

2012 3/4

AXA

[2012 3/4 : 2012.4.1 ~ 2012.12.31]

124 ()

7-44 ()



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2.

FY2012 3/4 498,993 ,
 441 , 3,015 .
 (:)

	FY2012 3/4	FY2011 3/4	
	498,993	501,599	-2,605
	498,551	501,788	-3,237
	443	-189	632
	2	0	2
	441	-189	630
	2,574	425	2,149
	3,015	236	2,779



가 가 60 가 .
 136 143 가 .
 (: ,)

	FY2012 3/4	FY2011 3/4	
	1,653,349	1,593,545	59,804
	24,332,991	21,177,898	3,155,093
	2,263,838	2,130,105	133,733
	72,623,128	57,615,891	15,007,237
	432,260	426,246	6,014
	299,737	313,397	-13,660
	75,734	61,392	14,342

1.

4.10%p

3.88%p

6

ROA ROE가

1) (: , %, %P)

	FY2012 3/4	FY2011 3/4	
(A)	275,578	282,615	-7,036
(B)	338,046	330,087	7,958
(A/B)	81.52	85.62	-4.10

2) (: , %, %P)

	FY2012 3/4	FY2011 3/4	
(A)	75,734	61,392	14,343
(B)	342,062	336,155	5,906
(A/B)	22.14	18.26	3.88

3) (: , %, %P)

	FY2012 3/4	FY2011 3/4	
(A)	20,942	19,974	968
(B)	447,348	403,676	43,672
(A/B)	4.68	4.95	-0.27

4) , , ROA, ROE (: , %, %P)

	FY2012 3/4	FY2011 3/4	
	72.88	72.48	0.40
	3.39	3.70	-0.31
ROA (Return On Assets)	0.09	-0.04	0.14
ROE (Return On Equity)	0.42	-0.21	0.63

2.

FY2012 3/4 2012 12 , 12 114
 , B/S 가 100 가 , 가
 , 172.13% .

1) B/S (:)

		-1	-2
	141,046	151,406	151,643
	169,714	169,714	169,714
	1,380	1,179	1,125
()	-36,645	-27,026	-24,422
	0	0	0
	6,597	7,539	5,226

2) (: , %)

		-1	-2
(A/B)	172.13	190.45	186.61
(A)	132,131	144,997	144,677
(B)	76,763	76,135	77,531
	70,997	70,458	71,787
	1,192	977	766
	5,397	5,095	5,146
	176	249	173
	5,461	5,416	5,500

3) 3

FY2011

FY2011

FY2012 3/4

172.13%

(: %)

	FY2012 3/4	FY2011	FY2010
	172.13	174.23	186.88

2.

가

(:)

(A)	59,265	66,513	-7,248	-
(B)	0	0	0	
가 (A-B)	59,265	66,513	-7,248	

3.

가 1

가

3

(:)

		가	가	가	가
		124,518	124,518	127,709	127,709
	가	296,609	296,609	297,462	297,462
		0	0	0	0
		128,888	129,043	112,355	112,457
		550,015	550,170	537,526	537,628
		0	0	0	0
		20,309	20,309	22,138	22,138
		20,309	20,309	22,138	22,138

4.

가

가

1

가

가

가

가

가

2

가

가

1

가

가

2

(:)

		가			
		1 ¹⁾	2 ²⁾	3 ³⁾	
		0	124,518	0	124,518
	가	0	296,609	0	296,609
		0	421,127	0	421,127
		0	0	0	0

- 1) 가
- 2) (:가) (:가) 가
 . 가 1 가
- 3) 가 (가)

5.

2012 6

가

(:)

		0	0	0	0
		0	0	0	0
		0	0	0	0

1.

(:)

	FY2012 3/4	FY2011
[]		
I.	905,022,390	860,833,220
1.	2,880,350	2,487,640
2.	47,700,087	16,096,440
3.	854,441,953	842,249,140
4.	0	0
II.	124,517,657,967	79,989,745,496
1.	54,097,254,632	29,848,324,687
2. 가	70,420,403,335	50,141,420,809
III. 가	296,608,692,286	306,221,476,414
1.	0	0
2. •	49,992,679,137	48,185,518,140
3.	194,898,715,564	197,171,177,212
4.	10,389,159,999	20,512,720,685
5.	41,328,137,586	40,352,060,377
6.	0	0
IV.	0	0
1.	0	0
2.	0	0
V.	130,427,194,985	146,711,821,939
()	-602,776,131	-601,814,994
(가)	-936,264,592	-1,254,406,945
1.	10,852,387,883	12,546,924,181
2.	32,200,000,000	68,700,000,000
3.	4,811,510,796	1,080,634,718
4.	25,410,239,314	16,176,660,447
5.	31,813,695,944	23,759,912,924
6.	20,898,890,146	20,528,987,098
7.	4,435,470,902	3,913,702,571
8.	5,000,000	5,000,000

