

2022 3/4

[: 2022.01.01 ~ 2022.09.30]

[]

. ----- 3

. ----- 4

. ----- 4

. ----- 8

V. ----- 9

VI. ----- 13

.

□ () (:)

) (K-IFRS)

□ () (:)

2022	3/4	2021	3/4	()
	362,748		313,703	49,045
	341,484		297,949	43,535
	21,264		15,754	5,510
	0		0	0
	352		92	

) (K-IFRS)

□ ,

(: %, %p)

	2022 3/4	2021 3/4	
	67.64	71.73	- 4.09
	0.78	0.76	0.03

1) (K-IFRS)

- : ÷
- : ÷{(+ -)/2}×(4/)

2) :

□ (: , %, %p)

	2022 3/4	2021 3/4	
(A)	3,088	2,598	489
(B)	202,991	189,625	13,366
(A/B)	1.52	1.37	0.15

1) : / *100

* = -
* = (+ -) /2
=> = (+ - 1) / 2
* 1
*

2) :

□ ROA (Return on Assets)

(: %, %p)

	2022 3/4	2021 3/4	
ROA	5.42	4.67	0.75

R A=(당기 이익 / {(전회계년도말 총자산+당분기말 총자산)/2}) (4/경과분기수)

* 산출식

B/S ,
) : 15%
, 33% ROA 0.75%p

□ ROE (Return on Equity)

(: %, %p)

$$* \text{ 산출식 } ROE = \left(\frac{\text{당기 이익}}{\{(\text{전회계년도말 자기자} + \text{당분기말 자기자})/2\}} \right) (4/\text{경과분기수})$$

, , , ,
 , “ - ” ,
) : 6%
 , 33% .

□

1) B/S

	2022	3/4	2022	2/4	2022	(:) 1/4
		145,315		138,690		135,616
		52,000		52,000		52,000
		-		-		-
		-		-		-
		106,997		96,065		89,475
		-		-		-
		(13,682)		(9,375)		(5, 3

2)

(: ,2)

□

(:)

		1*	2**	3***	
		-	-	-	-
		-	1,722	-	1,722
		-	1,722	-	1,722
		-	-	432	432

*
** (:) (:)
*** 1

.

□

VI.

□ ()



부	채			
I.	책임준비금		120,184,829,853	123,013,511,239
1.	지급준비금	96,540,472,032	96,540,472,032	96,540,472,032
2.	보험료보장금	7,872,225,725	8,948,891,474	8,948,891,474
3.	미결제보험료보장금	15,772,131,596	18,473,270,422	18,473,270,422
III.	기타부채		10,107,512,109	223,100,265,149

□ ()

) (K-IFRS)

□ .

○ IFRS9, IFRS17

2015	9	25	1109	‘	’	2018	1	1
			, 2016	9	13			

	2015 12 31		90%	
1	1109		1109	2023 1
		4		