

# 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 FY22 : End Of June 2022

## 1. Overall Condition of Business

2Q in FY21 : End Of June 2021

(Accounting Standard : Korean Generally Accepted Accounting Principles)

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

Class	2Q in FY22 (A)	2Q in FY21 (B)	Increase/Decrease (A-B)
Total Assets	157,117	118,539	38,578
Total Deposits	136,719	102,003	34,716
Total Loans	136,166	101,025	35,141
Paid-in Capital	15,615	15,615	0
Equity Capital	16,782	13,598	3,184
Number of Branches	20	20	0
Status of Company Listing	Unlisted	Unlisted	
Number of Employees	628	601	27
Number of Customers	1,528,564	1,350,006	178,558

2Q in FY22 : End Of June 2022

## 2. Financial Status

2Q in FY21 : End Of June 2021

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW, %)

Class	2Q in FY22 (A)		2Q in FY21 (B)		Increase/Decrease (A-B)	
	Amount	%	Amount	%		
Asset	Cash And Due from Banks	14,904	9.49	11,635	9.82	3,269
	Securities	8,287	5.27	7,273	6.14	1,014
	Loans	131,375	83.62	97,631	82.36	33,744
	Tangible Assets	197	0.13	166	0.14	31
	Other Assets	2,354	1.50	1,834	1.54	520
Asset Total		157,117	100.00	118,539	100.00	38,578
Liability	Deposits	136,719	87.02	102,003	86.05	34,716
	Borrowings	0	0	0	0	0
	Other Liabilities	3,616	2.30	2,938	2.48	678
	Liability Total	140,335	89.32	104,941	88.53	35,394
Stockholder's Stock	Capital Stock	15,615	9.94	15,615	13.17	0
	Capital Surplus	122	0.08	122	0.10	0
	Capital Adjustment	△4,938	△3.14	△4,938	△4.17	0
	Other Accumulated Comprehensive Income	233	0.15	371	0.31	△138
	Retained Earnings	5,750	3.66	2,428	2.06	3,322
	Capital Total	16,782	10.68	13,598	11.47	3,184
Liability And Stockholder's Stock Total		157,117	100.00	118,539	100.00	38,578

2Q in FY22 : from April . 1st, 2022 to June. 30th, 2022

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

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

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

### 3. Profit and Loss

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW)

Class	2Q in FY22 (A)		2Q in FY21 (B)		Increase/Decrease (A-B)	
	Present Quarter	Accumulation	Present Quarter	Accumulation	Quarter Base	Accumulation
I . Revenues Total	3,973	7,877	3,475	6,722	498	1,155
1. Interest Revenues	3,331	6,460	2,758	5,410	573	1,050
2.Revenues Associated with Securities	49	68	74	211	△25	△143
3.Revenues Associated with Loans	436	972	301	578	135	394
4. Commission Received	72	131	72	144	0	△13
5.Dividends Income	81	236	268	372	△187	△136
6.Others	4	10	2	7	2	3
II . Expenses Total(-)	3,110	6,114	2,404	4,786	706	1,328
1. Interest Expenses	730	1,363	454	936	276	427
2.Expenses Associated with Securities	57	128	51	150	6	△22
3.Expenses Associated with Loans	0	0	0	1	0	△1
4. Commission Expenses	367	722	374	686	△7	36
5. General and Administrative Expenses	441	893	411	828	30	65
6.Others	1,417	2,813	999	1,977	418	836
7.Income Tax Expenses	98	195	115	208	△17	△13
III . Net Income (or Net Loss)	863	1,763	1,071	1,936	△208	△173

2Q in FY22 : End Of June 2022

2Q in FY21 : End Of June 2021

### 4. Others

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

Class	2Q in FY22 (A)	2Q in FY21 (B)	Increase/Decrease (A-B)
Ratio of Loans Classified as Sub-standard or Lower <sup>1)</sup>	2.26	2.60	△0.34
BIS Ratio <sup>2)</sup> *Legal guidance ratio is more than 8%	13.80	14.60	△0.80
Liquidity Coverage Ratio	124.21	107.33	16.88
LTD (Loan to deposit) Ratio	98.53	96.30	2.23
Return On Assets (ROA) <sup>3)</sup>	2.51	2.85	△0.34
Return On Equity (ROE) <sup>3)</sup>	22.25	26.56	△4.30
Personal Loan <sup>4)</sup>	2,027	1,513	514
Overdue Rate of Personal Loan <sup>5)</sup>	2.57	2.93	△0.36

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.