

Balance Sheet (FY2009)

FY2009: April 2009 ~ March 2010 In KrW	2009.06.30	2009.09.30	2009.12.31	2010.03.31
Total assets				
Cash and bank deposits	1,676,668,369,385	1,609,275,830,784	1,299,304,442,891	
1. Cash and cash asset	640,482,010,118	538,832,668,220	582,829,193,058	
Cash on hand			100,000	
Bank fixed deposit and installment deposit	103,772,000,000	167,634,600,000	276,019,200,000	
Demand deposit	11,897,336,188	15,333,285,835	5,959,064,717	
Current deposits	258,770,582	178,084,208	211,625,233	
Foreign currency deposits	195,688,731,839	161,132,468,192	114,511,474,204	
Negotiable certificate of deposits			41,877,000,000	
Money market deposit account	93,323,000,000	1,025,000,000	26,612,000,000	
Money market fund				
Financial bills				
Specified money in trust	213,061,135,000	162,800,000,000	45,000,000,000	
Others	22,481,036,509	30,729,229,985	72,638,728,904	
2. Deposits	1,036,186,359,267	1,070,443,162,564	716,475,249,833	
1) Subscription deposits	232,899,150	527,811,340		
① Proprietary subscription	232,899,150	527,811,340		
② Customer subscription				
2) Reserve for claims of customers' deposits			40,671,945,408	
① Customers' deposit				
② Customers' deposits-futures and options transaction				
③ Beneficiary deposits			40,671,945,408	
3) Reserve for claims of customers' deposits (trust)	942,867,426,900	968,787,456,915	655,355,960,777	
① Customers' deposit	440,783,713,450	426,322,195,325	386,883,483,778	
② Customers' deposits-futures and options transaction	502,083,713,450	488,691,528,020	268,472,476,999	
③ Beneficiary deposits		53,773,733,570		
4) Securities borrowed	11,943,706,568	13,043,706,568	20,243,706,568	
5) Advance payments for trading				
6) Deposits for futures and options				
① Proprietary trading				
② Brokerage				
7) Guarantee trading deposits for futures and options	81,142,326,649	88,084,187,741	203,637,080	
① Proprietary trading	10,985,027,140	10,400,198,411	203,637,080	
② Brokerage	70,157,299,509	77,683,989,330		
8) Guarantee deposits for stock borrowings from KSFC				
9) Guarantee deposits for KSFC trading				
10) Others				
Current securities	4,690,183,974,503	5,106,666,369,657	5,046,581,227,060	
1. Trading securities	3,687,458,338,370	4,225,762,054,702	4,099,913,829,427	
1) Stock	276,606,404,570	291,357,324,620	162,140,805,655	
2) Stock warrants	1,726,598,900	2,209,074,000	80,000,000	
3) Government and public bond	149,836,688,887	127,402,120,097	163,854,189,731	
4) Specific bond	2,895,040,359,973	3,085,426,538,918	3,191,764,722,349	
5) Corporate bond	182,947,163,467	494,884,472,494	432,033,310,421	
6) Beneficiary certificate	11,917,728,511	13,093,134,163	14,507,170,783	
① Unsold beneficiary certificate	107,242,171	106,798,371	601,057,260	
② Other beneficiary certificate	11,810,486,340	12,986,335,792	13,906,113,523	
7) Negotiable commercial papers	169,226,018,926	211,263,657,285	135,412,245,216	
8) Securities in foreign currency	157,375,136	125,733,125	121,385,272	
① Stock in foreign currency	157,375,136	125,733,125	121,385,272	
② Bonds in foreign currency				
③ Others				
9) Others				
2. Securities available for sale	293,759,829,838	313,417,342,141	436,474,731,210	
1) Corporate Stock	26,555,496,437	23,365,583,190	22,777,160,047	
2) Investment in capital	35,834,188,428	48,576,147,428	48,458,223,458	
3) Government and public bond				
4) Specific bond				
5) Corporate bond				
6) Beneficiary certificate	231,370,144,973	223,911,770,724	347,259,147,853	
① Unsold beneficiary certificate				
② Other beneficiary certificate	231,370,144,973	223,911,770,724	347,259,147,853	
7) Securities in foreign currency		17,563,840,799	17,980,199,852	
① Stock in foreign currency				
② Bonds in foreign currency				
③ Others				
8) Others		17,563,840,799	17,980,199,852	
3. Securities held to maturity				
1) Government and public bond				
2) Corporate bond				
3) Others				
4. Securities using equity method	399,556,806,780	391,806,635,090	404,668,516,569	
1) Corporate Stock	379,304,188,127	371,304,468,411	382,315,497,000	
2) Investment in capital	20,252,618,653	20,502,166,679	22,353,019,569	
5. Structured securities	309,408,999,515	175,680,337,724	105,524,149,854	
1) Equity linked securities	308,792,848,888	175,167,289,266	102,595,896,031	
2) Warrants	135,831			
3) Derivatives Linked Securities	616,014,796	513,048,458	2,928,253,823	
Derivatives instruments	24,718,226,174	34,250,534,595	28,305,385,232	
1. Options purchased	16,800,000	484,701,000	1,561,573,000	
2. Derivatives instruments asset	24,701,426,174	33,765,833,595	26,743,812,232	
① Interest rate	12,839,008,683	9,398,624,533	9,473,555,801	
② Currency	4,423,516,779	13,663,293,280	13,082,612,292	

