	100.00%

)

**3-11.**

1)

( : )

			2000	2001	—
			10	44	34
			1	10	9
			2	5	3
		(A)	7	29	22
			1	2	1
			0	0	0
			0	0	0
		(B)	-1	-2	-1
	(A+B)		6	27	21

2)

( : US \$1,000)

			2000	2001	—
		(A)			
			221	561	340
			23	47	24
		(B)	-198	-514	-316
(A+B)		-198	-514	-316	

4.

( : ,%)

			2000	2001
<b>4-1</b>			237.84%	121.93%
<b>4-2</b>			0.12%	0.11%
		가	39.56%	26.56%
<b>4-3</b>			39.65%	44.18%
			76.27%	68.02%
			3.1%	3.77%
		<b>ROA</b>	-9.47%	-15.38%
		<b>ROE</b>	-37.64%	-75.66%
<b>4-4</b>			27.61%	29.83%
			11.30%	21.51%
<b>4-5</b>			235	418
			0	0
			100	218
<b>4-6</b>			109.43%	100.00%

4-7. 가

3	Stardard & Poor's		Moody's		A. M. Best's	
2001.11.08		AA+		-		-
2000. 6. 24		AAA		-		-
2000. 3. 07		-		Aa1		-
1999. 7. 20		AAA		-		-
1999. 3. 11		-		Aaa		-
1998. 7. 27		-		-		A++

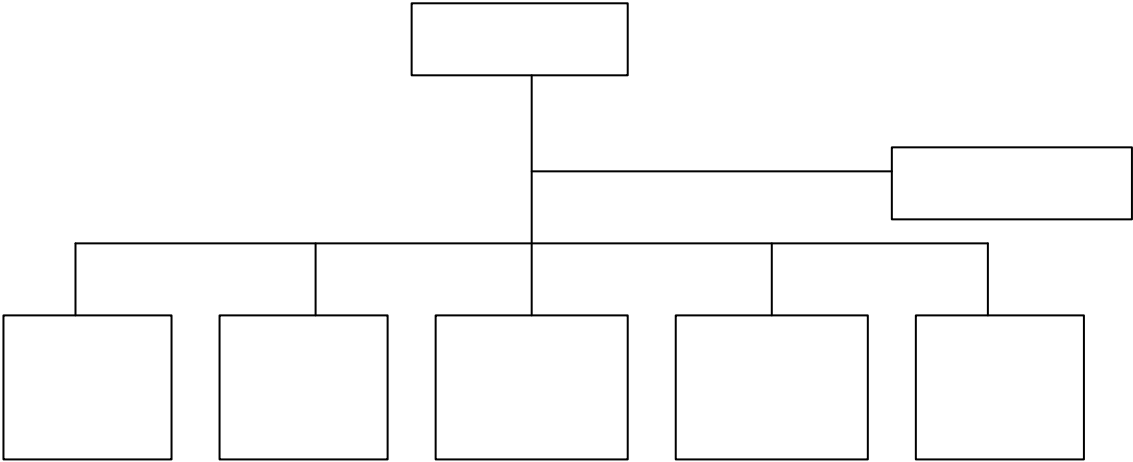
5.

5-1.

1)

- 
- 
- 
- 
- 

2)



3)

## 5-2.

1)

(1) 가 : 가

(2) :

(3) : ( , , )

(4) :

## 5-3.

1)

2)

1)

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**5-4.**

2)

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3)

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4)

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**5-5.**

1)

2)

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( : )

	1	2	3	
	-	-	-	-

1)

2)

1

( : )

	1	2	3	4	5	5	
						2	2

1)

2)

가

( : )

	1	2	3	4	5	5	
.					11		11
					11		11

1)

2) 가

3)

가

**6.**

**6-1.**

1)

2)

**6-2.**

**6-3.**

1)

1.

2.

3.

