BNK Financial Group

TOUCH Your Heart, BNK

2026.1H Business Results

2026.07

BNK FINANCIAL GROUP'S
1H 2026 BUSINESS RESULTS

Contents

- 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

1H26 Result Highlights

BNK Financial Group

2026. 1H Snapshot

01
2Q Group NI
200.4 Wbn
(-5.2% QoQ)
1H Group NI
411.8 Wbn
(-13.5% YoY)

02
2Q Quarterly Dividend
DPS KRW 150
(+KRW 30, +25% YoY)

03
KRW Loan Growth
5.20% (YTD)
RWA Growth
2.37% (YTD)

04
Group Quarterly NIM
2.06%
(QoQ -5bp)

05
Credit Cost Ratio
0.61%
(YoY -13bp)

06
CET1 Ratio
12.14%
(QoQ -16bp)

01

- **Group Net Income in 2Q26 decreased by KRW 11.0bn** QoQ due to one-off interest expenses from acquiring non-controlling interests in the BNK Yeouido Core Office Fund, despite higher non-interest income.
- 1H Group Net Income fell by KRW 64.0bn YoY, mainly due to the base effect of last year's KRW 100.9bn gain on property sale, despite higher Total Operating Income and lower credit costs.

02

- **2Q cash dividend of KRW 150 per share** approved by the Board in Jul. 2026.
- KRW 60.0bn treasury shares repurchased under the 1H26 buyback program to be fully cancelled in 3Q26.

03

- **KRW loans at both banks increased by KRW 5.4tn (+5.2% YTD) to KRW 110tn.**
- **RWA rose by 2.37% YTD** through effective asset rebalancing.

04

- **Group NIM fell by 5bps QoQ**, as Banks NIM declined by 4bps to 1.84% and Capital NIM fell by 15bps.

05

- **1H provision expenses declined by KRW 45.7bn (-10.5% YoY)**, mainly due to lower provisions for real estate PF loans.
- **CCR improved by 13bps YoY to 0.61%.**

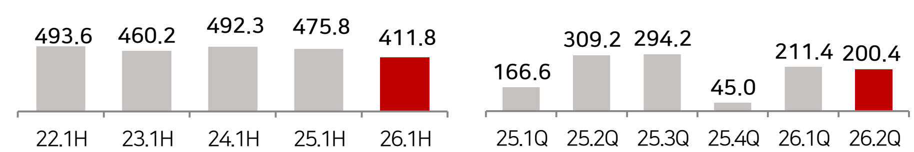
06

- Despite higher retained earnings and efficient RWA management, **Group CET1 ratio fell by 16bps QoQ** due to growth in high-quality assets and expanded shareholder returns, while remaining within the operational target range.

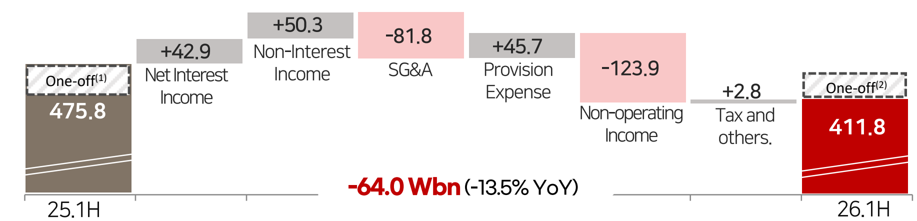
Group Net Income

(Unit: Wbn)	26.1H	25.1H	YoY(%)	26.2Q	26.1Q	QoQ(%)
Total Operating Income	1,764.8	1,671.6	5.6	898.0	866.8	3.6
Net Interest Income	1,486.8	1,443.9	3.0	724.0	762.8	-5.1
Net Fee Income	136.7	88.4	54.6	68.0	68.7	-1.0
Others	141.3	139.3	1.4	106.0	35.3	200.3
SG&A(-)	857.1	775.3	10.6	433.8	423.3	2.5
Provision Expense(-)	388.9	434.6	-10.5	228.5	160.4	42.5
Operating Income	518.8	461.7	12.4	235.7	283.1	-16.7
Non Operating Income	39.8	163.7	-75.7	39.9	-0.1	Net Gain
Net Income	422.4	486.3	-13.1	205.7	216.7	-5.1
Net Income in Controlling Interest	411.8	475.8	-13.5	200.4	211.4	-5.2

Net Income(Cumulative) (Unit : Wbn)



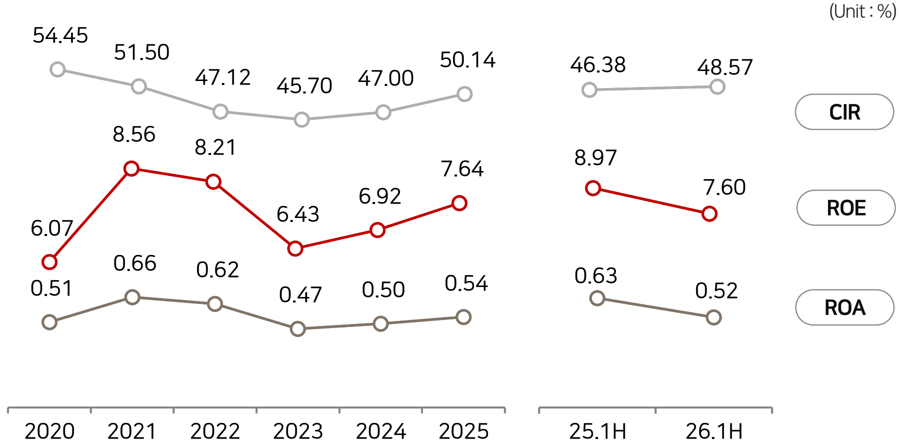
Net Income Movements (YoY) (Unit:Wbn)



One-off items (1) 2Q25: KRW 54.4bn gain on the disposal of BNK Digital Tower by the BNK Gangnam Core Office Fund
(2) 2Q26: KRW 44.0bn settlement loss related to the exercise of a contractual purchase right for the BNK Yeouido Core Office Fund (BNK Financial Tower) (Accounting-related loss)

Group Key Indicators

(Unit : %)



(2Q 2026)

Net Income 200.4 Wbn -5.2% QoQ
(26.1H 411.8Wbn, -13.5% YoY)

- Decreased by KRW 11.0bn QoQ due to a KRW 44.0bn interest expense(accounting-related settlement loss) from acquiring non-controlling interests in the BNK Financial Tower fund, despite higher non-interest income.

Total Op Inc. 898.0 Wbn +3.6% QoQ
(26.1H 1,764.8Wbn, +5.6% YoY)

- NII down by KRW 38.8bn due to a one-off interest expense related to the real estate fund, despite growth in int.-earning assets.
- Non-int. income up by KRW 70.7bn, driven by higher sec.-related income and gains on loan sales at non-bank subsidiaries.

SG&A 433.8 Wbn +2.5% QoQ
(26.1H 857.1Wbn, +10.6% YoY)

- Rose by KRW 10.5bn QoQ on normal increases in personnel expenses (incl. bonuses).

Prov. Exp. 228.5 Wbn +42.5% QoQ
(26.1H 388.9Wbn, -10.5% YoY)

- Increased by KRW 68.1bn QoQ, reflecting higher credit stress among vulnerable borrowers despite stabilizing credit costs for real estate PF loans.

Reference: Comparison of Group Net Income Before and After One-off Items

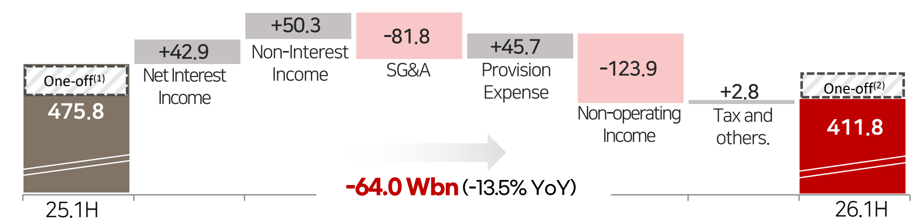
*Figures excluding one-off items are presented for comparison purposes only and do not represent official financial results.

Unit: Wbn)	25.1H		26.1H		YoY	
	Reported	Excl. One-off Items	Reported	Excl. One-off Items	Reported	Excl. One-off Items
Total Operating Income	1,671.6	1,708.4	1,764.8	1,808.8	93.2 (+5.6%)	100.4 (+5.9%)
Net Interest Income	1,443.9	1)1,491.7 (+47.8)	1,486.8	2)1,530.8 (+44.0)	42.9 (+3.0%)	39.1 (+2.6%)
Non Interest Income	227.7	216.7	278.0	278.0	50.3 (+22.1%)	61.3 (+28.3%)
SG&A(-)	775.3	775.3	857.1	857.1	81.8 (+10.6%)	81.8 (+10.6%)
Provision Expense(-)	434.6	434.6	388.9	388.9	-45.7 (-10.5%)	-45.7 (-10.5%)
Operating Income	461.7	498.5	518.8	562.8	57.1 (+12.4%)	64.3 (+12.9%)
Non Operating Income	163.7	3)59.6 (-104.1)	39.8	39.8	-123.9 (-75.7%)	-19.8 (33.2%)
Income Tax Expense(-)	139.1	126.2	136.2	136.2	-2.9 (-2.1%)	10.0 (+7.9%)
Net Income in Controlling Interest	475.8	421.4 (-54.4)	411.8	455.8 (+44.0)	-64.0 (-13.5%)	34.4 (+8.2%)

- **For comparison purpose, 1H26 Group Net Income excluding one-off items increased by KRW 34.4bn (+8.2% YoY) to KRW 455.8bn.**
- **One-off items related to the real estate funds**
  (1) 2Q25: KRW 54.4bn gain on the disposal of BNK Digital Tower by the BNK Gangnam Core Office Fund.
  (2) 2Q26: KRW 44.0bn settlement loss from the exercise of a contractual purchase right for the BNK Yeouido Core Office Fund (BNK Financial Tower) (Accounting-related settlement loss).

Reported

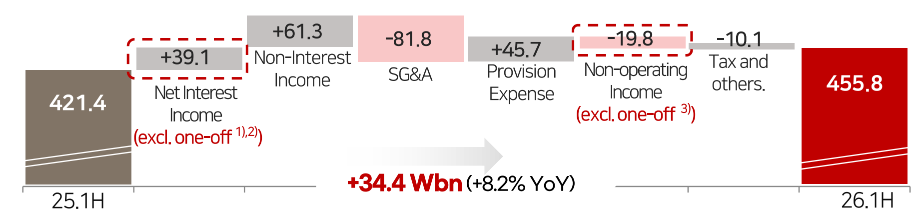
Net Income Movements (YoY) (Unit:Wbn)



One-off items (1) 2Q25: KRW 54.4bn gain on the disposal of BNK Digital Tower by the BNK Gangnam Core Office Fund
(2) 2Q26: KRW 44.0bn settlement loss related to the exercise of a contractual purchase right for the BNK Yeouido Core Office Fund (BNK Financial Tower) (Accounting-related loss)

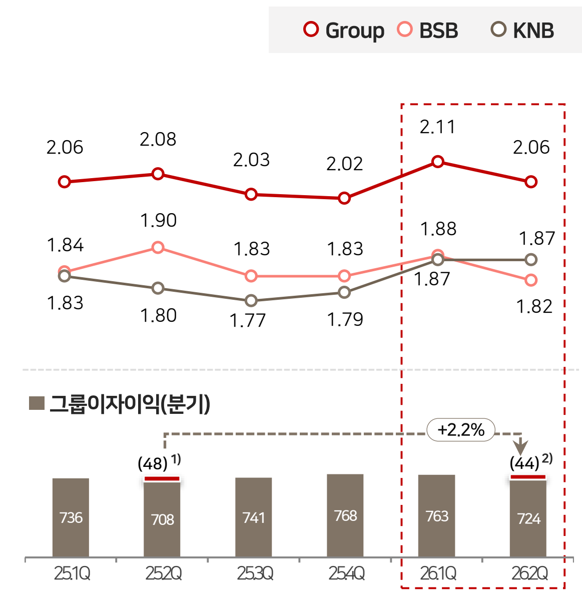
Excluding One-off Items (Reference)

Net Income Movements (YoY) (Unit:Wbn)



