

 DGB Financial Group

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.
- 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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I . DGB Financial Group

1. Shareholder Returns

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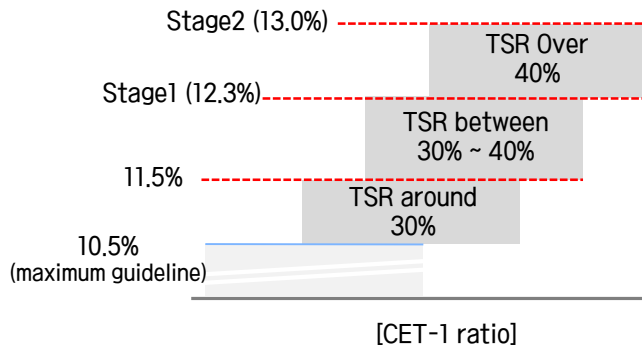
2. Financial Results

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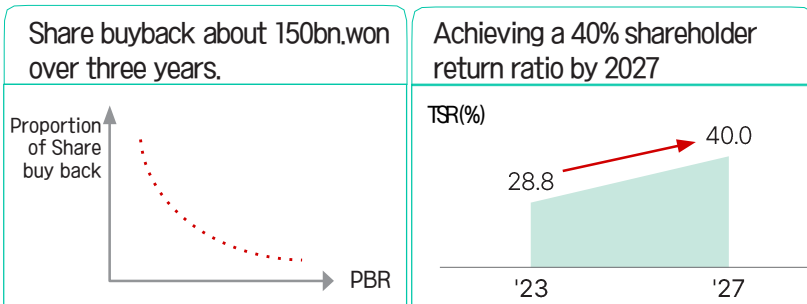
■ Shareholder Return Policy

- Gradual Improvement in CET-1 Ratio
 - Stage1: Target 12.3% by 2027
 - Stage2: Over 13.0%

- Shareholder Return Policy based on CET-1 ratio ranges

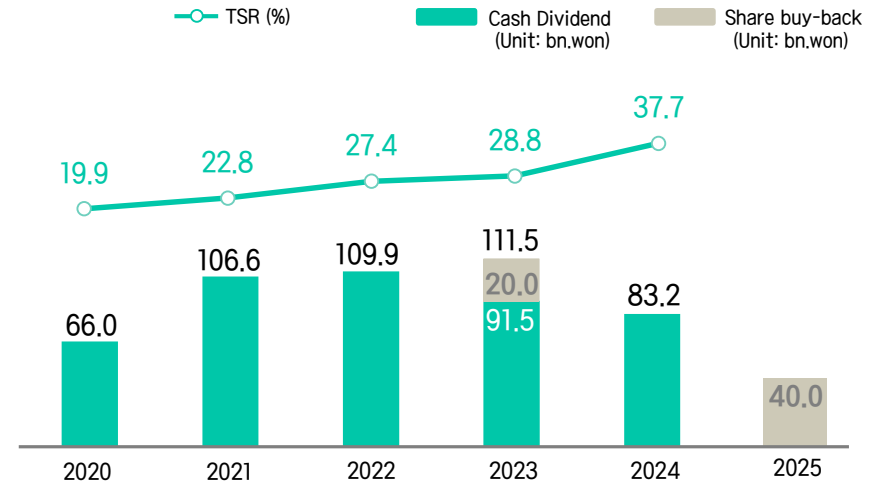


- Enhancing shareholder return ratio through share buybacks and dividend expansion over three years.

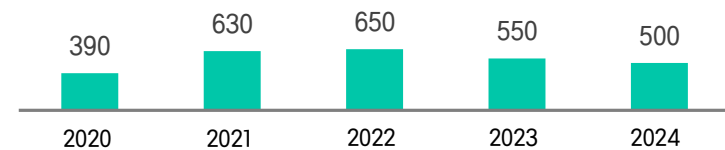


■ Total Shareholder returns

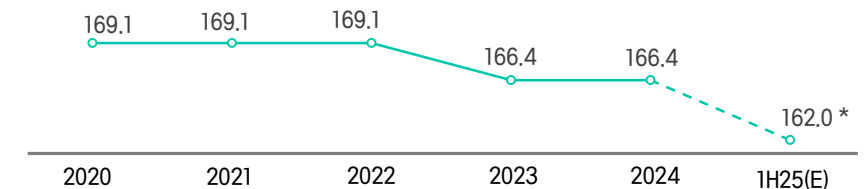
- A 2024 year-end dividend of 83.2bn won (DPS 500 won)
- Cancel 2.75 million shares (20bn won) purchased in 2023 and buyback 40bn won as part of the 2025 shareholder return.



• DPS(Unit: won)



• Shares Outstanding (Unit: million shares)

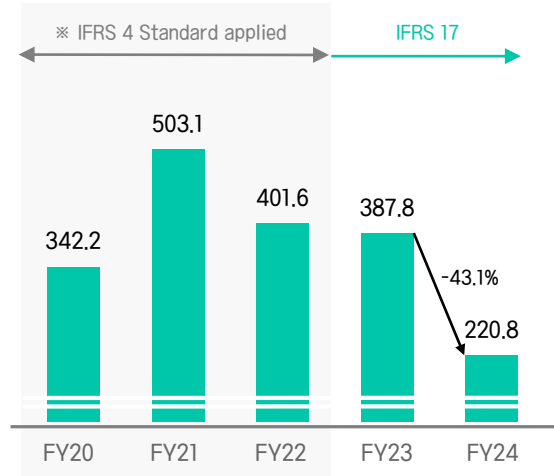


*Assuming a 40bn won buyback at 10,000KRW per share, outstanding shares are expected to decrease by approximately 2.4%.

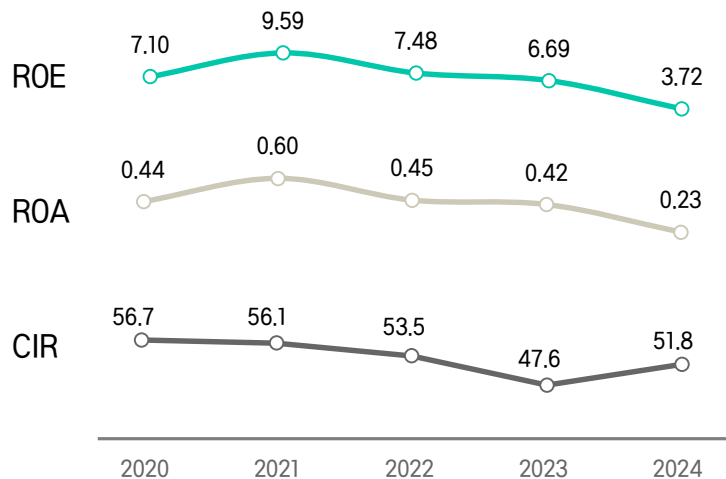
■ Net Income [attributable to controlling interest]

(Unit: bn.Won)

	2023	2024
1Q	168.0	111.7
2Q	141.8	38.3
3Q	114.9	102.6
4Q	-36.9	-31.8
Total	387.8	220.8



■ Key Indicators

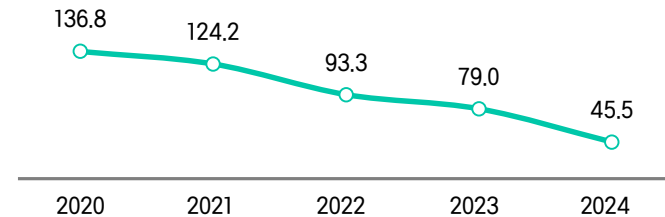


■ [Securities] Proactive management to minimize PF risks

- Total provisions for securities PF over the past three years: 539.4bn won
- PF exposure will be continuously managed to remain below 50% of Equity

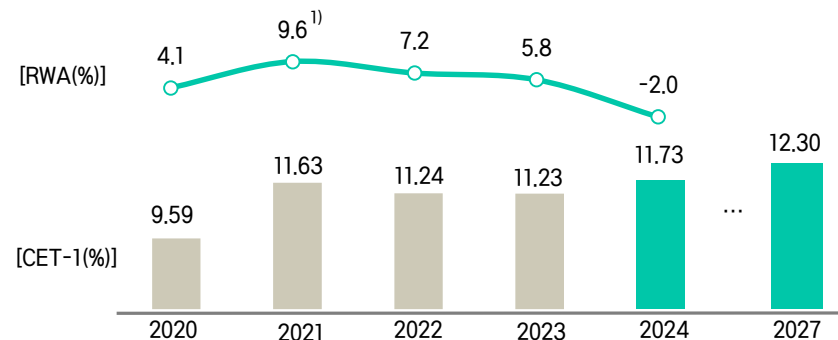
(unit: bn.won)	2022	2023	2024				Total
			1Q	2Q	3Q	4Q	
PF Provision	115.5	128.8	37.4	144.7	61.3	51.7	539.4

