

Balance Sheet
(2019. 12. 31)

Company Name : SBI SAVINGS BANK

(UNIT: KRW)

DESCRIPTION	AMOUNT	DESCRIPTION	AMOUNT
Assets	8,687,598,684,544	Liabilities	7,812,049,176,272
Cash & Due from Banks	947,738,868,334	Deposits	7,587,270,719,453
Cash & Checks	1,580,448,777	Deposits In Won	7,587,270,719,453
Foreign Currencies	0	(Ordinary Deposits)	677,180,042,639
Due from Banks in Won	946,158,419,557	(Temporary Deposits)	231,371,983
(Due from Banks on Demand)	0	(Mutual Time Deposits)	0
(Due from Banks on Ordinary)	3,901,864,808	(Mutual Installment Deposits)	63,748,250
(Due from Banks on Time)	0	(Free Reserve Installment Deposits)	29,308,122,089
(Due from Banks on Installment Deposits)	0	(Time Deposits)	6,774,934,780,941
(Reserve with M.S.B2)	390,000,000,000	(Savings Deposits)	0
(Reserve with K.F.S.B1)	347,882,474,402	(Corporate Free Savings Deposits)	0
(Money in Trust)	0	(Installment Deposits)	105,548,901,849
(Stock price Index Futures Deposits)	0	(Long Term Savings for Salaried Man)	0
(Others)	204,374,080,347	(Long Term Savings for Household)	3,361,702
Securities	468,426,364,750	(Preferential Savings for Salaried Man)	390,000
Trading Securities	67,822,274,816	(Long Term Housing Savings)	0
(Stock)	405,500,000	(Time Deposits with Compound Interest)	0
(Securities for Reserve with K.F.S.B1)	0	Covering Bill	0
(Corporate Bonds)	3,512,595,334	Discount Present Value(-)	0
(Beneficiary Certificates)	83,904,179,482	Borrowings	0
(Commercial Papers)	0	Borrowings In Won	0
(Others)	0	(Overdraft with Banks)	0
Available for Sale Securities	380,604,089,934	(Borrowings from Banks)	0
(Stock)	53,497,849,320	(Borrowings from M.S.B2)	0
(Securities for Reserve with K.F.S.B1)	0	(Borrowings on Management Improvement)	0
(Corporate Bonds)	19,053,546,000	Call Money	0
(Beneficiary Certificates)	308,052,694,614	(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	224,778,456,819
(Others)	0	Allowance for Severance and Retirement Benefits	16,789,865,658
Investment Stock Using Equity Method	0	Funds Converted from National Pension (-)	0
(Stock)	0	Due from Retirement Insurance (-)	-16,789,865,658
(Equity Investments)	0	Other Allowance	1,965,708,657
Loans	7,122,469,809,552	Stock price index Option Sold	0
Loans in Won	7,373,079,344,560	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	320,640,571
(Installment Loans)	370,000,000	Accrued Expenses	154,748,729,888
(Loans on Collateral of Time or Installment Deposits)	16,451,457,500	Unearned Revenues	84,846,042
(General Loans)	6,287,955,214,304	Deposits for Letter of Guarantee and others	50,387,487
(Loan on Compound Passbook Deposits)	264,154,606,815	Deferred Income Tax Liabilities	0
(Housing Loans)	0	Sundry Liabilities	16,680,504,965
