

Balance Sheet (FY2008)

FY2008: April 2008 ~ March 2009 In KrW	2008.06.30	2008.09.30	2008.12.31	2009.03.31
Total assets				
Cash and bank deposits	1,484,852,474,678	1,025,467,939,453	1,030,822,357,271	1,201,136,975,685
1. Cash and cash asset	905,297,291,042	508,799,244,108	583,677,586,527	514,707,147,931
Cash on hand	1,904,060	752,679	2,455,259	2,181,349
Bank fixed deposit and installment deposit	609,439,000,000	492,276,000,000	513,528,000,000	469,343,000,000
Demand deposit	7,392,018,638	5,074,850,195	7,357,382,905	5,494,708,950
Current deposits	259,379,923	223,067,035	215,215,802	182,073,445
Foreign currency deposits	17,104,988,421	480,316,345	587,905,475	1,046,811,986
Negotiable certificate of deposits				
Money market deposit account	250,000,000,000	10,300,000,000	30,000,000,000	25,000,000,000
Money market fund				
Financial bills				
Others	21,100,000,000	444,257,854	31,986,627,086	13,638,372,201
2. Deposits	579,555,183,636	516,668,695,345	447,144,770,744	686,429,827,754
1) Subscription deposits	1,530,696,750			
① Proprietary subscription	1,530,696,750			
② Customer subscription				
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)	560,796,717,375	505,008,005,941	435,627,419,184	613,991,398,160
① Customers' deposit	437,188,039,725	401,258,106,290	383,369,102,810	456,314,454,744
② Customers' deposits-futures and options transaction	123,608,677,650	103,749,899,651	52,258,316,374	157,676,943,416
③ Beneficiary deposits				
4) Securities borrowed	17,191,373,854	11,069,913,747	10,930,183,704	18,006,682,217
5) Advance payments for trading				
6) Deposits for futures and options				
① Proprietary trading				
② Brokerage				
7) Guarantee trading deposits for futures and options	36,395,657	590,775,657	587,167,856	54,431,747,377
① Proprietary trading			587,167,856	591,747,377
② Brokerage	36,395,657	590,775,657		53,840,000,000
8) Guarantee deposits for stock borrowings from KSFC				
9) Guarantee deposits for KSFC trading				
10) Others				
Current securities	4,881,713,824,679	4,424,969,632,904	4,035,618,299,885	4,611,089,702,924
1. Trading securities	3,882,198,438,322	3,422,913,225,844	3,151,592,399,097	3,543,316,148,039
1) Stock	217,378,044,999	301,895,143,114	201,837,539,443	297,977,283,700
2) Stock warrants	480,458,626	80,000,000	80,000,000	80,000,000
3) Government and public bond	3,503,383,899,762	3,076,930,597,853	2,773,365,547,532	2,976,274,371,128
4) Corporate bond	12,761,116,050	2,428,553,997	12,436,810,137	120,952,171,780
5) Beneficiary certificate	84,631,723,654	30,572,517,727	22,145,658,602	20,880,179,619
① Unsold beneficiary certificate	261,586,224	207,254,141	164,272,013	106,887,111
② Other beneficiary certificate	84,370,137,430	30,365,263,586	21,981,386,589	20,773,292,508
6) Negotiable commercial papers	61,009,210,961	11,006,413,153	141,726,843,383	127,152,141,812
7) Securities in foreign currency	2,553,984,270			
① Stock in foreign currency	2,553,984,270			
② Bonds in foreign currency				
③ Others				
8) Others				
2. Securities available for sale	191,362,001,500	223,368,002,046	240,515,176,285	317,521,307,258
1) Corporate Stock	34,138,589,675	33,070,286,015	29,335,165,715	29,574,271,458
2) Investment in capital	3,914,758,794	3,619,401,059	3,619,401,059	11,033,197,450
3) Government and public bond				
4) Corporate bond	48,696,200,000	50,182,490,000	50,501,430,000	51,332,490,000
5) Beneficiary certificate	104,612,453,031	136,495,824,972	157,059,179,511	225,581,348,350
① Unsold beneficiary certificate				
② Other beneficiary certificate	104,612,453,031	136,495,824,972	157,059,179,511	225,581,348,350
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	262,481,180,083	289,641,372,165	295,942,301,721	399,865,738,494
1) Corporate Stock	243,193,917,542	268,902,950,756	274,813,323,568	378,917,787,313
2) Investment in capital	19,287,262,541	20,738,421,409	21,128,978,153	20,947,951,181
5. Structured securities	545,672,204,774	489,047,032,849	347,568,422,782	350,386,509,133
1) Equity linked securities	539,823,093,565	488,967,443,680	347,545,812,993	350,238,295,368
2) Warrants	1,507,497,877	16,126,461	5,148,766	3,871,103
