# Industrial Bank of Korea
# 1H26 Earnings Release

July. 2026




IBK기업은행

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- Financial results contained herein have been prepared IAW K-IFRS unless noted otherwise.
- The operating results presented herein have not yet received a complete and full review by the external auditor and the Board of Directors, and may be subject to change in the due course of further process.
- Some of the totals may not sum due to the rounding.
- Hereinafter, the term “IBK” refers to Industrial Bank of Korea, “SME(s)” to Small and Medium-sized Enterprise(s).




IBK기업은행

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# Key Performance Summary



## Loan Growth

| | | |
|---|---|---|
| Total | **+W7.9tn** | (+2.5% YTD) |
| SME | **+W8.1tn** | (+3.1% YTD) |

- **SME loans** increased by KRW 8.1tn(+3.1%) YTD to **KRW 270.0tn**, supported by **proactive productive finance initiatives**
- Achieved **a record-high SME loan market share(24.6%)**, reinforcing leadership in SME finance

## Profitability

| | | |
|---|---|---|
| Con. | **+W1,442.9bn** | (△4.4% YoY) |
| Bank | **+W1,207.8bn** | (△9.0% YoY) |

- **Interest income improved**, supported by **growth in interest-earning assets** and **continued efforts to lower funding costs**
- **Net income declined YoY** as **higher FX valuation losses reduced non-interest income**, despite improved securities-related gains

## Asset Quality

| NPL Ratio | Credit Cost Ratio |
|---|---|
| **1.27%** | **0.46%** |
| (△1bp YTD) | (+5bp YoY) |

- **NPL ratio showed a slight improvement** despite a **deterioration in the operation environment** for SMEs
- **CCR increased slightly** amid **delayed recovery** due to **high interest and exchange rates**

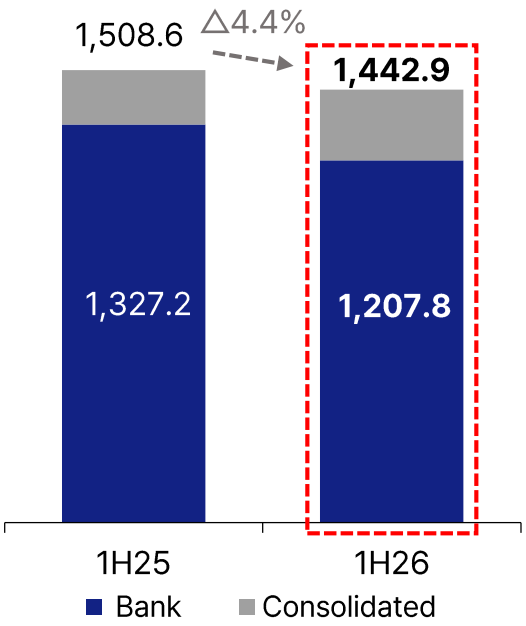
## Strategy

| Organizational Restructuring | IBK Corporate Value-up |
|---|---|
| **Improved Efficiency** | **Quarterly Dividends** |
| Momentum for Productive Finance & AI Transformation(AX) | (Record Date: 7.31., DPS: KRW 210) |

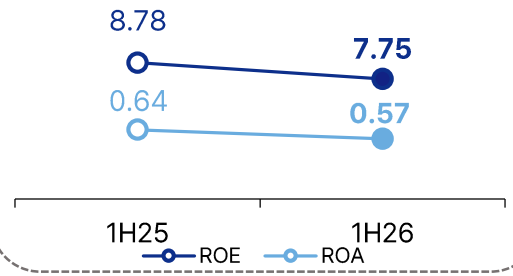
- **Realigned roles and functions**, including **establishing new business divisions**, to **strengthen policy finance** and **accelerate AX**
- **Continued efforts to enhance shareholder returns**, including the **introduction of quarterly dividends** for the first time

# Financial Highlights [Bank]

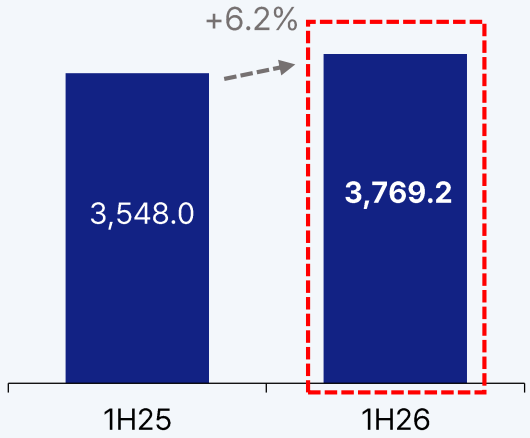
## Net Income (KRW bn)



