



1Q 2025 Financial Results



Disclaimer

- This presentation material is prepared based on the Korean International Financial Reporting Standards(K-IFRS). The figures contained herein have not been reviewed nor audited by independent auditors, and thus are subject to change without notice.
- Accounting standards related to insurance contracts were changed from IFRS4 to IFRS17 in 2023. Consequently, the numbers from 1Q23 onwards follows the new accounting standards of IFRS17. The financial results up to 2022 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 statements are available at the website, www.imfnngroup.com.
- For more information, refer to the company' s business report, Factbook, financial statements, and the Auditor' s Report.
- iM Financial Group undertakes no obligation regarding any investment decisions made based on the information contained herein.

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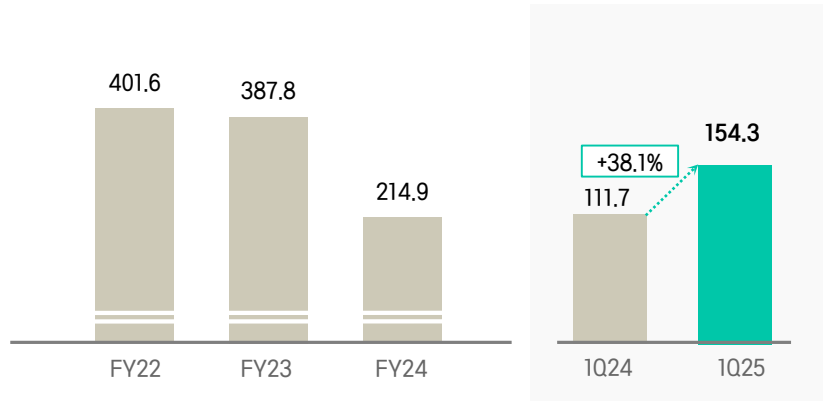
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1. Business Portfolio
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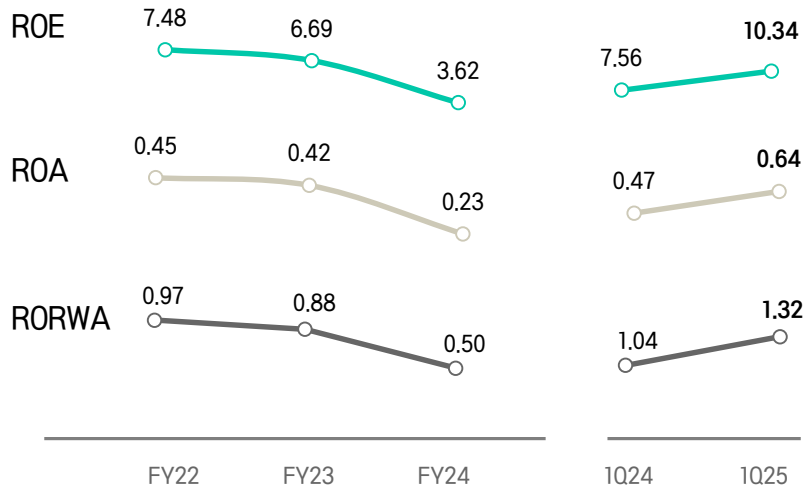
I . iM Financial Group

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

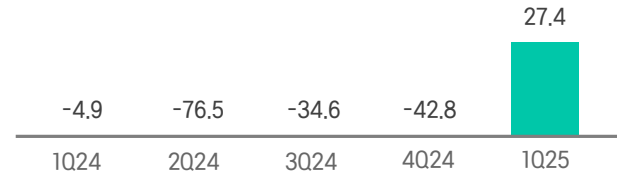


■ Key Indicators

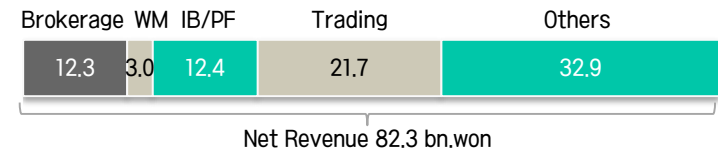


■ (Securities) Turnaround through proactive PF provisioning and efficiency improvement

- Net Income returned to profitability



- Stronger earnings base through revenue diversification

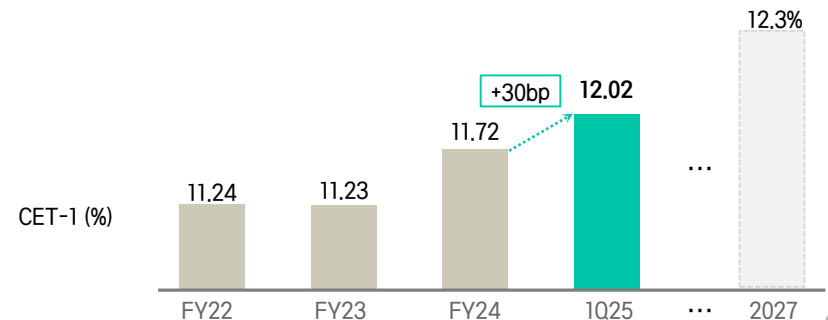


■ Continued efforts to strengthen CET-1 ratio

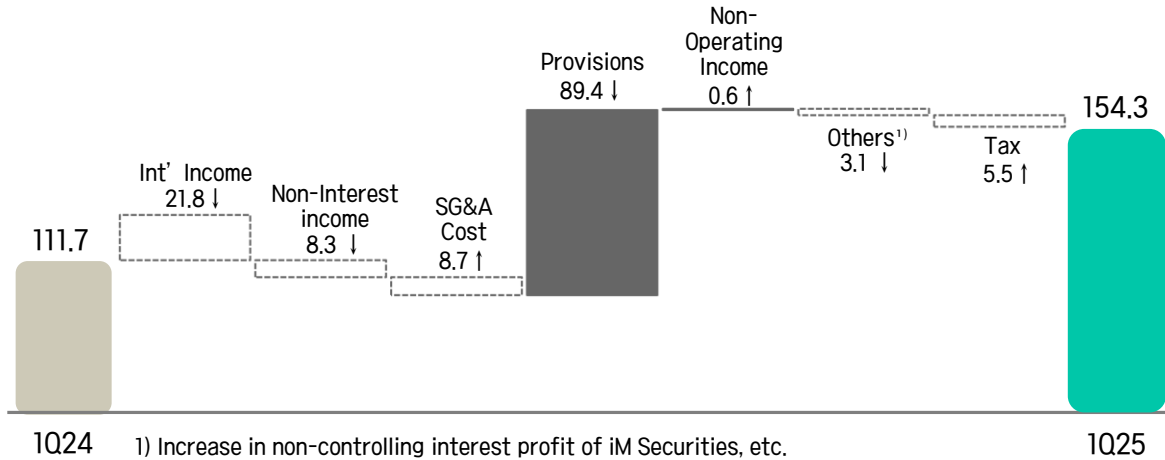
- Capital ratio improvement via profitability gains and RWA management

	2022	2023	2024	1Q25	~2027
RWA growth(%)	7.2%	5.8%	-2.0%	-0.1%	Within 4%

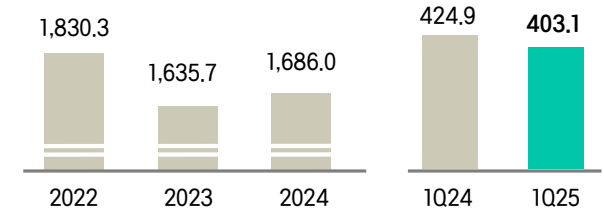
YoY (2022-2024) QoQ (1Q25)



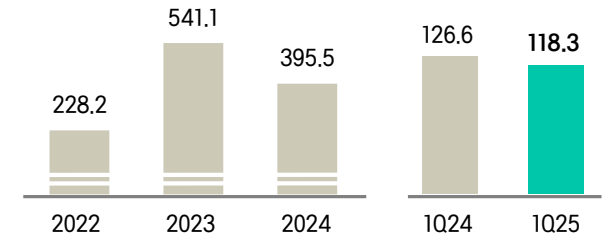
■ Net Income (attributable to controlling interest) Breakdown (bn won)