1) 2Q25: Excludes the portion of interest expense attributable to non-controlling interests(49%) recognized in connection with the disposal gain of BNK Gangnam Core Office Fund
2) 2Q26: Excludes the portion of interest expense related to the settlement loss arising from the acquisition of non-controlling interests(75%) in the BNK Yeouido Core Office Fund
3) 2Q25: Excludes the KRW 100.9bn gain on the disposal of the BNK Gangnam Core Office property and KRW 3.2bn of other gains and losses

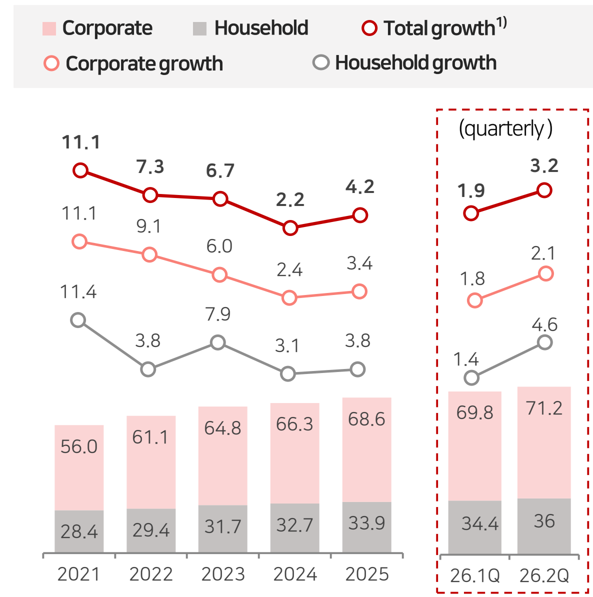
NIM & Interest Income (Unit:%, Wbn)



- **Group NIM declined by 5bps QoQ to 2.06%**, as loan growth focused on high-quality assets and higher deposit funding costs narrowed the NIS despite rising market interest rates.
- Banks NIM declined by 4bps QoQ to 1.84% (BSB: 1.82%, -6bps; KNB: 1.87%, unchanged), while Capital NIM fell by 15bps QoQ to 4.86%.

1) 2Q25: Deduction of income attributable to non-controlling interests related to the disposal of the BNK of BNK Gangnam Core Office Fund
2) 2Q26: Deduction of the settlement amount related to the acquisition of non-controlling interests in the BNK Yeouido Core Office Fund.

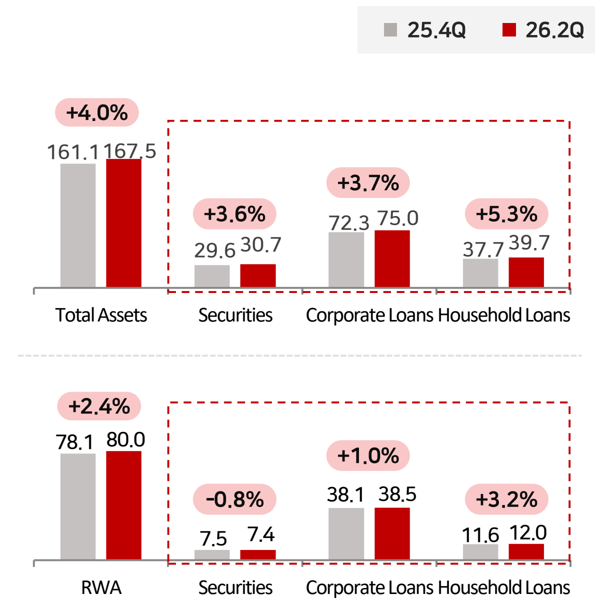
Banks KRW Loans (Unit:%, Wtn, Cum.)



- **KRW loans at both banks increased by KRW 5.4tn (+5.2% YTD) to KRW 110tn.**
- Corporate loan growth was driven by large corporates and SMEs, while household loans expanded mainly on mortgage(group) lending.
- Busan Bank: +4.4% YTD (Corporate +3.5%, Household +3.3%, Public & Other +34.6%)
- Kyongnam Bank: +6.2% YTD (Corporate +4.4%, Household +10.1%, Public & Other +2.6%)

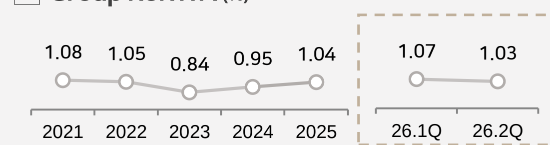
1) Total growth: Based on Banks KRW loans balance Including Corporate, Household, and Public loans

Group Total Assets & RWA (Unit:Wtn)

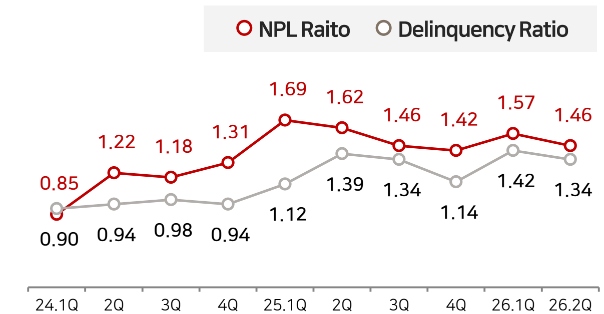


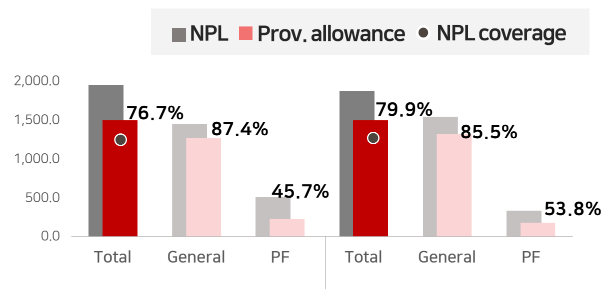
- **RWA increased by 2.4% YTD**, reflecting growth in high-quality assets. The Group targets full-year RWA growth of below 4% through disciplined asset portfolio management.

Group RoRWA (%)



Group Asset Quality (Unit: %, Wbn)

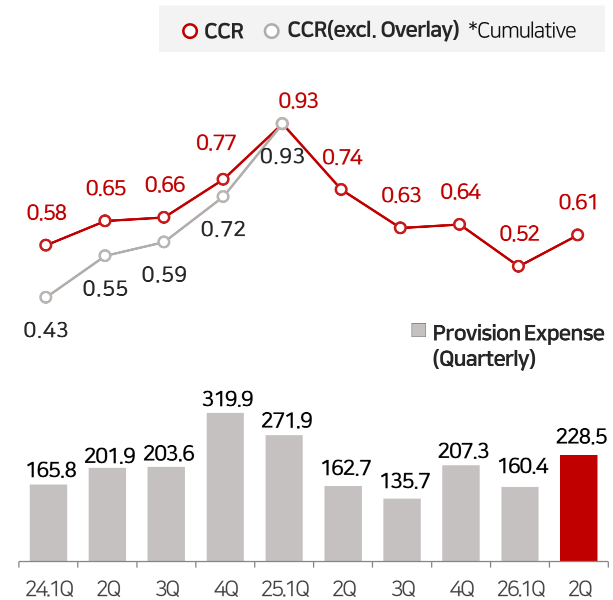




- **Group NPL ratio improved by 11bps QoQ to 1.46%.**(KRW 16.9bn reduction in real estate PF NPLs)
- **Group delinquency ratio improved by 8bps QoQ to 1.34%.** (KRW 13.5bn reduction in delinquent real estate PF loans)
- Despite the slow recovery in the regional real estate market, the Group remains focused on maintaining stable asset quality through proactive management of distressed assets and continued growth in high-quality assets.

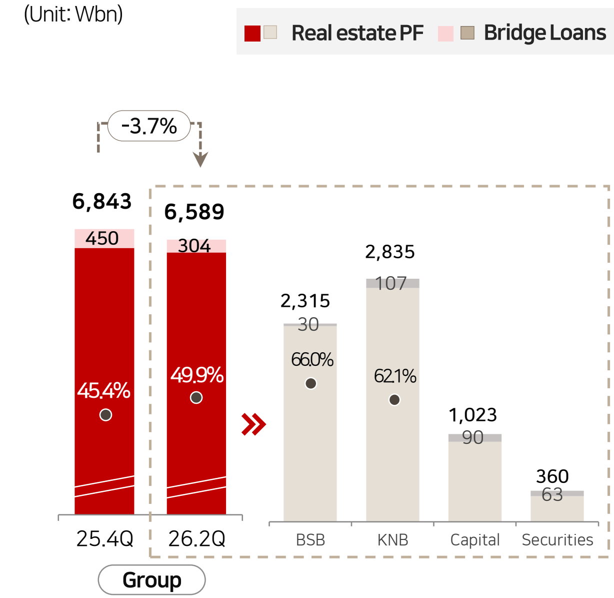
Note) General: non-PF loans, PF: real estate PF loans.

Provision Expense & CCR (Unit: %, Wbn)



- **Group provision expenses** decreased sharply by KRW 45.7bn (-10.5% YoY) to KRW 388.9bn.
- CCR improved by 13bps YoY to 0.61%.
- CCR continued to normalize following the temporary spike in 1Q25, driven by collateral disposals, loan recoveries, and the normalization of real estate PF projects.
- The Group continues to strengthen credit risk management for vulnerable borrowers amid ongoing geopolitical uncertainty and inflationary pressures.

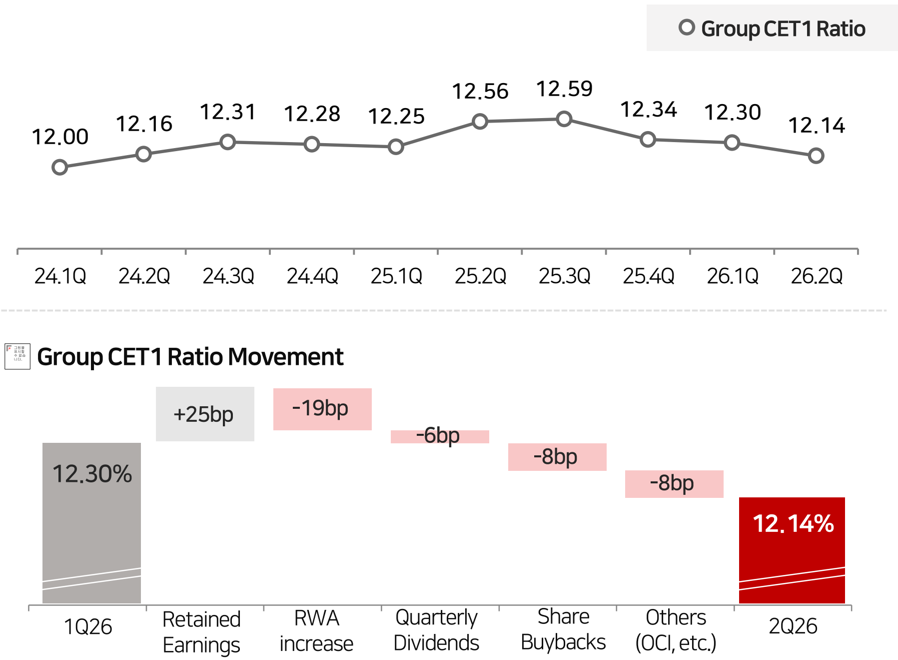
Real Estate PF Loan Exposure



- **Group real estate PF loans (based on FSS reporting) decreased by KRW 254.4bn (-3.7% YTD) to KRW 6.6tn.** (BSB -1.3%, KNB -5.2%, Capital +2.6%, Securities -12.5%)
- **Bridge loans decreased by KRW 146.0bn (-32.4% YTD) to KRW 304.0bn.** (BSB -66.7%, KNB -25.6%, Capital -10.5%, Securities -37.8%)
- The quality of the PF portfolio continued to improve, driven by new lending focused on guarantee-backed and senior-secured loans.

