

# 1Q26 Business Results

April 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, 2023, 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.



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# 01

## 1Q26 Financial Highlights

— Key Takeaways

— Overview

# Leadership Proven Over Time – A Decade of Unrivaled Returns

KBFG's Proven Leadership

- '26 **'Industry's Largest'**  
Cancellation of 3.8% Existing Treasury Shares
- '25 **'Industry's Only'**  
Deputy Prime Minister's Award for Value-up
- '24 **'Industry's First'**  
Quarterly-even Dividends on Total Annual Amt. Basis
- '23 **'Industry's Only'**  
CET-1 Ratio-linked Capital Mgmt. Policy
- '19 **'Industry's First'**  
Treasury Share Cancellation
- '16 **'Industry's First'**  
Share Buyback

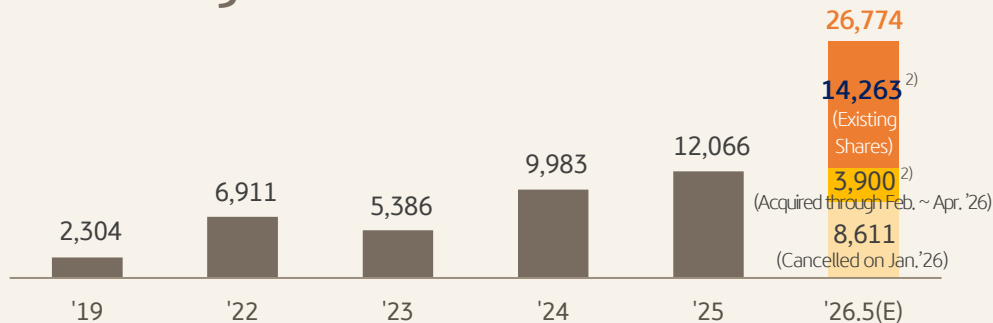
## '26.4 KB Financial Group's BoD Resolution on Cancellation of All Treasury Shares held

No. of Existing Treasury Shares	% of Total Issued Shares
<b>14,262,733</b>	<b>3.8%</b>

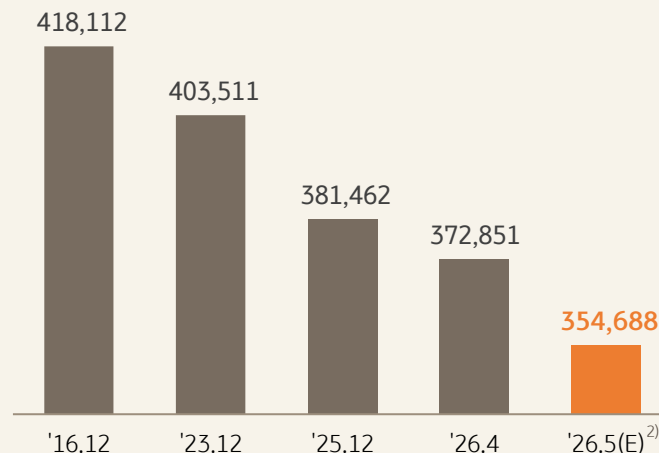
- Cancellation Equivalent to Approx. **KRW 2.3tn<sup>1)</sup>**
- **Record-high Treasury Share Cancellation in the industry**

Number of Treasury Share Cancellation (in thousands)

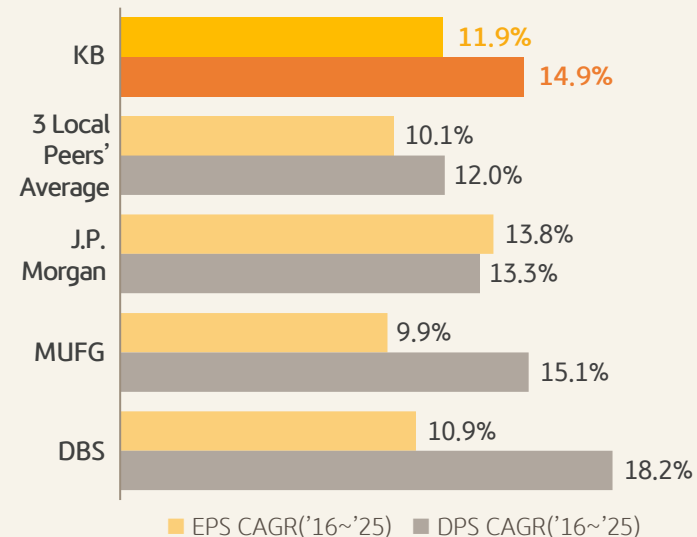
### Industry's Largest Amount of Accumulated Treasury Shares Cancelled of 63 million



Total Number of Issued Shares (in thousands)



EPS · DPS Growth(CAGR)



(Source : Bloomberg)

Note 1) Calculated based on arithmetic average of the closing prices on KRX for the five trading days prior to the date of the resolution of the board of directors(Approximately KRW 1.4tn based on book value)

