

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 FY20: End Of June 2020

1. Overall Condition of Business

2Q in FY19: End Of June 2019

(Accounting Standard : Korean Generally Accepted Accounting Principles)

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

Class	2Q in FY20 (A)	2Q in FY19 (B)	Increase/Decrease (A-B)
Total Assets	102,112	81,837	20,275
Total Deposits	89,440	71,845	17,595
Total Loans	86,581	66,414	20,167
Paid-in Capital	15,615	15,615	0
Equity Capital	10,148	7,970	2,178
Number of Branches	20	20	0
Status of Company Listing	Unlisted	Unlisted	
Number of Employees	605	558	47
Number of Customers	1,172,301	893,470	278,831

2Q in FY20: End Of June 2020

2. Financial Status

2Q in FY19: End Of June 2019

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW, %)

Class	2Q in FY20 (A)		2Q in FY19 (B)		Increase/Decrease (A-B)	
	Amount	%	Amount	%		
Asset	Cash And Due from Banks	10,413	10.20	11,538	14.10	△1,125
	Securities	5,476	5.36	4,394	5.37	1,082
	Loans	84,135	82.39	64,408	78.70	19,727
	Tangible Assets	149	0.15	156	0.19	△7
	Other Assets	1,939	1.90	1,341	1.64	598
Asset Total		102,112	100.00	81,837	100.00	20,275
Liability	Deposits	89,440	87.59	71,845	87.79	17,595
	Borrowings	0	0	0	0	0
	Other Liabilities	2,524	2.47	2,022	2.47	502
	Liability Total	91,964	90.06	73,867	90.26	18,097
Stockholder's Stock	Capital Stock	15,615	15.29	15,615	19.08	0
	Capital Surplus	122	0.12	122	0.15	0
	Capital Adjustment	△4,938	△4.84	△4,938	△6.03	0
	Other Accumulated Comprehensive Income	104	0.10	56	0.07	48
	Retained Earnings	△755	△0.74	△2,885	△3.53	2,130
	Capital Total	10,148	9.94	7,970	9.74	2,178
Liability And Stockholder's Stock Total		102,112	100.00	81,837	100.00	20,275

2Q in FY20 : from April. 1st, 2020 to June. 30th, 2020

FY20(Accumulation) : from January. 1st, 2020 to June. 30th, 2020

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

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

3. Profit and Loss

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW)

Class	2Q in FY20 (A)		2Q in FY19 (B)		Increase/Decrease (A-B)	
	Present Quarter	Accumulation	Present Quarter	Accumulation	Quarter Base	Accumulation
I. Revenues Total	2,877	5,451	2,430	4,490	447	961
1. Interest Revenues	2,433	4,657	1,907	3,685	526	972
2. Revenues Associated with Securities	17	26	3	18	14	8
3. Revenues Associated with Loans	311	564	304	474	7	90
4. Commission Received	48	92	37	68	11	24
5. Dividends Income	62	99	79	113	△17	△14
6. Others	6	13	115	132	△109	△119
II. Expenses Total(-)	2,222	4,115	1,706	3,401	516	714
1. Interest Expenses	497	962	445	898	52	64
2. Expenses Associated with Securities	3	32	29	19	△26	13
3. Expenses Associated with Loans	0	0	0	0	0	0
4. Commission Expenses	362	586	209	412	153	174
5. General and Administrative Expenses	373	755	301	648	72	107
6. Others	917	1,637	667	1,315	250	322
7. Income Tax Expenses	70	143	70	109	0	34
III. Net Income (or Net Loss)	655	1,336	724	1,089	△69	247

2Q in FY20: End Of June 2020

2Q in FY19: End Of June 2019

4. Others

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

Class	2Q in FY20 (A)	2Q in FY19 (B)	Increase/Decrease (A-B)
Ratio of Loans Classified as Sub-standard or Lower ¹⁾	2.37	3.48	△1.11
BIS Ratio ²⁾ *Legal guidance ratio is more than 8%	13.07	13.45	△0.38
Liquidity Coverage Ratio	118.86	109.50	9.36
LTD (Loan to deposit) Ratio	93.58	92.44	1.14
Return On Assets (ROA) ³⁾	2.37	2.02	0.35
Return On Equity (ROE) ³⁾	23.61	20.84	2.77
Personal Loan ⁴⁾	1,372	947	425
Overdue Rate of Personal Loan ⁵⁾	1.98	4.85	△2.87

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.