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수치 중 일부가 회계감사(검토) 과정에서 변경될 수 있습니다.

**Financial information presented herein are currently being audited (reviewed) by
our independent auditors, and such figures are subject to change.**

재무상태표
(Non-Consolidated Statement of Financial Position)

제3기 1분기 2010년 3월 31일 현재

제2기 2009년 12월 31일 현재

㈜ KB금융지주

(단위 : 백만원)

KB Financial Group Inc.

(in Million won)

과 목	제3(당)기 1분기	제2(전)기
자 산		
(Assets)		
I. 현금 및 예치금	932,755	845,366
(Cash & Due from Banks)		
1. 예치금	932,755	845,366
(Due from Banks)		
II. 유가증권	18,154,262	17,612,122
(Securities)		
1. 지분법적용투자주식	18,154,262	17,612,122
(Investment Stock Using the Equity Method)		
III. 대출채권	169,150	169,150
(Loans)		
대손충당금	(850)	(850)
(Allowance for Credit Losses)		
1. 대출금	170,000	170,000
(Loans)		
IV. 유형자산	1,534	1,718
(Tangible Assets)		
1. 업무용동산	3,828	3,796
(Movables Used for Business Purpose)		
감가상각누계액	(2,294)	(2,078)
(Accumulated Depreciation)		
V. 기타자산	103,240	35,108
(Other Assets)		
1. 예치보증금	22,587	22,671
(Guarantee Deposits Paid)		
2. 미수금	71,226	-
(Accounts Receivable)		
3. 미수수익	6,212	9,547
(Accrued Revenues Receivable)		
4. 선급비용	566	343
(Prepaid Expenses)		
5. 이연법인세자산	227	-
(Deferred Taxes Assets)		
6. 무형자산	2,301	2,509
(Intangible Assets)		
7. 잡자산	121	38
(Sundry Assets)		
자 산 총 계	19,360,941	18,663,464
(Total Assets)		
부 채		
(Liabilities)		
I. 차입부채	798,648	798,421
(Borrowings & Debentures)		
1. 차입금	-	-
(Borrowings)		
2. 사채	800,000	800,000
(Debentures)		
사채 할인발행차금	(1,352)	(1,579)
(Discount on Debentures)		
II. 기타부채	161,240	13,413
(Other Liabilities)		

1. 미지급금 (Accounts Payable)	78,994	199
2. 미지급법인세 (Income Taxes Payable)	67,215	-
3. 미지급비용 (Accrued Expenses Payable)	4,783	5,314
4. 이연법인세부채 (Deferred Taxes Liabilities)	8,459	6,247
5. 수입제세 (Withholding Taxes)	327	203
6. 퇴직급여충당부채 (Allowance for Severance and Retirement Benefits)	4,659	4,709
퇴직연금운용자산 (Pension Plan Asset)	(3,197)	(3,296)
7. 잡부채 (Sundry Liabilities)	-	37
부 채 총 계 (Total Liabilities)	959,888	811,834
자 본 (Stockholders' Equity)		
I. 자본금 (Capital Stock)	1,931,758	1,931,758
1. 보통주자본금 (Common Stock)	1,931,758	1,931,758
II. 자본잉여금 (Capital Surplus)	16,428,852	16,428,852
1. 주식발행초과금 (Capital in Excess of Par Value)	12,220,754	12,220,754
2. 지분법자본잉여금변동 (Net Change of Capital Surplus by the Equity Method)	4,208,098	4,208,098
III. 자본조정 (Capital Adjustment)	(2,919,162)	(2,918,990)
1. 지분법자본조정변동 (Net Change of Capital Adjustment by the Equity Method)	(2,919,162)	(2,918,990)
IV. 기타포괄손익누계액 (Accumulated Other Comprehensive Income)	1,286,909	1,232,279
1. 지분법자본변동 (Gain on Valuation of Investment Stock Using the Equity Method)	1,288,401	1,235,619
2. 부의지분법자본변동 (Loss on Valuation of Investment Stock Using the Equity Method)	(1,492)	(3,340)
V. 이익잉여금 (Retained Earnings)	1,672,696	1,177,731
1. 법정적립금 (Legal Reserve)	115,182	61,200
2. 임의적립금 (Voluntary Reserve)	982,000	568,000
3. 미처분이익잉여금 (Retained Earnings Before Appropriation)	575,514	548,531
자 본 총 계 (Total Stockholders' Equity)	18,401,053	17,851,630
부 채 및 자 본 총 계 (Total Liabilities and Stockholders' Equity)	19,360,941	18,663,464

손익계산서
(Non-Consolidated Income Statement)

제3기 1분기 2010년 1월 1일 부터 2010년 3월 31일 까지
제2기 1분기 2009년 1월 1일 부터 2009년 3월 31일 까지

☞ KB금융지주

(단위 : 백만원)

KB Financial Group Inc.

(in Million won)

과 목	제3(당)기 1분기	제2(전)기 1분기
I. 영업수익	587,386	261,460
(Operating Revenues)		
1. 지분법이익	577,506	257,466
(Gain on Valuation Using the Equity Method of Accounting)		
2. 이자수익	9,876	3,494
(Interest Income)		
가. 예치금이자	7,444	160
(Interest on Due from Banks)		
나. 대출채권이자	2,432	3,334
(Interest on Loans)		
3. 대출채권평가 및 처분이익	-	500
(Gain on Valuation and Sales of Loans)		
가. 대손충당금환입액	-	500
(Transfer From Allowance for Credit Losses)		
4. 수수료수익	4	-
(Fees and Commissions Revenues)		
II. 영업비용	20,881	23,049
(Operating Expenses)		
1. 지분법손실	-	448
(Loss on Valuation Using the Equity Method of Accounting)		
2. 이자비용	13,172	13,461
(Interest Expenses)		
가. 차입금이자	-	3,492
(Interest on Borrowings)		
나. 사채이자	13,172	9,969
(Interest on Debentures)		
3. 수수료비용	2,401	2,247
(Fees and Commissions Expenses)		
4. 판매비와관리비	5,308	6,893
(Selling and Administrative Expenses)		
가. 급여	2,588	3,443
(Salaries)		
나. 퇴직급여	240	1,139
(Provision for Current Year Severance and Retirement Benefits)		
다. 복리후생비	503	546
(Others Employee Benefit)		
라. 임차료	236	221
(Rental Expenses)		
마. 감가상각비	215	413
(Depreciation)		
바. 무형자산상각비	208	130
(Amortization on Intangible Assets)		
사. 세금과공과	65	46
(Taxes and Dues)		
아. 광고선전비	265	203
(Advertising Expense)		
자. 경상개발비	149	12
(Ordinary R&D)		

차. 기타	839	740
(Others)		
III. 영업이익	566,505	238,411
(Operating Income)		
IV. 영업외수익	57	138
(Non-Operating Revenues)		
1. 기타영업외수익	57	138
(Others)		
V. 영업외비용	-	-
(Non-Operating Expenses)		
1. 기타영업외비용	-	-
(Others)		
VI. 법인세비용차감전순이익	566,562	238,549
(Income before Income Tax Expense)		
VII. 법인세비용	(6,113)	218
(Income Tax Expense)		
VIII. 분기순이익	572,675	238,331
(Net Income)		
IX. 주당분기순이익		
(Earning per Share)		
1. 기본 및 희석주당분기순이익	1,669원	751원
(Basic and Diluted Earning per Share)		

연결재무상태표
(Consolidated Statement of Financial Position)

제3기 1분기 2010년 3월 31일 현재

제2기 2009년 12월 31일 현재

(주)KB금융지주와 그 종속회사

(단위 : 백만원)

KB Financial Group Inc. and subsidiaries

(in Million won)

과 목	제3(당)기 1분기	제2(전기)
자 산		
(Assets)		
I. 현금 및 예치금	9,263,510	9,769,133
(Cash & Due from Banks)		
1. 현금	2,112,167	2,543,538
(Cash & Checks)		
2. 외국통화	269,233	265,114
(Foreign Currency)		
3. 예치금	6,882,110	6,960,481
(Due from Banks)		
II. 유가증권	46,588,027	42,535,648
(Securities)		
1. 단기매매증권	7,057,399	6,763,635
(Trading Securities)		
2. 매도가능증권	25,284,449	21,893,966
(Available-for-sale Securities)		
3. 만기보유증권	13,451,971	13,215,816
(Held-to-maturity Securities)		
4. 지분법적용투자주식	794,208	662,231
(Investment Stock Using the Equity Method)		
III. 대출채권	197,070,369	195,397,893
(Loans)		
대손충당금	(3,728,125)	(3,532,146)
(Allowance for Credit Losses)		
이연대출부대비용	158,907	160,688
(Loan Origination Cost)		
1. 콜론	957,938	446,589
(Call Loans)		
2. 내국수입유산스	2,084,825	2,354,936
(Domestic Import Usance Bill)		
3. 신용카드채권	11,705,090	11,382,545
(Credit Card Accounts)		
4. 매입외환	1,729,002	2,059,807
(Bills Bought in Foreign Currency)		
5. 매입어음	13,593	19,179
(Bills Bought in Won)		
6. 환매조건부채권매수	4,030,000	1,590,000
(Bonds Purchased under Resale Agreements)		
7. 대출금	177,248,610	177,562,979
(Loans & Discounts)		
8. 팩토링채권	7	18
(Factoring Receivables)		

9. 지급보증대지급금 (Advances for Customers)	127,007	44,581
10. 사모사채 (Private Placement Corporate Bonds)	2,743,515	3,308,717
IV. 유형자산 (Tangible Assets)	3,300,114	3,345,323
1. 유형자산 (Tangible Assets)	5,442,023	5,440,760
감가상각누계액 (Accumulated Depreciation)	(2,131,251)	(2,084,818)
손상차손누계액 (Accumulated Impairment Losses)	(10,658)	(10,619)
V. 기타자산 (Other Assets)	9,831,265	11,120,453
대손충당금 (Allowance for Credit Losses)	(408,764)	(480,766)
1. 예치보증금 (Guarantee Deposits Paid)	1,502,253	1,498,639
2. 미수금 (Accounts Receivable)	2,528,494	3,609,975
3. 미수수익 (Accrued Revenues Receivables)	1,098,908	1,153,810
4. 선급비용 (Prepaid Expenses)	207,440	178,506
5. 이연법인세자산 (Deferred Tax Assets)	24,060	22,671
6. 파생상품자산 (Derivatives instruments Assets)	3,100,474	3,367,682
7. 미회수내국환채권 (Domestic Exchange Settlements Debits)	522,149	639,646
8. 신탁계정대여금 (Lending to Trust Accounts)	255,941	263,918
9. 무형자산 (Intangible Assets)	300,507	318,597
10. 잡자산 (Sundry Assets)	699,803	547,775
자산총계 (Total Assets)	266,053,285	262,168,450
부채 (Liabilities)		
I. 예수부채 (Depository Liabilities)	176,851,281	172,439,883
1. 요구불예금 (Demand Deposits)	52,405,048	52,738,778
2. 기한부예금 (Time Deposits)	105,864,142	96,619,849
3. 양도성예금증서 (Negotiable Certificates of Deposits)	18,582,091	23,081,256
II. 차입부채 (Borrowings & Debentures)	52,624,216	54,493,283
1. 콜머니 (Call Money)	1,537,273	1,364,516

2. 매출어음 (Bills Sold)	89,059	64,839
3. 환매조건부채권매도 (Bonds Sold under Repurchase Agreements)	2,477,042	2,605,562
4. 매도유가증권 (Securities Sold)	1,051,611	1,346,911
5. 차입금 (Borrowings)	9,476,474	10,327,974
6. 사채 (Debentures)	38,055,535	38,842,598
사채 할인발행차금 (Discount on Debentures)	(62,778)	(59,117)
III. 기타부채 (Other Liabilities)	17,879,439	17,123,958
1. 미지급금 (Accounts Payable)	2,465,049	3,080,984
2. 미지급비용 (Accrued Expenses Payable)	4,004,495	4,134,960
3. 선수수익 (Unearned Revenues)	124,632	137,859
4. 이연법인세부채 (Deferred Tax Liabilities)	268,974	261,655
5. 수입제세 (Withholding Taxes)	71,722	97,850
6. 수입보증금 (Deposits for Letter of Guarantees and Others)	144,605	142,847
7. 대행업무수입금 (Accounts for Agency Businesses)	222,413	220,680
8. 미지급내국환채무 (Domestic Exchange Settlement Credits)	304,629	391,571
9. 미지급외국환채무 (Foreign Exchanges Settlement Credits)	82,567	68,430
10. 대리점 (Liability Incurred by Agency Relationship)	1,825,910	344,668
11. 파생상품부채 (Derivatives Instruments Liabilities)	2,729,667	3,129,533
12. 신탁계정미지급금 (Borrowings from Trust Accounts)	1,407,051	1,377,837
13. 퇴직급여충당부채 (Allowance for Severance and Retirement Benefits)	448,333	591,996
퇴직보험예치금 (Due from Insurance Retirement Benefits)	(262,729)	(417,017)
국민연금전환금 (Contribution to National Pension Plan)	-	(50)
14. 지급보증충당부채 (Allowance for Acceptances and Guarantees losses)	136,816	139,429
15. 기타충당부채 (Other Allowance)	789,161	782,550
16. 책임준비금 (Insurance Reserves)	2,312,526	2,044,355
17. 잡부채 (Sundry Liabilities)	803,618	593,821

부채 총계	247,354,936	244,057,124
(Total Liabilities)		
자본		
(Stockholders' Equity)		
I. 지배회사지분	18,401,053	17,851,630
(Majority Interest)		
1. 자본금	1,931,758	1,931,758
(Capital Stock)		
가. 보통주자본금	1,931,758	1,931,758
(Common Stock)		
2. 연결자본잉여금	16,428,852	16,428,852
(Consolidated Capital Surplus)		
가. 주식발행초과금	12,220,754	12,220,754
(Capital in Excess of Par Value)		
나. 기타자본잉여금	4,208,098	4,208,098
(Others)		
3. 연결자본조정	(2,919,162)	(2,918,990)
(Consolidated Capital Adjustment)		
가. 자기주식	(2,476,809)	(2,476,809)
(Treasury Stock)		
나. 자기주식 처분손실	(420,484)	(420,484)
(Loss on Sales of Treasury Stock)		
다. 기타	(21,869)	(21,697)
(Others)		
4. 연결기타포괄손익누계액	1,286,909	1,232,279
(Consolidated Accumulated Other Inclusive Gain)		
가. 매도가능증권평가이익	392,290	345,986
(Gain on Valuation of Available-for-sale Securities)		
나. 만기보유증권평가손익	(2,434)	(2,614)
(Gain Loss on Valuation of Held-to-maturity Securities)		
다. 지분법자본변동	4,297	622
(Gain on Valuation of Investment Stock Using the Equity Method)		
라. 부의지분법자본변동	(929)	(2,956)
(Loss on Valuation of Investment Stock Using the Equity Method)		
마. 유형자산재평가이익	893,685	891,241
(Gain on Revaluation of Tangible Assets)		
5. 연결이익잉여금	1,672,696	1,177,731
(Consolidated Retained Earnings)		
가. 법정 적립금	114,860	61,200
(Legal Reserve)		
나. 임 의 적립금	982,312	568,000
(Voluntary Reserve)		
다. 미처분이익잉여금	575,524	548,531
(Unappropriated Retained Earnings at End of the Year)		
II. 소수주주지분	297,296	259,696
(Minority Interest)		
자본총계	18,698,349	18,111,326
(Total Stockholders' Equity)		
부채와자본총계	266,053,285	262,168,450
(Total Liabilities and Stockholders' Equity)		

연결손익계산서
(Consolidated Income Statement)

제3기 1분기 2010년 1월 1일 부터 2010년 3월 31일 까지
제2기 1분기 2009년 1월 1일 부터 2009년 3월 31일 까지

(주)KB금융지주와 그 종속회사

(단위 : 백만원)

KB Financial Group Inc. and subsidiaries

(in Million won)

과 목	제3(당)기 1분기	제2(전)기 1분기
I. 영업수익	7,222,445	12,000,736
(Operating Revenues)		
1. 이자수익	3,591,699	4,141,444
(Interest Income)		
가. 예치금이자	11,855	14,155
(Interest on due from Banks)		
나. 유가증권이자	465,651	453,697
(Interest on Securities)		
다. 대출채권이자	3,100,127	3,664,528
(Interest on Loans)		
라. 기타이자수익	14,066	9,064
(Other Interest Income)		
2. 유가증권평가 및 처분이익	169,404	282,406
(Gain on Valuation and Sales of Securities)		
가. 단기매매증권평가이익	46,491	16,105
(Gain on Valuation of Trading Securities)		
나. 단기매매증권처분이익	62,118	81,540
(Gain on Sales of Trading Securities)		
다. 매도가능증권처분이익	54,795	183,680
(Gain on Sales of Available-for-sale Securities)		
라. 만기보유증권처분이익	-	658
(Gain on Sales of Held-to-Maturity Securities)		
마. 매도가능증권손상차손환입	6,000	423
(Restoration of Impairment Loss on Available-for-Sale Securities)		
3. 대출채권평가 및 처분이익	26	4,196
(Gain on Valuation and Sales of Loans)		
가. 대출채권처분이익	26	4,196
(Gain on Sales of Loans)		
4. 외환거래이익	603,185	562,091
(Revenues on Foreign Exchange)		
가. 외환거래이익	603,185	562,091
(Revenues on Foreign Exchange)		
5. 수수료수익	335,210	331,510
(Fees and Commissions Revenues)		
가. 수입수수료	259,129	257,146
(Commissions Received)		
나. 수입보증료	10,958	12,805
(Guarantee Fees)		
다. 신용카드관련수수료	53,852	47,160
(Commissions on Credit Cards)		
라. 국민주택기금관리수수료	11,271	14,399
(Management Commissions Received from National Housing Fund)		
6. 신탁업무운용수익	40,130	32,558
(Fees and Commissions from Trust Accounts)		
가. 신탁업무운용수익	40,130	32,558
(Fees and Commissions from Trust Accounts)		
7. 배당금수익	43,590	41,117
(Dividends Income)		
가. 단기매매증권배당수익	1,762	1,691
(Dividends on Trading Securities)		
나. 매도가능증권배당수익	41,828	39,426
(Dividends on Available-for-Sale Securities)		
8. 보험수익	330,980	187,114

(Insurance Revenues)		
가. 보험료수익	327,801	186,995
(Insurance Premium Revenues)		
나. 재보험수익	392	119
(Reinsurance Revenues)		
다. 책임준비금환입액	2,787	-
(Transfer From Insurance Reserve)		
9. 기타영업수익	2,108,221	6,418,300
(Other operating Revenues)		
가. 파생상품거래이익	719,978	3,625,741
(Gain on Derivatives Transactions)		
나. 파생상품평가이익	1,313,846	2,646,674
(Gain on Valuation of Derivatives Instruments)		
다. 공정가액위험회피관련이익	47,329	103,589
(Gain on Fair Value Hedged Items)		
라. 지급보증충당부채환입액	4,000	11,090
(Transfer From Allowance for Acceptances and Guarantees Losses)		
마. 기타충당부채환입액	17,377	11,476
(Transfer From Other Allowance)		
바. 기타영업잡수익	5,691	19,730
(Others)		
II. 영업비용	6,609,333	11,579,840
(Operating Expenses)		
1. 이자비용	1,808,376	2,389,642
(Interest Expenses)		
가. 예수부채이자	1,205,684	1,588,239
(Interest on Depository Liabilities)		
나. 차입부채이자	591,501	775,982
(Interest on Borrowings & Debentures)		
다. 기타이자비용	11,191	25,421
(Other Interest Expenses)		
2. 유가증권평가 및 처분손실	63,174	106,996
(Loss on Valuation and Sales of Securities)		
가. 단기매매증권평가손실	3,362	28,316
(Loss on Valuation of Trading Securities)		
나. 단기매매증권처분손실	28,346	52,787
(Loss on Sales of Trading Securities)		
다. 매도가능증권처분손실	2,268	10,883
(Loss on Sales of Available-for-Sale Securities)		
라. 매도가능증권손상차손	28,797	11,265
(Impairment Loss on Available-for-Sale Securities)		
마. 만기보유증권손상차손	401	3,745
(Impairment Loss on Held-to-Maturity Securities)		
3. 대출채권평가 및 처분손실	374,674	638,221
(Loss on Valuation and Sales of Loans)		
가. 대손상각비	374,674	638,184
(Bad Debt Expenses)		
나. 대출채권처분손실	-	37
(Loss on Sales of Loans)		
4. 외환거래손실	567,386	452,852
(Expenses on Foreign Exchange)		
가. 외환거래손실	567,386	452,852
(Expenses on Foreign Exchange)		
5. 수수료비용	185,349	184,963
(Fees and Commissions Expenses)		
가. 지급수수료	70,184	82,184
(Commissions Expenses)		
나. 신용카드관련수수료	115,165	102,779
(Commissions Paid on Credit Cards)		
6. 판매비와 관리비	951,668	907,519

