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수치 중 일부가 회계감사(검토) 과정에서 변경될 수 있습니다.

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

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

제3기 3분기 2010년 9월 30일 현재

제2기 2009년 12월 31일 현재

(주) KB금융지주

(단위 : 백만원)

KB Financial Group Inc.

(in Million won)

과 목	제3(당)기 3분기	제2(전)기
<b>자 산</b>		
(Assets)		
I. 현금 및 예치금	836,446	845,366
(Cash & Due from Banks)		
1. 예치금	836,446	845,366
(Due from Banks)		
II. 유가증권	18,054,850	17,612,122
(Securities)		
1. 지분법적용투자주식	18,054,850	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	1,300	1,718
(Tangible Assets)		
1. 업무용동산	4,052	3,796
(Movables Used for Business Purpose)		
감가상각누계액	(2,752)	(2,078)
(Accumulated Depreciation)		
V. 기타자산	108,155	35,108
(Other Assets)		
1. 예치보증금	29,767	22,671
(Guarantee Deposits Paid)		
2. 미수금	70,821	-
(Accounts Receivable)		
3. 미수수익	5,050	9,547
(Accrued Revenues Receivable)		
4. 선급비용	436	343
(Prepaid Expenses)		
5. 무형자산	1,965	2,509
(Intangible Assets)		
6. 잡자산	116	38
(Sundry Assets)		
<b>자 산 총 계</b>	<b>19,159,951</b>	<b>18,663,464</b>
(Total Assets)		
<b>부 채</b>		
(Liabilities)		
I. 차입부채	799,111	798,421
(Borrowings & Debentures)		
1. 차입금	-	-
(Borrowings)		
2. 사채	800,000	800,000
(Debentures)		
사채 할인발행차금	(889)	(1,579)
(Discount on Debentures)		
II. 기타부채	81,577	13,413
(Other Liabilities)		
1. 미지급금	3,563	199

(Accounts Payable)		
2. 미지급법인세	59,474	-
(Income Taxes Payable)		
3. 미지급비용	6,131	5,314
(Accrued Expenses Payable)		
4. 이연법인세부채	9,559	6,247
(Deferred Taxes Liabilities)		
5. 수입세세	312	203
(Withholding Taxes)		
6. 퇴직급여충당부채	5,931	4,709
(Allowance for Severance and Retirement Benefits)		
퇴직연금운용자산	(3,395)	(3,296)
(Pension Plan Asset)		
7. 잡부채	2	37
(Sundry Liabilities)		
<b>부 채 총 계</b>	<b>880,688</b>	<b>811,834</b>
(Total Liabilities)		
<b>자 본</b>		
(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	1,416,880	1,232,279
(Accumulated Other Comprehensive Income)		
1. 지분법자본변동	1,417,755	1,235,619
(Gain on Valuation of Investment Stock Using the Equity Method)		
2. 부의지분법자본변동	(875)	(3,340)
(Loss on Valuation of Investment Stock Using the Equity Method)		
V. 이익잉여금	1,420,935	1,177,731
(Retained Earnings)		
1. 법정적립금	115,182	61,200
(Legal Reserve)		
2. 임의적립금	982,000	568,000
(Voluntary Reserve)		
3. 미처분이익잉여금	323,753	548,531
(Retained Earnings Before Appropriation)		
<b>자 본 총 계</b>	<b>18,279,263</b>	<b>17,851,630</b>
(Total Stockholders' Equity)		
<b>부 채 및 자 본 총 계</b>	<b>19,159,951</b>	<b>18,663,464</b>
(Total Liabilities and Stockholders' Equity)		

## 손익계산서

(Income Statement)

제3기 3분기 2010년 7월 1일 부터 2010년 9월 30일 까지  
 제3기 누적 3분기 2010년 1월 1일 부터 2010년 9월 30일 까지  
 제2기 3분기 2009년 7월 1일 부터 2009년 9월 30일 까지  
 제2기 누적 3분기 2009년 1월 1일 부터 2009년 9월 30일 까지

(주) KB금융지주

(단위 : 백만원)

KB Financial Group Inc.

(in Million won)

과 목	제3(당)기 3분기		제2(전)기 3분기	
	3개월	누적	3개월	누적
<b>I. 영업수익</b>	<b>100,155</b>	<b>371,534</b>	<b>214,468</b>	<b>633,322</b>
(Operating Revenues)				
1. 지분법이익	91,673	344,363	209,732	623,339
(Gain on Valuation Using the Equity Method of Accounting)				
2. 이자수익	8,482	27,117	4,736	9,833
(Interest Income)				
가. 예치금이자	6,260	20,104	2,416	2,682
(Interest on Due from Banks)				
나. 대출채권이자	2,222	7,013	2,320	7,151
(Interest on Loans)				
3. 대출채권평가 및 처분이익	-	50	-	150
(Gain on Valuation and Sales of Loans)				
가. 대손충당금환입액	-	50	-	150
(Transfer From Allowance for Credit Losses)				
4. 수수료수익	-	4	-	-
(Fees and Commissions Revenues)				
<b>II. 영업비용</b>	<b>21,827</b>	<b>63,783</b>	<b>40,734</b>	<b>111,525</b>
(Operating Expenses)				
1. 지분법손실	-	-	20,043	44,364
(Loss on Valuation Using the Equity Method of Accounting)				
2. 이자비용	13,468	39,957	14,611	42,096
(Interest Expenses)				
가. 차입금이자	-	-	1,157	5,498
(Interest on Borrowings)				
나. 사채이자	13,468	39,957	13,454	36,598
(Interest on Debentures)				
3. 대출채권평가 및 처분손실	-	-	-	-
(Loss on Valuation and Sales of Loans)				
가. 대손상각비	-	-	-	-
(Bad Debt Expenses)				
4. 수수료비용	575	4,818	496	4,345
(Fees and Commissions Expenses)				
5. 판매비와관리비	7,784	19,008	5,584	20,720
(Selling and Administrative Expenses)				
가. 급여	4,818	10,291	2,764	11,415
(Salaries)				
나. 퇴직급여	391	1,252	104	1,544
(Provision for Current Year Severance and Retirement Benefits)				
다. 복리후생비	468	1,358	494	1,460
(Others Employee Benefit)				
라. 임차료	292	783	270	751
(Rental Expenses)				
마. 감가상각비	241	673	431	1,273
(Depreciation)				
바. 무형자산상각비	213	631	206	541

(Amortization on Intangible Assets)				
사. 세금과공과 (Taxes and Dues)	22	148	20	128
아. 광고선전비 (Advertising Expense)	24	346	21	261
자. 경상개발비 (Ordinary R&D)	215	568	230	331
차. 기타 (Others)	1,100	2,958	1,044	3,016
<b>III. 영업이익</b> (Operating Income)	<b>78,328</b>	<b>307,751</b>	<b>173,734</b>	<b>521,797</b>
<b>IV. 영업외수익</b> (Non-Operating Revenues)	<b>40</b>	<b>554</b>	<b>48</b>	<b>272</b>
1. 기타영업외수익 (Others)	40	554	48	272
<b>V. 영업외비용</b> (Non-Operating Expenses)	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
1. 기타영업외비용 (Others)	-	-	-	-
<b>VI. 법인세비용차감전분기순이익</b> (Income before Income Tax Expense)	<b>78,368</b>	<b>308,305</b>	<b>173,782</b>	<b>522,069</b>
<b>VII. 법인세비용</b> (Income Tax Expense)	<b>(2,955)</b>	<b>(10,743)</b>	<b>65</b>	<b>88</b>
<b>VIII. 분기순이익</b> (Net Income)	<b>81,323</b>	<b>319,048</b>	<b>173,717</b>	<b>521,981</b>
<b>IX. 주당분기순이익</b> (Earning per Share)				
1. 기본 및 희석주당분기순이익 (Basic and Diluted Earning per Share)	237원	930원	536원	1,633원

# 연결재무상태표 (Consolidated Statement of Financial Position)

제3기 3분기 2010년 9월 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(당기) 3분기	제2(전기)
<b>자 산</b>		
(Assets)		
I. 현금 및 예치금	9,574,644	9,769,133
(Cash & Due from Banks)		
1. 현금	2,413,736	2,543,538
(Cash & Checks)		
2. 외국통화	298,358	265,114
(Foreign Currency)		
3. 예치금	6,862,550	6,960,481
(Due from Banks)		
II. 유가증권	43,473,574	42,535,648
(Securities)		
1. 단기매매증권	5,353,717	6,763,635
(Trading Securities)		
2. 매도가능증권	23,445,294	21,893,966
(Available-for-sale Securities)		
3. 만기보유증권	13,804,019	13,215,816
(Held-to-maturity Securities)		
4. 지분법적용투자주식	870,544	662,231
(Investment Stock Using the Equity Method)		
III. 대출채권	198,498,191	195,397,893
(Loans)		
대손충당금	(4,867,832)	(3,532,146)
(Allowance for Credit Losses)		
이연대출부대비용	175,902	160,688
(Loan Origination Cost)		
1. 콜론	2,657,555	446,589
(Call Loans)		
2. 내국수입유산스	2,989,178	2,354,936
(Domestic Import Usance Bill)		
3. 신용카드채권	11,958,950	11,382,545
(Credit Card Accounts)		
4. 매입외환	2,000,344	2,059,807
(Bills Bought in Foreign Currency)		
5. 매입어음	16,249	19,179
(Bills Bought in Won)		
6. 환매조건부채권매수	2,808,700	1,590,000
(Bonds Purchased under Resale Agreements)		
7. 대출금	177,987,484	177,562,979
(Loans & Discounts)		
8. 팩토링채권	-	18
(Factoring Receivables)		

9. 지급보증대지급금	231,253	44,581
(Advances for Customers)		
10. 사모사채	2,526,183	3,308,717
(Private Placement Corporate Bonds)		
11. 출자전환채권	14,225	-
(Loans for Debt-Equity Swap)		
IV. 유형자산	3,238,124	3,345,323
(Tangible Assets)		
1. 유형자산	5,464,800	5,440,760
(Tangible Assets)		
감가상각누계액	(2,217,332)	(2,084,818)
(Accumulated Depreciation)		
손상차손누계액	(9,344)	(10,619)
(Accumulated Impairment Losses)		
V. 기타자산	14,590,080	11,120,453
(Other Assets)		
대손충당금	(570,832)	(480,766)
(Allowance for Credit Losses)		
1. 예치보증금	1,492,342	1,498,639
(Guarantee Deposits Paid)		
2. 미수금	7,025,719	3,609,975
(Accounts Receivable)		
3. 미수수익	1,076,201	1,153,810
(Accrued Revenues Receivable)		
4. 선급비용	188,551	178,506
(Prepaid Expenses)		
5. 이연법인세자산	18,140	22,671
(Deferred Tax Assets)		
6. 파생상품자산	3,073,979	3,367,682
(Derivatives instruments Assets)		
7. 미회수내국환채권	1,079,117	639,646
(Domestic Exchange Settlements Debits)		
8. 신탁계정대여금	284,579	263,918
(Lending to Trust Accounts)		
9. 무형자산	327,070	318,597
(Intangible Assets)		
10. 잡자산	595,214	547,775
(Sundry Assets)		
<b>자산총계</b>	<b>269,374,613</b>	<b>262,168,450</b>
(Total Assets)		
<b>부채</b>		
(Liabilities)		
I. 예수부채	182,923,977	172,439,883
(Depository Liabilities)		
1. 요구불예금	54,083,154	52,738,778
(Demand Deposits)		
2. 기한부예금	123,637,959	96,619,849
(Time Deposits)		
3. 양도성예금증서	5,202,864	23,081,256
(Negotiable Certificates of Deposits)		
II. 차입부채	45,948,565	54,493,283
(Borrowings & Debentures)		

1. 콜머니 (Call Money)	649,153	1,364,516
2. 매출어음 (Bills Sold)	92,414	64,839
3. 환매조건부채권매도 (Bonds Sold under Repurchase Agreements)	1,532,651	2,605,562
4. 매도유가증권 (Securities Sold)	906,909	1,346,911
5. 차입금 (Borrowings)	9,825,466	10,327,974
6. 사채 (Debentures)	32,998,077	38,842,598
사채할인발행차금 (Discount on Debentures)	(56,105)	(59,117)
III. 기타부채 (Other Liabilities)	21,817,480	17,123,958
1. 미지급금 (Accounts Payable)	7,023,386	3,080,984
2. 미지급비용 (Accrued Expenses Payable)	4,441,686	4,134,960
3. 선수수익 (Unearned Revenues)	108,815	137,859
4. 이연법인세부채 (Deferred Tax Liabilities)	77,301	261,655
5. 수입세세 (Withholding Taxes)	64,969	97,850
6. 수입보증금 (Deposits for Letter of Guarantees and Others)	149,503	142,847
7. 대행업무수입금 (Accounts for Agency Businesses)	343,756	220,680
8. 미지급내국환채무 (Domestic Exchange Settlement Credits)	199,383	391,571
9. 미지급외국환채무 (Foreign Exchanges Settlement Credits)	106,945	68,430
10. 대리점 (Liability Incurred by Agency Relationship)	809,061	344,668
11. 파생상품부채 (Derivatives Instruments Liabilities)	2,407,221	3,129,533
12. 신탁계정미지급금 (Borrowings from Trust Accounts)	1,278,628	1,377,837
13. 퇴직급여충당부채 (Allowance for Severance and Retirement Benefits)	522,770	591,996
퇴직보험예치금 (Due from Insurance Retirement Benefits)	(6,327)	(407,444)
국민연금전환금 (Contribution to National Pension Plan)	(50)	(50)
퇴직연금운용자산 (Pension Plan Asset)	(298,642)	(9,573)
14. 지급보증충당부채 (Allowance for Acceptances and Guarantees losses)	255,378	139,429
15. 기타충당부채 (Other Allowance)	812,001	782,550

16. 책임준비금	2,696,364	2,044,355
(Insurance Reserves)		
17. 잡부채	825,332	593,821
(Sundry Liabilities)		
<b>부채총계</b>	<b>250,690,022</b>	<b>244,057,124</b>
(Total Liabilities)		
<b>자본</b>		
(Stockholders' Equity)		
I. 지배회사지분	18,279,263	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	1,416,880	1,232,279
(Consolidated Accumulated Other Inclusive Gain)		
가. 매도가능증권평가이익	526,752	345,986
(Gain on Valuation of Available-for-sale Securities)		
나. 만기보유증권평가손익	(2,210)	(2,614)
(Gain Loss on Valuation of Held-to-maturity Securities)		
다. 지분법자본변동	1,293	622
(Gain on Valuation of Investment Stock Using the Equity Method)		
라. 부의지분법자본변동	(22)	(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	1,420,935	1,177,731
(Consolidated Retained Earnings)		
가. 법정적립금	115,182	61,200
(Legal Reserve)		
나. 임의적립금	982,000	568,000
(Voluntary Reserve)		
다. 미처분이익잉여금	323,753	548,531
(Unappropriated Retained Earnings at End of the Year)		
II. 소수주주지분	405,328	259,696
(Minority Interest)		
<b>자본총계</b>	<b>18,684,591</b>	<b>18,111,326</b>
(Total Stockholders' Equity)		
<b>부채와자본총계</b>	<b>269,374,613</b>	<b>262,168,450</b>
(Total Liabilities and Stockholders' Equity)		

## 연결손익계산서

(Consolidated Income Statement)

제3기	3분기	2010년	7월 1일	부터	2010년	9월 30일	까지
제3기	누적	3분기	2010년	1월 1일	부터	2010년	9월 30일
제2기		3분기	2009년	7월 1일	부터	2009년	9월 30일
제2기	누적	3분기	2009년	1월 1일	부터	2009년	9월 30일

(주)KB금융지주와 그 종속회사

(단위 : 백만원)

KB Financial Group Inc. and subsidiaries

(in Million won)

과 목	제3(당기) 3분기		제2(전기) 3분기	
	3개월	누적	3개월	누적
<b>I. 영업수익</b>	<b>6,023,161</b>	<b>20,018,015</b>	<b>6,679,499</b>	<b>24,487,629</b>
(Operating Revenues)				
1. 이자수익	3,506,701	10,658,689	3,458,825	11,153,466
(Interest Income)				
가. 예치금이자	14,259	39,160	13,800	38,636
(Interest on due from Banks)				
나. 유가증권이자	452,208	1,385,866	443,428	1,335,086
(Interest on Securities)				
다. 대출채권이자	3,026,603	9,192,673	2,986,409	9,746,836
(Interest on Loans)				
라. 기타이자수익	13,631	40,990	15,188	32,908
(Other Interest Income)				
2. 유가증권평가 및 처분이익	128,333	376,397	49,148	527,781
(Gain on Valuation and Sales of Securities)				
가. 단기매매증권평가이익	27,853	39,023	1,696	18,117
(Gain on Valuation of Trading Securities)				
나. 단기매매증권처분이익	61,365	180,395	46,908	189,626
(Gain on Sales of Trading Securities)				
다. 매도가능증권처분이익	38,946	151,979	-	316,558
(Gain on Sales of Available-for-sale Securities)				
라. 만기보유증권처분이익	-	-	544	3,055
(Gain on Sales of Held-to-Maturity Securities)				
마. 매도가능증권손상차손환입	-	5,000	-	425
(Restoration of Impairment Loss on Available-for-Sale Securities)				
바. 만기보유증권손상차손환입	169	-	-	-
(Restoration of Impairment Loss on Held-to-Maturity Securities)				
3. 대출채권평가 및 처분이익	1,726	35,182	36,432	76,189
(Gain on Valuation and Sales of Loans)				
가. 대출채권처분이익	1,726	35,182	36,432	76,189
(Gain on Sales of Loans)				
4. 외환거래이익	448,446	1,642,974	212,160	999,842
(Revenues on Foreign Exchange)				
가. 외환거래이익	448,446	1,642,974	212,160	999,842
(Revenues on Foreign Exchange)				
5. 수수료수익	362,656	1,062,578	367,866	1,073,147
(Fees and Commissions Revenues)				
가. 수입수수료	267,548	805,933	292,063	847,248
(Commissions Received)				
나. 수입보증료	9,856	30,958	11,336	36,397
(Guarantee Fees)				
다. 신용카드관련수수료	74,911	193,211	51,918	149,108
(Commissions on Credit Cards)				
라. 국민주택기금관리수수료	10,341	32,476	12,549	40,394
(Management Commissions Received from National Housing Fund)				
6. 신탁업무운용수익	53,643	141,526	47,540	121,531
(Fees and Commissions from Trust Accounts)				
가. 신탁업무운용수익	53,643	141,526	47,540	121,531
(Fees and Commissions from Trust Accounts)				
7. 배당금수익	28,019	79,787	29,985	71,858
(Dividends Income)				
가. 단기매매증권배당수익	151	2,121	42	1,944
(Dividends on Trading Securities)				

나. 매도가능증권배당수익 (Dividends on Available-for-Sale Securities)	27,868	77,666	29,943	69,914
8. 보험수익 (Insurance Revenues)	250,825	836,579	204,995	562,191
가. 보험료수익 (Insurance Premium Revenues)	250,683	835,521	204,724	560,402
나. 재보험수익 (Reinsurance Revenues)	142	1,058	271	1,789
다. 책임준비금환입액 (Transfer From Insurance Reserve)	-	-	-	-
9. 기타영업수익 (Other operating Revenues)	1,242,812	5,184,303	2,272,548	9,901,624
가. 파생상품거래이익 (Gain on Derivatives Transactions)	1,112,349	3,124,522	1,650,266	7,058,182
나. 파생상품평가이익 (Gain on Valuation of Derivatives Instruments)	87,525	1,959,981	452,014	2,420,883
다. 공정가액위험회피관련이익 (Gain on Fair Value Hedged Items)	-	21,620	123,537	358,225
라. 지급보증충당부채환입액 (Transfer From Allowance for Acceptances and Guarantees Losses)	24,157	3,886	39,160	12,803
마. 기타충당부채환입액 (Transfer From Other Allowance)	-	17,862	190	14,540
바. 기타영업잡수익 (Others)	18,781	56,432	7,381	36,991
<b>II. 영업비용 (Operating Expenses)</b>	<b>5,860,146</b>	<b>19,688,601</b>	<b>6,534,462</b>	<b>23,907,280</b>
1. 이자비용 (Interest Expenses)	1,762,971	5,360,654	1,982,732	6,478,628
가. 예수부채이자 (Interest on Depository Liabilities)	1,227,214	3,641,601	1,320,271	4,321,735
나. 차입부채이자 (Interest on Borrowings & Debentures)	526,075	1,687,993	651,129	2,102,374
다. 기타이자비용 (Other Interest Expenses)	9,682	31,060	11,332	54,519
2. 유가증권평가 및 처분손실 (Loss on Valuation and Sales of Securities)	64,514	170,392	93,528	300,896
가. 단기매매증권평가손실 (Loss on Valuation of Trading Securities)	-	2,578	3,946	43,919
나. 단기매매증권처분손실 (Loss on Sales of Trading Securities)	24,804	91,165	41,220	137,546
다. 매도가능증권처분손실 (Loss on Sales of Available-for-Sale Securities)	4,847	12,070	20,893	72,296
라. 매도가능증권손상차손 (Impairment Loss on Available-for-Sale Securities)	34,863	64,093	26,613	40,906
마. 만기보유증권손상차손 (Impairment Loss on Held-to-Maturity Securities)	-	486	856	6,229
3. 대출채권평가 및 처분손실 (Loss on Valuation and Sales of Loans)	676,387	2,358,978	519,754	1,631,873
가. 대손상각비 (Bad Debt Expenses)	676,091	2,358,649	519,753	1,631,830
나. 대출채권처분손실 (Loss on Sales of Loans)	296	329	1	43
4. 외환거래손실 (Expenses on Foreign Exchange)	754,292	1,948,291	238,161	946,040
가. 외환거래손실 (Expenses on Foreign Exchange)	754,292	1,948,291	238,161	946,040
5. 수수료비용 (Fees and Commissions Expenses)	244,890	647,564	205,505	585,376
가. 지급수수료 (Commissions Expenses)	82,838	236,562	77,148	244,643

