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수치 중 일부가 회계감사(검토) 과정에서 변경될 수 있습니다.

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

대차대조표 (Balance Sheet)

제1기 2008년12월 31일 현재

제2기 1분기 2009년 3월 31일 현재

㈜ KB금융지주

(단위 : 백만원)

KB Financial Group

(in Million won)

과 목 자 산	제2기 1분기	제1기
(Assets)		
I. 현금 및 예치금	25,778	1,849
(Cash & Due from Bank)		
1. 예치금	25,778	1,849
(Due from Banks)		
II. 유가증권	16,644,380	16,345,052
(Securities)		
1. 지분법적용투자주식	16,644,380	16,345,052
(Investment Stock Using the Equity Method)		
III. 대출채권	99,500	199,000
(Loans)		
대손충당금	(500)	(1,000)
(Allowance for Credit Losses)		
1. 대출금	100,000	200,000
(Loans & Discounts)		
IV. 유형자산	2,884	3,214
(Tangible Assets)		
감가상각누계액	(782)	(369)
(Accumulated Depreciation)		
V. 기타자산	23,506	18,904
(Other Assets)		
1. 예치보증금	20,130	13,825
(Guarantee Deposits Paid)		
2. 미수금		2
(Accounts Receivable)		
3. 미수수익	265	1,225
(Accrued Revenues Receivable)		
4. 선급비용	925	1,607
(Prepaid Expenses)		
5. 무형자산	1,879	2,009
(Intangible Assets)		
6. 잡자산	307	236
(Sundry Assets)		
자 산 총 계	16,796,048	16,568,019
(Total Assets)		
부 채		

(Liabilities)		
Ⅰ. 차입부채	877,760	730,572
(Borrowings & Bonds Payable)		
1. 차입금	80,000	232,000
(Borrowings)		
2. 사채	800,000	500,000
(Bonds payable)		
사채 할인발행차금	(2,240)	(1,428)
(Debentures Discount)		
Ⅱ. 기타부채	12,178	8,836
(Other Liabilities)		
1. 미지급금	212	226
(Accounts Payable)		
2. 미지급비용	3,299	2,629
(Accrued Expenses Payable)		
3. 이연법인세부채	6,209	4,649
(Deferred income tax liabilities)		
4. 수입제세	160	171
(Withholding Taxes)		
5. 퇴직급여충당부채	4,594	3,346
(Allowance for Severance and Retirement Benefits)		
퇴직보험예치금	(2,296)	(2,185)
(Due from Insurance Retirement Benefits)		
부 채 총 계	889,938	739,408
(Total Liabilities)		
자 본		
(Stockholders' Equity)		
Ⅰ. 자본금	1,781,758	1,781,758
(Capital Stock)		
1. 보통주자본금	1,781,758	1,781,758
(Common Stock)		
Ⅱ. 자본잉여금	15,473,511	15,473,511
(Capital Surplus)		
1. 주식발행초과금	11,265,413	11,265,413
(Capital in Excess of Par Value)		
2. 기타자본잉여금	4,208,098	4,208,098
(Other Capital Surplus)		
Ⅲ. 자본조정	(3,146,561)	(3,145,102)
(Capital Adjustment)		
1. 지분법자본변동	(3,146,561)	(3,145,102)
(Unrealized Gain on Equity Securities under Equity Method)		
Ⅳ. 기타포괄손익누계액	926,050	1,087,503
(Accumulated Other Comprehensive Income)		
1. 지분법자본변동	928,055	1,094,351

(Unrealized Gain on Equity Securities under Equity Method)		
2. 부의지분법자본변동	(2,005)	(6,848)
(Unrealized Loss on Equity Securities under Equity Method)		
V. 이익잉여금	871,352	630,941
(Retained Earnings)		
1. 법정적립금	61,200	
(Legal Reserve)		
2. 임의적립금	568,000	
(Voluntary Reserve)		
3. 미처분이익잉여금	242,152	630,941
(Retained Earnings Before Appropriation)		
자 본 총 계	15,906,110	15,828,611
(Total Stockholders' Equity)		
부 채 및 자 본 총 계	16,796,048	16,568,019
(Total Liabilities and Stockholders' Equity)		

손익계산서
(Income Statement)

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

(주) KB금융지주

(단위 : 백만원)

KB Financial Group

(in Million won)

과 목	For the Quarter ended Mar. 31, 2009
I. 영업수익	261,460
(Operating Revenues)	
1. 지분법이익	257,466
(Gain using the Equity Method of Accounting)	
2. 이자수익	3,494
(Interest Income)	
가) 예치금이자	160
(Interest on due from Banks)	
나) 대출채권이자	3,334
(Interest on Loans)	
2. 대출채권 처분 및 평가이익	500
(Gain on Valuation and Sales of Loans)	
가) 대손충당금환입액	500
(Reversal of Provision for Credit Losses)	
II. 영업비용	23,049
(Operating Expenses)	
1. 지분법손실	448
(Loss using the Equity Method of Accounting)	
2. 이자비용	13,461
(Interest Expenses)	
가. 차입부채이자	
(Interest on Borrowings)	
3. 대출채권평가 및 처분손실	
(Loss on Valuation and Sales of Loans)	
가. 대손상각비	
(Bad Debt Expenses)	
3. 수수료비용	2,247
(Commission Expenses)	
4. 판매비와관리비	6,893
(Administrative Expenses)	
가. 급여	3,443
(Salaries)	
나. 퇴직급여	1,139
(Provision for Current Year Severance And Retirement)	
다. 복리후생비	546
(Others Employee Benefit)	

라.임차료	221
(Rental Expenses)	
마.감가상각비	413
(Depreciation)	
사.무형자산상각비	130
(Amortization on Intangible Assets)	
아.세금과공과	46
(Taxes and Dues)	
자.광고선전비	203
(Advertising Expense)	
차.경상개발비	12
(Ordinary R&D)	
카.기타	740
(Others)	
III. 영업이익	238,411
(Operating Income)	
IV. 영업외수익	138
(Non-Operating Income)	
V. 영업외비용	0
(Non-Operating Expenses)	
VI. 법인세비용차감전순이익	238,549
(Income Before Income Tax Expenses)	
VII. 법인세비용	218
(Income Tax Expenses)	
VIII. 당기순이익	238,331
(Net Income)	

연결대차대조표

(Consolidated Balance Sheet)

제2기 1분기 2009년 3월 31일 현재

제1기 2008년 12월 31일 현재

KB금융지주와 그 종속회사

(단위 : 백만원)

KB Financial Group and subsidiaries

(in Million won)

	제2기 1분기	제 1기
자산		
(Assets)		
Ⅰ. 현금 및 예치금	7,127,521	8,316,197
(Cash & Due from Bank)		
1. 현금	1,888,469	2,190,748
(Cash)		
2. 외국통화	329,793	272,521
(Foreign Currency)		
3. 예치금	4,902,094	5,852,928
(Due from Banks)		
Ⅱ. 유가증권	39,596,911	38,985,268
(Securities)		
1. 단기매매증권	5,443,855	7,643,501
(Trading Securities)		
2. 매도가능증권	20,370,538	17,475,496
(Available-for-sale Securities)		
3. 만기보유증권	13,039,390	12,915,977
(Held-to-maturity Securities)		
4. 지분법적용투자주식	743,128	950,294
(Investment Stock Using the Equity Method)		
Ⅲ. 대출채권	204,975,844	198,930,186
(Loans)		
대손충당금	(3,827,382)	(3,477,442)
(Allowance for Credit Losses)		
이연대출부대수익비용	192,799	187,370
(Loan Origination Cost)		
1. 콜론	1,353,675	157,983
(Call Loans)		
2. 내국수입유산스	2,457,457	2,444,897
(Domestic Import Usance Bill)		
3. 신용카드채권	11,585,746	11,526,024
(Credit Card Accounts)		
4. 매입외환	2,502,301	2,754,415
(Bills Bought in Foreign Currency)		
5. 매입어음	61,368	486,555

(Bills Bought in Won)		
6. 환매조건부채권매수 (Bonds Purchased under Resale Agreements)	2,190,000	1,230,000
7. 대출금 (Loans & Discounts)	182,872,762	178,850,090
8. 팩토링채권 (Factoring Receivables)	10,318	10,328
9. 지급보증대지급금 (Advances for Customers)	141,319	73,140
10. 사모사채 (Private Placement Corporate Bonds)	5,435,481	4,685,622
11. 출자전환채권 (Loans Debt-Equity Swap)	0	1,204
IV. 유형자산 (Tangible Assets)	3,442,924	3,502,549
1. 유형자산 (Tangible Assets)	5,387,893	5,390,949
감가상각누계액 (Accumulated Depreciation)	(1,922,445)	(1,867,892)
손상차손누계액 (Accumulated Impairment Losses)	(22,524)	(20,508)
V. 기타자산 (Other Assets)	15,544,197	17,814,591
대손충당금 (Allowance for Credit Losses)	(296,039)	(288,737)
1. 예치보증금 (Guarantee Deposits Paid)	1,487,029	1,438,480
2. 미수금 (Accounts Receivable)	4,198,925	5,241,945
3. 미수수익 (Accrued Revenues Receivable)	1,123,075	1,271,329
4. 선급비용 (Prepaid Expenses)	165,194	111,940
5. 이연법인세자산 (Deferred Income Tax Debits)	13,054	14,633
6. 파생상품자산 (Derivatives instruments Assets)	7,378,729	8,385,602
7. 미회수내국환채권 (Domestic Exchange Settlements Debits)	401,238	547,746
8. 신탁계정대여금 (Loans to Trust Accounts)	224,443	241,956
9. 무형자산 (Intangible Assets)	381,374	412,897

10. 잡자산 (Sundry Assets)	467,175	436,800
자산총계 (Total Assets)	270,687,397	267,548,791
부채 (Liabilities)		
Ⅰ. 예수부채 (Depository Liabilities)	166,772,888	162,210,372
1. 요구불예금 (Demand Deposits)	48,948,428	48,048,810
2. 기한부예금 (Time Deposits)	91,938,321	89,186,727
3. 양도성예금증서 (Negotiable Certificates of Deposits)	25,886,139	24,974,835
Ⅱ. 차입부채 (Borrowings & Bonds Payable)	59,008,329	63,495,480
1. 콜머니 (Call Money)	2,982,379	3,443,811
2. 매출어음 (Bills Sold)	81,561	191,435
3. 환매조건부채권매도 (Bonds Sold under Repurchase Agreements)	3,995,659	4,978,020
4. 매도유가증권 (Securities Sold)	179,349	326,675
5. 차입금 (Borrowings)	11,240,351	11,449,296
6. 사채 (Bonds payable)	40,603,538	43,190,941
사채할인발행차금 (Debentures Discount)	(74,508)	(84,698)
Ⅲ. 기타부채 (Other Liabilities)	28,763,213	25,780,892
1. 미지급금 (Accounts Payable)	4,519,046	5,442,972
2. 미지급비용 (Accrued Expenses Payable)	5,068,087	5,348,699
3. 선수수익 (Unearned Revenues)	160,497	177,877
4. 이연법인세부채 (Deferred income tax liabilities)	54,350	160,101
5. 수입제세 (Withholding Taxes)	89,724	116,050

6. 수입보증금 (Deposits for Letter of Guarantees and Others)	141,882	107,965
7. 대행업무수입금 (Accounts for Agency Businesses)	218,664	273,599
8. 미지급내국환채무 (Domestic Exchange Settlement Credits)	296,352	203,645
9. 미지급외국환채무 (Foreign Exchanges)	83,310	67,056
10. 대리점 (Liability Incurred by Agency Relationship)	1,772,744	481,559
11. 파생상품부채 (Derivatives Instruments Liabilities)	7,249,680	8,042,975
12. 신탁계정미지급금 (Borrowings from Trust Accounts)	5,747,512	2,351,093
13. 퇴직급여충당부채 (Allowance for Severance and Retirement Benefits)	482,190	848,459
퇴직보험예치금 (Due from Insurance Retirement Benefits)	(265,611)	(569,152)
국민연금전환금 (Transfer to National Pension Fund)	(50)	(55)
14. 지급보증충당부채 (Allowance for Acceptances and Guarantees losses)	132,764	122,462
15. 기타충당부채 (Other Allowance)	713,128	707,968
16. 책임준비금 (Policy Reserves)	1,606,346	1,470,019
17. 잡부채 (Sundry Liabilities)	692,598	427,600
부채총계 (Total Liabilities)	254,544,430	251,486,744
I. 지배회사지분 (Majority Interest)	15,906,109	15,828,611
(1) 자본금 (Stockholders' Equity)	1,781,758	1,781,758
1. 보통주자본금 (Common Stock)	1,781,758	1,781,758
(2) 연결자본잉여금 (Capital Surplus)	15,473,511	15,473,511
1. 주식발행초과금 (Capital in Excess of Par Value)	11,265,413	11,265,413
2. 기타자본잉여금 (Other Capital surplus)	4,208,098	4,208,098
(3) 연결자본조정	(3,146,561)	(3,145,102)

(Capital Adjustment)		
1. 자기주식 (Treasury Stock)	(2,710,349)	(2,710,349)
2. 자기주식 처분손실 (Loss on Sales of Treasury Stock)	(432,335)	(432,335)
3. 기타자본조정 (Other Capital Adjustment)	(3,877)	(2,418)
(4) 연결기타포괄손익누계액 (Accumulated Other Comprehensive Income)	926,049	1,087,503
1. 매도가능증권평가손익 (Gain on Valuation of Available-for-sale Securities)	33,540	193,231
2. 만기보유증권평가손익 (Gain on Valuation of Held-to-maturity Securities)	169	27
3. 지분법자본변동 (Unrealized Gain on Equity Securities under Equity Method)	4,623	9,581
4. 부의지분법자본변동 (Unrealized Loss on Equity Securities under Equity Method)	(6,139)	(9,634)
5. 파생상품평가손익 (Valuation Gain on Derivatives for Cashflow Hedge)		442
6. 유형자산재평가이익 (Gain on Revaluation of Tangible Assets)	893,856	893,856
(5) 연결이익잉여금 (Retained Earnings)	871,352	630,941
1. 법정적립금 (Legal Reserve)	61,200	
2. 임의적립금 (Voluntary Reserve)	568,000	
3. 미처분이익잉여금 (Retained Earnings Before Appropriation)	242,152	630,941
II. 소수주주지분 (Minority Interest)	236,858	233,436
자본총계 (Total Stockholders' Equity)	16,142,967	16,062,047
부채와자본총계 (Total Liabilities and Stockholders' Equity)	270,687,397	267,548,791

연결손익계산서

(Consolidated Income Statement)

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

2009-3-31

For the Quarter ended March 31, 2008

KB금융지주와 그 종속회사

(단위 : 백만원)

KB Financial Group and subsidiaries

(in Million won)

1. 영업수익	12,000,736
(Operating Revenues)	
(1) 이자수익	4,141,444
(Interest Income)	
1. 예치금이자	14,155
(Interest on due from Banks)	
2. 유가증권이자	453,697
(Interest on Securities)	
3. 대출채권이자	3,664,528
(Interest on Loans)	
4. 기타이자수익	9,064
(Other Interest Income)	
(2) 유가증권평가 및 처분이익	282,406
(Gain on Valuation and Sales of Securities)	
1. 단기매매증권평가이익	16,105
(Gain on Valuation of Trading Securities)	
2. 단기매매증권처분이익	81,540
(Gain on Sales of Trading Securities)	
3. 매도가능증권처분이익	183,680
(Gain on Sales of Available-for-sale Securities)	
4. 만기보유증권처분이익	658
(Gain on Sales of Held-to-Maturity Securities)	
5. 매도가능증권손상차손환입	423
(Restoration of Available-for-sale Securities Impairment losses)	
6. 만기보유증권손상차손환입	0
(Restoration of Held-to-Maturity Securities Impairment losses)	
(3) 대출채권평가 및 처분이익	4,196
(Gain on Valuation and Sales of Loans)	
(4) 외환거래이익	562,091
(Revenues on Foreign Exchange)	
1. 외환거래이익	562,091
(Revenues on Foreign Exchange)	
(5) 수수료수익	331,510
(Fees and Commissions Revenues)	
1. 수입수수료	257,146
(Commissions Received)	
2. 수입보증료	12,805
(Guarantee Fees)	
3. 신용카드관련수수료	47,160
(Commissions on Credit Cards)	
4. 국민주택기금관리수수료	14,399
(Management Commissions Received from National Housing Fund)	
(6) 신탁업무운용수익	32,558
(Fees and Commissions from Trust Accounts)	
1. 신탁업무운용수익	32,558
(Fees and Commissions from Trust Accounts)	
(7) 배당금수익	41,117

(Dividends Income)	
1. 단기매매증권배당수익	1,691
(Dividends on Trading Securities)	
2. 매도가능증권배당수익	39,426
(Dividends on Available-for-Sale Securities)	
(8) 기타영업수익	6,418,300
(Other operating revenues)	
1. 파생상품거래이익	3,625,741
(Gain on Derivatives Transactions)	
2. 파생상품평가이익	2,646,674
(Gain on Valuation of Derivatives Instruments)	
3. 공정가액위험회피관련이익	103,589
(Gain on Fair Value Hedged Items)	
4. 지급보증충당부채환입액	11,090
(Transfer From Allowance for Acceptances and Guarantees Losses)	
5. 기타충당부채환입액	11,476
(Transfer From Other Allowance)	
6. 사모단독펀드운용수익	104
(Operational Revenues of Private Equity Fund)	
7. 기타영업잡수익	19,730
(Others)	
(9) 보험수익	187,114
(Revenue from Life Insurance Business)	
1. 보험료수익	186,995
(Premium Income)	
2. 재보험수익	119
(Reinsurance Ceded)	
3. 책임준비금환입액	0
(Decrease in Policy Reserve)	
4. 구분계정수익	0
(Separate Account Income)	
2. 영업비용	11,579,840
(Operating Expenses)	
(1) 이자비용	2,389,642
(Interest Expenses)	
1. 예수부채이자	1,588,239
(Interest on Depository Liabilities)	
2. 차입부채이자	775,982
(Interest on Borrowings & Bonds Payable)	
3. 기타이자비용	25,421
(Other Interest Expense)	
(2) 유가증권평가 및 처분손실	106,996
(Loss on Valuation and Sales of Securities)	
1. 단기매매증권평가손실	28,316
(Loss on Valuation of Trading Securities)	
2. 단기매매증권처분손실	52,787
(Loss on Sales of Trading Securities)	
3. 매도가능증권처분손실	10,883
(Loss on Sales of Available-for-Sale Securities)	
4. 만기보유증권처분손실	0
(Loss on Sales of Held-to-Maturity Securities)	
5. 매도가능증권손상차손	11,265
(Available-for-Sale Securities Impairment Loss)	
6. 만기보유증권손상차손	3,745
(Held-to-Maturity Securities Impairment Loss)	
(3) 대출채권평가 및 처분손실	638,221
(Loss on Valuation and Sales of Loans)	
1. 대손상각비	638,184

