

본 자료의 일부는 외부감사인의 회계감사(검토)가 완료되지 않은 상태에서 작성된 것으로
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 반기 2010년 6월 30일 현재

제2기 2009년 12월 31일 현재

(주) KB금융지주

(단위 : 백만원)

KB Financial Group Inc.

(in Million won)

| 과 목 | 제3(당)기 반기 | 제2(전기) |
|--|-------------------|-------------------|
| 자 산 | | |
| (Assets) | | |
| I. 현금 및 예치금 | 854,133 | 845,366 |
| (Cash & Due from Banks) | | |
| 1. 예치금 | 854,133 | 845,366 |
| (Due from Banks) | | |
| II. 유가증권 | 17,687,578 | 17,612,122 |
| (Securities) | | |
| 1. 지분법적용투자주식 | 17,687,578 | 17,612,122 |
| (Investment Stock Using the Equity Method) | | |
| III. 대출채권 | 159,200 | 169,150 |
| (Loans) | | |
| 대손충당금 | (800) | (850) |
| (Allowance for Credit Losses) | | |
| 1. 대출금 | 160,000 | 170,000 |
| (Loans) | | |
| IV. 유형자산 | 1,326 | 1,718 |
| (Tangible Assets) | | |
| 1. 업무용동산 | 3,836 | 3,796 |
| (Movables Used for Business Purpose) | | |
| 감가상각누계액 | (2,510) | (2,078) |
| (Accumulated Depreciation) | | |
| V. 기타자산 | 133,039 | 35,108 |
| (Other Assets) | | |
| 1. 예치보증금 | 22,907 | 22,671 |
| (Guarantee Deposits Paid) | | |
| 2. 미수금 | 102,625 | - |
| (Accounts Receivable) | | |
| 3. 미수수익 | 4,809 | 9,547 |
| (Accrued Revenues Receivable) | | |
| 4. 선급비용 | 437 | 343 |
| (Prepaid Expenses) | | |
| 5. 무형자산 | 2,127 | 2,509 |
| (Intangible Assets) | | |
| 6. 잡자산 | 134 | 38 |
| (Sundry Assets) | | |
| 자 산 총 계 | 18,835,276 | 18,663,464 |
| (Total Assets) | | |
| 부 채 | | |
| (Liabilities) | | |
| I. 차입부채 | 798,876 | 798,421 |
| (Borrowings & Debentures) | | |
| 1. 차입금 | - | - |
| (Borrowings) | | |
| 2. 사채 | 800,000 | 800,000 |
| (Debentures) | | |
| 사채 할인발행차금 | (1,124) | (1,579) |
| (Discount on Debentures) | | |
| II. 기타부채 | 110,606 | 13,413 |
| (Other Liabilities) | | |
| 1. 미지급금 | 5,577 | 199 |

| | | |
|---|-------------------|-------------------|
| (Accounts Payable) | | |
| 2. 미지급법인세 | 90,883 | - |
| (Income Taxes Payable) | | |
| 3. 미지급비용 | 5,751 | 5,314 |
| (Accrued Expenses Payable) | | |
| 4. 이연법인세부채 | 6,247 | 6,247 |
| (Deferred Taxes Liabilities) | | |
| 5. 수입세세 | 142 | 203 |
| (Withholding Taxes) | | |
| 6. 퇴직급여충당부채 | 5,198 | 4,709 |
| (Allowance for Severance and Retirement Benefits) | | |
| 퇴직연금운용자산 | (3,192) | (3,296) |
| (Pension Plan Asset) | | |
| 7. 잡부채 | - | 37 |
| (Sundry Liabilities) | | |
| 부 채 총 계 | 909,482 | 811,834 |
| (Total Liabilities) | | |
| 자 본 | | |
| (Stockholders' Equity) | | |
| I. 자본금 | 1,931,758 | 1,931,758 |
| (Capital Stock) | | |
| 1. 보통주자본금 | 1,931,758 | 1,931,758 |
| (Common Stock) | | |
| II. 자본잉여금 | 16,428,852 | 16,428,852 |
| (Capital Surplus) | | |
| 1. 주식발행초과금 | 12,220,754 | 12,220,754 |
| (Capital in Excess of Par Value) | | |
| 2. 지분법자본잉여금변동 | 4,208,098 | 4,208,098 |
| (Net Change of Capital Surplus by the Equity Method) | | |
| III. 자본조정 | (2,919,162) | (2,918,990) |
| (Capital Adjustment) | | |
| 1. 지분법자본조정변동 | (2,919,162) | (2,918,990) |
| (Net Change of Capital Adjustment by the Equity Method) | | |
| IV. 기타포괄손익누계액 | 1,146,177 | 1,232,279 |
| (Accumulated Other Comprehensive Income) | | |
| 1. 지분법자본변동 | 1,146,867 | 1,235,619 |
| (Gain on Valuation of Investment Stock Using the Equity Method) | | |
| 2. 부의지분법자본변동 | (690) | (3,340) |
| (Loss on Valuation of Investment Stock Using the Equity Method) | | |
| V. 이익잉여금 | 1,338,169 | 1,177,731 |
| (Retained Earnings) | | |
| 1. 법정적립금 | 115,182 | 61,200 |
| (Legal Reserve) | | |
| 2. 임의적립금 | 982,000 | 568,000 |
| (Voluntary Reserve) | | |
| 3. 미처분이익잉여금 | 240,987 | 548,531 |
| (Retained Earnings Before Appropriation) | | |
| 자 본 총 계 | 17,925,794 | 17,851,630 |
| (Total Stockholders' Equity) | | |
| 부 채 및 자 본 총 계 | 18,835,276 | 18,663,464 |
| (Total Liabilities and Stockholders' Equity) | | |

손익계산서

(Income Statement)

제3기 2분기 2010년 4월 1일 부터 2010년 6월 30일 까지
 제3기 반기 2010년 1월 1일 부터 2010년 6월 30일 까지
 제2기 2분기 2009년 4월 1일 부터 2009년 6월 30일 까지
 제2기 반기 2009년 1월 1일 부터 2009년 6월 30일 까지

㈜ KB금융지주

(단위 : 백만원)

KB Financial Group Inc.

(in Million won)

| 과 목 | 제3(당)기 반기 | | 제2(전)기 반기 | |
|--|----------------|----------------|----------------|----------------|
| | 3개월 | 누적 | 3개월 | 누적 |
| I. 영업수익 | 25,658 | 271,379 | 157,744 | 418,854 |
| (Operating Revenues) | | | | |
| 1. 지분법이익 | 16,849 | 252,690 | 156,141 | 413,607 |
| (Gain on Valuation Using the Equity Method of Accounting) | | | | |
| 2. 이자수익 | 8,759 | 18,635 | 1,603 | 5,097 |
| (Interest Income) | | | | |
| 가. 예치금이자 | 6,400 | 13,844 | 106 | 266 |
| (Interest on Due from Banks) | | | | |
| 나. 대출채권이자 | 2,359 | 4,791 | 1,497 | 4,831 |
| (Interest on Loans) | | | | |
| 3. 대출채권평가 및 처분이익 | 50 | 50 | - | 150 |
| (Gain on Valuation and Sales of Loans) | | | | |
| 가. 대손충당금환입액 | 50 | 50 | - | 150 |
| (Transfer From Allowance for Credit Losses) | | | | |
| 4. 수수료수익 | - | 4 | - | - |
| (Fees and Commissions Revenues) | | | | |
| II. 영업비용 | 362,741 | 41,957 | 48,092 | 70,791 |
| (Operating Expenses) | | | | |
| 1. 지분법손실 | 341,665 | - | 23,873 | 24,321 |
| (Loss on Valuation Using the Equity Method of Accounting) | | | | |
| 2. 이자비용 | 13,317 | 26,489 | 14,024 | 27,485 |
| (Interest Expenses) | | | | |
| 가. 차입금이자 | - | - | 849 | 4,341 |
| (Interest on Borrowings) | | | | |
| 나. 사채이자 | 13,317 | 26,489 | 13,175 | 23,144 |
| (Interest on Debentures) | | | | |
| 3. 대출채권평가 및 처분손실 | - | - | 350 | - |
| (Loss on Valuation and Sales of Loans) | | | | |
| 가. 대손상각비 | - | - | 350 | - |
| (Bad Debt Expenses) | | | | |
| 4. 수수료비용 | 1,842 | 4,243 | 1,602 | 3,849 |
| (Fees and Commissions Expenses) | | | | |
| 5. 판매비와관리비 | 5,917 | 11,225 | 8,243 | 15,136 |
| (Selling and Administrative Expenses) | | | | |
| 가. 급여 | 2,885 | 5,473 | 5,208 | 8,651 |
| (Salaries) | | | | |
| 나. 퇴직급여 | 621 | 861 | 301 | 1,440 |
| (Provision for Current Year Severance and Retirement Benefits) | | | | |
| 다. 복리후생비 | 388 | 891 | 420 | 966 |
| (Others Employee Benefit) | | | | |
| 라. 임차료 | 256 | 492 | 260 | 481 |
| (Rental Expenses) | | | | |
| 마. 감가상각비 | 217 | 432 | 429 | 842 |
| (Depreciation) | | | | |
| 바. 무형자산상각비 | 210 | 418 | 205 | 335 |

| | | | | |
|--|------------------|----------------|----------------|----------------|
| (Amortization on Intangible Assets) | | | | |
| 사. 세금과공과 (Taxes and Dues) | 61 | 126 | 62 | 108 |
| 아. 광고선전비 (Advertising Expense) | 56 | 321 | 37 | 240 |
| 자. 경상개발비 (Ordinary R&D) | 204 | 353 | 89 | 101 |
| 차. 기타 (Others) | 1,019 | 1,858 | 1,232 | 1,972 |
| III. 영업이익 (Operating Income) | (337,083) | 229,422 | 109,652 | 348,063 |
| IV. 영업외수익 (Non-Operating Revenues) | 457 | 514 | 86 | 224 |
| 1. 기타영업외수익 (Others) | 457 | 514 | 86 | 224 |
| V. 영업외비용 (Non-Operating Expenses) | - | - | - | - |
| 1. 기타영업외비용 (Others) | - | - | - | - |
| VI. 법인세비용차감전반기순이익 (Income before Income Tax Expense) | (336,626) | 229,936 | 109,738 | 348,287 |
| VII. 법인세비용 (Income Tax Expense) | (1,676) | (7,789) | (195) | 23 |
| VIII. 반기순이익 (Net Income) | (334,950) | 237,725 | 109,933 | 348,264 |
| IX. 주당반기순이익 (Earning per Share) | | | | |
| 1. 기본 및 희석주당반기순이익 (Basic and Diluted Earning per Share) | (-)976원 | 693원 | 346원 | 1,097원 |

연결재무상태표 (Consolidated Statement of Financial Position)

제3기 반기 2010년 6월 30일 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 반기 | 제2(전기) |
|--|-------------|-------------|
| 자 산 | | |
| (Assets) | | |
| I. 현금 및 예치금 | 8,211,127 | 9,769,133 |
| (Cash & Due from Banks) | | |
| 1. 현금 | 2,324,847 | 2,543,538 |
| (Cash & Checks) | | |
| 2. 외국통화 | 313,891 | 265,114 |
| (Foreign Currency) | | |
| 3. 예치금 | 5,572,389 | 6,960,481 |
| (Due from Banks) | | |
| II. 유가증권 | 45,894,893 | 42,535,648 |
| (Securities) | | |
| 1. 단기매매증권 | 6,906,908 | 6,763,635 |
| (Trading Securities) | | |
| 2. 매도가능증권 | 24,535,957 | 21,893,966 |
| (Available-for-sale Securities) | | |
| 3. 만기보유증권 | 13,590,816 | 13,215,816 |
| (Held-to-maturity Securities) | | |
| 4. 지분법적용투자주식 | 861,212 | 662,231 |
| (Investment Stock Using the Equity Method) | | |
| III. 대출채권 | 199,185,914 | 195,397,893 |
| (Loans) | | |
| 대손충당금 | (4,617,915) | (3,532,146) |
| (Allowance for Credit Losses) | | |
| 이연대출부대비용 | 168,854 | 160,688 |
| (Loan Origination Cost) | | |
| 1. 콜론 | 853,954 | 446,589 |
| (Call Loans) | | |
| 2. 내국수입유산스 | 3,078,999 | 2,354,936 |
| (Domestic Import Usance Bill) | | |
| 3. 신용카드채권 | 11,697,486 | 11,382,545 |
| (Credit Card Accounts) | | |
| 4. 매입외환 | 2,469,894 | 2,059,807 |
| (Bills Bought in Foreign Currency) | | |
| 5. 매입어음 | 18,595 | 19,179 |
| (Bills Bought in Won) | | |
| 6. 환매조건부채권매수 | 3,650,000 | 1,590,000 |
| (Bonds Purchased under Resale Agreements) | | |
| 7. 대출금 | 178,998,722 | 177,562,979 |
| (Loans & Discounts) | | |
| 8. 팩토링채권 | - | 18 |
| (Factoring Receivables) | | |

| | | |
|--|--------------------|--------------------|
| 9. 지급보증대지급금 | 175,055 | 44,581 |
| (Advances for Customers) | | |
| 10. 사모사채 | 2,692,270 | 3,308,717 |
| (Private Placement Corporate Bonds) | | |
| IV. 유형자산 | 3,262,898 | 3,345,323 |
| (Tangible Assets) | | |
| 1. 유형자산 | 5,455,408 | 5,440,760 |
| (Tangible Assets) | | |
| 감가상각누계액 | (2,183,156) | (2,084,818) |
| (Accumulated Depreciation) | | |
| 손상차손누계액 | (9,354) | (10,619) |
| (Accumulated Impairment Losses) | | |
| V. 기타자산 | 12,157,078 | 11,120,453 |
| (Other Assets) | | |
| 대손충당금 | (533,133) | (480,766) |
| (Allowance for Credit Losses) | | |
| 1. 예치보증금 | 1,502,746 | 1,498,639 |
| (Guarantee Deposits Paid) | | |
| 2. 미수금 | 4,514,372 | 3,609,975 |
| (Accounts Receivable) | | |
| 3. 미수수익 | 1,123,547 | 1,153,810 |
| (Accrued Revenues Receivable) | | |
| 4. 선급비용 | 195,204 | 178,506 |
| (Prepaid Expenses) | | |
| 5. 이연법인세자산 | 21,393 | 22,671 |
| (Deferred Tax Assets) | | |
| 6. 파생상품자산 | 3,520,457 | 3,367,682 |
| (Derivatives instruments Assets) | | |
| 7. 미회수내국환채권 | 566,558 | 639,646 |
| (Domestic Exchange Settlements Debits) | | |
| 8. 신탁계정대여금 | 270,321 | 263,918 |
| (Lending to Trust Accounts) | | |
| 9. 무형자산 | 354,357 | 318,597 |
| (Intangible Assets) | | |
| 10. 잡자산 | 621,256 | 547,775 |
| (Sundry Assets) | | |
| 자산총계 | 268,711,910 | 262,168,450 |
| (Total Assets) | | |
| 부채 | | |
| (Liabilities) | | |
| I. 예수부채 | 179,936,122 | 172,439,883 |
| (Depository Liabilities) | | |
| 1. 요구불예금 | 54,511,636 | 52,738,778 |
| (Demand Deposits) | | |
| 2. 기한부예금 | 117,193,716 | 96,619,849 |
| (Time Deposits) | | |
| 3. 양도성예금증서 | 8,230,770 | 23,081,256 |
| (Negotiable Certificates of Deposits) | | |
| II. 차입부채 | 51,694,601 | 54,493,283 |
| (Borrowings & Debentures) | | |
| 1. 콜머니 | 2,179,712 | 1,364,516 |
| (Call Money) | | |

| | | |
|---|------------|------------|
| 2. 매출어음 | 104,154 | 64,839 |
| (Bills Sold) | | |
| 3. 환매조건부채권매도 | 1,743,512 | 2,605,562 |
| (Bonds Sold under Repurchase Agreements) | | |
| 4. 매도유가증권 | 1,193,094 | 1,346,911 |
| (Securities Sold) | | |
| 5. 차입금 | 10,345,864 | 10,327,974 |
| (Borrowings) | | |
| 6. 사채 | 36,186,807 | 38,842,598 |
| (Debentures) | | |
| 사채할인발행차금 | (58,542) | (59,117) |
| (Discount on Debentures) | | |
| III. 기타부채 | 18,857,270 | 17,123,958 |
| (Other Liabilities) | | |
| 1. 미지급금 | 4,266,665 | 3,080,984 |
| (Accounts Payable) | | |
| 2. 미지급비용 | 4,211,067 | 4,134,960 |
| (Accrued Expenses Payable) | | |
| 3. 선수수익 | 118,927 | 137,859 |
| (Unearned Revenues) | | |
| 4. 이연법인세부채 | 101,281 | 261,655 |
| (Deferred Tax Liabilities) | | |
| 5. 수입세세 | 66,758 | 97,850 |
| (Withholding Taxes) | | |
| 6. 수입보증금 | 189,101 | 142,847 |
| (Deposits for Letter of Guarantees and Others) | | |
| 7. 대행업무수입금 | 208,015 | 220,680 |
| (Accounts for Agency Businesses) | | |
| 8. 미지급내국환채무 | 218,686 | 391,571 |
| (Domestic Exchange Settlement Credits) | | |
| 9. 미지급외국환채무 | 91,371 | 68,430 |
| (Foreign Exchanges Settlement Credits) | | |
| 10. 대리점 | 630,034 | 344,668 |
| (Liability Incurred by Agency Relationship) | | |
| 11. 파생상품부채 | 2,833,680 | 3,129,533 |
| (Derivatives Instruments Liabilities) | | |
| 12. 신탁계정미지급금 | 1,347,531 | 1,377,837 |
| (Borrowings from Trust Accounts) | | |
| 13. 퇴직급여충당부채 | 487,317 | 591,996 |
| (Allowance for Severance and Retirement Benefits) | | |
| 퇴직보험예치금 | (9,475) | (407,444) |
| (Due from Insurance Retirement Benefits) | | |
| 국민연금전환금 | (50) | (50) |
| (Contribution to National Pension Plan) | | |
| 퇴직연금운용자산 | (296,253) | (9,573) |
| (Pension Plan Asset) | | |
| 14. 지급보증충당부채 | 285,436 | 139,429 |
| (Allowance for Acceptances and Guarantees losses) | | |
| 15. 기타충당부채 | 809,216 | 782,550 |
| (Other Allowance) | | |
| 16. 책임준비금 | 2,519,114 | 2,044,355 |
| (Insurance Reserves) | | |

| | | |
|---|--------------------|--------------------|
| 17. 잡부채 | 778,849 | 593,821 |
| (Sundry Liabilities) | | |
| 부채총계 | 250,487,993 | 244,057,124 |
| (Total Liabilities) | | |
| 자본 | | |
| (Stockholders' Equity) | | |
| I. 지배회사지분 | 17,925,794 | 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 | 1,146,177 | 1,232,279 |
| (Consolidated Accumulated Other Inclusive Gain) | | |
| 가. 매도가능증권평가이익 | 258,348 | 345,986 |
| (Gain on Valuation of Available-for-sale Securities) | | |
| 나. 만기보유증권평가손익 | (2,338) | (2,614) |
| (Gain Loss on Valuation of Held-to-maturity Securities) | | |
| 다. 지분법자본변동 | 604 | 622 |
| (Gain on Valuation of Investment Stock Using the Equity Method) | | |
| 라. 부의지분법자본변동 | (1,504) | (2,956) |
| (Loss on Valuation of Investment Stock Using the Equity Method) | | |
| 마. 유형자산재평가이익 | 891,067 | 891,241 |
| (Gain on Revaluation of Tangible Assets) | | |
| 5. 연결이익잉여금 | 1,338,169 | 1,177,731 |
| (Consolidated Retained Earnings) | | |
| 가. 법정적립금 | 114,860 | 61,200 |
| (Legal Reserve) | | |
| 나. 임의적립금 | 982,399 | 568,000 |
| (Voluntary Reserve) | | |
| 다. 미처분이익잉여금 | 240,910 | 548,531 |
| (Unappropriated Retained Earnings at End of the Year) | | |
| II. 소수주주지분 | 298,123 | 259,696 |
| (Minority Interest) | | |
| 자본총계 | 18,223,917 | 18,111,326 |
| (Total Stockholders' Equity) | | |
| 부채와자본총계 | 268,711,910 | 262,168,450 |
| (Total Liabilities and Stockholders' Equity) | | |

연결손익계산서

(Consolidated Income Statement)

제3기 2분기 2010년 4월 1일 부터 2010년 6월 30일 까지
 제3기 반기 2010년 1월 1일 부터 2010년 6월 30일 까지
 제2기 2분기 2009년 4월 1일 부터 2009년 6월 30일 까지
 제2기 반기 2009년 1월 1일 부터 2009년 6월 30일 까지

