

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 FY21: End Of March 2021

1. Overall Condition of Business

1Q in FY20: End Of March 2020

(Accounting Standard : Korean Generally Accepted Accounting Principles)

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

Class	1Q in FY21 (A)	1Q in FY20 (B)	Increase/Decrease (A-B)
Total Assets	118,767	93,246	25,521
Total Deposits	102,899	81,343	21,556
Total Loans	96,831	77,727	19,104
Paid-in Capital	15,615	15,615	0
Equity Capital	12,669	9,421	3,248
Number of Branches	20	20	0
Status of Company Listing	Unlisted	Unlisted	
Number of Employees	599	606	△7
Number of Customers	1,314,904	1,074,760	240,144

1Q in FY21: End Of March 2021

2. Financial Status

1Q in FY20: End Of March 2020

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW, %)

Class	1Q in FY21 (A)		1Q in FY20 (B)		Increase/Decrease (A-B)	
	Amount	%	Amount	%		
Asset	Cash And Due from Banks	15,592	13.13	11,037	11.84	4,555
	Securities	7,021	5.91	4,952	5.31	2,069
	Loans	93,609	78.82	75,279	80.73	18,330
	Tangible Assets	165	0.14	144	0.15	21
	Other Assets	2,380	2.00	1,834	1.97	546
Asset Total		118,767	100.00	93,246	100.00	25,521
Liability	Deposits	102,899	86.64	81,343	87.23	21,556
	Borrowings	0	0	0	0	0
	Other Liabilities	3,199	2.69	2,482	2.66	717
	Liability Total	106,098	89.33	83,825	89.90	22,273
Stockholder's Stock	Capital Stock	15,615	13.15	15,615	16.75	0
	Capital Surplus	122	0.10	122	0.13	0
	Capital Adjustment	△4,938	△4.16	△4,938	△5.30	0
	Other Accumulated Comprehensive Income	513	0.43	32	0.03	481
	Retained Earnings	1,357	1.14	△1,410	△1.51	2,767
	Capital Total	12,669	10.67	9,421	10.10	3,248
Liability And Stockholder's Stock Total		118,767	100.00	93,246	100.00	25,521

1Q in FY21 : from January. 1st, 2021 to March. 31st, 2021
 FY21(Accumulation) : from January. 1st, 2021 to March. 31st, 2021
 1Q in FY20 : from January. 1st, 2020 to March. 31st, 2020
 FY20(Accumulation) : from January. 1st, 2020 to March. 31st, 2020

3. Profit and Loss

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW)

Class	1Q in FY21 (A)		1Q in FY20 (B)		Increase/Decrease (A-B)	
	Present Quarter	Accumulation	Present Quarter	Accumulation	Quarter Base	Accumulation
I . Revenues Total	3,265	3,265	2,580	2,580	685	685
1. Interest Revenues	2,653	2,653	2,224	2,224	429	429
2.Revenues Associated with Securities	154	154	14	14	140	140
3.Revenues Associated with Loans	277	277	253	253	24	24
4. Commission Received	73	73	44	44	29	29
5.Dividends Income	104	104	37	37	67	67
6.Others	4	4	8	8	△4	△4
II . Expenses Total(-)	2,400	2,400	1,899	1,899	501	501
1. Interest Expenses	482	482	466	466	16	16
2.Expenses Associated with Securities	116	116	34	34	82	82
3.Expenses Associated with Loans	1	1	0	0	1	1
4. Commission Expenses	313	313	224	224	89	89
5. General and Administrative Expenses	417	417	382	382	35	35
6.Others	978	978	720	720	258	258
7.Income Tax Expenses	93	93	73	73	20	20
III . Net Income (or Net Loss)	865	865	681	681	184	184

1Q in FY21: End Of March 2021

1Q in FY20: End Of March 2020

4. Others

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

Class	1Q in FY21 (A)	1Q in FY20 (B)	Increase/Decrease (A-B)
Ratio of Loans Classified as Sub-standard or Lower ¹⁾	2.55	2.93	△0.38
BIS Ratio ²⁾ *Legal guidance ratio is more than 8%	13.88	13.62	0.26
Liquidity Coverage Ratio	135.23	106.89	28.34
LTD (Loan to deposit) Ratio	93.68	94.69	△1.01
Return On Assets (ROA) ³⁾	2.57	2.61	△0.04
Return On Equity (ROE) ³⁾	24.84	26.27	△1.43
Personal Loan ⁴⁾	1,540	1,275	265
Overdue Rate of Personal Loan ⁵⁾	2.18	2.34	△0.17

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.