

# 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 FY18: End Of September 2018

## 1. Overall Condition of Business

3Q in FY17: End Of September 2017

(Accounting Standard : Korean Generally Accepted Accounting Principles)

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

Class	3Q in FY18 (A)	3Q in FY17 (B)	Increase/Decrease (A-B)
Total Assets	69,496	57,378	12,118
Total Deposits	60,868	50,624	10,244
Total Loans	57,472	48,322	9,150
Paid-in Capital	15,615	15,615	0
Equity Capital	6,958	5,397	1,561
Number of Branches	20	20	0
Status of Company Listing	Unlisted	Unlisted	
Number of Employees	524	515	9
Number of Customers	845,539	804,383	41,156

3Q in FY18: End Of September 2018

## 2. Financial Status

3Q in FY17: End Of September 2017

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW, %)

Class	3Q in FY18 (A)		3Q in FY17 (B)		Increase/Decrease (A-B)	
	Amount	%	Amount	%		
Asset	Cash And Due from Banks	7,669	11.04	6,139	10.70	1,530
	Securities	4,020	5.78	3,085	5.38	935
	Loans	55,787	80.27	46,268	80.64	9,519
	Tangible Assets	148	0.21	149	0.26	Δ1
	Other Assets	1,872	2.69	1,737	3.03	135
Asset Total		69,496	100.00	57,378	100.00	12,118
Liability	Deposits	60,868	87.58	50,624	88.23	10,244
	Borrowings	0	0	0	0	0
	Other Liabilities	1,670	2.40	1,358	2.37	312
	Liability Total	62,538	89.99	51,982	90.60	10,556
Stockholder's Stock	Capital Stock	15,615	22.47	15,615	27.21	0
	Capital Surplus	122	0.18	122	0.21	0
	Capital Adjustment	Δ4,938	Δ7.11	Δ4,938	Δ8.61	0
	Other Accumulated Comprehensive Income	57	0.08	53	0.09	4
	Retained Earnings	Δ3,898	Δ5.61	Δ5,454	Δ9.51	1,556
	Capital Total	6,958	10.01	5,397	9.41	1,561
Liability And Stockholder's Stock Total		69,496	100.00	57,378	100.00	12,118

3Q in FY18 : from July. 1st, 2018 to September. 30th, 2018  
 FY18(Accumulation) : from January. 1st, 2018 to September. 30th, 2018  
 3Q in FY17 : from July. 1st, 2017 to September. 30th, 2017  
 FY17(Accumulation) : from January. 1st, 2017 to September. 30th, 2017

### 3. Profit and Loss

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW)

Class	3Q in FY18 (A)		3Q in FY17 (B)		Increase/Decrease (A-B)	
	Present Quarter	Accumulation	Present Quarter	Accumulation	Quarter Base	Accumulation
I. Revenues Total	1,893	5,552	1,684	4,957	209	595
1. Interest Revenues	1,608	4,626	1,369	3,986	239	640
2. Revenues Associated with Securities	14	44	2	27	12	17
3. Revenues Associated with Loans	179	484	214	643	Δ35	Δ159
4. Commission Received	28	81	24	74	4	7
5. Dividends Income	44	170	30	99	14	71
6. Others	20	147	45	128	Δ25	19
II. Expenses Total(-)	1,426	4,166	1,373	4,240	53	Δ74
1. Interest Expenses	366	997	270	790	96	207
2. Expenses Associated with Securities	7	44	14	38	Δ7	6
3. Expenses Associated with Loans	0	1	0	7	0	Δ6
4. Commission Expenses	148	496	123	409	25	87
5. General and Administrative Expenses	271	910	295	957	Δ24	Δ47
6. Others	597	1,620	658	2,006	Δ61	Δ386
7. Income Tax Expenses	37	98	13	33	24	65
III. Net Income (or Net Loss)	467	1,386	311	717	156	669

3Q in FY18: End Of September 2018

3Q in FY17: End Of September 2017

### 4. Others

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

Class	3Q in FY18 (A)	3Q in FY17 (B)	Increase/Decrease (A-B)
Ratio of Loans Classified as Sub-standard or Lower <sup>1)</sup>	4.59	7.32	Δ2.73
BIS Ratio <sup>2)</sup> *Legal guidance ratio is more than 8%	13.70	12.02	1.68
Liquidity Coverage Ratio	114.28	105.46	8.82
LTD (Loan to deposit) Ratio	94.42	95.45	Δ1.03
Return On Assets (ROA) <sup>3)</sup>	2.53	1.69	0.84
Return On Equity (ROE) <sup>3)</sup>	26.11	18.96	7.15
Personal Loan <sup>4)</sup>	910	1,043	Δ133
Overdue Rate of Personal Loan <sup>5)</sup>	5.55	5.18	0.37

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.