

**Balance Sheet**  
(2017.12.31)

Company Name : SBI SAVINGS BANK

(UNIT: KRW)

DESCRIPTION	AMOUNT	DESCRIPTION	AMOUNT
<b>Assets</b>	<b>5,729,754,696,765</b>	<b>Liabilities</b>	<b>5,170,727,358,503</b>
<b>Cash &amp; Due from Banks</b>	<b>612,477,193,452</b>	Deposits	5,043,193,692,890
Cash & Checks	1,685,026,394	Deposits in Won	5,043,193,692,890
Foreign Currencies	0	(Ordinary Deposits)	99,636,455,924
Due from Banks in Won	610,792,167,058	(Temporary Deposits)	198,660,717
(Due from Banks on Demand)	0	(Mutual Time Deposits)	0
(Due from Banks on Ordinary)	3,491,944,164	(Mutual Installment Deposits)	63,748,250
(Due from Banks on Time)	0	(Free Reserve Installment Deposits)	22,521,631,274
(Due from Banks on Installment Deposits)	0	(Time Deposits)	4,766,708,899,077
(Reserve with M.S.B2)	260,000,000,000	(Savings Deposits)	0
(Reserve with K.F.S.B1)	237,367,269,181	(Corporate Free Savings Deposits)	0
(Money in Trust)	0	(Installment Deposits)	154,060,405,946
(Stock price Index Futures Deposits)	0	(Long Term Savings for Salaried Man)	0
(Others)	109,932,953,713	(Long Term Savings for Household)	3,471,702
<b>Securities</b>	<b>340,640,588,469</b>	(Preferential Savings for Salaried Man)	400,000
Trading Securities	103,576,288,402	(Long Term Housing Savings)	0
(Stock)	3,107,984,540	(Time Deposits with Compound Interest)	0
(Securities for Reserve with K.F.S.B1)	0	Covering Bill	0
(Corporate Bonds)	13,332,456,448	Discount Present Value(-)	0
(Beneficiary Certificates)	87,135,847,414	<b>Borrowings</b>	<b>0</b>
(Commercial Papers)	0	Borrowings in Won	0
(Others)	0	(Overdraft with Banks)	0
Available for Sale Securities	237,064,300,067	(Borrowings from Banks)	0
(Stock)	24,940,944,742	(Borrowings from M.S.B2)	0
(Securities for Reserve with K.F.S.B1)	0	(Borrowings on Management Improvement)	0
(Corporate Bonds)	41,431,000,000	Call Money	0
(Beneficiary Certificates)	170,692,355,325	(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>127,533,665,613</b>
(Others)	0	Allowance for Severance and Retirement Benefits	10,813,302,899
Investment Stock Using Equity Method	0	Funds Converted from National Pension (-)	0
(Stock)	0	Due from Retirement Insurance (-)	-10,789,829,047
(Equity Investments)	0	Other Allowance	1,783,026,727
<b>Loans</b>	<b>4,638,582,022,498</b>	Stock price Index Option Sold	0
Loans in Won	4,837,075,056,561	National treasury	0
(Loans on Mutual Time)	0	Giro	0
(Remunerations)	0	Others Derivative Instruments Liabilities	0
(Bills Discounted)	10,519,261,958	Accounts Payable	311,148,816
(Installment Loans)	370,000,000	Accrued Expenses	95,365,130,867
(Loans on Collateral of Time or Installment Deposits)	8,325,314,969	Unearned Revenues	35,637,751
(General Loans)	3,969,340,196,553	Deposits for Letter of Guarantee and others	616,387,487
(Loan on Compound Passbook Deposits)	56,736,589,117	Deferred Income Tax Liabilities	0
(Housing Loans)	0	Sundry Liabilities	12,249,991,250
