

FY 2025

Business Results

2026.02

BNK FINANCIAL GROUP'S
FY 2025 BUSINESS RESULTS

BNK

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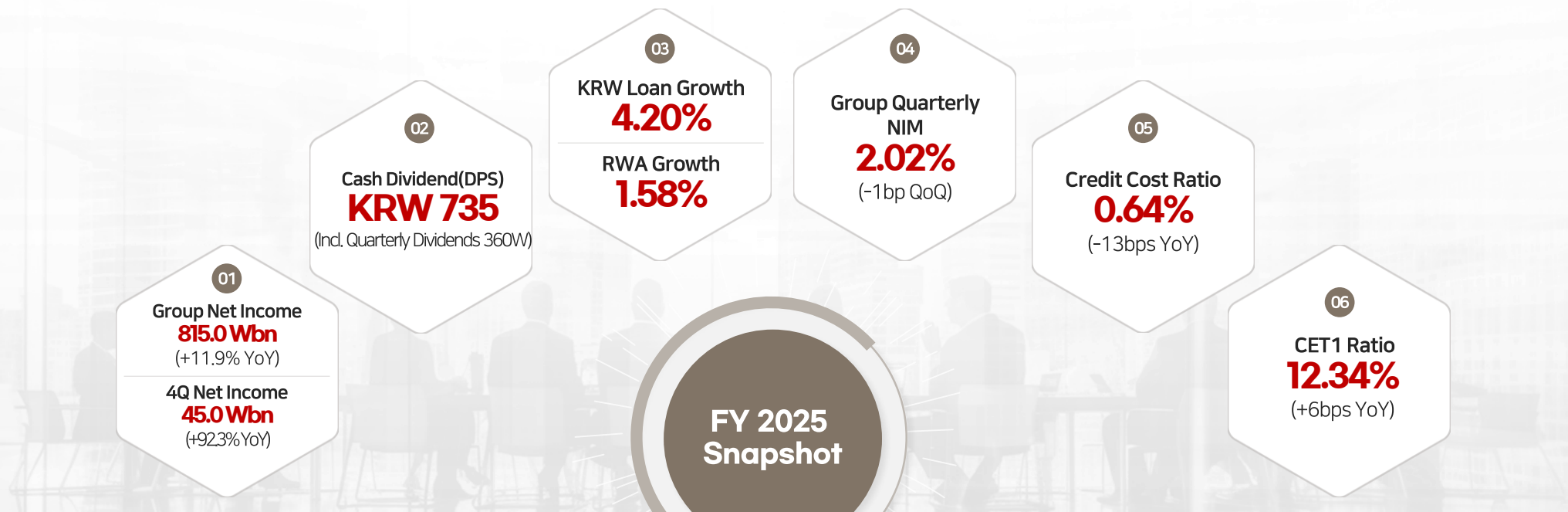
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BNK

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

- **Group Net Income increased by 86.5 Wbn(11.9%) YoY** due to an increase in non-interest income and a decrease in provision expenses.
- 4Q Net Income increased by 21.6 Wbn(92.3%) YoY thank to higher net interest income and a notable decrease in provision expenses, despite higher SG&A.

02

- Feb., 2026 BOD resolved to
- **Payout cash dividends of DPS KRW 735** (quarterly dividends KRW 360 included, up KRW 85 or 13.1% YoY).

03

- **KRW loan for banks posted 105 Wtn, up 4.2 Wtn, +4.2% YoY.**
- **RWA grew by 1.58% YoY,** driven by efficient asset portfolio rebalancing efforts.

04

- **Group NIM decreased by 1bp** mainly due to Capital's NIM decline by 22 bps, while Banks NIM rose to 1.81% by 1 bp QoQ.

05

- **Provision expenses decreased by 113.6 Wbn(12.7%) YoY** due to lower real estate PF loan related provisioning.
- **CCR improved by 13bps YoY to 0.64%**

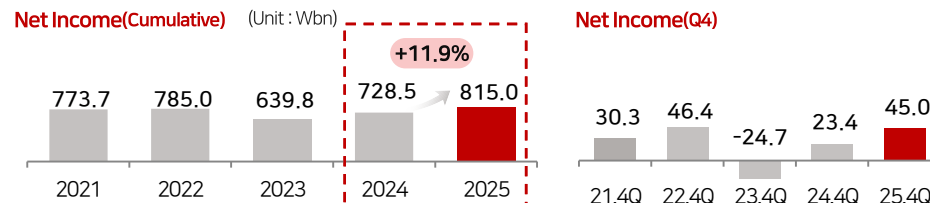
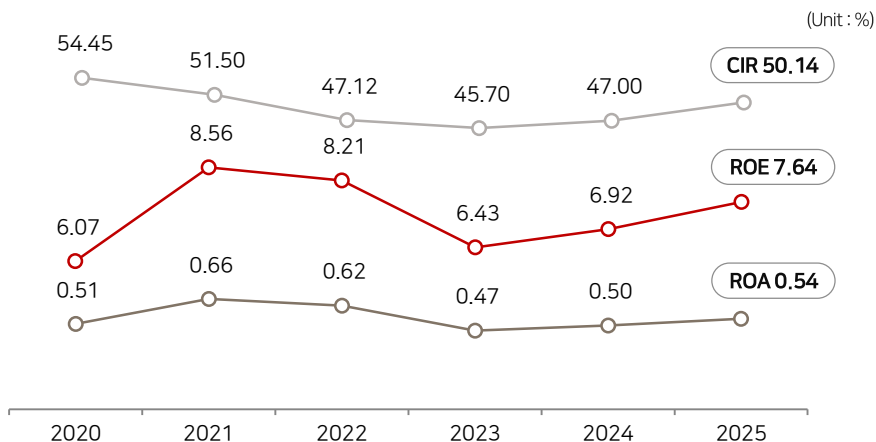
06

- **CET1 ratio increased by 6 bps YoY** through steady earnings and efficient RWA management, **remaining stable within the operational target range.**

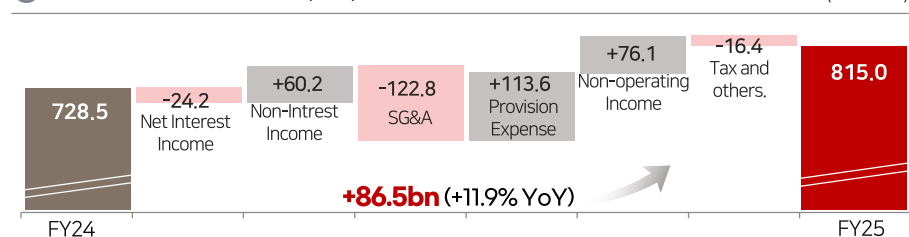
Group Net Income

| (Unit: Wbn) | 2025 | 2024 | YoY(%) (cum.) | 24.4Q | 23.4Q | YoY(%) (quarter) |
|------------------------------------|---------|---------|---------------|-------|-------|------------------|
| Total Operating Income | 3,369.9 | 3,333.9 | 1.1 | 804.0 | 783.0 | 2.7 |
| Net Interest Income | 2,953.1 | 2,977.3 | -0.8 | 768.4 | 748.8 | 2.6 |
| Net Fee Income | 179.5 | 220.0 | -18.4 | 41.3 | 44.3 | -6.8 |
| Others | 237.3 | 136.6 | 73.7 | -5.7 | -10.1 | - |
| SG&A(-) | 1,689.6 | 1,566.8 | 7.8 | 535.9 | 434.5 | 23.3 |
| Provision Expense(-) | 777.6 | 891.2 | -12.7 | 207.3 | 319.9 | -35.2 |
| Operating Income | 902.7 | 875.9 | 3.1 | 60.8 | 28.6 | 112.6 |
| Non Operating Income | 191.9 | 115.8 | 65.7 | 7.7 | 8.1 | -4.9 |
| Net Income | 836.2 | 749.9 | 11.5 | 50.4 | 28.6 | 76.2 |
| Net Income in Controlling Interest | 815.0 | 728.5 | 11.9 | 45.0 | 23.4 | 92.3 |

Group Key Indicators



Net Income Movements (YoY)



Net Income **815.0 Wbn** (+11.9% YoY)

- Net Income grew by 86.5 Wbn YoY thanks to an increase in securities related non-interest income and a decrease in PF related provisions despite higher SG&A.

Total Op Inc. **3,370 Wbn** (+1.1% YoY)

- NII increased by 23.6 Wbn (0.8%) YoY, adjusted for 47.8 Wbn interest exp. related to the Gangnam Fund sale (attributed to non-controlling interests).
- Despite lower PF-related fees, sec.-related income lifted non-int. income by 60.2 Wbn (16.9%).

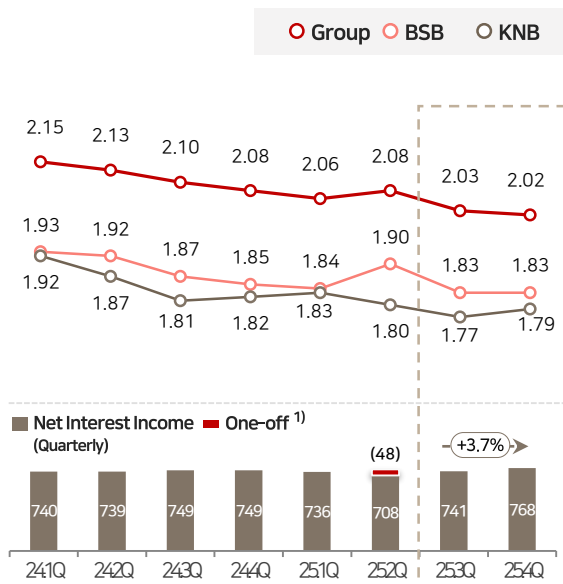
SG&A **1,690 Wbn** (+7.8% YoY)

- Due to higher year-end labor costs (incl. one off-items: ERP expenses and the expansion of ordinary wage scope), SG&A rose by 122.8 Wbn YoY.

Prov. Exp. **777.6 Wbn** (-12.7% YoY)

- Lower real estate PF-related provisions led provision expenses down by 113.6 Wbn.

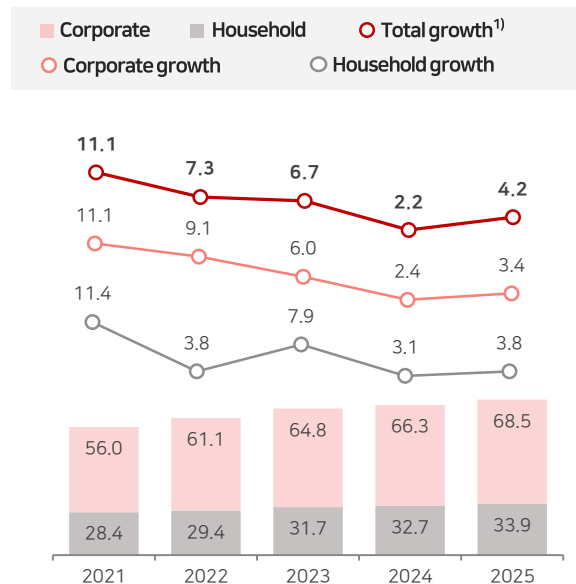
NIM & Interest Income (Unit:%, Wbn)



- Group NIM fell 1bp, as improved banks NIM was offset by a 2.6 Wbn corporate finance accrued interest reversal loss at Capital.
- BS and KN banks' NIM posted 1.81% driven by higher interest earning asset and improved NIS.
- Group's Interest income declined by 24.2 Wbn, but increased slightly, adjusted for 47.8 Wbn one-off item in 2Q of the Gangnam fund disposal.

¹⁾Profit attributable to non-controlling interests from the disposal of BNK Gangnam Core Office(Fund) in 2Q

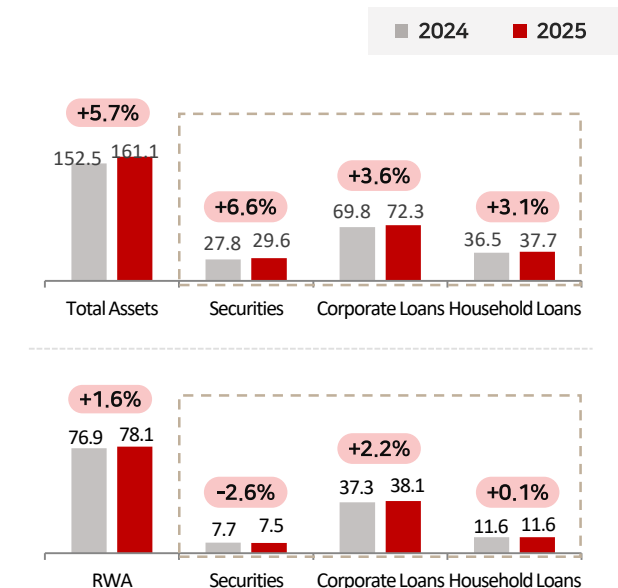
Banks KRW Loans (Unit:%, Wtn, Cum.)



