

3Q 2026

Business Results

BNK Financial Group's
3Q 2026 Business Results

2026.10

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DISCLAIMER

The financial information presented herein is prepared based on the unaudited financial information 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 undue 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. 3Q26 Result Highlights

1. Group Net Income 2. Core Business 3. Risk & Asset Quality 4. Capital & Return 5. Corporate Value-Up Plan Progress

2026. 3Q Snapshot

3Q Cum. Group NI

622.3 Wbn

YoY 19.2%↓

- Down KRW 147.7bn YoY on the base effect of last year's KRW 100.9bn gain on property sale (BNK Gangnam Core Office) and weaker non-interest income

3Q Group NI

210.5 Wbn

QoQ 5.0%↑

- Up KRW 10.1bn QoQ on higher NII and lower SG&A and credit costs, despite lower securities gains

Group ROE

7.63%

QoQ 3bp ↑

- Rose by 3bps QoQ, driven by higher net income

Group Quarterly NIM

2.03%

QoQ 3bp ↓

- Group NIM fell by 3bps QoQ, as Banks NIM declined to 1.80% (-4bps) and MSB NIM to 2.89% (-9bps)

KRW Loan Growth (YTD)

5.30%

YTD RWA 3.0% ↑

- KRW loans at both banks increased by KRW 5.6tn YTD to KRW 110tn
- RWA rose by 3.0% YTD through effective asset rebalancing

Credit Cost Ratio

0.62%

YoY 1bp ↓

- Improved by 1bp YoY, mainly due to lower provisions for real estate PF loans

CET1 Ratio

12.18%

QoQ 4bp ↑

- Up 4bps QoQ on higher quarterly earnings, despite lower OCI, RWA growth and quarterly dividends

3Q Quarterly Dividend

KRW 150

YoY 25% ↑

- Increased by KRW 30 YoY in line with our direction toward equal quarterly dividends, ensuring predictable shareholder returns

01. Group Net Income

26.3Q Highlights

Cum. NI **622.3 Wbn** (YoY -19.2%)

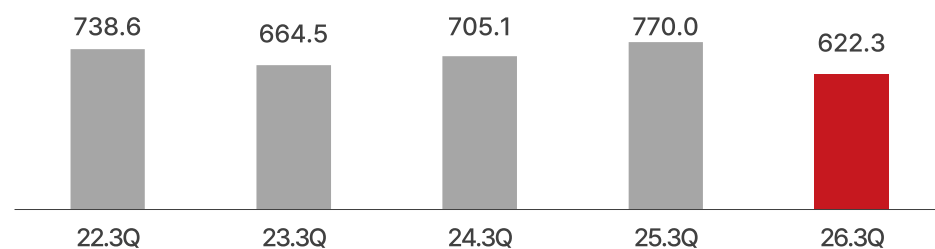
3Q NI **210.5 Wbn** (QoQ +5.0%)

Comment

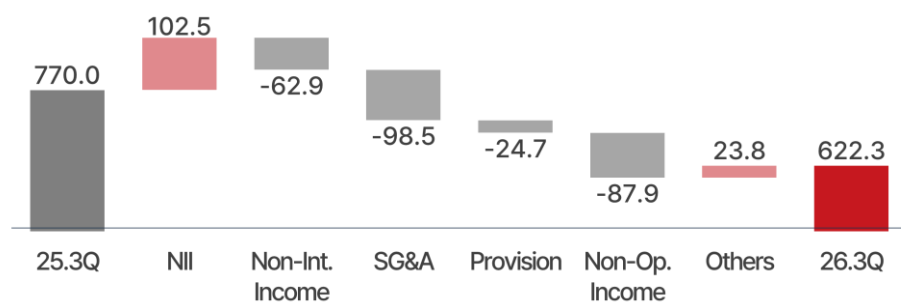
- Cum. NI fell by KRW 147.7bn YoY on lower non-interest income and higher SG&A, and the base effect of last year's KRW 100.9bn gain on the disposal of Gangnam Core Office Fund

26.3Q (Cum.) Net Income (Unit: Wbn)

Net Income (3Q Cum.)

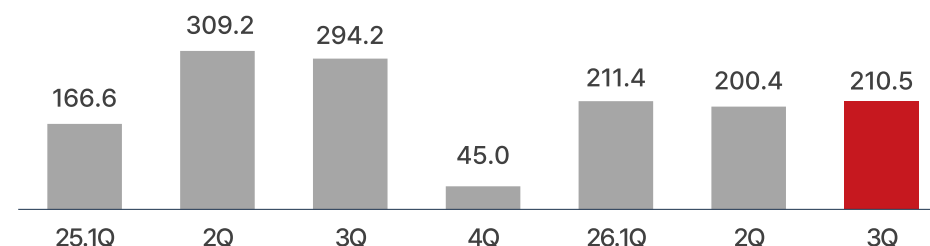


Cum. NI Movements (YoY)

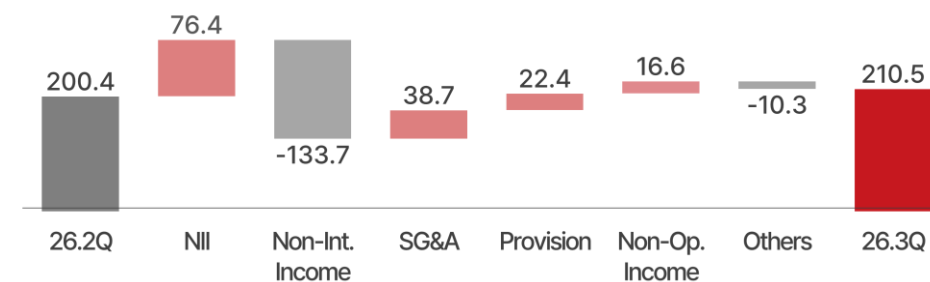


26.3Q Net Income (Unit: Wbn)

Net Income (Quarterly)



3Q NI Movements (QoQ)



Group Earnings by Segment

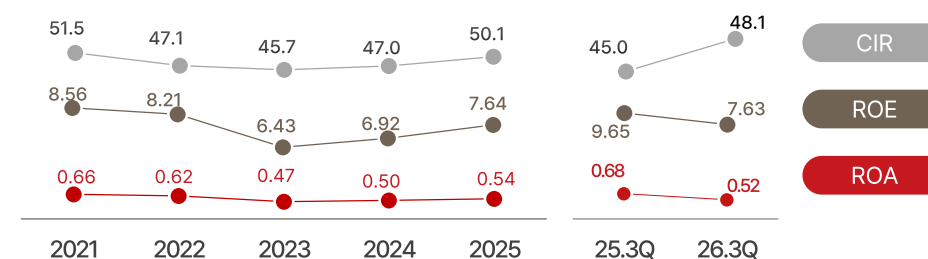
Comment

- Cum. Net Income decreased YoY on the base effect of last year's large non-operating gain, despite higher Total Operating Income
- 3Q Net Income rose 5% QoQ thanks to lower SG&A and credit costs, despite lower securities-related gains

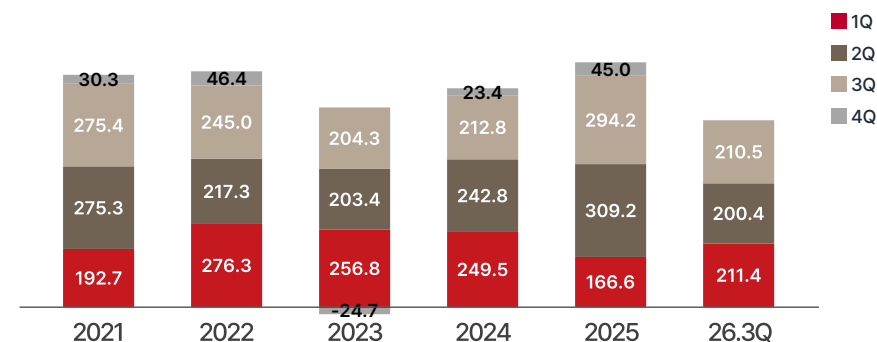
(Unit: Wbn, %)

	26.3Q (Cum.)	25.3Q (Cum.)	YoY		26.3Q	26.2Q	QoQ	
			Change	%			Change	%
Total Operating Income	2,605.5	2,565.9	39.6	1.5	840.7	898.0	-57.3	-6.4
Net Interest Income	2,287.2	2,184.7	102.5	4.7	800.4	724.0	76.4	10.6
Non-Interest Income	318.3	381.2	-62.9	-16.5	40.3	174.0	-133.7	-76.8
Net Fee Income	217.3	138.2	79.1	57.2	80.6	68.0	12.6	18.5
Others	101.0	243.0	-142.0	-58.4	-40.3	106.0	-146.3	Net Loss
SG&A(-)	1,252.2	1,153.7	98.5	8.5	395.1	433.8	-38.7	-8.9
PPOP	1,353.3	1,412.2	-58.9	-4.2	445.6	464.2	-18.6	-4.0
Provision Expense(-)	595.0	570.3	24.7	4.3	206.1	228.5	-22.4	-9.8
Operating Income	758.3	841.9	-83.6	-9.9	239.5	235.7	3.8	1.6
Non-Operating Income	96.3	184.2	-87.9	-47.7	56.5	39.9	16.6	41.6
Income Tax Expense(-)	215.1	240.3	-25.2	-10.5	78.9	69.9	9.0	12.9
Net Income (Controlling interest)	622.3	770.0	-147.7	-19.2	210.5	200.4	10.1	5.0

Group Key Indicators (Unit: %)



Net Income in Controlling Interest (Unit: Wbn)



02. Core Business

26.3Q Highlights

Group NIM **2.03%** (QoQ -3bp)

Banks' KRW Loans
110 Wtn (YTD +5.3%)

RWA Growth **+2.99%** YTD

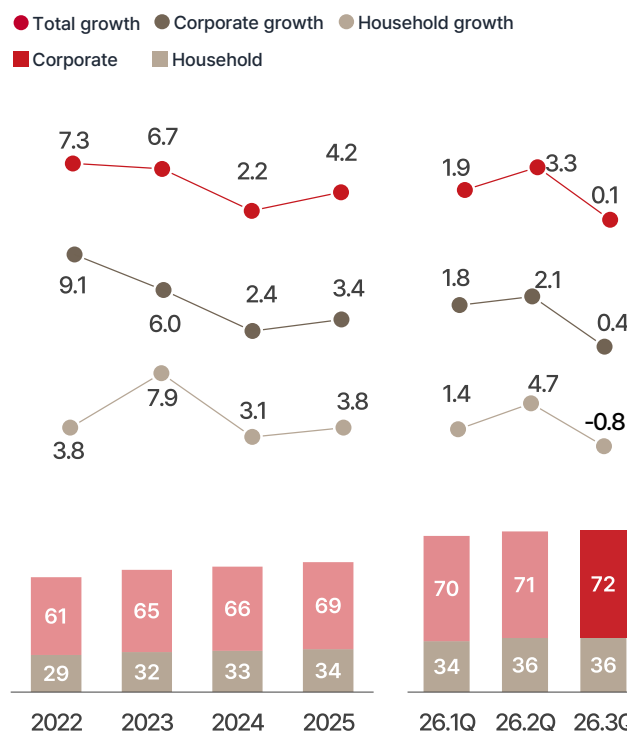
Comment

- Group NIM fell by 3bps QoQ on higher funding costs due to rising market rates; Banks KRW loans grew, led by corporate loans
- Total assets grew 4.4%, while RWA rose 2.99% YTD on high-quality assets (FY RWA growth target: below 4%)

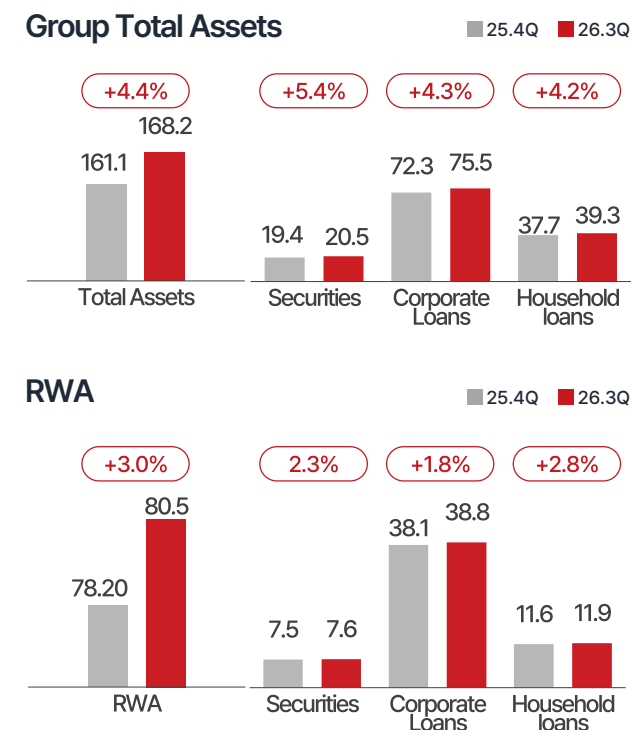
NIM & Interest Income (% , Wbn)



Banks KRW Loans (% , Wtn)



Group Assets & RWA (YTD, Wtn)



03. Risk & Asset Quality

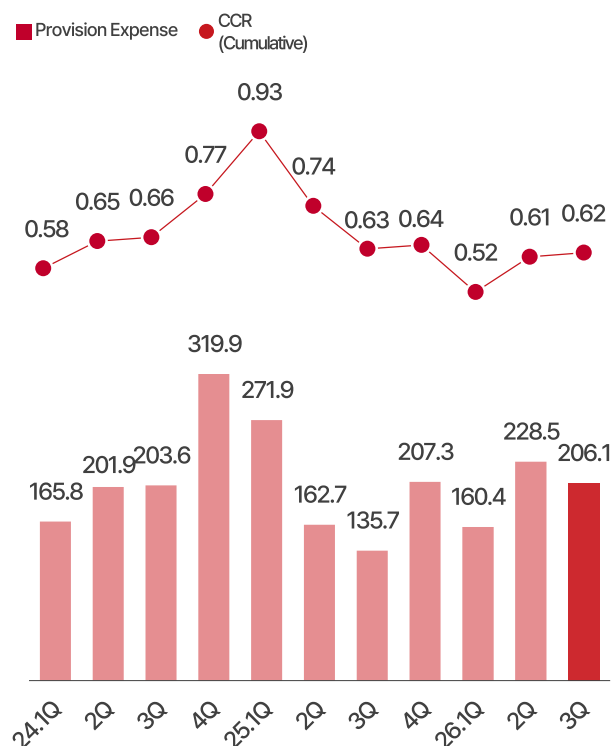
26.3Q Highlights

CCR	NPL Ratio	Delinq. Ratio	NPL Coverage Ratio
0.62% (YoY -1bp)	1.45% (QoQ -1bp)	1.40% (QoQ +6bp)	76.13% (QoQ -3.8%p)

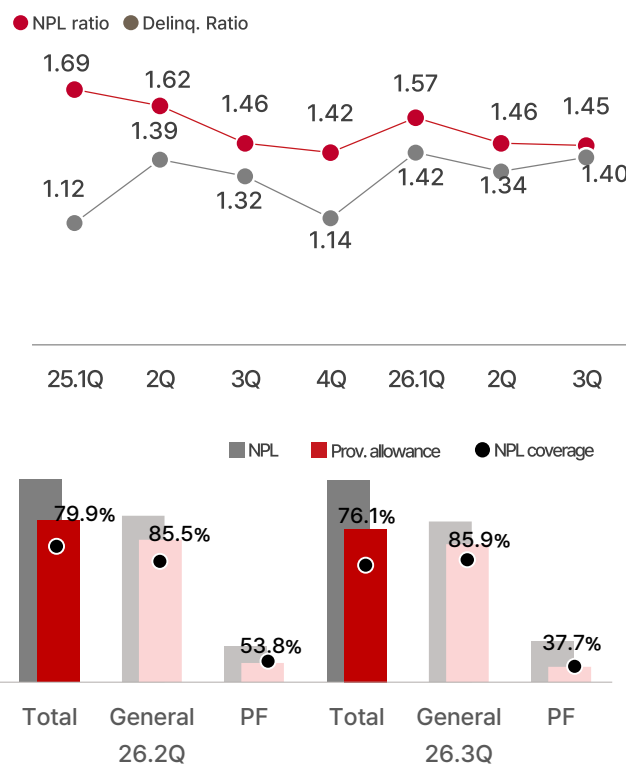
Comment

- CCR improved by 1bp YoY to 0.62%, and Group asset quality remains at a manageable level
- Real estate PF exposure kept declining, with a higher share of guarantee-backed loans

