

# Balance Sheet (FY2005)

Item In KrW	June, 2005	September, 2005	December, 2005	March, 2006
<b>Total assets</b>				
<b>Current assets</b>	3,323,419,890,822	1,040,156,184,108	1,190,039,896,766	1,373,547,450,952
Cash and bank deposits	518,487,210,180	19,544,321,015	37,233,859,676	135,174,907,137
Cash on hand	1,455,233	421,337	504,884	836,212
Current deposits	125,272,795	233,645,562	208,652,092	208,547,919
Foreign currency deposits				
Negotiable certificate of deposits	200,156,598		4,950,997,124	4,947,830,822
Money market fund	5,000,000,000	5,000,000,000	5,000,000,000	
Financial bills				
Others	513,160,325,554	14,310,254,116	27,073,705,576	130,017,692,184
Deposits	1,531,370,963,108	520,334,068,558	567,486,155,189	610,480,702,839
Subscription deposits	1,142,904,984,000	6,021,344,600	3,100,000,000	221,200
Proprietary subscription	4,984,000	21,344,600		221,200
Customer subscription	1,142,900,000,000	6,000,000,000	3,100,000,000	
Reserve for claims of customers' deposits				
Customers' deposits				
Customers' deposits and options transaction in the KSE				
Customers' deposits and options transaction in the KOFEX				
Reserve for claims of customers' deposits (trust)	380,373,572,753	496,957,854,388	546,273,895,246	589,838,809,841
Customers' deposits	314,464,846,282	425,805,079,911	459,005,580,200	496,903,113,132
Customers' deposits-futures and option transaction (KSE)	65,908,726,471	71,152,774,477	87,268,315,046	92,935,696,709
Customers' deposits-futures and option transaction (KFE)				
Deposits for futures and options				
Securities borrowed				487,433,380
Advance payments for trading				
Deposits for futures and options (Proprietary trading)				
Deposits for futures and options (Brokerage)				
Guarantee trading deposits for futures and options (Proprietary trading)				
Guarantee trading deposits for futures and options (Brokerage)				
Guarantee trading deposits for futures and options	8,092,406,355	17,354,869,570	18,112,259,943	20,154,238,418
① Proprietary subscription				
② Customer subscription	8,092,406,355	17,354,869,570	18,112,259,943	20,154,238,418
Guarantee deposits for stock borrowings from KSFC				
Guarantee deposits for KSFC trading				
Others				
Current securities	136,971,799,605	190,012,315,143	235,239,232,158	334,504,501,013
Trading securities	136,971,799,605	190,012,315,143	235,239,232,158	334,504,501,013
1) Stock	766,829,421	14,130,475,036	6,865,361,051	18,181,027,161
2) Stock warrants				
3) Government and public bond	82,568,444,602	143,766,598,929	179,669,514,294	263,738,556,179
4) Corporate bond	48,436,995,636	21,525,756,951	25,707,149,234	22,508,321,300
5) Beneficiary certificate	5,199,529,946	10,589,484,227	22,997,207,579	30,076,596,373
Unsold beneficiary certificate	2,725,428,652	7,429,553,789	19,245,772,890	6,380,390,782
Other beneficiary certificate	2,474,101,294	3,159,930,438	3,751,434,689	23,696,205,591
6) Negotiable commercial papers				
7) Securities in foreign currency				
Stock in foreign currency				
Bonds in foreign currency				
Others				
Securities available for sale				
1) Government and public bond				
2) Corporate bond				
3) Others				
Securities held to maturity				
1) Government and public bond				
2) Corporate bond				
3) Others				
Structured securities				
1) Equity linked securities				
2) Warrants				
3) Derivatives Linked Securities				
Options purchased				
Loans	666,228,027,828	71,941,963,083	89,843,778,688	149,246,712,805
Call loans	170,000,000,000			
Broker's loans	491,178,846,830	55,892,773,165	75,106,475,640	139,197,471,745
Margin to customers	1,073,575,830	2,138,465,565	2,923,751,740	3,011,490,745
Delayed Margin	3,638,600	1,565,100	1,487,800	
Loans for stock subscription	450,574,090,000			
Loans for stock purchase				
Loans secured by securities	39,469,644,400	53,557,138,900	70,559,871,800	133,538,172,200
Loans secured by Beneficiary certificates	57,898,000	195,603,600	1,621,364,300	2,647,808,800
