

[Please review this article from the time of release.]

SBI Mortgage, Started to return income through mid-term dividend

- ▶ **Cash dividend KRW 179, Dividend rate 2.2%, dividend size 4.0 billion KRW**
- ▶ **Will keep the principle of return net income 30% to shareholders**

<2012-10-24> SBI Mortgage started to return income to shareholders through mid-term dividend.

SBI Mortgage (Representative: Maruyama Noriaki), a leading Japanese mortgage bank, announced that the board of directors held a meeting on the 24th in which they decided upon a cash dividend of 179 KRW per share (13 JPY, 1 JPY = 13.8267 KRW in basic rate as of October 23, 2012).

The dividend rate is 2.2%, and the total dividend amount is around KRW 4.3 billion. The standard date for dividend is September 30, 2012. The dividend will be given after 2 months from the standard date.

Sources from SBI Mortgage said that SBI group is among the representative high dividend financial groups in Japan and returns more than 30% of net income to shareholders every year. SBI Mortgage also executed the special dividend of around KRW 7.1 billion right after becoming listed in KOSPI and will continue to dividend at least 30% of the net income of the group.

SBI Mortgage has executed the special dividend of KRW 300 per share (dividend rate 5.6%) to celebrate becoming an IPO on May 23 of last year, promising Korean shareholders to achieve greater progress as an IPO.

Mr. Maruyama Noriaki, representative of SBI Mortgage, stated that the SBI group is pursuing shareholder-centered management group-wide and will establish real and sustainable growth by pushing the business of long-term fixed interest rate house-backed loans. He assured that the group will continue to return the income to shareholders, completing the shareholders-centered management philosophy. <End>