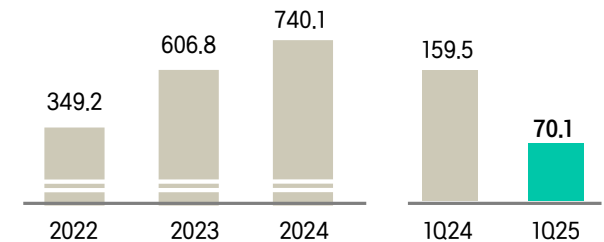
■ Interest Income (bn won)



■ Non-Interest Income (bn won)



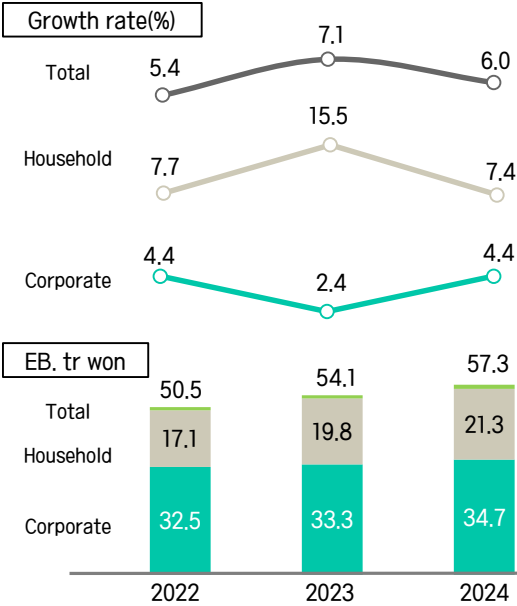
■ Provisions (bn won)



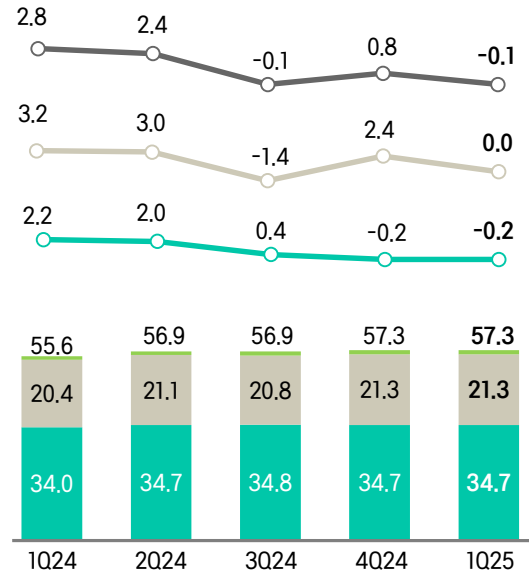
Interest Income	Non-Interest Income	Provisions
403.1 bn won (YoY -5.1%)	118.3 bn won (YoY -6.6%)	70.1 bn won (YoY -56.1%)
<ul style="list-style-type: none"> Decline in interest income due to lower NIM. Yet, loan growth (increase in YoY avg. balance) reduced the drop to 5.1% YoY. 	<ul style="list-style-type: none"> Decreased gains from securities and FX/derivatives by 6.6% YoY 	<ul style="list-style-type: none"> Provisions reduced by 56.1% YoY due to iM Securities' proactive PF provisioning last year

iM Financial Group | 3. Net Interest Income

■ [Bank] Loan Growth (Annually) (Loan in Won)

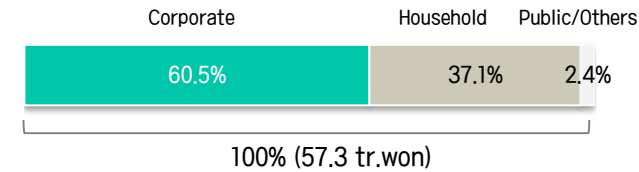


■ [Bank] Loan Growth (Quarterly) (Loan in Won)

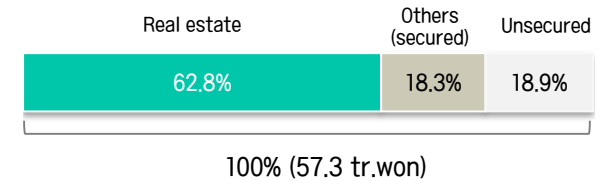


■ [Bank] Loan Portfolio (Loan in Won)

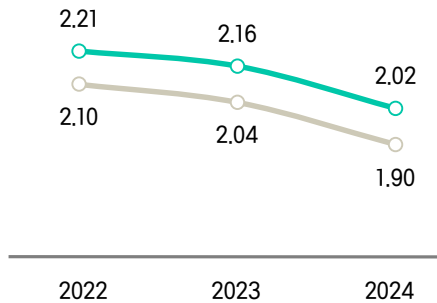
▪ Customer Segment



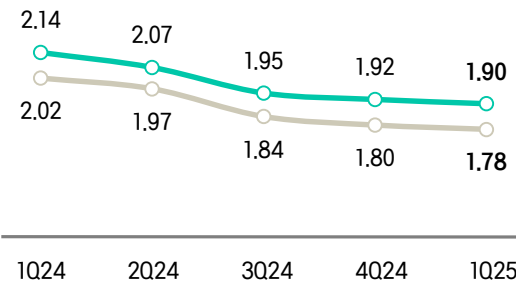
▪ Collateral Type



■ NIM(Annually, %)



