

첨부 2. 대차대조표
Balance Sheet

당 2 기 2003년 3월 31일 현재
Current Period : As of Mar. 31st, 2002
전 1 기 2002년 3월 31일 현재
Prior Period : As of Mar. 31st, 2002

스위스재보험(주) 한국지점
Swiss Re Korea Branch

(단위: 원)
Unit: Korean Won

과 목 (Account)	당 기 (Current Period)		전 기 (Prior Period)		과 목 (Account)	당 기 (Current Period)		전 기 (Prior Period)	
	금 액 (Amount)	금 액 (Amount)	금 액 (Amount)	금 액 (Amount)		금 액 (Amount)	금 액 (Amount)	금 액 (Amount)	금 액 (Amount)
[자 산] Assets (운용자산) Invested Assets		51,523,242,502		3,217,532,917	[부 채] Liabilities				
I. 현금 및 예치금 Cash and Deposits	50,073,698,172		2,013,417,157		I. 보험계약 준비금 Insurance Reserve	26,220,502,887		197,374,077	
1. 현금 (Cash)	220,459,988		946,812		1. 책임준비금 Policy Reserve	24,305,611,978		192,134,252	
2. 예금 (Deposits)	49,853,238,184		2,012,470,345		(1) 지급준비금 Reserve for Outstanding Loss	16,945,174,540			
(1) 당좌예금 Current Deposits	9,491,115				(2) 장기저축성보험료적립금 Long-term Insurance Premium reserve	7,360,437,438		192,134,252	
(2) 보통예금 Ordinary Deposits	136,551,590		181,609,855		(3) 미경과보험료적립금 Unearned Premium Reserve				
(3) 정기예금 Fixed Time Deposits	8,326,371,232		1,826,000,000		(4) 계약자배당준비금 Reserve for Participating Policyholder's Dividends				
(4) 정기적금 Installment Savings					(5) 계약자 이익배당준비금 Excess Participating Policyholder's Dividend Reserve				
(5) 해외계예금 Overseas Deposits					2. 비상 위험 준비금 Catastrophe Reserve	1,914,890,909		5,239,825	
(6) 기타예금 Other Bank Deposits	41,380,824,247		4,860,490		II. 기타부채 Other Liabilities	36,916,496,444		3,493,052,879	
3. 단자어음 Short-Term Bills					1. 보험미지급금 Unpaid Payable	28,015,029,182			
4. 금전신탁 Money in Trust					(1) 미지급보험금 Claims Payable				
5. 단채퇴직보험예치금 Deposits for Severance Benefits					(2) 대리점미지급금 Due to Agents				
6. 선물거래예치금 Deposits on Futures Exchange					(3) 미환급보험료 Premiums Refund Payable	850,909			
II. 상품유가증권 Marketable Securities					(4) 공동보험미지급금 Coinsurance Accounts Payable				
1. 주식 Stocks					(5) 대리업무미지급금 Due to Agency Business				
(1) 상장주식 Listed Stocks					(6) 재보험미지급금 R/I Accounts Payable	28,014,178,273			
(2) 기타주식 Unlisted Stocks					(7) 외국재보험미지급금 Foreign R/I Premiums Payable				
2. 국공채 Government and Public Bonds					(8) 특약출제예수금 Deposit on R/I Treaty Coded				
3. 특수채 Special Bonds					2. 미지급금 Other Accounts Payable	4,030,990,963		3,288,688,260	
4. 회사채 Corporate Bonds					3. 미지급비용 Accrued Expenses	224,243,147		35,677,826	
5. 수익증권 Investment Funds					4. 미지급배당금 Accrued Dividends				
6. 해외유가증권 Overseas Securities					5. 특별계정차 Special Account Debits				
(1) 주식 Stocks					6. 이연법인세대 Deferred Income Tax Credits	2,854,971			
(2) 채권 Bonds					7. 퇴직급여충당금 Reserve for Severance Benefits (국민연금전환금) National Pension Fund Benefits (퇴직보험예치금) Deposits for Retirement Insurance	242,739,921	238,822,221	145,856,293	141,938,593
(3) 기타해외유가증권 Other Overseas Securities						-3,917,700		-3,917,700	
7. 기타유가증권 Other Securities					8. 가수보험료 Premiums Received				
III. 투자유가증권 Investment Securities	933,940,580		910,590,760		9. 지급어음 Notes Payable				
1. 주식 Stocks					10. 당좌차월 Bank Overdraft				
(1) 상장주식 Listed Stocks					11. 차입금 Borrowings				
(2) 특수관계자 Special Affiliation					12. 선수금 Advances from Customers				
(3) 기타주식 Other Stocks					13. 가수금 Suspense Receipts				
2. 출자금 Money Invested					14. 예수금 Withholdings	46,363,310		26,748,200	
(1) 특수관계자 Special Affiliation					15. 선수수익 Unearned Income				
(2) 기타 출자금 Other Money Invested					16. 미지급법인세	4,358,192,650			
3. 국공채 Government and Public Bonds	933,940,580		910,590,760						
(1) 중도매각 Interim Sales									
(2) 만기보유 등 Maturity holding	933,940,580		910,590,760						
4. 특수채 Special Bonds									
(1) 중도매각 Interim Sales									
(2) 만기보유 등 Maturity holding									
5. 회사채 Corporate Bonds									
(1) 중도매각 Interim Sales									
(2) 만기보유 등 Maturity holding									
6. 수익증권 Investment Funds									
7. 해외유가증권									