나. 신용카드관련수수료 (Commissions Paid on Credit Cards)	162,052	411,002	128,357	340,733
6. 판매비와 관리비 (Selling and Administrative Expenses)	957,093	2,807,283	923,559	2,747,786
가. 급여 (Salaries)	404,543	1,198,399	381,558	1,150,693
나. 퇴직급여 (Provision for Current Year Severance And Retirement Benefits)	42,801	126,730	40,695	123,349
다. 명예퇴직급여 (Retirement Allowance)	450	450	-	-
라. 복리후생비 (Others Employee Benefit)	144,175	417,831	130,095	390,804
마. 임차료 (Rental Expenses)	47,610	141,967	46,404	134,885
바. 감가상각비 (Depreciation)	61,993	172,044	81,739	227,773
사. 무형자산상각비 (Amortization on Intangible Assets)	52,703	146,627	44,277	129,097
아. 세금과공과 (Taxes and Dues)	35,856	110,869	35,106	112,129
자. 광고선전비 (Advertising Expenses)	20,965	55,784	14,967	45,529
차. 경상개발비 (Ordinary R&D)	31,199	100,428	32,822	102,256
카. 기타 (Others)	114,798	336,154	115,896	331,271
7. 보험비용 (Insurance Expenses)	262,464	849,602	212,862	581,930
가. 책임준비금전입액 (Provision for Insurance Reserve)	177,889	655,154	149,170	406,176
나. 환급금비용 (Refund Expenses)	60,058	158,533	55,196	155,009
다. 기타보험비용 (Others)	24,517	35,915	8,496	20,745
8. 기타영업비용 (Other Operating Expenses)	1,137,535	5,545,837	2,358,361	10,634,751
가. 파생상품거래손실 (Loss on Derivatives Transactions)	825,934	3,135,309	1,740,043	7,568,891
나. 파생상품평가손실 (Loss on Valuation of Derivatives Instruments)	-	1,351,999	340,420	2,163,733
다. 공정가액위험회피관련손실 (Loss on Fair Value Hedged Items)	61,290	230,534	36,648	224,282
라. 지급보증충당부채전입액 (Provision for Acceptances and Guarantees Losses)	-	122,040	-	2,393
마. 기타충당부채전입액 (Provision for Other Allowances)	31,110	130,834	70,658	181,681
바. 기금출연료 (Contribution to Fund)	83,266	245,615	85,887	250,200
사. 사모단독펀드운용손실 (Operational Expense of Private Equity Fund)	-	-	-	-
아. 기타영업잡비용 (Others)	135,935	329,506	84,705	243,571
<b>III. 영업이익 (Operating Income)</b>	<b>163,015</b>	<b>329,414</b>	<b>145,037</b>	<b>580,349</b>
<b>IV. 영업외수익 (Non-Operating Revenues)</b>	<b>35,051</b>	<b>107,016</b>	<b>35,652</b>	<b>118,455</b>
1. 지분법이익 (Gain on Valuation Using the Equity method of Accounting)	4,899	11,692	2,440	7,503
2. 지분법적용투자주식처분이익 (Gain on Sales of Investment Stock Using the Equity Method)	-	-	1	627
3. 유형자산처분이익 (Gains on Sales of Tangible Assets)	437	1,075	1,167	2,392

4. 유형자산손상차손환입 (Recovery of Impairment Loss on Tangible Assets)	-	110	718	37
5. 임대료 (Rental Income)	755	2,376	441	2,016
6. 기타영업외수익 (Others)	28,960	91,763	30,885	105,880
<b>V. 영업외비용</b> (Non-Operating Expenses)	<b>71,682</b>	<b>151,500</b>	<b>25,270</b>	<b>188,044</b>
1. 지분법손실 (Loss on Valuation Using the Equity method of Accounting)	11,788	59,420	12,420	29,771
2. 유형자산처분손실 (Loss on Sales of Tangible Assets)	449	1,307	2,230	2,995
3. 유형자산손상차손 (Impairment Loss on Tangible Assets)	153	427	-	4,329
4. 지분법적용투자주식처분손실 (Loss on Sales of Investment Stock Using the Equity Method)	-	-	-	-
5. 지분법적용투자주식손상차손 (Impairment Loss on Investment Stock Using the Equity Method)	50,370	50,370	-	100,352
5. 기타영업외비용 (Others)	8,922	39,976	10,620	50,597
<b>VI. 법인세비용차감전분기순이익</b> (Income before Income Tax Expense)	<b>126,384</b>	<b>284,930</b>	<b>155,419</b>	<b>510,760</b>
<b>VII. 법인세비용</b> (Income Tax Expense)	<b>38,527</b>	<b>(36,470)</b>	<b>(25,466)</b>	<b>(18,011)</b>
<b>VIII. 종속회사매수일전순손실</b> (Net Loss of Subsidiary before Purchase)	-	-	21	(255)
<b>IX. 분기순이익</b> (Net Income)	<b>87,857</b>	<b>321,400</b>	<b>180,864</b>	<b>529,026</b>
1. 지배회사지분순이익 (Net Income in Majority Interest)	81,323	319,048	173,717	521,981
2. 소수주주지분순이익 (Net Income in Minority Interest)	6,534	2,352	7,147	7,045
<b>X. 주당분기순이익</b> (Earning per Share)				
1. 기본 및 희석주당분기순이익 (Basic and Diluted Earning per Share)	237원	930원	536원	1,633원

# 재 무 상 태 표

제10기 2010년 9월 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 3분기 As of Sep 30, 2010	제 9 기 As of December 31, 2009
<b>[자 산 (Assets)]</b>		
<b>I. 현금 및 예치금 (Cash &amp; Due from Banks)</b>	<b>8,870,083</b>	<b>8,853,544</b>
1. 현금 (Cash & Checks)	2,413,729	2,543,536
2. 외국통화 (Foreign Currency)	296,231	264,050
3. 예치금 (Due from Banks)	6,160,123	6,045,958
<b>II. 유가증권 (Securities)</b>	<b>38,836,594</b>	<b>38,972,290</b>
1. 단기매매증권 (Trading Securities)	1,651,895	2,995,158
2. 매도가능증권 (Available-for-sale Securities)	23,295,061	22,625,602
3. 만기보유증권 (Held-to-maturity Securities)	12,967,988	12,537,114
4. 지분법적용투자주식 (Investment Stock Using the Equity Method)	921,650	814,416
<b>III. 대출채권 (Loans)</b>	<b>197,880,660</b>	<b>195,066,978</b>
(대손충당금) (Allowance for Credit Losses)	(4,813,726)	(3,423,107)
이연대출부대비용 (Loan Origination Cost)	175,902	160,688
1. 콜론 (Call Loans)	2,495,242	772,977
2. 내국수입유산스 (Domestic Import Usance Bill)	2,989,177	2,354,936
3. 신용카드채권 (Credit Card Accounts)	11,959,893	11,383,722
4. 매입외환 (Bills Bought in Foreign Currency)	1,997,832	2,054,133
5. 매입어음 (Bills Bought in Won)	16,250	19,179
6. 환매조건부채권매수 (Bonds Purchased under Resale Agreements)	2,808,000	1,590,000
7. 대출금 (Loans & Discounts)	177,491,996	176,812,129
8. 팩토링채권 (Factoring Receivables)	-	18
9. 지급보증대지급금 (Advances for Customers)	231,253	44,334
10. 사모사채 (Private Placement Corporate Bonds)	2,514,616	3,297,969

11. 출자전환채권 (Loans Debt-Equity Swap)	14,225	-
<b>IV. 유형자산 (Tangible Assets)</b>	<b>3,224,826</b>	<b>3,329,350</b>
1. 유형자산 (Tangible Assets)	5,420,310	5,402,175
(감가상각누계액) (Accumulated Depreciation)	(2,186,140)	(2,062,205)
(손상차손누계액) (Accumulated Impairment Losses)	(9,344)	(10,620)
<b>V. 기타자산 (Other Assets)</b>	<b>13,610,147</b>	<b>10,297,598</b>
(대손충당금) (Allowances for Credit Losses)	(508,869)	(425,130)
1. 예치보증금 (Guarantee Deposits Paid)	1,434,278	1,443,076
2. 미수금 (Accounts Receivable)	6,936,788	3,577,669
3. 미수수익 (Accrued Revenues Receivable)	993,349	1,067,531
4. 선급비용 (Prepaid Expenses)	183,445	173,377
5. 이연법인세자산 (Deferred Income Tax Debits)	39,056	-
6. 파생상품자산 (Derivatives instruments Assets)	3,074,708	3,367,463
7. 미회수내국환채권 (Domestic Exchange Settlements Debits)	1,079,117	639,646
8. 무형자산 (Intangible Assets)	263,670	242,074
9. 잡자산 (Sundry Assets)	114,605	211,892
<b>자산총계 (Total Assets)</b>	<b>262,422,310</b>	<b>256,519,760</b>
<b>[부채 (Liabilities)]</b>		
<b>I. 예수부채 (Depository Liabilities)</b>	<b>180,862,848</b>	<b>170,385,878</b>
1. 요구불예금 (Demand Deposits)	53,971,623	52,566,483
2. 기한부예금 (Time Deposits)	121,688,361	93,861,639
3. 양도성예금증서 (Negotiable Certificates of Deposits)	5,202,864	23,957,756
<b>II. 차입부채 (Borrowings &amp; Bonds Payable)</b>	<b>43,648,183</b>	<b>51,958,382</b>
1. 콜머니 (Call Money)	422,414	1,354,645
2. 매출어음 (Bills Sold)	92,414	64,839
3. 환매조건부채권매도 (Bonds Sold under Repurchase Agreements)	1,478,947	2,495,288
4. 매도유가증권 (Securities Sold)	37,049	130,261

5. 차 입 금 (Borrowings)	9,474,497	9,928,289
6. 사 채 (Bonds payable)	32,198,078	38,042,598
(사채할인발행차금) (Debentures Discount)	(55,216)	(57,538)
<b>III. 기 타 부 채 (Other Liabilities)</b>	<b>18,584,018</b>	<b>14,832,942</b>
1. 미 지 급 금 (Accounts Payable)	6,777,425	3,065,186
2. 미 지 급 비 용 (Accrued Expenses Payable)	4,472,623	3,991,723
3. 선 수 수 익 (Unearned Revenues)	93,064	118,984
4. 수 입 제 세 (Withholding Taxes)	61,078	95,978
5. 수 입 보 증 금 (Deposits for Letter of Guarantees and Others)	174,473	162,868
6. 이연법인세부채 (Deferred Income Tax Liabilities)	-	278,996
7. 대행업무수입금 (Accounts for Agency Businesses)	343,705	220,680
8. 미지급내국환채무 (Domestic Exchange Settlement Credits)	199,383	391,571
9. 미지급외국환채무 (Foreign Exchanges)	106,945	68,430
10. 대 리 점 (Liability Incurred by Agency Relationship)	809,060	344,668
11. 파생상품부채 (Derivatives Instruments Liabilities)	2,365,242	3,100,099
12. 신탁계정미지급금 (Borrowings from Trust Accounts)	1,606,480	1,658,313
13. 퇴직급여충당부채 (Allowance for Severance and Retirement Benefits)	503,910	576,860
(퇴직연금운용자산) (Pension Plan Asset)	(288,363)	-
(퇴직보험 예치금) (Due from Insurance Retirement Benefits)	(5,517)	(406,642)
14. 지급보증충당부채 (Allowance for Acceptances and Guarantees losses)	255,363	139,394
15. 기 타 충 당 부 채 (Other Allowance)	806,847	778,433
16. 잡 부 채 (Sundry Liabilities)	302,300	247,401
<b>부 채 총 계 (Total Liabilities)</b>	<b>243,095,049</b>	<b>237,177,202</b>
<b>[자 본 (Stockholders' Equity)]</b>		
<b>I. 자 본 금 (Capital Stock)</b>	<b>2,481,896</b>	<b>2,481,896</b>
1. 보통주자본금 (Common Stock)	2,481,896	2,481,896

II. 자본잉여금 (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)	1,392,547	1,543,391
1. 매도가능증권평가이익 (Gain on Valuation of Available-for-sale Securities)	498,820	657,355
2. 만기보유증권평가이익 (Gain on Valuation of Held-to-maturity Securities)	17	21
3. 지분법자본변동 (Gain on Valuation of Investment Stock Using the Equity Method)	2,914	624
4. 부의지분법자본변동 (Loss on Valuation of Investment Stock Using the Equity Method)	(271)	(5,850)
5. 유형자산재평가이익 (Gain on Revaluation of Tangible Assets)	891,067	891,241
IV. 이익잉여금 (Retained Earnings)	9,185,241	9,049,694
1. 법정적립금 (Legal Reserve)	1,574,104	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)	230,337	632,585
자 본 총 계 (Total Stockholders' Equity)	19,327,261	19,342,558
부 채 와 자 본 총 계 (Total Liabilities and Stockholders' Equity)	262,422,310	256,519,760

# 손익계산서

제 10 기 2010년 1월 1일부터 2010년 9월 30일까지 (For the Period Ended Sep. 30, 2010)

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

주식회사 국민은행

Kookmin Bank

(단위 : 백만원) (Unit : Million Won)

계 정 과 목 (Description)	금 액 (Amount)	
	제 10 기 3분기 (For the Period Ended Sep 30, 2010)	제 9 기 3분기 (For the Period Ended Sep 30, 2009)
<b>I. 영업수익 (Operating Revenues)</b>	<b>16,436,208</b>	<b>21,278,612</b>
<b>(1) 이자수익 (Interest Income)</b>	<b>8,617,264</b>	<b>9,111,431</b>
1. 예치금이자 (Interest on due from Banks)	11,492	8,534
2. 유가증권이자 (Interest on Securities)	1,130,812	1,141,876
3. 대출채권이자 (Interest on Loans)	7,450,522	7,940,966
4. 기타이자수익 (Other Interest Income)	24,438	20,055
<b>(2) 유가증권평가 및 처분이익 (Gain on Valuation and Sales of Securities)</b>	<b>203,870</b>	<b>363,931</b>
1. 단기매매증권평가이익 (Gain on Valuation of Trading Securities)	9,178	5,488
2. 단기매매증권처분이익 (Gain on Sales of Trading Securities)	95,710	109,307
3. 매도가능증권처분이익 (Gain on Sales of Available-for-sale Securities)	93,982	246,335
4. 만기보유증권처분이익 (Gain on Sales of Held-to-Maturity Securities)	-	2,378
5. 매도가능증권손상차손환입 (Restoration of Available-for-sale Securities Impairment losses)	5,000	423
<b>(3) 대출채권평가 및 처분이익 (Gain on Valuation and Sales of Loans)</b>	<b>34,584</b>	<b>58,703</b>
1. 대출채권처분이익 (Gain on Sales of Receivables)	34,584	58,703
<b>(4) 외환거래이익 (Revenues on Foreign Exchange)</b>	<b>1,640,429</b>	<b>999,195</b>
1. 외환거래이익 (Revenues on Foreign Exchange)	1,640,429	999,195
<b>(5) 수수료수익 (Fees and Commissions Revenues)</b>	<b>787,028</b>	<b>846,498</b>
1. 수입수수료 (Commissions Received)	723,601	769,710
2. 수입보증료 (Guarantee Fees)	30,951	36,394
3. 국민주택기금관리수수료 (Management Commissions Received from National Housing Fund)	32,476	40,394
<b>(6) 신탁업무운용수익 (Fees and Commissions from Trust Accounts)</b>	<b>98,144</b>	<b>70,100</b>
1. 신탁업무운용수익 (Fees and Commissions from Trust Accounts)	98,144	70,100

<b>(7) 배당금수익 (Dividends Income)</b>	<b>38,542</b>	<b>26,394</b>
1. 단기매매증권배당수익 (Dividends on Trading Securities)	1,443	1,617
2. 매도가능증권배당수익 (Dividends on Available-for-Sale Securities)	37,099	24,777
<b>(8) 기타영업수익 (Other operating revenues)</b>	<b>5,016,347</b>	<b>9,802,360</b>
1. 파생상품거래이익 (Gain on Derivatives Transactions)	3,012,500	7,004,695
2. 파생상품평가이익 (Gain on Valuation of Derivatives Instruments)	1,957,196	2,411,516
3. 공정가액위험회피관련이익 (Gain on Fair Value Hedged Items)	21,620	358,225
4. 지급보증충당부채환입액 (Transfer From Allowance for Acceptances and Guarantees Losses)	3,864	12,796
5. 기타충당부채환입액 (Transfer From Other Allowance)	17,862	14,453
6. 기타영업잡수익 (Others)	3,305	675
<b>II. 영업비용 (Operating Expenses)</b>	<b>16,702,099</b>	<b>21,038,999</b>
<b>(1) 이자비용 (Interest Expenses)</b>	<b>4,829,963</b>	<b>5,883,821</b>
1. 예수부채이자 (Interest on Depository Liabilities)	3,562,136	4,245,362
2. 차입부채이자 (Interest on Borrowings & Bonds Payable)	1,236,767	1,583,947
3. 기타이자비용 (Other Interest Expenses)	31,060	54,512
<b>(2) 유가증권평가 및 처분손실 (Loss on Valuation and Sales of Securities)</b>	<b>94,664</b>	<b>151,111</b>
1. 단기매매증권평가손실 (Loss on Valuation of Trading Securities)	1,205	23,275
2. 단기매매증권처분손실 (Loss on Sales of Trading Securities)	37,760	76,340
3. 매도가능증권처분손실 (Loss on Sales of Available-for-Sale Securities)	370	8,174
4. 매도가능증권손상차손 (Available-for-Sale Securities Impairment Loss)	54,843	37,093
5. 만기보유증권손상차손 (Held-to-Maturity Securities Impairment Loss)	486	6,229
<b>(3) 대출채권평가 및 처분손실 (Loss on Valuation and Sales of Loans)</b>	<b>2,122,298</b>	<b>1,143,211</b>
1. 대손상각비 (Bad Debt Expenses)	2,121,969	1,143,169
2. 대출채권처분손실 (Loss on Sales of Receivables)	329	42
<b>(4) 외환거래손실 (Expenses on Foreign Exchange)</b>	<b>1,945,541</b>	<b>953,150</b>
1. 외환거래손실 (Expenses on Foreign Exchange)	1,945,541	953,150
<b>(5) 수수료비용 (Fees and Commissions Expenses)</b>	<b>122,415</b>	<b>149,878</b>
1. 지급수수료 (Commissions Expenses)	122,415	149,878
<b>(6) 판매비와 관리비 (Selling and Administrative Expenses)</b>	<b>2,359,535</b>	<b>2,326,540</b>

1. 급여 (Salaries)	995,810	955,414
2. 퇴직급여 (Provision for Current Year Severance and Retirement Benefits)	108,023	105,347
3. 복리후생비 (Others Employee Benefit)	365,738	342,771
4. 임차료 (Rental Expenses)	132,181	125,781
5. 감가상각비 (Depreciation)	151,492	201,261
6. 무형자산상각비 (Amortization on Intangible Assets)	120,897	106,437
7. 세금과공과 (Taxes and Dues)	88,070	93,746
8. 광고선전비 (Advertising Expense)	44,671	38,614
9. 경상개발비 (Ordinary R&D)	104,177	111,015
10. 기타 (Others)	248,476	246,154
<b>(7) 기타영업비용 (Other Operating Expenses)</b>	<b>5,227,683</b>	<b>10,431,288</b>
1. 파생상품거래손실 (Loss on Derivatives Transactions)	3,077,683	7,516,177
2. 파생상품평가손실 (Loss on Valuation of Derivatives Instruments)	1,333,311	2,159,598
3. 공정가액위험회피관련손실 (Loss on Fair Value Hedged Items)	230,534	224,282
4. 지급보증충당부채전입액 (Provision for Acceptances and Guarantees Losses)	120,544	2,137
5. 기타충당부채전입액 (Provision for Other Allowances)	41,292	83,080
6. 기금출연료 (Contribution to Fund)	242,684	247,040
7. 기타영업잡비용 (Others)	181,635	198,974
<b>III. 영업이익 (Operating Income)</b>	<b>-265,891</b>	<b>239,613</b>
<b>IV. 영업외수익 (Non-Operating Revenues)</b>	<b>103,881</b>	<b>185,329</b>
1. 지분법이익 (Gain on Valuation using Equity method of Accounting)	15,532	14,008
2. 지분법적용투자주식처분이익 (Gain on Sales of Investment Stock Using the Equity Method)	-	68,220
3. 유형자산처분이익 (Gains on Sales of Tangible Assets)	620	1,193
4. 유형자산손상차손환입 (Recovery of Impairment Losses on Tangible Assets)	110	37
5. 임대료 (Rental Income)	3,250	3,148
6. 기타영업외수익 (Others)	84,369	98,723
<b>V. 영업외비용 (Non-Operating Expenses)</b>	<b>148,568</b>	<b>181,625</b>
1. 지분법손실 (Loss on Valuation using Equity method of Accounting)	56,295	25,240
2. 지분법적용주식손상차손 (Impairment Loss on Investment Stock Using Equity method)	50,370	100,352

