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3Q 2026

Business Results

WOORI FINANCIAL GROUP

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- **Numbers presented throughout this material may not add up precisely to the totals indicated due to rounding.**

3Q26 Financial Highlights (1) Overview

Capital-Backed Top-Line Growth Drives Quarterly Net Income Above KRW 1tn for Two Consecutive Quarters

- ☑ 3Q(Acc.) Net Income 2,658bn and Common Equity ROE 9.9%
  - NI Up 18.7% YoY, Excluding Insurance Bargain Purchase Gain
  - NI Up 4.4% QoQ, despite prolonged geopolitical risks and other headwinds
- ☑ Operating Income Up 577bn (+19.5% YoY), Reflecting Stronger Earnings Power
  - Interest income +4.5%, non-interest income +13.9%, credit costs -15.7%
- ☑ Leveraging a Strong Capital Position to Accelerate Quality Corporate Lending Growth and Strengthen Future Earnings Base
  - Bank(KRW Loans) : YTD 4.1% (1Q 0.7%, 2Q 1.9%, 3Q 1.5%)

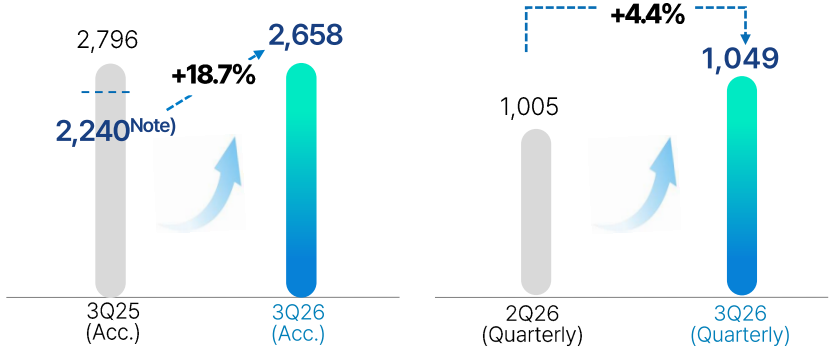
Portfolio Diversification Boosts Non-Interest Income, While Group-Wide Cost Discipline Keeping Expenses Stable

- ☑ 3Q (Acc.) Non-Interest Income Up 13.9% YoY Despite Market Volatility
  - Recurring fee income +18.8% YoY on stronger business activities across WM, CIB & other areas, and insurance consolidation effects, etc.
- ☑ Stable Credit Costs via Asset Rebalancing and Proactive Risk Management
  - Credit Cost Ratio 3Q25 52bp → 3Q26 42bp
- ☑ Continued CIR Improvement via Group-Wide Cost Efficiency Efforts
  - CIR 3Q25 43.1% → 3Q26 42.3%

Rapidly Rising TSR Through Various Shareholder Return Initiatives

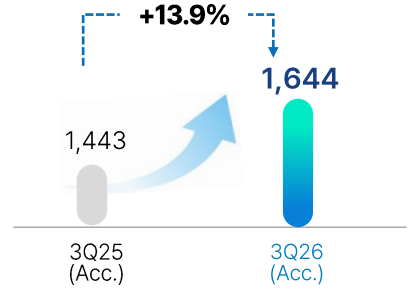
- ☑ 3Q DPS of KRW 220 (+10% YoY), Only in the Industry to Pay Tax-Exempt Dividends
- ☑ Year-End Dividend Accounts for Over 50% of Annual Dividends Under Our Dividend Policy
- ☑ Maintaining Year-End CET1 Above 13% and Raising TSR in Line with the Value-Up Plan

Net Income



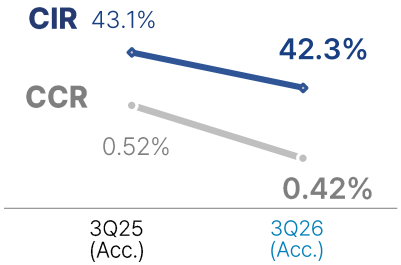
KRW in billions Note) Excluding KRW 556bn in insurance acquisition effects

Non-interest Income

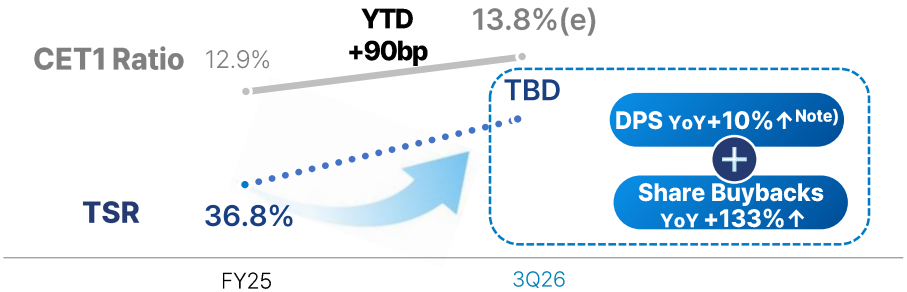


KRW in billions

SG&A/Credit Costs



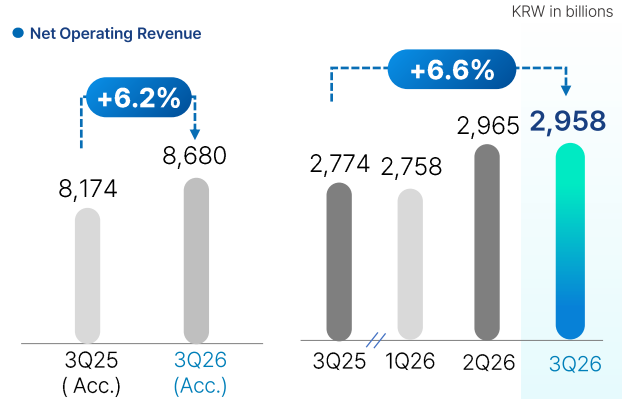
Shareholder Returns

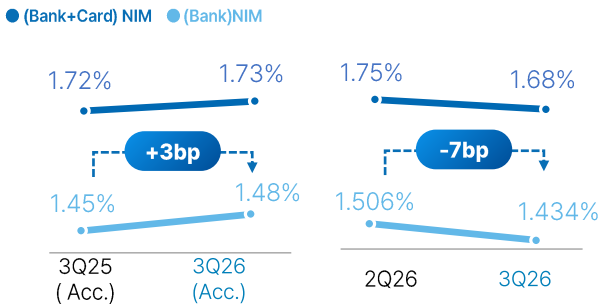


Note) Value-Up 2.0 (Disclosed in Feb. 2026)

3Q26 Financial Highlights (2) Top Line

Net Operating Revenue/NIM

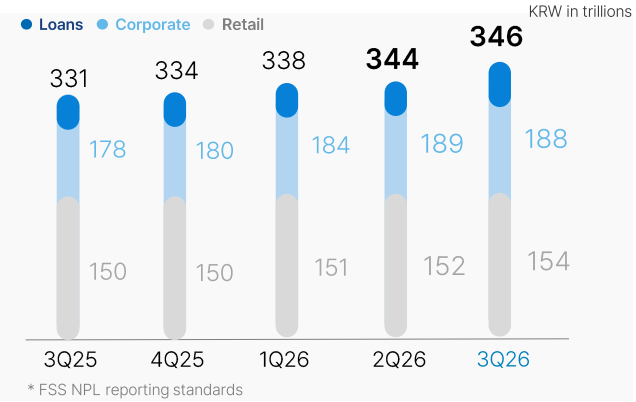




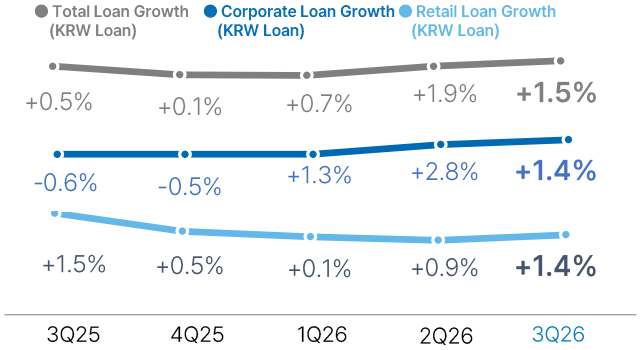
* Quarterly basis, Cumulative NIM in ( )

Net Operating Revenue	☑ YTD : 8,680bn, 3Q : 2,958bn • (YoY +6.2%) Driven by solid NII from loan growth and strong non-interest income growth from revenue diversification • (QoQ -0.2%) Lower Fee income amid subdued capital market activity, etc.
Interest Income	☑ YTD : 7,036bn, 3Q : 2,376bn ☑ NII Improved on Solid Corp. Loan Growth Despite NIM Pressure from Rising Funding Costs ☑ Further Strengthening Growth Base by Leveraging Capital Capacity

Loans(Bank)