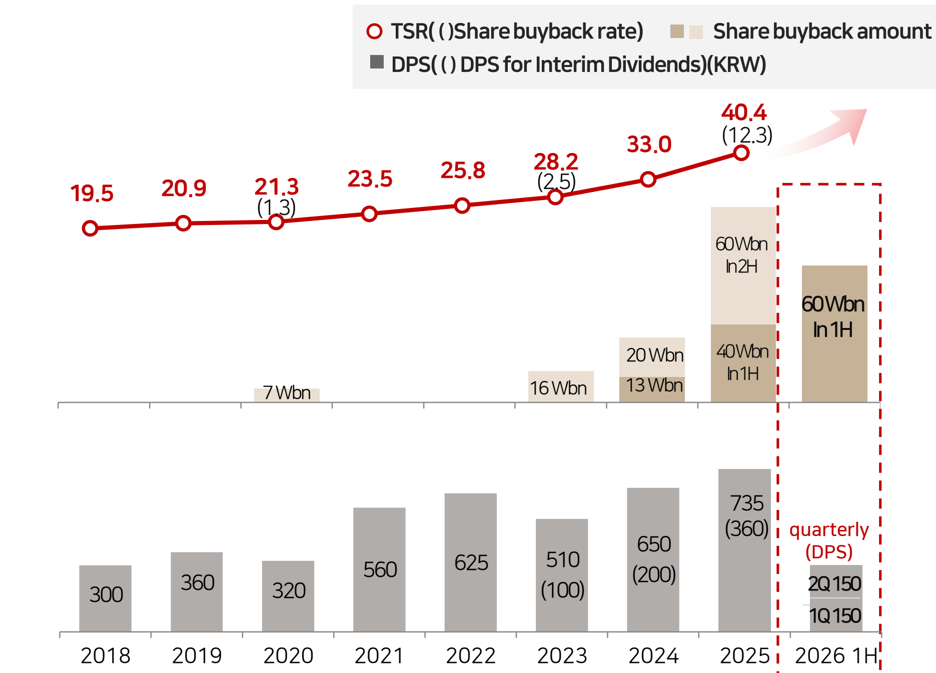
Note) Real estate PF Loan Exposure: based on FSS reporting standard

Capital Adequacy (Group CET1 Ratio)



- **Group CET1 ratio declined by 16bps QoQ** despite higher retained earnings and disciplined RWA management, due to growth in high-quality assets and expanded shareholder returns.
- Although declined QoQ, mainly due to RWA growth and share buybacks, CET1 ratio remained within the Group's operational target range of 12.0%–12.5%.
- The Group will continue to manage CET1 ratio prudently to maintain sufficient capital buffers against potential credit risk while supporting enhanced shareholder returns.

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



01 **BOD(July 2026) resolved to payout quarterly dividends of DPS KRW 150 for 2Q 2026(1Q KRW 150), +25% YoY**

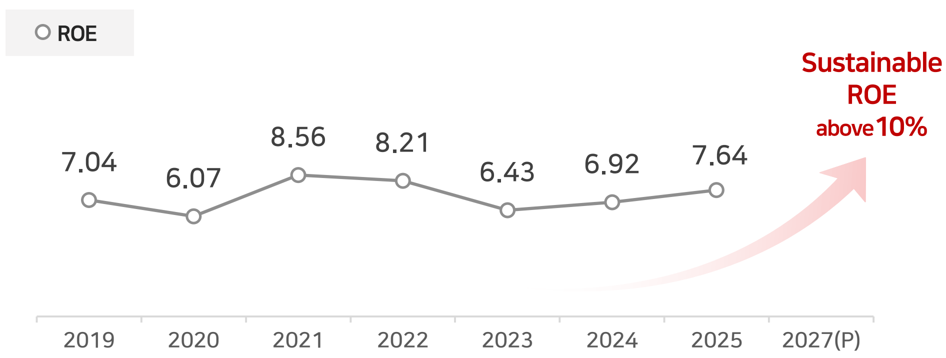
02 Completed the KRW 60.0bn share buyback program for 1H26 (all repurchased shares to be cancelled in 3Q26).

03 **2026 Shareholder return Policy:**

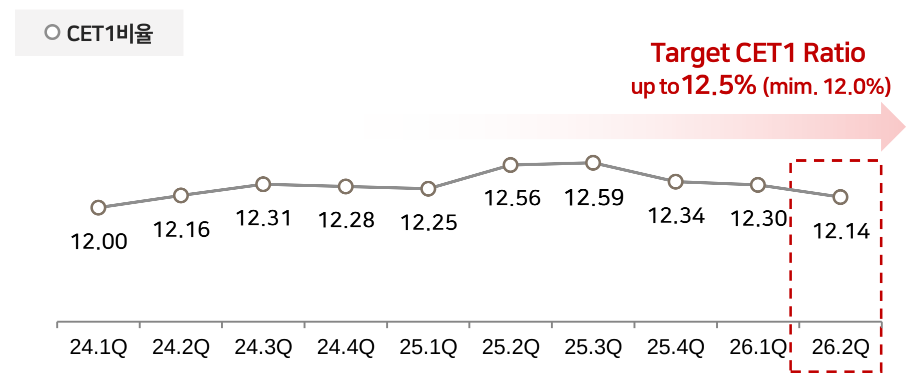
- Ensure stable DPS growth(eligible for high-dividend payout company status under the separate taxation regime for dividend income) &
- Actively execute share buybacks during undervaluation periods.

Corporate Value-Up Plan Progress

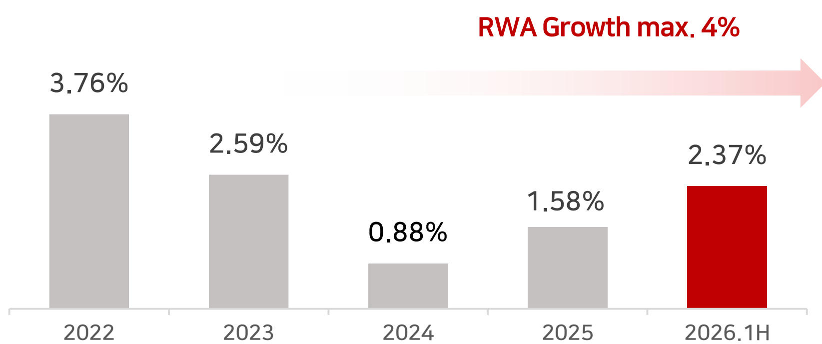
ROE : Striving for profitability enhancement through qualitative growth



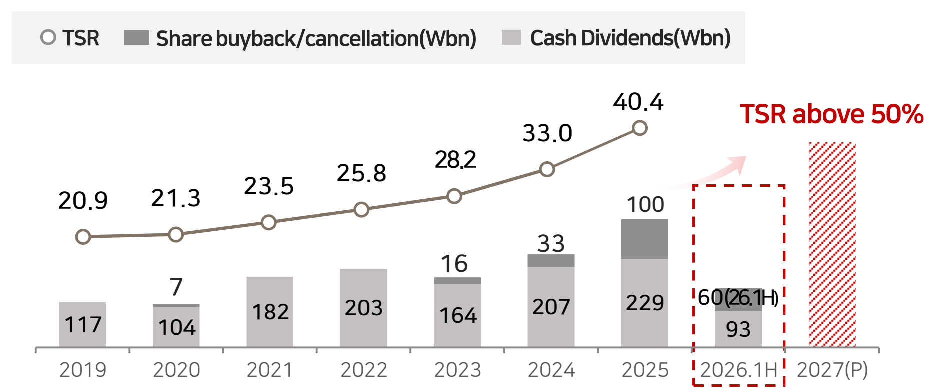
CET1 Ratio: Maintaining improvement within the target operating range



RWA Growth : Disciplined RWA management considering the CET1 ratio

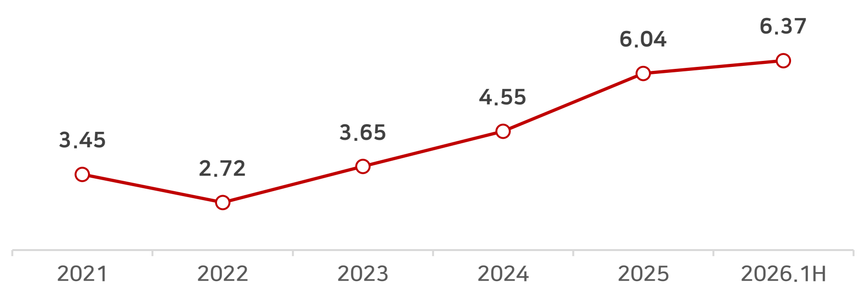


TSR : Stable DPS growth and an increased proportion of share buybacks

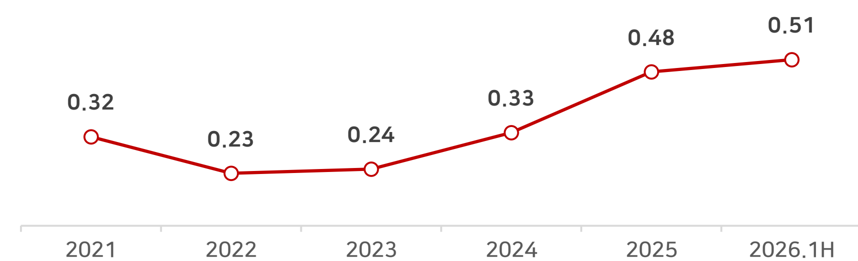


Reference : Key Metrics

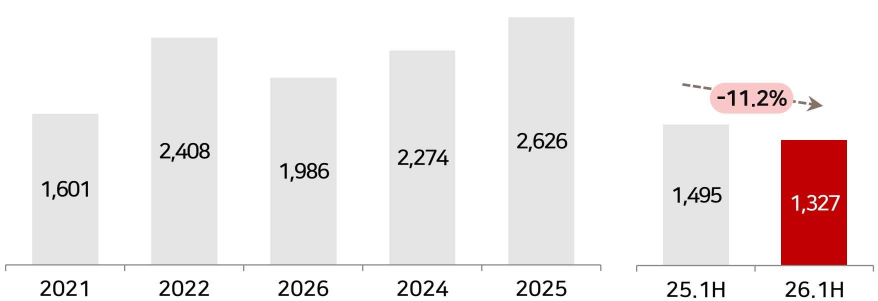
Group PER (Unit: x)



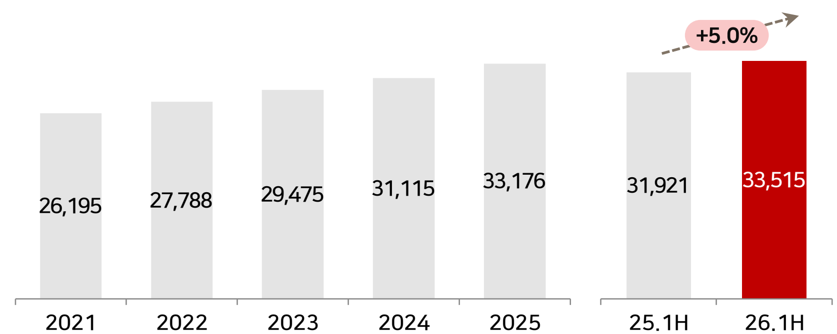
Group PBR (Unit: x)



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	167,477.5	Net Income	411.8	SH Equity	10,899.0	Employees	7,829

BNK Financial Group

(Unit: %, Wbn, U$mn., Cum.)

