

Disclaimer

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한편, 당사는 은행의 카드사업부문을 분할하여 2011년 3월 2일자로 KB국민카드사를 설립하였으며, 따라서 본 자료에 포함된 신용카드부문 실적은 2011년 3월 2일부터 3월 31일까지의 수치임을 참고하시기 바랍니다.

The consolidated financial information of KB Financial Group Inc. (the "Group") for the first quarter of 2011 presented herein is based on the Korean equivalent of International Financial Reporting Standards ("Korean IFRS") and is currently being reviewed by the Group's independent auditor and, accordingly, is subject to change. The consolidated financial information of the Group for fiscal year 2010 that is presented herein is based on Korean IFRS and presented for comparative purposes only and is subject to change based on the results of the review by the Group's independent auditor.

In addition, on March 2, 2011, KB Financial Group established a new credit card subsidiary, KB Kookmin Card Co., Ltd., by spinning off the credit card business from Kookmin Bank. Accordingly, income and expenses of the Group's credit card business for the periods prior to March 2, 2011 are attributed to Kookmin Bank while such income and expenses for the period from March 2 to March 31, 2011 are attributed to KB Kookmin Card Co., Ltd.

분기연결재무상태표 (K-IFRS)
 (Consolidated Statement of Financial Position)
 제4기 1분기 2011년 3월 31일 현재

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

(단위 : 백만원)
 (in Million won)

과목명(Description)	금액(Amount)
자 산	
(Assets)	
I. 현금 및 예치금	6,400,811
(Cash & Due from Banks)	0
II. 당기손익인식금융자산	4,432,693
(Financial Asset at Fair Value through Profit or Loss)	0
III. 파생금융자산	2,270,415
(Derivatives instruments Assets)	0
IV. 대출채권	201,225,298
(Loans and Receivables)	0
V. 투자금융자산	36,845,821
(Financial Investments)	0
VI. 지분법적용투자주식	713,674
(Investment Stock Using the Equity Method)	0
VII. 유형자산 및 투자부동산	3,224,798
(Tangible Assets and Investment Property)	0
VIII. 무형자산	407,929
(Intangible Assets)	0
IX. 이연법인세자산	19,677
(Deferred Tax Assets)	0
X. 기타자산	10,848,540
(Other Assets)	0
자산총계	266,389,656
(Total Assets)	0

부 채	0
(Liabilities)	0
Ⅰ. 당기손익인식금융부채	1,372,828
(Financial Liability at Fair Value through Profit or L	0
Ⅱ. 파생금융부채	1,944,896
(Derivatives Instruments Liabilities)	0
Ⅲ. 예수부채	179,157,762
(Depository Liabilities)	0
Ⅳ. 차입부채	13,939,482
(Borrowings)	0
Ⅴ. 사채	28,928,599
(Debentures)	0
Ⅵ. 충당부채	901,478
(Allowance)	0
Ⅶ. 당기법인세부채	234,418
(Current Tax Liability)	0
Ⅷ. 이연법인세부채	318,433
(Deferred Tax Liabilities)	0
Ⅸ. 기타부채	18,594,762
(Other Liabilities)	0
부채총계	245,392,658
(Total Liabilities)	0
자 본	0
(Stockholders' Equity)	0
Ⅰ. 지배기업 주주지분	19,823,544
(Controlling Interest)	0
자본금	1,931,758
(Capital Stock)	0
자본잉여금	15,990,364
(Capital Surplus)	0
기타포괄손익누계액	563,250
(Accumulated Other Comprehensive Income)	0
이익잉여금	3,337,274
(Retained Earnings)	0
자기주식	-1,999,102
(Treasury shares)	0
Ⅱ. 비지배지분	1,173,454
(Non-Controlling Interest)	0
자본총계	20,996,998
(Total Stockholders' Equity)	

분기연결손익계산서 (K-IFRS)

(Consolidated Income Statement)

제4기 1분기 2011년 1월 1일부터 2011년 3월 31일까지

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

(단위 : 백만원)
(in Million won)

과목명 (Description)	금액
I. 순이자수익	1,677,624
(Net Interest Income)	
이자수익	3,256,408
(Interest Income)	
이자비용	1,578,784
(Interest Expenses)	
II. 순수수수료손익	578,665
(Net Fees and Commissions Income)	
수수료수익	792,399
(Fees and Commissions Revenues)	
수수료비용	213,734
(Fees and Commissions Expenses)	
III. 당기손익인식금융상품순손익	297,675
(Net Gain or Loss from Financial Assets at Fair Value through Profit or Loss)	
IV. 기타영업손익	-262,563
(Other Operating Income)	
V. 신용손실반영전순영업손익	2,291,401
(Income before Provision for Credit Losses)	
신용손실 충당금전입액	415,573
(Provision for Credit Losses)	
VI. 순영업손익	1,875,828
(Net Operating Income)	
종업원급여	410,886
(Employee Benefits)	
감가상각비 및 상각비	73,362
(Depreciation and Amortization)	
기타 판매비와 관리비	390,862
(Other Selling and Administrative Expenses)	
VII. 영업이익	1,000,718
(Operating Income)	
지분법적용투자주식 투자손익	4,064
(Gain on Investment Stock Using the Equity Method)	
기타 영업외손익	11,725
(Gain on Non-Operating Revenues)	

VIII. 법인세비용차감전순이익	1,016,507
(Income before Income Tax Expense)	
법인세비용	237,053
(Income Tax Expense)	
IX. 당기순이익	779,454
(Net Income)	
지배기업지분순이익	757,550
(Net Income in Controlling Interest)	
비지배지분순이익	21,904
(Net Income in Non-Controlling Interest)	
X. 주당분기순이익	
(Earning per Share)	
기본 주당분기순이익	2,182원
(Basic Earning per Share)	

재 무 상 태 표(연결기준) (K-IFRS)

제11기 1분기 2011년 3월 31일 현재

주식회사 국민은행

Kookmin Bank

(단위 : 백만원) (Unit : Million Wo

계 정 과 목 (Description)	금 액 (Amount)
	제 11 기 1분기 As of March 31, 2011
[자 산 (Assets)]	
I. 현금 및 예치금 (Cash and due from financial institutions)	5,844,602
II. 당기손익인식금융자산 (Financial assets at fair value through profit and loss)	2,677,044
III. 파생금융자산 (Derivative financial assets)	2,254,095
IV. 대출채권 (Loans receivable)	188,831,349
V. 투자금융자산 (Financial investments)	35,607,762
VI. 지분법적용 투자자산 (Investments accounted for using the equity method)	629,309
VII. 유형자산 (Property and equipment)	3,005,737
VIII. 투자부동산 (Investment property)	90,364
IX. 무형자산 (Intangible assets)	303,358
X. 이연법인세자산 (Deferred income tax assets)	-
X I. 기타자산 (Other assets)	9,679,305
자 산 총 계 (Total Assets)	248,922,925
[부 채 (Liabilities)]	
I. 당기손익인식금융부채 (Financial liabilities at fair value through profit and loss)	-
II. 파생금융부채 (Derivative financial liabilities)	1,912,466
III. 예수부채 (Deposits)	179,756,500
IV. 차입부채 (Debts)	13,253,081
V. 사채 (Debentures)	19,546,232
VI. 충당부채 (Provisions)	728,225
VII. 당기법인세부채 (Current income tax liabilities)	3,022
VIII. 이연법인세부채 (Deferred income tax liabilities)	393,992
IX. 기타부채 (Other liabilities)	14,052,256

부 채 총 계 (Total Liabilities)	229,645,774
[자 본 (Shareholders' Equity)]	
I. 지배기업 주주지분 (Equity attributable to equity holders of the parent entity)	19,270,576
자본금 (Share capital)	2,021,896
신종자본증권 (Other equity instruments)	1,000,000
자본잉여금 (Capital surplus)	4,284,952
기타포괄손익누계액 (Accumulated other comprehensive income)	777,876
이익잉여금 (Retained earnings)	11,185,852
II. 비지배지분 (Non-controlling interests in equity)	6,575
자 본 총 계 (Total Shareholders' Equity)	19,277,151
부 채 와 자 본 총 계 (Total Liabilities and Shareholders' Equity)	248,922,925

※ 본 자료는 카드사업부문 중단손익을 포함한 금액이며 외부감사인의 회계감사(검토)가 완료되지 않은 상태에서 작성된 것으로 수치 중 일부가 회계감사(검토) 과정에서 변경될 수 있음.

손익계산서(연결기준) (K-IFRS)

제 11 기 1분기 2011년 1월 1일부터 2011년 3월 31일까지 (For the Period Ended March 31, 2011)

주식회사 국민은행

Kookmin Bank

(단위 : 백만원) (Unit : Million Won)

계정 과 목 (Description)	금 액 (Amount)
	제 11 기 1분기 (For the Period Ended March 31, 2011)
I. 순이자수익 (Net Interest income)	1,716,217
이자수익 (Interest income)	3,242,710
이자비용 (Interest expense)	(1,526,493)
II. 순수수수료손익 (Net fee and commission income)	361,826
수수료수익 (Fee and commission income)	513,339
수수료비용 (Fee and commission expense)	(151,513)
III. 당기손익인식금융상품순손익 (Net gains on financial instruments at fair value through profit and loss)	279,937
IV. 기타영업손익 (Other operating profit (loss))	(267,875)
V. 신용손실반영전순영업손익 (Net operating profit (loss) before credit losses)	2,090,105
신용손실 총당금전입액 (Provision for credit losses)	(339,981)
VI. 순영업손익 (Net operating profit (loss))	1,750,124
종업원급여 (Employee compensation and benefits)	370,776
감가상각비 및 상각비 (Depreciation and amortization expense)	65,558
기타 판매비와 관리비 (General and administrative expenses)	359,023
VII. 영업이익 (Operating profit)	954,767
지분법적용자산 투자손익 (Share of profit of associates accounted for using the equity method)	3,800
기타 영업외손익 (Other non-operating income (expense))	5,740
VIII. 법인세비용차감전순이익 (Profit before income tax)	964,307
법인세비용 (Income tax benefit)	223,671
IX. 계속사업당기순이익 (Profit for the period from continuing operations)	740,636
X. 당기순이익 (Profit for the period)	740,636
XI. 당기 기타포괄손익 - 법인세 차감 후 (Other comprehensive income for the period, net of tax)	39,970

외환차이 (Exchange differences on translation of foreign operations)	(5,515)
매도가능 금융자산 평가손익 (Valuation gains on financial assets available-for-sale)	50,232
지분법적용대상 투자자산 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates accounted for using the equity method)	(4,747)
XIII. 총포괄이익 (Total comprehensive income for the period)	780,606
당기순이익의 귀속 (Profit attributable to:)	740,636

지배기업지분순이익 (Equity holders of the parent entity)	740,469
비지배지분순이익 (Non-controlling interest)	167
총포괄손익 귀속 (Total comprehensive income attributable to:)	780,606
지배기업지분총포괄이익 (Equity holders of the parent entity)	780,653
비지배지분총포괄이익 (Non-controlling interest)	(47)

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재 무 상 태 표 (K-IFRS)

제1기 1분기 2011년 3월 31일 현재

주식회사 KB국민카드

KB Kookmin Card

(단위 : 백만원) (Unit : Million Won)

계 정 과 목 (Description)	금 액 (Amount)	
	제 1 기 1 분 기 As of March 31, 2011	
자 산 (Assets)		
I. 현금 및 예치금 (Cash & Due from Banks)	46,984	
II. 대출채권 (Loans and Receivables)	11,943,295	
III. 매도가능금융자산 (Financial assets available-for-sale)	26,744	
VI. 유형자산 (Tangible Assets)	117,661	
V. 무형자산 (Intangible Assets)	23,404	
VI. 이연법인세자산 (Deferred Tax Assets)	93,347	
VII. 기타자산 (Other Assets)	192,559	
자산총계 (Total Assets)		12,443,994
부 채 (Liabilities)		
I. 차입부채 (Borrowings)	242,922	
II. 사채 (Debentures)	8,732,907	
III. 충당부채 (Allowance)	171,064	
VI. 기타부채 (Other Liabilities)	829,395	
부채총계 (Total Liabilities)		9,976,288
I. 자본금 (Capital Stock)	460,000	
II. 자본잉여금 (Capital Surplus)	1,976,820	
III. 기타포괄손익누계액 (Accumulated Other Comprehensive Income)	17,201	
VI. 이익잉여금 (Retained Earnings)	13,685	
자본총계 (Total Equity)		2,467,706
부채와 자본총계 (Total Liabilities and Equity)		12,443,994

손익계산서 (K-IFRS)

제 1 기 1분기 2011년 3월 2일부터 2011년 3월 31일까지 (For the Period Ended March 31, 2011)

주식회사 KB국민카드

KB Kookmin Card

(단위 : 백만원) (Unit : Million Won)

계 정 과 목 (Description)	금 액 (Amount)	
	제 1 기 1분기 (For the Period Ended March 31, 2011)	
I. 순이자수익 (Net Interest Income)		74,971
이자수익 (Interest Income)	115,103	
이자비용 (Interest Expense)	(40,132)	
II. 순수수수료손익 (Net Fees and Commissions Income)		22,352
수수료수익 (Fees and Commissions Revenues)	107,197	
수수료비용 (Fees and Commissions Expenses)	(84,845)	
III. 기타영업손익 (Other operating Income)		12,647
IV. 신용손실반영전순영업손익 (Income before Provision for Credit Losses)		109,970
신용손실 총당금 전입액 (Provision for Credit Losses)	(62,205)	
V. 순영업손익 (Operating Income before General and Administrative Expenses)		47,765
종업원급여 (Employee Benefits)	(4,414)	
감가상각비 및 상각비 (Depreciation and Amortization)	(2,840)	
기타 판매비와 관리비 (Other Selling and Administrative Expenses)	(21,427)	
VI. 영업이익 (Operating Income)		19,084
기타 영업외손익 (Gain on Non-Operating Revenues)	(52)	
VII. 법인세비용차감전순이익 (Income Before Income Tax Expense)		19,032
법인세비용 (Income Tax Expense)	(5,347)	
VIII. 당기순이익 (Net Income)		13,685
IX. 당기 기타포괄손익-법인세차감후 (Other comprehensive income(loss), net of tax)		(1)
매도가능 금융자산 평가손익 (Net unrealized gains(losses) on investment securities)	(1)	
X. 총포괄이익 (Comprehensive Income)		13,684

□ 대차대조표(신탁계정) Balance Sheet(Trust accounts)

제11기1분기 : 2011년 3월 31일 현재 (MARCH 31, 2011)
 제10기 : 2010년 12월 31일 현재 (December 31, 2010)
 제 9 기 : 2009년 12월 31일 현재 (December 31, 2009)

(단위 : 백만원/Unit : Million won)

