

Balance Sheet (FY2007)

FY2007: April 2007 ~ March 2008 In KrW	2007.06.30	2007.09.30	2007.12.31	2008.03.31
Total assets				
Cash and bank deposits	1,208,701,460,578	1,452,980,921,603	1,682,713,937,738	991,256,279,537
1. Cash and cash asset	420,037,965,256	295,167,321,137	1,094,500,020,520	445,937,548,787
Cash on hand	833,472	3,055,346	1,642,389	1,502,419
Bank fixed deposit and installment deposit	339,027,900,000	197,026,900,000	376,913,851,392	439,997,177,766
Demand deposit	4,169,773,694	8,137,422,441	3,688,055,138	4,984,249,981
Current deposits	217,069,523	702,415,950	256,462,621	250,708,755
Foreign currency deposits			3,959,208,096	703,909,866
Negotiable certificate of deposits				
Money market deposit account	305,388,567	80,527,400	555,000,000,000	
Money market fund			10,000,000,000	
Financial bills				
Others	76,317,000,000	89,217,000,000	144,680,800,884	
2. Deposits	788,663,495,322	1,157,813,600,466	588,213,917,218	545,318,730,750
1) Subscription deposits		317,900,000,000		
① Proprietary subscription				
② Customer subscription		317,900,000,000		
2) Reserve for claims of customers' deposits				
① Customers' deposit				
② Customers' deposits-futures and options transaction				
③ Beneficiary deposits				
3) Reserve for claims of customers' deposits (trust)	786,033,246,401	836,320,066,575	573,527,224,932	537,549,145,751
① Customers' deposit	691,823,543,354	726,590,030,029	506,774,813,657	461,217,059,737
② Customers' deposits-futures and options transaction	94,209,703,047	109,730,036,546	66,752,411,275	76,332,086,014
③ Beneficiary deposits				
4) Securities borrowed	2,621,167,149	3,507,452,119	14,587,906,098	7,753,211,678
5) Advance payments for trading				
6) Deposits for futures and options				
① Proprietary trading				
② Brokerage				
7) Guarantee trading deposits for futures and options	9,081,772	86,081,772	98,786,188	16,373,321
① Proprietary trading				
② Brokerage	9,081,772	86,081,772	98,786,188	16,373,321
8) Guarantee deposits for stock borrowings from KSFC				
9) Guarantee deposits for KSFC trading				
10) Others				
Current securities	3,267,958,117,986	3,809,533,199,455	4,560,376,860,447	4,668,080,324,407
1. Trading securities	2,622,993,679,916	3,053,720,880,552	3,852,158,344,997	3,924,671,750,765
1) Stock	60,929,715,066	146,256,537,959	159,277,460,839	166,336,261,544
2) Stock warrants				
3) Government and public bond	2,332,083,301,306	2,627,859,174,333	3,454,920,037,800	3,593,035,217,026
4) Corporate bond	1,893,818,923	2,988,919,141	23,971,099,665	2,976,848,127
5) Beneficiary certificate	228,086,844,621	199,268,861,382	190,573,950,077	162,323,424,068
① Unsold beneficiary certificate	196,123,493	95,852,015	6,241,459,609	6,183,211,205
② Other beneficiary certificate	227,890,721,128	199,173,009,367	184,332,490,468	156,140,212,863
6) Negotiable commercial papers		77,347,387,737	23,415,796,616	
7) Securities in foreign currency				
① Stock in foreign currency				
② Bonds in foreign currency				
③ Others				
8) Others				
2. Securities available for sale	147,652,198,572	161,424,781,042	175,645,826,955	115,188,221,554
1) Corporate Stock	92,003,503,572	93,692,958,298	96,745,318,161	34,682,386,465
2) Investment in capital	8,000,150,000	5,588,068,794	15,609,698,794	3,498,158,794
3) Government and public bond				
4) Corporate bond	15,534,270,000	29,951,078,950	30,506,460,000	31,063,690,000
5) Beneficiary certificate	32,114,275,000	32,192,675,000	32,784,350,000	45,943,986,295
