

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 FY14: End Of March 2015

3Q in FY13: End Of March, 2014

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

1. Overall Condition of Business

Class	3Q in FY14(A)	3Q in FY13 (B)	Increase/Decrease (A-B)
Total Assets	38,539	16,130	22,409
Total Deposits	33,251	12,602	20,649
Total Loans*	30,867	10,558	20,309
Paid-in Capital	15,615	7,705	7,910
Equity Capital	3,661	608	3,053
Number of Branches	20	6	14
Status of Company Listing	Unlisted	Unlisted	
Number of Employees	475	170	305
Number of Customers	701,550	358,873	342,677

*Suspense receivable as credit is included in total loans.

3Q in FY14: End Of March 2015

3Q in FY13: End Of March, 2014

(Unit: Hundred Million KRW, %)

2. Financial Status

Class		3Q in FY14(A)		3Q in FY13 (B)		Increase/Decrease (A-B)
		Amount	%	Amount	%	
Asset	Cash And Due from Banks	6,342	16.5	2,712	16.8	3,630
	Securities	1,865	4.8	3,431	21.3	Δ1,566
	Loans	26,453	68.6	8,001	49.6	18,452
	Call Loans	-	0.0	-	0.0	-
	Tangible Assets	158	0.4	87	0.5	71
	Other Assets*	3,721	9.7	1,899	11.8	1,822
Asset Total		38,539	100.0	16,130	100.0	22,409
Liability	Deposits	33,251	86.3	12,602	78.1	20,649
	Borrowings	400	1.0	600	3.7	Δ200
	Call Money	-	0.0	-	0.0	-
	Other Liabilities	1,228	3.2	2,321	14.4	Δ1,093
	Liability Total	34,879	90.5	15,523	96.2	19,356
Stockholder's Stock	Capital Stock	15,615	40.5	7,705	47.8	7,910
	Capital Surplus	102	0.3	6	0.0	96
	Capital Adjustment	Δ4,943	Δ12.8	Δ127	Δ0.8	Δ4,816
	Other Accumulated Comprehensive Income	56	0.1	5	0.0	51
	Retained Earnings	Δ7,170	Δ18.6	Δ6,982	Δ43.3	Δ188
	Capital Total	3,661	9.5	608	3.8	3,053
Liability And Stockholder's Stock Total		38,539	100.0	16,130	100.0	22,409

*Suspense receivable as credit: it is classed into other asset category.

3Q in FY14 (3 Months): from Jan. 1st, to Mar. 31st, 2015
 3Q in FY14 (Accumulated): from Jul. 1st, 2014 to Mar. 31st, 2015
 3Q in FY13 (3 Months): from Jan. 1st, to Mar. 31st, 2014
 3Q in FY13 (Accumulated): from Jul. 1st, 2013 to Mar. 31st, 2014
 (Unit: Hundred Million KRW)

3. Profit and Loss

Class	3Q in FY14 (3 Months) (A)		3Q in FY13 (3 Months) (B)		Increase/Decrease (A-B)
	Present Quarter	Accumulation	Vs. The Same Period Of Last Year	Accumulation	Quarter Base
I. Operating Revenues	1,184	2,639	394	1,423	790
1. Interest Revenues	750	1,761	333	1,172	417
2. Commission Received	14	29	4	16	10
3. Other Operating Revenues	420	849	57	235	363
II. Operating Expenses(-)	945	2,277	602	2,589	343
1. Interest Expenses	267	589	119	419	148
2. Commission Expenses	75	189	44	131	31
3. Other Operating Expenses	317	875	315	1,720	2
4. General and Administrative Expenses	286	624	124	319	162
III. Operating Profit and Loss	239	362	Δ208	Δ1,166	447
IV. Non-Operating Revenues	48	98	13	50	35
V. Non-Operating Expenses(-)	12	256	374	826	Δ362
VI. Gain/Loss from Continued Operation Before Tax	274	205	Δ569	Δ1,941	843
VII. Corporate Taxes Expense from Continued Operation(-)	59	59	-	-	59
VIII. Continuing income(or continuing loss)	215	145	Δ569	Δ1,941	784
IX. Gain/Loss from Continued Operation	-	-	-	-	-
X. Net Gain/Loss the Term	215	145	Δ569	Δ1,941	784

4. Key Business Performance Index (Ratio)

Class	3Q in FY14 (A)	3Q in FY13 (B)	Increase/Decrease (A-B)
Ratio of Loans Classified as Sub-standard or Lower ¹⁾	29.85	43.14	Δ13.30
BIS Ratio ²⁾ *Legal guidance ratio is more than 7%	11.31	5.58	5.73
Liquidity Coverage Ratio	142.76	109.80	32.96
LTD (Loan to deposit) Ratio	92.83	83.78	9.04
Personal Loan ³⁾	1,159	592	567
Overdue Rate of Personal Loan ⁴⁾	17.34	16.89	0.45

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): It represents the adequacy of financial structure of a mutual savings bank. It is one of the management guidelines set by Financial Supervisory Service on the basis of the international agreement that requests to secure a certain level of equity capital for market/operational risk, which was announced by BIS Financial Services Commission (Basel Committee on Banking Supervision). The high percentage (capital owned / market/operational risk x 100) of a company means that the company has good capital adequacy.

Note 3) 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 4) Criterion for "being overdue" : It is loan whose profit is lost within the period.

※ The company merged SBI 2 savings bank, SBI 3 savings bank, and SBI 4 savings bank on October 31st, 2014 (as the date of merger) through the approval of the board of directors on September 18th, 2014, the approval of Financial Services Commission on October 17th, 2014 and the announcement of merge in substitution of a reporting meeting of the board of directors on October 31st, 2014.