계정과목	제11기 1분기	제10기 1분기	제 10 기	제 9 기
【 자 산 】				
1. 현금 · 예치금	3,119,926	1,693,160	2,918,828	1,635,743
가. 원화예치금	3,119,926	1,693,160	2,918,828	1,635,743
2. 유가증권	11,431,878	8,345,837	9,408,165	7,504,737
가. 주식	442,159	435,677	327,272	454,109
나. 국채	847,518	1,010,000	630,712	984,404
다. 금융채	1,219,660	866,844	1,150,155	744,972
라. 지방채	7,618	10,442	14,546	33,216
마. 사채	1,278,583	1,171,374	1,231,546	1,069,054
바. 외화유가증권	0	60,287	0	60,287
사. 매입어음	4,608,705	3,264,995	3,887,306	2,905,953
아. 기타유가증권	3,027,635	1,526,218	2,166,628	1,252,742
3. 대출금	234,270	261,485	239,017	276,539
가. 부동산저당대출	6,187	8,603	6,868	9,221
나. 채권담보대출	27,210	22,351	24,968	22,881
다. 수익권담보대출	151,824	181,419	158,108	195,306
라. 증서대출	49,049	49,112	49,073	49,131
마. 기타대출	0	0	0	0
4. 콜론	80,000	80,000	60,000	100,000
5. 환매조건부채권	1,208,500	1,425,000	997,000	1,333,500
6. 금전채권	1,777,680	1,449,482	1,929,545	1,532,779
7. 동산 · 부동산	562,337	469,016	570,417	539,019
8. 기타자산	145,261	120,639	139,028	119,311
가. 가지급금	11	136	21	145
나. 미수이자	10,591	15,506	13,604	16,961
다. 미수수익	122,308	97,776	113,404	97,167
라. 미수금	11,160	6,927	9,318	4,647
마. 선급비용	1,191	294	2,681	391
바. 기타잡자산	0	0	0	0
9. 고유계정대	518,702	491,248	551,020	732,784
10. 채권평가충당금(-)	-5,082	-5,933	-5,197	-5,660
자산총계	19,073,472	14,329,934	16,807,823	13,768,752

(단위Unit:백만원Million won)

계정과목	제11기 1분기	제10기 1분기	제 10 기	제 9 기
【 부 채 】				
1. 금전신탁	15,829,108	11,636,337	13,525,126	11,038,516
가. 불특정금전신탁합동운동	84	84	84	84
나. 적립식목적신탁합동운동	28,763	33,376	30,458	34,706
다. 가계금전신탁합동운동	24,297	25,637	24,680	26,323
라. 개발신탁합동운동	143	155	143	155
마. 노후생활연금신탁합동운동	5,414	6,536	5,593	6,765
바. 기업금전신탁합동운동	2,286	2,404	2,319	2,387
사. 국민주신탁합동운동	5,884	5,779	5,983	5,851
아. 개인연금신탁합동운동	1,608,568	1,609,381	1,633,615	1,626,070
자. 가계장기신탁합동운동	25,864	27,768	27,132	29,533
차. 근로자우대신탁합동운동	3,554	4,088	3,880	4,194
카. 신종적립신탁합동운동	22,198	26,273	23,985	27,770
타. 퇴직신탁운동	274,466	325,320	320,971	403,307
파. 특정금전신탁	9,624,794	6,923,236	7,557,232	6,472,639
하. 단위금전신탁합동운동	10	10	10	10
가. 추가금전신탁	43,384	125,018	63,347	206,430
나. 신개인연금신탁합동운동	65,042	65,548	65,858	64,374
다. 신노후생활연금신탁합동운동	11,993	15,657	12,967	17,045
라. 신근로자우대신탁합동운동	210	377	264	391
마. 연금신탁합동운동	920,596	765,708	893,893	727,898
바. 퇴직연금신탁	3,161,558	1,673,982	2,852,712	1,382,584
2. 재산신탁	2,523,210	2,096,476	2,645,956	2,217,163
가. 유가증권의신탁	227,114	215,204	186,195	181,395
나. 금전채권의신탁	1,733,759	1,412,256	1,889,343	1,496,750
다. 부동산의신탁	562,337	469,016	570,418	539,018
3. 기타부채	638,399	519,729	555,251	437,109
가. 가수금	0	0	0	0
나. 미지급금	5,892	2,383	2,704	1,707
다. 선수수익	107,979	81,816	85,572	65,784
라. 미지급신탁보수	59,514	65,344	50,598	52,283
마. 미지급신탁이익	459,300	367,618	411,760	315,696
바. 미지급비용	5,714	2,568	4,617	1,639
사. 기타잡부채	0	0	0	0
4. 특별유보금	82,755	77,392	81,490	75,964
부채총계	19,073,472	14,329,934	16,807,823	13,768,752

□ 손익계산서(신탁계정) Income Statement(Trust accounts)

제 11 기1분기 : 2011년 1월 1일부터 2011년 3월 31일까지 (For the Period Ended March 31, 2011)

제 10 기1분기 : 2010년 1월 1일부터 2010년 3월 31일까지 (For the Period Ended March 31, 2010)

제10기 : 2010년 1월 1일부터 2010년 12월 31일까지 (For the Year Ended December 31, 2010)

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

(단위 : 백만원/Unit : Million won)

계정과목	Description	제11기 1분기	제10기 1분기	제 10 기	제 9 기
【 수 익 】	[Revenues]				
1. 예치금이자	Interest on Due from Banks	30,153	18,880	89,787	69,449
2. 유가증권이자	Interest on Securities	120,440	97,520	483,805	340,414
가. 국채이자	Interest on Government Bonds	8,285	11,176	38,454	38,035
나. 금융채이자	Interest on Finance Debentures	11,563	9,413	40,095	41,450
다. 지방채이자	Interest on Local Government Bonds	138	279	862	1,868
라. 사채이자	Interest on Corporate Bonds	16,601	15,018	64,654	55,338
마. 배당금수익	Dividend Income	333	704	4,945	4,451
바. 외화유가증권이자	Interest on Securities in Foreign Currency	0	1,976	3,633	6,476
사. 매입어음이자	Interest on Bills Bought	55,413	43,118	188,303	143,975
아. 기타유가증권이자	Interest on Others Securities	28,107	15,836	142,859	48,821
3. 대출금이자	Interest on Loans & Discounts	3,687	6,978	19,025	23,400
가. 부동산저당대출이자	Interest on Real Estate Collateral Loans	200	228	847	1,138
나. 채권담보대출이자	Interest on Receivables Collateral Loans	451	371	1,329	1,098
다. 수익권담보대출이자	Interest on Trust Benefit Collateral Loans	2,376	5,668	14,153	18,760
라. 증서대출이자	Interest on Loans with Deeds	660	711	2,696	2,404
마. 기타대출이자	Interest on Other Loans		0	0	0
4. 콜론이자	Interest on Call Loans	978	260	3,294	2,132
5. 환매조건부채권이자	Interest on Bonds under Resale Agreements	7,391	8,937	31,979	33,692
6. 금전채권이자	Interest on Money Receivables	5,088	7,351	24,743	38,523
7. 파생상품관련익	Revenues on Derivatives	0	0	0	0
8. 유가증권관련수익	Revenues on Securities	20,571	29,290	96,030	62,609
가. 유가증권매매익	Gain on Sales of Securities	18,476	15,400	84,544	49,442
나. 유가증권상환익	Gain on Redemption of Securities	1,029	0	1,296	94
다. 유가증권평가익	Gain on Valuation of Securities	1,066	13,890	10,190	13,073
9. 수입수수료	Commissions Received	0	0	2	7
10. 기타수익	Other Revenues	19,758	7,076	67,474	20,499
11. 고유계정대이자	Interest on Loans to Banking Account	4,799	3,176	13,940	13,821
12. 특별유보금환입	Transfer from Special Provision	287	703	5,808	784
13. 채권평가충당금환입	Transfer from Allowance for Valuation of Receivables	1,399	413	1,454	2,844
이익금계	Total Revenues	214,551	180,584	837,341	608,174

(단위 : 백만원/Unit : Million won)

계정과목	Description	제11기 1분기	제10기 1분기	제 10 기	제 9 기
【 비 용 】	[Expenses]				
1. 금전신탁이익	Gain on Money Trust	153,651	135,906	626,321	429,920
가. 불특정금전신탁이익	Gain on Unspecified Money Trust	0	0	1	1
나. 적립식목적신탁실적이익	Gain on Instalment Money Trust(Performance)	341	791	2,437	2,099
다. 가계금전신탁이익	Gain on Household Money Trust	256	483	1,182	1,194
라. 개발신탁이익	Gain on Development Trust	1	1	4	5
마. 노후생활연금신탁이익	Gain on Money Trust for Old Age Living Pension	55	20	159	173
바. 기업금전신탁이익	Gain on Corporate Money Trust	6	34	102	90
사. 국민주신탁이익	Gain on National Stock Trust	1	218	4	1,422
아. 개인연금신탁이익	Gain on Money Trust for Individual Pension	17,089	18,344	73,876	73,907
자. 가계장기신탁이익	Gain on Household Long-Term Money Trust	114	420	3,008	1,504
차. 근로자우대신탁이익	Gain on Money Trust for Employee	8	44	153	178
카. 신종적립신탁이익	Gain on New Instalment Money Trust	107	251	733	742
타. 퇴직신탁이익	Gain on Retirement Trust	1,026	5,825	14,176	13,307
파. 특정금전신탁이익	Gain on Specified Money Trust	104,034	75,477	412,546	262,141
하. 단위금전신탁이익	Gain on Unit Type Money Trust	0	0	0	1
가. 추가금전신탁이익	Gain on Open Type Money Trust	8	2,805	6,839	16,431
나. 신개인연금신탁이익	Gain on New Money Trust for Individual Pension	347	1,383	3,241	2,054
다. 신노후생활연금신탁이익	Gain on New Money Trust for Old Age Living Pension	95	161	418	407
라. 신근로자우대신탁이익	Gain on Money Trust for Employee	2	6	9	5
마. 연금신탁이익	Gain on Pension Trust	4,234	15,164	38,705	23,808
바. 퇴직연금신탁이익	Gain on Trust of retirement pension plan	25,927	14,479	68,728	30,451
2. 재산신탁이익	Gain on Property Trust	5,479	7,363	28,051	38,673
가. 유가증권의신탁이익	Gain on Securities Trust	1,841	21	4,407	0
나. 금전채권의신탁이익	Gain on Money Receivables Trust	3,638	7,342	23,644	38,673
3. 기타지급이자	Other Interest Paid	0	0	0	0
4. 지급수수료	Commissions Paid	2,337	1,470	6,970	2,630
5. 파생상품관련손	Loss on Derivatives	0	0	0	0
6. 유가증권관련비용	Expenses on Securities	14,077	7,071	55,163	41,166
가. 유가증권매매손	Loss on Sales of Securities	9,486	3,683	23,996	35,248
나. 유가증권상환손	Loss on Redemption of Securities	393	1,176	29,235	1,113
다. 유가증권평가손	Loss on Valuation of Securities	4,198	2,212	1,932	4,805
7. 기금출연료	Contribution to Fund	1,346	1,281	5,247	5,374
가. 신용보증기금출연료	Contribution to Credit Guarantee Fund	45	46	185	174
나. 신탁보험료	Insurance Fees on Deposits	1,301	1,235	5,062	5,200
8. 세금과공과	Taxes	143	137	729	729
9. 신탁보수	Trust Fees & Commissions	34,681	23,178	105,146	72,912
10. 기타비용	Other Expenses	1,282	1,835	2,632	9,293
11. 특별유보금전입	Provision for Special Provision	1,555	2,131	6,980	7,475
12. 채권평가충당금전입	Provision for Allowance for Valuation of Receivables	0	212	102	2
손실금계	Total Expenses	214,551	180,584	837,341	608,174

대 차 대 조 표 (K-GAAP)

(Balance Sheet)

제 16 기 2011년 3월 31일 현재
제 15 기 2010년 03월 31일 현재

KB Investment & Securities (3월 결산법인)

(KRW won)

과 목	제16기 As of March 31, 2011	제15기 As of March 31, 2010
자 산 (Assets)		
I. 현금및예치금 (Cash and deposits)	584,184,737,501	272,248,169,177
1. 현금및현금성자산 (Cash and cash equivalents)		
1) 현금 (Cash on hand)	33,501,519,744	123,945,136,283
2) 정기예·적금 (Fixed deposit and installment deposit)	1,411,710	1,195,763
3) 보통예금 (Demand deposits)	9,736,565,117	1,955,600,851
4) 당좌예금 (Current deposits)	199,193,877	141,559,939
5) 외화예금 (Foreign currency deposits)	1,563,480,000	1,528,264,411
6) 양도성예금증서 (Negotiable certificate of deposits)		39,511,918,162
7) MMDA (Money market deposit account)		
8) 기타 (Others)	22,000,869,040	80,806,597,157
2. 예치금 (Deposits)	550,683,217,757	148,303,032,894
1) 투자자예탁별도예치금(예금) (Reserve for claims of customers' deposits)	1,522,000,000	643,000,000
2) 투자자예탁별도예치금(신탁) (Reserve for claims of customers' deposits trust)	86,199,343,426	35,011,374,105
3) 대차거래이행보증금 (Securities borrowed)	333,400,000,000	75,900,000,000
4) 장내파생상품거래예치금 (Deposits for exchange traded derivatives)	3,902,310,178	669
5) 장내파생상품매매증거금 (Guarantee trading deposits for exchange traded derivatives)	10,644,064,153	3,733,158,120
6) 장기성예금 (Long term due from financial institutions)	115,000,000,000	33,000,000,000
7) 특정예금 등 (Restricted due from financial institutions)	15,500,000	15,500,000
II. 유가증권 (Securities)	1,663,571,210,993	1,275,625,167,079
1. 단기매매증권 (Trading securities)	1,497,254,013,972	1,197,148,683,831
1) 주식 (Stocks)	21,150,929,082	12,624,493,320
2) 신주인수권증서 (Stock warrants)	357,838,400	1,215,022,000
3) 국채·지방채 (State bonds · Local government bonds)	592,179,674,291	559,057,194,721
4) 특수채 (Special bonds)	495,649,938,104	420,512,936,065
5) 회사채 (Corporate bonds)	289,132,254,197	169,621,945,648
6) 집합투자증권 (Collective investment securities)	59,548,798,418	28,927,784,433
7) 기업어음증권 (Corporate commercial papers)	39,234,581,480	5,189,307,644
2. 매도가능증권 (Securities available for sale)	105,073,419,323	77,597,902,037
1) 주식 (Stocks)	96,412,716,792	68,791,811,900
2) 출자금 (Investment in partnerships)	10,000	10,000
3) 회사채 (Corporate bonds)	5,100,000,000	5,100,000,000
4) 집합투자증권 (Collective investment securities)	3,392,570,064	3,268,130,169
5) 외화증권 (Securities in foreign currency)		
6) 기타 (Others)	168,122,467	437,949,968

