

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	1,340,357,554,171
1. Cash and cash asset	640,482,010,118	538,832,668,220	582,829,193,058	653,601,061,458
Cash on hand			100,000	
Bank fixed deposit and installment deposit	103,772,000,000	167,634,600,000	276,019,200,000	296,084,200,000
Demand deposit	11,897,336,188	15,333,285,835	5,959,064,717	9,083,861,909
Current deposits	258,770,582	178,084,208	211,625,233	258,303,123
Foreign currency deposits	195,688,731,839	161,132,468,192	114,511,474,204	109,956,974,997
Negotiable certificate of deposits			41,877,000,000	25,291,000,000
Money market deposit account	93,323,000,000	1,025,000,000	26,612,000,000	37,709,000,000
Money market fund				
Financial bills				
Specified money in trust	213,061,135,000	162,800,000,000	45,000,000,000	135,000,000,000
Others	22,481,036,509	30,729,229,985	72,638,728,904	40,217,721,429
2. Deposits	1,036,186,359,267	1,070,443,162,564	716,475,249,833	686,756,492,713
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	56,917,705,107
① Customers' deposit				
② Customers' deposits-futures and options transaction				
③ Beneficiary deposits			40,671,945,408	56,917,705,107
3) Reserve for claims of customers' deposits (trust)	942,867,426,900	968,787,456,915	655,355,960,777	606,226,123,162
① Customers' deposit	440,783,713,450	426,322,195,325	386,883,483,778	431,512,157,358
② Customers' deposits-futures and options transaction	502,083,713,450	488,691,528,020	268,472,476,999	174,713,965,804
③ Beneficiary deposits		53,773,733,570		
4) Securities borrowed	11,943,706,568	13,043,706,568	20,243,706,568	23,243,706,568
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	368,957,876
① Proprietary trading	10,985,027,140	10,400,198,411	203,637,080	368,957,876
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	5,314,570,544,977
1. Trading securities	3,687,458,338,370	4,225,762,054,702	4,099,913,829,427	4,400,276,366,814
1) Stock	276,606,404,570	291,357,324,620	162,140,805,655	177,283,969,890
2) Stock warrants	1,726,598,900	2,209,074,000	80,000,000	453,000,000
3) Government and public bond	149,836,688,887	127,402,120,097	163,854,189,731	306,363,519,700
4) Specific bond	2,895,040,359,973	3,085,426,538,918	3,191,764,722,349	2,913,843,780,879
5) Corporate bond	182,947,163,467	494,884,472,494	432,033,310,421	696,218,970,543
6) Beneficiary certificate	11,917,728,511	13,093,134,163	14,507,170,783	15,198,262,970
① Unsold beneficiary certificate	107,242,171	106,798,371	601,057,260	62,239,776
② Other beneficiary certificate	11,810,486,340	12,986,335,792	13,906,113,523	15,136,023,194
7) Negotiable commercial papers	169,226,018,926	211,263,657,285	135,412,245,216	287,994,257,083
8) Securities in foreign currency	157,375,136	125,733,125	121,385,272	2,920,605,749
① Stock in foreign currency	157,375,136	125,733,125	121,385,272	2,810,535,552
② Bonds in foreign currency				110,070,197
③ Others				
9) Others				
2. Securities available for sale	293,759,829,838	313,417,342,141	436,474,731,210	459,792,098,986
1) Corporate Stock	26,555,496,437	23,365,583,190	22,777,160,047	31,302,609,648
2) Investment in capital	35,834,188,428	48,576,147,428	48,458,223,458	48,227,159,458
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	362,387,076,611
① Unsold beneficiary certificate				
② Other beneficiary certificate	231,370,144,973	223,911,770,724	347,259,147,853	362,387,076,611
7) Securities in foreign currency		17,563,840,799	17,980,199,852	17,875,253,269
① Stock in foreign currency				
② Bonds in foreign currency				
③ Others				
8) Others		17,563,840,799	17,980,199,852	17,875,253,269
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	376,462,930,179
