

2016 1H

Summer



2016

가

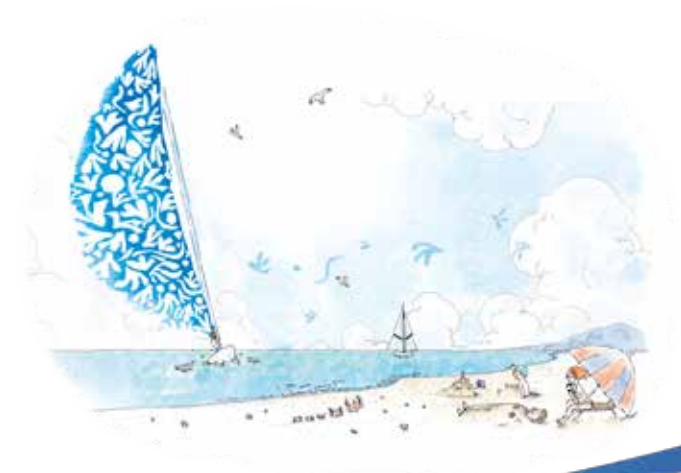
1) 2010 K-IFRS

2) 2011 , 2012 , 2013

(www.shinhangroup.com)

)

가



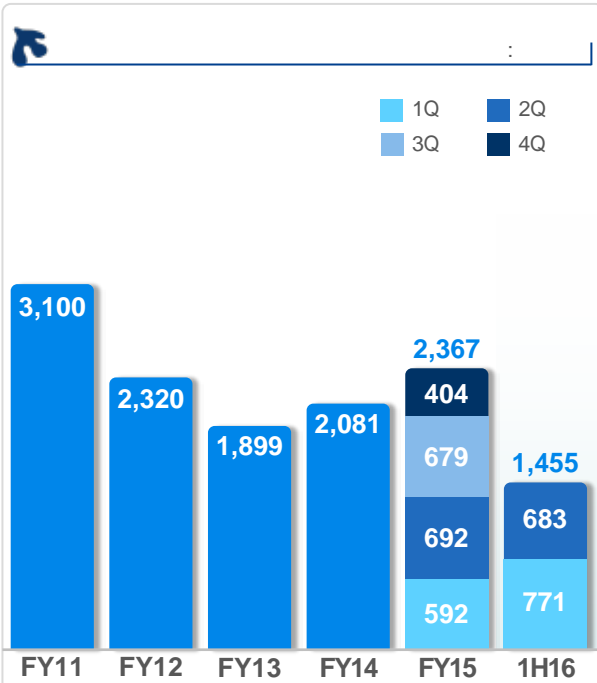


. 2016

Highlights

- . /
- . /
- . /
- . /
- . /





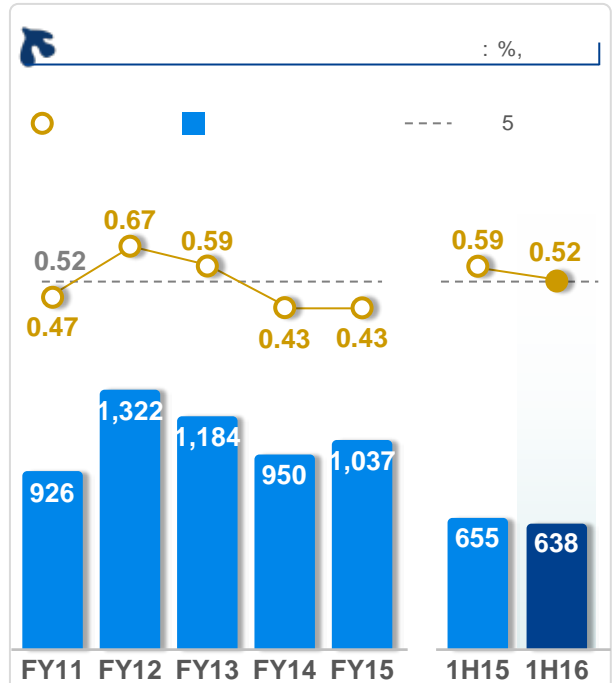
2016 (2) 1 4,548 (6,834)

- 7 1
- 13.3% 가
- () 6.1%, 3.3%
- () 가
- () 가
- 25.2%
- () 0.9% 가



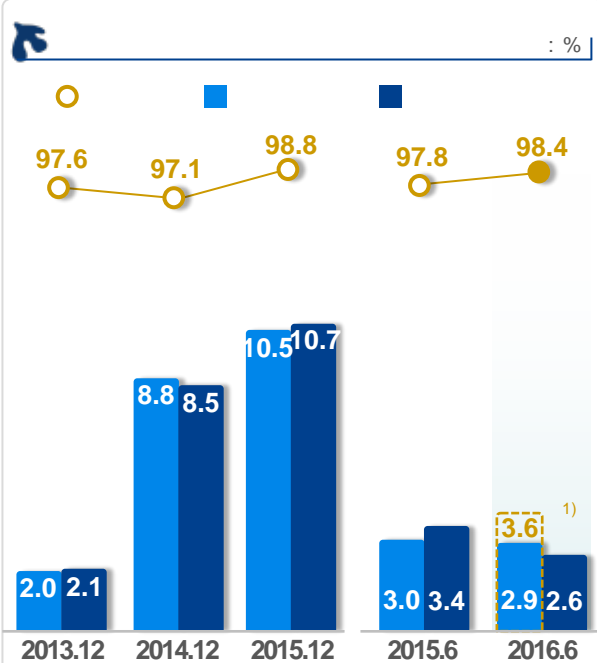
2016 2 NIM 1.50%, NIM 1.99% (2)

- 2 (+) NIM 1.99% 2bp
- 2 NIM 1.50% 2bp
- ALM



2016 (5) 0.52%

- 0.52%
- 7bp
- 가
- 가
- 0.1% 가



2016	6	2.9%	2.6%
		98.4%	

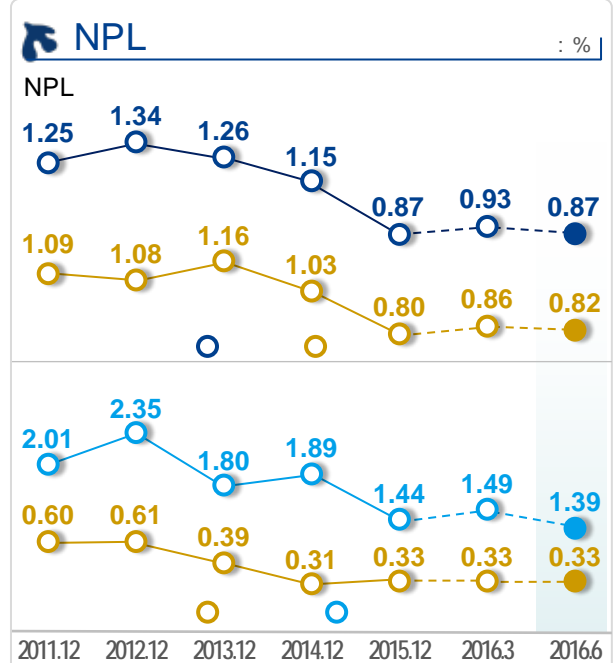
182 (2.9% 가
3.6% 가).

가
5.4%, 4.1% 가

6
185.5
가

2.6% 가

6
98.4%

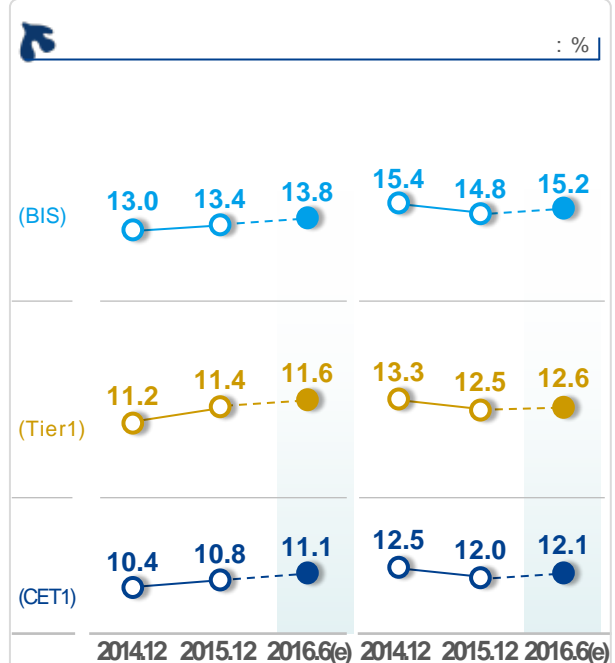


2016	6	NPL	0.87%
			0.33%

6 NPL 0.87%, NPL 0.82% 6bp, 4bp

NPL 196% 175% 11%p, 8%p

0.33% 1.39% 0.10%p



2016	6	CET1	11.1%
		CET1	12.1%

3 가 11.1%

3 BIS 15.2%, 12.1%



1.

2.

3.

4. (1)

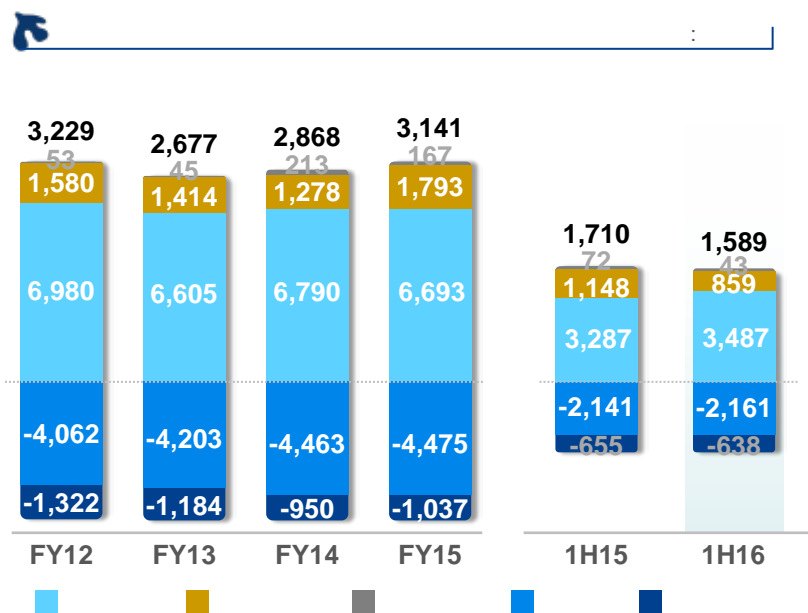
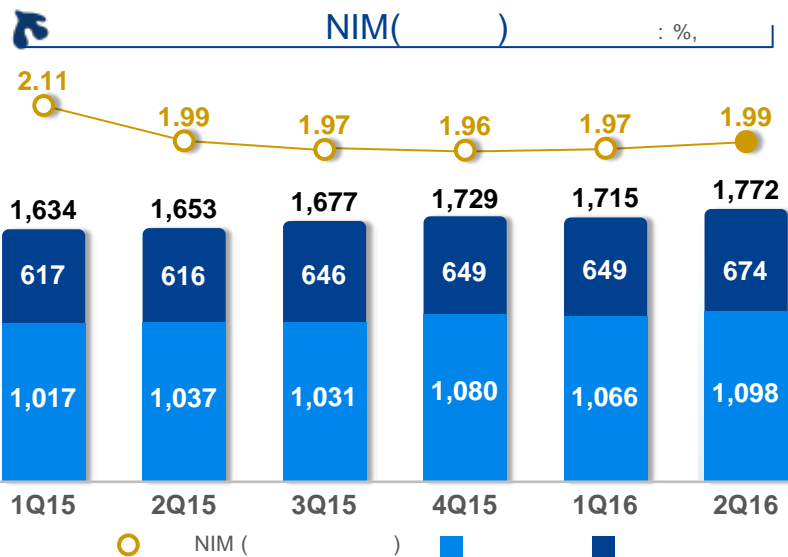
5. (2)

6. NIM

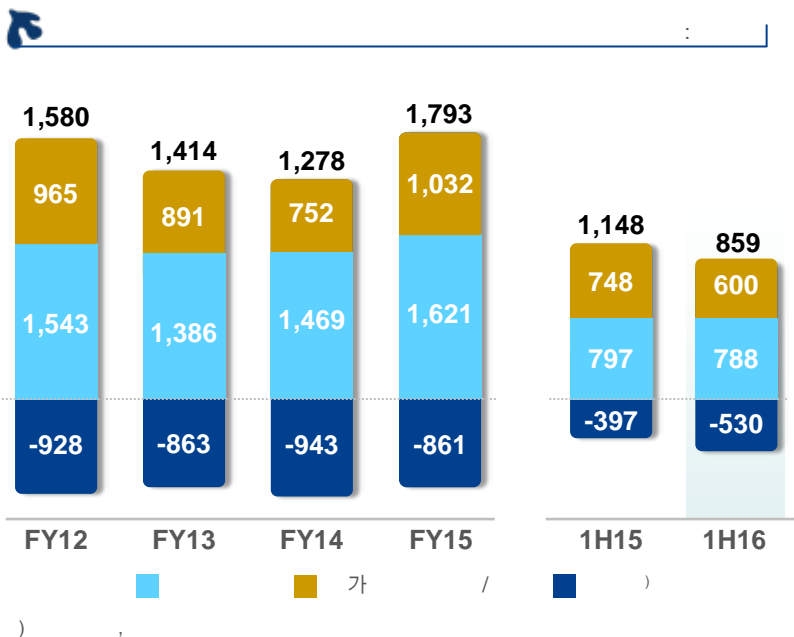
7.

8.

