Dear Valued Shareholders and Investors,

Thank you, as always, for your continued interest in and support for BNK Financial Group. In this IR Letter, we would like to share **the key highlights of our financial results for the first half of 2026 and our management priorities for the second half of the year.**

Although reported earnings declined year-on-year, our underlying performance improved after excluding one-off items. Net income attributable to controlling interests amounted to KRW 411.8 billion, down 13.5% YoY. This decline primarily reflected the base effect of the KRW 54.4 billion gain on the sale of BNK Digital Tower in 2Q25 and a KRW 44.0 billion accounting-related settlement loss recognized in 2Q26 following the additional acquisition of non-controlling interests in BNK Financial Tower. **Excluding these one-off items, the Group's net income for 1H26 increased 8.2% YoY to KRW 455.8 billion, demonstrating continued improvement in the Group's core profitability.**

We would like to provide further context on the accounting-related settlement loss, which is also explained on page 4 of our 1H26 Business Results presentation. In 2Q26, the Group acquired the remaining 75% external interest in the BNK Yeouido Core Office Fund, which owns BNK Financial Tower(Yeouido, Seoul), and secured 100% ownership. As the external interest had previously been carried at cost, the difference arising from settlement at fair value upon the exercise of our contractual purchase right was recognized as financial expense for the period. This represents a one-off accounting adjustment rather than a deterioration in the Group's underlying earnings capacity.

Through this transaction, **the Group has secured 100% of the economic interests in BNK Financial Tower.** Accordingly, **all future rental income and any gains from a potential disposal will accrue entirely to the Group**.

We will continue to strengthen our focus on quality growth and asset quality improvement. In the first half, both net interest income and net fee income increased, while lower provision expenses supported stronger underlying earnings. Non-bank subsidiaries also posted improved results and provided additional support to the Group's overall performance. While growth in the first half was centered on high-quality assets, our priority in the second half will be to further improve profitability and asset quality through more disciplined, quality-oriented growth.

Building on the improvement in underlying earnings, we remain firmly committed to our shareholder return policy. The Board approved a quarterly cash dividend of KRW 150 per share, up 25% YoY. In addition, approximately KRW 60 billion of treasury shares repurchased in the first half will be fully cancelled in August. We intend to increase total cash dividends by more than 10% year-on-year to qualify as a high-dividend company, while the size of the second-half share buyback will be announced together with our third-quarter results, taking into account the Group's full-year earnings outlook. We will continue to enhance shareholder value through sustainable dividend growth and disciplined share buybacks and cancellations.

We are also preparing an updated Value-up Plan("Value-up 2.0"), which will be announced together with our third-quarter results. The update will set out more concrete measures to enhance corporate value and strengthen execution. BNK Financial Group remains committed to sustainable growth and long-term value creation.

If you have any questions or require further information, please feel free to contact our IR Department at any time. We will continue to maintain open and active communication with our investors.

Thank you.

Sincerely,

August 2026

BNK Financial Group, IR department