	BSB	KNB	Capital	Securities	MSB	AM	VC	Credit Info.	System
	Est. : 1967.10.10 Branches : 203 (incl. overseas 6) Employees : 3,436	Est. : 1970.05.22 Add : 2014.10.10 Branches : 151 Employees : 2,551	Est.: 2010.07.15 Branches : 19 (incl. overseas Affil. 6) Employees : 541	Est. : 1997.06.02 Sec. Add : 2009.11 Branches : 4 Employees : 392	Est. : 2011.12.13 Branches : 6 Employees : 148	Est. : 2008.07.15 Add : 2015.07.28 Employees : 78	Est. : 2009.03.24 Add : 2019.11.15 Branches : 2 Employees : 22	Est. : 2003.06.17 Indus. : Collection Employees : 126	Est. : 2011.05.20 Indus. : IT Employees : 366
Share's Owned	100%	100%	100%	100%	100%	100%	100%	100%	100%
Tot. Assets (AM: Tot. AUM)	85,618	58,343	10,201	10,211	2,062	10,224.9	62	39	54
Net Income	201.2	155.0	78.7	45.6	7.1	37.6	1.7	0.7	1.2
SH equity	5,924	3,773	1,526	1,200	258	225	60	31	35

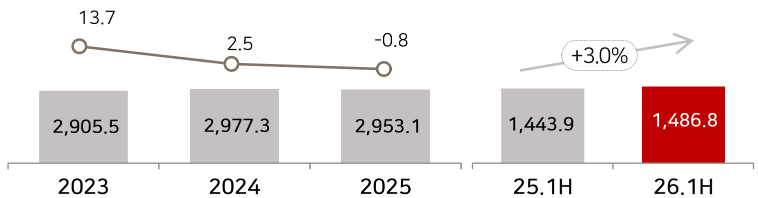
Affiliates

Cambodia	Myanmar	Laos Leasing	Laos MFI	Kazakhstan	Kyrgyzstan
Est : 2014.03.07 Share's Owned : 100% Tot. Assets : 66.8 2015.06 Start	Est : 2014.03.21 Share's Owned : 100% Tot. Assets : 29.9 2014.12 Start	Est : 2015.04.24 Share's Owned : 97% Tot. Assets : 29.6 2015.07 Start	Est : 2021.06.09 Share's Owned : 100% Tot. Assets : 15.8 2021.12 Start	Est : 2018.06.01 Share's Owned : 100% Tot. Assets : 52.9 2018.11 Start	Est : 2022.09.16 Share's Owned : 100% Tot. Assets : 10.5 2022.12 Start

Group Earnings

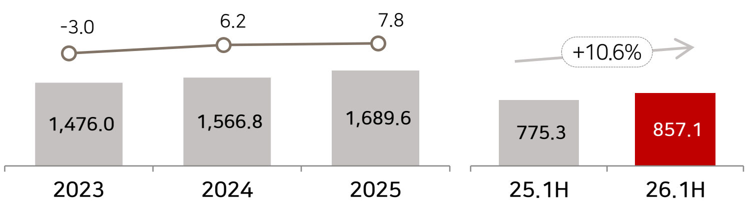
Interest Income

(Unit:%, KRW bn)



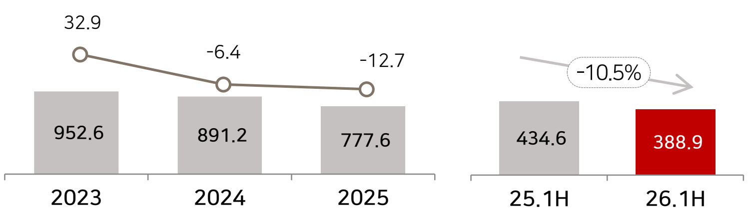
SG&A

(Unit: %, KRW bn)



Provision Expense

(Unit: %, KRW bn)

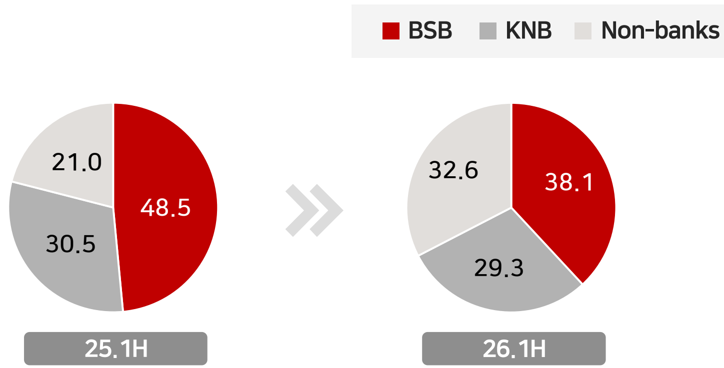


(Unit: KRW bn,%)	26.1H	25.1H	YoY	26.2Q	26.1Q	QoQ
Total operating income	1,764.8	1,671.6	5.6	898.0	866.8	3.6
Net Interest Income	1,486.8	1,443.9	3.0	724.0	762.8	-5.1
Net Fee Income	136.7	88.4	54.6	68.0	68.7	-1.0
Others	141.3	139.3	1.4	106.0	35.3	200.3
SG&A(-)	857.1	775.3	10.6	433.8	423.3	2.5
Provision Expense(-)	388.9	434.6	-10.5	228.5	160.4	42.5
Non-Operating Income	39.8	163.7	-75.7	39.9	-0.1	Net Gain
Earnings Before Income Tax	558.6	625.4	-10.7	275.6	283.0	-2.6
Income Tax Expense(-)	136.2	139.1	-2.1	69.9	66.3	5.4
Net Income(A)	422.4	486.3	-13.1	205.7	216.7	-5.1
Net Income in Non-Controlling Interest(B)	10.5	10.5	0.0	5.3	5.3	0.0
Net Income in Controlling Interest(C) (C) = (A) - (B)	411.8	475.8	-13.5	200.4	211.4	-5.2

Subsidiaries Earnings

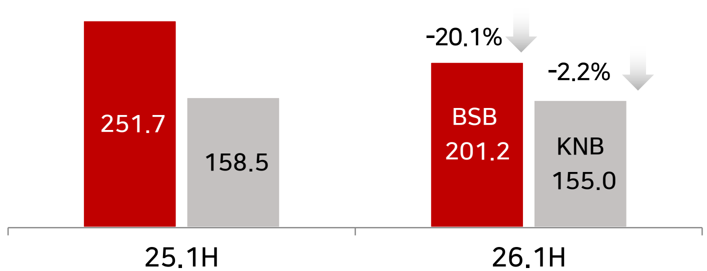
Banks & Non-Bank Net Income Portion

(Unit : %)



Banks Net Income

(Unit: KRW bn)

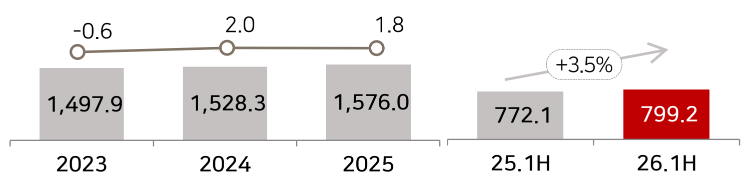


(Unit: KRW bn,%)	26.1H	25.1H	YoY	26.2Q	26.1Q	QoQ
Bank(A)	356.2	410.2	-13.2	180.6	175.6	2.8
BSB	201.2	251.7	-20.1	93.1	108.1	-13.9
KNB	155.0	158.5	-2.2	87.5	67.5	29.6
Non-Bank(B)	172.6	108.8	58.6	113.0	59.6	89.6
Capital	78.7	69.6	13.1	40.5	38.2	6.0
Securities	45.6	22.5	102.7	36.3	9.3	290.3
MSB	7.1	4.8	47.9	4.5	2.6	73.1
AM	37.6	11.6	224.1	29.6	8.0	270.0
Venture Capital	1.7	-1.1	Net Gain	1.0	0.7	42.9
Credit Info	0.7	0.6	16.7	0.5	0.2	150.0
System	1.2	0.8	50.0	0.6	0.6	0.0
Financial Group & Unconsolidated Portion(C)	-106.4	-32.7	-	-87.9	-18.5	-
Net Income in Non-Controlling Interest(D)	10.6	10.5	1.0	5.3	5.3	0.0
Net Income in Controlling Interest(E) (E=A+B+C–D)	411.8	475.8	-13.5	200.4	211.4	-5.2

Banks Earnings Busan Bank(BSB)

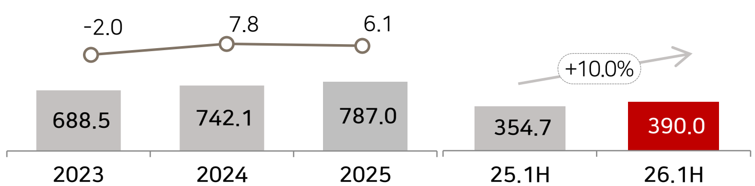
Interest Income

(Unit: %, KRW bn)



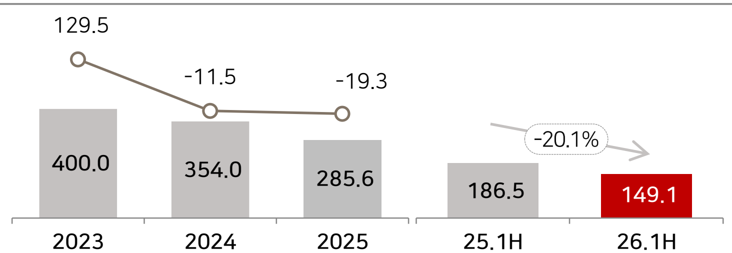
SG&A

(Unit: %, KRW bn)



Provision Expense

(Unit: %, KRW bn)

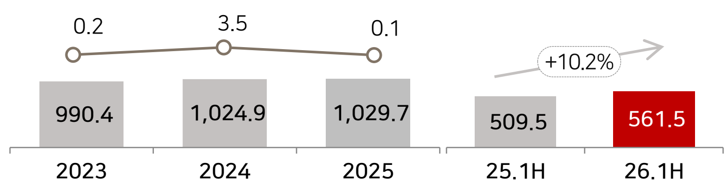


(Unit: KRW bn,%)	26.1H	25.1H	YoY	26.2Q	26.1Q	QoQ
Total operating income	783.0	803.4	-2.5	382.6	400.4	-4.4
Net Interest Income	799.2	772.1	3.5	401.5	397.7	1.0
Net Fee Income	27.8	10.8	157.4	11.6	16.2	-28.4
Others	-44.0	20.5	Net Loss	-30.5	-13.5	-
SG&A(-)	390.0	354.7	10.0	199.7	190.3	4.9
Provision Expense(-)	149.1	186.5	-20.1	88.3	60.8	45.2
Net Operating Income	243.9	262.2	-7.0	94.6	149.3	-36.6
Non-Operating Income	20.9	56.2	-62.8	23.5	-2.6	Net Gain
Earnings Before Income Taxes	264.8	318.4	-16.8	118.1	146.7	-19.5
Income Tax Expenses(-)	63.6	66.7	-4.6	25.0	38.6	-35.2
Net Income	201.2	251.7	-20.1	93.1	108.1	-13.9

Banks Earnings Kyongnam Bank(KNB)

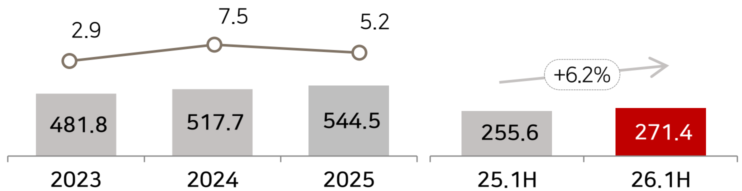
Interest Income

(Unit: %, KRW bn)



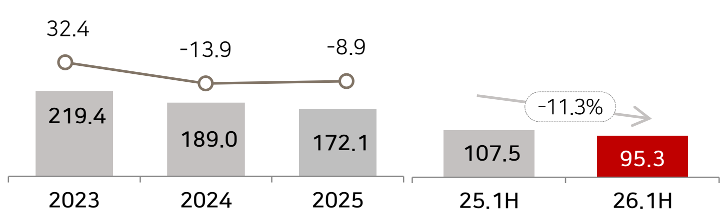
SG&A

(Unit: %, KRW bn)



Provision Expense

(Unit: %, KRW bn)

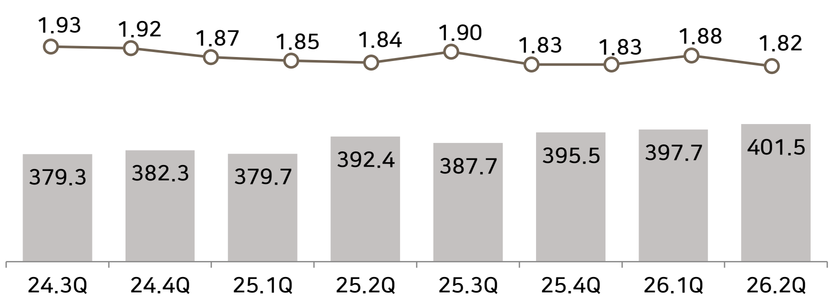


(Unit: KRW bn,%)	26.1H	25.1H	YoY	26.2Q	26.1Q	QoQ
Total operating income	562.0	545.8	3.0	302.5	259.5	16.6
Net Interest Income	561.5	509.5	10.2	287.0	274.5	4.6
Net Fee Income	18.6	16.3	14.1	10.2	8.4	21.4
Others	-13.6	20.0	Net Loss	9.8	-23.4	Net Gain
SG&A(-)	271.4	255.6	6.2	138.2	133.2	3.8
Provision Expense(-)	95.3	107.5	-11.3	52.6	42.7	23.2
Net Operating Income	195.3	182.7	6.9	111.7	83.6	33.6
Non-Operating Income	3.0	18.8	-84.0	3.1	-0.1	Net Gain
Earnings Before Income Taxes	198.3	201.5	-1.6	114.8	83.5	37.5
Income Tax Expenses(-)	43.3	43.0	0.7	27.3	16.0	70.6
Net Income	155.0	158.5	-2.2	87.5	67.5	29.6

