

1Q 2020 Financial Results

Disclaimer

-  This preliminary financial results contained herein has not been reviewed and audited by independent auditors. Also, this material contains forward looking statements and figures.
-  The information contained herein is subject to change without further notice.
-  Some information contained herein has not reflected accounting policy changes for effective historical analysis.
-  Some of the totals may not sum due to rounding.
-  This material, Factbook, and financial statement are available at our website, www.dgbfg.co.kr.
-  For more information, refer to our business report, Factbook, annual report, and financial statement.
-  DGB Financial Group undertakes no obligation regarding any investment judgment based on such statements or figures.

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DGB Financial Group(Organizational Structure)

DGB Financial Group

- Total Assets 83.6 tr.
- Employees 4,850
(Overseas local employees excluded)
- Net Income 88.2 bn.

DGB Financial Holding

- EST. 2011. 5. 17
- Total Assets 3.7 tr. won
- Employees 90

DGB Daegu Bank

- Established in 1967. 10
- Total Assets 63,486.2 bn.
- Branches 241
- Net Income 78.7 bn.

100%

Hi Investment & Securities

- Acquired in 2018. 10
- Total Assets 10,475.4 bn.
- Branches 27
- Net Income 13.1 bn.

87.9%

DGB Life

- Acquired in 2015. 1
- Total Assets 6,403.8 bn.
- Branches 5
- Net Income 9.2 bn.

100%

DGB Capital

- Acquired in 2012. 1
- Total Assets 3,228.1 bn.
- Branches 12
- Net Income 7.6 bn.

100%

DGB Asset Management

- Acquired in 2016. 10
- Total Assets 37.7 bn.
- Net Income 0.6 bn.

100%

DGB U Pay

- Acquired in 2013. 3
- Total Assets 40.1 bn.
- Net Income -0.5 bn.

100%

DGB Data System

- Established in 2012. 4
- Total Assets 12.3 bn.
- Net Income 0.2 bn.

100%

DGB Credit Information

- Established in 2000. 7
- Total Assets 5.2 bn.
- Net Income 0.0 bn.

100%

DGB SB (Cambodia)

- Acquired in 2018. 1
- Total Assets 275.4 bn.
- Net Income 1.9 bn.

100%

DGB MFI (Myanmar)

- Established in 2019. 11
- Total Assets 6.5 bn.
- Net Income -0.1 bn.

100%

DLLC(Laos)

- Established in 2016. 12
- Total Assets 67.1 bn.
- Net Income 0.5 bn.

90%

Cam Capital(Cambodia)

- Acquired in 2020. 1
- Total Assets 7.3 bn.
- Net Income -1.2 bn.

100%

- This group structure is as of the end of 1Q20
- Net Income is based on consolidated basis
- Assets & net income are marked on KRW(Korean Won)
- Ownership described as percentage mark above

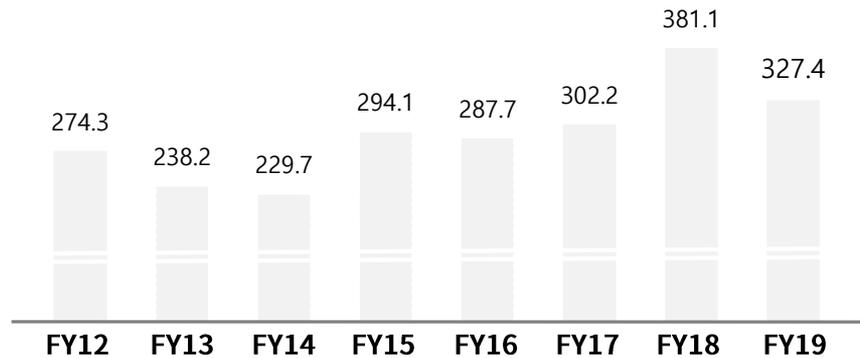
Financial Results Highlight(1)

Highlight

- ① Asset quality of bank remains stable (NPL ratio YoY -10bps / Delinquency ratio YoY -4bps)_Page 21 to 22
- ② Non-bank records stable net income_1Q20 N*I from non-bank : 30.2bn won(1Q19 : 26.0bn won_Hi Inv. & DGB Life's unusual items excluded)

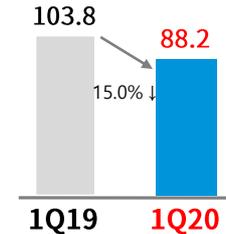
Group Net Income[attribution to controlling interest]

unit : bn. won

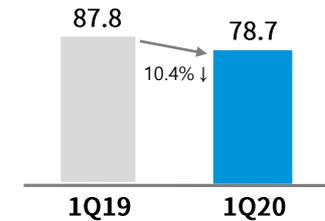


Unusual Items (after tax, KRW)

- ① 1Q19 One-off Items
 - (1) Property sale(Life) 5.5bn.
 - (2) Write-back (Hi Inv.) 4.5bn.
- ② 1Q20 OTC derivative loss (Hi Inv.) 4.5bn.



Bank Net Income[bn. won]



Summary

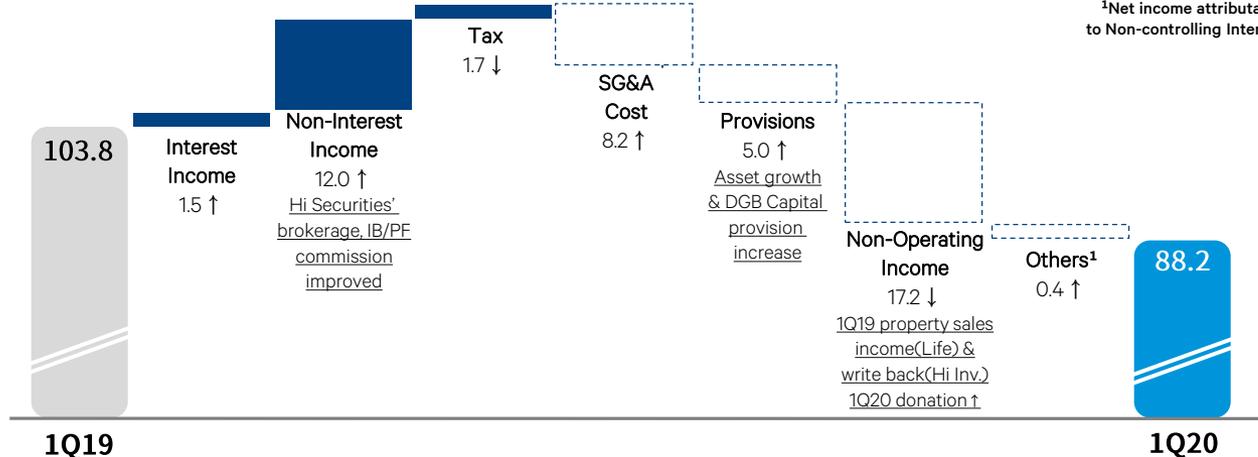
¹Credit Cost Ratio

- ① Loan growth(QoQ) 5.0% ↑ / NIM(QoQ) 0.07%p ↓
- ② SG&A(YoY) 3.1% ↑ / ¹CCR(YoY) 0.06%p ↓
- ③ NPL(YoY) 0.10%p ↓ / Delinquency ratio 0.04%p ↓

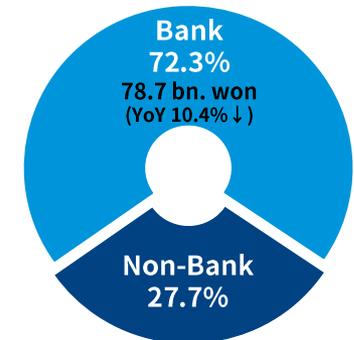
Net Income[attribution to controlling interest] Breakdown

unit : bn. won

¹Net income attributable to Non-controlling Interest



Income Contribution[Net income basis]

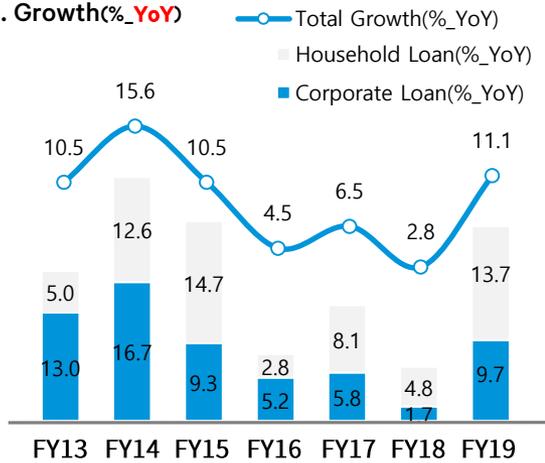


Category	Percentage	Amount (bn. won)	YoY Change
Security	12.0%	13.1	21.6% ↓
Life	8.4%	9.2	6.1% ↓
Capital	7.0%	7.6	8.4% ↓
Others	0.3%	0.3	75.0% ↓

Financial Results Highlight(2)

[Bank] Loan in won

1. Growth(%_YoY)

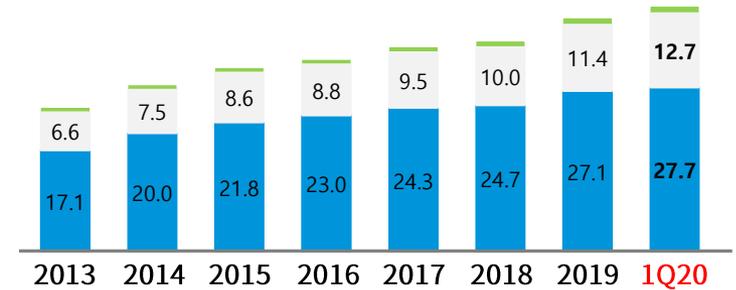


2. Growth(%_QoQ)



3. Loan Portfolio(tr. won)

- Composition : Corporate **66.9%** Household **30.8%** Public & Others **2.3%**
- Mid-term Plan : Corporate **65.0%** Household & Others **35.0%**



[Bank] NIM(%)