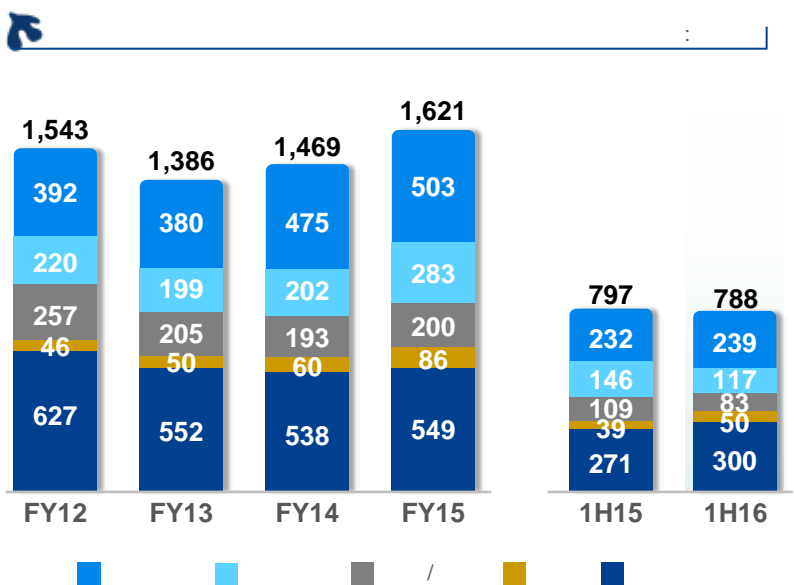




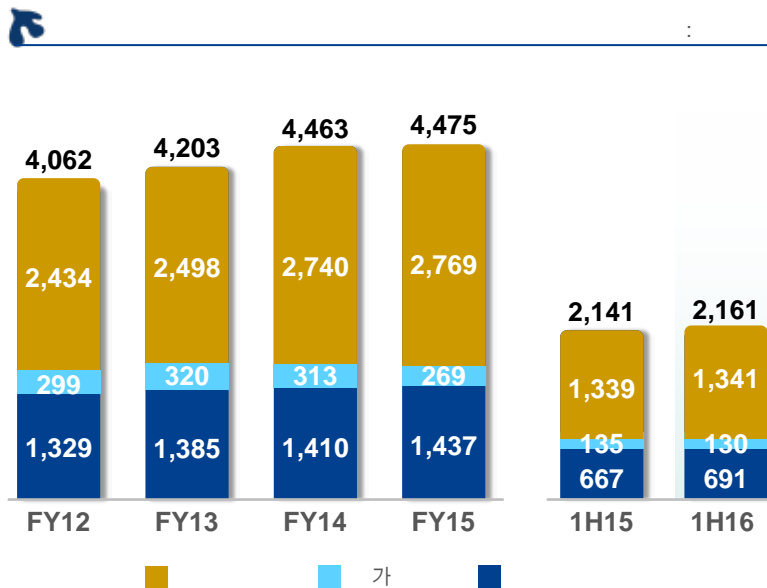
(:)	1H16	1H15	YoY%	2Q16	1Q16	QoQ%
(a=b+c)	4,345.3	4,434.9	-2.0	2,303.3	2,042.0	12.8
(b)	3,486.7	3,286.8	6.1	1,772.0	1,714.7	3.3
(c)	858.6	1,148.1	-25.2	531.3	327.4	62.3
(d)	2,161.4	2,141.1	0.9	1,089.2	1,072.2	1.6
(e=a-d)	2,183.9	2,293.8	-4.8	1,214.1	969.9	25.2
(f)	42.9	71.7	-40.1	15.3	27.7	-44.9
(g=e+f)	2,226.9	2,365.5	-5.9	1,229.3	997.6	23.2
(h)	638.3	655.1	-2.6	323.9	314.4	3.0
(i=g-h)	1,588.6	1,710.4	-7.1	905.4	683.2	32.5
)	100.4	385.4	-73.9	205.0	-104.6	n.a.
)	1,454.8	1,284.1	13.3	683.4	771.4	-11.4



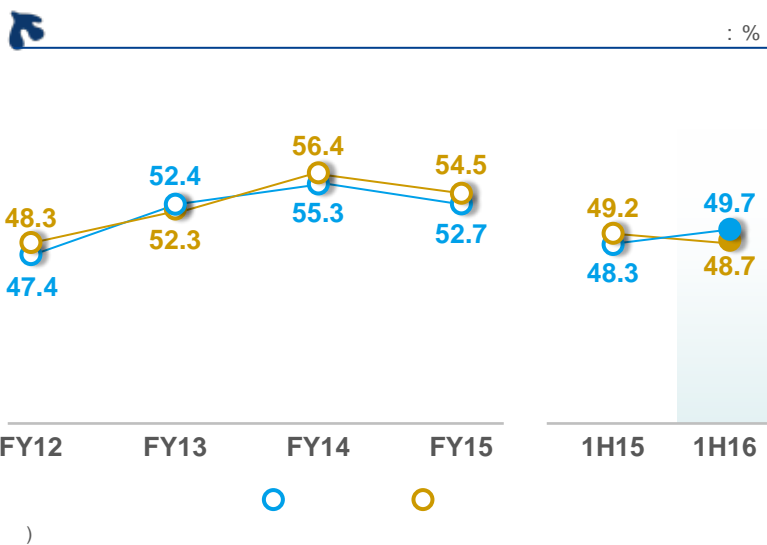
(:)	1H16	1H15	YoY%	2Q16	1Q16	QoQ%
	858.6	1,148.1	-25.2	531.3	327.4	62.3
	788.1	797.1	-1.1	415.2	372.9	11.3
가 /	600.3	748.5	-19.8	359.8	240.5	49.6
(가)	354.6	533.4	-33.5	302.6	52.0	482.2
(가)	-67.1	-95.0	n.a.	-31.6	-35.5	n.a.
	-529.8	-397.4	n.a.	-243.8	-286.0	n.a.
()	-126.0	-137.4	n.a.	-62.3	-63.7	n.a.
()	-153.1	-139.3	n.a.	-77.8	-75.3	n.a.



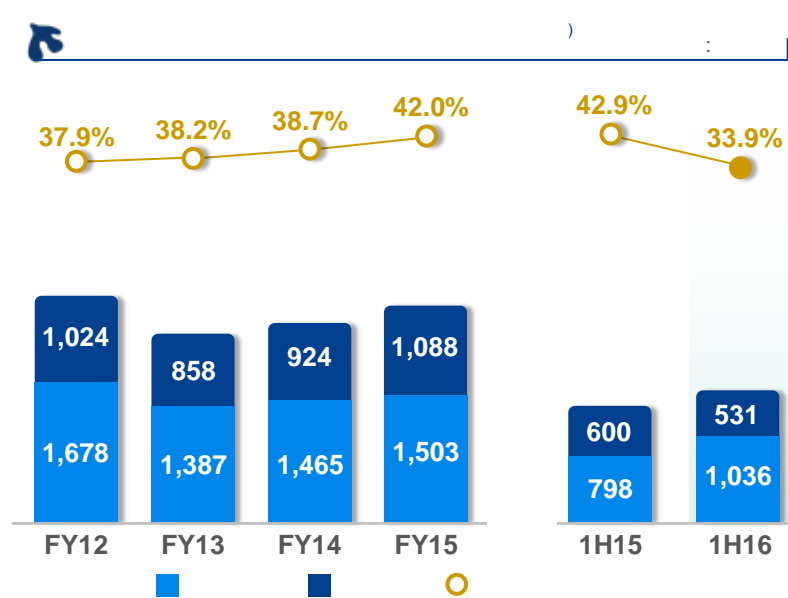
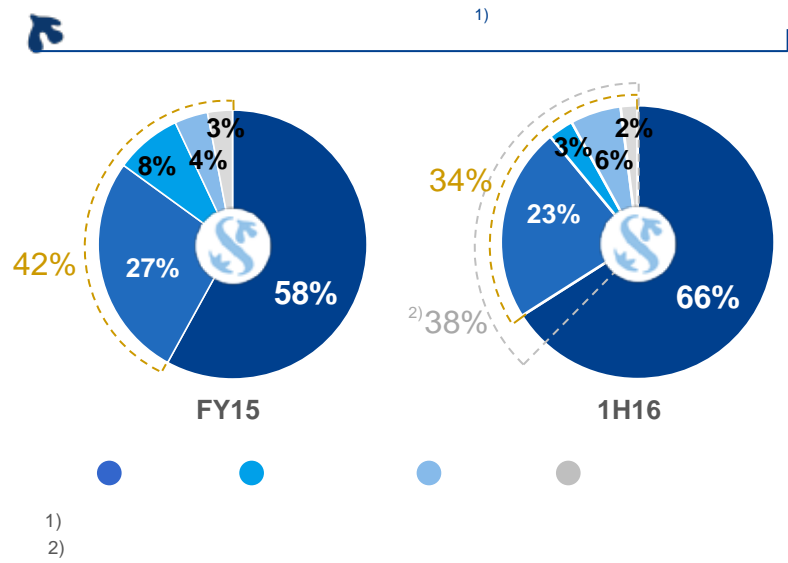
(:)	1H16	1H15	YoY%	2Q16	1Q16	QoQ%
	788.1	797.1	-1.1	415.2	372.9	11.3
	238.7	232.3	2.8	130.2	108.5	20.1
	116.6	146.0	-20.1	60.0	56.7	5.8
/	82.7	108.7	-23.9	41.9	40.8	2.9
	50.0	39.3	27.2	26.5	23.4	13.3
	300.2	270.8	10.9	156.6	143.6	9.0



(:)	1H16	1H15	YoY%	2Q16	1Q16	QoQ%
	2,161.4	2,141.1	0.9	1,089.2	1,072.2	1.6
	1,340.8	1,339.3	0.1	661.3	679.6	-2.7
()	2.3	3.1	-25.2	-	2.3	n.a.
가	129.8	134.9	-3.8	64.6	65.2	-0.9
	690.8	666.9	3.6	363.4	327.4	11.0
()	133.9	102.9	30.2	74.8	59.1	26.6
()	90.5	107.8	-16.1	45.9	44.6	3.0

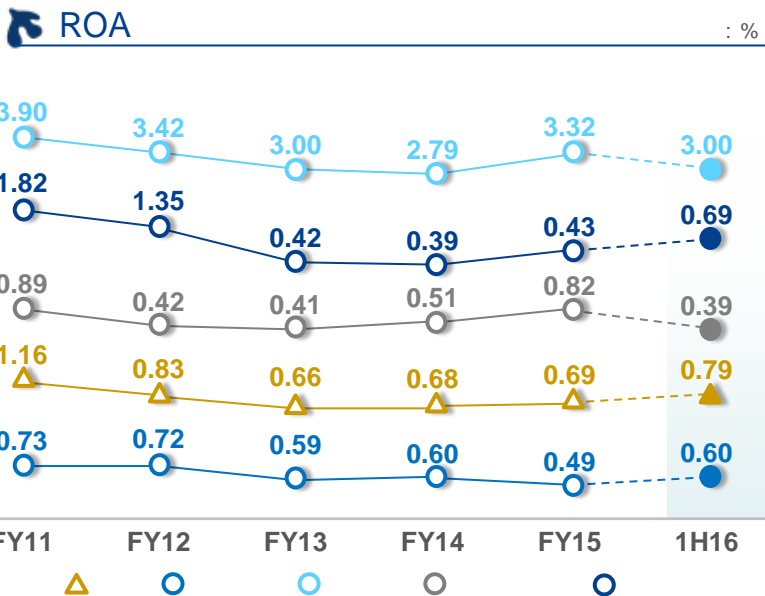
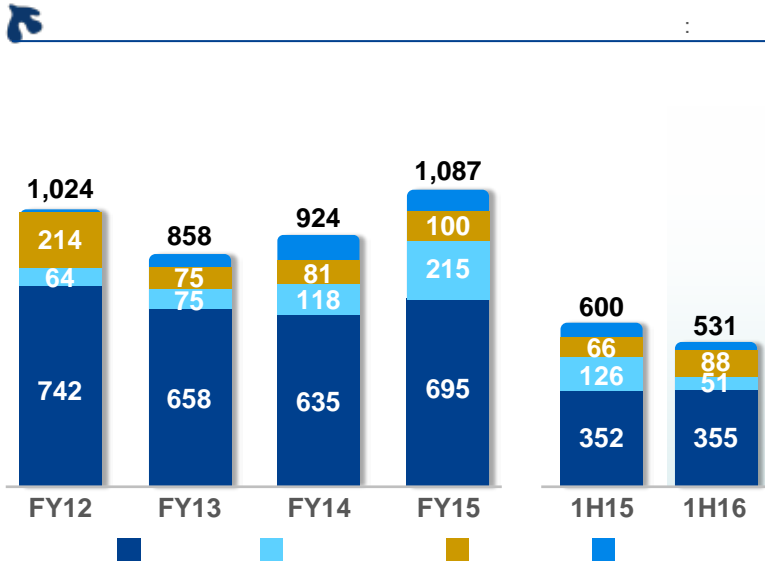


(:)	1H16	1H15	YoY%	2Q16	1Q16	QoQ%
	1,353.0	1,340.6	0.9	690.3	662.8	4.2
	827.9	813.0	1.8	406.6	421.3	-3.5
()	0.4	0.1	n.m.	-	0.4	n.a.
가	81.5	82.0	-0.6	40.5	41.0	-1.4
	443.6	445.6	-0.5	243.2	200.4	21.4
()	20.8	22.8	-8.8	14.4	6.3	128.5
()	43.1	46.9	-8.1	28.0	15.2	84.2



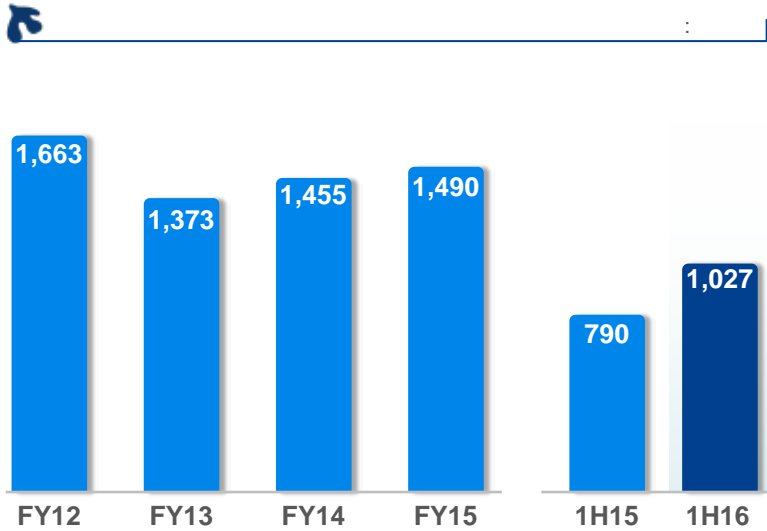
(:)	() [A]	() [B]	() [C=A B]	() [D]	() [E=C+D]
(a)	1,040.1		1,035.9	-29.9	1,006.1
	1,026.7	100.0%	1,026.7	-29.9	996.8
	13.4	68.9%	9.3	0.0	9.3
(b)	533.6		531.3	-2.8	528.5
BNPP	355.2	100.0%	355.2	3.0	358.2
	50.6	100.0%	50.6	1.5	52.1
	87.6	100.0%	87.6	-1.5	86.1
	6.8	65.0%	4.4	0.1	4.5
	20.3	100.0%	20.3	-0.5	19.8
	7.2	100.0%	7.2	0.0	7.2
	1.3	100.0%	1.3	-5.5	-4.1
	3.8	99.8%	3.8	0.0	3.8
	0.0	100.0%	0.0	0.0	0.0
	0.9	100.0%	0.9	-	0.9
(c)				-79.7 ²⁾	-79.7
(d=a+b+c) ¹⁾	1,573.8		1,567.2	-112.4	1,454.8

