

2025.3Q

Business Results

2025.10

BNK FINANCIAL GROUP'S
3Q 2025 BUSINESS RESULTS



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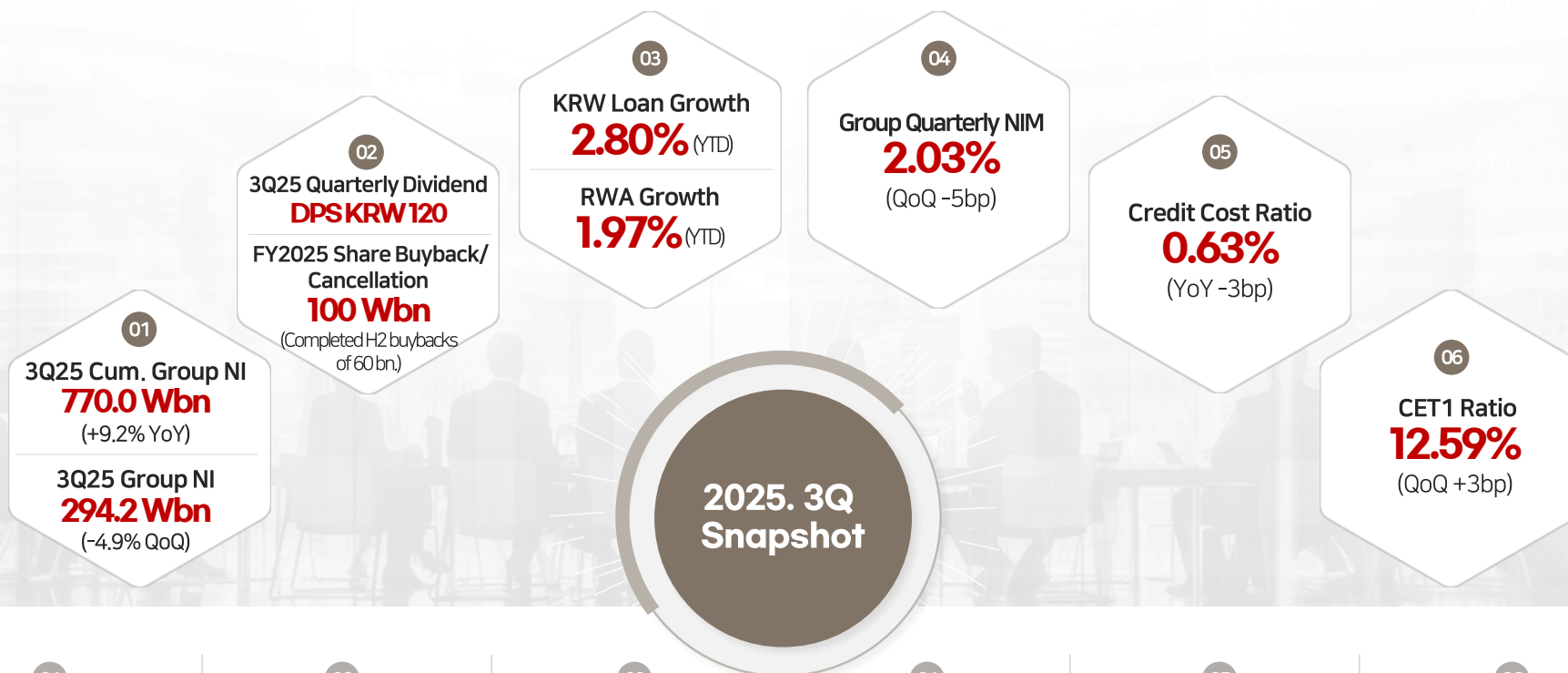
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BNK

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



01

- 3Q cumulative group net income increased by 64.9 Wbn, 9.2% YoY due to higher non-interest income and lower provisioning expenses.
- Quarterly net income decreased by 15 Wbn, 4.9% QoQ thanks to gains in one-off non-operating income in 2Q, despite higher total operating income and lower credit costs in 3Q.

02

- Oct. 2025 BOD resolved to payout quarterly cash dividends with 3Q's DPS KRW 120.
- 40 Wbn worth of shares retired in Aug. (1.24% of total outstanding shares)
- Share repurchase of 60 Wbn completed in 2H (To be retired)

03

- KRW loan for banks posted 103 Wtn, up 2.8 Wtn, 2.8% YTD.
- RWA grew by 1.97% YTD, through efficient asset rebalancing.

04

- Group NIM decreased 5bps QoQ, with 6bps drop in banks (to 1.80%) and 10bps improvement in Capital.

05

- In Q3, provision expenses decreased by 27.0 Wbn, 16.6% QoQ due to recovery of charged-off loans.
- CCR in Q3 cum. posted 0.63%, down 3bps YoY, as provision expenses decreased by 1.0 Wbn, 0.2% YoY.

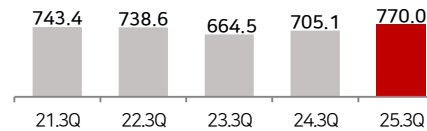
06

- CET1 ratio improved by 3bps, exceeding the operating target level stably, driven by efficient RWA management and higher earnings.

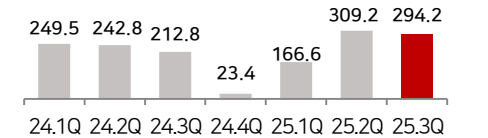
Group Net Income

(Unit: Wbn)	25.3Q (cum.)	24.3Q (cum.)	YoY(%)	25.3Q	25.2Q	QoQ(%)
Total Operating Income	2,565.9	2,550.9	0.6	894.3	817.3	9.4
Net Interest Income	2,184.7	2,228.5	-2.0	740.8	708.4	4.6
Net Fee Income	138.2	175.7	-21.3	49.8	38.0	31.1
Others	243.0	146.7	65.6	103.7	70.9	46.3
SG&A(-)	1,153.7	1,132.3	1.9	378.4	398.8	-5.1
Provision Expense(-)	570.3	571.3	-0.2	135.7	162.7	-16.6
Operating Income	841.9	847.3	-0.6	380.2	255.8	48.6
Non Operating Income	184.2	107.7	71.0	20.5	141.9	-85.6
Net Income	785.8	721.3	8.9	299.5	314.4	-4.7
Net Income in Controlling Interest	770.0	705.1	9.2	294.2	309.2	-4.9

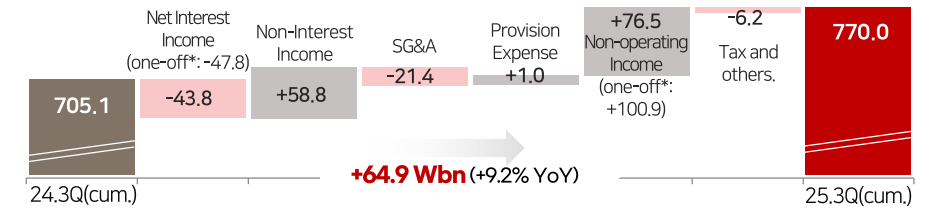
Net Income(Cumulative)



Net Income(Quarterly)

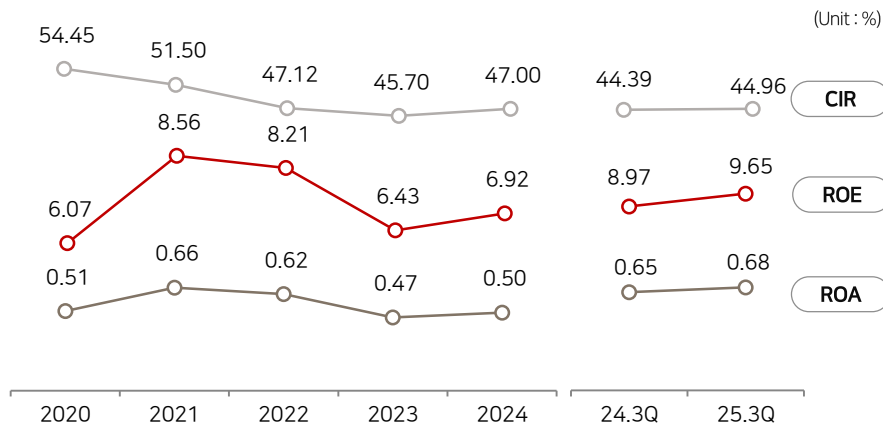


3Q25 Net Income Movements (YoY)



*one-off in 2Q25 : Income related to the sale of BNK Gangnam Core Office Fund(BNK Digital Tower)

Group Key Indicators



(3Q 2025)

Net Income 294.2 Wbn +4.9% QoQ
(25.3Q cum. 770.0Wbn, +9.2% YoY)

- Net income decreased by 15.0 Wbn QoQ due to Q2's one-off non-operating income gains despite higher total operating income and lower credit costs.

Total Op Inc. 894.3 Wbn +9.4% QoQ
(25.3Q cum. 2,565.9Wbn, +0.6% YoY)

- Net int. in. increased 32.4 Wbn due to a base effect from the deduction of building sale-related profit attributed to non-controlling interests in 2Q.
- Non-int. inc. increased 44.6 Wbn thanks to higher fee income and NPL sales related gains.

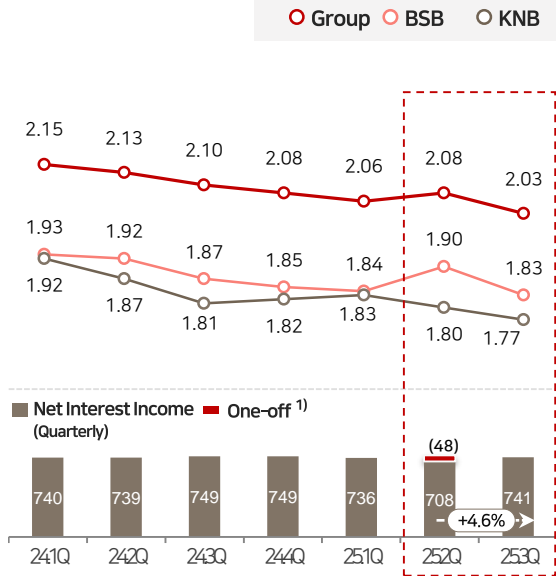
SG&A 378.4 Wbn -5.1% QoQ
(25.3Q cum. 1,153.7 Wbn, +1.9% YoY)

- SG&A decreased by 20.4 Wbn QoQ, mainly due to a base effect from Q2's higher personnel costs(bonuses, etc.) at Busan bank.

Prov. Exp. 135.7 Wbn -16.6% QoQ
(25.3Q cum. 570.3Wbn, -0.2% YoY)

- Provisioning expenses decreased by 27.0 Wbn thanks to reversal of loan loss reserve following the recovery of charged-off loans.

