

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.

IQ in FY17: End Of March 2017

1. Overall Condition of Business

IQ in FY16: End Of March 2016

(Accounting Standard : Korean Generally Accepted Accounting Principles)

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

Class	IQ in FY17 (A)	IQ in FY16 (B)	Increase/Decrease (A-B)
Total Assets	54,616	44,681	9,935
Total Deposits	48,437	39,230	9,207
Total Loans	45,004	36,113	8,891
Paid-in Capital	15,615	15,615	0
Equity Capital	4,882	4,135	747
Number of Branches	20	20	0
Status of Company Listing	Unlisted	Unlisted	
Number of Employees	512	490	22
Number of Customers	798,524	741,066	57,458

IQ in FY17: End Of March 2017

2. Financial Status

IQ in FY16: End Of March 2016

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW, %)

Class	IQ in FY17 (A)		IQ in FY16 (B)		Increase/Decrease (A-B)	
	Amount	%	Amount	%		
Asset	Cash And Due from Banks	6,912	12.66	5,784	12.95	1,128
	Securities	2,658	4.87	2,772	6.20	Δ114
	Loans	42,929	78.60	33,267	74.45	9,662
	Tangible Assets	127	0.23	133	0.30	Δ6
	Other Assets	1,990	3.64	2,725	6.10	Δ735
Asset Total		54,616	100.00	44,681	100.00	9,935
Liability	Deposits	48,437	88.69	39,230	87.80	9,207
	Borrowings	0	0	0	0	0
	Other Liabilities	1,297	2.37	1,316	2.95	Δ19
	Liability Total	49,734	91.06	40,546	90.75	9,188
Stockholder's Stock	Capital Stock	15,615	28.59	15,615	34.95	0
	Capital Surplus	122	0.22	102	0.23	20
	Capital Adjustment	Δ4,938	Δ9.04	Δ4,943	Δ11.06	5
	Other Accumulated Comprehensive Income	50	0.09	144	0.32	Δ94
	Retained Earnings	Δ5,967	Δ10.93	Δ6,783	Δ15.18	816
Capital Total		4,882	8.94	4,135	9.25	747
Liability And Stockholder's Stock Total		54,616	100.00	44,681	100.00	9,935

1Q in FY17 : from January. 1st, 2017 to March. 31st, 2017

FY17(Accumulation) : from January. 1st, 2017 to March. 31st, 2017

1Q in FY16 : from January. 1st, 2016 to March. 31st, 2016

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

3. Profit and Loss

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW)

Class	1Q in FY17 (A)		1Q in FY16 (B)		Increase/Decrease (A-B)	
	Present Quarter	Accumulation	Present Quarter	Accumulation	Quarter Base	Accumulation
I. Revenues Total	1,527	1,527	1,241	1,241	286	286
1. Interest Revenues	1,278	1,278	990	990	288	288
2. Revenues Associated with Securities	14	14	28	28	Δ14	Δ14
3. Revenues Associated with Loans	104	104	106	106	Δ2	Δ2
4. Commission Received	25	25	23	23	2	2
5. Dividends Income	41	41	11	11	30	30
6. Others	65	65	83	83	Δ18	Δ18
II. Expenses Total(-)	1,323	1,323	1,112	1,112	211	211
1. Interest Expenses	257	257	235	235	22	22
2. Expenses Associated with Securities	25	25	8	8	17	17
3. Expenses Associated with Loans	5	5	7	7	Δ2	Δ2
4. Commission Expenses	159	159	139	139	20	20
5. General and Administrative Expenses	360	360	304	304	56	56
6. Others	513	513	434	434	79	79
7. Income Tax Expenses	4	4	Δ15	Δ15	19	19
III. Net Income (or Net Loss)	204	204	129	129	75	75

1Q in FY17: End Of March 2017

1Q in FY16: End Of March 2016

4. Others

(Unit: Hundred Million KRW, %, *ap)

Class	1Q in FY17 (A)	1Q in FY16 (B)	Increase/Decrease (A-B)
Ratio of Loans Classified as Sub-standard or Lower ¹⁾	9.21	17.13	Δ7.92
BIS Ratio ²⁾ *Legal guidance ratio is more than 8%	11.43	11.02	0.41
Liquidity Coverage Ratio	110.29	113.79	Δ3.50
LTD (Loan to deposit) Ratio	92.91	92.05	0.86
Return On Assets (ROA) ³⁾	1.73	0.99	0.74
Return On Equity (ROE) ³⁾	18.78	10.63	8.15
Personal Loan ⁴⁾	1,114	1,253	Δ139
Overdue Rate of Personal Loan ⁵⁾	7.54	13.57	Δ6.03

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