

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 FY16: End Of March 2016

3Q in FY14: End Of March 2015

1. Overall Condition of Business

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

Class	1Q in FY16 (A)	3Q in FY14 (B)	Increase/Decrease (A-B)
Total Assets	44,681	38,539	6,142
Total Deposits	39,230	33,251	5,979
Total Loans*	36,113	30,867	5,246
Paid-in Capital	15,615	15,615	-
Equity Capital	4,135	3,661	474
Number of Branches	20	20	-
Status of Company Listing	Unlisted	Unlisted	
Number of Employees	490	475	15
Number of Customers	741,066	701,550	39,516

*Suspense receivable as credit is included in total loans.

1Q in FY16: End Of March 2016

3Q in FY14: End Of March 2015

2. Financial Status

(Unit: Hundred Million KRW, %)

Class	1Q in FY16 (A)		3Q in FY14 (B)		Increase/Decrease (A-B)	
	Amount	%	Amount	%		
Asset	Cash And Due from Banks	5,784	12.95	6,342	16.45	Δ558
	Securities	2,772	6.20	1,865	4.84	907
	Loans	33,267	74.45	26,453	68.65	6,814
	Call Loans	0	0.00	0	0.00	-
	Tangible Assets	133	0.30	158	0.41	Δ25
	Other Assets*	2,725	6.10	3,721	9.66	Δ996
Asset Total		44,681	100.00	38,539	100.00	6,142
Liability	Deposits	39,230	87.80	33,251	86.28	5,979
	Borrowings	-	-	400	1.04	Δ400
	Call Money	0	0.00	0	0.00	-
	Other Liabilities	1,316	2.95	1,228	3.19	88
	Liability Total	40,546	90.75	34,879	90.50	5,667
Stockholder's Stock	Capital Stock	15,615	34.95	15,615	40.52	-
	Capital Surplus	102	0.23	102	0.26	-
	Capital Adjustment	Δ4,943	Δ11.06	Δ4,943	Δ12.83	-
	Other Accumulated Comprehensive Income	144	0.32	56	0.15	88
	Retained Earnings	Δ6,783	Δ15.18	Δ7,170	Δ18.60	387
	Capital Total	4,135	9.25	3,661	9.50	474
Liability And Stockholder's Stock Total		44,681	100.00	38,539	100.00	6,142

*3Q in FY14 Suspense receivable as credit: It is classed into other asset category.

1Q in FY16 : from January. 1st, 2016 to March 31st, 2016

FY16(Accumulation) : from January. 1st, 2016 to March 31st, 2016

3Q in FY14 : from January. 1st, 2015 to March 31st, 2015

FY14(Accumulation) : from January. 1st, 2015 to March 31st, 2015

3. Profit and Loss

(Unit: Hundred Million KRW)

Class	1Q in FY16 (A)		3Q in FY14 (B)		Increase/Decrease (A-B)	
	Present Quarter	Accumulation	Present Quarter	Accumulation	Quarter Base	Accumulation
I. Operating Revenues	1,207	1,207	1,184	1,184	23	23
1. Interest Revenues	990	990	750	750	240	240
2. Commission Received	23	23	14	14	9	9
3. Other Operating Revenues	194	194	420	420	Δ226	Δ226
II. Operating Expenses(-)	1,074	1,074	945	945	129	129
1. Interest Expenses	235	235	267	267	Δ32	Δ32
2. Commission Expenses	139	139	75	75	64	64
3. Other Operating Expenses	396	396	317	317	79	79
4. General and Administrative Expenses	304	304	286	286	18	18
III. Operating Profit and Loss	133	133	239	239	Δ106	Δ106
IV. Non-Operating Revenues	34	34	48	48	Δ14	Δ14
V. Non-Operating Expenses(-)	53	53	13	13	40	40
VI. Gain/Loss from Continued Operation Before Tax	114	114	274	274	Δ160	Δ160
VII. Corporate Taxes Expense from Continued Operation(-)	Δ15	Δ15	59	59	Δ74	Δ74
VIII. Continuing income(or continuing loss)	129	129	215	215	Δ86	Δ86
IX. Gain/Loss from Continued Operation	0	0	0	0	0	0
X. Net Gain/Loss the Term	129	129	215	215	Δ86	Δ86

1Q in FY16: End Of March 2016

3Q in FY14: End Of March 2015

4. Key Business Performance Index (Ratio)

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

Class	1Q in FY16 (A)	3Q in FY14 (B)	Increase/Decrease (A-B)
Ratio of Loans Classified as Sub-standard or Lower ¹⁾	17.13	29.85	Δ12.73
BIS Ratio ²⁾	11.02	11.31	Δ0.29
*Legal guidance ratio is more than 7%			
Liquidity Coverage Ratio	113.79	142.76	Δ28.97
LTD (Loan to deposit) Ratio	92.05	92.83	Δ0.78
Return On Assets (ROA) ³⁾	0.99	Δ0.87	1.86
Return On Equity (ROE) ³⁾	10.63	Δ7.15	17.78
Personal Loan ⁴⁾	1,253	1,159	94.00
Overdue Rate of Personal Loan ⁵⁾	13.57	17.34	Δ3.78

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) Return On Assets (ROA) and Return On Equity (ROE) are calculated based on recent one year's profit.

Note 4) 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 5) Criterion for "being overdue" : It is loan whose profit is lost within the period.