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수치 중 일부가 회계감사(검토) 과정에서 변경될 수 있습니다.

The figures presented herein will be audited (reviewed) by our independent  
auditor, and such figures are subject to change.

**반기재무상태표**  
**(Non-Consolidated Statement of Financial Position)**

제2기 반기 2009년 6월 30일 현재

제1기 2008년 12월 31일 현재

㈜ KB금융지주

(단위 : 백만원)

KB Financial Group

(in Million won)

과 목	제2(당)기 반기	제1(전)기
<b>자 산</b>		
(Assets)		
I. 현금 및 예치금	9,133	1,849
(Cash & Due from Bank)		
1. 예치금	9,133	1,849
(Due from Banks)		
II. 유가증권	16,874,314	16,345,052
(Securities)		
1. 지분법적용투자주식	16,874,314	16,345,052
(Investment Stock Using the Equity Method)		
III. 대출채권	169,150	199,000
(Loans)		
대손충당금	(850)	(1,000)
(Allowance for Credit Losses)		
1. 대출금	170,000	200,000
(Loans & Discounts)		
IV. 유형자산	2,532	3,214
(Tangible Assets)		
감가상각누계액	(1,211)	(369)
(Accumulated Depreciation)		
V. 기타자산	24,968	18,904
(Other Assets)		
1. 예치보증금	20,251	13,825
(Guarantee Deposits Paid)		
2. 미수금	-	2
(Accounts Receivable)		
3. 미수수익	272	1,225
(Accrued Revenues Receivable)		
4. 선급비용	1,544	1,607
(Prepaid Expenses)		
5. 무형자산	2,871	2,009
(Intangible Assets)		
6. 잡자산	30	236
(Sundry Assets)		
<b>자 산 총 계</b>	<b>17,080,097</b>	<b>16,568,019</b>
(Total Assets)		

<b>부</b>	<b>채</b>		
(Liabilities)			
I .	차입부채	1,027,974	730,572
(Borrowings & Bonds Payable)			
1.	차입금	230,000	232,000
(Borrowings)			
2.	사채	800,000	500,000
(Bonds payable)			
사채할인발행차금		(2,026)	(1,428)
(Debentures Discount)			
II .	기타부채	14,334	8,836
(Other Liabilities)			
1.	미지급금	139	226
(Accounts Payable)			
2.	미지급비용	5,650	2,629
(Accrued Expenses Payable)			
3.	이연법인세부채	5,843	4,649
(Deferred income tax liabilities)			
4.	수입제세	143	171
(Withholding Taxes)			
5.	퇴직급여충당부채	4,895	3,346
(Allowance for Severance and Retirement Benefits)			
퇴직보험예치금		(2,336)	(2,185)
(Due from Insurance Retirement Benefits)			
<b>부</b>	<b>채</b>	<b>총</b>	<b>계</b>
		<b>1,042,308</b>	<b>739,408</b>
(Total Liabilities)			
<b>자</b>	<b>본</b>		
(Stockholders' Equity)			
I .	자본금	1,781,758	1,781,758
(Capital Stock)			
1.	보통주자본금	1,781,758	1,781,758
(Common Stock)			
II .	자본잉여금	15,473,511	15,473,511
(Capital Surplus)			
1.	주식발행초과금	11,265,413	11,265,413
(Capital in Excess of Par Value)			
2.	기타자본잉여금	4,208,098	4,208,098
(Other Capital Surplus)			
III .	자본조정	(3,166,277)	(3,145,102)
(Capital Adjustment)			
1.	지분법자본변동	(3,166,277)	(3,145,102)
(Unrealized Gain on Equity Securities under Equity Method)			
IV .	기타포괄손익누계액	966,134	1,087,503
(Accumulated Other Comprehensive Income)			
1.	지분법자본변동	966,879	1,094,351
(Unrealized Gain on Equity Securities under Equity Method)			

2. 부의지분법자본변동 (Unrealized Loss on Equity Securities under Equity Method)	(745)	(6,848)
V. 이익잉여금 (Retained Earnings)	982,663	630,941
1. 법정적립금 (Legal Reserve)	61,200	-
2. 임의적립금 (Voluntary Reserve )	568,000	-
3. 미처분이익잉여금 (Retained Earnings Before Appropriation)	353,463	630,941
<b>자 본 총 계</b> (Total Stockholders' Equity)	<b>16,037,789</b>	<b>15,828,611</b>
<b>부 채 및 자 본 총 계</b> (Total Liabilities and Stockholders' Equity)	<b>17,080,097</b>	<b>16,568,019</b>

**반기손익계산서**  
(Income Statement)

제2기 반기 2009년 1월 1일 부터 2009년 6월 30일 까지

㈜ KB금융지주

(단위 : 백만원)

KB Financial Group

(in Million won)

과 목	제2(당)기 반기	
	3개월	누적
<b>I. 영업수익</b>	<b>157,744</b>	<b>418,854</b>
(Operating Revenues)		
1. 지분법이익	156,141	413,607
(Gain using the Equity Method of Accounting)		
2. 이자수익	1,603	5,097
(Interest Income)		
가. 예치금이자	106	266
(Interest on due from Banks)		
나. 대출채권이자	1,497	4,831
(Interest on Loans)		
3. 대출채권 처분 및 평가이익	-	150
(Gain on Valuation and Sales of Loans)		
가. 대손충당금환입액	-	150
(Reversal of Provision for Credit Losses)		
<b>II. 영업비용</b>	<b>48,092</b>	<b>70,791</b>
(Operating Expenses)		
1. 지분법손실	23,873	24,321
(Loss using the Equity Method of Accounting)		
2. 이자비용	14,024	27,485
(Interest Expenses)		
가. 차입부채이자	849	4,341
(Interest on Borrowings)		
나. 사채이자	13,175	23,144
(Interest on Debentures)		
3. 대출채권평가 및 처분손실	350	-
(Loss on Valuation and Sales of Loans)		
가. 대손상각비	350	-
(Bad Debt Expenses)		
4. 수수료비용	1,602	3,849
(Commission Expenses)		
5. 판매비와관리비	8,243	15,136
(Administrative Expenses)		
가. 급여	5,208	8,651
(Salaries)		
나. 퇴직급여	301	1,440
(Provision for Current Year Severance And Retirement Benefits)		

다. 복리후생비	420	966
(Others Employee Benefit)		
라. 임차료	260	481
(Rental Expenses)		
마. 감가상각비	429	842
(Depreciation)		
바. 무형자산상각비	205	335
(Amortization on Intangible Assets)		
사. 세금과공과	62	108
(Taxes and Dues)		
아. 광고선전비	37	240
(Advertising Expense)		
자. 경상개발비	89	101
(Ordinary R&D)		
차. 기타	1,232	1,972
(Others)		
<b>III. 영업이익</b>	<b>109,652</b>	<b>348,063</b>
(Operating Income)		
<b>IV. 영업외수익</b>	<b>86</b>	<b>224</b>
(Non-Operating Income)		
<b>V. 영업외비용</b>	<b>-</b>	<b>-</b>
(Non-Operating Expenses)		
<b>VI. 법인세비용차감전순이익</b>	<b>109,738</b>	<b>348,287</b>
(Income Before Income Tax Expenses)		
<b>VII. 법인세비용</b>	<b>(195)</b>	<b>23</b>

# 반기연결재무상태표 (Consolidated Statement of Financial Position)

제2기 반기 2009년 6월 30일 현재

제1기 2008년 12월 31일 현재

(주)KB금융지주와 그 종속회사

(단위 : 백만원)

KB Financial Group and subsidiaries

(in Million won)

과 목	제2(당)기 반기	제 1(전기)
<b>자산</b>		
(Assets)		
I. 현금 및 예치금	8,898,900	8,316,197
(Cash & Due from Bank)		
1. 현금	2,399,967	2,190,748
(Cash)		
2. 외국통화	318,737	272,521
(Foreign Currency)		
3. 예치금	6,180,196	5,852,928
(Due from Banks)		
II. 유가증권	42,438,106	38,985,268
(Securities)		
1. 단기매매증권	6,863,441	7,643,501
(Trading Securities)		
2. 매도가능증권	21,957,920	17,475,496
(Available-for-sale Securities)		
3. 만기보유증권	12,907,004	12,915,977
(Held-to-maturity Securities)		
4. 지분법적용투자주식	709,741	950,294
(Investment Stock Using the Equity Method)		
III. 대출채권	201,525,212	198,930,186
(Loans)		
대손충당금	(3,826,341)	(3,477,442)
(Allowance for Credit Losses)		
이연대출부대수익비용	180,611	187,370
(Loan Origination Cost)		
1. 콜론	590,582	157,983
(Call Loans)		
2. 내국수입유산스	2,506,522	2,444,897
(Domestic Import Usance Bill)		
3. 신용카드채권	11,245,381	11,526,024
(Credit Card Accounts)		
4. 매입외환	2,084,775	2,754,415
(Bills Bought in Foreign Currency)		
5. 매입어음	14,922	486,555
(Bills Bought in Won)		

6. 환매조건부채권매수 (Bonds Purchased under Resale Agreements)	960,000	1,230,000
7. 대출금 (Loans & Discounts)	183,414,295	178,850,090
8. 팩토링채권 (Factoring Receivables)	10,307	10,328
9. 지급보증대지급금 (Advances for Customers)	95,301	73,140
10. 사모사채 (Private Placement Corporate Bonds)	4,248,857	4,685,622
11. 출자전환채권 (Loans Debt-Equity Swap)	-	1,204
IV. 유형자산 (Tangible Assets)	3,409,764	3,502,549
1. 유형자산 (Tangible Assets)	5,403,790	5,390,949
감가상각누계액 (Accumulated Depreciation)	(1,976,289)	(1,867,892)
손상차손누계액 (Accumulated Impairment Losses)	(17,737)	(20,508)
V. 기타자산 (Other Assets)	16,314,518	17,814,591
대손충당금 (Allowance for Credit Losses)	(281,252)	(288,737)
1. 예치보증금 (Guarantee Deposits Paid)	1,486,313	1,438,480
2. 미수금 (Accounts Receivable)	6,728,158	5,241,945
3. 미수수익 (Accrued Revenues Receivable)	1,082,683	1,271,329
4. 선급비용 (Prepaid Expenses)	195,694	111,940
5. 이연법인세자산 (Deferred Income Tax Debits)	18,724	14,633
6. 파생상품자산 (Derivatives instruments Assets)	5,362,183	8,385,602
7. 미회수내국환채권 (Domestic Exchange Settlements Debits)	658,477	547,746
8. 신탁계정대여금 (Loans to Trust Accounts)	235,680	241,956
9. 무형자산 (Intangible Assets)	374,276	412,897
10. 잡자산 (Sundry Assets)	453,582	436,800
<b>자산총계</b> (Total Assets)	<b>272,586,500</b>	<b>267,548,791</b>

<b>부채</b>		
(Liabilities)		
I. 예수부채	173,486,327	162,210,372
(Depository Liabilities)		
1. 요구불예금	51,644,550	48,048,810
(Demand Deposits)		
2. 기한부예금	94,264,186	89,186,727
(Time Deposits)		
3. 양도성예금증서	27,577,591	24,974,835
(Negotiable Certificates of Deposits)		
II. 차입부채	58,085,384	63,495,480
(Borrowings & Bonds Payable)		
1. 콜머니	3,383,029	3,443,811
(Call Money)		
2. 매출어음	70,245	191,435
(Bills Sold)		
3. 환매조건부채권매도	3,475,531	4,978,020
(Bonds Sold under Repurchase Agreements)		
4. 매도유가증권	371,672	326,675
(Securities Sold)		
5. 차입금	10,227,149	11,449,296
(Borrowings)		
6. 사채	40,638,729	43,190,941
(Bonds payable)		
사채할인발행차금	(80,971)	(84,698)
(Debentures Discount)		
III. 기타부채	24,728,772	25,780,892
(Other Liabilities)		
1. 미지급금	6,422,482	5,442,972
(Accounts Payable)		
2. 미지급비용	5,067,762	5,348,699
(Accrued Expenses Payable)		
3. 선수수익	165,856	177,877
(Unearned Revenues)		
4. 이연법인세부채	26,258	160,101
(Deferred income tax liabilities)		
5. 수입제세	61,595	116,050
(Withholding Taxes)		
6. 수입보증금	146,795	107,965
(Deposits for Letter of Guarantees and Others)		
7. 대행업무수입금	197,113	273,599
(Accounts for Agency Businesses)		
8. 미지급내국환채무	512,399	203,645
(Domestic Exchange Settlement Credits)		
9. 미지급외국환채무	160,979	67,056
(Foreign Exchanges)		

10. 대리점 (Liability Incurred by Agency Relationship)	598,868	481,559
11. 파생상품부채 (Derivatives Instruments Liabilities)	5,380,112	8,042,975
12. 신탁계정미지급금 (Borrowings from Trust Accounts)	2,480,832	2,351,093
13. 퇴직급여충당부채 (Allowance for Severance and Retirement Benefits)	515,395	848,459
퇴직보험예치금 (Due from Insurance Retirement Benefits)	(287,158)	(569,152)
국민연금전환금 (Transfer to National Pension Fund)	(50)	(55)
14. 지급보증충당부채 (Allowance for Acceptances and Guarantees losses)	153,024	122,462
15. 기타충당부채 (Other Allowance)	734,789	707,968
16. 책임준비금 (Policy Reserves)	1,727,025	1,470,019
17. 잡부채 (Sundry Liabilities)	664,696	427,600
<b>부채총계</b> (Total Liabilities)	<b>256,300,483</b>	<b>251,486,744</b>
<b>자본</b> (Stockholders' Equity)		
I. 지배회사지분 (Majority Interest)	16,037,789	15,828,611
1. 자본금 (Stockholders' Equity)	1,781,758	1,781,758
가. 보통주자본금 (Common Stock)	1,781,758	1,781,758
2. 연결자본잉여금 (Capital Surplus)	15,473,511	15,473,511
가. 주식발행초과금 (Capital in Excess of Par Value)	11,265,413	11,265,413
나. 기타자본잉여금 (Other Capital surplus)	4,208,098	4,208,098
3. 연결자본조정 (Capital Adjustment)	(3,166,277)	(3,145,102)
가. 자기주식 (Treasury Stock)	(2,710,349)	(2,710,349)
나. 자기주식 처분손실 (Loss on Sales of Treasury Stock)	(432,335)	(432,335)
다. 기타자본조정 (Other Capital Adjustment)	(23,593)	(2,418)
4. 연결기타포괄손익누계액 (Accumulated Other Comprehensive Income)	966,134	1,087,503

가. 매도가능증권평가손익 (Gain on Valuation of Available-for-sale Securities)	73,849	193,231
나. 만기보유증권평가손익 (Gain on Valuation of Held-to-maturity Securities)	294	27
다. 지분법자본변동 (Unrealized Gain on Equity Securities under Equity Method)	570	9,581
라. 부의지분법자본변동 (Unrealized Loss on Equity Securities under Equity Method)	(1,867)	(9,634)
마. 파생상품평가손익 (Valuation Gain on Derivatives for Cashflow Hedge)	-	442
바. 유형자산재평가이익 (Gain on Revaluation of Tangible Assets)	893,288	893,856
5. 연결이익잉여금 (Retained Earnings)	982,663	630,941
가. 법정적립금 (Legal Reserve)	61,200	-
나. 임의적립금 (Voluntary Reserve)	568,000	-
다. 미처분이익잉여금 (Retained Earnings Before Appropriation)	353,463	630,941
II. 소수주주지분 (Minority Interest)	248,228	233,436
<b>자본총계</b> (Total Stockholders' Equity)	<b>16,286,017</b>	<b>16,062,047</b>
<b>부채와자본총계</b> (Total Liabilities and Stockholders' Equity)	<b>272,586,500</b>	<b>267,548,791</b>

**반기연결손익계산서**  
(Consolidated Income Statement)

제2기 반기 2009년 1월 1일 부터 2009년 6월 30일 까지

(주)KB금융지주와 그 종속회사  
KB Financial Group and subsidiaries

(단위 : 백만원)  
(in Million won)

과 목	제2(당)기 반기	
	3개월	누적
<b>I. 영업수익</b>	<b>6,632,347</b>	<b>17,843,411</b>
(Operating Revenues)		
1. 이자수익	3,553,197	7,694,641
(Interest Income)		
가. 예치금이자	10,681	24,836
(Interest on due from Banks)		
나. 유가증권이자	437,961	891,658
(Interest on Securities)		
다. 대출채권이자	3,095,899	6,760,427
(Interest on Loans)		
라. 기타이자수익	8,656	17,720
(Other Interest Income)		
2. 유가증권평가 및 처분이익	204,412	486,818
(Gain on Valuation and Sales of Securities)		
가. 단기매매증권평가이익	316	16,421
(Gain on Valuation of Trading Securities)		
나. 단기매매증권처분이익	61,178	142,718
(Gain on Sales of Trading Securities)		
다. 매도가능증권처분이익	141,062	324,742
(Gain on Sales of Available-for-sale Securities)		
라. 만기보유증권처분이익	1,853	2,511
(Gain on Sales of Held-to-Maturity Securities)		
마. 매도가능증권손상차손환입	3	426
(Restoration of Available-for-sale Securities Impairment losses)		
3. 대출채권평가 및 처분이익	35,561	39,757
(Gain on Valuation and Sales of Loans)		
4. 외환거래이익	225,591	787,682
(Revenues on Foreign Exchange)		
가. 외환거래이익	225,591	787,682
(Revenues on Foreign Exchange)		
5. 수수료수익	373,771	705,281
(Fees and Commissions Revenues)		
가. 수입수수료	298,039	555,185
(Commissions Received)		
나. 수입보증료	12,256	25,061
(Guarantee Fees)		

다. 신용카드관련수수료 (Commissions on Credit Cards)	50,030	97,190
라. 국민주택기금관리수수료 (Management Commissions Received from National Housing Fund )	13,446	27,845
6. 신탁업무운용수익 (Fees and Commissions from Trust Accounts)	41,433	73,991
가. 신탁업무운용수익 (Fees and Commissions from Trust Accounts)	41,433	73,991
7. 배당금수익 (Dividends Income)	756	41,873
가. 단기매매증권배당수익 (Dividends on Trading Securities)	211	1,902
나. 매도가능증권배당수익 (Dividends on Available-for-Sale Securities)	545	39,971
8. 보험수익 (Revenue from Life Insurance Business)	170,082	357,196
가. 보험료수익 (Premium Income)	168,683	355,678
나. 재보험수익 (Reinsurance Ceded)	1,399	1,518
9. 기타영업수익 (Other operating revenues)	2,027,544	7,656,172
가. 파생상품거래이익 (Gain on Derivatives Transactions)	1,782,175	5,407,916
나. 파생상품평가이익 (Gain on Valuation of Derivatives Instruments)	101,516	1,968,869
다. 공정가액위험회피관련이익 (Gain on Fair Value Hedged Items)	131,099	234,688
라. 지급보증충당부채 환입액 (Transfer From Allowance for Acceptances and Guarantees Losses)	-	739
마. 기타충당부채 환입액 (Transfer From Other Allowance)	2,874	14,350
바. 기타영업잡수익 (Others)	9,880	29,610
<b>II. 영업비용</b> (Operating Expenses)	<b>6,617,931</b>	<b>17,408,099</b>
1. 이자비용 (Interest Expenses)	2,106,254	4,495,896
가. 예수부채이자 (Interest on Depository Liabilities)	1,413,225	3,001,464
나. 차입부채이자 (Interest on Borrowings & Bonds Payable)	675,263	1,451,245
다. 기타이자비용 (Other Interest Expense)	17,766	43,187
2. 유가증권평가 및 처분손실 (Loss on Valuation and Sales of Securities)	108,557	215,553
가. 단기매매증권평가손실 (Loss on Valuation of Trading Securities)	11,657	39,973

나. 단기매매증권처분손실 (Loss on Sales of Trading Securities)	43,539	96,326
다. 매도가능증권처분손실 (Loss on Sales of Available-for-Sale Securities)	48,704	59,587
라. 매도가능증권손상차손 (Available-for-Sale Securities Impairment Loss)	3,029	14,294
마. 만기보유증권손상차손 (Held-to-Maturity Securities Impairment Loss)	1,628	5,373
3. 대출채권평가 및 처분손실 (Loss on Valuation and Sales of Loans)	473,898	1,112,119
가. 대손상각비 (Bad Debt Expenses)	473,893	1,112,077
나. 대출채권처분손실 (Loss on Sales of Receivables)	5	42
4. 외환거래손실 (Expenses on Foreign Exchange)	255,027	707,879
가. 외환거래손실 (Expenses on Foreign Exchange)	255,027	707,879
5. 수수료비용 (Fees and Commissions Expenses)	194,908	379,871
가. 지급수수료 (Commissions Expenses)	85,311	167,495
나. 신용카드관련수수료 (Commissions Paid on Credit Cards)	109,597	212,376
6. 판매비와 관리비 (Selling and Administrative Expenses)	917,750	1,828,102
가. 급여 (Salaries)	386,301	763,892
나. 퇴직급여 (Provision for Current Year Severance And Retirement Benefits)	38,686	82,654
다. 복리후생비 (Others Employee Benefit)	127,887	260,027
라. 임차료 (Rental Expenses)	44,897	87,989
마. 감가상각비 (Depreciation)	74,906	146,034
바. 무형자산상각비 (Amortization on Intangible Assets)	43,139	84,820
사. 세금과공과 (Taxes and Dues)	33,110	77,023
아. 광고선전비 (Advertising Expense)	19,155	30,520
자. 경상개발비 (Ordinary R&D)	33,349	68,288
차. 기타 (Others)	116,320	226,855
7. 보험비용 (Insurance Claims)	172,679	365,193

