

2008년 3/4분기 교보AXA손해보험회사의 현황

[2008년 3/4분기 : 2008.4.1 ~ 2008.12.31]

I. 요약재무정보

1. 요약대차대조표

(단위 : 백만원)

구 분	FY2008 3/4분기	FY2007	증감액
현·예금 및 신탁	61,360	50,786	10,574
유가증권	249,992	227,833	22,159
대출채권	12,828	11,541	1,287
유형자산	4,656	3,636	1,020
무형자산	8,294	9,189	△895
기타자산	105,803	107,589	△1,786
자산총계	442,933	410,574	32,359
책임준비금	261,622	224,738	36,884
비상위험준비금	9,642	7,504	2,138
기타부채	67,111	85,022	△17,911
부채총계	338,375	317,264	21,111
자본금	129,000	129,000	0
자본잉여금	40,390	40,176	214
기타포괄손익누계	2,520	229	2,291
이익잉여금(결손금)	67,352	76,094	8,742
자본총계	104,558	93,310	11,248

2. 요약손익계산서

(단위 : 백만원)

구 분	FY2008 3/4분기	FY2007 3/4분기	증감액
영업수익	533,799	545,622	△11,823
영업비용	525,873	561,783	△35,910
영업이익	7,926	△16,160	24,086
영업외수익	935	215	720
영업외비용	119	166	△47
법인세비용차감전순이익	8,742	△16,110	24,852
법인세비용	0	0	0
당기순이익	8,742	△16,110	24,852

II. 사업실적

(단위 : 천, 백만원)

구 분		FY2008 3/4분기	FY2007 3/4분기	증감액
신계약실적	건수	1,570,499	1,471,800	98,699
	금액	8,683,410	9,792,395	△1,108,985
보유계약실적	건수	2,066,118	1,935,238	130,880
	금액	29,812,922	23,308,902	6,504,020
원수보험료		409,755	382,988	26,767
원수보험금		286,834	255,294	31,540
순사업비		66,153	48,378	17,775

III. 주요경영효율지표

(단위 : %, %P)

구 분	FY2008 3/4분기	FY2007 3/4분기	증감율
손해율	73.85	80.72	△6.87
사업비율	23.90	23.40	0.50
운용자산이익율	5.63	4.11	1.52
ROA(Return On Assets)	2.76	△6.57	9.33
ROE(Return On Equity)	12.33	△35.42	47.75
자산운용율	73.19	70.70	2.49
자산수익율	4.03	2.78	1.25
지급여력비율	161.17	268.10	△106.93

※ 주요경영효율지표 산출식

- 손해율 : 발생손해액 ÷ 경과보험료
- 사업비율 : 순사업비 ÷ 보유보험료
- 운용자산이익율 : 투자영업손익 ÷ 경과운용자산 × (4/해당분기수)
- ROA(Return On Assets)
: 당기순이익 ÷ {(전회계연도말총자산+ 당분기말총자산-당기순이익)/2} × (4/해당분기수)
- ROE(Return On Equity)
: 당기순이익 ÷ {(전회계연도말자기자본+ 당분기말자기자본-당기순이익)/2} × (4/해당분기수)
- 자산운용율 : 당분기말 운용자산 ÷ 당분기말 총자산
- 자산수익율 : 투자영업손익 ÷ {(기초총자산+ 기말총자산-투자영업손익)/2} × (4/해당분기수)

IV. 기타 경영현황

1. 가중부실자산

(단위 : 백만원, %, %P)

구 분	FY2008 3/4분기	FY2007 3/4분기	증감
가중부실자산(A)	14	6	8
자산건전성 분류대상자산(B)	307,060	255,168	51,892
비율(A/B)	0.00	0.00	0.00

2. 위험가중자산

(단위 : 백만원, %, %P)

구 분	FY2008 3/4분기	FY2007 3/4분기	증감
위험가중자산(A)	179,949	159,358	20,591
총자산(B)	430,391	361,982	68,409
비율(A/B)	41.81	44.02	△2.21

V. 재무제표

1. 총괄대차대조표

(단위 : 원)

