








2019 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, financial statement, and annual report.
-  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** 80.6 tr.
- **Employees** 4,813
(Overseas local employees excluded)
- **Net Income** 327.4 bn.
- **Foreign Ownership** 52.5%
(As of Dec. 2019)

DGB Financial Holding

- **EST.** 2011. 5. 17
- **Total Assets** 3.7 tr. Won
- **Employees** 84

DGB Daegu Bank

- **Established in** 1967. 10
- **Total Assets** 63,436.7 bn.
- **Branches** 245
- **Net Income** 282.3 bn.

Hi Investment & Securities

- **Acquired in** 2018. 10
- **Total Assets** 7,723.3 bn.
- **Branches** 27
- **Net Income** 84.9 bn.

DGB Life

- **Acquired in** 2015. 1
- **Total Assets** 6,292.1 bn.
- **Branches** 5
- **Net Income** 8.9 bn.

DGB Capital

- **Acquired in** 2012. 1
- **Total Assets** 3,111.5 bn.
- **Branches** 12
- **Net Income** 27.6 bn.

DGB Asset Management

- **Acquired in** 2016. 10
- **Total Assets** 39.4 bn.
- **Net Income** 3.7 bn.

DGB U Pay

- **Acquired in** 2013. 3
- **Total Assets** 42.7 bn.
- **Net Income** 1.2 bn.

DGB Data System

- **Established in** 2012. 4
- **Total Assets** 11.9 bn.
- **Net Income** 0.8 bn.

DGB Credit Information

- **Established in** 2000. 7
- **Total Assets** 5.1 bn.
- **Net Income** 0.2 bn.

DGB SB(Cambodia)

- **Acquired in** 2018. 1
- **Total Assets** 234.7 bn.
- **Net Income** 11.4 bn.

DGB MFI(Myanmar)

- **Acquired in** 2019. 11
- **Total Assets** 5.9 bn.
- **Net Income** -0.1 bn.

DLLC(Laos)

- **Established in** 2016. 12
- **Total Assets** 59.4 bn.
- **Net Income** 1.1 bn.

- This group structure is as of the end of 4Q19
- Net Income is based on consolidated basis
- Assets & net income are marked on KRW(Korean Won)
- Ownership described as percentage mark above

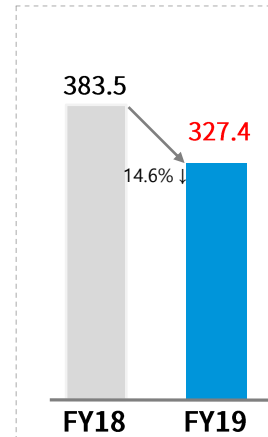
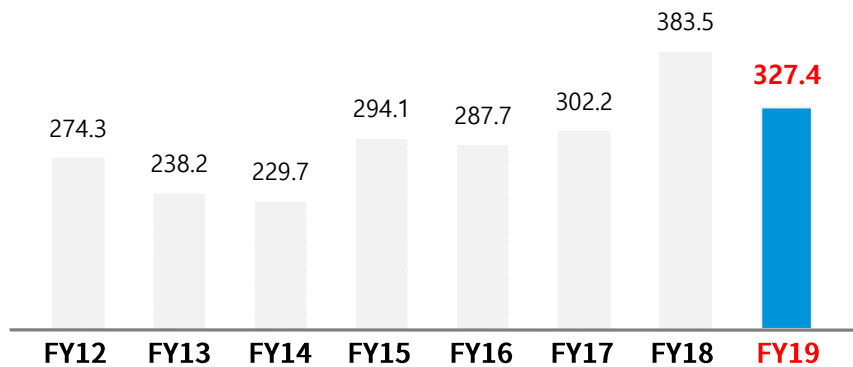
Financial Results Highlight(1)

Highlight

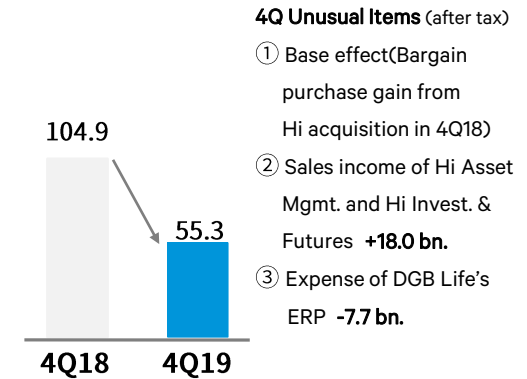
- ① [Bank] Asset quality improved (NPL YoY -17bps / QoQ -6bps Delinquency ratio YoY -10bps / QoQ +1bp)_Page 21 to 22
- ② [Bank] Credit Cost Ratio is the lowest level since group foundation & is expected to be stabilized due to high quality asset growth)_Page 20

Group Net Income[attributable to controlling interest]

unit : bn. won

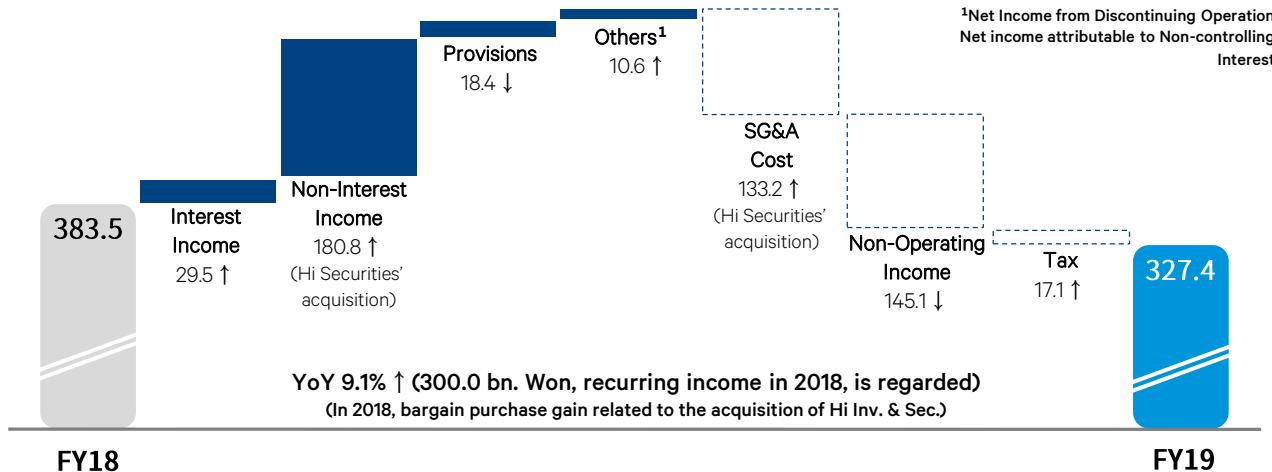


Quarter Net Income[bn. won]

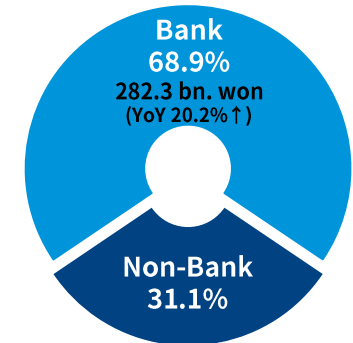


Net Income[attributable to controlling interest] Breakdown

unit : bn. won



Income Contribution[Net income basis]

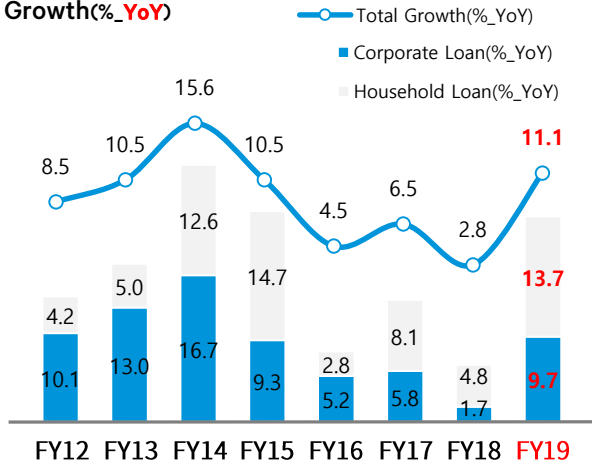


Security 20.7% 84.9 bn. won YoY 95.6% ↑	Life 2.2% 8.9 bn. won YoY +8.9 bn.	Capital 6.7% 27.6 bn. won YoY 23.2% ↑	Others 1.4% 5.9 bn. won YoY 18.1% ↓
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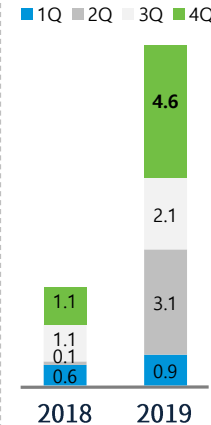
Financial Results Highlight(2)

[Bank] Loan in won

1. Growth(%_YoY)

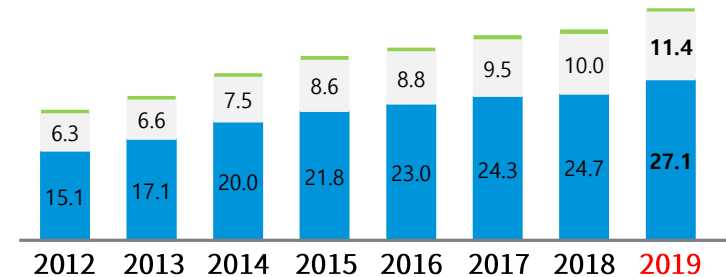


2. Growth(%_QoQ)



3. Loan Portfolio(tr. won)

- Composition : Corporate **68.9%** Household **28.8%** Public & Others **2.3%**
- Mid-term Plan : Corporate **65.0%** Household & Others **35.0%**



[Bank] NIM(%)

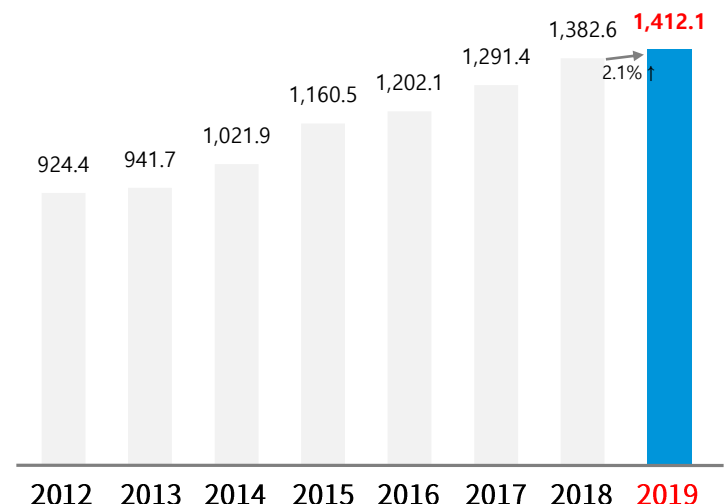
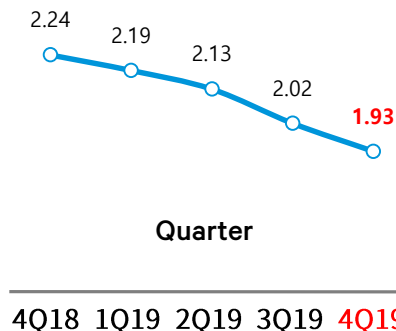
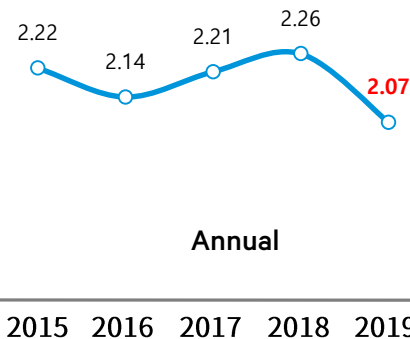
■ Lending Rate Structure



■ Repricing Cycle



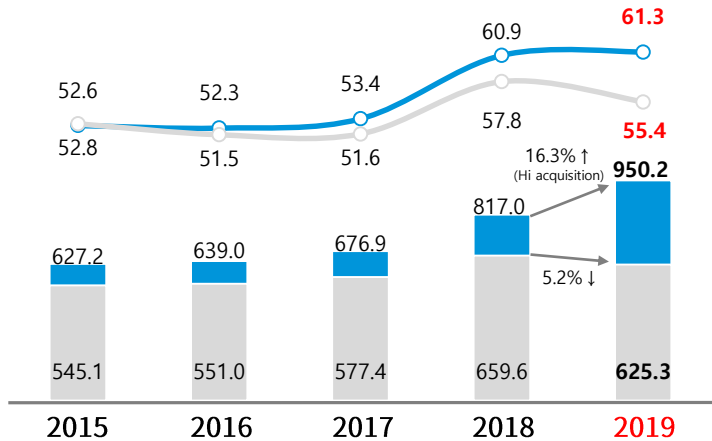
[Group] Net Interest Income(bn. won)



Financial Results Highlight(3)

