

Balance Sheet (FY2006)

Item In KrW	March, 2006	June, 2006	September, 2006	December, 2006	March, 2007
Total assets					
Current assets	1,373,547,450,952	2,315,391,299,486	2,563,198,315,768	3,109,522,126,567	3,706,047,142,015
Cash and bank deposits	135,174,907,137	325,674,030,644	157,854,233,979	454,428,260,660	452,572,336,405
Cash on hand	836,212	1,396,019	1,063,509	659,821	395,269
Current deposits	208,547,919	209,750,982	409,032,019	434,174,494	247,986,844
Foreign currency deposits					
Negotiable certificate of deposits	4,947,830,822	99,850,800		9,999,225,219	
Money market fund		10,000,000,000			
Financial bills					
Others	130,017,692,184	315,363,032,843	157,444,138,451	443,994,201,126	452,323,954,292
Deposits	610,480,702,839	540,594,846,278	567,547,369,894	671,372,846,184	589,724,911,461
Subscription deposits	221,200	5,448,730,000	46,600,608,000		20,000,000,000
Proprietary subscription	221,200	148,730,000	608,000		
Customer subscription		5,300,000,000	46,600,000,000	213,100,000,000	20,000,000,000
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					
Reserve for claims of customers' deposits (trust)	589,838,809,841	523,588,706,801	516,601,990,951	455,330,813,920	567,253,082,545
Customers' deposits	496,903,113,132	450,602,214,569	445,210,335,613	401,161,876,783	475,410,384,185
Customers' deposits-futures and option transaction (KSE)	92,935,696,709	72,986,492,232	71,391,655,338	54,168,937,137	91,842,698,360
Customers' deposits-futures and option transaction (KFE)					
Deposits for futures and options					
Securities borrowed	487,433,380	11,483,002,232	4,325,781,434	2,932,989,641	2,462,747,144
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	20,154,238,418	74,407,245	18,989,509		9,081,772
① Proprietary subscription					
② Customer subscription	20,154,238,418	74,407,245	18,989,509	9,042,623	9,081,772
Guarantee deposits for stock borrowings from KSFC					
Guarantee deposits for KSFC trading					
Others					
Current securities	334,504,501,013	497,598,371,501	596,276,501,655	1,195,822,963,842	1,914,576,934,347
Trading securities	334,504,501,013	497,598,371,501	596,276,501,655		1,914,576,934,347
1) Stock	18,181,027,161	21,780,762,076	19,130,304,536	21,441,312,591	40,034,848,476
2) Stock warrants					
3) Government and public bond	263,738,556,179	353,758,747,882	493,558,109,407	1,037,941,617,024	1,750,402,969,194
4) Corporate bond	22,508,321,300	60,090,339,841	20,978,209,148	20,832,105,823	11,108,709,391
5) Beneficiary certificate	30,076,596,373	61,968,521,702	62,609,878,564	115,607,928,404	93,030,407,286
Unsold beneficiary certificate	6,380,390,782	15,464,561,929	6,795,061,766	38,107,359,847	452,613,910
Other beneficiary certificate	23,696,205,591	46,503,959,773	55,814,816,798	77,500,568,557	92,577,793,376
6) Negotiable commercial papers					20,000,000,000
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		177,264,746,864	372,341,084,440	357,338,596,752	278,589,039,703
1) Equity linked securities		155,665,147,609	333,640,480,648	317,173,871,008	263,496,115,266
2) Warrants		21,334,675,423	37,303,086,440	32,898,025,814	5,018,849,297
3) Derivatives Linked Securities		264,923,832	1,397,517,352	7,266,699,930	10,074,075,140
Options purchased					
Loans	149,246,712,805	163,587,077,137	167,668,855,031	204,461,498,505	322,582,183,766
Call loans					80,000,000,000
Broker's loans	139,197,471,745	163,537,697,913	167,619,643,218	204,411,457,685	242,531,393,079
Margin to customers	3,011,490,745	5,161,433,013	6,247,062,218	7,743,788,691	24,513,789,179
Delayed Margin		20,117,800	7,632,400	182,577,400	186,181,700
Loans for stock subscription				14,051,731,394	
Loans for stock purchase					
Loans secured by securities	133,538,172,200	154,016,367,400	155,065,343,900	172,766,447,800	209,260,081,000
Loans secured by Beneficiary certificates	2,647,808,800	4,339,779,700	6,299,604,700	9,666,912,400	8,571,341,200
Others					
Bonds purchased under reverse repurchased	10,000,000,000				
Short-term loans	49,241,060	49,379,224	49,211,813	50,040,820	50,790,687
Loans with installment for securities					
Others	49,241,060	49,379,224	49,211,813	50,040,820	50,790,687
Loans purchased					
Other loans					
