

# 손 익 계 산 서 (Income Statement)

제 18 기 2020년 01월 01일 부터 2020년 09월 30일 까지 (2020. Jan-Sep)

| 과 목  | 제 18기 (2020. Jan-Sep) |               |
|--|-----------------------|---------------|
| (unit in KRW)                                    |                       |               |
| BNK신용정보 주식회사 (BNK Credit Information Co.,Ltd.)   |                       |               |
| I. 영업수익(Operating revenue)                       |                       | 4,540,026,910 |
| 채권추심수수료(Commission and fees)                     | 2,634,970,910         |               |
| 신용조사수수료(Credit investigation fees)               | 1,905,056,000         |               |
| II. 영업비용(Operating expenses)                     |                       | 3,627,682,402 |
| 급여(Salaries)                                     | 1,193,578,805         |               |
| 퇴직급여(Retirement benefits)                        | 173,186,794           |               |
| 급식비(Meal Allowance)                              | 4,115,084             |               |
| 복리후생비(Other employee benefits)                   | 147,004,035           |               |
| 포상비(prize money)                                 | 6,400,000             |               |
| 당직비(Compulsory Overtime Pay)                     | 3,770,000             |               |
| 여비교통비(Transportation)                            | 9,191,770             |               |
| 광고선전비(Advertising)                               | 900,000               |               |
| 세금과공과(Tax and dues)                              | 17,447,513            |               |
| 업무추진비(Operating Promotion Expense)               | 75,389,340            |               |
| 통신비(Communication)                               | 129,292,056           |               |
| 전산운영비(Electronic Data Processing Expenses)       | 40,901,004            |               |
| 행사비(Marketing)                                   | 8,521,881             |               |
| 수도광열비(Utility)                                   | 41,127,419            |               |
| 소모품잡품비(Office supplies)                          | 10,257,545            |               |
| 도서신문비(Book printing expenses)                    | 3,616,350             |               |
| 인쇄비(Printing)                                    | 4,274,547             |               |
| 등기소송비(Registration and Legal Fees)               | 2,771,960             |               |
| 수선비(Repair and maintenance)                      | 3,477,001             |               |
| 차량유지비(Maintenance for vehicles)                  | 15,235,034            |               |
| 운반보관료(Transport charges)                         | 84,000                |               |
| 임차료(Rent)  | 38,406,792            |               |
| 용역비(Outsourced expenses)                         | 76,227,733            |               |
| 보험료(Insurance)                                   | 11,906,894            |               |
| 연수비(Training expenses)                           | 1,609,894             |               |
| 회의비(Conference)                                  | 9,026,410             |               |
| 지급수수료(Service charges)                           | 1,465,310,509         |               |
| 감가상각비(Depreciation)                              | 134,652,032           |               |
| III. 영업이익(Operating income)                      |                       | 912,344,508   |
| IV. 영업외수익(Non-operating revenue)                 |                       | 142,839,428   |
| 이자수익(Interest income)                            | 142,829,406           |               |
| 잡이익(Miscellaneous profit)                        | 10,022                |               |
| V. 영업외비용(Non-operating expense)                  |                       | 12,916,032    |
| 기부금(Donations)                                   | 6,600,000             |               |
| 유형자산처분손실(Loss on disposition of tangible assets) |                       |               |
| 수수료 비용(commission expense)                       | 6,313,912             |               |
| 잡손실(Miscellaneous losses)                        | 2,120                 |               |
| VI. 법인세비용차감전순이익(Income before income taxes)      |                       | 1,042,267,904 |
| VII. 법인세비용(Income taxes)                         | 254,563,029           |               |
| VIII. 당기순이익(Net income)                          |                       | 787,704,875   |
| 기본주당순이익(Earnings per Share)                      |                       | 1,313         |