Lending Rate Structure

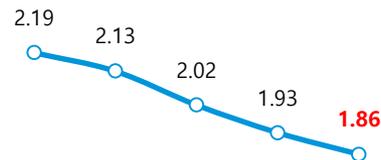


Repricing Cycle



Annual

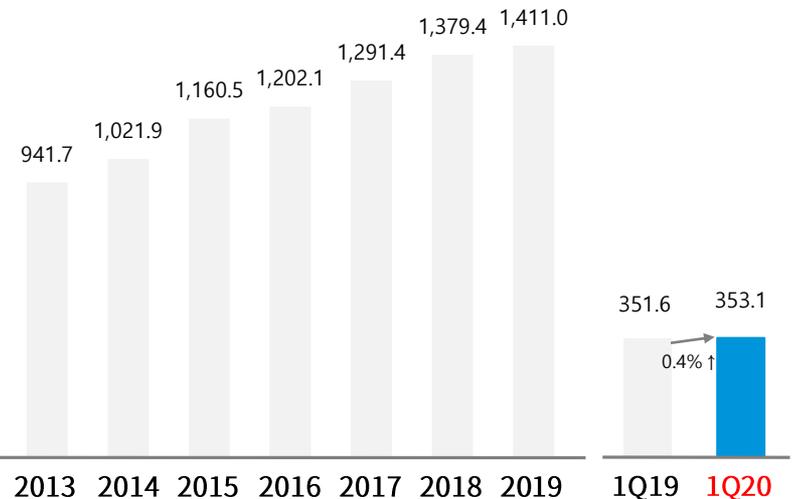
2015 2016 2017 2018 2019



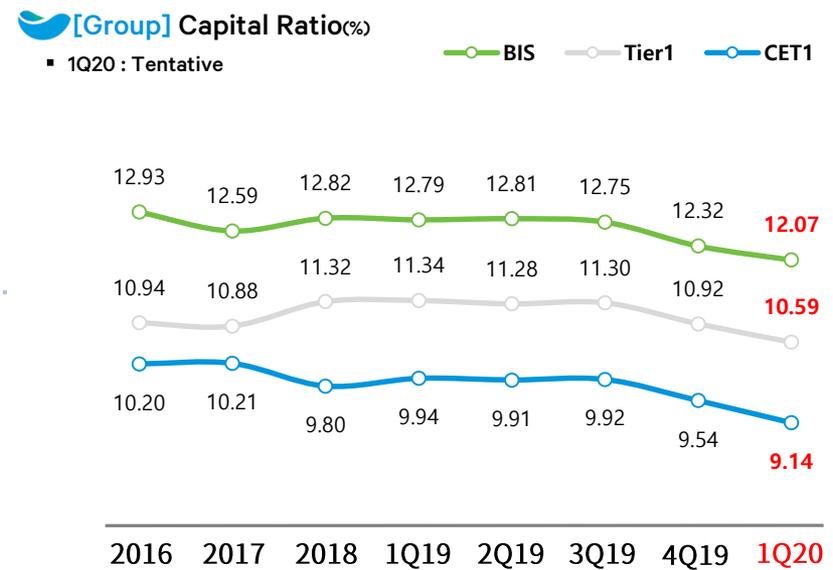
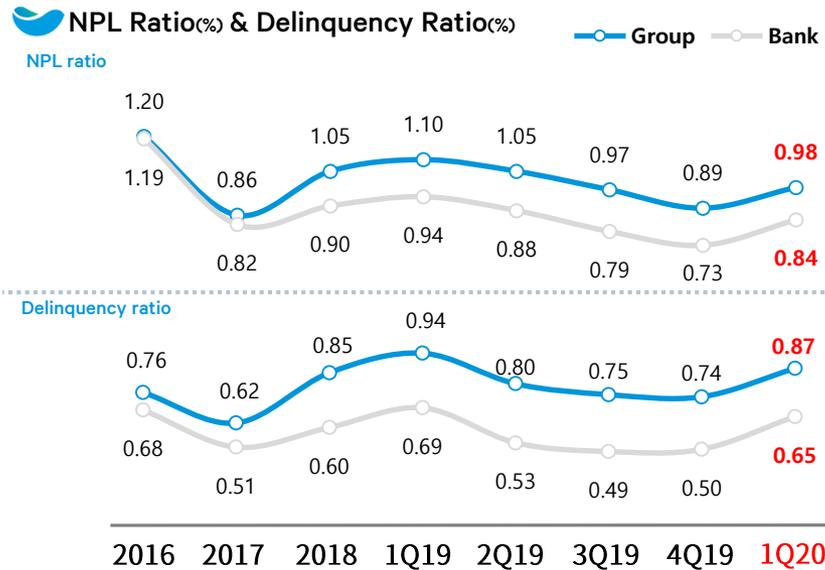
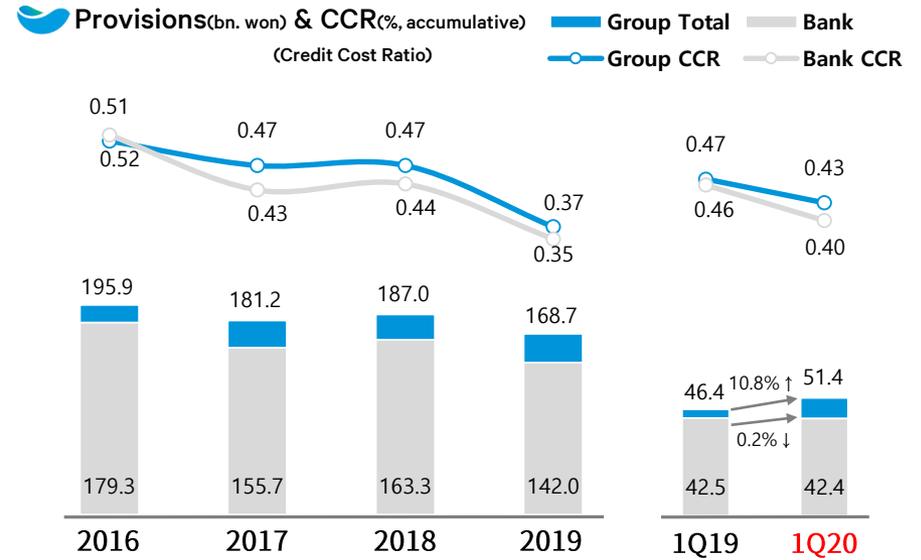
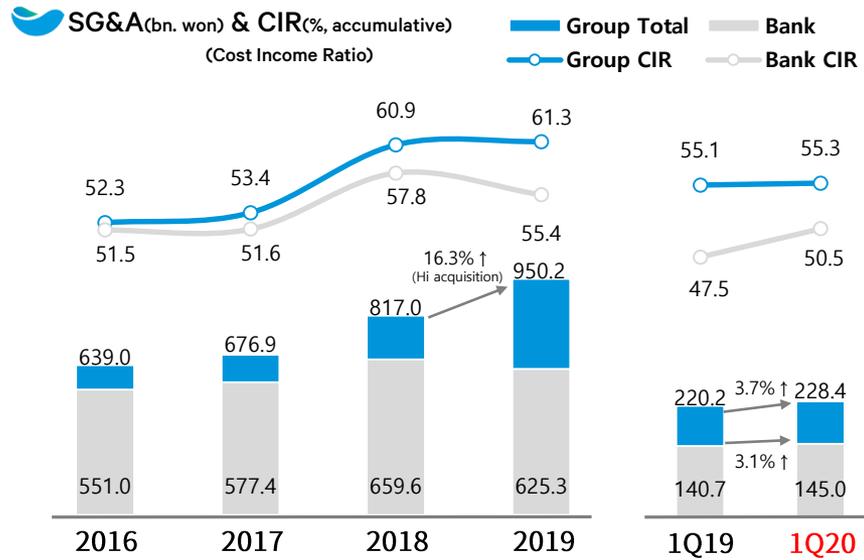
Quarter

1Q19 2Q19 3Q19 4Q19 1Q20

[Group] Net Interest Income(bn. won)



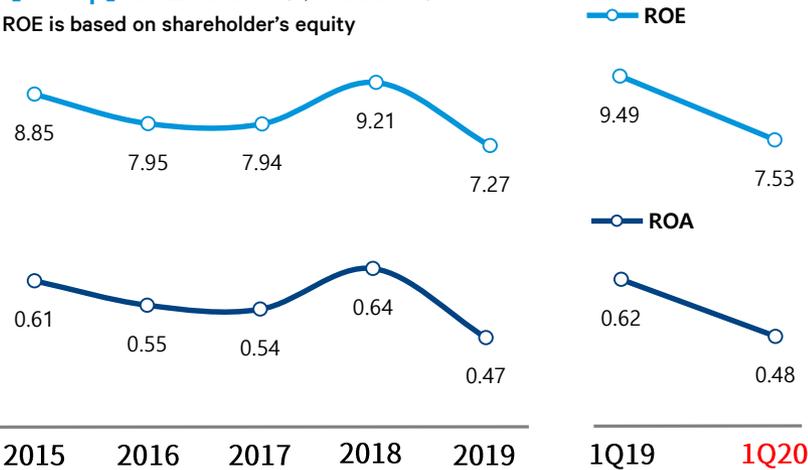
Financial Results Highlight(3)



Key Indicators

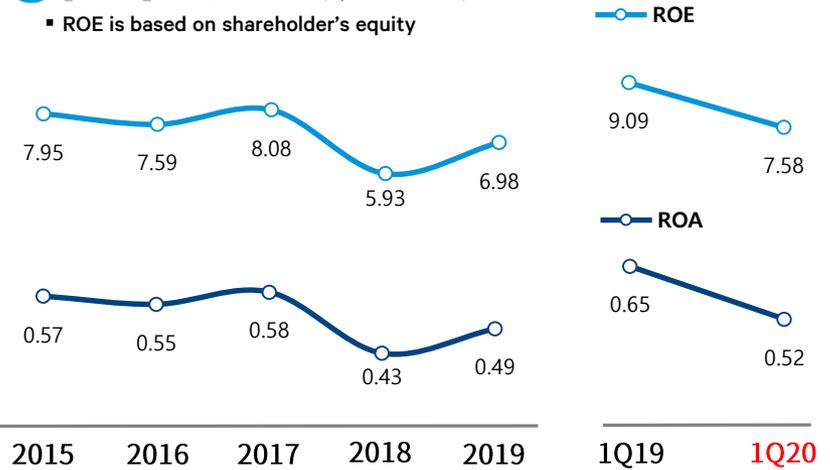
[Group] ROE & ROA(%, accumulative)

▪ ROE is based on shareholder's equity



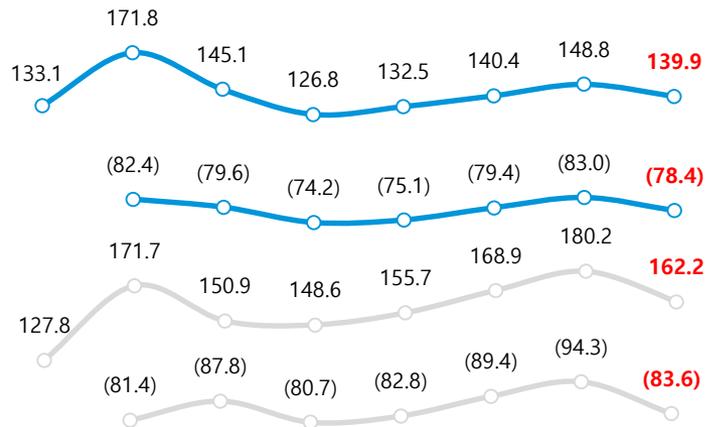
[Bank] ROE & ROA(%, accumulative)

▪ ROE is based on shareholder's equity



NPL Coverage Ratio(%)

— Group — Bank



▪ () Under the revised Banking Supervision Regulations of Dec. 2016

[Bank] Other Indicators

Loan to Deposit Ratio(%)



Core Deposit Ratio(%, Cumulative Avg.)



Page 25 for more detail

2016 2017 2018 1Q19 2Q19 3Q19 4Q19 1Q20

Group Capital Adequacy / Dividend

Capital Adequacy

bn. won, %, %p	1Q19	2Q19	3Q19	4Q19	1Q20	YoY	QoQ
BIS ratio	12.79	12.81	12.75	12.32	12.07	-0.72	-0.25
Tier 1 ratio	11.34	11.28	11.30	10.92	10.59	-0.75	-0.33
Common Equity Tier 1	9.94	9.91	9.92	9.54	9.14	-0.80	-0.40
Additional Tier 1	1.40	1.37	1.39	1.38	1.46	0.06	0.08
Tier 2 ratio	1.45	1.53	1.45	1.41	1.47	0.02	0.06
BIS Capital	5,062.5	5,228.3	5,282.8	5,278.7	5,471.5	8.1	3.7
Tier 1 Capital	4,486.6	4,604.4	4,683.9	4,675.8	4,803.4	7.1	2.7
Common Equity Tier 1	3,935.4	4,047.6	4,109.4	4,085.6	4,143.6	5.3	1.4
Additional Tier 1	551.2	556.8	574.5	590.2	659.8	19.7	11.8
Tier 2	575.9	623.9	598.9	602.9	668.1	16.0	10.8
RWA	39,584.3	40,824.9	41,433.8	42,835.5	45,338.5	14.5	5.8

▪ Tentative Estimates(Basel III), Standardized Approach

Dividend Payout

	2013	2014	2015	2016	2017	2018	2019
Dividend Yield (MV)	1.7%	2.7%	2.7%	3.0%	3.2%	4.1%	5.5%
Dividend Per Share (DPS)	280 Won	320 Won	280 Won	300 Won	340 Won	360 Won	410 Won
Dividend Paid	37.5bn.	42.9bn.	47.3bn.	50.7bn.	57.5bn.	60.9bn.	69.3bn.
Payout Ratio	15.8%	18.7%	16.1%	17.6%	19.0%	15.9% (* 27.4%)	21.2%

* 161.3 bn. won(bargain purchase gain related to the acquisition of Hi Inv. & Sec.) excluded

Group Condensed BS

bn. won, %	1Q19	2Q19	3Q19	4Q19	1Q20	YoY	QoQ
Cash and Due	2,557.8	2,459.0	2,717.4	2,826.2	3,538.4	38.3	25.2
Securities	19,277.1	19,308.6	19,010.2	19,282.7	20,280.4	5.2	5.2
Loans	41,811.9	43,018.9	43,759.9	46,587.1	47,654.9	14.0	2.3
Derivative Assets	73.1	90.6	102.3	97.9	150.9	106.4	54.1
Tangible & Investment Assets	981.6	979.2	980.0	989.6	979.9	-0.2	-1.0
Intangible Assets	195.3	185.9	189.5	185.5	212.8	9.0	14.7
Others	3,884.8	3,424.2	2,980.4	2,428.7	2,490.1	-35.9	2.5
Total Assets	68,781.6	69,466.4	69,739.7	72,397.7	75,307.4	9.5	4.0
Total Assets(Trust Included)	77,970.7	77,922.0	78,783.7	80,619.1	83,593.1	7.2	3.7
Depository Liabilities	39,610.2	40,415.1	41,046.4	42,758.2	43,825.5	10.6	2.5
Borrowings and Bonds	12,103.1	13,238.1	12,581.4	12,633.4	15,193.6	25.5	20.3
Derivative Liabilities	108.7	136.2	174.0	141.5	302.1	177.9	113.5
Others	11,830.5	10,426.2	10,504.5	11,436.3	10,423.1	-11.9	-8.9
Total Liabilities	63,652.5	64,215.6	64,306.3	66,969.4	69,744.3	9.6	4.1
Total Liabilities(Trust Included)	72,841.6	72,671.2	73,350.3	75,190.8	78,030.0	7.1	3.8
Total Stockholder's Equity	5,129.1	5,250.8	5,433.4	5,428.3	5,563.1	8.5	2.5
Capital Stock	845.7	845.7	845.7	845.7	845.7	0.0	0.0
Total Liabilities & Equity	68,781.6	69,466.4	69,739.7	72,397.7	75,307.4	9.5	4.0
Total Liabilities & Equity(Trust Included)	77,970.7	77,922.0	78,783.7	80,619.1	83,593.1	7.2	3.7

Group Income Summary(Time Series)

Group & Subsidiaries [Quarterly]

(Unit : bn. won, %)	1Q19	2Q19	3Q19	4Q19	1Q20	YoY	QoQ
Total Income	399.6	404.2	375.2	372.1	413.1	3.4	11.0
Int. Income	351.6	354.7	351.2	353.5	353.1	0.4	-0.1
Non-Int. Income	48.0	49.5	24.0	18.6	60.0	25.0	222.6
SG&A (-)	220.2	219.3	231.3	279.4	228.4	3.7	-18.3
Provisions (-)	46.4	45.7	39.9	36.7	51.4	10.8	40.1
Operating Income	133.0	139.2	104.0	56.0	133.3	0.2	138.0
Non-Oper. Income	14.0	-2.1	2.3	-7.9	-3.2	-122.9	59.5
Net Income	112.9	106.5	80.2	63.4	97.7	-13.5	54.1
Net Income in Controlling Interest	103.8	97.8	70.5	55.3	88.2	-15.0	59.5

Group & Subsidiaries [Accum.]

