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SBI Mortgage Posts 119.6 Billion Won in 3-Quarter Operating Income, Up 30.25% on a Year-on-Year Basis

- ▶ **SBI Mortgage Earns 144 Billion Won in Cumulative Revenue for 3 Quarters, Aiming to Hit a New Revenue Record**
- ▶ **SBI Mortgage Posts 23.6 Billion Won in Cumulative Net Profit for 3 Quarters, Up 46.24% from a Year Earlier**
- ▶ **SBI Mortgage Leads FLAT35 Market for 5 Consecutive Years and Expects to Expand Portfolio with New Products**

<January 31, 2013> SBI Mortgage disclosed a great financial improvement in performance on a year-on-year basis, raising expectations that the company would hit a new annual record.

SBI Mortgage (CEO Noriaki Maruyama), Japan's leading mortgage bank, announced on the 31st that the company posted 144 billion won, 119.6 billion won, and 23.6 billion won in cumulative revenue, operating income and net profit for the 3Q of 2012 (year ended March) respectively.

The revenue and operating income increased 24.72% and 30.25% on a year-on-year basis, respectively, marking new records in both categories.

The company also posted 23.6 billion won in the cumulative three-quarter net profit, up 46.24% from a year earlier.

SBI Mortgage has executed 13,400 mortgage applications for the cumulative 3Q in the FLAT35 market, the company's key sales segment, maintaining the lead for five years in a row.

"As the FLAT35 interest rate is at a record low level, customers are increasingly refinancing variable rate loans with fixed rate products," said an SBI Mortgage official. "SBI Mortgage plan to further expand our presence in the market thanks to our leadership in FLAT35."



"As we are expanding our market share in FLAT35, one of Japan's representative fixed rate loan products, we expect to maintain our growth momentum because we are diversifying our portfolio by launching new variable rate products this year and accelerating new franchise branches." <End>