

2021 3Q Financial Results

2021.10.28

BNK



BNK Financial Group

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DISCLAIMER

The financial information presented herein is prepared on the basis of pre-audited financial of BNK Financial Group and is based upon the plans, strategies and expectations of the FG's management. All information described in this presentation should be treated as forward looking statements that are subject to risks and uncertainties. Actual results could vary materially from the expectations reflected in this presentation, thus the statements presented herein do not purport to be a complete description of the group's operations or future developments. Readers are cautioned not to place under reliance on these statements, which speak only as of the date of this presentation BNK Financial Group does not undertake any obligation to publicly release any revisions to these statements to reflect any future events.

- KNB has been added October 10, 2014, with earnings consolidated starting from 4Q of 2014. As of June 4, 2015, KNB has become a 100% subsidiary of BNK Financial Group
- AM has been added July 28, 2015, and earnings will be consolidated starting from August 2015

I . 2021 3Q Group Highlights

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1. Highlights – Profitability

Profitability – Group Net Income

| (KRW bn, %) | 21.09 | 20.09 | YoY | 21.3Q | 21.2Q | QoQ |
|------------------------------------|---------|---------|-------|-------|-------|-------|
| Net Interest Income | 1,884.3 | 1,619.9 | 16.3 | 665.7 | 629.6 | 5.7 |
| Net Fee Income | 388.5 | 282.8 | 37.4 | 123.6 | 155.4 | -20.5 |
| Others | 99.8 | 54.9 | 81.8 | 31.4 | 45.6 | -31.1 |
| SG&A(-) | 1,082.1 | 1,001.3 | 8.1 | 350.6 | 385.0 | -8.9 |
| Provision Expense(-) | 286.8 | 323.6 | -11.4 | 103.0 | 71.7 | 43.7 |
| Net Income | 775.8 | 479.8 | 61.7 | 286.2 | 286.1 | 0.03 |
| Net Income in Controlling Interest | 743.4 | 447.4 | 66.2 | 275.4 | 275.3 | 0.04 |

NI 743.4 KRW bn

(YoY +66.2%)

- Highest 3Q Acc. Earnings release
- Bank & Subsidiaries net operating income growth YoY, while showing provision expense decrease

Core Income 2,272.8 KRW bn

(YoY +19.5%)

- Steady loan growth & NIM increase leading interest income up by +16.3% YoY
- Continued fee income growth for Subs.

SG&A 1,082.1 KRW bn

(YoY +8.1%)

- Banks SG&A ↓, Securities Incentive ↑
- Cost growth excluding Securities Incentive around 2%

Prov. Exp. 286.8 KRW bn

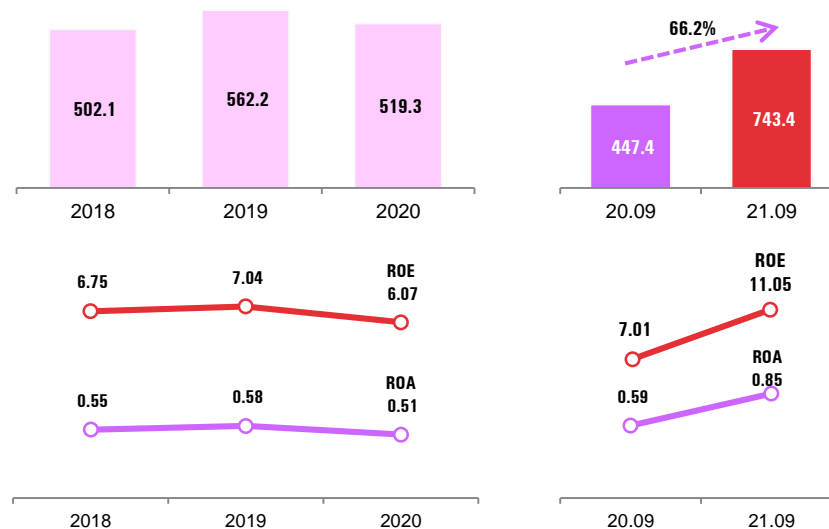
(YoY -11.4%)

- Large decrease in banks provisions YoY
- Covid provision ↓, slower NPL formation
- Asset Growth/Write-offs leading subsidiaries provision ↑

Profitability – Group Subsidiaries Net Income

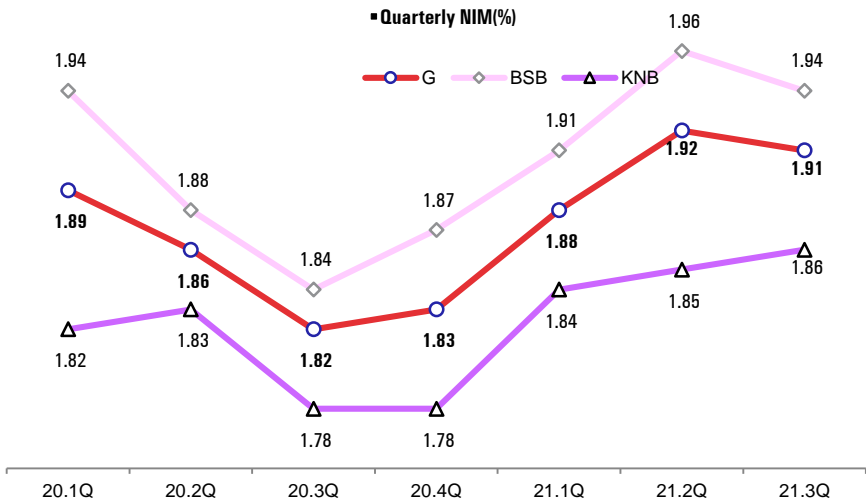
| (KRW bn, %) | 21.09 | 20.09 | YoY | 21.3Q | 21.2Q | QoQ |
|---------------------|--------------|-------|-------|-------|-------|----------|
| Banks(A) | 597.0 | 405.8 | 47.1 | 228.1 | 220.5 | 3.4 |
| BSB | 368.1 | 257.7 | 42.8 | 136.1 | 136.8 | -0.5 |
| KNB | 228.9 | 148.1 | 54.6 | 92.0 | 83.7 | 9.9 |
| Non-Banks(B) | 237.5 | 119.6 | 98.6 | 79.2 | 85.5 | -7.4 |
| Capital | 110.8 | 63.8 | 73.7 | 39.4 | 37.4 | 5.3 |
| Securities | 98.1 | 36.1 | 171.7 | 33.1 | 33.5 | -1.2 |
| MSB | 17.1 | 15.0 | 14.0 | 5.6 | 6.2 | -9.7 |
| AM | 6.4 | 2.4 | 166.7 | -0.6 | 5.5 | Net Loss |

Profitability – Group Net Income, Group ROA/ROE

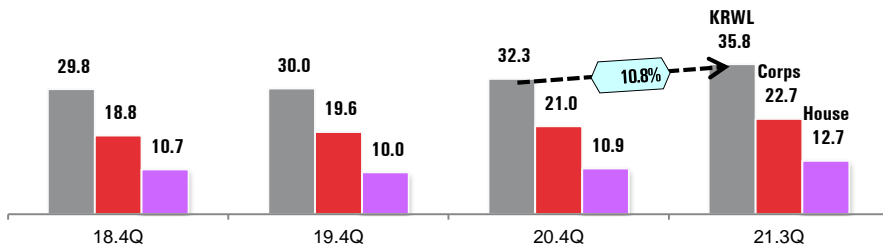
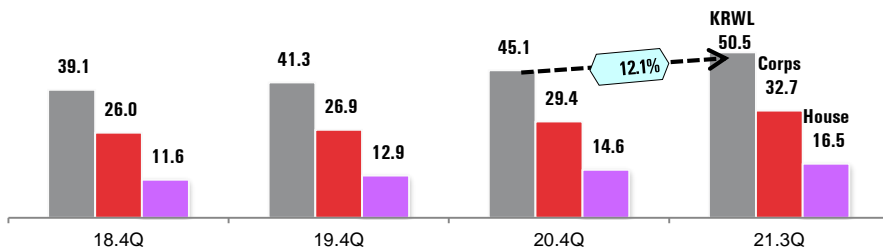


2. Highlights – Profitability, Growth

Profitability, Growth – Quarterly NIM, Total Assets, Banks KRW Loans



Banks KRW Loans & Breakdown (KRW tn)



NIM 1.91%

(QoQ -1bps)

- Rate hike leading deposit rate ↑ while lending yield limited by expired ¹⁾one-offs
- BSB 1.94%(-2bps), KNB 1.86%(+1bps)

KRW Loans 86.3 KRW tn

(YTD +11.6%, Banks Tot.)

- Operating region showing growing demands (Corps: Non-manufacturing ↑, House: Mortgage ↑)
- BSB & KNB YTD +12.1%, +10.8% (BSB & KNB QoQ +2.6%, +3.9%)

KRW Deposits 85.7 KRW tn

(YTD +12.1%, Banks Tot.)

- Loan growth matched with deposit growth
- Focus on improving quality of funding

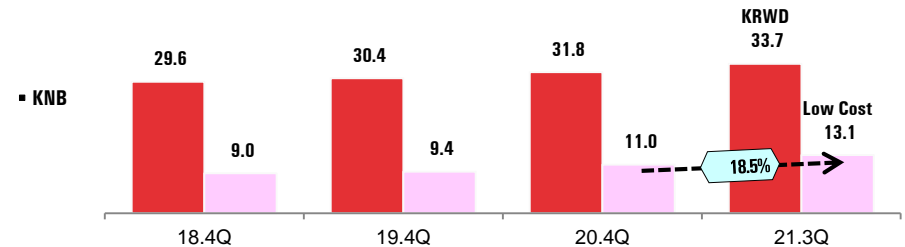
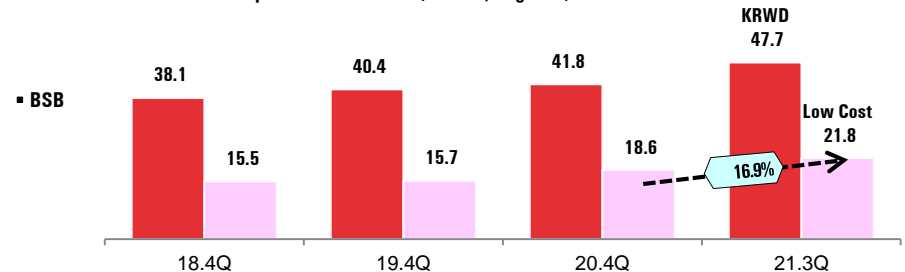
L-C Deposits 34.8 KRW tn

(YTD +17.5%, Banks Tot., Avg. Bal.)

- Continued high market liquidity
- Growth in House. & Corps. Core Deposits

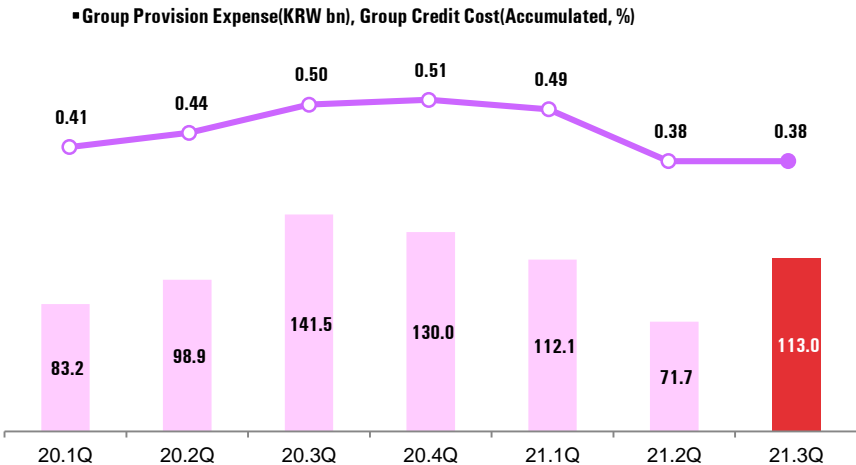
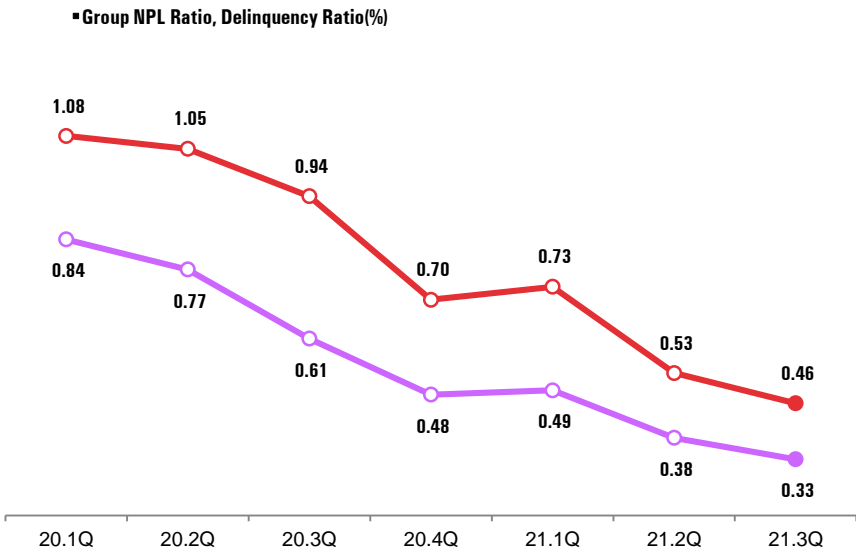
Note 1) One-offs: BSB 2Q NIM related Loan Originated Cost Write-offs & Reorganized credit related interest collection etc. +4bps impact

Banks KRW Deposits & Breakdown (KRW tn, Avg. Bal.)



