

# 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 FY21: End Of September 2021

## 1. Overall Condition of Business

3Q in FY20 : End Of September 2020

(Accounting Standard : Korean Generally Accepted Accounting Principles)

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

Class	3Q in FY21 (A)	3Q in FY20 (B)	Increase/Decrease (A-B)
Total Assets	129,749	108,080	21,669
Total Deposits	110,953	94,338	16,615
Total Loans	106,211	90,883	15,328
Paid-in Capital	15,615	15,615	0
Equity Capital	14,729	10,959	3,770
Number of Branches	20	20	0
Status of Company Listing	Unlisted	Unlisted	
Number of Employees	602	602	-
Number of Customers	1,398,224	1,229,026	169,198

3Q in FY21: End Of September 2021

## 2. Financial Status

3Q in FY20 : End Of September 2020

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW, %)

Class	3Q in FY21 (A)		3Q in FY20 (B)		Increase/Decrease (A-B)	
	Amount	%	Amount	%		
Asset	Cash And Due from Banks	15,528	11.97	11,403	10.55	4,125
	Securities	7,688	5.93	6,415	5.94	1,273
	Loans	102,558	79.04	87,863	81.29	14,695
	Tangible Assets	250	0.19	149	0.14	101
	Other Assets	3,725	2.87	2,250	2.08	1,475
Asset Total		129,749	100.00	108,080	100.00	21,669
Liability	Deposits	110,953	85.51	94,338	87.29	16,615
	Borrowings	0	0	0	0	0
	Other Liabilities	4,067	3.14	2,783	2.57	1,284
	Liability Total	115,020	88.65	97,121	89.86	17,899
Stockholder's Stock	Capital Stock	15,615	12.03	15,615	14.45	0
	Capital Surplus	122	0.09	122	0.11	0
	Capital Adjustment	△4,938	△3.81	△4,938	△4.57	0
	Other Accumulated Comprehensive Income	507	0.39	317	0.29	190
	Retained Earnings	3,423	2.65	△157	△0.15	3,580
	Capital Total	14,729	11.35	10,959	10.14	3,770
Liability And Stockholder's Stock Total		129,749	100.00	108,080	100.00	21,669

3Q in FY21 : from July. 1st, 2021 to September. 30th, 2021

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

3Q in FY20 : from July. 1st, 2020 to September. 30th, 2020

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

### 3. Profit and Loss

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW)

Class	3Q in FY21 (A)		3Q in FY20 (B)		Increase/Decrease (A-B)	
	Present Quarter	Accumulation	Present Quarter	Accumulation	Quarter Base	Accumulation
I . Revenues Total	3,363	10,037	2,984	8,406	379	1,631
1. Interest Revenues	2,832	8,243	2,539	7,196	293	1,047
2.Revenues Associated with Securities	92	253	129	129	△37	124
3.Revenues Associated with Loans	192	769	204	768	△12	1
4. Commission Received	63	207	63	155	0	52
5.Dividends Income	183	555	43	142	140	413
6.Others	1	10	6	16	△5	△6
II . Expenses Total(-)	2,368	7,105	2,387	6,473	△19	632
1. Interest Expenses	476	1,412	463	1,425	13	△13
2.Expenses Associated with Securities	11	112	0	7	11	105
3.Expenses Associated with Loans	0	1	0	0	0	1
4. Commission Expenses	317	1,003	286	872	31	131
5. General and Administrative Expenses	448	1,276	375	1,130	73	146
6.Others	1,019	2,996	1,183	2,815	△164	181
7.Income Tax Expenses	97	305	80	224	17	81
III . Net Income (or Net Loss)	995	2,932	597	1,933	398	999

3Q in FY21: End Of September 2021

3Q in FY20 : End Of September 2020

### 4. Others

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

Class	3Q in FY21 (A)	3Q in FY20 (B)	Increase/Decrease (A-B)
Ratio of Loans Classified as Sub-standard or Lower <sup>1)</sup>	2.60	2.64	△0.04
BIS Ratio <sup>2)</sup> *Legal guidance ratio is more than 8%	14.74	13.18	1.56
Liquidity Coverage Ratio	127.22	152.08	△24.86
LTD (Loan to deposit) Ratio	94.30	97.52	△3.22
Return On Assets (ROA) <sup>3)</sup>	3.08	2.36	0.72
Return On Equity (ROE) <sup>3)</sup>	28.38	22.88	5.50
Personal Loan <sup>4)</sup>	1,494	1,467	27
Overdue Rate of Personal Loan <sup>5)</sup>	2.78	2.53	0.25

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.