



DGB Financial Group

3Q 2024 Financial Results

Disclaimer

- This preliminary financial results is based on the Korean International Financial Reporting Standards(K-IFRS) and contained herein has not been reviewed and audited by independent auditors. Therefore, the results is subject to change without further notice.
- From 2023, accounting standards related to insurance contracts are changed from IFRS4 to IFRS17. Revised accounting policy has been reflected in this IR material since 1Q23. The financial results prior to 1Q23 have not been retroactively amended.
- iM Life Insurance' s financial statements have been restated due to new accounting policy related to guarantee reserve. Accordingly, group financial results have been retrospectively restated and reflected in this IR Book. Refer to the changes in net income below.

Unit : bn. Won, Net Income	2018	2019	2020	1H21	3Q21
Before restatement (before new accounting policy)	381.1	327.4	-		
Discount rate(as of the end of 2020) reflected	380.4	307.3	332.3	278.8	417.5
Discount rate(as of the end of 2021) reflected	361.4	281.0	342.2	307.8	452.6

- Some information contained herein has not reflected accounting policy changes for effective historical analysis.
- Some of the totals may not sum due to rounding.
- This material, Factbook, and financial statement are available at our website, www.dgbfg.co.kr.
- For more information, refer to our business report, Factbook, annual report, and financial statement.
- DGB Financial Group undertakes no obligation regarding any investment judgment based on such statements or figures.

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EST. : Established ACQ. : Acquired

DGB Financial Group

- Assets 103.8 tr.
- Equity 6.2 tr.
- Employees 4,741
(Overseas local employees excluded)
- Net Income 252.6 bn.
- ROE 5.68%
- ROA 0.35%

DGB Financial Holding

EST. 2011. 5. 17
Total Assets 4.7 tr.
Employees 99

Ownership	Entity	Assets	Equity	Branches	Net Income	ROE	ROA	Status
100%	iM Bank	83,481.7 bn.	5,119.6 bn.	200	342.5 bn.	9.40%	0.61%	EST. 1967. 10
87.9%	iM Securities	9,539.3 bn.	1,207.9 bn.	20	-116.0 bn.	-15.41%	-1.51%	ACQ. 2018. 10
100%	iM Life	6,428.6 bn.	336.5 bn.		44.4 bn.	13.88%	0.95%	ACQ. 2015. 1
100%	iM Capital	4,297.0 bn.	652.9 bn.	1	33.0 bn.	6.73%	0.98%	ACQ. 2012. 1
100%	iM Asset Management	78.1 bn.	73.4 bn.		6.9 bn.			ACQ. 2016. 10
100%	iM U Pay	36.0 bn.	17.0 bn.		2.8 bn.			ACQ. 2013. 3
100%	iM Data System	14.1 bn.	12.9 bn.		0.8 bn.			EST. 2012. 4
100%	iM Credit Information	6.4 bn.	6.0 bn.		0.5 bn.			EST. 2000. 7
100%	iM Investment Partners	24.3 bn.	20.8 bn.		0.0 bn.			ACQ. 2021. 4
77.3%	NEWSY STOCK	3.6 bn.	3.5 bn.		-1.5 bn.			ACQ. 2021. 8

- This structure is as of the end of 3Q24
- Bank trust account included in group & bank assets
- Net Income is based on consolidated basis
- Assets & net income are marked on KRW (Korean Won)
- Ownership described as percentage mark above
- ROE is based on shareholders' equity, ROE & ROA is annualized.

Key takeaways from Value-Up Plan

Stage 1
(~2027)

ROE
9.0%

CET-1 ratio
12.3%

TSR ratio
40.0%

Direction

- Efficient capital management
- Cost-reduction through branch optimization and strengthening of on-line channels
- Control RWA growth (about 4% annually)
- Portfolio optimization based on RoRWA
- Shareholder return policy based on CET-1 ratio range
- Promoting share buy-back and cancellations as a portion of shareholder return (about 150bn. won by 2027)

Stage 2

NEW HYBRID BANKING GROUP

Regional bank
Relationship-based finance



Internet-only bank
Convenient platforms

Nation wide bank
Economies of Scale

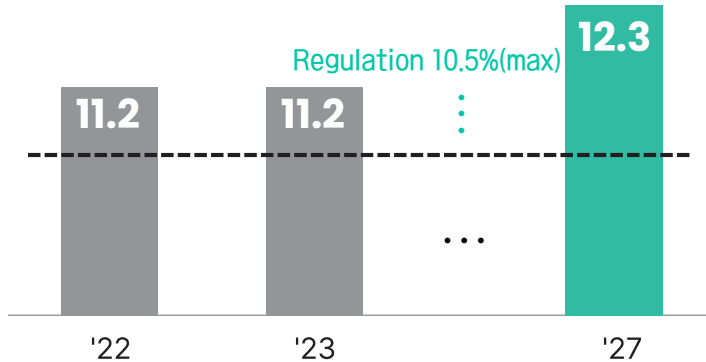
ROE 10.0% CET-1 ratio 13.0%

TSR ratio 50%

Key Takeaways from Value-Up Plan

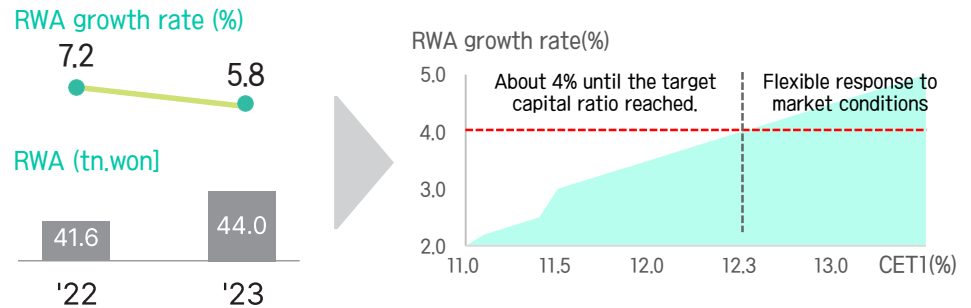
CET1 ratio (%)

- Set a capital ratio target to increase shareholder return



Strategic Directions

- Managing RWA growth rate of about 4% annually
 - Bank: Moderate growth + control asset quality
 - Non-bank: Optimization of asset structure



Shareholder Return Policy

- Narrowing capital ratio bands and increasing TSR ratio

(AS-IS)

CET1 ratio	~ 12.0%	~ 13.0%	13.0%~
TSR ratio	~30%	~40%	40%~

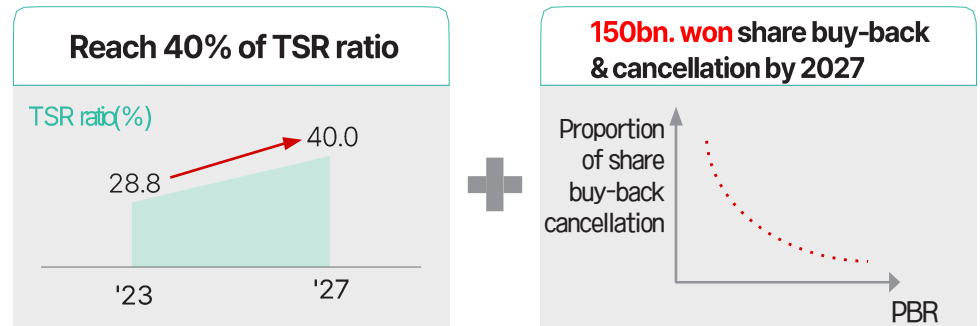
(TO-BE)

CET1 ratio	~ 11.5%	~ 12.3%	~ 13.0%
TSR ratio	~30%	~40%	~50%

※ In the event of rapid changes in the financial environment, regulatory restrictions, legal limitations, or other constraints on shareholder returns, alternative applications or changes to the policy may occur.

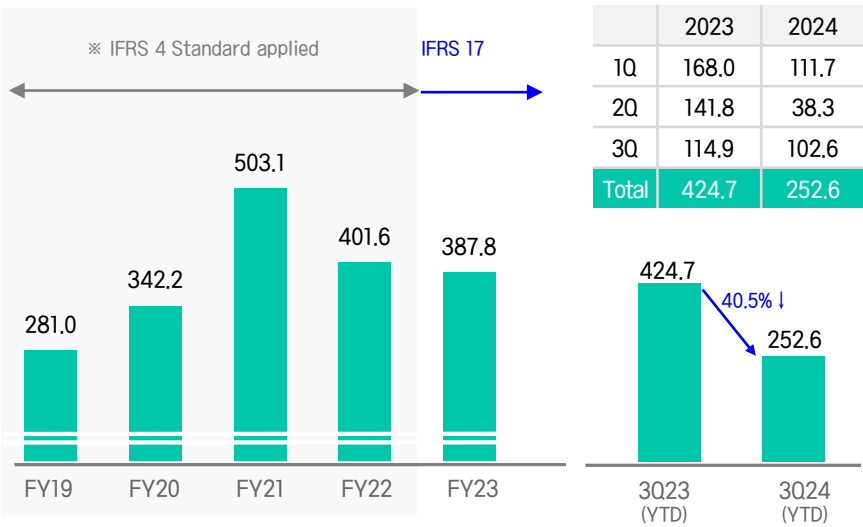
Strategic Directions

- Increasing the proportion of share buy-backs in low PBR ranges



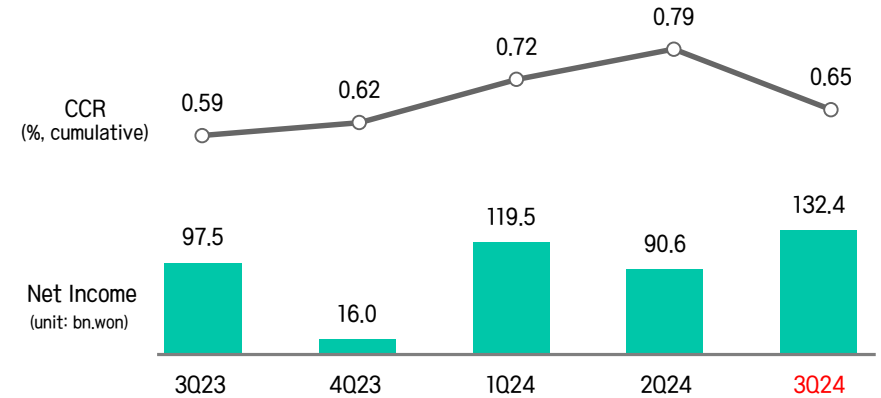
[Group] Financial Results Highlights

■ Group Net Income [attributable to controlling interest] (Unit: bn.Won)