(Unit : bn. won, %)	1Q19	2Q19	3Q19	4Q19	1Q20	YoY	QoQ
Total Income	399.6	803.8	1,179.0	1,551.1	413.1	3.4	11.0
Int. Income	351.6	706.3	1,057.5	1,411.0	353.1	0.4	-0.1
Non-Int. Income	48.0	97.5	121.5	140.1	60.0	25.0	222.6
SG&A (-)	220.2	439.5	670.8	950.2	228.4	3.7	-18.3
Provisions (-)	46.4	92.1	132.0	168.7	51.4	10.8	40.1
Operating Income	133.0	272.2	376.2	432.2	133.3	0.2	138.0
Non-Oper. Income	14.0	11.9	14.2	6.3	-3.2	-122.9	59.5
Net Income	112.9	219.4	299.6	363.0	97.7	-13.5	54.1
Net Income in Controlling Interest	103.8	201.6	272.1	327.4	88.2	-15.0	59.5

Group Income Summary(by Subsidiaries)

Group & Subsidiaries [Quarterly]

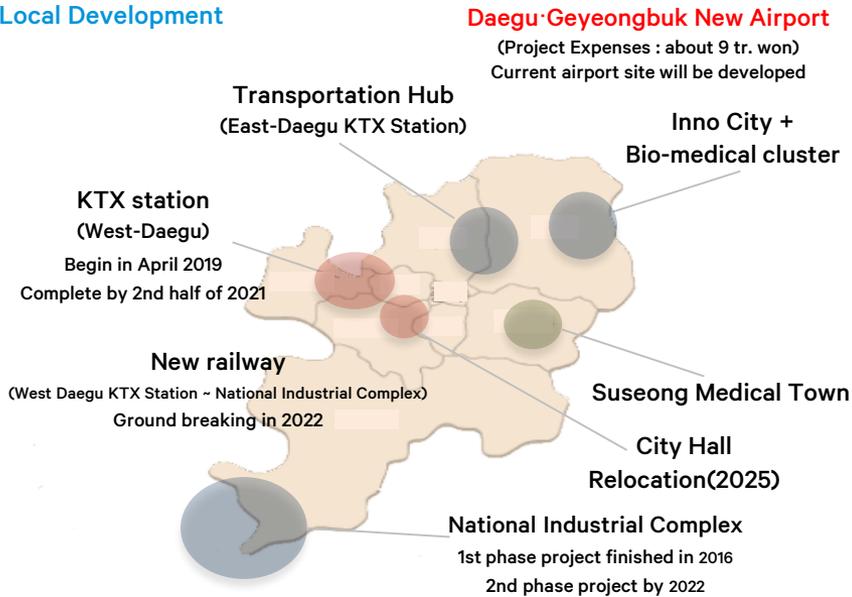
(Unit : bn. won)	Group	Daegu Bank	Hi Inv.& Securities	DGB Life	DGB Capital	DGB Asset Mgmt.	DGB U-Pay	DGB Data System	DGB Credit Info.	Adj.
Total Income	413.1	287.1	79.4	26.8	26.4	2.5	0.6	0.5	0.3	-10.5
Int. Income	353.1	276.9	23.4	36.3	24.6	0.1	0.0	0.0	0.0	-8.2
Non-Int. Income	60.0	10.2	56.0	-9.5	1.8	2.4	0.6	0.5	0.3	-2.3
SG&A (-)	228.4	145.0	56.1	14.7	8.1	1.7	1.3	0.3	0.2	1.0
Provisions (-)	51.4	42.1	0.5	-0.2	8.9	0.0	0.0	0.0	0.0	0.1
Operating Income	133.3	100.0	22.8	12.3	9.4	0.8	-0.7	0.2	0.1	-11.6
Non-Oper. Income	-3.2	-1.0	-3.9	0.6	0.5	0.0	0.3	0.0	0.0	0.3
Net Income	97.7	78.7	13.1	9.2	7.6	0.6	-0.5	0.2	0.0	-11.2
Net Income in Controlling Interest	88.2									

Regional Economy

Local Development & Econ. Indicator

Source : Bank of Korea

Local Development



Econ. Indicator(Daegu)

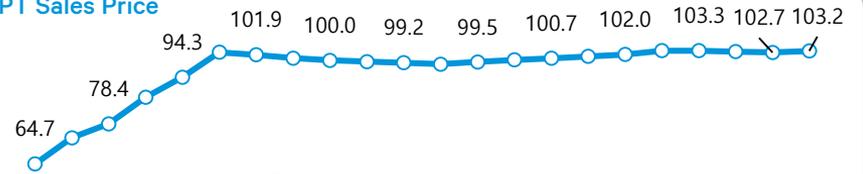
¹End of Year

	2015 ¹	2016 ¹	2017 ¹	2018 ¹	20 Jan.
Ind. Production (2010=100)	108.4	100.3	107.5	102.7	90.5
Prod. Shipment (2010=100)	108.1	101.2	106.0	100.3	88.8
Inventory Index (2010=100)	108.2	107.5	109.4	109.8	108.9
CPI (2015=100)	101.7	103.3	104.8	105.8	106.3
Unemployment(%)	3.4	3.7	2.9	2.6	3.6

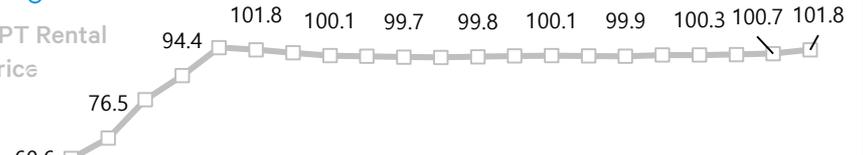
Housing Market Trend[Daegu]

Source : Korea Appraisal Board, Daegu City

APT Sales Price



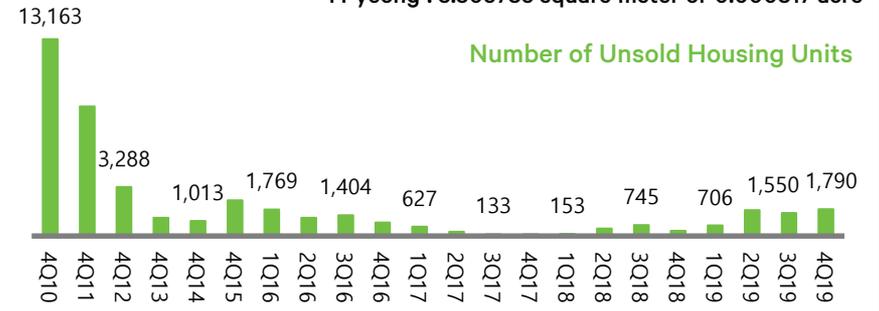
APT Rental Price



[2017.11=100]

19. Dec., million won	Daegu	Gyeongbuk	Seoul	Nationwide
Per Pyeong ¹	12.3	6.0	36.0	15.4

¹ 1 Pyeong : 3.305785 square meter or 0.000817 acre

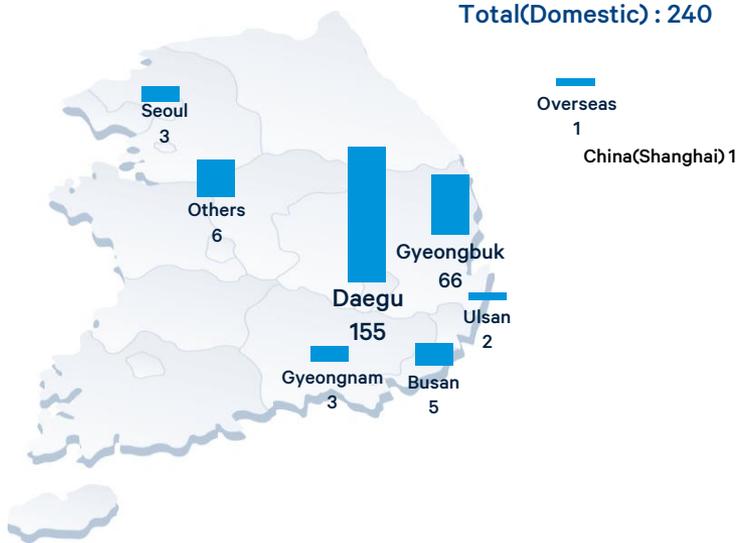


Daegu	2Q19	3Q19	4Q19	1Q20
New APT Supply	10,199	3,581	8,893	1,846

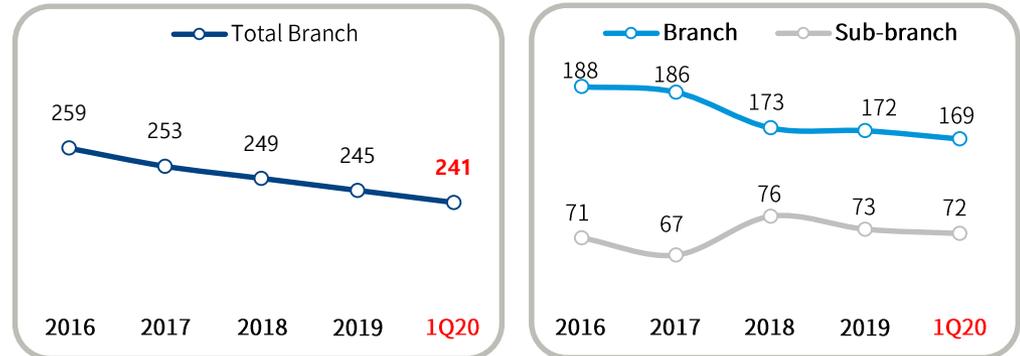
(2016 : 13,080 2017 : 7,820 2018 : 22,889 2019 : 27,141)

General Information

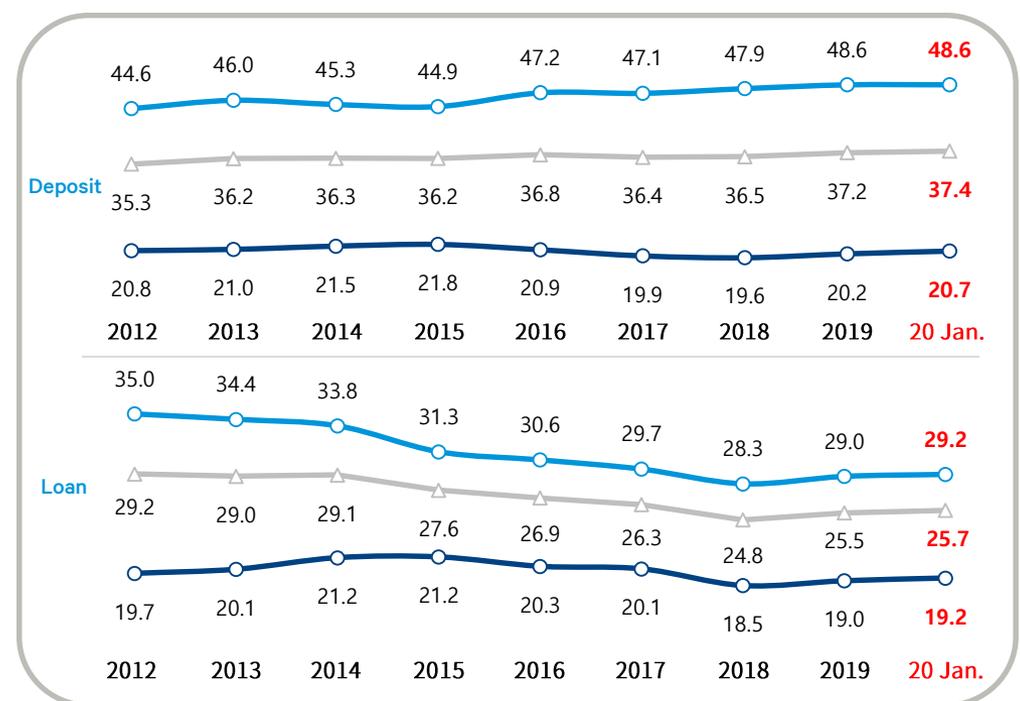
Branch Network



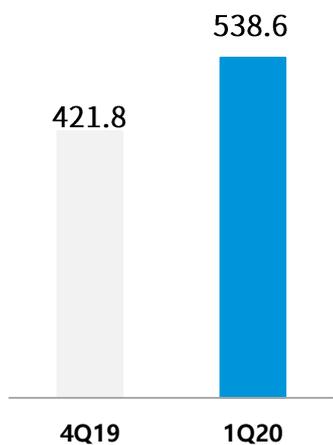
Branch Efficiency



Market Share(%) Trend



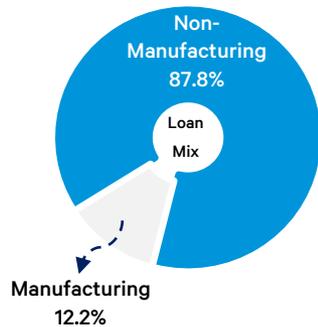
PRM Performance(bn. won)



