

2026.1Q

# Business Results

2026.04

BNK FINANCIAL GROUP'S  
1Q 2026 BUSINESS RESULTS



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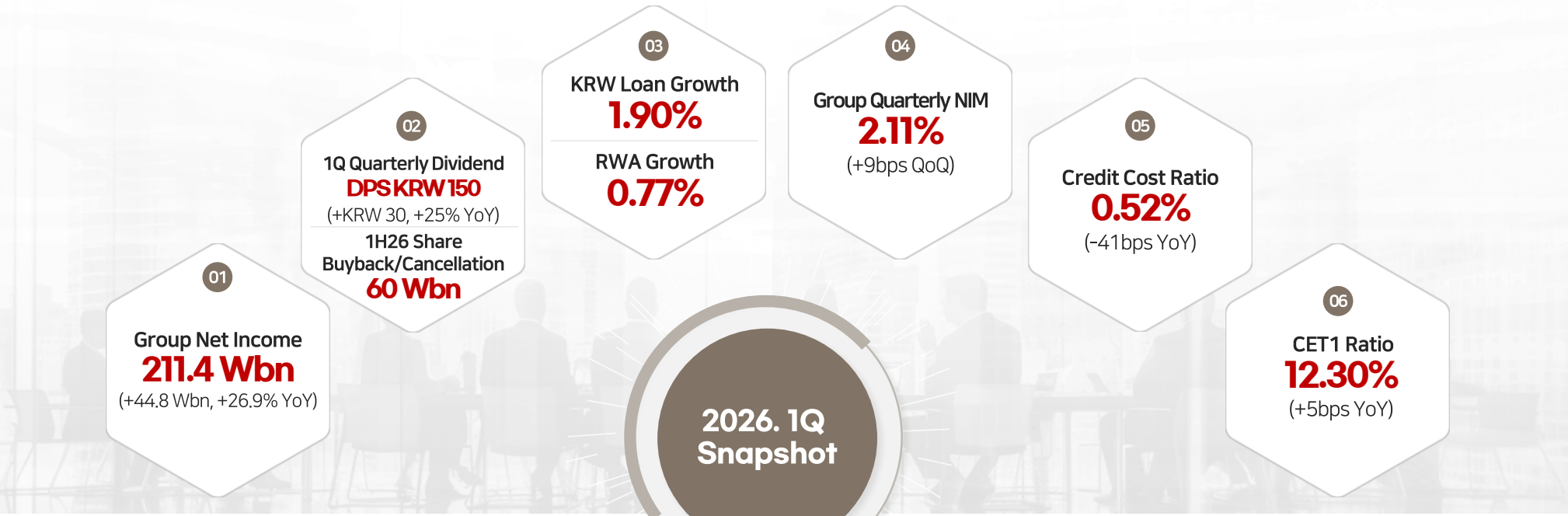
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BNK

## 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

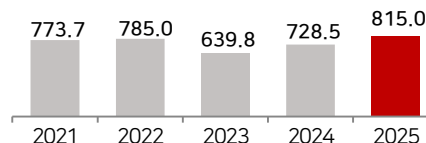


- 01**
  - Group Net Income rose by **44.8 Wbn, 26.9% YoY** due to steady Total Operating Income and lower credit costs.
  - Net Income increased by **166.4 Wbn, +369.8% QoQ.**
- 02**
  - Apr. 2026 BOD resolved to
    - Pay quarterly cash dividends with 1Q's DPS **KRW 150, +25% YoY.**
    - Implement a share buyback/cancellation of **60.0 Wbn in 1H26, +50% YoY.**
- 03**
  - KRW loan for banks posted **106.8 Wtn, up 2.0 Wtn, +1.90% YTD.**
  - RWA grew by **0.77% YTD,** within the annual management target, through effective asset rebalancing.
- 04**
  - Group NIM increased by **9bps QoQ** with the margin improvements of the banks(BSB&KNB), Capital, and MSB.
  - Banks NIM rose 7bps to **1.88% QoQ.**
  - NIM improved due to the higher NIS driven by a rise in market rates and improved asset portfolio.
- 05**
  - CCR decreased by **41bps YoY to 0.52%** due to lower provisioning expenses for both real estate PF loans and general loans.
- 06**
  - Despite large expansion of shareholder returns, **CET1 ratio improved by 5bps YoY** through higher earnings and efficient RWA management.

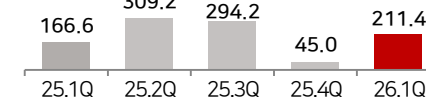
### Group Net Income

(Unit: Wbn)	26.1Q	25.1Q	YoY(%)	25.4Q	QoQ(%)
Total Operating Income	866.8	854.3	1.5	804.0	7.8
Net Interest Income	762.8	735.5	3.7	768.4	-0.7
Net Fee Income	68.7	50.4	36.3	41.3	66.3
Others	35.3	68.4	-48.4	-5.7	Net gain
SG&A(-)	423.3	376.5	12.4	535.9	-21.0
Provision Expense(-)	160.4	271.9	-41.0	207.3	-22.6
Operating Income	283.1	205.9	37.5	60.8	365.6
Non Operating Income	-0.1	21.8	Net loss	7.7	Net loss
Net Income	216.7	171.9	26.1	50.4	330.0
Net Income in Controlling Interest	211.4	166.6	26.9	45.0	369.8

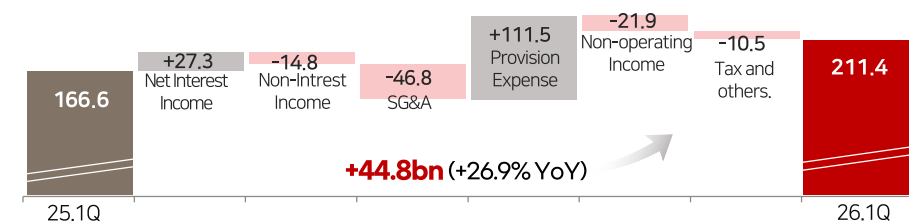
Net Income(Cumulative) (Unit : Wbn)



Net Income(Quarterly)

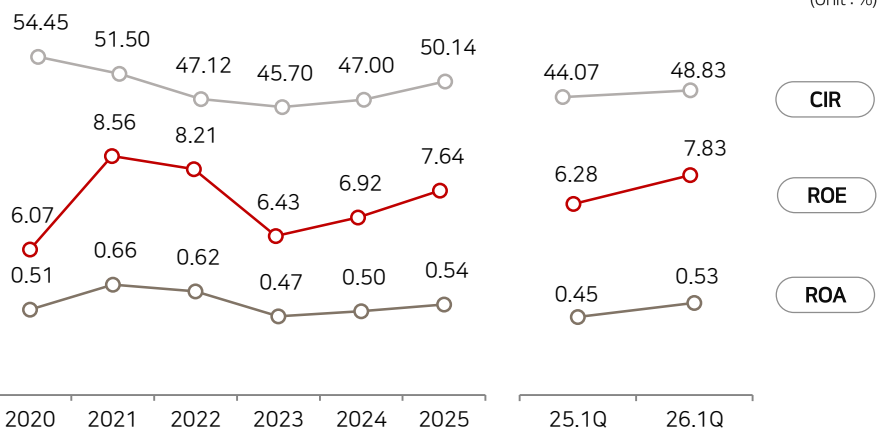


Net Income Movements (YoY)



### Group Key Indicators

(Unit : %)



Net Income **211.4 Wbn** (+26.9% YoY)

- Net Income increased by 44.8 Wbn YoY due to steady NII & lower provisions despite lower securities related income and higher SG&A.

Total Op Inc. **866.8 Wbn** (+1.5% YoY)

- NIS rose by 27.3 Wbn due to the NIM improvement.
- Non-interest income declined by 14.8 Wbn due to lower securities related income(-39.0 Wbn) despite higher PF related fees(+2.0, Wbn) and brokerage fees (+16.0 Wbn).

SG&A **423.3 Wbn** (+12.4% YoY)

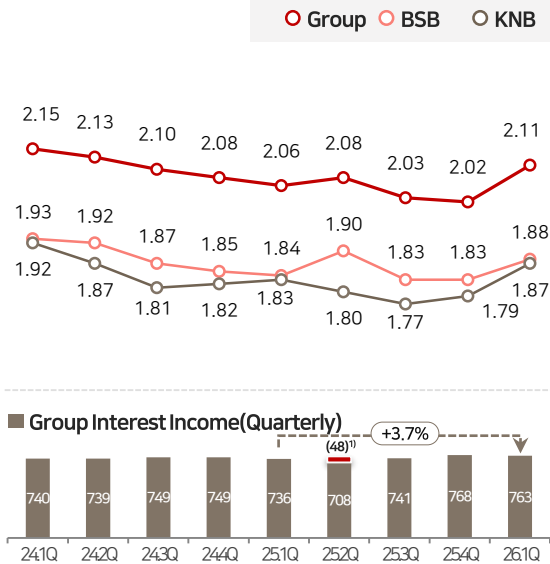
- SG&A increased by 46.8Wbn YoY, driven by higher labor cost(expansion of ordinary wage scope, bonuses, etc.).

Prov. Exp. **160.4 Wbn** (-41.0% YoY)

- Lower provision expenses for both real estate PF loans and general loans led Provision expenses down by 111.5 Wbn YoY

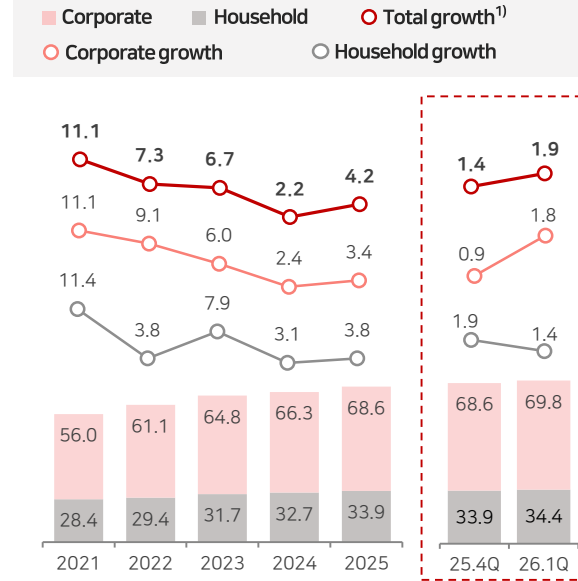


### NIM & Interest Income (Unit:%, Wbn)



- Group NIM increased by 9bps QoQ due to higher NII driven by rising market rates and efforts for asset portfolio improvements.
- Banks NIM posted 1.88%, +7bps QoQ (BSB 1.88%(+5bps), KNB 1.87%(+8bps))
- Capital NIM posted 5.01%, +38bps QoQ, while MSB NIM rose to 3.38%, +28bps QoQ

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

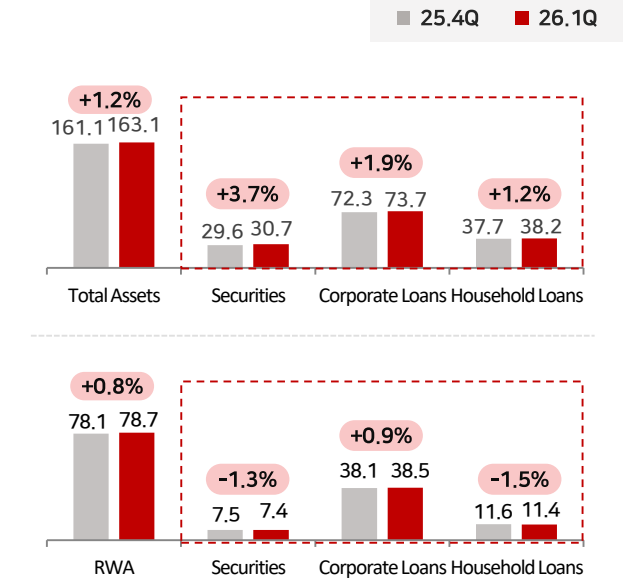


- Banks KRW loans posted 106.8 Wtn, up by 2.0 Wtn, 1.9% YoY (Incl. public loans).
  - Large Corporate and SME loans(manufacturing for BSB, non-manufacturing for KNB) led corporate loan growth, while unsecured loans focused on professionals via mobile banking drove household loan growth.
- BSB +1.0% YTD(Corporate +0.8%, Household +0.3%, Public 14.1%)  
 KNB +3.1% YTD(Corporate +3.1%, Household +3.1%, Public 2.2%)