가. 책임준비금전입액 (Increase in Policy Reserve)	120,679	257,006
나. 환급금비용 (Refund Expense)	48,876	99,813
다. 기타보험비용 (Others)	3,124	8,374
<b>8. 기타영업비용 (Other Operating Expenses)</b>	<b>2,388,858</b>	<b>8,303,486</b>
가. 파생상품거래손실 (Loss on Derivatives Transactions)	2,075,982	5,828,848
나. 파생상품평가손실 (Loss on Valuation of Derivatives Instruments)	-	1,823,313
다. 공정가액위험회피관련손실 (Loss on Fair Value Hedged Items)	66,131	187,634
라. 지급보증충당부채전입액 (Provision for Acceptances and Guarantees Losses)	26,414	29,489
마. 기타충당부채전입액 (Provision for Other Allowances)	56,895	111,023
바. 기금출연료 (Contribution to Fund)	83,937	164,313
사. 사모단독펀드운용손실 (Operational Expense of Private Equity Fund)	2	2
아. 기타영업잡비용 (Others)	79,497	158,864
<b>III. 영업이익 (Operating Income)</b>	<b>14,416</b>	<b>435,312</b>
<b>IV. 영업외수익 (Non-Operating Income)</b>	<b>46,545</b>	<b>83,495</b>
1. 지분법이익 (Gain on Valuation using Equity method of Accounting)	2,306	5,063
2. 지분법적용투자주식처분이익 (Gain on Sales of Investment Stock Using the Equity Method)	626	626
3. 유형자산처분이익 (Gains on Sales of Tangible Assets)	1,177	1,225
4. 유형자산손상차손환입 (Recovery of Impairment Losses on Tangible Assets)	-	11
5. 임대료 (Rental Income)	812	1,575
6. 기타영업외수익 (Others)	41,624	74,995
<b>V. 영업외비용 (Non-Operating Expenses)</b>	<b>37,576</b>	<b>163,466</b>
1. 지분법손실 (Loss on Valuation using Equity method of Accounting)	7,952	17,351
2. 유형자산처분손실 (Loss on Sales of Tangible Assets)	506	765
3. 유형자산손상차손 (Impairment Loss on Tangible Assets)	1,403	5,021

4. 지분법적용투자주식손상차손 (Impairment Loss on Investment Stock Using the Equity Method)	-	100,352
5. 기타영업외비용 (Others)	27,715	39,977
<b>VI. 법인세비용차감전순이익</b> (Income before Income Tax Expense)	<b>23,385</b>	<b>355,341</b>
<b>VII. 법인세비용</b> (Income Tax Expenses)	<b>(87,267)</b>	<b>7,455</b>
<b>VIII. 종속회사매수일전순이익(손실)</b> (Net Income(Loss) of Subsidiary before joining the Group)	<b>(276)</b>	<b>(276)</b>
<b>IX. 당기순이익</b> (Net Income)	<b>110,928</b>	<b>348,162</b>
소수주주지분순이익(손실) (Net Income(Loss) in Minority Interest)	995	(102)
<b>지배회사지분순이익</b> (Net Income in Majority Interest)	<b>109,933</b>	<b>348,264</b>

# 1. 대 차 대 조 표

제 9 기 반기 2009년 6월 30일 현재 (June 30, 2009)

제 8 기 2008년 12월 31일 현재 (December 31, 2008)

주식회사 국민은행

Kookmin Bank

(단위 : 백만원) (Unit : Million Won)

계 정 과 목 (Description)	금 액 (Amount)	
	제 9 기 반기 As of June 30, 2009	제 8 기 As of Dec. 31, 2008
<b>[자 산 (Assets)]</b>		
<b>I. 현금및예치금 (Cash &amp; Due from Banks)</b>	<b>7,923,688</b>	<b>7,728,296</b>
1. 현 금 (Cash & Checks)	2,399,965	2,190,743
2. 외 국 통 화 (Foreign Currency)	318,511	272,521
3. 예 치 금 (Due from Banks)	5,205,212	5,265,032
<b>II. 유 가 증 권 (Securities)</b>	<b>39,382,596</b>	<b>34,928,917</b>
1. 단기매매증권 (Trading Securities)	3,738,569	3,736,268
2. 매도가능증권 (Available-for-sale Securities)	22,362,022	17,552,003
3. 만기보유증권 (Held-to-maturity Securities)	12,420,634	12,575,745
4. 지분법적용투자주식 (Investment Stock Using the Equity Method)	861,371	1,064,901
<b>III. 대 출 채 권 (Loans)</b>	<b>201,323,566</b>	<b>198,694,825</b>
(대 손 총 당 금) (Allowance for Credit Losses)	(3,764,609)	(3,452,589)
이연대출부대비용 (Loan Origination Cost)	180,616	187,399
1. 콜 론 (Call Loans)	1,083,879	367,312
2. 내국수입유산스 (Domestic Import Usance Bill)	2,506,522	2,444,897
3. 신용 카드 채권 (Credit Card Accounts)	11,246,196	11,526,951
4. 매 입 외 환 (Bills Bought in Foreign Currency)	2,078,252	2,753,940
5. 매 입 어 음 (Bills Bought in Won)	14,922	486,555
6. 환매조건부채권매수 (Bonds Purchased under Resale Agreements)	960,000	1,230,000
7. 대 출 금 (Loans & Discounts)	182,676,979	178,394,374
8. 팩 토 링 채 권 (Factoring Receivables)	10,307	10,328
9. 지급보증대지급금 (Advances for Customers)	95,030	72,853
10. 사 모 사 채 (Private Placement Corporate Bonds)	4,235,472	4,671,601

11. 출자전환채권 (Loans Debt-Equity Swap)	-	1,204
<b>IV. 유형자산 (Tangible Assets)</b>	<b>3,395,156</b>	<b>3,492,767</b>
1. 유형자산 (Tangible Assets)	5,368,625	5,366,203
(감가상각누계액) (Accumulated Depreciation)	(1,955,732)	(1,852,928)
(손상차손누계액) (Accumulated Impairment Losses)	(17,737)	(20,508)
<b>V. 기타자산 (Other Assets)</b>	<b>15,334,412</b>	<b>17,248,372</b>
(대손충당금) (Allowances for Credit Losses)	(214,181)	(222,386)
1. 예치보증금 (Guarantee Deposits Paid)	1,427,563	1,388,902
2. 미수금 (Accounts Receivable)	6,053,844	5,143,137
3. 미수수익 (Accrued Revenues Receivable)	1,037,041	1,218,027
4. 선급비용 (Prepaid Expenses)	187,398	105,257
5. 이연법인세자산 (Deferred Income Tax Debits)	131,074	101,401
6. 파생상품자산 (Derivatives instruments Assets)	5,366,407	8,394,874
7. 미회수내국환채권 (Domestic Exchange Settlements Debits)	658,477	547,746
8. 무형자산 (Intangible Assets)	285,587	319,781
9. 비업무용자산 (Non-business Use Property)	-	-
(평가충당금) (Valuation Allowance)	-	-
9. 잡자산 (Sundry Assets)	187,021	251,633
<b>자산총계 (Total Assets)</b>	<b>267,145,237</b>	<b>262,093,177</b>
<b>[부채 (Liabilities)]</b>		
<b>I. 예수부채 (Depository Liabilities)</b>	<b>170,737,104</b>	<b>158,867,924</b>
1. 요구불예금 (Demand Deposits)	51,449,496	47,938,522
2. 기한부예금 (Time Deposits)	91,608,967	85,850,617
3. 양도성예금증서 (Negotiable Certificates of Deposits)	27,678,641	25,078,785
<b>II. 차입부채 (Borrowings &amp; Bonds Payable)</b>	<b>56,079,141</b>	<b>61,759,641</b>
1. 콜머니 (Call Money)	3,051,529	3,244,535
2. 매출어음 (Bills Sold)	70,245	191,435

3. 환매조건부채권매도 (Bonds Sold under Repurchase Agreements)	3,157,203	4,249,699
4. 매도유가증권 (Securities Sold)	65,550	53,325
5. 차 입 금 (Borrowings)	9,974,830	11,410,052
6. 사 채 (Bonds payable)	39,838,729	42,693,941
(사채 할인발행차금) (Debentures Discount)	(78,945)	(83,346)
<b>III. 기 타 부 채 (Other Liabilities)</b>	<b>22,088,463</b>	<b>24,151,518</b>
1. 미 지 급 금 (Accounts Payable)	5,804,116	5,348,485
2. 미 지 급 비 용 (Accrued Expenses Payable)	4,939,243	5,238,709
3. 선 수 수 익 (Unearned Revenues)	141,615	162,267
4. 수 입 제 세 (Withholding Taxes)	60,696	114,563
5. 수 입 보 증 금 (Deposits for Letter of Guarantees and Others)	165,612	125,290
6. 대행업무수입금 (Accounts for Agency Businesses)	197,113	273,599
7. 미지급내국환채무 (Domestic Exchange Settlement Credits)	512,399	203,645
8. 미지급외국환채무 (Foreign Exchanges)	160,979	67,056
9. 대 리 점 (Liability Incurred by Agency Relationship)	598,868	481,559
10. 파 생 상 품 부 채 (Derivatives Instruments Liabilities)	5,373,008	8,033,014
11. 신탁계정미지급금 (Borrowings from Trust Accounts)	2,663,609	2,777,502
12. 퇴직급여충당부채 (Allowance for Severance and Retirement Benefits)	501,123	834,342
(퇴직보험 예치금) (Due from Insurance Retirement Benefits)	(279,301)	(559,812)
13. 지급보증충당부채 (Allowance for Acceptances and Guarantees losses)	152,995	122,446
14. 기 타 충 당 부 채 (Other Allowance)	730,846	703,336
15. 잡 부 채 (Sundry Liabilities)	365,542	225,517
<b>부 채 총 계 (Total Liabilities)</b>	<b>248,904,708</b>	<b>244,779,083</b>
<b>[자 본 (Stockholders' Equity)]</b>		
<b>I. 자 본 금 (Capital Stock)</b>	<b>2,481,896</b>	<b>2,181,896</b>
1. 보통주자본금 (Common Stock)	2,481,896	2,181,896

<b>II. 자본잉여금</b> <b>(Capital Surplus)</b>	<b>6,267,577</b>	<b>6,269,036</b>
1. 주식발행초과금 (Capital in Excess of Par Value)	5,651,963	5,653,422
2. 기타자본잉여금 (Other Capital Surplus)	615,614	615,614
<b>III. 기타포괄손익누계액</b> <b>(Accumulated other comprehensive income)</b>	<b>690,904</b>	<b>445,263</b>
1. 매도가능증권평가손익 (Gain(Loss) on Valuation of Available-for-sale Securities)	(187,626)	(415,823)
2. 만기보유증권평가이익 (Gain on Valuation of Held-to-maturity Securities)	23	29
3. 지분법자본변동 (Gain on Valuation of Investment Stock Using the Equity Method)	-	-
4. 부의지분법자본변동 (Loss on Valuation of Investment Stock Using the Equity Method)	(14,781)	(32,799)
5. 유형자산재평가이익 (Gain on Revaluation of Tangible Assets)	893,288	893,856
<b>IV. 이익잉여금</b> <b>(Retained Earnings)</b>	<b>8,800,152</b>	<b>8,417,899</b>
1. 법정적립금 (Legal Reserve)	1,510,344	1,359,584
2. 임의적립금 (Voluntary Reserve)	6,907,200	5,560,725
3. 미처분이익잉여금 (Unappropriated Retained Earnings at the End of the Year)	382,608	1,497,590
<b>자본총계</b> <b>(Total Stockholders' Equity)</b>	<b>18,240,529</b>	<b>17,314,094</b>
<b>부채와자본총계</b> <b>(Total Liabilities and Stockholders' Equity)</b>	<b>267,145,237</b>	<b>262,093,177</b>

## 2. 손익계산서

제 9 기 반기 2009년 1월 1일부터 2009년 6월 30일까지 (For the Period Ended June 30, 2009)

제 8 기 반기 2008년 1월 1일부터 2008년 6월 30일까지 (For the Period Ended June 30, 2008)

주식회사 국민은행

Kookmin Bank

(단위 : 백만원) (Unit : Million Won)

계 정 과 목 (Description)	금 액 (Amount)	
	제 9 기 반기 For the Period Ended June 30, 2009	제 8 기 반기 For the Period Ended June 30, 2008
<b>I . 영업수익 (Operating Revenues)</b>	<b>16,973,304</b>	<b>15,383,836</b>
<b>(1) 이자수익 (Interest Income)</b>	<b>7,511,830</b>	<b>7,800,242</b>
1. 예치금이자 (Interest on due from Banks)	6,297	1,460
2. 유가증권이자 (Interest on Securities)	760,849	834,184
3. 대출채권이자 (Interest on Loans)	6,735,262	6,945,557
4. 기타이자수익 (Other Interest Income)	9,422	19,041
<b>(2) 유가증권평가 및 처분이익 (Gain on Valuation and Sales of Securities)</b>	<b>305,655</b>	<b>226,162</b>
1. 단기매매증권평가이익 (Gain on Valuation of Trading Securities)	8,662	10,863
2. 단기매매증권처분이익 (Gain on Sales of Trading Securities)	79,696	84,980
3. 매도가능증권처분이익 (Gain on Sales of Available-for-sale Securities)	215,040	112,482
4. 만기보유증권처분이익 (Gain on Sales of Held-to-Maturity Securities)	1,834	0
5. 매도가능증권손상차손환입 (Restoration of Available-for-sale Securities Impairment losses)	423	17,837
<b>(3) 대출채권평가 및 처분이익 (Gain on Valuation and Sales of Loans)</b>	<b>39,727</b>	<b>22,832</b>
1. 대손충당금환입액 (Reversal of Provision for Credit Losses)	0	0
2. 대출채권처분이익 (Gain on Sales of Receivables)	39,727	22,832
<b>(4) 외환거래이익 (Revenues on Foreign Exchange)</b>	<b>785,027</b>	<b>324,381</b>
1. 외환거래이익 (Revenues on Foreign Exchange)	785,027	324,381

<b>(5) 수수료수익 (Fees and Commissions Revenues)</b>	<b>652,077</b>	<b>763,482</b>
1. 수입수수료 (Commissions Received)	501,981	613,953
2. 수입보증료 (Guarantee Fees)	25,061	14,062
3. 신용카드관련수수료 (Commissions on Credit Cards)	97,190	82,179
4. 국민주택기금관리수수료 (Management Commissions Received from National Housing Fund)	27,845	53,288
<b>(6) 신탁업무운용수익 (Fees and Commissions from Trust Accounts)</b>	<b>43,782</b>	<b>46,055</b>
1. 신탁업무운용수익 (Fees and Commissions from Trust Accounts)	43,782	46,055
<b>(7) 배당금수익 (Dividends Income)</b>	<b>39,283</b>	<b>11,160</b>
1. 단기매매증권배당수익 (Dividends on Trading Securities)	1,582	1,376
2. 매도가능증권배당수익 (Dividends on Available-for-Sale Securities)	37,701	9,784
<b>(8) 기타영업수익 (Other operating revenues)</b>	<b>7,595,923</b>	<b>6,189,522</b>
1. 파생상품거래이익 (Gain on Derivatives Transactions)	5,382,814	3,040,450
2. 파생상품평가이익 (Gain on Valuation of Derivatives Instruments)	1,963,114	2,998,833
3. 공정가액위험회피관련이익 (Gain on Fair Value Hedged Items)	234,688	132,795
4. 지급보증충당부채 환입액 (Transfer From Allowance for Acceptances and Guarantees Losses)	734	12
5. 기타충당부채 환입액 (Transfer From Other Allowance)	14,262	17,327
6. 기타영업잡수익 (Others)	311	105
<b>II. 영업비용 (Operating Expenses)</b>	<b>16,551,169</b>	<b>13,701,584</b>
<b>(1) 이자비용 (Interest Expenses)</b>	<b>4,399,777</b>	<b>4,339,844</b>
1. 예수부채이자 (Interest on Depository Liabilities)	2,948,915	2,931,120
2. 차입부채이자 (Interest on Borrowings & Bonds Payable)	1,407,597	1,367,224
3. 기타이자비용 (Other Interest Expenses)	43,265	41,500
<b>(2) 유가증권평가 및 처분손실 (Loss on Valuation and Sales of Securities)</b>	<b>88,574</b>	<b>111,245</b>
1. 단기매매증권평가손실 (Loss on Valuation of Trading Securities)	19,839	28,520

2. 단기매매증권처분손실 (Loss on Sales of Trading Securities)	51,657	40,452
3. 매도가능증권처분손실 (Loss on Sales of Available-for-Sale Securities)	847	12,187
4. 만기보유증권처분손실 (Loss on Sales of Held-to-Maturity Securities)	0	0
5. 매도가능증권손상차손 (Available-for-Sale Securities Impairment Loss)	10,858	30,086
6. 만기보유증권손상차손 (Held-to-Maturity Securities Impairment Loss)	5,373	0
<b>(3) 대출채권평가 및 처분손실 (Loss on Valuation and Sales of Loans)</b>	<b>1,059,565</b>	<b>409,227</b>
1. 대손상각비 (Bad Debt Expenses)	1,059,528	409,104
2. 대출채권처분손실 (Loss on Sales of Receivables)	37	123
<b>(4) 외환거래손실 (Expenses on Foreign Exchange)</b>	<b>708,245</b>	<b>261,233</b>
1. 외환거래손실 (Expenses on Foreign Exchange)	708,245	261,233
<b>(5) 수수료비용 (Fees and Commissions Expenses)</b>	<b>341,516</b>	<b>317,407</b>
1. 지급수수료 (Commissions Expenses)	121,829	135,627
2. 신용카드관련수수료 (Commissions Paid on Credit Cards)	219,687	181,780
<b>(6) 판매비와 관리비 (Selling and Administrative Expenses)</b>	<b>1,703,657</b>	<b>1,849,592</b>
1. 급여 (Salaries)	707,260	833,613
2. 퇴직급여 (Provision for Current Year Severance and Retirement Benefits)	78,151	89,389
3. 명예퇴직급여 (Retirement Allowance)	0	871
4. 복리후생비 (Others Employee Benefit)	253,891	267,567
5. 임차료 (Rental Expenses)	83,284	77,397
6. 감가상각비 (Depreciation)	142,778	144,727
7. 무형자산상각비 (Amortization on Intangible Assets)	71,993	60,482
8. 세금과공과 (Taxes and Dues)	72,364	80,630
9. 광고선전비 (Advertising Expense)	25,556	29,393
10. 경상개발비 (Ordinary R&D)	86,183	85,613

11. 기타 (Others)	182,197	179,910
<b>(7) 기타영업비용 (Other Operating Expenses)</b>	<b>8,249,835</b>	<b>6,413,036</b>
1. 파생상품거래손실 (Loss on Derivatives Transactions)	5,804,786	2,906,150
2. 파생상품평가손실 (Loss on Valuation of Derivatives Instruments)	1,822,132	3,105,961
3. 공정가액위험회피관련손실 (Loss on Fair Value Hedged Items)	187,634	11,681
4. 지급보증충당부채전입액 (Provision for Acceptances and Guarantees Losses)	29,471	15,451
5. 기타충당부채전입액 (Provision for Other Allowances)	110,826	99,768
6. 기금출연료 (Contribution to Fund)	164,231	158,645
7. 기타영업잡비용 (Others)	130,755	115,380
<b>III. 영업이익 (Operating Income)</b>	<b>422,135</b>	<b>1,682,252</b>
<b>IV. 영업외수익 (Non-Operating Revenues)</b>	<b>151,994</b>	<b>140,542</b>
1. 지분법이익 (Gain on Valuation using Equity method of Accounting)	11,476	57,180
2. 지분법적용투자주식처분이익 (Gain on Sales of Investment Stock Using the Equity Method)	68,220	0
3. 유형자산처분이익 (Gains on Sales of Tangible Assets)	1,207	3,448
4. 유형자산손상차손환입 (Recovery of Impairment Losses on Tangible Assets)	12	0
5. 임대료 (Rental Income)	2,033	1,566
6. 기타영업외수익 (Others)	69,046	78,348
<b>V. 영업외비용 (Non-Operating Expenses)</b>	<b>171,464</b>	<b>53,816</b>
1. 지분법손실 (Loss on Valuation using Equity method of Accounting)	17,194	306
2. 지분법적용투자주식처분손실 (Loss on Sales of Investment Stock Using the Equity Method)	0	0
3. 유형자산처분손실 (Loss on Sales of Tangible Assets)	722	597
4. 유형자산손상차손 (Impairment Loss on Tangible Assets)	4,255	1,374
5. 지분법적용주식손상차손 (Impairment Loss on Equity method)	100,352	0
6. 기타영업외비용 (Others)	48,941	51,539

VI. 법인세비용차감전 순이익 (Income before Income Tax Expense)	402,665	1,768,978
VII. 법인세비용 (Income Tax Expenses)	15,824	493,125
VIII. 당기순이익 (Net Income)	386,841	1,275,853

□ 대차대조표(신탁계정) Balance Sheet(Trust accounts)

제 9 기 상반기 : 2009년 6월 30일 현재 (June 30, 2009)

제 8 기 : 2008년 12월 31일 현재 (December 31, 2008)

제 7 기 : 2007년 12월 31일 현재 (December 31, 2007)

국민은행 Kookmin Bank

(단위 : 백만원/Unit : Million won)