Banks NIM

BSB Quarterly Interest Income & NIM

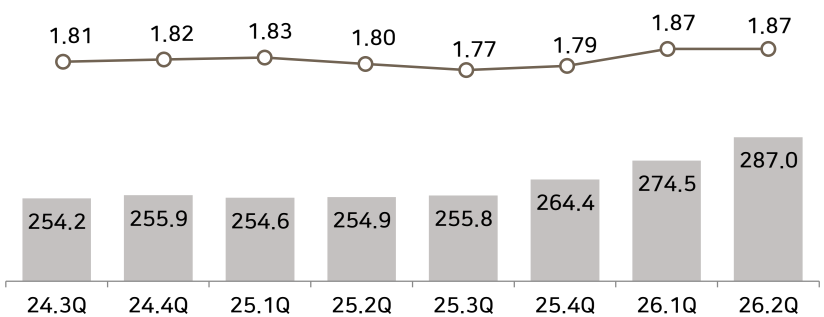
(Unit: %, KRW bn)



(Unkt: %, KRW tn)	26.2Q	26.1Q	25.4Q	25.3Q	25.2Q
Quarterly NIM	1.82	1.88	1.83	1.83	1.90
Quarterly NIS	2.07	2.14	2.06	2.07	2.16
Interest Rate on KRW Loans	4.27	4.31	4.24	4.32	4.57
Interest Rate paid on KRW Deposits	2.20	2.17	2.18	2.25	2.41
Average Interest Earning Assets	76,6	74.6	75.0	73.6	72.7
Cumulative NIM	1.85	1.88	1.85	1.86	1.87

KNB Quarterly Interest Income & NIM

(Unit: %, KRW bn)

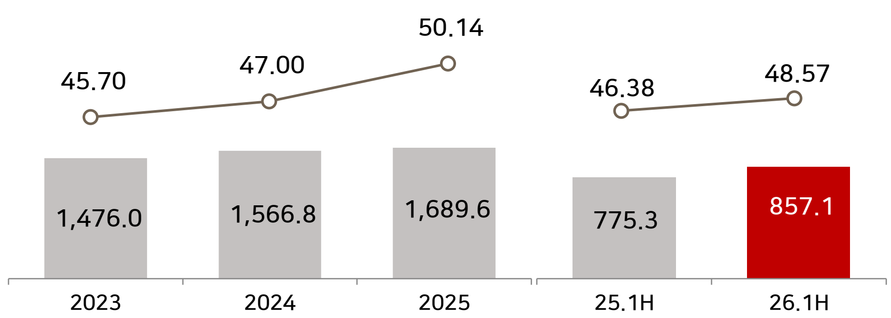


(Unkt: %, KRW tn)	26.2Q	26.1Q	25.4Q	25.3Q	25.2Q
Quarterly NIM	1.87	1.87	1.79	1.77	1.80
Quarterly NIS	2.05	2.04	1.92	1.91	1.96
Interest Rate on KRW Loans	4.31	4.25	4.19	4.29	4.50
Interest Rate paid on KRW Deposits	2.27	2.21	2.27	2.38	2.54
Average Interest Earning Assets	52.6	51.0	50.2	48.6	48.3
Cumulative NIM	1.87	1.87	1.80	1.80	1.82

Sales, General & Administrative

Group SG&A & CIR

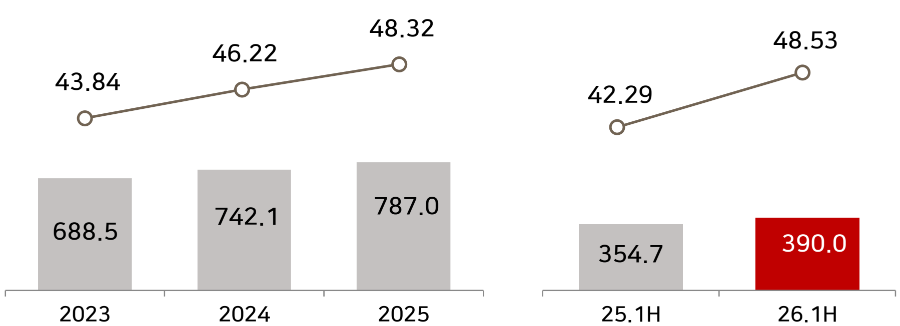
(Unit: %, KRW bn)



(KRW bn,%)	26.1H	25.1H	YoY	26.2Q	26.1Q	QoQ
Total operating income	1,764.8	1,671.6	5.6	898.0	866.8	3.6
SG&A	857.1	775.3	10.6	433.8	423.3	2.5
CIR	48.57	46.38	2.19	48.31	48.83	-0.52

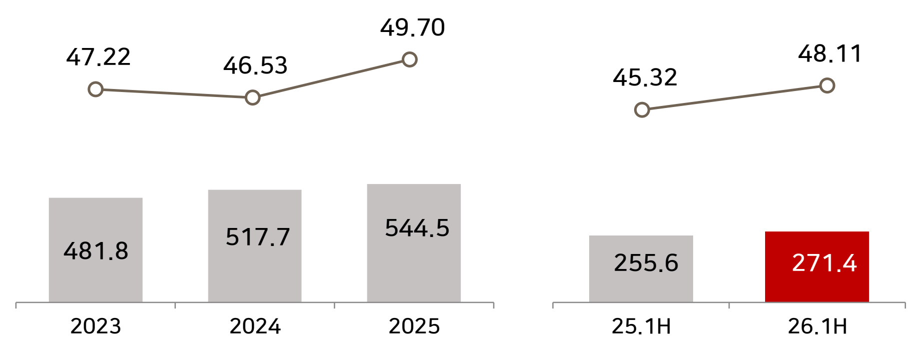
BSB SG&A & CIR

(Unit: %, KRW bn)



KNB SG&A & CIR

(Unit: %, KRW bn)

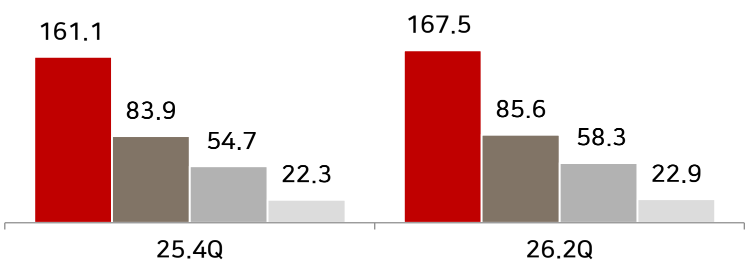


Note: Banks' CIR is based on non-consolidated figures

Group Assets

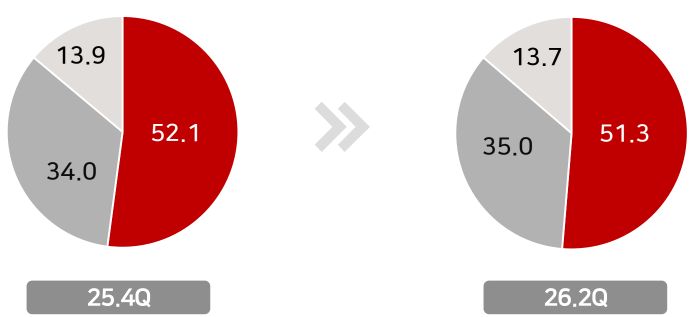
Total Assets

(Unit: KRW tn)



Banks & Non-Banks Portion

(Unit: KRW tn)



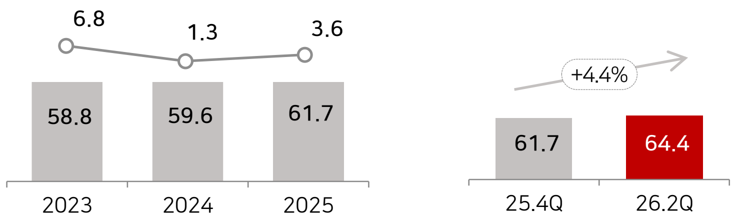
Group Total Assets (Consolidated, Excluding Trusts)

(KRW bn,%)	26.2Q	25.4Q	YTD	26.1Q	QoQ
Bank	143,960.7	138,599.5	3.9	139,197.2	3.4
BSB	85,618.1	83,866.5	2.1	83,235.0	2.9
KNB	58,342.6	54,733.0	6.6	55,962.2	4.3
Non-Bank	22,928.3	22,276.8	2.9	23,312.0	-1.6
Capital	10,201.4	10,502.1	-2.9	10,376.3	-1.7
Securities	10,210.8	9,530.7	7.1	10,572.9	-3.4
MSB	2,061.7	1,860.8	10.8	1,962.0	5.1
Asset Mgt.	299.9	246.8	21.5	248.6	20.6
Venture Capital	62.3	60.9	2.3	61.5	1.3
Credit Info	38.7	32.1	20.6	37.8	2.4
System	53.5	43.4	23.3	52.9	1.1
Financial Group & Unconsolidated Portion	588.5	219.1	168.6	589.7	-0.2
Group Total Assets	167,477.5	161,095.4	4.0	163,098.9	2.7

Bank Loans / Deposits (BSB)

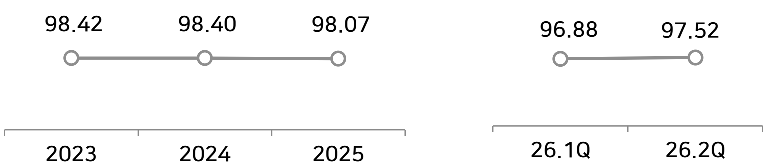
KRW Loans

(Unit: %, KRW tn)



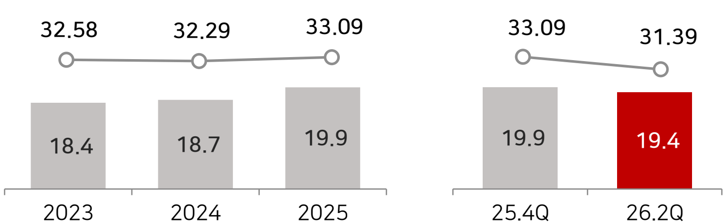
LDR

(Unit: %)



Low Cost Deposits & Ratio

(Unit: %, KRW tn)



(Unit: KRW bn, %, Balance)	26.2Q	25.4Q	YTD	26.1Q	QoQ
KRW Loans[1)]	64,436.1	61,703.9	4.4	62,337.8	3.4
Corporate	41,123.1	39,732.7	3.5	40,040.8	2.7
Large Corps.	6,077.2	5,187.7	17.1	5,453.3	11.4
SME	35,045.9	34,545.0	1.4	34,587.5	1.3
Household	20,690.6	20,022.6	3.3	20,074.3	3.1
Mortgage	15,159.9	14,924.7	1.6	14,770.4	2.6
Public	2,622.4	1,948.6	34.6	2,222.7	18.0
Foreign Curr. Loans[1)]	1,174.6	999.9	17.5	1,142.4	2.8
KRW Deposits[1)]	63,643.6	62,418.0	2.0	61,238.3	3.9

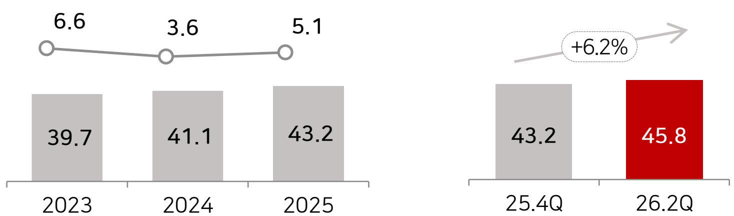
(Unit: KRW bn, %, %p, Average Balance)	26.2Q	25.4Q	YTD	26.1Q	QoQ
Low-Cost Deposits(A)	19,418.3	19,924.4	-2.5	19,048.9	1.9
Core Deposits[2)]	15,437.2	15,948.6	-3.2	15,355.5	0.5
MMDA	3,981.1	3,975.8	0.1	3,693.4	7.8
KRW Deposits(B)	61,859.0	60,203.8	2.7	61,306.6	0.9
(A/B)	31.39	33.09	-1.70	31.07	0.32

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

Bank Loans / Deposits (KNB)