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

(단위 : 백만원)
 (in Million won)

| 과 목 | 제3(당)기 반기 | | 제2(전)기 반기 | |
|---|------------------|-------------------|------------------|-------------------|
| | 3개월 | 누적 | 3개월 | 누적 |
| I. 영업수익 | 6,888,568 | 14,085,062 | 6,632,347 | 17,843,411 |
| (Operating Revenues) | | | | |
| 1. 이자수익 | 3,560,289 | 7,151,988 | 3,553,197 | 7,694,641 |
| (Interest Income) | | | | |
| 가. 예치금이자 | 13,046 | 24,901 | 10,681 | 24,836 |
| (Interest on due from Banks) | | | | |
| 나. 유가증권이자 | 468,007 | 933,658 | 437,961 | 891,658 |
| (Interest on Securities) | | | | |
| 다. 대출채권이자 | 3,065,943 | 6,166,070 | 3,095,899 | 6,760,427 |
| (Interest on Loans) | | | | |
| 라. 기타이자수익 | 13,293 | 27,359 | 8,656 | 17,720 |
| (Other Interest Income) | | | | |
| 2. 유가증권평가 및 처분이익 | 120,047 | 265,860 | 204,412 | 486,818 |
| (Gain on Valuation and Sales of Securities) | | | | |
| 가. 단기매매증권평가이익 | - | 22,900 | 316 | 16,421 |
| (Gain on Valuation of Trading Securities) | | | | |
| 나. 단기매매증권처분이익 | 56,912 | 119,030 | 61,178 | 142,718 |
| (Gain on Sales of Trading Securities) | | | | |
| 다. 매도가능증권처분이익 | 58,238 | 113,033 | 141,062 | 324,742 |
| (Gain on Sales of Available-for-sale Securities) | | | | |
| 라. 만기보유증권처분이익 | - | - | 1,853 | 2,511 |
| (Gain on Sales of Held-to-Maturity Securities) | | | | |
| 마. 매도가능증권손상차손환입 | 4,897 | 10,897 | 3 | 426 |
| (Restoration of Impairment Loss on Available-for-Sale Securities) | | | | |
| 3. 대출채권평가 및 처분이익 | 33,430 | 33,456 | 35,561 | 39,757 |
| (Gain on Valuation and Sales of Loans) | | | | |
| 가. 대출채권처분이익 | 33,430 | 33,456 | 35,561 | 39,757 |
| (Gain on Sales of Loans) | | | | |
| 4. 외환거래이익 | 591,343 | 1,194,528 | 225,591 | 787,682 |
| (Revenues on Foreign Exchange) | | | | |
| 가. 외환거래이익 | 591,343 | 1,194,528 | 225,591 | 787,682 |
| (Revenues on Foreign Exchange) | | | | |
| 5. 수수료수익 | 364,712 | 699,922 | 373,771 | 705,281 |
| (Fees and Commissions Revenues) | | | | |
| 가. 수입수수료 | 279,256 | 538,385 | 298,039 | 555,185 |
| (Commissions Received) | | | | |
| 나. 수입보증료 | 10,144 | 21,102 | 12,256 | 25,061 |
| (Guarantee Fees) | | | | |
| 다. 신용카드관련수수료 | 64,448 | 118,300 | 50,030 | 97,190 |
| (Commissions on Credit Cards) | | | | |
| 라. 국민주택기금관리수수료 | 10,864 | 22,135 | 13,446 | 27,845 |
| (Management Commissions Received from National Housing Fund) | | | | |
| 6. 신탁업무운용수익 | 47,753 | 87,883 | 41,433 | 73,991 |
| (Fees and Commissions from Trust Accounts) | | | | |
| 가. 신탁업무운용수익 | 47,753 | 87,883 | 41,433 | 73,991 |
| (Fees and Commissions from Trust Accounts) | | | | |
| 7. 배당금수익 | 8,178 | 51,768 | 756 | 41,873 |
| (Dividends Income) | | | | |
| 가. 단기매매증권배당수익 | 208 | 1,970 | 211 | 1,902 |
| (Dividends on Trading Securities) | | | | |
| 나. 매도가능증권배당수익 | 7,970 | 49,798 | 545 | 39,971 |
| (Dividends on Available-for-Sale Securities) | | | | |

| | | | | |
|---|------------------|-------------------|------------------|-------------------|
| 8. 보험수익 | 260,754 | 591,734 | 170,082 | 357,196 |
| (Insurance Revenues) | | | | |
| 가. 보험료수익 | 257,037 | 584,838 | 168,683 | 355,678 |
| (Insurance Premium Revenues) | | | | |
| 나. 재보험수익 | 524 | 916 | 1,399 | 1,518 |
| (Reinsurance Revenues) | | | | |
| 다. 책임준비금환입액 | 3,193 | 5,980 | - | - |
| (Transfer From Insurance Reserve) | | | | |
| 9. 기타영업수익 | 1,902,062 | 4,007,923 | 2,027,544 | 7,656,172 |
| (Other operating Revenues) | | | | |
| 가. 파생상품거래이익 | 1,292,195 | 2,012,173 | 1,782,175 | 5,407,916 |
| (Gain on Derivatives Transactions) | | | | |
| 나. 파생상품평가이익 | 570,581 | 1,884,427 | 101,516 | 1,968,869 |
| (Gain on Valuation of Derivatives Instruments) | | | | |
| 다. 공정가액위험회피관련이익 | 12,389 | 59,718 | 131,099 | 234,688 |
| (Gain on Fair Value Hedged Items) | | | | |
| 라. 지급보증충당부채환입액 | - | 1,640 | - | 739 |
| (Transfer From Allowance for Acceptances and Guarantees Losses) | | | | |
| 마. 기타충당부채환입액 | 917 | 18,294 | 2,874 | 14,350 |
| (Transfer From Other Allowance) | | | | |
| 바. 기타영업잡수익 | 25,980 | 31,671 | 9,880 | 29,610 |
| (Others) | | | | |
| II. 영업비용 | 7,335,281 | 13,918,663 | 6,617,931 | 17,408,099 |
| (Operating Expenses) | | | | |
| 1. 이자비용 | 1,789,307 | 3,597,683 | 2,106,254 | 4,495,896 |
| (Interest Expenses) | | | | |
| 가. 예수부채이자 | 1,208,703 | 2,414,387 | 1,413,225 | 3,001,464 |
| (Interest on Depository Liabilities) | | | | |
| 나. 차입부채이자 | 570,417 | 1,161,918 | 675,263 | 1,451,245 |
| (Interest on Borrowings & Debentures) | | | | |
| 다. 기타이자비용 | 10,187 | 21,378 | 17,766 | 43,187 |
| (Other Interest Expenses) | | | | |
| 2. 유가증권평가 및 처분손실 | 84,091 | 123,674 | 108,557 | 215,553 |
| (Loss on Valuation and Sales of Securities) | | | | |
| 가. 단기매매증권평가손실 | 34,537 | 14,308 | 11,657 | 39,973 |
| (Loss on Valuation of Trading Securities) | | | | |
| 나. 단기매매증권처분손실 | 38,015 | 66,361 | 43,539 | 96,326 |
| (Loss on Sales of Trading Securities) | | | | |
| 다. 매도가능증권처분손실 | 4,955 | 7,223 | 48,704 | 59,587 |
| (Loss on Sales of Available-for-Sale Securities) | | | | |
| 라. 매도가능증권손상차손 | 6,330 | 35,127 | 3,029 | 14,294 |
| (Impairment Loss on Available-for-Sale Securities) | | | | |
| 마. 만기보유증권손상차손 | 254 | 655 | 1,628 | 5,373 |
| (Impairment Loss on Held-to-Maturity Securities) | | | | |
| 3. 대출채권평가 및 처분손실 | 1,307,914 | 1,682,588 | 473,898 | 1,112,119 |
| (Loss on Valuation and Sales of Loans) | | | | |
| 가. 대손상각비 | 1,307,881 | 1,682,555 | 473,893 | 1,112,077 |
| (Bad Debt Expenses) | | | | |
| 나. 대출채권처분손실 | 33 | 33 | 5 | 42 |
| (Loss on Sales of Loans) | | | | |
| 4. 외환거래손실 | 626,613 | 1,193,999 | 255,027 | 707,879 |
| (Expenses on Foreign Exchange) | | | | |
| 가. 외환거래손실 | 626,613 | 1,193,999 | 255,027 | 707,879 |
| (Expenses on Foreign Exchange) | | | | |
| 5. 수수료비용 | 217,325 | 402,674 | 194,908 | 379,871 |
| (Fees and Commissions Expenses) | | | | |
| 가. 지급수수료 | 83,540 | 153,724 | 85,311 | 167,495 |
| (Commissions Expenses) | | | | |
| 나. 신용카드관련수수료 | 133,785 | 248,950 | 109,597 | 212,376 |
| (Commissions Paid on Credit Cards) | | | | |

| | | | | |
|--|------------------|----------------|---------------|----------------|
| 6. 판매비와 관리비 | 898,522 | 1,850,190 | 916,708 | 1,824,227 |
| (Selling and Administrative Expenses) | | | | |
| 가. 급여 | 368,449 | 793,856 | 389,381 | 769,135 |
| (Salaries) | | | | |
| 나. 퇴직급여 | 41,870 | 83,929 | 38,686 | 82,654 |
| (Provision for Current Year Severance And Retirement Benefits) | | | | |
| 다. 복리후생비 | 135,352 | 273,656 | 128,299 | 260,709 |
| (Others Employee Benefit) | | | | |
| 라. 임차료 | 47,376 | 94,357 | 45,145 | 88,481 |
| (Rental Expenses) | | | | |
| 마. 감가상각비 | 56,066 | 110,051 | 74,906 | 146,034 |
| (Depreciation) | | | | |
| 바. 무형자산상각비 | 48,093 | 93,924 | 43,139 | 84,820 |
| (Amortization on Intangible Assets) | | | | |
| 사. 세금과공과 | 36,486 | 75,013 | 33,211 | 77,023 |
| (Taxes and Dues) | | | | |
| 아. 광고선전비 | 20,514 | 34,819 | 19,183 | 30,562 |
| (Advertising Expenses) | | | | |
| 자. 경상개발비 | 30,834 | 69,229 | 34,068 | 69,434 |
| (Ordinary R&D) | | | | |
| 차. 기타 | 113,482 | 221,356 | 110,690 | 215,375 |
| (Others) | | | | |
| 7. 보험비용 | 267,632 | 587,138 | 173,721 | 369,068 |
| (Insurance Expenses) | | | | |
| 가. 책임준비금전입액 | 209,093 | 477,265 | 120,679 | 257,006 |
| (Provision for Insurance Reserve) | | | | |
| 나. 환급금비용 | 52,309 | 98,475 | 48,876 | 99,813 |
| (Refund Expenses) | | | | |
| 다. 기타보험비용 | 6,230 | 11,398 | 4,166 | 12,249 |
| (Others) | | | | |
| 8. 기타영업비용 | 2,143,877 | 4,480,717 | 2,388,858 | 8,303,486 |
| (Other Operating Expenses) | | | | |
| 가. 파생상품거래손실 | 1,427,542 | 2,309,375 | 2,075,982 | 5,828,848 |
| (Loss on Derivatives Transactions) | | | | |
| 나. 파생상품평가손실 | 270,431 | 1,363,970 | - | 1,823,313 |
| (Loss on Valuation of Derivatives Instruments) | | | | |
| 다. 공정가액위험회피관련손실 | 77,512 | 207,342 | 66,131 | 187,634 |
| (Loss on Fair Value Hedged Items) | | | | |
| 라. 지급보증충당부채전입액 | 141,739 | 143,951 | 26,414 | 29,489 |
| (Provision for Acceptances and Guarantees Losses) | | | | |
| 마. 기타충당부채전입액 | 47,845 | 100,159 | 56,895 | 111,023 |
| (Provision for Other Allowances) | | | | |
| 바. 기금출연료 | 81,486 | 162,349 | 83,937 | 164,313 |
| (Contribution to Fund) | | | | |
| 사. 사모단독펀드운용손실 | - | - | - | - |
| (Operational Expense of Private Equity Fund) | | | | |
| 아. 기타영업잡비용 | 97,322 | 193,571 | 79,499 | 158,866 |
| (Others) | | | | |
| III. 영업이익 | (446,713) | 166,399 | 14,416 | 435,312 |
| (Operating Income) | | | | |
| IV. 영업외수익 | 29,781 | 71,965 | 46,545 | 83,495 |
| (Non-Operating Revenues) | | | | |
| 1. 지분법이익 | 4,205 | 6,793 | 2,306 | 5,063 |
| (Gain on Valuation Using the Equity method of Accounting) | | | | |
| 2. 지분법적용투자주식처분이익 | - | - | 626 | 626 |
| (Gain on Sales of Investment Stock Using the Equity Method) | | | | |
| 3. 유형자산처분이익 | 49 | 638 | 1,177 | 1,225 |
| (Gains on Sales of Tangible Assets) | | | | |
| 4. 유형자산손상차손환입 | - | 110 | - | 11 |
| (Recovery of Impairment Loss on Tangible Assets) | | | | |
| 5. 임대료 | 687 | 1,621 | 812 | 1,575 |
| (Rental Income) | | | | |

| | | | | |
|---|------------------|-----------------|-----------------|----------------|
| 6. 기타영업외수익 (Others) | 24,840 | 62,803 | 41,624 | 74,995 |
| V. 영업외비용 (Non-Operating Expenses) | 41,764 | 79,818 | 37,576 | 163,466 |
| 1. 지분법손실 (Loss on Valuation Using the Equity method of Accounting) | 22,176 | 47,632 | 7,952 | 17,351 |
| 2. 유형자산처분손실 (Loss on Sales of Tangible Assets) | 768 | 858 | 506 | 765 |
| 3. 유형자산손상차손 (Impairment Loss on Tangible Assets) | 133 | 274 | 1,403 | 5,021 |
| 4. 지분법적용투자주식손상차손 (Impairment Loss on Investment Stock Using the Equity Method) | - | - | - | 100,352 |
| 5. 기타영업외비용 (Others) | 18,687 | 31,054 | 27,715 | 39,977 |
| VI. 법인세비용차감전반기순이익 (Income before Income Tax Expense) | (458,696) | 158,546 | 23,385 | 355,341 |
| VII. 법인세비용 (Income Tax Expense) | (115,483) | (74,997) | (87,267) | 7,455 |
| VIII. 종속회사매수일전순손실 (Net Loss of Subsidiary before Purchase) | - | - | (276) | (276) |
| IX. 반기순이익 (Net Income) | (343,213) | 233,543 | 110,928 | 348,162 |
| 1. 지배회사지분순이익 (Net Income in Majority Interest) | (334,950) | 237,725 | 109,933 | 348,264 |
| 2. 소수주주지분순이익 (Net Income in Minority Interest) | (8,263) | (4,182) | 995 | (102) |
| X. 주당반기순이익 (Earning per Share) | | | | |
| 1. 기본 및 희석주당반기순이익 (Basic and Diluted Earning per Share) | (-976원) | 693원 | 346원 | 1,097원 |

재 무 상 태 표

제10기 2010년 6월 30일 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 2분기 As of June 30, 2010 | 제 9 기 As of December 31, 2009 |
| [자 산 (Assets)] | | |
| I. 현금 및 예치금 (Cash & Due from Banks) | 7,567,211 | 8,853,544 |
| 1. 현금 (Cash & Checks) | 2,324,841 | 2,543,536 |
| 2. 외국통화 (Foreign Currency) | 311,279 | 264,050 |
| 3. 예치금 (Due from Banks) | 4,931,091 | 6,045,958 |
| II. 유가증권 (Securities) | 41,326,435 | 38,972,290 |
| 1. 단기매매증권 (Trading Securities) | 2,864,119 | 2,995,158 |
| 2. 매도가능증권 (Available-for-sale Securities) | 24,638,379 | 22,625,602 |
| 3. 만기보유증권 (Held-to-maturity Securities) | 12,803,126 | 12,537,114 |
| 4. 지분법적용투자주식 (Investment Stock Using the Equity Method) | 1,020,811 | 814,416 |
| III. 대출채권 (Loans) | 198,734,124 | 195,066,978 |
| (대손충당금) (Allowance for Credit Losses) | (4,537,819) | (3,423,107) |
| 이연대출부대비용 (Loan Origination Cost) | 168,854 | 160,688 |
| 1. 콜론 (Call Loans) | 1,089,022 | 772,977 |
| 2. 내국수입유산스 (Domestic Import Usance Bill) | 3,078,999 | 2,354,936 |
| 3. 신용카드채권 (Credit Card Accounts) | 11,698,434 | 11,383,722 |
| 4. 매입외환 (Bills Bought in Foreign Currency) | 2,466,774 | 2,054,133 |
| 5. 매입어음 (Bills Bought in Won) | 18,595 | 19,179 |
| 6. 환매조건부채권매수 (Bonds Purchased under Resale Agreements) | 3,650,000 | 1,590,000 |
| 7. 대출금 (Loans & Discounts) | 178,244,114 | 176,812,129 |
| 8. 팩토링채권 (Factoring Receivables) | - | 18 |
| 9. 지급보증대지급금 (Advances for Customers) | 175,055 | 44,334 |
| 10. 사모사채 (Private Placement Corporate Bonds) | 2,682,096 | 3,297,969 |

| | | |
|--|--------------------|--------------------|
| IV. 유형 자산 (Tangible Assets) | 3,247,981 | 3,329,350 |
| 1. 유형 자산 (Tangible Assets) | 5,409,675 | 5,402,175 |
| (감가상각누계액) (Accumulated Depreciation) | (2,152,340) | (2,062,205) |
| (손상차손누계액) (Accumulated Impairment Losses) | (9,354) | (10,620) |
| V. 기타 자산 (Other Assets) | 11,181,092 | 10,297,598 |
| (대손충당금) (Allowances for Credit Losses) | (472,305) | (425,130) |
| 1. 예치보증금 (Guarantee Deposits Paid) | 1,445,920 | 1,443,076 |
| 2. 미수금 (Accounts Receivable) | 4,406,105 | 3,577,669 |
| 3. 미수수익 (Accrued Revenues Receivable) | 1,040,665 | 1,067,531 |
| 4. 선급비용 (Prepaid Expenses) | 189,325 | 173,377 |
| 5. 이연법인세자산 (Deferred Income Tax Debits) | 16,915 | - |
| 6. 파생상품자산 (Derivatives instruments Assets) | 3,520,692 | 3,367,463 |
| 7. 미회수내국환채권 (Domestic Exchange Settlements Debits) | 566,558 | 639,646 |
| 8. 무형자산 (Intangible Assets) | 283,858 | 242,074 |
| 9. 잡자산 (Sundry Assets) | 183,359 | 211,892 |
| 자산총계 (Total Assets) | 262,056,843 | 256,519,760 |
| [부채 (Liabilities)] | | |
| I. 예수부채 (Depository Liabilities) | 177,933,697 | 170,385,878 |
| 1. 요구불예금 (Demand Deposits) | 54,391,438 | 52,566,483 |
| 2. 기한부예금 (Time Deposits) | 115,309,488 | 93,861,639 |
| 3. 양도성예금증서 (Negotiable Certificates of Deposits) | 8,232,771 | 23,957,756 |
| II. 차입부채 (Borrowings & Bonds Payable) | 49,542,010 | 51,958,382 |
| 1. 콜머니 (Call Money) | 1,959,299 | 1,354,645 |
| 2. 매출어음 (Bills Sold) | 104,154 | 64,839 |
| 3. 환매조건부채권매도 (Bonds Sold under Repurchase Agreements) | 1,725,139 | 2,495,288 |
| 4. 매도유가증권 (Securities Sold) | 129,343 | 130,261 |
| 5. 차입금 (Borrowings) | 10,294,686 | 9,928,289 |

| | | |
|---|--------------------|--------------------|
| 6. 사 채 (Bonds payable) | 35,386,807 | 38,042,598 |
| (사채할인발행차금) (Debentures Discount) | (57,418) | (57,538) |
| III. 기 타 부 채 (Other Liabilities) | 15,633,489 | 14,832,942 |
| 1. 미 지 급 금 (Accounts Payable) | 4,105,012 | 3,065,186 |
| 2. 미 지 급 비 용 (Accrued Expenses Payable) | 4,240,058 | 3,991,723 |
| 3. 선 수 수 익 (Unearned Revenues) | 102,293 | 118,984 |
| 4. 수 입 제 세 (Withholding Taxes) | 62,960 | 95,978 |
| 5. 수 입 보 증 금 (Deposits for Letter of Guarantees and Others) | 209,170 | 162,868 |
| 6. 이연법인세부채 (Deferred Income Tax Liabilities) | - | 278,996 |
| 7. 대행업무수입금 (Accounts for Agency Businesses) | 208,015 | 220,680 |
| 8. 미지급내국환채무 (Domestic Exchange Settlement Credits) | 218,686 | 391,571 |
| 9. 미지급외국환채무 (Foreign Exchanges) | 91,371 | 68,430 |
| 10. 대 리 점 (Liability Incurred by Agency Relationship) | 630,034 | 344,668 |
| 11. 파 생 상 품 부 채 (Derivatives Instruments Liabilities) | 2,789,664 | 3,100,099 |
| 12. 신탁계정미지급금 (Borrowings from Trust Accounts) | 1,446,032 | 1,658,313 |
| 13. 퇴직급여충당부채 (Allowance for Severance and Retirement Benefits) | 469,789 | 576,860 |
| (퇴직연금운용자산) (Pension Plan Asset) | (286,943) | - |
| (퇴직보험 예치금) (Due from Insurance Retirement Benefits) | (8,026) | (406,642) |
| 14. 지급보증충당부채 (Allowance for Acceptances and Guarantees losses) | 285,411 | 139,394 |
| 15. 기 타 충 당 부 채 (Other Allowance) | 805,035 | 778,433 |
| 16. 잡 부 채 (Sundry Liabilities) | 264,928 | 247,401 |
| 부 채 총 계 (Total Liabilities) | 243,109,196 | 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) | 1,069,653 | 1,543,391 |
| 1. 매도가능증권평가이익 (Gain on Valuation of Available-for-sale Securities) | 180,205 | 657,355 |
| 2. 만기보유증권평가이익 (Gain on Valuation of Held-to-maturity Securities) | 18 | 21 |
| 3. 지분법자본변동 (Gain on Valuation of Investment Stock Using the Equity Method) | 1,318 | 624 |
| 4. 부의지분법자본변동 (Loss on Valuation of Investment Stock Using the Equity Method) | (2,955) | (5,850) |
| 5. 유형자산재평가이익 (Gain on Revaluation of Tangible Assets) | 891,067 | 891,241 |
| IV. 이익잉여금 (Retained Earnings) | 9,128,521 | 9,049,694 |
| 1. 법정적립금 (Legal Reserve) | 1,574,111 | 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) | 173,610 | 632,585 |
| 자 본 총 계 (Total Stockholders' Equity) | 18,947,647 | 19,342,558 |
| 부 채 와 자 본 총 계 (Total Liabilities and Stockholders' Equity) | 262,056,843 | 256,519,760 |

손익계산서

제 10 기 2010년 1월 1일부터 2010년 6월 30일까지 (For the Period Ended June 30, 2010)

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

주식회사 국민은행

Kookmin Bank

(단위 : 백만원) (Unit : Million Won)

| 계 정 과 목 (Description) | 금 액 (Amount) | |
|---|---|--|
| | 제 10 기 상반기 (For the Period Ended June 30, 2010) | 제 9 기 상반기 (For the Period Ended June 30, 2009) |
| I. 영업수익 (Operating Revenues) | 12,981,178 | 16,973,304 |
| (1) 이자수익 (Interest Income) | 6,928,877 | 7,511,830 |
| 1. 예치금이자 (Interest on due from Banks) | 6,179 | 6,297 |
| 2. 유가증권이자 (Interest on Securities) | 769,838 | 760,849 |
| 3. 대출채권이자 (Interest on Loans) | 6,137,426 | 6,735,262 |
| 4. 기타이자수익 (Other Interest Income) | 15,434 | 9,422 |
| (2) 유가증권평가 및 처분이익 (Gain on Valuation and Sales of Securities) | 169,956 | 305,655 |
| 1. 단기매매증권평가이익 (Gain on Valuation of Trading Securities) | 11,006 | 8,662 |
| 2. 단기매매증권처분이익 (Gain on Sales of Trading Securities) | 67,457 | 79,696 |
| 3. 매도가능증권처분이익 (Gain on Sales of Available-for-sale Securities) | 80,596 | 215,040 |
| 4. 만기보유증권처분이익 (Gain on Sales of Held-to-Maturity Securities) | 0 | 1,834 |
| 5. 매도가능증권손상차손환입 (Restoration of Available-for-sale Securities Impairment losses) | 10,897 | 423 |
| (3) 대출채권평가 및 처분이익 (Gain on Valuation and Sales of Loans) | 33,434 | 39,727 |
| 1. 대출채권처분이익 (Gain on Sales of Receivables) | 33,434 | 39,727 |
| (4) 외환거래이익 (Revenues on Foreign Exchange) | 1,193,606 | 785,027 |
| 1. 외환거래이익 (Revenues on Foreign Exchange) | 1,193,606 | 785,027 |
| (5) 수수료수익 (Fees and Commissions Revenues) | 649,501 | 652,077 |
| 1. 수입수수료 (Commissions Received) | 487,970 | 501,981 |
| 2. 수입보증료 (Guarantee Fees) | 21,096 | 25,061 |
| 3. 신용카드관련수수료 (Commissions on Credit Cards) | 118,300 | 97,190 |
| 4. 국민주택기금관리수수료 (Management Commissions Received from National Housing Fund) | 22,135 | 27,845 |
| (6) 신탁업무운용수익 (Fees and Commissions from Trust Accounts) | 61,189 | 43,782 |
| 1. 신탁업무운용수익 (Fees and Commissions from Trust Accounts) | 61,189 | 43,782 |