3. 만기보유증권 (Securities held to maturity)	9,984,323,504		
4. 자본법적용투자주식 (Securities using equity method)	882,256,139	693,506,211	
4. 파생결합증권 (Derivatives combined securities)	50,377,198,055	185,075,000	
III. 파생상품 (Derivatives)	7,217,300,410		4,894,173,628
1. 장내파생상품 (Exchange traded derivatives)	3,496,249,557	31,253,000	
2. 장외파생상품 (Over the counter derivatives)	3,721,050,853	4,862,920,628	
IV. 대출채권 (Loans)	309,564,535,394		154,980,474,406
1. 콜론 (Call loans)			
2. 신용공여금 (Broker's loans)	147,563,172,892	102,669,893,151	
1) 신용거래용자금 (Margin to customers)	104,667,267,384	46,903,819,551	
2) 증권담보대출금 (Loans secured by securities)	41,494,436,508	55,439,959,600	
3) 기타 (Others)	1,401,469,000	326,114,000	
3. 환매조건부매수 (Securities purchased under reverse repurchase agreements)	126,153,921,567		
4. 대여금 (Loans)	2,335,779,071	942,194,786	
4. 매입대출채권 (Loans Purchased)	75,888,422,540	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)	(43,713,775,235)	(75,112,374,794)	
1) 신용공여금대손충당금 (Allowance for fiduciary loans)	(740,989,105)	(539,233,712)	
2) 대여금대손충당금 (Allowance for loans)	(11,683,924)	(4,710,973)	
3) 매입대출채권대손충당금 (Allowance for loans purchased)	(42,708,637,647)	(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)	3,766,014,726		7,713,314,462
1. 차량운반구 (Vehicles)	430,567,585	610,197,865	
2. 비품 (Equipments)	15,735,573,586	12,477,108,316	
3. 감가상각누계액 (Accumulated depreciation)	(12,400,126,445)	(5,373,991,719)	
VI. 기타자산 (Other assets)	60,975,352,076		49,736,180,132
1. 미수금 (Receivables)	21,817,782,372	8,010,347,410	
1) 자기매매미수금 (Receivables for proprietary trading)	10,616,141,178	3,904,617,159	
2) 위탁매매미수금 (Receivables for brokerage)	2,782,881,661	1,818,996,934	
3) 기타 (Others)	8,418,759,533	2,286,733,317	
2. 미수수익 (Accrued income)	8,485,496,341	8,130,042,114	
1) 미수수료 (Accrued commissions)	509,923,511	379,568,798	
2) 미수이자 (Accrued interest income)	7,753,448,485	5,423,379,841	
3) 미수배당금 (Accrued dividends)	222,124,345	2,327,093,475	
3. 선급금 (Advance payments)	5,648,816,165	11,079,182,978	
1) 채권경과이자 (Accrued interest on bonds)	5,376,175,293	10,219,289,377	
2) 양도성예금증서경과이자 (Accrued interest on CD)		346,738,726	

3) 기타 (Others)	272,640,872	513,154,875
4. 선급비용 (Prepaid expenses)	771,876,136	960,771,722
5. 선급제세 (Prepaid tax)	3,327,877	
6. 보증금 (Guarantee)	2,737,694,750	2,378,329,600
1) 전신전화가입권 (Telex and telephone subscription rights)	13,552,000	8,712,000
2) 임차보증금 (Guarantee for rent)	2,665,682,750	2,367,617,600
3) 회원보증금 (Fidelity guarantee money)	2,000,000	2,000,000
4) 기타 (Others)	56,460,000	
7. 손해배상공동기금 (Collective fund for default loss)	6,935,275,930	2,347,652,550
1) 증권시장공동기금 (Collective fund for default loss in the securities market)	2,403,710,820	1,340,143,550
2) 선물시장공동기금 (Collective fund for default loss in the derivatives market)	4,531,565,110	1,007,509,000
8. 무형자산 (Intangible assets)	7,165,494,872	6,284,990,079
1) 소프트웨어 (Software)	7,165,494,872	6,284,990,079
9. 이연법인세자산 (Deferred income tax debits)		3,775,750,482
10. 기타 (Others)	8,946,579,572	8,377,017,102
11. 대손충당금 (Allowance for credit loss)	(1,536,991,939)	(1,607,903,905)
1) 미수금대손충당금 (Allowance for receivables)	(1,017,058,895)	(689,233,150)
2) 미수수익대손충당금 (Allowance for accrued income)	(519,933,044)	(918,670,755)
자 산 총 계 (Total assets)	2,629,279,151,100	1,765,197,478,884
부 채 (Liabilities)		
I. 예수부채 (Deposits)	227,519,051,416	60,807,624,405
1. 투자자예수금 (Customers' deposits)	227,519,051,416	60,806,624,405
1) 위탁자예수금 (Customers' deposits for brokerage)	37,322,506,863	32,380,025,892
2) 장내파생상품거래예수금 (Customers' deposits for exchange traded derivatives trading)	188,672,102,292	27,782,419,351
3) 청약자예수금 (Customers' deposits for subscriptions)		
3) 저축자예수금 (Customers' deposits for savings)	2,809,686	1,903,042
4) 집합투자증권투자자예수금 (Customers' deposits for beneficiary)	1,521,632,575	642,276,120
2. 수입담보금 (Guarantee deposits)	-	1,000,000
1) 신용거래계좌설정보증금 (Deposits for opening a margin Account)		1,000,000
II. 차입부채 (Borrowings)	1,973,675,259,962	1,379,783,857,712
1. 콜머니 (Call money)	40,000,000,000	65,800,000,000
2. 차입금 (Borrowings)	144,275,645,162	149,275,645,162
1) 기타차입금 (Others)	144,275,645,162	149,275,645,162
3. 환매조건부채권매도 (Bonds sold under reverse resale agreements)	170,357,000,233	136,607,053,306
4. 매도유가증권 (Securities sold)	1,372,828,270,450	922,190,004,370
1) 주식 (Stocks)	33,990,038,550	21,788,439,055
2) 국채·지방채 (State bonds·Local government bonds)	1,006,054,550,000	834,023,772,000
3) 특수채 (Special bonds)	301,663,210,000	60,975,120,000
4) 기타 (Others)	31,120,471,900	5,402,673,315
5. 매도파생결합증권 (Derivatives-combined securities sold)	133,814,638,439	
6. 파생상품 (Derivatives)	12,399,705,678	5,911,154,874

1) 장내파생상품 (Exchange traded derivatives)	10,085,352,419	198,895,000
2) 장외파생상품 (Over the counter derivatives)	2,314,353,259	5,712,259,874
6. 후순위차입금 (Subordinated borrowings)	100,000,000,000	100,000,000,000
III. 기타부채 (Other liabilities)	39,842,921,493	15,894,833,799
1. 퇴직급여충당부채 (Reserve for severance and retirement benefits)	2,644,018,300	1,249,618,808
퇴직보험예치금 (Retirement insurance deposit)	(28,477,728)	(40,978,454)
퇴직연금운용자산 (Retirement pension assets)	(2,080,208,201)	(846,682,873)
2. 미지급법인세 (Accrued income taxes)	-	-
3. 미지급금 (Accounts payable)	9,003,391,544	2,186,154,280
4. 미지급비용 (Accrued expenses)	18,240,157,626	10,492,184,629
5. 선수수익 (Unearned income)	275,334	530,621,347
6. 이연법인세부채 (Deferred income tax liabilities)	8,041,015,371	-
7. 제세금예수금 (Withholding income taxes)	2,886,378,530	2,229,762,697
8. 기타 (Others)	1,136,370,717	94,153,365
부채총계 (Total liabilities)	2,241,037,232,871	1,456,486,315,916
자본 (Stockholder's equity)		
I. 자본금 (Capital stock)	107,252,195,000	78,000,000,000
1. 보통주자본금 (Common stock)	107,252,195,000	78,000,000,000
II. 자본잉여금 (Capital surplus)	119,392,780,874	111,857,315,200
1. 주식발행초과금 (Paid in capital in excess of par value)	111,857,315,200	111,857,315,200
2. 기타자본잉여금 (Others)	7,535,465,674	-
III. 자본조정 (Capital surplus)	(953)	-
1. 기타 (Others)	(953)	-
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	64,162,428,808	45,061,486,971
1. 매도가능증권평가이익(손실) (Gain on valuation of securities available for sale)	64,222,566,720	45,136,859,319
2. 지분법 자본변동 (Share of associates' other changes in net assets)	172,857	-
3. 부의 지분법 자본변동 (Share of associates' other changes in net assets)	(60,310,769)	(75,372,348)
V. 이익잉여금 (Retained earnings)	97,434,514,500	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)	93,729,266,659	69,587,112,956
1) (당기순이익) (Net income)	25,525,814,757	(42,823,063,669)
자본총계 (Total stockholder's equity)	388,241,918,229	308,711,162,968
부채와자본총계 (Total liabilities and stockholder's equity)	2,629,279,151,100	1,765,197,478,884

손익계산서 (K-GAAP)

(Profit & Loss Sheet)

제 16 기 2010년 4월 1일부터 2011년 03월 31일까지
제 15 기 2009년 4월 1일부터 2010년 03월 31일까지

KB Investment & Securities (3월 결산법인)

(KRW won)

과목	제16기 For the Period ended March. 31, 2011	제15기 For the Period ended March. 31, 2010
I. 영업수익 (Operating income)	517,702,709,775	356,794,589,900
1. 수수료수익 (Commissions received)	76,751,820,962	60,921,110,187
1) 수탁수수료 (Brokerage commissions)	38,016,639,056	22,602,785,400
2) 인수및주선수수료 (Underwriting commissions)	22,029,216,966	22,114,957,828
3) 사채모집수탁수수료 (Underwriting commissions on debentures)	443,309,000	270,000,000
4) 집합투자증권취급수수료 (Brokerage commissions on collective investment securities)	2,467,546,891	1,131,115,398
5) 자산관리수수료 (Management fee on wrap account and asset management)	370,659,881	584,109
6) 매수및합병수수료 (Commissions on merger & acquisition)	3,878,455,644	7,346,598,962
6) 파생결합증권판매수수료 (Sales commissions on derivatives-combined securities)	266,087,770	
7) 기타 (Others)	9,279,905,754	7,455,068,490
2. 유가증권평가및처분이익 (Gain on valuation(sales) of securities)	181,693,697,364	96,963,843,010
1) 단기매매증권처분이익 (Gain on sales of trading securities)	147,639,903,770	86,886,055,061
2) 단기매매증권평가이익 (Gain on valuation of trading securities)	14,035,771,335	8,760,516,080
3) 매도가능증권처분이익 (Gain on sales of securities available for sale)		272,751,917
4) 매도유가증권평가이익 (Gain on valuation of trading securities sold)	4,064,942,199	740,620,700
5) 파생결합증권처분이익 (Gain on sales of derivatives combined securities)	1,852,234,461	41,383,336
6) 파생결합증권평가이익 (Gain on valuation of derivatives combined securities)	6,379,717,017	9,628,770
7) 파생결합증권상환이익 (Gain on redemption of derivatives combined securities)	7,472,588,848	252,887,146
8) 매도파생결합증권평가이익 (Gain on valuation of derivatives-combined securities sold)	248,539,734	
3. 파생상품거래이익 (Gain on derivatives transactions)	144,122,416,002	111,717,756,851
1) 장내파생상품거래이익 (Gain on exchange traded derivatives transactions)	132,525,927,427	78,684,740,563
2) 장외파생상품거래이익 (Gain on OTC derivatives transactions)	11,596,488,575	33,033,016,288
4. 이자수익 (Interest income)	111,461,195,404	83,092,554,980
1) 신용공여이자 (Interest on broker's loans)	12,376,664,973	6,539,974,114
2) 매입대출채권이자 (Interest on loans purchased)	572,383,277	6,371,602,744
3) 채권이자 (Interest on bonds)	79,644,146,251	53,281,412,846
4) 기업어음증권이자 (Interest on corporate commercial papers)	2,429,775,440	4,688,007,509
5) 증금예치금이자 (Interest on deposits with KSFC)	4,410,785,175	1,646,270,937
6) 양도성예금증서 이자 (Interest on certificate of deposits)	4,196,534,711	2,443,178,424
7) 금융기관예치금이자 (Interest on deposits)	834,739,186	358,675,076
8) 콜론이자 (Interest on call loans)	59,514,602	185,141,142
9) 환매조건부매수이자 (Interest securities purchased under resale agreements)	1,923,080,167	
10) 양도성예금증서거래이익 (Gain on transactions of certificate of deposits)	292,745,837	576,442,159
11) 대지자금 (Interest on advances for customers)	21,314,726	21,296,668

12) 예금이자 (Interest on deposits)	4,249,293,894	6,558,847,048
13) 미수금이자 (Interest on receivables)	313,035,119	341,367,974
14) 기타이자 (Others)	137,182,046	80,338,339
5. 대출채권평가및처분이익 (Gain on valuation(disposal) of loans)		
1) 대손충당금환입 (Reversal of allowance for credit losses)		
6. 외환거래이익 (Gain on foreign transactions)	52,312,464	933,600,264
1) 외환차익 (Gain on foreign currency transactions)	35,334,665	933,600,264
2) 외화환산이익 (Gain on foreign exchanges transactions)	16,977,799	
7. 기타의영업수익 (Others)	3,621,267,579	3,165,724,608
1) 배당금수익 (Dividends income)	2,757,346,769	2,413,837,773
2) 분배금수익 (Distribution income)	383,164,621	556,929,010
3) 별도예치금평가이익 (Gain on valuation of reserve for claims of customers' deposit)	432,769,276	194,957,825
4) 기타대손충당금환입 (Reversal of allowance for others)	43,052,024	
5) 기타 (Others)	4,934,889	
II. 영업비용 (Operating expenses)	484,473,333,962	408,394,910,736
1. 수수료비용 (Commissions expense)	16,081,427,721	8,347,932,936
1) 매매수수료 (Trading commissions)	4,710,427,357	3,674,628,025
2) 투자일임수수료 (Discretionary fees)	75,235,244	116,800
3) 기타수수료비용 (Others)	11,295,765,120	4,673,188,111
2. 유가증권평가및처분손실 (Loss on valuation(sales) of securities)	246,529,053,673	132,694,424,061
1) 단기매매증권처분손실 (Loss on sales of trading securities)	220,411,060,262	122,799,885,331
2) 단기매매증권평가손실 (Loss on valuation of trading securities)	3,234,149,538	428,514,776
3) 매도가능증권처분손실 (Loss on sales of securities available for sale)		439,734
4) 유가증권감액손실 (Securities reduction loss)		2,900,000,000
5) 매도유가증권평가손실 (Loss on valuation of trading securities sold)	8,914,154,317	5,935,327,268
6) 파생결합증권처분손실 (Loss on sales of derivatives combined securities)	4,258,478,893	52,160,735
7) 파생결합증권평가손실 (Loss on valuation of derivatives combined securities)	2,107,849,188	16,562,434
8) 파생결합증권상환손실 (Loss on redemption of derivatives combined securities)	5,422,626,061	561,533,783
9) 매도파생결합증권평가손실 (Loss on valuation of derivatives-combined securities sold)	2,180,735,414	
3. 파생상품거래손실 (Loss on derivatives transactions)	97,915,116,635	83,749,624,728
1) 장내파생상품거래손실 (Loss on exchange traded derivatives transactions)	86,816,319,346	59,408,948,299
2) 장외파생상품거래손실 (Loss on OTC derivatives transactions)	11,098,797,289	24,340,676,429
4. 이자비용 (Interest expense)	19,545,712,755	27,112,829,988
1) 차입금이자 (Interest on borrowings)	6,232,592,800	6,358,030,338
2) 투자자예탁금이용료 (Interest on customers' deposits)	828,519,593	598,667,760
3) 환매조건부매도이자 (Interest on securities sold under repurchase agreements)	3,268,291,365	8,274,241,633
4) 양도성예금증서거래손실 (Loss on transactions of certificate of deposits)	121,187,112	75,910,933
5) 콜머니이자 (Interest on call money)	6,513,883,538	5,958,441,142
6) 발행어음이자 (Interest on short term note issued)	2,581,238,347	5,847,531,225
7) 기타이자 (Others)		6,957
5. 대출채권평가및처분손실 (Loss on valuation(disposal) of loans)	8,497,819,605	83,391,044,490