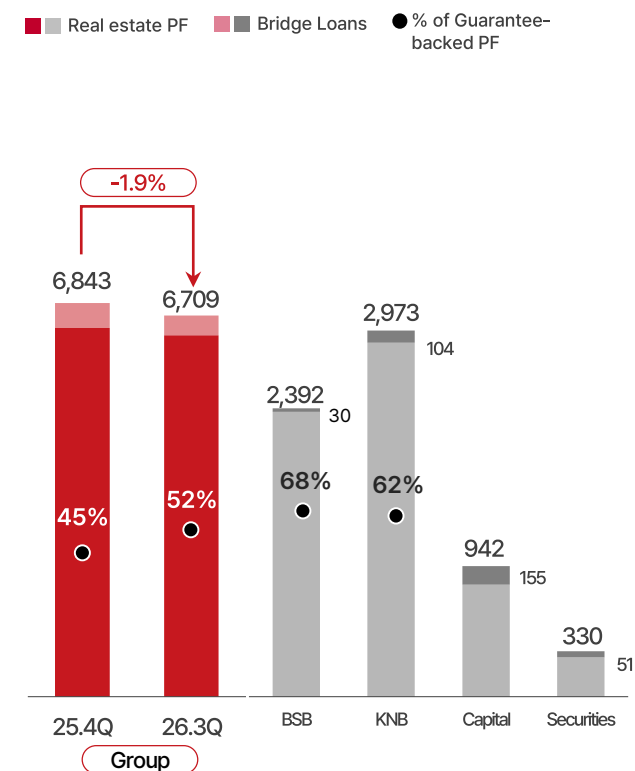
Provision Exp. & CCR (% , Wbn)



Group Asset Quality (% , Wbn)



PF Loan Exposure (% , Wbn)



04. Capital & Return

26.3Q Highlights

CET1 **12.18%** (QoQ +4bp)

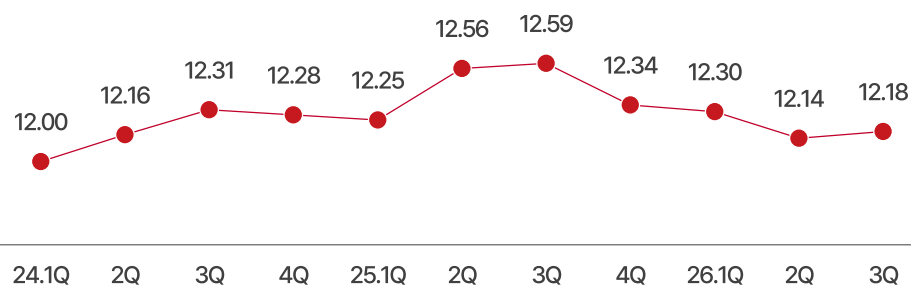
Cash Dividend **DPS KRW 150** | Share Buyback **60.0 Wbn** (4Q~)

Comment

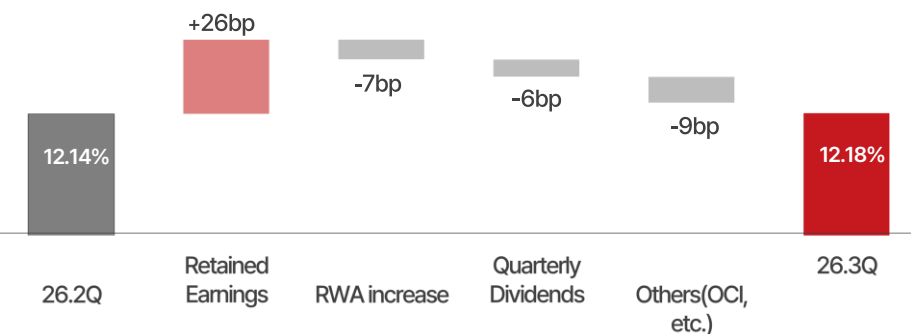
- Group CET1 ratio improved to 12.18%, remaining stable within the operational target range (12.0%–12.5%)
- Continued to enhance shareholder returns through gradual DPS growth and expanded share buybacks

Capital Adequacy (Unit: %)

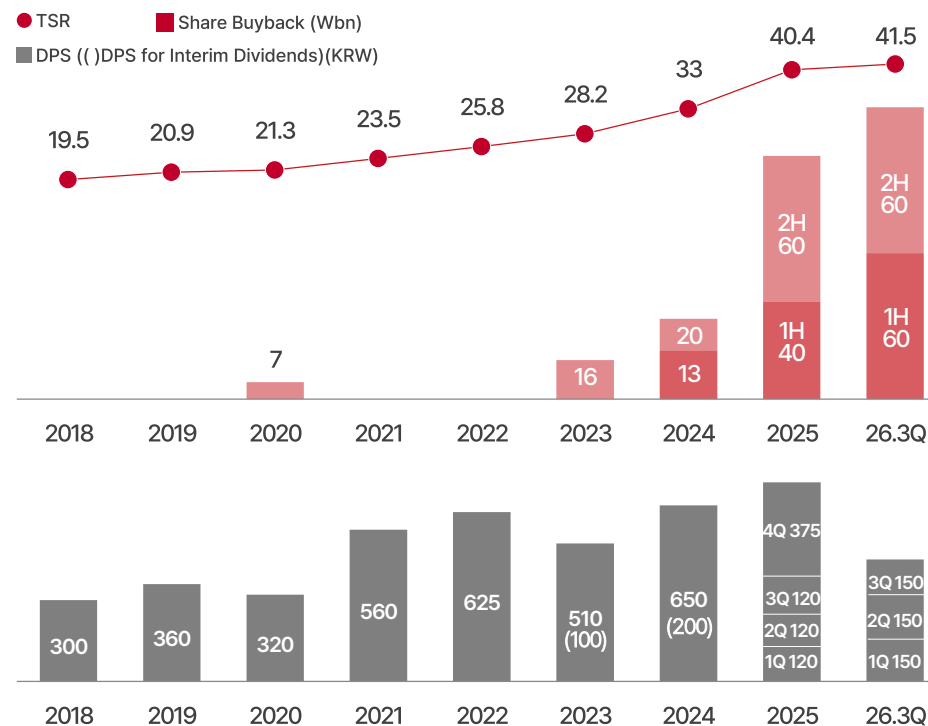
Group CET1 Ratio



Group CET1 Ratio Movement

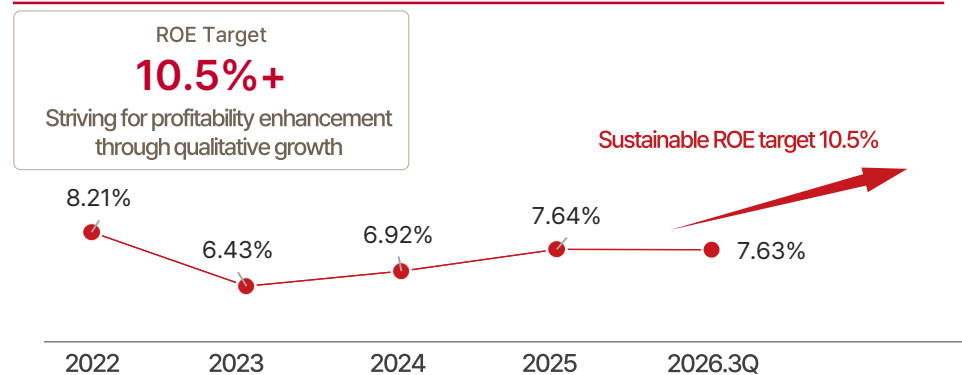


Shareholder Return (% , Wbn)

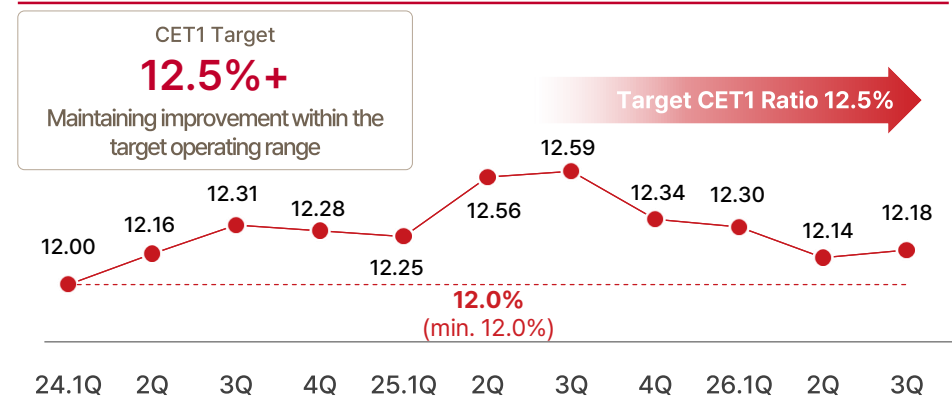


05. Corporate Value-Up Plan Progress

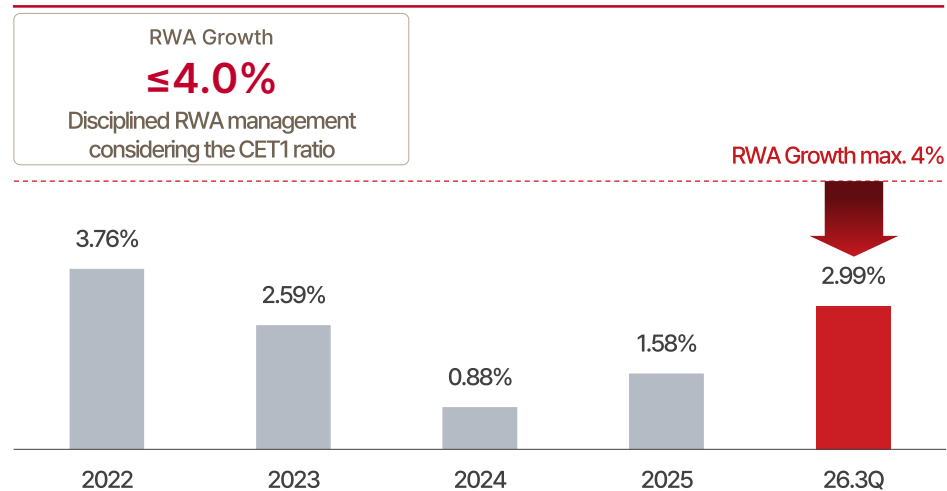
ROE



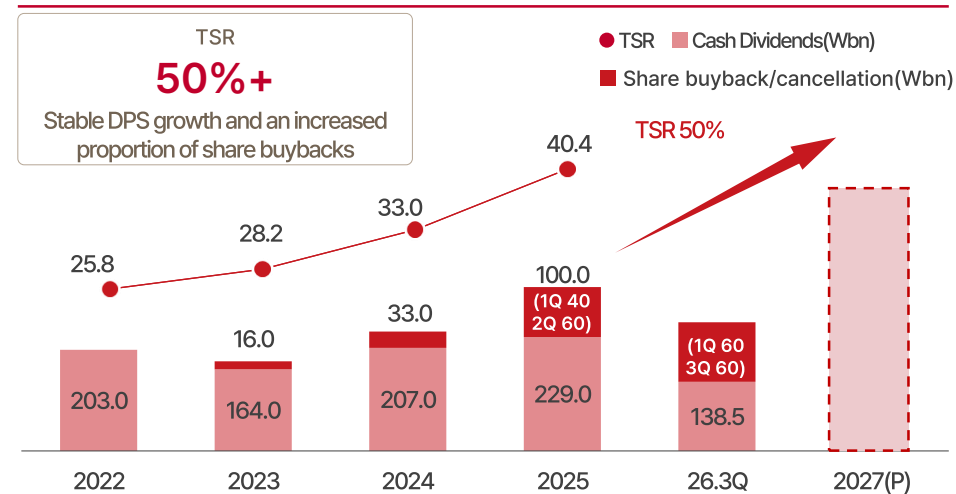
CET1 Ratio



RWA Growth

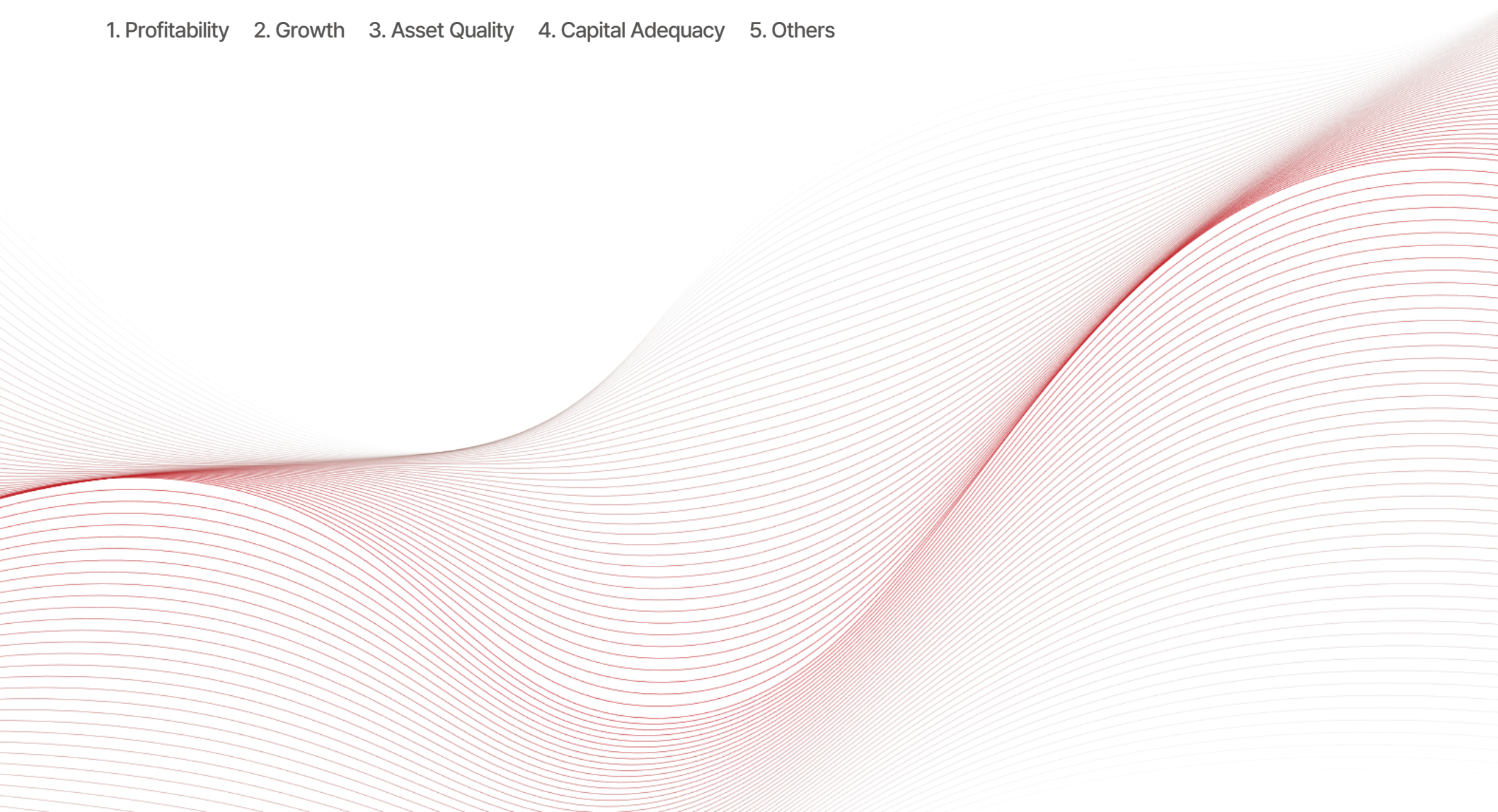


TSR



02. Group Detailed Results

1. Profitability 2. Growth 3. Asset Quality 4. Capital Adequacy 5. Others

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01. Profitability – Group Earnings

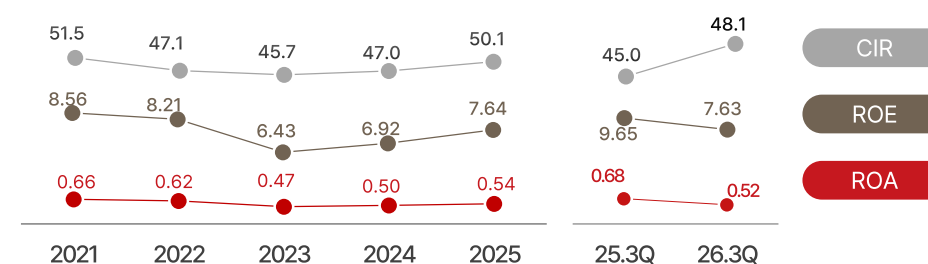
Comment

- Net interest income increased by 4.7% YoY, driven by growth in interest-earning assets and an improvement in net interest margin
- Non-interest income declined by 16.5% YoY, reflecting lower securities-related income and gains on NPL sales despite higher real estate PF-related fees and brokerage fees from equities and derivatives trading
- SG&A expenses increased by 8.5% YoY, mainly due to normal personnel cost increases, the expanded scope of ordinary wages, and the higher education tax rate
- Provision expenses increased by 4.3% YoY, reflecting higher provisions for general loans despite lower real estate PF-related provisions