Balance Sheet (FY2009)

FY2009: April 2009 ~ March 2010 In KrW	2009.06.30	2009.09.30	2009.12.31	2010.03.31
③ Corporate Stock	7,438,900,712	10,459,357,072	3,738,644,483	
④ Others		244,558,710	448,999,656	
Loans	767,416,436,239	885,062,875,150	851,681,379,140	
1. Call loans	24,600,000,000	30,000,000,000		
2. Broker's loans	613,190,019,219	729,948,770,033	738,500,117,640	
1) Margin to customers	223,589,381,850	275,420,179,229	257,818,878,629	
2) Delayed Margin	214,989,743	97,692,932	277,854,885	
3) Loans for stock subscription				
4) Loans for stock purchase				
5) Loans secured by securities	389,385,647,626	454,430,897,872	480,403,384,126	
6) Others				
3. Bonds purchased under reverse repurchased	3,000,000,000	23,000,000,000	15,000,000,000	
4. loans	6,886,847,241	6,438,242,253	6,103,651,400	
1) Loans with installment for securities				
2) Others	6,886,847,241	6,438,242,253	6,103,651,400	
5. Loans	50,000,000,000	26,000,000,000	26,000,000,000	
6. Bills discounted (merchant account)				
7. Loans purchased	59,335,623,290	62,494,190,097	61,057,245,334	
8. Advance for customers	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	
4) Advances for payment for others				
5) Others				
9. Dishonored bonds				
10. Private placement bonds	45,257,677,123	43,296,400,959	43,970,630,959	
11. Dishonored bill				
12. Other loans				
13. Allowance account	(35,517,850,113)	(36,778,847,671)	(39,614,385,672)	
1) Allowance for fiduciary loans	(3,065,950,096)	(3,661,363,425)	(3,704,120,163)	
2) Allowance for loans	(92,852,147)	(90,279,704)	(88,515,266)	
3) Allowance for loaned money	(250,000,000)	(130,000,000)	(520,000,000)	
4) Allowances for loans purchased	(20,784,338,966)	(21,503,314,244)	(19,540,593,567)	
5) Allowance for advances	(664,119,479)	(664,119,479)	(664,119,479)	
6) Allowance for Private placement bonds	(10,660,589,425)	(10,729,770,819)	(15,097,037,197)	
7) Allowance for dishonored bills				
8) Others				
Tangible fixed assets	27,447,139,884	24,495,674,279	23,269,109,358	
(Accumulated depreciation)	(44,509,942,346)	(47,691,193,351)	(50,790,617,940)	
Allowance for disposition (merchant account)				
1. Land				
2. Buildings				
3. Vehicles	105,651,865	105,651,865	30,692,533	
4. Furniture and equipments	71,082,378,365	42,926,702,321	44,684,111,321	
5. Computerized Equipments	769,052,000	29,154,513,444	29,344,923,444	
6. Construction in progress				
7. Operations lease (merchant account)				
8. Advance on lease (merchant account)				
9. 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	633,674,741,107	941,424,087,753	378,784,399,567	
1. Receivables	425,616,669,944	706,312,471,893	157,194,991,574	
1) Receivables on proprietary trading	404,793,343,234	669,319,147,060	126,911,541,457	
① receivables on stocks	12,986,858,023	19,255,831,029	18,619,946,283	
② receivables on bonds	312,931,210,000	576,476,048,000	31,459,900,000	
③ receivables on futures and options	78,875,275,211	73,587,268,031	76,831,695,174	
2) Receivables on brokerage settlement	10,577,785,320	17,537,225,703	11,706,993,730	
① receivables on stocks	6,374,275,841	13,339,462,775	11,517,816,044	
② receivables on bonds				
③ receivables on futures and options	4,203,509,479	4,197,762,928	189,177,686	
3) Others	10,245,541,390	19,456,099,130	18,576,456,387	
2. Accrued income	69,132,681,352	81,637,513,150	77,823,518,258	
1) Accrued commissions	28,282,980,800	31,796,400,242	32,808,095,591	
2) Accrued dividends				
3) Accrued Interest receivables	30,631,315,964	37,712,818,104	21,992,510,290	
4) Accrued distributions			1,121,093,523	
5) Accrued interest on margin	875,689,039	989,090,044	13,752,903,030	
6) Others	9,342,695,549	11,139,204,760	8,148,915,824	
3. Advance payments	35,528,753,903	43,168,076,555	24,175,208,024	
1) Accrued interest on bonds	15,146,094,706	19,951,369,199	14,940,128,939	
2) Dividends receivable on beneficiary				
3) Accrued interest on CD				