<sup>1)</sup>Interest expenses due to the disposal of BNK Gangnam Core Office(Fund)

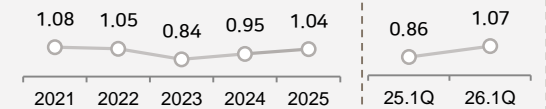
<sup>1)</sup>Total growth: Based on Banks KRW loans balance Including Corporate, Household, and Public loans

### Group Total Assets & RWA (Unit:Wtn)

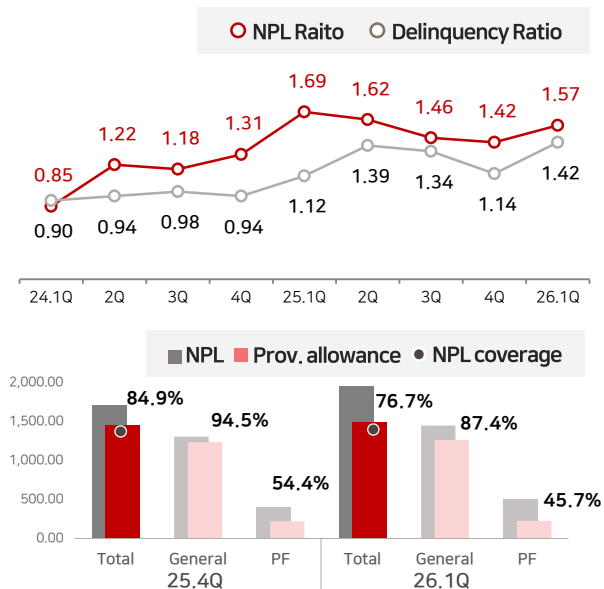


- Group RWA increased by 0.77% YTD due to efficient and systematic asset portfolio management.

#### Group RoRWA (%)



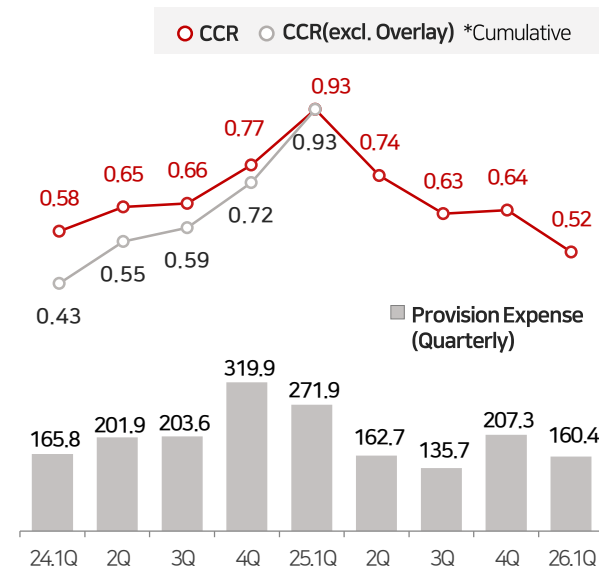
### Group Asset Quality (Unit: %)



- **Group NPL ratio increased by 15bps QoQ to 1.57%** (NPL in General loans +9bps, real estates PF loans +6bps).
- **Delinquency ratio increased by 28bps QoQ to 1.42%** (Kumyang's NPLs from 4Q25 were reflected in the delinquency ratio in 1Q26 with an impact of +11bps).
- Despite delayed recovery of the regional real estate markets, active NPL resolution and the expansion of high quality assets will lead the stabilization of the asset quality indicators.

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

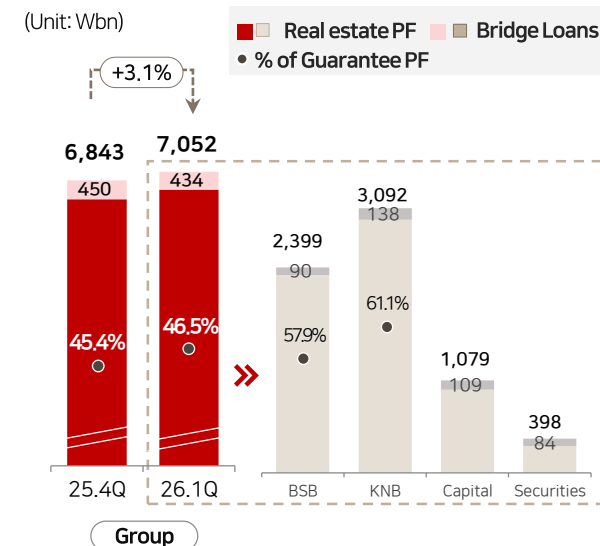
### Provision Expense & CCR (Unit: %, Wbn)



- **Group provision expenses declined by 111.5 Wbn, +41% YoY.**
- CCR improved by 41bps YoY to 0.52%.
- After an increase in provision expenses due to the large NPLs in 1Q25, the disposals of real estate collaterals and PF business normalizations led the credit cost to stabilize.

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

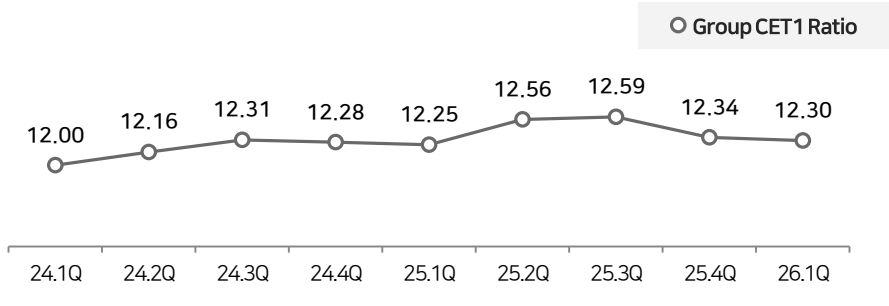
### Real Estate PF Loan Exposure (Unit: Wbn)



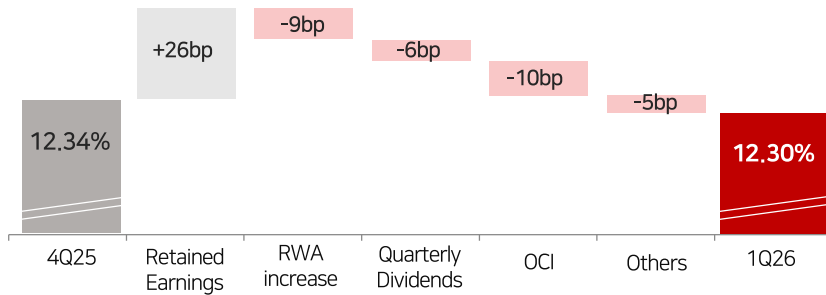
- **Group real estate PF loans (based on FSS reporting) increased by 209.1 Wbn, +3.1% YTD to 7.1 Wtn.** (BSB+2.3%, KNB+3.4%, Capital+8.2%, Securities-3.4%, etc)
- **Bridge loans decreased by 61.1 Wbn, -3.6% YoY to 434 Wbn.** (KNB-0.6%, Capital+8.0%, Securities-17.1%)
- Asset quality in real estate PF loans has been improving through the expansion of guaranteed and senior PF loans.

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

### Capital Adequacy (Group CET1 Ratio)

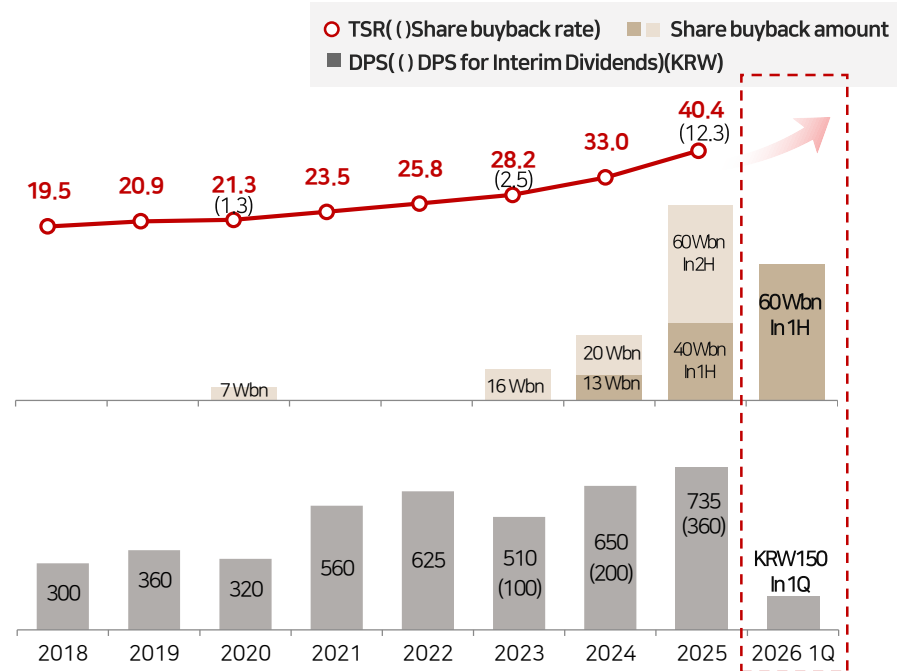


#### Group CET1 Ratio Movement



- Group's CET1 ratio improved to **12.30%**, +5bps 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 4bps QoQ, mainly due to the OCI related impact of a rise in market interest rates.
- CET1 ratio will be maintained at a stable level to prepare for potential credit risks and strengthen the foundation for enhanced shareholder returns.

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



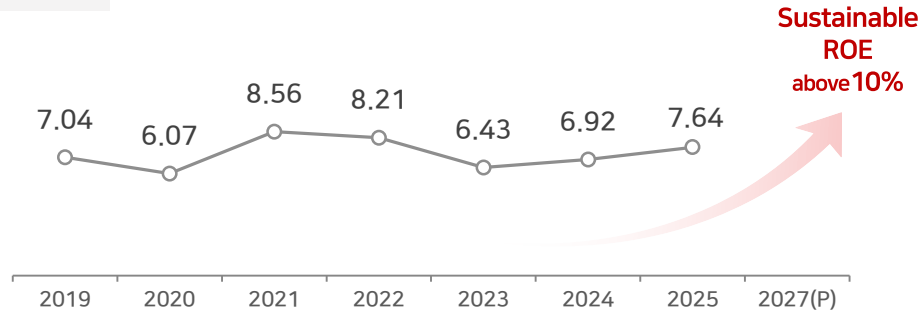
#### BOD(Apr. 2026) resolved to

- Pay quarterly dividends of DPS KRW 150 (+25% YoY)
- Implement a share buyback/cancellation of 60 Wbn in 1H 2026 (+50% YoY)
- 2026 Shareholder return Policy:**
  - Ensure stable DPS growth(eligible for high-dividend payout company status under the separate taxation regime for dividend income) &
  - Actively execute share buybacks during undervaluation periods.