Other Current Assets	150,603,833,043	617,035,360,939	707,982,641,664	232,300,127,054	154,533,119,072
Receivables	131,798,378,438	588,039,142,356	680,292,874,831	194,296,251,248	102,452,035,060
Fail to deliver	98,249,361,937	45,478,215,728	57,012,143,544	67,273,095,010	63,783,284,236

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Other receivables	33,549,016,501	542,560,926,628	623,280,731,287	127,023,156,238	38,668,750,824
Accrued income	15,597,841,933	15,341,889,017	18,121,732,260	23,050,352,915	26,791,362,224
Accrued commissions	10,862,887,512	10,980,368,290	11,911,724,593	12,701,711,649	13,712,188,772
Accrued dividends	76,203,490				
Accrued Interest receivables	2,294,117,248	2,105,742,413	3,108,136,629	7,104,769,699	7,625,024,158
Accrued distributions					
Accrued interest on margin	15,535,546	25,714,463	25,001,313	34,975,395	52,055,902
Accrued interest on loan	613,087,456	761,083,733	721,785,895	925,433,208	941,060,036
Others	1,736,010,681	1,468,980,118	2,355,083,830	2,283,462,964	4,461,033,356
Advance payments	2,377,017,851	11,765,044,551	8,772,047,011	10,486,666,741	25,158,982,714
Accrued interest on bonds	1,953,326,893	2,847,461,104	3,388,734,710	8,609,941,990	23,222,034,350
Dividends receivable on beneficiary					
Accrued interest on CD		3,316,055		458,958,554	
Others	423,690,958	8,914,267,392	5,383,312,301	1,417,766,197	1,936,948,364
Prepaid expenses	830,594,821	1,216,056,149	795,987,562	476,035,045	130,739,074
Prepaid income tax		673,228,866			
Deposits held by agency relationship					
Others					
Allowance for credit loss(Current assets)	6,463,205,885	6,363,133,877	6,472,370,895	6,202,166,430	6,531,382,739
Allowance for fiduciary loans	695,987,359	817,688,490	838,098,216	1,022,057,288	1,212,656,965
Allowance for short-term loans	49,241,060	49,154,022	49,153,185	49,157,330	49,161,079
Allowance for receivables	4,782,367,599	4,559,898,921	4,630,732,119	4,553,702,870	4,669,847,436
Allowance for accrued income	935,609,867	936,392,444	954,387,375	577,248,942	599,717,259
Allowance for other current assets					
Non-current assets	136,134,374,207	160,826,742,957	177,891,412,287	191,360,899,647	213,064,008,276
Investment securities	36,308,027,369	59,027,508,261	61,714,351,418	73,308,481,638	89,224,417,547
Securities available for sale	18,162,093,043	40,546,010,793	43,232,853,950	53,470,799,113	67,136,804,536
Stock	11,418,943,043	11,424,360,793	14,428,003,950	14,859,349,113	17,486,409,536
Investment in partnerships	5,900,150,000	5,900,150,000	5,900,150,000	6,017,650,000	6,910,650,000
Government and public bonds					
Corporate bonds	843,000,000	843,000,000	843,000,000	843,000,000	10,534,270,000
Beneficiary certificates		22,378,500,000	22,061,700,000	31,750,800,000	32,205,475,000
Stock in foreign currency					
Others					
Securities held to maturity					
Government and public bond					
Corporate bond					
Others					
Securities using equity method	18,145,934,326	18,481,497,468	18,481,497,468	19,837,682,525	22,087,613,011
Stock	18,145,934,326	18,481,497,468	18,481,497,468	19,837,682,525	22,087,613,011
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	70,219,058,194	72,575,481,854	87,253,000,864	88,920,832,504	93,702,682,120
Long-term deposits	23,900,000	26,900,000	13,411,900,000	15,391,900,000	20,302,900,000
Long-term deposits in foreign currency					
Long-term loans	11,402,131,540	10,624,824,350	10,443,263,760	9,825,908,100	8,552,212,970
Guarantee	58,793,026,654	61,923,757,504	63,397,837,104	63,703,024,404	64,847,569,150
Leasehold					
Telex and telephone subscription rights	145,468,000	145,468,000	145,468,000	145,468,000	145,888,000
Guarantee for rent	50,887,904,700	53,299,183,560	54,785,763,160	54,855,450,460	53,286,472,526
Surety Guarantee	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
Others	7,758,653,954	8,478,105,944	8,465,605,944	8,701,105,944	11,414,208,624
Investment real estate					
Others					
Tangible fixed assets	42,958,384,453	44,499,405,853	43,147,039,276	44,142,815,732	46,951,681,879
(Accumulated depreciation)	29,688,691,781	31,044,247,530	29,952,075,222	30,979,868,420	32,409,527,261
Land					
Buildings					
Vehicles	2,015,366,452	2,015,366,452	1,343,430,377	1,316,424,797	1,316,424,797