1) () : 234 , -829 , -326
2)

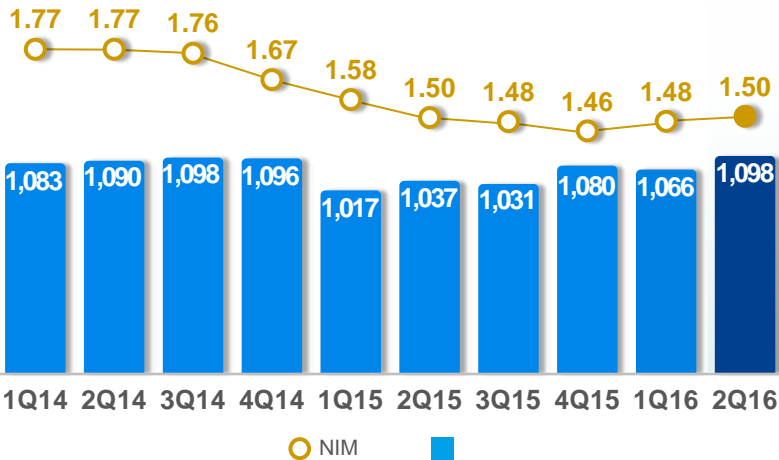


()	1H16	1H15	YoY%	2Q16	1Q16	QoQ%
(a)	1,035.9	797.6	29.9	456.9	579.0	-21.1
	1,026.7	790.3	29.9	451.8	574.9	-21.4
	9.3	7.3	27.4	5.1	4.2	22.0
(b)	531.3	599.8	-11.4	288.7	242.6	19.0
BNPP	355.2	351.8	1.0	206.3	148.8	38.6
	50.6	125.6	-59.7	28.8	21.8	32.2
	87.6	65.7	33.4	28.9	58.7	-50.8
	4.4	8.7	-49.3	2.1	2.3	-10.0
	20.3	35.7	-43.1	17.7	2.6	587.9
	7.2	8.0	-10.7	2.2	5.0	-56.5
	1.3	0.2	499.4	0.3	1.0	-68.4
	3.8	3.4	13.8	2.1	1.8	18.4
	0.0	0.8	-96.2	0.1	-0.1	n.a.
	0.9	0.0	8,701.7	0.1	0.7	-84.6
(a+b)	1,567.2	1,397.4	12.1	745.6	821.6	-9.3
)	1,454.8	1,284.1	13.3	683.4	771.4	-11.4

NIM

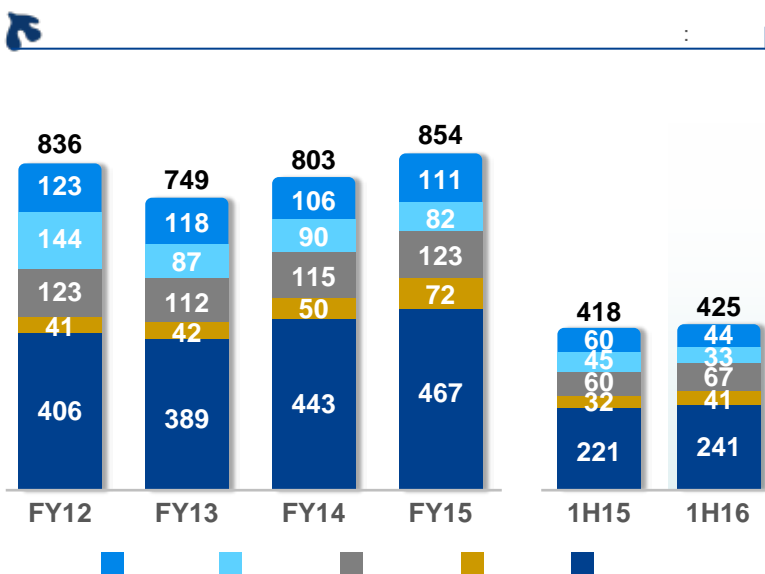
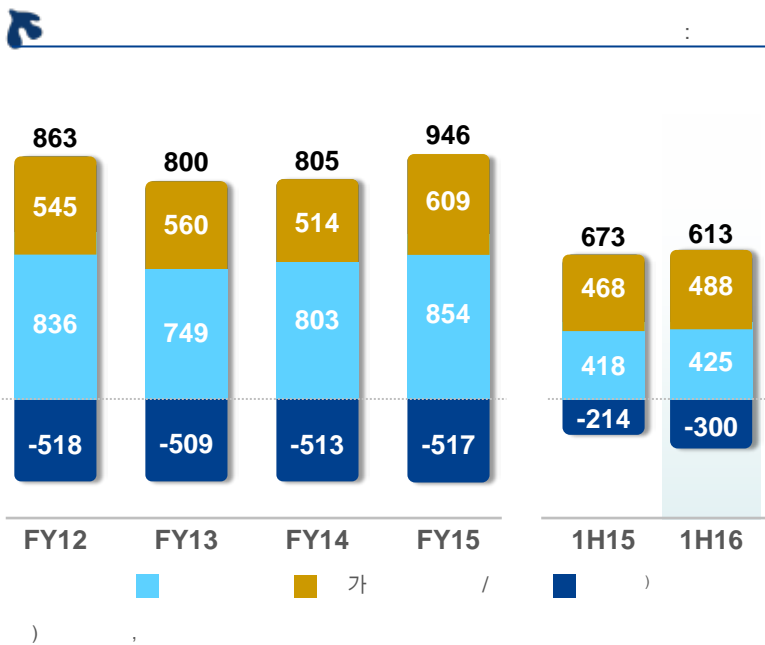


NIM() : %,)



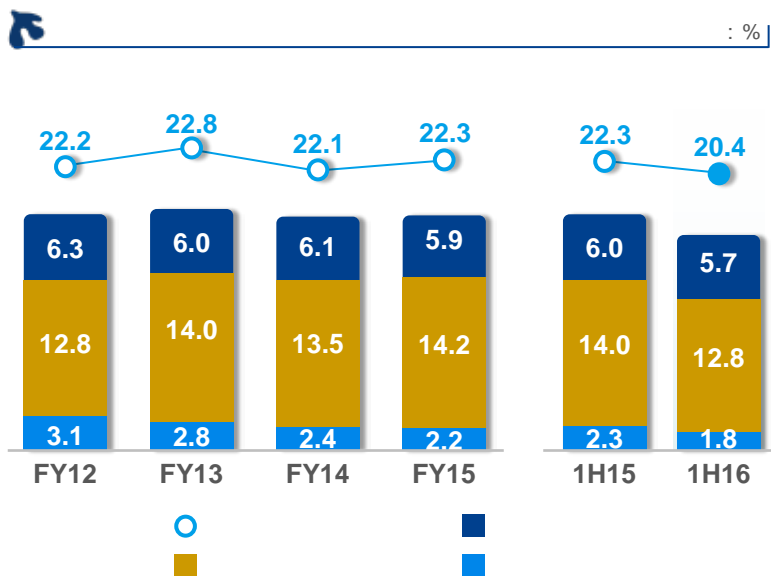
(:)	1H16	1H15	YoY%	2Q16	1Q16	QoQ%
(a=b+c)	2,776.5	2,726.5	1.8	1,473.6	1,302.9	13.1
(b)	2,163.6	2,053.5	5.4	1,097.8	1,065.7	3.0
(c)	612.9	672.9	-8.9	375.8	237.1	58.5
(d)	1,353.0	1,340.6	0.9	690.3	662.8	4.2
(e=a-d)	1,423.5	1,385.8	2.7	783.4	640.1	22.4
(f)	41.1	55.2	-25.5	18.3	22.8	-19.9
(g=e+f)	1,464.6	1,441.0	1.6	801.7	662.9	20.9
(h)	453.7	430.5	5.4	235.1	218.6	7.6
(i=g-h)	1,010.9	1,010.6	0.0	566.5	444.4	27.5
	-15.7	220.0	n.a.	114.6	-130.3	n.a.
)	1,026.7	790.3	29.9	451.8	574.9	-21.4

(: %)	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16
- (a-b)	1.91	1.89	1.88	1.78	1.70	1.64	1.64	1.62	1.65	1.69
(a)	4.20	4.13	4.05	3.83	3.62	3.37	3.20	3.10	3.10	3.08
(b)	2.29	2.24	2.17	2.05	1.92	1.73	1.55	1.48	1.45	1.40
NIM()	1.77	1.77	1.76	1.67	1.58	1.50	1.48	1.46	1.48	1.50
NIM()	1.77	1.77	1.77	1.74	1.58	1.54	1.52	1.50	1.48	1.49

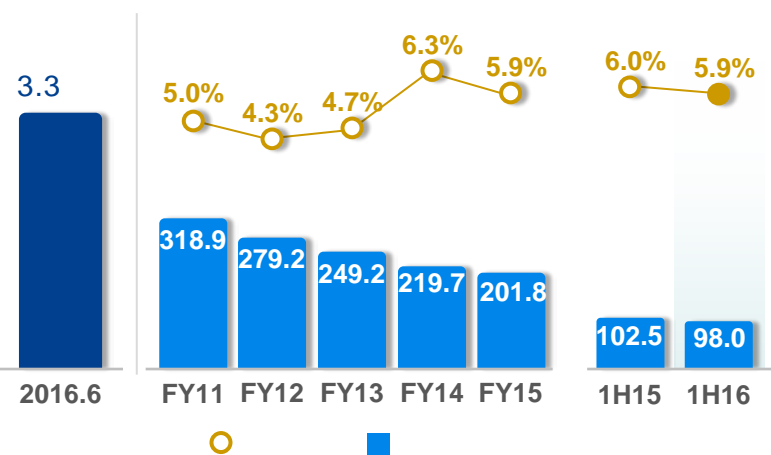


(:)	1H16	1H15	YoY%	2Q16	1Q16	QoQ%
	612.9	672.9	-8.9	375.8	237.1	58.5
	424.7	418.1	1.6	219.6	205.1	7.0
가 /	487.7	468.4	4.1	302.1	185.6	62.7
(가)	290.7	345.1	-15.8	241.8	48.8	395.1
(가)	-62.4	-96.3	n.a.	-29.3	-33.1	n.a.
	-299.5	-213.6	n.a.	-145.9	-153.7	n.a.
()	-122.4	-134.6	n.a.	-60.5	-62.0	n.a.
()	-134.5	-123.1	n.a.	-69.3	-65.2	n.a.

(:)	1H16	1H15	YoY%	2Q16	1Q16	QoQ%
	424.7	418.1	1.6	219.6	205.1	7.0
	43.6	60.4	-27.9	23.0	20.6	11.6
	32.7	44.8	-27.1	15.1	17.6	-14.4
	66.9	60.3	11.0	33.6	33.3	0.8
	41.0	32.0	28.2	22.1	18.9	17.1
	240.6	220.7	9.0	125.9	114.7	9.7



Unit: %



(:)	1H16	1H15	YoY%	2Q16	1Q16	QoQ%
(a)	2,270.4	2,289.8	-0.8	1,139.2	1,131.2	0.7
	1,920.7	1,877.3	2.3	969.5	951.1	1.9
	49.4	46.2	6.7	24.9	24.4	2.1
	23.9	20.1	19.1	12.3	11.5	7.1
	276.5	346.2	-20.1	132.4	144.1	-8.1
(:)	54.4	59.0	-7.8	-13.7	68.1	n.a.
(b)	200.4	231.6	-13.5	98.9	101.5	-2.7
(c)	374.2	347.7	7.6	189.8	184.4	2.9
(d)	1,075.6	1,106.6	-2.8	498.7	576.9	-13.6
(:)	40.8	46.6	-12.4	-20.5	61.3	n.a.
(e=a-b-c-d)	620.3	604.0	2.7	351.9	268.3	31.2
(f)	163.7	163.6	0.1	84.6	79.1	7.0
(g=e-f)	456.6	440.4	3.7	267.4	189.2	41.3
	101.4	88.6	14.5	61.1	40.4	51.3
	355.2	351.8	1.0	206.3	148.8	38.6

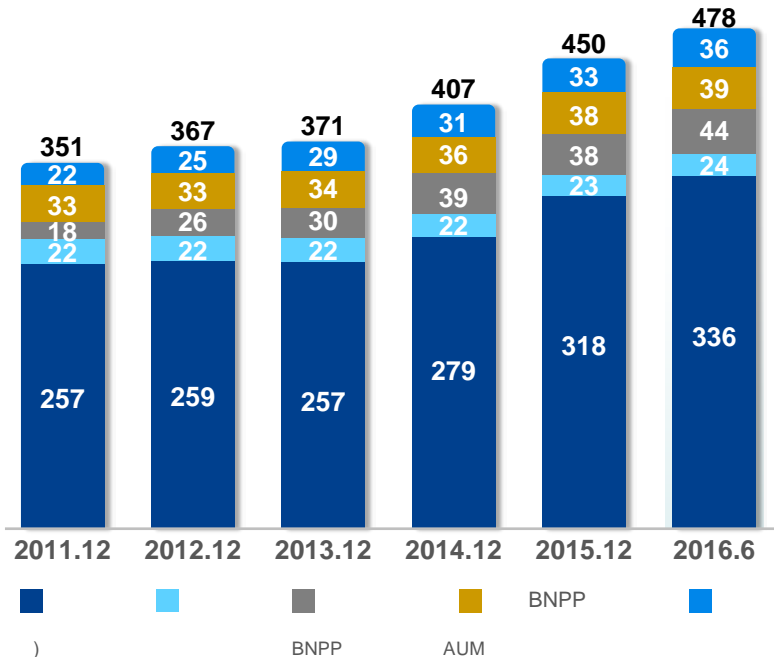
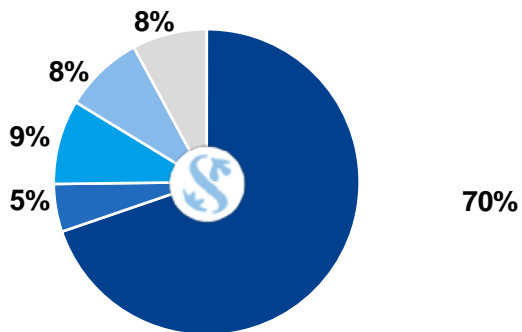
1. /

1.