(Selling and Administrative Expenses)		
가. 급여	425,407	379,754
(Salaries)		
나. 퇴직급여	42,059	43,968
(Provision for Current Year Severance And Retirement Benefits)		
다. 복리후생비	138,304	132,410
(Others Employee Benefit)		
라. 임차료	46,981	43,336
(Rental Expenses)		
마. 감가상각비	53,985	71,128
(Depreciation)		
바. 무형자산상각비	45,831	41,681
(Amortization on Intangible Assets)		
사. 세금과공과	38,527	43,812
(Taxes and Dues)		
아. 광고선전비	14,305	11,379
(Advertising Expenses)		
자. 경상개발비	38,395	35,366
(Ordinary R&D)		
차. 기타	107,874	104,685
(Others)		
7. 보험비용	319,506	195,347
(Insurance Expenses)		
가. 책임준비금전입액	268,172	136,327
(Provision for Insurance Reserve)		
나. 환급금비용	46,166	50,937
(Refund Expenses)		
다. 기타보험비용	5,168	8,083
(Others)		
8. 기타영업비용	2,339,200	6,704,300
(Other Operating Expenses)		
가. 파생상품거래손실	881,833	3,752,866
(Loss on Derivatives Transactions)		
나. 파생상품평가손실	1,093,539	2,602,634
(Loss on Valuation of Derivatives Instruments)		
다. 공정가액위험회피관련손실	129,830	121,503
(Loss on Fair Value Hedged Items)		
라. 지급보증충당부채전입액	4,572	13,426
(Provision for Acceptances and Guarantees Losses)		
마. 기타충당부채전입액	52,314	54,128
(Provision for Other Allowances)		
바. 기금출연료	80,863	80,376
(Contribution to Fund)		
사. 기타영업잡비용	96,249	79,367
(Others)		
III. 영업이익	613,112	420,896
(Operating Income)		
IV. 영업외수익	42,385	36,954
(Non-Operating Revenues)		
1. 지분법이익	2,739	2,757
(Gain on Valuation Using the Equity method of Accounting)		
2. 유형자산처분이익	589	48
(Gains on Sales of Tangible Assets)		
3. 유형자산손상차손환입	160	15
(Recovery of Impairment Loss on Tangible Assets)		
4. 임대료	934	763
(Rental Income)		
5. 기타영업외수익	37,963	33,371
(Others)		
V. 영업외비용	38,255	125,894
(Non-Operating Expenses)		
1. 지분법손실	25,607	9,399

(Loss on Valuation Using the Equity method of Accounting)		
2. 유형자산처분손실 (Loss on Sales of Tangible Assets)	90	259
3. 유형자산손상차손 (Impairment Loss on Tangible Assets)	191	3,622
4. 지분법적용투자주식손상차손 (Impairment Loss on Investment Stock Using the Equity Method)	-	100,352
5. 기타영업외비용 (Others)	12,367	12,262
VI. 법인세비용차감전순이익 (Income before Income Tax Expense)	617,242	331,956
VII. 법인세비용 (Income Tax Expense)	40,486	94,722
VIII. 종속회사매수일전순손실 (Net Loss of Subsidiary before Purchase)	-	-
IX. 분기순이익 (Net Income)	576,756	237,234
1. 지배회사지분순이익 (Net Income in Majority Interest)	572,675	238,331
2. 소수주주지분순이익 (Net Income in Minority Interest)	4,081	(1,097)
X. 주당분기순이익 (Earning per Share)		
1. 기본 및 희석주당분기순이익 (Basic and Diluted Earning per Share)	1,669원	751원

재 무 상 태 표

제10기 1분기 2010년 3월 31일 현재

제9기 2009년 12월 31일 현재

주식회사 국민은행

Kookmin Bank

(단위 : 백만원) (Unit : Million Won)

계 정 과 목 (Description)	금 액 (Amount)	
	제 10 기 1분기 As of March 31, 2010	제 9 기 As of December 31, 2009
[자 산 (Assets)]		
I. 현금 및 예치금 (Cash & Due from Banks)	8,375,966	8,853,544
1. 현금 (Cash & Checks)	2,112,165	2,543,536
2. 외국통화 (Foreign Currency)	267,192	264,050
3. 예치금 (Due from Banks)	5,996,609	6,045,958
II. 유가증권 (Securities)	42,912,755	38,972,290
1. 단기매매증권 (Trading Securities)	3,279,280	2,995,158
2. 매도가능증권 (Available-for-sale Securities)	25,989,315	22,625,602
3. 만기보유증권 (Held-to-maturity Securities)	12,700,588	12,537,114
4. 지분법적용투자주식 (Investment Stock Using the Equity Method)	943,572	814,416
III. 대출채권 (Loans)	196,384,560	195,066,978
(대손충당금) (Allowance for Credit Losses)	(3,650,816)	(3,423,107)
이연대출부대비용 (Loan Origination Cost)	158,907	160,688
1. 콜론 (Call Loans)	908,789	772,977
2. 내국수입유산스 (Domestic Import Usance Bill)	2,242,847	2,354,936
3. 신용카드채권 (Credit Card Accounts)	11,706,052	11,383,722
4. 매입외환 (Bills Bought in Foreign Currency)	1,725,867	2,054,133
5. 매입어음 (Bills Bought in Won)	13,593	19,179
6. 환매조건부채권매수 (Bonds Purchased under Resale Agreements)	4,030,000	1,590,000
7. 대출금 (Loans & Discounts)	176,388,276	176,812,129
8. 팩토링채권 (Factoring Receivables)	7	18
9. 지급보증대지급금 (Advances for Customers)	127,007	44,334
10. 사모사채 (Private Placement Corporate Bonds)	2,734,031	3,297,969

IV. 유 형 자 산 (Tangible Assets)	3,281,528	3,329,350
1. 유 형 자 산 (Tangible Assets)	5,396,557	5,402,175
(감가상각누계액) (Accumulated Depreciation)	(2,104,371)	(2,062,205)
(손상차손누계액) (Accumulated Impairment Losses)	(10,658)	(10,620)
V. 기 타 자 산 (Other Assets)	8,959,291	10,297,598
(대 손 충 당 금) (Allowances for Credit Losses)	(351,441)	(425,130)
1. 예 치 보 증 금 (Guarantee Deposits Paid)	1,443,945	1,443,076
2. 미 수 금 (Accounts Receivable)	2,492,596	3,577,669
3. 미 수 수 익 (Accrued Revenues Receivable)	1,021,404	1,067,531
4. 선 급 비 용 (Prepaid Expenses)	202,002	173,377
5. 파 생 상 품 자 산 (Derivatives instruments Assets)	3,102,434	3,367,463
6. 미 회 수 내 국 환 채 권 (Domestic Exchange Settlements Debits)	522,149	639,646
7. 무 형 자 산 (Intangible Assets)	223,846	242,074
8. 잡 자 산 (Sundry Assets)	302,356	211,892
자 산 총 계 (Total Assets)	259,914,100	256,519,760
[부 채 (Liabilities)]		
I. 예 수 부 채 (Depository Liabilities)	174,956,028	170,385,878
1. 요 구 불 예 금 (Demand Deposits)	52,312,690	52,566,483
2. 기 한 부 예 금 (Time Deposits)	103,171,935	93,861,639
3. 양 도 성 예 금 증 서 (Negotiable Certificates of Deposits)	19,471,403	23,957,756
II. 차 입 부 채 (Borrowings & Bonds Payable)	50,408,444	51,958,382
1. 콜 머 니 (Call Money)	1,493,738	1,354,645
2. 매 출 어 음 (Bills Sold)	89,059	64,839
3. 환 매 조 건 부 채 권 매 도 (Bonds Sold under Repurchase Agreements)	2,340,434	2,495,288
4. 매 도 유 가 증 권 (Securities Sold)	129,422	130,261
5. 차 입 금 (Borrowings)	9,161,682	9,928,289
6. 사 채 (Bonds payable)	37,255,535	38,042,598

(사채 할인발행차금) (Debentures Discount)	(61,426)	(57,538)
III. 기 타 부 채 (Other Liabilities)	14,890,103	14,832,942
1. 미 지 급 금 (Accounts Payable)	2,246,156	3,065,186
2. 미 지 급 비 용 (Accrued Expenses Payable)	4,022,570	3,991,723
3. 선 수 수 익 (Unearned Revenues)	105,450	118,984
4. 수 입 제 세 (Withholding Taxes)	67,709	95,978
5. 수 입 보 증 금 (Deposits for Letter of Guarantees and Others)	164,703	162,868
6. 이연법인세부채 (Deferred Income Tax Liabilities)	230,557	278,996
7. 대행업무수입금 (Accounts for Agency Businesses)	222,413	220,680
8. 미지급내국환채무 (Domestic Exchange Settlement Credits)	304,629	391,571
9. 미지급외국환채무 (Foreign Exchanges)	82,567	68,430
10. 대 리 점 (Liability Incurred by Agency Relationship)	1,825,910	344,668
11. 파 생 상 품 부 채 (Derivatives Instruments Liabilities)	2,700,401	3,100,099
12. 신탁계정미지급금 (Borrowings from Trust Accounts)	1,458,752	1,658,313
13. 퇴직급여충당부채 (Allowance for Severance and Retirement Benefits)	431,594	576,860
(퇴직연금운용자산) (Pension Plan Asset)	(243,209)	-
(퇴직보험 예치금) (Due from Insurance Retirement Benefits)	(8,626)	(406,642)
14. 지급보증충당부채 (Allowance for Acceptances and Guarantees losses)	136,795	139,394
15. 기 타 충 당 부 채 (Other Allowance)	784,977	778,433
16. 잡 부 채 (Sundry Liabilities)	356,755	247,401
부 채 총 계 (Total Liabilities)	240,254,575	237,177,202
[자 본 (Stockholders' Equity)]		
I. 자 본 금 (Capital Stock)	2,481,896	2,481,896
1. 보통주자본금 (Common Stock)	2,481,896	2,481,896
II. 자 본 잉 여 금 (Capital Surplus)	6,267,577	6,267,577
1. 주식발행초과금 (Capital in Excess of Par Value)	5,651,963	5,651,963

2. 기타자본잉여금 (Other Capital Surplus)	615,614	615,614
III. 기타포괄손익누계액 (Accumulated other comprehensive income)	1,435,676	1,543,391
1. 매도가능증권평가이익 (Gain on Valuation of Available-for-sale Securities)	544,071	657,355
2. 만기보유증권평가이익 (Gain on Valuation of Held-to-maturity Securities)	20	21
3. 지분법자본변동 (Gain on Valuation of Investment Stock Using the Equity Method)	1,680	624
4. 부의지분법자본변동 (Loss on Valuation of Investment Stock Using the Equity Method)	(1,166)	(5,850)
5. 유형자산재평가이익 (Gain on Revaluation of Tangible Assets)	891,071	891,241
IV. 이익잉여금 (Retained Earnings)	9,474,376	9,049,694
1. 법정적립금 (Legal Reserve)	1,573,242	1,509,909
2. 임의적립금 (Voluntary Reserve)	7,380,800	6,907,200
3. 미처분 이익잉여금 (Unappropriated Retained Earnings at the End of the Year)	520,334	632,585
자 본 총 계 (Total Stockholders' Equity)	19,659,525	19,342,558
부 채 와 자 본 총 계 (Total Liabilities and Stockholders' Equity)	259,914,100	256,519,760

손익계산서

제 10 기 1분기 2010년 1월 1일부터 2010년 3월 31일까지 (For the Period Ended March 31, 2010)

제 9 기 1분기 2009년 1월 1일부터 2009년 3월 31일까지 (For the Period Ended March 31, 2009)

주식회사 국민은행

Kookmin Bank

(단위 : 백만원) (Unit : Million Won)

계 정 과 목 (Description)	금 액 (Amount)	
	제 10 기 1분기 (For the Period Ended March 31, 2010)	제 9 기 1분기 (For the Period Ended March 31, 2009)
I. 영업수익 (Operating Revenues)	6,639,312	11,518,912
(1) 이자수익 (Interest Income)	3,485,946	4,043,583
1. 예치금이자 (Interest on due from Banks)	3,261	4,775
2. 유가증권이자 (Interest on Securities)	389,940	385,536
3. 대출채권이자 (Interest on Loans)	3,085,164	3,648,757
4. 기타이자수익 (Other Interest Income)	7,581	4,515
(2) 유가증권평가 및 처분이익 (Gain on Valuation and Sales of Securities)	105,451	151,239
1. 단기매매증권평가이익 (Gain on Valuation of Trading Securities)	29,587	10,189
2. 단기매매증권처분이익 (Gain on Sales of Trading Securities)	35,928	39,899
3. 매도가능증권처분이익 (Gain on Sales of Available-for-sale Securities)	33,936	100,070
4. 만기보유증권처분이익 (Gain on Sales of Held-to-Maturity Securities)	-	658
5. 매도가능증권손상차손환입 (Restoration of Available-for-sale Securities Impairment losses)	6,000	423
(3) 대출채권평가 및 처분이익 (Gain on Valuation and Sales of Loans)	4	4,196
1. 대출채권처분이익 (Gain on Sales of Receivables)	4	4,196
(4) 외환거래이익 (Revenues on Foreign Exchange)	602,839	561,475
1. 외환거래이익 (Revenues on Foreign Exchange)	602,839	561,475
(5) 수수료수익 (Fees and Commissions Revenues)	317,429	314,913
1. 수입수수료 (Commissions Received)	241,352	240,550
2. 수입보증료 (Guarantee Fees)	10,954	12,805
3. 신용카드관련수수료 (Commissions on Credit Cards)	53,852	47,160
4. 국민주택기금관리수수료 (Management Commissions Received from National Housing Fund)	11,271	14,398
(6) 신탁업무운용수익 (Fees and Commissions from Trust Accounts)	29,477	20,455
1. 신탁업무운용수익 (Fees and Commissions from Trust Accounts)	29,477	20,455

(7) 배당금수익 (Dividends Income)	36,951	39,010
1. 단기매매증권배당수익 (Dividends on Trading Securities)	1,283	1,519
2. 매도가능증권배당수익 (Dividends on Available-for-Sale Securities)	35,668	37,491
(8) 기타영업수익 (Other operating revenues)	2,061,215	6,384,041
1. 파생상품거래이익 (Gain on Derivatives Transactions)	678,358	3,615,431
2. 파생상품평가이익 (Gain on Valuation of Derivatives Instruments)	1,311,784	2,642,364
3. 공정가액위험회피관련이익 (Gain on Fair Value Hedged Items)	47,329	103,589
4. 지급보증충당부채환입액 (Transfer From Allowance for Acceptances and Guarantees Losses)	3,998	11,089
5. 기타충당부채환입액 (Transfer From Other Allowance)	17,377	11,387
6. 기타영업잡수익 (Others)	2,369	181
II. 영업비용 (Operating Expenses)	6,081,610	11,181,713
(1) 이자비용 (Interest Expenses)	1,756,806	2,337,427
1. 예수부채이자 (Interest on Depository Liabilities)	1,174,661	1,559,282
2. 차입부채이자 (Interest on Borrowings & Bonds Payable)	570,954	751,844
3. 기타이자비용 (Other Interest Expenses)	11,191	26,301
(2) 유가증권평가 및 처분손실 (Loss on Valuation and Sales of Securities)	42,790	52,625
1. 단기매매증권평가손실 (Loss on Valuation of Trading Securities)	2,450	8,649
2. 단기매매증권처분손실 (Loss on Sales of Trading Securities)	14,867	28,733
3. 매도가능증권처분손실 (Loss on Sales of Available-for-Sale Securities)	-	494
4. 매도가능증권손상차손 (Available-for-Sale Securities Impairment Loss)	25,072	11,004
5. 만기보유증권손상차손 (Held-to-Maturity Securities Impairment Loss)	401	3,745
(3) 대출채권평가 및 처분손실 (Loss on Valuation and Sales of Loans)	376,476	641,246
1. 대손상각비 (Bad Debt Expenses)	376,476	641,210
2. 대출채권처분손실 (Loss on Sales of Receivables)	-	36
(4) 외환거래손실 (Expenses on Foreign Exchange)	567,585	455,892
1. 외환거래손실 (Expenses on Foreign Exchange)	567,585	455,892
(5) 수수료비용 (Fees and Commissions Expenses)	167,744	171,590
1. 지급수수료 (Commissions Expenses)	50,603	65,343
2. 신용카드관련수수료 (Commissions Paid on Credit Cards)	117,141	106,247

(6) 판매비와 관리비 (Selling and Administrative Expenses)	895,831	850,398
1. 급여 (Salaries)	402,682	348,499
2. 퇴직급여 (Provision for Current Year Severance and Retirement Benefits)	40,059	41,471
3. 복리후생비 (Others Employee Benefit)	134,505	128,853
4. 임차료 (Rental Expenses)	43,969	40,978
5. 감가상각비 (Depreciation)	51,813	69,546
6. 무형자산상각비 (Amortization on Intangible Assets)	38,876	35,513
7. 세금과공과 (Taxes and Dues)	34,428	41,472
8. 광고선전비 (Advertising Expense)	13,350	9,980
9. 경상개발비 (Ordinary R&D)	44,662	44,686
10. 기타 (Others)	91,487	89,400
(7) 기타영업비용 (Other Operating Expenses)	2,274,378	6,672,535
1. 파생상품거래손실 (Loss on Derivatives Transactions)	862,798	3,742,144
2. 파생상품평가손실 (Loss on Valuation of Derivatives Instruments)	1,087,604	2,600,554
3. 공정가액위험회피관련손실 (Loss on Fair Value Hedged Items)	129,830	121,503
4. 지급보증충당부채전입액 (Provision for Acceptances and Guarantees Losses)	4,572	13,422
5. 기타충당부채전입액 (Provision for Other Allowances)	52,244	54,370
6. 기금출연료 (Contribution to Fund)	80,818	80,338
7. 기타영업잡비용 (Others)	56,512	60,204
III. 영업이익 (Operating Income)	557,702	337,199
IV. 영업외수익 (Non-Operating Revenues)	42,744	337,199
1. 지분법이익 (Gain on Valuation using Equity method of Accounting)	4,602	5,899
2. 유형자산처분이익 (Gains on Sales of Tangible Assets)	556	31
3. 유형자산손상차손환입 (Recovery of Impairment Losses on Tangible Assets)	160	15
4. 임대료 (Rental Income)	1,088	982
5. 기타영업외수익 (Others)	36,338	28,252
V. 영업외비용 (Non-Operating Expenses)	43,007	131,123
1. 지분법손실 (Loss on Valuation using Equity method of Accounting)	25,153	10,474
2. 지분법적용주식손상차손 (Impairment Loss on Investment Stock Using Equity method)	-	100,352

3. 유형자산처분손실 (Loss on Sales of Tangible Assets)	67	259
4. 유형자산손상차손 (Impairment Loss on Tangible Assets)	191	3,622
5. 기타영업외비용 (Others)	17,596	16,416
VI. 법인세비용차감전 순이익 (Income before Income Tax Expense)	557,439	241,255
VII. 법인세비용 (Income Tax Expenses)	37,185	82,115
VIII. 당기순이익 (Net Income)	520,254	159,140