[PF exposure to Equity(%)]



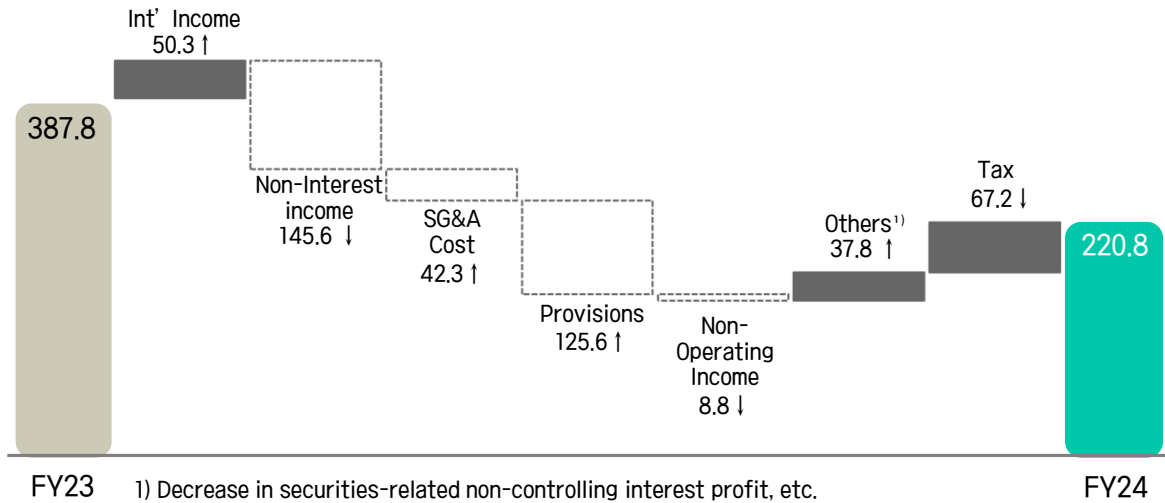
■ [Group] Achieved highest CET-1 ratio at year-end

- Gradual improvement in CET-1 ratio through annual RWA management around 4%.
- In line with 『Value-up Plan』 target capital ratio of 12.3% by 2027.

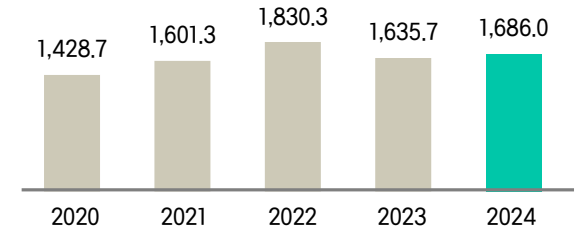


1) Exclude IRB (Internal Rating Based Approach) impact introduced in 2021

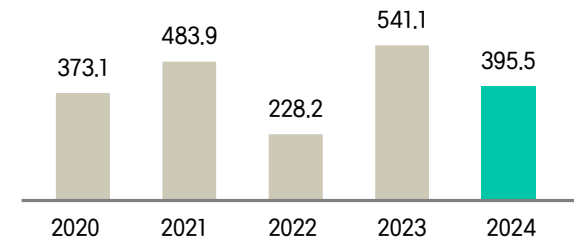
■ Net Income(attributable to controlling interest) Breakdown (bn won)



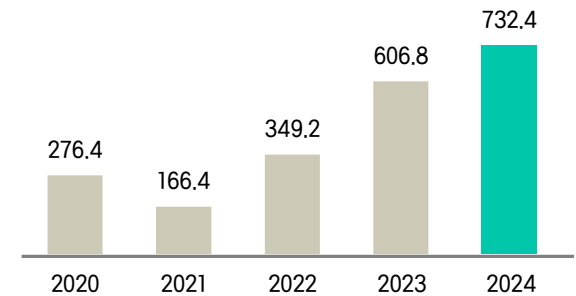
■ Net Interest Income Trend (bn won)



■ Non-Interest Income Trend (bn won)



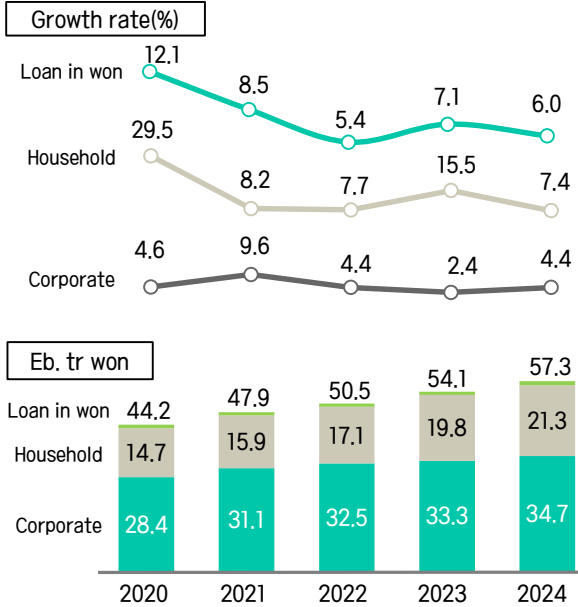
■ Provisions Trend (bn won)



Net Interest Income	Non-Interest Income	Provisions
1,686.0 bn won (YoY +3.1%)	395.5 bn won (YoY -26.9%)	732.4 bn won (YoY +20.7%)
Interest income increased by 3.1% YoY, due to average balance effect from strong growth in the first half.	Declined by 26.9% YoY due to lower securities-related income(-95.2bn.) and loan disposal gains(-61.3bn.) across all subsidiaries.	Provisions increased by 20.7% YoY due to higher PF provisions at the iM securities

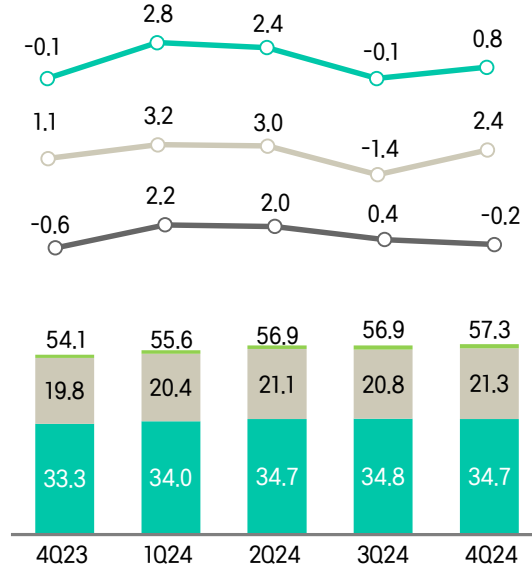
■ [Bank] Loan Growth (Annually)

(Loan in Won)



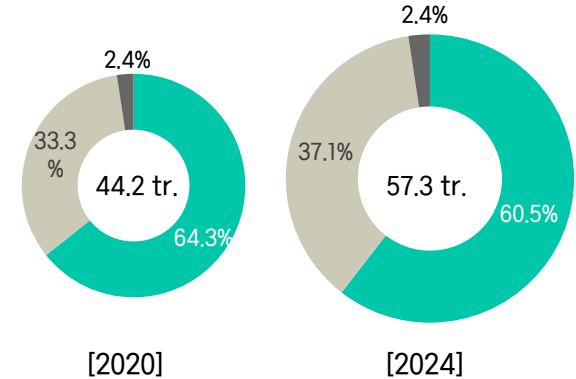
■ [Bank] Loan Growth (Quarterly)

(Loan in Won)

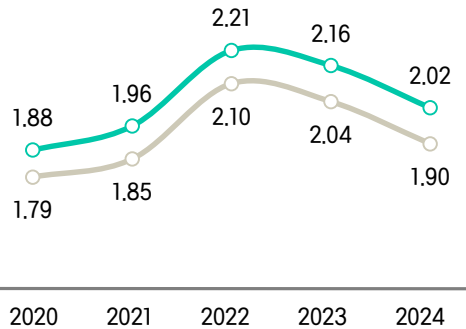


■ Bank Loan Portfolio(Loan in Won)

■ Corp. ■ Household ■ Public & others

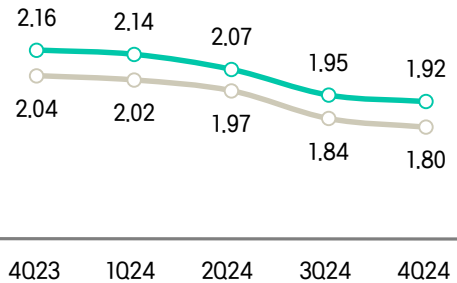


■ NIM(Annually, %)