1) 대손상각비 (Credit loss expenses)	8,497,819,605		83,391,044,490
6. 외환거래손실 (Loss on foreign transactions)		103,279,473	1,273,813,871
1) 외환차손 (Loss on foreign currency transactions)	66,840,276		1,264,613,871
2) 외화환산손실 (Loss on foreign exchanges transaction)	36,439,197		9,200,000
7. 판매비와관리비 (General and administrative expenses)		95,550,924,100	70,374,443,579
1) 급여 (Salary)	47,978,814,153		26,695,989,572
2) 퇴직급여 (Severance pay)	2,445,620,949		1,820,962,784
3) 복리후생비 (Other benefits for employees)	4,812,859,881		3,399,876,446
4) 전산운영비 (Computer system operation expenses)	8,972,447,090		7,720,388,353
5) 임차료 (Rental expenses)	3,171,396,187		2,684,014,752
6) 지급수수료 (Miscellaneous commissions)	6,968,532,921		8,375,229,883
7) 접대비 (Entertainment expenses)	3,246,386,002		3,033,267,214
8) 광고선전비 (Advertising expenses)	2,711,307,117		4,684,645,661
9) 감가상각비 (Depreciation)	3,571,391,455		3,056,563,234
10) 조사연구비 (Research and study expense)	23,504,145		39,862,557
11) 연수비 (Training expenses)	94,154,576		79,744,256
12) 무형자산상각비 (Amortization of intangible assets)	2,288,829,675		2,493,177,690
13) 세금과공과금 (Tax and dues)	4,274,148,158		2,298,198,946
14) 판매부대비 (Sales promotion expenses)	77,305,462		47,561,664
15) 회의비 (Business meeting expenses)	243,330,861		125,446,252
16) 인쇄비 (Printings expenses)	344,424,573		267,866,919
17) 여비교통비 (Travel expenses)	606,213,502		369,559,472
18) 차량유지비 (Vehicles maintenance expenses)	224,036,059		208,471,012
19) 소모품비 (Supplies expenses)	177,236,717		174,427,419
20) 수도광열비 (Utility expenses)	1,263,262,700		1,113,635,040
21) 보험료 (Insurance premium)	355,056,223		235,748,471
22) 행사비 (Event expenses)	391,530,528		276,631,224
23) 기타 (Others)	1,309,135,166		1,173,174,758
8. 기타의 영업비용 (Others)		250,000,000	1,450,797,083
1) 기타대손상각비 (Credit loss expenses)			1,423,854,348
2) 기타 (Others)	250,000,000		26,942,735
III. 영업이익 (Operating profit)		33,229,375,813	-51,600,320,836
IV. 영업외수익 (Non-operating income)		350,119,419	185,450,547
1. 유형자산처분이익 (Gain on disposition of tangible assets)	68,441,781		75,392,101
2. 지분법이익 (Gain on equity method valuation)	6,140,070		
3. 지분법이익 (Gain on sales of securities using equity method)	242,261,784		
4. 기타 (Others)	33,275,784		110,058,446
V. 영업외비용 (Non-operating expenses)		1,060,847,826	1,386,822,628
1. 유형자산처분손실 (Loss on disposition of tangible assets)			1,368,410,553
2. 지분법손실 (Loss on equity method valuation)	967,640,314		
3. 기부금 (Donations)	58,945,000		500,000
4. 기타 (Others)	34,262,512		17,912,075

VI. 법인세비용 차감전 계속사업손익 (Net income before income tax from continuing operations)	32,518,647,406	-52,801,692,917
VII. 계속사업손익법인세비용 (Income tax expense from continuing operations)	6,992,832,649	-9,978,629,248
VIII. 당기순이익 (Net income)	25,525,814,757	-42,823,063,669

분 기 대 차 대 조 표(K-GAAP)

제7 (당) 기 2011년 3월 31일 현재
제6 (전) 기 2010년 3월 31일 현재

KB생명보험

KB Life Insurance

(in KRW)

Description	제7기 As of March 31, 2011		제6기 As of March 31, 2010	
	Amount		Amount	
자산 (Assets)				
I. 현금및예치금 (Cash and Deposits)		129,429,228,988		68,920,142,702
1. 현금 및 현금성자산 (Cash and Equivalent)	9,426,228,988		8,917,142,702	
2. 예치금 (Deposits)	120,003,000,000		60,003,000,000	
II. 유가증권 (Securities)		2,912,837,222,938		2,200,657,023,868
1. 단기매매증권 (Trading Securities)		129,532,545,270		123,136,490,919
가. 수익증권 (Investment Funds)	129,532,545,270		123,136,490,919	
2. 매도가능증권 (Available-for-sale Securities)		1,947,347,877,821		1,359,006,633,521
가. 주식 (Stocks)				
나. 국공채 (Government and Public Bonds)	176,031,745,575		137,745,167,539	
다. 특수채 (Special Bonds)	932,169,078,310		582,597,556,650	
라. 금융채 (Bank Debenture)	209,272,879,100		125,630,746,650	
마. 회사채 (Corporate Bonds)	367,294,953,300		234,689,759,700	
사. 수익증권 (Investment Funds)	253,196,585,331		264,382,782,754	
아. 외화유가증권 (Overseas Securities)				
자. 기타유가증권 (Other Securities)	9,382,636,205		13,960,620,228	
3. 만기보유증권 (Held-to-maturity Securities)		835,956,799,847		718,513,899,428
가. 국공채 (Government and Public Bonds)	391,413,038,756		264,836,683,019	
나. 특수채 (Special Bonds)	439,554,214,750		448,690,413,125	
다. 금융채 (Bank Debenture)				
라. 회사채 (Corporate Bonds)	4,989,546,341		4,986,803,284	
마. 수익증권 (Investment Funds)				

III.대출채권 (Loans)	113,263,577,074	112,241,894,475	91,906,358,367	91,035,170,311
(대손충당금) (Reserve for Doubtful Account)	(-) 1,021,682,599		(-) 871,188,056	
1. 보험계약대출금 (Policy Loans)	113,090,070,000		91,506,430,000	
2. 신용대출금 (Unsecured Loans)	173,507,074		399,928,367	
IV. 유형자산 (Tangible Assets)		2,186,839,843		2,604,778,574
1. 비품 (Equipment)	9,307,530,996	2,162,908,493	8,777,188,145	2,604,778,574
감가상각누계액 (Accumulated Depreciation)	(-) 7,144,622,503		(-) 6,172,409,571	
2. 차량 (Vehicle)	29,042,900	23,931,350		
감가상각누계액 (Accumulated Depreciation)	(-) 5,111,550			
V. 기타자산 (Other Assets)		248,722,371,918		181,126,494,861
1. 보험미수금 (Insurance Receivables)	8,433,717,838	8,349,431,627	5,563,368,065	5,539,718,219
대손충당금 (Reserve for Doubtful Account)	(-) 84,286,211		(-) 23,649,846	
2. 미수금 (Other Accounts Receivables)	392,525,795	257,233,168	322,248,209	320,636,975
대손충당금 (Reserve for Doubtful Account)	(-) 135,292,627		(-) 1,611,234	
3. 보증금 (Leasehold & Other Deposits)		5,407,774,510		6,603,599,790
4. 미수수익 (Accrued Income)	68,834,756,592	68,832,324,224	46,237,889,014	46,235,884,233
대손충당금 (Reserve for Doubtful Account)	(-) 2,432,368		(-) 2,004,781	
5. 선급비용 (Prepaid Expenses)		1,499,968,126		1,173,009,854
6. 선급법인세 (Prepaid Income Taxes)		12,356,592,193		1,211,224,100
7. 선급금 (Advanced Payments)		247,202,700		866,395,900
8. 가지급금 (Suspense Account)				
9. 신계약비 (Deferred Acquisition Cost)		146,004,137,039		114,211,035,988
10. 이연법인세자산 (Deferred Corporate Taxes Asset)				
11. 무형자산 (Intangible Assets)		4,151,370,171		3,340,828,975
12. 파생상품자산 (Derivative Assets)		1,616,338,160		1,624,160,827
VI. 특별계정자산 (Separate Account Assets)	473,799,543,031	464,200,862,771	325,286,224,883	316,886,720,742
특별계정미지급금 (Separate Account credits)	(-) 9,598,680,260		(-) 8,399,504,141	
자산총계 (Total Assets)		3,869,618,420,933		2,861,230,331,058
부채				

(Liabilities)				
I. 책임준비금 (Policy Reserve)	2,971,327,548,507	2,970,639,640,655	2,314,484,349,328	2,313,710,743,627
(출재보험준비금) (Reserve Adjustment Account for Reinsurance Ceded)	(-) 687,907,852		(-) 773,605,701	
1.보험료적립금 (Premium Reserve)		2,929,327,151,261		2,281,689,979,745
2.미경과보험료적립금 (Unearned Premium Reserve)		953,817,806		968,719,909
3.보증준비금 (Benefit Reserve)		3,063,182,498		1,898,375,811
4.지급준비금 (Reserve for Outstanding Claims)		22,594,162,777		20,320,759,001
5.계약자배당준비금 (Reserve for Participating Policyholder's Dividends)		1,614,312,769		1,559,768,630
가.금리차보장준비금 (Excess Crediting Rate Reserve)	66,067,857		67,119,485	
나.위험율차배당준비금 (Mortality Dividend Reserve)	179,931,659		185,759,787	
다.이차배당준비금 (Interest Dividend Reserve)	125,812,289		121,525,858	
라.비차배당준비금 (Expense Dividend Reserve)	1,242,500,964		1,185,363,500	
6.계약자이익배당준비금 (Policyholder Dividend Reserve Fund)		9,121,900,535		5,146,583,524
7.배당보험손실보전준비금 (Provision for Participation Reserve)		4,653,020,861		2,900,162,708
II.계약자지분조정 (Policy Reserve Adjustment)		5,625,931,512		7,673,684,666
1.매도가능증권평가이익 (Gains on Valuation of Available-for-sale Securities)	5,625,931,512		7,673,684,666	
III.기타부채 (Other Liabilities)		82,492,586,820		36,826,642,802
1.보험미지급금 (Unpaid Claims)		9,843,020,165		751,640,759
2.미지급금 (Other Accounts Payable)		2,240,557,269		1,651,736,100
3.미지급비용 (Accrued Expenses)		8,021,150,624		15,390,471,982
4.미지급법인세 (Income Taxes Payable)				
5.이연법인세부채 (Deferred Corporate Taxes Liabilities)		17,184,898,497		5,702,620,555
6.예수금 (Withholdings)		2,637,255,977		1,616,293,167
7.선수보험료 (Unearned Insurance Premium)		41,022,327,013		10,226,297,202
8.퇴직급여충당금 (Reserve for Severance Benefits)		155,700,000		127,725,000
9.기타 (Others)		1,387,677,275		1,359,858,037
VI.특별계정부채 (Separate Account Liabilities)	473,799,543,031	471,853,635,344	325,286,224,883	324,429,229,702
특별계정미수금 (Separate Account Debits)	(-) 1,945,907,687		(-) 856,995,181	
부채총계 (Total Liabilities)		3,530,611,794,331		2,682,640,300,797

자본 (Shareholders' Equity)				
I. 자본금 (Capital Stock)		276,000,000,000		156,000,000,000
1. 보통주자본금 (Common Stock)	276,000,000,000		156,000,000,000	
II. 자본조정 (Capital Adjustment)		(-) 576,759,600		(-) 1,240,789,600
1. 주식할인발행차금 (Discount on Stock Issuance)	(-) 576,759,600		(-) 1,240,789,600	
III. 기타포괄손익누계액 (Other Comprehensive Income)		34,604,774,563		19,246,751,343
1. 매도가능증권평가이익 (Gains on Valuation of Available-for-sale Securities)	38,519,990,498		24,146,529,579	
2. 만기보유증권평가이익 (Gains on Valuation of Held-to-maturity Securities)	(-) 3,915,215,935		(-) 4,899,778,236	
3. 파생상품평가이익 (Gains on Valuation of Derivatives)				
VI. 이익잉여금 (Retained Earnings)		28,978,611,639		4,584,068,518
1. 처분전이익잉여금 (Retained Earnings before Appropriations)	28,978,611,639		4,584,068,518	
(당기순이익) (Net Income for the Period)	25,635,332,721		6,780,946,559	
자본총계 (Total Shareholders' Equity)		339,006,626,602		178,590,030,261
부채와자본총계 (Total Liabilities and Shareholders' Equity)		3,869,618,420,933		2,861,230,331,058

분 기 손 익 계 산 서(K-GAAP)

제7 (당) 기 2010년 4월 1일부터 2011년 3월 31일까지

제6 (전) 기 2009년 4월 1일부터 2010년 3월 31일까지

KB생명보험

KB Life Insurance

(in KRW)

