

2025.1H

Business Results

2025.07

BNK FINANCIAL GROUP'S
1H 2025 BUSINESS RESULTS

BNK

Contents

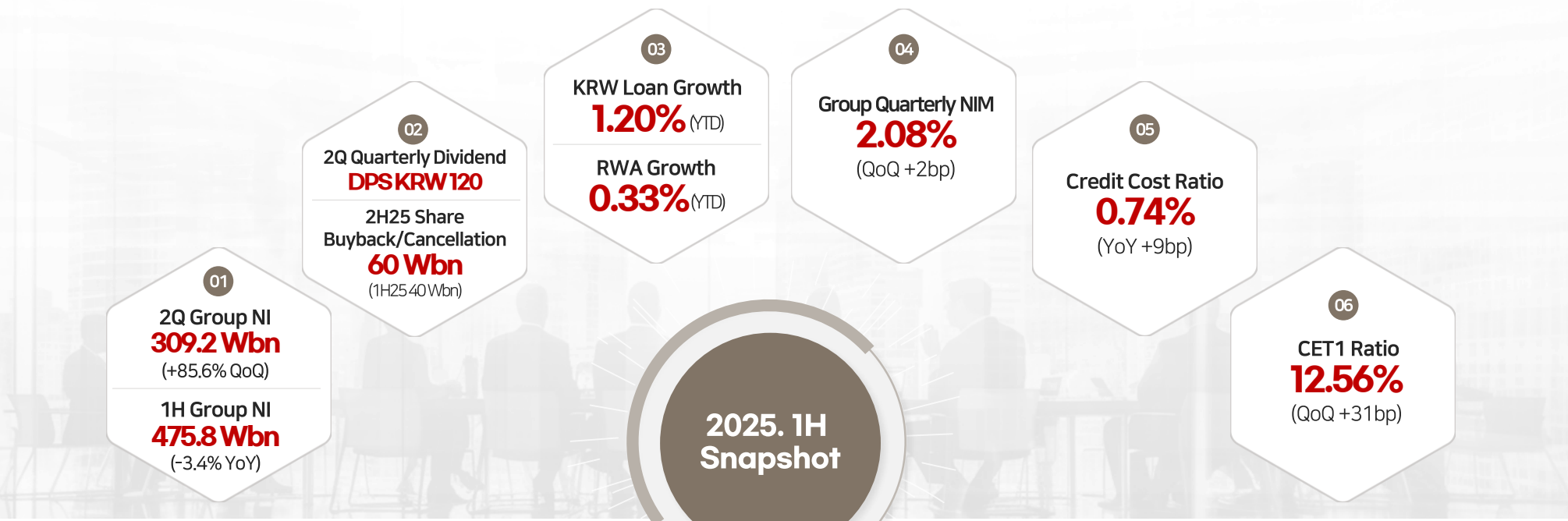
- I Result Highlights
- II Profitability
- III Growth
- IV Asset Quality
- V Capital Adequacy
- VI Appendix

BNK

DISCLAIMER

The financial information presented herein is prepared on the basis of pre-audited financial of BNK Financial Group and is based upon the plans, strategies and expectations of the FG's management. All information described in this presentation should be treated as forward looking statements that are subject to risks and uncertainties. Actual results could vary materially from the expectations reflected in this presentation, thus the statements presented herein do not purport to be a complete description of the group's operations or future developments. Readers are cautioned not to place under reliance on these statements, which speak only as of the date of this presentation BNK Financial Group does not undertake any obligation to publicly release any revisions to these statements to reflect any future events.

- KNB has been added October 10, 2014, with earnings consolidated starting from 4Q of 2014. As of June 4, 2015, KNB has become a 100% subsidiary of BNK Financial Group
- AM has been added July 28, 2015, and earnings will be consolidated starting from August 2015

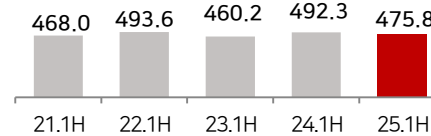


- | | | | | | |
|---|---|---|---|---|--|
| <p>01</p> <ul style="list-style-type: none"> • Group Net Income increased by 142.6 Wbn, 85.6% QoQ due to lower credit costs and one-off gains in non-operating income, despite lower interest and non-interest income. • For 1H25, Net Income decreased by 16.5 Wbn, 3.4% YoY, mainly due to weak 1Q performance driven by higher credit costs. | <p>02</p> <ul style="list-style-type: none"> • July 2025 BOD resolved to payout quarterly cash dividends with 2Q's DPS KRW 120. • To implement additional share buyback/cancellations of 60 Wbn in 2H 2025 | <p>03</p> <ul style="list-style-type: none"> • KRW loan for banks posted 102 Wtn, up 1.2 Wtn, 1.20% YTD. • RWA grew slightly by 0.3% YTD, through effective asset rebalancing. | <p>04</p> <ul style="list-style-type: none"> • Group NIM improved 2bps QoQ, with 2bps increases in banks(1.86%) and 1bp drop in Capital. | <p>05</p> <ul style="list-style-type: none"> • In 2Q, provision expenses decreased by 109.2 Wbn, 40.2% QoQ. • CCR in 1H posted 0.74%, up 9bps YoY, as provision expenses increased by 66.9 Wbn, 18.2% YoY. | <p>06</p> <ul style="list-style-type: none"> • CET1 ratio improved by 31bps, slightly exceeding the operating target level, driven by effective RWA management and higher earnings. |
|---|---|---|---|---|--|

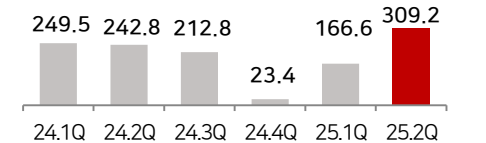
Group Net Income

(Unit: Wbn)	25.1H	24.1H	YoY(%)	25.2Q	25.1Q	QoQ(%)
Total Operating Income	1,671.6	1,738.0	-3.8	817.3	854.3	-4.3
Net Interest Income	1,443.9	1,479.1	-2.4	708.4	735.5	-3.7
Net Fee Income	88.4	118.8	-25.6	38.0	50.4	-24.6
Others	139.3	140.1	-0.6	70.9	68.4	3.7
SG&A(-)	775.3	764.5	1.4	398.8	376.5	5.9
Provision Expense(-)	434.6	367.7	18.2	162.7	271.9	-40.2
Operating Income	461.7	605.8	-23.8	255.8	205.9	24.2
Non Operating Income	163.7	56.8	188.2	141.9	21.8	550.9
Net Income	486.3	502.9	-3.3	314.4	171.9	82.9
Net Income in Controlling Interest	475.8	492.3	-3.4	309.2	166.6	85.6

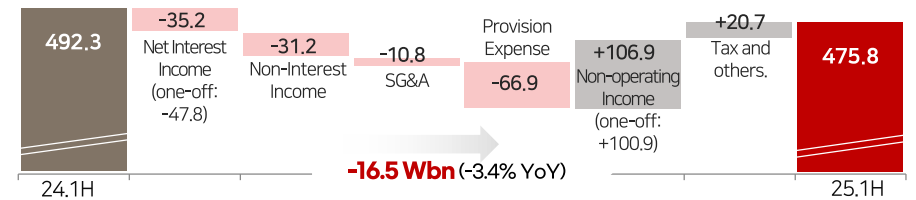
Net Income(Cumulative)



Net Income(Quarterly)

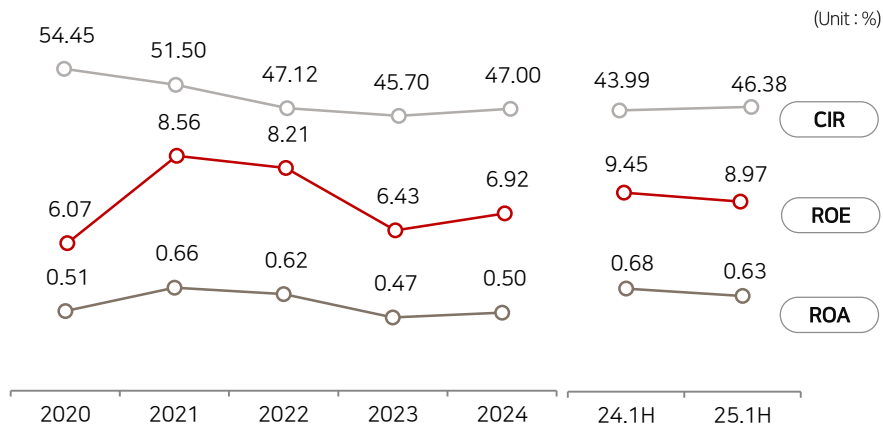


Net Income Movements (YoY)



*one-off : Income related to the sale of BNK Gangnam Core Office Fund(BNK Digital Tower)

Group Key Indicators



(2Q 2025)

Net Income 309.2 Wbn +85.6% QoQ (25.1H 475.8Wbn, -3.4% YoY) **Total Op Inc. 817.3 Wbn** -4.3% QoQ (25.1H 1,671.6Wbn, -3.8% YoY)

- Net Income increased by 142.6 Wbn QoQ due to lower credit costs & gains in one-off non-operating income despite lower interest and non-interest income.

- Despite int.-earning asset growth and higher recurring int. inc. by improved NIM, NII declined 27.1 Wbn, due to the deduction of building sale-related profit attributed to non-controlling interests.
- Non-int. Inc. declined 9.9 Wbn due to lower fee inc.

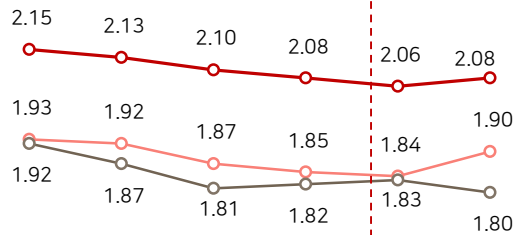
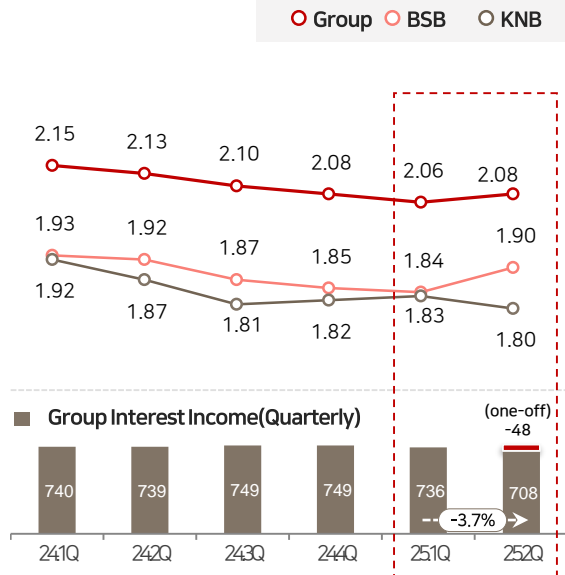
SG&A 398.8 Wbn +5.9% QoQ (25.1H 775.3Wbn, +1.4% YoY)

- SG&A increased by 22.3 Wbn QoQ, mainly due to higher personnel costs(bonuses, etc.) at Busan bank

Prov. Exp. 162.7 Wbn -40.2% QoQ (25.1H 434.6Wbn, +18.2% YoY)

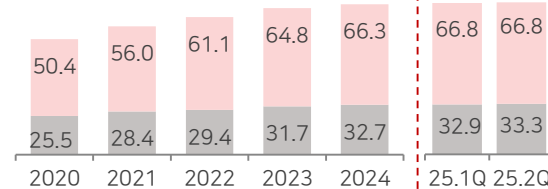
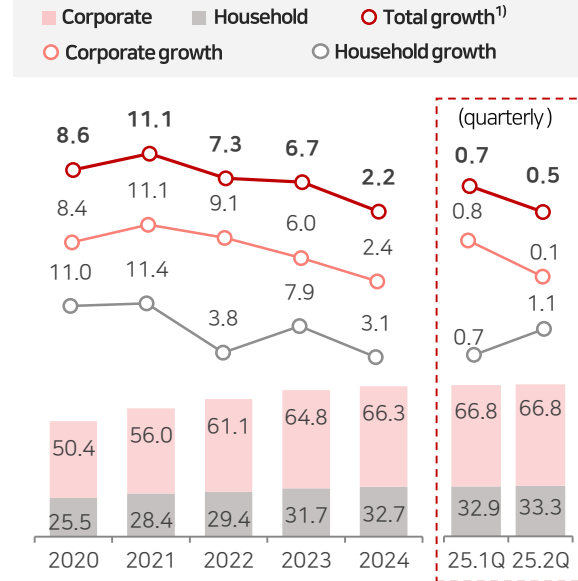
- Stabilized credit costs in Q2 led to a QoQ decrease of 109.2 Wbn in provision expenses, after a Q1 increase in provision expenses driven by large-scale NPLs and PF revaluation.

