

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 FY17: End Of September 2017

1. Overall Condition of Business

3Q in FY16: End Of September 2016

(Accounting Standard : Korean Generally Accepted Accounting Principles)

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

Class	3Q in FY17 (A)	3Q in FY16 (B)	Increase/Decrease (A-B)
Total Assets	57,378	50,248	7,130
Total Deposits	50,624	44,612	6,012
Total Loans	48,322	40,929	7,393
Paid-in Capital	15,615	15,615	0
Equity Capital	5,397	4,457	940
Number of Branches	20	20	0
Status of Company Listing	Unlisted	Unlisted	
Number of Employees	515	497	18
Number of Customers	804,383	777,887	26,496

3Q in FY17: End Of September 2017

2. Financial Status

3Q in FY16: End Of September 2016

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW, %)

Class	3Q in FY17 (A)		3Q in FY16 (B)		Increase/Decrease (A-B)	
	Amount	%	Amount	%		
Asset	Cash And Due from Banks	6,139	10.70	7,057	14.04	Δ918
	Securities	3,085	5.38	2,520	5.02	565
	Loans	46,268	80.64	38,166	75.96	8,102
	Tangible Assets	149	0.26	139	0.28	10
	Other Assets	1,737	3.03	2,366	4.71	Δ629
Asset Total		57,378	100.00	50,248	100.00	7,130
Liability	Deposits	50,624	88.23	44,612	88.78	6,012
	Borrowings	0	0	0	0	0
	Other Liabilities	1,358	2.37	1,180	2.35	178
	Liability Total	51,982	90.60	45,792	91.13	6,190
Stockholder's Stock	Capital Stock	15,615	27.21	15,615	31.08	0
	Capital Surplus	122	0.21	102	0.20	20
	Capital Adjustment	Δ4,938	Δ8.61	Δ4,943	Δ9.84	5
	Other Accumulated Comprehensive Income	53	0.09	65	0.13	Δ12
	Retained Earnings	Δ5,454	Δ9.51	Δ6,383	Δ12.70	929
	Capital Total	5,397	9.41	4,457	8.87	940
Liability And Stockholder's Stock Total		57,378	100.00	50,248	100.00	7,130

3Q in FY17 : from July. 1st, 2017 to September. 30th, 2017
 FY17(Accumulation) : from January. 1st, 2017 to September. 30th, 2017
 3Q in FY16 : from July. 1st, 2016 to September. 30th, 2016
 FY16(Accumulation) : from January. 1st, 2016 to September. 30th, 2016

3. Profit and Loss

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW)

Class	3Q in FY17 (A)		3Q in FY16 (B)		Increase/Decrease (A-B)	
	Present Quarter	Accumulation	Present Quarter	Accumulation	Quarter Base	Accumulation
I. Revenues Total	1,684	4,957	1,453	4,086	231	871
1. Interest Revenues	1,369	3,986	1,191	3,266	178	720
2. Revenues Associated with Securities	2	27	49	235	Δ47	Δ208
3. Revenues Associated with Loans	214	643	93	315	121	328
4. Commission Received	24	74	24	76	0	Δ2
5. Dividends Income	30	99	15	47	15	52
6. Others	45	128	81	147	Δ36	Δ19
II. Expenses Total(-)	1,373	4,240	1,265	3,557	108	683
1. Interest Expenses	270	790	243	709	27	81
2. Expenses Associated with Securities	14	38	17	30	Δ3	8
3. Expenses Associated with Loans	0	7	13	58	Δ13	Δ51
4. Commission Expenses	123	409	148	444	Δ25	Δ35
5. General and Administrative Expenses	295	957	308	909	Δ13	48
6. Others	658	2,006	523	1,532	135	474
7. Income Tax Expenses	13	33	13	Δ125	0	158
III. Net Income (or Net Loss)	311	717	188	529	123	188

3Q in FY17: End Of September 2017

3Q in FY16: End Of September 2016

4. Others

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

Class	3Q in FY17 (A)	3Q in FY16 (B)	Increase/Decrease (A-B)
Ratio of Loans Classified as Sub-standard or Lower ¹⁾	7.32	12.55	Δ5.24
BIS Ratio ²⁾	12.02	11.24	0.78
*Legal guidance ratio is more than 8%			
Liquidity Coverage Ratio	105.46	113.30	Δ7.84
LTD (Loan to deposit) Ratio	95.45	91.74	3.71
Return On Assets (ROA) ³⁾	1.69	1.47	0.22
Return On Equity (ROE) ³⁾	18.96	15.37	3.59
Personal Loan ⁴⁾	1,043	1,120	Δ77
Overdue Rate of Personal Loan ⁵⁾	5.18	10.18	Δ5.00

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.