대차대조표(신탁계정)
Balance Sheet(Trust Accounts)

'제 10 기 1분기 : 2010년 3월 31일 현재 (March 31, 2010)

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

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

국민은행 Kookmin Bank

(단위 : 백만원/Unit : Million won)

계정과목	Description	제10기 1분기 As of Mar. 31, 2010	제9기 As of Dec. 31, 2009	제 8 기 As of Dec. 31, 2008
【 자 산 】	[Assets]			
1. 현금·예치금	Cash and Due	1,693,160	1,635,743	1,955,114
가. 원화예치금	Due from Banks in Won	1,693,160	1,635,743	1,955,114
2. 유가증권	Securities	8,345,837	7,504,737	5,433,420
가. 주식	Stock	435,677	454,109	469,503
나. 국채	Government Bonds	1,010,000	984,404	817,742
다. 금융채	Finance Debentures	866,844	744,972	1,200,377
라. 지방채	Local Government Bonds	10,442	33,216	34,421
마. 사채	Corporate Bonds	1,171,374	1,069,054	882,659
바. 외화유가증권	Securities in Foreign Currency	60,287	60,287	0
사. 매입어음	Bills Bought	3,264,995	2,905,953	1,553,542
아. 기타유가증권	Other Securities	1,526,218	1,252,742	475,176
3. 대출금	Loans & Discounts	261,485	276,539	539,840
가. 부동산저당대출	Loans on Real Estate Collateral	8,603	9,221	12,298
나. 채권담보대출	Loans on Receivables Collateral	22,351	22,881	16,280
다. 수익권담보대출	Loans on Trust Benefit Collateral	181,419	195,306	471,106
라. 증서대출	Loans on Deeds	49,112	49,131	40,156
마. 기타대출	Other Loans	0	0	0
4. 콜론	Call Loans	80,000	100,000	0
5. 환매조건부채권	Bonds Purchased under Resale Agreements	1,425,000	1,333,500	1,123,821
6. 금전채권	Money Receivables	1,449,482	1,532,779	2,720,305
7. 동산·부동산	Movables & Real Estate	469,016	539,019	362,277
8. 기타자산	Others	120,639	119,311	144,929
가. 가지급금	Suspense Receivables	136	145	164
나. 미수이자	Accrued Interest on Securities	15,506	16,961	14,345
다. 미수수익	Accrued Revenues Receivable	97,776	97,167	114,802
라. 자산처분미수금	Accounts Receivable on Disposition of Assets	0	0	0
바. 미수금	Accounts Receivable	6,927	4,647	14,505
사. 선급비용	Prepaid Expenses	294	391	1,113
아. 기타잡자산	Sundry Assets	0	0	0
9. 고유계정대	Lendings to Banking Account	491,248	732,784	1,111,662
10. 채권평가충당금(-)	Allowance for Valuation of Receivables(-)	-5,933	-5,660	-5,970
자산총계	Total Assets	14,329,934	13,768,752	13,385,398

계정과목	Description	제10기 1분기 As of Mar. 31, 2010	제9기 As of Dec. 31, 2009	제 8 기 As of Dec. 31, 2008
【 부 채 】	[Liabilities]			
1. 금전신탁	Money in Trust	11,636,337	11,038,516	9,686,989
가. 불특정금전신탁합동운용	Unspecified Money Trust	84	84	86
나. 적립식목적신탁합동운용	Reserving Objective Trust(Performance)	33,376	34,706	40,111
다. 가계금전신탁합동운용	Household Money Trust	25,637	26,323	28,385
라. 개발신탁합동운용	Development Money Trust	155	155	155
마. 노후생활연금신탁합동운용	Money Trust for Old Age Living Pension	6,536	6,765	8,027
바. 기업금전신탁합동운용	Business Money Trust	2,404	2,387	2,889
사. 국민주신탁합동운용	National Stock Trust	5,779	5,851	6,887
아. 개인연금신탁합동운용	Personal Pension Trust	1,609,381	1,626,070	2,216,743
자. 가계장기신탁합동운용	Long Term House Trust	27,768	29,533	34,334
차. 근로자우대신탁합동운용	Workers Preferential Trust	4,088	4,194	5,077
카. 신종적립신탁합동운용	New Reserving Trust	26,273	27,770	34,135
타. 퇴직신탁운용	Retirement Trust	325,320	403,307	423,241
파. 특정금전신탁	Specified Money Trust	6,923,236	6,472,639	5,317,151
하. 단위금전신탁합동운용	Unit Type Money Trust	10	10	22
가. 추가금전신탁	Open Type Money Trust	125,018	206,430	351,186
나. 신개인연금신탁합동운용	New Personal Pension Trust	65,548	64,374	59,379
다. 신노후생활연금신탁합동운용	New Pension Trust	15,657	17,045	21,794
라. 신근로자우대신탁합동운용	New Workers Preferential Trust	377	391	553
마. 연금신탁합동운용	Pension Trust	765,708	727,898	585,685
바. 퇴직연금신탁	Trust of retirement pension plan	1,673,982	1,382,584	551,149
2. 재산신탁	Property in Trust	2,096,476	2,217,163	3,230,224
가. 유가증권의신탁	Securities in Trust	215,204	181,395	177,126
나. 금전채권의신탁	Money Receivables in Trust	1,412,256	1,496,750	2,690,821
다. 부동산의신탁	Real Estate in Trust	469,016	539,018	362,277
3. 기타부채	Other Borrowings	519,729	437,109	398,911
가. 가수금	Suspenses Receivable	0	0	1,134
나. 미지급금	Accounts Payable	2,383	1,707	7,194
다. 선수수익	Income In Advance	81,816	65,784	27,600
라. 미지급신탁보수	Accrued Payable Trust Fees	65,344	52,283	47,062
마. 미지급신탁이익	Accrued Payable Trust Profit	367,618	315,696	314,769
바. 미지급비용	Accrued Payable Expenses	2,568	1,639	1,152
사. 기타잡부채	Others	0	0	0
4. 특별유보금	Special Reserves	77,392	75,964	69,274
부채총계	Total Liabilities	14,329,934	13,768,752	13,385,398

손익계산서(신탁계정)
Income Statement(Trust Accounts)

제 10 기 1분기 : 2010년 1월 1일부터 2010년 3월 31일까지 (For the Period Ended March 31, 2010)
제 9 기 1분기 : 2009년 1월 1일부터 2009년 3월 31일까지 (For the Period Ended March 31, 2009)
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)

국민은행 Kookmin Bank

(단위 : 백만원/Unit : Million won)

계정과목	Description	제 10 기 1분기 For the Year Period Ended Mar. 31, 2010	제 9기 1분기 For the Period Ended Mar. 31, 2009	제 9기 For the Year Ended Dec. 31, 2009	제 8기 For the Year Ended Dec. 31, 2008
【수익】	[Revenues]				
1. 예치금이자	Interest on Due from Banks	18,880	19,766	69,449	73,854
2. 유가증권이자	Interest on Securities	97,520	62,538	340,414	330,263
가. 국채이자	Interest on Government Bonds	11,176	9,508	38,035	50,432
나. 금융채이자	Interest on Finance Debentures	9,413	11,465	41,450	81,281
다. 지방채이자	Interest on Local Government Bonds	279	472	1,868	1,776
라. 사채이자	Interest on Corporate Bonds	15,018	12,657	55,338	60,565
마. 배당금수익	Dividend Income	704	528	4,451	6,651
바. 외화유가증권이자	Interest on Securities in Foreign Currency	1,976	497	6,476	140
사. 매입어음이자	Interest on Bills Bought	43,118	26,614	143,975	108,852
아. 기타유가증권이자	Interest on Others Securities	15,836	797	48,821	20,566
3. 대출금이자	Interest on Loans & Discounts	6,978	10,751	23,400	3,577
가. 부동산저당대출이자	Interest on Real Estate Collateral Loans	228	312	1,138	1,766
나. 채권담보대출이자	Interest on Receivables Collateral Loans	371	239	1,098	
다. 수익권담보대출이자	Interest on Trust Benefit Collateral Loans	5,668	9,370	18,760	
라. 증서대출이자	Interest on Loans with Deeds	711	830	2,404	1,811
마. 기타대출이자	Interest on Other Loans	0	0	0	0
4. 콜론이자	Interest on Call Loans	260	164	2,132	5,798
5. 환매조건부채권이자	Interest on Bonds under Resale Agreements	8,937	8,685	33,692	32,061
6. 금전채권이자	Interest on Money Receivables	7,351	11,378	38,523	84,221
7. 파생상품관련익	Revenues on Derivatives	0	0	0	0
8. 유가증권관련수익	Revenues on Securities	29,290	13,851	62,609	61,510
가. 유가증권매매익	Gain on Sales of Securities	15,400	6,595	49,442	28,188
나. 유가증권상환익	Gain on Redemption of Securities	0	0	94	8,768
다. 유가증권평가익	Gain on Valuation of Securities	13,890	7,256	13,073	24,554
9. 수입수수료	Commissions Received	0	3	7	111
10. 기타수익	Other Revenues	7,076	10,361	20,499	23,889
11. 고유계정대이자	Interest on Loans to Banking Account	3,176	3,517	13,821	42,135
12. 특별유보금환입	Transfer from Special Provision	703	137	784	1,249
13. 채권평가충당금환입	Transfer from Allowance for Valuation of Receivables	413	567	2,844	13,654
이익금계	Total Revenues	180,584	141,718	608,174	672,322

계정과목	Description	제 10 기 1분기 For the Year Period Ended Mar. 31,	제 9기 1분기 For the Period Ended Mar. 31,	제 9 기 For the Year Ended Dec. 31,	제 8 기 For the Year Ended Dec. 31, 2008
【 비 용 】	[Expenses]				
1. 금전신탁이익	Gain on Money Trust	135,906	84,025	429,920	453,899
가. 불특정금전신탁이익	Gain on Unspecified Money Trust	0	0	1	1
나. 적립식투자신탁실적이익	Gain on Installment Money Trust(Performance)	791	654	2,099	4,043
다. 가계금전신탁이익	Gain on Household Money Trust	483	415	1,194	1,518
라. 개발신탁이익	Gain on Development Trust	1	1	5	4
마. 노후생활연금신탁이익	Gain on Money Trust for Old Age Living Pension	20	61	173	315
바. 기업금전신탁이익	Gain on Corporate Money Trust	34	23	90	170
사. 국민주신탁이익	Gain on National Stock Trust	218	1	1,422	12
아. 개인연금신탁이익	Gain on Money Trust for Individual Pension	18,344	21,712	73,907	89,380
자. 가계장기신탁이익	Gain on Household Long-Term Money Trust	420	341	1,504	3,823
차. 근로자우대신탁이익	Gain on Money Trust for Employee	44	44	178	368
카. 신종적립신탁이익	Gain on New Installment Money Trust	251	237	742	1,646
타. 퇴직신탁이익	Gain on Retirement Trust	5,825	3,578	13,307	26,085
파. 특정금전신탁이익	Gain on Specified Money Trust	75,477	43,212	262,141	248,736
하. 단위금전신탁이익	Gain on Unit Type Money Trust	0	0	1	134
가. 추가금전신탁이익	Gain on Open Type Money Trust	2,805	2,147	16,431	20,826
나. 신개인연금신탁이익	Gain on New Money Trust for Individual Pension	1,383	471	2,054	4,688
다. 신노후생활연금신탁이익	Gain on New Money Trust for Old Age Living Pension	161	227	407	1,848
라. 신근로자우대신탁이익	Gain on Money Trust for Employee	6	1	5	76
마. 연금신탁이익	Gain on Pension Trust	15,164	4,787	23,808	37,259
바. 퇴직연금신탁이익	Gain on Trust of retirement pension plan	14,479	6,113	30,451	12,967
2. 재산신탁이익	Gain on Property Trust	7,363	14,311	38,673	95,618
가. 유가증권신탁이익	Gain on Securities Trust	21	3,032	0	11,079
나. 금전채권신탁이익	Gain on Money Receivables Trust	7,342	11,279	38,673	84,539
3. 기타지급이자	Other Interest Paid	0	0	0	0
4. 지급수수료	Commissions Paid	1,470	530	2,630	1,795
5. 파생상품관련손	Loss on Derivatives	0	0	0	0
6. 유가증권관련비용	Expenses on Securities	7,071	16,471	41,166	70,864
가. 유가증권매매손	Loss on Sales of Securities	3,683	8,464	35,248	50,528
나. 유가증권상환손	Loss on Redemption of Securities	1,176	236	1,113	5,430
다. 유가증권평가손	Loss on Valuation of Securities	2,212	7,771	4,805	14,906
7. 기금출연료	Contribution to Fund	1,281	1,507	5,374	6,317
가. 신용보증기금출연료	Contribution to Credit Guarantee Fund	46	37	174	97
나. 신탁보험료	Insurance Fees on Deposits	1,235	1,470	5,200	6,220
8. 세금과공과	Taxes	137	150	729	1,005
9. 신탁보수	Trust Fees & Commissions	23,178	14,717	72,912	58,351
10. 기타비용	Other Expenses	1,835	7,853	9,293	1,575
11. 특별유보금전입	Provision for Special Provision	2,131	2,151	7,475	6,474
12. 채권평가충당금전입	Provision for Allowance for Valuation of Receivables	212	3	2	11
손실금계	Total Expenses	180,584	141,718	608,174	695,909

대 차 대 조 표
(Balance Sheet)

제 15 기 2010년 03월 31일 현재
제 14 기 2009년 03월 31일 현재

KB투자증권 (3월 결산법인)
KB Investment & Securities

(KRW won)

과 목	제15기 As of March 31, 2010	제14기 As of March 31, 2009
자 산 (Assets)		
I. 현금및예치금 (Cash and deposits)	272,248,169,177	71,223,442,080
1. 현금및현금성자산 (Cash and cash equivalents)	123,945,136,283	34,698,442,080
1) 현금 (Cash on hand)	1,195,763	1,448,833
2) 보통예금 (Demand deposits)	1,955,600,851	536,185,305
3) 당좌예금 (Current deposits)	141,559,939	160,807,942
4) 외화예금 (Foreign currency deposits)	1,528,264,411	
5) 양도성예금증서 (Negotiable certificate of deposits)	39,511,918,162	30,000,000,000
6) 기타 (Others)	80,806,597,157	4,000,000,000
2. 예치금 (Deposits)	148,303,032,894	36,525,000,000
1) 투자자예탁금별도예치금(예금) (Reserve for claims of customers' deposits)	643,000,000	33,475,000,000
2) 투자자예탁금별도예치금(신탁) (Reserve for claims of customers' deposits trust)	35,011,374,105	
3) 대차거래이행보증금 (Securities borrowed)	75,900,000,000	
4) 장내파생상품거래예치금 (Deposits for exchange traded derivatives)	669	34,500,000
5) 장내파생상품매매증거금 (Guarantee trading deposits for exchange traded d	3,733,158,120	
6) 장기성예금 (Long term due from financial institutions)	33,000,000,000	3,000,000,000
7) 특정예금 등 (Restricted due from financial institutions)	15,500,000	15,500,000
II. 유가증권 (Securities)	1,275,625,167,079	634,073,219,439
1. 단기매매증권 (Trading securities)	1,197,148,683,831	538,198,853,167
1) 주식 (Stocks)	12,624,493,320	18,271,315
2) 신주인수권증서 (Stock warrants)	1,215,022,000	
3) 국채·지방채 (State bonds·Local government bonds)	559,057,194,721	93,152,140,398
4) 특수채 (Special bonds)	420,512,936,065	189,871,602,906
5) 회사채 (Corporate bonds)	169,621,945,648	91,631,721,515
6) 집합투자증권 (Collective investment securities)	28,927,784,433	19,144,852,034
7) 기업어음증권 (Corporate commercial papers)	5,189,307,644	144,380,264,999
2. 매도가능증권 (Securities available for sale)	77,597,902,037	94,864,346,239
1) 주식 (Stocks)	68,791,811,900	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)	3,268,130,169	3,460,019,225
5) 외화증권 (Securities in foreign currency)		439,734
6) 기타 (Others)	437,949,968	21,311,610,955

3. 지분법적용투자주식 (Securities using equity method)	693,506,211	1,010,020,033	
4. 파생결합증권 (Derivatives combined securities)	185,075,000		
III. 파생상품 (Derivatives)		4,894,173,628	240,956,000
1. 장내 파생상품 (Exchange traded derivatives)	31,253,000		240,956,000
2. 장외 파생상품 (Over the counter derivatives)	4,862,920,628		-
IV. 대출채권 (Loans)		154,980,474,406	292,749,319,491
1. 콜론 (Call loans)			82,200,000,000
2. 신용공여금 (Broker's loans)	102,669,893,151		4,370,672,695
1) 신용거래용자금 (Margin to customers)	46,903,819,551		3,708,536,195
2) 증권담보대출금 (Loans secured by securities)	55,439,959,600		605,075,500
3) 기타 (Others)	326,114,000		57,061,000
3. 대여금 (Loans)	942,194,786		877,789,103
4. 매입대출채권 (Loans Purchased)	126,233,746,704		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)	(75,112,374,794)		(19,670,138,862)
1) 신용공여금대손충당금 (Allowance for judiciary loans)	(539,233,712)		(21,853,362)
2) 대여금대손충당금 (Allowance for loans)	(4,710,973)		(4,388,945)
3) 매입대출채권대손충당금 (Allowance for loans purchased)	(74,321,415,550)		(19,372,900,000)
4) 대지급금대손충당금 (Allowance for advances)	(247,014,559)		(270,996,555)
V. 유형자산 (Tangible fixed assets)		7,713,314,462	5,414,029,861
1. 차량운반구 (Vehicles)	610,197,865		816,807,846
2. 비품 (Equipments)	12,477,108,316		10,353,369,300
3. 감가상각누계액 (Accumulated depreciation)	(5,373,991,719)		(5,756,147,285)
VI. 기타자산 (Other assets)		49,736,180,132	45,960,284,400
1. 미수금 (Receivables)	8,010,347,410		12,634,792,515
1) 자기매매미수금 (Receivables for proprietary trading)	3,904,617,159		11,823,901,184
2) 위탁매매미수금 (Receivables for brokerage)	1,818,996,934		810,891,331
3) 기타 (Others)	2,286,733,317		
2. 미수수익 (Accrued income)	8,130,042,114		5,748,377,239
1) 미수수료 (Accrued commissions)	379,568,798		195,194,862
2) 미수이자 (Accrued interest income)	5,423,379,841		3,955,415,462
3) 미수배당금 (Accrued dividends)	2,327,093,475		1,597,766,915
3. 선급금 (Advance payments)	11,079,182,978		5,829,371,699
1) 채권경과이자 (Accrued interest on bonus)	10,219,289,377		4,845,220,621
2) 양도성예금증서경과이자 (Accrued interest on CD)	346,738,726		
3) 기타 (Others)	513,154,875		984,151,078