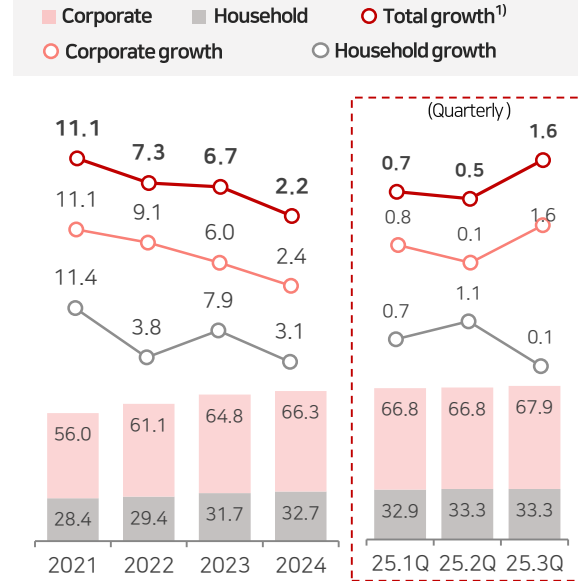
NIM & Interest Income (Unit:%, Wbn)



- Group's 3Q NIM declined 5bps QoQ, reflecting lower NIS and the absence of BSB's one-off factor in Q2.
- Capital's NIM increased by 10bps QoQ due to improved funding costs.
- 3Q's NII increased 32.4 Wbn, due to a base effect from Q2's one-off deduction¹⁾ in interest income(47.8 Wbn, building sale-related profit attributed to non-controlling interests). **3Q25(cum.) NII decreased 43.8 Wbn YoY, while slightly increased excl. the one-off factor.**

¹⁾Sale of BNK Gangnam Core Office(Fund)

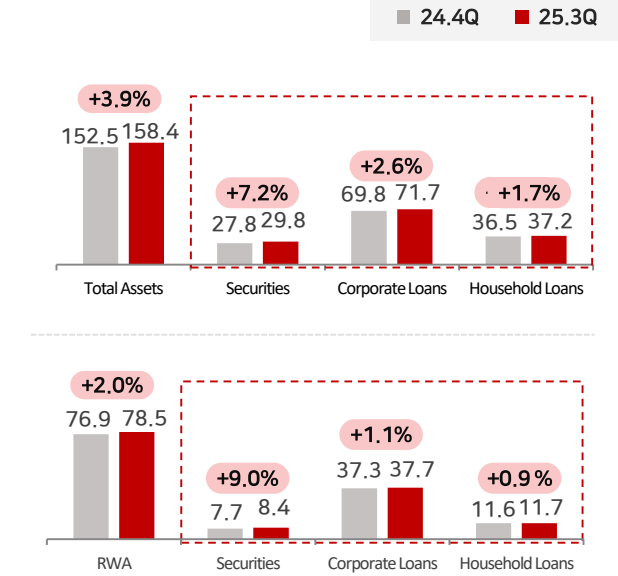
Banks KRW Loans (Unit:%, Wtn, Cum.)



- Banks KRW loans posted 103 Wtn, up by 2.8 Wtn 2.8% 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 +2.4% YTD(Corporate +1.5%, Household +1.4%)
KNB +3.4% YTD(Corporate +3.8%, Household +2.6%)

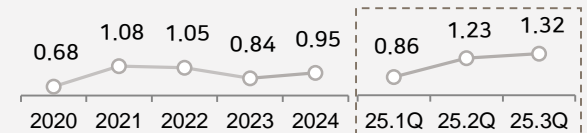
¹⁾Total growth: Based on Banks KRW loans balance Including Corporate, Household, and Public loans

Group Total Assets & RWA (Unit:Wtn)



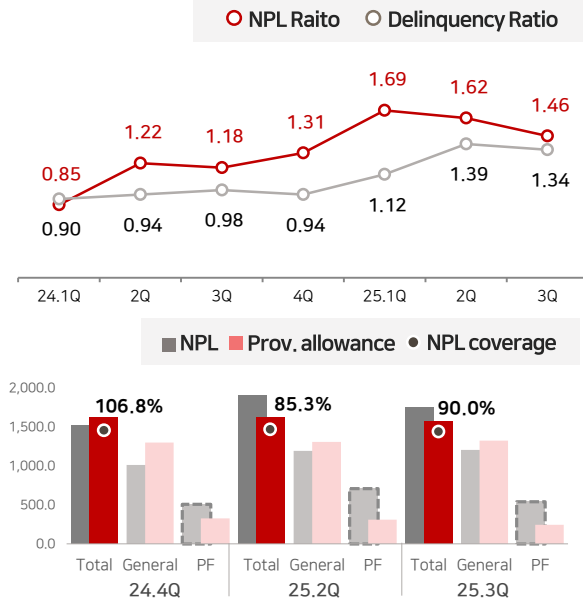
- Group RWA increased by 1.97% YTD owing to effective asset portfolio management (increased by 1.63% QoQ)

Group RoRWA (%)



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

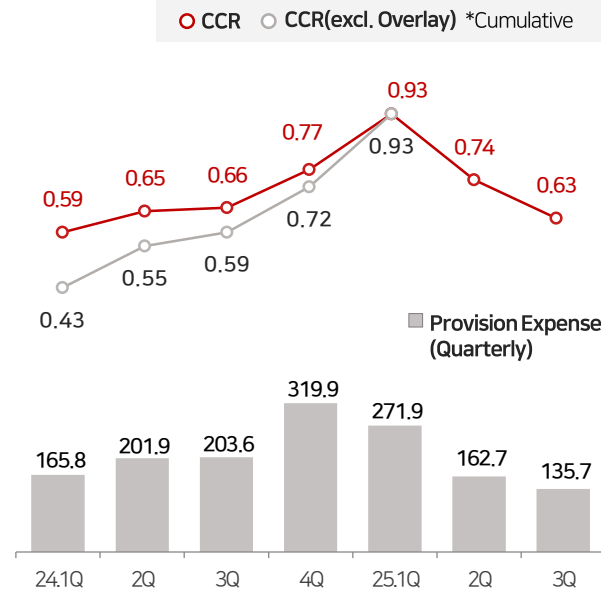
Group Asset Quality (Unit: %, Wbn)



- Group NPL ratio improved by 16bps QoQ to 1.46%, and delinquency ratio lowered by 5bps QoQ to 1.34%
- Despite a drop in the coverage ratio caused by NPL increases in real estate PFs in 1Q, NPL ratio, delinquency ratio and NPL coverage ratio in 3Q improved by proactive NPL resolution efforts.
- In response to the macro economic uncertainty, stringent asset quality management will be maintained.

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

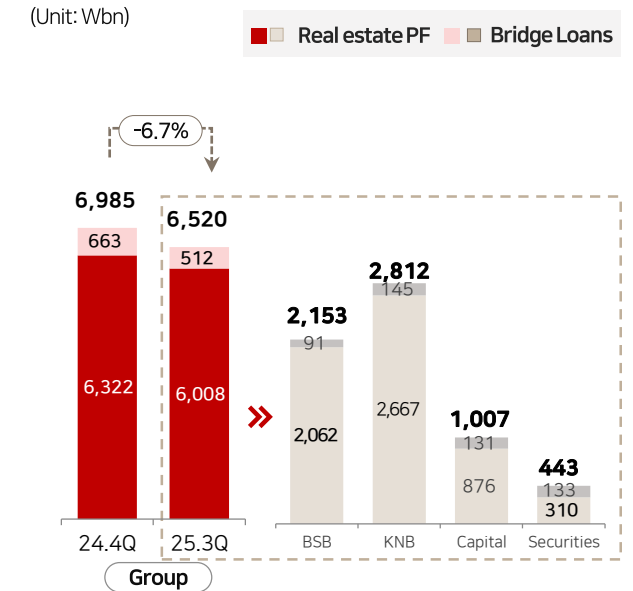
Provision Expense & CCR (Unit: %, Wbn)



- Group provision expenses decreased 27.0 Wbn, 16.6% QoQ and 10.0 Wbn, 0.2% YoY on a cumulative basis in 3Q thanks to reversal of loan loss reserves following the disposal of collateral from charged-off loans.
- CCR in Q3(cum.) dropped by 3bps YoY to 0.63%.

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

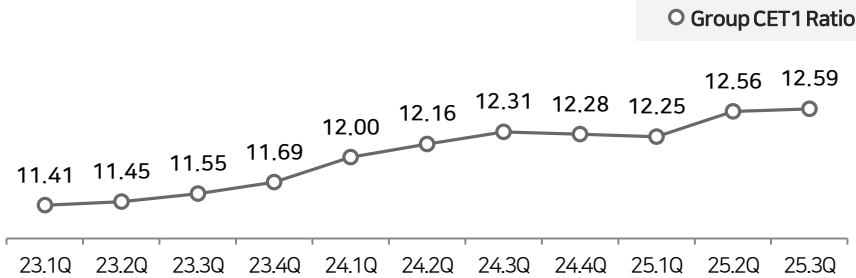
Real Estate PF Loan Exposure (Unit: Wbn)



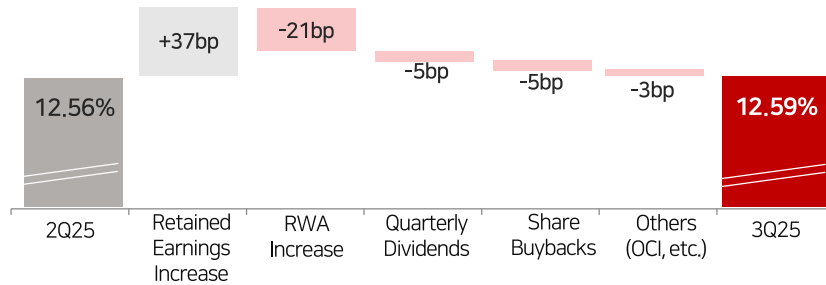
- Group real estate PF loans (based on FSS reporting) decreased by 464.9 Wbn, 6.7% YTD to 6,520.4 Wbn. (BSB -11.7%, KNB -2.4%, Capital +0.5%, Securities -20.2%, etc.)
- Bridge loans decreased by 150.8 Wbn, 22.7% YTD to 512.1 Wbn. (BSB -9.4%, KNB +80.6%, Capital -39.3%, Securities -32.6%, etc.)

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)



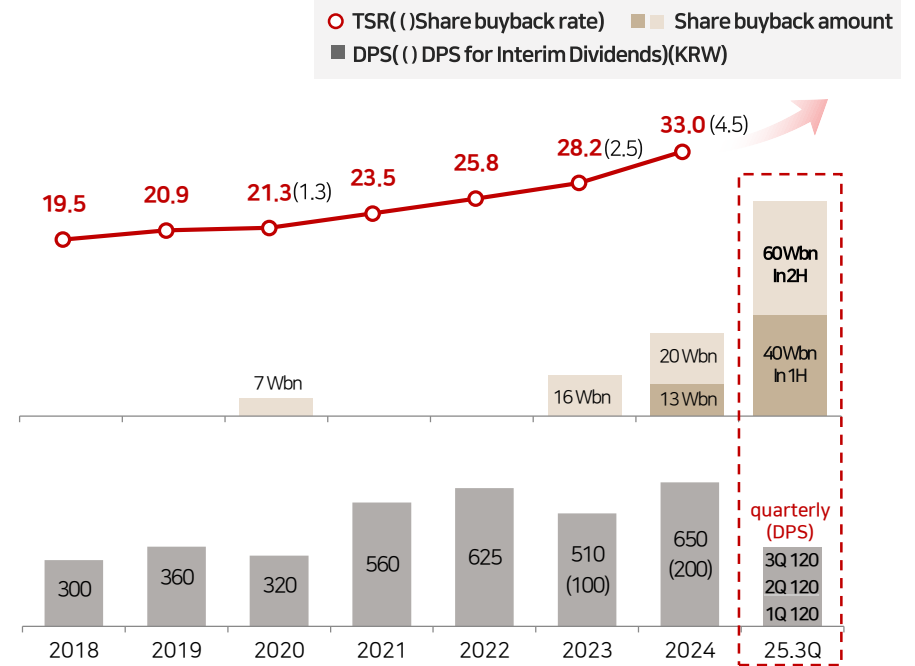
Group CET1 Ratio Movement



- Group's CET1 ratio increased by 3bps 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: +1.63% QoQ, +1.97% YTD

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



- 01 BOD(October 2025) resolved to payout quarterly dividends of DPS KRW 120 for 3Q25** (Q1 & Q2 DPS, KRW 120 respectively)
- 02 Total 100 Wbn of Share buybacks/cancellations in FY2025**
40 Wbn worth of shares retired in Aug. (1.24% of total outstanding shares)
Share repurchase of 60 Wbn completed in 2H(To be retired)

