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

재무상태표 (Non-Consolidated Statement of Financial Position)

제2기 2009년 12월 31일 현재

제1기 2008년 12월 31일 현재

㈜ KB금융지주

(단위 : 백만원)

KB Financial Group Inc.

(in Million won)

과 목	제2(당기)	제1(전기)
자 산		
(Assets)		
I. 현금 및 예치금	845,366	1,849
(Cash & Due from Banks)		
1. 예치금	845,366	1,849
(Due from Banks)		
II. 유가증권	17,612,122	16,345,052
(Securities)		
1. 지분법적용투자주식	17,612,122	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)		
IV. 유형자산	1,718	3,214
(Tangible Assets)		
1. 업무용동산	3,796	3,583
(Movables Used for Business Purpose)		
감가상각누계액	(2,078)	(369)
(Accumulated Depreciation)		
V. 기타자산	35,108	18,904
(Other Assets)		
1. 예치보증금	22,671	13,825
(Guarantee Deposits Paid)		
2. 미수금	-	2
(Accounts Receivable)		
3. 미수수익	9,547	1,225
(Accrued Revenues Receivable)		
4. 선급비용	343	1,607
(Prepaid Expenses)		
5. 무형자산	2,509	2,009
(Intangible Assets)		
6. 잡자산	38	236
(Sundry Assets)		

자 산 총 계	18,663,464	16,568,019
(Total Assets)		
부 채		
(Liabilities)		
I. 차입부채	798,421	730,572
(Borrowings & Debentures)		
1. 차입금	-	232,000
(Borrowings)		
2. 사채	800,000	500,000
(Debentures)		
사채할인발행차금	(1,579)	(1,428)
(Discount on Debentures)		
II. 기타부채	13,413	8,836
(Other Liabilities)		
1. 미지급금	199	226
(Accounts Payable)		
2. 미지급비용	5,314	2,629
(Accrued Expenses Payable)		
3. 이연법인세부채	6,247	4,649
(Deferred Taxes Liabilities)		
4. 수입제세	203	171
(Withholding Taxes)		
5. 퇴직급여충당부채	4,709	3,346
(Allowance for Severance and Retirement Benefits)		
퇴직연금운용자산	(3,296)	(2,185)
(Pension Plan Asset)		
6. 잡부채	37	-
(Sundry Liabilities)		
부 채 총 계	811,834	739,408
(Total Liabilities)		
자 본		
(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. 지분법자본잉여금변동	4,208,098	4,208,098
(Net Change of Capital Surplus by the Equity Method)		
III. 자본조정	(2,918,990)	(3,145,102)
(Capital Adjustment)		
1. 지분법자본조정변동	(2,918,990)	(3,145,102)
(Net Change of Capital Adjustment by the Equity Method)		

IV. 기타포괄손익누계액	1,232,279	1,087,503
(Accumulated Other Comprehensive Income)		
1. 지분법자본변동	1,235,619	1,094,351
(Gain on Valuation of Investment Stock Using the Equity Method)		
2. 부의지분법자본변동	(3,340)	(6,848)
(Loss on Valuation of Investment Stock Using the Equity Method)		
V. 이익잉여금	1,177,731	630,941
(Retained Earnings)		
1. 법정적립금	61,200	-
(Legal Reserve)		
2. 임의적립금	568,000	-
(Voluntary Reserve)		
3. 미처분이익잉여금	548,531	630,941
(Retained Earnings Before Appropriation)		
자 본 총 계	17,851,630	15,828,611

손익계산서 (Income Statement)

제2기 2009년 1월 1일 부터 2009년 12월 31일 까지
제1기 2008년 9월 29일 부터 2008년 12월 31일 까지

㈜ KB금융지주

(단위 : 백만원)

KB Financial Group Inc.

(in Million won)

과 목	제2(당)기	제1(전)기
I. 영업수익	696,712	635,268
(Operating Revenues)		
1. 지분법이익	677,107	633,981
(Gain on Valuation Using the Equity Method of Accounting)		
2. 이자수익	19,455	1,287
(Interest Income)		
가. 예치금이자	9,879	689
(Interest on Due from Banks)		
나. 대출채권이자	9,576	598
(Interest on Loans)		
3. 대출채권평가 및 처분이익	150	-
(Gain on Valuation and Sales of Loans)		
가. 대손충당금환입액	150	-
(Transfer From Allowance for Credit Losses)		
II. 영업비용	154,819	23,197
(Operating Expenses)		
1. 지분법손실	64,482	10,096
(Loss on Valuation Using the Equity Method of Accounting)		
2. 이자비용	55,556	3,063
(Interest Expenses)		
가. 차입금이자	5,499	990
(Interest on Borrowings)		
나. 사채이자	50,057	2,073
(Interest on Debentures)		
3. 대출채권평가 및 처분손실	-	1,000
(Loss on Valuation and Sales of Loans)		
가. 대손상각비	-	1,000
(Bad Debt Expenses)		
4. 수수료비용	7,209	2,270
(Fees and Commissions Expenses)		
5. 판매비와관리비	27,572	6,768
(Selling and Administrative Expenses)		
가. 급여	15,136	3,093
(Salaries)		
나. 퇴직급여	1,780	347
(Provision for Current Year Severance and Retirement Benefits)		
다. 복리후생비	2,067	446
(Others Employee Benefit)		
라. 임차료	1,006	234

(Rental Expenses)		
마. 감가상각비	1,709	369

(Depreciation)		
바. 무형자산상각비 (Amortization on Intangible Assets)	749	73
사. 세금과공과 (Taxes and Dues)	148	28
아. 광고선전비 (Advertising Expense)	402	902
자. 경상개발비 (Ordinary R&D)	490	7
차. 기타 (Others)	4,085	1,269
III. 영업이익 (Operating Income)	541,893	612,071
IV. 영업외수익 (Non-Operating Revenues)	830	23
1. 기타영업외수익 (Others)	830	23
V. 영업외비용 (Non-Operating Expenses)	2	-
1. 기타영업외비용 (Others)	2	-
VI. 법인세비용차감전순이익 (Income before Income Tax Expense)	542,721	612,094
VII. 법인세비용 (Income Tax Expense)	2,903	167
VIII. 당기순이익 (Net Income)	539,818	611,927
IX. 주당순이익 (Earning per Share)		
1. 기본 및 희석주당순이익 (Basic and Diluted Earning per Share)	1,659원	2,078원

연결재무상태표 (Consolidated Statement of Financial Position)

제2기 2009년 12월 31일 현재

제1기 2008년 12월 31일 현재

(주)KB금융지주와 그 종속회사

(단위 : 백만원)

KB Financial Group Inc. and subsidiaries

(in Million won)

과 목	제2(당기)	제 1(전기)
자산		
(Assets)		
I. 현금 및 예치금	9,769,133	8,316,197
(Cash & Due from Banks)		
1. 현금	2,543,538	2,190,748
(Cash & Checks)		
2. 외국통화	265,114	272,521
(Foreign Currency)		
3. 예치금	6,960,481	5,852,928
(Due from Banks)		
II. 유가증권	42,535,648	38,985,268
(Securities)		
1. 단기매매증권	6,763,635	7,643,501
(Trading Securities)		
2. 매도가능증권	21,893,966	17,475,496
(Available-for-sale Securities)		
3. 만기보유증권	13,215,816	12,915,977
(Held-to-maturity Securities)		
4. 지분법적용투자주식	662,231	950,294
(Investment Stock Using the Equity Method)		
III. 대출채권	195,397,893	198,930,186
(Loans)		
대손충당금	(3,532,146)	(3,477,442)
(Allowance for Credit Losses)		
이연대출부대비용	160,688	187,370
(Loan Origination Cost)		
1. 콜론	446,589	157,983
(Call Loans)		
2. 내국수입유산스	2,354,936	2,444,897
(Domestic Import Usance Bill)		
3. 신용카드채권	11,382,545	11,526,024
(Credit Card Accounts)		
4. 매입외환	2,059,807	2,754,415
(Bills Bought in Foreign Currency)		
5. 매입어음	19,179	486,555
(Bills Bought in Won)		

6. 환매조건부채권매수 (Bonds Purchased under Resale Agreements)	1,590,000	1,230,000
7. 대출금 (Loans & Discounts)	177,562,979	178,850,090
8. 팩토링채권 (Factoring Receivables)	18	10,328
9. 지급보증대지급금 (Advances for Customers)	44,581	73,140
10. 사모사채 (Private Placement Corporate Bonds)	3,308,717	4,685,622
11. 출자전환채권 (Loans for Debt-Equity Swap)	-	1,204
IV. 유형자산 (Tangible Assets)	3,345,323	3,502,549
1. 유형자산 (Tangible Assets)	5,440,760	5,390,949
감가상각누계액 (Accumulated Depreciation)	(2,084,818)	(1,867,892)
손상차손누계액 (Accumulated Impairment Losses)	(10,619)	(20,508)
V. 기타자산 (Other Assets)	11,120,453	17,814,591
대손충당금 (Allowance for Credit Losses)	(480,766)	(288,737)
1. 예치보증금 (Guarantee Deposits Paid)	1,498,639	1,438,480
2. 미수금 (Accounts Receivable)	3,609,975	5,241,945
3. 미수수익 (Accrued Revenues Receivable)	1,153,810	1,271,329
4. 선급비용 (Prepaid Expenses)	178,506	111,940
5. 이연법인세자산 (Deferred Tax Assets)	22,671	14,633
6. 파생상품자산 (Derivatives instruments Assets)	3,367,682	8,385,602
7. 미회수내국환채권 (Domestic Exchange Settlements Debits)	639,646	547,746
8. 신탁계정대여금 (Lending to Trust Accounts)	263,918	241,956
9. 무형자산 (Intangible Assets)	318,597	412,897
10. 잡자산 (Sundry Assets)	547,775	436,800
자산총계 (Total Assets)	262,168,450	267,548,791

부채		
(Liabilities)		
I. 예수부채	172,439,883	162,210,372
(Depository Liabilities)		
1. 요구불예금	52,738,778	48,048,810
(Demand Deposits)		
2. 기한부예금	96,619,849	89,186,727
(Time Deposits)		
3. 양도성예금증서	23,081,256	24,974,835
(Negotiable Certificates of Deposits)		
II. 차입부채	54,493,283	63,495,480
(Borrowings & Debentures)		
1. 콜머니	1,364,516	3,443,811
(Call Money)		
2. 매출어음	64,839	191,435
(Bills Sold)		
3. 환매조건부채권매도	2,605,562	4,978,020
(Bonds Sold under Repurchase Agreements)		
4. 매도유가증권	1,346,911	326,675
(Securities Sold)		
5. 차입금	10,327,974	11,449,296
(Borrowings)		
6. 사채	38,842,598	43,190,941
(Debentures)		
사채할인발행차금	(59,117)	(84,698)
(Discount on Debentures)		
III. 기타부채	17,123,958	25,780,892
(Other Liabilities)		
1. 미지급금	3,080,984	5,442,972
(Accounts Payable)		
2. 미지급비용	4,134,960	5,348,699
(Accrued Expenses Payable)		
3. 선수수익	137,859	177,877
(Unearned Revenues)		
4. 이연법인세부채	261,655	160,101
(Deferred Tax Liabilities)		
5. 수입제세	97,850	116,050
(Withholding Taxes)		
6. 수입보증금	142,847	107,965
(Deposits for Letter of Guarantees and Others)		
7. 대행업무수입금	220,680	273,599
(Accounts for Agency Businesses)		
8. 미지급내국환채무	391,571	203,645
(Domestic Exchange Settlement Credits)		
9. 미지급외국환채무	68,430	67,056
(Foreign Exchanges Settlement Credits)		

10. 대리점 (Liability Incurred by Agency Relationship)	344,668	481,559
11. 파생상품부채 (Derivatives Instruments Liabilities)	3,129,533	8,042,975
12. 신탁계정미지급금 (Borrowings from Trust Accounts)	1,377,837	2,351,093
13. 퇴직급여충당부채 (Allowance for Severance and Retirement Benefits)	591,996	848,459
퇴직보험예치금 (Due from Insurance Retirement Benefits)	(417,017)	(569,152)
국민연금전환금 (Contribution to National Pension Plan)	(50)	(55)
14. 지급보증충당부채 (Allowance for Acceptances and Guarantees losses)	139,429	122,462
15. 기타충당부채 (Other Allowance)	782,550	707,968
16. 책임준비금 (Insurance Reserves)	2,044,355	1,470,019
17. 잡부채 (Sundry Liabilities)	593,821	427,600
부채총계 (Total Liabilities)	244,057,124	251,486,744
자본 (Stockholders' Equity)		
Ⅰ. 지배회사지분 (Majority Interest)	17,851,630	15,828,611
1. 자본금 (Capital Stock)	1,931,758	1,781,758
가. 보통주자본금 (Common Stock)	1,931,758	1,781,758
2. 연결자본잉여금 (Consolidated Capital Surplus)	16,428,852	15,473,511
가. 주식발행초과금 (Capital in Excess of Par Value)	12,220,754	11,265,413
나. 기타자본잉여금 (Others)	4,208,098	4,208,098
3. 연결자본조정 (Consolidated Capital Adjustment)	(2,918,990)	(3,145,102)
가. 자기주식 (Treasury Stock)	(2,476,809)	(2,710,349)
나. 자기주식 처분손실 (Loss on Sales of Treasury Stock)	(420,484)	(432,335)
다. 기타 (Others)	(21,697)	(2,418)
4. 연결기타포괄손익누계액 (Consolidated Accumulated Other Inclusive Gain)	1,232,279	1,087,503

가. 매도가능증권평가이익 (Gain on Valuation of Available-for-sale Securities)	345,986	193,231
나. 만기보유증권평가손익 (Gain Loss on Valuation of Held-to-maturity Securities)	(2,614)	27
다. 지분법자본변동 (Gain on Valuation of Investment Stock Using the Equity Method)	622	9,581
라. 부의지분법자본변동 (Loss on Valuation of Investment Stock Using the Equity Method)	(2,956)	(9,634)
마. 파생상품평가이익 (Gain on Valuation of Derivatives Instruments)	-	442
바. 유형자산재평가이익 (Gain on Revaluation of Tangible Assets)	891,241	893,856
5. 연결이익잉여금 (Consolidated Retained Earnings)	1,177,731	630,941
가. 법정적립금 (Legal Reserve)	61,200	-
나. 임의적립금 (Voluntary Reserve)	568,000	-
다. 미처분이익잉여금 (Unappropriated Retained Earnings at End of the Year)	548,531	630,941
II. 소수주주지분 (Minority Interest)	259,696	233,436
자본총계 (Total Stockholders' Equity)	18,111,326	16,062,047
부채와자본총계 (Total Liabilities and Stockholders' Equity)	262,168,450	267,548,791

연결손익계산서

(Consolidated Income Statement)

제2기 2009년 1월 1일 부터 2009년 12월 31일 까지
제1기 2008년 9월 29일 부터 2008년 12월 31일 까지

(주)KB금융지주와 그 종속회사
KB Financial Group Inc. and subsidiaries

(단위 : 백만원)
(in Million won)

과 목	제2(당)기	제1(전)기
I. 영업수익	30,446,099	29,729,283
(Operating Revenues)		
1. 이자수익	14,765,347	8,978,386
(Interest Income)		
가. 예치금이자	52,003	111,344
(Interest on due from Banks)		
나. 유가증권이자	1,804,206	963,220
(Interest on Securities)		
다. 대출채권이자	12,858,434	7,876,491
(Interest on Loans)		
라. 기타이자수익	50,704	27,331
(Other Interest Income)		
2. 유가증권평가 및 처분이익	624,900	281,239
(Gain on Valuation and Sales of Securities)		
가. 단기매매증권평가이익	20,972	113,913
(Gain on Valuation of Trading Securities)		
나. 단기매매증권처분이익	227,559	106,737
(Gain on Sales of Trading Securities)		
다. 매도가능증권처분이익	371,342	60,380
(Gain on Sales of Available-for-sale Securities)		
라. 만기보유증권처분이익	3,962	209
(Gain on Sales of Held-to-Maturity Securities)		
마. 매도가능증권손상차손환입	1,065	-
(Restoration of Impairment Loss on Available-for-Sale Securities)		
3. 대출채권평가 및 처분이익	97,130	16,717
(Gain on Valuation and Sales of Loans)		
가. 대출채권처분이익	97,130	16,717
(Gain on Sales of Loans)		
4. 외환거래이익	1,148,189	1,468,930
(Revenues on Foreign Exchange)		
가. 외환거래이익	1,148,189	1,468,930
(Revenues on Foreign Exchange)		
5. 수수료수익	1,454,616	751,830
(Fees and Commissions Revenues)		
가. 수입수수료	1,153,464	605,410
(Commissions Received)		
나. 수입보증료	48,052	23,024
(Guarantee Fees)		
다. 신용카드관련수수료	201,006	91,399
(Commissions on Credit Cards)		
라. 국민주택기금관리수수료	52,094	31,997

(Management Commissions Received from National Housing Fund)		
6. 신탁업무운용수익	165,279	70,792
(Fees and Commissions from Trust Accounts)		
가. 신탁업무운용수익	165,279	70,792
(Fees and Commissions from Trust Accounts)		
7. 배당금수익	81,017	58,905
(Dividends Income)		
가. 단기매매증권배당수익	2,359	1,611
(Dividends on Trading Securities)		
나. 매도가능증권배당수익	78,658	57,294
(Dividends on Available-for-Sale Securities)		
8. 보험수익	788,855	306,838
(Insurance Revenues)		
가. 보험료수익	786,839	306,448
(Insurance Premium Revenues)		
나. 재보험수익	2,016	390
(Reinsurance Revenues)		
9. 기타영업수익	11,320,766	17,795,646
(Other operating Revenues)		
가. 파생상품거래이익	8,290,995	11,998,947
(Gain on Derivatives Transactions)		
나. 파생상품평가이익	2,536,308	5,757,919
(Gain on Valuation of Derivatives Instruments)		
다. 공정가액위험회피관련이익	426,366	-
(Gain on Fair Value Hedged Items)		
라. 지급보증충당부채환입액	520	121
(Transfer From Allowance for Acceptances and Guarantees Losses)		
마. 기타충당부채환입액	16,000	21,596
(Transfer From Other Allowance)		
바. 기타영업잡수익	50,577	17,063
(Others)		
II. 영업비용	29,794,814	29,101,982
(Operating Expenses)		
1. 이자비용	8,351,621	5,100,808
(Interest Expenses)		
가. 예수부채이자	5,561,567	3,483,450
(Interest on Depository Liabilities)		
나. 차입부채이자	2,725,798	1,582,833
(Interest on Borrowings & Debentures)		
다. 기타이자비용	64,256	34,525
(Other Interest Expenses)		
2. 유가증권평가 및 처분손실	385,664	298,879
(Loss on Valuation and Sales of Securities)		
가. 단기매매증권평가손실	35,222	-
(Loss on Valuation of Trading Securities)		
나. 단기매매증권처분손실	172,098	157,738
(Loss on Sales of Trading Securities)		
다. 매도가능증권처분손실	126,284	46,472
(Loss on Sales of Available-for-Sale Securities)		
라. 만기보유증권처분손실	-	43
(Loss on Sales of Held-to-Maturity Securities)		
마. 매도가능증권손상차손	43,852	67,282
(Impairment Loss on Available-for-Sale Securities)		
바. 만기보유증권손상차손	8,208	27,344

