

2016 1Q Consolidated Financial Position

	31/03/2016	31/12/2015
I. Cash and Deposits	3,484,112,415,489	3,710,378,827,093
1. Cash and Cash Equivalents	1,123,350,457,173	512,486,165,197
1) Cash	11,854,123	8,376,531
2) Fixed Deposit and Installment Deposit	731,907,808	0
3) Demand Deposits	48,329,503,487	28,988,131,918
4) Current Deposits	33,584,795,788	29,448,946,317
5) Foreign Currency Deposits	889,187,335,891	287,603,483,812
6) Negotiable Certificate of Deposits	49,132,891,953	49,132,891,953
7) Money Market Deposit Account	59,500,000,000	116,200,000,000
8) Money Market Fund	0	0
9) Financial Bills	0	0
10) Others	42,872,168,123	1,104,334,666
2. Deposits	2,360,761,958,316	3,197,892,661,896
1) Subscription Deposits	0	0
2) Reserve for Claims of Customers' Deposits	180,804,558,606	171,069,924,189
3) Securities Borrowed	0	0
4) Advance Payments for Trading	0	0
5) Customers' Deposits for Exchange-Traded Derivatives	596,891,974,986	428,330,524,027
6) Guarantee Trading Deposits for Exchange-Traded Derivatives	0	0
7) Guarantee Deposits for Stock Borrowings from KSFC	0	0
8) Guarantee Deposits for KSFC Trading	0	0
9) Long-term Due from Financial Institutions	1,580,079,351,075	2,596,692,104,695
10) Restricted Due from Financial Institutions	37,000,000	37,000,000
11) Trust Deposit to Court	0	0
12) Others	2,949,073,649	1,763,108,985
13) Allowance for Doubtful Accounts (-)	0	0
II. Securities	23,089,575,422,607	21,582,987,731,788
1) Trading Securities	15,063,255,686,843	13,864,897,621,802
2) Securities Available for Sale	7,998,609,335,100	7,685,649,387,355
3) Securities Held to Maturity	0	0
4) Securities Under Equity Method	27,710,400,664	32,440,722,631
III. Derivatives	685,365,707,275	629,667,442,154
1. Derivatives For Trading	685,365,707,275	629,667,442,154
1) Exchange-traded Derivatives	25,680,922,455	9,037,113,570
2) OTC Derivatives	659,684,784,820	620,630,328,584
2. Derivatives Held for Hedging	0	0
1) Exchange-traded Derivatives	0	0
2) OTC Derivatives	0	0
IV. Financial Assets at Fair Value through Profit or Loss	3,697,991,462,575	4,006,662,268,818
1) Securities in KRW	0	0
2) Securities in Foreign Currency	0	0
3) Derivatives Linked Securities	1,369,269,096,411	1,410,841,336,330
4) Credit Valuation Adjustment for Derivatives Linked Securities	(1,203,023,258)	(1,333,429,328)
5) Valuation Adjustment for Day 1 Trading for Derivatives Linked Securities	0	0
6) Reserve for Claims of Customers' Deposits (Trust)	2,278,578,659,221	2,545,600,661,499
7) Other Securities	0	0
8) Other FVO Financial Assets	51,346,730,201	51,553,700,317
V. Loans	2,679,990,853,147	3,054,041,309,731
1) Call Loans	0	0
2) Broker's Loans	1,983,410,021,666	1,835,055,507,895
3) Securities Purchased Under Reverse Repurchase Agreements	284,010,527,649	879,510,876,710
4) Loans	22,789,592,928	23,640,513,480
5) Loaned Money	349,643,162,753	260,247,273,201
6) Loans Purchased	62,030,207,690	62,030,207,690
7) Advances for Customers	8,234,968,314	8,316,940,492
8) Dishonored Loans	22,086,615,891	22,086,615,891