■ NIM(Quarterly, %) — Group — Bank



■ [Bank] Interest Rate Structure

▪ Lending Rate Type

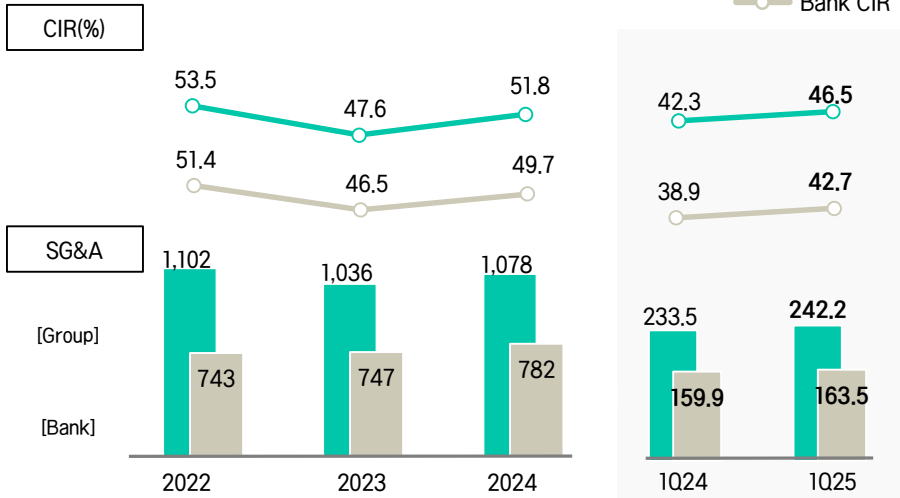


▪ Repricing Cycle

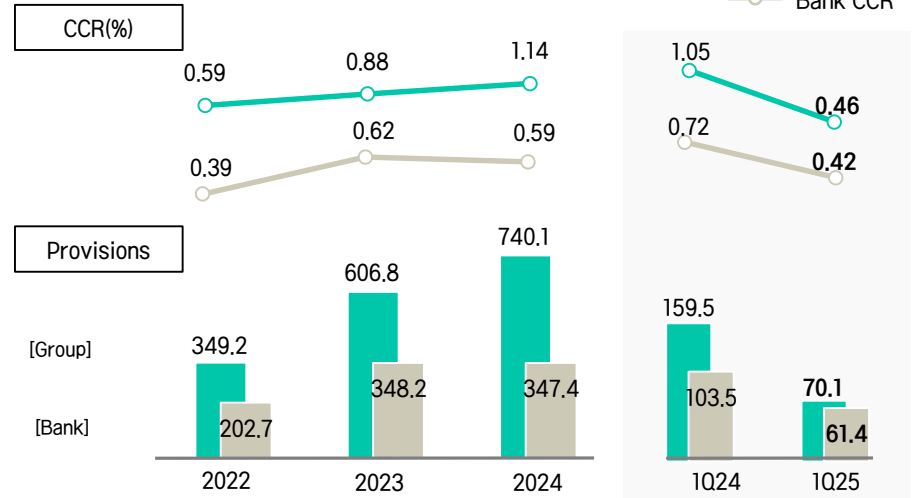


iM Financial Group | 4. Cost & Asset Quality

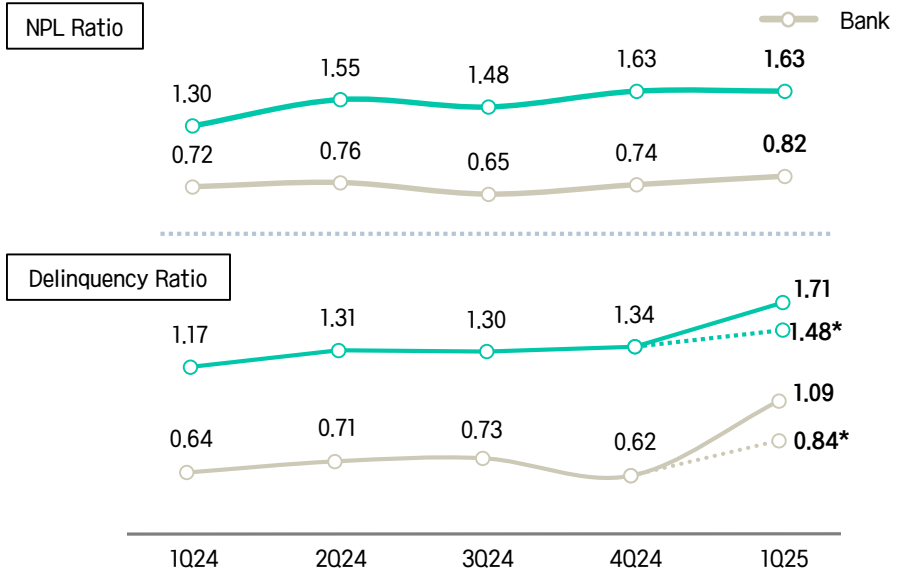
■ CIR(% Cumulative) & SG&A(bn. won)



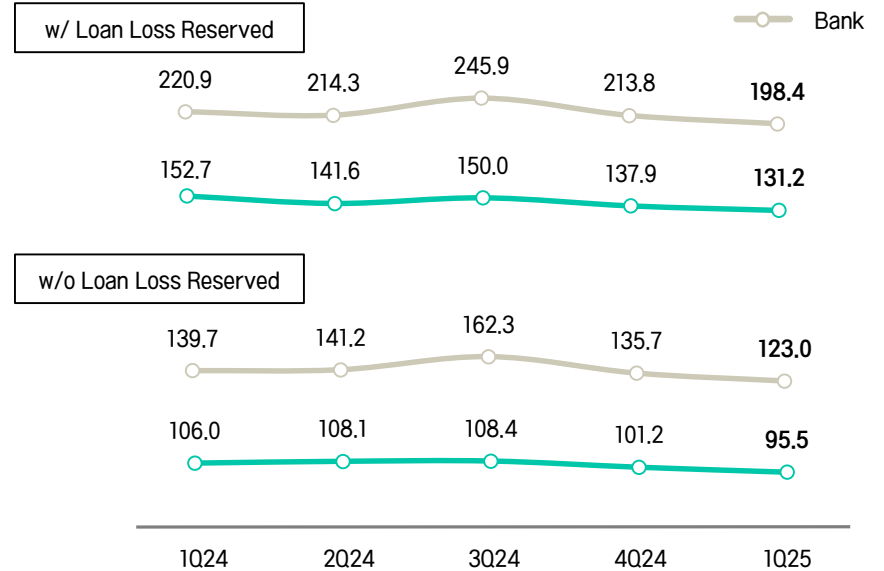
■ CCR(% Cumulative) & Provisions(bn. won)



■ NPL Ratio(%) & Delinquency Ratio(%)



■ NPL Coverage Ratio(%)

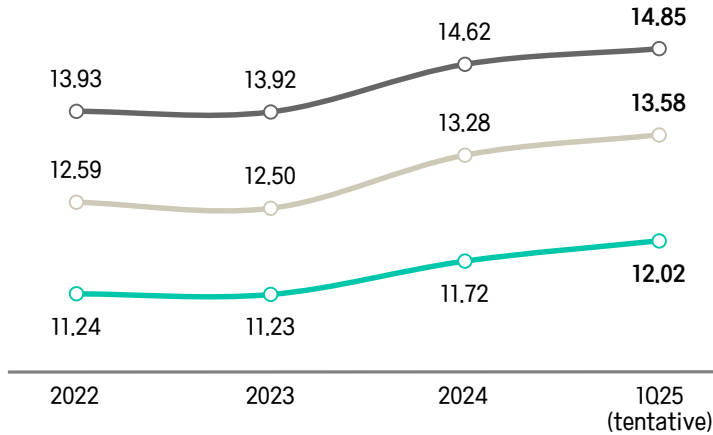


*one-off : delinquency of 148.4 bn.won guaranteed loan

■ Capital Ratio(%)

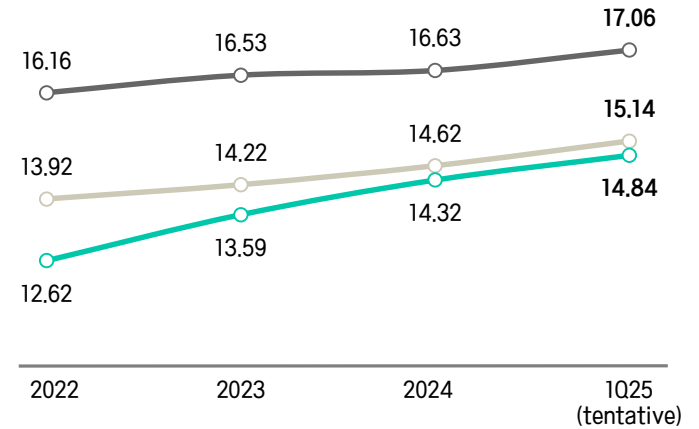
○ BIS ○ Tier1 ○ CET1

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

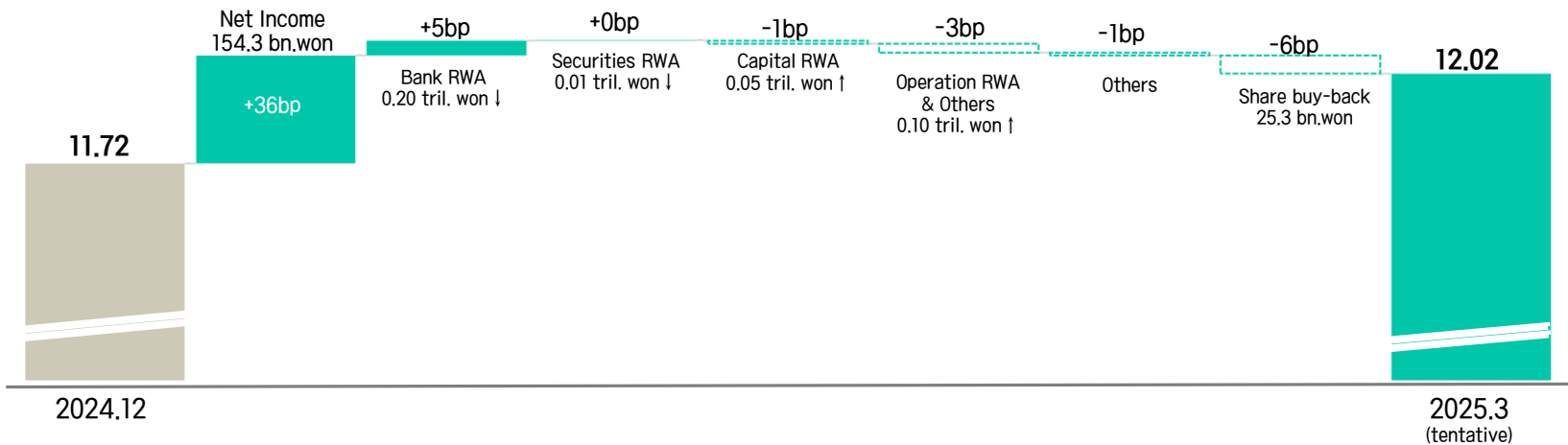


■ Capital Ratio(Bank, %)