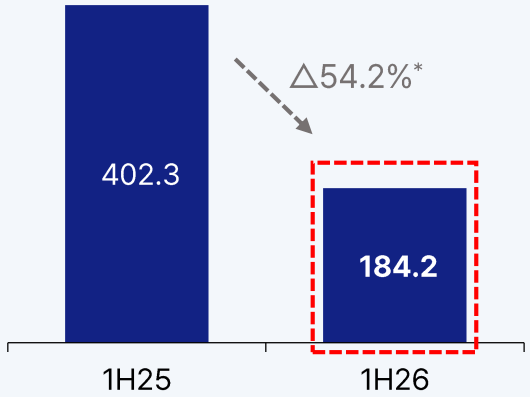

## ROE·ROA (Consolidated) (%)



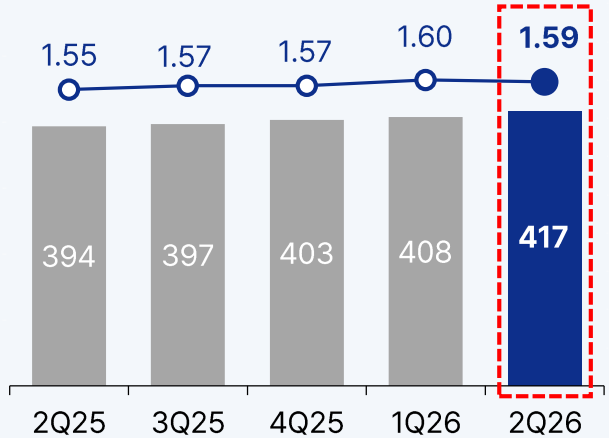

## Interest Income (KRW bn)



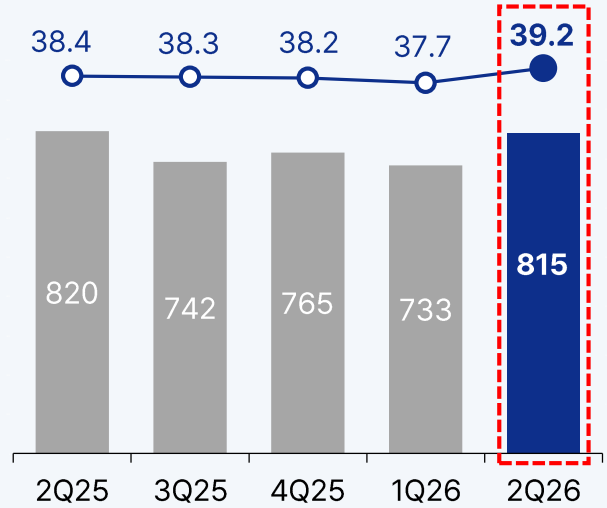

## Non-Interest Income (KRW bn)




## NIM·Interest Earning Assets (%, KRW tn)



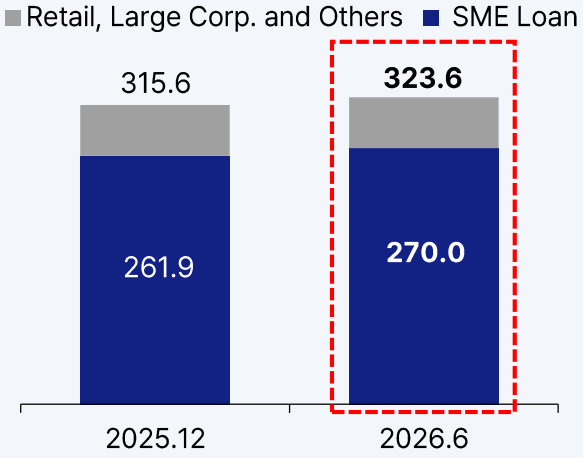

## CIR·SG&A Expenses (%, KRW bn)



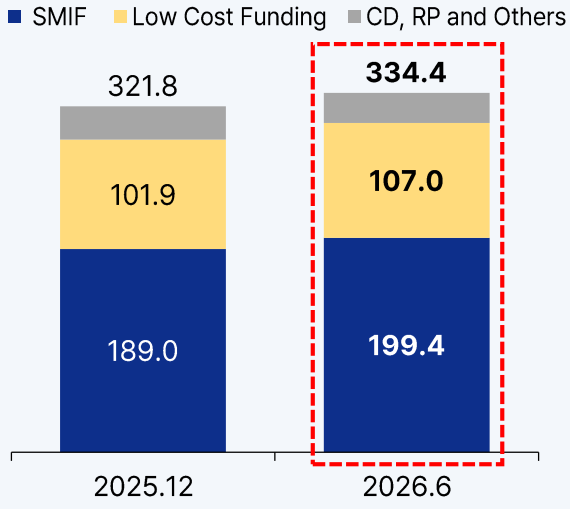

* KRW 126.6bn FX valuation loss in 1H 26 from a spike in the KRW/USD rate

# Financial Highlights [Bank]

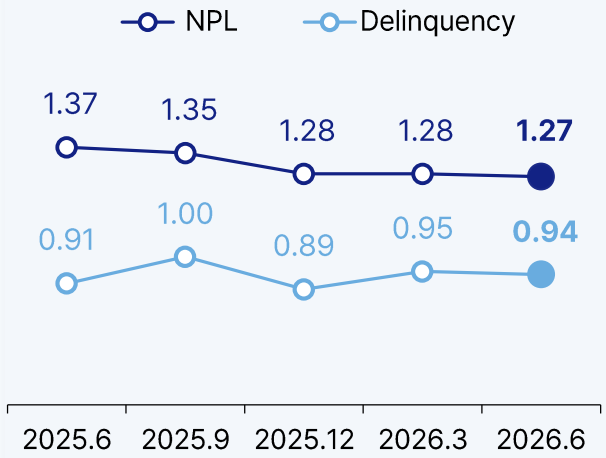
## Loans (KRW tn)



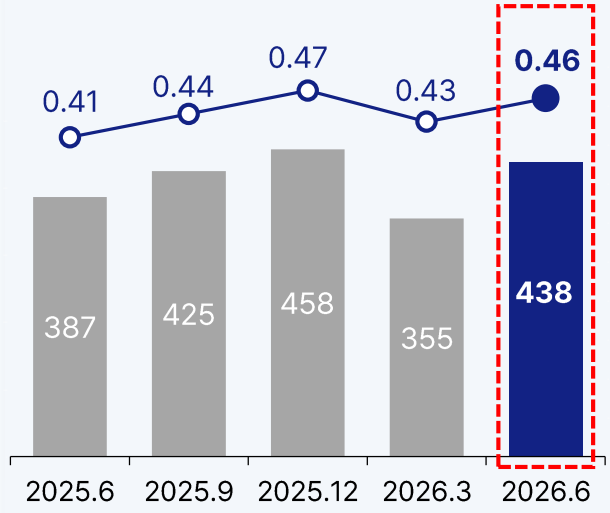

## Deposits (KRW tn)



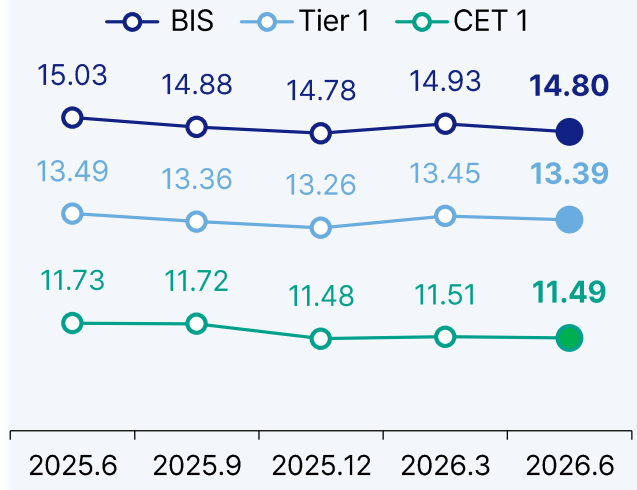

## NPL Ratio·Total Delinquency Ratio (%)



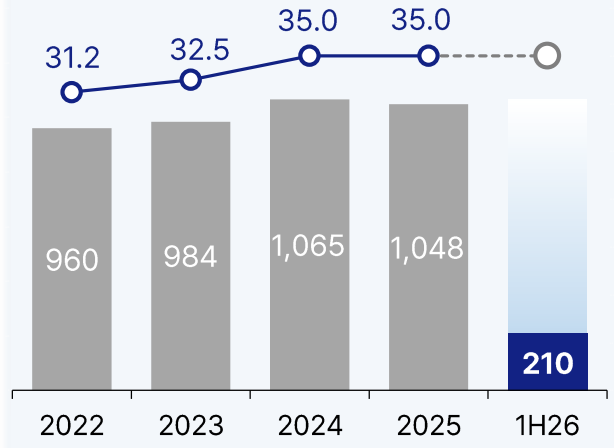

## Net Provision·CCR (KRW bn, %)




## BIS Ratio (Consolidated) (%)




## DPS·Dividend Payout Ratio (Bank) (KRW, %)



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# Income Details

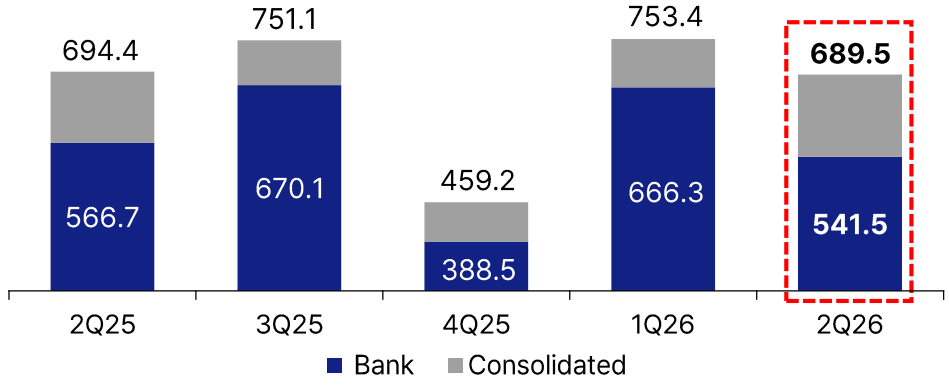
## Income Statement [Consolidated]

| (KRW bn) | 1H26 | 2Q26 | 1Q26 | QoQ% | 1H25 | YoY% |
|---|---|---|---|---|---|---|
| Interest Income | 4,076.3 | 2,084.5 | 1,991.8 | *4.7* | 3,803.5 | *7.2* |
| Non-Interest Income | 243.9 | 146.2 | 97.7 | *49.6* | 485.6 | *-49.8* |
| SG&A Expenses | 1,648.4 | 868.4 | 780.0 | *11.3* | 1,595.7 | *3.3* |
| Pre-Provision Operating Profit | 2,671.8 | 1,362.3 | 1,309.5 | *4.0* | 2,693.4 | *-0.8* |
| Net Provision | 824.2 | 447.3 | 376.9 | *18.7* | 741.9 | *11.1* |
| **Operating Income** | **1,847.6** | **915.0** | **932.6** | ***-1.9*** | **1,951.5** | ***-5.3*** |
| Net Non-Op. Income | 57.8 | 16.9 | 40.9 | *-58.7* | 28.5 | *102.8* |
| Pretax Income | 1,905.4 | 931.9 | 973.5 | *-4.3* | 1,980.0 | *-3.8* |
| Income Tax | 462.5 | 242.4 | 220.1 | *10.1* | 471.4 | *-1.9* |
| **Net Income** | **1,442.9** | **689.5** | **753.4** | ***-8.5*** | **1,508.6** | ***-4.4*** |
| (Controlling Interest) | 1,432.3 | 683.6 | 748.7 | *-8.7* | 1,502.1 | *-4.6* |

