

**Balance Sheet**  
(2016.12.31)

Company Name : SBI SAVINGS BANK

(UNIT: KRW)

DESCRIPTION	AMOUNT	DESCRIPTION	AMOUNT
<b>Assets</b>	<b>5,143,885,658,481</b>	<b>Liabilities</b>	<b>4,676,237,147,509</b>
<b>Cash &amp; Due from Banks</b>	<b>676,480,705,549</b>	Deposits	4,541,762,522,370
Cash & Checks	1,552,052,500	Deposits In Won	4,541,762,522,370
Foreign Currencies	0	(Ordinary Deposits)	97,962,385,237
Due from Banks in Won	674,928,653,049	(Temporary Deposits)	651,482,372
(Due from Banks on Demand)	0	(Mutual Time Deposits)	0
(Due from Banks on Ordinary)	3,421,379,677	(Mutual Installment Deposits)	63,858,050
(Due from Banks on Time)	0	(Free Reserve Installment Deposits)	18,049,067,256
(Due from Banks on Installment Deposits)	0	(Time Deposits)	4,126,521,405,470
(Reserve with M.S.B2))	300,000,000,000	(Savings Deposits)	0
(Reserve with K.F.S.B1))	227,882,658,586	(Corporate Free Savings Deposits)	0
(Money in Trust)	0	(Installment Deposits)	298,510,452,283
(Stock price index Futures Deposits)	0	(Long Term Savings for Salaried Man)	0
(Others)	143,624,614,786	(Long Term Savings for Household)	3,471,702
<b>Securities</b>	<b>249,223,533,835</b>	(Preferential Savings for Salaried Man)	400,000
Trading Securities	76,249,440,778	(Long Term Housing Savings)	0
(Stock)	5,138,816,380	(Time Deposits with Compound Interest)	0
(Securities for Reserve with K.F.S.B1))	0	Covering Bill	0
(Corporate Bonds)	4,842,538,520	Discount Present Value(-)	0
(Beneficiary Certificates)	66,268,085,878	<b>Borrowings</b>	<b>0</b>
(Commercial Papers)	0	Borrowings In Won	0
(Others)	0	(Overdraft with Banks)	0
Available for Sale Securities	172,974,093,057	(Borrowings from Banks)	0
(Stock)	11,102,586,787	(Borrowings from M.S.B2))	0
(Securities for Reserve with K.F.S.B1))	0	(Borrowings on Management Improvement)	0
(Corporate Bonds)	36,728,800,000	Call Money	0
(Beneficiary Certificates)	125,142,706,270	(MSB Call Money)	0
(Commercial Papers)	0	(Others)	0
(Others)	0	Discount Present Value(-)	0
Held to Maturity Securities	0	Debentures	0
(Securities for Reserve with K.F.S.B1))	0	Debentures Discount(-)	0
(Corporate Bonds)	0	Debentures Premium(+)	0
(Commercial Papers)	0	<b>Other Liabilities</b>	<b>134,474,625,139</b>
(Others)	0	Allowance for Severance and Retirement Benefits	7,571,736,365
Investment Stock Using Equity Method	0	Funds Converted from National Pension (-)	0
(Stock)	0	Due from Retirement Insurance (-)	-7,571,736,365
(Equity Investments)	0	Other Allowance	1,724,571,872
<b>Loans</b>	<b>4,002,082,035,421</b>	Stock price index Option Sold	0
Loans In Won	4,210,877,393,501	National Treasury	0
(Loans on Mutual Time)	0	Giro	0
(Remunerations)	0	Others Derivative Instruments Liabilities	0
(Bills Discounted)	13,454,987,650	Accounts Payable	276,135,119
(Installment Loans)	370,000,000	Accrued Expenses	85,126,557,477
(Loans on Collateral of Time or Installment Deposits)	7,350,761,023	Unearned Revenues	1,931,357,979
(General Loans)	3,441,289,297,318	Deposits for Letter of Guarantee and others	5,406,209,680
(Loan on Compound Passbook Deposits)	56,272,607,638	Deferred Income Tax Liabilities	0
(Housing Loans)	0	Sundry Liabilities	10,882,564,742