○ BIS ○ Tier1 ○ CET1



■ Group CET-1 ratio(%) Breakdown

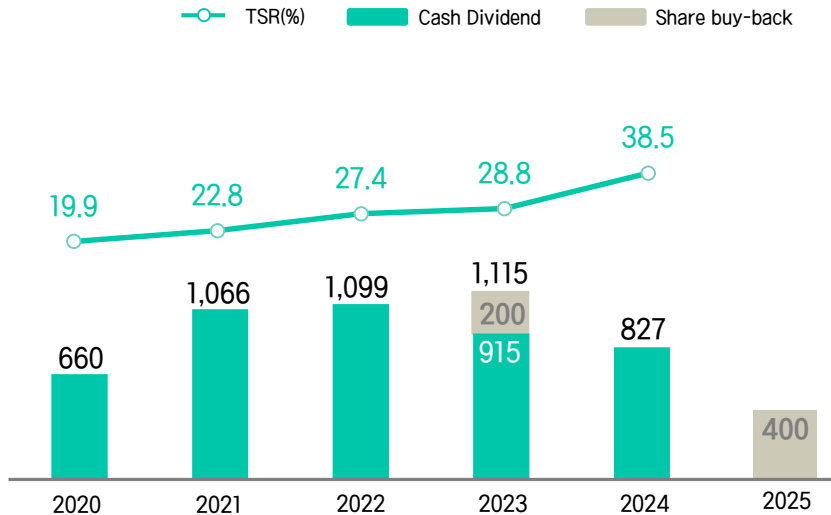


■ Capital Adequacy

bn. won, %, %p	1Q24	2Q24	3Q24	4Q24	1Q25	YoY	QoQ
BIS Ratio	13.83	14.06	14.42	14.62	14.85	1.02	0.23
Tier 1 Ratio	12.38	12.66	13.09	13.28	13.58	1.20	0.30
Common Equity Tier 1 Ratio	11.12	11.22	11.77	11.72	12.02	0.90	0.30
BIS Capital	6,239.1	6,333.2	6,322.7	6,304.0	6,396.4	2.5	1.5
Tier 1 Capital	5,583.3	5,703.4	5,740.0	5,725.4	5,849.1	4.8	2.2
Common Equity Tier 1 Capital	5,018.7	5,055.2	5,162.5	5,050.4	5,177.4	3.2	2.5
RWA	45,116.7	45,043.3	43,844.0	43,107.6	43,067.7	-4.5	-0.1

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

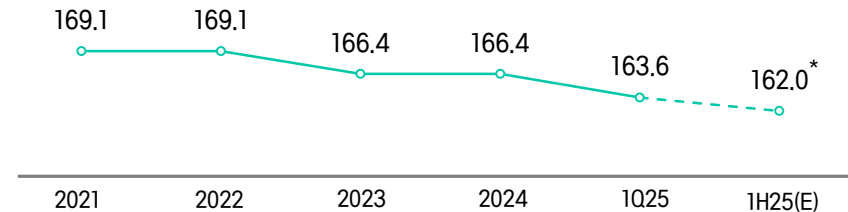
■ Shareholder Returns (Unit: bn won)



• Share buy-back progress



• Shares Outstanding (Unit: million shares)



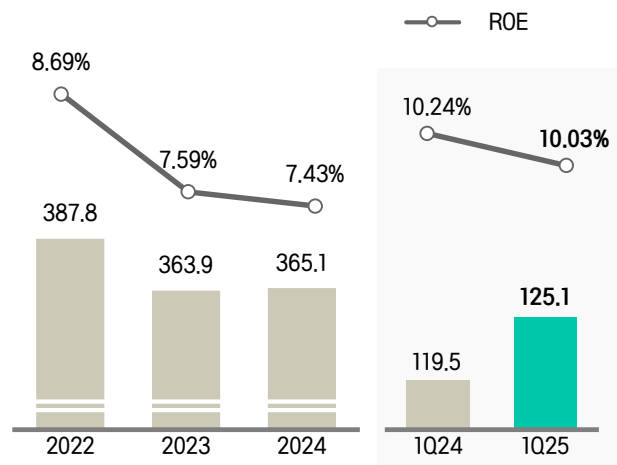
*Assuming a 40bn won buyback at 10,000KRW per share. Outstanding shares are expected to decrease by approximately 2.5%

II. iM Bank

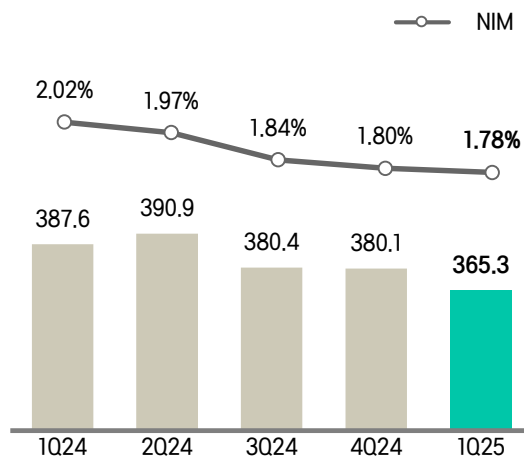
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II. iM Bank | 1. Net Income

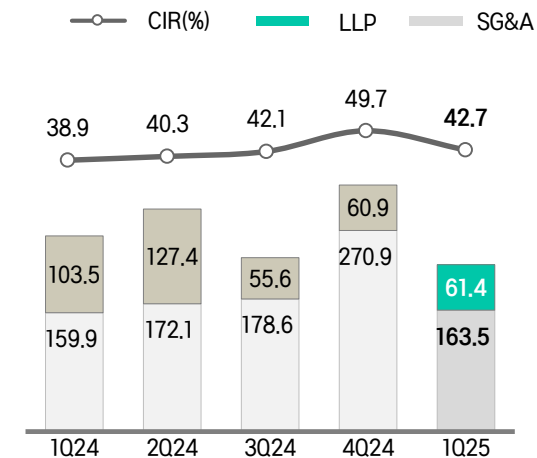
■ Net Income (Unit: bn.won)



■ Interest Income (Unit: bn.won)



■ Cost (Unit: bn.won)



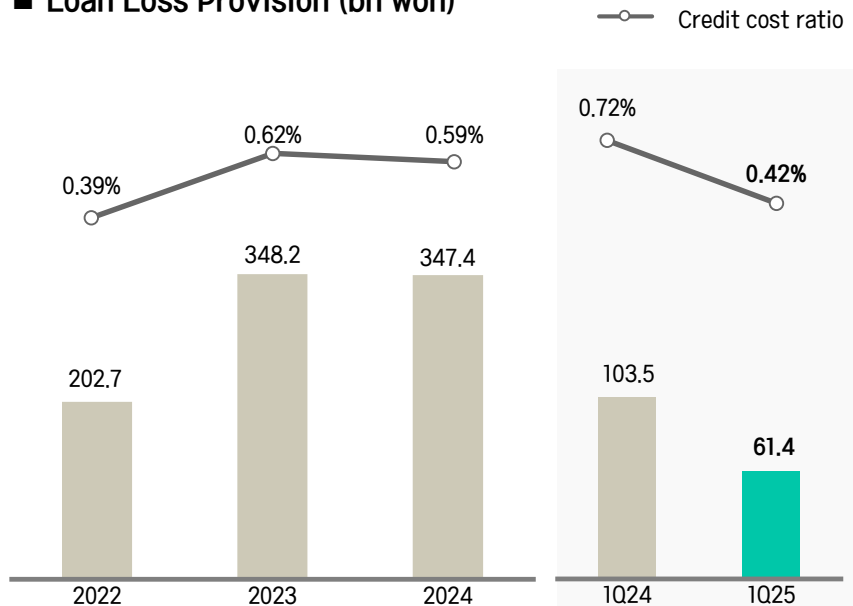
(bn. won, %)	2024 FY	2024				1Q25	YoY	QoQ
		1Q24	2Q24	3Q24	4Q24			
Interest Income	1,539.0	387.6	390.9	380.4	380.1	365.3	-5.8	-3.9
Non-int. Income	33.2	23.6	22.1	9.1	-21.6	17.9	-24.2	182.9
Total Income	1,572.2	411.2	413.0	389.5	358.5	383.2	-6.8	6.9
G&A Expenses	781.5	159.9	172.1	178.6	270.9	163.5	2.3	-39.6
Provisions	345.1	98.2	132.0	53.8	61.1	58.4	-40.5	-4.4
LLP	347.4	103.5	127.4	55.6	60.9	61.4	-40.7	0.8
Oper. Income	445.6	153.0	109.0	157.1	26.5	161.3	5.4	508.7
Net Income	365.1	119.5	90.6	132.4	22.5	125.1	4.7	456.0

