

The Current Status Of SBI Savings Bank As of June 30th, 2022

(January 1st, 2022 ~ June 30th, 2022)

Modified disclosure summary of BIS ratio as of June 30th, 2022

(Unit : Hundred, %)

Class	Before correction (A)	After correction (B)	Increase/ Decrease (A-B)
A. Ordinary Capital Sum	1,639,915	1,638,571	△1,344
Capital Stock	1,561,472	1,561,472	0
Capital Surplus	12,194	12,194	0
Retained Earnings	576,370	575,026	△1,344
Goodwill(△)	0	0	0
Treasury Stock(△)	55,057	55,057	0
Discount on capitla stock(△)	438,746	438,746	0
Loss on Valuation of Available for sale Securities(△)	16,317	16,317	0
B. Supplementary Capital Sum	167,623	167,623	0
Gain on Valuation of Available for sale Securities by 45%	0	0	0
Allowance for Credit Losses (Normal, precautionary, sub-standard)	167,623	167,623	0
C. Long-TermBorrowing For Management Normalization	0	0	0
D. Deduction Sum	0	0	0
Investment Amount	0	0	0
Means of Financing of mutual possess	0	0	0
E. Equity Capital Sum(A+B+C-D)	1,807,538	1,806,194	△1,344
F. Risk-Weighted Asset(= A - B)	13,087,767	13,086,278	△1,488
a. Total Risk-weigjted Asset(= ①+②)	13,409,835	13,409,835	0
B/S Risk-weigjted Asset(①)	13,409,835	13,409,835	0
Off-balance sheet risk weighted assets(②)	0	0	0
b. Allowance for credit losses of disallow supplementary capital(= ③-④)	322,069	323,557	1,488
Total Allowance of credit losses(③)	489,692	491,180	1,488
Allowance for credir losses of Supplementary capital(④)	167,623	167,623	0
G. Equity Capital Ratio(E/F)	13.81	13.80	△0.01
Basic Equity Capital Ratio(A/F)	12.53	12.52	△0.01
Supplementary Equity Capital Ratio(B/F)	1.28	1.28	0.00

※ According to the results of Financial Supervisory Service inspection, which is conducted from 2022 September 26th to 2022 November 4th, BIS capital ratio(13.81%→13.80%) was changed.

[General Status]

1. Declaration

This document has been prepared in compliance with Article 42 of Mutual Savings Bank Regulatory Provisions. With the respect, it contains the true, actual and general information of the management of mutual savings bank. However, it is noticeable that this document hasn't been reviewed and confirmed by Financial Supervisory Service and Korea Federation of Savings Banks for accuracy and adequacy. 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.

CEO Jeong Jin Mun

2. Management Policy

(1) Management Philosophy

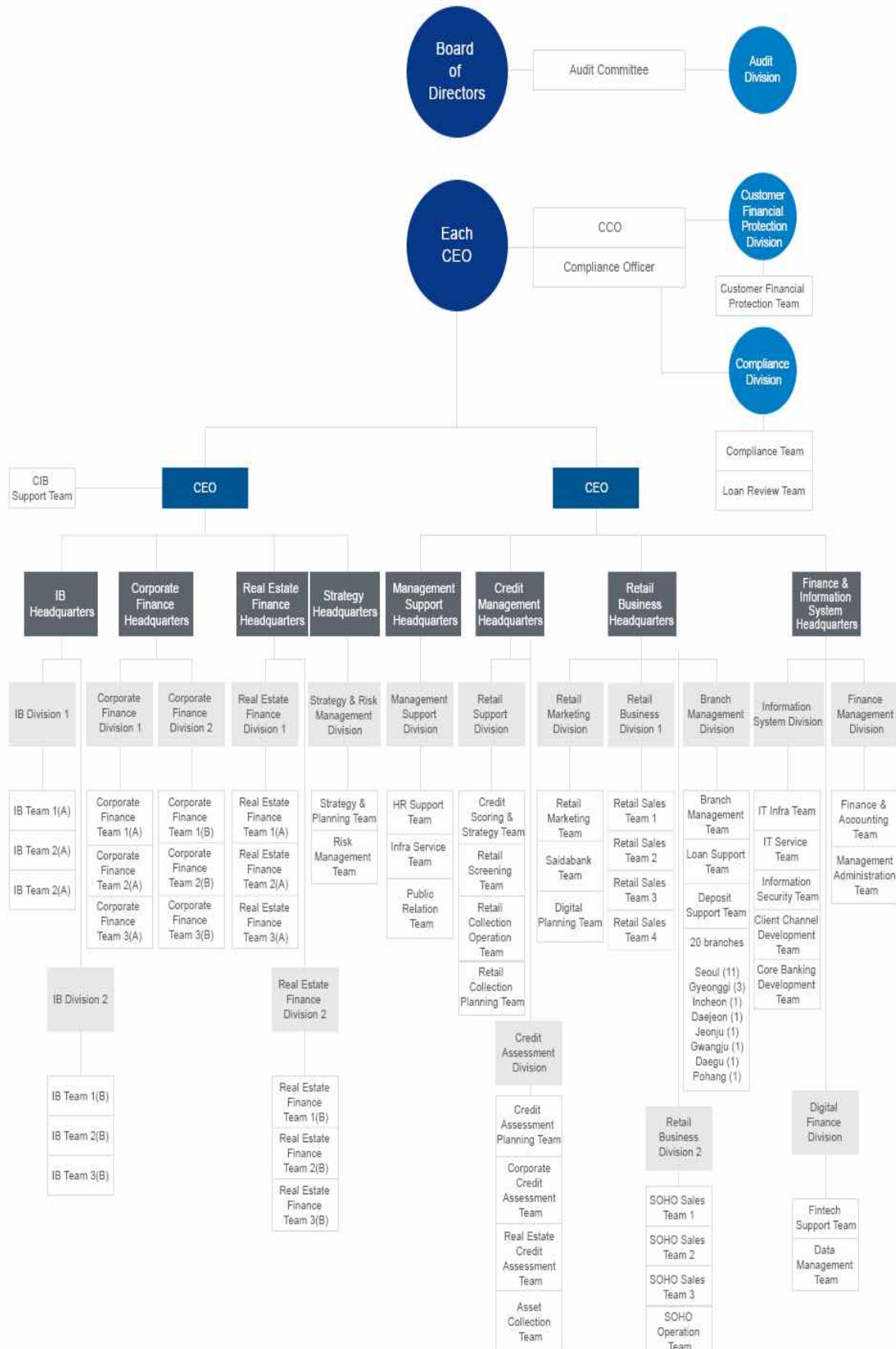
- We provide quality and reliable financial services of high quality on the basis of social calling and public interest and contribute to social development by improving public standard living and fostering companies.

(2) Management Attitude

- ① Social responsibility: We honor the social role and responsibility as a company.
- ② Pursuit of innovation: We pursue endless change and innovation.
- ③ Self-innovation: We get ready for environment change.
- ④ Righteous management: We act on righteous values and ethics.
- ⑤ Customer orientation: We aim for customer-centered service.

