

2016 2Q Consolidated Financial Position

	30/06/2016	31/03/2016	31/12/2015
I. Cash and Deposits	3,600,977,698,488	3,484,112,415,489	3,710,378,827,093
1. Cash and Cash Equivalents	1,048,209,182,886	1,123,350,457,173	512,486,165,197
1) Cash	8,853,497	11,854,123	8,376,531
2) Fixed Deposit and Installment Deposit	1,125,103,894	731,907,808	0
3) Demand Deposits	73,022,069,756	48,329,503,487	28,988,131,918
4) Current Deposits	141,363,099,758	33,584,795,788	29,448,946,317
5) Foreign Currency Deposits	746,059,726,649	889,187,335,891	287,603,483,812
6) Negotiable Certificate of Deposits	49,132,891,953	49,132,891,953	49,132,891,953
7) Money Market Deposit Account	30,800,000,000	59,500,000,000	116,200,000,000
8) Money Market Fund	0	0	0
9) Financial Bills	0	0	0
10) Others	6,697,437,379	42,872,168,123	1,104,334,666
2. Deposits	2,552,768,515,602	2,360,761,958,316	3,197,892,661,896
1) Subscription Deposits	0	0	0
2) Reserve for Claims of Customers' Deposits	164,657,451,929	180,804,558,606	171,069,924,189
3) Securities Borrowed	0	0	0
4) Advance Payments for Trading	0	0	0
5) Customers' Deposits for Exchange-Traded Derivatives	693,457,530,022	596,891,974,986	428,330,524,027
6) Guarantee Trading Deposits for Exchange-Traded Derivatives	0	0	0
7) Guarantee Deposits for Stock Borrowings from KSFC	0	0	0
8) Guarantee Deposits for KSFC Trading	0	0	0
9) Long-term Due from Financial Institutions	1,625,251,946,117	1,580,079,351,075	2,596,692,104,695
10) Restricted Due from Financial Institutions	37,000,000	37,000,000	37,000,000
11) Trust Deposit to Court	0	0	0
12) Others	69,364,587,534	2,949,073,649	1,763,108,985
13) Allowance for Doubtful Accounts (-)	0	0	0
II. Securities	22,533,981,776,957	23,089,575,422,607	21,582,987,731,788
1) Trading Securities	16,196,272,499,195	15,063,255,686,843	13,864,897,621,802
2) Securities Available for Sale	6,309,748,621,658	7,998,609,335,100	7,685,649,387,355
3) Securities Held to Maturity	0	0	0
4) Securities Under Equity Method	27,960,656,104	27,710,400,664	32,440,722,631
III. Derivatives	750,375,863,159	685,365,707,275	629,667,442,154
1. Derivatives For Trading	750,375,863,159	685,365,707,275	629,667,442,154
1) Exchange-traded Derivatives	32,806,184,604	25,680,922,455	9,037,113,570
2) OTC Derivatives	717,569,678,555	659,684,784,820	620,630,328,584
2. Derivatives Held for Hedging	0	0	0
1) Exchange-traded Derivatives	0	0	0
2) OTC Derivatives	0	0	0
IV. Financial Assets at Fair Value through Profit or Loss	4,193,680,122,265	3,697,991,462,575	4,006,662,268,818
1) Securities in KRW	0	0	0
2) Securities in Foreign Currency	0	0	0
3) Derivatives Linked Securities	1,451,834,555,013	1,369,269,096,411	1,410,841,336,330
4) Credit Valuation Adjustment for Derivatives Linked Securities	(1,323,066,410)	(1,203,023,258)	(1,333,429,328)
5) Valuation Adjustment for Day 1 Trading for Derivatives Linked Securities	0	0	0
6) Reserve for Claims of Customers' Deposits (Trust)	2,692,053,633,565	2,278,578,659,221	2,545,600,661,499
7) Other Securities	0	0	0
8) Other FVO Financial Assets	51,115,000,097	51,346,730,201	51,553,700,317
V. Loans	2,397,056,831,154	2,679,990,853,147	3,054,041,309,731
1) Call Loans	0	0	0
2) Broker's Loans	1,846,799,293,568	1,983,410,021,666	1,835,055,507,895
3) Securities Purchased Under Reverse Repurchase Agreements	246,608,260,739	284,010,527,649	879,510,876,710
4) Loans	21,658,880,284	22,789,592,928	23,640,513,480
5) Loaned Money	218,287,411,173	349,643,162,753	260,247,273,201
6) Loans Purchased	62,030,207,690	62,030,207,690	62,030,207,690
7) Advances for Customers	8,254,965,043	8,234,968,314	8,316,940,492
8) Dishonored Loans	18,592,274,041	22,086,615,891	22,086,615,891