■ NIM(Quarterly, %)

○ Group ○ Bank



■ [Bank] Interest Rate Structure

▪ Lending Rate Structure

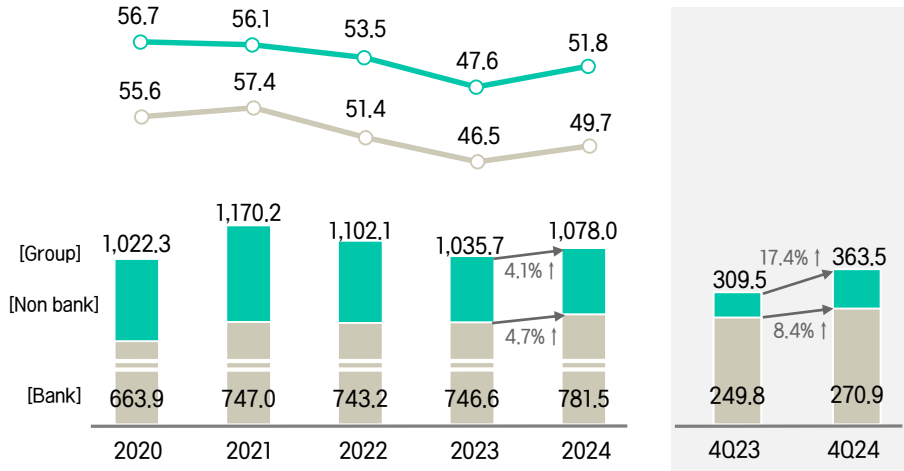


▪ Repricing Cycle



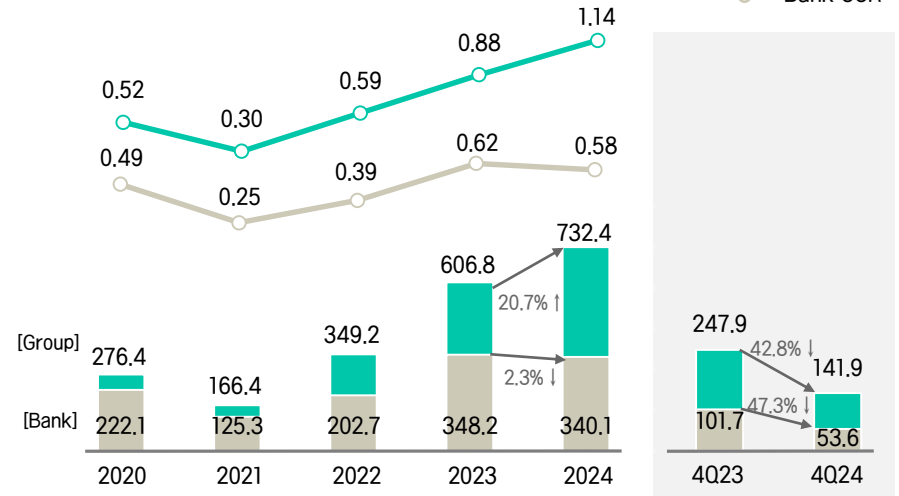
■ CIR(% , Cumulative) & SG&A(bn. won)

● Group CIR
● Bank CIR



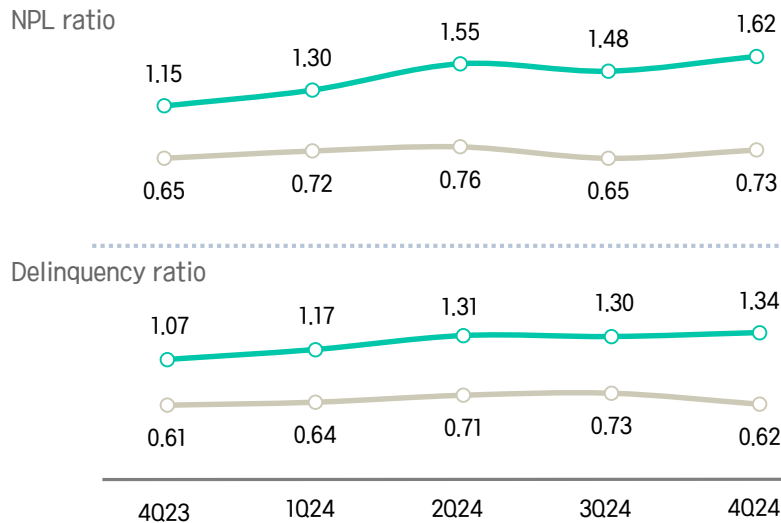
■ CCR(% , Cumulative) & Provisions(bn. won)

● Group CCR
● Bank CCR

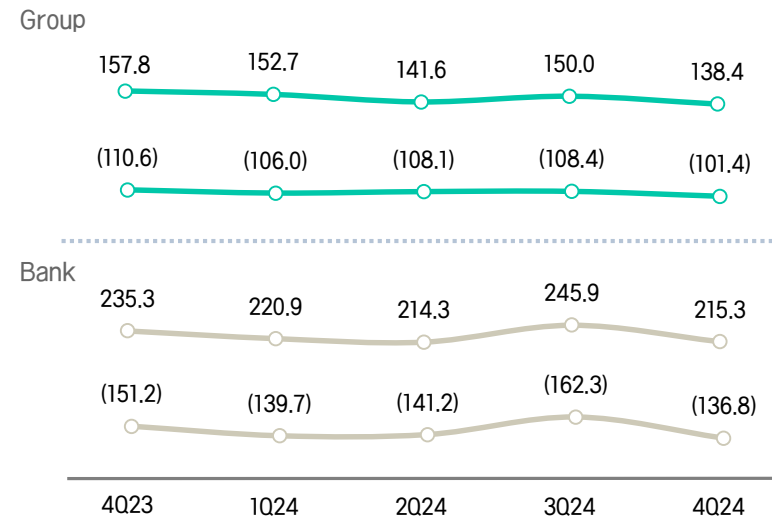


■ NPL Ratio(%) & Delinquency Ratio(%)

● Group ● Bank



■ NPL Coverage Ratio(%)

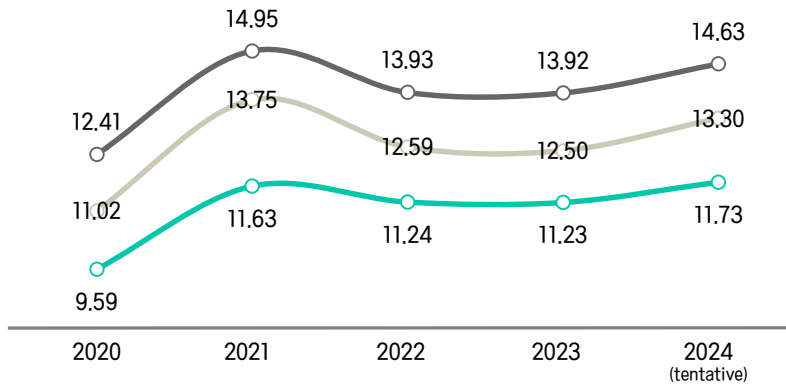


• () Under the revised banking supervision Regulations of Dec. 2016

■ Capital Ratio(%)

