Collect DATA

Connect DATA

coocon

Business Data Platform Company

CEO Profile

For a Bigger World where

All Global Business Data is CONNECTED into 'ONE'

COOCON inside

Kim, Jonghyun C.E.O

- Pusan National University
  CSE(Computer Science and Engineering)('94.02)
- Yonsei University
  Master of Engineering Management('14.02)
- DongNam Bank('94.02~'98.07)
- Housing & Commercial Bank('98.10~'00.02)
- Webcash Corp.('00.03~'06.11)
- 'COOCON' C.E.O('06.12 ~ present)
- 'Korea Fintech Industry Association' Vice-chairman('20.03 ~ present)
- Civilian Member of the Digital platform Government Committee ('22.09~present)

Company Profile

Business Data Platform Company

Cutting-edge Technologies for Collecting & Connecting Data with Vast Data Network

www.coocon.net

Company	:	COOCON Corp.
Establishment	:	December 14, 2006
Capital	:	5,127 Million KRW (As of March, 2024)
Business	:	**Data Platform Business** (Data Service, Payment Service)
Number of employees	:	218 (As of March, 2024)
Address	:	19F, 220 KnK Digital Tower, Yeongsin-ro, Yeongdeungpo-gu, Seoul, Korea
Website	:	www.coocon.net

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01 Corporate Identity

02 COOCON API's

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Collect Connect Control DATA

www.coocon.net

The Largest Business Data Platform in Korea

COLLECT CONNECT CONTROL

DATA

COOCON Products = API's

Support Digital Transformation

COOCON provides Data for business customers through API's

2,500+ Data providers

Domestic

Banks	Securities	Public Enterprises	E-commerce
Credit Cards	Insurers	VAN	Distribution & Logistics

Source Data Providers ▶▶ **API** ▶▶ **50,000+ pieces of DATA through 250+ COOCON API products**

Overseas

Asia	1,900+	N/S Americas	40+
Europe/ Middle East	50+	Oceania	10+

1,900+ Corporate customers

Customer type	Count	Examples
Financial Institutions	200+	Shinhan Card, KB
Big Tech/Fintech	200+	KakaoPay, toss
Public Enterprises/ Other Companies	1,500+	h-well 국민건강보험, Ministry of Trade, Industry and Energy, SK telecom, SAMSUNG

The No.1 DATA PROVIDER in Korea, collecting DATA from 2,000+ Financial Institutions in 40+ foreign countries & 500+ organizations in Korea

03 Company History

A Leader in DATA Collect/Connect service market

2006 ~ 2010
Connect the most # of financial institutions in Korea

2006
- COOCON Founding

2007
- All securities firms in Korea connected through Financial VAN

2009
- All Banks in Korea connected through Financial VAN

2010
- All credit card companies in Korea connected through Financial VAN
- Global Scraping Engine launched
- The 1st Financial security cloud center (IDC) opened

2011 ~ 2015
The only global data provider in Korea

2011
- China Branch opened

2012
- Registered as Electronic Payment Settlement Agent
- Australia Branch opened

2013
- Cambodia Branch opened
- Cloud Scraping Engine developed

2014
- Entered into Japanese Market through a Joint Venture(MWI) with MJS(2nd Largest ERP Company in Japan)

2015
- The 2nd Financial security cloud center (IDC) opened
- Smart Scraping Engine developed

2016 ~ Present
Korea's largest API store

2016
- API Store「COOCON.net」opened

2017
- IDC Control Tower opened
- Scraping Engine Patent registered in Japan

2018
- KIBNET acquired

2020
- Certified as a ISMS(Information Security Management System)-implemented Company
- Open BANKING Open API officially started

2021
- MyData Business License obtained
- Public Offering of COOCON on KOSDAQ

2022
- MyData Open API officially started

2023
- LOAN TRANSFER PLATFORM officially started in May
- Certified as Data Combining/Processing Agency in July

COOCON Business Map

API Developer & Provider that Collects/Connects DATA
DATA is the core of Digital Innovation

Customers	Financial Institutions	Big Tech	Fintech	Public Enterprises	Other Companies

API Products

www.coocon.net

Data Service		Payment Service	
Personal Data APIs 102	**Corporate Data APIs** 54	**Easy Payment APIs** 11	**E-Banking APIs** 11
MyData APIs			
BIG Data APIs 27			

Global APIs

Global API Products 19 | 2,000+ Financial Institutions in 44 Countries are globally connected through COOCON APIs

Technologies	Finance VAN	Smart Scraping	Open API HUB Open Banking/MyData, etc.

05 COOCON Product Overview

The Largest API store 「www.coocon.net」 provides
250+ API products developed by COOCON

Data Service

102 Personal Data APIs

- Financial Product Info. (Insurances/Personal Credit Cards/ Personal Loans)
- Used Car Prices

MyData APIs

Include Financial/Public/Medical MyData

- PFM Data (Assets/Liabilities/Income/Expenses)
- Medical Records

54 Corporate Data APIs

- Open/Closed Business Data
- Business License Info.
- Sales Data(Credit/Debit Sales)
- Corporate Fund Mgt Data
- Corporate Credit Card Transaction Data

Big Data APIs 27

- Franchisee Business Category Info.
- Insurance Product Info.

Payment Service

11 Easy payment APIs

- Bank Account based Debit Payment
- Account-Verify 1₩(KRW) Deposit
- Account-holder Verification
- Account-holder ARS Verification

