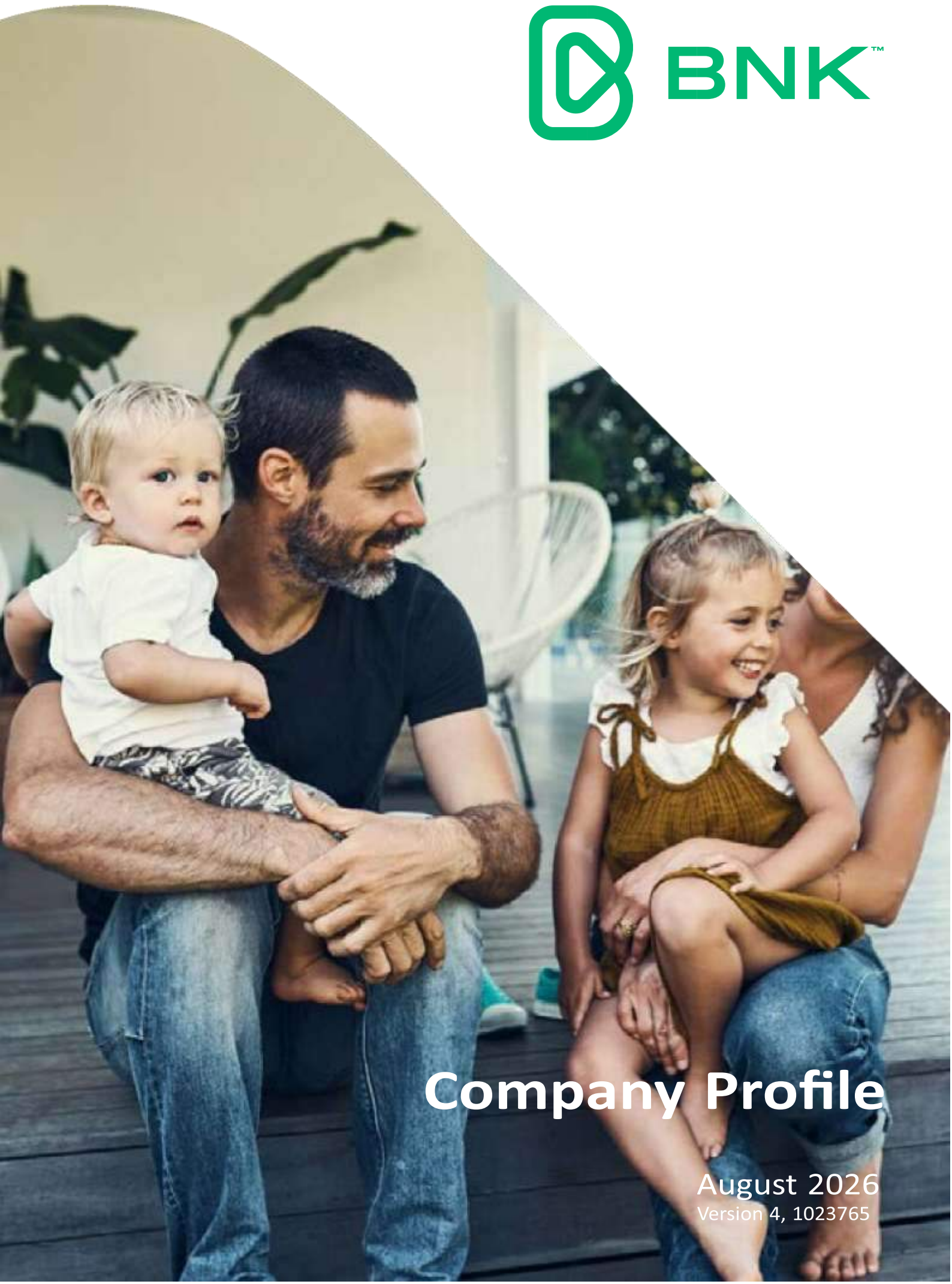




Company Profile

August 2026
Version 4, 1023765

About us

BNK Banking Corporation Limited (BNK) ACN 087 651 849 is an Authorised Deposit-taking Institution regulated by the Australian Prudential Regulation Authority (APRA).

Established in 1982 as Goldfields Credit Union, the Company demutualised and listed on the Australian Securities Exchange (ASX) in May 2012.

BNK is currently the only ASX-listed Authorised Deposit-taking Institution (ADI) headquartered in Western Australia.

Our vision

To create a significant Australian Banking Institution providing responsible residential and commercial lending and banking solutions that help our customers, people and communities prosper.

We will achieve our vision by differentiating ourselves through:

1. Strategic partnership arrangements to exploit new and emerging financial services technology capability and markets.
2. Leveraging our ADI License and Government Guarantee to provide a deposit offering to non-ADI financial services companies.
3. Growth through strategic alliances and distribution arrangements.

What we offer

BNK is a diversified financial services company with two key operating divisions in banking and mortgage aggregation.

The bank provides simple and easy to understand deposit accounts and mortgage loans under two separate brands: BNK Bank which services lending and deposit solutions to Australian businesses and individuals, complemented by the Better Choice Home Loans brand, distributed via mortgage brokers nationally.

The aggregation division provides a large distribution network as well as valuable market insights that assist BNK with product development.

Australian Government Guarantee

All ADIs are subject to the depositor's protection provisions of the Banking Act of 1959. The Australian Government has guaranteed deposits of up to \$250,000 per depositor in ADIs which means that this money is guaranteed if anything happens to the ADI. Refer to our website for further details.

Capital structure

As at 30 June 2026, the Company's share capital comprised 118,780,030 fully paid ordinary shares.

Offices

Perth – Registered Office

Level 14, 191 St Georges Terrace Perth, WA 6000

P: 1300 265 226

E: info@bnk.com.au

W: www.bnk.com.au

AFSL / Australian Credit License 246884

Sydney

Level 15, 15 Castlereagh Street Sydney, NSW 2000

P: 1300 265 226

E: info@bnk.com.au

W: www.bnk.com.au

AFSL / Australian Credit License 246884

Australian Securities Exchange (ASX)

Shares in BNK Banking Corporation Limited (BNK) are quoted on the ASX under the ticker BBC.

Share registry

Automic Group

Level 5, 126 Phillip Street
Sydney NSW 2000

Tel: 1300 288 664

Directors

The Board is responsible for providing strategic direction and oversight of BNK and comprise the following:

Mr Jon Denovan
Non-Executive Chairman

Mr David Gration
Non-Independent Non-Executive Director

Mr Raj Venga
Non-Executive Director

Mr Warren McLeland
Non-Independent Non-Executive Director

Mr Calvin Ng
Non-Executive Director

Senior management

Management is responsible for implementing BNK's vision and operating BNK within the Board-approved risk appetite and governance framework and are as follows:

Mr Stephen Kinsella
Chief Executive Officer

Ms Judith Newman
Chief Financial Officer

Mr Joe Mittiga
Chief Operating Officer

Mr Chen Lin
Chief Information Officer

Mr Manish M
Chief Risk Officer