## Income Statement [Bank]

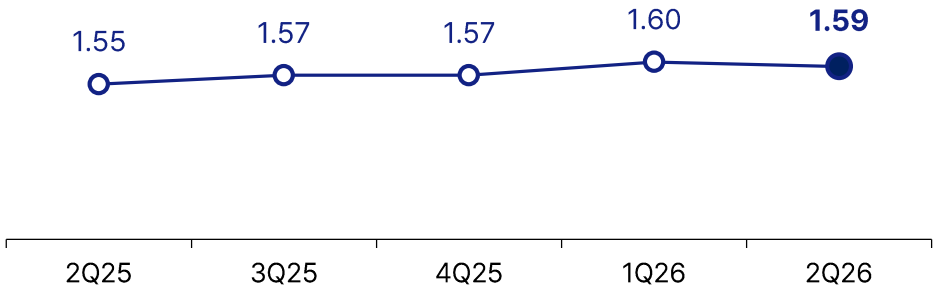
| (KRW bn) | 1H26 | 2Q26 | 1Q26 | QoQ% | 1H25 | YoY% |
|---|---|---|---|---|---|---|
| Interest Income | 3,769.2 | 1,918.4 | 1,850.8 | *3.7* | 3,548.0 | *6.2* |
| Non-Interest Income | 184.2 | 91.1 | 93.1 | *-2.1* | 402.3 | *-54.2* |
| SG&A Expenses | 1,548.2 | 815.4 | 732.8 | *11.3* | 1,518.7 | *1.9* |
| Pre-Provision Operating Profit | 2,405.2 | 1,194.1 | 1,211.1 | *-1.4* | 2,431.7 | *-1.1* |
| Net Provision | 801.0 | 444.0 | 357.0 | *24.4* | 695.5 | *15.2* |
| **Operating Income** | **1,604.2** | **750.1** | **854.1** | ***-12.2*** | **1,736.1** | ***-7.6*** |
| Net Non-Op. Income | -1.7 | -14.0 | 12.3 | *N.A* | 2.0 | *N.A* |
| Pretax Income | 1,602.5 | 736.1 | 866.4 | *-15.0* | 1,738.1 | *-7.8* |
| Income Tax | 394.7 | 194.6 | 200.1 | *-2.7* | 411.0 | *-4.0* |
| **Net Income** | **1,207.8** | **541.5** | **666.3** | ***-18.7*** | **1,327.2** | ***-9.0*** |

## Net Income (KRW bn)

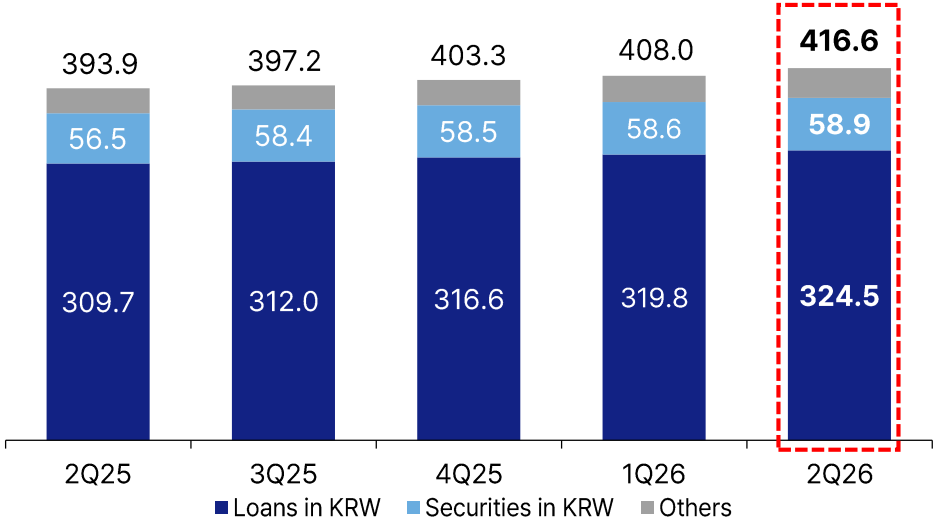


# Interest Income [Bank]

## NIM (%)




## Interest Earning Assets (Quarterly avg., KRW tn)

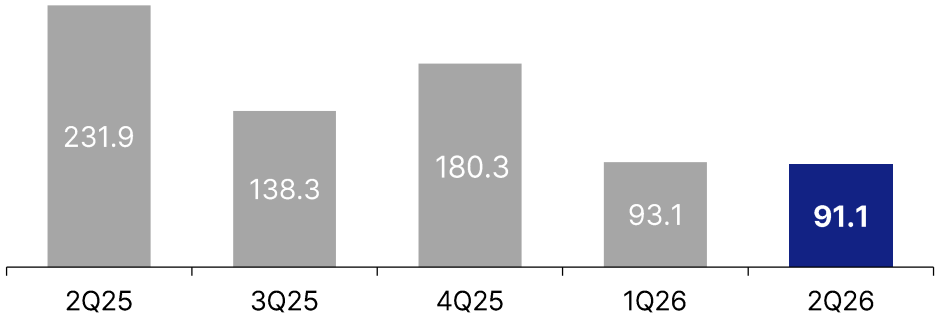



## Interest Income Details

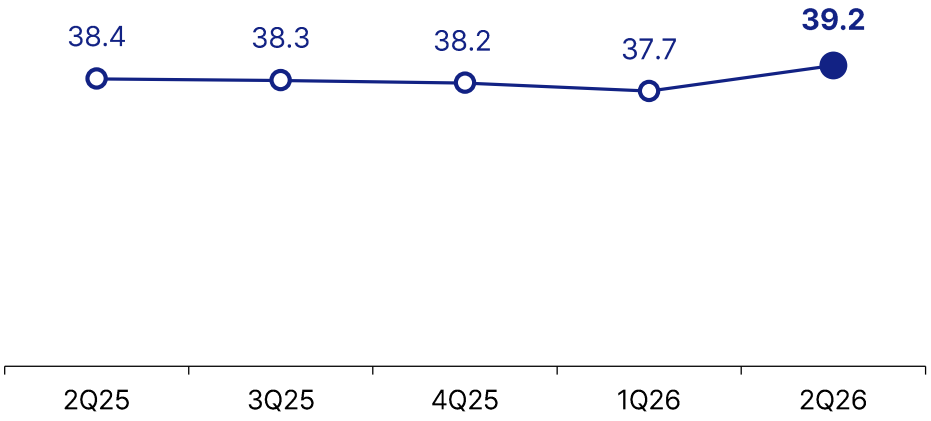
| (KRW bn) | 1H26 | 2Q26 | 1Q26 | QoQ% | 1H25 | YoY% |
|---|---|---|---|---|---|---|
| **Interest Revenue** | **8,125.0** | **4,148.4** | **3,976.6** | ***4.3*** | **8,159.7** | ***-0.4*** |
| Loans | 6,451.9 | 3,287.5 | 3,164.4 | *3.9* | 6,582.6 | *-2.0* |
| Credit Card | 264.0 | 135.1 | 128.9 | *4.8* | 252.7 | *4.5* |
| (Credit Purchase) | 242.1 | 124.0 | 118.1 | *5.0* | 229.5 | *5.5* |
| Securities | 982.5 | 502.4 | 480.1 | *4.6* | 944.6 | *4.0* |
| Others | 426.6 | 223.4 | 203.2 | *9.9* | 379.8 | *12.3* |
| **Interest Expense** | **4,355.8** | **2,230.0** | **2,125.8** | ***4.9*** | **4,611.7** | ***-5.5*** |
| Deposits | 858.0 | 438.6 | 419.4 | *4.6* | 933.2 | *-8.1* |
| SMIF Bonds & etc. | 3,497.8 | 1,791.4 | 1,706.4 | *5.0* | 3,678.5 | *-4.9* |
| **Interest Income** | **3,769.2** | **1,918.4** | **1,850.8** | ***3.7*** | **3,548.0** | ***6.2*** |