3. 유형자산처분손실 (Loss on Sales of Tangible Assets)	814	2,825
4. 유형자산손상차손 (Impairment Loss on Tangible Assets)	427	4,328
5. 기타영업외비용 (Others)	40,662	48,880
<b>VI. 법인세비용차감전 순이익 (Income/Loss before Income Tax Expense)</b>	<b>-310,578</b>	<b>243,317</b>
<b>VII. 법인세비용 (Income Tax Expenses)</b>	<b>-170,163</b>	<b>-104,311</b>
<b>VIII. 계속사업손익 (Income/Loss from Continuing Operations after Income Tax)</b>	<b>-140,415</b>	<b>347,628</b>
<b>IX. 중단사업손익 (Income from Discontinued Operations)</b>	<b>370,672</b>	<b>270,357</b>
<b>X. 당기순이익 (Net Income)</b>	<b>230,257</b>	<b>617,985</b>

주) 상기 수치 중 당기순이익을 제외한 매출액, 영업이익, 법인세비용차감전계속사업이익은 국민은행의 카드사업부문을 분할하기로 한 이사회결의(2010.9.28)와 관련하여 기업회계기준에 의거하여 중단사업손익을 제외한 재무제표에 기초하여 작성

**대차대조표(신탁계정)**  
**Balance Sheet(Trust Accounts)**

'제 10 기 3분기 : 2010년 9월 30일 현재 (September 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	제 10기 3분기	제 9 기	제 8 기
<b>【 자 산 】</b>	<b>[ Assets ]</b>			
<b>1. 현금 · 예치금</b>	<b>Cash and Due</b>	<b>2,172,566</b>	<b>1,635,743</b>	<b>1,955,114</b>
가. 원화예치금	Due from Banks in Won	2,172,566	1,635,743	1,955,114
<b>2. 유가증권</b>	<b>Securities</b>	<b>8,818,771</b>	<b>7,504,737</b>	<b>5,433,420</b>
가. 주식	Stock	379,769	454,109	469,503
나. 국채	Government Bonds	725,045	984,404	817,742
다. 금융채	Finance Debentures	857,004	744,972	1,200,377
라. 지방채	Local Government Bonds	10,629	33,216	34,421
마. 사채	Corporate Bonds	1,250,087	1,069,054	882,659
바. 외화유가증권	Securities in Foreign Currency	0	60,287	0
사. 매입어음	Bills Bought	3,555,856	2,905,953	1,553,542
아. 기타유가증권	Other Securities	2,040,381	1,252,742	475,176
<b>3. 대출금</b>	<b>Loans &amp; Discounts</b>	<b>239,407</b>	<b>276,539</b>	<b>539,840</b>
가. 부동산저당대출	Loans on Real Estate Collateral	7,431	9,221	12,298
나. 채권담보대출	Loans on Receivables Collateral	15,107	22,881	16,280
다. 수익권담보대출	Loans on Trust Benefit Collateral	167,794	195,306	471,106
라. 증서대출	Loans on Deeds	49,075	49,131	40,156
마. 기타대출	Other Loans	0	0	0
<b>4. 콜론</b>	<b>Call Loans</b>	<b>100,600</b>	<b>100,000</b>	<b>0</b>
<b>5. 환매조건부채권</b>	<b>Bonds Purchased under Resale Agreements</b>	<b>1,152,000</b>	<b>1,333,500</b>	<b>1,123,821</b>
<b>6. 금전채권</b>	<b>Money Receivables</b>	<b>1,807,571</b>	<b>1,532,779</b>	<b>2,720,305</b>
<b>7. 동산 · 부동산</b>	<b>Movables &amp; Real Estate</b>	<b>524,834</b>	<b>539,019</b>	<b>362,277</b>
<b>8. 기타자산</b>	<b>Others</b>	<b>161,340</b>	<b>119,311</b>	<b>144,929</b>
가. 가지금금	Suspense Receivables	18	145	164
나. 미수이자	Accrued Interest on Securities	15,104	16,961	14,345
다. 미수수익	Accrued Revenues Receivable	121,339	97,167	114,802
라. 자산처분미수금	Accounts Receivable on Disposition of Assets	0	0	0
바. 미수금	Accounts Receivable	21,702	4,647	14,505
사. 선급비용	Prepaid Expenses	3,177	391	1,113
아. 기타잡자산	Sundry Assets	0	0	0
<b>9. 고유계정대</b>	<b>Lendings to Banking Account</b>	<b>644,498</b>	<b>732,784</b>	<b>1,111,662</b>
<b>10. 채권평가충당금(-)</b>	<b>Allowance for Valuation of Receivables(-)</b>	<b>-5,316</b>	<b>-5,660</b>	<b>-5,970</b>
<b>자산총계</b>	<b>Total Assets</b>	<b>15,616,271</b>	<b>13,768,752</b>	<b>13,385,398</b>

(단위Unit:백만원Million won)

계정과목	Description	제10기3분기	제 9 기	제 8 기
<b>【 부 채 】</b>	<b>[ Liabilities ]</b>			
<b>1. 금전신탁</b>	<b>Money in Trust</b>	<b>12,413,316</b>	<b>11,038,516</b>	<b>9,686,989</b>
가. 불특정금전신탁합동운용	Unspecified Money Trust	84	84	86
나. 적립식목적신탁합동운용	Reserving Objective Trust(Performance)	31,478	34,706	40,111
다. 가계금전신탁합동운용	Household Money Trust	24,925	26,323	28,385
라. 개발신탁합동운용	Development Money Trust	155	155	155
마. 노후생활연금신탁합동운용	Money Trust for Old Age Living Pension	5,924	6,765	8,027
바. 기업금전신탁합동운용	Business Money Trust	2,382	2,387	2,889
사. 국민주신탁합동운용	National Stock Trust	6,066	5,851	6,887
아. 개인연금신탁합동운용	Personal Pension Trust	1,619,741	1,626,070	2,216,743
자. 가계장기신탁합동운용	Long Term House Trust	26,054	29,533	34,334
차. 근로자우대신탁합동운용	Workers Preferential Trust	3,946	4,194	5,077
카. 신중적립신탁합동운용	New Reserving Trust	24,831	27,770	34,135
타. 퇴직신탁운용	Retirement Trust	304,571	403,307	423,241
파. 특정금전신탁	Specified Money Trust	7,341,219	6,472,639	5,317,151
하. 단위금전신탁합동운용	Unit Type Money Trust	10	10	22
가. 추가금전신탁	Open Type Money Trust	88,448	206,430	351,186
나. 신개인연금신탁합동운용	New Personal Pension Trust	66,080	64,374	59,379
다. 신노후생활연금신탁합동운용	New Pension Trust	14,042	17,045	21,794
라. 신근로자우대신탁합동운용	New Workers Preferential Trust	293	391	553
마. 연금신탁합동운용	Pension Trust	842,575	727,898	585,685
바. 퇴직연금신탁	Trust of retirement pension plan	2,010,492	1,382,584	551,149
<b>2. 재산신탁</b>	<b>Property in Trust</b>	<b>2,524,227</b>	<b>2,217,163</b>	<b>3,230,224</b>
가. 유가증권의신탁	Securities in Trust	227,353	181,395	177,126
나. 금전채권의신탁	Money Receivables in Trust	1,772,040	1,496,750	2,690,821
다. 부동산의신탁	Real Estate in Trust	524,834	539,018	362,277
<b>3. 기타부채</b>	<b>Other Borrowings</b>	<b>598,485</b>	<b>437,109</b>	<b>398,911</b>
가. 가수금	Suspenses Receivable	0	0	1,134
나. 미지급금	Accounts Payable	4,544	1,707	7,194
다. 선수수익	Income In Advance	94,810	65,784	27,600
라. 미지급신탁보수	Accrued Payable Trust Fees	81,842	52,283	47,062
마. 미지급신탁이익	Accrued Payable Trust Profit	412,586	315,696	314,769
바. 미지급비용	Accrued Payable Expenses	4,703	1,639	1,152
사. 기타잡부채	Others	0	0	0
<b>4. 특별유보금</b>	<b>Special Reserves</b>	<b>80,243</b>	<b>75,964</b>	<b>69,274</b>
<b>부채총계</b>	<b>Total Liabilities</b>	<b>15,616,271</b>	<b>13,768,752</b>	<b>13,385,398</b>

**손익계산서(신탁계정)**  
**Income Statement(Trust Accounts)**

제 10 기 3분기 : 2010년 1월 1일부터 2010년 9월 30일까지 (For the Period Ended September 30, 2010)  
제 9 기 3분기 : 2009년 1월 1일부터 2009년 9월 30일까지 (For the Period Ended September 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	제10기3분기	제9기3분기	제 9 기	제 8 기
<b>【 비 용 】</b>	<b>[ Expenses ]</b>				
<b>1. 금전신탁이익</b>	<b>Gain on Money Trust</b>	<b>451,092</b>	<b>310,249</b>	<b>429,920</b>	<b>453,899</b>
가. 불특정금전신탁이익	Gain on Unspecified Money Trust	1	1	1	1
나. 적립식목적신탁이익	Gain on Instalment Money Trust(Performance)	1,742	1,578	2,099	4,043
다. 가계금전신탁이익	Gain on Household Money Trust	974	925	1,194	1,518
라. 개발신탁이익	Gain on Development Trust	3	3	5	4
마. 노후생활연금신탁이익	Gain on Money Trust for Old Age Living Pension	101	142	173	315
바. 기업금전신탁이익	Gain on Corporate Money Trust	75	71	90	170
사. 국민주신탁이익	Gain on National Stock Trust	3	660	1,422	12
아. 개인연금신탁이익	Gain on Money Trust for Individual Pension	56,076	56,431	73,907	89,380
자. 가계장기신탁이익	Gain on Household Long-Term Money Trust	2,561	1,033	1,504	3,823
차. 근로자우대신탁이익	Gain on Money Trust for Employee	113	153	178	368
카. 신중적립신탁이익	Gain on New Instalment Money Trust	562	544	742	1,646
타. 퇴직신탁이익	Gain on Retirement Trust	12,610	9,873	13,307	26,085
파. 특정금전신탁이익	Gain on Specified Money Trust	285,186	185,887	262,141	248,736
하. 단위금전신탁이익	Gain on Unit Type Money Trust	0	1	1	134
가. 추가금전신탁이익	Gain on Open Type Money Trust	5,633	13,011	16,431	20,826
나. 신개인연금신탁이익	Gain on New Money Trust for Individual Pension	2,937	1,454	2,054	4,688
다. 신노후생활연금신탁이익	Gain on New Money Trust for Old Age Living Pension	321	319	407	1,848
라. 신근로자우대신탁이익	Gain on Money Trust for Employee	8	3	5	76
마. 연금신탁이익	Gain on Pension Trust	34,101	17,289	23,808	37,259
바. 퇴직연금신탁이익	Gain on Trust of retirement pension plan	48,085	20,871	30,451	12,967
<b>2. 재산신탁이익</b>	<b>Gain on Property Trust</b>	<b>24,371</b>	<b>29,966</b>	<b>38,673</b>	<b>95,618</b>
가. 유가증권신탁이익	Gain on Securities Trust	2,916	0	0	11,079
나. 금전채권의신탁이익	Gain on Money Receivables Trust	21,455	29,966	38,673	84,539
<b>3. 기타지급이자</b>	<b>Other Interest Paid</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>4. 지급수수료</b>	<b>Commissions Paid</b>	<b>5,086</b>	<b>1,741</b>	<b>2,630</b>	<b>1,795</b>
<b>5. 파생상품관련손</b>	<b>Loss on Derivatives</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>6. 유가증권관련비용</b>	<b>Expenses on Securities</b>	<b>40,238</b>	<b>39,692</b>	<b>41,166</b>	<b>70,864</b>
가. 유가증권매매손	Loss on Sales of Securities	19,072	33,133	35,248	50,528
나. 유가증권상환손	Loss on Redemption of Securities	18,956	939	1,113	5,430
다. 유가증권평가손	Loss on Valuation of Securities	2,210	5,620	4,805	14,906
<b>7. 기금출연료</b>	<b>Contribution to Fund</b>	<b>3,909</b>	<b>4,112</b>	<b>5,374</b>	<b>6,317</b>
가. 신용보증기금출연료	Contribution to Credit Guarantee Fund	138	128	174	97
나. 신탁보험료	Insurance Fees on Deposits	3,771	3,984	5,200	6,220
<b>8. 세금과공과</b>	<b>Taxes</b>	<b>479</b>	<b>582</b>	<b>729</b>	<b>1,005</b>
<b>9. 신탁보수</b>	<b>Trust Fees &amp; Commissions</b>	<b>79,006</b>	<b>51,261</b>	<b>72,912</b>	<b>58,351</b>
<b>10. 기타비용</b>	<b>Other Expenses</b>	<b>2,408</b>	<b>9,058</b>	<b>9,293</b>	<b>1,575</b>
<b>11. 특별유보금전입</b>	<b>Provision for Special Provision</b>	<b>5,257</b>	<b>5,788</b>	<b>7,475</b>	<b>6,474</b>
<b>12. 채권평가충당금전입</b>	<b>Provision for Allowance for Valuation of Receivables</b>	<b>122</b>	<b>3</b>	<b>2</b>	<b>11</b>
<b>손실금계</b>	<b>Total Expenses</b>	<b>611,968</b>	<b>452,452</b>	<b>608,174</b>	<b>695,909</b>

(단위 : 백만원/Unit : Million won)

계정과목	Description	제10기3분기	제9기3분기	제 9 기	제 8 기
<b>【 수 익 】</b>	<b>[ Revenues ]</b>				
<b>1. 예치금이자</b>	<b>Interest on Due from Banks</b>	<b>64,240</b>	<b>52,054</b>	<b>69,449</b>	<b>73,854</b>
<b>2. 유가증권이자</b>	<b>Interest on Securities</b>	<b>346,285</b>	<b>241,215</b>	<b>340,414</b>	<b>330,263</b>
가. 국채이자	Interest on Government Bonds	30,234	27,549	38,035	50,432
나. 금융채이자	Interest on Finance Debentures	29,348	32,635	41,450	81,281
다. 지방채이자	Interest on Local Government Bonds	606	1,413	1,868	1,776
라. 사채이자	Interest on Corporate Bonds	47,775	40,677	55,338	60,565
마. 배당금수익	Dividend Income	4,329	3,514	4,451	6,651
바. 외화유가증권이자	Interest on Securities in Foreign Currency	3,633	4,520	6,476	140
사. 매입어음이자	Interest on Bills Bought	138,217	100,455	143,975	108,852
아. 기타유가증권이자	Interest on Others Securities	92,143	30,452	48,821	20,566

<b>3. 대출금이자</b>	<b>Interest on Loans &amp; Discounts</b>	<b>15,231</b>	<b>18,893</b>	<b>23,400</b>	<b>27,164</b>
가. 부동산저당대출이자	Interest on Real Estate Collateral Loans	651	881	1,138	1,766
나. 채권당보대출이자	Interest on Receivables Collateral Loans	1,006	718	1,098	949
다. 수익권당보대출이자	Interest on Trust Benefit Collateral Loans	11,562	15,624	18,760	22,638
라. 증서대출이자	Interest on Loans with Deeds	2,012	1,670	2,404	1,811
마. 기타대출이자	Interest on Other Loans	0	0	0	0
<b>4. 콜론이자</b>	<b>Interest on Call Loans</b>	<b>2,233</b>	<b>1,755</b>	<b>2,132</b>	<b>5,798</b>
<b>5. 환매조건부채권이자</b>	<b>Interest on Bonds under Resale Agreements</b>	<b>24,812</b>	<b>23,920</b>	<b>33,692</b>	<b>32,061</b>
<b>6. 금전채권이자</b>	<b>Interest on Money Receivables</b>	<b>21,468</b>	<b>29,946</b>	<b>38,523</b>	<b>84,221</b>
<b>7. 파생상품관련익</b>	<b>Revenues on Derivatives</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>8. 유가증권관련수익</b>	<b>Revenues on Securities</b>	<b>72,167</b>	<b>52,952</b>	<b>62,609</b>	<b>61,510</b>
가. 유가증권매매익	Gain on Sales of Securities	56,457	37,943	49,442	28,188
나. 유가증권상환익	Gain on Redemption of Securities	26	94	94	8,768
다. 유가증권평가익	Gain on Valuation of Securities	15,684	14,915	13,073	24,554
<b>9. 수입수수료</b>	<b>Commissions Received</b>	<b>1</b>	<b>5</b>	<b>7</b>	<b>111</b>
<b>10. 기타수익</b>	<b>Other Revenues</b>	<b>50,074</b>	<b>18,789</b>	<b>20,499</b>	<b>23,889</b>
<b>11. 고유계정대이자</b>	<b>Interest on Loans to Banking Account</b>	<b>10,047</b>	<b>10,463</b>	<b>13,821</b>	<b>42,135</b>
<b>12. 특별유보금환입</b>	<b>Transfer from Special Provision</b>	<b>979</b>	<b>649</b>	<b>784</b>	<b>1,249</b>
<b>13. 채권평가충당금환입</b>	<b>Transfer from Allowance for Valuation of Receivables</b>	<b>4,431</b>	<b>1,811</b>	<b>2,844</b>	<b>13,654</b>
<b>이익금계</b>	<b>Total Revenues</b>	<b>611,968</b>	<b>452,452</b>	<b>608,174</b>	<b>695,909</b>

대 차 대 조 표

(Balance Sheet)

제 16 기 2010년 09월 30일 현재  
제 15 기 2010년 03월 31일 현재

KB Investment & Securities (3월 결산법인)

(KRW won)

과 목	제16기	제15기
	As of September 30, 2010	As of March 31, 2010
자 산		
(Assets)		
I. 현금및예치금	157,410,932,924	272,248,169,177
(Cash and deposits)		
1. 현금및현금성자산	76,927,299,190	123,945,136,283
(Cash and cash equivalents)		
1) 현금	5,979,849	1,195,763
(Cash on hand)		
2) 보통예금	6,574,569,324	1,955,600,851
(Demand deposits)		
3) 당좌예금	125,028,561	141,559,939
(Current deposits)		
4) 외화예금		1,528,264,411
(Foreign currency deposits)		
5) 양도성예금증서		39,511,918,162
(Negotiable certificate of deposits)		
6) 기타	70,221,721,456	80,806,597,157
(Others)		
2. 예치금	80,483,633,734	148,303,032,894
(Deposits)		
1) 투자자예탁금별도예치금(예금)	870,000,000	643,000,000
(Reserve for claims of customers' deposits)		
2) 투자자예탁금별도예치금(신탁)	42,323,249,484	35,011,374,105
(Reserve for claims of customers' deposits trust)		
3) 대차거래이행보증금		75,900,000,000
(Securities borrowed)		
4) 장내파생상품거래예치금		669
(Deposits for exchange traded derivatives)		
5) 장내파생상품매증거금	74,884,250	3,733,158,120
(Guarantee trading deposits for exchange traded derivatives)		
6) 장기성예금	37,200,000,000	33,000,000,000
(Long term due from financial institutions)		
7) 특정예금 등	15,500,000	15,500,000
(Restricted due from financial institutions)		
II. 유가증권	1,397,931,570,543	1,275,625,167,079
(Securities)		
1. 단기매매증권	1,309,264,797,341	1,197,148,683,831
(Trading securities)		
1) 주식	20,221,192,545	12,624,493,320
(Stocks)		
2) 신주인수권증서	939,542,300	1,215,022,000
(Stock warrants)		
3) 국채·지방채	448,810,974,056	559,057,194,721
(State bonds · Local government bonds)		
4) 특수채	540,389,944,016	420,512,936,065
(Special bonds)		
5) 회사채	223,987,746,392	169,621,945,648
(Corporate bonds)		
6) 집합투자증권	74,915,398,032	28,927,784,433
(Collective investment securities)		
7) 기업어음증권		5,189,307,644
(Corporate commercial papers)		
2. 매도가능증권	86,852,744,936	77,597,902,037
(Securities available for sale)		
1) 주식	78,092,683,325	68,791,811,900
(Stocks)		
2) 출자금	10,000	10,000
(Investment in partnerships)		
3) 회사채	5,100,000,000	5,100,000,000
(Corporate bonds)		
4) 집합투자증권	3,346,168,987	3,268,130,169
(Collective investment securities)		
5) 외화증권		
(Securities in foreign currency)		
6) 기타	313,882,624	437,949,968
(Others)		
3. 지분법적용투자주식		

