

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.

FY19: End Of December 2019

1. Overall Condition of Business

FY18: End Of December 2018

(Accounting Standard : Korean Generally Accepted Accounting Principles)

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

Class	FY19 (A)	FY18 (B)	Increase/Decrease (A-B)
Total Assets	86,876	75,101	11,775
Total Deposits	75,873	66,567	9,306
Total Loans	73,731	60,456	13,275
Paid-in Capital	15,615	15,615	0
Equity Capital	8,755	6,865	1,890
Number of Branches	20	20	0
Status of Company Listing	Unlisted	Unlisted	
Number of Employees	549	544	5
Number of Customers	997,270	863,516	133,754

FY19: End Of December 2019

2. Financial Status

FY18: End Of December 2018

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW, %)

Class	FY19 (A)		FY18 (B)		Increase/Decrease (A-B)	
	Amount	%	Amount	%		
Asset	Cash And Due from Banks	9,477	10.91	10,989	14.63	△1,512
	Securities	4,684	5.39	4,063	5.41	621
	Loans	71,225	81.98	58,442	77.82	12,783
	Tangible Assets	147	0.17	159	0.21	△12
	Other Assets	1,343	1.55	1,448	1.93	△105
Asset Total		86,876	100.00	75,101	100.00	11,775
Liability	Deposits	75,873	87.33	66,567	88.64	9,306
	Borrowings	0	0	0	0	0
	Other Liabilities	2,248	2.59	1,669	2.22	579
	Liability Total	78,121	89.92	68,236	90.86	9,885
Stockholder's Stock	Capital Stock	15,615	17.97	15,615	20.79	0
	Capital Surplus	122	0.14	122	0.16	0
	Capital Adjustment	△4,938	△5.68	△4,938	△6.58	0
	Other Accumulated Comprehensive Income	47	0.05	39	0.05	8
	Retained Earnings	△2,091	△2.41	△3,973	△5.29	1,882
Capital Total		8,755	10.08	6,865	9.14	1,890
Liability And Stockholder's Stock Total		86,876	100.00	75,101	100.00	11,775

FY19 : from January. 1st, 2019 to December. 31st, 2019

FY18 : from January. 1st, 2018 to December. 31st, 2018

3. Profit and Loss

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW)

Class	FY19 (A)	FY18 (B)	Increase/Decrease (A-B)
I . Revenues Total	9,237	7,428	1,809
1. Interest Revenues	7,888	6,302	1,586
2.Revenues Associated with Securities	27	40	△13
3.Revenues Associated with Loans	819	588	231
4. Commission Received	146	112	34
5.Dividends Income	198	193	5
6.Others	159	193	△34
II . Expenses Total(-)	7,355	6,118	1,237
1. Interest Expenses	1,854	1,404	450
2.Expenses Associated with Securities	45	60	△15
3.Expenses Associated with Loans	0	1	△1
4. Commission Expenses	854	689	165
5. General and Administrative Expenses	1,341	1,230	111
6.Others	3,072	2,618	454
7.Income Tax Expenses	189	116	73
III . Net Income (or Net Loss)	1,882	1,310	572

FY19: End Of December 2019

FY18: End Of December 2018

4. Others

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

Class	FY19 (A)	FY18 (B)	Increase/Decrease (A-B)
Ratio of Loans Classified as Sub-standard or Lower ¹⁾	3.44	4.12	△0.69
BIS Ratio ²⁾	13.44	12.78	0.66
*Legal guidance ratio is more than 8%			
Liquidity Coverage Ratio	118.49	111.92	6.57
LTD (Loan to deposit) Ratio	97.18	90.82	6.36
Return On Assets (ROA) ³⁾	2.32	2.01	0.31
Return On Equity (ROE) ³⁾	23.85	20.43	3.43
Personal Loan ⁴⁾	1,187	893	294
Overdue Rate of Personal Loan ⁵⁾	2.44	5.59	△3.14

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.