## Corporate Value-Up Plan Progress

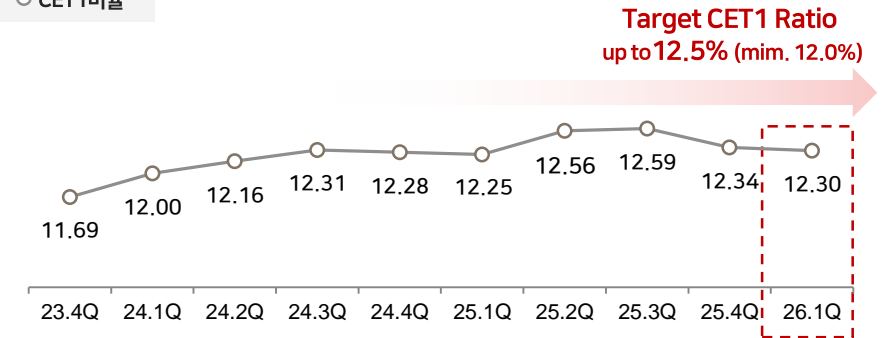
**ROE** : Striving for profitability enhancement through qualitative growth

○ ROE



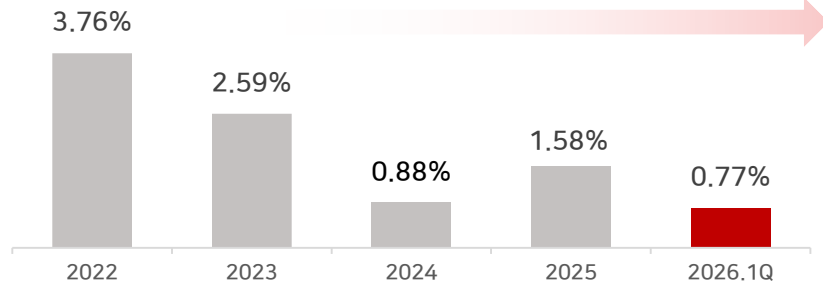
**CET1 Ratio**: Maintaining improvement within the target operating range

○ CET1비율



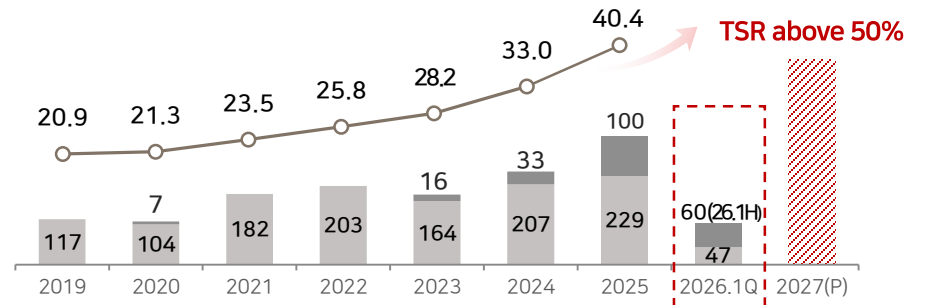
**RWA Growth** : Disciplined RWA management considering the CET1 ratio

RWA Growth max. 4%



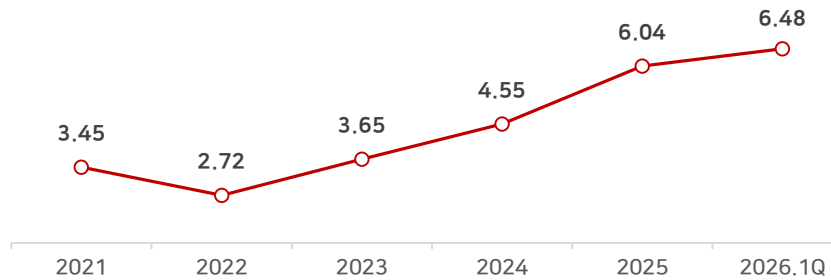
**TSR** : Stable DPS growth and an increased proportion of share buybacks

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

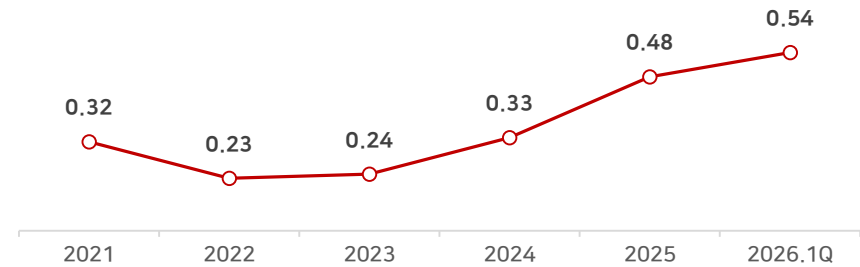


**Reference : Key Metrics**

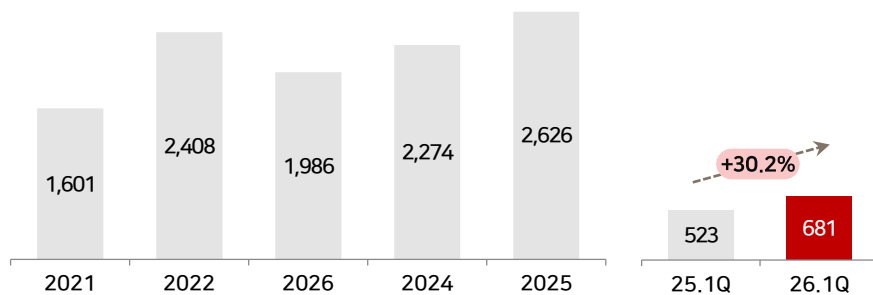
**Group PER** (Unit: x)



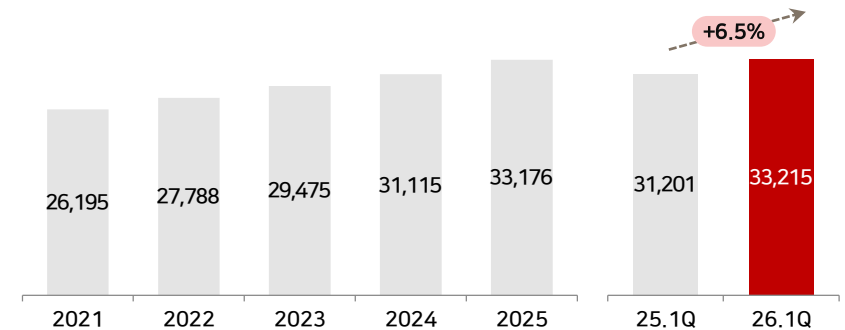
**Group PBR** (Unit: x)



**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 163,098.9
 Net Income 211.4
 SH Equity 10,805.8
 Employees 7,792

## 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: 3,436	Est.: 1970.05.22 Add: 2014.10.10 Branches: 151 Employees: 2,542	Est.: 2010.07.15 Branches: 19 (incl. overseas Affil. 6) Employees: 535	Est.: 1997.06.02 Sec. Add: 2009.11 Branches: 4 Employees: 389	Est.: 2011.12.13 Branches: 6 Employees: 148	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: 129	Est.: 2011.05.20 Indus.: IT Employees: 374
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
83,235	55,962	10,376	10,573	1,962	9,523.2	62	38	53
Net Income	Net Income	Net Income	Net Income	Net Income	Net Income	Net Income	Net Income	Net Income
108.1	67.5	38.2	9.3	2.6	8.0	0.7	0.2	0.6
SHequity	SHequity	SHequity	SHequity	SHequity	SHequity	SHequity	SHequity	SHequity
5,835	3,582	1,485	1,166	253	196	59	30	34

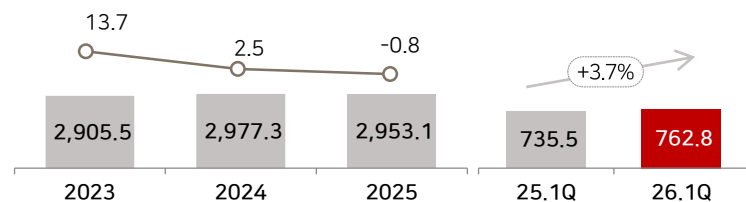
### Affiliates

Cambodia	Myanmar	Laos Leasing	Laos MFI	Kazakhstan	Kyrgyzstan
Est: 2014.03.07 Share's Owned: 100% Tot. Assets: 67.7 2015.06 Start	Est: 2014.03.21 Share's Owned: 100% Tot. Assets: 288 2014.12 Start	Est: 2015.04.24 Share's Owned: 97% Tot. Assets: 320 2015.07 Start	Est: 2021.06.09 Share's Owned: 100% Tot. Assets: 166 2021.12 Start	Est: 2018.06.01 Share's Owned: 100% Tot. Assets: 54.3 2018.11 Start	Est: 2022.09.16 Share's Owned: 100% Tot. Assets: 102 2022.12 Start

## Group Earnings

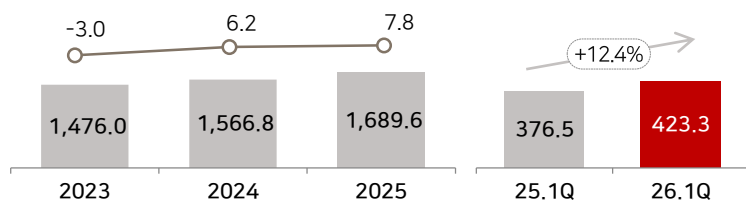
### Interest Income

(Unit:%, KRW bn)



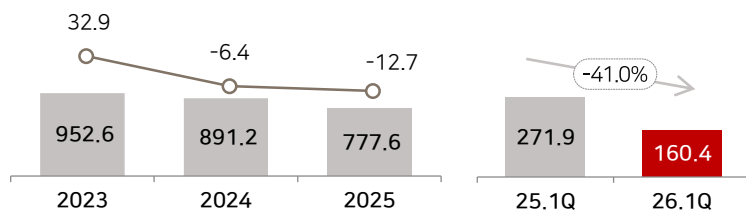
### SG&A

(Unit: %, KRW bn)



### Provision Expense

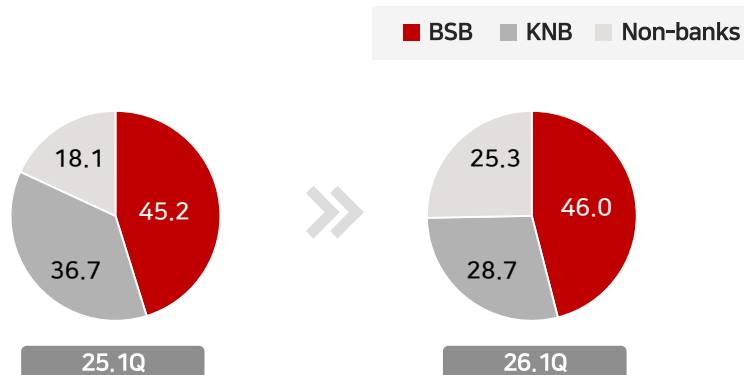
(Unit: %, KRW bn)