II. iM Bank | 2. SG&A & Credit cost

■ SG&A Expense

(bn won, %)	2024 FY	2024				1Q25	YoY	QoQ
		1Q24	2Q24	3Q24	4Q24			
Severance Provision	51.4	0.0	0.0	0.0	51.4	2.3	-	-95.5
Accrued Retirement Benefits	24.4	5.7	5.7	5.6	7.4	6.3	10.5	-14.9
Depreciation & Taxes	130.0	31.3	31.5	33.9	33.3	28.7	-8.3	-13.8
IT & Equipment	213.2	43.5	59.1	50.8	59.8	47.1	8.3	-21.2
Salary Expenses	362.4	79.4	75.9	88.2	118.9	79.2	-0.3	-33.4
Total	781.5	159.9	172.1	178.6	270.9	163.5	2.3	-39.6

■ Loan Loss Provision (bn won)



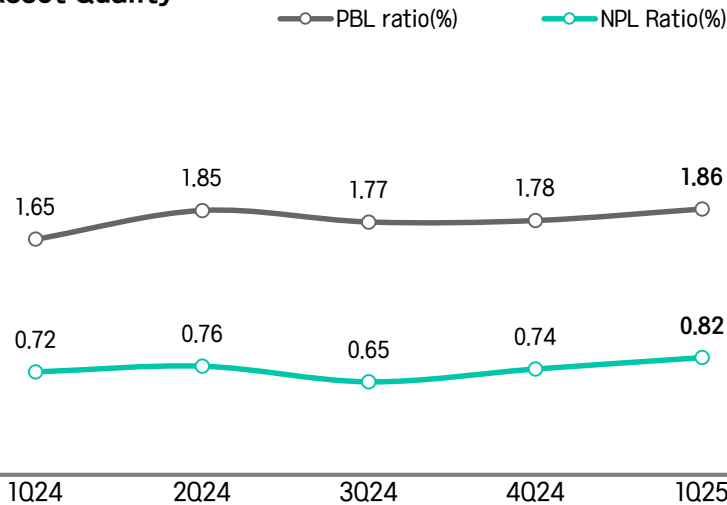
■ Loan Loss Provision By Segment (bn won)

(bn.won)	1Q24	2Q24	3Q24	4Q24	1Q25
Corporate	54.2	92.9	31.4	31.9	47.1
Household	47.2	31.4	21.5	24.6	13.3
Credit card	2.1	3.1	2.7	4.4	1.0
Total	103.5	127.4	55.6	60.9	61.4

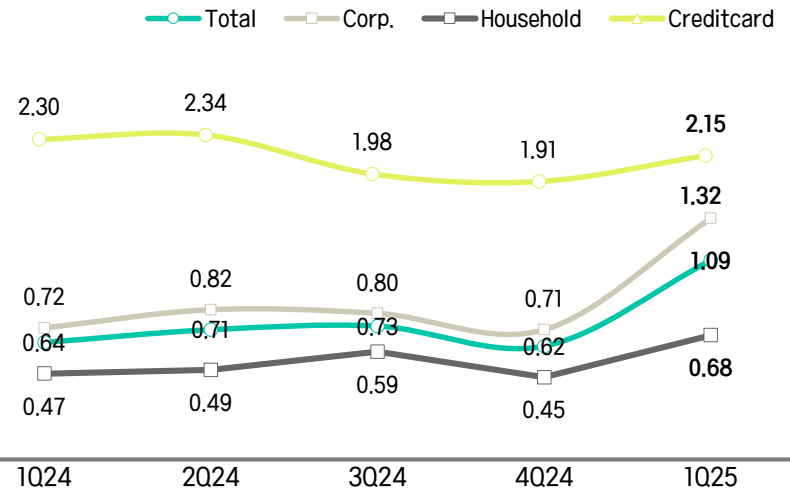
▪ Special Provisions are included (FY22 – 55.5bn.won, FY23 – 108.5bn.won, FY24 – 15.3bn won)

II. iM Bank | 3. Asset Quality

■ Asset Quality



■ Delinquency ratio



(bn. won, %, %p)	1Q24	2Q24	3Q24	4Q24	1Q25	YoY	QoQ
Total Credit	57,428.3	58,807.4	58,463.6	59,011.3	59,036.4	2.8	0.0
Normal	56,483.0	57,721.0	57,431.1	57,958.2	57,940.3	2.6	0.0
Precautionary	532.4	637.5	653.0	613.6	613.2	15.2	-0.1
Substandard	287.2	316.5	243.5	314.1	330.8	15.2	5.3
Doubtful	36.6	37.5	41.6	44.3	56.7	54.9	28.0
Estimated Loss	89.0	94.8	94.3	81.0	95.5	7.3	17.9
PBL ratio (%)	1.65	1.85	1.77	1.78	1.86	0.21	0.08
NPL ratio (%)	0.72	0.76	0.65	0.74	0.82	0.10	0.08
NPL Coverage ratio*	220.9 (139.7)	214.3 (141.2)	245.9 (162.3)	213.8 (135.7)	198.4 (123.0)	-22.5 (-16.7)	-15.4 (-12.7)

* () Excluding Loan Loss Reserved

II. iM Bank | 4. Loan & Deposits (Funding Structure)

■ Assets & Liabilities

(bn won, %, EB)	1Q24	4Q24	1Q25	YoY	QoQ
Total Assets	79,629.1	83,473.5	83,431.9	4.8	0.0
Total Securities	11,136.3	12,251.6	12,090.0	8.6	-1.3
Total Loans	56,949.1	58,750.9	58,719.3	3.1	-0.1
Loans in Won	55,574.4	57,348.5	57,315.4	3.1	-0.1
Large Corporation	4,812.9	4,786.1	4,857.6	0.9	1.5
SME	29,171.8	29,924.3	29,792.6	2.1	-0.4
Household	20,448.9	21,265.5	21,274.1	4.0	0.0
Public & Others	1,140.8	1,372.6	1,391.1	21.9	1.3
Total Deposit	64,480.8	66,141.9	66,362.0	2.9	0.3
Deposits in Won	54,197.6	56,327.4	56,075.3	3.5	-0.4
Demand	4,398.0	3,508.1	4,549.4	3.4	29.7
Savings Deposits	49,798.3	52,818.2	51,524.8	3.5	-2.4
(Time Deposits)	33,263.0	35,792.5	34,369.3	3.3	-4.0
Total Equity	4,874.1	5,047.6	5,177.0	6.2	2.6

• Trust Assets & Liabilities Included

■ Core Deposits & Funding Cost

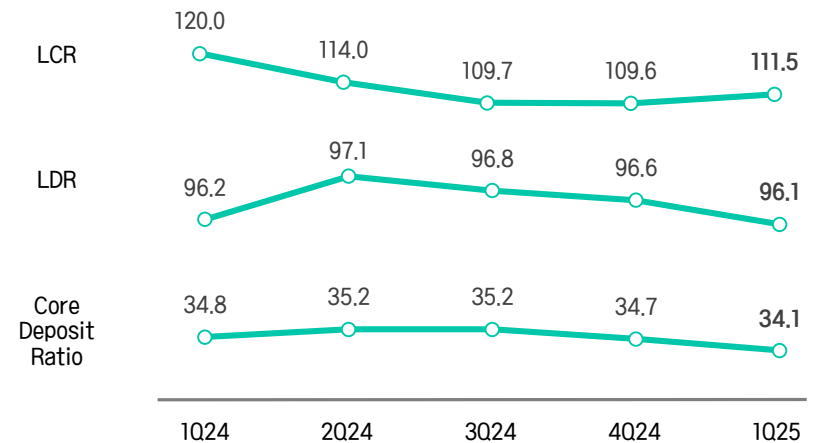
(bn won, %, %p, Cumulative Avg.)	1Q24	4Q24	1Q25	YoY	QoQ
Core Deposits [A]	18,731.1	19,098.1	19,134.3	2.2	0.2
Demand	3,821.6	3,791.6	3,798.3	-0.6	0.2
Savings (Check)	8,948.5	8,937.2	9,095.0	1.6	1.8
Corp. Savings	5,961.0	6,369.4	6,241.0	4.7	-2.0
Deposits in Won [B]	53,832.2	55,068.4	56,066.5	4.2	1.8
A/B	34.8	34.7	34.1	-0.7	-0.6

