

2016 3Q Consolidated Financial Position

	30/09/2016	31/12/2015
I. Cash and Deposits	3,450,041,809,366	3,796,482,087,054
1. Cash and Cash Equivalents	923,074,214,525	512,486,165,197
1) Cash	9,906,654	8,376,531
2) Fixed Deposit and Installment Deposit	3,875,712,871	0
3) Demand Deposits	33,680,148,546	28,988,131,918
4) Current Deposits	118,352,237,057	29,448,946,317
5) Foreign Currency Deposits	703,692,353,676	287,603,483,812
6) Negotiable Certificate of Deposits	0	49,132,891,953
7) Money Market Deposit Account	24,600,000,000	116,200,000,000
8) Financial Bills	0	0
9) Others	38,863,855,721	1,104,334,666
2. Deposits	2,526,967,594,841	3,283,995,921,857
1) Subscription Deposits	0	0
2) Reserve for Claims of Customers' Deposits	158,117,324,818	171,069,924,189
3) Securities Borrowed	0	0
4) Advance Payments for Trading	0	0
5) Customers' Deposits for Exchange-Traded Derivatives	551,347,333,580	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	1,744,958,879,417	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	72,507,057,026	87,866,368,946
13) Allowance for Doubtful Accounts (-)	0	0
II. Securities	22,310,502,435,567	21,582,987,731,788
1) Trading Securities	16,003,920,859,695	13,864,897,621,802
2) Securities Available for Sale	6,279,664,741,540	7,685,649,387,355
3) Securities Held to Maturity	0	0
4) Securities Under Equity Method	26,916,834,332	32,440,722,631
III. Derivatives	985,032,060,205	629,667,442,154
1. Derivatives For Trading	985,032,060,205	629,667,442,154
1) Exchange-traded Derivatives	52,347,408,749	9,037,113,570
2) OTC Derivatives	932,684,651,456	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	4,012,404,116,220	4,006,662,268,818
1) Securities in KRW	20,000,000,000	0
2) Securities in Foreign Currency	0	0
3) Derivatives Linked Securities	1,314,269,733,355	1,410,841,336,330
4) Credit Valuation Adjustment for Derivatives Linked Securities	(1,134,566,954)	(1,333,429,328)
5) Valuation Adjustment for Day 1 Trading for Derivatives Linke	0	0
6) Reserve for Claims of Customers' Deposits (Trust)	2,628,508,316,076	2,545,600,661,499
7) Other Securities	0	0
8) Other FVO Financial Assets	50,760,633,743	51,553,700,317
V. Loans	2,625,510,654,782	3,054,041,309,731
1) Call Loans	0	0
2) Broker's Loans	1,963,756,530,401	1,835,055,507,895
3) Securities Purchased Under Reverse Repurchase Agreements	310,039,793,525	879,510,876,710
4) Loans	20,757,441,936	23,640,513,480
5) Loaned Money	267,963,000,000	260,247,273,201
6) Loans Purchased	62,030,207,690	62,030,207,690
7) Advances for Customers	8,599,776,153	8,316,940,492
8) Dishonored Loans	18,592,274,041	22,086,615,891
9) Dishonored Bills Receivable	122,000,000	122,000,000
10) Private Placement Bonds	52,685,387,103	52,350,272,775
11) Loans to Trust	0	0
12) Other Loans	3,013,668,000	13,012,584,667
13) Allowance for Credit Loss (-)	(80,288,836,097)	(100,087,202,686)
14) Discount Present Value (-)	(1,668,291,267)	(2,014,890,174)
15) Premium Present Value (+)	0	0
16) Net Deferred Origination Fees and Costs (+,-)	(92,296,703)	(229,390,210)
VI. Tangible Fixed Assets	248,653,515,995	248,509,431,685
1) Accumulated Depreciation (-)	(200,919,590,103)	(193,819,463,657)
2) Accumulated Impairment Losses (-)	(3,469,233,703)	(3,469,233,703)
3) Land	171,955,773,737	171,950,474,513

4) Buildings	104,397,016,657	106,120,887,043
5) Structures	138,121,241	142,807,202
6) Vehicles	984,745,445	929,667,485
7) Equipments	169,867,734,043	162,104,219,339
8) Construction in Progress	0	0
9) Leases	708,524,854	752,227,104
10) Others	4,990,423,824	3,797,846,359
VII. Investment Real Estate	54,403,752,412	54,755,323,046
1) Accumulated Depreciation (-)	(19,342,991,095)	(17,652,647,629)
2) Accumulated Impairment Losses (-)	(3,396,117,293)	(3,396,117,293)
3) Land	39,296,361,150	39,429,539,585
4) Buildings	37,846,499,650	36,374,548,383