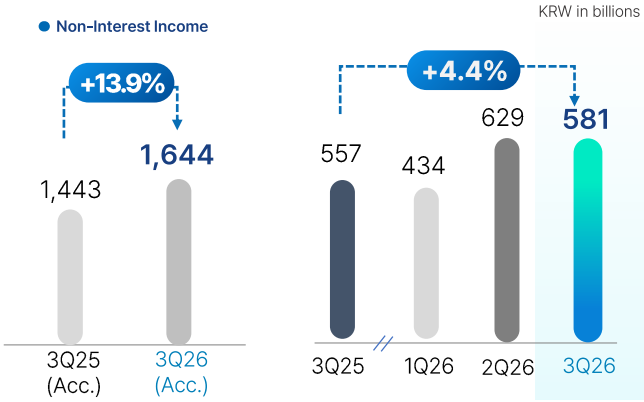
* FSS NPL reporting standards

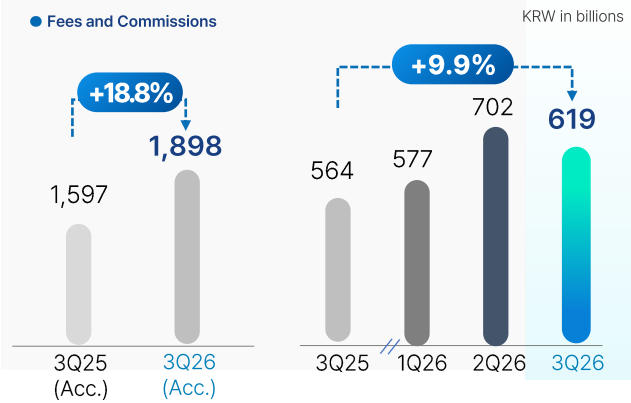


* Separate basis

Loans (Bank)	☑ 346tn (YTD +3.5%, QoQ +0.4%) • KRW Loans (YTD +4.1%, QoQ +1.5%)
Corporate	☑ 188tn (YTD +4.2%, QoQ -0.6%) • (QoQ) Large Corporate -0.4%, SME -0.8% ☑ Growth in Strategic Industries & Rebalancing Toward High-Quality Assets
Retail	☑ 154tn (YTD+2.3%, QoQ +1.4%) ☑ Managed within targets (excl. real demand policy loan funds)

Non-Interest Income

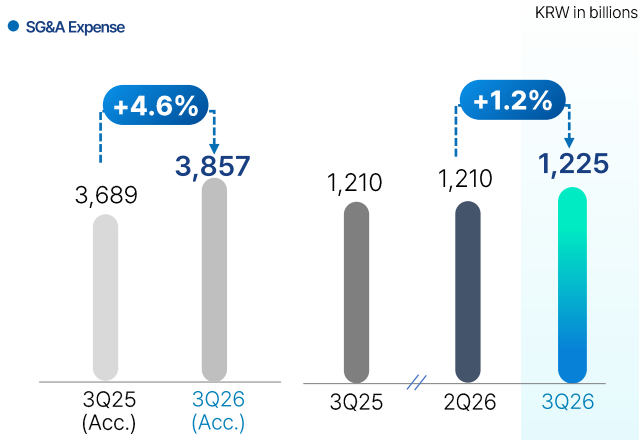


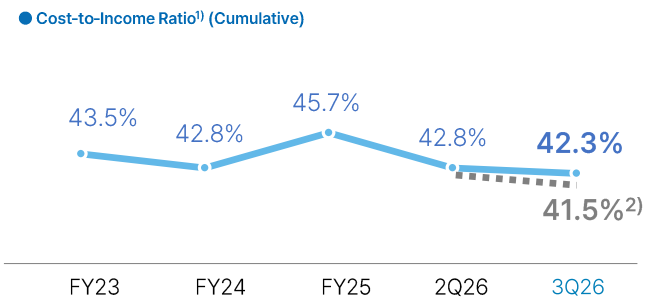


Non-Interest Income	☑ YTD : 1,644bn, 3Q: 581bn ☑ (YoY +13.9%) Non-Interest Income Rose on Capital Markets Business, Insurance Consolidation Effects, etc., Despite Lower Securities Gains from Rising Rates
Fees & Commissi -ons	☑ YTD : 1,898bn, 3Q : 619bn ☑ (YoY +18.8%) Strong Growth in WM, CIB (Banking & Securities) and Other Businesses, Driven by Enhanced Group Synergies

3Q26 Financial Highlights (3) Cost and Asset Quality

SG&A Expense





Note 1) CIR = SG&A Expense / Net Operating Revenue(Interest Income + Non-Interest income), excl. ERP
Note2) Excl. education tax impact

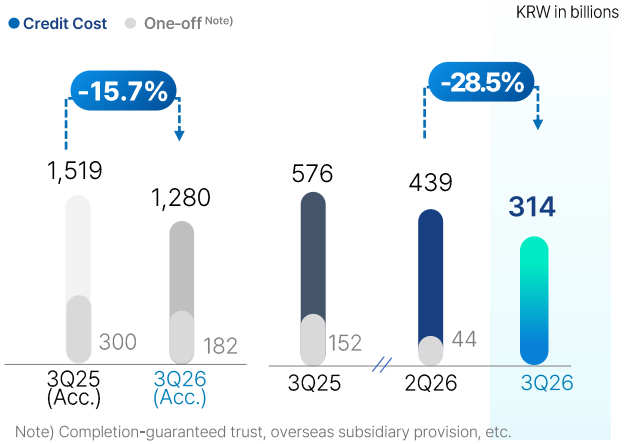
SG&A Expense

- ☑ YTD 3,857bn, 3Q 1,225bn
  - +4.6% YoY (+2.3% excl. Education Tax impact)

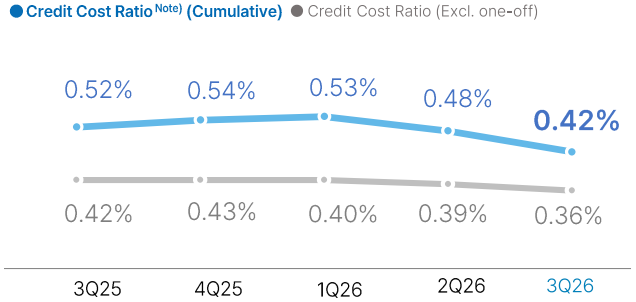
CIR

- ☑ CIR 42.3% (41.5% excl. Education Tax impact)
- ☑ Ongoing Bank Channel Optimization and Recurring Cost Efficiencies
- ☑ Continuing Investments for Sustainable Growth, Including AI Implementation and Securities Infrastructure Development

Credit Cost



Note) Completion-guaranteed trust, overseas subsidiary provision, etc.



Note) Credit Cost Ratio = Credit Cost / Average Total Credit Balance (annualized figures)

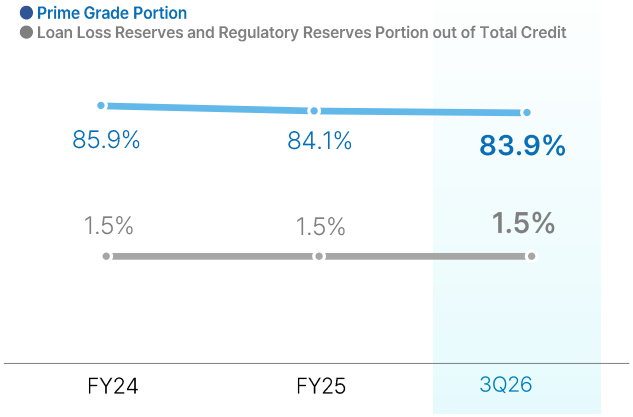
Credit Cost

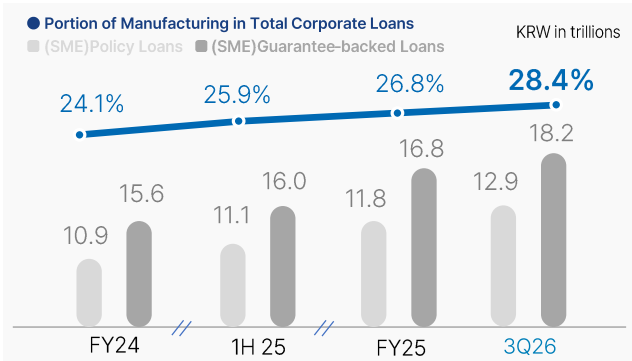
- ☑ YTD 1,280bn, 3Q 314bn
  - QoQ -28.5% : Driven by the absence of one-off factors, growth in high-quality assets, etc.

Credit Cost Ratio

- ☑ YTD 0.42% (YoY -0.10%p)
- ☑ CCR Declined on Proactive Risk Management and High-Quality Asset Growth, Despite Rising Rates
- ☑ Maintained at a Level of 0.36% Excluding One-Off Items

Asset Quality/Loan Portfolio





Prime Asset Portion

- ☑ Prime Corporate Loan Ratio (incl. SME) Remains High at 83.9%
  - Productive finance focused on high-quality loans

Loan Loss Reserve

- ☑ Loan Loss Reserves and Regulatory Reserves Accounted for 1.5% of Total Credit, Providing Sufficient Buffer

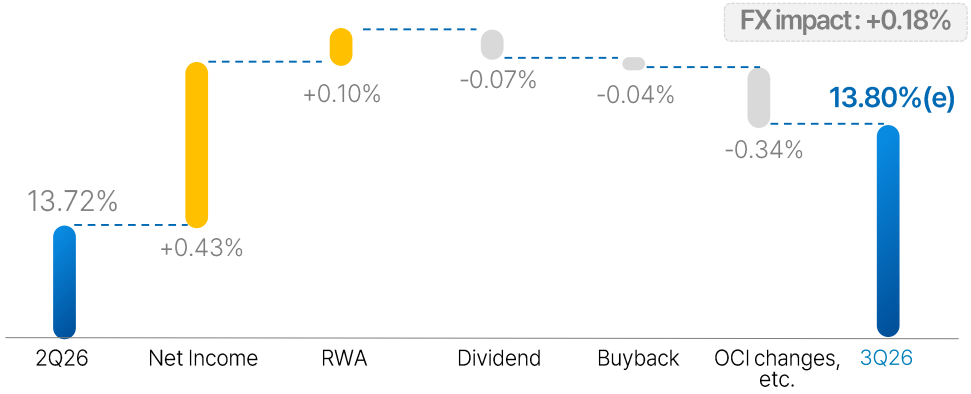
Growth Strategy

- ☑ Accelerated Lending to New Growth Industries, Supported by Enhanced Capital Strength
- ☑ Expanded KODIT1) and KOTEC2)-Backed Lending to Innovative and Start-Up Companies

