

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.

FY18: End Of December 2018

1. Overall Condition of Business

FY17: End Of December 2017

(Accounting Standard : Korean Generally Accepted Accounting Principles)

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

Class	FY18 (A)	FY17 (B)	Increase/Decrease (A-B)
Total Assets	75,101	57,298	17,803
Total Deposits	66,567	50,432	16,135
Total Loans	60,456	48,371	12,085
Paid-in Capital	15,615	15,615	0
Equity Capital	6,865	5,590	1,275
Number of Branches	20	20	0
Status of Company Listing	Unlisted	Unlisted	
Number of Employees	544	526	18
Number of Customers	863,516	808,388	55,128

FY18: End Of December 2018

2. Financial Status

FY17: End Of December 2017

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW, %)

Class	FY18 (A)		FY17 (B)		Increase/Decrease (A-B)	
	Amount	%	Amount	%		
Asset	Cash And Due from Banks	10,989	14.63	6,125	10.69	4,864
	Securities	4,063	5.41	3,406	5.94	657
	Loans	58,442	77.82	46,386	80.96	12,056
	Tangible Assets	159	0.21	147	0.26	12
	Other Assets	1,448	1.93	1,234	2.15	214
Asset Total		75,101	100.00	57,298	100.00	17,803
Liability	Deposits	66,567	88.64	50,432	88.02	16,135
	Borrowings	0	0	0	0	0
	Other Liabilities	1,669	2.22	1,276	2.23	393
	Liability Total	68,236	90.86	51,708	90.24	16,528
Stockholder's Stock	Capital Stock	15,615	20.79	15,615	27.25	0
	Capital Surplus	122	0.16	122	0.21	0
	Capital Adjustment	Δ4,938	Δ6.58	Δ4,938	Δ8.62	0
	Other Accumulated Comprehensive Income	39	0.05	74	0.13	Δ35
	Retained Earnings	Δ3,973	Δ5.29	Δ5,283	Δ9.22	1,310
Capital Total		6,865	9.14	5,590	9.76	1,275
Liability And Stockholder's Stock Total		75,101	100.00	57,298	100.00	17,803

FY18 : from January. 1st, 2018 to December. 31st, 2018

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

3. Profit and Loss

(Accounting Standard : Korean Generally Accepted Accounting Principles)

(Unit: Hundred Million KRW)

Class	FY18 (A)	FY17 (B)	Increase/Decrease (A-B)
I . Revenues Total	7,428	6,846	582
1. Interest Revenues	6,302	5,398	904
2.Revenues Associated with Securities	40	96	△56
3.Revenues Associated with Loans	588	826	△238
4. Commission Received	112	99	13
5.Dividends Income	193	145	48
6.Others	193	282	△89
II . Expenses Total(-)	6,118	5,957	161
1. Interest Expenses	1,404	1,071	333
2.Expenses Associated with Securities	60	42	18
3.Expenses Associated with Loans	1	36	△35
4. Commission Expenses	689	552	137
5. General and Administrative Expenses	1,230	1,316	△86
6.Others	2,618	2,899	△281
7.Income Tax Expenses	116	41	75
III . Net Income (or Net Loss)	1,310	889	421

FY18: End Of December 2018

FY17: End Of December 2017

4. Others

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

Class	FY18 (A)	FY17 (B)	Increase/Decrease (A-B)
Ratio of Loans Classified as Sub-standard or Lower ¹⁾	4.12	5.96	△1.84
BIS Ratio ²⁾ *Legal guidance ratio is more than 8%	12.78	12.41	0.37
Liquidity Coverage Ratio	111.92	104.87	7.05
LTD (Loan to deposit) Ratio	90.82	95.91	△5.09
Return On Assets (ROA) ³⁾	2.01	1.61	0.40
Return On Equity (ROE) ³⁾	20.43	17.41	3.01
Personal Loan ⁴⁾	893	1,013	△120
Overdue Rate of Personal Loan ⁵⁾	5.59	5.13	0.45

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.