- Banks KRW loans posted 104.9 Wtn, up by 4.2 Wtn, 4.2% YoY.(Incl. public loans)
- Large Corporate and SME loans in manufacturing led corporate loan growth, while credit loans through mobile banking drove household loan growth.
BSB +3.6% YTD(Corporate +2.1%, Household +3.2%)
KNB +5.1% YTD(Corporate +5.3%, Household +4.7%)

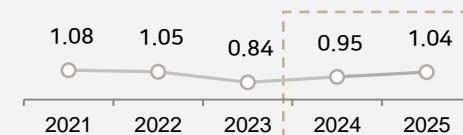
¹⁾Total growth: Based on Banks KRW loans balance Including Corporate, Household, and Public loans

Group Total Assets & RWA (Unit:Wtn)



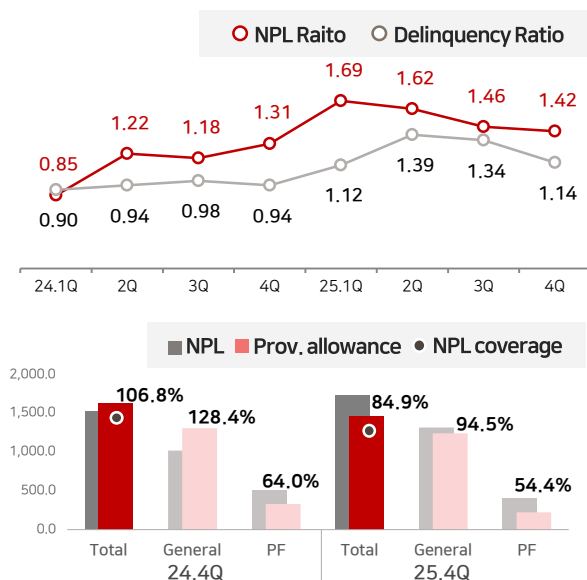
- Group RWA increased by 1.58% YoY and decreased by 0.39% QoQ thanks to effective asset portfolio management.

Group RoRWA (%)



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

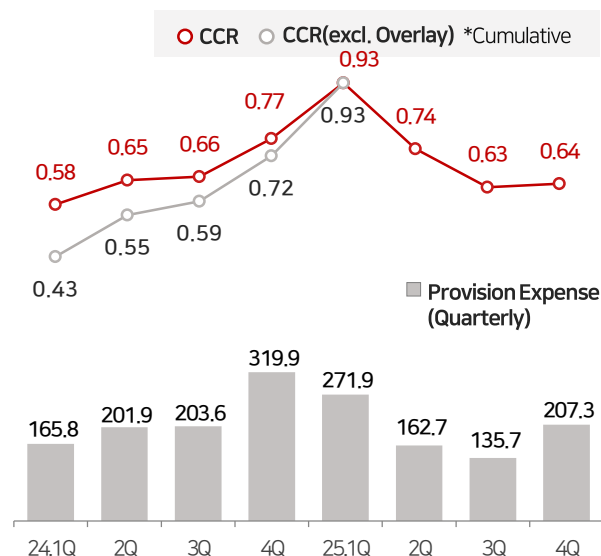
Group Asset Quality (Unit: %)



- Group NPL ratio and delinquency ratio declined by 4bps to 1.42% and 20bps to 1.14% QoQ, respectively.
- After asset quality deterioration in 1Q25 due to the large NPLs of distressed companies, asset quality indicators have been improving.
- With the economic slowdown likely to cause an increase in delinquencies, stringent asset quality management will be maintained.

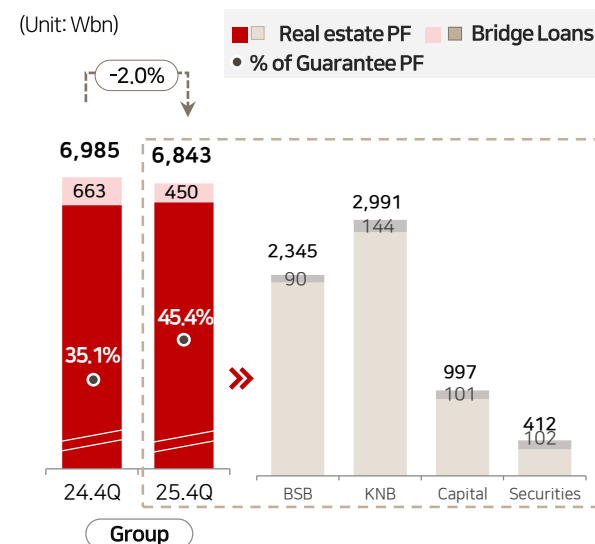
Note) General: non-PF loans, PF: real estate PF loans.

Provision Expense & CCR (Unit: %, Wbn)



- Group provision expenses decreased by 113.6 Wbn (12.7%) YoY, due to a reduction in real estate PF provisions through PF site normalizations and collateral disposals.
- 4Q provision expenses rose by 71.6 Wbn due to the base effect of the provision reversals in 2Q and 3Q by the collateral disposals of PF NPLs
- CCR improved by 13bps YoY to 0.64%.

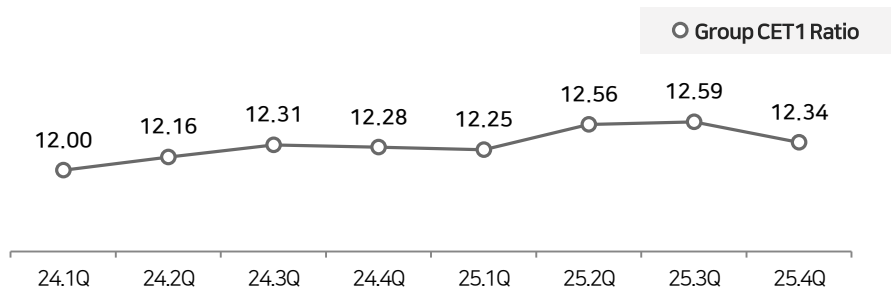
Real Estate PF Loan Exposure (Unit: Wbn)



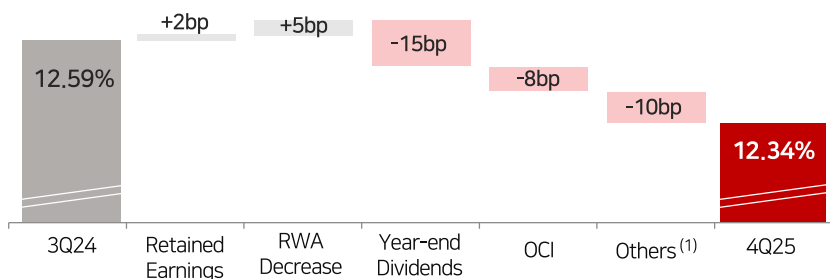
- Group real estate PF loans (based on FSS reporting) decreased by 142.2 Wbn (2.0%) YoY to 6,843 Wbn. (BSB -3.8%, KNB +3.8%, Capital -0.5%, Securities -25.7%)
- Bridge loans decreased by 212.9 Wbn (32.1%) YoY. (BSB -47.4%, KNB +80.4%, Capital -53.0%, Securities -48.4%)
- Asset quality in real estate PF loans has been improving through the expansion of guaranteed PF loans.

Note) Real estate PF Loan Exposure: based on FSS reporting standard

Capital Adequacy (Group CET1 Ratio)



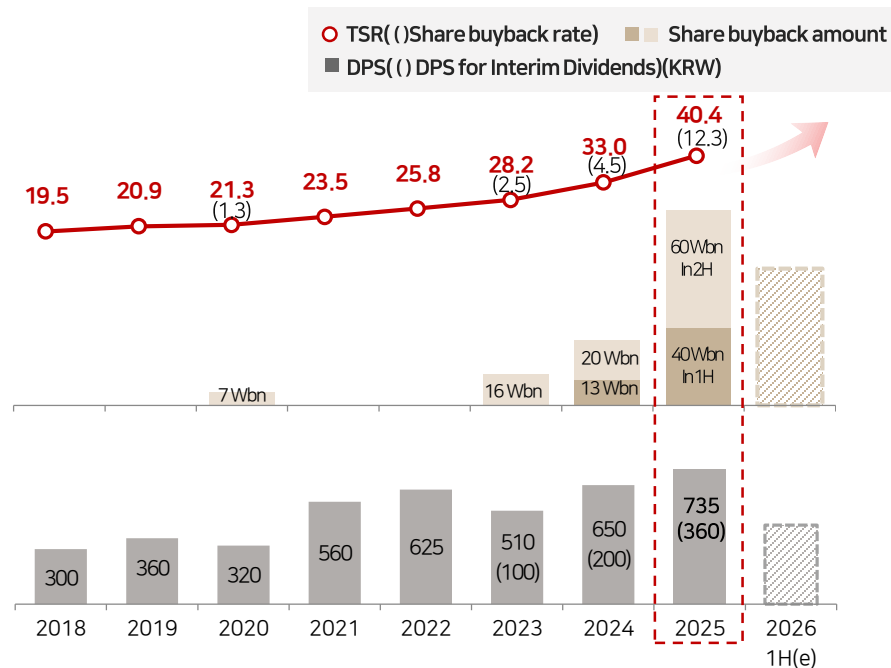
Group CET1 Ratio Movement



- Group's CET1 ratio increased by 6bps YoY, driven by profit growth and proactive RWA management.
- CET1 ratio remained stably at the operational target range(12.0%~12.5%), while it decreased by 25bps QoQ mainly due to the year-end dividend payout.
- CET1 ratio will be maintained at a stable level to prepare for potential credit risks and strengthen the foundation for enhanced shareholder returns.

¹⁾Including DB pension asset increase due to the expanded ordinary wage scope (-5bp)

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

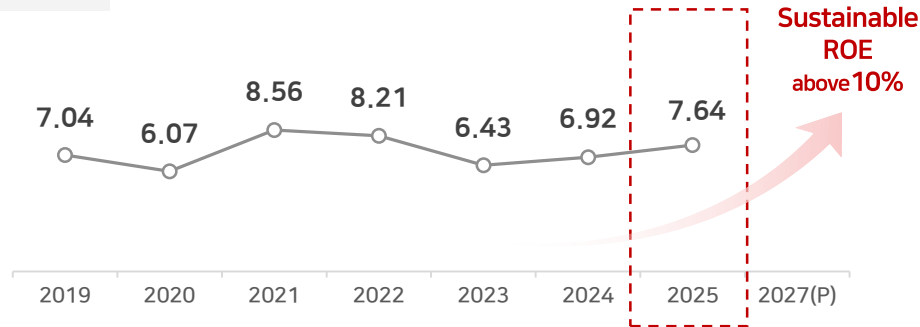


- 01 BoD(February 2026) resolved to pay cash dividends of DPS KRW 735 for 2025 (incl. quarterly dividends of DPS KRW 360 paid for 1Q~3Q, a year-end dividend of DPS KRW 375 to be paid)
- 02 2026 Shareholder return Policy: Ensure stable DPS growth and actively execute share buybacks during undervaluation periods.

Corporate Value-Up Plan Progress in 2025

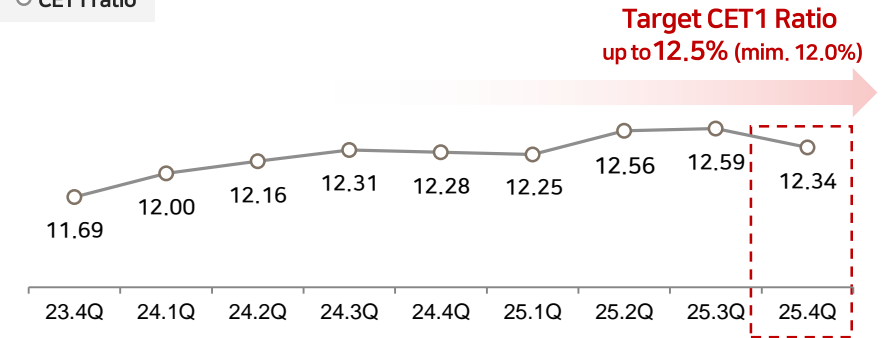
ROE : Striving for profitability enhancement through qualitative growth

○ ROE



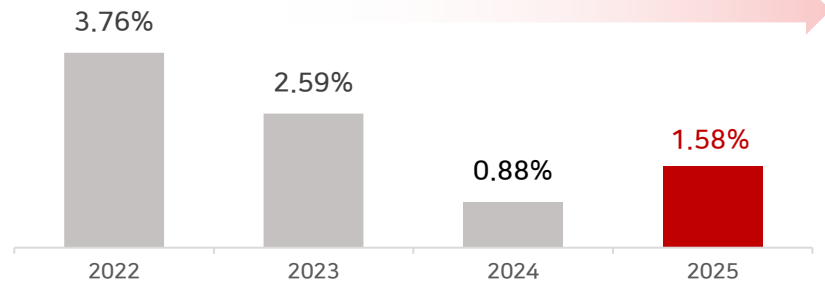
CET1 Ratio: Maintaining improvement within the target operating range