4. 선급비용 (Prepaid expenses)	960,771,722	5,188,205,929
5. 선급제세 (Prepaid tax)		
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)	2,347,652,550	1,698,065,277
1) 증권시장공동기금 (Collective fund for default loss in the securities market)	1,340,143,550	909,470,168
2) 선물시장공동기금 (Collective fund for default loss in the derivatives market)	1,007,509,000	788,595,109
8. 무형자산 (Intangible assets)	6,284,990,079	4,983,404,772
1) 소프트웨어 (Software)	6,284,990,079	4,983,404,772
9. 이연법인세자산 (Deferred income tax assets)	3,775,750,482	
10. 기타 (Others)	8,377,017,102	8,411,831,102
11. 대손충당금 (Allowance for credit loss)	(1,607,903,905)	(184,049,557)
1) 미수금대손충당금 (Allowance for receivables)	(689,233,150)	(4,054,456)
2) 미수수익대손충당금 (Allowance for accrued income)	(918,670,755)	(179,995,101)
자산 총계 (Total assets)	1,765,197,478,884	1,049,661,251,271
(Liabilities)		
I. 예수부채 (Deposits)	60,807,624,405	53,517,498,900
1. 투자자예수금 (Customers' deposits)	60,807,624,405	53,516,498,900
1) 위탁자예수금 (Customers' deposits for brokerage)	32,380,025,892	36,563,989,932
2) 장내파생상품거래예수금 (Customers' deposits for exchange traded derivatives)	27,782,419,351	16,787,495,047
3) 저축예수금 (Customers' deposits for savings)	1,903,042	78,867,412
4) 집합투자증권투자자예수금 (Customers' deposits for beneficiary)	642,276,120	86,146,509
2. 수입담보금 (Guarantee deposits)	1,000,000	1,000,000
1) 신용거래계좌설정보증금 (Deposits for opening a margin Account)	1,000,000	1,000,000
II. 차입부채 (Borrowings)	1,379,783,857,712	585,568,778,759
1. 콜머니 (Call money)	65,800,000,000	
2. 차입금 (Borrowings)	149,275,645,162	141,700,000,000
1) 기타차입금 (Others)	149,275,645,162	141,700,000,000
3. 판매조건부증권매도 (Bonds sold under reverse resale agreements)	136,607,053,306	220,307,772,311
4. 매도유가증권 (Securities sold)	922,190,004,370	121,255,169,990
1) 주식 (Stocks)	21,788,439,055	17,142,059,990
2) 국채·지방채 (State bonds·Local government bonds)	834,023,772,000	104,113,110,000
(Special bonds)	60,975,120,000	
4) 기타 (Others)	5,402,673,315	
5. 파생상품 (Derivatives)	5,911,154,874	2,305,836,458
1) 장내파생상품 (Exchange traded derivatives)	198,895,000	92,823,000
2) 장외파생상품 (Over the counter derivatives)	5,712,259,874	2,213,013,458

6. 후순위차입금 (Subordinated borrowings)	100,000,000,000	100,000,000,000
III. 기타부채 (Other liabilities)	15,894,833,799	64,840,076,948
1. 퇴직급여충당부채 (Reserve for severance and retirement benefits)	1,249,618,808	404,385,009
퇴직보험예치금 (Retirement insurance deposit)	(40,978,454)	(301,319,016)
퇴직연금운용자산 (Retirement pension assets)	(846,682,873)	
2. 미지급법인세 (Accrued income taxes)		19,553,442,946
3. 미지급금 (Accounts payable)	2,186,154,280	13,477,051,244
4. 미지급비용 (Accrued expenses)	10,492,184,629	20,715,271,261
5. 선수수익 (Unearned income)	530,621,347	1,339,479,453
6. 이연법인세부채 (Deferred income tax liabilities)		8,619,818,444
7. 제세금예수금 (Withholding income taxes)	2,229,762,697	916,329,070
8. 기타 (Others)	94,153,365	115,618,537
부 채 총 계 (Total liabilities)	1,456,486,315,916	703,926,354,607
자 본 (Stockholder's equity)		
I. 자본금 (Capital stock)	78,000,000,000	78,000,000,000
1. 보통주자본금 (Common stock)	78,000,000,000	78,000,000,000
II. 자본잉여금 (Capital surplus)	111,857,315,200	111,857,315,200
1. 주식발행초과금 (Paid in capital in excess of par value)	111,857,315,200	111,857,315,200
III. 기타포괄손익누계액 (Accumulated other comprehensive income)	45,061,486,971	39,262,156,998
1. 매도가능증권평가이익(손실) (Gain on valuation of securities available for sale)	45,136,859,319	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)	(75,372,348)	
IV. 이익잉여금 (Retained earnings)	73,792,360,797	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)	69,587,112,956	112,910,176,625
1) (당기순이익) (Net income)	(42,823,063,669)	46,971,575,092
자 본 총 계 (Total stockholder's equity)	308,711,162,968	345,734,896,664
부채와자본총계 (Total liabilities and stockholder's equity)	1,765,197,478,884	1,049,661,251,271

손익계산서 (Profit & Loss Sheet)

제 15 기 2009년 4월 1일부터 2010년 3월 31일까지

제 14 기 2008년 4월 1일부터 2009년 3월 31일까지

KB투자증권 (3월 결산법인)

KB Investment & Securities

(KRW won)

과목	제15기 For the Period ended March. 31, 2010	제14기 For the Period ended March. 31, 2009
I. 영업수익 (Operating income)	356,794,589,900	315,966,482,874
1. 수수료수익 (Commissions received)	60,921,110,187	76,257,669,558
1) 수탁수수료 (Brokerage commissions)	22,602,785,400	15,520,761,149
2) 인수및주선수수료 (Underwriting commissions)	22,114,957,828	27,014,733,322
3) 사채모집수탁수수료 (Underwriting commissions on debentures)	270,000,000	310,250,000
4) 집합투자증권취급수수료 (Brokerage commissions on collective investme	1,131,115,398	254,219,725
5) 자산관리수수료 (Management fee on wrap account and asset m	584,109	
6) 매수및합병수수료 (Commissions on merger & acquisition)	7,346,598,962	8,517,575,731
7) 기타 (Others)	7,455,068,490	24,640,129,631
2. 유가증권평가및처분이익 (Gain on valuation(sales) of securities)	96,963,843,010	109,536,151,322
1) 단기매매증권처분이익 (Gain on sales of trading securities)	86,886,055,061	103,168,844,462
2) 단기매매증권평가이익 (Gain on valuation of trading securities)	8,760,516,080	3,659,210,409
3) 매도가능증권처분이익 (Gain on sales of securities available for sale)	272,751,917	1,400,000,000
4) 매도유가증권평가이익 (Gain on valuation of trading securities sold)	740,620,700	1,308,096,451
5) 파생결합증권처분이익 (Gain on sales of derivatives combined securitie	41,383,336	
6) 파생결합증권평가이익 (Gain on valuation of derivatives combined sec	9,628,770	
7) 파생결합증권상환이익 (Gain on redemption of derivatives combined se	252,887,146	
3. 파생상품거래이익 (Gain on derivatives transactions)	111,717,756,851	28,119,849,794
1) 장내 파생상품거래이익 (Gain on exchange traded derivatives transactio	78,684,740,563	27,563,637,000
2) 장외 파생상품거래이익 (Gain on OTC derivatives transactions)	33,033,016,288	556,212,794
4. 이자수익 (Interest income)	83,092,554,980	99,929,998,571
1) 신용공여이자 (Interest on broker's loans)	6,539,974,114	181,174,093
2) 매입대출채권이자 (Interest on loans purchased)	6,371,602,744	24,280,616,100
3) 채권이자 (Interest on bonds)	53,281,412,846	41,860,575,545
4) 기업어음증권이자 (Interest on corporate commercial papers)	4,688,007,509	28,288,329,971
5) 증금예치금이자 (Interest on deposits with KSFC)	1,646,270,937	359,429,837
6) 양도성예금증서 이자 (Interest on certificate of deposits)	2,443,178,424	1,571,458,861
7) 금융기관예치금이자 (Interest on deposits)	358,675,076	614,704,914
8) 콜론이자 (Interest on call loans)	185,141,142	387,251,512

9) 양도성예금증서거래이익 (Gain on transactions of certificate of deposits)	576,442,159	409,861,147
10) 대지급금 (Interest on advances for customers)	21,296,668	393,171
11) 예금이자 (Interest on deposits)	6,558,847,048	1,856,573,986
12) 미수금이자 (Interest on receivables)	341,367,974	6,774,043
13) 기타이자 (Others)	80,338,339	112,855,391
5. 대출채권평가및처분이익 (Gain on valuation(disposal) of loans)		
1) 대손충당금환입 (Reversal of allowance for credit losses)		
6. 외환거래이익 (Gain on foreign transactions)	933,600,264	495,812,627
1) 외환차익 (Gain on foreign currency transactions)	933,600,264	495,812,627
2) 외화환산이익 (Gain on foreign exchanges transactions)		
7. 기타의영업수익 (Others)	3,165,724,608	1,627,001,002
1) 배당금수익 (Dividends income)	2,413,837,773	1,599,277,619
2) 분배금수익 (Distribution income)	556,929,010	27,723,383
3) 별도예치금평가이익 (Gain on valuation of reserve for claims of custodians)	194,957,825	
4) 기타대손충당금환입 (Reversal of allowance for others)		
II. 영업비용 (Operating expenses)	408,394,910,736	249,010,133,318
1. 수수료비용 (Commissions expense)	8,347,932,936	3,130,729,665
1) 매매수수료 (Trading commissions)	3,674,628,025	1,183,355,834
2) 투자일임수수료 (Discretionary fees)	116,800	
3) 기타수수료비용 (Others)	4,673,188,111	1,947,373,831
2. 유가증권평가및처분손실 (Loss on valuation(sales) of securities)	132,694,424,061	97,374,755,788
1) 단기매매증권처분손실 (Loss on sales of trading securities)	122,799,885,331	93,140,580,430
2) 단기매매증권평가손실 (Loss on valuation of trading securities)	428,514,776	3,147,483,429
3) 매도가능증권처분손실 (Loss on sales of securities available for sale)	439,734	37,878
3) 유가증권감액손실 (Securities reduction loss)	2,900,000,000	
4) 매도유가증권평가손실 (Loss on valuation of trading securities sold)	5,935,327,268	1,086,654,051
5) 파생결합증권처분손실 (Loss on sales of derivatives combined securities)	52,160,735	
6) 파생결합증권평가손실 (Loss on valuation of derivatives combined securities)	16,562,434	
7) 파생결합증권상환손실 (Loss on redemption of derivatives combined securities)	561,533,783	
3. 파생상품거래손실 (Loss on derivatives transactions)	83,749,624,728	30,969,261,519
1) 장내파생상품거래손실 (Loss on exchange traded derivatives transactions)	59,408,948,299	26,293,110,500
2) 장외파생상품거래손실 (Loss on OTC derivatives transactions)	24,340,676,429	4,676,151,019
4. 이자비용 (Interest expense)	27,112,829,988	40,273,876,172

1) 차입금이자 (Interest on borrowings)	6,358,030,338		3,934,386,760
2) 투자자에탁금이용료 (Interest on customers' deposits)	598,667,760		225,199,361
3) 환매조건부매도이자 (Interest on securities sold under repurchase ag)	8,274,241,633		17,208,316,272
4) 양도성예금증서거래손실 (Loss on transactions of certificate of deposits)	75,910,933		130,385,261
5) 콜머니이자 (Interest on call money)	5,958,441,142		13,588,850,536
6) 발행어음이자			
7) 기타이자 (Others)	6,957		3,645,951
5. 대출채권평가및처분손실 (Loss on valuation(disposal) of loans)		83,391,044,490	19,038,169,427
1) 대손상각비 (Credit loss expenses)	83,391,044,490		19,038,169,427
6. 외환거래손실 (Loss on foreign transactions)		1,273,813,871	84,449,307
1) 외환차손 (Loss on foreign currency transactions)	1,264,613,871		84,449,307
2) 외화환산손실 (Loss on foreign exchanges transaction)	9,200,000		
7. 판매비와관리비 (General and administrative expenses)		70,374,443,579	57,978,980,735
1) 급여 (Salary)	26,695,989,572		37,957,965,948
2) 퇴직급여 (Severance pay)	1,820,962,784		1,138,517,803
3) 복리후생비 (Other benefits for employees)	3,399,876,446		2,087,883,067
4) 전산운영비 (Computer system operation expenses)	7,720,388,353		2,648,552,231
5) 임차료 (Rental expenses)	2,684,014,752		1,487,431,022
6) 지급수수료 (Miscellaneous commissions)	8,375,229,883		4,039,600,036
7) 접대비 (Entertainment expenses)	3,033,267,214		2,808,386,254
8) 광고선전비 (Advertising expenses)	4,684,645,661		1,235,352,437
9) 감가상각비 (Depreciation)	3,056,563,234		891,941,911
10) 조사연구비 (Research and study expense)	39,862,557		
11) 연수비 (Training expenses)	79,744,256		30,316,891
12) 무형자산상각비 (Amortization of intangible assets)	2,493,177,690		253,245,469
13) 세금과공과금 (Tax and dues)	2,298,198,946		672,615,335
14) 판매부대비 (Sales promotion expenses)	47,561,664		
15) 회의비 (Business meeting expenses)	125,446,252		6,511,580
16) 인쇄비 (Printings expenses)	267,866,919		193,906,928
17) 여비교통비 (Travel expenses)	369,559,472		255,472,373
18) 차량유지비 (Vehicles maintenance expenses)	208,471,012		189,077,000

19) 소모품비 (Supplies expenses)	174,427,419	123,907,360
20) 수도광열비 (Utility expenses)	1,113,635,040	735,645,696
21) 보험료 (Insurance premium)	235,748,471	156,124,075
22) 행사비 (Event expenses)	276,631,224	438,403,741
23) 기타 (Others)	1,173,174,758	628,123,578
8. 기타의 영업비용 (Others)	1,450,797,083	159,910,705
1) 기타대손상각비 (Credit loss expenses)	1,423,854,348	159,910,705
2) 기타 (Others)	26,942,735	
III. 영업이익 (Operating profit)	(51,600,320,836)	66,956,349,556
IV. 영업외수익 (Non-operating income)	185,450,547	66,885,288
1. 유형자산처분이익 (Gain on disposition of tangible assets)	75,392,101	46,921,333
2. 기타 (Others)	110,058,446	19,963,955
V. 영업외비용 (Non-operating expenses)	1,386,822,628	695,403,294
1. 유형자산처분손실 (Loss on disposition of tangible assets)		2,678,056
2. 지분법손실 (Loss on equity method valuation)	1,368,410,553	667,245,096
3. 기부금 (Donations)	500,000	4,640,000
4. 기타 (Others)	17,912,075	20,840,142
VI. 법인세비용 차감전 계속사업손익 (Net income before income tax from continuing operations)	(52,801,692,917)	66,327,831,550
VII. 계속사업손익법인세비용 (Income tax expense from continuing operations)	(9,978,629,248)	19,356,256,458
VIII. 당기순이익 (Net income)	(42,823,063,669)	46,971,575,092

분 기 대 차 대 조 표

제6 (당) 기 2010년 3월 31일 현재
제5 (전) 기 2009년 3월 31일 현재

KB생명보험 (3월 결산법인)

KB Life Insurance

(in KRW)

Description	제6기 As of March 31, 2010		제5기 As of March 31, 2009	
	Amount		Amount	
자산 (Assets)				
I. 현금및예치금 (Cash and Deposits)		68,920,142,702		91,634,373,559
1. 현금 및 현금성자산 (Cash and Equivalent)		8,917,142,702		11,856,604,096
2. 예치금 (Deposits)		60,003,000,000		79,777,769,463
II. 유가증권 (Securities)		2,200,657,023,868		1,454,932,569,189
1. 단기매매증권 (Trading Securities)		123,136,490,919		57,631,688,424
가. 수익증권 (Investment Funds)	123,136,490,919		57,631,688,424	
2. 매도가능증권 (Available-for-sale Securities)		1,359,006,633,521		978,445,164,827
가. 주식 (Stocks)	-		-	
나. 국공채 (Government and Public Bonds)	137,745,167,539		148,889,720,881	
다. 특수채 (Special Bonds)	582,597,556,650		342,468,171,400	
라. 금융채 (Bank Debenture)	125,630,746,650		117,453,785,200	
마. 회사채 (Corporate Bonds)	234,689,759,700		184,091,976,500	
사. 수익증권 (Investment Funds)	264,382,782,754		171,171,521,448	
아. 외화유가증권 (Overseas Securities)	-		378,702,500	
자. 기타유가증권 (Other Securities)	13,960,620,228		13,991,286,898	
3. 만기보유증권 (Held-to-maturity Securities)		718,513,899,428		418,855,715,938
가. 국공채 (Government and Public Bonds)	264,836,683,019		162,736,984,974	
나. 특수채 (Special Bonds)	448,690,413,125		241,134,523,929	
다. 금융채 (Bank Debenture)	-		-	
라. 회사채 (Corporate Bonds)	4,986,803,284		4,984,207,035	
마. 수익증권 (Investment Funds)	-		10,000,000,000	
III. 대출채권 (Loans)		91,035,170,311		67,943,534,775
(대손충당금) (Reserve for Doubtful Account)		(-) 871,188,056		(-) 511,395,225
1. 보험계약대출금 (Policy Loans)		91,506,430,000		67,654,930,000
2. 신용대출금 (Unsecured Loans)		399,928,367		800,000,000

IV. 유형자산 (Tangible Assets)		2,604,778,574		3,177,406,245
1. 비품 (Equipment)	8,777,188,145		7,387,159,614	
감가상각누계액 (Accumulated Depreciation)	(-) 6,172,409,571		(-) 4,209,753,369	
V. 기타자산 (Other Assets)		182,161,260,085		155,114,658,895
1. 보험미수금 (Insurance Receivables)	5,174,735,806	5,151,085,960	5,294,894,244	5,275,032,775
대손충당금 (Reserve for Doubtful Account)	(-) 23,649,846		(-) 19,861,469	
2. 미수금 (Other Accounts Receivables)	322,248,209	320,636,975	367,316,056	365,479,479
대손충당금 (Reserve for Doubtful Account)	(-) 1,611,234		(-) 1,836,577	
3. 보증금 (Leasehold & Other Deposits)		6,603,599,790		9,731,032,890
4. 미수수익 (Accrued Income)	46,237,889,014	46,235,884,233	28,574,076,627	28,571,958,788
대손충당금 (Reserve for Doubtful Account)	(-) 2,004,781		(-) 2,117,839	
5. 선급비용 (Prepaid Expenses)		1,173,009,854		1,000,562,806
6. 선급법인세 (Prepaid Income Taxes)		1,211,224,100		694,844,500
7. 선급금 (Advanced Payments)		866,395,900		31,889,998
8. 가지급금 (Suspense Account)		-		-
9. 신계약비 (Deferred Acquisition Cost)		114,198,203,244		98,394,344,862
10. 이연법인세자산 (Deferred Corporate Taxes Asset)		1,436,230,227		7,056,927,357
11. 무형자산 (Intangible Assets)		3,340,828,975		3,813,175,476
12. 파생상품자산 (Derivative Assets)		1,624,160,827		179,409,964
VI. 특별계정자산 (Separate Account Assets)	325,286,224,883	316,886,720,742	184,238,535,879	180,895,642,603
특별계정미지급금 (Separate Account credits)	(-) 8,399,504,141		(-) 3,342,893,276	
자산총계 (Total Assets)		2,862,265,096,282		1,953,698,185,266
부채 (Liabilities)				
I. 책임준비금 (Policy Reserve)	2,315,115,819,545	2,314,424,670,906	1,608,794,645,339	1,608,043,338,852
(출재보험준비금) (Reserve Adjustment Account for Reinsurance Ceded)	(-) 691,148,639		(-) 751,306,487	
1. 보험료적립금 (Premium Reserve)		2,282,048,834,684		1,583,971,170,771
2. 미경과보험료적립금 (Unearned Premium Reserve)		968,719,909		587,129,952
3. 지급준비금 (Reserve for Outstanding Claims)		19,844,281,094		16,700,902,535
4. 계약자배당준비금 (Reserve for Participating Policyholder's Dividends)		276,204,198		286,929,841
가. 금리차보장준비금 (Excess Crediting Rate Reserve)	67,119,485		68,287,578	
나. 위험율차배당준비금	185,759,787		194,481,873	

