

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 FY21: End Of June 2021

1. Overall Condition of Business

2Q in FY20: End Of June 2020

(Accounting Standard : Korean Generally Accepted Accounting Principles)

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

Class	2Q in FY21 (A)	2Q in FY20 (B)	Increase/Decrease (A-B)
Total Assets	118,539	102,112	16,427
Total Deposits	102,003	89,440	12,563
Total Loans	101,025	86,581	14,444
Paid-in Capital	15,615	15,615	0
Equity Capital	13,598	10,148	3,450
Number of Branches	20	20	0
Status of Company Listing	Unlisted	Unlisted	
Number of Employees	601	605	△4
Number of Customers	1,350,006	1,172,301	177,705

2Q in FY21: End Of June 2021

2. Financial Status

2Q in FY20: End Of June 2020

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW, %)

Class	2Q in FY21 (A)		2Q in FY20 (B)		Increase/Decrease (A-B)	
	Amount	%	Amount	%		
Asset	Cash And Due from Banks	11,635	9.82	10,413	10.20	1,222
	Securities	7,273	6.14	5,476	5.36	1,797
	Loans	97,631	82.36	84,135	82.39	13,496
	Tangible Assets	166	0.14	149	0.15	17
	Other Assets	1,834	1.54	1,939	1.90	△105
Asset Total		118,539	100.00	102,112	100.00	16,427
Liability	Deposits	102,003	86.05	89,440	87.59	12,563
	Borrowings	0	0	0	0	0
	Other Liabilities	2,938	2.48	2,524	2.47	414
	Liability Total	104,941	88.53	91,964	90.06	12,977
Stockholder's Stock	Capital Stock	15,615	13.17	15,615	15.29	0
	Capital Surplus	122	0.10	122	0.12	0
	Capital Adjustment	△4,938	△4.17	△4,938	△4.84	0
	Other Accumulated Comprehensive Income	371	0.31	104	0.10	267
	Retained Earnings	2,428	2.06	△755	△0.74	3,183
	Capital Total	13,598	11.47	10,148	9.94	3,450
Liability And Stockholder's Stock Total		118,539	100.00	102,112	100.00	16,427

2Q in FY21 : from April. 1st, 2021 to June. 30th, 2021

FY21(Accumulation) : from January. 1st, 2021 to June. 30th, 2021

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

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

3. Profit and Loss

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW)

Class	2Q in FY21 (A)		2Q in FY20 (B)		Increase/Decrease (A-B)	
	Present Quarter	Accumulation	Present Quarter	Accumulation	Quarter Base	Accumulation
I . Revenues Total	3,475	6,722	2,877	5,451	598	1,271
1. Interest Revenues	2,758	5,410	2,433	4,657	325	753
2.Revenues Associated with Securities	74	211	17	26	57	185
3.Revenues Associated with Loans	301	578	311	564	△10	14
4. Commission Received	72	144	48	92	24	52
5.Dividends Income	268	372	62	99	206	273
6.Others	2	7	6	13	△4	△6
II . Expenses Total(-)	2,404	4,786	2,222	4,115	182	671
1. Interest Expenses	454	936	497	962	△43	△26
2.Expenses Associated with Securities	51	150	3	32	48	118
3.Expenses Associated with Loans	0	1	0	0	0	1
4. Commission Expenses	374	686	362	586	12	100
5. General and Administrative Expenses	411	828	373	755	38	73
6.Others	999	1,977	917	1,637	82	340
7.Income Tax Expenses	115	208	70	143	45	65
III . Net Income (or Net Loss)	1,071	1,936	655	1,336	416	600

2Q in FY21: End Of June 2021

2Q in FY20: End Of June 2020

4. Others

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

Class	2Q in FY21 (A)	2Q in FY20 (B)	Increase/Decrease (A-B)
Ratio of Loans Classified as Sub-standard or Lower ¹⁾	2.60	2.37	0.23
BIS Ratio ²⁾ *Legal guidance ratio is more than 8%	14.60	13.07	1.53
Liquidity Coverage Ratio	107.33	118.86	△11.53
LTD (Loan to deposit) Ratio	96.30	93.58	2.72
Return On Assets (ROA) ³⁾	2.85	2.37	0.48
Return On Equity (ROE) ³⁾	26.56	23.61	2.95
Personal Loan ⁴⁾	1,513	1,372	141
Overdue Rate of Personal Loan ⁵⁾	2.93	1.98	0.95

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.