11 E-banking APIs

- Virtual Accounts
- Firm-banking
- P2P Banking

*PFM: Personal Financial Management
*FI: Financial Institutions

Global API Products 19

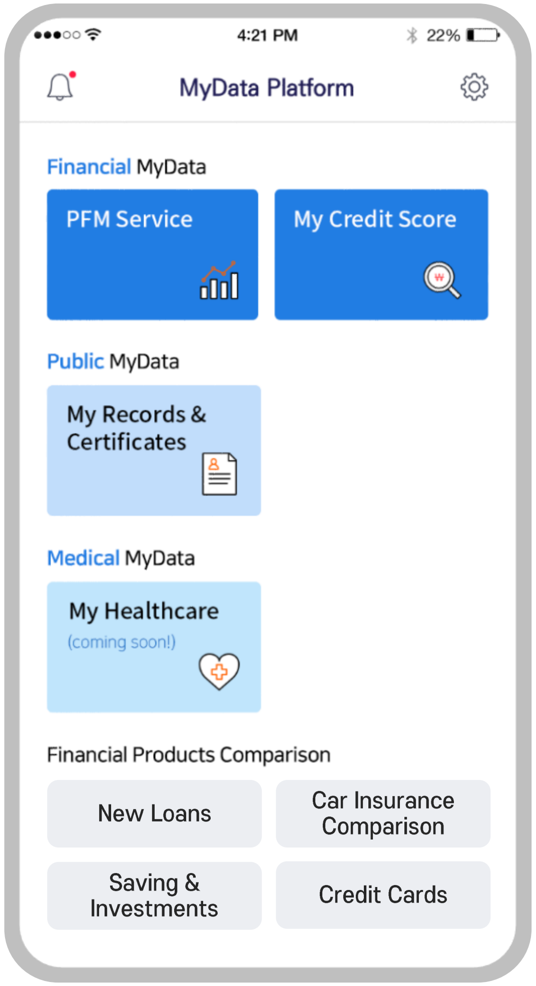
- Business License Data Query in Asia
- Digital Currency Data Query in Japan

Global FI Connection
2,000+ FIs in 44 Countries

- Data from Overseas FI (mostly, Banks)
- 2,000+ FIs in Asia, Europe, Middle East, USA, etc.

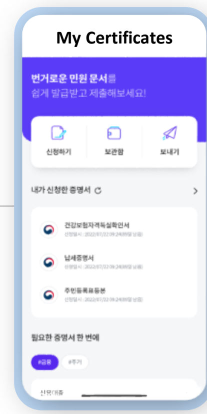
06-1 Product Details

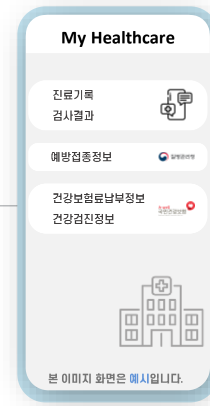
Data Service > Financial MyData/Public MyData/Medical MyData



✓ Expansion of Public MyData and Establishment of Medical MyData Base in 2024

FINANCE	PUBLIC	MEDICAL
FINANCIAL MyData Plug-In • Bank Acct Balances & Transaction Details • Credit Card Transaction History • My Insurances • My Investments(Securities) • Savings Acct Balances • Loan Acct Balances	**PUBLIC MyData Plug-In** • Proof of ID Documents • Proof of Degree/Certificate Completion • Business License Info. • Tax Payments Certificates • Real Estate Titles/Deeds	**MEDICAL MyData Plug-In** • Physical Examination Results • Medical Certificates • Treatment History • National Health Insurance Details: - Monthly Premium Payment History - Coverage & Deductible Info. • Vaccination Records

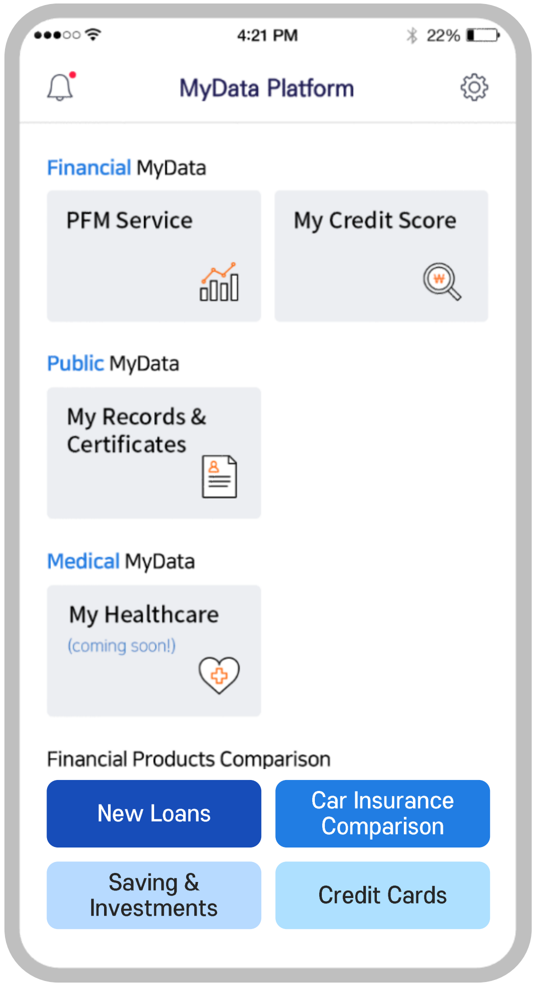




06-2 Product Details

Data Service > Financial Product Comparison & Recommendation

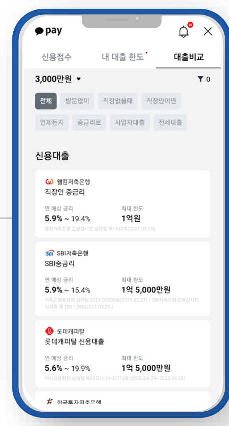
Loans > Insurances > Savings & Investment Products



Loan Comparison

Loans from Banks/Credit Unions

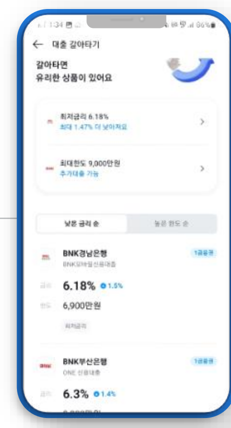
- New Credit Loans
- Credit Loan Refinancing
- Mortgage Refinancing
- Lease Deposit Loan Refinancing
- Business Loans



Insurance Comparison

Search and Compare Products by Insurance Company

- Auto Insurance
- Liability Insurance
- Pet Insurance
- Actual Expense Insurance
- Savings Insurance
- Travel Insurance, etc.