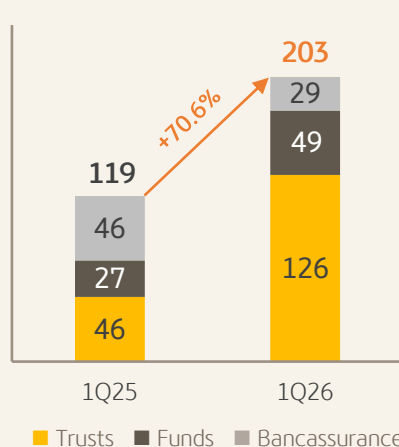
2) Upon completion of cancellation of 14,263K(Existing Shares) and 3,900K(Acquired through Feb.~Apr. '26) shares scheduled for May 15, 2026

# Driving Full-scale expansion of Non-interest Income, supported by Resilient NII Base Amid Strong Capital Market Inflows

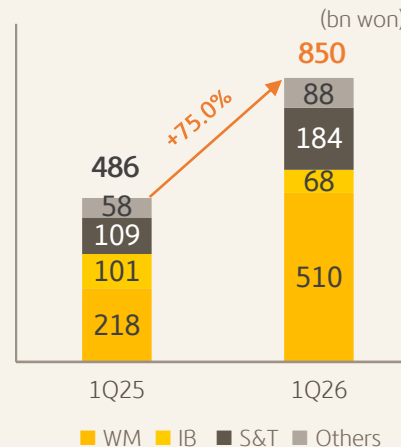
Proven Readiness • Competitive Edge in the Capital Markets

“Differentiated Readiness for ‘Money Move’, Fueling Expansion of Non-bank and Non-interest Income Fundamentals”

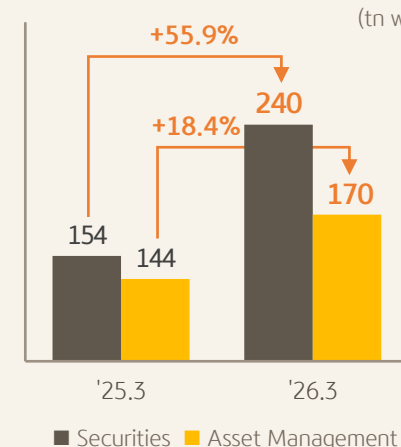
Bank’s WM Fee Income (bn won)



Security’s Total Operating Income (bn won)



Security Asset Managements’ AUM<sup>1)</sup> (tn won)

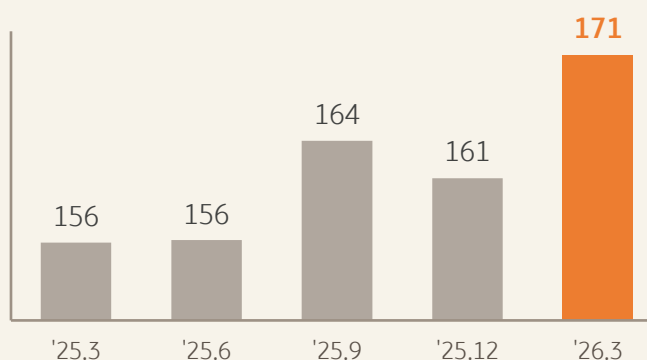


Note 1) Securities: Based on retail assets including deposits, equity securities, derivatives, financial instruments, etc.  
Asset Management: Sum of principal and contract amounts

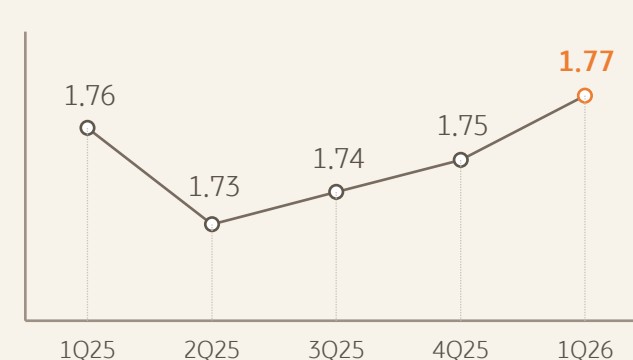
Sustained Stable NII Base Despite Capital Market Inflows

“Stable NIM, driven by Core Deposit-led Funding Cost Reduction”

Bank Core Deposits (tn won)



Bank NIM (%)



# [Reference] 1Q26 Shareholder Return Highlights

## Key Highlights (incl. ongoing Share Buybacks for 1H26)

✓ Continued DPS growth on higher total cash dividends and share buybacks

① DPS(1Q26): KRW 1,143, up KRW 231 YoY(25.3%)