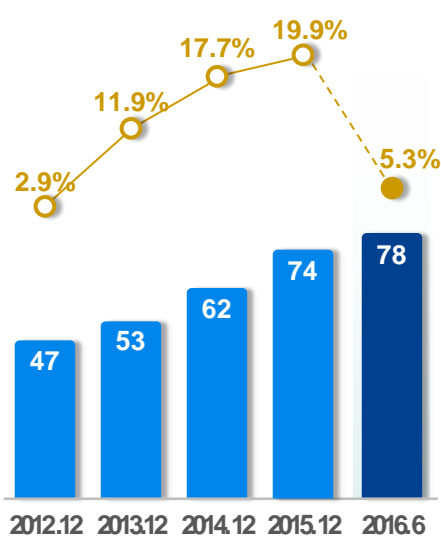
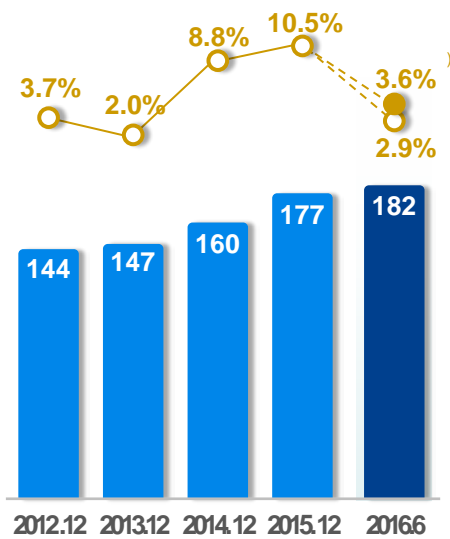
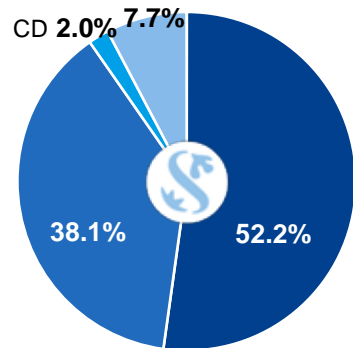
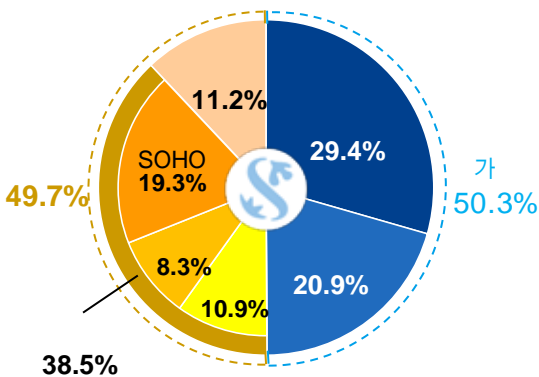
2. /

3. /



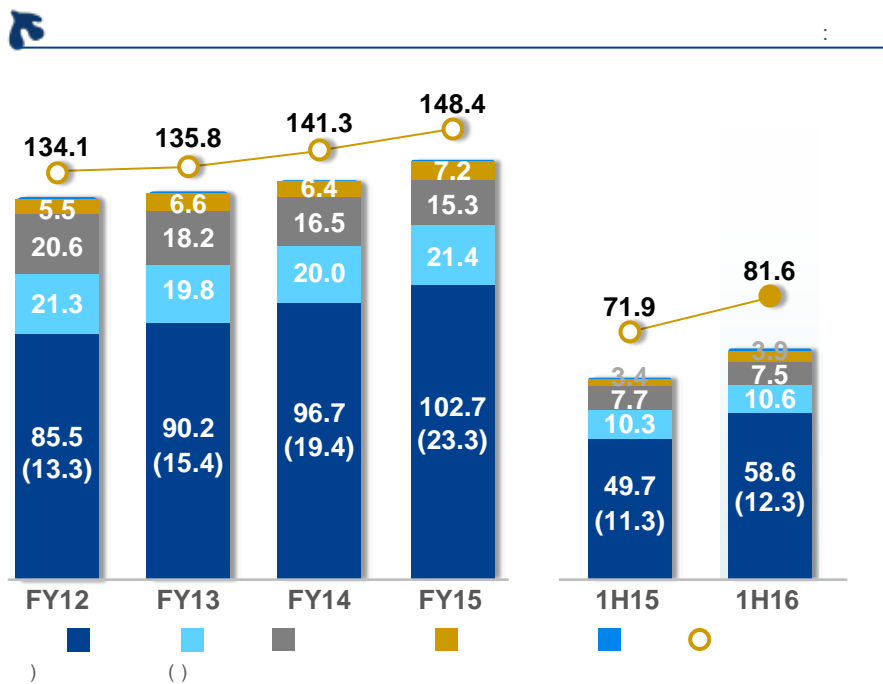


(:)	2016.6	2015.12	YTD%	2016.3	QoQ%
	336,272.1	318,112.9	5.7	322,757.9	4.2
	331,280.4	313,648.3	5.6	318,117.9	4.1
	4,991.7	4,464.6	11.8	4,640.0	7.6
	138,748.3	128,969.0	7.6	134,602.7	3.1
BNPP	23,597.0	23,347.7	1.1	23,258.3	1.5
	43,762.2	37,792.3	15.8	41,894.9	4.5
	25,886.1	24,544.6	5.5	25,236.6	2.6
	38,851.2	37,973.3	2.3	38,233.0	1.6
	4,046.2	4,076.6	-0.7	3,845.8	5.2
	948.4	795.1	19.3	836.8	13.3
	33.4	26.7	25.1	30.4	9.9
	45.3	42.8	5.8	43.8	3.4
	21.6	23.9	-9.6	22.0	-1.7
	108.4	119.0	-8.9	119.7	-9.4
1,448.5	227.1	537.9	1,081.5	33.9	
)	478,230.8	450,438.5	6.2	462,310.5	3.4
	390,285.3	370,539.6	5.3	378,547.0	3.1

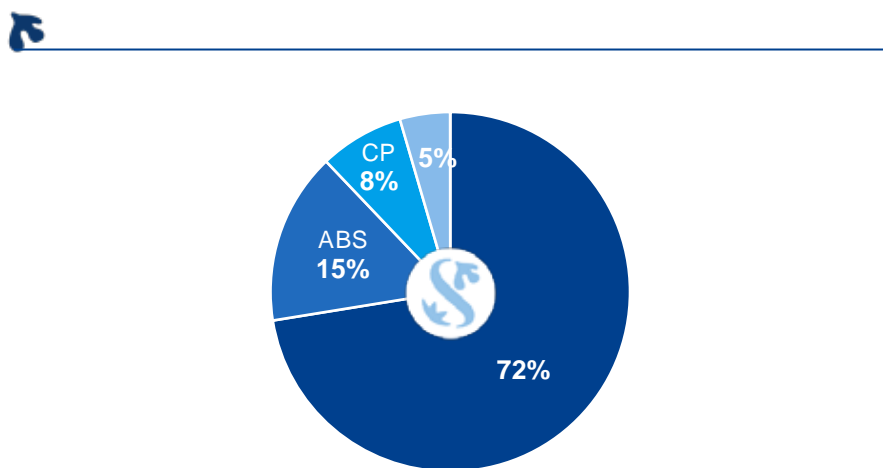


(:)	2016.6	2015.12	YTD%	2016.3	QoQ%
	181,976	176,810	2.9	178,412	2.0
가	91,535	88,085	3.9	88,909	3.0
	53,577	52,054	2.9	52,769	1.6
)	37,959	36,031	5.4	36,141	5.0
SOHO	90,440	88,725	1.9	89,502	1.1
	70,118	67,336	4.1	68,236	2.8
	35,197	34,223	2.8	34,458	2.2
	20,322	21,389	-5.0	21,266	-4.4
	8,626	8,114	6.3	7,799	10.2

(:)	2016.6	2015.12	YTD%	2016.3	QoQ%
	185,513	180,766	2.6	180,494	2.8
	78,296	74,325	5.3	74,818	4.7
	24,490	21,858	12.0	23,091	6.4
+	53,806	52,467	2.6	51,726	4.0
	107,217	106,441	0.7	105,677	1.4
	98,795	97,940	0.9	97,365	1.5
+	8,423	8,501	-0.9	8,312	1.3
	4,035	4,073	-0.9	4,093	-1.4
	15,941	15,989	-0.3	15,596	2.2



(:)	2016.6	2015.12	YTD%	2016.3	QoQ%
	21,543	21,323	1.0	21,450	0.4
	11,097	11,353	-2.3	11,299	-1.8
	2,014	2,051	-1.8	2,024	-0.5
	5,436	5,057	7.5	5,288	2.8
	234	234	0.3	234	0.1
	2,046	1,865	9.7	1,938	5.6
	949	998	-4.9	901	5.3
()	11,966	12,052	-0.7	11,959	0.1
가 ()	2,563	2,513	2.0	2,530	1.3



(:)	2016.6	2015.12	YTD%	2016.3	QoQ%
	13,956	13,325	4.7	13,399	4.2
	10,112	9,780	3.4	9,831	2.9
ABS	2,155	1,992	8.2	2,192	-1.7
CP	1,060	770	37.7	710	49.3
	630	783	-19.6	667	-5.5

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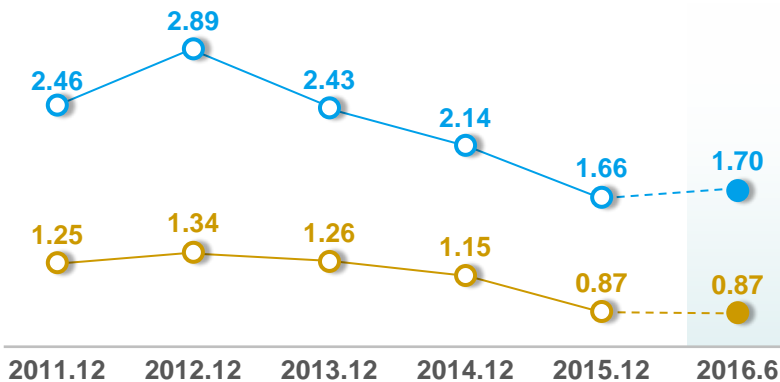
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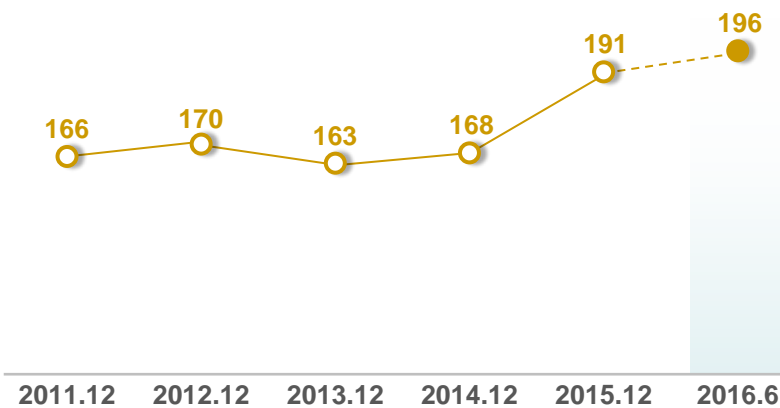


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(NPL)

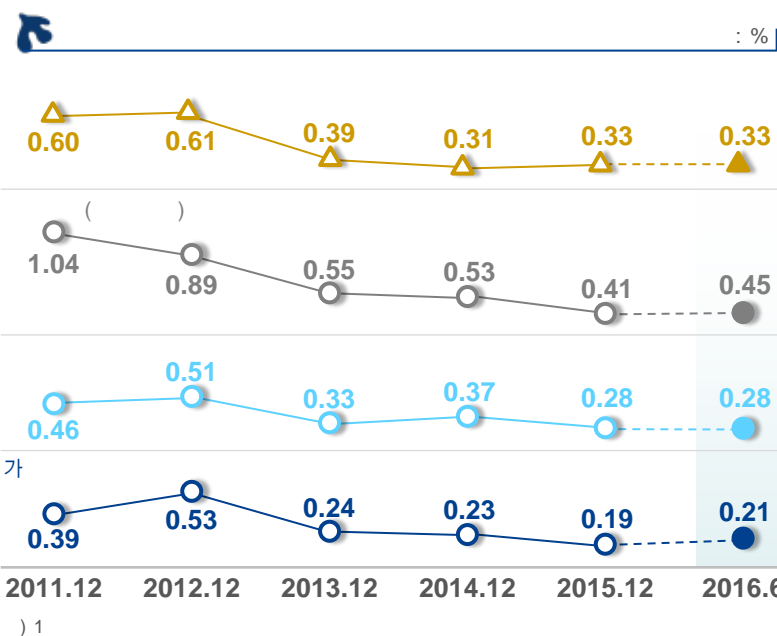
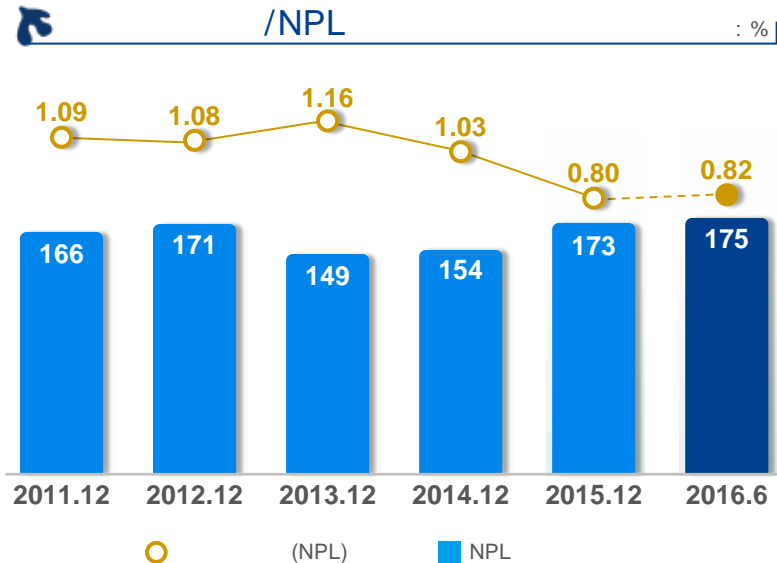
NPL : %



(:)	2016.6	2015.12	YTD%	2016.3	QoQ%
1)	244,558	238,776	2.4	239,945	1.9
	240,399	234,818	2.4	235,686	2.0
	2,025	1,878	7.8	2,020	0.3
	872	955	-8.7	949	-8.1
	468	591	-20.8	553	-15.3
	793	533	48.8	736	7.8
	2,134	2,080	2.6	2,239	-4.7
NPL	0.87%	0.87%	0.00%p	0.93%	-0.06%p
2)	4,172	3,969	5.1	4,137	0.8
NPL	196%	191%	5%p	185%	11%p
3)	1,912	1,768	8.1	1,838	4.0

1) /
 2) = IFRS +
 3)