9) Dishonored Bills Receivable	122,000,000	122,000,000	122,000,000
10) Private Placement Bonds	53,453,909,503	28,611,750,000	52,350,272,775
11) Loans to Trust	0	0	0
12) Other Loans	3,013,668,000	13,012,584,667	13,012,584,667
13) Allowance for Credit Loss (-)	(79,991,711,412)	(91,947,217,548)	(100,087,202,686)
14) Discount Present Value (-)	(1,762,083,962)	(1,963,058,384)	(2,014,890,174)
15) Premium Present Value (+)	0	0	0
16) Net Deferred Origination Fees and Costs (+,-)	(10,243,513)	(50,302,479)	(229,390,210)
VI. Tangible Fixed Assets	246,617,440,861	246,829,219,720	248,509,431,685
1) Accumulated Depreciation (-)	(198,592,774,920)	(195,707,507,945)	(193,819,463,657)
2) Accumulated Impairment Losses (-)	(3,469,233,703)	(3,469,233,703)	(3,469,233,703)
3) Land	171,495,595,545	172,017,385,441	171,950,474,513
4) Buildings	105,421,482,775	105,738,653,058	106,120,887,043
5) Structures	142,659,624	141,485,729	142,807,202
6) Vehicles	1,090,242,195	909,075,731	929,667,485
7) Equipments	165,677,337,247	162,602,709,162	162,104,219,339
8) Construction in Progress	0	0	0
9) Leases	747,541,731	740,353,212	752,227,104
10) Others	4,104,590,367	3,856,299,035	3,797,846,359
VII. Investment Real Estate	54,722,547,200	54,342,150,097	54,755,323,046
1) Accumulated Depreciation (-)	(18,459,908,381)	(18,001,345,305)	(17,652,647,629)
2) Accumulated Impairment Losses (-)	(3,396,117,293)	(3,396,117,293)	(3,396,117,293)
3) Land	39,756,539,342	39,234,749,446	39,429,539,585
4) Buildings	36,822,033,532	36,504,863,249	36,374,548,383

VIII. Other Assets	4,225,520,156,345	2,637,671,988,599	1,554,938,001,490
1) Receivables	3,857,886,034,856	2,162,592,369,463	1,069,480,033,327
2) Accrued Income	116,264,510,175	117,355,085,779	130,158,278,216
3) Advance Payments	51,480,940,812	44,624,251,015	42,310,930,988
4) Prepaid Expenses	15,859,636,244	13,994,743,201	7,997,533,723
5) Prepaid Tax	33,952,740,668	61,822,499,753	46,839,202,068
6) Deposits Held by Agency Relationship	0	0	0
7) Inter-office Account	0	0	0
8) Settlement Amount of Futures Proprietary Transactions	0	0	0
9) Guarantee	77,285,452,877	76,566,221,730	78,224,547,201
10) Investment Real Estate	0	0	0
11) Collective Fund for Default Loss	0	0	0
12) Intangible Assets	71,345,414,466	74,216,606,210	75,056,990,872
13) Suspense Receivable	0	0	0
14) Deferred Income Tax Debits	818,298,257	476,766,260	17,211,393,075
15) Commodities	0	0	0
16) Others	1,771,055,692	87,582,193,297	88,392,590,556
17) Allowance for Credit Loss (-)	(2,723,914,328)	(3,683,049,558)	(2,513,719,853)
18) Discount Present Value (-)	(3,688,317,563)	(3,413,230,654)	(4,073,481,585)
19) Premium Present Value (+)	0	0	0
20) Defined Benefit Asset	5,268,304,189	5,537,532,103	5,853,702,902
IX. Disposal of Held for Sale Non-Current Assets (Disposal Group)	0	0	0
1) Securities	0	0	0
2) Property, Plant and Equipment	0	0	0
Total Assets	38,002,932,436,429	36,575,879,219,509	34,841,940,335,805
I. Deposits	3,238,857,686,702	2,851,270,879,970	3,040,711,468,385
1. Customers' Deposits	3,111,880,616,273	2,720,292,765,571	2,916,766,934,584
1) Customers' Deposits for Brokerage	2,235,568,784,381	2,033,088,748,608	1,946,234,348,324
2) Customers' Deposits for Exchange-Traded Derivatives Trading	496,753,383,344	433,907,182,847	471,705,020,036
3) Customers' Deposits for Subscriptions	13,301,461,080	1,162,580	1,162,580
4) Customers' Deposits for Savings	22,063,068,619	22,174,966,221	22,342,277,355
5) Customers' Deposits for Repo	0	0	0
6) Customers' Deposits for Beneficiary	182,121,178,292	52,401,049,782	294,175,159,914
7) Foreign Currency Deposits	161,648,638,458	177,995,844,756	169,461,426,064
8) Others	424,102,099	723,810,777	12,847,540,311