NIM & Interest Income (Unit:%, Wbn)



- Group's Q2 NIM rose by 2bps QoQ, driven by improved NIS.
- While group's recurring interest income increased due to interest-earning asset growth and higher NIM, Q2's NII declined 27.1 Wbn, due to the gains¹⁾ in one-off non-operating income and deduction in interest income(47.8 Wbn, building sale-related profit attributed to non-controlling interests).

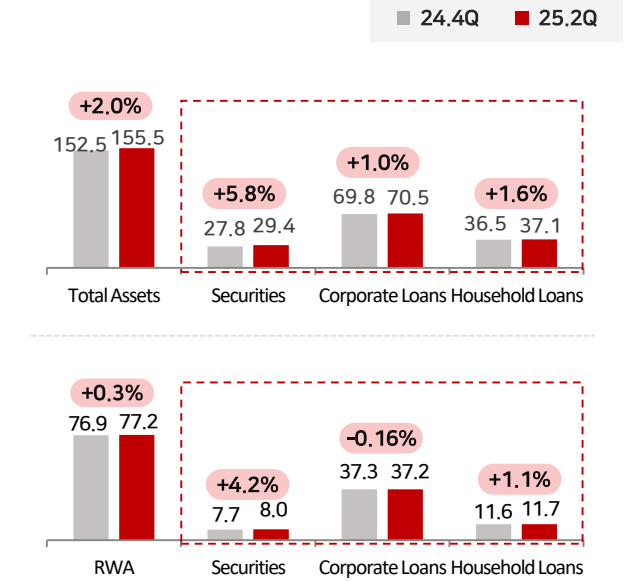
Banks KRW Loans (Unit:%, Wtn, Cum.)



- Banks KRW loans posted 101.8 Wtn, up by 1.2 Wtn 1.2% YoY (Incl. public loans).
- Corporate loan growth was driven by manufacturing, while household loan growth was centered on personal loans for professionals via digital channels.
BSB +1.0%(Corporate+0.4%, Household +1.9%)
KNB +1.5%(Corporate +1.4%, Household +1.6%)

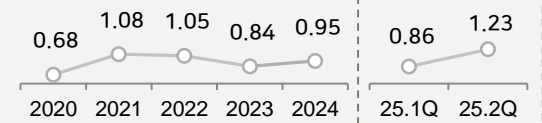
¹⁾Total growth: Based on Banks KRW loans balance Including Corporate, Household, and Public loans

Group Total Assets & RWA (Unit:Wtn)



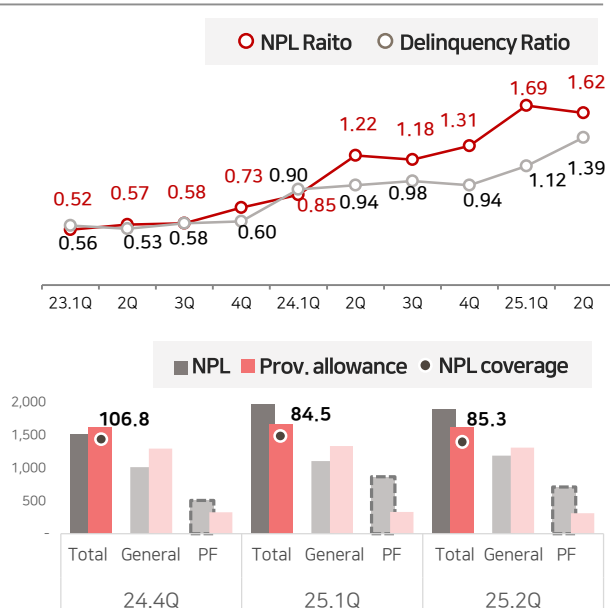
- Group RWA slightly increased by 0.3% YTD due to effective asset portfolio management, while declined 0.5% QoQ.

Group RoRWA (%)



¹⁾Sale of BNK Gangnam Core Office(Fund)

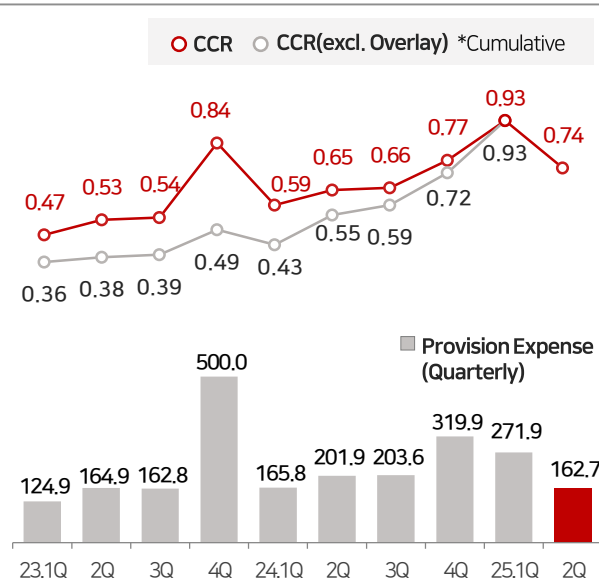
Group Asset Quality (Unit: %, Wbn)



- Group NPL ratio decreased by 7bps QoQ to 1.62%, while delinquency ratio rose by 27bps QoQ to 1.39% as large NPLs from a corporate group's rehabilitation filings in Q1 were reflected as delinquent loans in Q2(excl. this exposure : 1.14%).
- Despite a drop in the coverage ratio caused by NPL increases in real estate PFs in Q1, NPL ratio and coverage ratio improved by proactive NPL reduction efforts in Q2
- With the macro economic uncertainty, stringent asset quality management will be maintained.

Note) General: non-PF loans, PF: real estate PF loans.

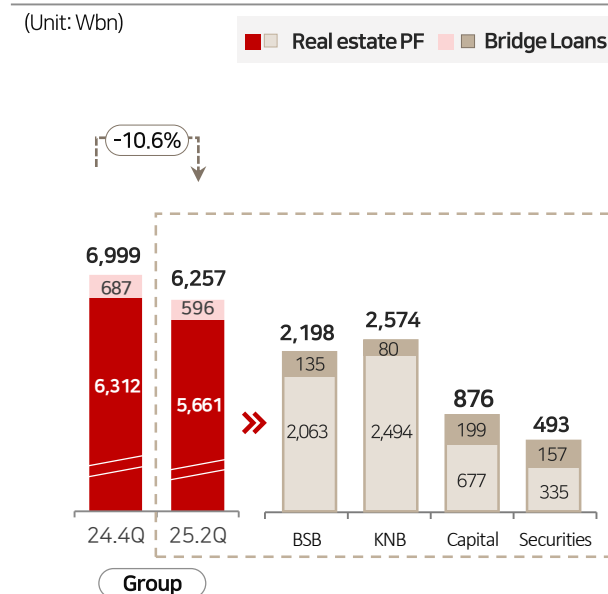
Provision Expense & CCR (Unit: %, Wbn)



- Group provision expenses increased by 66.9 Wbn, 18.2% YoY in 1H, due to deterioration of asset quality on the major companies resulted from the sluggish economy .
- CCR in 1H 2025 rose by 9bps YoY to 0.74%.

¹⁾ 83.2 Wbn of co-prosperity program included (excluded when calculating CCR excl. overlay).

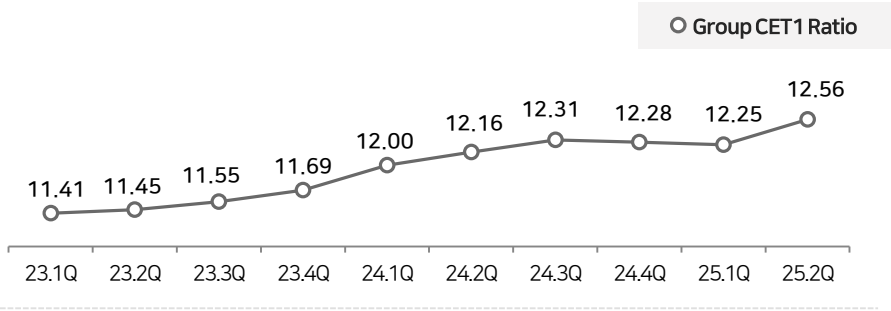
Real Estate PF Loan Exposure (Unit: Wbn)



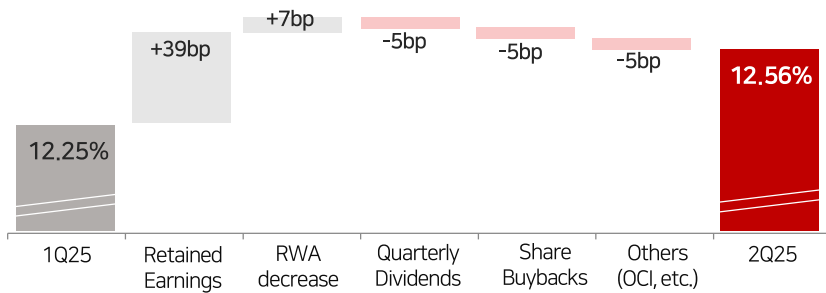
- Group real estate PF loans (based on FSS reporting) decreased by 317.5 Wbn, 4.8% QoQ to 6,257 Wbn. (BSB -4.9%, KNB -2.5%, Capital -9.5%, Securities -9.0%, etc.)
- Bridge loans decreased by 59.6 Wbn, 9.1% QoQ to 596 Wbn. (BSB -9.4%, Capital -7.4%, Securities -15.9%, etc.)

Note)1: Real estate PF Loan Exposure: based on FSS reporting standard
2: 24.4Q balance has been revised for the new classification of PF bridge

Capital Adequacy (Group CET1 Ratio)



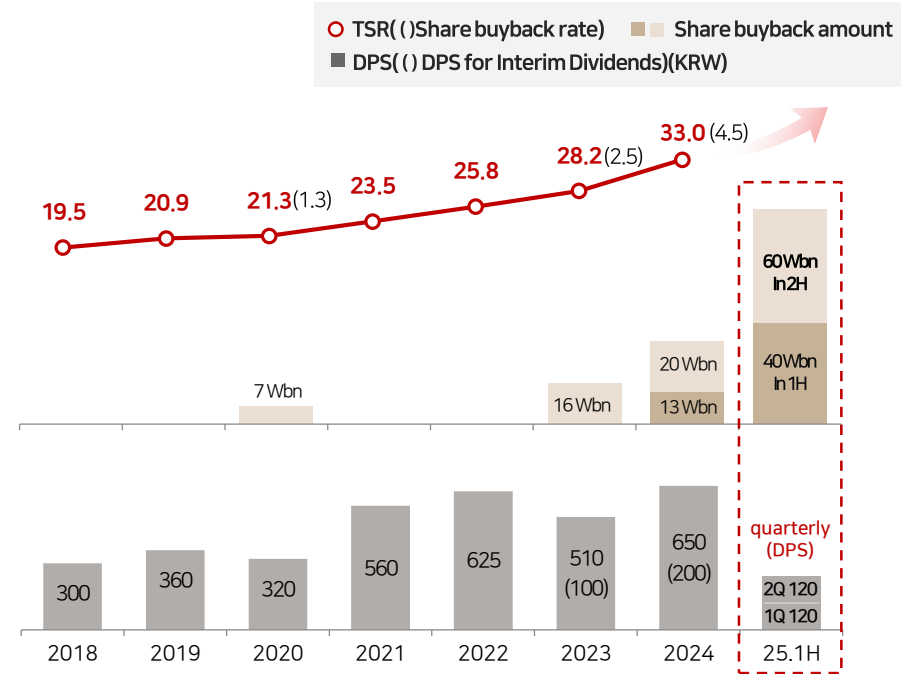
Group CET1 Ratio Movement



- Group's CET1 ratio solidly increased by 31bps QoQ, driven by profit growth and proactive RWA management, despite shareholder return enhancement.
- CET1 ratio will be maintained at a stable level to prepare for potential credit risks and strengthen the foundation for enhanced shareholder returns.

