

FY2008 1/4분기 교보AXA자동차보험(주) 경영현황

[FY2008 1/4분기] : 2008.4.1 ~ 2008.6.30]



I. 요약재무정보

1. 요약대차대조표

(단위 : 백만원)

구 분	FY2008 1/4분기	FY2007	증감액
현·예금 및 신탁	51,384	50,786	598
유가증권	235,782	227,833	7,949
대출채권	11,949	11,541	408
유형자산	3,811	3,636	175
무형자산	8,635	9,189	△554
기타자산	92,441	107,589	△15,148
자산총계	404,002	410,574	△6,572
책임준비금	239,113	224,738	14,375
비상위험준비금	8,183	7,504	679
기타부채	64,468	85,022	△20,554
부채총계	311,764	317,264	△5,500
자본금	129,000	129,000	0
자본잉여금	40,252	40,176	76
기타포괄손익누계	△865	△229	△636
이월결손금	△76,149	△76,094	△55
자본총계	92,238	93,310	△1,072

2. 요약손익계산서

(단위 : 백만원)

구 분	FY2008 1/4분기	FY2007 1/4분기	증감액
영업수익	174,711	173,116	1,595
영업비용	174,717	172,553	2,164
영업손실	△6	563	△569
영업외수익	2	2	0
영업외비용	50	12	38
법인세비용차감전순이익	△54	552	△606
법인세비용	0	0	0
당기순이익	△54	552	△606

II. 사업실적

(단위 : 천, 백만원)

구 분		FY2008 1/4분기	FY2007 1/4분기	증감액
신계약실적	건수	494,593	447,403	47,190
	금액	3,078,358	3,406,469	△328,111
보유계약실적	건수	2,004,181	1,817,038	187,143
	금액	26,633,658	21,934,413	4,699,245
원수보험료		133,246	116,017	17,229
원수보험금		88,199	82,510	5,689
순사업비		23,452	7,518	15,934

III. 주요경영효율지표

(단위 : %, %P)

구 분	FY2008 1/4분기	FY2007 1/4분기	증감율
손해율	72.94	83.66	△10.72
사업비율	26.90	13.32	13.58
운용자산이익율	5.55	4.23	1.32
ROA(Return On Assets)	△0.05	0.88	△0.93
ROE(Return On Equity)	△0.23	5.67	△5.9
자산운용율	74.04	58.71	15.33
자산수익율	4.01	2.59	1.42
계약유지율 (13회차/25회차)	-	-	-
지급여력비율	153.13	124.49	28.64

※ 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 : 회계연도말 운용자산 ÷ 회계연도말 총자산
- 자산수익율 : 투자영업손익 ÷ {(기초총자산+ 기말총자산-투자영업손익)/2} × (4/해당분기수)

IV. 기타 경영현황

1. 가중부실자산

(단위 : 백만원, %, %P)

구 분	FY2008 1/4분기	FY2007 1/4분기	증감
가중부실자산(A)	8	11	Δ3
자산건전성 분류대상자산(B)	285,745	143,533	142,212
비율(A/B)	0.00	0.00	0.00

2. 위험가중자산

(단위 : 백만원, %, %P)

구 분	FY2008 1/4분기	FY2007 1/4분기	증감
위험가중자산(A)	176,154	110,225	65,929
총자산(B)	399,658	227,345	172,313
비율(A/B)	44.08	48.48	Δ4.4

V. 재무제표

1. 총괄대차대조표

(단위 : 원)

	FY2008 1/4	FY2007
[]		
.	51,384,349,857	50,786,077,397
1.	656,950,977	570,652,049
2.	50,727,398,880	50,215,425,348
.		
가	235,782,315,713	227,833,439,801
1.	67,811,511,874	53,265,452,450
(1)	67,811,511,874	53,265,452,450
2. 가	98,147,056,891	89,786,513,847
(1)	78,970,497,108	70,258,917,228
(2)	19,176,559,783	19,527,596,619
3.	69,823,746,948	84,781,473,504
(1)	9,877,454,140	9,856,356,011
(2)	59,946,292,808	64,928,117,190
(3)	0	9,997,000,303
.		
.	11,948,824,276	1,1540,846,292
	90,293,382	87,210,425
1.	361,666,703	364,166,699
2.	393,000,000	393,000,000
3.	11,284,450,955	10,870,890,018
.		
.	3,810,674,779	3,635,879,555
1.	20,640,019,385	19,988,120,825
2. 가	16,863,519,567	16,390,759,118
3.	43,412,621	43,412,621
4. 가	9,237,660	4,894,773
.		
.	101,075,744,475	116,777,822,347
1.	32,112,025,191	53,076,814,124
	53,822,967	46,675,187
2.	23,374,175,030	23,264,344,062
	124,325,043	124,779,512
3.	18,590,112,990	13,982,145,090
4.	3,679,285,453	4,668,129,765
5.	1,860,632,905	1,240,194,999
6.	10,064,528,509	10,096,484,440
7.	137,432,208	70,667,597
8.	328,186,770	0
9.	934,584,960	204,697,493
10. 가	105,066,751	0
11.	1,252,867,300	813,233,240
12. 가	4,465,726	0