/NPL

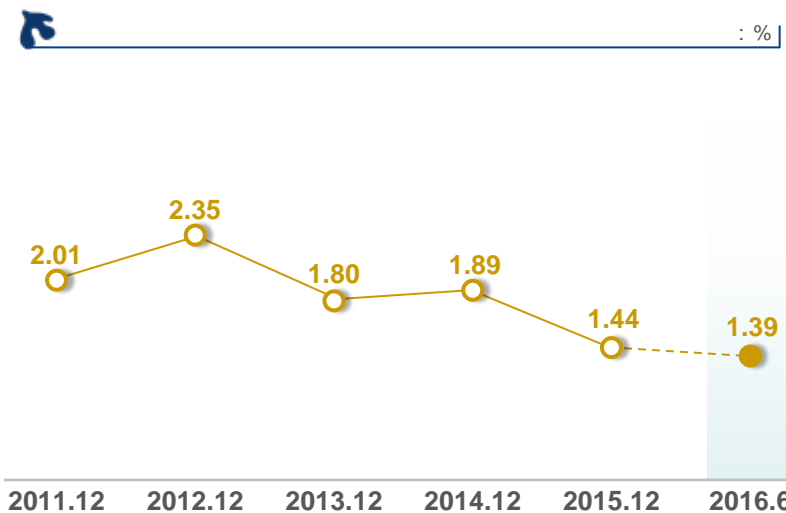
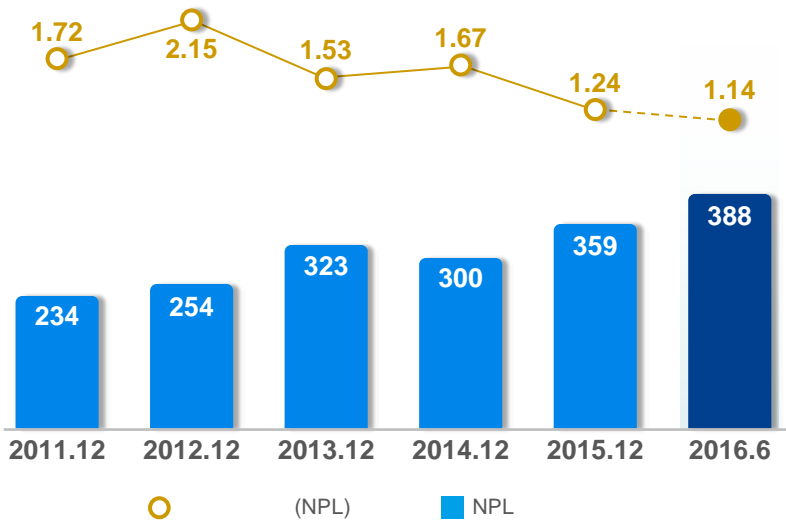


(:)	2016.6	2015.12	YTD%	2016.3	QoQ%
	206,771	202,003	2.4	202,851	1.9
	204,128	199,534	2.3	200,114	2.0
	940	855	10.0	985	-4.6
	782	850	-7.9	845	-7.4
	324	453	-28.4	401	-19.2
	596	312	90.9	505	18.0
NPL	1,703	1,615	5.4	1,751	-2.8
NPL	0.82%	0.80%	0.02%p	0.86%	-0.04%p
1)	2,987	2,790	7.1	2,921	2.2
NPL	175%	173%	2%p	167%	8%p
2)	1,581	1,442	9.7	1,503	5.2

1) = IFRS +
2) ,

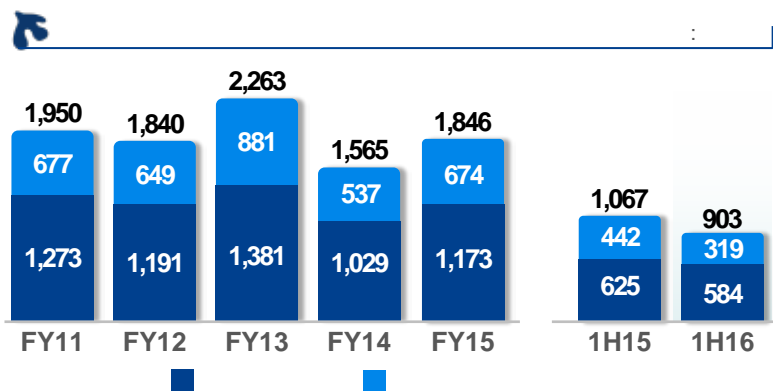
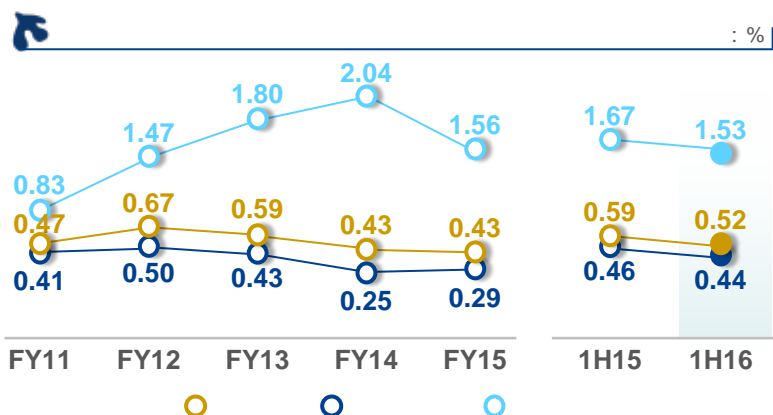
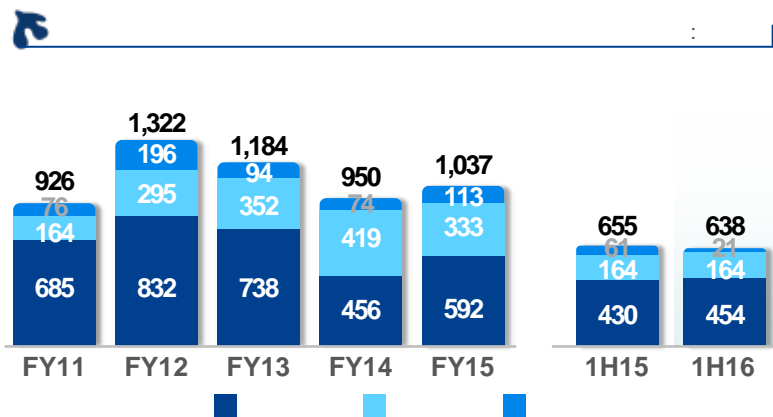
/NPL

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(:)	2016.6	2015.12	YTD%	2016.3	QoQ%
	21,543	21,323	1.0	21,450	0.4
	20,524	20,332	0.9	20,425	0.5
	772	725	6.5	755	2.2
	-	-	-	-	-
	84	79	5.9	78	7.1
	163	186	-12.6	192	-15.3
	247	265	-7.1	270	-8.8
	1.14%	1.24%	-0.10%p	1.26%	-0.12%p
)	957	953	0.3	969	-1.3
NPL	388%	359%	29%p	358%	30%p
	261	262	-0.4	266	-1.7

)



(:)	FY16	1Q16	2Q16	FY15	1Q15	2Q15	3Q15	4Q15
	436	206	230	596	232	222	50	92
가	54	31	23	128	32	27	32	37
	382	175	207	468	199	195	18	55
	164	79	85	333	82	83	126	43
	600	285	315	929	313	305	176	135

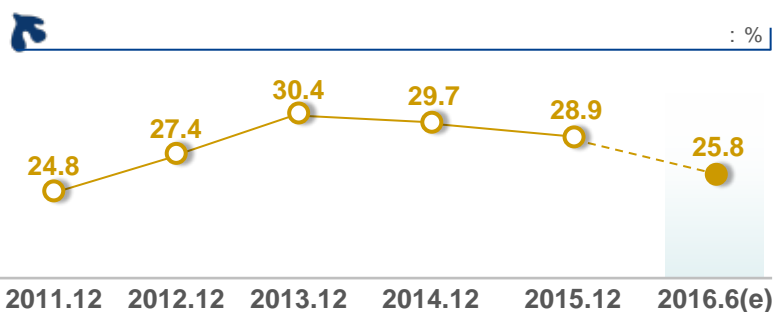
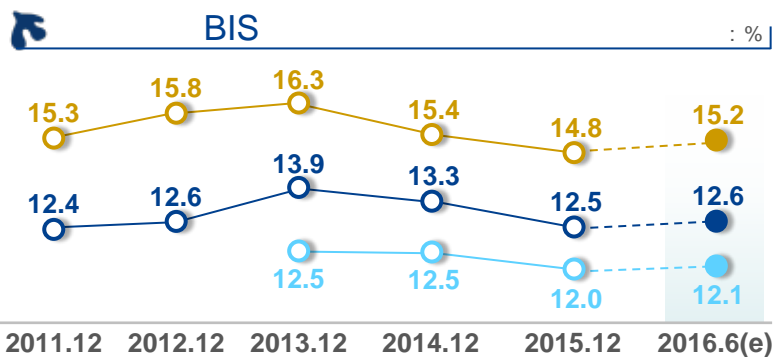
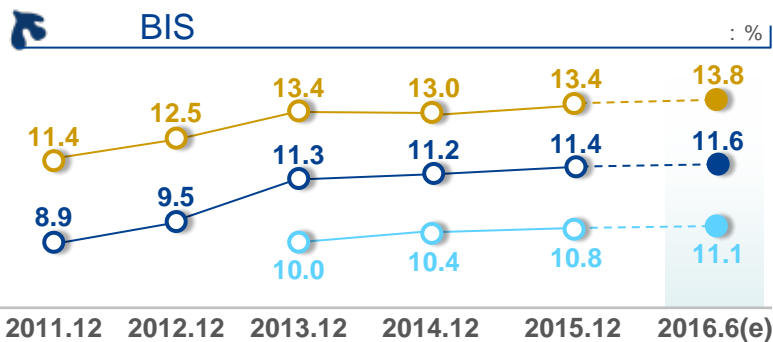
(:)	FY16	1Q16	2Q16	FY15	1Q15	2Q15	3Q15	4Q15
	551	182	369	1,233	371	330	207	325
()	174	51	123	561	222	106	76	158
가	70	15	55	207	35	49	46	77
()	38	12	27	93	21	24	16	32
	480	167	313	1,026	336	281	161	249
()	136	39	96	469	201	81	60	126
	352	109	243	614	147	219	96	152
	903	291	612	1,846	517	549	302	477

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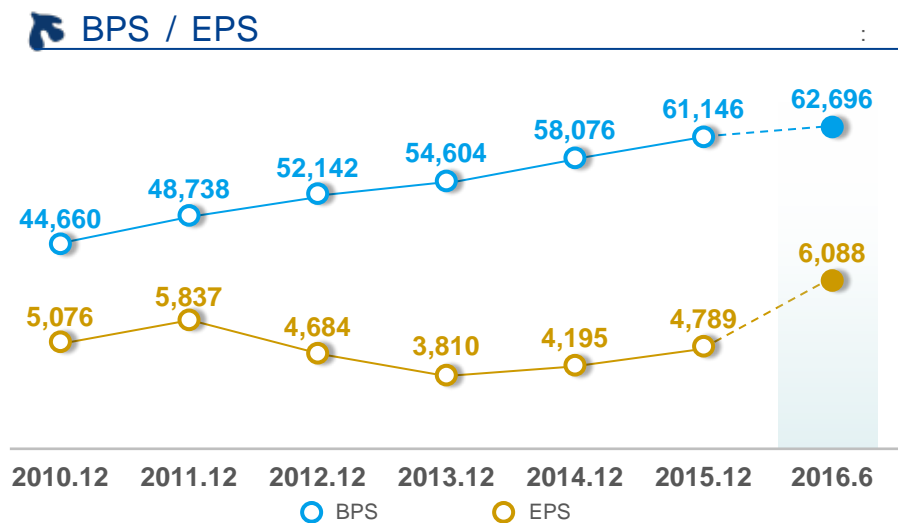
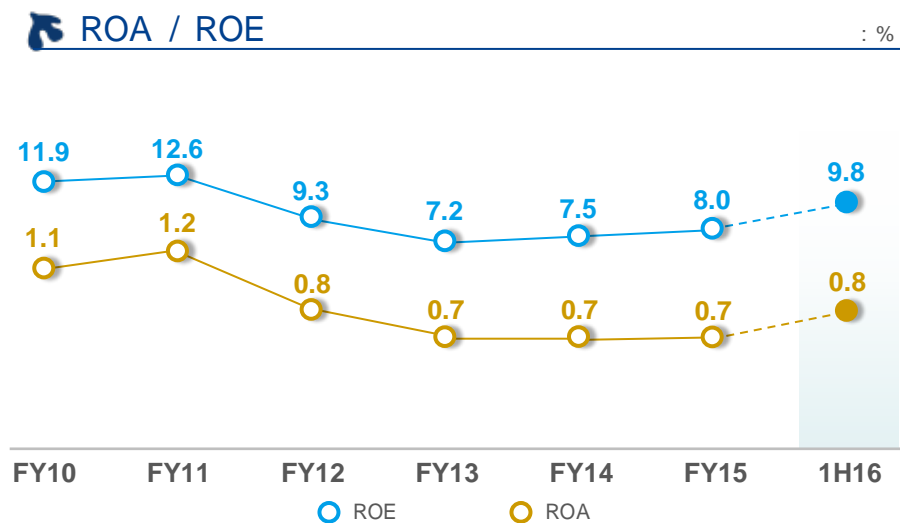
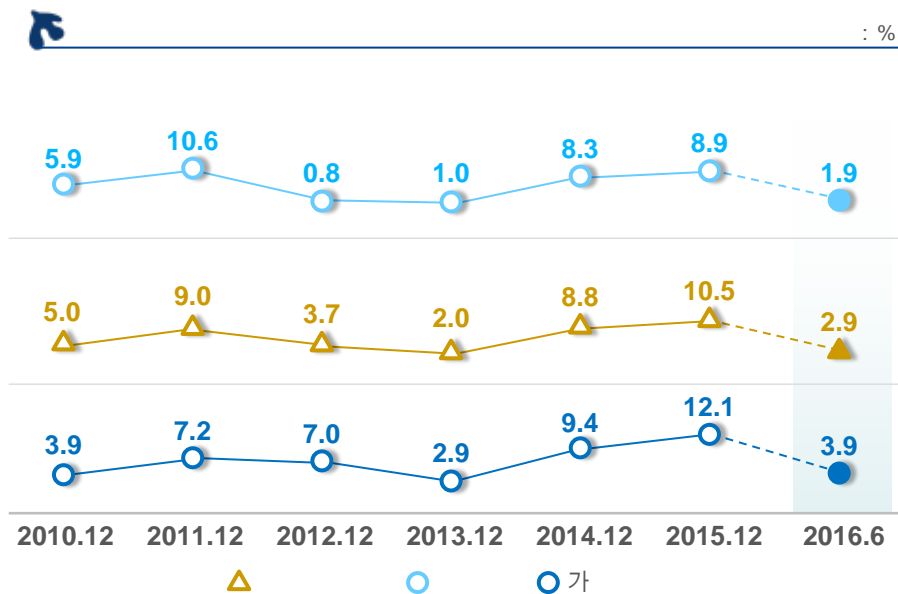
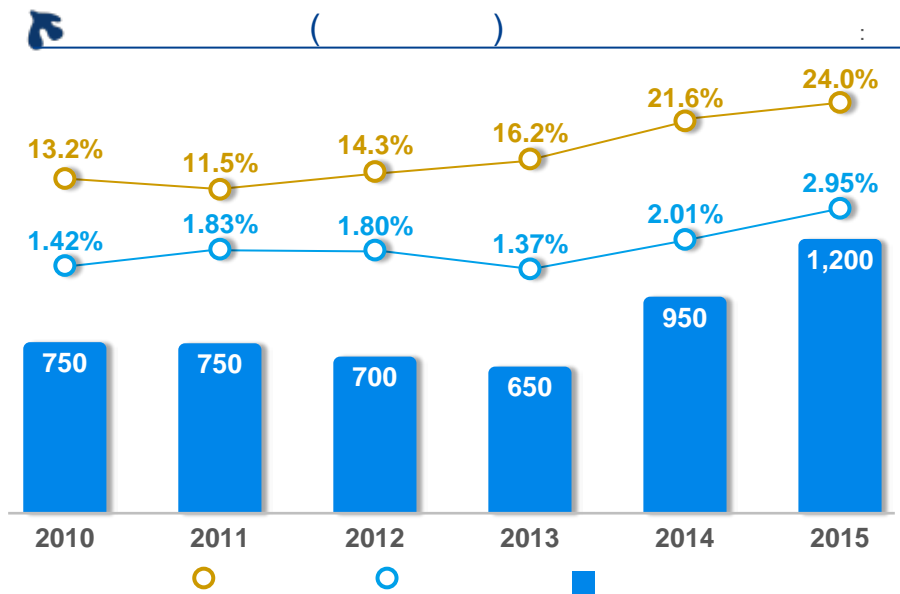
(:)	2016.6(e)	2015.12	YTD%	2016.3	QoQ%
가	209,104	203,275	2.9	204,784	2.1
	28,796	27,216	5.8	28,028	2.7
	23,176	21,883	5.9	22,733	1.9
	24,359	23,194	5.0	23,915	1.9
	13.8%	13.4%	0.4%p	13.7%	0.1%p
	11.1%	10.8%	0.3%p	11.1%	0.0%p
	11.6%	11.4%	0.2%p	11.7%	-0.1%p