계정과목	Description	제9기상반기 As of June 30, 2009	제 8 기 As of Dec. 31, 2008	제 7 기 As of Dec. 31, 2007
<b>【 자 산 】</b>	<b>[ Assets ]</b>			
<b>1. 현금·예치금</b>	<b>Cash and Due</b>	<b>1,195,215</b>	<b>1,955,114</b>	<b>353,821</b>
가. 원화예치금	Due from Banks in Won	1,195,215	1,955,114	353,821
<b>2. 유가증권</b>	<b>Securities</b>	<b>7,150,962</b>	<b>5,433,420</b>	<b>6,520,160</b>
가. 주식	Stock	443,248	469,503	490,118
나. 국채	Government Bonds	892,403	817,742	1,107,255
다. 금융채	Finance Debentures	869,971	1,200,377	1,582,069
라. 지방채	Local Government Bonds	34,301	34,421	16,564
마. 사채	Corporate Bonds	1,078,289	882,659	1,374,010
바. 외화유가증권	Securities in Foreign Currency	56,592	0	12,449
사. 매입어음	Bills Bought	2,922,394	1,553,542	1,612,366
아. 기타유가증권	Other Securities	853,764	475,176	325,329
<b>3. 대출금</b>	<b>Loans &amp; Discounts</b>	<b>279,718</b>	<b>539,840</b>	<b>415,786</b>
가. 부동산저당대출	Loans on Real Estate Collateral	10,573	12,298	17,315
나. 채권담보대출	Loans on Receivables Collateral	11,502	16,280	15,925
다. 수익권담보대출	Loans on Trust Benefit Collateral	208,510	471,106	382,334
라. 증서대출	Loans on Deeds	49,133	40,156	212
마. 기타대출	Other Loans	0	0	0
<b>4. 콜론</b>	<b>Call Loans</b>	<b>80,000</b>	<b>0</b>	<b>360,000</b>
<b>5. 환매조건부채권</b>	<b>Bonds Purchased under Resale Agreements</b>	<b>1,202,000</b>	<b>1,123,821</b>	<b>490,000</b>
<b>6. 금전채권</b>	<b>Money Receivables</b>	<b>1,985,250</b>	<b>2,720,305</b>	<b>4,688,891</b>
<b>7. 동산·부동산</b>	<b>Movables &amp; Real Estate</b>	<b>419,503</b>	<b>362,277</b>	<b>336,440</b>
<b>8. 기타자산</b>	<b>Others</b>	<b>117,075</b>	<b>144,929</b>	<b>108,368</b>
가. 가지급금	Suspense Receivables	157	164	162
나. 미수이자	Accrued Interest on Securities	17,225	14,345	24,608
다. 미수수익	Accrued Revenues Receivable	83,027	114,802	74,269
라. 자산처분미수금	Accounts Receivable on Disposition of Assets	0	0	32
바. 미수금	Accounts Receivable	15,881	14,505	8,116
사. 선급비용	Prepaid Expenses	785	1,113	1,181
아. 기타잡자산	Sundry Assets	0	0	0
<b>9. 고유계정대</b>	<b>Lendings to Banking Account</b>	<b>821,970</b>	<b>1,111,662</b>	<b>919,308</b>
<b>10. 채권평가충당금(-)</b>	<b>Allowance for Valuation of Receivables(-)</b>	<b>-5,951</b>	<b>-5,970</b>	<b>-13,895</b>
<b>자산총계</b>	<b>Total Assets</b>	<b>13,245,742</b>	<b>13,385,398</b>	<b>14,178,879</b>

계정과목	Description	제9기상반기	제 8 기	제 7 기
<b>【 부 채 】</b>	<b>[ Liabilities ]</b>			
<b>1. 금전신탁</b>	<b>Money in Trust</b>	<b>10,161,283</b>	<b>9,686,989</b>	<b>8,363,610</b>
가. 불특정금전신탁합동운동	Unspecified Money Trust	85	86	125
나. 적립식목적신탁합동운동	Reserving Objective Trust(Performance)	37,239	40,111	57,237
다. 가계금전신탁합동운동	Household Money Trust	27,288	28,385	35,290
라. 개발신탁합동운동	Development Money Trust	155	155	155
마. 노후생활연금신탁합동운동	Money Trust for Old Age Living Pension	7,201	8,027	9,536
바. 기업금전신탁합동운동	Business Money Trust	2,487	2,889	6,736
사. 국민주신탁합동운동	National Stock Trust	6,044	6,887	7,422
아. 개인연금신탁합동운동	Personal Pension Trust	1,614,171	2,216,743	2,188,162
자. 가계장기신탁합동운동	Long Term House Trust	31,794	34,334	62,607
차. 근로자우대신탁합동운동	Workers Preferential Trust	4,570	5,077	7,885
카. 신종적립신탁합동운동	New Reserving Trust	30,720	34,135	66,103
타. 퇴직신탁운동	Retirement Trust	370,487	423,241	452,255
파. 특정금전신탁	Specified Money Trust	6,147,678	5,317,151	4,237,426
하. 단위금전신탁합동운동	Unit Type Money Trust	22	22	7,528
가. 추가금전신탁	Open Type Money Trust	357,566	351,186	371,579
나. 신개인연금신탁합동운동	New Personal Pension Trust	61,929	59,379	59,178
다. 신노후생활연금신탁합동운동	New Pension Trust	18,947	21,794	40,597
라. 신근로자우대신탁합동운동	New Workers Preferential Trust	428	553	7,682
마. 연금신탁합동운동	Pension Trust	641,633	585,685	508,582
바. 퇴직연금신탁	Trust of retirement pension plan	800,839	551,149	237,525
<b>2. 재산신탁</b>	<b>Property in Trust</b>	<b>2,591,181</b>	<b>3,230,224</b>	<b>5,365,233</b>
가. 유가증권의신탁	Securities in Trust	220,151	177,126	252,590
나. 금전채권의신탁	Money Receivables in Trust	1,951,527	2,690,821	4,776,204
다. 부동산의신탁	Real Estate in Trust	419,503	362,277	336,439
<b>3. 기타부채</b>	<b>Other Borrowings</b>	<b>420,212</b>	<b>398,911</b>	<b>385,987</b>
가. 가수금	Suspenses Receivable	1,134	1,134	1,134
나. 미지급금	Accounts Payable	2,543	7,194	12,101
다. 선수수익	Income In Advance	60,767	27,600	17,998
라. 미지급신탁보수	Accrued Payable Trust Fees	66,134	47,062	81,847
마. 미지급신탁이익	Accrued Payable Trust Profit	288,261	314,769	271,913
바. 미지급비용	Accrued Payable Expenses	1,373	1,152	994
사. 기타잡부채	Others	0	0	0
<b>4. 특별유보금</b>	<b>Special Reserves</b>	<b>73,066</b>	<b>69,274</b>	<b>64,049</b>
<b>부채총계</b>	<b>Total Liabilities</b>	<b>13,245,742</b>	<b>13,385,398</b>	<b>14,178,879</b>

□ 손익계산서(신탁계정) Income Statement(Trust accounts)

제 9 기 상반기 : 2009년 1월 1일부터 2009년 6월 30일까지 (For the Period Ended June 30, 2009)

제 8 기 상반기 : 2008년 1월 1일부터 2008년 6월 30일까지 (For the Period Ended June 30, 2008)

제 8 기 : 2008년 1월 1일부터 2008년 12월 31일까지 (For the Year Ended December 31, 2008)

제 7 기 : 2007년 1월 1일부터 2007년 12월 31일까지 (For the Year Ended December 31, 2007)

국민은행 Kookmin Bank

(단위 : 백만원/Unit : Million won)

계정과목	Description	제9기상반기 For the Period Ended June	제8기상반기 For the Period Ended June	제 8 기 For the Year Ended Dec. 31, 2008	제 7 기 For the Year Ended Dec. 31, 2007
<b>【 수 익 】</b>	<b>[ Revenues ]</b>				
<b>1. 예치금이자</b>	<b>Interest on Due from Banks</b>	<b>36,448</b>	<b>28,993</b>	<b>73,854</b>	<b>9,711</b>
<b>2. 유가증권이자</b>	<b>Interest on Securities</b>	<b>139,839</b>	<b>161,274</b>	<b>330,263</b>	<b>351,547</b>
가. 국채이자	Interest on Government Bonds	18,881	25,189	50,432	55,874
나. 금융채이자	Interest on Finance Debentures	21,657	42,774	81,281	91,751
다. 지방채이자	Interest on Local Government Bonds	944	843	1,776	768
라. 사채이자	Interest on Corporate Bonds	26,122	32,627	60,565	83,650
마. 배당금수익	Dividend Income	3,319	5,436	6,651	14,578
바. 외화유가증권이자	Interest on Securities in Foreign Currency	2,440	140	140	935
사. 매입어음이자	Interest on Bills Bought	58,651	48,524	108,852	85,106
아. 기타유가증권이자	Interest on Others Securities	7,825	5,741	20,566	18,885
<b>3. 대출금이자</b>	<b>Interest on Loans &amp; Discounts</b>	<b>14,767</b>	<b>12,516</b>	<b>27,164</b>	<b>22,704</b>
가. 부동산저당대출이자	Interest on Real Estate Collateral Loans	604	1,057	1,766	2,264
나. 채권담보대출이자	Interest on Receivables Collateral Loans	448	414	949	1,361
다. 수익권담보대출이자	Interest on Trust Benefit Collateral Loans	12,488	10,550	22,638	17,474
라. 증서대출이자	Interest on Loans with Deeds	1,227	495	1,811	1,605
마. 기타대출이자	Interest on Other Loans	0	0	0	0
<b>4. 콜론이자</b>	<b>Interest on Call Loans</b>	<b>814</b>	<b>3,533</b>	<b>5,798</b>	<b>19,514</b>
<b>5. 환매조건부채권이자</b>	<b>Interest on Bonds under Resale Agreements</b>	<b>15,915</b>	<b>9,434</b>	<b>32,061</b>	<b>5,412</b>
<b>6. 금전채권이자</b>	<b>Interest on Money Receivables</b>	<b>20,211</b>	<b>53,878</b>	<b>84,221</b>	<b>159,950</b>
<b>7. 파생상품관련익</b>	<b>Revenues on Derivatives</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>84</b>
<b>8. 유가증권관련수익</b>	<b>Revenues on Securities</b>	<b>28,707</b>	<b>25,089</b>	<b>61,510</b>	<b>187,571</b>
가. 유가증권매매익	Gain on Sales of Securities	17,655	17,486	28,188	163,931
나. 유가증권상환익	Gain on Redemption of Securities	92	3,300	8,768	9,947
다. 유가증권평가익	Gain on Valuation of Securities	10,960	4,303	24,554	13,693
<b>9. 수입수수료</b>	<b>Commissions Received</b>	<b>5</b>	<b>65</b>	<b>111</b>	<b>1,163</b>
<b>10. 기타수익</b>	<b>Other Revenues</b>	<b>14,376</b>	<b>8,268</b>	<b>23,889</b>	<b>8,441</b>
<b>11. 고유계정대이자</b>	<b>Interest on Loans to Banking Account</b>	<b>7,384</b>	<b>23,024</b>	<b>42,135</b>	<b>52,773</b>
<b>12. 특별유보금환입</b>	<b>Transfer from Special Provision</b>	<b>301</b>	<b>775</b>	<b>1,249</b>	<b>2,582</b>
<b>13. 채권평가충당금환입</b>	<b>Transfer from Allowance for Valuation of Receivables</b>	<b>1,010</b>	<b>11,210</b>	<b>13,654</b>	<b>10,103</b>
<b>이익금계</b>	<b>Total Revenues</b>	<b>279,777</b>	<b>338,059</b>	<b>695,909</b>	<b>831,555</b>

계정과목	Description	제9기상반기	제8기상반기	제 8 기	제 7 기
<b>【 비 용 】</b>	<b>[ Expenses ]</b>				
<b>1. 금전신탁이익</b>	<b>Gain on Money Trust</b>	<b>180,691</b>	<b>211,245</b>	<b>453,899</b>	<b>527,588</b>
가. 불특정금전신탁이익	Gain on Unspecified Money Trust	1	1	1	2
나. 적립식목적신탁실적이익	Gain on Installment Money Trust(Performance)	1,118	1,682	4,043	4,643
다. 가계금전신탁이익	Gain on Household Money Trust	667	744	1,518	2,475
라. 개발신탁이익	Gain on Development Trust	2	2	4	4
마. 노후생활연금신탁이익	Gain on Money Trust for Old Age Living Pension	108	159	315	369
바. 기업금전신탁이익	Gain on Corporate Money Trust	42	99	170	350
사. 국민추신탁이익	Gain on National Stock Trust	2	6	12	1,901
아. 개인연금신탁이익	Gain on Money Trust for Individual Pension	38,654	45,096	89,380	83,965
자. 가계장기신탁이익	Gain on Household Long-Term Money Trust	665	2,818	3,823	4,244
차. 근로자우대신탁이익	Gain on Money Trust for Employee	76	251	368	473
카. 신종적립신탁이익	Gain on New Installment Money Trust	373	778	1,646	2,838
타. 퇴직신탁이익	Gain on Retirement Trust	6,664	11,654	26,085	15,060
파. 특정금전신탁이익	Gain on Specified Money Trust	101,097	115,819	248,736	363,208
하. 단위금전신탁이익	Gain on Unit Type Money Trust	0	134	134	632
가. 추가금전신탁이익	Gain on Open Type Money Trust	6,251	8,490	20,826	21,123
나. 신개인연금신탁이익	Gain on New Money Trust for Individual Pension	952	1,868	4,688	2,206
다. 신노후생활연금신탁이익	Gain on New Money Trust for Old Age Living Pension	303	1,059	1,848	1,944
라. 신근로자우대신탁이익	Gain on Money Trust for Employee	2	63	76	893
마. 연금신탁이익	Gain on Pension Trust	10,782	14,727	37,259	18,046
바. 퇴직연금신탁이익	Gain on Trust of retirement pension plan	12,932	5,795	12,967	3,212
<b>2. 재산신탁이익</b>	<b>Gain on Property Trust</b>	<b>20,198</b>	<b>60,536</b>	<b>95,618</b>	<b>175,785</b>
가. 유가증권의신탁이익	Gain on Securities Trust	0	6,334	11,079	12,320
나. 금전채권의신탁이익	Gain on Money Receivables Trust	20,198	54,202	84,539	163,465
<b>3. 기타지급이자</b>	<b>Other Interest Paid</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>
<b>4. 지급수수료</b>	<b>Commissions Paid</b>	<b>1,021</b>	<b>937</b>	<b>1,795</b>	<b>2,572</b>
<b>5. 파생상품관련손</b>	<b>Loss on Derivatives</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>326</b>
<b>6. 유가증권관련비용</b>	<b>Expenses on Securities</b>	<b>30,213</b>	<b>25,308</b>	<b>70,864</b>	<b>38,950</b>
가. 유가증권매매손	Loss on Sales of Securities	23,823	12,556	50,528	22,067
나. 유가증권상환손	Loss on Redemption of Securities	790	362	5,430	608
다. 유가증권평가손	Loss on Valuation of Securities	5,600	12,390	14,906	16,275
<b>7. 기금출연료</b>	<b>Contribution to Fund</b>	<b>2,865</b>	<b>3,192</b>	<b>6,317</b>	<b>6,441</b>
가. 신용보증기금출연료	Contribution to Credit Guarantee Fund	83	28	97	80
나. 신탁보험료	Insurance Fees on Deposits	2,782	3,164	6,220	6,361
<b>8. 세금과공과</b>	<b>Taxes</b>	<b>341</b>	<b>518</b>	<b>1,005</b>	<b>2,574</b>
<b>9. 신탁보수</b>	<b>Trust Fees &amp; Commissions</b>	<b>31,512</b>	<b>32,003</b>	<b>58,351</b>	<b>70,291</b>
<b>10. 기타비용</b>	<b>Other Expenses</b>	<b>8,840</b>	<b>1,375</b>	<b>1,575</b>	<b>838</b>
<b>11. 특별유보금전입</b>	<b>Provision for Special Provision</b>	<b>4,093</b>	<b>2,939</b>	<b>6,474</b>	<b>6,184</b>
<b>12. 채권평가충당금전입</b>	<b>Provision for Allowance for Valuation of Receivables</b>	<b>3</b>	<b>6</b>	<b>11</b>	<b>5</b>
<b>손실금계</b>	<b>Total Expenses</b>	<b>279,777</b>	<b>338,059</b>	<b>695,909</b>	<b>831,555</b>

# 대 차 대 조 표

(Balance Sheet)

제 15 기 1분기 2009년 06월 30일 현재

제 14 기 2009년 03월 31일 현재

KB투자증권

KB Investment & Securities (3월 결산법인)

(KRW won)

과 목	제15기 1분기 As of June 30, 2009	제14기 As of March 31, 2009
자 산 (Assets)		
1. 현금및예치금 (Cash and deposits)	365,830,225,073	71,223,442,080
1. 현금및현금성자산 (Cash and cash equivalents)	211,947,955,973	34,698,442,080
1) 현금 (Cash on hand)	1,089,187	1,448,833
2) 보통예금 (Demand deposits)	1,358,883,564	536,185,305
3) 당좌예금 (Current deposits)	141,307,750	160,807,942
4) 양도성예금증서 (Negotiable certificate of deposits)	50,000,000,000	30,000,000,000
5) 기타 (Others)	160,446,675,472	4,000,000,000
2. 예치금 (Deposits)	153,882,269,100	36,525,000,000
1) 투자자에탁금별도에치금(예금) (Reserve for claims of customers' deposits)	70,723,000,000	33,475,000,000
2) 장내파생상품거래예치금 (Deposits for exchange traded derivatives)		34,500,000
3) 장내파생상품매매증거금 (Guarantee trading deposits for exchange traded derivatives)	143,769,100	
4) 장기성예금 (Long term due from financial institutions)	83,000,000,000	3,000,000,000
5) 특정예금 등 (Restricted due from financial institutions)	15,500,000	15,500,000
II. 유가증권 (Securities)	#####	634,073,219,439
1. 단기매매증권 (Trading securities)	897,302,424,720	538,198,853,167
1) 주식 (Stocks)	9,617,839,155	18,271,315
2) 국채·지방채 (State bonds·Local government bonds)	224,356,344,777	93,152,140,398
3) 특수채 (Special bonds)	392,356,881,322	189,871,602,906
4) 회사채 (Corporate bonds)	171,076,656,240	91,631,721,515
5) 집합투자증권 (Collective investment securities)	25,840,852,326	19,144,852,034
6) 기업어음증권 (Corporate commercial papers)	74,053,850,900	144,380,264,999
2. 매도가능증권 (Securities available for sale)	110,679,224,301	94,864,346,239
1) 주식 (Stocks)	69,194,756,900	62,092,276,325
2) 회사채 (Corporate bonds)	5,100,000,000	8,000,000,000
3) 집합투자증권 (Collective investment securities)	3,497,521,664	3,460,019,225
4) 외화증권 (Securities in foreign currency)	439,734	439,734
5) 기타 (Others)	32,886,506,003	21,311,610,955
3. 지분법적용투자주식 (Securities using equity method)	1,890,904,710	1,010,020,033
III. 파생상품 (Derivatives)	1,340,747,875	240,956,000
1. 장내파생상품 (Exchange traded derivatives)	277,722,000	240,956,000
1) 매수옵션 (Options purchased)	277,722,000	240,956,000
2. 장외파생상품 (Over the counter derivatives)	1,063,025,875	
1) 파생상품자산 (Derivatives instruments assets)	1,063,025,875	-

IV. 대출채권 (Loans)		178,545,731,865		292,749,319,491
1. 콜론 (Call loans)	1,300,000,000		82,200,000,000	
2. 신용공여금 (Broker's loans)	32,097,952,422		4,370,672,695	
1) 신용거래용자금 (Margin to customers)	25,981,155,422		3,708,536,195	
2) 증권담보대출금 (Loans secured by securities)	5,897,901,000		605,075,500	
3) 기타 (Others)	218,896,000		57,061,000	
3. 대여금 (Loans)	911,124,829		877,789,103	
4. 매입대출채권 (Loans Purchased)	203,200,000,000		224,700,000,000	
5. 대지급금 (Advances for customers)	270,996,555		270,996,555	
1) 우선대지급금 (Advances for payment for others)	270,996,555		270,996,555	
6. 대손충당금 (Allowance for credit loss)	(59,234,341,941)		(19,670,138,862)	
1) 신용공여금대손충당금 (Allowance for fiduciary loans)	(160,489,762)		(21,853,362)	
2) 대여금대손충당금 (Allowance for loans)	(4,555,624)		(4,388,945)	
3) 매입대출채권대손충당금 (Allowance for loans purchased)	(58,798,300,000)		(19,372,900,000)	
4) 대지급금대손충당금 (Allowance for advances)	(270,996,555)		(270,996,555)	
V. 유형자산 (Tangible fixed assets)		5,390,802,107		5,414,029,861
1. 차량운반구 (Vehicles)	816,807,846		816,807,846	
2. 비품 (Equipments)	10,879,587,054		10,353,369,300	
3. 감가상각누계액 (Accumulated depreciation)	(6,305,592,793)		(5,756,147,285)	
VI. 기타자산 (Other assets)		808,991,463,521		45,960,284,400
1. 미수금 (Receivables)	777,338,947,682		12,634,792,515	
1) 자기매매미수금 (Receivables for proprietary trading)	776,730,391,515		11,823,901,184	
2) 위탁매매미수금 (Receivables for brokerage)	608,224,367		810,891,331	
3) 기타 (Others)	331,800			
2. 미수수익 (Accrued income)	5,161,362,845		5,748,377,239	
1) 미수수료 (Accrued commissions)	269,245,716		195,194,862	
2) 미수이자 (Accrued interest income)	4,892,117,129		3,955,415,462	
3) 미수배당금 (Accrued dividends)			1,597,766,915	
3. 선급금 (Advance payments)	5,754,410,307		5,829,371,699	
1) 채권경과이자 (Accrued interest on bonds)	5,167,500,251		4,845,220,621	
2) 기타 (Others)	586,910,056		984,151,078	
4. 선급비용 (Prepaid expenses)	2,825,472,328		5,188,205,929	
5. 보증금 (Guarantee)	2,074,436,624		1,650,285,424	
1) 전신전화가입권 (Telex and telephone subscription rights)	8,712,000		8,712,000	
2) 임차보증금 (Guarantee for rent)	2,063,724,624		1,639,573,424	
3) 회원보증금 (Fidelity guarantee money)	2,000,000		2,000,000	
6. 손해배상공동기금 (Collective fund for default loss)	1,763,695,900		1,698,065,277	
1) 증권시장공동기금 (Collective fund for default loss in the securities market)	946,462,880		909,470,168	
2) 선물시장공동기금 (Collective fund for default loss in the derivatives market)	817,233,020		788,595,109	

