

[별첨3] 손익계산서 Income Statement

당 4 기 2004년 4월 1일 부터 2005년 3월 31일 까지
For the Years Ended March 31, 2005

전 3 기 2003년 4월 1일 부터 2004년 3월 31일 까지
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스위스재보험(주) 한국지점
Swiss Re Korea Branch

(단위 : 원)
Unit : Korean Won

계정과목	당 기 (Current Period)		전 기 (Prior Period)	
	금 액 (Amount)		금 액 (Amount)	
I. 경과보험료 Earned Premium		121,241,503,160		139,804,364,378
1. 수입보험료		135,545,031,603		142,641,534,940
Premium Income				
① 원수보험료				
Direct Premium Written				
② 수재보험료	135,545,031,603		142,641,534,940	
Assumed R/I Premium				
③ 해약환급금				
Cancellation Refund				
2. 지급보험료		0		0
Premium Paid				
① 출재보험료				
R/I Premium				
② 해약환급금환입				
Refund of Return Premium				
3. 보유보험료		135,545,031,603		142,641,534,940
Net Premium Written				

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	금 액 (Amount)		금 액 (Amount)	
4. 전기이월미경과보험료 Unearned Premium Brought Forward		10,197,608,000		7,360,437,438
5. 차기이월미경과보험료 Unearned Premium Carried Forward		24,501,136,443		10,197,608,000
II. 발생손해액 Incurred Losses		61,474,592,577		102,534,421,505
1. 지급보험금 Claims Paid		75,636,936,642		73,011,916,372
① 원수보험금 Direct Claims Paid				
② 수재보험금 R/I Claims Paid	75,828,419,226		73,011,916,372	
③ 보험금환입 Refund of Claims Paid				
④ 수재보험금환입 Refund of R/I Claims Paid	191,482,584			
2. 수입보험금 Claims Recovered		0		0
① 출재보험금 R/I Claims Recovered				
② 출재보험금환입 Refund of R/I Claims Recovered				
3. 구상이익 Compensation Income		88,936,417		0
4. 순보험금 Net Claims Paid		75,548,000,225		73,011,916,372

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	금 액 (Amount)		금 액 (Amount)	
5. 지급준비금환입 Outstanding Loss Reserves Released		49,752,412,557		16,945,174,540
6. 지급준비금적립 Outstanding Loss Reserves Retained		35,679,004,909		46,467,679,673
III. 장기저축성보험환급금 Refund of Long-Term Insurance Policies		0		0
1. 만기환급금 Maturity Refunds				
2. 개인연금지급금 Paid Annuities				
3. 개인연금배당금 Paid dividends				
4. 장기해약환급금 surrender Refunds				
IV. 순사업비 Net Operating Expenses		40,400,606,063		45,092,259,269
1. 지급경비 Expenses Paid		41,399,233,223		45,092,259,269
① 급여 Wages & Salaries	1,702,995,854		1,132,249,847	
② 퇴직급여 Retirement & Severance Benefits	166,077,027		127,613,284	
③ 복리후생비 Other Employee Benefits	637,626,543		594,325,368	

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	금 액 (Amount)		금 액 (Amount)	
④ 일반관리비 Maintenance Expenses	4,343,206,954		2,106,995,927	
⑤ 신계약비 및 수금비 Acquisition & Collection Expenses				
⑥ 대리점수수료 Agent Commission Paid				
⑦ 공동보험수수료 Coinsurance Commission Paid				
⑧ 지급대리업무수수료 Agency Business Commission Paid				
⑨ 지급손해조사비 Claim Survey Fee Paid	222,935,424		82,544,133	
⑩ 수재보험수수료 R/I Commission Paid	17,885,218,357		27,202,494,409	
⑪ 수재이익수수료 R/I Profit Commission Paid	16,441,173,064		13,846,036,301	
⑫ 출재예수금이자 Interest on Outward R/I Reserve Deposit				
⑬ 신계약비상각비 Amortization of Deferred Acquisition Expense				
⑭ 영업잡손실 Miscellaneous Expenses				
2. 수입경비 Expenses Recovered		998,627,160		0

