


2021 8 31



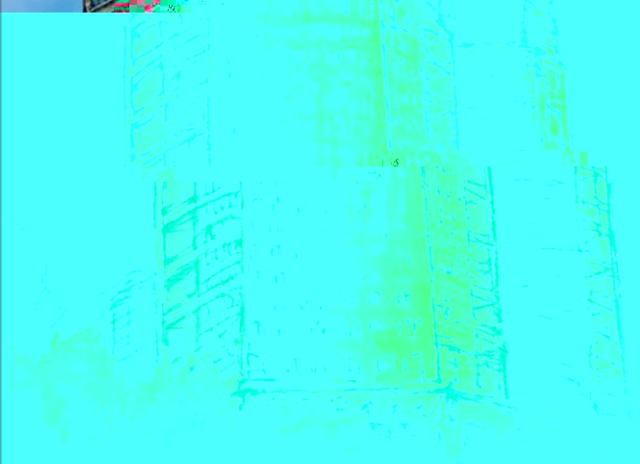


- 

“ ”

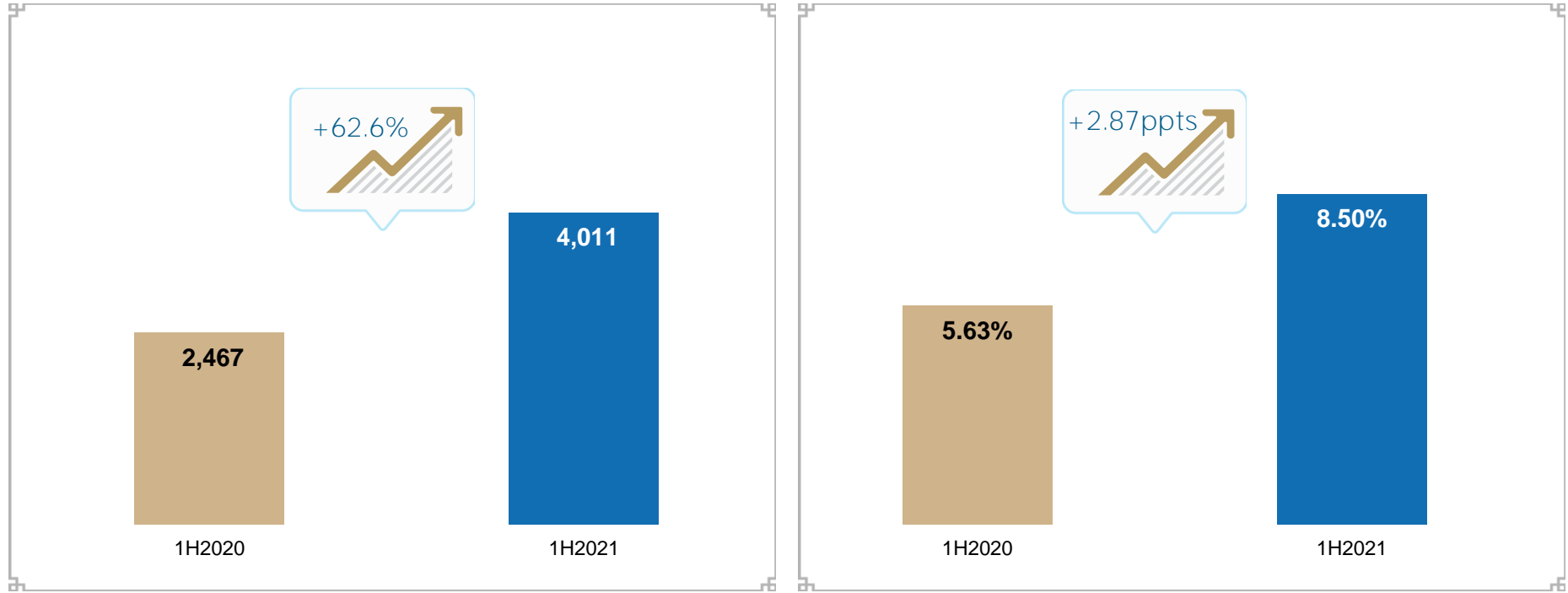
- 

-



01





1.

