KB Financial Group

1H26 Business Results

July 2026

Disclaimer

1. The consolidated financial information of KB Financial Group Inc. (the "Group") presented herein is based on the Korean International Financial Reporting Standards(K-IFRS). It is currently being reviewed by the Group's independent auditor, and accordingly, is subject to change.

2. The consolidated financial information for 2022 and 2023 presented herein have been restated retrospectively based on the FSS's response to inquiry on Korean IFRS17(K-IFRS)

3. From 4Q24, the Group applied accounting policies reflecting the Financial Supervisory Service's response to inquiry on Korean IFRS17, including expired contract and declared interest rate variance, and financial results for 2022, 2024, and financial results from 1Q24 to 3Q24 presented herein have been restated retrospectively.

4. From 3Q21, the Group applied accounting policy in accordance with the International Financial Reporting Interpretation Committee(IFRIC) agenda decision over K-IFRS No.1019(Employee benefits). However, please note that the financial information for the past period contained herein has not been restated retrospectively.

5. As Prudential Life Insurance became wholly-owned subsidiary of the Group as of August 31, 2020, the financial results have been fully consolidated in the Group's financial statements since September, 2020.

6. Former KB Life Insurance was merged with and into Prudential Life Insurance(the surviving entity) as of January 1, 2023, which had been renamed as "KB Life Insurance Co., Ltd." prior to the merger.

7. On June 30, 2023, KB Financial Group sold 100% of the shares of KB Credit Information, a former first-tier subsidiary of the Group, to KB Kookmin Card. Consequently, KB Credit Information became a second-tier subsidiary of the Group.

8. From 4Q23, the Group applied Variable Fee Approach Model in accordance with Financial Supervisory Service's guidelines on actuarial assumptions, and financial results from 1Q23 to 3Q23 presented herein have been restated retrospectively.

9. Total may not sum due to rounding.

CONTENTS

01

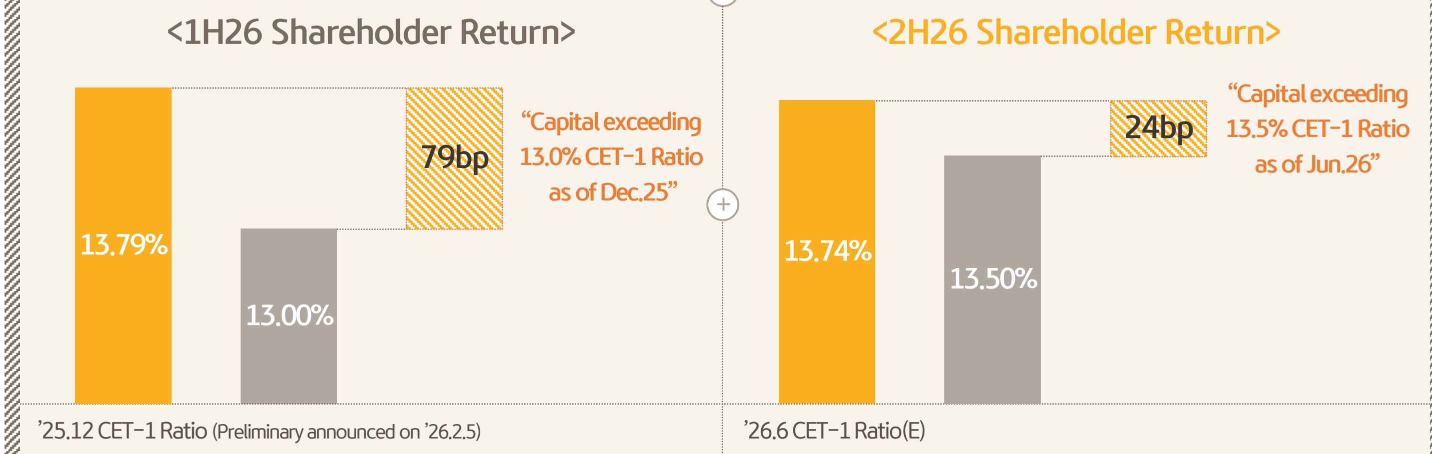
1H26 Financial Highlights

- Key Takeaways
- Overview

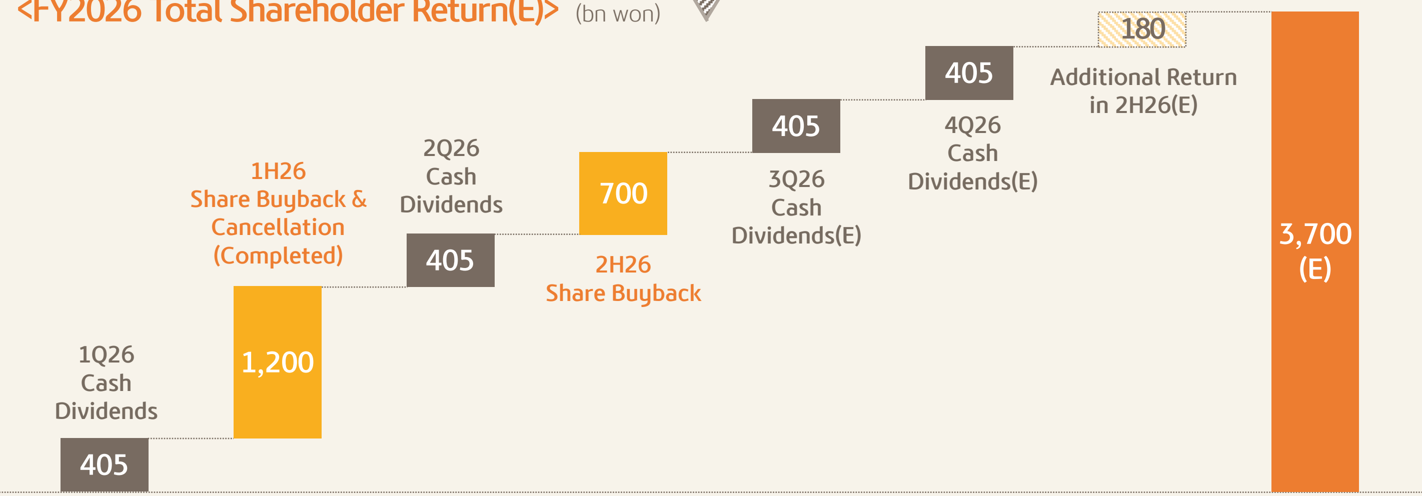
Unstoppable Momentum : Stronger Core, Unprecedented Returns

FY2026 Total Shareholder Return ₩3.7tn(E)

(2H26 Share Buyback & Cancellation ₩700bn)

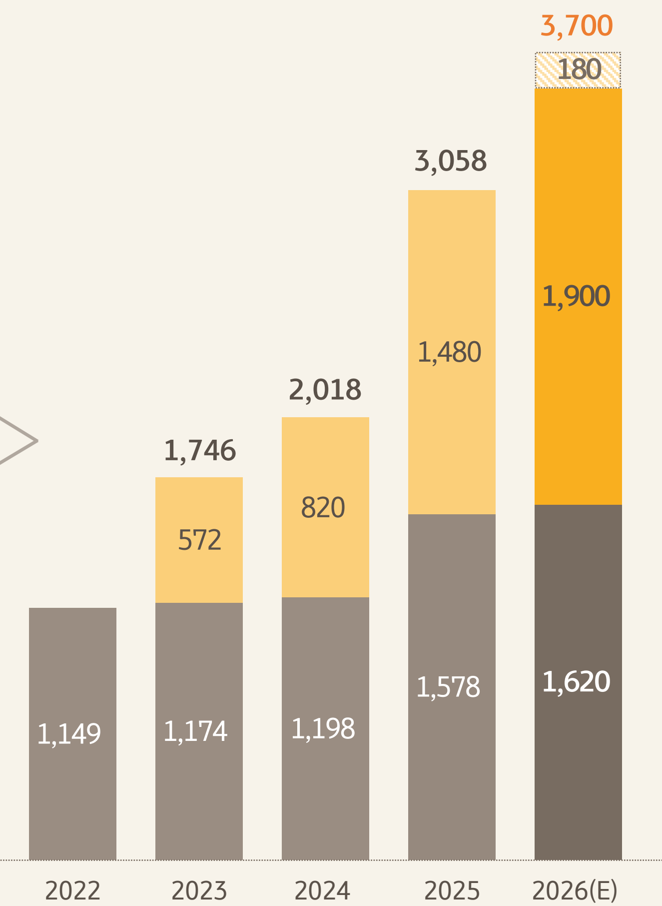


<FY2026 Total Shareholder Return(E)> (bn won)



Share Buyback & Cancellation ● Dividends (bn won)

Once Again, Record High Shareholder Return

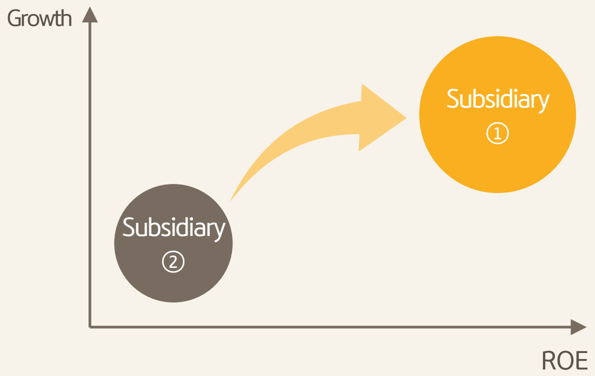


"Dynamic Capital Re-Allocation"
Shifting the Group's Portfolio to Higher-Return Segments

① Capital Steering

"Dynamic Capital Re-Allocation"

Capital Re-Allocation Scenario



Subsidiary① ⬆ ROE ⬆ Growth	< "High" Capital Efficiency > → Reinvest Capital to drive further earnings expansion
Subsidiary② ⬇ ROE ⬇ Growth	< "Low" Capital Efficiency > → Enhance Capital Efficiency, Disciplined Management → Fucus on Core Business

② Capital Injection

"Strategic Capital Injection in KB Securities"

1st Deployment (Feb.26)
Capitalizing for the Future

- (Phase 1) ₩700bn capital injection to high-ROE subsidiary KB Securities in an aim to maximize market dominance amid improving capital market conditions

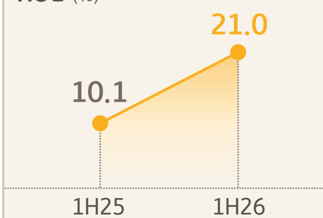
2nd Acceleration (Jul.26)
Accelerating High-Growth Drivers & Portfolio Expansion

- (Phase 2) ₩1.0tn further capital injection to support non-interest income business growth & to secure future growth drivers by uplifting capital strength