과 목 (Account)	당 기 (Current Period)		전 기 (Prior Period)		과 목 (Account)	당 기 (Current Period)		전 기 (Prior Period)	
	금 액 (Amount)		금 액 (Amount)			금 액 (Amount)		금 액 (Amount)	
Overseas Securities (1) 주식 Stocks (2) 채권 Bonds (3) 기타해외유가증권 Other Overseas Securities 8. 기타 유가증권 Other Securities					Accrued Income Taxes				
IV. 대출채권 Loans (원계차지할인차금) Discount Account on present value (대손충당금) Reserve for Doubtful Account		515,603,750		293,525,000	17. 미지급부가세 Accrued VAT				
1. 풀론 Call Loans					18. 본지점계정(대) Inter-office Account Credits				
2. 보험약관대출금 Policy Loans					19. 임대보증금 Leaschold Deposits Received				
3. 유가증권담보대출금 Loan Secured by Securities					20. 그 밖의 기타부채 Other Liabilities				
4. 부동산담보대출금 Secured by Real Estate Loan	519,500,000		295,000,000		(특별계정부채) Separate Account Liabilities				
5. 신용대출금 Unsecured Loans					<부채총계> Total Liabilities	63,136,999,331		3,690,426,956	
6. 어음할인대출금 Discounted Note Loans					[자 본] Stockholders Equity				
7. 지급보증대출금 Loan Secured by Third Party Guarantee					III. 자본금 Capital Stock	10,000,000,000		3,000,000,000	
8. 기타 대출금 Other Loans					1. 보통주 자본금 Common Stock				
V. 부동산 Real Estate					2. 우선주 자본금 Preferred Stock				
(가치하락손실충당금) Reserve for Loss on Devaluation					3. 영업기금 Operating Fund	10,000,000,000		3,000,000,000	
(1) 토지 Land					IV. 신주청약증거금 Subscription Deposits on New Stocks				
(2) 건물 Buildings (감가상각누계액) Accumulated Depreciation					V. 자본잉여금 Capital Surplus	48,524,945		48,524,945	
(3) 구축물 Structures (감가상각누계액) Accumulated Depreciation					1. 주식발행초과금 Paid-in-Capital In Excess of Par Value				
(4) 건설중인 자산 construction in Progress					2. 감자차익 Gain on Capital Reduction				
(5) 해외부동산 Overseas Real Estate (감가상각누계액) Accumulated Depreciation					3. 기타자본잉여금 Other Capital Surplus	48,524,945		48,524,945	
(비운영자산) Non Operating Assets	34,891,518,504		2,815,861,538		4. 자산재평가적립금 Asset Revaluation Reserve				
I. 고정자산 Fixed Assets	320,614,348		252,378,524		VI. 이익잉여금(결손금) Retained Earnings	13,229,236,730		-705,557,446	
1. 유형자산 Tangible Assets	320,614,348		252,378,524		1. 이익준비금 Legal Reserve				
(1) 비품 Furniture & Equipment (감가상각누계액) Accumulated Depreciation	554,554,097	302,727,702	309,502,123	214,483,087	2. 기업합리화적립금 Reserve for Business Rationalization				
(2) 차량운반구 Vehicles (감가상각누계액) Accumulated Depreciation	41,607,156	17,886,646	41,607,156	37,895,437	3. 재무구조개선적립금 Reserve for financial Structure Improvement				
2. 무형자산 Intangible Assets					4. 임의적립금 Voluntary Reserve				
(1) 영업권 Goodwill					5. 차기이익잉여금 (또는 차기이월결손금) Unappropriated Retained Earnings Carried over to subsequent Year	13,229,236,730		-705,557,446	
(2) 창업비 Organization Cost					(당기순이익 또는 당기순손실) Net Income(Loss) for the Year	13,934,794,176		-705,557,446	
(3) 개발비 Development Cost					VII. 자본조정 Capital Adjustment				
(4) 소프트웨어 Software					1. 주식발행차금 Discounts on Stock Insurance				
(5) 기타의 무형자산 Other Intangible Assets					2. 배당건설이자 Pre-operating Dividends				
II. 기타자산 Other Assets	34,570,904,156		2,563,483,014		3. 자기주식 Treasury Stock				
1. 보험미수금 Insurance Receivable (대손충당금) Reserve for Bad Debts		31,392,377,703		127,073,192	4. 미교부주식배당금 Unissued Stock Dividend				
(1) 미수보험료 Premium Receivable					5. 투자유가증권평가이익 (또는 투자유가증권평가손실) gains on Valuation of Investment Securities (Losses on Valuation of investment Securities)				
(2) 대리결제미수금 Due from Agents									
(3) 공동보험미수금 Co-insurance Account Receivable									
(4) 대리업무미수금 Due from Agency Receivable									
(5) 재보험미수금 Re-insurance Account Receivable	31,433,785,851		127,711,751						
(6) 외국재보험미수금 Overseas R/I Account Receivable									