(Securities using equity method)	1,421,883,266	693,506,211	
4. 파생결합증권 (Derivatives combined securities)	392,145,000	185,075,000	
III. 파생상품 (Derivatives)		7,331,704,712	4,894,173,628
1. 장내파생상품 (Exchange traded derivatives)	290,842,000	31,253,000	
2. 장외파생상품 (Over the counter derivatives)	7,040,862,712	4,862,920,628	
IV. 대출채권 (Loans)		185,097,299,521	154,980,474,406
1. 콜론 (Call loans)			
2. 신용공여금 (Broker's loans)	141,610,360,277	102,669,893,151	
1) 신용거래용자금 (Margin to customers)	73,401,790,577	46,903,819,551	
2) 증권담보대출금 (Loans secured by securities)	67,494,909,700	55,439,959,600	
3) 기타 (Others)	713,660,000	326,114,000	
3. 대여금 (Loans)	1,234,441,606	942,194,786	
4. 매입대출채권 (Loans Purchased)	92,640,407,442	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. 사모사채 (Private placement bonds)	1,090,000,000		
7. 대손충당금 (Allowance for credit loss)	(51,724,924,363)	(75,112,374,794)	
1) 신용공여금대손충당금 (Allowance for fiduciary loans)	(708,051,909)	(539,233,712)	
2) 대여금대손충당금 (Allowance for loans)	(6,172,208)	(4,710,973)	
3) 매입대출채권대손충당금 (Allowance for loans purchased)	(50,758,235,687)	(74,321,415,550)	
4) 대지급금대손충당금 (Allowance for advances)	(247,014,559)	(247,014,559)	
5) 사모사채대손충당금 (Allowance for private placement bonds)	(5,450,000)		
V. 유형자산 (Tangible fixed assets)		4,015,883,591	7,713,314,462
1. 차량운반구 (Vehicles)	469,660,920	610,197,865	
2. 비품 (Equipments)	12,880,785,746	12,477,108,316	
3. 감가상각누계액 (Accumulated depreciation)	(9,334,563,075)	(5,373,991,719)	
VI. 기타자산 (Other assets)		48,106,049,426	49,736,180,132
1. 미수금 (Receivables)	17,088,773,426	8,010,347,410	
1) 자기매매미수금 (Receivables for proprietary trading)	8,348,313,297	3,904,617,159	
2) 위탁매매미수금 (Receivables for brokerage)	5,727,536,406	1,818,996,934	
3) 기타 (Others)	3,012,923,723	2,286,733,317	
2. 미수수익 (Accrued income)	6,767,032,318	8,130,042,114	
1) 미수수료 (Accrued commissions)	714,498,501	379,568,798	
2) 미수이자 (Accrued interest income)	6,052,533,817	5,423,379,841	
3) 미수배당금 (Accrued dividends)		2,327,093,475	
3. 선급금 (Advance payments)	6,077,138,088	11,079,182,978	
1) 채권경과이자 (Accrued interest on bonds)	4,966,633,283	10,219,289,377	
2) 양도성예금증서경과이자			

(Accrued interest on CD)		346,738,726
3) 기타 (Others)	1,110,504,805	513,154,875
4. 선급비용 (Prepaid expenses)	1,144,444,517	960,771,722
5. 선급세 (Prepaid tax)	12,186,544	
6. 보증금 (Guarantee)	2,356,302,600	2,378,329,600
1) 전신전화가입권 (Telex and telephone subscription rights)	8,712,000	8,712,000
2) 임차보증금 (Guarantee for rent)	2,345,590,600	2,367,617,600
3) 회원보증금 (Fidelity guarantee money)	2,000,000	2,000,000
7. 손해배상공동기금 (Collective fund for default loss)	2,486,520,360	2,347,652,550
1) 증권시장공동기금 (Collective fund for default loss in the securities market)	1,450,081,820	1,340,143,550
2) 선물시장공동기금 (Collective fund for default loss in the derivatives market)	1,036,438,540	1,007,509,000
8. 무형자산 (Intangible assets)	6,131,545,114	6,284,990,079
1) 소프트웨어 (Software)	6,131,545,114	6,284,990,079
9. 이연법인세자산 (Deferred income tax debits)		3,775,750,482
10. 기타 (Others)	8,090,779,712	8,377,017,102
11. 대손충당금 (Allowance for credit loss)	(2,048,673,253)	(1,607,903,905)
1) 미수금대손충당금 (Allowance for receivables)	(1,010,670,005)	(689,233,150)
2) 미수수익대손충당금 (Allowance for accrued income)	(1,038,003,248)	(918,670,755)
자 산 총 계 (Total assets)	1,799,893,440,717	1,765,197,478,884
부 채 (Liabilities)		
I. 예수부채 (Deposits)	56,889,588,697	60,807,624,405
1. 투자자예수금 (Customers' deposits)	56,888,588,697	60,806,624,405
1) 위탁자예수금 (Customers' deposits for brokerage)	37,482,267,096	32,380,025,892
2) 장내파생상품거래예수금 (Customers' deposits for exchange traded derivatives trading)	18,494,676,228	27,782,419,351
3) 청약자예수금 (Customers' deposits for subscriptions)	39,127,000	
3) 저축자예수금 (Customers' deposits for savings)	2,834,863	1,903,042
4) 집합투자증권투자자예수금 (Customers' deposits for beneficiary)	869,683,510	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)	1,385,020,805,215	1,379,783,857,712
1. 콜머니 (Call money)	140,000,000,000	65,800,000,000
2. 차입금 (Borrowings)	212,275,645,162	149,275,645,162
1) 기타차입금 (Others)	212,275,645,162	149,275,645,162
3. 환매조건부채권매도 (Bonds sold under reverse resale agreements)	53,703,661,075	136,607,053,306
4. 매도유가증권 (Securities sold)	869,860,176,305	922,190,004,370
1) 주식 (Stocks)	29,165,138,305	21,788,439,055
2) 국채·지방채 (State bonds - Local government bonds)	583,112,650,000	834,023,772,000
3) 특수채 (Special bonds)	243,616,800,000	60,975,120,000
4) 기타 (Others)	13,965,588,000	5,402,673,315
5. 파생상품		

(Derivatives)	9,181,322,673	5,911,154,874
1) 장내파생상품 (Exchange traded derivatives)	638,798,000	198,895,000
2) 장외파생상품 (Over the counter derivatives)	8,542,524,673	5,712,259,874
6. 후순위차입금 (Subordinated borrowings)	100,000,000,000	100,000,000,000
III. 기타부채 (Other liabilities)	35,298,094,241	15,894,833,799
1. 퇴직급여충당부채 (Reserve for severance and retirement benefits)	1,655,936,158	1,249,618,808
퇴직보험예지금 (Retirement insurance deposit)	(27,880,403)	(40,978,454)
퇴직연금운용자산 (Retirement pension assets)	(866,825,281)	(846,682,873)
2. 미지급법인세 (Accrued income taxes)		
3. 미지급금 (Accounts payable)	14,912,734,869	2,186,154,280
4. 미지급비용 (Accrued expenses)	16,229,520,865	10,492,184,629
5. 선수수익 (Unearned income)	493,139	530,621,347
6. 이연법인세부채 (Deferred income tax liabilities)	644,498,320	
7. 체세금예수금 (Withholding income taxes)	2,437,209,586	2,229,762,697
8. 기타 (Others)	312,406,988	94,153,365
부채총계 (Total liabilities)	1,477,208,488,153	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)	52,188,736,607	45,061,486,971
1. 매도가능증권평가이익(손실) (Gain on valuation of securities available for sale)	52,232,572,013	45,136,859,319
2. 지분법 자본변동 (Share of associates' other changes in net assets)		
3. 무의 지분법 자본변동 (Share of associates' other changes in net assets)	(43,835,406)	(75,372,348)
V. 이익잉여금 (Retained earnings)	80,638,902,013	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)	76,933,654,172	69,587,112,956
1) (당기순이익) (Net income)	8,730,105,108	(42,823,063,669)
자본총계 (Total stockholder's equity)	322,684,952,564	308,711,162,968
부채와자본총계 (Total liabilities and stockholder's equity)	1,799,893,440,717	1,765,197,478,884

손익계산서

(Profit & Loss Sheet)

제 16 기 2010년 4월 1일부터 2010년 9월 30일까지  
제 15 기 2009년 4월 1일부터 2009년 9월 30일까지

KB Investment & Securities (3월 결산법인)

(KRW won)

과목	제16기 For the Period ended September. 30, 2010	제15기 For the Period ended September. 30, 2009
I. 영업수익 (Operating income)	233,846,458,864	162,523,428,107
1. 수수료수익 (Commissions received)	34,776,906,797	32,043,671,234
1) 수탁수수료 (Brokerage commissions)	16,280,469,810	10,661,321,360
2) 인수및주선수수료 (Underwriting commissions)	9,157,101,179	13,805,133,828
3) 사채모집수탁수수료 (Underwriting commissions on debentures)	125,000,000	115,000,000
4) 집합투자증권취급수수료 (Brokerage commissions on collective investment securities)	1,152,079,638	519,147,899
5) 자산관리수수료 (Management fee on wrap account and asset management)	46,818,361	
6) 매수및합병수수료 (Commissions on merger & acquisition)	3,366,637,464	2,846,064,242
6) 기타 (Others)	4,648,800,345	4,097,003,905
2. 유가증권평가및처분이익 (Gain on valuation(sales) of securities)	73,303,463,660	47,497,584,336
1) 단기매매증권처분이익 (Gain on sales of trading securities)	58,521,292,192	39,035,623,008
2) 단기매매증권평가이익 (Gain on valuation of trading securities)	10,886,595,013	5,789,107,931
3) 매도가능증권처분이익 (Gain on sales of securities available for sale)		11,554,591
4) 매도유가증권평가이익 (Gain on valuation of trading securities sold)	1,027,077,951	2,661,298,806
5) 파생결합증권처분이익 (Gain on sales of derivatives combined securities)	1,027,228,969	
6) 파생결합증권평가이익 (Gain on valuation of derivatives combined securities)	81,453,216	
7) 파생결합증권상환이익 (Gain on redemption of derivatives combined securities)	1,759,816,319	
3. 파생상품거래이익 (Gain on derivatives transactions)	72,820,704,869	46,296,563,558
1) 장내파생상품거래이익 (Gain on exchange traded derivatives transactions)	64,146,076,250	28,875,111,196
2) 장외파생상품거래이익 (Gain on OTC derivatives transactions)	8,674,628,619	17,421,452,362
4. 이자수익 (Interest income)	52,338,253,746	35,649,556,375
1) 신용공여이자 (Interest on broker's loans)	5,998,045,776	1,959,310,239
2) 매입대출채권이자 (Interest on loans purchased)	435,050,666	5,373,189,035
3) 채권이자 (Interest on bonds)	39,069,528,328	18,934,390,271
4) 기업어음증권이자 (Interest on corporate commercial papers)	1,236,193,554	3,811,810,874
5) 증금예치금이자 (Interest on deposits with KSFC)	1,320,152,190	901,435,830
6) 양도성예금증서 이자 (Interest on certificate of deposits)	912,143,857	817,050,793
7) 금융기관예치금이자 (Interest on deposits)	613,079,007	133,305,982
8) 콜론이자 (Interest on call loans)	15,390,676	176,637,587
9) 양도성예금증서거래이익		

(Gain on transactions of certificate of deposits)	157,373,242	226,323,165
10) 대지급금 (Interest on advances for customers)	21,107,403	
11) 예금이자 (Interest on deposits)	2,392,455,985	3,139,289,053
12) 미수금이자 (Interest on receivables)	120,745,668	141,129,504
13) 기타이자 (Others)	46,987,394	35,684,042
5. 대출채권평가및처분이익 (Gain on valuation(disposal) of loans)		
1) 대손충당금환입 (Reversal of allowance for credit losses)		
6. 외환거래이익 (Gain on foreign transactions)	5,729,779	562,912,119
1) 외환차익 (Gain on foreign currency transactions)	5,729,779	266,672,119
2) 외화환산이익 (Gain on foreign exchanges transactions)		296,240,000
7. 기타의영업수익 (Others)	601,400,013	473,140,485
1) 배당금수익 (Dividends income)	73,275,883	6,730,035
2) 분배금수익 (Distribution income)	303,874,646	466,410,450
3) 별도예치금평가이익 (Gain on valuation of reserve for claims of customers' deposit)	224,249,484	
4) 기타대손충당금환입 (Reversal of allowance for others)		
II. 영업비용 (Operating expenses)	221,728,832,460	216,310,190,351
1. 수수료비용 (Commissions expense)	6,447,831,410	4,112,425,932
1) 매매수수료 (Trading commissions)	1,929,564,589	2,346,583,452
2) 투자일임수수료 (Discretionary fees)	9,363,694	
3) 기타수수료비용 (Others)	4,508,903,127	1,765,842,480
2. 유가증권평가및처분손실 (Loss on valuation(sales) of securities)	117,492,819,982	54,544,103,189
1) 단기매매증권처분손실 (Loss on sales of trading securities)	105,013,053,390	44,335,718,420
2) 단기매매증권평가손실 (Loss on valuation of trading securities)	819,078,115	2,303,013,431
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)	7,899,659,223	5,005,371,338
6) 파생결합증권처분손실 (Loss on sales of derivatives combined securities)	1,129,428,116	
7) 파생결합증권평가손실 (Loss on valuation of derivatives combined securities)	21,409,525	
8) 파생결합증권상환손실 (Loss on redemption of derivatives combined securities)	2,610,191,613	
3. 파생상품거래손실 (Loss on derivatives transactions)	40,481,360,576	44,364,285,225
1) 장내파생상품거래손실 (Loss on exchange traded derivatives transactions)	30,280,019,750	33,834,829,029
2) 장외파생상품거래손실 (Loss on OTC derivatives transactions)	10,201,340,826	10,529,456,196
4. 이자비용 (Interest expense)	9,505,678,415	13,561,349,865
1) 차입금이자		

(Interest on borrowings)	3,083,542,423		3,256,054,351
2) 투자자에탁금이용료 (Interest on customers' deposits)	363,892,715		293,571,900
3) 환매조건부매도이자 (Interest on securities sold under repurchase agreements)	1,567,353,440		3,542,030,063
4) 양도성예금증서거래손실 (Loss on transactions of certificate of deposits)	27,658,891		6,094,025
5) 콜머니이자 (Interest on call money)	2,935,756,982		2,686,806,391
6) 발행어음이자 (Interest on short term note issued)	1,527,473,964		3,776,793,135
7) 기타이자 (Others)			
5. 대출채권평가및처분손실 (Loss on valuation(disposal) of loans)		1,419,728,831	59,556,099,867
1) 대손상각비 (Credit loss expenses)	1,419,728,831		59,556,099,867
6. 외환거래손실 (Loss on foreign transactions)		8,230,647	902,567,448
1) 외환차손 (Loss on foreign currency transactions)	8,230,647		660,006,401
2) 외화환산손실 (Loss on foreign exchanges transaction)			242,561,047
7. 판매비와관리비 (General and administrative expenses)		45,904,876,306	38,527,138,733
1) 급여 (Salary)	22,271,811,564		16,599,933,955
2) 퇴직급여 (Severance pay)	1,408,306,080		925,501,790
3) 복리후생비 (Other benefits for employees)	2,193,600,441		1,312,836,295
4) 전산운영비 (Computer system operation expenses)	4,717,877,999		3,390,161,530
5) 임차료 (Rental expenses)	1,584,166,403		1,205,013,619
6) 지급수수료 (Miscellaneous commissions)	3,569,609,768		5,050,170,399
7) 접대비 (Entertainment expenses)	1,575,873,871		1,542,008,733
8) 광고선전비 (Advertising expenses)	1,184,797,110		3,812,133,595
9) 감가상각비 (Depreciation)	1,676,740,488		1,268,644,160
10) 조사연구비 (Research and study expense)	20,945,125		14,845,787
11) 연수비 (Training expenses)	47,328,482		41,788,646
12) 무형자산상각비 (Amortization of intangible assets)	1,059,168,915		1,109,562,450
13) 세금과공과금 (Tax and dues)	2,175,831,140		539,881,769
14) 판매부대비 (Sales promotion expenses)	31,577,264		22,764,625
15) 회의비 (Business meeting expenses)	110,586,372		29,311,442
16) 인쇄비 (Printings expenses)	162,580,839		93,140,973
17) 여비교통비 (Travel expenses)	286,196,374		147,614,582
18) 차량유지비 (Vehicles maintenance expenses)	124,915,896		93,418,641
19) 소모품비			

(Supplies expenses)	62,570,511	56,975,200	
20) 수도광열비 (Utility expenses)	634,314,488	515,443,040	
21) 보험료 (Insurance premium)	215,027,787	116,208,356	
22) 행사비 (Event expenses)	156,067,267	136,339,903	
23) 기타 (Others)	634,982,122	503,439,243	
8. 기타의 영업비용 (Others)		468,306,293	742,220,092
1) 기타대손상각비 (Credit loss expenses)	468,269,348		742,220,092
2) 기타 (Others)	36,945		
III. 영업이익 (Operating profit)		12,117,626,404	-53,786,762,244
IV. 영업외수익 (Non-operating income)		68,354,207	87,473,091
1. 유형자산처분이익 (Gain on disposition of tangible assets)	53,039,874		38,991,569
2. 자본법이익 (Gain on equity method valuation)	6,942,066		
3. 기타 (Others)	8,372,267		48,481,522
V. 영업외비용 (Non-operating expenses)		505,729,883	793,551,581
1. 유형자산처분손실 (Loss on disposition of tangible assets)			
2. 자본법손실 (Loss on equity method valuation)	450,866,490		781,927,565
3. 기부금 (Donations)	25,730,000		500,000
4. 기타 (Others)	29,133,393		11,124,016
VI. 법인세비용 차감전 계속사업손익 (Net income before income tax from continuing operations)		11,680,250,728	-54,492,840,734
VII. 계속사업손익법인세비용 (Income tax expense from continuing operations)		2,950,145,620	-10,718,956,359
VIII. 당기순이익 (Net income)		8,730,105,108	-43,773,884,375

# 분기대차대조표

제7 (당) 기      2010년 9월 30일 현재  
제6 (전) 기      2010년 3월 31일 현재

## KB생명보험 (3월 결산법인)

### KB Life Insurance

(in KRW)

Description	제7기 As of September 30, 2010		제6기 As of March 31, 2010	
	Amount		Amount	
자산 (Assets)				
I. 현금및예치금 (Cash and Deposits)		110,963,118,420		68,920,142,702
1. 현금 및 현금성자산 (Cash and Equivalent)		10,960,118,420		8,917,142,702
2. 예치금 (Deposits)		100,003,000,000		60,003,000,000
II. 유가증권 (Securities)		2,562,667,355,679		2,200,657,023,868
1. 단기매매증권 (Trading Securities)		94,635,648,500		123,136,490,919
가. 수익증권 (Investment Funds)	94,635,648,500		123,136,490,919	
2. 매도가능증권 (Available-for-sale Securities)		1,682,354,365,086		1,359,006,633,521
가. 주식 (Stocks)	-		-	
나. 국공채 (Government and Public Bonds)	102,914,397,338		137,745,167,539	
다. 특수채 (Special Bonds)	859,932,001,200		582,597,556,650	
라. 금융채 (Bank Debenture)	212,069,470,750		125,630,746,650	
마. 회사채 (Corporate Bonds)	300,323,136,200		234,689,759,700	
사. 수익증권 (Investment Funds)	198,883,054,028		264,382,782,754	
아. 외화유가증권 (Overseas Securities)	-		-	
자. 기타유가증권 (Other Securities)	8,232,305,570		13,960,620,228	
3. 만기보유증권 (Held-to-maturity Securities)		785,677,342,093		718,513,899,428
가. 국공채 (Government and Public Bonds)	341,520,861,166		264,836,683,019	
나. 특수채 (Special Bonds)	439,168,647,432		448,690,413,125	
다. 금융채 (Bank Debenture)	-		-	
라. 회사채 (Corporate Bonds)	4,987,833,495		4,986,803,284	
마. 수익증권 (Investment Funds)	-		-	
III. 대출채권 (Loans)		100,028,824,675		91,035,170,311
(대손충당금) (Reserve for Doubtful Account)		(-) 929,707,098		(-) 871,188,056
1. 보험계약대출금 (Policy Loans)		100,784,710,000		91,506,430,000
2. 신용대출금 (Unsecured Loans)		173,821,773		399,928,367