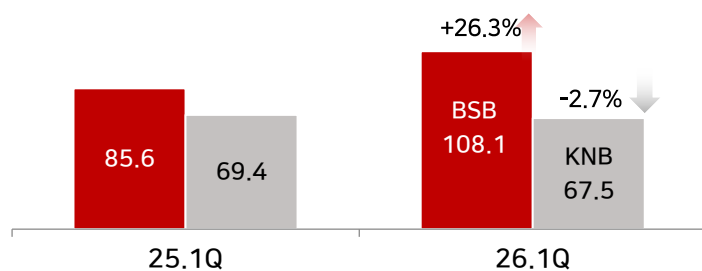
(Unit: KRW bn, %)	26.1Q	25.1Q	YoY	25.4Q	QoQ
Total operating income	866.8	854.3	1.5	804.0	7.8
Net Interest Income	762.8	735.5	3.7	768.4	-0.7
Net Fee Income	68.7	50.4	36.3	41.3	66.3
Others	35.3	68.4	-48.4	-5.7	Net gain
SG&A(-)	423.3	376.5	12.4	535.9	-21.0
Provision Expense(-)	160.4	271.9	-41.0	207.3	-22.6
Non-Operating Income	-0.1	21.8	-100.5	7.7	-101.3
Earnings Before Income Tax	283.0	227.7	24.3	68.5	313.1
Income Tax Expense(-)	66.3	55.8	18.8	18.1	266.3
Net Income(A)	216.7	171.9	26.1	50.4	330.0
Net Income in Non-Controlling Interest(B)	5.3	5.3	0.0	5.4	-1.9
<b>Net Income in Controlling Interest(C)</b>	<b>211.4</b>	<b>166.6</b>	<b>26.9</b>	<b>45.0</b>	<b>369.8</b>
(C) = (A) - (B)					

## Subsidiaries Earnings

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



### Banks Net Income (Unit: KRW bn)



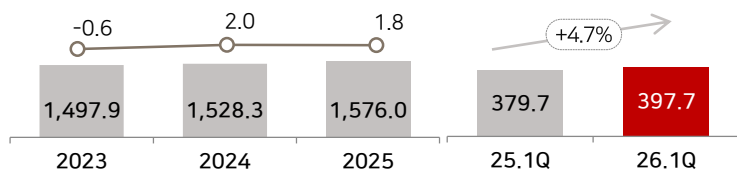
(Unit: KRW bn, %)	26.1Q	25.1Q	YoY	25.4Q	QoQ
<b>Bank(A)</b>	175.6	155.0	13.3	61.7	184.6
BSB	108.1	85.6	26.3	18.4	487.5
KNB	67.5	69.4	-2.7	43.3	576.2
<b>Non-Bank(B)</b>	59.6	34.3	73.8	22.1	-100.0
Capital	38.2	27.5	38.9	18.8	103.2
Securities	9.3	5.7	63.2	-6.2	-250.0
MSB	2.6	1.6	62.5	0.9	188.9
AM	8.0	0.5	1,500.0	7.6	5.3
Venture Capital	0.7	-1.4	Net gain	0.3	133.3
Credit Info	0.2	0.3	-33.3	0.4	-50.0
System	0.6	0.1	500.0	0.3	100.0
<b>Financial Group &amp; Unconsolidated Portion(C)</b>	-18.5	-17.4	-	-33.4	-
<b>Net Income in Non-Controlling Interest(D)</b>	5.3	5.3	-	5.4	-1.9
<b>Net Income in Controlling Interest(E)</b> (E=A+B+C-D)	211.4	166.6	26.9	45.0	369.8



## Banks Earnings Busan Bank(BSB)

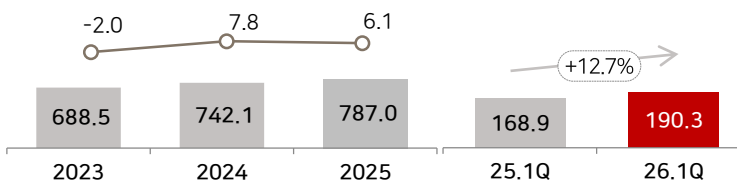
### Interest Income

(Unit: %, KRW bn)



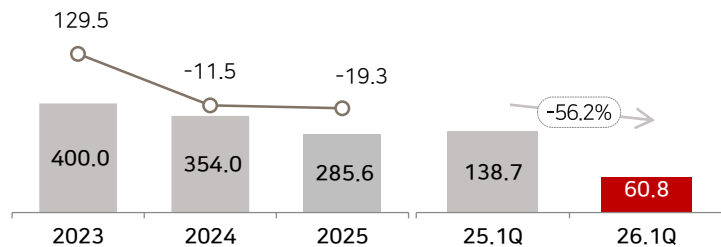
### SG&A

(Unit: %, KRW bn)



### Provision Expense

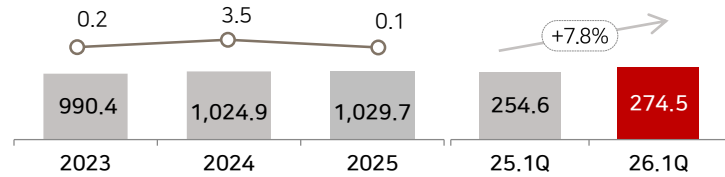
(Unit: %, KRW bn)



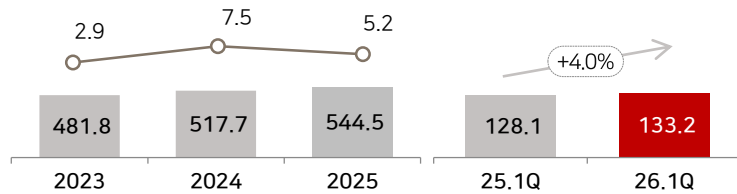
(Unit: KRW bn,%)	26.1Q	25.1Q	YoY	25.4Q	QoQ
<b>Total operating income</b>	400.4	404.2	-0.9	368.9	8.5
<b>Net Interest Income</b>	397.7	379.7	4.7	395.5	0.6
<b>Net Fee Income</b>	16.2	10.2	58.8	12.3	31.7
<b>Others</b>	-13.5	14.3	Net Loss	-38.9	-
<b>SG&amp;A(-)</b>	190.3	168.9	12.7	264.5	-28.1
<b>Provision Expense(-)</b>	60.8	138.7	-56.2	86.1	-29.4
<b>Net Operating Income</b>	149.3	96.6	54.6	18.3	715.8
<b>Non-Operating Income</b>	-2.6	14.9	Net Loss	3.7	Net Loss
<b>Earnings Before Income Taxes</b>	146.7	111.5	31.6	22.0	566.8
<b>Income Tax Expenses(-)</b>	38.6	25.9	49.0	3.6	972.2
<b>Net Income</b>	108.1	85.6	26.3	18.4	487.5

## Banks Earnings **Kyongnam Bank(KNB)**

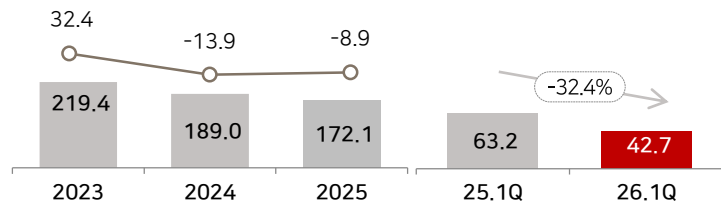
### Interest Income (Unit: %, KRW bn)



### SG&A (Unit: %, KRW bn)



### Provision Expense (Unit: %, KRW bn)

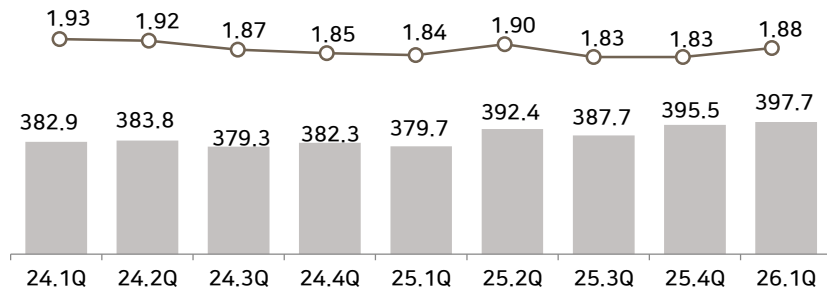


(Unit: KRW bn,%)	26.1Q	25.1Q	YoY	25.4Q	QoQ
<b>Total operating income</b>	259.5	272.4	-4.7	248.8	4.3
<b>Net Interest Income</b>	274.5	254.6	7.8	264.4	3.8
<b>Net Fee Income</b>	8.4	9.4	-10.6	2.8	200.0
<b>Others</b>	-23.4	8.4	적전	-18.4	-
<b>SG&amp;A(-)</b>	133.2	128.1	4.0	164.8	-19.2
<b>Provision Expense(-)</b>	42.7	63.2	-32.4	23.7	80.2
<b>Net Operating Income</b>	83.6	81.1	3.1	60.3	38.6
<b>Non-Operating Income</b>	-0.1	8.5	적전	-1.8	-
<b>Earnings Before Income Taxes</b>	83.5	89.6	-6.8	58.5	42.7
<b>Income Tax Expenses(-)</b>	16.0	20.2	-20.8	15.2	5.3
<b>Net Income</b>	67.5	69.4	-2.7	43.3	55.9

## Banks NIM

### BSB Quarterly Interest Income & NIM

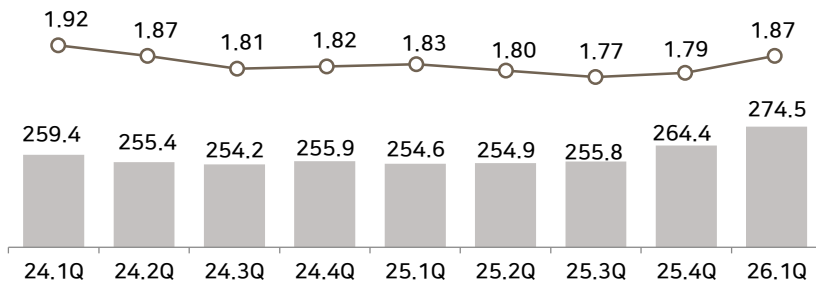
(Unit: %, KRW bn)



(Unkt: %, KRW tn)	26.1Q	25.4Q	25.3Q	25.2Q	25.1Q
Quarterly NIM	1.88	1.83	1.83	1.90	1.84
Quarterly NIS	2.14	2.06	2.07	2.16	2.11
Interest Rate on KRW Loans	4.31	4.24	4.32	4.57	4.74
Interest Rate paid on KRW Deposits	2.17	2.18	2.25	2.41	2.63
Average Interest Earning Assets	74.6	75.0	73.6	72.7	72.9
Cumulative NIM	1.88	1.85	1.86	1.87	1.84

### KNB Quarterly Interest Income & NIM

(Unit: %, KRW bn)

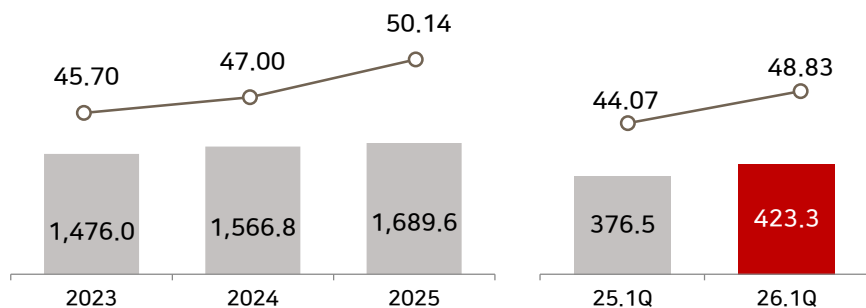


(Unkt: %, KRW tn)	26.1Q	25.4Q	25.3Q	25.2Q	25.1Q
Quarterly NIM	1.87	1.79	1.77	1.80	1.83
Quarterly NIS	2.04	1.92	1.91	1.96	2.03
Interest Rate on KRW Loans	4.25	4.19	4.29	4.50	4.73
Interest Rate paid on KRW Deposits	2.21	2.27	2.38	2.54	2.70
Average Interest Earning Assets	51.0	50.2	48.6	48.3	48.4
Cumulative NIM	1.87	1.80	1.80	1.82	1.83