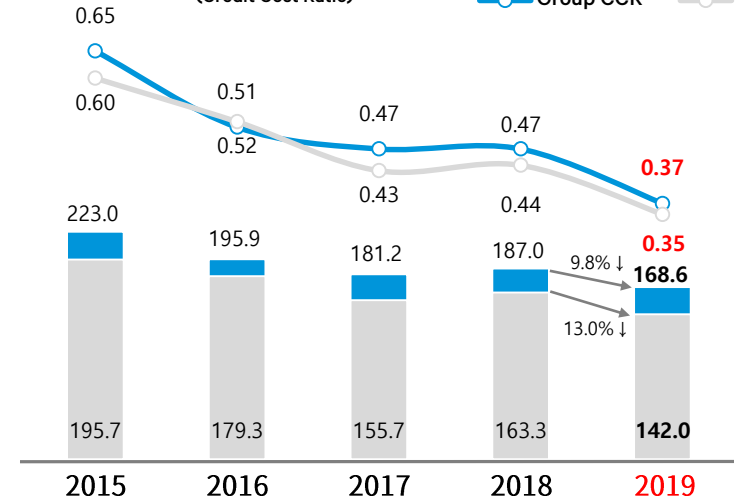
SG&A(bn. won) & CIR(% accumulative)
(Cost Income Ratio)

Group Total Bank
Group CIR Bank CIR



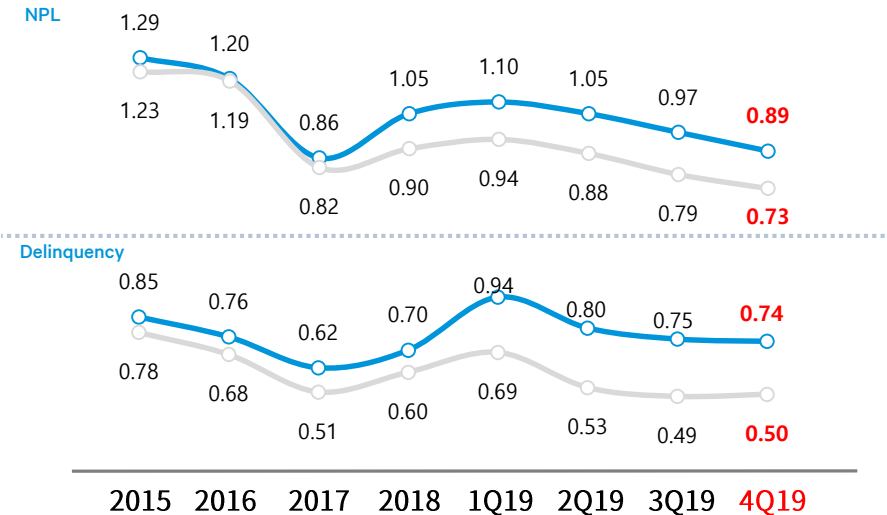
Provisions(bn. won) & CCR(% accumulative)
(Credit Cost Ratio)

Group Total Bank
Group CCR Bank CCR



NPL Ratio(%) & Delinquency Ratio(%)

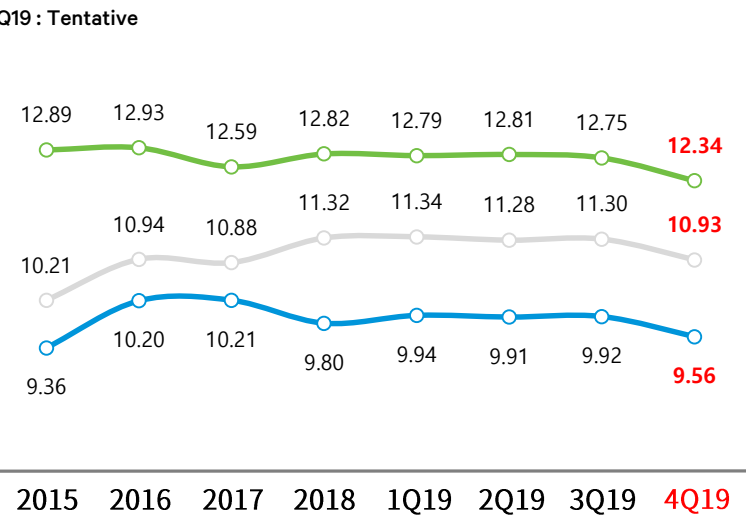
Group Bank



[Group] Capital Ratio(%)

BIS Tier1 CET1

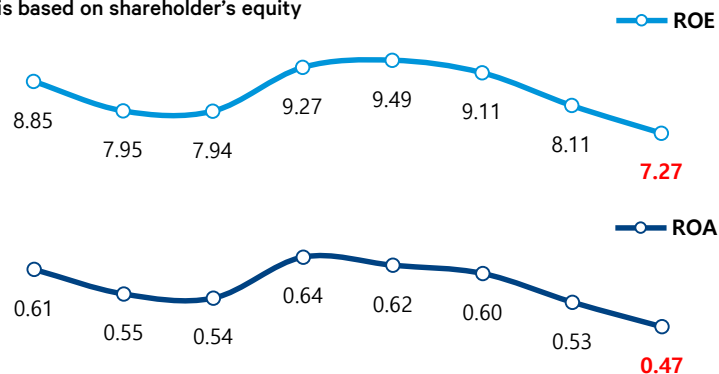
■ 4Q19 : Tentative



Key Indicators

[Group] ROE & ROA(% , accumulative)

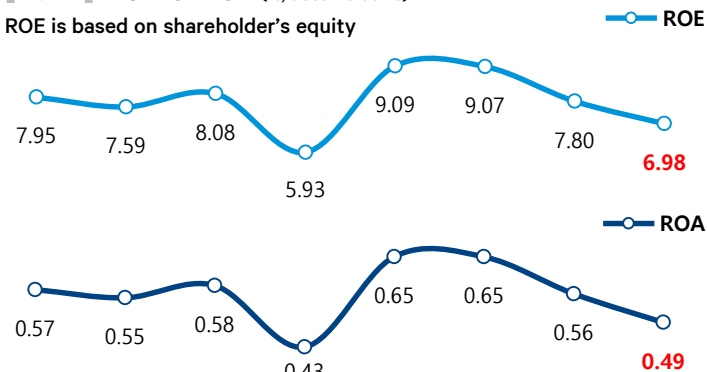
■ ROE is based on shareholder's equity



2015 2016 2017 2018 1Q19 2Q19 3Q19 4Q19

[Bank] ROE & ROA(% , accumulative)

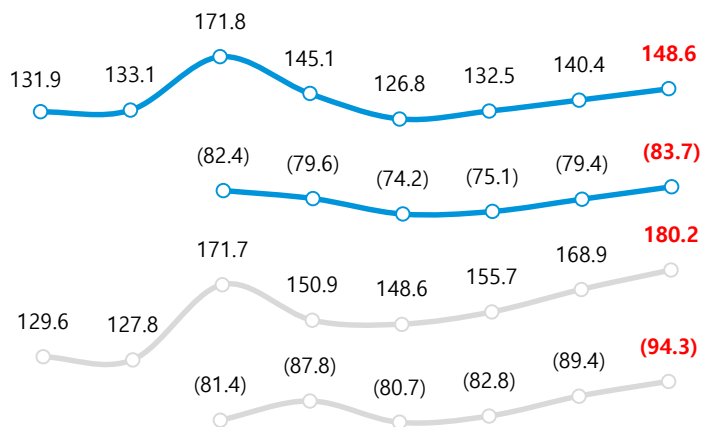
■ ROE is based on shareholder's equity



2015 2016 2017 2018 1Q19 2Q19 3Q19 4Q19

NPL Coverage Ratio(%)

— Group — Bank

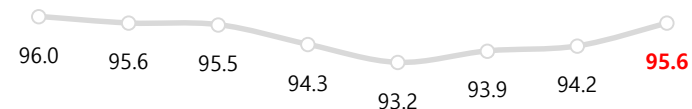


■ () Under the revised Banking Supervision Regulations of Dec. 2016

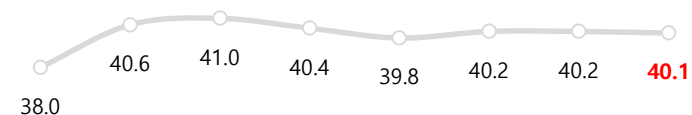
2015 2016 2017 2018 1Q19 2Q19 3Q19 4Q19

[Bank] Other Indicators

Loan to Deposit Ratio(%)



Core Deposit Ratio(% , Cumulative Avg.)



Page 25 for more detail

2015 2016 2017 2018 1Q19 2Q19 3Q19 4Q19

Group Capital Adequacy / Dividend

Capital Adequacy

bn. won, %, %p	4Q18	1Q19	2Q19	3Q19	4Q19	YoY	QoQ
BIS ratio	12.82	12.79	12.81	12.75	12.34	-0.48	-0.41
Tier 1 ratio	11.32	11.34	11.28	11.30	10.93	-0.39	-0.37
Common Equity Tier 1	9.80	9.94	9.91	9.92	9.56	-0.24	-0.36
Additional Tier 1	1.52	1.40	1.37	1.39	1.38	-0.14	-0.01
Tier 2 ratio	1.50	1.45	1.53	1.45	1.41	-0.09	-0.04
BIS Capital	5,014.7	5,062.5	5,228.3	5,282.8	5,284.0	5.4	0.0
Tier 1 Capital	4,426.7	4,486.6	4,604.4	4,683.9	4,681.3	5.8	-0.1
Common Equity Tier 1	3,831.2	3,935.4	4,047.6	4,109.4	4,092.0	6.8	-0.4
Additional Tier 1	595.5	551.2	556.8	574.5	589.3	-1.0	2.6
Tier 2	588.0	575.9	623.9	598.9	602.7	2.5	0.6
RWA	39,110.0	39,584.3	40,824.9	41,433.8	42,823.5	9.5	3.4

▪ Tentative Estimates(Basel III), Standardized Approach

Dividend Payout

	2012	2013	2014	2015	2016	2017	2018
Dividend Yield (MV)	2.3%	1.7%	2.7%	2.7%	3.0%	3.2%	4.1%
Dividend Per Share (DPS)	330 Won	280 Won	320 Won	280 Won	300 Won	340 Won	360 Won
Dividend Paid	44.2bn.	37.5bn.	42.9bn.	47.3bn.	50.7bn.	57.5bn.	60.9bn.
Payout Ratio	16.2%	15.8%	18.7%	16.1%	17.6%	19.0%	15.9% (★ 27.4%)

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

Group Condensed BS

bn. won, %	4Q18	1Q19	2Q19	3Q19	4Q19	YoY	QoQ
Cash and Due	2,601.5	2,557.8	2,459.0	2,717.4	2,826.2	8.6	4.0
Securities	18,183.9	19,277.1	19,308.6	19,010.2	19,290.2	6.1	1.5
Loans	40,827.0	41,811.9	43,018.9	43,759.9	46,587.1	14.1	6.5
Derivative Assets	55.3	73.1	90.6	102.3	97.9	77.0	-4.3
Tangible & Investment Assets	956.8	981.6	979.2	980.0	989.6	3.4	1.0
Intangible Assets	199.8	195.3	185.9	189.5	185.5	-7.2	-2.1
Others	2,093.3	3,884.8	3,424.2	2,980.4	2,426.9	15.9	-18.6
Total Assets	64,917.6	68,781.6	69,466.4	69,739.7	72,403.4	11.5	3.8
Total Assets(Trust Included)	74,162.1	77,970.7	77,922.0	78,783.7	80,624.8	8.7	2.3
Depository Liabilities	38,729.5	39,610.2	40,415.1	41,046.4	42,758.2	10.4	4.2
Borrowings and Bonds	11,746.2	12,103.1	13,238.1	12,581.4	12,633.4	7.6	0.4
Derivative Liabilities	109.5	108.7	136.2	174.0	141.5	29.2	-18.7
Others	9,269.3	11,830.5	10,426.2	10,504.5	11,436.3	23.4	8.9
Total Liabilities	59,854.5	63,652.5	64,215.6	64,306.3	66,969.4	11.9	4.1
Total Liabilities(Trust Included)	69,099.0	72,841.6	72,671.2	73,350.3	75,190.8	8.8	2.5
Total Stockholder's Equity	5,063.1	5,129.1	5,250.8	5,433.4	5,434.0	7.3	0.0
Capital Stock	845.7	845.7	845.7	845.7	845.7	0.0	0.0
Total Liabilities & Equity	64,917.6	68,781.6	69,466.4	69,739.7	72,403.4	11.5	3.8
Total Liabilities & Equity(Trust Included)	74,162.1	77,970.7	77,922.0	78,783.7	80,624.8	8.7	2.3

Group Income Summary(Time Series)

Group & Subsidiaries [Quarterly]

(Unit : bn. won)		4Q18	1Q19	2Q19	3Q19	4Q19	YoY	QoQ
Total Income		348.4	399.6	404.2	375.2	372.0	6.8	-0.9
	Int. Income	343.3	351.6	354.7	351.2	354.6	3.3	1.0
	Non-Int. Income	5.0	48.0	49.5	24.0	17.4	248.0	-27.5
SG&A (-)		325.3	220.2	219.3	231.3	279.4	-14.1	20.8
Provisions (-)		70.9	46.4	45.7	39.9	36.6	-48.4	-8.3
Operating Income		-47.8	133.0	139.2	104.0	56.0	217.2	-46.2
Non-Oper. Income		150.5	14.0	-2.1	2.3	-7.9	-105.2	-443.5
Net Income		112.8	112.9	106.5	80.2	63.3	-43.9	-21.1
Net Income in Controlling Interest		104.9	103.8	97.8	70.5	55.3	-47.3	-21.6

Group & Subsidiaries [Accum.]