| | | |
|---|-------------------|-------------------|
| (7) 배당금수익 (Dividends Income) | 44,771 | 39,283 |
| 1. 단기매매증권배당수익 (Dividends on Trading Securities) | 1,336 | 1,582 |
| 2. 매도가능증권배당수익 (Dividends on Available-for-Sale Securities) | 43,435 | 37,701 |
| (8) 기타영업수익 (Other operating revenues) | 3,899,844 | 7,595,923 |
| 1. 파생상품거래이익 (Gain on Derivatives Transactions) | 1,934,714 | 5,382,814 |
| 2. 파생상품평가이익 (Gain on Valuation of Derivatives Instruments) | 1,881,254 | 1,963,114 |
| 3. 공정가액위험회피관련이익 (Gain on Fair Value Hedged Items) | 59,718 | 234,688 |
| 4. 지급보증충당부채환입액 (Transfer From Allowance for Acceptances and Guarantees Losses) | 1,617 | 734 |
| 5. 기타충당부채환입액 (Transfer From Other Allowance) | 18,295 | 14,262 |
| 6. 기타영업잡수익 (Others) | 4,246 | 311 |
| II. 영업비용 (Operating Expenses) | 12,875,615 | 16,551,169 |
| (1) 이자비용 (Interest Expenses) | 3,510,600 | 4,399,777 |
| 1. 예수부채이자 (Interest on Depository Liabilities) | 2,366,598 | 2,948,915 |
| 2. 차입부채이자 (Interest on Borrowings & Bonds Payable) | 1,122,624 | 1,407,597 |
| 3. 기타이자비용 (Other Interest Expenses) | 21,378 | 43,265 |
| (2) 유가증권평가 및 처분손실 (Loss on Valuation and Sales of Securities) | 65,005 | 88,574 |
| 1. 단기매매증권평가손실 (Loss on Valuation of Trading Securities) | 6,753 | 19,839 |
| 2. 단기매매증권처분손실 (Loss on Sales of Trading Securities) | 27,488 | 51,657 |
| 3. 매도가능증권처분손실 (Loss on Sales of Available-for-Sale Securities) | 218 | 847 |
| 4. 매도가능증권손상차손 (Available-for-Sale Securities Impairment Loss) | 29,891 | 10,858 |
| 5. 만기보유증권손상차손 (Held-to-Maturity Securities Impairment Loss) | 655 | 5,373 |
| (3) 대출채권평가 및 처분손실 (Loss on Valuation and Sales of Loans) | 1,678,532 | 1,059,565 |
| 1. 대손상각비 (Bad Debt Expenses) | 1,678,499 | 1,059,528 |
| 2. 대출채권처분손실 (Loss on Sales of Receivables) | 33 | 37 |
| (4) 외환거래손실 (Expenses on Foreign Exchange) | 1,192,755 | 708,245 |
| 1. 외환거래손실 (Expenses on Foreign Exchange) | 1,192,755 | 708,245 |
| (5) 수수료비용 (Fees and Commissions Expenses) | 361,051 | 341,516 |
| 1. 지급수수료 (Commissions Expenses) | 108,225 | 121,829 |
| 2. 신용카드관련수수료 (Commissions Paid on Credit Cards) | 252,826 | 219,687 |

| | | |
|---|------------------|------------------|
| (6) 판매비와 관리비 (Selling and Administrative Expenses) | 1,724,916 | 1,703,657 |
| 1. 급여 (Salaries) | 735,738 | 707,260 |
| 2. 퇴직급여 (Provision for Current Year Severance and Retirement Benefits) | 79,346 | 78,151 |
| 3. 복리후생비 (Others Employee Benefit) | 265,792 | 253,891 |
| 4. 임차료 (Rental Expenses) | 88,353 | 83,284 |
| 5. 감가상각비 (Depreciation) | 106,043 | 142,778 |
| 6. 무형자산상각비 (Amortization on Intangible Assets) | 80,582 | 71,993 |
| 7. 세금과공과 (Taxes and Dues) | 67,496 | 72,364 |
| 8. 광고선전비 (Advertising Expense) | 32,931 | 25,556 |
| 9. 경상개발비 (Ordinary R&D) | 82,958 | 86,183 |
| 10. 기타 (Others) | 185,677 | 182,197 |
| (7) 기타영업비용 (Other Operating Expenses) | 4,342,756 | 8,249,835 |
| 1. 파생상품거래손실 (Loss on Derivatives Transactions) | 2,270,829 | 5,804,786 |
| 2. 파생상품평가손실 (Loss on Valuation of Derivatives Instruments) | 1,343,700 | 1,822,132 |
| 3. 공정가액위험회피관련손실 (Loss on Fair Value Hedged Items) | 207,342 | 187,634 |
| 4. 지급보증충당부채전입액 (Provision for Acceptances and Guarantees Losses) | 143,951 | 29,471 |
| 5. 기타충당부채전입액 (Provision for Other Allowances) | 100,069 | 110,826 |
| 6. 기금출연료 (Contribution to Fund) | 162,259 | 164,231 |
| 7. 기타영업잡비용 (Others) | 114,606 | 130,755 |
| III. 영업이익 (Operating Income) | 105,563 | 422,135 |
| IV. 영업외수익 (Non-Operating Revenues) | 72,588 | 151,994 |
| 1. 지분법이익 (Gain on Valuation using Equity method of Accounting) | 9,234 | 11,476 |
| 2. 지분법적용투자주식처분이익 (Gain on Sales of Investment Stock Using the Equity Method) | 0 | 68,220 |
| 3. 유형자산처분이익 (Gains on Sales of Tangible Assets) | 597 | 1,207 |
| 4. 유형자산손상차손환입 (Recovery of Impairment Losses on Tangible Assets) | 110 | 12 |
| 5. 임대료 (Rental Income) | 2,180 | 2,033 |
| 6. 기타영업외수익 (Others) | 60,467 | 69,046 |
| V. 영업외비용 (Non-Operating Expenses) | 87,530 | 171,464 |
| 1. 지분법손실 (Loss on Valuation using Equity method of Accounting) | 45,785 | 17,194 |

| | | |
|---|----------------|----------------|
| 2. 지분법적용주식손상차손 (Impairment Loss on Investment Stock Using Equity method) | 0 | 100,352 |
| 3. 유형자산처분손실 (Loss on Sales of Tangible Assets) | 709 | 722 |
| 4. 유형자산손상차손 (Impairment Loss on Tangible Assets) | 274 | 4,255 |
| 5. 기타영업외비용 (Others) | 40,762 | 48,941 |
| VI. 법인세비용차감전 순이익 (Income before Income Tax Expense) | 90,621 | 402,665 |
| VII. 법인세비용 (Income Tax Expenses) | -82,909 | 15,824 |
| VIII. 당기순이익 (Net Income) | 173,530 | 386,841 |

대차대조표(신탁계정)
Balance Sheet(Trust Accounts)

'제 10 기 2분기 : 2010년 6월 30일 현재 (June 30, 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 2분기 As of Jun. 30, 2010 | 제9기 As of Dec. 31, 2009 | 제 8 기 As of Dec. 31, 2008 |
|-----------------------|--|---------------------------------|----------------------------|------------------------------|
| 【 자 산 】 | [Assets] | | | |
| 1. 현금·예치금 | Cash and Due | 2,016,594 | 1,635,743 | 1,955,114 |
| 가. 원화예치금 | Due from Banks in Won | 2,016,594 | 1,635,743 | 1,955,114 |
| 2. 유가증권 | Securities | 8,597,433 | 7,504,737 | 5,433,420 |
| 가. 주식 | Stock | 382,050 | 454,109 | 469,503 |
| 나. 국채 | Government Bonds | 1,001,092 | 984,404 | 817,742 |
| 다. 금융채 | Finance Debentures | 845,159 | 744,972 | 1,200,377 |
| 라. 지방채 | Local Government Bonds | 10,535 | 33,216 | 34,421 |
| 마. 사채 | Corporate Bonds | 1,263,132 | 1,069,054 | 882,659 |
| 바. 외화유가증권 | Securities in Foreign Currency | 24,862 | 60,287 | 0 |
| 사. 매입어음 | Bills Bought | 3,158,760 | 2,905,953 | 1,553,542 |
| 아. 기타유가증권 | Other Securities | 1,911,843 | 1,252,742 | 475,176 |
| 3. 대출금 | Loans & Discounts | 244,663 | 276,539 | 539,840 |
| 가. 부동산저당대출 | Loans on Real Estate Collateral | 7,906 | 9,221 | 12,298 |
| 나. 채권담보대출 | Loans on Receivables Collateral | 16,180 | 22,881 | 16,280 |
| 다. 수익권담보대출 | Loans on Trust Benefit Collateral | 171,499 | 195,306 | 471,106 |
| 라. 증서대출 | Loans on Deeds | 49,078 | 49,131 | 40,156 |
| 마. 기타대출 | Other Loans | 0 | 0 | 0 |
| 4. 콜론 | Call Loans | 230,000 | 100,000 | 0 |
| 5. 환매조건부채권 | Bonds Purchased under Resale Agreements | 1,275,000 | 1,333,500 | 1,123,821 |
| 6. 금전채권 | Money Receivables | 1,451,061 | 1,532,779 | 2,720,305 |
| 7. 동산·부동산 | Movables & Real Estate | 457,486 | 539,019 | 362,277 |
| 8. 기타자산 | Others | 138,036 | 119,311 | 144,929 |
| 가. 가지급금 | Suspense Receivables | 129 | 145 | 164 |
| 나. 미수이자 | Accrued Interest on Securities | 18,512 | 16,961 | 14,345 |
| 다. 미수수익 | Accrued Revenues Receivable | 112,796 | 97,167 | 114,802 |
| 라. 자산처분미수금 | Accounts Receivable on Disposition of Assets | 0 | 0 | 0 |
| 바. 미수금 | Accounts Receivable | 6,379 | 4,647 | 14,505 |
| 사. 선급비용 | Prepaid Expenses | 220 | 391 | 1,113 |
| 아. 기타잡자산 | Sundry Assets | 0 | 0 | 0 |
| 9. 고유계정대 | Lendings to Banking Account | 593,796 | 732,784 | 1,111,662 |
| 10. 채권평가충당금(-) | Allowance for Valuation of Receivables(-) | -5,716 | -5,660 | -5,970 |
| 자산총계 | Total Assets | 14,998,353 | 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 | 12,298,114 | 11,038,516 | 9,686,989 |
| 가. 불특정금전신탁합동운용 | Unspecified Money Trust | 84 | 84 | 86 |
| 나. 적립식목적신탁합동운용 | Reserving Objective Trust(Performance) | 32,580 | 34,706 | 40,111 |
| 다. 가계금전신탁합동운용 | Household Money Trust | 25,353 | 26,323 | 28,385 |
| 라. 개발신탁합동운용 | Development Money Trust | 155 | 155 | 155 |
| 마. 노후생활연금신탁합동운용 | Money Trust for Old Age Living Pension | 6,296 | 6,765 | 8,027 |
| 바. 기업금전신탁합동운용 | Business Money Trust | 2,396 | 2,387 | 2,889 |
| 사. 국민주신탁합동운용 | National Stock Trust | 6,183 | 5,851 | 6,887 |
| 아. 개인연금신탁합동운용 | Personal Pension Trust | 1,631,969 | 1,626,070 | 2,216,743 |
| 자. 가계장기신탁합동운용 | Long Term House Trust | 26,934 | 29,533 | 34,334 |
| 차. 근로자우대신탁합동운용 | Workers Preferential Trust | 4,020 | 4,194 | 5,077 |
| 카. 신종적립신탁합동운용 | New Reserving Trust | 25,859 | 27,770 | 34,135 |
| 타. 퇴직신탁운용 | Retirement Trust | 320,554 | 403,307 | 423,241 |
| 파. 특정금전신탁 | Specified Money Trust | 7,287,237 | 6,472,639 | 5,317,151 |
| 하. 단위금전신탁합동운용 | Unit Type Money Trust | 10 | 10 | 22 |
| 가. 추가금전신탁 | Open Type Money Trust | 103,553 | 206,430 | 351,186 |
| 나. 신개인연금신탁합동운용 | New Personal Pension Trust | 66,472 | 64,374 | 59,379 |
| 다. 신노후생활연금신탁합동운용 | New Pension Trust | 14,752 | 17,045 | 21,794 |
| 라. 신근로자우대신탁합동운용 | New Workers Preferential Trust | 314 | 391 | 553 |
| 마. 연금신탁합동운용 | Pension Trust | 801,303 | 727,898 | 585,685 |
| 바. 퇴직연금신탁 | Trust of retirement pension plan | 1,942,090 | 1,382,584 | 551,149 |
| 2. 재산신탁 | Property in Trust | 2,106,744 | 2,217,163 | 3,230,224 |
| 가. 유가증권의신탁 | Securities in Trust | 233,659 | 181,395 | 177,126 |
| 나. 금전채권의신탁 | Money Receivables in Trust | 1,415,599 | 1,496,750 | 2,690,821 |
| 다. 부동산의신탁 | Real Estate in Trust | 457,486 | 539,018 | 362,277 |
| 3. 기타부채 | Other Borrowings | 514,679 | 437,109 | 398,911 |
| 가. 가수금 | Suspenses Receivable | 0 | 0 | 1,134 |
| 나. 미지급금 | Accounts Payable | 4,510 | 1,707 | 7,194 |
| 다. 선수수익 | Income In Advance | 86,367 | 65,784 | 27,600 |
| 라. 미지급신탁보수 | Accrued Payable Trust Fees | 71,218 | 52,283 | 47,062 |
| 마. 미지급신탁이익 | Accrued Payable Trust Profit | 349,151 | 315,696 | 314,769 |
| 바. 미지급비용 | Accrued Payable Expenses | 3,433 | 1,639 | 1,152 |
| 사. 기타잡부채 | Others | 0 | 0 | 0 |
| 4. 특별유보금 | Special Reserves | 78,816 | 75,964 | 69,274 |
| 부채총계 | Total Liabilities | 14,998,353 | 13,768,752 | 13,385,398 |

손익계산서(신탁계정)
Income Statement(Trust Accounts)

제 10 기 상반기 : 2010년 1월 1일부터 2010년 6월 30일까지 (For the Period Ended June 30, 2010)

제 9 기 상반기 : 2009년 1월 1일부터 2009년 6월 30일까지 (For the Period Ended June 30, 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 상반기 For the Year Period Ended Jun. 30, 2010 | 제 9 기 상반기 For the Year Period Ended Jun. 30, 2009 | 제 9 기 For the Year Ended Dec. 31, 2009 | 제 8 기 For the Year Ended Dec. 31, 2008 |
|---------------|--|---|--|---|--|
| 【수익】 | [Revenues] | | | | |
| 1. 예치금이자 | Interest on Due from Banks | 40,212 | 36,448 | 69,449 | 73,854 |
| 2. 유가증권이자 | Interest on Securities | 219,913 | 139,839 | 340,414 | 330,263 |
| 가. 국채이자 | Interest on Government Bonds | 21,731 | 18,881 | 38,035 | 50,432 |
| 나. 금융채이자 | Interest on Finance Debentures | 19,571 | 21,657 | 41,450 | 81,281 |
| 다. 지방채이자 | Interest on Local Government Bonds | 441 | 944 | 1,868 | 1,776 |
| 라. 사채이자 | Interest on Corporate Bonds | 31,331 | 26,122 | 55,338 | 60,565 |
| 마. 배당금수익 | Dividend Income | 3,937 | 3,319 | 4,451 | 6,651 |
| 바. 외화유가증권이자 | Interest on Securities in Foreign Currency | 3,502 | 2,440 | 6,476 | 140 |
| 사. 매입어음이자 | Interest on Bills Bought | 87,923 | 58,651 | 143,975 | 108,852 |
| 아. 기타유가증권이자 | Interest on Others Securities | 51,477 | 7,825 | 48,821 | 20,566 |
| 3. 대출금이자 | Interest on Loans & Discounts | 11,412 | 14,767 | 23,400 | 3,577 |
| 가. 부동산저당대출이자 | Interest on Real Estate Collateral Loans | 454 | 604 | 1,138 | 1,766 |
| 나. 채권담보대출이자 | Interest on Receivables Collateral Loans | 720 | 448 | 1,098 | |
| 다. 수익권담보대출이자 | Interest on Trust Benefit Collateral Loans | 8,829 | 12,488 | 18,760 | |
| 라. 증서대출이자 | Interest on Loans with Deeds | 1,409 | 1,227 | 2,404 | 1,811 |
| 마. 기타대출이자 | Interest on Other Loans | 0 | 0 | 0 | 0 |
| 4. 콜론이자 | Interest on Call Loans | 1,474 | 814 | 2,132 | 5,798 |
| 5. 환매조건부채권이자 | Interest on Bonds under Resale Agreements | 16,933 | 15,915 | 33,692 | 32,061 |
| 6. 금전채권이자 | Interest on Money Receivables | 14,270 | 20,211 | 38,523 | 84,221 |
| 7. 파생상품관련익 | Revenues on Derivatives | 0 | 0 | 0 | 0 |
| 8. 유가증권관련수익 | Revenues on Securities | 42,260 | 28,707 | 62,609 | 61,510 |
| 가. 유가증권매매익 | Gain on Sales of Securities | 37,265 | 17,655 | 49,442 | 28,188 |
| 나. 유가증권상환익 | Gain on Redemption of Securities | 5 | 92 | 94 | 8,768 |
| 다. 유가증권평가익 | Gain on Valuation of Securities | 4,990 | 10,960 | 13,073 | 24,554 |
| 9. 수입수수료 | Commissions Received | 1 | 5 | 7 | 111 |
| 10. 기타수익 | Other Revenues | 29,146 | 14,376 | 20,499 | 23,889 |
| 11. 고유계정대이자 | Interest on Loans to Banking Account | 5,810 | 7,384 | 13,821 | 42,135 |
| 12. 특별유보금환입 | Transfer from Special Provision | 866 | 301 | 784 | 1,249 |
| 13. 채권평가충당금환입 | Transfer from Allowance for Valuation of Receivables | 1,262 | 1,010 | 2,844 | 13,654 |
| 이익금계 | Total Revenues | 383,559 | 279,777 | 608,174 | 672,322 |

| 계정과목 | Description | 제 10 기 상반기 For the Year Period Ended Jun. 30, | 제 9 기 상반기 For the Year Period Ended Jun. 30, | 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 | 278,242 | 180,691 | 429,920 | 453,899 |
| 가. 불특정금전신탁이익 | Gain on Unspecified Money Trust | 1 | 1 | 1 | 1 |
| 나. 적립식투자신탁실적이익 | Gain on Installment Money Trust(Performance) | 1,256 | 1,118 | 2,099 | 4,043 |
| 다. 가계금전신탁이익 | Gain on Household Money Trust | 731 | 667 | 1,194 | 1,518 |
| 라. 개발신탁이익 | Gain on Development Trust | 2 | 2 | 5 | 4 |
| 마. 노후생활연금신탁이익 | Gain on Money Trust for Old Age Living Pension | 53 | 108 | 173 | 315 |
| 바. 기업금전신탁이익 | Gain on Corporate Money Trust | 52 | 42 | 90 | 170 |
| 사. 국민주신탁이익 | Gain on National Stock Trust | 2 | 2 | 1,422 | 12 |
| 아. 개인연금신탁이익 | Gain on Money Trust for Individual Pension | 37,136 | 38,654 | 73,907 | 89,380 |
| 자. 가계장기신탁이익 | Gain on Household Long-Term Money Trust | 777 | 665 | 1,504 | 3,823 |
| 차. 근로자우대신탁이익 | Gain on Money Trust for Employee | 74 | 76 | 178 | 368 |
| 카. 신종적립신탁이익 | Gain on New Installment Money Trust | 359 | 373 | 742 | 1,646 |
| 타. 퇴직신탁이익 | Gain on Retirement Trust | 7,559 | 6,664 | 13,307 | 26,085 |
| 파. 특정금전신탁이익 | Gain on Specified Money Trust | 175,277 | 101,097 | 262,141 | 248,736 |
| 하. 단위금전신탁이익 | Gain on Unit Type Money Trust | 0 | 0 | 1 | 134 |
| 가. 추가금전신탁이익 | Gain on Open Type Money Trust | 3,122 | 6,251 | 16,431 | 20,826 |
| 나. 신개인연금신탁이익 | Gain on New Money Trust for Individual Pension | 1,737 | 952 | 2,054 | 4,688 |
| 다. 신노후생활연금신탁이익 | Gain on New Money Trust for Old Age Living Pension | 197 | 303 | 407 | 1,848 |
| 라. 신근로자우대신탁이익 | Gain on Money Trust for Employee | 6 | 2 | 5 | 76 |
| 마. 연금신탁이익 | Gain on Pension Trust | 18,702 | 10,782 | 23,808 | 37,259 |
| 바. 퇴직연금신탁이익 | Gain on Trust of retirement pension plan | 31,199 | 12,932 | 30,451 | 12,967 |
| 2. 재산신탁이익 | Gain on Property Trust | 15,637 | 20,198 | 38,673 | 95,618 |
| 가. 유가증권신탁이익 | Gain on Securities Trust | 1,375 | 0 | 0 | 11,079 |
| 나. 금전채권신탁이익 | Gain on Money Receivables Trust | 14,262 | 20,198 | 38,673 | 84,539 |
| 3. 기타지급이자 | Other Interest Paid | 0 | 0 | 0 | 0 |
| 4. 지급수수료 | Commissions Paid | 3,078 | 1,021 | 2,630 | 1,795 |
| 5. 파생상품관련손 | Loss on Derivatives | 0 | 0 | 0 | 0 |
| 6. 유가증권관련비용 | Expenses on Securities | 29,307 | 30,213 | 41,166 | 70,864 |
| 가. 유가증권매매손 | Loss on Sales of Securities | 10,125 | 23,823 | 35,248 | 50,528 |
| 나. 유가증권상환손 | Loss on Redemption of Securities | 12,916 | 790 | 1,113 | 5,430 |
| 다. 유가증권평가손 | Loss on Valuation of Securities | 6,266 | 5,600 | 4,805 | 14,906 |
| 7. 기금출연료 | Contribution to Fund | 2,588 | 2,865 | 5,374 | 6,317 |
| 가. 신용보증기금출연료 | Contribution to Credit Guarantee Fund | 91 | 83 | 174 | 97 |
| 나. 신탁보험료 | Insurance Fees on Deposits | 2,497 | 2,782 | 5,200 | 6,220 |
| 8. 세금과공과 | Taxes | 291 | 341 | 729 | 1,005 |
| 9. 신탁보수 | Trust Fees & Commissions | 48,481 | 31,512 | 72,912 | 58,351 |
| 10. 기타비용 | Other Expenses | 2,139 | 8,840 | 9,293 | 1,575 |
| 11. 특별유보금전입 | Provision for Special Provision | 3,718 | 4,093 | 7,475 | 6,474 |
| 12. 채권평가충당금전입 | Provision for Allowance for Valuation of Receivables | 78 | 3 | 2 | 11 |
| 손실금계 | Total Expenses | 383,559 | 279,777 | 608,174 | 695,909 |

대 차 대 조 표

(Balance Sheet)

제 16 기 2010년 06월 30일 현재
제 15 기 2010년 03월 31일 현재

KB Investment & Securities (3월 결산법인)

