

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.

2Q in FY19: End Of June 2019

1. Overall Condition of Business

2Q in FY18: End Of June 2018

(Accounting Standard : Korean Generally Accepted Accounting Principles)

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

Class	2Q in FY19 (A)	2Q in FY18 (B)	Increase/Decrease (A-B)
Total Assets	81,837	66,772	15,065
Total Deposits	71,845	58,645	13,200
Total Loans	66,414	55,929	10,485
Paid-in Capital	15,615	15,615	0
Equity Capital	7,970	6,507	1,463
Number of Branches	s	20	#VALUE!
Status of Company Listing	Unlisted	Unlisted	
Number of Employees	558	519	39
Number of Customers	893,470	838,209	55,261

2Q in FY19: End Of June 2019

2. Financial Status

2Q in FY18: End Of June 2018

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW, %)

Class	2Q in FY19 (A)		2Q in FY18 (B)		Increase/Decrease (A-B)	
	Amount	%	Amount	%		
Asset	Cash And Due from Banks	11,538	14.10	7,429	11.13	4,109
	Securities	4,394	5.37	4,009	6.00	385
	Loans	64,408	78.70	54,017	80.90	10,391
	Tangible Assets	156	0.19	158	0.24	Δ2
	Other Assets	1,341	1.64	1,159	1.74	182
Asset Total		81,837	100.00	66,772	100.00	15,065
Liability	Deposits	71,845	87.79	58,645	87.83	13,200
	Borrowings	0	0	0	0	0
	Other Liabilities	2,022	2.47	1,620	2.43	402
	Liability Total	73,867	90.26	60,265	90.25	13,602
Stockholder's Stock	Capital Stock	15,615	19.08	15,615	23.39	0
	Capital Surplus	122	0.15	122	0.18	0
	Capital Adjustment	Δ4,938	Δ6.03	Δ4,938	Δ7.40	0
	Other Accumulated Comprehensive Income	56	0.07	72	0.11	Δ16
	Retained Earnings	Δ2,885	Δ3.52	Δ4,364	Δ6.54	1,479
	Capital Total	7,970	9.74	6,507	9.75	1,463
Liability And Stockholder's Stock Total		81,837	100.00	66,772	100.00	15,065

2Q in FY19 : from April. 1st, 2019 to June. 30th, 2019

FY19(Accumulation) : from January. 1st, 2019 to June. 30th, 2019

2Q in FY18 : from April. 1st, 2018 to June. 30th, 2018

FY18(Accumulation) : from January. 1st, 2018 to June. 30th, 2018

3. Profit and Loss

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW)

Class	2Q in FY19 (A)		2Q in FY18 (B)		Increase/Decrease (A-B)	
	Present Quarter	Accumulation	Present Quarter	Accumulation	Quarter Base	Accumulation
I. Revenues Total	2,430	4,490	1,954	3,659	476	831
1. Interest Revenues	1,907	3,685	1,583	3,018	324	667
2. Revenues Associated with Securities	△12	18	17	30	△29	△12
3. Revenues Associated with Loans	304	474	196	305	108	169
4. Commission Received	37	68	28	53	9	15
5. Dividends Income	79	113	53	127	26	△14
6. Others	115	132	77	126	38	6
II. Expenses Total(-)	1,706	3,401	1,452	2,741	254	660
1. Interest Expenses	445	898	337	630	108	268
2. Expenses Associated with Securities	14	19	20	37	△6	△18
3. Expenses Associated with Loans	0	0	0	1	0	△1
4. Commission Expenses	209	412	176	349	33	63
5. General and Administrative Expenses	301	648	289	639	12	9
6. Others	667	1,315	602	1,024	65	291
7. Income Tax Expenses	70	109	28	61	42	48
III. Net Income (or Net Loss)	724	1,089	502	918	222	171

2Q in FY19: End Of June 2019

2Q in FY18: End Of June 2018

4. Others

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

Class	2Q in FY19 (A)	2Q in FY18 (B)	Increase/Decrease (A-B)
Ratio of Loans Classified as Sub-standard or Lower ¹⁾	3.48	5.41	△1.93
BIS Ratio ²⁾ *Legal guidance ratio is more than 8%	13.45	13.15	0.30
Liquidity Coverage Ratio	109.50	106.43	3.07
LTD (Loan to deposit) Ratio	92.44	95.37	△2.93
Return On Assets (ROA) ³⁾	2.02	2.38	△0.36
Return On Equity (ROE) ³⁾	20.84	24.63	△3.79
Personal Loan ⁴⁾	947	968	△21
Overdue Rate of Personal Loan ⁵⁾	4.85	7.02	△2.18

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.