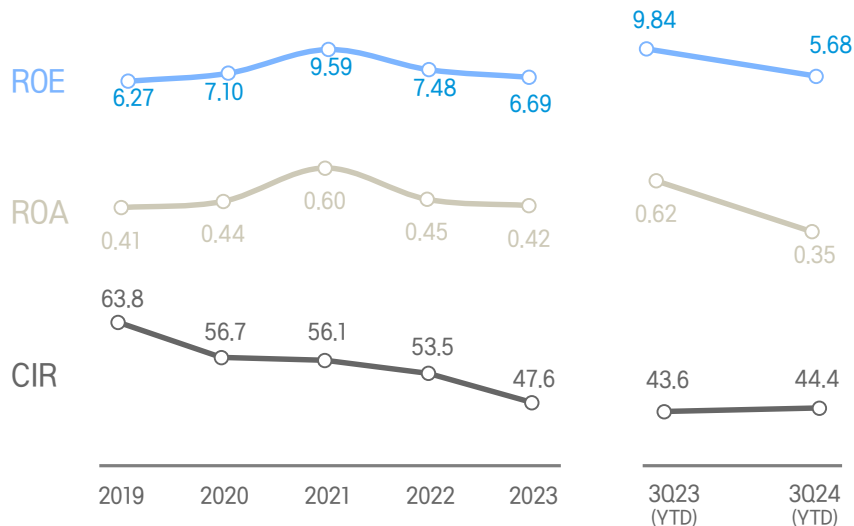


■ [Bank] Stabilization of Credit Cost

- Recovery in Bank net profit driven by improved credit costs, leading to record high quarter earnings



■ Key Indicators

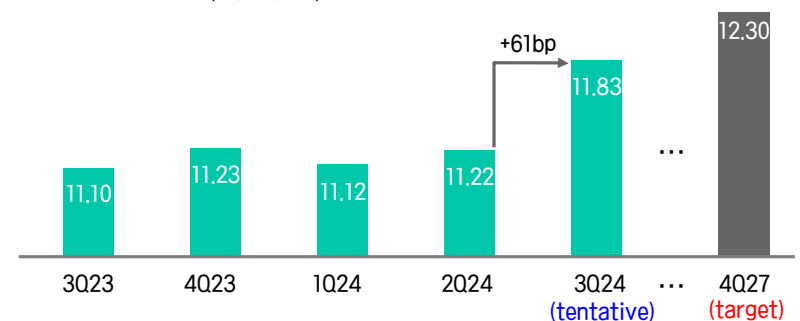


■ [Group] Improvement on CET-1 ratio

- CET-1 ratio improvement of 61bps(QoQ). By controlling annual RWA growth rate, CET-1 ratio of up to 12.3% reached by 2027

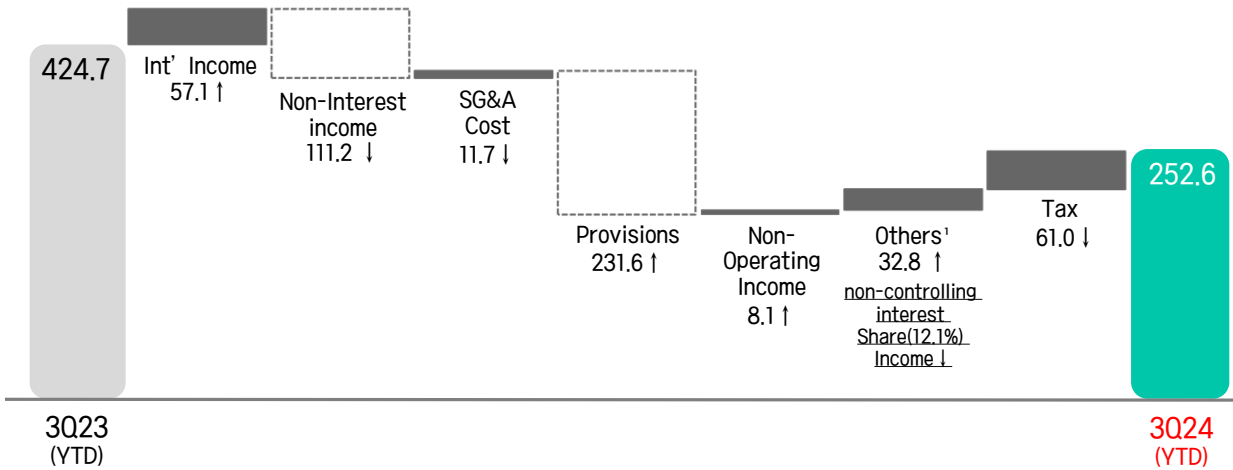
	2021	2022	2023	2024(YTD)
RWA growth	9.6%	7.2%	5.8%	-0.7%

(without IRB)



[Group] Financial Results Net Income

■ Net Income [attributable to controlling interest] Breakdown (unit : bn.Won)



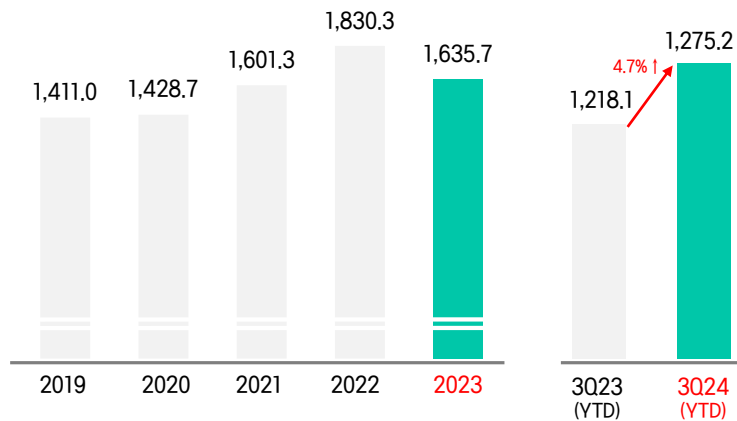
■ 3Q24 Unusual Items (bn.Won)

- (Securities) PF Provisions -61.3

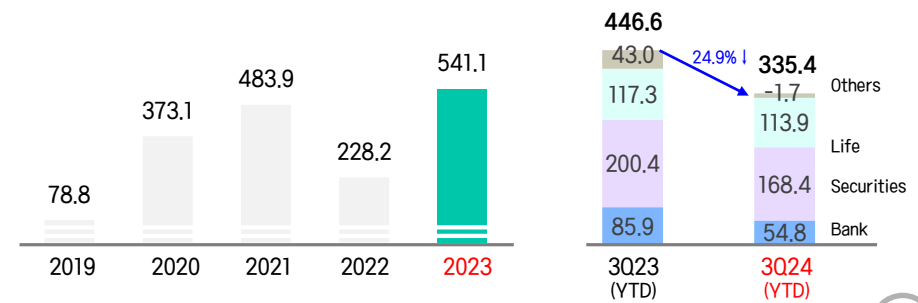
□ Special Provisions History

Unit. (bn. Won)	FY22	FY23	1H24	3Q24	remarks
Bank	55.5	108.5	15.3	-	chg. PD, LGD
Securities	112.0	132.4	187.4	61.3	PF
Capital	2.8	17.9	-	-	PF
Total	170.3	258.8	202.7	61.3	-

■ [Group] Net Interest Income (bn.Won)

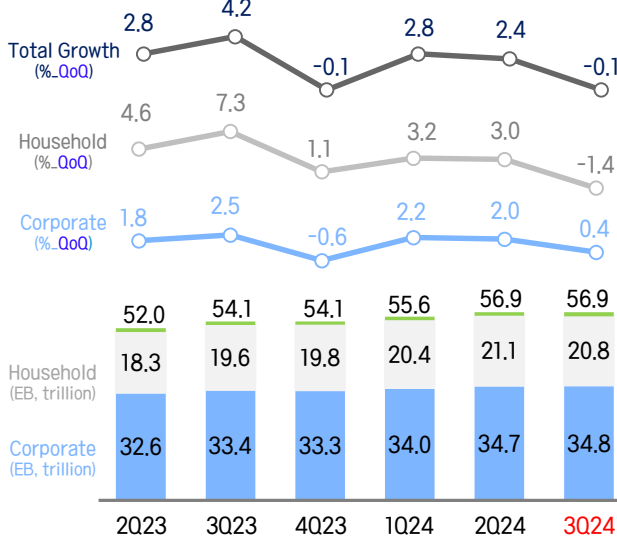
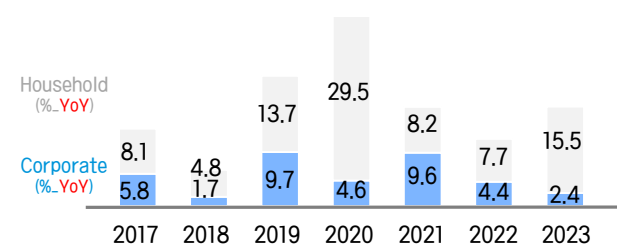
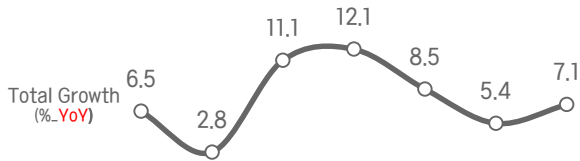


■ [Group] Non-Interest Income (bn.Won)

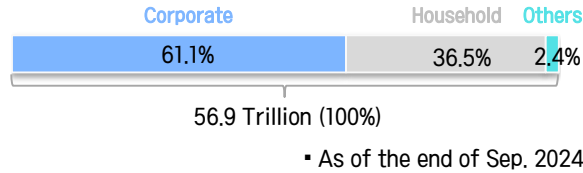


[Group] Financial Results Net Interest Income

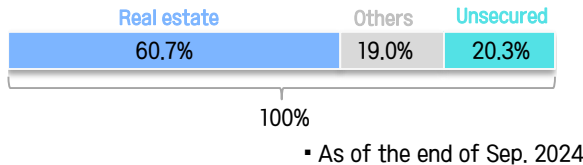
■ [Bank] Loan Growth (Loan in Won)



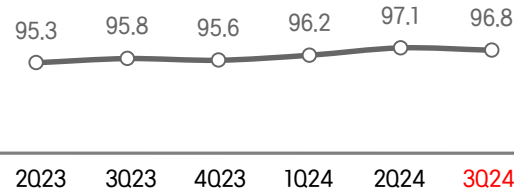
■ Bank Loan Portfolio (Loan in Won)



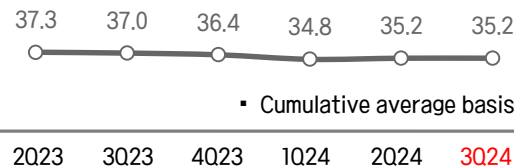
■ Loan Portfolio by collateral type (Bank Loan in Won)