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	금 액 (Amount)		금 액 (Amount)	
① 수입손해조사비 Claim Survey Fee Received				
② 출재보험수수료 R/I Commission Received				
③ 출재이익수수료 R/I Profit Commission Received				
④ 수재예탁금이자 Interest on Inward R/I Reserve Deposit				
⑤ 수입대리업무수수료 Agency Business Commission Received				
⑥ 영업잡이익 Miscellaneous Income	998,627,160			
V. 장기저축성보험료적립증가액 Increase in Premium Reserves for Long-Term Saving-Type Products		0		0
1. 차기이월보험료 적립금 Premium Reserves at the end of Current Period		0		0
2. 전기이월보험료 적립금 Premium Reserves Carried over to Current Period				
VI. 계약자배당준비금증가액 Net ncrease in Policyholders' Dividend Reserve c/f		0		0
1. 계약자배당준비금적립 Policyholders' Dividend Reserve c/f				

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	금 액 (Amount)		금 액 (Amount)	
2. 계약자배당준비금환입 Reversal of Policyholders' Dividend Reserve b/f				
VII. 비상위험준비금 증가액 Net increase in Catastrophe Reserve		2,710,900,632		2,852,830,699
1. 비상위험준비금적립 Catastrophe Reserve c/f		2,710,900,632		2,852,830,699
2. 비상위험준비금환입 Catastrophe Reserve b/f		0		0
VIII. 보험영업이익 Operating Gains		16,655,403,888		-10,675,147,095
IX. 투자영업수익 Investment Income		3,101,174,999		2,411,656,611
1. 이자수익 Interest Income		3,101,174,999		2,411,656,611
(1) 예금이자 Interest on Bank Deposits	2,996,067,111		2,304,374,349	
(2) 단기매매증권이자 Interest on Trading Securities				
(3) 매도가능증권이자 Interest on Available for Sale Securities	83,408,148			
(4) 만기보유증권이자 Interest on Held to Maturity Securities			82,402,012	

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	금 액 (Amount)		금 액 (Amount)	
(5) 대출채권이자 Interest Income on Loan	21,699,740		24,880,250	
(6) 기타이자수익 Other Interest Income				
2. 배당금수익 Dividend Income				
(1) 단기매매증권배당수익 Dividend Income on Trading Securities				
(2) 매도가능증권배당수익 Dividend Income on Available for Sale Securities				
3. 단기매매증권처분이익 Gain on Disposition of Trading Securities				
4. 단기매매증권평가이익 Gain on Valuation of Trading Securities				
5. 매도가능증권처분이익 Gain on Disposition of Available for Sale Securities				
6. 매도가능증권평가이익 Gain on Valuation of Available for Sale Securities				
7. 지분법적용투자주식처분이익 Gain on Disposition of Investment Stocks by Equity Method				
8. 매도가능주식감액손실환입 Reversal of Available-for-Sale Stocks Impairment Loss				
9. 매도가능채권감액손실환입 Reversal of Available-for-Sale Bonds Impairment Loss				
10. 만기보유증권감액손실환입				

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	금 액 (Amount)		금 액 (Amount)	
Reversal of Held to Maturity Securities Impairment Loss				
11. 지분법평가이익 Gains on Valuation of Investment Stocks by Equity Method				
12. 발행채권상환이익 Gains on Early Retirement of Bonds Issued				
13. 파생상품거래이익 Gains on Transactions of Derivatives				
14. 파생상품평가이익 Gains on Valuation of Derivatives				
15. 부동산처분이익 Gains on Disposition of Real Estates				
16. 임대료수익 Rental Income				
17. 수수료수익 Commission Income				
18. 가치하락손실충당금환입 Reversal of Reserve for Loss on Devaluation				
19. 투자영업잡이익 Miscellaneous Income				
X. 투자영업비용 Investment Operating Expenses		1,109,309		0
1. 이자비용 Interest Expense				
2. 단기매매증권처분손실				

