

Balance Sheet
(2015.03.31)

Company Name : SBI SAVINGS BANK

(UNIT: KRW)

DESCRIPTION	AMOUNT	DESCRIPTION	AMOUNT
Assets	3,853,947,175,167	Liabilities	3,487,874,682,427
Cash & Due from Banks	634,234,884,620	Deposits	3,325,062,662,268
Cash & Checks	1,932,052,878	Deposits In Won	3,325,062,662,268
Foreign Currencies	0	(Ordinary Deposits)	89,226,723,471
Due from Banks In Won	632,302,831,742	(Temporary Deposits)	619,756,037
(Due from Banks on Demand)	0	(Mutual Time Deposits)	0
(Due from Banks on Ordinary)	3,513,217,192	(Mutual Installment Deposits)	367,950,600
(Due from Banks on Time)	0	(Free Reserve Installment Deposits)	10,684,181,617
(Due from Banks on Installment Deposits)	0	(Time Deposits)	2,539,340,070,246
(Reserve with M.S.B2)	290,000,000,000	(Savings Deposits)	0
(Reserve with K.F.S.B1)	189,434,553,145	(Corporate Free Savings Deposits)	0
(Money in Trust)	0	(Installment Deposits)	684,820,068,595
(Stock price index Futures Deposits)	0	(Long Term Savings for Salaried Man)	0
(Others)	149,355,061,405	(Long Term Savings for Household)	3,511,702
Securities	186,539,655,958	(Preferential Savings for Salaried Man)	400,000
Trading Securities	55,324,142,313	(Long Term Housing Savings)	0
(Stock)	240,647,985	(Time Deposits with Compound Interest)	0
(Securities for Reserve with K.F.S.B1)	1,056,532,497	Covering Bill	0
(Corporate Bonds)	1,244,481,159	Discount Present Value(-)	0
(Beneficiary Certificates)	52,782,480,672	Borrowings	39,992,908,886
(Commercial Papers)	0	Borrowings In Won	0
(Others)	0	(Overdraft with Banks)	0
Available for Sale Securities	131,215,513,645	(Borrowings from Banks)	0
(Stock)	42,872,760,268	(Borrowings from M.S.B2)	0
(Securities for Reserve with K.F.S.B1)	0	(Borrowings on Management Improvement)	0
(Corporate Bonds)	21,011,000,000	Call Money	0
(Beneficiary Certificates)	57,831,167,075	(MSB Call Money)	0
(Commercial Papers)	9,500,586,302	(Others)	0
(Others)	0	Discount Present Value(-)	0
Held to Maturity Securities	0	Debentures	40,000,000,000
(Securities for Reserve with K.F.S.B1)	0	Debentures Discount(-)	-7,091,114
(Corporate Bonds)	0	Debentures Premium(+)	0
(Commercial Papers)	0	Other Liabilities	122,819,111,273
(Others)	0	Allowance for Severance and Retirement Benefits	4,099,703,363
Investment Stock Using Equity Method	0	Funds Converted from National Pension (-)	0
(Stock)	0	Due from Retirement Insurance (-)	-2,157,265,252
(Equity Investments)	0	Other Allowance	100,000,000
Loans	2,639,580,117,112	Stock price Index Option Sold	0
Loans In Won	3,076,373,811,445	National treasury	0
(Loans on Mutual Time)	0	Giro	0
(Remunerations)	0	Others Derivative Instruments Liabilities	2,530,710,000
(Bills Discounted)	17,757,322,648	Accounts Payable	1,724,939,691
(Installment Loans)	709,000,000	Accrued Expenses	62,253,483,706
(Loans on Collateral of Time or Installment Deposits)	5,989,168,218	Unearned Revenues	9,702,920,203
(General Loans)	2,216,719,253,643	Deposits for Letter of Guarantee and others	7,650,398,780
(Loan on Compound Passbook Deposits)	88,833,639,872	Deferred Income Tax Liabilities	0