1) Corporate Stock	379,304,188,127	371,304,468,411	382,315,497,000	354,104,363,697
2) Investment in capital	20,252,618,653	20,502,166,679	22,353,019,569	22,358,566,482
5. Structured securities	309,408,999,515	175,680,337,724	105,524,149,854	78,039,148,998
1) Equity linked securities	308,792,848,888	175,167,289,266	102,595,896,031	76,427,869,902
2) Warrants	135,831			
3) Derivatives Linked Securities	616,014,796	513,048,458	2,928,253,823	1,611,279,096
Derivatives instruments	24,718,226,174	34,250,534,595	28,305,385,232	45,481,161,396
1. Options purchased	16,800,000	484,701,000	1,561,573,000	828,990,000
2. Derivatives instruments asset	24,701,426,174	33,765,833,595	26,743,812,232	44,652,171,396
① Interest rate	12,839,008,683	9,398,624,533	9,473,555,801	8,655,232,521
② Currency	4,423,516,779	13,663,293,280	13,082,612,292	16,868,439,560

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	17,682,536,729
④ Others		244,558,710	448,999,656	1,445,962,586
Loans	767,416,436,239	885,062,875,150	851,681,379,140	824,043,548,296
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	780,617,225,674
1) Margin to customers	223,589,381,850	275,420,179,229	257,818,878,629	271,194,064,343
2) Delayed Margin	214,989,743	97,692,932	277,854,885	127,780,295
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	509,295,381,036
6) Others				
3. Bonds purchased under reverse repurchased	3,000,000,000	23,000,000,000	15,000,000,000	2,275,660,000
4. loans	6,886,847,241	6,438,242,253	6,103,651,400	5,806,930,923
1) Loans with installment for securities				
2) Others	6,886,847,241	6,438,242,253	6,103,651,400	5,806,930,923
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	17,557,245,334
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. Private placement bonds	45,257,677,123	43,296,400,959	43,970,630,959	33,580,463,683
11. Dishonored bill				
12. Other loans				
13. Allowance account	(35,517,850,113)	(36,778,847,671)	(39,614,385,672)	(16,458,096,797)
1) Allowance for fiduciary loans	(3,065,950,096)	(3,661,363,425)	(3,704,120,163)	(3,914,705,704)
2) Allowance for loans	(92,852,147)	(90,279,704)	(88,515,266)	(87,016,794)
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)	(523,093,567)
5) Allowance for advances	(664,119,479)	(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)	(11,269,161,253)
7) Allowance for dishonored bills				
8) Others				
Tangible fixed assets	27,447,139,884	24,495,674,279	23,269,109,358	20,887,008,743
(Accumulated depreciation)	(44,509,942,346)	(47,691,193,351)	(50,790,617,940)	(52,046,125,337)
Allowance for disposition (merchant account)				
1. Land				
2. Buildings				
3. Vehicles	105,651,865	105,651,865	30,692,533	30,692,533
4. Furniture and equipments	71,082,378,365	42,926,702,321	44,684,111,321	44,337,438,921
5. Computerized Equipments	769,052,000	29,154,513,444	29,344,923,444	28,554,364,551
6. Construction in progress				
7. Operations lease (merchant account)				
8. Advance on lease (merchant account)				
9. Others				10,638,075
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	350,561,279,603
1. Receivables	425,616,669,944	706,312,471,893	157,194,991,574	136,453,245,946
1) Receivables on proprietary trading	404,793,343,234	669,319,147,060	126,911,541,457	64,055,639,839
① receivables on stocks	12,986,858,023	19,255,831,029	18,619,946,283	13,325,995,593
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	50,729,644,246
2) Receivables on brokerage settlement	10,577,785,320	17,537,225,703	11,706,993,730	8,686,378,567
① receivables on stocks	6,374,275,841	13,339,462,775	11,517,816,044	8,502,843,243
② receivables on bonds				
③ receivables on futures and options	4,203,509,479	4,197,762,928	189,177,686	183,535,324