(Mortality Dividend Reserve)				
다.이차배당준비금	23,324,926		24,160,390	
(Interest Dividend Reserve)				
5.계약자이익배당준비금		7,020,323,128		4,581,068,319
(Policyholder Dividend Reserve Fund)				
6.배당보험손실보전준비금		3,059,080,721		2,013,685,803
(Provision for Participation Reserve)				
7.보증준비금		1,898,375,811		653,758,118
(Benefit Reserve)				
II.계약자지분조정		2,966,339,861		656,846,470
(Policy Reserve Adjustment)				
1.매도가능증권평가이익		2,966,339,861		656,846,470
(Gains on Valuation of Available-for-sale Securities)				
III.기타부채		31,198,390,548		29,459,609,701
(Other Liabilities)				
1.보험미지급금		858,927,970		1,613,104,032
(Unpaid Claims)				
2.미지급금		1,644,197,190		1,414,736,947
(Other Accounts Payable)				
3.미지급비용		15,365,091,982		10,031,701,772
(Accrued Expenses)				
4.미지급법인세		-		-
(Income Taxes Payable)				
5.이연법인세부채		-		-
(Deferred Corporate Taxes Liabilities)				
6.예수금		1,616,293,167		4,076,064,973
(Withholdings)				
7.선수보험료		10,226,297,202		8,518,315,624
(Unearned Insurance Premium)				
8.퇴직급여충당금		127,725,000		51,541,680
(Reserve for Severance Benefits)				
9.파생상품부채		-		3,590,699,500
(Derivative Liabilities)				
10.기타		1,359,858,037		163,445,173
(Others)				
VI.특별계정부채	325,286,224,883	324,429,229,702	184,238,535,879	183,926,616,239
(Separate Account Liabilities)				
특별계정미수금	(-) 856,995,181		(-) 311,919,640	
(Separate Account Debits)				
부채총계		2,673,018,631,017		1,822,086,411,262
(Total Liabilities)				
자본				
(Shareholders' Equity)				
I.자본금		156,000,000,000		156,000,000,000
(Capital Stock)				
1.보통주자본금	156,000,000,000		156,000,000,000	
(Common Stock)				
II.자본조정		(-) 1,240,789,600		(-) 1,240,789,600
(Capital Adjustment)				
1.주식할인발행차금	(-) 1,240,789,600	-	(-) 1,240,789,600	-
(Discount on Stock Issuance)				
III.기타포괄손익누계액		30,806,951,537		(-) 20,950,558,355
(Other Comprehensive Income)				
1.매도가능증권평가이익	35,632,280,049		(-) 14,977,619,389	
(Gains on Valuation of Available-for-sale Securities)				
2.만기보유증권평가이익	(-) 4,825,328,512		(-) 5,972,938,966	
(Gains on Valuation of Held-to-maturity Securities)				
3.파생상품평가이익	-			
(Gains on Valuation of Derivatives)				

VI.이익잉여금 (Retained Earnings)		3,680,303,328		(-) 2,196,878,041
1.처분전이익잉여금 (Retained Earnings before Appropriations)	3,680,303,328		(-) 2,196,878,041	
2.당기순이익 (Net Income for the Period)	5,877,181,369		(-) 3,660,359,224	
자본총계 (Total Shareholders' Equity)		189,246,465,265		131,611,774,004
부채와자본총계 (Total Liabilities and Shareholders' Equity)		2,862,265,096,282		1,953,698,185,266

분 기 손 익 계 산 서

제6 (당) 기 2009년 4월 1일부터 2010년 3월 31일까지

제5 (전) 기 2008년 4월 1일부터 2009년 3월 31일까지

KB생명보험 (3월 결산법인)

KB Life Insurance

(in KRW)

Description	제6기 For the Year ended Mar. 31, 2010		제5기 For the Year ended Mar. 31, 2009	
	Amount		Amount	
I .영업수익 (Operating Income)		1,043,007,080,047		750,835,215,694
1.보험료수익 (Premium Income)		927,645,904,961		656,098,337,768
가.개인보험료 (Individual Premium)	926,198,541,360		655,131,837,830	
나.단체보험료 (Group Premium)	1,447,363,601		966,499,938	
2.재보험수익 (Reinsurance Income)		1,118,988,144		1,788,280,793
가.수입재보험금 (Ceded Reinsurance Claims Recovered)	1,118,988,144		1,716,153,140	
나.수입재보험험수수료 (Ceded Reinsurance Experience Refund)	-		72,127,653	
3.이자수익 (Interest Income)		90,563,968,749		72,062,314,518
가.예금이자 (Interest on Bank Deposits)	4,896,395,483		5,346,797,091	
나.단기매매증권이자 (Interest on Trading Securities)	-		2,344,093,596	
다.매도가능증권이자 (Interest on Available-for-sale Securities)	50,097,420,509		43,206,528,500	
라.만기보유증권이자 (Interest on Held-to-maturity Securities)	29,292,647,838		16,235,023,377	
마.대출채권이자 (Interest Income on Loans)	5,485,735,015		4,123,974,390	
바.예치금이자 (Interest on Deposits)	5,907,394		66,463,015	
사.기타이자수익 (Other Interest Income)	785,862,510		739,434,549	
4.유가증권평가 및 처분이익 (Securities valuation and disposition gains)		10,703,924,796		9,713,485,626
가.단기매매증권처분이익 (Gains on Sale of Trading Securities)	1,549,362,307		-	
나.단기매매증권평가이익 (Gains on Valuation of Trading Securities)	558,799,556		2,514,200,000	
다.매도가능증권처분이익 (Gains on Sale of Available-for-sale Securities)	6,554,999,281		7,199,285,626	
라.파생상품거래이익 (Gains on Sale of Derivative)	2,040,763,652			
마.파생상품평가이익 (Gains on Valuation of Derivative)	-			
5.수수료수익 (Commission Income)		7,470,330		8,591,980
6.대손충당금환입 (Reversal of Reserve for Doubtful Account)		-		
7.특별계정수입수수료 (Separate Account Commission Received)		10,647,769,619		6,979,920,965
8.배당금수익		1,153,180,613		2,071,161,508

(Dividend Income)			
9. 외환차익 (Gains from Trading in Foreign Currency)		7,372,027	1
10. 기타의 영업수익 (Other Investment Income)		1,158,500,808	2,113,122,535
II. 영업비용 (Operating Expenses & Claims)		1,035,727,035,698	754,825,804,229
1. 책임준비금전입액 (Increase in Policy Reserve)		705,136,714,361	433,367,058,982
2. 보험금비용 (Benefit Payments)		28,058,459,213	7,766,770,588
3. 환급금비용 (Refunds)		197,563,226,704	214,267,969,797
4. 배당금비용 (Dividend Expenses)		18,702,290	23,568,146
5. 재보험비용 (Reinsurance Expenses)		1,633,616,595	1,995,035,254
가. 출재보험료 (Ceded Reinsurance Premium)	1,633,616,595		1,995,035,254
6. 사업비 (Operating Expenses)		46,063,558,078	35,046,686,980
(이연신계약비) (Deferred Acquisition Expenses)	(-) 63,716,056,836		(-) 73,522,717,144
가. 신계약비 (Acquisition Expenses)	78,187,577,646		82,264,386,239
나. 유지비 (Administration Expenses)	29,704,707,660		24,828,514,832
다. 수금비 (Collection Expenses)	1,887,329,608		1,476,503,053
7. 재산관리비 (Investment Administrative Expenses)		845,643,875	994,721,021
8. 대손상각비 (Bad Debt Expenses)		363,242,807	190,721,010
9. 신계약비상각비 (Amortization of Deferred Acquisition Cost)		47,912,198,454	45,577,045,114
10. 할인료 (Discount Expenses)		151,761	654
11. 무형자산상각비 (Amortization of Intangible Assets)		2,715,486,341	2,276,678,159
12. 이자비용 (Interest Expenses)		1,051,268	270,229,176
13. 매도가능증권처분손실 (Losses on Sale of Available-for-sale Securities)		178,166,591	1,555,732,991
14. 매도가능증권감액손실 (Impairment loss on Available-for-sale Securities)		1,445,702,500	3,662,475,000
15. 파생상품거래손실 (Losses on Transaction of Financial Derivatives)		5,953,564	157,597,583
16. 파생상품평가손실 (Losses on Valuation of Financial Derivatives)		784,547,228	5,530,259,661
17. 외환차손 (Losses on Foreign Currency Transaction)		6,690	10,849,362
18. 기타투자비용 (Other Operating Losses)		3,000,607,378	2,132,404,751
III. 영업이익 (Net Operating Income)		7,280,044,349	(-) 3,990,588,535
IV. 영업외수익 (Non-Operating Income)		40,736,564	13,545,607
1. 유형자산처분이익		143,564	-

(Gains on Sale of Tangible Assets)			
2.잡이익 (Miscellaneous Income)		40,593,000	13,545,607
V. 영업외비용 (Non-Operating Expenses)		307,749,761	879,154,242
1.유형자산처분손실 (Losses on Sale of Tangible Assets)		206,756,049	130,651,427
2.기부금 (Donations)		11,000,000	5,075,000
3.잡손실 (Miscellaneous Losses)		89,993,712	743,427,815
VI.법인세비용차감전손익 (Net Income before income tax)		7,013,031,152	(-) 4,856,197,170
VII.법인세비용 (Income taxes expense)		1,135,849,783	(-) 1,195,837,946
VIII.당기순이익 (Net Income for the Period)		5,877,181,369	(-) 3,660,359,224

대차대조표 (Balance Sheet)

제 22 기 : 2010/3/31 (As of March 31, 2010)

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

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

(단위:원)(Unit : Won)

과 목 Title of Account	제22(답)기 As of March 31, 2010	제21(전)기 As of March 31, 2009
자 산 (Assets)		
I. 현금및예치금 (Cash and Deposits)	63,597,221,323	84,978,242,349
II. 유가증권 (Securities)	30,298,587,798	3,848,754,000
1. 매도가능증권 (Securities available-for-sale)	11,559,390,000	3,848,754,000
2. 만기보유증권 (Securities held-to-maturity)	18,739,197,798	0
III. 대출채권 (Loans)	1,986,335,415	1,817,980,420
1. 임직원대여금 (Loans to Employees)	1,996,317,000	1,827,116,000
대손충당금 (Allowance for Loans)	(9,981,585)	(9,135,580)
IV. 유형자산 (Tangible fixed Assets)	71,059,306	117,552,228
V. 기타자산 (Other Assets)	15,181,480,763	12,906,023,063
1. 미수금 (Receivables)	35,954,905	67,944,068
대손충당금 (Allowance for Receivables)	(422,631)	(407,093)
2. 미수투자일임수수료 (Accrued Discretionary Fees)	1,322,690,753	545,935,910
대손충당금 (Allowance for accrued commissions)	(6,613,453)	(2,729,679)
3. 미수투자신탁위탁자보수 (Accrued Investment Trust Fees)	6,366,033,185	5,464,764,686
대손충당금 (Allowance for accrued commissions)	(343,495,087)	(338,988,745)
4. 미수투자회사운용수수료 (Accrued Investment Company Fees)	2,320,324,227	2,299,877,248
대손충당금 (Allowance for accrued commissions)	(11,601,621)	(11,499,386)
5. 미수이자 (Accrued Interest Income)	1,041,049,286	1,485,654,066
대손충당금 (Allowance for accrued interest income)	(445,108)	(13,621)
6. 선급금 (Advance Payments)		0
대손충당금 (Allowance for advans payments)		0
7. 선급비용 (Prepaid Expenses)	216,678,986	162,940,849
8. 보증금 (Guarantee)	561,943,750	523,117,600
9. 개발비 (Development Expenses)	266,267,223	50,417,658
10. 기타의무형자산 (Other Intangible Assets)	12,279,245	47,750,936
11. 기타의투자자산 (Others)	3,079,332,845	2,139,586,668
12. 이연법인세자산 (Deferred Income Tax Debits)	321,504,258	471,671,898
자 산 총 계 (Total Assets)	111,134,684,605	103,668,552,060
부 채 (Liabilities)		
I. 예수부채 (Deposits)	1,070,427,364	19,495,010,013
1. 집합투자증권투자자에게수금 (Customers' Deposits for beneficiary)	689,007,452	18,858,900,000
2. 예수금 (Other Deposits)	381,419,912	27,858,707

II. 기타부채 (Other Liabilities)		7,490,390,186		10,664,050,906
1. 미지급금 (Accounts Payable)	1,201,545,096		70,843,358	
2. 미지급비용 (Accrued Expenses)	3,943,206,260		2,894,727,422	
3. 미지급법인세 (Accrued income taxes)	2,232,347,140		7,556,230,126	
4. 퇴직급여충당금 (Reserve for Severance and retirement benefits)	113,291,690		142,250,000	
5. 제세금예수금 (Withholding income taxes)			608,251,306	
부 채 총 계 (Total Liabilities)		8,560,817,550		30,159,060,919
자 본 (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 income/(loss))		358,287,852		105,058,354
1. 매도가능증권평가이익 (Gain(Loss) on valuation of securities Available-for-sale)	358,287,852		105,058,354	
III. 이익잉여금 (Retained Earnings)		63,877,829,203		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)	48,478,789,203		24,567,642,787	
자 본 총 계 (Total Stockholder's Equity)		102,573,867,055		73,509,491,141
부 채 및 자 본 총 계 (Total Liabilities and Stockholder's Equity)		111,134,684,605		103,668,552,060

손익계산서 (Statements Of Income)

제 22 기 : 2009/04/01 ~ 2010/3/31 (For the Period Ended March 31, 2010)

제 21 기 : 2008/04/01 ~ 2009/3/31 (For the Period Ended March 31, 2009)

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

(단위:원)(Unit : Won)

과 목 Title of Account	제22(당)기 For the Period Ended March 31, 2010	제21(전)기 For the Period Ended March 31, 2009
I. 영업수익 (Operating income)	67,189,020,652	68,915,230,066
(1) 자산관리수수료 (Management fee on wrap account and asset management))	5,153,769,242	4,525,125,264
1. 투자일임 (Discretionary Investment)	5,153,769,242	4,525,125,264
(2) 집합투자기구운용보수 (Operating fees)	58,183,943,240	58,088,437,822
2. 투자신탁위탁자보수 (Investment Trust Fees)	50,063,964,368	50,276,623,261
3. 투자회사운용수수료수익 (Investment Company Fees)	8,119,978,872	7,811,814,561
(3) 외환거래이익 (Gain on Foreign transactions)	33,109,142	
(4) 이자수익 (Interest Income)	3,794,199,028	6,283,666,980
1. 채권이자 (Interest on bonds)	642,380,816	130,919,180
2. 증금예치금이자 (Interest on Deposits with KSFC)	19,095,006	20,325,829
3. 양도성예금증서이자 (Interest on certificate of deposits)		
4. 예금이자 (Interest on Deposits)	3,043,572,896	6,039,574,894
5. 기타이자 (Others)	89,150,310	92,847,077
(5) 배당금수익 (Dividends Income)	24,000,000	24,000,000
II. 영업비용 (Operating Expenses)	28,630,272,544	29,788,061,720
(1) 수수료비용 (Commissions Expense)	7,932,922,000	7,932,922,000
1. 투자자문수수료 (Advisory Fees)	48,833,153	48,833,153
2. 운용위탁수수료 (Investment management delegation fees)	7,226,045,370	7,226,045,370
3. 기타수수료비용 (Other commissions)	658,043,477	658,043,477
(2) 유가증권평가 및 처분손실 (Loss on valuation(sales) of Securities)	1,890,000	1,890,000
1. 매도가능증권처분손실 (Loss on sales securities Available-for-sale)	1,890,000	1,890,000
(3) 이자비용 (Interest Expense)	19,662,168	19,662,168
1. 투자자에탁금이용료 (Interest on Customer's Deposits)	19,662,168	19,662,168
(4) 대출평가 및 처분손실 (Loss on valuation(disposal) loans)	846,005	846,005
1. 대손상각비 (Credit loss expenses)	846,005	846,005
(5) 외환거래손실 (Loss on foreign transactions)	21,447,428	21,447,428
(6) 판매비와관리비 (Selling and Administrative Expenses)	20,644,565,567	29,788,061,720
1. 급여 (Salary)	11,863,788,580	12,605,777,980
2. 퇴직급여 (Severance pay)	676,321,920.0	677,129,390.0
3. 복리후생비 (Other benefits for employees)	328,182,540	543,654,866
4. 전산운영비 (Computer System Operation Expenses)	784,347,472	764,957,059
5. 임차료 (Rental Expenses)	1,097,224,868	1,010,688,664
6. 지급수수료 (Miscellaneous commissions)	91,630,000	-
7. 접대비 (Entertainment Expenses)	788,381,410	666,485,035

8. 광고선전비 (Advertising Expenses)	858,682,251		637,415,034	
9. 감가상각비 (Depreciation)	73,729,702		108,800,871	
10. 조사연구비 (Research & study Expense)	358,316,959		234,818,942	
11. 연수비 (Training Expense)	70,997,107		106,760,057	
12. 무형자산상각비 (Amortization of Intangible assets)	90,735,384		64,445,919	
13. 세금과공과금 (Tax and Dues)	655,691,869		629,896,418	
14. 판매부대비 (Sales Promotion Expenses)	215,908,233		6,407,071	
15. 등기소송비와 공고비 (Legal Expenses)	95,866,310		152,848,910	
16. 회의비 (Business Meeting Expenses)	22,815,950		13,893,885	
17. 인쇄비 (Printing Expenses)	335,212,130		208,220,043	
18. 여비교통비 (Travel Expenses)	133,586,397		288,792,218	
19. 차량유지비 (Vehicle Maintenance Expenses)	248,470,235		228,225,841	
20. 소모품비 (Supplies Expenses)	81,675,049		73,319,417	
21. 보험료 (Insurance Premium)	701,214,200		451,018,814	
22. 행사비 (Event Expenses)	42,331,046		94,664,632	
23. 기타 (Others)	1,029,455,955		862,123,047	
(7) 기타의 영업비용 (Others)	8,939,376		313,756,756	
1. 기타대손상각비 (Credit loss expenses)	8,939,376		313,756,756	
2. 기타 (Others)				
III. 영업이익 (Operating Income)		38,558,748,108		39,127,168,346
IV. 영업외수익 (Non-Operating Income)		20,125,455		32,781,084
1. 잡이익 (Miscellaneous income)	20,125,455		32,781,084	
V. 영업외비용 (Non-Operating Expenses)		455,903,499		448,205,803
1. 유형자산처분손실 (Loss on Disposition of tangible assets)	9,500		324,629	
2. 기부금 (Donations)	365,902,488		277,050,441	
3. 잡손실 (Miscellaneous Losses)	89,991,511		170,830,733	
VI. 법인세비용차감전계속사업손익 (Net Income(Loss) before Income Tax from continuing operations)		38,122,970,064		38,711,743,627
VII. 계속사업손익 법인세비용 (Income Tax expense from continuing operations)		9,311,823,648		10,847,363,232
VIII. 당기순이익(순손실) (Net Income(Loss))		28,811,146,416		27,864,380,395

대 차 대 조 표
(Balance Sheet)

제15기 2010년 3월 31일 현재
제14기 2009년 12월 31일 현재

KB부동산신탁
(KB Real Estate Trust Co., Ltd)

(단위 : 원)
(Current money : KRW)