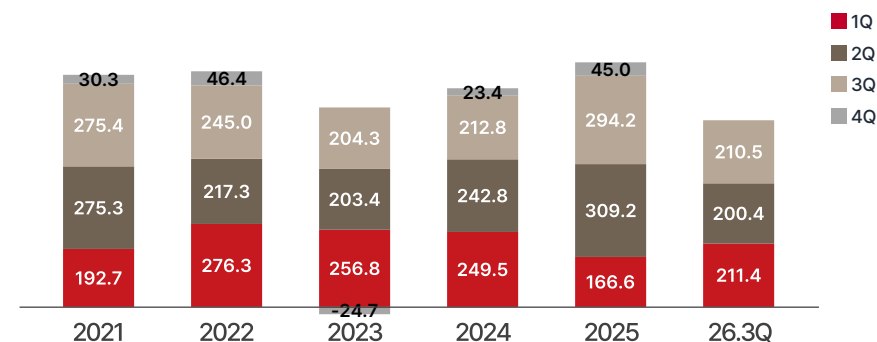
(Unit: Wbn, %)

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			Change	%			Change	%
Total Operating Income	2,605.5	2,565.9	39.6	1.5	840.7	898.0	-57.3	-6.4
Net Interest Income	2,287.2	2,184.7	102.5	4.7	800.4	724.0	76.4	10.6
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Net Fee Income	217.3	138.2	79.1	57.2	80.6	68.0	12.6	18.5
Others	101.0	243.0	-142.0	-58.4	-40.3	106.0	-146.3	Net Loss
SG&A(-)	1,252.2	1,153.7	98.5	8.5	395.1	433.8	-38.7	-8.9
PPOP	1,353.3	1,412.2	-58.9	-4.2	445.6	464.2	-18.6	-4.0
Provision Expense(-)	595.0	570.3	24.7	4.3	206.1	228.5	-22.4	-9.8
Operating Income	758.3	841.9	-83.6	-9.9	239.5	235.7	3.8	1.6
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Income Tax Expense(-)	215.1	240.3	-25.2	-10.5	78.9	69.9	9.0	12.9
Net Income (Controlling interest)	622.3	770.0	-147.7	-19.2	210.5	200.4	10.1	5.0

Group Key Indicators (Unit: %)



Net Income in Controlling Interest (Unit: Wbn)



01. Profitability – Earnings by Segment/Subsidiary (Quarterly)

Group Earnings by Segment (Quarterly)

(Unit: Wbn)

Category	2025				2026			QoQ
	1Q	2Q	3Q	4Q	1Q	2Q	3Q	
Total Op. Income	854.3	817.3	894.3	804.0	866.8	898.0	840.7	-57.3
Net Interest Income	735.5	708.4	740.8	768.4	762.8	724.0	800.4	76.4
Non-Int. Income	118.8	108.9	153.5	35.6	104.0	174.0	40.3	-133.7
Net Fee Income	50.4	38.0	49.8	41.3	68.7	68.0	80.6	12.6
Others	68.4	70.9	103.7	-5.7	35.3	106.0	-40.3	-146.3
SG&A(-)	376.5	398.8	378.4	535.9	423.3	433.8	395.1	-38.7
PPOP	477.8	418.5	515.9	268.1	443.5	464.2	445.6	-18.6
Provision Expenses(-)	271.9	162.7	135.7	207.3	160.4	228.5	206.1	-22.4
Op. Income	205.9	255.8	380.2	60.8	283.1	235.7	239.5	3.8
Non-Op. Income	21.8	141.9	20.5	7.7	-0.1	39.9	56.5	16.6
Earnings Before Income Tax	227.7	397.7	400.7	68.5	283.0	275.6	296.0	20.4
Income Tax(-)	55.8	83.3	101.2	18.1	66.3	69.9	78.9	9.0
Net Income (Controlling Interest)	166.6	309.2	294.2	45.0	211.4	200.4	210.5	10.1

Subsidiaries Net Income (Quarterly)

(Unit: Wbn)

Category	2025 (Cum. 815.0)				2026.3Q (Cum. 622.3)			QoQ
	1Q	2Q	3Q	4Q	1Q	2Q	3Q	
Group Net Income	166.6	309.2	294.2	45.0	211.4	200.4	210.5	10.1
BSB	85.6	166.1	169.2	18.4	108.1	93.1	120.6	27.5
KNB	69.4	89.1	91.0	43.3	67.5	87.5	80.5	-7.0
Capital	27.5	42.1	40.1	18.8	38.2	40.5	38.8	-1.7
Securities	5.7	16.8	6.8	-6.2	9.3	36.3	4.5	-31.8
MSB	1.6	3.2	1.4	0.9	2.6	4.5	3.5	-1.0
AM	0.5	11.1	4.6	7.6	8.0	29.6	-7.7	-37.3
Venture Capital	-1.4	0.3	2.9	0.3	0.7	1.0	0.9	-0.1
Credit Info	0.3	0.3	0.1	0.4	0.2	0.5	0.3	-0.2
System	0.1	0.7	1.3	0.3	0.6	0.6	0.8	0.2
Group & Unconsolidated Portion	-22.7	-20.5	-23.2	-38.8	-23.8	-93.2	-31.7	61.5

01. Profitability – Interest Income

Comment

- Group quarterly NIM fell by 3 bps QoQ to 2.03% as the loan-deposit spread narrowed amid high-quality asset growth and higher deposit rates
- Net interest income increased QoQ despite lower Group NIM, supported by the base effect of the KRW 44.0bn one-off real estate fund-related loss in 2Q and growth in interest-earning assets

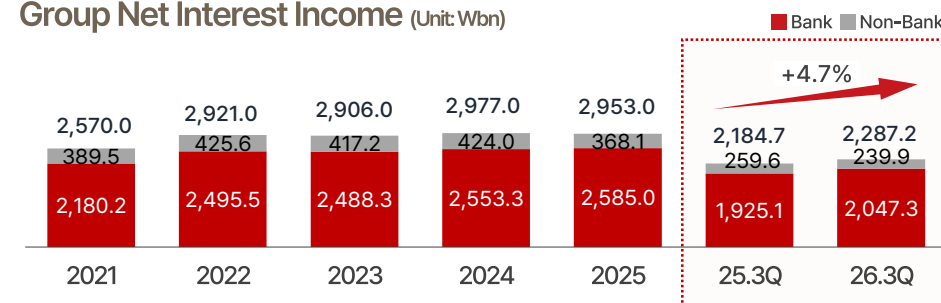
(Unit: Wbn, %)

Category	26.3Q (Cum.)	25.3Q (Cum.)	YoY		26.3Q	26.2Q	QoQ	
			Change	%			Change	%
Net Interest Income	2,287.2	2,184.7	102.5	4.7	800.4	724.0	76.4	10.6
Interest Income	4,970.0	4,875.2	94.8	1.9	1,729.4	1,649.0	80.4	4.9
Interest Expense	2,682.8	2,690.5	-7.7	-0.3	929.0	925.0	4.0	0.4

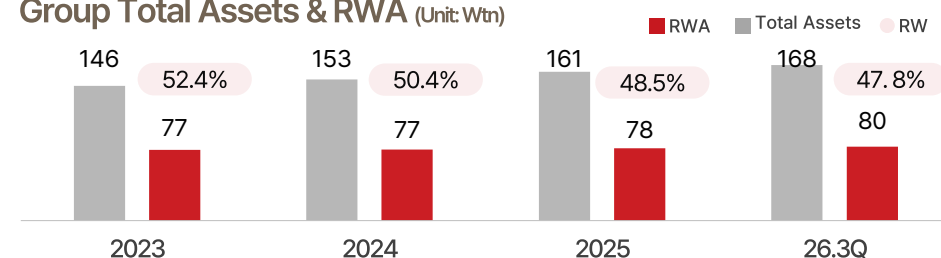
(Unit: %)

Category	24.4Q	25.1Q	25.2Q	25.3Q	25.4Q	26.1Q	26.2Q	26.3Q
Banks NIS (Q)	2.06	2.08	2.08	2.01	2.00	2.10	2.06	2.03
Asset Yield	4.88	4.74	4.54	4.31	4.22	4.29	4.29	4.39
Cost of Funds	2.82	2.66	2.46	2.30	2.22	2.19	2.23	2.36
Group NIM (Q)	2.08	2.06	2.08	2.03	2.02	2.11	2.06	2.03
Banks NIM (Q)	1.84	1.84	1.86	1.80	1.81	1.88	1.84	1.80
Group NIM (Cum.)	2.11	2.06	2.07	2.06	2.05	2.11	2.09	2.07
Banks NIM (Cum.)	1.88	1.84	1.85	1.83	1.83	1.88	1.86	1.84

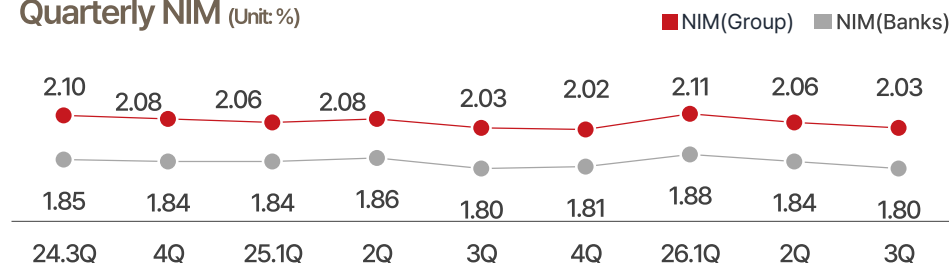
Group Net Interest Income (Unit: Wbn)



Group Total Assets & RWA (Unit: Wtn)



Quarterly NIM (Unit: %)



01. Profitability – Non-Interest Income

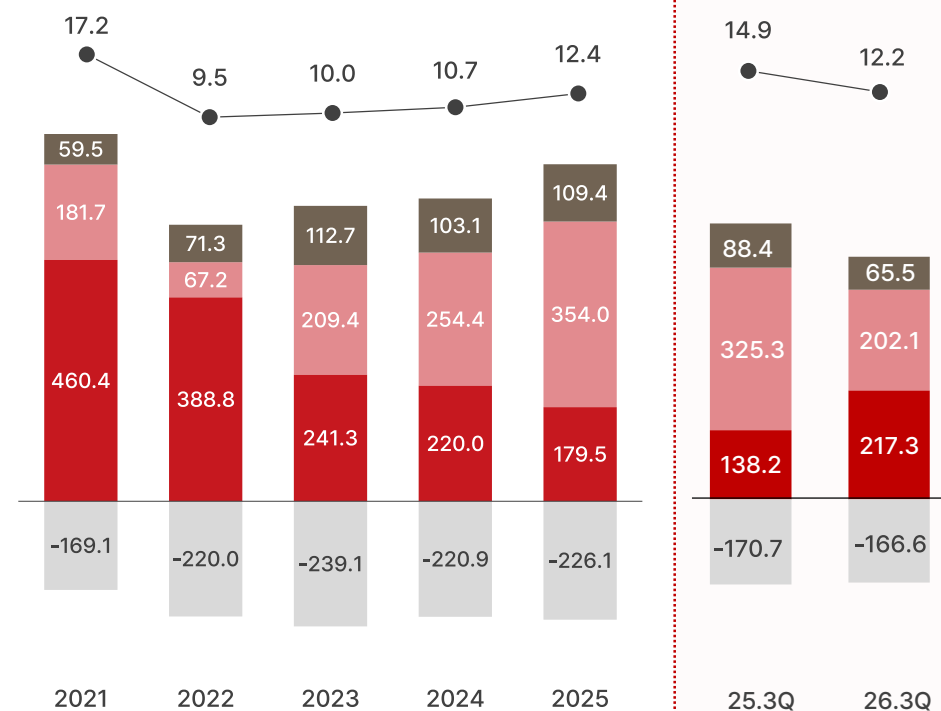
Comment

- Non-interest income fell 16.5% YoY as lower securities/derivatives gains offset higher fee income
- Non-interest income fell QoQ amid surging rates and stock market volatility

(Unit: Won, %)

Category	26.3Q (Cum.)	25.3Q (Cum.)	YoY		26.3Q	26.2Q	QoQ	
			Change	%			Change	%
Non-Interest Income	318.3	381.2	-62.9	-16.5	40.3	174.0	-133.7	-76.8
Net Fee Income	217.3	138.2	79.1	57.2	80.6	68.0	12.6	18.5
Gains on NPL Sales	65.5	88.4	-22.9	-25.9	30.9	28.5	2.4	8.4
Securities & FX/Derivatives	202.1	325.3	-123.2	-37.9	-15.3	143.1	-158.4	-110.7
KODIT/KDIC Fees	-270.5	-250.3	-20.2	8.1	-95.2	-91.9	-3.3	3.6
Others	103.9	79.6	24.3	30.5	39.3	26.3	13.0	49.4

■ Fee ■ Securities & FX/Derivatives ■ Loan Sales
 ■ Others ● Non-Int. Portion (%)



01. Profitability – SG&A / Provisions

Comment

- SG&A expenses increased by 8.5% YoY, mainly due to normal personnel cost increases, the expanded scope of ordinary wages, and the higher education tax rate, but declined QoQ on continued cost-control efforts
- Credit costs declined QoQ, reflecting the base effect of corporate rehabilitation-related provisions in 2Q and proactive post-lending management

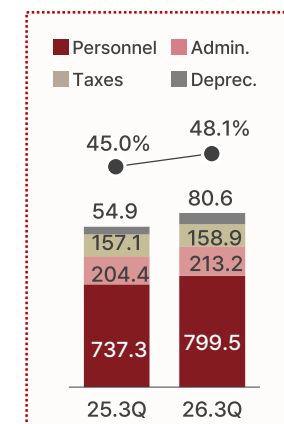
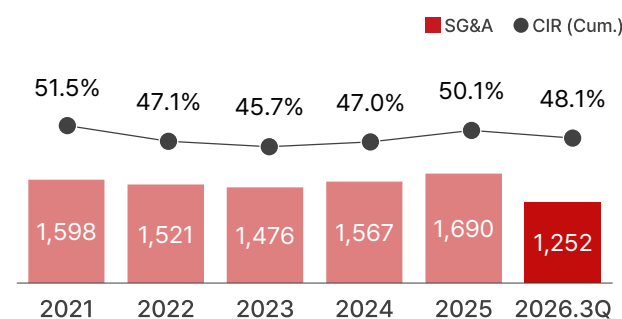
(Unit: Wbn, %)

Category	26.3Q (Cum.)	25.3Q (Cum.)	YoY		26.3Q	26.2Q	QoQ	
			Change	%			Change	%
SG&A(-)	1,252.2	1,153.7	98.5	8.5	395.1	433.8	-38.7	-8.9
Personnel	799.5	737.3	62.2	8.4	243.6	280.7	-37.1	-13.2
Admin.	213.2	204.4	8.8	4.3	73.9	72.5	1.4	1.9
Deprec.	158.9	157.1	1.8	1.1	51.9	51.2	0.7	1.4
Taxes	80.6	54.9	25.7	46.8	25.7	29.4	-3.7	-12.6

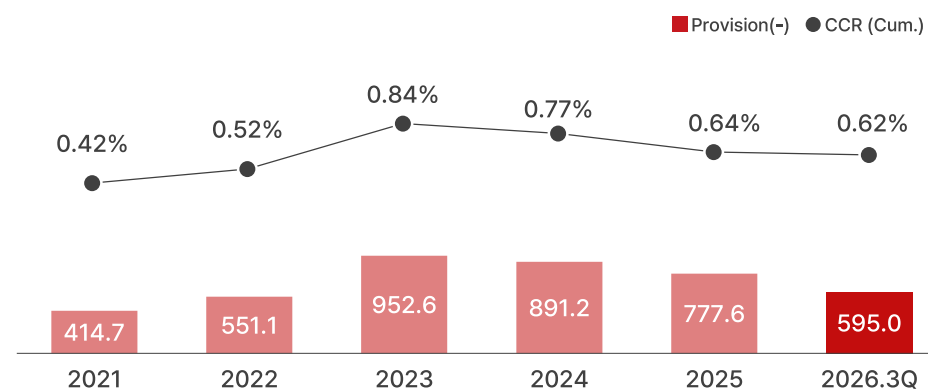
(Unit: Wbn, %)