Savings & Investments

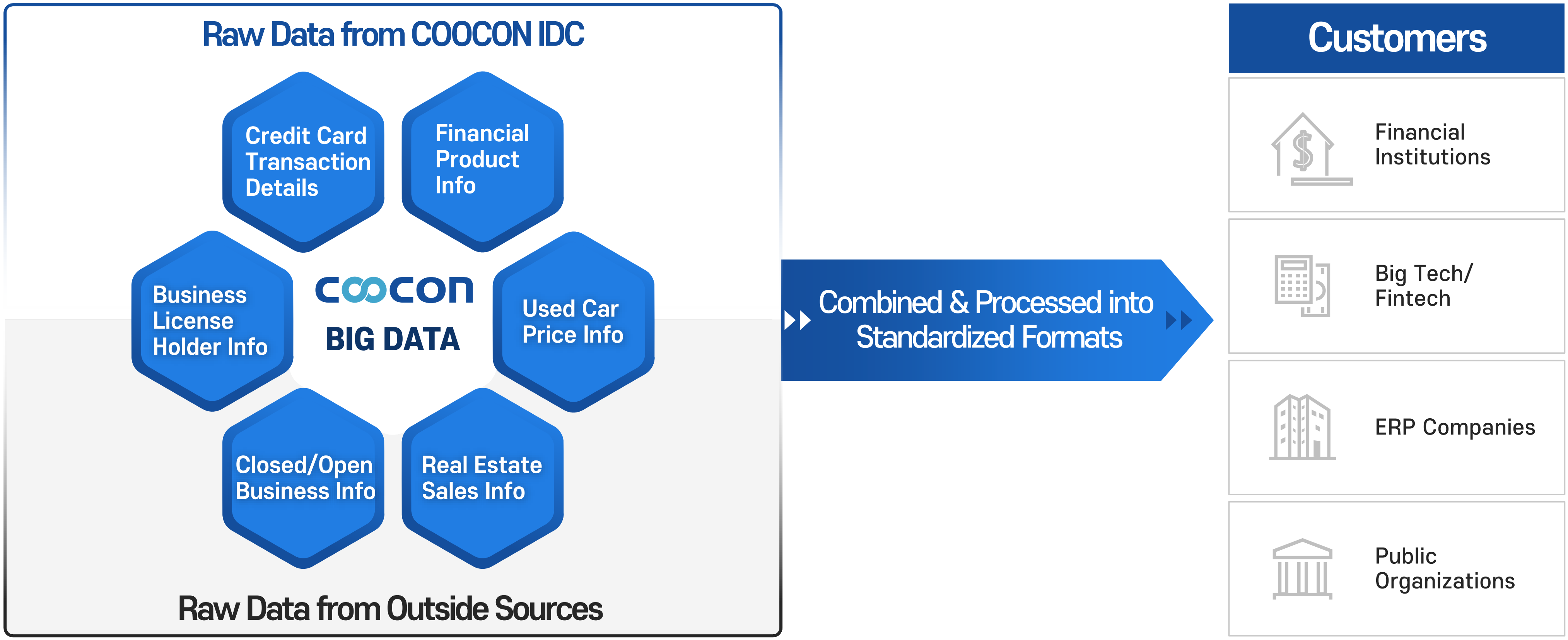
Savings Account Comparison

- Deposit Products
- Savings Products

06-3 Product Details

Data Service > BIG DATA Combining & Processing Business

Big size of raw data is combined & processed into Big Data products



COOCON BIG DATA Center

- ☑ Processes raw data into non-identifiable standardized data(Pseudonymous/Anonymous Data) utilizing advanced Big Data processing technologies
- ☑ Officially certified as a DATA Combining/Processing Agency in 2023 July

Overseas Branches: Bases for Expanding into Overseas Markets

Transition **from** Global Network for Data Collect/Connect **to** Global Business Hub

China Branch

Location	Beijing Chaoyang District
Opened	2011.12

South Korea Data Center

Location	Yeongdeungpo-gu, Seoul
Opened	2006.12

Japan Joint Venture

Location	Tokyo, Chiyoda Ward
Opened	2014.5

MJS

Vietnam Office

Location	Ho Chi Minh
Opened	2019.4

Cambodia Outsourcing Center

Location	Phnom Penh Tuol Kouk
Opened	202013.4

Australia Office

Location	Queensland Brisbane
Opened	2012.12

N/S Americas/Europe Branches to be opened soon

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COOCON Customers

1,900+ Corporate Customers,
who develop B2B/B2C DIGITAL Services

Financial Institutions	Big Tech/Fintech Companies	Public Enterprises/ Other Companies
200+	200+	1,500+
KB	N Pay	SAMSUNG
NongHyup Bank	pay	h·well 국민건강보험
Industrial Bank of Korea	toss	SK telecom
Hana Bank	syrup	kt
Shinhan Card	pay	SHINSEGAE
KB Kookmin Card	FINDA	Ministry of Trade, Industry and Energy
SAMSUNG LIFE INSURANCE	Finnq	KT&G
Hyundai Marine & Fire Insurance	SSGPAY.	HF 한국주택금융공사
MIRAE ASSET 미래에셋증권	PAYCO	육군
SB 저축은행중앙회	KONA I	한국장학재단
…	…	…

As Digital Transformation accelerates,
needs for data-connection through API's will get expanded & diversified.