(Impairment Loss on Held-to-Maturity Securities)		
3. 대출채권평가 및 처분손실	2,353,475	1,448,983
(Loss on Valuation and Sales of Loans)		
가. 대손상각비	2,298,985	1,415,107
(Bad Debt Expenses)		
나. 대출채권처분손실	54,490	33,876
(Loss on Sales of Loans)		
4. 외환거래손실	1,158,917	1,214,401
(Expenses on Foreign Exchange)		
가. 외환거래손실	1,158,917	1,214,401
(Expenses on Foreign Exchange)		
5. 수수료비용	804,846	421,844
(Fees and Commissions Expenses)		
가. 지급수수료	358,613	213,601
(Commissions Expenses)		
나. 신용카드관련수수료	446,233	208,243
(Commissions Paid on Credit Cards)		
6. 판매비와 관리비	3,784,377	2,064,397
(Selling and Administrative Expenses)		
가. 급여	1,542,544	698,990
(Salaries)		
나. 퇴직급여	167,416	96,747
(Provision for Current Year Severance And Retirement Benefits)		
다. 명예퇴직급여	-	89,785
(Retirement Allowance)		
라. 복리후생비	557,927	338,736
(Others Employee Benefit)		
마. 임차료	181,743	90,886
(Rental Expenses)		
바. 감가상각비	320,154	190,177
(Depreciation)		
사. 무형자산상각비	173,986	76,899
(Amortization on Intangible Assets)		
아. 세금과공과	145,786	87,731
(Taxes and Dues)		
자. 광고선전비	76,785	57,578
(Advertising Expenses)		
차. 경상개발비	135,875	71,004
(Ordinary R&D)		
카. 기타	482,161	265,864
(Others)		
7. 보험비용	804,195	308,530
(Insurance Expenses)		
가. 책임준비금전입액	574,336	175,519
(Provision for Insurance Reserve)		
나. 환급금비용	202,333	126,669
(Refund Expenses)		
다. 기타보험비용	27,526	6,342
(Others)		
8. 기타영업비용	12,151,719	18,244,140
(Other Operating Expenses)		
가. 파생상품거래손실	8,879,079	12,593,167
(Loss on Derivatives Transactions)		
나. 파생상품평가손실	2,137,939	4,720,481

(Loss on Valuation of Derivatives Instruments)		
다. 공정가액위험회피관련손실 (Loss on Fair Value Hedged Items)	221,528	495,194
라. 지급보증충당부채전입액 (Provision for Acceptances and Guarantees Losses)	23,476	64,523
마. 기타충당부채전입액 (Provision for Other Allowances)	225,277	71,449
바. 기금출연료 (Contribution to Fund)	335,049	176,512
사. 기타영업잡비용 (Others)	329,371	122,814
III. 영업이익 (Operating Income)	651,285	627,301
IV. 영업외수익 (Non-Operating Revenues)	146,893	498,756
1. 지분법이익 (Gain on Valuation Using the Equity method of Accounting)	10,472	4,159
2. 지분법적용투자주식처분이익 (Gain on Sales of Investment Stock Using the Equity Method)	911	430,717
3. 유형자산처분이익 (Gains on Sales of Tangible Assets)	3,827	295
4. 유형자산손상차손환입 (Recovery of Impairment Loss on Tangible Assets)	154	500
5. 임대료 (Rental Income)	3,102	1,504
6. 기타영업외수익 (Others)	128,427	61,581
V. 영업외비용 (Non-Operating Expenses)	246,020	186,649
1. 지분법손실 (Loss on Valuation Using the Equity method of Accounting)	45,969	86,110
2. 지분법적용투자주식처분손실 (Loss on Sales of Investment Stock Using the Equity Method)	305	-
3. 유형자산처분손실 (Loss on Sales of Tangible Assets)	3,467	487
4. 유형자산손상차손 (Impairment Loss on Tangible Assets)	3,991	56,062
5. 지분법적용투자주식손상차손 (Impairment Loss on Investment Stock Using the Equity Method)	100,352	-
6. 기타영업외비용 (Others)	91,936	43,990
VI. 법인세비용차감전순이익 (Income before Income Tax Expense)	552,158	939,408
VII. 법인세비용 (Income Tax Expense)	24,914	329,580
VIII. 종속회사매수일전순손실 (Net Loss of Subsidiary before Purchase)	(250)	-
IX. 당기순이익 (Net Income)	527,494	609,828
1. 지배회사지분순이익 (Net Income in Majority Interest)	539,818	611,927
2. 소수주주지분순이익	(12,324)	(2,099)

1. 재무상태표

제 9 기 2009년 12월 31일 현재 (December 31, 2009)

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

Statement of Financial Position

(단위 : 백만원) (Unit : Million Won)

계 정 과 목 (Description)	금 액 (Amount)	
	제 9 기	제 8 기
[자 산 (Assets)]		
I. 현금및예치금 (Cash & Due from Banks)	8,853,544	7,728,296
1. 현 금 (Cash & Checks)	2,543,536	2,190,743
2. 외 국 통 화 (Foreign Currency)	264,050	272,521
3. 예 치 금 (Due from Banks)	6,045,958	5,265,032
II. 유 가 증 권 (Securities)	38,972,290	34,928,917
1. 단기매매증권 (Trading Securities)	2,995,158	3,736,268
2. 매도가능증권 (Available-for-sale Securities)	22,625,602	17,552,003
3. 만기보유증권 (Held-to-maturity Securities)	12,537,114	12,575,745
4. 지분법적용투자주식 (Investment Stock Using the Equity Method)	814,416	1,064,901
III. 대 출 채 권 (Loans)	195,066,978	198,694,825
(대 손 충 당 금) (Allowance for Credit Losses)	(3,423,107)	(3,452,589)
이연대출부대비용 (Loan Origination Cost)	160,688	187,399
1. 콜 론 (Call Loans)	772,977	367,312
2. 내국수입유산스 (Domestic Import Usance Bill)	2,354,936	2,444,897
3. 신용 카드 채권 (Credit Card Accounts)	11,383,722	11,526,951
4. 매 입 외 환 (Bills Bought in Foreign Currency)	2,054,133	2,753,940
5. 매 입 어 음 (Bills Bought in Won)	19,179	486,555

6. 환매조건부채권매수 (Bonds Purchased under Resale Agreements)	1,590,000	1,230,000
7. 대출금 (Loans & Discounts)	176,812,129	178,394,374
8. 팩토링 채권 (Factoring Receivables)	18	10,328
9. 지급보증대지급금 (Advances for Customers)	44,334	72,853
10. 사 모 사 채 (Private Placement Corporate Bonds)	3,297,969	4,671,601
11. 출 자 전 환 채 권 (Loans Debt-Equity Swap)	-	1,204
IV. 유형 자산 (Tangible Assets)	3,329,350	3,492,767
1. 유형 자산 (Tangible Assets)	5,402,175	5,366,203
(감가상각누계액) (Accumulated Depreciation)	(2,062,205)	(1,852,928)
(손상차손누계액) (Accumulated Impairment Losses)	(10,620)	(20,508)
V. 기타 자산 (Other Assets)	10,297,598	17,248,372
(대손충당금) (Allowance for Credit Losses)	(425,130)	(222,386)
1. 예치보증금 (Guarantee Deposits Paid)	1,443,076	1,388,902
2. 미수금 (Accounts Receivable)	3,577,669	5,143,137
3. 미수수익 (Accrued Revenues Receivable)	1,067,531	1,218,027
4. 선급비용 (Prepaid Expenses)	173,377	105,257
5. 이연법인세자산 (Deferred Income Tax Assets)	-	101,401
6. 파생상품자산 (Derivatives Instruments Assets)	3,367,463	8,394,874
7. 미회수내국환채권 (Domestic Exchange Settlements Debits)	639,646	547,746
8. 무형자산 (Intangible Assets)	242,074	319,781
9. 잡 자산 (Other Assets)	211,892	251,633
자산 총계 (Total Assets)	256,519,760	262,093,177

[부 채 (Liabilities)]		
I. 예 수 부 채 (Depository Liabilities)	170,385,878	158,867,924
1. 요구불 예금 (Demand Deposits)	52,566,483	47,938,522
2. 기 한 부 예 금 (Time Deposits)	93,861,639	85,850,617
3. 양도성예금증서 (Negotiable Certificates of Deposits)	23,957,756	25,078,785
II. 차 입 부 채 (Borrowings & Bonds Payable)	51,958,382	61,759,641
1. 콜 머 니 (Call Money)	1,354,645	3,244,535
2. 매 출 어 음 (Bills Sold)	64,839	191,435
3. 환매조건부채권매도 (Bonds Sold under Repurchase Agreements)	2,495,288	4,249,699
4. 매도유가증권 (Securities Sold)	130,261	53,325
5. 차 입 금 (Borrowings)	9,928,289	11,410,052
6. 사 채 (Bonds Payable)	38,042,598	42,693,941
(사채할인발행차금) (Debentures Discount)	(57,538)	(83,346)
III. 기 타 부 채 (Other Liabilities)	14,832,942	24,151,518
1. 미 지 급 금 (Accounts Payable)	3,065,186	5,348,485
2. 미 지 급 비 용 (Accrued Expenses)	3,991,723	5,238,709
3. 선 수 수 익 (Unearned Revenues)	118,984	162,267
4. 수 입 제 세 (Withholding Taxes)	95,978	114,563
5. 수 입 보 증 금 (Deposits for Letter of Guarantees and Others)	162,868	125,290
6. 이연법인세부채 (Deferred Income Tax Liabilities)	278,996	-
7. 대행업무수입금 (Accounts for Agency Businesses)	220,680	273,599
8. 미지급내국환채무 (Domestic Exchange Settlement Credits)	391,571	203,645

9. 미지급외국환채무 (Foreign Exchanges)	68,430	67,056
10. 대 리 정 (Liability Incurred by Agency Relationship)	344,668	481,559
11. 파 생 상 품 부 채 (Derivatives Instruments Liabilities)	3,100,099	8,033,014
12. 신탁계정미지급금 (Borrowings from Trust Accounts)	1,658,313	2,777,502
13. 퇴직급여충당부채 (Allowance for Severance and Retirement Benefits)	576,860	834,342
(퇴직보험예치금) (Due from Insurance Retirement Benefits)	(406,642)	(559,812)
14. 지급보증충당부채 (Allowance for Acceptances and Guarantees Losses)	139,394	122,446
15. 기 타 충 당 부 채 (Other Allowance)	778,433	703,336
16. 잡 부 채 (Other Liabilities)	247,401	225,517
부 채 총 계 (Total Liabilities)	237,177,202	244,779,083
[자 본 (Stockholders' Equity)]		
I. 자 본 금 (Capital Stock)	2,481,896	2,181,896
1. 보통주자본금 (Common Stock)	2,481,896	2,181,896
II. 자 본 잉 여 금 (Capital Surplus)	6,267,577	6,269,036
1. 주식발행초과금 (Capital in Excess of Par Value)	5,651,963	5,653,422
2. 기타자본잉여금 (Other Capital Surplus)	615,614	615,614
III. 기타포괄손익누계액 (Accumulated Other Comprehensive Income)	1,543,391	445,263
1. 매도가능증권평가손익 (Gain(Loss) on Valuation of Available-for-sale Securities)	657,355	(415,823)
2. 만기보유증권평가이익 (Gain on Valuation of Held-to-maturity Securities)	21	29
3. 지분법자본변동 (Gain on Valuation of Investment Stock Using the Equity Method)	624	-
4. 부의지분법자본변동 (Loss on Valuation of Investment Stock Using the Equity Method)	(5,850)	(32,799)
5. 유형자산재평가이익 (Gain on Revaluation of Tangible Assets)	891,241	893,856
IV. 이 익 잉 여 금 (Retained Earnings)	9,049,694	8,417,899
1. 법 정 적 립 금 (Legal Reserve)	1,509,909	1,359,584
2. 임 의 적 립 금 (Voluntary Reserve)	6,907,200	5,560,725
3. 미처분 이익잉여금 (Unappropriated Retained Earnings)	632,585	1,497,590
자 본 총 계 (Total Stockholders' Equity)	19,342,558	17,314,094
부 채 와 자 본 총 계 (Total Liabilities and Stockholders' Equity)	256,519,760	262,093,177

2. 손익계산서

제 9 기 2009년 1월 1일부터 2009년 12월 31일까지 (For the Year Ended December 31, 2009)

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

Income Statement

(단위 : 백만원) (Unit : Million Won)

계 정 과 목 (Description)	금 액 (Amount)	
	제 9 기	제 8 기
1. 영업수익 (Operating Revenues)	28,734,838	44,379,564
(1) 이자수익 (Interest Income)	14,388,806	16,563,906
1. 예치금이자 (Interest on Due from Banks)	11,594	99,087
2. 유가증권이자 (Interest on Securities)	1,538,685	1,643,801
3. 대출채권이자 (Interest on Loans)	12,808,930	14,785,617
4. 기타이자수익 (Other Interest Income)	29,597	35,401
(2) 유가증권평가 및 처분이익 (Gain on Valuation and Sales of Securities)	435,739	475,126
1. 단기매매증권평가이익 (Gain on Valuation of Trading Securities)	7,662	77,335
2. 단기매매증권처분이익 (Gain on Sales of Trading Securities)	125,011	137,048
3. 매도가능증권처분이익 (Gain on Sales of Available-for-sale Securities)	298,731	254,896
4. 만기보유증권처분이익 (Gain on Sales of Held-to-maturity Securities)	3,285	209
5. 매도가능증권손상차손환입 (Restoration of Available-for-sale Securities Impairment Losses)	1,050	5,638
(3) 대출채권평가 및 처분이익 (Gain on Valuation and Sales of Loans)	97,096	39,415
1. 대출채권처분이익 (Gain on Sales of Receivables)	97,096	39,415
(4) 외환거래이익 (Revenues on Foreign Exchange)	1,147,382	1,793,393
1. 외환거래이익 (Revenues on Foreign Exchange)	1,147,382	1,793,393
(5) 수수료수익 (Fees and Commissions Revenues)	1,324,506	1,412,415
1. 수입수수료 (Commissions Received)	1,023,361	1,116,470

2. 수입보증료 (Guarantee Fees)	48,046	37,082
3. 신용카드관련수수료 (Commissions on Credit Cards)	201,005	173,578
4. 국민주택기금관리수수료 (Management Commissions Received from National Housing Fund)	52,094	85,285
(6) 신탁업무운용수익 (Fees and Commissions from Trust Accounts)	98,336	84,833
1. 신탁업무운용수익 (Fees and Commissions from Trust Accounts)	98,336	84,833
(7) 배당금수익 (Dividends Income)	67,835	68,352
1. 단기매매증권배당수익 (Dividends on Trading Securities)	1,617	1,404
2. 매도가능증권배당수익 (Dividends on Available-for-sale Securities)	66,218	66,948
(8) 기타영업수익 (Other Operating Revenues)	11,175,138	23,942,124
1. 파생상품거래이익 (Gain on Derivatives Transactions)	8,205,220	15,019,792
2. 파생상품평가이익 (Gain on Valuation of Derivatives Instruments)	2,526,361	8,764,788
3. 공정가액위험회피관련이익 (Gain on Fair Value Hedged Items)	426,366	103,676
4. 지급보증충당부채환입액 (Transfer from Allowance for Acceptances and Guarantees Losses)	499	77
5. 기타충당부채환입액 (Transfer from Other Allowance)	15,911	38,906
6. 기타영업잡수익 (Others)	781	14,885
II. 영업비용 (Operating Expenses)	28,031,811	42,568,121
(1) 이자비용 (Interest Expenses)	8,168,202	9,333,354
1. 예수부채이자 (Interest on Depository Liabilities)	5,467,731	6,333,853
2. 차입부채이자 (Interest on Borrowings & Bonds Payable)	2,636,215	2,918,516
3. 기타이자비용 (Other Interest Expenses)	64,256	80,985

(2) 유가증권평가 및 처분손실 (Loss on Valuation and Sales of Securities)	219,614	914,804
1. 단기매매증권평가손실 (Loss on Valuation of Trading Securities)	14,403	10,940
2. 단기매매증권처분손실 (Loss on Sales of Trading Securities)	96,054	138,945
3. 매도가능증권처분손실 (Loss on Sales of Available-for-sale Securities)	61,703	657,581
4. 만기보유증권처분손실 (Loss on Sales of Held-to-maturity Securities)	-	43
5. 매도가능증권손상차손 (Available-for-sale Securities Impairment Loss)	39,246	79,950
6. 만기보유증권손상차손 (Held-to-maturity Securities Impairment Loss)	8,208	27,345
(3) 대출채권평가 및 처분손실 (Loss on Valuation and Sales of Loans)	2,262,340	1,810,829
1. 대손상각비 (Bad Debt Expenses)	2,207,853	1,776,830
2. 대출채권처분손실 (Loss on Sales of Receivables)	54,487	33,999
(4) 외환거래손실 (Expenses on Foreign Exchange)	1,160,850	1,471,951
1. 외환거래손실 (Expenses on Foreign Exchange)	1,160,850	1,471,951
(5) 수수료비용 (Fees and Commissions Expenses)	708,659	653,119
1. 지급수수료 (Commissions Expenses)	249,144	259,690
2. 신용카드관련수수료 (Commissions Paid on Credit Cards)	459,515	393,429
(6) 판매비와 관리비 (Selling and Administrative Expenses)	3,535,632	3,799,520
1. 급여 (Salaries)	1,435,126	1,482,775
2. 퇴직급여 (Provision for Current Year Severance and Retirement Benefits)	159,301	182,380
3. 명예퇴직급여 (Retirement Allowance)	-	90,546
4. 복리후생비 (Others Employee Benefit)	545,665	601,342
5. 임차료 (Rental Expenses)	171,604	164,167

6. 감가상각비 (Depreciation)	312,956	332,695
7. 무형자산상각비 (Amortization on Intangible Assets)	147,942	125,449
8. 세금과공과 (Taxes and Dues)	137,125	165,166
9. 광고선전비 (Advertising Expense)	69,742	85,273
10. 경상개발비 (Ordinary R&D)	173,209	178,212
11. 기타판매비와 관리비 (Others)	382,962	391,515
(7) 기타영업비용 (Other Operating Expenses)	11,976,514	24,584,544
1. 파생상품거래손실 (Loss on Derivatives Transactions)	8,803,399	15,484,518
2. 파생상품평가손실 (Loss on Valuation of Derivatives Instruments)	2,107,262	7,815,727
3. 공정가액위험회피관련손실 (Loss on Fair Value Hedged Items)	221,528	477,755
4. 지급보증충당부채전입액 (Provision for Acceptances and Guarantees Losses)	23,435	79,943
5. 기타충당부채전입액 (Provision for Other Allowances)	224,889	170,226
6. 기금출연료 (Contribution to Fund)	334,875	335,088
7. 기타영업잡비용 (Others)	261,126	221,287
III. 영업이익 (Operating Income)	703,027	1,811,443
IV. 영업외수익 (Non-Operating Revenues)	218,928	607,724
1. 지분법이익 (Gain on Valuation Using Equity Method of Accounting)	20,565	60,719
2. 지분법적용투자주식처분이익 (Gain on Sales of Investment Stock Using the Equity Method)	68,501	400,139
3. 유형자산처분이익 (Gains on Sales of Tangible Assets)	3,768	3,743
4. 유형자산손상차손환입 (Recovery of Impairment Losses on Tangible Assets)	154	500
5. 임대료 (Rental Income)	4,255	3,346