13.	175,557,470	172,207,470
14.	8,634,971,222	9,188,904,067
(1)	3,399,930,186	3,556,379,483
(2)	5,234,125,624	5,631,384,115
(3)	915,412	1,140,469
	404,001,909,100	410,574,065,392
[]		
.	239,112,672,989	224,737,551,446
	122,118,020,582	127,421,317,545
1.	82,314,529,822	75,157,277,183
2.	137,432,208	70,667,597
3.	278,778,731,541	276,930,924,211
.	8,182,935,216	7,504,293,513
.	64,468,056,075	85,021,887,723
1.	34,650,825,894	57,150,675,024
2.	322,792,760	64,207,000
3.	7,290,145,169	6,418,587,526
4.	0	86,809,450
5.	15,231,036,890	13,801,554,967
6.	3,310,804,402	3,377,653,110
7. 가	174,712,767	47,137,421
8.	842,087,721	664,502,247
9.	144,720	144,720
10.	9,267,114,556	10,165,922,478
	311,763,664,280	317,263,732,682
[]		
.	129,000,000,000	129,000,000,000
1.	129,000,000,000	129,000,000,000
.	40,252,134,556	40,175,985,187
1.	39,567,036,050	39,567,036,050
2.	685,098,506	608,949,137
.	865,219,666	228,861,277
1. 가 가	865,219,666	228,861,277
.	76,148,670,070	76,094,513,754
1.	76,148,670,070	76,094,513,754
	92,238,244,820	93,310,332,710
	404,001,909,100	410,574,065,392

2. 총괄손익계산서

(단위 : 원)

	FY2008 1/4	FY2007 1/4
I.	174,711,457,538	173,116,262,599
1.	127,707,072,058	111,844,356,098
(1)	133,246,325,417	116,016,505,372
(2)	33,078,628	73,511,901
(3)	5,572,331,987	4,245,661,175
2.	31,440,546,208	41,633,393,685
(1)	33,157,337,843	43,000,235,219
(2)	1,716,791,635	1,366,841,534
3.	3,282,753,975	1,958,146,822
4. 가 가	816,624,858	78,035,576
(1)	472,195,298	78,035,576
(2) 가	344,429,560	0
5.	797,472	141,750,000
(1)	794,644	0
(2)	2,828	141,750,000
6.	31,955,931	523,946,491
7.	11,464,150,495	17,393,963,577
8.	0	583,243,110
(1)	0	583,243,110
9.	31,468,403	7,320,222
(1)	31,468,403	7,320,222
.	174,717,478,755	172,553,321,579
1.	14,375,121,543	10,918,322,749
(1)	4,424,438,630	0
(2)	66,764,611	0
(3)	9,883,918,302	10,918,322,749
2.	678,641,703	436,519,573
3.	83,355,981,135	79,785,744,994
(1)	88,198,985,669	82,510,103,026
(2)	31,981,044	53,997,590
(3)	4,874,985,578	2,778,355,622
4.	40,537,364,012	55,391,669,665
(1)	42,529,971,979	57,777,213,739
(2)	1,992,607,967	2,385,544,074
5.	334,304	200,370,778
6. 가 가	0	41,266,983
(1) 가	0	41,266,983

7.		0	125,930
(1)		0	124,485
(2)		0	1,445
8.	가	0	141,750,000
9.		34,938,631,634	24,916,495,575
10.		3,042,570	0
11.		781,718,645	682,217,631
12.		40,968,061	36,206,045
13.		5,675,148	2,631,656
(1)		5,675,148	2,631,656
.	()	6,021,217	562,941,020
.		2,237,934	1,554,277
1.		2,237,934	1,554,277
V.		50,373,033	12,075,088
1.		24,960	1,195,317
2.		2,010,000	0
3.		48,338,073	10,879,771
.		54,156,316	552,420,209
.		0	0
.	()	54,156,316	552,420,209