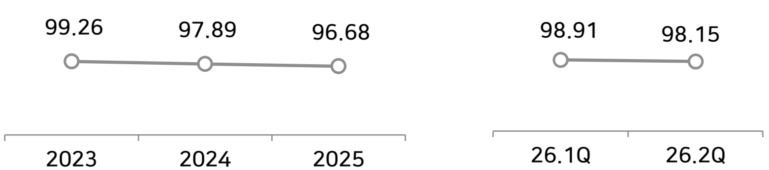
KRW Loans

(Unit: %, KRW tn)



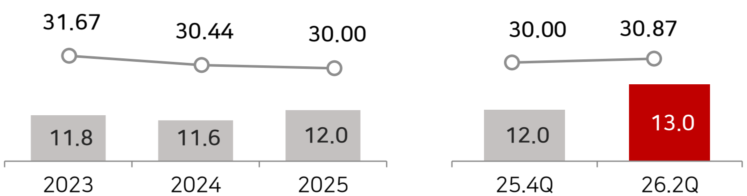
LDR

(Unit: %)



Low Cost Deposits & Ratio

(Unit: %, KRW tn)



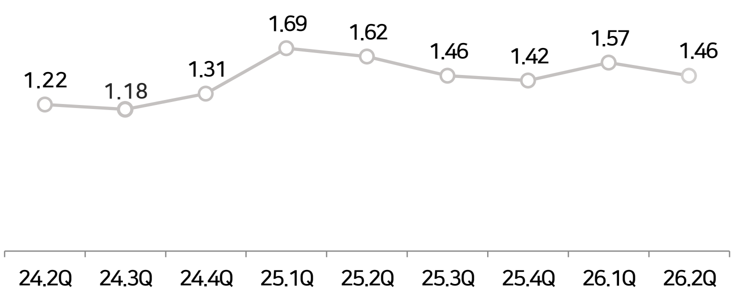
(Unit: KRW bn, %, Balance)	26.2Q	25.4Q	YTD	26.1Q	QoQ
KRW Loans[1)]	45,841.0	43,163.4	6.2	44,500.1	3.0
Corporate	30,113.0	28,850.9	4.4	29,747.9	1.2
Large Corps.	3,878.9	2,903.4	33.6	3,342.5	16.0
SME	26,234.1	25,947.5	1.1	26,405.4	-0.6
Household	15,325.7	13,920.3	10.1	14,351.4	6.8
Mortgage	11,196.9	9,829.1	13.9	10,197.8	9.8
Public	402.3	392.2	2.6	400.8	0.4
Foreign Curr. Loans[1)]	96.5	93.9	2.8	94.6	2.0
KRW Deposits[1)]	43,816.5	40,998.4	6.9	41,357.2	5.9

(Unit: KRW bn, %, %p, Average Balance)	26.2Q	25.4Q	YTD	26.1Q	QoQ
Low-Cost Deposits(A)	13,010.6	11,959.4	8.8	12,679.4	2.6
Core Deposits[2)]	11,058.7	10,428.1	6.0	10,961.7	0.9
MMDA	1,951.9	1,531.3	27.5	1,717.7	13.6
KRW Deposits(B)	42,143.6	39,867.5	5.7	41,460.7	1.6
(A/B)	30.87	30.00	0.87	30.58	0.29

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

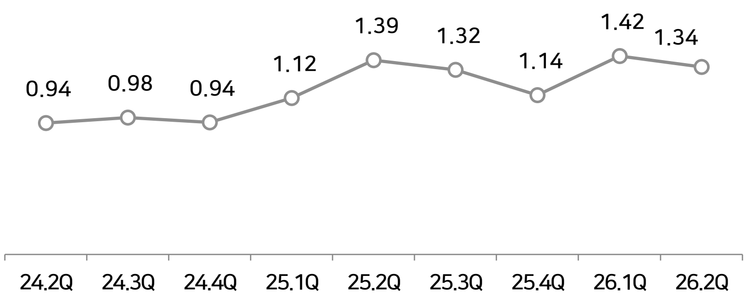
Group Asset Quality

SBL(NPL) Ratio (%)



Note) Excluding Overseas subsidiaries, Consolidated SPC etc.

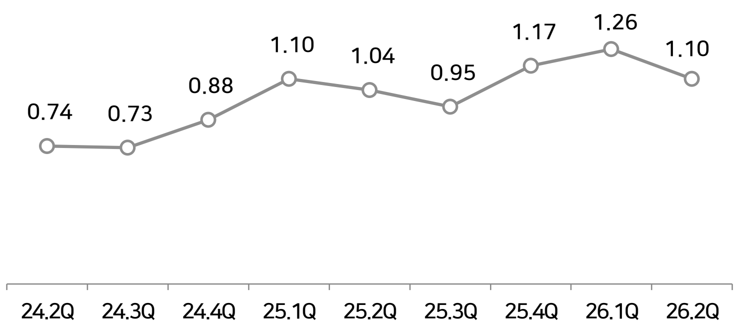
Delinquency Ratio (%)



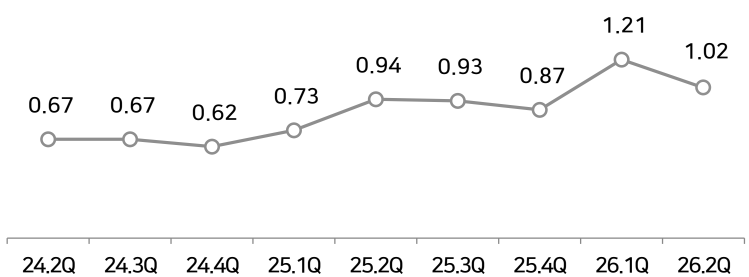
(Unit: KRW bn,%, %p)	26.2Q	25.4Q	YTD	26.1Q	QoQ
Total Credits	127,933.9	121,488.7	5.3	124,228.9	3.0
Normal	124,459.5	118,014.3	5.5	120,599.9	3.2
Precautionary	1,601.4	1,754.1	-8.7	1,676.6	-4.5
Substandard	1,101.2	1,081.5	1.8	1,206.0	-8.7
Doubtful	417.8	364.6	14.6	397.1	5.2
Expected Loss	353.9	274.0	29.2	349.2	1.3
SBL(Substandard & Below Loans)	1,872.9	1,720.1	8.9	1,952.3	-4.1
SBL Ratio	1.46	1.42	0.04	1.57	-0.11
SBL Coverage Ratio	79.91	84.95	-5.04	76.67	3.24
Delinquency Ratio	1.34	1.14	0.20	1.42	-0.08
Loan Amount	126,062.5	120,143.0	4.9	122,656.0	2.8
Delinquent Amount	1,686.2	1,368.4	23.2	1,739.3	-3.1

Asset Quality (BSB)

SBL(NPL) Ratio (%)



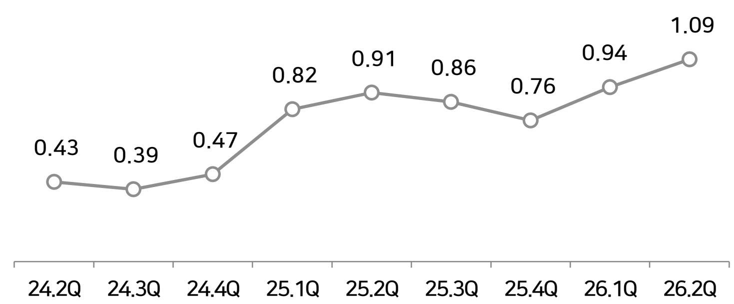
Delinquency Ratio (%)



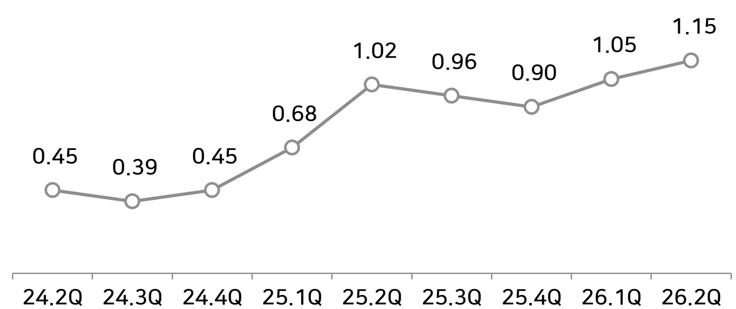
(Unit: KRW bn,%, %p)	26.2Q	25.4Q	YTD	26.1Q	QoQ
Total Credits	68,287.8	64,818.8	5.4	65,819.0	3.8
Normal	66,825.1	63,309.8	5.6	64,243.0	4.0
Precautionary	713.6	753.3	-5.3	744.4	-4.1
Substandard	530.7	571.2	-7.1	615.3	-13.7
Doubtful	72.9	79.4	-8.2	104.5	-30.2
Expected Loss	145.4	105.1	38.3	111.9	29.9
SBL(Substandard & Below Loans)	749.1	755.7	-0.9	831.6	-9.9
SBL Ratio	1.10	1.17	-0.07	1.26	-0.16
SBL Coverage Ratio	98.22	96.41	1.81	87.36	10.86
Delinquency Ratio	1.02	0.87	0.15	1.21	-0.19
Loan Amount	66,759.6	63,733.3	4.7	64,557.9	3.4
Delinquent Amount	680.8	556.4	22.4	782.5	-13.0

Asset Quality (KNB)

SBL(NPL) Ratio (%)



Delinquency Ratio (%)



(Unit: KRW bn,%, %p)	26.2Q	25.4Q	YTD	26.1Q	QoQ
Total Credits	46,998.2	44,177.9	6.4	45,570.0	3.1
Normal	46,242.9	43,509.6	6.3	44,836.0	3.1
Precautionary	244.2	331.0	-26.2	307.9	-20.7
Substandard	345.0	223.8	54.2	289.7	19.1
Doubtful	58.4	36.7	59.1	42.3	38.1
Expected Loss	107.7	76.8	40.2	94.1	14.5
SBL(Substandard & Below Loans)	511.1	337.3	51.5	426.2	19.9
SBL Ratio	1.09	0.76	0.33	0.94	0.15
SBL Coverage Ratio	74.39	105.99	-31.60	87.08	-12.69
Delinquency Ratio	1.15	0.90	0.25	1.05	0.10
Loan Amount	46,655.1	43,938.0	6.2	45,278.7	3.0
Delinquent Amount	537.8	396.9	35.5	476.5	12.9

Group Provisioning

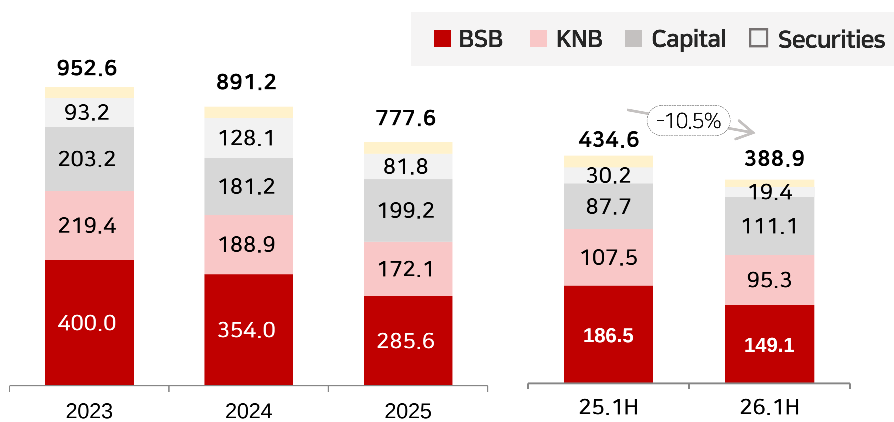
Group Provision Expense

(Unit: KRW bn,%)	2026		2025						2024				
	1H	2Q	1Q	25Y(cum)	4Q	3Q	1H	2Q	1Q	24Y(cum)	4Q	3Q	2Q	1Q
Total Provisions(A)	**388.9**	228.5	160.4	**777.6**	207.3	135.7	**434.6**	162.7	271.9	**891.2**	**319.9**	203.6	201.9	165.8
Total Credits(B)	**127,933.9**	127,933.9	124,228.9	**121,488.7**	121,488.7	120,095	**117,814.7**	117,814	117,215	**116,177.0**	**116,177.0**	115,270.5	113,879.0	113,643.2
[1]CCR(A/B)	**0.61**	0.72	0.52	**0.64**	0.68	0.45	**0.74**	0.55	0.93	**0.77**	**1.10**	0.71	0.71	0.59