과 목	제15기 1분기 As of Mar. 31, 2010		제14기 As of Dec. 31, 2009	
	금	액	금	액
자 산 (Assets)				
I. 현금 및 예치금 (Cash and deposits)		581,389,956		476,186,093
(1) 현금 및 현금성 자산 (Cash and cash equivalent)	334,562,785		401,214,099	
1. 현금 (Cash on hand)	-		-	
2. 보통예금 (Demand deposits)	334,562,785		401,214,099	
(2) 예치금 (Deposits)	246,827,171		74,971,994	
1. 특정예금 등 (Restricted Due from Financial Institutions)	246,827,171		74,971,994	
II. 유가증권 (Securities)		21,266,242,335		20,995,767,405
(1) 매도가능증권 (Securities available for sale)	21,266,242,335		20,995,767,405	
1. 주식 (Stock)	4,924,767,405		4,924,767,405	
2. 기타 (Others)	16,341,474,930		16,071,000,000	
III. 대출채권 (Loans)		210,345,504,465		219,261,963,373
(1) 대여금 (Loans)	14,000,024		14,250,023	
1. 임직원대여금 (Loans to Employees)	14,000,024		14,250,023	
(2) 신탁계정대 (Loans to trust)	255,940,745,168		263,918,434,897	
(3) 대손충당금 (Allowance for credit loss)	(45,609,240,727)		(44,670,721,547)	
1. 대여금 대손충당금 (Allowance for loans)	(70,000)		(71,250)	
2. 신탁계정대 대손충당금 (Allowance for loans to trust)	(45,609,170,727)		(44,670,650,297)	
IV. 유형자산 (Tangible fixed assets)		336,956,859		337,431,154
(1) 토지 (Land)	47,765,901		47,765,901	
(2) 건물 (Buildings)	90,570,099		90,570,099	
(3) 비품 (Equipments)	1,266,862,024		1,235,473,713	
(4) 기타 (Others)	664,438,196		662,424,560	
(5) 감가상각누계액 (Accumulated depreciation)	(1,732,679,361)		(1,698,803,119)	
1. 건물 (Buildings for Accumulated depreciation)	(20,338,756)		(19,682,123)	
2. 비품 (Equipments for Accumulated depreciation)	(1,074,045,226)		(1,044,197,961)	
3. 기타 (Others for Accumulated depreciation)	(638,295,379)		(634,923,035)	
V. 기타자산 (Other assets)		16,034,208,313		16,214,384,378
(1) 미수금 (Receivables)	11,056,018,484		10,966,155,186	
1. 신탁보수미수금 (Receivables for trust fees and commissions received from trust account)	5,103,478,089		4,884,514,791	
2. 기타 (Other receivables)	5,952,540,395		6,081,640,395	
(2) 미수수익 (Accrued income)	888,044,363		1,896,051,355	
1. 미수수료 (Accrued commissions)	684,044,924		1,409,780,309	

① 미수신탁보수 (Accrued Trust fees and commissions received from trust account)	325,621,392		1,100,326,964
② 기타 (Others)	358,423,532		309,453,345
2. 미수이자 (Accrued interest income)	203,999,439		111,040,644
① 미수채권이자 (Accrued interest receivables)	-		-
② 미수신탁계정대이자 (Accrued interest on loans to trust)	203,908,930		110,345,508
③ 기타 (Others)	90,509		695,136
3. 미수분배금 (Accrued distributions)	-		375,230,402
(3) 선급금 (Advance payments)	36,385,554		102,280
1. 채권경과이자 (Accrued interest on bonds)	-		-
2. 기타 (Others)	36,385,554		102,280
(4) 선급비용 (Prepaid expenses)	131,559,018		49,070,714
(5) 선급제세 (Prepaid tax)	72,852,175		84,837,562
1. 선급법인세 (Prepaid income tax)	-		-
2. 선급부가가치세 (Prepaid VAT)	72,852,175		84,837,562
(6) 보증금 (Guarantee)	8,291,175,780		8,186,175,780
1. 전신전화가입권 (Telex and telephone subscription rights)	9,196,000		9,196,000
2. 임차보증금 (Guarantee for rent)	8,281,829,780		8,176,829,780
3. 기타 (Others)	150,000		150,000
(7) 무형자산 (Intangible assets)	667,703,024		629,728,928
1. 개발비 (Development expenses)	331,361,404		222,067,877
2. 소프트웨어 (Software)	336,341,620		407,661,051
(8) 이연법인세자산 (Deferred income tax debits)	4,277,459,364		3,846,194,559
(9) 대손충당금 (Allowance for credit loss)	(9,386,989,449)		(9,443,931,986)
1. 미수금 대손충당금 (Allowance for receivables)	(9,370,229,395)		(9,418,202,779)
2. 미수수익 대손충당금 (Allowance for accrued income)	(16,760,054)		(25,729,207)
① 미수수료 대손충당금 (Allowance for accrued commissions)	(12,418,879)		(21,376,960)
② 미수이자 대손충당금 (Allowance for accrued interest income)	(4,341,175)		(2,476,095)
③ 기타 대손충당금 (Allowance for others)	-		(1,876,152)
자 산 총 계 (Total assets)		248,564,301,928	257,285,732,403

과 목	제15기 1분기 As of Mar. 31, 2010		제14기 As of Dec. 31, 2009	
	금	액	금	액
부 채 (Liabilities)				
I. 차입부채 (Borrowings)		108,456,153,340		123,006,661,570
(1) 차입금 (Borrowings)	108,456,153,340		123,006,661,570	
1. 당좌차월 (Bank overdrafts)	-		-	
2. 은행차입금 (Bank borrowings)	37,425,000,000		51,854,000,000	
3. 증금차입금 (Borrowings from KSFC)	-		-	
4. 기타 (Others)	71,031,153,340		71,152,661,570	

II. 기타부채 (Other liabilities)		14,534,459,577		12,976,380,345
(1) 퇴직급여충당금 (Reserve for severance and retirement benefits)	1,115,846,398		1,054,982,291	
(퇴직보험예치금) (Retirement insurance deposit)	(711,162,093)		(738,487,604)	
(2) 신탁위험충당금 (Allowance for trust risk)	2,522,173,471		2,451,554,414	
(3) 미지급법인세 (Accrued income taxes)	3,061,932,291		2,215,494,154	
(4) 미지급금 (Accounts payable)	217,168,926		461,308,524	
(5) 미지급비용 (Accrued expenses)	259,613,371		333,311,192	
(6) 선수수익 (Unearned income)	7,549,998,085		6,685,335,819	
(7) 제세금예수금 (Withholding income taxes)	274,561,957		440,409,561	
(8) 기타 (Others)	244,327,171		72,471,994	
부채 총계 (Total liabilities)		122,990,612,917		135,983,041,915
자본 (Stockholder's equity)				
I. 자본금 (Stockholder's equity)		80,000,000,000		80,000,000,000
(1) 보통주자본금 (Common stock)	80,000,000,000		80,000,000,000	
(2) 우선주자본금 (Preferred stock)	-		-	
II. 자본잉여금 (Capital surplus)		-		-
III. 자본조정 (Capital adjustment)		-		-
IV. 기타포괄손익누계액 (Accumulated other comprehensive income(loss))		314,357,967		103,387,521
(1) 매도가능증권평가손익 (Gain(Loss) on valuation of securities available for sale)	314,357,967		103,387,521	
주식 (Stock)	103,387,521		103,387,521	
기타 (Others)	210,970,446		-	
V. 이익잉여금 (Retained earnings)		45,259,331,044		41,199,302,967
(1) 이익준비금 (Legal reserve)	4,733,000,000		4,733,000,000	
(2) 신탁사업적립금 (Trust reserve)	8,209,000,000		5,829,000,000	
(3) 임의적립금 (Voluntary reserves)	-		-	
(4) 미처분이익잉여금 (Retained earnings before appropriations)	32,317,331,044		30,637,302,967	
(당기순이익) (Net income for the year)	4,060,028,077		23,794,249,897	
자본 총계 (Total stockholder's equity)		125,573,689,011		121,302,690,488
부채와 자본 총계 (Total liabilities and stockholder's equity)		248,564,301,928		257,285,732,403

손익계산서

(Income Statement)

제15기 2010년 1월 1일 부터 2010년 3월 31일 까지
제14기 2009년 1월 1일 부터 2009년 3월 31일 까지

KB부동산신탁
(KB Real Estate Trust Co., Ltd)

(단위 : 원)
(Current money : KRW)

과 목	제15기 1분기 For the Period Ended Mar. 31, 2010		제14기 1분기 For the Period Ended Mar. 31, 2009	
	금 액		금 액	
I. 영업수익 (Operating income)		12,007,394,607		11,712,170,123
(1) 수수료수익 (Commissions received)	5,876,959,356		6,869,206,892	
1. 신탁보수 (Trust fees and commissions received from trust account)	5,074,332,685		5,642,689,964	
① 토지신탁 (Land trust)	1,543,379,832		1,664,188,988	
② 관리신탁 (Managing trust)	61,058,758		62,776,928	
③ 처분신탁 (Disposal trust)	175,855,596		241,216,125	
④ 담보신탁 (Mortgage trust)	2,243,592,425		2,110,204,189	
⑤ 분양관리신탁 (Lotting out managing trust)	1,050,446,074		1,564,303,734	
2. 대리업무보수 (Commissions Received as Agency)	726,833,144		1,226,516,928	
3. 기타 (Others)	75,793,527		-	
(2) 이자수익 (Interest income)	6,097,173,006		4,378,106,148	
1. 채권이자 (Interest on bonds)	-		-	
2. 신탁계정대이자 (Interest on loans to trust)	6,090,384,713		4,268,027,397	
3. 금융기관예치금이자 (Interest on deposits)	12,311		14,899	
4. 기타이자 (Others)	6,775,982		110,063,852	
(3) 대출채권 평가 및 처분이익 (Gain on valuation(disposal) of loans)	-		349,803,035	
대손충당금환입 (Reversal of allowance for credit losses)	-		349,803,035	
(4) 기타의 영업수익 (Others)	33,262,245		115,054,048	
1. 배당금수익 (Dividends income)	33,262,245		-	
2. 충당금환입액 (Reversal of allowance)	-		70,926,100	
① 신탁위험충당금환입 (Reversal of allowance for trust risk)	-		-	
② 기타 (Others)	-		70,926,100	
3. 기타대손충당금환입 (Reversal of allowance for others)	-		-	
4. 기타 (Others)	-		44,127,948	
II. 영업비용 (Operating expense)		6,771,583,590		5,770,570,477
(1) 이자비용 (Interest expense)	1,443,428,561		1,352,864,218	
1. 차입금이자 (Interest on borrowings)	1,443,428,561		1,352,864,218	
① 증금차입금이자 (Interest on borrowings from KSFC)	-		158,219,178	
② 은행차입금이자 (Interest on bank borrowings)	587,376,799		1,021,635,958	
③ 기타 (Others)	856,051,762		173,009,082	

(2) 대출평가 및 처분손실	938,519,180	-
(Loss on valuation(disposal) of loans)		
1. 대손상각비	938,519,180	-
(Credit loss expenses)		
(3) 판매비와관리비	4,210,159,329	3,862,447,486
(General and administrative expenses)		
1. 급여	2,517,997,646	2,308,965,330
(Salary)		
① 임원	678,500,632	592,100,000
(Directors)		
② 직원	1,839,497,014	1,716,865,330
(Employees)		
2. 퇴직급여	172,624,542	153,514,935
(Severance pay)		
① 임원	15,118,886	9,285,930
(Directors)		
② 직원	157,505,656	144,229,005
(Employees)		
3. 복리후생비	415,008,887	348,049,331
(Other benefits for employees)		
4. 전산운영비	32,992,710	33,454,567
(Computer system operation expenses)		
5. 임차료	223,745,717	195,458,402
(Rental expenses)		
6. 지급수수료	200,047,135	224,451,156
(Miscellaneous commissions)		
7. 접대비	87,781,934	103,531,596
(Entertainment expenses)		
8. 광고선전비	42,782,187	17,008,683
(Advertising expenses)		
9. 감가상각비	33,876,242	46,441,846
(Depreciation)		
10. 조사연구비	-	2,446,325
(Research and study expense)		
11. 연수비	41,379,834	7,327,353
(Training expense)		
12. 무형자산상각비	71,545,551	64,257,275
(Amortization on intangible assets)		
13. 세금과공과금	99,990,650	106,941,270
(Tax and dues)		
14. 등기소송비 및 공고비	24,478,791	58,649,190
(Legal expenses)		
15. 회의비	24,274,339	27,855,392
(Business Meeting Expenses)		
16. 인쇄비	5,768,719	7,293,226
(Printings Expenses)		
17. 여비교통비	36,720,200	43,417,668
(Travel Expenses)		
18. 차량유지비	18,299,118	20,505,170
(Vehicles Maintenance Expenses)		
19. 소모품비	33,897,637	26,078,265
(Supplies Expenses)		
20. 보험료	6,258,242	5,134,943
(Insurance Premium)		
21. 기타	120,689,248	61,665,563
(Others)		
(4) 기타의 영업비용	179,476,520	555,258,773
(Others)		
1. 총당금전입액	70,619,057	79,570,020
(Provision for allowances)		
① 신탁위험총당금전입액	70,619,057	79,570,020
(Provision for allowances for trust risk)		
2. 기타대손상각비	108,857,463	475,688,753
(Credit loss expenses)		

III. 영업이익 (Operating profit(loss))		5,235,811,017		5,941,599,646
과 목	제 15기 1분기 For the Period Ended Mar. 31, 2010		제 14기 1분기 For the Period Ended Mar. 31, 2009	
		금 액		금 액
IV. 영 업 외 수 익 (Non-operating income)		43,974,788		10,324,930
(1) 유형자산처분이익 (Gain on disposition of tangible assets)	-	-	-	-
(2) 기타 (Others)	43,974,788		10,324,930	
V. 영 업 외 비 용 (Non-operating expense)		10,358,390		4,000,000
(1) 유형자산처분손실 (Loss on disposition of tangible assets)	-	-	-	-
(2) 기부금 (Donations)	4,000,000		4,000,000	
(3) 기타 (Others)	6,358,390		-	
VI. 법인세비용차감전계속사업손익 (Net income(loss) before income tax from continuing operations)		5,269,427,415		5,947,924,576
VII. 계속사업손익 법인세비용 (Income tax expense from continuing operations)		1,209,399,338		1,786,896,079
VIII. 계속사업이익(손실) (Net income(loss) from continuing operations)		4,060,028,077		4,161,028,497
IX. 중단사업손익 (Net Income from Discontinued Operations)		-		-
X. 당기순이익(순손실) (Net income(loss))		4,060,028,077		4,161,028,497

대 차 대 조 표
(Balance Sheets)

제 21 기 2010년 3월 31일 현재
제 20 기 2009년 12월 31일 현재

KB인베스트먼트
KB Investment Co., Ltd.

(in KRW)

과 목	제21기 1분기 As of Mar. 31, 2010		제20기 As of Dec. 31, 2009	
자 산 (ASSETS)				
I. 유 동 자 산 (CURRENT ASSETS)		37,249,803,477		32,473,744,647
1. 현금 및 현금성 자산 (Cash and cash equivalents)		35,591,164,183		31,532,427,763
2. 단기 금융 상품 (Short-term financial instruments)				
대 손 총 당 금 (Allowance for doubtful account)				
3. 미 수 금 (Accounts Receivable)	438,771,920		285,134,640	
대 손 총 당 금 (Allowance for doubtful account)	(-)26,143,560	412,628,360		259,424,580
4. 미 수 수 익 (Accrued Income)	1,232,078,102		653,894,359	
대 손 총 당 금 (Allowance for doubtful account)	(-)641,072	1,231,437,030	(-)81,128	653,813,231
5. 선 급 법 인 세 (Prepaid income taxes)				14,570,470
6. 선 급 금 (Advance Payment)		13,906,507		11,840,109
7. 선 급 비 용 (Prepaid Expenses)		667,397		1,668,494
II. 창 업 투 자 자 산 (INVESTMENTS IN SMALL AND MEDIUM-SIZE ENTERPRISES)		60,592,863,501		62,403,431,707
(1) 투 자 실 적 자 산 (Investments in start-up venture enterprises)		47,852,746,326		48,604,762,821
1. 투 자 주 식 (Equity securities)		18,037,696,082		18,597,860,122
2. 투 자 채 권 (Debt securities)	4,888,332,000		5,391,989,719	
대 손 총 당 금 (Allowance for doubtful account)	(-)41,550,822	4,846,781,178	(-)353,021,041	5,038,968,678
3. 프 로 젝 트 투 자 (Project investments)				
대 손 총 당 금 (Allowance for doubtful account)				
4. 투 자 조 합 출 자 금 (Investments in venture investment partnerships)		24,968,269,066		24,967,934,021
(2) 경 영 지 원 자 산 (Investments for supporting small and medium-size enterprises)		12,740,117,175		13,798,668,886
1. 중 소 기 업 투 자 주 식 (Equity securities)		10,066,000,210		10,441,534,370
2. 중 소 기 업 투 자 채 권 (Debt securities)	320,000,000		1,119,000,000	
대 손 총 당 금 (Allowance for doubtful account)	(-)2,720,000	317,280,000	(-)9,511,500	1,109,488,500
3. 해 외 투 자 주 식 (Overseas equity securities)		1,984,112,285		1,874,921,336
4. 해 외 투 자 채 권 (Overseas Debt securities)	375,920,000		375,920,000	
대 손 총 당 금 (Allowance for doubtful account)	(-)3,195,320	372,724,680	(-)3,195,320	372,724,680
III. 기 업 구 조 조 정 투 자 자 산 (INVESTMENTS IN RESTRUCTURING ENTERPRISES)		5,538,925,165		5,069,400,904
1. 기 업 구 조 조 정 주 식 (Equity securities)		2,000,000,000		2,000,000,000
2. 기 업 구 조 조 정 채 권 (Debt securities)				
대 손 총 당 금 (Allowance for doubtful account)				
3. 기 업 구 조 조 정 조 합 출 자 금 (Investments in corporate restructuring partnerships)		3,538,925,165		3,069,400,904

IV. 비 유 동 자 산 (NON-CURRENT ASSETS)		24,973,508,963		26,014,562,752
(1) 투 자 자 산 (Investment Assets)		19,729,052,100		20,387,532,245
1. 매 도 가 능 증 권 (Available-for-Sale Securities)	15,215,572,124		15,486,550,781	
대 손 충 당 금 (Allowance for doubtful account)	(-)32,700,000	15,182,872,124	(-)32,700,000	15,453,850,781
2. 사 모 투 자 전 문 회 사 출 자 금 (Investments in private equity fund)		4,332,177,976		4,683,433,904
3. 장 기 금 용 상 품 (Long-term financial instruments)				
4. 장 기 대 여 금 (Loans to employees)				
대 손 충 당 금 (Allowance for doubtful account)				
5. 파 생 상 품 자 산 (Derivative assets)		214,002,000		250,427,560
(2) 유 형 자 산 (tangible assets)		57,238,732		53,751,094
1. 비 품 (Equipment)	324,594,995		318,270,337	
감 가 상 각 누 계 액 (Accumulated depreciation)	(-)267,360,263	57,234,732	(-)264,523,243	53,747,094
2. 임 차 점 포 시 설 물 (Furniture and fixtures)	225,940,000		225,940,000	
감 가 상 각 누 계 액 (Accumulated depreciation)	(-)225,936,000	4,000	(-)225,936,000	4,000
(3) 무 형 자 산 (Intangible Assets)		315,250,142		369,226,231
1. 소 프 트 웨 어 (Software)		315,250,142		369,226,231
(4) 기 타 비 유 동 자 산 (Other non-current assets)		4,871,967,989		5,204,053,182
1. 이 연 법 인 세 자 산 (Deferred tax assets)		2,734,755,656		3,066,870,849
2. 보 증 금 (Guarantee deposits paid)	1,338,436,000		1,338,406,000	
대 손 충 당 금 (Allowance for doubtful account)		1,338,436,000		1,338,406,000
3. 회 원 권 (Membership rights)		405,668,000		405,668,000
4. 장 기 미 수 수 익 (Long-term accrued Income)				
대 손 충 당 금 (Allowance for doubtful account)				
5. 장 기 미 수 금 (Long-term accounts Receivable)	491,385,416		491,385,416	
대 손 충 당 금 (Allowance for doubtful account)	(-)98,277,083	393,108,333	(-)98,277,083	393,108,333
자 산 총 계 (TOTAL ASSETS)		128,355,101,106		125,961,140,010
부 채 (LIABILITIES)				
I. 유 동 부 채 (CURRENT LIABILITIES)		21,341,727,221		21,038,907,537
1. 단 기 차 입 금 (Short-term Borrowings)		20,000,000,000		20,000,000,000
2. 미 지 급 비 용 (Accrued expenses)		148,475,956		374,320,713
3. 선 수 금 (Advances receipts)		690,949,028		127,461,012
4. 미 지 급 금 (Account payables)		79,961,370		73,994,012
5. 예 수 금 (Withholdings)		68,174,200		88,131,800
6. 미 지 급 배 당 금 (Dividends Payable)				
7. 선 수 수 익 (Unearned Revenues)		354,166,667		375,000,000

II. 비 유 동 부 채 (NON-CURRENT LIABILITIES)		112,015,946		111,995,146
1 퇴 직 급 여 총 당 금 (Allowance for retirement and severance benefit)	135,194,462		135,173,662	
국 민 연 금 전 환 금 (Contribution to National Pension Plan)	(-)2,405,550		(-)2,405,550	
퇴 직 보 험 예 처 금 (Due from Insurer Severance Benefit)	(-)20,772,966	112,015,946	(-)20,772,966	111,995,146
부 채 총 계 (TOTAL LIABILITIES)		21,453,743,167		21,150,902,683
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)		(-)2,389,948,481		(-)3,691,501,694
1. 투 자 주 식 평 가 이 익 (Unrealized holding gains for equity securities)		636,773,591		651,655,873
2. 투 자 주 식 평 가 손 실 (Unrealized holding loss for equity securities)		(-)3,669,831,008		(-)4,225,346,687
3. 매 도 가 능 증 권 평 가 이 익 (Unrealized holding gains for available-for-sale securities)		576,902,231		167,509,090
4. 매 도 가 능 증 권 평 가 손 실 (Unrealized holding loss for available-for-sale securities)		(-)666,557,210		(-)812,411,570
5. 지 분 법 자 본 변 동 (Unrealized gains on Equity Securities)		760,772,448		694,227,815
6. 부 의 지 분 법 자 본 변 동 (Unrealized Loss on Equity Securities)		(-)28,008,533		(-)167,136,215
V. 이 익 잉 여 금 (RETAINED EARNINGS)		45,645,512,793		44,855,945,394
1. 이 익 준 비 금 (Legal reserve)		3,711,695,155		3,711,695,155
2. 임 의 적 립 금 (Voluntary reserve)		3,845,010,557		3,845,010,557
3. 처 분 전 이 익 잉 여 금 (Unappropriated retained earnings)		38,088,807,081		37,299,239,682
자 본 총 계 (TOTAL SHAREHOLDERS' EQUITY)		106,901,357,939		104,810,237,327
부 채 와 자 본 총 계 (TOTAL LIABILITIES & SHAREHOLDERS' EQUITY)		128,355,101,106		125,961,140,010

손익계산서 (Income Statements)

제21(당)기 2010년 1월 1일부터 2010년 3월 31일까지
제20(당)기 2009년 1월 1일부터 2009년 3월 31일까지

KB인베스트먼트
KB Investment Co., Ltd.