Employees 33

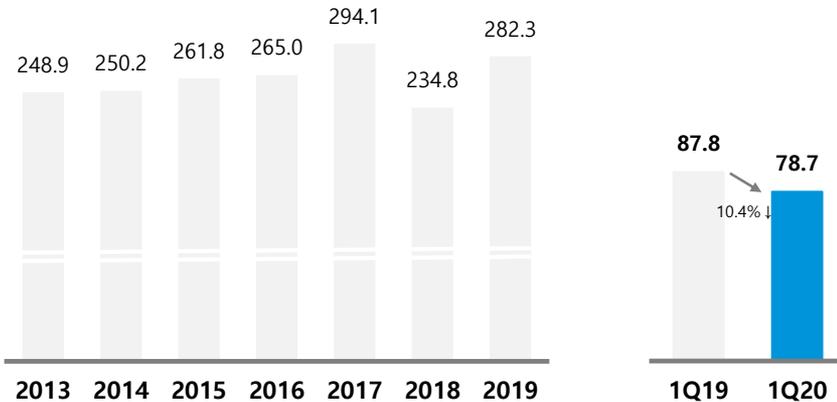
Avg. Loan amount (per a unit) 2.4 bn. won

Loan Growth (QoQ) 27.7%

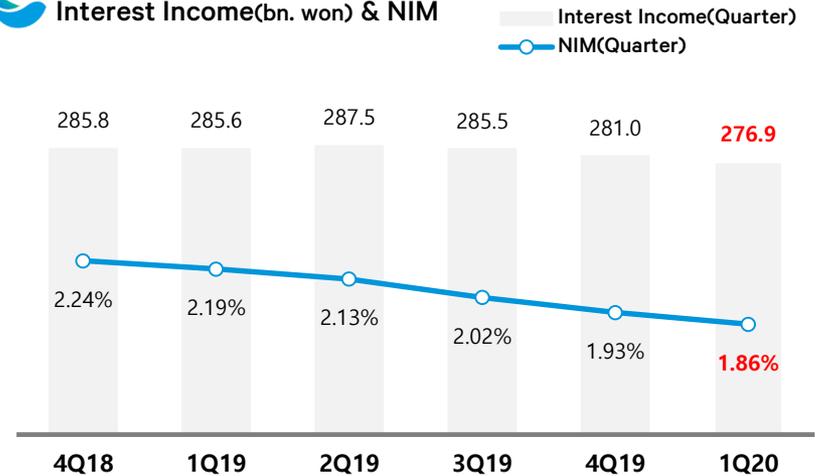


Income Summary

Net Income(bn. won) Trend



Interest Income(bn. won) & NIM



bn. won, %	2019 FY	2019				1Q20	YoY	QoQ
		1Q19	2Q19	3Q19	4Q19			
Interest Income	1,139.6	285.6	287.5	285.5	281.0	276.9	-3.0	-1.5
Non-int. Income	-10.4	10.7	15.0	-25.4	-10.7	10.2	-4.7	195.3
Total Income	1,129.2	296.3	302.5	260.1	270.3	287.1	-3.1	6.2
G&A Expenses	625.3	140.7	149.3	153.2	182.1	145.0	3.1	-20.4
Provisions	135.7	40.6	36.4	34.1	24.6	42.1	3.7	71.1
LLP	142.0	42.5	40.5	33.9	25.1	42.4	-0.2	68.9
Oper. Income	368.2	115.0	116.8	72.8	63.6	100.0	-13.0	57.2
Non-Oper. Income	-12.4	-2.7	-1.3	0.9	-9.3	-1.0	63.0	89.2
Net Income	282.3	87.8	90.4	58.3	45.8	78.7	-10.4	71.8

NIM & NIS

bn. won, %, %p		1Q19	2Q19	3Q19	4Q19	1Q20	QoQ (YoY)
Qtrly	NIM	2.19	2.13	2.02	1.93	1.86	-0.07
	NIS	2.56	2.53	2.38	2.24	2.15	-0.09
	Interest rate on Loans in Won	3.98	3.94	3.76	3.56	3.39	-0.17
	Household	3.97	3.97	3.83	3.56	3.30	-0.26
	Corporate	3.74	3.67	3.50	3.34	3.24	-0.10
	Interest rate paid on Deposits in Won	1.42	1.41	1.38	1.32	1.24	-0.08
	Average Interest Bearing Assets	45,260.6	45,917.8	47,263.1	48,621.8	50,077.5	3.0
Accum.	NIM	2.19	2.16	2.11	2.07	1.86	-0.33
	NIS	2.56	2.55	2.49	2.43	2.15	-0.41
	Interest rate on Loans in Won	3.98	3.96	3.89	3.81	3.39	-0.59
	Household	3.97	3.97	3.92	3.83	3.30	-0.67
	Corporate	3.74	3.70	3.63	3.56	3.24	-0.50
	Interest rate paid on Deposits in Won	1.42	1.41	1.40	1.38	1.24	-0.18
	Average Interest Bearing Assets	45,260.6	45,591.0	46,154.5	46,776.4	50,077.5	10.6

Non-Interest Income

bn. won, %	2019 FY	2019				1Q20	YoY	QoQ
		1Q19	2Q19	3Q19	4Q19			
Fees & Commission (A)	86.4	21.4	26.3	18.5	20.2	23.8	11.2	17.8
Fees in Won	61.0	15.2	19.4	11.9	14.5	17.3	13.8	19.3
Bancassurance	15.9	3.9	3.9	4.1	4.0	3.9	0.0	-2.5
Mutual Funds	8.9	2.0	2.4	2.3	2.2	2.8	40.0	27.3
Fees in Foreign Currency	5.5	1.4	1.5	1.4	1.2	1.7	21.4	41.7
Guarantee	5.2	1.2	1.3	1.5	1.2	1.3	8.3	8.3
Trust	14.7	3.6	4.1	3.7	3.3	3.5	-2.8	6.1
Other Non-Int. Income (B)	-96.8	-10.7	-11.3	-43.9	-30.9	-13.6	-27.1	56.0
Trading	43.2	10.7	18.4	9.0	5.1	11.7	9.3	129.4
FX & Derivatives	18.8	4.8	4.7	3.4	5.9	4.8	0.0	-18.6
Loan Sales	-44.9	1.7	-6.5	-27.5	-12.6	0.0	-	-
Others (-)	113.9	27.9	27.9	28.8	29.3	30.1	7.9	2.7
Credit Guarantee Fee	61.2	14.6	14.9	15.5	16.2	16.1	10.3	-0.6
Deposit Insurance Fee	52.5	13.0	13.1	13.1	13.3	13.5	3.8	1.5
Non-Int. Income (A+B)	-10.4	10.7	15.0	-25.4	-10.7	10.2	-4.7	195.3

G&A Expense / Loan Loss Provision

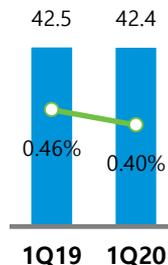
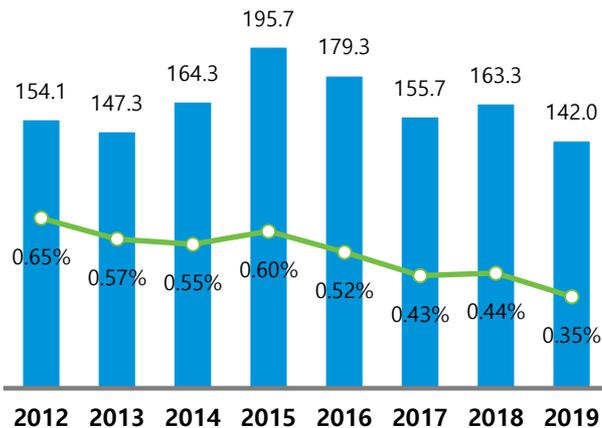
G&A Expense

bn. won, %	2019 FY	2019				1Q20	YoY	QoQ
		1Q19	2Q19	3Q19	4Q19			
Severance Provision	0.3	0.0	0.0	0.2	0.1	1.1	-	1,000.0
Accrued Retirement Benefits	32.6	7.8	7.9	7.8	9.1	8.3	6.4	-8.8
Depreciation & Taxes	96.1	23.6	23.0	24.9	24.6	23.8	0.8	-3.3
IT & Equipment	185.1	38.9	49.1	45.0	52.1	38.5	-1.0	-26.1
Salary Expenses	311.2	70.4	69.3	75.3	96.2	73.3	4.1	-23.8
Total	625.3	140.7	149.3	153.2	182.1	145.0	3.1	-20.4

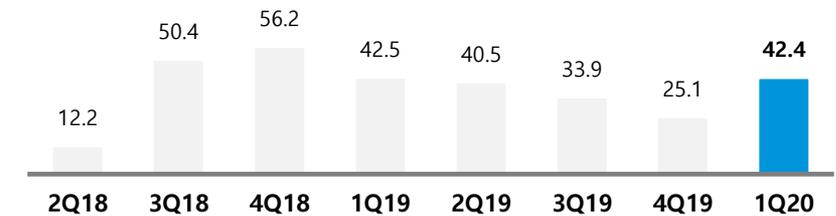
Loan Loss Provision(Annualized)

Loan Loss Provision(bn. won)

Credit Cost Ratio



Loan Loss Provision(Quarter, bn. won)

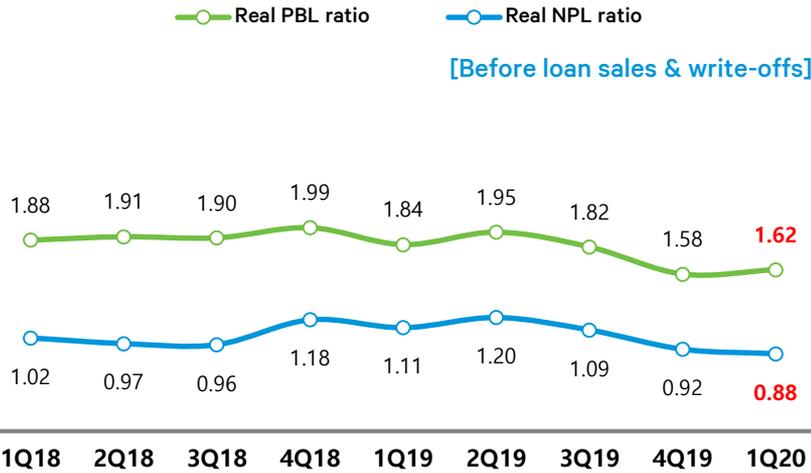


bn. won	1Q19	2Q19	3Q19	4Q19	1Q20
Corporate	37.4	32.9	25.6	17.4	34.8
Household	2.9	5.5	5.9	5.2	6.7
Credit Card	2.2	2.1	2.4	2.5	0.9
Total	42.5	40.5	33.9	25.1	42.4

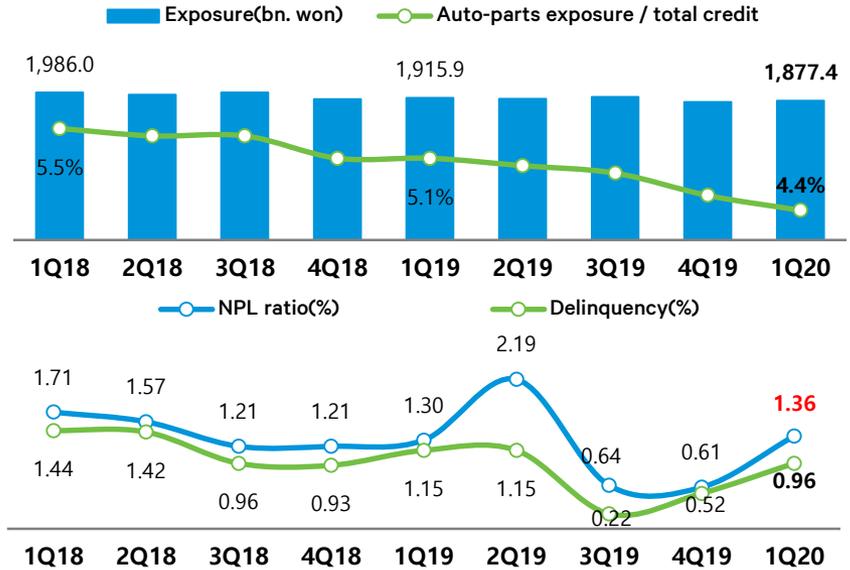
Asset Quality

Real NPL & Real PBL Trend(%)