9) Dishonored Bills Receivable	122,000,000	122,000,000
10) Private Placement Bonds	28,611,750,000	52,350,272,775
11) Loans to Trust	0	0
12) Other Loans	13,012,584,667	13,012,584,667
13) Allowance for Credit Loss (-)	(91,947,217,548)	(100,087,202,686)
14) Discount Present Value (-)	(1,963,058,384)	(2,014,890,174)
15) Premium Present Value (+)	0	0
16) Net Deferred Origination Fees and Costs (+,-)	(50,302,479)	(229,390,210)
VI. Tangible Fixed Assets	246,829,219,720	248,509,431,685
1) Accumulated Depreciation (-)	(195,707,507,945)	(193,819,463,657)
2) Accumulated Impairment Losses (-)	(3,469,233,703)	(3,469,233,703)

3) Land	172,017,385,441	171,950,474,513
4) Buildings	105,738,653,058	106,120,887,043
5) Structures	141,485,729	142,807,202
6) Vehicles	909,075,731	929,667,485
7) Equipments	162,602,709,162	162,104,219,339
8) Construction in Progress	0	0
9) Leases	740,353,212	752,227,104
10) Others	3,856,299,035	3,797,846,359
VII. Investment Real Estate	54,342,150,097	54,755,323,046
1) Accumulated Depreciation (-)	(18,001,345,305)	(17,652,647,629)
2) Accumulated Impairment Losses (-)	(3,396,117,293)	(3,396,117,293)
3) Land	39,234,749,446	39,429,539,585
4) Buildings	36,504,863,249	36,374,548,383

VIII. Other Assets	2,637,671,988,599	1,554,938,001,490
1) Receivables	2,162,592,369,463	1,069,480,033,327
2) Accrued Income	117,355,085,779	130,158,278,216
3) Advance Payments	44,624,251,015	42,310,930,988
4) Prepaid Expenses	13,994,743,201	7,997,533,723
5) Prepaid Tax	61,822,499,753	46,839,202,068
6) Deposits Held by Agency Relationship	0	0
7) Inter-office Account	0	0
8) Settlement Amount of Futures Proprietary Transactions	0	0
9) Guarantee	76,566,221,730	78,224,547,201
10) Investment Real Estate	0	0
11) Collective Fund for Default Loss	0	0
12) Intangible Assets	74,216,606,210	75,056,990,872
13) Suspense Receivable	0	0
14) Deferred Income Tax Debits	476,766,260	17,211,393,075
15) Commodities	0	0
16) Others	87,582,193,297	88,392,590,556
17) Allowance for Credit Loss (-)	(3,683,049,558)	(2,513,719,853)
18) Discount Present Value (-)	(3,413,230,654)	(4,073,481,585)
19) Premium Present Value (+)	0	0
20) Defined Benefit Asset	5,537,532,103	5,853,702,902
IX. Disposal of Held for Sale Non-Current Assets (Disposal Group)	0	0
1) Securities	0	0
2) Property, Plant and Equipment	0	0
Total Assets	36,575,879,219,509	34,841,940,335,805
I. Deposits	2,851,270,879,970	3,040,711,468,385
1. Customers' Deposits	2,720,292,765,571	2,916,766,934,584
1) Customers' Deposits for Brokerage	2,033,088,748,608	1,946,234,348,324
2) Customers' Deposits for Exchange-Traded Derivatives Trading	433,907,182,847	471,705,020,036
3) Customers' Deposits for Subscriptions	1,162,580	1,162,580
4) Customers' Deposits for Savings	22,174,966,221	22,342,277,355
5) Customers' Deposits for Repo	0	0
6) Customers' Deposits for Beneficiary	52,401,049,782	294,175,159,914
7) Foreign Currency Deposits	177,995,844,756	169,461,426,064
8) Others	723,810,777	12,847,540,311
2. Guarantee Deposits	40,530,365,266	38,537,926,217