Furniture and equipments	40,943,018,001	42,484,039,401	41,803,608,899	42,826,390,935	45,635,257,082
Construction in progress					
Others					
Other non-current assets	16,337,595,972	15,768,594,519	15,729,095,951	15,968,638,193	15,594,753,991
Advance for customers	664,119,479	664,119,479	664,119,479	664,119,479	664,119,479
Advances for payment					
Advances for payment on loss compensation	664,119,479	664,119,479	664,119,479	664,119,479	664,119,479
Advances for payment for others					
Others					
Collective fund for default loss	7,983,536,506	8,471,855,347	8,441,143,708		
KSE					
KOSDAQ					
ECN					
Stock market	5,889,585,153	6,284,170,485	6,207,925,980	5,973,224,082	5,774,269,950

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Item In KrW	March, 2006	June, 2006	September, 2006	December, 2006	March, 2007
Futures market	2,093,951,353	2,187,684,862	2,233,217,728	2,478,026,681	2,446,316,327
ECN					
KOSDAQ					
Dishonored bonds					
Dishonored bills receivable					
Intangible assets	3,343,682,525	2,990,913,312	3,124,054,493	2,989,974,044	2,829,999,564
Goodwill					
Development expenses	2,633,750,711	2,429,030,437	2,695,582,662	2,610,484,877	2,485,180,852
Software	709,931,814	561,882,875	428,471,831	379,489,167	344,818,712
Others					
Deferred income tax debits	5,067,387,599	4,358,949,982	4,441,114,069	4,801,542,927	4,811,929,215
Allowance for credit loss(Non-current assets)	721,130,137	717,243,601	941,335,798	938,249,020	931,880,544
Allowance for long-term loans	57,010,658	53,124,122	52,216,319	49,129,541	42,761,065
Allowance for private placement bo					
Allowance for advances	664,119,479	664,119,479	664,119,479	664,119,479	664,119,479
Allowance for dishonored bonds					
Allowance for dishonored bills					
Allowance for other non-current assets			225,000,000	225,000,000	225,000,000
Present value discount account					
Others					
Total assets	1,509,681,825,159	2,476,218,042,443	2,741,089,728,055	3,300,883,026,214	3,919,111,150,291
Total liabilities					
Current liabilities	978,065,765,111	1,947,671,137,900	2,186,817,540,940	2,714,801,456,816	2,961,089,317,337
Call money	15,000,000,000	255,300,000,000	40,000,000,000	150,000,000,000	
Short-term borrowings		5,300,000,000	46,600,000,000	223,100,000,000	20,000,000,000
Bank overdrafts					
Bank borrowings				10,000,000,000	
Borrowings from KSFC		5,300,000,000	46,600,000,000	213,100,000,000	20,000,000,000
Foreign Currency borrowings					
Others					
Bonds sold under reverse resale agreement	182,217,400,235	248,035,482,327	370,378,878,773	941,672,117,657	1,609,602,453,693
Customers' deposits	679,050,051,714	619,713,609,933	663,830,802,952	729,747,261,651	703,929,973,490
Customers' deposits for brokerage	542,942,131,336	473,149,791,954	477,109,739,990	402,500,714,596	488,984,817,916
Customers' deposits for futures and options	104,620,053,503	121,427,737,347	100,232,808,852	69,283,425,462	109,391,498,363
KSE	104,616,425,325	121,426,212,189	100,231,283,694	69,281,902,603	109,389,973,086
KOFEX	3,628,178	1,525,158	1,525,158	1,522,859	1,525,277
Customers' deposits for f subscriptions		5,253,687,520	51,271,700,000	214,493,375,000	22,006,148,000
Customers' deposits for savings	6,052,523,251	3,814,063,875	4,499,258,660	16,151,070,662	7,373,571,636
Customers' deposits for Repo	52,768,129	1,735,208	2,755,467	1,466,664	67,378,276
Customers' deposits for beneficiary	25,352,284,344	16,046,254,052	30,714,258,134	27,316,938,640	76,106,307,836
Others	30,291,151	20,339,977	281,849	270,627	251,463
Securities sold		33,081,789,980	13,364,543,075	20,374,091,060	8,462,699,405
Stock		13,102,749,980	13,364,543,075	10,397,701,060	8,462,699,405
Government and public bonds		19,979,040,000		9,976,390,000	
Corporate bonds					
Stock index options					
Others					
Structured securities sold		190,668,870,279	431,024,844,813	464,914,545,881	480,892,800,896
Equity linked securities sold		161,022,807,134	349,875,591,612	365,276,496,182	368,926,116,198
Warrants sold		21,334,675,423	37,328,998,070	32,938,803,439	5,127,316,967
Derivatives Linked Securities sold		8,311,387,722	43,820,255,131	66,699,246,260	106,839,367,731
Options sold		3,025,000	1,620,000		