Note1) Korea Credit Guarantee Fund Note2) Korea Technology Finance Corporation

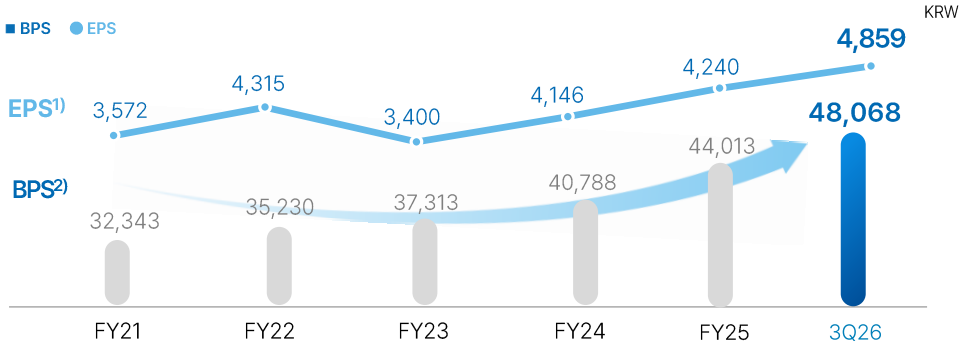
3Q26 Financial Highlights (4) Capital Adequacy and Shareholder Return

QoQ Changes in CET1 Ratio (Preliminary)



☑ CET1 Ratio Rose QoQ on KRW Appreciation and Other Factors, Despite Continued Market Volatility

Per Share Indicators

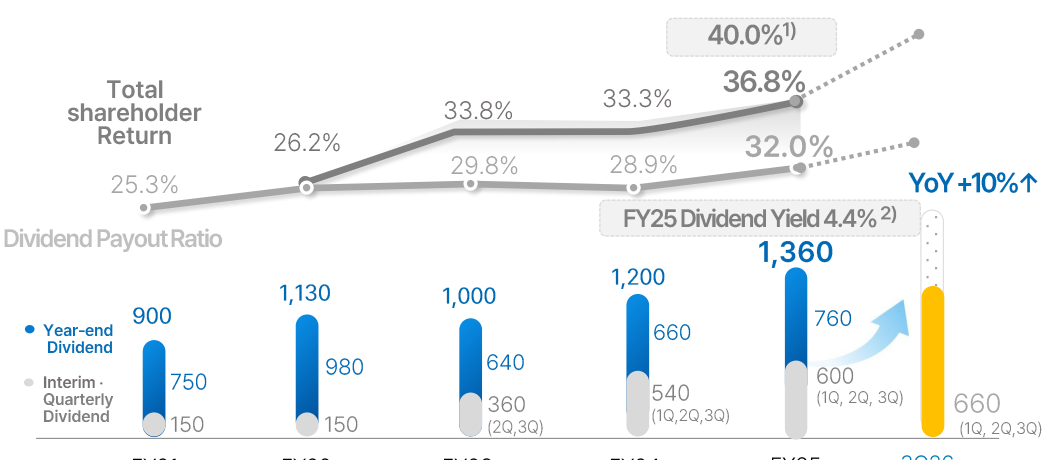


Note1) Controlling interest basis, Average outstanding shares basis
Note2) Controlling interest basis, Ending outstanding shares basis

※ Issued shares 736,786,557
Outstanding shares 733,698,922

☑ EPS +14.6% and BPS +9.2% vs.FY25

Shareholder Return

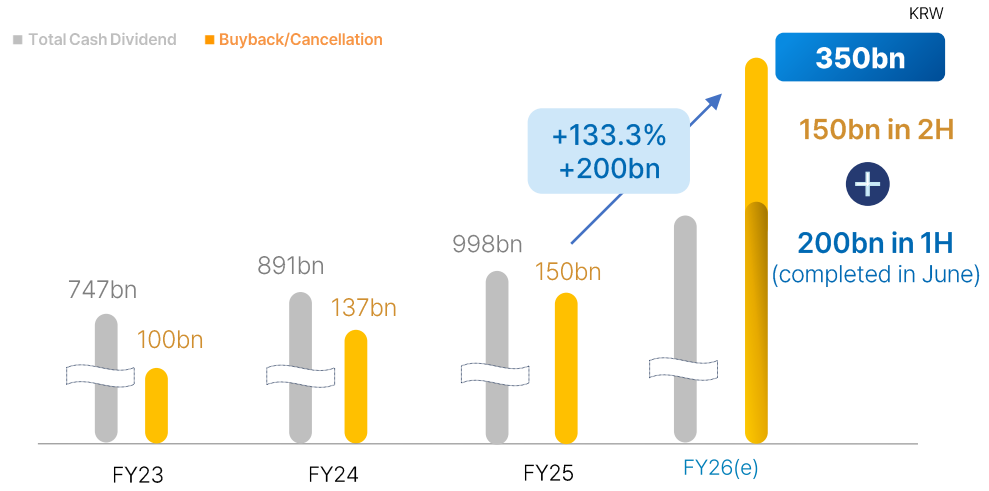


Note 1) Reflecting non-taxable dividends

Note 2) Based on the arithmetic average of the final market price during the period between the trading day immediately preceding the year end dividend decision date and the date one week prior to such date

☑ Quarterly DPS +10% YoY, Only Bank Holding Company Offering Non-Taxable Dividends

☑ Stable Management of Year-End CET1 at 13%+ and Raising TSR per Value-Up Plan



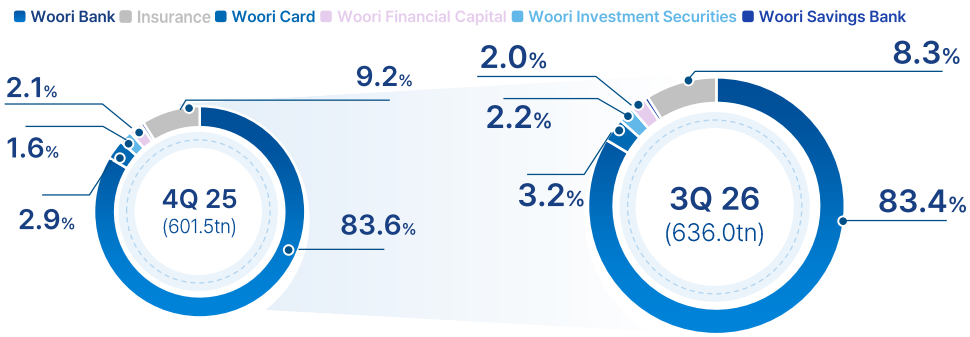
☑ Additional 2H Share Buyback Underway (Annual Total Up 133.3% YoY)

II 3Q26 Financial Analysis (1) Financial Statements

Group Consolidated Income Statement

KRW in billions	3Q26(Acc.)	3Q25(Acc.)	YoY(%)	3Q26	2Q26	QoQ(%)
Net Operating Revenue	8,680	8,174	6.2	2,958	2,965	-0.2
Interest Income	7,036	6,731	4.5	2,376	2,336	1.7
Non-Interest Income	1,644	1,443	13.9	581	629	-7.6
Fees and Commissions	1,898	1,597	18.8	619	702	-11.8
SG&A (-)	3,857	3,689	4.6	1,225	1,210	1.2
PPOP	4,823	4,485	7.5	1,733	1,755	-1.3
Impairment on Credit Loss (-)	1,280	1,519	-15.7	314	439	-28.5
Operating Income	3,543	2,966	19.5	1,419	1,316	7.8
Non-Operating Income	47	614	-92.3	4	3	33.3
Income before Corp. Tax	3,590	3,580	0.3	1,423	1,318	8.0
Corp. Tax (-)	844	694	21.6	343	292	17.5
Net Income	2,746	2,886	-4.9	1,080	1,026	5.3
Controlling Interests	2,658	2,796	-4.9	1,049	1,005	4.4
Non-controlling Interests	88	90	-2.2	31	22	40.9

Group Asset[1] Breakdown



Note 1) Excluding trust account and AUM, Consolidated basis

Group Statement of Financial Position

KRW in trillions	3Q26	FY25	YTD(%)	2Q26	QoQ(%)
Total Assets	636.0	601.5	5.7	635.2	0.1
Financial Assets	135.5	136.5	-0.7	142.4	-4.8
Loans and Receivables	446.6	412.5	8.3	438.4	1.9
Loans in Won	336.6	322.7	4.3	331.3	1.6
Loans in F/C	33.5	32.4	3.4	35.4	-5.4
Foreign Bills Bought	4.3	4.4	-2.3	4.2	2.4
Total Liabilities	595.3	563.6	5.6	594.3	0.2
Deposits	376.7	376.6	0.0	378.1	-0.4
Borrowings	40.5	34.2	18.4	40.5	-
Debentures	61.0	55.6	9.7	58.7	3.9
Shareholder's Equity [1]	39.2	36.0	8.9	38.9	0.8
Capital Stock	3.8	3.8	-	3.8	-
Hybrid Securities	3.9	3.7	5.4	3.5	11.4
Retained Earnings	30.3	28.8	5.2	29.4	3.1
Non-controlling Interests	1.5	1.8	-16.7	2.0	-25.0
Trust Account & AUM[2]	266.0	222.0	19.8	263.3	1.0