Balance Sheet (FY2009)

FY2009: April 2009 ~ March 2010 In KrW	2009.06.30	2009.09.30	2009.12.31	2010.03.31
4) Others	20,382,659,197	23,216,707,356	9,235,079,085	
4. Prepaid expenses	1,802,466,546	1,230,142,563	557,074,183	
5. Prepaid income tax				
6. Deposits held by branches				
7. Inter-office Account				
8. Settlement balance on proprietary futures transactions				
9. Guarantee	82,441,502,596	83,902,879,456	86,902,334,456	
1) Leasehold				
2) Telex and telephone subscription rights	145,226,000	145,226,000	144,984,000	
3) Guarantee for rent	76,387,799,317	77,849,331,177	81,961,341,177	
4) Surety Guarantee	1,000,000	1,000,000	1,000,000	
5) Others	5,907,477,279	5,907,322,279	4,795,009,279	
10. Investment real estate				
11. Collective fund for default loss	9,262,742,871	9,004,588,364	8,262,414,042	
1) Stock market	6,273,439,876	6,226,159,455	5,991,021,593	
2) Futures market	2,989,302,995	2,778,428,909	2,271,392,449	
3) ECN				
12. Intangible assets	26,409,091,031	24,779,682,215	25,009,266,292	
1) Goodwill				
2) Development expenses	4,593,759,113	4,097,061,346	5,354,125,668	
3) Software	821,888,362	738,849,491	761,041,424	
4) Others	20,993,443,556	19,943,771,378	18,894,099,200	
13. Deferred income tax debits		10,061,418,439	10,681,552,712	
14. Others				
15. Allowance account	(16,519,167,136)	(18,672,684,882)	(11,821,959,974)	
1) Allowance for receivables	(11,397,981,661)	(12,230,978,968)	(8,149,851,566)	
2) Allowance for accrued income	(4,921,185,475)	(4,441,705,914)	(3,672,108,408)	
3) Allowance for Advance payments	(200,000,000)	(2,000,000,000)		
4) Allowance for other non-current assets				
16. Present value discount account				
Total assets	7,820,108,887,292	8,601,175,372,218	7,627,925,943,248	
Total liabilities				
Deposit liabilities	1,180,267,693,469	1,229,887,404,486	887,746,583,591	
1. Customers' deposits	1,171,502,693,469	1,220,631,404,486	878,472,583,591	
Customers' deposits for brokerage	591,292,663,860	645,897,515,141	535,762,994,194	
Customers' deposits for futures and options	544,231,365,942	516,977,498,305	298,538,427,732	
Customers' deposits for f subscriptions	744,000,000	1,517,000,000		
Customers' deposits for savings	5,013,450,175	6,432,828,171	7,650,286,780	
Customers' deposits for Repo	1,840,161,633	1,689,820,248	1,395,616,634	
Customers' deposits for beneficiary	27,149,091,598	47,253,245,730	34,131,418,156	
Others	1,231,960,261	863,496,891	993,840,095	
2. securities loaned				
3. Guarantee deposits	8,765,000,000	9,256,000,000	9,274,000,000	
Deposits for opening a margin Account	8,765,000,000	9,256,000,000	9,274,000,000	
Deposits for margin loans				
5. Deposits for rent				
6. CMA deposits				
7. Others				
liabilities	4,429,866,749,130	4,858,470,104,943	4,663,714,570,551	
1. Call money	410,000,000,000	375,000,000,000	328,500,000,000	
2. Short-term borrowings		50,000,000,000	50,000,000,000	
1) Bank overdrafts				
2) Bank borrowings		50,000,000,000	50,000,000,000	
3) Borrowings from KSFC				
4) Foreign Currency borrowings				
5) Others				
3. Bonds sold under reverse resale agreements	2,827,445,714,467	3,339,331,536,156	3,173,945,165,082	
4. Securities sold	53,593,810,230	37,278,369,170	30,115,992,050	
1) Stock	22,975,840,230	37,278,369,170	30,115,992,050	
2) Government and public bonds	30,617,970,000			
3) Corporate bonds				
4) Others				
5. Structured securities sold	995,621,209,463	968,681,230,106	951,263,996,375	
1) Equity linked securities sold	914,165,100,237	871,721,353,412	797,146,313,262	
2) Warrants sold	1,391,106,781	4,419,237,850	2,724,244,900	
3) Derivatives Linked Securities sold	80,065,002,445	92,540,638,844	151,393,438,213	
6. Derivatives instruments	56,349,043,538	45,751,222,867	40,366,790,609	
1) Exchange trading derivatives instruments liabilities	37,786,000	74,992,000	1,600,000	
① Options sold	37,786,000	74,992,000	1,600,000	
2) Over-the-counter derivatives instruments liabilities	56,311,257,538	45,676,230,867	40,365,190,609	
① Interest rate	4,879,657,207	1,648,166,855	1,522,954,946	
② Currency	3,795,385,406	2,717,138,739	4,306,183,613	
③ Stock	47,636,214,925	41,310,925,273	34,536,052,050	
④ Others				
7. Debenture	87,339,070,000	87,337,570,000	87,337,570,000	
Discount(Premium) on debenture issued	(66,947,568)	(62,380,209)	(57,744,420)	
Reconciliation for Conversion Rights	(19,337,422,532)	(18,018,166,832)	(16,679,145,697)	
Convertible Bond Redemption Premium	18,922,271,532	18,921,946,552	18,921,946,552	
8. Discount(Premium) on debenture issued				
Discount(Premium) on debenture issued				
9. Subordinated borrowings				
10. Short-terms notes issued				
11. Others				