Others				
Bonds purchased under reverse repurchased	5,000,000,000	16,000,000,000	1,000,000,000	10,000,000,000

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Item In KrW	June, 2005	September, 2005	December, 2005	March, 2006
Short-term loans	49,180,998	49,189,918	49,179,876	49,241,060
Loans with installment for securities				
Others	49,180,998	49,189,918	49,179,876	49,241,060
Loans purchased			13,688,123,172	
Other loans				
<b>Other Current Assets</b>	<b>479,238,711,810</b>	<b>245,363,473,987</b>	<b>267,087,427,184</b>	<b>150,603,833,043</b>
Receivables	465,690,230,986	231,496,619,943	248,561,057,952	131,798,378,438
Fail to deliver	110,414,933,798	171,519,214,583	222,426,836,772	98,249,361,937
Other receivables	355,275,297,188	59,977,405,360	26,134,221,180	33,549,016,501
Accrued income	8,025,849,627	8,962,913,789	13,667,549,515	15,597,841,933
Accrued commissions	5,028,060,850	6,578,797,984	9,615,625,683	10,862,887,512
Accrued dividends				76,203,490
Accrued Interest receivables	1,774,170,937	1,151,073,623	1,388,073,992	2,294,117,248
Accrued distributions				
Accrued interest on margin	3,327,937	6,898,563	9,692,208	15,535,546
Accrued interest on loan	167,558,247	197,306,434	304,473,706	613,087,456
Others	1,052,731,656	1,028,837,185	2,349,683,926	1,736,010,681
Advance payments	3,867,211,158	4,182,789,501	4,503,479,408	2,377,017,851
Accrued interest on bonds	2,355,532,587	2,734,580,787	1,582,988,165	1,953,326,893
Dividends receivable on beneficiary				
Accrued interest on CD	3,889,734			
Others	1,507,788,837	1,448,208,714	2,920,491,243	423,690,958
Prepaid expenses	1,394,577,352	720,150,754	354,340,309	830,594,821
Prepaid income tax	259,842,687			
Deposits held by agency relationship				
Others	1,000,000	1,000,000	1,000,000	
Allowance for credit loss(Current assets)	8,876,821,709	7,039,957,678	6,850,556,129	6,463,205,885
Allowance for fiduciary loans	2,455,894,234	279,463,866	375,532,378	695,987,359
Allowance for short-term loans	49,180,998	49,181,043	49,153,025	49,241,060
Allowance for receivables	5,418,019,390	5,749,527,193	5,411,684,236	4,782,367,599
Allowance for accrued income	953,727,087	961,785,576	945,745,874	935,609,867
Allowance for other current assets			68,440,616	
<b>Non-current assets</b>	<b>156,500,710,003</b>	<b>145,973,151,014</b>	<b>157,732,275,944</b>	<b>136,134,374,207</b>
Investment securities	67,002,037,107	48,574,744,399	57,408,036,803	36,308,027,369
Securities available for sale	31,968,062,457	17,835,126,350	17,878,681,797	18,162,093,043
Stock	25,767,912,457	11,634,976,350	11,678,531,797	11,418,943,043
Investment in partnerships	5,900,150,000	5,900,150,000	5,900,150,000	5,900,150,000
Government and public bonds				
Corporate bonds	300,000,000	300,000,000	300,000,000	843,000,000
Beneficiary certificates				
Stock in foreign currency				
Others				
Securities held to maturity				
Government and public bond				
Corporate bond				
Others				
Securities using equity method	35,033,974,650	30,739,618,049	39,529,355,006	18,145,934,326
Stock	35,033,974,650	30,739,618,049	39,529,355,006	18,145,934,326
Investment in partnership				
Trading securities				
Stocks				
Stock warrants				
Government and public bonds				
Corporate bonds				
Beneficiary certificates				
Stock in foreign currency				
Bonds in foreign currency				
Securities in affiliated companies				
Others				
Investment assets	64,894,920,695	73,074,351,805	74,036,884,575	70,219,058,194
Long-term deposits	23,900,000	23,900,000	23,900,000	23,900,000
Long-term deposits in foreign currency				
Long-term loans	9,479,479,380	17,353,727,910	15,944,988,270	11,402,131,540
Guarantee	55,391,541,315	55,696,723,895	58,067,996,305	58,793,026,654
Leasehold				
Telex and telephone subscription rights	145,468,000	145,468,000	145,468,000	145,468,000
Guarantee for rent	49,086,358,800	48,465,898,400	50,163,006,400	50,887,904,700