Description	제7기 For the Year ended Mar. 31, 2011		제6기 For the Year ended Mar. 31, 2010	
	Amount		Amount	
1. 영업수익 (Operating Income)		1,111,107,559,239		1,044,582,730,101
1. 보험료수익 (Premium Income)		931,888,680,701		927,645,904,961
가. 개인보험료 (Individual Premium)	930,313,332,520		926,198,541,360	
나. 단체보험료 (Group Premium)	1,575,348,181		1,447,363,601	
2. 재보험수익 (Reinsurance Income)		1,561,579,262		1,507,620,403
가. 수입재보험금 (Ceded Reinsurance Claims Recovered)	1,139,357,306		1,216,092,846	
나. 수입재보험험수수료 (Ceded Reinsurance Experience Refund)	422,221,956		291,527,557	
3. 이자수익 (Interest Income)		129,255,951,848		90,563,968,749
가. 예금이자 (Interest on Bank Deposits)	6,258,022,279		4,896,395,483	
나. 단기매매증권이자 (Interest on Trading Securities)				
다. 매도가능증권이자 (Interest on Available-for-sale Securities)	73,719,378,544		50,097,420,509	
라. 만기보유증권이자 (Interest on Held-to-maturity Securities)	42,059,234,185		29,292,647,838	
마. 대출채권이자 (Interest Income on Loans)	6,586,002,298		5,485,735,015	
바. 예치금이자 (Interest on Deposits)	41,241,074		5,907,394	
사. 기타이자수익 (Other Interest Income)	592,073,468		785,862,510	
4. 유가증권평가 및 처분이익 (Securities valuation and disposition gains)		35,937,009,162		10,703,924,796
가. 단기매매증권처분이익 (Unrealized gain on Trading Securities)	3,334,286,766		1,549,362,307	
나. 단기매매증권평가이익 (Gains on Valuation of Trading Securities)	232,545,270		558,799,556	
다. 매도가능증권처분이익 (Gains on Sale of Available-for-sale Securities)	31,677,978,327		6,554,999,281	
라. 파생상품거래이익 (Gain on Derivatives Transactions)	692,198,799		2,040,763,652	
5. 수수료수익 (Commission Income)		3,648,670		7,470,330
6. 대손충당금환입 (Reversal of Reserve for Doubtful Account)				
7. 특별계정수입수수료 (Separate Account Commission Received)		9,431,347,370		11,834,787,414
8. 배당금수익 (Dividend Income)		354,212,246		1,153,180,613
9. 외환차익		10,112,361		7,372,027

(Gains from Trading in Foreign Currency)				
10.기타의 영업수익		2,665,017,619		1,158,500,808
(Other Investment Income)				
II.영업비용		1,078,043,155,092		1,036,112,925,169
(Operating Expenses & Claims)				
1.책임준비금전입액		656,928,897,028		705,667,404,775
(Increase in Policy Reserve)				
2.보험금비용		38,893,474,196		28,058,459,213
(Benefit Payments)				
3.환급금비용		261,440,032,717		197,563,226,704
(Refunds)				
4.배당금비용		40,369,494		18,702,290
(Dividend Expenses)				
5.재보험비용		1,951,002,516		1,526,329,384
(Reinsurance Expenses)				
가.출재보험료	1,951,002,516		1,526,329,384	
(Ceded Reinsurance Premium)				
6.사업비	137,247,340,390	45,268,087,015	109,812,533,824	46,096,476,806
(Operating Expenses)				
(이연신계약비)	(-) 91,979,253,375		(-) 63,716,057,018	
(Deferred Acquisition Expenses)				
가.신계약비	102,749,901,028		78,187,577,646	
(Acquisition Expenses)				
나.유지비	34,497,439,362		29,737,626,570	
(Administration Expenses)				
다.수금비			1,887,329,608	
(Collection Expenses)				
7.재산관리비		1,341,384,478		845,643,875
(Investment Administrative Expenses)				
8.대손상각비		345,239,888		363,242,807
(Bad Debt Expenses)				
9.신계약비상각비		60,186,152,324		47,899,365,892
(Amortization of Deferred Acquisition Cost)				
10.할인료		65,294		151,761
(Discount Expenses)				
11.무형자산상각비		1,692,249,234		2,715,486,341
(Amortization of Intangible Assets)				
12.이자비용				1,051,268
(Interest Expenses)				
13.단기매매증권처분손실		1,813,624		
(Realized loss on Trading Securities)				
14.매도가능증권처분손실		143,351,661		178,166,591
(Losses on Sale of Available-for-sale Securities)				
15.매도가능증권감액손실		5,277,000,000		1,445,702,500
(Impairment loss on Available-for-sale Securities)				
16.파생상품거래손실		399,312,936		5,953,564
(Losses on Transaction of Financial Derivatives)				
17.파생상품평가손실		1,076,498,697		784,547,228
(Losses on Valuation of Financial Derivatives)				
18.외환차손				6,690
(Losses on Foreign Currency Transaction)				
19.기타투자비용		3,058,223,990		2,943,007,480
(Other Operating Losses)				
III.영업이익		33,064,404,147		8,469,804,932
(Net Operating Income)				
IV.영업외수익		33,359,088		40,736,564
(Non-Operating Income)				
1.유형자산처분이익			143,564	

(Gains on Sale of Tangible Assets)				
2.잡이익 (Miscellaneous Income)	33,359,088		40,593,000	
V. 영업외비용 (Non-Operating Expenses)		311,902,711		307,749,761
1.유형자산처분손실 (Losses on Sale of Tangible Assets)	205,355,111		206,756,049	
2.기부금 (Donations)	34,700,000		11,000,000	
3.잡손실 (Miscellaneous Losses)	71,847,600		89,993,712	
VI.법인세비용차감전손익 (Net Income before income tax)		32,785,860,524		8,202,791,735
VII.법인세비용 (Income taxes expense)		7,150,527,803		1,421,845,176
VIII.당기순이익 (Net Income for the Period)		25,635,332,721		6,780,946,559

대차대조표 (K-GAAP) (Balance Sheet)

케이비자산운용(주) (3월 결산법인)

(KB Asset Management Co.,Ltd)

제 23 기 : 2011/3/31 (As of March 31, 2011)

제 22 기 : 2010/03/31 (As of March 31, 2010)

(단위: 원)
(Unit : Won)

과 목 Title of Account	제23(당)기 As of March 31, 2011	제22(전)기 As of March 31, 2010
자 산 (Assets)		
I. 현금및예치금 (Cash and Deposits)	86,413,083,134	63,597,221,323
II. 유가증권 (Securities)	43,025,602,195	30,298,587,798
1. 매도가능증권 (Securities available-for-sale)	24,237,218,391	11,559,390,000
2. 만기보유증권 (Securities held-to-maturity)	18,788,383,804	18,739,197,798
III. 대출채권 (Loans)	2,062,141,480	1,986,335,415
1. 임직원대여금 (Loans to Employees)	2,072,504,000	1,996,317,000
대손충당금 (Allowance for Loans)	(10,362,520)	(9,981,585)
IV. 유형자산 (Tangible fixed Assets)	210,849,310	71,059,306
V. 기타자산 (Other Assets)	18,609,172,934	15,181,480,763
1. 미수금 (Receivables)	25,283,546	35,954,905
대손충당금 (Allowance for Receivables)	(2,076,417)	(422,631)
2. 미수투자일임수수료 (Accrued Discretionary Fees)	2,304,234,286	1,322,690,753
대손충당금 (Allowance for accrued commissions)	(11,521,171)	(6,613,453)
3. 미수투자신탁위탁자보수 (Accrued Investment Trust Fees)	8,510,843,247	6,366,033,185
대손충당금 (Allowance for accrued commissions)	(354,219,137)	(343,495,087)
4. 미수투자회사운용수수료 (Accrued Investment Company Fees)	2,359,208,295	2,320,324,227
대손충당금 (Allowance for accrued commissions)	(11,796,041)	(11,601,621)
5. 미수이자 (Accrued Interest Income)	1,267,214,008	1,041,049,286
대손충당금 (Allowance for accrued interest income)	(445,479)	(445,108)
6. 선급금 (Advance Payments)		
대손충당금 (Allowance for advans payments)		
7. 선급비용 (Prepaid Expenses)	112,350,195	216,678,986
8. 보증금 (Guarantee)	3,566,796,444	3,641,276,595
9. 개발비 (Development Expenses)	166,822,993	266,267,223
10. 기타의무형자산 (Other Intangible Assets)	34,520,237	12,279,245
11. 기타의투자자산 (Others)		
12. 이연법인세자산 (Deferred Income Tax Debits)	641,957,928	321,504,258
자 산 총 계 (Total Assets)	150,320,849,053	111,134,684,605

부 채 (Liabilities)				
I. 예수부채 (Deposits)		1,729,227,428		725,787,091
1. 집합투자증권투자자예수금 (Customers' Deposits for beneficiary)	1,674,293,346		689,007,452	
2. 예수금 (Other Deposits)	54,934,082		36,779,639	
II. 기타부채 (Other Liabilities)		13,620,589,447		7,835,030,459
1. 미지급금 (Accounts Payable)	8,034,556,413		3,433,892,236	
2. 미지급비용 (Accrued Expenses)	5,090,345,947		3,943,206,260	
3. 미지급법인세 (Accrued income taxes)				
4. 퇴직급여충당금 (Reserve for Severance and retirement benefits)	179,416,700		113,291,690	
5. 제세금예수금 (Withholding income taxes)	316,270,387		344,640,273	
부 채 총 계 (Total Liabilities)		15,349,816,875		8,560,817,550
자 본 (Stockholder's Equity)				
I. 자본금 (Stockholder's Equity)		38,337,750,000		38,337,750,000
1. 보통주자본금 (Common Stock)	38,337,750,000		38,337,750,000	
II. 기타포괄손익누계액 (Accumulated Other comprehensive income/loss)		729,156,222		358,287,852
1. 매도가능증권평가이익 (Gain(Loss) on valuation of securities Available-for-sale)	729,156,222		358,287,852	
III. 이익잉여금 (Retained Earnings)		95,904,125,956		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)	80,505,085,956		48,478,789,203	
자 본 총 계 (Total Stockholder's Equity)		134,971,032,178		102,573,867,055
부 채 및 자 본 총 계 (Total Liabilities and Stockholder's Equity)		150,320,849,053		111,134,684,605

손익계산서 (K-GAAP) (Statements Of Income)

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

제 23 기 : 2010/04/01 ~ 2011/3/31 (For the Period Ended March 31, 2011)

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

(단위:원)
(Unit : Won)

과 목 Title of Account	제23(당)기 For the Period Ended March 31, 2011	제22(전)기 For the Period Ended March 31, 2010
I. 영업수익 (Operating income)	73,131,774,215	67,189,020,652
(1) 자산관리수수료 (Management fee on wrap account and asset management))	6,330,537,603	5,153,769,242
1. 투자일임 (Discretionary Investment)	6,330,537,603	5,153,769,242
(2) 집합투자기구운용보수 (Operating fees)	62,776,459,914	58,183,943,240
2. 투자신탁위탁자보수 (Investment Trust Fees)	54,435,484,147	50,063,964,368
3. 투자회사운용수수료수익 (Investment Company Fees)	8,340,975,767	8,119,978,872
(3) 외환거래이익 (Gain on Foreign transactions)	34,095,181	33,109,142
(4) 이자수익 (Interest Income)	3,954,681,517	3,794,199,028
1. 채권이자 (Interest on bonds)	1,536,929,570	642,380,816
2. 증금예치금이자 (Interest on Deposits with KSFC)	13,508,335	19,095,006
3. 양도성예금증서이자 (Interest on certificate of deposits)		1,203,205,568
4. 예금이자 (Interest on Deposits)	2,282,314,342	1,840,367,328
5. 기타이자 (Others)	93,095,930	89,150,310
(5) 배당금수익 (Dividends Income)	36,000,000	24,000,000
II. 영업비용 (Operating Expenses)	30,612,774,993	28,630,272,544
(1) 수수료비용 (Commissions Expense)	6,989,109,374	7,932,922,000
1. 투자자문수수료 (Advisory Fees)	25,234,300	48,833,153
2. 운용위탁수수료 (Investment management delegation fees)	6,427,048,388	7,226,045,370
3. 기타수수료비용 (Other commissions)	536,826,686	658,043,477
(2) 유가증권평가 및 처분손실 (Loss on valuation(sales) of Securities)		1,890,000
1. 매도가능증권처분손실 (Loss on sales securities Available-for-sale)		1,890,000
(3) 이자비용 (Interest Expense)	10,633,085	19,662,168
1. 투자자예탁금이용료 (Interest on Customer's Deposits)	10,633,085	19,662,168
(4) 대출평가 및 처분손실 (Loss on valuation(disposal) loans)	380,935	846,005
1. 대손상각비 (Credit loss expenses)	380,935	846,005
(5) 외환거래손실 (Loss on foreign transactions)	613,685	21,447,428
(6) 판매비와관리비 (Selling and Administrative Expenses)	23,594,557,569	20,644,565,567
1. 급여 (Salary)	13,992,541,309	11,863,788,580
2. 퇴직급여 (Severance pay)	1,165,803,150	676,321,920
3. 복리후생비 (Other benefits for employees)	491,106,805	328,182,540
4. 전산운영비 (Computer System Operation Expenses)	760,965,687	784,347,472

5. 임차료 (Rental Expenses)	1,149,669,365		1,097,224,868	
6. 지급수수료 (Miscellaneous commissions)	124,176,904		91,630,000	
7. 접대비 (Entertainment Expenses)	854,753,490		788,381,410	
8. 광고선전비 (Advertising Expenses)	765,594,033		858,682,251	
9. 감가상각비 (Depreciation)	74,762,109		73,729,702	
10. 조사연구비 (Research & study Expense)	717,744,064		358,316,959	
11. 연수비 (Training Expense)	66,001,272		70,997,107	
12. 무형자산상각비 (Amortization of Intangible assets)	115,982,998		90,735,384	
13. 세금과공과금 (Tax and Dues)	623,425,638		655,691,869	
14. 판매부대비 (Sales Promotion Expenses)	489,924,184		215,908,233	
15. 등기소송비와 공고비 (Legal Expenses)	7,943,070		95,866,310	
16. 회의비 (Business Meeting Expenses)	84,032,353		22,815,950	
17. 인쇄비 (Printing Expenses)	283,244,421		335,212,130	
18. 여비교통비 (Travel Expenses)	107,455,400		133,586,397	
19. 차량유지비 (Vehicle Maintenance Expenses)	268,609,591		248,470,235	
20. 소모품비 (Supplies Expenses)	70,873,487		81,675,049	
21. 보험료 (Insurance Premium)	761,800,011		701,214,200	
22. 행사비 (Event Expenses)	613,800		42,331,046	
23. 기타 (Others)	617,534,428		1,029,455,955	
(7) 기타의 영업비용 (Others)		17,480,345	8,939,376	
1. 기타대손상각비 (Credit loss expenses)	17,480,345		8,939,376	
2. 기타 (Others)	-		0	
III. 영업이익 (Operating Income)		42,518,999,222		38,558,748,108
IV. 영업외수익 (Non-Operating Income)		8,394,082		20,125,455
1. 잡이익 (Miscellaneous income)	8,394,082		20,125,455	
V. 영업외비용 (Non-Operating Expenses)		667,149,446		455,903,499
1. 유형자산처분손실 (Loss on Disposition of tangible assets)	5,058,287		9,500	
2. 기부금 (Donations)	357,808,225		365,902,488	
3. 잡손실 (Miscellaneous Losses)	304,282,934		89,991,511	
VI. 법인세비용차감전계속사업손익 (Net Income(Loss) before Income Tax from continuing operations)		41,860,243,858		38,122,970,064
VII. 계속사업손익 법인세비용 (Income Tax expense from continuing operations)		9,833,947,105		9,311,823,648
VIII. 당기순이익(순손실) (Net Income(Loss))		32,026,296,753		28,811,146,416