3. Organization

(1) Organizational Chart



(2) Branch and Automatic Teller Machine

2Q in FY22: End Of June, 2022

Branch			Automatic Teller Machine		
Branch Store	Branch Office	Total	CD	ATM	Other
20	0	20	0	0	0

4. Number Of Employees

2Q in FY22: End Of June, 2022

1Q in FY22: End Of March, 2022

Classification		2Q in FY22	1Q in FY22
Executive	Executive Director	23	22
	Outside Director	5	5
	Part-time Director (not Outside Director)	1	1
Employees	Manager	324	323
	Staff	275	267
Others		0	0
Total		628	618

6. Executives

2Q in FY22: End Of June, 2022

Classification	Name	Position	Key Task and Role
Standing Executive	Lim Jin Gu	CEO	President & CEO
	Jeong Jin Mun	CEO	President & CEO
	Kim Mun Seok	Vice-President	Strategy HQ Head/ Management Support HQ Head
	Jung In Hwa	Chief Audit Executive	Chief Audit Executive
	Taniguchi Kazutsugu	Senior Managing Director	Finance & Information System Division HQ Head
	Yoo Hyun Kuk	Senior Managing Director	Retail Business Division HQ Head
	Kang Dong Uk	Managing Director	Credit Management Division HQ Head
	Kyung Kyu Sang	Managing Director	Corporate Finance Division HQ Head
	Park Eung Jo	Managing Director	IB Division HQ Head
	An Sang Hee	Managing Director	Real Estate Finance Division HQ Head
	Jang Dong Lok	Director	Audit Division Head
	Oh Byoung Jin	Director	Information System Division Head
	Han Seok Oh	Director	Retail Business Division 1 Head
	Kim Dae Jung	Director	Retail Business Division 2 Head
	Kim Ji Ryang	Director	Chief Customer Officer
	Eum Yoon Sub	Director	Retail Marketing Division Head
	Kim Tae Jin	Director	Corporate Finance Division 2 Head
	Woo Hui Joon	Director	Branch Management Division Head
	Huh Baek	Director	Compliance Officer/Compliance Division Head
	Yu Jun Mo	Director	Risk Management Officer/ Strategy & Risk Management Division Head
Kim Yeong Geun	Director	Credit Assessment Division Head	
Lim Dae Hui	Director	IB Division 1 Head	
Jeong Gyung Ho	Director	Retail Support Division Head	
Outside Director	Jeon Ki Hyun	Outside Director	Accountant
	Kim Chul Ju	Outside Director	Chairman of the Financial Creditors Coordination Committee
	Kato Yoshitaka	Outside Director	Lawyer
	Park Seong Yeol	Outside Director	Lawyer
	Kim Eun Mi	Outside Director	Lawyer
Part-time Director (not Outside Director)	Morita Shumpei	Other Outside Director	Chairman (Other Non Executive Director)

6. Capital Stock

(Unit: Hundred Million KRW)

Y/M/D	Type of Stock	Number of Issued Shares	Amounts of Increased/Decreased Capital	Type of Capital Increase/Decrease	Paid-In-Capital after After Capital Increase/Decrease	Remarks
					15,615	

Note 1) The figures regarding capital increase/decrease and the paid-in-capital after the change are based on the transactions of the last 3 years

[Performance]

7. Financing And Operation

(1) Interest Rate

2Q in FY22: End Of June, 2022
 2Q in FY21: End Of June, 2021
 (Unit: Hundred Million KRW, %)

Classification			2Q in FY22				2Q in FY21			
			Average Balance	%	Interest Amount	Interest Rate	Average Balance	%	Interest Amount	Interest Rate
Financing	Cost	Deposit	120,747	86.21	1,570	2.62	100,994	86.33	1,164	2.33
		Cover Note	0	0.00	0	0.00	0	0.00	0	0.00
		Borrowings	0	0.00	0	0.00	0	0.00	0	0.00
		Debentures	0	0.00	0	0.00	0	0.00	0	0.00
		Others	755	0.54	1	0.15	885	0.76	0	0.10
	Subtotal	121,502	86.75	1,571	2.61	101,879	87.09	1,164	2.31	
	Non-Cost	Total Capital	16,139	11.52	0	0.00	13,090	11.19	0	0.00
		Other Allowances	23	0.02	0	0.00	22	0.02	0	0.00
		Others	2,396	1.71	0	0.00	1,992	1.70	0	0.00
		Subtotal	18,558	13.25	0	0.00	15,104	12.91	0	0.00
Financing Total			140,060	100.00	1,571	2.26	116,983	100.00	1,164	2.01
Operation	Profit	Due from Bank	9,855	7.04	87	1.78	13,426	11.48	44	0.66
		Securities	8,068	5.76	188	4.69	6,934	5.93	448	13.04
		Loans	124,570	88.94	6,359	10.29	97,410	83.26	5,354	11.08
		Others	755	0.54	2	0.65	1,238	1.06	2	0.40
		Allowance For Bad Debts And Others (△)	4,581	3.27	0	0.00	3,284	2.81	0	0.00
		Subtotal	138,667	99.01	6,636	9.65	115,724	98.92	5,848	10.19
	Non-Profit	Cash	30	0.02	0	0.00	19	0.02	0	0.00
		Tangible Assets	212	0.15	0	0.00	155	0.13	0	0.00
		Others	1,151	0.82	0	0.00	1,085	0.93	0	0.00
		Subtotal	1,393	0.99	0	0.00	1,259	1.08	0	0.00
Operation Total			140,060	100.00	6,636	9.56	116,983	100.00	5,848	10.10

(2) Maturity Structure

2Q in FY22: End Of June, 2022
(Unit: Hundred Million KRW)

Classification	Normal /Precautionary Assets And Debt Maturity					Sub-Standard or Lower Asset(C)	Total (A+B+C)
	3-Month Or Shorter	6-Month Or Shorter	12-Month Or Shorter	3-Year Or Shorter(A)	3-Year Or Longer(B)		
Operation	18,720	22,939	32,514	57,463	96,588	3,081	157,132
Loan(1)	6,621	10,840	20,414	45,363	87,722	3,081	136,166
Financing	25,903	44,782	86,403	136,639	20,493	0	157,132
Deposit Received(2)	25,903	44,782	86,403	136,639	80	0	136,719
Difference(1-2)	△19,282	△33,942	△65,989	△91,276	87,642	3,081	△553

(3) Subordinated Bond Issuance

2Q in FY22: End Of June, 2022
(Unit: Hundred Million KRW)

Type of Bond	The Date Of Issue	The Date Of Maturity	Issued Amount	Issued (Interest) Rate	Credit Rate	Remarks
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Not Applicable

8. Index Of Capital Adequacy

A. Capital Adequacy

2Q in FY22: End Of June, 2022
2Q in FY21: End Of June, 2021
(Unit: Hundred Million KRW, %)

Classification	2Q in FY22	2Q in FY21
BIS Capital Ratio ※ Required By The Law Is More Than (8%)	13.80	14.60
BIS Basic Capital Ratio (Tier1)	12.52	13.32
Tangible Common Equity Ratio	10.69	11.47

◆ 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.
(capital owned / market/operational risk x 100) of a company means that the company has good capital adequacy.