(Bad Debt Expenses)	
2.대출채권처분손실	37
(Loss on Sales of Receivables)	
(4)외환거래손실	452,852
(Expenses on Foreign Exchange)	
1.외환거래손실	452,852
(Expenses on Foreign Exchange)	
(5)수수료비용	184,963
(Fees and Commissions Expenses)	
1.지급수수료	82,184
(Commissions Expenses)	
2.신용카드관련수수료	102,779
(Commissions Paid on Credit Cards)	
(6) 신탁업무운용손실	0
(Loss on Operating Trust Account)	
1.신탁업무운용손실	0
(Loss on Operating Trust Account)	
(7) 판매비와 관리비	910,352
(Selling and Administrative Expenses)	
1.급여	377,591
(Salaries)	
2.퇴직급여	43,968
(Provision for Current Year Severance And Retirement Benefits)	
3.명예퇴직급여	0
(Retirement Allowance)	
4.복리후생비	132,140
(Others Employee Benefit)	
5.임차료	43,092
(Rental Expenses)	
6.감가상각비	71,128
(Depreciation)	
7.무형자산상각비	41,681
(Amortization on Intangible Assets)	
8.세금과공과	43,913
(Taxes and Dues)	
9.광고선전비	11,365
(Advertising Expense)	
10.경상개발비	34,939
(Ordinary R&D)	
11.기타	110,535
(Others)	
(8) 기타영업비용	6,704,300
(Other Operating Expenses)	
1.파생상품거래손실	3,752,866
(Loss on Derivatives Transactions)	
2.파생상품평가손실	2,602,634
(Loss on Valuation of Derivatives Instruments)	
3.공정가액위험회피관련손실	121,503
(Loss on Fair Value Hedged Items)	
4.지급보증충당부채전입액	13,426
(Provision for Acceptances and Guarantees Losses)	
5.기타충당부채전입액	54,128
(Provision for Other Allowances)	
6.기금출연료	80,376
(Contribution to Fund)	
7.사모단독펀드운용손실	0
(Operational Expense of Private Equity Fund)	

8.기타영업잡비용 (Others)	79,367
(9) 보험비용 (Insurance Claims)	192,514
1. 책임준비금전입액 (Increase in Policy Reserve)	136,327
2. 환급금비용 (Refund Expense)	50,937
3. 기타보험비용 (Others)	5,250
3. 영업이익 (Operating Income)]	420,896
4. 영업외수익 (Operating Income)	36,954
1. 지분법이익 (Gain on Valuation using Equity method of Accounting)	2,757
2. 지분법적용투자주식처분이익 (Gain on Sales of Investment Stock Using the Equity Method)	0
3. 유형자산처분이익 (Gains on Sales of Tangible Assets)	48
4. 유형자산손상차손환입 (Recovery of Impairment Losses on Tangible Assets)	15
5. 임대료 (Rental Income)	763
6. 기금출자금평가이익 (Losses on valuation of Investment in Funds aimed at Market Stabilization)	0
7. 기타영업외수익 (Others)	33,371
5. 영업외비용 (Non-Operating Expenses)	125,894
1. 지분법손실 (Loss on Valuation using Equity method of Accounting)	9,399
2. 지분법적용투자주식처분손실 (Loss on Sales of Investment Stock Using the Equity Method)	0
3. 유형자산처분손실 (Loss on Sales of Tangible Assets)	259
4. 유형자산손상차손 (Impairment Loss on Tangible Assets)	3,622
5. 기타영업외비용 (Others)	112,614
6. 법인세비용차감전 계속사업손익 (Income before Income Tax Expense)	331,956
7. 법인세비용 (Income Tax Expenses)	94,722
8. 종속회사매수일전순이익 (Net Income of Subsidiary before joining the Group)	0
9. 당기순이익 (Net Income)	237,234
소수주주지분순이익 (Net Income in Minority Interest)	-1,097
지배회사지분순이익 (Net Income in Majority Interest)	238,331

1. 대 차 대 조 표

제 9 기 1분기 2009년 3월 31일 현재 (March 31, 2009)

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

주식회사 국민은행

Kookmin Bank

(단위 : 백만원) (Unit : Million Won)

계 정 과 목 (Description)	금 액 (Amount)	
	제 9 기 1분기	제 8 기
[자 산 (Assets)]		
I. 현금 및 예치금 (Cash & Due from Banks)	6,529,252	7,728,296
1. 현 금 (Cash & Checks)	1,888,466	2,190,743
2. 외 국 통 화 (Foreign Currency)	329,793	272,521
3. 예 치 금 (Due from Banks)	4,310,993	5,265,032
II. 유 가 증 권 (Securities)	36,397,734	34,928,917
1. 단기매매증권 (Trading Securities)	2,662,147	3,736,268
2. 매도가능증권 (Available-for-sale Securities)	20,276,830	17,552,003
3. 만기보유증권 (Held-to-maturity Securities)	12,594,918	12,575,745
4. 지분법적용투자주식 (Investment Stock Using the Equity Method)	863,839	1,064,901
III. 대 출 채 권 (Loans)	204,945,401	198,694,825
(대 손 충 당 금) (Allowance for Credit Losses)	(3,805,736)	(3,452,589)
이연대출부대비용 (Loan Origination Cost)	192,814	187,399
1. 콜 론 (Call Loans)	1,667,886	367,312
2. 내국수입유산스 (Domestic Import Usance Bill)	2,457,457	2,444,897
3. 신용 카드 채권 (Credit Card Accounts)	11,586,619	11,526,951
4. 매 입 외 환 (Bills Bought in Foreign Currency)	2,498,385	2,753,940
5. 매 입 어 음 (Bills Bought in Won)	61,368	486,555
6. 환매조건부채권매수 (Bonds Purchased under Resale Agreements)	2,190,000	1,230,000
7. 대 출 금 (Loans & Discounts)	182,522,839	178,394,374
8. 팩 토 링 채 권 (Factoring Receivables)	10,317	10,328
9. 지급보증대지급금 (Advances for Customers)	141,048	72,853

10. 사 모 사 채 (Private Placement Corporate Bonds)	5,422,404	4,671,601
11. 출 자 전 환 채 권 (Loans Debt-Equity Swap)		1,204
IV. 유 형 자 산 (Tangible Assets)	3,430,560	3,492,767
1. 유 형 자 산 (Tangible Assets)	5,356,527	5,366,203
(감가상각누계액) (Accumulated Depreciation)	(1,903,443)	(1,852,928)
(손상차손누계액) (Accumulated Impairment Losses)	(22,524)	(20,508)
V. 기 타 자 산 (Other Assets)	15,135,637	17,248,372
(대 손 충 당 금) (Allowances for Credit Losses)	(244,305)	(222,386)
1. 예 치 보 증 금 (Guarantee Deposits Paid)	1,432,813	1,388,902
2. 미 수 금 (Accounts Receivable)	4,164,747	5,143,137
3. 미 수 수 익 (Accrued Revenues Receivable)	1,077,973	1,218,027
4. 선 급 비 용 (Prepaid Expenses)	156,293	105,257
5. 이 연 법 인 세 자 산 (Deferred Income Tax Debits)	208,674	101,401
6. 파 생 상 품 자 산 (Derivatives instruments Assets)	7,386,166	8,394,874
7. 미 회 수 내 국 환 채 권 (Domestic Exchange Settlements Debits)	401,238	547,746
8. 무 형 자 산 (Intangible Assets)	289,446	319,781
9. 잡 자 산 (Sundry Assets)	262,592	251,633
자 산 총 계 (Total Assets)	266,438,584	262,093,177
[부 채 (Liabilities)]		
I. 예 수 부 채 (Depository Liabilities)	164,048,277	158,867,924
1. 요 구 불 예 금 (Demand Deposits)	48,798,663	47,938,522
2. 기 한 부 예 금 (Time Deposits)	89,270,524	85,850,617
3. 양 도 성 예 금 증 서 (Negotiable Certificates of Deposits)	25,979,090	25,078,785
II. 차 입 부 채 (Borrowings & Bonds Payable)	57,978,668	61,759,641
1. 콜 머 니 (Call Money)	3,036,378	3,244,535
2. 매 출 어 음 (Bills Sold)	81,561	191,435
3. 환 매 조 건 부 채 권 매 도 (Bonds Sold under Repurchase Agreements)	3,756,852	4,249,699

4. 매도유가증권 (Securities Sold)	58,094	53,325
5. 차 입 금 (Borrowings)	11,311,549	11,410,052
6. 사 채 (Bonds payable)	39,806,538	42,693,941
(사채할인발행차금) (Debentures Discount)	(72,304)	(83,346)
III. 기 타 부 채 (Other Liabilities)	26,773,536	24,151,518
1. 미 지 급 금 (Accounts Payable)	4,494,064	5,348,485
2. 미 지 급 비 용 (Accrued Expenses Payable)	4,926,658	5,238,709
3. 선 수 수 익 (Unearned Revenues)	138,772	162,267
4. 수 입 제 세 (Withholding Taxes)	88,463	114,563
5. 수 입 보 증 금 (Deposits for Letter of Guarantees and Others)	161,300	125,290
6. 대 행 업 무 수 입 금 (Accounts for Agency Businesses)	218,664	273,599
7. 미 지 급 내 국 환 채 무 (Domestic Exchange Settlement Credits)	296,352	203,645
8. 미 지 급 외 국 환 채 무 (Foreign Exchanges)	83,310	67,056
9. 대 리 점 (Liability Incurred by Agency Relationship)	1,772,744	481,559
10. 파 생 상 품 부 채 (Derivatives Instruments Liabilities)	7,238,891	8,033,014
11. 신 탁 계 정 미 지 급 금 (Borrowings from Trust Accounts)	5,852,318	2,777,502
12. 퇴 직 급 여 충 당 부 채 (Allowance for Severance and Retirement Benefits)	466,831	834,342
(퇴 직 보 험 예 치 금) (Due from Insurance Retirement Benefits)	(256,286)	(559,812)
13. 지 급 보 증 충 당 부 채 (Allowance for Acceptances and Guarantees losses)	132,745	122,446
14. 기 타 충 당 부 채 (Other Allowance)	709,572	703,336
15. 잡 부 채 (Sundry Liabilities)	449,138	225,517
부 채 총 계 (Total Liabilities)	248,800,481	244,779,083
[자 본 (Stockholders' Equity)]		
I. 자 본 금 (Capital Stock)	2,481,896	2,181,896
1. 보 통 주 자 본 금 (Common Stock)	2,481,896	2,181,896
II. 자 본 잉 여 금 (Capital Surplus)	6,267,577	6,269,036
1. 주 식 발 행 초 과 금 (Capital in Excess of Par Value)	5,651,963	5,653,422

2. 기타자본잉여금 (Other Capital Surplus)	615,614	615,614
III. 기타포괄손익누계액 (Accumulated other comprehensive income)	311,525	445,263
1. 매도가가능증권평가이익 (Gain(Loss) on Valuation of Available-for-sale Securities)	(540,096)	(415,823)
2. 만기보유증권평가이익 (Gain on Valuation of Held-to-maturity Securities)	25	29
3. 시준법사준법 (Gain on Valuation of Investment Stock Using the Equity Method)	85	
4. 무역시준법사준법 (Loss on Valuation of Investment Stock Using the Equity Method)	(42,345)	(32,799)
5. 유형자산재평가이익 (Gain on Revaluation of Tangible Assets)	893,856	893,856
IV. 이익잉여금 (Retained Earnings)	8,577,105	8,417,899
1. 법정적립금 (Legal Reserve)	1,510,808	1,359,584
2. 임의적립금 (Voluntary Reserve)	6,907,200	5,560,725
3. 미처분이익잉여금 (Unappropriated Retained Earnings at the End of the Year)	159,097	1,497,590
자 본 총 계 (Total Stockholders' Equity)	17,638,103	17,314,094
부 채 와 자 본 총 계 (Total Liabilities and Stockholders' Equity)	266,438,584	262,093,177

2. 손 익 계 산 서

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

제 8 기 1분기 2008년 1월 1일부터 2008년 3월 31일까지 (For the Quarter Ended March 31, 2008)

주식회사 국민은행

Kookmin Bank

(단위 : 백만원) (Unit : Million Won)

계 정 과 목 (Description)	금 액 (Amount)	
	제 9 기 1분기	제 8 기 1분기
1. 영업수익 (Operating Revenues)	11,518,912	8,275,721
(1) 이자수익 (Interest Income)	4,043,583	3,838,568
1. 예치금이자 (Interest on due from Banks)	4,775	692
2. 유가증권이자 (Interest on Securities)	385,536	404,336
3. 대출채권이자 (Interest on Loans)	3,648,757	3,423,629
4. 기타이자수익 (Other Interest Income)	4,515	9,911
(2) 유가증권평가 및 처분이익 (Gain on Valuation and Sales of Securities)	151,239	144,330
1. 단기매매증권평가이익 (Gain on Valuation of Trading Securities)	10,189	38,438
2. 단기매매증권처분이익 (Gain on Sales of Trading Securities)	39,899	54,363
3. 매도가능증권처분이익 (Gain on Sales of Available-for-sale Securities)	100,070	47,585
4. 만기보유증권처분이익 (Gain on Sales of Held-to-Maturity Securities)	658	-
5. 매도가능증권손상차손환입 (Restoration of Available-for-sale Securities Impairment losses)	423	3,944
(3) 대출채권평가 및 처분이익 (Gain on Valuation and Sales of Loans)	4,196	2,203
1. 대손충당금환입액 (Reversal of Provision for Credit Losses)	0	0
1. 대출채권처분이익 (Gain on Sales of Receivables)	4,196	2,203
(4) 외환거래이익 (Revenues on Foreign Exchange)	561,475	147,942
1. 외환거래이익 (Revenues on Foreign Exchange)	561,475	147,942
(5) 수수료수익 (Fees and Commissions Revenues)	314,913	370,618
1. 수입수수료 (Commissions Received)	240,550	293,039

2. 수입보증료 (Guarantee Fees)	12,805	6,455
3. 신용카드관련수수료 (Commissions on Credit Cards)	47,160	39,768
4. 국민주택기금관리수수료 (Management Commissions Received from National Housing Fund)	14,398	31,356
(6) 신탁업무운용수익 (Fees and Commissions from Trust Accounts)	20,455	24,691
1. 신탁업무운용수익 (Fees and Commissions from Trust Accounts)	20,455	24,691
(7) 배당금수익 (Dividends Income)	39,010	9,957
1. 단기매매증권배당수익 (Dividends on Trading Securities)	1,519	1,255
2. 매도가능증권배당수익 (Dividends on Available-for-Sale Securities)	37,491	8,702
(8) 기타영업수익 (Other operating revenues)	6,384,041	3,737,412
1. 파생상품거래이익 (Gain on Derivatives Transactions)	3,615,431	1,435,782
2. 파생상품평가이익 (Gain on Valuation of Derivatives Instruments)	2,642,364	2,247,375
3. 공정가액위험회피관련이익 (Gain on Fair Value Hedged Items)	103,589	35,937
4. 지급보증충당부채환입액 (Transfer From Allowance for Acceptances and Guarantees Losses)	11,089	183
5. 기타충당부채환입액 (Transfer From Other Allowance)	11,387	18,030
6. 기타영업잡수익 (Others)	181	105
II. 영업비용 (Operating Expenses)	11,181,713	7,436,489
(1) 이자비용 (Interest Expenses)	2,337,427	2,117,257
1. 예수부채이자 (Interest on Depository Liabilities)	1,559,282	1,420,034
2. 차입부채이자 (Interest on Borrowings & Bonds Payable)	751,844	675,922
3. 기타이자비용 (Other Interest Expenses)	26,301	21,301
(2) 유가증권평가 및 처분손실 (Loss on Valuation and Sales of Securities)	52,625	61,191
1. 단기매매증권평가손실 (Loss on Valuation of Trading Securities)	8,649	7,850
2. 단기매매증권처분손실 (Loss on Sales of Trading Securities)	28,733	21,531
3. 매도가능증권처분손실 (Loss on Sales of Available-for-Sale Securities)	494	9,336