7. 무형자산 (Intangible assets)		
1) 소프트웨어 (Software)	6,152,013,140	4,983,404,772
8. 이연법인세자산 (Deferred income tax debits)	6,152,013,140	4,983,404,772
9. 기타 (Others)	903,892,348	
10. 대손충당금 (Allowance for credit loss)	7,645,867,532	8,411,831,102
1) 미수금대손충당금 (Allowance for receivables)	(628,635,185)	(184,049,557)
2) 미수수익대손충당금 (Allowance for accrued income)	(3,042,780)	(4,054,456)
	(625,592,405)	(179,995,101)
자 산 총 계 (Total assets)	#####	#####
부 채 (Liabilities)		
I. 예수부채 (Deposits)	110,062,771,341	53,517,498,900
1. 투자자예수금 (Customers' deposits)	110,061,771,341	53,516,498,900
1) 위탁자예수금 (Customers' deposits for brokerage)	33,098,183,050	36,563,989,932
2) 장내파생상품거래예수금 (Customers' deposits for exchange traded derivatives trading)	67,983,962,009	16,787,495,047
3) 저축자예수금 (Customers' deposits for savings)	111,242,664	78,867,412
4) 집합투자증권투자자예수금 (Customers' deposits for beneficiary)	8,868,383,618	86,146,509
2. 수입담보금 (Guarantee deposits)	1,000,000	1,000,000
1) 신용거래계좌설정보증금 (Deposits for opening a margin Account)	1,000,000	1,000,000
II. 차입부채 (Borrowings)	#####	585,568,778,759
1. 콜머니 (Call money)	331,500,000,000	
2. 차입금 (Borrowings)	121,700,000,000	141,700,000,000
1) 기타차입금 (Others)	121,700,000,000	141,700,000,000
3. 환매조건부채권매도 (Bonds sold under reverse resale agreements)	300,428,930,050	220,307,772,311
4. 매도유가증권 (Securities sold)	306,121,331,350	121,255,169,990
1) 주식 (Stocks)	21,864,141,350	17,142,059,990
2) 국채·지방채 (State bonds·Local government bonds)	234,561,240,000	104,113,110,000
3) 특수채 (Special bonds)	49,695,950,000	
5. 파생상품 (Derivatives)	625,835,732	2,305,836,458
1) 장내파생상품 (Exchange traded derivatives)	91,677,000	92,823,000
2) 장외파생상품 (Over the counter derivatives)	534,158,732	2,213,013,458
6. 후순위차입금 (Subordinated borrowings)	100,000,000,000	100,000,000,000
III. 기타부채 (Other liabilities)	776,866,248,171	64,840,076,948
1. 퇴직급여충당부채 (Reserve for severance and retirement benefits)	710,645,990	404,385,009
퇴직보험예치금 (Retirement insurance deposit)	(248,067,260)	(301,319,016)
2. 미지급법인세 (Accrued income taxes)	13,005,791,480	19,553,442,946
3. 미지급금 (Accounts payable)	745,902,586,459	13,477,051,244
4. 미지급비용 (Accrued expenses)	15,222,614,602	20,715,271,261
5. 선수수익 (Unearned income)	1,501,781,932	1,339,479,453
6. 이연법인세부채 (Deferred income tax liabilities)		8,619,818,444
7. 체세금예수금 (Withholding income taxes)	658,086,132	916,329,070
8. 기타 (Others)	112,808,836	115,618,537
부 채 총 계 (Total liabilities)	#####	703,926,354,607

자 본 (Stockholder's equity)			
Ⅰ. 자본금 (Capital stock)		78,000,000,000	78,000,000,000
1. 보통주자본금 (Common stock)	78,000,000,000		78,000,000,000
Ⅱ. 자본잉여금 (Capital surplus)		111,857,315,200	111,857,315,200
1. 주식발행초과금 (Paid in capital in excess of par value)	111,857,315,200		111,857,315,200
Ⅲ. 기타포괄손익누계액 (Accumulated other comprehensive income)		45,246,521,717	39,262,156,998
1. 매도가능증권평가이익(손실) (Gain on valuation of securities available for sale)	45,142,706,182		39,139,426,077
2. 지분법 자본변동 (Share of associates' other changes in net assets)	103,815,535		122,730,921
Ⅳ. 이익잉여금 (Retained earnings)		87,562,570,611	116,615,424,466
1. 이익준비금 (Legal reserve)	3,700,000,000		3,700,000,000
2. 전자금융사고배상준비금 (Reserve for loss on electronic financial transactions)	500,000,000		
3. 기타법정준비금 (Other legal reserves)	5,247,841		5,247,841
4. 미처분이익잉여금 (Retained earnings before appropriations)	83,357,322,770		112,910,176,625
1) (당기순이익) (Net income)	(29,052,853,855)		(46,971,575,091)
자 본 총 계 (Total stockholder's equity)		322,666,407,528	345,734,896,664
부채와자본총계 (Total liabilities and stockholder's equity)		#####	#####

# 손익계산서

(Income Statement)

제 15 기 1분기 2009년 4월 1일부터 2009년 06월 30일까지  
제 14 기 1분기 2008년 4월 1일부터 2008년 06월 30일까지

KB투자증권

KB Investment & Securities (3월 결산법인)

(KRW won)

과목	제15기 1분기 For the Period ended June 30, 2009	제14기 1분기 For the Period ended June 30, 2008
1. 영업수익 (Operating income)	77,266,221,543	45,089,834,368
1. 수수료수익 (Commissions received)	17,134,815,417	28,253,125,704
1) 수탁수수료 (Brokerage commissions)	4,885,890,220	4,337,420,079
2) 인수및주선수수료 (Underwriting commissions)	7,706,832,225	8,844,700,971
3) 사채모집수탁수수료 (Underwriting commissions on debentures)	89,000,000	26,250,000
4) 집합투자증권취급수수료 (Brokerage commissions on collective investment securities)	272,713,513	44,010,734
5) 매수및합병수수료 (Commissions on merger & acquisition)	929,673,920	2,264,083,712
6) 기타 (Others)	3,250,705,539	12,736,660,208
2. 유가증권평가및처분이익 (Gain on valuation(sales) of securities)	26,293,680,060	5,529,790,700
1) 단기매매증권처분이익 (Gain on sales of trading securities)	21,832,406,193	2,980,871,797
2) 단기매매증권평가이익 (Gain on valuation of trading securities)	2,439,216,336	258,741,247
3) 매도유가증권평가이익 (Gain on valuation of trading securities sold)	2,022,057,531	2,290,177,656
3. 파생상품거래이익 (Gain on derivatives transactions)	15,017,791,801	2,705,975,576
1) 장내파생상품거래이익 (Gain on exchange traded derivatives transactions)	11,456,803,527	2,484,650,000
2) 장외파생상품거래이익 (Gain on OTC derivatives transactions)	3,560,988,274	220,786,576
4. 이자수익 (Interest income)	17,918,592,784	8,600,406,548
1) 신용공여이자 (Interest on broker's loans)	572,675,937	45,192,409
2) 매입대출채권이자 (Interest on loans purchased)	3,412,268,493	3,451,115,744
3) 채권이자 (Interest on bonds)	8,701,082,879	2,762,521,285
4) 기업어음증권이자 (Interest on corporate commercial papers)	2,891,402,843	1,347,718,975
5) 증금예치금이자 (Interest on deposits with KSFC)	280,409,516	82,706,481
6) 양도성예금증서 이자 (Interest on certificate of deposits)	464,728,818	223,547,108
7) 금융기관예치금이자 (Interest on deposits)	137,892,433	31,713,702
8) 콜론이자 (Interest on call loans)	74,138,194	40,260,295
9) 양도성예금증서거래이익 (Gain on transactions of certificate of deposits)	123,122,303	29,071,577
10) 예금이자 (Interest on deposits)	1,195,132,846	561,705,900
11) 미수금이자 (Interest on receivables)	57,574,610	
12) 기타이자 (Others)	8,163,912	24,853,072
5. 대출채권평가및처분이익 (Gain on valuation(disposal) of loans)		
1) 대손충당금환입 (Reversal of allowance for credit losses)		
6. 외환거래이익 (Gain on foreign transactions)	850,455,411	20,000
1) 외환차익 (Gain on foreign currency transactions)	198,555,411	20,000
2) 외화환산이익 (Gain on foreign exchanges transactions)	651,900,000	
7. 기타영업수익 (Others)	50,886,070	515,840
1) 배당금수익 (Dividends income)	1,062,330	515,840

2) 분배금수익 (Distribution income)	49,823,740	
3) 기타대손충당금환입 (Reversal of allowance for others)		
II. 영업비용 (Operating expenses)	112,337,515,946	26,753,022,719
1. 수수료비용 (Commissions expense)	1,939,257,580	529,278,997
1) 매매수수료 (Trading commissions)	1,091,891,544	392,336,321
2) 기타수수료비용 (Others)	847,366,036	136,942,676
2. 유가증권평가및처분손실 (Loss on valuation(sales) of securities)	28,672,360,747	6,743,278,274
1) 단기매매증권처분손실 (Loss on sales of trading securities)	22,445,252,773	5,002,656,259
2) 단기매매증권평가손실 (Loss on valuation of trading securities)	2,341,122,802	1,740,593,652
3) 매도가능증권처분손실 (Loss on sales of securities available for sale)		28,363
3) 유가증권감액손실 (Securities reduction loss)	2,900,000,000	
4) 매도유가증권평가손실 (Loss on valuation of trading securities sold)	985,985,172	
3. 파생상품거래손실 (Loss on derivatives transactions)	14,424,697,134	2,767,621,246
1) 장내파생상품거래손실 (Loss on exchange traded derivatives transactions)	13,595,738,014	2,707,766,000
2) 장외파생상품거래손실 (Loss on OTC derivatives transactions)	828,959,120	59,855,246
4. 이자비용 (Interest expense)	6,576,350,852	2,058,779,663
1) 차입금이자 (Interest on borrowings)	1,486,078,347	673,901
2) 투자자에탁금이용료 (Interest on customers' deposits)	147,502,042	47,026,478
3) 환매조건부매도이자 (Interest on securities sold under repurchase agreements)	1,605,709,199	106,899,054
4) 양도성예금증서거래손실 (Loss on transactions of certificate of deposits)		2,397,474
5) 콜머니이자 (Interest on call money)	935,210,597	1,901,782,756
6) 발행어음이자 (Interest on short term note issued)	2,401,850,667	-
5. 대출채권평가및처분손실 (Loss on valuation(disposal) of loans)	39,564,203,079	1,099,004,111
1) 대손상각비 (Credit loss expenses)	39,564,203,079	1,099,004,111
6. 외환거래손실 (Loss on foreign transactions)	773,800,001	43,699,033
1) 외환차손 (Loss on foreign currency transactions)	174,500,001	43,699,033
2) 외화환산손실 (Loss on foreign exchanges transaction)	599,300,000	
7. 판매비와관리비 (General and administrative expenses)	19,942,260,925	13,229,394,309
1) 급여 (Salary)	8,158,164,151	9,585,116,897
2) 퇴직급여 (Severance pay)	442,046,117	481,618,556
3) 복리후생비 (Other benefits for employees)	641,782,281	295,873,443
4) 전산운영비 (Computer system operation expenses)	1,496,179,094	423,293,779
5) 임차료 (Rental expenses)	542,526,417	282,543,454
6) 지급수수료 (Miscellaneous commissions)	2,496,969,871	565,953,503
7) 접대비 (Entertainment expenses)	734,946,900	569,402,844
8) 광고선전비 (Advertising expenses)	3,077,287,837	31,828,692
9) 감가상각비 (Depreciation)	573,935,854	117,083,294
10) 연수비 (Training expenses)	16,460,986	1,389,300
11) 무형자산상각비 (Amortization of intangible assets)	507,075,062	23,756,675

12) 세금과공과금 (Tax and dues)	416,785,006	87,785,875
13) 판매부대비 (Sales promotion expenses)	5,674,128	
14) 회의비 (Business meeting expenses)	1,188,650	956,310
15) 인쇄비 (Printings expenses)	39,836,454	48,009,010
16) 여비교통비 (Travel expenses)	73,831,044	43,355,539
17) 차량유지비 (Vehicles maintenance expenses)	47,249,573	48,030,710
18) 소모품비 (Supplies expenses)	25,839,420	21,466,520
19) 수도광열비 (Utility expenses)	236,828,288	130,129,690
20) 보험료 (Insurance premium)	61,575,073	30,190,128
21) 행사비 (Event expenses)	98,791,950	357,060,570
22) 기타 (Others)	247,286,769	84,549,520
8. 기타의 영업비용 (Others)	444,585,628	281,967,086
1) 기타대손상각비 (Credit loss expenses)	444,585,628	281,967,086
III. 영업이익 (Operating profit)	(35,071,294,403)	18,336,811,649
IV. 영업외수익 (Non-operating income)	25,743,843	29,845,073
1. 유형자산처분이익 (Gain on disposition of tangible assets)		29,677,857
2. 기타 (Others)	25,743,843	167,216
V. 영업외비용 (Non-operating expenses)	1,115,723,523	115,114,618
1. 유형자산처분손실 (Loss on disposition of tangible assets)		2,678,056
2. 지분법손실 (Loss on equity method valuation)	340,199,937	107,795,267
3. 기부금 (Donations)		4,640,000
4. 기타 (Others)	775,523,586	1,295
VI. 법인세비용 차감전 계속사업손익 (Net income before income tax from continuing operations)	(36,161,274,083)	18,251,542,104
VII. 계속사업손익법인세비용 (Income tax expense from continuing operations)	(7,108,420,228)	5,170,581,501
VIII. 당기순이익 (Net income)	(29,052,853,855)	13,080,960,603

## 분 기 대 차 대 조 표

제6 (당) 기 1분기      2009년 6월 30일 현재  
제5 (전) 기            2009년 3월 31일 현재

KB생명보험 (3월 결산법인)

KB Life Insurance

(in KRW)

Description	As of June 30, 2009		As of March 31, 2009	
	Amount		Amount	
자산 (Assets)				
I. 현금및예치금 (Cash and Deposits)		86,215,940,119		91,634,373,559
1. 현금 및 현금성자산 (Cash and Equivalent)		6,277,719,159		11,856,604,096
2. 예치금 (Deposits)		79,938,220,960		79,777,769,463
II. 유가증권 (Securities)		#####		#####
1. 단기매매증권 (Trading Securities)		61,584,226,616		57,631,688,424
가. 수익증권 (Investment Funds)	61,584,226,616		57,631,688,424	
2. 매도가능증권 (Available-for-sale Securities)		#####		978,445,164,827
가. 주식 (Stocks)			-	
나. 국공채 (Government and Public Bonds)	159,562,610,870		148,889,720,881	
다. 특수채 (Special Bonds)	338,646,072,500		342,468,171,400	
라. 금융채 (Bank Debenture)	120,106,489,100		117,453,785,200	
마. 회사채 (Corporate Bonds)	174,809,652,550		184,091,976,500	
사. 수익증권 (Investment Funds)	243,920,395,181		171,171,521,448	
아. 외화유가증권 (Overseas Securities)	481,762,500		378,702,500	
자. 기타유가증권 (Other Securities)	15,266,581,029		13,991,286,898	
3. 만기보유증권 (Held-to-maturity Securities)		465,363,816,490		418,855,715,938
가. 국공채 (Government and Public Bonds)	196,461,910,004		162,736,984,974	
나. 특수채 (Special Bonds)	253,917,948,710		241,134,523,929	
다. 금융채 (Bank Debenture)	-		-	
라. 회사채 (Corporate Bonds)	4,983,957,776		4,984,207,035	
마. 수익증권 (Investment Funds)	10,000,000,000		10,000,000,000	

III.대출채권 (Loans)		74,718,888,474		67,943,534,775
(대손충당금) (Reserve for Doubtful Account)		(-) 562,730,419		(-) 511,395,225
1. 보험계약대출금 (Policy Loans)		74,532,730,000		67,654,930,000
2. 신용대출금 (Unsecured Loans)		748,888,893		800,000,000
IV. 유형자산 (Tangible Assets)		3,608,219,559		3,177,406,245
1. 비품 (Equipment)	8,283,609,592		7,387,159,614	
감가상각누계액 (Accumulated Depreciation)	(-) 4,675,390,033	12,071,222,574	(-) 4,209,753,369	
V. 기타자산 (Other Assets)		162,946,168,723		155,114,658,895
1. 보험미수금 (Insurance Receivables)	4,792,389,739	4,771,767,554	5,294,894,244	5,275,032,775
대손충당금 (Reserve for Doubtful Account)	(-) 20,622,185		(-) 19,861,469	
2. 미수금 (Other Accounts Receivables)	369,298,465	367,451,976	367,316,056	365,479,479
대손충당금 (Reserve for Doubtful Account)	(-) 1,846,489		(-) 1,836,577	
3. 보증금 (Leasehold & Other Deposits)		9,296,034,490		9,731,032,890
4. 미수수익 (Accrued Income)	34,234,162,277	34,231,992,314	28,574,076,627	28,571,958,788
대손충당금 (Reserve for Doubtful Account)	(-) 2,169,963		(-) 2,117,839	
5. 선급비용 (Prepaid Expenses)		1,831,642,627		1,000,562,806
6. 선급법인세 (Prepaid Income Taxes)		694,844,500		694,844,500
7. 선급금 (Advanced Payments)		534,804,100		31,889,998
8. 가지급금 (Suspense Account)		-		-
9. 신계약비 (Deferred Acquisition Cost)		102,154,196,218		98,394,344,862
10. 이연법인세자산 (Deferred Corporate Taxes Asset)		4,266,335,228		7,056,927,357
11. 무형자산 (Intangible Assets)		3,746,136,777		3,813,175,476
12. 파생상품자산 (Derivative Assets)		1,050,962,939		179,409,964
VI. 특별계정자산 (Separate Account Assets)	222,564,836,293	218,590,962,202	184,238,535,879	180,895,642,603
특별계정미지급금 (Separate Account credits)	(-) 3,973,874,091		(-) 3,342,893,276	
자산총계 (Total Assets)		#####		#####
부채 (Liabilities)				

I. 책임준비금 (Policy Reserve)	#####	#####	#####	#####
(출재보험준비금) (Reserve Adjustment Account for Reinsurance Ceded)	(-) 782,508,964		(-) 751,306,487	
1. 보험료적립금 (Premium Reserve)		#####		#####
2. 미경과보험료적립금 (Unearned Premium Reserve)		395,436,882		587,129,952
3. 지급준비금 (Reserve for Outstanding Claims)		17,393,788,559		16,700,902,535
4. 계약자배당준비금 (Reserve for Participating Policyholder's Dividends)		284,274,523		286,929,841
가. 금리차보장준비금 (Excess Crediting Rate Reserve)	68,210,759		68,287,578	
나. 위험율차배당준비금 (Mortality Dividend Reserve)	192,161,959		194,481,873	
다. 이차배당준비금 (Interest Dividend Reserve)	23,901,805		24,160,390	
5. 계약자이익배당준비금 (Policyholder Dividend Reserve Fund)		4,581,068,319		4,581,068,319
6. 배당보험손실보전준비금 (Provision for Participation Reserve)		2,013,685,803		2,013,685,803
II. 계약자지분조정 (Policy Reserve Adjustment)		656,846,470		656,846,470
1. 매도가능증권평가이익 (Gains on Valuation of Available-for-sale Securities)		656,846,470		656,846,470
III. 기타부채 (Other Liabilities)		34,475,526,642		30,113,367,819
1. 보험미지급금 (Unpaid Claims)		825,528,431		1,613,104,032
2. 미지급금 (Other Accounts Payable)		1,873,462,880		1,414,736,947
3. 미지급비용 (Accrued Expenses)		6,597,641,366		10,031,701,772
4. 미지급법인세 (Income Taxes Payable)		-		-
5. 이연법인세부채 (Deferred Corporate Taxes Liabilities)		-		-
6. 예수금 (Withholdings)		6,817,900,203		4,076,064,973
7. 선수보험료 (Unearned Insurance Premium)		13,068,273,527		8,518,315,624
8. 퇴직급여충당금 (Reserve for Severance Benefits)		71,604,180		51,541,680
9. 최저사망보험금보증준비금 (Minimum Guaranteed Death Benefit Reserve)		890,482,646		653,758,118
10. 파생상품부채 (Derivative Liabilities)		3,316,170,903		3,590,699,500
11. 기타 (Others)		1,014,462,506		163,445,173
VI. 특별계정부채 (Separate Account Liabilities)	222,564,836,293	222,216,888,672	184,238,535,879	183,926,616,239
특별계정미수금 (Separate Account Debits)	(-) 347,947,621		(-) 311,919,640	
부채총계 (Total Liabilities)		#####		#####