② Total Cash Dividends(1Q26): KRW 405bn, up KRW 71bn YoY(21.3%)<sup>1)</sup>

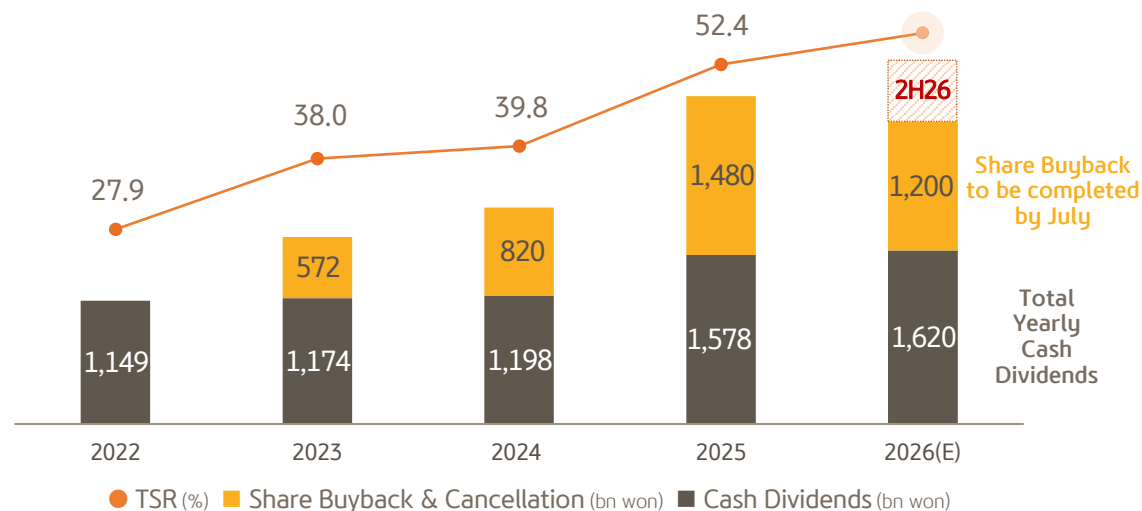
Note 1) 2025 Quarterly Dividends: 334bn won(1Q), 335bn won(2Q), 335bn won(3Q), 574bn won(Year-end)

✓ KRW 1.2tn Share Buyback (for 1H26) to be completed by July

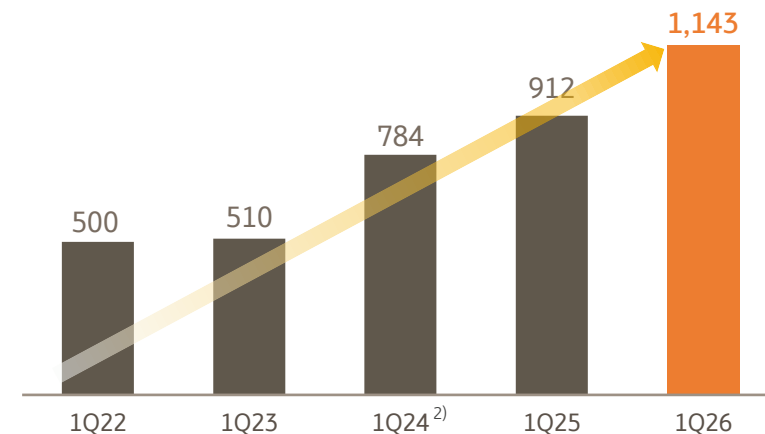
① KRW 0.6tn (Acquired through Feb.~Apr. '26) to be cancelled on May 15, 2026