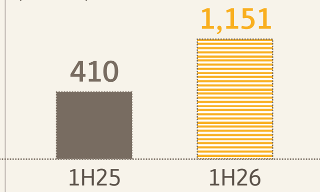
③ Capital Realization

"KB Securities Accelerating Capital Markets Earnings"

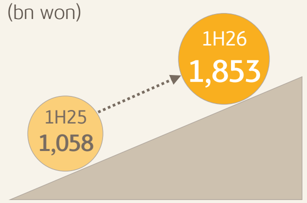
ROE (%)



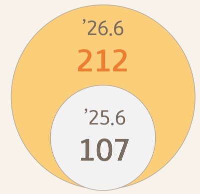
Net Fee & Commission (bn won)



Gross Operating Income (bn won)

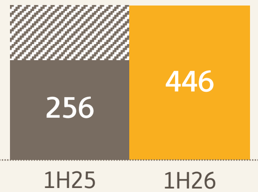


Brokerage AUM (tn won)

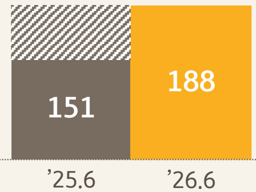


[Appendix] 1H26 Key Capital Market Performance by Subsidiary

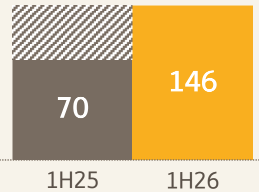
Bank WM Fee Income (bn won)



KB Asset Mgmt. AUM (tn won)



KB Investment Valuation Gain (bn won)



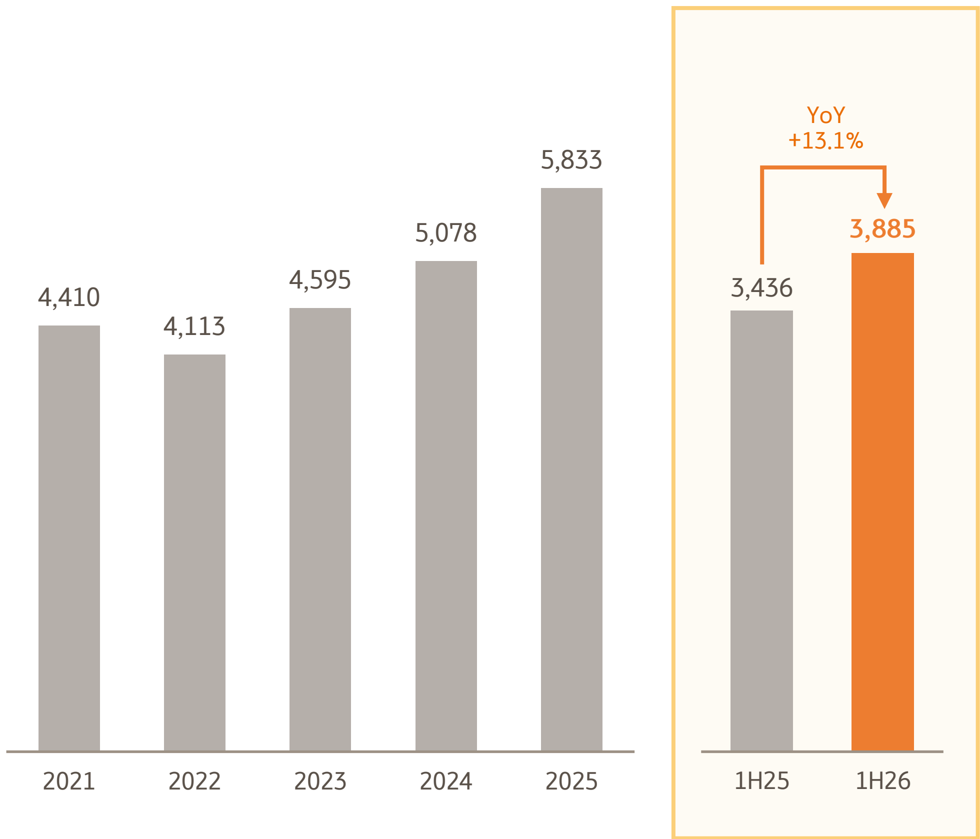
Note) Bank WM Fee Income: Based on sum of trusts, securities business and bancassurance / KB Asset Mgmt. AUM: Based on sum of principal and contract amounts / KB Investment Valuation Gain: Based on FVPL valuation (Incl. AI semiconductors, Fabless, physical AI related private securities)

1H26 Group Net Profit 3,884.6bn

Increased 13.1% YoY driven by robust expansion in non-interest income mainly backed by solid capital market related fees

Group Net Profit (bn won)

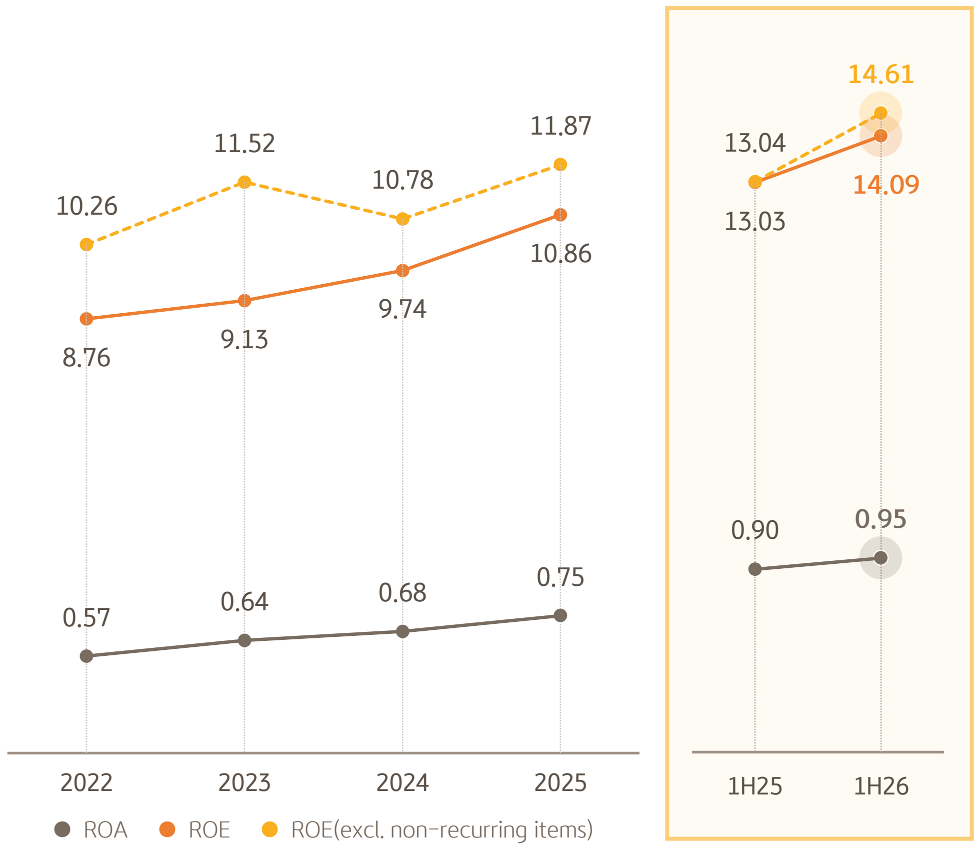
YoY +13.1%



Note 1) Based on profit attributable to controlling interests
2) 2Q26 non-recurring item(after tax)
• One-off provisioning(Bank, Insurance and Capital total 49bn won)

Group ROE (%)

YoY +1.06%p



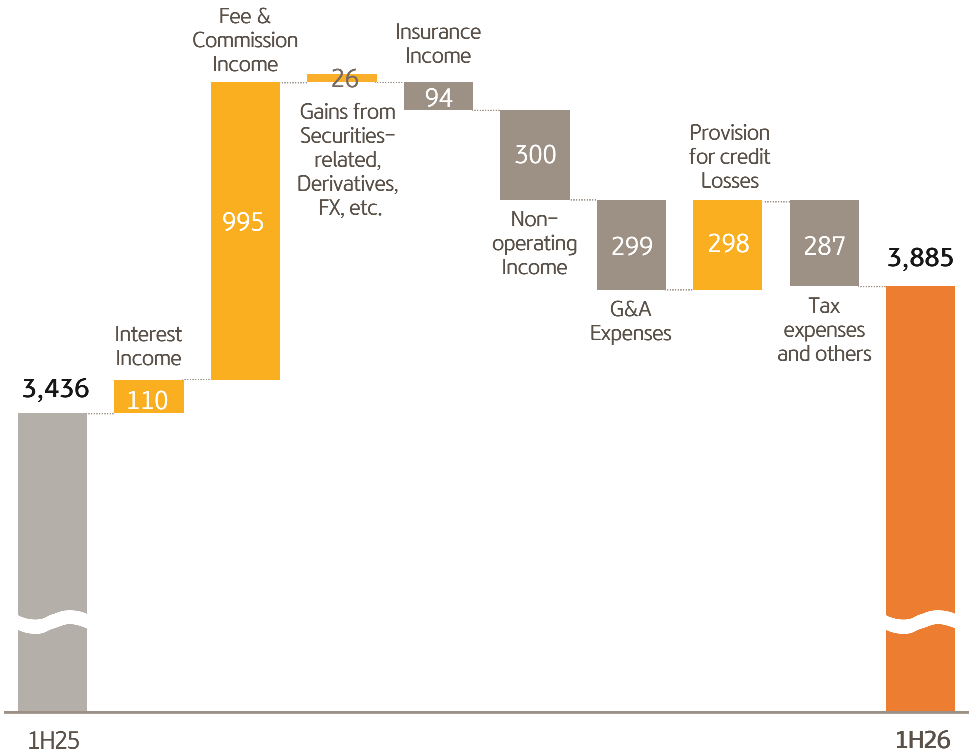
Note) ROE: Based on Return on Common Equity excluding hybrid securities, which represents profitability of common equity

1H26 Group Net Profit 3,884.6bn

Proved the Group's portfolio resilience with strong earnings expansion in both Bank & Non-Bank despite elevated market volatility

Group Net Profit Analysis (bn won)