대 차 대 조 표 (K-IFRS)

(Balance Sheet)

제16기 2011년 3월 31일 현재

KB부동산신탁(주)
(KB Real Estate Trust Co., Ltd)

(단위 : 원)
(Current money : KRW)

과 목	제16기 As of Mar. 31, 2011	
	금 액	
자 산 (Assets)		
I. 현금 및 예치금 (Cash and deposits)		2,096,555,829
(1) 현금 및 현금성 자산 (Cash and cash equivalent)	1,446,394,963	
1. 현금 (Cash on hand)		
2. 보통예금 (Demand deposits)	1,446,394,963	
(2) 예치금 (Deposits)	650,160,866	
1. 특정예금 등 (Restricted Due from Financial Institutions)	650,160,866	
2. 신탁공탁금 (trust deposit to court)		
II. 유가증권 (Securities)		23,234,345,112
(1) 단기매매증권 (Trading securities)		
1. 주식 (Stock)		
(2) 매도가능증권 (Securities available for sale)	23,234,345,112	
1. 주식 (Stock)	6,900,637,632	
2. 기타 (Others)	16,333,707,480	
III. 대출채권 (Loans)		221,992,909,519
(1) 대여금 (Loans)	13,000,028	
1. 임직원대여금 (Loans to Employees)	13,000,028	
대손충당금 (Allowance for loans)	0	
2. 기타 (Others)		
대손충당금 (Allowance for others)		
(2) 신탁계정대 (Loans to trust)	270,631,475,951	
대손충당금 (Allowance for loans to trust)	(48,651,566,460)	
IV. 유형자산 (Tangible fixed assets)		307,294,005
(1) 토지 (Land)	47,765,901	
(2) 건물 (Buildings)	90,570,099	
감가상각누계액 (Buildings for Accumulated depreciation)	(22,474,286)	
(3) 비품 (Equipments)	1,148,347,798	
감가상각누계액 (Equipments for Accumulated depreciation)	(969,804,110)	
(4) 건설중인자산 (Construction in progress)		
(5) 기타 (Others)	526,658,486	
감가상각누계액 (Others for Accumulated depreciation)	(513,769,883)	

V. 기타자산		14,265,844,010
(Other assets)		
(1) 미수금	1,176,917,948	
(Receivables)		
1. 신탁보수미수금	3,744,649,446	
(Receivables for trust fees and commissions received from trust account)		
대손충당금	(3,303,203,611)	
(Allowance for receivables)		
2. 기타	6,089,678,994	
(Other receivables)		
대손충당금	(5,354,206,881)	
(Allowance for receivables)		
(2) 미수수익	1,277,319,617	
(Accrued income)		
1. 미수수료	1,051,026,465	
(Accrued commissions)		
① 미수신탁보수	826,969,626	
(Accrued Trust fees and commissions received from trust account)		
대손충당금	(74,730,333)	
(Allowance for accrued commissions)		
② 기타	494,805,513	
(Others)		
대손충당금	(196,018,341)	
(Allowance for others)		
2. 미수이자	226,293,152	
(Accrued interest income)		
① 미수채권이자		
(Accrued interest receivables)		
② 미수신탁계정대이자	240,160,536	
(Accrued interest on loans to trust)		
대손충당금	(13,885,904)	
(Allowance for accrued interest on loans to trust)		
③ 기타	18,520	
(Others)		
대손충당금		
(Allowance for others)		
(3) 선급금	1,137,960	
(Advance payments)		
1. 채권경과이자		
(Accrued interest on bonds)		
2. 기타	1,137,960	
(Others)		
대손충당금		
(Allowance for others)		
(4) 선급비용	169,984,909	
(Prepaid expenses)		
(5) 선급제세	53,893,203	
(Prepaid tax)		
1. 선급법인세		
(Prepaid income tax)		
2. 선급부가가치세	53,893,203	
(Prepaid VAT)		
(6) 보증금	7,434,739,902	
(Guarantee)		
1. 전신전화가입권	9,196,000	
(Telex and telephone subscription rights)		
2. 임차보증금	7,425,363,902	
(Guarantee for rent)		
3. 기타	180,000	
(Others)		
(7) 투자부동산		
(Investment real estate)		
(8) 무형자산	531,795,900	
(Intangible assets)		
1. 개발비	445,909,919	
(Development expenses)		
2. 소프트웨어	85,885,981	
(Software)		
3. 기타		
(Others)		
(9) 이연법인세자산	3,620,054,571	
(Deferred income tax debits)		
(10) 기타		
(Others)		
자산 총계		261,896,948,475
(Total assets)		

부 채 (Liabilities)		
Ⅰ. 예수부채 (Deposits)		
(1) 기타 (Others)		
Ⅱ. 차입부채 (Borrowings)		117,508,094,830
(1) 차입금 (Borrowings)	117,508,094,830	
1. 당좌차월 (Bank overdrafts)		
2. 은행차입금 (Bank borrowings)	42,233,000,000	
3. 증금차입금 (Borrowings from KSFC)		
4. 기타 (Others)	75,275,094,830	
(2) 사채 (Debenture)		
(사채 발행 차금) (Discount(Premium) on debenture issued)		
(3) 기타 (Others)		
Ⅲ. 기타부채 (Other liabilities)		10,927,175,796
(1) 채무보증충당금 (Allowance for guarantees)		
(2) 퇴직급여충당금 (Reserve for severance and retirement benefits)	2,652,447,922	
(퇴직보험예치금) (Retirement insurance deposit)	(975,518,000)	
(3) 특별대손충당금 (Allowance for extraordinary credit loss)		
(4) 신탁위험충당금 (Allowance for trust risk)		
(5) 기타충당금 (Allowance for Others)	520,000,000	
(6) 미지급법인세 (Accrued income taxes)		
(7) 미지급배당금 (Accrued dividends)		
(8) 미지급금 (Accounts payable)	1,784,987,941	
(9) 미지급비용 (Accrued expenses)	1,277,571,766	
(10) 선수금 (Advances from customers)		
(11) 선수수익 (Unearned income)	4,711,092,303	
(12) 가수금 (Suspenses Receivable)		
(13) 이연법인세부채 (Deferred income tax credits)		
(14) 체세금예수금 (Withholding income taxes)	292,042,928	
(15) 기타 (Others)	664,550,936	
부 채 총 계 (Total liabilities)		128,435,270,626
자 본 (Stockholder's equity)		
Ⅰ. 자본금 (Stockholder's equity)		80,000,000,000
(1) 보통주자본금 (Common stock)	80,000,000,000	
(2) 우선주자본금 (Preferred stock)		
Ⅱ. 자본잉여금 (Capital surplus)		
Ⅲ. 자본조정 (Capital adjustment)		
Ⅳ. 기타포괄손익누계액 (Accumulated other comprehensive income(loss))		389,927,819

(1) 매도가능증권평가손익 (Gain(Loss) on valuation of securities available for sale)	389,927,819	
주식 (Stock)	190,865,984	
기타 (Others)	199,061,835	
(2) 지분법 자본변동 (Share of associates' other changes in net assets)		
V. 이익잉여금 (Retained earnings)		53,071,750,030
(1) 이익준비금 (Legal reserve)	4,733,000,000	
(2) 신탁사업적립금 (Trust reserve)	8,569,000,000	
(3) 임의적립금 (Voluntary reserves)		
(4) 미처분이익잉여금 (Retained earnings before appropriations)	39,769,750,030	
(당기순이익) (Net income for the year)	4,145,724,868	
자 본 총 계 (Total stockholder's equity)		133,461,677,849
부채와 자본 총계 (Total liabilities and stockholder's equity)		261,896,948,475

손익계산서 (K-IFRS)
(Income Statement)

제16기 2011년 1월 1일 부터 2011년 3월 31일 까지

KB부동산신탁(주)
(KB Real Estate Trust Co., Ltd)

(단위 : 원)
(Current money : KRW)

과 목	제16기 1분기 For the Period Ended Mar. 31, 2011	
	금 액	
I. 영업수익 (Operating income)		12,646,882,168
(1) 수수료수익	6,928,483,131	
(Commissions received)		
1. 신탁보수	4,950,339,287	
(Trust fees and commissions received from trust account)		
① 토지신탁	1,622,552,731	
(Land trust)		
② 관리신탁	27,398,198	
(Managing trust)		
③ 처분신탁	53,386,534	
(Disposal trust)		
④ 담보신탁	2,268,118,224	
(Mortgage trust)		
⑤ 분양관리신탁	978,883,600	
(Lotting out managing trust)		
2. 대리업무보수	896,426,492	
(Commissions Received as Agency)		
3. 기타	1,081,717,352	
(Others)		
(2) 유가증권평가 및 처분이익 (Gain on valuation(sales) of securities)		
유가증권감액손실환입 (Reversal of securities reduction losses)		
(3) 이자수익	5,600,413,179	
(Interest income)		
1. 채권이자		
(Interest on bonds)		
2. 신탁계정대이자	5,563,064,560	
(Interest on loans to trust)		
3. 금융기관예치금이자	16,879	
(Interest on deposits)		
4. 기타이자	37,331,740	
(Others)		
(4) 대출채권 평가 및 처분이익 (Gain on valuation(disposal) of loans)		
대손충당금환입 (Reversal of allowance for credit losses)		
(5) 기타의 영업수익	117,985,858	

(Others)		
1. 배당금수익 (Dividends income)	43,376,462	
2. 총당금환입액 (Reversal of allowance)		
① 신탁위험총당금환입 (Reversal of allowance for trust risk)		
② 기타 (Others)		
3. 기타대손총당금환입	74,609,396	
 (Reversal of allowance for others)		
4. 기타 (Others)		
II. 영업비용 (Operating expense)		7,111,898,157

(1) 이자비용	1,596,260,741
(Interest expense)	
1. 차입금이자	1,596,260,741
(Interest on borrowings)	
① 증금차입금이자	
(Interest on borrowings from KSFC)	
② 은행차입금이자	671,880,541
(Interest on bank borrowings)	
③ 기타	924,380,200
(Others)	
2. 기타	
(Others)	
(2) 대출평가 및 처분손실	1,385,546,776
(Loss on valuation(disposal) of loans)	
1. 대손상각비	1,385,546,776
(Credit loss expenses)	
2. 기타	
(Others)	
(3) 판매비와관리비	4,130,090,640
(General and administrative expenses)	
1. 급여	2,230,239,871
(Salary)	
① 임원	239,032,542
(Directors)	
② 직원	1,991,207,329
(Employees)	
2. 퇴직급여	289,481,230
(Severance pay)	
① 임원	-
(Directors)	
② 직원	289,481,230
(Employees)	
3. 명예퇴직금	-
(Early retirement)	
4. 복리후생비	440,185,282
(Other benefits for employees)	
5. 전산운영비	53,157,819
(Computer system operation expenses)	
6. 임차료	269,032,237
(Rental expenses)	
7. 지급수수료	193,299,321

(Miscellaneous commissions)		
8. 접대비	91,756,254	
(Entertainment expenses)		
9. 광고선전비	12,156,452	
(Advertising expenses)		
10. 감가상각비	38,866,462	
(Depreciation)		
11. 조사연구비	0	
(Research and study expense)		
12. 연수비	87,034,238	
(Training expense)		
13. 무형자산상각비	88,169,465	
(Amortization on intangible assets)		
14. 세금과공과금	136,420,225	
(Tax and dues)		
15. 등기소송비 및 공고비	37,284,935	
(Legal expenses)		
16. 회의비	26,471,200	
(Business Meeting Expenses)		

17. 인쇄비 (Printings Expenses)	5,620,539	
18. 어비교통비 (Travel Expenses)	31,830,780	
19. 차량유지비 (Vehicles Maintenance Expenses)	15,123,237	
20. 소모품비 (Supplies Expenses)	21,574,465	
21. 수도광열비 (Utility Expenses)	-	
22. 보험료 (Insurance Premium)	8,117,410	
23. 행사비 (Event Expenses)	-	
24. 기타 (Others)	54,269,218	
(4) 기타의 영업비용 (Others)		
1. 총당금전입액 (Provision for allowances)		
① 신탁위험총당금전입액 (Provision for allowances for trust risk)		
② 기타 (Others)		
2. 기타대손상각비 (Credit loss expenses)		
3. 기타 (Others)		
III. 영업이익 (Operating profit(loss))		5,534,984,011
IV. 영업 외 수익 (Non-operating income)		55,889
(1) 유형자산처분이익 (Gain on disposition of tangible assets)		
(2) 기타 (Others)	55,889	
V. 영업 외 비용 (Non-operating expense)		4,000,000
(1) 유형자산처분손실 (Loss on disposition of tangible assets)		
(2) 기부금 (Donations)	4,000,000	
(3) 기타 (Others)		
VI. 법인세비용차감전계속사업이익 (Net income(loss) before income tax from continuing operations)		5,531,039,900
VII. 계속사업이익의 법인세비용 (Income tax expense from continuing operations)		1,385,315,032
VIII. 계속사업이익(손실) (Net income(loss) from continuing operations)		4,145,724,868
IX. 중단사업이익 (Net Income from Discontinued Operations)		
X. 당기순이익(순손실) (Net income(loss))		4,145,724,868

대 차 대 조 표 (K-IFRS)

(Balance Sheets)

제 22 기 2011년 3월 31일 현재

KB인베스트먼트

KB Investment Co., Ltd.