4. 만기보유증권처분손실 (Loss on Sales of Held-to-Maturity Securities)	0	-
5. 매도가능증권손상차손 (Available-for-Sale Securities Impairment Loss)	11,004	22,474
6. 만기보유증권손상차손 (Held-to-Maturity Securities Impairment Loss)	3,745	-
(3) 대출채권평가 및 처분손실 (Loss on Valuation and Sales of Loans)	641,246	244,824
1. 대손상각비 (Bad Debt Expenses)	641,210	244,793
2. 대출채권처분손실 (Loss on Sales of Receivables)	36	31
(4) 외환거래손실 (Expenses on Foreign Exchange)	455,892	121,437
1. 외환거래손실 (Expenses on Foreign Exchange)	455,892	121,437
(5) 수수료비용 (Fees and Commissions Expenses)	171,590	154,506
1. 지급수수료 (Commissions Expenses)	65,343	70,388
2. 신용카드관련수수료 (Commissions Paid on Credit Cards)	106,247	84,118
(6) 판매비와 관리비 (Selling and Administrative Expenses)	850,398	883,898
1. 급여 (Salaries)	348,499	394,141
2. 퇴직급여 (Provision for Current Year Severance and Retirement Benefits)	41,471	41,580
3. 명예퇴직급여 (Retirement Allowance)	0	871
4. 복리후생비 (Others Employee Benefit)	128,853	126,147
5. 임차료 (Rental Expenses)	40,978	38,211
6. 감가상각비 (Depreciation)	69,546	70,693
7. 무형자산상각비 (Amortization on Intangible Assets)	35,513	29,765
8. 세금과공과 (Taxes and Dues)	41,472	40,432
9. 광고선전비 (Advertising Expense)	9,980	11,110
10. 경상개발비 (Ordinary R&D)	44,686	42,235
11. 기타 (Others)	89,400	88,713
(7) 기타영업비용 (Other Operating Expenses)	6,672,535	3,853,376

1. 파생상품거래손실 (Loss on Derivatives Transactions)	3,742,144	1,289,741
2. 파생상품평가손실 (Loss on Valuation of Derivatives Instruments)	2,600,554	2,230,916
3. 공정가액위험회피관련손실 (Loss on Fair Value Hedged Items)	121,503	154,424
4. 지급보증충당부채전입액 (Provision for Acceptances and Guarantees Losses)	13,422	8,049
5. 기타충당부채전입액 (Provision for Other Allowances)	54,370	36,018
6. 기금출연료 (Contribution to Fund)	80,338	77,415
7. 기타영업잡비용 (Others)	60,204	56,813
III. 영업이익 (Operating Income)	337,199	839,232
IV. 영업외수익 (Non-Operating Revenues)	337,199	61,878
1. 지분법이익 (Gain on Valuation using Equity method of Accounting)	5,899	16,259
2. 지분법적용투자주식처분이익 (Gain on Sales of Investment Stock Using the Equity Method)	0	0
3. 유형자산처분이익 (Gains on Sales of Tangible Assets)	31	211
4. 유형자산손상차손환입 (Recovery of Impairment Losses on Tangible Assets)	15	0
5. 임대료 (Rental Income)	982	800
6. 기타영업외수익 (Others)	28,252	44,608
V. 영업외비용 (Non-Operating Expenses)	131,123	31,387
1. 지분법손실 (Loss on Valuation using Equity method of Accounting)	10,474	1,297
2. 지분법적용투자주식처분손실 (Loss on Sales of Investment Stock Using the Equity Method)	-	-
3. 유형자산처분손실 (Loss on Sales of Tangible Assets)	259	177
4. 유형자산손상차손 (Impairment Loss on Tangible Assets)	3,622	1,664
5. 지분법적용주식손상차손 (Impairment Loss on Equity method)	100,352	0
6. 기타영업외비용 (Others)	16,416	28,249
VI. 법인세비용차감전 순이익 (Income before Income Tax Expense)	241,255	869,723
VII. 법인세비용 (Income Tax Expenses)	82,115	238,220

VIII. 당기순이익 (Net Income)	159,140	631,503
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대 차 대 조 표

(Balance Sheet)

제 14 기 2009년 03월 31일 현재

제 13 기 2008년 03월 31일 현재

KB Investment & Securities

(KRW won)

과 목	As of March 31, 2009	As of March 31, 2008
자 산 (Assets)		
I. 현금및예치금 (Cash and deposits)	71,223,442,080	26,524,687,417
1. 현금및현금성자산 (Cash and cash equivalents)	34,698,442,080	3,049,187,417
1) 현금 (Cash on hand)	1,448,833	158,183
2) 정기예금 (Fixed deposit and installment deposit)		3,000,000,000
3) 보통예금 (Demand deposits)	536,185,305	3,445,465
4) 당좌예금 (Current deposits)	160,807,942	45,583,769
5) 양도성정기예금증서 (Negotiable certificate of deposits)	30,000,000,000	
6) 기타 (Others)	4,000,000,000	
2. 예치금 (Deposits)	36,525,000,000	23,475,500,000
1) 고객예탁금별도예치금 (Reserve for claims of customers' deposits)	33,475,000,000	3,460,000,000
2) 선물옵션거래예치금 (Deposits for futures and options)	34,500,000	
3) 기타 (Others)	3,015,500,000	20,015,500,000
II. 유가증권 (Securities)	634,073,219,439	206,944,420,425
1. 단기매매증권 (Trading securities)	538,198,853,167	135,977,226,258
1) 주식 (Stocks)	18,271,315	2,611,500
2) 국공채 (Government and public bonds)	346,016,656,189	24,690,830,000
3) 회사채 (Corporate bonds)	28,638,808,630	65,721,148,850
4) 수익증권 (Beneficiary certificates)	19,144,852,034	285,498,428
5) 기업용통어음 (Negotiable commercial papers)	144,380,264,999	45,277,137,480
2. 매도가능증권 (Securities available for sale)	94,864,346,239	69,696,516,248
1) 주식 (Stocks)	62,092,276,325	69,267,844,275
2) 회사채 (Corporate bonds)	8,000,000,000	
3) 수익증권 (Beneficiary certificates)	3,460,019,225	428,232,239
4) 외화증권 (Securities in foreign currency)	439,734	439,734
5) 기타 (Others)	21,311,610,955	
3. 만기보유증권 (Securities held to maturity)	-	2,175,016
1) 국공채 (Government and public bonds)	-	2,175,016
4. 지분법적용투자주식 (Securities using equity method)	1,010,020,033	1,268,502,903
III. 파생상품 (Derivatives)	240,956,000	-
1. 매수옵션		

(Options purchased)	240,956,000		-	
IV. 대출채권				
(Loans)		292,749,319,491		60,946,126,738
1. 콜론				
(Call loans)	82,200,000,000			
2. 신용공여금				
(Broker's loans)	4,370,672,695		3,268,000,000	
1) 신용거래용자금				
(Margin to customers)	3,708,536,195			
2) 증권담보대출금				
(Loans secured by securities)	605,075,500		3,268,000,000	
3) 기타				
(Others)	57,061,000			
3. 대여금				
(Loans)	877,789,103		772,356,609	
4. 매입대출채권				
(Loans Purchased)	224,700,000,000		57,212,032,072	
5. 대지급금				
(Advances for customers)	270,996,555		325,707,492	
1) 우선대지급금				
(Advances for payment for others)	270,996,555		325,707,492	
6. 대손충당금				
(Allowance for credit loss)	(19,670,138,862)		(631,969,435)	
1) 신용공여금대손충당금				
(Allowance for fiduciary loans)	(21,853,362)		(16,340,000)	
2) 대여금대손충당금				
(Allowance for loans)	(4,388,945)		(3,861,783)	
3) 대지급금대손충당금				
(Allowance for advances)	(270,996,555)		(325,707,492)	
4) 기타대손충당금				
(Allowance for others)	(19,372,900,000)		(286,060,160)	
V. 유형자산				
(Tangible fixed assets)				
1. 차량운반구				
(Vehicles)	816,807,846		816,979,215	
2. 기구비품				
(Furniture and equipments)	10,353,369,300		6,177,297,772	
(유형자산감가상각누계액)				
(Accumulated depreciation)	(5,756,147,285)	5,414,029,861	(6,265,437,048)	728,839,939
VI. 기타자산				
(Other assets)		45,960,284,400		7,464,823,336
1. 미수금				
(Receivables)	12,634,792,515		244,160,400	
1) 자기매매미수금				
(Receivables for proprietary trading)	11,823,901,184		-	
2) 위탁매매미수금				
(Receivables for brokerage)	810,891,331			
3) 기타				
(Others)			244,160,400	
2. 미수수익				
(Accrued income)	5,748,377,239		730,270,985	
1) 미수수수료				
(Accrued commissions)	195,194,862		169,954,977	
2) 미수배당금				
(Accrued dividends)	1,597,766,915		160,575	
3) 미수채권이자				
(Accrued interest receivables)	2,273,459,230		117,910	
4) 미수신용거래 용자이자				
(Accrued interest on margin)	6,774,066		-	
5) 기타				
(Others)	1,675,182,166		560,037,523	
3. 선급금				
(Advance payments)	5,829,371,699		116,982,667	
1) 채권경과이자				
(Accrued interest on bonds)	4,845,220,621		-	
2) 기타선급금				
(Others)	984,151,078		116,982,667	
4. 선급비용				
(Prepaid expenses)	5,188,205,929		63,607,177	
5. 보증금				
(Guarantee)	1,650,285,424		749,342,070	

1) 전신전화가입권 (Telex and telephone subscription rights)	8,712,000	8,712,000
2) 임차보증금 (Guarantee for rent)	1,639,573,424	738,630,070
3) 신원보증금 (Surety guarantee)	2,000,000	2,000,000
6. 손해배상공동기금 (Collective fund for default loss)	1,698,065,277	1,316,113,579
1) 유가증권시장공동기금 (KRX)	909,470,168	710,647,652
2) 선물시장공동기금 (KRX)	788,595,109	605,465,927
7. 무형자산 (Intangible assets)	4,983,404,772	81,815,568
1) 소프트웨어 (Software)	4,983,404,772	81,815,568
8. 기타자산 (Others)	8,411,831,102	4,430,830,142
9. 대손충당금 (Allowance for credit loss)	(184,049,557)	(268,299,252)
1) 미수금대손충당금 (Allowance for receivables)	(4,054,456)	(244,160,400)
2) 미수수익대손충당금 (Allowance for accrued income)	(179,995,101)	(24,138,852)
자 산 총 계 (Total assets)	1,049,661,251,271	302,608,897,855
부 채 (Liabilities)		
I. 예수부채 (Deposits)	53,517,498,900	22,226,075,476
1. 고객예수금 (Customers' deposits)	53,516,498,900	22,225,075,476
1) 위탁자예수금 (Customers' deposits for brokerage)	36,563,989,932	227,440,518
2) 선물·옵션거래예수금 (Customers' deposits for futures and options trading)	16,787,495,047	21,972,264,632
3) 저축자예수금 (Customers' deposits for savings)	78,867,412	25,341,423
4) 수익자예수금 (Customers' deposits for beneficiary)	86,146,509	28,903
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)	585,568,778,759	91,279,244,932
1. 콜머니 (Call money)		91,200,000,000
2. 차입금 (Borrowings)	141,700,000,000	-
1) 기타차입금 (Others)	141,700,000,000	-
3. 환매조건부채권매도 (Bonds sold under repurchase agreements)	220,307,772,311	-
4. 매도유가증권 (Securities sold)	121,255,169,990	-
1) 주식 (Stocks)	17,142,059,990	-
2) 국공채 (Government and public bonds)	104,113,110,000	-
5. 파생상품 (Derivatives)	2,305,836,458	79,244,932
1) 매도옵션 (Options sold)	92,823,000	-
2) 파생상품부채 (Derivatives instruments liabilities)	2,213,013,458	79,244,932
6. 후순위차입금 (Subordinated borrowings)	100,000,000,000	
III. 기타부채 (Other liabilities)	64,840,076,948	28,119,408,229
1. 퇴직급여충당부채		

(Reserve for severance and retirement benefits) (국민연금전환금) (National pension fund for severance and retirement benefits)	404,385,009	3,393,653,524
(퇴직보험예치금) (Retirement insurance deposit)	-	(29,426,100)
2. 미지급법인세 (Accrued income taxes)	(301,319,016)	(2,230,876,460)
3. 미지급금 (Accounts payable)	19,553,442,946	2,970,661,073
4. 미지급비용 (Accrued expenses)	13,477,051,244	-
5. 선수수익 (Unearned income)	20,715,271,261	3,366,046,062
6. 이연법인세부채 (Deferred income tax liabilities)	1,339,479,453	1,084,520,548
7. 제세금예수금 (Withholding income taxes)	8,619,818,444	15,750,801,495
8. 기타 (Others)	916,329,070	3,714,595,007
115,618,537	99,433,080	
부 채 총 계 (Total liabilities)	703,926,354,607	141,624,728,637
자 본 (Stockholder's equity)		
I. 자본금 (Capital stock)	78,000,000,000	50,000,000,000
1. 보통주자본금 (Common stock)	78,000,000,000	50,000,000,000
II. 자본잉여금 (Capital surplus)	111,857,315,200	-
1. 주식발행초과금 (Paid in capital in excess of parvalue)	111,857,315,200	-
III. 기타포괄손익누계액 (Accumulated other comprehensive income)	39,262,156,998	41,340,319,844
1. 매도가능증권평가이익(손실) (Gain on valuation of securities available for sale)	39,139,426,077	41,626,351,149
2. 지분법 자본변동 (Share of associates' other changes in net assets)	122,730,921	
2. 부의 지분법 자본변동 (Share of associates' other changes in net assets)	-	(286,031,305)
IV. 이익잉여금 (Retained earnings)	116,615,424,466	69,643,849,374
1. 이익준비금 (Legal reserve)	3,700,000,000	3,700,000,000
2. 선물거래책임준비금 (Reserve for loss on futures transactions)	5,247,841	4,395,577
3. 미처분이익잉여금 (Retained earnings before appropriations)	112,910,176,625	65,939,453,797
1) (당기순이익) (Net income)	46,971,575,092	12,926,434,879
자 본 총 계 (Total stockholder's equity)	345,734,896,664	160,984,169,218
부채와자본총계 (Total liabilities and stockholder's equity)	1,049,661,251,271	302,608,897,855

손익계산서

제 14 기 2008년 4월 1일부터 2009년 03월 31일까지
제 13 기 2007년 4월 1일부터 2008년 03월 31일까지

KB Investment & Securities

(KRW won)

과 목	For the 12 months ended March 31, 2009	For the 12 months ended March 31, 2008
I. 영업수익 (Operating income)	315,966,482,874	89,008,976,648
1. 수수료수익 (Commissions received)	76,257,669,558	49,448,955,778
1) 수탁수수료 (Brokerage commissions)	15,520,761,149	12,024,691,381
2) 인수및주선수수료 (Underwriting commissions)	27,014,733,322	19,748,949,749
3) 사채모집수탁수수료 (Underwriting commissions on debentures)	310,250,000	224,200,000
4) 수익증권취급수수료 (Brokerage commissions on beneficiary certific	254,219,725	118,879,795
5) 자문수수료 (Consulting fees)	8,517,575,731	10,238,322,721
6) 기타 (Others)	24,640,129,631	7,093,912,132
2. 유가증권평가및처분이익 (Gain on valuation(sales) of securities)	109,536,151,322	11,432,903,960
1) 단기매매증권매매이익 (Gain on sales of trading securities)	103,168,844,462	10,867,962,137
2) 단기매매증권평가이익 (Gain on valuation of trading securities)	3,659,210,409	170,505,126
3) 매도가능증권처분이익 (Gain on sales of securities available for sale)	1,400,000,000	377,593,697
4) 매도유가증권평가이익 (Gain on valuation of trading securities sold)	1,308,096,451	-
5) 신종증권처분이익 (Gain on sales of structured securities)	-	16,843,000
3. 파생상품거래이익 (Gain on derivatives transactions)	28,119,849,794	10,289,281,219
1) 선물거래이익 (Gain on sales of futures)	21,410,518,000	2,484,650,000
2) 장내옵션거래이익 (Gain on sales of exchange trading options)	6,153,119,000	7,464,891,000
3) 장외파생상품거래이익 (Gain on sales of OTC derivatives)	556,212,794	339,740,219
4. 이자수익 (Interest income)	99,929,998,571	15,712,860,907
1) 신용거래용이자 (Interest on margin loans)	26,436,563	-
2) 대출금이자 (Interest on loans)	24,435,353,630	4,179,906,721
3) 채권이자 (Interest on bonds)	41,860,575,545	3,444,999,184
4) 기업용통어음이자 (Interest on negotiable commercial papers)	28,288,329,971	5,335,596,951
5) 증금예치금이자 (Interest on deposits with KSFC)	359,429,837	104,820,687
6) 양도성예금증서 이자 (Gain on transactions of certificate of deposits)	1,571,458,861	-
7) 금융기관예치금이자 (Interest on deposits)	614,704,914	234,580,004
8) 콜론이자 (Interest on call loans)	387,251,512	49,515,852
9) 양도성예금증서거래이익 (Gain on transactions of certificate of deposits)	409,861,147	262,641
10) 대지급금이자 (Interest on advances for customers)	393,171	419,294
11) 예금이자 (Interest on deposits)	1,856,573,986	2,261,824,458
12) 미수금이자 (Interest on receivables)	6,774,043	362,277
13) 기타		

