

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.

2Q in FY16: End Of June 2016

1. Overall Condition of Business

4Q in FY14: End Of June 2015

(Accounting Standard : Korean Generally Accepted Accounting Principles)

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

| Class | 2Q in FY16 (A) | 4Q in FY14 (B) | Increase/Decrease (A-B) |
|---------------------------|----------------|----------------|-------------------------|
| Total Assets | 47,078 | 39,001 | 8,077 |
| Total Deposits | 41,711 | 33,684 | 8,027 |
| Total Loans * | 38,804 | 30,666 | 8,138 |
| Paid-in Capital | 15,615 | 15,615 | 0 |
| Equity Capital | 4,271 | 3,750 | 521 |
| Number of Branches | 20 | 20 | 0 |
| Status of Company Listing | 비상장 | 비상장 | |
| Number of Employees | 495 | 469 | 26 |
| Number of Customers | 769,109 | 705,060 | 64,049 |

*Suspense receivable as credit is included in total loans.

2Q in FY16: End Of June 2016

2. Financial Status

4Q in FY14: End Of June 2015

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW, %)

| Class | 2Q in FY16 (A) | | 4Q in FY14 (B) | | Increase/Decrease (A-B) | |
|---|--|--------|----------------|--------|-------------------------|-------|
| | Amount | % | Amount | % | | |
| Asset | Cash And Due from Banks | 5,818 | 12.36 | 6,483 | 16.62 | △665 |
| | Securities | 2,624 | 5.57 | 2,380 | 6.10 | 244 |
| | Loans | 35,883 | 76.22 | 26,587 | 68.17 | 9,296 |
| | Tangible Assets | 129 | 0.27 | 180 | 0.46 | △51 |
| | Other Assets * | 2,624 | 5.57 | 3,371 | 8.64 | △747 |
| Asset Total | | 47,078 | 100.00 | 39,001 | 100.00 | 8,077 |
| Liability | Deposits | 41,711 | 88.60 | 33,684 | 86.37 | 8,027 |
| | Borrowings | 0 | 0 | 400 | 1.03 | △400 |
| | Other Liabilities | 1,096 | 2.33 | 1,167 | 2.99 | △71 |
| | Liability Total | 42,807 | 90.93 | 35,251 | 90.38 | 7,556 |
| Stockholder's Stock | Capital Stock | 15,615 | 33.17 | 15,615 | 40.04 | 0 |
| | Capital Surplus | 102 | 0.22 | 102 | 0.26 | 0 |
| | Capital Adjustment | △4,943 | △10.50 | △4,943 | △12.67 | 0 |
| | Other Accumulated Comprehensive Income | 67 | 0.14 | 59 | 0.15 | 8 |
| | Retained Earnings | △6,570 | △13.96 | △7,083 | △18.16 | 513 |
| | Capital Total | 4,271 | 9.07 | 3,750 | 9.62 | 521 |
| Liability And Stockholder's Stock Total | | 47,078 | 100.00 | 39,001 | 100.00 | 8,077 |

*4Q in FY14 Suspense receivable as credit: It is classed into other asset category.

2Q in FY16 : from April. 1st, 2016 to June 30st, 2016

FY16(Accumulation) : from January. 1st, 2016 to June 30st, 2016

4Q in FY14 : from April. 1st, 2015 to June 30st, 2015

FY14(Accumulation) : from January. 1st, 2015 to June 30st, 2015

3. Profit and Loss

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW)

| Class | 2Q in FY16 (A) | | 4Q in FY14 (B) | | Increase/Decrease (A-B) | |
|--|-----------------|--------------|----------------|--------------|-------------------------|--------------|
| | Present Quarter | Accumulation | 전년동기 | Accumulation | Quarter Base | Accumulation |
| I. Revenues Total | 1,459 | 2,666 | 1,278 | 2,487 | 181 | 179 |
| 1. Interest Revenues | 1,084 | 2,075 | 850 | 1,600 | 234 | 475 |
| 2. Revenues Associated with Securities | 163 | 191 | Δ3 | 14 | 166 | 177 |
| 3. Revenues Associated with Loans | 117 | 222 | 220 | 367 | Δ103 | Δ145 |
| 4. Commission Received | 28 | 51 | 24 | 38 | 4 | 13 |
| 5. Dividends Income | 22 | 33 | 1 | 5 | 21 | 28 |
| 6. Others | 45 | 94 | 186 | 463 | Δ141 | Δ369 |
| II. Expenses Total(-) | 1,247 | 2,325 | 1,192 | 2,185 | 55 | 140 |
| 1. Interest Expenses | 232 | 466 | 248 | 515 | Δ16 | Δ49 |
| 2. Expenses Associated with Securities | 11 | 19 | 17 | 33 | Δ6 | Δ14 |
| 3. Expenses Associated with Loans | 38 | 45 | 1 | 2 | 37 | 43 |
| 4. Commission Expenses | 156 | 296 | 106 | 181 | 50 | 115 |
| 5. General and Administrative Expenses | 296 | 600 | 302 | 588 | Δ6 | 12 |
| 6. Others | 637 | 1,037 | 518 | 807 | 119 | 230 |
| 7. Income Tax Expenses | Δ123 | Δ138 | 0 | 59 | Δ123 | Δ197 |
| III. Net Income (or Net Loss) | 212 | 341 | 86 | 302 | 126 | 39 |

2Q in FY16: End Of June 2016

4Q in FY14: End Of June 2015

4. Others

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

| Class | 2Q in FY16 (A) | 4Q in FY14 (B) | Increase/Decrease (A-B) |
|--|----------------|----------------|-------------------------|
| Ratio of Loans Classified as Sub-standard or Lower ¹⁾ | 14.58 | 27.67 | Δ13.09 |
| BIS Ratio ²⁾ *Legal guidance ratio is more than 8% | 11.09 | 11.46 | Δ0.37 |
| Liquidity Coverage Ratio | 144.49 | 116.53 | 27.96 |
| LTD (Loan to deposit) Ratio | 93.03 | 91.04 | 1.99 |
| Return On Assets (ROA) ³⁾ | 1.25 | 0.75 | 0.51 |
| Return On Equity (ROE) ³⁾ | 12.89 | 8.66 | 4.23 |
| Personal Loan ⁴⁾ | 1,183 | 1,137 | 46 |
| Overdue Rate of Personal Loan ⁵⁾ | 13.27 | 16.71 | Δ3.44 |

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.