○ CET1 ratio



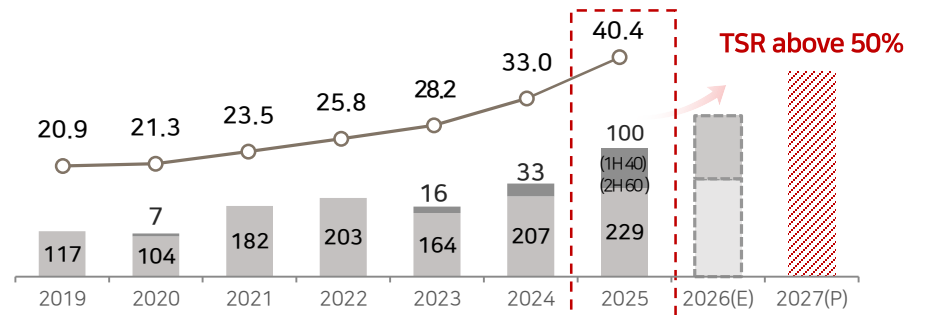
RWA Growth : Disciplined RWA management considering the CET1 ratio

RWA Growth max. 4%



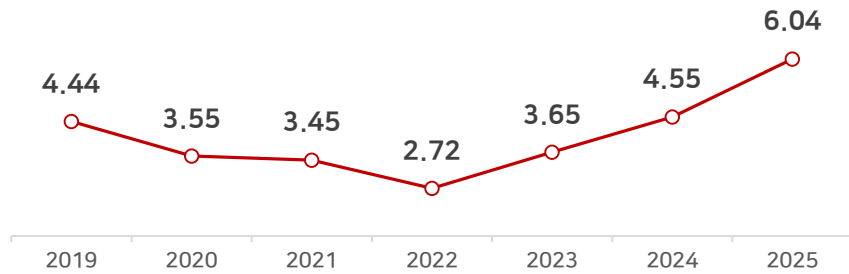
TSR : Stable DPS growth and an increased proportion of share buybacks

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

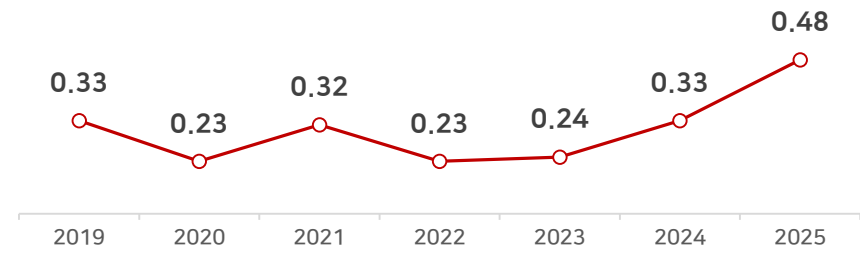


Reference : Key Metrics

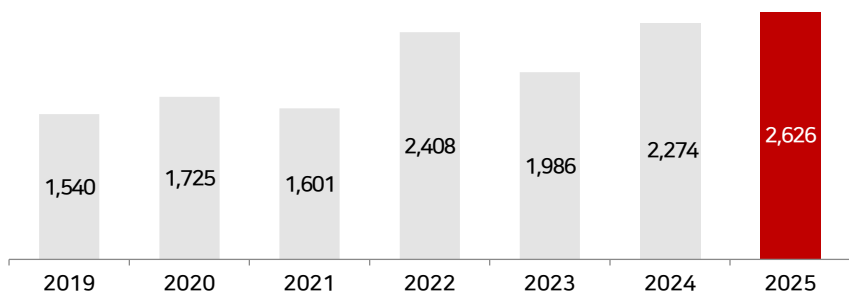
Group PER (Unit: x)



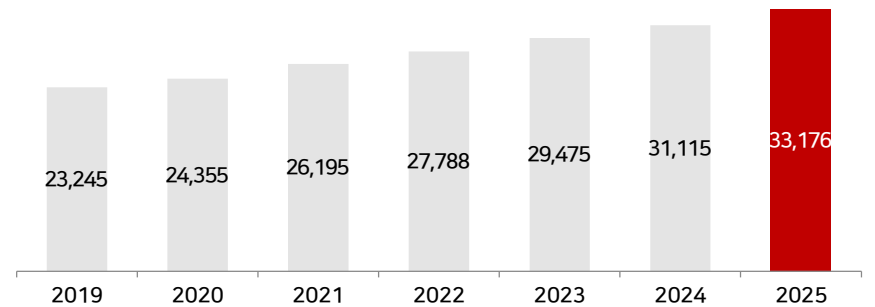
Group PBR (Unit: x)



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** 161,095.4 **Net Income** 815.0 **SH Equity** 10,793.1 **Employees** 7,805

BNK Financial Group

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

| BSB | KNB | Capital | Securities | MSB | AM | VC | Credit Info. | System |
|---|--|---|--|---|--|---|--|--|
| Est.: 1967.10.10 Branches: 202 (incl. overseas 6) Employees: 3,478 | Est.: 1970.05.22 Add: 2014.10.10 Branches: 152 Employees: 2,529 | Est.: 2010.07.15 Branches: 18 (incl. overseas Affil. 6) Employees: 528 | Est.: 1997.06.02 Sec. Add: 2009.11 Branches: 4 Employees: 402 | Est.: 2011.12.13 Branches: 5 Employees: 149 | Est.: 2008.07.15 Add: 2015.07.28 Employees: 74 | Est.: 2009.03.24 Add: 2019.11.15 Branches: 2 Employees: 21 | Est.: 2003.06.17 Indus.: Collection Employees: 126 | Est.: 2011.05.20 Indus.: IT Employees: 361 |

| 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 |
| 83,867 | 54,733 | 10,502 | 9,531 | 1,861 | 10,205 | 61 | 32 | 43 |
| Net Income | Net Income | Net Income | Net Income | Net Income | Net Income | Net Income | Net Income | Net Income |
| 439.3 | 292.8 | 128.5 | 23.1 | 7.1 | 23.8 | 2.1 | 1.1 | 2.4 |
| SHequity | SHequity | SHequity | SHequity | SHequity | SHequity | SHequity | SHequity | SHequity |
| 5,893 | 3,624 | 1,462 | 1,161 | 251 | 198 | 59 | 30 | 34 |

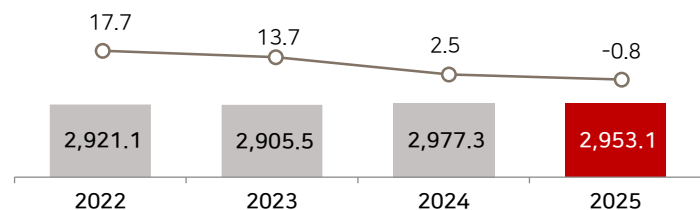
Affiliates

| Cambodia | Myanmar | Laos Leasing | Laos MFI | Kazakhstan | Kyrgyzstan |
|---|---|---|--|---|---|
| Est: 2014.03.07 Empl: 305 Share's Owned: 100% Tot. Assets: 64.7 2015.06 Start | Est: 2014.03.21 Empl: 425 Share's Owned: 100% Tot. Assets: 31.1 2014.12 Start | Est: 2015.04.24 Empl: 43 Share's Owned: 97% Tot. Assets: 30.7 2015.07 Start | Est: 2021.06.09 Empl: 39 Share's Owned: 100% Tot. Assets: 11.2 2021.12 Start | Est: 2018.06.01 Empl: 115 Share's Owned: 100% Tot. Assets: 45.7 2018.11 Start | Est: 2022.09.16 Empl: 25 Share's Owned: 100% Tot. Assets: 9.5 2022.12 Start |

Group Earnings

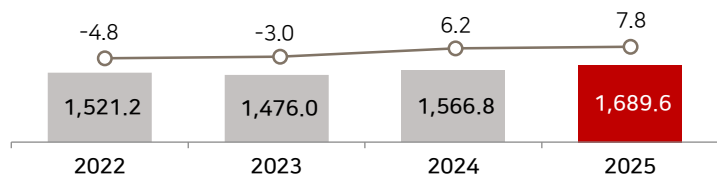
Interest Income

(Unit: %, KRW bn)



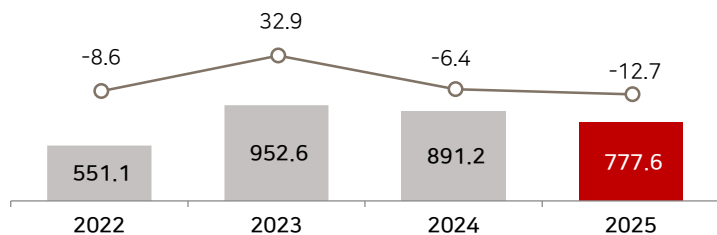
SG&A

(Unit: %, KRW bn)



Provision Expense

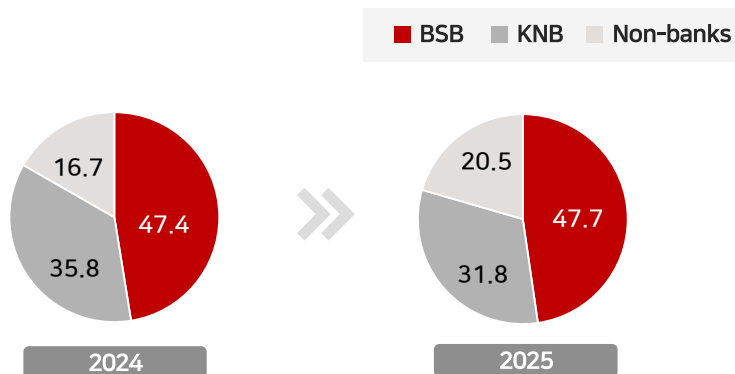
(Unit: %, KRW bn)



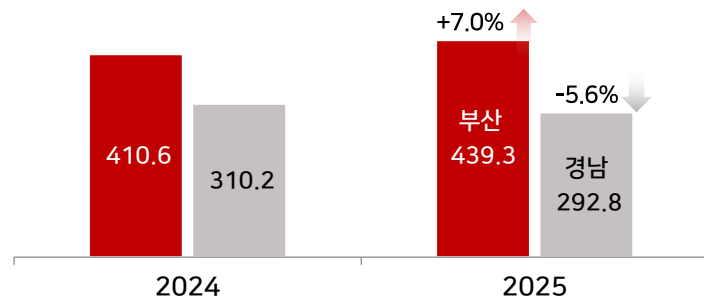
| (Unit: KRW bn, %) | 2025 | 2024 | YoY | 25.4Q | 25.3Q | QoQ |
|--|--------------|--------------|-------------|-------------|--------------|--------------|
| Total operating income | 3,369.9 | 3,333.9 | 1.1 | 804.0 | 894.3 | -10.1 |
| Net Interest Income | 2,953.1 | 2,977.3 | -0.8 | 768.4 | 740.8 | 3.7 |
| Net Fee Income | 179.5 | 220.0 | -18.4 | 41.3 | 49.8 | -17.1 |
| Others | 237.3 | 136.6 | 73.7 | -5.7 | 103.7 | -105.5 |
| SG&A(-) | 1,689.6 | 1,566.8 | 7.8 | 535.9 | 378.4 | 41.6 |
| Provision Expense(-) | 777.6 | 891.2 | -12.7 | 207.3 | 135.7 | 52.8 |
| Non-Operating Income | 191.9 | 115.8 | 65.7 | 7.7 | 20.5 | -62.4 |
| Earnings Before Income Tax | 1,094.6 | 991.7 | 10.4 | 68.5 | 400.7 | -82.9 |
| Income Tax Expense(-) | 258.4 | 241.8 | 6.9 | 18.1 | 101.2 | -82.1 |
| Net Income(A) | 836.2 | 749.9 | 11.5 | 50.4 | 299.5 | -83.2 |
| Net Income in Non-Controlling Interest(B) | 21.2 | 21.4 | -0.9 | 5.4 | 5.3 | 1.9 |
| Net Income in Controlling Interest(C) | 815.0 | 728.5 | 11.9 | 45.0 | 294.2 | -84.7 |
| (C) = (A) - (B) | | | | | | |

Subsidiaries Earnings

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



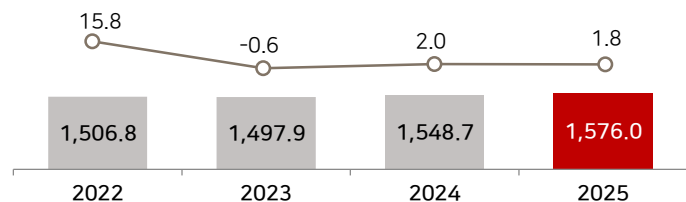
Banks Net Income (Unit: KRW bn)