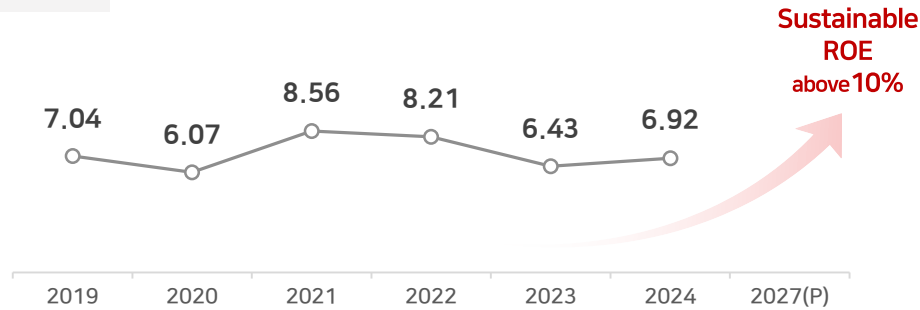
※ 2025 Shareholder Return Policy:

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

Corporate Value-Up Plan Progress

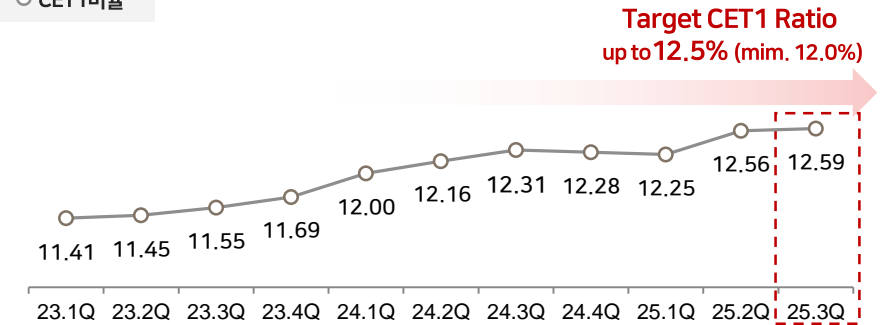
ROE : Striving for profitability enhancement through qualitative growth

○ ROE



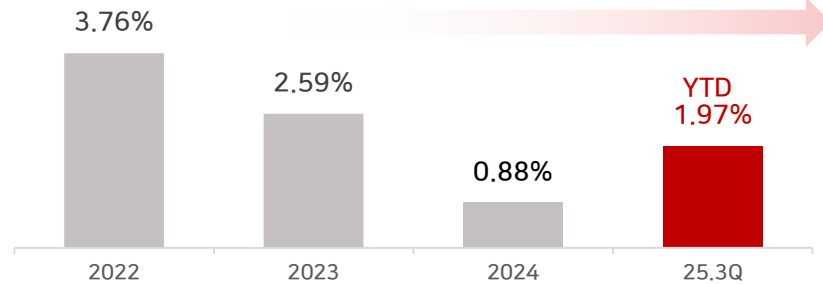
CET1 Ratio: Steady improvement, slightly exceeding the operating target

○ CET1비율



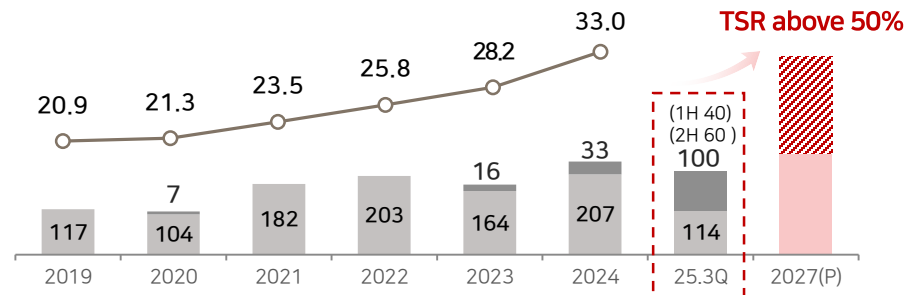
RWA Growth : Disciplined RWA management considering the CET1 ratio

RWA Growth max. 4%



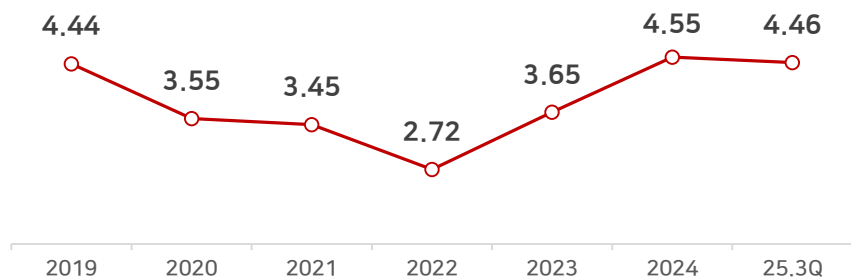
TSR : Stable DPS growth and an increased proportion of share buybacks

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

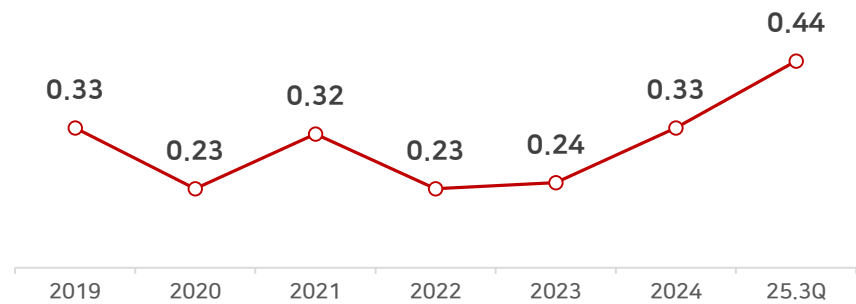


Reference : Key Metrics

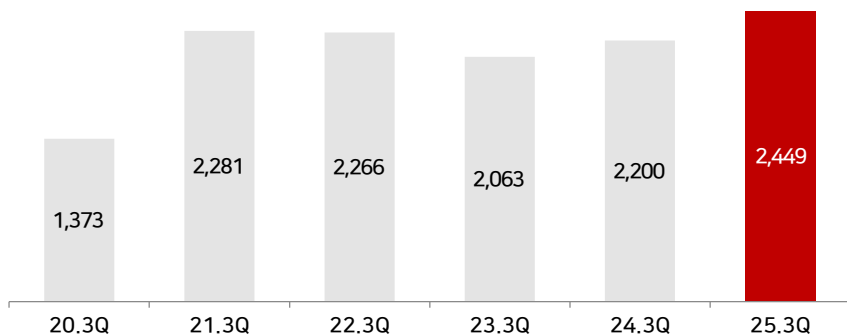
Group PER (Unit: x)



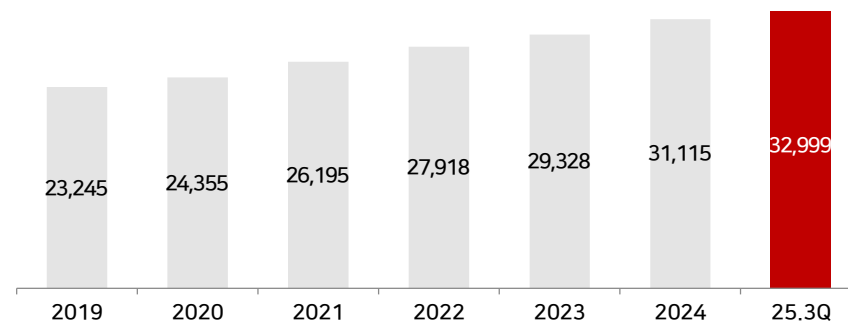
Group PBR (Unit: x)



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** 158,408.8 **Net Income** 770.0 **SH Equity** 11,173.2 **Employees** 7,851

BNK Financial Group

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

BSB	KNB	Capital	Securities	MSB	AM	VC	Credit Info.	System
Est.: 1967.10.10 Branches: 208 (incl. overseas 6) Employees: 3,486	Est.: 1970.05.22 Add: 2014.10.10 Branches: 152 Employees: 2,551	Est.: 2010.07.15 Branches: 18 (incl. overseas Affil. 6) Employees: 525	Est.: 1997.06.02 Sec. Add: 2009.11 Branches: 4 Employees: 399	Est.: 2011.12.13 Branches: 5 Employees: 148	Est.: 2008.07.15 Add: 2015.07.28 Employees: 74	Est.: 2009.03.24 Add: 2019.11.15 Branches: 2 Employees: 20	Est.: 2003.06.17 Indus.: Collection Employees: 140	Est.: 2011.05.20 Indus.: IT Employees: 363

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
81,064	54,161	10,465	9,935	2,018	10,626	62	32	54
Net Income	Net Income	Net Income	Net Income	Net Income	Net Income	Net Income	Net Income	Net Income
420.9	249.5	109.7	29.3	6.2	16.2	1.8	0.7	2.1
SH equity	SH equity	SH equity	SH equity	SH equity	SH equity	SH equity	SH equity	SH equity
5,924	3,770	1,477	1,191	250	190	58	30	33

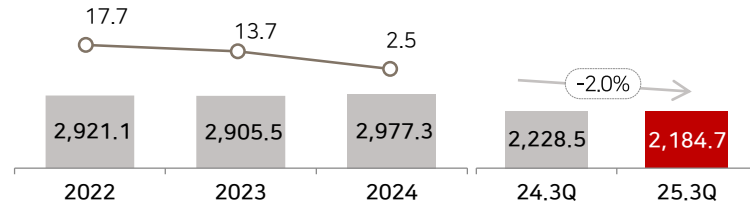
Affiliates

Cambodia	Myanmar	Laos Leasing	Laos MFI	Kazakhstan	Kyrgyzstan
Est: 2014.03.07 Share's Owned: 100% Tot. Assets: 68.9 2015.06 Start	Est: 2014.03.21 Share's Owned: 100% Tot. Assets: 28.4 2014.12 Start	Est: 2015.04.24 Share's Owned: 97% Tot. Assets: 29.8 2015.07 Start	Est: 2021.06.09 Share's Owned: 100% Tot. Assets: 16.0 2021.12 Start	Est: 2018.06.01 Share's Owned: 100% Tot. Assets: 40.5 2018.11 Start	Est: 2022.09.16 Share's Owned: 100% Tot. Assets: 9.6 2022.12 Start

Group Earnings

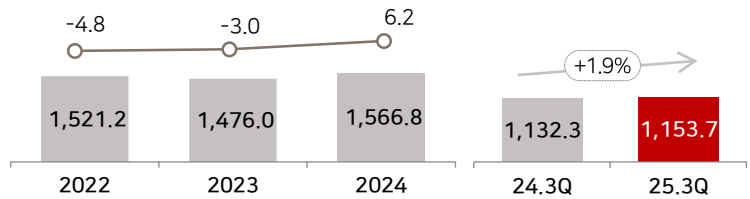
Interest Income

(Unit:%, KRW bn)



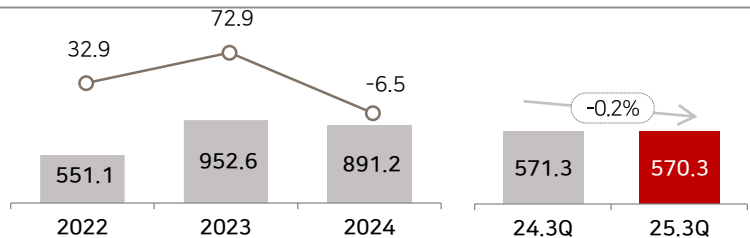
SG&A

(Unit: %, KRW bn)



Provision Expense

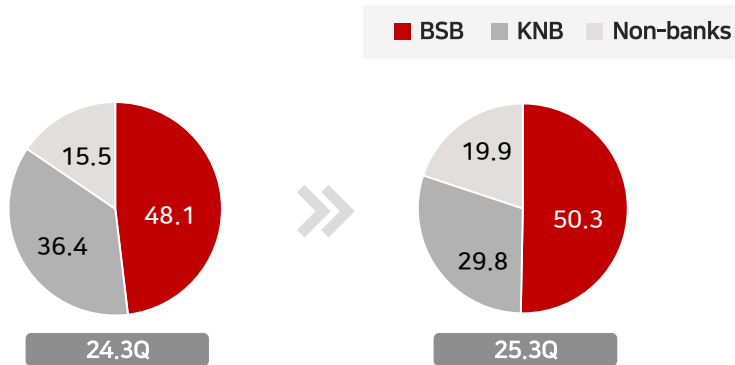
(Unit: %, KRW bn)



