

[1]

1)

	(Position/ present)	(Development)	(Stability/ risk)
		3 / /	5
	()		
가	PC	IT R&D/	IT /

2) WM-data

: IT ,

	1999	1998	1997	1996	1995
(1)	7.689 6,843	6.068 5,463	4.769 4,275	3.840 3,390	2.545 2,315
(%)	35 13	36 12	37 13	37 12	36 10
/ (1) SEK 000s 가 / (1) SEK 000s	1,859 767	2,266 786	1,860 737	1,680 665	1,408 648
Academic(%)	50	49	55	58	49
Secondary(%)	44	45	39	55	43

3)

	1997	1996	1995	1994
(MSEK)	4,052	2,413	2,087	1,874
(MSEK)	293	179	176	132
(MSEK)	14,163	9,202	5,699	3,670
(%)	219,380	182,900	153,100	115,000
(%)	2.8	1.7	1.5	1.0
(=100)	63	45	48	51
(%)	-	426	493	534
3 (%)	92	73	73	74
(%)	84	92	88	62
IT / (%)	3.3	4.1	5.0	4.5
/ (%)	36.0	26.3	27.1	28.0
/	3,482	4,064	3,180	2,253
Fund switches/ Telelink (%)	42	50	40	22
Fund switches/ Internet (%)	23	-	-	-

4) (Celemi)

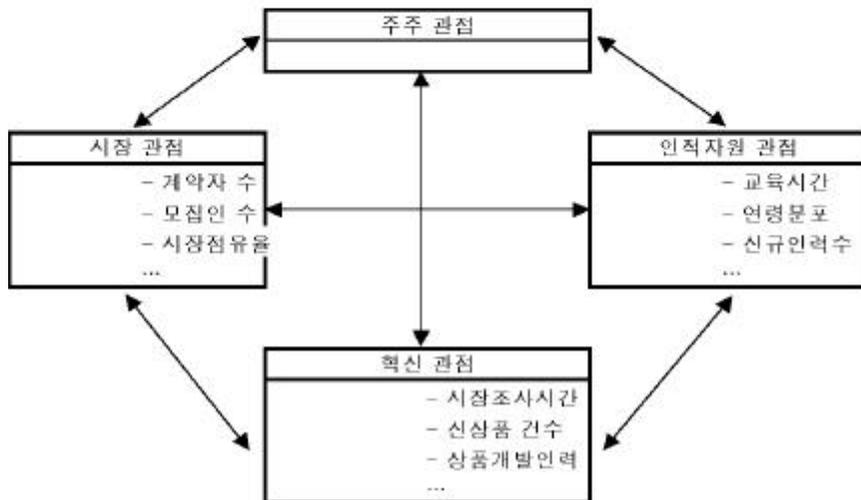
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	1998	1997	1996		1998	1997	1996		1998	1997	1996
/				/				/			
	8%	22%	50%		51%	49%	44%		8.3	8.2	7.0
	59%	70%	46%	R&D/	49%	71%	70%		59%	65%	46%
				/ 가가	12%	7%	5%		8%	49%	61%
					42%	42%	34%	가	67%	68%	66%
(TSEK)	306	269	245		25%	25%	16%	가 가가 (TSEK)	802	759	713
				(TSEK)	6774	8478	12246	가 (TSEK)	641	625	617
	5.18	-	-		13%	0%	0%		4.62	-	-
	66%	54%	46%		2.6	2.0	1.9	가	13%	6%	19%
5	33%	40%	34%		41%	53%	64%	가	3.3	2.8	2.7
									37	36	35

AEGON의 지식자산보고서

1998.12.31 현재 시점가치	A
1998.12.31 현재 감정가치	B
시점가치와 평가가치간 차이	A - B = C
감정가치:	B
- 투자 및 기차자산의 공정가치 (준비금 및 부채 평가액 차감한 잔액)	D
지식자산의 공정가치	B - D = E
- 현존 보험포트폴리오의 내재가치 (감정가치 산정시 누락부분)	F
- 데이터베이스의 공정가치	G
- 계약자 정보데이터베이스 공정가치	H
- 브랜드 및 상품개념의 공정가치	I
식별하고 분리할 수 있는 지식자산의 가치	F + G + H + I = J
구조적 가치	B - J = K

AEGON의 BSC와 BSC구성 측정지표들



111) MEAN(1999), 「E&Y」, pp.12-15.

[3]

	IT								
A	2	1	3	6	1	3	7	8	31.0
B	1	3	1	4	7	1	1.5	2	20.5
C	5	6	5	3	6	5	11	3	44.0
D	3	2	2	5	3	2	6	4	27.0
E	6	9	6	7	8	6	8	1	51.0
F	4	5	4	1	2	4	5	8	33.0
G	8	7	8	2	9	8	3	8	53.0
H	10	4	10	8	5	10	4	5	56.0
I	9	8	9	9	11	9	9	10	74.0
J	7	10	7	11	10	7	1.5	6	59.5
K	11	11	11	10	4	11	10	11	79.0

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< 著 者 略 歷 >

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(e-mail: dslee@kidi.or.kr)

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(e-mail: haeskim@kidi.or.kr)

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