

본 자료는 외부감사인의 감사(검토)가 완료되지 않은 상태에서 작성된 것으로  
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.

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

제2기 3분기 2009년 9월 30일 현재

제1기 2008년 12월 31일 현재

㈜ KB금융지주

(단위 : 백만원)

KB Financial Group

(in Million won)

과 목	제2(당)기 3분기	제1(전)기
<b>자 산</b>		
(Assets)		
I. 현금 및 예치금	866,931	1,849
(Cash & Due from Bank)		
1. 예치금	866,931	1,849
(Due from Banks)		
II. 유가증권	17,181,933	16,345,052
(Securities)		
1. 지분법적용투자주식	17,181,933	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	2,116	3,214
(Tangible Assets)		
1. 업무용동산	3,758	3,583
(Property and Equipment)		
감가상각누계액	(1,642)	(369)
(Accumulated Depreciation)		
V. 기타자산	27,536	18,904
(Other Assets)		
1. 예치보증금	21,434	13,825
(Guarantee Deposits Paid)		
2. 미수금	-	2
(Accounts Receivable)		
3. 미수수익	2,545	1,225
(Accrued Revenues Receivable)		
4. 선급비용	826	1,607
(Prepaid Expenses)		
5. 무형자산	2,680	2,009
(Intangible Assets)		
6. 잡자산	51	236
(Sundry Assets)		
<b>자 산 총 계</b>	<b>18,247,666</b>	<b>16,568,019</b>
(Total Assets)		

<b>부</b>	<b>채</b>		
	(Liabilities)		
I .	차입부채	798,195	730,572
	(Borrowings & Bonds Payable)		
1.	차입금	-	232,000
	(Borrowings)		
2.	사채	800,000	500,000
	(Bonds payable)		
	사채할인발행차금	(1,805)	(1,428)
	(Debentures Discount)		
II .	기타부채	14,675	8,836
	(Other Liabilities)		
1.	미지급금	133	226
	(Accounts Payable)		
2.	미지급비용	5,646	2,629
	(Accrued Expenses Payable)		
3.	이연법인세부채	5,890	4,649
	(Deferred income tax liabilities)		
4.	수입제세	383	171
	(Withholding Taxes)		
5.	퇴직급여충당부채	4,999	3,346
	(Allowance for Severance and Retirement Benefits)		
	퇴직보험예치금	(2,376)	(2,185)
	(Due from Insurance Retirement Benefits)		
<b>부</b>	<b>채</b>	<b>총</b>	<b>계</b>
		<b>812,870</b>	<b>739,408</b>
	(Total Liabilities)		
<b>자</b>	<b>본</b>		
	(Stockholders' Equity)		
I .	자본금	1,931,758	1,781,758
	(Capital Stock)		
1.	보통주자본금	1,931,758	1,781,758
	(Common Stock)		
II .	자본잉여금	16,428,852	15,473,511
	(Capital Surplus)		
1.	주식발행초과금	12,220,754	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.	지분법자본조정변동	(3,166,277)	(3,145,102)
	(Unrealized Gain on Equity Securities under Equity Method)		
IV .	기타포괄손익누계액	1,081,802	1,087,503
	(Accumulated Other Comprehensive Income)		
1.	지분법자본변동	1,082,543	1,094,351
	(Unrealized Gain on Equity Securities under Equity Method)		

2. 부의지분법자본변동 (Unrealized Loss on Equity Securities under Equity Method)	(741)	(6,848)
V. 이익잉여금 (Retained Earnings)	1,158,661	630,941
1. 법정적립금 (Legal Reserve)	61,200	-
2. 임의적립금 (Voluntary Reserve)	568,000	-
3. 미처분이익잉여금 (Retained Earnings Before Appropriation)	529,461	630,941
<b>자 본 총 계</b> (Total Stockholders' Equity)	<b>17,434,796</b>	<b>15,828,611</b>
<b>부 채 및 자 본 총 계</b> (Total Liabilities and Stockholders' Equity)	<b>18,247,666</b>	<b>16,568,019</b>

## 분기손익계산서

### (Income Statement)

제2기 3분기 2009년 7월 1일 부터 2009년 9월 30일 까지  
 제2기 누적3분기 2009년 1월 1일 부터 2009년 9월 30일 까지  
 제1기 3분기 2008년 9월 29일 부터 2009년 9월 30일 까지  
 제1기 누적3분기 2008년 9월 29일 부터 2009년 9월 30일 까지

(주) KB금융지주

(단위 : 백만원)

KB Financial Group

(in Million won)

과 목	제2(당)기 3분기		제1(전)기 3분기	
	3개월	누적	3개월	누적
<b>I. 영업수익</b>	<b>214,468</b>	<b>633,322</b>	<b>568,853</b>	<b>568,853</b>
(Operating Revenues)				
1. 지분법이익	209,732	623,339	568,853	568,853
(Gain using the Equity Method of Accounting)				
2. 이자수익	4,644	9,741	-	-
(Interest Income)				
가. 예치금이자	2,324	2,590	-	-
(Interest on due from Banks)				
나. 대출채권이자	2,320	7,151	-	-
(Interest on Loans)				
3. 유가증권 처분 및 평가이익	92	92	-	-
(Gain on Valuation and Disposal of Securities)				
가. 매도가능증권처분이익	92	92	-	-
(Gain on Disposal of Available-for-sale Securities)				
4. 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>40,734</b>	<b>111,525</b>	<b>704</b>	<b>704</b>
(Operating Expenses)				
1. 지분법손실	20,043	44,364	321	321
(Loss using the Equity Method of Accounting)				
2. 이자비용	14,611	42,096	9	9
(Interest Expenses)				
가. 차입부채이자	1,157	5,498	9	9
(Interest on Borrowings)				
나. 사채이자	13,454	36,598	-	-
(Interest on Debentures)				
3. 수수료비용	496	4,345	5	5
(Commission Expenses)				
4. 판매비와관리비	5,584	20,720	369	369
(Administrative Expenses)				
가. 급여	2,764	11,415	-	-
(Salaries)				

나. 퇴직급여 (Provision for Current Year Severance And Retirement Benefits)	104	1,544	-	-
다. 복리후생비 (Others Employee Benefit)	494	1,460	-	-
라. 임차료 (Rental Expenses)	270	751	-	-
마. 감가상각비 (Depreciation)	431	1,273	16	16
바. 무형자산상각비 (Amortization on Intangible Assets)	206	541	-	-
사. 세금과공과 (Taxes and Dues)	20	128	1	1
아. 광고선전비 (Advertising Expense)	21	261	345	345
자. 경상개발비 (Ordinary R&D)	230	331	-	-
차. 기타 (Others)	1,044	3,016	7	7
<b>III. 영업이익</b> (Operating Income)	<b>173,734</b>	<b>521,797</b>	<b>568,149</b>	<b>568,149</b>
<b>IV. 영업외수익</b> (Non-Operating Income)	<b>48</b>	<b>272</b>	<b>-</b>	<b>-</b>
가. 기타영업외수익 (Others)	48	272	-	-
<b>V. 영업외비용</b> (Non-Operating Expenses)	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>VI. 법인세비용차감전순이익</b> (Income Before Income Tax Expenses)	<b>173,782</b>	<b>522,069</b>	<b>568,149</b>	<b>568,149</b>
<b>VII. 법인세비용</b> (Income Tax Expenses)	<b>65</b>	<b>88</b>	<b>100</b>	<b>100</b>
<b>VIII. 당기순이익</b> (Net Income)	<b>173,717</b>	<b>521,981</b>	<b>568,049</b>	<b>568,049</b>

**분기연결재무상태표**  
**(Consolidated Statement of Financial Position)**

제2기 3분기 2009년 9월 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 3분기	제 1(전기)
<b>자산</b>		
(Assets)		
I. 현금 및 예치금	9,702,793	8,316,197
(Cash & Due from Bank)		
1. 현금	2,937,956	2,190,748
(Cash)		
2. 외국통화	293,974	272,521
(Foreign Currency)		
3. 예치금	6,470,863	5,852,928
(Due from Banks)		
II. 유가증권	44,316,286	38,985,268
(Securities)		
1. 단기매매증권	7,603,389	7,643,501
(Trading Securities)		
2. 매도가능증권	22,964,445	17,475,496
(Available-for-sale Securities)		
3. 만기보유증권	13,088,571	12,915,977
(Held-to-maturity Securities)		
4. 지분법적용투자주식	659,881	950,294
(Investment Stock Using the Equity Method)		
III. 대출채권	199,312,212	198,930,186
(Loans)		
대손충당금	(3,766,909)	(3,477,442)
(Allowance for Credit Losses)		
이연대출부대수익비용	168,489	187,370
(Loan Origination Cost)		
1. 콜론	589,904	157,983
(Call Loans)		
2. 내국수입유산스	2,227,250	2,444,897
(Domestic Import Usance Bill)		
3. 신용카드채권	11,279,466	11,526,024
(Credit Card Accounts)		
4. 매입외환	2,243,176	2,754,415
(Bills Bought in Foreign Currency)		
5. 매입어음	16,640	486,555
(Bills Bought in Won)		

6. 환매조건부채권매수 (Bonds Purchased under Resale Agreements)	680,000	1,230,000
7. 대출금 (Loans & Discounts)	181,707,215	178,850,090
8. 팩토링채권 (Factoring Receivables)	29	10,328
9. 지급보증대지급금 (Advances for Customers)	75,120	73,140
10. 사모사채 (Private Placement Corporate Bonds)	4,091,229	4,685,622
11. 출자전환채권 (Loans Debt-Equity Swap)	603	1,204
IV. 유형자산 (Tangible Assets)	3,367,775	3,502,549
1. 유형자산 (Tangible Assets)	5,395,981	5,390,949
감가상각누계액 (Accumulated Depreciation)	(2,015,866)	(1,867,892)
손상차손누계액 (Accumulated Impairment Losses)	(12,340)	(20,508)
V. 기타자산 (Other Assets)	15,760,880	17,814,591
대손충당금 (Allowance for Credit Losses)	(322,951)	(288,737)
1. 예치보증금 (Guarantee Deposits Paid)	1,493,687	1,438,480
2. 미수금 (Accounts Receivable)	7,271,104	5,241,945
3. 미수수익 (Accrued Revenues Receivable)	1,079,570	1,271,329
4. 선급비용 (Prepaid Expenses)	123,062	111,940
5. 이연법인세자산 (Deferred Income Tax Debits)	17,864	14,633
6. 파생상품자산 (Derivatives instruments Assets)	4,227,497	8,385,602
7. 미회수내국환채권 (Domestic Exchange Settlements Debits)	798,509	547,746
8. 신탁계정대여금 (Loans to Trust Accounts)	241,419	241,956
9. 무형자산 (Intangible Assets)	340,074	412,897
10. 잡자산 (Sundry Assets)	491,045	436,800
<b>자산총계</b> (Total Assets)	<b>272,459,946</b>	<b>267,548,791</b>

<b>부채</b>		
(Liabilities)		
I. 예수부채	175,566,148	162,210,372
(Depository Liabilities)		
1. 요구불예금	53,828,434	48,048,810
(Demand Deposits)		
2. 기한부예금	95,472,685	89,186,727
(Time Deposits)		
3. 양도성예금증서	26,265,029	24,974,835
(Negotiable Certificates of Deposits)		
II. 차입부채	56,743,138	63,495,480
(Borrowings & Bonds Payable)		
1. 콜머니	2,582,098	3,443,811
(Call Money)		
2. 매출어음	62,345	191,435
(Bills Sold)		
3. 환매조건부채권매도	3,318,045	4,978,020
(Bonds Sold under Repurchase Agreements)		
4. 매도유가증권	991,845	326,675
(Securities Sold)		
5. 차입금	10,230,870	11,449,296
(Borrowings)		
6. 사채	39,631,876	43,190,941
(Bonds payable)		
사채할인발행차금	(73,941)	(84,698)
(Debentures Discount)		
III. 기타부채	22,462,725	25,780,892
(Other Liabilities)		
1. 미지급금	6,917,797	5,442,972
(Accounts Payable)		
2. 미지급비용	4,650,508	5,348,699
(Accrued Expenses Payable)		
3. 선수수익	158,891	177,877
(Unearned Revenues)		
4. 이연법인세부채	199,889	160,101
(Deferred income tax liabilities)		
5. 수입제세	89,114	116,050
(Withholding Taxes)		
6. 수입보증금	160,102	107,965
(Deposits for Letter of Guarantees and Others)		
7. 대행업무수입금	219,402	273,599
(Accounts for Agency Businesses)		
8. 미지급내국환채무	219,000	203,645
(Domestic Exchange Settlement Credits)		
9. 미지급외국환채무	160,711	67,056
(Foreign Exchanges)		

10. 대리점 (Liability Incurred by Agency Relationship)	1,043,606	481,559
11. 파생상품부채 (Derivatives Instruments Liabilities)	3,850,098	8,042,975
12. 신탁계정미지급금 (Borrowings from Trust Accounts)	1,178,537	2,351,093
13. 퇴직급여충당부채 (Allowance for Severance and Retirement Benefits)	552,395	848,459
퇴직보험예치금 (Due from Insurance Retirement Benefits)	(289,775)	(569,152)
국민연금전환금 (Transfer to National Pension Fund)	(50)	(55)
14. 지급보증충당부채 (Allowance for Acceptances and Guarantees losses)	107,470	122,462
15. 기타충당부채 (Other Allowance)	767,827	707,968
16. 책임준비금 (Policy Reserves)	1,876,195	1,470,019
17. 잡부채 (Sundry Liabilities)	601,008	427,600
<b>부채총계</b> (Total Liabilities)	<b>254,772,011</b>	<b>251,486,744</b>
<b>자본</b> (Stockholders' Equity)		
I. 지배회사지분 (Majority Interest)	17,434,796	15,828,611
1. 자본금 (Stockholders' Equity)	1,931,758	1,781,758
가. 보통주자본금 (Common Stock)	1,931,758	1,781,758
2. 연결자본잉여금 (Capital Surplus)	16,428,852	15,473,511
가. 주식발행초과금 (Capital in Excess of Par Value)	12,220,754	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)	1,081,802	1,087,503

가. 매도가능증권평가손익 (Gain on Valuation of Available-for-sale Securities)	190,222	193,231
나. 만기보유증권평가손익 (Gain on Valuation of Held-to-maturity Securities)	431	27
다. 지분법자본변동 (Unrealized Gain on Equity Securities under Equity Method)	1,591	9,581
라. 부의지분법자본변동 (Unrealized Loss on Equity Securities under Equity Method)	(3,146)	(9,634)
마. 파생상품평가손익 (Valuation Gain on Derivatives for Cashflow Hedge)	-	442
바. 유형자산재평가이익 (Gain on Revaluation of Tangible Assets)	892,704	893,856
5. 연결이익잉여금 (Retained Earnings)	1,158,661	630,941
가. 법정적립금 (Legal Reserve)	61,200	-
나. 임의적립금 (Voluntary Reserve)	568,000	-
다. 미처분이익잉여금 (Retained Earnings Before Appropriation)	529,461	630,941
II. 소수주주지분 (Minority Interest)	253,139	233,436
<b>자본총계</b> (Total Stockholders' Equity)	<b>17,687,935</b>	<b>16,062,047</b>
<b>부채와자본총계</b> (Total Liabilities and Stockholders' Equity)	<b>272,459,946</b>	<b>267,548,791</b>

## 분기연결손익계산서

### (Consolidated Income Statement)

제2기 3분기 2009년 7월 1일 부터 2009년 9월 30일 까지  
 제2기 누적3분기 2009년 1월 1일 부터 2009년 9월 30일 까지  
 제1기 3분기 2008년 9월 29일 부터 2008년 9월 30일 까지  
 제1기 누적3분기 2008년 9월 29일 부터 2008년 9월 30일 까지

(주)KB금융지주와 그 종속회사  
 KB Financial Group and subsidiaries

(단위 : 백만원)  
 (in Million won)

과 목	제2(당)기 3분기		제1(전)기 3분기	
	3개월	누적	3개월	누적
<b>I. 영업수익</b>	<b>6,679,499</b>	<b>24,487,629</b>	<b>11,769,356</b>	<b>11,769,356</b>
(Operating Revenues)				
1. 이자수익	3,458,825	11,153,466	4,255,974	4,255,974
(Interest Income)				
가. 예치금이자	13,800	38,636	8,933	8,933
(Interest on due from Banks)				
나. 유가증권이자	443,428	1,335,086	467,435	467,435
(Interest on Securities)				
다. 대출채권이자	2,986,409	9,746,836	3,764,607	3,764,607
(Interest on Loans)				
라. 기타이자수익	15,188	32,908	14,999	14,999
(Other Interest Income)				
2. 유가증권평가 및 처분이익	49,148	527,781	62,044	62,044
(Gain on Valuation and Sales of Securities)				
가. 단기매매증권평가이익	1,696	18,117	1,204	1,204
(Gain on Valuation of Trading Securities)				
나. 단기매매증권처분이익	46,908	189,626	27,172	27,172
(Gain on Sales of Trading Securities)				
다. 매도가능증권처분이익	-	316,558	33,668	33,668
(Gain on Sales of Available-for-sale Securities)				
라. 만기보유증권처분이익	544	3,055	-	-
(Gain on Sales of Held-to-Maturity Securities)				
마. 매도가능증권손상차손환입	-	425	-	-
(Restoration of Available-for-sale Securities Impairment losses)				
3. 대출채권평가 및 처분이익	36,432	76,189	3,372	3,372
(Gain on Valuation and Sales of Loans)				
가. 대출채권처분이익	36,432	76,189	3,372	3,372
(Gain on Sales of Loans)				
4. 외환거래이익	212,160	999,842	228,909	228,909
(Revenues on Foreign Exchange)				
가. 외환거래이익	212,160	999,842	228,909	228,909
(Revenues on Foreign Exchange)				
5. 수수료수익	367,866	1,073,147	377,318	377,318
(Fees and Commissions Revenues)				
가. 수입수수료	292,063	847,248	307,125	307,125
(Commissions Received)				
나. 수입보증료	11,336	36,397	9,616	9,616
(Guarantee Fees)				
다. 신용카드관련수수료	51,918	149,108	43,095	43,095
(Commissions on Credit Cards)				

라. 국민주택기금관리수수료 (Management Commissions Received from National Housing Fund)	12,549	40,394	17,482	17,482
6. 신탁업무운용수익 (Fees and Commissions from Trust Accounts)	47,540	121,531	37,200	37,200
가. 신탁업무운용수익 (Fees and Commissions from Trust Accounts)	47,540	121,531	37,200	37,200
7. 배당금수익 (Dividends Income)	29,985	71,858	2,100	2,100
가. 단기매매증권배당수익 (Dividends on Trading Securities)	42	1,944	446	446
나. 매도가능증권배당수익 (Dividends on Available-for-Sale Securities)	29,943	69,914	1,654	1,654
8. 보험수익 (Revenue from Life Insurance Business)	204,995	562,191	177,393	177,393
가. 보험료수익 (Premium Income)	204,724	560,402	177,284	177,284
나. 재보험수익 (Reinsurance Ceded)	271	1,789	109	109
9. 기타영업수익 (Other operating revenues)	2,272,548	9,901,624	6,625,046	6,625,046
가. 파생상품거래이익 (Gain on Derivatives Transactions)	1,650,266	7,058,182	2,979,374	2,979,374
나. 파생상품평가이익 (Gain on Valuation of Derivatives Instruments)	452,014	2,420,883	3,623,560	3,623,560
다. 공정가액위험회피관련이익 (Gain on Fair Value Hedged Items)	123,537	358,225	8,020	8,020
라. 지급보증충당부채환입액 (Transfer From Allowance for Acceptances and Guarantees Losses)	39,160	12,803	62	62
마. 기타충당부채환입액 (Transfer From Other Allowance)	190	14,540	14,030	14,030
바. 기타영업잡수익 (Others)	7,381	36,991	-	-
<b>II. 영업비용 (Operating Expenses)</b>	<b>6,534,462</b>	<b>23,907,280</b>	<b>11,175,844</b>	<b>11,175,844</b>
1. 이자비용 (Interest Expenses)	1,982,732	6,478,628	2,433,551	2,433,551
가. 예수부채이자 (Interest on Depository Liabilities)	1,320,271	4,321,735	1,669,674	1,669,674
나. 차입부채이자 (Interest on Borrowings & Bonds Payable)	651,129	2,102,374	747,318	747,318
다. 기타이자비용 (Other Interest Expense)	11,332	54,519	16,559	16,559
2. 유가증권평가 및 처분손실 (Loss on Valuation and Sales of Securities)	93,528	300,896	126,167	126,167
가. 단기매매증권평가손실 (Loss on Valuation of Trading Securities)	3,946	43,919	-	-
나. 단기매매증권처분손실 (Loss on Sales of Trading Securities)	41,220	137,546	75,023	75,023
다. 매도가능증권처분손실 (Loss on Sales of Available-for-Sale Securities)	20,893	72,296	7,407	7,407
라. 만기보유증권처분손실 (Loss on Sales of Held-to-Maturity Securities)	-	-	37	37
마. 매도가능증권손상차손 (Available-for-Sale Securities Impairment Loss)	26,613	40,906	29,901	29,901