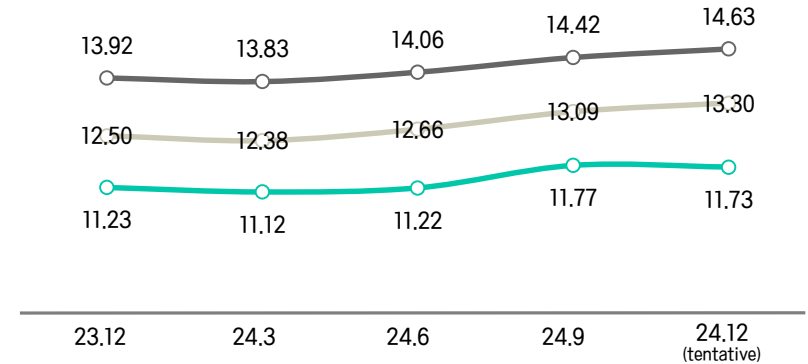
○ BIS ○ Tier1 ○ CET1

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

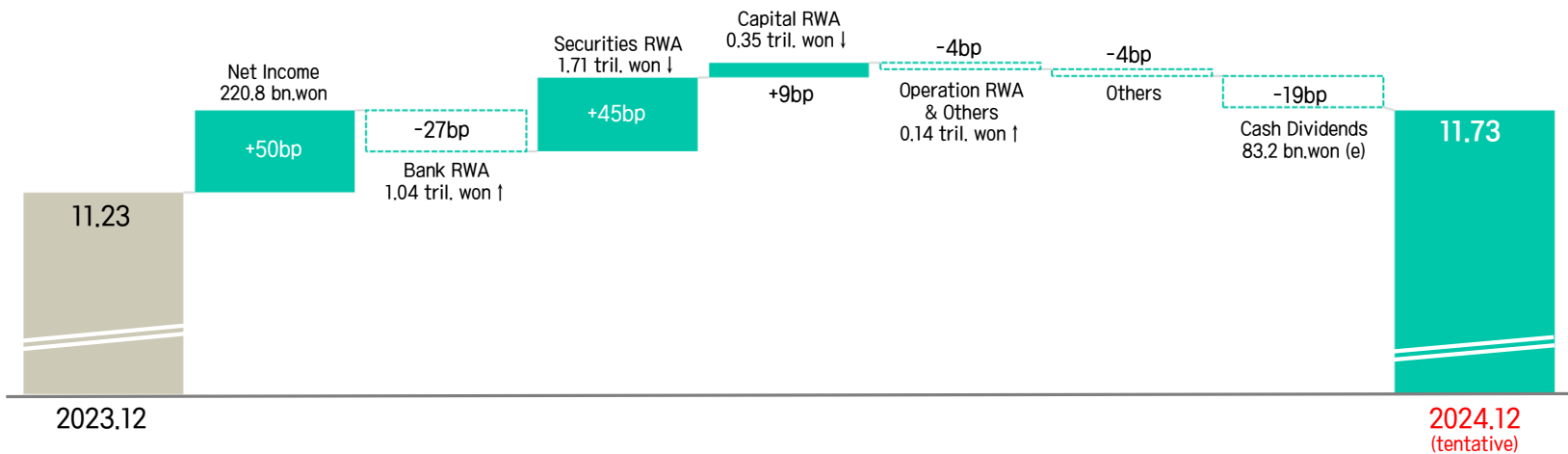


■ Capital Ratio(% quarterly)

○ BIS ○ Tier1 ○ CET1



■ Group CET-1 ratio(%) Breakdown



■ Capital Adequacy

bn. won, %, %p	2020	2021	2022	2023	2024	YoY
BIS ratio	12.41	14.95	13.93	13.92	14.63	0.71
Tier 1 ratio	11.02	13.75	12.59	12.50	13.30	0.80
Common Equity Tier 1	9.59	11.63	11.24	11.23	11.73	0.50
Additional Tier 1	1.43	2.13	1.35	1.27	1.57	0.29
Tier 2 ratio	1.39	1.20	1.34	1.42	1.33	-0.09
BIS Capital	5,533.3	5,796.4	5,793.2	6,121.6	6,304.1	3.0
Tier 1 Capital	4,913.6	5,333.0	5,234.3	5,497.8	5,730.9	4.2
Common Equity Tier 1	4,274.1	4,508.7	4,672.2	4,937.1	5,056.2	2.4
Additional Tier 1	639.5	824.3	562.1	560.7	674.7	20.3
Tier 2	619.7	463.4	558.9	623.8	573.2	-8.1
RWA	44,582.2	38,773.4	41,580.1	43,972.2	43,087.7	-2.0

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

■ Dividend Payout

	2020	2021	2022	2023	2024	YoY
Dividend Paid	66.0bn.	106.6bn.	109.9bn.	91.5bn.	83.2bn.	-9.1%
Dividend Per Share (DPS)	390 Won	630 Won	650 Won	550 Won	500 Won	-9.1%
Payout Ratio	19.9%	21.2%	27.4%	23.6%	37.7%	14.1%p

* The payout ratio is 22.8% in 2021 if restatement effect of iM Life Insurance' s financial statement excluded(+35.4 bn won).

II . iM Bank

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Transition into nation wide bank

Successfully transitioned as the 7th nationwide bank on May 16, 2024

- Diversifying loan distribution across the capital and national wide.
- Expanding the proportion of high-quality collateral-based household loans.
- Efficient growth centered around key regions.

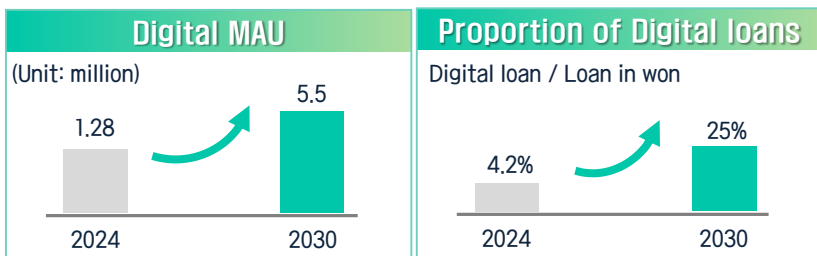
Vision : New Hybrid Bank

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

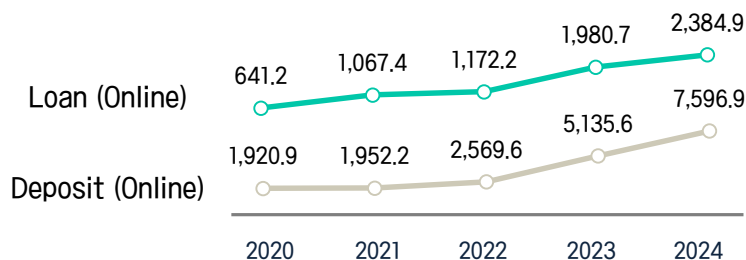
Retail finance will focus on 『Mobile Channel』

Corporate finance will focus on 『PRM』

Enhancing Mobile Channel



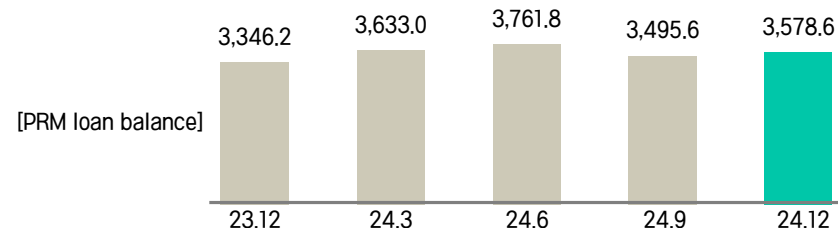
(Ending balance, Unit: bn. Won)



PRM (Professional Relationship Manager)

Individual branch managers operate under a performance-based salary system, managing corporate loans through outbound sales without physical branches.

○ PRM Loan (bn won)



(Unit: %)		23.12	24.3	24.6	24.9	24.12
Delinq uency	PRM	0.05	0.11	0.11	0.38	0.24
	Bank	0.61	0.64	0.71	0.73	0.62
NPL	PRM	0.30	0.04	0.11	0.15	0.50
	Bank	0.65	0.72	0.76	0.65	0.73

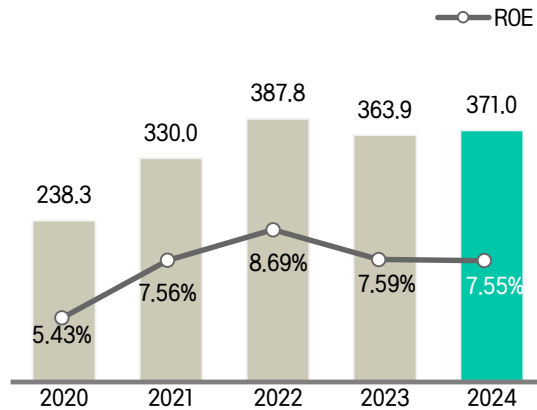
○ PRM efficiency analysis (3 years)

	Branch	PRM
Cost	Total Cost: 3.3bn. won	
	- Wage ¹⁾ : 2.1 bn won	- Wage: 3.3 bn.won (operating 22 PRM)
	- Goods : 0.84 bn won	
	- Others : 0.70 bn won	
Loan Balance	200 bn. Won	627 bn. won (22ppl * 9.5bn ²⁾ * 3 years)

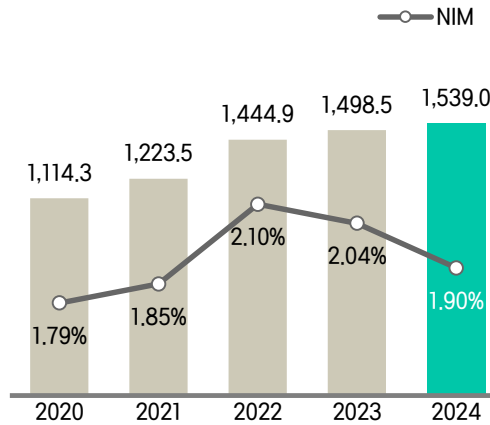
1) Wage : six employees for one branch

2) Average annual loan amount per one PRM.