(KRW won)

| 과 목 | 제16기 | 제15기 |
|--|---------------------|----------------------|
| | As of June 30, 2010 | As of March 31, 2010 |
| 자 산 | | |
| (Assets) | | |
| I. 현금및예치금 | | |
| (Cash and deposits) | 180,757,170,461 | 272,248,169,177 |
| 1. 현금및현금성자산 | | |
| (Cash and cash equivalents) | 32,925,785,696 | 123,945,136,283 |
| 1) 현금 | | |
| (Cash on hand) | 1,439,203 | 1,195,763 |
| 2) 보통예금 | | |
| (Demand deposits) | 1,713,465,840 | 1,955,600,851 |
| 3) 당좌예금 | | |
| (Current deposits) | 90,525,381 | 141,559,939 |
| 4) 외화예금 | | |
| (Foreign currency deposits) | 393,820,053 | 1,528,264,411 |
| 5) 양도성예금증서 | | |
| (Negotiable certificate of deposits) | | 39,511,918,162 |
| 6) 기타 | | |
| (Others) | 30,726,535,219 | 80,806,597,157 |
| 2. 예치금 | | |
| (Deposits) | 147,831,384,765 | 148,303,032,894 |
| 1) 투자자예탁금별도예치금(예금) | | |
| (Reserve for claims of customers' deposits) | 10,823,000,000 | 643,000,000 |
| 2) 투자자예탁금별도예치금(신탁) | | |
| (Reserve for claims of customers' deposits trust) | 41,590,994,815 | 35,011,374,105 |
| 3) 대차거래이행보증금 | | |
| (Securities borrowed) | 50,600,000,000 | 75,900,000,000 |
| 4) 장내파생상품거래예치금 | | |
| (Deposits for exchange traded derivatives) | | 669 |
| 5) 장내파생상품매증거금 | | |
| (Guarantee trading deposits for exchange traded derivatives) | 4,601,889,950 | 3,733,158,120 |
| 6) 장기성예금 | | |
| (Long term due from financial institutions) | 40,200,000,000 | 33,000,000,000 |
| 7) 특정예금 등 | | |
| (Restricted due from financial institutions) | 15,500,000 | 15,500,000 |
| II. 유가증권 | | |
| (Securities) | 1,528,075,165,733 | 1,275,625,167,079 |
| 1. 단기매매증권 | | |
| (Trading securities) | 1,441,411,209,156 | 1,197,148,683,831 |
| 1) 주식 | | |
| (Stocks) | 3,634,520,445 | 12,624,493,320 |
| 2) 신주인수권증서 | | |
| (Stock warrants) | 1,792,355,500 | 1,215,022,000 |
| 3) 국채·지방채 | | |
| (State bonds · Local government bonds) | 528,980,333,538 | 559,057,194,721 |
| 4) 특수채 | | |
| (Special bonds) | 466,909,074,300 | 420,512,936,065 |
| 5) 회사채 | | |
| (Corporate bonds) | 282,670,011,493 | 169,621,945,648 |
| 6) 집합투자증권 | | |
| (Collective investment securities) | 48,011,822,579 | 28,927,784,433 |
| 7) 기업어음증권 | | |
| (Corporate commercial papers) | 109,413,091,301 | 5,189,307,644 |
| 2. 매도가능증권 | | |
| (Securities available for sale) | 84,931,635,211 | 77,597,902,037 |
| 1) 주식 | | |
| (Stocks) | 76,143,593,650 | 68,791,811,900 |
| 2) 출자금 | | |
| (Investment in partnerships) | 10,000 | 10,000 |
| 3) 회사채 | | |
| (Corporate bonds) | 5,100,000,000 | 5,100,000,000 |
| 4) 집합투자증권 | | |
| (Collective investment securities) | 3,284,299,831 | 3,268,130,169 |
| 5) 외화증권 | | |
| (Securities in foreign currency) | | |
| 6) 기타 | | |
| (Others) | 403,731,730 | 437,949,968 |
| 3. 지분법적용투자주식 | | |

| | | | |
|---|------------------|------------------|-----------------|
| (Securities using equity method) | 1,698,201,366 | 693,506,211 | |
| 4. 파생결합증권 (Derivatives combined securities) | 34,120,000 | 185,075,000 | |
| III. 파생상품 (Derivatives) | | 7,818,809,691 | 4,894,173,628 |
| 1. 장내파생상품 (Exchange traded derivatives) | 752,827,000 | 31,253,000 | |
| 2. 장외파생상품 (Over the counter derivatives) | 7,065,982,691 | 4,862,920,628 | |
| IV. 대출채권 (Loans) | | 167,885,257,759 | 154,980,474,406 |
| 1. 콜론 (Call loans) | | | |
| 2. 신용공여금 (Broker's loans) | 124,355,216,526 | 102,669,893,151 | |
| 1) 신용거래용자금 (Margin to customers) | 62,382,300,126 | 46,903,819,551 | |
| 2) 증권담보대출금 (Loans secured by securities) | 61,476,266,400 | 55,439,959,600 | |
| 3) 기타 (Others) | 496,650,000 | 326,114,000 | |
| 3. 대여금 (Loans) | 901,874,937 | 942,194,786 | |
| 4. 매입대출채권 (Loans Purchased) | 120,147,586,704 | 126,233,746,704 | |
| 5. 대지급금 (Advances for customers) | 247,014,559 | 247,014,559 | |
| 1) 우선대지급금 (Advances for payment for others) | 247,014,559 | 247,014,559 | |
| 6. 대손충당금 (Allowance for credit loss) | (77,766,434,967) | (75,112,374,794) | |
| 1) 신용공여금대손충당금 (Allowance for fiduciary loans) | (626,496,085) | (539,233,712) | |
| 2) 대여금대손충당금 (Allowance for loans) | (4,509,374) | (4,710,973) | |
| 3) 매입대출채권대손충당금 (Allowance for loans purchased) | (76,888,414,949) | (74,321,415,550) | |
| 4) 대지급금대손충당금 (Allowance for advances) | (247,014,559) | (247,014,559) | |
| V. 유형자산 (Tangible fixed assets) | | 4,827,722,393 | 7,713,314,462 |
| 1. 차량운반구 (Vehicles) | 591,634,569 | 610,197,865 | |
| 2. 비품 (Equipments) | 12,834,444,846 | 12,477,108,316 | |
| 3. 감가상각누계액 (Accumulated depreciation) | (8,598,357,022) | (5,373,991,719) | |
| VI. 기타자산 (Other assets) | | 106,278,574,767 | 49,736,180,132 |
| 1. 미수금 (Receivables) | 71,505,059,404 | 8,010,347,410 | |
| 1) 자기매매미수금 (Receivables for proprietary trading) | 64,681,646,438 | 3,904,617,159 | |
| 2) 위탁매매미수금 (Receivables for brokerage) | 1,717,389,609 | 1,818,996,934 | |
| 3) 기타 (Others) | 5,106,023,357 | 2,286,733,317 | |
| 2. 미수수익 (Accrued income) | 6,908,591,579 | 8,130,042,114 | |
| 1) 미수수료 (Accrued commissions) | 642,196,869 | 379,568,798 | |
| 2) 미수이자 (Accrued interest income) | 6,266,394,710 | 5,423,379,841 | |
| 3) 미수배당금 (Accrued dividends) | | 2,327,093,475 | |
| 3. 선급금 (Advance payments) | 7,258,968,599 | 11,079,182,978 | |
| 1) 채권경과이자 (Accrued interest on bonds) | 6,039,782,289 | 10,219,289,377 | |
| 2) 양도성예금증서경과이자 (Accrued interest on CD) | | 346,738,726 | |
| 3) 기타 (Others) | 1,219,186,310 | 513,154,875 | |
| 4. 선급비용 | | | |

| | | |
|---|-------------------|-------------------|
| (Prepaid expenses) | 1,657,357,310 | 960,771,722 |
| 5. 선급세 (Prepaid tax) | | |
| 6. 보증금 (Guarantee) | 2,378,302,600 | 2,378,329,600 |
| 1) 전신전화가입권 (Telex and telephone subscription rights) | 8,712,000 | 8,712,000 |
| 2) 임차보증금 (Guarantee for rent) | 2,367,590,600 | 2,367,617,600 |
| 3) 회원보증금 (Fidelity guarantee money) | 2,000,000 | 2,000,000 |
| 7. 손해배상공동기금 (Collective fund for default loss) | 2,347,652,550 | 2,347,652,550 |
| 1) 증권시장공동기금 (Collective fund for default loss in the securities market) | 1,340,143,550 | 1,340,143,550 |
| 2) 선물시장공동기금 (Collective fund for default loss in the derivatives market) | 1,007,509,000 | 1,007,509,000 |
| 8. 무형자산 (Intangible assets) | 5,967,046,892 | 6,284,990,079 |
| 1) 소프트웨어 (Software) | 5,967,046,892 | 6,284,990,079 |
| 9. 이연법인세자산 (Deferred income tax debits) | 2,156,128,695 | 3,775,750,482 |
| 10. 기타 (Others) | 8,090,779,712 | 8,377,017,102 |
| 11. 대손충당금 (Allowance for credit loss) | (1,991,312,574) | (1,607,903,905) |
| 1) 미수금대손충당금 (Allowance for receivables) | (925,723,496) | (689,233,150) |
| 2) 미수수익대손충당금 (Allowance for accrued income) | (1,065,589,078) | (918,670,755) |
| 자 산 총 계 (Total assets) | 1,995,642,700,804 | 1,765,197,478,884 |
| 부 채 (Liabilities) | | |
| I. 예수부채 (Deposits) | 71,265,739,800 | 60,807,624,405 |
| 1. 투자자예수금 (Customers' deposits) | 71,264,739,800 | 60,806,624,405 |
| 1) 위탁자예수금 (Customers' deposits for brokerage) | 37,455,315,063 | 32,380,025,892 |
| 2) 장내파생상품거래예수금 (Customers' deposits for exchange traded derivatives trading) | 22,885,807,613 | 27,782,419,351 |
| 3) 청약자예수금 (Customers' deposits for subscriptions) | 73,086,360 | |
| 3) 저축자예수금 (Customers' deposits for savings) | 2,976,632 | 1,903,042 |
| 4) 집합투자증권투자자예수금 (Customers' deposits for beneficiary) | 10,847,554,132 | 642,276,120 |
| 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) | 1,587,857,350,324 | 1,379,783,857,712 |
| 1. 콜머니 (Call money) | 195,000,000,000 | 65,800,000,000 |
| 2. 차입금 (Borrowings) | 202,275,645,162 | 149,275,645,162 |
| 1) 기타차입금 (Others) | 202,275,645,162 | 149,275,645,162 |
| 3. 환매조건부채권매도 (Bonds sold under reverse resale agreements) | 18,372,287,001 | 136,607,053,306 |
| 4. 매도유가증권 (Securities sold) | 1,063,751,423,840 | 922,190,004,370 |
| 1) 주식 (Stocks) | 25,153,542,340 | 21,788,439,055 |
| 2) 국채·지방채 (State bonds·Local government bonds) | 766,071,820,000 | 834,023,772,000 |
| 3) 특수채 (Special bonds) | 260,706,340,000 | 60,975,120,000 |
| 4) 기타 (Others) | 11,819,721,500 | 5,402,673,315 |
| 5. 파생상품 (Derivatives) | 8,457,994,321 | 5,911,154,874 |
| 1) 장내파생상품 (Exchange traded derivatives) | 415,288,000 | 198,895,000 |
| 2) 장외파생상품 | | |

| | | |
|---|-------------------|-------------------|
| (Over the counter derivatives) | 8,042,706,321 | 5,712,259,874 |
| 6. 후순위차입금 (Subordinated borrowings) | 100,000,000,000 | 100,000,000,000 |
| III. 기타부채 (Other liabilities) | 22,528,516,271 | 15,894,833,799 |
| 1. 퇴직급여충당부채 (Reserve for severance and retirement benefits) | 1,331,940,859 | 1,249,618,808 |
| 퇴직보험예치금 (Retirement insurance deposit) | (30,885,714) | (40,978,454) |
| 퇴직연금운용자산 (Retirement pension assets) | (762,553,856) | (846,682,873) |
| 2. 미지급법인세 (Accrued income taxes) | | |
| 3. 미지급금 (Accounts payable) | 3,413,194,144 | 2,186,154,280 |
| 4. 미지급비용 (Accrued expenses) | 15,932,119,119 | 10,492,184,629 |
| 5. 선수수익 (Unearned income) | 220,811,101 | 530,621,347 |
| 6. 이연법인세부채 (Deferred income tax liabilities) | | |
| 7. 체세금예수금 (Withholding income taxes) | 2,217,291,157 | 2,229,762,697 |
| 8. 기타 (Others) | 206,599,461 | 94,153,365 |
| 부채총계 (Total liabilities) | 1,681,651,606,395 | 1,456,486,315,916 |
| 자본 (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. 자본조정 (Capital surplus) | (1,256) | - |
| 1. 기타 (Others) | (1,256) | |
| IV. 기타포괄손익누계액 (Accumulated other comprehensive income) | 50,924,341,089 | 45,061,486,971 |
| 1. 매도가능증권평가이익(손실) (Gain on valuation of securities available for sale) | 50,886,491,715 | 45,136,859,319 |
| 2. 지분법 자본변동 (Share of associates' other changes in net assets) | 37,849,374 | |
| 3. 부의 지분법 자본변동 (Share of associates' other changes in net assets) | | (75,372,348) |
| V. 이익잉여금 (Retained earnings) | 73,209,439,376 | 73,792,360,797 |
| 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) | 69,504,191,535 | 69,587,112,956 |
| 1) (당기순이익) (Net income) | 1,300,607,264 | (42,823,063,669) |
| 자본총계 (Total stockholder's equity) | 313,991,094,409 | 308,711,162,968 |
| 부채와자본총계 (Total liabilities and stockholder's equity) | 1,995,642,700,804 | 1,765,197,478,884 |

손익계산서

(Profit & Loss Sheet)

제 16 기 2010년 4월 1일부터 2010년 6월 30일까지
제 15 기 2009년 4월 1일부터 2009년 6월 30일까지

KB Investment & Securities (3월 결산법인)

(KRW won)

| 과목 | 제16기 For the Period ended June. 30, 2010 | 제15기 For the Period ended June. 30, 2009 |
|---|---|---|
| I. 영업수익 (Operating income) | 112,105,207,653 | 77,266,221,543 |
| 1. 수수료수익 (Commissions received) | 17,707,364,327 | 17,134,815,417 |
| 1) 수탁수수료 (Brokerage commissions) | 7,933,480,630 | 4,885,890,220 |
| 2) 인수및주선수수료 (Underwriting commissions) | 5,876,809,889 | 7,706,832,225 |
| 3) 사채모집수탁수수료 (Underwriting commissions on debentures) | 93,000,000 | 89,000,000 |
| 4) 집합투자증권취급수수료 (Brokerage commissions on collective investment securities) | 632,847,513 | 272,713,513 |
| 5) 자산관리수수료 (Management fee on wrap account and asset management) | 45,895,891 | |
| 6) 매수및합병수수료 (Commissions on merger & acquisition) | 1,359,137,464 | 929,673,920 |
| 6) 기타 (Others) | 1,766,192,940 | 3,250,705,539 |
| 2. 유가증권평가및처분이익 (Gain on valuation(sales) of securities) | 29,786,464,217 | 26,293,680,060 |
| 1) 단기매매증권처분이익 (Gain on sales of trading securities) | 22,709,263,279 | 21,832,406,193 |
| 2) 단기매매증권평가이익 (Gain on valuation of trading securities) | 2,609,971,377 | 2,439,216,336 |
| 3) 매도가능증권처분이익 (Gain on sales of securities available for sale) | | |
| 4) 매도유가증권평가이익 (Gain on valuation of trading securities sold) | 2,886,430,518 | 2,022,057,531 |
| 5) 파생결합증권처분이익 (Gain on sales of derivatives combined securities) | 788,233,322 | |
| 6) 파생결합증권평가이익 (Gain on valuation of derivatives combined securities) | 770,265 | |
| 7) 파생결합증권상환이익 (Gain on redemption of derivatives combined securities) | 791,795,456 | |
| 3. 파생상품거래이익 (Gain on derivatives transactions) | 38,367,323,705 | 15,017,791,801 |
| 1) 장내파생상품거래이익 (Gain on exchange traded derivatives transactions) | 33,284,443,500 | 11,456,803,527 |
| 2) 장외파생상품거래이익 (Gain on OTC derivatives transactions) | 5,082,880,205 | 3,560,988,274 |
| 4. 이자수익 (Interest income) | 25,876,808,943 | 17,918,592,784 |
| 1) 신용공여이자 (Interest on broker's loans) | 2,699,032,717 | 572,675,937 |
| 2) 매입대출채권이자 (Interest on loans purchased) | 262,034,246 | 3,412,268,493 |
| 3) 채권이자 (Interest on bonds) | 19,164,865,620 | 8,701,082,879 |
| 4) 기업어음증권이자 (Interest on corporate commercial papers) | 900,446,592 | 2,891,402,843 |
| 5) 증금예치금이자 (Interest on deposits with KSFC) | 485,392,312 | 280,409,516 |
| 6) 양도성예금증서 이자 (Interest on certificate of deposits) | 616,661,185 | 464,728,818 |
| 7) 금융기관예치금이자 (Interest on deposits) | 414,385,809 | 137,892,433 |
| 8) 콜론이자 (Interest on call loans) | 8,952,322 | 74,138,194 |
| 9) 양도성예금증서거래이익 | | |

| | | |
|---|-----------------|-----------------|
| (Gain on transactions of certificate of deposits) | 89,685,017 | 123,122,303 |
| 10) 대지급금 (Interest on advances for customers) | | |
| 11) 예금이자 (Interest on deposits) | 1,191,584,570 | 1,195,132,846 |
| 12) 미수금이자 (Interest on receivables) | 36,693,659 | 57,574,610 |
| 13) 기타이자 (Others) | 7,074,894 | 8,163,912 |
| 5. 대출채권평가및처분이익 (Gain on valuation(disposal) of loans) | | |
| 1) 대손충당금환입 (Reversal of allowance for credit losses) | | |
| 6. 외환거래이익 (Gain on foreign transactions) | 127,041 | 850,455,411 |
| 1) 외환차익 (Gain on foreign currency transactions) | 127,041 | 198,555,411 |
| 2) 외화환산이익 (Gain on foreign exchanges transactions) | | 651,900,000 |
| 7. 기타의영업수익 (Others) | 367,119,420 | 50,886,070 |
| 1) 배당금수익 (Dividends income) | 44,430,228 | 1,062,330 |
| 2) 분배금수익 (Distribution income) | 172,694,377 | 49,823,740 |
| 3) 별도예치금평가이익 (Gain on valuation of reserve for claims of customers' deposit) | 149,994,815 | |
| 4) 기타대손충당금환입 (Reversal of allowance for others) | | |
| II. 영업비용 (Operating expenses) | 110,007,885,520 | 112,337,515,946 |
| 1. 수수료비용 (Commissions expense) | 2,918,012,232 | 1,939,257,580 |
| 1) 매매수수료 (Trading commissions) | 943,086,682 | 1,091,891,544 |
| 2) 투자일임수수료 (Discretionary fees) | 9,179,200 | |
| 3) 기타수수료비용 (Others) | 1,965,746,350 | 847,366,036 |
| 2. 유가증권평가및처분손실 (Loss on valuation(sales) of securities) | 54,050,307,832 | 28,672,360,747 |
| 1) 단기매매증권처분손실 (Loss on sales of trading securities) | 44,032,465,360 | 22,445,252,773 |
| 2) 단기매매증권평가손실 (Loss on valuation of trading securities) | 3,568,626,547 | 2,341,122,802 |
| 3) 매도가능증권처분손실 (Loss on sales of securities available for sale) | | |
| 4) 유가증권감액손실 (Securities reduction loss) | | 2,900,000,000 |
| 5) 매도유가증권평가손실 (Loss on valuation of trading securities sold) | 3,355,755,332 | 985,985,172 |
| 6) 파생결합증권처분손실 (Loss on sales of derivatives combined securities) | 785,930,922 | |
| 7) 파생결합증권평가손실 (Loss on valuation of derivatives combined securities) | 21,058,738 | |
| 8) 파생결합증권상환손실 (Loss on redemption of derivatives combined securities) | 2,286,470,933 | |
| 3. 파생상품거래손실 (Loss on derivatives transactions) | 21,493,984,406 | 14,424,697,134 |
| 1) 장내파생상품거래손실 (Loss on exchange traded derivatives transactions) | 16,050,247,250 | 13,595,738,014 |
| 2) 장외파생상품거래손실 (Loss on OTC derivatives transactions) | 5,443,737,156 | 828,959,120 |
| 4. 이자비용 (Interest expense) | 4,886,235,006 | 6,576,350,852 |
| 1) 차입금이자 | | |

| | | | |
|---|----------------|----------------|----------------|
| (Interest on borrowings) | 1,574,293,559 | 1,486,078,347 | |
| 2) 투자자에탁금이용료 (Interest on customers' deposits) | 161,752,208 | 147,502,042 | |
| 3) 환매조건부매도이자 (Interest on securities sold under repurchase agreements) | 973,696,900 | 1,605,709,199 | |
| 4) 양도성예금증서거래손실 (Loss on transactions of certificate of deposits) | 21,283,777 | | |
| 5) 콜머니이자 (Interest on call money) | 1,446,688,025 | 935,210,597 | |
| 6) 발행어음이자 (Interest on short term note issued) | 708,520,537 | 2,401,850,667 | |
| 7) 기타이자 (Others) | | | |
| 5. 대출채권평가및처분손실 (Loss on valuation(disposal) of loans) | 2,654,060,173 | | 39,564,203,079 |
| 1) 대손상각비 (Credit loss expenses) | 2,654,060,173 | 39,564,203,079 | |
| 6. 외환거래손실 (Loss on foreign transactions) | 8,023,073 | | 773,800,001 |
| 1) 외환차손 (Loss on foreign currency transactions) | 8,023,073 | 174,500,001 | |
| 2) 외화환산손실 (Loss on foreign exchanges transaction) | | 599,300,000 | |
| 7. 판매비와관리비 (General and administrative expenses) | 23,613,854,129 | | 19,942,260,925 |
| 1) 급여 (Salary) | 11,329,402,912 | 8,158,164,151 | |
| 2) 퇴직급여 (Severance pay) | 811,587,353 | 442,046,117 | |
| 3) 복리후생비 (Other benefits for employees) | 1,282,013,741 | 641,782,281 | |
| 4) 전산운영비 (Computer system operation expenses) | 2,340,856,780 | 1,496,179,094 | |
| 5) 임차료 (Rental expenses) | 792,845,201 | 542,526,417 | |
| 6) 지급수수료 (Miscellaneous commissions) | 1,762,541,094 | 2,496,969,871 | |
| 7) 접대비 (Entertainment expenses) | 857,232,694 | 734,946,900 | |
| 8) 광고선전비 (Advertising expenses) | 694,844,836 | 3,077,287,837 | |
| 9) 감가상각비 (Depreciation) | 828,148,233 | 573,935,854 | |
| 10) 조사연구비 (Research and study expense) | 12,600,727 | | |
| 11) 연수비 (Training expenses) | 15,460,204 | 16,460,986 | |
| 12) 무형자산상각비 (Amortization of intangible assets) | 517,426,977 | 507,075,062 | |
| 13) 세금과공과금 (Tax and dues) | 1,129,233,276 | 416,785,006 | |
| 14) 판매부대비 (Sales promotion expenses) | 15,714,410 | 5,674,128 | |
| 15) 회의비 (Business meeting expenses) | 52,828,839 | 1,188,650 | |
| 16) 인쇄비 (Printings expenses) | 90,317,434 | 39,836,454 | |
| 17) 여비교통비 (Travel expenses) | 133,499,765 | 73,831,044 | |
| 18) 차량유지비 (Vehicles maintenance expenses) | 68,258,641 | 47,249,573 | |
| 19) 소모품비 | | | |

| | | | |
|---|-------------|---------------|-----------------|
| (Supplies expenses) | 37,217,500 | 25,839,420 | |
| 20) 수도광열비 (Utility expenses) | 303,474,463 | 236,828,288 | |
| 21) 보험료 (Insurance premium) | 148,466,539 | 61,575,073 | |
| 22) 행사비 (Event expenses) | 65,123,560 | 98,791,950 | |
| 23) 기타 (Others) | 324,758,950 | 247,286,769 | |
| 8. 기타의 영업비용 (Others) | | 383,408,669 | 444,585,628 |
| 1) 기타대손상각비 (Credit loss expenses) | 383,408,669 | | 444,585,628 |
| 2) 기타 (Others) | | | |
| III. 영업이익 (Operating profit) | | 2,097,322,133 | -35,071,294,403 |
| IV. 영업외수익 (Non-operating income) | | 18,344,842 | 25,743,843 |
| 1. 유형자산처분이익 (Gain on disposition of tangible assets) | 6,076,666 | | |
| 2. 자본법이익 (Gain on equity method valuation) | 7,418,728 | | |
| 3. 기타 (Others) | 4,849,448 | | 25,743,843 |
| V. 영업외비용 (Non-operating expenses) | | 285,877,432 | 1,115,723,523 |
| 1. 유형자산처분손실 (Loss on disposition of tangible assets) | | | |
| 2. 자본법손실 (Loss on equity method valuation) | 246,744,039 | | 340,199,937 |
| 3. 기부금 (Donations) | 10,000,000 | | |
| 4. 기타 (Others) | 29,133,393 | | 775,523,586 |
| VI. 법인세비용 차감전 계속사업손익 (Net income before income tax from continuing operations) | | 1,829,789,543 | -36,161,274,083 |
| VII. 계속사업손익법인세비용 (Income tax expense from continuing operations) | | 529,182,279 | -7,108,420,228 |
| VIII. 당기순이익 (Net income) | | 1,300,607,264 | -29,052,853,855 |

분기대차대조표

제7 (당) 기 2010년 6월 30일 현재
제6 (전) 기 2010년 3월 31일 현재

KB생명보험 (3월 결산법인)