- NPL : Non Performing(Substandard Below) Loan
- PBL : Precautionary Below Loan



Auto-part Exposure & Asset Quality



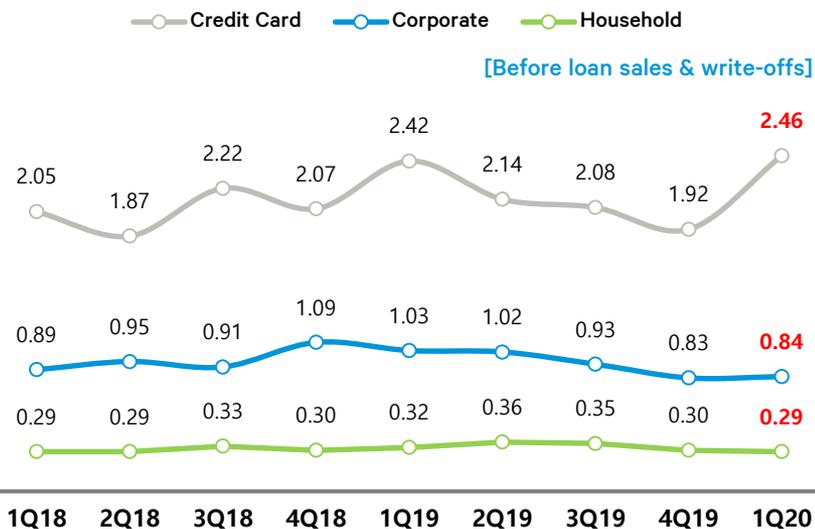
bn. won, %, %p	1Q19	2Q19	3Q19	4Q19	1Q20	YoY	QoQ
Total Credit	37,306.9	38,422.3	39,192.2	40,847.1	42,793.1	14.7	4.8
Normal	36,682.5	37,795.1	38,597.2	40,279.5	42,113.1	14.8	4.6
Precautionary	271.9	287.7	285.6	270.2	318.5	17.1	17.9
Substandard	236.7	237.7	214.0	189.3	217.4	-8.2	14.8
Doubtful	51.2	45.1	49.2	44.7	50.0	-2.3	11.9
Estimated Loss	64.6	56.7	46.2	63.4	94.1	45.7	48.4
PBL ratio (%)	1.67	1.63	1.52	1.39	1.59	-0.08	0.20
NPL ratio (%)	0.94	0.88	0.79	0.73	0.84	-0.10	0.11
NPL Coverage ratio	148.6 (80.7)	155.7 (82.8)	168.9 (89.4)	180.2 (94.3)	162.2 (83.6)	13.6 (2.9)	-18.0 (-10.7)

- PBL & NPL ratios described in table above : **managed basis**(excluding loan sales & write-offs)
- PBL & NPL ratios described on graph above : **real basis**(including loan sales & write-offs)

▪ () Excluding Policy Reserve

Delinquency

Delinquency ratio[real] by sector



As of the end of 1Q20

bn. won	Receivable	Delinquency
Overall	42,436.6	277.0
Corporate	29,312.8	236.5
SME	25,182.6	232.5
Household	12,751.8	34.1
Credit Card	372.0	6.4

Delinquency ratio[managed] by sector

% , %p	1Q19	2Q19	3Q19	4Q19	1Q20	YoY	QoQ
Overall	0.69	0.53	0.49	0.50	0.65	-0.04	0.15
Corporate	0.82	0.61	0.55	0.58	0.81	-0.01	0.23
SME	0.94	0.68	0.62	0.66	0.92	-0.02	0.26
Household	0.28	0.30	0.27	0.27	0.27	-0.01	0.00
Credit Card	1.71	1.46	1.38	1.31	1.73	0.02	0.42

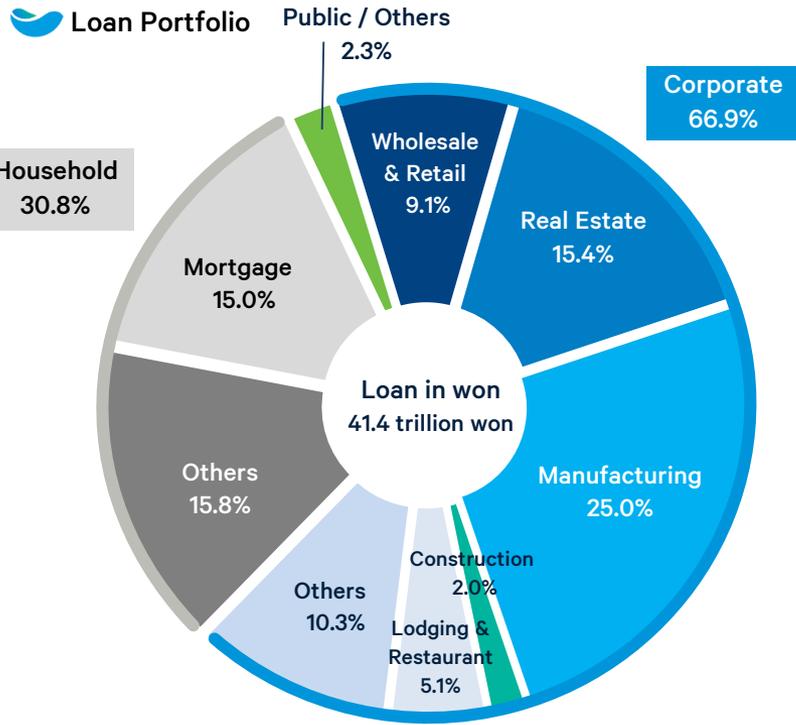
Assets & Liabilities

▪ Trust Assets & Liabilities Included

bn. won, %, EB	1Q19	2Q19	3Q19	4Q19	1Q20	YoY	QoQ
Total Assets	60,774.1	60,796.8	62,065.0	63,436.7	63,486.2	4.5	0.1
Total Securities	9,690.3	9,729.2	9,517.5	9,342.6	8,578.8	-11.5	-8.2
Total Loans	36,595.2	37,741.5	38,530.4	40,239.7	42,264.5	15.5	5.0
Loans in Won	35,796.0	36,905.8	37,682.9	39,407.6	41,387.8	15.6	5.0
Large Corporation	2,332.2	2,464.6	2,541.9	2,604.7	2,845.9	22.0	9.3
SME	22,827.2	23,592.7	23,977.2	24,529.0	24,824.8	8.8	1.2
Household	9,875.5	10,051.2	10,311.1	11,358.0	12,738.1	29.0	12.2
Public & Others	761.1	797.3	852.7	915.9	979.0	28.6	6.9
Total Deposit	44,786.4	45,870.9	46,546.5	48,409.5	49,626.1	10.8	2.5
Deposits in Won	37,725.7	38,210.0	38,977.2	40,253.7	41,389.3	9.7	2.8
Demand	2,702.7	2,944.5	2,707.5	2,713.1	3,228.5	19.5	19.0
Savings Deposits	35,005.1	35,249.5	36,256.9	37,529.8	38,152.7	9.0	1.7
Time Deposits	20,847.2	20,793.5	21,786.3	22,365.7	22,331.5	7.1	-0.2
CD	709.1	1,165.6	925.0	1,290.7	1,220.0	72.0	-5.5
Total Equity	4,247.2	4,340.5	4,494.8	4,417.4	4,493.6	5.8	1.7

▪ Ending Balance of Mutual Fund Sales[1Q20]: 1,190.4 bn. won

Loan Portfolio / Collateral

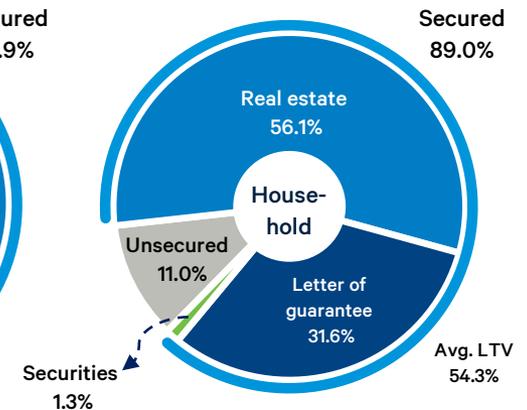
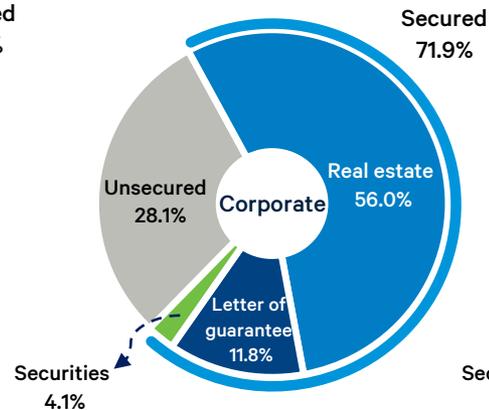
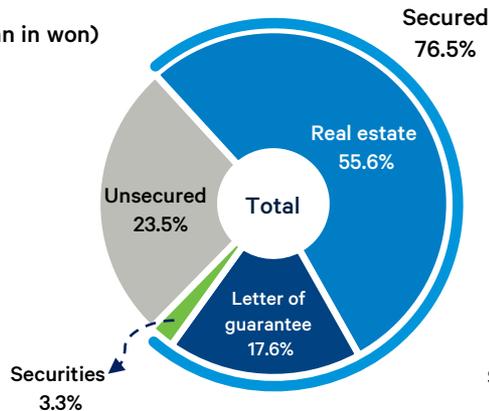
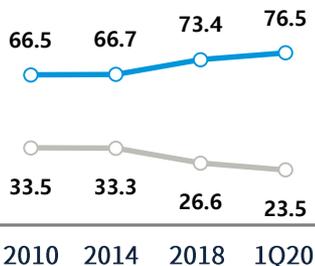


Corporate Loan Book

bn. won, %	1Q19		4Q19		1Q20	
	Amt.	%	Amt.	%	Amt.	%
Manufacturing	10,305.3	28.8	10,245.6	26.0	10,359.1	25.0
Auto-parts & Metal	4,377.4	12.2	4,255.9	10.8	4,305.7	10.4
Machinery & Equip.	1,580.0	4.4	1,565.3	4.0	1,563.4	3.8
Textile	1,041.1	2.9	1,044.1	2.6	1,050.6	2.5
Comm. Equip.	560.6	1.6	557.6	1.4	552.2	1.3
Other Manufacturing	2,746.2	7.7	2,822.7	7.2	2,887.2	7.0
Real Estate	5,502.4	15.4	6,324.7	16.0	6,364.9	15.4
Wholesale & Retail	3,608.8	10.1	3,719.7	9.4	3,777.7	9.1
Lodging & Restaurant	1,582.6	4.4	1,953.5	5.0	2,097.2	5.1
Construction	813.2	2.3	833.5	2.1	839.8	2.0
Others	3,347.1	9.4	4,056.7	10.4	4,232.0	10.3

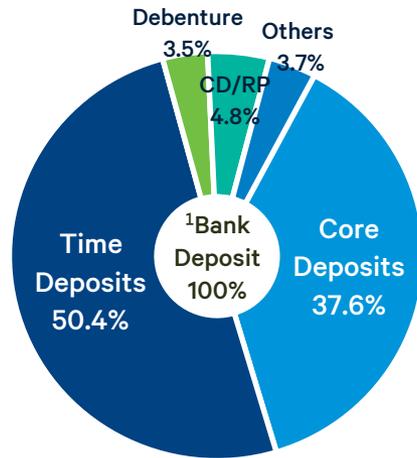
Secured & Unsecured (loan in won)

● Secured(%)
○ Unsecured(%)

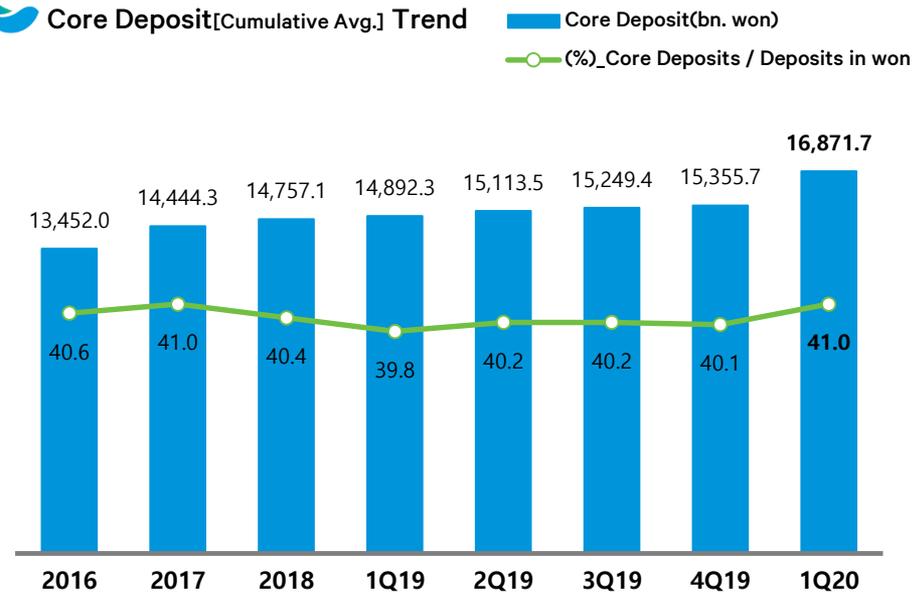


Deposit Structure & Core Deposit

Bank Deposit Structure & Funding Cost [Avg.]