(in KRW)

과목	제21기 For the period ended March 31, 2010		제20기 For the period ended March 31, 2009	
1. 영업수익 (OPERATING REVENUES)		4,216,012,232		2,684,277,430
1. 투자수익 (revenues on investments in small and medium-size enterprises)		1,004,696,072		392,909,131
1) 창업투자자산처분이익 (Gains on sales of investments)	392,995,177		134,903,928	
2) 창업투자주식배당금수익 (Dividends from equity securities)	113,656,726		31,956,311	
3) 창업투자채권이자 (Interest on debt securities)	80,718,029		224,485,558	
4) 프로젝트투자수익 (Gains on project investments)			-	
5) 창업투자주식지분법이익 (Gains on valuation of equity securities using the equity method of accounting)			-	
6) 창업투자채권전환수익 (Gains on conversion of debt securities)	417,326,140		-	
7) 기타투자수익 (Other investment revenues)			1,563,334	
2. 투자조합수익 (Revenues on Venture investment partnership)		889,837,994		744,441,767
1) 투자조합관리보수 (Fees on management of venture investment partnership)	638,629,702		510,965,272	
2) 투자조합분배수익 (Distribution from venture investment partnership)			-	
3) 투자조합출자금지분법평가이익 (Gains on valuation of investments in venture investment partnership using the equity method of accounting)	251,208,292		233,476,495	
3. 기업구조조정투자수익 (Revenues on Investments in restructuring enterprises)		232,806,117		909,753,332
1) 기업구조조정자산처분이익 (Gains on sales of investments)			-	
2) 기업구조조정주식배당금수익 (Dividends from equity securities)			-	
3) 기업구조조정채권이자 (Interest on debt securities)			-	
4) 기업구조조정조합관리보수 (Fees on management of corporate restructuring partnership)	50,823,317		264,057,534	
5) 기업구조조정조합지분법평가이익 (Gains on valuation of investments in corporate restructuring partnership using the equity method of accounting)	181,982,800		645,695,798	
4. 운용수익 (Other investment revenues)		2,088,672,049		610,573,200
1) 이자수익 (Interest Income)	228,925,690		184,061,105	
2) 매도가능증권처분이익 (Gains on sales of available-for-sale securities)	970,056,496		18,713,070	
3) 매도가능증권배당금수익 (Dividends from available-for-sale securities)	132,867,053		57,015,030	
4) 매도가능증권이자 (Interest on available-for-sale securities)	58,967,012		45,379,450	
5) 사모투자전문회사처분이익 (Gains on sales of private equity)			-	
6) 사모투자전문회사관리보수 (Fees on management of private equity fund)	592,680,740		305,404,545	
7) 사모투자전문회사지분법평가이익 (Gains on valuation of investments in private equity fund using the equity method of accounting)	105,175,058		-	
8) 파생상품평가이익 (Gain on sales of derivatives)			-	
9) 파생상품평가이익 (Valuation gains on derivatives)			-	
5. 경영자문료수익 (Consulting fees)				26,600,000

II. 영 업 비 용 (OPERATING EXPENSES)		3,510,096,496		1,899,463,567
1. 투 자 및 금 용 비 용 (INVESTMENT AND FINANCIAL EXPENSES)		1,712,882,640		394,575,637
1) 이 자 비 용 (Interest expenses)	249,419,175		122,798,630	
2) 지 급 수 수 료 (Commission expenses)			3,268,100	
3) 창 업 투 자 자 산 처 분 손 실 (Losses on sales of investments in small and medium-size enterprises)	83,008,888		-	
4) 창 업 투 자 주 식 손 상 차 손 (Impairment losses on investments in small and medium-size enterprises)	970,813,940		201,299,775	
5) 창 업 투 자 채 권 대 손 상 각 비 (Bad debt expenses on investments in small and medium-size enterprises)			-	
6) 프 로 쥍 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)			-	
8) 매 도 가 능 증 권 손 상 차 손 (Impairment losses on available -for- sale securities)			61,387,744	
9) 매 도 가 능 증 권 대 손 상 각 비 (Bad debt expenses on available -for- sale securities)			-	
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)	372,401,633		4,027,553	
11) 파 생 상 품 평 가 손 실 (Valuation gains on derivatives)	36,245,560		-	
12) 기 타 의 대 손 상 각 비 (Other bad debt expenses)	993,444		1,793,835	
2. 투 자 조 합 비 용		328,541,232		75,469,122
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)	328,541,232		75,469,122	
3. 기 업 구 조 조 정 투 자 비 용				5,415,982
1) 기 업 구 조 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)			5,415,982	
3) 지 급 수 수 료 (Commission expenses)			-	
4. 일 반 관 리 비 (administrative expenses)		1,468,672,624		1,424,002,826
III. 영 업 이 익 (OPERATING INCOME(LOSSES))		705,915,736		784,813,863
IV. 영 업 외 수 익 (NON-OPERATING INCOME)		231,396		7,477,120
1. 임 직 원 대 여 금 이 자 (Interest on loans to employees)				
2. 대 손 충 당 금 환 입 (Reversal of allowance for doubtful accounts)	212,500		7,270,000	
3. 유 형 자 산 처 분 이 익 (Gains on disposition of tangible assets)	8,896		197,120	
4. 잡 수 익 (Miscellaneous gains)	10,000		10,000	
V. 영 업 외 비 용 (NON-OPERATING EXPENSES)				420,000
1. 유 형 자 산 처 분 손 실 (Losses on disposition of tangible assets)			-	
2. 기 부 금 (Contributions)			-	
3. 회 원 권 손 상 차 손 (Impairment loss on membership rights)			-	
4. 잡 손 실 (Miscellaneous losses)			420,000	
VI. 법 인 세 비 용 차 감 전 계 속 사 업 손 익 (CONTINUING OPERATION INCOME BEFORE INCOME TAX)		706,147,132		791,870,983

VII. 계속 사업 손익 법인세비용 (INCOME TAX EXPENSE)		(-)83,420,267		6,556,785
VIII. 당기순이익 (NET INCOME FOR THE YEAR)		789,567,399		785,314,198

대 차 대 조 표

제 14(당) 기 2010년 3월 31일 현재 (As of March 31, 2010)

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

KB선물 (3월 결산법인)

KB Futures

(Unit : Korean won)

과 목	제14기 As of March 31, 2010	제13기 As of March 31, 2009
자산		
(Assets)		
I. 현금 및 예치금	195,285,208,098	133,160,844,514
(Cash and deposits)		
가. 현금 및 현금성자산	9,961,252,622	708,336,063
(Cash and cash equivalents)		
1) 보통예금	1,461,252,622	708,336,063
(Demand deposits)		
2) 양도성예금증서	8,500,000,000	
(certificate of deposits)		
나. 예치금	185,323,955,476	132,452,508,451
(Deposits)		
II. 유가증권	18,035,454,599	26,359,739,469
(Securities)		
가. 매도가능증권	9,558,976,504	8,522,242,762
(Available-for-sale securities)		
나. 만기보유증권	8,476,478,095	17,837,496,707
(Held-to-maturity securities)		
III. 유형자산	689,141,050	975,653,874
(Tangible assets)		
(감가상각누계액)	(-)1,537,843,814	(-)962,050,893
(Accumulated depreciation)		
1) 기구비품감가상각누계액	(-)1,205,011,147	(-)640,558,027
(Accumulated depreciation)		
2) 기타유형자산상각누계액	(-)332,832,667	(-)321,492,866
(Accumulated depreciation)		
가. 기구비품	1,833,307,664	1,519,277,567
(Furniture and equipments)		
나. 기타유형자산	393,677,200	418,427,200
(Other tangible assets)		
IV. 기타자산	5,927,090,565	5,074,478,806
(Other assets)		
가. 미수금	28,853,899	16,710,000
(Accounts Receivable)		
나. 미수수익	1,117,471,568	925,834,501
(Accrued Income)		
다. 선급금	67,925,000	38,500,000
(Advance payments)		
라. 선급비용	131,572,720	98,086,804
(Prepaid expenses)		
마. 보증금	383,258,150	352,837,000
(Guarantee)		
바. 손해배상공동기금	3,052,627,400	2,501,756,515
(Collective fund for default loss)		
사. 무형자산	520,828,258	525,747,653
(Intangible assets)		
1) 소프트웨어	34,313,687	7,409,384
(Software)		
2) 기타무형자산	486,514,571	518,338,269
(Other Intangible assets)		
아. 기타	624,553,570	615,006,333
(Others)		
자 산 총 계	219,936,894,312	165,570,716,663
(Total Assets)		
부채		
(Liabilities)		
I. 예수부채	177,835,173,480	122,861,294,181
(Deposits)		
가. 투자자에수금	177,835,173,480	122,861,294,181
(Customers' deposits)		
1) 위탁거래에수금	163,289,519,077	121,312,318,712
(Customers' deposits for brokerage)		
2) 위탁거래외화예수금	14,545,654,403	1,548,975,469
(Overseas deposits for trading)		
II. 차입부채		7,000,000,000
(Loan)		
가. 원화차입금		7,000,000,000
(Loan)		

III.기타부채		3,875,055,672		4,276,259,268
(Other liabilities)				
가.퇴직급여충당금	669,340,882		505,051,430	
(Reserve for severance and retirement benefits)				
나.미지급법인세	592,708,286		1,349,359,070	
(Accrued income taxes)				
다.미지급금	1,073,168,630		667,014,108	
(Accounts payable)				
라.미지급비용	117,454,284		275,292,966	
(Accrued expenses)				
마.이연법인세부채	1,360,879,527		1,270,434,799	
(Deferred income tax liabilities)				
바.제세금예수금	61,504,063		209,106,895	
(Withholding income taxes)				
부 채 총 계		181,710,229,152		134,137,553,449
(Total liabilities)				
자본				
(Stockholder's equity)				
I.자본금		20,000,000,000		20,000,000,000
(Capital stock)				
가.보통주자본금		20,000,000,000		20,000,000,000
(Common stock)				
II.기타포괄손익누계액		5,116,001,673		4,307,349,355
(Accumulated other comprehensive income)				
가.매도가능증권평가이익		5,116,001,673		4,307,349,355
(Gain on valuation of securities available for sale)				
III.이익잉여금		13,110,663,487		7,125,813,859
(Retained earnings)				
가.이익준비금		1,590,000,000		690,000,000
(Reserve for loss on futures trading)				
나.선물거래책임준비금		65,522,154		65,522,154
(Reserve for loss on futures transactions)				
다.미처분이익잉여금		11,455,141,333		6,370,291,705
(Retained earnings before appropriations)				
자 본 총 계		38,226,665,160		31,433,163,214
(Total stockholder's equity)				
부 채 와 자 본 총 계		219,936,894,312		165,570,716,663
(Total liabilities and stockholder's equity)				

손익계산서

제14(당기) 2009년 4월 1일부터 2010년 3월 31일까지
제13(전기) 2008년 4월 1일부터 2009년 3월 31일까지

KB선물(3월 결산법인)
KB Futures

(Unit : Korean won)

과 목	제14기 For the Period Ended March 31, 2010	제13기 For the Period Ended March 31, 2009
Ⅰ. 영업수익 (Operating income)	29,378,154,740	32,278,750,236
가. 수수료수익 (Commissions received)	16,945,132,524	11,185,392,853
1) 수탁수수료 (Brokerage commissions)	16,945,132,524	11,185,392,853
나. 파생상품거래이익 (Gain on derivatives transactions)	7,046,750,000	14,846,228,965
1) 선물거래이익 (Gain on sales of futures)	7,046,650,000	14,757,750,000
2) 장외파생상품거래이익 (Gain on sales of OTC derivatives)	100,000	80,550,000
3) 해외선물거래이익 (Gain on settlement of futures)	-	7,928,965
다. 이자수익 (Interest income)	5,104,529,216	5,717,742,293
1) 채권이자 (Interest on bonds)	656,923,523	906,279,329
2) 증금예치금이자 (Interest on deposits with KSFC)	2,661,591,033	3,744,027,292
3) 양도성예금증서이자 (Interest on certificate of deposits)	563,558,031	493,222,152
4) 금융기관예치금이자 (Interest on deposits)	1,131,460,533	314,055,973
5) 환매조건부채권매수이자 (Interest on securities purchased under resale agreements)	-	14,435,069
6) 예금이자 (Interest on deposits)	17,333,606	85,234,969
7) 기타이자 (Other Interest income)	73,662,490	160,487,509
라. 외환거래이익 (Gain on foreign transactions)	-	258,556,006
1) 외환환산이익 (Gain on foreign exchanges translation)	-	258,556,006
마. 기타의 영업수익 (Others)	281,743,000	270,830,119
Ⅱ. 영업비용 (Operating expenses)	20,436,971,829	24,256,063,590
가. 수수료비용 (Commissions expense)	3,683,115,985	2,265,029,534
1) 매매수수료 (Trading commissions)	3,603,407,654	2,217,200,318
2) 송금수수료 (Commissions Paid on Remittance)	10,080,631	-
3) 기타수수료비용 (Other commissions)	69,627,700	47,829,216
나. 파생상품거래손실 (Loss on derivatives transactions)	4,510,619,798	7,331,052,831
1) 선물매매손실 (Loss on sales of futures)	4,417,041,000	7,194,220,000
2) 옵션매매손실 (Loss on sales of option)	92,635,000	-
3) 해외선물거래손실 (Gain on settlement of futures)	43,798	5,402,831
4) 장외파생상품거래손실 (Loss on sales of OTC derivatives)	900,000	131,430,000
다. 이자비용 (Interest expense)	712,727,410	1,123,987,954
1) 차입금이자 (Interest on borrowings)	109,535,888	1,434,520
2) 투자자예탁금이용료 (Interest on customer's deposits)	603,191,522	1,122,553,434
라. 외환거래손실 (Loss on foreign transactions)	194,167,822	15,866,693
1) 외환환산손실 (Loss on foreign exchanges translation)	193,152,745	673,521
2) 외환차손 (Loss on foreign currency transactions)	1,015,077	15,193,172
마. 판매비와일반관리비 (General and administrative expenses)	11,336,340,814	13,520,126,578
1) 급여 (Salary)	5,661,594,033	8,381,650,613
2) 퇴직급여 (Severance pay)	355,935,088	694,981,783
3) 복리후생비 (Other benefits for employees)	418,424,544	462,089,966
4) 전산운영비 (Computer system operation expenses)	1,402,037,947	1,224,020,552
5) 임차료 (Rental expenses)	630,342,025	604,302,149
6) 지급수수료 (Miscellaneous commissions)	157,612,201	61,975,571

7) 접대비 (Entertainment expenses)	310,415,217		257,691,604	
8) 광고선전비 (Advertising expenses)	60,334,411		8,765,227	
9) 감가상각비 (Depreciation)	630,944,188		428,673,719	
10) 연수비 (Training expenses)	13,426,355		13,838,340	
11) 무형자산상각비 (Amortization of intangible assets)	180,071,945		65,515,605	
12) 세금과공과 (Tax and dues)	414,230,431		330,367,560	
13) 회의비 (Conference expenses)	61,665,171		73,832,543	
14) 인쇄비 (Printing expenses)	2,329,380		4,481,470	
15) 여비교통비 (Traveling expenses)	40,583,652		72,681,437	
16) 차량유지비 (Maintenance expenses of cars)	60,531,280		51,740,463	
17) 소모품비 (Office supplies expenses)	8,188,727		9,009,750	
18) 보험료 (Insurance expenses)	56,297,061		47,483,765	
19) 행사비 (Events expenses)	56,664,370		6,623,260	
20) 기타 (Miscellaneous expenses)	814,712,788		720,401,201	
		8,941,182,911		8,022,686,646
III. 영 업 이 익 (Operating profit)				
IV. 영업외수익 (Non-operating income)		85,438,857		19,911,364
가. 잡수익 (Miscellaneous income)	85,438,857		19,911,364	
V. 영업외비용 (Non-operating expenses)		1,104,485,470		178,585,217
가. 유형자산처분손실 (Loss on disposition of tangible assets)	23,242,000		76,764	
나. 기부금 (Donations)	1,564,780		500,000	
다. 잡손실 (Miscellaneous losses)	1,079,678,690		178,008,453	
VI. 법인세차감전순이익(순손실) (Net income before income tax expense)		7,922,136,298		7,864,012,793
VII. 계속사업순이익 법인세비용 (Income tax expense)		1,937,286,670		2,175,766,833
IX. 당 기 순 이 익 (Net income)		5,984,849,628		5,688,245,960

대 차 대 조 표 (Balance Sheet)

제12기 : 2010년 3월 31일 현재
제11기 : 2009년 12월 31일 현재

KB신용정보 (KB Credit Information)

(KRW)