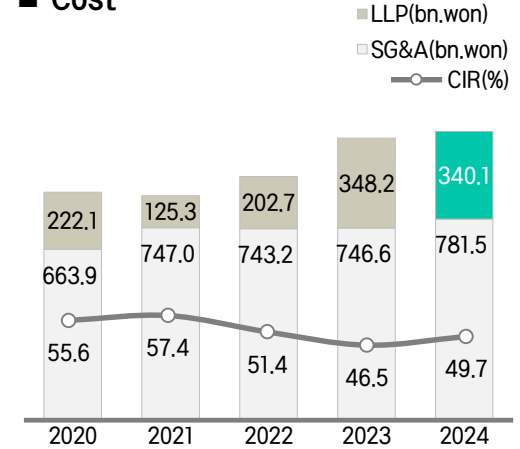
■ Net Income Trend (Unit: bn.won)



■ Net Interest Income (Unit: bn.won)



■ Cost

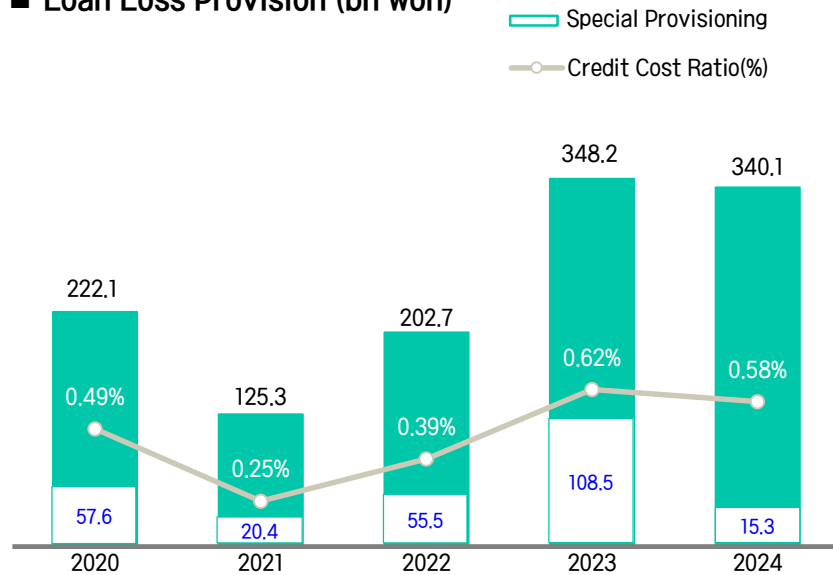


(bn. won, %)	2020	2021	2022	2023	2024	YoY
Interest Income	1,114.3	1,223.5	1,444.9	1,498.5	1,539.0	2.7
Non-int. Income	79.5	78.2	0.1	106.7	33.2	-68.9
Total Income	1,193.8	1,301.7	1,445.0	1,605.3	1,572.2	-2.1
G&A Expenses	663.9	747.0	743.2	746.6	781.5	4.7
Provisions	226.8	127.8	206.5	401.5	337.4	-16.0
LLP	222.1	125.3	202.7	348.2	340.1	-2.3
Oper. Income	303.1	426.9	495.3	457.2	453.3	-0.9
Non-Oper. Income	-2.2	-5.3	3.6	-4.3	2.0	146.5
Net Income	238.3	330.0	387.8	363.9	371.0	2.0

■ SG&A Expense

(bn won, %)	2020	2021	2022	2023	2024	YoY
Severance Provision	18.6	65.9	37.1	40.4	51.4	27.2
Accrued Retirement Benefits	34.2	34.7	33.1	23.4	24.4	4.3
Depreciation & Taxes	101.0	110.6	117.9	127.8	130.0	1.7
IT & Equipment	179.1	184.0	197.7	201.4	213.2	5.9
Salary Expenses	331.0	351.8	357.4	353.6	362.4	2.5
Total	663.9	747.0	743.2	746.6	781.5	4.7

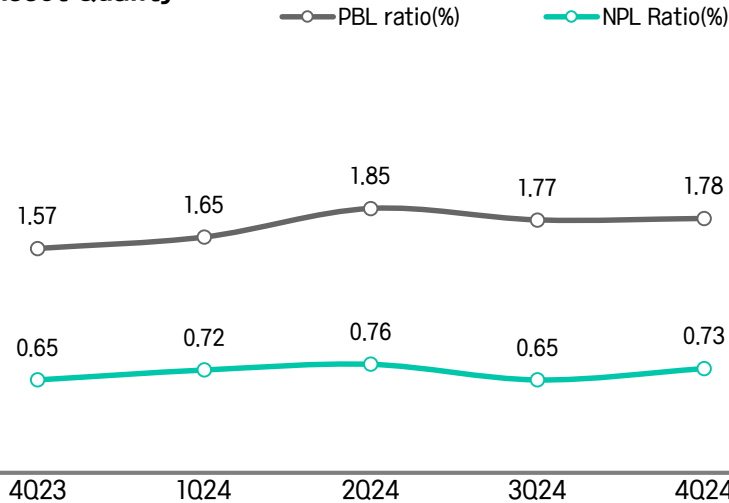
■ Loan Loss Provision (bn won)



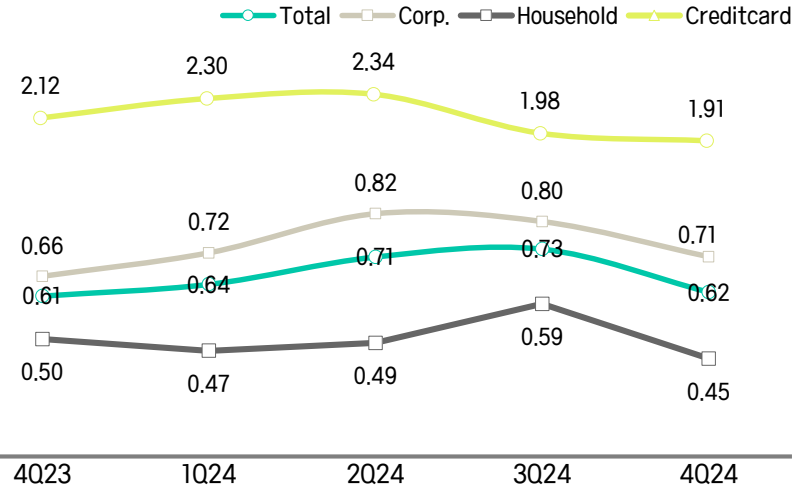
■ Loan Loss Provision By Segment (bn won)

(bn.won)	2020	2021	2022	2023	2024
Corporate	176.5	82.0	130.9	213.1	203.1
Household	36.4	37.5	61.2	116.9	124.7
Credit card	9.2	5.8	10.6	18.2	12.3
Total	222.1	125.3	202.7	348.2	340.1

■ Asset Quality



■ Delinquency ratio



(bn. won, %, %p)	2020	2021	2022	2023	2024	YoY
Total Credit	45,440.1	49,538.4	52,441.5	55,924.3	59,011.3	5.5
Normal	44,781.4	48,989.3	51,799.5	55,048.5	57,958.2	5.3
Precautionary	435.5	312.8	329.6	514.0	622.7	21.1
Substandard	149.2	166.7	220.9	247.3	307.5	24.3
Doubtful	16.2	37.8	44.6	27.1	42.0	55.0
Estimated Loss	57.8	31.8	46.9	87.4	81.0	-7.3
PBL ratio (%)	1.45	1.11	1.22	1.57	1.78	0.21
NPL ratio (%)	0.49	0.48	0.60	0.65	0.73	0.08
NPL Coverage ratio*	248.2 (139.4)	256.7 (135.3)	230.4 (136.9)	235.3 (151.2)	215.3 (136.8)	-20.0 (-14.4)

* () Excluding Policy Reserve

■ Assets & Liabilities

(bn won, %, EB)	23.12	24.9	24.12	YoY	QoQ
Total Assets	78,369.1	83,481.7	83,480.8	6.5	0.0
Total Securities	10,710.5	12,607.9	12,251.6	14.4	-2.8
Total Loans	55,333.4	58,163.3	58,750.9	6.2	1.0
Loans in Won	54,079.1	56,901.9	57,348.5	6.0	0.8
Large Corporation	4,473.0	4,661.3	4,786.1	7.0	2.7
SME	28,782.6	30,132.8	29,924.3	4.0	-0.7
Household	19,807.4	20,765.5	21,265.5	7.4	2.4
Public & Others	1,016.1	1,342.3	1,372.6	35.1	2.3
Total Deposit	63,809.3	65,605.4	66,141.9	3.7	0.8
Deposits in Won	54,423.1	55,505.2	56,327.4	3.5	1.5
Demand	3,650.9	3,653.1	3,508.1	-3.9	-4.0
Savings Deposits	50,770.8	51,850.8	52,818.2	4.0	1.9
(Time Deposits)	34,130.6	35,112.5	35,792.5	4.9	1.9
Total Equity	4,756.1	5,119.6	5,053.5	6.3	-1.3