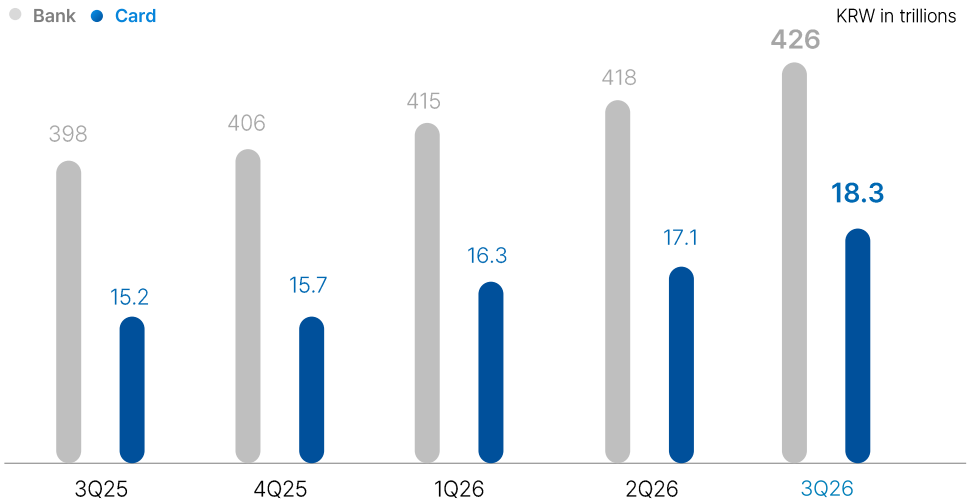
Note 1) Controlling Interests basis
Note 2) Trust Account 90.7tn, AUM 175.3tn

II | 3Q26 Financial Analysis (2) Earnings Breakdown

Group Interest Income

KRW in billions	3Q26(Acc.)	3Q25(Acc.)	YoY(%)	3Q26	2Q26	QoQ(%)
Net Interest Income	7,036	6,731	4.5	2,376	2,336	1.7
Interest Income	16,749	15,786	6.1	5,805	5,548	4.6
Loans	13,477	13,394	0.6	4,657	4,453	4.6
Financial assets	2,686	1,859	44.5	930	896	3.8
Others	569	527	8.0	211	193	9.3
Interest Expense	9,713	9,055	7.3	3,429	3,212	6.8
Deposits	5,683	6,217	-8.6	2,003	1,864	7.5
Borrowings	974	849	14.7	362	326	11.0
Others	1,905	1,607	18.5	683	624	9.5
Insurance Finance Expense	1,151	382	201.3	400	378	5.8

Interest Earning Assets (Avg. Bal.)



Group Fees & Commissions

KRW in billions	3Q26(Acc.)	3Q25(Acc.)	YoY(%)	3Q26	2Q26	QoQ(%)
Fees & Commissions	1,898	1,597	18.8	619	702	-11.8
Trust[1)]	300	212	41.5	68	139	-51.1
Bancassurance	84	77	9.1	40	21	90.5
Fund	65	42	54.8	19	25	-24.0
Credit Card	154	166	-7.2	57	55	3.6
Underwriting & Advisory	151	62	143.5	71	51	39.2
Others	1,144	1,037	10.3	365	411	-11.2
FX Transaction	132	105	25.7	47	53	-11.3
Electronic Finance	99	95	4.2	33	33	-
Loan Processing	62	72	-13.9	19	19	-
Lease Related	710	720	-1.4	233	238	-2.1
Investment Management	57	37	54.1	9	36	-75.0

Note1) Incl. ETF early termination fees

Group Non-Interest Income

KRW in billions	3Q26(Acc.)	3Q25(Acc.)	YoY(%)	3Q26	2Q26	QoQ(%)
Non-Interest Income	1,644	1,443	13.9	581	629	-7.6
Fees & Commissions	1,898	1,597	18.8	619	702	-11.8
FX Trading/Derivatives/Securities /Other Insurance Finance Income[1)]	936	1,101	-15.0	325	350	-7.1
Insurance Profit	147	56	162.5	64	16	300.0
Valuation/Disposal of Loans	85	75	13.3	34	44	-22.7
Others	-1,422	-1,386	2.6	-461	-482	-4.4
Deposit Insurance & Contribution to Guarantee Funds	-837	-766	9.3	-289	-282	2.5
Depreciation on Lease	-463	-472	-1.9	-152	-155	-1.9

Note1) Attributable to variable insurance policyholders

II | 3Q26 Financial Analysis (3) Expenses & Credit Cost

Group SG&A Expense

KRW in billions	3Q26(Acc.)	3Q25(Acc.)	YoY(%)	3Q26	2Q26	QoQ(%)
SG&A Expense	3,857	3,689	4.6	1,225	1,210	1.2
Salary & Benefits[1)]	2,342	2,294	2.1	714	687	3.9
General& Administration	807	808	-0.1	279	272	2.6
Depreciation	467	432	8.1	157	158	-0.6
Taxes & Dues	242	155	56.1	75	93	-19.4

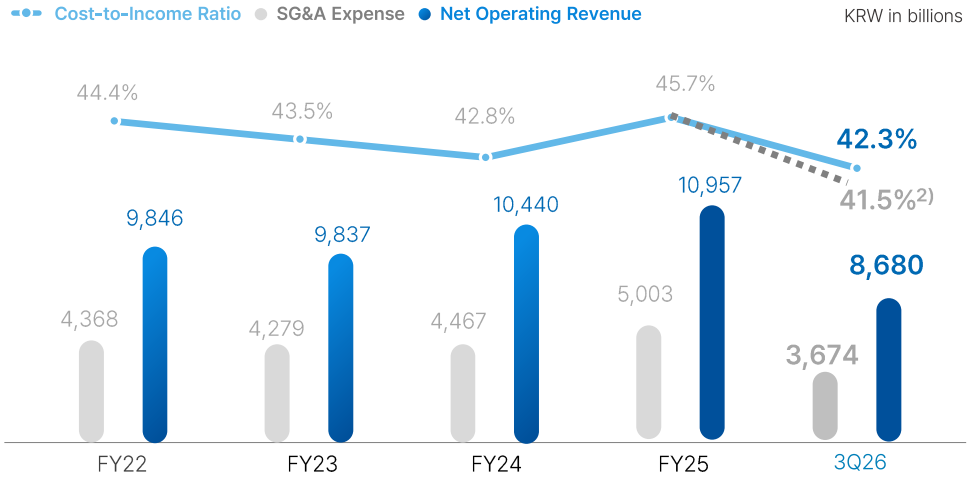
Note1) ERP : 183bn (3Q26), 176bn (FY25), 2bn (FY24)

Group Credit Cost

	3Q26	FY25	FY24	FY23	FY22
Credit Cost [1)] (Wbn)	1,280	2,103	1,716	1,895	885
Total Credit [2)] (Wtn)	417.2	400.0	390.1	365.8	343.8

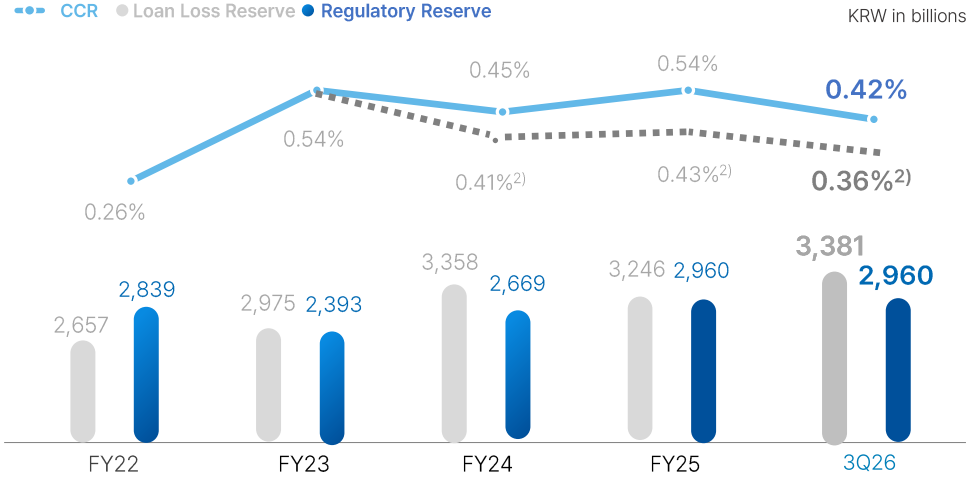
Note 1) Net increase in provisions for loan losses, unused credit line and guarantees, Cumulative basis
Note 2) Ending balance

SG&A Expense and Cost-to-Income Ratio [1)]



Note 1) Cost-to-Income Ratio = SG&A Expense / Net Operating Revenue (Interest Income + Non-Interest Income), Consolidated basis
SG&A expense : excluding ERP (162bn (FY22), 165bn (FY23), 2bn (FY24), 176bn (FY25), 183bn (3Q26))
Note2) Excluding education tax impact