=

×2





500

4

832.77

+2.1 ppts

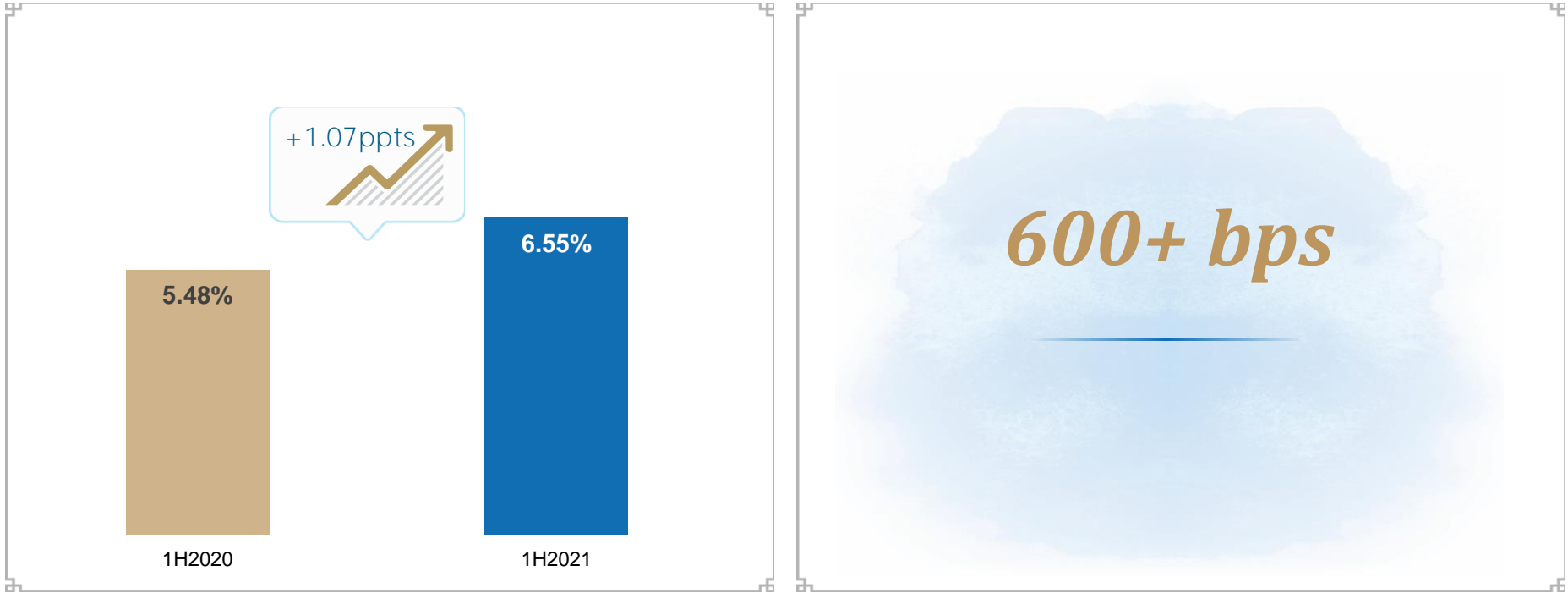
+5.4 ppts

+10.8 ppts

-4.9 ppts

1. 2020 243.76

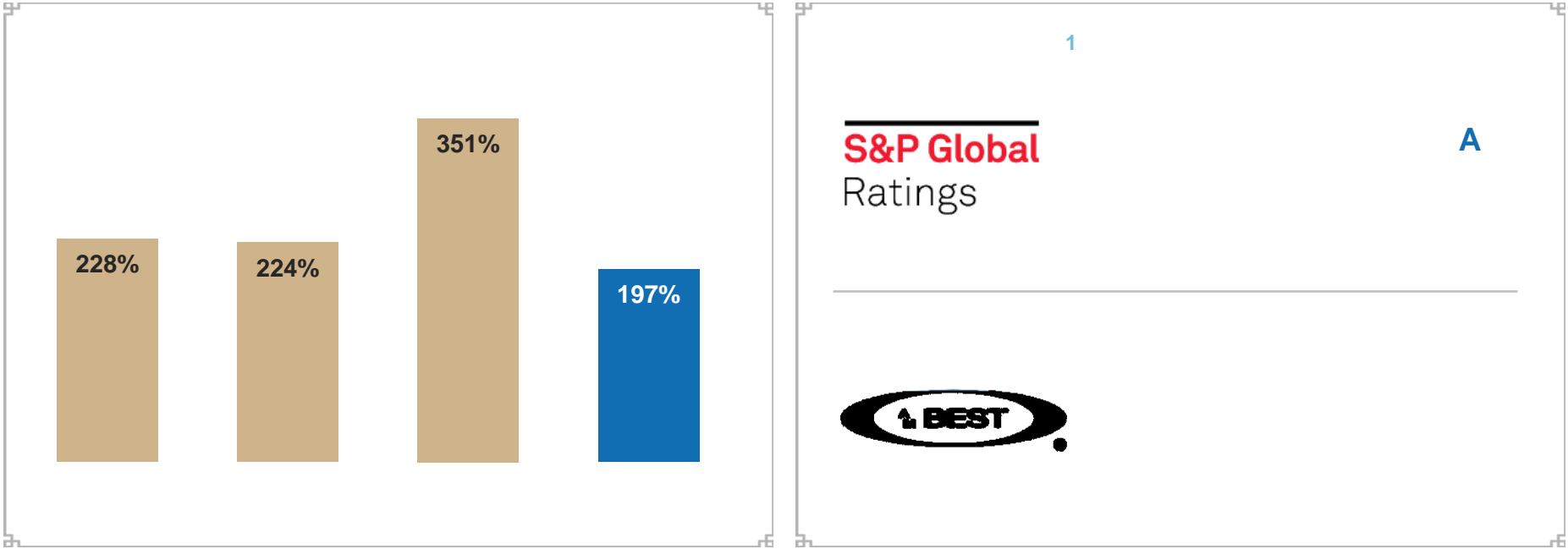
2. =



- 1. = = ÷ × 2
- 2. = 300 × 80%+ × 20%







1. 2020 " A " " " " A

2020





16

2.0

IDI<sup>1</sup> 5.03

72.9%

IDI

1.3

54.34



12  