※ Group RWA: -0.54% QoQ, +0.33% YTD

Shareholder Return Policy (TSR, Share buyback/cancellation, DPS)



BOD(July 2025) resolved

- 01 To payout quarterly dividends of DPS KRW 120 for 2Q 2025(1Q KRW 120)
- 02 To implement share buyback/cancellations of 60 Wbn in 2H 2025
203% YoY increase(including 40 Wbn in 1H 2025)

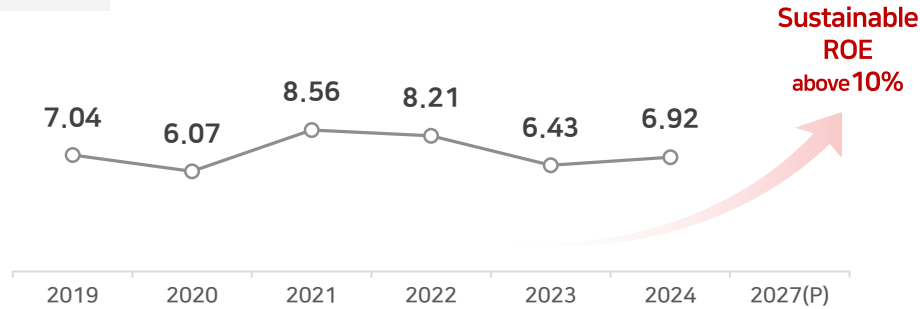
※ 2025 Shareholder return Policy:

Ensure stable DPS growth and actively execute share buyback/cancellations during undervaluation periods.

Corporate Value-Up Plan Progress

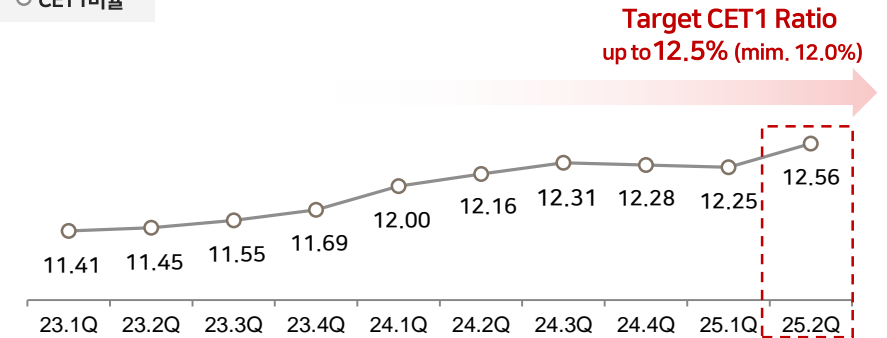
ROE : Striving for profitability enhancement through qualitative growth

○ ROE



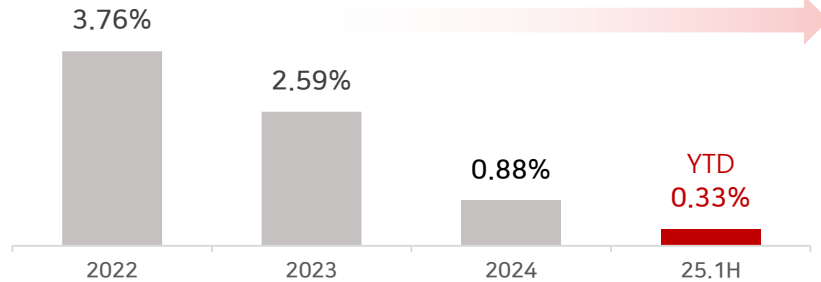
CET1 Ratio: Steady improvement, slightly exceeding the operating target

○ CET1비율



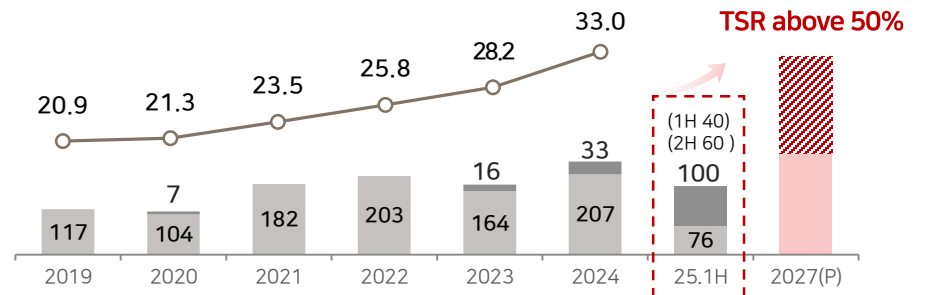
RWA Growth : Disciplined RWA management considering the CET1 ratio

RWA Growth max. 4%



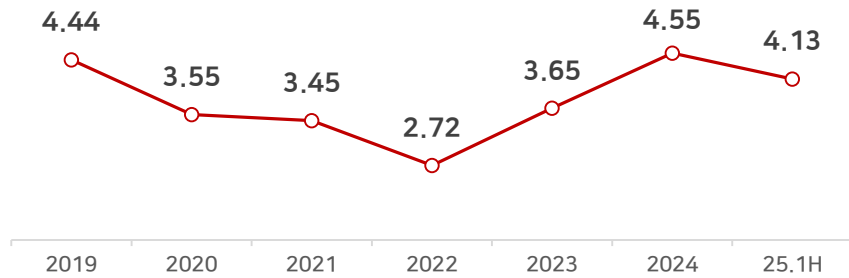
TSR : Stable DPS growth and an increased proportion of share buybacks

○ TSR ■ Share buyback/cancellation(Wbn) ■ Cash Dividends(Wbn)

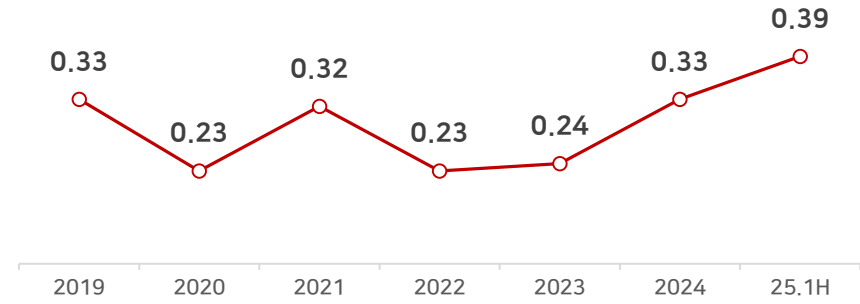


Reference : Key Metrics

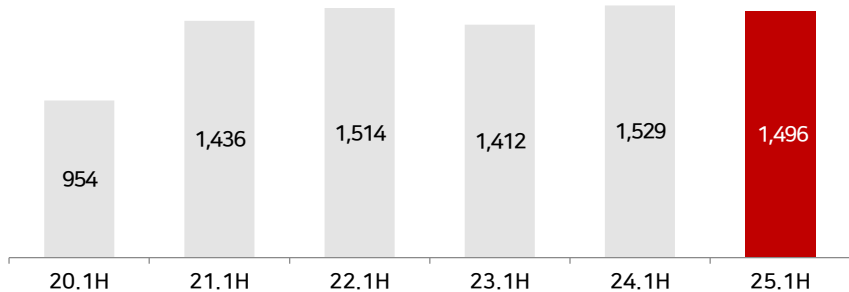
Group PER (Unit: x)



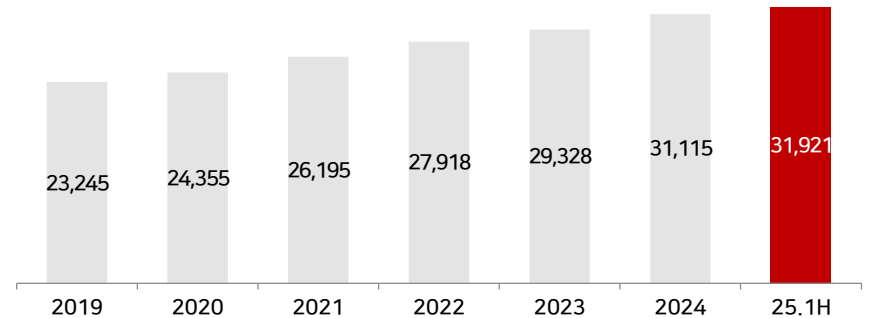
Group PBR (Unit: x)



Group EPS (Unit: KRW)



Group BPS (Unit: KRW)



Note: Calculated after excluding hybrid capital securities and non-controlling interests from equity.

Group Structure Est. 2011.03.15 **Total Asset** 155,534.6 **Net Income** 475.8 **SH Equity** 11,058.6 **Employees** 7,833

BNK Financial Group

(Unit: %, Wbn, US\$mn., Cum.)

BSB	KNB	Capital	Securities	MSB	AM	VC	Credit Info.	System
Est.: 1967.10.10 Branches: 210 (incl. overseas 6) Employees: 3,493	Est.: 1970.05.22 Add: 2014.10.10 Branches: 152 Employees: 2,558	Est.: 2010.07.15 Branches: 17 (incl. overseas Affil. 6) Employees: 530	Est.: 1997.06.02 Sec. Add: 2009.11 Branches: 4 Employees: 369	Est.: 2011.12.13 Branches: 5 Employees: 150	Est.: 2008.07.15 Add: 2015.07.28 Employees: 73	Est.: 2009.03.24 Add: 2019.11.15 Branches: 2 Employees: 21	Est.: 2003.06.17 Indus.: Collection Employees: 140	Est.: 2011.05.20 Indus.: IT Employees: 355

Share's Owned	Share's Owned	Share's Owned	Share's Owned	Share's Owned	Share's Owned	Share's Owned	Share's Owned	Share's Owned
100%	100%	100%	100%	100%	100%	100%	100%	100%
Tot. Assets	Tot. Assets	Tot. Assets	Tot. Assets	Tot. Assets	Tot. AUM	Tot. Assets	Tot. Assets	Tot. Assets
80,550	52,769	9,979	9,602	1,878	12,561	59	32	52
Net Income	Net Income	Net Income	Net Income	Net Income	Net Income	Net Income	Net Income	Net Income
251.7	158.5	69.6	22.5	4.8	11.6	-1.1	0.6	0.8
SH equity	SH equity	SH equity	SH equity	SH equity	SH equity	SH equity	SH equity	SH equity
5,754	3,688	1,435	1,186	248	186	55	30	32

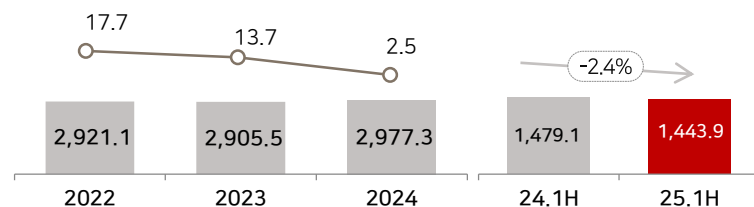
Affiliates

Cambodia	Myanmar	Laos Leasing	Laos MFI	Kazakhstan	Kyrgyzstan
Est: 2014.03.07 Share's Owned: 100% Tot. Assets: 69.1 2015.06 Start	Est: 2014.03.21 Share's Owned: 100% Tot. Assets: 28.7 2014.12 Start	Est: 2015.04.24 Share's Owned: 97% Tot. Assets: 31.4 2015.07 Start	Est: 2021.06.09 Share's Owned: 100% Tot. Assets: 11.6 2021.12 Start	Est: 2018.06.01 Share's Owned: 100% Tot. Assets: 52.6 2018.11 Start	Est: 2022.09.16 Share's Owned: 100% Tot. Assets: 9.8 2022.12 Start

Group Earnings

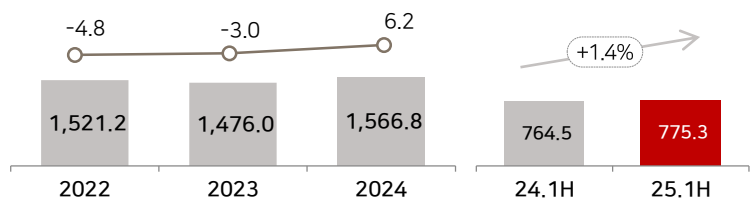
Interest Income

(Unit: %, KRW bn)