3. Highlights – Asset Quality, Capital Adequacy

Asset Quality, Capital Adequacy – NPL & Delinquency Ratio, Group Capital Adequacy



NPL Ratio 0.46%
(YTD -24bps)

- Lowest NPL Ratio after FHC establishment
- Tight AQ control & slower NPL formation
- BSB 0.37%(-30bps), KNB 0.46%(-28bps)

Delinquency Ratio 0.33%
(YTD -15bps)

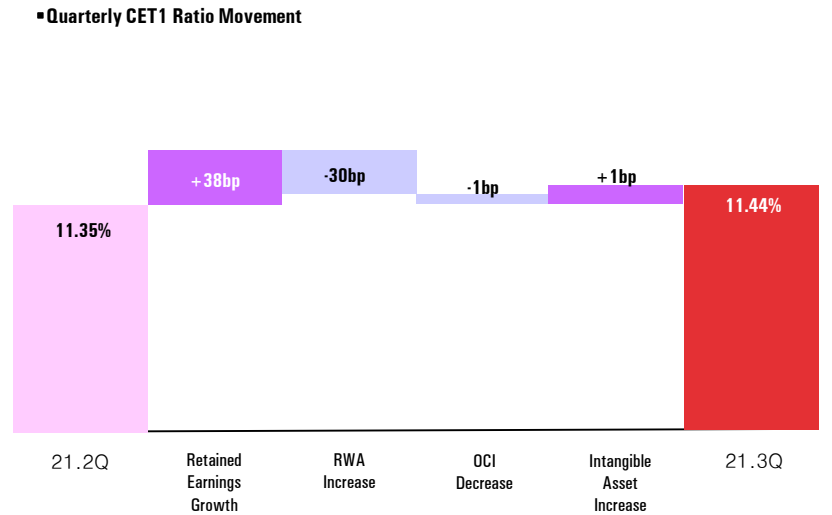
- Lowest Delinquency Ratio Level
- BSB 0.28%(-15bps), KNB 0.28%(-22bps)

Credit Cost 0.38%
(YTD -13bps)

- Provision expense ↓, loan growth ↑, Banks slower NPL formation led YTD decrease

CET1 Ratio 11.44%
(YTD +164bps)

- Even with higher growth, NI ↑ & 2Q IRB transfer are the reasons for large CET1 Ratio boost YTD



4. Group ESG

ESG Strategic Direction & Target

Social Value Creation through realization of Sustainable Finance

Partnered Growth
(Environment)

Resolve issues within
Community & Environment
for Sustainable Growth

Trustworthy Growth
(Social)

Customer-focused
management increasing
Financial Consumer trust

Responsible Growth
(Governance)

Establish Sustainable
Management Governance

2020 Corporate Sustainability Management(ESG)

- 2020.07 ○ Become a member of the UN Global Compact
- 2020.10 ○ Korea Corporate Governance Services(KCGS) ESG Evaluation
- Awarded 2 consecutive years for Excellence in Governance
- 2021.03 ○ Establish ESG Committee under BOD
- 2021.05 ○ Join the CDP(Carbon Disclosure Project) & announce support
for TCFD(Task Force on Climate Related Financial Disclosures)
- 2021.06 ○ Announce ESG Management
- 2021.08 ○ Declare De-Coal Financing

ESG Highlights

- BSB & KNB ESG Bond Issuance(100.0 KRW bn each)
- BSB received Innovation Finance Commendation by the FSC Chairman
- 2020 Innovation Finance Balance 7,454.7 KRW bn
 - Loans 7,087.4 KRW bn (Technology Finance/Support Innovation Finance etc.)
 - Investments 367.3 KRW bn (Creating Jobs etc.)
- 2020 Eco-friendly Balance 819.0 KRW bn

Stage 1
2020

Establish ESG Strategy
Systems

Stage 2
2022

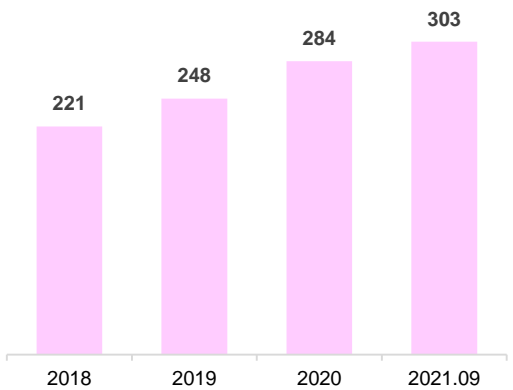
Advanced ESG Strategy
Systems

Stage 3
2025

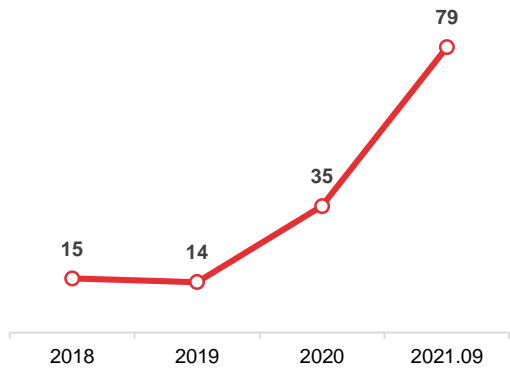
Completion of Sustainable
Finance

5. Group Digitization

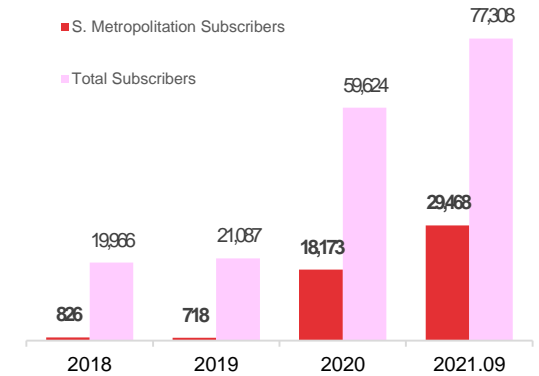
☐ Digital Chanel Mobile Subscribers (Ten Thousand)



☐ Portion of Contactless Credit Loans (%)



☐ Seoul Metropolitan's Contactless Credit Loans Subscribing Results (No# of People)



Improving Mobile Competitiveness

- Continuous Improvement of Mobile UX
- Strengthening Personalized Marketing

Strengthening Competitiveness of Products & Services

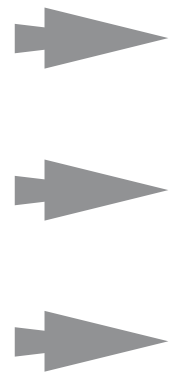
- Offering Contactless Mortgages
 - Starting from June 2021
 - Full process done on mobile

Expansion into Seoul Metropolitan

- Maintaining & Expanding Competitiveness of Contactless Products
- Increasing Strategic Joint Ventures to widen distribution

3 Major Digital Strategies for 2021

- Expansion into Seoul Metropolitan**
 - Expansion of Digital Products & Services, Diversification of Distribution Channels
 - Differentiaton of Digital Services
- Securing the Southeastern Market, while increasing MS**
 - Establish a Regional Financial Platform
 - Digital Innovation of Mobile·Branch·Customer Center
- Securing Data Ability**
 - Build a Group Data Lake
 - Establish a Group Big Data/A.I. Platform



Plans for the Future

- Maintaining & Expanding Competitiveness of Contactless Products
- Introduction of Simple Payment Service(BNK·Pay)
- Increase Strategic Joint Ventures to widen distribution channels
- Introduction of Personal Finance and Contents based Service
- Introduction of Process Automation and Digital Desk
- Establish Intelligent Digital Contact Center
- Prepare basis for Omni Channel Marketing
- Data Analysis-based Support for Overall Business
- Create Optimal Algorithm for Personal Asset Management

5. Group Structure

BNKFG

Establishment : 2011.03.15

Total Assets : 152,678.6

Net Income : 743.4

Employees : 7,978

(%, KRW bn, Accumulated)

BSB

Est : 1967.10.10
Branches : 230
Employees : 3,588

Share's Owned

100%

Tot. Assets

81,838.9

Net Income

368.1

KNB

Est : 1970.05.22
Add : 2014.10.10
Branches : 144
Employees : 2,759

Share's Owned

100%

Tot. Assets

55,163.5

Net Income

228.9

Capital

Est : 2010.07.15
Branches : 15
Employees : 532

Share's Owned

100%

Tot. Assets

8,331.9

Net Income

110.8

Securities

Est : 1997.06.02
Sec. Add : 2009.11
Branches : 4
Employees : 349

Share's Owned

100%

Tot. Assets

4,491.5

Net Income

98.1

MSB

Est : 2011.12.13
Branches : 7
Employees : 144

Share's Owned

100%

Tot. Assets

1,814.4

Net Income

17.1

AM

Est : 2008.07.15
Add : 2015.07.28
Employees : 79

Share's Owned

100%

Tot. AUM

8,257.5

Net Income

6.4

Credit Info.

Est : 2003.06.17
Indus. : Collection
Employees : 120

Share's Owned

100%

Tot. Assets

21.1

Net Income

1.2

System

Est : 2011.05.20
Indus. : IT
Employees : 260

Share's Owned

100%

Tot. Assets

26.1

Net Income

2.0

Venture Capital

Est : 2009.03.24
Add : 2019.11.05
Employees : 17

Share's Owned

100%

Tot. Assets

51.6

Net Income

1.9

Affiliates

Cambodia

Est : 14.03.07
Employees : 316
Share's Owned : 100%
Assets : 82.4 KRW bn
2015.06 Start

Myanmar

Est : 14.03.21
Employees : 670
Share's Owned : 99.9%
Assets : 60.5 KRW bn
2014.12 Start

Lao PDR

Est : 15.04.24
Employees : 40
Share's Owned : 97%
Assets : 37.1 KRW bn
2015.07 Start

Kazakhstan

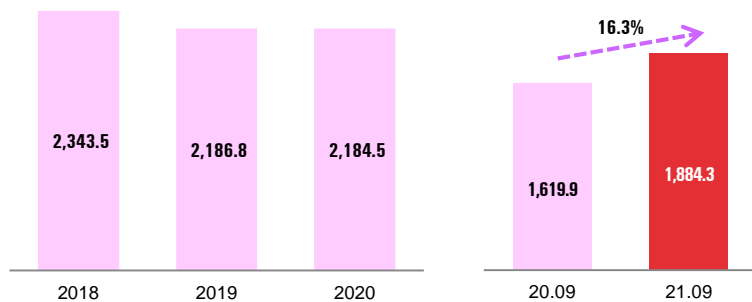
Est : 18.06.01
Employees : 48
Share's Owned : 100%
Assets : 26.6 KRW bn
2018.11 Start

II. Profitability

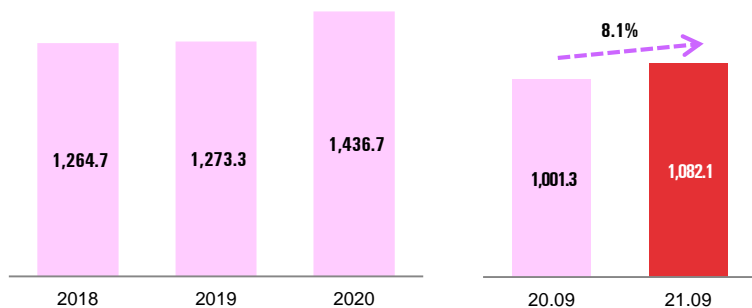
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1. Group Earning Results

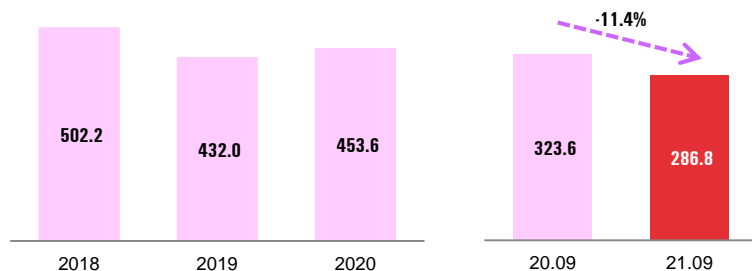
Interest Income(% , KRW bn)



SG&A(% , KRW bn)



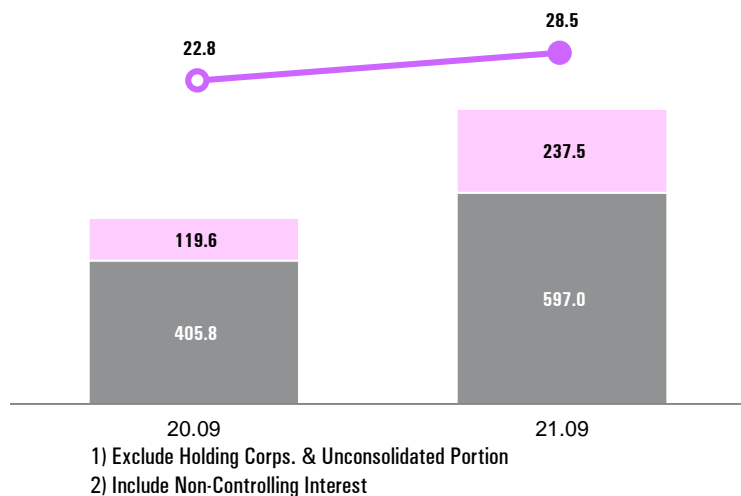
Provisioning(% , KRW bn)