(Factoring Loans)	0	(Suspense Receipts)	9,294,141,232
(Commercial Papers)	0	(Withholdings Taxes)	1,584,564,597
(Others)	692,139,739,872	(Income Taxes Payable)	0
Call Loans	0	(Other Sundry Liabilities)	3,858,913
(M.S.B Call Loans)	0	Inter-Office Account	0
(Others)	0	Domestic Exchange Settlement	29,127,228,270
Deferred Loan Origination Fee(-)	0		
Deferred Loan Origination Costs(+)	120,784,448	<b>Stockholder's Equity</b>	<b>467,648,510,972</b>
Allowance for Credit Losses(-)	-203,681,909,025	<b>Capital Stock</b>	<b>1,561,472,220,000</b>
Discount Present Value(-)	-5,234,233,503	Common Stock	1,561,472,220,000
<b>Tangible Assets</b>	<b>13,356,589,535</b>	Preferred Stock	0
Lands	5,527,388,191	<b>Capital Surplus</b>	<b>12,193,884,552</b>
Buildings	3,049,019,747	Capital in Excess of Par-value	0
Vehicles	0	Gain on Capital Reduction	1,966,487,019
Movables owned	19,483,899,089	Other Capital Reserve	10,227,397,533
Constructions in Progress	0	Assets Revaluation Reserve	0
Others	8,175,544,033	<b>Retained Earnings</b>	<b>-617,177,760,073</b>
Accumulated Depreciation(-)	-22,879,261,525	Legal Reserve	20,713,000,000
<b>Other Assets</b>	<b>202,742,794,141</b>	Reserve for Business Rationalization	0
Guarantee Deposits	18,227,246,795	Reserve for Financial Structure Improvement	0
Factoring Receivable	0	Reserve for Business Development	7,364,000,000
National treasury	0	Dividend Equalization Reserve	0
Accounts Receivable	921,850,341	Voluntary Reserve	0
Accrued revenues	30,400,180,659	Unappropriated Retained Earnings	-645,254,760,073
Prepaid Expenses	60,881,467	<b>Capital Adjustment</b>	<b>-493,803,656,778</b>
Advanced Payments	764,522,816	Discounts on stock Issuance	-4,647,971,622
Others Derivatives Instruments Assets	8,722,880,195	Treasury Stock	-55,057,470,535
Investments Assets	2,808,210,123	Others	-434,088,214,621
Intangible Assets	30,357,498,750	<b>Accumulated Other Comprehensive Income</b>	<b>4,963,823,271</b>
(Goodwill)	0	Gain(Loss) on Valuation of Available for sale Securities	4,963,823,271
(GD)	17,642,505,050	Gain on Valuation of Investment stock using the Equity Method	0
(Development Costs)	1,945,063,256	Others	0
(Others)	10,709,930,444		
Fixed Assets Used not for Business Purpose	91,005,813,111		
(Land Not for Business Purpose)	86,912,450,037		
(Buildings Not for Business Purpose)	3,894,613,074		
(Others)	198,750,000		
Deferred Income Tax Assets	0		
Sundry Assets	5,733,377,801		
(Suspense Payments)	1,414,225,958		
(Loans to Employees)	48,133,224		
(Articles of Consumption)	0		
(Deposited Money)	2,498,430,000		
(Prepaid Corporate Income Tax Asset)	1,745,087,018		
(Other Sundry Assets)	27,501,601		
Inter-Office Account	0		
Domestic Exchange Settlement	13,740,332,083		
Discount Present Value(-)	0		
Guarantees & Acceptance & Guarantees	0		
Stock price index Futures Bought	0		
Stock price index Futures Sold	0		
Loan charge - Offs	0		
Accrued Payable	0		
Unissued Stock Dividends	0		
<b>Losses</b>	<b>0</b>	<b>Earns</b>	<b>0</b>
Net Loss for the Term	0	Net Profit for the Term	0
<b>Total</b>	<b>5,143,885,658,481</b>	<b>Total</b>	<b>5,143,885,658,481</b>

**Income Statement**  
2016.01.01-2016.12.31

Company Name : SBI SAVINGS BANK

(UNIT: KRW)