(Housing Loans)	0	Sundry Liabilities	17,414,313,289
(Factoring Loans)	0	(Suspense Receipts)	9,254,814,983
(Commercial Papers)	0	(Withholdings Taxes)	2,164,004,399
(Others)	746,365,427,064	(Income Taxes Payable)	5,985,621,827
Call Loans	0	(Other Sundry Liabilities)	9,672,080
(M.S.B Call Loans)	0	Inter-Office Account	0
(Others)	0	Domestic Exchange Settlement	19,499,907,493
Deferred Loan Origination Fee(-)	0		0
Deferred Loan Origination Costs(+)	1,594,339,904	Stockholder's Equity	366,072,492,740
Allowance for Credit Losses(-)	-435,608,446,100	Capital Stock	1,561,472,220,000
Discount Present Value(-)	-2,779,588,137	Common Stock	1,561,472,220,000
Tangible Assets	15,844,966,124	Preferred Stock	0
Lands	7,263,685,105	Capital Surplus	10,227,397,533
Buildings	3,793,146,995	Capital in Excess of Par-value	0
Vehicles	0	Gain on Capital Reduction	0
Movables owned	30,670,838,668	Other Capital Reserve	10,227,397,533
Constructions In Progress	0	Assets Revaluation Reserve	0
Others	6,704,678,012	Retained Earnings	-716,967,964,521
Accumulated Depreciation(-)	-32,587,382,656	Legal Reserve	20,713,000,000
Other Assets	377,747,551,353	Reserve for Business Rationalization	0
Guarantee Deposits	19,227,635,290	Reserve for Financial Structure Improvement	0
Factoring Receivable	0	Reserve for Business Development	7,364,000,000
National treasury	0	Dividend Equalization Reserve	0
Accounts Receivable	1,073,846,800	Voluntary Reserve	0
Accrued revenues	18,419,942,968	Unappropriated Retained Earnings	-745,044,964,521
Prepaid Expenses	268,977,601	Capital Adjustment	-494,299,689,759
Advanced Payments	3,672,715,060	Discounts on stock Issuance	-4,647,971,622
Others Derivatives Instruments Assets	31,000,741,029	Treasury Stock	-55,553,483,516
Investments Assets	3,441,888,093	Others	-434,098,214,621
Intangible Assets	68,651,175,973	Accumulated Other Comprehensive Income	5,640,509,487
(Goodwill)	0	Gain(Loss) on Valuation of Available for sale Securities	5,640,509,487
(CDI)	42,342,012,121	Gain on Valuation of Investment stock using the Equity Method	0
(Development Costs)	410,463,891	Others	0
(Others)	25,898,699,961	non Stockholder's Equity	0
Fixed Assets Used not for Business Purpose	199,289,075,219		
(Land Not for Business Purpose)	137,360,786,660		
(Buildings Not for Business Purpose)	61,106,285,353		
(Others)	802,003,206		
Deferred Income Tax Assets	0		
Sundry Assets	19,545,257,380		
(Suspense Payments)	11,785,679,882		
(Loans to Employees)	46,000,000		
(Articles of Consumption)	0		
(Deposited Money)	1,057,360,000		
(Prepaid Corporate Income Tax Asset)	6,633,415,774		
(Other Sundry Assets)	22,801,724		
Inter-Office Account	0		
Domestic Exchange Settlement	13,176,295,940		
Discount Present Value(-)	0		
Guarantees & Acceptance & Guarantees	0		
Stock price index Futures Bought	0		
Stock price index Futures Sold	0		
Loan charge - Offs	0		
Accrued Payable	0		
Unissued Stock Dividends	0		
Losses	0	Earns	0
Net Loss for the Term	0	Net Profit for the Term	0
Total	3,853,947,175,167		3,853,947,175,167