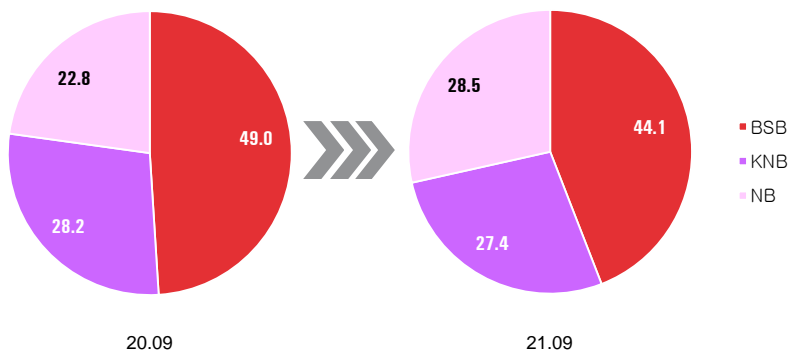
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| Others | 99.8 | 54.9 | 81.8 | 31.4 | 45.6 | -31.1 |
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| Provision Expense(-) | 286.8 | 323.6 | -11.4 | 103.0 | 71.7 | 43.7 |
| Non-Operating Income | 36.4 | -3.4 | Net Gain | 18.9 | 13.4 | 41.0 |
| Earnings Before Income Tax | 1,040.1 | 629.3 | 65.3 | 386.0 | 387.3 | -0.3 |
| Income Tax Expense(-) | 264.3 | 149.5 | 76.8 | 99.8 | 101.2 | -1.4 |
| Net Income(A) | 775.8 | 479.8 | 61.7 | 286.2 | 286.1 | 0.03 |
| Net Income in Non-Controlling Interest(B) | 32.4 | 32.4 | 0.0 | 10.8 | 10.8 | 0.0 |
| Net Income in Controlling Interest(C) (C) = (A) - (B) | 743.4 | 447.4 | 66.2 | 275.4 | 275.3 | 0.04 |

2. Subsidiaries Earning Results

Non-Bank Net Income Contribution(%, KRW bn)



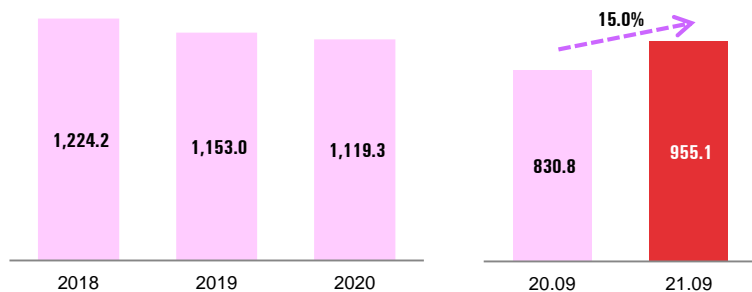
Banks & Non-Bank Net Income Portion(%)



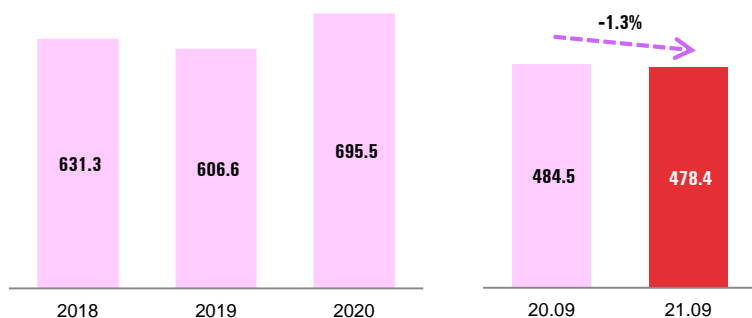
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| KNB | 228.9 | 148.1 | 54.6 | 92.0 | 83.7 | 9.9 |
| Non-Bank(B) | 237.5 | 119.6 | 98.6 | 79.2 | 85.5 | -7.4 |
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| Securities | 98.1 | 36.1 | 171.7 | 33.1 | 33.5 | -1.2 |
| MSB | 17.1 | 15.0 | 14.0 | 5.6 | 6.2 | -9.7 |
| AM | 6.4 | 2.4 | 166.7 | -0.6 | 5.5 | Net Loss |
| Credit Info | 1.2 | 0.8 | 50.0 | 0.6 | 0.3 | 100.0 |
| System | 2.0 | 1.4 | 42.9 | 0.8 | 1.0 | -20.0 |
| Venture Capital | 1.9 | 0.1 | 1,800.0 | 0.3 | 1.6 | -81.3 |
| Financial Group & Unconsolidated Portion(C) | -58.8 | -45.6 | - | -21.1 | -19.9 | - |
| Net Income in Non-Controlling Interest(D) | 32.4 | 32.4 | 0.0 | 10.8 | 10.8 | 0.0 |
| Net Income in Controlling Interest(E) (E=A+B+C-D) | 743.4 | 447.4 | 66.2 | 275.4 | 275.3 | 0.04 |

3. Banks Earning Results - BSB

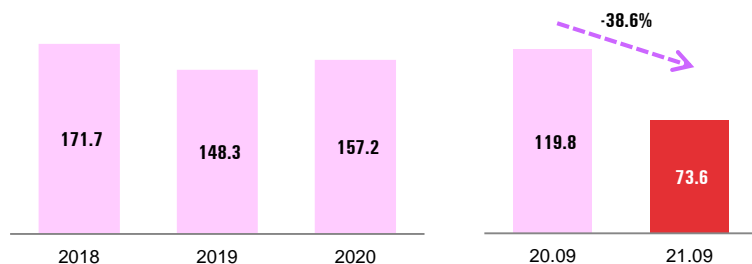
Interest Income(% , KRW bn)



SG&A(% , KRW bn)



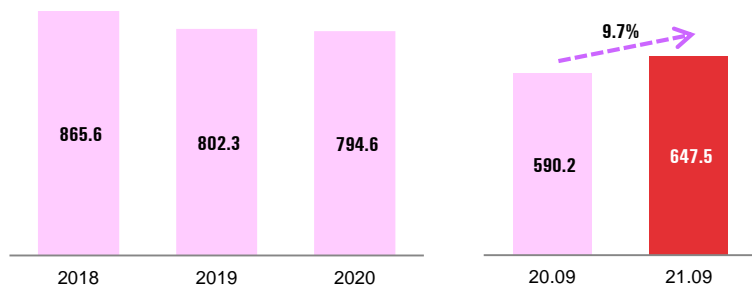
Provision Expense(% , KRW bn)



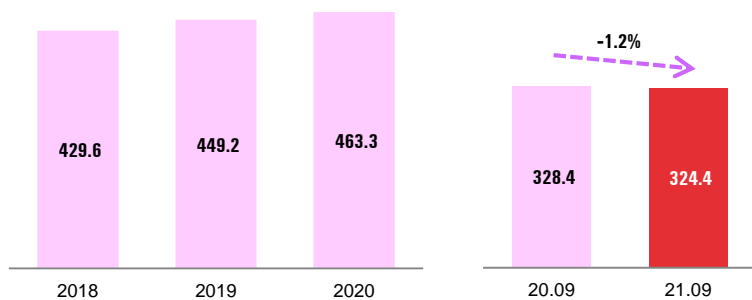
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|------------------------------|-------|-------|----------|-------|-------|-------|
| Net Interest Income | 955.1 | 830.8 | 15.0 | 332.1 | 322.5 | 3.0 |
| Net Fee Income | 112.3 | 108.5 | 3.5 | 28.9 | 54.5 | -47.0 |
| Fees from Trust Account | 16.6 | 12.9 | 28.7 | 5.4 | 5.4 | 0.0 |
| Others | -45.6 | -3.8 | - | -21.3 | -6.4 | - |
| SG&A(-) | 478.4 | 484.5 | -1.3 | 151.5 | 173.6 | -12.7 |
| Provision Expense(-) | 73.6 | 119.8 | -38.6 | 20.9 | 22.7 | -7.9 |
| Net Operating Income | 486.4 | 344.1 | 41.4 | 172.7 | 179.7 | -3.9 |
| Non-Operating Income | 1.1 | -8.5 | Net Gain | 6.3 | 3.7 | 70.3 |
| Earnings Before Income Taxes | 487.5 | 335.6 | 45.3 | 179.0 | 183.4 | -2.4 |
| Income Tax Expenses(-) | 119.4 | 77.9 | 53.3 | 42.9 | 46.6 | -7.9 |
| Net Income | 368.1 | 257.7 | 42.8 | 136.1 | 136.8 | -0.5 |

3. Banks Earning Results - KNB

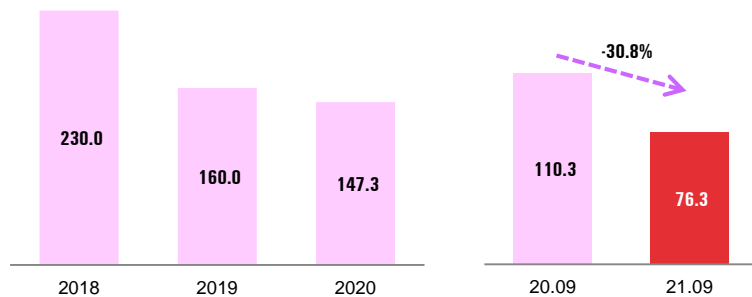
Interest Income(%, KRW bn)



SG&A(%, KRW bn)



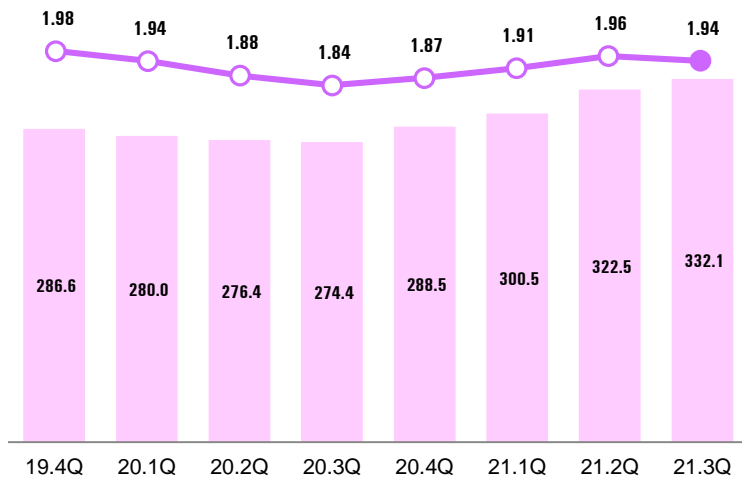
Provision Expense(%, KRW bn)



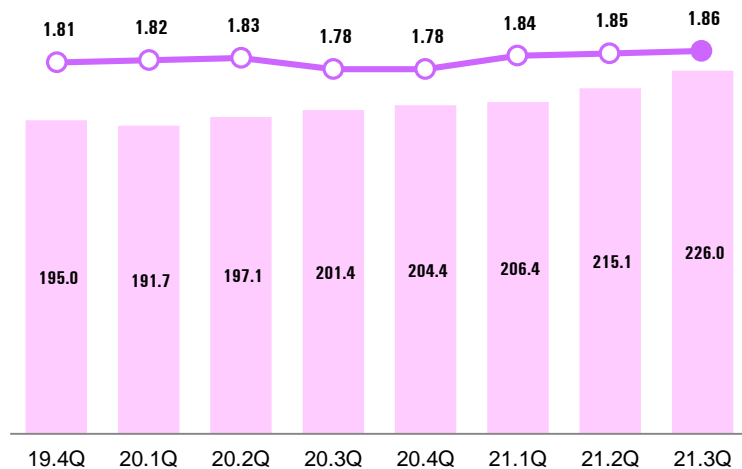
| (KRW bn, %) | 21.09 | 20.09 | YoY | 21.3Q | 21.2Q | QoQ |
|------------------------------|-------|-------|-------|-------|-------|-------|
| Net Interest Income | 647.5 | 590.2 | 9.7 | 226.0 | 215.1 | 5.1 |
| Net Fee Income | 72.8 | 60.0 | 21.3 | 21.8 | 27.2 | -19.9 |
| Fees from Trust Account | 6.3 | 6.2 | 1.6 | 2.0 | 2.1 | -4.8 |
| Others | -24.6 | -32.2 | - | -0.8 | -8.0 | - |
| SG&A(-) | 324.4 | 328.4 | -1.2 | 105.1 | 114.6 | -8.3 |
| Provision Expense(-) | 76.3 | 110.3 | -30.8 | 21.2 | 9.2 | 130.4 |
| Net Operating Income | 301.3 | 185.5 | 62.4 | 122.7 | 112.6 | 9.0 |
| Non-Operating Income | 1.1 | 3.3 | -66.7 | -0.8 | -0.8 | - |
| Earnings Before Income Taxes | 302.4 | 188.8 | 60.2 | 121.9 | 111.8 | 9.0 |
| Income Tax Expenses(-) | 73.5 | 40.7 | 80.6 | 29.9 | 28.1 | 6.4 |
| Net Income | 228.9 | 148.1 | 54.6 | 92.0 | 83.7 | 9.9 |

4. Banks NIM

BSB Quarterly Interest Income & NIM (% , KRW bn)



KNB Quarterly Interest Income & NIM(% , KRW bn)



