

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.

3Q in FY19: End Of September 2019

1. Overall Condition of Business

3Q in FY18: End Of September 2018

(Accounting Standard : Korean Generally Accepted Accounting Principles)

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

Class	3Q in FY19 (A)	3Q in FY18 (B)	Increase/Decrease (A-B)
Total Assets	84,110	69,496	14,614
Total Deposits	73,441	60,868	12,573
Total Loans	68,223	57,472	10,751
Paid-in Capital	15,615	15,615	0
Equity Capital	8,443	6,958	1,485
Number of Branches	20	20	0
Status of Company Listing	Unlisted	Unlisted	
Number of Employees	556	524	32
Number of Customers	944,827	845,539	99,288

3Q in FY19: End Of September 2019

2. Financial Status

3Q in FY18: End Of September 2018

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW, %)

Class	3Q in FY19 (A)		3Q in FY18 (B)		Increase/Decrease (A-B)	
	Amount	%	Amount	%		
Asset	Cash And Due from Banks	12,059	14.34	7,669	11.04	4,390
	Securities	4,190	4.98	4,020	5.78	170
	Loans	66,127	78.62	55,787	80.27	10,340
	Tangible Assets	148	0.18	148	0.21	0
	Other Assets	1,586	1.89	1,872	2.69	Δ286
Asset Total		84,110	100.00	69,496	100.00	14,614
Liability	Deposits	73,441	87.32	60,868	87.58	12,573
	Borrowings	0	0	0	0	0
	Other Liabilities	2,226	2.65	1,670	2.40	556
	Liability Total	75,667	89.96	62,538	89.99	13,129
Stockholder's Stock	Capital Stock	15,615	18.56	15,615	22.47	0
	Capital Surplus	122	0.15	122	0.18	0
	Capital Adjustment	Δ4,938	Δ5.87	Δ4,938	Δ7.11	0
	Other Accumulated Comprehensive Income	55	0.07	57	0.08	Δ2
	Retained Earnings	Δ2,411	Δ2.87	Δ3,898	Δ5.61	1,487
	Capital Total	8,443	10.04	6,958	10.01	1,485
Liability And Stockholder's Stock Total		84,110	100.00	69,496	100.00	14,614

3Q in FY19 : from July. 1st, 2019 to September. 30th, 2019

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

3Q in FY18 : from July. 1st, 2018 to September. 30th, 2018

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

3. Profit and Loss

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW)

Class	3Q in FY19 (A)		3Q in FY18 (B)		Increase/Decrease (A-B)	
	Present Quarter	Accumulation	Present Quarter	Accumulation	Quarter Base	Accumulation
I. Revenues Total	2,326	6,809	1,893	5,552	433	1,257
1. Interest Revenues	2,046	5,730	1,608	4,626	438	1,104
2. Revenues Associated with Securities	1	15	14	44	Δ13	Δ29
3. Revenues Associated with Loans	186	660	179	484	7	176
4. Commission Received	36	104	28	81	8	23
5. Dividends Income	46	159	44	170	2	Δ11
6. Others	11	141	20	147	Δ9	Δ6
II. Expenses Total(-)	1,853	5,247	1,426	4,166	427	1,081
1. Interest Expenses	473	1,370	366	997	107	373
2. Expenses Associated with Securities	23	39	7	44	16	Δ5
3. Expenses Associated with Loans	0	0	0	1	0	Δ1
4. Commission Expenses	199	611	148	496	51	115
5. General and Administrative Expenses	318	966	271	910	47	56
6. Others	789	2,102	597	1,620	192	482
7. Income Tax Expenses	51	159	37	98	14	61
III. Net Income (or Net Loss)	473	1,562	467	1,386	6	176

3Q in FY19: End Of September 2019

3Q in FY18: End Of September 2018

4. Others

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

Class	3Q in FY19 (A)	3Q in FY18 (B)	Increase/Decrease (A-B)
Ratio of Loans Classified as Sub-standard or Lower ¹⁾	3.51	4.59	Δ1.08
BIS Ratio ²⁾ *Legal guidance ratio is more than 8%	13.89	13.70	0.19
Liquidity Coverage Ratio	104.15	114.28	Δ10.13
LTD (Loan to deposit) Ratio	92.89	94.42	Δ1.53
Return On Assets (ROA) ³⁾	1.94	2.53	Δ0.59
Return On Equity (ROE) ³⁾	20.88	26.11	Δ5.23
Personal Loan ⁴⁾	1,059	910	149
Overdue Rate of Personal Loan ⁵⁾	2.73	5.55	Δ2.82

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): Concepts in accordance with BIS Basel Committee Banking Supervision's "International Agreement on the Measurement and Standards of Equity capital" mean international unification standards on regulating the ratio of equity capital to cope with increased risks for financial firms. Generally, A higher BIS-based equity ratio means higher financial soundness.

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.