KB Life Insurance

(in KRW)

| Description | 제7기 As of June 30, 2010 | | 제6기 As of March 31, 2010 | |
|--|----------------------------|-------------------|-----------------------------|-------------------|
| | Amount | | Amount | |
| 자산 (Assets) | | | | |
| I. 현금및예치금 (Cash and Deposits) | | 110,548,203,899 | | 68,920,142,702 |
| 1. 현금 및 현금성자산 (Cash and Equivalent) | | 10,545,203,899 | | 8,917,142,702 |
| 2. 예치금 (Deposits) | | 100,003,000,000 | | 60,003,000,000 |
| II. 유가증권 (Securities) | | 2,346,979,197,883 | | 2,200,657,023,868 |
| 1. 단기매매증권 (Trading Securities) | | 125,806,982,046 | | 123,136,490,919 |
| 가. 수익증권 (Investment Funds) | 125,806,982,046 | | 123,136,490,919 | |
| 2. 매도가능증권 (Available-for-sale Securities) | | 1,482,312,418,247 | | 1,359,006,633,521 |
| 가. 주식 (Stocks) | - | | - | |
| 나. 국공채 (Government and Public Bonds) | 115,308,617,254 | | 137,745,167,539 | |
| 다. 특수채 (Special Bonds) | 740,613,418,150 | | 582,597,556,650 | |
| 라. 금융채 (Bank Debenture) | 184,804,404,250 | | 125,630,746,650 | |
| 마. 회사채 (Corporate Bonds) | 252,698,850,700 | | 234,689,759,700 | |
| 사. 수익증권 (Investment Funds) | 175,347,981,149 | | 264,382,782,754 | |
| 아. 외화유가증권 (Overseas Securities) | - | | - | |
| 자. 기타유가증권 (Other Securities) | 13,539,146,744 | | 13,960,620,228 | |
| 3. 만기보유증권 (Held-to-maturity Securities) | | 738,859,797,590 | | 718,513,899,428 |
| 가. 국공채 (Government and Public Bonds) | 284,945,399,856 | | 264,836,683,019 | |
| 나. 특수채 (Special Bonds) | 448,927,807,858 | | 448,690,413,125 | |
| 다. 금융채 (Bank Debenture) | - | | - | |
| 라. 회사채 (Corporate Bonds) | 4,986,589,876 | | 4,986,803,284 | |
| 마. 수익증권 (Investment Funds) | - | | - | |
| III. 대출채권 (Loans) | | 95,971,634,275 | | 91,035,170,311 |
| (대손충당금) (Reserve for Doubtful Account) | | (-) 902,846,760 | | (-) 871,188,056 |
| 1. 보험계약대출금 (Policy Loans) | | 96,617,570,000 | | 91,506,430,000 |
| 2. 신용대출금 (Unsecured Loans) | | 256,911,035 | | 399,928,367 |

| | | | | |
|---|-------------------|-------------------|-------------------|-------------------|
| IV. 유형자산 (Tangible Assets) | | 2,206,335,379 | | 2,604,778,574 |
| 1. 비품 (Equipment) | 8,358,888,888 | | 8,777,188,145 | |
| 감가상각누계액 (Accumulated Depreciation) | (-) 6,152,553,509 | | (-) 6,172,409,571 | |
| V. 기타자산 (Other Assets) | | 193,156,182,981 | | 181,126,494,861 |
| 1. 보험미수금 (Insurance Receivables) | 5,490,181,652 | 5,463,021,138 | 5,563,368,065 | 5,539,718,219 |
| 대손충당금 (Reserve for Doubtful Account) | (-) 27,160,514 | | (-) 23,649,846 | |
| 2. 미수금 (Other Accounts Receivables) | 82,737,502 | 82,323,816 | 322,248,209 | 320,636,975 |
| 대손충당금 (Reserve for Doubtful Account) | (-) 413,686 | | (-) 1,611,234 | |
| 3. 보증금 (Leasehold & Other Deposits) | | 4,782,663,610 | | 6,603,599,790 |
| 4. 미수수익 (Accrued Income) | 52,020,368,832 | 52,018,306,280 | 46,237,889,014 | 46,235,884,233 |
| 대손충당금 (Reserve for Doubtful Account) | (-) 2,062,552 | | (-) 2,004,781 | |
| 5. 선급비용 (Prepaid Expenses) | | 2,204,244,986 | | 1,173,009,854 |
| 6. 선급법인세 (Prepaid Income Taxes) | | 3,903,398,470 | | 1,211,224,100 |
| 7. 선급금 (Advanced Payments) | | 186,320,200 | | 866,395,900 |
| 8. 가지급금 (Suspense Account) | | - | | - |
| 9. 신계약비 (Deferred Acquisition Cost) | | 119,836,432,214 | | 114,211,035,988 |
| 10. 이연법인세자산 (Deferred Corporate Taxes Asset) | | - | | - |
| 11. 무형자산 (Intangible Assets) | | 4,167,854,392 | | 3,340,828,975 |
| 12. 파생상품자산 (Derivative Assets) | | 511,617,875 | | 1,624,160,827 |
| VI. 특별계정자산 (Separate Account Assets) | 357,737,418,325 | 349,673,304,621 | 325,286,224,883 | 316,886,720,742 |
| 특별계정미지급금 (Separate Account credits) | (-) 8,064,113,704 | | (-) 8,399,504,141 | |
| 자산총계 (Total Assets) | | 3,098,534,859,038 | | 2,861,230,331,058 |
| 부채 (Liabilities) | | | | |
| I. 책임준비금 (Policy Reserve) | 2,522,954,634,724 | 2,522,273,956,167 | 2,314,484,349,328 | 2,313,710,743,627 |
| (출재보험준비금) (Reserve Adjustment Account for Reinsurance Ceded) | (-) 680,678,557 | | (-) 773,605,701 | |
| 1. 보험료적립금 (Premium Reserve) | | 2,485,994,894,083 | | 2,281,689,979,745 |
| 2. 미경과보험료적립금 (Unearned Premium Reserve) | | 690,984,767 | | 968,719,909 |
| 3. 보증준비금 (Benefit Reserve) | | 3,159,454,264 | | 1,898,375,811 |
| 4. 지급준비금 (Reserve for Outstanding Claims) | | 21,312,811,823 | | 20,320,759,001 |
| 5. 계약자배당준비금 (Reserve for Participating Policyholder's Dividends) | | 1,581,520,622 | | 1,559,768,630 |
| 가. 금리차보장준비금 | 67,116,092 | | 67,119,485 | |

| | | | | |
|--|-------------------|-------------------|-------------------|-------------------|
| (Excess Crediting Rate Reserve) | | | | |
| 나. 위험율차배당준비금 (Mortality Dividend Reserve) | 185,642,223 | | 185,759,787 | |
| 다. 이차배당준비금 (Interest Dividend Reserve) | 122,817,818 | | 121,525,858 | |
| 라. 비차배당준비금 (Expense Dividend Reserve) | 1,205,944,489 | | 1,185,363,500 | |
| 6. 계약이익배당준비금 (Policyholder Dividend Reserve Fund) | | 6,664,339,577 | | 5,146,583,524 |
| 7. 배당보험손실보전준비금 (Provision for Participation Reserve) | | 3,550,629,588 | | 2,900,162,708 |
| II. 계약자지분조정 (Policy Reserve Adjustment) | | 4,995,546,218 | | 7,673,684,666 |
| 1. 매도가능증권평가이익 (Gains on Valuation of Available-for-sale Securities) | | 4,995,546,218 | | 7,673,684,666 |
| III. 기타부채 (Other Liabilities) | | 34,132,611,219 | | 36,826,642,802 |
| 1. 보험미지급금 (Unpaid Claims) | | 5,747,569,397 | | 751,640,759 |
| 2. 미지급금 (Other Accounts Payable) | | 1,632,670,879 | | 1,651,736,100 |
| 3. 미지급비용 (Accrued Expenses) | | 4,526,426,417 | | 15,390,471,982 |
| 4. 미지급법인세 (Income Taxes Payable) | | - | | - |
| 5. 이연법인세부채 (Deferred Corporate Taxes Liabilities) | | 6,122,279,385 | | 5,702,620,555 |
| 6. 예수금 (Withholdings) | | 6,463,404,441 | | 1,616,293,167 |
| 7. 선수보험료 (Unearned Insurance Premium) | | 9,060,557,654 | | 10,226,297,202 |
| 8. 퇴직급여충당금 (Reserve for Severance Benefits) | | 150,687,500 | | 127,725,000 |
| 9. 파생상품부채 (Derivative Liabilities) | | - | | - |
| 10. 기타 (Others) | | 429,015,546 | | 1,359,858,037 |
| VI. 특별계정부채 (Separate Account Liabilities) | 357,737,418,325 | 356,859,658,995 | 325,286,224,883 | 324,429,229,702 |
| 특별계정미수금 (Separate Account Debits) | (-) 877,759,330 | | (-) 856,995,181 | |
| 부채총계 (Total Liabilities) | | 2,918,261,772,599 | | 2,682,640,300,797 |
| 자본 (Shareholders' Equity) | | | | |
| I. 자본금 (Capital Stock) | | 156,000,000,000 | | 156,000,000,000 |
| 1. 보통주자본금 (Common Stock) | 156,000,000,000 | | 156,000,000,000 | |
| II. 자본조정 (Capital Adjustment) | | - | | (-) 1,240,789,600 |
| 1. 주식할인발행차금 (Discount on Stock Issuance) | | - | (-) 1,240,789,600 | - |
| III. 기타포괄손익누계액 (Other Comprehensive Income) | | 16,669,082,196 | | 19,246,751,343 |
| 1. 매도가능증권평가이익 (Gains on Valuation of Available-for-sale Securities) | 21,302,409,001 | | 24,146,529,579 | |
| 2. 만기보유증권평가이익 (Gains on Valuation of Held-to-maturity Securities) | (-) 4,633,326,805 | | (-) 4,899,778,236 | |

| | | | |
|--|---------------|-------------------|-------------------|
| 3. 파생상품평가이익 (Gains on Valuation of Derivatives) | - | - | - |
| VI. 이익잉여금 (Retained Earnings) | | 7,604,004,243 | 4,584,068,518 |
| 1. 처분전이익잉여금 (Retained Earnings before Appropriations) | 7,604,004,243 | | 4,584,068,518 |
| 2. 당기순이익 (Net Income for the Period) | 4,260,725,325 | | 6,780,946,559 |
| 자본총계 (Total Shareholders' Equity) | | 180,273,086,439 | 178,590,030,261 |
| 부채와자본총계 (Total Liabilities and Shareholders' Equity) | | 3,098,534,859,038 | 2,861,230,331,058 |

분 기 손 익 계 산 서

제7 (당) 기 2010년 4월 1일부터 2010년 6월 30일까지
제6 (전) 기 2009년 4월 1일부터 2009년 6월 30일까지

KB생명보험 (3월 결산법인)

KB Life Insurance

(in KRW)

| Description | 제7기 For the Period ended June 30, 2010 | | 제6기 For the Period ended June 30, 2009 | |
|---|---|-----------------|---|-----------------|
| | Amount | | Amount | |
| 1. 영업수익 (Operating Income) | | 295,764,990,715 | | 195,453,657,548 |
| 1. 보험료수익 (Premium Income) | | 257,037,379,812 | | 168,683,428,360 |
| 가. 개인보험료 (Individual Premium) | 256,939,065,754 | | 168,625,606,746 | |
| 나. 단체보험료 (Group Premium) | 98,314,058 | | 57,821,614 | |
| 2. 재보험수익 (Reinsurance Income) | | 134,830,109 | | 228,632,823 |
| 가. 수입재보험금 (Ceded Reinsurance Claims Recovered) | 134,830,109 | | 228,632,823 | |
| 나. 수입재보험험수수료 (Ceded Reinsurance Experience Refund) | - | | - | |
| 3. 이자수익 (Interest Income) | | 28,624,648,266 | | 20,361,992,992 |
| 가. 예금이자 (Interest on Bank Deposits) | 1,437,520,299 | | 1,415,813,018 | |
| 나. 단기매매증권이자 (Interest on Trading Securities) | - | | 195,669,801 | |
| 다. 매도가능증권이자 (Interest on Available-for-sale Securities) | 15,676,902,935 | | 11,561,647,572 | |
| 라. 만기보유증권이자 (Interest on Held-to-maturity Securities) | 9,825,327,260 | | 5,767,356,245 | |
| 마. 대출채권이자 (Interest Income on Loans) | 1,539,300,774 | | 1,254,865,656 | |
| 바. 예치금이자 (Interest on Deposits) | 2,150,684 | | 797,807 | |
| 사. 기타이자수익 (Other Interest Income) | 143,446,314 | | 165,842,893 | |
| 4. 유가증권평가 및 처분이익 (Securities valuation and disposition gains) | | 6,026,907,881 | | 3,031,764,493 |
| 가. 단기매매증권처분이익 (Gains on Sale of Trading Securities) | 420,844,778 | | - | |
| 나. 단기매매증권평가이익 (Gains on Valuation of Trading Securities) | 287,590,894 | | 254,600,000 | |
| 다. 매도가능증권처분이익 (Gains on Sale of Available-for-sale Securities) | 5,017,792,289 | | 2,502,635,896 | |
| 라. 파생상품거래이익 (Gains on Sale of Derivative) | 300,679,920 | | - | |
| 마. 파생상품평가이익 (Gains on Valuation of Derivative) | - | | 274,528,597 | |
| 5. 수수료수익 (Commission Income) | | 1,249,080 | | 1,327,450 |
| 6. 대손충당금환입 (Reversal of Reserve for Doubtful Account) | | - | | - |
| 7. 특별계정수입수수료 (Separate Account Commission Received) | | 2,006,683,520 | | 2,386,791,272 |
| 8. 배당금수익 | | 86,876,712 | | 711,074,879 |

| | | | |
|--|--------------------|-----------------|--------------------|
| (Dividend Income) | | | |
| 9. 외환차익 (Gains from Trading in Foreign Currency) | | 3,955,546 | 1,249 |
| 10. 기타의 영업수익 (Other Investment Income) | | 1,842,459,789 | 48,644,030 |
| II. 영업비용 (Operating Expenses & Claims) | | 290,236,500,383 | 193,605,056,186 |
| 1. 책임준비금전입액 (Increase in Policy Reserve) | | 208,563,212,540 | 119,635,205,950 |
| 2. 보험금비용 (Benefit Payments) | | 1,798,371,309 | 1,377,077,826 |
| 3. 환급금비용 (Refunds) | | 52,308,404,258 | 48,876,267,862 |
| 4. 배당금비용 (Dividend Expenses) | | 1,921,126 | 5,096,734 |
| 5. 재보험비용 (Reinsurance Expenses) | | 345,847,947 | 413,946,338 |
| 가. 출재보험료 (Ceded Reinsurance Premium) | 345,847,947 | | 413,946,338 |
| 6. 사업비 (Operating Expenses) | | 12,154,074,226 | 9,462,594,664 |
| (이연신계약비) (Deferred Acquisition Expenses) | (-) 17,450,683,505 | | (-) 15,773,411,631 |
| 가. 신계약비 (Acquisition Expenses) | 21,191,441,176 | | 17,694,867,606 |
| 나. 유지비 (Administration Expenses) | 8,413,316,555 | | 7,541,138,689 |
| 7. 재산관리비 (Investment Administrative Expenses) | | 396,499,193 | 221,810,241 |
| 8. 대손상각비 (Bad Debt Expenses) | | 34,029,595 | 52,157,946 |
| 9. 신계약비상각비 (Amortization of Deferred Acquisition Cost) | | 11,825,287,279 | 12,013,560,275 |
| 10. 할인료 (Discount Expenses) | | 1,142 | - |
| 11. 무형자산상각비 (Amortization of Intangible Assets) | | 378,146,583 | 660,958,281 |
| 12. 이자비용 (Interest Expenses) | | - | 439,478 |
| 13. 단기매매증권처분손실 (Losses on Sale of Trading Securities) | | 1,813,624 | - |
| 14. 매도가능증권처분손실 (Losses on Sale of Available-for-sale Securities) | | 73,848,229 | 157,292,298 |
| 15. 매도가능증권감액손실 (Impairment loss on Available-for-sale Securities) | | 519,000,000 | - |
| 16. 파생상품거래손실 (Losses on Transaction of Financial Derivatives) | | 176,240,623 | - |
| 17. 파생상품평가손실 (Losses on Valuation of Financial Derivatives) | | 924,756,535 | 28,108,388 |
| 18. 외환차손 (Losses on Foreign Currency Transaction) | | - | - |
| 19. 기타투자비용 (Other Operating Losses) | | 735,046,174 | 700,539,905 |
| III. 영업이익 (Net Operating Income) | | 5,528,490,332 | 1,848,601,362 |
| IV. 영업외수익 (Non-Operating Income) | | 3,771,445 | 9,173,731 |
| 1. 유형자산처분이익 | | - | 36,056 |

| | | | |
|---|--|---------------|---------------|
| (Gains on Sale of Tangible Assets) | | | |
| 2.잡이익 (Miscellaneous Income) | | 3,771,445 | 9,137,675 |
| V. 영업외비용 (Non-Operating Expenses) | | 124,842,733 | 60,466,324 |
| 1.유형자산처분손실 (Losses on Sale of Tangible Assets) | | 102,792,450 | 42,746,067 |
| 2.기부금 (Donations) | | 13,200,000 | 500,000 |
| 3.잡손실 (Miscellaneous Losses) | | 8,850,283 | 17,220,257 |
| VI.법인세비용차감전손익 (Net Income before income tax) | | 5,407,419,044 | 1,797,308,769 |
| VII.법인세비용 (Income taxes expense) | | 1,146,693,719 | 408,157,832 |
| VIII.당기순이익 (Net Income for the Period) | | 4,260,725,325 | 1,389,150,937 |

대차대조표 (Balance Sheet)

제 23 기 : 2010/6/30 (As of June 30, 2010)

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

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

(단위:원)(Unit : Won)

| 과 목 Title of Account | 제23(당)기 As of June 30, 2010 | 제22(당)기 As of March 31, 2010 |
|---|--------------------------------|---------------------------------|
| 자 산 (Assets) | | |
| I. 현금및예치금 (Cash and Deposits) | 70,756,394,927 | 63,597,221,323 |
| II. 유가증권 (Securities) | 30,263,763,931 | 30,298,587,798 |
| 1. 매도가능증권 (Securities available-for-sale) | 11,512,330,000 | 11,559,390,000 |
| 2. 만기보유증권 (Securities held-to-maturity) | 18,751,433,931 | 18,739,197,798 |
| III. 대출채권 (Loans) | 2,151,218,855 | 1,986,335,415 |
| 1. 임직원대여금 (Loans to Employees) | 2,162,029,000 | 1,996,317,000 |
| 대손충당금 (Allowance for Loans) | (10,810,145) | (9,981,585) |
| IV. 유형자산 (Tangible fixed Assets) | 70,330,487 | 71,059,306 |
| V. 기타자산 (Other Assets) | 16,494,141,180 | 15,181,480,763 |
| 1. 미수금 (Receivables) | 38,957,289 | 35,954,905 |
| 대손충당금 (Allowance for Receivables) | (9,654,393) | (422,631) |
| 2. 미수투자일임수수료 (Accrued Discretionary Fees) | 1,281,268,115 | 1,322,690,753 |
| 대손충당금 (Allowance for accrued commissions) | (6,406,340) | (6,613,453) |
| 3. 미수투자신탁위탁자보수 (Accrued Investment Trust Fees) | 6,849,814,177 | 6,366,033,185 |
| 대손충당금 (Allowance for accrued commissions) | (345,913,992) | (343,495,087) |
| 4. 미수투자회사운용수수료 (Accrued Investment Company Fees) | 2,602,448,878 | 2,320,324,227 |
| 대손충당금 (Allowance for accrued commissions) | (13,012,244) | (11,601,621) |
| 5. 미수기타수수료(주석4) 대손충당금 (Allowance for accrued commissions) | 42,465,753 (212,328) | |
| 6. 미수이자 (Accrued Interest Income) | 1,126,114,169 | 1,041,049,286 |
| 대손충당금 (Allowance for accrued interest income) | (430,263) | (445,108) |
| 7. 선급금 (Advance Payments) | | |
| 대손충당금 (Allowance for advans payments) | | |
| 8. 선급비용 (Prepaid Expenses) | 263,269,150 | 216,678,986 |
| 9. 보증금 (Guarantee) | 579,112,250 | 561,943,750 |
| 10. 개발비 (Development Expenses) | 237,985,881 | 266,267,223 |
| 11. 기타의무형자산 (Other Intangible Assets) | 12,046,148 | 12,279,245 |
| 12. 기타의투자자산 (Others) | 3,079,860,623 | 3,079,332,845 |
| 13. 이연법인세자산 (Deferred Income Tax Debits) | 756,428,307 | 321,504,258 |
| 자 산 총 계 (Total Assets) | 119,735,849,380 | 111,134,684,605 |
| 부 채 (Liabilities) | | |
| I. 예수부채 (Deposits) | 1,432,943,405 | 1,070,427,364 |

| | | | | |
|--|----------------|------------------------|----------------|------------------------|
| 1. 집합투자증권투자자예수금 (Customers' Deposits for beneficiary) | 1,396,016,628 | | 689,007,452 | |
| 2. 예수금 (Other Deposits) | 36,926,777 | | 381,419,912 | |
| II. 기타부채 (Other Liabilities) | | 9,837,345,872 | | 7,490,390,186 |
| 1. 미지급금 (Accounts Payable) | 3,266,360,317 | | 1,201,545,096 | |
| 2. 미지급비용 (Accrued Expenses) | 5,787,237,130 | | 3,943,206,260 | |
| 3. 미지급법인세 (Accrued income taxes) | 322,784,945 | | 2,232,347,140 | |
| 4. 퇴직급여충당금 (Reserve for Severance and retirement benefits) | 155,783,340 | | 113,291,690 | |
| 5. 제세금예수금 (Withholding income taxes) | 305,180,140 | | | |
| 부 채 총 계 (Total Liabilities) | | 11,270,289,277 | | 8,560,817,550 |
| 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) | | 335,587,514 | | 358,287,852 |
| 1. 매도가능증권평가이익 (Gain(Loss) on valuation of securities Available-for-sale) | 335,587,514 | | 358,287,852 | |
| III. 이익잉여금 (Retained Earnings) | | 69,792,222,589 | | 63,877,829,203 |
| 1. 이익준비금 (Legal Reserve) | 11,934,040,000 | | 11,934,040,000 | |
| 2. 임의적립금 (Voluntary Reserves) | 3,465,000,000 | | 3,465,000,000 | |
| 3. 미처분이익잉여금 (Retained Earnings before Appropriations) | 54,393,182,589 | | 48,478,789,203 | |
| 자 본 총 계 (Total Stockholder's Equity) | | 108,465,560,103 | | 102,573,867,055 |
| 부 채 및 자 본 총 계 (Total Liabilities and Stockholder's Equity) | | 119,735,849,380 | | 111,134,684,605 |

손익계산서
(Statements Of Income)

제 23 기 : 2010/04/01 ~ 2010/6/30 (For the Period Ended June 30, 2010)

제 22 기 : 2009/04/01 ~ 2009/6/30 (For the Period Ended June 30, 2009)

KB자산운용 (3월 결산법인)

(KB Asset Management Co.,Ltd)