101

32

3500

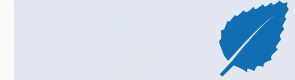
600

136



85

4100



26

4

1. IDI (Inherent defects insurance)

02



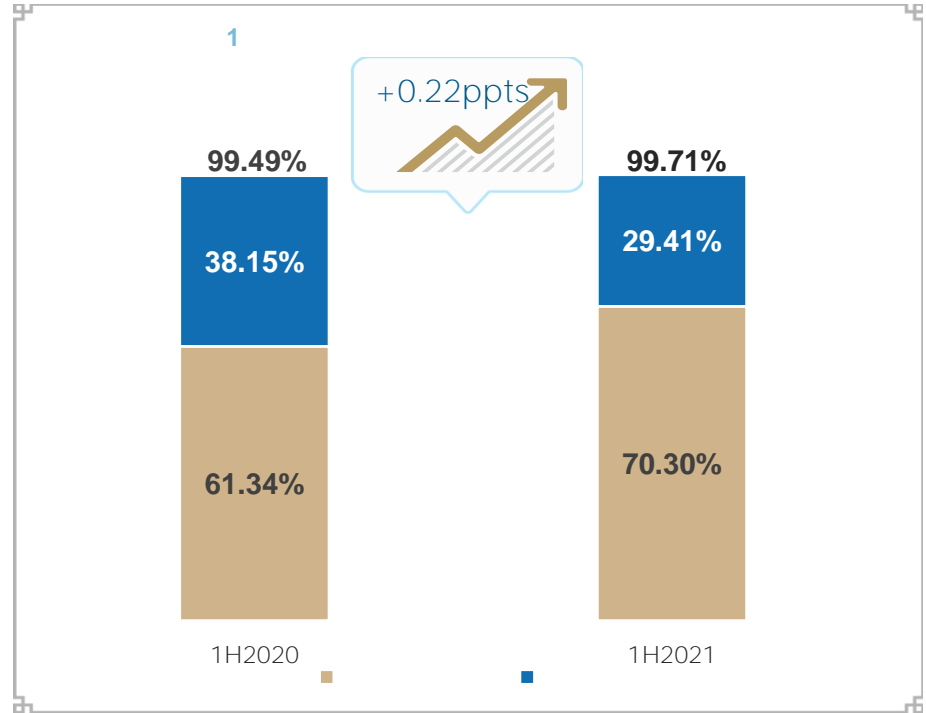
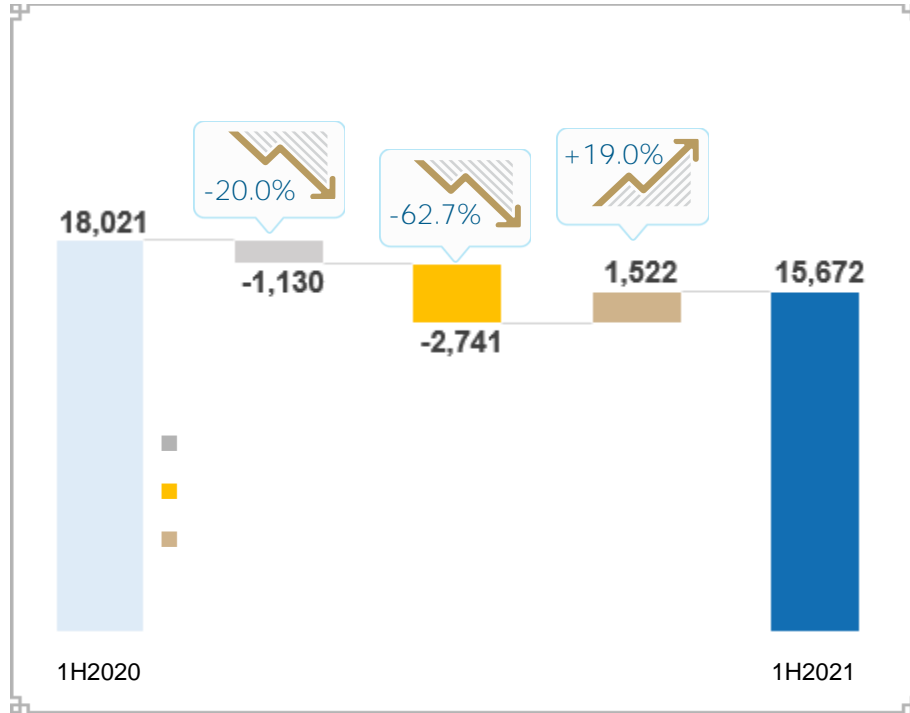


1

**254.03**  
**-6.2%**

**20.56**      **+194.1%**

**15.38%**      **+9.60<sub>ppts</sub>**



1.