자본 (Shareholders' Equity)				
I. 자본금 (Capital Stock)		156,000,000,000		156,000,000,000
1. 보통주자본금 (Common Stock)	156,000,000,000		156,000,000,000	
II. 자본조정 (Capital Adjustment)		(-) 1,240,789,600		(-) 1,240,789,600
1. 주식할인발행차금 (Discount on Stock Issuance)	(-) 1,240,789,600	-	(-) 1,240,789,600	-
III. 기타포괄손익누계액 (Other Comprehensive Income)		(-) 12,503,745,851		(-) 20,950,558,355
1. 매도가능증권평가이익 (Gains on Valuation of Available-for-sale Securities)	(-) 6,799,039,839		(-) 14,977,619,389	
2. 만기보유증권평가이익 (Gains on Valuation of Held-to-maturity Securities)	(-) 5,704,706,012		(-) 5,972,938,966	
3. 파생상품평가이익 (Gains on Valuation of Derivatives)				
VI. 이익잉여금 (Retained Earnings)		(-) 807,727,104		(-) 2,196,878,041
1. 처분전이익잉여금 (Retained Earnings before Appropriations)	(-) 807,727,104		(-) 2,196,878,041	
2. 당기순이익 (Net Income for the Period)	1,389,150,937		(-) 3,660,359,224	
자본총계 (Total Shareholders' Equity)		141,447,737,445		131,611,774,004
부채와자본총계 (Total Liabilities and Shareholders' Equity)		#####		#####

# 분 기 손 익 계 산 서

제6 (당) 기 2009년 4월 1일부터 2009년 6월 30일까지

제5 (전) 기 2008년 4월 1일부터 2008년 6월 30일까지

**KB생명보험 (3월 결산법인)**

**KB Life Insurance**

(in KRW)

Description	For the Year ended June 30, 2009		For the Year ended June 30, 2008	
	Amount		Amount	
1. 영업수익 (Operating Income)		195,453,657,548		182,191,770,864
1. 보험료수익 (Premium Income)		168,683,428,360		162,656,280,658
가. 개인보험료 (Individual Premium)	168,625,606,746		162,599,522,640	
나. 단체보험료 (Group Premium)	57,821,614		56,758,018	
2. 재보험수익 (Reinsurance Income)		228,632,823		108,748,341
가. 수입재보험금 (Ceded Reinsurance Claims Recovered)	228,632,823		108,748,341	
나. 수입재보험험수료 (Ceded Reinsurance Experience Refund)	-		-	
3. 이자수익 (Interest Income)		20,361,992,992		15,414,183,384
가. 예금이자 (Interest on Bank Deposits)	1,415,813,018		944,796,801	
나. 단기매매증권이자 (Interest on Trading Securities)	195,669,801		401,701,766	
다. 매도가능증권이자 (Interest on Available-for-sale Securities)	11,561,647,572		9,622,396,200	
라. 만기보유증권이자 (Interest on Held-to-maturity Securities)	5,767,356,245		3,407,401,880	
마. 대출채권이자 (Interest Income on Loans)	1,254,865,656		853,264,417	
바. 예치금이자 (Interest on Deposits)	797,807		30,712,309	
사. 기타이자수익 (Other Interest Income)	165,842,893		153,910,011	
4. 유가증권평가 및 처분이익 (Securities valuation and disposition gains)		3,031,764,493		2,231,077,188
가. 단기매매증권평가이익 (Gains on Valuation of Trading Securities)	254,600,000		-	
나. 매도가능증권처분이익 (Gains on Sale of Available-for-sale Securities)	2,502,635,896		2,231,077,188	
다. 파생상품평가이익 (Gains on Valuation of Derivative)	274,528,597		-	
5. 수수료수익 (Commission Income)		1,327,450		1,853,100
6. 대손충당금환입 (Reversal of Reserve for Doubtful Account)		-		-
7. 특별계정수입수수료 (Separate Account Commission Received)		2,386,791,272		238,108,470
8. 배당금수익 (Dividend Income)		711,074,879		441,557,440

9. 외환차익 (Gains from Trading in Foreign Currency)		1,249		1
10. 기타의 영업수익 (Other Investment Income)		48,644,030		1,099,962,282
II. 영업비용 (Operating Expenses & Claims)		193,605,056,186		181,054,257,679
1. 책임준비금전입액 (Increase in Policy Reserve)		119,635,205,950		120,476,501,201
2. 보험금비용 (Benefit Payments)		1,377,077,826		3,387,563,753
3. 환급금비용 (Refunds)		48,876,267,862		36,663,034,314
4. 배당금비용 (Dividend Expenses)		5,096,734		6,429,934
5. 재보험비용 (Reinsurance Expenses)		413,946,338		270,626,708
가. 출재보험료 (Ceded Reinsurance Premium)	413,946,338		270,626,708	
6. 사업비 (Operating Expenses)	25,236,006,295	9,462,594,664	28,419,890,899	9,410,149,156
(이연신계약비) (Deferred Acquisition Expenses)	(-) 15,773,411,631		(-) 19,009,741,743	
가. 신계약비 (Acquisition Expenses)	17,694,867,606		22,249,295,494	
나. 유지비 (Administration Expenses)	7,105,236,357		5,855,392,348	
다. 수급비 (Collection Expenses)	435,902,332		315,203,057	
7. 재산관리비 (Investment Administrative Expenses)		221,810,241		191,078,198
8. 대손상각비 (Bad Debt Expenses)		52,157,946		58,297,417
9. 신계약비상각비 (Amortization of Deferred Acquisition Cost)		12,013,560,275		8,124,461,204
10. 할인료 (Discount Expenses)		-		-
11. 무형자산상각비 (Amortization of Intangible Assets)		660,958,281		528,156,407
12. 이자비용 (Interest Expenses)		439,478		133,910,526
13. 매도가능증권처분손실 (Losses on Sale of Available-for-sale Securities)		157,292,298		736,320,584
14. 매도가능증권감액손실 (Impairment loss on Available-for-sale Securities)		-		-
15. 파생상품거래손실 (Losses on Transaction of Financial Derivatives)		-		-
16. 파생상품평가손실 (Losses on Valuation of Financial Derivatives)		28,108,388		732,210,770
17. 외환차손 (Losses on Foreign Currency Transaction)		-		-
18. 기타투자비용 (Other Operating Losses)		700,539,905		335,517,507
III. 영업이익 (Net Operating Income)		1,848,601,362		1,137,513,185
IV. 영업외수익 (Non-Operating Income)		9,173,731		2,802,350

1. 유형자산처분이익 (Gains on Sale of Tangible Assets)	36,056		-	
2. 잡이익 (Miscellaneous Income)	9,137,675		2,802,350	
V. 영업외비용 (Non-Operating Expenses)		60,466,324		14,654,911
1. 유형자산처분손실 (Losses on Sale of Tangible Assets)	42,746,067		-	
2. 기부금 (Donations)	500,000		5,075,000	
3. 잡손실 (Miscellaneous Losses)	17,220,257		9,579,911	
VI. 법인세비용차감전손익 (Net Income before income tax)		1,797,308,769		1,125,660,624
VII. 법인세비용 (Income taxes expense)		408,157,832		309,573,652
VIII. 당기순이익 (Net Income for the Period)		1,389,150,937		816,086,972

## 대차대조표 (Balance Sheet)

케이비자산운용(주) (3월 결산법인)

(KB Asset Management Co.,Ltd)

제 22 기 1분기 : 2009/06/30 (As of June 30, 2009)

제 21 기 : 2009/03/31 (As of March 31, 2009)

(단위:원)  
(Unit : Won)

과 목 Title of Account	제22(당)기 1분기 As of June 30, 2009	제21(전)기 As of March 31, 2009
자 산 (Assets)		
I. 현금및예치금 (Cash and Deposits)	71,211,128,873	84,978,242,349
II. 유가증권 (Securities)	4,495,949,018	3,848,754,000
1. 매도가능증권 (Securities available-for-sale)	793,220,000	3,848,754,000
2. 만기보유증권 (Securities held-to-maturity)	3,702,729,018	0
III. 대출채권 (Loans)	1,732,410,420	1,817,980,420
1. 임직원대여금 (Loans to Employees)	1,741,116,000	1,827,116,000
대손충당금 (Allowance for Loans)	(8,705,580)	(9,135,580)
IV. 유형자산 (Tangible fixed Assets)	112,831,990	117,552,228
V. 기타자산 (Other Assets)	15,546,149,654	12,906,023,063
1. 미수금 (Receivables)	54,558,346	67,944,068
대손충당금 (Allowance for Receivables)	(1,132,509)	(407,093)
2. 미수투자일임수수료 (Accrued Discretionary Fees)	510,040,051	545,935,910
대손충당금 (Allowance for accrued commissions)	(2,550,200)	(2,729,679)
3. 미수투자신탁위탁자보수 (Accrued Investment Trust Fees)	6,308,688,038	5,464,764,686
대손충당금 (Allowance for accrued commissions)	(343,223,361)	(338,988,745)
4. 미수투자회사운용수수료 (Accrued Investment Company Fees)	2,510,287,549	2,299,877,248
대손충당금 (Allowance for accrued commissions)	(12,551,437)	(11,499,386)
5. 미수이자 (Accrued Interest Income)	2,746,350,303	1,485,654,066
대손충당금 (Allowance for accrued interest income)	(12,287)	(13,621)
6. 선급금 (Advance Payments)	109,131,058	0
대손충당금 (Allowance for advans payments)	(545,655)	0
7. 선급비용 (Prepaid Expenses)	249,138,943	162,940,849
8. 보증금 (Guarantee)	556,872,000	523,117,600
9. 개발비 (Development Expenses)	43,541,657	50,417,658
10. 기타의무형자산 (Other Intangible Assets)	41,934,274	47,750,936
11. 기타의투자자산 (Others)	2,139,586,668	2,139,586,668
12. 이연법인세자산 (Deferred Income Tax Debits)	636,036,216	471,671,898
<b>자 산 총 계 (Total Assets)</b>	<b>93,098,469,955</b>	<b>103,668,552,060</b>

부채 (Liabilities)				
I. 예수부채 (Deposits)		1,455,547,427		19,495,010,013
1. 집합투자증권투자자예수금 (Customers' Deposits for beneficiary)	1,041,000,000		18,858,900,000	
2. 예수금 (Other Deposits)	414,547,427		636,110,013	
II. 기타부채 (Other Liabilities)		11,049,444,000		10,664,050,906
1. 미지급금 (Accounts Payable)	52,649,866		70,843,358	
2. 미지급비용 (Accrued Expenses)	4,255,823,581		2,894,727,422	
3. 미지급법인세 (Accrued income taxes)	6,698,803,883		7,556,230,126	
4. 퇴직급여충당금 (Reserve for Severance and retirement)	42,166,670		142,250,000	
<b>부채 총계 (Total Liabilities)</b>		<b>12,504,991,427</b>		<b>30,159,060,919</b>
자본 (Stockholder's Equity)				
I. 자본금 (Stockholder's Equity)		38,337,750,000		38,337,750,000
1. 보통주자본금 (Common Stock)	38,337,750,000		38,337,750,000	
II. 기타포괄손익누계액 (Accumulated Other comprehensive)		115,155,357		105,058,354
1. 매도가능증권평가이익 (Gain(Loss) on valuation of securities Available-for-sale)	115,155,357		105,058,354	
III. 이익잉여금 (Retained Earnings)		42,140,573,171		35,066,682,787
1. 이익준비금 (Legal Reserve)	11,934,040,000		7,034,040,000	
2. 임의적립금 (Voluntary Reserves)	3,465,000,000		3,465,000,000	
3. 미처분이익잉여금 (Retained Earnings before Appropriations)	26,741,533,171		24,567,642,787	
<b>자본 총계 (Total Stockholder's Equity)</b>		<b>80,593,478,528</b>		<b>73,509,491,141</b>
<b>부채 및 자본 총계 (Total Liabilities and Stockholder's Equity)</b>		<b>93,098,469,955</b>		<b>103,668,552,060</b>

## 손익계산서 (Statements Of Income)

케이비자산운용(주) (3월 결산법인)

(KB Asset Management Co.,Ltd)

제 22 기 1분기 : 2009/04/01 ~ 2009/06/30 (For the Period Ended June 30, 2009)

제 21 기 1분기 : 2008/04/01 ~ 2008/06/30 (For the Period Ended June 30, 2008)

(단위:원)  
(Unit : Won)

과 목 Title of Account	제22(당)기 1분기 For the Period Ended June 30, 2009	제21(전)기 1분기 For the Period Ended June 30, 2008
<b>I. 영업수익 (Operating income)</b>	<b>16,340,425,581</b>	<b>18,814,883,628</b>
(1) 수수료수익 (Commissions Received)	15,295,560,270	17,340,354,899
1. 투자일임 ( Discretionary Investment)	849,235,194	1,347,008,172
2. 투자신탁위탁자보수 (Investment Trust Fees)	12,440,669,466	14,102,478,696
3. 투자회사운용수수료수익 (Investment Company Fees)	2,005,655,610	1,890,868,031
(2) 외환거래이익 (Gain on Foreign transactions)	26,137,875	0
(3) 이자수익 (Interest Income)	1,018,727,436	1,456,528,729
1. 채권이자 (Interest on bonds)	38,311,143	5,930,137
2. 예금이자 (Interest on Deposits)	954,950,537	1,449,340,165
3. 대출채권이자 (Interest on Loans)	21,030,260	0
4. 증권금융예치이자 (Interest on Deposits with KSFC )	4,435,496	1,258,427
(4) 배당금수익 (Dividends Income)	0	18,000,000
<b>II. 영업비용 (Operating Expenses)</b>	<b>6,988,865,847</b>	<b>8,635,715,908</b>
(1) 수수료비용 (Commissions Expense)	1,777,631,773	2,819,201,647
1. 투자자문수수료 (Advisory Fees)	27,240,697	29,344,834
2. 운용위탁수수료 (Investment management delegation	1,552,206,755	2,609,757,078
3. 기타수수료비용 (Other commissions)	198,184,321	180,099,735
(2) 유가증권평가 및 처분손실 (Loss on valuation(sales) of Securities)	1,670,000	0
1. 매도가능증권처분손실 (Loss on sales securities Available- for-sale )	1,670,000	0
(3) 대출평가 및 처분손실 (Loss on valuation(disposal) loans)	5,946,925	7,238,716
1. 대손상각비 (Credit loss expenses)	5,946,925	7,238,716
(4) 이자비용 (Interest Expense)	4,067,369	354,090
1. 투자자에탁금이용료 (Interest on Customer's Deposits)	4,067,369	354,090
(5) 외환거래손실 (Loss on foreign transactions)	0	156,933,997
(6) 판매비와관리비 (Selling and Administrative Expenses)	5,199,549,780	5,651,987,458
1. 급여 (Salary)	2,905,427,420	3,624,603,810
2. 퇴직급여 (Severance pay)	167,068,750	170,473,820
3. 복리후생비 (Other benefits for employees)	78,385,242	141,817,124
4. 전산운영비 (Computer System Operation Expenses)	192,714,908	191,660,785

5. 임차료 (Rental Expenses)	266,910,730		244,271,951	
6. 지급수수료 (Miscellaneous commissions)	25,074,500		24,255,000	
7. 접대비 (Entertainment Expenses)	155,877,338		167,655,379	
8. 광고선전비 (Advertising Expenses)	224,012,674		169,915,194	
9. 감가상각비 (Depreciation)	16,733,638		22,879,154	
10. 조사연구비 (Research & study Expense)	61,184,348		50,059,478	
11. 연수비 (Training Expense)	11,751,654		14,367,668	
12. 무형자산상각비 (Amortization of Intangible assets)	12,692,663		16,697,739	
13. 세금과공과금 (Tax and Dues)	217,204,590		155,673,810	
14. 판매부대비 (Sales Promotion Expenses)	8,264,420		0	
15. 등기소송비와 공고비 (Legal Expenses)	69,196,520		3,570,220	
16. 회의비 (Business Meeting Expenses)	4,821,200		7,239,515	
17. 인쇄비 (Printing Expenses)	61,228,962		109,442,671	
18. 여비교통비 (Travel Expenses)	42,273,554		52,638,738	
19. 차량유지비 (Vehicle Maintenance Expenses)	56,824,832		57,836,170	
20. 소모품비 (Supplies Expenses)	15,195,560		31,333,859	
21. 보험료 (Insurance Premium)	225,713,262		141,804,411	
22. 행사비 (Event Expenses)	18,502,555		46,876,963	
23. 기타 (Others)	362,490,460		206,913,999	
<b>III. 영업이익 (Operating Income)</b>		<b>9,351,559,734</b>		<b>10,179,167,720</b>
<b>IV. 영업외수익 (Non-Operating Income)</b>		<b>39,663,879</b>		<b>3,412,684</b>
1. 잡이익 (Miscellaneous income)	39,663,879		3,412,684	
<b>V. 영업외비용 (Non-Operating Expenses)</b>		<b>89,239,954</b>		<b>67,237,675</b>
1. 유형자산처분손실 (Loss on Disposition of tangible)	0		0	
2. 기부금 (Donations)	88,902,287		60,920,744	
3. 잡손실 (Miscellaneous Losses)	337,667		6,316,931	
<b>VI. 법인세비용차감전계속사업손익 (Net Income(Loss) before Income Tax from continuing operations)</b>		<b>9,301,983,659</b>		<b>10,115,342,729</b>
<b>VII. 계속사업손익 법인세비용 (Income Tax expense from continuing operations)</b>		<b>2,228,093,275</b>		<b>2,785,909,399</b>
<b>VIII. 당기순이익(순손실) (Net Income(Loss))</b>		<b>7,073,890,384</b>		<b>7,329,433,330</b>

**대 차 대 조 표**  
(Balance Sheet)  
제14기 반기 2009년 6월 30일 현재  
제13기 2008년 12월 31일 현재

KB부동산신탁(주)  
(KB Real estate trust Co., Ltd)

(단위 : 원)  
(Current money : KRW)

과 목	제14기 반기 As of June 30, 2009		제13기 As of Dec. 31, 2008	
	금	액	금	액
<b>자 산</b> (Assets)				
<b>I. 현금 및 예치금</b> (Cash and deposits)		756,141,979		8,408,909,541
(1) 현금 및 현금성 자산 (Cash and cash equivalent)		202,043,612		302,836,305
1. 현금 (Cash on hand)		-		-
2. 보통예금 (Demand deposits)		202,043,612		302,836,305
(2) 예치금 (Deposits)		554,098,367		8,106,073,236
1. 특정예금 등 (Restricted Due from Financial Institutions)		154,098,367		74,899,777
2. 신탁공탁금 (trust deposit to court)		400,000,000		8,031,173,459
<b>II. 유가증권</b> (Securities)		3,717,961,160		3,740,710,271
(1) 단기매매증권 (Trading securities)		-		-
1. 주식 (Stock)		-		-
(2) 매도가능증권 (Securities available for sale)		3,717,961,160		3,740,710,271
1. 주식 (Stock)		3,717,961,160		3,677,870,271
2. 출자금 (Investment in partnerships)		-		62,840,000
<b>III. 대출채권</b> (Loans)		183,814,853,841		189,707,685,145
(1) 대여금 (Loans)		1,022,500,244		1,498,388,292
1. 임직원대여금 (Loans to Employees)	14,750,021		15,250,019	
대손충당금 (Allowance for loans)	(73,750)	14,676,271	(76,250)	15,173,769
2. 기타 (Others)	1,012,913,973		1,490,809,523	
대손충당금 (Allowance for others)	(5,090,000)	1,007,823,973	(7,595,000)	1,483,214,523
(2) 신탁계정대 (Loans to trust)	235,680,216,725		241,955,546,594	
대손충당금 (Allowance for loans to trust)	(52,887,863,128)	182,792,353,597	(53,746,249,741)	188,209,296,853
<b>IV. 유형자산</b> (Tangible fixed assets)		452,751,684		423,596,247
(1) 토지 (Land)		47,765,901		47,765,901
(2) 건물 (Buildings)	90,570,099		90,570,099	
감가상각누계액 (Buildings for Accumulated depreciation)	(18,368,856)	72,201,243	(17,055,590)	73,514,509
(3) 비품 (Equipments)	1,139,694,995		1,222,078,390	
감가상각누계액 (Equipments for Accumulated depreciation)	(956,539,039)	183,155,956	(988,245,870)	233,832,520
(4) 건설중인자산 (Construction in progress)		100,422,000		-
(5) 기타 (Others)	662,424,560		714,317,060	
감가상각누계액 (Others for Accumulated depreciation)	(613,217,976)	49,206,584	(645,833,743)	68,483,317
<b>V. 기타자산</b> (Other assets)		22,403,731,752		19,072,033,361
(1) 미수금 (Receivables)		2,157,300,680		2,603,965,819
1. 신탁보수수수금 (Receivables for trust fees and commissions received from trust account)	6,200,927,951		6,722,183,823	
대손충당금 (Allowance for receivables)	(5,251,845,016)	949,082,935	(5,010,272,855)	1,711,910,968
2. 기타 (Other receivables)	8,908,797,726		7,936,029,728	
대손충당금 (Allowance for receivables)	(7,700,579,981)	1,208,217,745	(7,043,974,877)	892,054,851
(2) 미수수익 (Accrued income)		333,502,832		1,268,651,614
1. 미수수료 (Accrued commissions)		268,095,312		511,482,836

