

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.

FY16: End Of 2016

1. Overall Condition of Business

FY15: End Of 2015

(Accounting Standard : Korean Generally Accepted Accounting Principles)

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

Class	FY16 (A)	FY15 (B)	Increase/Decrease (A-B)
Total Assets	51,439	41,280	10,159
Total Deposits	45,418	36,029	9,389
Total Loans	42,109	32,728	9,381
Paid-in Capital	15,615	15,615	0
Equity Capital	4,676	3,947	729
Number of Branches	20	20	0
Status of Company Listing	Unlisted	Unlisted	
Number of Employees	506	478	28
Number of Customers	783,446	719,567	63,879

FY16: End Of 2016

2. Financial Status

FY15: End Of 2015

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW, %)

Class	FY16 (A)		FY15 (B)		Increase/Decrease (A-B)	
	Amount	%	Amount	%		
Asset	Cash And Due from Banks	6,765	13.15	5,632	13.64	1,133
	Securities	2,492	4.84	2,624	6.36	Δ132
	Loans	40,021	77.80	29,730	72.02	10,291
	Tangible Assets	134	0.26	142	0.34	Δ8
	Other Assets *	2,027	3.94	3,152	7.64	Δ1,125
Asset Total		51,439	100.00	41,280	100.00	10,159
Liability	Deposits	45,418	88.29	36,029	87.28	9,389
	Borrowings	0	0	0	0	0
	Other Liabilities	1,345	2.61	1,304	3.16	41
	Liability Total	46,763	90.91	37,333	90.44	9,430
Stockholder's Stock	Capital Stock	15,615	30.36	15,615	37.83	0
	Capital Surplus	122	0.24	102	0.25	20
	Capital Adjustment	Δ4,938	Δ9.60	Δ4,943	Δ11.97	5
	Other Accumulated Comprehensive Income	50	0.10	90	0.22	Δ40
	Retained Earnings	Δ6,173	Δ12.00	Δ6,917	Δ16.76	744
	Capital Total	4,676	9.09	3,947	9.56	729
Liability And Stockholder's Stock Total		51,439	100.00	41,280	100.00	10,159

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

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

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

3. Profit and Loss

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW)

Class	FY16 (A)	FY15 (B) *	Increase/Decrease (A-B)
I . Revenues Total	5,518	4,829	689
1. Interest Revenues	4,486	3,327	1,159
2.Revenues Associated with Securities	305	63	242
3.Revenues Associated with Loans	403	657	Δ254
4. Commission Received	110	84	26
5.Dividends Income	70	49	21
6.Others	144	649	Δ505
II . Expenses Total(-)	4,778	4,362	416
1. Interest Expenses	970	975	Δ5
2.Expenses Associated with Securities	40	105	Δ65
3.Expenses Associated with Loans	97	21	76
4. Commission Expenses	599	403	196
5. General and Administrative Expenses	1,249	1,174	75
6.Others	1,937	1,666	271
7.Income Tax Expenses	Δ114	18	Δ132
III. Net Income (or Net Loss)	740	467	273

* FY15 (B) : from January. 1st, 2015 to December. 31st, 2015

FY16: End Of 2016

FY15: End Of 2015

4. Others

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

Class	FY16 (A)	FY15 (B)	Increase/Decrease (A-B)
Ratio of Loans Classified as Sub-standard or Lower ¹⁾	9.97	19.93	Δ9.96
BIS Ratio ²⁾ *Legal guidance ratio is more than 8%	11.54	11.39	0.15
Liquidity Coverage Ratio	123.74	105.75	17.99
LTD (Loan to deposit) Ratio	92.71	90.84	1.88
Return On Assets (ROA) ³⁾	1.56	1.23	0.33
Return On Equity (ROE) ³⁾	17.11	12.65	4.46
Personal Loan ⁴⁾	1,130	1,228	Δ98
Overdue Rate of Personal Loan ⁵⁾	9.38	13.19	Δ3.81

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.