## Sales, General & Administrative

### Group SG&A & CIR

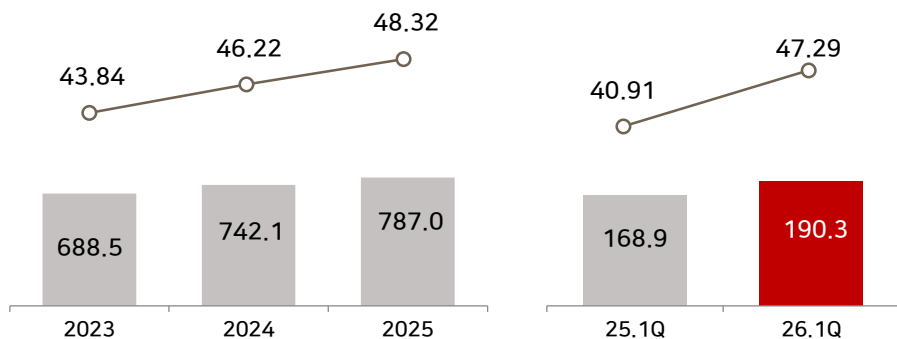
(Unit: %, KRW bn)



(KRW bn, %)	26.1Q	25.1Q	YoY	25.4Q	QoQ
Total operating income	866.8	854.3	1.5	804.0	7.8
SG&A	423.3	376.5	12.4	535.9	-21.0
CIR	48.83	44.07	4.76	66.65	-17.82

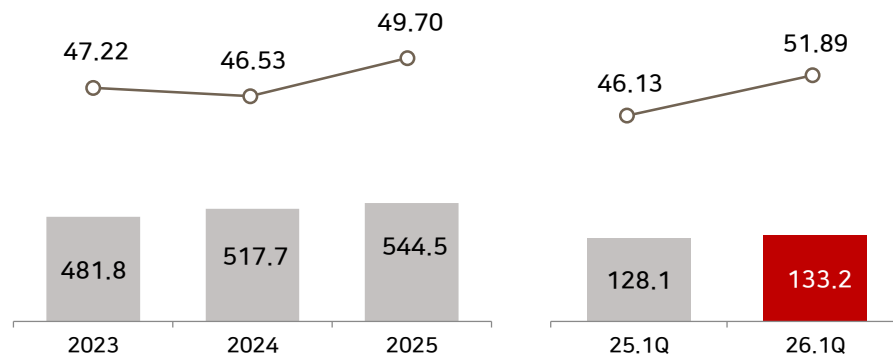
### BSB SG&A & CIR

(Unit: %, KRW bn)



### KNB SG&A & CIR

(Unit: %, KRW bn)

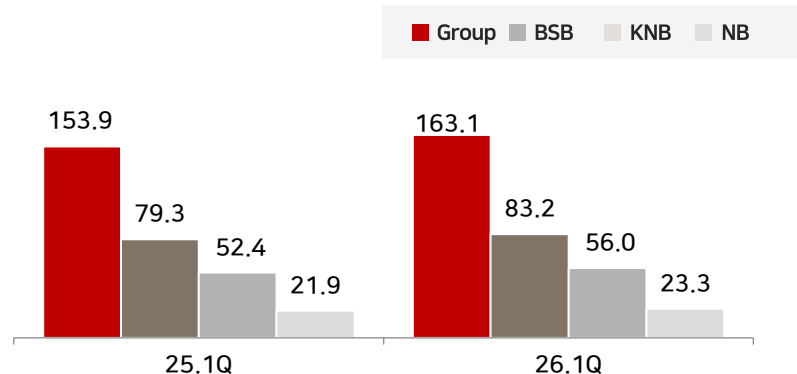


Note: Banks' CIR is based on non-consolidated figures

## Group Assets

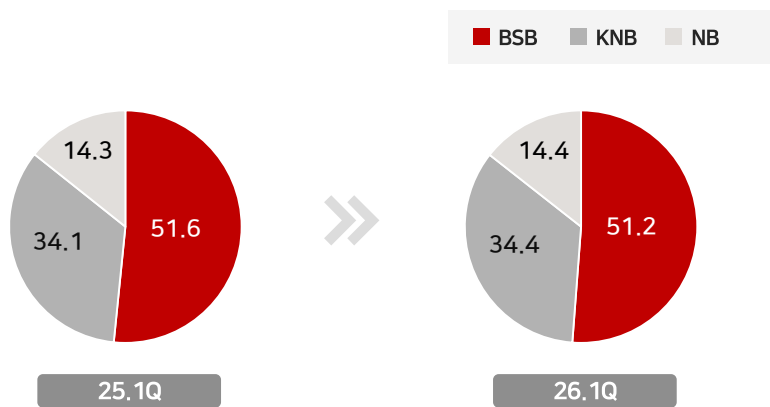
### Total Assets

(Unit: KRW tn)



### Banks & Non-Banks Portion

(Unit: KRW tn)



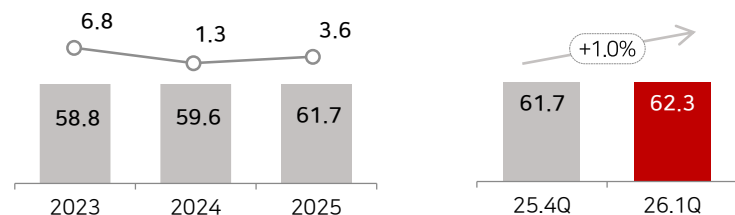
### Group Total Assets (Consolidated, Excluding Trusts)

(KRW bn,%)	26.1Q	25.1Q	YoY(%)	25.4Q	QoQ(%)
<b>Bank</b>	139,197.2	131,644.8	5.7	138,599.5	0.4
BSB	83,235.0	79,277.9	5.0	83,866.5	-0.8
KNB	55,962.2	52,366.9	6.9	54,733.0	2.2
<b>Non-Bank</b>	23,312.0	21,871.6	6.6	22,276.8	4.6
Capital	10,376.3	10,142.5	2.3	10,502.1	-1.2
Securities	10,572.9	9,455.4	11.8	9,530.7	10.9
MSB	1,962.0	1,920.1	2.2	1,860.8	5.4
Asset Mgt.	248.6	215.8	15.2	246.8	0.7
Venture Capital	61.5	58.3	5.5	60.9	1.0
Credit Info	37.8	31.5	20.0	32.1	17.8
System	52.9	48.0	10.2	43.4	21.9
<b>Financial Group &amp; Unconsolidated Portion</b>	589.7	416.1	41.7	219.1	169.1
<b>Group Total Assets</b>	163,098.9	153,932.6	6.0	161,095.4	1.2

## Bank Loans / Deposits (BSB)

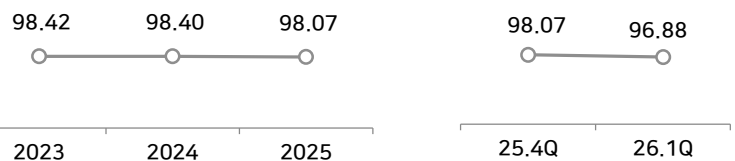
### KRW Loans

(Unit: %, KRW tn)



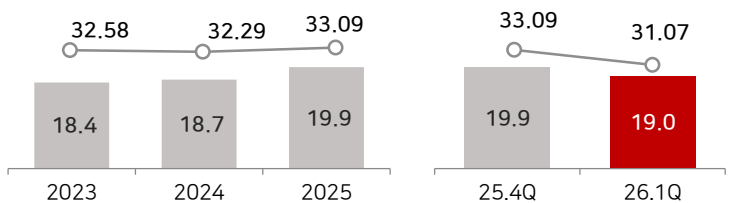
### LDR

(Unit: %)



### Low Cost Deposits & Ratio

(Unit: %, KRW tn)



(Unit: KRW bn, %, Balance)	26.1Q	25.4Q	YTD	25.4Q	QoQ
<b>KRW Loans<sup>1)</sup></b>	62,337.8	61,703.9	1.0	61,703.9	1.0
Corporate	40,040.8	39,732.7	0.8	39,732.7	0.8
Large Corps.	5,453.3	5,187.7	5.1	5,187.7	5.1
SME	34,587.5	34,545.0	0.1	34,545.0	0.1
Household	20,074.3	20,022.6	0.3	20,022.6	0.3
Mortgage	14,770.4	14,924.7	-1.0	14,924.7	-1.0
Public	2,222.7	1,948.6	14.1	1,948.6	14.1
<b>Foreign Curr. Loans<sup>1)</sup></b>	1,142.4	999.9	14.3	999.9	14.3
<b>KRW Deposits<sup>1)</sup></b>	61,238.3	62,418.0	-1.9	62,418.0	-1.9

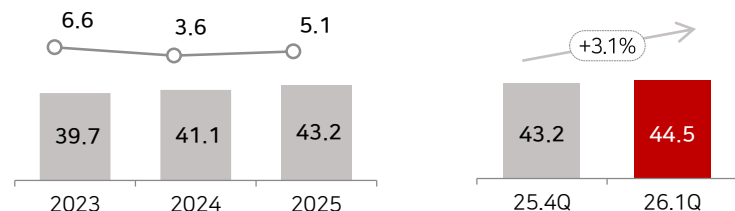
(Unit: KRW bn, %, %p, Average Balance)	26.1Q	25.4Q	YTD	25.4Q	QoQ
<b>Low-Cost Deposits(A)</b>	19,048.9	19,924.4	-4.4	19,924.4	-4.4
Core Deposits <sup>2)</sup>	15,355.5	15,948.6	-3.7	15,948.6	-3.7
MMDA	3,693.4	3,975.8	-7.1	3,975.8	-7.1
<b>KRW Deposits(B)</b>	61,306.6	60,203.8	1.8	60,203.8	1.8
(A/B)	31.07	33.09	-2.02	33.09	-2.02

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

## Bank Loans / Deposits (KNB)

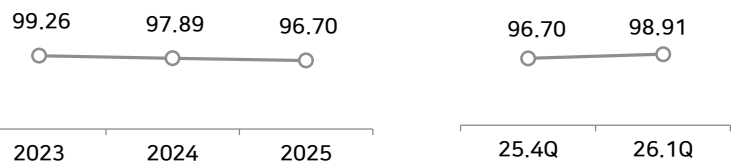
### KRW Loans

(Unit: %, KRW tn)



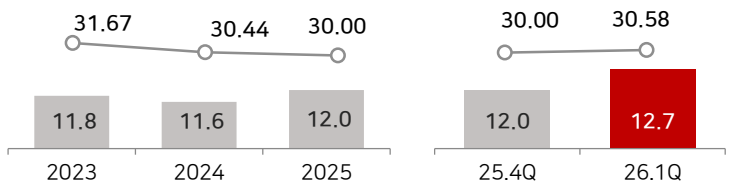
### LDR

(Unit: %)



### Low Cost Deposits & Ratio

(Unit: %, KRW tn)



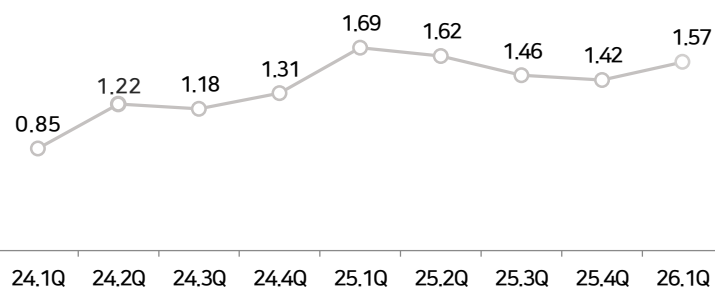
(Unit: KRW bn, %, Balance)	26.1Q	25.4Q	YTD	25.4Q	QoQ
<b>KRW Loans<sup>1)</sup></b>	44,500.1	43,163.4	3.1	43,163.4	3.1
Corporate	29,747.9	28,850.9	3.1	28,850.9	3.1
Large Corps.	3,342.5	2,903.4	15.1	2,903.4	15.1
SME	26,405.4	25,947.5	1.8	25,947.5	1.8
Household	14,351.4	13,920.3	3.1	13,920.3	3.1
Mortgage	10,197.8	9,829.1	3.8	9,829.1	3.8
Public	400.8	392.2	2.2	392.2	2.2
<b>Foreign Curr. Loans<sup>1)</sup></b>	94.6	93.9	0.7	93.9	0.7
<b>KRW Deposits<sup>1)</sup></b>	41,357.2	40,998.4	0.9	40,998.4	0.9