① Unsold beneficiary certificate				
② Other beneficiary certificate	32,114,275,000	32,192,675,000	32,784,350,000	45,943,986,295
6) Securities in foreign currency				
① Stock in foreign currency				
② Bonds in foreign currency				
③ Others				
7) Others				
3. Securities held to maturity				
1) Government and public bond				
2) Corporate bond				
3) Others				
4. Securities using equity method	66,708,863,011	79,337,074,012	115,886,922,161	156,100,992,465
1) Corporate Stock	66,708,863,011	74,537,074,012	111,086,922,161	136,871,574,091
2) Investment in capital		4,800,000,000	4,800,000,000	19,229,418,374
5. Structured securities	430,603,376,487	515,050,463,849	416,685,766,334	472,119,359,623
1) Equity linked securities	419,559,867,452	502,619,783,432	406,242,919,752	467,023,300,980
2) Warrants	1,502,633,960	2,939,824,213	3,038,415,183	1,623,542,260
3) Derivatives Linked Securities	9,540,875,075	9,490,856,204	7,404,431,399	3,472,516,383
Derivatives instruments	83,740,000	6,997,910,181	7,544,824,731	6,612,178,147

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1. Options purchased	83,740,000	382,000		
2. Derivatives instruments asset		6,997,528,181	7,544,824,731	6,612,178,147
① Interest rate			7,174,844,735	6,473,614,718
② Currency				48,229,557
③ Corporate Stock		6,997,528,181	369,979,996	90,333,872
④ Others				
Loans	605,449,399,131	646,058,792,892	793,099,333,182	814,383,975,596
1. Call loans			10,000,000,000	5,000,000,000
2. Broker's loans	590,563,911,702	608,291,845,148	719,174,892,416	728,840,891,117
1) Margin to customers	283,559,733,402	249,892,180,988	227,172,171,389	206,324,394,873
2) Delayed Margin	36,883,000	502,409,360	239,344,727	57,467,810
3) Loans for stock subscription				
4) Loans for stock purchase				
5) Loans secured by securities	291,570,384,700	357,897,254,800	491,763,376,300	522,459,028,434
6) Others	15,396,910,600			
3. Bonds purchased under reverse repurchased		30,000,000,000		50,000,000,000
4. loans	7,998,331,884	7,904,673,205	7,756,053,357	8,108,237,247
1) Loans with installment for securities				
2) Others	7,998,331,884	7,904,673,205	7,756,053,357	8,108,237,247
5. Loans (merchant account)				
6. Bills discounted (merchant account)				
7. Loans purchased	10,230,045,239	3,007,200,258	60,152,712,828	26,300,000,000
8. Advance for customers	664,119,479	664,119,479	664,119,479	664,119,479
1) Advances for payment(bonds)				
2) Advance for payment(bill)				
3) Advances for payment on loss compensation	664,119,479	664,119,479	664,119,479	664,119,479
4) Advances for payment for others				
5) Others				
9. Dishonored bonds				
10. Dishonored bill				
11. Other loans				
12. Allowance account	-4,007,009,173	-3,809,045,198	-4,648,444,898	-4,529,272,247
1) Allowance for fiduciary loans	-2,952,819,559	-3,041,459,226	-3,595,874,462	-3,644,204,456
2) Allowance for loans	-88,898,785	-88,430,492	-87,687,393	-89,448,312
3) Allowance for loans (merchant account)				
4) Allowance for notes discounted (merchant account)				
5) Allowance for advances	-664,119,479	-664,119,479	-664,119,479	-664,119,479
6) Allowance for dishonored bonds				
7) Allowance for dishonored bills				
8) Others	-301,171,350	-15,036,001	-300,763,564	-131,500,000
Tangible fixed assets	17,076,834,809	26,446,429,051	39,117,165,397	44,821,690,224
(Accumulated depreciation)	-29,170,470,205	-31,248,543,739	-34,337,820,087	-33,285,178,517
Allowance for disposition (merchant account)				
