

———— Q4 2025 ————

Financial Results

ENGLISH

Life Network Company

BGFretail

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All financial information contained in this document is based on K-IFRS.

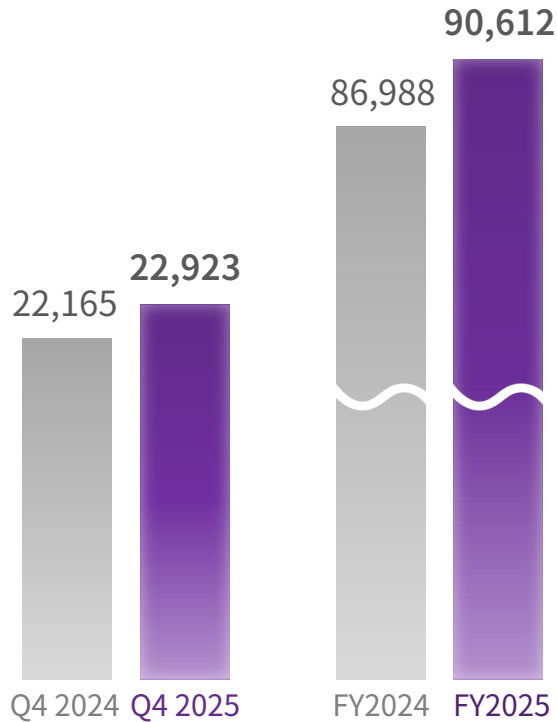
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1. Highlights

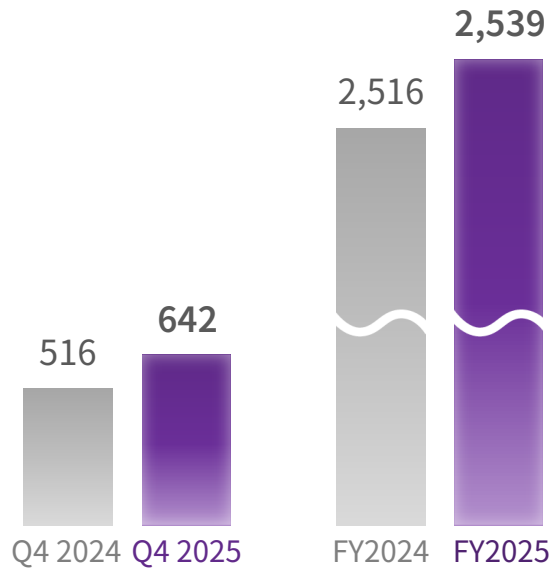
Sales

(Unit: KRW 100mn)



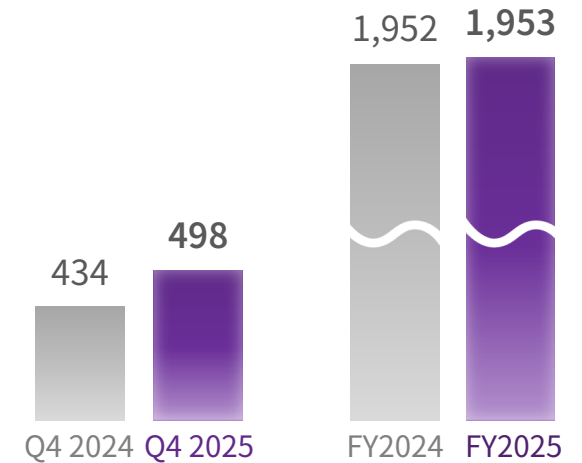
Operating Profit

(Unit: KRW 100mn)



Net Income

(Unit: KRW 100mn)



- Sales : Continued revenue growth driven by a net increase in high-quality stores and strengthened competitiveness in the food category
- O P : Profit growth achieved through improved product mix and strong performance of subsidiaries

2. Financial Results

■ Profit and Loss

(Unit: KRW 100mn, %)

Account	Q4 2025	Q4 2024	YoY	FY2025	FY2024	YoY
Sales	22,923	22,165	3.4	90,612	86,988	4.2
Gross Profit	4,239	4,084	3.8	16,870	16,258	3.8
Operating Profit	642	516	24.4	2,539	2,516	0.9
Income Before Tax	639	514	24.3	2,472	2,453	0.8
Net Income	498	434	14.7	1,953	1,952	0.1