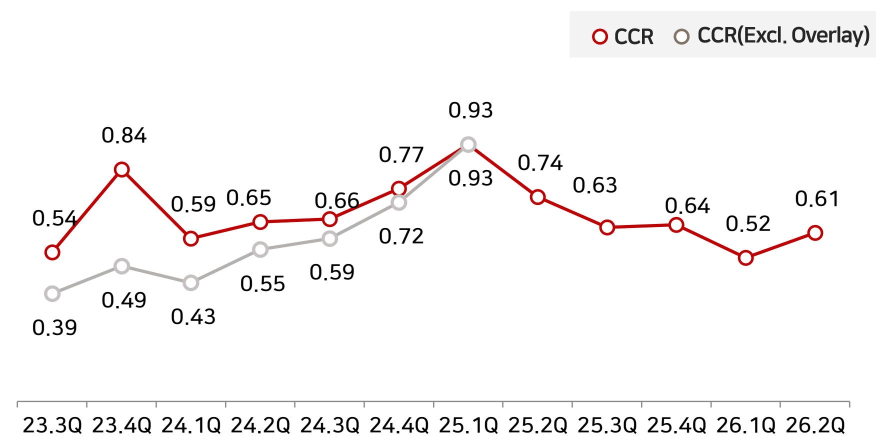
[1] Annualized figure

Banks & Non-Bank Provision Breakdown

(Unit: %, KRW tn)



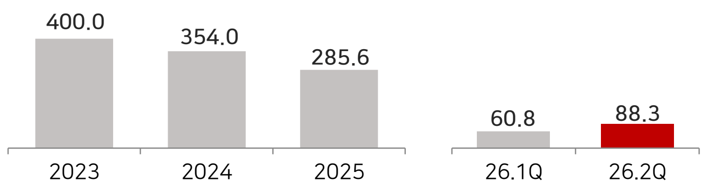
CCR (%, Annualized cumulative figure)



Provisioning / Write-offs & Sales (BSB)

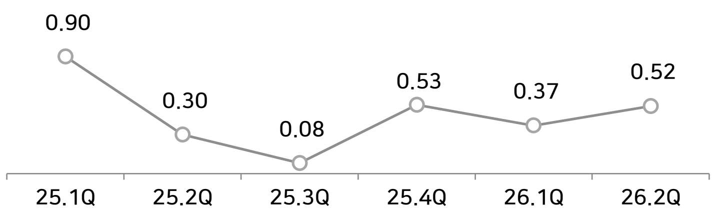
Provision Expense

(Unit: KRW bn)



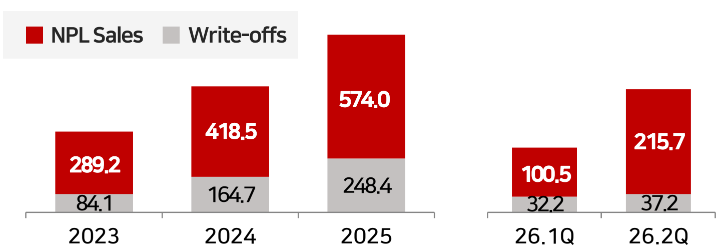
Credit Cost

(Unit: %)



NPL Sales & Write-offs

(Unit: KRW bn)



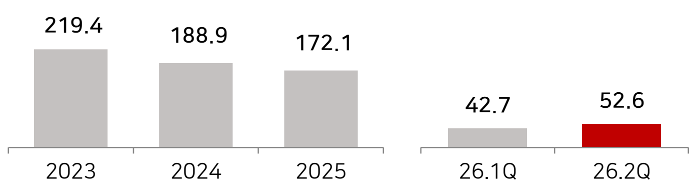
Provision Expense / Write-offs & NPL Sales

(Unit: KRW bn,%)	26.2Q	26.1Q	25.4Q	25.3Q	25.2Q	25.1Q
CCR(A/B)	0.52	0.37	0.53	0.08	0.30	0.90
Total Exp.(A)	88.3	60.8	86.1	13.0	47.8	138.7
Corporate	51.6	33.4	65.8	-12.8	20.4	111.9
Household	32.5	23.4	17.4	23.6	23.7	24.9
Credit Card	4.2	3.6	3.1	3.4	3.8	2.5
Others	-0.1	0.4	-0.2	-1.2	-0.1	-0.5
Total Credits(B)	68,287.8	65,819.0	64,818.8	63,985.9	61,939.2	62,680.6
Total Write-Offs	37.2	32.2	52.3	47.1	32.2	116.8
Corporate	2.7	7.9	28.8	27.4	11.9	100.4
Household	30.5	21.3	19.9	16.9	17.0	13.7
Credit Card	4.0	3.0	3.6	2.8	3.5	2.7
Total NPL Sales	215.7	100.5	163.9	127.1	187.0	96.0
Corporate	205.8	93.4	152.7	114.8	169.8	88.3
Household	9.4	6.5	10.0	11.7	16.1	6.9
Credit Card	0.5	0.6	1.2	0.6	1.0	0.8
(NPL Sales for SBL Loans)	204.0	93.1	154.2	120.2	179.1	79.6

Provisioning / Write-offs & Sales (KNB)

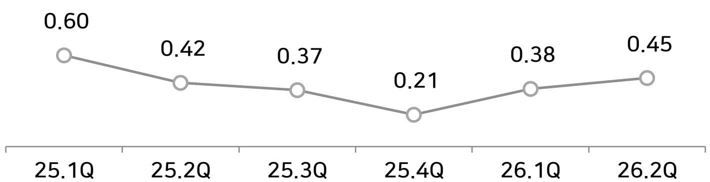
Provision Expense

(Unit: KRW bn)



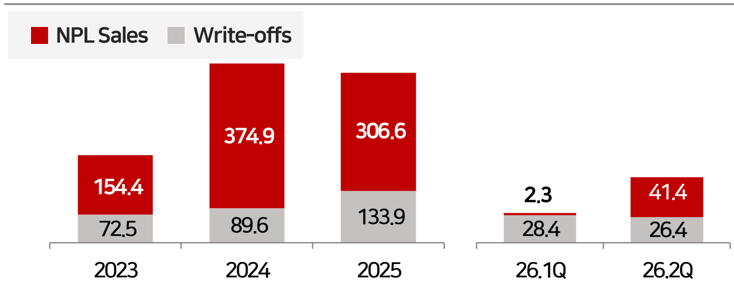
Credit Cost

(Unit: %)



NPL Sales & Write-offs

(Unit: KRW bn)

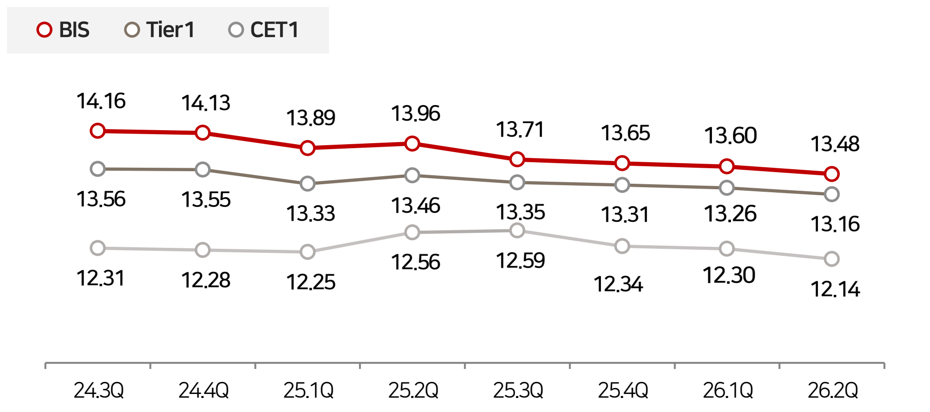


Provision Expense / Write-offs & NPL Sales

(Unit: KRW bn,%)	26.2Q	26.1Q	25.4Q	25.3Q	25.2Q	25.1Q
CCR(A/B)	0.45	0.38	0.21	0.37	0.42	0.60
Total Exp.(A)	52.6	42.7	23.7	40.9	44.3	63.2
Corporate	24.7	22.5	6.3	16.7	16.6	38.2
Household	22.6	17.3	16.2	21.8	25.1	22.2
Credit Card	2.7	2.5	1.1	2.4	2.6	2.8
Others	2.7	0.3	0.0	0.0	0.0	0.0
Total Credits(B)	46,998.2	45,570.0	44,177.9	43,484.7	42,606.4	42,371.2
Total Write-Offs	26.4	28.4	21.1	35.0	37.5	40.3
Corporate	4.7	8.8	12.2	12.3	18.9	21.4
Household	19.1	17.1	6.4	19.4	15.1	15.6
Credit Card	2.7	2.5	2.5	3.3	3.5	3.3
Total NPL Sales	41.4	2.3	133.0	94.2	40.2	39.2
Corporate	33.5	1.5	106.2	87.8	40.0	38.9
Household	7.6	0.6	26.4	6.3	0.1	0.0
Credit Card	0.3	0.2	0.4	0.1	0.1	0.3
(NPL Sales for SBL Loans)	41.4	2.3	125.1	91.4	39.2	35.3

Group Capital Adequacy

(Unit: %)



Group

(Unit: KRW bn, %, %p)

(BaselⅢ IRB)	26.2Q	25.4Q	YTD	26.1Q	QoQ
Total BIS Capital	10,786.1	10,668.3	1.10	10,708.8	0.72
Tier I Capital	10,531.5	10,402.9	1.24	10,443.0	0.85
CETI Capital	9,715.4	9,644.9	0.73	9,685.3	0.31
Total RWA	80,003.7	78,149.4	2.37	78,749.9	1.59
BIS Capital Ratio	13.48	13.65	-0.17	13.60	-0.12
Tier I	13.16	13.31	-0.15	13.26	-0.10
CETI	12.14	12.34	-0.20	12.30	-0.16

BSB

(Unit: KRW bn, %, %p)

(BaselⅢ IRB)	26.2Q	25.4Q	YTD	26.1Q	QoQ
Total BIS Capital	5,655.2	5,566.3	1.60	5,607.4	0.85
Tier I Capital	5,592.3	5,488.0	1.90	5,530.9	1.11
CETI Capital	5,343.0	5,238.7	1.99	5,281.6	1.16
Total RWA	37,224.3	35,868.1	3.78	35,811.8	3.94
BIS Capital Ratio	15.19	15.52	-0.33	15.66	-0.47
Tier I	15.02	15.30	-0.28	15.44	-0.42
CETI	14.35	14.61	-0.26	14.75	-0.40

KNB

(Unit: KRW bn, %, %p)

(BaselⅢ IRB)	26.2Q	25.4Q	YTD	26.1Q	QoQ
Total BIS Capital	3,563.9	3,412.8	4.43	3,423.2	4.11
Tier I Capital	3,539.3	3,373.9	4.90	3,383.0	4.62
CETI Capital	3,240.1	3,174.5	2.07	3,183.6	1.77
Total RWA	25,191.7	24,684.0	2.06	24,972.6	0.88
BIS Capital Ratio	14.15	13.83	0.32	13.71	0.44
Tier I	14.05	13.67	0.38	13.55	0.50
CETI	12.86	12.86	0.00	12.75	0.11

Banks KRW Loans Portfolio

BSB

(Unit: KRW bn, %, Balance)	2026.2Q			
	Amount	Ratio	YTD	QoQ
Manufacturing	10,376.0	16.1	4.8	2.5
Steel Metal Products	2,822.6	4.4	2.9	0.1
Automobile Parts	1,856.7	2.9	10.5	9.0
Machinery	1,290.7	2.0	4.0	2.7
Petroleum, Rubber, etc.	1,332.1	2.1	-0.6	-3.4
Fabric	316.2	0.5	7.1	9.1
Garment & Shoes	412.1	0.6	-	-1.0
Kitchen Units	798.7	1.2	11.0	5.4
Electronics	505.8	0.8	9.1	4.5
Paper, Paper Mills	183.8	0.3	1.3	0.1
Others	857.3	1.3	4.6	3.6
Non-Manufacturing	33,369.5	51.8	5.0	3.8
Wholesale & Retail	5,208.3	8.1	3.9	1.5
Public	35.1	0.1	-12.5	-6.6
Construction & Engineering	2,709.4	4.2	0.2	-1.8
Real Estate	11,964.6	18.6	1.8	2.3
Insurance & Financing	1,870.2	2.9	47.1	35.9
Transportation	1,351.9	2.1	2.2	4.3
Hotel & Food	2,761.8	4.3	-2.3	-1.3
Others	7,468.2	11.6	9.0	5.9
Households	20,690.6	32.1	3.3	3.1
KRW Loans	64,436.1	100.0	4.4	3.4