(Factoring Loans)	0	(Suspense Receipts)	11,106,922,596
(Commercial Papers)	0	(Withholdings Taxes)	1,139,537,218
(Others)	791,783,693,944	(Income Taxes Payable)	0
Call Loans	0	(Other Sundry Liabilities)	3,531,436
(M.S.B Call Loans)	0	Inter-Office Account	0
(Others)	0	Domestic Exchange Settlement	17,148,868,863
Deferred Loan Origination Fee(-)	-257,908,471	<b>Stockholder's Equity</b>	<b>559,027,338,262</b>
Deferred Loan Origination Costs(+)	3,738,516,278	<b>Capital Stock</b>	<b>1,561,472,220,000</b>
Allowance for Credit Losses(-)	-198,157,417,493	Common Stock	1,561,472,220,000
Discount Present Value(-)	-3,816,224,377	Preferred Stock	0
<b>Tangible Assets</b>	<b>14,678,727,390</b>	<b>Capital Surplus</b>	<b>12,193,884,552</b>
Lands	5,527,388,191	Capital in Excess of Par-value	0
Buildings	3,049,019,747	Gain on Capital Reduction	1,966,487,019
Vehicles	0	Other Capital Reserve	10,227,397,533
Movables owned	22,618,244,932	Assets Revaluation Reserve	-528,277,943,760
Constructions in Progress	0	<b>Retained Earnings</b>	<b>20,713,000,000</b>
Others	8,183,819,700	Legal Reserve	0
Accumulated Depreciation(-)	-24,699,745,180	Reserve for Business Rationalization	0
<b>Other Assets</b>	<b>123,376,164,956</b>	Reserve for Financial Structure Improvement	0
Guarantee Deposits	16,315,176,745	Reserve for Business Development	7,364,000,000
Factoring Receivable	0	Dividend Equalization Reserve	0
National treasury	0	Voluntary Reserve	0
Accounts Receivable	849,752,375	Unappropriated Retained Earnings	-556,354,943,760
Accrued revenues	34,132,466,118	<b>Capital Adjustment</b>	<b>-493,803,656,778</b>
Prepaid Expenses	58,066,063	Discounts on stock Issuance	-4,647,971,822
Advanced Payments	1,086,729,656	Treasury Stock	-55,057,470,535
Others Derivatives Instruments Assets	9,053,342,617	Others	-434,096,214,621
Investments Assets	2,692,921,728	<b>Accumulated Other Comprehensive Income</b>	<b>7,442,834,248</b>
Intangible Assets	10,801,215,040	Gain(Loss) on Valuation of Available for sale Securities	7,442,834,248
(Goodwill)	0	Gain on Valuation of Investment stock using the Equity Method	0
(ODI)	3,528,501,010	Others	0
(Development Costs)	2,206,749,017		
(Others)	5,065,965,013		
Fixed Assets Used not for Business Purpose	26,444,306,970		
(Land Not for Business Purpose)	26,410,693,000		
(Buildings Not for Business Purpose)	33,613,970		
(Others)	0		
Deferred Income Tax Assets	0		
Sundry Assets	4,538,366,982		
(Suspense Payments)	1,414,025,958		
(Loans to Employees)	45,770,000		
(Articles of Consumption)	0		
(Deposited Money)	1,227,350,000		
(Prepaid Corporate Income Tax Asset)	1,823,719,423		
(Other Sundry Assets)	27,501,601		
Inter-Office Account	0		
Domestic Exchange Settlement	17,403,820,662		
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		
Losses	0	Earns	0
Net Loss for the Term	0	Net Profit for the Term	0
<b>Total</b>	<b>5,729,754,696,765</b>	<b>Total</b>	<b>5,729,754,696,765</b>