Category	26.3Q (Cum.)	25.3Q (Cum.)	YoY		26.3Q	26.2Q	QoQ	
			Change	%			Change	%
Provision(-)	595.0	570.3	24.7	4.3	206.1	228.5	-22.4	-9.8
BSB	212.4	199.5	12.9	6.5	63.3	88.3	-25.0	-28.3
KNB	149.3	148.4	0.9	0.6	54.0	52.6	1.4	2.7
Capital	182.8	144.2	38.6	26.8	71.7	70.0	1.7	2.4
Securities	30.1	47.9	-17.8	-37.2	10.7	9.9	0.8	8.1
MSB	20.2	22.3	-2.1	-9.4	6.3	7.4	-1.1	-14.9
Others	0.2	8.0	-7.8	-97.5	0.1	0.3	-0.2	-66.7

SG&A & CIR (Cum.) (Unit: Wbn)



Provision Expense & CCR (Cum.) (Unit: Wbn)

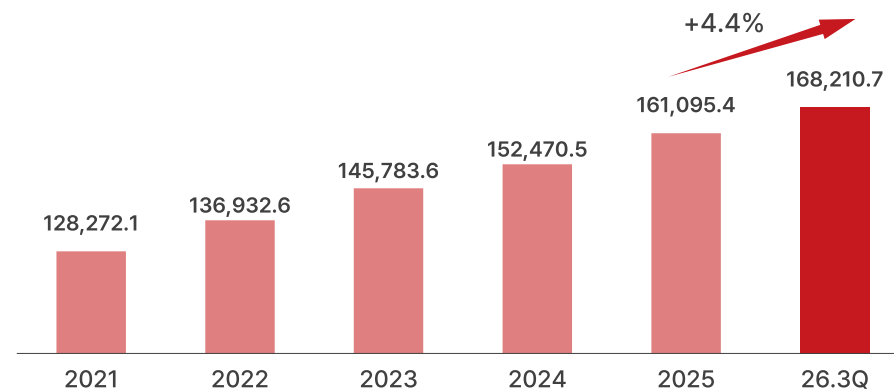


02. Growth – Group Assets

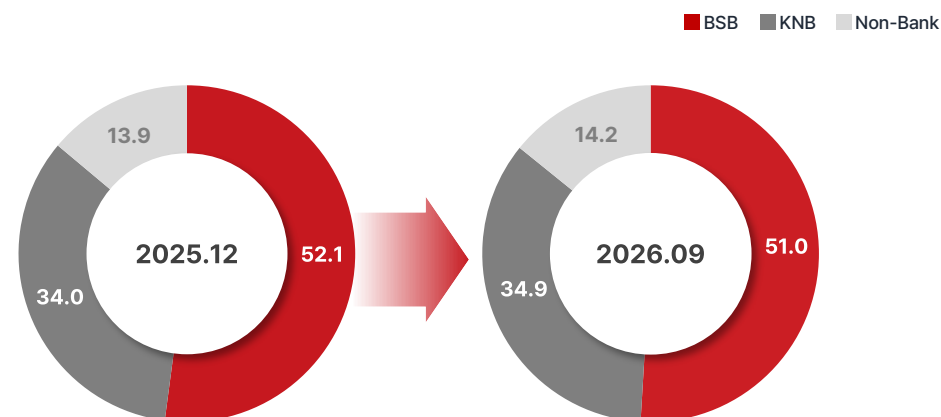
(Unit: Wbn, %)

Category	2026.09	2025.12	YTD	2026.06	QoQ
Bank	143,655.1	138,599.5	3.6	143,960.7	-0.2
BSB	85,291.0	83,866.5	1.7	85,618.1	-0.4
KNB	58,364.1	54,733.0	6.6	58,342.6	-
Non-Bank	23,720.7	22,276.8	6.5	22,928.3	3.5
Capital	10,553.2	10,502.1	0.5	10,201.4	3.4
Securities	10,713.2	9,530.7	12.4	10,210.8	4.9
MSB	2,023.4	1,860.8	8.7	2,061.7	-1.9
AM	269.9	246.8	9.4	299.9	-10.0
Venture Capital	63.2	60.9	3.8	62.3	1.4
Credit Info	39.7	32.1	23.7	38.7	2.6
System	58.1	43.4	33.9	53.5	8.6
Group & Unconsol.	834.9	219.1	281.1	588.5	41.9
Group Total	168,210.7	161,095.4	4.4	167,477.5	0.4

Group Total Assets (Unit: Wbn)



Banks & Non-Banks Portion (Unit: %)



03. Asset Quality

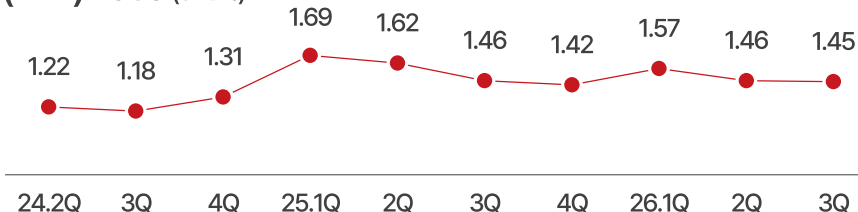
Comment

- Delinquency ratio rose by 6 bps QoQ to 1.40%, while NPL ratio improved by 1 bp QoQ to 1.45%.
- Banks' asset quality deterioration eased after peaking in 4Q25, while delinquencies among vulnerable corporate borrowers remained under pressure amid persistent inflation and higher interest rates
- NPL coverage ratio declined YoY, mainly due to write-offs of highly provisioned loans and an increase in NPLs backed by collateral

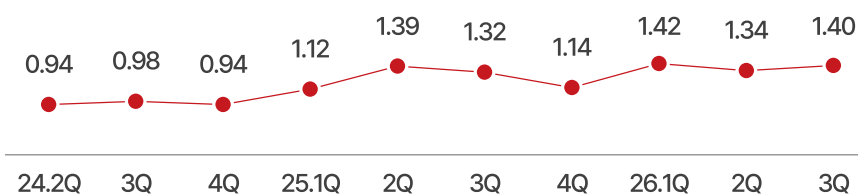
(Unit: Wbn, %, %p)

	26.3Q	25.4Q	YTD	26.2Q	QoQ
Total Credits	128,492.6	121,488.7	7,003.9	127,933.9	558.7
Normal	125,192.7	118,014.3	7,178.4	124,459.5	733.2
Precautionary	1,435.8	1,754.1	-318.3	1,601.4	-165.6
Substandard	1,118.8	1,081.5	37.3	1,101.2	17.6
Doubtful	395.9	364.6	31.3	417.8	-21.9
Expected Loss	349.4	274.0	75.4	353.9	-4.5
SBL(Substandard & Below Loans)	1,864.1	1,720.1	144.0	1,873.0	-8.9
SBL Ratio	1.45	1.42	0.03	1.46	-0.01
Allowance	1,419.0	1,461.2	-42.2	1,496.6	-77.6
Coverage	76.13	84.95	-8.82	79.91	-3.78
Delinq. Ratio	1.4	1.14	0.26	1.34	0.06
Loan Amount	126,663.3	120,143.0	6,520.3	126,062.5	600.8
Delinq. Amount	1,771.0	1,368.4	402.6	1,686.2	84.8

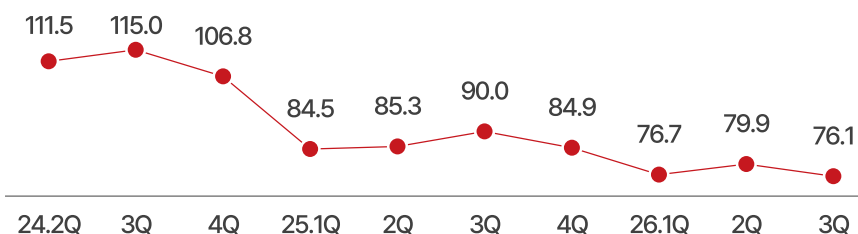
SBL(NPL) Ratio (Unit: %)



Delinquency Ratio (Unit: %)



SBL Coverage Ratio (Unit: %)



04. Capital Adequacy

Comment

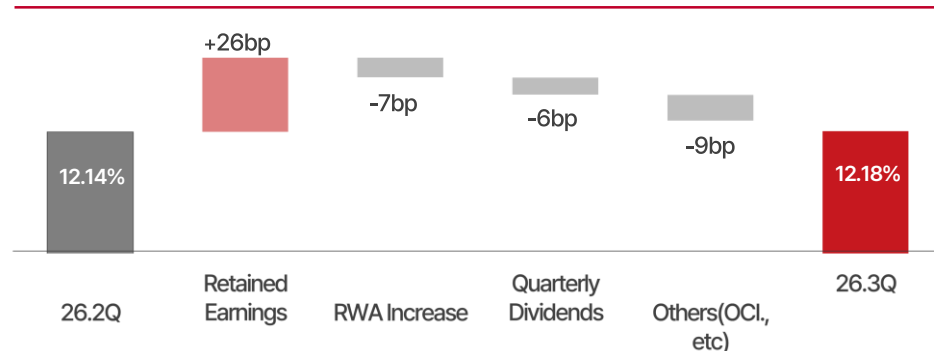
- Group CET1 ratio improved by 4 bps QoQ, supported by efficient RWA management and higher retained earnings despite quarterly dividends and lower OCI due to rising interest rates
- Continue to manage the CET1 ratio within our operational target range of 12.0%–12.5% to maintain sufficient buffers against potential credit risk and support further shareholder returns

Group (Basel III IRB)

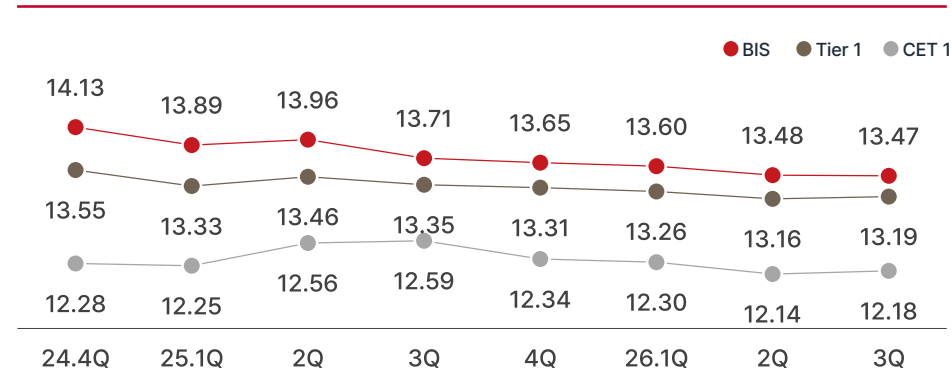
(Unit: Wbn, %, %p)

	26.3Q	25.4Q	YTD	26.2Q	QoQ
Total BIS Capital	10,841.0	10,668.3	172.7	10,786.1	54.9
Tier I Capital	10,616.1	10,402.9	213.2	10,531.5	84.6
CET1 Capital	9,803.9	9,644.9	159.0	9,715.4	88.5
Total RWA	80,485.0	78,149.4	2,335.6	80,003.7	481.3
BIS Capital Ratio	13.47	13.65	-0.18	13.48	-0.01
Tier I	13.19	13.31	-0.12	13.16	0.03
CET1	12.18	12.34	-0.16	12.14	0.04

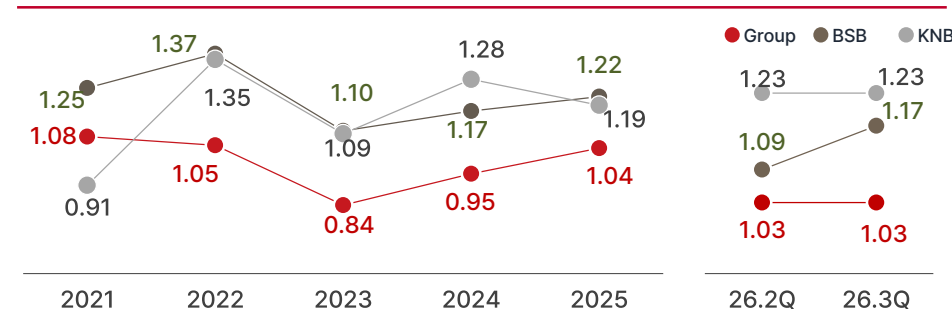
Group CET1 Ratio Movement



Group Capital Adequacy (Unit: %)



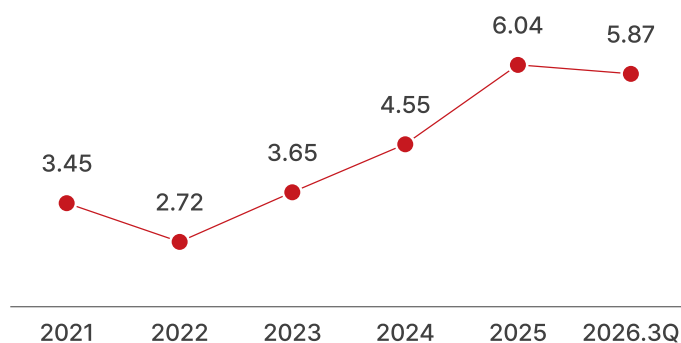
RoRWA by Key Subsidiary (Unit: %)



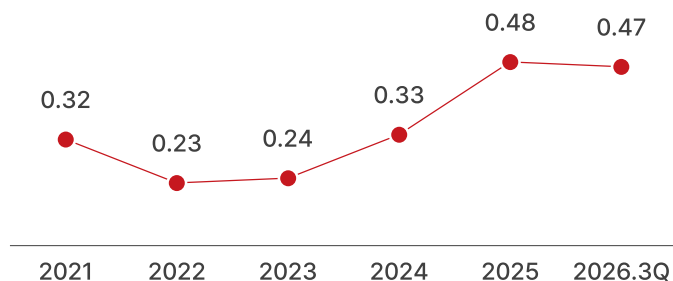
05. Others – Key Metrics

Per Share Metrics (Unit: %)

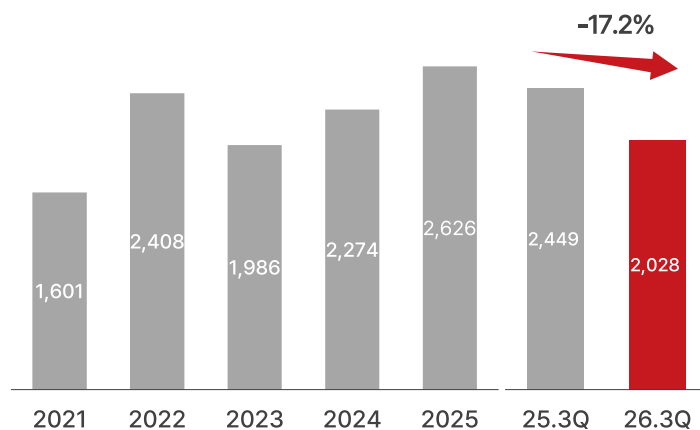
Group PER (Unit: x)



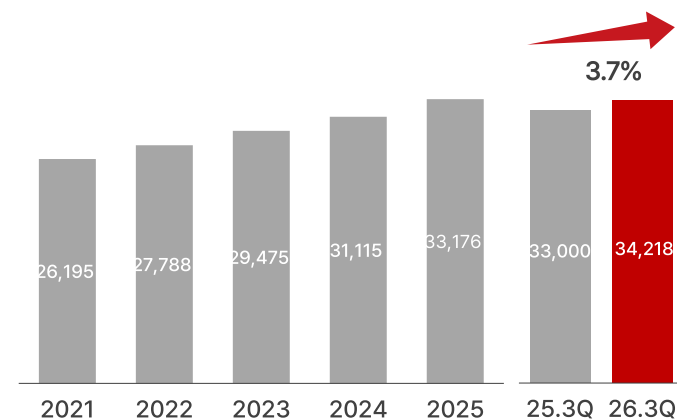
Group PBR (Unit: x)



Group EPS (Unit: KRW)



Group BPS (Unit: KRW)



Note: Calculated after excluding hybrid capital securities and non-controlling interests from equity.

05. Others – Group Structure

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

Est.