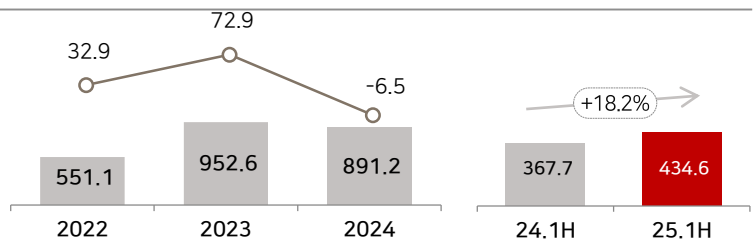
SG&A

(Unit: %, KRW bn)



Provision Expense

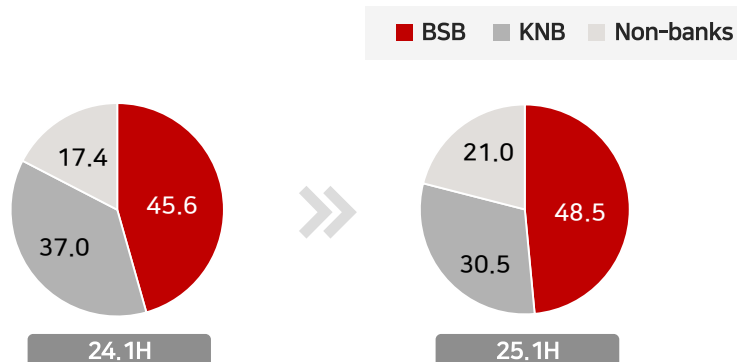
(Unit: %, KRW bn)



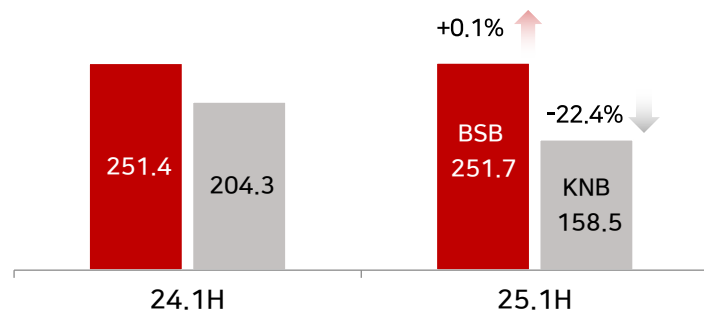
(Unit: KRW bn, %)	25.1H	24.1H	YoY	25.2Q	25.1Q	QoQ
Total operating income	1,671.6	1,738.0	-3.8	817.3	854.3	-4.3
Net Interest Income	1,443.9	1,479.1	-2.4	708.4	735.5	-3.7
Net Fee Income	88.4	118.8	-25.6	38.0	50.4	-24.6
Others	139.3	140.1	-0.6	70.9	68.4	3.7
SG&A(-)	775.3	764.5	1.4	398.8	376.5	5.9
Provision Expense(-)	434.6	367.7	18.2	162.7	271.9	-40.2
Non-Operating Income	163.7	56.8	188.2	141.9	21.8	550.9
Earnings Before Income Tax	625.4	662.6	-5.6	397.7	227.7	74.7
Income Tax Expense(-)	139.1	159.7	-12.9	83.3	55.8	49.3
Net Income(A)	486.3	502.9	-3.3	314.4	171.9	82.9
Net Income in Non-Controlling Interest(B)	10.5	10.6	-0.9	5.2	5.3	-1.9
Net Income in Controlling Interest(C) (C) = (A) - (B)	475.8	492.3	-3.4	309.2	166.6	85.6

Subsidiaries Earnings

Banks & Non-Bank Net Income Portion (Unit: %)



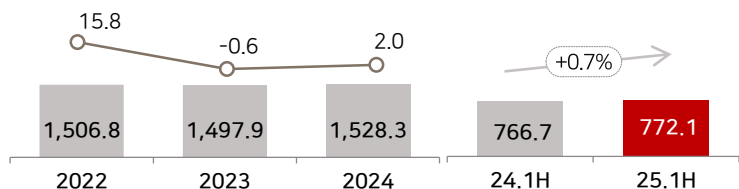
Banks Net Income (Unit: KRW bn)



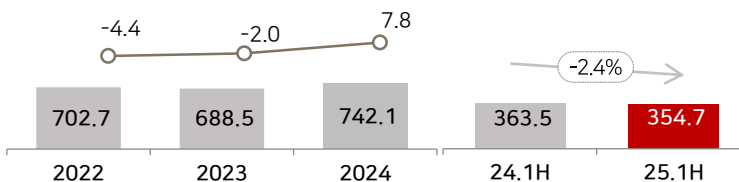
(Unit: KRW bn, %)	25.1H	24.1H	YoY	25.2Q	25.1Q	QoQ
Bank(A)	410.2	455.7	-10.0	255.2	155.0	64.6
BSB	251.7	251.4	0.1	166.1	85.6	94.0
KNB	158.5	204.3	-22.4	89.1	69.4	28.4
Non-Bank(B)	108.8	96.1	13.2	74.5	34.3	117.2
Capital	69.6	76.9	-9.5	42.1	27.5	53.1
Securities	22.5	7.2	212.5	16.8	5.7	194.7
MSB	4.8	1.5	220.0	3.2	1.6	100.0
AM	11.6	5.5	110.9	11.1	0.5	2,120.0
Venture Capital	-1.1	1.6	Net loss	0.3	-1.4	-
Credit Info	0.6	1.5	-60.0	0.3	0.3	-
System	0.8	1.9	-57.9	0.7	0.1	600.0
Financial Group & Unconsolidated Portion(C)	-32.7	-48.9	-	-15.3	-17.4	-
Net Income in Non-Controlling Interest(D)	10.5	10.6	-0.9	5.2	5.3	-1.9
Net Income in Controlling Interest(E) (E=A+B+C-D)	475.8	492.3	-3.4	309.2	166.6	85.6

Banks Earnings **Busan Bank(BSB)**

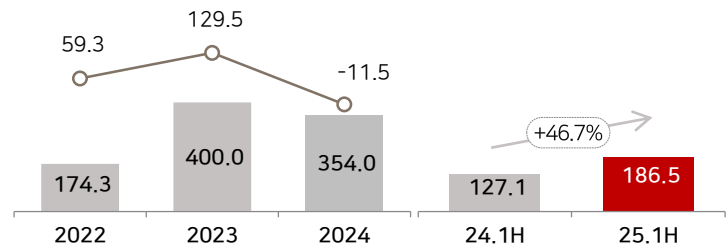
Interest Income (Unit: %, KRW bn)



SG&A (Unit: %, KRW bn)



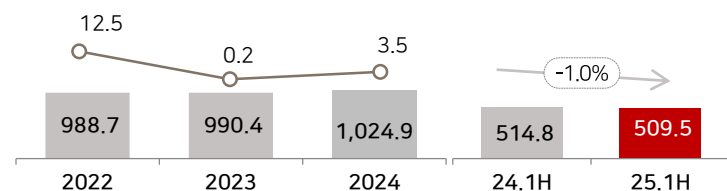
Provision Expense (Unit: %, KRW bn)



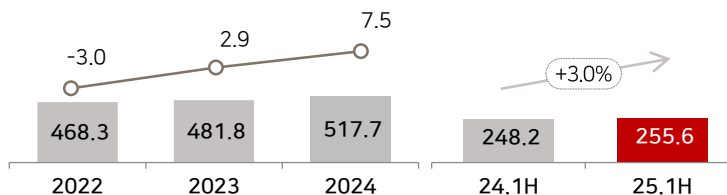
(Unit: KRW bn,%)	25.1H	24.1H	YoY	25.2Q	25.1Q	QoQ
Total operating income	803.4	784.8	2.4	399.2	404.2	-1.2
Net Interest Income	772.1	766.7	0.7	392.4	379.7	3.3
Net Fee Income	10.8	22.3	-51.6	0.6	10.2	-94.1
Others	20.5	-4.2	Net gain	6.2	14.3	-56.6
SG&A(-)	354.7	363.5	-2.4	185.8	168.9	10.0
Provision Expense(-)	186.5	127.1	46.7	47.8	138.7	-65.5
Net Operating Income	262.2	294.2	-10.8	165.6	96.6	71.4
Non-Operating Income	56.2	28.9	94.5	41.3	14.9	177.2
Earnings Before Income Taxes	318.4	323.1	-1.4	206.9	111.5	85.6
Income Tax Expenses(-)	66.7	71.7	-6.8	40.8	25.9	57.5
Net Income	251.7	251.4	0.1	166.1	85.6	94.0

Banks Earnings Kyongnam Bank(KNB)

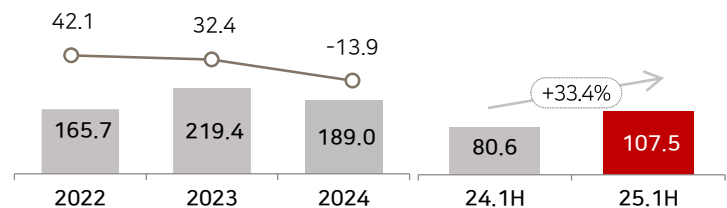
Interest Income (Unit: %, KRW bn)



SG&A (Unit: %, KRW bn)



Provision Expense (Unit: %, KRW bn)

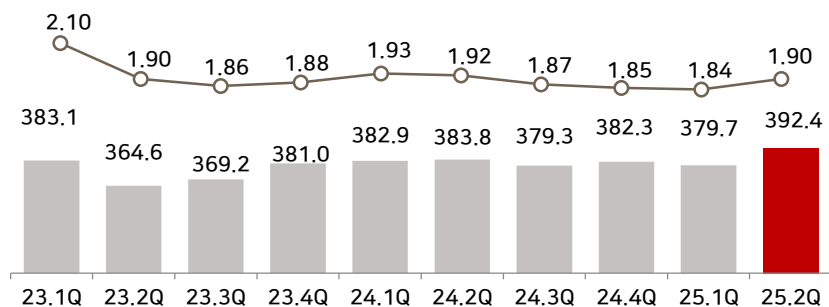


<small>(Unit: KRW bn,%)</small>	25.1H	24.1H	YoY	25.2Q	25.1Q	QoQ
Total operating income	545.8	579.9	-5.9	273.4	272.4	0.4
Net Interest Income	509.5	514.8	-1.0	254.9	254.6	0.1
Net Fee Income	16.3	26.1	-37.5	6.9	9.4	-26.6
Others	20.0	39.0	-48.7	11.6	8.4	38.1
SG&A(-)	255.6	248.2	3.0	127.5	128.1	-0.5
Provision Expense(-)	107.5	80.6	33.4	44.3	63.2	-29.9
Net Operating Income	182.7	251.1	-27.2	101.6	81.1	25.3
Non-Operating Income	18.8	12.5	50.4	10.3	8.5	21.2
Earnings Before Income Taxes	201.5	263.6	-23.6	111.9	89.6	24.9
Income Tax Expenses(-)	43.0	59.3	-27.5	22.8	20.2	12.9
Net Income	158.5	204.3	-22.4	89.1	69.4	28.4

Banks NIM

BSB Quarterly Interest Income & NIM

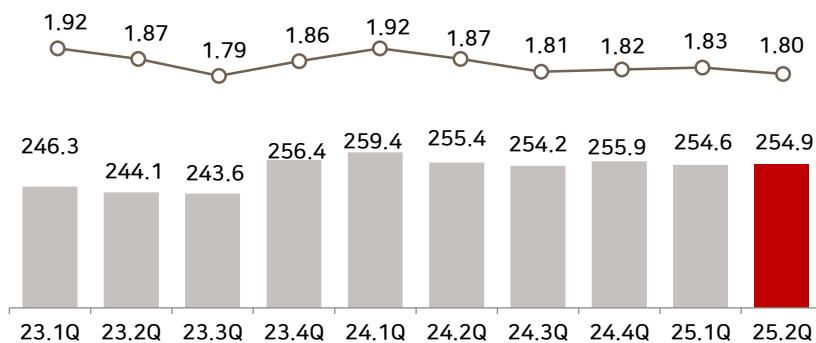
(Unit: %, KRW bn)