바. 만기보유증권손상차손 (Held-to-Maturity Securities Impairment Loss)	856	6,229	13,799	13,799
3. 대출채권평가 및 처분손실 (Loss on Valuation and Sales of Loans)	519,754	1,631,873	341,804	341,804
가. 대손상각비 (Bad Debt Expenses)	519,753	1,631,830	341,804	341,804
나. 대출채권처분손실 (Loss on Sales of Receivables)	1	43	-	-
4. 외환거래손실 (Expenses on Foreign Exchange)	238,161	946,040	180,817	180,817
가. 외환거래손실 (Expenses on Foreign Exchange)	238,161	946,040	180,817	180,817
5. 수수료비용 (Fees and Commissions Expenses)	205,505	585,376	190,960	190,960
가. 지급수수료 (Commissions Expenses)	77,148	244,643	87,083	87,083
나. 신용카드관련수수료 (Commissions Paid on Credit Cards)	128,357	340,733	103,877	103,877
6. 판매비와 관리비 (Selling and Administrative Expenses)	927,618	2,755,720	1,001,833	1,001,833
가. 급여 (Salaries)	378,382	1,142,274	442,323	442,323
나. 퇴직급여 (Provision for Current Year Severance And Retirement Benefits)	40,695	123,349	43,738	43,738
다. 명예퇴직급여 (Retirement Allowance)	-	-	2,107	2,107
라. 복리후생비 (Others Employee Benefit)	129,820	389,847	139,978	139,978
마. 임차료 (Rental Expenses)	46,163	134,152	44,014	44,014
바. 감가상각비 (Depreciation)	81,739	227,773	80,822	80,822
사. 무형자산상각비 (Amortization on Intangible Assets)	44,277	129,097	27,967	27,967
아. 세금과공과 (Taxes and Dues)	35,106	112,129	45,248	45,248
자. 광고선전비 (Advertising Expense)	14,951	45,471	24,481	24,481
차. 경상개발비 (Ordinary R&D)	32,276	100,564	34,724	34,724
카. 기타 (Others)	124,209	351,064	116,431	116,431
7. 보험비용 (Insurance Claims)	208,803	573,996	189,303	189,303
가. 책임준비금전입액 (Increase in Policy Reserve)	149,170	406,176	128,899	128,899
나. 환급금비용 (Refund Expense)	55,196	155,009	45,670	45,670
다. 기타보험비용 (Others)	4,437	12,811	14,734	14,734
8. 기타영업비용 (Other Operating Expenses)	2,358,361	10,634,751	6,711,409	6,711,409
가. 파생상품거래손실 (Loss on Derivatives Transactions)	1,740,043	7,568,891	3,072,519	3,072,519

나. 파생상품평가손실 (Loss on Valuation of Derivatives Instruments)	340,420	2,163,733	3,427,705	3,427,705
다. 공정가액위험회피관련손실 (Loss on Fair Value Hedged Items)	36,648	224,282	52,457	52,457
라. 지급보증충당부채전입액 (Provision for Acceptances and Guarantees Losses)	-	2,393	16,960	16,960
마. 기타충당부채전입액 (Provision for Other Allowances)	70,658	181,681	-	-
바. 기금출연료 (Contribution to Fund)	85,887	250,200	86,822	86,822
사. 사모단독펀드운용손실 (Operational Expense of Private Equity Fund)	-	-	-	-
아. 기타영업잡비용 (Others)	84,705	243,571	54,946	54,946
<b>III. 영업이익</b> (Operating Income)	<b>145,037</b>	<b>580,349</b>	<b>593,512</b>	<b>593,512</b>
<b>IV. 영업외수익</b> (Non-Operating Income)	<b>35,652</b>	<b>118,455</b>	<b>263,018</b>	<b>263,018</b>
1. 지분법이익 (Gain on Valuation using Equity method of Accounting)	2,440	7,503	6,074	6,074
2. 지분법적용투자주식처분이익 (Gain on Sales of Investment Stock Using the Equity Method)	1	627	229,644	229,644
3. 유형자산처분이익 (Gains on Sales of Tangible Assets)	1,167	2,392	93	93
4. 유형자산손상차손환입 (Recovery of Impairment Losses on Tangible Assets)	718	37	-	-
5. 임대료 (Rental Income)	441	2,016	748	748
6. 기타영업외수익 (Others)	30,885	105,880	26,459	26,459
<b>V. 영업외비용</b> (Non-Operating Expenses)	<b>25,270</b>	<b>188,044</b>	<b>52,240</b>	<b>52,240</b>
1. 지분법손실 (Loss on Valuation using Equity method of Accounting)	12,420	29,771	26,832	26,832
2. 유형자산처분손실 (Loss on Sales of Tangible Assets)	2,230	2,995	379	379
3. 유형자산손상차손 (Impairment Loss on Tangible Assets)	-	4,329	2,292	2,292
4. 지분법적용투자주식손상차손 (Impairment Loss on Investment Stock Using the Equity Method)	-	100,352	-	-
5. 기타영업외비용 (Others)	10,620	50,597	22,737	22,737
<b>VI. 법인세비용차감전순이익</b> (Income before Income Tax Expense)	<b>155,419</b>	<b>510,760</b>	<b>804,290</b>	<b>804,290</b>
<b>VII. 법인세비용</b> (Income Tax Expenses)	<b>(25,466)</b>	<b>(18,011)</b>	<b>236,272</b>	<b>236,272</b>
<b>VIII. 종속회사매수일전순이익(손실)</b> (Net Income(Loss) of Subsidiary before joining the Group)	<b>21</b>	<b>(255)</b>	<b>-</b>	<b>-</b>
<b>IX. 당기순이익</b> (Net Income)	<b>180,864</b>	<b>529,026</b>	<b>568,018</b>	<b>568,018</b>
소수주주지분순이익(손실) (Net Income(Loss) in Minority Interest)	7,147	7,045	(31)	(31)
<b>지배회사지분순이익</b> (Net Income in Majority Interest)	<b>173,717</b>	<b>521,981</b>	<b>568,049</b>	<b>568,049</b>

# 재 무 상 태 표

제 9 기 3분기 2009년 9월 30일 현재 (September 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 3분기 As of Sept. 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>8,699,322</b>	<b>7,728,296</b>
1. 현 금 (Cash & Checks)	2,937,954	2,190,743
2. 외 국 통 화 (Foreign Currency)	292,444	272,521
3. 예 치 금 (Due from Banks)	5,468,924	5,265,032
<b>II. 유 가 증 권 (Securities)</b>	<b>41,404,108</b>	<b>34,928,917</b>
1. 단기매매증권 (Trading Securities)	3,835,493	3,736,268
2. 매도가능증권 (Available-for-sale Securities)	24,238,005	17,552,003
3. 만기보유증권 (Held-to-maturity Securities)	12,525,825	12,575,745
4. 지분법적용투자주식 (Investment Stock Using the Equity Method)	804,785	1,064,901
<b>III. 대 출 채 권 (Loans)</b>	<b>198,726,980</b>	<b>198,694,825</b>
(대 손 총 당 금) (Allowance for Credit Losses)	(3,685,223)	(3,452,589)
이연대출부대비용 (Loan Origination Cost)	168,489	187,399
1. 콜 론 (Call Loans)	712,902	367,312
2. 내국수입유산스 (Domestic Import Usance Bill)	2,227,250	2,444,897
3. 신용 카드 채권 (Credit Card Accounts)	11,280,523	11,526,951
4. 매 입 외 환 (Bills Bought in Foreign Currency)	2,239,320	2,753,940
5. 매 입 어 음 (Bills Bought in Won)	16,640	486,555
6. 환매조건부채권매수 (Bonds Purchased under Resale Agreements)	680,000	1,230,000
7. 대 출 금 (Loans & Discounts)	180,933,465	178,394,374
8. 팩 토 링 채 권 (Factoring Receivables)	29	10,328
9. 지급보증대지급금 (Advances for Customers)	74,873	72,853
10. 사 모 사 채 (Private Placement Corporate Bonds)	4,078,109	4,671,601

11. 출자전환채권 (Loans Debt-Equity Swap)	603	1,204
<b>IV. 유형자산 (Tangible Assets)</b>	<b>3,352,357</b>	<b>3,492,767</b>
1. 유형자산 (Tangible Assets)	5,358,756	5,366,203
(감가상각누계액) (Accumulated Depreciation)	(1,994,059)	(1,852,928)
(손상차손누계액) (Accumulated Impairment Losses)	(12,340)	(20,508)
<b>V. 기타자산 (Other Assets)</b>	<b>14,071,924</b>	<b>17,248,372</b>
(대손충당금) (Allowances for Credit Losses)	(264,370)	(222,386)
1. 예치보증금 (Guarantee Deposits Paid)	1,438,569	1,388,902
2. 미수금 (Accounts Receivable)	6,220,252	5,143,137
3. 미수수익 (Accrued Revenues Receivable)	1,017,846	1,218,027
4. 선급비용 (Prepaid Expenses)	186,502	105,257
5. 이연법인세자산 (Deferred Income Tax Debits)	-	101,401
6. 파생상품자산 (Derivatives instruments Assets)	4,229,325	8,394,874
7. 미회수내국환채권 (Domestic Exchange Settlements Debits)	798,509	547,746
8. 무형자산 (Intangible Assets)	258,205	319,781
9. 잡자산 (Sundry Assets)	187,086	251,633
<b>자산총계 (Total Assets)</b>	<b>266,254,691</b>	<b>262,093,177</b>
<b>[부채 (Liabilities)]</b>		
<b>I. 예수부채 (Depository Liabilities)</b>	<b>173,676,248</b>	<b>158,867,924</b>
1. 요구불예금 (Demand Deposits)	53,648,999	47,938,522
2. 기한부예금 (Time Deposits)	92,836,570	85,850,617
3. 양도성예금증서 (Negotiable Certificates of Deposits)	27,190,679	25,078,785
<b>II. 차입부채 (Borrowings &amp; Bonds Payable)</b>	<b>53,886,378</b>	<b>61,759,641</b>
1. 콜머니 (Call Money)	2,208,801	3,244,535
2. 매출어음 (Bills Sold)	62,345	191,435
3. 환매조건부채권매도 (Bonds Sold under Repurchase Agreements)	2,806,646	4,249,699
4. 매도유가증권 (Securities Sold)	77,525	53,325

5. 차 입 금 (Borrowings)	9,971,321	11,410,052
6. 사 채 (Bonds payable)	38,831,876	42,693,941
(사채 할인발행차금) (Debentures Discount)	(72,136)	(83,346)
<b>III. 기 타 부 채 (Other Liabilities)</b>	<b>19,506,002</b>	<b>24,151,518</b>
1. 미 지 급 금 (Accounts Payable)	6,109,480	5,348,485
2. 미 지 급 비 용 (Accrued Expenses Payable)	4,487,912	5,238,709
3. 선 수 수 익 (Unearned Revenues)	137,346	162,267
4. 수 입 제 세 (Withholding Taxes)	87,824	114,563
5. 수 입 보 증 금 (Deposits for Letter of Guarantees and Others)	179,149	125,290
6. 이연법인세부채 (Deferred Income Tax Liabilities)	226,379	-
7. 대행업무수입금 (Accounts for Agency Businesses)	219,402	273,599
8. 미지급내국환채무 (Domestic Exchange Settlement Credits)	219,000	203,645
9. 미지급외국환채무 (Foreign Exchanges)	160,711	67,056
10. 대 리 점 (Liability Incurred by Agency Relationship)	1,043,606	481,559
11. 파 생 상 품 부 채 (Derivatives Instruments Liabilities)	3,840,649	8,033,014
12. 신탁계정미지급금 (Borrowings from Trust Accounts)	1,392,633	2,777,502
13. 퇴직급여충당부채 (Allowance for Severance and Retirement Benefits)	537,158	834,342
(퇴직보험 예치금) (Due from Insurance Retirement Benefits)	(281,853)	(559,812)
14. 지급보증충당부채 (Allowance for Acceptances and Guarantees losses)	107,434	122,446
15. 기 타 충 당 부 채 (Other Allowance)	763,814	703,336
16. 잡 부 채 (Sundry Liabilities)	275,358	225,517
<b>부 채 총 계 (Total Liabilities)</b>	<b>247,068,628</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. 자 본 잉 여 금 (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 (Accumulated other comprehensive income)</b>	<b>1,404,383</b>	<b>445,263</b>
1. 매도가능증권평가이익 (Gain on Valuation of Available-for-sale Securities)	518,982	(415,823)
2. 만기보유증권평가이익 (Gain on Valuation of Held-to-maturity Securities)	22	29
3. 지분법자본변동 (Gain on Valuation of Investment Stock Using the Equity Method)	801	-
4. 부의지분법자본변동 (Loss on Valuation of Investment Stock Using the Equity Method)	(8,126)	(32,799)
5. 유형자산재평가이익 (Gain on Revaluation of Tangible Assets)	892,704	893,856
<b>IV. 이익잉여금 (Retained Earnings)</b>	<b>9,032,207</b>	<b>8,417,899</b>
1. 법정적립금 (Legal Reserve)	1,510,240	1,359,584
2. 임의적립금 (Voluntary Reserve)	6,907,200	5,560,725
3. 미처분이익잉여금 (Unappropriated Retained Earnings at the End of the Year)	614,767	1,497,590
<b>자 본 총 계 (Total Stockholders' Equity)</b>	<b>19,186,063</b>	<b>17,314,094</b>
<b>부 채 와 자 본 총 계 (Total Liabilities and Stockholders' Equity)</b>	<b>266,254,691</b>	<b>262,093,177</b>

## 손익계산서

제 9 기 3분기 2009년 1월 1일부터 2009년 9월 30일까지 (For the Period Ended September 30, 2009)

제 8 기 3분기 2008년 1월 1일부터 2008년 9월 30일까지 (For the Period Ended September 30, 2008)

주식회사 국민은행

Kookmin Bank

(단위 : 백만원) (Unit : Million Won)

계 정 과 목 (Description)	금 액 (Amount)	
	제 9 기 3분기 For the Period Ended Sept. 30, 2009	제 8 기 3분기 For the Period Ended Sept. 30, 2008
<b>I. 영업수익 (Operating Revenues)</b>	<b>23,254,336</b>	<b>26,774,138</b>
<b>(1) 이자수익 (Interest Income)</b>	<b>10,881,482</b>	<b>11,956,008</b>
1. 예치금이자 (Interest on due from Banks)	8,544	3,618
2. 유가증권이자 (Interest on Securities)	1,141,876	1,231,117
3. 대출채권이자 (Interest on Loans)	9,711,007	10,692,761
4. 기타이자수익 (Other Interest Income)	20,055	28,512
<b>(2) 유가증권평가 및 처분이익 (Gain on Valuation and Sales of Securities)</b>	<b>368,212</b>	<b>259,301</b>
1. 단기매매증권평가이익 (Gain on Valuation of Trading Securities)	5,488	8,364
2. 단기매매증권처분이익 (Gain on Sales of Trading Securities)	109,307	98,624
3. 매도가능증권처분이익 (Gain on Sales of Available-for-sale Securities)	250,616	146,946
4. 만기보유증권처분이익 (Gain on Sales of Held-to-Maturity Securities)	2,378	0
5. 매도가능증권손상차손환입 (Restoration of Available-for-sale Securities Impairment losses)	423	5,367
<b>(3) 대출채권평가 및 처분이익 (Gain on Valuation and Sales of Loans)</b>	<b>76,156</b>	<b>26,071</b>
1. 대출채권처분이익 (Gain on Sales of Receivables)	76,156	26,071
<b>(4) 외환거래이익 (Revenues on Foreign Exchange)</b>	<b>999,195</b>	<b>549,571</b>
1. 외환거래이익 (Revenues on Foreign Exchange)	999,195	549,571
<b>(5) 수수료수익 (Fees and Commissions Revenues)</b>	<b>993,747</b>	<b>1,104,318</b>
1. 수입수수료 (Commissions Received)	767,851	884,599
2. 수입보증료 (Guarantee Fees)	36,394	23,675
3. 신용카드관련수수료 (Commissions on Credit Cards)	149,108	125,274
4. 국민주택기금관리수수료 (Management Commissions Received from National Housing Fund)	40,394	70,770

<b>(6) 신탁업무운용수익</b> <b>(Fees and Commissions from Trust Accounts)</b>	<b>70,100</b>	<b>66,185</b>
1. 신탁업무운용수익 (Fees and Commissions from Trust Accounts)	70,100	66,185
<b>(7) 배당금수익</b> <b>(Dividends Income)</b>	<b>63,084</b>	<b>12,843</b>
1. 단기매매증권배당수익 (Dividends on Trading Securities)	1,617	1,404
2. 매도가능증권배당수익 (Dividends on Available-for-Sale Securities)	61,467	11,439
<b>(8) 기타영업수익</b> <b>(Other operating revenues)</b>	<b>9,802,360</b>	<b>12,799,841</b>
1. 파생상품거래이익 (Gain on Derivatives Transactions)	7,004,695	6,009,505
2. 파생상품평가이익 (Gain on Valuation of Derivatives Instruments)	2,411,516	6,620,997
3. 공정가액위험회피관련이익 (Gain on Fair Value Hedged Items)	358,225	140,814
4. 지급보증충당부채 환입액 (Transfer From Allowance for Acceptances and Guarantees Losses)	12,796	34
5. 기타충당부채 환입액 (Transfer From Other Allowance)	14,453	26,968
6. 기타영업잡수익 (Others)	675	1,523
<b>II. 영업비용</b> <b>(Operating Expenses)</b>	<b>22,642,325</b>	<b>24,528,722</b>
<b>(1) 이자비용</b> <b>(Interest Expenses)</b>	<b>6,334,942</b>	<b>6,730,684</b>
1. 예수부채이자 (Interest on Depository Liabilities)	4,245,362	4,570,341
2. 차입부채이자 (Interest on Borrowings & Bonds Payable)	2,035,061	2,099,611
3. 기타이자비용 (Other Interest Expenses)	54,519	60,732
<b>(2) 유가증권평가 및 처분손실</b> <b>(Loss on Valuation and Sales of Securities)</b>	<b>151,127</b>	<b>197,538</b>
1. 단기매매증권평가손실 (Loss on Valuation of Trading Securities)	23,275	24,564
2. 단기매매증권처분손실 (Loss on Sales of Trading Securities)	76,340	91,671
3. 매도가능증권처분손실 (Loss on Sales of Available-for-Sale Securities)	8,174	20,146
4. 만기보유증권처분손실 (Loss on Sales of Held-to-Maturity Securities)	0	38
5. 매도가능증권손상차손 (Available-for-Sale Securities Impairment Loss)	37,109	47,320
6. 만기보유증권손상차손 (Held-to-Maturity Securities Impairment Loss)	6,229	13,799
<b>(3) 대출채권평가 및 처분손실</b> <b>(Loss on Valuation and Sales of Loans)</b>	<b>1,567,856</b>	<b>748,356</b>
1. 대손상각비 (Bad Debt Expenses)	1,567,814	748,233
2. 대출채권처분손실 (Loss on Sales of Receivables)	42	123