② Remaining KRW 0.6tn share buyback to be completed by July 20, 2026

## Total Shareholder Return

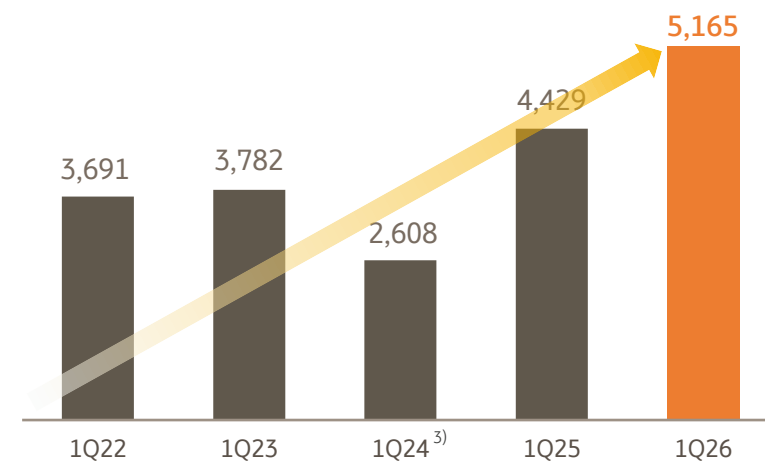


## DPS (1Q DPS for the past 5 years in won)



Note 2) Quarterly-even cash dividends paid since 1Q24

## EPS (1Q EPS for the past 5 years in won)



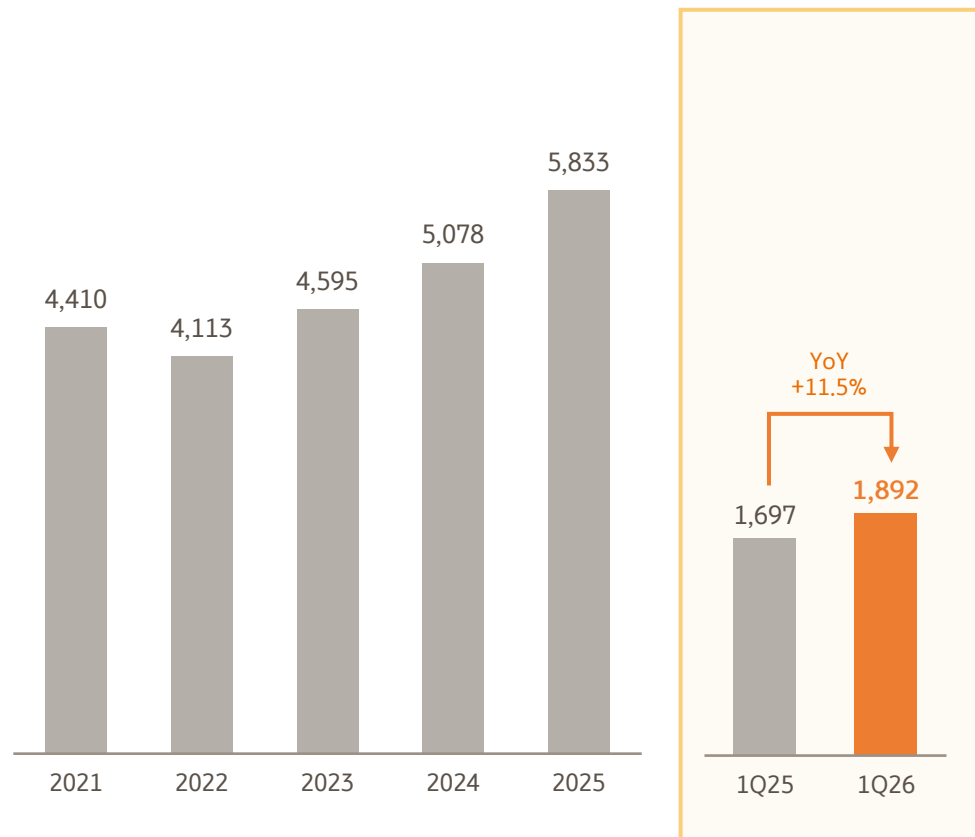
Note 3) Temporary decline due to HSCEI tied ELS customer compensation costs

# 1Q26 Group Net Profit 1,892.4bn

Increased 11.5% YoY driven by 'Record-high Non-interest Income' on the back of stable NII stream

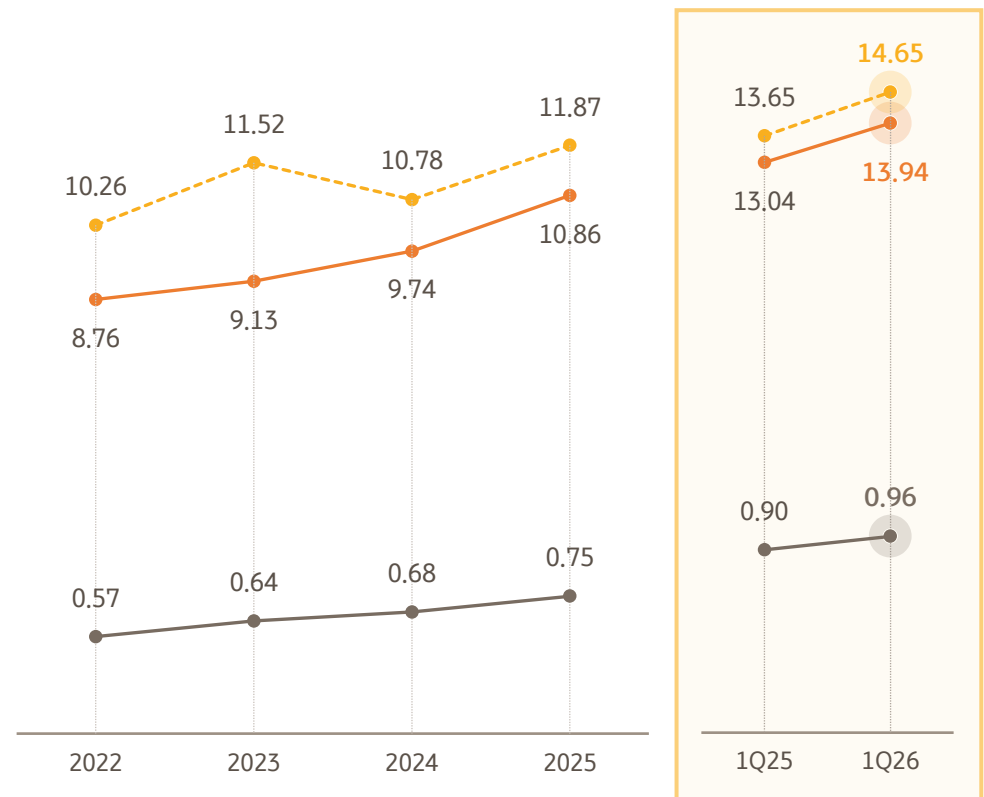
Group Net Profit (bn won)

YoY **+11.5%**



Group ROE (%)