**71.2%**    **+2.5ppts**

**9.3%**    **+1.5ppts**

**9.3%**    **+2.1ppts**

**+97.3%**

**+62.1%**

**+60.6%**

**+20.4%**

- 1.    =                    ÷
- 2.    =                    ÷
- 3.    =                    ÷



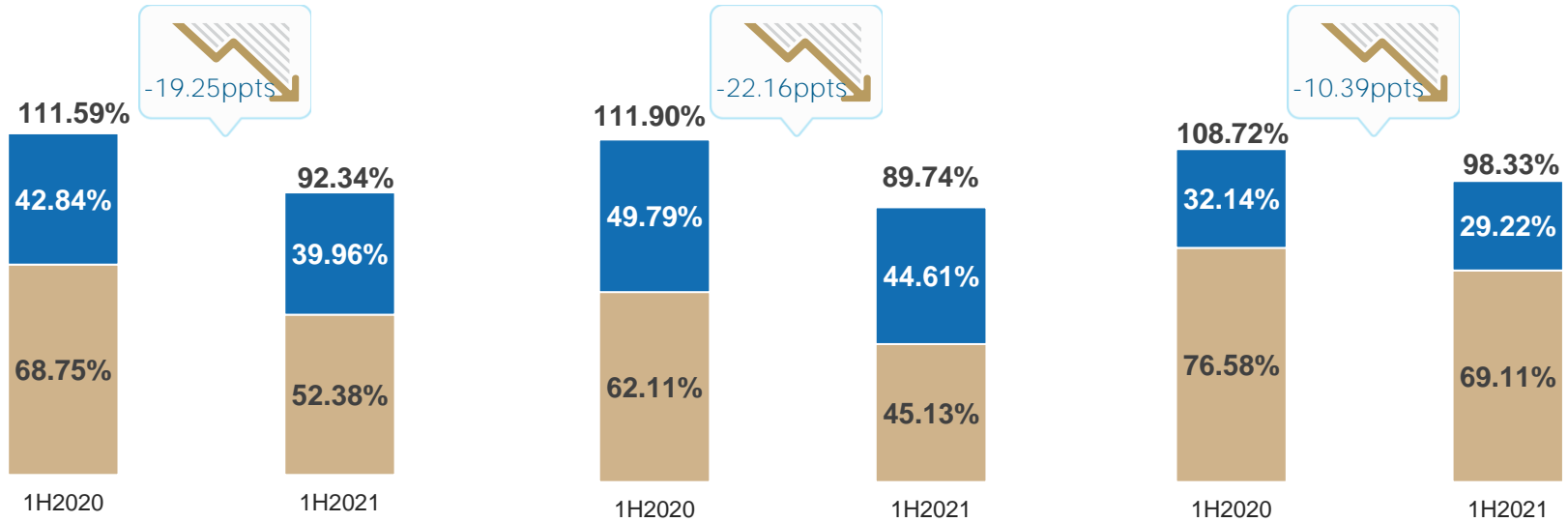
---

<b>9,667</b>	<b>+9.1%</b>
<b>7,386</b>	<b>+15.1%</b>
<b>2,281</b>	<b>-6.6%</b>

---

- " "
- 
- 





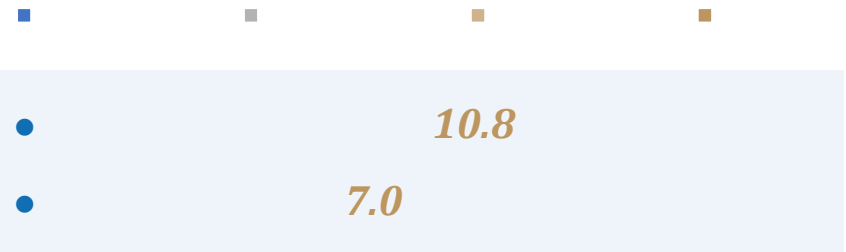
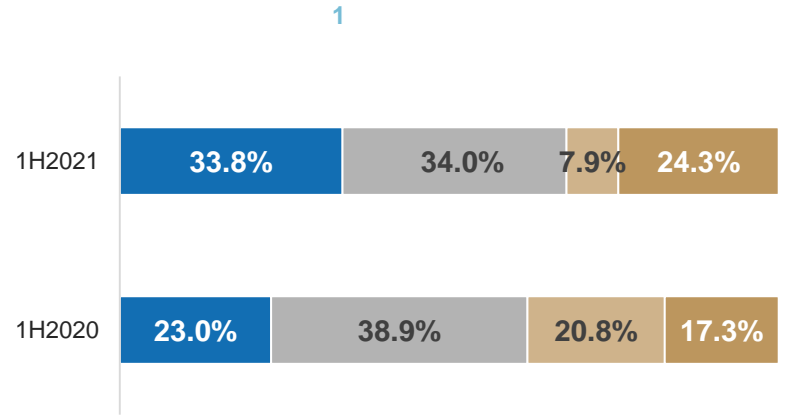