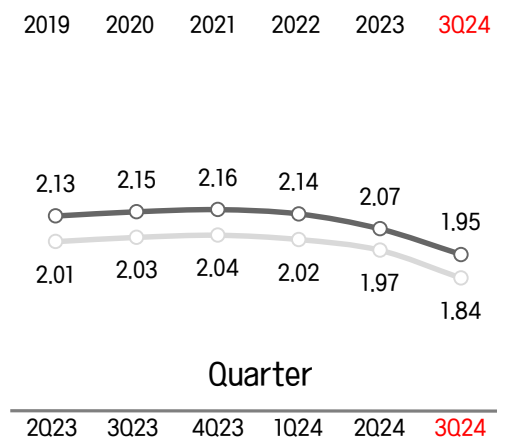
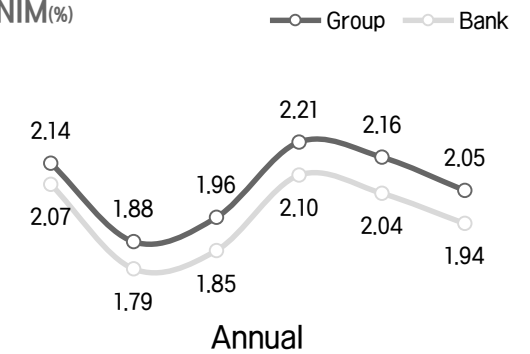
■ Loan to Deposit Ratio(%)



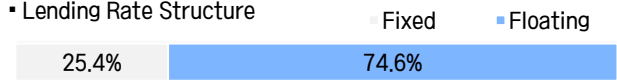
■ Core Deposit Ratio(%)



■ NIM(%)



■ Lending Rate Structure



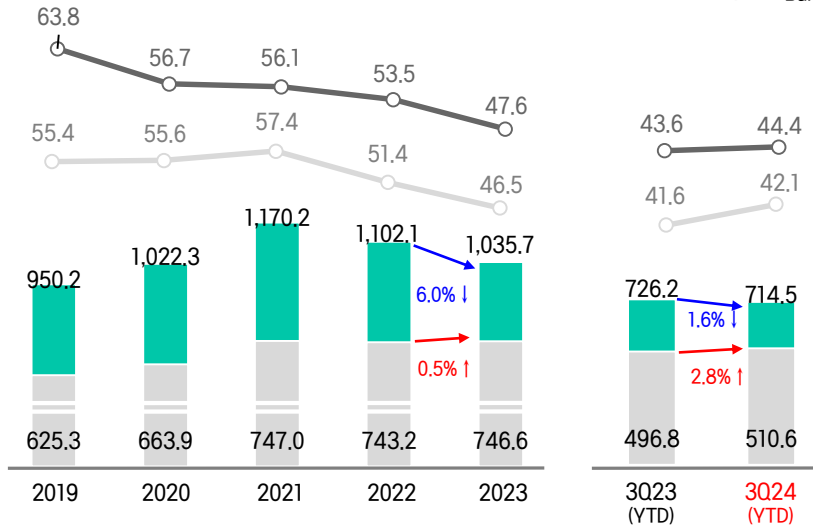
■ Repricing Cycle



[Group] Financial Results Cost & Asset Quality

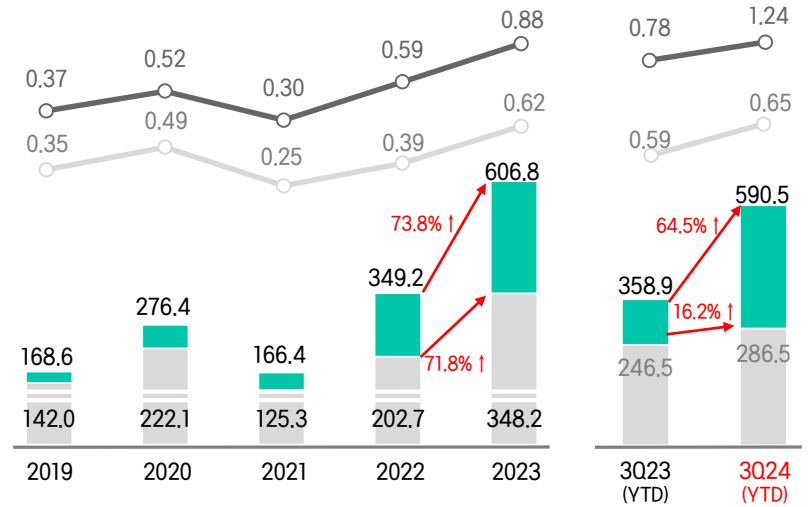
■ SG&A(bn. won) & CIR(% Cumulative)

■ Group Total ● Group CIR
■ Bank Total ● Bank CIR



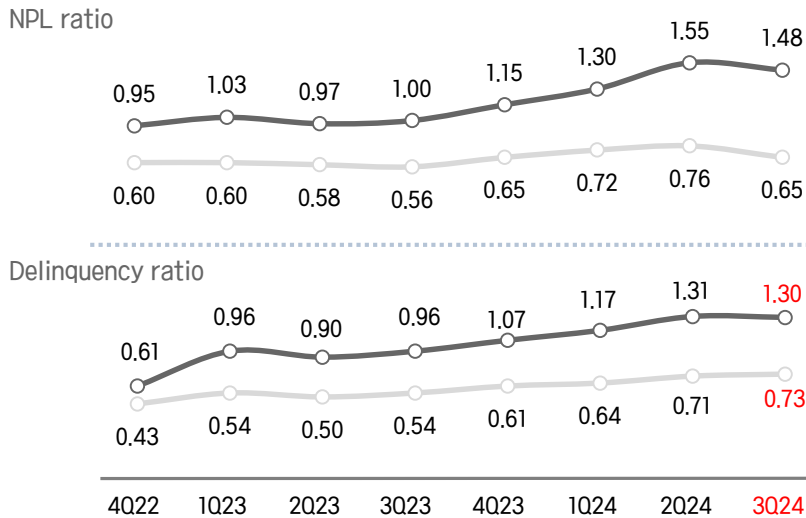
■ Provisions(bn. won) & CCR(% Cumulative)

■ Group Total ● Group CCR
■ Bank Total ● Bank CCR

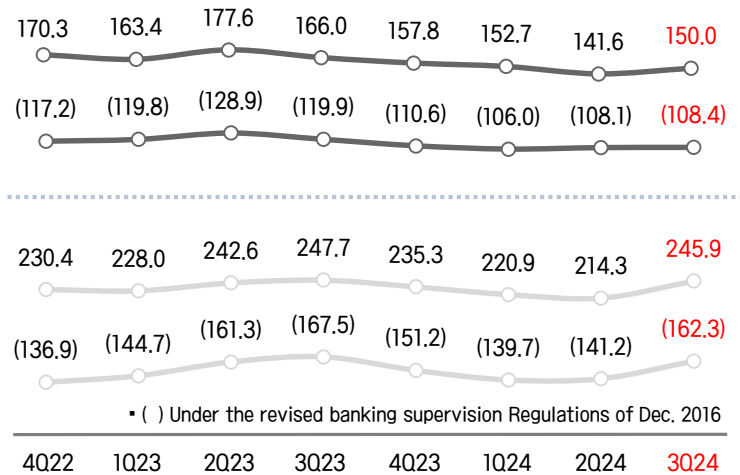


■ NPL Ratio(%) & Delinquency Ratio(%)

● Group ● Bank



■ NPL Coverage Ratio(%)



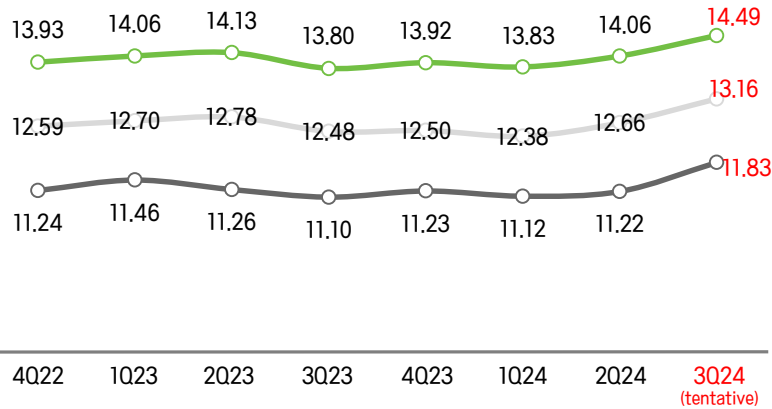
* () Under the revised banking supervision Regulations of Dec. 2016

[Group] Capital Adequacy (1)

■ Group Capital Ratio(%)

○ BIS ○ Tier1 ○ CET1

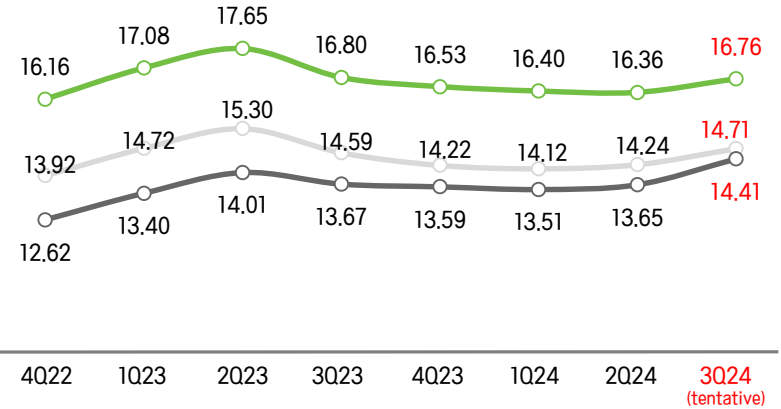
▪ Basel III, IRB(Internal Rating Based Approach) Introduced in 1Q21