Chapter 02 COOCON API's Use Cases

01 Financial MyData

02 Loan Comparison Service

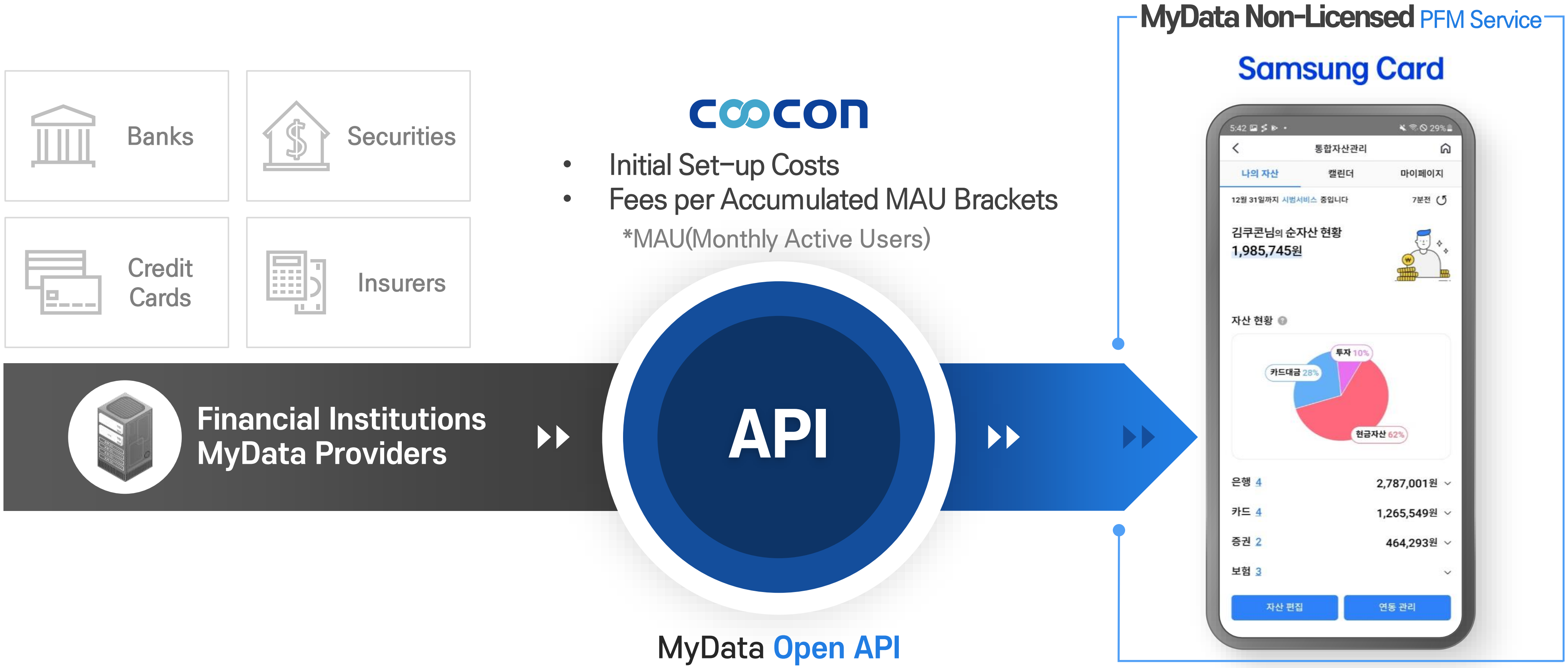
03 Insurance Comparison Service

04 Corporate Cash Management Solution(CMS)

05 Easy Payment

01 Financial MyData

Data Service > Financial MyData > Personal Financial Management Service



MG Community Credit Cooperatives | BNK BUSAN BANK | BNK Kyongnam Bank | SUHYUP National Federation of Fisheries Co-operatives in Korea | Samsung Card | BNK Capital

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Loan Comparison Service

Data Service > Personal Data API > New/Refinancing Loan Comparison Recommendation Service

53 Financial Institutions

- Banks
- Savings Banks
- Credit Cards
- Capital Firms

Source Data Providers

키움YES저축은행
SBI 저축은행
롯데캐피탈
하나캐피탈
애큐온캐피탈
BNK 저축은행

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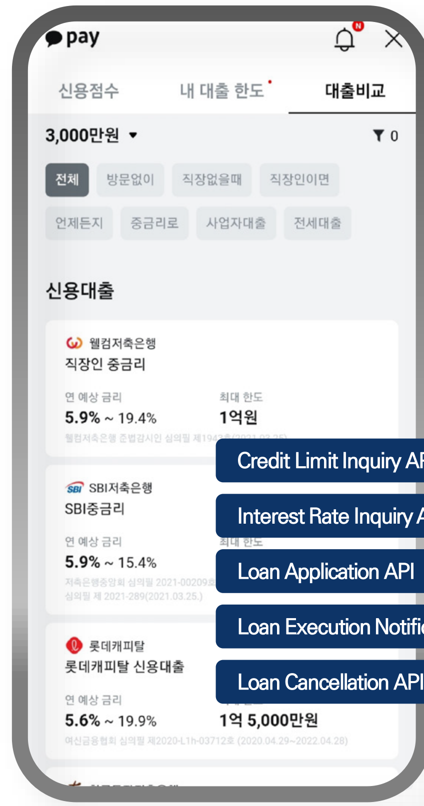
- Initial Set-up Costs
- Per-transaction Fees

API

New Credit > Credit Refinancing > Mortgage Refinancing > Lease Deposit Financing Refinancing > Business Loans

Loan Comparison Platform



- Credit Limit Inquiry API
- Interest Rate Inquiry API
- Loan Application API
- Loan Execution Notification API
- Loan Cancellation API

pay | toss | FINDA | Finnq | NAVER FINANCIAL | Shinhan Card | Hyundai Card | KEB Hana Card

Insurance Comparison Service

Data Service > Personal Data API > Insurance Comparison & Recommendation Service

13 Insurers

Non-life Insurers

Life Insurers

Source Data Providers

현대해상 · KB손해보험 · DB손해보험 · Shinhan Life · KYOBO 교보생명 · NH농협손해보험 · 삼성화재 · Heungkuk 흥국화재

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Fees

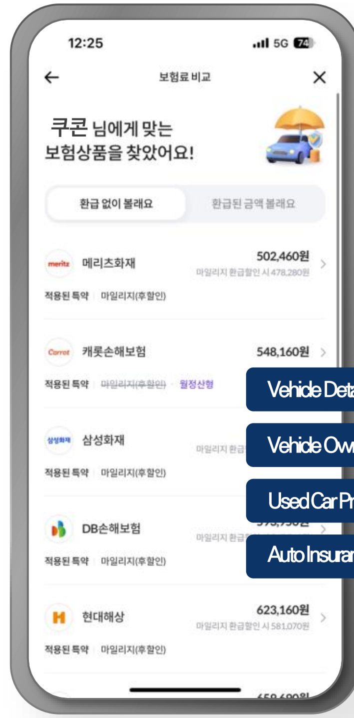
Product Subscription Amount * Fee Rate

API

Auto, Liability > Pet >
Savings, Travelers, Actual Expense Insurance

Insurance Comparison Service

NAVER FINANCIAL



Vehicle Detailed Specs Inquiry API

Vehicle Owner Verification API

Used Car Price Information API

Auto Insurance Premium Inquiry API

pay · NAVER FINANCIAL · banksalad · SK planet · HABIT FACTORY

Corporate Cash Management Solution(CMS)

Data Service > Corporate Data API > Corporate Cash Management Solution

Banks | Credit Cards | Savings Banks | National Tax Service | Securities | E-Commerce | Foreign Banks