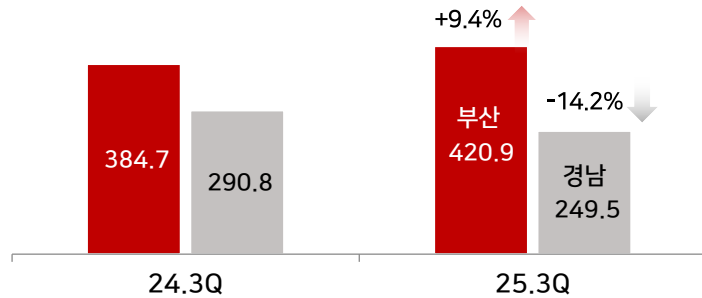
(Unit: KRW bn,%)	25.3 (cum.)	24.3Q (cum.)	YoY	25.3Q	25.2Q	QoQ
Total operating income	2,565.9	2,550.9	0.6	894.3	817.3	9.4
Net Interest Income	2,184.7	2,228.5	-2.0	740.8	708.4	4.6
Net Fee Income	138.2	175.7	-21.3	49.8	38.0	31.1
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SG&A(-)	1,153.7	1,132.3	1.9	378.4	398.8	-5.1
Provision Expense(-)	570.3	571.3	-0.2	135.7	162.7	-16.6
Operating Income	841.9	847.3	-0.6	380.2	255.8	48.6
Non-Operating Income	184.2	107.7	71.0	20.5	141.9	-85.6
Earnings Before Income Tax	1,026.1	955.0	7.4	400.7	397.7	0.8
Income Tax Expense(-)	240.3	233.7	2.8	101.2	83.3	21.5
Net Income(A)	785.8	721.3	8.9	299.5	314.4	-4.7
Net Income in Non-Controlling Interest(B)	15.8	16.2	-2.5	5.3	5.2	1.9
Net Income in Controlling Interest(C) (C) = (A) - (B)	770.0	705.1	9.2	294.2	309.2	-4.9

Subsidiaries Earnings

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



Banks Net Income (Unit: KRW bn)

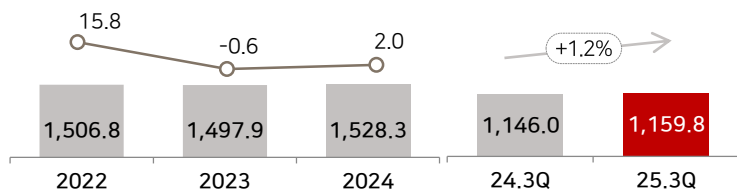


(Unit: KRW bn, %)	25.3 (cum.)	24.3Q (cum.)	YoY (%)	25.3Q	25.2Q	QoQ (%)
Bank(A)	670.4	675.5	-0.8	260.2	255.2	2.0
BSB	420.9	384.7	9.4	169.2	166.1	1.9
KNB	249.5	290.8	-14.2	91.0	89.1	2.1
Non-Bank(B)	166.0	124.1	33.8	57.2	74.5	-23.2
Capital	109.7	104.3	5.2	40.1	42.1	-4.8
Securities	29.3	3.5	737.1	6.8	16.8	-59.5
MSB	6.2	3.2	93.8	1.4	3.2	-56.3
AM	16.2	6.4	153.1	4.6	11.1	-58.6
Venture Capital	1.8	1.7	5.9	2.9	0.3	866.7
Credit Info	0.7	2.2	-68.2	0.1	0.3	-66.7
System	2.1	2.8	-25.0	1.3	0.7	85.7
Financial Group & Unconsolidated Portion(C)	-50.6	-78.3	-35.4	-17.9	-15.3	17.0
Net Income in Non-Controlling Interest(D)	15.8	16.2	-2.5	5.3	5.2	1.9
Net Income in Controlling Interest(E) (E=A+B+C-D)	770.0	705.1	9.2	294.2	309.2	-4.9

Banks Earnings Busan Bank(BSB)

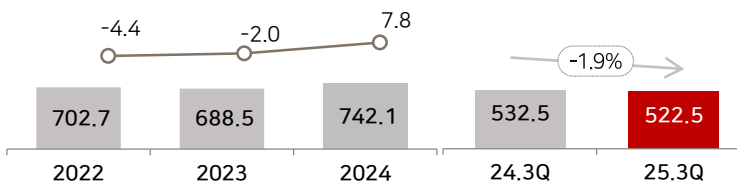
Interest Income

(Unit: %, KRW bn)



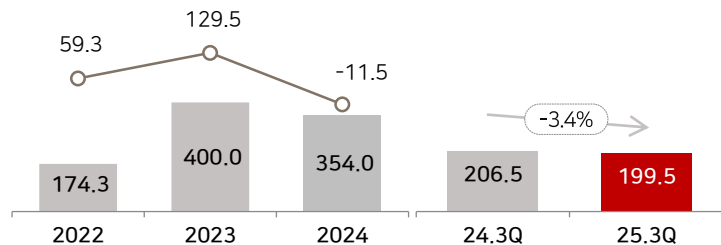
SG&A

(Unit: %, KRW bn)



Provision Expense

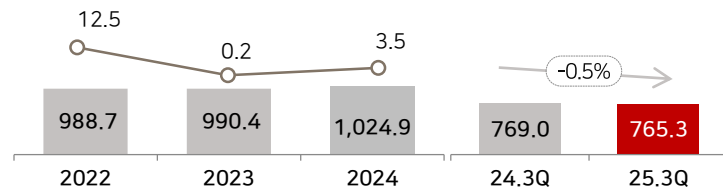
(Unit: %, KRW bn)



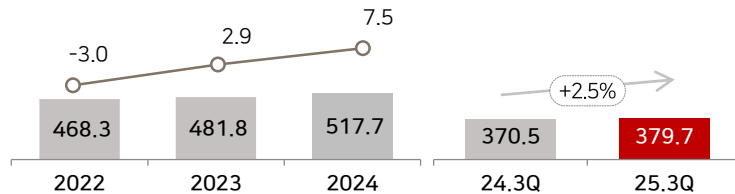
(Unit: KRW bn,%)	25.3 (cum.)	24.3Q (cum.)	YoY (%)	25.3Q	25.2Q	QoQ (%)
Total operating income	1,207.1	1,173.0	2.9	403.7	399.2	1.1
Net Interest Income	1,159.8	1,146.0	1.2	387.7	392.4	-1.2
Net Fee Income	20.6	32.8	-37.2	9.8	0.6	1,533.3
Others	26.7	-5.8	Net gain	6.2	6.2	0.0
SG&A(-)	522.5	532.5	-1.9	167.8	185.8	-9.7
Provision Expense(-)	199.5	206.5	-3.4	13.0	47.8	-72.8
Net Operating Income	485.1	434.0	11.8	222.9	165.6	34.6
Non-Operating Income	58.4	61.7	-5.3	2.2	41.3	-94.7
Earnings Before Income Taxes	543.5	495.7	9.6	225.1	206.9	8.8
Income Tax Expenses(-)	122.6	111.0	10.5	55.9	40.8	37.0
Net Income	420.9	384.7	9.4	169.2	166.1	1.9

Banks Earnings Kyongnam Bank(KNB)

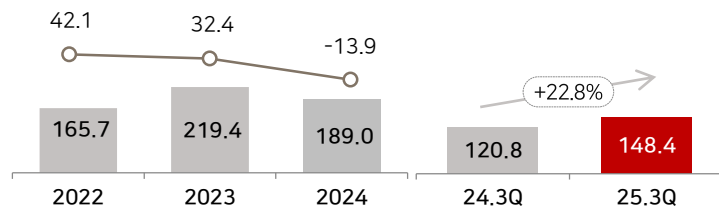
Interest Income (Unit: %, KRW bn)



SG&A (Unit: %, KRW bn)



Provision Expense (Unit: %, KRW bn)

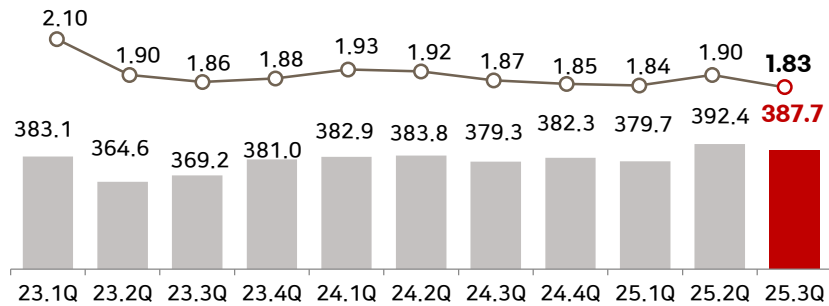


<small>(Unit: KRW bn,%)</small>	25.3 (cum.)	24.3Q (cum.)	YoY (%)	25.3Q	25.2Q	QoQ (%)
Total operating income	825.3	837.4	-1.4	279.5	273.4	2.2
Net Interest Income	765.3	769.0	-0.5	255.8	254.9	0.4
Net Fee Income	21.6	38.8	-44.3	5.3	6.9	-23.2
Others	38.4	29.6	29.7	18.4	11.6	58.6
SG&A(-)	379.7	370.5	2.5	124.1	127.5	-2.7
Provision Expense(-)	148.4	120.8	22.8	40.9	44.3	-7.7
Net Operating Income	297.2	346.1	-14.1	114.5	101.6	12.7
Non-Operating Income	25.5	28.5	-10.5	6.7	10.3	-35.0
Earnings Before Income Taxes	322.7	374.6	-13.9	121.2	111.9	8.3
Income Tax Expenses(-)	73.2	83.8	-12.6	30.2	22.8	32.5
Net Income	249.5	290.8	-14.2	91.0	89.1	2.1

Banks NIM

BSB Quarterly Interest Income & NIM

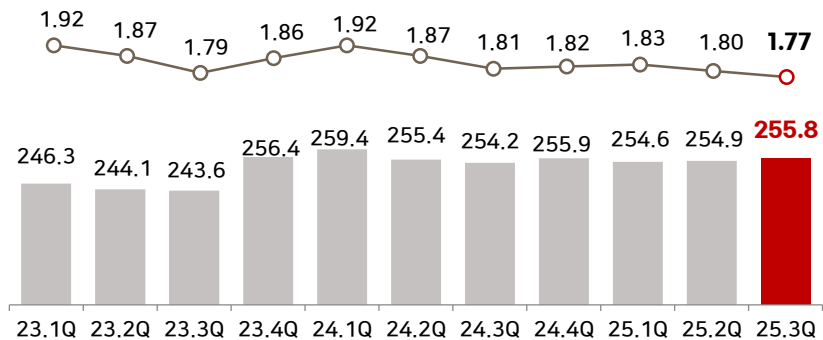
(Unit: %, KRW bn)



(Unkt: %, KRW tn)	25.3Q	25.2Q	25.1Q	24.4Q	24.3Q
Quarterly NIM	1.83	1.90	1.84	1.85	1.87
Quarterly NIS	2.07	2.16	2.11	2.10	2.15
Interest Rate on KRW Loans	4.32	4.57	4.74	4.89	5.02
Interest Rate paid on KRW Deposits	2.25	2.41	2.63	2.79	2.87
Average Interest Earning Assets	73.6	72.7	72.9	72.0	70.6
Cumulative NIM	1.86	1.87	1.84	1.89	1.91

KNB Quarterly Interest Income & NIM

(Unit: %, KRW bn)