6. 기타영업외수익 (Others)	121,685	139,277
V. 영업외비용 (Non-Operating Expenses)	261,484	260,878
1. 지분법손실 (Loss on Valuation Using Equity Method of Accounting)	40,519	90,997
2. 지분법적용투자주식처분손실 (Loss on Sales of Investment Stock Using the Equity Method)	305	-
3. 지분법적용투자주식손상차손 (Impairment Loss on Investment Stock Using the Equity Method)	100,352	-
4. 유형자산처분손실 (Loss on Sales of Tangible Assets)	3,277	1,065
5. 유형자산손상차손 (Impairment Loss on Tangible Assets)	3,990	57,436
6. 기타영업외비용 (Others)	113,041	111,380
VI. 법인세비용차감전 순이익 (Income before Income Tax Expense)	660,471	2,158,289
VII. 법인세비용 (Income Tax Expense)	24,668	647,505
VIII. 당기순이익 (Net Income)	635,803	1,510,784

□ 대차대조표(신탁계정) Balance Sheet(Trust accounts)

제 9 기 : 2009년 12월 31일 현재 (December 31, 2009)
 제 8 기 : 2008년 12월 31일 현재 (December 31, 2008)
 제 7 기 : 2007년 12월 31일 현재 (December 31, 2007)

(단위 : 백만원/Unit : Million won)

계정과목	Description	제 9 기	제 8 기	제 7 기
【 자 산 】	[Assets]			
1. 현금 · 예치금	Cash and Due	1,635,743	1,955,114	353,821
가. 원화예치금	Due from Banks in Won	1,635,743	1,955,114	353,821
2. 유가증권	Securities	7,504,737	5,433,420	6,520,160
가. 주식	Stock	454,109	469,503	490,118
나. 국채	Government Bonds	984,404	817,742	1,107,255
다. 금융채	Finance Debentures	744,972	1,200,377	1,582,069
라. 지방채	Local Government Bonds	33,216	34,421	16,564
마. 사채	Corporate Bonds	1,069,054	882,659	1,374,010
바. 외화유가증권	Securities in Foreign Currency	60,287	0	12,449
사. 매입어음	Bills Bought	2,905,953	1,553,542	1,612,366
아. 기타유가증권	Other Securities	1,252,742	475,176	325,329
3. 대출금	Loans & Discounts	276,539	539,840	415,786
가. 부동산저당대출	Loans on Real Estate Collateral	9,221	12,298	17,315
나. 채권담보대출	Loans on Receivables Collateral	22,881	16,280	15,925
다. 수익권담보대출	Loans on Trust Benefit Collateral	195,306	471,106	382,334
라. 증서대출	Loans on Deeds	49,131	40,156	212
마. 기타대출	Other Loans	0	0	0
4. 콜론	Call Loans	100,000	0	360,000
5. 환매조건부채권	Bonds Purchased under Resale Agreements	1,333,500	1,123,821	490,000
6. 금전채권	Money Receivables	1,532,779	2,720,305	4,688,891
7. 동산 · 부동산	Movables & Real Estate	539,019	362,277	336,440
8. 기타자산	Others	119,311	144,929	108,368
가. 가지급금	Suspense Receivables	145	164	162
나. 미수이자	Accrued Interest on Securities	16,961	14,345	24,608
다. 미수수익	Accrued Revenues Receivable	97,167	114,802	74,269
라. 자산처분미수금	Accounts Receivable on Disposition of Assets	0	0	32
바. 미수금	Accounts Receivable	4,647	14,505	8,116
사. 선급비용	Prepaid Expenses	391	1,113	1,181
아. 기타잡자산	Sundry Assets	0	0	0
9. 고유계경대	Lendings to Banking Account	732,784	1,111,662	919,308
10. 채권평가충당금(-)	Allowance for Valuation of Receivables(-)	-5,660	-5,970	-13,895
자산총계	Total Assets	13,768,752	13,385,398	14,178,879

(단위Unit:백만원Million won)

계정과목	Description	제 9 기	제 8 기	제 7 기
【 부 채 】	[Liabilities]			
1. 금전신탁	Money in Trust	11,038,516	9,686,989	8,363,610
가. 불특정금전신탁합동운동	Unspecified Money Trust	84	86	125
나. 적립식목적신탁합동운동	Reserving Objective Trust(Performance)	34,706	40,111	57,237
다. 가계금전신탁합동운동	Household Money Trust	26,323	28,385	35,290
라. 개발신탁합동운동	Development Money Trust	155	155	155
마. 노후생활연금신탁합동운동	Money Trust for Old Age Living Pension	6,765	8,027	9,536
바. 기업금전신탁합동운동	Business Money Trust	2,387	2,889	6,736
사. 국민주신탁합동운동	National Stock Trust	5,851	6,887	7,422
아. 개인연금신탁합동운동	Personal Pension Trust	1,626,070	2,216,743	2,188,162
자. 가계장기신탁합동운동	Long Term House Trust	29,533	34,334	62,607
차. 근로자우대신탁합동운동	Workers Preferential Trust	4,194	5,077	7,885
카. 신종적립신탁합동운동	New Reserving Trust	27,770	34,135	66,103
타. 퇴직신탁운동	Retirement Trust	403,307	423,241	452,255
파. 특정금전신탁	Specified Money Trust	6,472,639	5,317,151	4,237,426
하. 단위금전신탁합동운동	Unit Type Money Trust	10	22	7,528
가. 추가금전신탁	Open Type Money Trust	206,430	351,186	371,579
나. 신개인연금신탁합동운동	New Personal Pension Trust	64,374	59,379	59,178
다. 신노후생활연금신탁합동운동	New Pension Trust	17,045	21,794	40,597
라. 신근로자우대신탁합동운동	New Workers Preferential Trust	391	553	7,682
마. 연금신탁합동운동	Pension Trust	727,898	585,685	508,582
바. 퇴직연금신탁	Trust of retirement pension plan	1,382,584	551,149	237,525
2. 재산신탁	Property in Trust	2,217,163	3,230,224	5,365,233
가. 유가증권의신탁	Securities in Trust	181,395	177,126	252,590
나. 금전채권의신탁	Money Receivables in Trust	1,496,750	2,690,821	4,776,204
다. 부동산의신탁	Real Estate in Trust	539,018	362,277	336,439
3. 기타부채	Other Borrowings	437,109	398,911	385,987
가. 가수금	Suspenses Receivable	0	1,134	1,134
나. 미지급금	Accounts Payable	1,707	7,194	12,101
다. 선수수익	Income In Advance	65,784	27,600	17,998
라. 미지급신탁보수	Accrued Payable Trust Fees	52,283	47,062	81,847
마. 미지급신탁이익	Accrued Payable Trust Profit	315,696	314,769	271,913
바. 미지급비용	Accrued Payable Expenses	1,639	1,152	994
사. 기타잡부채	Others	0	0	0
4. 특별유보금	Special Reserves	75,964	69,274	64,049
부채총계	Total Liabilities	13,768,752	13,385,398	14,178,879

□ 손익계산서(신탁계정) Income Statement(Trust accounts)

제 9 기 : 2009년 1월 1일부터 2009년 12월 31일까지 (For the Year Ended December 31, 2009)

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)

(단위 : 백만원/Unit : Million won)

계정과목	Description	제 9 기	제 8 기	제 7 기
【 수 익 】	[Revenues]			
1. 예치금이자	Interest on Due from Banks	69,449	73,854	9,711
2. 유가증권이자	Interest on Securities	340,414	330,263	351,547
가. 국채이자	Interest on Government Bonds	38,035	50,432	55,874
나. 금융채이자	Interest on Finance Debentures	41,450	81,281	91,751
다. 지방채이자	Interest on Local Government Bonds	1,868	1,776	768
라. 사채이자	Interest on Corporate Bonds	55,338	60,565	83,650
마. 배당금수익	Dividend Income	4,451	6,651	14,578
바. 외화유가증권이자	Interest on Securities in Foreign Currency	6,476	140	935
사. 매입어음이자	Interest on Bills Bought	143,975	108,852	85,106
아. 기타유가증권이자	Interest on Others Securities	48,821	20,566	18,885
3. 대출금이자	Interest on Loans & Discounts	23,400	27,164	22,704
가. 부동산저당대출이자	Interest on Real Estate Collateral Loans	1,138	1,766	2,264
나. 채권담보대출이자	Interest on Receivables Collateral Loans	1,098	949	1,361
다. 수익권담보대출이자	Interest on Trust Benefit Collateral Loans	18,760	22,638	17,474
라. 증서대출이자	Interest on Loans with Deeds	2,404	1,811	1,605
마. 기타대출이자	Interest on Other Loans	0	0	0
4. 콜론이자	Interest on Call Loans	2,132	5,798	19,514
5. 환매조건부채권이자	Interest on Bonds under Resale Agreements	33,692	32,061	5,412
6. 금전채권이자	Interest on Money Receivables	38,523	84,221	159,950
7. 파생상품관련익	Revenues on Derivatives	0	0	84
8. 유가증권관련수익	Revenues on Securities	62,609	61,510	187,571
가. 유가증권매매익	Gain on Sales of Securities	49,442	28,188	163,931
나. 유가증권상환익	Gain on Redemption of Securities	94	8,768	9,947
다. 유가증권평가익	Gain on Valuation of Securities	13,073	24,554	13,693
9. 수입수수료	Commissions Received	7	111	1,163
10. 기타수익	Other Revenues	20,499	23,889	8,441
11. 고유계정대이자	Interest on Loans to Banking Account	13,821	42,135	52,773
12. 특별유보금환입	Transfer from Special Provision	784	1,249	2,582
13. 채권평가충당금환입	Transfer from Allowance for Valuation of Receivables	2,844	13,654	10,103

이익금계	Total Revenues	608,174	695,909	831,555
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(단위 : 백만원/Unit : Million won)

계정과목	Description	제 9 기	제 8 기	제 7 기
【 비 용 】	[Expenses]			
1. 금전신탁이익	Gain on Money Trust	429,920	453,899	527,588
가. 불특정금전신탁이익	Gain on Unspecified Money Trust	1	1	2
나. 적립식목적신탁실적이익	Gain on Installment Money Trust(Performance)	2,099	4,043	4,643
다. 가계금전신탁이익	Gain on Household Money Trust	1,194	1,518	2,475
라. 개발신탁이익	Gain on Development Trust	5	4	4
마. 노후생활연금신탁이익	Gain on Money Trust for Old Age Living Pension	173	315	369
바. 기업금전신탁이익	Gain on Corporate Money Trust	90	170	350
사. 국민주신탁이익	Gain on National Stock Trust	1,422	12	1,901
아. 개인연금신탁이익	Gain on Money Trust for Individual Pension	73,907	89,380	83,965
자. 가계장기신탁이익	Gain on Household Long-Term Money Trust	1,504	3,823	4,244
차. 근로자우대신탁이익	Gain on Money Trust for Employee	178	368	473
카. 신종적립신탁이익	Gain on New Installment Money Trust	742	1,646	2,838
타. 퇴직신탁이익	Gain on Retirement Trust	13,307	26,085	15,060
파. 특정금전신탁이익	Gain on Specified Money Trust	262,141	248,736	363,208
하. 단위금전신탁이익	Gain on Unit Type Money Trust	1	134	632
가. 추가금전신탁이익	Gain on Open Type Money Trust	16,431	20,826	21,123
나. 신개인연금신탁이익	Gain on New Money Trust for Individual Pension	2,054	4,688	2,206
다. 신노후생활연금신탁이익	Gain on New Money Trust for Old Age Living Pension	407	1,848	1,944
라. 신근로자우대신탁이익	Gain on Money Trust for Employee	5	76	893
마. 연금신탁이익	Gain on Pension Trust	23,808	37,259	18,046
바. 퇴직연금신탁이익	Gain on Trust of retirement pension plan	30,451	12,967	3,212
2. 재산신탁이익	Gain on Property Trust	38,673	95,618	175,785
가. 유가증권의신탁이익	Gain on Securities Trust	0	11,079	12,320
나. 금전채권의신탁이익	Gain on Money Receivables Trust	38,673	84,539	163,465
3. 기타지급이자	Other Interest Paid	0	0	1
4. 지급수수료	Commissions Paid	2,630	1,795	2,572
5. 파생상품관련손	Loss on Derivatives	0	0	326
6. 유가증권관련비용	Expenses on Securities	41,166	70,864	38,950
가. 유가증권매매손	Loss on Sales of Securities	35,248	50,528	22,067
나. 유가증권상환손	Loss on Redemption of Securities	1,113	5,430	608
다. 유가증권평가손	Loss on Valuation of Securities	4,805	14,906	16,275
7. 기금출연료	Contribution to Fund	5,374	6,317	6,441
가. 신용보증기금출연료	Contribution to Credit Guarantee Fund	174	97	80
나. 신탁보험료	Insurance Fees on Deposits	5,200	6,220	6,361
8. 세금과공과	Taxes	729	1,005	2,574
9. 신탁보수	Trust Fees & Commissions	72,912	58,351	70,291
10. 기타비용	Other Expenses	9,293	1,575	838
11. 특별유보금전입	Provision for Special Provision	7,475	6,474	6,184
12. 채권평가충당금전입	Provision for Allowance for Valuation of Receivables	2	11	5

대 차 대 조 표

(Balance Sheet)

제 15 기 2009년 12월 31일 현재

제 14 기 2009년 03월 31일 현재

KB Investment & Securities (3월 결산법인)

(KRW won)

과 목	제15기 3분기 As of Dec 31, 2009	제14기 As of March 31, 2009
자 산		
(Assets)		
I. 현금및예치금		
(Cash and deposits)	290,665,695,492	71,223,442,080
1. 현금및현금성자산		
(Cash and cash equivalents)	90,864,744,671	34,698,442,080
1) 현금		
(Cash on hand)	1,111,460	1,448,833
2) 보통예금		
(Demand deposits)	763,099,034	536,185,305
3) 당좌예금		
(Current deposits)	113,865,568	160,807,942
4) 외화예금		
(Foreign currency deposits)	244,893,037	
5) 양도성예금증서		
(Negotiable certificate of deposits)	59,608,678,522	30,000,000,000
6) 기타		
(Others)	30,133,097,050	4,000,000,000
2. 예치금		
(Deposits)	199,800,950,821	36,525,000,000
1) 투자자예탁금별도예치금(예금)		
(Reserve for claims of customers' deposits)	40,832,000,000	33,475,000,000
2) 대차거래이행보증금		
(Securities borrowed)	114,000,000,000	
3) 장내파생상품거래예치금		
(Deposits for exchange traded derivatives)	926,959,283	34,500,000
4) 장내파생상품매매증거금		
(Guarantee trading deposits for exchange traded derivatives)	11,026,491,538	
5) 장기성예금		
(Long term due from financial institutions)	33,000,000,000	3,000,000,000
6) 특정예금 등		
(Restricted due from financial institutions)	15,500,000	15,500,000
II. 유가증권		
(Securities)	1,546,966,685,006	634,073,219,439
1. 단기매매증권		
(Trading securities)	1,465,586,297,648	538,198,853,167
1) 주식		
(Stocks)	22,708,539,690	18,271,315
2) 신주인수권증서		
(Stock warrants)	806,860,000	
3) 국채·지방채		
(State bonds·Local government bonds)	182,351,423,126	93,152,140,398
4) 특수채		
(Special bonds)	893,428,463,271	189,871,602,906
5) 회사채		
(Corporate bonds)	326,984,305,319	91,631,721,515
6) 집합투자증권		
(Collective investment securities)	31,925,183,995	19,144,852,034
7) 기업어음증권		
(Corporate commercial papers)	7,381,522,247	144,380,264,999
2. 매도가능증권		
(Securities available for sale)	80,346,919,009	94,864,346,239
1) 주식		
(Stocks)	71,650,388,250	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)	3,173,016,023	3,460,019,225
5) 외화증권		
(Securities in foreign currency)		439,734
6) 기타		
(Others)	423,504,736	21,311,610,955
3. 지분법적용투자주식		
(Securities using equity method)	1,033,468,349	1,010,020,033
III. 파생상품		
(Derivatives)	3,680,313,355	240,956,000
1. 장내파생상품		
(Exchange traded derivatives)	64,610,793	240,956,000

2. 장외파생상품 (Over the counter derivatives)	3,615,702,562	-	
IV. 대출채권 (Loans)	132,787,012,710	292,749,319,491	
1. 콜론 (Call loans)		82,200,000,000	
2. 신용공여금 (Broker's loans)	66,258,247,175	4,370,672,695	
1) 신용거래용자금 (Margin to customers)	48,932,078,210	3,708,536,195	
2) 증권담보대출금 (Loans secured by securities)	16,488,374,965	605,075,500	
3) 기타 (Others)	837,794,000	57,061,000	
3. 대여금 (Loans)	986,801,586	877,789,103	
4. 매입대출채권 (Loans Purchased)	171,890,613,187	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)	(106,595,663,797)	(19,670,138,862)	
1) 신용공여금대손충당금 (Allowance for fiduciary loans)	(342,955,341)	(21,853,362)	
2) 대여금대손충당금 (Allowance for loans)	(4,934,007)	(4,388,945)	
3) 매입대출채권대손충당금 (Allowance for loans purchased)	(106,000,759,890)	(19,372,900,000)	
4) 대지급금대손충당금 (Allowance for advances)	(247,014,559)	(270,996,555)	
V. 유형자산 (Tangible assets)	8,249,023,974	5,414,029,861	
1. 차량운반구 (Vehicles)	701,680,109	816,807,846	
2. 비품 (Equipments)	14,166,498,940	10,353,369,300	
3. 감가상각누계액 (Accumulated depreciation)	(6,619,155,075)	(5,756,147,285)	
VI. 기타자산 (Other assets)	58,869,956,160	45,960,284,400	
1. 미수금 (Receivables)	14,643,451,283	12,634,792,515	
1) 자기매매미수금 (Receivables for proprietary trading)	12,021,201,598	11,823,901,184	
2) 위탁매매미수금 (Receivables for brokerage)	2,618,417,099	810,891,331	
3) 기타 (Others)	3,832,586		
2. 미수수익 (Accrued income)	5,473,825,511	5,748,377,239	
1) 미수수료 (Accrued commissions)	328,564,080	195,194,862	
2) 미수이자 (Accrued interest income)	5,145,261,431	3,955,415,462	
3) 미수배당금 (Accrued dividends)		1,597,766,915	
3. 선급금 (Advance payments)	11,751,826,580	5,829,371,699	
1) 채권경과이자 (Accrued interest on bonds)	11,077,718,643	4,845,220,621	
2) 양도성예금증서경과이자 (Accrued interest on CD)	75,765,479		
3) 기타 (Others)	598,342,458	984,151,078	
4. 선급비용 (Prepaid expenses)	1,270,387,596	5,188,205,929	
5. 선급제세 (Prepaid tax)	6,562,281		
6. 보증금 (Guarantee)	2,378,329,600	1,650,285,424	
1) 전신전화가입권 (Telex and telephone subscription rights)	8,712,000	8,712,000	
2) 임차보증금 (Guarantee for rent)	2,367,617,600	1,639,573,424	
3) 회원보증금 (Fidelity guarantee money)	2,000,000	2,000,000	
7. 손해배상공동기금 (Collective fund for default loss)	2,075,213,790	1,698,065,277	