**354.39**      **-29.8%**

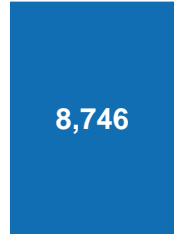
**15.67**      **+79.1%**

**11.86%**      **+4.76<sub>ppts</sub>**





11,559



8,746

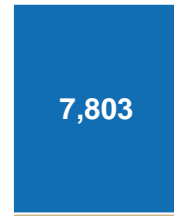
2,813

1H2020



+3.8%

11,998



7,803

4,195

1H2021

49.1%

10.7

2

97.56%

1H2019

97.26%

1H2020

97.42%

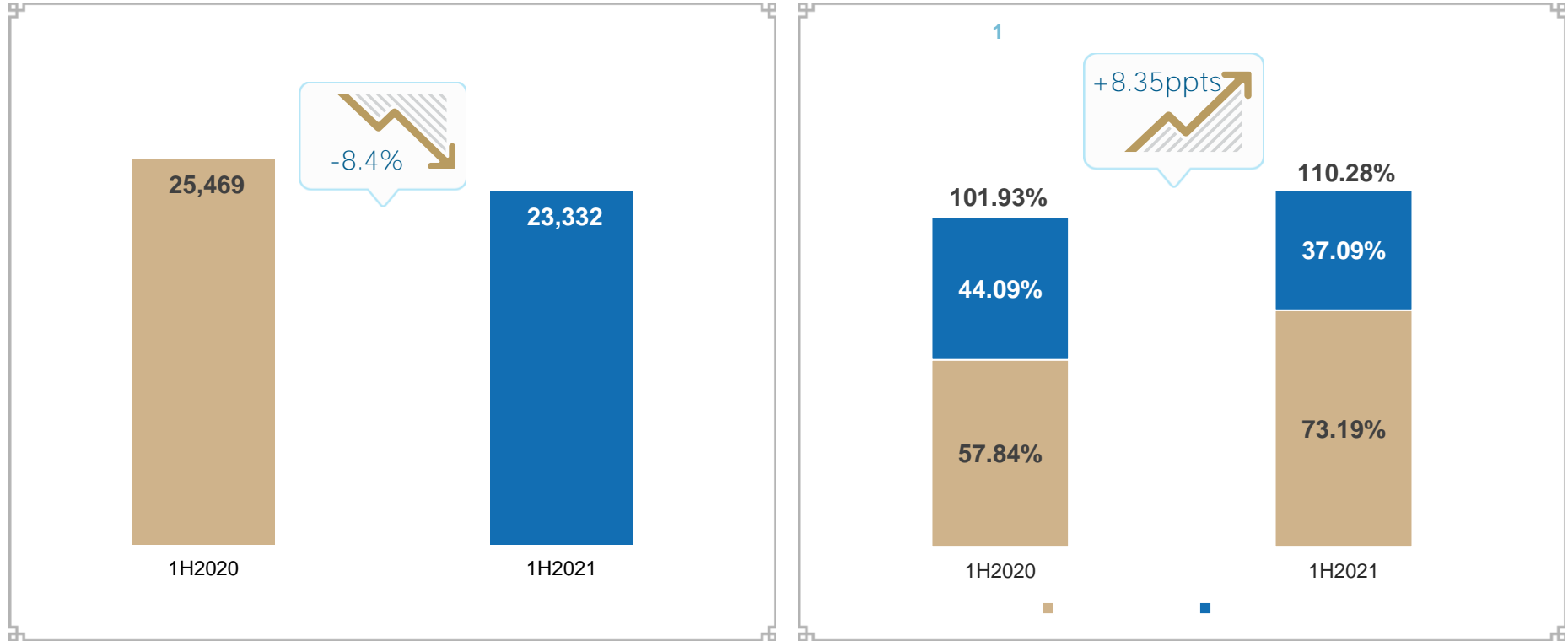
1H2021

2.27

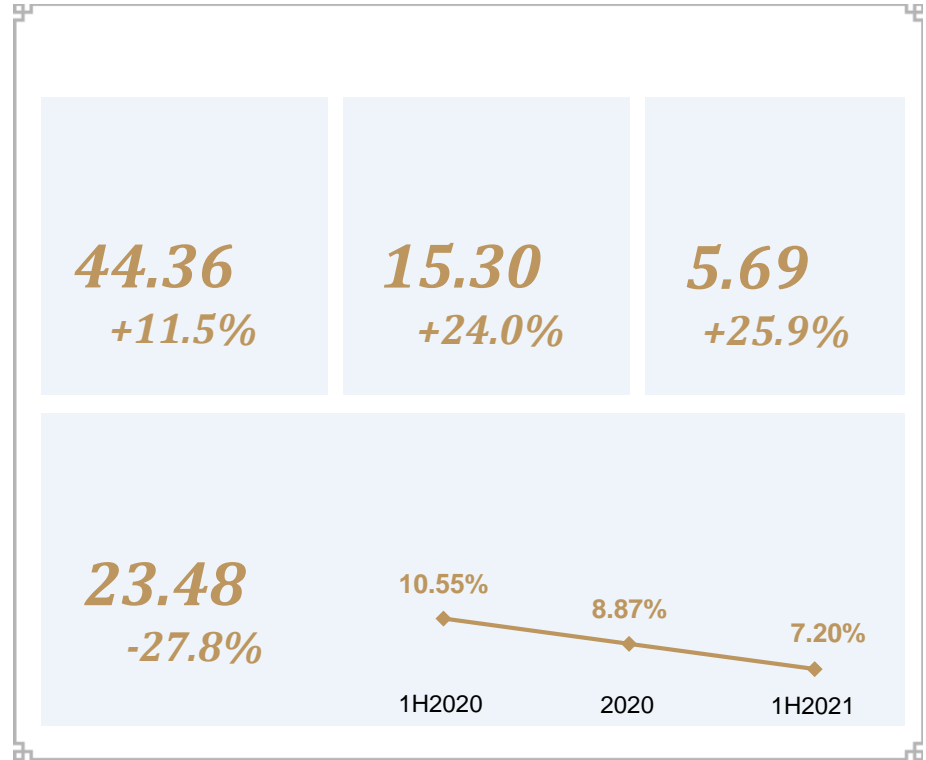
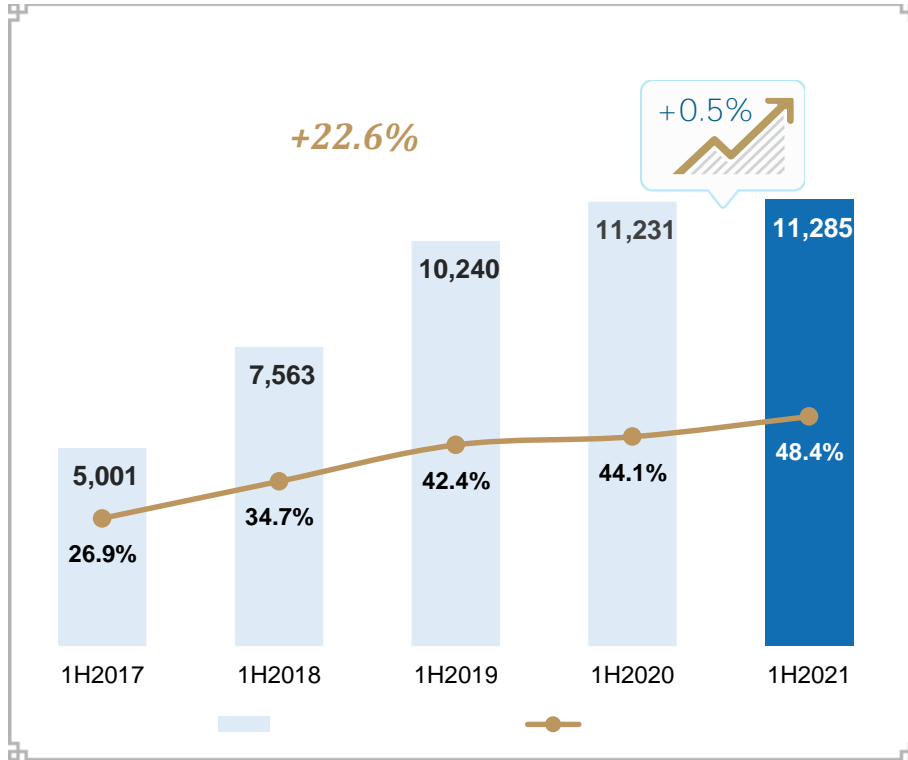
" + "