• Trust Assets & Liabilities Included

■ Core Deposits & Funding Cost

(bn won, %, %p, Cumulative Avg.)	4Q23	3Q24	4Q24	YoY	QoQ
Core Deposits [A]	18,673.6	19,132.4	19,098.1	2.3	-0.2
Demand	3,784.5	3,871.3	3,791.6	0.2	-2.1
Savings (Check)	8,796.9	8,948.2	8,937.2	1.6	-0.1
Corp. Savings	6,092.2	6,312.9	6,369.4	4.6	0.9
Deposits in Won [B]	51,294.5	54,410.9	55,068.4	7.4	1.2
A/B	36.4	35.2	34.7	-1.7	-0.5
Total Deposits [C] *	60,910.8	64,756.9	65,410.5	7.4	1.0
A/C	30.7	29.5	29.2	-1.5	-0.3

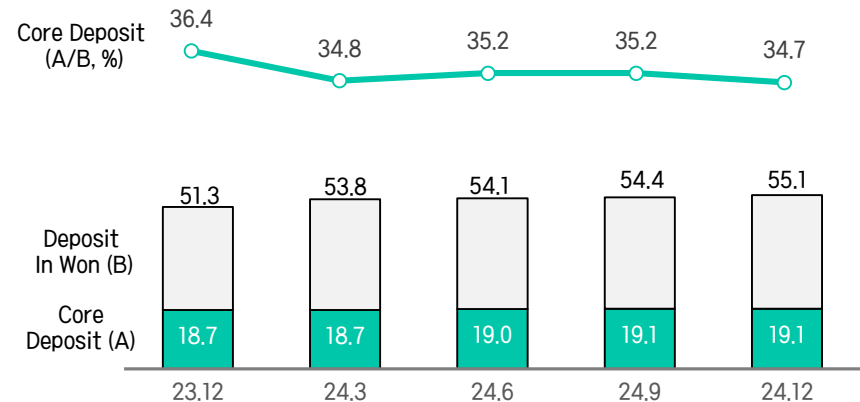
* Total Deposits : Deposit in Won + CD + RP + Bill Sold + Debentures + Money in Trust

■ KRW Loans by Sector

(tr won)		23.12		24.9		YoY	
		Amt.	%	Amt.	%	Amt.	%
Corp.	Manufacturing	10.0	18.4%	10.5	18.3%	+0.5	-0.1%p
	Real estate	7.7	14.2%	7.8	13.6%	+0.1	-0.6%p
	Wholesale & retail	3.9	7.2%	4.2	7.3%	+0.3	0.1%p
	Lodging & restaurant	3.4	6.4%	3.4	5.9%	0.0	-0.5%p
	Construction	1.9	3.5%	1.8	3.2%	-0.1	-0.3%p
	Others	6.3	11.7%	7.0	12.2%	+0.7	0.5%p
Household	Mortgage	10.6	19.5%	13.5	23.5%	+2.9	4.0%p
	Others ¹⁾	9.2	17.1%	7.7	13.6%	-1.5	-3.5%p
Public & Others		1.0	1.9%	1.4	2.4%	+0.4	0.5%p

• Household - Others ¹⁾: including unsecured, prepayment mortgage, Jeonsae loan and other loan

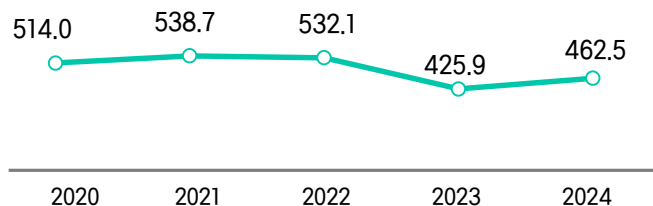
■ Core Deposit Trend (% , tr won)



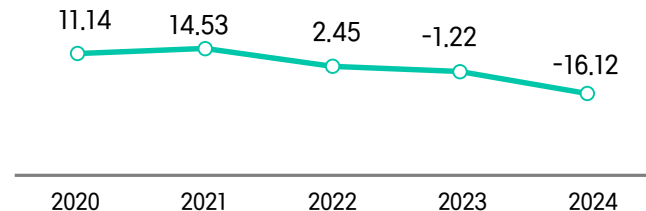
III . Non-Bank

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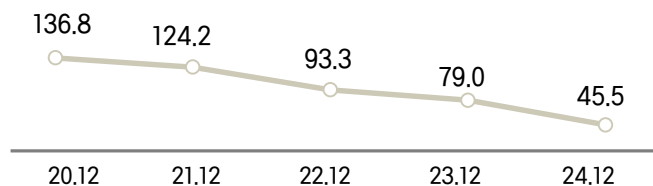
• NCR(% , separate)



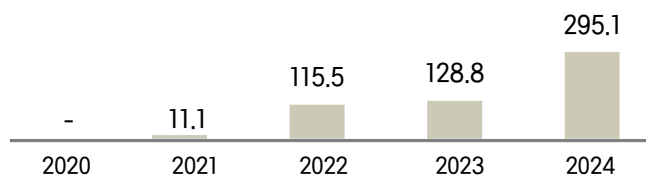
• ROE (% , Consolidated)



• PF Exposure / Equity(%)



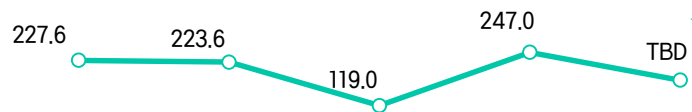
• Provisions for PF Loan (bn.won)



■ Financial Highlight(separate)

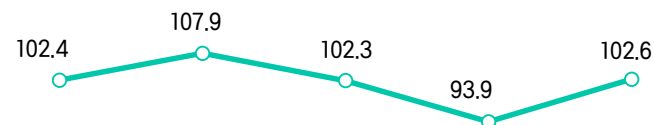
(Eb. bn won, %)	2020	2021	2022	2023	2024	YoY
Total Assets	9,822.6	9,221.0	11,285.2	10,690.8	7,498.7	-29.9
Total Liabilities	8,768.7	8,063.9	9,911.4	9,348.9	6,335.8	-32.2
Total Shareholders' Equity	1,053.9	1,157.1	1,373.8	1,341.9	1,162.9	-13.3
Net Revenues	377.5	517.8	288.6	169.2	-41.3	-124.4
SG&A Expenses	247.3	291.2	227.0	174.8	169.3	-3.1
Operating Income	130.2	226.6	61.6	-5.6	-210.6	-3,660.7
Net Income (separate)	106.8	167.4	42.0	0.2	-163.2	-81,700

• K-ICS Ratio(% , RBC before 2023)



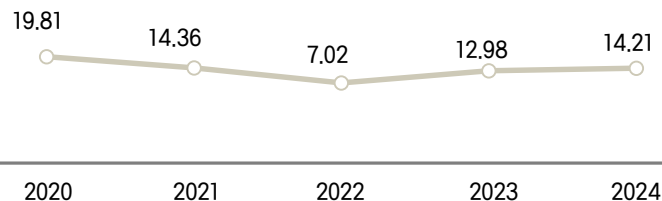
¹ 3Q24 K-ICS Ratio : 178.0%, transitional measures applied

• Loss Ratio(% , cumulative)

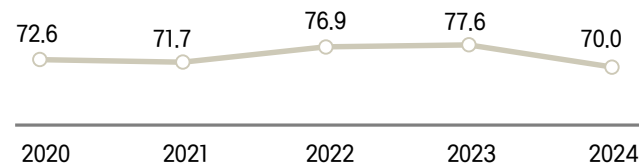


• Loss Ratio = (Net amount at risk + waiver of premium + reinsurance expense / Risk Premium

• ROE(% , cumulative)



• Persistency Ratio (% , cumulative, 25th months)