① 미수신탁보수 (Accrued Trust fees and commissions received from trust account)	91,310,537		310,030,684
대손충당금 (Allowance for accrued commissions)	(2,653,839)	88,656,698	
② 기타 (Others)	180,340,312		201,452,152
대손충당금 (Allowance for others)	(901,698)	179,438,614	
2. 미수이자 (Accrued interest income)		65,407,520	757,168,778
① 미수채권이자 (Accrued interest receivables)		-	650,247,262
② 미수신탁계정대이자 (Accrued interest on loans to trust)	61,089,510		94,901,611
대손충당금 (Allowance for accrued interest on loans to trust)	(3,471,823)	57,617,687	
③ 기타 (Others)	7,828,977		12,019,905
대손충당금 (Allowance for others)	(39,144)	7,789,833	
<b>(3) 선급금 (Advance payments)</b>		<b>12,805,244</b>	-
1. 채권경과이자 (Accrued interest on bonds)		-	-
2. 기타 (Others)	12,869,592		-
대손충당금 (Allowance for others)	(64,348)	12,805,244	
<b>(4) 선급비용 (Prepaid expenses)</b>		<b>203,664,234</b>	<b>238,945,139</b>
<b>(5) 선급제세 (Prepaid tax)</b>		<b>117,792,607</b>	-
1. 선급법인세 (Prepaid income tax)		47,244,130	-
2. 선급부가가치세 (Prepaid VAT)		70,548,477	-
<b>(6) 보증금 (Guarantee)</b>		<b>13,151,175,780</b>	<b>7,716,385,780</b>
1. 전신전화가입권 (Telex and telephone subscription rights)		9,196,000	9,196,000
2. 임차보증금 (Guarantee for rent)		8,141,829,780	7,706,829,780
3. 기타 (Others)		5,000,150,000	360,000
<b>(7) 투자부동산 (Investment real estate)</b>		-	-
<b>(8) 무형자산 (Intangible assets)</b>		<b>474,848,834</b>	<b>563,600,509</b>
1. 개발비 (Development expenses)		-	-
2. 소프트웨어 (Software)		-	-
3. 기타 (Others)		474,848,834	563,600,509
<b>(9) 이연법인세자산 (Deferred income tax debits)</b>		<b>5,952,641,541</b>	<b>6,680,484,500</b>
<b>(10) 기타 (Others)</b>		-	-
<b>자 산 총 계 (Total assets)</b>		<b>211,145,440,416</b>	<b>221,352,934,565</b>

과 목	제14기 반기		제13기	
	금	액	금	액
<b>부 채 (Liabilities)</b>				
<b>I. 예수부채 (Deposits)</b>		-		-
(1) 기타 (Others)		-		-
<b>II. 차입부채 (Borrowings)</b>		<b>101,179,176,540</b>		<b>108,071,012,440</b>
(1) 차입금 (Borrowings)		<b>101,179,176,540</b>		<b>108,071,012,440</b>
1. 당좌차월 (Bank overdrafts)		635,000,000		31,589,800,000
2. 은행차입금 (Bank borrowings)		35,000,000,000		35,300,000,000
3. 중금차입금 (Borrowings from KSFC)		-		10,000,000,000
4. 기타 (Others)		65,544,176,540		31,181,212,440
(2) 사채 (Debenture) (사채발행차금) (Discount(Premium) on debenture issued)		-		-
(3) 기타 (Others)		-		-
<b>III. 기타부채 (Other liabilities)</b>		<b>12,279,506,953</b>		<b>15,813,039,445</b>

(1) 채무보증충당금 (Allowance for guarantees)		-	-	-
(2) 퇴직급여충당금 (Reserve for severance and retirement benefits) (퇴직보림예치금) (Retirement insurance deposit)	821,470,707		678,986,446	
(3) 특별대손충당금 (Allowance for extraordinary credit loss)	(405,421,710)	416,048,997	(441,341,190)	237,845,256
(4) 신탁위험충당금 (Allowance for trust risk)		2,280,889,421		2,086,166,280
(5) 기타충당금 (Allowance for Others)		-		822,716,200
(6) 미지급법인세 (Accrued income taxes)		-		2,741,266,953
(7) 미지급배당금 (Accrued dividends)		-		-
(8) 미지급금 (Accounts payable)		271,225,538		128,956,171
(9) 미지급비용 (Accrued expenses)		315,306,496		506,015,805
(10) 선수금 (Advances from customers)		-		-
(11) 선수수익 (Unearned income)		8,609,486,753		9,059,131,287
(12) 가수금 (Suspenses Receivable)		-		-
(13) 이연법인세부채 (Deferred income tax credits)		-		-
(14) 체세금예수금 (Withholding income taxes)		234,951,381		148,741,716
(15) 기타 (Others)		151,598,367		82,399,777
<b>부 채 총 계</b> (Total liabilities)		<b>113,458,683,493</b>		<b>123,884,051,885</b>
<b>자 본</b> (Stockholder's equity)				
I. 자본금 (Stockholder's equity)		80,000,000,000		80,000,000,000
(1) 보통주자본금 (Common stock)		80,000,000,000		80,000,000,000
(2) 우선주자본금 (Preferred stock)		-		-
II. 자본잉여금 (Capital surplus)		-		-
III. 자본조정 (Capital adjustment)		-		-
IV. 기타포괄손익누계액 (Accumulated other comprehensive)		69,071,363		63,829,610
(1) 매도가능증권평가손익 (Gain(Loss) on valuation of securities available for sale)		69,071,363		63,829,610
주식 (Stock)		69,071,363		63,829,610
(2) 지분법 자본변동 (Share of associates' other changes in net assets)		-		-
V. 이익잉여금 (Retained earnings)		17,617,685,560		17,405,053,070
(1) 이익준비금 (Legal reserve)		4,733,000,000		4,733,000,000
(2) 신탁사업적립금 (Trust reserve)		5,829,000,000		5,709,000,000
(3) 임의적립금 (Voluntary reserves)		-		-
(4) 미처분이익잉여금 (Retained earnings before appropriations)		7,055,685,560		6,963,053,070
(당기순이익) (Net income for the year)		212,632,490		1,175,523,570
<b>자 본 총 계</b> (Total stockholder's equity)		<b>97,686,756,923</b>		<b>97,468,882,680</b>
<b>부채와 자본 총계</b> (Total liabilities and stockholder's equity)		<b>211,145,440,416</b>		<b>221,352,934,565</b>

**손익계산서**

(Income Statement)

제14기 반기 2009년 1월 1일 부터 2009년 6월 30일 까지  
제13기 반기 2008년 1월 1일 부터 2008년 6월 30일 까지

KB부동산신탁(주)  
(KB Real estate trust Co., Ltd)

(단위 : 원)  
(Current money : KRW)

과 목	제14기 반기 For the Period Ended June 30, 2009		제13기 반기 For the Period Ended June 30, 2008	
	금 액		금 액	
<b>I. 영업수익</b> (Operating income)		<b>26,465,496,042</b>		<b>29,710,780,390</b>
<b>(1) 수수료수익</b> (Commissions received)	<b>18,306,769,592</b>		<b>19,501,611,131</b>	
1. 신탁보수 (Trust fees and commissions received from trust account)	14,604,215,405		16,500,214,542	
① 토지신탁 (Land trust)	4,868,058,334		5,075,580,937	
② 관리신탁 (Managing trust)	131,595,138		172,654,927	
③ 처분신탁 (Disposal trust)	963,665,129		1,152,802,591	
④ 담보신탁 (Mortgage trust)	5,840,396,347		6,026,705,222	
⑤ 분양관리신탁 (Lotting out managing trust)	2,800,500,457		4,072,470,865	
2. 대리업무보수 (Commissions Received as Agency)	2,410,198,874		2,861,559,633	
3. 기타 (Others)	1,292,355,313		139,836,956	
<b>(2) 유가증권평가 및 처분이익</b> (Gain on valuation(sales) of securities)	<b>1,956,900</b>		-	
유가증권감액손실환입 (Reversal of securities reduction losses)	1,956,900		-	
<b>(3) 이자수익</b> (Interest income)	<b>8,034,532,967</b>		<b>9,029,610,985</b>	
1. 채권이자 (Interest on bonds)	-		200,962,046	
2. 신탁계정대이자 (Interest on loans to trust)	7,840,035,693		8,683,148,967	
3. 금융기관예치금이자 (Interest on deposits)	113,377		139,274,921	
4. 기타이자 (Others)	194,383,897		6,225,051	
<b>(4) 대출채권 평가 및 처분이익</b> (Gain on valuation(disposal) of loans)	-		<b>1,179,558,274</b>	
대손충당금환입 (Reversal of allowance for credit losses)	-		1,179,558,274	
<b>(5) 기타의 영업수익</b> (Others)	<b>122,236,583</b>		-	
1. 배당금수익 (Dividends income)	7,182,535		-	
2. 충당금환입액 (Reversal of allowance)	70,926,100		-	
① 신탁위험충당금환입 (Reversal of allowance for trust risk)	-		-	
② 기타 (Others)	70,926,100		-	
3. 기타대손충당금환입 (Reversal of allowance for others)	-		-	
4. 기타 (Others)	44,127,948		-	
<b>II. 영업비용</b> (Operating expense)		<b>25,588,989,202</b>		<b>13,345,455,621</b>
<b>(1) 이자비용</b> (Interest expense)	<b>2,509,073,296</b>		<b>1,869,037,784</b>	
1. 차입금이자 (Interest on borrowings)	2,509,073,296		1,869,037,784	
① 증금차입금이자 (Interest on borrowings from KSFC)	158,219,178		458,917,805	

② 은행차입금이자 (Interest on bank borrowings)	2,082,371,234	957,957,421
③ 기타 (Others)	268,482,884	452,162,558
2. 기타 (Others)	-	-
<b>(2) 대출평가 및 처분손실</b> <b>(Loss on valuation(disposal) of loans)</b>	<b>14,029,035,395</b>	<b>-</b>
1. 대손상각비 (Credit loss expenses)	14,029,035,395	-
2. 기타 (Others)	-	-
<b>(3) 판매비와관리비</b> <b>(General and administrative expenses)</b>	<b>7,824,849,253</b>	<b>8,816,285,559</b>
1. 급여 (Salary)	4,277,010,000	5,069,124,980
① 임원 (Directors)	777,950,000	906,150,870
② 직원 (Employees)	3,499,060,000	4,162,974,110
2. 퇴직급여 (Severance pay)	374,480,591	325,203,176
① 임원 (Directors)	23,282,282	30,137,600
② 직원 (Employees)	351,198,309	295,065,576
3. 명예퇴직금 (Early retirement)	-	-
4. 복리후생비 (Other benefits for employees)	779,952,070	685,862,942
5. 전산운영비 (Computer system operation expenses)	45,052,855	37,582,281
6. 임차료 (Rental expenses)	412,994,178	435,110,262
7. 지급수수료 (Miscellaneous commissions)	552,024,371	596,682,037
8. 접대비 (Entertainment expenses)	228,361,984	234,401,263
9. 광고선전비 (Advertising expenses)	114,547,239	230,201,960
10. 감가상각비 (Depreciation)	89,887,318	113,309,573
11. 조사연구비 (Research and study expense)	19,226,078	4,712,187
12. 연수비 (Training expense)	45,503,105	82,546,150
13. 무형자산상각비 (Amortization on intangible assets)	130,252,075	133,639,863
14. 세금과공과금 (Tax and dues)	238,941,631	314,502,800
15. 등기소송비 및 공고비 (Legal expenses)	97,286,930	204,975,810
16. 회의비 (Business Meeting Expenses)	60,496,595	55,741,310
17. 인쇄비 (Printings Expenses)	11,676,794	14,747,060
18. 여비교통비 (Travel Expenses)	98,910,036	82,746,690
19. 차량유지비 (Vehicles Maintenance Expenses)	42,673,423	43,618,656
20. 소모품비 (Supplies Expenses)	52,067,248	47,104,279
21. 수도광열비 (Utility Expenses)	-	-

22. 보험료 (Insurance Premium)	9,943,490		8,189,095
23. 행사비 (Event Expenses)	-		-
24. 기타 (Others)	143,561,242		96,283,185
<b>(4) 기타의 영업비용 (Others)</b>	<b>1,226,031,258</b>		<b>2,660,132,278</b>
1. 총당금전입액 (Provision for allowances)	194,723,141		160,021,211
① 신탁위험총당금전입액 (Provision for allowances for trust risk)	194,723,141		160,021,211
② 기타 (Others)	-		-
2. 기타대손상각비 (Credit loss expenses)	1,031,308,117		2,500,111,067
3. 기타 (Others)	-		-
<b>III. 영업이익 (Operating profit(loss))</b>		<b>876,506,840</b>	<b>16,365,324,769</b>

과 목	제14기 반기		제13기 반기	
	금 액		금 액	
<b>IV. 영 업 외 수 익 (Non-operating income)</b>		<b>85,040,034</b>		<b>120,606,748</b>
(1) 유형자산처분이익 (Gain on disposition of tangible assets)	33,000		196,000	
(2) 기타 (Others)	85,007,034		120,410,748	
<b>V. 영 업 외 비 용 (Non-operating expense)</b>		<b>8,001,000</b>		<b>876,220,788</b>
(1) 유형자산처분손실 (Loss on disposition of tangible assets)	1,000		-	
(2) 기부금 (Donations)	8,000,000		31,000,000	
(3) 기타 (Others)	-		845,220,788	
<b>VI. 법인세비용차감전계속사업손익 (Net income(loss) before income tax from continuing operations)</b>		<b>953,545,874</b>		<b>15,609,710,729</b>
<b>VII. 계속사업손익 법인세비용 (Income tax expense from continuing operations)</b>		<b>740,913,384</b>		<b>4,338,315,027</b>
<b>VIII. 계속사업이익(손실) (Net income(loss) from continuing operations)</b>		<b>212,632,490</b>		<b>11,271,395,702</b>
<b>IX. 중단사업손익 (Net Income from Discontinued Operations)</b>				
<b>X. 당기순이익(순손실) (Net income(loss))</b>		<b>212,632,490</b>		<b>11,271,395,702</b>

## 분기대차대조표

(Balance Sheets)

제 20 기 반기      2009년    6월    30일    현재  
제 19 기            2008년    12월   31일    현재

KB인베스트먼트

KB Investment Co., Ltd.

(in KRW)

과            목	제20기 반기 As of June 30, 2009		제19기 As of Dec. 31, 2008	
	금	액	금	액
<b>자                    산</b> (ASSETS)				
I. 유    동    자    산 (CURRENT ASSETS)		23,685,053,064		893,910,726
1. 현    금    및    현    금    성    자    산 (Cash and cash equivalents)		23,057,199,161		17,287,302
2. 단    기    금    융    상    품 (Short-term financial instruments)	2,000,000		-	
대    손    충    당    금 (Allowance for doubtful account)	-	2,000,000	-	-
3. 미    수    수    익 (Accounts Receivable)	121,600,080		368,137,778	
대    손    충    당    금 (Allowance for doubtful account)	(-)1,033,601	120,566,479	(-)1,033,601	367,104,177
4. 미    수    수    익 (Accrued Income)	427,825,981		459,539,821	
대    손    충    당    금 (Allowance for doubtful account)	(-)244,432	427,581,549	(-)428,333	459,111,488
5. 선    급    법    인    세 (Prepaid income taxes)		-		40,247,600
6. 선    급    금 (Advance Payment)		70,160,179		491,655
7. 선    급    비    용 (Prepaid Expenses)		7,545,696		9,668,504
II. 창    업    투    자    자    산 (INVESTMENTS IN SMALL AND MEDIUM-SIZE ENTERPRISES)		63,031,914,888		63,721,199,960
(1) 투    자    실    적    자    산 (Investments in start-up venture enterprises)		50,015,848,427		49,948,254,842
1. 투    자    주    식 (Equity securities)		22,694,537,383		22,966,597,713
2. 투    자    채    권 (Debt securities)	6,438,657,719		7,778,657,719	
대    손    충    당    금 (Allowance for doubtful account)	(-)376,677,719	6,061,980,000	(-)386,837,719	7,391,820,000
3. 프    로   젝   트    투    자 (Project investments)	-		11,646,020	
대    손    충    당    금 (Allowance for doubtful account)	-	-	(-)11,646,020	-
4. 투    자    조    합    출    자    금 (Investments in venture investment partnerships)		21,259,331,044		19,589,837,129
(2) 경    영    지    원    자    산 (Investments for supporting small and medium-size enterprises)		13,016,066,461		13,772,945,118
1. 중    소    기    업    투    자    주    식 (Equity securities)		7,564,161,265		7,947,614,675
2. 중    소    기    업    투    자    채    권 (Debt securities)	3,146,498,220		4,224,540,144	
대    손    충    당    금 (Allowance for doubtful account)	(-)26,851,500	3,119,646,720	(-)36,201,500	4,188,338,644

3. 해외투자주식 (Overseas equity securities)		1,959,814,837		1,264,815,941
4. 해외투자채권 (Overseas Debt securities)	375,634,254		375,366,473	
대손충당금 (Allowance for doubtful account)	(-)3,190,615	372,443,639	(-)3,190,615	372,175,858
III. 기업구조조정투자자산 (INVESTMENTS IN RESTRUCTURING ENTERPRISES)		12,068,138,674		12,482,318,994
1. 기업구조조정주식 (Equity securities)		2,000,000,000		2,000,000,000
2. 기업구조조정채권 (Debt securities)	-		-	
대손충당금 (Allowance for doubtful account)	-	-	-	-
3. 기업구조조정조합출자금 (Investments in corporate restructuring partnerships)		10,068,138,674		10,482,318,994
IV. 비유동자산 (NON-CURRENT ASSETS)		30,042,857,557		38,287,817,136
(1) 투자자산 (Investment Assets)		23,709,546,327		31,211,032,539
1. 매도가능증권 (Available-for-Sale Securities)	18,872,628,826		17,607,219,690	
대손충당금 (Allowance for doubtful account)	(-)30,600,000	18,842,028,826	(-)22,100,000	17,585,119,690
2. 사모투자전문회사출자금 (Investments in private equity fund)		4,495,847,774		4,503,962,339
3. 장기금융상품 (Long-term financial instruments)		-		2,000,000
4. 장기대여금 (Loans to employees)	-		9,000,000,000	
대손충당금 (Allowance for doubtful account)	-	-	(-)76,500,000	8,923,500,000
5. 파생상품자산 (Derivative assets)		371,669,727		196,450,510
(2) 유형자산 (tangible assets)		52,486,083		60,789,609
1. 비품 (Equipment)	306,492,516		306,292,516	
감가상각누계액 (Accumulated depreciation)	(-)254,010,433	52,482,083	(-)245,506,907	60,785,609
2. 임차점포시설물 (Furniture and fixtures)	225,940,000		225,940,000	
감가상각누계액 (Accumulated depreciation)	(-)225,936,000	4,000	(-)225,936,000	4,000
(3) 무형자산 (Intangible Assets)		157,604,479		243,570,560
1. 소프트웨어 (Software)		157,604,479		243,570,560
(4) 기타비유동자산 (Other non-current assets)		6,123,220,668		6,772,424,428
1. 이연법인세자산 (Deferred tax assets)		2,487,693,819		2,817,789,380
2. 보증금 (Guarantee deposits paid)	2,674,606,000		2,674,666,000	
대손충당금 (Allowance for doubtful account)	-	2,674,606,000	0	2,674,666,000
3. 회원권 (Membership rights)		405,668,000		407,168,000

4. 장 기 미 수 수 익 (Long-term accrued Income)	-		320,270,498	
대 손 충 당 금 (Allowance for doubtful account)	-	-	(-)2,722,299	317,548,199
5. 장 기 미 수 금 (Long-term accounts Receivable)	654,919,976		654,919,976	
대 손 충 당 금 (Allowance for doubtful account)	(-)99,667,127	555,252,849	(-)99,667,127	555,252,849
<b>자 산 총 계</b> (TOTAL ASSETS)		<b>128,827,964,183</b>		<b>115,385,246,816</b>
<b>부 채</b> (LIABILITIES)				
Ⅰ 유 동 부 채 (CURRENT LIABILITIES)		20,851,818,872		11,535,841,624
1. 단 기 차 입 금 (Short-term Borrowings)		20,000,000,000		10,300,000,000
2. 미 지 급 비 용 (Accrued expenses)		184,319,136		435,590,304
3. 선 수 금 (Advances receipts)		167,893,800		109,893,800
4. 미 지 급 금 (Account payables)		52,104,450		115,867,727
5. 예 수 금 (Withholdings)		30,834,820		114,556,460
6. 미 지 급 배 당 금 (Dividends Payable)		-		-
7. 선 수 수 익 (Unearned Revenues)		416,666,666		459,933,333
Ⅱ 비 유 동 부 채 (NON-CURRENT LIABILITIES)		84,714,516		61,672,846
1 퇴 직 급 여 총 당 금 (Allowance for retirement and severance benefit)	106,708,375		83,666,705	
국 민 연 금 전 환 금 (Contribution to National Pension Plan)	(-)2,405,550		(-)2,405,550	
퇴 직 보 험 예 치 금 (Due from Insurer Severance Benefit)	(-)19,588,309	84,714,516	(-)19,588,309	61,672,846
<b>부 채 총 계</b> (TOTAL LIABILITIES)		<b>20,936,533,388</b>		<b>11,597,514,470</b>
<b>자 본</b> (SHAREHOLDERS' EQUITY)				
Ⅰ 자 본 금 (CAPITAL STOCK)		44,758,985,000		44,758,985,000
1. 보 통 주 자 본 금 (Common stock)		44,758,985,000		44,758,985,000
Ⅱ 자 본 잉 여 금 (CAPITAL SURPLUS)		18,886,808,627		18,886,808,627
1. 주 식 발 행 초 과 금 (Capital in Excess of Par Value)		17,867,655,521		17,867,655,521
2. 기 타 자 본 잉 여 금 (Other additional capital)		1,019,153,106		1,019,153,106
Ⅲ 기 타 포 괄 손 익 누 계 액 (ACCUMULATED OTHER COMPREHENSIVE INCOME)		(-)1,469,857,440		(-)2,554,898,455
1. 투 자 주 식 평 가 이 익 (Unrealized holding gains for equity securities)		345,847,767		124,160,034

2. 투자주식평가손실 (Unrealized holding loss for equity securities)	(-)1,919,451,416	(-)2,142,102,393
3. 매도가능증권평가이익 (Unrealized holding gains for available-for-sale securities)	332,687,779	-
4. 매도가능증권평가손실 (Unrealized holding loss for available-for-sale securities)	(-)391,461,289	(-)419,165,202
5. 지분법자본변동 (Unrealized gains on Equity Securities)	240,200,166	-
6. 부의지분법자본변동 (Unrealized Loss on Equity Securities)	(-)77,680,447	(-)117,790,894
V. 이익잉여금 (RETAINED EARNINGS)	45,715,494,608	42,696,837,174
1. 이익준비금 (Legal reserve)	3,711,695,155	3,711,695,155
2. 임의적립금 (Voluntary reserve)	3,845,010,557	3,845,010,557
3. 처분전이익잉여금 (Unappropriated retained earnings)	38,158,788,896	35,140,131,462
<b>자 본 총 계</b> (TOTAL SHAREHOLDERS' EQUITY)	<b>107,891,430,795</b>	<b>103,787,732,346</b>
<b>부 채 와 자 본 총 계</b> (TOTAL LIABILITIES & SHAREHOLDERS' EQUITY)	<b>128,827,964,183</b>	<b>115,385,246,816</b>

"첨부된 재무제표에 대한 주석 참조"  
"See accompanying notes to financial statements."