YoY **+0.90%p**



Note 1) Based on profit attributable to controlling interests

2) 1Q26 non-recurring item: Bank's additional provisioning related to penalties on ELS sales(98bn won)

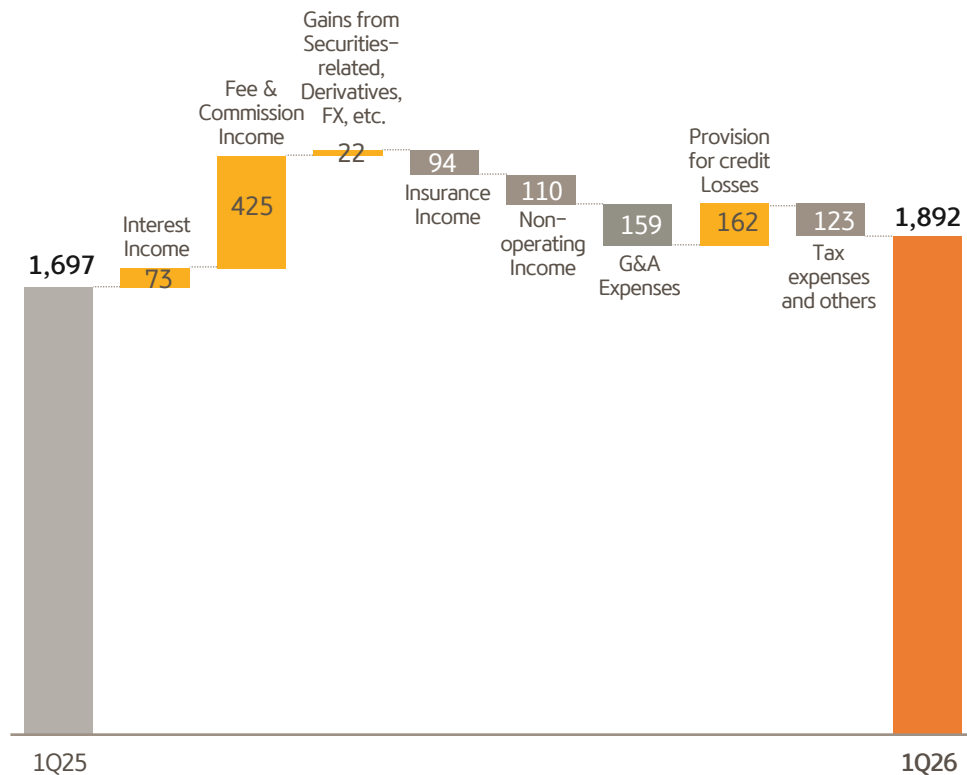
● ROA ● ROE ● ROE(excl. non-recurring items)

# 1Q26 Group Net Profit 1,892.4bn

Achieved 'All-time high Non-Bank Contribution' through expansion in the capital markets, backed by resilient Bank earnings

## Group Net Profit Analysis (bn won)

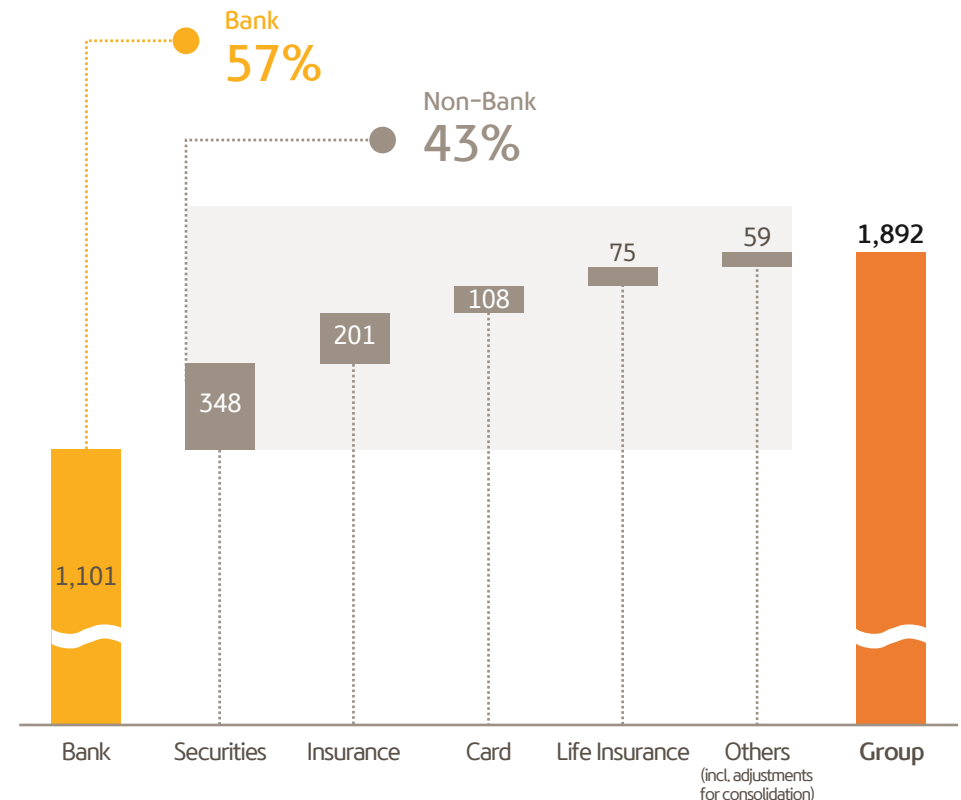
YoY +195bn



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

## Net Profit by Subsidiaries<sup>1)</sup> & Non-Bank Contribution<sup>2)</sup> (bn won)

Non-Bank 43%



Note 1) Based on each subsidiary's profit attributable to controlling interests  
 2) 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