Balance Sheet (FY2009)

FY2009: April 2009 ~ March 2010 In KrW	2009.06.30	2009.09.30	2009.12.31	2010.03.31
Other liabilities	520,207,795,199	811,224,414,910	336,498,204,940	
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				
Retirement trust				
Retirement investment management asset				
3. Accrued income taxes	45,490,154,729	53,145,806,958	49,960,332,706	
4. Accrued dividends				
5. Accounts payable	388,215,718,283	633,847,534,590	199,737,865,885	
6. Accrued expenses	61,316,017,026	57,624,202,632	61,063,990,080	
7. Withholding income taxes	7,785,015,347	10,837,368,050	8,570,988,966	
8. Deposits for rent	198,270,800	198,270,800	198,270,800	
9. Unearned income	3,734,932,462	2,127,010,707	1,500,370,103	
10. Liability incurred by agency relations				
11. Inter office				
12. Settlement balance on proprietary futures transactions				
13. Deferred income tax liabilities	2,868,600,018			
14. Others	10,599,086,534	7,692,998,306	15,466,386,400	
Total liabilities	6,130,342,237,798	6,899,581,924,339	5,887,959,359,082	
Total stockholder's equity				
Stockholder's equity	209,461,080,000	209,461,140,000	209,461,140,000	
1. Common stock	209,461,080,000	209,461,140,000	209,461,140,000	
2. Preferred stock				
New capital stock subscriptions				
Capital surplus	856,189,182,873	856,190,658,258	858,108,215,203	
1. Paid in capital in excess of par value	842,524,563,027	842,526,155,177	842,526,155,177	
2. Gain on capital reduction				
3. Gain on disposition of treasury stock				
4. Others	13,664,619,846	13,664,503,081	15,582,060,026	
Capital adjustment	(82,430,078,757)	(82,430,078,757)	(82,430,078,757)	
1. Discount on stock issuance				
2. Treasury stock	(60,660,123,900)	(60,660,123,900)	(60,660,123,900)	
3. Loss on disposition of treasury stock				
4. Stock options				
5. Others	(21,769,954,857)	(21,769,954,857)	(21,769,954,857)	
Other comprehensive income (accumulate)	61,960,081,102	40,047,212,963	43,091,307,299	
1. Gain(Loss) on valuation of securities available for sale	20,438,219,606	15,716,483,244	15,039,325,951	
2. Change in shareholder ownership on equity method	43,811,479,818	25,605,748,373	30,030,937,885	
3. Submission for consideration of change in shareholder ownership on equity	(2,289,618,322)	(1,275,018,654)	(1,978,956,537)	
4. Gain on valuation of derivatives instruments for cash flow hedge				
5. Overseas operation translation debits(credits)				
6. Others				
Retained earnings	644,586,384,276	678,324,515,415	711,736,000,421	
1. Legal reserve	12,679,779,175	12,679,779,175	12,679,779,175	
2. Reserve for loss on futures transactions	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	631,839,360,148	665,577,491,287	698,988,976,293	
Net income	47,854,188,724	81,592,319,863	115,003,804,869	
Total stockholder's equity	1,689,766,649,494	1,701,593,447,879	1,739,966,584,166	
Total liabilities and equity	7,820,108,887,292	8,601,175,372,218	7,627,925,943,248	