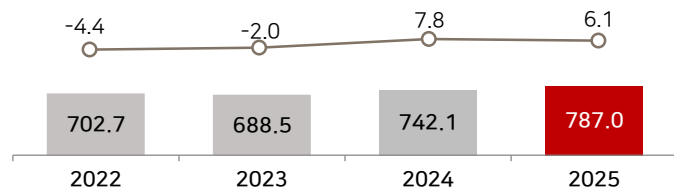
| (Unit: KRW bn,%) | 2025 | 2024 | YoY (%) | 25.4Q | 25.3Q | QoQ (%) |
|--|-------|--------|---------|-------|-------|---------|
| Bank(A) | 732.1 | 720.8 | 1.6 | 61.7 | 260.2 | -76.3 |
| BSB | 439.3 | 410.6 | 7.0 | 18.4 | 169.2 | -89.1 |
| KNB | 292.8 | 310.2 | -5.6 | 43.3 | 91.0 | -52.4 |
| Non-Bank(B) | 188.1 | 144.8 | 29.9 | 22.1 | 57.2 | -61.4 |
| Capital | 128.5 | 112.2 | 14.5 | 18.8 | 40.1 | -53.1 |
| Securities | 23.1 | 12.3 | 87.8 | -6.2 | 6.8 | -191.2 |
| MSB | 7.1 | 3.9 | 82.1 | 0.9 | 1.4 | -35.7 |
| AM | 23.8 | 8.3 | 186.7 | 7.6 | 4.6 | 65.2 |
| Venture Capital | 2.1 | 1.7 | 23.5 | 0.3 | 2.9 | -89.7 |
| Credit Info | 1.1 | 2.7 | -59.3 | 0.4 | 0.1 | 300.0 |
| System | 2.4 | 3.7 | -35.1 | 0.3 | 1.3 | -76.9 |
| Financial Group & Unconsolidated Portion(C) | -84.0 | -115.7 | -27.4 | -33.4 | -17.9 | 116.2 |
| Net Income in Non-Controlling Interest(D) | 21.2 | 21.4 | -0.9 | 5.4 | 5.3 | 1.9 |
| Net Income in Controlling Interest(E) (E=A+B+C-D) | 815.0 | 728.5 | 11.9 | 45.0 | 294.2 | -84.7 |

Banks Earnings Busan Bank(BSB)

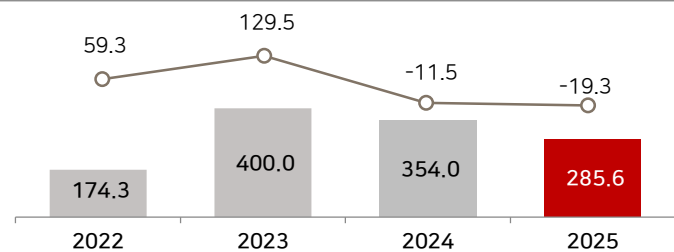
Interest Income (Unit: %, KRW bn)



SG&A (Unit: %, KRW bn)



Provision Expense (Unit: %, KRW bn)

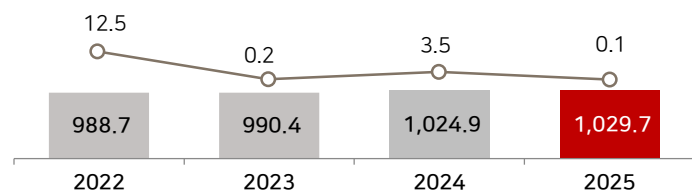


| (Unit: KRW bn,%) | 2025 | 2024 | YoY (%) | 25.4Q | 25.3Q | QoQ (%) |
|-------------------------------------|---------|---------|---------|-------|-------|----------|
| Total operating income | 1,576.0 | 1,548.7 | 1.8 | 368.9 | 403.7 | -8.6 |
| Net Interest Income | 1,555.3 | 1,528.4 | 1.8 | 395.5 | 387.7 | 2.0 |
| Net Fee Income | 32.9 | 41.0 | -19.8 | 12.3 | 9.8 | 25.5 |
| Others | -12.2 | -20.6 | - | -38.9 | 6.2 | Net Loss |
| SG&A(-) | 787.0 | 742.1 | 6.1 | 264.5 | 167.8 | 57.6 |
| Provision Expense(-) | 285.6 | 354.0 | -19.3 | 86.1 | 13.0 | 562.3 |
| Net Operating Income | 503.4 | 452.5 | 11.2 | 18.3 | 222.9 | -91.8 |
| Non-Operating Income | 62.1 | 72.6 | -14.5 | 3.7 | 2.2 | 68.2 |
| Earnings Before Income Taxes | 565.5 | 525.1 | 7.7 | 22.0 | 225.1 | -90.2 |
| Income Tax Expenses(-) | 126.2 | 114.5 | 10.2 | 3.6 | 55.9 | -93.6 |
| Net Income | 439.3 | 410.6 | 7.0 | 18.4 | 169.2 | -89.1 |

Banks Earnings Kyongnam Bank(KNB)

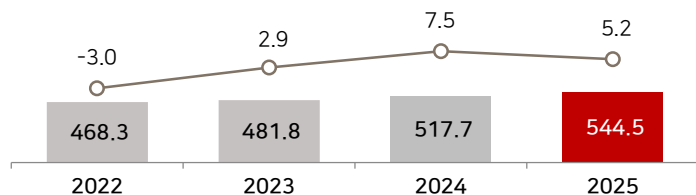
Interest Income

(Unit: %, KRW bn)



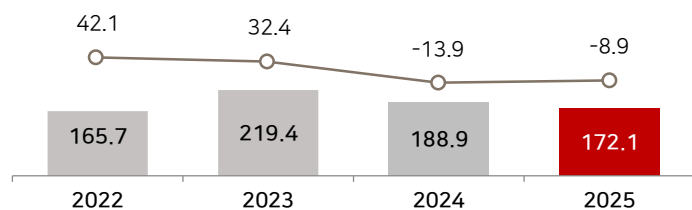
SG&A

(Unit: %, KRW bn)



Provision Expense

(Unit: %, KRW bn)

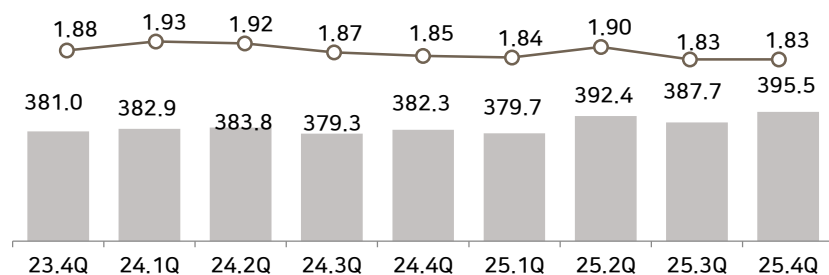


| (Unit: KRW bn,%) | 2025 | 2024 | YoY (%) | 25.4Q | 25.3Q | QoQ (%) |
|-------------------------------------|---------|---------|---------|-------|-------|----------|
| Total operating income | 1,074.1 | 1,073.6 | 0.1 | 248.8 | 279.5 | -11.0 |
| Net Interest Income | 1,029.7 | 1,024.9 | 0.5 | 264.4 | 255.8 | 3.4 |
| Net Fee Income | 24.4 | 42.1 | -42.0 | 2.8 | 5.3 | -47.2 |
| Others | 20.0 | 6.6 | 203.0 | -18.4 | 18.4 | Net Loss |
| SG&A(-) | 544.5 | 517.7 | 5.2 | 164.8 | 124.1 | 32.8 |
| Provision Expense(-) | 172.1 | 188.9 | -8.9 | 23.7 | 40.9 | -42.1 |
| Net Operating Income | 357.5 | 366.9 | -2.6 | 60.3 | 114.5 | -47.3 |
| Non-Operating Income | 23.7 | 30.6 | -22.5 | -1.8 | 6.7 | -126.9 |
| Earnings Before Income Taxes | 381.2 | 397.5 | -4.1 | 58.5 | 121.2 | -51.7 |
| Income Tax Expenses(-) | 88.4 | 87.3 | 1.3 | 15.2 | 30.2 | -49.7 |
| Net Income | 292.8 | 310.2 | -5.6 | 43.3 | 91.0 | -52.4 |

Banks NIM

BSB Quarterly Interest Income & NIM

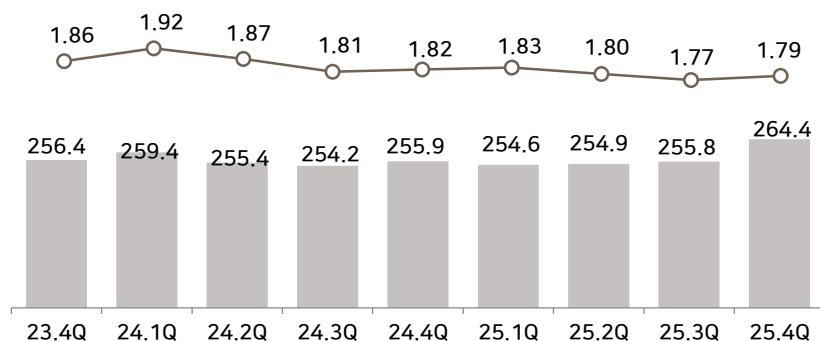
(Unit: %, KRW bn)



| (Unit: %, KRW tn) | 24.4Q | 24.3Q | 24.2Q | 24.1Q | 23.4Q |
|------------------------------------|-------|-------|-------|-------|-------|
| Quarterly NIM | 1.83 | 1.83 | 1.90 | 1.84 | 1.85 |
| Quarterly NIS | 2.06 | 2.07 | 2.16 | 2.11 | 2.10 |
| Interest Rate on KRW Loans | 4.24 | 4.32 | 4.57 | 4.74 | 4.89 |
| Interest Rate paid on KRW Deposits | 2.18 | 2.25 | 2.41 | 2.63 | 2.79 |
| Average Interest Earning Assets | 75.0 | 73.6 | 72.7 | 72.9 | 72.0 |
| Cumulative NIM | 1.85 | 1.86 | 1.87 | 1.84 | 1.89 |

KNB Quarterly Interest Income & NIM

(Unit: %, KRW bn)

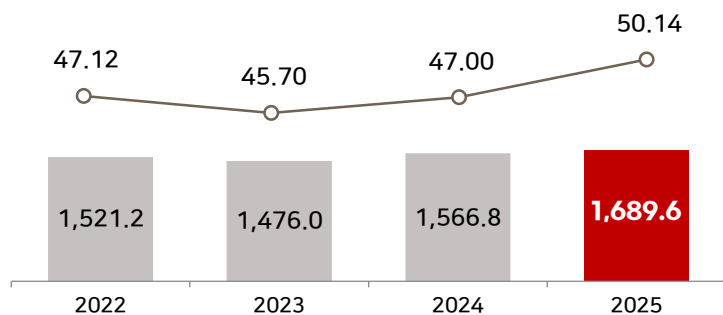


| (Unit: %, KRW tn) | 24.4Q | 24.3Q | 24.2Q | 24.1Q | 23.4Q |
|------------------------------------|-------|-------|-------|-------|-------|
| Quarterly NIS | 1.79 | 1.77 | 1.80 | 1.83 | 1.82 |
| Interest Rate on KRW Loans | 1.92 | 1.91 | 1.96 | 2.03 | 2.01 |
| Interest Rate paid on KRW Deposits | 4.19 | 4.29 | 4.50 | 4.73 | 4.87 |
| Average Interest Earning Assets | 2.27 | 2.38 | 2.54 | 2.70 | 2.86 |
| Cumulative NIM | 50.2 | 48.6 | 48.3 | 48.4 | 48.1 |
| Quarterly NIM | 1.80 | 1.80 | 1.82 | 1.83 | 1.86 |

Sales, General & Administrative

Group SG&A & CIR

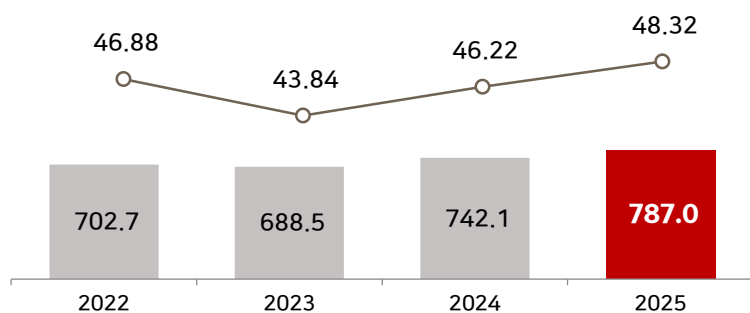
(Unit: %, KRW bn)



| (KRW bn,%) | 2025 | 2024 | YoY | 25.4Q | 25.3Q | QoQ |
|------------------------|---------|---------|------|-------|-------|-------|
| Total operating income | 3,369.9 | 3,333.9 | 1.1 | 804.0 | 894.3 | -10.1 |
| SG&A | 1,689.6 | 1,566.8 | 7.8 | 535.9 | 378.4 | 41.6 |
| CIR | 50.14 | 47.00 | 3.14 | 66.65 | 42.31 | 24.34 |

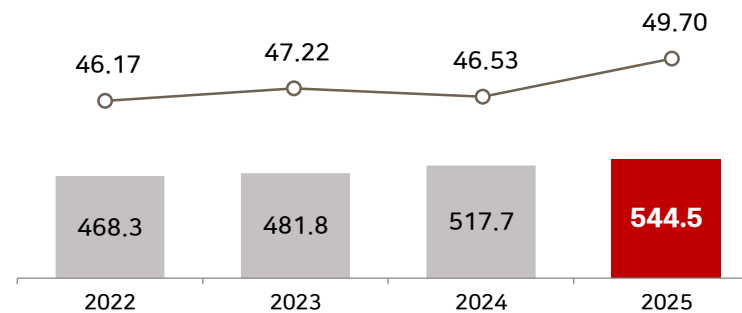
BSB SG&A & CIR

(Unit: %, KRW bn)



KNB SG&A & CIR

(Unit: %, KRW bn)

