

2025 Revised Guidance

Indicators	Previous 2025E	1H'25	Revised 2025E	Revision
Credit Growth	~35%	30%	~50%	Revised Up
Non-Performing Credits Ratio	2%	1.4%	<2%	Revised Down
Special Provisioning Ratio	85%	85.9%	~85%	Maintained
Net Profit Share Margin (Inc.swap costs)	2.5%	1.2%	2.5%	Maintained
Return on Equity	25-30%	25.7% *65.4%	25-30%	Maintained

*Including free provisions reversal.