Credit Cost Ratio[1)] / Reserve Balance



Note1) Credit Cost Ratio = Credit Cost / Average Total Credit Balance (Consolidated basis, annualized figures)
Note2) Excluding one-offs

II | 3Q26 Financial Analysis (4) Funding and Lending

Funding[1] (Bank)

KRW in billions	3Q26	FY25	YTD(%)	2Q26	QoQ(%)
Total Funding in KRW	359,048	352,178	2.0%	355,989	0.9%
Low Cost Deposits[2]	130,023	133,783	-2.8%	137,977	-5.8%
Core Deposits	98,743	102,297	-3.5%	103,202	-4.3%
MMDA(Corporate)	31,280	31,486	-0.7%	34,775	-10.1%
Savings Deposits	184,394	173,584	6.2%	174,323	5.8%
CDs and etc.	9,594	12,793	-25.0%	11,451	-16.2%
Borrowings	8,120	7,890	2.9%	8,143	-0.3%
Debentures	26,916	24,128	11.6%	24,096	11.7%
Total Funding in FC	52,747	56,087	-6.0%	56,355	-6.4%
Total Funding	411,794	408,264	0.9%	412,344	-0.1%

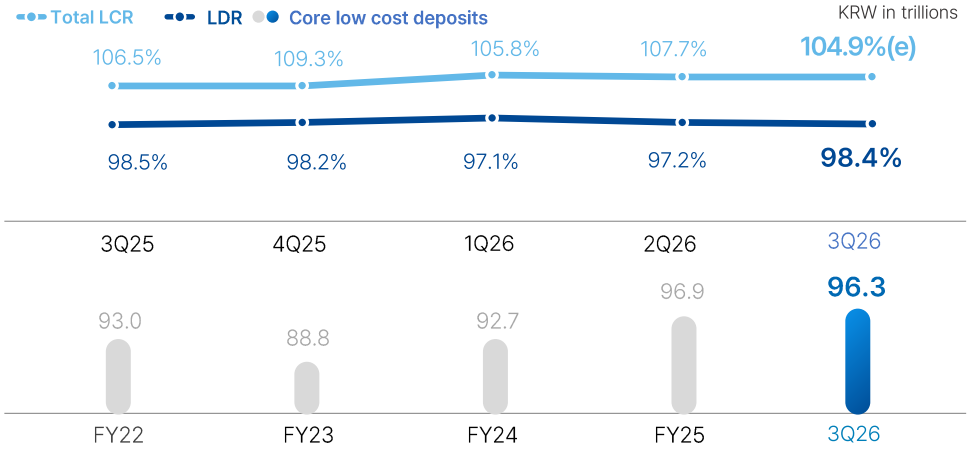
Note 1) Ending Balance (Bank Separate basis), Note 2) Demand Deposits (incl. MMDA)

Lending (Bank)

KRW in billions	3Q26	FY25	YTD(%)	2Q26	QoQ(%)
Large Corp.	63,734	55,323	15.2%	63,994	-0.4%
SME	124,228	125,122	-0.7%	125,190	-0.8%
Corporate	82,491	81,682	1.0%	82,885	-0.5%
SOHO	41,737	43,440	-3.9%	42,305	-1.3%
Retail	154,029	150,497	2.3%	151,933	1.4%
Secured	130,423	128,116	1.8%	128,380	1.6%
Unsecured	23,606	22,381	5.5%	23,553	0.2%
Public and others	3,642	2,997	21.5%	3,267	11.5%
Total Loans	345,633	333,939	3.5%	344,383	0.4%

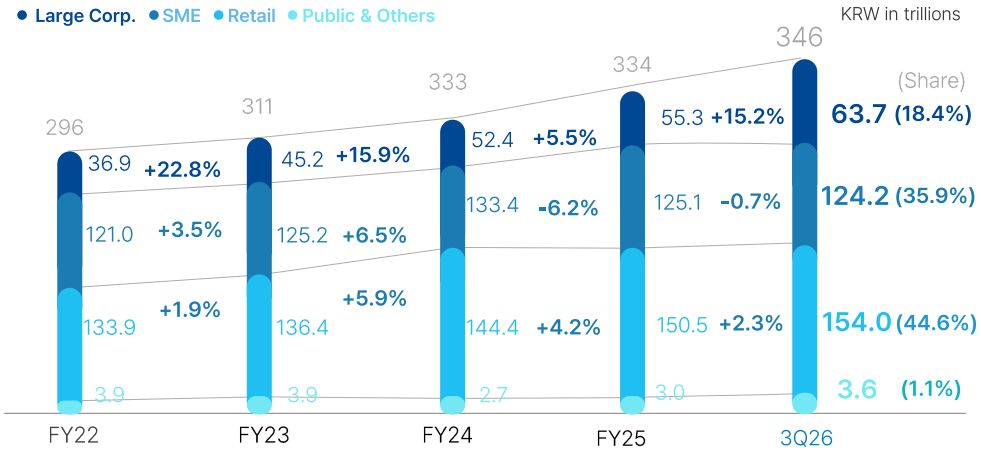
* FSS NPL reporting standards (including bank and trust accounts, foreign bills bought, guarantees, etc.), Bank Separate basis

Total LCR / LDR / Core Low Cost Deposits [1]



Note 1) Loan-to-Deposit Ratio : Monthly average balance basis (Excluding Government-sponsored Loans)
Low Cost Deposits : Monthly average balance

Loan Growth



* FSS NPL reporting standards

II | 3Q26 Financial Analysis (5) Asset Quality

Group Asset Quality

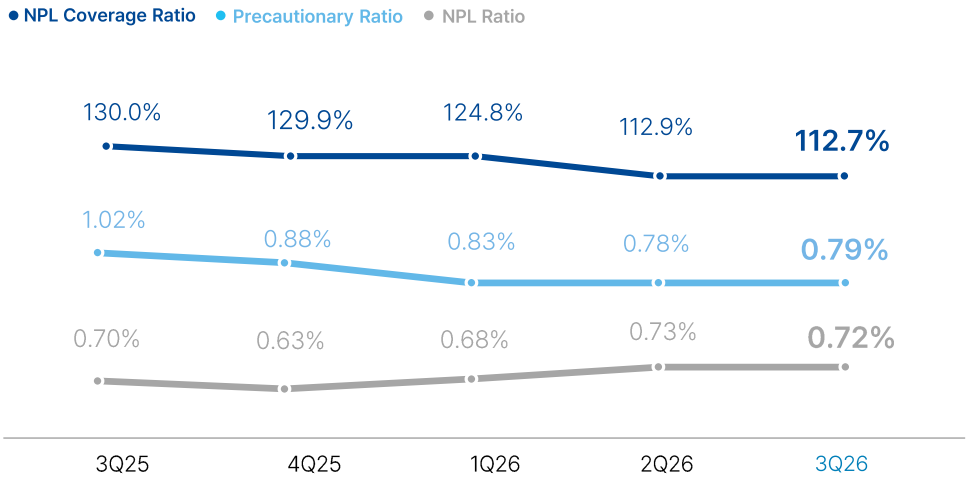
KRW in billions	3Q26	FY25	YTD(%, %p)	2Q26	QoQ(%, %p)
Total Credit	417,244	399,970	4.3	414,705	0.6
Precautionary	3,309	3,503	-5.5	3,235	2.3
	0.79%	0.88%	-0.09	0.78%	0.01
Substandard & Below (NPL)	3,021	2,517	20.0	3,007	0.5
	0.72%	0.63%	0.09	0.73%	-0.01
Loan Loss Reserve	3,404	3,268	4.2	3,396	0.2
NPL Coverage Ratio	112.7%	129.9%	-17.2	112.9%	-0.2

Bank Asset Quality

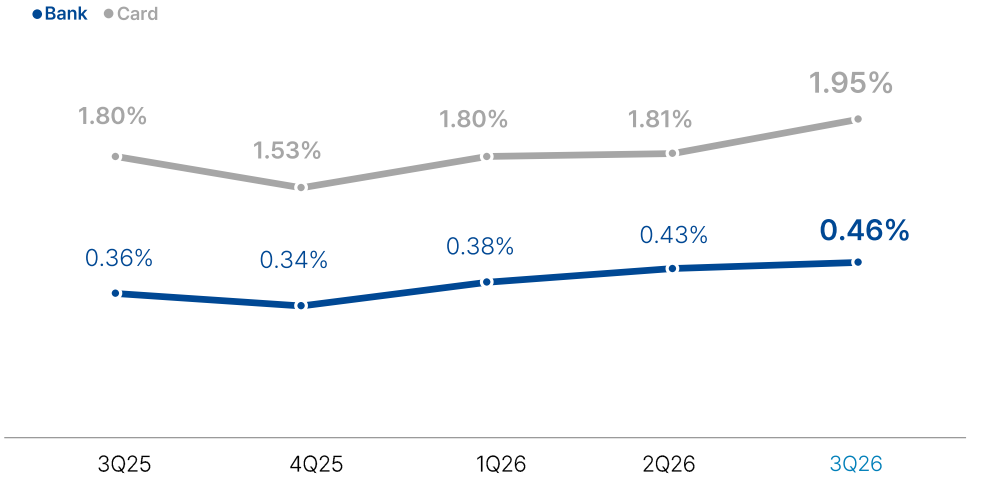
KRW in billions	3Q26	FY25	YTD(%, %p)	2Q26	QoQ(%, %p)
Total Credit	345,633	333,939	3.5	344,383	0.4
Precautionary	1,829	1,851	-1.2	1,836	-0.4
	0.53%	0.55%	-0.02	0.53%	-
Substandard & Below (NPL)	1,330	1,045	27.3	1,349	-1.4
	0.38%	0.31%	0.07	0.39%	-0.01
Loan Loss Reserve	1,685	1,804	-6.6	1,793	-6.0
NPL Coverage Ratio	126.7%	172.6%	-45.9	132.9%	-6.2