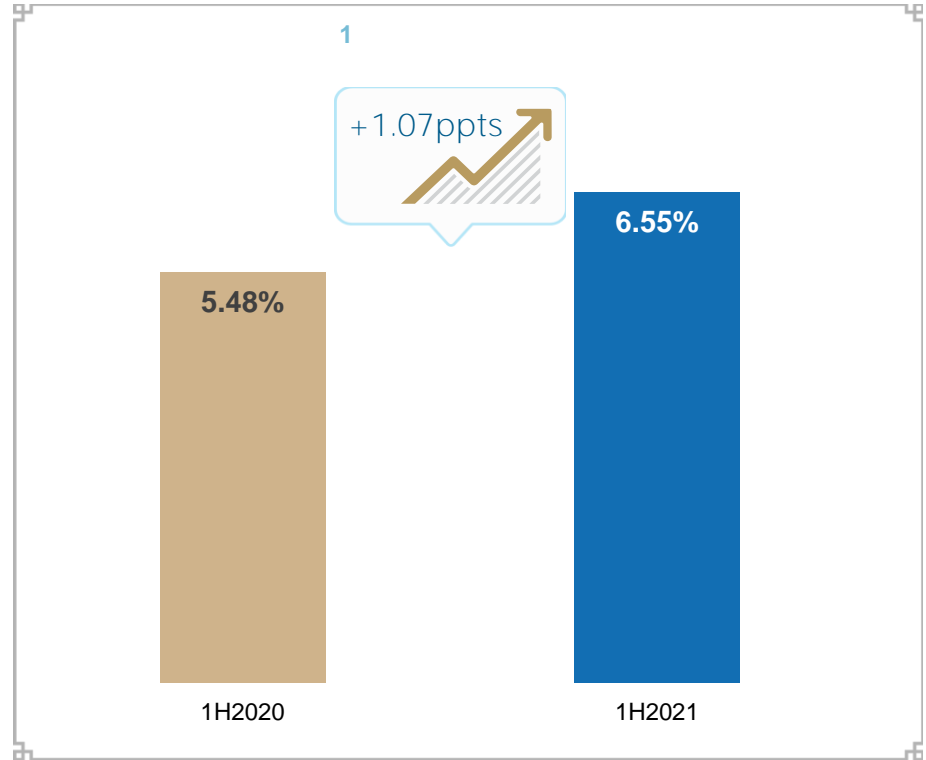
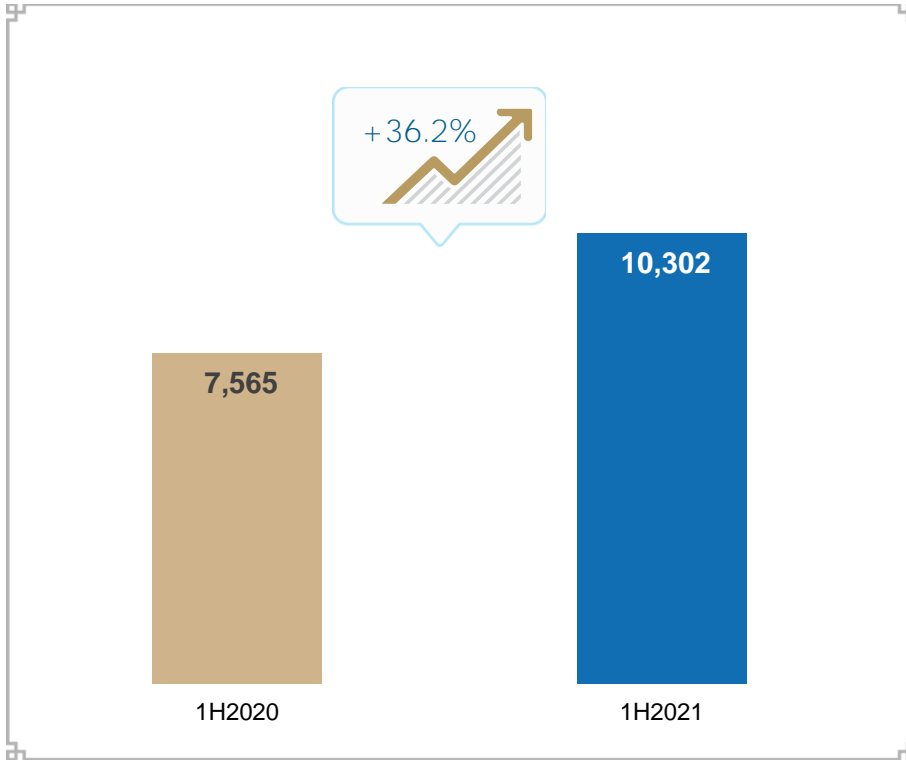
- 1.
- 2.