Note: Sectors are based on FSS reporting

KNB

(Unit: KRW bn, %, Balance)	2026.2Q			
	Amount	Ratio	YTD	QoQ
Manufacturing	10,803.6	23.6	1.9	2.2
Steel Metal Products	2,532.4	5.5	2.9	-0.7
Automobile Parts	2,700.7	5.9	-	2.0
Machinery	2,493.9	5.4	-1.5	-0.4
Petroleum, Rubber, etc.	433.7	0.9	8.7	1.2
Fabric	83.3	0.2	-5.8	-2.2
Garment & Shoes	47.1	0.1	-35.4	0.4
Kitchen Units	441.4	1.0	0.5	3.5
Electronics	760.1	1.7	21.0	24.5
Paper, Paper Mills	122.5	0.3	20.5	20.2
Others	1,188.5	2.6	1.0	2.0
Non-Manufacturing	19,711.6	43.0	5.7	0.7
Wholesale & Retail	4,139.8	9.0	0.1	-0.5
Public	2.5	0.0	-26.5	-26.5
Construction & Engineering	958.1	2.1	10.1	2.4
Real Estate	6,023.2	13.1	0.6	-3.5
Insurance & Financing	1,757.0	3.8	32.9	18.9
Transportation	779.1	1.7	-1.9	-1.5
Hotel & Food	1,369.4	3.0	-3.8	-1.7
Others	4,682.6	10.3	13.9	2.4
Households	15,325.7	33.4	10.1	6.8
KRW Loans	45,841.0	100.0	6.2	3.0

Banks NPL & Collateral Coverage by Key sectors

(As of June 30, 2025)

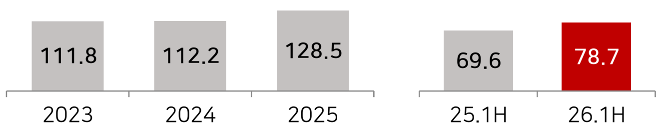
(Unit: Wbn)	Total Credits (A)	% of Total Credit	NPL (B)	NPL ratio (%) (B/A)	Provision Allowance (C)	NPL Coverage(%) (C/B)	Collateral (D)	Collateral Coverage(%) (D/A)
Manufacturing	23,040	18.0	273	1.19	268	97.9	18,388	79.8
Steel	5,747	4.5	41	0.72	78	189.5	4,746	82.6
Automobile	2,861	2.2	4	0.15	30	682.0	2,227	77.8
Shipbuilding	2,074	1.6	2	0.07	5	358.5	1,693	81.6
Chemical	1,069	0.8	141	13.17	54	38.5	653	61.1
Construction	3,708	2.9	65	1.76	51	78.0	2,761	74.5
Shipping	444	0.3	0.2	0.05	4	2,075.8	217	48.8
Wholesale & Retail	10,189	8.0	96	0.94	99	103.5	6,677	65.5
Hotel & Food	4,210	3.3	57	1.35	49	85.7	3,449	81.9
Real Estate	18,298	14.3	307	1.68	210	68.3	14,751	80.6

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

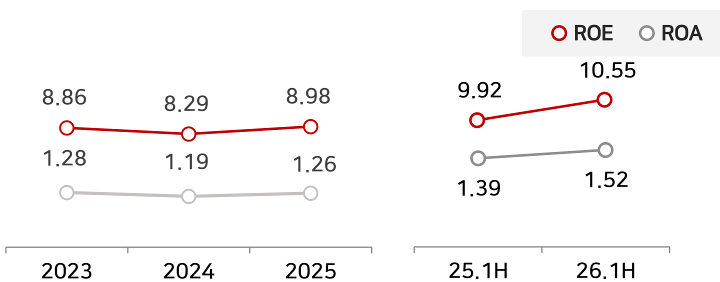
Net Income

(Unit: KRW bn)



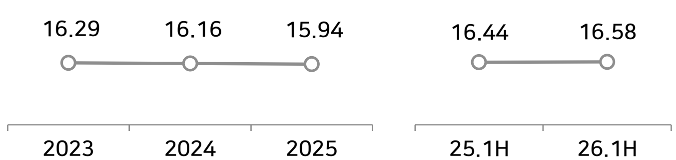
ROA, ROE

(Unit: %)



Adjusted Capital Ratio

(Unit: %)



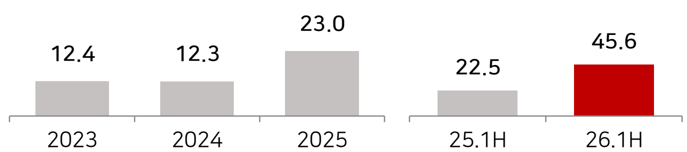
(Unit: KRW bn, %, Balance)	26.1H	25.1H	YoY(%)	26.2Q	26.1Q	QoQ(%)
Total Operating Income	264.8	240.0	10.3	140.8	124.0	13.5
Net Interest Income	158.2	154.4	2.5	77.6	80.6	-3.7
Fee Income	11.3	13.0	-13.1	3.1	8.2	-62.2
Others	95.3	72.6	31.3	60.1	35.2	70.7
SG&A(-)	66.4	60.1	10.5	30.4	36.0	-15.6
Provision Expense(-)	111.1	87.7	26.7	70.0	41.1	70.3
Non-Operating Income	13.8	-2.7	Net Gain	13.3	0.5	2,560.0
Earnings Before Inc. Tax	101.1	89.5	13.0	53.7	47.4	13.3
Income Tax Expenses(-)	22.4	19.9	12.6	13.2	9.2	43.5
Net Income	78.7	69.6	13.1	40.5	38.2	6.0

(Unit: KRW bn, %, Balance)	25.1H	24.1H	YoY(%)	25.2Q	25.1Q	QoQ(%)
Assets	10,201.4	9,978.7	2.2	10,201.4	10,376.3	-1.7
Cash and Dues	257.8	380.1	-32.2	257.8	381.9	-32.5
Securities	386.9	427.3	-9.5	386.9	403.3	-4.1
Loans	5,861.6	5713.4	2.6	5,861.6	6,006.7	-2.4
Venture Capital Business	27.5	27.9	-1.4	27.5	26.6	3.4
Durables Installment Financing Assets	574.1	530.0	8.3	574.1	540.9	6.1
Leased Assets	2,839.3	2,668.0	6.4	2,839.3	2,759.0	2.9
Fixed Assets	56.7	40.0	41.8	56.7	54.7	3.7
Other Assets	197.5	192.0	2.9	197.5	203.2	-2.8
Liability & Shareholder's Equity	10,201.4	9,978.7	2.2	10,201.4	10,376.3	-1.7
Borrowings	7,865.8	7762.5	1.3	7,865.8	8,060.5	-2.4
Other Liabilities	809.5	781.2	3.6	809.5	830.5	-2.5
Shareholder's Equity	1,526.1	1,435.0	6.3	1,526.1	1,485.3	2.7

BNK Securities

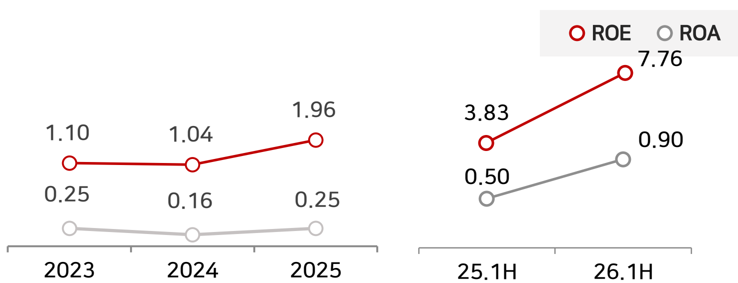
Net Income

(Unit: KRW bn)



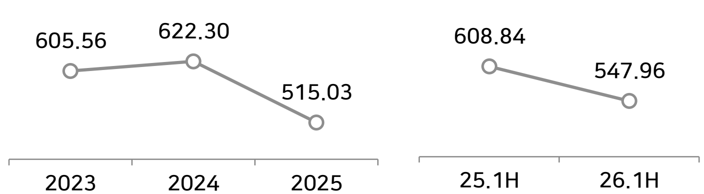
ROA,ROE

(Unit: %)



Adjusted Capital Ratio

(Unit: %)

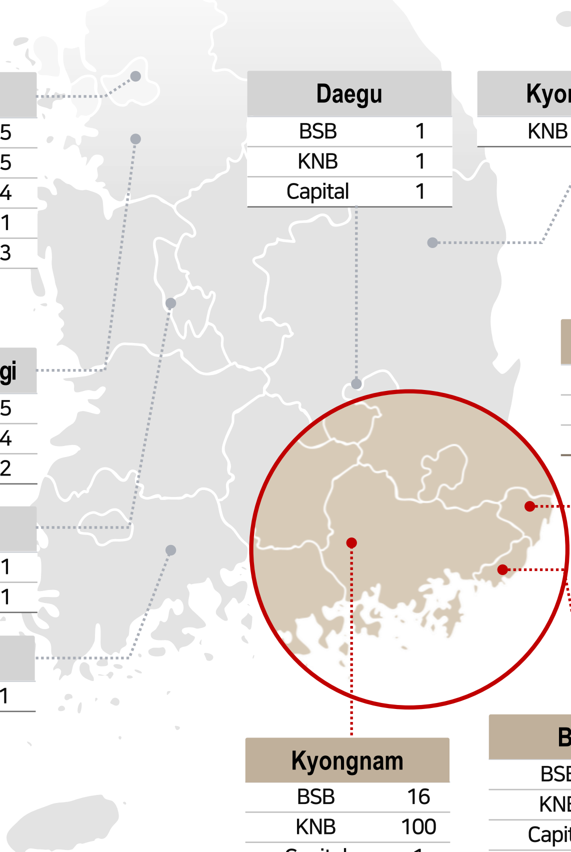


(Unit: KRW bn, %, Balance)	26.1H	25.1H	YoY(%)	26.2Q	26.1Q	QoQ(%)
Total Operating Income	142.5	123.0	15.9	90.8	51.7	75.7
Net Interest Income	34.2	57.0	-39.9	14.2	20.0	-29.0
Fee Income	66.0	34.0	94.0	38.2	27.7	38.0
Others	42.3	32.0	32.2	38.4	3.9	884.7
SG&A(-)	74.3	57.6	29.0	42.5	31.8	33.6
Provision Expense(-)	19.4	30.2	-35.8	9.9	9.5	4.5
Non-Operating Income	12.9	-3.9	Net Gain	11.0	1.9	478.1
Earnings Before Inc. Tax	61.7	31.3	97.0	49.4	12.3	301.6
Income Tax Expenses(-)	16.0	8.7	84.2	13.1	3.0	335.6
Net Income	45.6	22.5	102.8	36.3	9.3	290.7

(Unit: KRW bn, %, Balance)	26.1H	25.1H	YoY(%)	26.2Q	26.1Q	QoQ(%)
Fee Income	66.0	34.0	94.1	38.2	27.7	37.9
Fee Revenue	96.0	46.5	106.5	56.6	39.3	44.0
Underwriting	3.7	5.9	-37.3	1.2	2.5	-52.0
Advisory	9.4	11.7	-19.7	6.8	2.6	161.5
Brokerage	62.1	17.1	263.2	38.1	24.1	58.1
Others	20.8	11.8	76.3	10.5	10.1	4.0
Fee Expense	30.0	12.6	138.1	18.4	11.6	58.6

Networks (as of Jun. 2026) : 384 Locations

BSB 203(Qingdao/Nanjing/Ho Chi Minh Branch, Yangon/Mumbai/Hanoi Office incl.), **KNB 151, Capital 19**(incl. Myanmar, Cambodia, Laos leasing, LaosMFI, Kazakhstan, Kyrgzstan), **Securities 4, MSB 5, Venture Capital 2**



Seoul	
BSB	5
KNB	5
Capital	4
Securities	1
MSB	3

Inchon · Kyonggi	
BSB	5
KNB	4
Capital	2

Daejeon	
BSB	1
Capital	1

Kwangju	
Capital	1

Daegu	
BSB	1
KNB	1
Capital	1

Kyongbuk	
KNB	2

Ulsan	
BSB	7
KNB	31
Securities	1

Kyongnam	
BSB	16
KNB	100
Capital	1
Securities	1
VC	1

Busan	
BSB	162
KNB	8
Capital	3
Securities	1
MSB	2
VC	1

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.)