# 1Q26 Group Net Interest Income 3,334.8bn

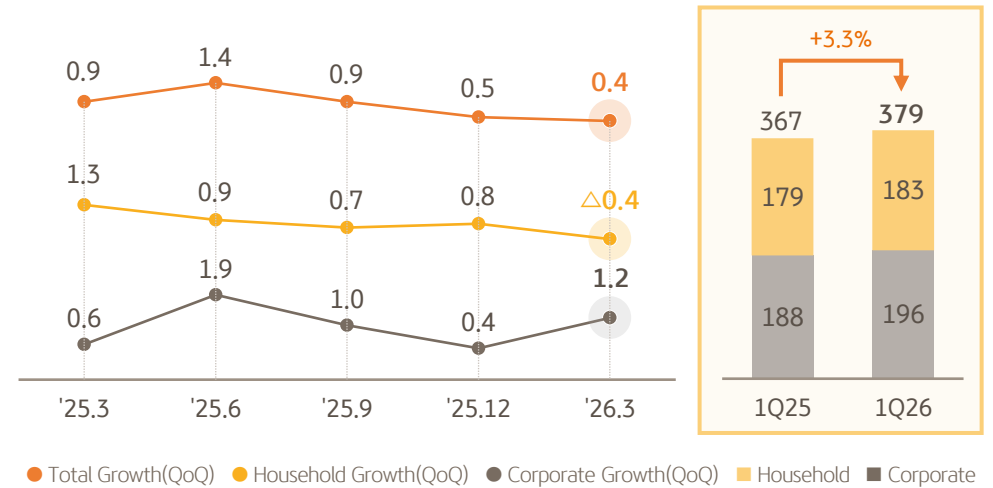
Increased 2.2% YoY anchored by well-defended NIM with robust core deposit growth led funding cost reduction

## Group Net Interest Income

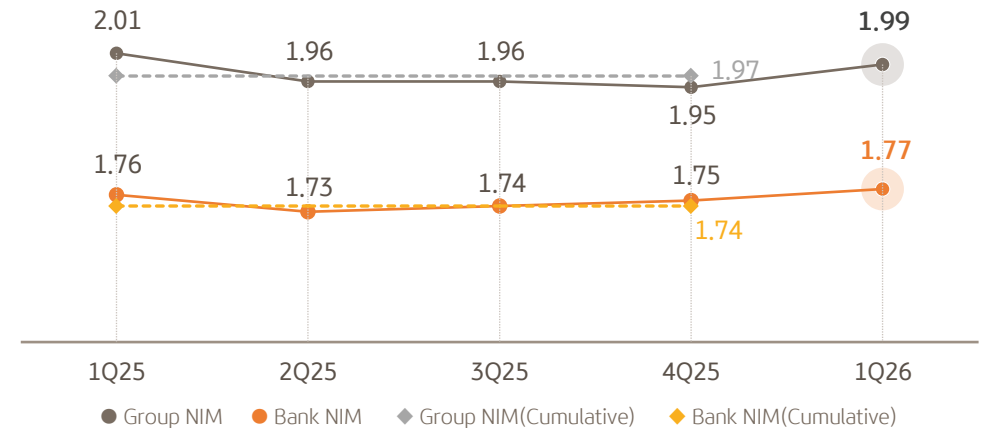
### QoQ +2.2%

(bn won %)	1Q26	1Q25	YoY	4Q25	QoQ
<b>Interest Income</b>	<b>7,159.7</b>	7,454.9	-4.0	7,221.6	-0.9
Loans	5,556.7	5,854.2	-5.1	5,602.8	-0.8
Financial Investments	1,339.1	1,333.1	0.5	1,344.4	-0.4
Others	263.9	267.6	-1.4	274.4	-3.8
<b>Interest Expense</b>	<b>3,824.9</b>	4,192.7	-8.8	3,853.4	-0.7
Deposits	2,104.0	2,432.3	-13.5	2,155.1	-2.4
Debts & Debentures	1,152.1	1,241.0	-7.2	1,157.2	-0.4
Others	568.8	519.4	9.5	541.1	5.1
<b>Net Interest Income</b>	<b>3,334.8</b>	3,262.2	2.2	3,368.2	-1.0