■ KRW Loans by Sector

		1Q24		1Q25		YoY	
		Amt.	%	Amt.	%	Amt.	%
Corp.	Manufacturing	10.1	18.3%	10.7	18.7%	0.6	0.4%p
	Real estate	7.9	14.2%	7.6	13.2%	-0.3	-1.0%p
	Wholesale & retail	3.9	7.1%	4.2	7.3%	0.3	0.2%p
	Lodging & restaurant	3.5	6.3%	3.3	5.8%	-0.2	-0.5%p
	Construction	2.0	3.6%	1.9	3.3%	-0.1	-0.3%p
	Others	6.5	11.7%	7.0	12.2%	0.5	0.5%p
Household	Mortgage	11.8	21.2%	13.7	24.0%	1.9	2.8%p
	Others ¹⁾	8.6	15.6%	7.6	13.1%	-1.0	-2.5%p
Public & Others		1.1	2.0%	1.4	2.4%	0.3	0.4%p

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

■ Key Indicators (%)

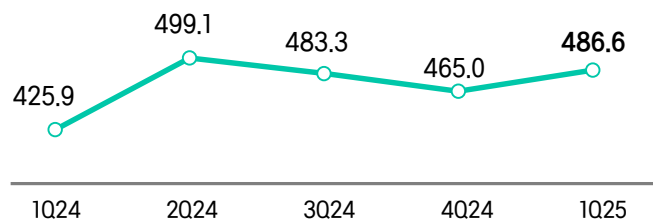


III . Non-Bank

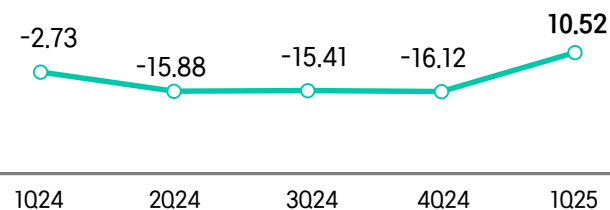
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III. Non-Bank | 1. iM Securities

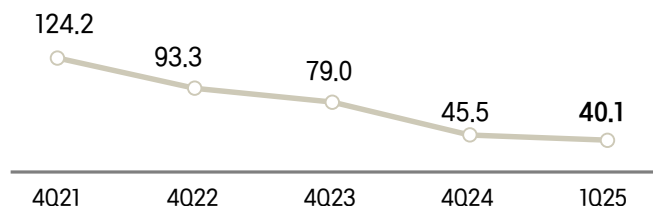
• NCR(% , separate)



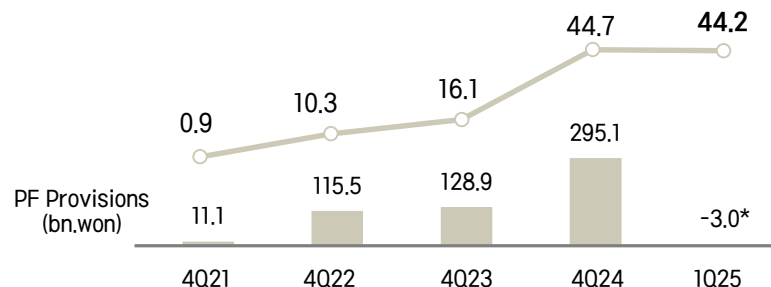
• ROE(% , Consolidated)



• PF Exposure / Equity(%)



• PF Coverage ratio(%)



* Reversal of provisions due to restructuring and principal repayment

■ Financial Highlight(separate)

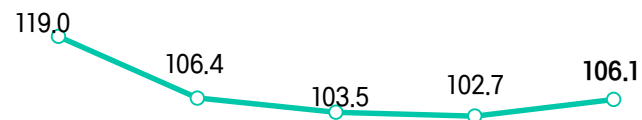
(Eb. bn won, %)	2024 FY	2024				1Q25	YoY	QoQ
		1Q24	2Q24	3Q24	4Q24			
Total Assets	7,498.7	12,071.9	9,233.6	9,047.7	7,498.7	10,250.2	-15.1	36.7
Total Liabilities	6,335.8	10,743.2	7,980.6	7,833.9	6,335.8	9,116.3	-15.1	43.9
Total Shareholders' Equity	1,162.9	1,328.7	1,253.0	1,213.8	1,162.9	1,133.9	-14.7	-2.5
Net Revenues	-41.3	35.3	-69.3	-7.1	-0.2	82.3	133.1	-
SG&A Expenses	169.3	44.8	24.8	42.4	57.3	49.1	9.6	-14.3
Operating Income	-210.6	-9.5	-94.1	-49.5	-57.5	33.3	-	-
Net Income (separate)	-163.2	-6.4	-73.0	-36.9	-46.9	25.9	-	-

III. Non-Bank | 2. iM Life

• K-ICS Ratio(%)

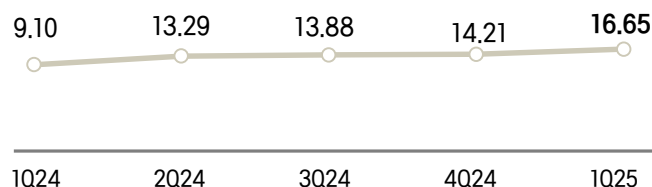


• Loss Ratio(% , cumulative)

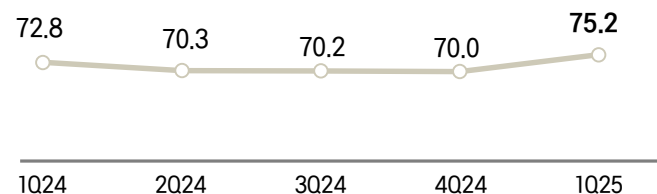


· Loss Ratio = Net amount at risk + waiver of premium + reinsurance expense) / Risk Premium

• ROE(% , cumulative)



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

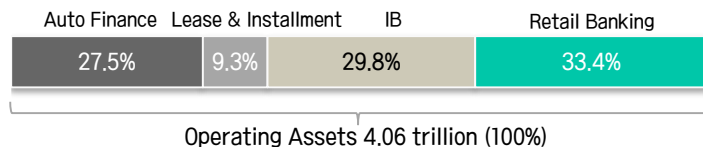


■ Financial Highlight

(Eb. bn won, %)	2024 FY	2024				1Q25	YoY	QoQ
		1Q24	2Q24	3Q24	4Q24			
Total Assets	6,643.9	6,099.5	6,220.7	6,428.6	6,643.9	6,874.6	12.7	3.5
Total Liabilities	6,362.6	5,666.8	5,882.2	6,092.1	6,362.6	6,672.9	17.8	4.9
CSM	706.1	789.3	810.3	796.3	706.1	709.7	-10.1	0.5
Equity	281.3	432.7	338.5	336.5	281.3	201.7	-53.4	-28.3
Insurance Income	54.0	16.7	15.4	16.1	5.8	14.7	-12.0	153.4
Investment Income	33.7	2.2	9.8	7.4	14.3	-1.5	-168.2	-110.5
Operating Income	87.7	18.8	25.1	23.7	20.1	13.2	-29.8	-34.3
Net Income	56.7	10.8	17.6	16.0	12.3	10.1	-6.5	-17.9

III. Non-Bank | 3. iM Capital

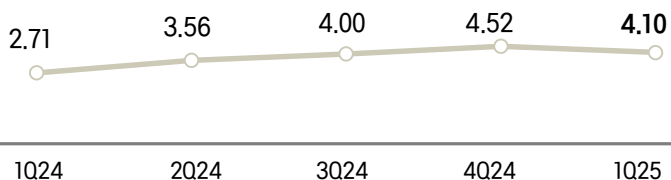
• Operating Assets Composition



• Delinquency(%)



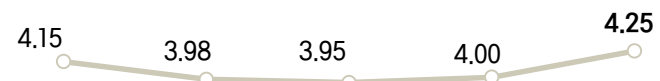
• NPL(%)



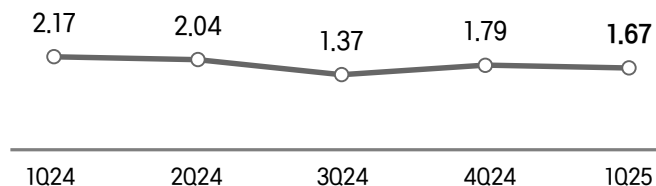
• ROE(%)



• NIM(%, annualized)



• Credit Cost Ratio(%)

