

Balance Sheet
(2022.12.31)

Company Name : SBI SAVINGS BANK

(UNIT: KRW)

DESCRIPTION	AMOUNT	DESCRIPTION	AMOUNT
Assets	16,379,203,143,907	Liabilities	14,556,756,269,512
Cash & Due from Banks	1,846,191,211,155	Deposits	14,116,793,019,956
Cash & Checks	3,719,857,617	Deposits In Won	14,116,793,019,956
Foreign Currencies	0	(Ordinary Deposits)	2,027,798,848,599
Due from Banks in Won	1,842,471,353,538	(Temporary Deposits)	331,432,248
(Due from Banks on Demand)	0	(Mutual Time Deposits)	0
(Due from Banks on Ordinary)	417,860,471,074	(Mutual Instalment Deposits)	60,262,770
(Due from Banks on Time)	0	(Free Reserve Instalment Deposits)	125,336,369,431
(Due from Banks on Instalment Deposits)	0	(Time Deposits)	11,914,621,098,256
(Reserve with M.S.B2)	440,000,000,000	(Savings Deposits)	0
(Reserve with K.F.S.B1)	640,965,609,301	(Corporate Free Savings Deposits)	0
(Money in Trust)	0	(Instalment Deposits)	48,641,306,950
(Stock price index Futures Deposits)	0	(Long Term Savings for Salaried Man)	0
(Others)	343,645,273,163	(Long Term Savings for Household)	3,311,702
Securities	806,169,745,009	(Preferential Savings for Salaried Man)	390,000
Trading Securities	65,086,303,644	(Long Term Housing Savings)	0
(Stock)	397,152,080	(Time Deposits with Compound Interest)	0
(Securities for Reserve with K.F.S.B1)	2,373,126,100	Covering Bill	0
(Corporate Bonds)	7,689,796,285	Discount Present Value(-)	0
(Beneficiary Certificates)	54,626,229,179	Borrowings	0
(Commercial Papers)	0	Borrowings In Won	0
(Others)	0	(Overdraft with Banks)	0
Available for Sale Securities	741,083,441,365	(Borrowings from Banks)	0
(Stock)	124,364,847,043	(Borrowings from M.S.B2)	0
(Securities for Reserve with K.F.S.B1)	0	(Borrowings on Management Improvement)	0
(Corporate Bonds)	51,458,563,008	Call Money	0
(Beneficiary Certificates)	565,260,031,314	(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	439,963,249,556
(Others)	0	Allowance for Severance and Retirement Benefits	26,488,686,660
Investment Stock Using Equity Method	0	Funds Converted from National Pension (-)	0
(Stock)	0	Due from Retirement Insurance (-)	-26,488,686,660
(Equity Investments)	0	Other Allowance	10,617,733,077
Loans	13,371,779,608,442	Stock price index Option Sold	0
Loans In Won	13,881,083,524,609	National treasury	0
(Loans on Mutual Time)	0	Giro	0
(Remunerations)	0	Others Derivative Instruments Liabilities	0
(Bills Discounted)	0	Accounts Payable	1,099,931,398
(Instalment Loans)	370,000,000	Accrued Expenses	251,938,950,873
(Loans on Collateral of Time or Instalment Deposits)	10,117,705,000	Unearned Revenues	1,025,292,763