) 3

BIS

(:)	2016.6(e)	2015.12	YTD%	2016.3	QoQ%
가	150,247	144,844	3.7	149,022	0.8
	22,831	21,370	6.8	22,322	2.3
	18,122	17,324	4.6	17,934	1.1
	18,928	18,130	4.4	18,739	1.0
	15.2%	14.8%	0.4%p	15.0%	0.2%p
	12.1%	12.0%	0.1%p	12.0%	0.1%p
	12.6%	12.5%	0.1%p	12.6%	0.0%p

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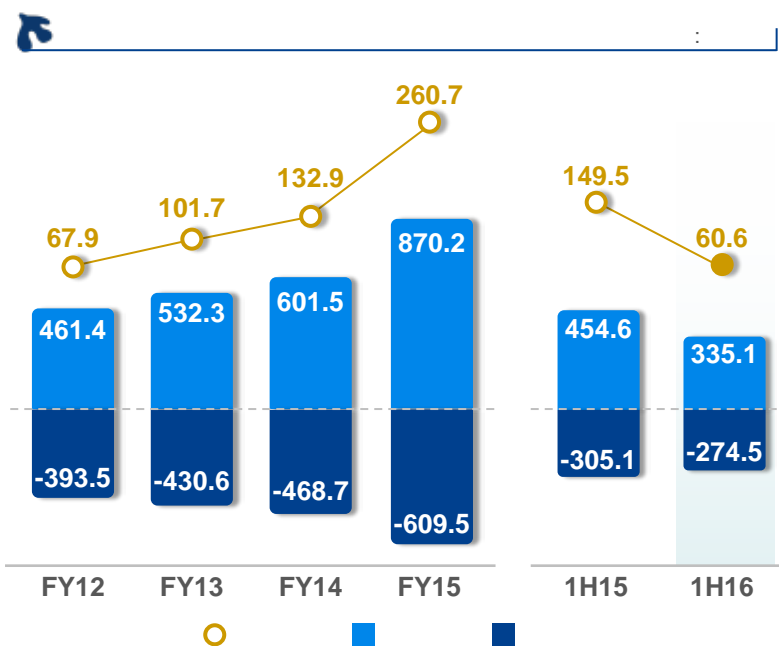
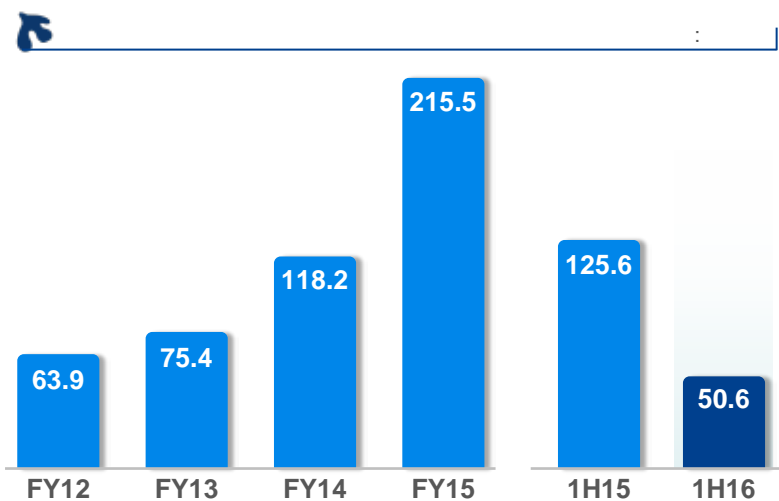
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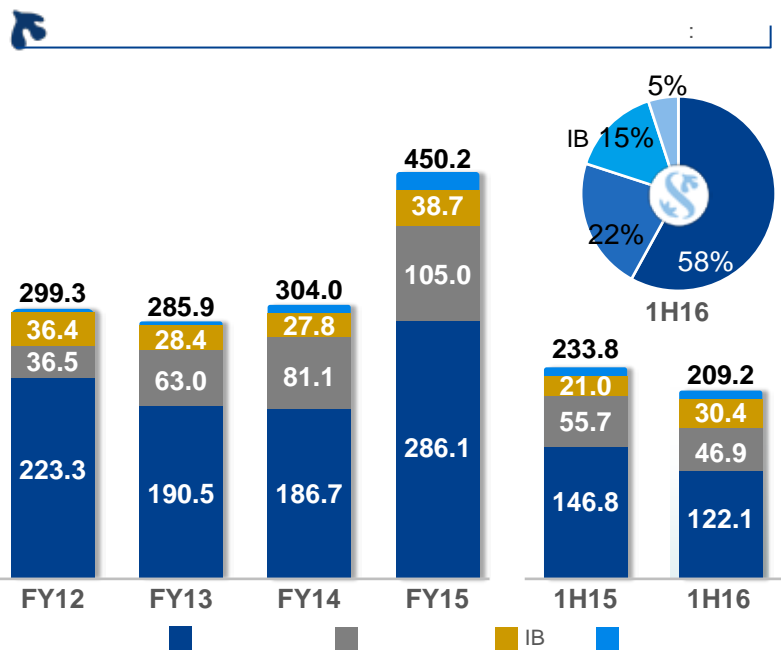
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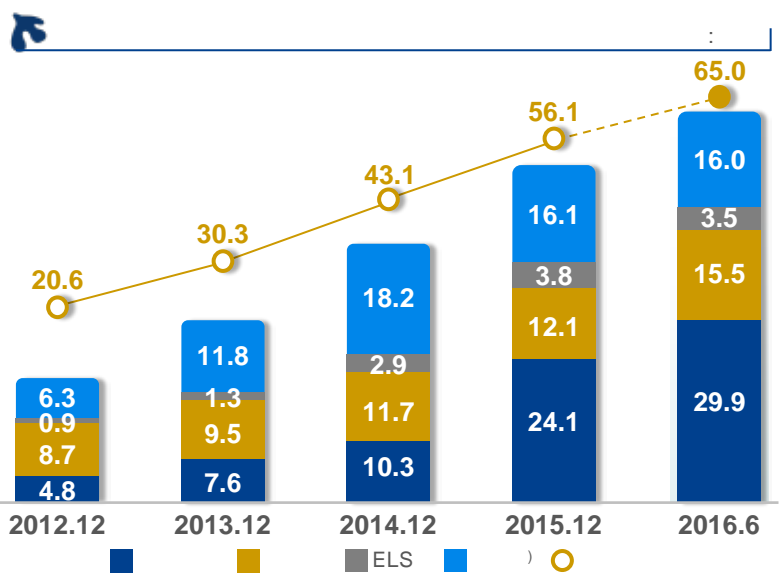


(:)	1H16	1H15	YoY%	2Q16	1Q16	QoQ%
	335.1	454.6	-26.3	171.5	163.6	4.9
	209.2	233.8	-10.5	112.1	97.1	15.5
	62.6	183.8	-65.9	25.2	37.3	-32.4
	63.3	37.1	70.9	34.2	29.2	17.0
	274.5	305.1	-10.0	136.1	138.4	-1.6
	216.2	244.2	-11.5	107.7	108.5	-0.8
	57.2	60.7	-5.9	26.9	30.3	-11.0
	1.2	0.2	396.1	1.6	-0.4	n.a.
	60.6	149.5	-59.5	35.4	25.2	40.3
	50.6	125.6	-59.7	28.8	21.8	32.2
ROE	832%	884%	-52%p	832%	733%	99%p
ROA	4.0%	10.8%	-6.8%p	4.0%	3.5%	0.5%p
	0.4%	0.9%	-0.5%p	0.4%	0.3%	0.1%p

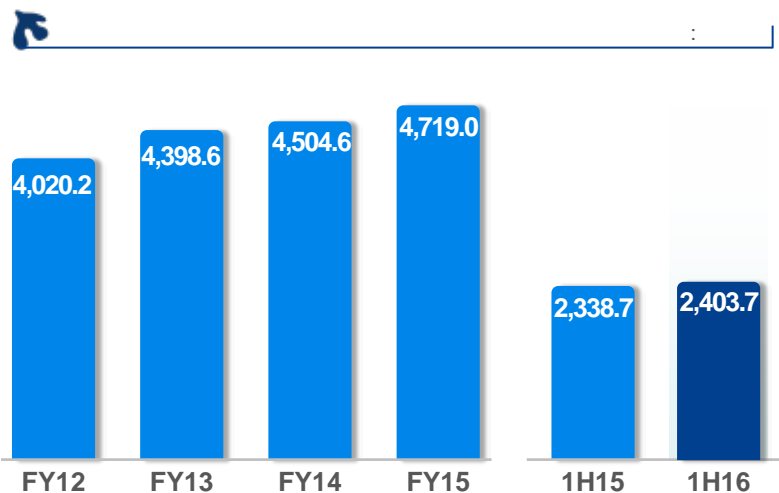
) ROE, ROA



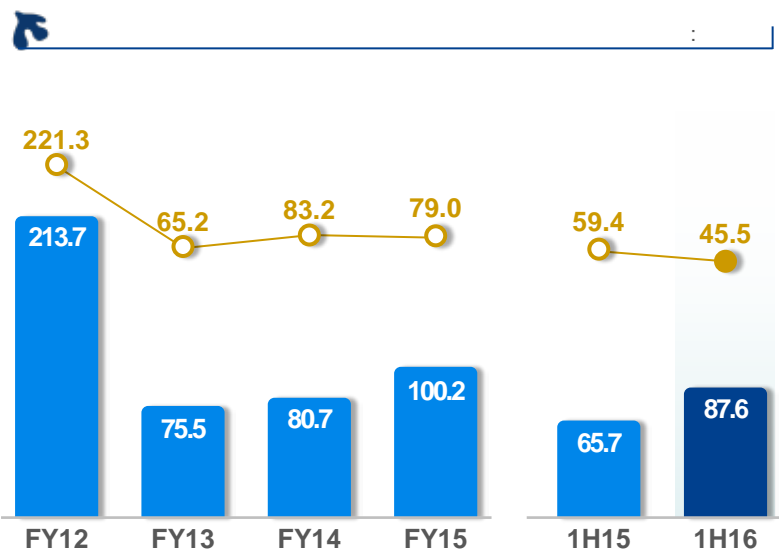
(:)	1H16	1H15	YoY%	2Q16	1Q16	QoQ%
	209.2	233.8	-10.5	112.1	97.1	15.5
	122.1	146.8	-16.8	62.0	60.1	3.2
	46.9	55.7	-15.9	23.7	23.2	2.1
IB	30.4	21.0	45.1	21.0	9.4	123.3
	9.8	10.3	-4.9	5.4	4.4	24.8



(:)	2016.6	2015.12	YTD%	2016.3	QoQ%
	65.0	56.1	15.9	61.3	6.0
	29.9	24.1	24.5	27.9	7.2
	15.5	12.1	28.7	13.7	13.1
ELS	3.5	3.8	-7.6	3.8	-7.3
	16.0	16.1	-1.0	15.8	0.9