<b>(4) 외환거래손실</b> <b>(Expenses on Foreign Exchange)</b>	<b>953,150</b>	<b>438,531</b>
1. 외환거래손실 (Expenses on Foreign Exchange)	953,150	438,531
<b>(5) 수수료비용</b> <b>(Fees and Commissions Expenses)</b>	<b>529,114</b>	<b>486,956</b>
1. 지급수수료 (Commissions Expenses)	188,381	200,536
2. 신용카드관련수수료 (Commissions Paid on Credit Cards)	340,733	286,420
<b>(6) 판매비와 관리비</b> <b>(Selling and Administrative Expenses)</b>	<b>2,572,533</b>	<b>2,817,909</b>
1. 급여 (Salaries)	1,061,571	1,254,074
2. 퇴직급여 (Provision for Current Year Severance and Retirement Benefits)	117,052	131,589
3. 명예퇴직급여 (Retirement Allowance)	0	2,955
4. 복리후생비 (Others Employee Benefit)	380,857	405,450
5. 임차료 (Rental Expenses)	126,605	119,376
6. 감가상각비 (Depreciation)	222,652	224,543
7. 무형자산상각비 (Amortization on Intangible Assets)	109,704	91,940
8. 세금과공과 (Taxes and Dues)	105,326	123,870
9. 광고선전비 (Advertising Expense)	39,490	53,165
10. 경상개발비 (Ordinary R&D)	129,503	129,904
11. 기타 (Others)	279,773	281,043
<b>(7) 기타영업비용</b> <b>(Other Operating Expenses)</b>	<b>10,533,603</b>	<b>13,108,748</b>
1. 파생상품거래손실 (Loss on Derivatives Transactions)	7,516,177	5,974,117
2. 파생상품평가손실 (Loss on Valuation of Derivatives Instruments)	2,159,598	6,533,449
3. 공정가액위험회피관련손실 (Loss on Fair Value Hedged Items)	224,282	64,138
4. 지급보증충당부채전입액 (Provision for Acceptances and Guarantees Losses)	2,365	32,384
5. 기타충당부채전입액 (Provision for Other Allowances)	181,398	95,186
6. 기금출연료 (Contribution to Fund)	250,072	245,433
7. 기타영업잡비용 (Others)	199,711	164,041
<b>III. 영업이익</b> <b>(Operating Income)</b>	<b>612,011</b>	<b>2,245,416</b>
<b>IV. 영업외수익</b> <b>(Non-Operating Revenues)</b>	<b>187,551</b>	<b>405,985</b>

1. 지분법이익 (Gain on Valuation using Equity method of Accounting)	14,008	65,681
2. 지분법적용투자주식처분이익 (Gain on Sales of Investment Stock Using the Equity Method)	68,220	229,644
3. 유형자산처분이익 (Gains on Sales of Tangible Assets)	2,336	3,541
4. 유형자산손상차손환입 (Recovery of Impairment Losses on Tangible Assets)	37	0
5. 임대료 (Rental Income)	3,170	2,397
6. 기타영업외수익 (Others)	99,780	104,722
<b>V. 영업외비용 (Non-Operating Expenses)</b>	<b>197,799</b>	<b>104,777</b>
1. 지분법손실 (Loss on Valuation using Equity method of Accounting)	25,240	26,808
2. 지분법적용투자주식처분손실 (Loss on Sales of Investment Stock Using the Equity Method)	0	0
3. 유형자산처분손실 (Loss on Sales of Tangible Assets)	2,828	976
4. 유형자산손상차손 (Impairment Loss on Tangible Assets)	4,328	3,667
5. 지분법적용주식손상차손 (Impairment Loss on Investment Stock Using Equity method)	100,352	0
6. 기타영업외비용 (Others)	65,051	73,326
<b>VI. 법인세비용차감전 순이익 (Income before Income Tax Expense)</b>	<b>601,763</b>	<b>2,546,624</b>
<b>VII. 법인세비용 (Income Tax Expenses)</b>	<b>(16,222)</b>	<b>717,381</b>
<b>VIII. 당기순이익 (Net Income)</b>	<b>617,985</b>	<b>1,829,243</b>

□ 대차대조표(신탁계정) Balance Sheet(Trust accounts)

제 9 기 3분기 : 2009년 9월 30일 현재 (September 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	제9기 3분기 As of Sept. 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>1,346,434</b>	<b>1,955,114</b>	<b>353,821</b>
가. 원화예치금	Due from Banks in Won	1,346,434	1,955,114	353,821
<b>2. 유가증권</b>	<b>Securities</b>	<b>8,098,512</b>	<b>5,433,420</b>	<b>6,520,160</b>
가. 주식	Stock	443,163	469,503	490,118
나. 국채	Government Bonds	1,015,966	817,742	1,107,255
다. 금융채	Finance Debentures	736,222	1,200,377	1,582,069
라. 지방채	Local Government Bonds	33,013	34,421	16,564
마. 사채	Corporate Bonds	1,083,829	882,659	1,374,010
바. 외화유가증권	Securities in Foreign Currency	60,372	0	12,449
사. 매입어음	Bills Bought	3,542,368	1,553,542	1,612,366
아. 기타유가증권	Other Securities	1,183,579	475,176	325,329
<b>3. 대출금</b>	<b>Loans &amp; Discounts</b>	<b>284,444</b>	<b>539,840</b>	<b>415,786</b>
가. 부동산저당대출	Loans on Real Estate Collateral	9,985	12,298	17,315
나. 채권담보대출	Loans on Receivables Collateral	19,553	16,280	15,925
다. 수익권담보대출	Loans on Trust Benefit Collateral	205,775	471,106	382,334
라. 증서대출	Loans on Deeds	49,131	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>1,479,000</b>	<b>1,123,821</b>	<b>490,000</b>
<b>6. 금전채권</b>	<b>Money Receivables</b>	<b>1,679,790</b>	<b>2,720,305</b>	<b>4,688,891</b>
<b>7. 동산·부동산</b>	<b>Movables &amp; Real Estate</b>	<b>335,896</b>	<b>362,277</b>	<b>336,440</b>
<b>8. 기타자산</b>	<b>Others</b>	<b>119,129</b>	<b>144,929</b>	<b>108,368</b>
가. 가지급금	Suspense Receivables	149	164	162
나. 미수이자	Accrued Interest on Securities	17,456	14,345	24,608
다. 미수수익	Accrued Revenues Receivable	94,530	114,802	74,269
라. 자산처분미수금	Accounts Receivable on Disposition of Assets	0	0	32
바. 미수금	Accounts Receivable	6,504	14,505	8,116
사. 선급비용	Prepaid Expenses	490	1,113	1,181
아. 기타잡자산	Sundry Assets	0	0	0
<b>9. 고유계정대</b>	<b>Lendings to Banking Account</b>	<b>723,450</b>	<b>1,111,662</b>	<b>919,308</b>
<b>10. 채권평가충당금(-)</b>	<b>Allowance for Valuation of Receivables(-)</b>	<b>-5,948</b>	<b>-5,970</b>	<b>-13,895</b>
<b>자산총계</b>	<b>Total Assets</b>	<b>14,140,707</b>	<b>13,385,398</b>	<b>14,178,879</b>

(단위Unit:백만원Million won)

계정과목	Description	제9기 3분기	제 8 기	제 7 기
<b>【 부 채 】</b>	<b>[ Liabilities ]</b>			
<b>1. 금전신탁</b>	<b>Money in Trust</b>	<b>11,387,786</b>	<b>9,686,989</b>	<b>8,363,610</b>
가. 불특정금전신탁합동운용	Unspecified Money Trust	85	86	125
나. 적립식목적신탁합동운용	Reserving Objective Trust(Performance)	36,212	40,111	57,237
다. 가계금전신탁합동운용	Household Money Trust	26,853	28,385	35,290
라. 개발신탁합동운용	Development Money Trust	155	155	155
마. 노후생활연금신탁합동운용	Money Trust for Old Age Living Pension	6,883	8,027	9,536
바. 기업금전신탁합동운용	Business Money Trust	2,418	2,889	6,736
사. 국민주신탁합동운용	National Stock Trust	5,943	6,887	7,422
아. 개인연금신탁합동운용	Personal Pension Trust	1,598,070	2,216,743	2,188,162
자. 가계장기신탁합동운용	Long Term House Trust	30,300	34,334	62,607
차. 근로자우대신탁합동운용	Workers Preferential Trust	4,330	5,077	7,885
카. 신종적립신탁합동운용	New Reserving Trust	29,053	34,135	66,103
타. 퇴직신탁운용	Retirement Trust	339,770	423,241	452,255
파. 특정금전신탁	Specified Money Trust	7,290,196	5,317,151	4,237,426
하. 단위금전신탁합동운용	Unit Type Money Trust	10	22	7,528
가. 추가금전신탁	Open Type Money Trust	365,894	351,186	371,579
나. 신개인연금신탁합동운용	New Personal Pension Trust	62,870	59,379	59,178
다. 신노후생활연금신탁합동운용	New Pension Trust	17,951	21,794	40,597
라. 신근로자우대신탁합동운용	New Workers Preferential Trust	419	553	7,682
마. 연금신탁합동운용	Pension Trust	676,616	585,685	508,582
바. 퇴직연금신탁	Trust of retirement pension plan	893,758	551,149	237,525
<b>2. 재산신탁</b>	<b>Property in Trust</b>	<b>2,186,844</b>	<b>3,230,224</b>	<b>5,365,233</b>
가. 유가증권의신탁	Securities in Trust	185,795	177,126	252,590
나. 금전채권의신탁	Money Receivables in Trust	1,665,153	2,690,821	4,776,204
다. 부동산의신탁	Real Estate in Trust	335,896	362,277	336,439
<b>3. 기타부채</b>	<b>Other Borrowings</b>	<b>491,665</b>	<b>398,911</b>	<b>385,987</b>
가. 가수금	Suspenses Receivable	1,134	1,134	1,134
나. 미지급금	Accounts Payable	5,717	7,194	12,101
다. 선수수익	Income In Advance	67,504	27,600	17,998
라. 미지급신탁보수	Accrued Payable Trust Fees	76,632	47,062	81,847
마. 미지급신탁이익	Accrued Payable Trust Profit	339,072	314,769	271,913
바. 미지급비용	Accrued Payable Expenses	1,606	1,152	994
사. 기타잡부채	Others	0	0	0
<b>4. 특별유보금</b>	<b>Special Reserves</b>	<b>74,412</b>	<b>69,274</b>	<b>64,049</b>
<b>부채총계</b>	<b>Total Liabilities</b>	<b>14,140,707</b>	<b>13,385,398</b>	<b>14,178,879</b>

□ 손익계산서(신탁계정) Income Statement(Trust accounts)

제 9 기 3분기 : 2009년 1월 1일부터 2009년 9월 30일까지 (For the Period Ended September 30, 2009)

제 8 기 3분기 : 2008년 1월 1일부터 2008년 9월 30일까지 (For the Period Ended September 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	제9기 3분기 For the Period Ended Sept. 30, 2009	제8기 3분기 For the Period Ended Sept. 30, 2008	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>52,054</b>	<b>48,595</b>	<b>73,854</b>	<b>9,711</b>
<b>2. 유가증권이자</b>	<b>Interest on Securities</b>	<b>241,215</b>	<b>247,011</b>	<b>330,263</b>	<b>351,547</b>
가. 국채이자	Interest on Government Bonds	27,549	38,894	50,432	55,874
나. 금융채이자	Interest on Finance Debentures	32,635	61,949	81,281	91,751
다. 지방채이자	Interest on Local Government Bonds	1,413	1,333	1,776	768
라. 사채이자	Interest on Corporate Bonds	40,677	45,869	60,565	83,650
마. 배당금수익	Dividend Income	3,514	5,658	6,651	14,578
바. 외화유가증권이자	Interest on Securities in Foreign Currency	4,520	140	140	935
사. 매입어음이자	Interest on Bills Bought	100,455	76,323	108,852	85,106
아. 기타유가증권이자	Interest on Others Securities	30,452	16,845	20,566	18,885
<b>3. 대출금이자</b>	<b>Interest on Loans &amp; Discounts</b>	<b>18,893</b>	<b>19,723</b>	<b>27,164</b>	<b>22,704</b>
가. 부동산저당대출이자	Interest on Real Estate Collateral Loans	881	1,422	1,766	2,264
나. 채권담보대출이자	Interest on Receivables Collateral Loans	718	653	949	1,361
다. 수익권담보대출이자	Interest on Trust Benefit Collateral Loans	15,624	16,520	22,638	17,474
라. 증서대출이자	Interest on Loans with Deeds	1,670	1,128	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>1,755</b>	<b>5,213</b>	<b>5,798</b>	<b>19,514</b>
<b>5. 환매조건부채권이자</b>	<b>Interest on Bonds under Resale Agreements</b>	<b>23,920</b>	<b>18,876</b>	<b>32,061</b>	<b>5,412</b>
<b>6. 금전채권이자</b>	<b>Interest on Money Receivables</b>	<b>29,946</b>	<b>69,335</b>	<b>84,221</b>	<b>159,950</b>
<b>7. 파생상품관련익</b>	<b>Revenues on Derivatives</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>84</b>
<b>8. 유가증권관련수익</b>	<b>Revenues on Securities</b>	<b>52,952</b>	<b>31,153</b>	<b>61,510</b>	<b>187,571</b>
가. 유가증권매매익	Gain on Sales of Securities	37,943	22,892	28,188	163,931
나. 유가증권상환익	Gain on Redemption of Securities	94	6,154	8,768	9,947
다. 유가증권평가익	Gain on Valuation of Securities	14,915	2,107	24,554	13,693
<b>9. 수입수수료</b>	<b>Commissions Received</b>	<b>5</b>	<b>87</b>	<b>111</b>	<b>1,163</b>
<b>10. 기타수익</b>	<b>Other Revenues</b>	<b>18,789</b>	<b>11,460</b>	<b>23,889</b>	<b>8,441</b>
<b>11. 고유계정대이자</b>	<b>Interest on Loans to Banking Account</b>	<b>10,463</b>	<b>34,044</b>	<b>42,135</b>	<b>52,773</b>
<b>12. 특별유보금환입</b>	<b>Transfer from Special Provision</b>	<b>649</b>	<b>1,005</b>	<b>1,249</b>	<b>2,582</b>
<b>13. 채권평가충당금환입</b>	<b>Transfer from Allowance for Valuation of Receivables</b>	<b>1,811</b>	<b>12,066</b>	<b>13,654</b>	<b>10,103</b>
<b>이익금계</b>	<b>Total Revenues</b>	<b>452,452</b>	<b>498,571</b>	<b>695,909</b>	<b>831,555</b>

(단위 : 백만원/Unit : Million won)

계정과목	Description	제9기 3분기	제8기 3분기	제 8 기	제 7 기
<b>【 비 용 】</b>	<b>[ Expenses ]</b>				
<b>1. 금전신탁이익</b>	<b>Gain on Money Trust</b>	<b>310,249</b>	<b>320,926</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)	1,578	2,865	4,043	4,643
다. 가계금전신탁이익	Gain on Household Money Trust	925	1,179	1,518	2,475
라. 개발신탁이익	Gain on Development Trust	3	3	4	4
마. 노후생활연금신탁이익	Gain on Money Trust for Old Age Living Pension	142	237	315	369
바. 기업금전신탁이익	Gain on Corporate Money Trust	71	138	170	350
사. 국민주신탁이익	Gain on National Stock Trust	660	9	12	1,901
아. 개인연금신탁이익	Gain on Money Trust for Individual Pension	56,431	66,252	89,380	83,965
자. 가계장기신탁이익	Gain on Household Long-Term Money Trust	1,033	3,319	3,823	4,244
차. 근로자우대신탁이익	Gain on Money Trust for Employee	153	313	368	473
카. 신종적립신탁이익	Gain on New Installment Money Trust	544	1,128	1,646	2,838
타. 퇴직신탁이익	Gain on Retirement Trust	9,873	15,735	26,085	15,060
파. 특정금전신탁이익	Gain on Specified Money Trust	185,887	186,936	248,736	363,208
하. 단위금전신탁이익	Gain on Unit Type Money Trust	1	134	134	632
가. 추가금전신탁이익	Gain on Open Type Money Trust	13,011	9,273	20,826	21,123
나. 신개인연금신탁이익	Gain on New Money Trust for Individual Pension	1,454	2,612	4,688	2,206
다. 신노후생활연금신탁이익	Gain on New Money Trust for Old Age Living Pension	319	1,334	1,848	1,944
라. 신근로자우대신탁이익	Gain on Money Trust for Employee	3	70	76	893
마. 연금신탁이익	Gain on Pension Trust	17,289	20,354	37,259	18,046
바. 퇴직연금신탁이익	Gain on Trust of retirement pension plan	20,871	9,034	12,967	3,212
<b>2. 재산신탁이익</b>	<b>Gain on Property Trust</b>	<b>29,966</b>	<b>78,658</b>	<b>95,618</b>	<b>175,785</b>
가. 유가증권의신탁이익	Gain on Securities Trust	0	9,009	11,079	12,320
나. 금전채권의신탁이익	Gain on Money Receivables Trust	29,966	69,649	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>1,741</b>	<b>1,325</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>39,692</b>	<b>39,957</b>	<b>70,864</b>	<b>38,950</b>
가. 유가증권매매손	Loss on Sales of Securities	33,133	23,760	50,528	22,067
나. 유가증권상환손	Loss on Redemption of Securities	939	721	5,430	608
다. 유가증권평가손	Loss on Valuation of Securities	5,620	15,476	14,906	16,275
<b>7. 기금출연료</b>	<b>Contribution to Fund</b>	<b>4,112</b>	<b>4,808</b>	<b>6,317</b>	<b>6,441</b>
가. 신용보증기금출연료	Contribution to Credit Guarantee Fund	128	62	97	80
나. 신탁보험료	Insurance Fees on Deposits	3,984	4,746	6,220	6,361
<b>8. 세금과공과</b>	<b>Taxes</b>	<b>582</b>	<b>699</b>	<b>1,005</b>	<b>2,574</b>
<b>9. 신탁보수</b>	<b>Trust Fees &amp; Commissions</b>	<b>51,261</b>	<b>45,436</b>	<b>58,351</b>	<b>70,291</b>
<b>10. 기타비용</b>	<b>Other Expenses</b>	<b>9,058</b>	<b>1,467</b>	<b>1,575</b>	<b>838</b>
<b>11. 특별유보금전입</b>	<b>Provision for Special Provision</b>	<b>5,788</b>	<b>4,591</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>704</b>	<b>11</b>	<b>5</b>
<b>손실금계</b>	<b>Total Expenses</b>	<b>452,452</b>	<b>498,571</b>	<b>695,909</b>	<b>831,555</b>

대 차 대 조 표

(Balance Sheet)

제 15 기 2분기 2009년 09월 30일 현재  
제 14 기 2009년 03월 31일 현재

KB Investment & Securities (3월 결산법인)

(KRW won)

과 목	제15기 2분기 As of Sept. 30, 2009	제14기 As of March 31, 2009
자 산		
(Assets)		
I. 현금및예치금		
(Cash and deposits)	397,693,832,802	71,223,442,080
1. 현금및현금성자산		
(Cash and cash equivalents)	236,999,030,690	34,698,442,080
1) 현금		
(Cash on hand)	1,819,470	1,448,833
2) 보통예금		
(Demand deposits)	6,637,898,361	536,185,305
3) 당좌예금		
(Current deposits)	213,253,227	160,807,942
4) 양도성예금증서		
(Negotiable certificate of deposits)	50,000,000,000	30,000,000,000
5) 기타		
(Others)	180,146,059,632	4,000,000,000
2. 예치금		
(Deposits)	160,694,802,112	36,525,000,000
1) 투자자에탁금별도예치금(예금)		
(Reserve for claims of customers' deposits)	38,900,000,000	33,475,000,000
2) 대차거래이행보증금		
(Securities borrowed)	33,000,000,000	
3) 장내파생상품거래예치금		
(Deposits for exchange traded derivatives)	580,518,175	34,500,000
4) 장내파생상품매증거금		
(Guarantee trading deposits for exchange traded)	5,198,783,937	
5) 장기성예금		
(Long term due from financial institutions)	83,000,000,000	3,000,000,000
6) 특정예금 등		
(Restricted due from financial institutions)	15,500,000	15,500,000
II. 유가증권		
(Securities)	#####	634,073,219,439
1. 단기매매증권		
(Trading securities)	#####	538,198,853,167
1) 주식		
(Stocks)	2,033,664,850	18,271,315
2) 신주인수권증서		
(Stock warrants)	761,823,200	
3) 국채·지방채		
(State bonds·Local government bonds)	493,447,260,397	93,152,140,398
4) 특수채		
(Special bonds)	670,906,115,529	189,871,602,906
5) 회사채		
(Corporate bonds)	288,200,412,160	91,631,721,515
6) 집합투자증권		
(Collective investment securities)	102,747,310,266	19,144,852,034
7) 기업어음증권		
(Corporate commercial papers)	197,038,576	144,380,264,999
2. 매도가능증권		
(Securities available for sale)	106,609,154,382	94,864,346,239
1) 주식		
(Stocks)	74,636,579,300	62,092,276,325
2) 출자금		
(Investment in partnerships)	10,000	
3) 회사채		
(Corporate bonds)	5,100,000,000	8,000,000,000
4) 집합투자증권		
(Collective investment securities)	3,135,378,249	3,460,019,225
5) 외화증권		
(Securities in foreign currency)	439,734	439,734
6) 기타		
(Others)	23,736,747,099	21,311,610,955
3. 지분법적용투자주식		
(Securities using equity method)	1,328,136,233	1,010,020,033
III. 파생상품		
(Derivatives)	5,299,990,713	240,956,000
1. 장내파생상품		
(Exchange traded derivatives)	50,065,927	240,956,000
2. 장외파생상품		
(Over the counter derivatives)	5,249,924,786	-

