

Balance Sheet
(2018. 12. 31)

Company Name : SBI SAVINGS BANK

(UNIT: KRW)

DESCRIPTION	AMOUNT	DESCRIPTION	AMOUNT
Assets	7,510,100,440,696	Liabilities	6,823,573,200,346
Cash & Due from Banks	1,098,904,820,854	Deposits	6,656,706,289,447
Cash & Checks	2,006,988,413	Deposits In Won	6,656,706,289,447
Foreign Currencies	0	(Ordinary Deposits)	133,880,595,531
Due from Banks in Won	1,096,895,832,441	(Temporary Deposits)	201,198,583
(Due from Banks on Demand)	0	(Mutual Time Deposits)	0
(Due from Banks on Ordinary)	3,716,823,716	(Mutual Installment Deposits)	63,748,250
(Due from Banks on Time)	0	(Free Reserve Installment Deposits)	19,480,453,158
(Due from Banks on Installment Deposits)	0	(Time Deposits)	6,411,580,114,215
(Reserve with M.S.B2)	480,000,000,000	(Savings Deposits)	0
(Reserve with K.F.S.B1)	282,197,023,596	(Corporate Free Savings Deposits)	0
(Money in Trust)	0	(Installment Deposits)	91,496,418,208
(Stock price Index Futures Deposits)	0	(Long Term Savings for Salaried Man)	0
(Others)	330,981,985,129	(Long Term Savings for Household)	3,371,702
Securities	406,326,506,929	(Preferential Savings for Salaried Man)	390,000
Trading Securities	107,926,696,167	(Long Term Housing Savings)	0
(Stock)	1,694,250,000	(Time Deposits with Compound Interest)	0
(Securities for Reserve with K.F.S.B1)	0	Covering Bill	0
(Corporate Bonds)	8,878,356,685	Discount Present Value(-)	0
(Beneficiary Certificates)	97,354,089,482	Borrowings	0
(Commercial Papers)	0	Borrowings In Won	0
(Others)	0	(Overdraft with Banks)	0
Available for Sale Securities	298,399,810,762	(Borrowings from Banks)	0
(Stock)	43,232,682,200	(Borrowings from M.S.B2))	0
(Securities for Reserve with K.F.S.B1)	0	(Borrowings on Management Improvement)	0
(Corporate Bonds)	39,642,545,000	Call Money	0
(Beneficiary Certificates)	215,524,583,562	(MSB Call Money)	0
(Commercial Papers)	0	(Others)	0
(Others)	0	Discount Present Value(-)	0
Held to Maturity Securities	0	Debentures	0
(Securities for Reserve with K.F.S.B1)	0	Debentures Discount(-)	0
(Corporate Bonds)	0	Debentures Premium(+)	0
(Commercial Papers)	0	Other Liabilities	166,866,910,899
(Others)	0	Allowance for Severance and Retirement Benefits	13,394,701,170
Investment Stock Using Equity Method	0	Funds Converted from National Pension (-)	0
(Stock)	0	Due from Retirement Insurance (-)	-13,377,803,657
(Equity Investments)	0	Other Allowance	1,874,684,800
Loans	5,844,224,541,714	Stock price index Option Sold	0
Loans In Won	6,045,572,255,950	National treasury	0
(Loans on Mutual Time)	0	Giro	0
(Remunerations)	0	Others Derivative Instruments Liabilities	0
(Bills Discounted)	10,469,261,958	Accounts Payable	1,221,622,917
(Installment Loans)	370,000,000	Accrued Expenses	134,658,639,643
(Loans on Collateral of Time or Installment Deposits)	11,285,793,056	Unearned Revenues	75,678,799
(General Loans)	5,188,398,788,862	Deposits for Letter of Guarantee and others	1,913,387,487
(Loan on Compound Passbook Deposits)	46,689,733,733	Deferred Income Tax Liabilities	0