B. Calculation Of BIS Capital Adequacy Ratio

2Q in FY22: End Of June, 2022
2Q in FY21: End Of June, 2021
(Unit: Hundred Million KRW, %)

Classification	2Q in FY22	2Q in FY21
Ordinary Capital Sum (A)	16,386	13,168
Capital Stock	15,615	15,615
Capital Surplus	122	122
Retained Earnings	5,750	2,428
Shares Owned By External Shareholders Of Affiliated Company	0	0
Deductions	△5,101	△4,997
Supplementary Capital Sum (B)	1,676	1,265
Upper Subordinated Debt (Claimed) With Maturity	0	0
Lower Subordinated Debt (Claimed) With Maturity	0	0
Revaluation Reserve	0	0
Gain On Valuation Of Asset Available For Sale And Others	0	1
Allowance For Bad Debts	1,676	1,264
Long-Term Borrowing(C) For Management Normalization	0	0
Deduction Sum (D)	0	0
Equity Capital Sum (A+B+C-D)	18,062	14,433
Risk-Weighted Asset	130,863	98,846

9. Index Of Asset Quality

2Q in FY22: End Of June, 2022
 2Q in FY21: End Of June, 2021
 (Unit: Hundred Million KRW, %)

Classification	2Q in FY22	2Q in FY21
Loss Risk-Weighted Loan Ratio	10.07	11.59
Net Substandard or Lower Loan Ratio	0.59	0.87
Substandard or Lower Loan Ratio	2.26	2.60
Ratio Of Overdue Loan	1.36	1.57

10. Index Of Profitability

2Q in FY22: End Of June, 2022
 2Q in FY21: End Of June, 2021
 (Unit: Hundred Million KRW, %)

Class	2Q in FY22	2Q in FY21
Return On Assets	2.51	2.85
Expense On Assets	1.31	1.47
Ratio Of Gross Profit To Gross Costs	74.53	72.45

Note 1) Use the calculation formula based on the Financial Supervisory Service Report

11. Index Of Liquidity

2Q in FY22: End Of June, 2022
 2Q in FY21: End Of June, 2021
 (Unit: Hundred Million KRW, %)

Classification	2Q in FY22	2Q in FY21
Liquidity Coverage Ratio	124.21	107.33
Loan-Deposit Ratio	98.53	96.30

◆ Liquidity coverage ratio: It is the ratio of those assets that can easily be exchanged for money to the total assets of a mutual savings bank. High liquidity ratio of a company means that the company is better able to liquidate asset.

12. Index Of Productivity

2Q in FY22: End Of June, 2022
 2Q in FY21: End Of June, 2021
 (Unit: Hundred Million KRW, %)

Classification		2Q in FY22	2Q in FY21
Per Employee	Profit Before Allowance	8	7
	Deposits	205	175
	Loans	212	169
Per Branch Bank	Deposits	6,037	5,050
	Loans	6,228	4,870

[Financial Results]

13. Balance sheet

(Accounting Standard : Korean Generally Accepted Accounting Principles)

2Q in FY22: End Of June, 2022
 2Q in FY21: End Of June, 2021
 (Unit: Hundred Million KRW, %)

Class	2Q in FY22		2Q in FY21		
	Amount	%	Amount	%	
Asset	Cash And Due from Banks	14,904	9.49	11,635	9.82
	Securities	8,287	5.27	7,273	6.14
	Loans	131,375	83.62	97,631	82.36
	Tangible Asset	197	0.13	166	0.14
	Other Assets	2,354	1.50	1,834	1.54
	Asset Total	157,117	100.00	118,539	100.00
Liability	Deposits	136,719	87.02	102,003	86.05
	Borrowings	0	0.00	0	0.00
	Other Liabilities	3,616	2.30	2,938	2.48
	Liability Total	140,335	89.32	104,941	88.53
Liability Total	Capital Stock	15,615	9.94	15,615	13.17
	Capital Surplus	122	0.08	122	0.10
	Capital Adjustment	△4,938	△3.14	△4,938	△4.17
	Accumulated Other Comprehensive Income	233	0.15	371	0.31
	Retained Earnings	5,750	3.65	2,428	2.06
	Stockholder's Equity Total	16,782	10.68	13,598	11.47
Liability And Stockholder's Equity Total	157,117	100.00	118,539	100.00	

14. Operation with Loan

(1) Loan

2Q in FY22: End Of June, 2022
2Q in FY21: End Of June, 2021
(Unit: Hundred Million KRW, %)

Classification	2Q in FY22		2Q in FY21	
		%		%
Loan For Company	69,664	51.16	43,993	43.55
Loan For Personal	66,489	48.83	57,021	56.44
Other Loans	13	0.01	11	0.01
Total	136,166	100.00	101,025	100.00

(2) Secured Loan By Collateral

2Q in FY22: End Of June, 2022
2Q in FY21: End Of June, 2021
(Unit: Hundred Million KRW, %)

Classification		2Q in FY22		2Q in FY21	
			%		%
Collateral	Real Estate Property	39,880	29.29	23,633	23.40
	Movable Assets	347	0.25	636	0.76
	Securities	6,110	4.49	3,814	3.41
	Deposit Received	66	0.05	70	0.07
	Others	7,116	5.23	2,730	2.93
	Total	53,519	39.31	30,883	30.57
Guarantee		4,758	3.49	5,443	5.39
Credit		77,889	57.20	64,699	64.04
Total		136,166	100.00	101,025	100.00

(3) Loan For Small And Medium (S&M) Enterprises s

2Q in FY22: End Of June, 2022
2Q in FY21: End Of June, 2021
(Unit: Hundred Million KRW, %)

Classification		2Q in FY22	2Q in FY21
S&M Company Loan	Ratio (A/B X 100)	48.69	41.04
	S&M Loan (A)	66,295	41,459
	Total (B)	136,166	101,025

(4) Loan Exposure To Real Estate Property-Related Business And Asset Quality Classification

2Q in FY22: End Of June, 2022
(Unit: Hundred Million KRW, %)

Business Type	Conformity To Credit Offering Binding		Category of Quality							
	Limit	Amount Of Credit Offering	Loan Obligation						Overdue Amount	Delinquency Rate
			Normal	Precautionary	Sub-Standard	Recovery Doubtful	Presumed Loss	Total		
Real Estate Property PF Loan(①)	27,233	1,405	961	441	3	0	0	1,405	18	1.30
Construction Business (②)	40,850	4,158	3,795	288	51	12	12	4,158	25	0.61
Real Estate Business(③)	40,850	9,086	8,381	641	59	1	4	9,086	72	0.79
Total(①+②+③)	68,083	14,649	13,137	1,370	113	13	16	14,649	115	0.79

(5) Micro Personal Credit Loan

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

Classification	End Of June, 2022	End Of March, 2022	End Of December, 2021	End Of September, 2021
Total Loan	136,166	123,600	113,330	106,211
Micro Personal Credit Loan	2,027	1,785	1,660	1,494
Proportion	1.49	1.44	1.47	1.41
Micro Personal Credit Loan Overdue Amount	52	48	43	42
Proportion	2.57	2.69	2.57	2.78

Note 1) Of total loans, the cases of loan less than 3 million KRW are recorded by quarter.