(Others)	112,855,391	100,572,838	
5. 대출채권평가및처분이익 (Gain on valuation(disposal) of loans)		-	163,161,462
1) 대손충당금환입 (Reversal of allowance for credit losses)	-	163,161,462	
6. 외환거래이익 (Gain on foreign transactions)		495,812,627	880,119,151
1) 외환차익 (Gain on foreign currency transactions)	495,812,627	880,119,151	
7. 기타의영업수익 (Others)		1,627,001,002	1,081,694,171
1) 배당금수익 (Dividends income)	1,599,277,619	1,022,231,462	
2) 분배금수익 (Distribution income)	27,723,383	59,462,709	
3) 기타대손충당금환입 (Reversal of allowance for others)			
II. 영업비용 (Operating expenses)	249,010,133,318		70,593,757,057
1. 수수료비용 (Commissions expense)		3,130,729,665	3,257,439,328
1) 매매수수료 (Trading commissions)	1,183,355,834	1,273,275,703	
2) 기타수수료비용 (Others)	1,947,373,831	1,984,163,625	
2. 유가증권평가및처분손실 (Loss on valuation(sales) of securities)		97,374,755,788	13,947,161,599
1) 단기매매증권매매손실 (Loss on sales of trading securities)	93,140,580,430	13,619,631,679	
2) 단기매매증권평가손실 (Loss on valuation of trading securities)	3,147,483,429	310,832,551	
3) 매도가능증권처분손실 (Loss on sales of securities available for sale)	37,878	718,319	
4) 매도유가증권평가손실 (Loss on valuation of trading securities sold)	1,086,654,051	-	
5) 신종증권처분손실 (Loss on sales of structured securities)	-	15,979,050	
3. 파생상품거래손실 (Loss on derivatives transactions)		30,969,261,519	11,098,424,932
1) 선물거래손실 (Loss on sales of futures)	20,192,504,500	2,729,940,000	
2) 장내옵션거래손실 (Loss on sales of exchange trading options)	6,100,606,000	7,748,371,000	
3) 장외파생상품거래손실 (Loss on sales of OTC derivatives)	4,676,151,019	620,113,932	
4. 이자비용 (Interest expense)		40,273,876,172	6,367,700,544
1) 증금차입금이자 (Interest on borrowings from KSFC)	493,150	7,726,027	
2) 고객예탁금이용료 (Interest on customers' deposits)	225,199,361	49,048,194	
3) 환매조건부채권매도이자 (Interest on bonds sold under repurchase agreement)	17,208,316,272	320,643,833	
4) 양도성예금이자거래손실 (Loss on transactions of certificate of deposits)	130,385,261	-	
5) 콜머니이자 (Interest on call money)	13,588,850,536	5,989,872,750	
6) 발행어음이자 (Interest on short term note issued)	5,183,092,031	-	
7) 기타 (Others)	3,937,539,561	409,740	
5. 대출채권평가및처분손실 (Loss on valuation(disposal) of loans)		19,038,169,427	-
1) 대손상각비 (Credit loss expenses)	19,038,169,427	-	
6. 외환거래손실 (Loss on foreign transactions)		84,449,307	719,009,240
1) 외환차손 (Loss on foreign currency transactions)	84,449,307	719,009,240	
7. 판매비와관리비 (General and administrative expenses)		57,978,980,735	35,182,926,950

1) 급여 (Salary)	37,957,965,948	23,780,069,443
2) 퇴직급여 (Severance pay)	1,138,517,803	2,118,673,384
3) 복리후생비 (Other benefits for employees)	2,087,883,067	962,788,481
4) 전산운영비 (Computer system operation expenses)	2,648,552,231	1,618,082,955
5) 임차료 (Rental expenses)	1,487,431,022	1,010,973,353
6) 지급수수료 (Miscellaneous commissions)	4,039,600,036	985,180,205
7) 접대비 (Entertainment expenses)	2,808,386,254	1,554,389,767
8) 광고선전비 (Advertising expenses)	1,235,352,437	79,223,949
9) 감가상각비 (Depreciation)	891,941,911	317,277,370
10) 연수비 (Training expenses)	30,316,891	16,998,392
11) 무형자산상각비 (Amortization of intangible assets)	253,245,469	73,206,615
12) 세금과공과금 (Tax and dues)	672,615,335	802,782,781
13) 기타 (Others)	2,727,172,331	1,863,280,255
8. 기타의 영업비용 (Others)	159,910,705	21,094,464
1) 기타대손상각비 (Credit loss expenses)	159,910,705	21,094,464
III. 영업이익 (Operating profit)	66,956,349,556	18,415,219,591
IV. 영업외수익 (Non-operating income)	66,885,288	84,433,134
1. 유형자산처분이익 (Gain on disposition of tangible assets)	46,921,333	8,726,495
2. 지분법이익 (Gain on equity method valuation)		4,363,993
3. 기타 (Others)	19,963,955	71,342,646
V. 영업외비용 (Non-operating expenses)	695,403,294	125,568,850
1. 유형자산처분손실 (Loss on disposition of tangible assets)	2,678,056	6,281,860
2. 지분법손실 (Loss on equity method valuation)	667,245,096	
3. 기부금 (Donations)	4,640,000	200,000
4. 기타 (Others)	20,840,142	119,086,990
VI. 법인세비용 차감전 계속사업손익 (Net income before income tax from continuing operations)	66,327,831,550	18,374,083,875
VII. 계속사업손익법인세비용 (Income tax expense from continuing operations)	19,356,256,458	5,447,648,996
VIII. 당기순이익 (Net income)	46,971,575,092	12,926,434,879

대차대조표
(Balance Sheet)

케이비자산운용주

(KB Asset Management Co.,Ltd)

제 21 기 : 2009/03/31 (March 31, 2009)

제 20 기 : 2008/03/31 (March 31, 2008)

(단위:원)
(Unit : Won)

계 정 과 목 (Title of Account)	제 21 (당) 기 (December 31, 2009)		제 20 (전) 기 (March 31, 2008)	
	금	액 (Amount)	금	액 (Amount)
자산총계 (Assets)	-	103,668,552,060	-	114,764,580,986
I. 현금및예치금 (Cash and Deposits)	-	84,975,242,349	-	99,602,506,009
1. 현금및현금성자산 (Cash and cash Equivalents)	-	66,116,342,349	-	97,997,506,009
현금 및 제예금 (Cash and Due from Financial Institutions)	25,116,342,349	-	33,997,506,009	-
외화현금및외화예금 (Foreign Currency and Due from Banks in Foreign Currency)	-	-	-	-
양도성예금증서 (Certificate of Deposits)	41,000,000,000	-	64,000,000,000	-
MMF (Money Market Funds)	-	-	-	-
2. 예치금 (Deposits)	-	18,858,900,000	-	1,605,000,000
고객예탁금별도예치금 (Reserve for Claims of Customers' Deposits)	-	-	-	-
직판예치금 (Direct Selling Reserve for Claims of Customers' Deposits)	18,858,900,000	-	1,605,000,000	-
기타예치금 (Other Deposits)	-	-	-	-
II. 유가증권 (Securities)	-	3,848,754,000	-	743,180,000
1. 단기매매증권 (Trading Securities)	-	-	-	-
주식 (Stock)	-	-	-	-
채권 (Bonds)	-	-	-	-
수익증권 (Beneficiary Certificate)	-	-	-	-
매입어음(CP) (Commercial Papers)	-	-	-	-
외화주식 (Stock in Foreign Currency)	-	-	-	-
외화채권 (Bonds in Foreign Currency)	-	-	-	-
기타단기매매증권 (Other Securities)	-	-	-	-
2. 매도가능증권 (Available-for-sale Securities)	-	3,848,754,000	-	743,180,000
주식 (Stock)	422,340,000	-	401,880,000	-
채권 (Bonds)	2,985,114,000	-	-	-
수익증권 (Beneficiary Certificate)	-	-	-	-
출자금 (Investment in Partnership)	341,300,000	-	341,300,000	-
외화주식 (Stock in Foreign Currency)	-	-	-	-
외화채권 (Bonds in Foreign Currency)	-	-	-	-
기타매도가능증권 (Other Securities)	100,000,000	-	-	-
3. 만기보유증권 (Held-to-maturity Securities)	-	-	-	-
국공채 (Government and Public Bonds)	-	-	-	-
회사채 (Corporate Bonds)	-	-	-	-
기타만기보유증권 (Other Securities)	-	-	-	-

4.지분법적용투자주식 (Investment Stock using the Equity Method)		-	-	-
주식 (Stock)	-	-	-	-
출자금 (Investment in Partnership)	-	-	-	-
III. 대출채권 (Loans)	-	1,817,980,420	-	1,402,133,503
1. 콜론 (Call Loans)	-	-	-	-
2. 환매조건부채권매수 (Bonds Purchased under Resale Agreements)	-	-	-	-
3. 대여금 (Loans)	-	1,827,116,000	-	1,409,179,400
(대여금대손충당금) (Allowance for Loans)	-	9,135,580	-	7,045,897
4. 기타대출채권 (Other Loans)	-	-	-	-
(기타대출채권대손충당금) (Allowance for Other Loans)	-	-	-	-
IV. 유형자산 (Tangible Assets)	-	117,552,228	-	97,977,028
1. 토지 (Land)	-	-	-	-
2. 건물 (Buildings)	-	-	-	-
(건물감가상각누계액) (Accumulated Depreciation)	-	-	-	-
3. 구축물 (Structures)	-	-	-	-
(구축물감가상각누계액) (Accumulated Depreciation)	-	-	-	-
4. 기계장치 (Machinery)	-	-	-	-
(기계장치감가상각누계액) (Accumulated Depreciation)	-	-	-	-
5. 차량운반구 (Vehicles)	-	-	-	-
(차량운반구감가상각누계액) (Accumulated Depreciation)	-	-	-	-
6. 전산비품 (Computer Equipments)	-	195,392,963	-	198,066,913
(전산비품감가상각누계액) (Accumulated Depreciation)	-	148,660,731	-	171,593,720
7. 비품 (Office Equipments)	-	331,363,373	-	302,897,073
(비품감가상각누계액) (Accumulated Depreciation)	-	286,484,950	-	239,401,504
8. 임차건물시설 (Leasehold Improvements)	-	325,500,700	-	278,321,700
(임차건물시설감가상각누계액) (Accumulated Depreciation)	-	299,559,127	-	270,313,434
9. 건설중인자산 (Construction In-Progress)	-	-	-	-
(건설중인자산감가상각누계액) (Accumulated Depreciation)	-	-	-	-
10. 기타유형자산 (Other Tangible Assets)	-	-	-	-
(기타유형자산감가상각누계액) (Accumulated Depreciation)	-	-	-	-
V. 기타자산 (Other Assets)	-	12,909,023,063	-	12,918,784,446
1. 미수금 (Accounts Receivable)	-	67,944,068	-	90,871,545
(미수금대손충당금) (Allowance for Bad Debts)	-	407,093	-	6,384,541
2. 미수수익 (Accrued Income)	-	9,443,000,479	-	9,934,605,197
미수위탁자보수 (Accrued Investment Trust Fees)	5,464,764,686	-	6,139,640,800	-
(미수위탁자보수대손충당금) (Allowance for Bad Debts)	-	338,988,745	-	30,698,204
미수운용수수료수익 (Accrued Investment Company Fees)	2,299,877,248	-	-	-
(미수운용수수료수익대손충당금) (Allowance for Bad Debts)	-	11,499,386	-	-
미수자문수수료수익 (Accrued Advisory Fees)	-	-	-	-
(미수자문수수료수익대손충당금) (Allowance for Bad Debts)	-	-	-	-
미수일임수수료수익 (Accrued Discretionary Fees)	545,935,910	-	590,201,517	-

(미수일임수수료수익대손충당금) (Allowance for Bad Debts)	-	2,729,679	-	-	2,951,008	-
기타미수이익 (Accrued Other Income)	-	-	-	-	-	-
(기타미수이익대손충당금) (Allowance for Bad Debts)	-	-	-	-	-	-
미수이자 (Accrued Interest Income)	1,485,654,066	-	-	3,238,424,941	-	-
(미수이자대손충당금) (Allowance for Bad Debts)	-	13,621	-	-	12,849	-
3. 선급금 (Advance Payments)	-	-	-	-	-	-
(선급금대손충당금) (Allowance for Bad Debts)	-	-	-	-	-	-
4. 선급비용 (Prepaid Expenses)	-	-	162,940,849	-	-	34,449,036
5. 선급부가가치세 (Prepaid V.A.T.)	-	-	-	-	-	-
6. 선급제세 (Prepaid Tax)	-	-	-	-	-	-
7. 투자자산 (Investment Assets)	-	-	2,665,704,268	-	-	2,702,628,696
장기성예금 (Long term Due from Financial Institutions)	-	-	-	-	-	-
특정현금과예금 (Restricted Cash and Due from Financial Institutions)	3,000,000	-	-	3,000,000	-	-
보증금 (Guarantee Deposits)	523,117,600	-	-	389,546,450	-	-
부도채권 (Dishonored Bonds)	-	-	-	-	-	-
(부도채권대손충당금) (Allowance for Bad Debts)	-	-	-	-	-	-
(부도채권현재가치할인차금) (Present value Discount Account)	-	-	-	-	-	-
부도어음 (Dishonored Bill Receivable)	-	-	-	-	-	-
(부도어음대손충당금) (Allowance for Bad Debts)	-	-	-	-	-	-
(부도어음현재가치할인차금) (Present Value Discount Account)	-	-	-	-	-	-
기타투자자산 (Other Investment Assets)	2,139,586,668	-	-	2,310,082,246	-	-
(기타투자자산대손충당금) (Allowance for Bad Debts)	-	-	-	-	-	-
8. 무형자산 (Intangible Asset)	-	-	98,168,594	-	-	162,614,513
영업권(부의영업권) Goodwill(Negative Goodwill)	-	-	-	-	-	-
개발비 (Development Expenses)	50,417,658	-	-	77,917,662	-	-
기타무형자산 (Other Intangible Asset)	47,750,936	-	-	84,696,851	-	-
9. 기타외화자산 (Others in Foreign Currency)	-	-	-	-	-	-
10. 이연법인세자산 (Deferred Income Tax Debits)	-	-	471,671,898	-	-	-
11. 기타의 기타자산 (Others)	-	-	-	-	-	-
가지급금 (Provisional payments)	-	-	-	-	-	-
기타의 기타자산 (Others)	-	-	-	-	-	-
(기타의기타자산대손충당금) (Allowance for Bad Debts)	-	-	-	-	-	-
부채총계 (Total Liabilities)			30,159,060,919		-	12,483,115,594
I. 예수부채 (Depository Liabilities)			19,495,010,013		-	1,761,401,391
1. 예수원천세 (Withholding Income Tax)	-	-	608,251,306	-	-	129,665,855
2. 예수부가가치세 (Withholding for V.A.T.)	-	-	-	-	-	-
3. 후원사업기금 (Funds for Aid Program)	-	-	-	-	-	-
4. 고객예수금 (Customers' Deposits)	-	-	-	-	-	-
5. 직판예수금 (Customers' Deposits for Direct Selling)	-	-	18,858,900,000	-	-	1,605,000,000
6. 기타예수금 (Other Withholdings)	-	-	27,858,707	-	-	26,735,536
II. 차입부채 (Borrowings & Bonds Payable)						

1. 콜머니 (Call Money)	-	-	-	-
2. 단기차입금 (Short-term Borrowings)	-	-	-	-
3. 당좌차월 (Bank Overdraft)	-	-	-	-
4. 증금차입금 (Borrowings from KSFC)	-	-	-	-
5. 기타단기차입금 (Other Short-term Borrowings)	-	-	-	-
6. 환매조건부채권매도 (Bonds sold under reverse resale agreements)	-	-	-	-
7. 사채 (Debenture)	-	-	-	-
[사채 할인(또는 할증)발행 차금] [Discount(premium) on Debenture issued]	-	-	-	-
8. 장기차입금 (Long-term Borrowings)	-	-	-	-
9. 후순위차입금 (Subordinated Borrowings)	-	-	-	-
10. 기타차입부채 (Others)	-	-	-	-
III. 기타부채 (Other Liabilities)	-	10,664,050,906	-	10,721,714,203
1. 미지급금 (Accounts Payable)	-	70,843,358	-	221,237,985
2. 선수금 (Advances from Customers)	-	-	-	-
3. 선수수익 (Unearned Revenues)	-	-	-	-
4. 미지급비용 (Accrued Expenses)	-	2,894,727,422	-	5,488,266,668
5. 수입보통금 (Deposits Received)	-	-	-	-
6. 미지급법인세 (Income Taxes Payable)	-	7,556,230,126	-	4,761,460,665
7. 미지급배당금 (dividends payable)	-	-	-	-
8. 퇴직급여충당금 (Provision for Severance Benefits)	-	142,250,000	-	104,875,010
퇴직급여충당금 (Provision for Severance Benefits)	142,250,000	-	104,875,010	-
국민연금환급금 (Contribution to National Pension Plan)	-	-	-	-
퇴직보험예치금 (Deposits for Severance Benefits)	-	-	-	-
퇴직연금운용자산 (Retirement Pension Assets)	-	-	-	-
9. 이연법인세부채 (Deferred Income Tax Credits)	-	-	-	145,873,875
10. 기타기타부채 (Others)	-	-	-	-
자본총계 (Total Stockholder's Equity)	-	73,509,491,141	-	102,281,465,392
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
2. 우선주자본금 (Preferred Stock)	-	-	-	-
3. 신주청약증거금 (New Capital Stock Subscriptions)	-	-	-	-
II. 자본잉여금 (Capital Surplus)	-	-	-	-
1. 자본준비금 (Capital Reserve)	-	-	-	-
2. 기타자본잉여금 (Other Capital Surplus)	-	-	-	-
III. 이익잉여금(결손금) Retained Earnings (Accumulated Deficit)	-	35,066,682,787	-	63,869,852,392
1. 이익준비금 (Legal Reserve)	-	11,934,040,000	-	6,267,285,000
2. 기업합리화적립금 (Reserve for Financial Structure Improvement)	-	-	-	-
3. 임의적립금 (Voluntary Reserves)	-	3,465,000,000	-	3,465,000,000
4. 기타법정적립금 (Other Statutory Reserves)	-	-	-	-
5. 미처분이익잉여금 (Retained Earnings before Appropriations)	-	19,667,642,787	-	54,137,567,392
(당기 순이익) (Net Income for the year)		27,864,380,395		22,365,559,985
IV. 자본조정 (Capital Adjustment)	-	-	-	-