과 목 (Account)	당 기 (Current Period)		전 기 (Prior Period)		과 목 (Account)	당 기 (Current Period)		전 기 (Prior Period)	
	금 액 (Amount)		금 액 (Amount)			금 액 (Amount)		금 액 (Amount)	
(7) 특약수제예약금 Deposit on R/I Treaty Assumed					6. 해외사업환산대 (또는 해외사업환산차) Overseas Business Translation Credit (Debit)				
2. 미수금 Other Account Receivable (현재가치할인차금) (Discount Account on Present Value) (대손충당금) (Reserve for Doubtful Account)	284,507,376	283,084,844	48,767,056	48,523,221					
3. 보증금 Leasehold & Other Deposits (1) 임차보증금 Leasehold Deposit Received (2) 예탁보증금 Guarantee Deposit (3) 전신전화가입권 Telex & Tel. Subscription Right		2,261,280,000		1,908,480,000	<자본총계> Total Shareholders' Equity	23,277,761,675		2,342,967,499	
4. 미수수익 Accrued Income (대손충당금) Reserve for Doubtful Account		280,210,445		68,614,998					
5. 선급비용 Prepaid Expense		353,951,164		96,000,000					
6. 구상채권 Compensation Receivable	1,775,000,000		1,828,000,000						
7. 미상각신계약비 Deferred Acquisition Cost	486,280,000		80,480,000						
8. 이연법인세차 Deferred Income Tax Debits				314,720,763					
9. 받을 어음 Notes Receivable (대손충당금) Reserves for Doubtful Account									
10. 선급금 Advanced Payments									
11. 가지급금 Suspense Prepayment Account									
12. 가지급보험금 Suspense Claims									
13. 선급법인세 Prepaid Income Taxes				70,840					
14. 선급부가세 Prepaid VAT									
15. 본지점계정차 Inter-Office Accounts Debits									
16. 공탁금 Security Deposit									
17. 부도어음 Dishonored Bill (대손충당금) Reserve for Doubtful Account									
18. 그 밖의 기타자산 Other Assets (특별계정자산) Separate Account Assets									
<자 산 총 계> Total Assets		86,414,761,006		6,033,394,455	<부채 및 자본 총계> Total Liabilities and Shareholders' Equity	86,414,761,006		6,033,394,455	