(Factoring Loans)	0	(Suspense Receipts)	3,314,082,617
(Commercial Papers)	0	(Withholdings Taxes)	2,418,672,614
(Others)	793,678,803,983	(Income Taxes Payable)	10,942,179,590
Call Loans	0	(Other Sundry Liabilities)	5,570,144
(M.S.B Call Loans)	0	Inter-Office Account	0
(Others)	0	Domestic Exchange Settlement	50,927,639,209
Deferred Loan Origination Fee(-)	-597,992,637	Stockholder's Equity	875,549,508,272
Deferred Loan Origination Costs(+)	26,896,573,594	Capital Stock	1,561,472,220,000
Allowance for Credit Losses(-)	-276,200,407,332	Common Stock	1,561,472,220,000
Discount Present Value(-)	-707,708,633	Perferred Stock	0
Tangible Assets	14,708,861,095	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	28,311,555,540	Assets Revaluation Reserve	0
Constructions in Progress	0	Retained Earnings	-209,053,412,355
Others	8,334,229,657	Legal Reserve	20,713,000,000
Accumulated Depreciation(-)	-28,513,332,040	Reserve for Business Rationalization	0
Other Assets	134,254,780,813	Reserve for Financial Structure Improvement	0
Guarantee Deposits	17,021,219,602	Reserve for Business Development	7,364,000,000
Factoring Receivable	0	Dividend Equalization Reserve	0
National treasury	0	Voluntary Reserve	0
Accounts Receivable	1,907,118,453	Unappropriated Retained Earnings	-237,130,412,355
Accrued revenues	45,875,913,187	Capital Adjustment	-483,803,656,778
Prepaid Expenses	158,075,453	Discounts on stock Issuance	-4,847,971,822
Advanced Payments	4,291,120,420	Treasury Stock	-55,057,470,535
Others Derivatives Instruments Assets	799,197,308	Others	-434,098,214,621
Investments Assets	6,546,137,382	Accumulated Other Comprehensive Income	4,740,472,853
Intangible Assets	15,381,337,960	Gain(Loss) on Valuation of Available for sale Securities	4,740,472,853
(Goodwill)	0	Gain on Valuation of Investment stock using the Equity Method	0
(CDI)	0	Others	0
(Development Costs)	11,559,309,540		
(Others)	3,822,028,420		
Fixed Assets Used not for Business Purpose	0		
(Land Not for Business Purpose)	0		
(Buildings Not for Business Purpose)	0		
(Others)	0		
Deferred Income Tax Assets	0		
Sundry Assets	863,127,259		
(Suspense Payments)	0		
(Loans to Employees)	-460,000		
(Articles of Consumption)	0		
(Deposited Money)	833,445,000		
(Prepaid Corporate Income Tax Asset)	0		
(Other Sundry Assets)	30,142,259		
Inter-Office Account	0		
Domestic Exchange Settlement	42,038,798,346		
Discount Present Value(-)	-627,264,557		
Guarantees & Acceptance & Guarantees			
Stock price Index Futures Bought			
Stock price Index Futures Sold			
Loan charge - Offs			
Accrued Payable			
Unissued Stock Dividends			
Losses	0	Earns	0
Net Loss for the Term	0	Net Profit for the Term	0
Total	8,687,598,684,544	Total	8,687,598,684,544