IV. 대출채권 (Loans)		188,219,931,477		292,749,319,491
1. 콜론 (Call loans)			82,200,000,000	
2. 신용공여금 (Broker's loans)	62,999,740,790		4,370,672,695	
1) 신용거래용자금 (Margin to customers)	50,162,310,490		3,708,536,195	
2) 증권담보대출금 (Loans secured by securities)	12,153,575,300		605,075,500	
3) 기타 (Others)	683,855,000		57,061,000	
3. 대여금 (Loans)	999,414,857		877,789,103	
4. 매입대출채권 (Loans Purchased)	203,200,000,000		224,700,000,000	
5. 대지급금 (Advances for customers)	247,014,559		270,996,555	
1) 우선대지급금 (Advances for payment for others)	247,014,559		270,996,555	
6. 대손충당금 (Allowance for credit loss)	(79,226,238,729)		(19,670,138,862)	
1) 신용공여금대손충당금 (Allowance for fiduciary loans)	(321,927,096)		(21,853,362)	
2) 대여금대손충당금 (Allowance for loans)	(4,997,074)		(4,388,945)	
3) 매입대출채권대손충당금 (Allowance for loans purchased)	(78,652,300,000)		(19,372,900,000)	
4) 대지급금대손충당금 (Allowance for advances)	(247,014,559)		(270,996,555)	
V. 유형자산 (Tangible fixed assets)		6,950,028,281		5,414,029,861
1. 차량운반구 (Vehicles)	701,680,109		816,807,846	
2. 비품 (Equipments)	13,133,521,534		10,353,369,300	
3. 감가상각누계액 (Accumulated depreciation)	(6,885,173,362)		(5,756,147,285)	
VI. 기타자산 (Other assets)		#####		45,960,284,400
1. 미수금 (Receivables)	#####		12,634,792,515	
1) 자기매매미수금 (Receivables for proprietary trading)	#####		11,823,901,184	
2) 위탁매매미수금 (Receivables for brokerage)	4,709,901,959		810,891,331	
3) 기타 (Others)	134,990			
2. 미수수익 (Accrued income)	6,011,030,125		5,748,377,239	
1) 미수수료 (Accrued commissions)	444,049,423		195,194,862	
2) 미수이자 (Accrued interest income)	5,566,980,702		3,955,415,462	
3) 미수배당금 (Accrued dividends)			1,597,766,915	
3. 선급금 (Advance payments)	13,889,651,675		5,829,371,699	
1) 채권경과이자 (Accrued interest on bonds)	13,446,957,924		4,845,220,621	
2) 기타 (Others)	442,693,751		984,151,078	
4. 선급비용 (Prepaid expenses)	2,342,646,362		5,188,205,929	
5. 선급제세 (Prepaid tax)	2,247,446			
6. 보증금 (Guarantee)	2,300,350,600		1,650,285,424	
1) 전신전화가입권 (Telex and telephone subscription rights)	8,712,000		8,712,000	
2) 임차보증금 (Guarantee for rent)	2,289,638,600		1,639,573,424	
3) 회원보증금 (Fidelity guarantee money)	2,000,000		2,000,000	
7. 손해배상공동기금 (Collective fund for default loss)	1,850,730,670		1,698,065,277	
1) 증권시장공동기금 (Collective fund for default loss in the securities)	1,022,195,820		909,470,168	
2) 선물시장공동기금 (Collective fund for default loss in the derivatives market)	828,534,850		788,595,109	

8. 무형자산 (Intangible assets)	6,082,982,852	4,983,404,772
1) 소프트웨어 (Software)	6,082,982,852	4,983,404,772
9. 이연법인세자산 (Deferred income tax debits)	3,312,023,130	
10. 기타 (Others)	8,377,017,102	8,411,831,102
11. 대손충당금 (Allowance for credit loss)	(926,269,649)	(184,049,557)
1) 미수금대손충당금 (Allowance for receivables)	(24,198,296)	(4,054,456)
2) 미수수익대손충당금 (Allowance for accrued income)	(902,071,353)	(179,995,101)
자 산 총 계 (Total assets)	#####	#####
부 채 (Liabilities)		
I. 예수부채 (Deposits)	59,547,133,694	53,517,498,900
1. 투자자예수금 (Customers' deposits)	59,546,133,694	53,516,498,900
1) 위탁자예수금 (Customers' deposits for brokerage)	35,789,873,426	36,563,989,932
2) 장내파생상품거래예수금 (Customers' deposits for exchange traded derivatives trading)	23,680,423,315	16,787,495,047
3) 저축자예수금 (Customers' deposits for savings)	14,083,456	78,867,412
4) 집합투자증권투자자예수금 (Customers' deposits for beneficiary)	61,753,497	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)	361,500,000,000	
2. 차입금 (Borrowings)	180,075,645,162	141,700,000,000
1) 기타차입금 (Others)	180,075,645,162	141,700,000,000
3. 환매조건부채권매도 (Bonds sold under reverse resale agreements)	510,698,528,497	220,307,772,311
4. 매도유가증권 (Securities sold)	914,319,548,600	121,255,169,990
1) 주식 (Stocks)	30,846,048,600	17,142,059,990
2) 국채·지방채 (State bonds·Local government bonds)	503,887,260,000	104,113,110,000
3) 특수채 (Special bonds)	379,586,240,000	
5. 파생상품 (Derivatives)	4,479,581,557	2,305,836,458
1) 장내파생상품 (Exchange traded derivatives)	109,539,312	92,823,000
2) 장외파생상품 (Over the counter derivatives)	4,370,042,245	2,213,013,458
6. 후순위차입금 (Subordinated borrowings)	100,000,000,000	100,000,000,000
III. 기타부채 (Other liabilities)	925,763,834,971	64,840,076,948
1. 퇴직급여충당부채 (Reserve for severance and retirement benefits)	1,155,875,860	404,385,009
퇴직보험예치금 (Retirement insurance deposit)	(225,339,150)	(301,319,016)
2. 미지급법인세 (Accrued income taxes)		19,553,442,946
3. 미지급금 (Accounts payable)	906,807,065,210	13,477,051,244
4. 미지급비용 (Accrued expenses)	16,833,009,975	20,715,271,261
5. 선수수익 (Unearned income)	364,874,336	1,339,479,453
6. 이연법인세부채 (Deferred income tax liabilities)		8,619,818,444
7. 제세금예수금 (Withholding income taxes)	720,836,743	916,329,070
8. 기타 (Others)	107,511,997	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)		49,388,554,372	39,262,156,998
1. 매도가능증권평가이익(손실) (Gain on valuation of securities available for sale)	49,405,779,686		39,139,426,077
2. 지분법 자본변동 (Share of associates' other changes in net assets)			122,730,921
3. 부의 지분법 자본변동 (Share of associates' other changes in net assets)	(17,225,314)		
IV. 이익잉여금 (Retained earnings)		72,841,540,091	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)	68,636,292,250		112,910,176,625
1) (당기순이익) (Net income)	(43,773,884,375)		46,971,575,092
자 본 총 계 (Total stockholder's equity)		312,087,409,663	345,734,896,664
부채와자본총계 (Total liabilities and stockholder's equity)		#####	#####

**손익계산서**  
(Profit & Loss Sheet)

제 15 기 2분기 2009년 4월 1일부터 2009년 09월 30일까지  
제 14 기 2분기 2008년 4월 1일부터 2008년 09월 30일까지

KB Investment & Securities (3월 결산법인)

(KRW won)

과목	제15기 2분기 For the Period ended Sept. 30, 2009	제14기 2분기 For the Period ended Sept. 30, 2008
I. 영업수익 (Operating income)	162,523,428,107	117,588,398,160
1. 수수료수익 (Commissions received)	32,043,671,234	49,925,665,070
1) 수탁수수료 (Brokerage commissions)	10,661,321,360	7,930,097,919
2) 인수및주선수수료 (Underwriting commissions)	13,805,133,828	17,365,488,881
3) 사채모집수탁수수료 (Underwriting commissions on debentures)	115,000,000	169,250,000
4) 집합투자증권취급수수료 (Brokerage commissions on collective investment)	519,147,899	81,626,433
5) 매수및합병수수료 (Commissions on merger & acquisition)	2,846,064,242	3,626,250,000
6) 기타 (Others)	4,097,003,905	20,752,951,837
2. 유가증권평가및처분이익 (Gain on valuation(sales) of securities)	47,497,584,336	21,718,166,133
1) 단기매매증권처분이익 (Gain on sales of trading securities)	39,035,623,008	16,722,478,444
2) 단기매매증권평가이익 (Gain on valuation of trading securities)	5,789,107,931	4,784,331,949
3) 매도가능증권처분이익 (Gain on sales of securities available for sale)	11,554,591	
4) 매도유가증권평가이익 (Gain on valuation of trading securities sold)	2,661,298,806	211,355,740
3. 파생상품거래이익 (Gain on derivatives transactions)	46,296,563,558	11,372,669,146
1) 장내파생상품거래이익 (Gain on exchange traded derivatives transactions)	28,875,111,196	11,055,625,000
2) 장외파생상품거래이익 (Gain on OTC derivatives transactions)	17,421,452,362	317,044,146
4. 이자수익 (Interest income)	35,649,556,375	34,379,831,775
1) 신용공여이자 (Interest on broker's loans)	1,959,310,239	92,556,024
2) 매입대출채권이자 (Interest on loans purchased)	5,373,189,035	11,652,513,112
3) 채권이자 (Interest on bonds)	18,934,390,271	16,485,886,084
4) 기업여음증권이자 (Interest on corporate commercial papers)	3,811,810,874	3,623,144,585
5) 증금예치금이자 (Interest on deposits with KSFC)	901,435,830	160,437,121
6) 양도성예금증서이자 (Interest on certificate of deposits)	817,050,793	820,743,117
7) 금융기관예치금이자 (Interest on deposits)	133,305,982	185,555,315
8) 콜론이자 (Interest on call loans)	176,637,587	104,266,933
9) 양도성예금증서거래이익 (Gain on transactions of certificate of deposits)	226,323,165	138,343,595
10) 예금이자 (Interest on deposits)	3,139,289,053	1,063,605,331
11) 미수금이자 (Interest on receivables)	141,129,504	
12) 기타이자 (Others)	35,684,042	52,780,558
5. 대출채권평가및처분이익 (Gain on valuation(disposal) of loans)		
1) 대손충당금환입 (Reversal of allowance for credit losses)		
6. 외환거래이익 (Gain on foreign transactions)	562,912,119	191,548,496
1) 외환차익 (Gain on foreign currency transactions)	266,672,119	191,548,496
2) 외화환산이익 (Gain on foreign exchanges transactions)	296,240,000	

7. 기타의영업수익 (Others)	473,140,485	517,540
1) 배당금수익 (Dividends income)	6,730,035	517,540
2) 분배금수익 (Distribution income)	466,410,450	
3) 기타대손충당금환입 (Reversal of allowance for others)		
II. 영업비용 (Operating expenses)	216,310,190,351	79,246,948,906
1. 수수료비용 (Commissions expense)	4,112,425,932	1,331,987,980
1) 매매수수료 (Trading commissions)	2,346,583,452	653,929,667
2) 기타수수료비용 (Others)	1,765,842,480	678,058,313
2. 유가증권평가및처분손실 (Loss on valuation(sales) of securities)	54,544,103,189	32,441,831,722
1) 단기매매증권처분손실 (Loss on sales of trading securities)	44,335,718,420	26,697,552,768
2) 단기매매증권평가손실 (Loss on valuation of trading securities)	2,303,013,431	3,348,144,177
3) 매도가능증권처분손실 (Loss on sales of securities available for sale)		28,820
3) 유가증권감액손실 (Securities reduction loss)	2,900,000,000	
4) 매도유가증권평가손실 (Loss on valuation of trading securities sold)	5,005,371,338	2,396,105,957
3. 파생상품거래손실 (Loss on derivatives transactions)	44,364,285,225	6,995,314,166
1) 장내파생상품거래손실 (Loss on exchange traded derivatives transactions)	33,834,829,029	6,443,250,000
2) 장외파생상품거래손실 (Loss on OTC derivatives transactions)	10,529,456,196	552,064,166
4. 이자비용 (Interest expense)	13,561,349,865	12,537,976,267
1) 차입금이자 (Interest on borrowings)	3,256,054,351	919,960
2) 투자자에탁금이용료 (Interest on customers' deposits)	293,571,900	113,737,735
3) 환매조건부매도이자 (Interest on securities sold under repurchase)	3,542,030,063	5,327,688,682
4) 양도성예금증서거래손실 (Loss on transactions of certificate of deposits)	6,094,025	14,254,873
5) 콜머니이자 (Interest on call money)	2,686,806,391	6,804,587,105
6) 발행어음이자 (Interest on short term note issued)	3,776,793,135	276,787,912
5. 대출채권평가및처분손실 (Loss on valuation(disposal) of loans)	59,556,099,867	1,225,661,695
1) 대손상각비 (Credit loss expenses)	59,556,099,867	1,225,661,695
6. 외환거래손실 (Loss on foreign transactions)	902,567,448	84,301,397
1) 외환차손 (Loss on foreign currency transactions)	660,006,401	84,301,397
2) 외화환산손실 (Loss on foreign exchanges transaction)	242,561,047	
7. 판매비와관리비 (General and administrative expenses)	38,527,138,733	24,610,405,033
1) 급여 (Salary)	16,599,933,955	17,518,056,923
2) 퇴직급여 (Severance pay)	925,501,790	707,632,667
3) 복리후생비 (Other benefits for employees)	1,312,836,295	637,562,571
4) 전산운영비 (Computer system operation expenses)	3,390,161,530	957,297,981
5) 임차료 (Rental expenses)	1,205,013,619	620,635,394
6) 지급수수료 (Miscellaneous commissions)	5,050,170,399	1,010,125,797
7) 접대비 (Entertainment expenses)	1,542,008,733	1,320,774,502
8) 광고선전비 (Advertising expenses)	3,812,133,595	57,287,345
9) 감가상각비 (Depreciation)	1,268,644,160	287,813,877
10) 조사연구비 (Research and study expense)	14,845,787	
11) 연수비 (Training expenses)	41,788,646	12,289,870

12) 무형자산상각비 (Amortization of intangible assets)	1,109,562,450	41,336,177
13) 세금과공과금 (Tax and dues)	539,881,769	156,133,365
14) 판매부대비 (Sales promotion expenses)	22,764,625	
15) 회의비 (Business meeting expenses)	29,311,442	4,533,700
16) 인쇄비 (Printings expenses)	93,140,973	84,513,075
17) 여비교통비 (Travel expenses)	147,614,582	108,345,150
18) 차량유지비 (Vehicles maintenance expenses)	93,418,641	101,324,438
19) 소모품비 (Supplies expenses)	56,975,200	42,625,260
20) 수도광열비 (Utility expenses)	515,443,040	318,279,914
21) 보험료 (Insurance premium)	116,208,356	58,113,451
22) 행사비 (Event expenses)	136,339,903	361,643,100
23) 기타 (Others)	503,439,243	204,080,476
8. 기타의 영업비용 (Others)		742,220,092
1) 기타대손상각비 (Credit loss expenses)	742,220,092	19,470,646
III. 영업이익 (Operating profit)		(53,786,762,244)
IV. 영업외수익 (Non-operating income)		87,473,091
1. 유형자산처분이익 (Gain on disposition of tangible assets)	38,991,569	29,677,857
2. 기타 (Others)	48,481,522	2,490,309
V. 영업외비용 (Non-operating expenses)		793,551,581
1. 유형자산처분손실 (Loss on disposition of tangible assets)		2,678,056
2. 지분법손실 (Loss on equity method valuation)	781,927,565	40,399,322
3. 기부금 (Donations)	500,000	4,640,000
4. 기타 (Others)	11,124,016	1,305
VI. 법인세비용 차감전 계속사업손익 (Net income before income tax from continuing)		(54,492,840,734)
VII. 계속사업손익법인세비용 (Income tax expense from continuing operations)		(10,718,956,359)
VIII. 당기순이익 (Net income)		(43,773,884,375)

## 분 기 대 차 대 조 표

제6 (당) 기 2분기      2009년 9월 30일 현재  
제5 (전) 기              2009년 3월 31일 현재

KB생명보험 (3월 결산법인)

KB Life Insurance

(in KRW)

Description	As of Sept. 30, 2009		As of March 31, 2009	
	Amount		Amount	
자산 (Assets)				
I. 현금및예치금 (Cash and Deposits)		67,038,437,075		91,634,373,559
1. 현금 및 현금성자산 (Cash and Equivalent)		7,032,437,075		11,856,604,096
2. 예치금 (Deposits)		60,006,000,000		79,777,769,463
II. 유가증권 (Securities)		1,750,279,071,373		1,454,932,569,189
1. 단기매매증권 (Trading Securities)		75,300,990,898		57,631,688,424
가. 수익증권 (Investment Funds)	75,300,990,898		57,631,688,424	
2. 매도가능증권 (Available-for-sale Securities)		1,142,806,654,166		978,445,164,827
가. 주식 (Stocks)			-	
나. 국공채 (Government and Public Bonds)	147,654,593,103		148,889,720,881	
다. 특수채 (Special Bonds)	445,153,577,400		342,468,171,400	
라. 금융채 (Bank Debenture)	110,034,509,200		117,453,785,200	
마. 회사채 (Corporate Bonds)	169,163,212,400		184,091,976,500	
사. 수익증권 (Investment Funds)	254,414,808,409		171,171,521,448	
아. 외화유가증권 (Overseas Securities)	237,740,000		378,702,500	
자. 기타유가증권 (Other Securities)	16,148,213,654		13,991,286,898	
3. 만기보유증권 (Held-to-maturity Securities)		532,171,426,309		418,855,715,938
가. 국공채 (Government and Public Bonds)	223,008,328,767		162,736,984,974	
나. 특수채 (Special Bonds)	294,177,932,892		241,134,523,929	
다. 금융채 (Bank Debenture)	-		-	
라. 회사채 (Corporate Bonds)	4,985,164,650		4,984,207,035	
마. 수익증권 (Investment Funds)	10,000,000,000		10,000,000,000	