(Unit : bn. won)		4Q18	1Q19	2Q19	3Q19	4Q19	YoY	QoQ
Total Income		1,340.6	399.6	803.8	1,179.0	1,551.0	15.7	-0.9
	Int. Income	1,382.6	351.6	706.3	1,057.5	1,412.1	2.1	1.0
	Non-Int. Income	-42.0	48.0	97.5	121.5	138.9	430.7	-27.5
SG&A (-)		817.0	220.2	439.5	670.8	950.2	16.3	20.8
Provisions (-)		187.0	46.4	92.1	132.0	168.6	-9.8	-8.3
Operating Income		336.6	133.0	272.2	376.2	432.2	28.4	-46.2
Non-Oper. Income		151.4	14.0	11.9	14.2	6.3	-95.8	-443.5
Net Income		406.0	112.9	219.4	299.6	362.9	-10.6	-21.1
Net Income in Controlling Interest		383.5	103.8	201.6	272.1	327.4	-14.6	-21.6

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	372.0	270.3	77.7	3.8	25.8	3.5	1.4	0.3	0.2	-11.0
Int. Income	354.6	281.0	22.3	34.9	23.8	0.1	0.0	0.0	0.0	-7.5
Non-Int. Income	17.4	-10.7	55.4	-31.1	2.0	3.5	1.4	0.3	0.2	-3.6
SG&A (-)	279.4	182.1	54.2	24.5	10.5	2.3	1.3	0.4	0.2	3.9
Provisions (-)	36.6	24.6	3.5	0.2	8.3	0.0	0.0	0.0	0.0	0.0
Operating Income	56.0	63.6	20.0	-20.9	7.0	1.2	0.1	-0.1	0.0	-14.9
Non-Oper. Income	-7.9	-9.3	-0.7	-0.2	0.1	0.0	1.8	0.1	0.1	0.2
Net Income	63.3	45.8	37.6	-14.1	5.3	1.0	0.9	0.1	0.1	-13.4
Net Income in Controlling Interest	55.3									

Group & Subsidiaries [Accum.]

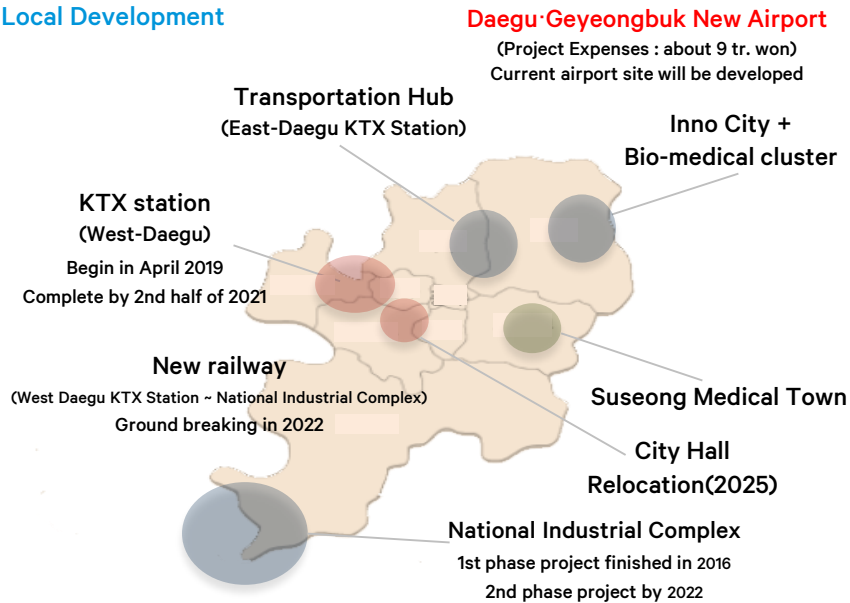
(Unit : bn. won)	Group	Daegu Bank	Hi Inv.& Securities	DGB Life	DGB Capital	DGB Asset Mgmt.	DGB U-Pay	DGB Data System	DGB Credit Info.	Adj.
Total Income	1,551.0	1,129.2	275.4	77.1	94.7	11.4	4.5	1.8	1.0	-44.1
Int. Income	1,412.1	1,139.6	68.5	147.2	90.6	0.4	0.1	0.1	0.1	-34.5
Non-Int. Income	138.9	-10.4	206.9	-70.1	4.1	11.0	4.4	1.7	0.9	-9.6
SG&A (-)	950.2	625.3	197.9	74.4	33.0	6.6	4.1	1.2	0.9	6.8
Provisions (-)	168.6	135.7	5.3	0.8	26.8	0.0	0.0	0.0	0.0	0.0
Operating Income	432.2	368.2	72.2	1.9	34.9	4.8	0.4	0.6	0.1	-50.9
Non-Oper. Income	6.3	-12.4	6.3	7.6	1.0	0.0	1.8	0.1	0.1	1.8
Net Income	362.9	282.3	84.9	8.9	27.6	3.7	1.2	0.8	0.2	-46.7
Net Income in Controlling Interest	327.4									

Regional Economy

Local Development & Econ. Indicator

Source : Bank of Korea

Local Development



Econ. Indicator(Daegu)

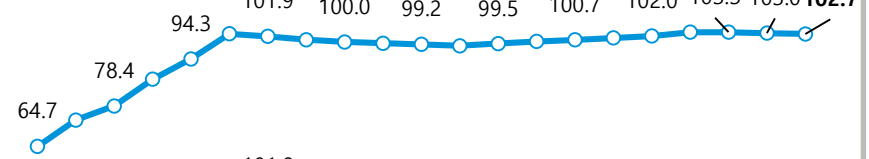
¹End of Year

	2015 ¹	2016 ¹	2017 ¹	2018 ¹	19 Oct.
Ind. Production (2010=100)	112.1	108.4	100.3	107.5	104.0
Prod. Shipment (2010=100)	117.9	108.1	101.2	106.0	102.8
Inventory Index (2010=100)	138.5	108.2	107.5	109.4	110.0
CPI (2015=100)	100.2	101.7	103.3	104.8	106.3
Unemployment(%)	3.2	3.4	3.7	2.9	3.0

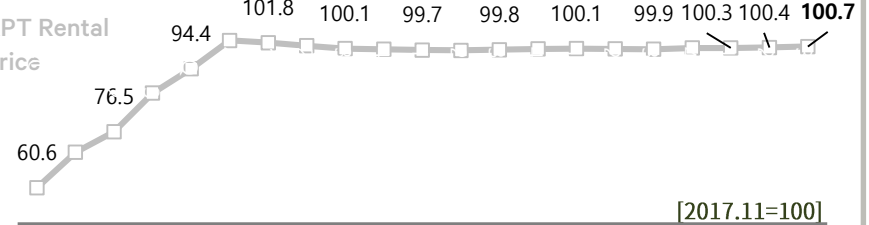
Housing Market Trend[Daegu]

Source : Korea Appraisal Board, Daegu City

APT Sales Price

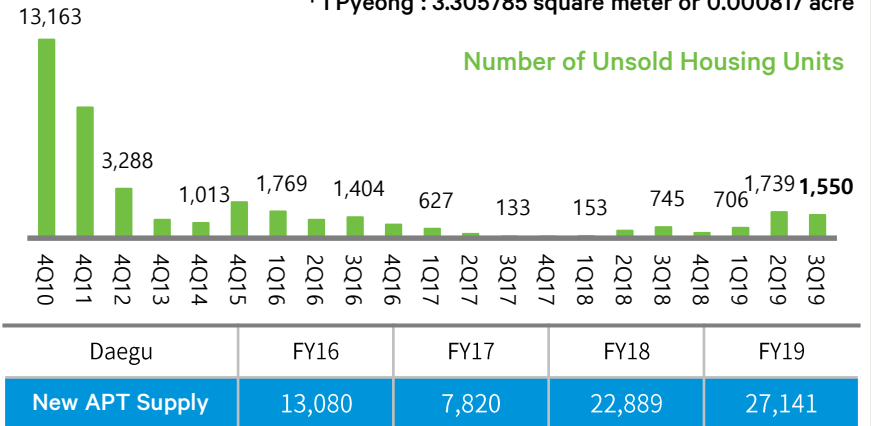


APT Rental Price



19. Sep., million won	Daegu	Gyeongbuk	Seoul	Nationwide
Per Pyeong ¹	11.8	5.9	32.1	14.1

¹ 1 Pyeong : 3.305785 square meter or 0.000817 acre

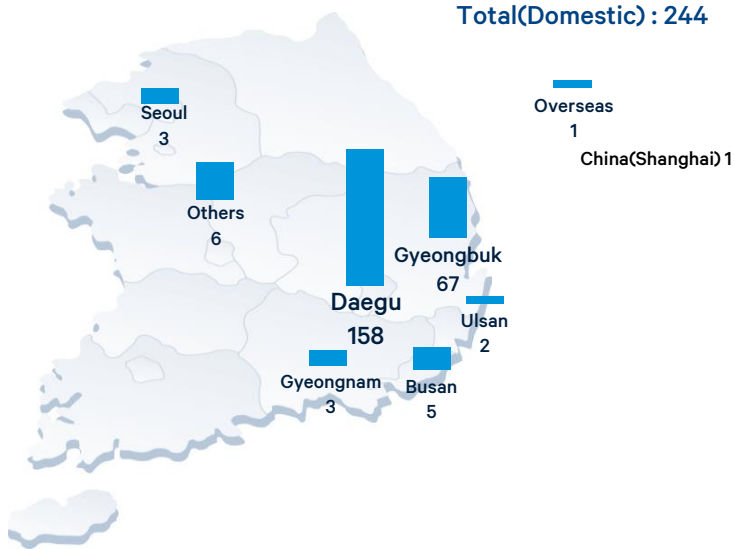


Daegu	FY16	FY17	FY18	FY19
New APT Supply	13,080	7,820	22,889	27,141

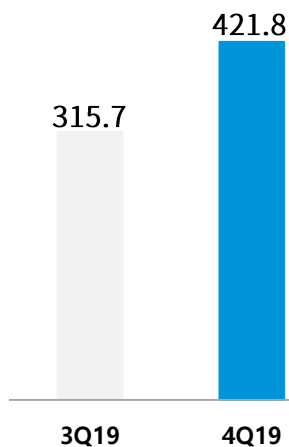
(1Q19:4,468 2Q19:10,199 3Q19:3,581 4Q19:8,893 units)

General Information

Branch Network



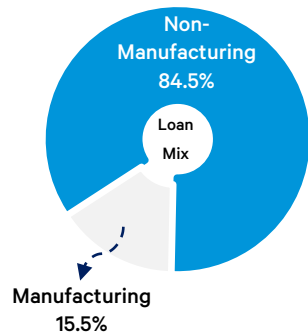
PRM Performance(bn. won)



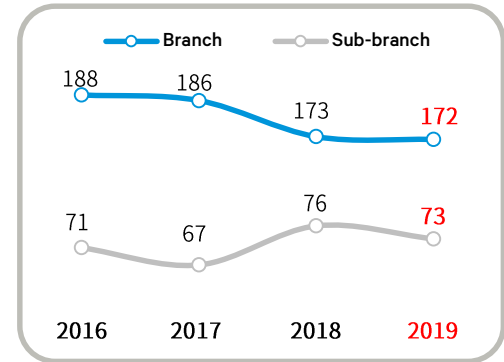
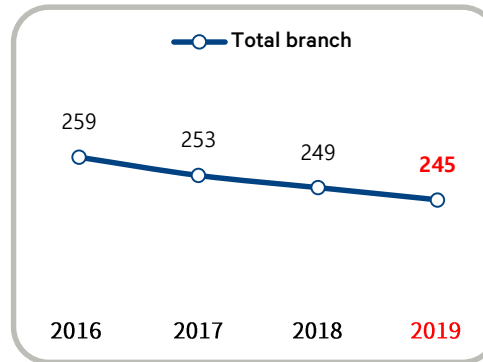
Employees 34