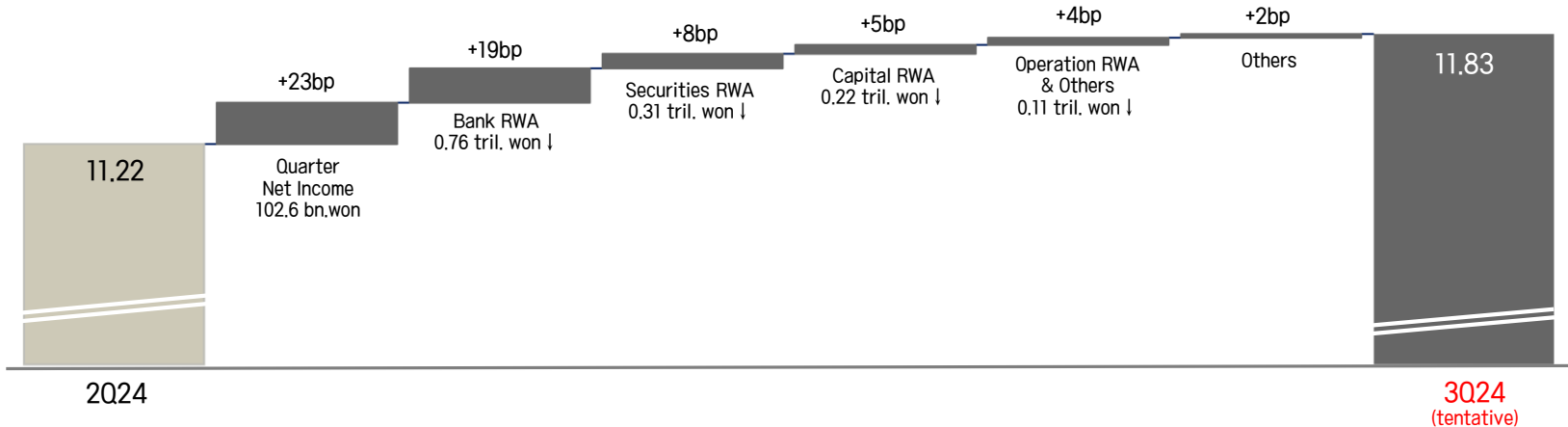
■ Bank Capital Ratio(%)

○ BIS ○ Tier1 ○ CET1

▪ Basel III, IRB(Internal Rating Based Approach) Introduced in 4Q15



■ Group CET-1 ratio(%) Breakdown



[Group] Capital Adequacy (2) / Dividend

■ Capital Adequacy

bn. won, %, %p	3Q23	4Q23	1Q24	2Q24	3Q24	YoY	QoQ
BIS ratio	13.80	13.92	13.83	14.06	14.49	0.69	0.43
Tier 1 ratio	12.48	12.50	12.38	12.66	13.16	0.68	0.50
Common Equity Tier 1	11.10	11.23	11.12	11.22	11.83	0.73	0.61
Additional Tier 1	1.38	1.28	1.26	1.44	1.33	-0.05	-0.11
Tier 2 ratio	1.32	1.42	1.45	1.40	1.33	0.01	-0.07
BIS Capital	6,252.5	6,121.6	6,239.1	6,333.2	6,322.2	1.1	-0.2
Tier 1 Capital	5,652.7	5,497.8	5,583.3	5,703.4	5,741.5	1.6	0.7
Common Equity Tier 1	5,028.5	4,937.1	5,018.7	5,055.2	5,162.5	2.7	2.1
Additional Tier 1	624.3	560.7	564.6	648.3	579.0	-7.3	-10.7
Tier 2	599.8	623.8	655.8	629.8	580.7	-3.2	-7.8
RWA	45,309.7	43,972.2	45,116.7	45,043.3	43,643.0	-3.7	-3.1

▪ Tentative Estimates(Basel III), IRB(Internal Rating Based Approach)

■ Dividend Payout

	2017	2018	2019	2020	2021	2022	2023
Dividend Paid	57.5bn.	60.9bn.	69.3bn.	66.0bn.	106.6bn.	109.9bn.	91.5bn.
Dividend Per Share (DPS)	340 Won	360 Won	410 Won	390 Won	630 Won	650 Won	550 Won
Payout Ratio	19.0%	* 16.0%	21.2%	19.9%	21.2% (** 22.8%)	27.4%	23.6%

*Net income(381.1 bn. Won before restatement) excluding bargain purchase gain(acquisition of iM Sec.) and related one-off cost is regarded, payout ratio becomes 20.3%

**Restatement effect of DGB Life Insurance financial statement excluded(2021 +35.4 bn. Won)

[Group] Condensed Balance Sheet

bn. won, %	3Q23	4Q23	1Q24	2Q24	3Q24	YoY	QoQ
Cash and Due	4,606.7	4,713.8	5,246.9	4,807.1	3,903.2	-15.3	-18.8
Securities	22,717.1	22,946.4	23,523.1	21,325.3	21,720.6	-4.4	1.9
Loans	61,955.3	62,383.7	63,274.6	64,952.9	65,635.7	5.9	1.1
Derivative Assets	137.8	88.9	91.5	97.8	109.0	-20.9	11.5
Tangible & Investment Assets	973.7	972.0	965.8	962.6	951.9	-2.2	-1.1
Intangible Assets	281.4	275.0	292.4	292.5	280.5	-0.3	-4.1
Others	2,785.0	1,980.0	2,882.4	2,592.3	3,038.4	9.1	17.2
Total Assets	93,457.0	93,359.8	96,276.7	95,030.5	95,639.3	2.3	0.6
Total Assets(Trust Included)	100,016.5	100,282.3	103,068.3	102,268.3	103,837.7	3.8	1.5
Depository Liabilities	55,931.8	57,288.5	57,682.3	58,846.0	58,918.2	5.3	0.1
Borrowings and Bonds	20,621.0	20,276.7	21,254.6	18,903.1	18,898.3	-8.4	0.0
Derivative Liabilities	196.6	139.1	146.6	174.8	127.3	-35.2	-27.2
Others	10,140.3	9,371.9	10,990.6	10,878.5	11,484.0	13.3	5.6
Total Liabilities	86,889.7	87,076.2	90,074.1	88,802.4	89,427.8	2.9	0.7
Total Liabilities(Trust Included)	93,449.2	93,998.7	96,865.7	96,040.2	97,626.2	4.5	1.7
Total Stockholder' s Equity	6,567.3	6,283.6	6,202.6	6,228.1	6,211.5	-5.4	-0.3
Capital Stock	845.7	845.7	845.7	845.7	845.7	0.0	0.0
Total Liabilities & Equity	93,457.0	93,359.8	96,276.7	95,030.5	95,639.3	2.3	0.6
Total Liabilities & Equity(Trust Included)	100,016.5	100,282.3	103,068.3	102,268.3	103,837.7	3.8	1.5

[Group] Condensed Income Statement

■ Group Condensed IS [By Period, Cumulative]

(Unit : bn. won, %)	3Q23	4Q23	1Q24	2Q24	3Q24	YoY	QoQ
Total Income	1,664.7	2,176.8	551.5	1,130.3	1,610.6	-3.2	-17.0
Int. Income	1,218.1	1,635.7	424.9	863.1	1,275.2	4.7	-6.0
Non-Int. Income	446.6	541.1	126.6	267.2	335.4	-24.9	-51.5
SG&A (-)	726.2	1,035.7	233.5	462.7	714.5	-1.6	9.9
Provisions (-)	358.9	606.8	159.5	475.6	590.5	64.5	-63.7
Operating Income	579.6	534.3	158.5	192.0	305.6	-47.3	239.1
Non-Oper. Income	-6.2	-1.9	-3.6	-3.8	1.9	130.6	2,950.0
Net Income	448.9	412.2	113.0	143.8	244.1	-45.6	225.6
Net Income in Controlling Interest	424.7	387.8	111.7	150.0	252.6	-40.5	167.9

■ Group Condensed IS [By Subsidiaries, 3Q24(cumulative)]

(Unit : bn. won)	Group	iM Bank	iM Securities	iM Life	iM Capital	iM Asset Mgmt.	iM U-pay	iM Data System	iM Credit Info.	iM Inv. Partners	Newsy Stock	Adj.
Total Income	1,610.6	1,213.7	221.4	83.9	111.8	15.9	5.7	2.1	1.6	3.2	0.9	-49.6
Int. Income	1,275.2	1,158.9	53.0	-30.0	117.6	0.6	0.4	0.1	0.1	0.1	0.1	-25.7
Non-Int. Income	335.4	54.8	168.4	113.9	-5.8	15.3	5.3	2.0	1.5	3.1	0.8	-23.9
SG&A (-)	714.5	510.6	116.8	18.6	35.5	9.5	2.9	1.2	1.1	1.9	2.4	14.0
Provisions (-)	590.5	284.0	268.2	-0.7	38.4	0.0	0.0	0.0	0.0	0.0	0.0	0.6
Operating Income	305.6	419.1	-163.6	66.0	37.9	6.4	2.8	0.9	0.5	1.3	-1.5	-64.2
Non-Oper. Income	1.9	2.4	10.4	-5.8	0.3	2.1	0.7	0.1	0.0	-1.6	0.0	-6.7
Net Income	244.1	342.5	-116.0	44.4	33.0	6.9	2.8	0.8	0.5	0.0	-1.5	-69.3
Net Income in Controlling Interest	252.6											

iM Bank

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Transition into Nation Wide Bank

■ New Hybrid Bank

- ✓ After receiving conversion approval on May 16, 2024, DGB Daegu Bank changed its name to **im Bank**, and aims for growth with a new **hybrid banking model**.

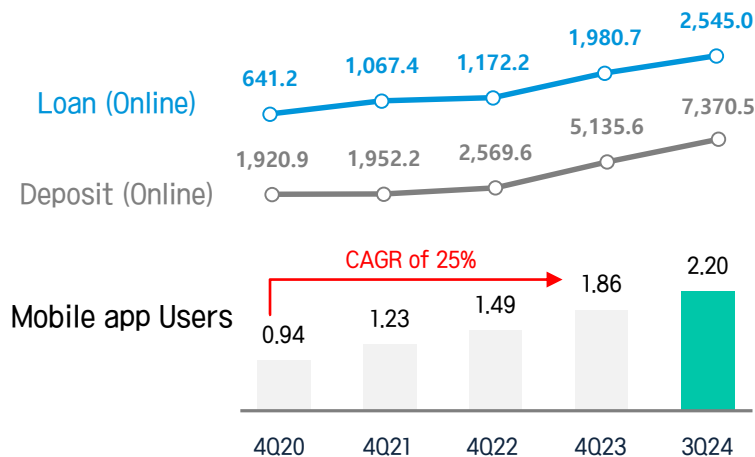
Business model combining the strengths of internet-only banks and traditional banks.

- ✓ Retail finance will focus on mobile platform, while corporate finance plans to grow with PRM Model.

- Diversifying loan distribution across the capital and national wide. (Daegu & Gyeongbuk region accounts for **73.0%**)
- Expanding the proportion of high-quality collateral-based household loans. (household loan proportion: **36.5%**)
- Efficient growth centered around key regions (approx. **14 new branches** over 3 years)

■ Enhancing Mobile Channel

(Ending balance, Unit: bn. Won / million people)



■ PRM (Professional Relationship Manager)

- What is PRM?