III.대출채권 (Loans)		82,166,502,425		67,943,534,775
(대손충당금) (Reserve for Doubtful Account)		(-) 619,256,469		(-) 511,395,225
1. 보험계약대출금 (Policy Loans)		82,136,870,000		67,654,930,000
2. 신용대출금 (Unsecured Loans)		648,888,894		800,000,000
IV. 유형자산 (Tangible Assets)		3,222,976,723		3,177,406,245
1. 비품 (Equipment)	8,294,676,789		7,387,159,614	
감가상각누계액 (Accumulated Depreciation)	(-) 5,071,700,066		(-) 4,209,753,369	
V. 기타자산 (Other Assets)		166,699,909,465		155,114,658,895
1. 보험미수금 (Insurance Receivables)	4,925,892,239	4,904,133,728	5,294,894,244	5,275,032,775
대손충당금 (Reserve for Doubtful Account)	(-) 21,758,511		(-) 19,861,469	
2. 미수금 (Other Accounts Receivables)	48,188,384	47,947,443	367,316,056	365,479,479
대손충당금 (Reserve for Doubtful Account)	(-) 240,941		(-) 1,836,577	
3. 보증금 (Leasehold & Other Deposits)		8,091,999,790		9,731,032,890
4. 미수수익 (Accrued Income)	36,043,158,511	36,040,975,360	28,574,076,627	28,571,958,788
대손충당금 (Reserve for Doubtful Account)	(-) 2,183,151		(-) 2,117,839	
5. 선급비용 (Prepaid Expenses)		1,867,616,521		1,000,562,806
6. 선급법인세 (Prepaid Income Taxes)		-		694,844,500
7. 선급금 (Advanced Payments)		531,804,100		31,889,998
8. 가지급금 (Suspense Account)		-		-
9. 신계약비 (Deferred Acquisition Cost)		104,471,228,708		98,394,344,862
10. 이연법인세자산 (Deferred Corporate Taxes Asset)		2,729,348,459		7,056,927,357
11. 무형자산 (Intangible Assets)		3,407,585,533		3,813,175,476
12. 파생상품자산 (Derivative Assets)		4,607,269,823		179,409,964
VI. 특별계정자산 (Separate Account Assets)	272,572,156,328	265,697,054,370	184,238,535,879	180,895,642,603
특별계정미지급금 (Separate Account credits)	(-) 6,875,101,958		(-) 3,342,893,276	
자산총계 (Total Assets)		2,335,103,951,431		1,953,698,185,266
부채 (Liabilities)				
I. 책임준비금 (Policy Reserve)	1,876,979,377,455	1,876,194,931,004	1,608,140,887,221	1,607,389,580,734

(출재보험준비금) (Reserve Adjustment Account for Reinsurance Ceded)	(-) 784,446,451		(-) 751,306,487	
1. 보험료적립금 (Premium Reserve)		1,852,524,721,681		1,583,971,170,771
2. 미경과보험료적립금 (Unearned Premium Reserve)		204,951,407		587,129,952
3. 지급준비금 (Reserve for Outstanding Claims)		16,551,592,973		16,700,902,535
4. 계약자배당준비금 (Reserve for Participating Policyholder's Dividends)		275,836,251		286,929,841
가. 금리차보장준비금 (Excess Crediting Rate Reserve)	66,211,614		68,287,578	
나. 위험율차배당준비금 (Mortality Dividend Reserve)	186,216,683		194,481,873	
다. 이차배당준비금 (Interest Dividend Reserve)	23,407,954		24,160,390	
5. 계약자이익배당준비금 (Policyholder Dividend Reserve Fund)		5,160,333,034		4,581,068,319
6. 배당보험손실보전준비금 (Provision for Participation Reserve)		2,261,942,109		2,013,685,803
II. 계약자지분조정 (Policy Reserve Adjustment)		515,128,614		656,846,470
1. 매도가능증권평가이익 (Gains on Valuation of Available-for-sale Securities)		515,128,614		656,846,470
III. 기타부채 (Other Liabilities)		38,927,841,683		30,113,367,819
1. 보험미지급금 (Unpaid Claims)		788,530,108		1,613,104,032
2. 미지급금 (Other Accounts Payable)		1,418,150,809		1,414,736,947
3. 미지급비용 (Accrued Expenses)		8,909,366,013		10,031,701,772
4. 미지급법인세 (Income Taxes Payable)		-		-
5. 이연법인세부채 (Deferred Corporate Taxes Liabilities)		-		-
6. 예수금 (Withholdings)		6,729,337,868		4,076,064,973
7. 선수보험료 (Unearned Insurance Premium)		12,666,970,757		8,518,315,624
8. 퇴직급여충당금 (Reserve for Severance Benefits)		86,999,980		51,541,680
9. 최저사망보험금보증준비금 (Minimum Guaranteed Death Benefit Reserve)		1,171,828,678		653,758,118
10. 파생상품부채 (Derivative Liabilities)		2,622,746,095		3,590,699,500
11. 기타 (Others)		4,533,911,375		163,445,173
VI. 특별계정부채 (Separate Account Liabilities)	272,572,156,328	272,125,765,669	184,238,535,879	183,926,616,239
특별계정부채 (Separate Account Debits)	(-) 446,390,659		(-) 311,919,640	
부채총계 (Total Liabilities)		2,187,763,666,970		1,822,086,411,262
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)		(-) 7,804,325,471		(-) 20,950,558,355
1. 매도가능증권평가이익 (Gains on Valuation of Available-for-sale Securities)	(-) 2,370,348,306		(-) 14,977,619,389	
2. 만기보유증권평가이익 (Gains on Valuation of Held-to-maturity Securities)	(-) 5,433,977,165		(-) 5,972,938,966	
3. 파생상품평가이익 (Gains on Valuation of Derivatives)				
VI. 이익잉여금 (Retained Earnings)		385,399,532		(-) 2,196,878,041
1. 처분전이익잉여금 (Retained Earnings before Appropriations)	385,399,532		(-) 2,196,878,041	
2. 당기순이익 (Net Income for the Period)	1,865,076,362		(-) 3,660,359,224	
자본총계 (Total Shareholders' Equity)		147,340,284,461		131,611,774,004
부채와자본총계 (Total Liabilities and Shareholders' Equity)		2,335,103,951,431		1,953,698,185,266

## 분 기 손 익 계 산 서

제6 (당) 기 2009년 4월 1일부터 2009년 9월 30일까지  
제5 (전) 기 2008년 4월 1일부터 2008년 9월 30일까지

KB생명보험 (3월 결산법인)

KB Life Insurance

(in KRW)

Description	For the Year ended Sept. 30, 2009		For the Year ended Sept. 30, 2008	
	Amount		Amount	
1. 영업수익 (Operating Income)		430,236,345,223		377,267,028,010
1. 보험료수익 (Premium Income)		373,408,772,239		339,940,340,703
가. 개인보험료 (Individual Premium)	373,333,525,904		339,845,803,961	
나. 단체보험료 (Group Premium)	75,246,335		94,536,742	
2. 재보험수익 (Reinsurance Income)		500,233,975		217,978,375
가. 수입재보험금 (Ceded Reinsurance Claims Recovered)	500,233,975		217,978,375	
나. 수입재보험수수료 (Ceded Reinsurance Experience Refund)				
3. 이자수익 (Interest Income)		41,849,869,770		33,060,736,293
가. 예금이자 (Interest on Bank Deposits)	2,722,666,500		2,068,217,411	
나. 단기매매증권이자 (Interest on Trading Securities)	577,470,425		1,322,241,793	
다. 매도가능증권이자 (Interest on Available-for-sale Securities)	23,324,387,738		20,456,084,452	
라. 만기보유증권이자 (Interest on Held-to-maturity Securities)	12,300,238,054		6,980,909,399	
마. 대출채권이자 (Interest Income on Loans)	2,602,978,665		1,826,233,387	
바. 예치금이자 (Interest on Deposits)	797,807		55,858,504	
사. 기타이자수익 (Other Interest Income)	321,330,581		351,191,347	
4. 유가증권평가 및 처분이익 (Securities valuation and disposition gains)		8,055,594,788		1,766,343,587
가. 단기매매증권평가이익 (Gains on Valuation of Trading Securities)	358,908,637		91,600,000	
나. 매도가능증권처분이익 (Gains on Sale of Available-for-sale Securities)	3,896,820,283		1,674,743,587	
다. 파생상품평가이익 (Gains on Valuation of Derivative)	3,799,865,868		-	
5. 수수료수익 (Commission Income)		4,874,820		5,248,150
6. 대손충당금환입 (Reversal of Reserve for Doubtful Account)		-		-
7. 특별계정수입수수료 (Separate Account Commission Received)		5,375,351,627		1,437,329,531
8. 배당금수익 (Dividend Income)		977,496,796		839,051,370
9. 외환차익 (Gains from Trading in Foreign Currency)		6,757,551		1
10. 기타의 영업수익		57,393,657		-

(Other Investment Income)				
II. 영업비용		426,830,364,412		376,183,531,383
(Operating Expenses & Claims)				
1. 책임준비금전입액		268,805,350,270		249,375,771,123
(Increase in Policy Reserve)				
2. 보험금비용		2,783,511,712		4,463,370,160
(Benefit Payments)				
3. 환급금비용		104,072,388,971		82,333,388,589
(Refunds)				
4. 배당금비용		13,564,825		14,041,446
(Dividend Expenses)				
5. 재보험비용		627,520,300		505,328,260
(Reinsurance Expenses)				
가. 출재보험료	627,520,300		505,328,260	
(Ceded Reinsurance Premium)				
6. 사업비	50,451,091,888	20,157,206,593	60,420,272,912	18,832,186,069
(Operating Expenses)				
(이연신계약비)	(-) 30,293,885,295		(-) 41,588,086,843	
(Deferred Acquisition Expenses)				
가. 신계약비	35,186,629,668		47,303,079,968	
(Acquisition Expenses)				
나. 유지비	14,375,107,229		12,387,681,957	
(Administration Expenses)				
다. 수금비	889,354,991		729,510,987	
(Collection Expenses)				
7. 재산관리비		429,762,417		493,535,004
(Investment Administrative Expenses)				
8. 대손상각비		108,227,962		158,849,842
(Bad Debt Expenses)				
9. 신계약비상각비		24,217,001,449		18,063,716,515
(Amortization of Deferred Acquisition Cost)				
10. 할인료		-		-
(Discount Expenses)				
11. 무형자산상각비		1,334,490,373		1,066,899,488
(Amortization of Intangible Assets)				
12. 이자비용		1,208,202		222,872,680
(Interest Expenses)				
13. 매도가능증권처분손실		178,166,591		-
(Losses on Sale of Available-for-sale Securities)				
14. 매도가능증권감액손실		-		-
(Impairment loss on Available-for-sale Securities)				
15. 파생상품거래손실		1,597,565		-
(Losses on Transaction of Financial Derivatives)				
16. 파생상품평가손실		-		-
(Losses on Valuation of Financial Derivatives)				
17. 외환차손		-		3
(Losses on Foreign Currency Transaction)				
18. 기타투자비용		4,100,367,182		653,572,204
(Other Operating Losses)				
III. 영업이익		3,405,980,811		1,083,496,627
(Net Operating Income)				
IV. 영업외수익		19,494,598		6,335,871
(Non-Operating Income)				
1. 유형자산처분이익	36,056		-	
(Gains on Sale of Tangible Assets)				
2. 잡이익	19,458,542		6,335,871	
(Miscellaneous Income)				
V. 영업외비용		223,530,778		86,369,623

(Non-Operating Expenses)				
1. 유형자산처분손실 (Losses on Sale of Tangible Assets)	167,377,332		56,381,029	
2. 기부금 (Donations)	500,000		5,075,000	
3. 잡손실 (Miscellaneous Losses)	55,653,446		24,913,594	
VI. 법인세비용차감전손익 (Net Income before income tax)		3,201,944,631		1,003,462,875
VII. 법인세비용 (Income taxes expense)		619,667,058		275,952,291
VIII. 당기순이익 (Net Income for the Period)		2,582,277,573		727,510,584

## 대차대조표 (Balance Sheet)

케이비자산운용(주) (3월 결산법인)

(KB Asset Management Co.,Ltd)

제 22 기 2분기 : 2009/09/30 (As of September 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 2분기 As of September 30, 2009	제21(전)기 As of March 31, 2009
자 산 (Assets)		
I. 현금및예치금 (Cash and Deposits)	68,577,857,894	84,978,242,349
II. 유가증권 (Securities)	14,508,065,471	3,848,754,000
1. 매도가능증권 (Securities available-for-sale )	793,220,000	3,848,754,000
2. 만기보유증권 (Securities held-to-maturity )	13,714,845,471	0
III. 대출채권 (Loans)	1,856,835,170	1,817,980,420
1. 임직원대여금 (Loans to Employees)	1,866,166,000	1,827,116,000
대손충당금 (Allowance for Loans)	(9,330,830)	(9,135,580)
IV. 유형자산 (Tangible fixed Assets)	100,126,762	117,552,228
V. 기타자산 (Other Assets)	16,604,159,552	12,906,023,063
1. 미수금 (Receivables)	47,236,241	67,944,068
대손충당금 (Allowance for Receivables)	(7,338,061)	(407,093)
2. 미수투자일임수수료 (Accrued Discretionary Fees)	1,282,679,855	545,935,910
대손충당금 (Allowance for accrued commissions)	(6,413,399)	(2,729,679)
3. 미수투자신탁위탁자보수 (Accrued Investment Trust Fees)	6,633,971,602	5,464,764,686
대손충당금 (Allowance for accrued commissions)	(347,324,239)	(338,988,745)
4. 미수투자회사운용수수료 (Accrued Investment Company Fees)	2,767,610,973	2,299,877,248
대손충당금 (Allowance for accrued commissions)	(13,838,054)	(11,499,386)
5. 미수이자 (Accrued Interest Income)	2,187,951,764	1,485,654,066
대손충당금 (Allowance for accrued interest income)	(13,029)	(13,621)
6. 선급금 (Advance Payments)	16,906,365	0
대손충당금 (Allowance for advances payments)	(1,581,273)	0
7. 선급비용 (Prepaid Expenses)	150,848,836	162,940,849
8. 보증금 (Guarantee)	556,872,000	523,117,600
9. 개발비 (Development Expenses)	291,409,367	50,417,658
10. 기타의무형자산 (Other Intangible Assets)	4,456,279	47,750,936
11. 기타의투자자산 (Others)	2,154,020,001	2,139,586,668
12. 이연법인세자산 (Deferred Income Tax Debits)	886,704,324	471,671,898
<b>자 산 총 계 (Total Assets)</b>	<b>101,647,044,849</b>	<b>103,668,552,060</b>

부채 (Liabilities)				
I. 예수부채 (Deposits)		473,549,443		19,495,010,013
1. 집합투자증권투자자예수금 (Customers' Deposits for beneficiary)	441,002,376		18,858,900,000	
2. 예수금 (Other Deposits)	32,547,067		27,858,707	
II. 기타부채 (Other Liabilities)		11,634,972,777		10,664,050,906
1. 미지급금 (Accounts Payable)	49,193,956		70,843,358	
2. 미지급비용 (Accrued Expenses)	5,712,189,069		2,894,727,422	
3. 미지급법인세 (Accrued income taxes)	5,538,602,831		7,556,230,126	
4. 퇴직급여충당금 (Reserve for Severance and retirement)	65,875,010		142,250,000	
5. 제세금예수금 (Withholding income taxes)	269,111,911		608,251,306	
<b>부채 총계 (Total Liabilities)</b>		<b>12,108,522,220</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)		51,085,617,272		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)	35,686,577,272		24,567,642,787	
<b>자본 총계 (Total Stockholder's Equity)</b>		<b>89,538,522,629</b>		<b>73,509,491,141</b>
<b>부채 및 자본 총계 (Total Liabilities and Stockholder's Equity)</b>		<b>101,647,044,849</b>		<b>103,668,552,060</b>

**손익계산서**  
**(Statements Of Income)**

케이비자산운용주 (3월 결산법인)  
(KB Asset Management Co.,Ltd)

제 22 기 2분기 : 2009/04/01 ~ 2009/09/30 (For the Period Ended September 30, 2009)

제 21 기 2분기 : 2008/04/01 ~ 2008/09/30 (For the Period Ended September 30, 2008)

(단위:원)  
(Unit : Won)

과 목 Title of Account	제22(당)기 2분기 For the Period Ended September 30, 2009	제21(전)기 2분기 For the Period Ended September 30, 2008
<b>I. 영업수익 (Operating income)</b>	<b>35,305,590,734</b>	<b>37,772,863,111</b>
(1) 자산관리수수료 (Management fee on wrap account and asset)	3,633,236,877	2,507,546,153
1. 투자일임 ( Discretionary Investment)	3,633,236,877	2,507,546,153
(2) 집합투자기구운용보수 (Operating fees)	29,561,492,525	32,289,399,069
2. 투자신탁위탁자보수 (Investment Trust Fees)	25,531,349,452	28,552,510,775
3. 투자회사운용수수료수익 (Investment Company Fees)	4,030,143,073	3,736,888,294
(3) 외환거래이익 (Gain on Foreign transactions)	33,109,142	-
(4) 이자수익 (Interest Income)	2,053,752,190	2,957,917,889
1. 채권이자 (Interest on bonds)	99,647,713	47,897,261
2. 증금예치금이자 (Interest on Deposits with KSFC )	17,841,132	10,061,211
3. 양도성예금증서이자 (Interest on certificate of deposits)	1,105,059,397	2,023,150,740
4. 예금이자 (Interest on Deposits)	788,589,668	833,192,890
5. 기타이자 (Others)	42,614,280	43,615,787
(5) 배당금수익 (Dividends Income)	24,000,000	18,000,000
<b>II. 영업비용 (Operating Expenses)</b>	<b>14,033,147,827</b>	<b>16,084,537,690</b>
(1) 수수료비용 (Commissions Expense)	3,754,331,002	5,474,338,463
1. 투자자문수수료 (Advisory Fees)	34,624,165	54,871,817
2. 운용위탁수수료 (Investment management delegation fees)	3,344,374,652	5,052,792,223
3. 기타수수료비용 (Other commissions)	375,332,185	366,674,423
(2) 유가증권평가 및 처분손실 (Loss on valuation(sales) of Securities)	1,890,000	-
1. 매도가능증권처분손실 (Loss on sales securities Available-for-sale )	1,890,000	-
(3) 이자비용 (Interest Expense)	19,828,062	4,261,457
1. 투자자에탁금이용료 (Interest on Customer's Deposits)	19,828,062	4,261,457
(4) 대출평가 및 처분손실 (Loss on valuation(disposal) loans)	195,250	1,020,687
1. 대손상각비 (Credit loss expenses)	195,250	1,020,687
(5) 외환거래손실 (Loss on foreign transactions)	-	156,933,997
(6) 판매비와관리비 (Selling and Administrative Expenses)	10,234,033,982	10,445,074,694
1. 급여 (Salary)	5,734,615,780	6,507,254,910
2. 퇴직급여 (Severance pay)	357,252,130	318,582,630
3. 복리후생비 (Other benefits for employees)	165,981,457	243,784,118
4. 전산운영비 (Computer System Operation Expenses)	389,128,862	386,138,028
5. 임차료 (Rental Expenses)	547,624,571	501,542,679
6. 지급수수료 (Miscellaneous commissions)	75,784,500	51,920,000

7. 접대비 (Entertainment Expenses)	345,111,222		350,058,891	
8. 광고선전비 (Advertising Expenses)	497,751,534		370,182,810	
9. 감가상각비 (Depreciation)	34,827,866		48,753,614	
10. 조사연구비 (Research & study Expense)	141,424,207		102,265,863	
11. 연수비 (Training Expense)	42,034,044		48,359,904	
12. 무형자산상각비 (Amortization of Intangible assets)	34,860,092		33,394,718	
13. 세금과공과금 (Tax and Dues)	377,164,019		323,654,575	
14. 판매부대비 (Sales Promotion Expenses)	18,232,542		-	
15. 등기소송비와 공고비 (Legal Expenses)	71,173,720		8,157,720	
16. 회의비 (Business Meeting Expenses)	9,206,480		11,764,775	
17. 인쇄비 (Printing Expenses)	137,443,232		153,083,324	
18. 여비교통비 (Travel Expenses)	78,048,265		112,103,535	
19. 차량유지비 (Vehicle Maintenance Expenses)	118,365,392		115,404,952	
20. 소모품비 (Supplies Expenses)	32,203,619		45,730,449	
21. 보험료 (Insurance Premium)	386,803,007		278,379,760	
22. 행사비 (Event Expenses)	35,905,946		54,002,913	
23. 기타 (Others)	603,091,495		380,554,526	
(7) 기타의 영업비용 (Others)		22,869,531		2,908,392
1. 기타대손상각비 (Credit loss expenses)	22,869,531		2,743,558	
2. 기타 (Others)	-		164,834	
<b>III. 영업이익 (Operating Income)</b>		<b>21,272,442,907</b>		<b>21,688,325,421</b>
<b>IV. 영업외수익 (Non-Operating Income)</b>		<b>13,190,302</b>		<b>6,045,919</b>
1. 잡이익 (Miscellaneous income)	13,190,302		6,045,919	
<b>V. 영업외비용 (Non-Operating Expenses)</b>		<b>158,791,519</b>		<b>155,337,258</b>
1. 유형자산처분손실 (Loss on Disposition of tangible assets)	3,500		-	
2. 기부금 (Donations)	157,234,588		134,301,481	
3. 잡손실 (Miscellaneous Losses)	1,553,431		21,035,777	
<b>VI. 법인세비용차감전계속사업손익 (Net Income(Loss) before Income Tax from continuing operations)</b>		<b>21,126,841,690</b>		<b>21,539,034,082</b>
<b>VII. 계속사업손익 법인세비용 (Income Tax expense from continuing operations)</b>		<b>5,107,907,205</b>		<b>5,966,858,902</b>
<b>VIII. 당기순이익(순손실) (Net Income(Loss))</b>		<b>16,018,934,485</b>		<b>15,572,175,180</b>