BSB

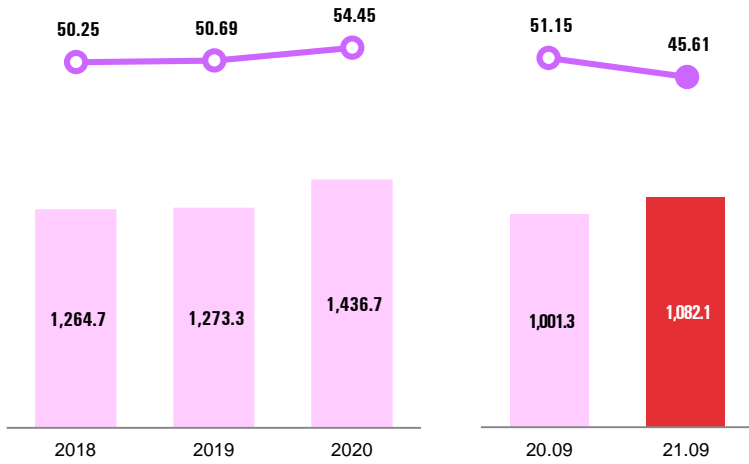
| (%, KRW tn) | 21.3Q | 21.2Q | 21.1Q | 20.4Q | 20.3Q |
|------------------------------------|-------------|-------|-------|-------|-------|
| Quarterly NIM | 1.94 | 1.96 | 1.91 | 1.87 | 1.84 |
| Quarterly NIS | 2.17 | 2.19 | 2.14 | 2.10 | 2.08 |
| Interest Rate on KRW Loans | 2.93 | 2.93 | 2.93 | 2.96 | 3.03 |
| Interest Rate paid on KRW Deposits | 0.76 | 0.74 | 0.79 | 0.86 | 0.95 |
| Average Interest Earning Assets | 60.2 | 58.4 | 55.9 | 54.1 | 52.3 |
| Accumulated NIM | 1.94 | 1.94 | 1.91 | 1.88 | 1.89 |

KNB

| (%, KRW tn) | 21.3Q | 21.2Q | 21.1Q | 20.4Q | 20.3Q |
|------------------------------------|-------------|-------|-------|-------|-------|
| Quarterly NIM | 1.86 | 1.85 | 1.84 | 1.78 | 1.78 |
| Quarterly NIS | 2.07 | 2.07 | 2.07 | 2.01 | 2.03 |
| Interest Rate on KRW Loans | 2.92 | 2.92 | 2.98 | 2.99 | 3.10 |
| Interest Rate paid on KRW Deposits | 0.85 | 0.85 | 0.91 | 0.98 | 1.07 |
| Average Interest Earning Assets | 42.2 | 40.5 | 39.4 | 39.3 | 38.6 |
| Accumulated NIM | 1.85 | 1.85 | 1.84 | 1.80 | 1.81 |

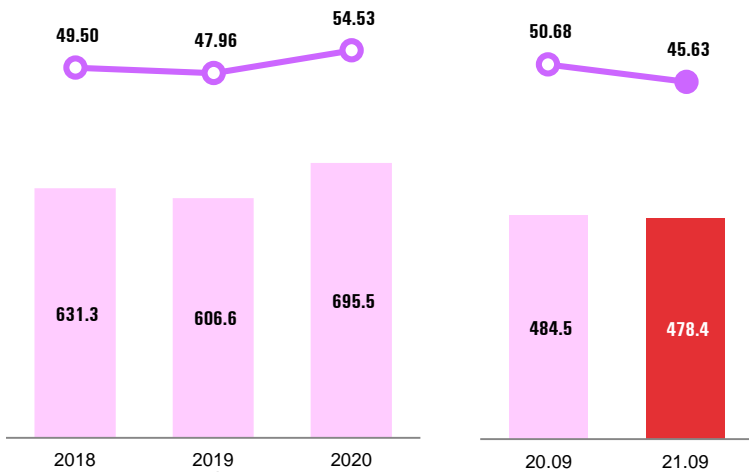
5. SG&A

□ Group SG&A & CIR (% , KRW bn)



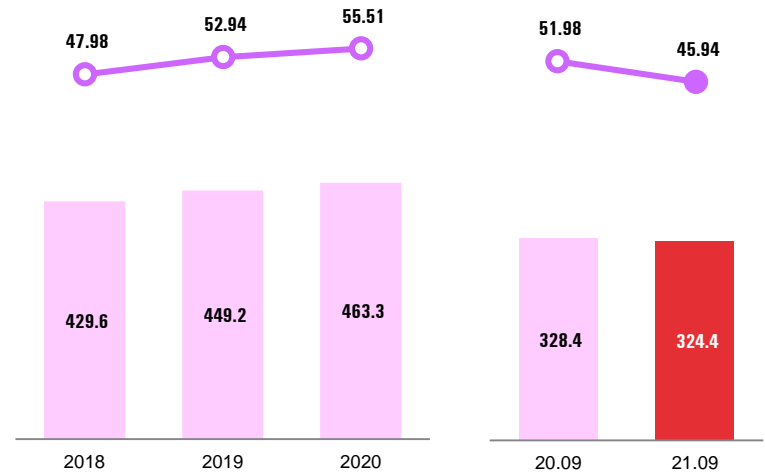
| (KRW bn, %) | 21.09 | 20.09 | YoY | 21.3Q | 21.2Q | QoQ |
|-------------|---------|---------|-------|-------|-------|------|
| SG&A | 1,082.1 | 1,001.3 | 8.1 | 350.6 | 385.0 | -9.8 |
| CIR | 45.61 | 51.15 | -5.54 | | | |

□ BSB SG&A & CIR (% , KRW bn)



Note) Bank's CIR, non-consolidated

□ KNB SG&A & CIR (% , KRW bn)

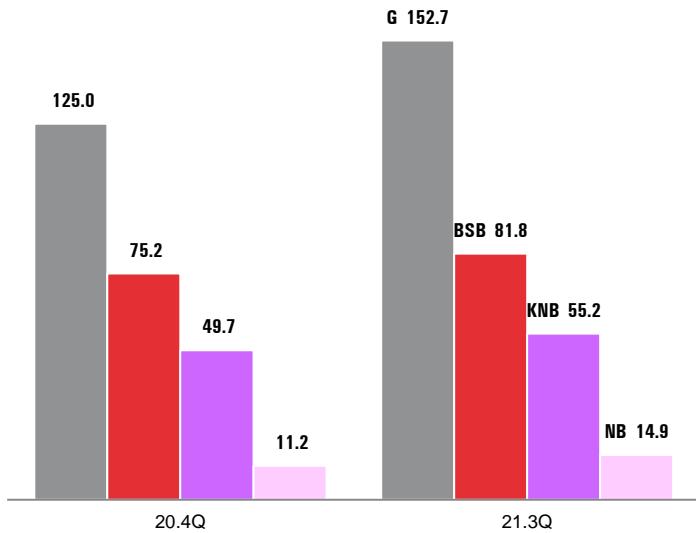


III. Growth

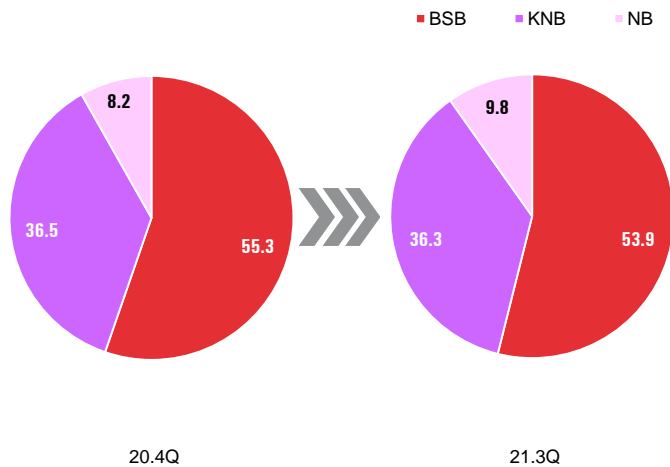
| | |
|----------------------------------|-----------|
| 1. Group Assets | 17 |
| 2. Banks Loans / Deposits | 18 |

1. Group Assets

☐ Total Assets(KRW tn)



☐ Banks & Non-Banks Portion(%)

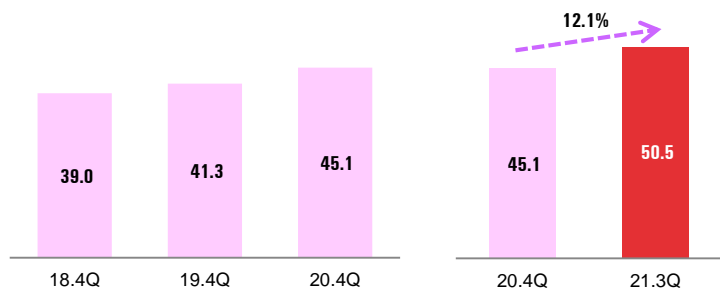


☐ Group Total Assets

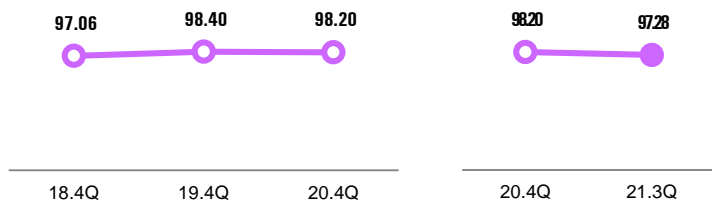
| (KRW bn, %) | 21.3Q | 20.4Q | YTD | 21.2Q | QoQ |
|---|------------------|-----------|------|-----------|------|
| Bank | 137,002.4 | 124,956.4 | 9.6 | 134,598.6 | 1.8 |
| BSB | 81,838.9 | 75,247.6 | 8.8 | 81,260.2 | 0.7 |
| KNB | 55,163.5 | 49,708.8 | 11.0 | 53,338.4 | 3.4 |
| Non-Bank | 14,914.2 | 11,192.5 | 33.3 | 14,184.6 | 5.1 |
| Capital | 8,331.9 | 6,763.4 | 23.2 | 8,045.2 | 3.6 |
| Securities | 4,491.5 | 2,886.3 | 55.6 | 4,268.8 | 5.2 |
| MSB | 1,814.4 | 1,349.5 | 34.4 | 1,596.9 | 13.6 |
| Asset Mgt. | 177.6 | 119.1 | 49.1 | 176.7 | 0.5 |
| Credit Info | 21.1 | 19.5 | 8.2 | 20.2 | 4.5 |
| System | 26.1 | 25.4 | 2.8 | 25.3 | 3.2 |
| Venture Capital | 51.6 | 29.3 | 76.1 | 51.5 | 0.2 |
| Financial Group & Unconsolidated Portion | 762.0 | 426.6 | 78.6 | 425.5 | 79.1 |
| Group Total Assets | 152,678.6 | 136,575.5 | 11.8 | 149,208.7 | 2.3 |

2. Banks Loans / Deposits - BSB

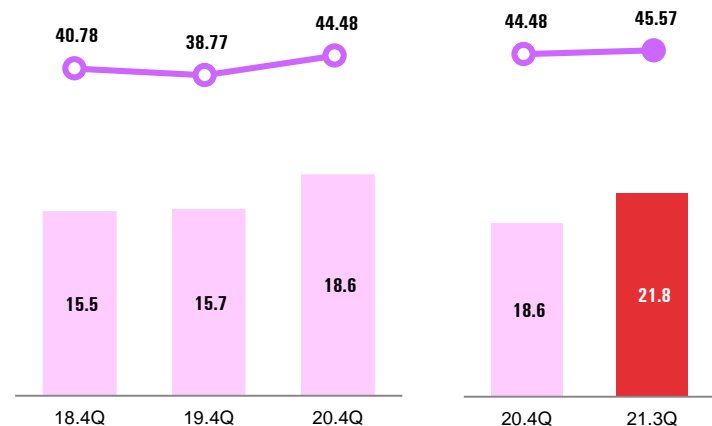
□ KRW Loans(% , KRW tn)



□ LDR(%)



□ Low Cost Deposits & Ratio(% , KRW tn)



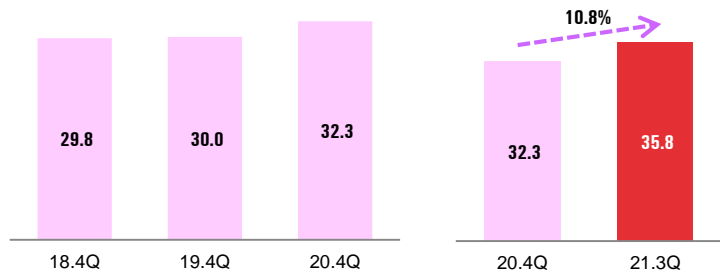
| (KRW bn, %, Balance) | 21.3Q | 20.4Q | YTD | 21.2Q | QoQ |
|--|-----------------|----------|-------|----------|------|
| KRW Loans¹⁾ | 50,510.0 | 45,052.1 | 12.1 | 49,239.8 | 2.6 |
| Corporate | 32,697.3 | 29,355.0 | 11.4 | 31,984.7 | 2.2 |
| SME | 30,520.6 | 27,233.4 | 12.1 | 29,737.8 | 2.6 |
| (SOHO) ²⁾ | 15,256.3 | 13,796.6 | 10.6 | 14,941.2 | 2.1 |
| Large Corps. | 2,176.7 | 2,121.6 | 2.6 | 2,246.9 | -3.1 |
| Household | 16,511.5 | 14,570.8 | 13.3 | 16,019.6 | 3.1 |
| Mortgage | 11,725.5 | 10,228.1 | 14.6 | 11,316.8 | 3.6 |
| Public | 1,301.2 | 1,126.3 | 15.5 | 1,235.5 | 5.3 |
| Foreign Currency Loans¹⁾ | 720.6 | 663.0 | 8.7 | 663.2 | 8.7 |
| KRW Deposits¹⁾ | 50,769.6 | 44,631.2 | 13.8 | 48,951.8 | 3.7 |
| Low Cost Deposits | 22,697.2 | 20,978.1 | 8.2 | 22,162.5 | 2.4 |
| Core Deposits | 19,750.5 | 17,478.7 | 13.0 | 19,219.3 | 2.8 |
| MMDA | 2,946.7 | 3,499.4 | -15.8 | 2,943.2 | 0.1 |

| (KRW bn, %, %p, Average Balance) | 21.3Q | 20.4Q | YTD | 21.2Q | QoQ |
|----------------------------------|-----------------|----------|------|----------|-------|
| Low-Cost Deposits(A) | 21,756.8 | 18,611.0 | 16.9 | 21,465.2 | 1.4 |
| Core Deposits ²⁾ | 18,703.9 | 15,374.0 | 21.7 | 18,276.2 | 2.3 |
| MMDA | 3,052.9 | 3,237.0 | -5.7 | 3,189.0 | -4.3 |
| KRW Deposits(B) | 47,745.9 | 41,841.6 | 14.1 | 46,745.3 | 2.1 |
| A / B | 45.57 | 44.48 | 1.09 | 45.92 | -0.35 |