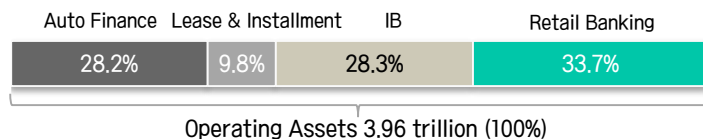


■ Financial Highlight

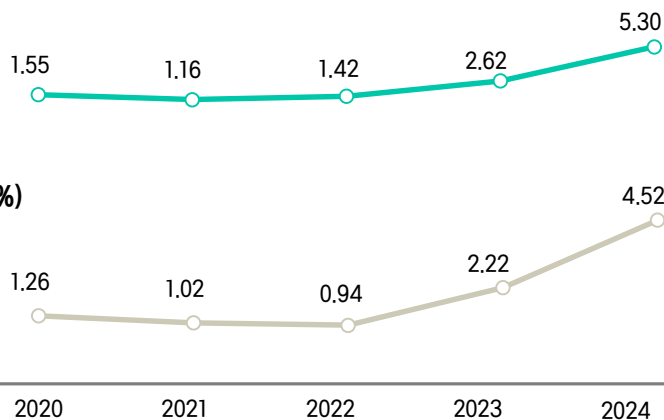
(Eb. bn won, %)	2020	2021	2022	2023	2024	YoY
Total Assets	6,519.9	6,968.2	6,702.1	6,037.9	6,643.9	10.0
Total Liabilities	6,263.3	6,629.8	6,436.7	5,520.9	6,362.6	15.2
CSM	N/A	N/A	675.8	757.1	706.1	-6.7
Equity	256.6	338.4	265.4	517.0	281.3	-45.6
Insurance Income	-162.1	-235.2	-426.2	76.2	54.0	-29.1
Investment Income	186.9	181.6	188.0	9.8	33.7	243.9
Operating Income	65.0	50.7	10.8	86.0	87.7	2.0
Net Income	45.9	42.7	21.2	64.1	56.7	-11.5

• The results, prior to 2023, based on IFRS4, IFRS17 is applied from 1Q23

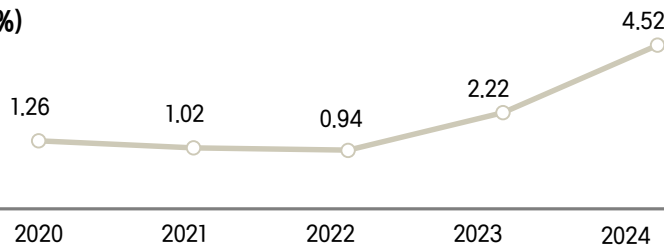
• Operating Assets composition



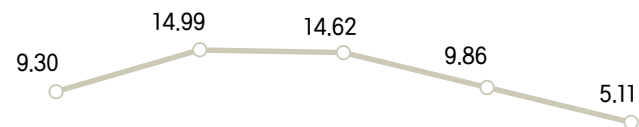
• Delinquency(%)



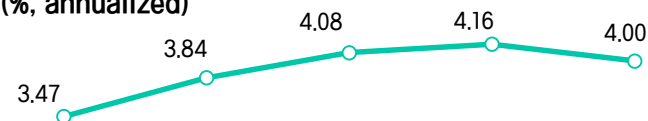
• NPL(%)



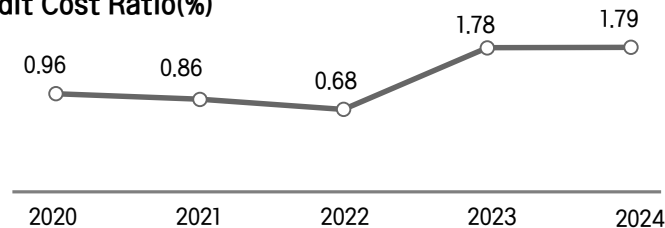
• ROE(%)



• NIM(%, annualized)



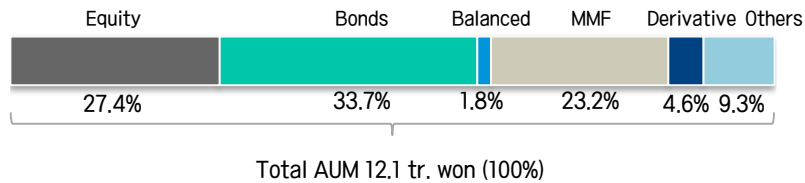
• Credit Cost Ratio(%)



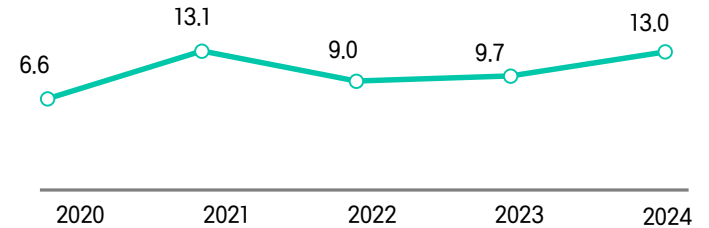
■ Financial Highlight

(Eb. bn won, %)	2020	2021	2022	2023	2024	YoY
Total Assets	3,504.1	3,942.4	4,379.6	4,496.0	4,225.4	-6.0
Total Equity	433.8	488.2	538.4	620.7	634.1	2.2
Operating Profit	115.8	171.4	175.8	191.2	150.4	-21.3
SG&A(-)	38.1	49.5	44.8	47.3	47.9	1.3
Provision(-)	31.0	30.9	26.1	69.2	65.6	-5.2
Net Income	36.1	70.2	77.3	59.9	33.6	-43.9

• AUM Composition



• ROE(%)



■ Financial Highlight

(Eb. bn won, %)	2020	2021	2022	2023	2024	YoY
Equity	3,166.3	3,464.7	3,301.3	3,109.5	3,315.8	6.6
Bonds	1,936.8	3,413.7	4,714.7	4,712.6	4,084.9	-13.3
MMF	550.8	1,576.8	829.2	2,941.9	2,810.5	-4.5
Others	1,192.0	2,017.4	1,695.4	1,655.2	1,909.9	15.4
Total AUM	6,845.9	10,472.6	10,540.6	12,419.2	12,121.1	-2.4
Total Assets	39.7	45.4	77.8	71.1	80.3	12.9
Total Equity	36.9	40.0	69.8	66.5	67.2	1.1
Operating Revenues	11.4	15.7	18.7	17.8	21.5	20.8
Operating Expenses	8.1	9.6	11.7	12.8	13.4	4.7
Operating Income	3.3	6.1	7.0	5.0	8.1	62.0
Net Income	2.4	5.1	4.9	6.6	8.7	31.8

IV . Appendix

1. Business Portfolio	Page 24
2. Value-up Plan	Page 25
3. Group Condensed BS	Page 26
4. Group Condensed IS	Page 27

DGB Financial Group

- Assets : 102.3 tr.
- Equity : 6.2 tr.
- Net Income : 220.8 bn.
- ROE : 3.72%
- ROA : 0.23%
- EST. : 2011. 5. 17
- Employees : 4,568^(Overseas employees excluded)
- Branches : 215
- Debt ratio: 31.9%
- Double leverage ratio: 114.8%

Bank	Financial Investment	Insurance	Specialized Credit Finance	Others
<ul style="list-style-type: none"> • iM Bank (100%) EST. : 1967.10 Assets : 83,480.8 bn. Equity : 5,053.5 bn. Net Income : 371.0 bn. ROE : 7.55% ROA : 0.49% 	<ul style="list-style-type: none"> • iM Securities (87.9%) ACQ. : 2018.10 Assets : 7,933.7 bn. Equity : 1,161.0 bn. Net Income : -158.8 bn. ROE : -16.12% ROA : -1.64% • iM Asset Mgmt. (100%) ACQ. : 2016.10 Assets : 80.3 bn. Equity : 67.2 bn. Net Income : 8.7 bn. 	<ul style="list-style-type: none"> • iM Life (100%) ACQ. : 2015.01 Assets : 6,643.9 bn. Equity : 281.3 bn. Net Income : 56.7 bn. ROE : 14.21% ROA : 0.89% 	<ul style="list-style-type: none"> • iM Capital (100%) ACQ. : 2012.01 Assets : 4,225.4 bn. Equity : 631.4 bn. Net Income : 33.6 bn. ROE : 5.11% ROA : 0.76% 	<ul style="list-style-type: none"> • iM U Pay (100%) ACQ.: 2013.03 Assets: 37.2 bn. Equity: 19.5 bn. • iM Data System (100%) EST.: 2012.04 Assets: 15.2 bn. Equity: 13.2 bn. • iM Credit Information EST.: 2000.07 (100%) Assets: 6.6 bn. Equity: 6.1 bn. • iM Investment Partners ACQ: 2021.04 (100%) Assets: 24.6 bn. Equity: 21.1 bn. • NEWSY Stock (77.3%) ACQ: 2021.08 Assets: 3.2 bn. Equity: 2.7 bn.

