

# 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.

1Q in FY18: End Of March 2018

## 1. Overall Condition of Business

1Q in FY17: End Of March 2017

(Accounting Standard : Korean Generally Accepted Accounting Principles)

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

Class	1Q in FY18 (A)	1Q in FY17 (B)	Increase/Decrease (A-B)
Total Assets	61,009	54,616	6,393
Total Deposits	53,534	48,437	5,097
Total Loans	53,105	45,004	8,101
Paid-in Capital	15,615	15,615	0
Equity Capital	6,020	4,882	1,138
Number of Branches	20	20	0
Status of Company Listing	Unlisted	Unlisted	
Number of Employees	530	512	18
Number of Customers	822,326	798,524	23,802

1Q in FY18: End Of March 2018

## 2. Financial Status

1Q in FY17: End Of March 2017

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW, %)

Class	1Q in FY18 (A)		1Q in FY17 (B)		Increase/Decrease (A-B)	
	Amount	%	Amount	%		
Asset	Cash And Due from Banks	4,884	8.01	6,912	12.66	Δ2,028
	Securities	3,524	5.78	2,658	4.87	866
	Loans	51,187	83.90	42,929	78.60	8,258
	Tangible Assets	140	0.23	127	0.23	13
	Other Assets	1,274	2.09	1,990	3.64	Δ716
Asset Total		61,009	100.00	54,616	100.00	6,393
Liability	Deposits	53,534	87.75	48,437	88.69	5,097
	Borrowings	0	0	0	0	0
	Other Liabilities	1,455	2.38	1,297	2.37	158
	Liability Total	54,989	90.13	49,734	91.06	5,255
Stockholder's Stock	Capital Stock	15,615	25.59	15,615	28.59	0
	Capital Surplus	122	0.20	122	0.22	0
	Capital Adjustment	Δ4,938	Δ8.09	Δ4,938	Δ9.04	0
	Other Accumulated Comprehensive Income	88	0.14	50	0.09	38
	Retained Earnings	Δ4,867	Δ7.98	Δ5,967	Δ10.93	1,100
	Capital Total	6,020	9.87	4,882	8.94	1,138
Liability And Stockholder's Stock Total		61,009	100.00	54,616	100.00	6,393

1Q in FY18 : from January. 1st, 2018 to March. 31st, 2018  
 FY18(Accumulation) : from January. 1st, 2018 to March. 31st, 2018  
 1Q in FY17 : from January. 1st, 2017 to March. 31st, 2017  
 FY17(Accumulation) : from January. 1st, 2017 to March. 31st, 2017

### 3. Profit and Loss

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW)

Class	1Q in FY18 (A)		1Q in FY17 (B)		Increase/Decrease (A-B)	
	Present Quarter	Accumulation	Present Quarter	Accumulation	Quarter Base	Accumulation
I. Revenues Total	1,743	1,743	1,527	1,527	216	216
1. Interest Revenues	1,435	1,435	1,278	1,278	157	157
2. Revenues Associated with Securities	27	27	14	14	13	13
3. Revenues Associated with Loans	109	109	104	104	5	5
4. Commission Received	25	25	25	25	0	0
5. Dividends Income	74	74	41	41	33	33
6. Others	73	73	65	65	8	8
II. Expenses Total(-)	1,327	1,327	1,323	1,323	4	4
1. Interest Expenses	293	293	257	257	36	36
2. Expenses Associated with Securities	31	31	25	25	6	6
3. Expenses Associated with Loans	1	1	5	5	Δ4	Δ4
4. Commission Expenses	173	173	159	159	14	14
5. General and Administrative Expenses	350	350	360	360	Δ10	Δ10
6. Others	446	446	513	513	Δ67	Δ67
7. Income Tax Expenses	33	33	4	4	29	29
III. Net Income (or Net Loss)	416	416	204	204	212	212

1Q in FY18: End Of March 2018

1Q in FY17: End Of March 2017

### 4. Others

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

Class	1Q in FY18 (A)	1Q in FY17 (B)	Increase/Decrease (A-B)
Ratio of Loans Classified as Sub-standard or Lower <sup>1)</sup>	5.54	9.21	Δ3.67
BIS Ratio <sup>2)</sup> *Legal guidance ratio is more than 8%	12.37	11.43	0.94
Liquidity Coverage Ratio	103.05	110.29	Δ7.24
LTD (Loan to deposit) Ratio	99.20	92.91	6.29
Return On Assets (ROA) <sup>3)</sup>	1.94	1.73	0.20
Return On Equity (ROE) <sup>3)</sup>	20.29	18.78	1.51
Personal Loan <sup>4)</sup>	990	1,114	Δ124
Overdue Rate of Personal Loan <sup>5)</sup>	6.26	7.54	Δ1.28

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.