

# 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 FY22 : End Of September 2022

## 1. Overall Condition of Business

3Q in FY21 : End Of September 2021

(Accounting Standard : Korean Generally Accepted Accounting Principles)

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

| Class                     | 3Q in FY22 (A) | 3Q in FY21 (B) | Increase/Decrease (A-B) |
|---------------------------|----------------|----------------|-------------------------|
| Total Assets              | 168,954        | 129,749        | 39,205                  |
| Total Deposits            | 147,331        | 110,953        | 36,378                  |
| Total Loans               | 139,947        | 106,211        | 33,736                  |
| Paid-in Capital           | 15,615         | 15,615         | 0                       |
| Equity Capital            | 17,556         | 14,729         | 2,827                   |
| Number of Branches        | 20             | 20             | 0                       |
| Status of Company Listing | Unlisted       | Unlisted       |                         |
| Number of Employees       | 660            | 602            | 58                      |
| Number of Customers       | 1,598,249      | 1,398,224      | 200,025                 |

3Q in FY22 : End Of September 2022

## 2. Financial Status

3Q in FY21 : End Of September 2021

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW, %)

| Class                                   | 3Q in FY22 (A)                         |         | 3Q in FY21 (B) |         | Increase/Decrease (A-B) |        |
|---|--|---------|----------------|---------|-------------------------|--------|
|   | Amount                                 | %       | Amount         | %       |                         |        |
| Asset                                   | Cash And Due from Banks                | 22,723  | 13.45          | 15,528  | 11.97                   | 7,195  |
|   | Securities                             | 8,254   | 4.89           | 7,688   | 5.93                    | 566    |
|   | Loans                                  | 135,124 | 79.98          | 102,558 | 79.04                   | 32,566 |
|   | Tangible Assets                        | 178     | 0.11           | 250     | 0.19                    | △72    |
|   | Other Assets                           | 2,675   | 1.58           | 3,725   | 2.87                    | △1,050 |
| Asset Total                             |  | 168,954 | 100.00         | 129,749 | 100.00                  | 39,205 |
| Liability                               | Deposits                               | 147,331 | 87.20          | 110,953 | 85.51                   | 36,378 |
|   | Borrowings                             | 0       | 0              | 0       | 0                       | 0      |
|   | Other Liabilities                      | 4,067   | 2.41           | 4,067   | 3.13                    | 0      |
|   | Liability Total                        | 151,398 | 89.61          | 115,020 | 88.64                   | 36,378 |
| Stockholder's Stock                     | Capital Stock                          | 15,615  | 9.24           | 15,615  | 12.03                   | 0      |
|   | Capital Surplus                        | 122     | 0.07           | 122     | 0.09                    | 0      |
|   | Capital Adjustment                     | △4,938  | △2.92          | △4,938  | △3.81                   | 0      |
|   | Other Accumulated Comprehensive Income | 198     | 0.12           | 507     | 0.39                    | △309   |
|   | Retained Earnings                      | 6,559   | 3.88           | 3,423   | 2.65                    | 3,136  |
|   | Capital Total                          | 17,556  | 10.39          | 14,729  | 11.36                   | 2,827  |
| Liability And Stockholder's Stock Total |  | 168,954 | 100.00         | 129,749 | 100.00                  | 39,205 |

3Q in FY22 : from July . 1st, 2022 to September. 30th, 2022

FY22(Accumulation) : from January. 1st, 2022 to September. 30th, 2022

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

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

### 3. Profit and Loss

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW)

| Class                                  | 3Q in FY22 (A)  |              | 3Q in FY21 (B)  |              | Increase/Decrease (A-B) |              |
|--|-----------------|--------------|-----------------|--------------|-------------------------|--------------|
|  | Present Quarter | Accumulation | Present Quarter | Accumulation | Quarter Base            | Accumulation |
| I . Revenues Total                     | 4,225           | 12,097       | 3,363           | 10,037       | 862                     | 2,060        |
| 1. Interest Revenues                   | 3,598           | 10,058       | 2,832           | 8,243        | 766                     | 1,815        |
| 2.Revenues Associated with Securities  | 13              | 76           | 92              | 253          | △79                     | △177         |
| 3.Revenues Associated with Loans       | 444             | 1,416        | 192             | 769          | 252                     | 647          |
| 4. Commission Received                 | 56              | 188          | 63              | 207          | △7                      | △19          |
| 5.Dividends Income                     | 111             | 347          | 183             | 555          | △72                     | △208         |
| 6.Others                               | 3               | 12           | 1               | 10           | 2                       | 2            |
| II . Expenses Total(-)                 | 3,429           | 9,524        | 2,368           | 7,105        | 1,061                   | 2,419        |
| 1. Interest Expenses                   | 957             | 2,320        | 476             | 1,412        | 481                     | 908          |
| 2.Expenses Associated with Securities  | 18              | 141          | 11              | 112          | 7                       | 29           |
| 3.Expenses Associated with Loans       | 0               | 0            | 0               | 1            | 0                       | △1           |
| 4. Commission Expenses                 | 292             | 1,014        | 317             | 1,003        | △25                     | 11           |
| 5. General and Administrative Expenses | 437             | 1,330        | 448             | 1,276        | △11                     | 54           |
| 6.Others                               | 1,640           | 4,437        | 1,019           | 2,996        | 621                     | 1,441        |
| 7.Income Tax Expenses                  | 85              | 282          | 97              | 305          | △12                     | △23          |
| III . Net Income (or Net Loss)         | 796             | 2,573        | 995             | 2,932        | △199                    | △359         |

3Q in FY22 : End Of September 2022

3Q in FY21 : End Of September 2021

### 4. Others

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

| Class  | 3Q in FY22 (A) | 3Q in FY21 (B) | Increase/Decrease (A-B) |
|--|----------------|----------------|-------------------------|
| Ratio of Loans Classified as Sub-standard or Lower <sup>1)</sup> | 2.32           | 2.60           | △0.28                   |
| BIS Ratio <sup>2)</sup>  | 13.55          | 14.74          | △1.19                   |
| *Legal guidance ratio is more than 8%                            |                |                |                         |
| Liquidity Coverage Ratio   | 138.52         | 127.22         | 11.30                   |
| LTD (Loan to deposit) Ratio                                      | 94.72          | 94.30          | 0.42                    |
| Return On Assets (ROA) <sup>3)</sup>                             | 2.21           | 3.08           | △0.87                   |
| Return On Equity (ROE) <sup>3)</sup>                             | 19.62          | 28.38          | △8.76                   |
| Personal Loan <sup>4)</sup>                                      | 2,211          | 1,494          | 717                     |
| Overdue Rate of Personal Loan <sup>5)</sup>                      | 2.20           | 2.78           | △0.58                   |

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.