3) Derivatives Linked Securities	4,341,613,332	63,462,708	17,461,023	144,342,662
Derivatives instruments	9,436,140,707	13,298,109,354	24,139,840,331	23,013,128,185
1. Options purchased	1,962,485,000	639,766,000	6,856,904,000	102,609,000
2. Derivatives instruments asset	7,473,655,707	12,658,343,354	17,282,936,331	22,910,519,185
① Interest rate	7,360,500,056	11,906,274,521	14,498,680,296	16,871,907,269
② Currency				2,789,616,116
③ Corporate Stock	113,155,651	752,068,833	2,784,256,035	3,248,995,800
④ Others				
Loans	890,163,645,882	667,255,168,412	464,973,936,388	440,171,931,577

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1. Call loans	10,000,000,000	22,000,000,000	50,000,000,000	1,500,000,000
2. Broker's loans	798,647,092,538	618,143,222,522	387,670,963,215	422,822,742,929
1) Margin to customers	230,302,137,375	144,510,205,971	97,078,634,471	127,682,168,291
2) Delayed Margin	107,083,600	317,012,115	169,671,817	151,528,031
3) Loans for stock subscription				
4) Loans for stock purchase				
5) Loans secured by securities	568,237,871,563	473,316,004,436	290,422,656,927	294,989,046,607
6) Others				
3. Bonds purchased under reverse repurchased	60,000,000,000			
4. loans	7,939,772,105	7,508,591,025	7,803,366,572	7,257,053,351
1) Loans with installment for securities				
2) Others	7,939,772,105	7,508,591,025	7,803,366,572	7,257,053,351
5. Loans (merchant account)				
6. Bills discounted (merchant account)				
7. Loans purchased	17,900,000,000	22,900,000,000	25,900,000,000	25,868,356,164
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	(4,987,338,240)	(3,960,764,614)	(7,064,512,878)	(17,940,340,346)
1) Allowance for fiduciary loans	(3,993,235,463)	(3,090,716,113)	(1,938,354,816)	(2,114,113,715)
2) Allowance for loans	(88,941,398)	(91,429,022)	(96,038,583)	(95,127,700)
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	(241,041,900)	(114,500,000)	(4,366,000,000)	(15,066,979,452)
Tangible fixed assets	44,522,774,532	42,174,830,582	34,836,171,697	31,622,694,068
(Accumulated depreciation)	37,070,744,110	(39,930,831,271)	(39,176,218,089)	(42,439,562,627)
Allowance for disposition (merchant account)				
1. Land				
2. Buildings				
3. Vehicles	601,774,395	459,853,941	459,853,941	192,851,564
4. Furniture and equipments	80,991,744,247	81,645,807,912	73,552,535,845	73,869,405,131
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	717,154,013,860	724,218,669,417	450,485,004,267	300,150,783,373
1. Receivables	478,960,075,225	484,758,757,738	228,575,758,970	109,064,505,438
1) Receivables on proprietary trading	464,834,181,987	461,725,364,382	206,100,357,321	71,928,548,164
① receivables on stocks	21,324,790,100	46,318,879,075	9,792,963,985	9,011,992,030
② receivables on bonds	360,731,700,000	255,214,250,000	175,069,000,000	
③ receivables on futures and options	82,777,691,887	160,192,235,307	21,238,393,336	62,916,556,134
2) Receivables on brokerage settlement	12,523,792,697	12,049,703,105	11,622,480,122	22,074,941,291
① receivables on stocks	8,485,817,850	7,971,091,152	7,270,367,989	17,779,023,803
② receivables on bonds				
③ receivables on futures and options	4,037,974,847	4,078,611,953	4,352,112,133	4,295,917,488
3) Others	1,602,100,541	10,983,690,251	10,852,921,527	15,061,015,983
2. Accrued income	83,521,675,865	89,409,488,648	71,565,423,598	66,114,990,039
1) Accrued commissions	30,019,067,828	29,608,930,529	21,575,626,174	21,745,053,198
2) Accrued dividends				2,706,440,650
3) Accrued Interest receivables	32,605,831,085	36,362,134,162	24,528,409,948	24,164,801,234
4) Accrued distributions				
5) Accrued interest on margin	1,089,528,442	650,031,861	334,816,188	360,351,978
6) Others	19,807,248,510	22,788,392,096	25,126,571,288	17,138,342,979
3. Advance payments	40,465,081,085	49,580,218,414	55,090,779,679	49,268,099,080
1) Accrued interest on bonds	18,041,337,152	29,394,707,647	36,309,976,518	29,673,788,837
2) Dividends receivable on beneficiary				
3) Accrued interest on CD				
4) Others	22,423,743,933	20,185,510,767	18,780,803,161	19,594,310,243
4. Prepaid expenses	3,046,592,703	2,209,622,233	387,928,459	1,230,407,034