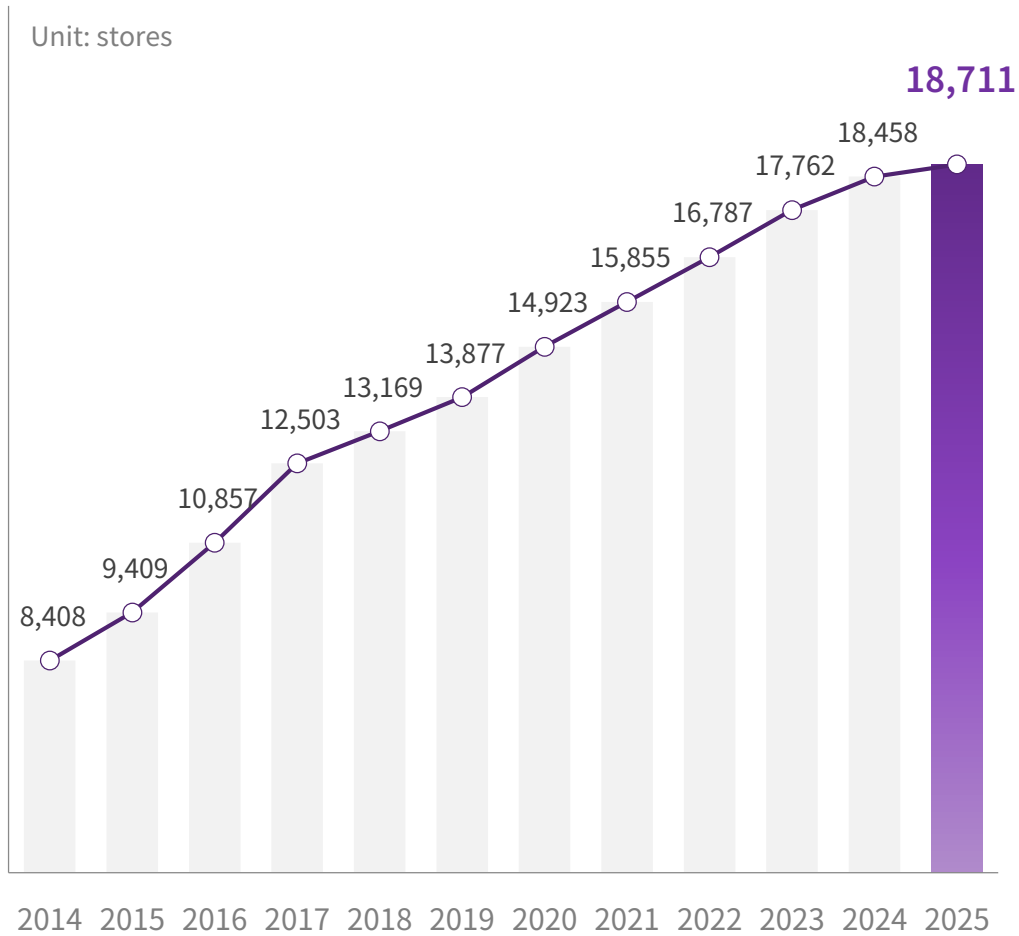
■ Financial Position

(Unit: KRW 100mn)

Account	FY2025	FY2024
Assets	35,562	34,026
Current Assets	11,804	10,518
Cash and Cash Equivalents	4,140	3,248
Financial assets at fair value through profit or loss	332	200
Other Financial Assets	2,586	2,396
Inventories	2,156	2,123
Non-current Assets	23,758	23,508
Other Financial Assets	3,362	3,311
PP&E	8,867	8,337
Intangible Assets	743	786
Right-of-use assets	8,957	9,306
Liabilities	22,431	22,185
Current Liabilities	13,283	12,962
Trade & Other Payables	6,236	6,116
Other Financial Liabilities	5,688	5,336
└ Lease liabilities	2,943	2,800
Short-term Borrowings	-	32
Non-current Liabilities	9,148	9,223
Other Financial Liabilities	8,494	8,809
└ Lease liabilities	5,493	5,827
Equity	13,131	11,841
Capital Stock	173	173

3. Others

■ Number of domestic Stores



■ Product MIX

(Unit: %)

Category	Q4		FY2025	FY2024	FY2023
	2025	2024			
Food	14.4	14.1	13.7	13.2	13.3
Processed Food	43.6	43.3	44.1	44.5	43.5
Tobacco	36.5	37.2	37.0	37.1	37.3
Non-Food	5.5	5.4	5.2	5.2	5.9

- Food: FF, HMR
- Processed Food: Liquor, Snack, Dairy Product, etc.
- Non-Food: OTC drug, Sundries, etc.