Surety Guarantee	1,000,000	1,000,000	1,000,000	1,000,000
Others	6,158,714,515	7,084,357,495	7,758,521,905	7,758,653,954
Investment real estate				
Others				
Tangible fixed assets	39,543,275,168	39,419,447,058	41,905,412,416	42,958,384,453
(Accumulated depreciation)	27,371,593,014	27,951,532,290	28,666,623,018	29,688,691,781
Land				

# Balance Sheet (FY2005)

Item In KrW	June, 2005	September, 2005	December, 2005	March, 2006
Buildings				
Vehicles	1,615,950,877	1,689,734,455	2,069,960,489	2,015,366,452
Furniture and equipments	37,927,324,291	37,729,712,603	39,835,451,927	40,943,018,001
Construction in progress				
Others				
Other non-current assets	12,432,070,047	12,856,140,042	13,048,565,168	16,337,595,972
Advance for customers	703,480,471	702,830,471	664,119,479	664,119,479
Advances for payment				
Advances for payment on loss compensation	703,480,471	702,830,471	664,119,479	664,119,479
Advances for payment for others				
Others				
Collective fund for default loss	5,113,325,408	5,922,797,241	6,809,125,048	7,983,536,506
KSE				
KOSDAQ				
ECN				
Stock market	3,412,710,027	3,947,009,943	4,703,341,327	5,889,585,153
Futures market	1,700,615,381	1,975,787,298	2,105,783,721	2,093,951,353
ECN				
KOSDAQ				
Dishonored bonds				
Dishonored bills receivable				
Intangible assets	2,532,409,695	2,032,953,052	1,674,318,146	3,343,682,525
Goodwill				
Development expenses	1,347,758,829	1,032,994,809	846,301,201	2,633,750,711
Software	1,184,650,866	999,958,243	828,016,945	709,931,814
Others				
Deferred income tax debits	4,833,732,341	4,987,158,389	4,644,846,915	5,067,387,599
Allowance for credit loss(Non-current assets)	750,877,868	789,599,111	743,844,420	721,130,137
Allowance for long-term loans	47,397,397	86,768,640	79,724,941	57,010,658
Allowance for private placement bo				
Allowance for advances	703,480,471	702,830,471	664,119,479	664,119,479
Allowance for dishonored bonds				
Allowance for dishonored bills				
Allowance for other non-current assets				
Present value discount account				
Others				
<b>Total assets</b>	<b>3,479,920,600,825</b>	<b>1,186,129,335,122</b>	<b>1,347,772,172,710</b>	<b>1,509,681,825,159</b>
<b>Total liabilities</b>				
<b>Current liabilities</b>	<b>3,231,256,725,364</b>	<b>914,778,189,570</b>	<b>1,040,690,744,475</b>	<b>978,065,765,111</b>
Call money	40,000,000,000	112,000,000,000	157,000,000,000	15,000,000,000
Short-term borrowings	1,142,900,000,000	26,000,000,000	23,100,000,000	0
Bank overdrafts				
Bank borrowings				
Borrowings from KSFC	1,142,900,000,000	26,000,000,000	23,100,000,000	
Foreign Currency borrowings				
Others				
Bonds sold under reverse resale agreement	96,768,073,610	88,442,934,173	136,897,833,222	182,217,400,235
Customers' deposits	1,574,527,241,871	564,993,522,732	634,112,461,943	679,050,051,714
Customers' deposits for brokerage	338,764,246,717	437,440,097,115	495,508,429,032	542,942,131,336
Customers' deposits for futures and options	80,190,635,759	90,544,172,246	108,401,072,913	104,620,053,503
KSE	80,018,204,852	90,475,557,381	108,386,053,711	104,616,425,325
KOFEX	172,430,907	68,614,865	15,019,202	3,628,178
Customers' deposits for f subscriptions	1,142,839,395,000	5,931,026,645	3,023,301,600	
Customers' deposits for savings	4,036,312,305	4,211,211,107	4,109,300,494	6,052,523,251
Customers' deposits for Repo	151,912	77,400,945	1,123,625	52,768,129
Customers' deposits for beneficiary	8,640,839,180	26,759,171,348	23,026,320,130	25,352,284,344
Others	55,660,998	30,443,326	42,914,149	30,291,151
Securities sold		39,076,730,000	29,816,650,000	
Stock				
Government and public bonds		39,076,730,000	29,816,650,000	
Corporate bonds				
Stock index options				
Others				
Structured securities sold				
Equity linked securities sold				
Warrants sold				
Derivatives Linked Securities sold				
Options sold				
Others	377,061,409,883	84,265,002,665	59,763,799,310	101,798,313,162