첨부 3. 손익계산서
Income Statement

당 2 기 2002년 4월 1일 부터 2003년 3월 31일 까지
For the Years Ended Mar. 31st, 2003
전 1 기 2001년 4월 1일 부터 2002년 3월 31일 까지
For the Years Ended Mar. 31st, 2002

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		88,314,251,015		69,856,991
1. 수입보험료		95,482,554,201		261,991,243
Premium Income				
① 원수보험료				
Direct Premium Written				
② 수계보험료	95,482,554,201		261,991,243	
Assumed R/I Premium				
③ 해약환급금				
Cancellation Refund				
2. 지급보험료		0		0
Premium Paid				
① 출계보험료				
R/I Premium				
② 해약환급금환입				
Refund of Return Premium				
3. 보유보험료		95,482,554,201		261,991,243
Net Premium Written				
4. 전기이월미경과보험료		192,134,252		
Unearned Premium Brought Forward				
5. 차기이월미경과보험료		7,360,437,438		192,134,252
Unearned Premium Carried Forward				
II. 발생손해액 Incurred Losses		40,560,352,816		0
1. 지급보험금		33,539,168,630		0
Claims Paid				
① 원수보험금				
Direct Claims Paid				
② 수계보험금	33,539,168,630			
R/I Claims Paid				
③ 보험금환입				
Refund of Claims Paid				
④ 수계보험금환입				
Refund of R/I Claims Paid				
2. 수입보험금		0		0
Claims Recovered				
① 출계보험금				
R/I Claims Recovered				
② 출계보험금환입				
Refund of R/I Claims Recovered				
3. 구상이익		0		
Compensation Income				
4. 순보험금		33,539,168,630		0
Net Claims Paid				
5. 지급준비금환입		338,493,395		
Outstanding Loss Reserves Released				
6. 지급준비금적립		7,359,677,581		
Outstanding Loss Reserves Retained				
III. 장기저축성보험환급금		0		0
Refund of Long-Term Insurance Policies				
1. 만기환급금				
Maturity Refunds				
2. 개인연금지급금				
Paid Annuities				
3. 개인연금배당금				
Paid dividends				
4. 장기해약환급금				
surrender Refunds				
IV. 순사업비		26,725,179,912		1,254,967,993
Net Operating Expenses				
1. 지급경비		26,725,179,912		1,254,967,993
Expenses Paid				
① 급여	982,874,627		503,597,822	
Wages & Salaries				
② 퇴직급여	111,727,829		44,225,741	
Retirement & Severance Benefits				
③ 복리후생비	406,277,228		199,350,485	
Other Employee Benefits				

계정과목	당 기 (Current Period)		전 기 (Prior Period)	
	금 액 (Amount)		금 액 (Amount)	
④ 일반관리비 Maintenance Expenses	1,317,272,326		489,312,998	
⑤ 신계약비 및 수급비 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	14,326,223			
⑩ 수재보험수수료 R/I Commission Paid	13,014,559,698		18,480,947	
⑪ 수재이익수수료 R/I Profit Commission Paid	10,878,141,981			
⑫ 출제예수금이자 Interest on Outward R/I Reserve Deposit				
⑬ 신계약비상각비 Amortization of Deferred Acquisition Expense				
⑭ 영업잡손실 Miscellaneous Expenses				
2. 수입경비 Expenses Recovered		0		0
① 수입손해조사비 Claim Survey Fee Received				
② 출제보험수수료 R/I Commission Received				
③ 출제이익수수료 R/I Profit Commission Received				
④ 수재예탁금이자 Interest on Inward R/I Reserve Deposit				
⑤ 수입대리업무수수료 Agency Business Commission Received				
⑥ 영업잡이익 Miscellaneous Income				
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 increase in Policyholders' Dividend Reserve c/f		0		0
1. 계약자배당준비금적립 Policyholders' Dividend Reserve c/f				
2. 계약자배당준비금환입 Reversal of Policyholders' Dividend Reserve b/f				
VII. 비상위험준비금 증가액 Net increase in Catastrophe Reserve		1,909,651,084		5,239,825
1. 비상위험준비금적립 Catastrophe Reserve c/f		1,909,651,084		5,239,825
2. 비상위험준비금환입 Catastrophe Reserve b/f		0		
VIII. 보험영업이익 Operating Gains		19,119,067,203		-1,190,350,827
IX. 투자영업이익 Investment Income		921,714,335		139,621,870
1. 예금이자 Interest on Bank Deposits		823,140,737		74,840,548
2. 단차어음이자 Interest on Short-Term Bill				
3. 대출금이자 Interest Income on Loan		18,182,493		12,128,954
4. 상품유가증권이자 Interest Income on Marketable Securities				
5. 투자유가증권이자 Interest Income on Investment Securities		80,391,105		52,652,368
6. 기타이자수익 Other Interest Income				