(Unit: KRW bn, %, %p, Average Balance)	26.1Q	25.4Q	YTD	25.4Q	QoQ
<b>Low-Cost Deposits(A)</b>	12,679.4	11,959.4	6.0	11,959.4	6.0
Core Deposits <sup>2)</sup>	10,961.7	10,428.1	5.1	10,428.1	5.1
MMDA	1,717.7	1,531.3	12.2	1,531.3	12.2
<b>KRW Deposits(B)</b>	41,460.7	39,867.5	4.0	39,867.5	4.0
(A/B)	30.58	30.00	0.58	30.00	0.58

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

## Group Asset Quality

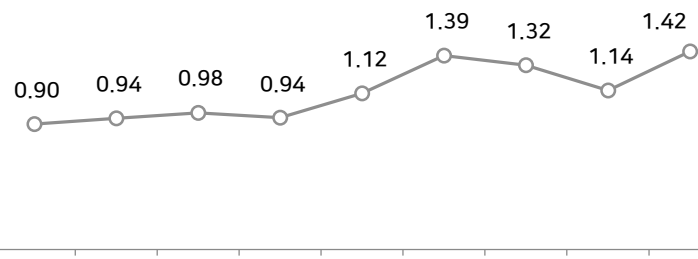
### SBL(NPL) Ratio (%)



24.1Q 24.2Q 24.3Q 24.4Q 25.1Q 25.2Q 25.3Q 25.4Q 26.1Q

Note) Excluding Overseas subsidiaries, Consolidated SPC etc.

### Delinquency Ratio (%)



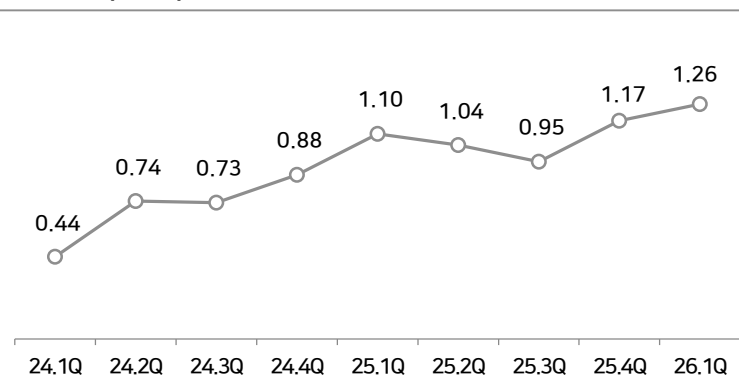
24.1Q 24.2Q 24.3Q 24.4Q 25.1Q 25.2Q 25.3Q 25.4Q 26.1Q

(Unit: KRW bn,%, %p)	26.1Q	25.1Q	YoY	25.4Q	QoQ
<b>Total Credits</b>	124,228.9	117,215.8	6.0	121,488.7	2.3
Normal	120,599.9	113,520.0	6.2	118,014.3	2.2
Precautionary	1,676.6	1,720.1	-2.5	1,754.1	-4.4
Substandard	1,206.0	1,226.6	-1.7	1,081.5	11.5
Doubtful	397.1	423.4	-6.2	364.6	8.9
Expected Loss	349.2	325.7	7.2	274.0	27.4
SBL(Substandard & Below Loans)	1,952.3	1,975.7	-1.2	1,720.1	13.5
<b>SBL Ratio</b>	1.57	1.69	-0.12	1.42	0.15
SBL Coverage Ratio	76.67	84.52	-7.85	84.95	-8.28
<b>Delinquency Ratio</b>	1.42	1.12	0.30	1.14	0.28
Loan Amount	122,656.0	115,982.4	5.8	120,143.0	2.1
Delinquent Amount	1,739.3	1,298.60	33.9	1,368.4	27.1

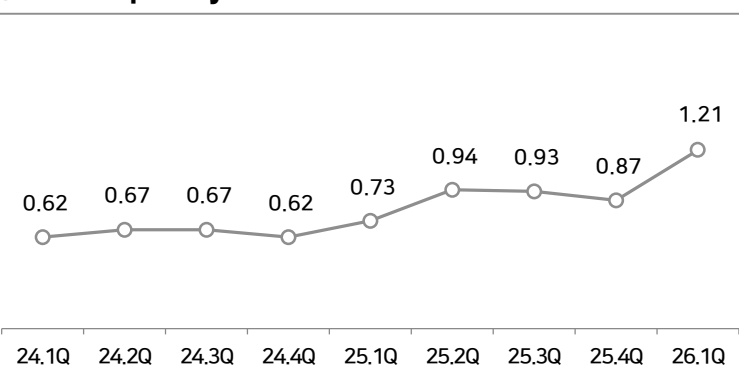


## Asset Quality (BSB)

### SBL(NPL) Ratio (%)



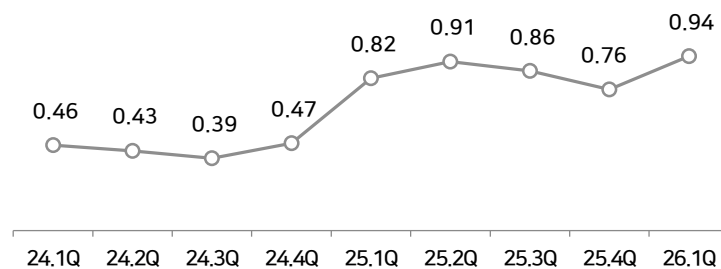
### Delinquency Ratio (%)



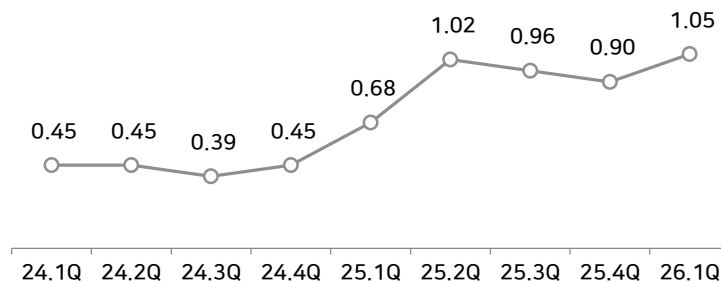
(Unit: KRW bn, %, %p)	26.1Q	25.1Q	YoY	25.4Q	QoQ
<b>Total Credits</b>	65,819.0	62,680.6	5.0	64,818.8	1.5
Normal	64,243.0	61,180.6	5.0	63,309.8	1.5
Precautionary	744.4	811.0	-8.2	753.3	-1.2
Substandard	615.3	479.5	28.3	571.2	7.7
Doubtful	104.5	83.1	25.8	79.4	31.6
Expected Loss	111.9	126.4	-11.5	105.1	6.5
SBL(Substandard & Below Loans)	831.6	689.0	20.7	755.7	10.0
<b>SBL Ratio</b>	1.26	1.10	0.16	1.17	0.09
SBL Coverage Ratio	87.36	112.10	-24.74	96.41	-9.05
<b>Delinquency Ratio</b>	1.21	0.73	0.48	0.87	0.34
Loan Amount	64,557.9	61,742.6	4.6	63,733.3	1.3
Delinquent Amount	782.5	447.6	74.8	556.4	40.6

## Asset Quality (KNB)

### SBL(NPL) Ratio (%)



### Delinquency Ratio (%)



(Unit: KRW bn, %, %p)	26.1Q	25.1Q	YoY	25.4Q	QoQ
<b>Total Credits</b>	45,570.0	42,371.2	7.5	44,177.9	3.2
Normal	44,836.0	41,680.1	7.6	43,509.6	3.0
Precautionary	307.9	343.3	-10.3	331.0	-7.0
Substandard	289.7	232.4	24.7	223.8	29.4
Doubtful	42.3	31.3	35.1	36.7	15.3
Expected Loss	94.1	84.1	11.9	76.8	22.5
SBL(Substandard & Below Loans)	426.2	347.8	22.5	337.3	26.4
<b>SBL Ratio</b>	0.94	0.82	0.12	0.76	0.18
SBL Coverage Ratio	87.08	123.09	-36.01	105.99	-18.91
<b>Delinquency Ratio</b>	1.05	0.68	0.37	0.90	0.15
Loan Amount	45,278.7	42,096.2	7.6	43,938.0	3.1
Delinquent Amount	476.5	285.7	66.8	396.9	20.1

# Group Provisioning

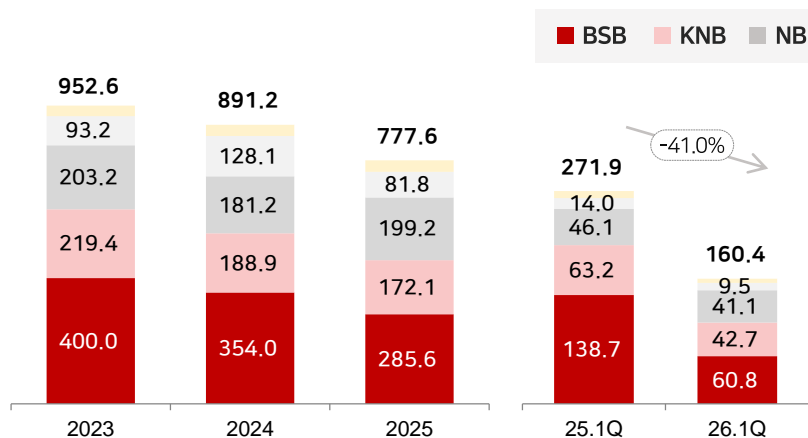
## Group Provision Expense

(Unit: KRW bn,%)	26.1Q	2025					2024				
		2025(cum.)	4Q	3Q	2Q	1Q	2024(cum.)	4Q	3Q	2Q	1Q
Total Provisions(A)	160.4	777.6	207.3	135.7	162.7	271.9	891.2	319.9	203.6	201.9	165.8
Total Credits(B)	124,228.9	121,488.7	121,488.7	120,095	117,814	117,215	116,177	116,177	115,270	113,879	113,643
<sup>1)</sup> CCR(A/B)	0.52	0.64	0.68	0.45	0.55	0.93	0.77	1.10	0.71	0.71	0.59

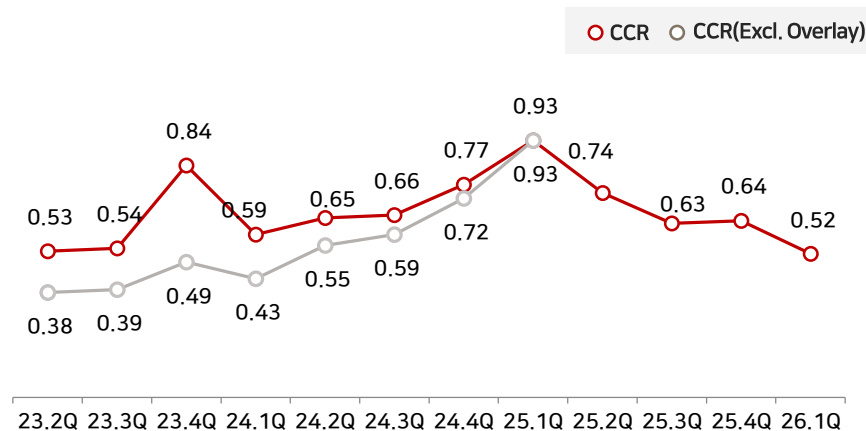
<sup>1)</sup> Annualized figure

## Banks & Non-Bank Provision Breakdown

(Unit: %, KRW tn)