Avg. Loan amount 24.7
(per a unit)
bn. won

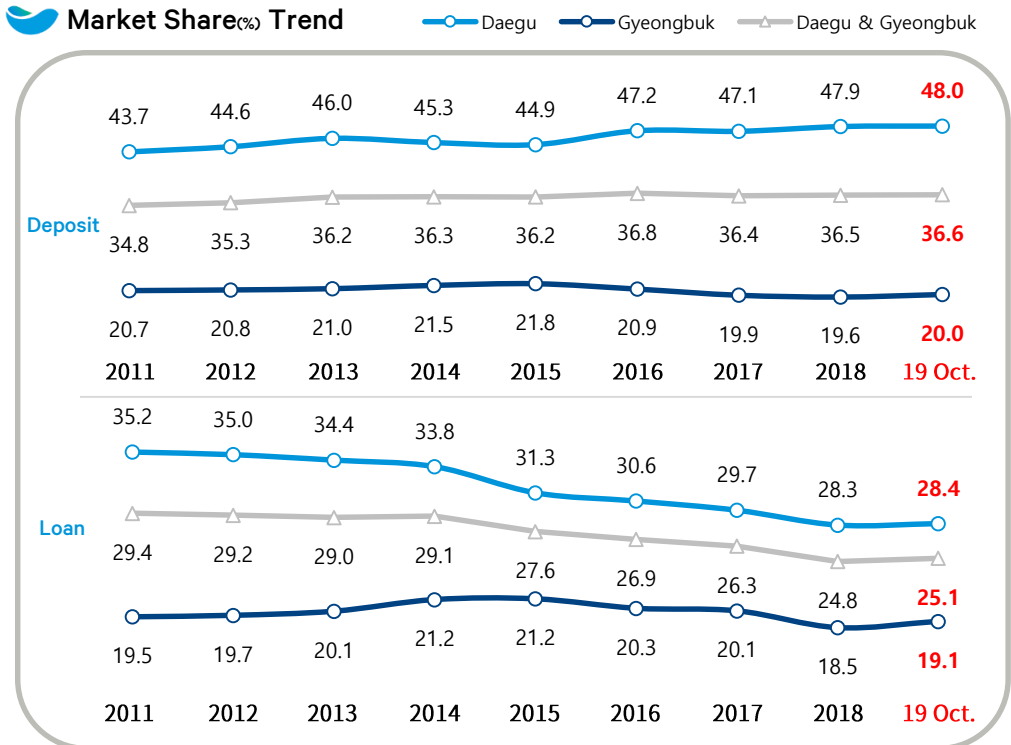
Loan Growth 33.6%
(QoQ)



Branch Efficiency

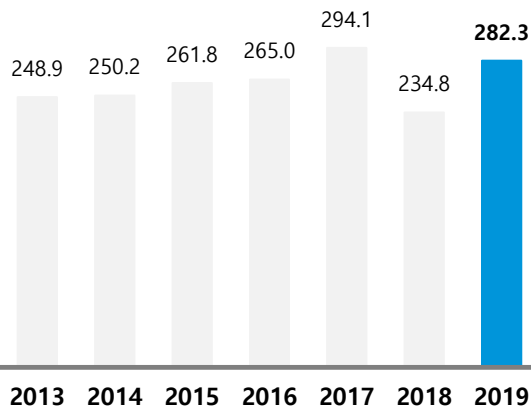


Market Share(%) Trend

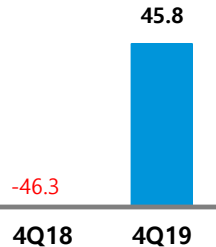


Income Summary

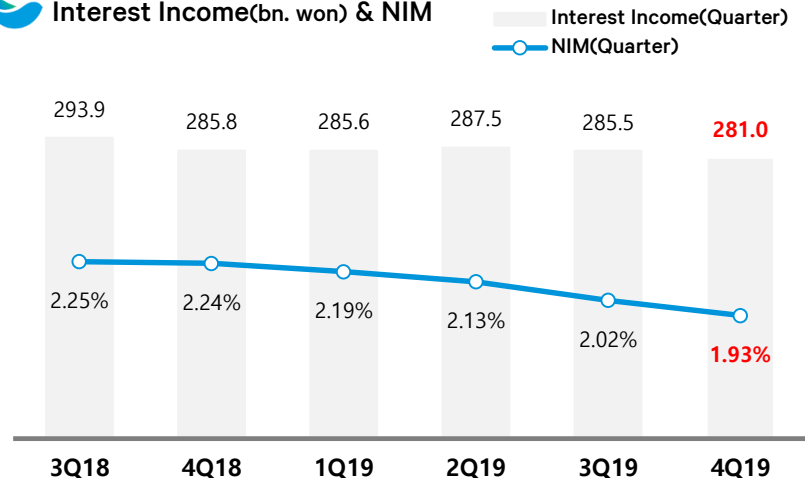
Net Income(bn. won) Trend



▪ 4Q Unusual Items
No ERP(Early Retirement Program)
in 4Q19 **54.5 bn. won ↓ (YoY)**



Interest Income(bn. won) & NIM



bn. won, %	4Q18	2018 FY	2019				2019 FY	YoY	QoQ
			1Q19	2Q19	3Q19	4Q19			
Interest Income	285.8	1,162.9	285.6	287.5	285.5	281.0	1,139.6	-2.0	-1.6
Non-int. Income	-26.3	-21.5	10.7	15.0	-25.4	-10.7	-10.4	51.6	57.9
Total Income	259.4	1,141.4	296.3	302.5	260.1	270.3	1,129.2	-1.1	3.9
G&A Expenses	246.6	659.6	140.7	149.3	153.2	182.1	625.3	-5.2	18.9
Provisions	58.5	160.2	40.6	36.4	34.1	24.6	135.7	-15.3	-27.9
LLP	56.2	163.3	42.5	40.5	33.9	25.1	142.0	-13.0	-26.0
Oper. Income	-45.7	321.6	115.0	116.8	72.8	63.6	368.2	14.5	-12.6
Non-Oper. Income	-7.9	-12.9	-2.7	-1.3	0.9	-9.3	-12.4	3.9	-1,133.3
Net Income	-46.3	234.8	87.8	90.4	58.3	45.8	282.3	20.2	-21.4

NIM & NIS

bn. won, %, %p		4Q18	1Q19	2Q19	3Q19	4Q19	QoQ (YoY)
Qtrly	NIM	2.24	2.19	2.13	2.02	1.93	-0.09
	NIS	2.64	2.56	2.53	2.38	2.24	-0.14
	Interest rate on Loans in Won	4.01	3.98	3.94	3.76	3.56	-0.20
	Household	3.92	3.97	3.97	3.83	3.56	-0.27
	Corporate	3.73	3.74	3.67	3.50	3.34	-0.16
	Interest rate paid on Deposits in Won	1.37	1.42	1.41	1.38	1.32	-0.06
	Average Interest Bearing Assets	45,147.7	45,260.6	45,917.8	47,263.1	48,621.8	2.9
Accum.	NIM	2.26	2.19	2.16	2.11	2.07	-0.19
	NIS	2.67	2.56	2.55	2.49	2.43	-0.24
	Interest rate on Loans in Won	3.97	3.98	3.96	3.89	3.81	-0.16
	Household	3.81	3.97	3.97	3.92	3.83	0.02
	Corporate	3.71	3.74	3.70	3.63	3.56	-0.15
	Interest rate paid on Deposits in Won	1.30	1.42	1.41	1.40	1.38	0.08
	Average Interest Bearing Assets	44,778.8	45,260.6	45,591.0	46,154.5	46,776.4	4.5

Non-Interest Income

bn. won, %		4Q18	2018 FY	2019				2019 FY	YoY	QoQ
				1Q19	2Q19	3Q19	4Q19			
Fees & Commission (A)		14.1	76.3	21.4	26.3	18.5	20.2	86.4	13.2	9.2
Fees in Won		8.8	51.5	15.2	19.4	11.9	14.5	61.0	18.4	21.8
	Bancassurance	3.8	16.3	3.9	3.9	4.1	4.0	15.9	-2.5	-2.4
	Mutual Funds	2.0	10.0	2.0	2.4	2.3	2.2	8.9	-11.0	-4.3
Fees in Foreign Currency		1.1	4.9	1.4	1.5	1.4	1.2	5.5	12.2	-14.3
Guarantee		1.3	5.2	1.2	1.3	1.5	1.2	5.2	0.0	-20.0
Trust		2.9	14.7	3.6	4.1	3.7	3.3	14.7	0.0	-10.8
Other Non-Int. Income (B)		-40.4	-97.8	-10.7	-11.3	-43.9	-30.9	-96.8	1.0	29.6
Trading		0.2	8.8	10.7	18.4	9.0	5.1	43.2	390.9	-43.3
FX & Derivatives		4.6	16.0	4.8	4.7	3.4	5.9	18.8	17.5	73.5
Loan Sales		-17.3	-11.9	1.7	-6.5	-27.5	-12.6	-44.9	-277.3	54.2
Others (-)		28.0	110.7	27.9	27.9	28.8	29.3	113.9	2.9	1.7
	Credit Guarantee Fee	15.0	58.5	14.6	14.9	15.5	16.2	61.2	4.6	4.5
	Deposit Insurance Fee	13.0	51.7	13.0	13.1	13.1	13.3	52.5	1.5	1.5
Non-Int. Income (A+B)		-26.3	-21.5	10.7	15.0	-25.4	-10.7	-10.4	51.6	57.9

G&A Expense / Loan Loss Provision

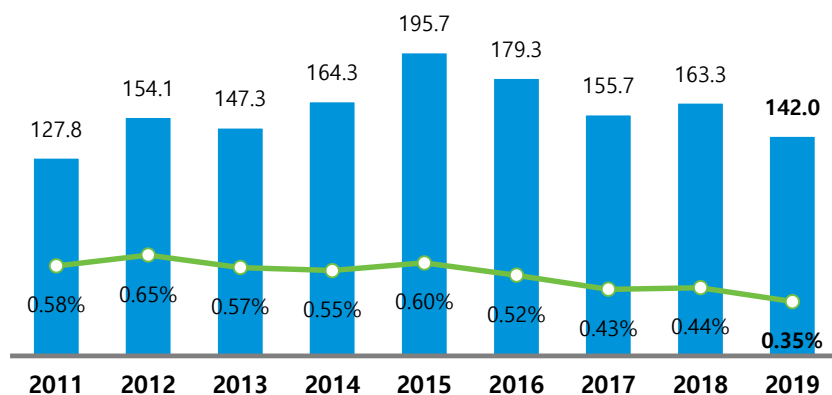
G&A Expense

bn. won, %	4Q18	2018 FY	2019				2019 FY	YoY	QoQ
			1Q19	2Q19	3Q19	4Q19			
Severance Provision	54.6	57.1	0.0	0.0	0.2	0.1	0.3	-99.5	-50.0
Accrued Retirement Benefits	8.3	28.7	7.8	7.9	7.8	9.1	32.6	13.6	16.7
Depreciation & Taxes	20.4	70.3	23.6	23.0	24.9	24.6	96.1	36.7	-1.2
IT & Equipment	55.6	184.2	38.9	49.1	45.0	52.1	185.1	0.5	15.8
Salary Expenses	107.7	319.3	70.4	69.3	75.3	96.2	311.2	-2.5	27.8
Total	246.6	659.6	140.7	149.3	153.2	182.1	625.3	-5.2	18.9

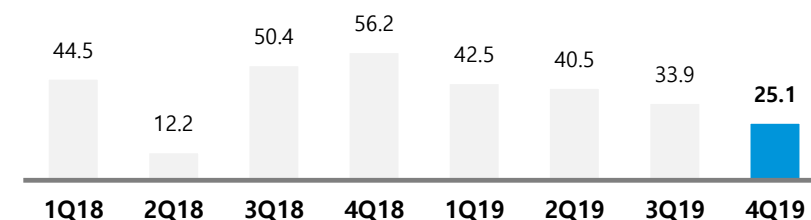
Loan Loss Provision(Annualized)

Loan Loss Provision(bn. won)

Credit Cost Ratio



Loan Loss Provision(Quarter, bn. won)

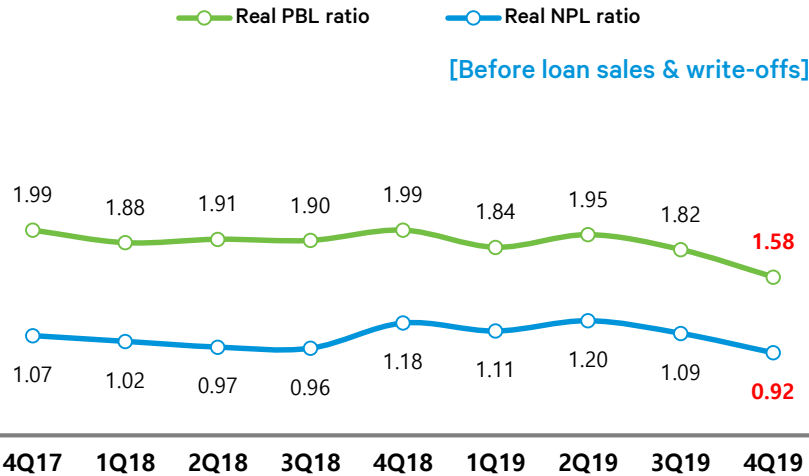


bn. won	4Q18	1Q19	2Q19	3Q19	4Q19
Corporate	50.7	37.4	32.9	25.6	17.4
Household	2.3	2.9	5.5	5.9	5.2
Credit Card	3.2	2.2	2.1	2.4	2.5
Total	56.2	42.5	40.5	33.9	25.1