· (Bank) Separate basis

Group Precautionary/NPL Ratio/NPL Coverage Ratio



Bank and Card Delinquency Ratio



II | 3Q26 Financial Analysis (6) Capital Adequacy

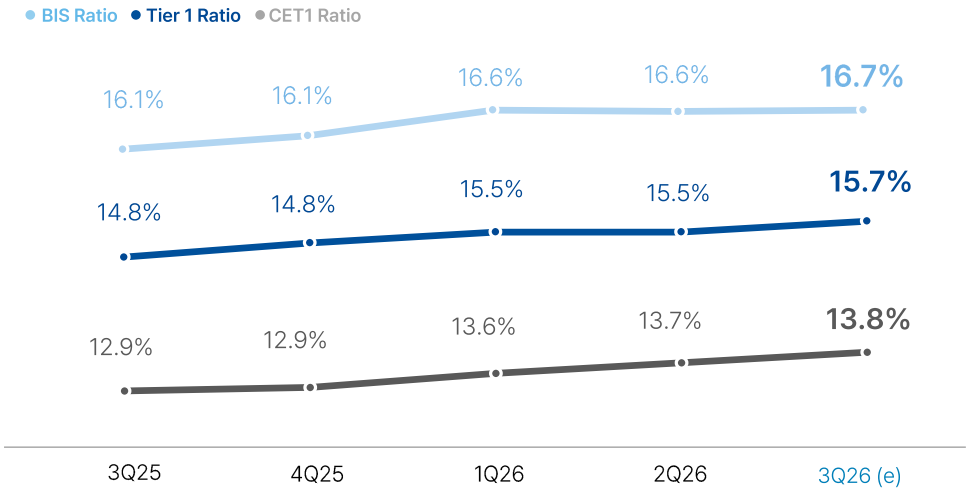
Group Capital Adequacy

KRW in billions	3Q26	FY25	YTD(%)	2Q26	QoQ(%)
Total Capital	40,620	37,800	7.5	40,458	0.4
Common Equity	33,466	30,223	10.7	33,517	-0.2
Tier 1 Capital	38,121	34,779	9.6	37,789	0.9
Risk-Weighted Assets	242,542	234,542	3.4	244,241	-0.7

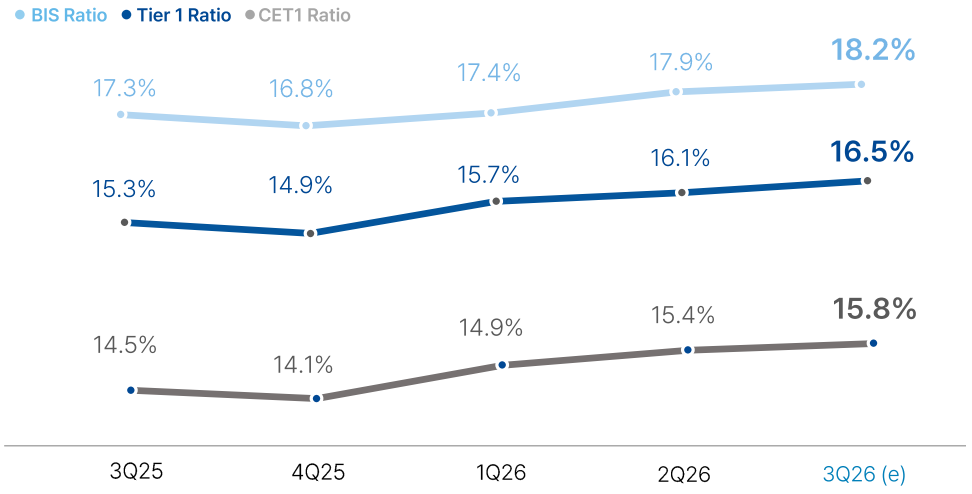
Bank Capital Adequacy

KRW in billions	3Q26	FY25	YTD(%)	2Q26	QoQ(%)
Total Capital	34,190	31,291	9.3	33,987	0.6
Common Equity	29,575	26,297	12.5	29,268	1.0
Tier 1 Capital	30,987	27,709	11.8	30,681	1.0
Risk-Weighted Assets	187,374	186,143	0.7	190,268	-1.5

Group Capital Adequacy Ratio



Bank Capital Adequacy Ratio

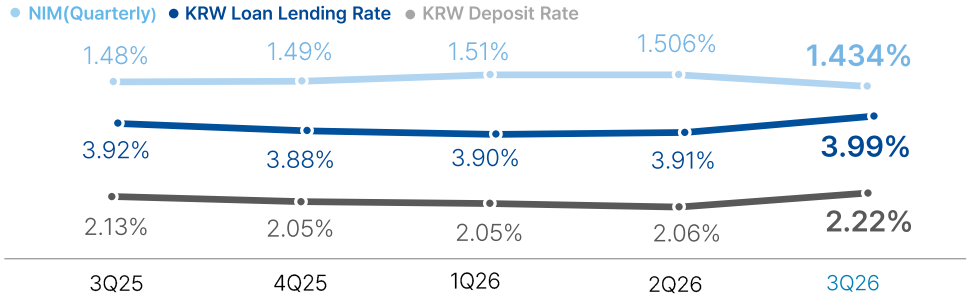


III | Key Subsidiaries (1) Woori Bank

Consolidated Income Statement

KRW in billions	3Q26(Acc.)	3Q25(Acc.)	YoY(%)	3Q26	2Q26	QoQ(%)
Net Operating Revenue	6,998	6,744	3.8	2,488	2,308	7.8
Interest Income	6,199	5,796	7.0	2,082	2,076	0.3
Non-Interest Income	799	948	-15.7	406	232	75.0
SG&A (-)	3,134	3,065	2.3	982	963	2.0
PPOP	3,864	3,679	5.0	1,505	1,345	11.9
Impairment on Credit Loss (-)	758	809	-6.3	145	262	-44.7
Operating Income	3,107	2,870	8.3	1,360	1,083	25.6
Non-Operating Income	7	30	-76.7	9	-20	N/A
Income before tax	3,113	2,900	7.3	1,369	1,063	28.8
Corp. Tax (-)	721	612	17.8	341	220	55.0
Net Income	2,393	2,288	4.6	1,028	843	21.9
Controlling Interests	2,401	2,293	4.7	1,028	842	22.1
Non-controlling Interests	-8	-5	N/A	-	1	N/A

NIM / NIS

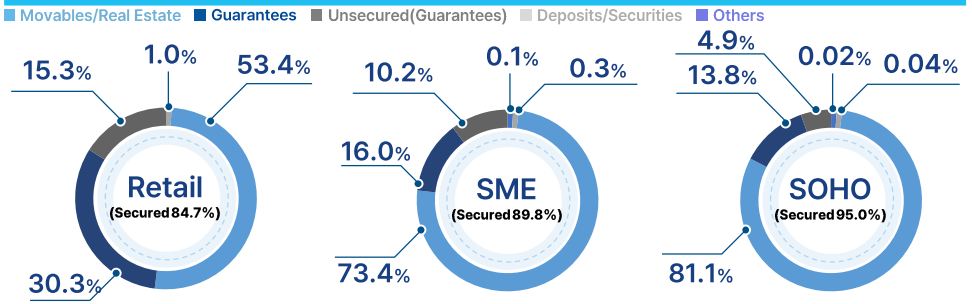


Consolidated Statement of Financial Position

KRW in trillions	3Q26	FY25	YTD(%)	2Q26	QoQ(%)
Total Assets	530.7	502.8	5.5	531.3	-0.1
Financial Assets	87.2	88.4	-1.4	92.3	-5.5
Loans and Receivables	399.5	371.2	7.6	394.6	1.2
Loans in Won	316.1	303.1	4.3	311.1	1.6
Loans in F/C	33.4	32.3	3.4	35.5	-5.9
Foreign Bills Bought	4.3	4.4	-2.3	4.2	2.4
Total Liabilities	498.8	473.2	5.4	499.7	-0.2
Deposits	371.9	372.3	-0.1	373.6	-0.5
Borrowings	30.7	28.9	6.2	32.8	-6.4
Debentures	31.6	28.7	10.1	29.4	7.5
Shareholder's Equity [1]	31.8	29.6	7.4	31.4	1.3
Capital Stock	3.6	3.6	-	3.6	-
Hybrid Securities	1.4	1.4	-	1.4	-
Retained Earnings	26.1	24.9	4.8	25.1	4.0
Non-controlling Interests	0.1	0.1	-	0.1	-

Note 1) Controlling interests

Breakdown by Collateral



III | Key Subsidiaries (2) Tongyang Life Insurance

Consolidated Income Statement

KRW in billions	3Q26 (Acc.)	3Q25 1) (Acc.)	YoY(%)	3Q26	2Q26	QoQ(%)
Insurance Profit	134	95	41.1	37	75	-50.7
Amortization of CSM	190	190	0.0	64	63	1.6
Amortization of RA	30	33	-9.1	9	10	-10.0
Difference between Estimated and Actual	-64	-65	N/A	-19	-19	N/A
Others	-22	-63	N/A	-17	21	N/A
Investment Profit	-42	53	N/A	-63	12	N/A
Operating Profit	92	148	-37.8	-26	87	N/A
Net Income	117	110	6.4	25	67	-62.7