DESCRIPTION	AMOUNT	DESCRIPTION	AMOUNT
<b>Expenses</b>	<b>477,811,358,565</b>	<b>Revenues</b>	<b>551,788,685,039</b>
<b>Operating Expenses</b>	<b>478,881,789,399</b>	<b>Operating Revenues</b>	<b>542,673,554,492</b>
<b>Interest Expenses</b>	<b>97,030,999,164</b>	<b>Interest Revenues</b>	<b>448,618,003,508</b>
Interest on Deposits	96,811,180,275	Interest on Due from Banks	9,200,829,527
(Interest on Ordinary Deposits)	660,312,250	Interest on Trading Securities	147,777,607
(Interest on Temporary Deposits)	0	Interest on Available for Sale Securities	2,722,136,889
(Interest on Mutual Time Deposits)	0	Interest on Held to Maturity Securities	0
(Interest on Mutual Installment Deposits)	0	Interest on Loans	436,413,817,934
(Interest on Free Reserve Installment Deposits)	315,410,977	(Interest on mutual Time Deposits)	0
(Interest on Time Deposits)	83,489,520,710	(Interest on mutual Installment Deposits)	0
(Interest on Savings Deposits)	0	(Bills Discount Fee)	374,237,286
(Interest on Corporate Free Savings Deposits)	0	(Interest on Installment Loans)	11,906,285
(Interest on Installment Deposits)	12,345,925,471	(Interest on Loans on Collateral of Time or Installment Deposits)	274,394,319
(Interest on Long Term Savings for Salaried Man)	0	(Interest on General Loans)	391,309,093,621
(Interest on Long Term Deposits for Household)	9,847	(Interest on Loans on Compound Passbook Deposits)	5,479,249,053
(Interest on Preferential Installment Deposits for Household)	1,020	(Interest on Housing Loans)	0
(Interest on Long Term Housing Savings)	0	(Interest on Factoring Loans)	0
(Interest on Other Deposits)	0	(Interest on Others Loans)	38,964,937,370
Discount Fees on Cover Notes Sold	0	Interest on Call Loans	0
Interest on Borrowings	0	Other Interest Income	133,441,551
(Interest on Overdraft with Banks)	0	(Interest on Loans to Employees)	3,920,707
(Interest on Borrowings from Banks)	0	(Sundry Interest Income)	129,520,844
(Interest on Borrowings from K.F.S.B)	0	(Interest on Inter Office)	0
(Interest on Borrowings on Management Improvement)	0	(Reversal of Discount Present Value)	0
(Interest on Rediscounted Bills)	0	<b>valuation and gain on disposition of securities</b>	<b>30,490,444,376</b>
Interest on Call Money	0	Gain on sale of Trading Securities	1,610,628,358
Interest on Debentures	0	Gain on Valuation of Trading Securities	3,777,705,478
Others	219,818,889	Gain on Disposition of Available for Sale Securities	25,102,110,540
(Sundry Interest paid)	219,818,889	Gain on Disposition of Held to Maturity Securities	0
(Interest of Inter Office)	0	Recovery of Available for Sale Securities loss	0
(Interest Paid Domestic Exchange Settlement)	0	Recovery of Held to Maturity Securities loss	0
<b>valuation and loss on disposition of securities</b>	<b>3,953,350,389</b>	<b>valuation and gain on disposition of Loans</b>	<b>40,348,733,810</b>
Loss on Disposition of Trading Securities	1,268,141,106	Reversal of Allowance for Bad Debts	0
Loss on Valuation of Trading Securities	1,107,602,202	Gain on Sales of Loans	40,348,733,810
Loss on Disposition of Available for Sale Securities	893,638,191	<b>Commission Received</b>	<b>10,988,230,813</b>
Loss on Disposition of Held to Maturity Securities	0	Commission Received on Remittance	31,922,600
Impairment loss of Available for Sale Securities	683,968,890	Commission Received on Collection	0
Impairment loss of Held to Maturity Securities	0	Agency Commission Received	0
<b>valuation and loss on disposition of Loans</b>	<b>157,521,593,251</b>	Commission Received on Safe Deposit	0
