

Balance Sheet
(2015.06.30)

Company Name : SBI SAVINGS BANK

| DESCRIPTION | | AMOUNT | DESCRIPTION | | AMOUNT |
|---|--|--------------------------|---|--|--------------------------|
| Assets | | 3,900,088,665,259 | Liabilities | | 3,525,080,277,493 |
| Cash & Due from Banks | | 648,297,121,744 | Deposits | | 3,368,356,516,470 |
| Cash & Checks | | 1,810,723,020 | Deposits In Won | | 3,368,356,516,470 |
| Foreign Currencies | | 0 | (Ordinary Deposits) | | 96,171,688,431 |
| Due from Banks in Won | | 646,486,398,724 | (Temporary Deposits) | | 621,211,206 |
| (Due from Banks on Demand) | | 0 | (Mutual Time Deposits) | | 0 |
| (Due from Banks on Ordinary) | | 3,488,905,587 | (Mutual Installment Deposits) | | 63,858,050 |
| (Due from Banks on Time) | | 0 | (Free Reserve Installment Deposits) | | 11,136,263,341 |
| (Due from Banks on Installment Deposits) | | 0 | (Time Deposits) | | 2,517,263,077,647 |
| (Reserve with M.S.B2) | | 247,000,000,000 | (Savings Deposits) | | 0 |
| (Reserve with K.F.S.B1) | | 187,932,616,945 | (Corporate Free Savings Deposits) | | 0 |
| (Money in Trust) | | 0 | (Installment Deposits) | | 743,096,506,093 |
| (Stock price index Futures Deposits) | | 0 | (Long Term Savings for Salaried Man) | | 0 |
| (Others) | | 208,064,876,192 | (Long Term Savings for Household) | | 3,511,702 |
| Securities | | 237,977,521,952 | (Preferential Savings for Salaried Man) | | 400,000 |
| Trading Securities | | 67,595,473,553 | (Long Term Housing Savings) | | 0 |
| (Stock) | | 8,549,134,510 | (Time Deposits with Compound Interest) | | 0 |
| (Securities for Reserve with K.F.S.B1) | | 1,054,283,748 | Covering Bill | | 0 |
| (Corporate Bonds) | | 1,201,678,791 | Discount Present Value(-) | | 0 |
| (Beneficiary Certificates) | | 56,790,376,504 | Borrowings | | 39,998,018,117 |
| (Commercial Papers) | | 0 | Borrowings In Won | | 0 |
| (Others) | | 0 | (Overdraft with Banks) | | 0 |
| Available for Sale Securities | | 170,382,048,399 | (Borrowings from Banks) | | 0 |
| (Stock) | | 43,115,293,559 | (Borrowings from M.S.B2) | | 0 |
| (Securities for Reserve with K.F.S.B1) | | 0 | (Borrowings on Management Improvement) | | 0 |
| (Corporate Bonds) | | 30,966,000,000 | Call Money | | 0 |
| (Beneficiary Certificates) | | 86,436,234,293 | (MSB Call Money) | | 0 |
| (Commercial Papers) | | 9,864,520,547 | (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(-) | | -1,981,883 |
| (Corporate Bonds) | | 0 | Debentures Premium(+) | | 0 |
| (Commercial Papers) | | 0 | Other Liabilities | | 116,725,742,906 |
| (Others) | | 0 | Allowance for Severance and Retirement Benefits | | 4,563,842,842 |
| Investment Stock Using Equity Method | | 0 | Funds Converted from National Pension (-) | | 0 |
| (Stock) | | 0 | Due from Retirement Insurance (-) | | -4,107,482,204 |
| (Equity Investments) | | 0 | Other Allowance | | 100,000,000 |
| Loans | | 2,653,088,170,618 | Stock price index Option Sold | | 0 |
| Loans In Won | | 3,056,909,091,179 | National treasury | | 0 |
| (Loans on Mutual Time) | | 0 | Giro | | 0 |
| (Remunerations) | | 0 | Others Derivative Instruments Liabilities | | 2,704,230,000 |
| (Bills Discounted) | | 17,490,469,869 | Accounts Payable | | 1,483,896,237 |
| (Installment Loans) | | 370,000,000 | Accrued Expenses | | 68,663,607,359 |
| (Loans on Collateral of Time or Installment Deposits) | | 6,028,773,728 | Unearned Revenues | | 4,841,825,115 |
| (General Loans) | | 2,261,908,378,160 | Deposits for Letter of Guarantee and others | | 7,995,214,580 |