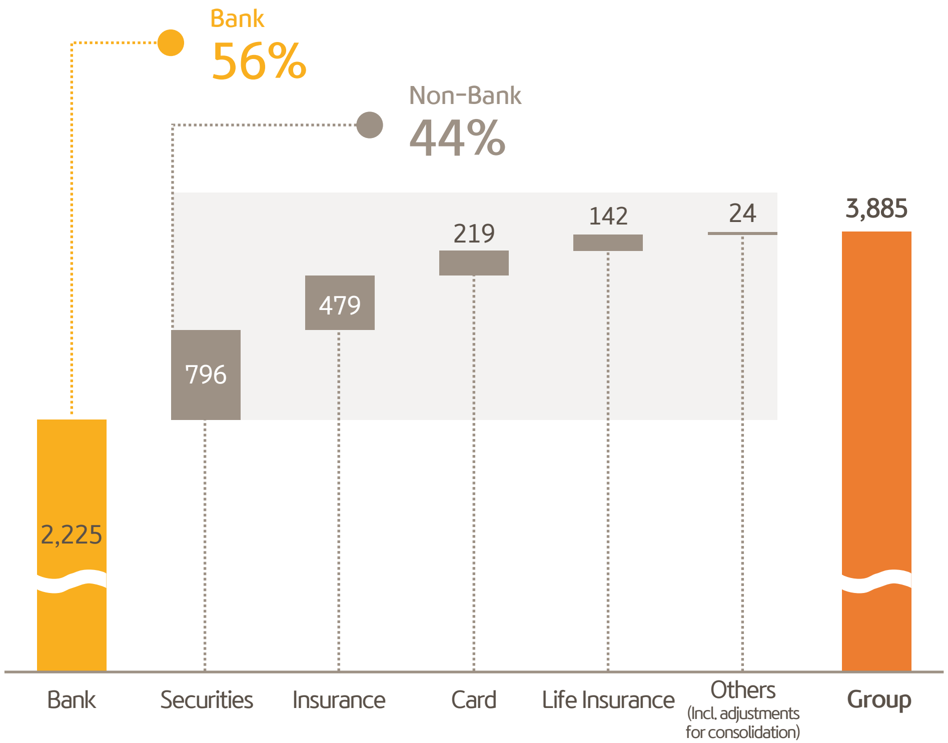
YoY +449bn



Note 1) Net Profit: Based on profit attributable to controlling interests
2) Each earnings component: Based on 'before tax' amount

Net Profit by Subsidiaries & Non-Bank Contribution (bn won)

Non-Bank 44%



Note 1) Net Profit: Based on each subsidiary's profit attributable to controlling interests
2) Contribution: Based on simple arithmetic sum of each subsidiary's net profit on the financial statements for group reporting excluding adjustment for consolidation, etc.

02

Financial Analysis

- Net Interest Income
- Net Non-Interest Income
- G&A Expenses
- Provision for Credit Losses
- Capital Adequacy
- [Reference Item] Per Share Metrics

1H26 Group Net Interest Income 6,478.3bn

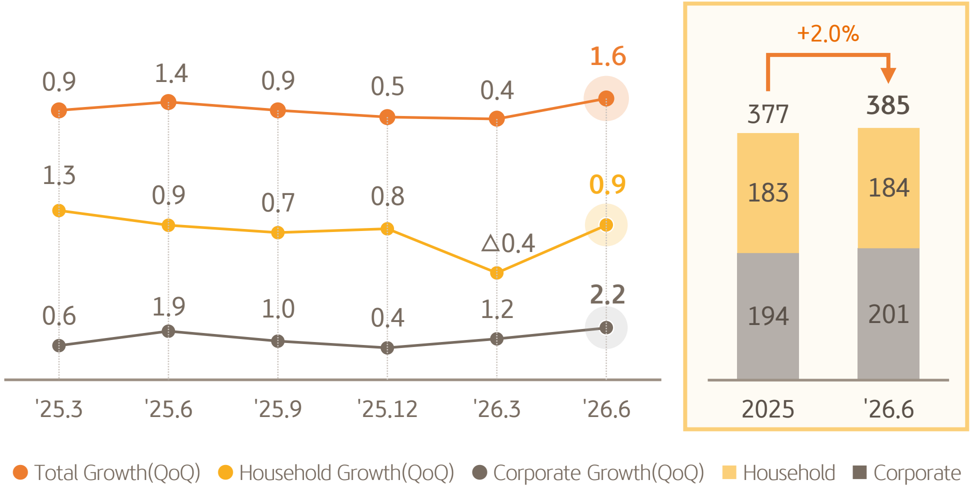
Group NII achieved 1.7% growth YoY, mainly attributable to disciplined funding cost management and stable loan growth

Group Net Interest Income

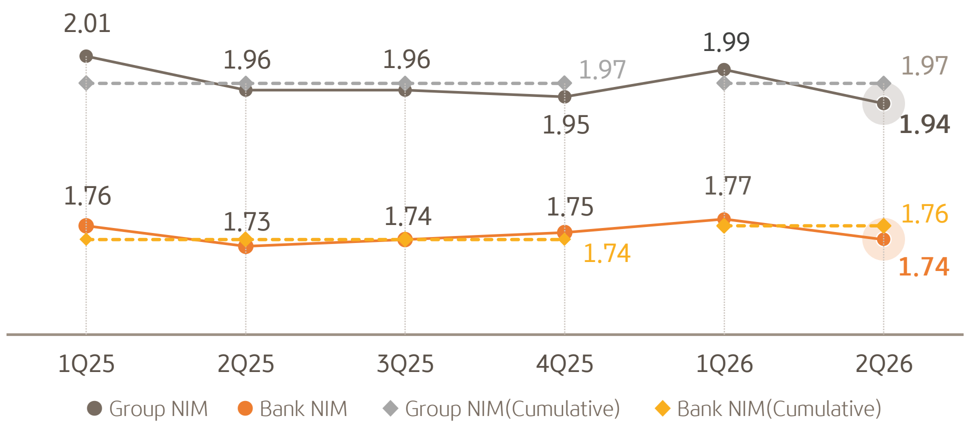
YoY +1.7%

(bn won %)	1H26	1H25	YoY	2Q26	1Q26	QoQ
Interest Income	14,511.8	14,739.6	-1.5	7,352.1	7,159.7	2.7
Loans	11,216.7	11,572.3	-3.1	5,660.0	5,556.7	1.9
Financial Investments	2,749.5	2,636.4	4.3	1,410.4	1,339.1	5.3
Others	545.6	530.9	2.8	281.7	263.9	6.7
Interest Expense	8,033.5	8,370.9	-4.0	4,208.6	3,824.9	10.0
Deposits	4,369.4	4,758.2	-8.2	2,265.4	2,104.0	7.7
Debts & Debentures	2,363.7	2,455.2	-3.7	1,211.6	1,152.1	5.2
Others	1,300.4	1,157.5	12.3	731.6	568.8	28.6
Net Interest Income	6,478.3	6,368.7	1.7	3,143.5	3,334.8	-5.7

Loans in Won Growth (tn won, %)



NIM (%)



1H26 Group Net Non-Interest Income 3,629.2bn

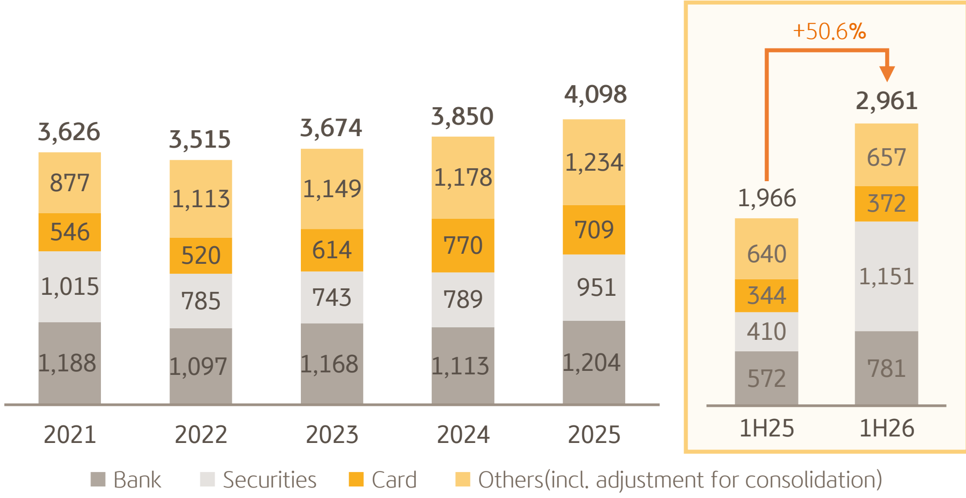
Significant 33.3% YoY increase, underpinned by strong capital market related fees coupled with improvement in Credit Card fees

Group Net Non-Interest Income

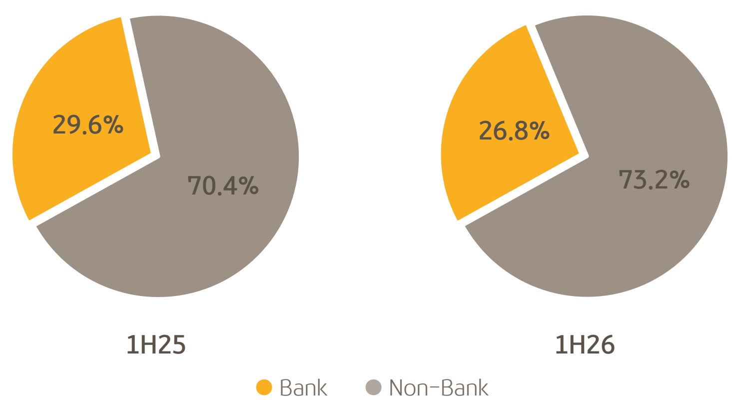
YoY +33.3%

(bn won, %)	1H26	1H25	YoY	2Q26	1Q26	QoQ
Net Fee & Commission Income	2,961.2	1,966.0	50.6	1,601.9	1,359.3	17.8
Credit Card Fees	385.8	374.5	3.0	192.1	193.7	-0.8
Trusts	558.4	241.0	131.7	335.0	223.4	50.0
Agent Activity Fees (Incl. Bancassurance)	73.2	125.3	-41.6	34.9	38.3	-8.9
Securities Business	1,000.9	328.6	204.6	568.4	432.5	31.4
Investment Finance Fees	60.0	74.0	-18.9	31.6	28.4	11.3
Foreign Currency Related Fees	211.3	135.8	55.6	109.5	101.8	7.6
Lease Fees	573.4	544.2	5.4	295.1	278.3	6.0
Others	98.2	142.6	-31.1	35.3	62.9	-43.9
Net Other Operating Income	668.0	757.3	-11.8	376.4	291.6	29.1
Securities-related, Derivatives, FX & Insurance Finance Income	1,375.2	1,349.2	1.9	816.6	558.6	46.2
Insurance Income	755.7	849.8	-11.1	412.1	343.6	19.9
Others (Incl. Insurance Fees on Deposits, Contribution Expenses)	-1,462.9	-1,441.7	N.A.	-852.3	-610.6	N.A.
Net Non-Interest Income	3,629.2	2,723.3	33.3	1,978.3	1,650.9	19.8

Net Fee & Commission Income (bn won)



Fee Income Contribution



Note) Based on simple arithmetic sum of each subsidiary's Net Fee & Commission Income on the financial statements for group reporting

