

Balance Sheet
(2020.12.31)

Company Name : SBI SAVINGS BANK

(UNIT: KRW)

DESCRIPTION	AMOUNT	DESCRIPTION	AMOUNT
Assets	11,255,212,292,265	Liabilities	10,095,515,235,252
Cash & Due from Banks	1,308,579,773,021	Deposits	9,809,461,769,900
Cash & Checks	2,037,359,720	Deposits In Won	9,809,461,769,900
Foreign Currencies	0	(Ordinary Deposits)	2,053,369,879,528
Due from Banks in Won	1,304,542,413,301	(Temporary Deposits)	272,244,279
(Due from Banks on Demand)	0	(Mutual Time Deposits)	0
(Due from Banks on Ordinary)	3,987,344,571	(Mutual Installment Deposits)	63,256,250
(Due from Banks on Time)	0	(Free Reserve Installment Deposits)	91,802,209,821
(Due from Banks on Installment Deposits)	0	(Time Deposits)	7,572,262,340,365
(Reserve with M.S.B2)	460,000,000,000	(Savings Deposits)	0
(Reserve with K.F.S.B1)	434,958,133,171	(Corporate Free Savings Deposits)	0
(Money in Trust)	0	(Installment Deposits)	91,688,087,955
(Stock price Index Futures Deposits)	0	(Long Term Savings for Salaried Man)	0
(Others)	405,596,935,559	(Long Term Savings for Household)	3,361,702
Securities	659,448,639,573	(Preferential Savings for Salaried Man)	390,000
Trading Securities	116,588,588,369	(Long Term Housing Savings)	0
(Stock)	5,673,840,960	(Time Deposits with Compound Interest)	0
(Securities for Reserve with K.F.S.B1)	1,001,423,000	Covering Bill	0
(Corporate Bonds)	16,201,712,490	Discount Present Value(-)	0
(Beneficiary Certificates)	93,711,611,919	Borrowings	0
(Commercial Papers)	0	Borrowings In Won	0
(Others)	0	(Overdraft with Banks)	0
Available for Sale Securities	542,860,051,204	(Borrowings from Banks)	0
(Stock)	80,944,338,002	(Borrowings from M.S.B2)	0
(Securities for Reserve with K.F.S.B1)	0	(Borrowings on Management Improvement)	0
(Corporate Bonds)	48,495,702,350	Call Money	0
(Beneficiary Certificates)	413,420,010,852	(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	286,053,465,352
(Others)	0	Allowance for Severance and Retirement Benefits	19,818,280,838
Investment Stock Using Equity Method	0	Funds Converted from National Pension (-)	0
(Stock)	0	Due from Retirement Insurance (-)	-19,818,280,838
(Equity Investments)	0	Other Allowance	2,216,485,485
Loans	9,097,471,764,845	Stock price Index Option Sold	0
Loans In Won	9,412,930,363,596	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	571,026,147
(Installment Loans)	370,000,000	Accrued Expenses	184,824,918,622
(Loans on Collateral of Time or Installment Deposits)	5,601,057,000	Unearned Revenues	641,388,529
(General Loans)	8,322,037,371,357	Deposits for Letter of Guarantee and others	58,687,487
(Loan on Compound Passbook Deposits)	186,643,137,781	Deferred Income Tax Liabilities	0
(Housing Loans)	0	Sundry Liabilities	23,592,890,507
(Factoring Loans)	0	(Suspense Receipts)	2,773,980,247
(Commercial Papers)	0	(Withholdings Taxes)	1,508,969,967
(Others)	887,809,535,500	(Income Taxes Payable)	19,299,185,943
Call Loans	0	(Other Sundry Liabilities)	10,754,950
(M.S.B Call Loans)	0	Inter-Office Account	0
(Others)	0	Domestic Exchange Settlement	74,148,068,575
Deferred Loan Origination Fee(-)	-740,991,935	Stockholder's Equity	1,159,697,057,013
Deferred Loan Origination Costs(+)	13,965,831,944	Capital Stock	1,561,472,220,000
Allowance for Credit Losses(-)	-327,942,241,052	Common Stock	1,561,472,220,000
Discount Present Value(-)	-741,197,708	Perferred Stock	0
Tangible Assets	14,693,304,121	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	26,865,711,075	Assets Revaluation Reserve	0
Constructions In Progress	0	Retained Earnings	49,218,894,175
Others	8,526,085,019	Legal Reserve	20,713,000,000
Accumulated Depreciation(-)	-29,274,899,911	Reserve for Business Rationalization	0
Other Assets	177,018,810,705	Reserve for Financial Structure Improvement	0
Guarantee Deposits	17,267,101,925	Reserve for Business Development	7,364,000,000
Factoring Receivable	0	Dividend Equalization Reserve	0
National treasury	0	Voluntary Reserve	0
Accounts Receivable	3,621,680,908	Unappropriated Retained Earnings	21,139,894,175
Accrued revenues	52,894,309,247	Capital Adjustment	-483,803,656,778
Prepaid Expenses	1,422,566,808	Discounts on stock Issuance	-4,647,971,622
Advanced Payments	8,952,603,963	Treasury Stock	-55,057,470,535
Others Derivatives Instruments Assets	1,448,166,750	Others	-434,088,214,621
Investments Assets	9,104,926,957	Accumulated Other Comprehensive Income	30,617,715,064
Intangible Assets	13,010,852,605	Gain(Loss) on Valuation of Available for sale Securities	30,617,715,064
(Goodwill)	0	Gain on Valuation of Investment stock using the Equity Method	0
(CDI)	0	Others	0
(Development Costs)	10,129,878,747		
(Others)	2,880,973,858		
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	626,272,259		
(Suspense Payments)	0		
(Loans to Employees)	0		
(Articles of Consumption)	0		
(Deposited Money)	596,130,000		
(Prepaid Corporate Income Tax Asset)	0		
(Other Sundry Assets)	30,142,259		
Inter-Office Account	0		
Domestic Exchange Settlement	69,658,295,100		
Discount Present Value(-)	-987,965,817		
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	11,255,212,292,265	Total	11,255,212,292,265