| (Loan on Compound Passbook Deposits) | | 79,581,656,198 | Deferred Income Tax Liabilities | | 0 |
| (Housing Loans) | | 0 | Sundry Liabilities | | 12,217,458,953 |
| (Factoring Loans) | | 0 | (Suspense Receipts) | | 10,997,243,719 |
| (Commercial Papers) | | 0 | (Withholdings Taxes) | | 1,211,745,500 |
| (Others) | | 691,529,813,224 | (Income Taxes Payable) | | 0 |
| Call Loans | | 0 | (Other Sundry Liabilities) | | 8,469,734 |
| (M.S.B Call Loans) | | 0 | Inter-Office Account | | 0 |
| (Others) | | 0 | Domestic Exchange Settlement | | 18,263,150,024 |
| Deferred Loan Origination Fee(-) | | 0 | | | 0 |
| Deferred Loan Origination Costs(+) | | 1,139,465,213 | Stockholder's Equity | | 375,008,387,766 |
| Allowance for Credit Losses(-) | | -403,481,364,557 | Capital Stock | | 1,561,472,220,000 |
| Discount Present Value(-) | | -1,479,021,217 | Common Stock | | 1,561,472,220,000 |
| Tangible Assets | | 17,958,684,649 | 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 | | 33,685,450,733 | Other Capital Reserve | | 10,227,397,533 |
| Constructions in Progress | | 0 | Assets Revaluation Reserve | | 0 |
| Others | | 6,701,556,212 | Retained Earnings | | -708,349,885,749 |
| Accumulated Depreciation(-) | | -33,485,154,396 | Legal Reserve | | 20,713,000,000 |
| Other Assets | | 342,767,166,296 | Reserve for Business Rationalization | | 0 |
| Guarantee Deposits | | 18,976,295,290 | 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 | | 1,221,304,102 | Voluntary Reserve | | 0 |
| Accrued revenues | | 19,559,987,479 | Unappropriated Retained Earnings | | -736,426,885,749 |
| Prepaid Expenses | | 84,462,015 | Capital Adjustment | | -494,299,689,759 |
| Advanced Payments | | 3,546,835,060 | Discounts on stock Issuance | | -4,647,971,622 |
| Others Derivatives Instruments Assets | | 19,437,252,400 | Treasury Stock | | -55,553,483,516 |
| Investments Assets | | 3,441,888,093 | Others | | -434,098,214,621 |
| Intangible Assets | | 62,523,203,787 | Accumulated Other Comprehensive Income | | 5,958,325,741 |
| (Goodwill) | | 0 | Gain(Loss) on Valuation of Available for sale Securities | | 5,958,325,741 |
| (CDI) | | 38,813,511,111 | Gain on Valuation of Investment stock using the Equity Method | | 0 |
| (Development Costs) | | 339,380,101 | Others | | 0 |
| (Others) | | 23,370,312,575 | | | 0 |
| Fixed Assets Used not for Business Purpose | | 183,493,519,267 | | | 0 |
| (Land Not for Business Purpose) | | 128,225,037,481 | | | 0 |
| (Buildings Not for Business Purpose) | | 54,466,478,580 | | | 0 |
| (Others) | | 802,003,206 | | | 0 |
| Deferred Income Tax Assets | | 0 | | | 0 |
| Sundry Assets | | 19,449,888,046 | | | 0 |
| (Suspense Payments) | | 11,117,606,638 | | | 0 |
| (Loans to Employees) | | 46,000,000 | | | 0 |
| (Articles of Consumption) | | 0 | | | 0 |
| (Deposited Money) | | 971,760,000 | | | 0 |
| (Prepaid Corporate Income Tax Asset) | | 7,291,719,684 | | | 0 |
| (Other Sundry Assets) | | 22,801,724 | | | 0 |
| Inter-Office Account | | 0 | | | 0 |
| Domestic Exchange Settlement | | 11,032,530,757 | | | 0 |
| Discount Present Value(-) | | 0 | | | 0 |
| Guarantees & Acceptance & Guarantees | | 0 | | | 0 |
| Stock price index Futures Bought | | 0 | | | 0 |
| Stock price index Futures Sold | | 0 | | | 0 |
| Loan charge - Offs | | 0 | | | 0 |
| Accrued Payable | | 0 | | | 0 |
| Unissued Stock Dividends | | 0 | | | 0 |
| | | 0 | | | 0 |
| | | 0 | | | 0 |
| Losses | | 0 | Earns | | 0 |
| Net Loss for the Term | | 0 | Net Profit for the Term | | 0 |
| Total | | 3,900,088,665,259 | Total | | 3,900,088,665,259 |