(Unkt: %, KRW tn)	25.2Q	25.1Q	24.4Q	24.3Q	24.2Q
Quarterly NIM	1.90	1.84	1.85	1.87	1.92
Quarterly NIS	2.16	2.11	2.10	2.15	2.24
Interest Rate on KRW Loans	4.57	4.74	4.89	5.02	5.19
Interest Rate paid on KRW Deposits	2.41	2.63	2.79	2.87	2.95
Average Interest Earning Assets	72.7	72.9	72.0	70.6	70.9
Cumulative NIM	1.87	1.84	1.89	1.91	1.93

KNB Quarterly Interest Income & NIM

(Unit: %, KRW bn)

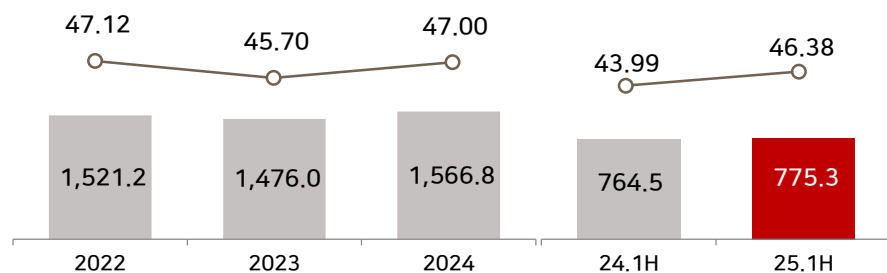


(Unkt: %, KRW tn)	25.2Q	25.1Q	24.4Q	24.3Q	24.2Q
Quarterly NIM	1.80	1.83	1.82	1.81	1.87
Quarterly NIS	1.96	2.03	2.01	2.06	2.16
Interest Rate on KRW Loans	4.50	4.73	4.87	4.99	5.15
Interest Rate paid on KRW Deposits	2.54	2.70	2.86	2.93	3.00
Average Interest Earning Assets	48.3	48.4	48.1	47.8	47.4
Cumulative NIM	1.82	1.83	1.86	1.87	1.90

Sales, General & Administrative

Group SG&A & CIR

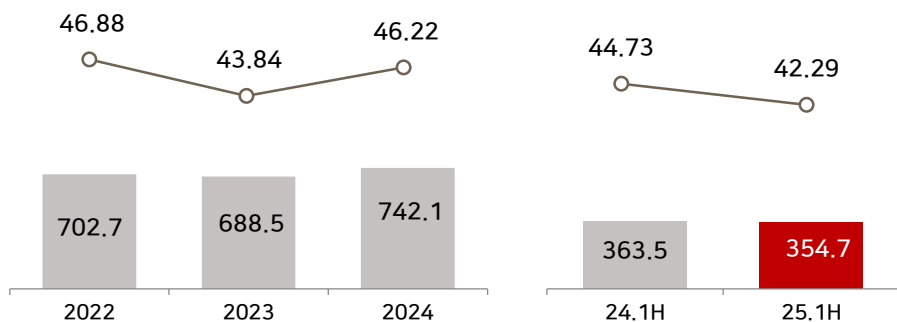
(Unit: %, KRW bn)



(KRW bn, %)	25.1H	24.1H	YoY	25.2Q	25.1Q	QoQ
Total operating income	1,671.6	1,738.0	-3.8	817.3	854.3	-4.3
SG&A	775.3	764.5	1.4	398.8	376.5	5.9
CIR	46.38	43.99	2.4	48.79	44.07	4.7

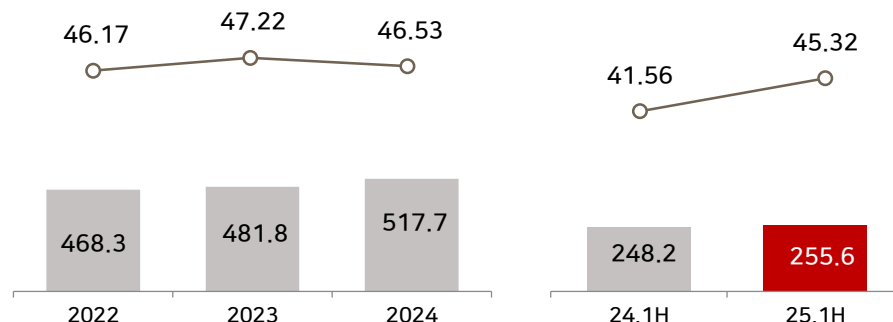
BSB SG&A & CIR

(Unit: %, KRW bn)



KNB SG&A & CIR

(Unit: %, KRW bn)

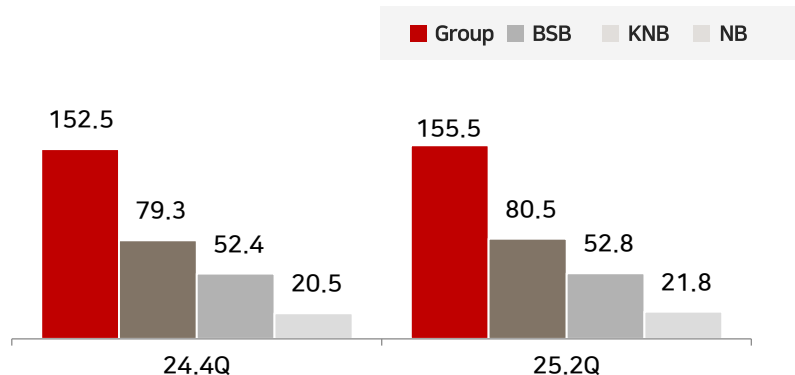


Note: Banks' CIR is based on non-consolidated figures

Group Assets

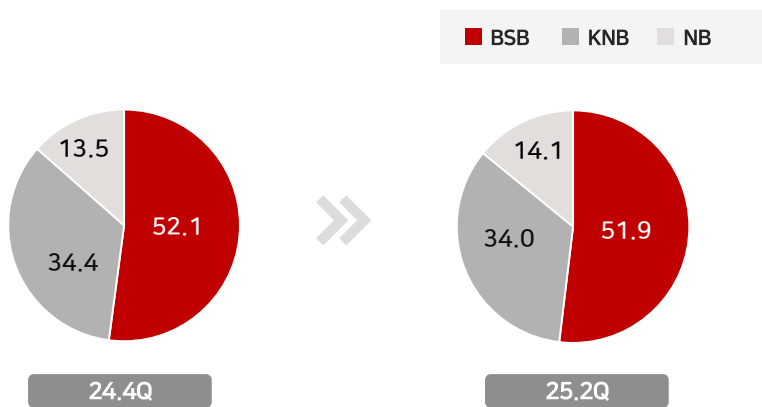
Total Assets

(Unit: KRW tn)



Banks & Non-Banks Portion

(Unit: KRW tn)



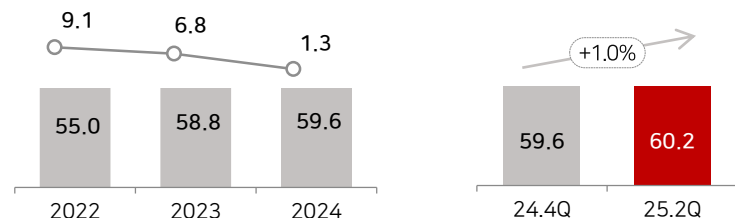
Group Total Assets (Consolidated, Excluding Trusts)

(KRW bn,%)	25.2Q	24.4Q	YTD	25.1Q	QoQ
Bank	133,318.2	131,804.1	1.1	131,644.8	1.3
BSB	80,549.5	79,338.3	1.5	79,277.9	1.6
KNB	52,768.7	52,392.0	0.7	52,366.9	0.8
Non-Bank	21,829.2	20,501.3	6.5	21,871.6	-0.2
Capital	9,978.7	10,012.9	-0.3	10,142.5	-1.6
Securities	9,601.7	8,128.7	18.1	9,455.4	1.5
MSB	1,878.0	1,972.5	-4.8	1,920.1	-2.2
Asset Mgt.	227.9	218.1	4.5	215.8	5.6
Venture Capital	59.0	57.4	2.8	58.3	1.2
Credit Info	31.6	31.6	0.0	31.5	0.3
System	52.3	51.8	1.0	48.0	9.0
Financial Group & Unconsolidated Portion	387.2	267.2	44.9	416.1	-6.9
Group Total Assets	155,534.6	152,470.5	2.0	153,932.6	1.0

Bank Loans / Deposits (BSB)

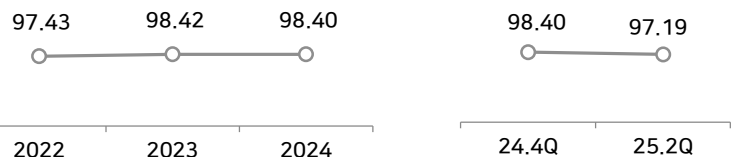
KRW Loans

(Unit: %, KRW tn)



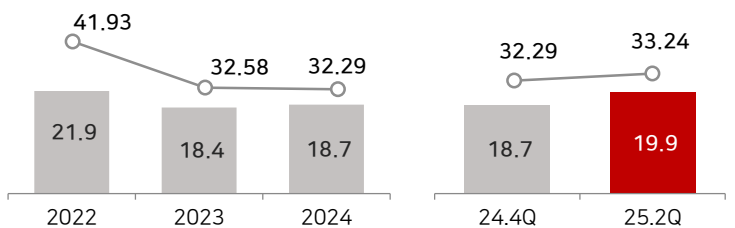
LDR

(Unit: %)



Low Cost Deposits & Ratio

(Unit: %, KRW tn)



(Unit: KRW bn, %, Balance)	25.2Q	24.4Q	YTD	25.1Q	QoQ
KRW Loans¹⁾	60,157.5	59,555.5	1.0	59,929.9	0.4
Corporate	39,081.4	38,918.2	0.4	39,154.4	-0.2
Large Corps.	4,658.6	4,261.9	9.3	4,368.0	6.7
SME	34,422.8	34,656.3	-0.7	34,786.4	-1.0
Household	19,772.0	19,408.3	1.9	19,550.3	1.1
Mortgage	14,754.2	14,453.5	2.1	14,545.7	1.4
Public	1,304.1	1,229.0	6.1	1,225.2	6.4
Foreign Curr. Loans¹⁾	851.2	879.3	-3.2	809.3	5.2
KRW Deposits¹⁾	59,319.6	59,032.0	0.5	58,701.2	1.1

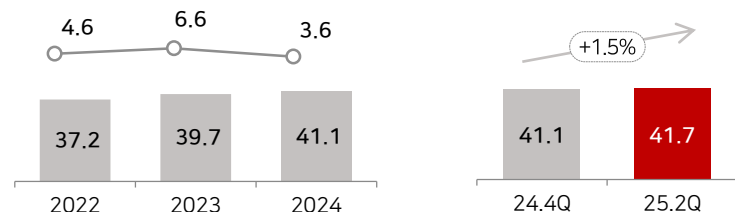
(Unit: KRW bn, %, %p, Average Balance)	25.2Q	24.4Q	YTD	25.1Q	QoQ
Low-Cost Deposits(A)	19,904.1	18,745.0	6.2	20,104.9	-1.0
Core Deposits ²⁾	15,976.5	14,950.4	6.9	16,009.0	7.1
MMDA	3,927.6	3,794.6	3.5	4,095.9	7.9
KRW Deposits(B)	59,885.5	58,057.6	3.1	59,979.2	3.3
(A/B)	33.24	32.29	0.95	33.52	-0.28

1) Unconsolidated FS, 2) Core Deposits : Demand + Savings(Excl. MMDA)

Bank Loans / Deposits (KNB)

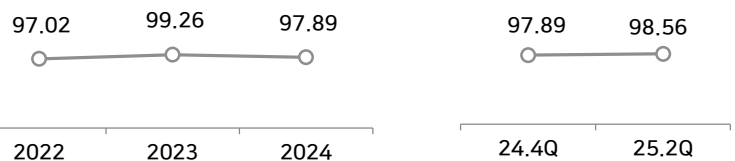
KRW Loans

(Unit: %, KRW tn)



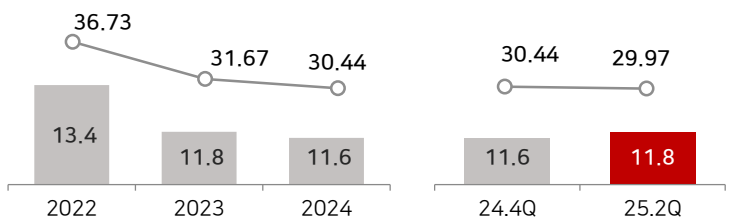
LDR

(Unit: %)