1) 증권시장공통기금 (Collective fund for default loss in the securities market)	1,134,790,090	909,470,168
2) 선물시장공통기금 (Collective fund for default loss in the derivatives market)	940,423,700	788,595,109
8. 무형자산 (Intangible assets)	6,024,999,666	4,983,404,772
1) 소프트웨어 (Software)	6,024,999,666	4,983,404,772
9. 이연법인세자산 (Deferred income tax debits)	7,769,314,109	
10. 기타 (Others)	8,377,017,102	8,411,831,102
11. 대손충당금 (Allowance for credit loss)	(900,971,358)	(184,049,557)
1) 미수금대손충당금 (Allowance for receivables)	(29,505,929)	(4,054,456)
2) 미수수익대손충당금 (Allowance for accrued income)	(871,465,429)	(179,995,101)
자 산 총 계 (Total assets)	2,041,218,686,697	1,049,661,251,271
부 채 (Liabilities)		
I. 예수부채 (Deposits)	55,825,485,883	53,517,498,900
1. 투자자예수금 (Customers' deposits)	55,824,485,883	53,516,498,900
1) 위탁자예수금 (Customers' deposits for brokerage)	28,780,957,368	36,563,989,932
2) 장내파생상품거래예수금 (Customers' deposits for exchange traded derivatives trading)	26,232,598,011	16,787,495,047
3) 저축자예수금 (Customers' deposits for savings)	1,952,509	78,867,412
4) 집합투자증권투자자예수금 (Customers' deposits for beneficiary)	808,977,995	86,146,509
2. 수입담보금 (Guarantee deposits)	1,000,000	1,000,000
1) 신용거래좌설정보증금 (Deposits for opening a margin Account)	1,000,000	1,000,000
II. 차입부채 (Borrowings)	1,659,247,533,527	585,568,778,759
1. 콜머니 (Call money)	20,000,000,000	
2. 차입금 (Borrowings)	210,075,645,162	141,700,000,000
1) 기타차입금 (Others)	210,075,645,162	141,700,000,000
3. 환매조건부채권매도 (Bonds sold under reverse resale agreements)	109,973,877,662	220,307,772,311
4. 매도유가증권 (Securities sold)	1,216,650,007,800	121,255,169,990
1) 주식 (Stocks)	15,838,267,800	17,142,059,990
2) 국채·지방채 (State bonds·Local government bonds)	991,084,270,000	104,113,110,000
3) 특수채 (Special bonds)	209,727,470,000	
5. 파생상품 (Derivatives)	2,548,002,903	2,305,836,458
1) 장내파생상품 (Exchange traded derivatives)	127,517,336	92,823,000
2) 장외파생상품 (Over the counter derivatives)	2,420,485,567	2,213,013,458
6. 후순위차입금 (Subordinated borrowings)	100,000,000,000	100,000,000,000
III. 기타부채 (Other liabilities)	30,541,938,787	64,840,076,948
1. 퇴직급여충당부채 (Reserve for severance and retirement benefits)	1,045,380,354	404,385,009
퇴직보험예치금 (Retirement insurance deposit)	(42,972,241)	(301,319,016)
퇴직연금운용자산 (Retirement pension assets)	(392,891,297)	
2. 미지급법인세 (Accrued income taxes)		19,553,442,946
3. 미지급금 (Accounts payable)	6,951,564,207	13,477,051,244
4. 미지급비용 (Accrued expenses)	20,453,317,949	20,715,271,261
5. 선수수익 (Unearned income)	775,876,694	1,339,479,453
6. 이연법인세부채 (Deferred income tax liabilities)		8,619,818,444

7. 제세금예수금 (Withholding income taxes)	1,619,134,079	916,329,070
8. 기타 (Others)	132,529,042	115,618,537
부 채 총 계 (Total liabilities)	1,745,614,958,197	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)	47,235,464,840	39,262,156,998
1. 매도가능증권평가이익(손실) (Gain on valuation of securities available for sale)	47,280,992,546	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)	(45,527,706)	
IV. 이익잉여금 (Retained earnings)	58,510,948,460	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)	54,305,700,619	112,910,176,625
1) (당기순이익) (Net income)	(58,104,476,006)	46,971,575,092
자 본 총 계 (Total stockholder's equity)	295,603,728,500	345,734,896,664
부채와자본총계 (Total liabilities and stockholder's equity)	2,041,218,686,697	1,049,661,251,271

손익계산서
(Profit & Loss Sheet)

제 15 기 3분기 2009년 4월 1일부터 2009년 12월 31일까지
제 14 기 3분기 2008년 4월 1일부터 2008년 12월 31일까지

KB Investment & Securities (3월 결산법인)

(KRW won)

과목	제15기 3분기 For the Period ended Dec. 31, 2009	제14기 3분기 For the Period ended Dec. 31, 2008
I. 영업수익 (Operating income)	261,010,544,738	222,047,734,257
1. 수수료수익 (Commissions received)	48,507,477,240	61,552,996,914
1) 수탁수수료 (Brokerage commissions)	16,223,567,870	11,974,527,399
2) 인수및주선수수료 (Underwriting commissions)	17,771,713,828	20,683,218,367
3) 사채모집수탁수수료 (Underwriting commissions on debentures)	153,000,000	178,750,000
4) 집합투자증권취급수수료 (Brokerage commissions on collective investment securities)	776,215,916	131,215,444
5) 매수및합병수수료 (Commissions on merger & acquisition)	6,870,102,995	4,982,181,524
6) 기타 (Others)	6,712,876,631	23,603,104,180
2. 유가증권평가및처분이익 (Gain on valuation(sales) of securities)	76,253,689,524	72,214,867,159
1) 단기매매증권처분이익 (Gain on sales of trading securities)	62,465,609,666	55,557,461,268
2) 단기매매증권평가이익 (Gain on valuation of trading securities)	5,996,232,770	15,899,288,401
3) 매도가능증권처분이익 (Gain on sales of securities available for sale)	272,751,917	
4) 매도유가증권평가이익 (Gain on valuation of trading securities sold)	7,519,095,171	758,117,490
3. 파생상품거래이익 (Gain on derivatives transactions)	75,737,784,162	17,278,408,330
1) 장내파생상품거래이익 (Gain on exchange traded derivatives transactions)	50,756,064,056	17,030,541,000
2) 장외파생상품거래이익 (Gain on OTC derivatives transactions)	24,981,720,106	247,867,330
4. 이자수익 (Interest income)	59,302,351,298	70,727,765,705
1) 신용공여이자 (Interest on broker's loans)	3,920,222,443	140,042,287
2) 매입대출채권이자 (Interest on loans purchased)	6,111,958,904	19,126,874,777
3) 채권이자 (Interest on bonds)	35,560,611,879	30,274,691,546
4) 기업어음증권이자 (Interest on corporate commercial papers)	4,446,645,174	17,879,123,317
5) 증금예치금이자 (Interest on deposits with KSFC)	1,293,775,625	208,459,616
6) 양도성예금증서 이자 (Interest on certificate of deposits)	1,879,844,633	833,285,107
7) 금융기관예치금이자 (Interest on deposits)	255,188,557	224,525,637
8) 콜론이자 (Interest on call loans)	177,241,695	130,534,159
9) 양도성예금증서거래이익 (Gain on transactions of certificate of deposits)	413,096,414	258,244,234
10) 예금이자 (Interest on deposits)	4,953,573,505	1,568,942,916
11) 미수금이자 (Interest on receivables)	229,236,937	434
12) 기타이자 (Others)	60,955,532	83,041,675
5. 대출채권평가및처분이익 (Gain on valuation(disposal) of loans)		
1) 대손충당금환입 (Reversal of allowance for credit losses)		
6. 외환거래이익 (Gain on foreign transactions)	676,451,875	245,702,296
1) 외환차익 (Gain on foreign currency transactions)	676,451,875	245,702,296
2) 외화환산이익 (Gain on foreign exchanges transactions)		

7. 기타의영업수익 (Others)		532,790,639		27,993,853
1) 배당금수익 (Dividends income)	6,730,835		517,540	
2) 분배금수익 (Distribution income)	526,059,804		27,476,313	
3) 기타대손충당금환입 (Reversal of allowance for others)				
II. 영업비용 (Operating expenses)		332,732,492,929		179,087,936,301
1. 수수료비용 (Commissions expense)		5,996,033,283		2,094,689,853
1) 매매수수료 (Trading commissions)	2,776,192,322		653,929,667	
2) 기타수수료비용 (Others)	3,219,840,961		1,440,760,186	
2. 유가증권평가및처분손실 (Loss on valuation(sales) of securities)		91,836,059,900		64,019,248,911
1) 단기매매증권처분손실 (Loss on sales of trading securities)	83,540,983,254		55,882,823,533	
2) 단기매매증권평가손실 (Loss on valuation of trading securities)	2,458,553,608		2,217,635,126	
3) 매도가능증권처분손실 (Loss on sales of securities available for sale)	439,734		29,004	
3) 유가증권감액손실 (Securities reduction loss)	2,900,000,000			
4) 매도유가증권평가손실 (Loss on valuation of trading securities sold)	2,936,083,304		5,918,761,248	
3. 파생상품거래손실 (Loss on derivatives transactions)		68,696,926,752		23,093,445,825
1) 장내파생상품거래손실 (Loss on exchange traded derivatives transactions)	50,959,031,210		19,278,405,000	
2) 장외파생상품거래손실 (Loss on OTC derivatives transactions)	17,737,895,542		3,815,040,825	
4. 이자비용 (Interest expense)		21,275,793,781		28,356,202,076
1) 차입금이자 (Interest on borrowings)	4,802,584,364		600,014,113	
2) 투자자예탁금이용료 (Interest on customers' deposits)	426,856,288		151,623,660	
3) 환매조건부매도이자 (Interest on securities sold under repurchase agreements)	6,386,495,032		13,217,502,469	
4) 양도성예금증서거래손실 (Loss on transactions of certificate of deposits)	61,864,757		19,812,307	
5) 콜머니이자 (Interest on call money)	4,335,604,514		12,508,581,649	
6) 발행어음이자 (Interest on short term note issued)	5,262,383,912		1,855,021,927	
7) 기타이자 (Others)	4,914		3,645,951	
5. 대출채권평가및처분손실 (Loss on valuation(disposal) of loans)		86,925,524,935		22,005,416,104
1) 대손상각비 (Credit loss expenses)	86,925,524,935		22,005,416,104	
6. 외환거래손실 (Loss on foreign transactions)		990,187,376		92,702,107
1) 외환차손 (Loss on foreign currency transactions)	962,345,355		84,302,107	
2) 외화환산손실 (Loss on foreign exchanges transaction)	27,842,021		8,400,000	
7. 판매비와관리비 (General and administrative expenses)		56,295,045,101		39,354,350,774
1) 급여 (Salary)	24,698,335,342		27,140,704,108	
2) 퇴직급여 (Severance pay)	1,382,266,283		877,021,065	
3) 복리후생비 (Other benefits for employees)	2,119,516,743		1,133,899,297	
4) 전산운영비 (Computer system operation expenses)	5,528,536,171		1,590,498,085	
5) 임차료 (Rental expenses)	1,906,890,374		1,011,656,642	
6) 지급수수료 (Miscellaneous commissions)	6,662,590,966		2,555,881,131	
7) 접대비 (Entertainment expenses)	2,284,255,701		2,013,749,661	
8) 광고선전비 (Advertising expenses)	4,251,504,759		117,071,944	
9) 감가상각비 (Depreciation)	2,097,837,101		520,302,446	
10) 조사연구비 (Research and study expense)	27,975,162			

11) 연수비 (Training expenses)	58,280,866	26,947,469
12) 무형자산상각비 (Amortization of intangible assets)	1,760,049,523	69,803,119
13) 세금과공과금 (Tax and dues)	695,398,794	277,583,150
14) 판매부대비 (Sales promotion expenses)	33,187,739	
15) 회의비 (Business meeting expenses)	71,364,032	5,503,680
16) 인쇄비 (Printings expenses)	186,917,809	146,317,515
17) 여비교통비 (Travel expenses)	258,784,925	180,505,581
18) 차량유지비 (Vehicles maintenance expenses)	149,250,555	145,259,866
19) 소모품비 (Supplies expenses)	121,228,490	95,249,110
20) 수도광열비 (Utility expenses)	786,074,387	528,358,962
21) 보험료 (Insurance premium)	171,248,065	131,652,150
22) 행사비 (Event expenses)	204,111,901	403,568,910
23) 기타 (Others)	839,439,413	382,816,883
8. 기타의 영업비용 (Others)		716,921,801
1) 기타대손상각비 (Credit loss expenses)	716,921,801	71,880,651
III. 영업이익 (Operating profit)		(71,721,948,191)
IV. 영업외수익 (Non-operating income)		110,843,747
1. 유형자산처분이익 (Gain on disposition of tangible assets)	41,817,415	29,677,857
2. 기타 (Others)	69,026,332	4,810,035
V. 영업외비용 (Non-operating expenses)		1,070,319,963
1. 유형자산처분손실 (Loss on disposition of tangible assets)		2,678,056
2. 지분법손실 (Loss on equity method valuation)	1,058,293,057	255,090,212
3. 기부금 (Donations)	500,000	4,640,000
4. 기타 (Others)	11,526,906	1,341
VI. 법인세비용 차감전 계속사업손익 (Net income before income tax from continuing operations)		(72,681,424,407)
VII. 계속사업손익법인세비용 (Income tax expense from continuing operations)		(14,576,948,401)
VIII. 당기순이익 (Net income)		(58,104,476,006)
		30,416,766,021

분 기 대 차 대 조 표

제6 (당) 기 3분기 2009년 12월 31일 현재
제5 (전) 기 2009년 3월 31일 현재

KB생명보험 (3월 결산법인)

KB Life Insurance

(in KRW)

Description	As of Dec. 31, 2009		As of March 31, 2009	
	Amount		Amount	
자산 (Assets)				
I. 현금및예치금 (Cash and Deposits)		71,731,730,416		91,634,373,559
1. 현금 및 현금성자산 (Cash and Equivalent)		11,728,730,416		11,856,604,096
2. 예치금 (Deposits)		60,003,000,000		79,777,769,463
II. 유가증권 (Securities)		1,898,654,327,373		1,454,932,569,189
1. 단기매매증권 (Trading Securities)		45,714,565,431		57,631,688,424
가. 수익증권 (Investment Funds)	45,714,565,431		57,631,688,424	
2. 매도가능증권 (Available-for-sale Securities)		1,207,281,941,010		978,445,164,827
가. 주식 (Stocks)	-		-	
나. 국공채 (Government and Public Bonds)	148,012,268,653		148,889,720,881	
다. 특수채 (Special Bonds)	454,894,642,200		342,468,171,400	
라. 금융채 (Bank Debenture)	110,379,380,950		117,453,785,200	
마. 회사채 (Corporate Bonds)	218,780,318,100		184,091,976,500	
사. 수익증권 (Investment Funds)	261,432,397,326		171,171,521,448	
아. 외화유가증권 (Overseas Securities)	-		378,702,500	
자. 기타유가증권 (Other Securities)	13,782,933,781		13,991,286,898	
3. 만기보유증권 (Held-to-maturity Securities)		645,657,820,932		418,855,715,938
가. 국공채 (Government and Public Bonds)	246,245,307,369		162,736,984,974	
나. 특수채 (Special Bonds)	394,426,125,191		241,134,523,929	
다. 금융채 (Bank Debenture)	-		-	
라. 회사채 (Corporate Bonds)	4,986,388,372		4,984,207,035	
마. 수익증권 (Investment Funds)	-		10,000,000,000	

III.대출채권 (Loans)		88,167,180,576		67,943,534,775
(대손충당금) (Reserve for Doubtful Account)		(-) 664,858,319		(-) 511,395,225
1. 보험계약대출금 (Policy Loans)		88,283,150,000		67,654,930,000
2. 신용대출금 (Unsecured Loans)		548,888,895		800,000,000
IV. 유형자산 (Tangible Assets)		2,909,660,455		3,177,406,245
1. 비품 (Equipment)	8,549,674,974		7,387,159,614	
감가상각누계액 (Accumulated Depreciation)	(-) 5,640,014,519		(-) 4,209,753,369	
V. 기타자산 (Other Assets)		171,851,192,317		155,114,658,895
1. 보험미수금 (Insurance Receivables)	4,747,252,275	4,724,251,582	5,294,894,244	5,275,032,775
대손충당금 (Reserve for Doubtful Account)	(-) 23,000,693		(-) 19,861,469	
2. 미수금 (Other Accounts Receivables)	21,590,162	21,482,212	367,316,056	365,479,479
대손충당금 (Reserve for Doubtful Account)	(-) 107,950		(-) 1,836,577	
3. 보증금 (Leasehold & Other Deposits)		7,331,999,790		9,731,032,890
4. 미수수익 (Accrued Income)	41,619,329,317	41,617,394,083	28,574,076,627	28,571,958,788
대손충당금 (Reserve for Doubtful Account)	(-) 1,935,234		(-) 2,117,839	
5. 선급비용 (Prepaid Expenses)		1,426,120,028		1,000,562,806
6. 선급법인세 (Prepaid Income Taxes)		-		694,844,500
7. 선급금 (Advanced Payments)		632,635,536		31,889,998
8. 가지급금 (Suspense Account)		-		-
9. 신계약비 (Deferred Acquisition Cost)		107,287,035,220		98,394,344,862
10. 이연법인세자산 (Deferred Corporate Taxes Asset)		2,027,634,021		7,056,927,357
11. 무형자산 (Intangible Assets)		3,526,102,745		3,813,175,476
12. 파생상품자산 (Derivative Assets)		3,256,537,100		179,409,964
VI. 특별계정자산 (Separate Account Assets)	292,181,762,140	287,764,801,986	184,238,535,879	180,895,642,603
특별계정미지급금 (Separate Account credits)	(-) 4,416,960,154		(-) 3,342,893,276	
자산총계 (Total Assets)		2,521,078,893,123		1,953,698,185,266
부채 (Liabilities)				
I. 책임준비금 (Policy Reserve)	2,045,160,911,771	2,044,354,626,620	1,608,140,887,221	1,607,389,580,734
(출재보험준비금)	(-) 806,285,151		(-) 751,306,487	