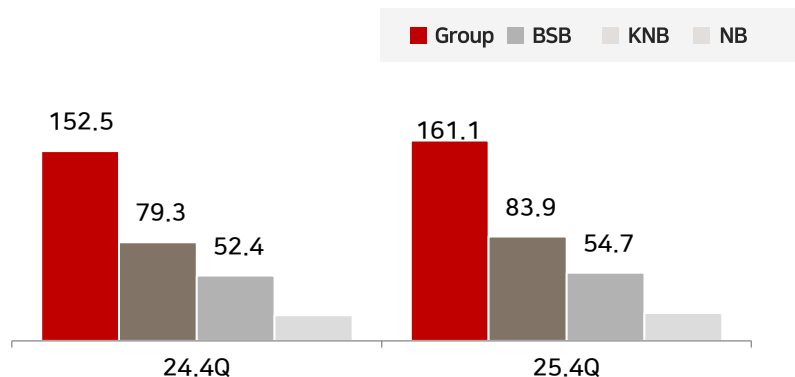


Note: Banks' CIR is based on non-consolidated figures

Group Assets

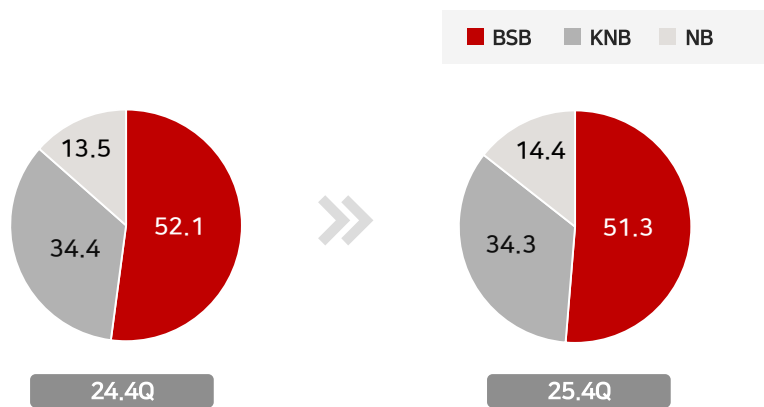
Total Assets

(Unit: KRW tn)



Banks & Non-Banks Portion

(Unit: KRW tn)



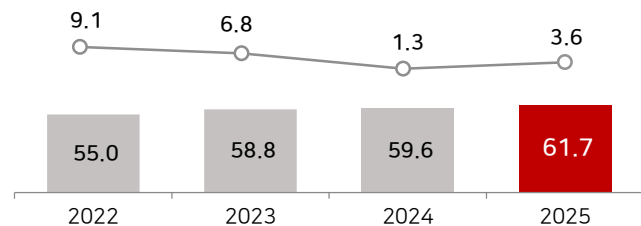
Group Total Assets (Consolidated, Excluding Trusts)

| (KRW bn,%) | 2025 | 2024 | YTD(%) | 25.3Q | QoQ(%) |
|---|-----------|-----------|--------|-----------|--------|
| Bank | 138,599.5 | 131,730.3 | 5.2 | 135,224.5 | 2.5 |
| BSB | 83,866.5 | 79,338.3 | 5.7 | 81,063.5 | 3.5 |
| KNB | 54,733.0 | 52,392.0 | 4.5 | 54,161.0 | 1.1 |
| Non-Bank | 22,276.8 | 20,473.0 | 8.8 | 22,799.3 | -2.3 |
| Capital | 10,502.1 | 10,012.9 | 4.9 | 10,464.6 | 0.4 |
| Securities | 9,530.7 | 8,128.7 | 17.2 | 9,934.7 | -4.1 |
| MSB | 1,860.8 | 1,972.5 | -5.7 | 2,017.5 | -7.8 |
| Asset Mgt. | 246.8 | 218.1 | 13.2 | 234.4 | 5.3 |
| Venture Capital | 60.9 | 57.4 | 6.1 | 62.1 | -1.9 |
| Credit Info | 32.1 | 31.6 | 1.6 | 31.8 | 0.9 |
| System | 43.4 | 51.8 | -16.2 | 54.2 | -19.9 |
| Financial Group & Unconsolidated Portion | 219.1 | 267.2 | -18.0 | 385.2 | -43.1 |
| Group Total Assets | 161,095.4 | 152,470.5 | 5.7 | 158,409.0 | 1.7 |

Bank Loans / Deposits (BSB)

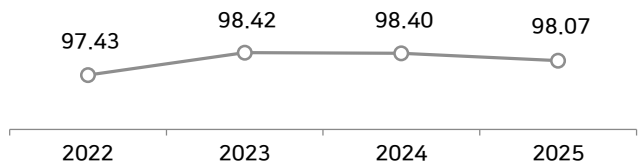
KRW Loans

(Unit: %, KRW tn)



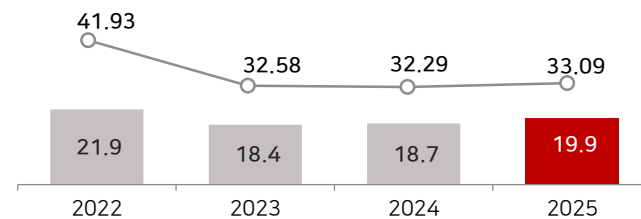
LDR

(Unit: %)



Low Cost Deposits & Ratio

(Unit: %, KRW tn)



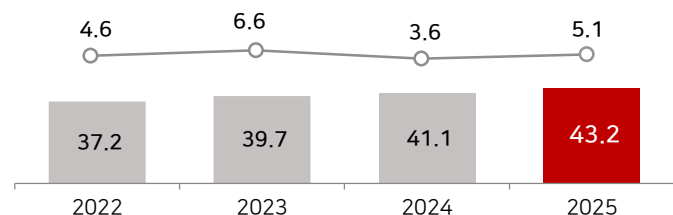
| (Unit: KRW bn, %, Balance) | 2025 | 2024 | YTD | 25.3Q | QoQ |
|---|----------|----------|------|----------|------|
| KRW Loans¹⁾ | 61,703.9 | 59,555.5 | 3.6 | 60,959.1 | 1.2 |
| Corporate | 39,732.7 | 38,918.2 | 2.1 | 39,506.0 | 0.6 |
| Large Corps. | 5,187.7 | 4,261.9 | 21.7 | 4,966.4 | 4.5 |
| SME | 34,545.0 | 34,656.3 | -0.3 | 34,539.6 | 0.0 |
| Household | 20,022.6 | 19,408.3 | 3.2 | 19,687.1 | 1.7 |
| Mortgage | 14,924.7 | 14,453.5 | 3.3 | 14,631.9 | 2.0 |
| Public | 1,948.6 | 1,229.0 | 58.6 | 1,766.0 | 10.3 |
| Foreign Curr. Loans¹⁾ | 999.9 | 879.3 | 13.7 | 921.9 | 8.5 |
| KRW Deposits¹⁾ | 62,418.0 | 59,032.0 | 5.7 | 60,001.5 | 4.0 |

| (Unit: KRW bn, %, %p, Average Balance) | 2024 | 2023 | YTD | 24.3Q | QoQ |
|--|----------|----------|------|----------|-------|
| Low-Cost Deposits(A) | 19,924.4 | 18,745.0 | 6.3 | 19,957.0 | -0.2 |
| Core Deposits ²⁾ | 15,948.6 | 14,950.4 | 6.7 | 16,019.3 | -0.4 |
| MMDA | 3,975.8 | 3,794.6 | 4.8 | 3,937.7 | 1.0 |
| KRW Deposits(B) | 60,203.8 | 58,057.6 | 3.7 | 59,919.5 | 0.5 |
| (A/B) | 33.09 | 32.29 | 0.80 | 33.31 | -0.22 |

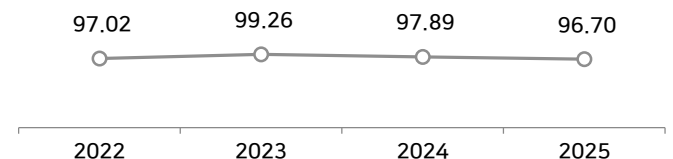
1) Unconsolidated FS, 2) Core Deposits : Demand + Savings(Excl. MMDA)

Bank Loans / Deposits (KNB)

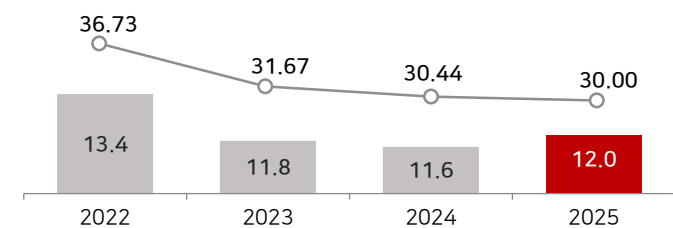
KRW Loans (Unit: %, KRW tn)



LDR (Unit: %)



Low Cost Deposits & Ratio (Unit: %, KRW tn)



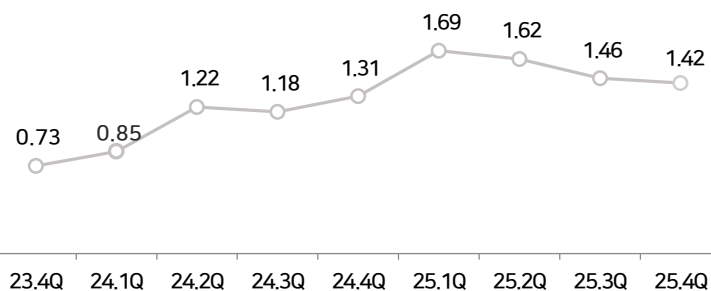
| (Unit: KRW bn, %, Balance) | 2025 | 2024 | YTD | 25.3Q | QoQ |
|---|----------|----------|------|----------|------|
| KRW Loans¹⁾ | 43,163.4 | 41,077.7 | 5.1 | 42,470.2 | 1.6 |
| Corporate | 28,850.9 | 27,392.2 | 5.3 | 28,431.7 | 1.5 |
| Large Corps. | 2,903.4 | 2,299.2 | 26.3 | 2,761.2 | 5.1 |
| SME | 25,947.5 | 25,093.0 | 3.4 | 25,670.5 | 1.1 |
| Household | 13,920.3 | 13,300.1 | 4.7 | 13,639.2 | 2.1 |
| Mortgage | 9,829.1 | 9,765.6 | 0.7 | 9,518.9 | 3.3 |
| Public | 392.2 | 385.4 | 1.8 | 399.2 | -1.8 |
| Foreign Curr. Loans¹⁾ | 93.9 | 71.5 | 31.3 | 89.8 | 4.6 |
| KRW Deposits¹⁾ | 40,998.4 | 39,360.2 | 4.2 | 39,971.0 | 2.6 |

| (Unit: KRW bn, %, %p, Average Balance) | 2024 | 2023 | YTD | 24.3Q | QoQ |
|--|----------|----------|-------|----------|-------|
| Low-Cost Deposits(A) | 11,959.4 | 11,597.8 | 3.1 | 11,865.7 | 0.8 |
| Core Deposits ²⁾ | 10,428.1 | 10,304.2 | 1.2 | 10,402.2 | 0.2 |
| MMDA | 1,531.3 | 1,293.6 | 18.4 | 1,463.5 | 4.6 |
| KRW Deposits(B) | 39,867.5 | 38,097.5 | 4.6 | 39,479.9 | 1.0 |
| (A/B) | 30.00 | 30.44 | -0.44 | 30.06 | -0.06 |

1) Unconsolidated FS, 2) SOHO(≤3 KRW bn), 3) Core Deposits : Demand + Savings(Ex. MMDA)

Group Asset Quality

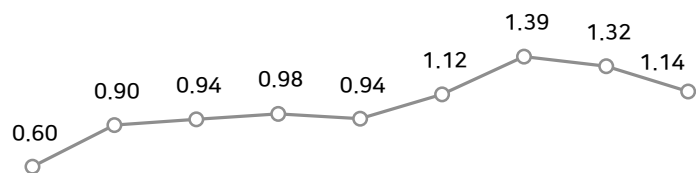
SBL(NPL) Ratio (%)



23.4Q 24.1Q 24.2Q 24.3Q 24.4Q 25.1Q 25.2Q 25.3Q 25.4Q

Note) Excluding Overseas subsidiaries, Consolidated SPC etc.