2011.03.15

Total Assets

168,210.7

Net Income

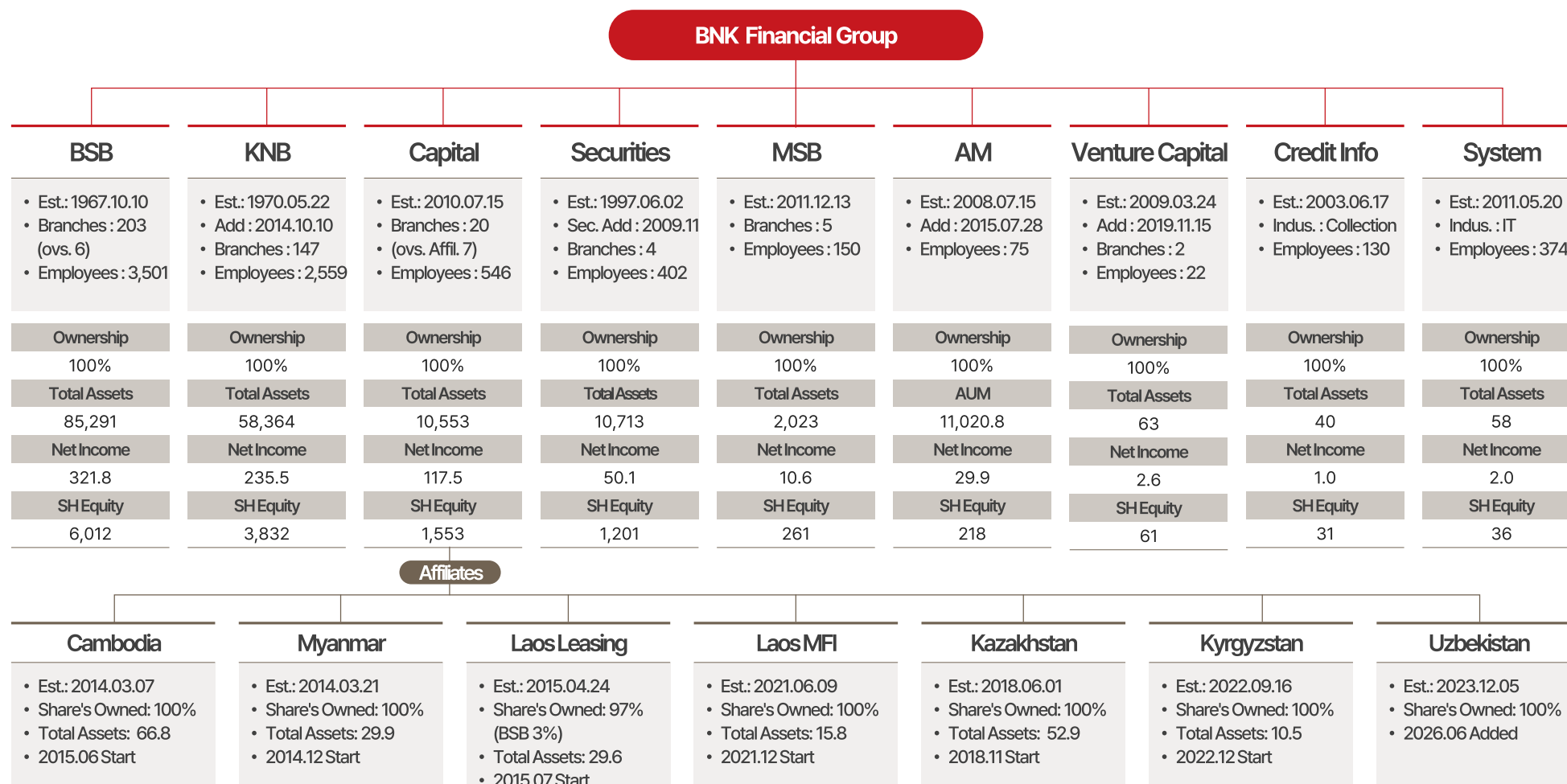
622.3

SHEquity

10,995.3

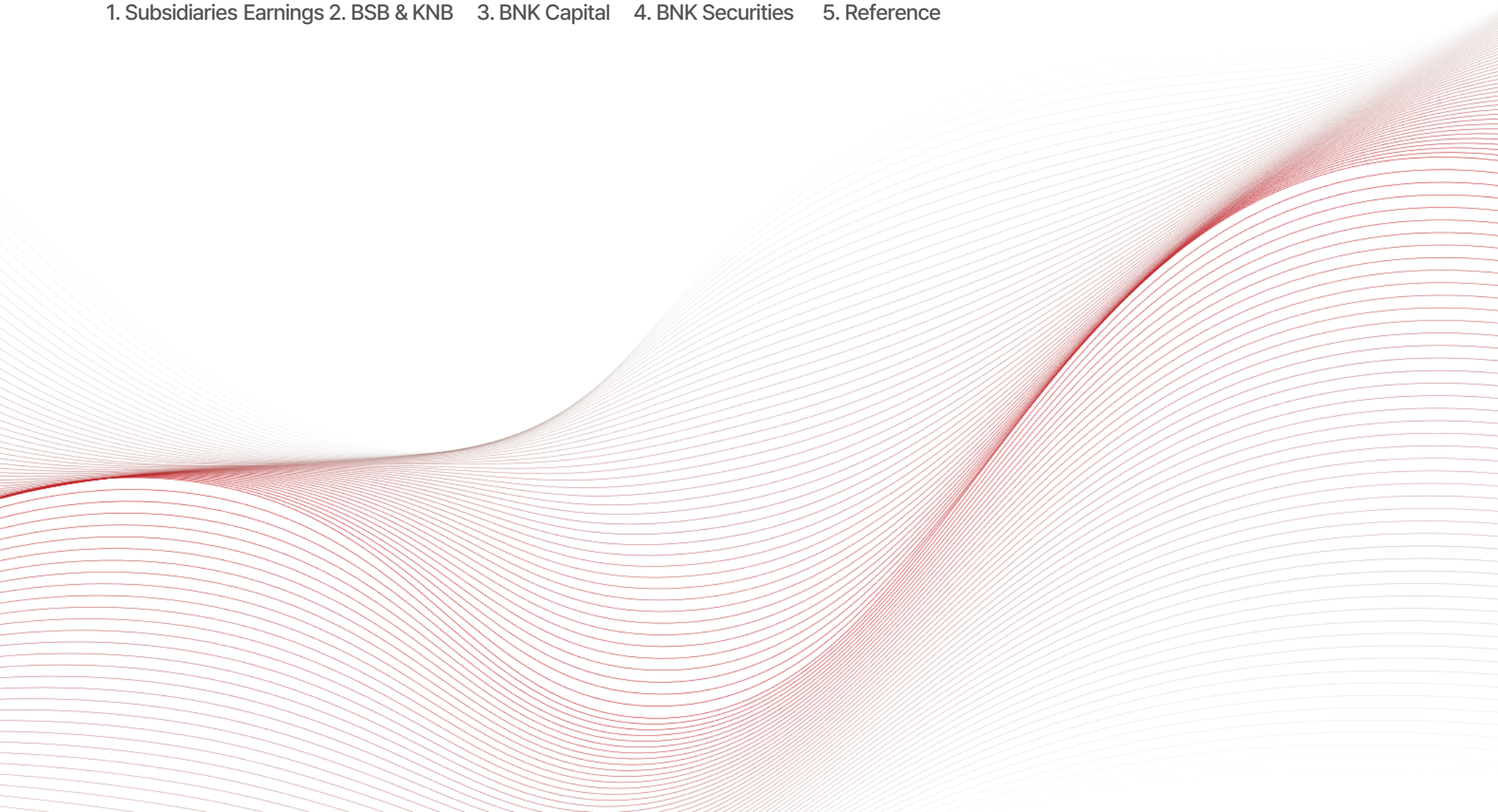
Employees

7,900



03. Appendix

1. Subsidiaries Earnings 2. BSB & KNB 3. BNK Capital 4. BNK Securities 5. Reference

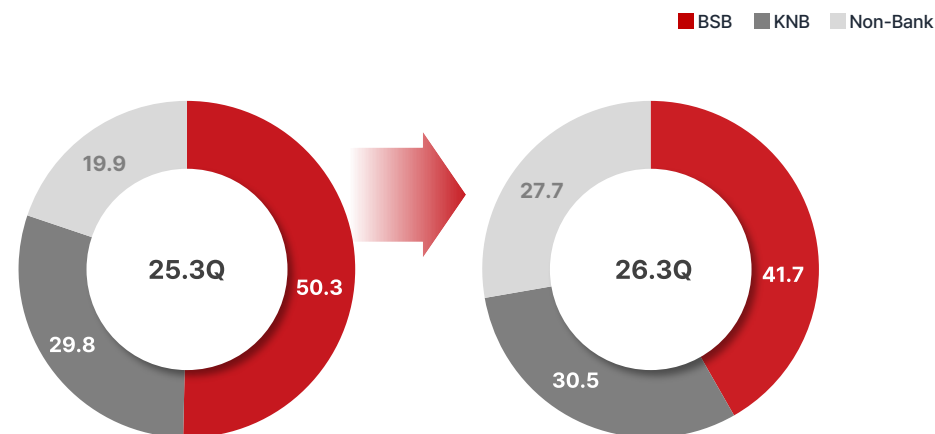


01. Subsidiaries Earnings

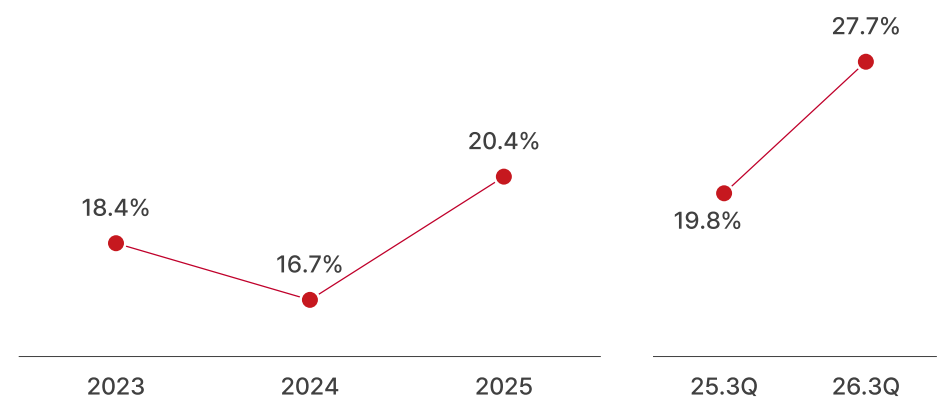
(Unit: Won, %)

Category	26.3Q (Cum.)	25.3Q (Cum.)	YoY	26.3Q	26.2Q	QoQ
Bank(A)	557.3	670.4	-113.1	201.1	180.6	20.5
BSB	321.8	420.9	-99.1	120.6	93.1	27.5
KNB	235.5	249.5	-14.0	80.5	87.5	-7.0
Non-Bank(B)	213.7	166.0	47.7	41.1	113.0	-71.9
Capital	117.5	109.7	7.8	38.8	40.5	-1.7
Securities	50.1	29.3	20.8	4.5	36.3	-31.8
MSB	10.6	6.2	4.4	3.5	4.5	-1.0
AM	29.9	16.2	13.7	-7.7	29.6	-37.3
Venture Capital	2.6	1.8	0.8	0.9	1.0	-0.1
Credit Info	1.0	0.7	0.3	0.3	0.5	-0.2
System	2.0	2.1	-0.1	0.8	0.6	0.2
Group & Unconsolidated Portion(C)	-131.5	-50.6	-80.9	-25.1	-87.9	62.8
Non-Controlling NI(D)	17.2	15.8	1.4	6.6	5.3	1.3
Controlling NI (E) = (A + B + C - D)	622.3	770.0	-147.7	210.5	200.4	10.1

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



Non-Bank Earnings Contribution

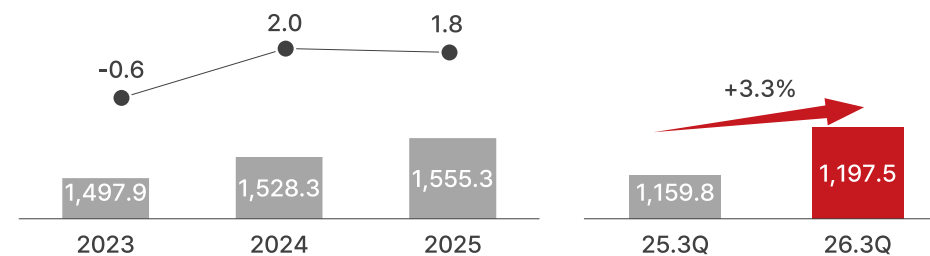


02. Banks Earnings Busan Bank(BSB)

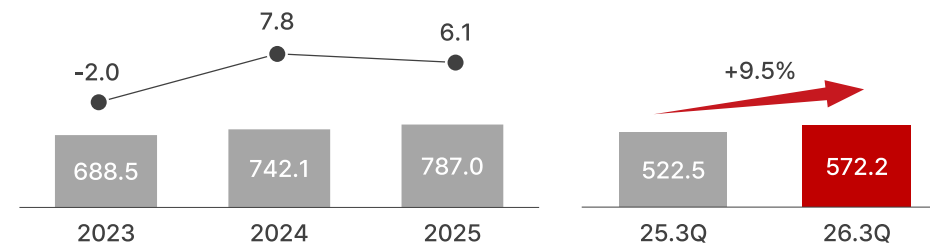
(Unit: Wbn, %)

Category	26.3Q (Cum.)	25.3Q (Cum.)	YoY	26.3Q	26.2Q	QoQ
Total Operating Income (A)	1,174.5	1,207.1	-2.7	391.4	382.6	2.3
Net Interest Income	1,197.5	1,159.8	3.3	398.4	401.5	-0.8
Net Fee Income	45.4	20.6	120.4	17.5	11.6	50.9
Others	-68.4	26.7	Net Loss	-24.5	-30.5	-
SG&A(B)	572.2	522.5	9.5	182.1	199.7	-8.8
Provision Expense(C)	212.4	199.5	6.5	63.4	88.3	-28.2
Net Operating Income (A-B-C)	389.9	485.1	-19.6	145.8	94.6	54.1
Non Operating Income	31.2	58.4	-46.6	10.3	23.5	-56.2
Earnings Before Income Taxes	421.1	543.5	-22.5	156.1	118.1	32.2
Income Tax Expenses(-)	99.3	122.6	-19.0	35.6	25.0	42.4
Net Income	321.8	420.9	-23.5	120.6	93.1	29.5

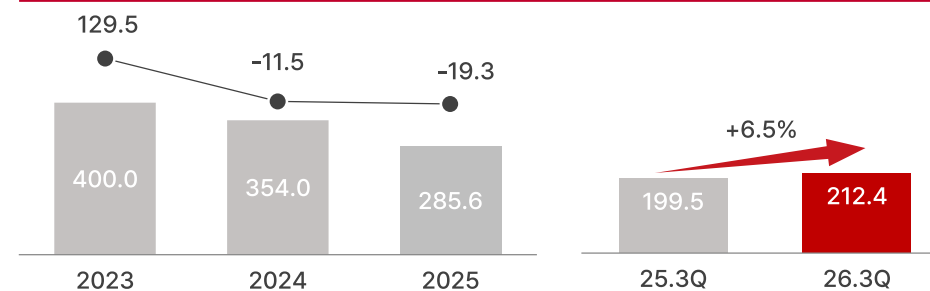
Interest Income (Unit: Wbn, %)



SG&A (Unit: Wbn, %)



Provision Expense (Unit: Wbn, %)

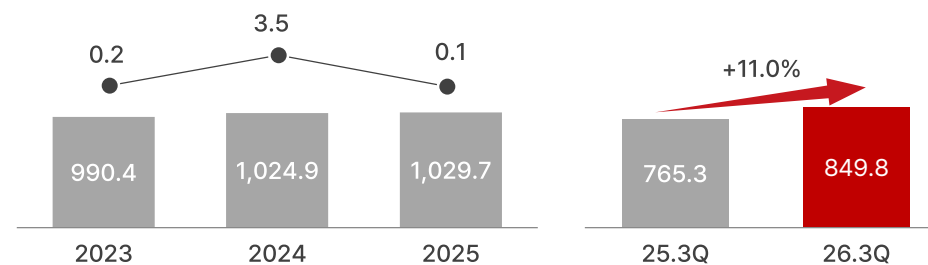


02. Banks Earnings Kyongnam Bank(KNB)

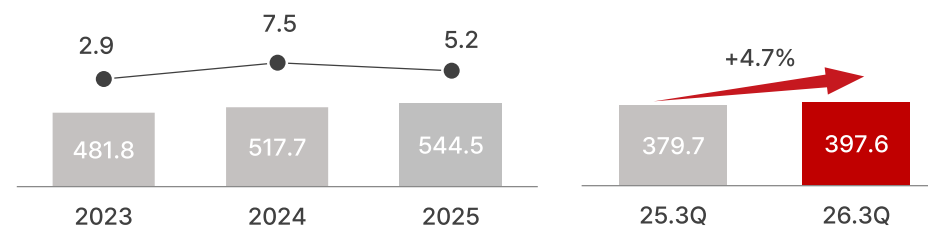
(Unit: Wbn, %)