# Non-Interest Income · SG&A [Bank]

## Non-Interest Income (KRW bn)




## Cost-to-Income Ratio (%)




## Non-Interest Income Details

| (KRW bn) | 1H26 | 2Q26 | 1Q26 | QoQ% | 1H25 | YoY% |
|---|---|---|---|---|---|---|
| **Net Non int. Income** | **184.2** | **91.1** | **93.1** | ***-2.1*** | **402.3** | ***-54.2*** |
| Fee Income | 323.0 | 168.5 | 154.5 | *9.1* | 315.2 | *2.5* |
| Gain/Loss from F/X Transactions&Derivatives | -59.3 | 1.9 | -61.2 | *N.A* | 207.5 | *N.A* |
| Securities related | 381.3 | 141.9 | 239.4 | *-40.7* | 369.4 | *3.2* |
| Gain/Loss on Loan Disposal | 79.3 | 47.2 | 32.1 | *47.0* | 33.6 | *135.7* |
| Others [1)] | -540.1 | -268.4 | -271.7 | *N.A* | -523.4 | *N.A* |

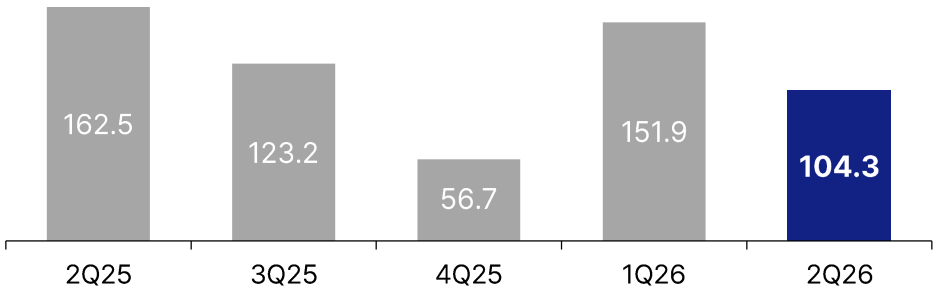
1) Trust Income, Fee Expense, Credit Guarantee Fund Contribution, Deposit Insurance Premium, etc.

## SG&A Expenses Details

| (KRW bn) | 1H26 | 2Q26 | 1Q26 | QoQ% | 1H25 | YoY% |
|---|---|---|---|---|---|---|
| **SG&A Expenses** | 1,548.2 | 815.4 | 732.8 | *11.3* | 1,518.7 | *1.9* |
| Salaries | 821.7 | 447.9 | 373.8 | *19.8* | 856.4 | *-4.0* |
| (Performance-Based Compensation) | 86.0 | 86.0 | 0.0 | *N.A* | 100.7 | *-14.6* |
| Admin. Expenses | 726.5 | 367.5 | 359.0 | 2.4 | 662.3 | 9.7 |
| (Employee Welfare Fund) | 61.8 | 0.0 | 61.8 | -100.0 | 65.0 | -4.9 |

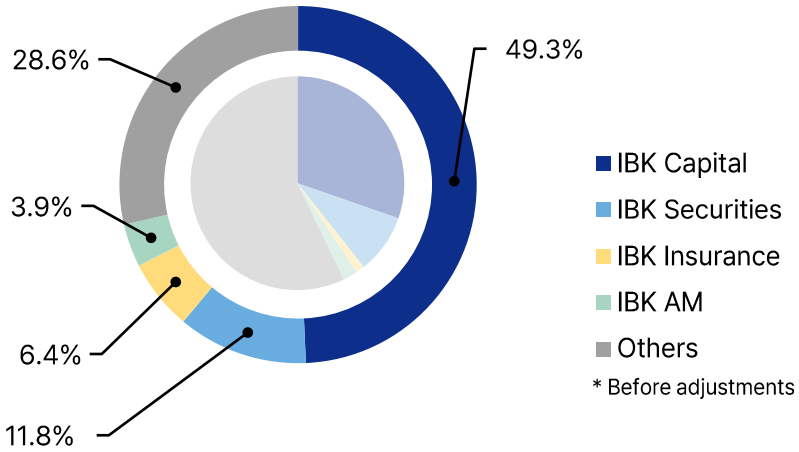
# Subsidiaries

## Income from Key Subsidiaries (KRW bn)




▪ Before adjustments

## Net Income Contribution (Cumulative)




* Before adjustments

## Consolidated Income Details

| (KRW bn) | 1H26 | 2Q26 | 1Q26 | QoQ% | 1H25 | YoY% |
|---|---|---|---|---|---|---|
| **Bank** | **1,207.8** | **541.5** | **666.3** | ***-18.7*** | **1,327.2** | ***-9.0*** |
| **Subsidiaries** | **256.2** | **104.3** | **151.9** | ***-31.3*** | **290.3** | ***-11.7*** |
| **Key Subsidiaries** | **195.8** | **127.2** | **68.6** | ***85.4*** | **198.4** | ***-1.3*** |
| IBK Capital | 126.4 | 80.4 | 46.0 | *74.8* | 142.0 | *-11.0* |
| IBK Securities | 30.3 | 16.6 | 13.7 | *21.2* | 25.0 | *21.2* |
| IBK Insurance | 16.4 | 14.4 | 2.0 | *620.0* | 14.5 | *13.1* |
| IBK Savings Bank | -5.3 | -4.0 | -1.3 | *N.A* | -16.4 | *N.A* |
| IBK AM | 9.9 | 6.5 | 3.4 | *91.2* | 4.8 | *106.3* |
| IBK Venture Investment & Others [1] | 0.7 | 1.0 | -0.3 | *N.A* | 3.9 | *-82.1* |
| Overseas [2] | 17.4 | 12.3 | 5.1 | *141.2* | 24.6 | *-29.3* |
| **SPC, Funds & Others** | 60.4 | -22.9 | 83.3 | *N.A* | 91.9 | *-34.3* |
| Adjustments | -21.1 | 43.7 | -64.8 | *N.A* | -108.9 | *N.A* |
| **Con. Net Income** | 1,442.9 | 689.5 | 753.4 | *-8.5* | 1,508.6 | *-4.4* |
| (Controlling Interest) | 1,432.3 | 683.6 | 748.7 | -8.7 | 1,502.1 | *-4.6* |

1) IBK System, IBK Credit Information, IBK Service
2) IBK China, IBK Indonesia, IBK Myanmar, IBK Poland, IBK Vietnam