(단위:원)(Unit : Won)

| 과 목 | 23기 | | 22기 | |
|-----------------------|----------------|----------------|----------------|----------------|
| I. 영업수익 | | 16,212,494,499 | | 16,340,855,581 |
| (1) 수수료수익 | 15,300,074,333 | | 15,295,560,270 | |
| 1. 투자일임수수료 | 739,686,379 | | 849,235,194 | |
| 2. 투자신탁위탁자보수(주석14,17) | 12,432,242,313 | | 12,440,669,466 | |
| 3. 투자회사운용수수료수익(주석17) | 2,085,679,888 | | 2,005,655,610 | |
| 4. 판매수수료수익 | 42,465,753 | | - | |
| (2) 대출채권평가 및 처분이익 | - | | 430,000 | |
| 1. 대손충당금 환입 | - | | 430,000 | |
| (3) 외환거래이익 | 546,654 | | 26,137,875 | |
| (4) 이자수익 | 875,873,512 | | 1,018,727,436 | |
| 1. 채권이자 | 360,374,807 | | 38,311,143 | |
| 2. 예금이자 | 489,250,947 | | 954,950,537 | |
| 3. 대출채권이자 | 24,305,170 | | 21,030,260 | |
| 4. 증권금융예치이자 | 1,942,588 | | 4,435,496 | |
| 기타이자수익 | - | | - | |
| (5) 배당금수익 | 36,000,000 | | - | |
| (7)기타영업수익 | 0 | | 0 | |
| 1. 기타대손충당금 환입 | 0 | | 0 | |
| II. 영업비용 | | 8,243,656,930 | | 6,989,295,847 |
| (1) 수수료비용 | 1,840,235,472 | | 1,777,631,773 | |
| 1. 투자자문수수료(주석14,16) | 6,975,218 | | 27,240,697 | |
| 2. 운용위탁수수료(주석14,16) | 1,709,547,929 | | 1,552,206,755 | |
| 3. 기타수수료비용 | 123,712,325 | | 198,184,321 | |
| (2) 유가증권평가 및 처분손실 | - | | 1,670,000 | |
| 1. 매도가능증권처분손실 | - | | 1,670,000 | |
| (3) 대출채권평가 및 처분손실 | 828,560 | | - | |
| 1. 대손상각비 | 828,560 | | - | |
| (4) 이자비용 | 2,106,647 | | 4,067,369 | |
| 1. 투자자에탁금이용료 | 2,106,647 | | 4,067,369 | |
| (5) 판매비와관리비 | 6,387,434,591 | | 5,199,549,780 | |
| 1. 급여 | 4,195,103,810 | | 2,905,427,420 | |
| 2. 퇴직급여 | 196,510,860 | | 167,068,750 | |
| 3. 복리후생비 | 129,923,694 | | 78,385,242 | |
| 4. 전산운용비 | 179,390,951 | | 192,714,908 | |
| 5. 임차료 | 281,762,294 | | 266,910,730 | |
| 6. 지급수수료 | 39,994,344 | | 25,074,500 | |
| 7. 접대비 | 239,837,994 | | 155,877,338 | |
| 8. 광고선전비 | 30,348,383 | | 55,953,514 | |
| 9. 감가상각비 | 10,388,819 | | 16,733,638 | |
| 10. 조사연구비 | 217,613,677 | | 160,418,096 | |
| 11. 연수비 | 16,459,560 | | 11,751,654 | |
| 12. 무형자산상각비 | 29,680,839 | | 12,692,663 | |
| 13. 세금과공과 | 145,685,404 | | 217,204,590 | |
| 14. 판매무대비 | 130,874,223 | | 176,323,580 | |
| 15. 등기소송비와 공고비 | 240,800 | | 69,196,520 | |
| 16. 회의비 | 17,877,414 | | 4,821,200 | |
| 17. 인쇄비 | 88,207,830 | | 61,228,962 | |
| 18. 여비교통비 | 27,239,332 | | 42,273,554 | |
| 19. 차량유지비 | 71,745,015 | | 56,824,832 | |
| 20. 소모품비 | 15,579,583 | | 15,195,560 | |
| 21. 보험료 | 194,743,201 | | 225,713,262 | |
| 22. 행사비 | 613,800 | | 18,502,555 | |
| 23. 기타 | 127,612,764 | | 263,256,712 | |
| (6) 기타대손상각비 | 13,051,660 | | 6,376,925 | |
| III. 영업이익 | | 7,968,837,569 | | 9,351,559,734 |
| IV. 영업외수익 | | 3,546,760 | | 39,663,879 |
| 유형자산처분이익 | 0 | | 0 | |
| 투자자산처분이익 | 0 | | 0 | |
| 1. 잡이익 | 3,546,760 | | 39,663,879 | |
| V. 영업외비용 | | 110,263,104 | | 89,239,954 |
| 1. 기부금 | 110,040,335 | | 88,902,287 | |
| 2. 잡손실 | 222,769 | | 337,667 | |
| VI. 법인세비용차감전순이익 | | 7,862,121,225 | | 9,301,983,659 |
| VII. 법인세비용(주석10) | | 1,947,727,839 | | 2,228,093,275 |
| VIII. 당기순이익 | | 5,914,393,386 | | 7,073,890,384 |

대 차 대 조 표
(Balance Sheet)

제 15기 2010년 6월 30일 현재
제 14기 2009년 12월 31일 현재

KB부동산신탁
(KB Real Estate Trust Co., Ltd)

(단위 : 원)
(Current money : KRW)

| 과 목 | 제 15기 2분기 As of Jun. 30, 2010 | | 제 14기 As of Dec. 31, 2009 | |
|---|----------------------------------|------------------------|------------------------------|------------------------|
| | 금 | 액 | 금 | 액 |
| 자 산 (Assets) | | | | |
| I. 현금 및 예치금 (Cash and deposits) | | 5,567,241,780 | | 476,186,093 |
| (1) 현금 및 현금성 자산 (Cash and cash equivalent) | 5,290,722,732 | | 401,214,099 | |
| 1. 현금 (Cash on hand) | - | | - | |
| 2. 보통예금 (Demand deposits) | 290,722,732 | | 401,214,099 | |
| 3. MMDA (Money market deposit account) | 5,000,000,000 | | - | |
| (2) 예치금 (Deposits) | 276,519,048 | | 74,971,994 | |
| 1. 특정예금 등 (Restricted Due from Financial Institutions) | 276,519,048 | | 74,971,994 | |
| II. 유가증권 (Securities) | | 21,252,804,625 | | 20,995,767,405 |
| (1) 매도가능증권 (Securities available for sale) | 21,245,304,625 | | 20,995,767,405 | |
| 1. 주식 (Stock) | 5,174,304,625 | | 4,924,767,405 | |
| 2. 기타 (Others) | 16,071,000,000 | | 16,071,000,000 | |
| (2) 지분법적용투자주식 (Securities using equity method) | 7,500,000 | | 20,995,767,405 | |
| 1. 주식 (Stock) | 7,500,000 | | 4,924,767,405 | |
| III. 대출채권 (Loans) | | 221,811,110,300 | | 219,261,963,373 |
| (1) 대여금 (Loans) | 13,750,025 | | 14,250,023 | |
| 1. 임직원대여금 (Loans to Employees) | 13,750,025 | | 14,250,023 | |
| (2) 신탁계정대 (Loans to trust) | 270,321,582,127 | | 263,918,434,897 | |
| (3) 대손충당금 (Allowance for credit loss) | (48,524,221,852) | | (44,670,721,547) | |
| 1. 대여금 대손충당금 (Allowance for loans) | (68,750) | | (71,250) | |
| 2. 신탁계정대 대손충당금 (Allowance for loans to trust) | (48,524,153,102) | | (44,670,650,297) | |
| IV. 유형자산 (Tangible fixed assets) | | 321,070,139 | | 337,431,154 |
| (1) 토지 (Land) | 47,765,901 | | 47,765,901 | |
| (2) 건물 (Buildings) | 90,570,099 | | 90,570,099 | |
| (3) 비품 (Equipments) | 1,278,319,005 | | 1,235,473,713 | |
| (4) 기타 (Others) | 672,816,697 | | 662,424,560 | |
| (5) 감가상각누계액 (Accumulated depreciation) | (1,768,401,563) | | (1,698,803,119) | |
| 1. 건물 (Buildings for Accumulated depreciation) | (20,995,389) | | (19,682,123) | |
| 2. 비품 (Equipments for Accumulated depreciation) | (1,104,739,506) | | (1,044,197,961) | |
| 3. 기타 (Others for Accumulated depreciation) | (642,666,668) | | (634,923,035) | |
| V. 기타자산 (Other assets) | | 16,334,875,986 | | 16,214,384,378 |
| (1) 미수금 (Receivables) | 10,655,816,670 | | 10,966,155,186 | |
| 1. 신탁보수미수금 (Receivables for trust fees and commissions received from trust account) | 4,639,976,275 | | 4,884,514,791 | |

| | | | | |
|--|----------------|------------------------|----------------|------------------------|
| 2. 은행차입금 (Bank borrowings) | 42,619,000,000 | | 51,854,000,000 | |
| 3. 증급차입금 (Borrowings from KSFC) | - | | - | |
| 4. 기타 (Others) | 80,531,153,340 | | 71,152,661,570 | |
| II. 기타부채 (Other liabilities) | | 13,567,346,525 | | 12,976,380,345 |
| (1) 퇴직급여충당금 (Reserve for severance and retirement benefits) | 1,214,171,178 | | 1,054,982,291 | |
| (퇴직보험예치금) (Retirement insurance deposit) | (708,793,709) | | (738,487,604) | |
| (2) 신탁위험충당금 (Allowance for trust risk) | 2,608,978,422 | | 2,451,554,414 | |
| (3) 미지급법인세 (Accrued income taxes) | 225,390,225 | | 2,215,494,154 | |
| (4) 미지급금 (Accounts payable) | 2,523,751,522 | | 461,308,524 | |
| (5) 미지급비용 (Accrued expenses) | 743,355,108 | | 333,311,192 | |
| (6) 선수수익 (Unearned income) | 6,523,479,126 | | 6,685,335,819 | |
| (7) 제세금예수금 (Withholding income taxes) | 162,995,605 | | 440,409,561 | |
| (8) 기타 (Others) | 274,019,048 | | 72,471,994 | |
| 부채 총계 (Total liabilities) | | 136,717,499,865 | | 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)) | | 103,026,553 | | 103,387,521 |
| (1) 매도가능증권평가손익 (Gain(Loss) on valuation of securities available for sale) | 103,026,553 | | 103,387,521 | |
| 주식 (Stock) | 103,026,553 | | 103,387,521 | |
| 기타 (Others) | - | | - | |
| V. 이익잉여금 (Retained earnings) | | 48,466,576,412 | | 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) | 35,524,576,412 | | 30,637,302,967 | |
| (당기순이익) (Net income for the year) | 7,267,273,445 | | 23,794,249,897 | |
| 자본 총계 (Total stockholder's equity) | | 128,569,602,965 | | 121,302,690,488 |
| 부채와 자본 총계 (Total liabilities and stockholder's equity) | | 265,287,102,830 | | 257,285,732,403 |

손익계산서

(Income Statement)

제15기 2010년 1월 1일 부터 2010년 6월 30일 까지
제14기 2009년 1월 1일 부터 2009년 6월 30일 까지

KB부동산신탁
(KB Real Estate Trust Co., Ltd)

(단위 : 원)
(Current money : KRW)

| 과 목 | 제15기 상반기 For the Period Ended Jun. 30, 2010 | | 제14기 상반기 For the Period Ended Jun. 30, 2009 | |
|--|--|-----------------------|--|-----------------------|
| | 금 액 | | 금 액 | |
| I. 영업수익 (Operating income) | | 25,365,473,884 | | 26,465,496,042 |
| (1) 수수료수익 (Commissions received) | 13,495,773,094 | | 18,306,769,592 | |
| 1. 신탁보수 (Trust fees and commissions received from trust account) | 11,615,274,393 | | 14,604,215,405 | |
| ① 토지신탁 (Land trust) | 3,744,074,004 | | 4,868,058,334 | |
| ② 관리신탁 (Managing trust) | 114,301,316 | | 131,595,138 | |
| ③ 처분신탁 (Disposal trust) | 445,739,377 | | 963,665,129 | |
| ④ 담보신탁 (Mortgage trust) | 5,174,258,514 | | 5,840,396,347 | |
| ⑤ 분양관리신탁 (Lotting out managing trust) | 2,136,901,182 | | 2,800,500,457 | |
| 2. 대리업무보수 (Commissions Received as Agency) | 1,476,866,211 | | 2,410,198,874 | |
| 3. 기타 (Others) | 403,632,490 | | 1,292,355,313 | |
| (2) 이자수익 (Interest income) | 11,320,120,235 | | 8,034,532,967 | |
| 1. 채권이자 (Interest on bonds) | - | | - | |
| 2. 신탁계정대이자 (Interest on loans to trust) | 11,306,402,930 | | 7,840,035,693 | |
| 3. 금융기관예치금이자 (Interest on deposits) | 313,519 | | 113,377 | |
| 4. 기타이자 (Others) | 13,403,786 | | 194,383,897 | |
| (3) 유가증권평가 및 처분이익 (Gain on valuation(sales) of securities) | - | | 1,956,900 | |
| 1. 유가증권감액손실환입 (Reversal of securities reduction losses) | - | | 1,956,900 | |
| (4) 기타의 영업수익 (Others) | 549,580,555 | | 122,236,583 | |
| 1. 배당금수익 (Dividends income) | 33,262,245 | | 7,182,535 | |
| 2. 분배금수익 (Distribution income) | 516,318,310 | | - | |
| 3. 총당금환입액 (Reversal of allowance) | - | | 70,926,100 | |
| ① 신탁위험총당금환입 (Reversal of allowance for trust risk) | - | | - | |
| ② 기타 (Others) | - | | 70,926,100 | |
| 4. 기타대손총당금환입 (Reversal of allowance for others) | - | | - | |
| 5. 기타 (Others) | - | | 44,127,948 | |
| II. 영업비용 (Operating expense) | | 15,858,138,892 | | 25,588,989,202 |
| (1) 이자비용 (Interest expense) | 2,817,870,762 | | 2,509,073,296 | |
| 1. 차입금이자 (Interest on borrowings) | 2,817,870,762 | | 2,509,073,296 | |
| ① 증금차입금이자 (Interest on borrowings from KSFC) | - | | 158,219,178 | |
| ② 은행차입금이자 (Interest on bank borrowings) | 1,023,270,379 | | 2,082,371,234 | |

| | | |
|---|----------------------|-----------------------|
| ③ 기타 (Others) | 1,794,600,383 | 268,482,884 |
| (2) 대출평가 및 처분손실 (Loss on valuation(disposal) of loans) | 3,853,500,305 | 14,029,035,395 |
| 1. 대손상각비 (Credit loss expenses) | 3,853,500,305 | 14,029,035,395 |
| (3) 판매비와관리비 (General and administrative expenses) | 8,724,021,137 | 7,824,849,253 |
| 1. 급여 (Salary) | 5,112,171,198 | 4,277,010,000 |
| ① 임원 (Directors) | 1,151,557,153 | 777,950,000 |
| ② 직원 (Employees) | 3,960,614,045 | 3,499,060,000 |
| 2. 퇴직급여 (Severance pay) | 347,022,024 | 374,480,591 |
| ① 임원 (Directors) | 29,847,222 | 23,282,282 |
| ② 직원 (Employees) | 317,174,802 | 351,198,309 |
| 3. 복리후생비 (Other benefits for employees) | 810,331,366 | 779,952,070 |
| 4. 전산운영비 (Computer system operation expenses) | 62,787,705 | 45,052,855 |
| 5. 임차료 (Rental expenses) | 451,746,007 | 412,994,178 |
| 6. 지급수수료 (Miscellaneous commissions) | 438,554,388 | 552,024,371 |
| 7. 접대비 (Entertainment expenses) | 239,297,582 | 228,361,984 |
| 8. 광고선전비 (Advertising expenses) | 79,602,295 | 114,547,239 |
| 9. 감가상각비 (Depreciation) | 69,598,444 | 89,887,318 |
| 10. 조사연구비 (Research and study expense) | - | 19,226,078 |
| 11. 연수비 (Training expense) | 119,209,274 | 45,503,105 |
| 12. 무형자산상각비 (Amortization on intangible assets) | 177,000,450 | 130,252,075 |
| 13. 세금과공과금 (Tax and dues) | 256,112,710 | 238,941,631 |
| 14. 등기소송비 및 공고비 (Legal expenses) | 58,403,221 | 97,286,930 |
| 15. 회의비 (Business Meeting Expenses) | 59,133,311 | 60,496,595 |
| 16. 인쇄비 (Printings Expenses) | 12,651,730 | 11,676,794 |
| 17. 여비교통비 (Travel Expenses) | 86,986,720 | 98,910,036 |
| 18. 차량유지비 (Vehicles Maintenance Expenses) | 41,319,672 | 42,673,423 |
| 19. 소모품비 (Supplies Expenses) | 61,337,232 | 52,067,248 |
| 20. 보험료 (Insurance Premium) | 12,638,537 | 9,943,490 |
| 21. 기타 (Others) | 228,117,271 | 143,561,242 |
| (4) 기타의 영업비용 (Others) | 462,746,688 | 1,226,031,258 |
| 1. 총당금전입액 (Provision for allowances) | 157,424,008 | 194,723,141 |
| ① 신탁위험총당금전입액 (Provision for allowances for trust risk) | 157,424,008 | 194,723,141 |

| | | | | |
|---|--|---------------|--|-------------|
| 2. 기타대손상각비 (Credit loss expenses) | 305,322,680 | | 1,031,308,117 | |
| III. 영업이익 (Operating profit(loss)) | | 9,507,334,992 | | 876,506,840 |
| 과 목 | 제15기 상반기 For the Period Ended Jun. 30, 2010 | | 제14기 상반기 For the Period Ended Jun. 30, 2009 | |
| | 금 액 | | 금 액 | |
| IV. 영 업 외 수 익 (Non-operating income) | | 127,303,614 | | 85,040,034 |
| (1) 유형자산처분이익 (Gain on disposition of tangible assets) | - | | 33,000 | |
| (2) 기타 (Others) | 127,303,614 | | 85,007,034 | |
| V. 영 업 외 비 용 (Non-operating expense) | | 24,658,390 | | 8,001,000 |
| (1) 유형자산처분손실 (Loss on disposition of tangible assets) | - | | 1,000 | |
| (2) 기부금 (Donations) | 18,300,000 | | 8,000,000 | |
| (3) 기타 (Others) | 6,358,390 | | - | |
| VI. 법인세비용차감전계속사업손익 (Net income(loss) before income tax from continuing operations) | | 9,609,980,216 | | 953,545,874 |
| VII. 계속사업손익 법인세비용 (Income tax expense from continuing operations) | | 2,342,706,771 | | 740,913,384 |
| VIII. 계속사업이익(손실) (Net income(loss) from continuing operations) | | 7,267,273,445 | | 212,632,490 |
| IX. 중단사업손익 (Net Income from Discontinued Operations) | | - | | - |
| X. 당기순이익(순손실) (Net income(loss)) | | 7,267,273,445 | | 212,632,490 |

대 차 대 조 표
(Balance Sheets)

제 21 기 2010년 6월 30일 현재
제 20 기 2009년 12월 31일 현재

KB인베스트먼트
KB Investment Co., Ltd.

(in KRW)

| 과 목 | 제21기 2분기 As of Jun. 30, 2010 | | 제20기 As of Dec. 31, 2009 | |
|---|---------------------------------|----------------|-----------------------------|----------------|
| 자 산 (ASSETS) | | | | |
| I. 유 동 자 산 (CURRENT ASSETS) | | 28,445,961,053 | | 32,473,744,647 |
| 1. 현금 및 현금성 자산 (Cash and cash equivalents) | | 26,722,086,808 | | 31,532,427,763 |
| 2. 단기 금융 상품 (Short-term financial instruments) | | | | |
| 대 손 충 당 금 (Allowance for doubtful account) | | | | |
| 3. 미 수 금 (Accounts Receivable) | 882,173,064 | | 285,134,640 | |
| 대 손 충 당 금 (Allowance for doubtful account) | (-)26,143,560 | 856,029,504 | (-)25,710,060 | 259,424,580 |
| 4. 미 수 수 익 (Accrued Income) | 853,399,614 | | 653,894,359 | |
| 대 손 충 당 금 (Allowance for doubtful account) | (-)652,936 | 852,746,678 | (-)81,128 | 653,813,231 |
| 5. 선 급 법 인 세 (Prepaid income taxes) | | | | 14,570,470 |
| 6. 선 급 금 (Advance Payment) | | 11,427,377 | | 11,840,109 |
| 7. 선 급 비 용 (Prepaid Expenses) | | 3,670,686 | | 1,668,494 |
| II. 창 업 투 자 자 산 (INVESTMENTS IN SMALL AND MEDIUM-SIZE ENTERPRISES) | | 61,358,683,016 | | 62,403,431,707 |
| (1) 투 자 실 적 자 산 (Investments in start-up venture enterprises) | | 49,933,344,272 | | 48,604,762,821 |
| 1. 투 자 주 식 (Equity securities) | | 17,690,587,150 | | 18,597,860,122 |
| 2. 투 자 채 권 (Debt securities) | 4,488,332,000 | | 5,391,989,719 | |
| 대 손 충 당 금 (Allowance for doubtful account) | (-)103,683,500 | 4,384,648,500 | (-)353,021,041 | 5,038,968,678 |
| 3. 프 로 젝 트 투 자 (Project investments) | | | | |
| 대 손 충 당 금 (Allowance for doubtful account) | | | | |
| 4. 투 자 조 합 출 자 금 (Investments in venture investment partnerships) | | 27,858,108,622 | | 24,967,934,021 |
| (2) 경 영 지 원 자 산 (Investments for supporting small and medium-size enterprises) | | 11,425,338,744 | | 13,798,668,886 |
| 1. 중 소 기 업 투 자 주 식 (Equity securities) | | 9,339,206,890 | | 10,441,534,370 |
| 2. 중 소 기 업 투 자 채 권 (Debt securities) | 120,000,000 | | 1,119,000,000 | |
| 대 손 충 당 금 (Allowance for doubtful account) | (-)1,020,000 | 118,980,000 | (-)9,511,500 | 1,109,488,500 |
| 3. 해 외 투 자 주 식 (Overseas equity securities) | | 1,967,151,854 | | 1,874,921,336 |
| 4. 해 외 투 자 채 권 (Overseas Debt securities) | | | 375,920,000 | |
| 대 손 충 당 금 (Allowance for doubtful account) | | | (-)3,195,320 | 372,724,680 |
| III. 기 업 구 조 조 정 투 자 자 산 (INVESTMENTS IN RESTRUCTURING ENTERPRISES) | | 5,432,380,629 | | 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 충 당 금 (Allowance for doubtful account) | | | | |
| 3. 기 업 구 조 조 정 조 합 출 자 금 (Investments in corporate restructuring partnerships) | | 3,432,380,629 | | 3,069,400,904 |

| | | | | |
|--|----------------|------------------------|----------------|------------------------|
| IV. 비 유 동 자 산 (NON-CURRENT ASSETS) | | 25,369,338,627 | | 26,014,562,752 |
| (1) 투 자 자 산 (Investment Assets) | | 20,366,978,538 | | 20,387,532,245 |
| 1. 매 도 가 능 증 권 (Available-for-Sale Securities) | 15,785,531,507 | | 15,486,550,781 | |
| 대 손 충 당 금 (Allowance for doubtful account) | (-)47,650,000 | 15,737,881,507 | (-)32,700,000 | 15,453,850,781 |
| 2. 사 모 투 자 전 문 회 사 출 자 금 (Investments in private equity fund) | | 4,472,258,871 | | 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) | | 156,838,160 | | 250,427,560 |
| (2) 유 형 자 산 (tangible assets) | | 50,288,102 | | 53,751,094 |
| 1. 비 품 (Equipment) | 324,594,995 | | 318,270,337 | |
| 감 가 상 각 누 계 액 (Accumulated depreciation) | (-)274,310,893 | 50,284,102 | (-)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) | | 266,520,500 | | 369,226,231 |
| 1. 소 프 트 웨 어 (Software) | | 266,520,500 | | 369,226,231 |
| (4) 기 타 비 유 동 자 산 (Other non-current assets) | | 4,685,551,487 | | 5,204,053,182 |
| 1. 이 연 법 인 세 자 산 (Deferred tax assets) | | 2,423,539,154 | | 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) | 647,385,416 | | 491,385,416 | |
| 대 손 충 당 금 (Allowance for doubtful account) | (-)129,477,083 | 517,908,333 | (-)98,277,083 | 393,108,333 |
| 자 산 총 계 (TOTAL ASSETS) | | 120,606,363,325 | | 125,961,140,010 |
| 부 채 (LIABILITIES) | | | | |
| I. 유 동 부 채 (CURRENT LIABILITIES) | | 10,851,760,445 | | 21,038,907,537 |
| 1. 단 기 차 입 금 (Short-term Borrowings) | | 10,000,000,000 | | 20,000,000,000 |
| 2. 미 지 급 비 용 (Accrued expenses) | | 306,361,773 | | 374,320,713 |
| 3. 선 수 금 (Advances receipts) | | 181,481,394 | | 127,461,012 |
| 4. 미 지 급 금 (Account payables) | | 59,850 | | 73,994,012 |
| 5. 예 수 금 (Withholdings) | | 30,524,095 | | 88,131,800 |
| 6. 미 지 급 배 당 금 (Dividends Payable) | | | | |
| 7. 선 수 수 익 (Unearned Revenues) | | 333,333,333 | | 375,000,000 |

| | | | | |
|---|---------------|------------------|---------------|------------------|
| II. 비 유 동 부 채 (NON-CURRENT LIABILITIES) | | 121,620,116 | | 111,995,146 |
| 1 퇴 직 급 여 총 당 금 (Allowance for retirement and severance benefit) | 144,798,632 | | 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 | 121,620,116 | (-)20,772,966 | 111,995,146 |
| 부 채 총 계 (TOTAL LIABILITIES) | | 10,973,380,561 | | 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) | | (-)1,033,752,881 | | (-)3,691,501,694 |
| 1. 투 자 주 식 평 가 이 익 (Unrealized holding gains for equity securities) | | 1,470,525,950 | | 651,655,873 |
| 2. 투 자 주 식 평 가 손 실 (Unrealized holding loss for equity securities) | | (-)3,306,610,809 | | (-)4,225,346,687 |
| 3. 매 도 가 능 증 권 평 가 이 익 (Unrealized holding gains for available-for-sale securities) | | 364,847,091 | | 167,509,090 |
| 4. 매 도 가 능 증 권 평 가 손 실 (Unrealized holding loss for available-for-sale securities) | | (-)603,799,752 | | (-)812,411,570 |
| 5. 지 분 법 자 본 변 동 (Unrealized gains on Equity Securities) | | 1,041,284,639 | | 694,227,815 |
| 6. 부 의 지 분 법 자 본 변 동 (Unrealized Loss on Equity Securities) | | | | (-)167,136,215 |
| V. 이 익 잉 여 금 (RETAINED EARNINGS) | | 47,020,942,018 | | 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) | | 39,464,236,306 | | 37,299,239,682 |
| 자 본 총 계 (TOTAL SHAREHOLDERS' EQUITY) | | 109,632,982,764 | | 104,810,237,327 |
| 부 채 와 자 본 총 계 (TOTAL LIABILITIES & SHAREHOLDERS' EQUITY) | | 120,606,363,325 | | 125,961,140,010 |

손익계산서 (Income Statements)

제21(당)기 2010년 1월 1일부터 2010년 6월 30일까지

제20(당)기 2009년 1월 1일부터 2009년 6월 30일까지

KB인베스트먼트

KB Investment Co., Ltd.