1H26 Group G&A Expenses 3,654.4bn

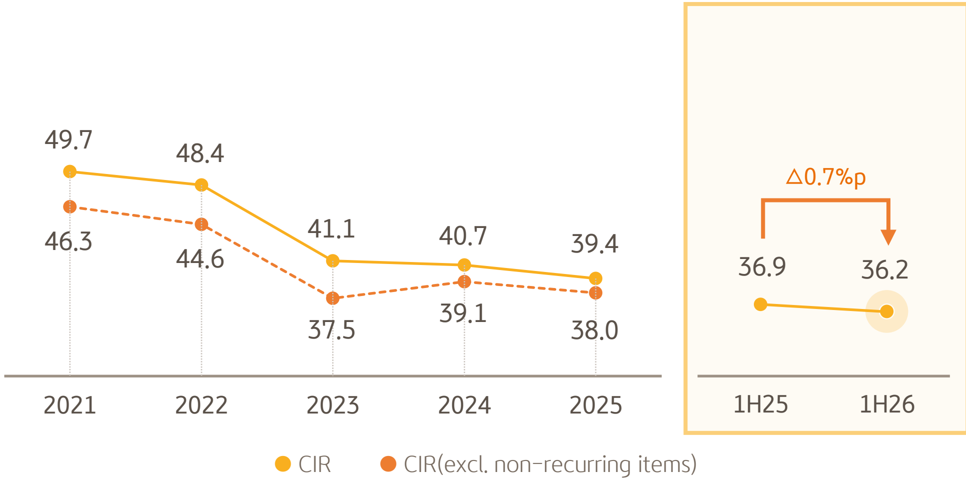
CIR recorded 36.2% securing its downward trend owing to robust expansion in core earnings & efficiency-enhancement efforts

Group G&A Expenses

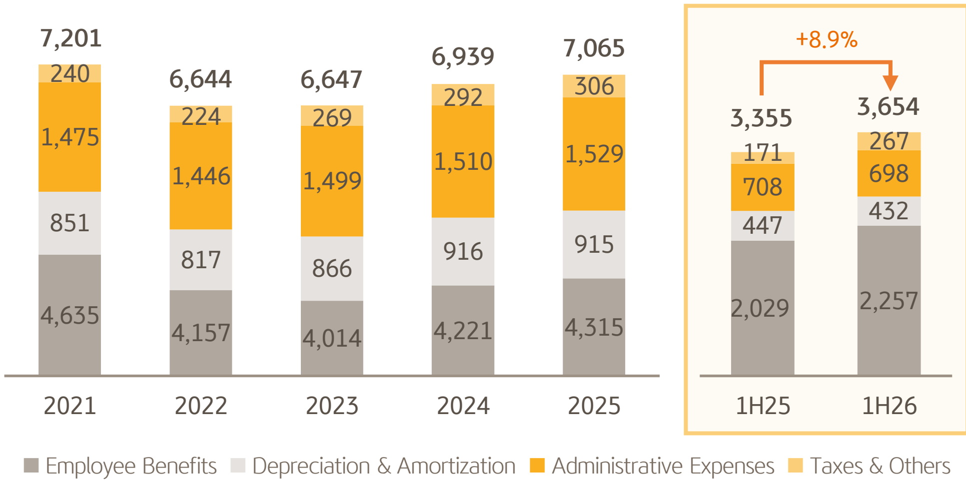
YoY +8.9%

(bn won, %)	1H26	1H25	YoY	2Q26	1Q26	QoQ
Employee Benefits	2,256.8	2,028.6	11.2	1,173.2	1,083.6	8.3
Salaries & Employee Benefits	1,671.7	1,491.0	12.1	850.5	821.2	3.6
Post-employment Benefits	112.8	113.0	-0.2	57.3	55.5	3.2
Others	472.3	424.6	11.2	265.4	206.9	28.3
Depreciation & Amortization	432.5	447.1	-3.3	216.8	215.7	0.5
Tangible Assets	266.7	277.8	-4.0	133.0	133.7	-0.5
Intangible Assets	165.8	169.3	-2.1	83.8	82.0	2.2
Others	0.0	0.0	N.A.	0.0	0.0	N.A.
Administrative Expenses	697.8	708.0	-1.4	348.4	349.4	-0.3
Taxes & Others	267.3	171.6	55.8	151.1	116.2	30.0
G&A Expenses	3,654.4	3,355.3	8.9	1,889.5	1,764.9	7.1

Group Cost Efficiency(CIR) (%)



G&A Expenses (bn won)



2Q26 Group Provision for Credit Losses 519.8bn

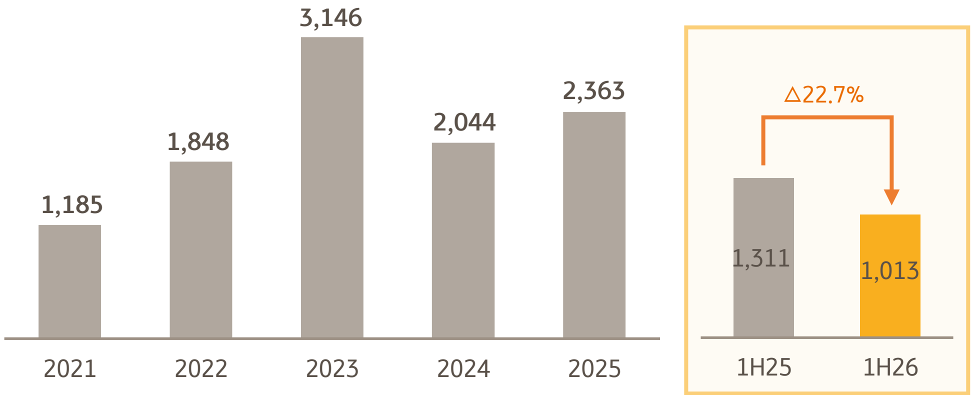
Group's proactive and conservative risk management efforts ensured stable & continuous improvement in both CCR and Provisions

Group Provision for Credit Losses

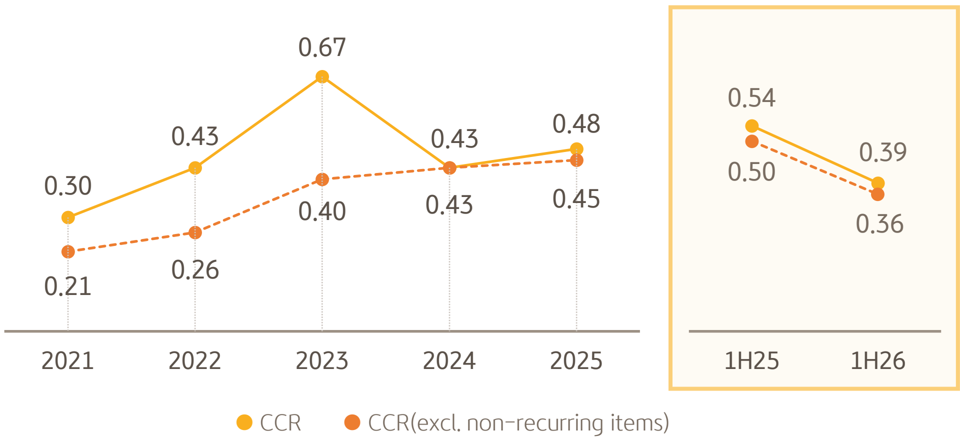
YoY △22.7%

(bn won, %)	1H26	1H25	YoY	2Q26	1Q26	QoQ
Provision for Credit Losses	1,015.5	1,320.6	-23.1	516.1	499.4	3.3
Provision for Guarantees	1.4	-3.4	N.A.	1.7	-0.3	N.A.
Provision for Unused Commitments	-5.1	-8.2	N.A.	1.9	-7.0	N.A.
Provision for Financial Guarantee Liabilities	1.2	1.7	-29.4	0.1	1.1	-90.9
Provision for Credit Losses	1,013.0	1,310.7	-22.7	519.8	493.2	5.4

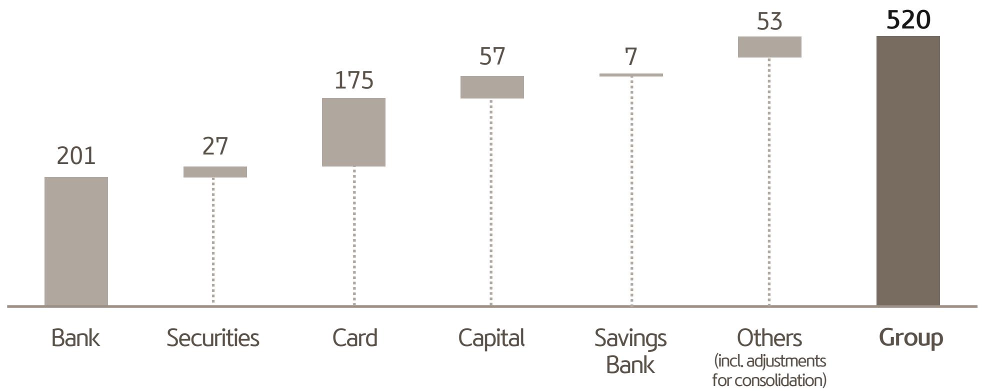
Provision for Credit Losses (bn won)



Group CCR (%)



Provision for Credit Losses by Subsidiary (bn won)



2026.6 Group BIS Ratio 15.91%, CET-1 Ratio 13.74%

Continued to secure industry's highest level of capital strength and adequacy driven by solid earnings & proactive management efforts