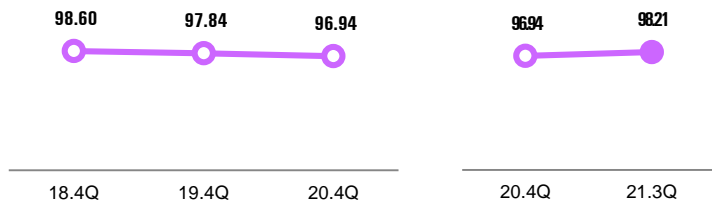
1) Unconsolidated FS, 2) SOHO(≤3 KRW bn), 3) Core Deposits : Demand + Savings(Ex. MMDA)

2. Banks Loans / Deposits - KNB

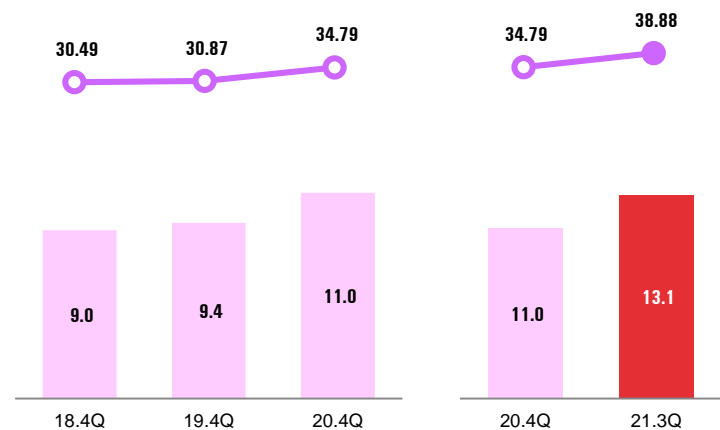
□ KRW Loans(% , KRW tn)



□ LDR(%)



□ Low-Cost Deposits & Ratio(% , KRW tn)



| (KRW bn, %, Balance) | 21.3Q | 20.4Q | YTD | 21.2Q | QoQ |
|--|-----------------|----------|------|----------|-------|
| KRW Loans¹⁾ | 35,833.8 | 32,345.3 | 10.8 | 34,473.8 | 3.9 |
| Corporate | 22,688.7 | 21,012.8 | 8.0 | 21,860.7 | 3.8 |
| SME | 21,109.9 | 19,539.5 | 8.0 | 20,465.9 | 3.1 |
| (SOHO) ²⁾ | 6,811.7 | 6,216.7 | 9.6 | 6,593.9 | 3.3 |
| Large Corps. | 1,578.8 | 1,473.3 | 7.2 | 1,394.8 | 13.2 |
| Household | 12,687.4 | 10,888.8 | 16.5 | 12,171.2 | 4.2 |
| Mortgage | 9,900.3 | 8,584.6 | 15.3 | 9,460.6 | 4.6 |
| Public | 457.7 | 443.7 | 3.2 | 441.9 | 3.6 |
| Foreign Currency Loans¹⁾ | 156.2 | 151.2 | 3.3 | 148.4 | 5.3 |
| KRW Deposits¹⁾ | 34,996.2 | 31,909.2 | 9.7 | 34,139.6 | 2.5 |
| Low Cost Deposits | 13,849.0 | 11,908.8 | 16.3 | 13,363.7 | 3.6 |
| Core Deposits | 12,137.8 | 10,009.0 | 21.3 | 11,369.6 | 6.8 |
| MMDA | 1,711.1 | 1,899.8 | -9.9 | 1,994.1 | -14.2 |

| (KRW bn, %, %p, Average Balance) | 21.3Q | 20.4Q | YTD | 21.2Q | QoQ |
|----------------------------------|-----------------|----------|------|----------|------|
| Low-Cost Deposits(A) | 13,086.1 | 11,046.1 | 18.5 | 12,751.1 | 2.6 |
| Core Deposits ²⁾ | 11,214.2 | 9,360.8 | 19.8 | 10,854.5 | 3.3 |
| MMDA | 1,871.9 | 1,685.3 | 11.1 | 1,896.6 | -1.3 |
| KRW Deposits(B) | 33,660.5 | 31,753.4 | 6.0 | 33,081.1 | 1.8 |
| A / B | 38.88 | 34.79 | 4.09 | 38.54 | 0.34 |

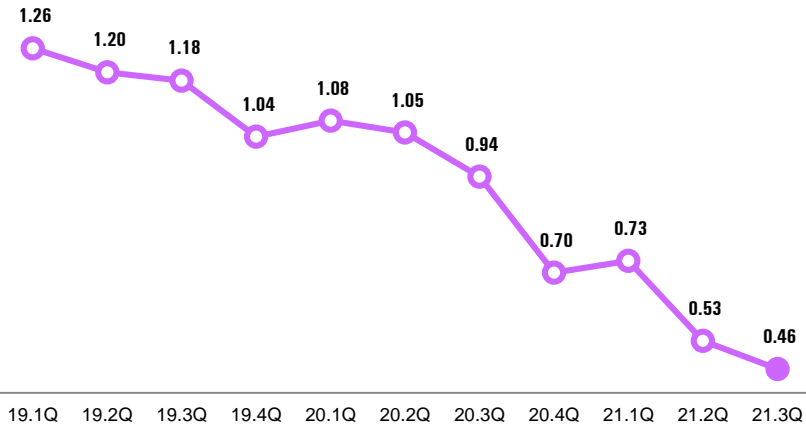
1) Unconsolidated FS, 2) SOHO(≤2 KRW bn), 3) Core Deposits : Demand + Savings(Ex. MMDA)

IV. Asset Quality

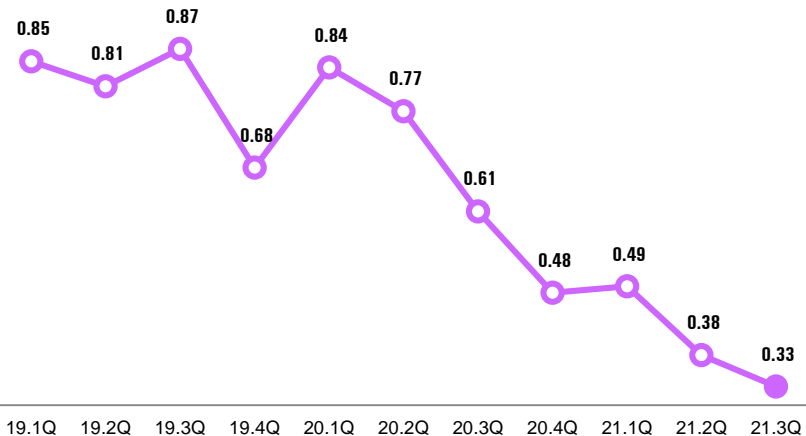
| | |
|---|-----------|
| 1. Group Asset Quality | 21 |
| 2. Banks Asset Quality | 22 |
| 3. Group Provisioning | 24 |
| 4. Banks Provisioning / Write-offs & NPL Sales | 25 |

1. Group Asset Quality

□ SBL(NPL) Ratio(%)



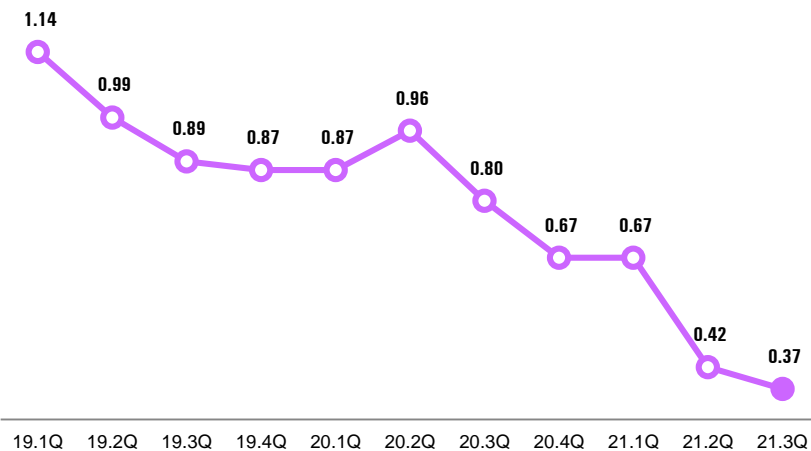
□ Delinquency Ratio(%)



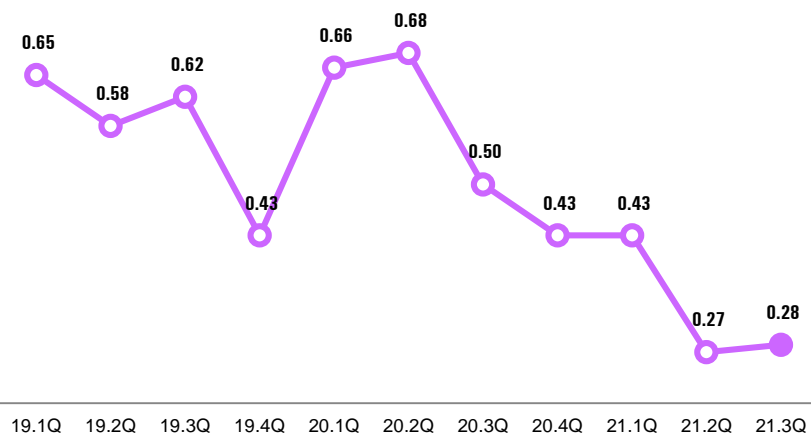
| (KRW bn, %, %p) | 21.3Q | 20.4Q | YTD | 21.2Q | QoQ |
|--|--------------------|--------------------|------------------|--------------------|------------------|
| Total Credits | 100,217.3 | 88,377.7 | 13.4 | 96,597.3 | 3.7 |
| Normal | 98,817.5 | 86,727.9 | 13.9 | 95,120.6 | 3.9 |
| Precautionary | 942.0 | 1,028.7 | -8.4 | 960.8 | -2.0 |
| Substandard | 249.5 | 413.6 | -39.7 | 281.1 | -11.2 |
| Doubtful | 86.4 | 63.1 | 36.9 | 106.2 | -18.6 |
| Expected Loss | 121.9 | 144.4 | -15.6 | 128.6 | -5.2 |
| SBL(Substandard & Below Loans) | 457.8 | 621.1 | -26.3 | 515.9 | -11.3 |
| SBL Ratio | 0.46 | 0.70 | -0.24 | 0.53 | -0.07 |
| SBL Coverage Ratio (Ratio before Reserve deduction) | 172.59 (287.04) | 123.58 (198.92) | 49.01 (88.12) | 155.31 (253.10) | 17.28 (33.94) |
| Delinquency Ratio | 0.33 | 0.48 | -0.15 | 0.38 | -0.05 |
| Loan Amount | 99,290.5 | 87,531.9 | 13.4 | 95,681.5 | 3.8 |
| Delinquent Amount | 325.9 | 421.0 | -22.6 | 3,625 | -10.1 |

2. Banks Asset Quality - BSB

□ SBL(NPL) Ratio(%)



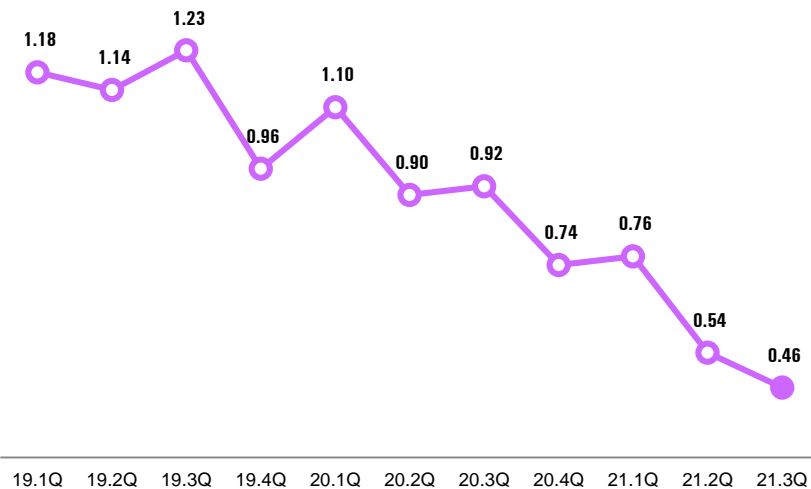
□ Delinquency Ratio(%)