(in KRW)

과 목	제22기 1분기 As of Mar. 31, 2011	
	금	액
자 산 (ASSETS)		
I. 현금 및 현금성 자산 (Cash and cash equivalents)		61,348,391,181
II. 예 치 금 (Due from Bank)		18,500,000,000
III. 창 업 투 자 자 산 (INVESTMENTS IN SMALL AND MEDIUM-SIZE ENTERPRISES)		112,916,321,207
(1) 투 자 실 적 자 산 (Investments in start-up venture enterprises)		37,020,704,843
1. 투 자 주 식 (Equity securities)		27,803,514,447
2. 투 자 채 권 (Debt securities)	6,011,587,517	
대 손 총 당 금 (Allowance for doubtful account)	(-)2,183,225,323	3,828,362,194
3. 프 로 젝 트 투 자 (Project investments)	450,000,000	
대 손 총 당 금 (Allowance for doubtful account)	(-)15,300,000	434,700,000
4. 지 분 법 적 용 투 자 주 식 (Investment Stock Using the Equity Method)		4,954,128,202
(2) 경 영 지 원 자 산 (Investments for supporting small and medium-size enterprises)		42,256,421,810
1. 중 소 기 업 투 자 주 식 (Equity securities)		33,205,663,965
2. 중 소 기 업 투 자 채 권 (Debt securities)	5,714,421,916	
대 손 총 당 금 (Allowance for doubtful account)	(-)1,459,796,947	4,254,624,969
3. 해 외 투 자 주 식 (Overseas equity securities)		2,517,998,594
4. 해 외 투 자 채 권 (Overseas Debt securities)	-	
대 손 총 당 금 (Allowance for doubtful account)	-	-
5. 지 분 법 적 용 투 자 주 식 (Investment Stock Using the Equity Method)		2,278,134,282
(2) 기 타 투 자 자 산 (Other Investments)		33,639,194,554
1. 매 도 가 능 증 권 (Available-for-Sale Securities)	31,152,408,728	
대 손 총 당 금 (Allowance for doubtful account)	(-)447,801,546	30,704,607,182
2. 파 생 상 품 자 산		767,642,850

(Derivative assets)		
3. 지분법적용투자주식 (Investment Stock Using the Equity Method)		2,166,944,522
III. CRC 및 PEF 투자자산 (INVESTMENTS IN RESTRUCTURING ENTERPRISES & PEF)		313,554,624,581
1. CRC 및 PEF 주식 (Equity securities)		207,610,197,829
2. CRC 및 PEF 채권 (Debt securities)	-	-
대손충당금 (Allowance for doubtful account)	-	-
3. 기업구조조정조합출자금 (Investments in corporate restructuring partnerships)		-
4. 사모투자전문회사출자금 (Investments in PEF)		4,200,000,000
5. 지분법적용투자주식 (Investment Stock Using the Equity Method)		101,738,890,973
6. 파생상품자산 (Derivative assets)		5,535,779
V. 기타자산 (OTHER ASSETS)		3,954,110,744
(1) 유형자산 (tangible assets)		56,803,361
1. 비품 (Equipment)	300,565,305	
감가상각누계액 (Accumulated depreciation)	(-)243,761,944	56,803,361
2. 임차점포시설물 (Furniture and fixtures)	225,940,000	
감가상각누계액 (Accumulated depreciation)	(-)225,940,000	-
(2) 무형자산 (Intangible Assets)		218,102,308
1. 소프트웨어 (Software)		218,102,308
(3) 기타자산 (Other assets)		3,679,205,075
1. 미수금 (Accounts Receivable)	706,657,942	
대손충당금 (Allowance for doubtful account)	(-)166,339,689	540,318,253
2. 미수수익 (Accrued Income)	1,633,345,005	
대손충당금 (Allowance for doubtful account)	(-)788,206,821	845,138,184
3. 선급법인세 (Prepaid income taxes)		44,460,002
4. 선급금 (Advance Payment)		8,508,100
5. 선급비용 (Prepaid Expenses)		33,228,121
6. 이연법인세자산 (Deferred tax assets)		1,087,970,739
7. 보증금 (Guarantee deposits paid)	746,474,400	
현재가치할인차금 (Present value discounts)	(-)32,560,724	
대손충당금 (Allowance for doubtful account)	-	713,913,676

8. 회 원 권 (Membership rights)	405,668,000	
대 손 충 당 금 (Allowance for doubtful account)	-	405,668,000
자 산 총 계 (TOTAL ASSETS)		510,273,447,713
부 채 (LIABILITIES)		
Ⅰ. 단 기 차 입 금 (Short-term Borrowings)		10,000,000,000
Ⅱ. 확 정 급 여 부 채 (Allowance for retirement and severance benefit)		117,578,118
1. 확 정 급 여 부 채 (Allowance for retirement and severance benefit)	141,946,446	
국 민 연 금 전 환 금 (Contribution to National Pension Plan)	(-)2,405,550	
퇴 직 보 험 예 처 금 (Due from Insurer Severance Benefit)	(-)21,962,778	117,578,118
Ⅲ. 파 생 상 품 부 채 (Derivative debts)		20,940,442,706
V. 기 타 부 채 (OTHER LIABILITIES)		371,341,820,991
1. 소 수 주 주 지 분 (Minority Interest)		370,548,731,215
2. 미 지 급 비 용 (Accrued expenses)		428,703,548
3. 선 수 금 (Advances receipts)		218,327,478
4. 미 지 급 금 (Account payables)		87,802,820
5. 예 수 금 (Withholdings)		58,255,930
6. 미 지 급 배 당 금 (Dividends Payable)		-
7. 선 수 수 익 (Unearned Revenues)		-
부 채 총 계 (TOTAL LIABILITIES)		402,399,841,815
자 본 (SHAREHOLDERS' EQUITY)		
Ⅰ. 자 본 금 (CAPITAL STOCK)		44,758,985,000
1. 보 통 주 자 본 금		44,758,985,000

(Common stock)		
II. 자본 잉여금 (CAPITAL SURPLUS)		18,886,808,627
1. 주식 발행 초과금 (Capital in Excess of Par Value)		17,867,655,521
2. 기타 자본 잉여금 (Other additional capital)		1,019,153,106
III. 기타 포괄 손익 누계액 (ACCUMULATED OTHER COMPREHENSIVE INCOME)		1,976,030,353
1. 매도가능증권평가이익 (Unrealized holding gains for available-for-sale securities)		2,200,842,145
2. 매도가능증권평가손실 (Unrealized holding loss for available-for-sale securities)		(-)515,064,408
3. 해외누사외환손익평가 이익 (Unrealized holding gains on foreign currency translations for available-for-sale securities)		288,878,450
4. 해외누사외환손익평가 손 실 (Unrealized holding loss on foreign currency translations for available-for-sale securities)		(-)1,887,042
5. 지분법자본변동 (Unrealized gains on Equity Securities)		3,261,208
6. 부의지분법자본변동 (Unrealized Loss on Equity Securities)		-
V. 이익 잉여금 (RETAINED EARNINGS)		42,251,781,918
1. 이익준비금 (Legal reserve)		3,711,695,155
2. 임의적립금 (Voluntary reserve)		3,845,010,557
3. 처분전이익잉여금 (Unappropriated retained earnings)		34,695,076,206
자본총계 (TOTAL SHAREHOLDERS' EQUITY)		107,873,605,898
부채와자본총계 (TOTAL LIABILITIES & SHAREHOLDERS' EQUITY)		510,273,447,713

손익계산서 (K-IFRS)

(Income Statements)

제22(당)기 2011년 1월 1일부터 2011년 3월 31일까지

KB인베스트먼트

KB Investment Co., Ltd.

(in KRW)

과목	제22기 For the period ended March 31, 2011	
I. 영업수익 (OPERATING REVENUES)		11,045,947,680
1. 창업투자수익 (revenues on investments in small and medium-size enterprises)	7,938,579,956	
1) 투자자산처분이익 (Gains on sales of investments)	6,583,606,403	
2) 투자주식배당금수익 (Dividends from equity securities)	351,894,841	
3) 투자채권이자 (Interest on debt securities)	514,969,353	
4) 프로젝트투자수익 (Gains on project investments)	-	
5) 투자주식지분법이익 (Gains on valuation of equity securities using the equity method of accounting)	488,109,359	
6) 투자자산전환수익 (Gains on conversion of investments)	-	
7) 기타투자수익 (Other investment revenues)	-	
2. CRC 및 PEF 투자수익 (Revenues on Investments in restructuring enterprises & PEF)	2,512,146,771	
1) CRC 및 PEF 처분이익 (Gains on sales of investments)	-	
2) CRC 및 PEF 배당금수익 (Dividends from equity securities)	65,916,200	
3) CRC 및 PEF 채권이자 (Interest on debt securities)	-	
4) CRC 및 PEF 주식지분법이익 (Gains on valuation of equity securities using the equity method of accounting)	1,600,061,243	
5) 파생상품평가이익 (Valuation gains on derivatives)	599,541,215	
6) P E F 관리보수 (Fees on management of private equity fund)	246,575,342	
7) P E F 분배수익 (Dividends from PEF)	52,771	
3. 운용수익 (Other investment revenues)	595,220,953	
1) 이자수익 (Interest Income)	595,220,953	
4. 경영자문료수익 (Consulting fees)	-	
II. 영업비용 (OPERATING EXPENSES)		8,300,782,279
1. 투자및금융비용 (INVESTMENT AND FINANCIAL EXPENSES)	163,162,326	
1) 이자비용 (Interest expenses)	124,019,176	
2) 지급수수료 (Commission expenses)	39,143,150	
2. 창업투자비용 (Expenses on investments in small and medium-size enterprises)	6,804,761,986	
1) 투자자산처분손실	-	

(Losses on sales of investments in small and medium-size enterprises)		
2) 투자주식손상차손 (Impairment losses on investments in small and medium-size enterprises)	1,779,523,224	
3) 투자채권대손상각비 (Bad debt expenses on investments in small and medium-size enterprises)	1,333,825,287	
4) 프로젝트투자평가손실 (Valuation losses on Project investments)	-	
5) 투자주식지분법손실 (Losses on valuation of equity securities using the equity method of accounting)	3,641,733,475	
6) 파생상품평가손실 (Valuation losses on derivatives)	49,680,000	
7) 기타의대손상각비 (Other bad debt expenses)	-	
3. CRC 및 PEF 투자비용 (Expenses on Investments in restructuring enterprises & PEF)	158,493	
1) CRC 및 PEF 채권대손상각비 (Bad debt expenses on investments in restructuring enterprises & PEF)	-	
2) 파생상품거래손실 (Losses on transactions of derivatives)	-	
3) 파생상품평가손실 (Valuation losses on derivatives)	158,493	
4) CRC 및 PEF 주식지분법손실 (Losses on valuation of equity securities using the equity method of accounting)	-	
4. 일반관리비 (administrative expenses)	1,332,699,474	
III. 영업이익 (OPERATING INCOME(LOSSES))		2,745,165,401
IV. 영업외수익 (NON-OPERATING INCOME)		15,487,912
1. 임직원대여금이자 (Interest on loans to employees)	-	
2. 대손충당금환입 (Reversal of allowance for doubtful accounts)	15,477,912	
3. 유형자산처분이익 (Gains on disposition of tangible assets)	-	
4. 잡수익 (Miscellaneous gains)	10,000	
V. 영업외비용 (NON-OPERATING EXPENSES)		286,931,116
1. 소수주주지분순이익 (Net Income in Minority Interest)	286,931,104	
2. 유형자산처분손실 (Losses on disposition of tangible assets)	-	
3. 기부 (Contributions)	-	
4. 회원권손상차손 (Impairment loss on membership rights)	-	
5. 잡손실 (Miscellaneous losses)	12	
VI. 법인세비용차감전계속사업손익 (CONTINUING OPERATION INCOME BEFORE INCOME TAX)		2,473,722,197
VII. 계속사업손익법인세비용 (INCOME TAX EXPENSE)		(-)62,019,354
VIII. 당기순이익 (NET INCOME FOR THE YEAR)		2,535,741,551

대 차 대 조 표 (K-IFRS)
(Balance Sheet)

제13기 : 2011년 3월 31일 현재

KB신용정보 (KB Credit Information)

(KRW)

계 정 과 목 (Title of Account)	제13기 As of Mar. 31, 2011	
	금 액 (Amount)	
자 산		
Assets		
I. 유 동 자 산		13,563,956,330
Current assets		
(1) 당 좌 자 산		13,563,956,330
(Quick assets)		
1. 현금및현금성자산 (Cash and cash equivalents)		1,621,530,301
2. 단기 금융상품 (Short-term financial instruments)		5,983,060,180
3. 매출 채 권 (Trade receivables)	5,181,226,742	
(대 손 총 당 금) (Allowance for Doubtful Accounts)	(18,114,664)	5,163,112,078
4. 미 수 금 (Non-trade Receivables)	36,780,457	
(대 손 총 당 금) (Allowance for Doubtful Accounts)	(12,241,637)	24,538,820
5. 미 수 수 익 (Accrued Revenues)		84,719,876
6. 선 급 비 용 (Prepaid Expenses)		680,974,323
7. 선 급 금 (Advance Payments)	6,020,752	
(대 손 총 당 금) (Allowance for Doubtful Accounts)		6,020,752
8. 유동이연법인세 자산 (Deferred income tax assets)		-
II. 비 유 동 자 산		17,716,328,317
Non-current assets		
(1) 투 자 자 산		3,135,852,639
(Investments)		
1. 장기 금융상품 (Long-term financial instruments)		345,499,949
2. 제 가 입 권 (Deposits paid for memberships)		2,790,352,690
(2) 유 형 자 산		1,019,002,995
(Tangible assets)		
1. 임차점포시설물 (Leasehold improvements)	1,521,617,555	
(감가상각누계액) (Accumulated depreciation)	(1,220,352,285)	301,265,270
2. 비 품 (Office equipment)	3,341,277,367	

(감가상각누계액) (Accumulated depreciation)	(2,821,049,542)	520,227,825
3. 기 계 장 치 (Machinery)	3,670,024,542	
(감가상각누계액) (Accumulated depreciation)	(3,472,514,642)	197,509,900
(3) 무 형 자 산 (Intangible Assets)		312,416,185
1. 개 발 비 (Development costs)		312,416,185
2. 기타의무형자산 (Other Intangible Assets)		-
(4) 기타비유동자산 (Other non-current assets)		13,249,056,498
1. 임 차 보 증 금 (Guarantee Deposits)		12,676,866,845
2. 이연법인세자산 (Deferred income tax assets)		572,189,653
< 자 산 총 계 > (Total Assets)		31,280,284,647
부 채 Liabilities		
I. 유 동 부 채		4,908,631,118
1. 단 기 차 입 금 (Short-term Borrowings)		-
2. 미 지 급 비 용 (Accrued expenses)		3,610,498,031
3. 미 지 급 법 인 세 (Income taxes payable)		-
4. 예 수 금 (Withholdings)		950,830,658
5. 미 지 급 금 (Non trade payables)		347,302,429
6. 유 동 이 연 법 인 세 부 채 (Deferred income tax liabilities)		-
II. 비 유 동 부 채 Long-term liabilities		1,697,791,031
1. 퇴 직 급 여 총 당 금 (Reserve for Retirement and Severance Benefits) (퇴 직 신 탁 예 처 금) (Deposits for Retirement and Severance Benefits) (퇴 직 연 금 운 용 자 산) (Pension for Retirement and Severance Benefits)		-
2. 미 지 급 비 용 (Accrued expenses)		92,652,581
3. 손 해 배 상 위 험 총 당 금 (Allowance for Indemnity)		167,667,994
4. 기 타 총 당 부 채 (Other Provision)		1,437,470,456
< 부 채 총 계 > Total liabilities		6,606,422,149