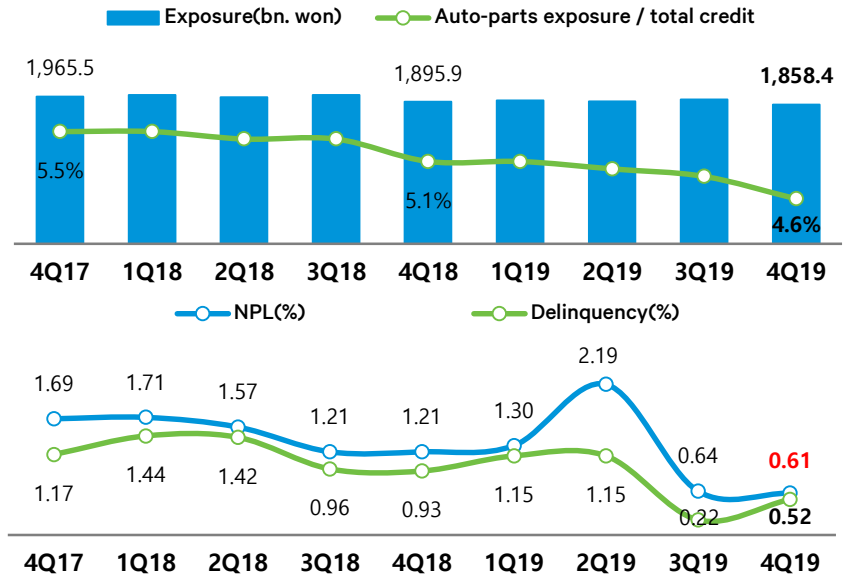
Asset Quality

Real NPL & Real PBL Trend(%)

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



Auto-part Exposure & Asset Quality



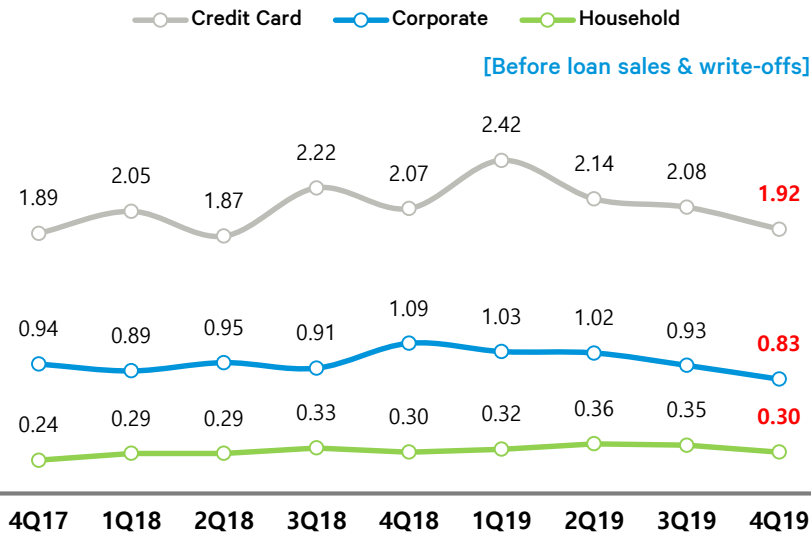
bn. won, %, %p	4Q18	1Q19	2Q19	3Q19	4Q19	YoY	QoQ
Total Credit	36,948.9	37,306.9	38,422.3	39,192.2	40,847.1	10.6	4.2
Normal	36,316.7	36,682.5	37,795.1	38,597.2	40,279.5	10.9	4.4
Precautionary	298.7	271.9	287.7	285.6	270.2	-9.5	-5.4
Substandard	223.5	236.7	237.7	214.0	189.3	-15.3	-11.5
Doubtful	52.1	51.2	45.1	49.2	44.7	-14.2	-9.1
Estimated Loss	57.9	64.6	56.7	46.2	63.4	9.5	37.2
PBL ratio (%)	1.71	1.67	1.63	1.52	1.39	-0.32	-0.13
NPL ratio (%)	0.90	0.94	0.88	0.79	0.73	-0.17	-0.06
NPL Coverage ratio	150.9 (87.8)	148.6 (80.7)	155.7 (82.8)	168.9 (89.4)	180.2 (94.3)	29.3 (6.5)	11.3 (4.9)

- 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 4Q19

bn. won	Receivable	Delinquency
Overall	40,487.6	204.1
Corporate	28,670.3	167.5
SME	24,863.7	163.5
Household	11,374.7	30.8
Credit Card	442.6	5.8

Delinquency ratio[managed] by sector

% , %p	4Q18	1Q19	2Q19	3Q19	4Q19	YoY	QoQ
Overall	0.60	0.69	0.53	0.49	0.50	-0.10	0.01
Corporate	0.72	0.82	0.61	0.55	0.58	-0.14	0.03
SME	0.82	0.94	0.68	0.62	0.66	-0.16	0.04
Household	0.26	0.28	0.30	0.27	0.27	0.01	0.00
Credit Card	1.46	1.71	1.46	1.38	1.31	-0.15	-0.07

Assets & Liabilities

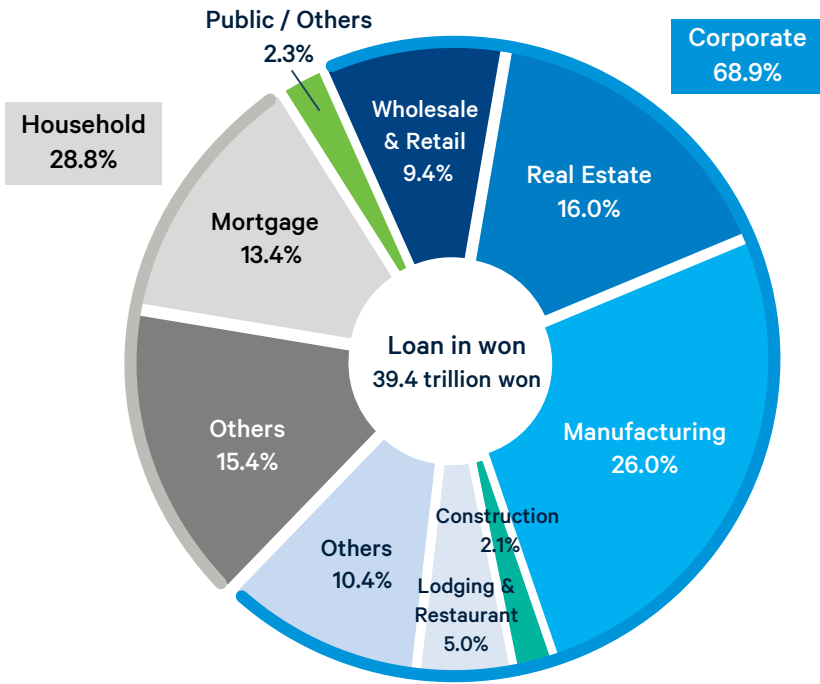
▪ Trust Assets & Liabilities Included

bn. won, %, EB		4Q18	1Q19	2Q19	3Q19	4Q19	YoY	QoQ
Total Assets		59,029.8	60,774.1	60,796.8	62,065.0	63,436.7	7.5	2.2
Total Securities		9,642.7	9,690.3	9,729.2	9,517.5	9,342.6	-3.1	-1.8
Total Loans		36,197.3	36,595.2	37,741.5	38,530.4	40,239.7	11.2	4.4
Loans in Won		35,466.0	35,796.0	36,905.8	37,682.9	39,407.6	11.1	4.6
	Large Corporation	2,253.1	2,332.2	2,464.6	2,541.9	2,604.7	15.6	2.5
	SME	22,474.5	22,827.2	23,592.7	23,977.2	24,529.0	9.1	2.3
	Household	9,991.3	9,875.5	10,051.2	10,311.1	11,358.0	13.7	10.2
	Public & Others	747.1	761.1	797.3	852.7	915.9	22.6	7.4
Total Deposit		43,724.5	44,786.4	45,870.9	46,546.5	48,409.5	10.7	4.0
Deposits in Won		36,763.5	37,725.7	38,210.0	38,977.2	40,253.7	9.5	3.3
	Demand	2,454.1	2,702.7	2,944.5	2,707.5	2,713.1	10.6	0.2
	Savings Deposits	34,287.1	35,005.1	35,249.5	36,256.9	37,529.8	9.5	3.5
	Time Deposits	20,328.6	20,847.2	20,793.5	21,786.3	22,365.7	10.0	2.7
CD		694.4	709.1	1,165.6	925.0	1,290.7	85.9	39.5
Total Equity		4,160.0	4,247.2	4,340.5	4,494.8	4,417.4	6.2	-1.7

▪ Ending Balance of Mutual Fund Sales[4Q19] : 1,149.3 bn. won

Loan Portfolio / Collateral

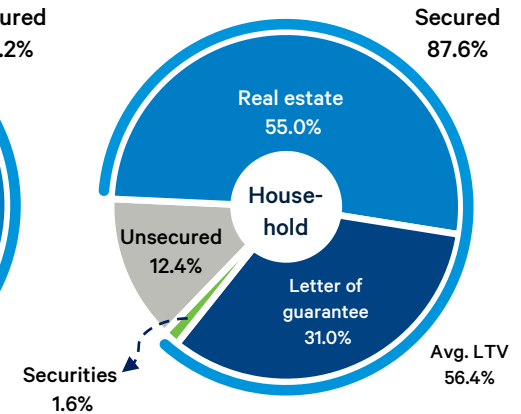
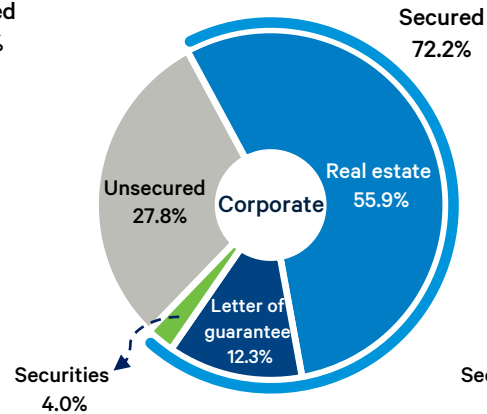
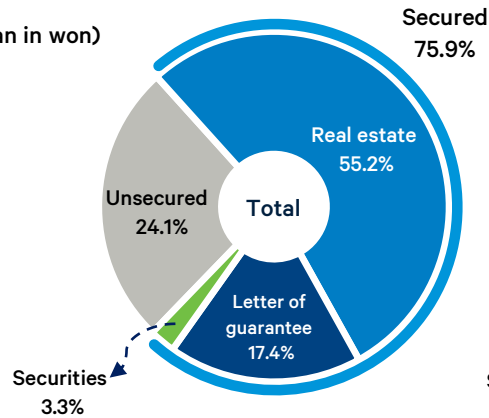
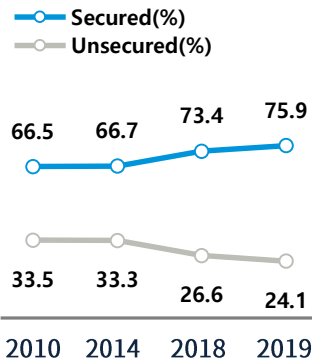
Loan Portfolio



Corporate Loan Book

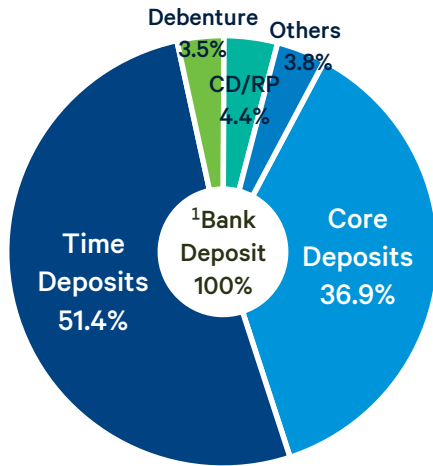
bn. won, %	4Q18		3Q19		4Q19	
	Amt.	%	Amt.	%	Amt.	%
Manufacturing	10,155.5	28.6	10,337.1	27.4	10,245.6	26.0
Auto-parts & Metal	4,333.2	12.2	4,325.6	11.5	4,255.9	10.8
Machinery & Equip.	1,544.2	4.4	1,561.0	4.1	1,565.3	4.0
Textile	1,057.1	3.0	1,061.7	2.8	1,044.1	2.6
Comm. Equip.	529.4	1.5	573.9	1.5	557.6	1.4
Other Manufacturing	2,691.6	7.6	2,814.9	7.5	2,822.7	7.2
Real Estate	5,364.9	15.1	6,120.1	16.2	6,324.7	16.0
Wholesale & Retail	3,539.9	10.0	3,659.9	9.7	3,719.7	9.4
Lodging & Restaurant	1,489.2	4.2	1,829.4	4.9	1,953.5	5.0
Construction	824.6	2.3	887.3	2.4	833.5	2.1
Others	3,353.5	9.5	3,685.3	9.8	4,056.7	10.3

Secured & Unsecured(loan in won)

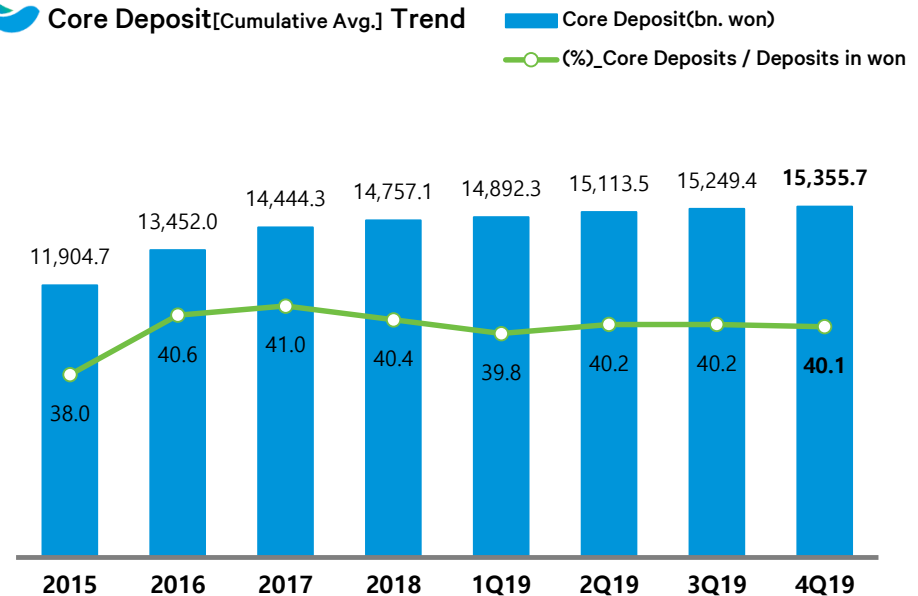


Deposit Structure & Core Deposit

Bank Deposit Structure & Funding Cost [Avg.]