IV. 유형자산 (Tangible Assets)		2,128,550,866		2,604,778,574
1. 비품 (Equipment)	8,406,257,038		8,777,188,145	
감가상각누계액 (Accumulated Depreciation)	(-) 6,277,706,172		(-) 6,172,409,571	
V. 기타자산 (Other Assets)		206,480,623,855		181,126,494,861
1. 보험미수금 (Insurance Receivables)	6,364,898,332	6,333,795,109	5,563,368,065	5,539,718,219
대손충당금 (Reserve for Doubtful Account)	(-) 31,103,223		(-) 23,649,846	
2. 미수금 (Other Accounts Receivables)	225,003,793	162,524,185	322,248,209	320,636,975
대손충당금 (Reserve for Doubtful Account)	(-) 62,479,608		(-) 1,611,234	
3. 보증금 (Leasehold & Other Deposits)		4,395,493,510		6,603,599,790
4. 미수수익 (Accrued Income)	55,878,926,648	55,876,694,552	46,237,889,014	46,235,884,233
대손충당금 (Reserve for Doubtful Account)	(-) 2,232,096		(-) 2,004,781	
5. 선급비용 (Prepaid Expenses)		1,923,473,451		1,173,009,854
6. 선급법인세 (Prepaid Income Taxes)		5,829,327,340		1,211,224,100
7. 선급금 (Advanced Payments)		215,944,470		866,395,900
8. 가지급금 (Suspense Account)		-		-
9. 신계약비 (Deferred Acquisition Cost)		126,201,619,007		114,211,035,988
10. 이연법인세자산 (Deferred Corporate Taxes Asset)		-		-
11. 무형자산 (Intangible Assets)		4,327,631,316		3,340,828,975
12. 파생상품자산 (Derivative Assets)		1,214,120,915		1,624,160,827
VI. 특별계정자산 (Separate Account Assets)	392,779,816,123	386,164,734,342	325,286,224,883	316,886,720,742
특별계정미지급금 (Separate Account credits)	(-) 6,615,081,781		(-) 8,399,504,141	
자산총계 (Total Assets)		3,368,433,207,837		2,861,230,331,058
부채 (Liabilities)				
I. 책임준비금 (Policy Reserve)	2,700,847,156,620	2,700,161,953,984	2,314,484,349,328	2,313,710,743,627
(출재보험준비금) (Reserve Adjustment Account for Reinsurance Ceded)	(-) 685,202,636		(-) 773,605,701	
1. 보험료적립금 (Premium Reserve)		2,660,324,997,206		2,281,689,979,745
2. 미경과보험료적립금 (Unearned Premium Reserve)		371,141,131		968,719,909
3. 보증준비금 (Benefit Reserve)		3,798,015,598		1,898,375,811
4. 지급준비금 (Reserve for Outstanding Claims)		23,511,848,892		20,320,759,001
5. 계약자배당준비금 (Reserve for Participating Policyholder's Dividends)		1,587,182,399		1,559,768,630
가. 금리차보장준비금	66,043,439		67,119,485	

(Excess Crediting Rate Reserve)				
나. 위험율차배당준비금 (Mortality Dividend Reserve)	181,089,243		185,759,787	
다. 이차배당준비금 (Interest Dividend Reserve)	123,281,914		121,525,858	
라. 비차배당준비금 (Expense Dividend Reserve)	1,216,767,803		1,185,363,500	
6. 계약자이익배당준비금 (Policyholder Dividend Reserve Fund)		7,376,247,781		5,146,583,524
7. 배당보험손실보전준비금 (Provision for Participation Reserve)		3,877,723,613		2,900,162,708
II. 계약자지분조정 (Policy Reserve Adjustment)		10,823,045,135		7,673,684,666
1. 매도가능증권평가이익 (Gains on Valuation of Available-for-sale Securities)		10,823,045,135		7,673,684,666
III. 기타부채 (Other Liabilities)		48,213,239,866		36,826,642,802
1. 보험미지급금 (Unpaid Claims)		5,631,151,335		751,640,759
2. 미지급금 (Other Accounts Payable)		1,759,372,553		1,651,736,100
3. 미지급비용 (Accrued Expenses)		6,221,651,247		15,390,471,982
4. 미지급법인세 (Income Taxes Payable)		-		-
5. 이연법인세부채 (Deferred Corporate Taxes Liabilities)		16,275,487,353		5,702,620,555
6. 예수금 (Withholdings)		8,442,947,090		1,616,293,167
7. 선수보험료 (Unearned Insurance Premium)		8,719,295,372		10,226,297,202
8. 퇴직급여충당금 (Reserve for Severance Benefits)		139,581,250		127,725,000
9. 파생상품부채 (Derivative Liabilities)		-		-
10. 기타 (Others)		1,023,753,666		1,359,858,037
VI. 특별계정부채 (Separate Account Liabilities)	392,779,816,123	391,615,004,303	325,286,224,883	324,429,229,702
특별계정미수금 (Separate Account Debits)	(-) 1,164,811,820		(-) 856,995,181	
부채총계 (Total Liabilities)		3,150,813,243,288		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)		48,854,659,751		19,246,751,343
1. 매도가능증권평가이익 (Gains on Valuation of Available-for-sale Securities)	53,235,401,542		24,146,529,579	
2. 만기보유증권평가이익 (Gains on Valuation of Held-to-maturity Securities)	(-) 4,380,741,791		(-) 4,899,778,236	

3. 파생상품평가이익 (Gains on Valuation of Derivatives)	-	-	-
VI. 이익잉여금 (Retained Earnings)		12,765,304,798	4,584,068,518
1. 처분전이익잉여금 (Retained Earnings before Appropriations)	12,765,304,798		4,584,068,518
2. 당기순이익 (Net Income for the Period)	9,422,025,880		6,780,946,559
자본총계 (Total Shareholders' Equity)		217,619,964,549	178,590,030,261
부채와자본총계 (Total Liabilities and Shareholders' Equity)		3,368,433,207,837	2,861,230,331,058

## 분 기 손 익 계 산 서

제7 (당) 기 2010년 4월 1일부터 2010년 9월 30일까지  
제6 (전) 기 2009년 4월 1일부터 2009년 9월 30일까지

**KB생명보험 (3월 결산법인)**

**KB Life Insurance**

(in KRW)

Description	제7기 For the Period ended Sep. 30, 2010		제6기 For the Period ended Sep. 30, 2009	
	Amount		Amount	
1. 영업수익 (Operating Income)		589,891,039,067		430,236,345,223
1. 보험료수익 (Premium Income)		507,719,896,481		373,408,772,239
가. 개인보험료 (Individual Premium)	507,586,237,485		373,333,525,904	
나. 단체보험료 (Group Premium)	133,658,996		75,246,335	
2. 재보험수익 (Reinsurance Income)		276,879,727		500,233,975
가. 수입재보험금 (Ceded Reinsurance Claims Recovered)	276,879,727		500,233,975	
나. 수입재보험험수수료 (Ceded Reinsurance Experience Refund)	-		-	
3. 이자수익 (Interest Income)		60,594,147,651		41,849,869,770
가. 예금이자 (Interest on Bank Deposits)	2,985,263,841		2,722,666,500	
나. 단기매매증권이자 (Interest on Trading Securities)	-		577,470,425	
다. 매도가능증권이자 (Interest on Available-for-sale Securities)	34,092,035,907		23,324,387,738	
라. 만기보유증권이자 (Interest on Held-to-maturity Securities)	20,152,505,112		12,300,238,054	
마. 대출채권이자 (Interest Income on Loans)	3,156,640,038		2,602,978,665	
바. 예치금이자 (Interest on Deposits)	9,535,333		797,807	
사. 기타이자수익 (Other Interest Income)	198,167,420		321,330,581	
4. 유가증권평가 및 처분이익 (Securities valuation and disposition gains)		14,757,056,889		8,055,594,788
가. 단기매매증권처분이익 (Gains on Sale of Trading Securities)	1,227,122,333		-	
나. 단기매매증권평가이익 (Gains on Valuation of Trading Securities)	235,648,500		358,908,637	
다. 매도가능증권처분이익 (Gains on Sale of Available-for-sale Securities)	12,991,989,582		3,896,820,283	
라. 파생상품거래이익 (Gains on Sale of Derivative)	302,296,474		-	
마. 파생상품평가이익 (Gains on Valuation of Derivative)	-		3,799,865,868	
5. 수수료수익 (Commission Income)		2,348,780		4,874,820
6. 대손충당금환입 (Reversal of Reserve for Doubtful Account)		-		-
7. 특별계정수입수수료 (Separate Account Commission Received)		4,426,969,588		5,375,351,627
8. 배당금수익		179,545,204		977,496,796

(Dividend Income)			
9. 외환차익 (Gains from Trading in Foreign Currency)		6,882,514	6,757,551
10. 기타의 영업수익 (Other Investment Income)		1,927,312,233	57,393,657
II. 영업비용 (Operating Expenses & Claims)		578,012,800,060	426,830,364,412
1. 책임준비금전입액 (Increase in Policy Reserve)		386,451,210,357	268,805,350,270
2. 보험금비용 (Benefit Payments)		18,373,608,735	2,783,511,712
3. 환급금비용 (Refunds)		112,366,524,283	104,072,388,971
4. 배당금비용 (Dividend Expenses)		13,692,831	13,564,825
5. 재보험비용 (Reinsurance Expenses)		686,568,356	627,520,300
가. 출재보험료 (Ceded Reinsurance Premium)	686,568,356		627,520,300
6. 사업비 (Operating Expenses)		23,820,613,596	20,157,206,593
(이연신계약비) (Deferred Acquisition Expenses)	(-) 38,664,895,296		(-) 30,293,885,295
가. 신계약비 (Acquisition Expenses)	45,553,319,359		35,186,629,668
나. 유지비 (Administration Expenses)	16,932,189,533		15,264,462,220
7. 재산관리비 (Investment Administrative Expenses)		723,934,950	429,762,417
8. 대손상각비 (Bad Debt Expenses)		127,068,108	108,227,962
9. 신계약비상각비 (Amortization of Deferred Acquisition Cost)		26,674,312,277	24,217,001,449
10. 할인료 (Discount Expenses)		13,741	-
11. 무형자산상각비 (Amortization of Intangible Assets)		801,135,249	1,334,490,373
12. 이자비용 (Interest Expenses)		-	1,208,202
13. 단기매매증권처분손실 (Losses on Sale of Trading Securities)		1,813,624	-
14. 매도가능증권처분손실 (Losses on Sale of Available-for-sale Securities)		73,848,229	178,166,591
15. 매도가능증권감액손실 (Impairment loss on Available-for-sale Securities)		5,277,000,000	-
16. 파생상품거래손실 (Losses on Transaction of Financial Derivatives)		345,980,670	1,597,565
17. 파생상품평가손실 (Losses on Valuation of Financial Derivatives)		669,507,787	-
18. 외환차손 (Losses on Foreign Currency Transaction)		-	-
19. 기타투자비용 (Other Operating Losses)		1,605,967,267	4,100,367,182
III. 영업이익 (Net Operating Income)		11,878,239,007	3,405,980,811
IV. 영업외수익 (Non-Operating Income)		13,317,030	19,494,598
1. 유형자산처분이익		-	36,056

(Gains on Sale of Tangible Assets)			
2.잡이익 (Miscellaneous Income)		13,317,030	19,458,542
V. 영업외비용 (Non-Operating Expenses)		247,611,884	223,530,778
1.유형자산처분손실 (Losses on Sale of Tangible Assets)		200,228,610	167,377,332
2.기부금 (Donations)		13,700,000	500,000
3.잡손실 (Miscellaneous Losses)		33,683,274	55,653,446
VI.법인세비용차감전손익 (Net Income before income tax)		11,643,944,153	3,201,944,631
VII.법인세비용 (Income taxes expense)		2,221,918,273	619,667,058
VIII.당기순이익 (Net Income for the Period)		9,422,025,880	2,582,277,573

## 대차대조표 (Balance Sheet)

제 23 기 : 2010/9/30 (As of Sep. 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 Sep. 30, 2010	제22(당)기 As of March 31, 2010
<b>자 산</b> (Assets)		
I. 현금및예치금 (Cash and Deposits)	78,415,752,157	63,597,221,323
II. 유가증권 (Securities)	30,456,270,222	30,298,587,798
1. 매도가능증권 (Securities available-for-sale )	11,692,560,000	11,559,390,000
2. 만기보유증권 (Securities held-to-maturity )	18,763,710,222	18,739,197,798
III. 대출채권 (Loans)	1,867,408,040	1,986,335,415
1. 임직원대여금 (Loans to Employees)	1,876,792,000	1,996,317,000
대손충당금 (Allowance for Loans)	(9,383,960)	(9,981,585)
IV. 유형자산 (Tangible fixed Assets)	60,808,691	71,059,306
V. 기타자산 (Other Assets)	17,668,954,280	15,181,480,763
1. 미수금 (Receivables)	23,518,208	35,954,905
대손충당금 (Allowance for Receivables)	(2,319,079)	(422,631)
2. 미수투자일임수수료 (Accrued Discretionary Fees)	1,670,050,905	1,322,690,753
대손충당금 (Allowance for accrued commissions)	(8,350,254)	(6,613,453)
3. 미수투자신탁위탁자보수 (Accrued Investment Trust Fees)	6,934,117,597	6,366,033,185
대손충당금 (Allowance for accrued commissions)	(346,335,509)	(343,495,087)
4. 미수투자회사운용수수료 (Accrued Investment Company Fees)	2,833,935,235	2,320,324,227
대손충당금 (Allowance for accrued commissions)	(14,169,676)	(11,601,621)
5. 미수기타수수료(주석4) 대손충당금 (Allowance for accrued commissions)	126,027,396 (630,136)	
6. 미수이자 (Accrued Interest Income)	1,334,114,374	1,041,049,286
대손충당금 (Allowance for accrued interest income)	(554,629)	(445,108)
7. 선급금 (Advance Payments)	16,882,840	
대손충당금 (Allowance for advans payments)		
8. 선급비용 (Prepaid Expenses)	223,362,353	216,678,986
9. 보증금 (Guarantee)	579,112,250	561,943,750
10. 개발비 (Development Expenses)	209,704,539	266,267,223
11. 기타의무형자산 (Other Intangible Assets)	10,725,951	12,279,245
12. 기타의투자자산 (Others)	3,080,221,734	3,079,332,845
13. 이연법인세자산 (Deferred Income Tax Debits)	999,540,181	321,504,258
<b>자 산 총 계</b> (Total Assets)	<b>128,469,193,390</b>	<b>111,134,684,605</b>
<b>부 채</b> (Liabilities)		
I. 예수부채 (Deposits)	1,244,103,177	1,070,427,364

1. 집합투자증권투자자예수금 (Customers' Deposits for beneficiary)	1,208,000,000		689,007,452	
2. 예수금 (Other Deposits)	36,103,177		381,419,912	
II. 기타부채 (Other Liabilities)		10,268,643,078		7,490,390,186
1. 미지급금 (Accounts Payable)	2,664,572,698		1,201,545,096	
2. 미지급비용 (Accrued Expenses)	6,589,345,274		3,943,206,260	
3. 미지급법인세 (Accrued income taxes)	624,892,867		2,232,347,140	
4. 퇴직급여충당금 (Reserve for Severance and retirement benefits)	125,750,010		113,291,690	
5. 제세금예수금 (Withholding income taxes)	264,082,229			
<b>부 채 총 계 (Total Liabilities)</b>		11,512,746,255		<b>8,560,817,550</b>
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)		494,382,077		358,287,852
1. 매도가능증권평가이익 (Gain(Loss) on valuation of securities Available-for-sale)	494,382,077		358,287,852	
III. 이익잉여금 (Retained Earnings)		78,124,315,058		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)	62,725,275,058		48,478,789,203	
<b>자 본 총 계 (Total Stockholder's Equity)</b>		116,956,447,135		<b>102,573,867,055</b>
<b>부 채 및 자 본 총 계 (Total Liabilities and Stockholder's Equity)</b>		128,469,193,390		<b>111,134,684,605</b>

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

제 23 기 : 2010/04/01 ~ 2010/9/30 (For the Period Ended Sep. 30, 2010)

제 22 기 : 2009/04/01 ~ 2009/9/30 (For the Period Ended Sep. 30, 2009)

KB자산운용 (3월 결산법인)

(KB Asset Management Co.,Ltd)

(단위:원)(Unit : Won)

과 목	23기		22기	
I. 영업수익		35,005,359,060		35,305,590,734
(1) 수수료수익	33,124,201,331		33,194,729,402	
1. 투자일임수수료	3,396,127,576		3,633,236,877	
2. 투자신탁위탁자보수(주석14,17)	25,379,653,211		25,531,349,452	
3. 투자회사운용수수료수익(주석17)	4,179,927,395		4,030,143,073	
4. 판매수수료수익	168,493,149		0	
(2) 대출채권평가 및 처분이익	597,625		0	
1. 대손충당금 환입	597,625		0	
(3) 외환거래이익	22,203,816		33,109,142	
(4) 이자수익	1,822,356,288		2,053,752,190	
1. 채권이자	748,959,738		99,647,713	
2. 예금이자	1,022,734,368		1,893,649,065	
3. 대출채권이자	47,375,040		42,614,280	
4. 증권금융예치이자	3,287,142		17,841,132	
기타이자수익	0		0	
(5) 배당금수익	36,000,000		24,000,000	
(7)기타영업수익	0		0	
1. 기타대손충당금 환입	0		0	
II. 영업비용		15,874,301,524		14,033,147,827
(1) 수수료비용	3,445,151,661		3,754,331,002	
1. 투자자문수수료(주석14,16)	13,909,578		34,624,165	
2. 운용위탁수수료(주석14,16)	3,186,701,223		3,344,374,652	
3. 기타수수료비용	244,540,860		375,332,185	
(2) 유가증권평가 및 처분손실	0		1,890,000	
1. 매도가능증권처분손실	0		1,890,000	
(3) 대출채권평가 및 처분손실	0		195,250	
1. 대손상각비	0		195,250	
(4) 이자비용	2,843,398		19,828,062	
1. 투자자에탁금이용료	2,843,398		19,828,062	
(5) 판매비와관리비	12,416,525,082		10,234,033,982	
1. 급여	7,670,824,084		5,734,615,780	
2. 퇴직급여	810,743,470		357,252,130	
3. 복리후생비	218,806,005		165,981,457	
4. 전산운용비	394,612,405		389,128,862	
5. 임차료	572,758,588		547,624,571	
6. 지급수수료	70,496,904		75,784,500	
7. 접대비	456,178,877		345,111,222	
8. 광고선전비	94,915,843		214,233,210	
9. 감가상각비	21,440,615		34,827,866	
10. 조사연구비	370,865,514		343,719,828	
11. 연수비	29,621,502		42,034,044	
12. 무형자산상각비	59,282,378		34,860,092	
13. 세금과공과	294,296,381		377,164,019	
14. 판매무대비	231,669,566		301,750,866	
15. 등기소송비와 공고비	2,924,970		71,173,720	
16. 회의비	37,729,994		9,206,480	
17. 인쇄비	160,491,474		137,443,232	
18. 여비교통비	49,106,102		78,048,265	
19. 차량유지비	138,847,825		118,365,392	
20. 소모품비	33,247,547		32,203,619	
21. 보험료	381,341,827		386,803,007	
22. 행사비	613,800		35,905,946	
23. 기타	315,709,411		400,795,874	
(6) 기타대손상각비	9,781,383		22,869,531	
III. 영업이익		19,131,057,536		21,272,442,907
IV. 영업외수익		4,247,991		13,190,302
유형자산처분이익	0		0	
투자자산처분이익	0		0	
1. 잡이익	4,247,991		13,190,302	
V. 영업외비용		198,236,548		158,791,519
1. 유형자산처분손실	0		3,500	
2. 기부금	196,913,468		157,234,588	
3. 잡손실	1,323,080		1,553,431	
VI. 법인세비용차감전순이익		18,937,068,979		21,126,841,690
VII. 법인세비용(주석10)		4,690,583,124		5,107,907,205
VIII. 당기순이익		14,246,485,855		16,018,934,485

**대 차 대 조 표**  
**(Balance Sheet)**

제 15기 2010년 9월 30일 현재  
제 14기 2009년 12월 31일 현재

KB부동산신탁  
(KB Real Estate Trust Co., Ltd)

(단위 : 원)  
(Current money : KRW)