(General Loans)	12,664,548,941,130	Deposits for Letter of Guarantee and others	558,300,000
(Loan on Compound Passbook Deposits)	332,623,569,509	Deferred Income Tax Liabilities	0
(Housing Loans)	0	Sundry Liabilities	42,588,662,606
(Factoring Loans)	0	(Suspense Receipts)	1,935,091,498
(Commercial Papers)	0	(Withholdings Taxes)	4,252,005,930
(Others)	873,423,308,970	(Income Taxes Payable)	36,399,622,055
Call Loans	0	(Other Sundry Liabilities)	1,943,123
(M.S.B Call Loans)	0	Inter-Office Account	0
(Others)	0	Domestic Exchange Settlement	132,134,378,839
Deferred Loan Origination Fee(-)	-4,396,344,492	Stockholder's Equity	1,822,446,874,395
Deferred Loan Origination Costs(+)	13,343,750,965	Capital Stock	1,561,472,220,000
Allowance for Credit Losses(-)	-517,679,715,735	Common Stock	1,561,472,220,000
Discount Present Value(-)	-571,606,905	Preferred Stock	0
Tangible Assets	16,298,922,487	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	44,115,981,551	Assets Revaluation Reserve	0
Constructions in Progress	0	Retained Earnings	727,064,550,984
Others	8,716,050,184	Legal Reserve	55,660,900,274
Accumulated Depreciation(-)	-45,109,517,186	Reserve for Business Rationalization	0
Other Assets	338,763,656,814	Reserve for Financial Structure Improvement	0
Guarantee Deposits	17,973,105,525	Reserve for Business Development	7,364,000,000
Factoring Receivable	0	Dividend Equalization Reserve	0
National treasury	0	Voluntary Reserve	0
Accounts Receivable	3,110,806,864	Unappropriated Retained Earnings	664,039,650,710
Accrued revenues	84,285,803,128	Capital Adjustment	-493,803,656,778
Prepaid Expenses	2,016,241,413	Discounts on stock Issuance	-4,647,971,622
Advanced Payments	5,120,641,541	Treasury Stock	-55,057,470,535
Others Derivatives Instruments Assets	0	Others	-434,098,214,621
Investments Assets	11,151,833,904	Accumulated Other Comprehensive Income	15,519,875,637
Intangible Assets	19,646,299,292	Gain(Loss) on Valuation of Available for sale Securities	15,519,875,637
(Goodwill)	0	Gain on Valuation of Investment stock using the Equity Method	0
(CDI)	0	Others	0
(Development Costs)	15,679,336,797		
(Others)	3,966,962,495		
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	27,192,876,315		
Sundry Assets	532,060,035		
(Suspense Payments)	194,740		
(Loans to Employees)	0		
(Articles of Consumption)	0		
(Deposited Money)	501,723,036		
(Prepaid Corporate Income Tax Asset)	0		
(Other Sundry Assets)	30,142,259		
Inter-Office Account	0		
Domestic Exchange Settlement	169,153,728,302		
Discount Present Value(-)	-1,419,739,505		
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	16,379,203,143,907	Total	16,379,203,143,907