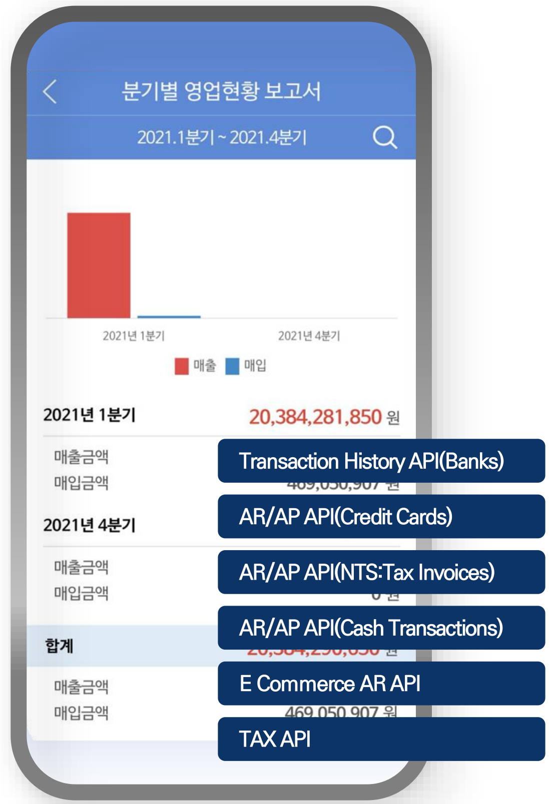
Source Data Providers

COOCON

- Initial Set-up Costs
- Fees per number of Users

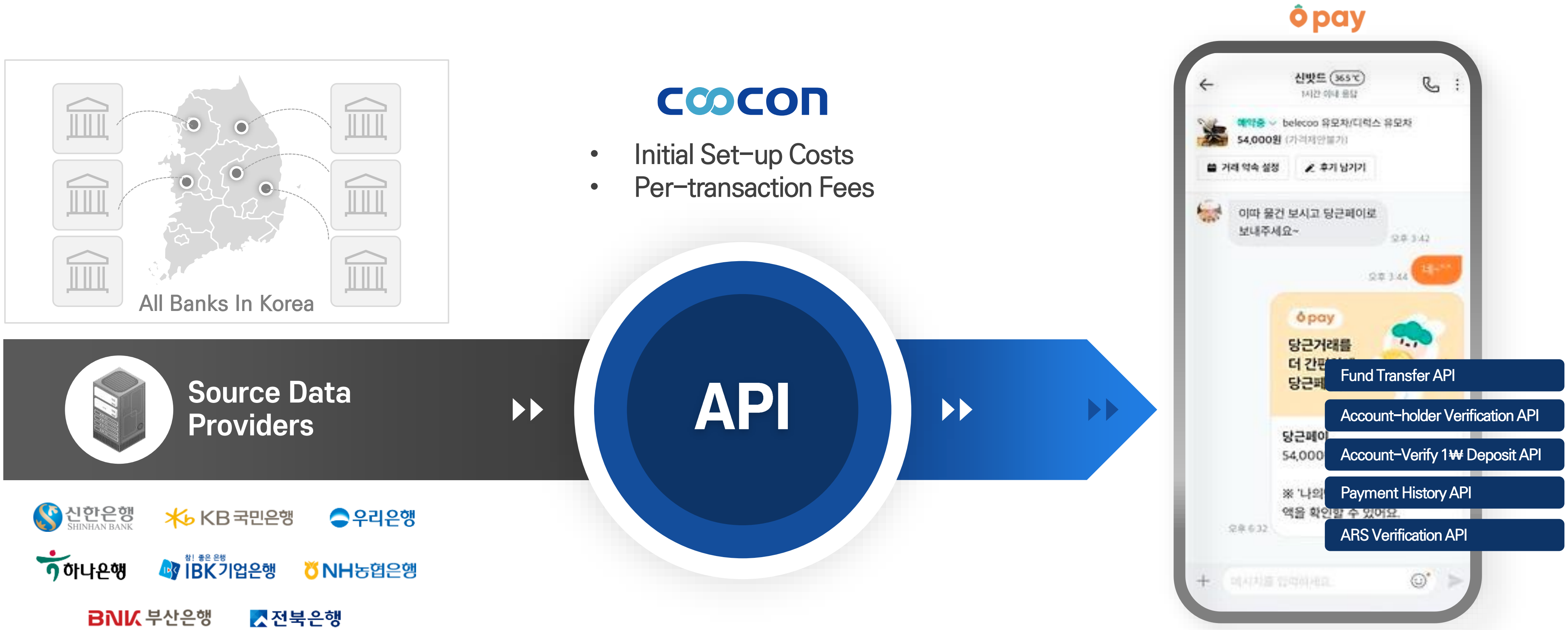
API

BIZENTRO



05 Easy Payment

Payment Service > Easy Payment API > Easy Payment Platform Service



Chapter 03 Technologies & Infrastructure

01 DATA Collecting & Connecting Technologies

02 Domestic Data Infrastructure

03 Overseas Data Infrastructure

04 The Largest Financial VAN in Korea

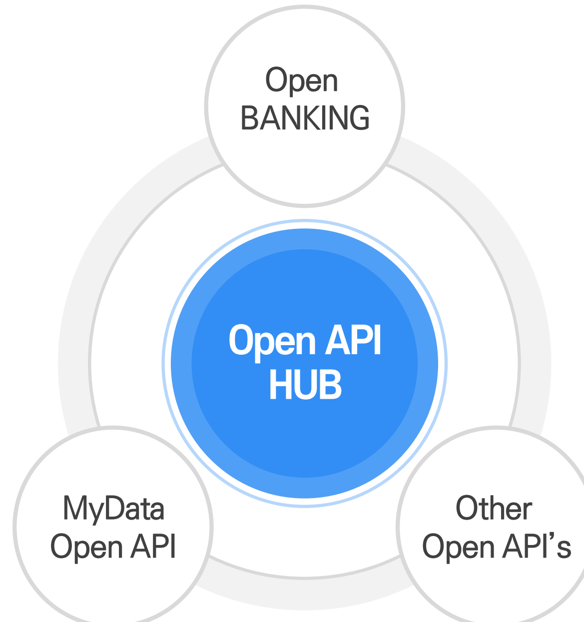
05 Financial Security Cloud Center

01 DATA Collecting & Connecting Technologies

Korea No.1 Data Collect/Connect Technologies with 17+ years of Know-how

COOCON's Smart Scraping technology is patented in Korea, Japan, U.S.A, etc.