	FY2008 3/4분기	FY2007
[]		
.	61,359,681,407	50,786,077,397
1.	636,444,241	570,652,049
2.	60,723,237,166	50,215,425,348
.		
가	249,991,691,293	227,833,439,801
1.	47,332,612,302	53,265,452,450
(1)	47,332,612,302	53,265,452,450
2. 가	142,767,758,075	89,786,513,847
(1)	112,655,835,827	70,258,917,228
(2)	30,111,922,248	19,527,596,619
3.	59,891,320,916	84,781,473,504
(1)	9,918,940,954	9,856,356,011
(2)	49,972,379,962	64,928,117,190
(3)		9,997,000,303
.		
	12,827,842,760	11,540,846,292
1.	96,935,839	87,210,425
2.	349,881,001	364,166,699
3.	485,520,000	393,000,000
3.	12,089,377,598	10,870,890,018
.		
	4,655,729,348	3,635,879,555
1. 가	20,820,116,573	19,988,120,825
2. 가	16,189,876,412	16,390,759,118
2. 가	43,412,621	43,412,621
2. 가	17,923,434	4,894,773
.		
	114,097,893,320	116,777,822,347
1.	36,485,336,599	53,123,489,311
2.	38,731,780	46,675,187
2.	30,626,050,147	23,389,123,574
3.	166,605,775	124,779,512
3.	19,836,453,760	13,982,145,090
4.	5,771,132,210	4,668,129,765
5.	411,316,740	1,240,194,999
6.	11,530,171,795	10,096,484,440
7.	313,328,648	70,667,597
8.	0	0
9.	391,852,482	204,697,493
10. 가	0	0
11.	439,634,060	813,233,240
12.	202,545,000	172,207,470

13.		8,294,459,434	9,188,904,067
(1)		3,651,278,034	3,556,379,483
(2)		4,642,642,625	5,631,384,115
(3)		538,775	1,140,469
14.		950,000	0
		442,932,838,128	410,574,065,392
	[]		
.		261,621,996,049	224,737,551,446
		108,939,781,048	127,421,317,545
1.		89,087,444,945	75,157,277,183
2.		317,030,931	70,667,597
3.		281,157,301,221	276,930,924,211
.		9,642,198,438	7,504,293,513
.		67,110,782,330	85,021,887,723
1.		36,819,160,518	57,150,675,024
2.		534,113,225	64,207,000
3.		7,806,343,545	6,418,587,526
4.		804,725,248	86,809,450
5.		16,365,266,351	13,801,554,967
		3,268,456,154	3,377,653,110
6. 가		60,308,616	47,137,421
7. 가			0
8.		854,089,348	664,502,247
9.		26,079,558	144,720
10.		7,109,152,075	10,165,922,478
		338,374,976,817	317,263,732,682
	[]		
.		129,000,000,000	129,000,000,000
1.		129,000,000,000	129,000,000,000
.		40,389,691,302	40,175,985,187
1.		39,567,036,050	39,567,036,050
2.		822,655,252	608,949,137
.		2,520,585,693	228,861,277
1. 가 가		2,520,585,693	228,861,277
.		67,352,415,684	76,094,513,754
1.		67,352,415,684	76,094,513,754
		104,557,861,311	93,310,332,710
		442,932,838,128	410,574,065,392

2. 총괄손익계산서

(단위 : 원)

	FY2008 3/4분기	FY2007 3/4분기
I.	533,799,252,237	545,622,266,437
1.	393,592,244,744	370,004,606,978
(1)	409,755,035,640	382,988,051,403
(2)	56,638,171	311,692,792
(3)	16,219,429,067	13,295,137,217
2.	96,807,032,879	125,973,729,471
(1)	101,742,670,132	130,880,777,014
(2)	4,935,637,253	4,907,047,543
3.	10,272,859,599	7,078,545,711
4. 가 가	3,074,353,810	474,361,532
(1)	1,997,203,631	172,772,652
(2) 가	1,077,150,179	301,588,880
5.	1,292,159	201,816,197
(1)	1,231,207	201,778,525
(2)	60,952	37,672
6.	1,433,687,355	170,251,060
7.	28,539,200,680	42,006,854,031
8.	78,581,011	52,603,577
(1)	78,581,011	52,603,577
.	525,872,724,628	561,782,564,343
1.	36,884,444,603	57,762,574,709
(1)	12,751,547,307	3,530,623,972
(2)	246,363,334	12,863,291
(3)	23,886,533,962	54,219,087,446
2.	2,137,904,925	1,592,361,703
3.	272,296,013,629	245,375,434,028
(1)	286,833,689,006	255,294,408,094
(2)	143,354,159	200,757,793
(3)	14,681,029,536	10,119,731,859
4.	116,757,494,448	163,279,823,004
(1)	122,061,118,374	170,069,307,099
(2)	5,303,623,926	6,789,484,095
5.	778,292	577,118,487
6. 가 가	515,179,763	88,932,715
(1) 가	515,179,763	88,932,715
7.	121,892	220,970
(1)	121,892	220,970
(2)	0	0

8.		94,704,172,516	90,434,950,444
9.		58,225,549	0
10.		2,373,479,833	2,153,136,717
11.		136,481,234	110,722,305
12.		8,427,944	407,289,261
(1)		8,369,447	404,650,000
.	()	7,926,527,609	16,160,297,906
.		934,561,769	215,424,240
1.		4,694,000	89,328,249
2.		929,867,769	126,095,991
V.		118,991,308	165,505,650
1.		55,832,944	122,926,869
2.		2,010,000	18,898,620
3.		61,148,364	23,680,161
.		8,742,098,070	16,110,379,316
.		0	0
.	()	8,742,098,070	16,110,379,316