2)

( : )

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

**6-4.**

**6-5.**

**6-6.**

(       :       )

	2000	2001
	3	2

**6-7.**

**6-8.**

1)

2)

P. 27

: 7.

7-1. :

7-2. (1)

7-2.

(2)

7-3

(1)

7-3

(2)

7-3

(3)

7-4. ( )

7-5.

(1)

7-5.

(2)

**7-6.**

5)

( : )

	2000	2001
	16	14
	782	511
가	105	191

) 가

**7-7.**

**7-8.**

**7-9.**

**7-10.** ( )

**7-11.**

**7-12.**

## 8.

1)

( : )

	2000	2001	
	60	145	85
	3	2	-1
가	10	11	1
	3	3	0
	45	102	57
	19	23	4

2)

( : )

	2000	2001	
	-11	-25	-14
	39.65%	44.18%	4.53%
	76.27%	68.02%	-8.25%
	3.1%	2.7%	-0.4%
ROA	-9.47%	-15.38%	-5.91%
ROE	-37.64%	-75.66%	-38.02%

3)

( : % )

	2000	2001	
가	39.56	26.56	-13.00
	0.12	0.11	-0.01

4)

( : ,%)

	2000	2001	
	30	30	30
	0	0	0
	-11	-7	4
	237.84%	121.93%	-115.91%

5)

( : )

	2000	2001	
	108	194	86
	89	171	82
( )	(45)	(102)	57
	19	23	4
	67	159	92
	51	108	57
	-14	-28	-14
	-11	-25	-14

**9.**

**9-1.**

(2001 3 31 )

/			

) ( )  
( : , )

**9-2.**

: 50 10

- : 3705-9700 ( )
- : [www.chubbkorea.co.kr](http://www.chubbkorea.co.kr) ( )
- : [www.chubb.com](http://www.chubb.com) ( )

**9-3.**

( )

·		
1.		
·	가	
	·	
	(1)	50%
	(2)	30%
	(3)	( )가
	(1),(2)	
·	:	(1),(2) “ ”
·		10%
	·	
2.		1%
3.	/	X100
4.	/	
5.	/	
6.	/	X 100
	·	
7.	(	)
	,	·
·		
1.		
2.		
3.		
	:	,
	:	,

.	가	가
.	( )	
.		.
.		
.	가	
.	( )	가
.		가
.		가
8.	19 2	
9.		
-	-	
-	-	
-	+	
10.		
.	:	가
.	:	가 가
11.	,	가
.	:	가
12.	,	가 가

	<p>1) 가</p> <p>2) 가</p> <p>3)</p> <p>4)</p>	
1.	<p>·</p> <p>· / X 100</p> <p>· ,</p> <p>· : , , ,</p> <p>50% , , 가 , 가</p> <p>· ( 31 2 )</p> <p>· : 1%</p> <p>2% ,</p> <p>( 31 3 )</p>	
2.	<p>가 / X 100</p> <p>· : &lt; 9-2 &gt;</p> <p>“ ”</p> <p>· 가 :</p> <p>20%, 75%,</p> <p>100%</p>	
3. 가	<p>· 가 / ( ) X 100</p> <p>· 가 : ( : ,</p> <p>)</p> <p>, ( )</p> <p>· 가</p>	

< > 가

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

	가
.	- 가 가 가 ,
3. 가	- 가 가
가.	0%
.	10%
.	10%
.	- : 10%, 1 : 20% 2 : 50%, : 100% - : 100%
.	50%
.	- : 20%, : 50% : 50%, : 100%
.	100%
. 가	
(1)	100%
(2)	- , OECD : 0% ) - , OECD ( ) , OECD : 10% - 1 , OECD ( 가 ) , OECD : 20% - 2 : 50% - 가 (Standard & Poors社 Moody's社 ) ( : 100%
(3) 가	100%
. 가	
(1)	50%
(2)	50%
(3)	50%
.	- : 100% - 가 가 가 , 가 가 가
4.	100% ( 가 )
5. ( )	100% ( 가 )