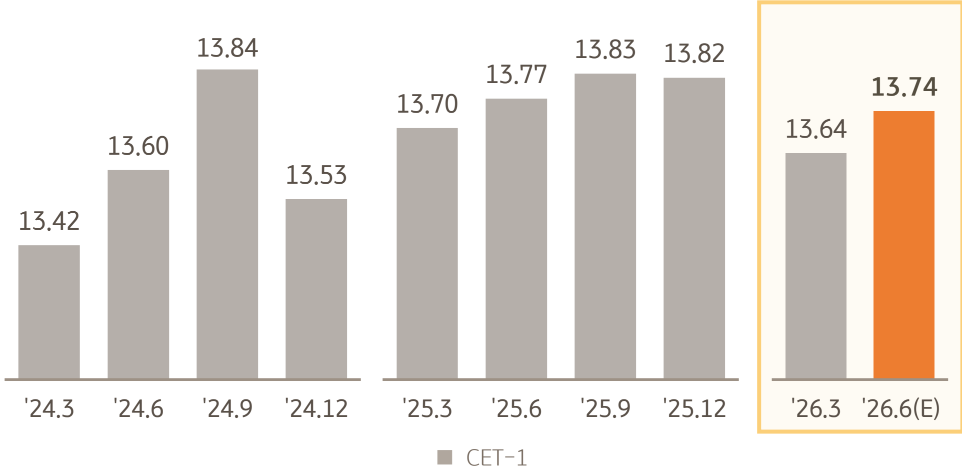
Group Capital Adequacy

CET-1 Ratio QoQ +10bp

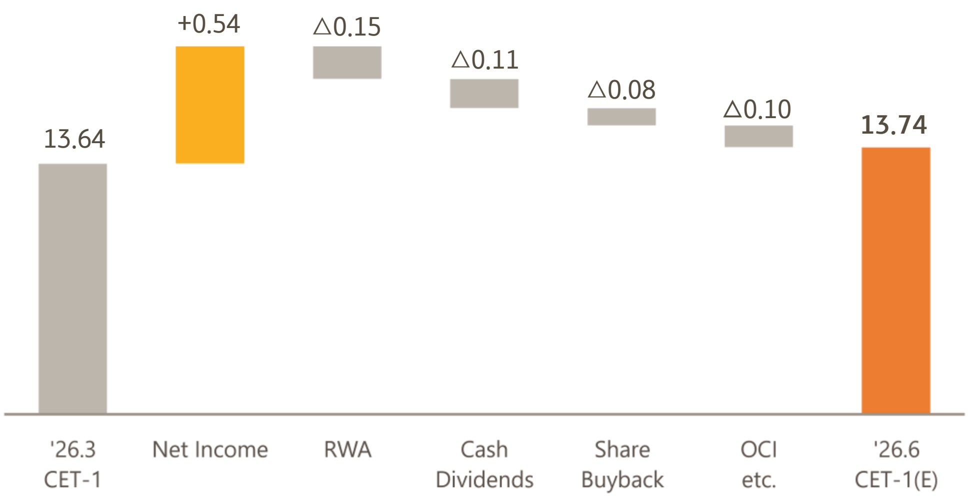
(bn won, %, %p)	'26.6(E)	'26.3	QoQ	'25.12	YTD
BIS Capital (A)	**58.816.1**	57,653.7	2.0	57,845.6	1.7
Tier1 Capital (B)	**55,599.4**	54,412.8	2.2	54,292.2	2.4
CET-1 Capital (C)	**50,801.1**	49,896.3	1.8	49,353.4	2.9
Additional Tier1 Capital	**4,798.3**	4,516.5	6.2	4,938.8	-2.8
Tier2 Capital	**3,216.7**	3,240.9	-0.7	3,553.4	-9.5
Risk-weighted Assets (D)	**369,750.1**	365,764.0	1.1	356,995.7	3.6
BIS Ratio (A/D)	**15.91%**	15.76%	0.15%p	16.20%	-0.29%p
Tier1 Ratio (B/D)	**15.04%**	14.88%	0.16%p	15.21%	-0.17%p
CET-1 Ratio (C/D)	**13.74%**	13.64%	0.10%p	13.82%	-0.08%p

Note) Based on Basel III

Group Capital Ratio (Based on Basel III, %)



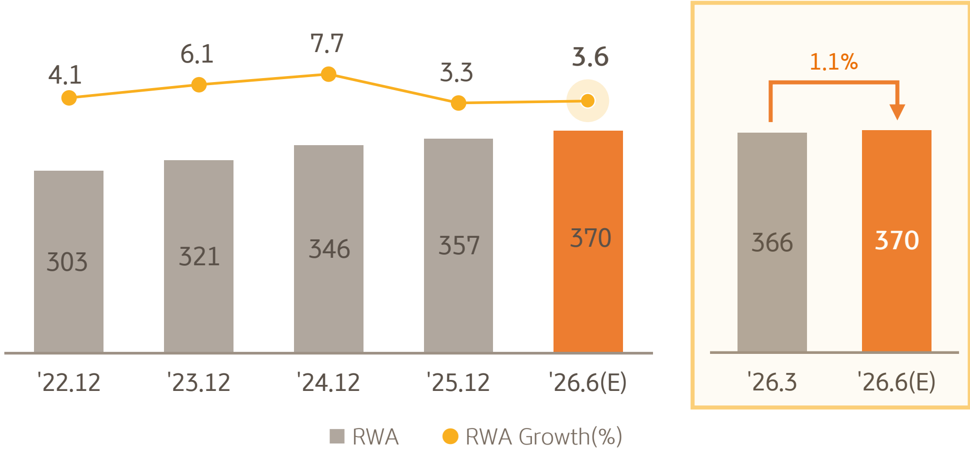
CET-1 Ratio Movement (Based on Basel III, %, %p)



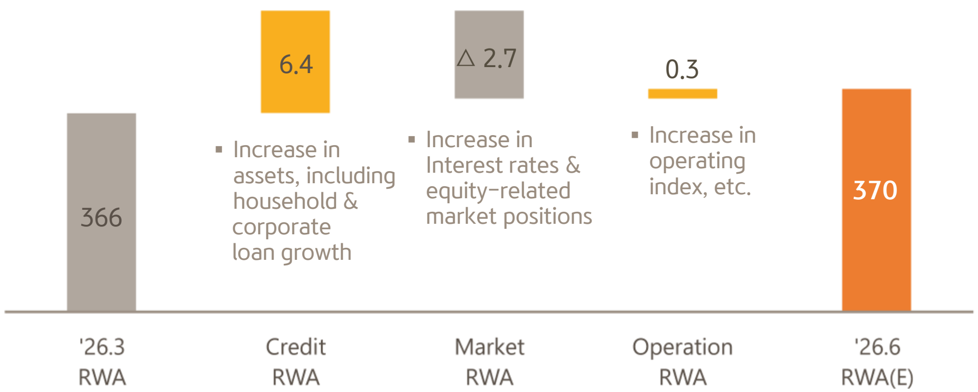
2026.6 Group BIS Ratio 15.91%, CET-1 Ratio 13.74%

Continued to secure industry's highest level of capital strength and adequacy driven by solid earnings & proactive management efforts

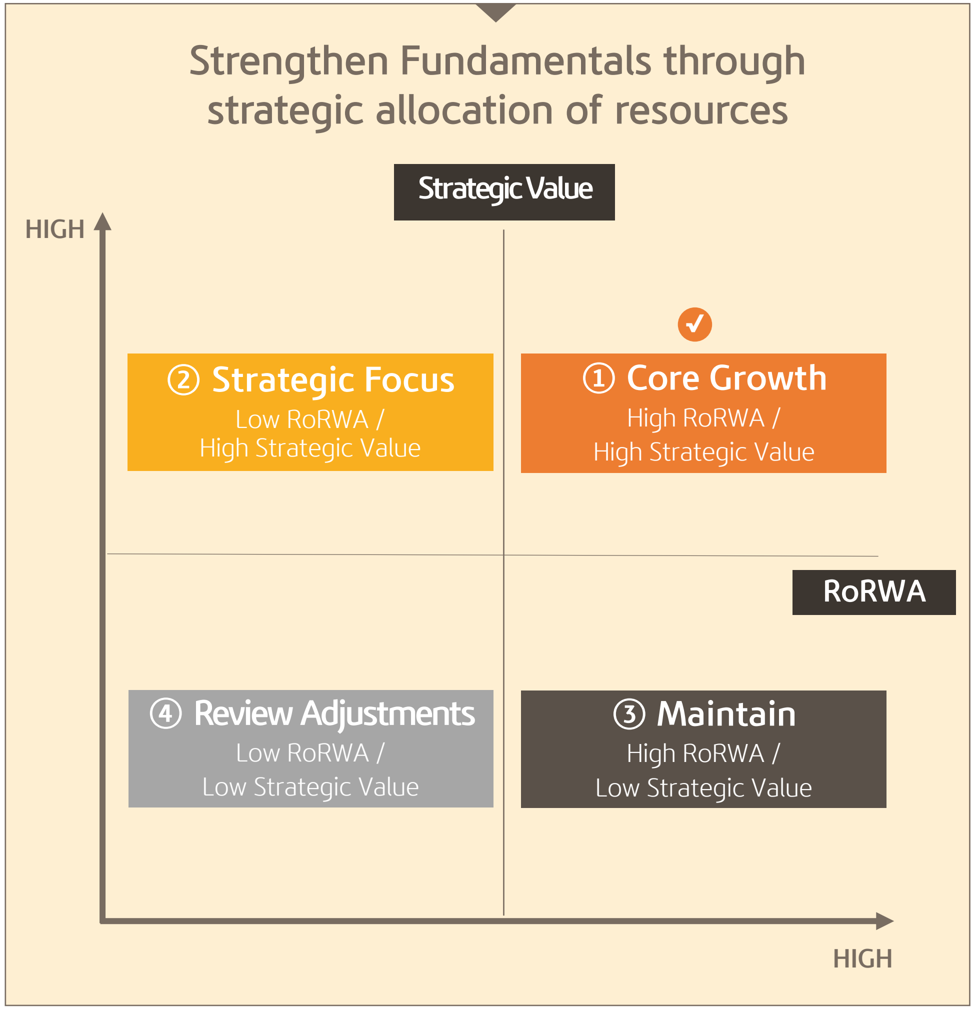
Group RWA(Risk-weighted Assets) (tn won, %)



Group RWA Movement (tn won)

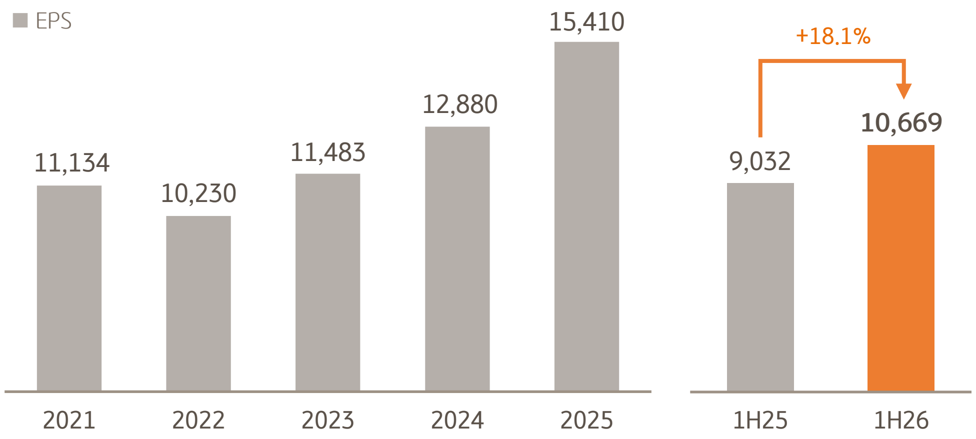


Group's RWA Management Strategy



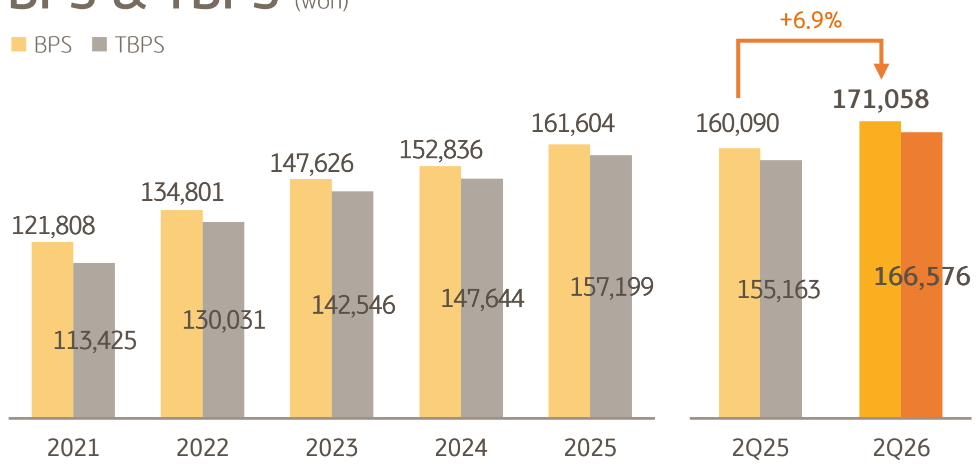
KB Financial Group Per Share Metrics

EPS (won)