**대 차 대 조 표**

(Balance Sheet)

제14기 3분기 2009년 9월 30일 현재  
제13기 2008년 12월 31일 현재

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

(단위 : 원)  
(Current money : KRW)

과 목	제14기 3분기 As of Sept. 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)		<b>436,498,756</b>		<b>8,408,909,541</b>
(1) 현금 및 현금성 자산 (Cash and cash equivalent)		<b>282,400,389</b>		<b>302,836,305</b>
1. 현금 (Cash on hand)		-		-
2. 보통예금 (Demand deposits)		282,400,389		302,836,305
(2) 예치금 (Deposits)		<b>154,098,367</b>		<b>8,106,073,236</b>
1. 특정예금 등 (Restricted Due from Financial Institutions)		154,098,367		74,899,777
2. 신탁공탁금 (trust deposit to court)		-		8,031,173,459
<b>II. 유가증권</b> (Securities)		<b>21,193,412,660</b>		<b>3,740,710,271</b>
(1) 단기매매증권 (Trading securities)		-		-
1. 주식 (Stock)		-		-
(2) 매도가능증권 (Securities available for sale)		<b>21,193,412,660</b>		<b>3,740,710,271</b>
1. 주식 (Stock)		5,017,951,160		3,677,870,271
2. 기타 (Others)		16,175,461,500		62,840,000
<b>III. 대출채권</b> (Loans)		<b>197,336,867,400</b>		<b>189,707,685,145</b>
(1) 대여금 (Loans)		<b>857,754,543</b>		<b>1,498,388,292</b>
1. 임직원대여금 (Loans to Employees)	14,500,022		15,250,019	
대손충당금 (Allowance for loans)	(72,500)	14,427,522	(76,250)	15,173,769
2. 기타 (Others)	860,537,777		1,490,809,523	
대손충당금 (Allowance for others)	(17,210,756)	843,327,021	(7,595,000)	1,483,214,523
(2) 신탁계정대 (Loans to trust)	241,419,366,263		241,955,546,594	
대손충당금 (Allowance for loans to trust)	(44,940,253,406)	<b>196,479,112,857</b>	(53,746,249,741)	<b>188,209,296,853</b>
<b>IV. 유형자산</b> (Tangible fixed assets)		<b>446,089,360</b>		<b>423,596,247</b>
(1) 토지 (Land)		<b>47,765,901</b>		<b>47,765,901</b>
(2) 건물 (Buildings)	90,570,099		90,570,099	
감가상각누계액 (Buildings for Accumulated depreciation)	(19,025,490)	<b>71,544,609</b>	(17,055,590)	<b>73,514,509</b>
(3) 비품 (Equipments)	1,177,567,600		1,222,078,390	
감가상각누계액 (Equipments for Accumulated depreciation)	(996,514,425)	<b>181,053,175</b>	(988,245,870)	<b>233,832,520</b>
(4) 건설중인자산 (Construction in progress)		<b>109,636,538</b>		-
(5) 기타 (Others)	662,424,560		714,317,060	
감가상각누계액 (Others for Accumulated depreciation)	(626,335,423)	<b>36,089,137</b>	(645,833,743)	<b>68,483,317</b>

<b>V. 기타자산</b> <b>(Other assets)</b>		<b>15,050,880,705</b>		<b>19,072,033,361</b>
<b>(1) 미수금</b> <b>(Receivables)</b>		<b>1,137,253,043</b>		<b>2,603,965,819</b>
1. 신탁보수미수금 (Receivables for trust fees and commissions received from trust account)	5,707,394,269		6,722,183,823	
대손충당금 (Allowance for receivables)	(4,977,960,445)	729,433,824	(5,010,272,855)	1,711,910,968
2. 기타 (Other receivables)	7,582,684,061		7,936,029,728	
대손충당금 (Allowance for receivables)	(7,174,864,842)	407,819,219	(7,043,974,877)	892,054,851
<b>(2) 미수수익</b> <b>(Accrued income)</b>		<b>855,310,589</b>		<b>1,268,651,614</b>
1. 미수수료 (Accrued commissions)		725,488,623		511,482,836
① 미수신탁보수 (Accrued Trust fees and commissions received from trust account)	499,607,243			310,030,684
대손충당금 (Allowance for accrued commissions)	(8,209,284)	491,397,959		
② 기타 (Others)	235,266,996			201,452,152
대손충당금 (Allowance for others)	(1,176,332)	234,090,664		
2. 미수이자 (Accrued interest income)		129,821,966		757,168,778
① 미수채권이자 (Accrued interest receivables)		-		650,247,262
② 미수신탁계정대이자 (Accrued interest on loans to trust)	132,407,278			94,901,611
대손충당금 (Allowance for accrued interest on loans to trust)	(2,653,493)	129,753,785		
③ 기타 (Others)	68,522			12,019,905
대손충당금 (Allowance for others)	(341)	68,181		
<b>(3) 선급금</b> <b>(Advance payments)</b>		<b>2,518,047</b>		<b>-</b>
1. 채권경과이자 (Accrued interest on bonds)		-		-
2. 기타 (Others)	2,530,701			-
대손충당금 (Allowance for others)	(12,654)	2,518,047		
<b>(4) 선급비용</b> <b>(Prepaid expenses)</b>		<b>50,023,072</b>		<b>238,945,139</b>
<b>(5) 선급세</b> <b>(Prepaid tax)</b>		<b>90,287,737</b>		<b>-</b>
1. 선급법인세 (Prepaid income tax)		-		-
2. 선급부가가치세 (Prepaid VAT)		90,287,737		-
<b>(6) 보증금</b> <b>(Guarantee)</b>		<b>8,186,175,780</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)		8,176,829,780		7,706,829,780
3. 기타 (Others)		150,000		360,000
<b>(7) 투자부동산</b> <b>(Investment real estate)</b>		<b>-</b>		<b>-</b>
<b>(8) 무형자산</b> <b>(Intangible assets)</b>		<b>486,518,764</b>		<b>563,600,509</b>
1. 개발비 (Development expenses)		-		-
2. 소프트웨어 (Software)		486,518,764		-
3. 기타 (Others)		-		563,600,509

(9) 이연법인세자산 (Deferred income tax debits)		4,242,793,673	6,680,484,500
(10) 기타 (Others)		-	-
<b>자 산 총 계</b> <b>(Total assets)</b>		<b>234,463,748,881</b>	<b>221,352,934,565</b>

과 목	제14기 3분기		제13기	
	금	액	금	액
<b>부 채</b> (Liabilities)				
I. 예수부채 (Deposits)		-		-
(1) 기타 (Others)		-		-
II. 차입부채 (Borrowings)		110,858,075,000		108,071,012,440
(1) 차입금 (Borrowings)		110,858,075,000		108,071,012,440
1. 당좌차월 (Bank overdrafts)		-		31,589,800,000
2. 은행차입금 (Bank borrowings)		41,396,000,000		35,300,000,000
3. 증금차입금 (Borrowings from KSFC)		-		10,000,000,000
4. 기타 (Others)		69,462,075,000		31,181,212,440
(2) 사채 (Debenture)		-		-
(사채발행차금) (Discount(Premium) on debenture issued)		-		-
(3) 기타 (Others)		-		-
III. 기타부채 (Other liabilities)		11,427,558,156		15,813,039,445
(1) 채무보증충당금 (Allowance for guarantees)		-		-
(2) 퇴직급여충당금 (Reserve for severance and retirement benefits)	947,921,740		678,986,446	
(퇴직보험예치금) (Retirement insurance deposit)	(403,777,778)	544,143,962	(441,341,190)	237,645,256
(3) 특별대손충당금 (Allowance for extraordinary credit loss)		-		-
(4) 신탁위험충당금 (Allowance for trust risk)		2,360,551,442		2,086,166,280
(5) 기타충당금 (Allowance for Others)		-		822,716,200
(6) 미지급법인세 (Accrued income taxes)		99,696,935		2,741,266,953
(7) 미지급배당금 (Accrued dividends)		-		-
(8) 미지급금 (Accounts payable)		267,649,195		128,956,171
(9) 미지급비용 (Accrued expenses)		391,709,047		506,015,805
(10) 선수금 (Advances from customers)		-		-
(11) 선수수익 (Unearned income)		7,121,516,575		9,059,131,287
(12) 가수금 (Suspenses Receivable)		-		-
(13) 이연법인세부채 (Deferred income tax credits)		-		-
(14) 제세금예수금 (Withholding income taxes)		490,692,633		148,741,716
(15) 기타 (Others)		151,598,367		82,399,777
<b>부 채 총 계</b> (Total liabilities)		<b>122,285,633,156</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		150,551,333		63,829,610

(Accumulated other comprehensive income(loss))					
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(1) 매도가능증권평가손익 (Gain(Loss) on valuation of securities available for sale)	150,551,333	63,829,610
주식 (Stock)	69,071,363	63,829,610
기타 (Others)	81,479,970	-
(2) 지분법 자본변동 (Share of associates' other changes in net assets)	-	-
V. 이익잉여금 (Retained earnings)	32,027,564,392	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)	21,465,564,392	6,963,053,070
(당기순이익) (Net income for the year)	14,622,511,322	1,175,523,570
자 본 총 계 (Total stockholder's equity)	112,178,115,725	97,468,882,680
부채와 자본 총계 (Total liabilities and stockholder's equity)	234,463,748,881	221,352,934,565

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**손익계산서**  
(Income Statement)

제14기 3분기 2009년 1월 1일 부터 2009년 9월 30일 까지  
제13기 3분기 2008년 1월 1일 부터 2008년 9월 30일 까지

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

(단위 : 원)  
(Current money : KRW)

과 목	제14기 3분기 For the Period Ended Sept. 30, 2009		제13기 3분기 For the Period Ended Sept. 30, 2008	
	금 액		금 액	
<b>I. 영업수익</b> (Operating income)		<b>42,550,936,670</b>		<b>42,511,994,421</b>
(1) 수수료수익 (Commissions received)	<b>29,969,190,486</b>		<b>28,168,005,340</b>	
1. 신탁보수 (Trust fees and commissions received from trust account)	23,875,587,896		23,735,052,204	
① 토지신탁 (Land trust)	10,156,329,788		8,064,406,885	
② 관리신탁 (Managing trust)	500,211,775		409,592,419	
③ 처분신탁 (Disposal trust)	1,119,802,585		1,411,915,550	
④ 담보신탁 (Mortgage trust)	8,518,957,262		8,041,736,585	
⑤ 분양관리신탁 (Lotting out managing trust)	3,580,286,486		5,807,400,765	
2. 대리업무보수 (Commissions Received as Agency)	1,893,429,414		4,037,453,136	
3. 기타 (Others)	4,200,173,176		395,500,000	
(2) 유가증권평가 및 처분이익 (Gain on valuation(sales) of securities)	<b>1,956,900</b>		-	
유가증권감액손실환입 (Reversal of securities reduction losses)	1,956,900		-	
(3) 이자수익 (Interest income)	<b>12,457,552,701</b>		<b>14,338,811,081</b>	
1. 채권이자 (Interest on bonds)	-		301,345,606	
2. 신탁계정대이자 (Interest on loans to trust)	12,177,141,951		13,888,926,293	
3. 금융기관예치금이자 (Interest on deposits)	127,324		139,287,431	
4. 기타이자 (Others)	280,283,426		9,251,751	
(4) 대출채권 평가 및 처분이익 (Gain on valuation(disposal) of loans)	-		-	
대손충당금환입 (Reversal of allowance for credit losses)	-		-	
(5) 기타의 영업수익 (Others)	<b>122,236,583</b>		<b>5,178,000</b>	
1. 배당금수익 (Dividends income)	7,182,535		5,178,000	
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>22,861,713,754</b>		<b>20,412,210,158</b>

<b>(1) 이자비용</b> <b>(Interest expense)</b>	<b>3,843,005,160</b>	<b>3,173,784,846</b>
1. 차입금이자 (Interest on borrowings)	3,843,005,160	3,173,784,846
① 증금차입금이자 (Interest on borrowings from KSFC)	158,219,178	769,898,625
② 은행차입금이자 (Interest on bank borrowings)	2,656,762,656	1,722,283,733
③ 기타 (Others)	1,028,023,326	681,602,488
2. 기타 (Others)	-	-
<b>(2) 대출평가 및 처분손실</b> <b>(Loss on valuation(disposal) of loans)</b>	<b>6,093,545,179</b>	<b>621,082,916</b>
1. 대손상각비 (Credit loss expenses)	6,093,545,179	621,082,916
2. 기타 (Others)	-	-
<b>(3) 판매비와관리비</b> <b>(General and administrative expenses)</b>	<b>12,406,860,133</b>	<b>12,658,692,555</b>
1. 급여 (Salary)	6,264,014,270	6,980,330,630
① 임원 (Directors)	958,410,000	1,084,650,870
② 직원 (Employees)	5,305,604,270	5,895,679,760
2. 퇴직급여 (Severance pay)	575,978,184	482,908,937
① 임원 (Directors)	33,625,861	45,272,678
② 직원 (Employees)	542,352,323	437,636,259
3. 명예퇴직금 (Early retirement)	-	-
4. 복리후생비 (Other benefits for employees)	1,159,868,951	1,029,439,269
5. 전산운영비 (Computer system operation expenses)	86,329,767	97,425,188
6. 임차료 (Rental expenses)	634,359,376	651,577,113
7. 지급수수료 (Miscellaneous commissions)	1,630,015,967	940,361,117
8. 접대비 (Entertainment expenses)	364,813,566	370,994,815
9. 광고선전비 (Advertising expenses)	126,496,704	336,596,760
10. 감가상각비 (Depreciation)	143,636,785	179,431,808
11. 조사연구비 (Research and study expense)	23,131,720	5,912,147
12. 연수비 (Training expense)	68,344,492	123,768,230
13. 무형자산상각비 (Amortization on intangible assets)	202,028,445	191,815,200
14. 세금과공과금 (Tax and dues)	342,804,851	404,760,190
15. 등기소송비 및 공고비 (Legal expenses)	147,572,380	300,196,190
16. 회의비 (Business Meeting Expenses)	92,321,680	86,313,675

17. 인쇄비 (Printings Expenses)	17,662,098		19,362,760
18. 여비교통비 (Travel Expenses)	140,942,832		129,610,360
19. 차량유지비 (Vehicles Maintenance Expenses)	68,274,388		73,334,631
20. 소모품비 (Supplies Expenses)	79,768,637		71,050,908
21. 수도광열비 (Utility Expenses)	-		-
22. 보험료 (Insurance Premium)	14,804,877		12,342,271
23. 행사비 (Event Expenses)	-		-
24. 기타 (Others)	223,690,163		171,160,356
<b>(4) 기타의 영업비용 (Others)</b>	<b>518,303,282</b>		<b>3,958,649,841</b>
1. 총당금전입액 (Provision for allowances)	274,385,162		368,125,193
① 신탁위험충당금전입액 (Provision for allowances for trust risk)	274,385,162		211,106,644
② 기타 (Others)	-		157,018,549
2. 기타대손상각비 (Credit loss expenses)	243,918,120		3,590,524,648
3. 기타 (Others)	-		-
<b>III. 영업이익 (Operating profit(loss))</b>		<b>19,689,222,916</b>	<b>22,099,784,263</b>

과 목	제14기 3분기		제13기 3분기	
	금 액		금 액	
<b>IV. 영 업 외 수 익 (Non-operating income)</b>		<b>86,049,583</b>		<b>121,434,652</b>
(1) 유형자산처분이익 (Gain on disposition of tangible assets)	33,000		196,000	
(2) 기타 (Others)	86,016,583		121,238,652	
<b>V. 영 업 외 비 용 (Non-operating expense)</b>		<b>15,001,000</b>		<b>1,589,982,365</b>
(1) 유형자산처분손실 (Loss on disposition of tangible assets)	1,000		-	
(2) 기부금 (Donations)	15,000,000		43,000,000	
(3) 기타 (Others)	-		1,546,982,365	
<b>VI. 법인세비용차감전계속사업손익 (Net income(loss) before income tax from continuing operations)</b>		<b>19,760,271,499</b>		<b>20,631,236,550</b>
<b>VII. 계속사업손익 법인세비용 (Income tax expense from continuing operations)</b>		<b>5,137,760,177</b>		<b>5,750,483,418</b>
<b>VIII. 계속사업이익(손실) (Net income(loss) from continuing operations)</b>		<b>14,622,511,322</b>		<b>14,880,753,132</b>
<b>IX. 중단사업손익 (Net Income from Discontinued Operations)</b>				
<b>X. 당기순이익(순손실) (Net income(loss))</b>		<b>14,622,511,322</b>		<b>14,880,753,132</b>

## 분기 대 차 대 조 표

(Balance Sheets)

제 20 기 3분기    2009년 9월 30일 현재  
제 19 기            2008년 12월 31일 현재

KB인베스트먼트

KB Investment Co., Ltd.