5. Prepaid income tax			3,148,163,218	
6. Deposits held by branches				
7. Inter-office Account				

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8. Settlement balance on proprietary futures transactions				
9. Guarantee	103,490,782,572	97,589,614,547	93,813,443,037	85,759,552,534
1) Leasehold				
2) Telex and telephone subscription rights	145,468,000	145,468,000	145,468,000	145,226,000
3) Guarantee for rent	85,480,283,308	85,675,483,308	86,786,381,808	79,705,519,255
4) Surety Guarantee	1,000,000	1,000,000	1,000,000	1,000,000
5) Others	17,864,031,264	11,767,663,239	6,880,593,229	5,907,807,279
10. Investment real estate				
11. Collective fund for default loss	9,002,010,385	9,396,385,975	9,179,098,425	9,455,208,576
1) Stock market	6,359,130,563	6,524,875,886	6,206,012,640	6,326,284,992
2) Futures market	2,642,879,822	2,871,510,089	2,973,085,785	3,128,923,584
3) ECN				
12. Intangible assets	4,581,146,768	4,575,315,724	5,230,516,961	5,117,470,067
1) Goodwill				
2) Development expenses	3,822,646,754	3,728,180,681	4,353,013,581	4,317,461,033
3) Software	758,500,014	847,135,043	877,503,380	800,009,034
4) Others				
13. Deferred income tax debits				
14. Others				
15. Allowance account	(5,913,350,743)	(13,300,733,862)	(16,506,108,080)	(25,859,449,395)
1) Allowance for receivables	(4,219,995,369)	(11,406,411,303)	(13,790,006,128)	(11,800,412,477)
2) Allowance for accrued income	(898,381,274)	(940,375,109)	(1,566,183,352)	(4,632,145,418)
3) Allowance for private placement bonds	(50,000,000)	(953,947,450)	(1,149,918,600)	(9,426,891,500)
4) Allowance for other non-current assets	(744,974,100)			
16. Present value discount account				
Total assets	8,027,842,874,338	6,897,384,350,122	6,040,875,609,839	6,607,185,215,812
Total liabilities				
Deposit liabilities	801,091,308,536	735,928,968,196	565,242,753,746	902,348,442,885
1. Customers' deposits	792,675,308,536	727,784,968,196	557,509,753,746	894,416,442,885
Customers' deposits for brokerage	549,730,584,628	555,285,127,996	450,945,692,860	631,979,496,774
Customers' deposits for futures and options	185,064,275,587	132,437,925,874	74,441,879,818	219,383,057,979
Customers' deposits for f subscriptions		719,000,000	235,000,000	
Customers' deposits for savings	7,403,119,462	7,837,171,718	5,555,349,325	4,618,314,919
Customers' deposits for Repo	173,558,145	443,937,794	1,899,223,241	2,081,508,820
Customers' deposits for beneficiary	33,241,041,482	30,635,964,386	23,906,719,240	35,688,810,238
Others	17,062,729,232	425,840,428	525,889,262	665,254,155
2. securities loaned				
3. Guarantee deposits	8,416,000,000	8,144,000,000	7,733,000,000	7,932,000,000
Deposits for opening a margin Account	8,416,000,000	8,144,000,000	7,733,000,000	7,932,000,000
Deposits for margin loans				
5. Deposits for rent				
6. CMA deposits				
7. Others				
liabilities	4,982,884,597,167	3,871,785,523,927	3,463,858,024,288	3,850,073,143,191
1. Call money	595,000,000,000	70,000,000,000	102,300,000,000	10,000,000,000
2. Short-term borrowings	50,000,000,000			
1) Bank overdrafts				
2) Bank borrowings	50,000,000,000			
3) Borrowings from KSFC				
4) Foreign Currency borrowings				
5) Others				
3. Bonds sold under reverse resale agreements	2,946,709,572,430	2,480,317,529,421	2,268,755,554,381	2,668,957,784,628
4. Securities sold	34,887,663,680	17,786,087,120	29,563,596,240	78,958,563,270
1) Stock	16,327,203,680	17,786,087,120	29,563,596,240	78,958,563,270
2) Government and public bonds	18,560,460,000			
3) Corporate bonds				
4) Others				
5. Structured securities sold	1,261,787,987,554	1,189,938,379,147	918,112,577,659	943,649,279,832
1) Equity linked securities sold	1,117,510,219,631	1,048,312,920,852	797,073,532,621	875,808,316,872
2) Warrants sold	3,807,148,218	3,603,634,327	5,369,460,109	1,555,048,463
3) Derivatives Linked Securities sold	140,470,619,705	138,021,823,968	115,669,584,929	66,285,914,497
6. Derivatives instruments	12,717,173,803	30,730,445,520	60,854,255,396	62,952,918,365
1) Options sold	4,467,685,000	3,554,324,000	3,220,909,000	31,859,000
2) Derivatives instruments liabilities	8,249,488,803	27,176,121,520	57,633,346,396	62,921,059,365