(Housing Loans)	0	Sundry Liabilities	8,941,045,317
(Factoring Loans)	0	(Suspense Receipts)	3,587,758,545
(Commercial Papers)	0	(Withholdings Taxes)	1,492,256,254
(Others)	788,358,678,341	(Income Taxes Payable)	3,856,020,136
Call Loans	0	(Other Sundry Liabilities)	5,010,382
(M.S.B Call Loans)	0	Inter-Office Account	0
(Others)	0	Domestic Exchange Settlement	18,164,956,423
Deferred Loan Origination Fee(-)	-606,937,501	Stockholder's Equity	686,527,240,350
Deferred Loan Origination Costs(+)	32,569,552,000	Capital Stock	1,561,472,220,000
Allowance for Credit Losses(-)	-231,438,782,833	Common Stock	1,561,472,220,000
Discount Present Value(-)	-1,871,565,902	Perferred Stock	0
Tangible Assets	15,885,087,092	Capital Surplus	12,193,884,552
Lands	5,527,388,191	Capital in Excess of Par-value	0
Buildings	3,049,019,747	Gain on Capital Reduction	1,966,487,019
Vehicles	0	Other Capital Reserve	10,227,397,533
Movables owned	26,049,219,585	Assets Revaluation Reserve	0
Constructions in Progress	0	Retained Earnings	-397,299,501,005
Others	8,298,491,327	Legal Reserve	20,713,000,000
Accumulated Depreciation(-)	-27,039,031,758	Reserve for Business Rationalization	0
Other Assets	144,759,484,107	Reserve for Financial Structure Improvement	0
Guarantee Deposits	15,775,955,045	Reserve for Business Development	7,364,000,000
Factoring Receivable	0	Dividend Equalization Reserve	0
National treasury	0	Voluntary Reserve	0
Accounts Receivable	1,276,913,524	Unappropriated Retained Earnings	-425,376,501,005
Accrued revenues	40,233,378,360	Capital Adjustment	-483,803,656,778
Prepaid Expenses	44,572,133	Discounts on stock Issuance	-4,647,971,622
Advanced Payments	3,423,980,000	Treasury Stock	-55,057,470,535
Others Derivatives Instruments Assets	3,042,786,704	Others	-434,098,214,621
Investments Assets	2,692,921,728	Accumulated Other Comprehensive Income	3,964,293,581
Intangible Assets	7,648,406,393	Gain(Loss) on Valuation of Available for sale Securities	3,964,293,581
(Goodwill)	0	Gain on Valuation of Investment stock using the Equity Method	0
(ODI)	0	Others	0
(Development Costs)	3,778,097,411		
(Others)	3,870,308,982		
Fixed Assets Used not for Business Purpose	26,444,306,970		
(Land Not for Business Purpose)	26,410,693,000		
(Buildings Not for Business Purpose)	33,613,970		
(Others)	0		
Deferred Income Tax Assets	0		
Sundry Assets	1,941,589,078		
(Suspense Payments)	1,232,368,361		
(Loans to Employees)	45,540,000		
(Articles of Consumption)	0		
(Deposited Money)	634,250,000		
(Prepaid Corporate Income Tax Asset)	0		
(Other Sundry Assets)	29,430,717		
Inter-Office Account	0		
Domestic Exchange Settlement	42,234,674,172		
Discount Present Value(-)	0		
Guarantees & Acceptance & Guarantees	0		
Stock price index Futures Bought	0		
Stock price index Futures Sold	0		
Loan charge - Offs	0		
Accrued Payable	0		
Unissued Stock Dividends	0		
Losses	0	Earns	0
Net Loss for the Term	0	Net Profit for the Term	0
Total	7,510,100,440,696	Total	7,510,100,440,696