Core Deposit[Cumulative Avg.] Trend



¹ Bank Deposit : Total Deposits – Money in Trust

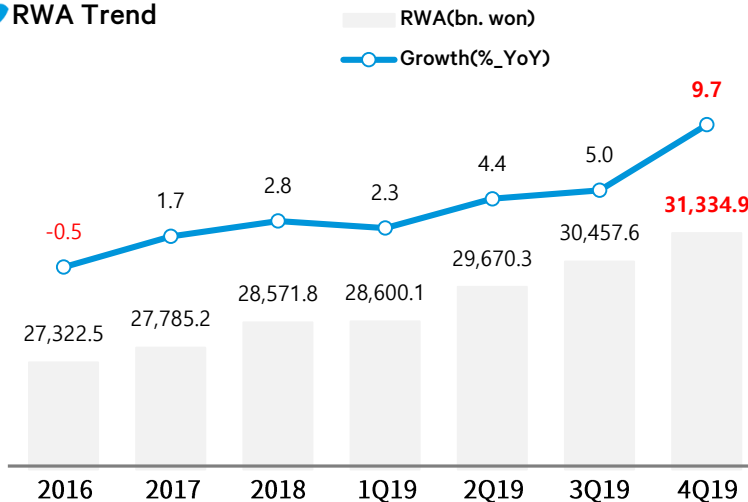
	Funding Cost(%)
Core Deposit	0.18
Time Deposit	1.87
Debtenture	2.58
CD & RP	1.97
Others	2.21
Bank deposit	1.29

bn. won, %, %p, Cumulative Avg.	4Q18	1Q19	2Q19	3Q19	4Q19	YoY	QoQ
Core Deposits (A)	14,757.1	14,892.3	15,113.5	15,249.4	15,355.7	4.1	0.7
Demand	2,510.5	2,447.7	2,532.2	2,549.0	2,571.2	2.4	0.9
Savings (Check)	8,063.1	8,077.1	8,110.2	8,158.8	8,235.7	2.1	0.9
Corp. Savings	4,183.5	4,367.5	4,471.1	4,541.6	4,548.8	8.7	0.2
Deposits in Won (B)	36,540.8	37,442.9	37,594.4	37,934.8	38,333.8	4.9	1.1
A/B	40.4	39.8	40.2	40.2	40.1	-0.3	-0.1
Total Deposits (C) *	43,680.2	44,589.8	44,878.7	45,468.7	45,962.6	5.2	1.1
A/C	33.8	33.4	33.7	33.5	33.4	-0.4	-0.1

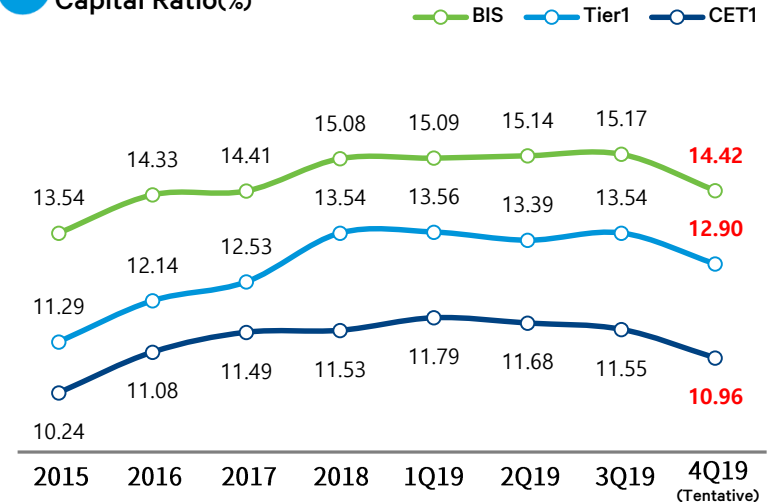
* Total Deposits : Deposit in Won + CD + RP + Bill Sold + Debtentures + Money in Trust

Capital Adequacy

RWA Trend



Capital Ratio(%)



bn. won, %, %p	4Q18	1Q19	2Q19	3Q19	4Q19	YoY	QoQ
BIS ratio	15.08	15.09	15.14	15.17	14.42	-0.66	-0.75
Tier 1 ratio	13.54	13.56	13.39	13.54	12.90	-0.64	-0.64
Common Equity Tier 1	11.53	11.79	11.68	11.55	10.96	-0.57	-0.59
Additional Tier 1	2.01	1.77	1.71	1.99	1.94	-0.07	-0.05
Tier 2 ratio	1.54	1.53	1.75	1.64	1.52	-0.02	-0.12
BIS Capital	4,308.0	4,316.1	4,491.2	4,621.6	4,518.7	4.9	-2.2
Tier 1 Capital	3,868.5	3,877.6	3,971.9	4,123.1	4,041.1	4.5	-2.0
Common Equity Tier 1	3,293.8	3,371.9	3,466.1	3,517.6	3,435.6	4.3	-2.3
Additional Tier 1	574.7	505.7	505.8	605.5	605.5	5.4	0.0
Tier 2 Capital	439.5	438.5	519.3	498.5	477.5	8.6	-4.2
RWA	28,571.8	28,600.1	29,670.3	30,457.6	31,334.9	9.7	2.9

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

Hi Investment & Securities Highlight

Branch Network

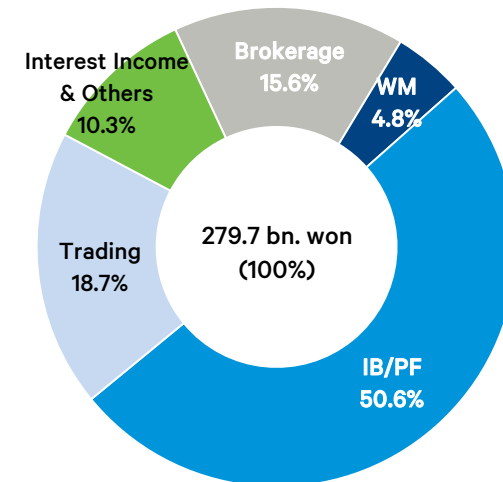


Financial Highlight

bn. won, %, %p	2018	2019	YoY
Total Assets	5,714.2	7,339.6	28.4
Total Liabilities	4,971.0	6,517.6	31.1
Total Shareholders' Equity	743.2	822.0	10.6
NCR	309.7	409.6	99.9
ROE	6.30	10.51	4.21
ROA	0.82	1.15	0.33

- Separate basis
- ROE·ROA annualized

Net Revenues(Cumulative) Structure



Profit Highlight

bn. won, %	2018	2019	YoY
Net Revenues	254.5	279.7	9.9
SG&A Expenses	193.9	206.9	6.7
Operating Income	60.6	72.8	20.1
Non-operating Income	0.6	32.1	5,250.0
Pretax Income	61.2	104.9	71.4
Net Income	45.9	81.6	77.8

- Separate basis

Hi Investment & Sec. Income / Capital Adequacy

Net Revenues(Quarter)

bn. won, %	4Q18	1Q19	2Q19	3Q19	4Q19	YoY	QoQ
Brokerage	10.8	12.1	11.5	9.8	10.3	-4.6	5.1
WM	3.1	3.2	3.4	3.4	3.4	9.7	0.0
IB / PF	36.8	25.0	28.7	36.7	51.2	39.1	39.5
Trading	4.4	13.5	15.6	16.7	6.4	45.5	-61.7
Interest & Others	0.3	6.9	6.7	7.5	7.7	2,466.7	2.7
Net Revenues	55.4	60.7	65.9	74.1	79.0	42.6	6.6

PF

bn. won, %, %p	4Q18	1Q19	2Q19	3Q19	4Q19	YoY	QoQ
PF Exposure	759.0	844.8	975.2	819.8	977.6	28.8	19.2
Real-estate	611.5	677.0	780.7	646.8	844.6	38.1	30.6
Non Real-estate	147.5	167.8	194.5	173.0	133.0	-9.8	-23.1
PF Exposure / Equity (%)	101.7	111.4	126.7	104.2	118.7	17.0	14.5

Net Capital Ratio(NCR_separate basis)

■ 4Q19 : Tentative

bn. won, %, %p	4Q18	1Q19	2Q19	3Q19	4Q19	YoY	QoQ
Net Operating Capital	548.4	562.2	572.6	579.4	705.0	28.6	21.7
Total Risk	192.9	211.7	244.9	218.3	235.5	22.1	7.9
Required Capital	114.8	114.8	114.8	114.6	114.6	-0.2	0.0
NCR(%)	309.7	305.3	285.5	315.1	409.6	99.9	94.5

■ 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	4Q18	1Q19	2Q19	3Q19	4Q19	YoY	QoQ
KOSPI	219.7	218.5	214.5	195.5	164.7	-25.0	-15.8
KOSDAQ	50.3	70.8	68.9	60.7	66.9	33.0	10.2
Avg. Daily Trading Volume	270.0	289.3	283.4	256.2	231.6	-14.2	-9.6
Brokerage M/S(%)	1.11	1.26	1.22	1.13	0.94	-0.17	-0.19
Avg. Commission Rate(bp)	5.5	6.0	5.3	4.9	5.9	0.4	1.0

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

Number of WM Clients

thousand, %	4Q18	1Q19	2Q19	3Q19	4Q19	YoY	QoQ
Retail Branch	322	322	321	323	324	0.6	0.3
Smart Branch	12	13	15	16	17	41.7	6.3
Bank related	8	8	8	8	8	0.0	0.0
Total Clients	342	343	344	347	349	2.0	0.6

WM Client Assets

bn. won, %	4Q18	1Q19	2Q19	3Q19	4Q19	YoY	QoQ
Corporate	1,942.9	2,200.6	2,181.2	2,236.9	2,257.6	16.2	0.9
Individual	5,454.3	5,697.7	5,498.5	5,288.0	5,860.9	7.5	10.8
(Core Clients ▪)	5,799.2	6,316.1	6,120.9	5,905.3	6,521.1	12.4	10.4
Total	7,397.2	7,898.3	7,679.7	7,524.9	8,118.5	9.8	7.9

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

Hi Investment & Securities Financial Statements

 Separated B/S

bn. won, %	4Q18	1Q19	2Q19	3Q19	4Q19	YoY	QoQ
Cash and Due	284.8	336.1	328.8	403.1	577.8	102.9	43.3
Financial Assets at FVPL	4,276.4	5,372.3	5,399.2	5,168.9	5,636.4	31.8	9.0
Financial Assets at FVOCI	209.1	153.5	158.6	158.4	165.1	-21.0	4.2
Financial Assets at AC	0.0	0.0	0.0	0.0	0.0	-	-
Investment in Associates	89.5	87.3	7.9	7.9	7.9	-91.2	0.0
Derivatives	4.9	5.4	10.2	7.0	13.2	169.4	88.6
Loans & Other Receivables	712.0	1,588.6	1,439.2	1,145.0	782.4	9.9	-31.7
Other Assets	137.5	183.5	244.6	251.2	156.8	14.0	-37.6
Total Assets	5,714.2	7,726.7	7,588.5	7,141.5	7,339.6	28.4	2.8
Deposits	344.4	407.7	315.7	396.8	405.0	17.6	2.1
Financial Liabilities at FVPL	1,009.2	1,741.5	939.9	1,421.6	2,460.6	143.8	73.1
Debenture	3,226.5	3,683.0	4,524.4	3,733.2	3,320.6	2.9	-11.1
Derivatives	70.6	43.5	43.8	64.2	54.5	-22.8	-15.1
Other Liabilities	320.3	1,091.7	994.9	739.4	276.9	-13.5	-62.5
Total Liabilities	4,971.0	6,967.4	6,818.7	6,355.2	6,517.6	31.1	2.6
Total Equity	743.2	759.3	769.8	786.3	822.0	10.6	4.5
Total Equity & Liabilities	5,714.2	7,726.7	7,588.5	7,141.5	7,339.6	28.4	2.8