1. 주식할인발행차금 (Discount on Stock Issuance)	-	-	-	-
2. 배당건설이자 (Pre-operating Dividends)	-	-	-	-
3. 자기주식 (Treasury Stock)	-	-	-	-
4. 미교부주식배당금 (Stock Dividends Distributable)	-	-	-	-
5. 주식매입선택권 (Stock Options)	-	-	-	-
6. 기타의 자본조정 (Other Capital Adjustment)	-	-	-	-
V. 기타포괄손익누계액 (Accumulated Other Inclusive Gain(Losses))	-	105,058,354	-	73,863,000
1. 매도가능증권평가이익(손실) (Gains(Losses) on valuation of Available-for-sale securities)	-	105,058,354	-	73,863,000
2. 해외사업환산이익(손실) (Overseas Operations Translation Credit(Debit))	-	-	-	-
3. 지분법자본변동 (Gains(Losses) on valuation of Investment Stock using the Equity Method)	-	-	-	-
4. 현금흐름위험회피 파생상품평가이익(손실) (Gains(Losses) on valuation of Derivatives Instruments for Cash Flow Hedge)	-	-	-	-
5. 기타 (Others)	-	-	-	-

손익계산서
(Statements Of Income)

케이비자산운용주

(KB Asset Management Co.,Ltd)

제 21 기 : 2008/04/01 ~ 2009/03/31 (April 01, 2008 ~ March 31, 2009)

제 20 기 : 2007/04/01 ~ 2008/03/31 (April 01, 2007 ~ March 31, 2008)

(단위: 원)
(Unit : Won)

계 정 과 목 (Title of Account)	제 21 (당) 기		제 20 (전) 기	
	금 액 (Amount)		금 액 (Amount)	
I. 영업수익 (Operating Revenues)	-	68,915,230,066	-	58,393,769,528
1. 운용보수 (Operating Fees)	-	58,088,437,822	-	50,041,695,593
투자신탁위탁자보수 (Investment Trust Fees)	50,276,623,261	-	50,041,695,593	-
투자회사운용수수료수익 (Investment Company Fees)	7,811,814,561	-	-	-
2. 수수료수익 (Commissions Received)	-	4,525,125,264	-	3,619,036,949
투자자문수수료 (Investment Advisory Fees)	-	-	-	-
투자일임수수료 (Investment Discretionary Fees)	4,525,125,264	-	3,619,036,949	-
기타수수료수익 (Other Fees)	-	-	-	-
3. 유가증권 평가 및 처분이익 (Gains on Securities)	-	-	-	24,242
단기매매증권처분이익 (Gains on sales of Trading Securities)	-	-	-	-
단기매매증권평가이익 (Gains on valuation of Trading Securities)	-	-	-	-
매도가능증권처분이익 (Gains on disposition of Available for sale Securities)	-	-	24,242	-
만기보유증권처분이익 (Gains on disposition of Held to maturity Securities)	-	-	-	-
유가증권감액손실환입 (Reversal of Securities Reduction Losses)	-	-	-	-
기타 (Gains on Other Securities)	-	-	-	-
4. 외환거래이익 (Gains on Foreign Currency)	-	-	-	-
외환차익 (Gains on Foreign Currency Transaction)	-	-	-	-
외환환산이익 (Gains on Foreign Currency Translation)	-	-	-	-
5. 수익증권이익분배금 (Gains on Profit Sharing)	-	-	-	-
6. 이자수익 (Interest Income)	-	6,283,666,980	-	4,718,012,744
채권이자 (Interest on Debenture)	130,919,180	-	245,676,269	-
예금이자 (Interest on Bank Deposits)	6,039,574,894	-	4,372,880,105	-
대출채권이자 (Interest on Loans)	92,625,160	-	-	-
증권금융예치이자 (Interest on KSFC Deposits)	20,325,829	-	99,456,370	-
기타이자수익 (Other Interest Income)	221,917	-	-	-
7. 배당금수익 (Dividends Income)	-	18,000,000	-	15,000,000
8. 기타 영업수익 (Other Operating Income)	-	-	-	-
II. 영업비용 (Operating Expenses)	-	29,788,061,720	-	27,310,628,762
1. 수수료비용 (Commissions Expenses)	-	8,458,823,552	-	-
자문수수료비용 (Advisory Fees)	107,668,238	-	-	-
일임수수료비용 (Discretionary Fees)	-	-	-	-
기타지급수수료 (Other Commissions paid)	8,351,155,314	-	-	-

2. 유가증권 평가 및 처분손실 (Losses on Securities)	-	-	-	2,000,000
단기매매증권처분손실 (Losses on sale of Trading Securities)	-	-	-	-
단기매매증권평가손실 (Losses on valuation of Trading Securities)	-	-	-	-
매도가능증권처분손실 (Losses on disposition of Available for sale Securities)	-	-	2,000,000	-
만기보유증권처분손실 (Losses on disposition of Held to maturity Securities)	-	-	-	-
유가증권감액손실 (Losses on Securities Reduction)	-	-	-	-
기타 (Other Losses)	-	-	-	-
3. 외환거래손실 (Losses on Foreign Currency)	-	572,597,548	-	-
외환차손 (Losses on Foreign Currency Transaction)	572,597,548	-	-	-
외환환산손실 (Losses on Foreign Currency Translation)	-	-	-	-
4. 이자비용 (Interest Expenses)	-	10,450,068	-	48,162,909
콜머니이자 (Interest on Call Money)	-	-	-	-
환매조건부채권매도이자 (Interest on Bonds sold under reverse resale agreements)	-	-	-	-
증금차입금이자 (Interest on Borrowing from KSFC)	-	-	-	-
사채이자 (Interest on Debentures)	-	-	-	-
차입금이자 (Interest on Borrowings)	-	-	-	-
고객예탁금이용료 (Interest on Customer's Deposits)	10,450,068	-	48,162,909	-
기타이자비용 (Other Interest Expenses)	-	-	-	-
5. 판매비와관리비 (Selling and Administrative Expenses)	-	20,746,025,718	-	27,260,465,853
임원급여 (Executive Compensations)	1,737,880,000	-	1,088,666,680	-
종업원급여 (Employee Salary Expenses)	10,867,897,980	-	8,691,464,190	-
퇴직급여 (Severance Benefits)	677,129,390	-	506,662,868	-
복리후생비 (Employee Benefits)	543,654,866	-	414,198,780	-
판매부대비 (Sales Promotions Expenses)	6,407,071	-	-	-
수익증권발행비 (Beneficiary Certificates Expenses)	-	-	-	-
광고선전비 (Advertising Expenses)	637,415,034	-	4,731,895,979	-
공고비 (Public Announcements Expenses)	9,164,100	-	3,976,500	-
여비교통비 (Travel Expenses)	288,792,218	-	213,385,283	-
통신비 (Communication Expenses)	421,007,265	-	368,196,708	-
전산운영비 (Computer System Operation Expenses)	764,957,059	-	679,203,866	-
세금과공과 (Taxes and Dues)	629,896,418	-	548,482,980	-
지급임차료 (Rental Expenses)	1,010,688,664	-	824,385,293	-
용역비 (Service Contract Expenses)	420,110,955	-	6,994,715,231	-
감가상각비 (Depreciation Expenses)	108,800,871	-	91,012,361	-
무형자산상각비 (Amortization Expenses on Intangible)	64,445,919	-	212,672,432	-
접대비 (Entertainment Expenses)	-	-	-	-
업무추진비 (Business Development Expenses)	666,485,035	-	582,761,881	-
회의비 (Business Meeting Expenses)	13,893,885	-	37,156,509	-
인쇄비 (Printings Expenses)	208,220,043	-	270,749,250	-
차량유지비 (Vehicles Maintenance Expenses)	228,225,841	-	238,806,857	-

소모품비 (Supplies Expenses)	73,319,417	-	69,466,544	-
수선유지비 (Repairs and Maintenance Expenses)	9,043,400	-	9,020,080	-
수도광열비 (Utility Expenses)		-		-
보험료 (Insurance Premium)	451,018,814	-	314,056,968	-
등기소송비 (Legal Expenses)	143,684,810	-	3,245,398	-
행사비 (Event Expenses)	94,664,632	-	48,961,255	-
조사연구비 (Research Expenses)	234,818,942	-	190,469,102	-
연수비 (Training Expenses)	106,760,057	-	87,603,482	-
대손상각비 (Bad Debt Expenses)	315,681,605	-	12,724,994	-
잡비 (Miscellaneous Expenses)	11,961,427	-	26,524,382	-
6.기타 영업비용 (Other Operating Expenses)	-	164,834	-	-
III. 영업이익 (Operating Income)	-	39,127,168,346	-	31,083,140,766
IV. 영업외수익 (Non-Operating Income)	-	32,781,084	-	18,456,718
유형자산처분이익 (Gains on Disposition of Property, Plant, and Equipment)	-	-	-	435,700
임대료 (Rental Revenues)	-	-	-	-
지분법이익 (Gains on Equity Method Valuation)	-	-	-	-
투자자산처분이익 (Gains on Disposition of Investment Assets)	-	-	-	517,311
사채상환이익 (Gains on Retirement of Bonds)	-	-	-	-
자산수증이익 (Gains on Assets Contributed)	-	-	-	-
채무면제이익 (Gains on Exemption of Debts)	-	-	-	-
보험차익 (Gains on Insurance Settlements)	-	-	-	-
잡이익 (Miscellaneous Revenues)	-	32,781,084	-	17,503,707
V. 영업외비용 (Non-Operating Expenses)	-	448,205,803	-	110,237,991
유형자산처분손실 (Losses on Disposition of Property, Plant, and Equipment)	-	324,629	-	912,756
지분법손실 (Losses on Equity Method Valuation)	-	-	-	-
투자자산처분손실 (Losses on Disposition of Investment Assets)	-	-	-	-
사채상환손실 (Losses on Retirement of Bonds)	-	-	-	-
기부금 (Donation Expenses)	-	277,050,441	-	65,216,637
재해손실 (Losses Due to Disaster)	-	-	-	-
잡손실 (Miscellaneous Losses)	-	170,830,733	-	44,108,598
VI. 법인세비용차감전계속사업이익(손실) (Net Income(Losses) before Income Tax from Continuing Operations)	-	38,711,743,627	-	30,991,359,493
VII. 계속사업손익법인세비용 (Income Tax Expenses from Continuing Operations)	-	10,847,363,232	-	8,625,799,508
VIII. 계속사업이익(손실) (Net Income(Losses) from Continuing Operations)	-	27,864,380,395	-	22,365,559,985
IX. 중단사업이익(손실) (Net Income(Losses) from Discontinued Operations)	-	-	-	-
X. 당기순이익(손실) (Net Income(Losses))	-	27,864,380,395	-	22,365,559,985

대 차 대 조 표

(Balance Sheet)

제 14기 1분기 2009년 3월 31일 현재
제 13기 전 기 2008년 12월 31일 현재

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

(단위 : 원)
(Current money : KRW)

과 목	제 14기 1분기말		제 13기말	
	금	액	금	액
자 산 (Assets)				
I. 현금 및 예치금 (Cash and deposits)		860,568,359		8,408,909,541
(1) 현금 및 현금성 자산 (Cash and cash equivalent)		277,896,166		302,836,305
1. 현금 (Cash on hand)		-		-
2. 보통예금 (Demand deposits)		277,896,166		302,836,305
(2) 예치금 (Deposits)		582,672,193		8,106,073,236
1. 특정예금 등 (Restricted Due from Financial Institutions)		182,672,193		74,899,777
2. 신탁공탁금 (trust deposit to court)		400,000,000		8,031,173,459
II. 유가증권 (Securities)		4,172,114,065		3,740,710,271
(1) 단기매매증권 (Trading securities)		399,990,000		3,740,710,271
1. 주식 (Stock)		399,990,000		3,677,870,271
(2) 매도가능증권 (Securities available for sale)		3,772,124,065		3,740,710,271
1. 주식 (Stock)		3,709,284,065		3,677,870,271
2. 출자금 (Investment in partnerships)		62,840,000		62,840,000
III. 대출채권 (Loans)		187,128,809,980		189,707,685,145
(1) 대여금 (Loans)		1,193,639,969		1,498,388,292
1. 임직원대여금 (Loans to Employees)	15,000,020		15,250,019	
대손충당금 (Allowance for loans)	(75,000)	14,925,020	(76,250)	15,173,769
2. 기타 (Others)	1,184,709,949		1,490,809,523	
대손충당금 (Allowance for others)	(5,995,000)	1,178,714,949	(7,595,000)	1,483,214,523
(2) 신탁계정대 (Loans to trust)	224,443,288,459		241,955,546,594	
대손충당금 (Allowance for loans to trust)	(38,508,118,448)	185,935,170,011	(53,746,249,741)	188,209,296,853
IV. 유형자산 (Tangible fixed assets)		393,992,583		423,596,247
(1) 토지 (Land)		47,765,901		47,765,901
(2) 건물 (Buildings)	90,570,099		90,570,099	
감가상각누계액 (Buildings for Accumulated depreciation)	(17,712,223)	72,857,876	(17,055,590)	73,514,509
(3) 비품 (Equipments)	1,238,916,572		1,214,928,390	
감가상각누계액 (Equipments for Accumulated depreciation)	(1,024,392,718)	214,523,854	(988,245,870)	226,682,520
(4) 건설중인자산 (Construction in progress)		-		-
(5) 기타 (Others)	714,317,060		721,467,060	
감가상각누계액 (Others for Accumulated depreciation)	(655,472,108)	58,844,952	(645,833,743)	75,633,317
V. 기타자산 (Other assets)		17,088,753,481		19,072,033,361
(1) 미수금 (Receivables)		2,636,546,512		2,603,965,819
1. 신탁보수미수금 (Receivables for trust fees and commissions received from trust account)	6,704,694,270		6,722,183,823	
대손충당금 (Allowance for receivables)	(5,054,867,707)	1,649,826,563	(5,010,272,855)	1,711,910,968
2. 기타 (Other receivables)	8,461,788,727		7,936,029,728	
대손충당금 (Allowance for receivables)	(7,475,068,778)	986,719,949	(7,043,974,877)	892,054,851
(2) 미수수익 (Accrued income)		554,294,705		1,268,651,614
1. 미수수료 (Accrued commissions)		369,145,773		511,482,836
① 미수신탁보수		180,731,393		310,030,684

(Accrued Trust fees)			
② 기타 (Others)		188,414,380	201,452,152
2. 미수이자 (Accrued interest income)		185,148,932	757,168,778
① 미수채권이자 (Accrued interest receivables)		-	650,247,262
② 미수신탁계정대이자 (Accrued interest on loans to trust)		175,641,318	94,901,611
③ 기타 (Others)		9,507,614	12,019,905
(3) 선급금 (Advance payments)		57,559,100	-
1. 채권경과이자 (Accrued interest on bonds)		-	-
2. 기타 (Others)		57,559,100	-
(4) 선급비용 (Prepaid expenses)		287,167,815	238,945,139
(5) 선급제세 (Prepaid tax)		114,529,047	-
1. 선급부가가치세 (Prepaid VAT)		67,284,917	-
2. 기타 (Others)		47,244,130	-
(6) 보증금 (Guarantee)		8,031,175,780	7,716,385,780
1. 전신전화가입권 (Telex and telephone subscription rights)		9,196,000	9,196,000
2. 임차보증금 (Guarantee for rent)		8,021,829,780	7,706,829,780
3. 기타 (Others)		150,000	360,000
(7) 투자부동산 (Investment real estate)		-	-
(8) 무형자산 (Intangible assets)		499,343,234	563,600,509
1. 개발비 (Development expenses)		-	-
2. 소프트웨어 (Software)		-	-
3. 기타 (Others)		499,343,234	563,600,509
(9) 이연법인세자산 (Deferred income tax debits)		4,908,137,288	6,680,484,500
(10) 기타 (Others)		-	-
자 산 총 계 (Total assets)		209,644,238,468	221,352,934,565

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

과 목	제 14기 1분기말		제 13기말	
	금	액	금	액
부 채 (Liabilities)				
I. 예수부채 (Deposits)		-		-
(1) 기타 (Others)		-		-
II. 차입부채 (Borrowings)		93,405,965,930		108,071,012,440
(1) 차입금 (Borrowings)		93,405,965,930		108,071,012,440
1. 당좌차월 (Bank overdrafts)		41,396,900,000		31,589,800,000
2. 은행차입금 (Bank borrowings)		40,000,000,000		35,300,000,000
3. 증금차입금 (Borrowings from KSFC)		-		10,000,000,000
4. 기타 (Others)		12,009,065,930		31,181,212,440
(2) 사채 (Debenture)		-		-
(사채발행차금) (Discount(Premium) on debenture issued)		-		-
(3) 기타 (Others)		-		-
III. 기타부채 (Other liabilities)		14,608,361,361		15,813,039,445
(1) 채무보증충당금 (Allowance for guarantees)		-		-
(2) 퇴직급여충당금 (Reserve for severance and retirement benefits)	670,358,441	-	678,986,446	-
(퇴직보험예치금) (Retirement insurance deposit)	(404,765,257)	265,593,184	(441,341,190)	237,645,256
(3) 특별대손충당금 (Allowance for extraordinary credit loss)		-		-