Note1) 3Q25(Acc.) : Includes earnings prior to Group consolidation

Consolidated Statement of Financial Position

KRW in billions	3Q26	FY25	YTD(%)	2Q26	QoQ(%)
Total Assets	33,912	35,347	-4.1	35,288	-3.9
Invested Assets	30,722	32,705	-6.1	32,335	-5.0
Total Liabilities	31,895	33,798	-5.6	32,951	-3.2
Insurance Liabilities(CSM)	2,695	2,457	9.7	2,646	1.9
Total Equity	2,017	1,549	30.2	2,337	-13.7

Key Financial Indicators

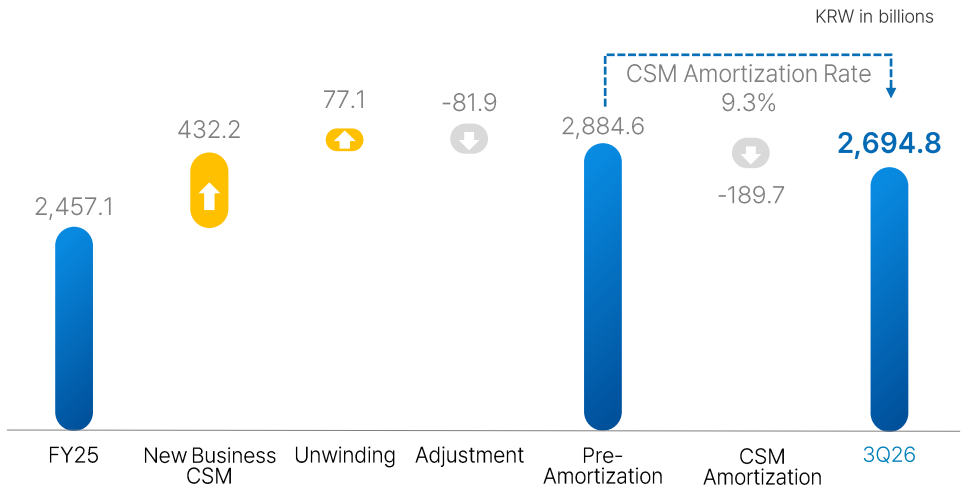
KRW in billions	3Q26	FY25	YTD(%,%p)	2Q26	QoQ(%, %p)
K-ICS Ratio 1)	172.0%	179.8%	-7.8	205.4%	-33.3
Available Capital	4,440	4,059	9.4	4,881	-9.0
Required Capital	2,581	2,257	14.4	2,377	8.6
Net Investment Yield	3.65%	3.43%	0.22	3.57%	0.08

Note1) 3Q26 K-ICS Ratio is preliminary

KRW in billions	3Q26(Acc.)	3Q25(Acc.)	YoY(%)	3Q26	2Q26	QoQ(%)
Premium Income 1)	4,144	3,036	36.5	1,721	1,303	32.1
Protection-Type Premium Income	2,534	2,427	4.4	862	840	2.6
APE	659	523	26.0	313	207	51.2
Protection-Type APE	524	492	6.5	238	168	41.1
New Business CSM	432	426	1.4	190	148	28.4

Note1) Excluding group and retirement insurance products

CSM Movement



III | Key Subsidiaries (3) Woori Card / Woori Financial Capital / Woori Investment Securities

Woori Card

KRW in billions	3Q26 (Acc.)	3Q25 (Acc.)	YoY(%)	3Q26	2Q26	QoQ(%)
Operating Revenue	2,351	2,132	10.3	818	784	4.3
Credit Card	1,776	1,611	10.2	623	589	5.8
Installment Financing/Lease	191	202	-5.4	64	63	1.6
Other Revenue	385	319	20.7	132	133	-0.8
Operating Expense (-)	1,546	1,372	12.7	543	510	6.5
Interest Expense	361	317	13.9	135	118	14.4
Commissions & Others	1,185	1,055	12.3	408	393	3.8
Net Operating Revenue	804	762	5.5	275	274	0.4
SG&A (-)	247	227	8.8	85	82	3.7
Impairment on Credit Loss (-)	383	383	-	136	126	7.9
Operating Income	175	152	15.1	55	66	-16.7
Non-Operating Income	2	-11	N/A	1	0	N/A
Net Income	134	106	26.4	39	50	-22.0

Woori Financial Capital

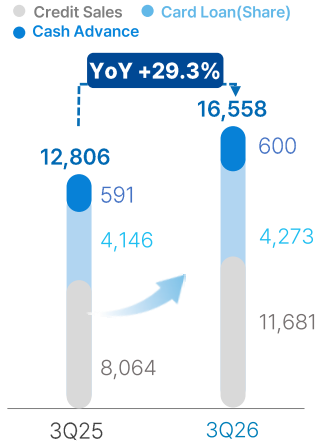
KRW in billions	3Q26 (Acc.)	3Q25 (Acc.)	YoY(%)	3Q26	2Q26	QoQ(%)
Net Operating Revenue	312	335	-6.9	97	103	-5.8
Interest Income	153	156	-1.9	51	50	2.0
Non-Interest Income	159	178	-10.7	46	53	-13.2
Impairment on Credit Loss (-)	89	106	-16.0	21	31	-32.3
SG&A (-)	74	79	-6.3	25	24	4.2
Income before Corp. tax	149	150	-0.7	51	48	6.3
Corp. tax (-)	34	35	-2.9	13	10	30.0
Net Income	115	115	-	38	37	2.7

Woori Investment Securities

KRW in billions	3Q26 (Acc.)	3Q25 (Acc.)	YoY(%)	3Q26	2Q26	QoQ(%)
Net Operating Revenue	203	139	46.0	57	76	-25.0
Interest Income	102	87	17.2	40	34	17.6
Non-Interest Income	101	52	94.2	18	43	-58.1
Impairment on Credit Loss (-)	39	19	105.3	13	17	-23.5
SG&A (-)	133	101	31.7	42	46	-8.7
Income before Corp. tax	33	19	73.7	4	13	-69.2
Corp. tax (-)	5	-3	N/A	1	2	-50.0
Net Income	28	22	27.3	3	11	-72.7

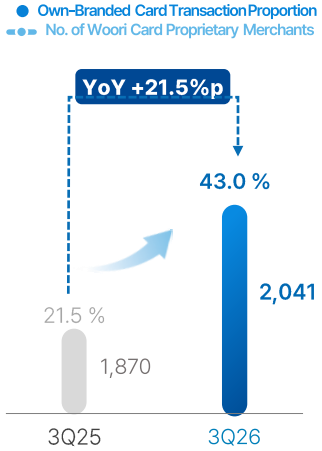
Credit Card Assets

KRW in billions



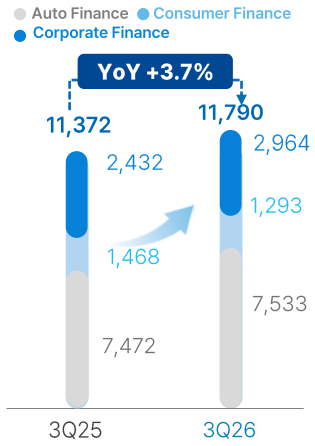
Own-Branded Card

Thousand Merchants



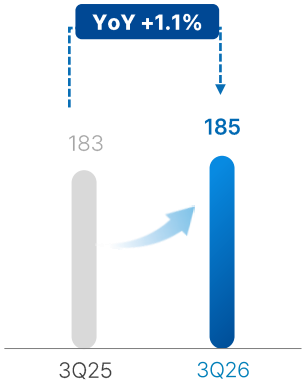
Loan Portfolio

KRW in billions



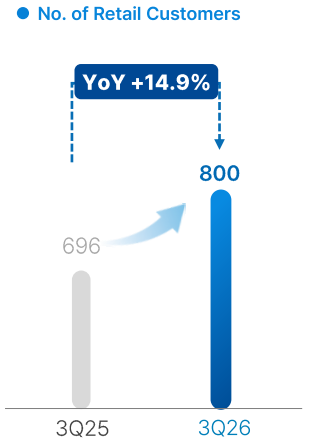
Lease Related Profit

KRW in billions



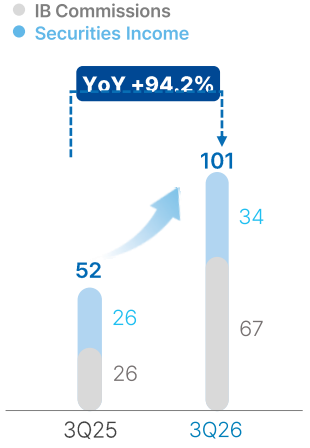
Retail Customers

Thousands



Non-Interest Income

KRW in billions



IV | Appendix : (1) Group Overview

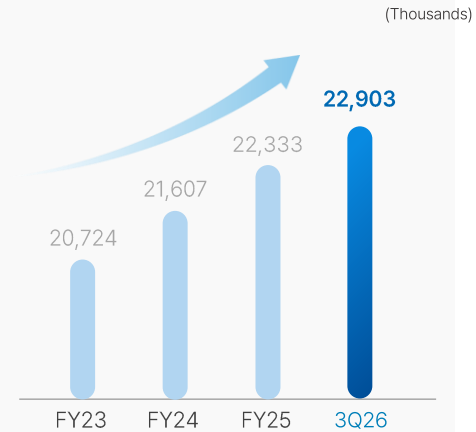
	Group (Consol.)	Woori Bank	Tongyang Life Insurance	Woori Card	Woori Financial Capital	Woori Investment Securities	ABL Life Insurance	Woori Asset Trust	Woori Savings Bank	Woori Asset Management	Woori Venture Partners	Woori PE Asset Management	Woori Finance F&I	Woori Credit Information	Woori Fund Service
Total Assets [1] (Wtn)	636.0	621.5	34.0	20.1	13.0	14.2	19.0	79.6	2.4	91.1	1.9	3.8	1.6	0.05	0.04
Shareholder's Equity [2] (Wbn)	39,178	31,809	2,414	2,974	1,919	2,233	676	257	223	199	379	115	341	38	33
Net Income [3] (Wbn)	2,658.1	2,400.6	121.6	133.7	114.6	28.2	-35.6	17.9	15.5	25.4	30.4	15.2	0.2	0.5	3.4
Ownership	Strategic Shareholders 13.4% [4]	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