Hi Investment & Securities Financial Statements

 Separated I/S

bn. won, %, %p	4Q18	2018 FY	2019				2019 FY	YoY	QoQ
			1Q19	2Q19	3Q19	4Q19			
Net Revenues	55.4	254.5	60.7	65.9	74.1	79.0	279.7	9.9	6.6
Brokerage	10.8	59.0	12.1	11.5	9.8	10.3	43.7	-25.9	5.1
Financial Product Sales(WM)	3.1	13.6	3.2	3.4	3.4	3.4	13.4	-1.5	0.0
IB / PF	36.8	114.9	25.0	28.7	36.7	51.2	141.6	23.2	39.5
Trading	4.4	38.3	13.5	15.6	16.7	6.4	52.2	36.3	-61.7
Interest Income & Others	0.3	28.7	6.9	6.7	7.5	7.7	28.8	0.3	2.7
SG&A Expenses(-)	52.1	193.9	46.8	49.6	52.0	58.5	206.9	6.7	12.5
Personnel Expenses	34.2	126.0	29.7	31.5	35.1	37.2	133.5	6.0	6.0
Other Expenses	17.9	67.9	17.1	18.1	16.9	21.3	73.4	8.1	26.0
Operating Income	3.3	60.6	13.9	16.3	22.1	20.5	72.8	20.1	-7.2
Non-operating Income	-0.4	0.6	6.3	-1.9	0.0	27.7	32.1	5,250.0	-
Pretax Income	2.9	61.2	20.2	14.4	22.1	48.2	104.9	71.4	118.1
Tax & Others	0.6	15.3	3.6	4.7	5.3	9.7	23.3	52.3	83.0
Net Income	2.3	45.9	16.6	9.7	16.8	38.5	81.6	77.8	129.2
Cost-Income Ratio	76.2	76.2	77.1	76.1	73.9	74.0	74.0	-2.2	0.1
ROE	6.30	6.30	8.82	6.96	7.54	10.51	10.51	4.21	2.97

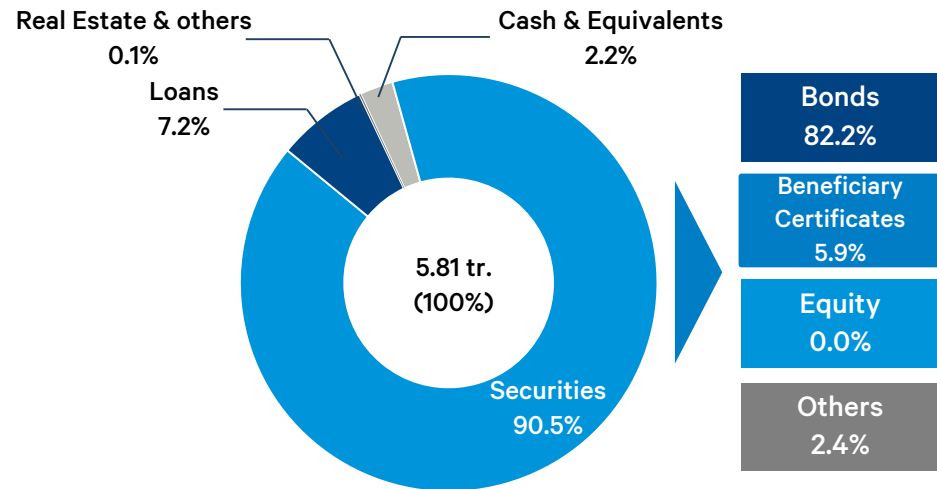
▪ Annualized Cost-Income Ratio & ROE

DGB Life Highlight

Branch Network



Invested Asset Portfolio



Financial Highlight

bn. won, %, %p	2018	2019	YoY
Total Assets	6,152.0	6,292.1	2.3
Total Liabilities	5,906.4	6,019.2	1.9
Total Shareholder's Equity	245.6	272.9	11.1
RBC	172.8	169.1	-3.7
ROE	0.01	3.43	3.42
ROA	0.00	0.14	0.14

▪ Annualized ROA & ROE

Profit Highlight

bn. won, %	2018	2019	YoY
Insurance Income	100.7	-95.3	-194.6
Investment Income	171.1	192.6	12.6
Increase in Policy Reserve	279.0	91.2	-67.3
Operating Income after Reserves	-7.2	6.1	184.7
Non-operating Income	2.3	3.5	52.2
Net Income	0.0	8.9	-

DGB Life Premium / Indices / RBC

Premium

bn. won, %	4Q18	1Q19	2Q19	3Q19	4Q19	YoY	QoQ
Premium Income	227.4	213.9	199.2	199.6	198.7	-12.6	-0.5
(Protection Insurance Premium)	109.2	130.8	119.7	120.9	119.0	9.0	-1.6
New Premium	40.5	26.8	15.1	14.7	14.6	-64.0	-0.7
APE	37.5	54.0	34.6	37.1	28.4	-24.3	-23.5

Indices

%, %p			4Q18	1Q19	2Q19	3Q19	4Q19	YoY	QoQ
Invest.	Investment Yield(Accum.)		3.1	3.3	3.3	3.5	3.4	0.3	-0.1
Oper.	Persistency Ratio(Accum.)	13th Mo.	81.0	79.2	83.5	84.4	83.7	2.7	-0.7
		25th Mo.	65.6	70.1	66.8	64.2	63.9	-1.7	-0.3
	Expense Ratio(Accum.)*		7.4	7.4	8.3	7.8	12.7	5.3	4.9
	Loss Ratio(Accum.)*		98.6	89.6	91.3	96.4	101.3	2.7	4.9

▪ 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	4Q18	1Q19	2Q19	3Q19	4Q19	YoY	QoQ
Available Capital	331.4	355.9	368.2	380.2	337.3	1.8	-11.3
Required Capital	191.8	191.7	195.1	196.9	199.4	4.0	1.3
RBC ratio(%)	172.8	185.6	188.7	193.1	169.1	-3.7	-24.0

DGB Life Financial Statements

Condensed B/S

bn won, %	4Q18	1Q19	2Q19	3Q19	4Q19	YoY	QoQ
Invested Assets	5,714.8	5,746.5	5,786.1	5,820.0	5,808.9	1.6	-0.2
Non Operating Assets	305.0	333.2	315.4	310.3	317.2	4.0	2.2
DAC	105.9	107.3	108.6	110.3	111.6	5.4	1.2
Separate Account Assets	132.2	141.4	148.8	157.3	166.0	25.6	5.5
Total Assets	6,152.0	6,221.0	6,250.3	6,287.6	6,292.1	2.3	0.1
Policy Reserve	5,518.3	5,524.2	5,539.3	5,566.2	5,613.4	1.7	0.8
Other Liabilities	253.6	281.8	272.2	257.0	236.2	-6.9	-8.1
Separate Account Liab.	134.5	143.7	149.8	159.7	169.6	26.1	6.2
Total Liabilities	5,906.4	5,949.7	5,961.3	5,982.9	6,019.2	1.9	0.6
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	49.2	59.0	64.4	72.2	50.7	3.0	-29.8
Accumulated Other Comprehensive	-16.1	-0.2	12.1	19.9	9.6	159.6	-51.8
Total Equity	245.6	271.3	289.0	304.7	272.9	11.1	-10.4
Total Equity & Liabilities	6,152.0	6,221.0	6,250.3	6,287.6	6,292.1	2.3	0.1

DGB Life Financial Statements

Condensed P/L

bn. won, %	4Q18	2018 FY	2019				2019 FY	YoY	QoQ
			1Q19	2Q19	3Q19	4Q19			
Total Operating Income	26.8	271.8	18.0	21.4	36.1	21.8	97.3	-64.2	-39.6
Insurance Income	-17.7	100.7	-37.9	-26.0	-16.9	-14.5	-95.3	-194.6	14.2
Insurance Oper. Revenues	224.8	999.6	213.2	198.6	196.5	192.8	801.1	-19.9	-1.9
Insurance Oper. Expenses	242.5	898.9	251.1	224.6	213.4	207.3	896.4	-0.3	-2.9
Investment Income	44.5	171.1	55.9	47.4	53.0	36.3	192.6	12.6	-31.5
Investment Oper. Revenues	57.5	237.7	92.5	62.0	93.0	37.1	284.6	19.7	-60.1
Investment Oper. Expenses	13.0	66.6	36.6	14.6	40.0	0.8	92.0	38.1	-98.0
Increase in Policy Reserves	35.5	279.0	6.3	15.1	26.1	43.7	91.2	-67.3	67.4
Oper. Income After Reserves	-8.7	-7.2	11.8	6.2	10.0	-21.9	6.1	184.7	-319.0
Non-Oper. Income	0.1	2.3	1.4	1.0	0.2	0.9	3.5	52.2	350.0
Non-Oper. Revenues	2.1	7.2	2.3	2.0	2.0	2.1	8.4	16.7	5.0
Non-Oper. Expenses	1.9	4.9	0.9	1.1	1.7	1.2	4.9	0.0	-29.4
Net Income Before Tax	-8.5	-4.9	13.2	7.2	10.2	-21.1	9.5	293.9	-306.9
Income Tax Expenses	-6.1	-4.9	3.4	1.7	2.5	-7.0	0.6	112.2	-380.0
Net Income	-2.5	0.0	9.8	5.4	7.8	-14.1	8.9	-	-280.8

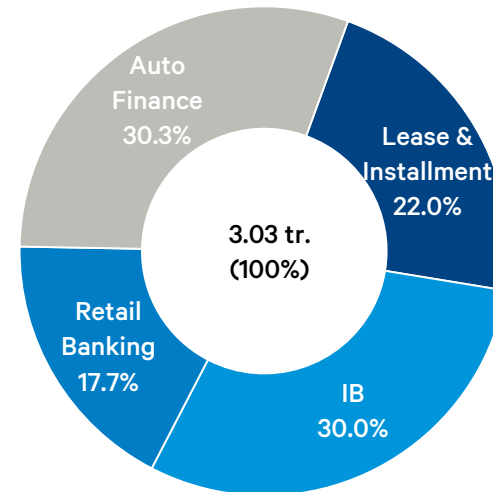
▪ Net Income in accordance with IFRS9

DGB Capital Highlight

Branch Network



Invested Asset Portfolio



Financial Highlight

bn. won, %	2018	2019	YoY
Operating Profit	80.2	94.7	18.1
SG&A Expenses(-)	27.6	33.0	19.6
Provision(-)	22.7	26.8	18.1
Operating Income	29.9	34.9	16.7
Net Income	22.4	27.6	23.2

Profit Highlight

bn. won, %, %p	2018	2019	YoY
Growth(Total Assets)	2,762.1	3,111.5	12.6
Profitability(NI)	22.4	27.6	23.2
ROA	0.85	0.98	0.13
NPL	1.52	1.60	0.08
Delinquency	2.17	2.05	-0.12

DGB Capital Asset Quality

Asset Quality

bn. won, %, %p		4Q18	1Q19	2Q19	3Q19	4Q19	YoY	QoQ
Total Loan		2,611.4	2,546.5	2,595.2	2,646.5	2,895.0	10.9	9.4
	Normal	2,519.3	2,453.1	2,500.5	2,550.6	2,796.7	11.0	9.6
	Precautionary	52.5	50.6	49.0	49.5	52.1	-0.8	5.3
	Substandard	19.4	21.3	22.0	21.8	20.4	5.2	-6.4
	Doubtful	0.4	3.1	2.8	5.2	8.5	2,025.0	63.5
	Estimated Loss	19.8	18.4	20.9	19.4	17.3	-12.6	-10.8
NPL Ratio		1.52	1.68	1.76	1.75	1.60	0.08	-0.15
NPL Coverage Ratio		110.0	101.6	102.0	103.2	108.9	-1.1	5.7

Delinquency Ratio

%, %p		4Q18	1Q19	2Q19	3Q19	4Q19	YoY	QoQ
Lease		3.58	3.41	3.22	2.58	2.34	-1.24	-0.25
Installment		1.76	2.19	1.58	1.29	1.12	-0.64	-0.16
Corporate Loans		1.79	2.15	1.91	1.76	1.43	-0.36	-0.33
Personal Loans		1.28	1.84	2.34	2.74	2.66	1.38	-0.08
Overall		2.17	2.46	2.42	2.30	2.05	-0.12	-0.25

DGB Capital Loan Portfolio

Loan Portfolio

bn. won, %	4Q18		1Q19		2Q19		3Q19		4Q19	
	Amt.	%	Amt.	%	Amt.	%	Amt.	%	Amt.	%
Lease	706.4	26.2	713.4	27.0	723.8	26.8	790.5	28.4	882.9	29.1
Financial Lease	706.4	26.2	713.4	27.0	723.8	26.8	790.5	28.4	882.9	29.1
Operational Lease	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-
Installment	44.7	1.7	42.6	1.6	43.8	1.6	42.8	1.5	47.3	1.6
Corporate Loans	1,135.0	42.1	1,137.9	43.0	1,236.7	45.8	1,222.3	44.1	1,342.8	44.3
Secured	461.3	17.1	461.5	17.4	485.6	18.0	463.4	16.7	458.5	15.1
Unsecured	673.7	25.0	676.4	25.6	751.1	27.8	758.9	27.3	884.3	29.2
Others	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-
Household Loans	810.0	30.0	753.0	28.4	697.6	25.8	723.4	26.0	758.2	25.0
Secured	474.3	17.6	506.7	19.1	498.3	18.4	527.2	19.0	561.3	18.5
Unsecured	335.7	12.5	246.3	9.3	199.3	7.4	196.2	7.1	196.9	6.5
Total	2,696.1	100.0	2,646.9	100.0	2,701.9	100.0	2,779.1	100.0	3,031.1	100.0