계정과목	당 기 (Current Period)		전 기 (Prior Period)	
	금 액 (Amount)		금 액 (Amount)	
7. 배당금수익 Dividend Income				
8. 상품유가증권처분이익 Gain on Disposition of Trading Securities				
9. 상품유가증권평가이익 Gain on Valuation of Trading Securities				
10. 임대료수익 Rental Income				
11. 수수료수익 Commission Income				
12. 가치하락손실충당금환입 Reversal of Reserve for Loss on Devaluation				
13. 투자영업잡이익 Miscellaneous Income				
X. 투자영업비용 Investment Operating Expenses		0		0
1. 이자비용 Interest Expense				
2. 상품유가증권 처분손실 Losses on Disposition of Marketable Securities				
3. 상품유가증권 평가손실 Loss on Valuation of Marketable Securities				
4. 재산관리비 Investment Administration Expense				
5. 부동산 관리비 Maintenance Expenses on Investment				
6. 부동산 감가상각비 Depreciation Expenses on Investment in Real Estate				
7. 부동산평가손실 Losses on Valuation of Real Estate				
8. 투자영업잡손실 Miscellaneous Expenses				
XI. 투자영업이익 Operating Income on Investment		921,714,335		139,621,870
XII. 총 영업이익 Total Gain from Operation		20,040,781,538		-1,050,728,957
XIII. 영업외 수익 Income from other than Operation		50,740,983		13,946,819
1. 투자유가증권처분이익 Gain on Disposition of Investment Securities				
2. 투자주식감액손실환입 Loss on Abatement of Investment Stock Released				
3. 투자채권감액손실환입 Loss on Abatement of Investment Bonds Released				
4. 지분법평가이익 Gain on Valuation of Equity Method				
5. 중시안정기금출자금평가이익 Gain on Valuation of Stock Market Stabilization Fund				
6. 부동산처분이익 Gain on Disposition of Investment in Real Estate				
7. 유형자산처분이익 Gain on Disposition of Tangible Assets				4,210,000
8. 외환차익 Gain on Foreign Currency Transactions		40,375,671		888,548
9. 외화환산이익 Gain on Foreign Exchange Translations		9,485,000		
10. 대손충당금환입 Reversal of Allowance for Bad Debts				
11. 법인세환급금 Income Tax Returned				
12. 특별계정수입수수료 Separate Account Commission Received				
13. 영업외 잡이익 Miscellaneous Income		880,312		8,848,271
XIV. 영업외 비용 Non-operating Expenses		203,042,415		413,492
1. 투자유가증권처분손실 Losses on Disposition of Investment Securities				
2. 투자주식감액손실 Loss on Investment Stocks				
3. 투자채권감액손실				

계정과목	당 기 (Current Period)		전 기 (Prior Period)	
	금 액 (Amount)		금 액 (Amount)	
Loss on Abatement of Investment Bonds				
4. 지분법평가손실 Losses on Valuation of Equity Method				
5. 증시안정기금출자급평가손실 Loss on Valuation of Stock Market Stabilization Fund				
6. 부동산처분손실 Loss on Disposition of Tangible Assets for Investment				
7. 유형자산처분손실 Loss on Disposition of Tangible Assets				
8. 무형자산상각비 Amortization of Intangible Assets				
9. 외환차손 Losses on Foreign Currency Transactions		169,353,739		13,492
10. 외환환산손실 Loss on Foreign Exchange Translations		23,886,939		
11. 법인세추납액 Income Tax Paid				
12. 기부금 Donations		5,450,000		400,000
13. 특별계정 지급수수료 Separate Account Commission Paid				
14. 영업외잡손실 Miscellaneous Losses		4,351,737		
XV. 특별계정이익 Separate Account Income		0		0
1. 특별계정수익 Separate Account Income				
2. 특별계정비용 Separate Account Expenses				
XVI. 경상이익(또는 경상손실) Ordinary Income (or Ordinary Loss)		19,888,480,106		-1,037,195,630
XVII. 특별이익 Extra Ordinary Income		0		0
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				
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)		19,888,480,106		-1,037,195,630
XX. 법인세 비용 Income Tax Expenses		5,953,685,930		-331,638,184
XX. 당기순이익(또는 당기순손실) Net Income (or Net Loss) (주당 경상이익) (Ordinary Income per Share) (주당 순이익) (Earning per Share)		13,934,794,176		-705,557,446