4.	<ul style="list-style-type: none"> <li>• <math>\frac{\text{가}}{\text{가}} \times 100</math></li> <li>• : 가</li> <li>• : 가 , . . . . .</li> <li>• : + -</li> <li>• : -</li> <li>• : + - - -</li> <li>• : -</li> </ul>	
5.	<ul style="list-style-type: none"> <li>• <math>\frac{\text{가}}{\text{가}} \times 100</math></li> </ul>	
6.	<ul style="list-style-type: none"> <li>• <math>\frac{\text{가}}{\text{가}} \times 100</math></li> <li>• = -</li> <li>• = ( + - ) / 2</li> </ul>	
7.	<ul style="list-style-type: none"> <li>• <math>\frac{\text{가}}{\text{가}} \times 100</math></li> <li>• : , , , CD, CMA, MMDA, RP, ,</li> <li>• 가 ( ) .</li> </ul>	
8. ROA	<ul style="list-style-type: none"> <li>• <math>\frac{\text{가}}{\{( \text{가} + \text{가} - \text{가} ) / 2\} \times \text{B/S}}</math></li> <li>• (4/ )</li> <li>• B/S</li> </ul>	
9. ROE	<ul style="list-style-type: none"> <li>• <math>\frac{\text{가}}{\{( \text{가} + \text{가} - \text{가} ) / 2\} \times \text{B/S}}</math></li> <li>• x (4/ )</li> <li>• , , , “-“ , ,</li> <li>• .</li> </ul>	
10.	<ul style="list-style-type: none"> <li>• <math>\frac{\text{가}}{\text{가}} \times 100</math></li> <li>• : ( + - - - ) +</li> <li>• 가 + ( 가 + + ) -</li> <li>• = - ( + 가 + )</li> <li>• = ± 가 가 + 가</li> <li>• = ± 가 -</li> </ul>	

11.		/	
12.		/	
13		/	
14.		/	x 100
15.	가	가 가	, 가 1 가

) , 가 , 가

) 가

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

< > 가 . 가

1) Moody's

	Aaa	1		P-1(Prime-1)	1
	Aa1	2	Aaa 가	P-2(Prime-2)	2
	Aa2	3			
	Aa3	4			
	A1	5	( , )	P-3(Prime-3)	3
	A2	6			
	A3	7			
	Baa1	8			
	Baa2	9		Not Prime	4
	Baa3	10			
	Ba1	11			
	Ba2	12			
	Ba3	13			
	B1	14			
	B2	15			
	B3	16			
	Caa	17			
	Ca	18			
	C	19			

2) S & P

	AAA	1	(Extremely Strong)	A-1	1
	AA+	2	(Very Strong)	A-2	2
	AA	3			
	AA-	4			
	A+	5	(Strong)	A-3	3
	A	6			
	A-	7			
	BBB+	8	(Adquate)		
	BBB	9			
	BBB-	10			
	BB+	11	(Less Vulnerable)	B	4
	BB	12			
	BB-	13			
	B+	14	(More Vulnerable)	C	5
	B	15			
	B-	16			
	CCC+	17	(Currently Vulnerable)	D	6
	CCC	18			
	CCC-	19			
	CD	20			
	C	21			
	C	22			

3) IBCA

	AAA	1	가 (the lowest expectation of investment risk)	A1	1
	AA	2	가 (Very lowest expectation of investment risk)	A2	2
	A	3	가 (Currently lowest expectation of investment risk)	A3	3
	BBB	4	가 (Currently lowest expectation of investment risk)		
	BB	5	가 (Possibility of investment risk dev- -eloping)	B	4
	B	6	(Investment risk exist)		
	CCC	7	가 (Currently perceived possibility of default)		
	CC	8	가 (High risk default)		
	C	9	(Currently default)	C	5