DGB Capital Financial Statements

Condensed B/S

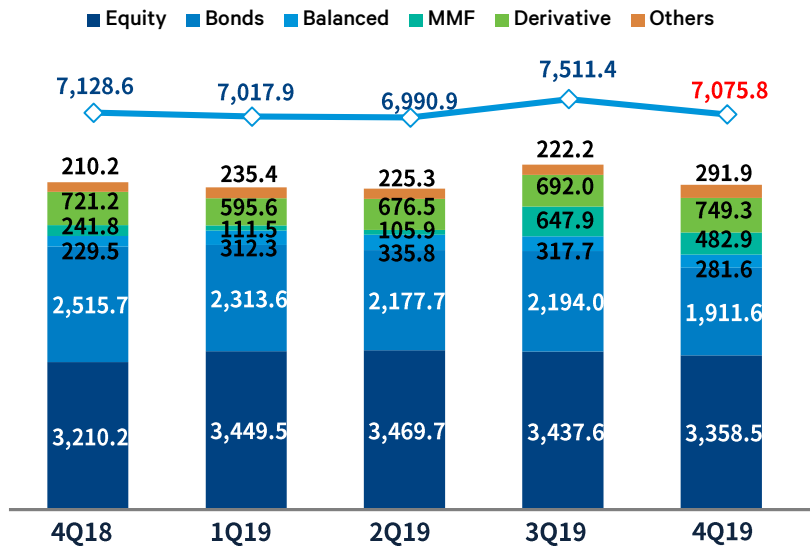
bn. won, %	4Q18	1Q19	2Q19	3Q19	4Q19	YoY	QoQ
Cash & Due	26.6	37.8	39.1	83.4	31.7	19.2	-62.0
Operating Assets	2,696.1	2,646.9	2,701.9	2,779.1	3,031.1	12.4	9.1
Lease & Installment	714.3	697.5	677.8	666.8	658.6	-7.8	-1.2
Investment Banking	645.9	652.3	757.2	754.7	877.5	35.9	16.3
Retail Banking	496.6	458.0	423.5	472.2	528.8	6.5	12.0
Auto Finance	866.8	864.0	870.8	911.5	983.2	13.4	7.9
Others	-27.5	-24.9	-27.4	-26.1	-17.0	38.2	34.9
Other Assets	39.4	44.8	44.1	49.2	48.7	23.6	-1.0
Total Assets	2,762.1	2,729.5	2,785.1	2,911.7	3,111.5	12.6	6.9
Total Liabilities	2,454.8	2,413.8	2,413.0	2,531.8	2,742.0	11.7	8.3
Total Equity	307.3	315.7	372.1	379.9	369.5	20.2	-2.7
Total Equity & Liabilities	2,762.1	2,729.5	2,785.1	2,911.7	3,111.5	12.6	6.9

Condensed I/S

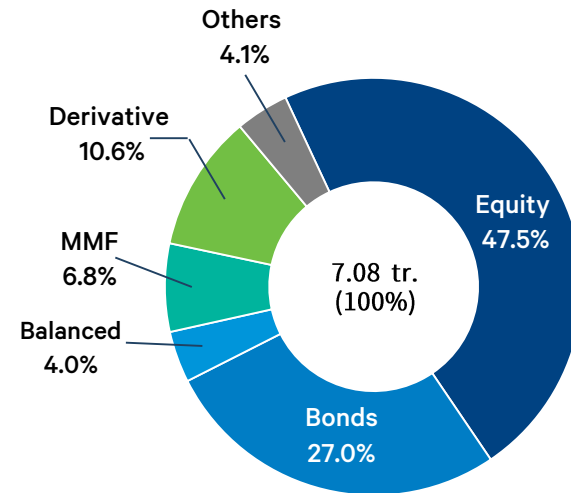
bn. won, %	4Q18	2018 FY	2019				2019 FY	YoY	QoQ
			1Q19	2Q19	3Q19	4Q19			
Operating Profit	20.0	80.2	22.4	23.1	23.4	25.8	94.7	18.1	10.3
Interest Income	18.5	81.1	21.7	21.8	23.3	23.8	90.6	11.7	2.1
Non-Int. Income	1.5	-0.9	0.7	1.3	0.1	2.0	4.1	555.6	1,900.0
SG&A Expenses(-)	8.4	27.6	6.9	7.7	7.9	10.5	33.0	19.6	32.9
Provisions(-)	7.4	22.7	4.9	7.7	5.9	8.3	26.8	18.1	40.7
Operating Income	4.2	29.9	10.6	7.7	9.6	7.0	34.9	16.7	-27.1
Net Income	3.3	22.4	8.3	6.4	7.6	5.3	27.6	23.2	-30.3

DGB Asset Management Highlight

Operating Assets(bn. won)



Operating Asset Structure



AUM Structure

bn. won, %	4Q18	1Q19	2Q19	3Q19	4Q19	YoY	QoQ
Equity	3,210.2	3,449.5	3,469.7	3,437.6	3,358.5	4.6	-2.3
Bonds	2,515.7	2,313.6	2,177.7	2,194.0	1,911.6	-24.0	-12.9
Balanced	229.5	312.3	335.8	317.7	281.6	22.7	-11.4
MMF	241.8	111.5	105.9	647.9	482.9	99.7	-25.5
Derivative	721.2	595.6	676.5	692.0	749.3	3.9	8.3
Others	210.2	235.4	225.3	222.2	291.9	38.9	31.4
(Real Estate)	210.2	235.4	225.3	222.2	291.9	38.9	31.4
Total	7,128.6	7,017.9	6,990.9	7,511.4	7,075.8	-0.7	-5.8

DGB Asset Management Financial Statements

Condensed B/S

bn. won, %	4Q18	1Q19	2Q19	3Q19	4Q19	YoY	QoQ
Cash & Due	15.5	12.4	21.2	12.6	13.7	-11.6	8.7
Securities	14.9	16.0	7.5	12.4	12.4	-16.8	0.0
Loans	5.0	5.0	5.0	9.0	9.0	80.0	0.0
Tangible Assets	0.3	1.3	1.4	1.4	1.3	333.3	-7.1
Other Assets	3.3	2.5	2.4	2.4	3.0	-9.1	25.0
Total Assets	39.0	37.2	37.5	37.8	39.4	1.0	4.2
Deposits	0.1	0.0	0.0	0.0	0.0	-100.0	-
Borrowings	0.0	0.0	0.0	0.0	0.0	-	-
Other Liabilities	5.3	2.7	2.1	1.5	4.1	-22.6	173.3
Total Liabilities	5.4	2.7	2.1	1.5	4.1	-24.1	173.3
Total Equity	33.6	34.5	35.4	36.3	35.3	5.1	-2.8
Total Equity & Liabilities	39.0	37.2	37.5	37.8	39.4	1.0	4.2

Condensed I/S

bn. won, %, %p	4Q18	2018 FY	2019				2019 FY	YoY	QoQ
			1Q19	2Q19	3Q19	4Q19			
Operating Revenues	3.3	15.1	2.7	2.6	2.8	3.6	11.7	-22.5	28.6
Interest Revenues	0.1	0.4	0.1	0.1	0.1	0.1	0.4	0.0	0.0
Fee & Commission	3.1	14.1	2.4	2.4	2.7	3.5	11.0	-22.0	29.6
Operating Expenses	2.6	6.9	1.4	1.5	1.7	2.3	6.9	0.0	35.3
G&A Expenses	2.9	6.8	1.4	1.5	1.4	2.3	6.6	-2.9	64.3
Operating Income	0.7	8.2	1.3	1.1	1.1	1.3	4.8	-41.5	18.2
Net Income	0.7	6.4	1.0	0.8	0.9	1.0	3.7	-42.2	11.1
ROE ■	19.7	19.7	11.4	10.6	10.4	10.8	10.8	-8.9	0.4

■ ROE is based on cumulative sum

Condensed B/S

bn. won, %	4Q18	1Q19	2Q19	3Q19	4Q19	YoY	QoQ
Current Assets	20.3	20.6	26.9	29.4	26.9	32.5	-8.5
Cash & Financial Instrument	19.1	19.2	25.7	28.2	24.8	29.8	-12.1
Others	1.2	1.4	1.2	1.2	2.1	75.0	75.0
Non-Current Assets	16.1	16.4	17.0	18.1	15.8	-1.9	-12.7
Total Assets	36.4	37.0	43.9	47.5	42.7	17.3	-10.1
Advance Received	18.6	19.3	19.6	22.5	15.6	-16.1	-30.7
Total Liabilities	24.2	24.8	31.5	35.0	29.4	21.5	-16.0
Total Equity	12.2	12.2	12.4	12.5	13.3	9.0	6.4
Total Equity & Liabilities	36.4	37.0	43.9	47.5	42.7	17.3	-10.1

Condensed I/S

bn. won, %	4Q18	2018 FY	2019				2019 FY	YoY	QoQ
			1Q19	2Q19	3Q19	4Q19			
Sales	4.1	15.2	3.8	4.0	3.9	4.6	16.3	7.2	17.9
Cost of Goods sold	3.1	11.3	2.8	2.9	2.9	3.2	11.8	4.4	10.3
Gross Profit	1.0	3.9	1.0	1.1	1.0	1.4	4.5	15.4	40.0
SG&A Expenses	1.0	3.8	1.0	0.9	0.9	1.3	4.1	7.9	44.4
Operating Income	0.0	0.1	0.0	0.2	0.1	0.1	0.4	300.0	0.0
Non-Operating Income	0.0	0.1	0.0	0.0	0.0	1.8	1.8	1,700.0	-
Net Income	0.0	0.2	0.0	0.2	0.1	0.9	1.2	500.0	800.0

Condensed B/S

bn. won, %	4Q18	1Q19	2Q19	3Q19	4Q19	YoY	QoQ
Current Assets	5.3	5.6	8.8	8.6	7.2	35.8	-16.3
Cash & Financial Instrument	4.9	4.0	4.5	6.6	6.5	32.7	-1.5
Others	0.4	1.6	4.3	2.0	0.7	75.0	-65.0
Non-Current Assets	5.4	5.5	5.3	5.2	4.7	-13.0	-9.6
Total Assets	10.6	11.1	14.1	13.8	11.9	12.3	-13.8
Total Liabilities	0.7	1.1	3.9	3.2	1.2	71.4	-62.5
Total Equity	9.9	10.0	10.2	10.6	10.7	8.1	0.9
Total Equity & Liabilities	10.6	11.1	14.1	13.8	11.9	12.3	-13.8

Condensed I/S

bn. won, %	4Q18	2018 FY	2019				2019 FY	YoY	QoQ
			1Q19	2Q19	3Q19	4Q19			
Sales	3.4	14.4	3.2	6.0	5.9	4.6	19.7	36.8	-22.0
Cost of Goods sold	3.0	12.9	2.8	5.5	5.3	4.3	17.9	38.8	-18.9
Gross Profit	0.4	1.5	0.4	0.5	0.6	0.3	1.8	20.0	-50.0
SG&A Expenses	0.3	1.0	0.3	0.2	0.3	0.4	1.2	20.0	33.3
Income Before Tax	0.1	0.5	0.1	0.3	0.3	-0.1	0.6	20.0	-133.3
Net Income	0.1	0.4	0.1	0.4	0.2	0.1	0.8	100.0	-50.0

DGB Credit Information

Condensed B/S

bn. won, %	4Q18	1Q19	2Q19	3Q19	4Q19	YoY	QoQ
Current Assets	4.7	4.7	4.7	4.8	4.8	2.1	0.0
Cash & Financial Instrument	4.5	4.5	4.5	4.5	4.6	2.2	2.2
Others	0.2	0.2	0.2	0.3	0.2	0.0	-33.3
Non-Current Assets	0.3	0.3	0.3	0.3	0.3	0.0	0.0
Total Assets	5.0	5.0	5.0	5.1	5.1	2.0	0.0
Total Liabilities	0.2	0.2	0.2	0.2	0.2	0.0	0.0
Total Equity	4.8	4.8	4.8	4.9	4.9	2.1	0.0
Total Equity & Liabilities	5.0	5.0	5.0	5.1	5.1	2.0	0.0

Condensed I/S

bn. won, %	4Q18	2018 FY	2019				2019 FY	YoY	QoQ
			1Q19	2Q19	3Q19	4Q19			
Operating Revenues	0.4	1.7	0.5	0.4	0.4	0.5	1.8	5.9	25.0
Operating Expenses	0.4	1.6	0.4	0.4	0.4	0.5	1.7	6.3	25.0
Operating Income	0.0	0.1	0.1	0.0	0.0	0.0	0.1	0.0	-
Non-Operating Income	0.0	0.1	0.0	0.0	0.0	0.1	0.1	0.0	-
Net Income	0.1	0.2	0.1	0.0	0.0	0.1	0.2	0.0	-

Memo Page

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The End of Documents

이 종목의 더 많은 IR정보 [확인하기](#)

IR GO 주주와 기업을 연결하고 응원합니다.