1.





1.

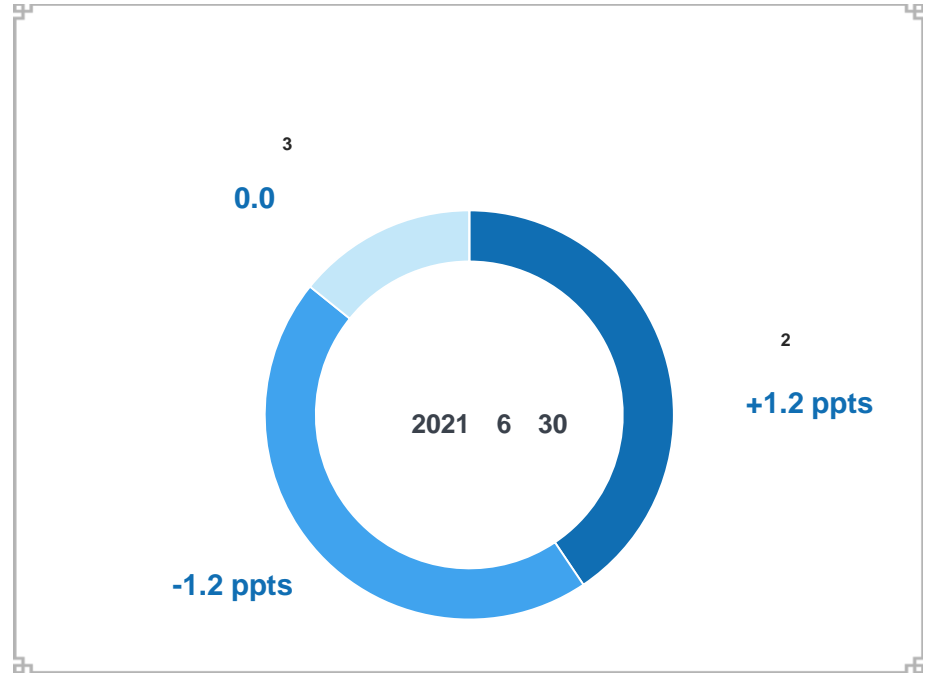
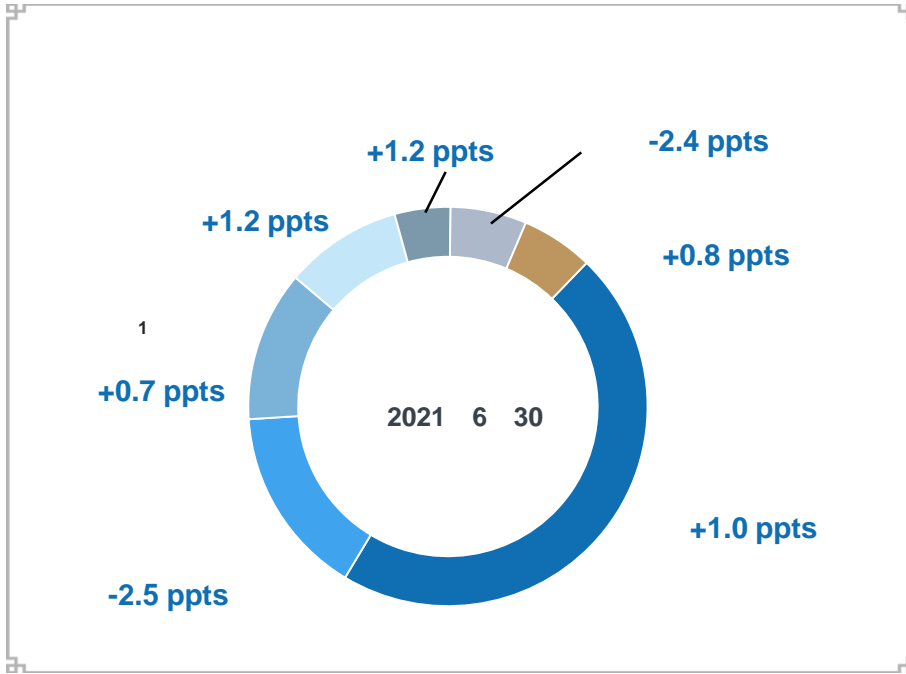
=