3) Others	10,245,541,390	19,456,099,130	18,576,456,387	63,711,227,540
2. Accrued income	69,132,681,352	81,637,513,150	77,823,518,258	82,493,618,751
1) Accrued commissions	28,282,980,800	31,796,400,242	32,808,095,591	32,188,759,328
2) Accrued dividends				1,302,493,535
3) Accrued Interest receivables	30,631,315,964	37,712,818,104	21,992,510,290	23,718,161,349
4) Accrued distributions			1,121,093,523	1,162,686,424
5) Accrued interest on margin	875,689,039	989,090,044	13,752,903,030	13,956,146,516
6) Others	9,342,695,549	11,139,204,760	8,148,915,824	10,165,371,599
3. Advance payments	35,528,753,903	43,168,076,555	24,175,208,024	19,512,328,941
1) Accrued interest on bonds	15,146,094,706	19,951,369,199	14,940,128,939	17,095,485,955
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	2,416,842,986
4. Prepaid expenses	1,802,466,546	1,230,142,563	557,074,183	3,939,642,931
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	85,383,032,807
1) Leasehold				
2) Telex and telephone subscription rights	145,226,000	145,226,000	144,984,000	71,412,000
3) Guarantee for rent	76,387,799,317	77,849,331,177	81,961,341,177	80,519,506,177
4) Surety Guarantee	1,000,000	1,000,000	1,000,000	1,000,000
5) Others	5,907,477,279	5,907,322,279	4,795,009,279	4,791,114,630
10. Investment real estate				
11. Collective fund for default loss	9,262,742,871	9,004,588,364	8,262,414,042	7,801,208,976
1) Stock market	6,273,439,876	6,226,159,455	5,991,021,593	5,714,828,097
2) Futures market	2,989,302,995	2,778,428,909	2,271,392,449	2,086,380,879
3) ECN				
12. Intangible assets	26,409,091,031	24,779,682,215	25,009,266,292	24,116,712,759
1) Goodwill				
2) Development expenses	4,593,759,113	4,097,061,346	5,354,125,668	5,502,481,496
3) Software	821,888,362	738,849,491	761,041,424	769,804,241
4) Others	20,993,443,556	19,943,771,378	18,894,099,200	17,844,427,022
13. Deferred income tax debits		10,061,418,439	10,681,552,712	3,752,255,882
14. Others				
15. Allowance account	(16,519,167,136)	(18,672,684,882)	(11,821,959,974)	(12,890,767,390)
1) Allowance for receivables	(11,397,981,661)	(12,230,978,968)	(8,149,851,566)	(8,349,535,229)
2) Allowance for accrued income	(4,921,185,475)	(4,441,705,914)	(3,672,108,408)	(4,541,232,161)
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	7,895,901,097,186
Total liabilities				
Deposit liabilities	1,180,267,693,469	1,229,887,404,486	887,746,583,591	913,815,152,907
1. Customers' deposits	1,171,502,693,469	1,220,631,404,486	878,472,583,591	904,244,152,907
Customers' deposits for brokerage	591,292,663,860	645,897,515,141	535,762,994,194	617,715,735,569
Customers' deposits for futures and options	544,231,365,942	516,977,498,305	298,538,427,732	223,265,553,524
Customers' deposits for f subscriptions	744,000,000	1,517,000,000		4,612,000,000
Customers' deposits for savings	5,013,450,175	6,432,828,171	7,650,286,780	7,372,494,618
Customers' deposits for Repo	1,840,161,633	1,689,820,248	1,395,616,634	2,023,148,014
Customers' deposits for beneficiary	27,149,091,598	47,253,245,730	34,131,418,156	48,607,867,024
Others	1,231,960,261	863,496,891	993,840,095	647,354,158
2. securities loaned				
3. Guarantee deposits	8,765,000,000	9,256,000,000	9,274,000,000	9,571,000,000
Deposits for opening a margin Account	8,765,000,000	9,256,000,000	9,274,000,000	9,571,000,000
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	4,910,468,061,342
1. Call money	410,000,000,000	375,000,000,000	328,500,000,000	399,400,000,000
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	3,231,862,242,825
4. Securities sold	53,593,810,230	37,278,369,170	30,115,992,050	37,068,067,065
1) Stock	22,975,840,230	37,278,369,170	30,115,992,050	37,068,067,065