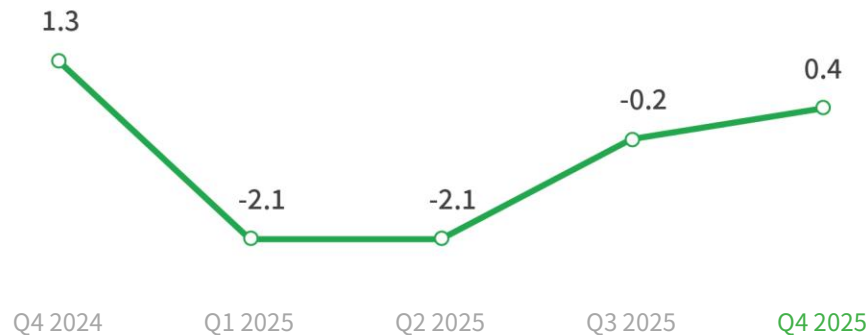
4. Review Future Plans

Strategy to Enhance Core Competencies for SSSG and Maximize Profit Leverage

Review

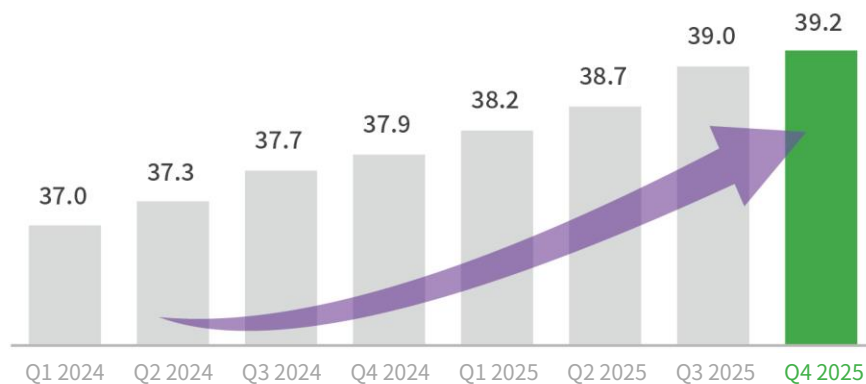
- Rebounding in Same-Store Sales Growth through Improved Consumer Sentiment and Differentiation products (Dubai Dessert Series)

Quarterly Same-Store Sales Growth (% , YoY)



- Gaining market share and improving profitability through net growth of high quality stores

The Company's share based on store count among the top 3 operators
(Source : Ministry of Trade, Industry and Resources)(%)



* Company estimates based on the Ministry of Trade, Industry and Resources 'Major Retailers Sales Trends'

Future Plans

- [Product Strength] Enhancing quality focused lineup to boost same store sales growth



[Leading trend products]



[Product strength at specialty store level]



[Steady seller quality improvement]



[Brand renewal for quality & image]

- [Market Expansion] Strengthening products for foreigners and developing new categories to attract new customers



[Top foreign purchases]



[Enhancing H&B product strength]



Appendix

■ Profit and Loss Statement

(Unit: KRW 100mn)

Account	2025				2024				2023			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Sales	22,923	24,623	22,901	20,165	22,165	23,256	22,029	19,538	20,402	22,068	20,982	18,496
Gross Profit	4,239	4,641	4,294	3,696	4,084	4,402	4,161	3,611	3,746	4,163	3,969	3,350
SG&A	3,597	3,664	3,600	3,470	3,568	3,490	3,399	3,285	3,235	3,293	3,188	2,980
Operating Profit	642	977	694	226	516	912	762	326	511	870	781	370
Income Before Tax	639	992	668	173	514	891	739	309	479	894	750	361
Net Income	498	793	528	134	434	699	585	234	386	700	595	277