Income Statement
2019.01.01-2019.12.31

Company Name : SBI SAVINGS BANK

(UNIT: KRW)

DESCRIPTION	AMOUNT	DESCRIPTION	AMOUNT
Expenses	735,432,673,987	Revenues	923,678,762,637
Operating Expenses	715,722,935,951	Operating Revenues	911,504,499,858
Interest Expenses	185,398,295,690	Interest Revenues	788,821,404,059
Interest on Deposits	185,316,083,875	Interest on Due from Banks	20,597,477,563
(Interest on Ordinary Deposits)	3,856,491,217	Interest on Trading Securities	237,943,728
(Interest on Temporary Deposits)	0	Interest on Available for Sale Securities	1,871,118,864
(Interest on Mutual Time Deposits)	0	Interest on Held to Maturity Securities	0
(Interest on Mutual Installment Deposits)	0	Interest on Loans	765,978,899,878
(Interest on Free Reserve Installment Deposits)	503,285,595	(Interest on mutual Time Deposits)	0
(Interest on Time Deposits)	178,447,582,470	(Interest on mutual Installment Deposits)	0
(Interest on Savings Deposits)	0	(Bills Discount Fee)	171,232,875
(Interest on Corporate Free Savings Deposits)	0	(Interest on Installment Loans)	0
(Interest on Installment Deposits)	2,508,714,085	(Interest on Loans on Collateral of Time or Installment Deposits)	398,665,834
(Interest on Long Term Savings for Salaried Man)	0	(Interest on General Loans)	714,526,388,977
(Interest on Long Term Deposits for Household)	9,514	(Interest on Loans on Compound Passbook Deposits)	8,410,400,384
(Interest on Preferential Installment Deposits for Household)	994	(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)	42,472,211,808
Discount Fees on Cover Notes Sold	0	Interest on Call Loans	0
Interest on Borrowings	0	Other Interest Income	135,964,026
(Interest on Overdraft with Banks)	0	(Interest on Loans to Employees)	2,870,939
(Interest on Borrowings from Banks)	0	(Sundry Interest Income)	133,093,087
(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	2,666,954,481
Interest on Call Money	0	Gain on sale of Trading Securities	450,847,928
Interest on Debentures	0	Gain on Valuation of Trading Securities	1,924,830,060
Others	82,211,815	Gain on Disposition of Available for Sale Securities	291,276,493
(Sundry Interest paid)	82,211,815	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	4,461,876,012	valuation and Gain on disposition of Loans	81,871,992,505
Loss on Disposition of Trading Securities	1,382,946,269	Reversal of Allowance for Bad Debts	0
Loss on Valuation of Trading Securities	1,957,930,095	Gain on Sales of Loans	81,871,992,505
Loss on Disposition of Available for Sale Securities	114,849,048	Commission Received	14,551,949,131
Loss on Disposition of Held to Maturity Securities	0	Commission Received on Remittance	21,839,900
Impairment loss of Available for Sale Securities	1,006,150,600	Commission Received on Collection	0
Impairment loss of Held to Maturity Securities	0	Agency Commission Received	0
valuation and loss on disposition of Loans	270,246,438,789	Commission Received on Safe Deposit	0
Bad Debts Expenses	270,246,438,789	Commission Received from Pre-payment	11,413,159,598
Loss on Sales of Loans	0	Other Commission Received	3,116,949,633
Commission Expenses	85,368,854,264	Dividend Income	19,807,565,738
Commission Paid on Remittance	2,314,600	Dividend on Trading Securities	4,034,624,589
Commission Paid on Collection	0	Dividend on Available for Sale Securities	15,772,941,149
Commission Paid on Collection Ovedue Loan	0	Other Operating Revenues	3,784,633,944
Others Commission Paid	85,366,539,664	Gain on Redemption of Debentures Issued	0
Other Operating Expenses	36,183,318,247	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	289,785,648
Losses on Stock Price Index Option Transaction	0	Gains on Valuation Stock Price Index Option	0
Loss on the Others Derivatives Instruments Transaction	620,478,000	Gains on Valuation Others Derivatives Instruments	313,890,000
Losses on Valuation Stock Price Index Option	0	Reversal of Unearned Income	0
Loss on Valuation Others Derivatives Instruments	1,800,600,296	Reversal of Accrued Expense	0
Insurance Expense for Deposits	33,762,239,951	Sundry Operating Revenues	3,180,958,296
Refund Accrued Income	0	Non-Operating Revenues	12,174,262,779
Refund Prepaid Expense	0	Gain on Disposition of Tangible Assets	10,555,693,030
Sundry Operating Expenses	0	(Gain on Sales of Assets Used for Business Purpose)	0
General and Administrative Expenses	134,064,152,949	(Gain on Sales of Assets not Used for Business Purpose)	10,555,693,030
payroll expense	47,407,379,485	Rental Income	2,400,000
Office Expense	86,656,773,464	Gain on Investment Securities	0
Non-Operating Expenses	847,762,813	Gain on Disposition of Equity Security Using Equity Method	0
Loss on Disposition of Tangible Assets	15,778,974	Gain from Impairment of Estate not Used for Business Purpose	0
(Loss on Sales of Assets Used for Business Purpose)	15,778,974	Gains on Prior Period Error Correction	0
(Loss on Sales of Assets not Used for Business Purpose)	0	Other Non-Operating Revenues	1,616,169,749
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)	1,616,169,749
Losses on Prior Period Error Correction	0	Gains from assets Contributed	0
Other Non-Operating Expenses	831,983,839	Gains on Exemption of Debts	0
(Loss on Disposition of Investment Assets)	0	Gains on Insurance Settlements	0
(Donations)	398,827,818	Other Extraordinary Gains	0
(Administrative Expense for Other Tangible Assets Not for Business Purpose)	2,082,600		
(Money for Contravention)	0		
(Sundry Loss)	431,073,421		
Casualty Losses	0		
Other Special Losses	0		
Income Taxes Expense	18,861,975,223		
Losses Total	735,432,673,987	Earnings Total	923,678,762,637
Net Income	188,246,088,650	Net Loss for the Term	0
Total	923,678,762,637	Total	923,678,762,637