1) Guarantee Deposits	40,530,365,266	38,537,926,217
3. Other Deposits	90,447,749,133	85,406,607,584
1) Other Deposits	90,447,749,133	85,406,607,584
II. Borrowings	13,512,735,539,143	12,532,031,213,089
1. Call Money	533,200,000,000	807,300,000,000
1) Call Money	533,200,000,000	807,300,000,000
2. Borrowings	854,819,000,051	834,753,214,591
1) Bank Overdrafts	154,819,000,051	134,753,214,591
2) Bank Borrowings	0	0
3) Borrowings from KSFC	700,000,000,000	700,000,000,000
4) Foreign Currency Borrowings	0	0
5) Others	0	0
3. Securities Sold Under Reverse Resale Agreements	10,589,190,635,723	9,570,579,544,444
1) Securities Sold Under Reverse Resale Agreements	10,589,190,635,723	9,570,579,544,444
4. Debenture	1,258,928,216,345	1,042,816,682,535
1) Debenture	1,260,000,000,000	1,044,000,000,000
2) Discount on Debenture Issued (-)	(1,071,783,655)	(1,183,317,465)
5. Subordinated Debentures	276,597,687,024	276,581,771,519
1) Subordinated Debentures	276,607,535,000	276,607,535,000
2) Discount on Debenture Issued (-)	(9,847,976)	(25,763,481)
6. Subordinated Borrowings	0	0
1) Subordinated Borrowings	0	0
7. Others	0	0
1) Others	0	0
8. Callable Preferred Stock	0	0
III. Short-Term Trading Financial Liabilities	226,335,636,888	365,443,714,613
1. Trading Securities Sold	226,335,636,888	365,443,714,613
1) Stocks	78,668,309,833	68,996,803,268
2) State Bonds, Local Government Bonds	144,284,950,000	288,443,382,000
3) Special Bonds	0	0
4) Corporate Bonds	0	0
5) Other Securities Sold	153,473,250	1,751,890,545
6) Foreign Securities Sold	3,228,903,805	6,251,638,800
IV. Derivatives Sold	1,596,966,003,030	1,435,855,497,960
1. Derivative For Trading	1,596,966,003,030	1,435,855,497,960
1) Exchange-traded Derivatives	248,597,026,970	158,302,612,532

2) OTC Derivatives	1,352,290,521,257	1,281,690,263,546
3) Credit Valuation Adjustment(-)	(1,443,989,231)	(1,376,223,661)
4) Valuation Adjustment for Day 1 Trading (+,-)	(2,477,555,966)	(2,761,154,457)
2. Derivatives for Hedge	0	0
1) Exchange-traded Derivatives	0	0
2) OTC Derivatives	0	0
3) Credit Valuation Adjustment (-)	0	0
4) Valuation Adjustment for Day 1 Trading (+,-)	0	0
V. Financial Liabilities at Fair Value through Profit or Loss	11,612,034,512,003	11,720,831,912,252
1. Loans	0	0
1) Borrowings	0	0
2) Bonds	0	0
3) Present Value Discount (-)	0	0

4) Present Value Premium (+)	0	0
2. Derivatives-Combined Securities Sold	11,612,034,512,003	11,720,831,912,252
1) Derivatives Linked Securities Sold	11,548,671,150,677	11,658,664,857,512
2) Credit Valuation Adjustment (-)	(8,688,159,416)	(10,017,617,659)
3) Valuation Adjustment for Day 1 Trading (+,-)	72,051,520,742	72,184,672,399
3. Other Loans	0	0
1) Other Loans	0	0
VI. Other Liabilities	2,437,258,658,550	1,361,766,777,627
1) Allowance for Guarantees	0	0
2) Allowance for Severance and Retirement Benefits	0	0
3) Defined Benefit Obligation	342,136,441	188,593,877
4) Long-Term Employee Benefits Liabilities	0	0
5) Other Allowances	20,785,764,522	32,286,033,304
6) Accrued Income Taxed	680,433,453	537,205,258
7) Accrued Dividends	111,023,250,122	8,103,572