Individual branch managers on a performance-based salary system handling corporate loans through outbound sales without physical branches.

- PRM Loan Balance and Asset Quality

(Unit: bn. won)

(Unit: %)	4Q22	4Q23	1Q24	2Q24	3Q24
(PRM)Delinquency ratio	-	0.05	0.11	0.11	0.38
Bank Delinquency ratio	0.43	0.61	0.64	0.71	0.73
(PRM)NPL ratio	-	0.30	0.04	0.11	0.15
Bank NPL ratio	0.60	0.65	0.72	0.76	0.65

- PRM Profitability

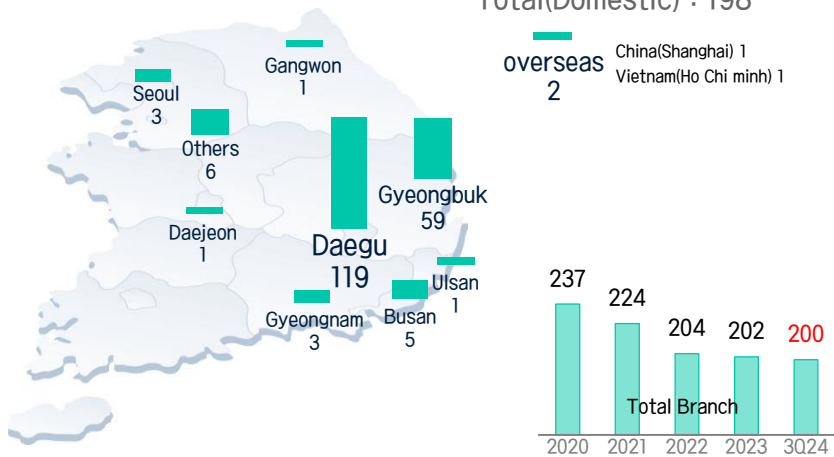
	Branch	PRM
Cost (3 years)	<p>Total Cost: 3.3bn. won</p> <ul style="list-style-type: none"> - Wage¹⁾ : 700m * 3 years - Goods : 280m * 3 years - Rent fee: 40m * 3 years - Maintenance cost : 460m *3years/5years 	<p>Total Cost: 3.3bn. won</p> <ul style="list-style-type: none"> - Wage: 50million*3years*22ppl. - No Extra Cost <p>Cost of operating a branch = operating 22 PRM</p>
Loan Balance (3 years)	200 bn. Won	627 bn. won (22ppl * 9.5bn ²⁾ * 3 years)

1) Wage : six employees for one branch

2) Average annual loan amount per one PRM.

[Bank] Market Share & Regional Economy

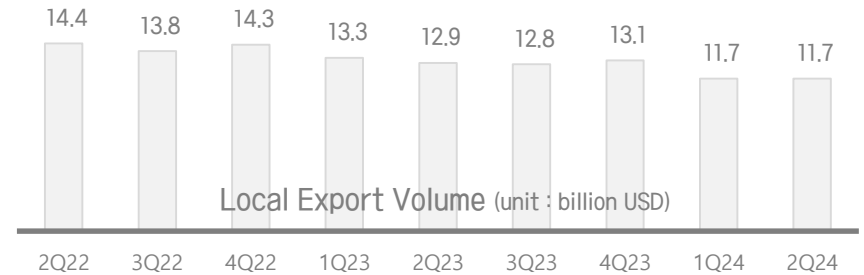
Branch Network



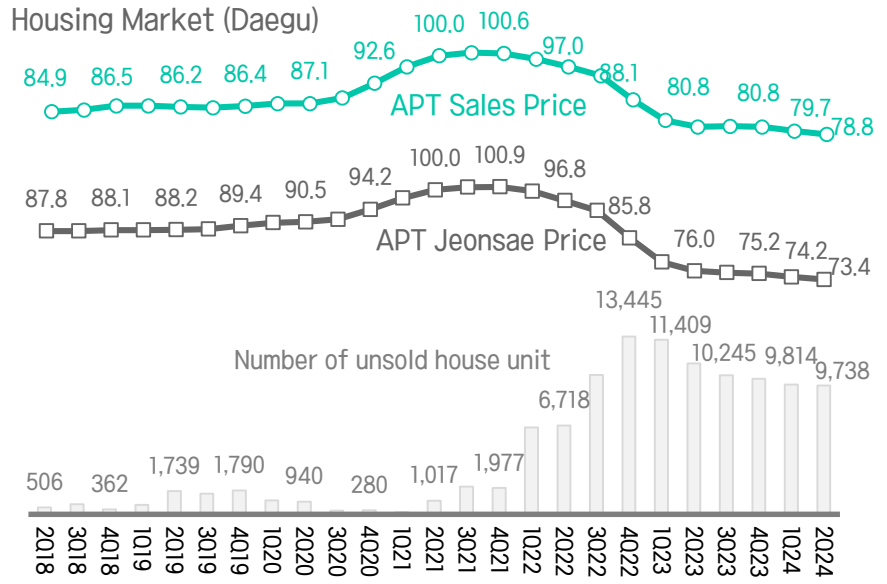
Regional Economy

Source : Bank of Korea

Export Volume (Daegu & Gyeongbuk)

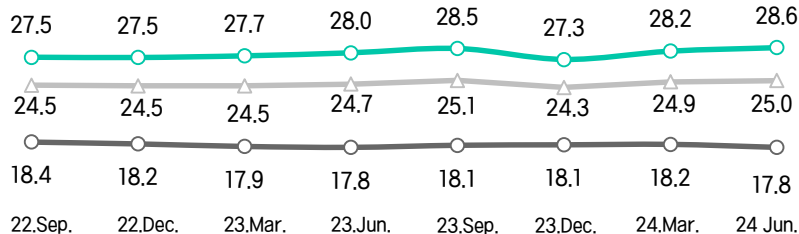
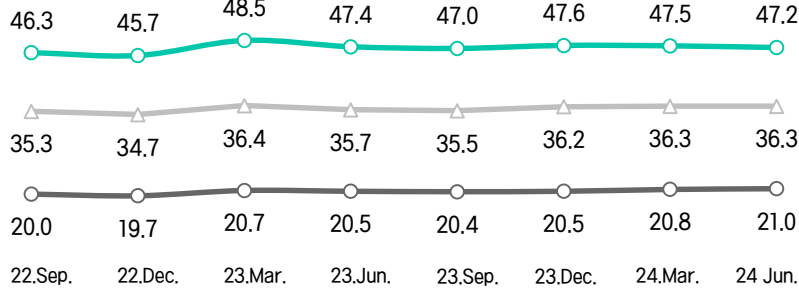


Housing Market (Daegu)



Market Share Trend

Daegu (Green circle), Gyeongbuk (Grey circle), Together (Grey triangle)

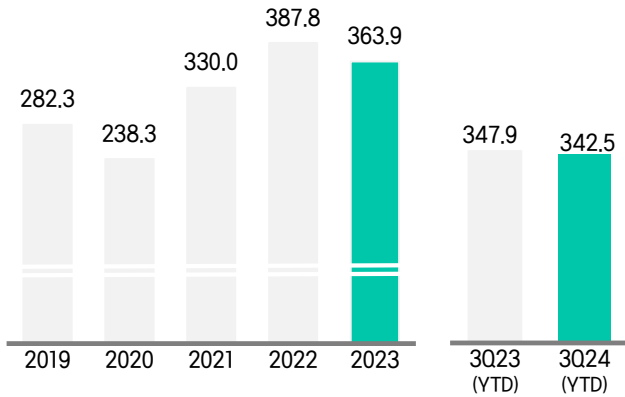


Daegu (a unit)	FY19	FY20	FY21	FY22	FY23	3Q24*
New APT supply	27,141	31,779	25,147	14,037	34	1,858

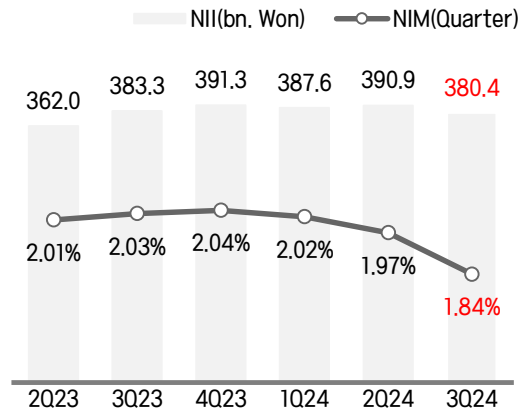
*Accumulative

[Bank] Financial Results Income & Details

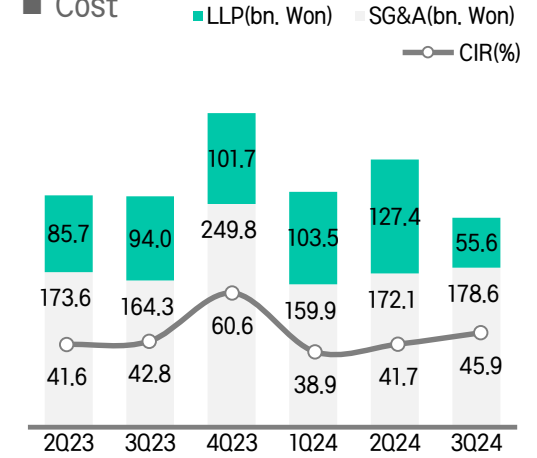
■ Net Income(bn. won) Trend



■ Net Interest Income



■ Cost



bn. won, %	2023		2024				YoY	QoQ
	3Q23	3Q23 (YTD)	1Q24	2Q24	3Q24	3Q24 (YTD)		
Interest Income	383.3	1,107.2	387.6	390.9	380.4	1,158.9	4.7	-2.7
Non-int. Income	1.0	86.0	23.6	22.1	9.1	54.8	-36.3	-58.8
Total Income	384.3	1,193.2	411.2	413.0	389.5	1,213.7	1.7	-5.7
G&A Expenses	164.3	496.8	159.9	172.1	178.6	510.6	2.8	3.8
Provisions	95.9	257.1	98.2	132.0	53.8	284.0	10.5	-59.2
LLP	94.0	246.5	103.5	127.4	55.6	286.5	16.2	-56.4
Oper. Income	124.1	439.3	153.0	109.0	157.1	419.1	-4.6	44.1
Non-Oper. Income	-2.0	-4.7	4.2	-3.2	1.4	2.4	151.1	143.8
Net Income	97.5	347.9	119.5	90.6	132.4	342.5	-1.6	46.1

