

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.

FY17: End Of December 2017

1. Overall Condition of Business

FY16: End Of December 2016

(Accounting Standard : Korean Generally Accepted Accounting Principles)

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

Class	FY17 (A)	FY16 (B)	Increase/Decrease (A-B)
Total Assets	57,298	51,439	5,859
Total Deposits	50,432	45,418	5,014
Total Loans	48,371	42,109	6,262
Paid-in Capital	15,615	15,615	0
Equity Capital	5,590	4,676	914
Number of Branches	20	20	0
Status of Company Listing	Unlisted	Unlisted	
Number of Employees	526	506	20
Number of Customers	808,388	783,446	24,942

FY17: End Of December 2017

2. Financial Status

FY16: End Of December 2016

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW, %)

Class	FY17 (A)		FY16 (B)		Increase/Decrease (A-B)	
	Amount	%	Amount	%		
Asset	Cash And Due from Banks	6,125	10.69	6,765	13.15	△640
	Securities	3,406	5.94	2,492	4.84	914
	Loans	46,386	80.96	40,021	77.80	6,365
	Tangible Assets	147	0.26	134	0.26	13
	Other Assets	1,234	2.15	2,027	3.94	△793
Asset Total		57,298	100.00	51,439	100.00	5,859
Liability	Deposits	50,432	88.02	45,418	88.29	5,014
	Borrowings	0	0	0	0	0
	Other Liabilities	1,276	2.23	1,345	2.61	△69
	Liability Total	51,708	90.24	46,763	90.91	4,945
Stockholder's Stock	Capital Stock	15,615	27.25	15,615	30.36	0
	Capital Surplus	122	0.21	122	0.24	0
	Capital Adjustment	△4,938	△8.62	△4,938	△9.60	0
	Other Accumulated Comprehensive Income	74	0.13	50	0.10	24
	Retained Earnings	△5,283	△9.22	△6,173	△12.00	890
	Capital Total	5,590	9.76	4,676	9.09	914
Liability And Stockholder's Stock Total		57,298	100.00	51,439	100.00	5,859

FY17 : from January. 1st, 2017 to December. 31st, 2017

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

3. Profit and Loss

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW)

Class	FY17 (A)	FY16 (B)	Increase/Decrease (A-B)
I . Revenues Total	6,846	5,518	1,328
1. Interest Revenues	5,398	4,486	912
2.Revenues Associated with Securities	96	305	Δ209
3.Revenues Associated with Loans	826	403	423
4. Commission Received	99	110	Δ11
5.Dividends Income	145	70	75
6.Others	282	144	138
II . Expenses Total(-)	5,957	4,778	1,179
1. Interest Expenses	1,071	970	101
2.Expenses Associated with Securities	42	40	2
3.Expenses Associated with Loans	36	97	Δ61
4. Commission Expenses	552	599	Δ47
5. General and Administrative Expenses	1,316	1,249	67
6.Others	2,899	1,937	962
7.Income Tax Expenses	41	Δ114	155
III . Net Income (or Net Loss)	889	740	149

FY17: End Of December 2017

FY16: End Of December 2016

4. Others

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

Class	FY17 (A)	FY16 (B)	Increase/Decrease (A-B)
Ratio of Loans Classified as Sub-standard or Lower ¹⁾	5.96	9.97	Δ4.01
BIS Ratio ²⁾	12.41	11.54	0.87
*Legal guidance ratio is more than 8%			
Liquidity Coverage Ratio	104.87	123.74	Δ18.87
LTD (Loan to deposit) Ratio	95.91	92.71	3.20
Return On Assets (ROA) ³⁾	1.61	1.56	0.05
Return On Equity (ROE) ³⁾	17.41	17.11	0.30
Personal Loan ⁴⁾	1,013	1,130	Δ117
Overdue Rate of Personal Loan ⁵⁾	5.13	9.38	Δ4.25

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.