Low Cost Deposits & Ratio

(Unit: %, KRW tn)



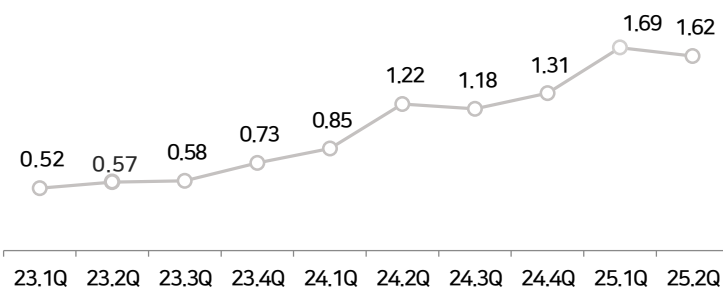
(Unit: KRW bn, %, Balance)	25.2Q	24.4Q	YTD	25.1Q	QoQ
KRW Loans¹⁾	41,681.7	41,077.7	1.5	41,436.1	0.6
Corporate	27,767.4	27,392.2	1.4	27,661.1	0.4
Large Corps.	2,575.5	2,299.2	12.0	2,554.9	0.8
SME	25,192.0	25,093.0	0.4	25,106.3	0.3
Household	13,511.9	13,300.1	1.6	13,387.7	0.9
Mortgage	9,492.2	9,765.6	-2.8	9,637.5	-1.5
Public	402.4	385.4	4.4	387.2	3.9
Foreign Curr. Loans¹⁾	87.2	71.5	22.0	63.1	38.2
KRW Deposits¹⁾	39,543.6	39,360.2	4.3	38,827.8	-1.4

(단위: 십억원, %, %p, 기중평균)	25.2Q	24.4Q	YTD	25.1Q	QoQ
Low-Cost Deposits(A)	11,789.9	11,597.8	1.7	11,590.4	1.7
Core Deposits ²⁾	10,350.8	10,304.2	0.5	10,253.9	0.9
MMDA	1,439.1	1,293.6	11.2	1,336.6	7.7
KRW Deposits(B)	39,334.3	38,097.5	3.2	39,356.2	-0.1
(A/B)	29.97	30.44	-0.5	29.45	0.5

1) Unconsolidated FS, 2) Core Deposits : Demand + Savings(Excl. MMDA)

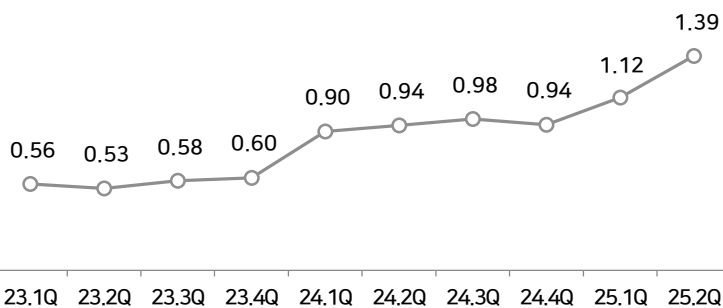
Group Asset Quality

SBL(NPL) Ratio (%)



Note) Excluding Overseas subsidiaries, Consolidated SPC etc.

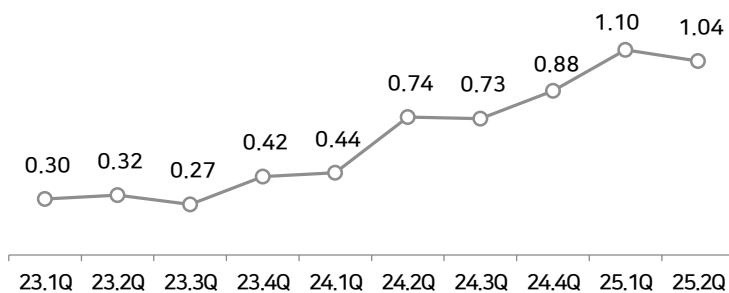
Delinquency Ratio (%)



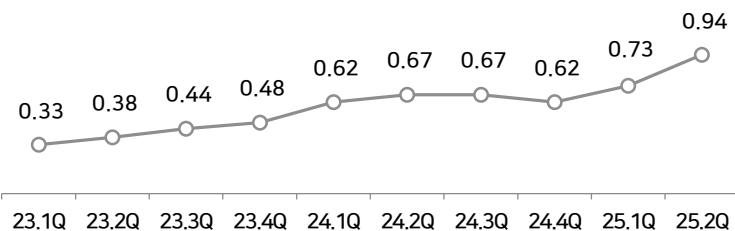
(Unit: KRW bn, %, %p)	25.2Q	24.4Q	YTD	25.1Q	QoQ
Total Credits	117,814.7	116,177.0	1.4	117,215.8	0.5
Normal	113,956.4	113,119.8	0.7	113,520.0	0.4
Precautionary	1,953.4	1,532.7	27.4	1,720.1	13.6
Substandard	1,149.3	824.6	39.4	1,226.6	-6.3
Doubtful	432.2	379.9	13.8	423.4	2.1
Expected Loss	323.4	320.0	1.1	325.7	-0.7
SBL(Substandard & Below Loans)	1,904.9	1,524.5	25.0	1,975.7	-3.6
SBL Ratio	1.62	1.31	0.31	1.69	-0.07
SBL Coverage Ratio	85.31	106.80	-21.49	84.52	0.79
Delinquency Ratio	1.39	0.94	0.45	1.12	0.27
Loan Amount	116,575.7	114,955.2	1.4	115,982.40	0.5
Delinquent Amount	1,619.5	1,084.0	49.4	1,298.60	24.7

Asset Quality (BSB)

SBL(NPL) Ratio (%)



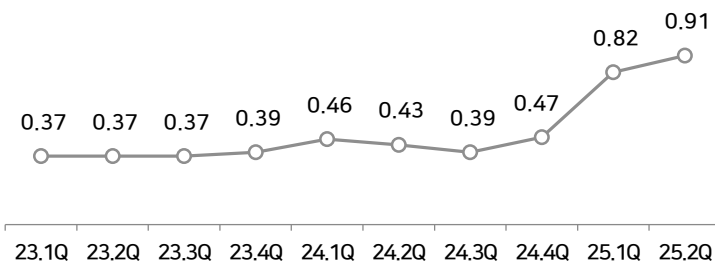
Delinquency Ratio (%)



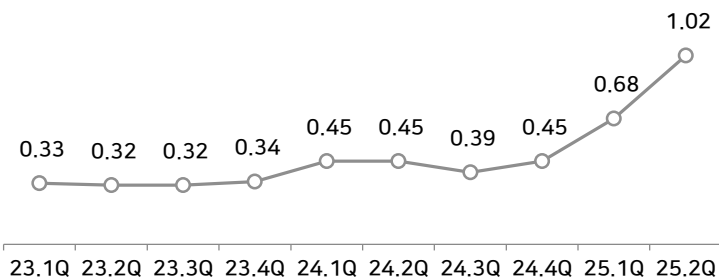
(Unit: KRW bn, %, %p)	25.2Q	24.4Q	YTD	25.1Q	QoQ
Total Credits	62,904.8	62,341.6	0.9	62,680.6	0.4
Normal	61,318.9	61,203.1	0.2	61,180.6	0.2
Precautionary	933.2	590.9	57.9	811.0	15.1
Substandard	443.6	318.4	39.3	479.5	-7.5
Doubtful	83.8	64.8	29.3	83.1	0.8
Expected Loss	125.3	164.4	-23.8	126.4	-0.9
SBL(Substandard & Below Loans)	652.7	547.6	19.2	689.0	-5.3
SBL Ratio	1.04	0.88	0.16	1.10	-0.06
SBL Coverage Ratio	117.00	142.3	-25.30	112.10	4.90
Delinquency Ratio	0.94	0.62	0.32	0.73	0.21
Loan Amount	61,939.2	61,400.7	0.9	61,742.6	0.3
Delinquent Amount	579.4	378.8	53.0	447.6	29.4

Asset Quality (KNB)

SBL(NPL) Ratio (%)



Delinquency Ratio (%)



(Unit: KRW bn,%, %p)	25.2Q	24.4Q	YTD	25.1Q	QoQ
Total Credits	42,606.4	42,038.7	1.4	42,371.2	0.6
Normal	41,843.7	41,496.9	0.8	41,680.1	0.4
Precautionary	375.3	342.8	9.5	343.3	9.3
Substandard	253.9	100.2	153.4	232.4	9.3
Doubtful	45.9	26.0	76.5	31.3	46.6
Expected Loss	87.6	72.8	20.3	84.1	4.2
SBL(Substandard & Below Loans)	387.4	199.0	94.7	347.8	11.4
SBL Ratio	0.91	0.47	0.44	0.82	0.09
SBL Coverage Ratio	108.85	208.74	-99.9	123.09	-14.2
Delinquency Ratio	1.02	0.45	0.57	0.68	0.34
Loan Amount	42,353.3	41,778.0	1.4	42,096.2	0.6
Delinquent Amount	430.6	187.4	129.8	285.7	50.7

Group Provisioning

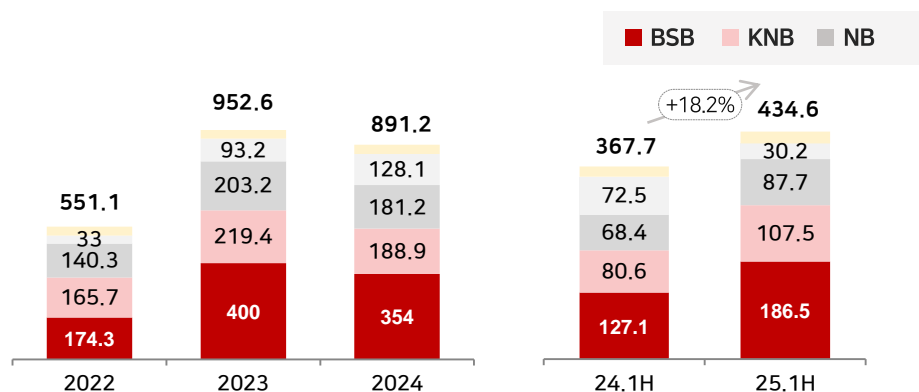
Group Provision Expense

(Unit: KRW bn,%)	2025			2024						2023				
	1H	2Q	1Q	24Y(cum)	4Q	3Q	1H	2Q	1Q	23Y(cum)	4Q	3Q	2Q	1Q
Total Provisions(A)	434.6	162.7	271.9	891.2	319.9	203.6	367.7	201.9	165.8	952.6	500.0	162.8	164.9	124.9
Total Credits(B)	117,814.7	117,814.7	117,215.8	116,177.0	116,177.0	115,270.5	113,879.0	113,879.0	113,643.2	112,822.7	112,822.7	112,544.5	109,734.7	107,442.7
¹⁾ CCR(A/B)	0.74	0.55	0.93	0.77	1.10	0.71	0.65	0.71	0.59	0.84	1.76	0.57	0.60	0.47

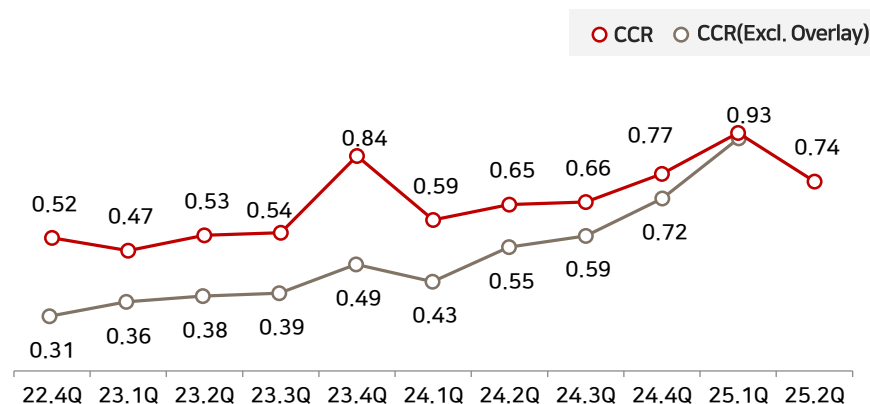
¹⁾ Annualized figure

Banks & Non-Bank Provision Breakdown

(Unit: %, KRW tn)