· As of September 30, 2026 (K-IFRS)
Note 1) Total Assets: Excluding trust accounts and AUM for the Group; including them for subsidiaries
Note 2) Shareholder's Equity : Excluding non-controlling interests
Note 3) Net Income : Net income attributable to controlling interests (consolidated basis)
Note 4) Strategic Shareholder's Group : Kiwoom Securities, Korea Investment & Securities, Fubon Life Insurance, Eugene PE

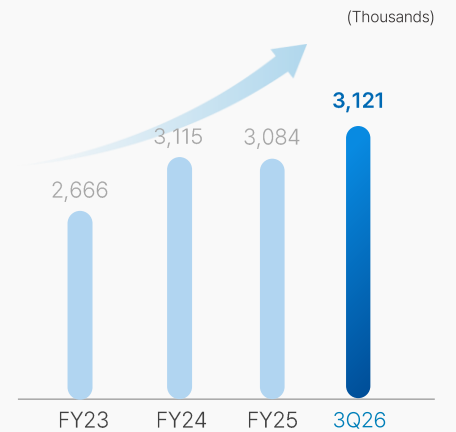
IV Appendix : (2) Digital Highlights

Bank

Woori WON Banking App Subscribers

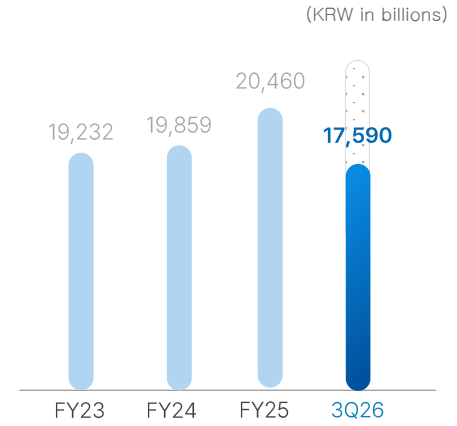


Digital Product Customers



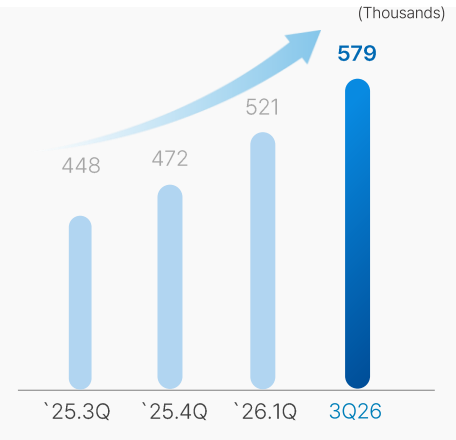
Card

Easy Payment Transaction Volume



Securities

Woori WON MTS Active Users



Key Digital Business Initiatives

(Bank) Samsung Wallet Money Woori Account

- 2.93mn Cumulative Customers, Increasing Inflow of Customers linking Woori Bank Accounts and Higher Transaction Activity
- Enhancing Customer Benefits Through Improved Payment Structure Through Direct Merchant Partnerships
- Enhancing Service Competitiveness via International Payment Services and Various Promotions

AI Agent Implementation Progress

Bank

- Launched RM Support Agent to Automate Preparatory Tasks for Identifying New Corporate Clients
- Launched Market & Product Analysis Agent to Support WM Client Consultations

Securities

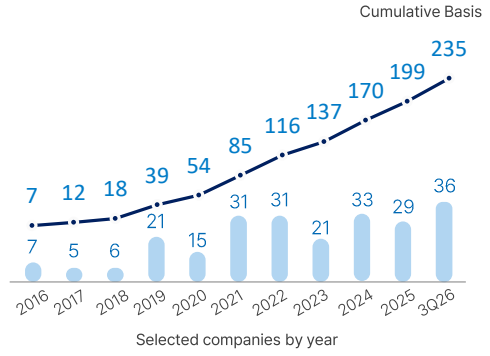
- Developed Various Business-Focused Agents Using the New AI Agent Platform
  - Advertising compliance review, legal review, research automation, credit assessment report preparation, etc.

Partnering with Innovative Fintech Startups

DINNOlab (Digital Innovation Lab)

☑ Group initiative to identify, nurture, and co-invest in promising startups

Portfolio Companies: 235



Group-Wide Collaboration



DINNOlab Investment

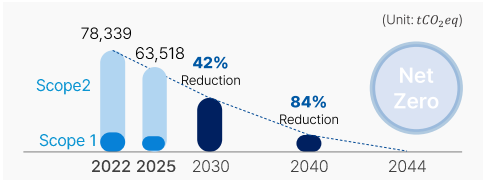


IV | Appendix : (3) ESG Highlights

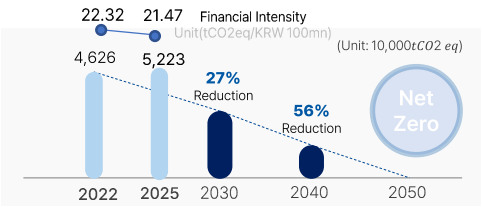
Climate Risk Management

Mid-to long-term Reduction Progress and Targets for " Internal Carbon Emissions" and "Financed Emissions"

Reduction Target for Internal Carbon Emissions



Reduction Target for Financed Emissions



※ Reduction targets based on 2022 baseline, sovereign exposures excluded

Selected 7 Core Management Sectors and Established Mitigation Measures to Effectively Manage Climate Risks

Sector	Reduction Target		
	2030	2040	2050
Power Generation	67%	86%	**100%**
Cement	21%	62%	**100%**
Steel	23%	52%	**100%**
Aluminum	24%	53%	**100%**
Paper	24%	53%	**100%**
Transportation	24%	53%	**100%**
Chemical	22%	50%	**100%**

☑ Reducing Internal Carbon Emissions Through the Expansion of Renewable Energy Usage, such as PPA[1] (Power Purchase Agreement) and Green Premiums

☑ Periodic Monitoring of Industry Exposure and Financed Emissions Analysis(quarterly)

Note 1) Power Purchase Agreement : A long-term electricity supply agreement between an electricity generator and a customer

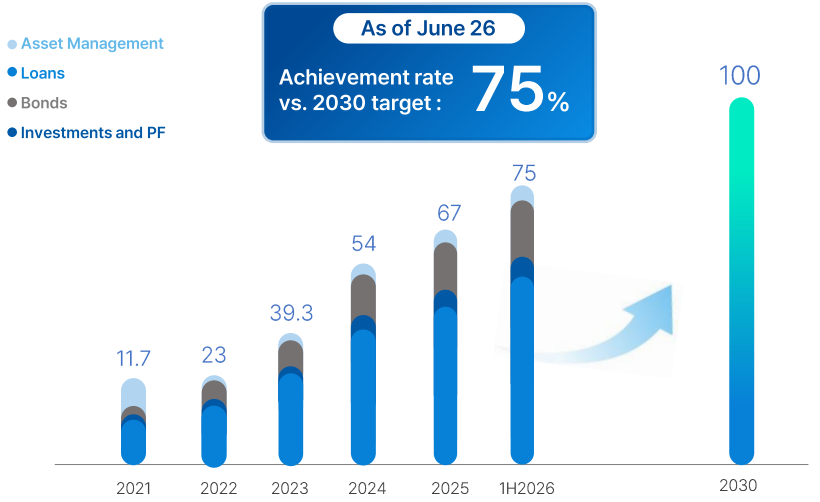
Achievements in 2025

Dow Jones Sustainability Indexes	Bloomberg	FTSE4Good	CDP
World & Korea Index Inclusion	ESG Score Leading Group	FTSE4Good Index Inclusion	Leadership Rating

ESG Finance

Enhancing ESG Finance[1)]

(New origination basis, KRW in trillions)



Note 1) Policy funds(environmental-related),Renewable energy project financing, Green bonds, etc

Enhanced Green Finance[1)] Support

2026 Cumulative Green Loan Originations: KRW 1.2tn (As of June 2026)

(Bank) First to deploy K-Taxonomy AI advisory, enhancing loan review efficiency

KRW 700bn Green Bond Issuance from 2025 to 3Q26

(Bank) 450bn to support green projects, incl. energy storage and waste-to-energy

(Capital) 250bn to finance green vehicle loans, incl. electric vehicles

Note1) K-Taxonomy aligned loans and bonds


WOORI FINANCIAL GROUP