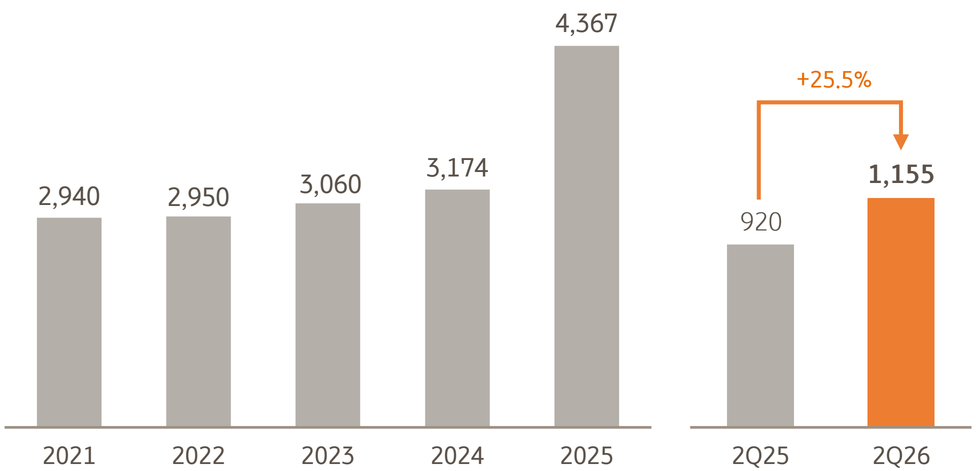
Note 1) EPS : Profit attributable less dividends on hybrid securities divided by the weighted average number of common shares outstanding
2) The financial results for 2021 have not been restated retrospectively under IFRS17

BPS & TBPS (won)

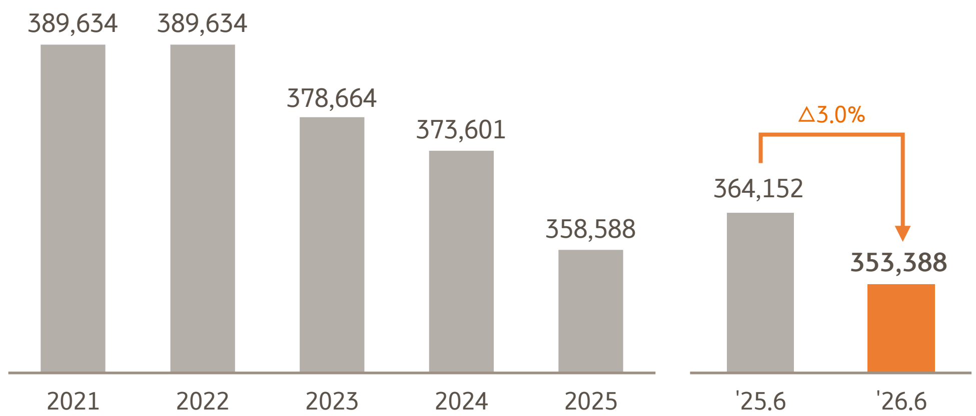


Note 1) The financial results for 2021 have not been restated retrospectively under IFRS17
2) BPS : Total equity less non-controlling interest of total equity divided by the number of weighted average shares outstanding
3) TBPS : Total equity less non-controlling interest of total equity less identifiable intangible assets divided by the number of weighted average shares outstanding

DPS (won)



Common Shares Outstanding (thousands of shares)



03

Financial Details

- P&L Overview
- Financial Position Overview
- Assets & Liabilities
- Asset Quality

Group Profit & Loss Overview

(bn won, %)	1H26	1H25	YoY	2Q26	1Q26	QoQ
Net Interest Income	6,478.3	6,368.7	1.7	3,143.5	3,334.8	-5.7
Net Fee & Commission Income	2,961.2	1,966.0	50.6	1,601.9	1,359.3	17.8
Other Operating Profit	668.0	757.3	-11.8	376.4	291.6	29.1
Gross Operating Profit	10,107.5	9,092.0	11.2	5,121.8	4,985.7	2.7
G&A Expenses	3,654.4	3,355.3	8.9	1,889.5	1,764.9	7.1
PPOP	6,453.1	5,736.7	12.5	3,232.3	3,220.8	0.4
Provision for Credit Losses	1,013.0	1,310.7	-22.7	519.8	493.2	5.4
Net Operating Profit	5,440.1	4,426.0	22.9	2,712.5	2,727.6	-0.6
Net Non-Operating Profit	-76.2	223.7	N.A.	20.2	-96.4	N.A.
Profit for the Period	3,927.0	3,446.7	13.9	2,010.5	1,916.5	4.9
Profit attributable to controlling interests	3,884.6	3,435.7	13.1	1,992.2	1,892.4	5.3

Group Financial Position Overview

(tn won, %)	2026.6	2026.3	QoQ	2025.12	YTD
Assets	**866.9**	829.7	4.5	797.9	8.6
Cash & Due from Financial Institutions	**44.6**	32.5	37.2	34.8	28.2
FVTPL Assets	**100.5**	94.4	6.5	89.9	11.8
Financial Investments	**137.2**	135.2	1.5	135.0	1.6
Loans	**505.4**	494.4	2.2	492.0	2.7
Property & Equipment	**8.8**	8.6	2.3	8.6	2.3
Other Assets	**70.4**	64.6	9.0	37.6	87.2
Liabilities	**804.2**	768.6	4.6	737.1	9.1
FVTPL Liabilities	**11.5**	11.5	0.0	11.3	1.8
Deposits	**486.3**	469.1	3.7	462.4	5.2
Debts	**77.9**	71.3	9.3	70.7	10.2
Debentures	**80.5**	79.5	1.3	80.0	0.6
Other Liabilities	**148.0**	137.2	7.9	112.7	31.3

(tn won, %)	2026.6	2026.3	QoQ	2025.12	YTD
Shareholder's Equity	**62.7**	61.1	2.6	60.8	3.1
Share Capital	**2.1**	2.1	0.0	2.1	0.0
Hybrid Securities	**4.2**	3.9	7.7	4.4	-4.5
Capital Surplus	**9.1**	9.1	0.0	16.6	-45.2
Accumulated Other Comprehensive Income	**-0.5**	-0.5	N.A.	-0.5	N.A.
Retained Earnings	**46.1**	46.4	-0.6	38.3	20.4
Treasury Shares	**-0.1**	-1.7	N.A.	-1.9	N.A.
Non-Controlling Interests	**1.8**	1.8	0.0	1.8	0.0
Group Total Assets[1)]	**1,719.2**	1,600.3	7.4	1,516.4	13.4
AUM	**852.3**	770.5	10.6	718.5	18.6

Note 1) Sum of assets of consolidated financial statement and AUM

2) From 2026, the Group revised its AUM calculation methodology (including incorporation of retirement pension and entrusted assets, etc.), and the figures for 2025 presented above have been restated retrospectively

Assets & Liabilities (1) Bank

(tn won, %)	2026.6	2026.3	QoQ Amt.	QoQ (%)	2025.12	YTD Amt.	YTD (%)
Bank Loans in Won	**385.1**	379.0	6.1	1.6	377.5	7.6	2.0
Household	**184.4**	182.6	1.8	0.9	183.4	1.0	0.5
Mortgage	**114.1**	112.8	1.3	1.1	113.3	0.9	0.7
General	**70.3**	69.8	0.5	0.7	70.1	0.1	0.3
Corporate	**200.7**	196.4	4.3	2.2	194.1	6.6	3.4
SME	**152.4**	151.4	1.0	0.7	149.8	2.6	1.8
[SOHO]	**94.3**	94.4	-0.1	-0.1	94.4	-0.1	-0.1
Large Corp., etc.	**48.3**	45.0	3.3	7.6	44.3	4.0	9.0
Bank Deposits & Debentures in Won	**432.0**	422.8	9.2	2.2	418.4	13.6	3.3
Deposits	**411.3**	401.0	10.3	2.6	395.5	15.8	4.0
Demand Deposits[1)]	**176.8**	171.1	5.7	3.3	161.3	15.5	9.6
Time & Savings	**215.5**	216.3	-0.8	-0.4	220.4	-4.9	-2.2
[Time Deposits]	**201.0**	202.2	-1.2	-0.6	206.5	-5.5	-2.7
CD, RP, etc.	**19.0**	13.6	5.4	39.7	13.8	5.2	37.7
Debentures	**20.7**	21.8	-1.1	-5.0	22.9	-2.2	-9.6

Note 1) Sum of Core Deposits and MMDA

Assets & Liabilities (2) Card

(tn won, %)	2026.6	2026.3	QoQ Amt.	QoQ (%)	2025.12	YTD Amt.	YTD (%)
Card Assets	**28.0**	27.7	0.3	1.1	27.7	0.3	1.1
Credit Card	**23.1**	22.9	0.2	0.9	23.2	-0.1	-0.4
Credit Sales	**15.6**	15.5	0.1	0.6	15.9	-0.3	-1.9
[Installments]	**6.4**	6.2	0.2	3.2	6.5	-0.1	-1.5
Card Loans	**6.5**	6.4	0.1	1.6	6.4	0.1	1.6
Cash Advance	**1.0**	1.0	0.0	0.0	0.9	0.1	11.1
Installment Financing, etc.	**4.9**	4.8	0.1	2.1	4.5	0.4	8.9
Card Funding	**22.0**	21.7	0.3	1.4	21.8	0.2	0.9
Borrowings	**4.8**	4.7	0.1	2.1	4.3	0.5	11.6
Debentures	**14.1**	14.4	-0.3	-2.1	14.7	-0.6	-4.1
ABS	**3.1**	2.6	0.5	19.2	2.8	0.3	10.7