Income Statement

2014.07.01~2015.03.31

Company Name : SBI SAVINGS BANK

(UNIT: KRW)

DESCRIPTION	AMOUNT	DESCRIPTION	AMOUNT
Expenses	253,305,124,500	Revenues	273,730,444,223
Operating Expenses	227,679,718,360	Operating Revenues	263,925,549,441
Interest Expenses	58,918,549,302	Interest Revenues	176,062,252,941
Interest on Deposits	54,877,838,551	Interest on Due from Banks	8,533,134,722
(Interest on Ordinary Deposits)	528,000,659	Interest on Trading Securities	327,647,303
(Interest on Temporary Deposits)	0	Interest on Available for Sale Securities	3,216,330,085
(Interest on Mutual Time Deposits)	0	Interest on Held to Maturity Securities	0
(Interest on Mutual Installment Deposits)	6,445,025	Interest on Loans	163,873,663,044
(Interest on Free Reserve Installment Deposits)	146,058,309	(Interest on mutual Time Deposits)	0
(Interest on Time Deposits)	40,594,536,073	(Interest on mutual Installment Deposits)	0
(Interest on Savings Deposits)	0	(Bills Discount Fee)	24,921,360
(Interest on Corporate Free Savings Deposits)	0	(Interest on Installment Loans)	69,002,021
(Interest on Instalment Deposits)	13,602,793,538	(Interest on Loans on Collateral of Time or Installment Deposits)	176,435,779
(Interest on Long Term Savings for Salaried Man)	0	(Interest on General Loans)	131,777,695,815
(Interest on Long Term Deposits for Household)	4,462	(Interest on Loans on Compound Passbook Deposits)	8,519,235,431
(Interest on Preferential Instalment Deposits for Household)	485	(Interest on Housing Loans)	0
(Interest on Long Term Housing Savings)	0	(Interest on Factoring Loans)	0
(Interest on Other Deposits)	0	(Interest on Others Loans)	23,306,372,638
Discount Fees on Cover Notes Sold	0	Interest on Call Loans	0
Interest on Borrowings	0	Other Interest Income	111,477,787
(Interest on Overdraft with Banks)	0	(Interest on Loans to Employees)	2,924,462
(Interest on Borrowings from Banks)	0	(Sundry Interest Income)	108,553,325
(Interest on Borrowings from K.F.S.B)	0	(Interest on Inter Office)	0
(Interest on Borrowings on Management Improvement)	0	(Reversal of Discount Present Value)	0
(Interest on Rediscounted Bills)	0	valuation and Gain on disposition of securities	6,016,087,078
Interest on Call Money	0	Gain on sale of Trading Securities	558,994,738
Interest on Debentures	2,859,214,650	Gain on Valuation of Trading Securities	5,452,506,040
Others	1,181,496,101	Gain on Disposition of Available for Sale Securities	4,586,300
(Sundry Interest paid)	1,181,496,101	Gain on Disposition of Held to Maturity Securities	0
(Interest of Inter Office)	0	Recovery of Available for Sale Securities loss	0
(Interest Paid Domestic Exchange Settlement)	0	Recovery of Held to Maturity Securities loss	0
valuation and loss on disposition of securities	3,144,513,423	valuation and Gain on disposition of Loans	44,546,300,558
Loss on Disposition of Trading Securities	1,178,543,535	Reversal of Allowance for Bad Debts	0
Loss on Valuation of Trading Securities	67,981,888	Gain on Sales of Loans	44,546,300,558
Loss on Disposition of Available for Sale Securities	0	Commission Received	2,891,569,367
Loss on Disposition of Held to Maturity Securities	0	Commission Received on Remittance	11,361,900
Impairment loss of Available for Sale Securities	1,897,988,000	Commission Received on Collection	0
Impairment loss of Held to Maturity Securities	0	Agency Commission Received	0
valuation and loss on disposition of Loans	63,847,511,687	Commission Received on Safe Deposit	0
Bad Debts Expenses	63,656,785,508	Commission Received from Pre-payment	145,937,619
Loss on Sales of Loans	190,726,179	Other Commission Received	2,734,269,848
Commission Expenses	18,946,836,197	Dividend Income	559,769,040
Commission Paid on Remittance	2,337,500	Dividend on Trading Securities	0
Commission Paid on Collection	0	Dividend on Available for Sale Securities	559,769,040
Commission Paid on Collection Ovedue Loan	970,672,990	Other Operating Revenues	33,849,570,457
Others Commission Paid	17,973,825,707	Gain on Redemption of Debentures Issued	0
Other Operating Expenses	20,446,043,911	Gain on Foreign Currency Transaction	0
Loss on Redemption of Debentures Issued	0	Gain on Equity Securities Transactions	0
Loss on Foreign Currency Transaction	0	Gains on Stock Price Index Option Transaction	0
Loss on Equity Securities Transactions	0	Gains on the Others Derivatives Instruments Transaction	2,972,735,661
Losses on Stock Price Index Option Transaction	0	Gains on Valuation Stock Price Index Option	0
Loss on the Others Derivatives Instruments Transaction	0	Gains on Valuation Others Derivatives Instruments	24,406,085,361
Losses on Valuation Stock Price Index Option	0	Reversal of Unearned Income	0
Loss on Valuation Others Derivatives Instruments	2,067,685,452	Reversal of Accrued Expense	0
Insurance Expense for Deposits	8,634,011,697	Sundry Operating Revenues	6,470,749,435
Refund Accrued Income	0	Non-Operating Revenues	9,804,894,782
Refund Prepaid Expense	0	Gain on Disposition of Tangible Assets	1,110,914,906
Sundry Operating Expenses	9,744,346,762	(Gain on Sales of Assets Used for Business Purpose)	2,316,175
General and Administrative Expenses	62,376,263,840	(Gain on Sales of Assets not Used for Business Purpose)	1,108,598,731
payroll expense	12,996,871,319	Rental Income	667,921,861
Office Expense	49,379,392,521	Gain on investment Securities	0
Non-Operating Expenses	25,567,278,743	Gain on Disposition of Equity Security Using Equity Method	1,830,488,533
Loss on Disposition of Tangible Assets	31,144,313	Gain from Impairment of Estate not Used for Business Purpose	0
(Loss on Sales of Assets Used for Business Purpose)	2,144,313	Gains on Prior Period Error Correction	0
(Loss on Sales of Assets not Used for Business Purpose)	29,000,000	Other Non-Operating Revenues	6,195,569,482
Loss on investment Securities	10,695,276,224	(Gain on Disposition of Investment Assets)	0
Loss on Disposition of Equity Security Using Equity Method	0	(Profit on Administration of Other Fixed Assets Owned)	0
Loss from Impairment of Estate not Used for Business Purpose	13,289,123,679	(Sundry Income)	6,195,569,482
Losses on Prior Period Error Correction	0	Gains from assets Contributed	0
Other Non-Operating Expenses	1,551,734,527	Gains on Exemption of Debts	0
(Loss on Disposition of Investment Assets)	0	Gains on Insurance Settlements	0
(Donations)	0	Other Extraordinary Gains	0
(Administrative Expense for Other Tangible Assets Not for Business Purpose)	703,164,418		0
(Money for Contravention)	0		0
(Sundry Loss)	848,570,109		0
Casualty Losses	0		0
Other Special Losses	0		0
Income Taxes Expense	5,938,962,413		0
Losses Total	253,305,124,500	Earnings Total	273,730,444,223
Net Income	14,544,484,707	Net Loss for the Term	0
Total	273,730,444,223	Total	273,730,444,223