[Bank] Financial Results Non Interest Income

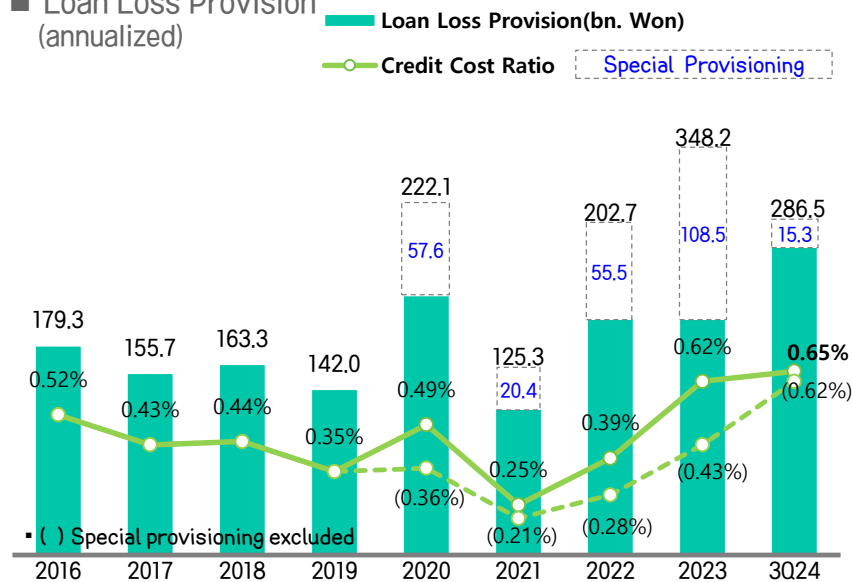
bn. won, %	2023		2024				YoY	QoQ
	3Q23	3Q23 (YTD)	1Q24	2Q24	3Q24	3Q24 (YTD)		
Fees & Commission (A)	21.0	64.0	23.4	22.9	20.4	66.7	4.2	-10.9
Fees in Won	13.7	41.9	16.1	15.5	12.8	44.4	6.0	-17.4
Bancassurance	4.1	13.7	5.1	4.6	4.4	14.1	2.9	-4.3
Mutual Funds	1.4	4.2	1.4	1.5	1.6	4.5	7.1	6.7
Fees in Foreign Currency	2.2	6.3	2.0	2.0	2.0	6.0	-4.8	0.0
Guarantee	1.3	5.3	1.9	2.0	1.8	5.7	7.5	-10.0
Trust	3.8	10.5	3.4	3.4	3.8	10.6	1.0	11.8
Other Non-Int. Income (B)	-20.0	22.0	0.2	-0.8	-11.3	-11.9	-154.1	-1,312.5
Trading	5.9	67.7	34.0	34.4	24.2	92.6	36.8	-29.7
FX & Derivatives	3.8	11.4	2.1	1.7	13.5	17.3	51.8	694.1
Loan Sales	11.5	58.7	6.3	8.3	-1.6	13.0	-77.9	-119.3
Others (-)	41.2	115.8	42.2	45.2	47.4	134.8	16.4	4.9
Credit Guarantee Fee	24.8	67.3	25.2	27.6	29.2	82.0	21.8	5.8
Deposit Insurance Fee	15.9	46.9	16.1	16.6	17.1	49.8	6.2	3.0
Non-Int. Income (A+B)	1.0	86.0	23.6	22.1	9.1	54.8	-36.3	-58.8

[Bank] Financial Results SG&A · Credit Cost

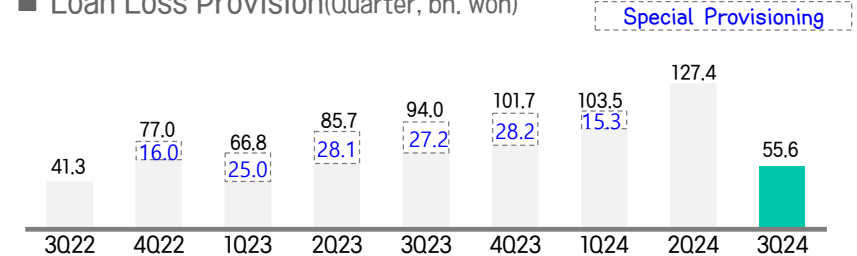
■ SG&A Expense

bn. won, %	2023		2024				YoY	QoQ
	3Q23	3Q23 (YTD)	1Q24	2Q24	3Q24	3Q24 (YTD)		
Severance Provision	0.0	0.1	0.0	0.0	0.0	0.0	-100.0	-
Accrued Retirement Benefits	5.6	16.8	5.7	5.7	5.6	17.0	1.2	-1.8
Depreciation & Taxes	32.4	94.3	31.3	31.5	33.9	96.7	2.5	7.6
IT & Equipment	50.0	142.3	43.5	59.1	50.8	153.4	7.8	-14.0
Salary Expenses	76.3	243.3	79.4	75.9	88.2	243.5	0.1	16.2
Total	164.3	496.8	159.9	172.1	178.6	510.6	2.8	3.8

■ Loan Loss Provision (annualized)



■ Loan Loss Provision (Quarter, bn. won)



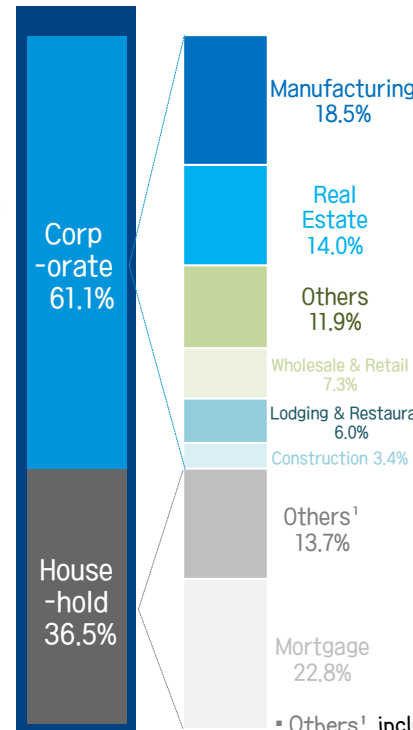
bn. won	3Q23	4Q23	1Q24	2Q24	3Q24
Corporate	45.4	53.1	54.2	92.9	31.4
Household	41.6	43.1	47.2	31.4	21.5
Credit Card	7.0	5.5	2.1	3.1	2.7
Total	94.0	101.7	103.5	127.4	55.6

[Bank] Loan & Deposits (Funding Structure)

■ Assets & Liabilities

▪ Trust Assets & Liabilities Included

bn. won, %, EB	3Q23	2Q24	3Q24	YoY	QoQ
Total Assets	77,361.5	81,808.8	83,481.7	7.9	2.0
Total Securities	10,654.3	11,519.1	12,607.9	18.3	9.5
Total Loans	55,436.0	58,332.4	58,163.3	4.9	-0.3
Loans in Won	54,114.4	56,931.5	56,901.9	5.2	-0.1
Large Corporation	4,449.3	4,561.2	4,661.3	4.8	2.2
SME	28,994.3	30,110.9	30,132.8	3.9	0.1
Household	19,600.3	21,066.1	20,765.5	5.9	-1.4
Public & Others	1,070.5	1,193.3	1,342.3	25.4	12.5
Total Deposit	62,218.3	65,492.4	65,605.4	5.4	0.2
Deposits in Won	52,944.9	55,314.3	55,505.2	4.8	0.3
Demand	3,689.2	4,035.1	3,653.1	-1.0	-9.5
Savings Deposits	49,254.0	51,278.0	51,850.8	5.3	1.1
(Time Deposits)	32,510.3	33,895.0	35,112.5	8.0	3.6
CD	1,983.2	2,281.0	2,182.6	10.1	-4.3
Total Equity	5,088.5	5,077.3	5,119.6	0.6	0.8



Corp. Loan Mix(%)	3Q23	2Q24	3Q24
Manufacturing	18.6	18.2	18.5
Auto-parts & Metal	7.3	7.0	7.1
Machinery & Equip.	2.5	2.4	2.4
Textile	1.7	1.5	1.5
Comm. Equip.	1.0	1.1	1.3
Other Manufacture.	6.1	6.3	6.2
Real Estate	14.4	14.3	14.0
Wholesale & Retail	7.4	7.1	7.3
Lodging & Restaurant	6.4	6.1	6.0
Construction	3.7	3.4	3.4
Others	11.4	11.8	11.9

▪ Others¹ including unsecured, prepayment mortgage, Jeonsae loan, and other loans

■ Core Deposits & Funding Cost

bn. won, %, %p, Cumulative Avg.	3Q23	2Q24	3Q24	YoY	QoQ
Core Deposits [A]	18,732.6	19,044.5	19,132.4	2.1	0.5
Demand	3,834.6	3,887.0	3,871.3	1.0	-0.4
Savings (Check)	8,793.3	8,949.3	8,948.2	1.8	0.0
Corp. Savings	6,104.7	6,208.2	6,312.9	3.4	1.7
Deposits in Won [B]	50,613.0	54,122.9	54,410.9	7.5	0.5
A/B	37.0	35.2	35.2	-1.8	0.0
Total Deposits [C] *	60,182.1	64,348.4	64,756.9	7.6	0.6
A/C	31.1	29.6	29.5	-1.6	-0.1

* Total Deposits : Deposit in Won + CD + RP + Bill Sold + Debentures + Money in Trust



Core Deposit / Deposits in won(%)



Core Deposit / ¹Bank Deposits(%)