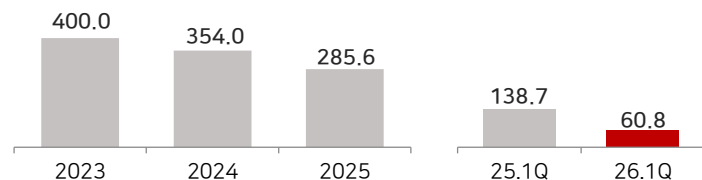
## CCR (% Annualized cumulative figure)



## Provisioning / Write-offs & Sales (BSB)

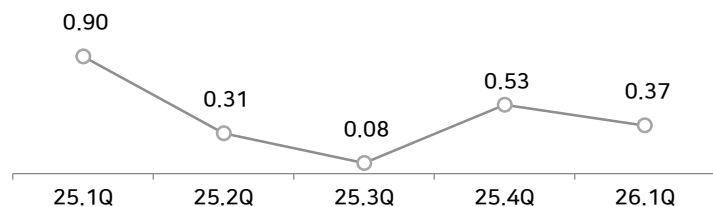
### Provision Expense

(Unit: KRW bn)



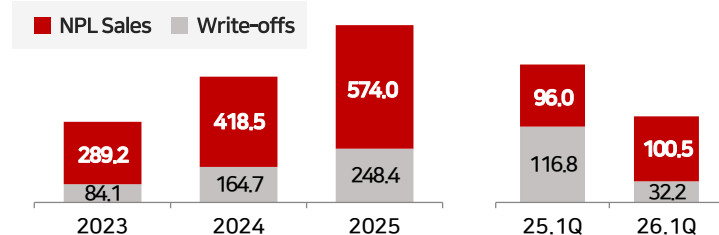
### Credit Cost

(Unit: %)



### NPL Sales & Write-offs

(Unit: KRW bn)



### Provision Expense / Write-offs & NPL Sales

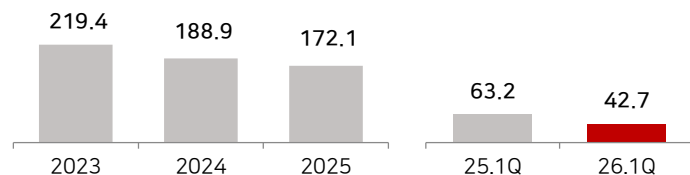
(Unit: KRW bn,%)

	26.1Q	25.4Q	25.3Q	25.2Q	25.1Q
<b>CCR(A/B)</b>	0.37	0.53	0.08	0.31	0.90
<b>Total Exp.(A)</b>	60.8	86.1	13.0	47.8	138.7
Corporate	33.4	65.8	-12.8	20.4	111.9
Household	23.4	17.4	23.6	23.7	24.9
Credit Card	3.6	3.1	3.4	3.8	2.5
Others	0.4	-0.2	-1.2	-0.1	-0.5
<b>Total Credits(B)</b>	65,819.0	64,818.8	63,985.9	61,939.2	62,680.6
<b>Total Write-Offs</b>	32.2	52.3	47.1	32.2	116.8
Corporate	7.9	28.8	27.4	11.9	100.4
Household	21.3	19.9	16.9	17.0	13.7
Credit Card	3.0	3.6	2.8	3.5	2.7
<b>Total NPL Sales</b>	100.5	163.9	127.1	187.0	96.0
Corporate	93.4	152.7	114.8	169.8	88.3
Household	6.5	10.0	11.7	16.1	6.9
Credit Card	0.6	1.2	0.6	1.0	0.8
<b>(NPL Sales for SBL Loans)</b>	93.1	154.2	120.2	179.1	79.6

## Provisioning / Write-offs & Sales (KNB)

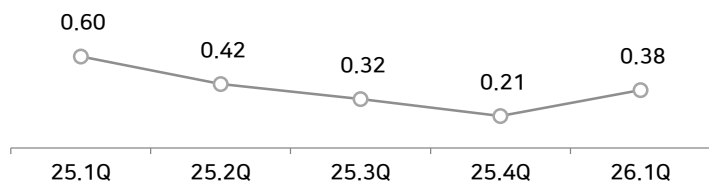
### Provision Expense

(Unit: KRW bn)



### Credit Cost

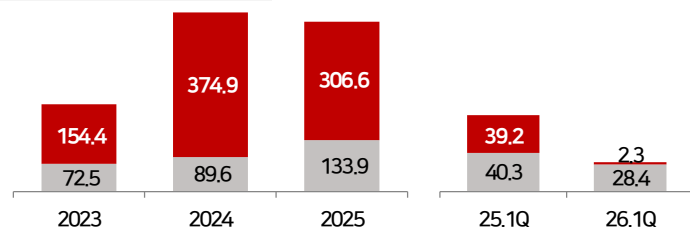
(Unit: %)



### NPL Sales & Write-offs

(Unit: KRW bn)

■ NPL Sales ■ Write-offs



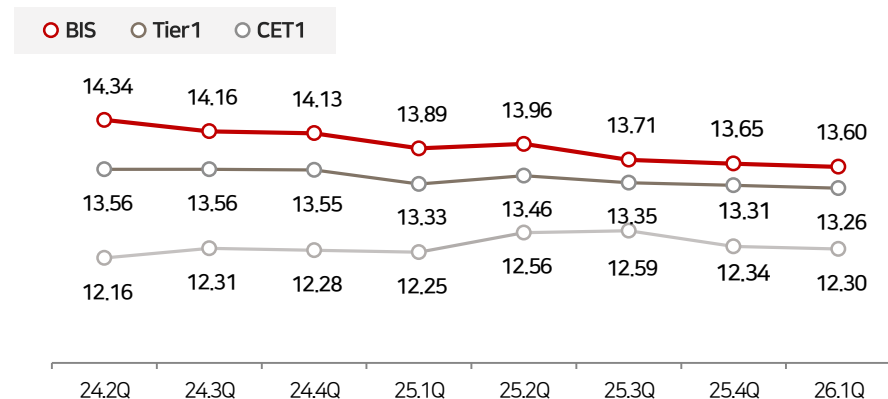
### Provision Expense / Write-offs & NPL Sales

(Unit: KRW bn,%)

	26.1Q	25.4Q	25.3Q	25.2Q	25.1Q
<b>CCR(A/B)</b>	0.38	0.21	0.32	0.42	0.60
<b>Total Exp.(A)</b>	42.7	23.7	40.9	44.3	63.2
Corporate	22.5	6.3	16.7	16.6	38.2
Household	17.3	16.2	21.8	25.1	22.2
Credit Card	2.5	1.1	2.4	2.6	2.8
Others	0.3	0.0	0.0	0.0	0.0
<b>Total Credits(B)</b>	45,570.0	44,177.9	43,484.7	42,606.4	42,371.2
<b>Total Write-Offs</b>	28.4	21.1	35.0	37.5	40.3
Corporate	8.8	12.2	12.3	18.9	21.4
Household	17.1	6.4	19.4	15.1	15.6
Credit Card	2.5	2.5	3.3	3.5	3.3
<b>Total NPL Sales</b>	2.3	133.0	94.2	40.2	39.2
Corporate	1.5	106.2	87.8	40.0	38.9
Household	0.6	26.4	6.3	0.1	0.0
Credit Card	0.2	0.4	0.1	0.1	0.3
<b>(NPL Sales for SBL Loans)</b>	2.3	125.1	91.4	39.2	35.3

### Group Capital Adequacy

(Unit: %)



### Group

(Unit: KRW bn, %, %p)

(Basel III IRB)	26.1Q	25.1Q	YoY	25.4Q	QoQ
Total BIS Capital	10,708.8	10,776.0	-0.62	10,668.3	0.38
Tier I Capital	10,443.0	10,342.8	0.97	10,402.9	0.39
CET1 Capital	9,685.3	9,510.7	1.84	9,644.9	0.42
Total RWA	78,749.9	77,608.3	1.47	78,149.4	0.77
BIS Capital Ratio	13.60	13.89	-0.29	13.65	-0.05
Tier I	12.26	13.33	-1.07	13.31	-1.05
CET1	12.30	12.25	0.05	12.34	-0.04

### BSB

(Unit: KRW bn, %, %p)

(Basel III IRB)	26.1Q	25.1Q	YoY	25.4Q	QoQ
Total BIS Capital	5,607.4	5,516.9	1.64	5,566.3	0.74
Tier I Capital	5,530.9	5,353.7	3.31	5,488.0	0.78
CET1 Capital	5,281.6	5,104.4	3.47	5,238.7	0.82
Total RWA	35,811.8	35,179.4	1.80	35,868.1	-0.16
BIS Capital Ratio	15.66	15.68	-0.02	15.52	0.14
Tier I	15.44	15.22	0.22	15.30	0.14
CET1	14.75	14.51	0.24	14.61	0.14

### KNB

(Unit: KRW bn, %, %p)

(Basel III IRB)	26.1Q	25.1Q	YoY	25.4Q	QoQ
Total BIS Capital	3,423.2	3,586.8	-4.56	3,412.8	0.30
Tier I Capital	3,383.0	3,493.3	-3.16	3,373.9	0.27
CET1 Capital	3,183.6	3,293.9	-3.35	3,174.5	0.29
Total RWA	24,972.6	24,388.7	2.39	24,684.0	1.17
BIS Capital Ratio	13.71	14.71	-1.00	13.83	-0.12
Tier I	13.55	14.32	-0.77	13.67	-0.12
CET1	12.75	13.51	-0.76	12.86	-0.11

## Banks KRW Loans Portfolio

### BSB

(Unit: KRW bn, %, Balance)	2026.1Q			
	Amount	% of Total	YTD	QoQ
<b>Manufacturing</b>	10,118.8	16.2	2.2	2.2
Steel Metal Products	2,821.1	4.5	2.8	2.8
Automobile Parts	1,703.1	2.7	1.3	1.3
Machinery	1,257.1	2.0	1.3	1.3
Petroleum, Rubber, etc.	1,378.8	2.2	2.9	2.9
Fabric	289.7	0.5	-1.9	-1.9
Garment & Shoes	416.3	0.7	1.0	1.0
Kitchen Units	758.0	1.2	5.3	5.3
Electronics	483.8	0.8	4.4	4.4
Paper, Paper Mills	183.7	0.3	1.2	1.2
Others	827.2	1.3	0.9	0.9
<b>Non-Manufacturing</b>	32,144.7	51.6	1.1	1.1
Wholesale & Retail	5,133.7	8.2	2.4	2.4
Public	37.6	0.1	-6.2	-6.2
Construction & Engineering	2,759.4	4.4	2.0	2.0
Real Estate	11,691.5	18.8	-0.5	-0.5
Insurance & Financing	1,376.2	2.2	8.2	8.2
Transportation	1,296.1	2.1	-2.0	-2.0
Hotel & Food	2,797.4	4.5	-1.1	-1.1
Others	7,052.8	11.3	2.9	2.9
<b>Households</b>	20,074.3	32.2	0.3	0.3
<b>KRW Loans</b>	62,337.8	100.0	1.0	1.0