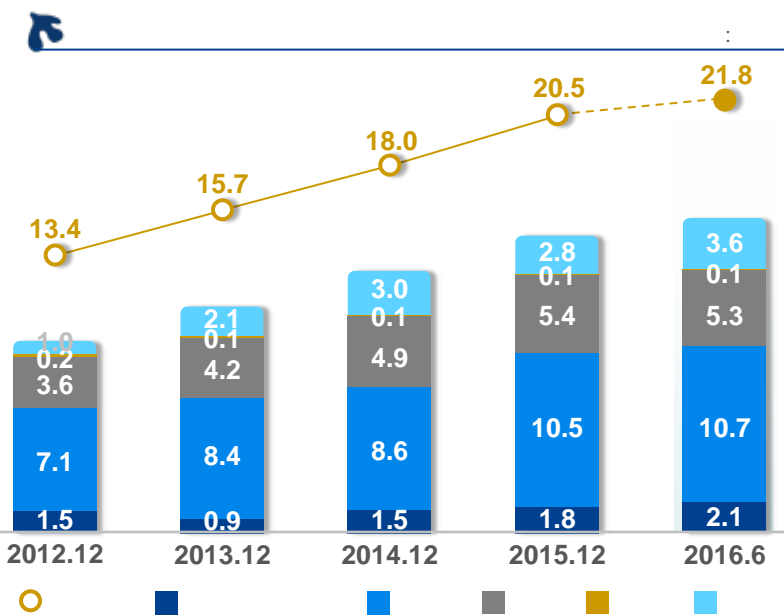


(:)	1H16	1H15	YoY%	2Q16	1Q16	QoQ%
	2,426.1	2,388.1	1.6	1,210.0	1,216.1	-0.5
	53.4	87.5	-39.0	22.8	30.6	-25.4
	31.0	38.1	-18.7	15.0	15.9	-5.5
	22.4	49.4	-54.6	7.8	14.6	-47.0
	2,372.7	2,300.6	3.1	1,187.2	1,185.5	0.1

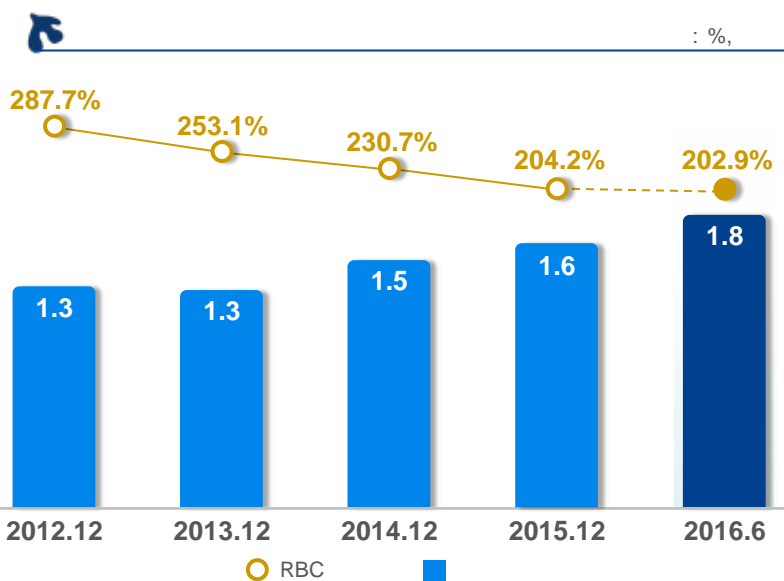


(:)	1H16	1H15	YoY%	2Q16	1Q16	QoQ%
	45.5	59.4	-23.5	23.5	21.9	7.4
	70.2	92.1	-23.8	36.6	33.6	9.0
()	24.7	32.7	-24.5	13.1	11.6	12.1
	87.6	65.7	33.4	28.9	58.7	-50.8
ROE	10.5%	8.7%	1.8%p	10.5%	14.4%	-3.9%p
ROA	0.7%	0.6%	0.1%p	0.7%	0.9%	-0.2%p

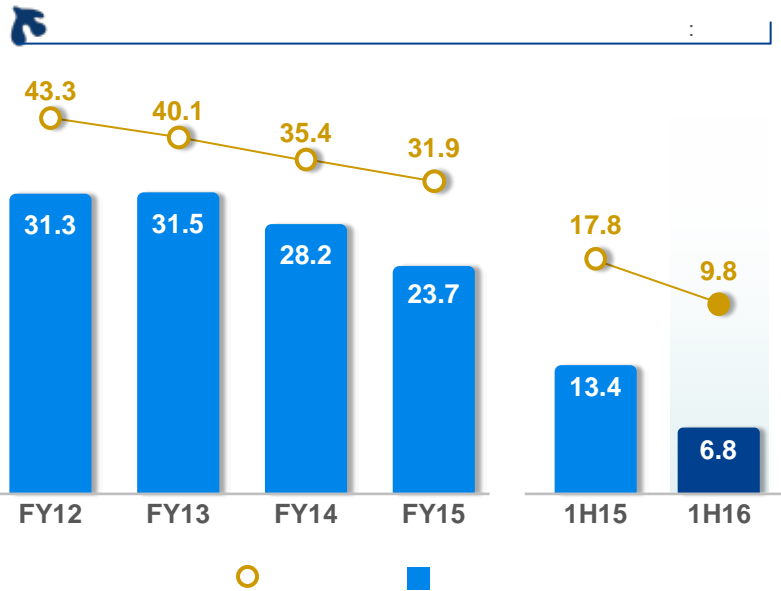
) ROE, ROA



(:)	2016.6	2015.12	YTD%	2016.3	QoQ%
	21,811.0	20,545.0	6.2	21,141.0	3.2
	2,089.3	1,831.6	14.1	2,096.6	-0.3
	10,720.3	10,505.2	2.0	10,413.2	2.9
	5,271.8	5,372.1	-1.9	5,383.5	-2.1
	85.2	80.7	5.6	86.7	-1.7
	3,644.3	2,755.4	32.3	3,161.0	15.3

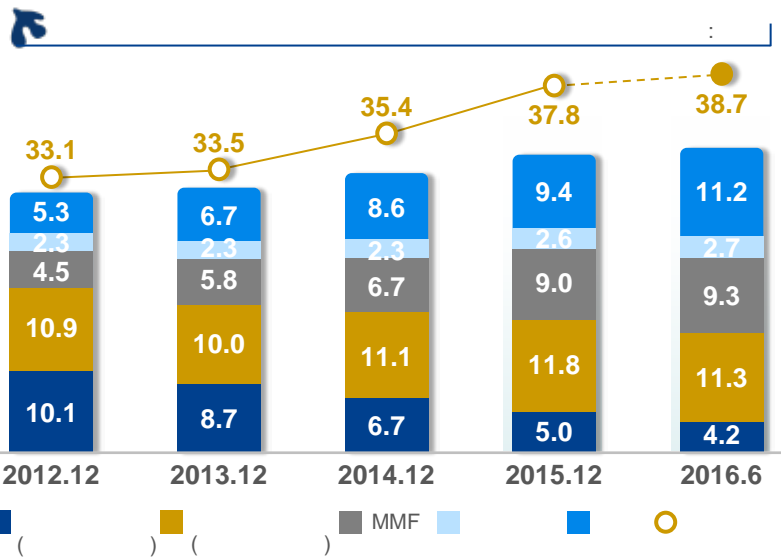


(:)	2016.6	2015.12	YTD%	2016.3	QoQ%
	1,751.5	1,581.4	10.8	1,675.9	4.5
	1,584.9	1,502.1	5.5	1,555.7	1.9
	166.6	79.3	110.2	120.2	38.6
RBC	202.9%	204.2%	-1.3%p	203.2%	-0.3%p

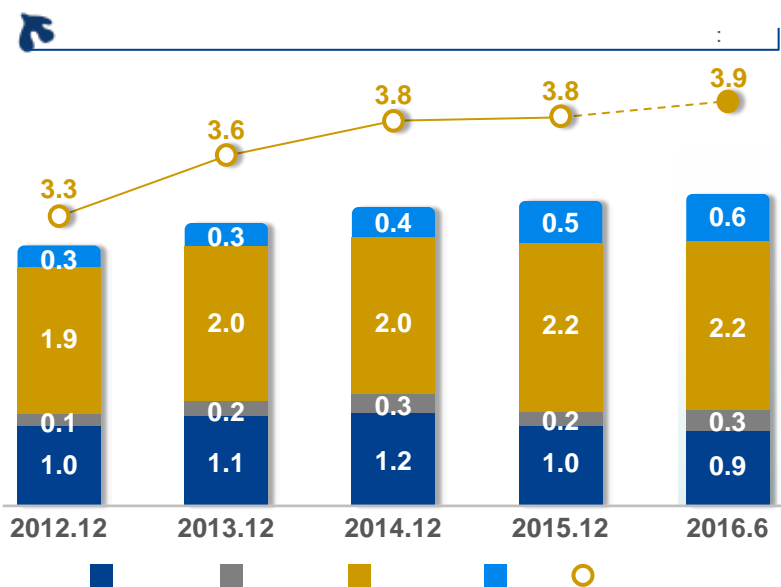
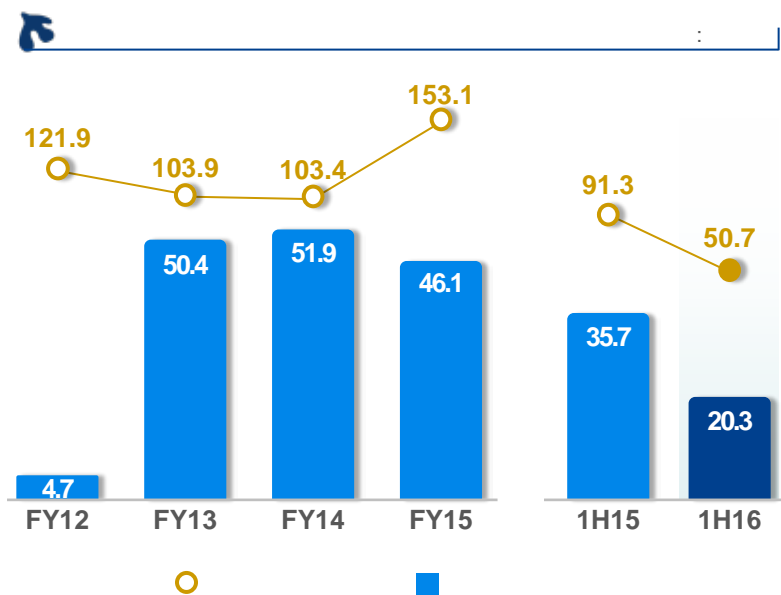


(:)	1H16	1H15	YoY%	2Q16	1Q16	QoQ%
	34.9	45.3	-22.9	17.3	17.6	-1.9
	25.1	27.6	-8.8	12.7	12.4	2.8
()	20.9	21.9	-4.5	10.6	10.4	1.6
	9.8	17.8	-44.8	4.6	5.2	-12.9
	6.8	13.4	-49.3	3.2	3.6	-10.0
ROE	9.4%	18.4%	-9.0%p	9.4%	9.8%	-0.4%p

) ROE



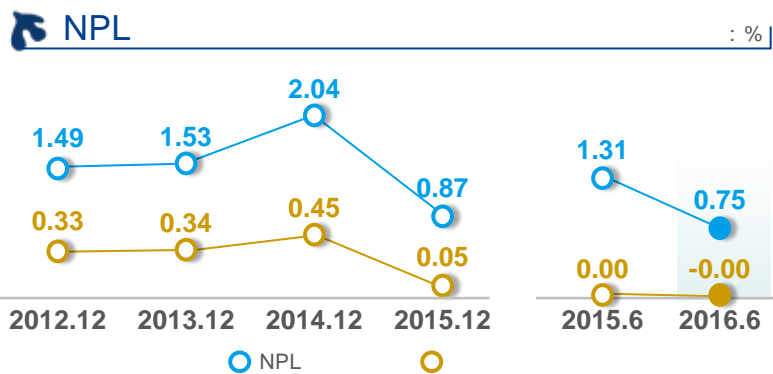
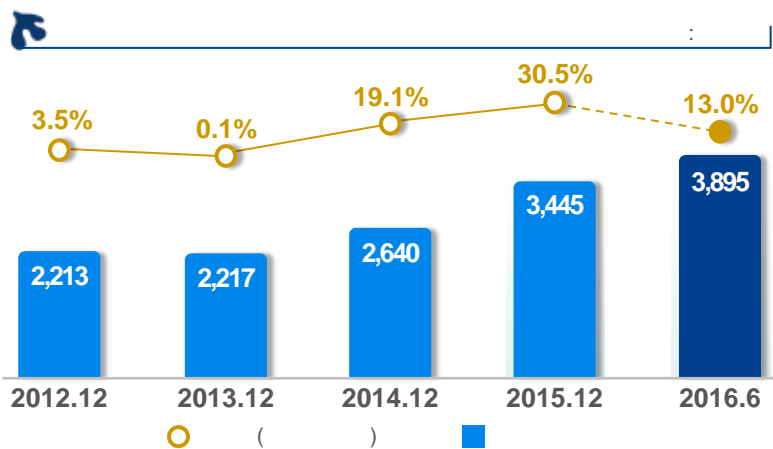
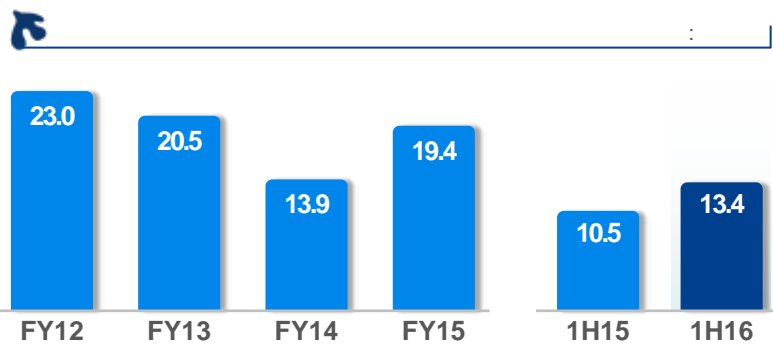
(:)	2016.6	2015.12	YTD%	2016.3	QoQ%
	38.7	37.8	2.3	38.1	1.6
	4.2	5.0	-15.1	4.4	-4.6
MMF	11.3	11.8	-4.6	11.5	-2.4
	9.3	9.0	3.5	9.3	-0.1
	2.7	2.6	2.7	2.7	1.7
	11.2	9.4	18.9	10.1	10.3



(:)	1H16	1H15	YoY%	2Q16	1Q16	QoQ%
	143.2	185.2	-22.7	71.0	72.2	-1.7
	77.6	79.9	-2.8	34.6	43.0	-19.7
	14.9	14.0	6.3	7.7	7.2	7.2
	50.7	91.3	-44.5	28.7	22.0	30.7
	2.6	0.9	185.5	1.7	0.9	82.8
	53.2	92.2	-42.3	30.4	22.9	32.8
	29.8	45.8	-35.0	9.1	20.7	-56.0
	23.5	46.4	-49.4	21.3	2.2	867.6
	20.3	35.7	-43.1	17.7	2.6	587.9
ROE	6.5%	12.4%	-5.9%p	6.5%	1.7%	4.8%p
ROA	1.0%	1.8%	-0.8%p	1.0%	0.3%	0.7%p