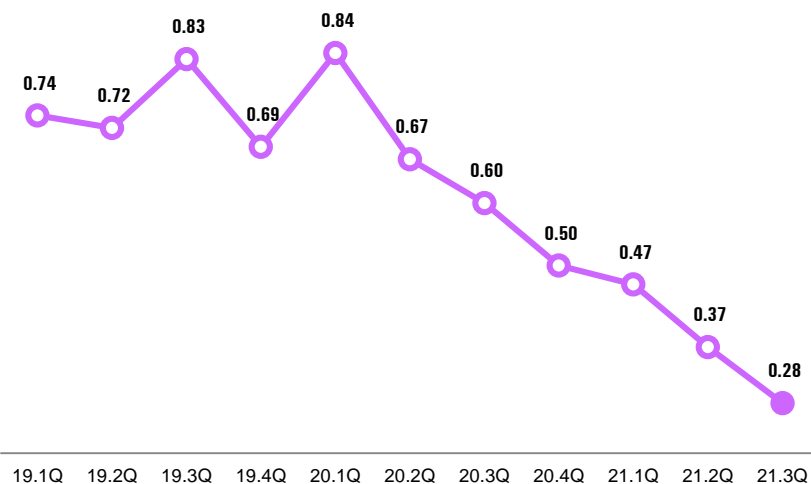
| (KRW bn, %, %p) | 21.3Q | 20.4Q | YTD | 21.2Q | QoQ |
|--|--------------------|--------------------|-------------------|--------------------|------------------|
| Total Credits | 52,957.8 | 47,236.2 | 12.1 | 51,571.1 | 2.7 |
| Normal | 52,343.8 | 46,488.2 | 12.6 | 50,950.4 | 2.7 |
| Precautionary | 416.1 | 432.7 | -3.8 | 404.1 | 3.0 |
| Substandard | 108.4 | 222.4 | -51.3 | 129.0 | -16.0 |
| Doubtful | 16.1 | 20.4 | -21.1 | 20.5 | -21.5 |
| Expected Loss | 73.4 | 72.5 | 1.2 | 67.1 | 9.4 |
| SBL(Substandard & Below Loans) | 197.9 | 315.3 | -37.2 | 216.6 | -8.6 |
| SBL Ratio | 0.37 | 0.67 | -0.30 | 0.42 | -0.05 |
| SBL Coverage Ratio (Ratio before Reserve deduction) | 205.66 (318.33) | 128.15 (192.18) | 77.51 (126.15) | 185.09 (284.62) | 20.57 (33.71) |
| Delinquency Ratio | 0.28 | 0.43 | -0.15 | 0.27 | 0.01 |
| Loan Amount | 52,244.0 | 46,594.7 | 12.1 | 50,869.6 | 2.7 |
| Delinquent Amount | 148.0 | 199.2 | -25.7 | 138.2 | 7.1 |

2. Banks Asset Quality - KNB

□ SBL(NPL) Ratio(%)



□ Delinquency Ratio(%)



| (KRW bn, %, %p) | 21.3Q | 20.4Q | YTD | 21.2Q | QoQ |
|--|--------------------|--------------------|------------------|--------------------|-----------------|
| Total Credits | 36,851.6 | 33,263.8 | 10.8 | 35,468.8 | 3.9 |
| Normal | 36,456.7 | 32,766.6 | 11.3 | 35,050.7 | 4.0 |
| Precautionary | 226.5 | 251.8 | -10.0 | 225.2 | 0.6 |
| Substandard | 116.6 | 163.7 | -28.8 | 119.9 | -2.8 |
| Doubtful | 16.7 | 28.9 | -42.2 | 25.5 | -34.5 |
| Expected Loss | 35.1 | 52.8 | -33.5 | 47.5 | -26.1 |
| SBL(Substandard & Below Loans) | 168.4 | 245.4 | -31.4 | 192.9 | -12.7 |
| SBL Ratio | 0.46 | 0.74 | -0.28 | 0.54 | -0.08 |
| SBL Coverage Ratio (Ratio before Reserve deduction) | 130.34 (251.96) | 100.24 (175.35) | 30.10 (76.61) | 121.37 (223.81) | 8.97 (28.15) |
| Delinquency Ratio | 0.28 | 0.50 | -0.22 | 0.37 | -0.09 |
| Loan Amount | 36,638.6 | 33,059.6 | 10.8 | 35,254.5 | 3.9 |
| Delinquent Amount | 100.9 | 165.3 | -39.0 | 131.0 | -23.0 |

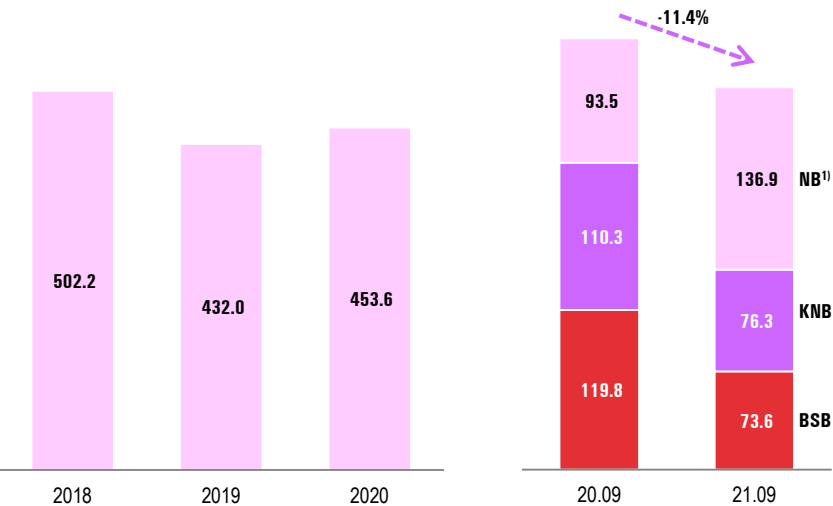
3. Group Provisioning

☐ Provision Expense

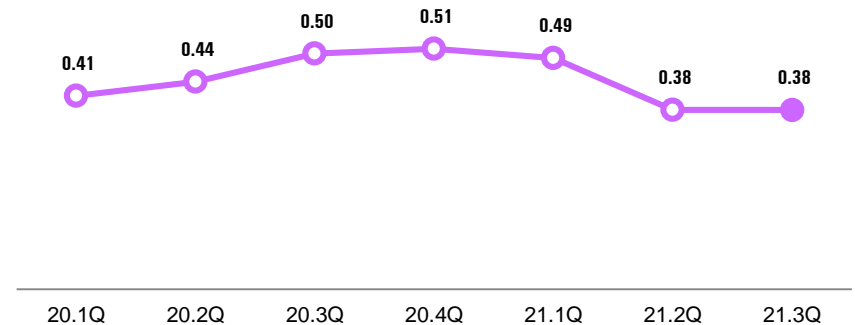
| (KRW bn, %) | 2021 | | | | 2020 | | | | | |
|--------------------------------|------------------|-----------|----------|----------|----------|----------|----------|----------|----------|----------|
| | 21.09 | 3Q | 2Q | 1Q | 4Q | 20.09 | 3Q | 2Q | 1Q | |
| Total Provisions(A) | 286.8 | 103.0 | 71.7 | 112.1 | 453.6 | 130.0 | 323.6 | 141.5 | 98.9 | 83.2 |
| Total Credits(B) | 100,217.3 | 100,217.3 | 96,597.3 | 92,616.6 | 88,377.7 | 88,377.7 | 86,052.6 | 86,052.6 | 83,623.9 | 82,053.0 |
| ¹⁾ Credit Cost(A/B) | 0.38 | 0.41 | 0.30 | 0.49 | 0.51 | 0.59 | 0.50 | 0.65 | 0.48 | 0.41 |

1) Accumulated

☐ Banks & Non-Bank Provision Breakdown(KRW bn)



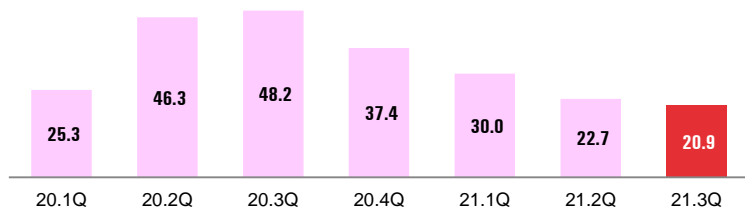
☐ Credit Cost(%)



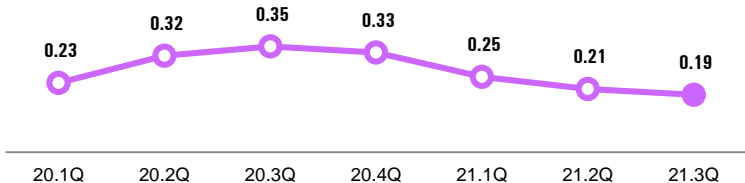
1) Non-banks : Asset growth for BNK Capital, IB growth for BNK Securities led YoY provision ↑

4. Provisioning / Write-offs & NPL Sales – BSB

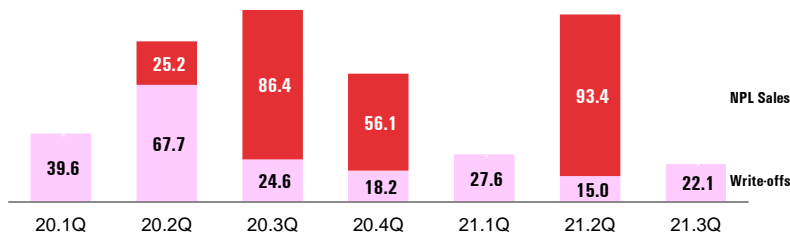
Provision Expense(KRW bn)



Credit Cost(%)



Write-offs & NPL Sales(KRW bn)

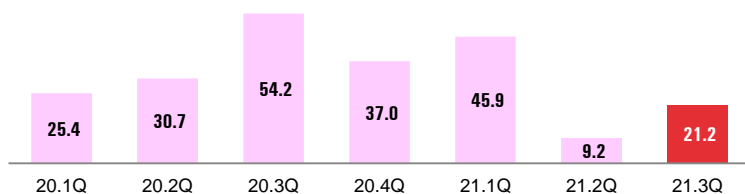


Provision Expense / Write-offs & NPL Sales

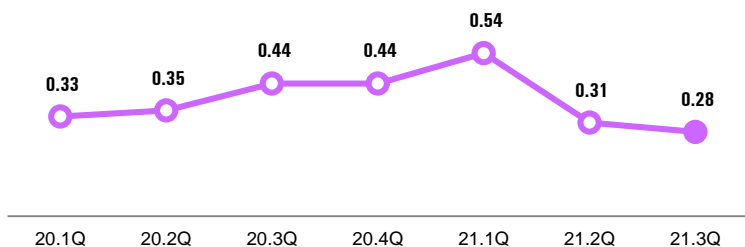
| (KRW bn, %) | 21.3Q | 21.2Q | 21.1Q | 20.4Q | 20.3Q | 20.2Q | 20.1Q |
|----------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Corporate | 18.2 | 13.3 | 20.4 | 35.2 | 38.6 | 30.9 | 20.9 |
| Household | 0.6 | 5.1 | 4.2 | 5.7 | 4.5 | 2.3 | 3.5 |
| Credit Card | 2.0 | 2.9 | 3.2 | 1.6 | 4.4 | 4.7 | 2.0 |
| Others | 0.1 | 1.4 | 2.2 | -5.1 | 0.7 | 8.4 | -1.1 |
| Total(A) | 20.9 | 22.7 | 30.0 | 37.4 | 48.2 | 46.3 | 25.3 |
| Total Credits(B) | 52,957.8 | 51,571.1 | 49,369.1 | 47,236.2 | 45,417.2 | 44,367.7 | 43,961.9 |
| Credit Cost(A/B) | 0.16 | 0.18 | 0.25 | 0.31 | 0.42 | 0.42 | 0.23 |
| Total Write-Offs | 22.1 | 15.0 | 27.6 | 18.2 | 24.6 | 67.7 | 39.6 |
| Corporate | 14.9 | 8.2 | 15.0 | 9.7 | 13.8 | 59.3 | 28.5 |
| Household | 3.1 | 2.7 | 6.2 | 4.0 | 6.0 | 3.7 | 5.1 |
| Credit Card | 4.1 | 4.1 | 6.4 | 4.5 | 4.8 | 4.7 | 6.0 |
| Total NPL Sales | 0.0 | 93.4 | 0.0 | 56.1 | 86.4 | 25.2 | 0.0 |
| (NPL Sales for SBL Loans) | 0.0 | 90.9 | 0.0 | 54.7 | 84.3 | 25.1 | 0.0 |
| Corporate | 0.0 | 90.6 | 0.0 | 51.8 | 83.6 | 22.4 | 0.0 |
| Household | 0.0 | 2.3 | 0.0 | 3.9 | 2.6 | 2.7 | 0.0 |
| Credit Card | 0.0 | 0.5 | 0.0 | 0.4 | 0.2 | 0.1 | 0.0 |

4. Provisioning / Write-offs & NPL Sales - KNB

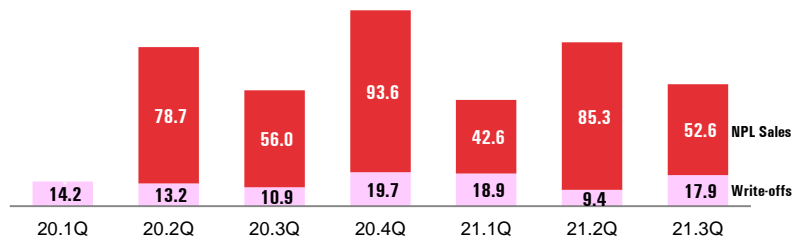
Provision Expense(KRW bn)



Credit Cost(%)