1. Land				
2. Buildings				
3. Vehicles	1,148,335,526	1,109,386,026	1,109,386,026	817,173,332
4. Furniture and equipments	45,098,969,488	56,585,586,764	72,345,599,458	77,289,695,409
5. Construction in progress				
6. Operations lease (merchant account)				
7. Advance on lease (merchant account)				
8. Others				
Cash Management Accounts (merchant account)				
1. CMA-Cash and banks Deposit				
2. CMA-Securities				
3. CMA-Notes Discounted				
4. CMA-others				
5. Cash Management Accounts Allowance account				
lease Asset (merchant account)				
1. Financial lease loan				
2. Others				
3. Allowance for long-term lease (merchant account)				
Other Current Assets	682,990,780,439	548,432,150,834	284,993,689,890	346,076,494,966
1. Receivables	518,723,331,344	353,164,521,909	60,383,648,921	125,049,585,557
1) Receivables on proprietary trading	493,248,422,298	321,247,146,789	31,318,648,904	109,393,134,195
① receivables on stocks	5,079,000,300	10,165,760,550	9,365,911,150	10,715,612,500
② receivables on bonds	435,167,880,000	284,775,200,000		
③ receivables on futures and options	53,001,541,998	26,306,186,239	21,952,737,754	98,677,521,695
2) Receivables on brokerage settlement	16,461,017,994	13,225,261,862	14,959,156,172	14,466,078,722
① receivables on stocks	12,433,348,094	9,203,786,982	10,911,521,540	10,407,014,098
② receivables on bonds				
③ receivables on futures and options	4,027,669,900	4,021,474,880	4,047,634,632	4,059,064,624
3) Others	9,013,891,052	18,692,113,258	14,105,843,845	1,190,372,640
2. Accrued income	41,534,888,751	51,717,924,711	70,098,185,910	70,773,646,652
1) Accrued commissions	20,986,230,733	25,004,024,694	32,934,121,318	30,053,405,324

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2) Accrued dividends				
3) Accrued Interest receivables	11,037,973,958	16,517,280,851	23,940,330,052	26,601,794,529
4) Accrued distributions				
5) Accrued interest on margin	669,242,841	1,118,157,404	1,077,245,837	891,194,694
6) Others	8,841,441,219	9,078,461,762	12,146,488,703	13,227,252,105
3. Advance payments	41,207,813,949	44,715,175,687	51,296,700,359	38,673,390,366
1) Accrued interest on bonds	38,600,181,976	35,755,798,638	31,121,109,627	20,467,421,584
2) Dividends receivable on beneficiary				
3) Accrued interest on CD				
4) Others	2,607,631,973	8,959,377,049	20,175,590,732	18,205,968,782
4. Prepaid expenses	897,176,879	643,535,588	348,642,261	1,688,325,984
5. Prepaid income tax				
6. Deposits held by branches				
7. Inter-office Account				
8. Settlement balance on proprietary futures transactions				
9. Guarantee	70,322,971,290	90,334,709,630	97,441,430,130	101,493,713,122
1) Leasehold				
2) Telex and telephone subscription rights	145,888,000	145,888,000	145,888,000	145,468,000
3) Guarantee for rent	58,761,274,866	75,658,220,666	82,726,367,166	85,344,196,368
4) Surety Guarantee	1,000,000	1,000,000	1,000,000	1,000,000
5) Others	11,414,808,424	14,529,600,964	14,568,174,964	16,003,048,754
10. Investment real estate				
11. Collective fund for default loss	7,931,026,532	8,031,967,945	8,351,764,919	8,637,457,099
1) Stock market	5,596,972,167	5,723,854,131	6,023,169,466	6,209,786,598
2) Futures market	2,334,054,365	2,308,113,814	2,328,595,453	2,427,670,501
3) ECN				
12. Intangible assets	2,918,970,770	2,660,259,448	2,494,929,318	4,676,108,624
1) Goodwill				
2) Development expenses	2,356,212,141	2,118,837,690	1,893,232,016	4,034,663,885