Delinquency Ratio (%)

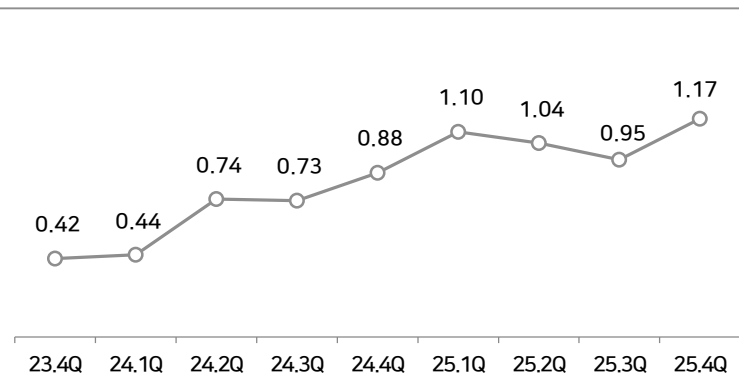


23.4Q 24.1Q 24.2Q 24.3Q 24.4Q 25.1Q 25.2Q 25.3Q 25.4Q

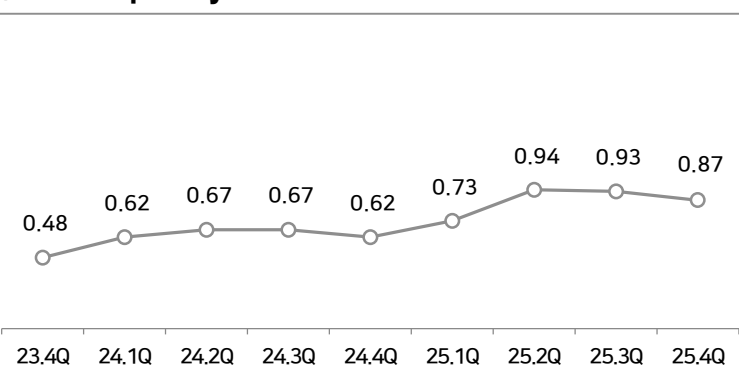
| (Unit: KRW bn,%, %p) | 25.4Q | 24.4Q | YTD | 25.3Q | QoQ |
|--------------------------------|-----------|-----------|--------|-----------|-------|
| Total Credits | 121,488.7 | 116,177.0 | 4.6 | 120,095.5 | 1.2 |
| Normal | 118,014.3 | 113,119.8 | 4.3 | 116,374.9 | 1.4 |
| Precautionary | 1,754.1 | 1,532.7 | 14.4 | 1,970.9 | -11.0 |
| Substandard | 1,081.5 | 824.6 | 31.2 | 1,024.1 | 5.6 |
| Doubtful | 364.6 | 379.9 | -4.0 | 399.6 | -8.8 |
| Expected Loss | 274.0 | 320.0 | -14.4 | 326.0 | -16.0 |
| SBL(Substandard & Below Loans) | 1,720.1 | 1,524.5 | 12.8 | 1,749.7 | -1.7 |
| SBL Ratio | 1.42 | 1.31 | 0.11 | 1.46 | -0.04 |
| SBL Coverage Ratio | 84.95 | 106.80 | -21.85 | 89.96 | -5.01 |
| Delinquency Ratio | 1.14 | 0.94 | 0.20 | 1.32 | -0.18 |
| Loan Amount | 120,143.0 | 114,955.2 | 4.5 | 118,761.5 | 1.2 |
| Delinquent Amount | 1,368.4 | 1,084.0 | 26.2 | 1,563.8 | -12.5 |

Asset Quality (BSB)

SBL(NPL) Ratio (%)



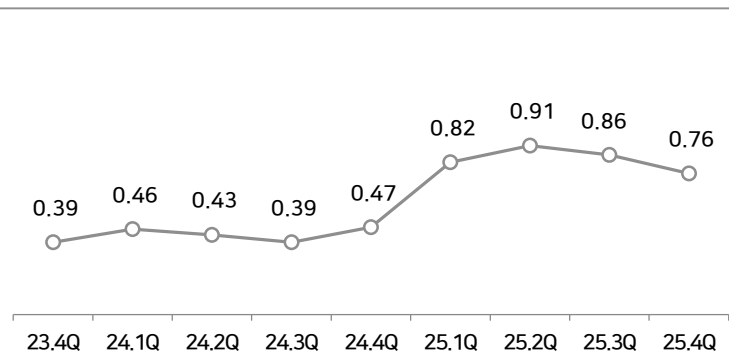
Delinquency Ratio (%)



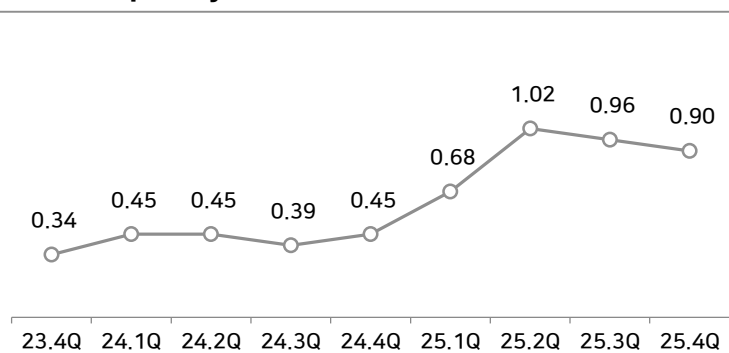
| (Unit: KRW bn, %, %p) | 25.4Q | 24.4Q | YTD | 25.3Q | QoQ |
|--------------------------------|----------|----------|--------|----------|--------|
| Total Credits | 64,818.8 | 62,341.6 | 4.0 | 63,985.9 | 1.3 |
| Normal | 63,309.8 | 61,203.1 | 3.4 | 62,457.6 | 1.4 |
| Precautionary | 753.3 | 590.9 | 27.5 | 919.7 | -18.1 |
| Substandard | 571.2 | 318.4 | 79.4 | 416.1 | 37.3 |
| Doubtful | 79.4 | 64.8 | 22.5 | 74.7 | 6.3 |
| Expected Loss | 105.1 | 164.4 | -36.1 | 117.8 | -10.8 |
| SBL(Substandard & Below Loans) | 755.7 | 547.6 | 38.0 | 608.6 | 24.2 |
| SBL Ratio | 1.17 | 0.88 | 0.29 | 0.95 | 0.22 |
| SBL Coverage Ratio | 96.41 | 142.29 | -45.88 | 120.99 | -24.58 |
| Delinquency Ratio | 0.87 | 0.62 | 0.25 | 0.93 | -0.06 |
| Loan Amount | 63,733.3 | 61,400.7 | 3.8 | 62,936.8 | 1.3 |
| Delinquent Amount | 556.4 | 378.8 | 46.9 | 585.9 | -5.0 |

Asset Quality (KNB)

SBL(NPL) Ratio (%)



Delinquency Ratio (%)



| (Unit: KRW bn, %, %p) | 25.4Q | 24.4Q | YTD | 25.3Q | QoQ |
|--------------------------------|----------|----------|---------|----------|-------|
| Total Credits | 44,177.9 | 42,038.7 | 5.1 | 43,484.7 | 1.6 |
| Normal | 43,509.6 | 41,496.9 | 4.9 | 42,729.8 | 1.8 |
| Precautionary | 331.0 | 342.8 | -3.4 | 381.0 | -13.1 |
| Substandard | 223.8 | 100.2 | 123.4 | 241.2 | -7.2 |
| Doubtful | 36.7 | 26.0 | 41.2 | 42.3 | -13.2 |
| Expected Loss | 76.8 | 72.8 | 5.5 | 90.4 | -15.0 |
| SBL(Substandard & Below Loans) | 337.3 | 199.0 | 69.5 | 373.9 | -9.8 |
| SBL Ratio | 0.76 | 0.47 | 0.29 | 0.86 | -0.10 |
| SBL Coverage Ratio | 105.99 | 208.74 | -102.75 | 108.69 | -2.70 |
| Delinquency Ratio | 0.90 | 0.45 | 0.45 | 0.96 | -0.06 |
| Loan Amount | 43,938.0 | 41,778.0 | 5.2 | 43,220.0 | 1.7 |
| Delinquent Amount | 396.9 | 187.4 | 111.8 | 415.2 | -4.4 |

Group Provisioning

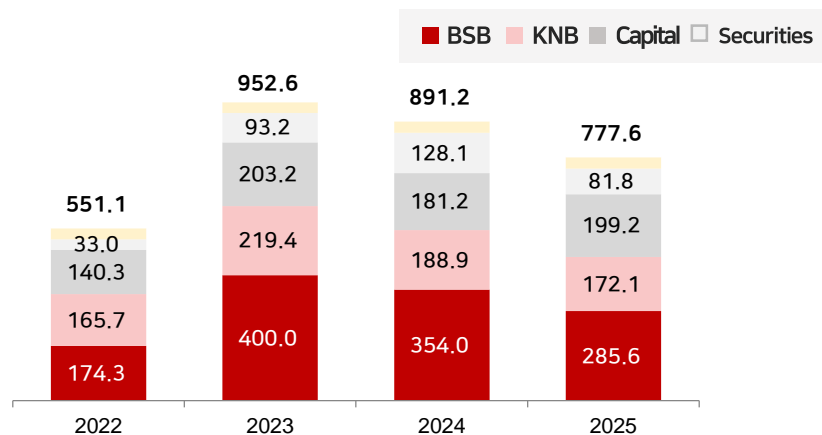
Group Provision Expense

| (Unit: KRW bn,%) | 2025 | | | | | 2024 | | | | |
|------------------------|------------|-----------|---------|---------|---------|------------|---------|---------|---------|---------|
| | 2025(cum.) | 4Q | 3Q | 2Q | 1Q | 2024(cum.) | 4Q | 3Q | 2Q | 1Q |
| Total Provisions(A) | 777.6 | 207.3 | 135.7 | 162.7 | 271.9 | 891.2 | 319.9 | 203.6 | 201.9 | 165.8 |
| Total Credits(B) | 121,488.7 | 121,488.7 | 120,095 | 117,814 | 117,215 | 116,177 | 116,177 | 115,270 | 113,879 | 113,643 |
| ¹⁾ CCR(A/B) | 0.64 | 0.68 | 0.45 | 0.55 | 0.93 | 0.77 | 1.10 | 0.71 | 0.71 | 0.59 |

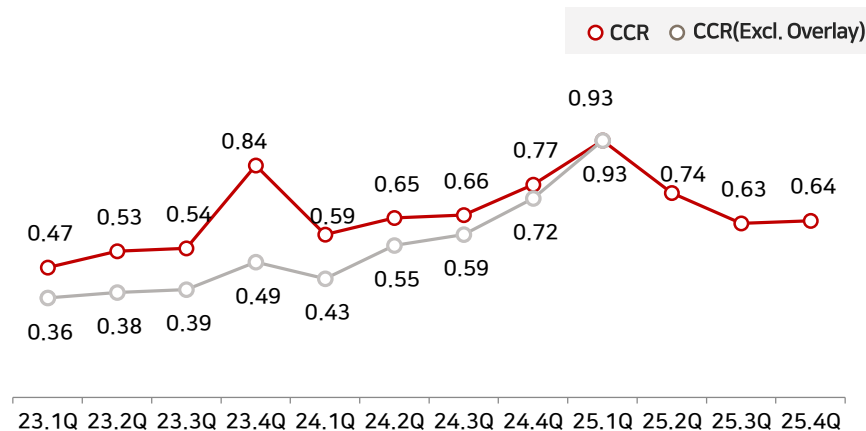
¹⁾ Annualized figure

Banks & Non-Bank Provision Breakdown

(Unit: %, KRW tn)



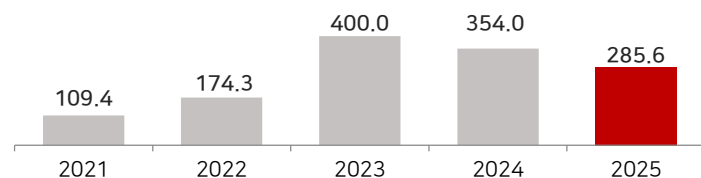
CCR (% Annualized based on cumulative figure)



Provisioning / Write-offs & Sales (BSB)

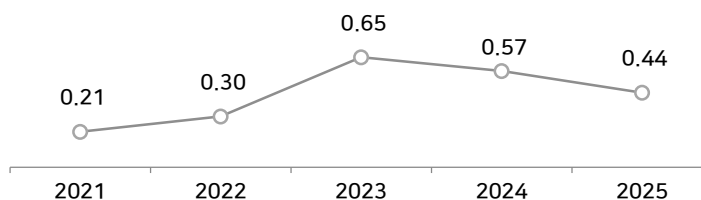
Provision Expense

(Unit: KRW bn)



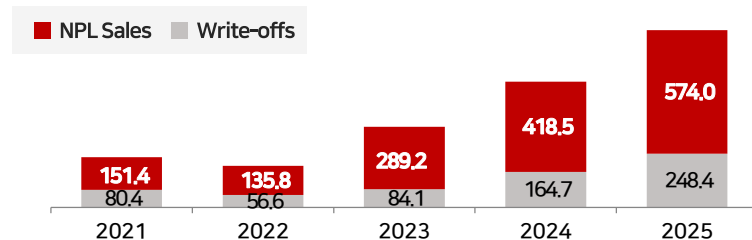
Credit Cost

(Unit: %)



NPL Sales & Write-offs

(Unit: KRW bn)