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# 분기손익계산서

(Income Statements)

제20(당)기 반기 2009년 1월 1일부터 2009년 6월 30일까지

제19(전)기 반기 2008년 1월 1일부터 2009년 6월 30일까지

KB인베스트먼트

KB Investment Co., Ltd.

(in KRW)

과 목	제20기 반기 For the period ended June 30, 2009		제19기 반기 For the period ended June 30, 2008	
1. 영업수익 (OPERATING REVENUES)		6,511,586,165		5,602,221,676
1. 투자수익 (revenues on investments in small and medium-size		2,087,292,377		1,825,734,625
1) 창업투자자산처분이익 (Gains on sales of investments)	870,288,189		1,050,605,229	
2) 창업투자주식배당금수익 (Dividends from equity securities)	210,456,311		16,167,950	
3) 창업투자채권이자 (Interest on debt securities)	458,580,115		167,610,535	
4) 프로젝트투자수익 (Gains on project investments)	-		169,745,453	
5) 창업투자주식지분법이익 (Gains on valuation of equity securities using the equity method of accounting)	-		-	
6) 창업투자채권전환수익 (Gains on conversion of debt securities)	546,170,820		-	
7) 기타투자수익 (Other investment revenues)	1,796,942		421,605,458	
2. 투자조합수익 (Revenues on Venture investment partnership)		1,300,537,676		1,551,387,137
1) 투자조합관리보수 (Fees on management of venture investment partnership)	1,026,793,742		777,437,553	
2) 투자조합분배수익 (Distribution from venture investment partnership)	-		-	
3) 투자조합출자금지분법평가이익 (Gains on valuation of investments in venture using the equity method of accounting)	273,743,934		773,949,584	
3. 기업구조조정투자수익 (Revenues on Investments in restructuring enterprises)		1,328,767,520		1,465,721,954
1) 기업구조조정자산처분이익 (Gains on sales of investments)	-		446,025,010	
2) 기업구조조정주식배당금수익 (Dividends from equity securities)	-		-	
3) 기업구조조정채권이자 (Interest on debt securities)	-		-	
4) 기업구조조정조합관리보수 (Fees on management of corporate restructuring partnership)	500,341,093		710,726,665	
5) 기업구조조정조합지분법평가이익 (Gains on valuation of investments in corporate restructuring partnership using the equity method of accounting)	828,426,427		308,970,279	

4. 운 용 수 익 (Other investment revenues)		1,765,388,592		749,377,960
1) 이 자 수 익 (Interest Income)	378,148,381		100,267,690	
2) 매 도 가 능 증 권 처 분 이 익 (Gains on sales of available-for-sale securities)	536,427,715		566,881,090	
3) 매 도 가 능 증 권 배 당 금 수 익 (Dividends from available-for-sale securities)	57,015,030		32,480,000	
4) 매 도 가 능 증 권 이 자 (Interest on available-for-sale securities)	151,805,032		49,749,180	
5) 사 모 투 자 전 문 회 사 처 분 이 익 (Gains on sales of private equity)	28,021,440		-	
6) 사 모 투 자 전 문 회 사 관 리 보 수 (Fees on management of private equity fund)	613,970,994		-	
7) 사 모 투 자 전 문 회 사 지 분 법 평 가 이 익 (Gains on valuation of investments in private equity fund using the equity method of accounting)	-		-	
8) 파 생 상 품 평 거 래 이 익 (Gain on sales of derivatives )	-		-	
9) 파 생 상 품 평 가 이 익 (Valuation gains on derivatives )	-		-	
5. 경 영 자 문 료 수 익 (Consulting fees)		29,600,000		10,000,000
II. 영 업 비 용 (OPERATING EXPENSES)		3,646,865,043		3,294,237,260
1. 투 자 및 금 융 비 용 (INVESTMENT AND FINANCIAL EXPENSES)		767,654,038		442,917,735
1) 이 자 비 용 (Interest expenses)	193,473,670		88,996,133	
2) 지 급 수 수 료 (Commission expenses)	21,744,770		20,842,161	
3) 창 업 투 자 자 산 처 분 손 실 (Losses on sales of investments in small and medium-size)	-		-	
4) 창 업 투 자 주 식 손 상 차 손 (Impairment losses on investments in small and	474,433,289		69,725,504	
5) 창 업 투 자 채 권 대 손 상 각 비 (Bad debt expenses on investments in small and	-		31,568,143	
6) 프 로 젝 트 투 자 평 가 손 실 (Valuation gains on Project investments)	-		1,012,500	
7) 매 도 가 능 증 권 처 분 손 실 (Losses on sales of available -for- sale securities)	-		-	
8) 매 도 가 능 증 권 손 상 차 손 (Impairment losses on available -for- sale securities)	61,387,744		204,188,273	
9) 매 도 가 능 증 권 대 손 상 각 비 (Bad debt expenses on available -for- sale securities)	8,500,000		22,100,000	
10) 사 모 투 자 전 문 회 사 지 분 법 평 가 손 실 (Losses on valuation of investments in private equity fund using the equity method of accounting)	8,114,565		-	
11) 파 생 상 품 평 가 손 실 (Valuation gains on derivatives)	-		-	
12) 기 타 의 대 손 상 각 비 (Other bad debt expenses)	-		4,485,021	
2. 투 자 조 합 비 용		359,332,091		-
1) 투 자 조 합 출 자 금 지 분 법 평 가 손 실 (Losses on valuation of investments in venture investment partnership using the	359,332,091		-	

3. 기업구조조정투자비용		16,851,469		90,594,930
1) 기업구조조정채권대손상각비 (Bad debt expenses on investments in restructuring)	-		-	
2) 기업구조조정출자금지분법평가손실 (Losses on valuation of investments in corporate restructuring partnership using the equity method of accounting)	11,210,669		10,397,030	
3) 지급수수료 (Commission expenses)	5,640,800		80,197,900	
4. 일반관리비 (administrative expenses)		2,503,027,445		2,760,724,595
III. 영업이익 (OPERATING INCOME(LOSSES))		2,864,721,122		2,307,984,416
IV. 영업외수익 (NON-OPERATING INCOME)		110,315,208		363,902
1. 임직원대여금이자 (Interest on loans to employees)	-		287,500	
2. 대손충당금환입 (Reversal of allowance for doubtful accounts)	14,766,200		64,400	
3. 유형자산처분이익 (Gains on disposition of tangible assets)	197,120		-	
4. 잡수익 (Miscellaneous gains)	95,351,888		12,002	
V. 영업외비용 (NON-OPERATING EXPENSES)		432,668		-
1. 유형자산처분손실 (Losses on disposition of tangible assets)	-		-	
2. 기부금 (Contributions)	-		-	
3. 회원권손상차손 (Impairment loss on membership rights)	-		-	
4. 잡손실 (Miscellaneous losses)	432,668		-	
VI. 법인세비용차감전계속사업이익 (CONTINUING OPERATION INCOME BEFORE INCOME TAX)		2,974,603,662		2,308,348,318
VII. 계속사업이익법인세비용 (INCOME TAX EXPENSE)		(-)44,053,772		-
VIII. 당기순이익 (NET INCOME FOR THE YEAR)		3,018,657,434		2,308,348,318

"첨부된 재무제표에 대한 주석 참조"

"See accompanying notes to financial statements."

## 대 차 대 조 표

제 14(당) 기 1분기 2009년 6월 30일 현재 (As of June 30, 2009)

제 13(전) 기 2009년 3월 31일 현재 (As of March 31, 2009)

KB선물

KB Futures (3월 결산법인)

(Unit : Korean won)

과 목	제 14기 1분기 As of June 30, 2009	제 13기 As of March 31, 2009
자산		
(Assets)		
1. 현금 및 예치금	147,296,569,131	133,160,844,514
(Cash and deposits)		
가. 현금 및 현금성자산	10,796,568,185	9,208,336,063
(Cash and cash equivalents)		
1) 보통예금	1,791,214,865	708,336,063
(Demand deposits)		
2) 외화예금	5,353,320	
(Foreign currency deposits)		
3) 양도성예금증서	9,000,000,000	8,500,000,000
(Negotiable certificate of deposits)		
나. 예치금	136,500,000,946	123,952,508,451
(Deposits)		
II. 유가증권	20,390,647,457	26,359,739,469
(Securities)		
가. 매도가등증권	9,510,677,704	8,522,242,762
(Available-for-sale securities)		
나. 만기보유증권	10,879,969,753	17,837,496,707
(Held-to-maturity securities)		
III. 유형자산	963,712,063	975,653,874
(Tangible assets)		
(감가상각누계액)	(-)1,096,929,804	(-)962,050,893
(Accumulated depreciation)		
1) 기구비품감가상각누계액	(-)761,455,938	(-)640,558,027
(Accumulated depreciation)		
2) 기타유형자산감가상각누계액	(-)335,473,866	(-)321,492,866
(Accumulated depreciation)		
가. 기구비품	1,615,264,667	1,519,277,567
(Furniture and equipments)		
나. 기타유형자산	445,377,200	418,427,200
(Other tangible assets)		
IV. 기타자산	4,884,574,267	5,074,478,806
(Other assets)		
가. 미수금	32,924,000	16,710,000
(Accounts Receivable)		
나. 미수수익	758,050,153	925,834,501
(Accrued Income)		
다. 선급금	60,100,000	38,500,000
(Advance payments)		
라. 선급비용	84,150,742	98,086,804
(Prepaid expenses)		
마. 보증금	352,837,000	352,837,000
(Guarantee)		
바. 손해배상공동기금	2,467,219,000	2,501,756,515
(Collective fund for default loss)		
사. 무형자산	514,287,039	525,747,653
(Intangible assets)		
1) 소프트웨어	6,661,465	7,409,384
(Software)		
2) 기타무형자산	507,625,574	518,338,269
(Other intangible assets)		
아. 기타	615,006,333	615,006,333
(Others)		
자 산 총 계	173,535,502,918	165,570,716,663
(Total Assets)		
부채		
(Liabilities)		
I. 예수부채	135,535,279,062	122,861,294,181
(Deposits)		
가. 투자자예수금	135,535,279,062	122,861,294,181
(Customers' deposits)		
1) 위탁거래예수금	132,239,234,310	121,312,318,712
(Customers' deposits for brokerage)		
2) 위탁거래외화예수금	3,296,044,752	1,548,975,469
(Overseas deposits for trading)		
II. 차입부채		7,000,000,000
(Loan)		

가. 원화차입금 (Loan)	7,000,000,000		
III. 기타부채 (Other liabilities)		4,146,797,063	4,276,259,268
가. 퇴직급여충당금 (Reserve for severance and retirement benefits)	582,139,530		505,051,430
나. 미지급법인세 (Accrued income taxes)	1,468,744,228		1,349,359,070
다. 미지급금 (Accounts payable)	528,093,682		667,014,108
라. 미지급비용 (Accrued expenses)	147,444,365		275,292,966
마. 이연법인세부채 (Deferred income tax liabilities)	1,317,186,533		1,270,434,799
바. 제세금예수금 (Withholding income taxes)	103,188,725		209,106,895
부 채 총 계 (Total liabilities)		139,682,076,125	134,137,553,449
자본 (Stockholder's equity)			
I. 자본금 (Capital stock)		20,000,000,000	20,000,000,000
가. 보통주자본금 (Common stock)		20,000,000,000	20,000,000,000
II. 기타포괄손익누계액 (Accumulated other comprehensive income)		5,078,328,609	4,307,349,355
가. 매도가능증권평가이익 (Gain on valuation of securities available for sale)		5,078,328,609	4,307,349,355
III. 이익잉여금 (Retained earnings)		8,775,098,184	7,125,813,859
가. 이익준비금 (Reserve for loss on futures trading)		1,590,000,000	690,000,000
나. 선물거래책임준비금 (Reserve for loss on futures transactions)		65,522,154	65,522,154
다. 미처분이익잉여금 (Retained earnings before appropriations)		7,119,576,030	6,370,291,705
자 본 총 계 (Total stockholder's equity)		33,853,426,793	31,433,163,214
부 채 와 자 본 총 계 (Total liabilities and stockholder's equity)		173,535,502,918	165,570,716,663

## 손익계산서

제14(당)기 1분기 2009년 4월 1일부터 2009년 6월 30일까지  
제13(전)기 1분기 2008년 4월 1일부터 2008년 6월 30일까지

KB선물

KB Futures (3월 결산법인)

(Unit : Korean won)

과목	제14기 1분기 For the Period Ended June 30, 2009	제13기 1분기 For the Period Ended June 30, 2008
I. 영업수익 (Operating income)	6,645,183,237	4,917,548,870
가. 수수료수익 (Commissions received)	4,494,237,204	2,312,050,606
1) 수탁수수료 (Brokerage commissions)	4,494,237,204	4,494,237,204
나. 파생상품거래이익 (Gain on derivatives transactions)	944,827,000	1,094,730,000
1) 선물거래이익 (Gain on sales of futures)	944,827,000	1,070,195,000
2) 장외파생상품거래이익 (Gain on sales of OTC derivatives)		20,800,000
3) 해외선물정산이익 (Gain on settlement of futures)		3,735,000
다. 이자수익 (Interest income)	1,205,994,801	1,487,387,523
1) 채권이자 (Interest on bonds)	243,669,133	193,142,564
2) 증금예치금이자 (Interest on deposits with KSFC)	586,129,580	986,976,169
3) 양도성예금증서이자 (Interest on certificate of deposits)	142,455,916	121,466,299
4) 금융기관예치금이자 (Interest on deposits)	204,201,462	115,899,093
5) 환매조건부채수이자 (Interest on securities purchased under resale agreements)		7,379,726
6) 예금이자 (Interest on deposits)	2,435,088	25,193,417
7) 기타이자 (Other Interest income)	27,103,622	37,330,255
라. 외환거래이익 (Gain on foreign transactions)	124,232	23,380,741
1) 외화환산이익 (Gain on foreign exchanges translation)	124,232	23,380,741
마. 기타의 영업수익 (Others)		
II. 영업비용 (Operating expenses)	4,470,568,545	3,365,843,218
가. 수수료비용 (Commissions expense)	1,223,051,165	547,784,504
1) 매매수수료 (Trading commissions)	1,202,098,676	537,912,393
2) 송금수수료 (Commissions Paid on Remittance)	2,644,089	
3) 기타수수료비용 (Other commissions)	18,308,400	9,872,111
나. 파생상품거래손실 (Loss on derivatives transactions)	94,843,000	27,880,000
1) 선물거래손실 (Loss on sales of futures)	94,843,000	16,480,000
2) 해외선물거래손실 (Gain on settlement of futures)		
3) 장외파생상품거래손실 (Loss on sales of OTC derivatives)		11,400,000
4) 선물정산손실 (Loss on settlement of futures)		
다. 이자비용 (Interest expense)	284,655,569	233,234,481
1) 차입금이자 (Interest on borrowings)	109,535,888	
2) 투자자에탁금이용료 (Interest on customer's deposits)	175,119,681	233,234,481
라. 외환거래손실 (Loss on foreign transactions)	70,254,407	59,343

1) 외화환산손실 (Loss on foreign exchanges translation)	70,254,355		59,343
2) 외환차손 (Loss on foreign currency transactions)	52		
마. 판매비와일반관리비 (General and administrative expenses)		2,797,764,404	2,556,884,890
1) 급여 (Salary)	1,348,611,978		1,510,263,930
2) 퇴직급여 (Severance pay)	89,325,762		64,919,269
3) 복리후생비 (Other benefits for employees)	125,118,945		109,746,232
4) 전산운영비 (Computer system operation expenses)	295,564,805		309,829,659
5) 임차료 (Rental expenses)	155,316,823		147,984,642
6) 지급수수료 (Miscellaneous commissions)	84,263,161		10,440,430
7) 접대비 (Entertainment expenses)	61,208,601		55,485,356
8) 광고선전비 (Advertising expenses)	37,383,566		429,000
9) 감가상각비 (Depreciation)	134,878,911		65,103,945
10) 연수비 (Training expenses)	4,050,155		680,870
11) 무형자산상각비 (Amortization of intangible assets)	38,960,614		4,544,786
12) 세금과공과 (Tax and dues)	143,248,870		69,149,240
13) 회의비 (Conference expenses)	13,914,761		22,620,438
14) 인쇄비 (Printing expenses)	383,540		617,160
15) 여비교통비 (Traveling expenses)	18,404,238		16,085,315
16) 차량유지비 (Maintenance expenses of cars)	14,066,980		13,371,937
17) 소모품비 (Office supplies expenses)	1,830,778		1,837,480
18) 보험료 (Insurance expenses)	13,742,580		10,912,980
19) 행사비 (Events expenses)	1,169,100		
20) 기타 (Miscellaneous expenses)	216,320,236		142,862,221
III. 영 업 이 익 (Operating profit)		2,174,614,692	1,551,705,652
IV. 영업외수익 (Non-operating income)		21,531,403	3,705,000
가. 잡수익 (Miscellaneous income)		21,531,403	3,705,000
V. 영업외비용 (Non-operating expenses)		16,469,596	31,485,996
가. 유형자산처분손실 (Loss on disposition of tangible assets)			
나. 기부금 (Donations)			
다. 잡손실 (Miscellaneous losses)		15,969,596	31,485,996
VI. 법인세차감전순이익(순손실) (Net income before income tax expense)		2,179,676,499	1,523,924,656
VII. 계속사업손익 법인세비용 (Income tax expense)		530,392,174	426,732,091
IX. 당 기 순 이 익 (Net income)		1,649,284,325	1,097,192,565

## 대 차 대 조 표

(Balance Sheet)

제11기 반기 : 2009년 6월 30일 현재

제10기 : 2008년 12월 31일 현재

KB신용정보 (KB Credit Information)

(KRW)

계 정 과 목 (Title of Account)	As of June 30, 2009		As of December 31, 2008	
	금	액 (Amount)	금	액 (Amount)
<b>자 산</b>				
<b>Assets</b>				
<b>I. 유 동 자 산</b>		<b>21,752,401,282</b>		<b>37,316,869,708</b>
<b>Current assets</b>				
<b>(1) 당 좌 자 산</b>		21,752,401,282		37,316,869,708
<b>(Quick assets)</b>				
1. 현금및현금성자산		2,410,185,902		1,245,391,805
(Cash and cash equivalents)				
2. 단기금융상품		13,793,179,012		30,567,657,260
(Short-term financial instruments)				
3. 매출채권	4,640,381,327		4,427,930,354	
(Trade receivables)				
(대손충당금)	(24,714,686)	4,615,666,641	(23,368,465)	4,404,561,889
(Allowance for Doubtful Accounts)				
4. 미수금	32,424,119		25,690,997	
(Non-trade Receivables)				
(대손충당금)	(7,473,059)	24,951,060	(8,718,841)	16,972,156
(Allowance for Doubtful Accounts)				
5. 미수수익		724,250,534		1,053,370,087
(Accrued Revenues)				
6. 선급비용		136,408,133		27,619,230
(Prepaid Expenses)				
7. 선급금	48,000,000		1,303,800	-
(Advance Payments)				
(대손충당금)	(240,000)	47,760,000	(6,519)	1,297,281
(Allowance for Doubtful Accounts)				
<b>II. 비 유 동 자 산</b>		<b>12,798,005,922</b>		<b>13,256,095,654</b>
<b>Non-current assets</b>				
<b>(1) 투 자 자 산</b>		2,818,909,250		2,937,004,672
<b>(Investments)</b>				
1. 장기금융상품		41,889,600		159,985,022
(Long-term financial instruments)				
2. 제가입권		2,777,019,650		2,777,019,650
(Deposits paid for memberships)				
<b>(2) 유 형 자 산</b>		1,002,112,545		1,043,391,634
<b>(Tangible assets)</b>				
1. 임차점포시설물	976,699,108		667,859,928	
(Leasehold improvements)				
(감가상각누계액)	(836,042,931)	140,656,177	(527,761,194)	140,098,734
(Accumulated depreciation)				
2. 비 품	2,678,383,098		2,840,377,028	
(Office equipment)				
(감가상각누계액)	(2,161,616,030)	516,767,068	(2,295,955,563)	544,421,465
(Accumulated depreciation)				
3. 기계장치	3,382,269,140		3,283,489,140	
(Machinery)				
(감가상각누계액)	(3,037,579,840)	344,689,300	(2,924,617,705)	358,871,435
(Accumulated depreciation)				
<b>(3) 무 형 자 산</b>		385,674,694		441,939,452
<b>(Intangible Assets)</b>				
1. 개발비		0		84,000,000
(Development costs)				
2. 기타의 무형자산		385,674,694		357,939,452
(Other Intangible Assets)				