Direct/Real-time Connection with Financial Institutions



Access to Open API platforms may be subject to regulatory requirements.

Domestic Data Infrastructure

Real-time Data Connection with 500+ Domestic Organizations

Banks
80+ Banks
15,000+ pieces of Data

Credit Cards
20+ Card Companies
7,000+ pieces of Data

Securities
30+ Securities Firms
6,000+ pieces of Data

Insurers
40+ Insurance Companies
4,000+ pieces of Data

VAN
20+ VAN Companies
2,000+ pieces of Data

Public Enterprises
Including National or other Governmental Agencies
50+ Organizations
4,000+ pieces of Data

Distribution & Logistics
Warehouses
Shipping/Delivery Service
60+ Companies
2,000+ pieces of Data

E-commerce
Online Open Markets, Mobile Shops
70+ Companies
15,000+ pieces of Data

Global Data Infrastructure

The Biggest Global Data Connection Network
2,000+ Financial Institutions in 40+ Overseas Countries

Europe/Middle East	Asia	Oceania	N/S Americas
50+	1,900+	10+	40+

Europe/Middle East: UK, France, Germany, Spain, Swiss, Poland, Romania, Hungary, Czech Rep., Slovakia, UAE, Bahrain, Qatar, Italy, Netherlands, Bulgaria, Russia, Turkey

Asia: India, Pakistan, Cambodia, Malaysia, Thailand, Vietnam, Singapore, Indonesia, China, Kazakhstan, Japan, Taiwan, Hong Kong, Macao, Philippines

Oceania: Australia

N/S Americas: U.S.A, Canada, Mexico, Guatemala, Nicaragua, Panama, Brazil

Finance VAN

Direct/Real-time Connection to Financial Institutions in Korea
Secure Delivery of Payment/Remittance Service is guaranteed

Financial Security Cloud Center

Cloud-based IDC, with huge Capacity & highest level of Security,
managed by 20+ Data Professionals, 24/7/365

2 Financial Security Cloud Centers

Capacity & Security-level, comparable to that of Big Financial Institutions' IDC's

20 Data Professionals 24/7/365

Control Tower

Chapter 04 COOCON Potentials

01 Rapid Growth of DATA Industry

02 Total Service for Digital Transformation

03 As Digital Transformation Accelerates

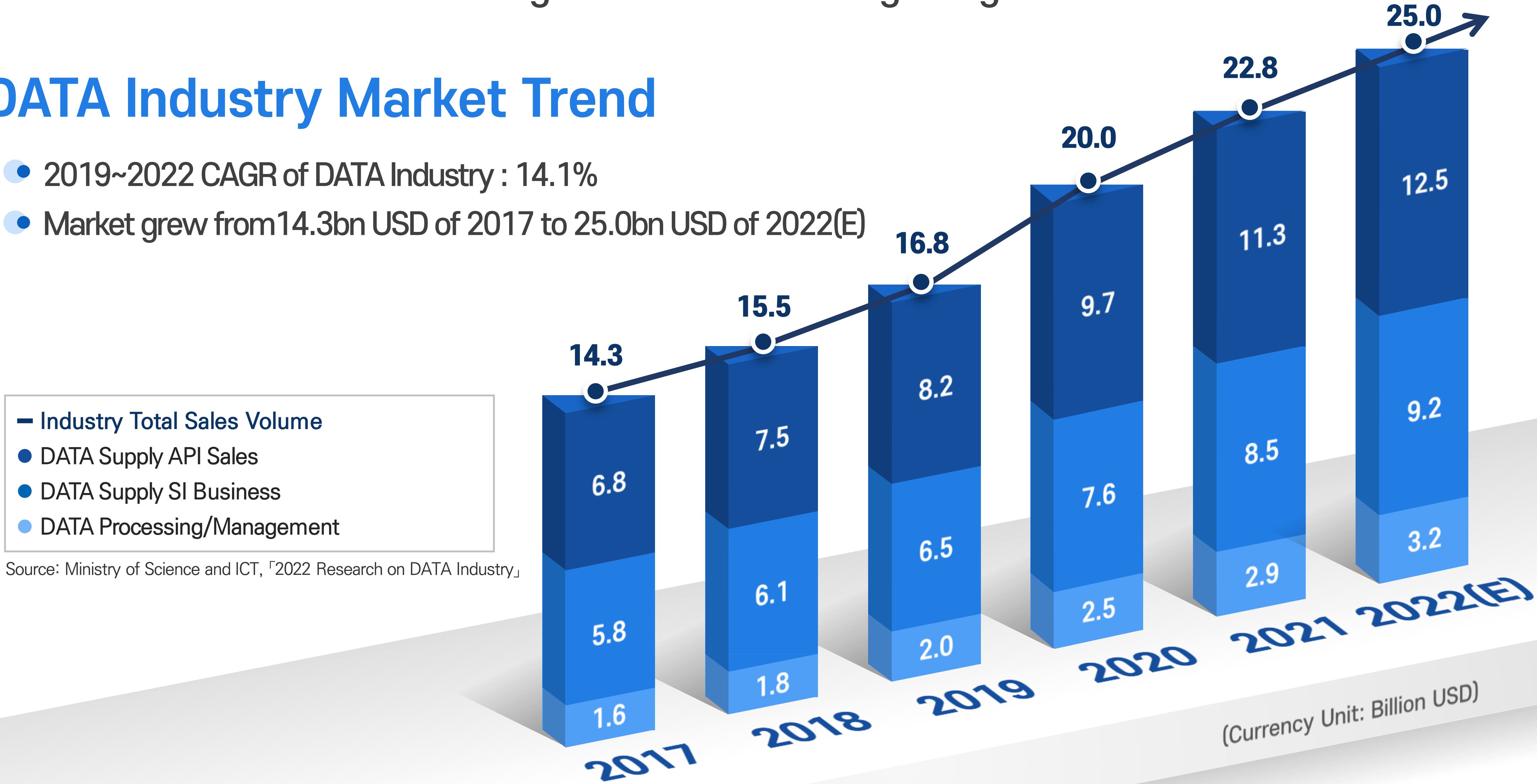
04 Diversification of COOCON's API Products