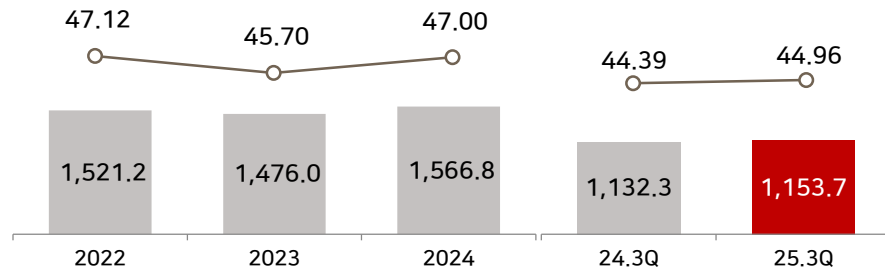


(Unkt: %, KRW tn)	25.3Q	25.2Q	25.1Q	24.4Q	24.3Q
Quarterly NIM	1.77	1.80	1.83	1.82	1.81
Quarterly NIS	1.91	1.96	2.03	2.01	2.06
Interest Rate on KRW Loans	4.29	4.50	4.73	4.87	4.99
Interest Rate paid on KRW Deposits	2.38	2.54	2.70	2.86	2.93
Average Interest Earning Assets	48.6	48.3	48.4	48.1	47.8
Cumulative NIM	1.80	1.82	1.83	1.86	1.87

Sales, General & Administrative

Group SG&A & CIR

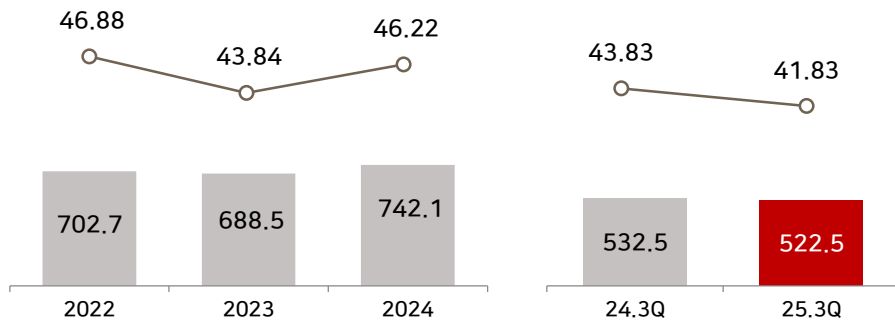
(Unit: %, KRW bn)



(KRW bn, %)	25.3Q (cum.)	24.3Q (cum.)	YoY	25.3Q	25.2Q	QoQ
Total operating income	2,565.9	2,550.9	0.6	894.3	817.3	9.4
SG&A	1,153.7	1,132.3	1.9	378.4	398.8	-5.1
CIR	44.96	44.39	0.57	42.31	48.79	-6.48

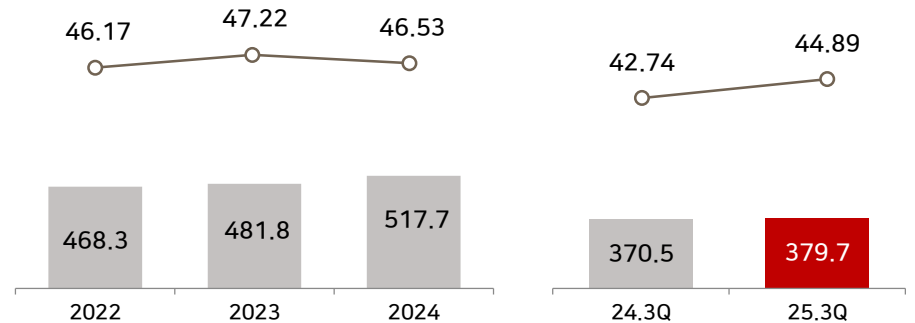
BSB SG&A & CIR

(Unit: %, KRW bn)



KNB SG&A & CIR

(Unit: %, KRW bn)

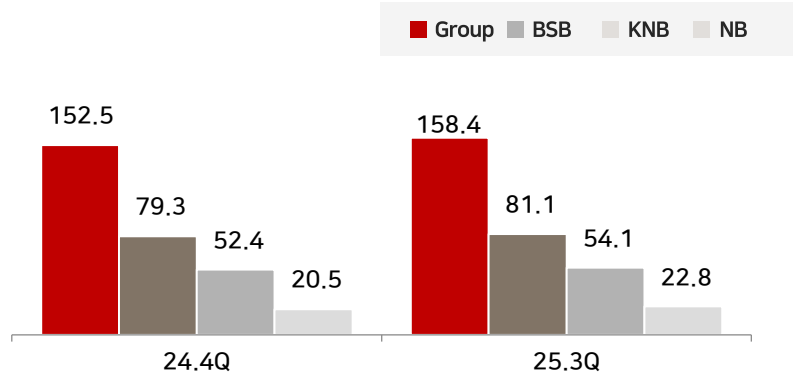


Note: Banks' CIR is based on non-consolidated figures

Group Assets

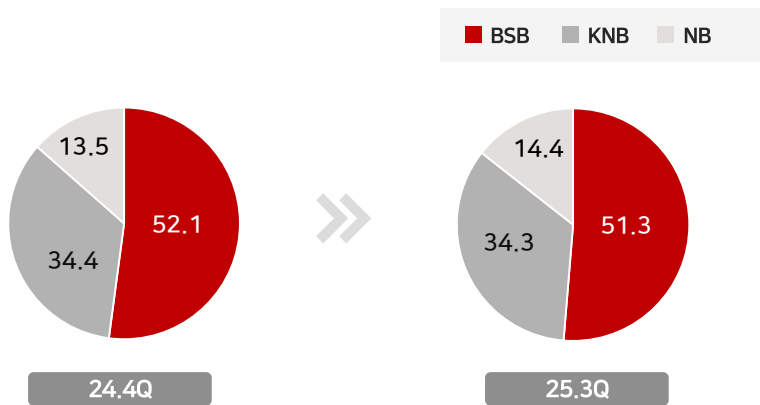
Total Assets

(Unit: KRW tn)



Banks & Non-Banks Portion

(Unit: KRW tn)



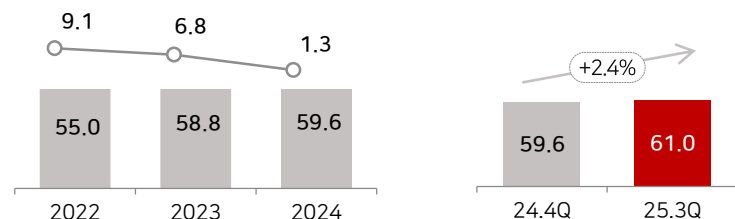
Group Total Assets (Consolidated, Excluding Trusts)

(KRW bn,%)	25.3Q	24.4Q	YTD(%)	25.2Q	QoQ(%)
Bank	135,224.5	131,730.3	2.7	133,318.2	1.4
BSB	81,063.5	79,338.3	2.2	80,549.5	0.6
KNB	54,161.0	52,392.0	3.4	52,768.7	2.6
Non-Bank	22,799.3	20,473.0	11.4	21,829.2	4.4
Capital	10,464.6	10,012.9	4.5	9,978.7	4.9
Securities	9,934.7	8,128.7	22.2	9,601.7	3.5
MSB	2,017.5	1,972.5	2.3	1,878.0	7.4
Asset Mgt.	234.4	218.1	7.5	227.9	2.9
Venture Capital	62.1	57.4	8.2	59.0	5.3
Credit Info	31.8	31.6	0.6	31.6	0.6
System	54.2	51.8	4.6	52.3	3.6
Financial Group & Unconsolidated Portion	385.0	267.2	44.1	387.2	-0.6
Group Total Assets	158,408.8	152,470.5	3.9	155,534.6	1.8

Bank Loans / Deposits (BSB)

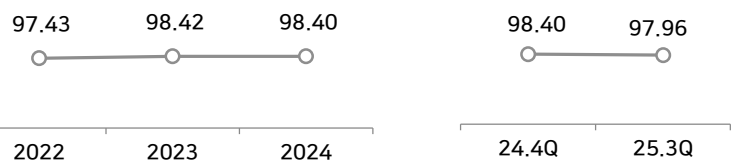
KRW Loans

(Unit: %, KRW tn)



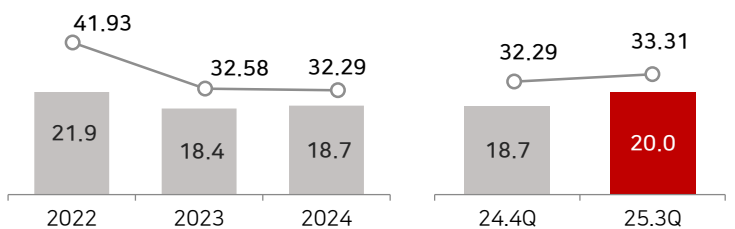
LDR

(Unit: %)



Low Cost Deposits & Ratio

(Unit: %, KRW tn)



(Unit: KRW bn, %, Balance)	25.3Q	24.4Q	YTD	25.2Q	QoQ
KRW Loans¹⁾	60,959.1	59,555.5	2.4	60,157.5	1.3
Corporate	39,506.0	38,918.2	1.5	39,081.4	1.1
Large Corps.	4,966.4	4,261.9	16.5	4,658.6	6.6
SME	34,539.6	34,656.3	-0.3	34,422.8	0.3
Household	19,687.1	19,408.3	1.4	19,772.0	-0.4
Mortgage	14,631.9	14,453.5	1.2	14,754.2	-0.8
Public	1,766.0	1,229.0	43.7	1,304.1	35.4
Foreign Curr. Loans¹⁾	921.9	879.3	4.8	851.2	8.3
KRW Deposits¹⁾	60,001.5	59,032.0	1.6	59,319.6	1.1

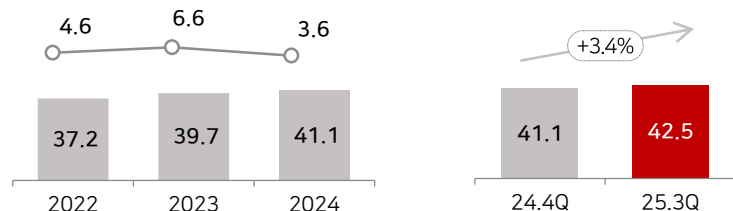
(Unit: KRW bn, %, %p, Average Balance)	25.3Q	24.4Q	YTD	25.2Q	QoQ
Low-Cost Deposits(A)	19,957.0	18,745.0	6.5	19,904.1	0.3
Core Deposits ²⁾	16,019.3	14,950.4	7.1	15,976.5	0.3
MMDA	3,937.7	3,794.6	3.8	3,927.6	0.3
KRW Deposits(B)	59,919.5	58,057.6	3.2	59,885.5	0.1
(A/B)	33.31	32.29	3.16	33.24	0.21

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

Bank Loans / Deposits (KNB)

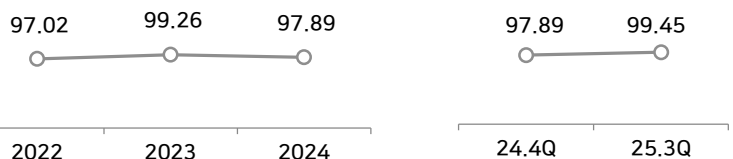
KRW Loans

(Unit: %, KRW tn)



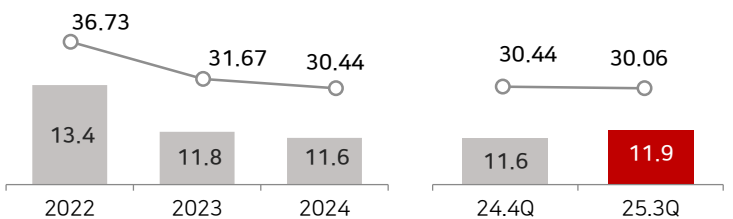
LDR

(Unit: %)



Low Cost Deposits & Ratio

(Unit: %, KRW tn)