(Reserve Adjustment Account for Reinsurance Ceded)				
1. 보험료적립금 (Premium Reserve)		2,019,042,839,462		1,583,971,170,771
2. 미경과보험료적립금 (Unearned Premium Reserve)		40,865,271		587,129,952
3. 지급준비금 (Reserve for Outstanding Claims)		17,185,367,479		16,700,902,535
4. 계약자배당준비금 (Reserve for Participating Policyholder's Dividends)		276,562,283		286,929,841
가. 금리차보장준비금 (Excess Crediting Rate Reserve)	66,783,182		68,287,578	
나. 위험율차배당준비금 (Mortality Dividend Reserve)	186,379,714		194,481,873	
다. 이차배당준비금 (Interest Dividend Reserve)	23,399,387		24,160,390	
5. 계약자이익배당준비금 (Policyholder Dividend Reserve Fund)		5,995,434,527		4,581,068,319
6. 배당보험손실보전준비금 (Provision for Participation Reserve)		2,619,842,749		2,013,685,803
II. 계약자지분조정 (Policy Reserve Adjustment)		1,060,757,602		656,846,470
1. 매도가능증권평가이익 (Gains on valuation of Available-for-sale Securities)		1,060,757,602		656,846,470
III. 기타부채 (Other Liabilities)		32,514,902,954		30,113,367,819
1. 보험미지급금 (Unpaid Claims)		365,922,135		1,613,104,032
2. 미지급금 (Other Accounts Payable)		1,749,075,793		1,414,736,947
3. 미지급비용 (Accrued Expenses)		9,470,148,654		10,031,701,772
4. 미지급법인세 (Income Taxes Payable)		-		-
5. 이연법인세부채 (Deferred Corporate Taxes Liabilities)		-		-
6. 예수금 (Withholdings)		4,262,978,017		4,076,064,973
7. 선수보험료 (Unearned Insurance Premium)		10,735,998,785		8,518,315,624
8. 퇴직급여충당금 (Reserve for Severance Benefits)		107,362,460		51,541,680
9. 최저사망보험금보증준비금 (Minimum Guaranteed Death Benefit Reserve)		1,533,415,559		653,758,118
10. 파생상품부채 (Derivative Liabilities)		1,154,801,861		3,590,699,500
11. 기타 (Others)		3,135,199,690		163,445,173
VI. 특별계정부채 (Separate Account Liabilities)	292,181,762,140	291,611,241,715	184,238,535,879	183,926,616,239
특별계정미수금 (Separate Account Debits)	(-) 570,520,425		(-) 311,919,640	
부채총계 (Total Liabilities)		2,369,541,528,891		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)		(-) 5,049,735,943		(-) 20,950,558,355
1. 매도가능증권평가이익 (Gains on valuation of Available-for-sale Securities)	114,000,405		(-) 14,977,619,389	
2. 만기보유증권평가이익 (Gains on valuation of Held-to-maturity Securities)	(-) 5,163,736,348		(-) 5,972,938,966	
3. 파생상품평가이익 (Gains on Valuation of Derivatives)				
VI. 이익잉여금 (Retained Earnings)		1,827,889,775		(-) 2,196,878,041
1. 처분전이익잉여금 (Retained Earnings before Appropriations)	1,827,889,775		(-) 2,196,878,041	
2. 당기순이익 (Net Income for the Period)	4,024,767,816		(-) 3,660,359,224	
자본총계 (Total Shareholders' Equity)		151,537,364,232		131,611,774,004
부채와자본총계 (Total Liabilities and Shareholders' Equity)		2,521,078,893,123		1,953,698,185,266

TRUE

TRUE

분 기 손 익 계 산 서

제6 (당) 기 2009년 4월 1일부터 2009년 12월 31일까지
제5 (전) 기 2008년 4월 1일부터 2008년 12월 31일까지

KB생명보험 (3월 결산법인)

KB Life Insurance

(in KRW)

Description	For the Year ended Dec. 31, 2009		For the Year ended Dec. 31, 2008	
	Amount		Amount	
1. 영업수익 (Operating Income)		682,694,061,981		531,728,260,346
1. 보험료수익 (Premium Income)		599,844,779,771		469,103,918,749
가. 개인보험료 (Individual Premium)	599,731,077,870		468,979,855,393	
나. 단체보험료 (Group Premium)	113,701,901		124,063,356	
2. 재보험수익 (Reinsurance Income)		726,751,008		499,145,112
가. 수입재보험금 (Ceded Reinsurance Claims Recovered)	729,060,442		499,145,112	
나. 수입재보험환수료 (Ceded Reinsurance Experience Refund)	(-) 2,309,434		-	
3. 이자수익 (Interest Income)		65,691,584,272		52,442,545,601
가. 예금이자 (Interest on Bank Deposits)	3,821,282,520		3,916,189,935	
나. 단기매매증권이자 (Interest on Trading Securities)	902,084,815		1,815,054,595	
다. 매도가능증권이자 (Interest on Available-for-sale Securities)	36,234,953,603		31,934,087,832	
라. 만기보유증권이자 (Interest on Held-to-maturity Securities)	20,213,925,356		11,177,556,889	
마. 대출채권이자 (Interest Income on Loans)	4,013,016,534		2,951,466,568	
바. 예치금이자 (Interest on Deposits)	1,277,258		63,267,128	
사. 기타이자수익 (Other Interest Income)	505,044,186		584,922,654	
4. 유가증권평가 및 처분이익 (Securities valuation and disposition gains)		7,381,882,591		4,141,885,201
가. 단기매매증권평가이익 (Gains on Valuation of Trading Securities)	536,874,068		1,727,278,789	
나. 매도가능증권처분이익 (Gains on Sale of Available-for-sale Securities)	4,296,736,839		2,414,606,412	
다. 파생상품거래이익 (Gains on Transaction of Derivative)	884,019,912		-	
라. 파생상품평가이익 (Gains on Valuation of Derivative)	1,664,251,772		-	
5. 수수료수익 (Commission Income)		6,751,720		7,346,530
6. 대손충당금환입 (Reversal of Reserve for Doubtful Account)		-		-
7. 특별계정수입수수료 (Separate Account Commission Received)		7,861,333,478		3,971,365,351
8. 배당금수익 (Dividend Income)		1,068,234,495		1,549,635,481
9. 외환차익 (Gains from Trading in Foreign Currency)		7,372,027		1

10.기타의 영업수익 (Other Investment Income)		105,372,619		12,418,320
II. 영업비용 (Operating Expenses & Claims)		677,888,387,808		534,610,211,035
1. 책임준비금전입액 (Increase in Policy Reserve)		436,965,045,886		295,995,878,566
2. 보험금비용 (Benefit Payments)		14,805,409,002		6,227,758,710
3. 환급금비용 (Refunds)		151,396,568,995		163,331,486,920
4. 배당금비용 (Dividend Expenses)		15,903,934		17,808,688
5. 재보험비용 (Reinsurance Expenses)		977,437,212		804,996,077
가. 출재보험료 (Ceded Reinsurance Premium)	977,437,212		804,996,077	
6. 사업비 (Operating Expenses)	76,106,831,908	31,132,966,040	84,078,900,904	26,456,469,043
(이연신계약비) (Deferred Acquisition Expenses)	(-) 44,973,865,868		(-) 57,622,431,861	
가. 신계약비 (Acquisition Expenses)	53,261,319,347		64,054,988,094	
나. 유지비 (Administration Expenses)	21,492,264,435		18,934,141,136	
다. 수금비 (Collection Expenses)	1,353,248,126		1,089,771,674	
7. 재산관리비 (Investment Administrative Expenses)		639,927,572		769,035,894
8. 대손상각비 (Bad Debt Expenses)		154,691,086		178,246,480
9. 신계약비상각비 (Amortization of Deferred Acquisition Cost)		36,081,175,510		30,305,780,652
10. 할인료 (Discount Expenses)		146,293		-
11. 무형자산상각비 (Amortization of Intangible Assets)		2,049,595,511		1,614,839,515
12. 이자비용 (Interest Expenses)		1,208,202		269,964,189
13. 매도가능증권처분손실 (Losses on Sale of Available-for-sale Securities)		178,166,591		356,984,033
14. 매도가능증권감액손실 (Impairment loss on Available-for-sale Securities)		378,702,500		3,663,927,500
15. 파생상품거래손실 (Losses on Transaction of Financial Derivatives)		1,597,565		-
16. 파생상품평가손실 (Losses on Valuation of Financial Derivatives)		-		3,239,425,875
17. 외환차손 (Losses on Foreign Currency Transaction)		-		10,849,362
18. 기타투자비용 (Other Operating Losses)		3,109,845,909		1,366,759,531
III. 영업이익 (Net Operating Income)		4,805,674,173		(-) 2,881,950,689
IV. 영업외수익 (Non-Operating Income)		30,849,295		11,807,567
1. 유형자산처분이익 (Gains on Sale of Tangible Assets)		143,564		-
2. 잡이익 (Miscellaneous Income)		30,705,731		11,807,567

V. 영업외비용 (Non-Operating Expenses)		267,309,663		872,463,283
1. 유형자산처분손실 (Losses on Sale of Tangible Assets)		183,719,975		130,651,427
2. 기부금 (Donations)		11,000,000		5,075,000
3. 잡손실 (Miscellaneous Losses)		72,589,688		736,736,856
VI. 법인세비용차감전손익 (Net Income before income tax)		4,569,213,805		(-) 3,742,606,405
VII. 법인세비용 (Income taxes expense)		544,445,989		(-) 799,448,392
VIII. 당기순이익 (Net Income for the Period)		4,024,767,816		(-) 2,943,158,013

TRUE

대차대조표 (Balance Sheet)

케이비자산운용(주) (3월 결산법인)

(KB Asset Management Co.,Ltd)

제 22 기 3분기 : 2009/12/31 (As of December 31, 2009)

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

(단위:원)
(Unit : Won)

과 목 Title of Account	제22(당)기 3분기 As of December 31, 2009	제21(전)기 As of March 31, 2009
자 산 (Assets)		
I. 현금및예치금 (Cash and Deposits)	70,012,803,172	84,978,242,349
II. 유가증권 (Securities)	19,567,981,687	3,848,754,000
1. 매도가능증권 (Securities available-for-sale)	840,980,000	3,848,754,000
2. 만기보유증권 (Securities held-to-maturity)	18,727,001,687	0
III. 대출채권 (Loans)	2,007,179,670	1,817,980,420
1. 임직원대여금 (Loans to Employees)	2,017,266,000	1,827,116,000
대손충당금 (Allowance for Loans)	(10,086,330)	(9,135,580)
IV. 유형자산 (Tangible fixed Assets)	87,658,743	117,552,228
V. 기타자산 (Other Assets)	16,906,917,444	12,906,023,063
1. 미수금 (Receivables)	6,060,194	67,944,068
대손충당금 (Allowance for Receivables)	(273,157)	(407,093)
2. 미수투자일임수수료 (Accrued Discretionary Fees)	1,286,774,323	545,935,910
대손충당금 (Allowance for accrued commissions)	(366,359,645)	(2,729,679)
3. 미수투자신탁위탁자보수 (Accrued Investment Trust Fees)	6,617,144,700	5,464,764,686
대손충당금 (Allowance for accrued commissions)		(338,988,745)
4. 미수투자회사운용수수료 (Accrued Investment Company Fees)	3,035,025,969	2,299,877,248
대손충당금 (Allowance for accrued commissions)		(11,499,386)
5. 미수이자 (Accrued Interest Income)	1,186,297,705	1,485,654,066
대손충당금 (Allowance for accrued interest income)	(283,486)	(13,621)
6. 선급금 (Advance Payments)	26,399,900	0
대손충당금 (Allowance for advances payments)	(131,999)	0
7. 선급비용 (Prepaid Expenses)	127,527,400	162,940,849
8. 보증금 (Guarantee)	556,872,000	523,117,600
9. 개발비 (Development Expenses)	264,906,545	50,417,658
10. 기타의무형자산 (Other Intangible Assets)	13,430,368	47,750,936
11. 기타의투자자산 (Others)	3,077,644,639	2,139,586,668
12. 이연법인세자산 (Deferred Income Tax Debits)	1,075,881,988	471,671,898
자 산 총 계 (Total Assets)	108,582,540,716	103,668,552,060

부채 (Liabilities)			
I. 예수부채 (Deposits)		2,065,385,735	19,495,010,013
1. 집합투자증권투자자예수금 (Customers' Deposits for beneficiary)	1,262,385,967		18,858,900,000
2. 예수금 (Other Deposits)	802,999,768		27,858,707
II. 기타부채 (Other Liabilities)		10,205,158,214	10,664,050,906
1. 미지급금 (Accounts Payable)	82,017,566		70,843,358
2. 미지급비용 (Accrued Expenses)	6,517,578,153		2,894,727,422
3. 미지급법인세 (Accrued income taxes)	3,515,979,150		7,556,230,126
4. 퇴직급여충당금 (Reserve for Severance and retirement)	89,583,345		142,250,000
5. 제세금예수금 (Withholding income taxes)			608,251,306
부채 총계 (Total Liabilities)		12,270,543,949	30,159,060,919
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)		155,750,400	105,058,354
1. 매도가능증권평가이익 (Gain(Loss) on valuation of securities Available-for-sale)	155,750,400		105,058,354
III. 이익잉여금 (Retained Earnings)		57,818,496,367	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)	42,419,456,367		24,567,642,787
자본 총계 (Total Stockholder's Equity)		96,311,996,767	73,509,491,141
부채 및 자본 총계 (Total Liabilities and Stockholder's Equity)		108,582,540,716	103,668,552,060

손익계산서
(Statements Of Income)

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

제 22 기 3분기 : 2009/04/01 ~ 2009/12/31 (For the Period Ended December 31, 2009)

제 21 기 3분기 : 2008/04/01 ~ 2008/12/31 (For the Period Ended December 31, 2008)

(단위:원)
(Unit : Won)

과 목 Title of Account	제22(당)기 3분기 For the Period Ended December 31, 2009	제21(전)기 3분기 For the Period Ended December 31, 2008
I. 영업수익 (Operating income)	51,607,086,466	53,461,976,489
(1) 자산관리수수료 (Management fee on wrap account and asset)	4,376,119,405	3,653,233,033
1. 투자일임 (Discretionary Investment)	4,376,119,405	3,653,233,033
(2) 집합투자기구운용보수 (Operating fees)	44,232,890,300	45,150,402,659
2. 투자신탁위탁자보수 (Investment Trust Fees)	38,135,677,878	39,339,065,443
3. 투자회사운용수수료수익 (Investment Company Fees)	6,097,212,422	5,811,337,216
(3) 외환거래이익 (Gain on Foreign transactions)	33,109,142	
(4) 이자수익 (Interest Income)	2,940,967,619	4,640,340,797
1. 채권이자 (Interest on bonds)	303,879,980	89,864,385
2. 증금예치금이자 (Interest on Deposits with KSFC)	18,232,517	18,644,061
3. 양도성예금증서이자 (Interest on certificate of deposits)	1,202,414,560	3,336,699,405
4. 예금이자 (Interest on Deposits)	1,351,179,152	1,128,642,399
5. 기타이자 (Others)	65,261,410	66,490,547
(5) 배당금수익 (Dividends Income)	24,000,000	18,000,000
II. 영업비용 (Operating Expenses)	21,190,760,731	22,994,109,429
(1) 수수료비용 (Commissions Expense)	5,937,490,258	7,013,977,973
1. 투자자문수수료 (Advisory Fees)	41,901,303	82,282,258
2. 운용위탁수수료 (Investment management delegation fees)	5,367,966,895	6,409,349,425
3. 기타수수료비용 (Other commissions)	527,622,060	522,346,290
(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)	19,261,950	9,309,195
1. 투자자에탁금이용료 (Interest on Customer's Deposits)	19,261,950	9,309,195
(4) 대출평가 및 처분손실 (Loss on valuation(disposal) loans)	950,750	1,590,187
1. 대손상각비 (Credit loss expenses)	950,750	1,590,187
(5) 외환거래손실 (Loss on foreign transactions)	17,426,438	505,977,841
(6) 판매비와관리비 (Selling and Administrative Expenses)	15,200,331,572	15,427,780,105
1. 급여 (Salary)	8,412,558,790	9,400,280,980
2. 퇴직급여 (Severance pay)	518,931,315	530,651,620
3. 복리후생비 (Other benefits for employees)	250,008,212	426,528,921
4. 전산운영비 (Computer System Operation Expenses)	587,890,324	575,068,108
5. 임차료 (Rental Expenses)	821,328,692	753,160,185
6. 지급수수료 (Miscellaneous commissions)	75,680,000	62,975,000

7. 접대비 (Entertainment Expenses)	574,466,597		519,765,253
8. 광고선전비 (Advertising Expenses)	799,702,765		591,193,519
9. 감가상각비 (Depreciation)	53,127,885		78,895,482
10. 조사연구비 (Research & study Expense)	197,961,145		170,735,114
11. 연수비 (Training Expense)	52,858,139		94,161,336
12. 무형자산상각비 (Amortization of Intangible assets)	62,288,825		49,738,506
13. 세금과공과금 (Tax and Dues)	495,414,726		457,889,320
14. 판매부대비 (Sales Promotion Expenses)	110,321,473		
15. 등기소송비와 공고비 (Legal Expenses)	93,005,020		122,387,370
16. 회의비 (Business Meeting Expenses)	10,458,130		13,038,055
17. 인쇄비 (Printing Expenses)	238,656,377		174,856,725
18. 여비교통비 (Travel Expenses)	107,652,559		189,668,780
19. 차량유지비 (Vehicle Maintenance Expenses)	179,717,820		173,391,481
20. 소모품비 (Supplies Expenses)	65,713,199		60,161,967
21. 보험료 (Insurance Premium)	549,024,539		323,458,918
22. 행사비 (Event Expenses)	42,331,046		76,384,863
23. 기타 (Others)	901,233,994		583,388,602
(7) 기타의 영업비용 (Others)		13,409,763	35,474,128
1. 기타대손상각비 (Credit loss expenses)	13,409,763		35,474,128
2. 기타 (Others)			
III. 영업이익 (Operating Income)		30,416,325,735	30,467,867,060
IV. 영업외수익 (Non-Operating Income)		18,589,589	8,539,075
1. 잡이익 (Miscellaneous income)	18,589,589		8,539,075
V. 영업외비용 (Non-Operating Expenses)		342,185,341	228,399,417
1. 유형자산처분손실 (Loss on Disposition of tangible assets)	3,500		313,629
2. 기부금 (Donations)	260,561,747		206,905,420
3. 잡손실 (Miscellaneous Losses)	39,853,428		21,180,368
VI. 법인세비용차감전계속사업손익 (Net Income(Loss) before Income Tax from continuing operations)		30,092,729,983	30,248,006,718
VII. 계속사업손익 법인세비용 (Income Tax expense from continuing operations)		7,340,916,403	8,414,431,010
VIII. 당기순이익(순손실) (Net Income(Loss))		22,751,813,580	21,833,575,708

30,416,325,735

30,467,867,060

30,092,729,983

30,248,006,718

TRUE

TRUE

대 차 대 조 표

(Balance Sheet)

제14기 2009년 12월 31일 현재
제13기 2008년 12월 31일 현재

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

(단위 : 원)

과 목	제14기 As of Dec. 31, 2009		제13기 As of Dec. 31, 2008	
	금	액	금	액
자 산 (Assets)				
I. 현금 및 예치금 (Cash and deposits)		476,186,093		8,408,909,541
(1) 현금 및 현금성 자산 (Cash and cash equivalents)	401,214,099		302,836,305	
1. 현금 (Cash on hand)	-		-	
2. 보통예금 (Demand deposits)	401,214,099		302,836,305	
(2) 예치금 (Deposits)	74,971,994		8,106,073,236	
1. 특정예금 등 (Restricted Due from Financial Institutions)	74,971,994		74,899,777	
2. 신탁공탁금 (trust deposit to court)	-		8,031,173,459	
II. 유가증권 (Securities)		20,995,767,405		3,740,710,271
(1) 단기매매증권 (Trading securities)	-		-	
1. 주식 (Stock)	-		-	
(2) 매도가능증권 (Securities available for sale)	20,995,767,405		3,740,710,271	
1. 주식 (Stock)	4,924,767,405		3,677,870,271	
2. 기타 (Others)	16,071,000,000		62,840,000	
III. 대출채권 (Loans)		219,261,963,373		189,707,685,145
(1) 대여금 (Loans)	14,250,023		1,506,059,542	
1. 임직원대여금 (Loans to Employees)	14,250,023		15,250,019	
2. 기타 (Others)	-		1,490,809,523	
(2) 신탁계정대 (Loans to trust)	263,918,434,897		241,955,546,594	
(3) 대손충당금(-) (Allowance for credit loss)	(44,670,721,547)		(53,753,920,991)	
1. 대여금 대손충당금 (Allowance for loans)	(71,250)		(7,671,250)	
2. 신탁계정대 대손충당금 (Allowance for loans to trust)	(44,670,650,297)		(53,746,249,741)	
3. 기타 대손충당금 (Allowance for others)	-		-	
IV. 유형자산 (Tangible fixed assets)		337,431,154		423,596,247
(1) 토지 (Land)	47,765,901		47,765,901	
(2) 건물 (Buildings)	90,570,099		90,570,099	
(3) 비품 (Equipments)	1,235,473,713		1,214,928,390	
(4) 건설중인자산 (Construction in progress)	-		-	
(5) 기타 (Others)	662,424,560		721,467,060	
(6) 감가상각누계액(-) (Accumulated depreciation)	(1,698,803,119)		(1,651,135,203)	
1. 건물 (Buildings for Accumulated depreciation)	(19,682,123)		(17,055,590)	

