

## [Notification on Disclosure of Mid-term Dividend Date of SBI Mortgage]

Dear investors,

We would like to notify you that we have disclosed the date for the mid-term dividend of SBI mortgage.

SBI mortgage is planning the mid-term dividend to enhance the values of home investors and expand the transparency of company management. The dividend date is September 30, 2012, and the detailed schedule for the mid-term dividend and the dividend amount will be disclosed after the decision of the board of directors in October.

To tell you more about the background for the mid-term dividend, SBI group has advanced company-wide management in respect of the stockholders. SBI holdings and subsidiaries at home and abroad are continuing to pursue a consistent dividend policy.

SBI mortgage joined the company-wide management activities to respect stockholders and decided the mid-term dividend to get one step closer to investors through transparent management and the enhancement of stockholders' values.

We would also like to share the status of the mid-term dividend of other local companies to help the understanding of investors

Currently, a total of 35 companies are locally offering the mid-term dividend as of the first half of 2012, with an estimate of 476.8 billion KRW. This figure is an increase of 19.7% from the one in 2009, and more companies are expected to offer the mid-term dividend to expand transparency in company management and enhance stockholders' values.

List of Companies Offering Mid-term Dividend (Year 2012)

Unit: KRW

Company Name	Dividend Amount	Company Name	Dividend Amount
POSCO	154,488,888,000	Kyungdong Pharm.	1,180,913,000
Samsung Electronics	75,306,745,000	Korea Electric Terminal	1,041,500,000
SK Telecom	69,694,999,000	Miwon Commercial	1,022,984,000
S-Oil	52,389,287,000	KPX Green Chemical	1,000,000,000
Doosan	10,831,231,000	Shin Hung	568,549,000
Daekyo	10,282,506,000	Dae Hwa Pharm	516,328,000
KCC	9,796,935,000	Komeron	355,866,000
GKL	8,041,237,000	Hana Financial Group	48,205,953,000
Hana Tour	5,473,726,000	C&S Asset Management	2,686,952,000
Hankook Shell Oil	2,600,000,000	Leadcorp	1,333,546,000
INTOPS	2,580,000,000	Has Biomed	350,692,000
KPX Chemical	2,420,000,000	GSE	164,931,000
KPX Holdings	2,246,858,000	Woojin	2,084,646,000
Jinyang Holdings	1,917,835,000	Yangjisa	1,373,607,000
WISCOM	1,502,592,000	Samhwa Crown & Closure	744,053,000

<b>KPX Biotech</b>	<b>1,500,000,000</b>	<b>Duoback Korea</b>	<b>553,172,000</b>
<b>Kyungnong</b>	<b>1,296,612,000</b>	<b>Seosan</b>	<b>100,000,000</b>
<b>MDS Technologies</b>	<b>1,217,086,000</b>	<b>Total</b>	<b>476,870,231,012</b>

\* Yangjisa (June Closing), Hans Biomed (September Closing)

As you see above, major local companies are striving to enhance stockholders' values by regularly offering mid-term dividends.

Looking over the details of the past dividends of the companies currently offering mid-term dividends, they offer flexible dividend policies rather than giving a fixed dividend amount. No companies are offering these mid-term dividends temporarily.

\* The only company giving a fixed dividend amount is KPX Green Chemical.

In the case of the KPX group, the holding company and major subsidiaries are offering mid-term dividends. The Hana Financial Group is the first local financial institution to adopt the mid-term dividend. Yangjisa, Samhwa Crown & Closure, Duoback Korea and Seosan also adopted the mid-term dividend in 2012 for transparent management in consideration of stockholders and the enhancement of stockholders' values.

\* Woojin: Started the dividend of treasury stocks for the purpose of increasing trading volume through the expansion of liquidity

As we have informed you and other investors, SBI mortgage is planning the mid-term dividend to pursue the dividend policies for enhancing stockholders' values by actively joining in the company-wide respect for stockholders and transparent management of SBI group.

This is not a temporary or short-term move: it is the result from the overall consideration of various aspects such as the company's profit size, securing of investment resources for future growth, soundness of financial structure, etc.

SBI Mortgage will continue to do its best for the transparent management and enhancement of value for stockholders and grow based upon the trust of investors.

Thank you.