Category	26.3Q (Cum.)	25.3Q (Cum.)	YoY	26.3Q	26.2Q	QoQ
Total Operating Income(A)	824.2	825.3	-0.1	262.2	302.5	-13.3
Net Interest Income	849.8	765.3	11.0	288.3	287.0	0.5
Net Fee Income	35.8	21.6	65.7	17.2	10.2	68.6
Others	-61.4	38.4	Net Loss	-43.3	5.3	Net Loss
SG&A(B)	397.6	379.7	4.7	126.2	138.2	-8.7
Provision Expense (C)	149.3	148.4	0.6	54.0	52.6	2.7
Net Operating Income(A-B-C)	277.3	297.2	-6.7	82.0	111.7	-26.6
Non Operating Income	25.2	25.5	-1.2	22.2	3.1	616.1
Earnings Before Income Taxes	302.5	322.7	-6.3	104.2	114.8	-9.2
Income Tax Expenses(-)	67.0	73.2	-8.5	23.7	27.3	-13.2
Net Income	235.5	249.5	-5.6	80.5	87.5	-8.0

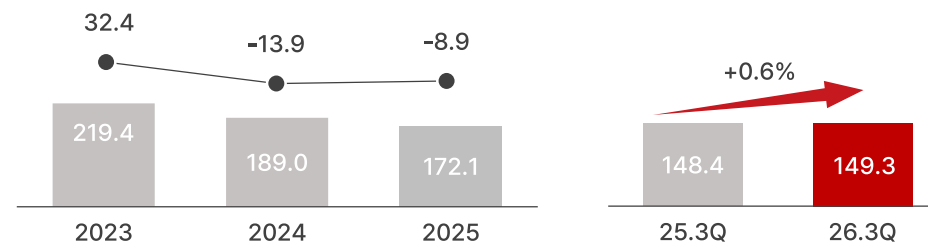
Interest Income (Unit: Wbn, %)



SG&A (Unit: Wbn, %)



Provision Expense (Unit: Wbn, %)



02. Banks NIM

BSB

(Unit: %, Wtn)

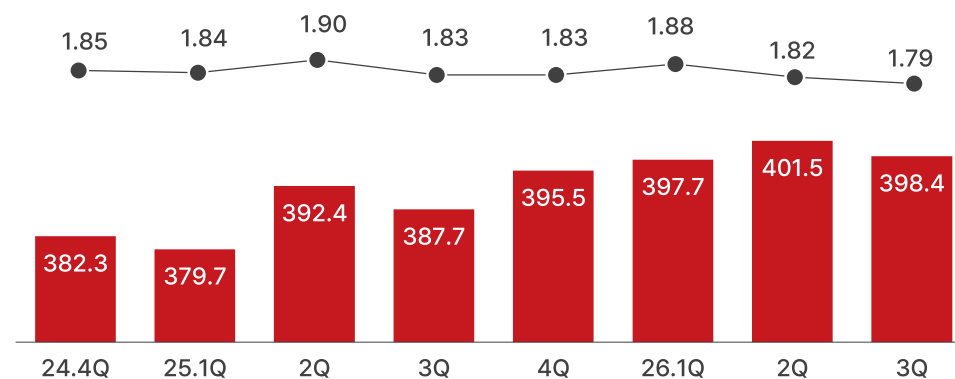
	26.3Q	26.2Q	26.1Q	25.4Q	25.3Q
Quarterly NIM	1.79	1.82	1.88	1.83	1.83
Quarterly NIS	2.05	2.07	2.14	2.06	2.07
Interest Rate on KRW Loans	4.37	4.27	4.31	4.24	4.32
Interest Rate paid on KRW Deposits	2.32	2.20	2.17	2.18	2.25
Average Interest Earning Assets	78.0	76.6	74.6	75.0	73.6
Cumulative NIM	1.83	1.85	1.88	1.85	1.86

KNB

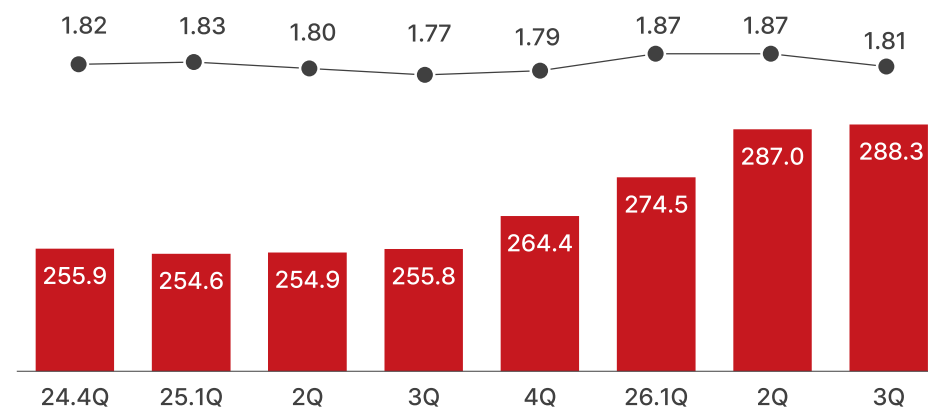
(Unit: %, Wtn)

	26.3Q	26.2Q	26.1Q	25.4Q	25.3Q
Quarterly NIM	1.81	1.87	1.87	1.79	1.77
Quarterly NIS	1.99	2.05	2.04	1.92	1.91
Interest Rate on KRW Loans	4.41	4.31	4.25	4.19	4.29
Interest Rate paid on KRW Deposits	2.42	2.27	2.21	2.27	2.38
Average Interest Earning Assets	53.5	52.6	51.0	50.2	48.6
Cumulative NIM	1.85	1.87	1.87	1.80	1.80

BSB Quarterly Interest Income & NIM (Unit: Wbn, %)



KNB Quarterly Interest Income & NIM (Unit: Wbn, %)



02. Banks SG&A

BSB SG&A

(Unit: Wbn, %, %p)

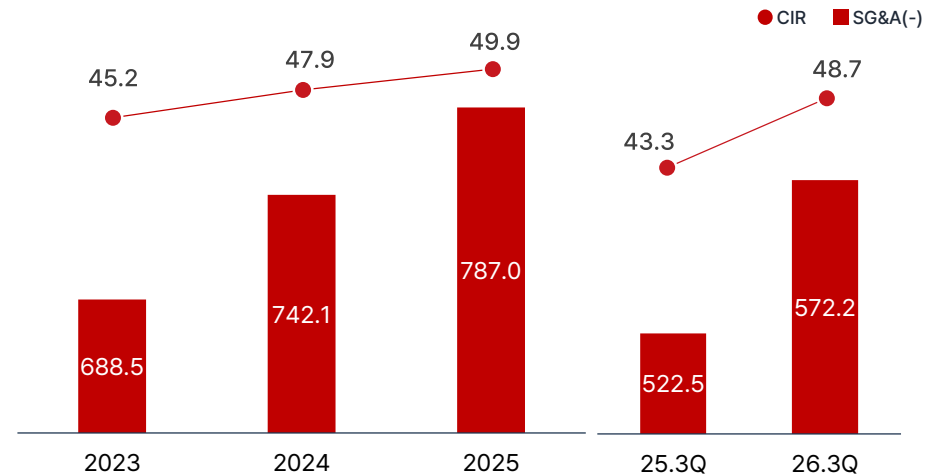
	26.3Q (Cum.)	25.3Q (Cum.)	YoY	26.3Q	26.2Q	QoQ
Total Operating Income	1,174.5	1,207.1	-2.7	391.4	382.6	2.3
SG&A(-)	572.2	522.5	9.5	182.1	199.7	-8.8
CIR	48.7	43.3	+5.4	46.5	52.2	-5.7

KNB SG&A

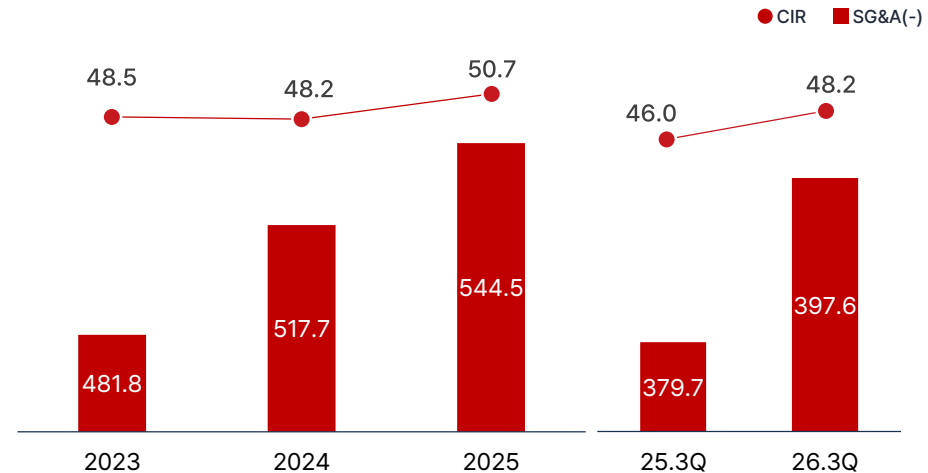
(Unit: Wbn, %, %p)

	26.3Q (Cum.)	25.3Q (Cum.)	YoY	26.3Q	26.2Q	QoQ
Total Operating Income	824.2	825.3	-0.1	262.2	302.5	-13.3
SG&A(-)	397.6	379.7	4.7	126.2	138.2	-8.7
CIR	48.2	46.0	+2.2	48.1	45.7	+2.4

BSB SG&A & CIR (Unit: Wbn, %)



KNB SG&A & CIR (Unit: Wbn, %)



02. Bank Loans / Deposits (BSB)

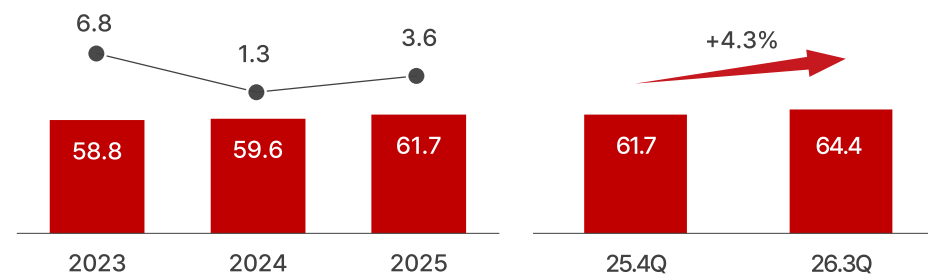
(Unit: Wbn, %, Balance)

	26.3Q	25.4Q	YTD	26.2Q	QoQ
KRW Loans	64,382.9	61,703.9	4.3	64,436.1	-0.1
Corporate	40,992.4	39,732.7	3.2	41,123.1	-0.3
Large Corps.	5,893.3	5,187.7	13.6	6,077.2	-3.0
SME	35,099.1	34,545.0	1.6	35,045.9	0.2
Household	20,641.0	20,022.6	3.1	20,690.6	-0.2
Mortgage	15,119.5	14,924.7	1.3	15,159.9	-0.3
Public	2,749.5	1,948.6	41.1	2,622.4	4.8
Foreign Curr. Loans	1,088.8	999.9	8.9	1,174.6	-7.3
KRW Deposits	63,068.9	62,418.0	1.0	63,643.6	-0.9

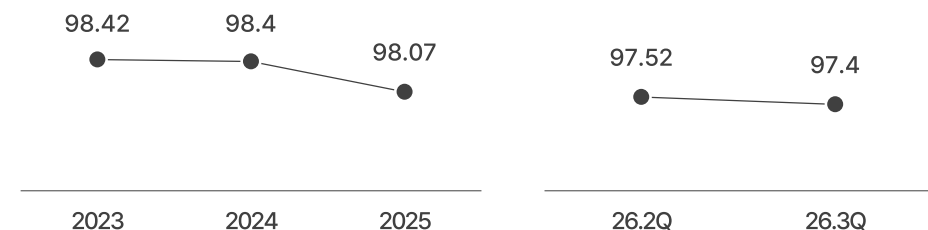
(Unit: Wbn, %, %p, Average Balance)

	26.3Q	25.4Q	YTD	26.2Q	QoQ
Low-Cost Deposits(A)	19,783.8	19,924.4	-0.7	19,418.3	1.9
Core Deposits	15,472.9	15,948.6	-3.0	15,437.2	0.2
MMDA	4,310.9	3,975.8	8.4	3,981.1	8.3
KRW Deposits(B)	62,456.4	60,203.8	3.7	61,859.0	1.0
A / B	31.68	33.09	-1.41	31.39	0.29

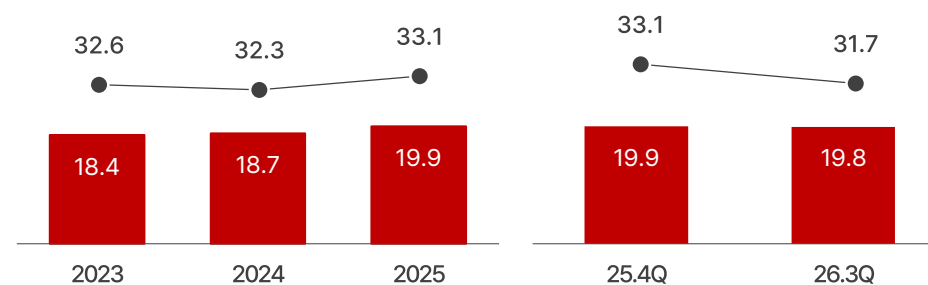
BSB KRW Loans (Unit: Wtn)



BSB LDR (Unit: %)



BSB Low Cost Deposits & Ratio (Unit: %, Wtn)



02. Bank Loans / Deposits (KNB)

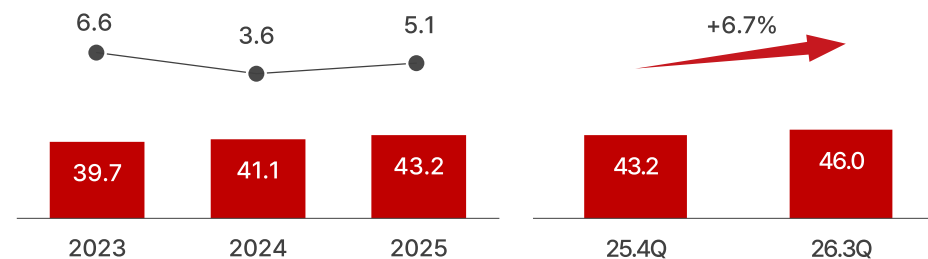
(Unit: Wbn, %, Balance)

Category	26.3Q	25.4Q	YTD	26.2Q	QoQ
KRW Loans	46,041.0	43,163.4	6.7	45,841.0	0.4
Corporate	30,548.9	28,850.9	5.9	30,113.0	1.4
Large Corps.	4,200.0	2,903.4	44.7	3,878.9	8.3
SME	26,348.9	25,947.5	1.5	26,234.1	0.4
Household	15,097.8	13,920.3	8.5	15,325.7	-1.5
Mortgage	11,118.5	9,829.1	13.1	11,196.9	-0.7
Public	394.3	392.2	0.5	402.3	-2.0
Foreign Curr. Loans	90.7	93.9	-3.4	96.5	-6.0
KRW Deposits	43,295.7	40,998.4	5.6	43,816.5	-1.2

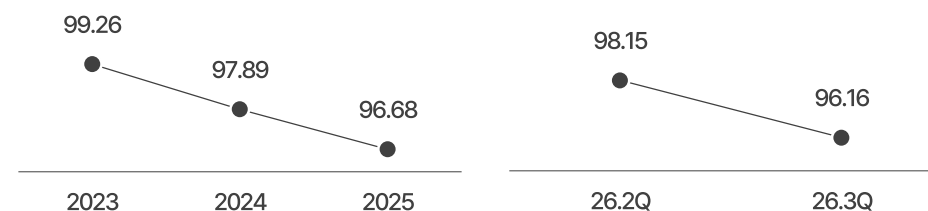
(Unit: Wbn, %, %p, Average Balance)

Category	26.3Q	25.4Q	YTD	26.2Q	QoQ
Low-Cost Deposits(A)	13,134.1	11,959.4	9.8	13,010.6	0.9
Core Deposits	11,090.0	10,428.1	6.3	11,058.7	0.3
MMDA	2,044.1	1,531.3	33.5	1,951.9	4.7
KRW Deposits(B)	42,848.4	39,867.5	7.5	42,143.6	1.7
A / B	30.65	30.00	0.65	30.87	-0.22

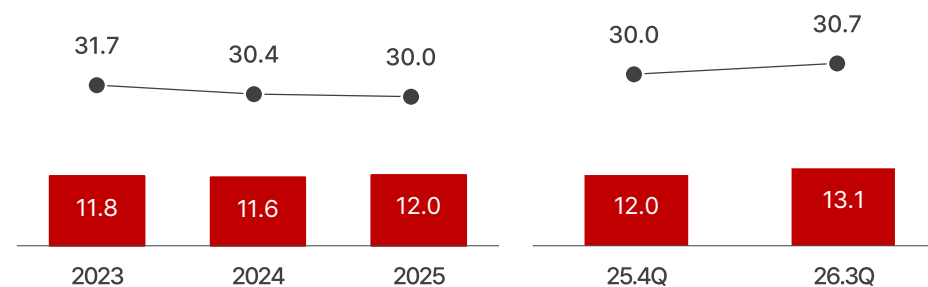
KNB KRW Loans (Unit: Wtn)