3Q23 4Q23 1Q24 2Q24 3Q24

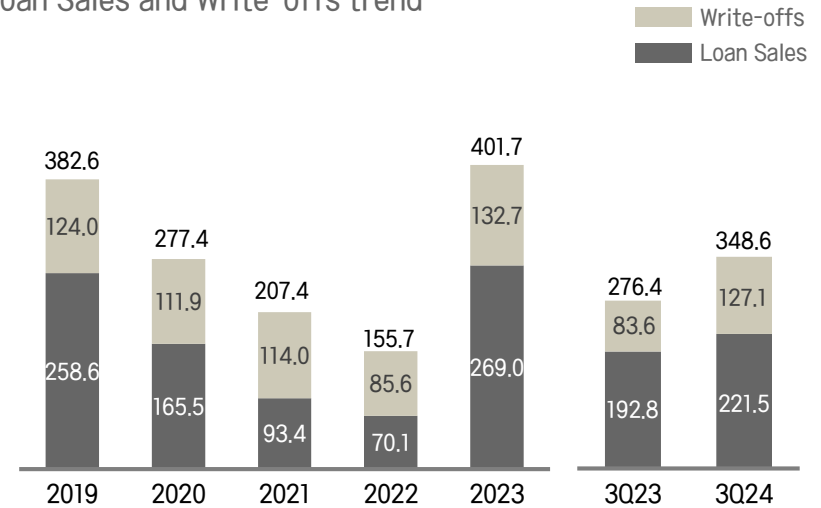
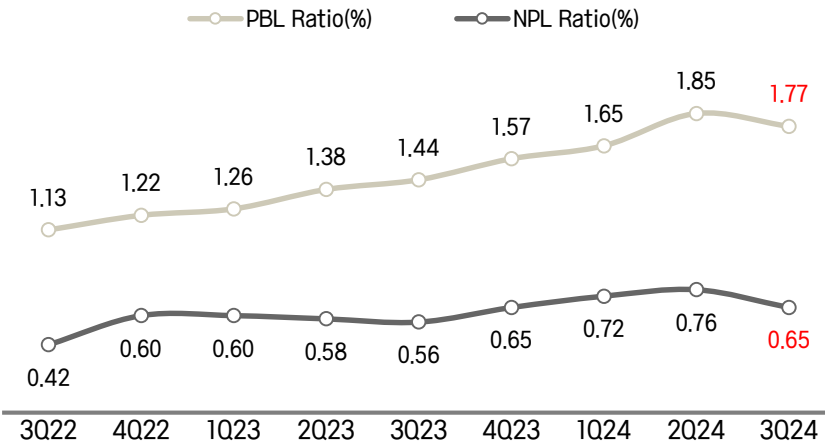
¹ Bank Deposit : Total Deposits - Money in Trust

▪ 3Q24 Annualized

%	Ratio	Avg. rate
Core Deposit	32.3	0.24
Time Deposit	57.4	3.68
Debenture	4.3	3.47
CD & RP	4.0	3.88
Others	2.0	4.06
Bank deposit	100.0	2.57

■ Asset Quality

■ Loan Sales and Write-offs trend



bn. won, %, %p	3Q23	4Q23	1Q24	2Q24	3Q24	YoY	QoQ
Total Credit	55,936.4	55,924.3	57,428.3	58,807.4	58,463.6	4.5	-0.6
Normal	55,133.6	55,048.5	56,483.0	57,721.0	57,431.1	4.2	-0.5
Precautionary	490.3	514.0	532.4	637.5	653.0	33.2	2.4
Substandard	197.8	247.3	287.2	316.5	243.5	23.1	-23.1
Doubtful	26.2	27.1	36.6	37.5	41.6	58.8	10.9
Estimated Loss	88.5	87.4	89.0	94.8	94.3	6.6	-0.5
PBL ratio (%)	1.44	1.57	1.65	1.85	1.77	0.33	-0.08
[before loan sales and write-offs]	1.61	1.79	1.81	2.06	1.97	0.36	-0.09
NPL ratio (%)	0.56	0.65	0.72	0.76	0.65	0.09	-0.11
[before loan sales and write-offs]	0.74	0.87	0.89	0.98	0.86	0.12	-0.12
NPL Coverage ratio*	247.7 (167.5)	235.3 (151.2)	220.9 (139.7)	214.3 (141.2)	245.9 (162.3)	-1.8 (-5.2)	31.6 (21.1)

* () Excluding Policy Reserve

■ Delinquency ratio [management basis] by sector

% , %p		3Q23	4Q23	1Q24	2Q24	3Q24	YoY	QoQ
Overall		0.54	0.61	0.64	0.71	0.73	0.19	0.02
Corporate		0.59	0.66	0.72	0.82	0.80	0.21	-0.02
	SME	0.70	0.77	0.86	0.94	0.91	0.21	-0.03
Household		0.42	0.50	0.47	0.49	0.59	0.17	0.10
Credit Card		1.77	2.12	2.30	2.34	1.98	0.21	-0.36

■ Delinquency ratio [before loan sales and write-offs] by sector

% , %p		3Q23	4Q23	1Q24	2Q24	3Q24	YoY	QoQ
Overall		0.72	0.84	0.81	0.93	0.94	0.22	0.01
Corporate		0.78	0.95	0.93	1.10	1.05	0.27	-0.05
Household		0.55	0.58	0.57	0.59	0.71	0.16	0.12
Credit Card		3.53	2.84	3.00	3.20	2.94	-0.59	-0.26

■ Loan Sales & Write-offs

bn. won	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24
Total	75.2	99.8	101.4	125.3	97.7	129.0	121.9
Loan Sales	50.7	99.8	42.3	76.2	47.3	89.7	84.5
Write-offs	24.5	0.0	59.1	49.1	50.4	39.3	37.4

Non-Bank

iM Securities

Page 26

iM Life

Page 28

iM Capital

Page 29

iM Asset Management

Page 30

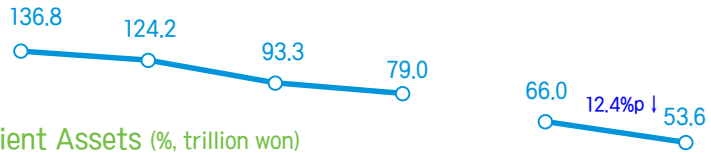
[iM Sec.] Financial Results (1)

Financial Highlight

NCR(% ,separate)



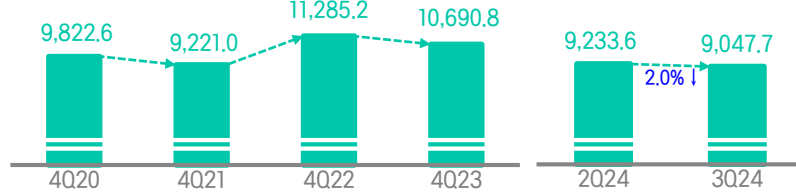
PF Exposure / Equity(%)



WM Client Assets (% ,trillion won)



Total Assets(bn. Won. separate)

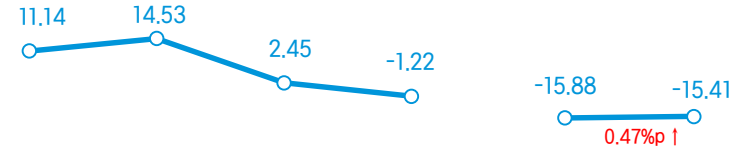


bn. won, %, %p	3Q23	3Q24	YoY
Total Assets	11,424.6	9,047.7	-20.8
Total Liabilities	10,027.3	7,833.9	-21.9
Total Shareholders' Equity	1,397.3	1,213.8	-13.1
NCR	438.5	466.9	28.4
ROE(Separate)	2.84	-15.36	-18.20
(Consolidated)	2.42	-15.41	-17.83

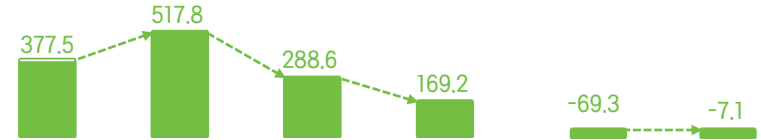
▪ Separate basis, ROE is cumulative basis

Profit Highlight

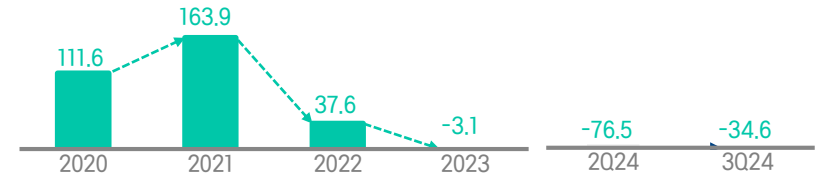
ROE (% ,Consolidated)



Net Revenues(bn.won)



Net Income(bn. won, Consolidated)



bn. won, %, cumulative	3Q23	3Q24	YoY
Net Revenues	188.6	-41.1	-121.8
SG&A Expenses	148.4	112.0	-24.5
Operating Income	40.1	-153.1	-481.8
Non-operating Income	2.2	-0.6	-127.3
Net Income	33.6	-116.3	-446.1
(Consolidated)	29.8	-116.0	-489.3

▪ Separate basis

[iM Sec.] Financial Results (2)

■ Net Revenues (Quarter)

bn. won, %	3Q23	4Q23	1Q24	2Q24	3Q24	YoY	QoQ
Brokerage	15.8	10.5	13.8	13.3	11.2	-29.1	-15.8
WM	3.1	2.9	3.2	3.3	3.3	6.5	0.0
IB / PF	11.7	21.2	7.8	10.0	7.4	-36.8	-26.0
Trading	-1.3	21.9	21.5	22.8	14.6	1,223.1	-36.0
Interest & Others	7.0	-75.8	-11.0	-118.8	-43.6	-722.9	63.3
Net Revenues	36.3	-19.4	35.3	-69.3	-7.1	-119.6	89.8

■ PF

bn. won, %, %p	3Q23	4Q23	1Q24	2Q24	3Q24	YoY	QoQ
PF Exposure	1,120.3	1,059.5	1,017.9	827.0	650.8	-41.9	-21.3
Real-estate	951.2	892.0	850.2	726.8	606.4	-36.2	-16.6
Non Real-estate	169.1	167.5	167.7	100.2	44.4	-73.7	-55.7
PF Exposure / Equity (%)	80.2	79.0	76.6	66.0	53.6	-26.6	-12.4

■ Average Daily Trading Volume

bn. won, %, %p, basis point	3Q23	4Q23	1Q24	2Q24	3Q24	YoY	QoQ
KOSPI	306.5	241.0	260.4	253.1	238.8	-22.1	-5.6
KOSDAQ	163.7	108.8	140.8	115.5	87.8	-46.4	-24.0
Avg. Daily Trading Volume	470.2	349.8	401.2	368.6	326.6	-30.5	-11.4
Brokerage M/S(%)	0.80	0.80	0.78	0.85	0.72	-0.08	-0.13
Avg. Commission Rate(bp)	5.1	4.5	5.1	5.4	5.0	-0.1	-0.4

• Brokerage M/S above excludes ELW, ETF, ETN transactions

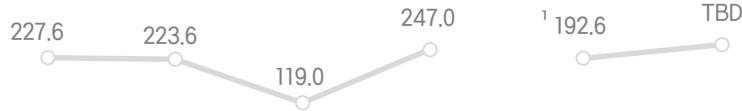
* The results, prior to 2023, based on IFRS4, IFRS17 is applied from 1Q23
 * Terms : Expense Ratio[Maintenance Expense / Adjusted Premium Income(API)]
 Loss Ratio [(Net amount at risk + waiver of premium + reinsurance expense / Risk Premium)]

[iM Life] Financial Results

Financial Highlight

¹2Q24 K-ICS Ratio : Transitional measures applied

K-ICS Ratio(% , RBC before 2023)