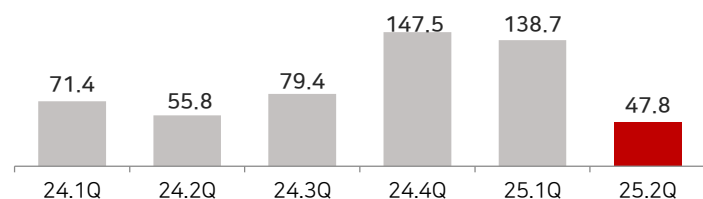
CCR (% Annualized cumulative figure)



Provisioning / Write-offs & Sales (BSB)

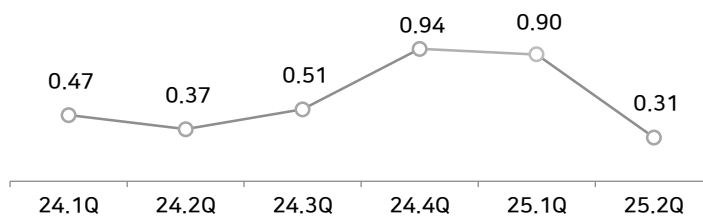
Provision Expense

(Unit: KRW bn)



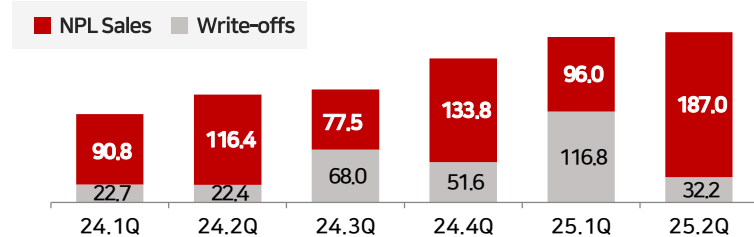
Credit Cost

(Unit: %)



NPL Sales & Write-offs

(Unit: KRW bn)



Provision Expense / Write-offs & NPL Sales

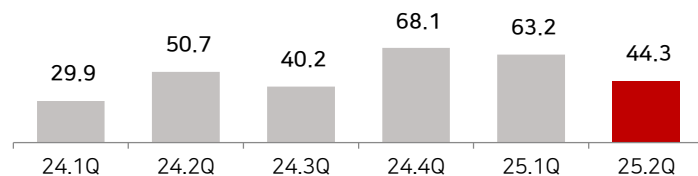
(Unit: KRW bn, %)

	25.2Q	25.1Q	24.4Q	24.3Q	24.2Q	24.1Q
CCR(A/B)	0.31	0.90	0.94	0.51	0.37	0.47
Total Exp.(A)	47.8	138.7	147.5	79.4	55.8	71.4
Corporate	20.4	111.9	113.6	56.2	33.6	56.4
Household	23.7	24.9	28.7	19.4	17.5	12.7
Credit Card	3.8	2.5	4.4	4.4	3.9	2.6
Others	-0.1	-0.5	0.8	-0.6	0.8	-0.3
Total Credits(B)	61,939.2	62,680.6	62,341.6	61,734.5	61,294.5	61,478.5
Total Write-Offs	32.2	116.8	51.6	68.0	22.4	22.7
Corporate	11.9	100.4	38.5	55.3	10.8	11.1
Household	17.0	13.7	9.5	9.3	8.2	7.3
Credit Card	3.5	2.7	3.6	3.4	3.4	4.3
Total NPL Sales	187.0	96.0	133.8	77.5	116.4	90.8
Corporate	169.8	88.3	124.2	70.1	109.1	82.3
Household	16.1	6.9	8.7	7.3	6.4	7.2
Credit Card	1.0	0.8	0.9	0.1	0.9	1.3
(NPL Sales for SBL Loans)	179.1	79.6	124.7	69.0	113.5	67.8

Provisioning / Write-offs & Sales (KNB)

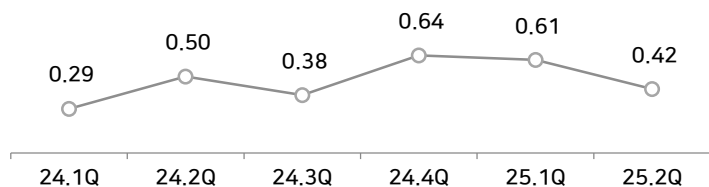
Provision Expense

(Unit: KRW bn)



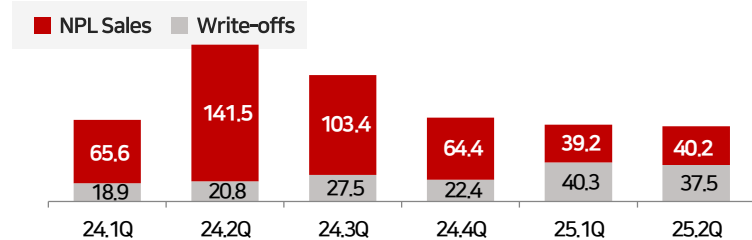
Credit Cost

(Unit: %)



NPL Sales & Write-offs

(Unit: KRW bn)



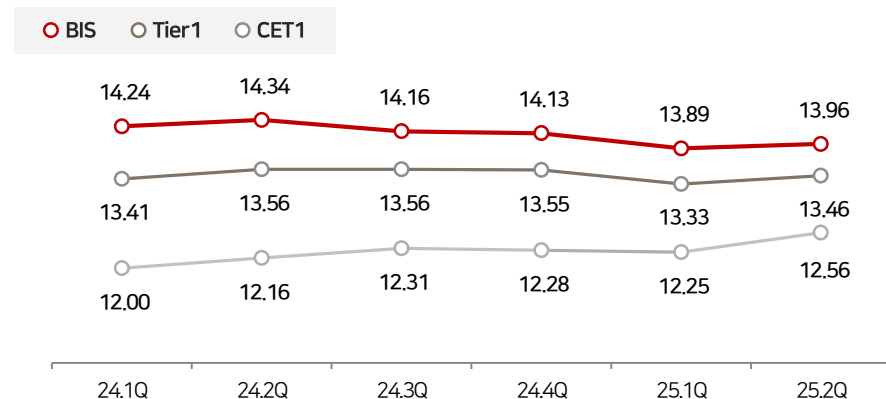
Provision Expense / Write-offs & NPL Sales

(Unit: KRW bn,%)

	25.2Q	25.1Q	24.4Q	24.3Q	24.2Q	24.1Q
CCR(A/B)	0.42	0.61	0.64	0.38	0.50	0.29
Total Exp.(A)	44.3	63.2	68.1	40.2	50.7	29.9
Corporate	16.6	38.2	47.6	13.9	30.2	12.9
Household	25.1	22.2	17.2	22.9	17.8	13.9
Credit Card	2.6	2.8	3.3	3.4	2.7	3.1
Others	0.0	0.0	0.0	0.0	0.0	0.0
Total Credits(B)	42,606.4	42,371.2	42,038.7	41,767.4	40,894.3	40,945.4
Total Write-Offs	37.5	40.3	22.4	27.5	20.8	18.9
Corporate	18.9	21.4	8.3	12.3	8.3	7.1
Household	15.1	15.6	11.4	12.1	10.0	8.8
Credit Card	3.5	3.3	2.7	3.1	2.5	3.0
Total NPL Sales	40.2	39.2	64.4	103.4	141.5	65.6
Corporate	40.0	38.9	64.2	101.7	140.4	64.8
Household	0.1	0.0	0.0	1.5	0.9	0.3
Credit Card	0.1	0.3	0.2	0.2	0.2	0.5
(NPL Sales for SBL Loans)	39.2	35.3	57.0	95.9	139.0	60.0

Group Capital Adequacy

(Unit: %)



Group

(Unit: KRW bn, %, %p)

(BaselIII IRB)	25.2Q	24.4Q	YoY	25.1Q	QoQ
Total BIS Capital	10,775.5	10,867.9	-0.9	10,776.0	0.0
Tier I Capital	10,387.5	10,425.8	-0.4	10,342.8	0.4
CET1 Capital	9,692.3	9,449.2	2.6	9,510.7	1.9
Total RWA	77,192.1	76,937.5	0.3	77,608.3	-0.5
BIS Capital Ratio	13.96	14.13	-0.17	13.89	0.07
Tier I	13.46	13.55	-0.09	13.33	0.13
CET1	12.56	12.28	0.28	12.25	0.31

BSB

(Unit: KRW bn, %, %p)

(BaselIII IRB)	25.2Q	24.4Q	YoY	25.1Q	QoQ
Total BIS Capital	5,672.3	5,722.0	-0.9	5,516.9	2.8
Tier I Capital	5,516.0	5,552.2	-0.7	5,353.7	3.0
CET1 Capital	5,266.7	5,302.9	-0.7	5,104.4	3.2
Total RWA	35,103.7	34,970.7	0.4	35,179.4	-0.2
BIS Capital Ratio	16.16	16.36	-0.20	15.68	0.48
Tier I	15.71	15.88	-0.17	15.22	0.49
CET1	15.00	15.16	-0.16	14.51	0.49

KNB

(Unit: KRW bn, %, %p)

(BaselIII IRB)	25.2Q	24.4Q	YoY	25.1Q	QoQ
Total BIS Capital	3,622.7	3,541.2	2.3	3,586.8	1.0
Tier I Capital	3,563.0	3,437.6	3.6	3,493.3	2.0
CET1 Capital	3,363.6	3,238.2	3.9	3,293.9	2.1
Total RWA	24,083.3	24,166.2	-0.3	24,388.7	-1.3
BIS Capital Ratio	15.04	14.65	0.39	14.71	0.33
Tier I	14.79	14.22	0.57	14.32	0.47
CET1	13.97	13.40	0.57	13.51	0.46

Banks KRW Loans Portfolio

BSB

(Unit: KRW bn, %, Balance)	2025.2Q			
	Amount	Ratio	YTD	QoQ
Manufacturing	9,563	15.9	4.0	0.9
Steel Metal Products	2,681	4.5	3.3	0.6
Automobile Parts	1,536	2.6	6.6	4.5
Machinery	1,223	2.0	0.9	-1.7
Petroleum, Rubber, etc.	1,252	2.1	4.7	-3.9
Fabric	297	0.5	-2.5	-1.1
Garment & Shoes	399	0.7	10.1	4.5
Kitchen Units	717	1.2	8.2	6.2
Electronics	501	0.8	1.7	0.5
Paper, Paper Mills	181	0.3	-6.9	-8.7
Others	778	1.3	5.0	4.2
Non-Manufacturing	30,822	51.2	-0.4	-0.2
Wholesale & Retail	5,043	8.4	2.3	0.2
Public	45	0.1	-10.0	-5.3
Construction & Engineering	2,641	4.4	-4.4	0.0
Real Estate	11,609	19.3	-4.9	-3.5
Insurance & Financing	808	1.3	14.8	8.6
Transportation	1,258	2.1	6.1	4.0
Hotel & Food	2,831	4.7	5.2	2.8
Others	6,587	11.0	2.6	2.3
Households	19,772	32.9	1.9	1.1
KRW Loans	60,158	100.0	1.0	0.4

Note: Sectors are based on FSS reporting

KNB

(Unit: KRW bn, %, Balance)	2025.2Q			
	Amount	Ratio	YTD	QoQ
Manufacturing	10,340.2	24.8	1.8	0.3
Steel Metal Products	2,419.5	5.8	0.0	-0.2
Automobile Parts	2,625.3	6.3	0.2	-2.6
Machinery	2,475.0	5.9	4.3	3.5
Petroleum, Rubber, etc.	403.5	1.0	-3.7	1.2
Fabric	74.6	0.2	3.5	-2.5
Garment & Shoes	44.3	0.1	7.0	8.8
Kitchen Units	430.5	1.0	4.8	1.0
Electronics	613.7	1.5	-0.2	0.9
Paper, Paper Mills	113.2	0.3	2.8	0.8
Others	1,140.5	2.7	6.2	0.3
Non-Manufacturing	17,829.7	42.8	1.2	0.5
Wholesale & Retail	3,922.3	9.4	3.6	1.2
Public	3.3	0.0	-23.3	-23.3
Construction & Engineering	865.6	2.1	-5.5	-4.5
Real Estate	5,599.0	13.4	-2.9	-0.3
Insurance & Financing	906.7	2.2	19.6	5.3
Transportation	768.0	1.8	4.0	-0.7
Hotel & Food	1,422.7	3.4	-3.1	-2.4
Others	4,342.1	10.4	3.8	2.4
Households	13,511.9	32.4	1.6	0.9
KRW Loans	41,681.7	100.0	1.5	0.6

Banks NPL & Collateral Coverage by Key sectors

(As of June 30, 2025)

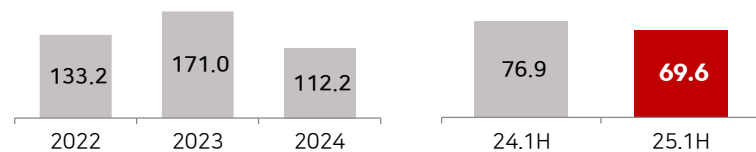
(Unit: Wbn)	Total Credits (A)	% of Total Credit	NPL (B)	NPL ratio (%) (B/A)	Provision Allowance (C)	NPL Coverage(%) (C/B)	Collateral (D)	Collateral Coverage(%) (D/A)
Manufacturing	21,289	20.2	143	0.67	259	180.6	17,375	81.6
Steel	5,369	5.1	38	0.71	75	196.1	4,418	82.3
Automobile	2,768	2.6	19	0.67	39	210.3	2,180	78.8
Shipbuilding	1,515	1.4	2	0.12	7	365.7	1,283	84.6
Chemical	1,024	1.0	6	0.58	23	393.0	633	61.8
Construction	3,538	3.4	84	2.39	52	61.1	2,753	77.8
Shipping	366	0.3	0	0.11	3	863.9	186	50.8
Wholesale & Retail	9,663	9.2	60	0.62	95	157.8	6,680	69.1
Hotel & Food	4,299	4.1	64	1.50	74	114.8	3,581	83.3
Real Estate	17,282	16.4	347	2.01	272	78.3	13,829	80.0

Note 1) Exposure & Total Credits are the sum of BSB & KNB.

