

# 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.

FY15: End Of December 2015

FY14: End Of June 2015

## 1. Overall Condition of Business

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

Class	FY15 (A)	FY14 (B)	Increase/Decrease (A-B)
Total Assets	41,280	39,001	2,279
Total Deposits	36,029	33,684	2,345
Total Loans *	32,728	30,666	2,062
Paid-in Capital	15,615	15,615	0
Equity Capital	3,947	3,750	197
Number of Branches	20	20	0
Status of Company Listing	Unlisted	Unlisted	
Number of Employees	478	469	9
Number of Customers	719,567	705,060	14,507

\*Suspense receivable as credit is included in total loans.

FY15: End Of December 2015

FY14: End Of June 2015

## 2. Financial Status

(Unit: Hundred Million KRW, %)

Class	FY15 (A)		FY14 (B)		Increase/Decrease (A-B)	
	Amount	%	Amount	%		
Asset	Cash And Due from Banks	5,632	13.64	6,483	16.61	Δ851
	Securities	2,624	6.36	2,380	6.10	244
	Loans	29,730	72.02	26,587	68.18	3,143
	Call Loans	0	0.00	0	0.00	0
	Tangible Assets	142	0.34	180	0.46	Δ38
	Other Assets *	3,152	7.64	3,371	8.64	Δ219
Asset Total		41,280	100.00	39,001	100.00	2,279
Liability	Deposits	36,029	87.28	33,684	86.37	2,345
	Borrowings	0	0.00	400	1.03	Δ400
	Call Money	0	0.00	0	0.00	0
	Other Liabilities	1,304	3.16	1,167	2.99	137
	Liability Total	37,333	90.44	35,251	90.38	2,082
Stockholder's Stock	Capital Stock	15,615	37.83	15,615	40.04	0
	Capital Surplus	102	0.25	102	0.26	0
	Capital Adjustment	Δ4,943	Δ11.97	Δ4,943	Δ12.67	0
	Other Accumulated Comprehensive Income	90	0.22	60	0.15	30
	Retained Earnings	Δ6,917	Δ16.76	Δ7,083	Δ18.16	166
	Capital Total	3,947	9.56	3,750	9.62	197
Liability And Stockholder's Stock Total		41,280	100.00	39,001	100.00	2,279

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

FY15(Accumulation) : from July. 1st, 2015 to December 31st, 2015

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

(Unit: Hundred Million KRW)

3. Profit and Loss

Class	FY15 (A)	FY14 (B)	Increase/Decrease (A-B)
I. Operating Revenues	2,288	3,913	Δ1,625
1. Interest Revenues	1,728	2,610	Δ882
2. Commission Received	46	53	Δ7
3. Other Operating Revenues	514	1,250	Δ736
II. Operating Expenses(-)	1,954	3,356	Δ1,402
1. Interest Expenses	460	837	Δ377
2. Commission Expenses	222	296	Δ74
3. Other Operating Expenses	686	1,297	Δ611
4. General and Administrative Expenses	586	926	Δ340
III. Operating Profit and Loss	334	557	Δ223
IV. Non-Operating Revenues	54	103	Δ49
V. Non-Operating Expenses(-)	264	369	Δ105
VI. Gain/Loss from Continued Operation Before Tax	124	291	Δ167
VII. Corporate Taxes Expense from Continued Operation(-)	Δ42	59	Δ101
VIII. Continuing income(or continuing loss)	166	232	Δ66
IX. Gain/Loss from Continued Operation	0	0	0
X. Net Gain/Loss the Term	166	232	Δ66

\*According to the amended Article 25 of the Enforcement Rule of mutual savings banks, the fiscal year has been changed from the end of June to the end of December. Accordingly, the 46th fiscal year earnings results in the six months from July 1, 2015 to December 31st 2015.

FY15: End Of December 2015

FY14: End Of June 2015

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

4. Key Business Performance Index (Ratio)

Class	FY15 (A)	FY14 (B)	Increase/Decrease (A-B)
Ratio of Loans Classified as Sub-standard or Lower <sup>1)</sup>	19.93	27.67	Δ7.75
BIS Ratio <sup>2)</sup> *Legal guidance ratio is more than 7%	* 11.39	11.46	Δ0.07
Liquidity Coverage Ratio	105.75	116.53	Δ10.78
LTD (Loan to deposit) Ratio	90.84	91.04	Δ0.20
Return On Assets (ROA)	1.23	0.75	0.48
Return On Equity (ROE)	12.65	8.66	4.00
Personal Loan <sup>3)</sup>	1,228	1,137	91
Overdue Rate of Personal Loan <sup>4)</sup>	13.19	16.71	Δ3.52

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.

※ According to the results of Financial Supervisory Service inspection, which is conducted from 2016 August 22 to 2016 September 28, BIS capital ratio(11.41% → 11.39%) was changed.