Income Statement
2018.01.01-2018.12.31

Company Name : SBI SAVINGS BANK

(UNIT: KRW)

DESCRIPTION	AMOUNT	DESCRIPTION	AMOUNT
Expenses	611,732,229,265	Revenues	742,710,672,020
Operating Expenses	597,205,075,279	Operating Revenues	735,655,554,540
Interest Expenses	140,379,753,754	Interest Revenues	630,210,928,289
Interest on Deposits	140,308,465,182	Interest on Due from Banks	11,559,803,384
(Interest on Ordinary Deposits)	942,602,075	Interest on Trading Securities	452,548,676
(Interest on Temporary Deposits)	0	Interest on Available for Sale Securities	2,142,373,549
(Interest on Mutual Time Deposits)	0	Interest on Held to Maturity Securities	0
(Interest on Mutual Installment Deposits)	0	Interest on Loans	615,916,955,518
(Interest on Free Reserve Installment Deposits)	400,485,560	(Interest on mutual Time Deposits)	0
(Interest on Time Deposits)	136,636,644,735	(Interest on mutual Installment Deposits)	0
(Interest on Savings Deposits)	0	(Bills Discount Fee)	224,083,007
(Interest on Corporate Free Savings Deposits)	0	(Interest on Installment Loans)	0
(Interest on Installment Deposits)	2,328,722,047	(Interest on Loans on Collateral of Time or Installment Deposits)	338,392,351
(Interest on Long Term Savings for Salaried Man)	0	(Interest on General Loans)	568,894,825,887
(Interest on Long Term Deposits for Household)	9,754	(Interest on Loans on Compound Passbook Deposits)	3,132,241,870
(Interest on Preferential Installment Deposits for Household)	1,011	(Interest on Housing Loans)	0
(Interest on Long Term Housing Savings)	0	(Interest on Factoring Loans)	0
(Interest on Other Deposits)	0	(Interest on Others Loans)	43,327,412,403
Discount Fees on Cover Notes Sold	0	Interest on Call Loans	0
Interest on Borrowings	0	Other Interest Income	139,247,142
(Interest on Overdraft with Banks)	0	(Interest on Loans to Employees)	3,888,570
(Interest on Borrowings from Banks)	0	(Sundry Interest Income)	135,358,572
(Interest on Borrowings from K.F.S.B)	0	(Interest on Inter Office)	0
(Interest on Borrowings on Management Improvement)	0	(Reversal of Discount Present Value)	0
(Interest on Rediscounted Bills)	0	valuation and gain on disposition of securities	3,965,143,990
Interest on Call Money	0	Gain on sale of Trading Securities	851,211,091
Interest on Debentures	0	Gain on Valuation of Trading Securities	1,758,947,085
Others	71,288,572	Gain on Disposition of Available for Sale Securities	1,354,985,814
(Sundry Interest paid)	71,288,572	Gain on Disposition of Held to Maturity Securities	0
(Interest of Inter Office)	0	Recovery of Available for Sale Securities loss	0
(Interest Paid Domestic Exchange Settlement)	0	Recovery of Held to Maturity Securities loss	0
valuation and loss on disposition of securities	6,033,525,591	valuation and gain on disposition of Loans	58,766,371,246
Loss on Disposition of Trading Securities	2,379,787,806	Reversal of Allowance for Bad Debts	0
Loss on Valuation of Trading Securities	3,225,578,130	Gain on Sales of Loans	58,766,371,246
Loss on Disposition of Available for Sale Securities	428,159,655	Commission Received	11,193,290,421
Loss on Disposition of Held to Maturity Securities	0	Commission Received on Remittance	19,392,800
Impairment loss of Available for Sale Securities	0	Commission Received on Collection	0
Impairment loss of Held to Maturity Securities	0	Agency Commission Received	0
valuation and loss on disposition of Loans	226,727,660,520	Commission Received on Safe Deposit	0
Bad Debts Expenses	226,657,801,655	Commission Received from Pre-payment	8,296,667,438
Loss on Sales of Loans	69,858,865	Other Commission Received	2,877,230,183
Commission Expenses	68,867,431,481	Dividend Income	19,262,782,107
Commission Paid on Remittance	2,402,100	Dividend on Trading Securities	6,985,252,000
Commission Paid on Collection	0	Dividend on Available for Sale Securities	12,277,530,107
Commission Paid on Collection Overage Loan	192,500	Other Operating Revenues	12,257,038,507
Others Commission Paid	68,864,836,881	Gain on Redemption of Debentures Issued	0
Other Operating Expenses	32,222,152,026	Gain on Foreign Currency Transaction	0
Loss on Redemption of Debentures Issued	0	Gain on Equity Securities Transactions	0
Loss on Foreign Currency Transaction	0	Gains on Stock Price Index Option Transaction	0
Loss on Equity Securities Transactions	0	Gains on the Others Derivatives Instruments Transaction	9,228,599,673
Losses on Stock Price Index Option Transaction	0	Gains on Valuation Stock Price Index Option	0
Loss on the Others Derivatives Instruments Transaction	1,621,369,948	Gains on Valuation Others Derivatives Instruments	1,982,091,499
Losses on Valuation Stock Price Index Option	0	Reversal of Unearned Income	0
Loss on Valuation Others Derivatives Instruments	1,264,439,916	Reversal of Accrued Expense	0
Insurance Expense for Deposits	28,771,558,716	Sundry Operating Revenues	1,046,347,335
Refund Accrued Income	0	Non-Operating Revenues	7,055,117,480
Refund Prepaid Expense	0	Gain on Disposition of Tangible Assets	0
Sundry Operating Expenses	564,783,446	(Gain on Sales of Assets Used for Business Purpose)	0
General and Administrative Expenses	122,974,551,907	(Gain on Sales of Assets not Used for Business Purpose)	0
payroll expense	44,661,189,436	Rental Income	14,709,084
Office Expense	78,313,362,471	Gain on Investment Securities	0
Non-Operating Expenses	2,910,069,946	Gain on Disposition of Equity Security Using Equity Method	0
Loss on Disposition of Tangible Assets	63,277,460	Gain from Impairment of Estate not Used for Business Purpose	0
(Loss on Sales of Assets Used for Business Purpose)	63,277,460	Gains on Prior Period Error Correction	0
(Loss on Sales of Assets not Used for Business Purpose)	0	Other Non-Operating Revenues	7,040,408,396
Loss on Investment Securities	0	(Gain on Disposition of Investment Assets)	0
Loss on Disposition of Equity Security Using Equity Method	0	(Profit on Administration of Other Fixed Assets Owned)	0
Loss from Impairment of Estate not Used for Business Purpose	0	(Sundry Income)	7,040,408,396
Losses on Prior Period Error Correction	0	Gains from assets Contributed	0
Other Non-Operating Expenses	2,846,792,486	Gains on Exemption of Debts	0
(Loss on Disposition of Investment Assets)	0	Gains on Insurance Settlements	0
(Donations)	1,295,783,750	Other Extraordinary Gains	0
(Administrative Expense for Other Tangible Assets Not for Business Purpose)	71,010,170		
(Money for Contravention)	0		
(Sundry Loss)	1,479,998,566		
Casualty Losses	0		
Other Special Losses	0		
Income Taxes Expense	11,617,084,040		
Losses Total	611,732,229,265	Earnings Total	742,710,672,020
Net Income	130,978,442,755	Net Loss for the Term	0
Total	742,710,672,020	Total	742,710,672,020