Provision Expense / Write-offs & NPL Sales

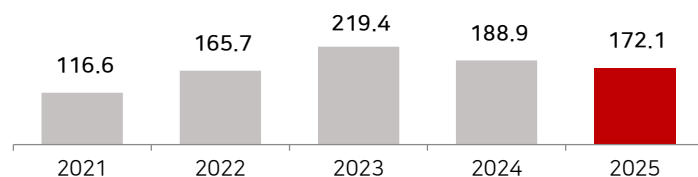
(Unit: KRW bn,%)

| | 25.4Q | 25.3Q | 25.2Q | 25.1Q | 24.4Q | 24.3Q |
|----------------------------------|----------|----------|----------|----------|----------|----------|
| CCR(A/B) | 0.53 | 0.08 | 0.31 | 0.90 | 0.94 | 0.51 |
| Total Exp.(A) | 86.1 | 13.0 | 47.8 | 138.7 | 147.5 | 79.4 |
| Corporate | 65.8 | -12.8 | 20.4 | 111.9 | 113.6 | 56.2 |
| Household | 17.4 | 23.6 | 23.7 | 24.9 | 28.7 | 19.4 |
| Credit Card | 3.1 | 3.4 | 3.8 | 2.5 | 4.4 | 4.4 |
| Others | -0.2 | -1.2 | -0.1 | -0.5 | 0.8 | -0.6 |
| Total Credits(B) | 64,818.8 | 63,985.9 | 61,939.2 | 62,680.6 | 62,341.6 | 61,734.5 |
| Total Write-Offs | 52.3 | 47.1 | 32.2 | 116.8 | 51.6 | 68.0 |
| Corporate | 28.8 | 27.4 | 11.9 | 100.4 | 38.5 | 55.3 |
| Household | 19.9 | 16.9 | 17.0 | 13.7 | 9.5 | 9.3 |
| Credit Card | 3.6 | 2.8 | 3.5 | 2.7 | 3.6 | 3.4 |
| Total NPL Sales | 163.9 | 127.1 | 187.0 | 96.0 | 133.8 | 77.5 |
| Corporate | 152.7 | 114.8 | 169.8 | 88.3 | 124.2 | 70.1 |
| Household | 10.0 | 11.7 | 16.1 | 6.9 | 8.7 | 7.3 |
| Credit Card | 1.2 | 0.6 | 1.0 | 0.8 | 0.9 | 0.1 |
| (NPL Sales for SBL Loans) | 154.2 | 120.2 | 179.1 | 79.6 | 124.7 | 69.0 |

Provisioning / Write-offs & Sales (KNB)

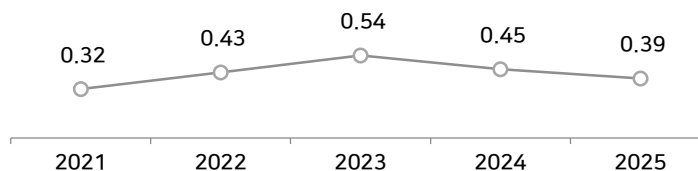
Provision Expense

(Unit: KRW bn)



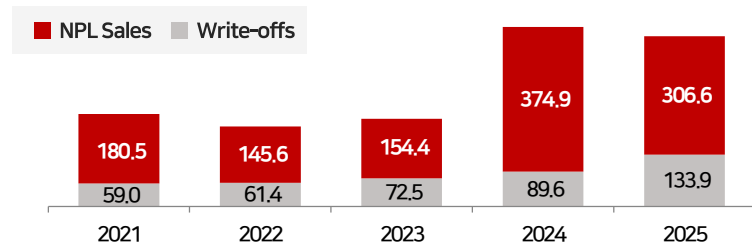
Credit Cost

(Unit: %)



NPL Sales & Write-offs

(Unit: KRW bn)



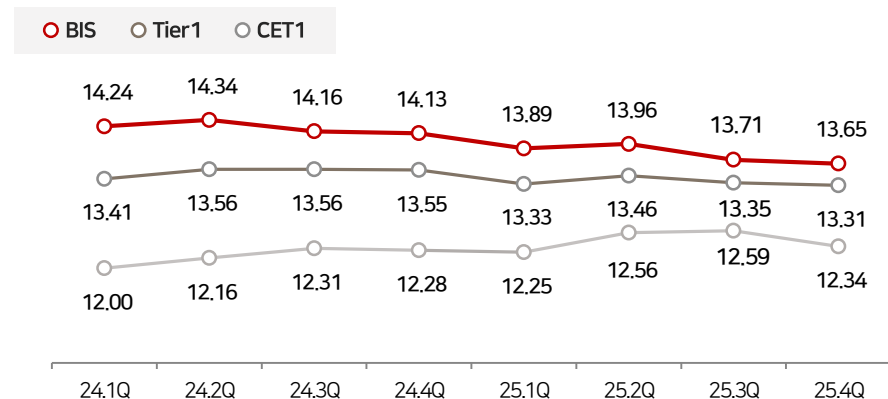
Provision Expense / Write-offs & NPL Sales

(Unit: KRW bn,%)

| | 25.4Q | 25.3Q | 25.2Q | 25.1Q | 24.4Q | 24.3Q |
|----------------------------------|----------|----------|----------|----------|----------|----------|
| CCR(A/B) | 0.21 | 0.32 | 0.42 | 0.60 | 0.64 | 0.38 |
| Total Exp.(A) | 23.7 | 40.9 | 44.3 | 63.2 | 68.1 | 40.2 |
| Corporate | 6.3 | 16.7 | 16.6 | 38.2 | 47.6 | 13.9 |
| Household | 16.2 | 21.8 | 25.1 | 22.2 | 17.2 | 22.9 |
| Credit Card | 1.1 | 2.4 | 2.6 | 2.8 | 3.3 | 3.4 |
| Others | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Total Credits(B) | 44,177.9 | 43,484.7 | 42,606.4 | 42,371.2 | 42,038.7 | 41,767.4 |
| Total Write-Offs | 21.1 | 35.0 | 37.5 | 40.3 | 22.4 | 27.5 |
| Corporate | 12.2 | 12.3 | 18.9 | 21.4 | 8.3 | 12.3 |
| Household | 6.4 | 19.4 | 15.1 | 15.6 | 11.4 | 12.1 |
| Credit Card | 2.5 | 3.3 | 3.5 | 3.3 | 2.7 | 3.1 |
| Total NPL Sales | 133.0 | 94.2 | 40.2 | 39.2 | 64.4 | 103.4 |
| Corporate | 106.2 | 87.8 | 40.0 | 38.9 | 64.2 | 101.7 |
| Household | 26.4 | 6.3 | 0.1 | 0.0 | 0.0 | 1.5 |
| Credit Card | 0.4 | 0.1 | 0.1 | 0.3 | 0.2 | 0.2 |
| (NPL Sales for SBL Loans) | 125.1 | 91.4 | 39.2 | 35.3 | 57.0 | 95.9 |

Group Capital Adequacy

(Unit: %)



Group

(Unit: KRW bn, %, %p)

| (BaselIII IRB) | 25.4Q | 24.4Q | YTD | 25.3Q | QoQ |
|-------------------|----------|----------|-------|----------|-------|
| Total BIS Capital | 10,668.3 | 10,867.9 | -1.84 | 10,758.2 | -0.84 |
| Tier I Capital | 10,402.9 | 10,425.8 | -0.22 | 10,473.4 | -0.67 |
| CET1 Capital | 9,644.9 | 9,449.2 | 2.07 | 9,881.0 | -2.39 |
| Total RWA | 78,149.4 | 76,937.5 | 1.58 | 78,453.0 | -0.39 |
| BIS Capital Ratio | 13.65 | 14.13 | -0.48 | 13.71 | -0.06 |
| Tier I | 13.31 | 13.55 | -0.24 | 13.35 | -0.04 |
| CET1 | 12.34 | 12.28 | 0.06 | 12.59 | -0.25 |

BSB

(Unit: KRW bn, %, %p)

| (BaselIII IRB) | 25.4Q | 24.4Q | YTD | 25.3Q | QoQ |
|-------------------|----------|----------|-------|----------|-------|
| Total BIS Capital | 5,566.3 | 5,722.0 | -2.72 | 5,756.8 | -3.31 |
| Tier I Capital | 5,488.0 | 5,552.2 | -1.16 | 5,677.6 | -3.34 |
| CET1 Capital | 5,238.7 | 5,302.9 | -1.21 | 5,428.3 | -3.49 |
| Total RWA | 35,868.1 | 34,970.7 | 2.57 | 35,274.1 | 1.68 |
| BIS Capital Ratio | 15.52 | 16.36 | -0.84 | 16.32 | -0.80 |
| Tier I | 15.30 | 15.88 | -0.58 | 16.10 | -0.80 |
| CET1 | 14.61 | 15.16 | -0.55 | 15.39 | -0.78 |

KNB

(Unit: KRW bn, %, %p)

| (BaselIII IRB) | 25.4Q | 24.4Q | YTD | 25.3Q | QoQ |
|-------------------|----------|----------|-------|----------|-------|
| Total BIS Capital | 3,412.8 | 3,541.2 | -3.63 | 3,669.3 | -6.99 |
| Tier I Capital | 3,373.9 | 3,437.6 | -1.85 | 3,628.9 | -7.03 |
| CET1 Capital | 3,174.5 | 3,238.2 | -1.97 | 3,429.5 | -7.44 |
| Total RWA | 24,684.0 | 24,166.2 | 2.14 | 24,638.5 | 0.18 |
| BIS Capital Ratio | 13.83 | 14.65 | -0.82 | 14.89 | -1.06 |
| Tier I | 13.67 | 14.22 | -0.55 | 14.73 | -1.06 |
| CET1 | 12.86 | 13.40 | -0.54 | 13.92 | -1.06 |

Banks KRW Loans Portfolio

BSB

| (Unit: KRW bn, %, Balance) | 2024 4Q | | | |
|----------------------------|----------|-------|-------|------|
| | Amount | Ratio | YTD | QoQ |
| Manufacturing | 9,896.8 | 16.0 | 7.6 | - |
| Steel Metal Products | 2,743.4 | 4.5 | 5.8 | 1.1 |
| Automobile Parts | 1,681.0 | 2.7 | 16.7 | 1.9 |
| Machinery | 1,240.8 | 2.0 | 2.4 | 0.3 |
| Petroleum, Rubber, etc. | 1,339.6 | 2.2 | 12.0 | 0.3 |
| Fabric | 295.2 | 0.5 | -3.0 | -1.3 |
| Garment & Shoes | 412.3 | 0.7 | 13.9 | -2.1 |
| Kitchen Units | 719.8 | 1.2 | 8.7 | -0.2 |
| Electronics | 463.5 | 0.8 | -5.9 | -8.0 |
| Paper, Paper Mills | 181.5 | 0.3 | -6.7 | 0.1 |
| Others | 819.7 | 1.3 | 10.7 | -1.6 |
| Non-Manufacturing | 31,784.5 | 51.5 | 2.7 | 1.3 |
| Wholesale & Retail | 5,013.2 | 8.1 | 1.7 | -1.1 |
| Public | 40.1 | 0.1 | -20.0 | -5.9 |
| Construction & Engineering | 2,705.1 | 4.4 | -2.1 | 0.6 |
| Real Estate | 11,752.3 | 19.1 | -3.7 | 1.5 |
| Insurance & Financing | 1,271.6 | 2.1 | 80.7 | 23.0 |
| Transportation | 1,322.8 | 2.1 | 11.6 | 4.0 |
| Hotel & Food | 2,827.2 | 4.6 | 5.1 | -3.4 |
| Others | 6,852.2 | 11.1 | 6.7 | 1.4 |
| Households | 20,022.6 | 32.5 | 3.2 | 1.7 |
| KRW Loans | 61,703.9 | 100.0 | 3.6 | 1.2 |

※ KSIC(Korea Standard Industry Classification) Change(July 1,2017) applied.

KNB

| (Unit: KRW bn, %, Balance) | 2024 4Q | | | |
|----------------------------|----------|-------|-------|-------|
| | Amount | Ratio | YTD | QoQ |
| Manufacturing | 10,597.4 | 24.6 | 4.4 | 1.4 |
| Steel Metal Products | 2,460.9 | 5.8 | 1.7 | -0.1 |
| Automobile Parts | 2,700.0 | 6.4 | 3.1 | 2.9 |
| Machinery | 2,531.0 | 6.0 | 6.6 | 1.7 |
| Petroleum, Rubber, etc. | 398.9 | 0.9 | -4.8 | -0.7 |
| Fabric | 88.4 | 0.2 | 22.6 | 15.1 |
| Garment & Shoes | 72.9 | 0.2 | 76.1 | 55.1 |
| Kitchen Units | 439.0 | 1.0 | 6.9 | -2.5 |
| Electronics | 628.1 | 1.5 | 2.2 | 2.9 |
| Paper, Paper Mills | 101.7 | 0.2 | -7.6 | -14.6 |
| Others | 1,176.7 | 2.8 | 9.6 | 0.6 |
| Non-Manufacturing | 18,645.7 | 43.2 | 5.8 | 1.4 |
| Wholesale & Retail | 4,135.3 | 9.6 | 9.2 | 3.4 |
| Public | 3.4 | - | -20.9 | - |
| Construction & Engineering | 870.0 | 2.0 | -5.0 | -6.7 |
| Real Estate | 5,986.4 | 13.9 | 3.8 | 4.6 |
| Insurance & Financing | 1,322.4 | 3.1 | 74.4 | 26.0 |
| Transportation | 794.5 | 1.8 | 7.6 | -0.2 |
| Hotel & Food | 1,423.6 | 3.3 | -3.1 | 0.0 |
| Others | 3,698.0 | 9.5 | -11.6 | -16.9 |
| Households | 13,920.3 | 32.3 | 4.7 | 2.1 |
| KRW Loans | 43,163.4 | 100.0 | 5.1 | 1.6 |

Banks NPL & Collateral Coverage by Key sectors

(As of the end of 2025)