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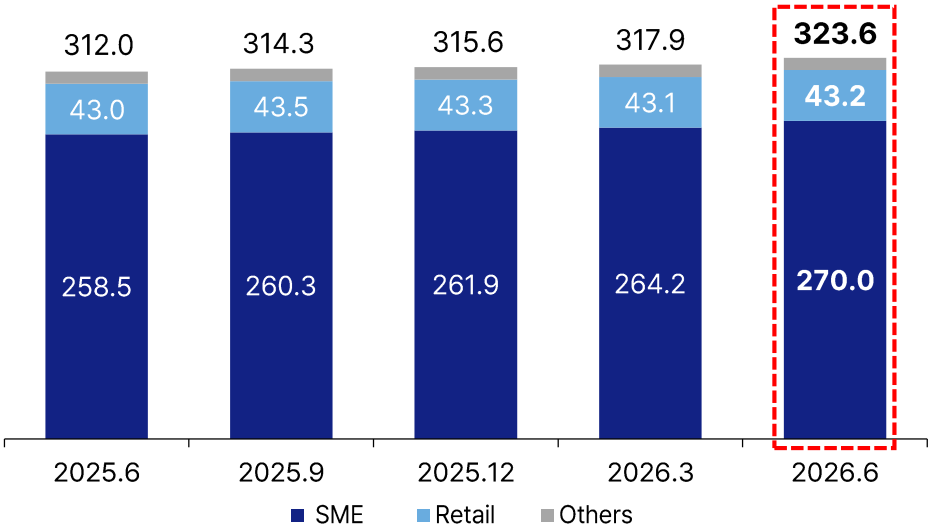
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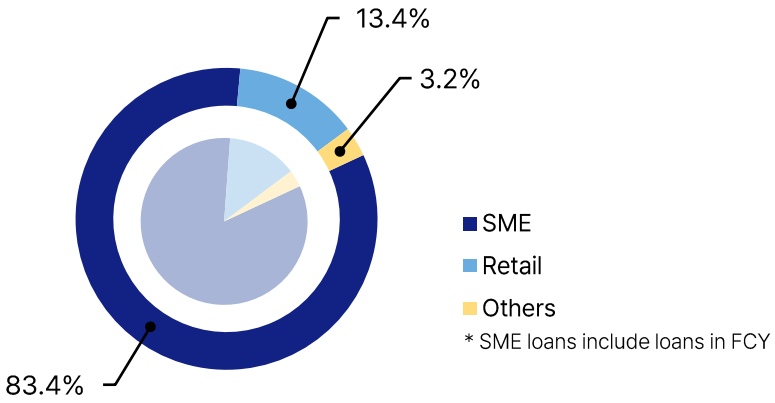



# Total Loans [Bank]

## Loan Portfolio (KRW tn)




## Loan Composition



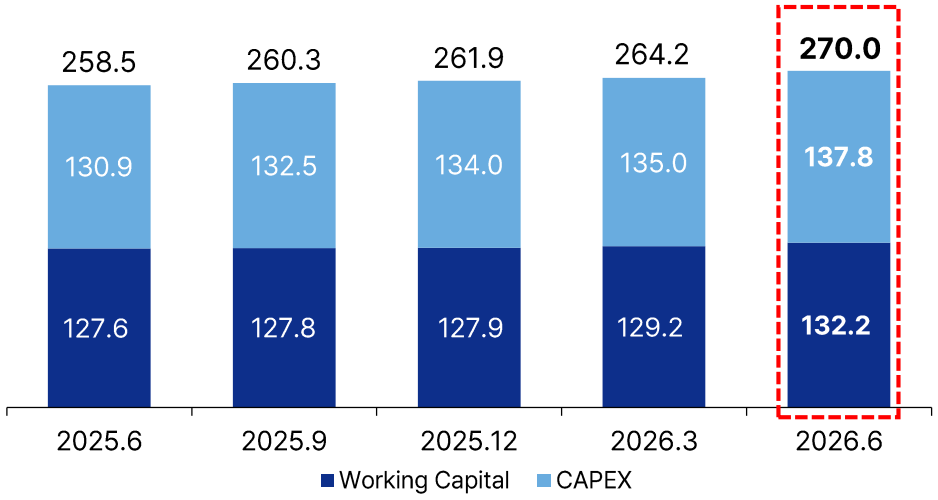

## Loan Portfolio Details

| (KRW bn) | 2026.6 | 2026.3 | QoQ% | 2025.12 | YTD% |
|---|---|---|---|---|---|
| **SME** | **270,001** | **264,244** | ***2.2*** | **261,879** | ***3.1*** |
| Working Capital | 132,193 | 129,278 | *2.3* | 127,915 | *3.3* |
| CAPEX | 137,807 | 134,966 | *2.1* | 133,963 | *2.9* |
| **Retail** | **43,230** | **43,131** | ***0.2*** | **43,294** | ***-0.1*** |
| Mortgage [1)] | 28,790 | 28,779 | *0.0* | 28,681 | *0.4* |
| General [2)] | 14,440 | 14,352 | *0.6* | 14,613 | *-1.2* |
| **Others** | **10,333** | **10,505** | ***-1.6*** | **10,451** | ***-1.1*** |
| **Total** | **323,563** | **317,881** | ***1.8*** | **315,623** | ***2.5*** |

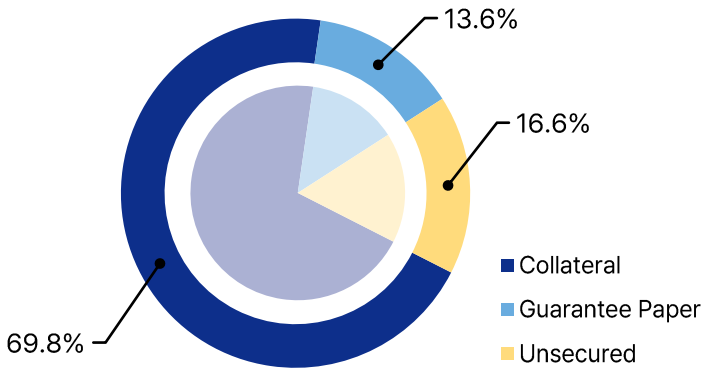
1) Including KRW 280.4bn of non-transferred balance
2) Including KRW 257.9bn of credit card loans

# SME Loans [Bank]

## SME Loan Portfolio (KRW tn)




## SME Loans by Collateral



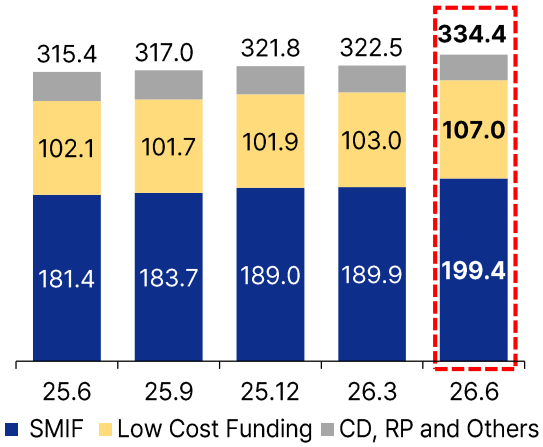

## SME Loans by Industry

| (KRW bn) | 2026.6 Amt.(A) | 2026.6 (%) | 2025.12 Amt.(B) | 2025.12 (%) | YTD (A-B) | YTD (%p) |
|---|---|---|---|---|---|---|
| **Manufacturing** | **140,795** | ***52.1*** | **136,546** | ***52.1*** | ***4,249*** | ***0.0*** |
| Textile·Apparel·Leather | 7,585 | *2.8* | 7,417 | *2.8* | 168 | *0.0* |
| Chemical Product | 9,607 | *3.6* | 9,302 | *3.6* | 305 | *0.0* |
| Rubber·Plastic Product | 12,589 | *4.7* | 12,172 | *4.7* | 417 | *0.0* |
| Basic·Fabricated Metal | 27,890 | *10.3* | 27,122 | *10.3* | 768 | *0.0* |
| Other Machinery | 25,702 | *9.5* | 25,180 | *9.6* | 522 | *-0.1* |
| Electronic Machinery | 9,170 | *3.4* | 8,645 | *3.3* | 525 | *0.1* |
| Comm. Devices | 7,496 | *2.8* | 7,151 | *2.7* | 345 | *0.1* |
| Automobiles | 9,680 | *3.6* | 9,353 | *3.6* | 327 | *0.0* |
| Others | 31,077 | *11.4* | 30,206 | *11.5* | 871 | *-0.1* |
| **Wholesale & Retail** | **42,651** | ***15.8*** | **41,595** | ***15.9*** | ***1,056*** | ***-0.1*** |
| **Real Estate Lease** | **32,549** | ***12.1*** | **31,858** | ***12.2*** | ***691*** | ***-0.1*** |
| **Construction** | **8,101** | ***3.0*** | **7,674** | ***2.9*** | ***427*** | ***0.1*** |
| **Lodging & Dining** | **5,014** | ***1.9*** | **4,914** | ***1.9*** | ***100*** | ***0.0*** |
| Others | 40,891 | *15.1* | 39,292 | *15.0* | 1,599 | *0.1* |
| **Total** | **270,001** | ***100.0*** | **261,879** | ***100.0*** | **8,122** | **-** |

