

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.

FY22 : End Of December 2022

1. Overall Condition of Business

FY21 : End Of December 2021

(Accounting Standard : Korean Generally Accepted Accounting Principles)

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

Class	FY22 (A)	FY21 (B)	Increase/Decrease (A-B)
Total Assets	163,792	131,501	32,291
Total Deposits	141,168	113,309	27,859
Total Loans	138,811	113,330	25,481
Paid-in Capital	15,615	15,615	0
Equity Capital	18,224	15,294	2,930
Number of Branches	20	20	0
Status of Company Listing	Unlisted	Unlisted	
Number of Employees	660	608	52
Number of Customers	1,653,182	1,443,013	210,169

FY22 : End Of December 2022

2. Financial Status

FY21 : End Of December 2021

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW, %)

Class	FY22 (A)		FY21 (B)		Increase/Decrease (A-B)	
	Amount	%	Amount	%		
Asset	Cash And Due from Banks	18,462	11.27	12,356	9.40	6,106
	Securities	8,062	4.92	7,848	5.97	214
	Loans	133,718	81.64	108,976	82.87	24,742
	Tangible Assets	163	0.10	223	0.17	△60
	Other Assets	3,387	2.07	2,098	1.60	1,289
Asset Total		163,792	100.00	131,501	100.00	32,291
Liability	Deposits	141,168	86.19	113,309	86.17	27,859
	Borrowings	0	0	0	0	0
	Other Liabilities	4,400	2.69	2,898	2.20	1,502
	Liability Total	145,568	88.87	116,207	88.37	29,361
Stockholder's Stock	Capital Stock	15,615	9.53	15,615	11.87	0
	Capital Surplus	122	0.07	122	0.09	0
	Capital Adjustment	△4,938	△3.01	△4,938	△3.76	0
	Other Accumulated Comprehensive Income	155	0.09	508	0.39	△353
	Retained Earnings	7,270	4.44	3,987	3.03	3,283
Capital Total		18,224	11.13	15,294	11.63	2,930
Liability And Stockholder's Stock Total		163,792	100.00	131,501	100.00	32,291

FY22 : from January. 1st, 2022 to December. 31st, 2022

3. Profit and Loss

FY21 : from January. 1st, 2021 to December. 31st, 2021

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW)

Class	FY22 (A)	FY21 (B)	Increase/Decrease (A-B)
I . Revenues Total	16,528	13,388	3,140
1. Interest Revenues	13,802	11,194	2,608
2.Revenues Associated with Securities	81	285	△204
3.Revenues Associated with Loans	2,001	944	1,057
4. Commission Received	223	263	△40
5.Dividends Income	406	692	△286
6.Others	15	10	5
II . Expenses Total(-)	13,244	9,893	3,351
1. Interest Expenses	3,472	1,969	1,503
2.Expenses Associated with Securities	137	119	18
3.Expenses Associated with Loans	0	1	△1
4. Commission Expenses	1,212	1,294	△82
5. General and Administrative Expenses	1,707	1,664	43
6.Others	6,431	4,451	1,980
7.Income Tax Expenses	285	395	△110
III . Net Income (or Net Loss)	3,284	3,495	△211

FY22 : End Of December 2022

FY21 : End Of December 2021

4. Others

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

Class	FY22 (A)	FY21 (B)	Increase/Decrease (A-B)
Ratio of Loans Classified as Sub-standard or Lower ¹⁾	2.65	2.69	△0.04
BIS Ratio ²⁾ *Legal guidance ratio is more than 8%	13.38	14.70	△1.32
Liquidity Coverage Ratio	126.30	114.44	11.86
LTD (Loan to deposit) Ratio	93.35	95.45	△2.10
Return On Assets (ROA) ³⁾	2.16	2.90	△0.74
Return On Equity (ROE) ³⁾	19.44	26.05	△6.61
Personal Loan ⁴⁾	2,037	1,660	377
Overdue Rate of Personal Loan ⁵⁾	3.06	2.57	0.49

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.