Accrued income taxes	10,102,919,368	12,795,256,108	19,572,220,564	31,070,388,520
Accrued dividends				
Accounts payable	356,394,980,893	50,590,165,767	8,350,365,028	34,504,586,532
Accrued expenses	7,458,906,576	17,572,225,145	25,072,026,935	25,599,007,099
securities loaned				399,934,500

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Item In KrW	June, 2005	September, 2005	December, 2005	March, 2006
Guarantee deposits	253,000,000	293,000,000	360,000,000	418,000,000
Deposits for opening a margin Account	253,000,000	293,000,000	360,000,000	418,000,000
Deposits for margin loans				
Settlement amount of futures proprietary transactions				
Withholding income taxes	2,231,923,102	2,041,620,216	2,196,259,175	8,618,216,009
Deposits for rent				
Current portion of long-term debts				
Subordinated current portion of long-term				
Unearned income	30,000,000	108,841,365	30,000,000	
Liability incurred by agency relations				
Inter office				
Derivatives instruments liabilities				
Deferred income tax liabilities		461,785,101	716,095,754	688,738,230
Others	589,679,944	402,108,963	3,466,831,854	499,442,272
<b>Long-term liabilities</b>	<b>1,576,577,020</b>	<b>1,148,442,120</b>	<b>1,793,675,870</b>	<b>1,376,569,740</b>
Debtenture				
(Discount(Premium) on debtenture issued)				
Long-term borrowings				
Long-term borrowings in won				
Long-term borrowings in foreign current				
Allowance for guarantees				
Defferred income tax credits				
Reserve for severance and retirement beneficiary	1,576,577,020	1,148,442,120	1,793,675,870	1,376,569,740
Retirement insurance deposit				
Subordinated debtentures				
Discount(Premium) on debtenture issued				
Discount(Premium) on debtenture issued				
Subordinated borrowings				
Others				
<b>Total liabilities</b>	<b>3,232,833,302,384</b>	<b>915,926,631,690</b>	<b>1,042,484,420,345</b>	<b>979,442,334,851</b>
<b>Total stockholder's equity</b>				
Stockholder's equity	112,800,000,000	112,800,000,000	112,800,000,000	134,750,000,000
Common stock	112,800,000,000	112,800,000,000	112,800,000,000	134,750,000,000
Preferred stock				
New capital stock subscriptions				
Capital surplus	35,721,160,480	38,188,641,502	39,337,524,052	213,031,728,952
Paid in capital in excess of parvalue	35,721,160,480	35,721,160,480	35,721,160,480	209,415,365,380
Gain on capital reduction				
Gain on disposition of treasury stock				
Others		2,467,481,022	3,616,363,572	3,616,363,572
Retained earnings	100,453,349,299	120,491,106,388	153,708,365,423	182,539,162,243
Legal reserve	3,158,400,000	3,158,400,000	3,158,400,000	3,158,400,000
Reserve for loss on securities transactions				
Reserve for trading loss				
Reserve for accidental loss				
Reserve for loss on futures transactions	156,109	156,109	156,109	156,109
Reserve for financial structure improvem				
Other legal reserves				
Voluntary reserves				
Unappropriated retained earnings carried	97,294,793,190	117,332,550,279	150,549,809,314	179,380,606,134
Net income	9,440,866,859	29,478,623,948	62,695,882,983	91,526,679,803
Capital adjustment				
Discount on stock issuance	(1,887,211,338)	(1,277,044,458)	(558,137,110)	(81,400,887)
Treasury stock				
Loss on disposition of treasury stock				
Stock options				
Gain on valuation of derivatives instruments for cash flow hedge				
Overseas operation translation debits(credits)				
Gain(Loss) on valuation of securities available for sale	(54,706,932)	(7,591,844)	35,963,603	35,070,217
Gain(Loss) on valuation of investment securities				
Gain(Loss) on valuation of securities using equity method	(1,832,504,406)	(1,269,452,614)	(594,100,713)	(116,471,104)
Unissued stock dividends				
Others				
<b>Total stockholder's equity</b>	<b>247,087,298,441</b>	<b>270,202,703,432</b>	<b>305,287,752,365</b>	<b>530,239,490,308</b>
<b>Total liabilities and equity</b>	<b>3,479,920,600,825</b>	<b>1,186,129,335,122</b>	<b>1,347,772,172,710</b>	<b>1,509,681,825,159</b>