Note 2) Criterion for "being overdue": The definition of 'overdue loan' in Mutual Savings Bank Regulatory Provisions (Attachment 7) is applied.

* A savings bank whose balance of Personal Loan is lower than one billion KRW can not declare Handling Status of Personal Loan.

15. Deposits

(1) Deposits By Type

2Q in FY22: End Of June, 2022
2Q in FY21: End Of June, 2021
(Unit: Hundred Million KRW, %)

Classification	2Q in FY22				2Q in FY21			
	Balance		Average Balance		Balance		Average Balance	
		%		%		%		%
Demand Deposits	11,389	8.33	10,739	8.89	20,417	20.02	19,814	19.62
Time Deposits	123,327	90.20	108,084	89.52	79,781	78.21	79,354	78.57
Installment Deposit	2,003	1.47	1,924	1.59	1,805	1.77	1,826	1.81
Cover Note	0	0.00	0	0.00	0	0.00	0	0.00
Others	0	0.00	0	0.00	0	0.00	0	0.00
Total	136,719	100.00	120,747	100.00	102,003	100.00	100,994	100.00

(2) Deposits By Customer Type

2Q in FY22: End Of June, 2022
2Q in FY21: End Of June, 2021
(Unit: Hundred Million KRW, %)

Classification	2Q in FY22		2Q in FY21	
	Balance	%	Balance	%
Individual	85,624	62.63	79,320	77.76
Corporate And Group	12,662	9.26	4,075	4.00
Others	38,433	28.11	18,608	18.24
Total	136,719	100.00	102,003	100.00

16. Write-Off And Allowance For Bad Debts

(1) Amount Of Bad Loan Write-Off

2Q in FY22 (3 Months): from April 1st, to June 30th, 2022
FY22 (Accumulated): from January 1st, to June 30th, 2022
2Q in FY21 (3 Months): from April 1st, to June 30th, 2021
FY21 (Accumulated) from January 1st, to June 30th, 2021
(Unit: Hundred Million KRW)

Classification	2Q in FY22		2Q in FY21	
	2Q in FY22 (Present Quarter)	FY22 (Cumulation)	2Q in FY21 (Present Quarter)	FY21 (Cumulation)
Amounts Of Write-Off During				
Term	51	147	48	125
General	51	147	48	125
Special	0	0	0	0

(2) Classification Of Allowance For Bad Debts

(Accounting Standard : Korean Generally Accepted Accounting Principles)

2Q in FY22: End Of June, 2022
2Q in FY21: End Of June, 2021
(Unit: Hundred Million KRW)

Classification	2Q in FY22	2Q in FY21
Allowance For Bad Debts	4,912	3,520
General	4,912	3,520
Special	0	0

17. Current Status Of Loan Classified As NPL And Sub-Standard Or Lower

(1) Loan Classified As NPL And Sub-Standard Or Lower

2Q in FY22: End Of June, 2022
2Q in FY21: End Of June, 2021
(Unit: Hundred Million KRW)

Classification	2Q in FY22	2Q in FY21
Total Loan	136,166	101,025
NPL (Non-Performing Loan or Insolvent Loan) ¹⁾	2,380	1,687
Sub-Standard Or Lower Loan ²⁾	3,081	2,627
Net sub-Standard Or Lower Loan ³⁾	772	845

Note 1) NPL or insolvent loan means the sum of recovery doubtful and presumed loss loan amount.

Note 2) Loan classified as sub-standard or lower is the sum of sub-standard, recovery doubtful and presumed loss loan amount.

Note 3) Loan classified as net sub-standard or lower is the sum of sub-standard loan minus bad debt allowance.

<p>◆ NPL or insolvent loan: It is the sum of recovery doubtful and presumed loss loan of a mutual savings bank. Low ratio of NPL over total loan means that the asset of a mutual savings bank is sound.</p> <ul style="list-style-type: none"> ◦ Recovery doubtful: A portion of accounts receivable exceeding an expected recoverable which is anticipated to accrue, but the amount of the loss is not fixable in which cases were classified sub-standard. ◦ Presumed loss: A portion of accounts receivable exceeding an expected recoverable which shall be inevitably disposed of a loss because of impossibility of recovery in which cases were classified sub-standard. <p>◆ Loan classified as sub-standard or lower: It is the sum of sub-standard, recovery doubtful and presumed loss loan amount of the total loan of a mutual savings bank. Low ratio of Sub-standard loan over the total loan means that the asset of a mutual savings bank is sound.</p> <ul style="list-style-type: none"> ◦ Sub-standard: An expected recoverable amount of accounts receivable which cases are needed specific recoverable and manageable measurement because of poor management.
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(2) Current Status of Increasing Large Sum NPL Or Insolvent Loan

2Q in FY22: End Of June 2022
 1Q in FY22: End Of March 2022
 (Unit: Hundred Million KRW)

Company ¹⁾	2Q in FY22	1Q in FY22	Increased Amount	Reason For Increase	Remarks
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Not Applicable

Note 1) The list should be of top 20 companies whose NPL or insolvent loan amount is one billion greater than that of the previous quarter. But the name should be written like "(Ltd)***(Business Type)" for corporate body. For individual loan, the name of company should be written like "individual loan (last name*second name)".

(3) Current Status Of Companies Under Debt Reconciliation For New Loan

2Q in FY22: End Of June 2022
 (Unit: Hundred Million KRW)

Company	Date of Decision For Debt Reconciliation	2Q in FY22 Total Loan Balance	NPL Or Insolvent Balance	Progress Of Debt Reconciliation	Remarks
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Not Applicable

Note *) It should be prepared for companies whose total loan balance is over one billion one KRW.

18. Off-The-Book Trading

2Q in FY22: End Of June, 2022
 2Q in FY21: End Of June, 2021
 (Unit: Hundred Million KRW)

Classification	2Q in FY22	2Q in FY21
Guarantee Of Payment	0	0
Bad Loan Write-Off	4,087	4,425
Endorsed Note	0	0
Sales Of Repurchase Paper	0	0
Transaction Of Financial Derivatives	0	0

19. Non-Operating Assets

2Q in FY22: End Of June 2022
(Unit: Hundred Million KRW)

Classification	Acquired Amount Within A Year (From Now)	Acquired Amount Between 1 To 3 Years (From Now)	Acquired Amount 3 Years Before
Land	<u>Not Applicable</u>		
Building			
Movable Assets			
Total			

19-1. Status Of Cross-Business

2Q in FY22: End Of June, 2022
2Q in FY21: End Of June, 2021
(Unit: Hundred Million KRW, No. of Transaction, No. of Buying)

