

KOREA EXCHANGE BANK, LTD.
BALANCE CONSOLIDADO DE SUBSIDIARIAS
A DICIEMBRE 2015

| | 2014 | 2015 | | | |
|------------------------------|----------------|----------------|----------------|----------------|----------------|
| | TRIMESTRE IV | TRIMESTRE I | TRIMESTRE II | TRIMESTRE III | TRIMESTRE IV |
| ACTIVOS LIQUIDOS NETO | 133,059,725.56 | 134,042,049.73 | 147,461,930.70 | 144,115,628.43 | 95,770,779.22 |
| DEPÓSITOS INTERNOS EN BANCOS | 19,688,481.08 | 19,038,786.77 | 19,393,912.24 | 19,741,088.94 | 18,727,866.89 |
| A LA VISTA | 2,188,481.08 | 1,468,080.45 | 1,823,205.92 | 2,168,971.57 | 654,082.26 |
| A PLAZO | 17,500,000.00 | 17,570,706.32 | 17,570,706.32 | 17,572,117.37 | 18,073,784.63 |
| DEPÓSITOS EXTERNOS EN BANCOS | 113,125,543.00 | 114,716,121.16 | 127,863,181.30 | 124,232,671.96 | 76,963,188.03 |
| A LA VISTA | 29,477,843.00 | 31,683,721.16 | 57,863,181.30 | 34,232,671.96 | 6,963,188.03 |
| A PLAZO | 83,647,700.00 | 83,032,400.00 | 70,000,000.00 | 90,000,000.00 | 70,000,000.00 |
| OTROS | 245,701.48 | 287,141.80 | 204,837.16 | 141,867.53 | 79,724.30 |
| CARTERA CREDITICIA NETA | 133,514,997.53 | 152,331,737.04 | 150,275,243.08 | 166,795,983.37 | 163,986,223.58 |
| INTERNA | 55,423,727.11 | 58,286,039.63 | 55,755,393.81 | 55,803,315.11 | 55,208,772.53 |
| EXTERNA | 78,301,000.00 | 94,292,018.18 | 94,649,690.60 | 111,133,259.78 | 108,915,097.30 |
| MENOS PROVISIONES | (209,729.58) | (246,320.77) | (129,841.33) | (140,591.52) | (137,646.25) |
| INTERNA | (154,368.69) | (110,709.69) | (86,189.45) | (88,989.20) | (85,865.88) |
| EXTERNA | (55,360.89) | (135,611.08) | (43,651.88) | (51,602.32) | (51,780.37) |
| INVERSIONES EN VALORES NETA | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| INTERNAS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTERNAS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| MENOS PROVISIONES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| INTERNA | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTERNA | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| OTROS ACTIVOS | 2,887,719.50 | 4,952,088.58 | 3,870,452.37 | 2,420,248.48 | 3,222,903.81 |
| INTERNOS | 2,338,537.85 | 3,327,918.88 | 2,983,766.98 | 1,101,566.99 | 2,490,162.15 |
| EXTERNOS | 549,181.65 | 1,624,169.70 | 886,685.39 | 1,318,681.49 | 732,741.66 |
| ACTIVO TOTAL NETO | 269,462,442.59 | 291,325,875.35 | 301,607,626.15 | 313,331,860.28 | 262,979,906.61 |
| DEPOSITOS | 251,167,931.67 | 271,834,981.79 | 282,634,329.48 | 295,240,894.07 | 242,138,082.07 |
| INTERNOS | 53,695,108.43 | 50,883,470.27 | 49,970,420.45 | 47,950,672.86 | 48,014,895.70 |
| OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

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| | TRIMESTRE IV | TRIMESTRE I | TRIMESTRE II | TRIMESTRE III | TRIMESTRE IV |
| DE PARTICULARES | 53,356,198.29 | 50,544,560.13 | 49,679,658.82 | 47,651,685.45 | 41,676,407.02 |
| A LA VISTA | 22,468,083.69 | 19,942,400.58 | 20,326,088.15 | 19,367,639.34 | 21,709,885.81 |
| A PLAZO | 29,208,604.71 | 28,866,628.46 | 27,669,850.60 | 26,671,970.46 | 18,168,912.21 |
| DE AHORROS | 1,679,509.89 | 1,735,531.09 | 1,683,720.07 | 1,612,075.65 | 1,797,609.00 |
| DE BANCOS | 338,910.14 | 338,910.14 | 290,761.63 | 298,987.41 | 6,338,488.68 |
| A LA VISTA | 338,910.14 | 338,910.14 | 290,761.63 | 298,987.41 | 6,338,488.68 |
| A PLAZO | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTERNOS | 197,472,823.24 | 220,951,511.52 | 232,663,909.03 | 247,290,221.21 | 194,123,186.37 |
| OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DE PARTICULARES | 50,869,727.48 | 49,471,236.61 | 62,094,635.05 | 60,500,442.63 | 63,355,458.17 |
| A LA VISTA | 13,775,015.48 | 13,900,977.25 | 26,189,314.81 | 26,323,505.96 | 25,080,850.70 |
| A PLAZO | 27,523,650.60 | 24,728,256.45 | 24,393,197.97 | 23,080,974.70 | 26,820,028.56 |
| DE AHORROS | 9,571,061.40 | 10,842,002.91 | 11,512,122.27 | 11,095,961.97 | 11,454,578.91 |
| DE BANCOS | 146,603,095.76 | 171,480,274.91 | 170,569,273.98 | 186,789,778.58 | 130,767,728.20 |
| A LA VISTA | 4,103,095.76 | 1,155,374.91 | 5,569,273.98 | 1,989,778.58 | 3,267,728.20 |
| A PLAZO | 142,500,000.00 | 170,324,900.00 | 165,000,000.00 | 184,800,000.00 | 127,500,000.00 |
| OBLIGACIONES | 0.00 | 0.00 | 0.00 | 0.00 | 777,357.94 |
| INTERNAS | 0.00 | 0.00 | 0.00 | 0.00 | 777,357.94 |
| EXTERNAS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| OTROS PASIVOS | 3,984,556.18 | 7,175,989.09 | 5,801,294.93 | 3,870,427.13 | 4,212,765.83 |
| INTERNOS | 2,816,278.38 | 5,523,050.88 | 4,141,021.64 | 2,034,379.78 | 3,481,234.70 |
| EXTERNOS | 1,168,277.80 | 1,652,938.21 | 1,660,273.29 | 1,836,047.35 | 731,531.13 |
| PATRIMONIO | 14,309,954.41 | 12,314,904.47 | 13,172,001.74 | 14,220,539.08 | 15,851,700.77 |
| CAPITAL | 10,000,000.00 | 10,000,000.00 | 10,000,000.00 | 10,000,000.00 | 10,000,000.00 |
| RESERVAS DE CAPITAL | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| OTRAS RESERVAS | 1,616,624.19 | 2,134,977.88 | 2,394,476.94 | 3,122,015.24 | 3,417,246.61 |
| UTILIDAD DEL PERIODO Y DE PERIODOS | 2,693,330.22 | 179,926.59 | 777,524.80 | 1,098,523.84 | 2,434,454.16 |

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| | TRIMESTRE IV | TRIMESTRE I | TRIMESTRE II | TRIMESTRE III | TRIMESTRE IV |
| ANTERIORES | | | | | |
| GAN/PERD EN INV. DIS. PARA LA VENTA | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEUDA SUBORDINADA | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PASIVO Y PATRIMONIO TOTAL | 269,462,442.26 | 291,325,875.35 | 301,607,626.15 | 313,331,860.28 | 262,979,906.61 |