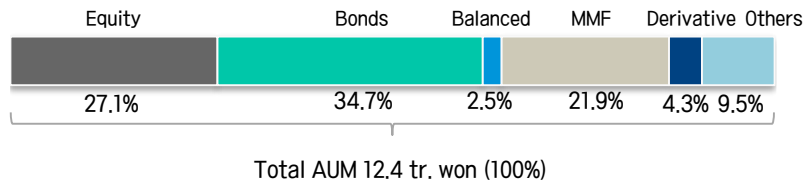


■ Financial Highlight

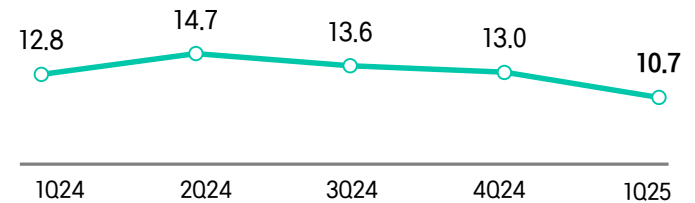
(Eb. bn won, %)	2024 FY	2024				1Q25	YoY	QoQ
		1Q24	2Q24	3Q24	4Q24			
Total Assets	4,225.4	4,485.9	4,600.8	4,297.0	4,225.4	4,235.1	-5.6	0.2
Total Equity	634.1	635.0	648.2	652.9	634.1	648.9	2.2	2.3
Operating Profit	150.4	47.1	48.0	16.7	38.6	44.2	-6.2	14.5
SG&A(-)	47.9	10.9	12.7	11.9	12.4	10.5	-3.7	-15.3
Provision(-)	65.6	21.3	18.8	-1.7	27.2	15.5	-27.2	-43.0
Net Income	33.6	13.4	13.6	6.0	0.6	14.7	9.7	2,350.0

III. Non-Bank | 4. iM Asset Management

• AUM Composition



• ROE(%)



■ Financial Highlight

(Eb. bn won, %)	2024 FY	2024				1Q25	YoY	QoQ
		1Q24	2Q24	3Q24	4Q24			
Equity	3,315.8	3,163.8	3,106.8	3,169.9	3,315.8	3,354.7	6.0	1.2
Bonds	4,084.9	5,523.2	5,794.4	5,721.8	4,084.9	4,288.0	-22.4	5.0
MMF	2,810.5	3,788.8	2,750.0	2,474.8	2,810.5	2,704.6	-28.6	-3.8
Others	1,909.9	1,736.7	1,788.8	1,783.3	1,909.9	2,008.9	15.7	5.2
Total AUM	12,121.1	14,212.5	13,440.0	13,149.8	12,121.1	12,356.2	-13.1	1.9
Total Assets	80.3	73.2	75.3	78.1	80.3	73.6	0.5	-8.3
Total Equity	67.2	68.6	71.5	73.4	67.2	69.0	0.6	2.7
Operating Revenues	21.5	5.6	5.5	5.4	5.0	4.6	-17.9	-8.0
Operating Expenses	13.4	3.4	3.3	3.4	3.3	3.1	-8.8	-6.1
Operating Income	8.1	2.2	2.2	2.0	1.7	1.5	-31.8	-11.8
Net Income	8.7	2.2	2.9	1.8	1.8	1.8	-18.2	0.0

IV . Appendix

1. Business Portfolio	Page 22
2. Value-up Plan	Page 23
3. Group Condensed BS	Page 24
4. Group Condensed IS	Page 25
5. Transition into Nation Wide Bank	Page 26

iM Financial Group

- Assets : 105.5 tr.
- Equity : 6.2 tr.
- Net Income : 154.3 bn.
- ROE : 10.34%
- ROA : 0.64%
- EST. : 2011. 5. 17
- Employees : 4,667 (Overseas employees excluded)
- Branches : 211
- Debt ratio: 37.3%
- Double leverage ratio: 118.8%

Bank	Financial Investment	Insurance	Specialized Credit Finance	Others
<ul style="list-style-type: none"> • iM Bank (100%) EST. : 1967.10 Assets : 83,431.9 bn. Equity : 5,177.0 bn. Net Income : 125.1 bn. ROE : 10.03% ROA : 0.67% 	<ul style="list-style-type: none"> • iM Securities (87.9%) ACQ. : 2018.10 Assets : 10,673.6 bn. Equity : 1,133.4 bn. Net Income : 27.4 bn. ROE : 10.52% ROA : 1.07% • iM Asset Mgmt. (100%) ACQ. : 2016.10 Assets : 73.6 bn. Equity : 69.0 bn. Net Income : 1.8 bn. 	<ul style="list-style-type: none"> • iM Life (100%) ACQ. : 2015.01 Assets : 6,874.6 bn. Equity : 201.7 bn. Net Income : 10.1 bn. ROE : 16.65% ROA : 0.59% 	<ul style="list-style-type: none"> • iM Capital (100%) ACQ. : 2012.01 Assets : 4,235.1 bn. Equity : 648.9 bn. Net Income : 14.7 bn. ROE : 9.25% ROA : 1.43% 	<ul style="list-style-type: none"> • iM U Pay (100%) ACQ.: 2013.03 Assets: 39.1 bn. Equity: 19.7 bn. • iM Data System (100%) EST.: 2012.04 Assets: 14.5 bn. Equity: 12.1 bn. • iM Credit Information EST.: 2000.07 (100%) Assets: 6.6 bn. Equity: 5.2 bn. • iM Investment Partners ACQ: 2021.04 (100%) Assets: 24.2 bn. Equity: 20.7 bn. • NEWSY Stock (77.3%) ACQ: 2021.08 Assets: 2.4 bn. Equity: 2.2 bn.

- This structure is as of end of 1Q25. () is Ownership Percentage, EST.: Established, ACQ.: Acquired
- Bank trust account is included in group & bank assets. Net income is based on consolidated basis and for 1Q25.
- ROE is based on shareholders' equity. ROA·ROE is annualized.

IV. Appendix | 2. Value-up Plan

Value-up Plan

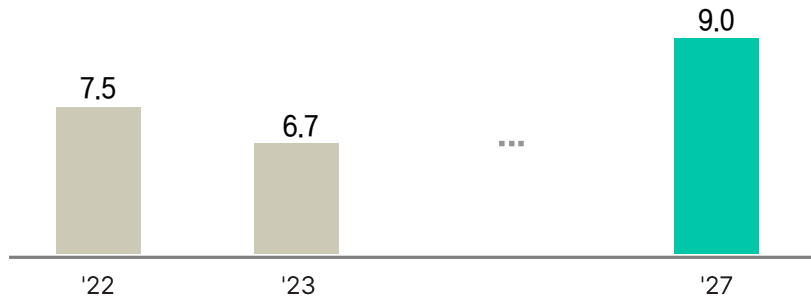
Stage 1

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

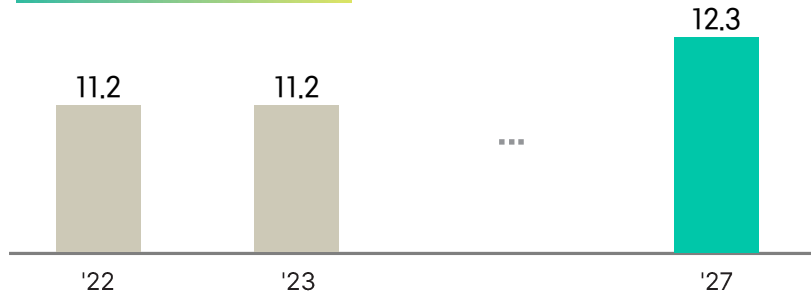
Achieving target ROE of 10%, CET1 ratio of 13%, TSR of 50% or higher through profitability improvement.

