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		2007	2006	
		164,181	132,794	31,386
		110,412	97,451	12,962
		3,460	1,169	2,291

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(: , %, %p)

	2007	2006	
(A)	8,146	6,142	2,004
(B)	10,877	7,607	3,270
(A/B)	74.89	80.74	(5.85)

2)

(: , %, %p)

	2007	2006	
(A)	3,460	1,169	2,291
(B)	10,963	7,730	3,233
(A/B)	31.56	15.12	16.43

3)

(: , %, %p)

	2007	2006	
(A)	34,594	21,552	13,042
(B)	35,645	71,875	(36,230)
(A/B)	97.05	29.99	67.07

4)

(: , %, %p)

	2007	2006	
(A)	1,058	373	685
(B)	53,231	44,070	9,161
(A/B)	1.99	0.85	1.14

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	S & P	Moody's	A.M.Best
	AA-(Very Strong)	A1(Good)	A+(Superior)

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(: %, %p)

	2007	2006	
	1,682.38	193.12	1,489.26

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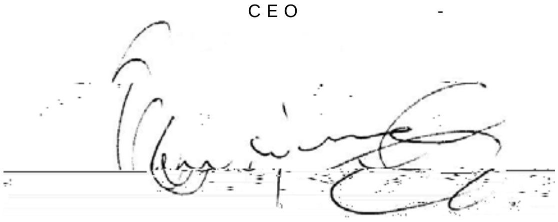

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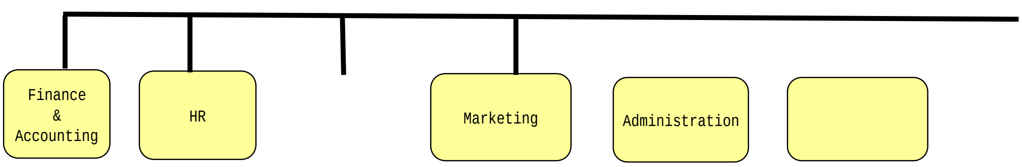

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(: , %, %p)

	2007	2006	
(A)	1,058	373	685
(B)	27,544	14,913	12,631
(A/B)	3.84	2.50	1.34

4) ROA

(: %, %p)

	2007	2006	
ROA	(0.00)	0.99	(0.99)

5) ROE

(: %, %p)

	2007	2006	
ROE	(0.00)	22.50	(22.50)

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	S & P	Moody's	A.M.Best
	AA-(Very Strong)	A1(Good)	A+(Superior)

4.

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(: , %)

		2007		2006	
		33,128	92.94%	20,104	56.40%
		1,466	4.11%	1,448	4.06%
		104	0.29%	55	0.15%
		946	2.65%	50,268	141.03%
		35,644	100.00%	71,875	201.65%
		1,827	5%	1,006	3%
		628	2%	299	1%
		816	2%	68,195	191%
		3,271	9%	69,500	97%
		32,374	91%	2,375	3%
		35,645	100%	71,875	100%

2)

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	164,181	
	35,645	
	2,455	1,305
	(1)	436

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	2007		
)	93	1,027	(934)
	301,034	247,867	53,167
		246,840	54,101
	1,058		685
	1,063		688
( )		2	3
	821	731	90
	329	232	97
	0	437	(437)
	(1)	(1)	
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	(1)	436	(438)
		436	(438)

		(1,827,423,854)		(1,006,409,557)
1.	(19,456,695,436)		(13,436,399,432)	
2.	17,164,296,360		11,001,768,102	
3.	4,119,822,930		3,441,040,887	

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		(16,844,443,151)		12,900,514,623
1. ( )	(1,291,523)		436,281,691	
2.				
	1,311,100,455		1,101,429,034	
	66,740,401		56,351,693	
	1,345,157		1,335,498	
	92,898,162		81,142,382	
	821,014,297		730,694,730	
	328,897,963		231,904,731	
	204,475		-	
3.				
	(18,205,941)		(17,938,847)	
	18,205,941		17,938,847	
4.				
.	(18,136,046,142)		11,380,742,745	
( )	49,715,712,948		(42,379,168,233)	
	(224,762,106)		(11,990,308)	
( )	(155,100,000)		14,000,000	
( )	(67,589,449,989)		53,870,379,909	
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.		30,000,000,000		-
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. ( )		12,274,497,178		6,636,192,981
.		10,853,614,343		4,217,421,362
. (14)		23,128,111,521		10,853,614,343

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	37,181,473	100,632,680	204,475	54,447,947	83,111,731
	116,6		5,889		
	17,691,666	15,881,960	-	12,292,454	21,281,172
	54,823,139	116,514,640	204,475		

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	2,612,119	92,723	1,345,157	1,359,685

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	3,947,617	-	1,335,498	2,612,119

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	17,164,296,360	15,640,426,489	1,523,869,871
	4,119,822,930	3,816,268,947	303,553,983
	21,284,119,290	19,456,695,436	1,827,423,854

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	(624,845,648)	(1,061,127,339)
( )	(1,291,523)	436,281,691
	(626,137,171)	(624,845,648)

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	1,719,948,406	1,733,217,266
	92,898,162	81,142,382
	206,512,306	268,743,596
	105,852,081	76,351,307
	22,875,356	22,012,793
	94,123,928	64,492,856
	502,754,295	465,041,191
	66,740,401	56,351,693
	2,092,215,031	98,941,751
	288,176,242	190,507,864
	32,045,850,098	21,228,332,750
	74,066,601	40,852,089
	37,312,012,907	24,325,987,538

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( )	(1,291,523)	436,281,691
( )(27.5%)	(355,169)	119,977,465
	47,682,761	23,829,487
	(47,360,592)	(143,806,952)
( )	33,000	-
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		(1)	(1)	
( )				
	117,841,848	42,935,932	-	160,777,780
	348,594	17,899	348,594	17,899
	441,059,620	348,594	148,887,562	292,520,652
	559,250,062	43,302,425	149,236,156	
(2)				
	125,090,164			191,3 6,768
(3)	27.5%			
( )				
		(138,158,420)	(90,077,757)	
		(36,144,788)	(17,938,847)	(53,218,348)

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Compliance Manual

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