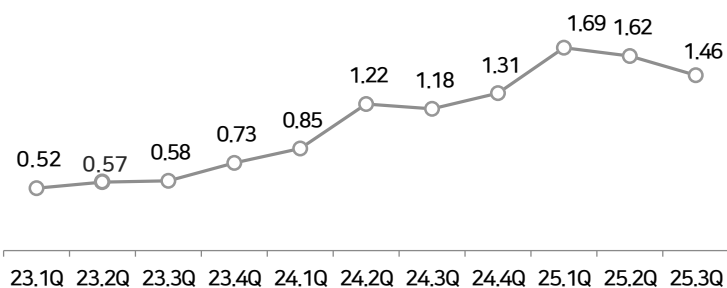
(Unit: KRW bn, %, Balance)	25.3Q	24.4Q	YTD	25.2Q	QoQ
KRW Loans¹⁾	42,470.2	41,077.7	3.4	41,681.7	1.9
Corporate	28,431.7	27,392.2	3.8	27,767.4	2.4
Large Corps.	2,761.2	2,299.2	20.1	2,575.5	7.2
SME	25,670.5	25,093.0	2.3	25,192.0	1.9
Household	13,639.2	13,300.1	2.5	13,511.9	0.9
Mortgage	9,518.9	9,765.6	-2.5	9,492.2	0.3
Public	399.2	385.4	3.6	402.4	-0.8
Foreign Curr. Loans¹⁾	89.8	71.5	25.6	87.2	3.0
KRW Deposits¹⁾	39,971.0	39,360.2	1.6	39,543.6	1.1

(단위: 십억원, %, %p, 기중평균)	25.3Q	24.4Q	YTD	25.2Q	QoQ
Low-Cost Deposits(A)	11,865.7	11,597.8	2.3	11,789.9	0.6
Core Deposits ²⁾	10,402.2	10,304.2	1.0	10,350.8	0.5
MMDA	1,463.5	1,293.6	13.1	1,439.1	1.7
KRW Deposits(B)	39,479.9	38,097.5	3.6	39,334.3	0.4
(A/B)	30.06	30.44	-1.25	29.97	0.30

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

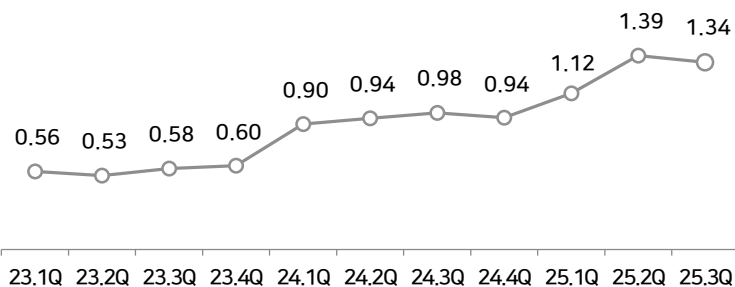
Group Asset Quality

SBL(NPL) Ratio (%)



Note) Excluding Overseas subsidiaries, Consolidated SPC etc.

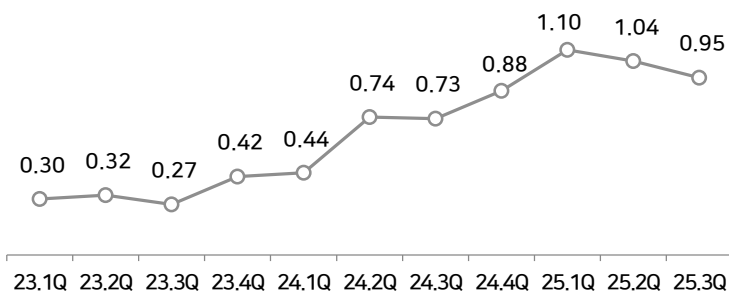
Delinquency Ratio (%)



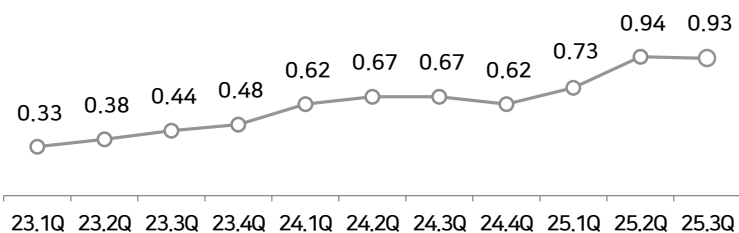
(Unit: KRW bn, %, %p)	25.3Q	24.4Q	YTD	25.2Q	QoQ
Total Credits	120,095.5	116,177.0	3.4	117,814.7	1.9
Normal	116,374.9	113,119.8	2.9	113,956.4	2.1
Precautionary	1,970.9	1,532.7	28.6	1,953.4	0.9
Substandard	1,024.1	824.6	24.2	1,149.3	-10.9
Doubtful	399.6	379.9	5.2	432.2	-7.5
Expected Loss	326.0	320.0	1.9	323.4	0.8
SBL(Substandard & Below Loans)	1,749.7	1,524.5	14.8	1,904.9	-8.1
SBL Ratio	1.46	1.31	0.15	1.62	-0.16
SBL Coverage Ratio	89.96	106.80	-16.84	85.31	4.65
Delinquency Ratio	1.34	0.94	0.40	1.39	-0.05
Loan Amount	118,761.5	114,955.2	3.3	116,575.7	1.9
Delinquent Amount	1,589.9	1,084.0	46.7	1,619.5	-1.8

Asset Quality (BSB)

SBL(NPL) Ratio (%)



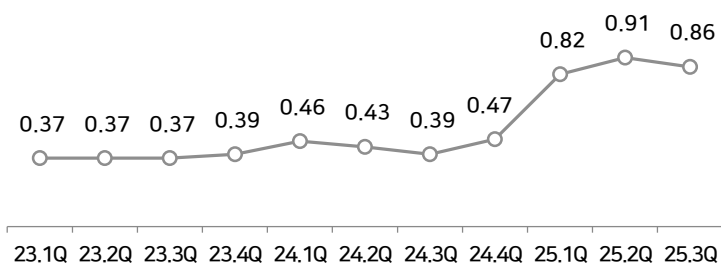
Delinquency Ratio (%)



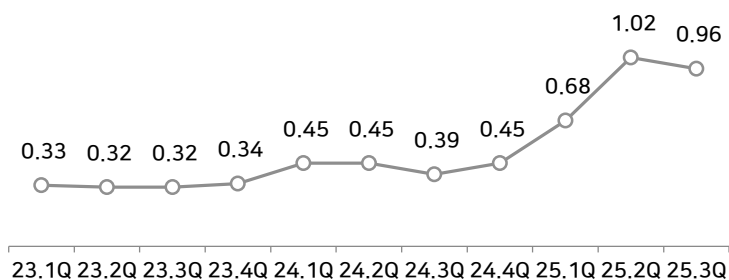
(Unit: KRW bn, %, %p)	25.3Q	24.4Q	YTD	25.2Q	QoQ
Total Credits	63,985.9	62,341.6	2.6	62,904.8	1.7
Normal	62,457.6	61,203.1	2.0	61,318.9	1.9
Precautionary	919.7	590.9	55.6	933.2	-1.4
Substandard	416.1	318.4	30.7	443.6	-6.2
Doubtful	74.7	64.8	15.3	83.8	-10.9
Expected Loss	117.8	164.4	-28.3	125.3	-6.0
SBL(Substandard & Below Loans)	608.6	547.6	11.1	652.7	-6.8
SBL Ratio	0.95	0.88	0.07	1.04	-0.09
SBL Coverage Ratio	120.99	142.30	-21.31	117.00	3.99
Delinquency Ratio	0.93	0.62	0.31	0.94	-0.01
Loan Amount	62,936.8	61,400.7	2.5	61,939.2	1.6
Delinquent Amount	585.9	378.8	54.7	579.4	1.1

Asset Quality (KNB)

SBL(NPL) Ratio (%)



Delinquency Ratio (%)



(Unit: KRW bn,%, %p)	25.3Q	24.4Q	YTD	25.2Q	QoQ
Total Credits	43,484.7	42,038.7	3.4	42,606.4	2.1
Normal	42,729.8	41,496.9	3.0	41,843.7	2.1
Precautionary	381.0	342.8	11.1	375.3	1.5
Substandard	241.2	100.2	140.7	254.4	-5.2
Doubtful	42.3	26.0	62.7	45.9	-7.8
Expected Loss	90.4	72.8	24.2	87.1	3.8
SBL(Substandard & Below Loans)	373.9	199.0	87.9	387.4	-3.5
SBL Ratio	0.86	0.47	0.39	0.91	-0.05
SBL Coverage Ratio	108.69	208.74	-100.05	108.85	-0.16
Delinquency Ratio	0.96	0.45	0.51	1.02	-0.06
Loan Amount	43,220.0	41,778.0	3.5	42,353.3	2.0
Delinquent Amount	415.2	187.4	121.6	430.6	-3.6

Group Provisioning

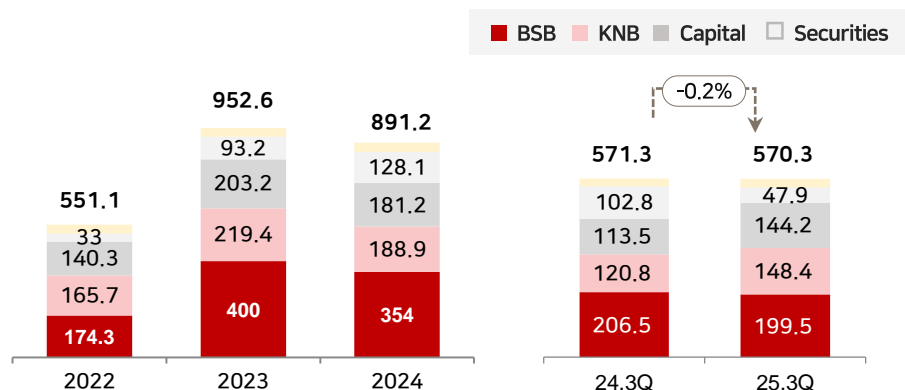
Group Provision Expense

(Unit: KRW bn,%)	2025				2024				2023						
	3Q (cum.)	3Q	2Q	1Q	24Y (cum)	4Q	3Q (cum.)	3Q	2Q	1Q	23Y (cum)	4Q	3Q	2Q	1Q
Total Provisions(A)	570.3	135.7	162.7	271.9	891.2	319.9	571.3	203.6	201.9	165.8	952.6	500.0	162.8	164.9	124.9
Total Credits(B)	120,095	120,095	117,814.7	117,215.8	116,177.0	116,177.0	115,270	115,270.5	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)	0.63	0.45	0.55	0.93	0.77	1.10	0.66	0.71	0.71	0.59	0.84	1.76	0.57	0.60	0.47

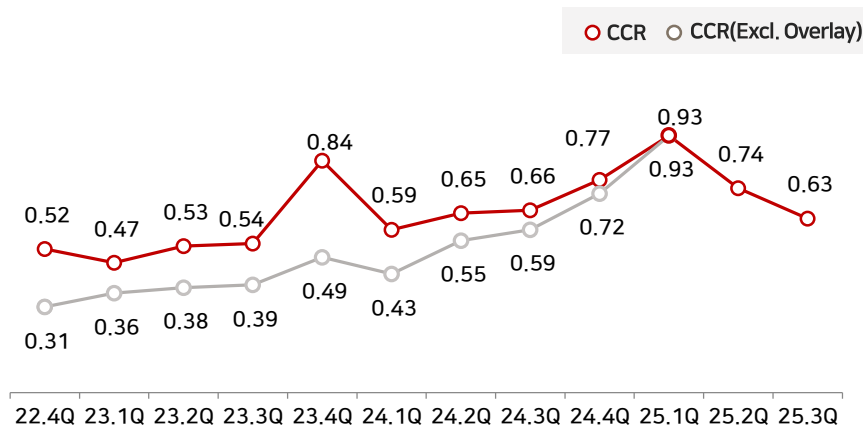
¹⁾ Annualized figure

Banks & Non-Bank Provision Breakdown

(Unit: %, KRW tn)