Rapid Growth of DATA Industry

Demand for DATA
increased with Digital Transformation getting accelerated

DATA Industry Market Trend

- 2019~2022 CAGR of DATA Industry : 14.1%
- Market grew from14.3bn USD of 2017 to 25.0bn USD of 2022(E)



Source: Ministry of Science and ICT, 「2022 Research on DATA Industry」

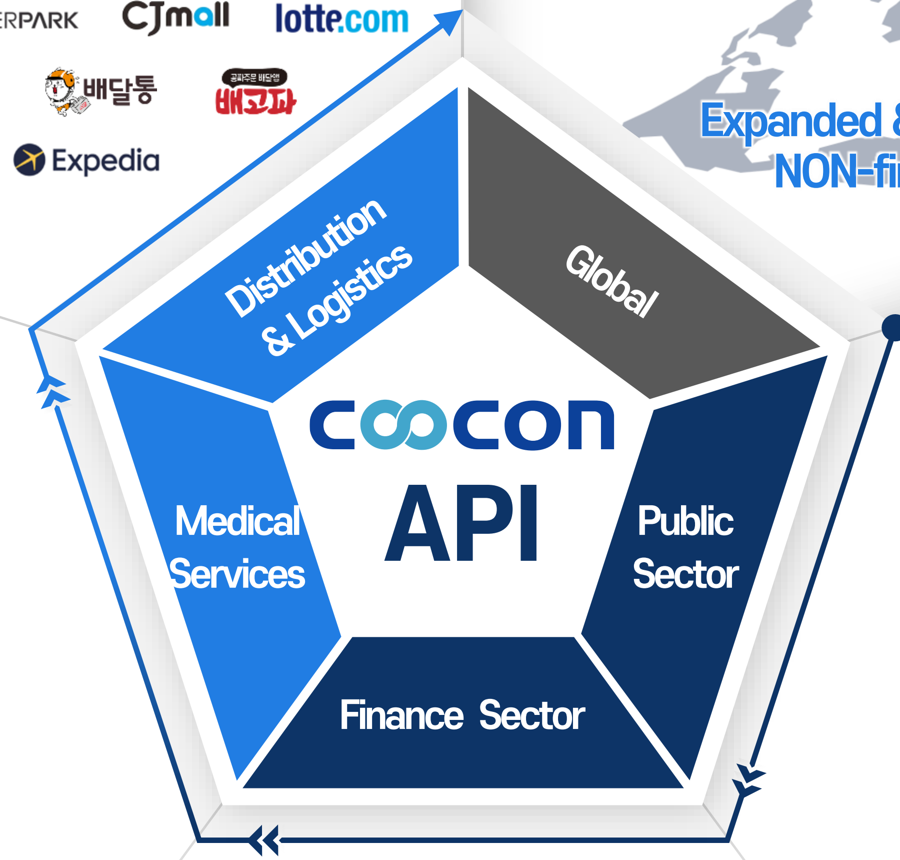
Diversification of COOCON's API Products

As digital transformation gets expanded & diversified,
More Diverse DATA will be delivered digitally through COOCON API's

롯데백화점 HYUNDAI SHINSEGAE AK PLAZA the Galleria 갤러리아
Gmarket AUCTION. 11번가 INTERPARK CJmall lotte.com
신세계몰 배달의민족 요기요 배달통 배고파
여기어때. yanolja Expedia

Financial Data focused

Expanded & diversified into NON-financial Data



식품의약품안전처
질병관리청
h·well 국민건강보험
Hospitals & Clinics

Financial Institutions in Korea

정부24
KoROAD 도로교통공단
Hometax.
자동차민원 대국민포털
CarHistory
금융감독원
4대사회보험 정보연계센터
식품의약품안전처
질병관리청
h·well 국민건강보험

Chapter 05 Appendix

01 2024/Q1 Performance Results
02 YoY/QoQ Performance Analysis as of 2024/Q1
03 Summary of Financial Statements

Performance Report as of the end of 2024/Q1

- 2023 Annual Revenue & Operating Income was 68.30billion KRW & 16.59billion KRW, respectively
- 2024/Q1 Revenue & Operating Income was 16.99billion KRW & 3.43billion KRW, respectively

(Unit : 1 Billion KRW)

Type		2020	21 Q1	21 Q2	21 Q3	21 Q4	2021	22 Q1	22 Q2	22 Q3	22 Q4	2022	23 Q1	23 Q2	23 Q3	23 Q4	2023	24 Q1
Data Service	Revenue	15.77	5.70	6.20	6.60	6.88	25.38	7.22	7.42	8.32	8.10	31.05	8.63	8.99	9.15	9.70	36.47	8.34
	OP	5.75	2.34	2.63	2.55	2.60	10.11	3.08	3.15	3.40	3.47	13.1	3.11	3.40	3.09	2.02	12.08	2.11
	OPM	36.4%	41.0%	42.4%	38.6%	37.8%	39.8%	42.7%	42.5%	40.9%	42.9%	42.2%	36.0%	37.8%	33.8%	21.2%	33.1%	25.3%
Payment Service	Revenue	33.60	8.12	8.75	8.54	8.38	33.79	8.18	8.11	8.04	7.31	31.64	7.70	8.16	8.16	7.81	31.83	8.66
	OP	5.25	1.54	1.28	1.61	1.83	6.26	1.82	1.89	1.69	1.21	6.61	1.26	1.38	1.39	0.9	4.51	1.32
	OPM	15.6%	19.0%	14.7%	18.8%	21.8%	18.5%	22.3%	23.3%	21.1%	16.5%	20.9%	16.4%	16.9%	17.1%	11.5%	14.2%	15.3%
Total	Revenue	49.37	13.82	14.95	15.14	15.26	59.18	15.40	15.53	16.36	15.41	62.69	16.32	17.15	17.31	17.51	68.30	16.99
	OP	11.00	3.88	3.91	4.16	4.43	16.38	4.90	5.04	5.09	4.68	19.71	4.37	4.78	4.48	2.95	16.59	3.43
	OPM	22.3%	28.1%	26.2%	27.4%	29.0%	27.7%	31.8%	32.5%	31.1%	30.4%	31.4%	26.8%	27.9%	25.9%	16.9%	24.3%	20.2%

- Expanding new Data Service business in 2024
- Establishing infrastructure of Data business in 2024

