

Financial Highlights

(Unit: KRW in Millions)

	2006.1H	2005	2004	2003*	2002
Current Assets	192,715	120,759	171,408	136,402	86,647
Credit Card Assets	2,215,720	2,344,027	1,415,675	911,237	264,454
Non-Current Assets	212,614	187,991	159,578	152,194	24,419
Investment Assets	87,843	75,598	47,467	34,078	10,982
Property and Equipment	63,874	47,348	38,575	37,165	12,996
Intangible Assets	60,896	65,045	73,536	80,951	441
Total Assets	2,621,049	2,652,777	1,746,661	1,199,833	375,520
Current Liabilities	1,154,848	1,249,946	509,257	359,727	286,040
Long-Term Liabilities	801,664	830,600	798,141	451,154	710
Total Liabilities	1,956,512	2,080,546	1,307,398	810,881	286,750
Capital Stock	378,209	378,209	378,209	378,209	296,812
Capital Surplus	29,305	29,305	29,305	29,305	-
Retained Earnings	252,217	163,433	31,762	(-)18,585	(-)206,609
Capital Adjustments	4,806	1,284	(-)13	24	(-)1,433
Total Shareholders' Equity	664,537	572,231	439,263	388,952	88,770
Sales	327,950	525,283	418,091	21,120	173,867
Operating Income	86,469	110,507	46,199	(-)18,107	(-)46,437
Ordinary Income	88,784	113,437	50,348	(-)18,585	(-)73,070
Net Income	88,784	131,671	50,348	(-)18,585	(-)84,647

* Statements of Income in 2003 is counted only for December of 2003