2. 비품 (Equipments for Accumulated depreciation)	(1,044,197,961)		(988,245,870)	
3. 기타 (Others for Accumulated depreciation)	(634,923,035)		(645,833,743)	
V. 기타자산 (Other assets)		16,214,384,378		19,072,033,361
(1) 미수금 (Receivables)	10,966,155,186		14,658,213,551	
1. 신탁보수미수금 (Receivables for trust fees and commissions received from trust account)	4,884,514,791		6,722,183,823	
2. 기타 (Other receivables)	6,081,640,395		7,936,029,728	
(2) 미수수익 (Accrued income)	1,896,051,355		1,268,651,614	
1. 미수수료 (Accrued commissions)	1,409,780,309		511,482,836	
① 미수신탁보수 (Accrued Trust fees and commissions received from trust account)	1,100,326,964		310,030,684	
② 기타 (Others)	309,453,345		201,452,152	
2. 미수이자 (Accrued interest income)	111,040,644		757,168,778	
① 미수채권이자 (Accrued interest receivables)	-		650,247,262	
② 미수신탁계정대이자 (Accrued interest on loans to trust)	110,345,508		94,901,611	
③ 기타 (Others)	695,136		12,019,905	
3. 미수분배금 (Accrued distributions)	375,230,402		-	
(3) 선급금 (Advance payments)	102,280		-	
1. 채권경과이자 (Accrued interest on bonds)	-		-	
2. 기타 (Others)	102,280		-	
(4) 선급비용 (Prepaid expenses)	49,070,714		238,945,139	
(5) 선급계세 (Prepaid tax)	84,837,562		-	
1. 선급법인세 (Prepaid income tax)	-		-	
2. 선급부가가치세 (Prepaid VAT)	84,837,562		-	
(6) 보증금 (Guarantee)	8,186,175,780		7,716,385,780	
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	
(7) 투자부동산 (Investment real estate)	-		-	
(8) 무형자산 (Intangible assets)	629,728,928		563,600,509	
1. 개발비 (Development expenses)	222,067,877		-	
2. 소프트웨어 (Software)	407,661,051		-	
3. 기타 (Others)	-		563,600,509	
(9) 가지급금 (Suspense Receivable)	-		-	
(10) 이연법인세자산 (Deferred income tax debits)	3,846,194,559		6,680,484,500	
(11) 기타 (Others)	-		-	
(12) 대손충당금(-) (Allowance for credit loss)	(9,443,931,986)		(12,054,247,732)	

1. 미수금 대손충당금 (Allowance for receivables)	(9,418,202,779)	(12,054,247,732)
2. 미수수익 대손충당금 (Allowance for accrued income)	(25,729,207)	-
① 미수수료 대손충당금 (Allowance for accrued commissions)	(21,376,960)	-
② 미수이자 대손충당금 (Allowance for accrued interest income)	(2,476,095)	-
③ 기타 대손충당금 (Allowance for others)	(1,876,152)	-
3. 선급금 대손충당금 (Allowance for advance payments)	-	-
4. 기타 대손충당금 (Allowance for other non-current assets)	-	-
자 산 총 계 (Total assets)	257,285,732,403	221,352,934,565

과 목	제 14 기		제 13 기	
	금 액		금 액	
부 채 (Liabilities)				
I. 예수부채 (Deposits)		-		-
(1) 기타 (Others)	-	-	-	-
II. 차입부채 (Borrowings)		123,006,661,570		108,071,012,440
(1) 차입금 (Borrowings)	123,006,661,570		108,071,012,440	
1. 당좌차월 (Bank overdrafts)	-		31,589,800,000	
2. 은행차입금 (Bank borrowings)	51,854,000,000		35,300,000,000	
3. 증급차입금 (Borrowings from KSFC)	-		10,000,000,000	
4. 기타 (Others)	71,152,661,570		31,181,212,440	
(2) 사채 (Debenture)	-		-	
(사채 발행차금) (Discount(Premium) on debenture issued)	-		-	
(3) 기타 (Others)	-		-	
III. 기타부채 (Other liabilities)		12,976,380,345		15,813,039,445
(1) 채무보증충당금 (Allowance for guarantees)	-		-	
(2) 퇴직급여충당금 (Reserve for severance and retirement benefits)	1,054,982,291		678,986,446	
(퇴직보험예치금)(-) (Retirement insurance deposit)	(738,487,604)		(441,341,190)	
(3) 특별대손충당금 (Allowance for extraordinary credit loss)	-		-	
(4) 신탁위험충당금 (Allowance for trust risk)	2,451,554,414		2,086,166,280	
(5) 기타충당금 (Allowance for Others)	-		822,716,200	
(6) 미지급법인세 (Accrued income taxes)	2,215,494,154		2,741,266,953	
(7) 미지급배당금 (Accrued dividends)	-		-	
(8) 미지급금 (Accounts payable)	461,308,524		128,956,171	
(9) 미지급비용 (Accrued expenses)	333,311,192		506,015,805	
(10) 선수금 (Advances from customers)	-		-	
(11) 선수수익 (Unearned income)	6,685,335,819		9,059,131,287	
(12) 가수금 (Suspenses Receivable)	-		-	
(13) 이연법인세부채 (Deferred income tax credits)	-		-	
(14) 제세금예수금 (Withholding income taxes)	440,409,561		148,741,716	
(15) 기타 (Others)	72,471,994		82,399,777	
부 채 총 계 (Total liabilities)		135,983,041,915		123,884,051,885
자 본 (Stockholder's equity)				

1. 자본금 (Stockholder's equity)		80,000,000,000	80,000,000,000
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(1) 보통주자본금 (Common stock)	80,000,000,000		80,000,000,000	
(2) 우선주자본금 (Preferred stock)	-		-	
II. 자본잉여금 (Capital surplus)		-		-
III. 자본조정 (Capital adjustment)		-		-
IV. 기타포괄손익누계액 (Accumulated other comprehensive income(loss))		103,387,521		63,829,610
(1) 매도가능증권평가손익 (Gain(Loss) on valuation of securities available for sale)	103,387,521		63,829,610	
주식 (Stock)	103,387,521		63,829,610	
기타 (Others)	-		-	
(2) 지분법 자본변동 (Share of associates' other changes in net assets)	-		-	
V. 이익잉여금 (Retained earnings)		41,199,302,967		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)	30,637,302,967		6,963,053,070	
(당기순이익) (Net income for the year)	23,794,249,897		1,175,523,570	
자 본 총 계 (Total stockholder's equity)		121,302,690,488		97,468,882,680
부채와 자본 총계 (Total liabilities and stockholder's equity)		257,285,732,403		221,352,934,565

손익계산서
(Income Statement)

제14기 2009년 1월 1일부터 2009년 12월 31일 까지
제13기 2008년 1월 1일부터 2008년 12월 31일 까지

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

(단위 : 원)

과 목	제14기 For the Period Ended Dec. 31, 2009		제13기 For the Period Ended Dec. 31, 2008	
	금 액		금 액	
I. 영업수익 (Operating income)	60,504,090,650		56,522,698,684	
(1) 수수료수익 (Commissions received)	39,548,225,799		36,810,486,854	
1. 신탁보수 (Trust fees and commissions received from trust account)	31,069,012,703		29,944,574,487	
① 토지신탁 (Land trust)	12,799,606,009		11,099,806,199	
② 관리신탁 (Managing trust)	534,946,588		308,900,086	
③ 처분신탁 (Disposal trust)	1,405,493,522		1,841,352,023	
④ 담보신탁 (Mortgage trust)	11,820,622,318		10,704,187,667	
⑤ 분양관리신탁 (Lotting out managing trust)	4,508,344,266		5,990,328,512	
2. 대리업무보수 (Commissions Received as Agency)	2,576,831,863		6,236,230,549	
3. 기타 (Others)	5,902,381,233		629,681,818	
(2) 유가증권평가 및 처분이익 (Gain on valuation(sales) of securities)	14,768,072		99,007,196	
유가증권감액손실환입 (Reversal of securities reduction losses)	14,768,072		99,007,196	
(3) 이자수익 (Interest income)	20,443,629,794		19,608,026,634	
1. 채권이자 (Interest on bonds)			260,092,465	
2. 신탁계정대이자 (Interest on loans to trust)	20,119,192,577		18,970,402,272	
3. 금융기관예치금이자 (Interest on deposits)	205,871		157,358,553	
4. 기타이자 (Others)	324,231,346		220,173,344	
(4) 대출채권 평가 및 처분이익 (Gain on valuation(disposal) of loans)	-		-	
대손충당금환입 (Reversal of allowance for credit losses)	-		-	
(5) 기타의 영업수익 (Others)	497,466,985		5,178,000	
1. 배당금수익 (Dividends income)	7,182,535		5,178,000	
2. 분배금수익 (Distribution income)	375,230,402		-	
3. 충당금환입액 (Reversal of allowance)	70,926,100		-	
① 신탁위험충당금환입 (Reversal of allowance for trust risk)	-		-	
② 기타 (Others)	70,926,100		-	
4. 기타대손충당금환입 (Reversal of allowance for others)	-		-	
5. 기타 (Others)	44,127,948		-	

II. 영업비용		29,100,803,606		51,799,053,650
(Operating expenses)				
(1) 유가증권평가 및 처분손실	3,936,010		-	
(Loss on valuation(sales) of securities)				
1. 매도가능증권처분손실	3,936,010		-	
(Loss on sales of securities available for sale)				
① 주식처분손실	3,915,080		-	
(Loss on sales of stock)				
② 매도가능증권처분손실-기타	20,930		-	
(Others)				
(2) 이자비용	5,435,319,319		5,013,644,986	
(Interest expense)				
1. 차입금이자	5,435,319,319		5,013,644,986	
(Interest on borrowings)				
① 증금차입금이자	158,219,178		1,006,939,721	
(Interest on borrowings from KSFC)				
② 은행차입금이자	3,392,872,009		3,093,539,503	
(Interest on bank borrowings)				
③ 기타	1,884,228,132		913,165,762	
(Others)				
2. 기타	-		-	
(Others)				
(3) 대출평가 및 처분손실	5,725,857,423		24,708,288,510	
(Loss on valuation(disposal) of loans)				
1. 대손상각비	5,725,857,423		24,708,288,510	
(Credit loss expenses)				
2. 기타	-		-	
(Others)				
(4) 판매비와관리비	17,152,250,171		17,256,291,621	
(General and administrative expenses)				
1. 급여	9,621,865,264		9,316,441,830	
(Salary)				
① 임원	1,137,510,000		1,331,150,870	
(Directors)				
② 직원	8,484,355,264		7,985,290,960	
(Employees)				
2. 퇴직급여	782,977,225		688,271,696	
(Severance pay)				
① 임원	45,586,726		71,449,424	
(Directors)				
② 직원	737,390,499		616,822,272	
(Employees)				
3. 명예퇴직금	-		-	
(Early retirement)				
4. 복리후생비	1,544,267,547		1,403,014,763	
(Other benefits for employees)				
5. 전산운영비	118,077,960		145,036,340	
(Computer system operation expenses)				
6. 임차료	851,108,680		867,888,299	
(Rental expenses)				
7. 지급수수료	1,202,865,718		1,329,349,344	
(Miscellaneous commissions)				
8. 접대비	523,199,268		609,774,849	
(Entertainment expenses)				
9. 광고선전비	211,998,054		442,566,760	
(Advertising expenses)				
10. 감가상각비	200,564,566		249,123,299	
(Depreciation)				
11. 조사연구비	23,131,720		7,524,885	
(Research and study expense)				

12. 연수비 (Training expense)	227,845,891		269,524,240
13. 무형자산상각비 (Amortization on intangible assets)	272,325,755		255,481,225
14. 세금과공과금 (Tax and dues)	452,038,071		489,072,500
15. 등기소송비 및 공고비 (Legal expenses)	181,134,789		348,314,980
16. 회의비 (Business Meeting Expenses)	139,845,108		133,320,735
17. 인쇄비 (Printings Expenses)	24,691,069		23,915,060
18. 여비교통비 (Travel Expenses)	188,786,712		180,292,526
19. 차량유지비 (Vehicles Maintenance Expenses)	97,494,187		103,368,373
20. 소모품비 (Supplies Expenses)	105,700,081		101,090,083
21. 수도광열비 (Utility Expenses)	-		-
22. 보험료 (Insurance Premium)	20,289,189		17,171,075
23. 행사비 (Event Expenses)	-		-
24. 기타 (Others)	362,043,317		275,748,759
(5) 기타의 영업비용 (Others)	783,440,683		4,820,828,533
1. 충당금전입액 (Provision for allowances)	365,388,134		1,099,971,837
① 신탁위험충당금전입액 (Provision for allowances for trust risk)	365,388,134		277,255,637
② 기타 (Others)	-		822,716,200
2. 기타대손상각비 (Credit loss expenses)	418,052,549		3,720,856,696
3. 기타 (Others)	-		-
III. 영업이익 (Operating profit(loss))		31,403,287,044	4,723,645,034

과 목	제14기		제13기	
		금 액		금 액
IV. 영업외수익 (Non-operating income)		279,130,843		129,395,772
(1) 유형자산처분이익 (Gain on disposition of tangible assets)	33,000		196,000	
(2) 기타 (Others)	279,097,843		129,199,772	
V. 영업외비용 (Non-operating expenses)		224,708,865		1,598,982,365
(1) 유형자산처분손실 (Loss on disposition of tangible assets)	1,000		-	
(2) 기부금 (Donations)	19,500,000		52,000,000	
(3) 기타 (Others)	205,207,865		1,546,982,365	
VI. 법인세비용차감전계속사업손익		31,457,709,022		3,254,058,441

(Net income(loss) before income tax from continuing operations)			
VII. 계속사업손익 법인세비용 (Income tax expense from continuing operations)		7,663,459,125	2,078,534,871
VIII. 계속사업이익(손실) (Net income(loss) from continuing operations)		23,794,249,897	1,175,523,570
IX. 중단사업손익 (Net Income from Discontinued Operations)			
X. 당기순이익(순손실) (Net income(loss))		23,794,249,897	1,175,523,570

대 차 대 조 표

(Balance Sheets)

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

KB인베스트먼트

KB Investment Co., Ltd.

(in KRW)

과 목	제20기 As of Dec. 31, 2009		제19기 As of Dec. 31, 2008	
	금	액	금	액
자 산 (ASSETS)				
I. 유 동 자 산 (CURRENT ASSETS)		32,473,744,647		893,910,726
1. 현금 및 현금성 자산 (Cash and cash equivalents)		31,532,427,763		17,287,302
2. 단기금융상품 (Short-term financial instruments)			-	
대손충당금 (Allowance for doubtful account)			-	-
3. 미수금 (Accounts Receivable)	285,134,640		368,137,778	
대손충당금 (Allowance for doubtful account)	(-)25,710,060	259,424,580	(-)1,033,601	367,104,177
4. 미수수익 (Accrued Income)	653,894,359		459,539,821	
대손충당금 (Allowance for doubtful account)	(-)81,128	653,813,231	(-)428,333	459,111,488
5. 선급법인세 (Prepaid income taxes)		14,570,470		40,247,600
6. 선급금 (Advance Payment)		11,840,109		491,655
7. 선급비용 (Prepaid Expenses)		1,668,494		9,668,504
II. 창업투자자산 (INVESTMENTS IN SMALL AND MEDIUM-SIZE ENTERPRISES)		62,403,431,707		63,721,199,960
(1) 투자실적자산 (Investments in start-up venture enterprises)		48,604,762,821		49,948,254,842
1. 투자주식 (Equity securities)		18,597,860,122		22,966,597,713
2. 투자채권 (Debt securities)	5,391,989,719		7,778,657,719	
대손충당금 (Allowance for doubtful account)	(-)353,021,041	5,038,968,678	(-)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)		24,967,934,021		19,589,837,129
(2) 경영지원자산 (Investments for supporting small and medium-size enterprises)		13,798,668,886		13,772,945,118
1. 중소기업투자주식 (Equity securities)		10,441,534,370		7,947,614,675
2. 중소기업투자채권 (Debt securities)	1,119,000,000		4,224,540,144	
대손충당금 (Allowance for doubtful account)	(-)9,511,500	1,109,488,500	(-)36,201,500	4,188,338,644

3. 해외투자주식 (Overseas equity securities)		1,874,921,336		1,264,815,941
4. 해외투자채권 (Overseas Debt securities)	375,920,000		375,366,473	
대손충당금 (Allowance for doubtful account)	(-)3,195,320	372,724,680	(-)3,190,615	372,175,858
III. 기업구조조정투자자산 (INVESTMENTS IN RESTRUCTURING ENTERPRISES)		5,069,400,904		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)		3,069,400,904		10,482,318,994
IV. 비유동자산 (NON-CURRENT ASSETS)		26,014,562,752		38,287,817,136
(1) 투자자산 (Investment Assets)		20,387,532,245		31,211,032,539
1. 매도가능증권 (Available-for-Sale Securities)	15,486,550,781		17,607,219,690	
대손충당금 (Allowance for doubtful account)	(-)32,700,000	15,453,850,781	(-)22,100,000	17,585,119,690
2. 사모투자전문회사출자 (Investments in private equity fund)		4,683,433,904		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)		250,427,560		196,450,510
(2) 유형자산 (tangible assets)		53,751,094		60,789,609
1. 비품 (Equipment)	318,270,337		306,292,516	
감가상각누계액 (Accumulated depreciation)	(-)264,523,243	53,747,094	(-)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)		369,226,231		243,570,560
1. 소프트웨어 (Software)		369,226,231		243,570,560
(4) 기타비유동자산 (Other non-current assets)		5,204,053,182		6,772,424,428
1. 이연법인세자산 (Deferred tax assets)		3,066,870,849		2,817,789,380
2. 보증금 (Guarantee deposits paid)	1,338,406,000		2,674,666,000	
대손충당금 (Allowance for doubtful account)		1,338,406,000	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)	491,385,416		654,919,976	
대 손 충 당 금 (Allowance for doubtful account)	(-)98,277,083	393,108,333	(-)99,667,127	555,252,849
자 산 총 계 (TOTAL ASSETS)		125,961,140,010		115,385,246,816
부 채 (LIABILITIES)				
I. 유 동 부 채 (CURRENT LIABILITIES)		21,038,907,537		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)		374,320,713		435,590,304
3. 선 수 금 (Advances receipts)		127,461,012		109,893,800
4. 미 지 급 금 (Account payables)		73,994,012		115,867,727
5. 예 수 금 (Withholdings)		88,131,800		114,556,460
6. 미 지 급 배 당 금 (Dividends Payable)				-
7. 선 수 수 익 (Unearned Revenues)		375,000,000		459,933,333
II 비 유 동 부 채 (NON-CURRENT LIABILITIES)		111,995,146		61,672,846
1 퇴 직 급 여 충 당 금 (Allowance for retirement and severance benefit)	135,173,662		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)	(-)20,772,966	111,995,146	(-)19,588,309	61,672,846
부 채 총 계 (TOTAL LIABILITIES)		21,150,902,683		11,597,514,470
자 본 (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)		(-)3,691,501,694		(-)2,554,898,455
1. 투 자 주 식 평 가 이 익 (Unrealized holding gains for equity securities)		651,655,873		124,160,034

2. 투자주식평가손실 (Unrealized holding loss for equity securities)	(-)4,225,346,687	(-)2,142,102,393
3. 매도가능증권평가이익 (Unrealized holding gains for available-for-sale securities)	167,509,090	-
4. 매도가능증권평가손실 (Unrealized holding loss for available-for-sale securities)	(-)812,411,570	(-)419,165,202
5. 지분법자본변동 (Unrealized gains on Equity Securities)	694,227,815	-
6. 부의지분법자본변동 (Unrealized Loss on Equity Securities)	(-)167,136,215	(-)117,790,894
V. 이익잉여금 (RETAINED EARNINGS)	44,855,945,394	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)	37,299,239,682	35,140,131,462
자 본 총 계 (TOTAL SHAREHOLDERS' EQUITY)	104,810,237,327	103,787,732,346
부 채 와 자 본 총 계 (TOTAL LIABILITIES & SHAREHOLDERS' EQUITY)	125,961,140,010	115,385,246,816

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손익계산서

(Income Statements)

제20(당)기 2009년 1월 1일부터 2009년 12월 31일까지
제19(전)기 2008년 1월 1일부터 2008년 12월 31일까지

KB인베스트먼트

KB Investment Co., Ltd.