KNB LDR (Unit: %)



KNB Low Cost Deposits & Ratio (Unit: %, Wtn)



02. Banks Asset Quality

BSB

(Unit: Wbn, %, %p)

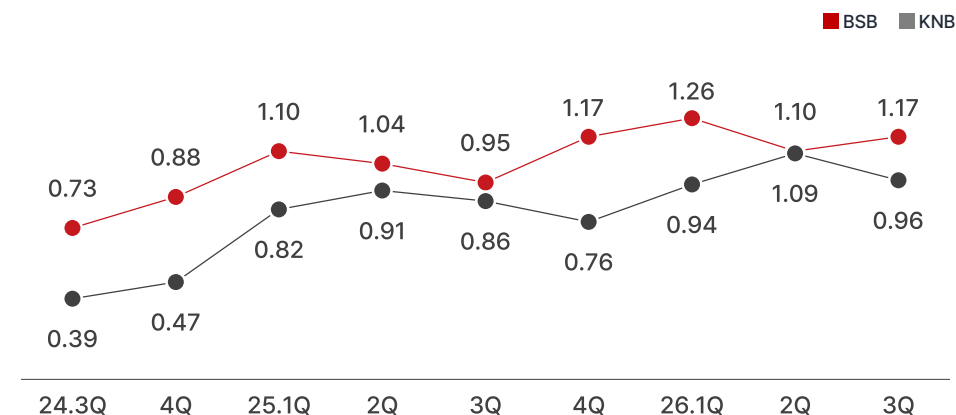
	26.3Q	25.4Q	YTD	26.2Q	QoQ
Total Credits	68,018.9	64,818.8	4.9	68,287.8	-0.4
Normal	66,628.9	63,309.8	5.2	66,825.1	-0.3
Precautionary	596.1	753.3	-20.9	713.6	-16.5
Substandard	584.6	571.2	2.3	530.7	10.2
Doubtful	87.8	79.4	10.6	72.9	20.4
Expected Loss	121.6	105.1	15.7	145.4	-16.4
NPL	794.0	755.7	5.1	749.1	6.0
SBL Ratio	1.17	1.17	0.00	1.10	0.07
Coverage	88.64	96.41	-7.77	98.22	-9.58
Delinq. Ratio	1.15	0.87	0.28	1.02	0.13
Loan Amount	66,491.8	63,733.3	4.3	66,759.6	-0.4
Delinq. Amt	764.5	556.4	37.4	680.8	12.3

KNB

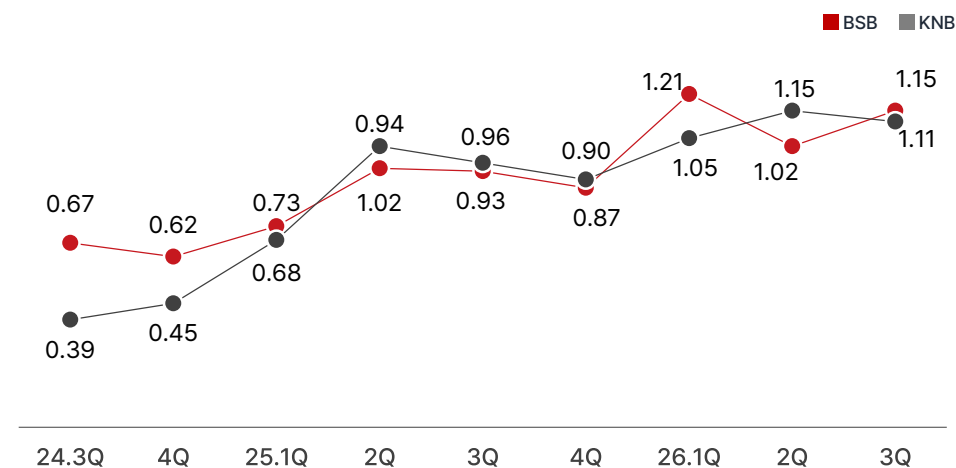
(Unit: Wbn, %, %p)

	26.3Q	25.4Q	YTD	26.2Q	QoQ
Total Credits	47,148.7	44,177.9	6.7	46,998.2	0.3
Normal	46,428.2	43,509.6	6.7	46,242.9	0.4
Precautionary	269.6	331.0	-18.5	244.2	10.4
Substandard	284.8	223.8	27.3	345.0	-17.4
Doubtful	53.3	36.7	45.2	58.4	-8.7
Expected Loss	112.7	76.8	46.7	107.7	4.6
NPL	450.9	337.3	33.7	511.1	-11.8
SBL Ratio	0.96	0.76	0.20	1.09	-0.13
Coverage	81.88	105.99	-24.11	74.39	7.49
Delinq. Ratio	1.11	0.90	0.21	1.15	-0.04
Loan Amount	46,846.6	43,938.0	6.6	46,655.1	0.4
Delinq. Amt	521.1	396.9	31.3	537.8	-3.1

SBL(NPL) Ratio (Unit: %)



Delinquency Ratio (Unit: %)

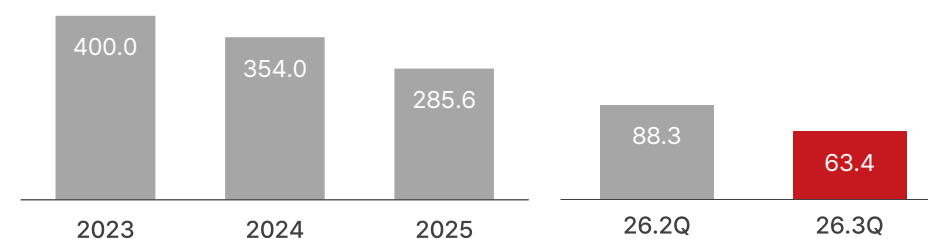


02. Provisioning / Write-offs & Sales (BSB)

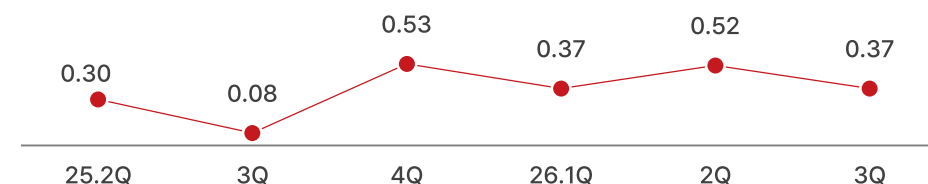
(Unit: Wbn, %, Balance)

	26.3Q	26.2Q	26.1Q	25.4Q	25.3Q	25.2Q
CCR (Quarterly, A/B)	0.37	0.52	0.37	0.53	0.08	0.30
Total Exp.(A)	63.4	88.3	60.8	86.1	13.0	47.8
Corporate	29.5	51.6	33.4	65.8	-12.8	20.4
Household	30.2	32.5	23.4	17.4	23.6	23.7
Credit Card	4.5	4.2	3.6	3.1	3.4	3.8
Others	-0.8	-0.1	0.4	-0.2	-1.2	-0.1
Total Credits(B)	68,018.9	68,287.8	65,819.0	64,818.8	63,985.9	61,939.2
Total Write-Offs	82.5	37.2	32.2	52.3	47.1	32.2
Corporate	63.2	2.7	7.9	28.8	27.4	11.9
Household	15.6	30.5	21.3	19.9	16.9	17.0
Credit Card	3.7	4.0	3.0	3.6	2.8	3.5
Total NPL Sales	61.3	215.7	100.5	163.9	127.1	187.0
Corporate	54.0	205.8	93.4	152.7	114.8	169.8
Household	6.4	9.4	6.5	10.0	11.7	16.1
Credit Card	0.9	0.5	0.6	1.2	0.6	1.0
(NPL Sales for SBL Loans)	53.8	204.0	93.1	154.2	120.2	179.1

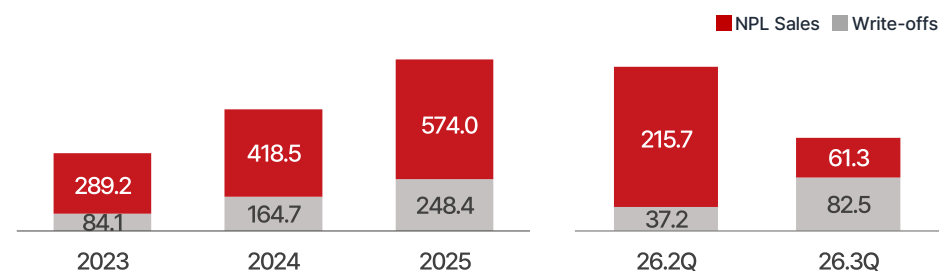
BSB Provision Expense (Unit: Wbn)



BSB Credit Cost (Unit: %, Quarterly)



NPL Sales & Write-offs (Unit: Wbn)

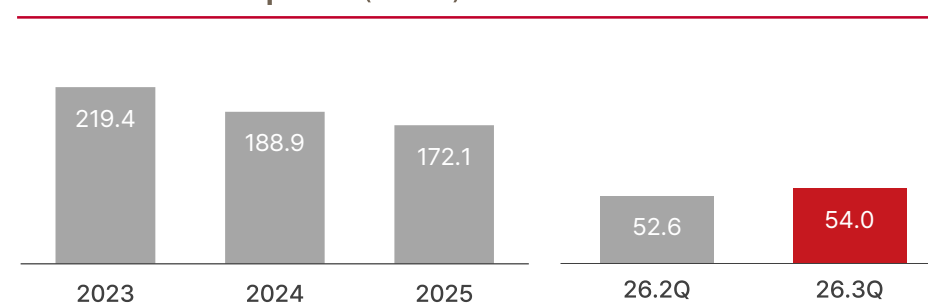


02. Provisioning / Write-offs & Sales (KNB)

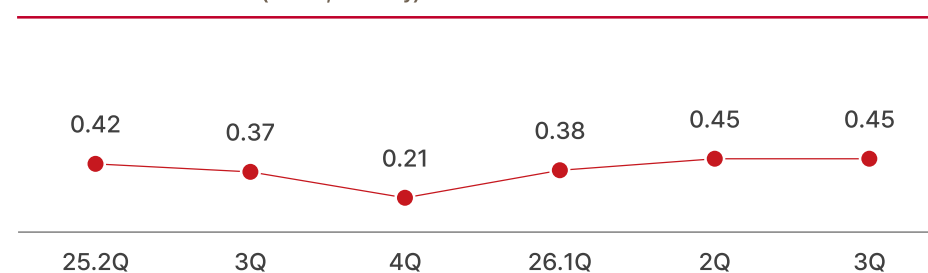
(Unit: Wbn, %, Balance)

Category	26.3Q	26.2Q	26.1Q	25.4Q	25.3Q	25.2Q
CCR (Quarterly, A/B)	0.45	0.45	0.38	0.21	0.37	0.42
Total Exp.(A)	54.0	52.6	42.7	23.7	40.9	44.3
Corporate	27.6	24.7	22.5	6.3	16.7	16.6
Household	20.5	22.6	17.3	16.2	21.8	25.1
Credit Card	3.1	2.7	2.5	1.1	2.4	2.6
Others	2.8	2.7	0.3	0.0	0.0	0.0
Total Credits(B)	47,148.7	46,998.2	45,570.0	44,177.9	43,484.7	42,606.4
Total Write-Offs	24.2	26.4	28.4	21.1	35.0	37.5
Corporate	6.8	4.7	8.8	12.2	12.3	18.9
Household	14.7	19.1	17.1	6.4	19.4	15.1
Credit Card	2.7	2.7	2.5	2.5	3.3	3.5
Total NPL Sales	127.9	41.4	2.3	133.0	94.2	40.2
Corporate	119.6	33.5	1.5	106.2	87.8	40.0
Household	8.0	7.6	0.6	26.4	6.3	0.1
Credit Card	0.3	0.3	0.2	0.4	0.1	0.1
(NPL Sales for SBL Loans)	118.3	41.4	2.3	125.1	91.4	39.2

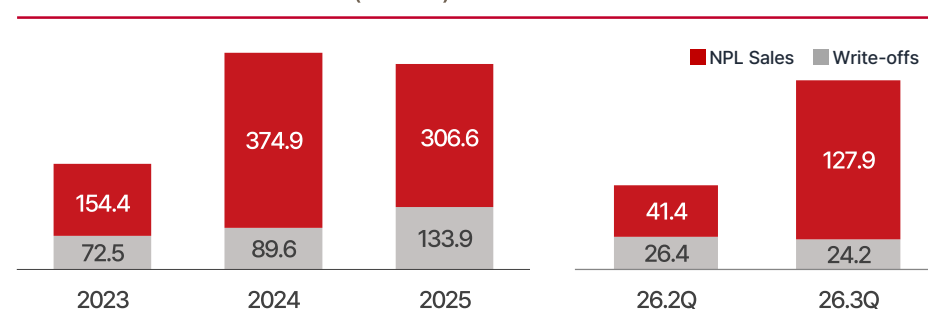
KNB Provision Expense (Unit: Wbn)



KNB Credit Cost (Unit: %, Quarterly)

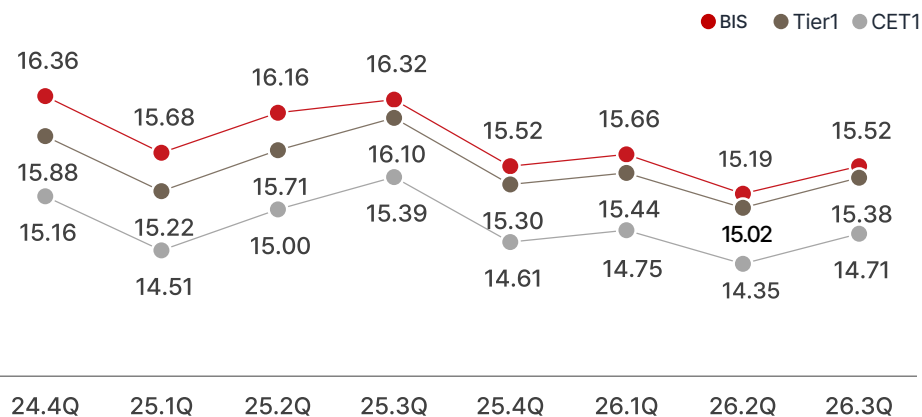


NPL Sales & Write-offs (Unit: Wbn)



02. Banks Capital Adequacy

BSB Capital Adequacy (Unit: %)

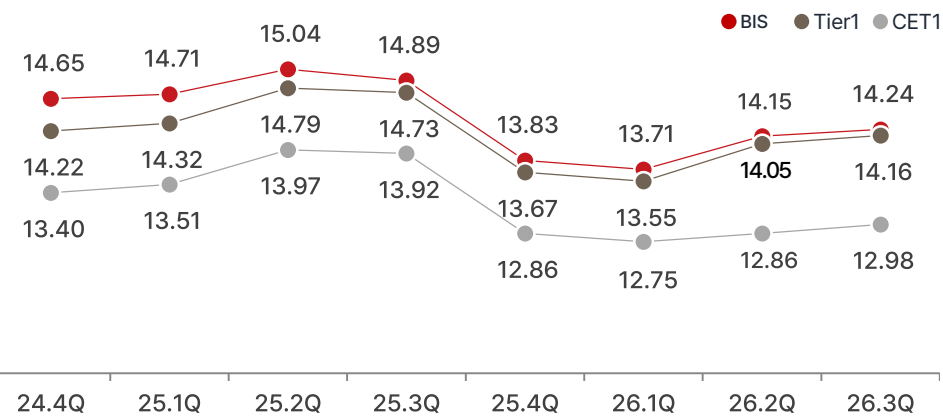


BSB

(Unit: Wbn, %, %p)

	26.3Q	25.4Q	YTD	26.2Q	QoQ
Total BIS Capital	5,707.6	5,566.3	2.54	5,655.2	0.93
Tier I Capital	5,656.2	5,488.0	3.06	5,592.3	1.14
CET1 Capital	5,406.9	5,238.7	3.21	5,343.0	1.20
Total RWA	36,765.9	35,868.1	2.50	37,224.3	-1.23
BIS Capital Ratio	15.52	15.52	0.00	15.19	0.33
Tier I	15.38	15.30	0.08	15.02	0.36
CET1	14.71	14.61	0.10	14.35	0.36

KNB Capital Adequacy (Unit: %)



KNB

(Unit: Wbn, %, %p)