Others	101,798,313,162	595,568,360,381	621,616,851,327	184,993,440,567	138,201,389,853
Accrued income taxes	31,070,388,520	26,320,986,180	17,189,498,390	18,123,245,596	21,417,954,447
Accrued dividends					
Accounts payable	34,504,586,532	525,656,500,586	573,921,568,489	123,765,486,577	50,050,965,970
Accrued expenses	25,599,007,099	16,568,744,967	22,326,993,178	30,285,807,753	32,535,000,354
securities loaned	399,934,500	7,861,984,293	109,293	109,293	109,293
Guarantee deposits	418,000,000	479,000,000	529,000,000	577,000,000	916,000,000
Deposits for opening a margin Account	418,000,000	479,000,000	529,000,000	577,000,000	916,000,000
Deposits for margin loans					
Settlement amount of futures proprietary transactions					
Withholding income taxes	8,618,216,009	4,085,324,459	6,364,383,265	6,563,756,672	28,756,960,163
Deposits for rent				200,000,000	200,000,000
Current portion of long-term debts					
Subordinated current portion of long-term					
Unearned income		51,892,576	43,183,562	4,150,029	10,000,000
Liability incurred by agency relations					
Inter office					
Derivatives instruments liabilities					63,185,556
Deferred income tax liabilities	688,738,230		723,043,633	3,540,318,043	3,226,091,015
Others	499,442,272	14,543,927,320	519,071,517	1,933,566,604	1,025,123,055
Long-term liabilities	1,376,569,740	1,753,168,730	1,391,240,510	2,087,687,690	1,624,854,930
Debenture					
(Discount(Premium) on debenture issued)					
Long-term borrowings					
Long-term borrowings in won					
Long-term borrowings in foreign current					
Allowance for guarantees					
Deferred income tax credits					
Reserve for severance and retirement beneficiary	1,376,569,740	1,753,168,730	1,391,240,510	2,087,687,690	1,624,854,930
Retirement insurance deposit					

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Subordinated debentures					
Discount(Premium) on debenture issued					
Discount(Premium) on debenture issued					
Subordinated borrowings					
Others					
Total liabilities	979,442,334,851	1,949,424,306,630	2,188,208,781,450	2,716,889,144,506	2,962,714,172,267
Total stockholder's equity					
Stockholder's equity	134,750,000,000	134,925,000,000	134,925,000,000	134,925,000,000	185,542,500,000
Common stock	134,750,000,000	134,925,000,000	134,925,000,000	134,925,000,000	185,542,500,000
Preferred stock					
New capital stock subscriptions					
Capital surplus	213,031,728,952	213,133,592,952	213,133,592,952	213,133,592,952	499,690,374,752
Paid in capital in excess of parvalue	209,415,365,380	209,517,229,380	209,517,229,380	209,517,229,380	496,074,011,180
Gain on capital reduction					
Gain on disposition of treasury stock					
Others	3,616,363,572	3,616,363,572	3,616,363,572	3,616,363,572	3,616,363,572
Retained earnings	182,539,162,243	178,932,532,603	205,332,900,238	236,892,615,959	271,252,291,913
Legal reserve	3,158,400,000	5,853,400,000	5,853,400,000	5,853,400,000	5,853,400,000
Reserve for loss on securities transactions					
Reserve for trading loss					
Reserve for accidental loss					
Reserve for loss on futures transactions	156,109	49,911,396	49,911,396	49,911,396	49,911,396
Reserve for financial structure improvem					
Other legal reserves					
Voluntary reserves					
Unappropriated retained earnings carried	179,380,606,134	173,029,221,207	199,429,588,842	230,989,304,563	265,386,079,747
Net income	91,526,679,803	23,343,370,360	49,743,737,995	81,303,453,716	115,700,228,900
Capital adjustment	(81,400,887)	(197,389,742)	(510,546,585)	(957,327,203)	(125,287,871)
Discount on stock issuance					
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)				(146,844,895)	(118,956,108)
Gain(Loss) on valuation of securities available for sale	35,070,217	(80,918,638)	(394,075,481)	(694,011,204)	120,146,564
Gain(Loss) on valuation of investment securities					
Gain(Loss) on valuation of securities using equity method	(116,471,104)	(116,471,104)	(116,471,104)	(116,471,104)	(126,478,327)
Unissued stock dividends					
Others					
Total stockholder's equity	530,239,490,308	526,793,735,813	552,880,946,605	583,993,881,708	956,359,878,794
Total liabilities and equity	1,509,681,825,159	2,476,218,042,443	2,741,089,728,055	3,300,883,026,214	3,919,074,051,061