

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.

3Q in FY16: End Of September 2016

1. Overall Condition of Business

1Q in FY15: End Of September 2015

(Accounting Standard : Korean Generally Accepted Accounting Principles)

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

Class	3Q in FY16 (A)	1Q in FY15 (B)	Increase/Decrease (A-B)
Total Assets	50,248	37,911	12,337
Total Deposits	44,612	32,859	11,753
Total Loans	40,929	31,428	9,501
Paid-in Capital	15,615	15,615	0
Equity Capital	4,457	3,765	692
Number of Branches	20	20	0
Status of Company Listing	Unlisted	Unlisted	
Number of Employees	497	463	34
Number of Customers	777,887	705,874	72,013

3Q in FY16: End Of September 2016

2. Financial Status

1Q in FY15: End Of September 2015

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW, %)

Class	3Q in FY16 (A)		1Q in FY15 (B)		Increase/Decrease (A-B)	
	Amount	%	Amount	%		
Asset	Cash And Due from Banks	7,057	14.04	4,484	11.83	2,573
	Securities	2,520	5.02	2,308	6.09	212
	Loans	38,166	75.96	27,645	72.92	10,521
	Tangible Assets	139	0.28	172	0.45	Δ33
	Other Assets *	2,366	4.71	3,302	8.71	Δ936
Asset Total		50,248	100.00	37,911	100.00	12,337
Liability	Deposits	44,612	88.78	32,859	86.67	11,753
	Borrowings	0	0	0	0	0
	Other Liabilities	1,180	2.35	1,287	3.39	Δ107
	Liability Total	45,792	91.13	34,146	90.07	11,646
Stockholder's Stock	Capital Stock	15,615	31.08	15,615	41.19	0
	Capital Surplus	102	0.20	102	0.27	0
	Capital Adjustment	Δ4,943	Δ9.84	Δ4,943	Δ13.04	0
	Other Accumulated Comprehensive Income	65	0.13	15	0.04	50
	Retained Earnings	Δ6,383	Δ12.70	Δ7,024	Δ18.53	641
	Capital Total	4,456	8.87	3,765	9.93	691
Liability And Stockholder's Stock Total		50,248	100.00	37,911	100.00	12,337

*1Q in FY15 Suspense receivable as credit: It is classed into other asset category.

3Q in FY16 : from July. 1st, 2016 to September. 30st, 2016
 FY16(Accumulation) : from January. 1st, 2016 to September. 30st, 2016
 1Q in FY15 : from July. 1st, 2015 to September. 30st, 2015
 FY15(Accumulation) : from January. 1st, 2015 to September. 30st, 2015

3. Profit and Loss

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW)

Class	3Q in FY16 (A)		1Q in FY15 (B)		Increase/Decrease (A-B)	
	Present Quarter	Accumulation	전년동기	Accumulation	Quarter Base	Accumulation
I. Revenues Total	1,453	4,086	1,129	3,616	324	470
1. Interest Revenues	1,191	3,266	824	2,424	367	842
2. Revenues Associated with Securities	49	235	15	29	34	206
3. Revenues Associated with Loans	93	315	156	523	△63	△208
4. Commission Received	24	76	21	59	3	17
5. Dividends Income	15	47	1	7	14	40
6. Others	81	147	112	574	△31	△427
II. Expenses Total(-)	1,265	3,557	1,070	3,256	195	301
1. Interest Expenses	243	709	236	751	7	△42
2. Expenses Associated with Securities	17	30	23	56	△6	△26
3. Expenses Associated with Loans	13	58	2	4	11	54
4. Commission Expenses	148	444	99	281	49	163
5. General and Administrative Expenses	308	909	286	874	22	35
6. Others	523	1,532	424	1,231	99	301
7. Income Tax Expenses	13	△125	0	59	13	△184
III. Net Income (or Net Loss)	188	529	59	360	129	169

3Q in FY16: End Of September 2016

1Q in FY15: End Of September 2015

4. Others

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

Class	3Q in FY16 (A)	1Q in FY15 (B)	Increase/Decrease (A-B)
Ratio of Loans Classified as Sub-standard or Lower ¹⁾	12.55	24.06	△11.50
BIS Ratio ²⁾ *Legal guidance ratio is more than 8%	11.24	11.55	△0.31
Liquidity Coverage Ratio	113.30	71.32	41.98
LTD (Loan to deposit) Ratio	91.74	95.65	△3.90
Return On Assets (ROA) ³⁾	1.47	1.27	0.20
Return On Equity (ROE) ³⁾	15.37	11.84	3.53
Personal Loan ⁴⁾	1,120	1,210	△90
Overdue Rate of Personal Loan ⁵⁾	10.18	15.04	△4.86

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.