

Summarized Management Disclosure of SBI Savings Bank

* It should be noted that this report is the English version of the original report written in Korean, ensuring the former is not deviated from the acceptable range of discrepancy in meaning.

1Q in FY19: End Of March 2019

1. Overall Condition of Business

1Q in FY18: End Of March 2018

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW, No. of Person)

Class	1Q in FY19 (A)	1Q in FY18 (B)	Increase/Decrease (A-B)
Total Assets	76,095	61,009	15,086
Total Deposits	66,912	53,534	13,378
Total Loans	63,729	53,105	10,624
Paid-in Capital	15,615	15,615	0
Equity Capital	7,285	6,020	1,265
Number of Branches	20	20	0
Status of Company Listing	Unlisted	Unlisted	
Number of Employees	555	530	25
Number of Customers	874,448	822,326	52,122

1Q in FY19: End Of March 2019

2. Financial Status

1Q in FY18: End Of March 2018

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW, %)

Class	1Q in FY19 (A)		1Q in FY18 (B)		Increase/Decrease (A-B)	
	Amount	%	Amount	%		
Asset	Cash And Due from Banks	8,602	11.30	4,884	8.01	3,718
	Securities	4,328	5.69	3,524	5.78	804
	Loans	61,694	81.07	51,187	83.90	10,507
	Tangible Assets	149	0.20	140	0.23	9
	Other Assets	1,322	1.74	1,274	2.09	48
Asset Total		76,095	100.00	61,009	100.00	15,086
Liability	Deposits	66,912	87.93	53,534	87.75	13,378
	Borrowings	0	0	0	0	0
	Other Liabilities	1,898	2.49	1,455	2.38	443
	Liability Total	68,810	90.43	54,989	90.13	13,821
Stockholder's Stock	Capital Stock	15,615	20.52	15,615	25.59	0
	Capital Surplus	122	0.16	122	0.20	0
	Capital Adjustment	Δ4,938	Δ6.49	Δ4,938	Δ8.09	0
	Other Accumulated Comprehensive Income	94	0.12	88	0.14	6
	Retained Earnings	Δ3,608	Δ4.74	Δ4,867	Δ7.98	1,259
	Capital Total	7,285	9.57	6,020	9.87	1,265
Liability And Stockholder's Stock Total		76,095	100.00	61,009	100.00	15,086

1Q in FY19 : from January. 1st, 2019 to March. 31st, 2019

FY19(Accumulation) : from January. 1st, 2019 to March. 31st, 2019

1Q in FY18 : from January. 1st, 2018 to March. 31st, 2018

FY18(Accumulation) : from January. 1st, 2018 to March. 31st, 2018

3. Profit and Loss

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW)

Class	1Q in FY19 (A)		1Q in FY18 (B)		Increase/Decrease (A-B)	
	Present Quarter	Accumulation	Present Quarter	Accumulation	Quarter Base	Accumulation
I. Revenues Total	2,059	2,059	1,743	1,743	316	316
1. Interest Revenues	1,778	1,778	1,435	1,435	343	343
2. Revenues Associated with Securities	29	29	27	27	2	2
3. Revenues Associated with Loans	170	170	109	109	61	61
4. Commission Received	31	31	25	25	6	6
5. Dividends Income	34	34	74	74	△40	△40
6. Others	17	17	73	73	△56	△56
II. Expenses Total(-)	1,694	1,694	1,327	1,327	367	367
1. Interest Expenses	453	453	293	293	160	160
2. Expenses Associated with Securities	5	5	31	31	△26	△26
3. Expenses Associated with Loans	0	0	1	1	△1	△1
4. Commission Expenses	203	203	173	173	30	30
5. General and Administrative Expenses	347	347	350	350	△3	△3
6. Others	647	647	446	446	201	201
7. Income Tax Expenses	39	39	33	33	6	6
III. Net Income (or Net Loss)	365	365	416	416	△51	△51

1Q in FY19: End Of March 2019

1Q in FY18: End Of March 2018

4. Others

(Unit: Hundred Million KRW, %, %p)

Class	1Q in FY19 (A)	1Q in FY18 (B)	Increase/Decrease (A-B)
Ratio of Loans Classified as Sub-standard or Lower ¹⁾	4.08	5.54	△1.46
BIS Ratio ²⁾ *Legal guidance ratio is more than 8%	12.89	12.37	0.52
Liquidity Coverage Ratio	108.21	103.05	5.16
LTD (Loan to deposit) Ratio	95.24	99.20	△3.96
Return On Assets (ROA) ³⁾	1.81	1.94	△0.13
Return On Equity (ROE) ³⁾	18.76	20.29	△1.53
Personal Loan ⁴⁾	910	990	△80
Overdue Rate of Personal Loan ⁵⁾	4.95	6.26	△1.31

Note 1) It is the sum of sub-standard, recovery doubtful and presumed loss loan of a mutual savings bank. Low ratio of loans classified as sub-standard or lower over total loan means that the asset of a mutual savings bank is sound.

Note 2) BIS capital adequacy ratio (equity capital/risk-weighted assets ratio): It represents the adequacy of financial structure of a mutual savings bank. It is one of the management guidelines set by Financial Supervisory Service on the basis of the international agreement that requests to secure a certain level of equity capital for market/operational risk, which was announced by BIS Financial Services Commission (Basel Committee on Banking Supervision). The high percentage (capital owned / market/operational risk x 100) of a company means that the company has good capital adequacy.

Note 3) Return On Assets (ROA) and Return On Equity (ROE) are calculated based on recent one year's profit.

Note 4) Of total loans, the cases of loan less than 3 million KRW are recorded by quarter. A savings bank whose balance of Personal loan is one billion KRW can not declare Handling Status of Personal Loan.

Note 5) Criterion for "being overdue": It is loan whose profit is lost within the period.