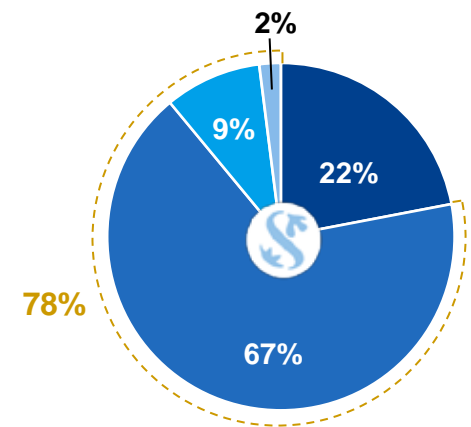
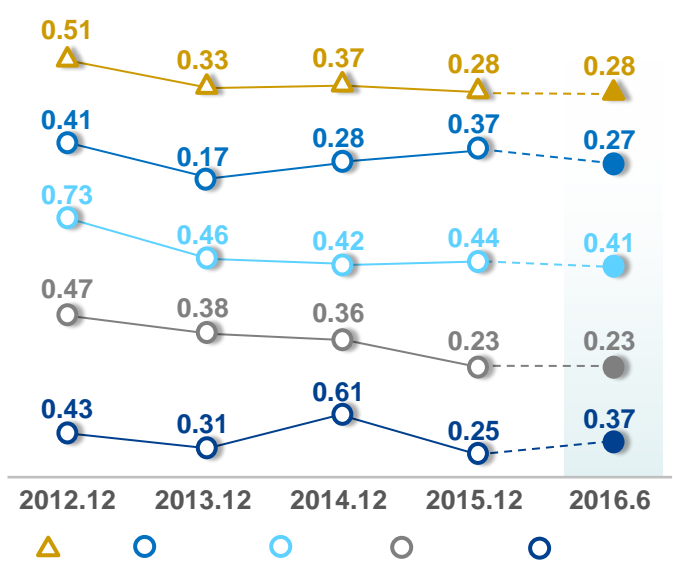
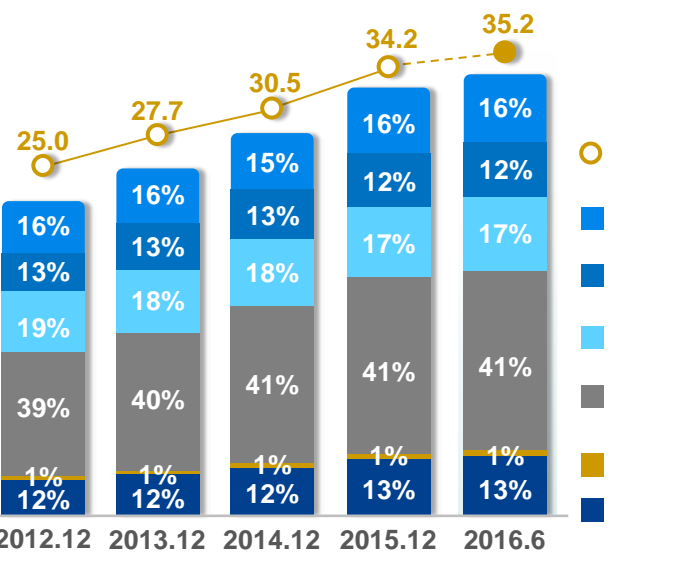
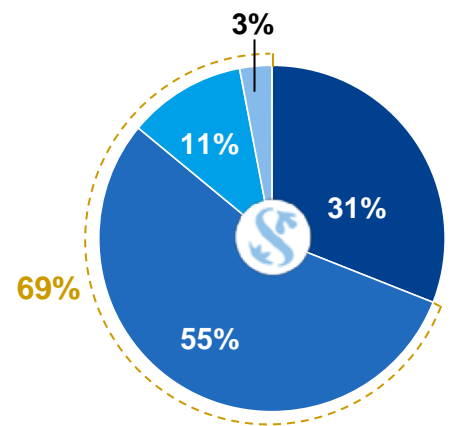
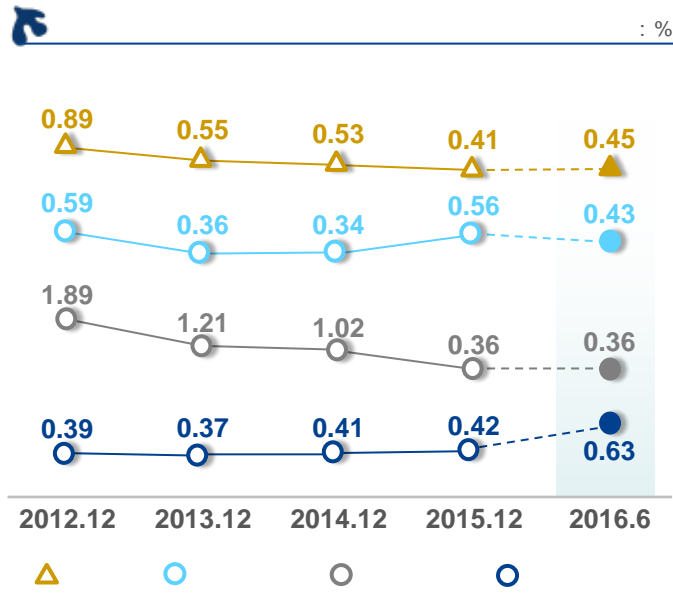
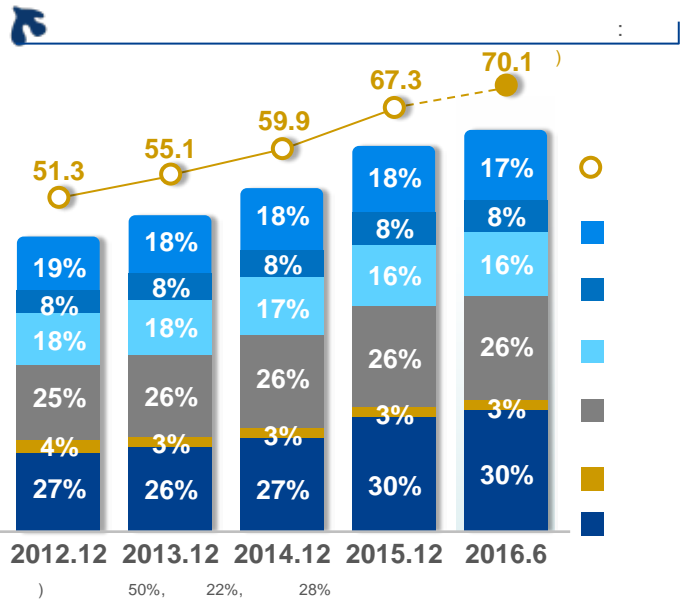
) ROE, ROA

(:)	2016.6	2015.12	YTD%	2016.3	QoQ%
	3.9	3.8	2.0	3.8	4.3
	0.9	1.0	-10.0	0.9	-2.4
	0.3	0.2	50.3	0.2	25.6
	2.2	2.2	-0.2	2.1	2.7
	0.6	0.5	17.8	0.5	13.4

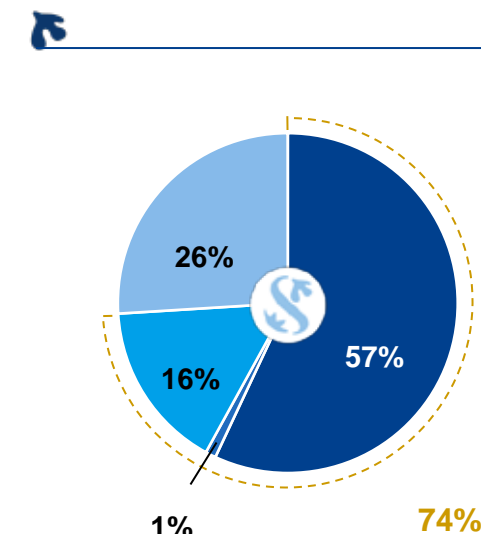
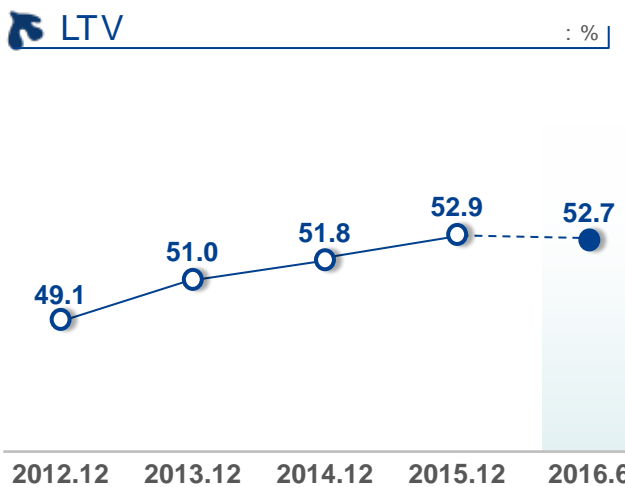
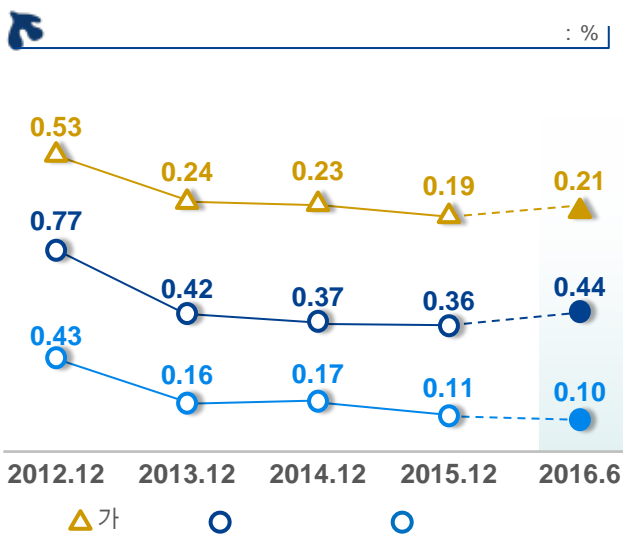
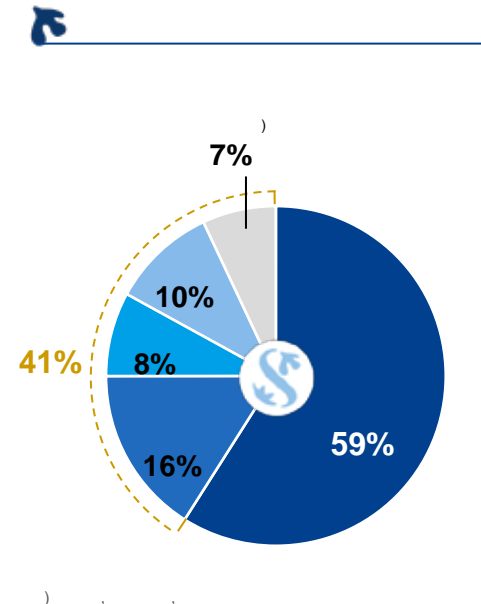
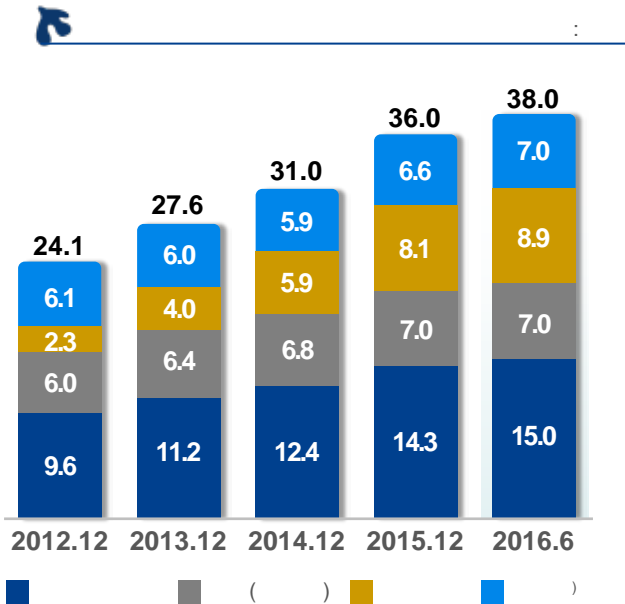
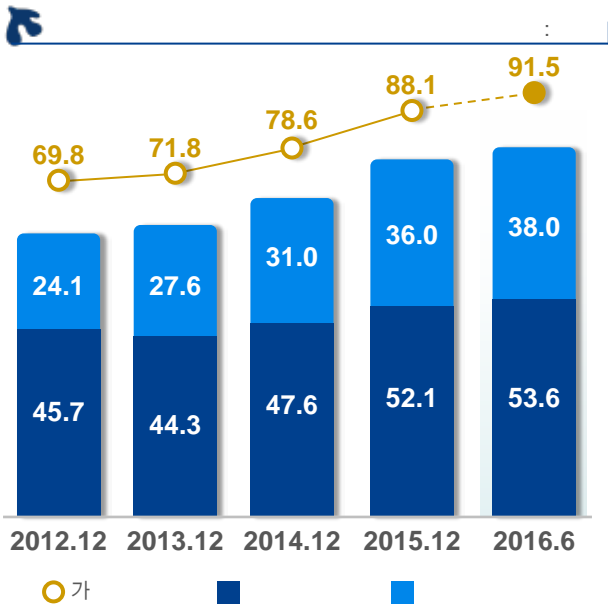


(:)	1H16	1H15	YoY%	2Q16	1Q16	QoQ%
(a=b+c)	51.5	44.1	16.7	26.7	24.8	7.7
(b)	47.8	39.0	22.8	24.9	23.0	8.5
(c)	3.6	5.1	-29.4	1.8	1.8	-1.7
(d)	34.1	30.6	11.6	16.6	17.5	-5.0
(e=a-d)	17.3	13.5	28.4	10.1	7.3	38.4
(f)	0.2	0.1	159.4	0.1	0.1	-15.7
(g=e+f)	17.5	13.6	29.0	10.1	7.4	37.8
(h)	-0.1	0.1	n.a.	0.2	-0.3	n.a.
(i=g-h)	17.6	13.5	30.1	9.9	7.7	28.6
)	4.1	3.0	39.5	2.5	1.6	53.1
)	13.4	10.5	27.4	7.4	6.1	22.0

(:)	2016.6	2015.12	YTD%	2016.3	QoQ%
가	3,894.8	3,445.3	13.0	3,638.9	7.4
	1,482.1	1,224.1	21.1	1,323.5	13.0
	749.7	585.1	28.1	672.2	13.3
	732.4	639.0	14.6	651.4	12.7
	2,412.6	2,221.2	8.6	2,315.4	4.4
	2,264.7	2,086.3	8.5	2,169.5	4.6
SOHO	1,281.6	1,156.1	10.9	1,205.3	6.6
	148.0	134.9	9.7	145.9	1.5



가



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