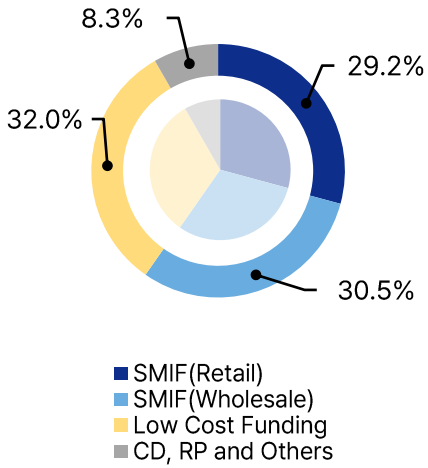
* Including Loans in FCY

# Total Deposits [Bank]

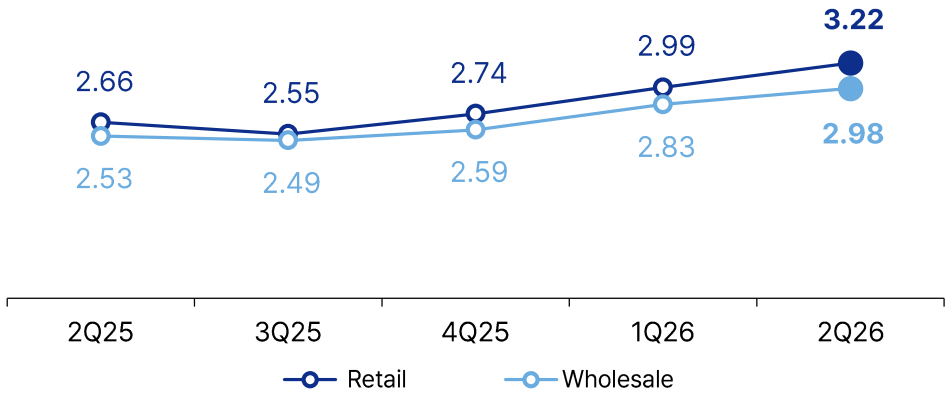
## Funding Trends
(excl. Trust) (KRW tn)




## Deposit Composition
(excl. Trust)




## SMIF Bond Yield (%)




* 1-year SMIF bond issued during the quarter

## Deposit Portfolio Details

| (KRW bn) | 2026.6 | 2026.3 | QoQ% | 2025.12 | YTD% |
|---|---|---|---|---|---|
| **Deposit** | **132,943** | **129,379** | ***2.8*** | **129,159** | ***2.9*** |
| Core Deposit[1)] | 90,525 | 86,348 | *4.8* | 86,454 | *4.7* |
| MMDA | 16,454 | 16,621 | *-1.0* | 15,407 | *6.8* |
| Others (Time/Installment) | 25,964 | 26,410 | *-1.7* | 27,297 | *-4.9* |
| **CD, RP, Covered Bill** | **2,075** | **3,269** | ***-36.5*** | **3,659** | ***-40.6*** |
| **Small & Medium-sized Industry Financing Bond** | **199,366** | **189,886** | ***5.0*** | **188,995** | ***5.5*** |
| Retail | 97,518 | 95,436 | *2.2* | 98,312 | *-0.8* |
| Wholesale | 101,848 | 94,450 | *7.8* | 90,683 | *12.3* |
| **Subtotal** | **334,384** | **322,534** | ***3.7*** | **321,813** | ***3.9*** |
| **Trust[2)]** | **56,292** | **57,304** | ***-1.8*** | **53,065** | ***6.1*** |
| **Total Deposits** | **390,676** | **379,838** | ***2.9*** | **374,878** | ***4.2*** |

* Monthly Average B/S Balance
1) Corp. Free Savings + Savings Deposit + Demand Deposit (excl. MMDA)
2) Money Trust (excl. Mutual Fund)

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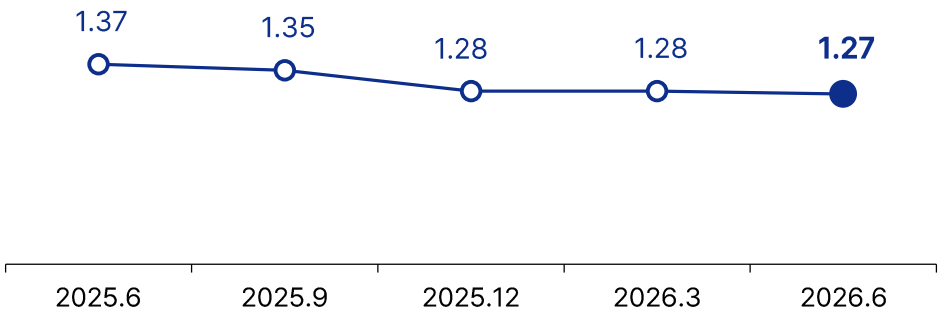
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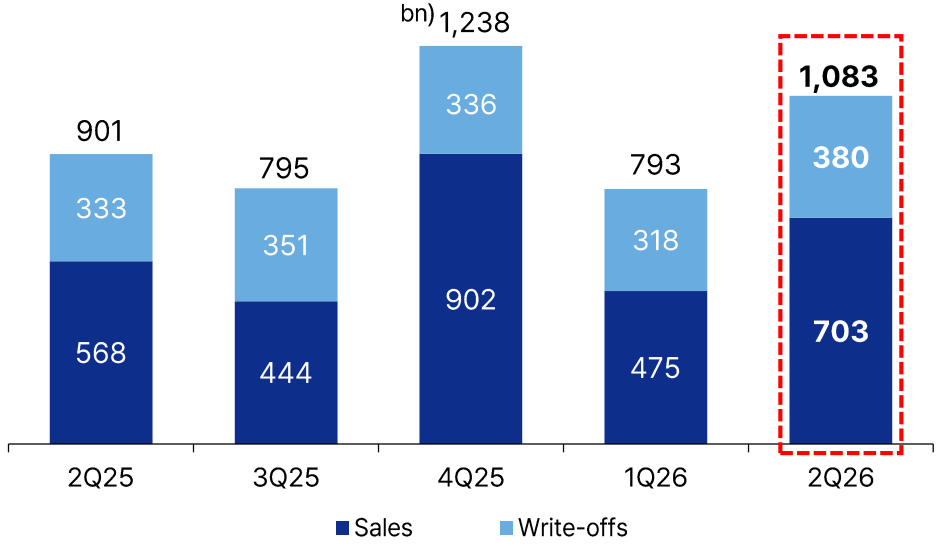