Asset Quality

Group Asset Quality

(bn won, %)	2026.6	2026.3	QoQ	2025.12	2025.9	2025.6	YoY
Total Loans for NPL Classification	**499,486.1**	490,495.5	1.8	484,213.7	478,625.7	473,021.3	5.6
Precautionary	**4,142.8**	3,878.6	6.8	4,163.5	4,182.2	4,096.0	1.1
Substandard	**1,649.6**	1,794.7	-8.1	1,378.4	1,542.9	1,562.1	5.6
Doubtful	**903.7**	978.0	-7.6	1,010.6	1,293.3	1,268.0	-28.7
Estimated Loss	**806.2**	807.2	-0.1	673.8	498.5	556.7	44.8
Substandard & Below Loans(NPL) (A)	**3,359.5**	3,579.9	-6.2	3,062.8	3,334.6	3,386.8	-0.8
NPL Ratio	**0.67%**	0.73%	-0.06%p	0.63%	0.70%	0.72%	-0.05%p
Loan Loss Reserves (B)	**4,548.3**	4,550.5	0.0	4,543.1	4,447.7	4,690.0	-3.0
NPL Coverage Ratio I (B/A)	**135.4%**	127.1%	8.3%p	148.3%	133.4%	138.5%	-3.1%p
Reserves for Credit Losses (C)	**3,211.4**	3,170.3	1.3	3,061.0	3,104.4	2,964.9	8.3
NPL Coverage Ratio II [(B+C)/A)]	**231.0%**	215.7%	15.3%p	248.3%	226.5%	226.0%	5.0%p

Note) Based on simple arithmetic sum of each subsidiary (excl. overseas local subsidiaries, overseas equity investments, SPCs for consolidation, etc.)

Group Provision for Loan Losses & Credit Cost Ratio

(bn won, %)	2Q26	1Q26	4Q25	3Q25	2Q25	1Q25
Provision for Loan Losses (Quarter)	**468.4**	478.3	633.8	365.8	645.4	624.8
Group CCR (Quarter)	**0.38%**	0.40%	0.52%	0.30%	0.55%	0.54%
Group CCR (Cumulative)	**0.39%**	0.40%	0.48%	0.46%	0.54%	0.54%

04

Financial Highlights of Major Subsidiaries

KB Kookmin Bank

Financial Highlights	Profit for 1H26	1H26 ROE	1H26 CIR	1H26 CCR	2Q26 NIM
	2,225.4bn	11.54%	39.4%	14bp	1.74%

Profitability Overview[1)]

(bn won, %)	1H26	1H25	YoY	2Q26	1Q26	QoQ
Net Interest Income	5,511.9	5,204.3	5.9	2,744.3	2,767.6	-0.8
Net Fee & Commission Income	780.8	572.1	36.5	407.8	373.0	9.3
Other Operating Income	-515.7	-31.9	N.A.	-247.7	-268.0	N.A.
Gross Operating Income	5,777.0	5,744.5	0.6	2,904.4	2,872.6	1.1
G&A Expenses	2,273.5	2,178.6	4.4	1,197.8	1,075.7	11.4
PPOP	3,503.5	3,565.9	-1.7	1,706.6	1,796.9	-5.0
Provision for Credit Losses	373.1	620.6	-39.9	201.1	172.0	16.9
Net Operating Profit	3,130.4	2,945.3	6.3	1,505.5	1,624.9	-7.3
Net Non-Operating Profit	-103.6	-34.1	N.A.	3.6	-107.2	N.A.
Profit for the Period[2)]	2,225.4	2,187.6	1.7	1,124.4	1,101.0	2.1

Note 1) Based on financial statements for group reporting 2) Profit attributable to controlling interests

Key Financial Indicators

(bn won, %)	1H26	1H25	YoY	2Q26	1Q26	QoQ
NIM	1.76	1.74	0.02	1.74	1.77	-0.03
Asset Quality[1)]						
Total Loans for NPL Classification	428,902.5	408,459.7	5.0	428,902.5	420,831.9	1.9
Precautionary	1,918.4	1,648.7	16.4	1,918.4	1,662.7	15.4
Substandard	805.5	801.6	0.5	805.5	975.4	-17.4
Doubtful	159.2	375.6	-57.6	159.2	230.6	-31.0
Estimated Loss	248.9	237.6	4.8	248.9	240.3	3.6
NPL Ratio	0.28%	0.35%	-0.07%p	0.28%	0.34%	-0.06%p
NPL Coverage Ratio Ⅰ	197.3%	189.1%	8.2%p	197.3%	168.5%	28.8%p
NPL Coverage Ratio Ⅱ	397.4%	336.8%	60.6%p	397.4%	332.8%	64.6%p
Delinquency Ratio	0.27%	0.31%	-0.04%p	0.27%	0.35%	-0.08%p
CCR	0.14%	0.26%	-0.12%p	0.16%	0.11%	0.05%p

Note 1) Based on separate financial statements

KB Securities

Financial Highlights	Profit for 1H26	1H26 ROE	Retail AUM	League Table (Bloomberg)	Institutional Stock M/S
	796.3bn	21.04%	289.5tn	DCM No.1	No.1, 12.9%

Profitability Overview[1)]

(bn won, %)	1H26	1H25	YoY	2Q26	1Q26	QoQ
Gross Operating Income	1,853.1	1,058.1	75.1	1,003.5	849.6	18.1
WM	1,144.4	458.9	149.4	637.8	506.6	25.9
IB	131.8	255.3	-48.4	64.0	67.7	-5.5
S&T	434.2	237.3	83.0	250.2	184.0	36.0
Others	142.7	106.6	33.9	51.5	91.3	-43.6
G&A Expenses	753.3	537.2	40.2	377.9	375.4	0.7
PPOP	1,099.8	520.9	111.1	625.6	474.2	31.9
Provision for Credit Losses	49.8	82.0	-39.3	26.9	22.9	17.5
Net Operating Profit	1,050.0	438.9	139.2	598.7	451.3	32.7
Net Non-Operating Profit	26.3	17.9	46.9	8.0	18.3	-56.3
Profit for the Period[2)]	796.3	338.9	135.0	448.5	347.8	29.0

Note 1) Based on financial statements for group reporting 2) Profit attributable to controlling interests

Key Financial Indicators

(tn won, %)	1H26	1H25	YoY	2Q26	1Q26	QoQ
Retail AUM	289.5	183.8	57.5	289.5	239.6	20.8
Brokerage	212.3	107.3	97.9	212.3	166.3	27.7
WM	77.2	76.5	0.9	77.2	73.3	5.3
Bonds	37.8	35.2	7.4	37.8	36.8	2.7
Trusts	26.1	32.3	-19.2	26.1	25.5	2.4
Funds	5.0	5.2	-3.8	5.0	5.0	0.0
ELS/DLS/ISA	8.3	3.8	124.3	8.3	6.0	38.3
Domestic Market Trading Volume (Retail)	13,217.8	3,531.6	274.3	7,558.1	5,659.7	33.5
KB Contracted Amount	959.4	238.9	301.6	542.8	416.6	30.3
KB M/S (Retail)	7.3%	6.8%	0.5%p	7.2%	7.4%	-0.2%p
Institutional Market Trading Volume	1,885.2	437.2	331.2	1,203.9	681.3	76.7
KB Contracted Amount	243.6	43.5	460.0	158.1	85.5	84.9
KB M/S	12.9%	9.9%	3.0%p	13.1%	12.5%	0.6%p

KB Insurance

Financial Highlights	Profit for 1H26	1H26 ROE	1H26 ROA	K-ICS	CSM
	478.8bn	16.30%	2.16%	183.9%	10,721.6bn

Profitability Overview

(bn won, %)	1H26	1H25	YoY	2Q26	1Q26	QoQ
Insurance Income[1]	440.6	501.0	-12.1	257.8	182.8	41.0
Long Term	449.2	486.1	-7.6	230.8	218.4	5.7
CSM Amortization	452.7	424.0	6.8	238.4	214.3	11.2
General	27.2	6.3	331.7	37.8	-10.7	N.A.
Auto	-35.8	8.6	N.A.	-10.9	-24.9	N.A.
Investment Income[1]	255.6	262.4	-2.6	127.4	128.1	-0.5
Investment Revenue	596.1	615.5	-3.2	311.5	284.6	9.5
Insurance Finance Expense	340.5	353.1	-3.6	184.1	156.5	17.6
Profit for the Period[2]	478.8	558.1	-14.2	278.1	200.7	38.6

Note 1) Based on separate financial statements
2) Profit attributable to controlling interests (Based on financial statements for group reporting)

Key Financial Indicators

(bn won, %)	1H26	1H25	YoY	2Q26	1Q26	QoQ
K-ICS	183.9%[1]	191.5%	-7.6%p	183.9%[1]	185.9%	-1.9%p
CSM	10,721.6	9,217.6	16.3	10,721.6	9,477.6	13.1
New Business CSM	814.0	791.7	2.8	396.6	417.4	-5.0
CSM Amortization	-452.7	-424.0	N.A.	-238.4	-214.3	N.A.
Discount Unwind, etc.	1,075.3	29.4	3,557.5	1,085.9	-10.6	N.A.
Asset Portfolio	41,877.2	39,784.6	5.3	41,877.2	41,606.4	0.7
Cash & Due	1,370.1	1,153.6	18.8	1,370.1	1,206.0	13.6
Securities	29,793.9	30,365.4	-1.9	29,793.9	30,192.1	-1.3
Loans	10,345.0	7,885.2	31.2	10,345.0	9,836.9	5.2
Real Estate	368.2	380.4	-3.2	368.2	371.3	-0.8
Loss Ratio[2]	82.5%	80.3%	2.2%p	81.9%	83.1%	-1.2%p
Long Term	82.6%	79.9%	2.7%p	83.2%	82.0%	1.2%p
General	74.9%	77.5%	-2.6%p	65.0%	86.5%	-21.5%p
Auto	84.6%	82.3%	2.3%p	83.3%	85.9%	-2.6%p

Note 1) Preliminary 2) Based on IFRS4 for reference only

KB Kookmin Card

Financial Highlights	Profit for 1H26	1H26 ROE	Card Assets	Active Customers	Card Transaction Vol.
	218.9bn	7.86%	28.0tn	10,384K	93.5tn

Profitability Overview[1]

