

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.

FY14: End Of June 2015

FY13: End Of June 2014

1. Overall Condition of Business

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

Class	FY14(A)	FY13 (B)	Increase/Decrease (A-B)
Total Assets	39,001	16,844	22,157
Total Deposits	33,684	12,320	21,364
Total Loans*	30,666	11,846	18,820
Paid-in Capital	15,615	9,055	6,560
Equity Capital	3,750	1,602	2,148
Number of Branches	20	6	14
Status of Company Listing	Unlisted	Unlisted	
Number of Employees	469	163	306
Number of Customers	705,060	356,022	349,038

*Suspense receivable as credit is included in total loans.

2. Financial Status

(Unit: Hundred Million KRW, %)

Class		FY14(A)		FY13 (B)		Increase/Decrease (A-B)
		Amount	%	Amount	%	
Asset	Cash And Due from Banks	6,483	16.6	2,226	13.2	4,257
	Securities	2,380	6.1	3,276	19.4	Δ896
	Loans	26,587	68.2	9,479	56.3	17,108
	Call Loans	-	0.0	-	0.0	-
	Tangible Assets	180	0.5	78	0.5	102
	Other Assets*	3,371	8.6	1,785	10.6	1,586
Asset Total		39,001	100.0	16,844	100.0	22,157
Liability	Deposits	33,684	86.4	12,320	73.1	21,364
	Borrowings	400	1.0	600	3.6	Δ200
	Call Money	-	0.0	-	0.0	-
	Other Liabilities	1,167	3.0	2,322	13.8	Δ1,155
	Liability Total	35,251	90.4	15,242	90.5	20,009
Stockholder's Stock	Capital Stock	15,615	40.0	9,055	53.8	6,560
	Capital Surplus	102	0.3	6	0.0	96
	Capital Adjustment	Δ4,943	Δ12.7	Δ133	Δ0.8	Δ4,810
	Other Accumulated Comprehensive Income	59	0.2	Δ11	-0.1	70
	Retained Earnings	Δ7,083	Δ18.2	Δ7,315	Δ43.4	232
	Capital Total	3,750	9.6	1,602	9.5	2,148
Liability And Stockholder's Stock Total		39,001	100.0	16,844	100.0	22,157

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

FY14 : from July. 1st, 2014 to June 30st, 2015

FY13 : from July. 1st, 2013 to June 30st, 2014

(Unit: Hundred Million KRW)

3. Profit and Loss

Class	FY14(A)	FY13 (B)	Increase/Decrease (A-B)
I. Operating Revenues	3,913	1,934	1,979
1. Interest Revenues	2,610	1,502	1,108
2. Commission Received	53	21	32
3. Other Operating Revenues	1,250	411	839
II. Operating Expenses(-)	3,356	3,314	42
1. Interest Expenses	837	538	299
2. Commission Expenses	296	185	111
3. Other Operating Expenses	1,297	2,159	△862
4. General and Administrative Expenses	926	432	494
III. Operating Profit and Loss	557	△1,379	1,936
IV. Non-Operating Revenues	103	119	△16
V. Non-Operating Expenses(-)	369	1,014	△645
VI. Gain/Loss from Continued Operation Before Tax	291	△2,274	2,565
VII. Corporate Taxes Expense from Continued Operation(-)	59		59
VIII. Continuing income(or continuing loss)	232	△2,274	2,506
IX. Gain/Loss from Continued Operation	-		-
X. Net Gain/Loss the Term	232	△2,274	2,506

FY14: End Of June 2015

FY13: End Of June 2014

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

4. Key Business Performance Index (Ratio)

Class	FY14(A)	FY13 (B)	Increase/Decrease (A-B)
Ratio of Loans Classified as Sub-standard or Lower ¹⁾	27.67	33.94	Δ6.27
BIS Ratio ²⁾ *Legal guidance ratio is more than 7%	11.46	9.47	1.99
Liquidity Coverage Ratio	116.53	132.36	Δ15.83
LTD (Loan to deposit) Ratio	91.04	96.15	Δ5.12
Return On Assets (ROA)	0.75	Δ14.33	15.08
Return On Equity (ROE)	8.66	792.51	Δ783.84
Personal Loan ³⁾	1,137	526	611
Overdue Rate of Personal Loan ⁴⁾	16.71	18.44	Δ1.73

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.