(in KRW)

| 과목 | 제21기 For the period ended June 30, 2010 | | 제20기 For the period ended June 30, 2009 | |
|--|--|---------------|--|---------------|
| 1. 영업수익 (OPERATING REVENUES) | | 8,952,124,356 | | 6,511,586,165 |
| 1. 투자수익 (revenues on investments in small and medium-size enterprises) | | 2,179,285,906 | | 2,087,292,377 |
| 1) 창업투자자산처분이익 (Gains on sales of investments) | 1,251,388,007 | | 870,288,189 | |
| 2) 창업투자주식배당금수익 (Dividends from equity securities) | 155,748,847 | | 210,456,311 | |
| 3) 창업투자채권이자 (Interest on debt securities) | 354,822,912 | | 458,580,115 | |
| 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 | | 546,170,820 | |
| 7) 기타투자수익 (Other investment revenues) | | | 1,796,942 | |
| 2. 투자조합수익 (Revenues on Venture investment partnership) | | 3,056,590,068 | | 1,300,537,676 |
| 1) 투자조합관리보수 (Fees on management of venture investment partnership) | 1,267,851,814 | | 1,026,793,742 | |
| 2) 투자조합분배수익 (Distribution from venture investment partnership) | | | | |
| 3) 투자조합출자금지분법평가이익 (Gains on valuation of investments in venture investment partnership using the equity method of accounting) | 1,788,738,254 | | 273,743,934 | |
| 3. 기업구조조정투자수익 (Revenues on Investments in restructuring enterprises) | | 349,677,172 | | 1,328,767,520 |
| 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) | 86,273,299 | | 500,341,093 | |
| 5) 기업구조조정조합지분법평가이익 (Gains on valuation of investments in corporate restructuring partnership using the equity method of accounting) | 263,403,873 | | 828,426,427 | |
| 4. 운용수익 (Other investment revenues) | | 3,366,571,210 | | 1,765,388,592 |
| 1) 이자수익 (Interest Income) | 427,248,320 | | 378,148,381 | |
| 2) 매도가능증권처분이익 (Gains on sales of available-for-sale securities) | 1,576,210,323 | | 536,427,715 | |
| 3) 매도가능증권배당금수익 (Dividends from available-for-sale securities) | 143,813,073 | | 57,015,030 | |
| 4) 매도가능증권이자 (Interest on available-for-sale securities) | 128,401,691 | | 151,805,032 | |
| 5) 사모투자전문회사처분이익 (Gains on sales of private equity) | | | 28,021,440 | |
| 6) 사모투자전문회사관리보수 (Fees on management of private equity fund) | 1,044,305,803 | | 613,970,994 | |
| 7) 사모투자전문회사지분법평가이익 (Gains on valuation of investments in private equity fund using the equity method of accounting) | | | | |
| 8) 파생상품평가이익 (Gain on sales of derivatives) | | | | |
| 9) 파생상품평가이익 (Valuation gains on derivatives) | 46,592,000 | | | |
| 5. 경영자문료수익 (Consulting fees) | | | | 29,600,000 |

| | | | | |
|---|---------------|---------------|-------------|---------------|
| II. 영 업 비 용 (OPERATING EXPENSES) | | 7,008,837,556 | | 3,646,865,043 |
| 1. 투 자 및 금 용 비 용 (INVESTMENT AND FINANCIAL EXPENSES) | | 3,063,576,721 | | 767,654,038 |
| 1) 이 자 비 용 (Interest expenses) | 418,767,119 | | 193,473,670 | |
| 2) 지 금 수 수 료 (Commission expenses) | 495,000 | | 21,744,770 | |
| 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) | 1,835,058,530 | | 474,433,289 | |
| 5) 창 업 투 자 채 권 대 손 상 각 비 (Bad debt expenses on investments in small and medium-size enterprises) | 58,214,816 | | | |
| 6) 프 로젝 트 투 자 평 가 손 실 (Valuation gains on Project investments) | | | | |
| 7) 매 도 가 능 증 권 처 분 손 실 (Losses on sales of available -for- sale securities) | | | | |
| 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) | 14,950,000 | | 8,500,000 | |
| 10) 사 모 투 자 전 문 회 사 지 분 법 평 가 손 실 (Losses on valuation of investments in private equity fund using the equity method of accounting) | 556,389,660 | | 8,114,565 | |
| 11) 사 모 투 자 전 문 회 사 지 금 수 수 료 (Commission expenses of investments in private equity fund using the equity method of accounting) | 24,750,000 | | | |
| 12) 파 생 상 품 평 가 손 실 (Valuation gains on derivatives) | 39,737,400 | | | |
| 13) 기 타 의 대 손 상 각 비 (Other bad debt expenses) | 32,205,308 | | | |
| 2. 투 자 조 합 출 자 비 용 (Losses on valuation of investments in venture investment partnership using the equity method of accounting) | 1,141,972,690 | 1,141,972,690 | 359,332,091 | 359,332,091 |
| 3. 기 업 구 조 조 정 투 자 비 용 (Bad debt expenses on investments in restructuring enterprises) | | 6,507,270 | | 16,851,469 |
| 1) 기 업 구 조 조 정 채 권 대 손 상 각 비 (Losses on valuation of investments in corporate restructuring partnership using the equity method of accounting) | | | 11,210,669 | |
| 2) 지 금 수 수 료 (Commission expenses) | 6,507,270 | | 5,640,800 | |
| 4. 일 반 관 리 비 (administrative expenses) | | 2,796,780,875 | | 2,503,027,445 |
| III. 영 업 이 익 (OPERATING INCOME(LOSSES)) | | 1,943,286,800 | | 2,864,721,122 |
| IV. 영 업 외 수 익 (NON-OPERATING INCOME) | | 27,561,406 | | 110,315,208 |
| 1. 임 직 원 대 여 금 이 자 (Interest on loans to employees) | | | | |
| 2. 대 손 총 당 금 환 입 (Reversal of allowance for doubtful accounts) | | | 14,766,200 | |
| 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) | 27,552,510 | | 95,351,888 | |
| V. 영 업 외 비 용 (NON-OPERATING EXPENSES) | | 11,036,000 | | 432,668 |
| 1. 유 형 자 산 처 분 손 실 (Losses on disposition of tangible assets) | | | | |
| 2. 기 부 금 (Contributions) | 11,036,000 | | | |
| 3. 회 원 권 손 상 차 손 (Impairment loss on membership rights) | | | | |
| 4. 잡 손 실 (Miscellaneous losses) | | | 432,668 | |

| | | | |
|--|----------------|---|---------------|
| VI. 법인세비용차감전계속사업손익 (CONTINUING OPERATION INCOME BEFORE INCOME TAX) | 1,959,812,206 | | 2,974,603,662 |
| VII. 계속사업손익법인세비용 (INCOME TAX EXPENSE) | (-)205,184,418 | - | 44,053,772 |
| VIII. 당기순이익 (NET INCOME FOR THE YEAR) | 2,164,996,624 | | 3,018,657,434 |

대 차 대 조 표

제 15(당) 기 2010년 6월 30일 현재 (As of June 30, 2010)
제 14(전) 기 2010년 3월 31일 현재 (As of March 31, 2010)

KB선물 (3월 결산법인)

KB Futures

(Unit : Korean won)

| 과 목 | 제15기 As of June 30, 2010 | 제14기 As of March 31, 2010 |
|-------------------------------------|-----------------------------|------------------------------|
| 자산 | | |
| (Assets) | | |
| I. 현금 및 예치금 | 122,599,609,330 | 195,285,208,098 |
| (Cash and deposits) | | |
| 가. 현금 및 현금성자산 | 1,930,897,192 | 9,961,252,622 |
| (Cash and cash equivalents) | | |
| 1) 보통예금 | 1,690,701,865 | 1,461,252,622 |
| (Demand deposits) | | |
| 2) 외화예금 | 240,195,327 | |
| (Foreign currency deposits) | | |
| 3) 양도성예금증서 | | 8,500,000,000 |
| (Certificate of deposit) | | |
| 나. 예치금 | 120,668,712,138 | 185,323,955,476 |
| (Deposits) | | |
| II. 유가증권 | 34,609,945,311 | 18,035,454,599 |
| (Securities) | | |
| 가. 매도가능증권 | 10,582,106,084 | 9,558,976,504 |
| (Available-for-sale securities) | | |
| 나. 만기보유증권 | 24,027,839,227 | 8,476,478,095 |
| (Held-to-maturity securities) | | |
| III. 유형자산 | 603,957,801 | 689,141,050 |
| (Tangible assets) | | |
| (감가상각누계액) | (-)1,630,644,563 | (-)1,537,843,814 |
| (Accumulated depreciation) | | |
| 1) 기구비품감가상각누계액 | (-)1,289,780,416 | (-)1,205,011,147 |
| (Accumulated depreciation) | | |
| 2) 기타유형자산감가상각누계액 | (-)340,864,147 | (-)332,832,667 |
| (Accumulated depreciation) | | |
| 가. 기구비품 | 1,840,925,164 | 1,833,307,664 |
| (Furniture and equipments) | | |
| 나. 기타유형자산 | 393,677,200 | 393,677,200 |
| (Other tangible assets) | | |
| IV. 기타자산 | 5,592,279,412 | 5,927,090,565 |
| (Other assets) | | |
| 가. 미수금 | 48,633,418 | 28,853,899 |
| (Accounts Receivable) | | |
| 나. 미수수익 | 713,559,263 | 1,117,471,568 |
| (Accrued Income) | | |
| 다. 선급금 | 37,125,000 | 67,925,000 |
| (Advance payments) | | |
| 라. 선급비용 | 97,233,303 | 131,572,720 |
| (Prepaid expenses) | | |
| 마. 보증금 | 383,258,150 | 383,258,150 |
| (Guarantee) | | |
| 바. 손해배상공동기금 | 3,106,817,347 | 3,052,627,400 |
| (Collective fund for default loss) | | |
| 사. 무형자산 | 581,099,361 | 520,828,258 |
| (Intangible assets) | | |
| 1) 소프트웨어 | 72,878,735 | 34,313,687 |
| (Software) | | |
| 2) 기타무형자산 | 508,220,626 | 486,514,571 |
| (Other Intangible assets) | | |
| 아. 기타 | 624,553,570 | 624,553,570 |
| (Others) | | |
| 자 산 총 계 | 163,405,791,854 | 219,936,894,312 |
| (Total Assets) | | |
| 부채 | | |
| (Liabilities) | | |
| I. 예수부채 | 119,293,468,327 | 177,835,173,480 |
| (Deposits) | | |
| 가. 투자자에수금 | 119,293,468,327 | 177,835,173,480 |
| (Customers' deposits) | | |
| 1) 위탁거래예수금 | 104,034,010,779 | 163,289,519,077 |
| (Customers' deposits for brokerage) | | |
| 2) 위탁거래외화예수금 | 15,259,457,548 | 14,545,654,403 |
| (Overseas deposits for trading) | | |
| II. 차입부채 | | |
| (Loan) | | |

| | | | | |
|--|---------------|-----------------|---------------|-----------------|
| 가. 원화차입금 | | | | |
| (Loan) | | | | |
| III.기타부채 | | 3,708,671,205 | | 3,875,055,672 |
| (Other liabilities) | | | | |
| 가.퇴직급여충당금 | 531,897,544 | | 669,340,882 | |
| (Reserve for severance and retirement benefits) | | | | |
| 나.미지급법인세 | 72,428,018 | | 592,708,286 | |
| (Accrued income taxes) | | | | |
| 다.미지급금 | 1,348,922,416 | | 1,073,168,630 | |
| (Accounts payable) | | | | |
| 라.미지급비용 | 128,895,230 | | 117,454,284 | |
| (Accrued expenses) | | | | |
| 마.이연법인세부채 | 1,521,790,817 | | 1,360,879,527 | |
| (Deferred income tax liabilities) | | | | |
| 바.제세금예수금 | 104,737,180 | | 61,504,063 | |
| (Withholding income taxes) | | | | |
| 부 채 총 계 | | 123,002,139,532 | | 181,710,229,152 |
| (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 | | 5,914,042,746 | | 5,116,001,673 |
| (Accumulated other comprehensive income) | | | | |
| 가.매도가능증권평가이익 | | 5,914,042,746 | | 5,116,001,673 |
| (Gain on valuation of securities available for sale) | | | | |
| III.이익잉여금 | | 14,489,609,576 | | 13,110,663,487 |
| (Retained earnings) | | | | |
| 가.이익준비금 | | 1,590,000,000 | | 1,590,000,000 |
| (Reserve for loss on futures trading) | | | | |
| 나.선물거래책임준비금 | | | | 65,522,154 |
| (Reserve for loss on futures transactions) | | | | |
| 다.미처분이익잉여금 | | 12,899,609,576 | | 11,455,141,333 |
| (Retained earnings before appropriations) | | | | |
| 자 본 총 계 | | 40,403,652,322 | | 38,226,665,160 |
| (Total stockholder's equity) | | | | |
| 부 채 와 자 본 총 계 | | 163,405,791,854 | | 219,936,894,312 |
| (Total liabilities and stockholder's equity) | | | | |

손익계산서

제15(당)기 2010년 4월 1일부터 2010년 6월 30일까지
제14(전)기 2009년 4월 1일부터 2009년 6월 30일까지

KB선물(3월 결산법인)
KB Futures

(Unit : Korean won)

| 과 목 | 제15기 For the Period Ended June 30, 2010 | 제14기 For the Period Ended June 30, 2009 |
|--|--|--|
| I. 영업수익 (Operating income) | 7,459,480,884 | 6,645,183,237 |
| 가. 수수료수익 (Commissions received) | 4,136,418,438 | 4,494,237,204 |
| 1) 수탁수수료 (Brokerage commissions) | 4,136,418,438 | 4,494,237,204 |
| 나. 파생상품거래이익 (Gain on derivatives transactions) | 1,938,126,000 | 944,827,000 |
| 1) 선물거래이익 (Gain on sales of futures) | 1,751,352,000 | 944,827,000 |
| 2) 옵션거래이익 (Gain on sales of option) | 186,774,000 | |
| 3) 해외선물거래이익 (Gain on settlement of futures) | - | |
| 다. 이자수익 (Interest income) | 1,306,814,811 | 1,205,994,801 |
| 1) 채권이자 (Interest on bonds) | 119,053,333 | 243,669,133 |
| 2) 증금예치금이자 (Interest on deposits with KSFC) | 673,859,368 | 586,129,580 |
| 3) 양도성예금증서이자 (Interest on certificate of deposits) | 86,880,723 | 142,455,916 |
| 4) 금융기관예치금이자 (Interest on deposits) | 382,281,614 | 204,201,462 |
| 5) 환매조건부채권매수이자 (Interest on securities purchased under resale agreements) | - | |
| 6) 예금이자 (Interest on deposits) | 7,100,232 | 2,435,088 |
| 7) 기타이자 (Other Interest income) | 37,639,541 | 27,103,622 |
| 라. 외환거래이익 (Gain on foreign transactions) | 78,121,635 | 124,232 |
| 1) 외환환산이익 (Gain on foreign exchanges translation) | 39,701,635 | 124,232 |
| 2) 외환차익 (Gain on foreign currency transactions) | 38,420,000 | |
| 마. 기타의 영업수익 (Others) | | |
| II. 영업비용 (Operating expenses) | 5,589,803,796 | 4,470,568,545 |
| 가. 수수료비용 (Commissions expense) | 1,125,291,833 | 1,223,051,165 |
| 1) 매매수수료 (Trading commissions) | 1,101,852,369 | 1,202,098,676 |
| 2) 송금수수료 (Commissions Paid on Remittance) | 2,219,264 | 2,644,089 |
| 3) 기타수수료비용 (Other commissions) | 21,220,200 | 18,308,400 |
| 나. 파생상품거래손실 (Loss on derivatives transactions) | 1,311,087,000 | 94,843,000 |
| 1) 선물매매손실 (Loss on sales of futures) | 1,143,661,000 | 94,843,000 |
| 2) 옵션매매손실 (Loss on sales of option) | 167,426,000 | |
| 3) 해외선물거래손실 (Gain on settlement of futures) | | |
| 4) 장외파생상품거래손실 (Loss on sales of OTC derivatives) | | |
| 다. 이자비용 (Interest expense) | 146,207,589 | 284,655,569 |
| 1) 차입금이자 (Interest on borrowings) | | 109,535,888 |
| 2) 투자자예탁금이용료 (Interest on customer's deposits) | 146,207,589 | 175,119,681 |
| 라. 외환거래손실 (Loss on foreign transactions) | 1,710,623 | 70,254,407 |
| 1) 외환환산손실 (Loss on foreign exchanges translation) | 1,709,859 | 70,254,355 |
| 2) 외환차손 (Loss on foreign currency transactions) | 764 | 52 |
| 마. 판매비와일반관리비 (General and administrative expenses) | 3,005,506,751 | 2,797,764,404 |
| 1) 급여 (Salary) | 1,542,911,843 | 1,348,611,978 |
| 2) 퇴직급여 (Severance pay) | 65,492,398 | 89,325,762 |
| 3) 복리후생비 (Other benefits for employees) | 145,572,442 | 125,118,945 |
| 4) 전산운영비 (Computer system operation expenses) | 424,648,327 | 295,564,805 |
| 5) 임차료 (Rental expenses) | 162,484,706 | 155,316,823 |

| | | | | |
|--|-------------|---------------|-------------|---------------|
| 6) 지급수수료 (Miscellaneous commissions) | 27,433,953 | | 84,263,161 | |
| 7) 접대비 (Entertainment expenses) | 91,115,913 | | 61,208,601 | |
| 8) 광고선전비 (Advertising expenses) | 1,941,263 | | 37,383,566 | |
| 9) 감가상각비 (Depreciation) | 92,800,749 | | 134,878,911 | |
| 10) 연수비 (Training expenses) | 7,580,330 | | 4,050,155 | |
| 11) 무형자산상각비 (Amortization of intangible assets) | 54,348,897 | | 38,960,614 | |
| 12) 세금과공과 (Tax and dues) | 122,995,427 | | 143,248,870 | |
| 13) 회의비 (Conference expenses) | 16,842,070 | | 13,914,761 | |
| 14) 인쇄비 (Printing expenses) | 331,920 | | 327,540 | |
| 15) 여비교통비 (Traveling expenses) | 19,769,523 | | 18,404,238 | |
| 16) 차량유지비 (Maintenance expenses of cars) | 21,681,566 | | 14,066,980 | |
| 17) 소모품비 (Office supplies expenses) | 2,143,990 | | 1,830,778 | |
| 18) 보험료 (insurance expenses) | 14,249,657 | | 13,742,580 | |
| 19) 행사비 (Events expenses) | | | 1,169,100 | |
| 20) 기타 (Miscellaneous expenses) | 191,161,777 | | 216,376,236 | |
| III. 영 업 이 익 (Operating profit) | | 1,869,677,088 | | 2,174,614,692 |
| IV. 영업외수익 (Non-operating income) | | 6,015,786 | | 21,531,403 |
| 가. 잡수익 (Miscellaneous income) | 6,015,786 | | 21,531,403 | |
| V. 영업외비용 (Non-operating expenses) | | 40,503,799 | | 16,469,596 |
| 가. 유형자산처분손실 (Loss on disposition of tangible assets) | | | | |
| 나. 기부금 (Donations) | 11,782,000 | | 500,000 | |
| 다. 잡손실 (Miscellaneous losses) | 28,721,799 | | 15,969,596 | |
| VI. 법인세차감전순이익(순손실) (Net income before income tax expense) | | 1,835,189,075 | | 2,179,676,499 |
| VII. 계속사업손익 법인세비용 (Income tax expense) | | 456,242,986 | | 530,392,174 |
| IX. 당 기 순 이 익 (Net income) | | 1,378,946,089 | | 1,649,284,325 |

대 차 대 조 표 (Balance Sheet)

제12기 : 2010년 6월 30일 현재
제11기 : 2009년 12월 31일 현재

KB신용정보 (KB Credit Information)