3) Software	562,758,629	541,421,758	601,697,302	641,444,739
4) Others				
13. Deferred income tax debits	4,489,858,049	2,170,445,135		893,652,230
14. Others				
15. Allowance account	-5,035,257,125	-5,006,389,219	-5,421,611,928	-5,809,384,668
1) Allowance for receivables	-4,315,743,439	-4,281,697,010	-4,224,097,134	-4,255,758,627
2) Allowance for accrued income	-668,363,460	-724,692,209	-821,482,494	-831,022,591
3) Allowance for private placement bonds	-51,150,226		-376,032,300	-722,603,450
4) Allowance for other non-current assets				
16. Present value discount account				
Total assets	5,782,260,332,943	6,490,449,404,016	7,367,845,811,385	6,871,230,942,877
Total liabilities				
Deposit liabilities	980,981,367,483	1,311,236,563,050	712,987,133,184	777,305,901,006
1. Customers' deposits	975,926,258,190	1,304,900,563,050	705,371,133,184	769,326,901,006
Customers' deposits for brokerage	732,833,304,879	766,039,593,824	541,139,300,710	579,305,749,011
Customers' deposits for futures and options	144,269,231,953	139,464,918,120	104,119,591,588	122,467,383,543
Customers' deposits for f subscriptions	1,788,000,000	319,864,850,000	1,621,000,000	19,697,000,000
Customers' deposits for savings	10,585,632,183	13,647,720,559	13,187,359,595	9,744,436,756
Customers' deposits for Repo	115,113,781		385,619,827	149,657,940
Customers' deposits for beneficiary	86,334,727,599	65,591,964,216	44,907,289,097	37,286,494,899
Others	247,795	291,516,331	10,972,367	676,178,857
2. securities loaned	109,293			
3. Guarantee deposits	5,055,000,000	6,336,000,000	7,616,000,000	7,979,000,000
Deposits for opening a margin Account	5,055,000,000	6,336,000,000	7,616,000,000	7,979,000,000
Deposits for margin loans				
5. Deposits for rent				
6. CMA deposits				
7. Others				
liabilities	3,180,171,905,069	3,694,637,215,856	4,893,050,142,685	4,163,663,874,522
1. Call money	333,300,000,000	111,000,000,000	917,000,000,000	158,000,000,000
2. Short-term borrowings		347,900,000,000	30,000,000,000	
1) Bank overdrafts				
2) Bank borrowings		30,000,000,000	30,000,000,000	
3) Borrowings from KSFC		317,900,000,000		
4) Foreign Currency borrowings				
5) Others				
3. Bonds sold under reverse resale agreements	2,159,356,046,483	2,409,204,707,159	2,955,664,041,100	2,976,287,244,058
4. Securities sold	9,156,817,040	56,802,489,046	69,727,651,429	14,641,276,720
1) Stock	9,156,817,040	18,130,069,046	22,108,981,429	14,641,276,720
2) Government and public bonds		38,672,420,000	47,618,670,000	
3) Corporate bonds				
4) Others				
5. Structured securities sold	678,250,193,990	769,730,019,651	775,746,445,567	930,531,757,273
1) Equity linked securities sold	548,123,391,130	639,333,654,569	614,399,724,172	776,728,090,627
2) Warrants sold	10,453,842,079	18,541,923,642	10,565,344,050	3,632,398,360
3) Derivatives Linked Securities sold	119,672,960,781	111,854,441,440	150,781,377,345	150,171,268,286
6. Derivatives instruments	108,847,556		412,727,689	1,354,248,886

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1) Options sold	45,662,000			90,800,000
2) Derivatives instruments liabilities	63,185,556		412,727,689	1,263,448,886
① Interest rate	63,185,556			505,331,841
② Currency			181,876,907	313,580,911
③ Stock			230,850,782	444,536,134
④ Others				
7. Debenture			144,653,080,000	82,940,673,916
Discount(Premium) on debenture issued			-153,803,100	-91,326,331
8. Discount(Premium) on debenture issued				