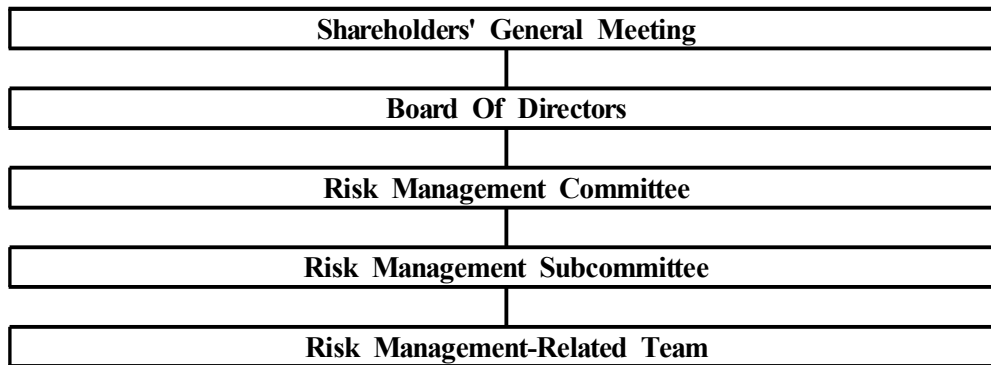
Classification	2Q in FY22		2Q in FY21	
	Performance	Number Of Transaction (Buying)	Performance	Number Of Transaction (Buying)
Installment Financing	0	0	0	0
Debit Card	350	9,545	328	15,587

[Risk Management]

20. Risk Management

(1) Risk Management Organization

- Organizational Chart



- Risk Management Committee: It is the top decision making organization for risk management.
- Composition of Risk Management Committee : Three Outside Directors
- The Role of the Risk Management Committee: The Risk Management Committee is responsible for the development of basic policies and strategies on risk management, determination on the risk appetite, approval on the limits on appropriate investment and limits on tolerable losses, development and amendment of regulations on risk management, structuring of the risk management organization and roles and responsibilities, operation of the Risk Management Information System, and set up of risk limits and the approval on the risks exceeding the risk limit
- Risk Management Subcommittee: A working-level decision making body under the Risk Management Committee dedicated to risk management
- Composition of the Risk Management Subcommittee :
The General Manager of the Finance & Information System Headquarters / the General Manager of the Credit Management Headquarters / the General Manager of the Strategy & Risk Management Division/ the General Manager of the Finance Management Division / the General Manager of the Risk Management Team
- The Role of the Risk Management Subcommittee :
The Risk Management Subcommittee is responsible for setting a detailed level of risk limit and resource allocation to comply with the risk limit set by the Risk Management Committee, approval on the contingency plans drawn up for the risks exceeding the level of risk limit set by the Risk Management Subcommittee or for risk limit adjustment, makes decisions on the matters that the authority to resolve or deliberate has been delegated by the Risk Management Committee

- Departments Related to Risk Management

- Credit Risk : Risk Management Team / Credit Assessment Division / Retail Support Division / Business Headquarters (Retail, Corporate, IB, Real Estate, etc.)
- Market Risk: Risk Management Team / Credit Assessment Division / Business Headquarters (Corporate, IB, etc.)
- Interest Rate Risk: Risk Management Team / Management Administration Team
- Liquidity Risk: Risk Management Team / Management Administration Team / Business Headquarters (Retail, Corporate, IB, Real Estate, etc.)
- Operational Risk: Managed at the company level

(2) Risk Management Framework

- Definition

Risk refers to various uncertainties or potential losses a company faces in the course of conducting its business activities

- Regulations on risk management: Risk Management Standards, Regulations of the Risk Management Committee, Regulations of the Risk Management Subcommittee

- Risk Management Standards: Risk Management Standards set out basic principles and procedures to systematically manage risks by recognizing, assessing, monitoring, and controlling risks that SBI Savings Bank may face in the course of managing assets, conducting business tasks, and making transactions.

- Risk Management Committee: As the highest decision-making body dedicated to risk management, the Risk Management Committee deliberates and resolves the following matters:

- ① Development of basic policies and strategies on risk management
- ② Determination of the level of risk the company is willing to take (risk appetite)
- ③ Approval on the limits on appropriate investment and limits on tolerable losses
- ④ Development and amendment of the regulations related to risk management
- ⑤ Matters on the structuring of the risk management organization and roles and responsibilities
- ⑥ Matters on the operation of the Risk Management Information System
- ⑦ Matters on the set up of risk limits and the approval on the risks exceeding the risk limit
- ⑧ Any other matters required for risk management that the Risk Management Committee deems necessary

- Risk Management Subcommittee: The Risk Management Subcommittee is a working-level decision-making body under the Risk Management Committee dedicated to risk management. The Subcommittee manages matters delegated by the Risk Management Committee, establishes policies to respond to the changes in the financial market, focuses on the management of assets and liabilities aimed at minimizing various business risks and generating maximum, stable profits. The Subcommittee deliberates and resolves the following matters:

■ Matters subject to resolution

- ① Sets a detailed level of risk limit and allocates resource to comply with the risk limit set by the Risk Management Committee
- ② Approval on the contingency plans drawn up for the risks exceeding the level of risk limit set by the Risk Management Subcommittee or for risk limit adjustment
- ③ Matters that the authority to resolve or deliberate has been delegated by the Risk Management Committee
- ④ Any other matters that require the resolution of the Risk Management Subcommittee in accordance with

internal regulations and matters that the Risk Management Committee or the Risk Management Subcommittee deems necessary

■ Matters subject to deliberation

- ① Review, adjustment, and controlling of strategies and plans on the supply of and demand for funding and decision-making authority on fund management
- ② Examines the decisions made with regards to the loan rate, deposit rate, and decisions made on the standards or frameworks on interest rates and the appropriateness of the decisions
- ③ Deliberates on the risk related to the introduction(modification) or abolition (including suspension) of loan/deposit products
- ④ The disposal of securities within the maturity period (including partial disposals) or the disposal of securities with no maturity date (including partial disposals)
- ⑤ Preemptive review on the purchase and disposal of important asset stipulated in the Internal Rules on Governance Structure [Appendix 2]
- ⑥ Major tasks involving assets that do not fall under subparagraph 5, including making decisions on purchasing and selling loans, securing a loan with collateral, and selling non-business purpose real estate.

(3) Credit Risk Management:

- Definition

Credit risk refers to the probability of loss due to a borrower's failure to repay a loan or security and the amount of money exposed to the risk

- Purpose of management: The purpose of credit risk management is to minimize the possibility of credit risk to maintain the soundness of assets so that the company can generate stable profit. The analyzed data can be utilized when determining investment priorities and establishing resource allocation strategies

- Items to be managed: Loan, securities (available for sale, held-to-maturity), other owned assets, etc.

