

# 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.

2Q in FY18: End Of June 2018

## 1. Overall Condition of Business

2Q in FY17: End Of June 2017

(Accounting Standard : Korean Generally Accepted Accounting Principles)

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

Class	2Q in FY18 (A)	2Q in FY17 (B)	Increase/Decrease (A-B)
Total Assets	66,772	55,100	11,672
Total Deposits	58,645	48,762	9,883
Total Loans	55,929	46,494	9,435
Paid-in Capital	15,615	15,615	0
Equity Capital	6,507	5,087	1,420
Number of Branches	20	20	0
Status of Company Listing	Unlisted	Unlisted	
Number of Employees	519	515	4
Number of Customers	838,209	798,693	39,516

2Q in FY18: End Of June 2018

## 2. Financial Status

2Q in FY17: End Of June 2017

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW, %)

Class	2Q in FY18 (A)		2Q in FY17 (B)		Increase/Decrease (A-B)	
	Amount	%	Amount	%		
Asset	Cash And Due from Banks	7,429	11.13	5,560	10.09	1,869
	Securities	4,009	6.00	2,945	5.34	1,064
	Loans	54,017	80.90	44,495	80.75	9,522
	Tangible Assets	158	0.24	123	0.22	35
	Other Assets	1,159	1.74	1,977	3.59	Δ818
Asset Total		66,772	100.00	55,100	100.00	11,672
Liability	Deposits	58,645	87.83	48,762	88.50	9,883
	Borrowings	0	0	0	0	0
	Other Liabilities	1,620	2.43	1,251	2.27	369
	Liability Total	60,265	90.25	50,013	90.77	10,252
Stockholder's Stock	Capital Stock	15,615	23.39	15,615	28.34	0
	Capital Surplus	122	0.18	122	0.22	0
	Capital Adjustment	Δ4,938	Δ7.40	Δ4,938	Δ8.96	0
	Other Accumulated Comprehensive Income	72	0.11	54	0.10	18
	Retained Earnings	Δ4,364	Δ6.54	Δ5,766	Δ10.46	1,402
	Capital Total	6,507	9.75	5,087	9.23	1,420
Liability And Stockholder's Stock Total		66,772	100.00	55,100	100.00	11,672

2Q in FY18 : from April. 1st, 2018 to June. 30th, 2018

FY18(Accumulation) : from January. 1st, 2018 to June. 30th, 2018

2Q in FY17 : from April. 1st, 2017 to June. 30th, 2017

FY17(Accumulation) : from January. 1st, 2017 to June. 30th, 2017

### 3. Profit and Loss

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW)

Class	2Q in FY18 (A)		2Q in FY17 (B)		Increase/Decrease (A-B)	
	Present Quarter	Accumulation	Present Quarter	Accumulation	Quarter Base	Accumulation
I. Revenues Total	1,954	3,659	1,771	3,290	183	369
1. Interest Revenues	1,583	3,018	1,338	2,617	245	401
2. Revenues Associated with Securities	17	30	14	27	3	3
3. Revenues Associated with Loans	196	305	325	429	△129	△124
4. Commission Received	28	53	25	50	3	3
5. Dividends Income	53	127	28	69	25	58
6. Others	77	126	41	98	36	28
II. Expenses Total(-)	1,452	2,741	1,569	2,884	△117	△143
1. Interest Expenses	337	630	263	520	74	110
2. Expenses Associated with Securities	20	37	1	26	19	11
3. Expenses Associated with Loans	0	1	2	6	△2	△5
4. Commission Expenses	176	349	128	286	48	63
5. General and Administrative Expenses	289	639	302	662	△13	△23
6. Others	602	1,024	857	1,364	△255	△340
7. Income Tax Expenses	28	61	16	20	12	41
III. Net Income (or Net Loss)	502	918	202	406	300	512

2Q in FY18: End Of June 2018

2Q in FY17: End Of June 2017

### 4. Others

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

Class	2Q in FY18 (A)	2Q in FY17 (B)	Increase/Decrease (A-B)
Ratio of Loans Classified as Sub-standard or Lower <sup>1)</sup>	5.41	7.89	△2.48
BIS Ratio <sup>2)</sup> *Legal guidance ratio is more than 8%	13.15	11.65	1.50
Liquidity Coverage Ratio	106.43	113.21	△6.78
LTD (Loan to deposit) Ratio	95.37	95.35	0.02
Return On Assets (ROA) <sup>3)</sup>	2.38	1.56	0.82
Return On Equity (ROE) <sup>3)</sup>	24.63	17.11	7.52
Personal Loan <sup>4)</sup>	968	1,049	△81
Overdue Rate of Personal Loan <sup>5)</sup>	7.02	5.05	1.97

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.