(4) 신락위험충당금 (Allowance for trust risk)	2,165,736,300	2,086,166,280
(5) 기타충당금 (Allowance for Others)	-	822,716,200
(6) 미지급법인세 (Accrued income taxes)	1,669,601,170	2,741,266,953
(7) 미지급배당금 (Accrued dividends)	-	-
(8) 미지급금 (Accounts payable)	110,311,189	128,956,171
(9) 미지급비용 (Accrued expenses)	323,000,663	506,015,805
(10) 선수금 (Advances from customers)	-	-
(11) 선수수익 (Unearned income)	9,723,661,583	9,059,131,287
(12) 가수금 (Suspenses Receivable)	-	-
(13) 이연법인세부채 (Deferred income tax credits)	-	-
(14) 제세금예수금 (Withholding income taxes)	160,285,079	148,741,716
(15) 기타 (Others)	190,172,193	82,399,777
부 채 총 계 (Total liabilities)	108,014,327,291	123,884,051,885
자 본 (Stockholder's equity)		
I. 자본금 (Stockholder's equity)	80,000,000,000	80,000,000,000
(1) 보통주자본금 (Common stock)	80,000,000,000	80,000,000,000
(2) 우선주자본금 (Preferred stock)	-	-
II. 자본잉여금 (Capital surplus)	-	-
III. 자본조정 (Capital adjustment)	-	-
IV. 기타포괄손익누계액 (Accumulated other comprehensive income(loss))	63,829,610	63,829,610
(1) 매도가능증권평가손익 (Gain(Loss) on valuation of securities available for sale)	63,829,610	63,829,610
주식 (Stock)	63,829,610	63,829,610
(2) 자본법 자본변동 (Share of associates' other changes in net assets)	-	-
V. 이익잉여금 (Retained earnings)	21,566,081,567	17,405,053,070
(1) 이익준비금 (Legal reserve)	4,733,000,000	4,733,000,000
(2) 신락사업적립금 (Trust reserve)	5,829,000,000	5,709,000,000
(3) 임의적립금 (Voluntary reserves)	-	-
(4) 미처분이익잉여금 (Retained earnings before appropriations)	11,004,081,567	6,963,053,070
(당기순이익) (Net income for the year)	4,161,028,497	1,175,523,570
자 본 총 계 (Total stockholder's equity)	101,629,911,177	97,468,882,680
부채와 자본 총계 (Total liabilities and stockholder's equity)	209,644,238,468	221,352,934,565

손익계산서 (Income Statement)

제14기 1분기 2009년 1월 1일 부터 2009년 3월 31일 까지
제13기 1분기 2008년 1월 1일 부터 2008년 3월 31일 까지

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

(단위 : 원)
(Current money : KRW)

과 목	제14기 1분기		제13기 1분기	
	금 액		금 액	
I. 영 업 수 익 (Operating income)		11,712,170,123		13,245,276,917
(1) 수수료수익 (Commissions received)	6,869,206,892		8,579,978,353	
1. 신탁보수 (Trust fees and commissions received from trust account)	5,642,689,964		7,277,581,579	
① 토지신탁 (Land trust)	1,664,188,988		2,340,122,052	
② 관리신탁 (Managing trust)	62,776,928		83,964,486	
③ 처분신탁 (Disposal trust)	241,216,125		369,908,624	
④ 담보신탁 (Mortgage trust)	2,110,204,189		2,555,839,245	
⑤ 분양관리신탁 (Lotting out managing trust)	1,564,303,734		1,927,747,172	
2. 대리업무보수 (Commissions Received as Agency)	1,226,516,928		1,302,396,774	
3. 기타 (Others)	-		-	
(2) 유가증권평가 및 처분이익 (Gain on valuation(sales) of securities)	-		-	
유가증권감액손실환입 (Reversal of securities reduction losses)	-		-	
(3) 이자수익 (Interest income)	4,378,106,148		4,518,371,381	
1. 채권이자 (Interest on bonds)			63,888,088	
2. 신탁계정대이자 (Interest on loans to trust)	4,268,027,397		4,275,777,996	
3. 금융기관예치금이자 (Interest on deposits)	14,899		139,208,794	
4. 기타이자 (Others)	110,063,852		39,496,503	
(4) 대출채권 평가 및 처분이익 (Gain on valuation(disposal) of loans)	349,803,035		146,927,183	
대손충당금환입 (Reversal of allowance for credit losses)	349,803,035		146,927,183	
(5) 기타의 영업수익 (Others)	115,054,048		-	
1. 배당금수익 (Dividends income)	-		-	
2. 충당금환입액 (Reversal of allowance)	70,926,100		-	
① 신탁위험충당금환입 (Reversal of allowance for trust risk)	-		-	
② 기타 (Others)	70,926,100		-	
3. 기타대손충당금환입 (Reversal of allowance for others)	-		-	
4. 기타 (Others)	44,127,948		-	
II. 영 업 비 용 (Operating expense)		5,770,570,477		7,342,075,883
(1) 이자비용 (Interest expense)	1,352,864,218		845,804,324	
1. 차입금이자	1,352,864,218		845,804,324	

(Interest on borrowings)		
① 증금차입금이자 (Interest on borrowings from KSFC)	158,219,178	92,054,794
② 은행차입금이자 (Interest on bank borrowings)	1,021,635,958	528,797,710
③ 기타 (Others)	173,009,082	224,951,820
2. 기타 (Others)	-	-
(2) 대출평가 및 처분손실 (Loss on valuation(disposal) of loans)	-	-
1. 대손상각비 (Credit loss expenses)	-	-
2. 기타 (Others)	-	-
(3) 판매비와관리비 (General and administrative expenses)	3,862,447,486	5,041,406,390
1. 급여 (Salary)	2,308,965,330	3,207,523,000
① 임원 (Directors)	592,100,000	727,167,000
② 직원 (Employees)	1,716,865,330	2,480,356,000
2. 퇴직급여 (Severance pay)	153,514,935	151,307,270
① 임원 (Directors)	9,285,930	15,531,280
② 직원 (Employees)	144,229,005	135,775,990
3. 명예퇴직금 (Early retirement)	-	-
4. 복리후생비 (Other benefits for employees)	348,049,331	332,009,104
5. 전산운용비 (Computer system operation expenses)	33,454,567	9,701,155
6. 임차료 (Rental expenses)	195,458,402	219,861,785
7. 지급수수료 (Miscellaneous commissions)	224,451,156	265,638,094
8. 접대비 (Entertainment expenses)	103,531,596	54,224,941
9. 광고선전비 (Advertising expenses)	17,008,683	93,649,000
10. 감가상각비 (Depreciation)	46,441,846	63,445,142
11. 조사연구비 (Research and study expense)	2,446,325	2,196,987
12. 연수비 (Training expense)	7,327,353	45,944,330
13. 무형자산상각비 (Amortization on intangible assets)	64,257,275	66,819,931
14. 세금과공과금 (Tax and dues)	106,941,270	227,760,090
15. 등기소송비 및 공고비 (Legal expenses)	58,649,190	149,601,020
16. 회의비 (Business Meeting Expenses)	27,855,392	25,402,730
17. 인쇄비 (Printings Expenses)	7,293,226	11,046,200
18. 여비교통비 (Travel Expenses)	43,417,668	40,093,160
19. 차량유지비 (Vehicles Maintenance Expenses)	20,505,170	16,638,000
20. 소모품비	26,078,265	19,343,691

(Supplies Expenses)			
21. 수도광열비 (Utility Expenses)	-		-
22. 보험료 (Insurance Premium)	5,134,943		4,096,356
23. 행사비 (Event Expenses)	-		-
24. 기타 (Others)	61,665,563		35,104,404
(4) 기타의 영업비용 (Others)	555,258,773		1,454,865,169
1. 총당금전입액 (Provision for allowances)	79,570,020		63,820,966
① 신탁위험총당금전입액 (Provision for allowances for trust risk)	79,570,020		63,820,966
② 기타 (Others)	-		-
2. 기타대손상각비 (Credit loss expenses)	475,688,753		1,391,044,203
3. 기타 (Others)	-		-
III. 영업이익 (Operating profit(loss))		5,941,599,646	5,903,201,034

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

과 목	제14기 1분기		제13기 1분기	
	금 액		금 액	
IV. 영 업 외 수 익 (Non-operating income)		10,324,930		119,876,368
(1) 유형자산처분이익 (Gain on disposition of tangible assets)	-		196,000	
(2) 기타 (Others)	10,324,930		119,680,368	
V. 영 업 외 비 용 (Non-operating expense)		4,000,000		854,220,788
(1) 유형자산처분손실 (Loss on disposition of tangible assets)	-		-	
(2) 기부금 (Donations)	4,000,000		9,000,000	
(3) 기타 (Others)	-		845,220,788	
VI. 법인세비용차감전계속사업손익 (Net income(loss) before income tax from continuing operations)		5,947,924,576		5,168,856,614
VII. 계속사업손익 법인세비용 (Income tax expense from continuing operations)		1,786,896,079		1,416,133,266
VIII. 계속사업이익(손실) (Net income(loss) from continuing operations)		4,161,028,497		3,752,723,348
IX. 중단사업손익 (Net Income from Discontinued Operations)				
X. 당기순이익(순손실) (Net income(loss))		4,161,028,497		3,752,723,348

분기대차대조표

(Balance Sheets)

제 20 기 1분기 2009년 3월 31일 현재
제 19 기 2008년 12월 31일 현재

KB Investment Co., Ltd.

(in KRW)

과목	As of Mar. 31, 2009		As of Dec. 31, 2008	
	금	액	금	액
자 산 (ASSETS)				
I. 유 동 자 산 (CURRENT ASSETS)		1,764,382,354		893,910,726
1. 현금 및 현금성 자산 (Cash and cash equivalents)		1,021,837,824		17,287,302
2. 단기금융상품 (Short-term financial instruments)	-	-	-	-
대손충당금 (Allowance for doubtful account)	-	-	-	-
3. 미수금 (Accounts Receivable)	185,722,175		368,137,778	
대손충당금 (Allowance for doubtful account)	(-)1,578,541	184,143,634	(-)1,033,601	367,104,177
4. 미수수익 (Accrued Income)	498,515,520		459,539,821	
대손충당금 (Allowance for doubtful account)	(-)113,451	498,402,069	(-)428,333	459,111,488
5. 선급법인세 (Prepaid income taxes)		40,247,600		40,247,600
6. 선급금 (Advance Payment)		11,083,819		491,655
7. 선급비용 (Prepaid Expenses)		8,667,408		9,668,504
II. 창업투자자산 (INVESTMENTS IN SMALL AND MEDIUM-SIZE ENTERPRISES)		62,390,225,754		63,721,199,960
(1) 투자실적자산 (Investments in start-up venture enterprises)		47,953,071,108		49,948,254,842
1. 투자주식 (Equity securities)		22,693,297,938		22,966,597,713
2. 투자채권 (Debt securities)	6,778,657,719		7,778,657,719	
대손충당금 (Allowance for doubtful account)	(-)379,567,719	6,399,090,000	(-)386,837,719	7,391,820,000
3. 프로젝트투자 (Project investments)	11,646,020		11,646,020	
대손충당금 (Allowance for doubtful account)	(-)11,646,020	-	(-)11,646,020	-
4. 투자조합출자금 (Investments in venture investment partnerships)		18,860,683,170		19,589,837,129
(2) 경영지원자산 (Investments for supporting small and medium-size enterprises)		14,437,154,646		13,772,945,118
1. 중소기업투자주식 (Equity securities)		8,021,000,835		7,947,614,675
2. 중소기업투자채권 (Debt securities)	4,235,353,037		4,224,540,144	

대 손 충 당 금 (Allowance for doubtful account)	(-36,201,500)	4,199,151,537	(-36,201,500)	4,188,338,644
3. 해 외 투 자 주 식 (Overseas equity securities)		1,844,693,289		1,264,815,941
4. 해 외 투 자 채 권 (Overseas Debt securities)	375,499,600		375,366,473	
대 손 충 당 금 (Allowance for doubtful account)	(-3,190,615)	372,308,985	(-3,190,615)	372,175,858
III. 기 업 구 조 조 정 투 자 자 산 (INVESTMENTS IN RESTRUCTURING ENTERPRISES)		13,122,598,810		12,482,318,994
1. 기 업 구 조 조 정 주 식 (Equity securities)		2,000,000,000		2,000,000,000
2. 기 업 구 조 조 정 채 권 (Debt securities)	-		-	
대 손 충 당 금 (Allowance for doubtful account)	-	-	-	-
3. 기 업 구 조 조 정 조 합 출 자 금 (Investments in corporate restructuring partnerships)		11,122,598,810		10,482,318,994
IV. 비 유 동 자 산 (NON-CURRENT ASSETS)		38,554,169,496		38,287,817,136
(1) 투 자 자 산 (Investment Assets)		31,488,715,526		31,211,032,539
1. 매 도 가 능 증 권 (Available-for-Sale Securities)	17,888,930,230		17,607,219,690	
대 손 충 당 금 (Allowance for doubtful account)	(-22,100,000)	17,866,830,230	(-22,100,000)	17,585,119,690
2. 사 모 투 자 전 문 회 사 출 자 금 (Investments in private equity fund)		4,499,934,786		4,503,962,339
3. 장 기 금 용 상 품 (Long-term financial instruments)		2,000,000		2,000,000
4. 장 기 대 여 금 (Loans to employees)	9,000,000,000		9,000,000,000	
대 손 충 당 금 (Allowance for doubtful account)	(-76,500,000)	8,923,500,000	(-76,500,000)	8,923,500,000
5. 파 생 상 품 자 산 (Derivative assets)		196,450,510		196,450,510
(2) 유 형 자 산 (tangible assets)		56,654,319		60,789,609
1. 비 품 (Equipment)	306,492,516		306,292,516	
감 가 상 각 누 계 액 (Accumulated depreciation)	(-249,842,197)	56,650,319	(-245,506,907)	60,785,609
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)		200,587,519		243,570,560
1. 소 프 트 웨 어 (Software)		200,587,519		243,570,560
(4) 기 타 비 유 동 자 산 (Other non-current assets)		6,808,212,132		6,772,424,428
1. 이 연 법 인 세 자 산 (Deferred tax assets)		2,671,227,096		2,817,789,380
2. 보 증 금 (Guarantee deposits paid)	2,674,666,000		2,674,666,000	
대 손 충 당 금	0	2,674,666,000	0	2,674,666,000

(Allowance for doubtful account)				
3. 회 원 권 (Membership rights)		407,168,000		407,168,000
4. 장 기 미 수 수 익 (Long-term accrued Income)	504,244,263		320,270,498	
대 손 충 당 금 (Allowance for doubtful account)	(-4,286,076)	499,958,187	(-2,722,299)	317,548,199
5. 장 기 미 수 금 (Long-term accounts Receivable)	654,919,976		654,919,976	
대 손 충 당 금 (Allowance for doubtful account)	(-99,667,127)	555,252,849	(-99,667,127)	555,252,849
자 산 총 계 (TOTAL ASSETS)		115,831,376,414		115,385,246,816
부 채 (LIABILITIES)				
I. 유 동 부 채 (CURRENT LIABILITIES)		10,803,016,967		11,535,841,624
1. 단 기 차 입 금 (Short-term Borrowings)		9,900,000,000		10,300,000,000
2. 미 지 급 비 용 (Accrued expenses)		242,469,417		435,590,304
3. 선 수 금 (Advances receipts)		117,893,800		109,893,800
4. 미 지 급 금 (Account payables)		-		115,867,727
5. 예 수 금 (Withholdings)		105,153,750		114,556,460
6. 미 지 급 배 당 금 (Dividends Payable)		-		-
7. 선 수 수 익 (Unearned Revenues)		437,500,000		459,933,333
II. 비 유 동 부 채 (NON-CURRENT LIABILITIES)		81,714,516		61,672,846
1 퇴 직 급 여 충 당 금 (Allowance for retirement and severance benefit)	103,708,375		83,666,705	
국 민 연 금 전 환 금 (Contribution to National Pension Plan)	(-2,405,550)		(-2,405,550)	
퇴 직 보 험 예 치 금 (Due from Insurer Severance Benefit)	(-19,588,309)	81,714,516	(-19,588,309)	61,672,846
부 채 총 계 (TOTAL LIABILITIES)		10,884,731,483		11,597,514,470
자 본 (SHAREHOLDERS' EQUITY)				
I. 자 본 금 (CAPITAL STOCK)		44,758,985,000		44,758,985,000
1. 보 통 주 자 본 금 (Common stock)		44,758,985,000		44,758,985,000
II. 자 본 잉 여 금 (CAPITAL SURPLUS)		18,886,808,627		18,886,808,627
1. 주 식 발 행 초 과 금 (Capital in Excess of Par Value)		17,867,655,521		17,867,655,521
2. 기 타 자 본 잉 여 금 (Other additional capital)		1,019,153,106		1,019,153,106
III. 기 타 포 괄 손 익 누 계 액		(-2,181,300,068)		(-2,554,898,455)

(ACCUMULATED OTHER COMPREHENSIVE INCOME)		
1. 투자주식평가이익 (Unrealized holding gains for equity securities)	235,952,586	124,160,034
2. 투자주식평가손실 (Unrealized holding loss for equity securities)	(-2,001,491,262)	(-2,142,102,393)
3. 매도가능증권평가이익 (Unrealized holding gains for available-for-sale securities)	-	-
4. 매도가능증권평가손실 (Unrealized holding loss for available-for-sale securities)	(-383,268,138)	(-419,165,202)
5. 지분법자본변동 (Unrealized gains on Equity Securities)	41,583,385	-
6. 부의지분법자본변동 (Unrealized Loss on Equity Securities)	(-74,076,639)	(-117,790,894)
V. 이익잉여금 (RETAINED EARNINGS)	43,482,151,372	42,696,837,174
1. 이익준비금 (Legal reserve)	3,711,695,155	3,711,695,155
2. 임의적립금 (Voluntary reserve)	3,845,010,557	3,845,010,557
3. 처분전이익잉여금 (Unappropriated retained earnings)	35,925,445,660	35,140,131,462
자본총계 (TOTAL SHAREHOLDERS' EQUITY)	104,946,644,931	103,787,732,346
부채와자본총계 (TOTAL LIABILITIES & SHAREHOLDERS' EQUITY)	115,831,376,414	115,385,246,816

"첨부된 재무제표에 대한 주석 참조"
"See accompanying notes to financial statements."

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분기손익계산서

(Income Statements)

제20(당) 기 1분기 2009년 1월 1일부터 2009년 3월 31일까지
제19(전) 기 1분기 2008년 1월 1일부터 2008년 3월 31일까지

KB Investment Co., Ltd.