- Management Principles

- ① To avoid excessive credit risk exposure, set and manage exposure limit by each category and set a portfolio limit for a particular asset or product to avoid imbalance

- Management methods

- ① Set and manage limits for the risk-weighted asset (credit risk limit) at a company, headquarter, and division level
- ② Set and manage exposure limits for the business categories related to real-estate and loan
- ③ As for the loans for sole proprietors, designate business categories subject to management and set a limit by each business category to avoid imbalance
- ④ As for alternative investments or corporate groups, set and manage separate exposure limits in accordance with relevant standards
- ⑤ Use the Risk Management System(RMS) to measure and report on the quantitative level of risk differentiated by the issuer credit rating
- ⑥ Aside from managing limits, constantly conduct monitoring with the follow-up management of loans, early warning and loan review

(4) Market Risk Management:

- Definition

Market risk refers to the risk where there is a possibility of an investor experiencing a decrease in the value of marketable assets as a result of unfavorable fluctuations in financial market factors, including interest rate, equity prices, and exchange rates. The market risk includes interest rate risk, commodity risk, and currency risk

- Purpose of management: The purpose of market risk management is to minimize the losses and maximize profits by efficiently managing the risk arising from the fluctuations in the financial market factors such as interest rates and equity prices

- Risk measurement methods: The profit and loss and the risks of transactions related to market risk shall be assessed and measured based on the market price

- Items to be managed: Products designed to profit from the price moves by making attempts to predict changes in bond, equity prices (interest rates, stock prices)

- Management methods:

- ① Set investment limits by each headquarter in charge of securities to avoid excessive credit risk exposure
- ② As for the investments made overseas, set a separate total limit and limits by region to avoid imbalanced investment
- ③ Use the Risk Management System(RMS) to measure and report on the quantitative level of risk and on a daily, weekly, and monthly basis

(5) Liquidity Risk Management:

<Balance Of Time Deposit (e.g.) By Remaining Period>

○ Time Deposit

(Unit: Hundred Million KRW)

Classification	Within 1 Year	Within 2 Years	Within 3 Years	Over 3 Years	Total
Time Deposit	73,185	16,545	33,517	80	123,327

○ Loan

(Unit: Hundred Million KRW)

Classification	Within 1 Year	Within 2 Years	Within 3 Years	Within 4 Years	Within 5 Years	Over 5 Years	Total
Loan ^{1,2)}	17,285	12,694	16,666	17,560	36,698	35,263	136,166

Note 1) Loan (on compound passbook deposit) whose limit is subject to stipulated time period and that is circulated within certain time period (a month) is classified as 'one-year or shorter' loan despite its limit-stipulated time period.

○ Securities

(Unit: Hundred Million KRW)

Classification	Within 1 Year	Within 2 Years	Within 3 Years	Within 4 Years	Within 5 Years	Over 5 Years	Total
Government/ Public Bond ¹⁾	24	0	0	0	0	0	24
Corporate Bond	141	0	166	129	212	19	667
Others	726	1,385	1,272	481	970	727	5,561
Total	891	1,385	1,438	610	1,182	746	6,252

Note 1) Government/Public Bond means monetary stabilization bond, government-guaranteed bond, treasury bill, municipal bond/local debt, and bond issued by government-invested institution.

Note *) Shares and investment securities (including other equity investments) whose maturity expiration can't be specified are excluded.

(6) Credit Scoring System (CSS):

A. Summary of Credit Scoring System (CSS)

It is a system to statistically measure the risks related to personal credit loan by using the credit rating data and the summaries offered by credit rating agencies (e.g. NICE Information Service Co., Ltd, Korea Credit Bureau, Korea Enterprise Data Co. Ltd)

B. Application Scope

Customers applying for personal credit loan (Only for Babilloan)

C. Application Method

Decision making for the system approval based on personal credit risk rating, limit and interest calculation.

D. Controlling Structure

1) Establishing CSS policy based on statistical analysis

- Periodic Analysis

- i) Accuracy of credit rating of CB companies
- ii) Stability and accuracy of the credit rating by application scorecard
- iii) Validity of CSS policy

- Non-Periodic Analysis

- i) Policy rule according to reduced risk
- ii) CSS policy for new financial products

2) Deliberation of Risk Management Committee in establishing and changing policy

3) Approval by representative director of changing or establishing policy of Risk Management Committee

[Current Status Of Other Management]

21. Management Performance Of Affiliated Company

FY22: End Of June, 2022
(Unit: Hundred Million KRW)

Affiliated Company	Financial Situation		Profit-Loss Situation		Settling Day
	Total Asset	Equity Capital (Capital Stock)	Operating Profit	Net Income	

Not Applicable

22. Internal Control

(1) Functions And Roles Of Audit (Comprehensive, Special And Occasional Audit)

Audit Committee (auditor) performs the followings to evaluate and improve the propriety of overall internal control system and the performance of management.

- It sets up internal audit plans by class (finance audit, operation audit, compliance audit, management audit, IT audit and so on); evaluates the results of implementation; take follow-up measures; and purposes corrective plans.
- It evaluates the overall internal control system of the concerned company and proposes improvement plan.
- It consents to the appointment of the head of internal audit team.
- It appoints external auditor.
- It evaluates the activities of external auditor.
- It confirms the matters directed in an audit report
- It handles the matters in accordance with applicable laws and articles of association and those which the board of directors entrusts.
- It conducts an audit on the matters directed by supervisory authority, the board of directors and/or Audit Committee

(2) Approach to Inspection of Internal audit team

- 1) Inspection of regulation fulfillment
- 2) Examination on system and enhancement monitoring for prevention of financial accidents
- 3) Checking incidental works to perform audit

(3) Frequency of audit

Classification	Auditor	Subject	Frequency
daily audit	Chief Audit Executive	Whole team	Everyday
comprehensive audit	audit team	Whole team	once a year
special audit	audit team	Whole team	on demand
spot audit	audit team	Branches for savings	as occasion calls

(4) Inspection organization(the number of people, concurrent position, etc.) and details of activity

Name	The number of people	Details of activity	Concurrent position
Audit team	10	Auditing whole team	-

(5) Composition·detailed operation standards·performance of loan review committee and inspection team

Classification	Composition	Detailed operation standards	performance
Lone review committee	5 people including the chairperson	<ul style="list-style-type: none"> -selection of subject for loan evaluation, based on delegation and decision criteria -For managing soundness of loans and prevention of insolvent loan, considering comprehensively the debtor's credit, financial position, business plan, collateral configuration, ability for repayment, trade performance, and so on. -Decision made by two-thirds or more of incumbent members' agreement 	Spot operation as subject of examination arises
Inspection team	5 people among Loan review team	<ul style="list-style-type: none"> -propriety of asset soundness classification and accumulation of allowance for bad debt expense -propriety of loan evaluation and authorization -compliance of loan contract -compliance of regulations relating to loan and the bylaws -propriety of post management of loan -accuracy and timeliness of loan officers' recognition of problematic loan -other necessary things to secure soundness of loan 	<ul style="list-style-type: none"> - New inspection : 314 - Regularly inspection : 96 - Occasional inspection : 40 - Board of Directors Report Date : 2022.07.19

23-1. The number of occurred civil complaints

※ Since overlapped, repeated, complaints for simple question, and other complaints that may not ask for responsibility to financial company are excluded, please be careful when you use and utilize.

※ The number of civil complaints were written based on a mutual savings bank unified management disclosure standards.

※ Period

- Current quarter : 2Q in FY2022 (2022.04.01~2022.06.30)

- Previous quarter: 1Q in FY2022 (2022.01.01~2022.03.31)

A. The number of civil complaints

Division	the number of civil complaints			The number of conversions ³⁾ (per 10K customers)			note
	FY22 1Q (previous quarter)	FY22 2Q (current quarter)	rate of change (%)	FY22 1Q (previous quarter)	FY22 2Q (current quarter)	rate of change (%)	
Inside civil complaint ¹⁾	-	-	-	-	-	-	
Outside civil complaint ²⁾	-	1	100.00	-	0.01	100.00	
Total	-	1	100.00	-	0.01	100.00	

Note 1) civil complaint received through Internet webpage or in written

Note 2) among civil complaints received by the Financial Supervisory Service or other institutes, transmitted or fact inquiry requested civil complaints. But, direct processed civil complaint without transmit or fact inquiry by relevant institutes (the Financial Supervisory Service or other institutes) are excluded.

