

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 FY20: End Of March 2020

1. Overall Condition of Business

1Q in FY19: End Of March 2019

(Accounting Standard : Korean Generally Accepted Accounting Principles)

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

Class	1Q in FY20 (A)	1Q in FY19 (B)	Increase/Decrease (A-B)
Total Assets	93,246	76,095	17,151
Total Deposits	81,343	66,912	14,431
Total Loans	77,727	63,729	13,998
Paid-in Capital	15,615	15,615	0
Equity Capital	9,421	7,285	2,136
Number of Branches	20	20	0
Status of Company Listing	Unlisted	Unlisted	
Number of Employees	606	555	51
Number of Customers	1,074,760	874,448	200,312

1Q in FY20: End Of March 2020

2. Financial Status

1Q in FY19: End Of March 2019

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW, %)

Class	1Q in FY20 (A)		1Q in FY19 (B)		Increase/Decrease (A-B)	
	Amount	%	Amount	%		
Asset	Cash And Due from Banks	11,037	11.84	8,602	11.30	2,435
	Securities	4,952	5.31	4,328	5.69	624
	Loans	75,279	80.73	61,694	81.07	13,585
	Tangible Assets	144	0.15	149	0.20	△5
	Other Assets	1,834	1.97	1,322	1.74	512
Asset Total		93,246	100.00	76,095	100.00	17,151
Liability	Deposits	81,343	87.23	66,912	87.93	14,431
	Borrowings	0	0	0	0	0
	Other Liabilities	2,482	2.66	1,898	2.49	584
	Liability Total	83,825	89.90	68,810	90.43	15,015
Stockholder's Stock	Capital Stock	15,615	16.75	15,615	20.52	0
	Capital Surplus	122	0.13	122	0.16	0
	Capital Adjustment	△4,938	△5.30	△4,938	△6.49	0
	Other Accumulated Comprehensive Income	32	0.03	94	0.12	△62
	Retained Earnings	△1,410	△1.51	△3,608	△4.74	2,198
	Capital Total	9,421	10.10	7,285	9.57	2,136
Liability And Stockholder's Stock Total		93,246	100.00	76,095	100.00	17,151

1Q in FY20 : from January. 1st, 2020 to March. 31st, 2020

FY20(Accumulation) : from January. 1st, 2020 to March. 31st, 2020

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

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

3. Profit and Loss

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW)

Class	1Q in FY20 (A)		1Q in FY19 (B)		Increase/Decrease (A-B)	
	Present Quarter	Accumulation	Present Quarter	Accumulation	Quarter Base	Accumulation
I. Revenues Total	2,580	2,580	2,059	2,059	521	521
1. Interest Revenues	2,224	2,224	1,778	1,778	446	446
2. Revenues Associated with Securities	14	14	29	29	△15	△15
3. Revenues Associated with Loans	253	253	170	170	83	83
4. Commission Received	44	44	31	31	13	13
5. Dividends Income	37	37	34	34	3	3
6. Others	8	8	17	17	△9	△9
II. Expenses Total(-)	1,899	1,899	1,694	1,694	205	205
1. Interest Expenses	466	466	453	453	13	13
2. Expenses Associated with Securities	34	34	5	5	29	29
3. Expenses Associated with Loans	0	0	0	0	0	0
4. Commission Expenses	224	224	203	203	21	21
5. General and Administrative Expenses	382	382	347	347	35	35
6. Others	720	720	647	647	73	73
7. Income Tax Expenses	73	73	39	39	34	34
III. Net Income (or Net Loss)	681	681	365	365	316	316

1Q in FY20: End Of March 2020

1Q in FY19: End Of March 2019

4. Others

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

Class	1Q in FY20 (A)	1Q in FY19 (B)	Increase/Decrease (A-B)
Ratio of Loans Classified as Sub-standard or Lower ¹⁾	2.93	4.08	△1.15
BIS Ratio ²⁾	13.62	12.89	0.73
*Legal guidance ratio is more than 8%			
Liquidity Coverage Ratio	106.89	108.21	△1.32
LTD (Loan to deposit) Ratio	94.69	95.24	△0.55
Return On Assets (ROA) ³⁾	2.61	1.81	0.80
Return On Equity (ROE) ³⁾	26.27	18.76	7.51
Personal Loan ⁴⁾	1,275	910	365
Overdue Rate of Personal Loan ⁵⁾	2.34	4.95	△2.61

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.