첨 부 4. 이익잉여금처분계산서
Statement of Appropriation of Retained Earnings

당 기 : 2002년 4월 1일부터 2003년 3월 31일 (For the Years Ended March 31,2003)

전 기 : 2001년 4월 1일부터 2002년 3월 31일 (For the Years Ended March 31,2002)

스위스재보험(주) 한국지점
Swiss Re Korea Branch

(단 위 : 원)
Unit : Korean Won

과 목 Description	당 기 (Current Period)		전 기 (Prior Period)	
	금	액 (Amount)	금	액 (Amount)
I. 처분 전 이익잉여금 Retained Earnings Before Appropriations		13,229,236,730		-705,557,446
1. 전기이월이익잉여금 Unappropriated Retained Earning Carried over from Prior Years (또는 전기이월결손금) (or Undisposed Accumulated Deficit Carried over from Prior Years)	-705,557,446			
2. 회계변경의누적효과 Cumulative effect of Accounting changes				
3. 전기 오류수정이익 Gain on prior period error correction (또는 전기 오류수정손실) (or Loss on prior period error correction)				
4. 중간배당액 Interim Dividends				
5. 당기순이익 Net Income For the Year (또는 당기순손실) (or Net Loss For the Year)	13,934,794,176		-705,557,446	
II. 임의적립금등의이입액 Transfer from Voluntary Reserves				
1. 임의적립금이입액 Transfer from Voluntary Reserves				
2. 기타법정적립금이입액 Transfer from other Statutory Reserve				
III. 이익잉여금처분액 Appropriations of Retained Earnings				
1. 이익준비금 Legal Reserves				
2. 채평가적립금이입액 Other Statutory Reserves				
3. 주식할인발행차금상각액 Amortization of Discounts on Stock Issuance				
4. 배당금 Dividends				
가. 현금배당 Cash Dividends				
나. 주식배당 Stock Dividends				
5. 임의적립금 Voluntary Reserves				
IV. 차기이월이익잉여금 Undisposed Accumulated Deficit to be Carried over to Subsequent Year		13,229,236,730		-705,557,446

첨부 5. 현금흐름표
Statements of Cash Flow

당 기 : 2002년 4월 1일부터 2003년 3월 31일 (For the Year Ended March 31,2003)
전 기 : 2001년 4월 1일부터 2002년 3월 31일 (For the Year Ended March 31,2002)