Discount(Premium) on debenture issued				
9. Subordinated borrowings				
10. Short-terms notes issued				
11. Others				
Other liabilities	615,650,291,055	396,245,095,271	249,457,801,655	342,598,744,617
1. Allowance for guarantees				
2. Reserve for severance and retirement beneficiary	802,012,820			
Corporate pension payable				
National pension fund for severance and retirement benefits				
Retirement insurance deposit				
Retirement trust				
Retirement investment management asset				
3. Accrued income taxes	46,075,657,158	9,968,571,629	62,918,813,147	60,801,039,477
4. Accrued dividends				
5. Accounts payable	510,337,796,889	270,877,977,793	39,507,497,842	155,120,227,431
6. Accrued expenses	38,675,555,151	55,500,210,159	72,632,113,630	64,859,565,965
4. Withholding income taxes	12,042,151,976	39,619,581,355	7,743,261,490	24,910,775,654
7. Deposits for rent	200,000,000		199,800,000	199,800,000
8. Unearned income	46,967,345		557,131,344	161,605,479
9. Liability incurred by agency relations				
10. Inter office				
11. Settlement balance on proprietary futures transactions				
12. Deferred income tax liabilities	756,138,882	11,863,351,647	24,008,467,749	12,538,789,510
13. Others	6,714,010,834	8,415,402,688	41,890,716,453	24,006,941,101
Total liabilities	4,776,803,563,607	5,402,118,874,177	5,855,495,077,524	5,283,568,520,145
Total stockholder's equity				
Stockholder's equity	185,542,500,000	185,542,500,000	197,478,920,000	199,568,890,000
1. Common stock	185,542,500,000	185,542,500,000	197,478,920,000	199,568,890,000
2. Preferred stock				
New capital stock subscriptions				
Capital surplus	499,690,374,752	499,690,374,752	810,737,157,574	863,281,723,620
1. Paid in capital in excess of par value	496,074,011,180	496,074,011,180	796,654,567,898	849,914,619,737
2. Gain on capital reduction				
3. Gain on disposition of treasury stock				
4. Others	3,616,363,572	3,616,363,572	14,082,589,676	13,367,103,883
Capital adjustment				
1. Discount on stock issuance				
2. Treasury stock				
3. Loss on disposition of treasury stock				
4. Stock options				
5. Others				
Other comprehensive income (accumulate)	-186,627,195	-300,881,779	9,617,114,843	4,496,548,630
1. Gain(Loss) on valuation of securities available for sale	58,807,240	149,458,753	5,977,413,245	861,611,297
2. Change in shareholder ownership on equity method	-126,478,327		3,758,657,706	3,634,937,333
3. Submission for consideration of change in shareholder ownership on equity	-118,956,108	-450,340,532	-118,956,108	
4. Gain on valuation of derivatives instruments for cash flow hedge				
5. Overseas operation translation debits(credits)				
6. Others				
Retained earnings	320,410,521,779	403,398,536,866	494,517,541,444	520,315,260,482
1. Legal reserve	7,708,825,000	7,708,825,000	7,708,825,000	7,708,825,000
2. Reserve for loss on futures transactions	63,903,457	63,903,457	63,903,457	63,903,457
3. Allowance for liability payment on electronic incidents				
4. Reserve for financial structure improvement				
5. Other legal reserves				
6. Voluntary reserves				
7. Inappropriate retained earnings carried	312,637,793,322	395,625,808,409	486,744,812,987	512,542,532,025
Net income	67,712,479,866	150,700,494,953	150,700,494,953	267,617,607,959
Total stockholder's equity	1,005,456,769,336	1,088,330,529,839	1,512,350,733,861	1,587,662,422,732
Total liabilities and equity	5,782,260,332,943	6,490,449,404,016	7,367,845,811,385	6,871,230,942,877