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02 YoY/QoQ Performance Analysis as of the end of 2024/Q1

- 2023 Company Revenue showed 8.9%YoY Growth & Company OP, 15.9%YoY Decrease
- 2024/Q1 Revenue & OP showed 4.1%YoY and -21.5%YoY Growth, respectively

(Unit : 1 Billion KRW)

Type		2021	2022	YoY	2022	2023	YoY	23 Q1	24 Q1	YoY	23 Q4	24 Q1	QoQ
Data Service	Revenue	25.38	31.05	22.3%	31.05	36.47	17.5%	8.63	8.34	−3.3%	9.70	8.34	−14.2%
	OP	10.11	13.1	29.5%	13.10	12.08	−11.0%	3.11	2.11	−32.1%	2.02	2.11	2.2%
	OPM	39.8%	42.2%		42.2%	33.1%		36.0%	25.3%		21.2%	25.3%	
Payment Service	Revenue	33.79	31.64	−6.4%	31.64	31.82	0.6%	7.70	8.68	12.5%	7.81	8.68	11.0%
	OP	6.26	6.61	5.6%	6.61	4.51	−25.4%	1.26	1.32	4.8%	0.90	1.32	49.0%
	OPM	18.5%	20.9%		20.9%	14.2%		16.4%	15.3%		11.5%	15.3%	
Total	Revenue	59.18	62.69	5.9%	62.69	68.30	8.9%	16.32	16.99	4.1%	17.51	16.99	−3.0%
	OP	16.38	19.71	20.4%	19.71	16.59	−15.9%	4.37	3.43	−21.5%	2.95	3.43	16.3%
	OPM	27.7%	31.4%		31.4%	24.3%		26.8%	20.2%		16.9%	20.2%	

- For the year 2024, our target YOY growth rate in revenue of Data Service/Payment Service/Company Total is 20~30%/5%~10%/10~15%, respectively.
  – For the year 2024/Q1, our OPM of Data Service/Payment Service/Company Total is −3.3%/12.5%/4.1%, respectively
  – Since worsening financial environment such as market interest rate hikes and customers request for fee reductions, Data Service revenue decreased

- Company total OPM in 2024/Q1: 20.2%
  – Expanding Data Platform by collecting healthcare data
  – Financial Security Cloud Center modernization and renewal
  – ISMS certification and Financial Supervisory Service (FSS) security audit response

Summary of Financial Statements (Separate)

Unit: ₩ 1M

Financial Positions					
Type	2020	2021	2022	2023	2024 Q1
Current Assets	69,143	116,339	86,627	99,168	97,162
Non-Current Assets	72,165	84,754	96,645	111,462	116,721
Total Assets	**141,308**	**201,093**	**183,272**	**210,631**	**213,883**
Current Liabilities	64,503	65,158	50,328	69,195	70,566
Non-Current Liabilities	10,569	6,884	2,449	10,330	10,604
Total Liabilities	**75,072**	**72,042**	**52,776**	**79,525**	**81,170**
Capital	3,312	5,046	5,127	5,127	5,127
Capital Surplus	13,287	70,390	70,916	70,916	70,916
Other Components of Equity	184	(228)	(619)	(3,508)	(3,676)
Accumulated Other Comprehensive Income	9,743	7,728	4,841	852	891
Retained Earnings	39,710	46,114	50,230	57,718	59,454
Total Equity	**66,236**	**129,050**	**130,496**	**131,106**	**132,713**

Unit: ₩ 1M

Income Statement					
Type	2020	2021	2022	2023	2024 Q1
Operating Revenue	**49,374**	**59,175**	**62,695**	**68,298**	**16,994**
Operating Expenses	38,373	42,799	42,981	51,712	13,561
Operating Income	**11,001**	**16,377**	**19,713**	**16,586**	**3,433**
Other non-operating Income	70	15	1,253	90	6
Other non-operating Expenses	(354)	(191)	(1,019)	(460)	(113)
Financial Income	13,130	1,439	906	3,789	558
Financial Expenses	(137)	(9,346)	(15,058)	(8,492)	(442)
Net Income before Income Taxes	23,710	8,294	5,795	11,512	3,442
Net Income	**18,640**	**6,870**	**4,907**	**8,990**	**2,744**
Total Comprehensive Income	29,213	4,389	2,237	4,522	2,783

Summary of Financial Statements (Consolidated)

Unit: ₩ 1M

Financial Positions					
Type	2020	2021	2022	2023	2024 Q1
Current Assets	69,623	117,153	86,708	99,096	97,085
Non-Current Assets	72,375	84,810	95,493	108,453	113,252
Total Assets	**141,998**	**201,963**	**182,201**	**207,548**	**210,337**
Current Liabilities	64,762	65,333	50,346	69,058	70,438
Non-Current Liabilities	10,729	6,979	2,449	10,330	10,604
Total Liabilities	**75,491**	**72,312**	**52,794**	**79,388**	**81,042**
Capital	3,312	5,046	5,127	5,127	5,127
Capital Surplus	13,703	70,806	71,332	71,332	71,332
Other Components of Equity	184	(228)	(619)	(3,508)	(3,676)
Accumulated Other Comprehensive Income	9,718	7,720	4,743	713	777
Retained Earnings	39,393	45,961	48,824	54,496	55,735
Non-controlling Interests	197	346	0	-	-
Total Equity	**66,507**	**129,651**	**129,407**	**128,160**	**129,295**

Unit: ₩ 1M

Income Statement					
Type	2020	2021	2022	2023	2024 Q1
Operating Revenue	**51,374**	**61,442**	**64,523**	**68,366**	**17,010**
Operating Expenses	40,135	44,617	44,499	51,780	13,585
Operating Income	**11,239**	**16,825**	**20,024**	**16,586**	**3,425**
Other non-operating Income	72	21	1,276	90	6
Other non-operating Expenses	(332)	(342)	(1,033)	(460)	(106)
Financial Income	13,132	1,442	908	3,789	558
Financial Expenses	(146)	(9,352)	(15,062)	8,492	(442)
Equity method Income	3	(9)	(1,343)	(1,816)	(496)
Net Income before Income Taxes	23,968	8,585	4,771	9,697	2,945
Net Income	**18,897**	**7,161**	**3,787**	**7,174**	**2,247**
Total comprehensive Income	29,436	4,719	1,254	2,665	2,311

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