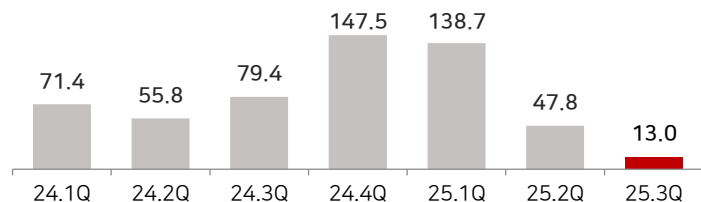
CCR (% Annualized cumulative figure)



Provisioning / Write-offs & Sales (BSB)

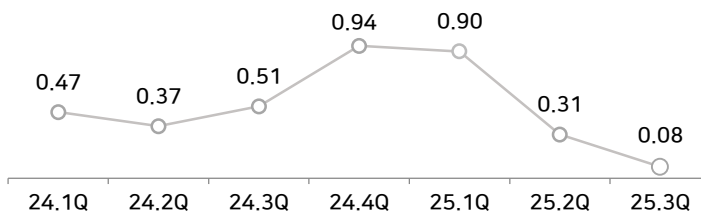
Provision Expense

(Unit: KRW bn)



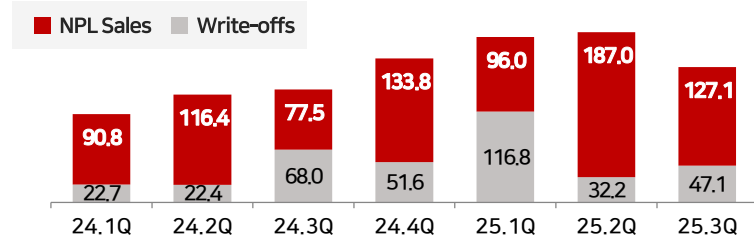
Credit Cost

(Unit: %)



NPL Sales & Write-offs

(Unit: KRW bn)



Provision Expense / Write-offs & NPL Sales

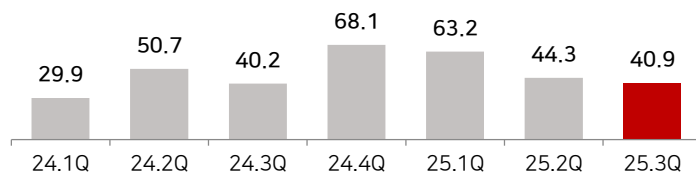
(Unit: KRW bn,%)

	25.3Q	25.2Q	25.1Q	24.4Q	24.3Q	24.2Q
CCR(A/B)	0.08	0.31	0.90	0.94	0.51	0.37
Total Exp.(A)	13.0	47.8	138.7	147.5	79.4	55.8
Corporate	-12.8	20.4	111.9	113.6	56.2	33.6
Household	23.6	23.7	24.9	28.7	19.4	17.5
Credit Card	3.4	3.8	2.5	4.4	4.4	3.9
Others	-1.2	-0.1	-0.5	0.8	-0.6	0.8
Total Credits(B)	63,985.9	61,939.2	62,680.6	62,341.6	61,734.5	61,294.5
Total Write-Offs	47.1	32.2	116.8	51.6	68.0	22.4
Corporate	27.4	11.9	100.4	38.5	55.3	10.8
Household	16.9	17.0	13.7	9.5	9.3	8.2
Credit Card	2.8	3.5	2.7	3.6	3.4	3.4
Total NPL Sales	127.1	187.0	96.0	133.8	77.5	116.4
Corporate	114.8	169.8	88.3	124.2	70.1	109.1
Household	11.7	16.1	6.9	8.7	7.3	6.4
Credit Card	0.6	1.0	0.8	0.9	0.1	0.9
(NPL Sales for SBL Loans)	120.2	179.1	79.6	124.7	69.0	113.5

Provisioning / Write-offs & Sales (KNB)

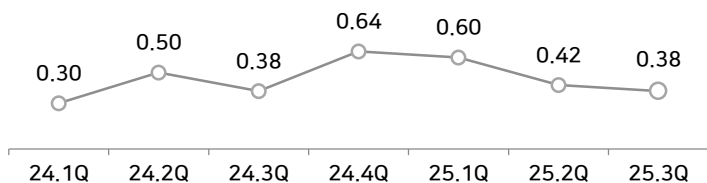
Provision Expense

(Unit: KRW bn)



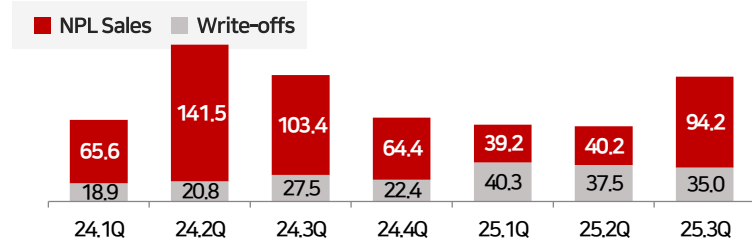
Credit Cost

(Unit: %)



NPL Sales & Write-offs

(Unit: KRW bn)



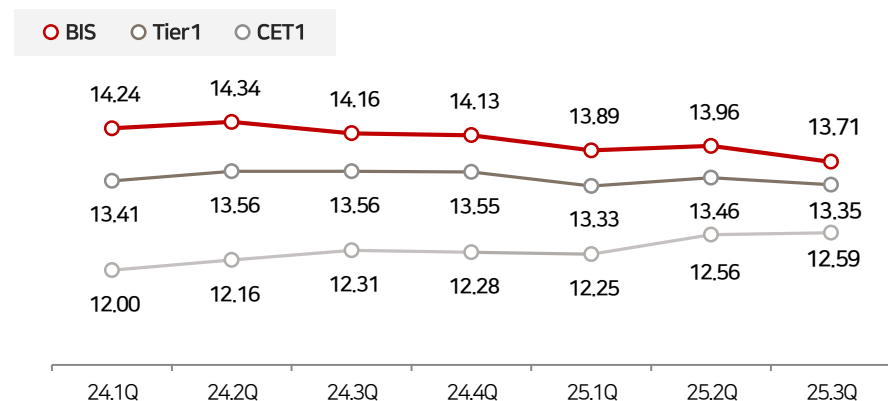
Provision Expense / Write-offs & NPL Sales

(Unit: KRW bn,%)

	25.3Q	25.2Q	25.1Q	24.4Q	24.3Q	24.2Q
CCR(A/B)	0.46	0.42	0.60	0.64	0.38	0.50
Total Exp.(A)	40.9	44.3	63.2	68.1	40.2	50.7
Corporate	16.7	16.6	38.2	47.6	13.9	30.2
Household	21.8	25.1	22.2	17.2	22.9	17.8
Credit Card	2.4	2.6	2.8	3.3	3.4	2.7
Others	0.0	0.0	0.0	0.0	0.0	0.0
Total Credits(B)	43,484.7	42,606.4	42,371.2	42,038.7	41,767.4	40,894.3
Total Write-Offs	35.0	37.5	40.3	22.4	27.5	20.8
Corporate	12.3	18.9	21.4	8.3	12.3	8.3
Household	19.4	15.1	15.6	11.4	12.1	10.0
Credit Card	3.3	3.5	3.3	2.7	3.1	2.5
Total NPL Sales	94.2	40.2	39.2	64.4	103.4	141.5
Corporate	87.8	40.0	38.9	64.2	101.7	140.4
Household	6.3	0.1	0.0	0.0	1.5	0.9
Credit Card	0.1	0.1	0.3	0.2	0.2	0.2
(NPL Sales for SBL Loans)	91.4	39.2	35.3	57.0	95.9	139.0

Group Capital Adequacy

(Unit: %)



Group

(Unit: KRW bn, %, %p)

(BaselIII IRB)	25.3Q	24.4Q	YTD	25.2Q	QoQ
Total BIS Capital	10,758.2	10,867.9	-1.01	10,775.5	-0.16
Tier I Capital	10,473.4	10,425.8	0.46	10,387.5	0.83
CET1 Capital	9,881.0	9,449.2	4.57	9,692.3	1.95
Total RWA	78,453.0	76,937.5	1.97	77,192.1	1.63
BIS Capital Ratio	13.71	14.13	-0.42	13.96	-0.25
Tier I	13.35	13.55	-0.20	13.46	-0.11
CET1	12.59	12.28	0.31	12.56	0.03

BSB

(Unit: KRW bn, %, %p)

(BaselIII IRB)	25.3Q	24.4Q	YTD	25.2Q	QoQ
Total BIS Capital	5,756.8	5,722.0	0.61	5,672.3	1.49
Tier I Capital	5,677.6	5,552.2	2.26	5,516.0	2.93
CET1 Capital	5,428.3	5,302.9	2.36	5,266.7	3.07
Total RWA	35,274.1	34,970.7	0.87	35,103.7	0.49
BIS Capital Ratio	16.32	16.36	-0.04	16.16	0.16
Tier I	16.10	15.88	0.22	15.71	0.39
CET1	15.39	15.16	0.23	15.00	0.39

KNB

(Unit: KRW bn, %, %p)

(BaselIII IRB)	25.3Q	24.4Q	YTD	25.2Q	QoQ
Total BIS Capital	3,669.3	3,541.2	3.62	3,622.7	1.29
Tier I Capital	3,628.9	3,437.6	5.56	3,563.0	1.85
CET1 Capital	3,429.5	3,238.2	5.91	3,363.6	1.96
Total RWA	24,638.5	24,166.2	1.95	24,083.3	2.31
BIS Capital Ratio	14.89	14.65	0.24	15.04	-0.15
Tier I	14.73	14.22	0.51	14.79	-0.06
CET1	13.92	13.40	0.52	13.97	-0.05

Banks KRW Loans Portfolio

BSB

(Unit: KRW bn, %, Balance)	2025.3Q			
	Amount	Proportion	YTD	QoQ
Manufacturing	9,897.3	16.2	7.6	3.5
Steel Metal Products	2,714.7	4.5	4.6	1.3
Automobile Parts	1,649.9	2.7	14.5	7.5
Machinery	1,237.1	2.0	2.1	1.2
Petroleum, Rubber, etc.	1,336.0	2.2	11.7	6.7
Fabric	299.0	0.5	-1.8	0.8
Garment & Shoes	421.0	0.7	16.3	5.6
Kitchen Units	721.5	1.2	9.0	0.7
Electronics	503.9	0.8	2.4	0.6
Paper, Paper Mills	181.4	0.3	-6.7	0.2
Others	832.8	1.4	12.5	7.1
Non-Manufacturing	31,374.7	51.5	1.4	1.8
Wholesale & Retail	5,071.0	8.3	2.9	0.6
Public	42.6	0.1	-15.0	-5.5
Construction & Engineering	2,688.8	4.4	-2.7	1.8
Real Estate	11,579.3	19.0	-5.1	-0.3
Insurance & Financing	1,033.5	1.7	46.8	27.9
Transportation	1,272.5	2.1	7.3	1.1
Hotel & Food	2,926.8	4.8	8.8	3.4
Others	6,760.2	11.1	5.3	2.6
Households	19,687.1	32.3	1.4	-0.4
KRW Loans	60,959.1	100.0	2.4	1.3