(in KRW)

과목	제20기 For the period ended December 31, 2009		제19기 For the period ended December 31, 2008	
1. 영업수익 (OPERATING REVENUES)		14,713,851,453		11,813,514,214
1. 투자수익 (revenues on investments in small and medium-size enterprises)	4,758,780,931		3,248,058,149	
1) 창업투자자산처분이익 (Gains on sales of investments)	1,753,799,985		1,653,138,013	
2) 창업투자주식배당금수익 (Dividends from equity securities)	342,596,025		16,167,950	
3) 창업투자채권이자 (Interest on debt securities)	902,361,499		483,714,327	
4) 프로젝트투자수익 (Gains on project investments)	-		298,161,979	
5) 창업투자주식지분법이익 (Gains on valuation of equity securities using the equity method of accounting)	-			
6) 창업투자채권전환수익 (Gains on conversion of debt securities)	1,758,226,480			
7) 기타투자수익 (Other investment revenues)	1,796,942		796,875,880	
2. 투자조합이익 (Revenues on Venture investment partnership)	3,595,350,526		2,681,237,540	
1) 투자조합관리보수 (Fees on management of venture investment partnership)	2,637,596,292		1,736,486,784	
2) 투자조합분배수익 (Distribution from venture investment partnership)	-			
3) 투자조합출자금지분법평가이익 (Gains on valuation of investments in venture investment partnership using the equity method of accounting)	957,754,234		944,750,756	
3. 기업구조조정투자수익 (Revenues on Investments in restructuring enterprises)	1,709,494,840		2,297,947,639	
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)	733,814,961		1,412,183,496	
5) 기업구조조정조합지분법평가이익 (Gains on valuation of investments in corporate restructuring partnership using the equity method of accounting)	975,679,879		439,739,133	
4. 운용수익 (Other investment revenues)	4,620,625,156		3,528,052,704	
1) 이자수익 (Interest Income)	718,498,810		437,485,484	
2) 매도가능증권처분이익 (Gains on sales of available-for-sale securities)	1,717,319,606		2,300,361,710	
3) 매도가능증권배당금수익 (Dividends from available-for-sale securities)	729,471,133		47,162,430	
4) 매도가능증권이자 (Interest on available-for-sale securities)	406,151,630		262,587,389	
5) 사모투자전문회사처분이익 (Gains on sales of private equity)	28,021,440			
6) 사모투자전문회사관리보수 (Fees on management of private equity fund)	989,113,647		422,188,191	

7) 사 모 투 자 전 문 회 사 지 분 법 평 가 이 익 (Gains on valuation of investments in private equity fund using the equity method of accounting)				
8) 파 생 상 품 평 거 래 이 익 (Gain on sales of derivatives)	762,000		58,267,500	
9) 파 생 상 품 평 가 이 익 (Valuation gains on derivatives)	31,286,890			
5 . 경 영 자 문 료 수 익 (Consulting fees)	29,600,000		58,218,182	
II . 영 업 비 용 (OPERATING EXPENSES)		12,611,813,195		8,572,188,904
1 . 투 자 및 금 용 비 용 (INVESTMENT AND FINANCIAL EXPENSES)	2,779,405,187		3,112,878,806	
1) 이 자 비 용 (Interest expenses)	675,950,382		523,210,098	
2) 지 급 수 수 료 (Commission expenses)	29,744,770		30,337,389	
3) 창 업 투 자 자 산 처 분 손 실 (Losses on sales of investments in small and medium-size enterprises)	129,974,538		190,258,920	
4) 창 업 투 자 주 식 손 상 차 손 (Impairment losses on investments in small and medium-size enterprises)	1,267,997,232		1,788,919,274	
5) 창 업 투 자 채 권 대 손 상 각 비 (Bad debt expenses on investments in small and medium-size enterprises)			217,401,474	
6) 프 로젝 트 투 자 평 가 손 실 (Valuation gains on Project investments)				
7) 매 도 가 능 증 권 처 분 손 실 (Losses on sales of available -for- sale securities)	119,646		17,027,500	
8) 매 도 가 능 증 권 손 상 차 손 (Impairment losses on available -for- sale securities)	61,387,744		138,561,968	
9) 매 도 가 능 증 권 대 손 상 각 비 (Bad debt expenses on available -for- sale securities)	10,600,000		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)	484,655,964		6,757,661	
11) 파 생 상 품 평 가 손 실 (Valuation gains on derivatives)	98,758,000		216,790	
12) 기 타 의 대 손 상 각 비 (Other bad debt expenses)	20,216,911		178,087,732	
2 . 투 자 조 합 비 용 (Losses on valuation of investments in venture investment partnership using the equity method of accounting)	2,974,612,458		84,688,092	
1) 투 자 조 합 출 자 금 지 분 법 평 가 손 실 (Losses on valuation of investments in venture investment partnership using the equity method of accounting)	2,974,612,458		84,688,092	
3 . 기 업 구 조 조 정 투 자 비 용 (Bad debt expenses on investments in restructuring enterprises)	1,813,897,886		101,511,369	
1) 기 업 구 조 정 채 권 대 손 상 각 비 (Bad debt expenses on investments in restructuring enterprises)				
2) 기 업 구 조 조 정 출 자 금 지 분 법 평 가 손 실 (Losses on valuation of investments in corporate restructuring partnership using the equity method of accounting)	1,808,092,086		21,313,469	
3) 지 급 수 수 료 (Commission expenses)	5,805,800		80,197,900	
4 . 일 반 관 리 비 (administrative expenses)	5,043,897,664		5,273,110,637	
III . 영 업 이 익 (OPERATING INCOME(LOSSES))		2,102,038,258		3,241,325,310
IV . 영 업 외 수 익 (NON-OPERATING INCOME)		172,797,774		27,140,319
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)	36,871,973		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)	135,728,681		26,788,419	

V. 영 업 외 비 용 (NON-OPERATING EXPENSES)		1,935,949		48,371,141
1. 유 형 자 산 처 분 손 실 (Losses on disposition of tangible assets)				
2. 기 부 금 (Contributions)	1,500,000		2,200,000	
3. 회 원 권 손 상 차 손 (Impairment loss on membership rights)			17,500,000	
4. 잡 손 실 (Miscellaneous losses)	435,949		28,671,141	
VI. 법 인 세 비 용 차 감 전 계 속 사 업 손 익 (CONTINUING OPERATION INCOME BEFORE INCOME TAX)		2,272,900,083		3,220,094,488
VII. 계 속 사 업 손 익 법 인 세 비 용 (INCOME TAX EXPENSE)		113,791,863		27,270,336
VIII. 당 기 순 이 익 (NET INCOME FOR THE YEAR)		2,159,108,220		3,192,824,152

대 차 대 조 표

제 14(당) 기 3분기 2009년 12월 31일 현재 (As of December 31, 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 3분기 As of Dec. 31, 2009	제13기 As of March 31, 2009
자산		
(Assets)		
I. 현금 및 예치금	196,976,991,809	133,160,844,514
(Cash and deposits)		
가. 현금 및 현금성자산	1,269,007,923	708,336,063
(Cash and cash equivalents)		
1) 보통예금	1,269,007,923	708,336,063
(Demand deposits)		
2) 외화예금		
(Foreign currency deposits)		
나. 예치금	195,707,983,886	132,452,508,451
(Deposits)		
II. 유가증권	18,435,948,874	26,359,739,469
(Securities)		
가. 매도가능증권	9,956,797,620	8,522,242,762
(Available-for-sale securities)		
나. 만기보유증권	8,479,151,254	17,837,496,707
(Held-to-maturity securities)		
III. 유형자산	777,588,444	975,653,874
(Tangible assets)		
(감가상각누계액)	(-)1,370,123,820	(-)962,050,893
(Accumulated depreciation)		
1) 기구비품감가상각누계액	(-)1,053,643,754	(-)640,558,027
(Accumulated depreciation)		
2) 기타유형자산상각누계액	(-)316,480,066	(-)321,492,866
(Accumulated depreciation)		
가. 기구비품	1,754,035,064	1,519,277,567
(Furniture and equipments)		
나. 기타유형자산	393,677,200	418,427,200
(Other tangible assets)		
IV. 기타자산		5,074,478,806
(Other assets)		
가. 미수금	124,540,000	16,710,000
(Accounts Receivable)		
나. 미수수익	822,430,858	925,834,501
(Accrued Income)		
다. 선급금	64,625,000	38,500,000
(Advance payments)		
라. 선급비용	18,321,900	98,086,804
(Prepaid expenses)		
마. 선급제세	34,228,760	
(Prepaid tax)		
바. 보증금	368,086,150	352,837,000
(Guarantee)		
사. 손해배상공동기금	2,878,015,150	2,501,756,515
(Collective fund for default loss)		
아. 무형자산	569,484,661	525,747,653
(Intangible assets)		
1) 소프트웨어	37,071,977	7,409,384
(Software)		
2) 기타무형자산	532,412,684	518,338,269
(Other Intangible assets)		
자. 기타	872,073,570	615,006,333
(Others)		
자 산 총 계	221,942,335,176	165,570,716,663
(Total Assets)		
부채		
(Liabilities)		
I. 예수부채	180,233,174,218	122,861,294,181
(Deposits)		
가. 투자자예수금	180,233,174,218	122,861,294,181
(Customers' deposits)		
1) 위탁거래예수금	161,634,392,598	121,312,318,712
(Customers' deposits for brokerage)		
2) 위탁거래외화예수금	18,598,781,620	1,548,975,469
(Overseas deposits for trading)		
II. 차입부채		7,000,000,000
(Loan)		

가. 원화차입금 (Loan)			7,000,000,000	
III. 기타부채 (Other liabilities)		4,346,423,354		4,276,259,268
가. 퇴직급여충당금 (Reserve for severance and retirement benefits)	476,319,413		505,051,430	
나. 미지급법인세 (Accrued income taxes)	971,587,870		1,349,359,070	
다. 미지급금 (Accounts payable)	1,311,502,996		667,014,108	
라. 미지급비용 (Accrued expenses)	134,812,711		275,292,966	
마. 이연법인세부채 (Deferred income tax liabilities)	1,368,694,899		1,270,434,799	
바. 제세금예수금 (Withholding income taxes)	83,505,465		209,106,895	
부 채 총 계 (Total liabilities)		184,579,597,572		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)		5,426,302,144		4,307,349,355
가. 매도가능증권평가이익 (Gain on valuation of securities available for sale)		5,426,302,144		4,307,349,355
III. 이익잉여금 (Retained earnings)		11,936,435,460		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)		10,280,913,306		6,370,291,705
자 본 총 계 (Total stockholder's equity)		37,362,737,604		31,433,163,214
부 채 와 자 본 총 계 (Total liabilities and stockholder's equity)		221,942,335,176		165,570,716,663

손익계산서

제14(당)기 3분기 2009년 4월 1일부터 2009년 12월 31일까지
제13(전)기 3분기 2008년 4월 1일부터 2008년 12월 31일까지

KB선물
KB Futures (3월 결산법인)

(Unit : Korean won)

과 목	제14기 3분기 For the Period Ended Dec. 31, 2009	제13기 3분기 For the Period Ended Dec. 31, 2008
I. 영업수익 (Operating income)	22,602,802,391	24,177,850,617
가. 수수료수익 (Commissions received)	13,188,637,837	7,953,896,523
1) 수탁수수료 (Brokerage commissions)	13,188,637,837	7,953,896,523
나. 파생상품거래이익 (Gain on derivatives transactions)	5,450,461,000	11,350,700,000
1) 장내파생상품거래이익 (Gain on exchange-traded derivatives transactions)	5,450,361,000	11,274,950,000
2) 장외파생상품거래이익 (Gain on OTC derivatives transactions)	100,000	75,750,000
3) 해외선물정산이익 (Gain on settlement of futures)		
다. 이자수익 (Interest income)	3,963,703,554	4,663,233,188
1) 채권이자 (Interest on bonds)	547,956,567	651,486,230
2) 증금예치금이자 (Interest on deposits with KSFC)	1,911,853,328	3,137,413,929
3) 양도성예금증서이자 (Interest on certificate of deposits)	442,174,875	352,548,453
4) 금융기관예치금이자 (Interest on deposits)	969,005,505	318,340,403
5) 환매조건부매수이자 (Interest on securities purchased under resale agreements)		
6) 예금이자 (Interest on deposits)	9,727,886	89,111,708
7) 기타이자 (Other Interest income)	82,985,393	114,332,465
라. 외환거래이익 (Gain on foreign transactions)		160,560,287
1) 외화환산이익 (Gain on foreign exchanges translation)		160,560,287
마. 기타의 영업수익 (Others)		49,460,619
II. 영업비용 (Operating expenses)	15,265,125,506	17,715,515,505
가. 수수료비용 (Commissions expense)	2,788,221,052	1,364,328,252
1) 매매수수료 (Trading commissions)	2,732,369,538	1,330,167,477
2) 송금수수료 (Commissions Paid on Remittance)	8,358,414	
3) 기타수수료비용 (Other commissions)	47,493,100	34,160,775
나. 파생상품거래손실 (Loss on derivatives transactions)	3,459,149,798	5,219,900,000
1) 장내파생상품거래손실 (Loss on exchange-traded derivatives transactions)	3,458,249,798	5,088,470,000
2) 장외파생상품거래손실 (Loss on sales of OTC derivatives)	900,000	131,430,000
4) 선물정산손실 (Loss on settlement of futures)		
다. 이자비용 (Interest expense)	571,975,568	861,300,833
1) 차입금이자 (Interest on borrowings)	109,535,888	
2) 투자자예탁금이용료 (Interest on customer's deposits)	462,439,680	861,300,833
라. 외환거래손실 (Loss on foreign transactions)		162,187,726
1) 외환차손 (Loss on foreign currency transactions)	1,015,077	

2) 외화환산손실 (Loss on foreign exchanges translation)	161,172,649		
마. 판매비와일반관리비 (General and administrative expenses)		8,283,591,362	10,269,986,420
1) 급여 (Salary)	4,222,575,373		6,373,044,669
2) 퇴직급여 (Severance pay)	146,302,509		626,417,250
3) 복리후생비 (Other benefits for employees)	339,337,978		303,668,438
4) 전산운영비 (Computer system operation expenses)	1,026,443,209		986,252,045
5) 임차료 (Rental expenses)	467,770,309		446,791,266
6) 지급수수료 (Miscellaneous commissions)	144,747,488		58,532,548
7) 접대비 (Entertainment expenses)	224,860,613		183,035,578
8) 광고선전비 (Advertising expenses)	53,480,549		7,891,360
9) 감가상각비 (Depreciation)	463,224,194		280,731,974
10) 연수비 (Training expenses)	11,920,355		10,742,340
11) 무형자산상각비 (Amortization of intangible assets)	131,415,542		38,356,447
12) 세금과공과 (Tax and dues)	246,504,511		220,525,890
13) 회의비 (Conference expenses)	42,978,491		56,013,038
14) 인쇄비 (Printing expenses)	1,493,290		3,513,120
15) 여비교통비 (Traveling expenses)	30,596,583		53,610,970
16) 차량유지비 (Maintenance expenses of cars)	43,622,980		39,110,463
17) 소모품비 (Office supplies expenses)	6,235,168		6,655,430
18) 보험료 (insurance expenses)	41,865,608		33,874,167
19) 행사비 (Events expenses)	56,664,370		3,585,000
20) 기타 (Miscellaneous expenses)	581,552,242		537,634,427
III. 영 업 이 익 (Operating profit)		7,337,676,885	6,462,335,112
IV. 영업외수익 (Non-operating income)		109,187,424	15,165,016
가. 기타 (Others)	109,187,424		15,165,016
V. 영업외비용 (Non-operating expenses)		1,065,075,707	262,320,550
가. 유형자산처분손실 (Loss on disposition of tangible assets)	2,000		76,764
나. 기부금 (Donations)	1,564,780		500,000
다. 기타 (Others)	1,063,508,927		261,743,786
VI. 법인세차감전순이익(순손실) (Net income(loss) before income tax)		6,381,788,602	6,215,179,578
VII. 계속사업손익 법인세비용 (Income tax expense from continuing operations)		1,571,167,001	1,894,175,447
IX. 당 기 순 이 익 (Net income)		4,810,621,601	4,321,004,131

대 차 대 조 표

(Balance Sheet)

제11기 : 2009년 12월 31일 현재

제10기 : 2008년 12월 31일 현재

KB신용정보 (KB Credit Information)

(KRW)

계 정 과 목 (Title of Account)	As of Dec, 31, 2009		As of Dec, 31, 2008	
	금	액 (Amount)	금	액 (Amount)
자 산				
Assets				
I. 유 동 자 산		15,554,964,317		37,316,869,708
Current assets				
(1) 당 좌 자 산		15,554,964,317		37,316,869,708
(Quick assets)				
1. 현금및현금성자산		5,233,035,790		1,245,391,805
(Cash and cash equivalents)				
2. 단기금융상품		5,208,263,280		30,567,657,260
(Short-term financial instruments)				
3. 매출채권	4,631,395,106		4,427,930,354	
(Trade receivables)				
(대손충당금)	(24,871,169)	4,606,523,937	(23,368,465)	4,404,561,889
(Allowance for Doubtful Accounts)				
4. 미수금	16,242,250		25,690,997	
(Non-trade Receivables)				
(대손충당금)	(6,303,659)	9,938,591	(8,718,841)	16,972,156
(Allowance for Doubtful Accounts)				
5. 미수수익		64,402,521		1,053,370,087
(Accrued Revenues)				
6. 선급비용		32,075,995		27,619,230
(Prepaid Expenses)				
7. 선급금	402,737,892		1,303,800	-
(Advance Payments)				
(대손충당금)	(2,013,689)	400,724,203	(6,519)	1,297,281
(Allowance for Doubtful Accounts)				
II. 비 유 동 자 산		13,824,520,473		13,256,095,654
Non-current assets				
(1) 투 자 자 산		2,777,029,650		2,937,004,672
(Investments)				
1. 장기금융상품		10,000		159,985,022
(Long-term financial instruments)				
2. 제가입권		2,777,019,650		2,777,019,650
(Deposits paid for memberships)				
(2) 유 형 자 산		1,067,975,324		1,043,391,634
(Tangible assets)				
1. 임차점포시설물	1,109,288,038		667,859,928	
(Leasehold improvements)				
(감가상각누계액)	(897,352,131)	211,935,907	(527,761,194)	140,098,734
(Accumulated depreciation)				
2. 비 품	2,825,268,098		2,840,377,028	
(Office equipment)				
(감가상각누계액)	(2,327,680,563)	497,587,535	(2,295,955,563)	544,421,465
(Accumulated depreciation)				