Income Statement
2020.01.01~2020.12.31

Company Name : SBI SAVINGS BANK

(UNIT: KRW)

DESCRIPTION	AMOUNT	DESCRIPTION	AMOUNT
Expenses	903,417,499,498	Revenues	1,161,687,806,028
Operating Expenses	870,986,357,964	Operating Revenues	1,159,308,468,826
Interest Expenses	189,212,149,721	Interest Revenues	984,011,822,733
Interest on Deposits	189,116,691,012	Interest on Due from Banks	13,801,099,921
(Interest on Ordinary Deposits)	27,526,903,845	Interest on Trading Securities	532,956,713
(Interest on Temporary Deposits)	0	Interest on Available for Sale Securities	1,551,179,546
(Interest on Mutual Time Deposits)	0	Interest on Held to Maturity Securities	0
(Interest on Mutual Installment Deposits)	389,216	Interest on Loans	987,548,572,185
(Interest on Free Reserve Installment Deposits)	1,639,891,097	(Interest on mutual Time Deposits)	0
(Interest on Time Deposits)	157,483,019,283	(Interest on mutual Installment Deposits)	0
(Interest on Savings Deposits)	0	(Bills Discount Fee)	132,131,146
(Interest on Corporate Free Savings Deposits)	0	(Interest on Installment Loans)	0
(Interest on Installment Deposits)	2,466,477,033	(Interest on Loans on Collateral of Time or Installment Deposits)	391,586,157
(Interest on Long Term Savings for Salaried Man)	0	(Interest on General Loans)	904,245,662,354
(Interest on Long Term Deposits for Household)	9,536	(Interest on Loans on Compound Passbook Deposits)	16,600,373,807
(Interest on Preferential Installment Deposits for Household)	1,002	(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)	46,178,918,721
Discount Fees on Cover Notes Sold	0	Interest on Call Loans	0
Interest on Borrowings	10,327,868	Other Interest Income	578,015,368
(Interest on Overdraft with Banks)	0	(Interest on Loans to Employees)	0
(Interest on Borrowings from Banks)	0	(Sundry Interest Income)	128,572,286
(Interest on Borrowings from K.F.S.B)	10,327,868	(Interest on Inter Office)	0
(Interest on Borrowings on Management Improvement)	0	(Reversal of Discount Present Value)	449,263,082
(Interest on Rediscounted Bills)	0	valuation and Gain on disposition of securities	24,750,941,629
Interest on Call Money	0	Gain on sale of Trading Securities	3,622,096,690
Interest on Debentures	0	Gain on Valuation of Trading Securities	18,125,794,441
Others	85,130,841	Gain on Disposition of Available for Sale Securities	3,003,050,498
(Sundry Interest paid)	85,130,841	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	10,966,839,032	valuation and Gain on disposition of Loans	100,832,278,691
Loss on Disposition of Trading Securities	200,979,304	Reversal of Allowance for Bad Debts	0
Loss on Valuation of Trading Securities	102,027,350	Gain on Sales of Loans	100,832,278,691
Loss on Disposition of Available for Sale Securities	663,904,343	Commission Received	21,976,085,881
Loss on Disposition of Held to Maturity Securities	0	Commission Received on Remittance	17,819,500
Impairment loss of Available for Sale Securities	9,999,928,035	Commission Received on Collection	0