(in KRW)

과 목	제20기 3분기 As of Sept. 30, 2009		제19기 As of Dec. 31, 2008	
	금	액	금	액
<b>자 산</b> (ASSETS)				
I. 유 동 자 산 (CURRENT ASSETS)		24,685,980,970		893,910,726
1. 현금 및 현금성 자산 (Cash and cash equivalents)		23,886,095,562		17,287,302
2. 단기금융상품 (Short-term financial instruments)	-		-	
대손충당금 (Allowance for doubtful account)	-	-	-	-
3. 미수금 (Accounts Receivable)	121,600,080		368,137,778	
대손충당금 (Allowance for doubtful account)	(-)1,033,601	120,566,479	(-)1,033,601	367,104,177
4. 미수수익 (Accrued Income)	599,786,331		459,539,821	
대손충당금 (Allowance for doubtful account)	(-)653,721	599,132,610	(-)428,333	459,111,488
5. 선급법인세 (Prepaid income taxes)		-		40,247,600
6. 선급금 (Advance Payment)		73,641,719		491,655
7. 선급비용 (Prepaid Expenses)		6,544,600		9,668,504
II. 창업투자자산 (INVESTMENTS IN SMALL AND MEDIUM-SIZE ENTERPRISES)		63,837,776,531		63,721,199,960
(1) 투자실적자산 (Investments in start-up venture enterprises)		51,011,900,703		49,948,254,842
1. 투자주식 (Equity securities)		21,621,338,998		22,966,597,713
2. 투자채권 (Debt securities)	6,171,989,719		7,778,657,719	
대손충당금 (Allowance for doubtful account)	(-)348,581,041	5,823,408,678	(-)386,837,719	7,391,820,000
3. 프로젝트투자 (Project investments)	-		11,646,020	
대손충당금 (Allowance for doubtful account)	-	-	(-)11,646,020	-
4. 투자조합출자금 (Investments in venture investment partnerships)		23,567,153,027		19,589,837,129
(2) 경영지원자산 (Investments for supporting small and medium-size enterprises)		12,825,875,828		13,772,945,118
1. 중소기업투자주식 (Equity securities)		7,376,292,579		7,947,614,675
2. 중소기업투자채권 (Debt securities)	3,157,987,183		4,224,540,144	
대손충당금 (Allowance for doubtful account)	(-)26,851,500	3,131,135,683	(-)36,201,500	4,188,338,644

3. 해외투자주식 (Overseas equity securities)		1,945,867,744		1,264,815,941
4. 해외투자채권 (Overseas Debt securities)	375,770,437		375,366,473	
대손충당금 (Allowance for doubtful account)	(-)3,190,615	372,579,822	(-)3,190,615	372,175,858
III. 기업구조조정투자자산 (INVESTMENTS IN RESTRUCTURING ENTERPRISES)		10,028,691,239		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. 기업구조조정조합출자 (Investments in corporate restructuring partnerships)		8,028,691,239		10,482,318,994
IV. 비유동자산 (NON-CURRENT ASSETS)		27,800,716,552		38,287,817,136
(1) 투자자산 (Investment Assets)		21,586,391,641		31,211,032,539
1. 매도가능증권 (Available-for-Sale Securities)	16,704,747,479		17,607,219,690	
대손충당금 (Allowance for doubtful account)	(-)29,100,000	16,675,647,479	(-)22,100,000	17,585,119,690
2. 사모투자전문회사출자 (Investments in private equity fund)		4,557,533,652		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)		353,210,510		196,450,510
(2) 유형자산 (tangible assets)		55,074,006		60,789,609
1. 비품 (Equipment)	313,870,337		306,292,516	
감가상각누계액 (Accumulated depreciation)	(-)258,800,331	55,070,006	(-)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)		130,561,104		243,570,560
1. 소프트웨어 (Software)		130,561,104		243,570,560
(4) 기타비유동자산 (Other non-current assets)		6,028,689,801		6,772,424,428
1. 이연법인세자산 (Deferred tax assets)		2,393,162,952		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>126,353,165,292</b>		<b>115,385,246,816</b>
<b>부 채</b> (LIABILITIES)				
I. 유 동 부 채 (CURRENT LIABILITIES)		20,671,153,695		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)		191,121,782		435,590,304
3. 선 수 금 (Advances receipts)		59,893,800		109,893,800
4. 미 지 급 금 (Account payables)		685,440		115,867,727
5. 예 수 금 (Withholdings)		23,619,340		114,556,460
6. 미 지 급 배 당 금 (Dividends Payable)		-		-
7. 선 수 수 익 (Unearned Revenues)		395,833,333		459,933,333
II 비 유 동 부 채 (NON-CURRENT LIABILITIES)		97,839,521		61,672,846
1 퇴 직 급 여 충 당 금 (Allowance for retirement and severance benefit)	119,833,380		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	97,839,521	(-)19,588,309	61,672,846
<b>부 채 총 계</b> (TOTAL LIABILITIES)		<b>20,768,993,216</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)		(-)1,548,278,148		(-)2,554,898,455
1. 투 자 주 식 평 가 이 익 (Unrealized holding gains for equity securities)		93,339,224		124,160,034

2. 투자주식평가손실 (Unrealized holding loss for equity securities)	(-)364,529,245	(-)2,142,102,393
3. 매도가능증권평가이익 (Unrealized holding gains for available-for-sale securities)	33,523,503	-
4. 매도가능증권평가손실 (Unrealized holding loss for available-for-sale securities)	(-)1,845,160,446	(-)419,165,202
5. 지분법자본변동 (Unrealized gains on Equity Securities)	565,157,225	-
6. 부의지분법자본변동 (Unrealized Loss on Equity Securities)	(-)30,608,409	(-)117,790,894
V. 이익잉여금 (RETAINED EARNINGS)	43,486,656,597	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)	35,929,950,885	35,140,131,462
<b>자 본 총 계</b> (TOTAL SHAREHOLDERS' EQUITY)	<b>105,584,172,076</b>	<b>103,787,732,346</b>
<b>부 채 와 자 본 총 계</b> (TOTAL LIABILITIES & SHAREHOLDERS' EQUITY)	<b>126,353,165,292</b>	<b>115,385,246,816</b>

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# 분기 손익 계산서

(Income Statements)

제20(당)기 3분기 2009년 1월 1일부터 2009년 9월 30일까지  
제19(전)기 3분기 2008년 1월 1일부터 2009년 9월 30일까지

KB인베스트먼트

KB Investment Co., Ltd.

(in KRW)

과목	제20기 3분기 For the period ended September 30, 2009		제19기 3분기 For the period ended September 30, 2008	
1. 영업수익 (OPERATING REVENUES)	9,589,994,822		6,873,176,937	
1. 투자수익 (revenues on investments in small and medium-size enterprises)	2,979,401,119		2,109,243,974	
1) 창업투자자산처분이익 (Gains on sales of investments)	1,638,354,766		1,203,866,224	
2) 창업투자주식배당금수익 (Dividends from equity securities)	210,456,311		16,167,950	
3) 창업투자채권이자 (Interest on debt securities)	582,622,280		297,858,889	
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)	2,093,649,693		1,874,154,949	
1) 투자조합관리보수 (Fees on management of venture investment partnership)	1,639,990,277		1,169,877,596	
2) 투자조합분배수익 (Distribution from venture investment partnership)	-		-	
3) 투자조합출자금지분법평가이익 (Gains on valuation of investments in venture investment partnership using the equity method of accounting)	453,659,416		704,277,353	
3. 기업구조조정투자수익 (Revenues on Investments in restructuring enterprises)	1,336,475,102		1,815,553,383	
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)	643,524,602		1,067,792,240	
5) 기업구조조정조합지분법평가이익 (Gains on valuation of investments in corporate restructuring partnership using the equity method of accounting)	692,950,500		301,736,133	
4. 운용수익 (Other investment revenues)	3,150,868,908		1,062,406,449	
1) 이자수익 (Interest Income)	514,747,222		116,043,565	
2) 매도가능증권처분이익 (Gains on sales of available-for-sale securities)	1,398,066,362		617,376,130	
3) 매도가능증권배당금수익 (Dividends from available-for-sale securities)	65,443,380		32,480,000	
4) 매도가능증권이자 (Interest on available-for-sale securities)	236,889,276		118,658,370	
5) 사모투자전문회사처분이익 (Gains on sales of private equity)	28,021,440		-	
6) 사모투자전문회사관리보수 (Fees on management of private equity fund)	785,651,910		143,874,738	

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)	121,287,318		33,973,646
8) 파 생 상 품 평 가 이 익 (Gain on sales of derivatives )	762,000		-
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	11,818,182
II . 영 업 비 용 (OPERATING EXPENSES)		8,914,121,042	4,882,839,427
1 . 투 자 및 금 용 비 용 (INVESTMENT AND FINANCIAL EXPENSES)		1,435,512,781	858,475,567
1) 이 자 비 용 (Interest expenses)	426,372,299		242,098,669
2) 지 급 수 수 료 (Commission expenses)	29,744,770		28,687,389
3) 창 업 투 자 자 산 처 분 손 실 (Losses on sales of investments in small and medium-size enterprises)	73,848,490		24,898,920
4) 창 업 투 자 주 식 손 상 차 손 (Impairment losses on investments in small and medium-size enterprises)	837,159,478		202,975,661
5) 창 업 투 자 채 권 대 손 상 각 비 (Bad debt expenses on investments in small and medium-size enterprises)	-		62,288,143
6) 프 로젝 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		267,719,412
9) 매 도 가 능 증 권 대 손 상 각 비 (Bad debt expenses on available -for- sale securities)	7,000,000		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)	-		1,991,666
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)	-		4,703,207
2 . 투 자 조 합 비 용 (Losses on valuation of investments in venture investment partnership using the equity method of accounting)	2,085,933,735	2,085,933,735	38,178,629
3 . 기 업 구 조 조 정 투 자 비 용 (Bad debt expenses on investments in restructuring enterprises)	-	1,824,973,079	95,874,415
1) 기 업 구 조 조 정 채 권 대 손 상 각 비 (Losses on valuation of investments in corporate restructuring partnership using the equity method of accounting)	1,819,167,279		15,676,515
2) 기 업 구 조 조 정 출 자 금 지 분 법 평 가 손 실 (Losses on valuation of investments in venture investment partnership using the equity method of accounting)			
3) 지 급 수 수 료 (Commission expenses)	5,805,800		80,197,900
4 . 일 반 관 리 비 (administrative expenses)		3,567,701,447	3,890,310,816
III . 영 업 이 익 (OPERATING INCOME(LOSSES))		675,873,780	1,990,337,510
IV . 영 업 외 수 익 (NON-OPERATING INCOME)		174,614,590	386,124
1 . 임 직 원 대 여 금 이 자 (Interest on loans to employees)	-		287,500
2 . 대 손 충 당 금 환 입 (Reversal of allowance for doubtful accounts)	39,053,589		64,400
3 . 유 형 자 산 처 분 이 익 (Gains on disposition of tangible assets)	197,120		-
4 . 잡 수 익 (Miscellaneous gains)	135,363,881		34,224

V. 영 업 외 비 용 (NON-OPERATING EXPENSES)		932,669		3,400,000
1. 유 형 자 산 처 분 손 실 (Losses on disposition of tangible assets)	-		-	
2. 기 부 금 (Contributions)	500,000		1,400,000	
3. 회 원 권 손 상 차 손 (Impairment loss on membership rights)	-		2,000,000	
4. 잡 손 실 (Miscellaneous losses)	432,669		-	
VI. 법 인 세 비 용 차 감 전 계 속 사 업 손 익 (CONTINUING OPERATION INCOME BEFORE INCOME TAX)		849,555,701		1,987,323,634
VII. 계 속 사 업 손 익 법 인 세 비 용 (INCOME TAX EXPENSE)		59,736,278		-
VIII. 당 기 순 이 익 (NET INCOME FOR THE YEAR)		789,819,423		1,987,323,634

## 대 차 대 조 표

제 14(당) 기 2분기 2009년 9월 30일 현재 (As of September 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	제14기 2분기 As of Sept. 30, 2009	제13기 As of March 31, 2009
자산		
(Assets)		
I. 현금 및 예치금	186,733,666,825	133,160,844,514
(Cash and deposits)		
가. 현금 및 현금성자산	1,429,477,825	708,336,063
(Cash and cash equivalents)		
1) 보통예금	1,424,717,697	708,336,063
(Demand deposits)		
2) 외화예금	4,760,128	
(Foreign currency deposits)		
나. 예치금	185,304,189,000	132,452,508,451
(Deposits)		
II. 유가증권	21,184,767,500	26,359,739,469
(Securities)		
가. 매도가능증권	10,268,002,888	8,522,242,762
(Available-for-sale securities)		
나. 만기보유증권	10,916,764,612	17,837,496,707
(Held-to-maturity securities)		
III. 유형자산	939,333,038	975,653,874
(Tangible assets)		
( 감가상각누계액 )	(-)1,199,106,226	(-)962,050,893
(Accumulated depreciation)		
1) 기구비품감가상각누계액	(-)898,978,759	(-)640,558,027
(Accumulated depreciation)		
2) 기타유형자산상각누계액	(-)300,127,467	(-)321,492,866
(Accumulated depreciation)		
가. 기구비품	1,744,762,064	1,519,277,567
(Furniture and equipments)		
나. 기타유형자산	393,677,200	418,427,200
(Other tangible assets)		
IV. 기타자산	6,145,521,748	5,074,478,806
(Other assets)		
가. 미수금	515,721,000	16,710,000
(Accounts Receivable)		
나. 미수수익	1,032,272,998	925,834,501
(Accrued Income)		
다. 선급금	84,122,550	38,500,000
(Advance payments)		
라. 선급비용	44,879,203	98,086,804
(Prepaid expenses)		
마. 보증금	352,837,000	352,837,000
(Guarantee)		
바. 손해배상공동기금	2,662,718,488	2,501,756,515
(Collective fund for default loss)		
사. 무형자산	586,268,509	525,747,653
(Intangible assets)		
1) 소프트웨어	7,957,713	7,409,384
(Software)		
2) 기타무형자산	578,310,796	518,338,269
(Other Intangible assets)		
아. 기타	866,702,000	615,006,333
(Others)		
자 산 총 계	215,003,289,111	165,570,716,663
(Total Assets)		
부채		
(Liabilities)		
I. 예수부채	174,351,858,562	122,861,294,181
(Deposits)		
가. 투자자예수금	174,351,858,562	122,861,294,181
(Customers' deposits)		
1) 위탁거래예수금	165,909,968,868	121,312,318,712
(Customers' deposits for brokerage)		
2) 위탁거래외화예수금	8,441,889,694	1,548,975,469
(Overseas deposits for trading)		
II. 차입부채		7,000,000,000
(Loan)		
가. 원화차입금		7,000,000,000
(Loan)		

III. 기타부채 (Other liabilities)		5,276,737,735		4,276,259,268
가. 퇴직급여충당금 (Reserve for severance and retirement benefits)	537,036,078		505,051,430	
나. 미지급법인세 (Accrued income taxes)	868,061,433		1,349,359,070	
다. 미지급금 (Accounts payable)	2,002,414,056		667,014,108	
라. 미지급비용 (Accrued expenses)	127,641,551		275,292,966	
마. 이연법인세부채 (Deferred income tax liabilities)	1,627,385,612		1,270,434,799	
바. 제세금예수금 (Withholding income taxes)	114,199,005		209,106,895	
부 채 총 계 (Total liabilities)		179,628,596,297		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)		5,669,042,253		4,307,349,355
가. 매도가능증권평가이익 (Gain on valuation of securities available for sale)		5,669,042,253		4,307,349,355
III. 이익잉여금 (Retained earnings)		9,705,650,561		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)		8,050,128,407		6,370,291,705
자 본 총 계 (Total stockholder's equity)		35,374,692,814		31,433,163,214
부 채 와 자 본 총 계 (Total liabilities and stockholder's equity)		215,003,289,111		165,570,716,663

## 손익계산서

제14(당)기 2분기 2009년 4월 1일부터 2009년 9월 30일까지  
제13(전)기 2분기 2008년 4월 1일부터 2008년 9월 30일까지

KB선물  
KB Futures (3월 결산법인)

(Unit : Korean won)

과 목	제14기 2분기 For the Period Ended Sept. 30, 2009	제13기 2분기 For the Period Ended Sept. 30, 2008
I. 영업수익 (Operating income)	15,413,685,186	4,917,548,870
가. 수수료수익 (Commissions received)	8,911,032,797	2,312,050,606
1) 수탁수수료 (Brokerage commissions)	8,911,032,797	4,494,237,204
나. 파생상품거래이익 (Gain on derivatives transactions)	4,222,312,000	1,094,730,000
1) 선물거래이익 (Gain on sales of futures)	4,222,212,000	1,070,195,000
2) 장외파생상품거래이익 (Gain on sales of OTC derivatives)	100,000	20,800,000
3) 해외선물정산이익 (Gain on settlement of futures)		3,735,000
다. 이자수익 (Interest income)	2,280,340,389	1,487,387,523
1) 채권이자 (Interest on bonds)	402,089,443	193,142,564
2) 증금예치금이자 (Interest on deposits with KSFC)	1,172,539,422	986,976,169
3) 양도성예금증서이자 (Interest on certificate of deposits)	291,171,313	121,466,299
4) 금융기관예치금이자 (Interest on deposits)	353,770,831	115,899,093
5) 환매조건부매수이자 (Interest on securities purchased under resale agreements)		7,379,726
6) 예금이자 (Interest on deposits)	6,924,535	25,193,417
7) 기타이자 (Other Interest income)	53,844,845	37,330,255
라. 외환거래이익 (Gain on foreign transactions)		23,380,741
1) 외화환산이익 (Gain on foreign exchanges translation)		23,380,741
마. 기타의 영업수익 (Others)		
II. 영업비용 (Operating expenses)	10,989,600,008	3,365,843,218
가. 수수료비용 (Commissions expense)	2,380,253,343	547,784,504
1) 매매수수료 (Trading commissions)	2,346,575,990	537,912,393
2) 송금수수료 (Commissions Paid on Remittance)	5,093,853	
3) 기타수수료비용 (Other commissions)	28,583,500	9,872,111
나. 파생상품거래손실 (Loss on derivatives transactions)	2,688,392,798	27,880,000
1) 선물거래손실 (Loss on sales of futures)	2,687,449,000	16,480,000
2) 해외선물거래손실 (Gain on settlement of futures)	43,798	
3) 장외파생상품거래손실 (Loss on sales of OTC derivatives)	900,000	11,400,000
4) 선물정산손실 (Loss on settlement of futures)		
다. 이자비용 (Interest expense)	421,640,058	233,234,481
1) 차입금이자 (Interest on borrowings)	109,535,888	
2) 투자자에탁금이용료 (Interest on customer's deposits)	312,104,170	233,234,481
라. 외환거래손실 (Loss on foreign transactions)	145,205,480	59,343

1) 외화환산손실 (Loss on foreign exchanges translation)	145,205,428		59,343	
2) 외환차손 (Loss on foreign currency transactions)	52			
마. 판매비와일관관리비 (General and administrative expenses)		5,354,108,329		2,556,884,890
1) 급여 (Salary)	2,606,324,779		1,510,263,930	
2) 퇴직급여 (Severance pay)	132,202,113		64,919,269	
3) 복리후생비 (Other benefits for employees)	239,689,329		109,746,232	
4) 전산운영비 (Computer system operation expenses)	674,552,220		309,829,659	
5) 임차료 (Rental expenses)	312,517,066		147,984,642	
6) 지급수수료 (Miscellaneous commissions)	94,558,916		10,440,430	
7) 접대비 (Entertainment expenses)	145,042,503		55,485,356	
8) 광고선전비 (Advertising expenses)	37,973,765		429,000	
9) 감가상각비 (Depreciation)	292,206,600		65,103,945	
10) 연수비 (Training expenses)	3,961,605		680,870	
11) 무형자산상각비 (Amortization of intangible assets)	82,759,144		4,544,786	
12) 세금과공과 (Tax and dues)	192,243,951		69,149,240	
13) 회의비 (Conference expenses)	27,689,141		22,620,438	
14) 인쇄비 (Printing expenses)	620,430		617,160	
15) 여비교통비 (Traveling expenses)	25,759,294		16,085,315	
16) 차량유지비 (Maintenance expenses of cars)	29,307,480		13,371,937	
17) 소모품비 (Office supplies expenses)	4,280,258		1,837,480	
18) 보험료 (insurance expenses)	27,551,973		10,912,980	
19) 행사비 (Events expenses)	19,519,050			
20) 기타 (Miscellaneous expenses)	405,348,712		142,862,221	
III. 영 업 이 익 (Operating profit)		4,424,085,178		1,551,705,652
IV. 영업외수익 (Non-operating income)		48,732,952		3,705,000
가. 잡수익 (Miscellaneous income)		48,732,952		3,705,000
V. 영업외비용 (Non-operating expenses)		1,050,948,350		31,485,996
가. 유형자산처분손실 (Loss on disposition of tangible assets)		2,000		
나. 기부금 (Donations)		500,000		
다. 잡손실 (Miscellaneous losses)		1,050,446,350		31,485,996
VI. 법인세차감전순이익(순손실) (Net income before income tax expense)		3,421,869,780		1,523,924,656
VII. 계속사업손익 법인세비용 (Income tax expense)		842,033,078		426,732,091
IX. 당 기 순 이 익 (Net income)		2,579,836,702		1,097,192,565

## 대 차 대 조 표

(Balance Sheet)

제11기 3분기 : 2009년 9월 30일 현재

제10기 : 2008년 12월 31일 현재

KB신용정보 (KB Credit Information)

(KRW)

계 정 과 목 (Title of Account)	As of Sept. 30, 2009		As of Dec. 31, 2008	
	금	액 (Amount)	금	액 (Amount)
<b>자 산</b>				
<b>Assets</b>				
<b>I. 유 동 자 산</b>		<b>15,649,254,362</b>		<b>37,316,869,708</b>
<b>Current assets</b>				
<b>(1) 당 좌 자 산</b>		15,649,254,362		37,316,869,708
<b>(Quick assets)</b>				
1. 현금및현금성자산		2,310,207,805		1,245,391,805
(Cash and cash equivalents)				
2. 단기금융상품		7,949,471,628		30,567,657,260
(Short-term financial instruments)				
3. 매출채권	4,725,085,538		4,427,930,354	
(Trade receivables)				
(대손충당금)	(25,377,305)	4,699,708,233	(23,368,465)	4,404,561,889
(Allowance for Doubtful Accounts)				
4. 미수금	25,266,725		25,690,997	
(Non-trade Receivables)				
(대손충당금)	(8,157,849)	17,108,876	(8,718,841)	16,972,156
(Allowance for Doubtful Accounts)				
5. 미수수익		287,906,444		1,053,370,087
(Accrued Revenues)				
6. 선급비용		86,351,376		27,619,230
(Prepaid Expenses)				
7. 선급금	300,000,000		1,303,800	-
(Advance Payments)				
(대손충당금)	(1,500,000)	298,500,000	(6,519)	1,297,281
(Allowance for Doubtful Accounts)				
<b>II. 비 유 동 자 산</b>		<b>12,978,527,776</b>		<b>13,256,095,654</b>
<b>Non-current assets</b>				
<b>(1) 투 자 자 산</b>		2,789,250,750		2,937,004,672
<b>(Investments)</b>				
1. 장기금융상품		12,231,100		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>		1,019,991,590		1,043,391,634
<b>(Tangible assets)</b>				
1. 임차점포시설물	1,055,643,908		667,859,928	
(Leasehold improvements)				
(감가상각누계액)	(860,110,277)	195,533,631	(527,761,194)	140,098,734
(Accumulated depreciation)				
2. 비 품	2,711,956,098		2,840,377,028	
(Office equipment)				
(감가상각누계액)	(2,238,777,911)	473,178,187	(2,295,955,563)	544,421,465
(Accumulated depreciation)				