3. 기계장치 (Machinery) (감가상각누계액) (Accumulated depreciation)	3,473,896,351 (3,115,444,469)		3,283,489,140 (2,924,617,705)	
(3) 무형자산 (Intangible Assets)		385,011,645		441,939,452
1. 개발비 (Development costs)		29,163,794		84,000,000
2. 기타무형자산 (Other Intangible Assets)		355,847,851		357,939,452
(4) 기타비유동자산 (Other non-current assets)		9,594,503,854		8,833,759,896
1. 임차보증금 (Guarantee Deposits)		9,209,228,760		8,426,863,986
2. 이연법인세자산 (Deferred income tax assets)		385,275,094		406,895,910
< 자산 총계 > (Total Assets)		29,379,484,790		50,572,965,362
부채 Liabilities				
I. 유동부채		4,130,200,392		4,061,696,155
1. 단기차입금 (Short-term Borrowings)		-		-
2. 미지급비용 (Accrued expenses)		2,670,506,426		2,722,574,775
3. 미지급법인세 (Income taxes payable)		820,878,054		486,127,024
4. 예수금 (Withholdings)		623,230,502		596,797,812
5. 유동이연법인세부채 (Deferred income tax liabilities)		15,585,410		256,196,544
II. 비유동부채 Long-term liabilities		1,642,842,344		2,042,804,315
1. 퇴직급여충당금 (Reserve for Retirement and Severance Benefits) (퇴직신탁예치금) (Deposits for Retirement and Severance Benefits) (퇴직연금운용자산) (Pension for Retirement and Severance Benefits)			2,067,862,319 (858,911,996) (786,979,830)	421,970,493
2. 손해배상위험충당금 (Allowance for Indemnity)		1,628,576,191		1,620,833,822
3. 기타충당부채 (Other Provision)		14,266,153		
< 부채 총계 > Total liabilities		5,773,042,736		6,104,500,470
자본 Stockholders' equity				
I. 자본금 Capital stock		6,262,000,000		6,262,000,000
1. 보통주자본금		6,262,000,000		6,262,000,000

(Common stock)			
II. 자본잉여금		1,421,789,955	1,421,789,955
Additional Paid-in and Other Capital			
1. 주식발행초과금 (Additional Paid-in Capital)		1,188,805,592	1,188,805,592
2. 기타자본잉여금 (Other Additional Capital)		232,984,363	232,984,363
III. 이익잉여금		15,922,652,099	36,784,674,937
Retained earnings			
1. 이익준비금 (Legal Appropriated Retained Earnings)		3,131,000,000	1,070,873,600
2. 미처분이익잉여금 (Retained Earnings before Appropriation)		12,791,652,099	35,713,801,337
< 자본 총계 > (Total Stockholders` Equity)		23,606,442,054	44,468,464,892
< 부채 와 자본 총계 > (Total Liabilities and Stockholders` Equity)		29,379,484,790	50,572,965,362

손익계산서

(Income Statement)

제11기: 2009년1월1일부터 2009년 12월31일까지

제10기: 2008년1월1일부터 2008년 12월31일까지

KB Credit Information

(KRW)

계정 과 목 (Title of Account)	제11기 For the Period Ended Dec. 31, 2009		제10기 For the Period Ended Dec. 31, 2008	
	금 액 (Amount)		금 액 (Amount)	
I. 매출 Sales		53,594,646,240		54,254,359,944
(1) 용역수입 (Revenues-Services)				
1. 채권추심용역수입 (Collection fees)	48,582,092,958		48,341,691,335	
2. 임대차조사용역수입 (Lease Investigation fees)	4,837,833,682		5,816,401,409	
3. 민원대행용역수입 (Delivery fees)	124,334,600		46,409,500	
4. 신용조사용역수입 (Credit Investigation fees)	50,385,000		49,857,700	
II. 매출원가 Cost of Service		31,605,988,883		32,028,347,678
1. 통신비 (Communication Expenses)	2,091,525,266		2,572,283,955	
2. 지급수수료 (Service Fees)	29,220,287,697		29,107,221,753	
3. 등기소송비 (Registration Expenses)	294,175,920		348,841,970	
III. 매출총이익(I-II) Gross Profit		21,988,657,357		22,226,012,266
IV. 판매비와관리비 Selling and Administrative Expenses		16,861,149,477		17,857,977,203
(1) 인건비 Salaries and Wages		9,700,013,569		10,381,001,503
1. 임원급여 (Executive Compensations)	774,000,000		930,603,223	
2. 직원급여 (Employee Salary Expenses)	4,609,111,938		5,305,254,770	
3. 제수당 (Miscellaneous Benefits)	3,518,295,975		3,192,130,827	
4. 퇴직급여충당금전입액 (Contribution to Provision for Severance Benefits)	798,605,656		953,012,683	
(2) 물건비 Non-salary Administrative Expenses		7,161,135,908		7,476,975,700
1. 복리후생비 (Employee Benefits)	1,963,889,705		2,032,173,711	
2. 여비교통비 (Travel Expenses)	82,676,332		89,996,510	
3. 세금과공과 (Taxes and Dues)	78,693,811		84,623,570	

4. 소 모 품 비 (Supplies Expenses)	253,703,142		262,056,425
5. 도 서 인 쇄 비 (Publication Expenses)	27,439,152		25,559,310
6. 지 급 임 차 료 (Rental Expenses)	952,459,662		927,383,392
7. 수 선 유 지 비 (Repairs Expenses)	295,630,812		257,217,998
8. 차 량 비 (Vehicles Maintenance Expenses)	396,437,920		391,537,265
9. 보 험 료 (Insurance Premium)	18,249,149		10,333,594
10. 지 급 수 수 료 (Service Fees)	1,650,846,609		1,845,701,721
11. 운 반 보 관 료 (Freight Expenses)	21,644,658		19,101,380
12. 업 무 추 진 비 (Entertainment Expenses)	23,967,310		28,749,550
13. 회 의 비 (Conference Expenses)	265,722,857		295,288,017
14. 광 고 선 전 비 (Advertising Expenses)	57,645,066		37,695,000
15. 교 육 훈 련 비 (Training Expenses)	97,375,548		77,113,570
16. 포 상 비 (Reward Expenses)	63,192,308		59,170,500
17. 등 기 소 송 비 (Registration Expenses)	51,112,660		23,630,120
18. 감 가 상 각 비 (Depreciation Expenses)	629,318,440		699,112,229
19. 무형자산상각비 (Amortization Expenses on Intangible Assets)	221,885,694		302,075,519
20. 대 손 상 각 비 (Bad Debt Expenses)	1,502,704		-
21. 손해배상충당비 (Contribution to Provisions for Other Estimated Liabilities)	7,742,369		8,456,319
V. 영 업 이 익(III-IV) Operating Income		5,127,507,880	4,368,035,063
VI. 영 업 외 수 익 Non-operating Revenues		1,023,291,645	1,851,319,239
(1) 이 자 수 익 (Interest Revenues)		993,240,550	1,630,522,400
(2) 대손충당금환입 (Reversal of Allowance for Doubtful Accounts)		5,701,329	25,554,358
(3) 잡 이 익 (Miscellaneous Revenues)		24,349,766	44,000,549
(4) 전기오류수정이익 (Gain on prior period error correction)			151,241,932
(5) 부의영업권환입 (Amortization on Negative Goodwill)		-	-
(6) 유형자산처분이익			

(Gains on Disposition of Investments)			
VII. 영업외비용		335,750,686	471,337,713

Non-operating Expenses				
(1) 기타의대손상각비 (Other Bad Debt Expenses)		-		14,018,677
(2) 유형자산처분손실 (Losses on Disposition of Property, Plant, and Equipment)		6,444,261		-
(3) 잡 손 실 (Miscellaneous Losses)		4,604,983		82,195,649
(4) 전기오류수정손실 (Losses on prior period adjustment)		-		370,123,387
(5) 투자자산감액손실 (Impairment Losses on Investments)		-		-
(6) 기부금 (A contribution)		5,000,000		5,000,000
(7) 기타충당부채 전입액 (Contribution to other provisions)		20,431,327		-
(8) 이자비용 (Interest Expenses)		299,270,115		-
VIII. 법인세차감전순이익 (V+VI-VII) Income Before Income Tax Expenses		5,815,048,839		5,748,016,589
IX. 법인세비용 Income Tax Expenses		1,477,071,677		1,616,679,180
X. 당기순이익 (IX-X) Net Income		4,337,977,162		4,131,337,409
XI. 주당순이익		3,464		3,299

재무상태표

Statement of financial position

당 기 : 2009. 12. 31. 현재
 전 기 : 2008. 12. 31. 현재
 Current Period : December 31, 2009
 Prior Period : December 31, 2008

주KB데이터시스템
 KB Data Systems CO.,Ltd

(금액단위 : 원)
 (Unit : Korean Won)

과 목 Title of Account	당 기 Current Period		전 기 Prior Period	
	금 액 Amount	금 액 Amount	금 액 Amount	금 액 Amount
자 산 (Assets)				
I. 유 동 자 산 (Current assets)		41,950,013,357		43,909,087,022
(1). 당 좌 자 산 (Quick assets)		41,888,183,357		43,863,167,792
1. 현금및현금성자산 (Cash and cash equivalents)		1,233,886,142		1,619,509,162
2. 단기금융상품 (Short-term financial instruments)		11,500,000,000		20,850,000,000
3. 매출 채 권 (Accounts receivable)	18,764,039,708		8,267,855,756	
대손충당금 (Allowance for doubtful accounts)	93,820,199	18,670,219,509	41,339,279	8,226,516,477
4. 단기대여금 (Short-term loans)	21,288,000		19,438,000	
대손충당금 (Allowance for doubtful accounts)	106,440	21,181,560	97,190	19,340,810
5. 미 수 금 (Accounts Receivable)		134,874,364		
6. 미 수 수 익 (Accrued income)		141,898,881		667,176,483
7. 용역미수금 (Service receivables)	9,418,861,226		12,339,031,922	
대손충당금 (Allowance for doubtful accounts)	47,094,306	9,371,766,920	61,695,160	12,277,336,762
8. 선 급 금 (Advance Payments)		64,783,568		-
9. 선 급 비 용 (Prepaid Expenses)		749,572,413		203,288,098
(2). 재 고 자 산 (inventories)		61,830,000		45,919,230
1. 상 품 (merchandise)		61,830,000		45,919,230
II. 비 유 동 자 산 (Non-current assets)		2,987,662,959		2,622,637,971
(1). 투 자 자 산 (Investments assets)		1,770,874,713		1,497,156,310
1. 장기 대여금 (Long-term loans)	279,124,000		280,412,000	
대손충당금 (Allowance for doubtful accounts)	1,395,620	277,728,380	1,402,060	279,009,940
2. 제 가 입 권 (Memberships)		1,493,146,333		1,218,146,370
(2). 유 형 자 산 (Tangible assets)		241,128,806		310,831,206
1. 기 계 장 치 (Machinery and equipment)	1,040,304,095		1,095,864,381	
감가상각누계액 (Accumulated depreciation)	844,604,563	195,699,532	861,029,498	234,834,883
2. 차 량 운 반 구 (Vehicles)	27,955,526		27,955,526	
감가상각누계액 (Accumulated depreciation)	25,921,297	2,034,229	23,645,719	4,309,807
3. 비 품	489,679,460		489,572,460	

(Furniture and fixtures) 감가상각누계액 (Accumulated depreciation)	446,284,415	43,395,045	417,885,944	71,686,516
(3). 무형자산 (Intangible assets)		221,176,617		48,513,283
1. 소프트웨어 (Software)		221,176,617		48,513,283
(4). 기타비유동자산 (Other non-current assets)		754,482,823		766,137,172
1. 이연법인세자산 (Deferred tax assets)		81,925,563		142,302,179
2. 보증금 (Guarantee deposits)		672,557,260		623,834,993
자산 총계 (Total assets)		44,937,676,316		46,531,724,993
부채 (Liabilities)				
I. 유동부채 (Current liabilities)		26,560,397,271		18,296,814,162
1. 매입채무 (Accounts payable)		24,742,545,543		14,849,204,390
2. 미지급법인세 (Income tax payable)		531,170,597		1,622,477,850
3. 부가세예수금 (VAT Withholdings)		920,775,725		913,502,586
4. 선수금 (Advances received)		96,374,499		158,223,464
5. 예수금 (Withholdings)		195,914,640		238,376,579
6. 미지급비용 (Accrued expenses)		63,966,285		371,417,350
7. 이연법인세부채 (Deferred Income tax liabilities)		9,649,982		143,611,943
II. 비유동부채 (Long-term liabilities)		1,571,193,936		1,695,944,062
1. 퇴직급여충당금 (Accrued severance benefits)	7,502,451,462		6,751,051,306	
국민연금전환금 (Transfer to national pension fund)	47,721,400		52,652,800	
퇴직연금운용자산 (Retirement pension assets)	5,883,536,126	1,571,193,936	5,002,454,444	1,695,944,062
부채 총계 (Total liabilities)		28,131,591,207		19,992,758,224
자본금 (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)		8,806,085,109		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 (Unappropriated retained earnings)		5,274,277,774		6,287,159,434
(당기순이익) (Total retained earnings)		(5,267,118,340)		(6,278,699,147)
자본 총계		16,806,085,109		26,538,966,769

(Total shareholders' equity)			
부채와자본 총계		44,937,676,316	46,531,724,993
(Total liabilities and shareholders' equity)			

손익계산서

Income Statement

당기 : 2009. 1. 1 부터 2009. 12. 31 까지

전기 : 2008. 1. 1 부터 2008. 12. 31 까지

Current Period : Years Ended December 31, 2009

Prior Period : Years Ended December 31, 2008

주KB데이터시스템
KB Data Systems CO.,Ltd

(금액단위 : 원)
(Unit : Korean Won)

과 목 Title of Account	당 기 Current Period		전 기 Prior Period	
	금 액 Amount		금 액 Amount	
I. 매출액 (SALES)		123,291,564,441		133,287,709,135
1. 상품 매출 (Sales of merchandise)	46,383,753,227		56,069,646,113	
2. 용역 수익 (Service revenue)	76,907,811,214		77,218,063,022	
II. 매출원가 (COST OF SALES)		113,349,518,701		120,925,068,750
1. 상품매출원가 (Cost of merchandise)	45,344,164,044		52,986,772,366	
2. 용역매출원가 (Cost of service)	68,005,354,657		67,938,296,384	
III. 매출총이익 (GROSS PROFIT)		9,942,045,740		12,362,640,385
IV. 판매비와관리비 (SELLING AND ADMINISTRATIVE EXPENSES)		4,403,097,517		4,573,704,272
1). 인 건 비 (Payroll)	2,390,281,516		2,575,863,768	
1. 급 여 (Salaries)	2,260,317,355		2,263,540,285	
2. 퇴직급여 (Provision for severance benefits)	129,964,161		312,323,483	
2). 경 비 (Expenses)	2,012,816,001		1,997,840,504	
1. 복리후생비 (Employee benefits)	345,038,429		362,447,778	
2. 여비교통비 (Travel)	738,600		6,047,223	
3. 통 신 비 (Communication)	52,169,433		36,657,843	
4. 세금과공과 (Taxes and dues)	44,106,480		43,915,543	
5. 소모품비 (Supplies)	25,293,273		29,989,901	
6. 도서인쇄비 (Publication)	15,470,320		25,353,460	
7. 지급임차료 (Rental)	493,371,938		453,956,192	
8. 감가상각비 (Depreciation)	78,738,210		97,257,589	
9. 무형자산상각비 (Amortization on intangible asset)	22,215,135		15,976,884	
10. 대손상각비 (Bad debt expenses)	37,882,876		-	
11. 수선유지비 (Repair)	19,637,276		14,849,934	
12. 차 량 비 (Vehicle)	107,291,951		91,813,186	
13. 보 험 료 (Insurance expenses)	4,508,261		489,810	
14. 지급수수료 (Commissions)	338,630,116		307,831,425	

15. 업무추진비 (Business Development Expenses)	120,577,454		105,534,659	
16. 광고선전비 (Advertising)	39,539,374		30,037,667	
17. 교육훈련비 (Education and training)	13,410,562		57,418,534	
18. 경상연구개발비 (Ordinary development cost)	227,737,061		292,954,698	
19. 조사연구비 (Research cost)	1,200,000		3,224,000	
20. 포 상 비 (Bonuses)	100,000		900,000	
21. 등기소송비 (Registration and legal fees)	3,161,200		1,377,800	
22. 전산업무비 (IT maintenance)	21,998,052		19,806,378	
V. 영 업 이 익 (OPERATING INCOME)		5,538,948,223		7,788,936,113
VI. 영업외수익 (NON-OPERATING INCOME)		1,454,428,193		1,558,152,648
1. 이자수익 (Interest income)	1,138,514,731		1,355,772,937	
2. 유형자산처분이익 (Gains on disposition of property and equipment)	-		3,706,151	
3. 대손충당금환입 (Reversal of allowance for doubtful accounts)	-		178,463,530	
4. 외환차익 (Gain on foreign currency transactions)	3,839,786		-	
5. 제가입권손상차손환입 (Reversal of impairment loss on membership)	274,999,963		-	
6. 잡 익 (Miscellaneous non-operating gains)	37,073,713		20,210,030	
VII. 영업외비용 (NON-OPERATING EXPENSES)		93,618,584		640,978,092
1. 이자비용 (Interest expenses)	85,580,584		-	
2. 기 부 금 (Donations)	500,000		-	
3. 유형자산처분손실 (Loss on disposal of tangible assets)	65,000		19,000	
4. 외환차손 (Loss on foreign currency transaction)	7,313,000		-	
5. 외화환산손실 (Loss on Foreign Currency Translation)	-		1,295,092	
6. 제가입권손상차손 (Impairment loss on membership)	-		639,664,000	
7. 잡 손 (Miscellaneous non-operating Losses)	160,000		-	
VIII. 법인세비용차감전순이익 (INCOME BEFORE INCOME TAX)		6,899,757,832		8,706,110,669
IX. 법인세비용 (INCOME TAX EXPENSE)	1,632,639,492	1,632,639,492	2,427,411,522	2,427,411,522
X. 당기순이익 (NET INCOME FOR THE PERIOD)		5,267,118,340		6,278,699,147
X I . 주 당 손 익 (EARNING PER SHARE)				
기본주당순손익 (Basic earning per share)		6,584 원		7,848 원