8) Accounts Payable	2,041,537,263,978	1,035,350,609,756
9) Accrued Expenses	86,144,067,714	151,872,049,654
10) Deposits for Rent	16,451,390,442	16,418,410,643
11) Advances from Customers	401,209,990	0
12) Unearned Income	1,957,640,978	1,938,358,544
13) Suspenses Receivable	0	0
14) Liability Incurred by Agency Relationship	1,737,296,871	1,728,069,548
15) Inter-Office	0	0
16) Settlement Amount of Futures Proprietary Transactions	0	0
17) Deferred Income Tax Credits	2,756,570,751	0
18) Borrowings from Trust Accounts	0	0
19) Others	116,256,379,749	106,531,592,193
20) Withholding Income Taxes	37,185,253,539	14,907,751,278
Total Liabilities	32,236,601,229,584	30,456,640,583,926
I. Shareholder's Equity	1,703,883,205,000	1,703,883,205,000
1. Common Stock	1,633,504,455,000	1,633,504,455,000
2. Preferred Stock	70,378,750,000	70,378,750,000
II. Capital Surplus	660,084,590,735	660,084,590,735
1. Paid-in Capital in Excess of Par Value	687,999,774,050	687,999,774,050
2. Gain on Capital Reduction	0	0
3. Gain on Disposition of Treasury Stock	0	0
4. Others	(27,915,183,315)	(27,915,183,315)
III. Capital Adjustment	(113,962,195,432)	(117,136,609,886)
1. Discount on Stock Issuance	0	0
2. Treasury Stock	(105,695,549,447)	(111,942,366,544)
3. Loss on Disposition of Treasury Stock	(6,039,210,614)	(3,858,250,500)
4. Loss on Capital Reduction	0	0
5. Stock Options	0	0
6. New Capital Stock Subscriptions	0	0
7. Others	(2,227,435,371)	(1,335,992,842)
IV. Accumulated Other Comprehensive Income	130,233,022,209	121,807,157,062
1. Gain on Valuation of Securities Available for Sale	190,049,492,505	180,311,216,682
2. Loss on Valuation of Securities Available-for-Sale	(15,040,728,420)	(24,893,677,843)
3. Gain on Valuation of Equity Method	1,866,790,499	2,188,054,619
4. Loss on Valuation of Equity Method	0	0
5. Valuation Gains(Losses) of Derivatives	0	0
6. Overseas Operation Translation Debits (Credits)	(3,308,023,934)	3,025,971,867
7. Revaluation Surplus of Property, Plant and Equipment	0	0
8. Deferred Tax on Accumulated Other Comprehensive Income	(43,334,508,441)	(38,824,408,263)
9. Accumulated Other Comprehensive Income(loss)	0	0
10. Disposal of Held for Capital related to Sale Non-Current Assets	0	0
V. Retained Earnings	1,958,360,062,930	2,015,970,599,390
1. Legal Reserve	75,541,574,288	64,440,059,633
2. Reserve for Loss on Futures Transactions	0	0
3. Reserve for Loss on Electronic Financial Transactions	0	0
4. Reserve for Business Stabilization	0	0
5. Other Legal Reserves	0	0
6. Trust Reserve	0	0
7. Voluntary Reserves	4,108,421,916	4,108,421,916
8. Retained Earnings in Equity Method	0	0
9. Reserve for Credit Loss	19,556,388,370	13,701,493,569
10. Retained Earnings Before Appropriations	1,805,749,068,266	1,634,873,782,667
(Net income for the year)	53,404,610,090	298,846,841,605
VI. Non-Controlling Interests	679,304,483	690,809,578
Total Shareholder's Equity	4,339,277,989,925	4,385,299,751,879
Total Liabilities and Shareholder's Equity	36,575,879,219,509	34,841,940,335,805