ROE (%)

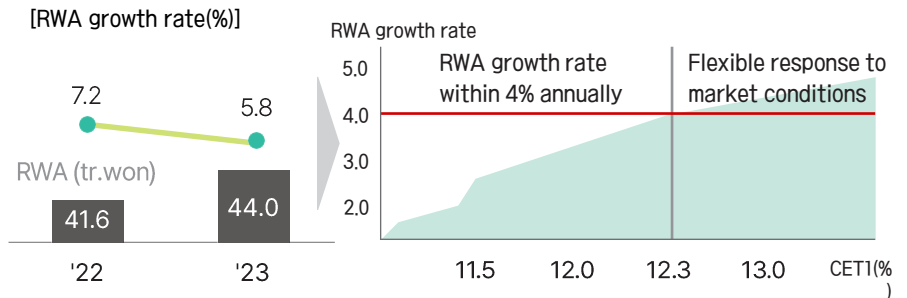


Diversification of loan portfolio	<ul style="list-style-type: none"> Target management by region / Industry - Increase loan proportion to Seoul / metropolitan area - Loan portfolio adjustment (corp./household proportion) - 『Corporate: PRM』 『Retail: Mobile』
Asset quality management	<ul style="list-style-type: 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



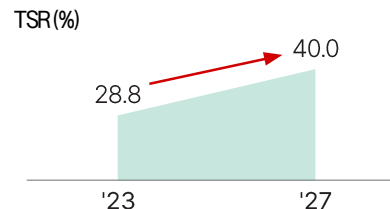
TSR

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

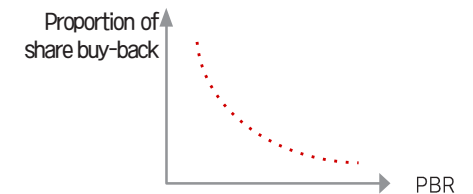
[Shareholder Return Policy based on CET-1 ratio ranges]

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

Reach 40% of TSR



Share buy-back and cancellation about 150 bn.won



IV. Appendix | 3. Group Condensed Balance Sheet

(bn won, %)	1Q24	2Q24	3Q24	4Q24	1Q25	YoY	QoQ
Cash and Due	5,246.9	4,807.1	3,903.2	4,125.7	4,965.3	-5.4	20.4
Securities	23,523.1	21,325.3	21,720.6	20,897.1	23,327.6	-0.8	11.6
Loans	63,274.6	64,952.9	65,635.7	65,701.3	65,218.6	3.1	-0.7
Derivative Assets	91.5	97.8	109.0	236.1	141.5	54.6	-40.1
Tangible & Investment Assets	965.8	962.6	951.9	947.9	939.4	-2.7	-0.9
Intangible Assets	292.4	292.5	280.5	267.7	265.8	-9.1	-0.7
Others	2,882.4	2,592.3	3,038.4	1,972.8	2,776.4	-3.7	40.7
Total Assets	96,276.7	95,030.5	95,639.3	94,148.6	97,634.6	1.4	3.7
Total Assets_(Trust Included)	103,068.3	102,268.3	103,837.7	102,303.5	105,507.4	2.4	3.1
Depository Liabilities	57,682.3	58,846.0	58,918.2	59,806.9	59,490.7	3.1	-0.5
Borrowings and Bonds	21,254.6	18,903.1	18,898.3	17,527.7	20,189.0	-5.0	15.2
Derivative Liabilities	146.6	174.8	127.3	297.7	194.5	32.7	-34.7
Others	10,990.6	10,878.5	11,484.0	10,310.6	11,598.2	5.5	12.5
Total Liabilities	90,074.1	88,802.4	89,427.8	87,942.9	91,472.4	1.6	4.0
Total Liabilities_(Trust Included)	96,865.7	96,040.2	97,626.2	96,097.8	99,345.2	2.6	3.4
Total Stockholder's Equity	6,202.6	6,228.1	6,211.5	6,205.7	6,162.2	-0.7	-0.8
Capital Stock	845.7	845.7	845.7	845.7	845.7	0.0	0.0
Total Liabilities & Equity	96,276.7	95,030.5	95,639.3	94,148.6	97,634.6	1.4	3.7
Total Liabilities & Equity_(Trust Included)	103,068.3	102,268.3	103,837.7	102,303.5	105,507.4	2.4	3.1

IV. Appendix | 4. Group Condensed Income Statement

■ Group Condensed IS [Cumulative]

(bn won, %)	1Q24	2Q24	3Q24	4Q24	1Q25	YoY	QoQ
Total Income	551.5	1,130.3	1,610.6	2,081.5	521.4	-5.5	10.7
Int. Income	424.9	863.1	1,275.2	1,686.0	403.1	-5.1	-1.9
Non-Int. Income	126.6	267.2	335.4	395.5	118.3	-6.6	96.8
SG&A (-)	233.5	462.7	714.5	1,078.0	242.2	3.7	-33.4
Provisions (-)	159.5	475.6	590.5	740.1	70.1	-56.1	-53.1
Operating Income	158.5	192.0	305.6	263.4	209.1	31.9	595.5
Net Income	113.0	143.8	244.1	201.6	158.7	40.4	473.4
Net Income in Controlling Interest	111.7	150.0	252.6	214.9	154.3	38.1	509.3

■ Group Condensed IS [By Subsidiary, 1Q25]

(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	521.4	383.2	79.8	18.7	44.2	4.5	2.3	0.4	0.7	1.0	0.2	-13.6
Int. Income	403.1	365.3	16.8	-11.1	38.8	0.2	0.1	0.1	0.0	0.0	0.0	-7.1
Non-Int. Income	118.3	17.9	63.0	29.8	5.4	4.3	2.2	0.3	0.7	1.0	0.2	-6.5
SG&A (-)	242.2	163.5	50.5	5.9	10.5	3.0	1.0	0.4	0.6	0.7	0.7	5.5
Provisions (-)	70.1	58.4	-3.9	0.0	15.5	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Operating Income	209.1	161.3	33.2	12.8	18.3	1.5	1.3	0.0	0.1	0.3	-0.5	-19.2
Net Income	158.7	125.1	27.4	10.1	14.7	1.8	1.3	0.0	0.1	-0.4	-0.5	-20.9
Net Income in Controlling Interest	154.3											

IV. Appendix | 5. Transition into Nation Wide Bank

■ Transition into nation wide bank

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.

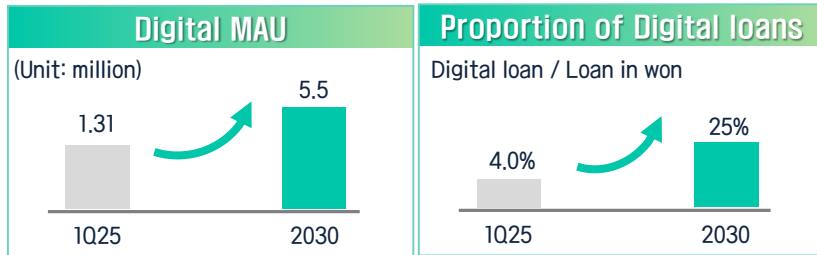
■ Vision : New Hybrid Bank

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

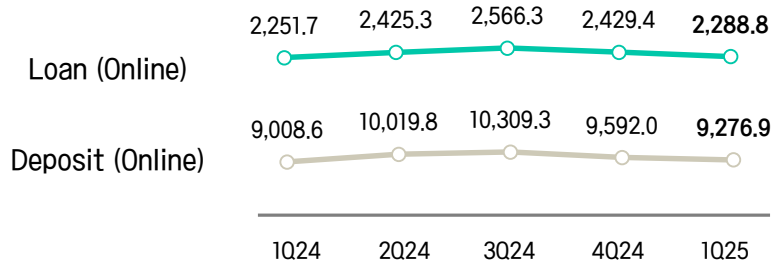
Retail finance will focus on 『Mobile Channel』

Corporate finance will focus on 『PRM』

■ Enhancing Mobile Channel



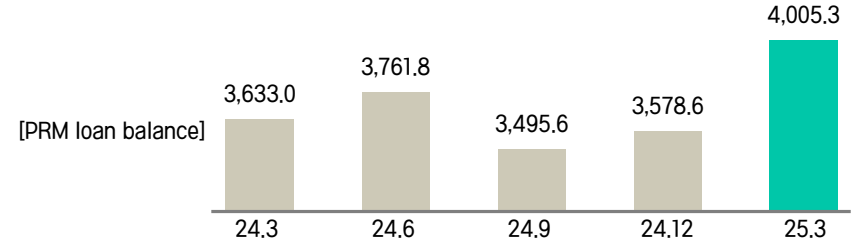
(Ending balance, Unit: bn. Won)



■ 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: %)		24.3	24.6	24.9	24.12	25.3
Delinq uency	PRM	0.11	0.11	0.38	0.24	0.89
	Bank	0.64	0.71	0.73	0.62	1.09
NPL	PRM	0.04	0.11	0.15	0.50	0.56
	Bank	0.72	0.76	0.65	0.73	0.82

○ 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.

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