Write-offs & NPL Sales(KRW bn)



Provision Expense / Write-offs & NPL Sales

| (KRW bn, %) | 21.3Q | 21.2Q | 21.1Q | 20.4Q | 20.3Q | 20.2Q | 20.1Q |
|----------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Corporate | 10.8 | 0.4 | 37.8 | 26.7 | 43.1 | 18.8 | 22.8 |
| Household | 7.3 | 6.4 | 6.3 | 10.1 | 5.5 | 3.5 | -0.2 |
| Credit Card | 2.0 | 2.4 | 1.8 | 2.1 | 3.9 | 3.8 | 2.8 |
| Others | 1.1 | 0.0 | 0.0 | -1.9 | 1.7 | 4.6 | 0.0 |
| Total(A) | 21.2 | 9.2 | 45.9 | 37.0 | 54.2 | 30.7 | 25.4 |
| Total Credits(B) | 36,851.6 | 35,468.8 | 34,680.3 | 33,263.8 | 33,217.6 | 32,280.4 | 31,378.9 |
| Credit Cost(A/B) | 0.23 | 0.10 | 0.54 | 0.44 | 0.65 | 0.38 | 0.33 |
| Total Write-Offs | 17.9 | 9.4 | 18.9 | 19.7 | 10.9 | 13.2 | 14.2 |
| Corporate | 11.3 | 3.3 | 13.4 | 12.8 | 3.3 | 6.4 | 6.4 |
| Household | 4.1 | 3.6 | 2.7 | 3.7 | 4.7 | 3.2 | 4.0 |
| Credit Card | 2.5 | 2.5 | 2.8 | 3.2 | 2.9 | 3.6 | 3.8 |
| Total NPL Sales | 52.6 | 85.3 | 42.6 | 93.6 | 56.0 | 78.7 | 0.0 |
| (NPL Sales for SBL Loans) | 50.1 | 81.1 | 40.4 | 91.6 | 54.0 | 78.7 | 0.0 |
| Corporate | 52.5 | 85.2 | 42.1 | 92.3 | 55.4 | 73.9 | 0.0 |
| Household | 0.0 | 0.0 | 0.4 | 1.1 | 0.5 | 4.6 | 0.0 |
| Credit Card | 0.1 | 0.1 | 0.1 | 0.2 | 0.1 | 0.2 | 0.0 |

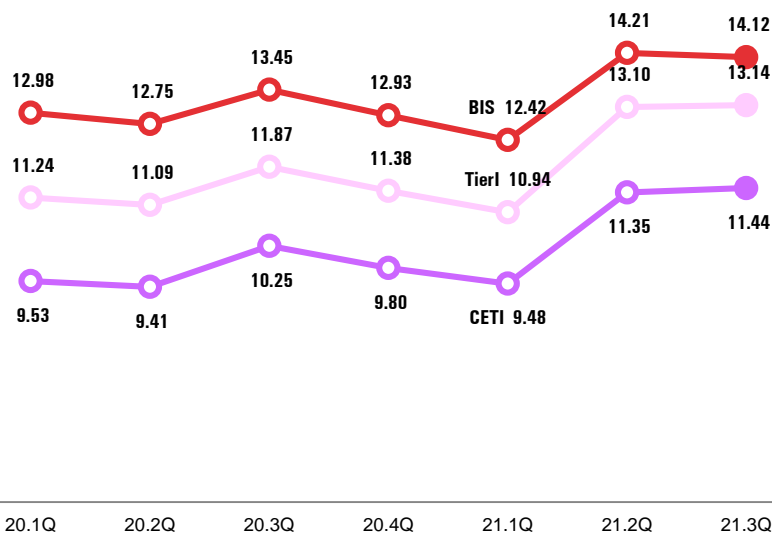
V . Capital Adequacy

1. Capital Adequacy

28

1. Capital Adequacy

Group Capital Adequacy(%)



BSB

| (KRW bn, %, %p, BaselIII I.R.B.) | 21.3Q | 20.4Q | YTD | 21.2Q | QoQ |
|----------------------------------|----------|----------|-------|----------|-------|
| Tot. Risk Adjusted Capital | 5,640.0 | 5,600.5 | 0.7 | 5,640.4 | -0.01 |
| Tier I | 5,221.2 | 5,017.6 | 4.1 | 5,084.2 | 2.7 |
| (CETI) | 4,839.4 | 4,602.9 | 5.1 | 4,702.4 | 2.9 |
| Tot. R.W.A. | 32,834.6 | 30,232.0 | 8.6 | 32,785.5 | 0.1 |
| BIS Capital Ratio | 17.18 | 18.53 | -1.35 | 17.20 | -0.02 |
| Tier I | 15.90 | 16.60 | -0.70 | 15.51 | 0.39 |
| (CETI) | 14.74 | 15.23 | -0.49 | 14.34 | 0.40 |

Group

| (KRW bn, %, %p, BaselIII IRB) | 21.3Q | 20.4Q ¹⁾ | YTD | 21.2Q | QoQ |
|-------------------------------|----------|---------------------|------|----------|-------|
| Tot. Risk Adjusted Capital | 9,948.6 | 9,919.0 | 0.3 | 9,754.0 | 2.0 |
| Tier I | 9,257.9 | 8,729.0 | 6.1 | 8,990.5 | 3.0 |
| (CETI) | 8,063.3 | 7,519.0 | 7.2 | 7,794.3 | 3.5 |
| Tot. R.W.A. | 70,454.6 | 76,702.4 | -8.1 | 68,647.7 | 2.6 |
| BIS Capital Ratio | 14.12 | 12.93 | 1.19 | 14.21 | -0.09 |
| Tier I | 13.14 | 11.38 | 1.76 | 13.10 | 0.04 |
| (CETI) | 11.44 | 9.80 | 1.64 | 11.35 | 0.09 |

1) Basel III Standard

KNB

| (KRW bn, %, %p, BaselIII I.R.B.) | 21.3Q | 20.4Q | YTD | 21.2Q | QoQ |
|----------------------------------|----------|----------|-------|----------|-------|
| Tot. Risk Adjusted Capital | 3,623.0 | 3,600.5 | 0.6 | 3,565.5 | 1.6 |
| Tier I | 3,240.3 | 3,144.1 | 3.1 | 3,165.0 | 2.4 |
| (CETI) | 2,959.6 | 2,831.8 | 4.5 | 2,884.3 | 2.6 |
| Tot. R.W.A. | 22,152.3 | 20,162.2 | 9.9 | 21,163.8 | 4.7 |
| BIS Capital Ratio | 16.36 | 17.86 | -1.50 | 16.85 | -0.49 |
| Tier I | 14.63 | 15.59 | -0.96 | 14.95 | -0.32 |
| (CETI) | 13.36 | 14.05 | -0.69 | 13.63 | -0.27 |

VI. Appendix

| | |
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1. Banks KRW Loan Portfolio

| | 2021 3Q | | | |
|----------------------------|-----------------|-------|-------|-------|
| | Amount | Ratio | YTD | QoQ |
| Manufacturing | 8,783.6 | 17.4 | 3.9 | 2.2 |
| Steel Metal Products | 2,607.6 | 5.2 | 7.4 | 5.4 |
| Automobile Parts | 1,653.7 | 3.3 | -4.2 | -2.0 |
| Machinery | 1,265.2 | 2.5 | 3.7 | 0.9 |
| Petroleum, Rubber, etc. | 966.6 | 1.9 | 6.5 | 1.2 |
| Fabric | 329.0 | 0.7 | 6.3 | 3.0 |
| Garment & Shoes | 345.0 | 0.7 | 0.6 | -0.2 |
| Kitchen Units | 420.0 | 0.8 | 12.6 | 4.8 |
| Electronics | 384.7 | 0.8 | 4.9 | 1.4 |
| Paper, Paper Mills | 135.3 | 0.3 | 10.0 | 13.1 |
| Others | 676.5 | 1.3 | 3.7 | 2.8 |
| Non-Manufacturing | 25,214.9 | 49.9 | 14.5 | 2.4 |
| Wholesale & Retail | 4,428.3 | 8.8 | 10.1 | 1.6 |
| Public | 1.0 | 0.0 | -66.7 | 11.1 |
| Construction & Engineering | 1,473.0 | 2.9 | 1.3 | -1.2 |
| Real Estate | 10,548.0 | 20.9 | 20.2 | 4.8 |
| Insurance & Financing | 427.2 | 0.8 | -23.2 | -28.3 |
| Transportation | 1,241.1 | 2.5 | 9.1 | 1.7 |
| Hotel & Food | 2,033.8 | 4.0 | 18.7 | 3.2 |
| Others | 5,062.5 | 10.0 | 15.9 | 2.9 |
| Households | 16,511.5 | 32.7 | 13.3 | 3.1 |
| KRW Loans | 50,510.0 | 100.0 | 12.1 | 2.6 |

| | 2021 3Q | | | |
|----------------------------|-----------------|-------|------|------|
| | Amount | Ratio | YTD | QoQ |
| Manufacturing | 9,821.0 | 27.4 | 3.8 | 2.0 |
| Steel Metal Products | 2,258.3 | 6.3 | 2.3 | 0.3 |
| Automobile Parts | 2,796.8 | 7.8 | 1.1 | 1.6 |
| Machinery | 2,297.5 | 6.4 | 1.9 | 0.9 |
| Petroleum, Rubber, etc. | 360.3 | 1.0 | 15.5 | 4.6 |
| Fabric | 126.7 | 0.4 | 21.1 | 7.3 |
| Garment & Shoes | 26.8 | 0.1 | 10.3 | 8.1 |
| Kitchen Units | 331.6 | 0.9 | 33.0 | 10.2 |
| Electronics | 595.7 | 1.7 | 4.1 | 2.6 |
| Paper, Paper Mills | 85.0 | 0.2 | 2.8 | -2.2 |
| Others | 942.3 | 2.6 | 5.6 | 6.3 |
| Non-Manufacturing | 13,325.4 | 37.2 | 11.1 | 5.1 |
| Wholesale & Retail | 2,896.8 | 8.1 | 14.6 | 4.5 |
| Public | 39.9 | 0.1 | -3.2 | 0.0 |
| Construction & Engineering | 861.2 | 2.4 | 16.8 | 11.0 |
| Real Estate | 4,370.1 | 12.2 | 10.6 | 5.6 |
| Insurance & Financing | 266.2 | 0.7 | 57.6 | 21.5 |
| Transportation | 629.5 | 1.8 | 2.0 | 7.7 |
| Hotel & Food | 1,166.0 | 3.3 | 12.2 | 5.2 |
| Others | 3,095.7 | 8.6 | 6.4 | 1.7 |
| Households | 12,687.4 | 35.4 | 16.5 | 4.2 |
| KRW Loans | 35,833.8 | 100.0 | 10.8 | 3.9 |

*Sectors are based on FSS Business Report

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

2. Cyclical Sector

| | 2021.3Q | | | | | |
|--|----------------|----------------|----------------|----------------|--------------|--------------|
| | Steel | Auto | Construction | Shipbuilding | Shipping | Chemical |
| (KRW bn, %) | | | | | | |
| Exposure | 3,538.0 | 2,938.4 | 2,392.7 | 1,365.7 | 413.8 | 747.7 |
| (% of Total Credits) | 4.0 | 3.3 | 2.7 | 1.5 | 0.5 | 0.8 |
| Collateral & Provision | 2,678.7 | 1,993.3 | 1,599.3 | 1,077.8 | 215.1 | 474.0 |
| Collateral & Provision Coverage | 75.7 | 67.8 | 66.8 | 78.9 | 52.0 | 63.4 |
| No# of Creditors | 2,616 | 1,847 | 4,902 | 1,148 | 224 | 662 |

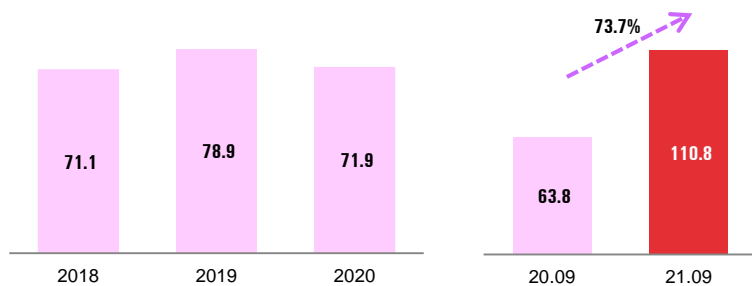
Note 1) Exposure & Total Credits are the sum of BSB & KNB

Note 2) Sectors are based on FSS Business Report

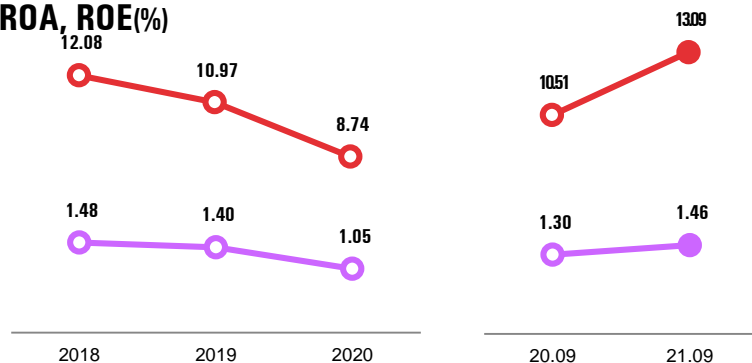
Note 3) Construction includes Real Estate PF(Ref. Collateral for Real Estate PFs are evaluated based on future cash flow that does not include land, buildings under construction etc. hence the overall low construction coverage)