(in KRW)

과 목	For the period ended Mar. 31, 2009		For the period ended Mar. 31, 2008	
I. 영업수익 (OPERATING REVENUES)		2,684,277,430		2,180,722,080
1. 투자수익 (revenues on investments in small and medium-size enterprises)		392,909,131		1,007,711,533
1) 창업투자자산처분이익 (Gains on sales of investments)	134,903,928		373,394,031	
2) 창업투자주식배당금수익 (Dividends from equity securities)	31,956,311		17,717,950	
3) 창업투자채권이자 (Interest on debt securities)	224,485,558		112,049,343	
4) 프로젝트투자수익 (Gains on project investments)	-		82,957,868	
5) 창업투자주식지분법이익 (Gains on valuation of equity securities using the equity method of accounting)	-		-	
6) 창업투자채권전환수익 (Gains on conversion of debt securities)	-		-	
7) 기타투자수익 (Other investment revenues)	1,563,334		421,592,341	
2. 투자조합수익 (Revenues on Venture investment partnership)		744,441,767		498,835,773
1) 투자조합관리보수 (Fees on management of venture investment partnership)	510,965,272		420,022,570	
2) 투자조합분배수익 (Distribution from venture investment partnership)	-		-	
3) 투자조합출자금지분법평가이익 (Gains on valuation of investments in venture investment partnership using the equity method of accounting)	233,476,495		78,813,203	
3. 기업구조조정투자수익 (Revenues on Investments in restructuring enterprises)		909,753,332		641,694,774
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)	264,057,534		357,542,240	

5) 기업구조조정조합지분법평가이익 (Gains on valuation of investments in corporate restructuring partnership using the equity method of accounting)	645,695,798		284,152,534
4. 운 용 수 익 (Other investment revenues)		610,573,200	32,480,000
1) 이 자 수 익 (Interest Income)	184,061,105		-
2) 매 도 가 능 증 권 처 분 이 익 (Gains on sales of available-for-sale securities)	18,713,070		-
3) 매 도 가 능 증 권 배 당 금 수 익 (Dividends from available-for-sale securities)	57,015,030		32,480,000
4) 매 도 가 능 증 권 이 자 (Interest on available-for-sale securities)	45,379,450		-
5) 사 모 투 자 전 문 회 사 관 리 보 수 (Fees on management of private equity fund)	305,404,545		-
6) 사 모 투 자 전 문 회 사 지 분 법 평 가 이 익 (Gains on valuation of investments in private equity fund using the equity method of accounting)	-		-
7) 파 생 상 품 평 가 이 익 (Gain on sales of derivatives)	-		-
8) 파 생 상 품 평 가 이 익 (Valuation gains on derivatives)	-		-
5. 경 영 자 문 료 수 익 (Consulting fees)		26,600,000	-
II. 영 업 비 용 (OPERATING EXPENSES)		1,899,463,567	2,009,864,411
1. 투 자 및 금 융 비 용 (INVESTMENT AND FINANCIAL EXPENSES)		394,575,637	289,903,225
1) 이 자 비 용 (Interest expenses)	122,798,630		73,709,502
2) 지 급 수 수 료 (Commission expenses)	3,268,100		330,000
3) 창 업 투 자 자 산 처 분 손 실 (Losses on sales of investments in small and medium-size enterprises)	-		-
4) 창 업 투 자 주 식 손 상 차 손 (Impairment losses on investments in small and medium-size enterprises)	201,299,775		69,725,504
5) 창 업 투 자 채 권 대 손 상 각 비 (Bad debt expenses on investments in small and medium-size enterprises)	-		10,268,143
6) 프 로 쥬 크 투 자 평 가 손 실 (Valuation gains on Project investments)	-		1,012,500
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		134,857,576
9) 매 도 가 능 증 권 대 손 상 각 비 (Bad debt expenses on available -for- sale securities)	-		-
10) 사 모 투 자 전 문 회 사 지 분 법 평 가 손 실	4,027,553		-

(Losses on valuation of investments in private equity fund using the equity method of accounting)				
11) 파생상품평가손실 (Valuation gains on derivatives)	-		-	
12) 기타의 대손상각비 (Other bad debt expenses)	1,793,835		-	
2. 투자조합비용		75,469,122		132,996,158
1) 투자조합출자금지분법평가손실 (Losses on valuation of investments in venture investment partnership using the equity method of accounting)	75,469,122		132,996,158	
3. 기업구조조정투자비용		5,415,982		5,068,599
1) 기업구조정채권대손상각비 (Bad debt expenses on investments in restructuring enterprises)	-		-	
2) 기업구조조정출자금지분법평가손실 (Losses on valuation of investments in corporate restructuring partnership using the equity method of accounting)	5,415,982		5,068,599	
3) 지급수수료 (Commission expenses)	-		-	
4. 일반관리비 (administrative expenses)		1,424,002,826		1,581,896,429
III. 영업이익 (OPERATING INCOME(LOSSES))		784,813,863		170,857,669
IV. 영업외수익 (NON-OPERATING INCOME)		7,477,120		406,357
1. 임직원대여금이자 (Interest on loans to employees)	-		172,500	
2. 유형자산처분이익 (Gains on disposition of tangible assets)	197,120		-	
3. 잡이익 (Miscellaneous gains)	7,280,000		233,857	
V. 영업외비용 (NON-OPERATING EXPENSES)		420,000		-
1. 유형자산처분손실 (Losses on disposition of tangible assets)	-		-	
2. 기부금 (Contributions)	-		-	
3. 회원권손상차손 (Impairment loss on membership rights)	-		-	
4. 잡손실 (Miscellaneous losses)	420,000		-	
VI. 법인세비용차감전계속사업이익 (CONTINUING OPERATION INCOME BEFORE INCOME TAX)		791,870,983		171,264,026
VII. 계속사업이익법인세비용 (INCOME TAX EXPENSE)		6,556,785		-
VIII. 당기순이익		785,314,198		171,264,026

(NET INCOME FOR THE YEAR)

"첨부된 재무제표에 대한 주석 참조"

"See accompanying notes to financial statements."

대 차 대 조 표

제 13(당) 기 2009년 3월 31일 현재
제 12(전) 기 2008년 3월 31일 현재

KB Futures

(Unit : Korean won)

과 목	2009.03.31		2008.03.31	
자산				
(Assets)				
I. 현금 및 예치금		133,160,844,514		99,394,645,572
(Cash and deposits)				
가. 현금 및 현금성자산		9,208,336,063		10,466,915,523
(Cash and cash equivalents)				
1) 기타예금	708,336,063		2,866,915,523	
(Other deposits)				
2) 양도성예금증서	8,500,000,000		7,600,000,000	
(Negotiable certificate of deposits)				
나. 예치금		123,952,508,451		88,927,730,049
(Deposits)				
II. 유가증권		26,359,739,469		24,298,938,614
(Securities)				
가. 매도가능증권		8,522,242,762		9,521,544,934
(Available-for-sale securities)				
나. 만기보유증권		17,837,496,707		14,777,393,680
(Held-to-maturity securities)				
III. 유형자산	975,653,874		464,049,557	
(Tangible assets)				
(감가상각누계액)	(-962,050,893)	1,937,704,767	(-534,893,577)	998,943,134
(Accumulated depreciation)				
1) 기구비품감가상각누계액	(-640,558,027)		(-325,595,643)	
(Accumulated depreciation)				
2) 기타유형자산상각누계액	(-321,492,866)		(-209,297,934)	
(Accumulated depreciation)				
가. 기구비품		1,519,277,567		580,515,934
(Furniture and equipments)				
나. 기타유형자산		418,427,200		418,427,200
(Other tangible assets)				
IV. 기타자산		5,074,478,806		5,185,475,929
(Other assets)				
가. 미수금		16,710,000		6,675,000
(Accounts Receivable)				
나. 미수수익		925,834,501		1,356,041,367
(Accrued Income)				
다. 선급금		38,500,000		
(Advance payments)				
라. 선급비용		98,086,804		80,969,827
(Prepaid expenses)				
마. 보증금		352,837,000		322,406,000
(Guarantee)				
바. 손해배상공동기금		2,501,756,515		2,703,490,937
(Collective fund for default loss)				
사. 무형자산		525,747,653		28,719,008
(Intangible assets)				
1) 소프트웨어	7,409,384		4,461,716	
(Software)				
2) 기타무형자산	518,338,269		24,257,292	
(Other Intangible assets)				
아. 기타		615,006,333		687,173,790
(Others)				
자 산 총 계		165,570,716,663		#####
(Total Assets)				
부채				
(Liabilities)				
I. 예수부채		123,070,401,076		88,630,662,888
(Deposits)				
가. 예수금		123,070,401,076		88,630,662,888
(Customers' deposits)				
1) 위탁거래예수금	121,312,318,712		85,228,259,831	

(Customers' deposits for brokerage)			
2) 위탁거래외화예수금 (Overseas deposits for trading)	1,548,975,469		3,342,248,632
3) 체세금예수금 (Withholding income taxes)	184,911,890		33,111,060
4) 기타예수금 (Withholdings-other)	24,195,005		27,043,365
II. 차입부채 (Loan)		7,000,000,000	
가. 원화차입금 (Loan)	7,000,000,000		
III. 기타부채 (Other liabilities)		4,067,152,373	4,346,758,808
가. 퇴직급여충당금 (Reserve for severance and retirement benefits)	505,051,430		629,241,576
나. 미지급법인세 (Accrued income taxes)	1,349,359,070		1,223,677,206
다. 미지급금 (Accounts payable)	667,014,108		611,711,553
라. 미지급비용 (Accrued expenses)	275,292,966		152,739,845
마. 이연법인세부채 (Deferred income tax liabilities)	1,270,434,799		1,729,388,628
부 채 총 계 (Total liabilities)		134,137,553,449	92,977,421,696
자본 (Stockholder's equity)			
I. 자본금 (Capital stock)		20,000,000,000	20,000,000,000
가. 보통주자본금 (Common stock)		20,000,000,000	20,000,000,000
II. 기타포괄손익누계액 (Accumulated other comprehensive income)		4,307,349,355	4,728,120,077
가. 매도가능증권평가이익 (Gain on valuation of securities available for sale)		4,307,349,355	4,728,120,077
III. 이익잉여금 (Retained earnings)		7,125,813,859	11,637,567,899
가. 이익준비금 (Reserve for loss on futures trading)		1,590,000,000	570,000,000
나. 선물거래책임준비금 (Reserve for loss on futures transactions)		65,522,154	55,260,810
다. 미처분이익잉여금 (Retained earnings before appropriations)		5,470,291,705	11,012,307,089
자 본 총 계 (Total stockholder's equity)		31,433,163,214	36,365,687,976
부 채 와 자 본 총 계 (Total liabilities and stockholder's equity)		165,570,716,663	#####

손익계산서

제13(당기) 2008년 4월 1일부터 2009년 3월 31일까지
제12(전기) 2007년 4월 1일부터 2008년 3월 31일까지

KB Futures

(Unit : Korean won)

과 목	2008.04.01~2009.03.31	2007.04.01~2008.03.31
I. 영업수익 (Operating income)	#####	17,729,077,693
가. 수수료수익 (Commissions received)	#####	10,261,343,665
1) 수탁수수료 (Brokerage commissions)	#####	9,902,629,220
2) 해외수탁수수료 (Foreign Brokerage commissions)	413,542,548	358,714,445
나. 파생상품거래이익 (Gain on derivatives transactions)	7,871,778,965	2,723,985,000
1) 선물거래이익 (Gain on sales of futures)	#####	2,677,275,000
2) 장외파생상품거래이익 (Gain on sales of OTC derivatives)	80,550,000	46,710,000
3) 해외선물정산이익 (Gain on settlement of futures)	7,928,965	
다. 이자수익 (Interest income)	5,717,742,293	4,555,695,735
1) 예치금이자수익 (Interest income on deposits)	#####	3,324,734,438
2) 기타이자수익 (Other Interest income)	#####	1,230,961,297
라. 외환거래이익 (Gain on foreign transactions)	258,556,006	20,959,193
1) 외화환산이익 (Gain on foreign exchanges translation)	258,556,006	20,959,193
마. 기타의 영업수익 (Others)	270,830,119	167,094,100
II. 영업비용 (Operating expenses)	#####	11,852,476,607
가. 수수료비용 (Commissions expense)	2,265,029,534	2,216,651,463
1) 거래수수료 (Trading commissions)	#####	2,116,772,989
2) 해외거래수수료 (Foreign trading commissions)	155,540,428	65,530,518
3) 기타수수료비용 (Other commissions)	47,829,216	34,347,956
나. 파생상품거래손실 (Loss on derivatives transactions)	356,602,831	89,430,000
1) 선물거래손실 (Loss on sales of futures)	219,770,000	45,710,000
2) 해외선물거래손실 (Gain on settlement of futures)	5,402,831	
3) 장외파생상품거래손실 (Loss on sales of OTC derivatives)	131,430,000	43,720,000
4) 선물정산손실 (Loss on settlement of futures)		
다. 이자비용 (Interest expense)	1,123,987,954	462,584,856
1) 위탁자에탁금이자비용 (Interest on customer's deposit)	#####	462,584,856
2) 기타이자비용 (other Interest)	1,434,520	
라. 외환거래손실 (Loss on foreign transactions)	15,866,693	
1) 외화환산손실	15,866,693	

(Loss on foreign exchanges translation)			
마. 판매비와일반관리비		#####	9,083,810,288
(General and administrative expenses)			
1) 급여	#####		5,038,218,512
(Salary)			
2) 퇴직급여	694,981,783		650,917,841
(Severance pay)			
3) 복리후생비	462,089,966		346,904,266
(Other benefits for employees)			
4) 임차료	604,302,149		527,697,907
(Rental expenses)			
5) 접대비	257,691,604		225,935,103
(Entertainment expenses)			
6) 감가상각비	428,673,719		293,707,791
(Depreciation)			
7) 무형자산상각비	65,515,605		30,987,242
(Amortization of intangible assets)			
8) 세금과공과	330,367,560		239,325,100
(Tax and dues)			
9) 광고선전비	8,765,227		19,172,760
(Advertising expenses)			
10) 여비교통비	72,681,437		52,483,740
(Traveling expenses)			
11) 통신비	654,497,917		390,868,473
(Communication expenses)			
12) 전산운영비	#####		904,441,878
(Computer system operation expenses)			
13) 행사비	6,623,260		22,737,420
(Events expenses)			
14) 소모품비	9,009,750		9,547,080
(Office supplies expenses)			
15) 도서신문비	3,534,834		5,278,625
(Books and Publication expenses)			
16) 인쇄비	4,481,470		4,890,660
(Printing expenses)			
17) 지급수수료	61,975,571		99,779,491
(Miscellaneous commissions)			
18) 수선비	61,097,850		64,024,000
(Repair expenses)			
19) 차량유지비	51,740,463		45,530,189
(Maintenance expenses of cars)			
20) 보험료	47,483,765		44,990,245
(insurance expenses)			
21) 회의비	73,832,543		61,252,166
(Conference expenses)			
22) 연수비	13,838,340		4,124,649
(Training expenses)			
00) 잡비	1,270,600		995,150
(Miscellaneous expenses)			
III. 영 업 이 익		8,022,686,646	5,876,601,086
(Operating profit)			
IV. 영업외수익		19,911,364	4,230,005
(Non-operating income)			
가. 잡수익		19,911,364	4,230,005
(Miscellaneous income)			
V. 영업외비용		178,585,217	239,857,256
(Non-operating expenses)			
가. 유형자산처분손실		76,764	16,301,267
(Loss on disposition of tangible assets)			
나. 기부금		500,000	2,700,000
(Donations)			
다. 잡손실		178,008,453	220,855,989
(Miscellaneous losses)			
VI. 법인세차감전순이익(순손실)		7,864,012,793	5,640,973,835

(Net income before income tax expense)				
VII.계속사업손익 법인세비용 (Income tax expense)		2,175,766,833		1,578,568,735
IX.당 기 순 이 익 (Net income)		5,688,245,960		4,062,405,100

대 차 대 조 표

(Balance Sheet)

제11기 : 2009년 3월 31일 현재

제10기 : 2008년 12월 31일 현재

KB Credit Information

(KRW)

계 정 과 목 (Title of Account)	As of March 31, 2009		As of December 31, 2008	
	금	액 (Amount)	금	액 (Amount)
자 산				
Assets				
I. 유 동 자 산		34,718,804,838		37,316,869,708
Current assets				
(1) 당 좌 자 산		34,718,804,838		37,316,869,708
(Quick assets)				
1. 현금및현금성자산		2,673,821,967		1,245,391,805
(Cash and cash equivalents)				
2. 단기금융상품		25,366,483,982		30,567,657,260
(Short-term financial instruments)				
3. 매출채권	5,506,614,547		4,427,930,354	
(Trade receivables)				
(대손충당금)	(28,835,898)	5,477,778,649	(23,368,465)	4,404,561,889
(Allowance for Doubtful Accounts)				
4. 미수금	22,114,141			16,972,156
(Non-trade Receivables)				
(대손충당금)	(7,920,374)	14,193,767		
(Allowance for Doubtful Accounts)				
5. 미수수익		1,027,736,720		1,053,370,087
(Accrued Revenues)				
6. 선급비용		158,789,753		28,916,511
(Prepaid expenses)				
II. 비 유 동 자 산		12,719,351,734		13,256,095,654
Non-current assets				
(1) 투 자 자 산		2,818,411,350		2,937,004,672
(Investments)				
1. 장기금융상품		41,391,700		159,985,022
(Long-term financial instruments)				
2. 제가입권		2,777,019,650		2,777,019,650
(Deposits paid for memberships)				
(2) 유 형 자 산		922,550,591		1,043,391,634
(Tangible assets)				
1. 임차점포시설물	690,702,628		667,859,928	
(Leasehold improvements)				
(감가상각누계액)	(544,617,808)	146,084,820	(527,761,194)	140,098,734
(Accumulated depreciation)				
2. 비 품	2,848,122,028		2,840,377,028	
(Office equipment)				
(감가상각누계액)	(2,362,939,486)	485,182,542	(2,295,955,563)	544,421,465
(Accumulated depreciation)				
3. 기계장치	3,283,489,140		3,283,489,140	
(Machinery)				
(감가상각누계액)	(2,992,205,911)	291,283,229	(2,924,617,705)	358,871,435
(Accumulated depreciation)				
(3) 무 형 자 산		370,517,202		441,939,452
(Intangible Assets)				
1. 개발비		42,000,000		84,000,000