**Income Statement**

2017.01.01-2017.12.31

Company Name : SBI SAVINGS BANK

(UNIT: KRW)

DESCRIPTION	AMOUNT	DESCRIPTION	AMOUNT
<b>Expenses</b>	<b>595,654,850,866</b>	<b>Revenues</b>	<b>684,554,667,179</b>
<b>Operating Expenses</b>	<b>586,011,100,862</b>	<b>Operating Revenues</b>	<b>665,996,253,623</b>
<b>Interest Expenses</b>	<b>107,062,206,287</b>	<b>Interest Revenues</b>	<b>539,813,419,601</b>
Interest on Deposits	106,985,371,902	Interest on Due from Banks	9,232,794,413
(Interest on Ordinary Deposits)	739,154,624	Interest on Trading Securities	332,857,957
(Interest on Temporary Deposits)	0	Interest on Available for Sale Securities	1,992,134,185
(Interest on Mutual Time Deposits)	0	Interest on Held to Maturity Securities	0
(Interest on Mutual Installment Deposits)	60,875	Interest on Loans	528,136,212,770
(Interest on Free Reserve Installment Deposits)	406,816,613	(Interest on mutual Time Deposits)	0
(Interest on Time Deposits)	99,679,010,580	(Interest on mutual Installment Deposits)	0
(Interest on Savings Deposits)	0	(Bills Discount Fee)	1,420,198,106
(Interest on Corporate Free Savings Deposits)	0	(Interest on Installment Loans)	64,758,204
(Interest on Installment Deposits)	6,160,318,373	(Interest on Loans on Collateral of Time or Installment Deposits)	266,413,201
(Interest on Long Term Savings for Salaried Man)	0	(Interest on General Loans)	482,427,672,318
(Interest on Long Term Deposits for Household)	9,819	(Interest on Loans on Compound Passbook Deposits)	3,998,277,169
(Interest on Preferential Installment Deposits for Household)	1,018	(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)	39,958,893,772
Discount Fees on Cover Notes Sold	0	Interest on Call Loans	0
Interest on Borrowings	0	Other Interest Income	119,420,276
(Interest on Overdraft with Banks)	0	(Interest on Loans to Employees)	3,867,145
(Interest on Borrowings from Banks)	0	(Sundry Interest Income)	115,553,131
(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>9,552,564,568</b>
Interest on Call Money	0	Gain on sale of Trading Securities	5,307,087,400
Interest on Debentures	0	Gain on Valuation of Trading Securities	3,756,966,186
Others	76,834,385	Gain on Disposition of Available for Sale Securities	488,510,982
(Sundry Interest paid)	76,834,385	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>4,240,199,504</b>	<b>valuation and gain on disposition of Loans</b>	<b>82,556,305,515</b>
Loss on Disposition of Trading Securities	1,841,562,240	Reversal of Allowance for Bad Debts	0
Loss on Valuation of Trading Securities	2,051,322,387	Gain on Sales of Loans	82,556,305,515
Loss on Disposition of Available for Sale Securities	87,405,790	<b>Commission Received</b>	<b>9,920,205,409</b>
Loss on Disposition of Held to Maturity Securities	0	Commission Received on Remittance	22,816,700
Impairment loss of Available for Sale Securities	259,909,087	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>260,913,927,373</b>	Commission Received on Safe Deposit	0
Bad Debts Expenses	257,302,022,367	Commission Received from Pre-payment	3,413,164,738
Loss on Sales of Loans	3,611,905,006	Other Commission Received	6,484,223,971
<b>Commission Expenses</b>	<b>55,200,203,272</b>	<b>Dividend Income</b>	<b>14,540,235,843</b>
Commission Paid on Remittance	2,138,000	Dividend on Trading Securities	6,332,931,547
Commission Paid on Collection	0	Dividend on Available for Sale Securities	8,207,304,296
Commission Paid on Collection Ovedue Loan	0	<b>Other Operating Revenues</b>	<b>9,613,522,687</b>
Others Commission Paid	55,198,065,272	Gain on Redemption of Debentures Issued	0
<b>Other Operating Expenses</b>	<b>26,955,177,291</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	280,875,293
Losses on Stock Price Index Option Transaction	0	Gains on Valuation Stock Price Index Option	0
Loss on the Others Derivatives Instruments Transaction	364,346,930	Gains on Valuation Others Derivatives Instruments	5,841,942,400
Losses on Valuation Stock Price Index Option	0	Reversal of Unearned Income	0
Loss on Valuation Others Derivatives Instruments	3,781,555,724	Reversal of Accrued Expense	0
Insurance Expense for Deposits	22,771,121,312	Sundry Operating Revenues	3,490,704,994
Refund Accrued Income	0	<b>Non-Operating Revenues</b>	<b>18,558,413,556</b>
Refund Prepaid Expense	0	Gain on Disposition of Tangible Assets	10,227,199,525
Sundry Operating Expenses	38,153,325	(Gain on Sales of Assets Used for Business Purpose)	0
<b>General and Administrative Expenses</b>	<b>131,639,387,135</b>	(Gain on Sales of Assets not Used for Business Purpose)	10,227,199,525
payroll expense	39,187,204,584	Rental Income	82,477,255
Office Expense	92,452,182,551	Gain on Investment Securities	0
<b>Non-Operating Expenses</b>	<b>5,580,239,924</b>	Gain on Disposition of Equity Security Using Equity Method	0
Loss on Disposition of Tangible Assets	93,607,385	Gain from Impairment of Estate not Used for Business Purpose	0
(Loss on Sales of Assets Used for Business Purpose)	80,084,588	Gains on Prior Period Error Correction	0
(Loss on Sales of Assets not Used for Business Purpose)	13,522,797	Other Non-Operating Revenues	8,248,736,776
Loss on Investment Securities	0	(Gain on Disposition of Investment Assets)	0
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	690,841,869	(Sundry Income)	8,248,736,776
Losses on Prior Period Error Correction	0	Gains from assets Contributed	0
Other Non-Operating Expenses	4,795,790,670	Gains on Exemption of Debts	0
(Loss on Disposition of Investment Assets)	0	Gains on Insurance Settlements	0
(Donations)	183,735,618	Other Extraordinary Gains	0
(Administrative Expense for Other Tangible Assets Not for Business Purpose)	393,044,473		
(Money for Contravention)	0		
(Sundry Loss)	4,219,010,579		
Casualty Losses	0		
Other Special Losses	0		
<b>Income Taxes Expense</b>	<b>4,063,510,080</b>		
<b>Losses Total</b>	<b>595,654,850,866</b>	<b>Earnings Total</b>	<b>684,554,667,179</b>
Net Income	88,899,816,313	Net Loss for the Term	0
<b>Total</b>	<b>684,554,667,179</b>	<b>Total</b>	<b>684,554,667,179</b>