2. Guarantee Deposits	45,215,342,779	40,530,365,266	38,537,926,217
1) Guarantee Deposits	45,215,342,779	40,530,365,266	38,537,926,217
3. Other Deposits	81,761,727,650	90,447,749,133	85,406,607,584
1) Other Deposits	81,761,727,650	90,447,749,133	85,406,607,584
II. Borrowings	12,843,849,293,422	13,512,735,539,143	12,532,031,213,089
1. Call Money	522,900,000,000	533,200,000,000	807,300,000,000
1) Call Money	522,900,000,000	533,200,000,000	807,300,000,000
2. Borrowings	823,052,462,133	854,819,000,051	834,753,214,591
1) Bank Overdrafts	123,052,462,133	154,819,000,051	134,753,214,591
2) Bank Borrowings	0	0	0
3) Borrowings from KSFC	700,000,000,000	700,000,000,000	700,000,000,000
4) Foreign Currency Borrowings	0	0	0
5) Others	0	0	0
3. Securities Sold Under Reverse Resale Agreements	10,229,725,116,136	10,589,190,635,723	9,570,579,544,444
1) Securities Sold Under Reverse Resale Agreements	10,229,725,116,136	10,589,190,635,723	9,570,579,544,444
4. Debenture	1,268,171,715,153	1,258,928,216,345	1,042,816,682,535
1) Debenture	1,270,000,000,000	1,260,000,000,000	1,044,000,000,000
2) Discount on Debenture Issued (-)	(1,828,284,847)	(1,071,783,655)	(1,183,317,465)
5. Subordinated Debentures	0	276,597,687,024	276,581,771,519
1) Subordinated Debentures	0	276,607,535,000	276,607,535,000
2) Discount on Debenture Issued (-)	0	(9,847,976)	(25,763,481)
6. Subordinated Borrowings	0	0	0
1) Subordinated Borrowings	0	0	0
7. Others	0	0	0
1) Others	0	0	0
8. Callable Preferred Stock	0	0	0
III. Short-Term Trading Financial Liabilities	383,881,737,527	226,335,636,888	365,443,714,613
1. Trading Securities Sold	383,881,737,527	226,335,636,888	365,443,714,613
1) Stocks	175,697,962,900	78,668,309,833	68,996,803,268
2) State Bonds, Local Government Bonds	203,917,842,300	144,284,950,000	288,443,382,000
3) Special Bonds	0	0	0
4) Corporate Bonds	0	0	0
5) Other Securities Sold	121,219,200	153,473,250	1,751,890,545
6) Foreign Securities Sold	4,144,713,127	3,228,903,805	6,251,638,800
IV. Derivatives Sold	1,459,178,219,915	1,596,966,003,030	1,435,855,497,960
1. Derivative For Trading	1,459,178,219,915	1,596,966,003,030	1,435,855,497,960
1) Exchange-traded Derivatives	213,701,952,560	248,597,026,970	158,302,612,532
2) OTC Derivatives	1,249,050,286,813	1,352,290,521,257	1,281,690,263,546
3) Credit Valuation Adjustment(-)	(1,383,433,441)	(1,443,989,231)	(1,376,223,661)
4) Valuation Adjustment for Day 1 Trading (+,-)	(2,190,586,017)	(2,477,555,966)	(2,761,154,457)
2. Derivatives for Hedge	0	0	0
1) Exchange-traded Derivatives	0	0	0
2) OTC Derivatives	0	0	0
3) Credit Valuation Adjustment (-)	0	0	0
4) Valuation Adjustment for Day 1 Trading (+,-)	0	0	0
V. Financial Liabilities at Fair Value through Profit or Loss	11,672,483,981,885	11,612,034,512,003	11,720,831,912,252
1. Loans	0	0	0
1) Borrowings	0	0	0
2) Bonds	0	0	0
3) Present Value Discount (-)	0	0	0

4) Present Value Premium (+)	0	0	0
2. Derivatives-Combined Securities Sold	11,672,483,981,885	11,612,034,512,003	11,720,831,912,252
1) Derivatives Linked Securities Sold	11,620,750,807,840	11,548,671,150,677	11,658,664,857,512
2) Credit Valuation Adjustment (-)	(8,596,383,348)	(8,688,159,416)	(10,017,617,659)
3) Valuation Adjustment for Day 1 Trading (+,-)	60,329,557,393	72,051,520,742	72,184,672,399
3. Other Loans	0	0	0
1) Other Loans	0	0	0
VI. Other Liabilities	4,012,241,304,315	2,437,258,658,550	1,361,766,777,627
1) Allowance for Guarantees	0	0	0
2) Allowance for Severance and Retirement Benefits	0	0	0
3) Defined Benefit Obligation	346,047,905	342,136,441	188,593,877
4) Long-Term Employee Benefits Liabilities	0	0	0
5) Other Allowances	18,276,914,874	20,785,764,522	32,286,033,304