3. BNK Capital

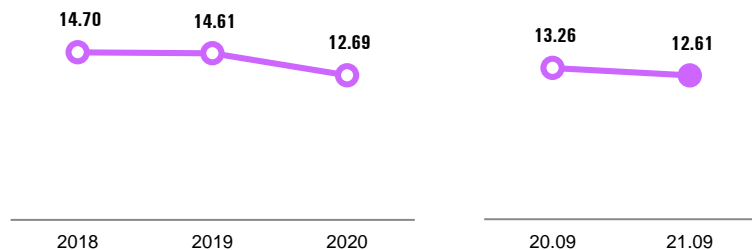
Net Income(% , KRW bn)



ROA, ROE(%)



Adjusted Capital Ratio(%)

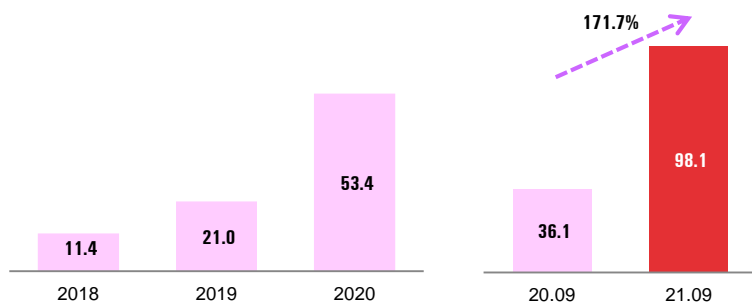


| (KRW bn, %, Balance) | 21.09 | 20.09 | YoY | 21.2Q | QoQ |
|-----------------------------------|--------------|-------|----------|-------|-------|
| Net Interest Income | 237.1 | 175.5 | 35.1 | 78.2 | 10.7 |
| Fee Income | 41.3 | 29.7 | 39.1 | 16.8 | -24.4 |
| Others | 51.4 | 34.1 | 50.7 | 12.4 | 136.3 |
| SG&A(-) | 63.6 | 61.3 | 3.8 | 20.4 | 7.4 |
| Provision Expense(-) | 123.3 | 93.8 | 31.4 | 36.6 | 47.8 |
| Non-Operating Income | 4.6 | -0.5 | Net Gain | 1.1 | 109.1 |
| Earnings Before Income Tax | 147.5 | 83.7 | 76.2 | 51.5 | 3.9 |
| Income Tax Expenses(-) | 36.7 | 19.9 | 84.4 | 14.1 | 0.0 |
| Net Income | 110.8 | 63.8 | 73.7 | 37.4 | 5.3 |

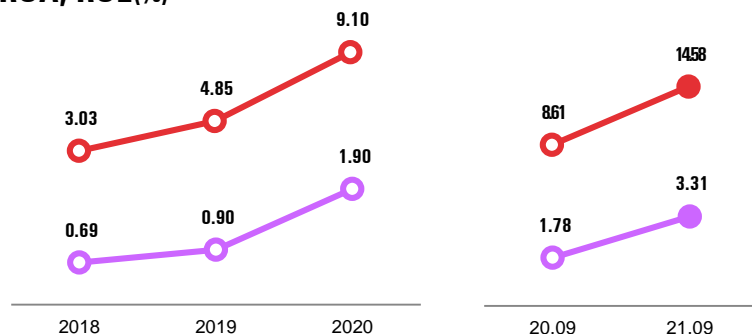
| (KRW bn, %, Balance) | 21.3Q | 20.4Q | YTD | 21.2Q | QoQ |
|---|----------------|---------|-------|---------|-------|
| Assets | 8,331.9 | 6,763.4 | 23.2 | 8,045.2 | 3.6 |
| Cash and Dues | 63.7 | 85.6 | -25.6 | 210.7 | -69.8 |
| Securities | 324.2 | 187.3 | 73.1 | 296.4 | 9.4 |
| Loans | 5,543.1 | 4,237.6 | 30.8 | 5,231.8 | 6.0 |
| Venture Capital Business | 6.0 | 2.8 | 114.3 | 2.9 | 106.9 |
| Durables Installment Financing Assets | 328.0 | 277.9 | 18.0 | 286.1 | 14.6 |
| Leased Assets | 1,904.3 | 1,838.9 | 3.6 | 1,874.2 | 1.6 |
| Fixed Assets | 14.3 | 12.9 | 10.9 | 15.0 | -4.7 |
| Other Assets | 148.3 | 120.4 | 23.2 | 128.1 | 15.8 |
| Liability & Shareholder's Equity | 8,331.9 | 6,763.4 | 23.2 | 8,045.2 | 3.6 |
| Borrowings | 6,927.0 | 5,610.2 | 23.5 | 6,795.6 | 1.9 |
| Other Liabilities | 446.8 | 390.2 | 14.5 | 429.8 | 4.0 |
| Shareholder's Equity | 958.1 | 763.0 | 25.6 | 819.8 | 16.9 |

4. BNK Securities

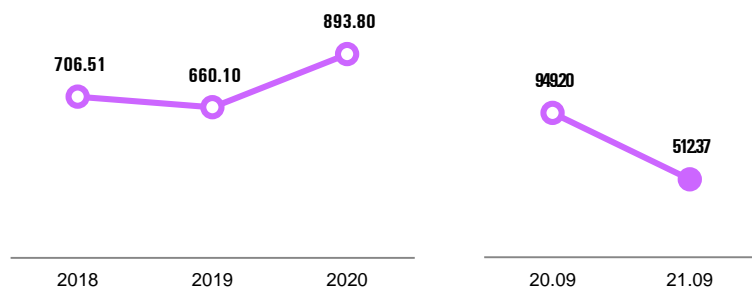
Net Income(% , KRW bn)



ROA, ROE(%)



NCR(%)



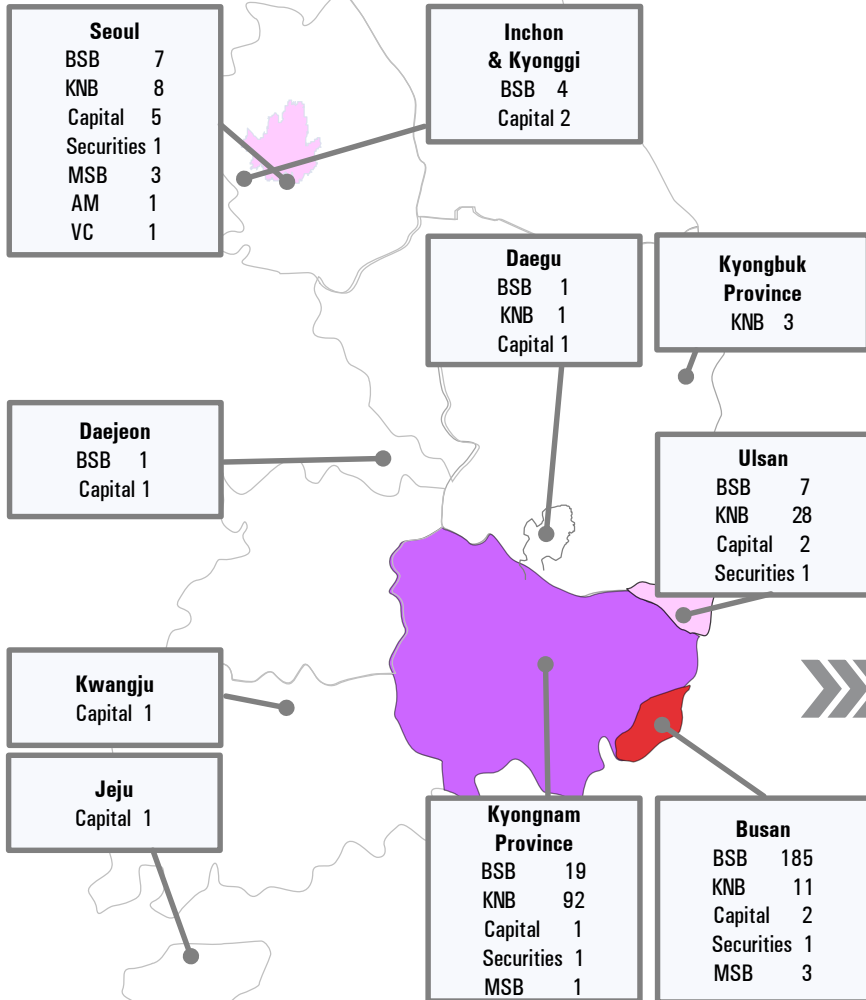
| (KRW bn, %, Balance) | 21.09 | 20.09 | YoY | 21.2Q | QoQ |
|----------------------------|-------------|-------|---------|-------|-------|
| Net Interest Income | 36.0 | 16.2 | 122.2 | 13.0 | 6.9 |
| Fee Income | 146.8 | 68.1 | 115.6 | 49.3 | 15.6 |
| Others | 92.7 | 41.7 | 122.3 | 33.8 | -42.9 |
| SG&A(-) | 145.9 | 77.2 | 89.0 | 52.0 | -7.5 |
| Provision Expense(-) | 13.5 | 0.9 | 1,400.0 | 3.4 | 64.7 |
| Non-Operating Income | 14.3 | 0.8 | 1,687.5 | 3.8 | 97.4 |
| Earnings Before Income Tax | 130.4 | 48.7 | 167.8 | 44.5 | -1.1 |
| Income Tax Expenses(-) | 32.3 | 12.6 | 156.3 | 11.0 | -0.9 |
| Net Income | 98.1 | 36.1 | 171.7 | 33.5 | -1.2 |

| (KRW bn, %, Balance) | 21.09 | 20.09 | YoY | 21.2Q | QoQ |
|----------------------|--------------|-------|-------|-------|-------|
| Fee Income | 146.8 | 68.1 | 115.6 | 49.3 | 15.6 |
| Fee Revenue | 169.1 | 80.4 | 110.3 | 55.8 | 19.9 |
| Underwriting | 24.1 | 11.1 | 117.1 | 9.5 | -2.1 |
| Advisory | 106.1 | 37.0 | 186.8 | 34.3 | 30.9 |
| Brokerage | 36.2 | 31.5 | 14.9 | 11.5 | -6.1 |
| Others | 2.7 | 0.8 | 237.5 | 0.5 | 280.0 |
| Fee Expense | 22.3 | 12.3 | 81.3 | 6.5 | 52.3 |

4. Group Networks & Major Industries

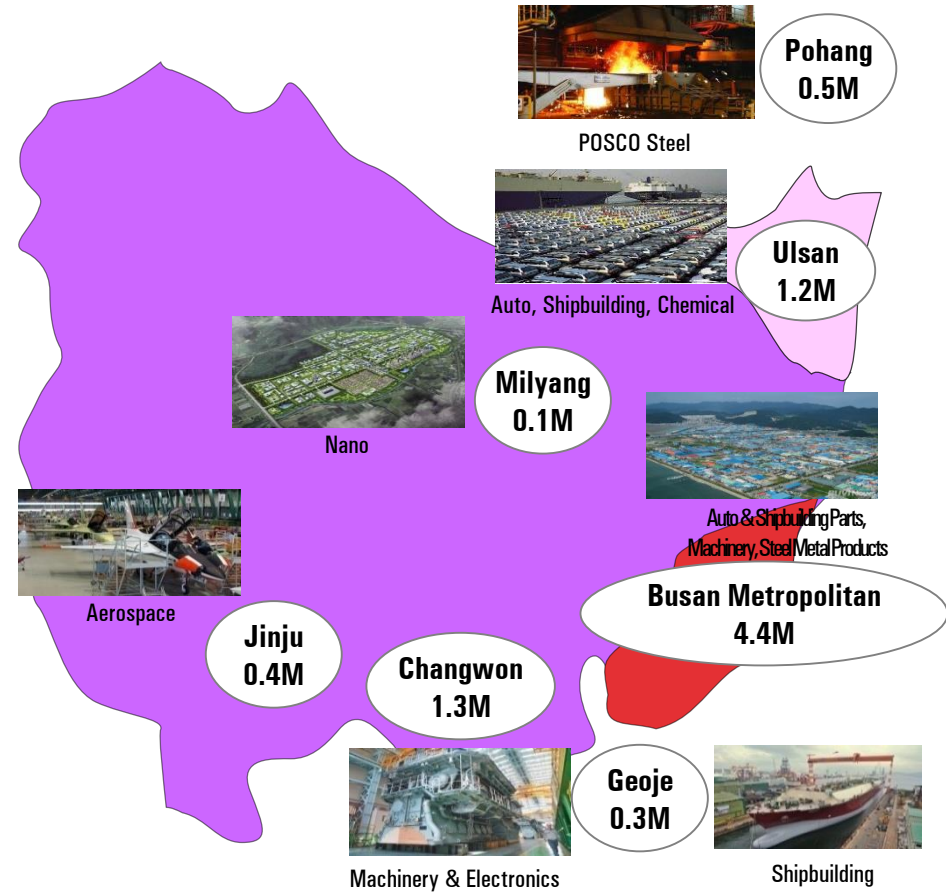
Networks (as of Sept. 2021) : 406 Locations

- BSB 230(Qingdao/Nanjing/Ho Chi Minh Branch, Yangon/Mumbai/Hanoi Office incl.), KNB 144(Tashkent Office), Capital 19(incl. Myanmar, Cambodia, Laos, Kazakhstan), Securities 4, MSB 7, AM 1, Venture Capital 1



Population & Major Industries

- Southeastern Conurbation (7.9 Mn, 15.3% of Total Population), 14.6% of GRDP(2019)
- Exports : 103.3 USD bn(2020)
- Imports : 58.1 USD bn(2020)



* Southeastern region includes Busan, Ulsan, and Kyongnam