자 본		
Stockholders' equity		
I. 자본금		6,262,000,000
Capital stock		
1. 보통주 자본금 (Common stock)		6,262,000,000
II. 자본잉여금		1,421,789,955
Additional Paid-in and Other Capital		
1. 주식발행초과금 (Additional Paid-in Capital)		1,188,805,592
2. 기타자본잉여금 (Other Additional Capital)		232,984,363
III. 이익잉여금		16,990,072,543
Retained earnings		
1. 이익준비금 (Legal Appropriated Retained Earnings)		3,131,000,000
2. 미처분이익잉여금 (Retained Earnings before Appropriation)		13,859,072,543
< 자본 총계 >		24,673,862,498
(Total Stockholders' Equity)		
< 부채 와 자본 총계 >		31,280,284,647
(Total Liabilities and Stockholders' Equity)		

손익계산서 (K-IFRS)

(Income Statement)

제13기: 2011년1월1일부터 2011년 3월31일까지

KB Credit Information

(KRW)

계정 과 목 (Title of Account)	제13기 For the Period Ended Mar. 31, 2011	
	금	액 (Amount)
I. 매출 Sales		12,097,721,637
(1) 용역수입 (Revenues-Services)		12,097,721,637
1. 채권추심용역수입 (Collection fees)	10,265,304,687	
2. 임대차조사용역수입 (Lease Investigation fees)	1,814,229,000	
3. 민원대행용역수입 (Delivery fees)	11,437,950	
4. 신용조사용역수입 (Credit Investigation fees)	6,750,000	
II. 매출원가 Cost of Service		8,063,792,030
1. 통신비 (Communication Expenses)	409,756,180	
2. 지급수수료 (Service Fees)	7,604,192,600	
3. 등기소송비 (Registration Expenses)	49,843,250	
III. 매출총이익(I - II) Gross Profit		4,033,929,607
IV. 판매비와관리비 Selling and Administrative Expenses		4,048,120,934
(1) 인건비 Salaries and Wages		2,112,809,605
1. 임원급여 (Executive Compensations)	145,744,538	
2. 직원급여 (Employee Salary Expenses)	1,149,811,727	
3. 제수당 (Miscellaneous Benefits)	586,440,916	
4. 퇴직급여충당금전입액 (Contribution to Provision for Severance Benefits)	244,830,912	
5. 주식기준보상비용 (Compensation Expenses Associated With Stock Option)	(14,018,488)	
(2) 물건비 Non-salary Administrative Expenses		1,935,311,329
1. 복리후생비 (Employee Benefits)	594,486,219	
2. 여비교통비 (Travel Expenses)	16,138,993	

3. 세금과공과 (Taxes and Dues)	34,358,850	
4. 소모품비 (Supplies Expenses)	72,383,450	
5. 도서인쇄비 (Publication Expenses)	6,211,270	
6. 지급임차료 (Rental Expenses)	265,673,608	
7. 수선유지비 (Repairs Expenses)	81,040,449	
8. 차량비 (Vehicles Maintenance Expenses)	105,340,353	
9. 보험료 (Insurance Premium)	4,428,631	
10. 지급수수료 (Service Fees)	461,565,173	
11. 운반보관료 (Freight Expenses)	4,927,500	
12. 업무추진비 (Entertainment Expenses)	1,360,000	
13. 회의비 (Conference Expenses)	70,332,240	
14. 광고선전비 (Advertising Expenses)	12,824,615	
15. 교육훈련비 (Training Expenses)	2,725,700	
16. 포상비 (Reward Expenses)	7,583,400	
17. 등기소송비 (Registration Expenses)	25,070,800	
18. 감가상각비 (Depreciation Expenses)	141,104,657	
19. 무형자산상각비 (Amortization Expenses on Intangible Assets)	27,159,320	
20. 대손상각비 (Bad Debt Expenses)	596,101	
21. 손해배상충당비 (Contribution to Provisions for Other Estimated Liabilities)	-	
V. 영업이익(III-IV) Operating Income		(14,191,327)
VI. 영업외수익 Non-operating Revenues		208,587,363
(1) 이자수익 (Interest Revenues)		200,232,440
(2) 대손충당금환입 (Reversal of Allowance for Doubtful Accounts)		-
(3) 잡이익 (Miscellaneous Revenues)		8,354,923
(4) 기타충당부채환입		-
(5) 부의영업권환입 (Amortization on Negative Goodwill)		-
(6) 투자자산처분이익		-

(Gains on Disposition of Investments)		
(7) 유형자산처분이익 (Gains on Disposition of Property and Equipment)		-
VII. 영업 외 비용 Non-operating Expenses		243,454,141
(1) 기타의대손상각비 (Other Bad Debt Expenses)		-
(2) 유형자산처분손실 (Losses on Disposition of Property, Plant, and Equipment)		-
(3) 잡 손 실 (Miscellaneous Losses)		1,724,760
(4) 전기오류수정손실 (Losses on prior period adjustment)		-
(5) 투자자산감액손실 (Impairment Losses on Investments)		-
(6) 기부금 (A contribution)		-
(7) 기타충당부채 전입액 (Contribution to other provisions)		241,729,381
(8) 이자비용 (Interest Expenses)		-
VIII. 법인세차감전순이익(V+VI-VII) Income Before Income Tax Expenses		(49,058,105)
VIII. 특 별 이 익		
IX. 법인세차감전순이익(=VIII)		
IX. 법 인 세 비 용 Income Tax Expenses		128,041,958
X. 당 기 순 이 익(IX-X) Net Income		(177,100,063)
XI. 주 당 순 이 익 Earnings per share		(141)

재무상태표 (K-IFRS)
Statement of financial position

당 기 : 2011. 3. 31. 현재
Current Period : March 31, 2011

KB데이터시스템 (금액단위 : 원)
KB Data Systems CO.,Ltd (Unit : Korean Won)

과 목 Title of Account	As of Mar. 31, 2011 Current Period	
	금 액 Amount	
자 산 (Assets)		
I. 유 동 자 산 (Current assets)		50,199,565,060
(1) 당 좌 자 산 (Quick assets)		50,199,565,060
1. 현금및현금성자산 (Cash and cash equivalents)		1,932,335,706
2. 단기금융상품 (Short-term financial instruments)		9,902,000,000
3. 매 출 채 권 (Accounts receivable)	30,270,568,661	
대손충당금 (Allowance for doubtful accounts)		30,270,568,661
4. 단 기 대 여 금 (Short-term loans)	15,725,000	
대손충당금 (Allowance for doubtful accounts)		15,725,000
5. 미 수 금 (Other receivable)		470,152,935
6. 미 수 수 익 (Accrued income)		186,307,445
7. 용역미수금 (Service receivables)	6,471,836,645	
대손충당금 (Allowance for doubtful accounts)		6,471,836,645
8. 선 급 금 (Advance Payments)		394,141,310
9. 선 급 비 용 (Prepaid expenses)		446,173,660
10. 이연법인세자산 (Deferred tax asset)		
11. 파생상품자산 (Derivative assets)		110,323,698
(2) 재 고 자 산 (inventories)		
1. 상 품 (merchandise)		
II. 비 유 동 자 산 (Non-current assets)		3,259,466,032
(1) 투 자 자 산 (Investments assets)		1,702,036,333
1. 장 기 대 여 금 (Long-term loans)	248,890,000	
대손충당금 (Allowance for doubtful accounts)		248,890,000
2. 제 가 입 권 (Memberships)		1,453,146,333
(2) 유 형 자 산 (Tangible assets)		194,782,373
1. 기 계 장 치 (Machinery and equipment)	1,024,811,332	
감가상각누계액 (Accumulated depreciation)	867,609,708	157,201,624
2. 차 량 운 반 구 (Vehicles)	27,955,526	

감가상각누계액 (Accumulated depreciation)	27,954,526	1,000
3. 비 품 (Furniture and fixtures)	490,380,559	
감가상각누계액 (Accumulated depreciation)	452,800,810	37,579,749
(3). 무형 자산 (Intangible assets)		186,489,758
1. 소프트웨어 (Software)		186,489,758
(4). 기타비유동자산 (Other non-current assets)		1,176,157,568
1. 이연법인세자산 (Deferred tax assets)		459,572,075
2. 보 증 금 (Guarantee deposits)		716,585,493
자산 총계 (Total assets)		53,459,031,092
부 채 (Liabilities)		
I. 유 동 부 채 (Current liabilities)		36,283,203,795
1. 매 입 채 무 (Accounts payable)		32,358,204,638
2. 단기차입금 (Short-term borrowings)		
3. 미 지 급 금 (Other accounts payable)		316,149,929
4. 미지급법인세 (Income tax payable)		107,492,654
5. 미지급배당금 (Dividends Payable)		
6. 부가세예수금 (VAT Withholdings)		543,116,077
7. 선 수 금 (Advances received)		1,096,806,693
8. 예 수 금 (Withholdings)		321,070,544
9. 미지급비용 (Accrued expenses)		1,540,363,260
10. 이연법인세부채 (Deferred Income tax liabilities)		
11. 파생상품부채 (Derivative liabilities)		
II. 비 유 동 부 채 (Long-term liabilities)		1,942,041,621
1. 퇴직급여충당금 (Accrued severance benefits)	6,192,238,384	
국민연금전환금 (Transfer to national pension fund)	23,608,200	
퇴직연금운용자산 (Retirement pension assets)	4,361,051,813	1,807,578,371
2. 장기미지급비용 (Long-term Accrued expenses)		134,463,250
부채 총계 (Total liabilities)		38,225,245,416
자 본 금 (Stockholders' equity)		
I. 자 본 금 (Capital stock)		8,000,000,000
(수권주식수 : 100만주) (Authorized shares : 1,000,000 shares)		
(1주당금액 : 1만원) (₩10,000 par value)		
1. 자 본 금 (Common stock)		8,000,000,000
(발행주식수 : 80만주) (Issued shares : 800,000 shares)		
II. 이익잉여금 (Retained earnings)		7,125,159,311
1. 법정적립금 (Legal reserve)		3,009,987,200
2. 임의적립금 (Voluntary reserve)		3,061,050,250
3. 미처분이익잉여금 (Unappropriated retained earnings)		1,054,121,861
(당기순이익) (Total retained earnings)		(1,044,014,764)
자본 총계 (Total shareholders' equity)		15,125,159,311
부채와자본 총계 (Total liabilities and shareholders' equity)		53,350,404,727

손익계산서 (K-IFRS)

Income Statement

당기 : 2011. 1. 1 부터 2011. 3. 31 까지
Current Period : Years Ended March 31, 2011

KB데이터시스템
KB Data Systems CO.,Ltd

(금액단위 : 원)
(Unit : Korean Won)

과 목 Title of Account	For the Periods ended Mar. 31, 2011	
	Current Period	
	금 액 Amount	
I. 매출액 (SALES)		34,361,139,863
1. 상품 매출 (Sales of merchandise)	11,051,987,804	
2. 용역 수익 (Service revenue)	23,309,152,059	
II. 매출원가 (COST OF SALES)		32,012,825,203
1. 상품매출원가 (Cost of merchandise)	10,761,426,443	
2. 용역매출원가 (Cost of service)	21,251,398,760	
III. 매출총이익 (GROSS PROFIT)		2,348,314,660
IV. 판매비와관리비 (SELLING AND ADMINISTRATIVE EXPENSES)		933,853,292
1). 인건비 (Payroll)	465,366,197	
1. 급여 (Salaries)	430,310,011	
2. 퇴직급여 (Provision for severance benefits)	35,056,186	
3. 명예퇴직급여 (Retirement and severance benefits paid due to early retirement)		
2). 경비 (Expenses)	468,487,095	
1. 복리후생비 (Employee benefits)	62,801,277	
2. 여비교통비 (Travel)	50,000	
3. 통신비 (Communication)	13,293,705	
4. 세금과공과 (Taxes and dues)	15,048,096	
5. 소모품비 (Supplies)	3,673,961	
6. 도서인쇄비 (Publication)	2,162,294	
7. 지급임차료 (Rental)	133,201,651	
8. 감가상각비 (Depreciation)	11,791,038	
9. 무형자산상각비 (Amortization on intangible asset)	6,891,335	
10. 대손상각비 (Bad debt expenses)	0	
11. 수선유지비 (Repair)	5,435,162	
12. 차량비 (Vehicle)	28,562,396	
13. 보험료 (Insurance expenses)	1,492,578	
14. 지급수수료 (Commissions)	84,448,341	
15. 업무추진비 (Business development expenses)	28,517,106	
16. 광고선전비	9,430,391	

(Advertising)		
17. 교육훈련비 (Education and training)	15,983,151	
18. 경상연구개발비 (Ordinary development cost)	41,209,786	
19. 조사연구비 (Research cost)	0	
20. 포 상 비 (Bonuses)	0	
21. 등기소송비 (Registration and legal fees)	502,600	
22. 전산업무비 (IT maintenance)	3,992,227	
V. 영업 이익 (OPERATING INCOME)		1,414,461,368
VI. 영업외수익 (NON-OPERATING INCOME)		158,317,275
1. 이자수익 (Interest income)	104,350,678	
2. 유형자산처분이익 (Gains on disposition of property and equipment)	0	
3. 대손충당금환입 (Reversal of allowance for doubtful accounts)	0	
4. 외환차익 (Gains on foreign currency transactions)	2,496,495	
5. 통화선도거래이익 (Gains on foreign exchange forward transaction)	0	
6. 통화선도평가이익 (Gains on valuation of foreign exchange forward contracts)	49,633,139	
7. 제가입권손상차손환입 (Reversal of impairment loss on membership)	0	
8. 채무면제이익 (Gains on liabilities exempted)	0	
9. 잡익 (Miscellaneous non-operating gains)	1,836,963	
VII. 영업외비용 (NON-OPERATING EXPENSES)		37,602,094
1. 이자비용 (Interest expenses)	0	
2. 기 부 금 (Donations)	0	
3. 유형자산처분손실 (Losses on disposal of tangible assets)	0	
4. 외환차손 (Losses on foreign currency transaction)	0	
5. 외화환산손실 (Losses on foreign currency translation)	37,602,094	
6. 통화선도거래손실 (Losses on foreign exchange forward transaction)	0	
7. 통화선도평가손실 (Losses on valuation of foreign exchange forward contracts)	0	
8. 기타대손상각비 (Other Bad Debt Expenses)	0	
9. 잡 손 (Miscellaneous non-operating losses)	0	
VIII. 법인세비용차감전순이익 (INCOME BEFORE INCOME TAX)		1,535,176,549
IX. 법인세비용 (INCOME TAX EXPENSE)		481,672,731
X. 당기순이익 (NET INCOME FOR THE PERIOD)		1,053,503,818
X I. 주당순이익 (EARNING PER SHARE) 기본주당순이익 (Basic earning per share)		1,317 원