6) Accrued Income Taxed	840,977,408	680,433,453	537,205,258
7) Accrued Dividends	1,548,288	111,023,250,122	8,103,572
8) Accounts Payable	3,443,257,009,703	2,041,537,263,978	1,035,350,609,756
9) Accrued Expenses	81,365,808,916	86,144,067,714	151,872,049,654
10) Deposits for Rent	16,506,801,540	16,451,390,442	16,418,410,643
11) Advances from Customers	944,813,224	401,209,990	0
12) Unearned Income	10,349,826,931	1,957,640,978	1,938,358,544
13) Suspenses Receivable	0	0	0
14) Liability Incurred by Agency Relationship	1,748,220,769	1,737,296,871	1,728,069,548
15) Inter-Office	0	0	0
16) Settlement Amount of Futures Proprietary Transactions	0	0	0
17) Deferred Income Tax Credits	13,563,796,333	2,756,570,751	0
18) Borrowings from Trust Accounts	0	0	0
19) Others	410,573,799,269	116,256,379,749	106,531,592,193
20) Withholding Income Taxes	14,465,739,155	37,185,253,539	14,907,751,278
Total Liabilities	33,610,492,223,766	32,236,601,229,584	30,456,640,583,926
I. Shareholder's Equity	1,703,883,205,000	1,703,883,205,000	1,703,883,205,000
1. Common Stock	1,633,504,455,000	1,633,504,455,000	1,633,504,455,000
2. Preferred Stock	70,378,750,000	70,378,750,000	70,378,750,000
II. Capital Surplus	660,084,590,735	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	687,999,774,050
2. Gain on Capital Reduction	0	0	0
3. Gain on Disposition of Treasury Stock	0	0	0
4. Others	(27,915,183,315)	(27,915,183,315)	(27,915,183,315)
III. Capital Adjustment	(111,369,465,121)	(113,962,195,432)	(117,136,609,886)
1. Discount on Stock Issuance	0	0	0
2. Treasury Stock	(105,695,549,447)	(105,695,549,447)	(111,942,366,544)
3. Loss on Disposition of Treasury Stock	(6,039,210,614)	(6,039,210,614)	(3,858,250,500)
4. Loss on Capital Reduction	0	0	0
5. Stock Options	0	0	0
6. New Capital Stock Subscriptions	0	0	0
7. Others	365,294,940	(2,227,435,371)	(1,335,992,842)
IV. Accumulated Other Comprehensive Income	136,772,458,439	130,233,022,209	121,807,157,062
1. Gain on Valuation of Securities Available for Sale	190,261,005,797	190,049,492,505	180,311,216,682
2. Loss on Valuation of Securities Available-for-Sale	(10,346,413,449)	(15,040,728,420)	(24,893,677,843)
3. Gain on Valuation of Equity Method	2,130,371,556	1,866,790,499	2,188,054,619
4. Loss on Valuation of Equity Method	0	0	0
5. Valuation Gains(Losses) of Derivatives	0	0	0
6. Overseas Operation Translation Debits (Credits)	(957,931,053)	(3,308,023,934)	3,025,971,867
7. Revaluation Surplus of Property, Plant and Equipment	0	0	0
8. Deferred Tax on Accumulated Other Comprehensive Income	(44,314,574,412)	(43,334,508,441)	(38,824,408,263)
9. Accumulated Other Comprehensive Income(loss)	0	0	0
10. Disposal of Held for Capital related to Sale Non-Current Assets	0	0	0
V. Retained Earnings	2,002,368,161,035	1,958,360,062,930	2,015,970,599,390
1. Legal Reserve	75,541,574,288	75,541,574,288	64,440,059,633
2. Reserve for Loss on Futures Transactions	0	0	0
3. Reserve for Loss on Electronic Financial Transactions	0	0	0
4. Reserve for Business Stabilization	0	0	0
5. Other Legal Reserves	0	0	0
6. Trust Reserve	0	0	0
7. Voluntary Reserves	4,108,421,916	4,108,421,916	4,108,421,916
8. Retained Earnings in Equity Method	0	0	0
9. Reserve for Credit Loss	19,556,388,370	19,556,388,370	13,701,493,569
10. Retained Earnings Before Appropriations	1,805,749,068,266	1,805,749,068,266	1,634,873,782,667
(Net income for the year)	97,412,708,195	53,404,610,090	298,846,841,605
VI. Non-Controlling Interests	701,262,575	679,304,483	690,809,578
Total Shareholder's Equity	4,392,440,212,663	4,339,277,989,925	4,385,299,751,879
Total Liabilities and Shareholder's Equity	38,002,932,436,429	36,575,879,219,509	34,841,940,335,805