스위스재보험(주) 한국지점
Swiss Re Korea Branch

(단 위 : 원)
Unit : Korean Won

과 목 Description	당 기 (Current Period)		전 기 (Prior Period)	
	금 액 (Amount)		금 액 (Amount)	
I. 영업활동으로 인한 현금흐름 Cash Flows From Operating Activities	41,289,801,015		-670,695,133	
1. 당기순이익(손실) Net Income For the Year	13,934,794,176		-705,557,446	
2. 현금의 유출이 없는 비용등의 가산 Addition to Net Income of Non-cash Revenues	26,341,198,124		348,694,637	
· 감가상각비 Depreciation Expenses	176,816,150		98,730,756	
· 퇴직급여충당금전입액 Severance Expenses	96,883,628		50,232,410	
· 대손상각비 Bad Debt Expenses	44,369,536		2,357,394	
· 보험계약준비금 증가액 Increase in Insurance Reserve	26,023,128,810		197,374,077	
3. 현금의 유입이 없는 수익등의 차감 Deduction from Net Income of Non-cash Revenues	18,329,820		13,496,630	
· 투자유가증권 원가증 Increase in Book Value of Investment Securities	18,329,820		13,496,630	
4. 영업활동으로 인한 자산·부채의 변동 Changes in Assets and Liabilities from Operating Activities	1,032,138,535		-300,335,694	
가. 영업활동으로 인한 자산의 감소 및 부채의 증가 Decrease in Assets and Increase in Liabilities from Operating Activities	33,641,351,540		368,036,074	
· 선급비용의 감소 Decrease in Prepaid Expenses	0		152,400,000	
· 선급법인세의 감소 Decrease in Prepaid Expenses	70,840		0	
· 가지급금의 감소 Decrease in Suspense Payment	0		100,000	
· 이연법인세차의 감소 Decrease in Deferred Tax Assets	314,720,763		0	
· 미환급보험료의 증가 Increase in Premiums Refund Payable	850,909		0	
· 재보험미지급금의 증가 Increase in Reinsurance Payable	28,014,178,273		0	
· 미지급금의 증가 Increase in Other Accounts Payable	742,302,703		188,787,874	
· 미지급비용의 증가 Increase in Accrued Expenses	188,565,321		0	
· 이연법인세대의 증가 Increase in Deferred Tax Liabilities	2,854,971		0	
· 예수금의 증가 Increase in Withholdings	19,615,110		26,748,200	
· 미지급법인세의 증가 Increase in Accrued Income Taxes	4,358,192,650		0	
나. 영업활동으로 인한 자산의 증가 및 부채의 감소 Increase in Assets and Decrease in Liabilities from Operating Activities	32,609,213,005		668,371,768	
· 차량운반구의 증가 Increase in Vehicle	0		35,500,000	

스위스재보험(주) 한국지점
Swiss Re Korea Branch

과 목 Description	당 기 (Current Period)		전 기 (Prior Period)	
	금 액 (Amount)		금 액 (Amount)	
. 재보험미수금의 증가 Increase in Reinsurance Receivables	31,306,074,100		127,711,751	
. 미수금의 증가 Increase of Other Account Receivable	235,740,320		48,767,056	
. 미수수익의 증가 Increase of Accrued Income	211,595,447		43,485,900	
. 선급비용의 증가 Increase in Prepaid Expenses	257,951,164		0	
. 보증금의 증가 Increase in Leasehold and Other Deposits	352,800,000		19,172,000	
. 선급법인세의 증가 Increase in Prepaid Income Taxes	0		56,050	
. 비품의 증가 Increase of Furniture and Equipment	245,051,974		57,851,088	
. 이연법인세자의 증가 Increase of Deferred Income Tax Debits	0		314,720,763	
. 미지급비용의 감소 Decrease in Accrued Expenses	0		21,107,160	
II. 투자활동으로 인한 현금흐름 Cash Flows From Investing Activities		-229,520,000		-183,620,000
1. 투자활동으로 인한 현금 유입액 Cash Inflows From Investing Activities	0		0	
2. 투자활동으로 인한 현금 유출액 Cash Outflows for Investing Activities	229,520,000		183,620,000	
. 부동산담보대출금의 증가 Increase in secured by Real Estate Loan	224,500,000		182,000,000	
. 투자유가증권의 증가 Increase in Investment Securities	5,020,000		1,620,000	
III. 재무활동으로 인한 현금흐름 Cash Flows from Financing Activities		7,000,000,000		48,524,945
1. 재무활동으로 인한 현금유입액 Cash Inflows from Financing Activities	7,000,000,000		48,524,945	
가. 자본잉여금의 증가 Increase in Capital Surplus	0		48,524,945	
나. 영업기금의 증가 Increase in Operating Funds	7,000,000,000			
2. 재무활동으로 인한 현금유출액 Cash Outflows from Financing Activities	0			
IV. 현금의 증가(감소) (I+II+III) Increase (or Decrease) in Cash and Cash Equivalents		48,060,281,015		-805,790,188
V. 기초의 현금 Beginning Cash and Cash Equivalents		2,013,417,157		2,819,207,345
VI. 기말의 현금 Ending Cash and Cash Equivalents		50,073,698,172		2,013,417,157