	26.3Q	25.4Q	YTD	26.2Q	QoQ
Total BIS Capital	3,632.5	3,412.8	6.44	3,563.9	1.92
Tier I Capital	3,610.7	3,373.9	7.02	3,539.3	2.02
CET1 Capital	3,311.5	3,174.5	4.32	3,240.1	2.20
Total RWA	25,503.0	24,684.0	3.32	25,191.7	1.24
BIS Capital Ratio	14.24	13.83	0.41	14.15	0.09
Tier I	14.16	13.67	0.49	14.05	0.11
CET1	12.98	12.86	0.12	12.86	0.12

02. Banks KRW Loans Portfolio

BSB

(Unit: Wbn, %, Balance)

	2026.3Q			
	Amount	Ratio	YTD	QoQ
Manufacturing	10,271.8	16.0	3.8	-1.0
Steel Metal Products	2,849.3	4.4	3.9	0.9
Automobile Parts	1,854.3	2.9	10.3	-0.1
Machinery	1,355.6	2.1	9.3	5.0
Petroleum, Rubber, etc.	1,224.8	1.9	-8.6	-8.1
Fabric	318.1	0.5	7.8	0.6
Garment & Shoes	421.5	0.7	2.2	2.3
Food & Beverage	793.5	1.2	10.2	-0.7
Electronics	500.5	0.8	8.0	-1.0
Paper, Paper Mills	172.5	0.3	-5.0	-6.1
Others	781.7	1.2	-4.6	-8.8
Non-Manufacturing	33,470.1	52.0	5.3	0.3
Wholesale & Retail	5,237.4	8.1	4.5	0.6
Public	81.6	0.1	103.5	132.5
Construction & Engineering	2,655.0	4.1	-1.9	-2.0
Real Estate	12,007.8	18.7	2.2	0.4
Insurance & Financing	1,887.9	2.9	48.5	0.9
Transportation	1,376.9	2.1	4.1	1.8
Hotel & Food	2,744.7	4.3	-2.9	-0.6
Others	7,478.8	11.6	9.1	0.1
Household	20,641.0	32.1	3.1	-0.2
KRW Loans	64,382.9	100.0	4.3	-0.1

Note: Sectors are based on FSS reporting

KNB

(Unit: Wbn, %, Balance)

	2026.3Q			
	Amount	Ratio	YTD	QoQ
Manufacturing	10,996.6	23.9	3.8	1.8
Steel Metal Products	2,594.1	5.6	5.4	2.4
Automobile Parts	2,729.0	5.9	1.1	1.0
Machinery	2,572.3	5.6	1.6	3.1
Petroleum, Rubber, etc.	438.3	1.0	9.9	1.1
Fabric	83.9	0.2	-5.1	0.7
Garment & Shoes	44.7	0.1	-38.7	-5.1
Food & Beverage	424.5	0.9	-3.3	-3.8
Electronics	761.9	1.7	21.3	0.2
Paper, Paper Mills	125.2	0.3	23.1	2.2
Others	1,222.8	2.7	3.9	2.9
Non-Manufacturing	19,946.6	43.3	7.0	1.2
Wholesale & Retail	4,116.7	8.9	-0.4	-0.6
Public	2.4	0.0	-29.4	-4.0
Construction & Engineering	917.3	2.0	5.4	-4.3
Real Estate	6,206.9	13.5	3.7	3.0
Insurance & Financing	1,781.1	3.9	34.7	1.4
Transportation	795.8	1.7	0.2	2.1
Hotel & Food	1,413.0	3.1	-0.7	3.2
Others	4,713.4	10.2	14.7	0.7
Household	15,097.8	32.8	8.5	-1.5
KRW Loans	46,041.0	100.0	6.7	0.4

02. Banks NPL & Collateral Coverage by Key Sectors

(Unit: Wbn)

	Total Credits (A)	% of Total Credit	NPL (B)	NPL ratio (%) (B/A)	Loan Loss Allowance (C)	NPL Coverage(%) (C/B)	Collateral (D)	Collateral Coverage (%) (D/A)
Manufacturing	23,207	18.1	253	1.09	231	91.1	18,509	79.8
Steel	5,793	4.5	17	0.29	73	426.7	4,768	82.3
Automobile	2,923	2.3	7	0.23	23	340.1	2,280	78.0
Shipbuilding	1,938	1.5	2	0.09	5	320.5	1,675	86.4
Chemical	1,062	0.8	109	10.27	21	18.9	694	65.4
Construction	3,626	2.8	59	1.63	49	83.2	2,740	75.6
Shipping	444	0.3	0.2	0.05	4	2,062.6	223	50.3
Wholesale & Retail	10,121	7.9	120	1.18	104	86.6	6,595	65.2
Hotel & Food	4,207	3.3	66	1.57	54	81.0	3,454	82.1
Real Estate	18,296	14.2	336	1.84	184	54.9	14,806	80.9

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

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

03. BNK Capital

(Unit: Wbn, %, Balance)

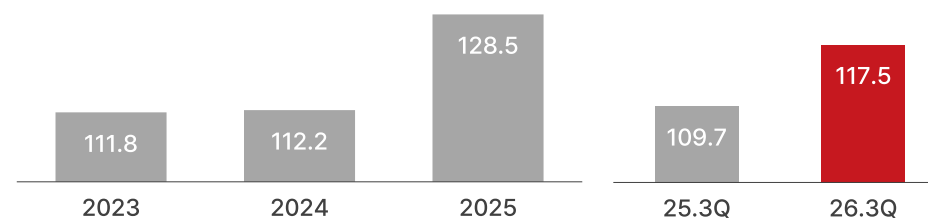
	26.3Q (Cum.)	25.3Q (Cum.)	YoY(%)	26.3Q	26.2Q	QoQ(%)
Total Op. Income	420.9	376.4	11.8	156.1	140.8	10.9
Net Interest Income	238.8	231.2	3.3	80.6	77.6	3.9
Net Fee Income	21.6	20.6	4.9	10.3	3.1	232.3
Others	160.5	124.6	28.8	65.2	60.1	8.5
SG&A(-)	99.7	88.3	12.9	33.3	30.4	9.5
Provision Expense	182.8	144.2	26.8	71.7	70.0	2.4
Non-Op. Income	16.0	-0.9	Net Gain	2.2	13.3	-83.5
Earnings Before Inc. Tax	154.4	143.0	8.0	53.3	53.7	-0.7
Income Tax(-)	36.9	33.3	10.8	14.5	13.2	9.8
Net Income	117.5	109.7	7.1	38.8	40.5	-4.2

(Unit: Wbn, %, Balance)

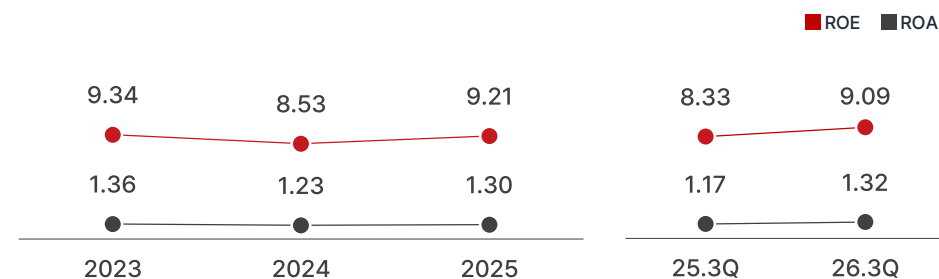
	26.3Q	25.3Q	YoY(%)	26.3Q	26.2Q	QoQ(%)
Assets	10,553.2	10,464.6	0.8	10,553.2	10,201.4	3.4
Cash and Dues	380.7	442.9	-14.0	380.7	257.8	47.7
Securities	427.7	441.9	-3.2	427.7	386.9	10.5
Loan Amount	5,832.2	6,006.5	-2.9	5,832.2	5,861.6	-0.5
VC Business	27.1	26.9	0.7	27.1	27.5	-1.5
Installment Assets	611.1	542.0	12.7	611.1	574.1	6.4
Leased Assets	2,963.5	2,749.7	7.8	2,963.5	2,839.3	4.4
Fixed Assets	44.5	40.6	9.6	44.5	56.7	-21.5
Others	266.4	214.0	24.5	266.4	197.5	34.9
Liab. & SH Equity	10,553.2	10,464.6	0.8	10,553.2	10,201.4	3.4
Borrowings	8,164.6	8,186.4	-0.3	8,164.6	7,865.8	3.8
Other Liabilities	835.9	801.4	4.3	835.9	809.5	3.2
Shareholder's Equity	1,552.7	1,476.8	5.1	1,552.7	1,526.1	1.7

Note: ROA-ROE based on board settlement data (2023-2025 restated on the same basis)

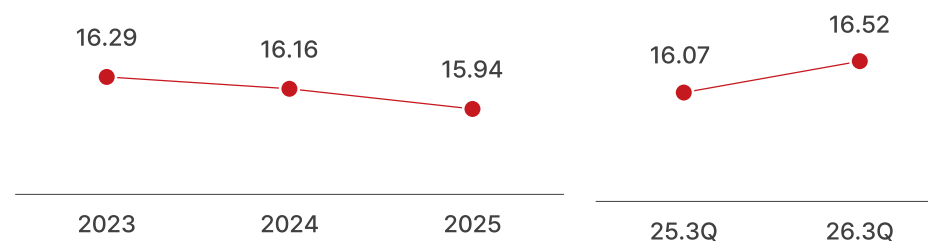
Net Income (Unit: Wbn, Cum.)



ROA, ROE (Unit: %, Cum.)



Adjusted Capital Ratio (Unit: %)



04. BNK Securities

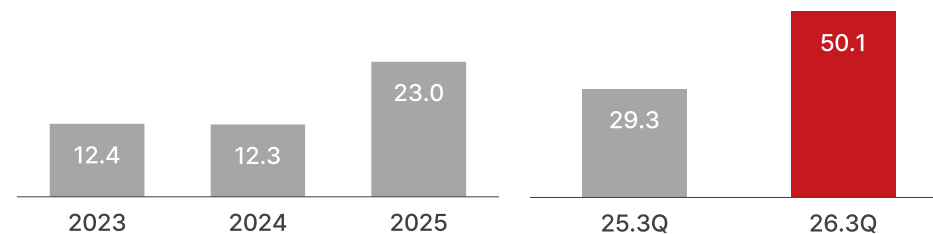
(Unit: Wbn, %, Balance)

	26.3Q (Cum.)	25.3Q (Cum.)	YoY(%)	26.3Q	26.2Q	QoQ(%)
Total Op. Income	188.8	176.8	6.8	46.3	90.8	-49.0
Net Interest Income	52.8	81.7	-35.4	18.6	14.1	31.9
Net Fee Income	94.1	54.4	73.0	28.1	38.3	-26.6
Others	41.9	40.7	2.9	-0.4	38.4	Net Loss
SG&A(-)	106.6	87.6	21.7	32.3	42.5	-24.0
Provision Expense	30.1	47.9	-37.2	10.7	9.9	8.1
Non-Op. Income	14.7	-3.1	Net Gain	1.8	11.0	-83.6
Earnings Before Inc. Tax	66.8	38.2	74.9	5.1	49.4	-89.7
Income Tax(-)	16.7	8.9	87.6	0.6	13.1	-95.4
Net Income	50.1	29.3	71.0	4.5	36.3	-87.6

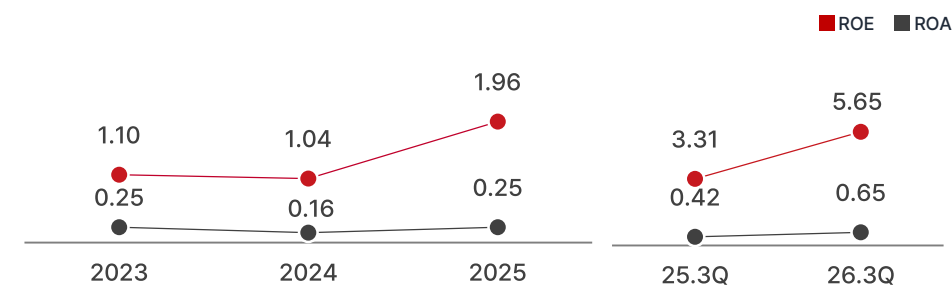
(Unit: Wbn, %, Balance)

	26.3Q (Cum.)	25.3Q (Cum.)	YoY(%)	26.3Q	26.2Q	QoQ(%)
Net Fee Income	94.1	54.4	73.0	28.1	38.3	-26.6
Fee Revenue	139.3	73.8	88.8	43.3	56.7	-23.6
Underwriting	4.8	8.4	-42.9	1.1	1.2	-8.3
Advisory	13.4	16.0	-16.2	4.0	6.8	-41.2
Brokerage	89.1	28.7	210.5	27.0	38.0	-28.9
Others	32.0	20.7	54.6	11.2	10.7	4.7
Fee Expense	45.2	19.4	133.0	15.2	18.4	-17.4

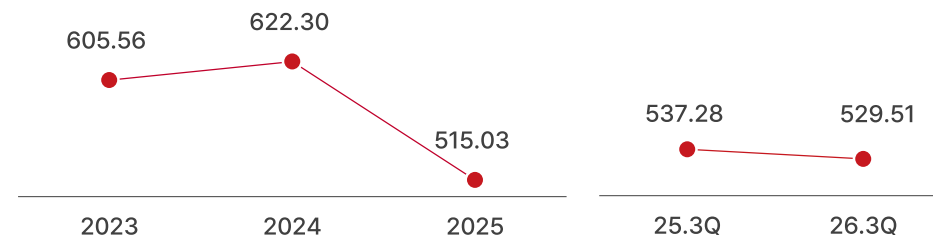
Net Income (Unit: Wbn, Cum.)



ROA, ROE (Unit: %, Cum., Consolidated)



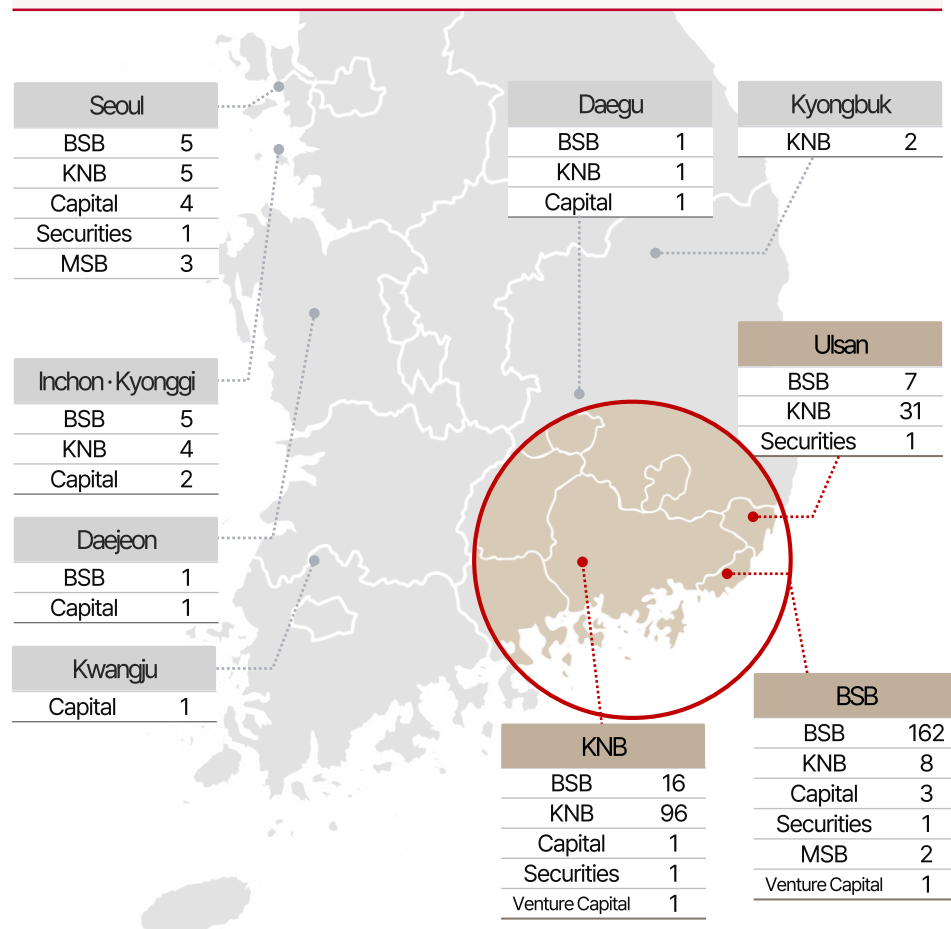
Net Capital Ratio (Unit: %)



05. Reference

Networks (as of Sep. 2026) : 381 Locations

- BSB 203 (Qingdao/Nanjing/Ho Chi Minh Branch, Yangon/Mumbai/Hanoi Office incl.),
- KNB 147, Capital 20 (incl. 7 overseas affiliates),
- Securities 4, MSB 5, Venture Capital 2



Southeastern Conurbation : Population & Key Industries (2025)

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