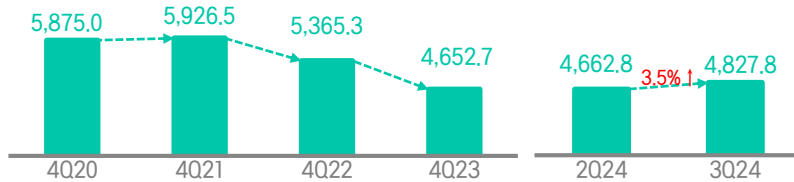
ROE(% , cumulative)



Investment Yield(% , cumulative)



Invested Assets(bn. won)

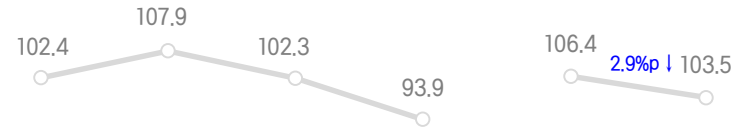


bn. won, %, %p	3Q23	3Q24	YoY
Total Assets	5,587.3	6,428.6	15.1
Total Liabilities	5,015.9	6,092.1	21.5
CSM	794.2	796.3	0.3
Equity	571.3	336.5	-41.1
ROA(cumulative)	1.30	0.95	-0.35
ROE(cumulative)	14.08	13.88	-0.20

· Prior to 2023 : IFRS4 basis

Profit Highlight

Loss Ratio(% , cumulative)



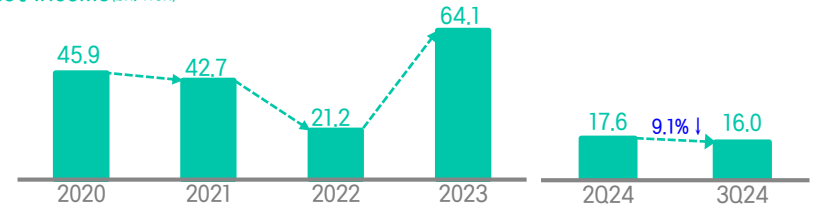
Persistency Ratio (% , cumulative, 25th months)



Expense Ratio(% , cumulative)



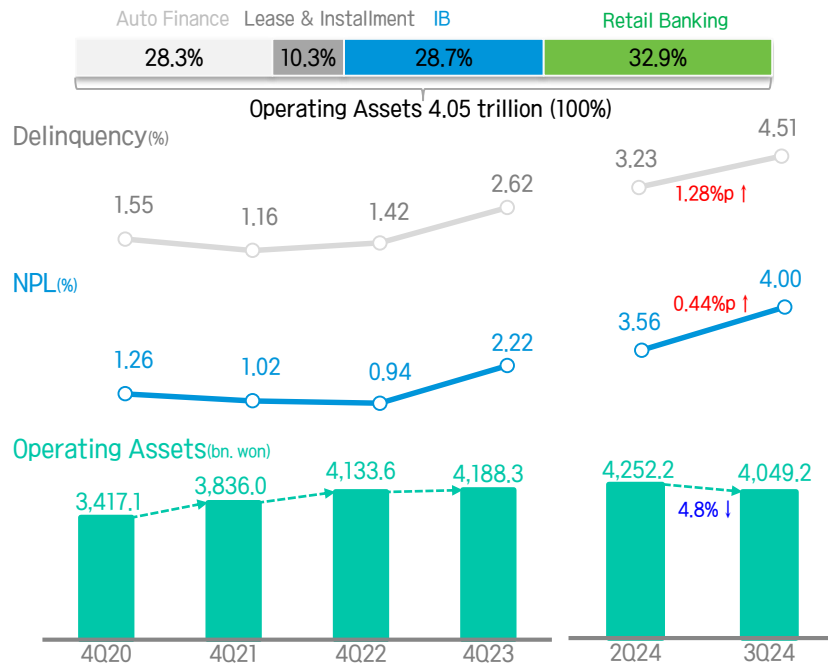
Net Income(bn. Won)



bn. won, %, cumulative	3Q23	3Q24	YoY
Insurance Income	59.5	48.2	-19.0
Investment Income	12.8	19.4	51.6
Operating Income	72.3	67.6	-6.5
Non-Operating Income	-6.0	-7.4	-23.3
Tax	11.3	15.8	39.8
Net Income	55.0	44.4	-19.3

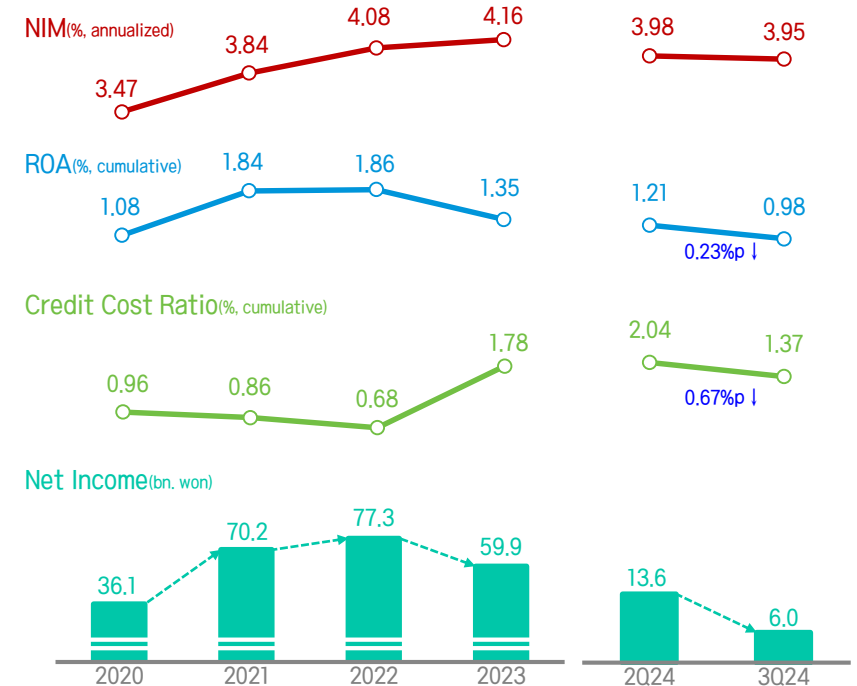
· Prior to 2023 : IFRS4 basis

Financial Highlight



bn. won, %, %p	3Q23	3Q24	YoY
Total Assets	4,591.2	4,297.0	-6.4
Total Equity	653.8	652.9	-0.1
NPL Ratio	0.97	4.00	3.03
Delinquency Ratio	2.07	4.51	2.44
ROE(cumulative)	14.45	6.73	-7.72
ROA(cumulative)	1.92	0.98	-0.94

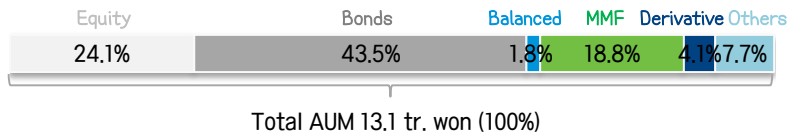
Profit Highlight



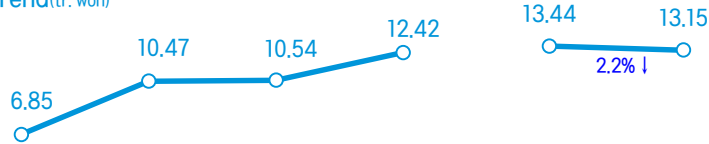
bn. won, %, cumulative	3Q23	3Q24	YoY
Operating Profit	149.9	111.8	-25.4
Interest Income	121.9	117.6	-3.5
SG&A(-)	33.1	35.5	7.3
Provision(-)	36.1	38.4	6.4
Operating Income	80.7	37.9	-53.0
Net Income	63.6	33.0	-48.1

[iM Asset Mgmt.] Financial Results

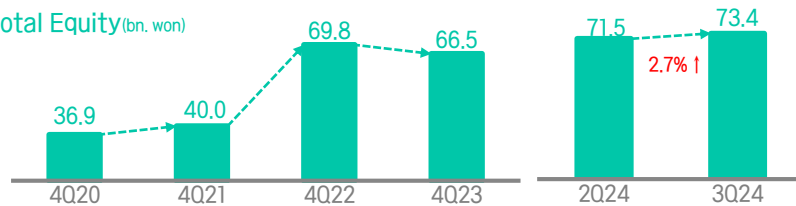
Financial Highlight



AUM Trend (tr. won)



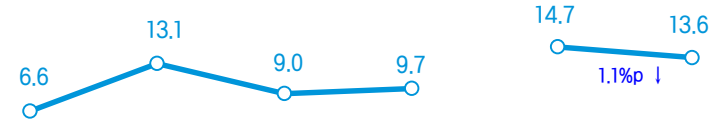
Total Equity (bn. won)



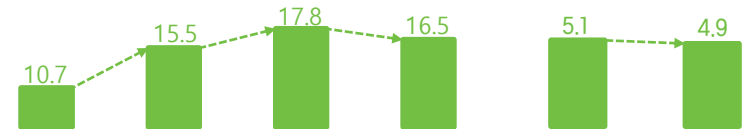
bn. won, %	3Q23	3Q24	YoY
Equity	3,235.4	3,169.9	-2.0
Bonds	4,424.5	5,721.8	29.3
Balanced	191.6	238.4	24.4
MMF	2,616.2	2,474.8	-5.4
Derivative	551.0	545.4	-1.0
Others	839.1	999.5	19.1
(Real Estate)	220.2	219.0	-0.5
Total AUM	11,857.8	13,149.8	10.9

Profit Highlight

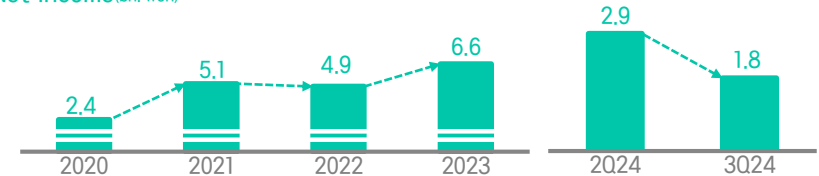
ROE (% cumulative)



Fee Revenues (bn. won)



Net Income (bn. won)



bn. won, %, cumulative	3Q23	3Q24	YoY
Total Assets	78.6	78.1	-0.5
Total Equity	74.5	73.4	-1.5
Operating Revenues	13.4	16.5	23.1
Fee & Commission	12.5	15.1	20.8
Operating Expenses	9.6	10.1	5.2
SG&A Expenses	9.1	9.5	4.4
Operating Income	3.8	6.4	68.4
Net Income	4.6	6.9	50.0

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