Core Deposit[Cumulative Avg.] Trend



	Funding Cost(%)
Core Deposit	0.17
Time Deposit	1.66
Debenture	2.55
CD & RP	1.75
Others	2.21
Bank deposit	1.15

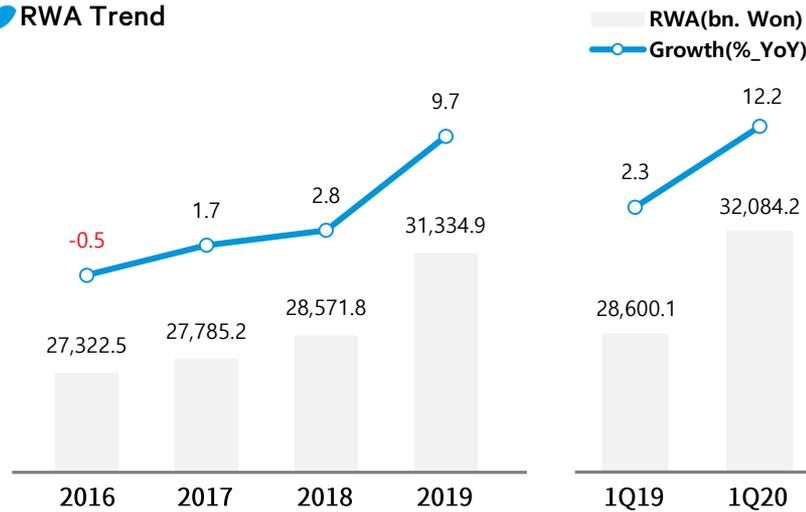
¹ Bank Deposit : Total Deposits – Money in Trust

bn. won, %, %p, Cumulative Avg.	1Q19	2Q19	3Q19	4Q19	1Q20	YoY	QoQ
Core Deposits (A)	14,892.3	15,113.5	15,249.4	15,355.7	16,871.7	13.3	9.9
Demand	2,447.7	2,532.2	2,549.0	2,571.2	3,261.1	33.2	26.8
Savings (Check)	8,077.1	8,110.2	8,158.8	8,235.7	8,953.2	10.8	8.7
Corp. Savings	4,367.5	4,471.1	4,541.6	4,548.8	4,657.4	6.6	2.4
Deposits in Won (B)	37,442.9	37,594.4	37,934.8	38,333.8	41,188.9	10.0	7.4
A/B	39.8	40.2	40.2	40.1	41.0	1.2	0.9
Total Deposits (C) *	44,589.8	44,878.7	45,468.7	45,962.6	49,536.9	11.1	7.8
A/C	33.4	33.7	33.5	33.4	34.1	0.7	0.7

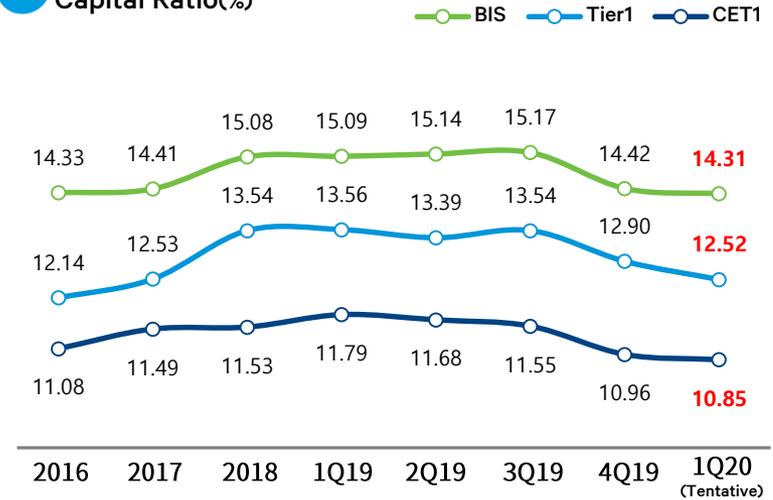
* Total Deposits : Deposit in Won + CD + RP + Bill Sold + Debentures + Money in Trust

Capital Adequacy

RWA Trend



Capital Ratio(%)



bn. won, %, %p	1Q19	2Q19	3Q19	4Q19	1Q20	YoY	QoQ
BIS ratio	15.09	15.14	15.17	14.42	14.31	-0.78	-0.11
Tier 1 ratio	13.56	13.39	13.54	12.90	12.52	-1.04	-0.38
Common Equity Tier 1	11.79	11.68	11.55	10.96	10.85	-0.94	-0.11
Additional Tier 1	1.77	1.71	1.99	1.94	1.67	-0.10	-0.27
Tier 2 ratio	1.53	1.75	1.64	1.52	1.79	0.26	0.27
BIS Capital	4,316.1	4,491.2	4,621.6	4,518.7	4,592.7	6.4	1.6
Tier 1 Capital	3,877.6	3,971.9	4,123.1	4,041.1	4,017.4	3.6	-0.6
Common Equity Tier 1	3,371.9	3,466.1	3,517.6	3,435.6	3,480.9	3.2	1.3
Additional Tier 1	505.7	505.8	605.5	605.5	536.6	6.1	-11.4
Tier 2 Capital	438.5	519.3	498.5	477.5	575.2	31.2	20.5
RWA	28,600.1	29,670.3	30,457.6	31,334.9	32,084.2	12.2	2.4

■ Basel III (Tentative), IRB (Internal Rating Based Approach)

Hi Investment & Securities Highlight

Branch Network

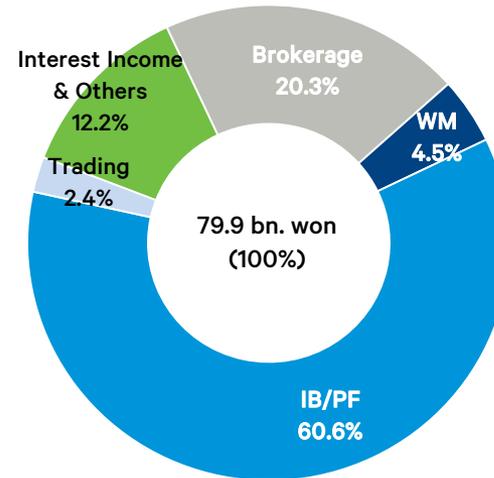


Financial Highlight

bn. won, %, %p	1Q19	1Q20	YoY
Total Assets	7,726.7	10,079.4	30.4
Total Liabilities	6,967.4	9,071.4	30.2
Total Shareholders' Equity	759.3	1,008.0	32.8
NCR	305.3	454.3	149.0
ROE	8.81	6.86	-1.95
ROA	0.99	0.72	-0.27

▪ Separate basis

Net Revenues(Cumulative) Structure



Profit Highlight

bn. won, %	1Q19	1Q20	YoY
Net Revenues	60.7	79.9	31.6
SG&A Expenses	46.8	57.8	23.5
Operating Income	13.9	22.1	59.0
Non-operating Income	6.3	-0.1	-101.6
Pretax Income	20.2	22.0	8.9
Net Income	16.6	15.6	-6.0

▪ Separate basis

Hi Investment & Sec. Income / Capital Adequacy

Net Revenues(Quarter)

bn. won, %	1Q19	2Q19	3Q19	4Q19	1Q20	YoY	QoQ
Brokerage	12.1	11.5	9.8	10.3	16.2	33.9	57.3
WM	3.2	3.4	3.4	3.4	3.6	12.5	5.9
IB / PF	25.0	28.7	36.7	51.2	48.4	93.6	-5.5
Trading	13.5	15.6	16.7	6.4	▪ 1.9	-85.9	-70.3
Interest & Others	6.9	6.7	7.5	7.7	9.8	42.0	27.3
Net Revenues	60.7	65.9	74.1	79.0	79.9	31.6	1.1

▪ 1Q20 : OTC derivative related loss 6.8bn won included due to dramatic market fluctuation

PF

bn. won, %, %p	1Q19	2Q19	3Q19	4Q19	1Q20	YoY	QoQ
PF Exposure	844.8	975.2	819.8	977.6	1,152.2	36.4	17.9
Real-estate	677.0	780.7	646.8	844.6	1,039.4	53.5	23.1
Non Real-estate	167.8	194.5	173.0	133.0	112.8	-32.8	-15.2
PF Exposure / Equity (%)	111.4	126.7	104.2	118.7	114.3	2.9	-4.4

Net Capital Ratio(NCR_separate basis)

▪ 1Q20 : Tentative

bn. won, %, %p	1Q19	2Q19	3Q19	4Q19	1Q20	YoY	QoQ
Net Operating Capital	562.2	572.6	579.4	702.2	829.2	47.5	18.1
Total Risk	211.7	244.9	218.3	234.6	308.5	45.7	31.5
Required Capital	114.8	114.8	114.6	114.6	114.6	-0.2	0.0
NCR(%)	305.3	285.5	315.1	407.9	454.3	149.0	46.3

▪ Net Capital Ratio = (Net Operating Capital - Total Risk Amount) / Required Capital Amount

Hi Investment & Sec. Client Base

Average Daily Trading Volume

bn. won, %, %p, basis point	1Q19	2Q19	3Q19	4Q19	1Q20	YoY	QoQ
KOSPI	218.5	214.5	195.5	164.7	341.6	56.3	107.4
KOSDAQ	70.8	68.9	60.7	66.9	107.6	52.0	60.8
Avg. Daily Trading Volume	289.3	283.4	256.2	231.6	449.2	55.3	94.0
Brokerage M/S(%)	1.26	1.22	1.13	0.94	1.12	-0.15	0.18
Avg. Commission Rate(bp)	6.0	5.3	4.9	5.9	4.7	-1.3	-1.2

▪ Brokerage M/S above excludes ELW, ETF, ETN transactions

Number of WM Clients

thousand, %	1Q19	2Q19	3Q19	4Q19	1Q20	YoY	QoQ
Retail Branch	322	321	323	324	326	1.2	0.6
Smart Branch	13	15	16	17	21	61.5	23.5
Bank related	8	8	8	8	8	0.0	0.0
Total Clients	343	344	347	349	355	3.5	1.7

WM Client Assets

bn. won, %	1Q19	2Q19	3Q19	4Q19	1Q20	YoY	QoQ
Corporate	2,200.6	2,181.2	2,236.9	2,257.6	2,519.1	14.5	11.6
Individual	5,697.7	5,498.5	5,288.0	5,860.9	5,338.7	-6.3	-8.9
(Core Clients ▪)	6,316.1	6,120.9	5,905.3	6,521.1	6,318.7	0.0	-3.1
Total	7,898.3	7,679.7	7,524.9	8,118.5	7,857.8	-0.5	-3.2

▪ Core Clients = Retail clients with over 0.1 bn. won financial product assets

Hi Investment & Securities Financial Statements

 Separated B/S

bn. won, %	1Q19	2Q19	3Q19	4Q19	1Q20	YoY	QoQ
Cash and Due	336.1	328.8	403.1	577.8	1,146.0	241.0	98.3
Financial Assets at FVPL	5,372.3	5,399.2	5,168.9	5,636.4	6,850.4	27.5	21.5
Financial Assets at FVOCI	153.5	158.6	158.4	165.1	148.2	-3.5	-10.2
Financial Assets at AC	0.0	0.0	0.0	0.0	0.0	-	-
Investment in Associates	87.3	7.9	7.9	7.9	4.9	-94.4	-38.0
Derivatives	5.4	10.2	7.0	13.2	10.2	88.9	-22.7
Loans & Other Receivables	1,588.6	1,439.2	1,145.0	782.4	1,747.4	10.0	123.3
Other Assets	183.5	244.6	251.2	156.8	172.3	-6.1	9.9
Total Assets	7,726.7	7,588.5	7,141.5	7,339.6	10,079.4	30.4	37.3
Deposits	407.7	315.7	396.8	405.0	663.9	62.8	63.9
Financial Liabilities at FVPL	1,741.5	939.9	1,421.6	2,460.6	1,481.3	-14.9	-39.8
Debenture	3,683.0	4,524.4	3,733.2	3,320.6	5,488.5	49.0	65.3
Derivatives	43.5	43.8	64.2	54.5	164.8	278.9	202.4
Other Liabilities	1,091.7	994.9	739.4	277.0	1,272.9	16.6	359.5
Total Liabilities	6,967.4	6,818.7	6,355.2	6,517.7	9,071.4	30.2	39.2
Total Equity	759.3	769.8	786.3	821.9	1,008.0	32.8	22.6
Total Equity & Liabilities	7,726.7	7,588.5	7,141.5	7,339.6	10,079.4	30.4	37.3