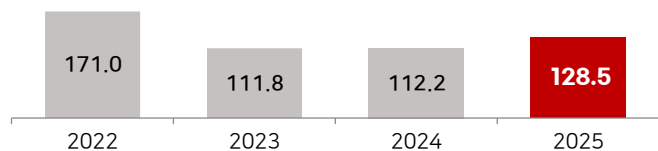
| (Unit: Wbn) | Total Credits (A) | % of Total Credit | NPL (B) | NPL ratio (%) (B/A) | Provision Allowance (C) | NPL Coverage(%) (C/B) | Collateral (D) | Collateral Coverage(%) (D/A) |
|--------------------|----------------------|----------------------|------------|---------------------------|-------------------------------|-----------------------------|-------------------|------------------------------------|
| Manufacturing | 21,838 | 20.0 | 241 | 1.1 | 257 | 106.8 | 17,583 | 80.5 |
| Steel | 5,484 | 5.0 | 35 | 0.6 | 77 | 221.0 | 4,523 | 82.5 |
| Automobile | 2,027 | 1.9 | 16 | 0.8 | 26 | 162.2 | 1,558 | 76.9 |
| Shipbuilding | 2,604 | 2.4 | 2 | 0.1 | 20 | 960.5 | 2,129 | 81.8 |
| Chemical | 1,420 | 1.3 | 135 | 9.5 | 47 | 34.8 | 968 | 68.2 |
| Construction | 2,758 | 2.5 | 60 | 2.2 | 41 | 68.3 | 1,980 | 71.8 |
| Shipping | 778 | 0.7 | 0 | 0.1 | 6 | NA | 431 | 55.4 |
| Wholesale & Retail | 9,803 | 9.0 | 87 | 0.9 | 95 | 109.2 | 6,506 | 66.4 |
| Hotel & Food | 4,282 | 3.9 | 68 | 1.6 | 57 | 84.6 | 3,494 | 81.6 |
| Real Estate | 17,820 | 16.3 | 278 | 1.6 | 214 | 76.8 | 14,103 | 79.1 |

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

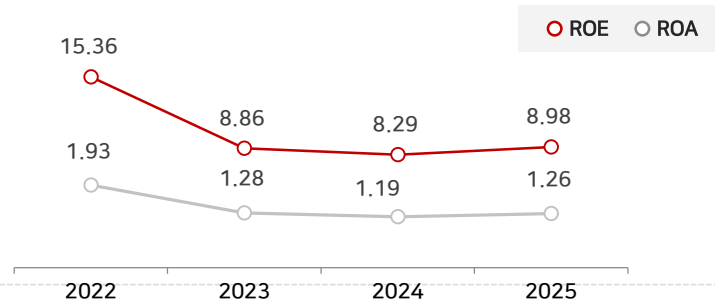
Note 2) Sectors are based on KSIC(Korea Standard Industry Classification), and real estate PF loans are classified under the Construction and Real Estate sectors.

BNK Capital

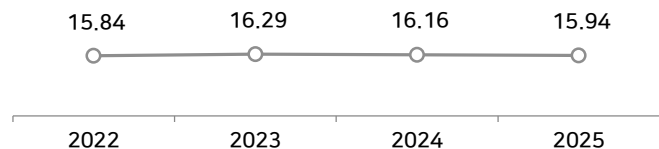
Net Income (Unit: KRW bn)



ROA, ROE (Unit: %)



Adjusted Capital Ratio (Unit: %)

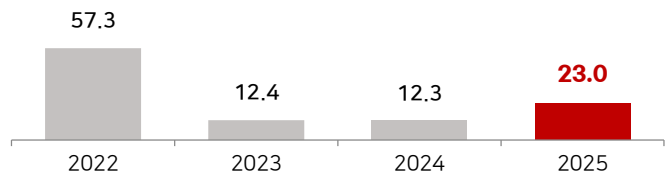


| (Unit: KRW bn, %, Balance) | 2025 | 2024 | YoY(%) | 25.4Q | 25.3Q | QoQ(%) |
|---------------------------------|-------|-------|----------|-------|-------|--------|
| Total Operating Income | 491.1 | 439.5 | 11.7 | 114.7 | 136.4 | -15.9 |
| Net Interest Income | 306.3 | 316.3 | -3.2 | 75.1 | 76.8 | -2.2 |
| Fee Income | 22.1 | 31.6 | -30.1 | 1.5 | 7.6 | -80.3 |
| Others | 162.7 | 91.6 | 77.6 | 38.1 | 52.0 | -26.7 |
| SG&A(-) | 129.5 | 109.4 | 18.4 | 41.2 | 28.2 | 46.1 |
| Provision Expense(-) | 199.2 | 181.2 | 9.9 | 55.0 | 56.5 | -2.7 |
| Non-Operating Income | 7.0 | -5.4 | Net Gain | 7.9 | 1.8 | 338.9 |
| Earnings Before Inc. Tax | 169.4 | 143.5 | 18.0 | 26.4 | 53.5 | -50.7 |
| Income Tax Expenses(-) | 40.9 | 31.3 | 30.7 | 7.6 | 13.4 | -43.3 |
| Net Income | 128.5 | 112.2 | 14.5 | 18.8 | 40.1 | -53.1 |

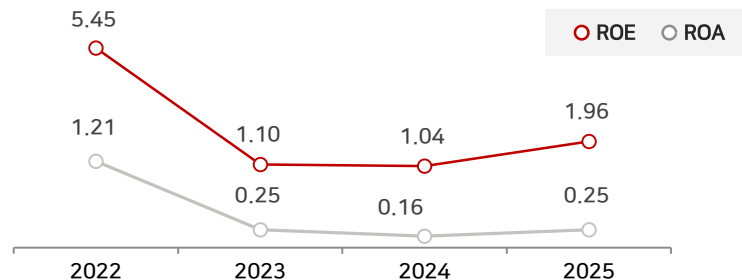
| (Unit: KRW bn, %, Balance) | 2025 | 2024 | YoY(%) | 25.4Q | 25.3Q |
|---|----------|----------|--------|----------|----------|
| Assets | 10,502.1 | 10,012.9 | 4.9 | 10,502.1 | 10,464.6 |
| Cash and Dues | 611.0 | 642.7 | -4.9 | 611.0 | 442.9 |
| Securities | 320.1 | 352.2 | -9.1 | 320.1 | 441.9 |
| Loans | 5,948.0 | 5,593.4 | 6.3 | 5,948.0 | 6,006.5 |
| Venture Capital Business | 26.6 | 27.9 | -4.7 | 26.6 | 26.9 |
| Durables/Installment Financing Assets | 541.2 | 507.0 | 6.7 | 541.2 | 542.0 |
| Leased Assets | 2,737.3 | 2,560.7 | 6.9 | 2,737.3 | 2,749.7 |
| Fixed Assets | 40.1 | 33.4 | 20.1 | 40.1 | 40.6 |
| Other Assets | 277.8 | 295.6 | -6.0 | 277.8 | 214.1 |
| Liability & Shareholder's Equity | 10,502.1 | 10,012.9 | 4.9 | 10,502.1 | 10,464.6 |
| Borrowings | 8,246.8 | 7,894.8 | 4.5 | 8,246.8 | 8,186.4 |
| Other Liabilities | 793.1 | 742.9 | 6.8 | 793.1 | 801.4 |
| Shareholder's Equity | 1,462.2 | 1,375.2 | 6.3 | 1,462.2 | 1,476.8 |

BNK Securities

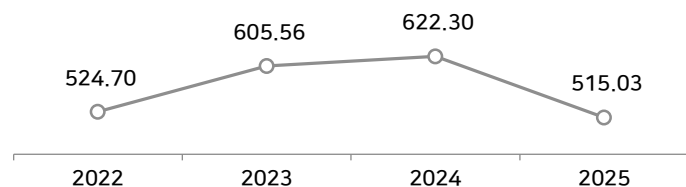
Net Income (Unit: KRW bn)



ROA, ROE (Unit: %)



Adjusted Capital Ratio (Unit: %)

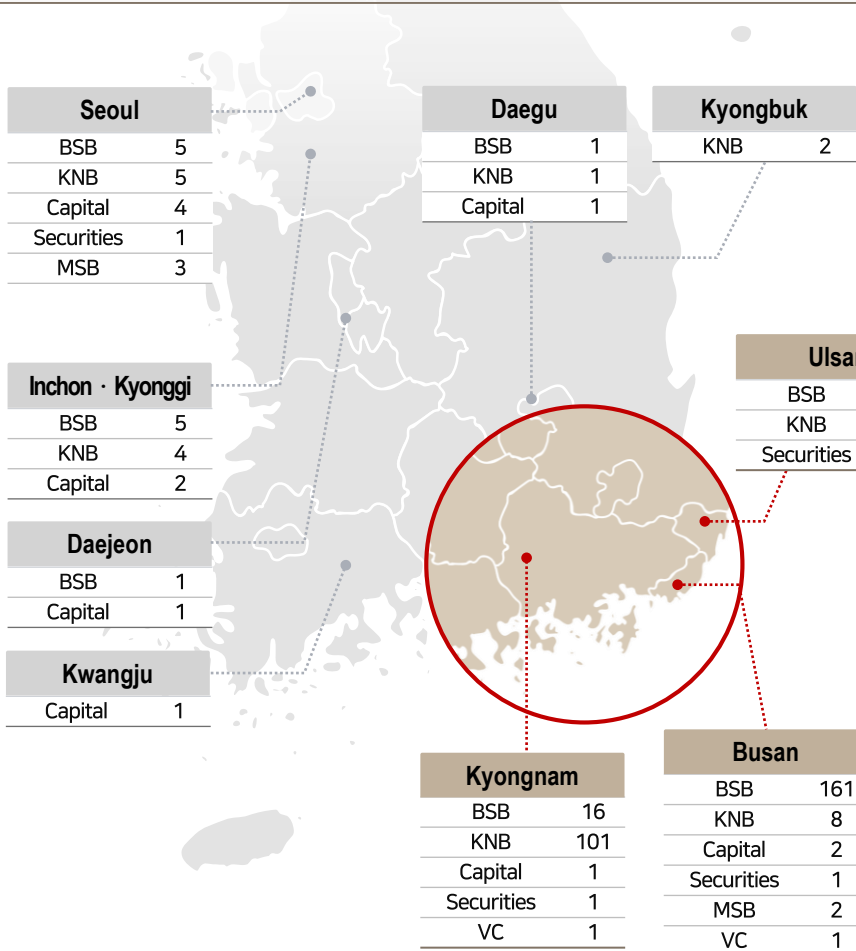


| | 2025 | 2024 | YoY(%) | 25.4Q | 25.3Q | QoQ(%) |
|---|-------|-------|--------|-------|-------|----------|
| <small>(Unit: KRW bn, %, Balance)</small> | | | | | | |
| Total Operating Income | 227.3 | 228.2 | -0.4 | 50.5 | 53.8 | -6.1 |
| Net Interest Income | 111.8 | 89.5 | 24.9 | 30.1 | 24.7 | 21.9 |
| Fee Income | 72.9 | 75.4 | -3.3 | 18.6 | 20.4 | -8.8 |
| Others | 42.6 | 63.2 | -32.6 | 1.9 | 8.7 | -78.2 |
| SG&A(-) | 118.2 | 85.5 | 38.2 | 30.6 | 30.0 | 2.0 |
| Provision Expense(-) | 81.8 | 128.1 | -36.1 | 33.9 | 17.7 | 91.5 |
| Non-Operating Income | -2.3 | -1.2 | 91.7 | 0.8 | 0.8 | - |
| Earnings Before Inc. Tax | 24.9 | 13.5 | 84.4 | -13.3 | 6.9 | Net Loss |
| Income Tax Expenses(-) | 1.9 | 1.2 | 58.3 | -7.1 | 0.2 | Net Loss |
| Net Income | 23.0 | 12.3 | 87.0 | -6.2 | 6.7 | Net Loss |

| | 2025 | 2024 | YoY(%) | 25.4Q | 25.3Q | QoQ(%) |
|---|-------|-------|--------|-------|-------|--------|
| <small>(Unit: KRW bn, %, Balance)</small> | | | | | | |
| Fee Income | 72.9 | 75.4 | -3.3 | 18.6 | 20.4 | -8.8 |
| Fee Revenue | 102.0 | 100.1 | 1.9 | 28.2 | 27.3 | 3.3 |
| Underwriting | 12.1 | 12.0 | 0.8 | 3.7 | 2.4 | 54.2 |
| Advisory | 16.7 | 30.2 | -44.7 | 0.7 | 4.3 | -83.7 |
| Brokerage | 43.1 | 36.2 | 19.1 | 14.3 | 11.6 | 23.3 |
| Others | 30.2 | 21.7 | 39.2 | 9.5 | 8.9 | 6.7 |
| Fee Expense | 29.1 | 24.7 | 17.8 | 9.6 | 6.9 | 39.1 |

Networks (as of Dec. 2025) : 383 Locations

BSB 202(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 (2025)

| | | | |
|--|--|--|---|
| Population : 7.54 Mn, 14.8% of total national Population | GRDP : 14.3% of the national total (2024) | Exports : 149.2 USD bn (21.0% of Total Ex.) | Imports : 87.1 USD bn (13.8% of Total Im.) |
|--|--|--|---|