과 목	제 15기 3분기 As of Sep. 30, 2010		제 14기 As of Dec. 31, 2009	
	금	액	금	액
<b>자 산</b> (Assets)				
<b>I. 현금 및 예치금</b> (Cash and deposits)		2,435,467,467		476,186,093
<b>(1) 현금 및 현금성 자산</b> (Cash and cash equivalent)	362,300,386		401,214,099	
1. 현금 (Cash on hand)	-		-	
2. 보통예금 (Demand deposits)	362,300,386		401,214,099	
3. MMDA (Money market deposit account)	-		-	
<b>(2) 예치금</b> (Deposits)	2,073,167,081		74,971,994	
1. 특정예금 등 (Restricted Due from Financial Institutions)	2,073,167,081		74,971,994	
<b>II. 유가증권</b> (Securities)		21,498,422,875		20,995,767,405
<b>(1) 매도가능증권</b> (Securities available for sale)	21,498,422,875		20,995,767,405	
1. 주식 (Stock)	5,174,304,625		4,924,767,405	
2. 기타 (Others)	16,324,118,250		16,071,000,000	
<b>(2) 지분법적용투자주식</b> (Securities using equity method)	-		20,995,767,405	
1. 주식 (Stock)	-		4,924,767,405	
<b>III. 대출채권</b> (Loans)		234,661,653,898		219,261,963,373
<b>(1) 대여금</b> (Loans)	13,500,026		14,250,023	
1. 임직원대여금 (Loans to Employees)	13,500,026		14,250,023	
<b>(2) 신탁계정대</b> (Loans to trust)	284,579,013,214		263,918,434,897	
<b>(3) 대손충당금</b> (Allowance for credit loss)	(49,930,859,342)		(44,670,721,547)	
1. 대여금 대손충당금 (Allowance for loans)	(67,500)		(71,250)	
2. 신탁계정대 대손충당금 (Allowance for loans to trust)	(49,930,791,842)		(44,670,650,297)	
<b>IV. 유형자산</b> (Tangible fixed assets)		328,508,777		337,431,154
<b>(1) 토지</b> (Land)	47,765,901		47,765,901	
<b>(2) 건물</b> (Buildings)	90,570,099		90,570,099	
<b>(3) 비품</b> (Equipments)	1,329,027,910		1,235,473,713	
<b>(4) 기타</b> (Others)	673,644,486		662,424,560	
<b>(5) 감가상각누계액</b> (Accumulated depreciation)	(1,812,499,619)		(1,698,803,119)	
1. 건물 (Buildings for Accumulated depreciation)	(21,652,023)		(19,682,123)	
2. 비품 (Equipments for Accumulated depreciation)	(1,143,247,939)		(1,044,197,961)	
3. 기타 (Others for Accumulated depreciation)	(647,599,657)		(634,923,035)	
<b>V. 기타자산</b> (Other assets)		15,331,735,531		16,214,384,378
<b>(1) 미수금</b> (Receivables)	10,233,924,797		10,966,155,186	
1. 신탁보수미수금 (Receivables for trust fees and commissions received from trust account)	4,376,869,802		4,884,514,791	

2. 기타 (Other receivables)	5,857,054,995		6,081,640,395
<b>(2) 미수수익 (Accrued income)</b>	<b>1,202,889,599</b>		<b>1,896,051,355</b>
1. 미수수료 (Accrued commissions)	980,977,724		1,409,780,309
① 미수신탁보수 (Accrued Trust fees and commissions received from trust account)	474,512,478		1,100,326,964
② 기타 (Others)	506,465,246		309,453,345
2. 미수이자 (Accrued interest income)	221,911,875		111,040,644
① 미수채권이자 (Accrued interest receivables)	-		-
② 미수신탁계정대이자 (Accrued interest on loans to trust)	221,892,643		110,345,508
③ 기타 (Others)	19,232		695,136
3. 미수분배금 (Accrued distributions)	-		375,230,402
<b>(3) 선급금 (Advance payments)</b>	<b>3,858,778</b>		<b>102,280</b>
1. 채권경과이자 (Accrued interest on bonds)	-		-
2. 기타 (Others)	3,858,778		102,280
<b>(4) 선급비용 (Prepaid expenses)</b>	<b>83,542,903</b>		<b>49,070,714</b>
<b>(5) 선급제세 (Prepaid tax)</b>	<b>65,804,653</b>		<b>84,837,562</b>
1. 선급법인세 (Prepaid income tax)	-		-
2. 선급부가가치세 (Prepaid VAT)	65,804,653		84,837,562
<b>(6) 보증금 (Guarantee)</b>	<b>7,882,874,857</b>		<b>8,186,175,780</b>
1. 전신전화가입권 (Telex and telephone subscription rights)	9,196,000		9,196,000
2. 임차보증금 (Guarantee for rent)	7,873,468,857		8,176,829,780
3. 기타 (Others)	210,000		150,000
<b>(7) 무형자산 (Intangible assets)</b>	<b>705,846,247</b>		<b>629,728,928</b>
1. 개발비 (Development expenses)	510,334,063		222,067,877
2. 소프트웨어 (Software)	195,512,184		407,661,051
<b>(8) 이연법인세자산 (Deferred income tax debits)</b>	<b>4,337,605,208</b>		<b>3,846,194,559</b>
<b>(9) 대손충당금 (Allowance for credit loss)</b>	<b>(9,184,611,511)</b>		<b>(9,443,931,986)</b>
1. 미수금 대손충당금 (Allowance for receivables)	(9,009,414,344)		(9,418,202,779)
2. 미수수익 대손충당금 (Allowance for accrued income)	(175,197,167)		(25,729,207)
① 미수수료 대손충당금 (Allowance for accrued commissions)	(170,051,457)		(21,376,960)
② 미수이자 대손충당금 (Allowance for accrued interest income)	(5,145,710)		(2,476,095)
③ 기타 대손충당금 (Allowance for others)	-		(1,876,152)
<b>자 산 총 계 (Total assets)</b>		<b>274,255,788,548</b>	<b>257,285,732,403</b>

과 목	제15기 3분기 As of Sep. 30, 2010		제14기 As of Dec. 31, 2009	
			금	액
<b>부 채 (Liabilities)</b>				
<b>I. 차입부채 (Borrowings)</b>		127,476,153,340		123,006,661,570
<b>(1) 차입금 (Borrowings)</b>	127,476,153,340		123,006,661,570	
1. 당좌차월 (Bank overdrafts)	-		-	

2. 은행차입금 (Bank borrowings)	46,945,000,000		51,854,000,000	
3. 증급차입금 (Borrowings from KSFC)	-		-	
4. 기타 (Others)	80,531,153,340		71,152,661,570	
<b>II. 기타부채 (Other liabilities)</b>		<b>15,974,310,316</b>		<b>12,976,380,345</b>
(1) 퇴직급여충당금 (Reserve for severance and retirement benefits)	1,203,990,411		1,054,982,291	
(퇴직보험예치금) (Retirement insurance deposit)	(692,000,928)		(738,487,604)	
(2) 신탁위험충당금 (Allowance for trust risk)	2,688,450,876		2,451,554,414	
(3) 기타충당금 (Allowance for Others)	655,023,984		-	
(4) 미지급법인세 (Accrued income taxes)	351,672,115		2,215,494,154	
(5) 미지급금 (Accounts payable)	1,555,283,747		461,308,524	
(6) 미지급비용 (Accrued expenses)	1,936,922,370		333,311,192	
(7) 선수수익 (Unearned income)	5,932,082,217		6,685,335,819	
(8) 제세금예수금 (Withholding income taxes)	220,328,373		440,409,561	
(9) 기타 (Others)	2,122,557,151		72,471,994	
<b>부채 총계 (Total liabilities)</b>		<b>143,450,463,656</b>		<b>135,983,041,915</b>
<b>자본 (Stockholder's equity)</b>				
<b>I. 자본금 (Stockholder's equity)</b>		<b>80,000,000,000</b>		<b>80,000,000,000</b>
(1) 보통주자본금 (Common stock)	80,000,000,000		80,000,000,000	
(2) 우선주자본금 (Preferred stock)	-		-	
<b>II. 자본잉여금 (Capital surplus)</b>				
<b>III. 자본조정 (Capital adjustment)</b>				
<b>IV. 기타포괄손익누계액 (Accumulated other comprehensive income(loss))</b>		<b>300,458,788</b>		<b>103,387,521</b>
(1) 매도가능증권평가손익 (Gain(Loss) on valuation of securities available for sale)	300,458,788		103,387,521	
주식 (Stock)	103,026,553		103,387,521	
기타 (Others)	197,432,235		-	
<b>V. 이익잉여금 (Retained earnings)</b>		<b>50,504,866,104</b>		<b>41,199,302,967</b>
(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)	37,562,866,104		30,637,302,967	
(당기순이익) (Net income for the year)	9,305,563,137		23,794,249,897	
<b>자본 총계 (Total stockholder's equity)</b>		<b>130,805,324,892</b>		<b>121,302,690,488</b>
<b>부채와 자본 총계 (Total liabilities and stockholder's equity)</b>		<b>274,255,788,548</b>		<b>257,285,732,403</b>

손익계산서

(Income Statement)

제15기 2010년 1월 1일 부터 2010년 9월 30일 까지  
제14기 2009년 1월 1일 부터 2009년 9월 30일 까지

KB부동산신탁  
(KB Real Estate Trust Co., Ltd)

(단위 : 원)  
(Current money : KRW)

과 목	제15기 For the Period Ended Sep. 30, 2010		제14기 For the Period Ended Sep. 30, 2009	
	금 액		금 액	
<b>I. 영업수익</b> (Operating income)		<b>37,248,580,513</b>		<b>42,550,936,670</b>
<b>(1) 수수료수익</b> (Commissions received)	<b>20,857,410,554</b>		<b>29,969,190,486</b>	
1. 신탁보수 (Trust fees and commissions received from trust account)	17,582,820,179		23,875,587,896	
① 토지신탁 (Land trust)	5,737,997,064		10,156,329,788	
② 관리신탁 (Managing trust)	146,667,886		500,211,775	
③ 처분신탁 (Disposal trust)	742,444,400		1,119,802,585	
④ 담보신탁 (Mortgage trust)	7,657,724,408		8,518,957,262	
⑤ 분양관리신탁 (Lotting out managing trust)	3,297,986,421		3,580,286,486	
2. 대리업무보수 (Commissions Received as Agency)	2,302,746,458		1,893,429,414	
3. 기타 (Others)	971,843,917		4,200,173,176	
<b>(2) 이자수익</b> (Interest income)	<b>15,799,669,276</b>		<b>12,457,552,701</b>	
1. 채권이자 (Interest on bonds)	-		-	
2. 신탁계정대이자 (Interest on loans to trust)	15,779,732,026		12,177,141,951	
3. 금융기관예치금이자 (Interest on deposits)	325,523		127,324	
4. 기타이자 (Others)	19,611,727		280,283,426	
<b>(3) 유가증권평가 및 처분이익</b> (Gain on valuation(sales) of securities)	<b>-</b>		<b>1,956,900</b>	
1. 유가증권감액손실환입 (Reversal of securities reduction losses)	-		1,956,900	
<b>(4) 기타의 영업수익</b> (Others)	<b>591,500,683</b>		<b>122,236,583</b>	
1. 배당금수익 (Dividends income)	75,182,373		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	
<b>II. 영업비용</b> (Operating expense)		<b>24,378,747,443</b>		<b>22,861,713,754</b>
<b>(1) 이자비용</b> (Interest expense)	<b>4,325,360,084</b>		<b>3,843,005,160</b>	
1. 차입금이자 (Interest on borrowings)	4,325,360,084		3,843,005,160	
① 증금차입금이자 (Interest on borrowings from KSFC)	-		158,219,178	
② 은행차입금이자 (Interest on bank borrowings)	1,583,227,921		2,656,762,656	

③ 기타 (Others)	2,742,132,163	1,028,023,326
<b>(2) 대출평가 및 처분손실</b> <b>(Loss on valuation(disposal) of loans)</b>	<b>5,258,911,483</b>	<b>6,093,545,179</b>
1. 대손상각비 (Credit loss expenses)	5,258,911,483	6,093,545,179
<b>(3) 외환거래손실</b> <b>(Loss on foreign transactions)</b>	<b>844,370</b>	-
1. 외환차손 (Loss on foreign currency transactions)	844,370	-
<b>(4) 판매비와관리비</b> <b>(General and administrative expenses)</b>	<b>13,667,653,353</b>	<b>12,406,860,133</b>
1. 급여 (Salary)	7,670,482,886	6,264,014,270
① 임원 (Directors)	1,758,251,376	958,410,000
② 직원 (Employees)	5,912,231,510	5,305,604,270
2. 퇴직급여 (Severance pay)	451,929,347	575,978,184
① 임원 (Directors)	46,620,001	33,625,861
② 직원 (Employees)	405,309,346	542,352,323
3. 복리후생비 (Other benefits for employees)	1,249,818,866	1,159,868,951
4. 전산운영비 (Computer system operation expenses)	116,929,479	86,329,767
5. 임차료 (Rental expenses)	681,309,069	634,359,376
6. 지급수수료 (Miscellaneous commissions)	720,757,505	1,630,015,967
7. 접대비 (Entertainment expenses)	379,678,403	364,813,566
8. 광고선전비 (Advertising expenses)	90,772,397	126,496,704
9. 감가상각비 (Depreciation)	113,696,500	143,636,785
10. 조사연구비 (Research and study expense)	-	23,131,720
11. 연수비 (Training expense)	199,313,624	68,344,492
12. 무형자산상각비 (Amortization on intangible assets)	283,825,317	202,028,445
13. 세금과공과금 (Tax and dues)	759,871,359	342,804,851
14. 등기소송비 및 공고비 (Legal expenses)	93,378,132	147,572,380
15. 회의비 (Business Meeting Expenses)	93,870,957	92,321,680
16. 인쇄비 (Printings Expenses)	18,600,882	17,662,098
17. 여비교통비 (Travel Expenses)	131,864,948	140,942,832
18. 차량유지비 (Vehicles Maintenance Expenses)	63,364,495	68,274,388
19. 소모품비 (Supplies Expenses)	87,669,212	79,768,637
20. 보험료 (Insurance Premium)	19,913,947	14,804,877
21. 기타 (Others)	440,606,028	223,690,163
<b>(5) 기타의 영업비용</b> <b>(Others)</b>	<b>1,125,978,153</b>	<b>518,303,282</b>

1. 총당금전입액 (Provision for allowances)	891,920,446		274,385,162	
① 신탁위험총당금전입액 (Provision for allowances for trust risk)	236,896,462		274,385,162	
② 기타 (Others)	655,023,984		-	
2. 기타대손상각비 (Credit loss expenses)	234,057,707		243,918,120	
<b>III. 영업이익 (Operating profit(loss))</b>		<b>12,869,833,070</b>		<b>19,689,222,916</b>
과 목	제 15기 For the Period Ended Sep. 30, 2010		제 14기 For the Period Ended Sep. 30, 2009	
<b>IV. 영업외수익 (Non-operating income)</b>		<b>127,888,510</b>		<b>86,049,583</b>
(1) 유형자산처분이익 (Gain on disposition of tangible assets)	-		33,000	
(2) 기타 (Others)	127,888,510		86,016,583	
<b>V. 영업외비용 (Non-operating expense)</b>		<b>36,158,390</b>		<b>15,001,000</b>
(1) 유형자산처분손실 (Loss on disposition of tangible assets)	-		1,000	
(2) 지분법손실 (Loss on equity method valuation)	7,500,000		-	
(3) 기부금 (Donations)	22,300,000		15,000,000	
(4) 기타 (Others)	6,358,390		-	
<b>VI. 법인세비용차감전계속사업이익 (Net income(loss) before income tax from continuing operations)</b>		<b>12,961,563,190</b>		<b>19,760,271,499</b>
<b>VII. 계속사업이익 법인세비용 (Income tax expense from continuing operations)</b>		<b>3,656,000,053</b>		<b>5,137,760,177</b>
<b>VIII. 계속사업이익(손실) (Net income(loss) from continuing operations)</b>		<b>9,305,563,137</b>		<b>14,622,511,322</b>
<b>IX. 중단사업이익 (Net Income from Discontinued Operations)</b>		-		-
<b>X. 당기순이익(순손실) (Net income(loss))</b>		<b>9,305,563,137</b>		<b>14,622,511,322</b>

**대 차 대 조 표**  
**(Balance Sheets)**

제 21 기 2010년 9월 30일 현재  
제 20 기 2009년 12월 31일 현재

**KB인베스트먼트**  
**KB Investment Co., Ltd.**

(in KRW)

과 목	제21기 As of Sep. 30, 2010		제20기 As of Dec. 31, 2009	
<b>자 산</b> (ASSETS)				
I. 유 동 자 산 (CURRENT ASSETS)		25,899,215,719		32,473,744,647
1. 현금 및 현금성 자산 (Cash and cash equivalents)		24,503,036,391		31,532,427,763
2. 단기금융상품 (Short-term financial instruments)				
대손충당금 (Allowance for doubtful account)				
3. 미수금 (Accounts Receivable)	370,667,845		285,134,640	
대손충당금 (Allowance for doubtful account)	(-)26,143,560	344,524,285	(-)25,710,060	259,424,580
4. 미수수익 (Accrued Income)	1,036,210,179		653,894,359	
대손충당금 (Allowance for doubtful account)	(-)90,017	1,036,120,162	(-)81,128	653,813,231
5. 선급법인세 (Prepaid income taxes)		-		14,570,470
6. 선급금 (Advance Payment)		12,865,291		11,840,109
7. 선급비용 (Prepaid Expenses)		2,669,590		1,668,494
II. 창업투자자산 (INVESTMENTS IN SMALL AND MEDIUM-SIZE ENTERPRISES)		63,649,567,258		62,403,431,707
(1) 투자실적자산 (Investments in start-up venture enterprises)		52,706,250,622		48,604,762,821
1. 투자주식 (Equity securities)		15,848,170,150		18,597,860,122
2. 투자채권 (Debt securities)	4,438,332,000		5,391,989,719	
대손충당금 (Allowance for doubtful account)	(-)129,088,500	4,309,243,500	(-)353,021,041	5,038,968,678
3. 프로젝트투자 (Project investments)				
대손충당금 (Allowance for doubtful account)				
4. 투자조합출자금 (Investments in venture investment partnerships)		32,548,836,972		24,967,934,021
(2) 경영지원자산 (Investments for supporting small and medium-size enterprises)		10,943,316,636		13,798,668,886
1. 중소기업투자주식 (Equity securities)		8,777,438,236		10,441,534,370
2. 중소기업투자채권 (Debt securities)	120,000,000		1,119,000,000	
대손충당금 (Allowance for doubtful account)	(-)1,020,000	118,980,000	(-)9,511,500	1,109,488,500
3. 해외투자주식 (Overseas equity securities)		2,046,898,400		1,874,921,336
4. 해외투자채권 (Overseas Debt securities)			375,920,000	
대손충당금 (Allowance for doubtful account)			(-)3,195,320	372,724,680
III. 기업구조조정투자자산 (INVESTMENTS IN RESTRUCTURING ENTERPRISES)		3,305,527,875		5,069,400,904
1. 기업구조조정주식 (Equity securities)		2,000,000,000		2,000,000,000
2. 기업구조조정채권 (Debt securities)				
대손충당금 (Allowance for doubtful account)				
3. 기업구조조정조합출자금 (Investments in corporate restructuring partnerships)		1,305,527,875		3,069,400,904

IV. 비 유 동 자 산 (NON-CURRENT ASSETS)		27,297,988,437		26,014,562,752
(1) 투 자 자 산 (Investment Assets)		22,434,589,509		20,387,532,245
1. 매 도 가 능 증 권 (Available-for-Sale Securities)	16,071,335,147		15,486,550,781	
대 손 충 당 금 (Allowance for doubtful account)	(-)50,115,000	16,021,220,147	(-)32,700,000	15,453,850,781
2. 사 모 투 자 전 문 회 사 출 자 금 (Investments in private equity fund)		6,256,531,202		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)		70,195,934		53,751,094
1. 비 품 (Equipment)	350,455,995		318,270,337	
감 가 상 각 누 계 액 (Accumulated depreciation)	(-)280,264,061	70,191,934	(-)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)		246,446,217		369,226,231
1. 소 프 트 웨 어 (Software)		246,446,217		369,226,231
(4) 기 타 비 유 동 자 산 (Other non-current assets)		4,546,756,777		5,204,053,182
1. 이 연 법 인 세 자 산 (Deferred tax assets)		2,284,774,444		3,066,870,849
2. 보 증 금 (Guarantee deposits paid)	1,338,406,000		1,338,406,000	
대 손 충 당 금 (Allowance for doubtful account)	-	1,338,406,000		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
<b>자 산 총 계</b> (TOTAL ASSETS)		120,152,299,289		125,961,140,010
<b>부 채</b> (LIABILITIES)				
I. 유 동 부 채 (CURRENT LIABILITIES)		11,450,916,390		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)		433,862,969		374,320,713
3. 선 수 금 (Advances receipts)		673,402,241		127,461,012
4. 미 지 급 금 (Account payables)		312,000		73,994,012
5. 예 수 금 (Withholdings)		30,839,180		88,131,800
6. 미 지 급 배 당 금 (Dividends Payable)				
7. 선 수 수 익 (Unearned Revenues)		312,500,000		375,000,000

II. 비 유 동 부 채 (NON-CURRENT LIABILITIES)		135,224,286		111,995,146
1 퇴 직 급 여 총 당 금 (Allowance for retirement and severance benefit)	158,402,802		135,173,662	
국 민 연 금 전 환 금 (Contribution to National Pension Plan)	(-)20,772,966		(-)2,405,550	
퇴 직 보 험 예 처 금 (Due from Insurer Severance Benefit)	(-)2,405,550	135,224,286	(-)20,772,966	111,995,146
<b>부 채 총 계</b> (TOTAL LIABILITIES)		11,586,140,676		21,150,902,683
<b>자 본</b> (SHAREHOLDERS' EQUITY)				
I. 자 본 금 (CAPITAL STOCK)		44,758,985,000		44,758,985,000
1. 보 통 주 자 본 금 (Common stock)		44,758,985,000		44,758,985,000
II. 자 본 잉 여 금 (CAPITAL SURPLUS)		18,886,808,627		18,886,808,627
1. 주 식 발 행 초 과 금 (Capital in Excess of Par Value)		17,867,655,521		17,867,655,521
2. 기 타 자 본 잉 여 금 (Other additional capital)		1,019,153,106		1,019,153,106
III. 기 타 포 괄 손 익 누 계 액 (ACCUMULATED OTHER COMPREHENSIVE INCOME)		(-)1,310,963,654		(-)3,691,501,694
1. 투 자 주 식 평 가 이 익 (Unrealized holding gains for equity securities)		1,523,379,357		651,655,873
2. 투 자 주 식 평 가 손 실 (Unrealized holding loss for equity securities)		(-)3,250,955,518		(-)4,225,346,687
3. 매 도 가 능 증 권 평 가 이 익 (Unrealized holding gains for available-for-sale securities)		340,114,066		167,509,090
4. 매 도 가 능 증 권 평 가 손 실 (Unrealized holding loss for available-for-sale securities)		(-)571,348,256		(-)812,411,570
5. 지 분 법 자 본 변 동 (Unrealized gains on Equity Securities)		670,133,245		694,227,815
6. 부 의 지 분 법 자 본 변 동 (Unrealized Loss on Equity Securities)		(-)22,286,548		(-)167,136,215
V. 이 익 잉 여 금 (RETAINED EARNINGS)		46,231,328,640		44,855,945,394
1. 이 익 준 비 금 (Legal reserve)		3,711,695,155		3,711,695,155
2. 임 의 적 립 금 (Voluntary reserve)		3,845,010,557		3,845,010,557
3. 처 분 전 이 익 잉 여 금 (Unappropriated retained earnings)		38,674,622,928		37,299,239,682
<b>자 본 총 계</b> (TOTAL SHAREHOLDERS' EQUITY)		108,566,158,613		104,810,237,327
<b>부 채 와 자 본 총 계</b> (TOTAL LIABILITIES & SHAREHOLDERS' EQUITY)		120,152,299,289		125,961,140,010

## 손익계산서 (Income Statements)

제21(당)기 2010년 1월 1일부터 2010년 9월 30일까지

제20(당)기 2009년 1월 1일부터 2009년 9월 30일까지

KB인베스트먼트

KB Investment Co., Ltd.

