

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.

FY20: End Of December 2020

1. Overall Condition of Business

FY19: End Of December 2019

(Accounting Standard : Korean Generally Accepted Accounting Principles)

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

Class	FY20 (A)	FY19 (B)	Increase/Decrease (A-B)
Total Assets	112,552	86,876	25,676
Total Deposits	98,095	75,873	22,222
Total Loans	94,129	73,731	20,398
Paid-in Capital	15,615	15,615	0
Equity Capital	11,597	8,755	2,842
Number of Branches	20	20	0
Status of Company Listing	Unlisted	Unlisted	
Number of Employees	599	549	50
Number of Customers	1,279,472	997,270	282,202

FY20: End Of December 2020

2. Financial Status

FY19: End Of December 2019

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW, %)

Class	FY20 (A)		FY19 (B)		Increase/Decrease (A-B)	
	Amount	%	Amount	%		
Asset	Cash And Due from Banks	13,066	11.61	9,477	10.91	3,589
	Securities	6,594	5.86	4,684	5.39	1,910
	Loans	90,975	80.83	71,225	81.98	19,750
	Tangible Assets	147	0.13	147	0.17	0
	Other Assets	1,770	1.57	1,343	1.55	427
Asset Total		112,552	100.00	86,876	100.00	25,676
Liability	Deposits	98,095	87.16	75,873	87.33	22,222
	Borrowings	0	0	0	0	0
	Other Liabilities	2,860	2.54	2,248	2.59	612
	Liability Total	100,955	89.70	78,121	89.92	22,834
Stockholder's Stock	Capital Stock	15,615	13.87	15,615	17.97	0
	Capital Surplus	122	0.11	122	0.14	0
	Capital Adjustment	△4,938	△4.39	△4,938	△5.68	0
	Other Accumulated Comprehensive Income	306	0.27	47	0.05	259
	Retained Earnings	492	0.44	△2,091	△2.41	2,583
Capital Total		11,597	10.30	8,755	10.08	2,842
Liability And Stockholder's Stock Total		112,552	100.00	86,876	100.00	25,676

FY20 : from January. 1st, 2020 to December. 31st, 2020

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

3. Profit and Loss

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW)

Class	FY20 (A)	FY19 (B)	Increase/Decrease (A-B)
I . Revenues Total	11,617	9,237	2,380
1. Interest Revenues	9,840	7,888	1,952
2.Revenues Associated with Securities	248	27	221
3.Revenues Associated with Loans	1,008	819	189
4. Commission Received	220	146	74
5.Dividends Income	262	198	64
6.Others	39	159	△120
II . Expenses Total(-)	9,034	7,355	1,679
1. Interest Expenses	1,892	1,854	38
2.Expenses Associated with Securities	110	45	65
3.Expenses Associated with Loans	0	0	0
4. Commission Expenses	1,192	854	338
5. General and Administrative Expenses	1,563	1,341	222
6.Others	3,973	3,072	901
7.Income Tax Expenses	304	189	115
III. Net Income (or Net Loss)	2,583	1,882	701

FY20: End Of December 2020

FY19: End Of December 2019

4. Others

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

Class	FY20 (A)	FY19 (B)	Increase/Decrease (A-B)
Ratio of Loans Classified as Sub-standard or Lower ¹⁾	2.55	3.44	△0.89
BIS Ratio ²⁾ *Legal guidance ratio is more than 8%	13.46	13.44	0.02
Liquidity Coverage Ratio	135.25	118.49	16.76
LTD (Loan to deposit) Ratio	96.43	97.18	△0.75
Return On Assets (ROA) ³⁾	2.56	2.32	0.25
Return On Equity (ROE) ³⁾	25.08	23.85	1.23
Personal Loan ⁴⁾	1,495	1,187	308
Overdue Rate of Personal Loan ⁵⁾	1.90	2.44	△0.55

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.