(Development costs)				
2. 기타의무형자산 (Other Intangible Assets)		328,517,202		357,939,452
(4) 기타비유동자산 (Other non-current assets)		8,607,872,591		8,833,759,896
1. 임차보증금 (Guarantee Deposits)		8,182,528,760		8,426,863,986
2. 이연법인세자산 (Deferred income tax assets)		425,343,831		406,895,910
< 자산 총계 > (Total Assets)		47,438,156,572		50,572,965,362
부채 Liabilities				
I. 유동부채 1. 유동부채		24,745,408,396		4,061,696,155
1. 단기차입금 (Short-term Borrowings)		19,800,000,000		-
2. 미지급비용 (Accrued expenses)		3,250,121,522		2,722,574,775
3. 미지급법인세 (Income taxes payable)		668,213,442		486,127,024
4. 예수금 (Withholdings)		779,087,146		596,797,812
5. 유동이연법인세부채 (Deferred income tax liabilities)		247,986,286		256,196,544
II. 비유동부채 Long-term liabilities		2,099,553,084		2,042,804,315
1. 퇴직급여충당금 (Reserve for Retirement and Severance Benefits)	2,072,580,349		2,067,862,319	
(퇴직신약예치금) (Deposits for Retirement and Severance Benefits)	(797,925,588)		(858,911,996)	
(퇴직연금운용자산) (Pension for Retirement and Severance Benefits)	(795,935,499)	478,719,262	(786,979,830)	421,970,493
2. 손해배상위험충당금 (Allowance for Indemnity)		1,620,833,822		1,620,833,822
< 부채 총계 > Total liabilities		26,844,961,480		6,104,500,470
자본 Stockholders' equity				
I. 자본금 Capital stock		6,262,000,000		6,262,000,000
1. 보통주자본금 (Common stock)		6,262,000,000		6,262,000,000
II. 자본잉여금 Additional Paid-in and Other Capital		1,421,789,955		1,421,789,955
1. 주식발행초과금 (Additional Paid-in Capital)		1,188,805,592		1,188,805,592
2. 기타자본잉여금 (Other Additional Capital)		232,984,363		232,984,363
III. 이익잉여금 Retained earnings		12,909,405,137		36,784,674,937
1. 이익준비금 (Legal Appropriated Retained Earnings)		3,131,000,000		1,070,873,600
2. 미처분이익잉여금 (Retained Earnings before Appropriation)		9,778,405,137		35,713,801,337

<자 본 총 계 > (Total Stockholders` Equity)		20,593,195,092		44,468,464,892
<부 채 와 자 본 총 계 > (Total Liabilities and Stockholders` Equity)		47,438,156,572		50,572,965,362

손익계산서

(Income Statement)

제11기 : 2009년1월1일부터 2009년 3월31일까지

제10기 : 2008년1월1일부터 2008년 3월31일까지

KB Credit Information

(KRW)

계정과목 (Title of Account)	For the 3 months ended March 31, 2009		For the 3 months ended March 31, 2008	
	금	액 (Amount)	금	액 (Amount)
I. 매출 Sales		12,891,903,820		13,736,945,450
(1) 용역수입 (Revenues-Services)		12,891,903,820		13,736,945,450
1. 채권추심용역수입 (Collection fees)	11,421,574,320		11,939,966,214	
2. 임대차조사용역수입 (Lease Investigation fees)	1,418,284,500		1,779,561,636	
3. 민원대행용역수입 (Delivery fees)	37,485,000		8,827,600	
4. 신용조사용역수입 (Credit Investigation fees)	14,560,000		8,590,000	
II. 매출원가 Cost of Service		7,670,793,501		7,914,530,888
1. 통신비 (Communication Expenses)	641,470,160		671,616,550	
2. 지급수수료 (Service Fees)	6,946,753,761		7,165,831,368	
3. 등기소송비 (Registration Expenses)	82,569,580		77,082,970	
III. 매출총이익(I-II) Gross Profit		5,221,110,319		5,822,414,562
IV. 판매비와관리비 Selling and Administrative Expenses		3,928,511,225		4,956,371,918
(1) 인건비 Salaries and Wages		2,206,870,584		3,141,765,411
1. 임원급여 (Executive Compensations)	256,700,000		214,500,000	
2. 직원급여 (Employee Salary Expenses)	1,174,200,193		1,514,570,000	
3. 제수당 (Miscellaneous Benefits)	575,992,014		1,183,593,652	
4. 퇴직급여충당금전입액 (Contribution to Provision for Severance Benefits)	199,978,377		229,101,759	
(2) 물건비 Non-salary Administrative Expenses		1,721,640,641		1,814,606,507
1. 복리후생비 (Employee Benefits)	477,929,978		466,821,278	
2. 여비교통비 (Travel Expenses)	23,262,900		13,758,850	
3. 세금과공과 (Taxes and Dues)	25,324,360		53,752,110	
4. 소모품비 (Supplies Expenses)	61,207,720		74,823,034	

5. 도서 인쇄비 (Publication Expenses)	8,903,160		5,810,200	
6. 지급임차료 (Rental Expenses)	237,255,949		232,683,888	
7. 수선유지비 (Repairs Expenses)	68,407,009		62,096,010	
8. 차량비 (Vehicles Maintenance Expenses)	97,384,270		97,417,353	
9. 보험료 (Insurance Premium)	3,320,679		2,691,480	
10. 지급수수료 (Service Fees)	380,642,601		455,571,996	
11. 운반보관료 (Freight Expenses)	8,293,200		1,896,500	
12. 업무추진비 (Entertainment Expenses)	6,753,200		6,172,000	
13. 회의비 (Conference Expenses)	60,292,298		71,176,148	
14. 광고선전비 (Advertising Expenses)	2,829,501		-	
15. 교육훈련비 (Training Expenses)	12,456,080		8,280,100	
16. 포상비 (Reward Expenses)	737,010		1,698,700	
17. 등기소송비 (Registration Expenses)	18,322,300		3,026,500	
18. 감가상각비 (Depreciation Expenses)	151,428,743		156,103,710	
19. 무형자산상각비	71,422,250		98,247,915	
20. 대손상각비	-		-	
21. 손해배상충당비 (Amortization Expenses on Intangible Assets)	5,467,433		2,578,735	
V. 영업이익(III-IV) Operating Income		1,292,599,094		866,042,644
VI. 영업외수익 Non-operating Revenues		435,595,590		329,168,530
(1) 이자수익 (Interest Revenues)		426,097,693		328,858,523
(2) 대손충당금환입 (Reversal of Allowance for Doubtful Accounts)		6,098,303		-
(3) 잡이익 (Miscellaneous Revenues)		3,399,594		310,007
(4) 부의영업권환입 (Amortization on Negative Goodwill)		-		-
(5) 투자자산처분이익		-		-
VII. 영업외비용 Non-operating Expenses		8,178,740		-
(1) 기타의대손상각비 (Other Bad Debt Expenses)				-
(2) 유형자산처분손실 (Losses on Disposition of Property, Plant, and Equipment)				-
(3) 잡손실		2,532,729		-

(Miscellaneous Losses)				
(4) 전기오류수정손실 (Losses on prior period adjustment)				
(5) 투자자산감액손실 (Impairment Losses on Investments)				
(6) 기부금 (A contribution)				
(7) 이자비용 (Interest Expenses)		5,646,011		
VIII. 법인세차감전순이익(V+VI-VII) Income Before Income Tax Expenses		1,720,015,944		1,195,211,174
IX. 법인세비용 Income Tax Expenses		395,285,744		315,483,072
X. 당기순이익(IX-X) Net Income		1,324,730,200		879,728,102
XI. 주당순이익 Earnings per share		1,058		702

9.38%

10.18%

대 차 대 조 표

Balance Sheet

제19(당)기 : 2009. 3. 31 현재
 제18(전)기 : 2008. 3. 31 현재
 Current Period : March 31, 2009
 Prior Period : March 31, 2008

(주)케이비데이터시스템
 KB Data Systems CO.,Ltd

(단위 : 원)
 (Unit : Korean Won)

계 정 과 목 Title of Account	As of March 31, 2009 Current Period		As of March 31, 2008 Prior Period	
	금 액 Amount		금 액 Amount	
자 산 (Assets)				
I. 유 동 자 산 (Current assets)		35,185,345,100		28,277,341,609
(1). 당 좌 자 산 (Quick assets)		35,037,211,620		28,273,081,609
1. 현금및현금성자산 (Cash and cash equivalents)		1,285,563,660		2,260,448,345
2. 단기금융상품 (Short-term financial instruments)		15,550,000,000		17,300,000,000
3. 매출채권 (Accounts receivable)	4,709,763,466		339,631,405	
대손충당금 (Allowance for doubtful accounts)	23,548,817	4,686,214,649	3,396,314	336,235,091
4. 단기대여금 (Short-term loans)	20,178,000		19,724,000	
대손충당금 (Allowance for doubtful accounts)	100,890	20,077,110	-	19,724,000
5. 미수수익 (Accrued income)		576,444,529		459,588,213
6. 용역미수금 (Service receivables)	12,657,512,873		7,675,590,425	
대손충당금 (Allowance for doubtful accounts)	63,287,564	12,594,225,309	76,755,904	7,598,834,521
7. 선급금 (Advance Payments)		52,810,446		43,947,587
8. 선급비용 (Prepaid Expenses)		271,875,917		254,303,852
(2). 재 고 자 산 (inventories)		148,133,480		4,260,000
1. 상 품 (merchandise)		148,133,480		4,260,000
II. 비 유 동 자 산 (Non-current assets)		2,769,661,687		2,867,115,210
(1). 투 자 자 산 (Investments assets)		1,691,462,700		1,795,182,780
1. 장기대여금 (Long-term loans)	295,460,000		259,713,000	
대손충당금 (Allowance for doubtful accounts)	1,477,300	293,982,700	-	259,713,000
2. 제 가 입 권 (Memberships)		1,397,480,000		1,535,469,780
(2). 유 형 자 산 (Tangible assets)		263,399,941		370,659,251
1. 기 계 장 치 (Machinery and equipment)	1,095,864,381		1,314,870,436	
감가상각누계액 (Accumulated depreciation)	898,643,957	197,220,424	1,050,500,186	264,370,250
2. 차 량 운 반 구 (Vehicles)	27,955,526		27,955,526	
감가상각누계액 (Accumulated depreciation)	24,214,614	3,740,912	20,029,865	7,925,661
3. 비 품 (Furniture and fixtures)	489,572,460		485,378,097	

감가상각누계액 (Accumulated depreciation)	427,133,855	62,438,605	387,014,757	98,363,340
(3). 무형자산 (Intangible assets)		39,269,629		70,552,050
1. 소프트웨어 (Software)		39,269,629		70,552,050
(4). 기타비유동자산 (Other non-current assets)		775,529,417		630,721,129
1. 이연법인세자산 (Deferred tax assets)		102,972,157		6,886,136
2. 보증금 (Guarantee deposits)		672,557,260		623,834,993
자산 총계 (Total assets)		37,955,006,787		31,144,456,819
부채 (Liabilities)				
I. 유동부채 (Current liabilities)		22,626,965,637		7,539,166,263
1. 매입채무 (Accounts payable)		13,090,027,849		4,544,303,471
2. 단기차입금 (Short-term Borrowings)		7,000,000,000		
3. 미지급금 (Other accounts payable)				1,100,000
4. 미지급법인세 (Income tax payable)		1,366,972,513		1,121,546,578
5. 미지급배당금 (Dividends Payable)				800,000,000
6. 부가세예수금 (VAT Withholdings)		638,034,906		469,734,022
7. 선수금 (Advances received)		53,520,000		
8. 예수금 (Withholdings)		295,593,981		388,846,210
9. 미지급비용 (Accrued expenses)		76,216,926		107,863,359
10. 이연법인세부채 (Deferred Income tax liabilities)		106,599,462		105,772,623
II. 비유동부채 (Long-term liabilities)		2,040,199,637		2,135,032,665
1. 퇴직급여충당금 (Accrued severance benefits)	6,797,071,338		5,920,192,514	
국민연금전환금 (Transfer to national pension fund)	47,777,200		57,580,000	
퇴직연금 (Retirement pension assets)	4,709,094,501	2,040,199,637	3,727,579,849	2,135,032,665
부채 총계 (Total liabilities)		24,667,165,274		9,674,198,928
자본금 (Stockholders' equity)				
I. 자본금 (Capital stock)		8,000,000,000		8,000,000,000
(수권주식수 : 100만주) (Authorized shares : 1,000,000 shares)				
(1주당금액 : 1만원) (₩10,000 par value)				
1. 자본금 (Common stock)		8,000,000,000		8,000,000,000
(발행주식수 : 80만주) (Issued shares : 800,000 shares)				
II. 이익잉여금 (Retained earnings)		5,287,841,513		13,470,257,891
1. 법정적립금 (Legal reserve)		3,009,987,200		1,509,987,200
2. 임의적립금 (Voluntary reserve)		521,820,135		10,741,820,135
3. 미처분이익잉여금 (Unappropriated retained earnings)		1,756,034,178		1,218,450,556

손익계산서

Income Statement

제19(당)기 : 2009. 1. 1 부터 2009. 3. 31 까지

제18(전)기 : 2008. 1. 1 부터 2008. 3. 31 까지

Current Period : Years Ended March 31, 2009

Prior Period : Years Ended March 31, 2008

(주)케이비데이터시스템

(단위 : 원)

KB Data Systems CO.,Ltd

(Unit : Korean Won)

계정과목 Title of Account	For the 3 months ended March 31, 2009 Current Period		For the 3 months ended March 31, 2008 Prior Period	
	금	액	금	액
	Amount		Amount	
I. 매출액 (SALES)		22,139,649,189		16,104,547,337
1. 상품 매출 (Sales of merchandise)	2,634,225,750		554,963,000	
2. 용역 수익 (Service revenue)	19,505,423,439		15,549,584,337	
II. 매출원가 (COST OF SALES)		19,094,250,234		13,476,583,460
1. 상품매출원가 (Cost of merchandise)	2,546,988,750		519,483,000	
2. 용역매출원가 (Cost of service)	16,547,261,484		12,957,100,460	
III. 매출총이익 (GROSS PROFIT)		3,045,398,955		2,627,963,877
IV. 판매비와관리비 (SELLING AND ADMINISTRATIVE EXPENSES)		1,356,347,339		1,397,861,318
1). 인건비 (Payroll)	857,211,664		895,632,200	
1. 급여 (Salaries)	851,876,804		849,243,311	
2. 퇴직급여 (Provision for severance benefits)	5,334,860		46,388,889	
2). 경비 (Expenses)	499,135,675		502,229,118	
1. 복리후생비 (Employee benefits)	88,760,989		79,473,193	
2. 여비교통비 (Travel)	355,000		5,472,223	
3. 통신비 (Communication)	11,045,857		9,301,851	
4. 세금과공과 (Taxes and dues)	24,212,066		20,941,183	
5. 소모품비 (Supplies)	7,629,311		13,639,791	
6. 도서인쇄비 (Publication)	5,698,139		5,436,154	
7. 지급임차료 (Rental)	122,299,085		112,063,898	
8. 감가상각비 (Depreciation)	18,972,506		23,466,165	
9. 무형자산상각비 (Amortization on intangible asset)	4,206,553		3,961,778	
10. 대손상각비 (Bad debt expenses)	-		-	
11. 수선유지비 (Repair)	3,746,365		5,552,098	
12. 차량비 (Vehicle)	23,235,809		18,560,938	
13. 보험료 (Insurance expenses)	1,292,687		-	
14. 지급수수료 (Commissions)	85,238,786		55,215,582	
15. 업무추진비 (Business Development Expenses)	33,577,942		27,192,048	

16. 광고선전비 (Advertising)	3,894,098		5,337,347	
17. 교육훈련비 (Education and training)	1,152,220		33,050,539	
18. 경상연구개발비 (Ordinary development cost)	57,342,996		78,591,662	
19. 조사연구비 (Research cost)	1,200,000		1,224,000	
20. 포 상 비 (Bonuses)	-		-	
21. 등기소송비 (Registration and legal fees)	184,000		260,600	
22. 전산업무비 (IT maintenance)	5,091,266		3,488,068	
V. 영 업 이 익 (OPERATING INCOME)		1,689,051,616		1,230,102,559
VI. 영업외수익 (NON-OPERATING INCOME)		604,845,321		558,930,833
1. 이자수익 (Interest income)	405,281,376		335,885,820	
2. 대손충당금환입 (Reversal of allowance for doubtful accounts)	16,119,118		202,845,001	
3. 외환차익 (Gain on foreign currency transactions)	3,815,541		-	
4. 제가입권손상차손환입 (Reversal of impairment loss on membership)	179,333,630		-	
5. 잡 익 (Reversal of allowance for doubtful accounts)	295,656		20,200,012	
VII. 영업외비용 (NON-OPERATING EXPENSES)		1,409,985		44,127,000
1. 이자비용 (Interest expenses)	1,409,985		0	
2. 유형자산처분손실 (Loss on disposal of tangible assets)	-		1,000	
3. 제가입권손상차손 (Impairment loss on membership)	-		44,126,000	
VIII. 법인세비용차감전순이익 (INCOME BEFORE INCOME TAX)		2,292,486,952		1,744,906,392
IX. 법인세비용 (INCOME TAX EXPENSE)	543,612,208	543,612,208	534,916,123	534,916,123
X. 당기순이익 (NET INCOME FOR THE PERIOD)		1,748,874,744		1,209,990,269
X I .주당순익 (EARNING PER SHARE)				
기본주당순이익 (Basic earning per share)		2,186		1,512