(KRW)

| 계 정 과 목 (Title of Account) | 제12기 As of Jun. 30, 2010 | | 제11기 As of Dec. 31, 2009 | |
|------------------------------------|-----------------------------|-----------------------|-----------------------------|-----------------------|
| | 금 | 액 (Amount) | 금 | 액 (Amount) |
| 자 산 | | | | |
| Assets | | | | |
| I. 유 동 자 산 | | 12,404,696,261 | | 15,554,964,317 |
| Current assets | | | | |
| (1) 당 좌 자 산 | | 12,404,696,261 | | 15,554,964,317 |
| (Quick assets) | | | | |
| 1. 현금및현금성자산 | | 2,203,156,252 | | 5,233,035,790 |
| (Cash and cash equivalents) | | | | |
| 2. 단기 금융 상품 | | 5,795,558,122 | | 5,208,263,280 |
| (Short-term financial instruments) | | | | |
| 3. 매 출 채 권 | 4,118,493,423 | - | 4,631,395,106 | |
| (Trade receivables) | | | | |
| (대 손 충 당 금) | (26,563,200) | 4,091,930,223 | (24,871,169) | 4,606,523,937 |
| (Allowance for Doubtful Accounts) | | | | |
| 4. 미 수 금 | 26,336,984 | | 16,242,250 | |
| (Non-trade Receivables) | | | | |
| (대 손 충 당 금) | (9,054,312) | 17,282,672 | (6,303,659) | 9,938,591 |
| (Allowance for Doubtful Accounts) | | | | |
| 5. 미 수 수 익 | | 94,120,547 | | 64,402,521 |
| (Accrued Revenues) | | | | |
| 6. 선 급 비 용 | | 125,973,120 | | 32,075,995 |
| (Prepaid Expenses) | | | | |
| 7. 선 급 금 | 26,410,913 | | 402,737,892 | - |
| (Advance Payments) | | | | |
| (대 손 충 당 금) | (132,055) | 26,278,858 | (2,013,689) | 400,724,203 |
| (Allowance for Doubtful Accounts) | | | | |
| 8. 유동이연법인세 자산 | | 50,396,467 | | - |
| (Deferred income tax assets) | | | | |
| II. 비 유 동 자 산 | | 17,863,154,851 | | 13,824,520,473 |
| Non-current assets | | | | |
| (1) 투 자 자 산 | | 2,974,671,881 | | 2,777,029,650 |
| (Investments) | | | | |
| 1. 장기 금융 상품 | | 197,652,231 | | 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 | | 1,058,151,726 | | 1,067,975,324 |
| (Tangible assets) | | | | |
| 1. 임차점포시설물 | 1,415,378,338 | | 1,109,288,038 | |
| (Leasehold improvements) | | | | |
| (감가상각누계액) | (1,057,674,432) | 357,703,906 | (897,352,131) | 211,935,907 |
| (Accumulated depreciation) | | | | |
| 2. 비 품 | 3,020,989,098 | | 2,825,268,098 | |
| (Office equipment) | | | | |
| (감가상각누계액) | (2,547,948,415) | 473,040,683 | (2,327,680,563) | 497,587,535 |
| (Accumulated depreciation) | | | | |
| 3. 기 계 장 치 | 3,494,306,142 | | 3,473,896,351 | |

| | | | | |
|---|-----------------|-----------------------|-----------------|-----------------------|
| (Machinery) (감가상각누계액) (Accumulated depreciation) | (3,266,899,005) | 227,407,137 | (3,115,444,469) | 358,451,882 |
| (3) 무형자산 (Intangible Assets) | | 250,597,085 | | 385,011,645 |
| 1. 개발비 (Development costs) | | 25,834,815 | | 29,163,794 |
| 2. 기타무형자산 (Other Intangible Assets) | | 224,762,270 | | 355,847,851 |
| (4) 기타비유동자산 (Other non-current assets) | | 13,579,734,159 | | 9,594,503,854 |
| 1. 임차보증금 (Guarantee Deposits) | | 13,153,800,000 | | 9,209,228,760 |
| 2. 이연법인세자산 (Deferred income tax assets) | | 425,934,159 | | 385,275,094 |
| < 자산 총계 > (Total Assets) | | 30,267,851,112 | | 29,379,484,790 |
| 부채 Liabilities | | | | |
| I. 유동부채 | | 4,221,205,125 | | 4,130,200,392 |
| 1. 단기차입금 (Short-term Borrowings) | | - | | - |
| 2. 미지급비용 (Accrued expenses) | | 3,316,382,259 | | 2,670,506,426 |
| 3. 미지급법인세 (Income taxes payable) | | 31,748,522 | | 820,878,054 |
| 4. 예수금 (Withholdings) | | 577,305,273 | | 623,230,502 |
| 5. 미지급금 (Non trade payables) | | 295,769,071 | | - |
| 6. 유동이연법인세부채 (Deferred income tax liabilities) | | - | | 15,585,410 |
| II. 비유동부채 Long-term liabilities | | 1,666,829,268 | | 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) | | 38,253,077 | | 14,266,153 |
| < 부채 총계 > Total liabilities | | 5,888,034,393 | | 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 | | 1,421,789,955 | | 1,421,789,955 |

| | | | |
|--|--|-----------------------|-----------------------|
| Additional Paid-in and Other Capital | | | |
| 1. 주식발행초과금 (Additional Paid-in Capital) | | 1,188,805,592 | 1,188,805,592 |
| 2. 기타자본잉여금 (Other Additional Capital) | | 232,984,363 | 232,984,363 |
| III. 이익잉여금 | | 16,696,026,764 | 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) | | 13,565,026,764 | 12,791,652,099 |
| < 자본 총계 > (Total Stockholders' Equity) | | 24,379,816,719 | 23,606,442,054 |
| | | | |
| < 부채 와 자본 총계 > (Total Liabilities and Stockholders' Equity) | | 30,267,851,112 | 29,379,484,790 |

손익계산서
(Income Statement)

제12기: 2010년1월1일부터 2010년 6월30일까지
제11기: 2009년1월1일부터 2009년 6월30일까지

KB신용정보(KB Credit Information)

(KRW)

| 계정과목 (Title of Account) | 제12기 For the Period Ended Jun. 30, 2010 | | 제11기 For the Period Ended Jun. 30, 2009 | |
|---|--|-----------------------|--|-----------------------|
| | 금액 (Amount) | | 금액 (Amount) | |
| I. 매출 Sales | | 23,549,099,741 | | 26,320,374,873 |
| (1) 용역수입 (Revenues-Services) | | 23,549,099,741 | | 26,320,374,873 |
| 1. 채권추심용역수입 (Collection fees) | 20,927,318,541 | | 23,790,815,491 | |
| 2. 임대차조사용역수입 (Lease Investigation fees) | 2,575,181,500 | | 2,433,397,182 | |
| 3. 민원대행용역수입 (Delivery fees) | 2,678,700 | | 67,537,200 | |
| 4. 신용조사용역수입 (Credit Investigation fees) | 43,921,000 | | 28,625,000 | |
| II. 매출원가 Cost of Service | | 13,841,295,269 | | 15,584,762,316 |
| 1. 통신비 (Communication Expenses) | 922,802,866 | | 1,134,816,617 | |
| 2. 지급수수료 (Service Fees) | 12,798,218,873 | | 14,287,963,959 | |
| 3. 등기소송비 (Registration Expenses) | 120,273,530 | | 161,981,740 | |
| III. 매출총이익(I - II) Gross Profit | | 9,707,804,472 | | 10,735,612,557 |
| IV. 판매비와관리비 Selling and Administrative Expenses | | 8,771,932,063 | | 8,628,045,898 |
| (1) 인건비 Salaries and Wages | | 5,181,919,085 | | 5,194,382,671 |
| 1. 임원급여 (Executive Compensations) | 378,354,298 | | 432,200,000 | |
| 2. 직원급여 (Employee Salary Expenses) | 2,252,266,183 | | 2,336,055,176 | |
| 3. 제수당 (Miscellaneous Benefits) | 2,186,895,607 | | 2,113,647,526 | |
| 4. 퇴직급여충당금전입액 (Contribution to Provision for Severance Benefits) | 364,402,997 | | 312,479,969 | |
| (2) 물건비 Non-salary Administrative Expenses | | 3,590,012,978 | | 3,433,663,227 |
| 1. 복리후생비 (Employee Benefits) | 926,861,222 | | 926,902,082 | |
| 2. 여비교통비 (Travel Expenses) | 34,170,360 | | 41,694,432 | |
| 3. 세금과공과 (Taxes and Dues) | 76,082,624 | | 59,800,125 | |
| 4. 소모품비 (Supplies Expenses) | 115,452,800 | | 130,734,142 | |
| 5. 도서인쇄비 (Publication Expenses) | 8,106,090 | | 12,847,317 | |
| 6. 지급임차료 (Rental Expenses) | 225,564,015 | | 469,206,430 | |
| 7. 수선유지비 (Repairs Expenses) | 145,603,020 | | 134,770,050 | |
| 8. 차량비 | 199,677,864 | | 197,195,165 | |

| | | | | |
|---|-------------|--------------------|-------------|----------------------|
| (Vehicles Maintenance Expenses) | | | | |
| 9. 보 험 료 (Insurance Premium) | 14,246,945 | | 8,615,503 | |
| 10. 지 급 수 수 료 (Service Fees) | 866,546,099 | | 780,013,074 | |
| 11. 운 반 보 관 료 (Freight Expenses) | 21,371,005 | | 9,875,318 | |
| 12. 업 무 추 진 비 (Entertainment Expenses) | 5,752,500 | | 16,148,210 | |
| 13. 회 의 비 (Conference Expenses) | 139,900,639 | | 121,413,368 | |
| 14. 광 고 선 전 비 (Advertising Expenses) | 26,160,508 | | 19,496,619 | |
| 15. 교 육 훈 련 비 (Training Expenses) | 24,261,800 | | 37,820,033 | |
| 16. 포 상 비 (Reward Expenses) | 12,003,240 | | 13,942,217 | |
| 17. 등 기 소 송 비 (Registration Expenses) | 79,532,751 | | 19,096,582 | |
| 18. 감 가 상 각 비 (Depreciation Expenses) | 532,044,689 | | 286,904,339 | |
| 19. 무 형 자 산 상 각 비 (Amortization Expenses on Intangible Assets) | 134,982,776 | | 145,842,000 | |
| 20. 대 손 상 각 비 (Bad Debt Expenses) | 1,692,031 | | 1,346,221 | |
| 21. 손 해 배 상 총 당 비 (Contribution to Provisions for Other Estimated Liabilities) | - | | - | |
| V. 영 업 이 익(III-IV) Operating Income | | 935,872,409 | | 2,107,566,659 |
| VI. 영 업 외 수 익 Non-operating Revenues | | 104,068,342 | | 801,292,709 |
| (1) 이 자 수 익 (Interest Revenues) | | 103,808,814 | | 782,218,477 |
| (2) 대 손 총 당 금 환 입 (Reversal of Allowance for Doubtful Accounts) | | - | | 6,305,618 |
| (3) 잡 이 익 (Miscellaneous Revenues) | | 259,528 | | 12,768,614 |
| (4) 부 의 영 업 권 환 입 (Amortization on Negative Goodwill) | | - | | - |
| (5) 투 자 자 산 처 분 이 익 | | - | | - |
| VII. 영 업 외 비 용 Non-operating Expenses | | 35,350,735 | | 280,732,740 |
| (1) 기 타 의 대 손 상 각 비 (Other Bad Debt Expenses) | | 869,019 | | - |
| (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 | | 2,824,209 |
| (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) | | 10,000,000 | | - |
| (7) 기 타 총 당 부 채 전 입 액 (Contribution to other provisions) | | 23,986,924 | | - |
| (8) 이 자 비 용 (Interest Expenses) | | - | | 277,908,531 |

| | | | | |
|--|--|---------------|--|---------------|
| VIII. 법인세차감전순이익(V+VI-VII) Income Before Income Tax Expenses | | 1,004,590,016 | | 2,628,126,628 |
| IX. 법인세비용 Income Tax Expenses | | 231,215,351 | | 611,857,202 |
| X. 당기순이익(IX-X) Net Income | | 773,374,665 | | 2,016,269,426 |
| XI. 주당순이익 Earnings per share | | 618 | | 1,610 |

재무상태표
Statement of Financial Position

당 기 : 2010. 6. 30 현재
전 기 : 2009. 12. 31 현재
Current Period : June 30, 2010
Prior Period : December 31, 2009

KB데이터시스템
KB Data Systems CO.,Ltd

(금액단위 : 원)
(Unit : Korean Won)

| 과 목 Title of Account | As of Jun. 30, 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) | | 39,525,033,256 | | 41,950,013,357 |
| (1). 당 좌 자 산 (Quick assets) | | 39,212,573,756 | | 41,888,183,357 |
| 1. 현금및현금성자산 (Cash and cash equivalents) | | 3,042,439,032 | | 1,233,886,142 |
| 2. 단기금융상품 (Short-term financial instruments) | | 12,700,000,000 | | 11,500,000,000 |
| 3. 매출 채 권 (Accounts receivable) | 15,733,503,268 | | 18,764,039,708 | |
| 대손충당금 (Allowance for doubtful accounts) | 78,667,516 | 15,654,835,752 | 93,820,199 | 18,670,219,509 |
| 4. 단기대여금 (Short-term loans) | 18,753,000 | | 21,288,000 | |
| 대손충당금 (Allowance for doubtful accounts) | 93,765 | 18,659,235 | 106,440 | 21,181,560 |
| 5. 미수금 (Other receivable) | | 11,396,000 | | 134,874,364 |
| 6. 미 수 수 익 (Accrued income) | | 146,981,884 | | 141,898,881 |
| 7. 용역미수금 (Service receivables) | 7,205,769,802 | | 9,418,861,226 | |
| 대손충당금 (Allowance for doubtful accounts) | 36,028,849 | 7,169,740,953 | 47,094,306 | 9,371,766,920 |
| 8. 선 급 금 (Advance Payments) | | 35,730,977 | | 64,783,568 |
| 9. 선 급 비 용 (Prepaid expenses) | | 222,241,015 | | 749,572,413 |
| 10. 이연법인세자산 (Deferred tax asset) | | 210,548,908 | | |
| (2). 재 고 자 산 (inventories) | | 312,459,500 | | 61,830,000 |
| 1. 상 품 (merchandise) | | 312,459,500 | | 61,830,000 |
| II. 비 유 동 자 산 (Non-current assets) | | 2,845,238,770 | | 2,987,662,959 |
| (1). 투 자 자 산 (Investments assets) | | 1,660,703,333 | | 1,770,874,713 |
| 1. 장 기 대 여 금 (Long-term loans) | 208,600,000 | | 279,124,000 | |
| 대손충당금 (Allowance for doubtful accounts) | 1,043,000 | 207,557,000 | 1,395,620 | 277,728,380 |
| 2. 제 가 입 권 (Memberships) | | 1,453,146,333 | | 1,493,146,333 |
| (2). 유 형 자 산 (Tangible assets) | | 217,657,536 | | 241,128,806 |
| 1. 기 계 장 치 (Machinery and equipment) | 1,088,251,321 | | 1,040,304,095 | |
| 감가상각누계액 (Accumulated depreciation) | 911,867,095 | 176,384,226 | 844,604,563 | 195,699,532 |
| 2. 차 량 운 반 구 (Vehicles) | 27,955,526 | | 27,955,526 | |
| 감가상각누계액 (Accumulated depreciation) | 27,954,526 | 1,000 | 25,921,297 | 2,034,229 |
| 3. 비 품 (Furniture and fixtures) | 490,670,369 | | 489,679,460 | |
| 감가상각누계액 (Accumulated depreciation) | 449,398,059 | 41,272,310 | 446,284,415 | 43,395,045 |
| (3). 무 형 자 산 (Intangible assets) | | 192,124,250 | | 221,176,617 |
| 1. 소 프 트 웨 어 (Software) | | 192,124,250 | | 221,176,617 |

| | | | | |
|--|---------------|-----------------------|---------------|-----------------------|
| (4). 기타비유동자산 (Other non-current assets) | | 774,753,651 | | 754,482,823 |
| 1. 이연법인세자산 (Deferred tax assets) | | 82,089,009 | | 81,925,563 |
| 2. 보증금 (Guarantee deposits) | | 692,664,642 | | 672,557,260 |
| 자산 총계 (Total assets) | | 42,370,272,026 | | 44,937,676,316 |
| 부채 (Liabilities) | | | | |
| I. 유동부채 (Current liabilities) | | 22,864,297,793 | | 26,560,397,271 |
| 1. 매입채무 (Accounts payable) | | 20,523,287,137 | | 24,742,545,543 |
| 2. 단기차입금 (Short-term borrowings) | | | | |
| 3. 미지급금 (Other accounts payable) | | 341,657,134 | | |
| 4. 미지급법인세 (Income tax payable) | | 44,809,573 | | 531,170,597 |
| 5. 미지급배당금 (Dividends Payable) | | | | |
| 6. 부가세예수금 (VAT Withholdings) | | 707,804,720 | | 920,775,725 |
| 7. 선수금 (Advances received) | | 84,957,374 | | 96,374,499 |
| 8. 예수금 (Withholdings) | | 203,307,330 | | 195,914,640 |
| 9. 미지급비용 (Accrued expenses) | | 845,067,712 | | 63,966,285 |
| 10. 이연법인세부채 (Deferred Income tax liabilities) | | | | 9,649,982 |
| 11. 파생상품부채 (Derivative liabilities) | | 113,406,813 | | |
| II. 비유동부채 (Long-term liabilities) | | 1,919,453,384 | | 1,571,193,936 |
| 1. 퇴직급여충당금 (Accrued severance benefits) | 7,928,653,091 | | 7,502,451,462 | |
| 국민연금전환금 (Transfer to national pension fund) | 47,721,400 | | 47,721,400 | |
| 퇴직연금운용자산 (Retirement pension assets) | 5,966,997,687 | 1,913,934,004 | 5,883,536,126 | 1,571,193,936 |
| 2. 파생상품부채 (Derivative liabilities) | | 5,519,380 | | |
| 부채 총계 (Total liabilities) | | 24,783,751,177 | | 28,131,591,207 |
| 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) | | 9,586,520,849 | | 8,806,085,109 |
| 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) | | 854,713,514 | | 5,274,277,774 |
| (당기순이익) (Total retained earnings) | | (780,435,740) | | (5,267,118,340) |
| 자본 총계 (Total shareholders' equity) | | 17,586,520,849 | | 16,806,085,109 |
| 부채와자본 총계 (Total liabilities and shareholders' equity) | | 42,370,272,026 | | 44,937,676,316 |

손익계산서

Income Statement

당기 : 2010. 1. 1 부터 2010. 6. 30 까지
 전기 : 2009. 1. 1 부터 2009. 6. 30 까지
 Current Period : Years Ended June 30, 2010
 Prior Period : Years Ended June 30, 2009

KB데이터시스템
 KB Data Systems CO.,Ltd

(금액단위 : 원)
 (Unit : Korean Won)

| 과 목 Title of Account | For the Periods ended Jun. 30, 2010 | | For the Periods ended Jun. 30, 2009 | |
|---|-------------------------------------|-----------------------|-------------------------------------|-----------------------|
| | Current Period | | Prior Period | |
| | 금 액 Amount | | 금 액 Amount | |
| I. 매출액 (SALES) | | 50,653,531,058 | | 55,075,757,582 |
| 1. 상품매출 (Sales of merchandise) | 12,923,920,556 | | 16,430,153,628 | |
| 2. 용역수익 (Service revenue) | 37,729,610,502 | | 38,645,603,954 | |
| II. 매출원가 (COST OF SALES) | | 47,025,134,808 | | 49,804,207,668 |
| 1. 상품매출원가 (Cost of merchandise) | 12,671,989,969 | | 16,146,122,857 | |
| 2. 용역매출원가 (Cost of service) | 34,353,144,839 | | 33,658,084,811 | |
| III. 매출총이익 (GROSS PROFIT) | | 3,628,396,250 | | 5,271,549,914 |
| IV. 판매비와관리비 (SELLING AND ADMINISTRATIVE EXPENSES) | | 2,780,272,388 | | 2,386,143,282 |
| 1). 인건비 (Payroll) | 1,621,658,650 | | 1,376,092,436 | |
| 1. 급여 (Salaries) | 1,540,463,663 | | 1,331,530,773 | |
| 2. 퇴직급여 (Provision for severance benefits) | 81,194,987 | | 44,561,663 | |
| 2). 경비 (Expenses) | 1,158,613,738 | | 1,010,050,846 | |
| 1. 복리후생비 (Employee benefits) | 160,063,725 | | 181,495,133 | |
| 2. 여비교통비 (Travel) | 327,200 | | 480,000 | |
| 3. 통신비 (Communication) | 31,146,737 | | 23,606,969 | |
| 4. 세금과공과 (Taxes and dues) | 30,828,476 | | 29,588,333 | |
| 5. 소모품비 (Supplies) | 10,381,847 | | 11,354,723 | |
| 6. 도서인쇄비 (Publication) | 6,246,553 | | 10,723,413 | |
| 7. 지급임차료 (Rental) | 255,400,003 | | 244,343,029 | |
| 8. 감가상각비 (Depreciation) | 28,963,762 | | 36,737,495 | |
| 9. 무형자산상각비 (Amortization on intangible asset) | 14,884,147 | | 10,569,614 | |
| 10. 대손상각비 (Bad debt expenses) | 0 | | 21,714,884 | |
| 11. 수선유지비 (Repair) | 12,321,917 | | 8,761,365 | |
| 12. 차량비 (Vehicle) | 62,708,441 | | 50,512,579 | |
| 13. 보험료 (Insurance expenses) | 2,844,702 | | 2,370,664 | |
| 14. 지급수수료 (Commissions) | 143,911,566 | | 174,029,829 | |
| 15. 업무추진비 (Business development expenses) | 56,816,981 | | 60,298,621 | |
| 16. 광고선전비 (Advertising) | 23,299,490 | | 8,875,600 | |
| 17. 교육훈련비 (Education and training) | 7,623,068 | | 3,626,160 | |
| 18. 경상연구개발비 (Ordinary development cost) | 299,896,893 | | 118,267,657 | |

| | | | | |
|---|-------------|----------------------|-------------|----------------------|
| 19. 조사연구비 (Research cost) | 0 | | 1,200,000 | |
| 20. 포 상 비 (Bonuses) | 0 | | 0 | |
| 21. 등기소송비 (Registration and legal fees) | 1,849,250 | | 885,000 | |
| 22. 전산업무비 (IT maintenance) | 9,098,980 | | 10,609,778 | |
| V. 영 업 이 익 (OPERATING INCOME) | | 848,123,862 | | 2,885,406,632 |
| VI. 영업외수익 (NON-OPERATING INCOME) | | 519,549,534 | | 959,412,634 |
| 1. 이자수익 (Interest income) | 376,266,524 | | 715,943,515 | |
| 2. 유형자산처분이익 (Gains on disposition of property and equipment) | 0 | | 0 | |
| 3. 대손충당금환입 (Reversal of allowance for doubtful accounts) | 26,583,435 | | 0 | |
| 4. 외환차익 (Gains on foreign currency transactions) | 0 | | 3,839,786 | |
| 5. 제가입권손상차손환입 (Reversal of impairment loss on membership) | 0 | | 239,333,630 | |
| 6. 채무면제이익 (Gains on liabilities exempted) | 115,519,480 | | 0 | |
| 7. 잡익 (Miscellaneous non-operating gains) | 1,180,095 | | 295,703 | |
| VII. 영업외비용 (NON-OPERATING EXPENSES) | | 331,059,992 | | 92,742,339 |
| 1. 이자비용 (Interest expenses) | 0 | | 84,921,339 | |
| 2. 기 부 금 (Donations) | 10,000,000 | | 500,000 | |
| 3. 유형자산처분손실 (Losses on disposal of tangible assets) | 0 | | 8,000 | |
| 4. 외환차손 (Losses on foreign currency transaction) | 3,633,799 | | 7,313,000 | |
| 5. 외화환산손실 (Losses on foreign currency translation) | 0 | | 0 | |
| 6. 통화선도평가손실 (Losses on valuation of foreign exchange forward contracts) | 118,926,193 | | 0 | |
| 7. 기타대손상각비 (Other Bad Debt Expenses) | 198,500,000 | | 0 | |
| 8. 잡 손 (Miscellaneous non-operating losses) | 0 | | 0 | |
| VIII. 법인세비용차감전순이익 (INCOME BEFORE INCOME TAX) | | 1,036,613,404 | | 3,752,076,927 |
| IX. 법인세비용 (INCOME TAX EXPENSE) | 256,177,664 | 256,177,664 | 899,195,721 | 899,195,721 |
| X. 당기순이익 (NET INCOME FOR THE PERIOD) | | 780,435,740 | | 2,852,881,206 |
| X I . 주당순익 (EARNING PER SHARE) 기본주당순이익 (Basic earning per share) | | 976 원 | | 3,566 원 |