Note 3) number of conversion = (total number of civil complaints / total customers) × 10,000

B. the number of civil complaints by type

Division	The number of civil complaints			The number of conversions (per 10K customers)			note
	FY22 1Q (previous quarter)	FY22 2Q (current quarter)	rate of change (%)	FY22 1Q (previous quarter)	FY22 2Q (current quarter)	rate of change (%)	
type	deposit	-	-	-	-	-	
	loan	-	1	100.00	-	0.01	100.00
	loan collection	-	-	-	-	-	
	others	-	-	-	-	-	
total	-	1	100.00	-	0.01	100.00	

C. the number of civil complaints by type

Division	the number of civil complaints			The number of conversions (per 10K customers)			note
	FY22 1Q (previous quarter)	FY22 2Q (current quarter)	rate of change (%)	FY22 1Q (previous quarter)	FY22 2Q (current quarter)	rate of change (%)	
type	deposit	-	-	-	-	-	
	mortgage loan	-	-	-	-	-	
	credit loan	-	1	100.00	-	0.01	100.00
	bancassurance	-	-	-	-	-	
	others	-	-	-	-	-	
	total	-	1	100.00	-	0.01	100.00

23-2. Result of evaluation actual condition of financial consumer protection

※ In accordance with Article 32 and (2) of the Financial Consumer Protection Act, financial companies shall comprehensively evaluate the level of consumer protection through the Financial Consumer Protection Status Evaluation System implemented by the Financial Supervisory Service and disclose the results on the website of the Savings Bank.

※ Subject to disclosure : Savings banks selected by the Financial Supervisory Service for evaluation in consideration of the number of complaints and the size of business, etc., which received on-site evaluation.

* Criteria: Savings banks with a proportion of 2% or more in the region and assets of 1 trillion won or more in the number of complaints and business scale.

FY21 Financial Consumer Protection Status Evaluation and Results

Division		Evaluation grade	Note
Overall Grade ¹⁾		Normal	
improvement item	1. Matters concerning the prevention of civil complaints	Good	
	2. Matters concerning efforts to handle civil petitions and litigation for financial consumers	Good	
non-improv ement item	3. Matters concerning the organization dedicated to financial consumer protection	Normal	
	4. Establishment and Operation of Consumer Protection System in Financial Product Development Process	Insufficient	
	5. Establishment and operation of the consumer protection system in the process of selling financial products	Normal	
	6. Matters concerning the civil petition management system and the disclosure of consumer information	Normal	
	7. Other Consumer Protection Matters	Normal	

Note 1) The Overall Grade is introduced from the 2018 assessment.

<Evaluation item of financial consumer protection's actual condition>

Division		Evaluation items
Improvement item	1. Matters concerning the prevention of civil complaints	<ul style="list-style-type: none"> - Number of complaints and disputes regarding financial products - The rate of increase or decrease in complaints and disputes about financial products
	2. Matters concerning efforts to handle civil petitions and litigation for financial consumers	<ul style="list-style-type: none"> - Average civil complaint handling period - Percentage of civil petitions subject to self-adjustment processing that have been adjusted - Rate of loss among litigation cases and number of litigation filed by a financial company during dispute settlement
Non-improvement item	3. Matters concerning the organization dedicated to financial consumer protection	<ul style="list-style-type: none"> - Establishment authority and operation status of the Financial Consumer Protection Internal Control Committee and the Financial Consumer Protection General Institution, etc - Appointment, qualification requirements, authority, status of duties, design and operation of the performance compensation system, etc. of executives and employees who perform the duties of the financial consumer protection agency, etc
	4. Establishment and Operation of Consumer Protection System in Financial Product Development Process	<ul style="list-style-type: none"> - Sharing information between departments in the financial product development stage, procedures, methods, standards and operational status related to potential risk assessment for financial consumers, etc - Procedures, methods, standards, and operational status related to reflecting opinions such as external experts and financial consumers, etc
	5. Establishment and operation of the consumer protection system in the process of selling financial products	<ul style="list-style-type: none"> - Procedures, methods, standards, and operational status related to sales of financial products, etc - Qualification requirements of executives and employees in charge of sales, the status of operation of the performance compensation system related to education and consumer protection, etc - Status of operation of the post-sales process (mystery shopping, etc.) of financial products, etc
	6. Matters concerning the civil petition management system and the disclosure of consumer information	<ul style="list-style-type: none"> - Status of operation of civil petition reception channels, regulations, manuals, and computer systems, etc - Monitoring civil complaints, preventive programs, current status of manpower operation, etc - Accessibility of consumer information through homepage, ARS - Status of related disclosure and guidance, such as financial product descriptions
	7. Other Consumer Protection Matters	<ul style="list-style-type: none"> - Procedures, methods, and program operations for improving the convenience of the elderly and persons with disabilities and preventing consumer damage, etc - Current status of operation of training programs for employees, etc - Participation and implementation of consumer protection policies by financial authorities - Other matters related to consumer protection in the internal control standards and consumer protection standards of financial companies

24. History Of Transactions With Major Shareholders And Executives

(1) Current Status Of Credit Offering¹⁾

2Q in FY22: End Of June 2022
 1Q in FY22: End Of March 2022
 (Unit: Million KRW, %)

Name Of Shareholder(Or Executive) ²⁾	Name Of Shareholder(Or Executive) And Affiliate Person ³⁾	Credit Offering At The Point Of Appointment (A)	1Q in FY22 Credit Offering(B)	2Q in FY22 Credit Offering(C)	Increase/Decrease (%)	
					Vs. Dat Of Appointment (C-A)	Vs. Previous Period (C-B)
Shareholder	()	Principal	Not Applicable		()	()
		Affiliate Person			()	()
		Subtotal			()	()
	()	Principal			()	()
		Affiliate Person			()	()
		Subtotal			()	()
	Total	Principal			()	()
		Affiliate Person			()	()
		Sum			()	()
Executive	()	Principal	Not Applicable		()	()
		Affiliate Person			()	()
		Subtotal			()	()
	()	Principal			()	()
		Affiliate Person			()	()
		Subtotal			()	()
	Total	Principal			()	()
		Affiliate Person			()	()
		Subtotal			()	()
Total	Principal	()	()			
	Affiliate Person	()	()			
	Sum	()	()			

Note 1) It means credit offering stipulated in Item 6, Article 2 of Mutual Savings Banks Act.

Note 2) For shareholder, only major shareholders as defined in Item 11, Article 2 of Mutual Savings Banks Act are listed here.

For executive, the year, month and date of appointment and position – e.g. president of savings bank, Outside Director- should be written in (). For shareholder and executive not related credit offering, ‘Not applicable’ is written in the column of credit offering.