VIII. Other Assets	2,822,454,526,303	1,468,834,741,529
1) Receivables	2,436,632,968,771	1,069,480,033,327
2) Accrued Income	123,432,945,397	130,158,278,216
3) Advance Payments	50,464,946,363	44,480,597,188
4) Prepaid Expenses	13,656,092,634	7,997,533,723
5) Prepaid Tax	45,715,245,853	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	83,780,535,304	78,224,547,201
10) Investment Real Estate	0	0
11) Collective Fund for Default Loss	0	0
12) Intangible Assets	67,724,055,195	72,887,324,672
13) Suspense Receivable	0	0
14) Deferred Income Tax Debits	634,979,072	17,211,393,075
15) Commodities	0	0
16) Others	1,816,668,392	2,289,330,595
17) Allowance for Credit Loss (-)	(2,688,728,370)	(2,513,719,853)
18) Discount Present Value (-)	(3,771,052,832)	(4,073,481,585)
19) Premium Present Value (+)	0	0
20) Defined Benefit Asset	5,055,870,524	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	36,509,002,870,850	34,841,940,335,805
I. Deposits	3,200,119,324,992	3,040,711,468,385
1. Customers' Deposits	3,075,687,264,186	2,916,766,934,584
1) Customers' Deposits for Brokerage	2,208,219,628,727	1,946,234,348,324
2) Customers' Deposits for Exchange-Traded Derivatives Trading	511,094,347,028	471,705,020,036
3) Customers' Deposits for Subscriptions	106,162,580	1,162,580
4) Customers' Deposits for Savings	23,238,265,341	22,342,277,355
5) Customers' Deposits for Repo	0	0
6) Customers' Deposits for Beneficiary	176,033,960,062	294,175,159,914
7) Foreign Currency Deposits	155,608,915,013	169,461,426,064
8) Others	1,385,985,435	12,847,540,311
2. Guarantee Deposits	42,287,819,792	38,537,926,217
1) Guarantee Deposits	42,287,819,792	38,537,926,217
3. Other Deposits	82,144,241,014	85,406,607,584
1) Other Deposits	82,144,241,014	85,406,607,584
II. Borrowings	13,524,723,079,818	12,532,031,213,089
1. Call Money	635,500,000,000	807,300,000,000
1) Call Money	635,500,000,000	807,300,000,000
2. Borrowings	830,498,605,558	834,753,214,591
1) Bank Overdrafts	130,498,605,558	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	10,545,770,426,315	9,570,579,544,444
1) Securities Sold Under Reverse Resale Agreements	10,545,770,426,315	9,570,579,544,444
4. Debenture	1,512,954,047,945	1,042,816,682,535
1) Debenture	1,515,000,000,000	1,044,000,000,000
2) Discount on Debenture Issued (-)	(2,045,952,055)	(1,183,317,465)
5. Subordinated Debentures	0	276,581,771,519
1) Subordinated Debentures	0	276,607,535,000
2) Discount on Debenture Issued (-)	0	(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	386,494,266,695	365,443,714,613
1. Trading Securities Sold	386,494,266,695	365,443,714,613
1) Stocks	157,344,073,715	68,996,803,268
2) State Bonds, Local Government Bonds	223,219,050,000	288,443,382,000
3) Special Bonds	0	0
4) Corporate Bonds	0	0
5) Other Securities Sold	425,885,010	1,751,890,545
6) Foreign Securities Sold	5,505,257,970	6,251,638,800
IV. Derivatives Sold	1,351,944,478,938	1,435,855,497,960
1. Derivative For Trading	1,351,944,478,938	1,435,855,497,960
1) Exchange-traded Derivatives	149,471,167,857	158,302,612,532

2) OTC Derivatives	1,205,139,896,179	1,281,690,263,546
3) Credit Valuation Adjustment(-)	(1,258,866,979)	(1,376,223,661)
4) Valuation Adjustment for Day 1 Trading (+,-)	(1,407,718,119)	(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	10,638,140,704,352	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	10,638,140,704,352	11,720,831,912,252
1) Derivatives Linked Securities Sold	10,593,472,188,661	11,658,664,857,512
2) Credit Valuation Adjustment (-)	(7,802,536,479)	(10,017,617,659)
3) Valuation Adjustment for Day 1 Trading (+,-)	52,471,052,170	72,184,672,399
3. Other Loans	0	0
1) Other Loans	0	0
VI. Other Liabilities	3,014,078,662,769	1,361,766,777,627
1) Allowance for Guarantees	0	0
2) Allowance for Severance and Retirement Benefits	0	0
3) Defined Benefit Obligation	330,198,547	188,593,877
4) Long-Term Employee Benefits Liabilities	0	0
5) Other Allowances	17,383,021,486	32,286,033,304
6) Accrued Income Taxed	761,181,178	537,205,258
7) Accrued Dividends	1,548,288	8,103,572
8) Accounts Payable	2,305,764,964,634	1,035,350,609,756
9) Accrued Expenses	93,061,543,681	151,872,049,654
10) Deposits for Rent	16,731,666,145	16,418,410,643
11) Advances from Customers	142,410,703	0
12) Unearned Income	7,049,542,766	1,938,358,544
13) Suspenses Receivable	0	0
14) Liability Incurred by Agency Relationship	1,759,572,690	1,728,069,548
15) Inter-Office	0	0
16) Settlement Amount of Futures Proprietary Transactions	0	0
17) Deferred Income Tax Credits	18,302,048,935	0
18) Borrowings from Trust Accounts	0	0
19) Others	537,834,564,050	106,531,592,193
20) Withholding Income Taxes	14,956,399,666	14,907,751,278
Total Liabilities	32,115,500,517,564	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	660,083,523,810	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	(27,916,250,240)	(27,915,183,315)
III. Capital Adjustment	(108,776,734,810)	(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	2,958,025,251	(1,335,992,842)
IV. Accumulated Other Comprehensive Income	83,476,180,734	121,807,157,062
1. Gain on Valuation of Securities Available for Sale	177,895,428,602	180,311,216,682
2. Loss on Valuation of Securities Available-for-Sale	(15,543,875,231)	(24,893,677,843)
3. Gain on Valuation of Equity Method	936,440,745	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)	(40,327,457,604)	3,025,971,867
7. Revaluation Surplus of Property, Plant and Equipment	0	0
8. Deferred Tax on Accumulated Other Comprehensive Income	(39,484,355,778)	(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	2,054,169,383,366	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)	149,213,930,526	298,846,841,605
VI. Non-Controlling Interests	666,795,186	690,809,578
Total Shareholder's Equity	4,393,502,353,286	4,385,299,751,879
Total Liabilities and Shareholder's Equity	36,509,002,870,850	34,841,940,335,805