Hi Investment & Securities Financial Statements

 Separated I/S

bn. won, %, %p	2019 FY	2019				1Q20	YoY	QoQ
		1Q19	2Q19	3Q19	4Q19			
Net Revenues	279.7	60.7	65.9	74.1	79.0	79.9	31.6	1.1
Brokerage	43.7	12.1	11.5	9.8	10.3	16.2	33.9	57.3
Financial Product Sales(WM)	13.4	3.2	3.4	3.4	3.4	3.6	12.5	5.9
IB / PF	141.6	25.0	28.7	36.7	51.2	48.4	93.6	-5.5
Trading	52.2	13.5	15.6	16.7	6.4	1.9	-85.9	-70.3
Interest Income & Others	28.8	6.9	6.7	7.5	7.7	9.8	42.0	27.3
SG&A Expenses(-)	206.9	46.8	49.6	52.0	58.5	57.8	23.5	-1.2
Personnel Expenses	133.5	29.7	31.5	35.1	37.2	39.9	34.3	7.3
Other Expenses	73.4	17.1	18.1	16.9	21.3	17.9	4.7	-16.0
Operating Income	72.8	13.9	16.3	22.1	20.5	22.1	59.0	7.8
Non-operating Income	32.1	6.3	-1.9	0.0	27.7	-0.1	-101.6	-100.4
Pretax Income	104.9	20.2	14.4	22.1	48.2	22.0	8.9	-54.4
Tax & Others	23.3	3.6	4.7	5.3	9.7	6.4	77.8	-34.0
Net Income	81.6	16.6	9.7	16.8	38.5	15.6	-6.0	-59.5
Cost-Income Ratio	74.0	77.1	76.1	73.9	74.0	72.3	-4.8	-1.7
ROE	10.51	8.82	6.96	7.52	10.51	6.86	-1.96	-3.65

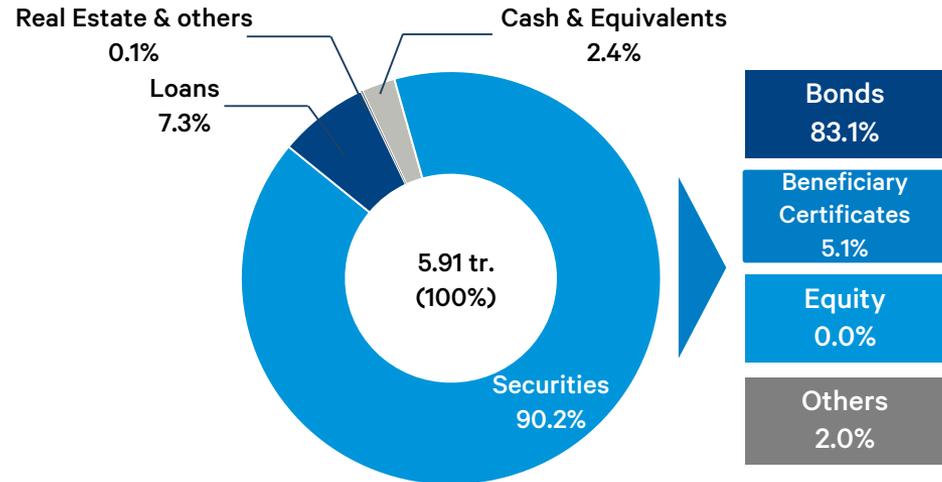
▪ Annualized Cost-Income Ratio & ROE

DGB Life Highlight

Branch Network



Invested Asset Portfolio



Financial Highlight

bn. won, %, %p	1Q19	1Q20	YoY
Total Assets	6,221.0	6,403.8	2.9
Total Liabilities	5,949.7	6,107.3	2.6
Total Shareholder's Equity	271.3	296.5	9.3
RBC	185.6	187.5	1.9
ROE	15.22	12.89	-2.33
ROA	0.64	0.58	-0.06

Profit Highlight

bn. won, %	1Q19	1Q20	YoY
Insurance Income	-37.9	-25.5	32.7
Investment Income	55.9	51.7	-7.5
Increase in Policy Reserve	6.3	14.5	130.2
Operating Income after Reserves	11.8	11.7	-0.8
Non-operating Income	1.4	1.2	-14.3
Net Income	9.8	9.2	-6.1

DGB Life Premium / Indices / RBC

Premium

bn. won, %	1Q19	2Q19	3Q19	4Q19	1Q20	YoY	QoQ
Premium Income	213.9	199.2	199.6	198.7	216.5	1.2	9.0
(Protection Insurance Premium)	130.8	119.7	120.9	119.0	133.6	2.1	12.3
New Premium	26.8	15.1	14.7	14.6	30.7	14.6	110.3
APE	54.0	34.6	37.1	28.4	45.7	-15.4	60.9

Indices

%, %p		1Q19	2Q19	3Q19	4Q19	1Q20	YoY	QoQ	
Invest.	Investment Yield(Accum.)	3.3	3.3	3.5	3.4	3.3	0.0	-0.1	
Oper.	Persistency Ratio(Accum.)	13th Mo.	79.2	83.5	84.4	83.7	80.4	1.2	-3.3
		25th Mo.	70.1	66.8	64.2	63.9	60.7	-9.4	-3.2
	Expense Ratio(Accum.)*	7.4	8.3	7.8	12.7	7.2	-0.2	-5.5	
	Loss Ratio(Accum.)*	89.6	91.3	96.4	101.3	109.4	19.8	8.1	

▪ Expense Ratio : Maintenance Expense / Adjusted Premium Income (API)*

*API excludes corp. pension & retirement insurance and includes 1/10 of single premiums

▪ Loss Ratio : (net amount at risk + waiver of premium + reinsurance expense) / Risk Premium

RBC Ratio

bn. won, %, %p	1Q19	2Q19	3Q19	4Q19	1Q20	YoY	QoQ
Available Capital	355.9	368.2	380.2	337.3	362.0	1.7	7.3
Required Capital	191.7	195.1	196.9	199.4	193.0	0.7	-3.2
RBC ratio(%)	185.6	188.7	193.1	169.1	187.5	1.9	18.4

DGB Life Financial Statements

Condensed B/S

bn won, %	1Q19	2Q19	3Q19	4Q19	1Q20	YoY	QoQ
Invested Assets	5,746.5	5,786.1	5,820.0	5,808.9	5,913.8	2.9	1.8
Non Operating Assets	333.2	315.4	310.3	317.2	317.1	-4.8	0.0
DAC	107.3	108.6	110.3	111.6	114.1	6.3	2.2
Separate Account Assets	141.4	148.8	157.3	166.0	172.9	22.3	4.2
Total Assets	6,221.0	6,250.3	6,287.6	6,292.1	6,403.8	2.9	1.8
Policy Reserve	5,524.2	5,539.3	5,566.2	5,613.4	5,629.5	1.9	0.3
Other Liabilities	281.8	272.2	257.0	236.2	300.4	6.6	27.2
Separate Account Liab.	143.7	149.8	159.7	169.6	177.4	23.5	4.6
Total Liabilities	5,949.7	5,961.3	5,982.9	6,019.2	6,107.3	2.6	1.5
Shareholders' Equity	173.7	173.7	173.7	173.7	173.7	0.0	0.0
Paid-in Capital	38.8	38.8	38.8	38.8	38.8	0.0	0.0
Retained Earnings	59.0	64.4	72.2	50.7	59.8	1.4	17.9
Accumulated Other Comprehensive	-0.2	12.1	19.9	9.6	24.1	12,150.0	151.0
Total Equity	271.3	289.0	304.7	272.9	296.5	9.3	8.6
Total Equity & Liabilities	6,221.0	6,250.3	6,287.6	6,292.1	6,403.8	2.9	1.8

DGB Life Financial Statements

Condensed P/L

bn. won, %	2019 FY	2019				1Q20	YoY	QoQ
		1Q19	2Q19	3Q19	4Q19			
Total Operating Income	97.3	18.0	21.4	36.1	21.8	26.2	45.6	20.2
Insurance Income	-95.3	-37.9	-26.0	-16.9	-14.5	-25.5	32.7	-75.9
Insurance Oper. Revenues	801.1	213.2	198.6	196.5	192.8	206.3	-3.2	7.0
Insurance Oper. Expenses	896.4	251.1	224.6	213.4	207.3	231.8	-7.7	11.8
Investment Income	192.6	55.9	47.4	53.0	36.3	51.7	-7.5	42.4
Investment Oper. Revenues	284.6	92.5	62.0	93.0	37.1	118.2	27.8	218.6
Investment Oper. Expenses	92.0	36.6	14.6	40.0	0.8	66.5	81.7	8,212.5
Increase in Policy Reserves	91.2	6.3	15.1	26.1	43.7	14.5	130.2	-66.8
Oper. Income After Reserves	6.1	11.8	6.2	10.0	-21.9	11.7	-0.8	153.4
Non-Oper. Income	3.5	1.4	1.0	0.2	0.9	1.2	-14.3	33.3
Non-Oper. Revenues	8.4	2.3	2.0	2.0	2.1	2.0	-13.0	-4.8
Non-Oper. Expenses	4.9	0.9	1.1	1.7	1.2	0.7	-22.2	-41.7
Net Income Before Tax	9.5	13.2	7.2	10.2	-21.1	12.9	-2.3	161.1
Income Tax Expenses	0.6	3.4	1.7	2.5	-7.0	3.7	8.8	152.9
Net Income	8.9	9.8	5.4	7.8	-14.1	9.2	-6.1	165.2

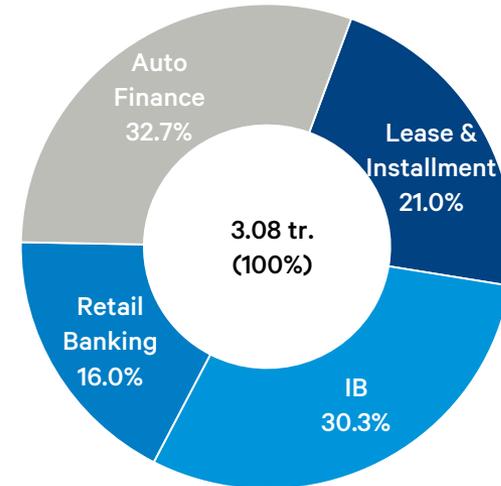
▪ Net Income in accordance with IFRS9

DGB Capital Highlight

Branch Network



Invested Asset Portfolio



Financial Highlight

bn. won, %	1Q19	1Q20	YoY
Operating Profit	22.4	26.4	17.9
SG&A Expenses(-)	6.9	8.1	17.4
Provision(-)	4.9	8.9	81.6
Operating Income	10.6	9.4	-11.3
Net Income	8.3	7.6	-8.4

Profit Highlight

bn. won, %, %p	1Q19	1Q20	YoY
Growth(Total Assets)	2,729.5	3,228.1	18.3
Profitability(NI)	8.3	7.6	-8.4
ROA	1.21	0.96	-0.25
NPL ratio	1.68	1.49	-0.19
Delinquency	2.46	2.00	-0.46

DGB Capital Asset Quality

Asset Quality

bn. won, %, %p	1Q19	2Q19	3Q19	4Q19	1Q20	YoY	QoQ
Total Loan	2,546.5	2,595.2	2,646.5	2,895.0	2,917.8	14.6	0.8
Normal	2,453.1	2,500.5	2,550.6	2,796.7	2,804.2	14.3	0.3
Precautionary	50.6	49.0	49.5	52.1	70.0	38.4	34.4
Substandard	21.3	22.0	21.8	20.4	17.6	-17.1	-13.5
Doubtful	3.1	2.8	5.2	8.5	8.8	185.1	4.0
Estimated Loss	18.4	20.9	19.4	17.3	17.0	-7.6	-1.7
NPL Ratio	1.68	1.76	1.75	1.60	1.49	-0.19	-0.11
NPL Coverage Ratio	101.6	102.0	103.2	108.9	115.4	13.8	6.5

Delinquency Ratio

%, %p	1Q19	2Q19	3Q19	4Q19	1Q20	YoY	QoQ
Lease	3.41	3.22	2.58	2.34	1.85	-1.56	-0.48
Installment	2.19	1.58	1.29	1.12	1.70	-0.49	0.58
Corporate Loans	2.15	1.91	1.76	1.43	1.55	-0.60	0.11
Personal Loans	1.84	2.34	2.74	2.66	2.90	1.06	0.24
Overall	2.46	2.42	2.30	2.05	2.00	-0.46	-0.05

DGB Capital Loan Portfolio

Loan Portfolio

bn. won, %	1Q19		2Q19		3Q19		4Q19		1Q20	
	Amt.	%								
Lease	713.4	27.0	723.8	26.8	790.5	28.4	882.9	29.1	966.2	31.4
Financial Lease	713.4	27.0	723.8	26.8	790.5	28.4	882.9	29.1	966.2	31.4
Operational Lease	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-
Installment	42.6	1.6	43.8	1.6	42.8	1.5	47.3	1.6	45.3	1.5
Corporate Loans	1,137.9	43.0	1,236.7	45.8	1,222.3	44.1	1,342.8	44.3	1,371.0	44.5
Secured	461.5	17.4	485.6	18.0	463.4	16.7	458.5	15.1	449.2	14.6
Unsecured	676.4	25.6	751.1	27.8	758.9	27.3	884.3	29.2	921.8	29.9
Others	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-
Household Loans	753.0	28.4	697.6	25.8	723.4	26.0	758.2	25.0	695.5	22.6
Secured	506.7	19.1	498.3	18.4	527.2	19.0	561.3	18.5	489.7	15.9
Unsecured	246.3	9.3	199.3	7.4	196.2	7.1	196.9	6.5	205.8	6.7
Total	2,646.9	100.0	2,701.9	100.0	2,779.1	100.0	3,031.1	100.0	3,078.0	100.0