(4) 기타비유동자산 (Other non-current assets)		8,591,309,433		8,833,759,896
1. 임차보증금 (Guarantee Deposits)		8,199,528,760		8,426,863,986
2. 이연법인세자산 (Deferred income tax assets)		391,780,673		406,895,910
<b>&lt; 자산 총계 &gt;</b> (Total Assets)		<b>34,550,407,204</b>		<b>50,572,965,362</b>
<b>부채</b> Liabilities				
<b>I. 유동부채</b>		<b>11,644,839,064</b>		<b>4,061,696,155</b>
1. 단기차입금 (Short-term Borrowings)		7,600,000,000		-
2. 미지급비용 (Accrued expenses)		2,791,487,187		2,722,574,775
3. 미지급법인세 (Income taxes payable)		558,366,294		486,127,024
4. 예수금 (Withholdings)		551,577,109		596,797,812
5. 유동이연법인세부채 (Deferred income tax liabilities)		143,408,474		256,196,544
<b>II. 비유동부채</b> Long-term liabilities		<b>1,620,833,822</b>		<b>2,042,804,315</b>
1. 퇴직급여충당금 (Reserve for Retirement and Severance Benefits)	0		2,067,862,319	
(퇴직신탁예치금) (Deposits for Retirement and Severance Benefits)	0		(858,911,996)	
(퇴직연금운용자산) (Pension for Retirement and Severance Benefits)	0	0	(786,979,830)	421,970,493
2. 손해배상위험충당금 (Allowance for Indemnity)		1,620,833,822		1,620,833,822
<b>&lt; 부채 총계 &gt;</b> Total liabilities		<b>13,265,672,886</b>		<b>6,104,500,470</b>
<b>자본</b> Stockholders' equity				
<b>I. 자본금</b>		<b>6,262,000,000</b>		<b>6,262,000,000</b>
Capital stock				
1. 보통주자본금 (Common stock)		6,262,000,000		6,262,000,000
<b>II. 자본잉여금</b>		<b>1,421,789,955</b>		<b>1,421,789,955</b>
Additional Paid-in and Other Capital				
1. 주식발행초과금 (Additional Paid-in Capital)		1,188,805,592		1,188,805,592
2. 기타자본잉여금 (Other Additional Capital)		232,984,363		232,984,363
<b>III. 이익잉여금</b>		<b>13,600,944,363</b>		<b>36,784,674,937</b>
Retained earnings				
1. 이익준비금 (Legal Appropriated Retained Earnings)		3,131,000,000		1,070,873,600
2. 미처분이익잉여금 (Retained Earnings before Appropriation)		10,469,944,363		35,713,801,337
<b>&lt; 자본 총계 &gt;</b> (Total Stockholders' Equity)		<b>21,284,734,318</b>		<b>44,468,464,892</b>
<b>&lt; 부채와 자본 총계 &gt;</b> (Total Liabilities and Stockholders' Equity)		<b>34,550,407,204</b>		<b>50,572,965,362</b>

## 손익계산서

(Income Statement)

제11기 반기: 2009년1월1일부터 2009년 6월30일까지

제10기 반기: 2008년1월1일부터 2008년 6월30일까지

KB Credit Information

(KRW)

계정 과 목 (Title of Account)	제11기 반기 For the Period Ended June 30, 2009		제10기 반기 For the Period Ended June 30, 2008	
	금	액 (Amount)	금	액 (Amount)
<b>I. 매출</b> Sales		<b>26,320,374,873</b>		<b>28,268,662,912</b>
<b>(1) 용역수입</b> (Revenues-Services)		26,320,374,873		28,268,662,912
1. 채권추심용역수입 (Collection fees)	23,790,815,491		24,688,398,903	
2. 임대차조사용역수입 (Lease Investigation fees)	2,433,397,182		3,544,541,909	
3. 민원대행용역수입 (Delivery fees)	67,537,200		15,822,100	
4. 신용조사용역수입 (Credit Investigation fees)	28,625,000		19,900,000	
<b>II. 매출원가</b> Cost of Service		<b>15,584,762,316</b>		<b>16,424,857,886</b>
1. 통신비 (Communication Expenses)	1,134,816,617		1,326,066,570	
2. 지급수수료 (Service Fees)	14,287,963,959		14,934,390,696	
3. 등기소송비 (Registration Expenses)	161,981,740		164,400,620	
<b>III. 매출총이익( I - II )</b> Gross Profit		<b>10,735,612,557</b>		<b>11,843,805,026</b>
<b>IV. 판매비와관리비</b> Selling and Administrative Expenses		<b>8,628,045,898</b>		<b>9,200,247,038</b>
<b>(1) 인건비</b> Salaries and Wages		<b>5,194,382,671</b>		<b>5,519,617,578</b>
1. 임원급여 (Executive Compensations)	432,200,000		460,403,223	
2. 직원급여 (Employee Salary Expenses)	2,336,055,176		2,916,613,004	
3. 제수당 (Miscellaneous Benefits)	2,113,647,526		1,681,891,329	
4. 퇴직급여충당금진입액 (Contribution to Provision for Severance Benefits)	312,479,969		460,710,022	
<b>(2) 물건비</b> Non-salary Administrative Expenses		<b>3,433,663,227</b>		<b>3,680,629,460</b>
1. 복리후생비 (Employee Benefits)	926,902,082		959,626,991	
2. 여비교통비 (Travel Expenses)	41,694,432		36,206,350	
3. 세금과공과 (Taxes and Dues)	59,800,125		61,842,440	
4. 소모품비 (Supplies Expenses)	130,734,142		142,673,705	

5. 도서 인쇄비 (Publication Expenses)	12,847,317		12,103,020
6. 지급임차료 (Rental Expenses)	469,206,430		469,638,068
7. 수선유지비 (Repairs Expenses)	134,770,050		128,001,747
8. 차량비 (Vehicles Maintenance Expenses)	197,195,165		192,736,056
9. 보험료 (Insurance Premium)	8,615,503		5,187,117
10. 지급수수료 (Service Fees)	780,013,074		923,922,345
11. 운반보관료 (Freight Expenses)	9,875,318		12,212,940
12. 업무추진비 (Entertainment Expenses)	16,148,210		13,788,850
13. 회의비 (Conference Expenses)	121,413,368		154,275,467
14. 광고선전비 (Advertising Expenses)	19,496,619		8,080,000
15. 교육훈련비 (Training Expenses)	37,820,033		27,112,000
16. 포상비 (Reward Expenses)	13,942,217		4,442,800
17. 등기소송비 (Registration Expenses)	19,096,582		8,797,790
18. 감가상각비 (Depreciation Expenses)	286,904,339		321,978,464
19. 무형자산상각비 (Amortization Expenses on Intangible Assets)	145,842,000		196,318,700
20. 대손상각비 (Bad Debt Expenses)	-		-
21. 손해배상충당비 (Contribution to Provisions for Other Estimated Liabilities)	1,346,221		1,684,610
<b>V. 영업이익(III-IV) Operating Income</b>		<b>2,107,566,659</b>	<b>2,643,557,988</b>
<b>VI. 영업외수익 Non-operating Revenues</b>		<b>801,292,709</b>	<b>682,836,875</b>
(1) 이자수익 (Interest Revenues)		782,218,477	682,526,775
(2) 대손충당금환입 (Reversal of Allowance for Doubtful Accounts)		6,305,618	-
(3) 잡이익 (Miscellaneous Revenues)		12,768,614	310,100
(4) 부의영업권환입 (Amortization on Negative Goodwill)		-	-
(5) 투자자산처분이익		-	-
<b>VII. 영업외비용 Non-operating Expenses</b>		<b>280,732,740</b>	<b>106,146,924</b>
(1) 기타의대손상각비 (Other Bad Debt Expenses)			-
(2) 유형자산처분손실 (Losses on Disposition of Property, Plant, and Equipment)			-
(3) 잡손실 (Miscellaneous Losses)		2,824,209	-

(4) 전기오류수정손실 (Losses on prior period adjustment)				106,146,924
(5) 투자자산감액손실 (Impairment Losses on Investments)				
(6) 기부금 ( A contribution)				
(7) 이자비용 ( Interest Expenses)		277,908,531		
<b>VIII. 법인세차감전순이익(V+VI-VII)</b> Income Before Income Tax Expenses		<b>2,628,126,628</b>		<b>3,220,247,939</b>
<b>IX. 법인세비용</b> Income Tax Expenses		<b>611,857,202</b>		<b>872,368,183</b>
<b>X. 당기순이익(IX-X)</b> Net Income		<b>2,016,269,426</b>		<b>2,347,879,756</b>
<b>XI. 주당순이익</b> Earnings per share		<b>1,610</b>		<b>1,875</b>

## 대 차 대 조 표

Balance Sheet

제19기 반기 : 2009. 6. 30 현재  
제18기 : 2008. 12. 31 현재  
Current Period : June 30, 2009  
Prior Period : Dec. 31, 2008

(주)케이비데이터시스템

(단위 : 원)

KB Data Systems CO.,Ltd

(Unit : Korean Won)

계 정 과 목 Title of Account	As of June 30, 2009 Current Period		As of December 31, 2008 Prior Period	
	금 액 Amount		금 액 Amount	
<b>자 산</b> (Assets)				
I. 유 동 자 산 (Current assets)		<b>50,652,167,780</b>		<b>43,909,087,022</b>
(1). 당 작 자 산 (Quick assets)		<b>46,687,269,780</b>		<b>43,863,167,792</b>
1. 현금및현금성자산 (Cash and cash equivalents)		9,522,792,329		1,619,509,162
2. 단기금융상품 (Short-term financial instruments)		11,150,000,000		20,850,000,000
3. 매 출 채 권 (Accounts receivable)	17,883,259,089		8,267,855,756	
대손충당금 (Allowance for doubtful accounts)	89,416,295	17,793,842,794	41,339,279	8,226,516,477
4. 단기대여금 (Short-term loans)	21,288,000		19,438,000	
대손충당금 (Allowance for doubtful accounts)	106,440	21,181,560	97,190	19,340,810
5. 미 수 금 (Accounts Receivable)		55,244,356		-
6. 미 수 수 익 (Accrued income)		527,330,880		667,176,483
7. 용역미수금 (Service receivables)	7,075,399,757		12,339,031,922	
대손충당금 (Allowance for doubtful accounts)	35,376,998	7,040,022,759	61,695,160	12,277,336,762
8. 선 급 금 (Advance Payments)		35,625,127		-
9. 선 급 비 용 (Prepaid Expenses)		541,229,975		203,288,098
(2). 재 고 자 산 (inventories)		<b>3,964,898,000</b>		<b>45,919,230</b>
1. 상 품 (merchandise)		3,964,898,000		45,919,230
II. 비 유 동 자 산 (Non-current assets)		<b>2,914,516,279</b>		<b>2,622,637,971</b>
(1). 투 자 자 산 (Investments assets)		<b>1,725,899,160</b>		<b>1,497,156,310</b>
1. 장 기 대 여 금 (Long-term loans)	269,768,000		280,412,000	
대손충당금 (Allowance for doubtful accounts)	1,348,840	268,419,160	1,402,060	279,009,940
2. 제 가 입 권 (Memberships)		1,457,480,000		1,218,146,370
(2). 유 형 자 산 (Tangible assets)		<b>241,677,468</b>		<b>310,831,206</b>
1. 기 계 장 치 (Machinery and equipment)	1,103,641,787		1,095,864,381	
감가상각누계액 (Accumulated depreciation)	919,586,596	184,055,191	861,029,498	234,834,883
2. 차 량 운 반 구 (Vehicles)	27,955,526		27,955,526	
감가상각누계액 (Accumulated depreciation)	24,783,508	3,172,018	23,645,719	4,309,807
3. 비 품 (Furniture and fixtures)	490,642,460		489,572,460	
감가상각누계액 (Accumulated depreciation)	436,192,201	54,450,259	417,885,944	71,686,516

(3). 무형 자산 (Intangible assets)		<b>182,360,418</b>		<b>48,513,283</b>
1. 소프트웨어 (Software)		182,360,418		48,513,283
(4). 기타비유동자산 (Other non-current assets)		<b>764,579,233</b>		<b>766,137,172</b>
1. 이연법인세자산 (Deferred tax assets)		92,021,973		142,302,179
2. 보증금 (Guarantee deposits)		672,557,260		623,834,993
<b>자산 총계 (Total assets)</b>		<b>53,566,684,059</b>		<b>46,531,724,993</b>
<b>부채 (Liabilities)</b>				
I. 유동부채 (Current liabilities)		<b>37,045,006,912</b>		<b>18,296,814,162</b>
1. 매입채무 (Accounts payable)		33,911,392,646		14,849,204,390
2. 단기차입금 (Short-term Borrowings)		720,000,000		-
3. 미지급금 (Other accounts payable)		-		-
4. 미지급법인세 (Income tax payable)		723,975,965		1,622,477,850
5. 미지급배당금 (Dividends Payable)		-		-
6. 부가세예수금 (VAT Withholdings)		568,189,393		913,502,586
7. 선수금 (Advances received)		750,650,897		158,223,464
8. 예수금 (Withholdings)		196,802,130		238,376,579
9. 미지급비용 (Accrued expenses)		58,625,888		371,417,350
10. 이연법인세부채 (Deferred Income tax liabilities)		115,369,993		143,611,943
II. 비유동부채 (Long-term liabilities)		<b>2,129,829,172</b>		<b>1,695,944,062</b>
1. 퇴직급여충당금 (Accrued severance benefits)	7,025,496,737		6,751,051,306	
국민연금전환금 (Transfer to national pension fund)	47,721,400		52,652,800	
퇴직연금 (Retirement pension assets)	4,847,946,165	2,129,829,172	5,002,454,444	1,695,944,062
<b>부채 총계 (Total liabilities)</b>		<b>39,174,836,084</b>		<b>19,992,758,224</b>
<b>자본금 (Stockholders' equity)</b>				
I. 자본금 (Capital stock)		<b>8,000,000,000</b>		<b>8,000,000,000</b>
(수권주식수 : 100만주) (Authorized shares : 1,000,000 shares)				
(1주당금액 : 1만원) (₩10,000 par value)				
1. 자본금 (Common stock)		8,000,000,000		8,000,000,000
(발행주식수 : 80만주) (Issued shares : 800,000 shares)				
II. 이익잉여금 (Retained earnings)		<b>6,391,847,975</b>		<b>18,538,966,769</b>
1. 법정적립금 (Legal reserve)		3,009,987,200		1,509,987,200
2. 임의적립금 (Voluntary reserve)		521,820,135		10,741,820,135
3. 미처분이익잉여금 (Unappropriated retained earnings)		2,860,040,640		6,287,159,434
(당기순이익) (Total retained earnings)		(2,852,881,206)		(6,278,699,147)
<b>자본 총계 (Total shareholders' equity)</b>		<b>14,391,847,975</b>		<b>26,538,966,769</b>
<b>부채와자본 총계 (Total liabilities and shareholders' equity)</b>		<b>53,566,684,059</b>		<b>46,531,724,993</b>

# 손익계산서

## Income Statement

제19(당)기 : 2009. 1. 1 부터 2009. 6. 30 까지  
 제18(전)기 : 2008. 1. 1 부터 2008. 6. 30 까지  
 Current Period : Years Ended June 30, 2009  
 Prior Period : Years Ended June 30, 2008

㈜케이비데이터시스템  
 KB Data Systems CO.,Ltd

(단위 : 원)

(Unit : Korean Won)

계정과목 Title of Account	For the 6 months ended June 30, 2009 Current Period		For the 6 months ended June 30, 2008 Prior Period	
	금 액 Amount	금 액 Amount	금 액 Amount	금 액 Amount
<b>I. 매출액</b> (SALES)		<b>55,075,757,582</b>		<b>32,278,022,301</b>
1. 상품매출 (Sales of merchandise)	16,430,153,628		1,408,703,000	
2. 용역수익 (Service revenue)	38,645,603,954		30,869,319,301	
<b>II. 매출원가</b> (COST OF SALES)		<b>49,804,207,668</b>		<b>28,766,982,532</b>
1. 상품매출원가 (Cost of merchandise)	16,146,122,857		1,336,142,250	
2. 용역매출원가 (Cost of service)	33,658,084,811		27,430,840,282	
<b>III. 매출총이익</b> (GROSS PROFIT)		<b>5,271,549,914</b>		<b>3,511,039,769</b>
<b>IV. 판매비와관리비</b> (SELLING AND ADMINISTRATIVE EXPENSES)		<b>2,386,143,282</b>		<b>2,539,176,981</b>
1. 인건비 (Payroll)	<b>1,376,092,436</b>		<b>1,547,489,659</b>	
1. 급여 (Salaries)	1,331,530,773		1,346,756,175	
2. 퇴직급여 (Provision for severance benefits)	44,561,663		200,733,484	
2. 경비 (Expenses)	<b>1,010,050,846</b>		<b>991,687,322</b>	
1. 복리후생비 (Employee benefits)	181,495,133		191,372,906	
2. 여비교통비 (Travel)	480,000		5,597,223	
3. 통신비 (Communication)	23,606,969		18,312,304	
4. 세금과공과 (Taxes and dues)	29,588,333		30,018,074	
5. 소모품비 (Supplies)	11,354,723		20,014,197	
6. 도서인쇄비 (Publication)	10,723,413		12,294,400	
7. 지급임차료 (Rental)	244,343,029		225,652,788	
8. 감가상각비 (Depreciation)	36,737,495		46,664,383	
9. 무형자산상각비 (Amortization on intangible asset)	10,569,614		7,923,555	
10. 대손상각비 (Bad debt expenses)	21,714,884		0	
11. 수선유지비 (Repair)	8,761,365		8,443,480	
12. 차량비 (Vehicle)	50,512,579		44,116,310	
13. 보험료 (Insurance expenses)	2,370,664		0	
14. 지급수수료 (Commissions)	174,029,829		93,503,713	
15. 업무추진비 (Business Development Expenses)	60,298,621		57,396,572	
16. 광고선전비 (Advertising)	8,875,600		9,895,613	
17. 교육훈련비 (Education and training)	3,626,160		40,035,061	

18. 경상연구개발비 (Ordinary development cost)	118,267,657		169,855,680	
19. 조사연구비 (Research cost)	1,200,000		1,224,000	
20. 포 상 비 (Bonuses)	0		700,000	
21. 등기소송비 (Registration and legal fees)	885,000		791,200	
22. 전산업무비 (IT maintenance)	10,609,778		7,875,863	
V. 영 업 이 익 (OPERATING INCOME)		<b>2,885,406,632</b>		<b>971,862,788</b>
VI. 영업외수익 (NON-OPERATING INCOME)		<b>959,412,634</b>		<b>823,673,233</b>
1. 이자수익 (Interest income.)	715,943,515		636,379,466	
2. 유형자산처분이익 (Gains on disposition of property and equipment)	0		3,706,151	
3. 대손충당금환입 (Reversal of allowance for doubtful accounts)	0		163,387,596	
4. 외환차익 (Gain on foreign currency transactions)	3,839,786		0	
5. 제가입권손상차손환입 (Reversal of impairment loss on membership)	239,333,630		0	
6. 잡 익 (Reversal of allowance for doubtful accounts)	295,703		20,200,020	
VII. 영업외비용 (NON-OPERATING EXPENSES)		<b>92,742,339</b>		<b>44,127,000</b>
1. 이자비용 (Interest expenses)	84,921,339		0	
2. 기 부 금 (Donations)	500,000		0	
3. 유형자산처분손실 (Loss on disposal of tangible assets)	8,000		1,000	
4. 외환차손 (Loss on foreign currency transaction)	7,313,000		0	
5. 제가입권손상차손 (Impairment loss on membership)	0		44,126,000	
VIII. 법인세비용차감전순이익 (INCOME BEFORE INCOME TAX)		<b>3,752,076,927</b>		<b>1,751,409,021</b>
IX. 법인세비용 (INCOME TAX EXPENSE)	899,195,721	<b>899,195,721</b>	550,473,785	<b>550,473,785</b>
X. 당기순이익 (NET INCOME FOR THE PERIOD)		<b>2,852,881,206</b>		<b>1,200,935,236</b>
X I . 주 당 순 익 (EARNING PER SHARE) 기본주당순이익 (Basic earning per share)		<b>3,566 원</b>		<b>1,501 원</b>