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

### KNB

(Unit: KRW bn, %, Balance)	2026.1Q			
	Amount	% of Total	YTD	QoQ
<b>Manufacturing</b>	10,568.7	23.7	-0.3	-0.3
Steel Metal Products	2,550.7	5.7	3.6	3.6
Automobile Parts	2,648.7	6.0	-1.9	-1.9
Machinery	2,504.2	5.6	-1.1	-1.1
Petroleum, Rubber, etc.	428.7	1.0	7.5	7.5
Fabric	85.2	0.2	-3.6	-3.6
Garment & Shoes	46.9	0.1	-35.7	-35.7
Kitchen Units	426.5	1.0	-2.8	-2.8
Electronics	610.6	1.4	-2.8	-2.8
Paper, Paper Mills	101.9	0.2	0.2	0.2
Others	1,165.2	2.6	-1.0	-1.0
<b>Non-Manufacturing</b>	19,580.0	44.0	5.0	5.0
Wholesale & Retail	4,161.4	9.4	0.6	0.6
Public	3.4	0.0	0.0	0.0
Construction & Engineering	935.4	2.1	7.5	7.5
Real Estate	6,243.8	14.0	4.3	4.3
Insurance & Financing	1,477.4	3.3	11.7	11.7
Transportation	790.9	1.8	-0.5	-0.5
Hotel & Food	1,392.8	3.1	-2.2	-2.2
Others	4,574.9	10.3	11.3	11.3
<b>Households</b>	14,351.4	32.3	3.1	3.1
<b>KRW Loans</b>	44,500.1	100.0	3.1	3.1

## Banks NPL & Collateral Coverage by Key sectors

(As of Mar. 2026)

(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	22,524	20.7	262	1.2	264	100.9	17,990	79.9
Steel	5,719	5.2	40	0.7	78	196.4	4,667	81.6
Automobile	2,862	2.6	3	0.1	31	1,144.5	2,227	77.8
Shipbuilding	1,865	1.7	3	0.1	6	227.7	1,521	81.5
Chemical	1,071	1.0	136	12.7	49	36.2	636	59.4
Construction	3,742	3.4	74	2.0	55	73.9	2,743	73.3
Shipping	443	0.4	0	0.0	4	1,925.8	201	45.3
Wholesale & Retail	10,055	9.2	79	0.8	93	116.7	6,599	65.6
Hotel & Food	4,245	3.9	80	1.9	57	71.5	3,408	80.3
Real Estate	18,024	16.5	378	2.1	219	58.0	14,320	79.4

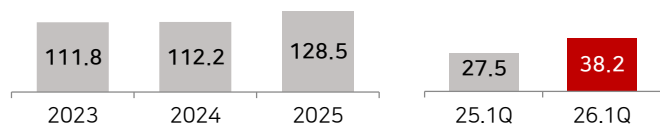
Note 1) Exposure & Total Credits are the sum of BSB & KNB.

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.

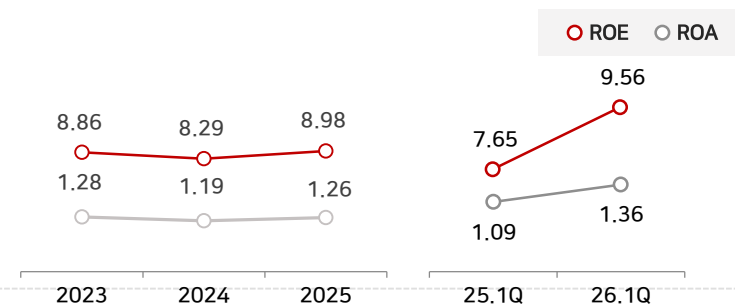


# BNK Capital

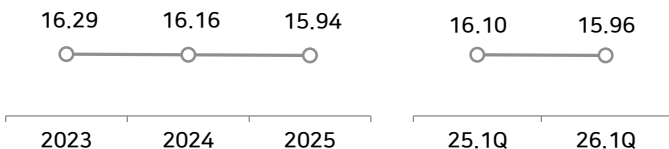
## Net Income (Unit: KRW bn)



## ROA, ROE (Unit: %)



## Adjusted Capital Ratio (Unit: %)

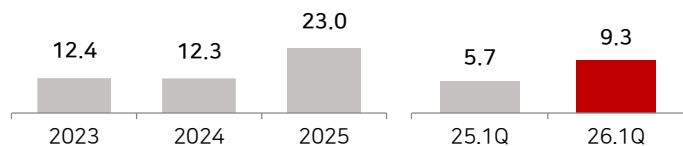


(Unit: KRW bn, %, Balance)	26.1Q	25.1Q	YoY(%)	25.4Q	QoQ(%)
Total Operating Income	124.0	111.9	10.8	114.7	8.1
Net Interest Income	80.6	77.9	3.5	75.1	7.3
Fee Income	8.2	8.7	-5.7	1.5	446.7
Others	35.2	25.3	39.1	38.1	-7.6
SG&A(-)	36.0	29.3	22.9	41.2	-12.6
Provision Expense(-)	41.1	46.1	-10.8	55.0	-25.3
Non-Operating Income	0.5	-1.7	-129.4	7.9	-93.7
<b>Earnings Before Inc. Tax</b>	47.4	34.8	36.2	26.4	79.5
Income Tax Expenses(-)	9.2	7.3	26.0	7.6	21.1
<b>Net Income</b>	38.2	27.5	38.9	18.8	103.2

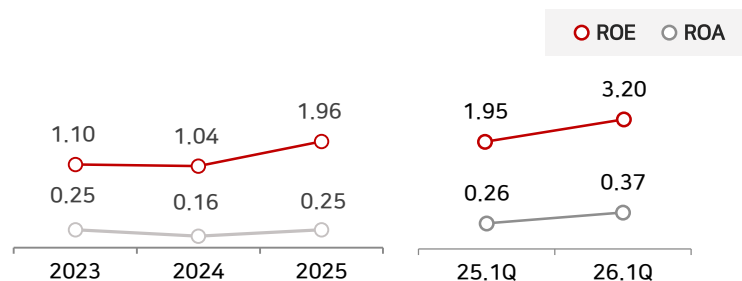
(Unit: KRW bn, %, Balance)	26.1Q	25.1Q	YoY(%)	25.4Q	QoQ(%)
<b>Assets</b>	10,376.3	10,142.5	2.3	10,502.1	-1.2
Cash and Dues	381.9	569.7	-33.0	611.0	-37.5
Securities	403.3	465.5	-13.4	320.1	26.0
Loans	6,006.7	5,728.4	4.9	5,948.0	1.0
Venture Capital Business	26.6	28.5	-6.7	26.6	0.0
Durables Installment Financing Assets	540.9	510.9	5.9	541.2	-0.1
Leased Assets	2,759.0	2,606.1	5.9	2,737.3	0.8
Fixed Assets	54.7	38.0	43.9	40.1	36.4
Other Assets	203.2	195.4	4.0	277.8	-26.9
<b>Liability &amp; Shareholder's Equity</b>	10,376.3	10,142.5	2.3	10,502.1	-1.2
Borrowings	8,060.5	7,967.8	1.2	8,246.8	-2.3
Other Liabilities	830.5	771.9	7.6	793.1	4.7
Shareholder's Equity	1,485.3	1,402.8	5.9	1,462.2	1.6

## BNK Securities

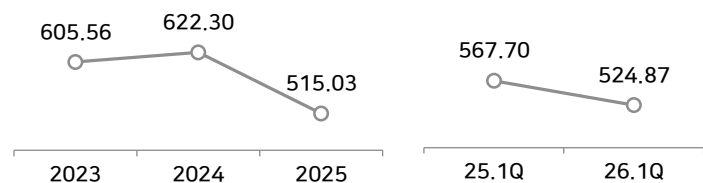
### Net Income (Unit: KRW bn)



### ROA, ROE (Unit: %)



### Adjusted Capital Ratio (Unit: %)

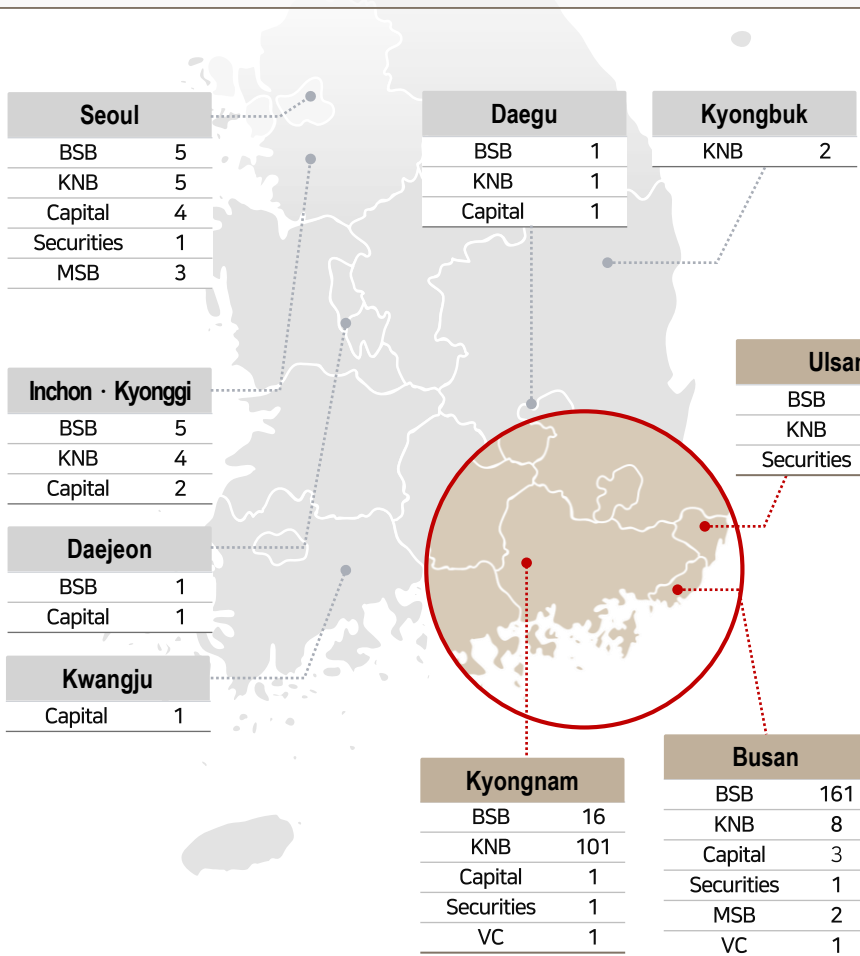


(Unit: KRW bn, %, Balance)	26.1Q	25.1Q	YoY(%)	25.4Q	QoQ(%)
Total Operating Income	51.7	50.8	1.8	50.5	2.4
Net Interest Income	20.0	24.0	-16.7	30.1	-33.6
Fee Income	27.7	14.4	92.4	18.6	48.9
Others	3.9	12.4	-68.5	1.9	105.3
SG&A(-)	31.8	25.9	22.8	30.6	3.9
Provision Expense(-)	9.5	14.0	-32.1	33.9	-72.0
Non-Operating Income	1.9	-1.7	Net gain	0.8	137.5
<b>Earnings Before Inc. Tax</b>	12.3	9.2	33.7	-13.3	Net gain
Income Tax Expenses(-)	3.0	3.5	-14.3	-7.1	Net gain
<b>Net Income</b>	9.3	5.7	63.2	-6.2	Net gain

(Unit: KRW bn, %, Balance)	26.1Q	25.1Q	YoY(%)	25.4Q	QoQ(%)
<b>Fee Income</b>	27.7	14.4	92.4	18.6	48.9
Fee Revenue	39.3	20.5	91.7	28.2	39.4
Underwriting	2.5	2.9	-13.8	3.7	-32.4
Advisory	2.6	5.1	-49.0	0.7	271.4
Brokerage	24.1	8.1	197.5	14.3	68.5
Others	10.1	4.4	129.5	9.5	6.3
Fee Expense	11.6	6.1	90.2	9.6	20.8

**Networks (as of Mar. 2026) : 383 Locations**

**BSB 202**(Qingdao/Nanjing/Ho Chi Minh Branch, Yangon/Mumbai/Hanoi Office incl.),  
**KNB 151, Capital 19**(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.)
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