계 정 과 목 (Title of Account)	제12기 As of Mar. 31, 2010		제11기 As of Dec. 31, 2009	
	금	액 (Amount)	금	액 (Amount)
자 산				
Assets				
I. 유 동 자 산		12,428,058,325		15,554,964,317
Current assets				
(1) 당 좌 자 산		12,428,058,325		15,554,964,317
(Quick assets)				
1. 현금및현금성자산		1,562,975,732		5,233,035,790
(Cash and cash equivalents)				
2. 단기 금융 상품		5,995,273,422		5,208,263,280
(Short-term financial instruments)				
3. 매 출 채 권	4,680,068,665		4,631,395,106	
(Trade receivables)				
(대 손 총 당 금)	(25,559,608)	4,654,509,057	(24,871,169)	4,606,523,937
(Allowance for Doubtful Accounts)				
4. 미 수 금	12,816,557		16,242,250	
(Non-trade Receivables)				
(대 손 총 당 금)	(6,101,553)	6,715,004	(6,303,659)	9,938,591
(Allowance for Doubtful Accounts)				
5. 미 수 수 익		49,214,914		64,402,521
(Accrued Revenues)				
6. 선 급 비 용		157,339,430		32,075,995
(Prepaid Expenses)				
7. 선 급 금	2,040,971	-	402,737,892	-
(Advance Payments)				
(대 손 총 당 금)	(10,205)	2,030,766	(2,013,689)	400,724,203
(Allowance for Doubtful Accounts)				
II. 비 유 동 자 산		17,993,116,354		13,824,520,473
Non-current assets				
(1) 투 자 자 산		2,944,712,165		2,777,029,650
(Investments)				
1. 장기 금융 상품		167,692,515		10,000
(Long-term financial instruments)				
2. 제 가 입 권		2,777,019,650		2,777,019,650
(Deposits paid for memberships)				
(2) 유 형 자 산		1,363,855,892		1,067,975,324
(Tangible assets)				
1. 임차점포시설물	1,389,765,438		1,109,288,038	
(Leasehold improvements)				
(감가상각누계액)	(960,770,703)	428,994,735	(897,352,131)	211,935,907
(Accumulated depreciation)				
2. 비 품	3,012,200,098		2,825,268,098	
(Office equipment)				
(감가상각누계액)	(2,403,625,135)	608,574,963	(2,327,680,563)	497,587,535
(Accumulated depreciation)				
3. 기 계 장 치	3,494,306,142		3,473,896,351	
(Machinery)				
(감가상각누계액)	(3,168,019,948)	326,286,194	(3,115,444,469)	358,451,882
(Accumulated depreciation)				

(Accumulated depreciation)				
(3) 무형자산 (Intangible Assets)		345,776,774		385,011,645
1. 개발비 (Development costs)		28,183,666		29,163,794
2. 기타무형자산 (Other Intangible Assets)		317,593,108		355,847,851
(4) 기타비유동자산 (Other non-current assets)		13,338,771,523		9,594,503,854
1. 임차보증금 (Guarantee Deposits)		12,965,300,000		9,209,228,760
2. 이연법인세자산 (Deferred income tax assets)		373,471,523		385,275,094
< 자산 총계 > (Total Assets)		30,421,174,679		29,379,484,790
부채 Liabilities				
I. 유동부채		4,481,771,751		4,130,200,392
1. 단기차입금 (Short-term Borrowings)		-		-
2. 미지급비용 (Accrued expenses)		3,249,467,811		2,670,506,426
3. 미지급법인세 (Income taxes payable)		502,044,493		820,878,054
4. 예수금 (Withholdings)		566,135,480		623,230,502
5. 미지급금 (Non trade payables)		152,213,958		0
6. 유동이연법인세부채 (Deferred income tax liabilities)		11,910,009		15,585,410
II. 비유동부채 Long-term liabilities		1,642,842,344		1,642,842,344
1. 퇴직급여충당금 (Reserve for Retirement and Severance Benefits) (퇴직신탁예치금) (Deposits for Retirement and Severance Benefits) (퇴직연금운용자산) (Pension for Retirement and Severance Benefits)				
2. 손해배상위험충당금 (Allowance for Indemnity)		1,628,576,191		1,628,576,191
3. 기타충당부채 (Other Provision)		14,266,153		14,266,153
< 부채 총계 > Total liabilities		6,124,614,095		5,773,042,736
자본 Stockholders' equity				
I. 자본금 Capital stock		6,262,000,000		6,262,000,000
1. 보통주자본금 (Common stock)		6,262,000,000		6,262,000,000
II. 자본잉여금 Additional Paid-in and Other Capital		1,421,789,955		1,421,789,955
1. 주식발행초과금		1,188,805,592		1,188,805,592

(Additional Paid-in Capital)			
2. 기타자본잉여금 (Other Additional Capital)		232,984,363	232,984,363
III. 이익잉여금		16,612,770,629	15,922,652,099
Retained earnings			
1. 이익준비금 (Legal Appropriated Retained Earnings)		3,131,000,000	3,131,000,000
2. 미처분이익잉여금 (Retained Earnings before Appropriation)		13,481,770,629	12,791,652,099
<자본총계> (Total Stockholders` Equity)		24,296,560,584	23,606,442,054
<부채와 자본총계> (Total Liabilities and Stockholders` Equity)		30,421,174,679	29,379,484,790

손익계산서
(Income Statement)

제12기: 2010년1월1일부터 2010년 3월31일까지
제11기: 2009년1월1일부터 2009년 3월31일까지

KB신용정보(KB Credit Information)

(KRW)

계정 과 목 (Title of Account)	제12기 For the Period Ended Mar. 31, 2010		제11기 For the Period Ended Mar. 31, 2009	
	금	액 (Amount)	금	액 (Amount)
I. 매출 Sales		11,518,777,454		12,891,903,820
(1) 용역수입 (Revenues-Services)		11,518,777,454		12,891,903,820
1. 채권추심용역수입 (Collection fees)	10,389,874,754		11,421,574,320	
2. 임대차조사용역수입 (Lease Investigation fees)	1,120,634,000		1,418,284,500	
3. 민원대행용역수입 (Delivery fees)	2,678,700		37,485,000	
4. 신용조사용역수입 (Credit Investigation fees)	5,590,000		14,560,000	
II. 매출원가 Cost of Service		6,835,933,421		7,670,793,501
1. 통신비 (Communication Expenses)	468,289,276		641,470,160	
2. 지급수수료 (Service Fees)	6,300,945,555		6,946,753,761	
3. 등기소송비 (Registration Expenses)	66,698,590		82,569,580	
III. 매출총이익(I - II) Gross Profit		4,682,844,033		5,221,110,319
IV. 판매비와관리비 Selling and Administrative Expenses		3,858,824,603		3,928,511,225
(1) 인건비 Salaries and Wages		2,102,470,023		2,206,870,584
1. 임원급여 (Executive Compensations)	203,925,804		256,700,000	
2. 직원급여 (Employee Salary Expenses)	1,125,037,120		1,174,200,193	
3. 제수당 (Miscellaneous Benefits)	580,024,659		575,992,014	
4. 퇴직급여충당금전입액 (Contribution to Provision for Severance Benefits)	193,482,440		199,978,377	
(2) 물건비 Non-salary Administrative Expenses		1,756,354,580		1,721,640,641
1. 복리후생비 (Employee Benefits)	482,471,560		477,929,978	
2. 여비교통비 (Travel Expenses)	14,860,500		23,262,900	
3. 세금과공과 (Taxes and Dues)	29,489,960		25,324,360	
4. 소모품비 (Supplies Expenses)	64,478,500		61,207,720	
5. 도서인쇄비 (Publication Expenses)	2,653,050		8,903,160	
6. 지급임차료 (Rental Expenses)	123,049,625		237,255,949	
7. 수선유지비 (Repairs Expenses)	52,691,095		68,407,009	
8. 차량비	97,248,940		97,384,270	

(Vehicles Maintenance Expenses)				
9. 보 험 료 (Insurance Premium)	7,789,011		3,320,679	
10. 지 급 수 수 료 (Service Fees)	480,754,236		380,642,601	
11. 운 반 보 관 료 (Freight Expenses)	19,481,700		8,293,200	
12. 업 무 추 진 비 (Entertainment Expenses)	2,427,000		6,753,200	
13. 회 의 비 (Conference Expenses)	71,923,570		60,292,298	
14. 광 고 선 전 비 (Advertising Expenses)	19,929,718		2,829,501	
15. 교 육 훈 련 비 (Training Expenses)	6,540,300		12,456,080	
16. 포 상 비 (Reward Expenses)	4,224,000		737,010	
17. 등 기 소 송 비 (Registration Expenses)	43,943,951		18,322,300	
18. 감 가 상 각 비 (Depreciation Expenses)	191,938,623		151,428,743	
19. 무 형 자 산 상 각 비 (Amortization Expenses on Intangible Assets)	39,770,802		71,422,250	
20. 대 손 상 각 비 (Bad Debt Expenses)	688,439		5,467,433	
21. 손 해 배 상 총 당 비 (Contribution to Provisions for Other Estimated Liabilities)			-	
V. 영 업 이 익(III-IV) Operating Income		824,019,430		1,292,599,094
VI. 영 업 외 수 익 Non-operating Revenues		54,995,849		435,595,590
(1) 이 자 수 익 (Interest Revenues)		52,770,259		426,097,693
(2) 대 손 총 당 금 환 입 (Reversal of Allowance for Doubtful Accounts)		2,205,590		6,098,303
(3) 잡 이 익 (Miscellaneous Revenues)		20,000		3,399,594
(4) 부 의 영 업 권 환 입 (Amortization on Negative Goodwill)				0
(5) 투 자 자 산 처 분 이 익				-
VII. 영 업 외 비 용 Non-operating Expenses		494,792		8,178,740
(1) 기 타 의 대 손 상 각 비 (Other Bad Debt Expenses)				
(2) 유 형 자 산 처 분 손 실 (Losses on Disposition of Property, Plant, and Equipment)				
(3) 잡 손 실 (Miscellaneous Losses)		494,792		2,532,729
(4) 전 기 오 류 수 정 손 실 (Losses on prior period adjustment)				
(5) 투 자 자 산 감 액 손 실 (Impairment Losses on Investments)				
(6) 기 부 금 (A contribution)				
(7) 기 타 총 당 부 채 전 입 액 (Contribution to other provisions)				
(8) 이 자 비 용 (Interest Expenses)		-		5,646,011

VIII. 법인세차감전순이익(V+VI-VII) Income Before Income Tax Expenses		878,520,487		1,720,015,944
IX. 법인세비용 Income Tax Expenses		188,401,957		395,285,744
X. 당기순이익(IX-X) Net Income		690,118,530		1,324,730,200
XI. 주당순이익 Earnings per share		551		1,058

재무상태표
Statement of Financial Position

당 기 : 2010. 3. 31. 현재
전 기 : 2009. 12. 31. 현재
Current Period : March 31, 2010
Prior Period : December 31, 2009

KB데이터시스템
KB Data Systems CO.,Ltd

(금액단위 : 원)
(Unit : Korean Won)

과 목 Title of Account	As of Mar. 31, 2010 Current Period		As of Dec. 31, 2009 Prior Period	
	금 액 Amount		금 액 Amount	
자 산 (Assets)				
I. 유 동 자 산 (Current assets)		38,159,177,169		35,185,345,100
(1). 당 좌 자 산 (Quick assets)		38,159,177,169		35,037,211,620
1. 현금및현금성자산 (Cash and cash equivalents)		2,003,363,800		1,285,563,660
2. 단기금융상품 (Short-term financial instruments)		11,600,000,000		15,550,000,000
3. 매출 채 권 (Accounts receivable)	14,901,134,661		4,709,763,466	
대손충당금 (Allowance for doubtful accounts)	74,505,673	14,826,628,988	23,548,817	4,686,214,649
4. 단기대여금 (Short-term loans)	19,080,000		20,178,000	
대손충당금 (Allowance for doubtful accounts)	95,400	18,984,600	100,890	20,077,110
5. 미수금 (Other receivable)		7,531,070		
6. 미 수 수 익 (Accrued income)		86,892,914		576,444,529
7. 용역미수금 (Service receivables)	8,932,708,545		12,657,512,873	
대손충당금 (Allowance for doubtful accounts)	44,663,543	8,888,045,002	63,287,564	12,594,225,309
8. 선 급 금 (Advance Payments)		110,215,789		52,810,446
9. 선 급 비 용 (Prepaid Expenses)		613,860,093		271,875,917
10. 이연법인세자산 (Deferred tax asset)		3,654,913		
(2). 재 고 자 산 (inventories)				148,133,480
1. 상 품 (merchandise)				148,133,480
II. 비 유 동 자 산 (Non-current assets)		2,925,835,056		2,769,661,687
(1). 투 자 자 산 (Investments assets)		1,714,871,133		1,691,462,700
1. 장 기 대 여 금 (Long-term loans)	263,040,000		295,460,000	
대손충당금 (Allowance for doubtful accounts)	1,315,200	261,724,800	1,477,300	293,982,700
2. 제 가 입 권 (Memberships)		1,453,146,333		1,397,480,000
(2). 유 형 자 산 (Tangible assets)		233,610,301		263,399,941
1. 기 계 장 치 (Machinery and equipment)	1,068,251,321		1,095,864,381	
감가상각누계액 (Accumulated depreciation)	877,277,919	190,973,402	898,643,957	197,220,424
2. 차 량 운 반 구 (Vehicles)	27,955,526		27,955,526	
감가상각누계액 (Accumulated depreciation)	27,141,234	814,292	24,214,614	3,740,912
3. 비 품 (Furniture and fixtures)	489,679,460		489,572,460	
감가상각누계액 (Accumulated depreciation)	447,856,853	41,822,607	427,133,855	62,438,605
(3). 무 형 자 산 (Intangible assets)		202,665,098		39,269,629
1. 소 프 트 웨 어 (Software)		202,665,098		39,269,629

(4). 기타비유동자산 (Other non-current assets)		774,688,524		775,529,417
1. 이연법인세자산 (Deferred tax assets)		82,023,882		102,972,157
2. 보증금 (Guarantee deposits)		692,664,642		672,557,260
자산 총계 (Total assets)		41,085,012,225		37,955,006,787
부채 (Liabilities)				
I. 유동부채 (Current liabilities)		21,880,774,529		22,626,965,637
1. 매입채무 (Accounts payable)		20,287,365,025		13,090,027,849
2. 단기차입금 (Short-term borrowings)				7,000,000,000
3. 미지급금 (Other accounts payable)		182,562,969		
4. 미지급법인세 (Income tax payable)		335,091,845		1,366,972,513
5. 미지급배당금 (Dividends Payable)				
6. 부가세예수금 (VAT Withholdings)		574,680,315		638,034,906
7. 선수금 (Advances received)		159,858,097		53,520,000
8. 예수금 (Withholdings)		275,039,498		295,593,981
9. 미지급비용 (Accrued expenses)		66,176,780		76,216,926
10. 이연법인세부채 (Deferred Income tax liabilities)				106,599,462
II. 비유동부채 (Long-term liabilities)		1,737,892,934		2,040,199,637
1. 퇴직급여충당금 (Accrued severance benefits)	7,737,768,798		6,797,071,338	
국민연금전환금 (Transfer to national pension fund)	47,721,400		47,777,200	
퇴직연금운용자산 (Retirement pension assets)	5,952,154,464	1,737,892,934	4,709,094,501	2,040,199,637
부채 총계 (Total liabilities)		23,618,667,463		24,667,165,274
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)		9,466,344,762		5,287,841,513
1. 법정적립금 (Legal reserve)		3,009,987,200		3,009,987,200
2. 임의적립금 (Voluntary reserve)		5,721,820,135		521,820,135
3. 미처분이익잉여금 (Unappropriated retained earnings)		734,537,427		1,756,034,178
(당기순이익) (Total retained earnings)		(660,259,653)		(1,748,874,744)
자본 총계 (Total shareholders' equity)		17,466,344,762		13,287,841,513
부채와자본 총계 (Total liabilities and shareholders' equity)		41,085,012,225		37,955,006,787

손익계산서

Income Statement

당기 : 2010. 1. 1 부터 2010. 3. 31 까지
 전기 : 2009. 1. 1 부터 2009. 3. 31 까지
 Current Period : Years Ended March 31, 2010
 Prior Period : Years Ended March 31, 2009

KB데이터시스템
 KB Data Systems CO.,Ltd

(금액단위 : 원)
 (Unit : Korean Won)

과 목 Title of Account	For the Periods ended Mar. 31, 2010		For the Periods ended Mar. 31, 2009	
	Current Period		Prior Period	
	금 액 Amount		금 액 Amount	
I. 매출액 (SALES)		22,351,460,739		22,139,649,189
1. 상품매출 (Sales of merchandise)	4,141,828,556		2,634,225,750	
2. 용역수익 (Service revenue)	18,209,632,183		19,505,423,439	
II. 매출원가 (COST OF SALES)		20,233,706,692		19,094,250,234
1. 상품매출원가 (Cost of merchandise)	4,060,309,779		2,546,988,750	
2. 용역매출원가 (Cost of service)	16,173,396,913		16,547,261,484	
III. 매출총이익 (GROSS PROFIT)		2,117,754,047		3,045,398,955
IV. 판매비와관리비 (SELLING AND ADMINISTRATIVE EXPENSES)		1,450,395,038		1,356,347,339
1). 인건비 (Payroll)	969,333,003		857,211,664	
1. 급여 (Salaries)	924,757,104		851,876,804	
2. 퇴직급여 (Provision for severance benefits)	44,575,899		5,334,860	
2). 경비 (Expenses)	481,062,035		499,135,675	
1. 복리후생비 (Employee benefits)	59,548,519		88,760,989	
2. 여비교통비 (Travel)	45,000		355,000	
3. 통신비 (Communication)	17,177,557		11,045,857	
4. 세금과공과 (Taxes and dues)	20,243,566		24,212,066	
5. 소모품비 (Supplies)	5,098,573		7,629,311	
6. 도서인쇄비 (Publication)	4,643,528		5,698,139	
7. 지급임차료 (Rental)	128,269,967		122,299,085	
8. 감가상각비 (Depreciation)	14,186,292		18,972,506	
9. 무형자산상각비 (Amortization on intangible asset)	7,404,608		4,206,553	
10. 대손상각비 (Bad debt expenses)	0		0	
11. 수선유지비 (Repair)	5,578,820		3,746,365	
12. 차량비 (Vehicle)	30,683,751		23,235,809	
13. 보험료 (Insurance expenses)	1,405,233		1,292,687	
14. 지급수수료 (Commissions)	63,712,381		85,238,786	
15. 업무추진비 (Business Development Expenses)	27,851,451		33,577,942	
16. 광고선전비 (Advertising)	750,000		3,894,098	
17. 교육훈련비 (Education and training)	4,942,588		1,152,220	
18. 경상연구개발비 (Ordinary development cost)	84,155,828		57,342,996	

19. 조사연구비 (Research cost)	0		1,200,000	
20. 포 상 비 (Bonuses)	0		0	
21. 등기소송비 (Registration and legal fees)	1,374,650		184,000	
22. 전산업무비 (IT maintenance)	3,989,723		5,091,266	
V. 영 업 이 익 (OPERATING INCOME)		667,359,009		1,689,051,616
VI. 영업외수익 (NON-OPERATING INCOME)		206,921,277		604,845,321
1. 이자수익 (Interest income)	183,904,442		405,281,376	
2. 유형자산처분이익 (Gains on disposition of property and equipment)	0		0	
3. 대손충당금환입 (Reversal of allowance for doubtful accounts)	21,836,749		16,119,118	
4. 외환차익 (Gain on foreign currency transactions)	0		3,815,541	
5. 제가입권손상차손환입 (Reversal of impairment loss on membership)	0		179,333,630	
6. 잡익 (Miscellaneous non-operating gains)	1,180,086		295,656	
VII. 영업외비용 (NON-OPERATING EXPENSES)		0		1,409,985
1. 이자비용 (Interest expenses)	0		1,409,985	
2. 기 부 금 (Donations)	0		0	
3. 유형자산처분손실 (Loss on disposal of tangible assets)	0		0	
4. 외환차손 (Loss on foreign currency transaction)	0		0	
5. 제가입권손상차손 (Impairment loss on membership)	0		0	
6. 잡 손 (Miscellaneous non-operating Losses)	0		0	
VIII. 법인세비용차감전순이익 (INCOME BEFORE INCOME TAX)		874,280,286		2,292,486,952
IX. 법인세비용 (INCOME TAX EXPENSE)	214,020,633	214,020,633	543,612,208	543,612,208
X. 당기순이익 (NET INCOME FOR THE PERIOD)		660,259,653		1,748,874,744
X I .주당순익 (EARNING PER SHARE)				
기본주당순이익 (Basic earning per share)		825 원		2,186 원