

# 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 FY20: End Of September 2020

## 1. Overall Condition of Business

3Q in FY19: End Of September 2019

(Accounting Standard : Korean Generally Accepted Accounting Principles)

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

Class	3Q in FY20 (A)	3Q in FY19 (B)	Increase/Decrease (A-B)
Total Assets	108,080	84,110	23,970
Total Deposits	94,338	73,441	20,897
Total Loans	90,883	68,223	22,660
Paid-in Capital	15,615	15,615	0
Equity Capital	10,959	8,443	2,516
Number of Branches	20	20	0
Status of Company Listing	Unlisted	Unlisted	
Number of Employees	602	556	46
Number of Customers	1,229,026	944,827	284,199

3Q in FY20: End Of September 2020

## 2. Financial Status

3Q in FY19: End Of September 2019

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW, %)

Class	3Q in FY20 (A)		3Q in FY19 (B)		Increase/Decrease (A-B)	
	Amount	%	Amount	%		
Asset	Cash And Due from Banks	11,403	10.55	12,059	14.34	△656
	Securities	6,415	5.94	4,190	4.98	2,225
	Loans	87,863	81.29	66,127	78.62	21,736
	Tangible Assets	149	0.14	148	0.18	1
	Other Assets	2,250	2.08	1,586	1.89	664
Asset Total		108,080	100.00	84,110	100.00	23,970
Liability	Deposits	94,338	87.29	73,441	87.32	20,897
	Borrowings	0	0	0	0	0
	Other Liabilities	2,783	2.57	2,226	2.65	557
	Liability Total	97,121	89.86	75,667	89.96	21,454
Stockholder's Stock	Capital Stock	15,615	14.45	15,615	18.56	0
	Capital Surplus	122	0.11	122	0.15	0
	Capital Adjustment	△4,938	△4.57	△4,938	△5.87	0
	Other Accumulated Comprehensive Income	317	0.29	55	0.07	262
	Retained Earnings	△157	△0.15	△2,411	△2.87	2,254
Capital Total		10,959	10.14	8,443	10.04	2,516
Liability And Stockholder's Stock Total		108,080	100.00	84,110	100.00	23,970

3Q in FY20 : from July. 1st, 2020 to September. 30th, 2020  
 FY20(Accumulation) : from January. 1st, 2020 to September. 30th, 2020  
 3Q in FY19 : from July. 1st, 2019 to September. 30th, 2019  
 FY19(Accumulation) : from January. 1st, 2019 to September. 30th, 2019

### 3. Profit and Loss

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW)

Class	3Q in FY20 (A)		3Q in FY19 (B)		Increase/Decrease (A-B)	
	Present Quarter	Accumulation	Present Quarter	Accumulation	Quarter Base	Accumulation
I. Revenues Total	2,984	8,406	2,326	6,809	658	1,597
1. Interest Revenues	2,539	7,196	2,046	5,730	493	1,466
2. Revenues Associated with Securities	129	129	1	15	128	114
3. Revenues Associated with Loans	204	768	186	660	18	108
4. Commission Received	63	155	36	104	27	51
5. Dividends Income	43	142	46	159	△3	△17
6. Others	6	16	11	141	△5	△125
II. Expenses Total(-)	2,387	6,473	1,853	5,247	534	1,226
1. Interest Expenses	463	1,425	473	1,370	△10	55
2. Expenses Associated with Securities	0	7	23	39	△23	△32
3. Expenses Associated with Loans	0	0	0	0	0	0
4. Commission Expenses	286	872	199	611	87	261
5. General and Administrative Expenses	375	1,130	318	966	57	164
6. Others	1,183	2,815	789	2,102	394	713
7. Income Tax Expenses	80	224	51	159	29	65
III. Net Income (or Net Loss)	597	1,933	473	1,562	124	371

3Q in FY20: End Of September 2020

3Q in FY19: End Of September 2019

### 4. Others

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

Class	3Q in FY20 (A)	3Q in FY19 (B)	Increase/Decrease (A-B)
Ratio of Loans Classified as Sub-standard or Lower <sup>1)</sup>	2.64	3.51	△0.87
BIS Ratio <sup>2)</sup> *Legal guidance ratio is more than 8%	13.18	13.89	△0.71
Liquidity Coverage Ratio	152.08	104.15	47.93
LTD (Loan to deposit) Ratio	97.52	92.89	4.63
Return On Assets (ROA) <sup>3)</sup>	2.36	1.94	0.42
Return On Equity (ROE) <sup>3)</sup>	22.88	20.88	2.00
Personal Loan <sup>4)</sup>	1,467	1,059	408
Overdue Rate of Personal Loan <sup>5)</sup>	2.53	2.73	△0.20

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.