Impairment loss of Held to Maturity Securities	0	Agency Commission Received	0
valuation and loss on disposition of Loans	354,029,758,446	Commission Received on Safe Deposit	0
Bad Debts Expenses	354,029,758,446	Commission Received from Pre-payment	18,384,880,070
Loss on Sales of Loans	0	Other Commission Received	3,573,386,311
Commission Expenses	119,154,872,132	Dividend Income	26,229,342,228
Commission Paid on Remittance	1,920,000	Dividend on Trading Securities	3,963,198,204
Commission Paid on Collection	0	Dividend on Available for Sale Securities	22,266,144,024
Commission Paid on Collection Ovedue Loan	0	Other Operating Revenues	1,507,997,664
Others Commission Paid	119,152,952,132	Gain on Redemption of Debentures Issued	0
Other Operating Expenses	41,367,376,796	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	316,121,362
Losses on Stock Price Index Option Transaction	0	Gains on Valuation Stock Price Index Option	0
Loss on the Others Derivatives Instruments Transaction	211,584,000	Gains on Valuation Others Sale Derivatives Instruments	1,091,177,500
Losses on Valuation Stock Price Index Option	0	Reversal of Unearned Income	0
Loss on Valuation Others Derivatives Instruments	35,002,250	Reversal of Accrued Expense	0
Insurance Expense for Deposits	40,723,171,305	Sundry Operating Revenues	100,698,802
Refund Accrued Income	0	Non-Operating Revenues	2,379,337,202
Refund Prepaid Expense	0	Gain on Disposition of Tangible Assets	0
Sundry Operating Expenses	397,619,241	(Gain on Sales of Assets Used for Business Purpose)	0
General and Administrative Expenses	156,255,361,837	(Gain on Sales of Assets not Used for Business Purpose)	0
payroll expense	54,690,459,654	Rental Income	0
Office Expense	101,564,902,183	Gain on Investment Securities	0
Non-Operating Expenses	2,065,282,461	Gain on Disposition of Equity Security Using Equity Method	0
Loss on Disposition of Tangible Assets	5,525,418	Gain from Impairment of Estate not Used for Business Purpose	0
(Loss on Sales of Assets Used for Business Purpose)	5,525,418	Gains on Prior Period Error Correction	0
(Loss on Sales of Assets not Used for Business Purpose)	0	Other Non-Operating Revenues	2,379,337,202
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)	2,379,337,202
Losses on Prior Period Error Correction	0	Gains from assets Contributed	0
Other Non-Operating Expenses	2,059,737,043	Gains on Exemption of Debts	0
(Loss on Disposition of Investment Assets)	0	Gains on Insurance Settlements	0
(Donations)	975,364,507	Other Extraordinary Gains	0
(Administrative Expense for Other Tangible Assets Not for Business Purpose)	0		
(Money for Contravention)	0		
(Sundry Loss)	1,084,372,536		
Casualty Losses	0		
Other Special Losses	0		
Income Taxes Expense	30,365,879,073		
Losses Total	903,417,499,498	Earnings Total	1,161,687,806,028
Net Income	258,270,306,530	Net Loss for the Term	0
Total	1,161,687,806,028	Total	1,161,687,806,028