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	금 액 (Amount)		금 액 (Amount)	
Losses on Disposition of Trading Securities				
3. 상품유가증권 평가손실				
Loss on Valuation of Trading Securities				
4. 매도가능증권처분손실				
Losses on Disposition of Available for Sale Securities				
5. 만기보유증권처분손실		1,109,309		
Losses on Disposition of Held to Maturity Securities				
6. 지분법적용투자주식처분손실				
Losses on Disposition of Investment Stocks by Equity Method				
7. 매도가능주식감액손실				
Available for Sale Stocks Impairment Losses				
8. 매도가능채권감액손실				
Available for Sale Bonds Impairment Losses				
9. 만기보유채권감액손실				
Held to Maturity Bonds Impairment Losses				
10. 지분법평가손실				
Losses on Valuation of Investment Stocks by Equity Method				
11. 발행채권상환손				
Losses on Early Retirement of Bonds Issued				
12. 파생상품거래손실				
Losses on Transactions of Derivatives				
13. 파생상품평가손실				
Losses on Valuation of Derivatives				
14. 재산관리비				
Investment Administration Expense				

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	금 액 (Amount)		금 액 (Amount)	
15. 부동산 관리비 Maintenance Expenses on Investment				
16. 부동산 감가상각비 Depreciation Expenses on Investment in Real Estate				
17. 부동산처분손실 Losses on Disposition of Real Estates				
18. 부동산평가손실 Losses on Valuation of Real Estates				
19. 투자영업잡손실 Miscellaneous Expenses				
XI. 투자영업이익 Operating Income on Investment		3,100,065,690		2,411,656,611
XII. 총 영업이익 Total Gain from Operation		19,755,469,578		-8,263,490,484
XIII. 영업외 수익 Income from other than Operation		413,737,881		131,754,095
1. 유형자산처분이익 Gain on Disposition of Tangible Assets		2,384,725		
2. 외환차익 Gain on Foreign Currency Transactions		95,370,911		78,086,076
3. 외화환산이익 Gain on Foreign Exchange Translations		295,582,773		43,426,007

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	금 액 (Amount)		금 액 (Amount)	
4. 대손충당금환입 Reversal of Allowance for Bad Debts		20,329,939		
5. 법인세환급금 Income Tax Returned				
6. 특별계정수입수수료 Separate Account Commission Received				
7. 전기오류수정이익 Gain on Prior Period Adjustment				
8. 영업외 잡이익 Miscellaneous Income		69,533		10,242,012
XIV. 영업외 비용 Non-operating Expenses		815,503,530		438,311,026
1. 유형자산처분손실 Loss on Disposition of Tangible Assets				
2. 무형자산상각비 Amortization of Intangible Assets				
3. 외환차손 Losses on Foreign Currency Transactions		800,181,561		403,233,007
4. 외환환산손실 Loss on Foreign Exchange Translations		14,997,573		33,863,519
5. 법인세추납액 Income Tax Paid				
6. 기부금 Donations		300,000		275,000
7. 특별계정지급수수료				

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	금 액 (Amount)		금 액 (Amount)	
Separate Account Commission Paid				
8. 전기오류수정손실				
Losses on Prior Period Adjustments				
9. 영업외잡손실		24,396		939,500
Miscellaneous Losses				
XV. 특별계정이익		0		0
Separate Account Income				
1. 특별계정수익				
Separate Account Income				
2. 특별계정비용				
Separate Account Expenses				
XVI. 경상이익(또는 경상손실)		19,353,703,929		-8,570,047,415
Ordinary Income (or Ordinary Loss)				
XVII. 특별이익		0		0
Extra Ordinary Income				
1. 자산수증이익				
Gains from Assets Contributed				
2. 채무면제이익				
Gains on Exemption of Debts				
3. 보험차익				
Gains on Insurance Settlement				
4. 기타특별이익				
Other Extra Ordinary Income				

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XVIII. 특별손실 Extra Ordinary Losses		0		0
1. 재해손실 Casualty Losses				
2. 기타 특별손실 Other Extra ordinary Losses				
XIX. 법인세 차감전 순이익(또는 법인세비용차감전순손실) Net Income before Income Taxes (or Net Loss before Income Taxes)		19,353,703,929		-8,570,047,415
XX. 법인세 비용 Income Tax Expenses		5,548,019,942		-2,340,619,303
XX. 당기순이익(또는 당기순손실) Net Income (or Net Loss) (주당 경상이익) (Ordinary Income per Share) (주당 순이익) (Earning per Share)		13,805,683,987		-6,229,428,112