Bad Debts Expenses	147,856,084,724	Commission Received from Pre-payment	410,344,872
Loss on Sales of Loans	9,665,508,527	Other Commission Received	10,525,963,341
<b>Commission Expenses</b>	<b>59,913,522,827</b>	<b>Dividend Income</b>	<b>6,981,295,977</b>
Commission Paid on Remittance	2,749,300	Dividend on Trading Securities	789,381,092
Commission Paid on Collection	0	Dividend on Available for Sale Securities	6,191,914,885
Commission Paid on Collection Ovedue Loan	262,824,669	<b>Other Operating Revenues</b>	<b>5,266,846,008</b>
Others Commission Paid	59,647,948,858	Gain on Redemption of Debentures Issued	0
<b>Other Operating Expenses</b>	<b>35,542,016,657</b>	Gain on Foreign Currency Transaction	0
Loss on Redemption of Debentures Issued	0	Gain on Equity Securities Transactions	0
Loss on Foreign Currency Transaction	0	Gains on Stock Price Index Option Transaction	0
Loss on Equity Securities Transactions	0	Gains on the Others Derivatives Instruments Transaction	731,101,510
Losses on Stock Price Index Option Transaction	0	Gains on Valuation Stock Price Index Option	0
Loss on the Others Derivatives Instruments Transaction	5,785,766,530	Gains on Valuation Others Derivatives Instruments	1,340,960,318
Losses on Valuation Stock Price Index Option	0	Reversal of Unearned Income	0
Loss on Valuation Others Derivatives Instruments	9,131,494,150	Reversal of Accrued Expense	0
Insurance Expense for Deposits	20,092,118,377	Sundry Operating Revenues	3,194,784,180
Refund Accrued Income	0	<b>Non-Operating Revenues</b>	<b>9,115,130,547</b>
Refund Prepaid Expense	0	Gain on Disposition of Tangible Assets	3,187,316,606
Sundry Operating Expenses	532,637,600	(Gain on Sales of Assets Used for Business Purpose)	1,674,524
<b>General and Administrative Expenses</b>	<b>124,920,307,111</b>	(Gain on Sales of Assets not Used for Business Purpose)	3,185,642,082
payroll expense	29,828,046,973	Rental Income	644,335,197
Office Expense	95,092,260,138	Gain on Investment Securities	0
<b>Non-Operating Expenses</b>	<b>10,352,009,504</b>	Gain on Disposition of Equity Security Using Equity Method	0
Loss on Disposition of Tangible Assets	131,696,072	Gain from Impairment of Estate not Used for Business Purpose	0
(Loss on Sales of Assets Used for Business Purpose)	15,770,701	Gains on Prior Period Error Correction	0
(Loss on Sales of Assets not Used for Business Purpose)	115,925,371	Other Non-Operating Revenues	5,283,478,744
Loss on Investment Securities	0	(Gain on Disposition of Investment Assets)	70,000,000
Loss on Disposition of Equity Security Using Equity Method	0	(Profit on Administration of Other Fixed Assets Owned)	0
Loss from Impairment of Estate not Used for Business Purpose	7,370,708,507	(Sundry Income)	5,213,478,744
Losses on Prior Period Error Correction	0	Gains from assets Contributed	0
Other Non-Operating Expenses	2,849,604,925	Gains on Exemption of Debts	0
(Loss on Disposition of Investment Assets)	102,374,000	Gains on Insurance Settlements	0
(Donations)	87,328,552	Other Extraordinary Gains	0
(Administrative Expense for Other Tangible Assets Not for Business Purpose)	842,520,075		
(Money for Contravention)	0		
(Sundry Loss)	1,817,382,298		
Casualty Losses	0		
Other Special Losses	0		
<b>Income Taxes Expense</b>	<b>-11,422,440,338</b>		
<b>Losses Total</b>	<b>477,811,358,565</b>	<b>Earnings Total</b>	<b>551,788,685,039</b>
<b>Net Income</b>	<b>73,977,326,474</b>	<b>Net Loss for the Term</b>	<b>0</b>
<b>Total</b>	<b>551,788,685,039</b>	<b>Total</b>	<b>551,788,685,039</b>