(in KRW)

과목	제21기 For the period ended Sep. 30, 2010		제20기 For the period ended Sep. 30, 2009	
1. 영업수익 (OPERATING REVENUES)		11,602,259,596		9,589,994,822
1. 투자수익 (revenues on investments in small and medium-size enterprises)		2,635,978,137		2,979,401,119
1) 창업투자자산처분이익 (Gains on sales of investments)	1,622,698,890		1,638,354,766	
2) 창업투자주식배당금수익 (Dividends from equity securities)	155,748,847		210,456,311	
3) 창업투자채권이자 (Interest on debt securities)	440,204,260		582,622,280	
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)		4,512,794,975		2,093,649,693
1) 투자조합관리보수 (Fees on management of venture investment partnership)	2,013,903,974		1,639,990,277	
2) 투자조합분배수익 (Distribution from venture investment partnership)				
3) 투자조합출자금지분법평가이익 (Gains on valuation of investments in venture investment partnership using the equity method of accounting)	2,498,891,001		453,659,416	
3. 기업구조조정투자수익 (Revenues on Investments in restructuring enterprises)		399,904,056		1,336,475,102
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)	114,051,182		643,524,602	
5) 기업구조조정조합지분법평가이익 (Gains on valuation of investments in corporate restructuring partnership using the equity method of accounting)	285,852,874		692,950,500	
4. 운용수익 (Other investment revenues)		4,053,582,428		3,150,868,908
1) 이자수익 (Interest Income)	553,177,258		514,747,222	
2) 매도가능증권처분이익 (Gains on sales of available-for-sale securities)	1,590,298,323		1,398,066,362	
3) 매도가능증권배당금수익 (Dividends from available-for-sale securities)	152,217,873		65,443,380	
4) 매도가능증권이자 (Interest on available-for-sale securities)	218,162,154		236,889,276	
5) 사모투자전문회사처분이익 (Gains on sales of private equity)			28,021,440	
6) 사모투자전문회사관리보수 (Fees on management of private equity fund)	1,492,378,413		785,651,910	
7) 사모투자전문회사지분법평가이익 (Gains on valuation of investments in private equity fund using the equity method of accounting)	756,407		121,287,318	
8) 파생상품평가이익 (Gain on sales of derivatives)	46,592,000		762,000	
9) 파생상품평가이익 (Valuation gains on derivatives)				
5. 경영자문료수익 (Consulting fees)				29,600,000

II. 영 업 비 용 (OPERATING EXPENSES)		10,220,946,534		8,914,121,042
1. 투 자 및 금 용 비 용 (INVESTMENT AND FINANCIAL EXPENSES)		3,992,791,137		1,435,512,781
1) 이 자 비 용 (Interest expenses)	536,586,295		426,372,299	
2) 지 금 수 수 료 (Commission expenses)	9,428,158		29,744,770	
3) 창 업 투 자 자 산 처 분 손 실 (Losses on sales of investments in small and medium-size enterprises)	1,578,927,928		73,848,490	
4) 창 업 투 자 주 식 손 상 차 손 (Impairment losses on investments in small and medium-size enterprises)	1,175,986,704		837,159,478	
5) 창 업 투 자 채 권 대 손 상 각 비 (Bad debt expenses on investments in small and medium-size enterprises)	83,619,816			
6) 프 로 쥍 트 투 자 평 가 손 실 (Valuation gains on Project investments)				
7) 매 도 가 능 증 권 처 분 손 실 (Losses on sales of available -for- sale securities)				
8) 매 도 가 능 증 권 손 상 차 손 (Impairment losses on available -for- sale securities)			61,387,744	
9) 매 도 가 능 증 권 대 손 상 각 비 (Bad debt expenses on available -for- sale securities)	17,415,000		7,000,000	
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)	436,947,447			
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)	82,500,000			
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)	31,642,389			
2. 투 자 조 합 출 자 금 지 분 법 평 가 손 실 (Losses on valuation of investments in venture investment partnership using the equity method of accounting)	2,190,623,720	2,190,623,720	2,085,933,735	2,085,933,735
3. 기 업 구 조 조 정 투 자 비 용 (Bad debt expenses on investments in restructuring enterprises)		6,507,270		1,824,973,079
1) 기 업 구 조 조 정 채 권 대 손 상 각 비 (Bad debt expenses on investments in restructuring enterprises)				
2) 기 업 구 조 조 정 출 자 금 지 분 법 평 가 손 실 (Losses on valuation of investments in corporate restructuring partnership using the equity method of accounting)			1,819,167,279	
3) 지 금 수 수 료 (Commission expenses)	6,507,270		5,805,800	
4. 일 반 관 리 비 (administrative expenses)		4,031,024,407		3,567,701,447
III. 영 업 이 익 (OPERATING INCOME(LOSSES))		1,381,313,062		675,873,780
IV. 영 업 외 수 익 (NON-OPERATING INCOME)		28,536,186		174,614,590
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)			39,053,589	
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)	28,527,290		135,363,881	
V. 영 업 외 비 용 (NON-OPERATING EXPENSES)		12,383,064		932,669
1. 유 형 자 산 처 분 손 실 (Losses on disposition of tangible assets)				
2. 기 부 금 (Contributions)	11,036,000		500,000	
3. 회 원 권 손 상 차 손 (Impairment loss on membership rights)				
4. 잡 손 실 (Miscellaneous losses)	1,347,064		432,669	

VI. 법인세비용차감전계속사업손익 (CONTINUING OPERATION INCOME BEFORE INCOME TAX)	1,397,466,184		849,555,701
VII. 계속사업손익법인세비용 (INCOME TAX EXPENSE)	22,082,938		59,736,278
VIII. 당기순이익 (NET INCOME FOR THE YEAR)	1,375,383,246		789,819,423

## 대 차 대 조 표

제 15(당) 기 2010년 9월 30일 현재 (As of Sep. 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 Sep. 30, 2010	제14기 As of March 31, 2010
자산		
(Assets)		
I. 현금 및 예치금	124,853,277,222	195,285,208,098
(Cash and deposits)		
가. 현금 및 현금성자산	921,975,196	9,961,252,622
(Cash and cash equivalents)		
1) 보통예금	812,220,431	1,461,252,622
(Demand deposits)		
2) 외화예금	109,754,765	
(Foreign currency deposits)		
3) 양도성예금증서		8,500,000,000
(Certificate of deposit)		
나. 예치금	123,931,302,026	185,323,955,476
(Deposits)		
II. 유가증권	36,691,629,604	18,035,454,599
(Securities)		
가. 매도가능증권	10,811,605,882	9,558,976,504
(Available-for-sale securities)		
나. 만기보유증권	25,880,023,722	8,476,478,095
(Held-to-maturity securities)		
III. 유형자산	512,035,092	689,141,050
(Tangible assets)		
(감가상각누계액)	(-)1,723,303,072	(-)1,537,843,814
(Accumulated depreciation)		
1) 기구비품감가상각누계액	(-)1,374,407,450	(-)1,205,011,147
(Accumulated depreciation)		
2) 기타유형자산감가상각누계액	(-)348,895,622	(-)332,832,667
(Accumulated depreciation)		
가. 기구비품	1,841,660,964	1,833,307,664
(Furniture and equipments)		
나. 기타유형자산	393,677,200	393,677,200
(Other tangible assets)		
IV. 기타자산	5,169,815,698	5,927,090,565
(Other assets)		
가. 미수금	113,086,856	28,853,899
(Accounts Receivable)		
나. 미수수익	512,962,225	1,117,471,568
(Accrued Income)		
다. 선급금	1,832,290	67,925,000
(Advance payments)		
라. 선급비용	61,939,463	131,572,720
(Prepaid expenses)		
마. 보증금	383,258,150	383,258,150
(Guarantee)		
바. 손해배상공동기금	2,899,283,099	3,052,627,400
(Collective fund for default loss)		
사. 무형자산	572,900,045	520,828,258
(Intangible assets)		
1) 소프트웨어	67,425,449	34,313,687
(Software)		
2) 기타무형자산	505,474,596	486,514,571
(Other Intangible assets)		
아. 기타	624,553,570	624,553,570
(Others)		
자 산 총 계	167,226,757,616	219,936,894,312
(Total Assets)		
부채		
(Liabilities)		
I. 예수부채	122,537,707,363	177,835,173,480
(Deposits)		
가. 투자자에수금	122,537,707,363	177,835,173,480
(Customers' deposits)		
1) 위탁거래에수금	109,860,653,195	163,289,519,077
(Customers' deposits for brokerage)		
2) 위탁거래외화예수금	12,677,054,168	14,545,654,403
(Overseas deposits for trading)		
II. 차입부채		
(Loan)		

가. 원화차입금				
(Loan)				
III.기타부채		3,325,086,218		3,875,055,672
(Other liabilities)				
가.퇴직급여충당금	499,087,652		669,340,882	
(Reserve for severance and retirement benefits)				
나.미지급법인세	95,611,090		592,708,286	
(Accrued income taxes)				
다.미지급금	946,235,875		1,073,168,630	
(Accounts payable)				
라.미지급비용	102,302,930		117,454,284	
(Accrued expenses)				
마.이연법인세부채	1,590,586,053		1,360,879,527	
(Deferred income tax liabilities)				
바.제세금예수금	91,262,618		61,504,063	
(Withholding income taxes)				
부 채 총 계		125,862,793,581		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		6,093,052,589		5,116,001,673
(Accumulated other comprehensive income)				
가.매도가능증권평가이익		6,093,052,589		5,116,001,673
(Gain on valuation of securities available for sale)				
III.이익잉여금		15,270,911,446		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		13,680,911,446		11,455,141,333
(Retained earnings before appropriations)				
자 본 총 계		41,363,964,035		38,226,665,160
(Total stockholder's equity)				
부 채 와 자 본 총 계		167,226,757,616		219,936,894,312
(Total liabilities and stockholder's equity)				

## 손익계산서

제15(당)기 2010년 4월 1일부터 2010년 9월 30일까지  
제14(전)기 2009년 4월 1일부터 2009년 9월 30일까지

KB선물(3월 결산법인)  
KB Futures

(Unit : Korean won)

과 목	제15기 For the Period Ended Sep. 30, 2010	제14기 For the Period Ended Sep. 30, 2009
I. 영업수익 (Operating income)	13,554,213,002	15,413,685,186
가. 수수료수익 (Commissions received)	7,471,280,154	8,911,032,797
1) 수탁수수료 (Brokerage commissions)	7,471,280,154	8,911,032,797
나. 파생상품거래이익 (Gain on derivatives transactions)	3,770,722,000	4,222,312,000
1) 선물거래이익 (Gain on sales of futures)	3,528,481,000	4,222,212,000
2) 옵션거래이익 (Gain on sales of option)	242,241,000	-
3) 해외선물거래이익 (Gain on settlement of futures)		
4) 장외파생상품거래이익 (Gain on sales of OTC derivatives)		100,000
다. 이자수익 (Interest income)	2,264,681,073	2,280,340,389
1) 채권이자 (Interest on bonds)	300,825,468	402,089,443
2) 증금예치금이자 (Interest on deposits with KSFC)	1,259,276,345	1,172,539,422
3) 양도성예금증서이자 (Interest on certificate of deposits)	86,880,723	291,171,313
4) 금융기관예치금이자 (Interest on deposits)	563,235,654	353,770,831
5) 환매조건부채권매수이자 (Interest on securities purchased under resale agreements)	-	-
6) 예금이자 (Interest on deposits)	8,628,187	6,924,535
7) 기타이자 (Other Interest income)	45,834,696	53,844,845
라. 외환거래이익 (Gain on foreign transactions)	47,529,775	-
1) 외환환산이익 (Gain on foreign exchanges translation)	2,732,564	-
2) 외환차익 (Gain on foreign currency transactions)	44,797,211	-
마. 기타의 영업수익 (Others)		
II. 영업비용 (Operating expenses)	10,620,324,955	10,989,600,008
가. 수수료비용 (Commissions expense)	2,036,188,242	2,380,253,343
1) 매매수수료 (Trading commissions)	1,989,757,890	2,346,575,990
2) 송금수수료 (Commissions Paid on Remittance)	3,731,452	5,093,853
3) 기타수수료비용 (Other commissions)	42,698,900	28,583,500
나. 파생상품거래손실 (Loss on derivatives transactions)	2,680,769,000	2,688,392,798
1) 선물매매손실 (Loss on sales of futures)	2,437,934,000	2,687,449,000
2) 옵션매매손실 (Loss on sales of option)	222,835,000	
3) 해외선물거래손실 (Gain on settlement of futures)		43,798
4) 장외파생상품거래손실 (Loss on sales of OTC derivatives)		900,000
다. 이자비용 (Interest expense)	257,083,007	421,640,058
1) 차입금이자 (Interest on borrowings)		109,535,888
2) 투자자예탁금이용료 (Interest on customer's deposits)	257,083,007	312,104,170
라. 외환거래손실 (Loss on foreign transactions)	1,711,271	145,205,480
1) 외환환산손실 (Loss on foreign exchanges translation)	1,709,847	145,205,428
2) 외환차손 (Loss on foreign currency transactions)	1,424	52
마. 판매비와일반관리비 (General and administrative expenses)	5,664,573,435	5,354,108,329
1) 급여 (Salary)	2,728,556,206	2,606,324,779
2) 퇴직급여 (Severance pay)	146,737,819	132,202,113
3) 복리후생비 (Other benefits for employees)	254,270,719	239,689,329
4) 전산운영비 (Computer system operation expenses)	825,320,829	674,552,220

5) 임차료 (Rental expenses)	326,875,272		312,517,066	
6) 지급수수료 (Miscellaneous commissions)	72,200,777		94,558,916	
7) 접대비 (Entertainment expenses)	208,523,377		145,042,503	
8) 광고선전비 (Advertising expenses)	6,572,563		37,973,765	
9) 감가상각비 (Depreciation)	186,898,458		292,206,600	
10) 연수비 (Training expenses)	10,125,554		3,961,605	
11) 무형자산상각비 (Amortization of intangible assets)	112,048,213		82,759,144	
12) 세금과공과 (Tax and dues)	174,555,627		192,243,951	
13) 회의비 (Conference expenses)	32,597,420		27,689,141	
14) 인쇄비 (Printing expenses)	1,390,200		620,430	
15) 여비교통비 (Traveling expenses)	51,352,736		25,759,294	
16) 차량유지비 (Maintenance expenses of cars)	38,357,536		29,307,480	
17) 소모품비 (Office supplies expenses)	5,010,870		4,280,258	
18) 보험료 (insurance expenses)	28,497,500		27,551,973	
19) 행사비 (Events expenses)	-		19,519,050	
20) 기타 (Miscellaneous expenses)	454,681,759		405,348,712	
III. 영 업 이 익 (Operating profit)		2,933,888,047		4,424,085,178
IV. 영업외수익 (Non-operating income)		6,309,622		48,732,952
가. 잡수익 (Miscellaneous income)	6,309,622		48,732,952	
V. 영업외비용 (Non-operating expenses)		51,684,516		1,050,948,350
가. 유형자산처분손실 (Loss on disposition of tangible assets)	3,000		2,000	
나. 기부금 (Donations)	11,782,000		500,000	
다. 잡손실 (Miscellaneous losses)	39,899,516		1,050,446,350	
VI. 법인세차감전순이익(순손실) (Net income before income tax expense)		2,888,513,153		3,421,869,780
VII. 계속사업손익 법인세비용 (Income tax expense)		728,265,194		842,033,078
IX. 당 기 순 이 익 (Net income)		2,160,247,959		2,579,836,702

## 대 차 대 조 표 (Balance Sheet)

제12기 : 2010년 9월 30일 현재  
제11기 : 2009년 12월 31일 현재

KB신용정보 (KB Credit Information)

(KRW )

계 정 과 목 (Title of Account)	제12기 As of Sep. 30, 2010		제11기 As of Dec. 31, 2009	
	금	액 (Amount)	금	액 (Amount)
<b>자 산</b>				
<b>Assets</b>				
<b>I. 유 동 자 산</b>		<b>12,141,832,796</b>		<b>15,554,964,317</b>
<b>Current assets</b>				
<b>(1) 당 좌 자 산</b>		12,141,832,796		15,554,964,317
<b>(Quick assets)</b>				
1. 현금및현금성자산		3,189,707,980		5,233,035,790
(Cash and cash equivalents)				
2. 단기 금융 상품		5,515,763,622		5,208,263,280
(Short-term financial instruments)				
3. 매 출 채 권	3,079,959,348		4,631,395,106	
(Trade receivables)				
(대 손 총 당 금)	(21,192,120)	3,058,767,228	(24,871,169)	4,606,523,937
(Allowance for Doubtful Accounts)				
4. 미 수 금	20,532,787		16,242,250	
(Non-trade Receivables)				
(대 손 총 당 금)	(12,133,589)	8,399,198	(6,303,659)	9,938,591
(Allowance for Doubtful Accounts)				
5. 미 수 수 익		111,122,082		64,402,521
(Accrued Revenues)				
6. 선 급 비 용		152,438,682		32,075,995
(Prepaid Expenses)				
7. 선 급 금	914,175		402,737,892	-
(Advance Payments)				
(대 손 총 당 금)	(4,571)	909,604	(2,013,689)	400,724,203
(Allowance for Doubtful Accounts)				
8. 유동이연법인세 자산		104,724,400	-	-
(Deferred income tax assets)				
<b>II. 비 유 동 자 산</b>		<b>17,921,826,017</b>		<b>13,824,520,473</b>
<b>Non-current assets</b>				
<b>(1) 투 자 자 산</b>		3,030,769,696		2,777,029,650
<b>(Investments)</b>				
1. 장기 금융 상품		253,750,046		10,000
(Long-term financial instruments)				
2. 제 가 입 권		2,777,019,650		2,777,019,650
(Deposits paid for memberships)				
<b>(2) 유 형 자 산</b>		981,315,029		1,067,975,324
<b>(Tangible assets)</b>				
1. 임차점포시설물	1,405,132,827		1,109,288,038	
(Leasehold improvements)				
(감가상각누계액)	(1,109,565,908)	295,566,919	(897,352,131)	211,935,907
(Accumulated depreciation)				
2. 비 품	3,046,963,159		2,825,268,098	
(Office equipment)				
(감가상각누계액)	(2,640,296,557)	406,666,602	(2,327,680,563)	497,587,535
(Accumulated depreciation)				
3. 기 계 장 치	3,663,926,142		3,473,896,351	