## Loans in Won Growth (tn won, %)



## NIM (%)



# 1Q26 Group Net Non-Interest Income 1,650.9bn

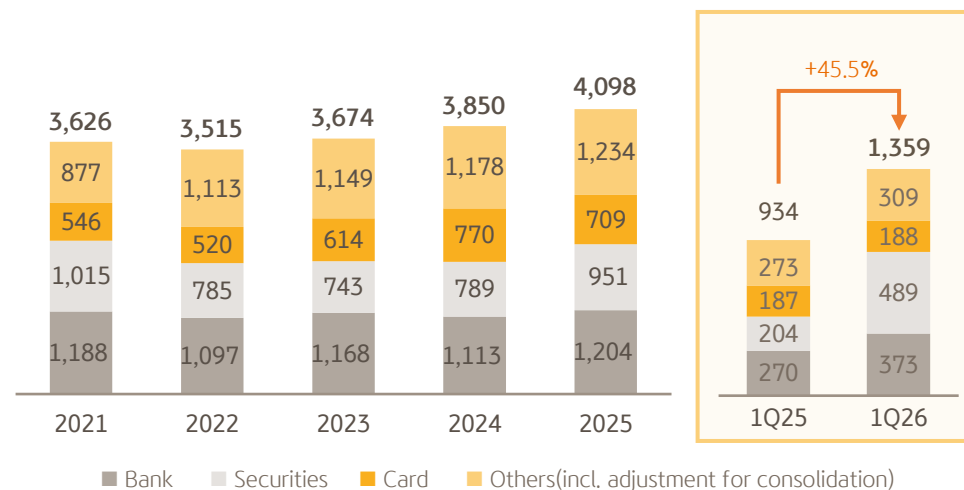
Delivered 'Record-high Earnings', +27.8% YoY, driven by a surge in fee income amid strong capital market inflows

## Group Net Non-Interest Income

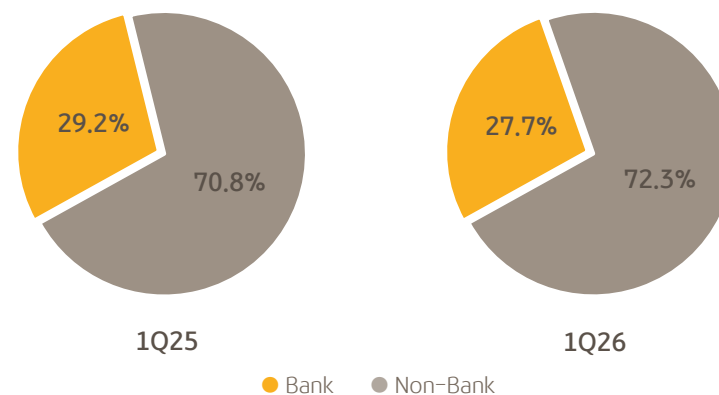
# YoY +27.8%

(bn won, %)	1Q26	1Q25	YoY	4Q25	QoQ
<b>Net Fee &amp; Commission Income</b>	<b>1,359.3</b>	934.0	45.5	1,145.9	18.6
Credit Card Fees	193.7	202.1	-4.2	207.1	-6.5
Trusts	223.4	102.3	118.4	165.0	35.4
Agent Activity Fees (Incl. Bancassurance)	38.3	52.2	-26.6	41.5	-7.7
Securities Business	432.5	156.2	176.9	252.8	71.1
Investment Finance Fees	28.4	19.9	42.7	64.1	-55.7
Foreign Currency Related Fees	101.8	64.8	57.1	91.5	11.3
Lease Fees	278.3	272.7	2.1	270.4	2.9
Others	62.9	63.8	-1.4	53.5	17.6
<b>Net Other Operating Income</b>	<b>291.6</b>	358.0	-18.5	-12.8	N.A.
Securities-related, Derivatives, FX & Insurance Finance Income	558.6	536.9	4.0	730.9	-23.6
Insurance Income	343.6	437.8	-21.5	130.3	163.7
Others (Incl. Insurance Fees on Deposits, Contribution Expenses)	-610.6	-616.7	N.A.	-874.0	N.A.
<b>Net Non-Interest Income</b>	<b>1,650.9</b>	1,292.0	27.8	1,133.1	45.7

## 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

# 1Q26 Group G&A Expenses 1,764.9bn

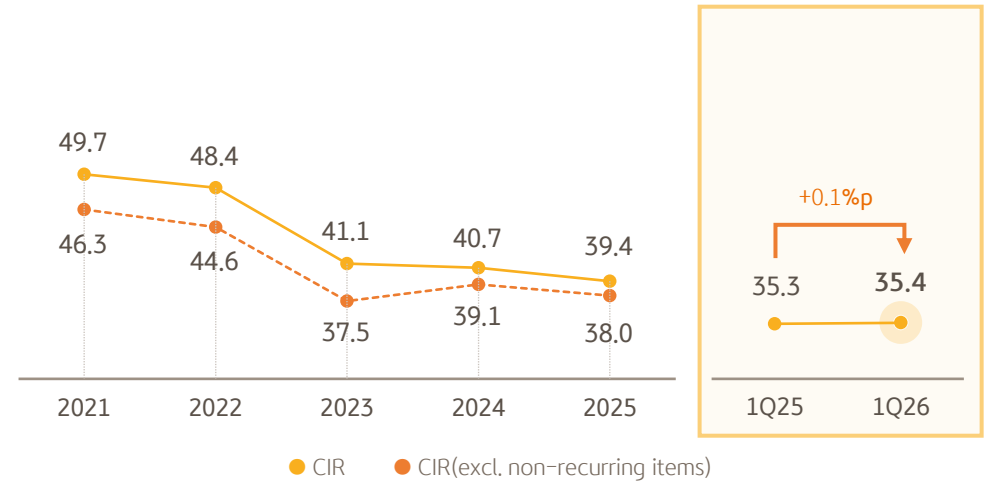
CIR recorded 35.4% supported by strong core earnings and disciplined cost control