Income Statement
2014.07.01-2015.06.30

Company Name : SBI SAVINGS BANK

(UNIT: KRW)

| DESCRIPTION | AMOUNT | DESCRIPTION | AMOUNT |
|---|------------------------|---|------------------------|
| Expenses | 368,987,117,223 | Revenues | 401,559,016,728 |
| Operating Expenses | 335,588,627,978 | Operating Revenues | 391,253,744,082 |
| Interest Expenses | 83,720,988,933 | Interest Revenues | 261,048,928,744 |
| Interest on Deposits | 78,891,398,345 | Interest on Due from Banks | 11,409,098,110 |
| (Interest on Ordinary Deposits) | 773,192,204 | Interest on Trading Securities | 359,116,381 |
| (Interest on Temporary Deposits) | 0 | Interest on Available for Sale Securities | 3,512,225,193 |
| (Interest on Mutual Time Deposits) | 0 | Interest on Held to Maturity Securities | 0 |
| (Interest on Mutual Installment Deposits) | 7,484,402 | Interest on Loans | 245,626,660,194 |
| (Interest on Free Reserve Installment Deposits) | 208,499,241 | (Interest on mutual Time Deposits) | 0 |
| (Interest on Time Deposits) | 57,076,430,460 | (Interest on mutual Installment Deposits) | 0 |
| (Interest on Savings Deposits) | 0 | (Bills Discount Fee) | 92,618,206 |
| (Interest on Corporate Free Savings Deposits) | 0 | (Interest on Installment Loans) | 81,638,600 |
| (Interest on Installment Deposits) | 20,825,784,362 | (Interest on Loans on Collateral of Time or Installment Deposits) | 253,318,966 |
| (Interest on Long Term Savings for Salaried Man) | 0 | (Interest on General Loans) | 194,130,540,145 |
| (Interest on Long Term Deposits for Household) | 6,937 | (Interest on Loans on Compound Passbook Deposits) | 14,551,738,389 |
| (Interest on Preferential Installment Deposits for Household) | 739 | (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) | 36,516,805,888 |
| Discount Fees on Cover Notes Sold | 0 | Interest on Call Loans | 0 |
| Interest on Borrowings | 0 | Other Interest Income | 141,828,866 |
| (Interest on Overdraft with Banks) | 0 | (Interest on Loans to Employees) | 3,899,282 |
| (Interest on Borrowings from Banks) | 0 | (Sundry Interest Income) | 137,929,584 |
| (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 | 5,694,851,597 |
| Interest on Call Money | 0 | Gain on Sale of Trading Securities | 783,152,249 |
| Interest on Debentures | 3,648,094,487 | Gain on Valuation of Trading Securities | 4,695,085,351 |
| Others | 1,181,496,101 | Gain on Disposition of Available for Sale Securities | 216,613,997 |
| (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 | 4,879,996,750 | valuation and gain on disposition of Loans | 66,565,376,659 |
| Loss on Disposition of Trading Securities | 2,092,578,386 | Reversal of Allowance for Bad Debts | 0 |
| Loss on Valuation of Trading Securities | 886,947,759 | Gain on Sales of Loans | 66,565,376,659 |
| Loss on Disposition of Available for Sale Securities | 2,484,605 | Commission Received | 5,271,001,421 |
| Loss on Disposition of Held to Maturity Securities | 0 | Commission Received on Remittance | 18,912,300 |