DGB Capital Financial Statements

Condensed B/S

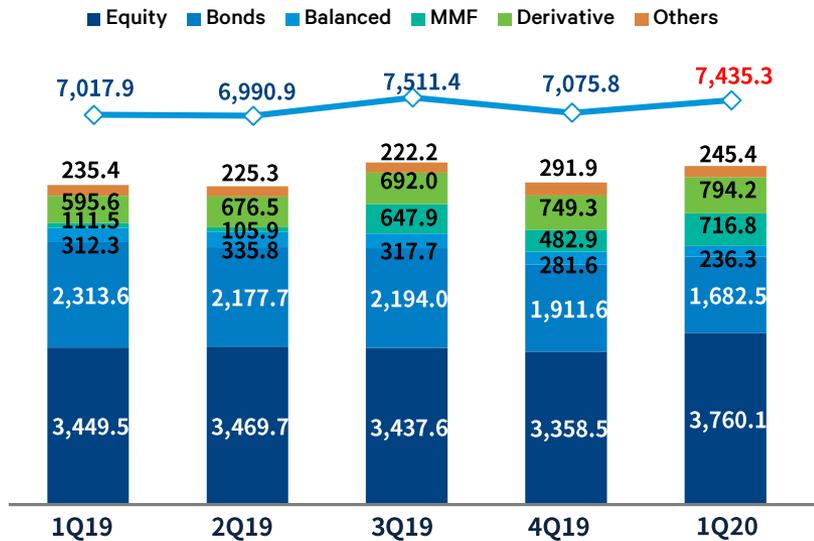
bn. won, %	1Q19	2Q19	3Q19	4Q19	1Q20	YoY	QoQ
Cash & Due	37.8	39.1	83.4	31.7	108.6	187.3	242.6
Operating Assets	2,646.9	2,701.9	2,779.1	3,031.1	3,078.0	16.3	1.5
Lease & Installment	697.5	677.8	666.8	658.6	646.6	-7.3	-1.8
Investment Banking	652.3	757.2	754.7	877.5	933.6	43.1	6.4
Retail Banking	458.0	423.5	472.2	528.8	493.1	7.7	-6.8
Auto Finance	864.0	870.8	911.5	983.2	1,009.4	16.8	2.7
Others	-24.9	-27.4	-26.1	-17.0	-4.7	81.1	72.4
Other Assets	44.8	44.1	49.2	42.4	41.5	-7.4	-2.1
Total Assets	2,729.5	2,785.1	2,911.7	3,105.2	3,228.1	18.3	4.0
Total Liabilities	2,413.8	2,413.0	2,531.8	2,740.5	2,855.4	18.3	4.2
Total Equity	315.7	372.1	379.9	364.7	372.7	18.1	2.2
Total Equity & Liabilities	2,729.5	2,785.1	2,911.7	3,105.2	3,228.1	18.3	4.0

Condensed I/S

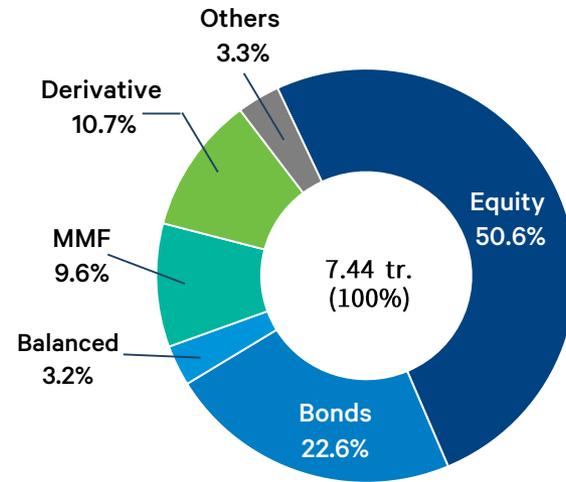
bn. won, %	2019 FY	2019				1Q20	YoY	QoQ
		1Q19	2Q19	3Q19	4Q19			
Operating Profit	94.7	22.4	23.1	23.4	25.8	26.4	17.9	2.3
Interest Income	90.5	21.7	21.8	23.3	23.7	24.6	13.4	3.8
Non-Int. Income	4.2	0.7	1.3	0.1	2.1	1.8	157.1	-14.3
SG&A Expenses(-)	33.0	6.9	7.7	7.9	10.5	8.1	17.4	-22.9
Provisions(-)	26.8	4.9	7.7	5.9	8.3	8.9	81.6	7.2
Operating Income	34.9	10.6	7.7	9.6	7.0	9.4	-11.3	34.3
Net Income	27.6	8.3	6.4	7.6	5.3	7.6	-8.4	43.4

DGB Asset Management Highlight

Operating Assets(bn. won)



Operating Asset Structure



AUM Structure

bn. won, %	1Q19	2Q19	3Q19	4Q19	1Q20	YoY	QoQ
Equity	3,449.5	3,469.7	3,437.6	3,358.5	3,760.1	9.0	12.0
Bonds	2,313.6	2,177.7	2,194.0	1,911.6	1,682.5	-27.3	-12.0
Balanced	312.3	335.8	317.7	281.6	236.3	-24.3	-16.1
MMF	111.5	105.9	647.9	482.9	716.8	542.9	48.4
Derivative	595.6	676.5	692.0	749.3	794.2	33.3	6.0
Others	235.4	225.3	222.2	291.9	245.4	4.2	-15.9
(Real Estate)	235.4	225.3	222.2	291.9	245.4	4.2	-15.9
Total	7,017.9	6,990.9	7,511.4	7,075.8	7,435.3	5.9	5.1

DGB Asset Management Financial Statements

Condensed B/S

bn. won, %	1Q19	2Q19	3Q19	4Q19	1Q20	YoY	QoQ
Cash & Due	12.4	21.2	12.6	13.7	12.8	3.2	-6.6
Securities	16.0	7.5	12.4	12.4	11.8	-26.3	-4.8
Loans	5.0	5.0	9.0	9.0	9.0	80.0	0.0
Tangible Assets	1.3	1.4	1.4	1.3	1.5	15.4	15.4
Other Assets	2.5	2.4	2.4	3.0	2.6	4.0	-13.3
Total Assets	37.2	37.5	37.8	39.4	37.7	1.3	-4.3
Deposits	0.0	0.0	0.0	0.0	0.0	-	-
Borrowings	0.0	0.0	0.0	0.0	0.0	-	-
Other Liabilities	2.7	2.1	1.5	4.1	1.8	-33.3	-56.1
Total Liabilities	2.7	2.1	1.5	4.1	1.8	-33.3	-56.1
Total Equity	34.5	35.4	36.3	35.3	35.9	4.1	1.7
Total Equity & Liabilities	37.2	37.5	37.8	39.4	37.7	1.3	-4.3

Condensed I/S

bn. won, %, %p	2019 FY	2019				1Q20	YoY	QoQ
		1Q19	2Q19	3Q19	4Q19			
Operating Revenues	11.7	2.7	2.6	2.8	3.6	2.7	0.0	-25.0
Interest Revenues	0.4	0.1	0.1	0.1	0.1	0.1	0.0	0.0
Fee & Commission	11.0	2.4	2.4	2.7	3.5	2.6	8.3	-25.7
Operating Expenses	6.9	1.4	1.5	1.7	2.3	1.9	35.7	-17.4
G&A Expenses	6.6	1.4	1.5	1.4	2.3	1.7	21.4	-26.1
Operating Income	4.8	1.3	1.1	1.1	1.3	0.8	-38.5	-38.5
Net Income	3.7	1.0	0.8	0.9	1.0	0.6	-40.0	-40.0
ROE [▪]	10.8	11.4	10.6	10.4	10.8	7.0	-4.4	-3.8

▪ ROE is based on cumulative sum

Condensed B/S

bn. won, %	1Q19	2Q19	3Q19	4Q19	1Q20	YoY	QoQ
Current Assets	20.6	26.9	29.4	26.9	21.5	4.4	-20.1
Cash & Financial Instrument	19.2	25.7	28.2	24.8	20.4	6.3	-17.7
Others	1.4	1.2	1.2	2.1	1.1	-21.4	-47.6
Non-Current Assets	16.4	17.0	18.1	15.8	18.6	13.4	17.7
Total Assets	37.0	43.9	47.5	42.7	40.1	8.4	-6.1
Advance Received	19.3	19.6	22.5	15.6	15.3	-20.7	-1.9
Total Liabilities	24.8	31.5	35.0	29.4	27.2	9.7	-7.5
Total Equity	12.2	12.4	12.5	13.3	12.9	5.7	-3.0
Total Equity & Liabilities	37.0	43.9	47.5	42.7	40.1	8.4	-6.1

Condensed I/S

bn. won, %	2019 FY	2019				1Q20	YoY	QoQ
		1Q19	2Q19	3Q19	4Q19			
Sales	16.3	3.8	4.0	3.9	4.6	3.5	-7.9	-23.9
Cost of Goods sold	11.8	2.8	2.9	2.9	3.2	2.9	3.6	-9.4
Gross Profit	4.5	1.0	1.1	1.0	1.4	0.6	-40.0	-57.1
SG&A Expenses	4.1	1.0	0.9	0.9	1.3	1.3	30.0	0.0
Operating Income	0.4	0.0	0.2	0.1	0.1	-0.7	-	-800.0
Non-Operating Income	1.8	0.0	0.0	0.0	1.8	0.3	-	-83.3
Net Income	1.2	0.0	0.2	0.1	0.9	-0.5	-	-155.6

DGB Data System

Condensed B/S

bn. won, %	1Q19	2Q19	3Q19	4Q19	1Q20	YoY	QoQ
Current Assets	5.6	8.8	8.6	7.2	7.9	41.1	9.7
Cash & Financial Instrument	4.0	4.5	6.6	6.5	6.6	65.0	1.5
Others	1.6	4.3	2.0	0.7	1.3	-18.8	85.7
Non-Current Assets	5.5	5.3	5.2	4.7	4.4	-20.0	-6.4
Total Assets	11.1	14.1	13.8	11.9	12.3	10.8	3.4
Total Liabilities	1.1	3.9	3.2	1.2	1.4	27.3	16.7
Total Equity	10.0	10.2	10.6	10.7	10.9	9.0	1.9
Total Equity & Liabilities	11.1	14.1	13.8	11.9	12.3	10.8	3.4

Condensed I/S

bn. won, %	2019 FY	2019				1Q20	YoY	QoQ
		1Q19	2Q19	3Q19	4Q19			
Sales	19.7	3.2	6.0	5.9	4.6	3.6	12.5	-21.7
Cost of Goods sold	17.9	2.8	5.5	5.3	4.3	3.1	10.7	-27.9
Gross Profit	1.8	0.4	0.5	0.6	0.3	0.5	25.0	66.7
SG&A Expenses	1.2	0.3	0.2	0.3	0.4	0.3	0.0	-25.0
Income Before Tax	0.6	0.1	0.3	0.3	-0.1	0.2	100.0	300.0
Net Income	0.8	0.1	0.4	0.2	0.1	0.2	100.0	100.0

DGB Credit Information

Condensed B/S

bn. won, %	1Q19	2Q19	3Q19	4Q19	1Q20	YoY	QoQ
Current Assets	4.7	4.7	4.8	4.8	4.8	2.1	0.0
Cash & Financial Instrument	4.5	4.5	4.5	4.6	4.6	2.2	0.0
Others	0.2	0.2	0.3	0.2	0.2	0.0	0.0
Non-Current Assets	0.3	0.3	0.3	0.3	0.3	0.0	0.0
Total Assets	5.0	5.0	5.1	5.1	5.2	4.0	2.0
Total Liabilities	0.2	0.2	0.2	0.2	0.2	0.0	0.0
Total Equity	4.8	4.8	4.9	4.9	4.9	2.1	0.0
Total Equity & Liabilities	5.0	5.0	5.1	5.1	5.2	4.0	2.0

Condensed I/S

bn. won, %	2019 FY	2019				1Q20	YoY	QoQ
		1Q19	2Q19	3Q19	4Q19			
Operating Revenues	1.8	0.5	0.4	0.4	0.5	0.4	-20.0	-20.0
Operating Expenses	1.7	0.4	0.4	0.4	0.5	0.4	0.0	-20.0
Operating Income	0.1	0.1	0.0	0.0	0.0	0.1	0.0	-
Non-Operating Income	0.1	0.0	0.0	0.0	0.1	0.0	-	-100.0
Net Income	0.2	0.1	0.0	0.0	0.1	0.0	-100.0	-100.0

Memo Page

A large, empty rectangular box with rounded corners, intended for writing a memo. The box is white and occupies most of the page below the header.



The End of Documents

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