Note 3) He or she is a affiliate person to shareholder or executive as defined in Item 2, Article 30 of the enforcement ordinance under Mutual Savings Banks Act.

(2) History Of Other Major Transactions

A. Sales Of Real Estate Property¹⁾

2Q in FY22: End Of June 2022
(Unit: Million KRW)

Name Of Shareholder (Or Executive) ²⁾	Name Of Shareholder (Or Executive) And Affiliate Person ³⁾	Transaction Class (Buying/Selling)	Contract Date	Contract Amount	Remarks
Share holder	Principal				<u>Not Applicable</u>
	Affiliate Person				
	Subtotal				
	Principal				
	Affiliate Person				
	Subtotal				
Executive	Principal				<u>Not Applicable</u>
	Affiliate Person				
	Subtotal				
	Principal				
	Affiliate Person				
	Subtotal				
Total	Principal				
	Affiliate Person				
	Sum				

Note 1) It is about (should be written for) the transaction of real estate property done by shareholder (or executive) and their affiliate person during the current fiscal year (from January 1st, 2022 to June 30th, 2022)

Note 2) The same footnotes as in Form 'A'

Note 3) The same footnotes as in Form 'A'

B. Lease/Rent Of Real Estate Property¹⁾

2Q in FY22: End Of June 2022
(Unit: Million KRW)

Name Of Shareholder (Or Executive) ²⁾	Name Of Shareholder (Or Executive) And Affiliate Person ³⁾		Transaction Class (Lease/Rent)	Contract Date	Expiration Date Of Contract	Contract Amount		Remarks
						Deposit	Annual Lease/Rent Fee	
Shareholder	Principal							<u>Not Applicable</u>
	Affiliate Person							
	Subtotal							
	Principal							<u>Not Applicable</u>
	Affiliate Person							
	Subtotal							
Executive	Principal							<u>Not Applicable</u>
	Affiliate Person							
	Subtotal							
Total	Principal							
	Affiliate Person							
	Sum							

Note 1) It is about (should be written for) the lease/rent transaction of Real Estate Property in contract with shareholder (or executive) and their affiliate person during the current fiscal year (from January 1st, 2022 to June 30th, 2022)

Note 2) The same footnotes as in Form 'A'

Note 3) The same footnotes as in Form 'A'

C. Contract For Goods And Services¹⁾

2Q in FY22: End Of June 2022
(Unit: Million KRW)

Name Of Shareholder (Or Executive) ²⁾		Name Of Shareholder(Or Executive) And Affiliate Person ³⁾		Transaction ⁴⁾	Date of Transaction	Contract (Goods/Services) Amount	Remarks
Shareholder		Principal					Not Applicable
		Affiliate Person					
		Subtotal					
		Principal					
		Affiliate Person					
		Subtotal					
Executive		Principal					Not Applicable
		Affiliate Person					
		Subtotal					
		Principal					
		Affiliate Person					
		Subtotal					
Total	Principal						
	Affiliate Person						
	Sum						

Note) 1) It is about (should be written for) the supplying transaction of goods/services supplied from shareholder (or executive) and their affiliate person **during the current fiscal year (from January 1st, 2022 to June 30th, 2022)**

Note 2) The same footnotes as in Form 'A'

Note 3) The same footnotes as in Form 'A'

Note 4) It should be expressed like ○○ Goods Supply Contract, ○○ Service Supply Contract and so on.

D. Stock Trading¹⁾

2Q in FY22 : End Of June, 2022
 2Q in FY21 : End Of June, 2021
 (Unit: Million KRW, -000-Note)

Name Of Shareholder (Or Executive) ²⁾	Name Of Shareholder (Or Executive) And Affiliate Person ³⁾	2Q in FY21 (Precious)		Buying		Selling		2Q in FY22 (Present)		Remarks
		Balance On B/S	Holding Volume	Trading Amount	Trading Quantity	Trading Amount	Trading Quantity	Balance On B/S	Holding Volume	
Shareholder	Principal									<u>Not Applicable</u>
	Affiliate Person									
	Subtotal									
	Principal									
	Affiliate Person									
	Subtotal									
Executive	Principal									<u>Not Applicable</u>
	Affiliate Person									
	Subtotal									
	Principal									
	Affiliate Person									
	Subtotal									
Total	Principal									
	Affiliate Person									
	Sum									

Note 1) It is about (should be written for) the trading of issued stock/shares that the shareholder (or executive) and their affiliate person have bought or/and sold **during the current fiscal year (from January 1st, 2022 to June 30th, 2022)**

But the trading (buying and selling) for long-term investment is not included.

Note 2) The same footnotes as in Form 'A'

Note 3) The same footnotes as in Form 'A'

25. Issued Stocks/Shares Acquired By Major Shareholders

(Unit: Million KRW)

Shareholder Class1)	Name Of Major Shareholders	Issuing Company		Holding Status At The End Of Previous Quarter				Acquisition Information						Disposal Information				Holding Status At The End Of Present Quarter							
		Name Of Company	Relation With Major Shareholder	Number Of Stocks/Shares	Share Ratio	Acquisition Cost (A)	Market Value	Date Of Acquisition	Number Of Shares Acquired	Purpose Of Acquisition	Acquisition Method 2)	Acquisition Cost Per Share	Amount Of Acquisition (B)	Date Of Disposal	Number Of Shares Disposed (C)	Disposal Method 2)	Disposal Cost Per Share (D)	Acquisition Cost Per Share (E)	Book Value Per Share (F)	Profit Or Loss By Disposal {C* (D-F)}	Number Of Stocks/Shares	Share Ratio	Acquisition Cost (A+B-C*E)	Market Value	
Largest Shareholder	SBI HOLDINGS	Gloval gateway fund I	Relative	2,394	10.00	2,589	1,994														2,394	10.00	2,394	2,026	
		SBIMIR AE CREATION ASEAN-M&A	Relative	1,371	9.60	1,371	1,726															1,371	9.60	1,371	1,427
		SBI Growth Strategy M&A	Relative	1,834	4.50	1,834	2,321							2022-04-28	4	off-board transactions	1	1	1	0		1,830	4.50	1,830	2,351
		Subtotal			5,599	24.10	5,794	6,041							4		1	1	1	0		5,595	24.10	5,595	5,804
Total				5,599		5,794	6,041							4		1	1	1	0		5,595	24.10	5,595	5,804	

Note 1) The largest shareholder shareholders and major shareholder of the concerned savings bank are written here.

Note 2) Pit-transactions and over-the-counter transactions are written separately.

* Referral legal provisions

Item 2 of Article 12 of Mutual Savings Banks Act, Item 4 of Article 9 of the enforcement ordinance under Mutual Savings Banks Act and Item 3 of Article 23 of Mutual Savings Bank \ Regulatory Provisions.

Note 3) Present Quarter : 2Q in FY22, Previous Quarter : 1Q in FY22

[Financial Statements]

26. Review Report

(1) Closing Review Report By External Auditor

- Refer to Review Report Additionally Attached

27. Financial Statement

- Refer to Review Report Additionally Attached

28. Income Statement

- Refer to Review Report Additionally Attached

29. Consolidated Review Report

- Not Applicable