3. 기계장치 (Machinery) (감가상각누계액) (Accumulated depreciation)	3,443,816,351 (3,092,536,579)		3,283,489,140 (2,924,617,705)	
<b>(3) 무형자산 (Intangible Assets)</b>		373,820,134		441,939,452
1. 개발비 (Development costs)		8,965,440		84,000,000
2. 기타무형자산 (Other Intangible Assets)		364,854,694		357,939,452
<b>(4) 기타비유동자산 (Other non-current assets)</b>		8,795,465,302		8,833,759,896
1. 임차보증금 (Guarantee Deposits)		8,409,228,760		8,426,863,986
2. 이연법인세자산 (Deferred income tax assets)		386,236,542		406,895,910
<b>&lt; 자산 총계 &gt; (Total Assets)</b>		<b>28,627,782,138</b>		<b>50,572,965,362</b>
<b>부채 Liabilities</b>				
<b>I. 유동부채</b>		<b>4,221,910,730</b>		<b>4,061,696,155</b>
1. 단기차입금 (Short-term Borrowings)		-		-
2. 미지급비용 (Accrued expenses)		3,015,709,927		2,722,574,775
3. 미지급법인세 (Income taxes payable)		510,950,272		486,127,024
4. 예수금 (Withholdings)		631,911,113		596,797,812
5. 유동이연법인세부채 (Deferred income tax liabilities)		63,339,418		256,196,544
<b>II. 비유동부채 Long-term liabilities</b>		<b>1,626,998,996</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
3. 기타충당부채 (Other Provision)		6,165,174		
<b>&lt; 부채 총계 &gt; Total liabilities</b>		<b>5,848,909,726</b>		<b>6,104,500,470</b>
<b>자본 Stockholders' equity</b>				
<b>I. 자본금 Capital stock</b>		<b>6,262,000,000</b>		<b>6,262,000,000</b>
1. 보통주자본금		6,262,000,000		6,262,000,000

(Common stock)			
<b>II. 자본잉여금</b>		<b>1,421,789,955</b>	<b>1,421,789,955</b>
<b>Additional Paid-in and Other Capital</b>			
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>15,095,082,457</b>	<b>36,784,674,937</b>
<b>Retained earnings</b>			
1. 이익준비금 (Legal Appropriated Retained Earnings)		3,131,000,000	1,070,873,600
2. 미처분이익잉여금 (Retained Earnings before Appropriation)		11,964,082,457	35,713,801,337
<b>&lt; 자본 총계 &gt;</b> <b>(Total Stockholders` Equity)</b>		<b>22,778,872,412</b>	<b>44,468,464,892</b>
<b>&lt; 부채 와 자본 총계 &gt;</b> <b>(Total Liabilities and Stockholders` Equity)</b>		<b>28,627,782,138</b>	<b>50,572,965,362</b>

# 손익계산서

(Income Statement)

제11기 3분기: 2009년1월1일부터 2009년 9월30일까지

제10기 3분기: 2008년1월1일부터 2008년 9월30일까지

KB Credit Information

(KRW)

계정 과 목 (Title of Account)	제11기 3분기 For the Period Ended Sept. 30, 2009		제10기 3분기 For the Period Ended Sept. 30, 2008	
	금 액 (Amount)		금 액 (Amount)	
<b>I. 매출</b> Sales		<b>40,164,448,660</b>		<b>41,027,808,119</b>
<b>(1) 용역수입</b> (Revenues-Services)		40,164,448,660		41,027,808,119
1. 채권추심용역수입 (Collection fees)	36,320,978,478		36,139,438,710	
2. 임대차조사용역수입 (Lease Investigation fees)	3,700,763,182		4,827,152,409	
3. 민원대행용역수입 (Delivery fees)	101,582,000		26,417,000	
4. 신용조사용역수입 (Credit Investigation fees)	41,125,000		34,800,000	
<b>II. 매출원가</b> Cost of Service		<b>23,750,320,054</b>		<b>23,995,175,840</b>
1. 통신비 (Communication Expenses)	1,675,278,647		1,949,465,270	
2. 지급수수료 (Service Fees)	21,843,545,047		21,780,646,040	
3. 등기소송비 (Registration Expenses)	231,496,360		265,064,530	
<b>III. 매출총이익(I-II)</b> Gross Profit		<b>16,414,128,606</b>		<b>17,032,632,279</b>
<b>IV. 판매비와관리비</b> Selling and Administrative Expenses		<b>12,438,528,384</b>		<b>13,185,881,663</b>
<b>(1) 인건비</b> Salaries and Wages		<b>7,291,231,088</b>		<b>7,643,668,535</b>
1. 임원급여 (Executive Compensations)	598,500,000		697,403,223	
2. 직원급여 (Employee Salary Expenses)	3,480,038,567		4,042,565,258	
3. 제수당 (Miscellaneous Benefits)	2,601,092,361		2,276,678,681	
4. 퇴직급여충당금전입액 (Contribution to Provision for Severance Benefits)	611,600,160		627,021,373	
<b>(2) 물건비</b> Non-salary Administrative Expenses		<b>5,147,297,296</b>		<b>5,542,213,128</b>
1. 복리후생비 (Employee Benefits)	1,368,583,619		1,457,975,050	
2. 여비교통비 (Travel Expenses)	60,425,832		61,702,810	
3. 세금과공과 (Taxes and Dues)	73,873,625		76,820,150	

4. 소 모 품 비 (Supplies Expenses)	187,178,917		194,848,095
5. 도 서 인 쇄 비 (Publication Expenses)	24,069,087		17,973,710
6. 지 급 임 차 료 (Rental Expenses)	714,109,330		698,422,930
7. 수 선 유 지 비 (Repairs Expenses)	192,313,963		190,380,644
8. 차 량 비 (Vehicles Maintenance Expenses)	296,665,772		289,973,193
9. 보 험 료 (Insurance Premium)	12,807,124		7,516,054
10. 지 급 수 수 료 (Service Fees)	1,215,807,977		1,364,252,293
11. 운 반 보 관 료 (Freight Expenses)	15,279,468		17,600,880
12. 업 무 추 진 비 (Entertainment Expenses)	18,555,110		21,590,350
13. 회 의 비 (Conference Expenses)	184,431,518		223,291,543
14. 광 고 선 전 비 (Advertising Expenses)	21,799,015		19,300,000
15. 교 육 훈 련 비 (Training Expenses)	78,052,903		62,836,670
16. 포 상 비 (Reward Expenses)	25,034,968		25,645,700
17. 등 기 소 송 비 (Registration Expenses)	31,459,312		23,299,120
18. 감 가 상 각 비 (Depreciation Expenses)	443,090,305		495,786,684
19. 무형자산상각비 (Amortization Expenses on Intangible Assets)	181,750,611		292,997,252
20. 대 손 상 각 비 (Bad Debt Expenses)	2,008,840		-
21. 손해배상충당비 (Contribution to Provisions for Other Estimated Liabilities)			
<b>V. 영 업 이 익(III-IV) Operating Income</b>		<b>3,975,600,222</b>	<b>3,846,750,616</b>
<b>VI. 영 업 외 수 익 Non-operating Revenues</b>		<b>924,486,771</b>	<b>1,138,103,465</b>
(1) 이 자 수 익 (Interest Revenues)		906,306,777	1,129,331,436
(2) 대손충당금환입 (Reversal of Allowance for Doubtful Accounts)		4,360,828	8,221,929
(3) 잡 이 익 (Miscellaneous Revenues)		13,819,166	550,100
(4) 부의영업권환입 (Amortization on Negative Goodwill)		-	
(5) 투자자산처분이익		-	
<b>VII. 영 업 외 비 용 Non-operating Expenses</b>		<b>308,259,498</b>	<b>370,988,786</b>

(1) 기타의대손상각비 (Other Bad Debt Expenses)				-
(2) 유형자산처분손실 (Losses on Disposition of Property, Plant, and Equipment)				19,370,233
(3) 잡 손 실 (Miscellaneous Losses)		2,824,209		82,195,649
(4) 전기오류수정손실 (Losses on prior period adjustment)				106,146,924
(5) 투자자산감액손실 (Impairment Losses on Investments)				163,275,980
(6) 기부금 ( A contribution)				
(7) 기타충당부채 전입액 (Contribution to other provisions)		6,165,174		
(8) 이자비용 ( Interest Expenses)		299,270,115		
<b>VIII. 법인세차감전순이익(V+VI-VII)</b> <b>Income Before Income Tax Expenses</b>		<b>4,591,827,495</b>		<b>4,613,865,295</b>
<b>IX. 법인세비용</b> <b>Income Tax Expenses</b>		<b>1,081,419,975</b>		<b>1,255,616,248</b>
<b>X. 당기 순 이익(IX-X)</b> <b>Net Income</b>		<b>3,510,407,520</b>		<b>3,358,249,047</b>
<b>XI. 주 당 순 이 익</b> <b>Earnings per share</b>		<b>2,803</b>		<b>2,681</b>

## 재무상태표

### Statement of financial position

당 기 : 2009. 9. 30. 현재

전기말 : 2008.12. 31. 현재

Current Period : September 30, 2009

Prior Period : December 31, 2008

주)KB데이터시스템  
KB Data Systems CO.,Ltd

(금액단위 : 원)  
(Unit : Korean Won)

과 목 Title of Account	As of Sept. 30, 2009 Current Period		As of Dec. 31, 2008 Prior Period	
	금 액 Amount		금 액 Amount	
<b>자 산</b> (Assets)				
I. 유 동 자 산 (Current assets)		<b>32,103,531,546</b>		<b>43,909,087,022</b>
(1). 당 작 자 산 (Quick assets)		<b>27,587,225,546</b>		<b>43,863,167,792</b>
1. 현금및현금성자산 (Cash and cash equivalents)		1,978,703,594		1,619,509,162
2. 단기금융상품 (Short-term financial instruments)		10,650,000,000		20,850,000,000
3. 매출채권 (Accounts receivable)	5,550,554,243		8,267,855,756	
대손충당금 (Allowance for doubtful accounts)	27,752,771	5,522,801,472	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. 미수수익 (Accrued income)		395,667,993		667,176,483
6. 용역미수금 (Service receivables)	8,069,902,861		12,339,031,922	
대손충당금 (Allowance for doubtful accounts)	40,349,514	8,029,553,347	61,695,160	12,277,336,762
7. 선급금 (Advance Payments)		18,802,796		
8. 선급비용 (Prepaid Expenses)		970,514,784		203,288,098
(2). 재고자산 (inventories)		<b>4,516,306,000</b>		<b>45,919,230</b>
1. 상품 (merchandise)		4,516,306,000		45,919,230
II. 비유동자산 (Non-current assets)		<b>3,049,881,647</b>		<b>2,622,637,971</b>
(1). 투자자산 (Investments assets)		<b>1,776,170,103</b>		<b>1,497,156,310</b>
1. 장기대여금 (Long-term loans)	284,446,000		280,412,000	
대손충당금 (Allowance for doubtful accounts)	1,422,230	283,023,770	1,402,060	279,009,940
2. 제가입권 (Memberships)		1,493,146,333		1,218,146,370
(2). 유형자산 (Tangible assets)		<b>282,074,304</b>		<b>310,831,206</b>
1. 기계장치 (Machinery and equipment)	1,095,060,010		1,095,864,381	
감가상각누계액 (Accumulated depreciation)	861,419,582	233,640,428	861,029,498	234,834,883
2. 차량운반구 (Vehicles)	27,955,526		27,955,526	
감가상각누계액 (Accumulated depreciation)	25,352,403	2,603,123	23,645,719	4,309,807
3. 비품 (Furniture and fixtures)	489,407,460		489,572,460	
감가상각누계액 (Accumulated depreciation)	443,576,707	45,830,753	417,885,944	71,686,516

(3). 무형 자산 (Intangible assets)		236,166,967		48,513,283
1. 소프트웨어 (Software)		236,166,967		48,513,283
(4). 기타비유동자산 (Other non-current assets)		755,470,273		766,137,172
1. 이연법인세자산 (Deferred tax assets)		82,913,013		142,302,179
2. 보증금 (Guarantee deposits)		672,557,260		623,834,993
<b>자산 총계</b> (Total assets)		<b>35,153,413,193</b>		<b>46,531,724,993</b>
<b>부채</b> (Liabilities)				
I. 유동부채 (Current liabilities)		17,510,339,520		18,296,814,162
1. 매입채무 (Accounts payable)		14,907,877,400		14,849,204,390
2. 단기차입금 (Short-term borrowings)				
3. 미지급금 (Other accounts payable)		6,800,000		
4. 미지급법인세 (Income tax payable)		72,652,235		1,622,477,850
5. 미지급배당금 (Dividends Payable)				
6. 부가세예수금 (VAT Withholdings)		312,938,523		913,502,586
7. 선수금 (Advances received)		1,872,784,134		158,223,464
8. 예수금 (Withholdings)		198,001,700		238,376,579
9. 미지급비용 (Accrued expenses)		52,238,570		371,417,350
10. 이연법인세부채 (Deferred income tax liabilities)		87,046,958		143,611,943
II. 비유동부채 (Long-term liabilities)		2,364,137,519		1,695,944,062
1. 퇴직급여충당금 (Accrued severance benefits)	7,308,666,815		6,751,051,306	
국민연금전환금 (Transfer to national pension fund)	47,721,400		52,652,800	
퇴직연금운용자산 (Retirement pension assets)	4,896,807,896	2,364,137,519	5,002,454,444	1,695,944,062
<b>부채 총계</b> (Total liabilities)		<b>19,874,477,039</b>		<b>19,992,758,224</b>
<b>자본금</b> (Stockholders' equity)				
I. 자본금 (Capital stock)		8,000,000,000		8,000,000,000
(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)		7,278,936,154		18,538,966,769
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		3,747,128,819		6,287,159,434

(Unappropriated retained earnings) (당기순이익) (Total retained earnings)		(3,739,969,385)		(6,278,699,147)
<b>자본 총계</b> (Total shareholders' equity)		<b>15,278,936,154</b>		<b>26,538,966,769</b>
<b>부채와자본 총계</b> (Total liabilities and shareholders' equity)		<b>35,153,413,193</b>		<b>46,531,724,993</b>

# 손익계산서

Income Statement

당기 : 2009. 1. 1 부터 2009. 9. 30 까지  
 전기 : 2008. 1. 1 부터 2008. 9. 30 까지  
 Current Period : Years Ended September 30, 2009  
 Prior Period : Years Ended September 30, 2008

주KB데이터시스템  
 KB Data Systems CO.,Ltd

(금액단위 : 원)  
 (Unit : Korean Won)

과 목 Title of Account	For the 9 months ended Sept. 30, 2009 Current Period		For the 9 months ended Sept. 30, 2008 Prior Period	
	금 액 Amount		금 액 Amount	
<b>I. 매출액</b> (SALES)		<b>77,613,808,503</b>		<b>56,827,580,642</b>
1. 상품매출 (Sales of merchandise)	20,736,715,720		3,841,129,000	
<b>II. 매출원가</b> (COST OF SALES)		<b>70,491,923,495</b>		<b>50,776,868,118</b>
1. 상품매출원가 (Cost of merchandise)	20,255,651,687		3,625,421,230	
2. 용역매출원가 (Cost of service)	50,236,271,808		47,151,446,888	
<b>III. 매출총이익</b> (GROSS PROFIT)		<b>7,121,885,008</b>		<b>6,050,712,524</b>
<b>IV. 판매비와관리비</b> (SELLING AND ADMINISTRATIVE EXPENSES)		<b>3,372,448,583</b>		<b>3,581,522,693</b>
1. 인건비 (Payroll)	<b>1,900,623,878</b>		<b>2,091,538,921</b>	
1. 급여 (Salaries)	1,818,623,880		1,833,706,136	
2. 퇴직급여 (Provision for severance benefits)	81,999,998		257,832,785	
2. 경비 (Expenses)	<b>1,471,824,705</b>		<b>1,489,983,772</b>	
1. 복리후생비 (Employee benefits)	249,220,632		264,331,898	
2. 여비교통비 (Travel)	575,000		5,792,223	
3. 통신비 (Communication)	37,641,768		27,636,533	
4. 세금과공과 (Taxes and dues)	41,372,162		40,079,828	
5. 소모품비 (Supplies)	16,412,147		25,513,814	
6. 도서인쇄비 (Publication)	12,693,829		18,646,447	
7. 지급임차료 (Rental)	369,634,737		340,182,176	
8. 감가상각비 (Depreciation)	58,911,429		71,076,631	
9. 무형자산상각비 (Amortization on intangible asset)	14,818,995		11,885,332	
10. 대손상각비 (Bad debt expenses)	0		0	
11. 수선유지비 (Repair)	12,970,002		11,491,390	
12. 차량비 (Vehicle)	78,034,083		68,006,873	
13. 보험료 (Insurance expenses)	3,273,966		0	
14. 지급수수료 (Commissions)	270,249,738		197,383,726	
15. 업무추진비 (Business Development Expenses)	89,099,419		82,904,537	
16. 광고선전비 (Advertising)	12,868,225		18,217,803	
17. 교육훈련비 (Education and training)	10,081,070		53,080,174	

18. 경상연구개발비 (Ordinary development cost)	175,039,067		236,657,202	
19. 조사연구비 (Research cost)	1,200,000		3,224,000	
20. 포 상 비 (Bonuses)	0		700,000	
21. 등기소송비 (Registration and legal fees)	1,125,000		1,031,200	
22. 전산업무비 (IT maintenance)	16,603,436		12,141,985	
<b>V. 영 업 이 익</b> (OPERATING INCOME )		<b>3,749,436,425</b>		<b>2,469,189,831</b>
<b>VI. 영업외수익</b> (NON-OPERATING INCOME)		<b>1,282,426,560</b>		<b>1,161,850,016</b>
1. 이자수익 (Interest income )	968,378,368		992,128,842	
2. 유형자산처분이익 (Gains on disposition of property and equipment)	0		3,706,151	
3. 대손충당금환입 (Reversal of allowance for doubtful accounts)	34,902,734		145,804,997	
4. 외환차익 (Gain on foreign currency transactions)	3,839,786		0	
5. 제가입권손상차손환입 (Reversal of impairment loss on membership)	274,999,963		0	
6. 잡 익 (Miscellaneous non-operating gains)	305,709		20,210,026	
<b>VII. 영업외비용</b> (NON-OPERATING EXPENSES)		<b>93,587,584</b>		<b>44,127,000</b>
1. 이자비용 (Interest expenses)	85,580,584		0	
2. 기 부 금 (Donations)	500,000		0	
3. 유형자산처분손실 (Loss on disposal of tangible assets)	34,000		1,000	
4. 외환차손 (Loss on foreign currency transaction)	7,313,000		0	
5. 제가입권손상차손 (Impairment loss on membership)	0		44,126,000	
6. 잡 손 (Miscellaneous non-operating Losses)	160,000		0	
<b>VIII. 법인세비용차감전순이익</b> (INCOME BEFORE INCOME TAX)		<b>4,938,275,401</b>		<b>3,586,912,847</b>
<b>IX. 법인세비용</b> (INCOME TAX EXPENSE )	1,198,306,016	<b>1,198,306,016</b>	<b>1,066,095,677</b>	<b>1,066,095,677</b>
<b>X. 당기순이익</b> (NET INCOME FOR THE PERIOD)		<b>3,739,969,385</b>		<b>2,520,817,170</b>
<b>X I . 주당순익</b> (EARNING PER SHARE) 기본주당순이익 (Basic earning per share )		<b>4,675</b>		<b>3,151</b>