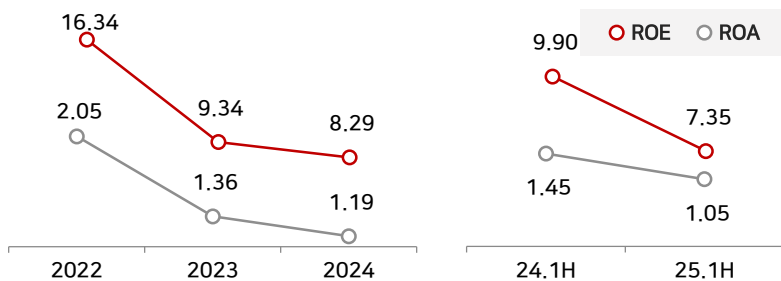
Note 2) Sectors are based on KSIC(Korea Standard Industry Classification), and real estate PF loans are classified under the Construction and Real Estate sectors.

BNK Capital

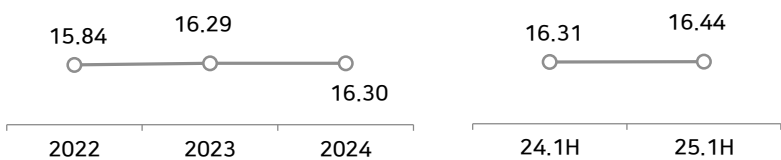
Net Income (Unit: KRW bn)



ROA, ROE (Unit: %)



Adjusted Capital Ratio (Unit: %)

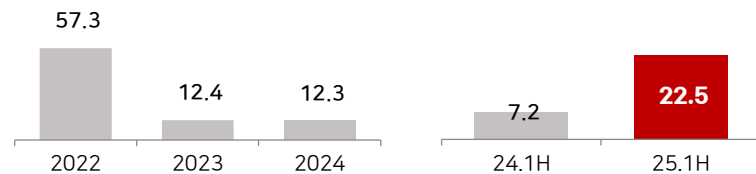


(Unit: KRW bn, %, Balance)	25.1H	24.1H	YoY(%)	25.2Q	25.1Q	QoQ(%)
Total Operating Income	240.0	225.7	6.3	128.1	111.9	14.5
Net Interest Income	154.4	153.3	0.7	76.5	77.9	-1.8
Fee Income	13.0	18.0	-27.8	4.3	8.7	-50.6
Others	72.6	54.4	33.5	47.3	25.3	87.0
SG&A(-)	60.1	53.6	12.1	30.8	29.3	5.1
Provision Expense(-)	87.7	68.4	28.2	41.6	46.1	-9.8
Non-Operating Income	-2.7	-2.1	28.6	-1.0	-1.7	-41.2
Earnings Before Inc. Tax	89.5	101.6	-11.9	54.7	34.8	57.2
Income Tax Expenses(-)	19.9	24.7	-19.4	12.6	7.3	72.6
Net Income	69.6	76.9	-9.5	42.1	27.5	53.1

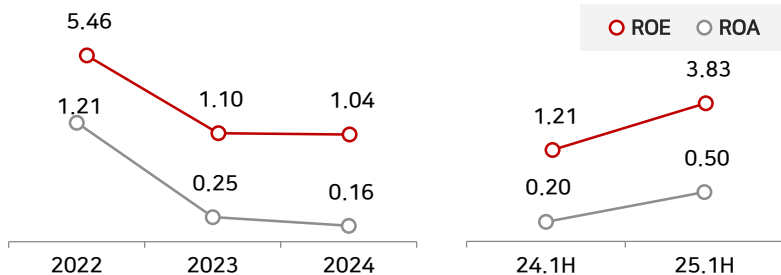
(Unit: KRW bn, %, Balance)	25.1H	24.1H	YoY(%)	25.2Q	25.1Q	QoQ(%)
Assets	9,978.7	9,353.1	6.7	9,978.7	10,142.5	-1.6
Cash and Dues	380.1	156.9	142.3	380.1	569.7	-33.3
Securities	427.3	453.9	-5.9	427.3	465.5	-8.2
Loans	5,713.4	5,623.8	1.6	5,713.4	5,728.4	-0.3
Venture Capital Business	27.9	29.4	-5.1	27.9	28.5	-2.1
Durables Installment Financing Assets	530.0	452.0	17.3	530.0	510.9	3.7
Leased Assets	2,668.0	2,423.2	10.1	2,668.0	2,606.1	2.4
Fixed Assets	40.0	26.5	50.9	40.0	38.0	5.3
Other Assets	192.0	187.4	2.5	192.0	195.4	-1.7
Liability & Shareholder's Equity	9,978.7	9,353.1	6.7	9,978.7	10,142.5	-1.6
Borrowings	7,762.4	7,262.3	6.9	7,762.4	7,967.8	-2.6
Other Liabilities	781.2	724.8	7.8	781.2	771.9	1.2
Shareholder's Equity	1,435.0	1,366.0	5.1	1,435.0	1,402.8	2.3

BNK Securities

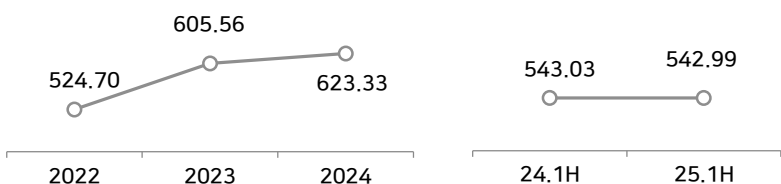
Net Income (Unit: KRW bn)



ROA, ROE (Unit: %)



Adjusted Capital Ratio (Unit: %)

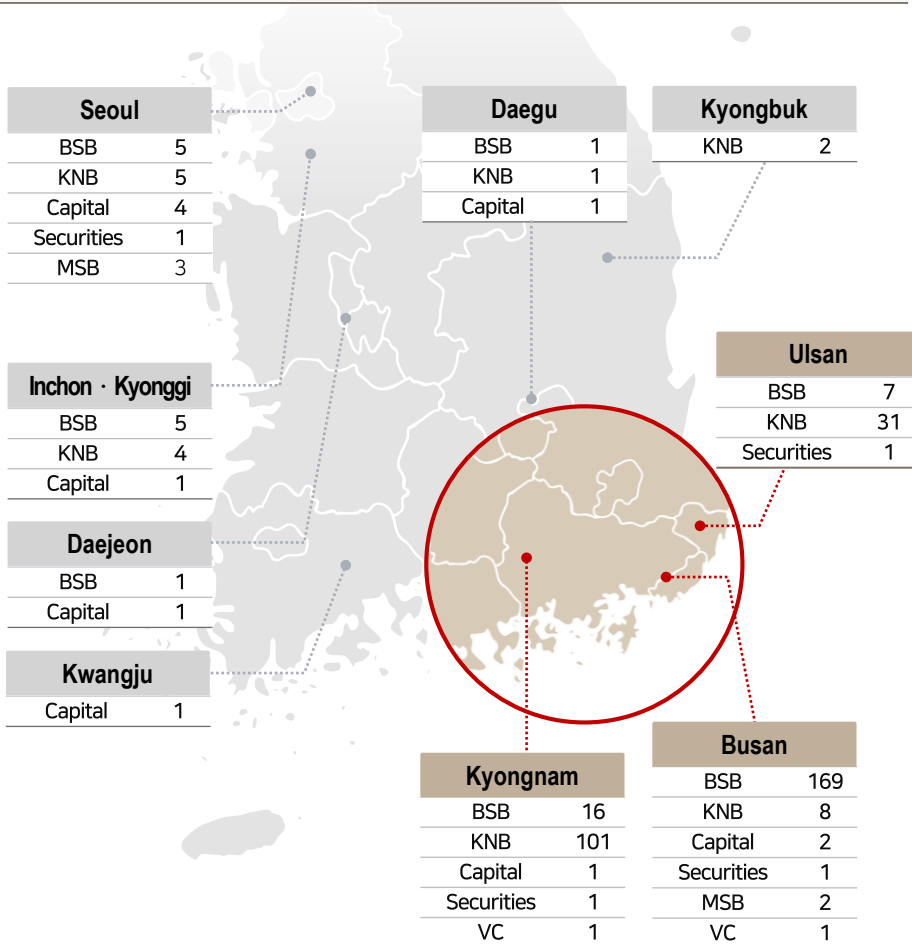


(Unit: KRW bn, %, Balance)	25.1H	24.1H	YoY(%)	25.2Q	25.1Q	QoQ(%)
Total Operating Income	123.0	126.0	-2.4	72.2	50.8	42.2
Net Interest Income	57.0	39.5	44.3	33.1	24.0	38.4
Fee Income	34.0	34.6	-1.7	19.6	14.4	36.1
Others	32.0	51.9	-38.3	19.6	12.4	57.3
SG&A(-)	57.6	44.1	30.6	31.7	25.9	22.7
Provision Expense(-)	30.2	72.5	-58.3	16.3	14.0	16.3
Non-Operating Income	-3.9	-0.1	-	-2.1	-1.7	-
Earnings Before Inc. Tax	31.3	9.3	236.2	22.1	9.2	141.4
Income Tax Expenses(-)	8.7	2.1	315.6	5.3	3.5	54.1
Net Income	22.5	7.2	213.0	16.8	5.7	193.7

(Unit: KRW bn, %, Balance)	25.1H	24.1H	YoY(%)	25.2Q	25.1Q	QoQ(%)
Fee Income	34.0	34.6	-1.7	19.6	14.4	36.1
Fee Revenue	46.5	46.1	0.9	26	20.5	26.8
Underwriting	5.9	5.1	15.7	3	2.9	3.4
Advisory	11.7	14.3	-18.2	6.6	5.1	29.4
Brokerage	17.1	17.4	-1.7	9	8.1	11.1
Others	11.8	9.3	26.9	7.4	4.4	68.2
Fee Expense	12.6	11.5	9.6	6.4	6.1	4.9

Networks (as of June. 2025) : 391 Locations

BSB 210(Qingdao/Nanjing/Ho Chi Minh Branch, Yangon/Mumbai/Hanoi Office incl.),
KNB 152, Capital 17(incl. Myanmar, Cambodia, Laos leasing, LaosMFI, Kazakhstan, Kyrgyzstan),
Securities 4, MSB 5, Venture Capital 2



Southeastern Conurbation : Population & Key Industries (2024)

Population : 7.3 Mn, 14.9% of total national Population	GRDP : 14.2% of the national total (2023)	Exports : 149.1 USD bn (21.8% of Total Ex.)	Imports : 86.7 USD bn (13.7% of Total Im.)
---	--	--	---

