

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.

1Q in FY15: End Of September 2015

1Q in FY14: End Of September 2014

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

1. Overall Condition of Business

Class	1Q in FY15 (A)	1Q in FY14 (B)	Increase/Decrease (A-B)
Total Assets	37,911	18,022	19,889
Total Deposits	32,859	13,060	19,799
Total Loans*	31,428	13,214	18,214
Paid-in Capital	15,615	9,802	5,813
Equity Capital	3,765	2,189	1,576
Number of Branches	20	6	14
Status of Company Listing	Unlisted	Unlisted	
Number of Employees	463	177	286
Number of Customers	705,874	357,272	348,602

*Suspense receivable as credit is included in total loans.

1Q in FY15: End Of September 2015

1Q in FY14: End Of September 2014

(Unit: Hundred Million KRW, %)

2. Financial Status

Class		1Q in FY15 (A)		1Q in FY14 (B)		Increase/Decrease (A-B)
		Amount	%	Amount	%	
Asset	Cash And Due from Banks	4,484	11.8	1,760	9.8	2,724
	Securities	2,308	6.1	3,637	20.2	Δ1,329
	Loans	27,645	72.9	10,876	60.4	16,769
	Call Loans	-	0.0	-	0.0	-
	Tangible Assets	172	0.5	75	0.4	97
	Other Assets*	3,302	8.7	1,674	9.3	1,628
Asset Total		37,911	100.0	18,022	100.0	19,889
Liability	Deposits	32,859	86.7	13,060	72.5	19,799
	Borrowings	-	0.0	300	1.7	Δ300
	Call Money	-	0.0	-	0.0	-
	Other Liabilities	1,287	3.4	2,473	13.7	Δ1,186
	Liability Total	34,146	90.1	15,833	87.9	18,313
Stockholder's Stock	Capital Stock	15,615	41.2	9,802	54.4	5,813
	Capital Surplus	102	0.3	6	0.0	96
	Capital Adjustment	Δ4,943	Δ13.0	Δ137	Δ0.8	Δ4,806
	Other Accumulated Comprehensive Income	15	0.0	19	0.1	Δ4
	Retained Earnings	Δ7,024	Δ18.5	Δ7,501	Δ41.6	477
	Capital Total	3,765	9.9	2,189	12.1	1,576
Liability And Stockholder's Stock Total		37,911	100.0	18,022	100.0	19,889

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

1Q in FY15 : from July. 1st, 2015 to September 30st, 2015
 FY15(Accumulation) : from July. 1st, 2015 to September 30st, 2015
 1Q in FY14 : from July. 1st, 2014 to September 30st, 2014
 FY14(Accumulation) : from July. 1st, 2014 to September 30st, 2014
 (Unit: Hundred Million KRW)

3. Profit and Loss

Class	1Q in FY15 (A)		1Q in FY14 (B)		Increase/Decrease (A-B)	
	Present Quarter	Accumulation	Present Quarter	Accumulation	Quarter Base	Accumulation
I. Operating Revenues	1,100	1,100	539	539	561	561
1. Interest Revenues	824	824	314	314	510	510
2. Commission Received	21	21	5	5	16	16
3. Other Operating Revenues	255	255	220	220	35	35
II. Operating Expenses(-)	962	962	608	608	354	354
1. Interest Expenses	236	236	116	116	120	120
2. Commission Expenses	99	99	57	57	42	42
3. Other Operating Expenses	341	341	326	326	15	15
4. General and Administrative Expenses	286	286	109	109	177	177
III. Operating Profit and Loss	138	138	△69	△69	207	207
IV. Non-Operating Revenues	29	29	42	42	△13	-13
V. Non-Operating Expenses(-)	108	108	159	159	△51	-51
VI. Gain/Loss from Continued Operation Before Tax	59	59	△186	△186	245	245
VII. Corporate Taxes Expense from Continued Operation(-)	-	-	-	-	-	0
VIII. Continuing income(or continuing loss)	59	59	△186	△186	245	245
IX. Gain/Loss from Continued Operation	-	-	-	-	-	0
X. Net Gain/Loss the Term	59	59	△186	△186	245	245

1Q in FY15: End Of September 2015

1Q in FY14: End Of September 2014

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

4. Key Business Performance Index (Ratio)

Class	1Q in FY15 (A)	1Q in FY14 (B)	Increase/Decrease (A-B)
Ratio of Loans Classified as Sub-standard or Lower ¹⁾	24.06	28.29	Δ4.23
BIS Ratio ²⁾ *Legal guidance ratio is more than 7%	11.55	11.45	0.10
Liquidity Coverage Ratio	71.32	131.79	Δ60.47
LTD (Loan to deposit) Ratio	95.65	101.18	Δ5.53
Return On Assets (ROA)	1.27	Δ10.74	12.01
Return On Equity (ROE)	1.57	Δ98.71	100.28
Personal Loan ³⁾	1,210	469	741
Overdue Rate of Personal Loan ⁴⁾	15.04	20.26	Δ5.21

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.