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	1,133,735,805,005
1) Equity linked securities sold	914,165,100,237	871,721,353,412	797,146,313,262	951,515,295,369
2) Warrants sold	1,391,106,781	4,419,237,850	2,724,244,900	3,900,270,300
3) Derivatives Linked Securities sold	80,065,002,445	92,540,638,844	151,393,438,213	178,320,239,336
6. Derivatives instruments	56,349,043,538	45,751,222,867	40,366,790,609	17,515,188,660
1) Exchange trading derivatives instruments liabilities	37,786,000	74,992,000	1,600,000	92,054,000
① Options sold	37,786,000	74,992,000	1,600,000	92,054,000
2) Over-the-counter derivatives instruments liabilities	56,311,257,538	45,676,230,867	40,365,190,609	17,423,134,660
① Interest rate	4,879,657,207	1,648,166,855	1,522,954,946	2,219,958,665
② Currency	3,795,385,406	2,717,138,739	4,306,183,613	4,678,597,080
③ Stock	47,636,214,925	41,310,925,273	34,536,052,050	10,524,578,915
④ Others				
7. Debenture	87,339,070,000	87,337,570,000	87,337,570,000	87,337,570,000
Discount(Premium) on debenture issued	(66,947,568)	(62,380,209)	(57,744,420)	(53,037,992)
Reconciliation for Conversion Rights	(19,337,422,532)	(18,018,166,832)	(16,679,145,697)	(15,319,720,773)
Convertible Bond Redemption Premium	18,922,271,532	18,921,946,552	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				

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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	299,291,000,921
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	48,571,023,894
4. Accrued dividends				
5. Accounts payable	388,215,718,283	633,847,534,590	199,737,865,885	166,032,381,403
6. Accrued expenses	61,316,017,026	57,624,202,632	61,063,990,080	44,710,514,347
7. Withholding income taxes	7,785,015,347	10,837,368,050	8,570,988,966	13,038,091,764
8. Deposits for rent	198,270,800	198,270,800	198,270,800	198,270,800
9. Unearned income	3,734,932,462	2,127,010,707	1,500,370,103	5,824,320,613
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	20,916,398,100
Total liabilities	6,130,342,237,798	6,899,581,924,339	5,887,959,359,082	6,123,574,215,170
Total stockholder's equity				
Stockholder's equity	209,461,080,000	209,461,140,000	209,461,140,000	209,461,140,000
1. Common stock	209,461,080,000	209,461,140,000	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	856,202,683,180
1. Paid in capital in excess of par value	842,524,563,027	842,526,155,177	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	13,676,528,003
Capital adjustment	(82,430,078,757)	(82,430,078,757)	(82,430,078,757)	(67,678,063,561)
1. Discount on stock issuance				
2. Treasury stock	(60,660,123,900)	(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)	(7,017,939,661)
Other comprehensive income (accumulate)	61,960,081,102	40,047,212,963	43,091,307,299	24,250,202,277
1. Gain(Loss) on valuation of securities available for sale	20,438,219,606	15,716,483,244	15,039,325,951	10,679,229,274
2. Change in shareholder ownership on equity method	43,811,479,818	25,605,748,373	30,030,937,885	14,372,545,546
3. Submission for consideration of change in shareholder ownership on equity method	(2,289,618,322)	(1,275,018,654)	(1,978,956,537)	(801,572,543)
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	750,090,920,120
1. Legal reserve	12,679,779,175	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	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	737,411,140,945
Net income	47,854,188,724	81,592,319,863	115,003,804,869	168,150,239,752
Total stockholder's equity	1,689,766,649,494	1,701,593,447,879	1,739,966,584,166	1,772,326,882,016
Total liabilities and equity	7,820,108,887,292	8,601,175,372,218	7,627,925,943,248	7,895,901,097,186