# Asset Quality [Bank]

## NPL(Substandard & Below) Ratio (%)




## Loan Sales·Write-offs (KRW bn)

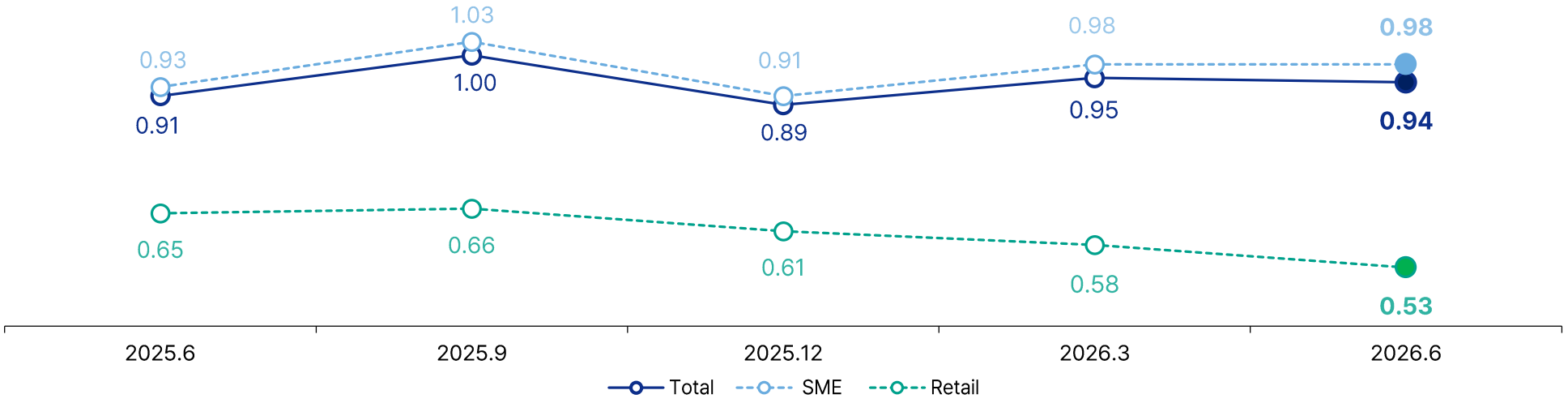



## Asset Quality Details

| (KRW bn) | 2026.6 | 2026.3 | QoQ% | 2025.12 | YTD% |
|---|---|---|---|---|---|
| **Total Credit** | **344,351** | **337,941** | ***1.9*** | **334,335** | ***3.0*** |
| Normal | 334,203 | 327,965 | *1.9* | 324,389 | *3.0* |
| Precautionary | 5,770 | 5,665 | *1.9* | 5,663 | *1.9* |
| Sub&Below | 4,378 | 4,311 | *1.6* | 4,284 | *2.2* |
| Substandard | 3,441 | 3,379 | *1.8* | 3,356 | *2.5* |
| Doubtful | 283 | 229 | *23.7* | 289 | *-2.1* |
| Estimated Loss | 654 | 703 | *-6.9* | 639 | *2.4* |
| **NPL Ratio** | **1.27%** | **1.28%** | ***-0.01%p*** | **1.28%** | ***-0.01%p*** |
| Loan Loss Allowance | 4,418 | 4,535 | *-2.6* | 4,613 | *-4.2* |
| **NPL Coverage Ratio** | **100.9%** | **105.2%** | ***-4.3%p*** | **107.7%** | ***-6.8%p*** |

# Delinquency Ratio [Bank]

## Delinquency Ratio by Sector (%)

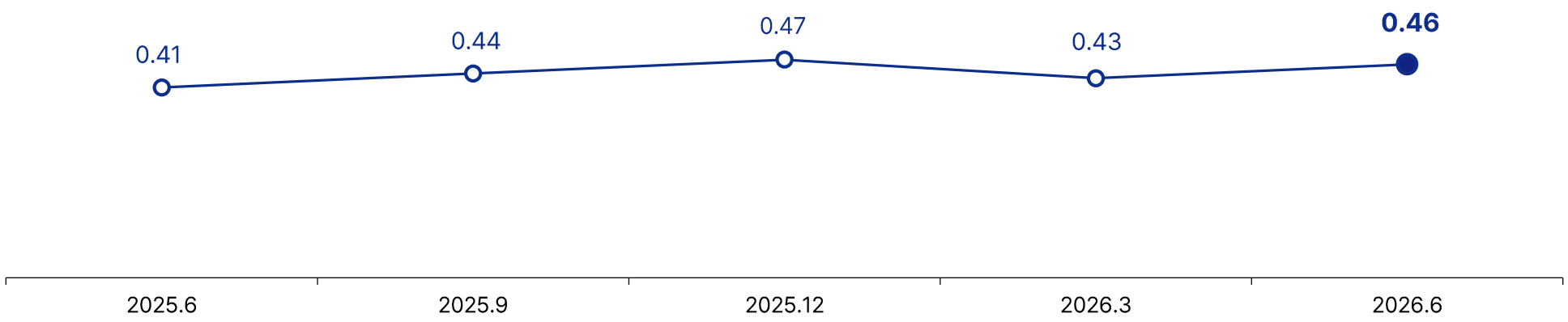



## Delinquency Ratio by Industry

| (%) | 2025.6 | 2025.9 | 2025.12 | 2026.3 | 2026.6 |
|---|---|---|---|---|---|
| **Manufacturing** | **0.91** | **0.95** | **0.79** | **0.86** | **0.79** |
| Construction | 1.34 | 1.32 | 1.71 | 1.64 | 1.32 |
| Real Estate Lease & Rental | 0.64 | 1.16 | 0.87 | 1.28 | 1.54 |
| Wholesale & Retail | 1.04 | 1.08 | 1.02 | 1.07 | 1.11 |
| Lodging & Dining | 1.80 | 1.40 | 1.40 | 1.40 | 1.24 |

# Provision for Credit Losses [Bank]

## Credit Cost Ratio (%)




## Provision for Credit Losses (YTD)

| (KRW bn, %) | 2025.6 | 2025.9 | 2025.12 | 2026.3 | 2026.6 |
|---|---|---|---|---|---|
| **Total Provisions** | **676.1** | **1,101.3** | **1,558.8** | **354.7** | **793.1** |
| Recurring | 676.1 | 1,101.3 | 1,558.8 | 354.7 | 793.1 |
| Preemptive | - | - | - | - | - |
| **Total Credit** | **329,692** | **332,789** | **334,335** | **337,941** | **344,351** |
| Credit Cost Ratio (annualized) | 0.41 | 0.44 | 0.47 | 0.43 | 0.46 |

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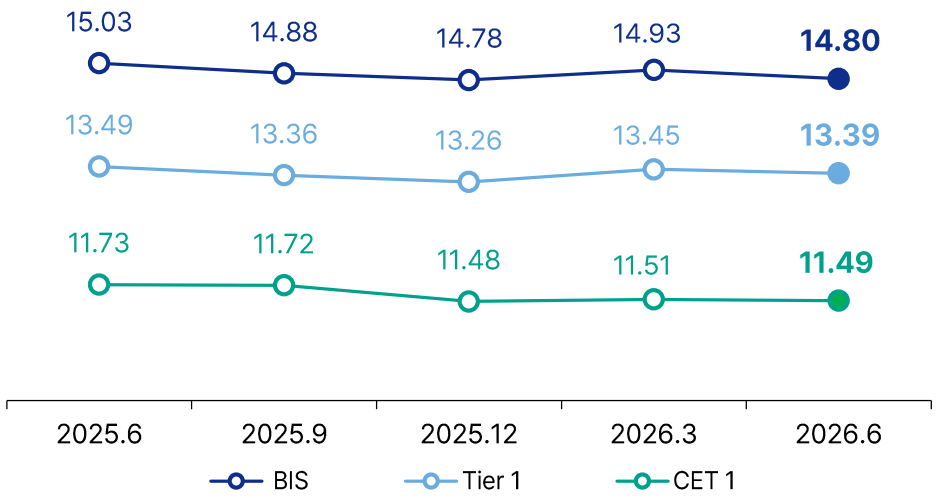
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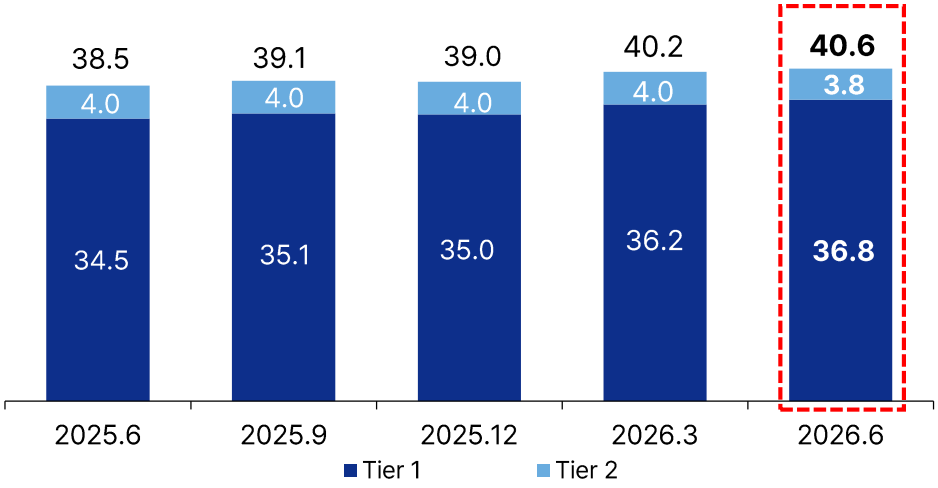