① Interest rate	989,331,778	3,124,268,809	4,645,127,379	7,051,891,301
② Currency	756,350,068	2,415,022,591	1,857,687,576	2,177,506,008
③ Stock	6,503,806,957	21,636,830,120	51,130,531,441	53,691,662,056
④ Others				
7. Debenture	87,364,270,000	87,348,170,000	87,341,970,000	87,340,370,000
Discount(Premium) on debenture issued	(84,561,959)	(80,247,674)	(75,878,083)	(71,446,383)
Reconciliation for Conversion Rights	(24,425,239,529)	(23,179,082,682)	(21,916,951,131)	(20,636,879,702)
Convertible Bond Redemption Premium	18,927,731,188	18,924,243,075	18,922,899,826	18,922,553,181
8. Discount(Premium) on debenture issued				
Discount(Premium) on debenture issued				
9. Subordinated borrowings				
10. Short-terms notes issued				
11. Others				
Other liabilities	658,754,874,839	658,721,768,490	371,811,542,775	196,875,107,835
1. Allowance for guarantees				
2. Reserve for severance and retirement beneficiary				
Corporate pension payable				
National pension fund for severance and retirement benefits				
Retirement insurance deposit				

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Retirement trust				
Retirement investment management asset				
3. Accrued income taxes	51,445,054,475	30,798,666,559		15,332,792,757
4. Accrued dividends				
5. Accounts payable	476,976,547,022	533,860,637,823	240,884,012,225	78,639,882,746
6. Accrued expenses	64,232,634,761	58,531,636,787	61,772,670,372	58,287,237,856
4. Withholding income taxes	14,069,279,089	6,767,176,955	7,294,296,854	6,957,526,486
7. Deposits for rent	200,000,000	200,000,000	198,847,200	198,270,800
8. Unearned income	542,020,142	364,658,546	5,383,988,172	3,003,238,293
9. Liability incurred by agency relations				
10. Inter office				
11. Settlement balance on proprietary futures transactions				
12. Deferred income tax liabilities	14,687,116,460	17,858,317,518	33,377,291,139	21,696,690,482
13. Others	36,602,222,890	10,340,674,302	22,900,436,813	12,759,468,415
Total liabilities	6,442,730,780,542	5,266,436,260,613	4,400,912,320,809	4,949,296,693,911
Total stockholder's equity				
Stockholder's equity	199,664,370,000	199,664,985,000	199,665,215,000	199,665,275,000
1. Common stock	199,664,370,000	199,664,985,000	199,665,215,000	199,665,275,000
2. Preferred stock				
New capital stock subscriptions				
Capital surplus	865,554,178,970	865,569,079,626	866,054,143,379	859,188,269,577
1. Paid in capital in excess of par value	852,367,135,203	852,383,200,758	852,389,299,788	852,389,441,631
2. Gain on capital reduction				
3. Gain on disposition of treasury stock				
4. Others	13,187,043,767	13,185,878,868	13,664,843,591	6,798,827,946
Capital adjustment	(26,203,868,000)	(26,203,868,000)	(60,660,123,900)	(60,660,123,900)
1. Discount on stock issuance				
2. Treasury stock	(26,203,868,000)	(26,203,868,000)	(60,660,123,900)	(60,660,123,900)
3. Loss on disposition of treasury stock				
4. Stock options				
5. Others				
Other comprehensive income (accumulate)	7,775,120,055	36,230,608,844	37,536,894,066	53,167,141,922
1. Gain(Loss) on valuation of securities available for sale	1,625,902,550	3,446,530,097	(1,981,644,770)	20,708,747,996
2. Change in shareholder ownership on equity method	6,149,217,505	32,784,078,747	39,518,538,836	32,458,393,926
3. Submission for consideration of change in shareholder ownership on equity method				
4. Gain on valuation of derivatives instruments for cash flow hedge				
5. Overseas operation translation debits(credits)				
6. Others				
Retained earnings	538,322,292,771	555,687,284,039	597,367,160,485	606,527,959,302
1. Legal reserve	11,700,202,800	11,700,202,800	11,700,202,800	11,700,202,800
2. Reserve for loss on futures transactions	67,244,953	67,244,953	67,244,953	67,244,953
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	526,554,845,018	543,919,836,286	585,599,712,732	594,760,511,549
Net income	57,920,810,289	17,364,991,268	116,965,678,003	126,126,476,820
Total stockholder's equity	1,585,112,093,796	1,630,948,089,509	1,639,963,289,030	1,657,888,521,901
Total liabilities and equity	8,027,842,874,338	6,897,384,350,122	6,040,875,609,839	6,607,185,215,812