(bn won, %)	1H26	1H25	YoY	2Q26	1Q26	QoQ
Operating Revenue	2,763.9	2,747.8	0.6	1,392.6	1,371.3	1.6
Card	2,210.5	2,206.0	0.2	1,109.0	1,101.5	0.7
Installments & Lease	157.3	136.6	15.2	79.1	78.2	1.2
Others	396.1	405.2	-2.2	204.5	191.5	6.8
Operating Expense	1,784.4	1,796.8	-0.7	925.9	858.5	7.9
Interest Expense	381.9	395.7	-3.5	195.3	186.5	4.7
Commission & Other	1,402.5	1,401.1	0.1	730.6	672.0	8.7
Gross Operating Income	979.5	951.0	3.0	466.7	512.8	-9.0
G&A Expenses	285.6	291.4	-2.0	142.9	142.7	0.1
PPOP	693.9	659.6	5.2	323.8	370.1	-12.5
Provision for Credit Losses	393.6	418.8	-6.0	174.8	218.8	-20.1
Net Operating Income	300.3	240.8	24.7	149.0	151.3	-1.5
Net Non-Operating Income	-3.4	-2.2	N.A.	-3.0	-0.4	N.A.
Profit for the Period[2]	218.9	181.3	20.7	111.4	107.5	3.6

Note 1) Based on financial statements for group reporting 2) Profit attributable to controlling interests

Key Financial Indicators

(bn won, %)	1H26	1H25	YoY	2Q26	1Q26	QoQ
Card Transaction Volume	93,517.1	88,821.8	5.3	47,521.7	45,995.4	3.3
Credit Card	74,535.4	70,707.1	5.4	37,908.4	36,627.0	3.5
Check Card	18,981.7	18,114.8	4.8	9,613.3	9,368.4	2.6
Asset Quality[1]						
Total Loans for NPL Classification	28,901.7	27,896.3	3.6	28,901.7	28,669.6	0.8
Precautionary	1,133.9	1,352.7	-16.2	1,133.9	1,107.7	2.4
Substandard	0.8	0.6	33.3	0.8	0.2	300.0
Doubtful	172.5	205.2	-15.9	172.5	175.3	-1.6
Estimated Loss	95.6	127.7	-25.1	95.6	110.6	-13.6
NPL Ratio	0.93%	1.20%	-0.27%p	0.93%	1.00%	-0.07%p
NPL Coverage Ratio Ⅰ	300.6%	271.2%	29.4%p	300.6%	285.3%	15.3%p
NPL Coverage Ratio Ⅱ	505.5%	461.5%	44.0%p	505.5%	474.5%	31.0%p
Delinquency Ratio	1.07%	1.40%	-0.33%p	1.07%	1.21%	-0.14%p

Note 1) Based on separate financial statements

KB Life Insurance

Financial Highlights	Profit for 1H26	1H26 ROE	CSM	New Contract APE	K-ICS
	150.6bn	7.28%	3,714.1bn	371.4bn	244.9%

Profitability Overview[1)]

(bn won, %)	1H26	1H25	YoY	2Q26	1Q26	QoQ
Insurance Income	127.6	151.7	-15.9	61.4	66.2	-7.3
CSM Income	170.6	145.0	17.7	88.8	81.9	8.4
RA Change	22.1	18.0	22.8	10.8	11.3	-4.4
Variances	-28.5	11.2	N.A.	-17.4	-11.1	N.A.
Others	-36.6	-22.5	N.A.	-20.8	-15.9	N.A.
Investment Income	61.5	109.8	-44.0	38.8	22.7	70.9
Investment Revenue	3,085.2	1,301.5	137.0	2,107.2	987.0	115.5
Investment Expenses	3,023.7	1,191.7	153.7	2,068.4	955.3	116.5
Profit for the Period	150.6	189.1	-20.4	70.8	79.8	-11.3

Note 1) Based on separate financial statements

Key Financial Indicators

(bn won, %)	1H26	1H25	YoY	2Q26	1Q26	QoQ
K-ICS	244.9%[1)]	250.6%	-5.7%p	244.9%[1)]	252.3%	-7.4%p
CSM	3,714.1	3,088.2	20.3	3,714.1	3,440.8	7.9
New Business CSM	282.7	233.2	21.2	141.2	141.5	-0.2
CSM Amortization	-170.6	-145.0	N.A.	-88.8	-81.9	N.A.
Discount Unwind, etc.	338.2	-10.5	N.A.	220.8	117.4	88.1
Asset Portfolio	34,130.0	34,615.7	-1.4	34,130.0	33,927.9	0.6
Cash & Due	854.4	997.2	-14.3	854.4	901.0	-5.2
Securities	32,165.0	32,423.3	-0.8	32,165.0	31,923.4	0.8
Loans	855.2	998.7	-14.4	855.2	846.9	1.0
Real Estate	255.4	196.5	30.0	255.4	256.6	-0.5
Mortality Margin	86.7	96.2	-9.9	44.4	42.3	5.0
Loss Ratio	64.1%	58.5%	5.6%p	63.3%	64.9%	-1.6%p

Note 1) Preliminary

05

Appendix

- Overview of Group Subsidiaries
- Condensed Income Statement by Subsidiaries
- Group Digital

Overview of Group Subsidiaries[1] (1H26)

(bn won, %)	Ownership	Total Assets	Shareholder's Equity	Profit for the Period[2]	ROA	ROE
KB Kookmin Bank	100.0%	626,871.1	38,773.5	2,225.4	0.74	11.54
KB Securities	100.0%	102,789.3	8,209.9	796.3	1.80	21.04
KB Insurance	100.0%	44,637.4	6,256.5	478.8	2.16	16.30
KB Kookmin Card	100.0%	31,285.0	5,700.1	218.9	1.47	7.86
KB Life Insurance	100.0%	34,981.5	4,189.3	150.6	0.86	7.28
KB Asset Management	100.0%	533.5	418.1	83.1	29.42	42.60
KB Capital	100.0%	18,611.3	2,634.8	138.1	1.51	10.57
KB Real Estate Trust	100.0%	1,333.4	383.6	-153.1	N.A.	N.A.
KB Savings Bank	100.0%	2,264.8	175.1	-2.1	N.A.	N.A.
KB Investment	100.0%	1,813.2	364.7	22.8	2.64	13.09
KB Data Systems	100.0%	83.8	33.8	3.4	8.17	21.74

Note 1) Based on each subsidiary's financial statements for group reporting (Except KB Life Insurance which is based on separate financial statements)
2) Based on profit attributable to controlling interests

Group Condensed Income by Subsidiary[1)]

(bn won, %)	Group	KB Kookmin Bank	KB Securities	KB Insurance	KB Kookmin Card	KB Life Insurance	KB Asset Management	KB Capital
1H26								
Net Interest Income	6,478.3	5,511.9	311.8	-36.7	763.2	31.5	-8.5	209.1
Net Fee & Commission Income	2,961.2	780.8	1,150.7	-16.5	372.1	17.3	135.0	452.3
Other Operating Income	668.0	-515.7	390.6	809.0	-155.8	211.4	35.0	-287.9
Gross Operating Income	10,107.5	5,777.0	1,853.1	755.8	979.5	260.2	161.5	373.5
G&A Expenses	3,654.4	2,273.5	753.3	74.6	285.6	81.8	52.6	83.8
PPOP	6,453.1	3,503.5	1,099.8	681.2	693.9	178.4	108.9	289.7
Provision for Credit Losses	1,013.0	373.1	49.8	16.1	393.6	1.5	0.1	112.6
Net Operating Profit	5,440.1	3,130.4	1,050.0	665.1	300.3	176.9	108.8	177.1
Net Non-Operating Profit	-76.2	-103.6	26.3	1.0	-3.4	6.4	4.9	5.9
Profit for the Period[2)]	3,884.6	2,225.4	796.3	478.8	218.9	150.6	83.1	138.1

(bn won, %)	Group	KB Kookmin Bank	KB Securities	KB Insurance	KB Kookmin Card	KB Life Insurance	KB Asset Management	KB Capital
1H25								
Net Interest Income	6,368.7	5,204.3	324.4	-16.7	823.1	57.1	-6.0	229.7
Net Fee & Commission Income	1,966.0	572.1	410.4	-20.3	343.9	5.2	124.6	430.9
Other Operating Income	757.3	-31.9	323.3	864.2	-216.0	263.6	29.1	-296.5
Gross Operating Income	9,092.0	5,744.5	1,058.1	827.2	951.0	325.8	147.7	364.1
G&A Expenses	3,355.3	2,178.6	537.2	73.9	291.4	78.7	50.8	80.9
PPOP	5,736.7	3,565.9	520.9	753.3	659.6	247.1	96.9	283.2
Provision for Credit Losses	1,310.7	620.6	82.0	-1.2	418.8	1.1	1.5	121.9
Net Operating Profit	4,426.0	2,945.3	438.9	754.5	240.8	246.0	95.4	161.3
Net Non-Operating Profit	223.7	-34.1	17.9	2.8	-2.2	3.9	0.2	2.1
Profit for the Period[2)]	3,435.7	2,187.6	338.9	558.1	181.3	189.1	71.5	124.1

Note 1) Based on each subsidiary's financial statements for group reporting (Except KB Life Insurance which is based on separate financial statements)
2) Based on profit attributable to controlling interests

Group Digital[1)]

(thousands of users, %)		2026.6	2026.3	QoQ	2025.12	YTD	2025.6	YoY
Group Platform MAU[2)]	Group	**33,749**	33,838	-0.3	34,429	-2.0	32,331	4.4
	Finance	**28,740**	28,594	0.5	28,379	1.3	27,002	6.4
	Non-Finance	**5,009**	5,244	-4.5	6,050	-17.2	5,329	-6.0
Signature Platform MAU[3)]	KB Star Banking (Bank)	**14,060**	14,070	-0.1	14,162	-0.7	13,628	3.2
	KB Pay (Card)	**9,075**	9,106	-0.3	9,134	-0.6	8,540	6.3
	M-able (Securities)	**2,374**	2,278	4.2	1,970	20.5	1,822	30.3
Digital Channel Sales[4)]	Bank	**73%**	73%	0%p	72%	1%p	72%	1%p
	Securities	**95%**	95%	0%p	95%	0%p	95%	0%p
	Card	**62%**	62%	0%p	58%	4%p	57%	5%p
KB Kookmin Certificate Users		**17,922**	17,753	1.0	17,531	2.2	16,804	6.7

Note 1) Based on internal data

2) Finance : KB Star Banking, KB Star Corp. Banking, Liiv Next, M-able, M-able mini, M-able Wide, KB Insurance, KB Pay, KB Kookmin Business Card, KB Life Insurance, kiwibank

Non-Finance : Real Estate(KB Real Estate), Automobile(KB ChaChaCha), Health Care(O'care), Telecommunication(Liiv M), Travel/Shopping, KB Wallet

3) KB Star Banking & KB Pay : Number of member log-ins per month, M-able : Monthly averaged number of member log-ins for 12 months

KB Financial Group