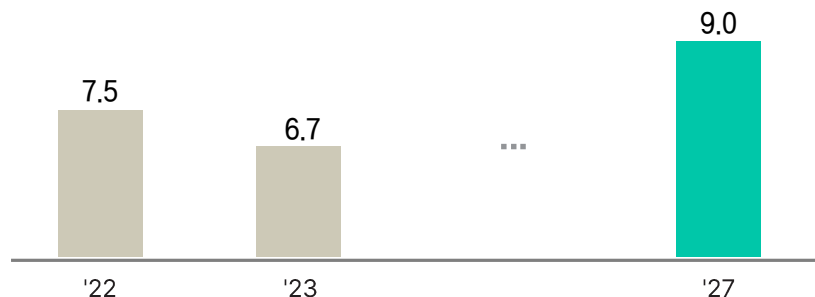
- This structure is as of end of 4Q24. () is Ownership Percentage, EST.: Established, ACQ.: Acquired
- Bank trust account included in group & bank assets. Net income is based on consolidated basis
- ROE is based on shareholders' equity. ROA·ROE is annualized.

Value-up Plan

Stage 1 To establish a foundation for shareholder returns, the goal is to achieve solid asset growth with ROE of 9%, CET1 ratio of 12.3%, TSR of 40% by 2027.

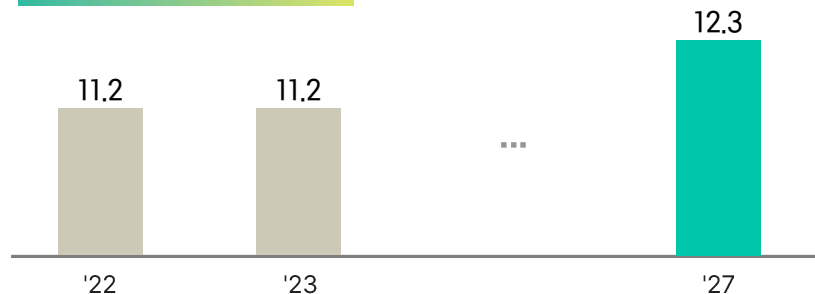
Stage 2 Achieving target ROE of 10%, CET1 ratio of 13%, TSR of 50% or higher through profitability improvement.

ROE (%)

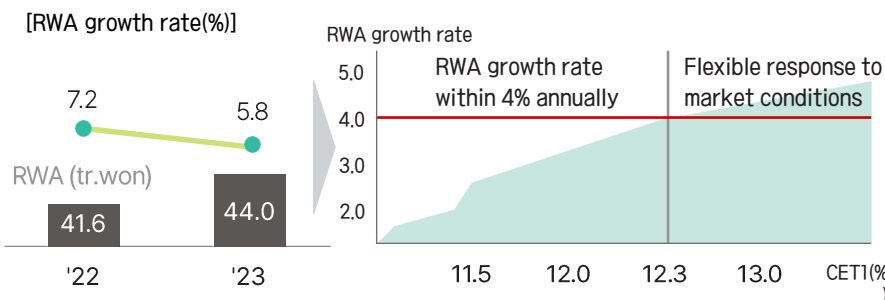


Diversification of loan portfolio	<ul style="list-style-type: none"> Target management by region / Industry - Increase loan proportion to Seoul / metropolitan area - Loan portfolio adjustment (corp./household proportion) - 『Corporate: PRM』 『Retail: Mobile』
Asset quality management	<ul style="list-style-type: none"> Improvement of loan portfolio focused on high quality loan Advancement of credit rating models
Cost efficiency	<ul style="list-style-type: none"> Improving CIR through SG&A cost efficiency - Expand on-line channels - Optimization of branches and workforce

CET1 ratio (%)



Managing RWA growth rate around 4% annually



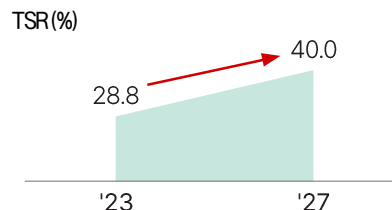
TSR

- Shareholder returns based on CET-1 ratio range
- About 150 bn.won share buyback and cancellation by 2027

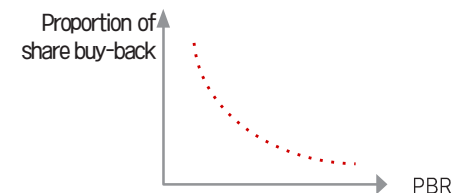
[Shareholder Return Policy based on CET-1 ratio ranges]

CET1(%)	~ 11.5%	~ 12.3%	~ 13.0%
TSR	~ 30%	~ 40%	~ 50%

Reach 40% of TSR



Share buy-back and cancellation about 150 bn.won



(bn won, %)	23.12	24.3	24.6	24.9	24.12	YoY	QoQ
Cash and Due	4,713.8	5,246.9	4,807.1	3,903.2	4,125.7	-12.5	5.7
Securities	22,946.4	23,523.1	21,325.3	21,720.6	20,897.1	-8.9	-3.8
Loans	62,383.7	63,274.6	64,952.9	65,635.7	65,708.6	5.3	0.1
Derivative Assets	88.9	91.5	97.8	109.0	236.1	165.6	116.6
Tangible & Investment Assets	972.0	965.8	962.6	951.9	947.9	-2.5	-0.4
Intangible Assets	275.0	292.4	292.5	280.5	267.7	-2.7	-4.6
Others	1,980.0	2,882.4	2,592.3	3,038.4	1,972.8	-0.4	-35.1
Total Assets	93,359.8	96,276.7	95,030.5	95,639.3	94,155.9	0.9	-1.6
Total Assets_(Trust Included)	100,282.3	103,068.3	102,268.3	103,837.7	102,310.8	2.0	-1.5
Depository Liabilities	57,288.5	57,682.3	58,846.0	58,918.2	59,806.9	4.4	1.5
Borrowings and Bonds	20,276.7	21,254.6	18,903.1	18,898.3	17,527.7	-13.6	-7.3
Derivative Liabilities	139.1	146.6	174.8	127.3	297.7	114.0	133.9
Others	9,371.9	10,990.6	10,878.5	11,484.0	10,312.0	10.0	-10.2
Total Liabilities	87,076.2	90,074.1	88,802.4	89,427.8	87,944.3	1.0	-1.7
Total Liabilities_(Trust Included)	93,998.7	96,865.7	96,040.2	97,626.2	96,099.2	2.2	-1.6
Total Stockholder's Equity	6,283.6	6,202.6	6,228.1	6,211.5	6,211.6	-1.1	0.0
Capital Stock	845.7	845.7	845.7	845.7	845.7	0.0	0.0
Total Liabilities & Equity	93,359.8	96,276.7	95,030.5	95,639.3	94,155.9	0.9	-1.6
Total Liabilities & Equity_(Trust Included)	100,282.3	103,068.3	102,268.3	103,837.7	102,310.8	2.0	-1.5

■ Group Condensed IS [Cumulative]

(bn won, %)	23.12	24.3	24.6	24.9	24.12	YoY	QoQ
Total Income	2,176.8	551.5	1,130.3	1,610.6	2,081.5	-4.4	-2.0
Int. Income	1,635.7	424.9	863.1	1,275.2	1,686.0	3.1	-0.3
Non-Int. Income	541.1	126.6	267.2	335.4	395.5	-26.9	-11.9
SG&A (-)	1,035.7	233.5	462.7	714.5	1,078.0	4.1	44.4
Provisions (-)	606.8	159.5	475.6	590.5	732.4	20.7	23.5
Operating Income	534.3	158.5	192.0	305.6	271.1	-49.3	-130.4
Non-Oper. Income	-1.9	-3.6	-3.8	1.9	-10.7	-463.2	-321.1
Net Income	412.2	113.0	143.8	244.1	207.5	-49.7	-136.5
Net Income in Controlling Interest	387.8	111.7	150.0	252.6	220.8	-43.1	-131.0

■ Group Condensed IS [By Subsidiaries, 2024]

(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	2,081.5	1,572.2	280.4	111.0	150.4	20.6	9.8	2.9	2.2	4.2	1.2	-73.4
Int. Income	1,686.0	1,539.0	64.7	-40.8	157.5	0.9	0.6	0.1	0.1	0.1	0.1	-36.3
Non-Int. Income	395.5	33.2	215.7	151.8	-7.1	19.7	9.2	2.8	2.1	4.1	1.1	-37.1
SG&A (-)	1,078.0	781.5	175.3	26.1	47.9	12.5	4.1	1.7	1.6	2.5	3.4	21.4
Provisions (-)	732.4	337.4	329.2	-0.7	65.6	0.0	0.1	0.0	0.0	0.0	0.0	0.8
Operating Income	271.1	453.3	-224.1	85.6	36.9	8.1	5.6	1.2	0.6	1.7	-2.2	-95.6
Non-Oper. Income	-10.7	2.0	12.2	-9.4	0.5	2.3	0.7	0.1	0.0	-1.7	-0.1	-17.3
Net Income	207.5	371.0	-158.8	56.7	33.6	8.7	5.2	1.0	0.5	0.4	-2.2	-108.6
Net Income in Controlling Interest	220.8											

MEMO