(Machinery) (감가상각누계액) (Accumulated depreciation)	(3,384,844,634)	279,081,508	(3,115,444,469)	358,451,882
<b>(3) 무형자산</b> <b>(Intangible Assets)</b>		245,433,310		385,011,645
1. 개발비 (Development costs)		23,858,270		29,163,794
2. 기타무형자산 (Other Intangible Assets)		221,575,040		355,847,851
<b>(4) 기타비유동자산</b> <b>(Other non-current assets)</b>		13,664,307,982		9,594,503,854
1. 임차보증금 (Guarantee Deposits)		13,172,600,000		9,209,228,760
2. 이연법인세자산 (Deferred income tax assets)		491,707,982		385,275,094
<b>&lt; 자산 총계 &gt;</b> <b>(Total Assets)</b>		<b>30,063,658,813</b>		<b>29,379,484,790</b>
<b>부채</b> <b>Liabilities</b>				
<b>I. 유동부채</b>		<b>3,797,687,726</b>		<b>4,130,200,392</b>
1. 단기차입금 (Short-term Borrowings)		-		-
2. 미지급비용 (Accrued expenses)		3,089,426,101		2,670,506,426
3. 미지급법인세 (Income taxes payable)		42,999,796		820,878,054
4. 예수금 (Withholdings)		578,591,576		623,230,502
5. 미지급금 (Non trade payables)		86,670,253		-
6. 유동이연법인세부채 (Deferred income tax liabilities)		-		15,585,410
<b>II. 비유동부채</b> <b>Long-term liabilities</b>		<b>1,900,460,127</b>		<b>1,642,842,344</b>
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)		271,883,936		14,266,153
<b>&lt; 부채 총계 &gt;</b> <b>Total liabilities</b>		<b>5,698,147,853</b>		<b>5,773,042,736</b>
<b>자본</b> <b>Stockholders' equity</b>				
<b>I. 자본금</b> <b>Capital stock</b>		<b>6,262,000,000</b>		<b>6,262,000,000</b>
1. 보통주자본금 (Common stock)		6,262,000,000		6,262,000,000
<b>II. 자본잉여금</b>		<b>1,421,789,955</b>		<b>1,421,789,955</b>

<b>Additional Paid-in and Other Capital</b>			
1. 주식발행초과금 (Additional Paid-in Capital)		1,188,805,592	1,188,805,592
2. 기타자본잉여금 (Other Additional Capital)		232,984,363	232,984,363
<b>III. 이익잉여금</b>		<b>16,681,721,005</b>	<b>15,922,652,099</b>
<b>Retained earnings</b>			
1. 이익준비금 (Legal Appropriated Retained Earnings)		3,131,000,000	3,131,000,000
2. 미처분이익잉여금 (Retained Earnings before Appropriation)		13,550,721,005	12,791,652,099
<b>&lt; 자본 총계 &gt;</b> <b>(Total Stockholders` Equity)</b>		<b>24,365,510,960</b>	<b>23,606,442,054</b>
<b>&lt; 부채 와 자본 총계 &gt;</b> <b>(Total Liabilities and Stockholders` Equity)</b>		<b>30,063,658,813</b>	<b>29,379,484,790</b>

**손익계산서**  
**(Income Statement)**

제12기: 2010년 1월 1일부터 2010년 9월 30일까지  
제11기: 2009년 1월 1일부터 2009년 9월 30일까지

KB신용정보(KB Credit Information)

(KRW)

계정 과 목 (Title of Account)	제12기 For the Period Ended Sep. 30, 2010		제11기 For the Period Ended Sep. 30, 2009	
	금 액 (Amount)		금 액 (Amount)	
<b>I. 매출</b> Sales		<b>34,189,190,663</b>		<b>40,164,448,660</b>
<b>(1) 용역수입</b> (Revenues-Services)		34,189,190,663		40,164,448,660
1. 채권추심용역수입 (Collection fees)	30,316,885,963		36,320,978,478	
2. 임대차조사용역수입 (Lease Investigation fees)	3,794,500,000		3,700,763,182	
3. 민원대행용역수입 (Delivery fees)	28,866,700		101,582,000	
4. 신용조사용역수입 (Credit Investigation fees)	48,938,000		41,125,000	
<b>II. 매출원가</b> Cost of Service		<b>20,201,335,649</b>		<b>23,750,320,054</b>
1. 통신비 (Communication Expenses)	1,344,161,782		1,675,278,647	
2. 지급수수료 (Service Fees)	18,685,494,847		21,843,545,047	
3. 등기소송비 (Registration Expenses)	171,679,020		231,496,360	
<b>III. 매출총이익(I - II)</b> Gross Profit		<b>13,987,855,014</b>		<b>16,414,128,606</b>
<b>IV. 판매비와관리비</b> Selling and Administrative Expenses		<b>12,879,832,929</b>		<b>12,438,528,384</b>
<b>(1) 인건비</b> Salaries and Wages		<b>7,544,140,798</b>		<b>7,291,231,088</b>
1. 임원급여 (Executive Compensations)	552,144,298		598,500,000	
2. 직원급여 (Employee Salary Expenses)	3,386,829,601		3,480,038,567	
3. 제수당 (Miscellaneous Benefits)	2,993,214,394		2,601,092,361	
4. 퇴직급여충당금전입액 (Contribution to Provision for Severance Benefits)	540,942,376		611,600,160	
5. 주식기준보상비용 (Compensation Expense Associated With Stock Grant)	71,010,129		-	
<b>(2) 물건비</b> Non-salary Administrative Expenses		<b>5,335,692,131</b>		<b>5,147,297,296</b>
1. 복리후생비 (Employee Benefits)	1,400,139,081		1,368,583,619	
2. 여비교통비 (Travel Expenses)	50,308,960		60,425,832	
3. 세금과공과 (Taxes and Dues)	98,121,754		73,873,625	
4. 소모품비 (Supplies Expenses)	161,185,940		187,178,917	
5. 도서인쇄비 (Publication Expenses)	17,862,350		24,069,087	
6. 지급임차료 (Rental Expenses)	326,538,405		714,109,330	
7. 수선유지비	228,213,541		192,313,963	

(Repairs Expenses)				
8. 차 량 비 (Vehicles Maintenance Expenses)	302,342,306		296,665,772	
9. 보 험 료 (Insurance Premium)	20,296,949		12,807,124	
10. 지 급 수 수 료 (Service Fees)	1,236,397,806		1,215,807,977	
11. 운 반 보 관 료 (Freight Expenses)	23,748,795		15,279,468	
12. 업 무 추 진 비 (Entertainment Expenses)	8,689,404		18,555,110	
13. 회 의 비 (Conference Expenses)	201,521,106		184,431,518	
14. 광 고 선 전 비 (Advertising Expenses)	75,691,986		21,799,015	
15. 교 육 훈 련 비 (Training Expenses)	50,008,710		78,052,903	
16. 포 상 비 (Reward Expenses)	33,930,740		25,034,968	
17. 등 기 소 송 비 (Registration Expenses)	109,975,881		31,459,312	
18. 감 가 상 각 비 (Depreciation Expenses)	828,494,296		443,090,305	
19. 무 형 자 산 상 각 비 (Amortization Expenses on Intangible Assets)	162,224,121		181,750,611	
20. 대 손 상 각 비 (Bad Debt Expenses)	-		2,008,840	
21. 손 해 배 상 총 당 비 (Contribution to Provisions for Other Estimated Liabilities)	-		-	
<b>V. 영 업 이 익(III-IV) Operating Income</b>		<b>1,108,022,085</b>		<b>3,975,600,222</b>
<b>VI. 영 업 외 수 익 Non-operating Revenues</b>		<b>175,497,492</b>		<b>924,486,771</b>
(1) 이 자 수 익 (Interest Revenues)	171,479,205		906,306,777	
(2) 대 손 총 당 금 환 입 (Reversal of Allowance for Doubtful Accounts)	3,679,049		4,360,828	
(3) 잡 이 익 (Miscellaneous Revenues)	339,238		13,819,166	
(4) 부 의 영 업 권 환 입 (Amortization on Negative Goodwill)	-		-	
(5) 투 자 자 산 처 분 이 익	-		-	
<b>VII. 영 업 외 비 용 Non-operating Expenses</b>		<b>296,079,387</b>		<b>308,259,498</b>
(1) 기 타 의 대 손 상 각 비 (Other Bad Debt Expenses)	3,820,812		-	
(2) 유 형 자 산 처 분 손 실 (Losses on Disposition of Property, Plant, and Equipment)	-		-	
(3) 잡 손 실 (Miscellaneous Losses)	653,868		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)	281,604,707		6,165,174	

(8) 이자비용 ( Interest Expenses)	-			299,270,115
VIII. 법인세차감전순이익(V+VI-VII) Income Before Income Tax Expenses		987,440,190		4,591,827,495
IX. 법인세비용 Income Tax Expenses		228,371,284		1,081,419,975
X. 당기 순이익(IX-X) Net Income		759,068,906		3,510,407,520
XI. 주당순이익 Earnings per share		606		2,803

**재무상태표**  
**Statement of Financial Position**

당 기 : 2010. 9. 30 현재  
전 기 : 2009. 12. 31 현재  
Current Period : September 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 Sep. 30, 2010 Current Period		As of Dec. 31, 2009 Prior Period	
	금 액 Amount		금 액 Amount	
<b>자 산</b> (Assets)				
I. 유 동 자 산 (Current assets)		<b>35,971,016,333</b>		<b>41,950,013,357</b>
(1). 당 좌 자 산 (Quick assets)		<b>35,971,016,333</b>		<b>41,888,183,357</b>
1. 현금및현금성자산 (Cash and cash equivalents)		1,792,748,533		1,233,886,142
2. 단기금융상품 (Short-term financial instruments)		14,500,000,000		11,500,000,000
3. 매출 채 권 (Accounts receivable)	11,359,188,097		18,764,039,708	
대손충당금 (Allowance for doubtful accounts)	56,795,940	11,302,392,157	93,820,199	18,670,219,509
4. 단기대여금 (Short-term loans)	18,426,000		21,288,000	
대손충당금 (Allowance for doubtful accounts)	92,130	18,333,870	106,440	21,181,560
5. 미수금 (Other receivable)		5,918,000		134,874,364
6. 미 수 수 익 (Accrued income)		247,317,338		141,898,881
7. 용역미수금 (Service receivables)	7,773,428,962		9,418,861,226	
대손충당금 (Allowance for doubtful accounts)	38,867,145	7,734,561,817	47,094,306	9,371,766,920
8. 선 급 금 (Advance Payments)		19,129,884		64,783,568
9. 선 급 비 용 (Prepaid expenses)		154,450,692		749,572,413
10. 이연법인세자산 (Deferred tax asset)		141,693,450		
11. 파생상품자산 (Derivative assets)		54,470,592		
(2). 재 고 자 산 (inventories)				<b>61,830,000</b>
1. 상 품 (merchandise)				61,830,000
II. 비 유 동 자 산 (Non-current assets)		<b>2,890,811,596</b>		<b>2,987,662,959</b>
(1). 투 자 자 산 (Investments assets)		<b>1,656,285,533</b>		<b>1,770,874,713</b>
1. 장 기 대 여 금 (Long-term loans)	204,160,000		279,124,000	
대손충당금 (Allowance for doubtful accounts)	1,020,800	203,139,200	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)		<b>255,196,865</b>		<b>241,128,806</b>
1. 기 계 장 치 (Machinery and equipment)	1,012,370,423		1,040,304,095	
감가상각누계액 (Accumulated depreciation)	797,781,459	214,588,964	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)	490,380,559		489,679,460	
감가상각누계액 (Accumulated depreciation)	449,773,658	40,606,901	446,284,415	43,395,045
(3). 무 형 자 산 (Intangible assets)		<b>194,961,824</b>		<b>221,176,617</b>

1. 소프트웨어 (Software)		194,961,824		221,176,617
(4). 기타비유동자산 (Other non-current assets)		<b>784,367,374</b>		<b>754,482,823</b>
1. 이연법인세자산 (Deferred tax assets)		91,702,732		81,925,563
2. 보증금 (Guarantee deposits)		692,664,642		672,557,260
<b>자산 총계 (Total assets)</b>		<b>38,861,827,929</b>		<b>44,937,676,316</b>
<b>부채 (Liabilities)</b>				
I. 유동부채 (Current liabilities)		<b>18,106,305,532</b>		<b>26,560,397,271</b>
1. 매입채무 (Accounts payable)		16,186,752,676		24,742,545,543
2. 단기차입금 (Short-term borrowings)				
3. 미지급금 (Other accounts payable)		145,443,389		
4. 미지급법인세 (Income tax payable)		67,935,076		531,170,597
5. 미지급배당금 (Dividends Payable)				
6. 부가세예수금 (VAT Withholdings)		428,592,105		920,775,725
7. 선수금 (Advances received)				96,374,499
8. 예수금 (Withholdings)		460,552,510		195,914,640
9. 미지급비용 (Accrued expenses)		817,029,776		63,966,285
10. 이연법인세부채 (Deferred Income tax liabilities)				9,649,982
11. 파생상품부채 (Derivative liabilities)				
II. 비유동부채 (Long-term liabilities)		<b>2,213,938,304</b>		<b>1,571,193,936</b>
1. 퇴직급여충당금 (Accrued severance benefits)	8,230,636,825		7,502,451,462	
국민연금전환금 (Transfer to national pension fund)	47,721,400		47,721,400	
퇴직연금운용자산 (Retirement pension assets)	6,016,754,035	2,166,161,390	5,883,536,126	1,571,193,936
2. 장기미지급비용 (Long-term Accrued expenses)		47,776,914		
<b>부채 총계 (Total liabilities)</b>		<b>20,320,243,836</b>		<b>28,131,591,207</b>
<b>자본금 (Stockholders' equity)</b>				
I. 자본금 (Capital stock) (수권주식수 : 100만주) (Authorized shares : 1,000,000 shares) (1주당금액 : 1만원) (₩10,000 par value)		<b>8,000,000,000</b>		<b>8,000,000,000</b>
1. 자본금 (Common stock) (발행주식수 : 80만주) (Issued shares : 800,000 shares)		8,000,000,000		8,000,000,000
II. 이익잉여금 (Retained earnings)		<b>10,541,584,093</b>		<b>8,806,085,109</b>
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) (당기순이익) (Total retained earnings)		1,809,776,758 (1,735,498,984)		5,274,277,774 (5,267,118,340)
<b>자본 총계 (Total shareholders' equity)</b>		<b>18,541,584,093</b>		<b>16,806,085,109</b>
<b>부채와자본 총계 (Total liabilities and shareholders' equity)</b>		<b>38,861,827,929</b>		<b>44,937,676,316</b>

**손익계산서**  
**Income Statement**

당기 : 2010. 1. 1 부터 2010. 9. 30 까지  
전기 : 2009. 1. 1 부터 2009. 9. 30 까지  
Current Period : Years Ended September 30, 2010  
Prior Period : Years Ended September 30, 2009

KB데이터시스템  
KB Data Systems CO.,Ltd

(금액단위 : 원)  
(Unit : Korean Won)

과 목 Title of Account	For the Periods ended Sep. 30, 2010		For the Periods ended Sep. 30, 2009	
	Current Period		Prior Period	
	금 액 Amount		금 액 Amount	
<b>I. 매출액</b> (SALES)		<b>82,120,986,369</b>		<b>77,613,808,503</b>
1. 상품매출 (Sales of merchandise)	21,337,075,177		20,736,715,720	
2. 용역수익 (Service revenue)	60,783,911,192		56,877,092,783	
<b>II. 매출원가</b> (COST OF SALES)		<b>76,397,592,247</b>		<b>70,491,923,495</b>
1. 상품매출원가 (Cost of merchandise)	20,818,394,796		20,255,651,687	
2. 용역매출원가 (Cost of service)	55,579,197,451		50,236,271,808	
<b>III. 매출총이익</b> (GROSS PROFIT)		<b>5,723,394,122</b>		<b>7,121,885,008</b>
<b>IV. 판매비와관리비</b> (SELLING AND ADMINISTRATIVE EXPENSES)		<b>4,019,488,348</b>		<b>3,372,448,583</b>
1). 인건비 (Payroll)	<b>2,257,350,854</b>		<b>1,900,623,878</b>	
1. 급여 (Salaries)	2,115,188,860		1,818,623,880	
2. 퇴직급여 (Provision for severance benefits)	142,161,994		81,999,998	
2). 경비 (Expenses)	<b>1,762,137,494</b>		<b>1,471,824,705</b>	
1. 복리후생비 (Employee benefits)	241,098,368		249,220,632	
2. 여비교통비 (Travel)	442,200		575,000	
3. 통신비 (Communication)	44,159,847		37,641,768	
4. 세금과공과 (Taxes and dues)	40,419,132		41,372,162	
5. 소모품비 (Supplies)	13,969,755		16,412,147	
6. 도서인쇄비 (Publication)	7,774,632		12,693,829	
7. 지급임차료 (Rental)	386,630,209		369,634,737	
8. 감가상각비 (Depreciation)	46,412,830		58,911,429	
9. 무형자산상각비 (Amortization on intangible asset)	22,809,885		14,818,995	
10. 대손상각비 (Bad debt expenses)	0		0	
11. 수선유지비 (Repair)	19,471,469		12,970,002	
12. 차량비 (Vehicle)	93,873,183		78,034,083	
13. 보험료 (Insurance expenses)	4,299,989		3,273,966	
14. 지급수수료 (Commissions)	209,374,131		270,249,738	
15. 업무추진비 (Business development expenses)	86,422,383		89,099,419	
16. 광고선전비 (Advertising)	39,976,690		12,868,225	
17. 교육훈련비 (Education and training)	18,781,338		10,081,070	
18. 경상연구개발비 (Ordinary development cost)	468,657,044		175,039,067	

19. 조사연구비 (Research cost)	0		1,200,000	
20. 포 상 비 (Bonuses)	0		0	
21. 등기소송비 (Registration and legal fees)	2,313,450		1,125,000	
22. 전산업무비 (IT maintenance)	15,250,959		16,603,436	
<b>V. 영 업 이 익 (OPERATING INCOME )</b>		<b>1,703,905,774</b>		<b>3,749,436,425</b>
<b>VI. 영업외수익 (NON-OPERATING INCOME)</b>		<b>842,767,017</b>		<b>1,282,426,560</b>
1. 이자수익 (Interest income )	589,307,931		968,378,368	
2. 유형자산처분이익 (Gains on disposition of property and equipment)	3,041,809		0	
3. 대손충당금환입 (Reversal of allowance for doubtful accounts)	45,640,550		34,902,734	
4. 외환차익 (Gains on foreign currency transactions)	33,596,556		3,839,786	
5. 통화선도평가이익 (Gains on valuation of foreign exchange forward contracts)	54,470,592		0	
6. 제가입권손상차손환입 (Reversal of impairment loss on membership)	0		274,999,963	
7. 채무면제이익 (Gains on liabilities exempted)	115,519,480		0	
8. 잡익 (Miscellaneous non-operating gains)	1,190,099		305,709	
<b>VII. 영업외비용 (NON-OPERATING EXPENSES)</b>		<b>244,008,365</b>		<b>93,587,584</b>
1. 이자비용 (Interest expenses)	0		85,580,584	
2. 기 부 금 (Donations)	10,000,000		500,000	
3. 유형자산처분손실 (Losses on disposal of tangible assets)	48,000		34,000	
4. 외환차손 (Losses on foreign currency transaction)	4,913,599		7,313,000	
5. 외화환산손실 (Losses on foreign currency translation)	14,507,470		0	
6. 통화선도거래손실 (Losses on foreign exchange forward transaction)	16,039,296		0	
7. 통화선도평가손실 (Losses on valuation of foreign exchange forward contracts)	0		0	
8. 기타대손상각비 (Other bad debt expenses)	198,500,000		0	
9. 잡 손 (Miscellaneous non-operating losses)	0		160,000	
<b>VIII. 법인세비용차감전순이익 (INCOME BEFORE INCOME TAX)</b>		<b>2,302,664,426</b>		<b>4,938,275,401</b>
<b>IX. 법인세비용 (INCOME TAX EXPENSE )</b>	567,165,442	<b>567,165,442</b>	1,198,306,016	<b>1,198,306,016</b>
<b>X. 당기순이익 (NET INCOME FOR THE PERIOD)</b>		<b>1,735,498,984</b>		<b>3,739,969,385</b>
<b>X I .주당순익 (EARNING PER SHARE)</b> 기본주당순이익 (Basic earning per share )		<b>2,169 원</b>		<b>4,675 원</b>