Income Statement
2022.01.01-2022.12.31

Company Name : SBI SAVINGS BANK

(UNIT: KRW)

DESCRIPTION	AMOUNT	DESCRIPTION	AMOUNT
Expenses	1,324,462,965,694	Revenues	1,652,831,619,763
Operating Expenses	1,295,101,260,455	Operating Revenues	1,651,353,555,897
Interest Expenses	347,248,636,280	Interest Revenues	1,380,178,576,202
Interest on Deposits	347,009,426,157	Interest on Due from Banks	34,374,617,347
(Interest on Ordinary Deposits)	34,443,608,581	Interest on Trading Securities	234,205,654
(Interest on Temporary Deposits)	0	Interest on Available for Sale Securities	2,194,257,092
(Interest on Mutual Time Deposits)	0	Interest on Held to Maturity Securities	0
(Interest on Mutual Installment Deposits)	0	Interest on Loans	1,342,643,181,539
(Interest on Free Reserve Installment Deposits)	3,043,319,988	(Interest on mutual Time Deposits)	0
(Interest on Time Deposits)	308,165,897,099	(Interest on mutual Installment Deposits)	0
(Interest on Savings Deposits)	0	(Bills Discount Fee)	6,869,610,005
(Interest on Corporate Free Savings Deposits)	0	(Interest on Installment Loans)	23,652
(Interest on Installment Deposits)	1,416,590,017	(Interest on Loans Collateral of Time or Installment Deposits)	293,668,622
(Interest on Long Term Savings for Salaried Man)	0	(Interest on General Loans)	1,274,190,436,160
(Interest on Long Term Deposits for Household)	9,479	(Interest on Loans on Compound Passbook Deposits)	19,841,402,446
(Interest on Preferential Installment Deposits for Household)	993	(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)	41,448,040,654
Discount Fees on Cover Notes Sold	0	Interest on Call Loans	0
Interest on Borrowings	0	Other Interest Income	732,314,570
(Interest on Overdraft with Banks)	0	(Interest on Loans to Employees)	0
(Interest on Borrowings from Banks)	0	(Sundry Interest Income)	157,845,826
(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)	574,468,744
(Interest on Rediscounted Bills)	0	valuation and gain on disposition of securities	8,128,577,953
Interest on Call Money	0	Gain on sale of Trading Securities	983,517,784
Interest on Debentures	0	Gain on Valuation of Trading Securities	212,287,772
Others	179,210,123	Gain on Disposition of Available for Sale Securities	6,932,772,397
(Sundry Interest paid)	179,210,123	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	13,707,931,983	valuation and gain on disposition of Loans	200,091,795,560
Loss on Disposition of Trading Securities	3,096,165,540	Reversal of Allowance for Bad Debts	0
Loss on Valuation of Trading Securities	9,601,900,398	Gain on Sales of Loans	200,091,795,560
Loss on Disposition of Available for Sale Securities	1,009,866,045	Commission Received	22,294,744,630
Loss on Disposition of Held to Maturity Securities	0	Commission Received on Remittance	12,908,200
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	586,204,534,369	Commission Received on Safe Deposit	0
Bad Debts Expenses	586,204,534,369	Commission Received from Pre-payment	17,658,331,735
Loss on Sales of Loans	0	Other Commission Received	4,623,504,695
Commission Expenses	121,162,713,440	Dividend Income	40,647,375,522
Commission Paid on Remittance	1,726,000	Dividend on Trading Securities	9,929,650,803
Commission Paid on Collection	0	Dividend on Available for Sale Securities	30,717,724,719
Commission Paid on Collection Overdue Loan	0	Other Operating Revenues	12,486,030
Others Commission Paid	121,160,987,440	Gain on Redemption of Debentures Issued	0
Other Operating Expenses	56,028,641,309	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	0
Losses on Stock Price Index Option Transaction	0	Gains on Valuation Stock Price Index Option	0
Loss on the Others Derivatives Instruments Transaction	19,720,803	Gains on Valuation Others Derivatives Instruments	0
Losses on Valuation Stock Price Index Option	0	Reversal of Unearned Income	0
Loss on Valuation Others Derivatives Instruments	0	Reversal of Accrued Expense	0
Insurance Expense for Deposits	48,081,444,752	Sundry Operating Revenues	12,486,030
Refund Accrued Income	0	Non-Operating Revenues	1,478,063,866
Refund Prepaid Expense	0	Gain on Disposition of Tangible Assets	0
Sundry Operating Expenses	7,927,476,354	(Gain on Sales of Assets Used for Business Purpose)	0
General and Administrative Expenses	170,748,802,474	(Gain on Sales of Assets not Used for Business Purpose)	0
payroll expense	65,037,607,514	Rental Income	0
Office Expense	105,711,194,960	Gain on Investment Securities	0
Non-Operating Expenses	820,054,097	Gain on Disposition of Equity Security Using Equity Method	0
Loss on Disposition of Tangible Assets	0	Gain from Impairment of Estate not Used for Business Purpose	0
(Loss on Sales of Assets Used for Business Purpose)	0	Gains on Prior Period Error Correction	0
(Loss on Sales of Assets not Used for Business Purpose)	0	Other Non-Operating Revenues	1,478,063,866
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)	1,478,063,866
Losses on Prior Period Error Correction	0	Gains from assets Contributed	0
Other Non-Operating Expenses	820,054,097	Gains on Exemption of Debts	0
(Loss on Disposition of Investment Assets)	0	Gains on Insurance Settlements	0
(Donations)	768,040,822	Other Extraordinary Gains	0
(Administrative Expense for Other Tangible Assets Not for Business Purpose)	0		
(Money for Contravention)	0		
(Sundry Loss)	52,013,275		
Casualty Losses	0		
Other Special Losses	0		
Income Taxes Expense	28,541,651,142		
Losses Total	1,324,462,965,694	Earnings Total	1,652,831,619,763
Net Income	328,368,654,069	Net Loss for the Term	0
Total	1,652,831,619,763	Total	1,652,831,619,763