Note: Sectors are based on FSS reporting

KNB

(Unit: KRW bn, %, Balance)	2025.3Q			
	Amount	Proportion	YTD	QoQ
Manufacturing	10,449.5	24.6	2.9	1.1
Steel Metal Products	2,463.3	5.8	1.8	1.8
Automobile Parts	2,623.3	6.2	0.1	-0.1
Machinery	2,488.3	5.9	4.8	0.5
Petroleum, Rubber, etc.	401.7	1.0	-4.1	-0.4
Fabric	76.8	0.2	6.5	2.9
Garment & Shoes	47.0	0.1	13.5	6.1
Kitchen Units	450.3	1.1	9.6	4.6
Electronics	610.2	1.4	-0.7	-0.6
Paper, Paper Mills	119.1	0.3	8.2	5.2
Others	1,169.5	2.8	8.9	2.5
Non-Manufacturing	18,381.4	43.3	4.3	3.1
Wholesale & Retail	4,000.4	9.4	5.6	2.0
Public	3.4	0.0	-20.9	3.0
Construction & Engineering	932.0	2.2	1.8	7.7
Real Estate	5,724.5	13.5	-0.8	2.2
Insurance & Financing	1,049.7	2.5	38.4	15.8
Transportation	796.3	1.9	7.8	3.7
Hotel & Food	1,424.1	3.4	-3.0	0.1
Others	4,450.9	10.5	6.4	2.5
Households	13,639.3	32.1	2.6	0.9
KRW Loans	42,470.2	100.0	3.4	1.9

Banks NPL & Collateral Coverage by Key sectors

(As of September 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	21,902	20.4	118	0.54	251	212.0	17,796	81.3
Steel	5,483	5.1	35	0.64	84	238.3	4,527	82.6
Automobile	2,814	2.6	2	0.08	34	1,503.7	2,216	78.8
Shipbuilding	1,607	1.5	2	0.15	6	256.6	1,376	85.7
Chemical	1,038	1.0	5	0.44	22	475.4	641	61.8
Construction	3,650	3.4	74	2.04	51	67.9	2,830	77.5
Shipping	368	0.3	-	-	3	NA	179	48.6
Wholesale & Retail	9,828	9.1	64	0.65	95	149.3	6,738	68.6
Hotel & Food	4,398	4.1	77	1.76	69	88.9	3,650	83.0
Real Estate	17,385	16.2	304	1.75	231	75.9	13,997	80.5

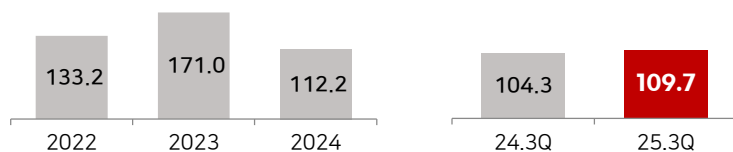
Note 1) Exposure & Total Credits are the sum of BSB & KNB.

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

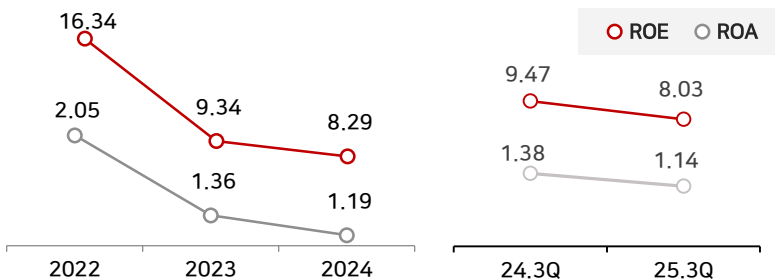
Net Income

(Unit: KRW bn)



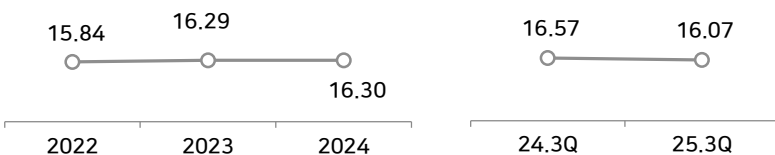
ROA, ROE

(Unit: %)



Adjusted Capital Ratio

(Unit: %)



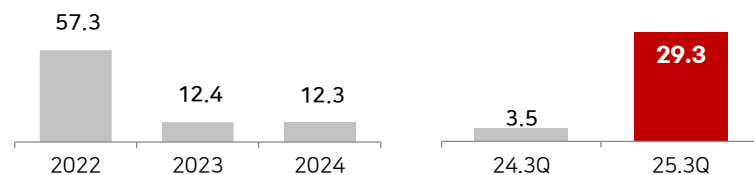
(Unit: KRW bn, %, Balance)	25.3Q (cum.)	24.3Q (cum.)	YoY(%)	25.3Q	25.2Q	QoQ(%)
Total Operating Income	376.4	338.0	11.4	136.4	128.1	6.5
Net Interest Income	231.2	237.1	-2.5	76.8	76.5	0.4
Fee Income	20.6	27.1	-24.0	7.6	4.3	76.7
Others	124.6	73.8	68.8	52.0	47.3	9.9
SG&A(-)	88.3	80.6	9.6	28.2	30.8	-8.4
Provision Expense(-)	144.2	113.5	27.0	56.5	41.6	35.8
Non-Operating Income	△0.9	△4.9	-3036.7	1.8	-1.0	-280.0
Earnings Before Inc. Tax	143.0	139.0	-100.6	53.5	54.7	-2.2
Income Tax Expenses(-)	33.3	34.7	312.1	13.4	12.6	6.3
Net Income	109.7	104.3	-68.1	40.1	42.1	-4.8

(Unit: KRW bn, %, Balance)	25.3Q	24.3Q	YoY(%)	25.3Q	25.2Q	QoQ(%)
Assets	10,464.6	9,494.8	10.2	10,464.6	9,978.7	4.9
Cash and Dues	442.9	238.6	85.6	442.9	380.1	16.5
Securities	441.9	367.5	20.2	441.9	427.3	3.4
Loans	6,006.5	5,562.9	8.0	6,006.5	5,713.4	5.1
Venture Capital Business	26.9	29.4	-8.5	26.9	27.9	-3.6
Durables Installment Financing Assets	542.0	467.8	15.9	542.0	530.0	2.3
Leased Assets	2,749.7	2,507.8	9.6	2,749.7	2,668.0	3.1
Fixed Assets	40.6	28.2	44.0	40.6	40.0	1.5
Other Assets	214.0	292.7	-26.9	214.0	192.0	11.5
Liability & Shareholder's Equity	10,464.6	9,494.8	10.2	10,464.6	9,978.7	4.9
Borrowings	8,186.4	7,383.6	10.9	8,186.4	7,762.4	5.5
Other Liabilities	801.4	721.9	11.0	801.4	781.2	2.6
Shareholder's Equity	1,476.8	1,389.3	6.3	1,476.8	1,435.0	2.9

BNK Securities

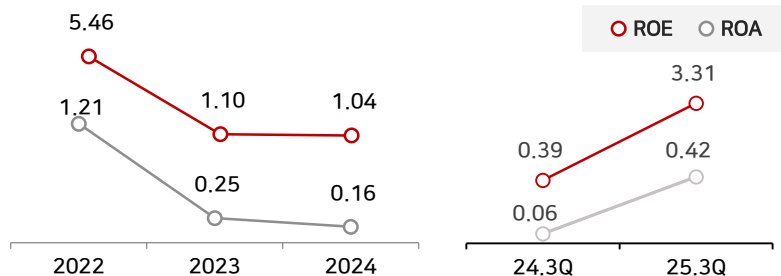
Net Income

(Unit: KRW bn)



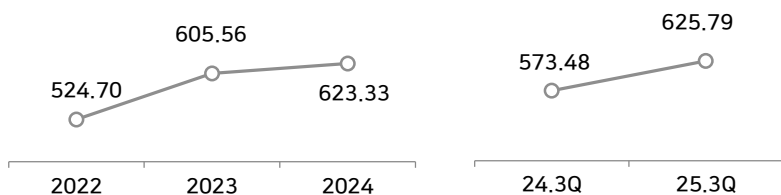
ROA, ROE

(Unit: %)



Adjusted Capital Ratio

(Unit: %)

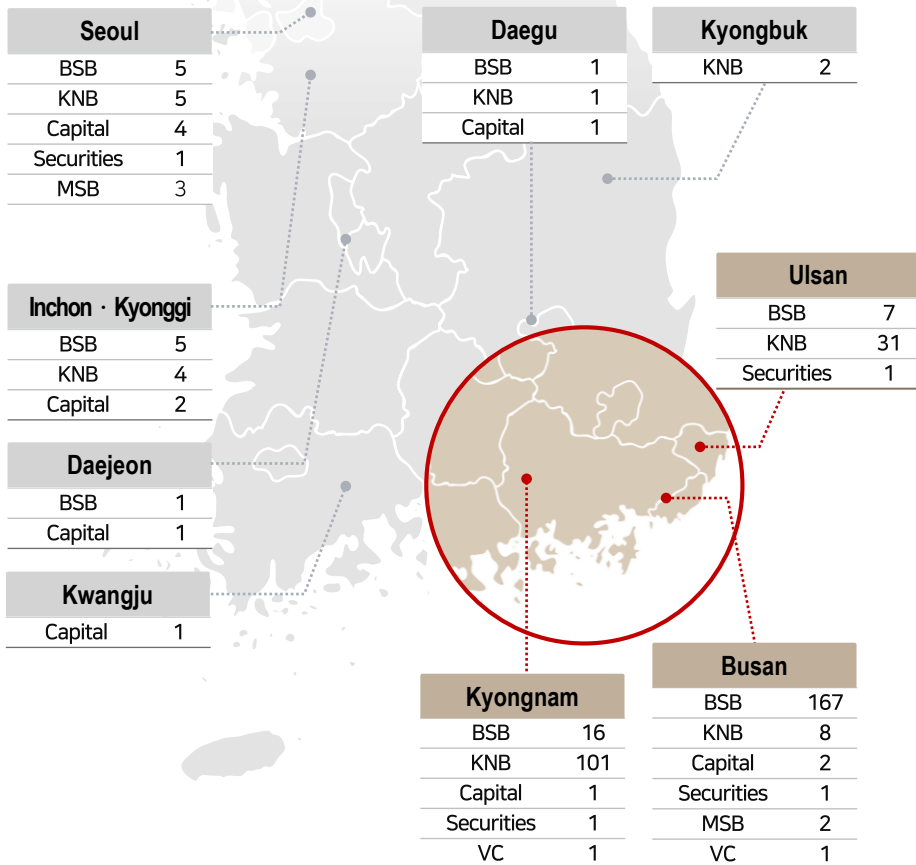


(Unit: KRW bn, %, Balance)	25.3Q (cum.)	24.3Q (cum.)	YoY(%)	25.3Q	25.2Q	QoQ(%)
Total Operating Income	176.8	172.1	2.7	53.8	72.2	-25.5
Net Interest Income	81.7	62.6	30.5	24.7	33.1	-25.4
Fee Income	54.4	53.2	2.2	20.4	19.6	4.1
Others	40.7	56.3	-27.7	8.7	19.6	-55.6
SG&A(-)	87.6	64.4	36.0	30.0	31.7	-5.4
Provision Expense(-)	47.9	102.8	-53.4	17.7	16.3	8.6
Non-Operating Income	-3.1	-0.5	522.6	0.8	-2.1	Net Gain
Earnings Before Inc. Tax	38.2	4.4	767.4	6.9	22.1	-68.8
Income Tax Expenses(-)	8.9	0.9	892.1	0.2	5.3	-96.2
Net Income	29.3	3.5	737.1	6.7	16.8	-60.1

(Unit: KRW bn, %, Balance)	25.3Q (cum.)	24.3Q (cum.)	YoY(%)	25.3Q	25.2Q	QoQ(%)
Fee Income	54.4	53.2	2.2	20.4	19.6	4.1
Fee Revenue	73.8	70.6	4.5	27.3	26	5.0
Underwriting	8.3	8.1	2.5	2.4	3	-20.0
Advisory	16	18.5	-13.5	4.3	6.6	-34.8
Brokerage	28.7	27.4	4.7	11.6	9	28.9
Others	20.7	16.6	24.7	8.9	7.4	20.3
Fee Expense	19.4	17.4	11.5	6.9	6.4	7.8

Networks (as of September 2025) : 389 Locations

BSB 208(Qingdao/Nanjing/Ho Chi Minh Branch, Yangon/Mumbai/Hanoi Office incl.),
KNB 152, Capital 18(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.)
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