÷

×2







- 1.
- 2.
- 3.
- 4.

2020 12 31

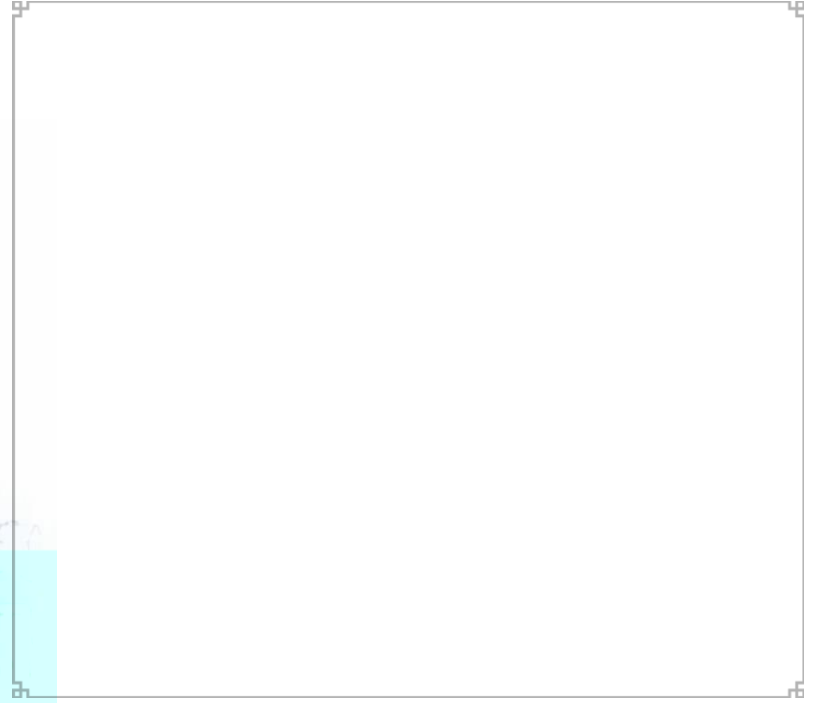


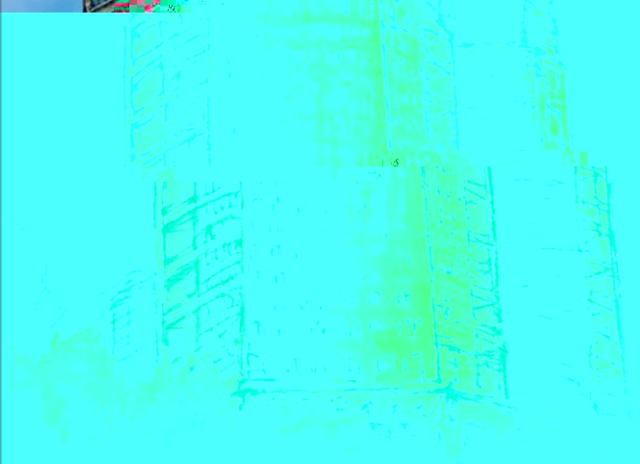


03



# 2021







	2021 1-6	2020 1-6	
	83,277	102,123	-18.5%
	25,403	27,078	-6.2%
	35,439	50,500	-29.8%
	23,585	25,763	-8.5%
	3,977	2,749	44.7%
	4,011	2,467	62.6%
	0.09	0.06	62.6%
	8.50%	5.63%	2.87pts
	6.55%	5.48%	1.07pts

1. = + 2

2. = + 2



	2021 6 30	2020 12 31	
	528,327	453,577	16.5%
	424,758	350,676	21.1%
	103,569	102,901	0.6%
	2.21	2.19	0.9%
	172%	189%	-17ppts
	197%	215%	-18ppts
	321,479	307,957	4.4%