# Capital Adequacy [Consolidated]

## BIS Capital Adequacy Ratio (%)




## BIS Capital Trends (KRW tn)




## BIS Capital Details

| (KRW bn, %) | 2026.6 | 2026.3 | 2025.12 |
|---|---|---|---|
| **Tier 1 Capital** | **36,784** | **36,198** | **35,029** |
| Common Equity Tier 1 Capital | **31,568** | 30,982 | 30,318 |
| Common Shares Issued | 3,987 | 3,987 | 3,987 |
| Capital Surplus | 1,179 | 1,179 | 1,179 |
| Retained Earnings | 25,902 | 25,262 | 25,396 |
| Other Comprehensive Income | 1058 | 965 | 986 |
| Additional Tier 1 Capital | **5,217** | 5,216 | 4,711 |
| **Tier 2 Capital** | **3,865** | **3,974** | **4,014** |
| Subordinated Bonds | 2,630 | 2,710 | 2,710 |
| Provision for impairment | 210.1 | 186 | 223 |
| Others | 1,025 | 1,078 | 1,081 |
| **Total BIS Capital** | **40,650** | **40,172** | **39,043** |
| Risk-Weighted Assets | 274,624 | 269,131 | 264,087 |
| **BIS Ratio** | **14.80** | **14.93** | **14.78** |
| Tier 1 Ratio | **13.39** | 13.45 | 13.26 |
| CET 1 Ratio | 11.49 | 11.51 | 11.48 |

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# Subsidiary Overview



## 1H26

| (KRW bn, %) | Con. | Bank | Subsidiaries | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | IBK Capital | IBK Securities | IBK Insurance | IBK Savings Bank | IBK Asset Mgmt. | IBK Credit Info | IBK System | IBK Service | IBK Venture Investment | IBK China | IBK Indonesia | IBK Myanmar | IBK Poland | IBK Vietnam |
| **Total Assets (w/o Trust)** | **581,311 (526,866)** | **535,530 (480,610)** | 12,724 | 12,750 | 12,497 | 1,728 | 116 | 44 | 73 | 22 | 98 | 6,479 | 2,207 | 346 | 163 | 485 |
| **Equity** | **37,934** | **34,232** | 2,201 | 1,377 | 751 | 162 | 108 | 39 | 29 | 8 | 94 | 821 | 515 | 319 | 156 | 426 |
| **Net Income** | **1,442.9** | **1,207.8** | 126.4 | 30.3 | 16.4 | -5.3 | 9.9 | 2.5 | 0.0 | -0.9 | -0.9 | 14.5 | 9.5 | 2.8 | -7.6 | -1.8 |
| **Ownership** | - | 100.0 | 100.0 | 87.8 | 100.0 | 100.0 | 100.0 | 100.0 | 55.6 | 100.0 | 100.0 | 100.0 | 91.5 | 100.0 | 100.0 | 100.0 |

## FY25

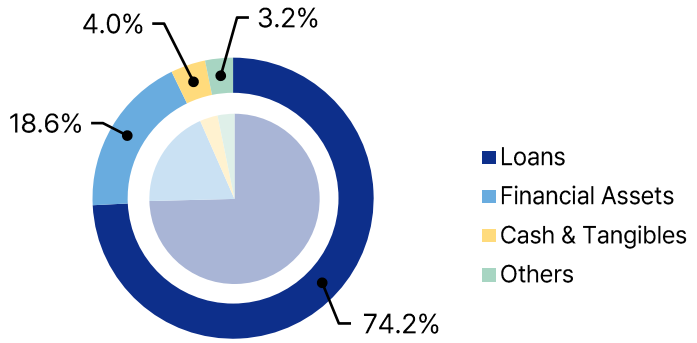
| (KRW bn, %) | Con. | Bank | Subsidiaries | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | IBK Capital | IBK Securities | IBK Insurance | IBK Savings Bank | IBK Asset Mgmt. | IBK Credit Info | IBK System | IBK Service | IBK Venture Investment | IBK China | IBK Indonesia | IBK Myanmar | IBK Poland |
| **Total Assets (w/o Trust)** | **551,033 (500,693)** | **508,005 (457,158)** | 12,071 | 10,403 | 12,716 | 1,530 | 106 | 43 | 90 | 23 | 99 | 6,161 | 2,032 | 319 | 168 |
| **Equity** | **36,856** | **33,460** | 2,076 | 1,372 | 752 | 167 | 100 | 38 | 30 | 9 | 95 | 726 | 508 | 296 | 159 |
| **Net Income** | **2,718.9** | **2,385.8** | 245.6 | 57.5 | 11.1 | -56.1 | 10.6 | 2.7 | -4.5 | 0.4 | -1.8 | 26.9 | -47.7 | 4.2 | -1.0 |
| **Ownership** | - | 100.0 | 100.0 | 87.8 | 100.0 | 100.0 | 100.0 | 100.0 | 55.6 | 100.0 | 100.0 | 100.0 | 91.5 | 100.0 | 100.0 |

# Condensed Balance Sheet [Bank]

| (KRW bn) | 2026.6 | 2026.3 | QoQ% | 2025.12 | YTD% |
|---|---|---|---|---|---|
| **Total Assets** | **480,610** | **465,927** | ***3.2*** | **457,158** | ***5.1*** |
| Cash and due from Banks | 16,665 | 13,539 | *23.1* | 21,472 | *-22.4* |
| Financial Assets | 89,497 | 87,352 | *2.5* | 84,097 | *6.4* |
| Loans* | 356,736 | 347,523 | *2.7* | 337,718 | *5.6* |
| Investment Properties | 65 | 66 | *-0.5* | 67 | *-2.0* |
| Property and Equipment | 2,383 | 2,385 | *-0.1* | 2,394 | *-0.5* |
| Other Assets | 15,264 | 15,062 | *1.3* | 11,410 | *33.8* |
| **Total Liabilities** | **446,378** | **432,259** | ***3.3*** | **423,698** | ***5.4*** |
| Deposits | 159,668 | 157,387 | *1.4* | 160,531 | *-0.5* |
| SMIF Bonds | 205,793 | 198,328 | *3.8* | 193,349 | *6.4* |
| Borrowings | 45,085 | 42,030 | *7.3* | 44,156 | *2.1* |
| Other Liabilities | 35,832 | 34,514 | *3.8* | 25,662. | *39.6* |
| **Total Capital** | **34,232** | **33,668** | ***1.7*** | **33,460** | ***2.3*** |
| Trust Assets | 54,920 | 53,980 | *1.7* | 50,847 | *8.0* |
| **Total Assets (inc. Trust)** | **535,530** | **519,907** | ***3.0*** | **508,005** | ***5.4*** |

* Loans Receivable at Amortized Cost

## Asset Composition




## Liability · Capital Composition