| 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 | 99,559,435,224 | Commission Received on Safe Deposit | 0 |
| Bad Debts Expenses | 99,273,152,179 | Commission Received from Pre-payment | 197,317,039 |
| Loss on Sales of Loans | 286,283,045 | Other Commission Received | 5,054,772,082 |
| Commission Expenses | 29,551,218,026 | Dividend Income | 650,970,440 |
| Commission Paid on Remittance | 3,353,500 | Dividend on Trading Securities | 91,201,400 |
| Commission Paid on Collection | 0 | Dividend on Available for Sale Securities | 559,769,040 |
| Commission Paid on Collection Ovedue Loan | 1,285,885,621 | Other Operating Revenues | 52,022,615,221 |
| Others Commission Paid | 28,281,978,905 | Gain on Redemption of Debentures Issued | 0 |
| Other Operating Expenses | 25,324,401,108 | 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 | 13,891,516,188 |
| Losses on Stock Price Index Option Transaction | 0 | Gains on Valuation Stock Price Index Option | 0 |
| Loss on the Others Derivatives Instruments Transaction | 610,643,148 | Gains on Valuation Others Derivatives Instruments | 15,733,559,714 |
| Losses on Valuation Stock Price Index Option | 0 | Reversal of Unearned Income | 0 |
| Loss on Valuation Others Derivatives Instruments | 1,863,712,077 | Reversal of Accrued Expense | 0 |
| Insurance Expense for Deposits | 13,105,699,121 | Sundry Operating Revenues | 22,397,539,319 |
| Refund Accrued Income | 0 | Non-Operating Revenues | 10,305,272,646 |
| Refund Prepaid Expense | 0 | Gain on Disposition of Tangible Assets | 1,126,539,909 |
| Sundry Operating Expenses | 9,744,346,762 | (Gain on Sales of Assets Used for Business Purpose) | 7,905,988 |
| General and Administrative Expenses | 92,552,587,937 | (Gain on Sales of Assets not Used for Business Purpose) | 1,118,633,921 |
| payroll expense | 20,941,725,908 | Rental Income | 934,567,626 |
| Office Expense | 71,610,862,029 | Gain on Investment Securities | 0 |
| Non-Operating Expenses | 36,868,989,511 | Gain on Disposition of Equity Security Using Equity Method | 1,830,488,533 |
| Loss on Disposition of Tangible Assets | 33,417,323 | Gain from Impairment of Estate not Used for Business Purpose | 0 |
| (Loss on Sales of Assets Used for Business Purpose) | 4,417,323 | Gains on Prior Period Error Correction | 0 |
| (Loss on Sales of Assets not Used for Business Purpose) | 29,000,000 | Other Non-Operating Revenues | 6,413,676,578 |
| 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 | 24,472,864,821 | (Sundry Income) | 6,413,676,578 |
| Losses on Prior Period Error Correction | 0 | Gains from assets Contributed | 0 |
| Other Non-Operating Expenses | 1,667,431,143 | 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) | 845,473,892 | | 0 |
| (Money for Contravention) | 0 | | 0 |
| (Sundry Loss) | 821,957,251 | | 0 |
| Casualty Losses | 0 | | 0 |
| Other Special Losses | 0 | | 0 |
| Income Taxes Expense | 5,938,835,760 | | 0 |
| Losses Total | 368,987,117,223 | Earnings Total | 401,559,016,728 |
| Net Income | 23,162,563,479 | Net Loss for the Term | 0 |
| Total | 401,559,016,728 | Total | 401,559,016,728 |