VI.		4,683,195,904	3,919,988,423
1.		22,382,236,004	20,251,111,855
	가	-17,834,574,060	-16,477,552,311
2.		43,412,621	43,412,621
	가	-43,411,621	-36,900,693
3.		523,246,754	467,601,683
	가	-387,713,794	-327,684,732
VII.		8,492,370,497	8,307,091,079
VIII.		59,265,370,084	60,436,739,666
.		7,539,000,235	7,503,922,649
X.		12,953,726,059	12,958,988,879
1.		3,832,853,315	1,824,776,265
2.		7,433,038,459	8,587,051,924
3.		125,236,040	672,491,120
4.	가	10,491,800	0
5.		1,544,106,445	1,869,569,570
6.	가	8,000,000	5,100,000
		643,853,189,684	625,054,385,826
	[]		
I.		438,808,101,785	418,140,685,105
1.		124,693,669,396	114,707,260,087
2.		23,423,898,516	15,854,423,683
3.		290,690,533,873	287,579,001,335
II.		20,308,690,998	21,661,568,819
1.		18,925,641,558	21,029,293,819
2.		1,383,049,440	632,275,000
III.		43,689,917,443	47,529,496,287
1.		15,808,848,647	14,330,605,232
2.		726,029,859	
3.		17,731,954,013	30,225,725,924
4.	가	81,443,266	74,673,129
5.		891,001,821	1,019,169,389
6.	가	65,504,615	55,205,631
7.		634,793,545	567,961,460
8.		7,750,341,677	1,256,155,522

		502,806,710,226	487,331,750,211
	[]		
I.		169,714,290,000	169,714,290,000
1.		169,714,290,000	169,714,290,000
II.		1,379,688,411	59,714,861,907
1.			58,644,291,510
2.		1,379,688,411	1,070,570,397
III.		36,644,915,154	95,729,826,628
1.		36,644,915,154	95,729,826,628
	()	(440,619,964)	(2,880,640,659)
IV.		6,597,416,201	4,023,310,336
1.	가 가	6,597,416,201	4,023,310,336
2.	가 가		
		141,046,479,458	137,722,635,615
		643,853,189,684	625,054,385,826

2.

(:)

	FY2012 3/4	FY2011 3/4
I.	498,993,359,544	501,598,555,013
1.	413,638,009,786	408,666,481,561
(1)	432,259,804,371	426,245,650,714
(2)	805,517	637,237
(3)	-18,622,600,102	-17,579,806,390
2.	56,960,008,248	58,760,353,296
(1)	59,123,451,611	61,262,518,506
(2)	-2,163,443,363	-2,502,165,210
3.	0	0
(1)	0	0
(2)	0	0
(3)	0	0
4.	0	402,388,710
	0	0
	0	402,388,710
5.	0	405,520,698
6.	12,729,294,952	12,891,764,078
7.	3,266,025,698	2,952,640,422
(1)	2,484,557,570	2,678,205,450
(2) 가	0	125,793,000
(3) 가	781,468,128	148,641,972
8.	22,803,735	27,039,914
(1)	22,797,040	25,621,513
(2)	6,695	1,418,401
9.	11,320,892,363	15,715,710,756
10.	4,516,695	13,352,858
11.	1,051,808,067	1,763,302,720
(1)	0	457,000
(2)	1,051,808,067	1,762,845,720
II.	498,550,613,501	501,787,528,748
1.	285,053,178,022	297,226,591,838
(1)	299,736,993,706	313,396,896,238

(2)	14,245,048	37,397,093
(3)	-14,698,060,732	-16,207,701,493
2.	71,576,491,303	72,511,356,284
(1)	75,113,206,040	75,851,300,406
(2)	-3,536,714,737	-3,339,944,122
3.	561,092,090	157,235,280
(1)	561,092,090	157,235,280
4.	20,667,416,680	23,534,249,212
(1)	9,986,409,309	10,977,429,417
(2)	7,569,474,833	6,086,624,571
(3)	3,111,532,538	6,470,195,224
5.	1,171,369,582	432,024,612
(1)	267,079,993	432,024,612
(2)	904,289,589	0
6.	1,154,013,465	0
7.	85,385,109,544	76,427,744,994
8.	27,951,562,489	26,914,008,907
9.	1,790,498,322	761,438,810
10.	901,904	865,764
11.	3,334,398	0
(1)	1,237,818	0
12.	2,096,580	0
(1)	5,462,716	36,610,191
(2)	5,462,716	12,784,724
13.	0	23,825,467
14.	2,179,826,471	2,192,228,938
15.	232,118,845	229,995,186
(1)	818,237,670	1,363,178,732
(2)	24,809,050	114,079,055
(3)	156,000,000	0
III.	637,428,620	1,249,099,677
IV.	442,746,043	-188,973,735
V. ()	2,126,079	0
VI.	440,619,964	-188,973,735
VII.	2,574,105,865	424,637,089