## Group G&A Expenses

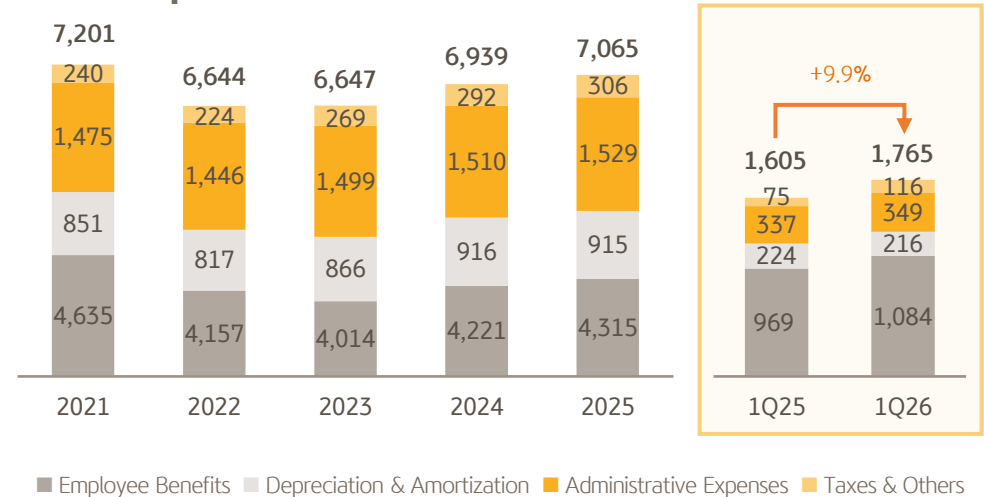
# YoY +9.9%

(bn won, %)	1Q26	1Q25	YoY	4Q25	QoQ
<b>Employee Benefits</b>	<b>1,083.6</b>	969.3	11.8	1,293.4	-16.2
Salaries & Employee Benefits	821.2	691.6	18.7	766.8	7.1
Post-employment Benefits	57.0	55.3	3.1	319.4	-82.2
Others	205.4	222.4	-7.6	207.2	-0.9
<b>Depreciation &amp; Amortization</b>	<b>215.7</b>	223.9	-3.7	239.5	-9.9
Tangible Assets	133.7	138.6	-3.5	152.5	-12.3
Intangible Assets	82.0	85.3	-3.9	87.1	-5.9
Others	0.0	0.0	N.A.	0.0	N.A.
<b>Administrative Expenses</b>	<b>349.4</b>	337.1	3.6	467.2	-25.2
<b>Taxes &amp; Others</b>	<b>116.2</b>	75.3	54.3	56.8	104.6
<b>G&amp;A Expenses</b>	<b>1,764.9</b>	1,605.6	9.9	2,056.9	-14.2

## Group Cost Efficiency(CIR) (%)



## G&A Expenses (bn won)



# 1Q26 Group Provision for Credit Losses 493.2bn

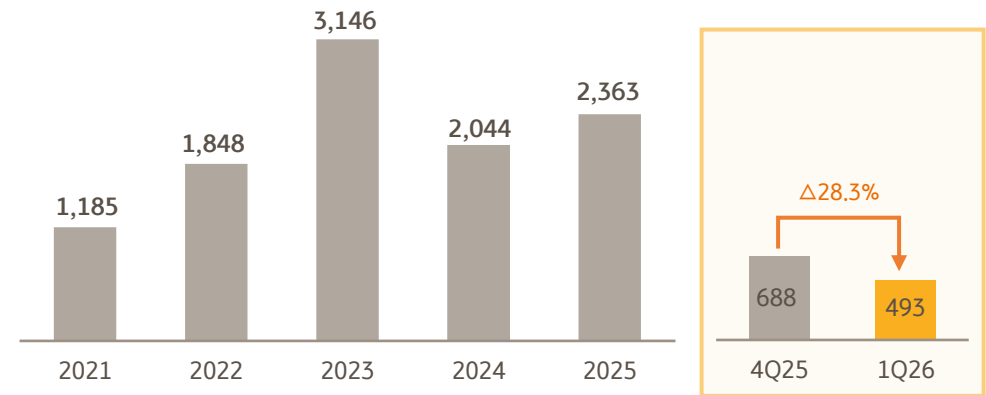
Achieved significant QoQ and YoY improvement through proactive risk management, with CCR down to 0.40%

## Group Provision for Credit Losses

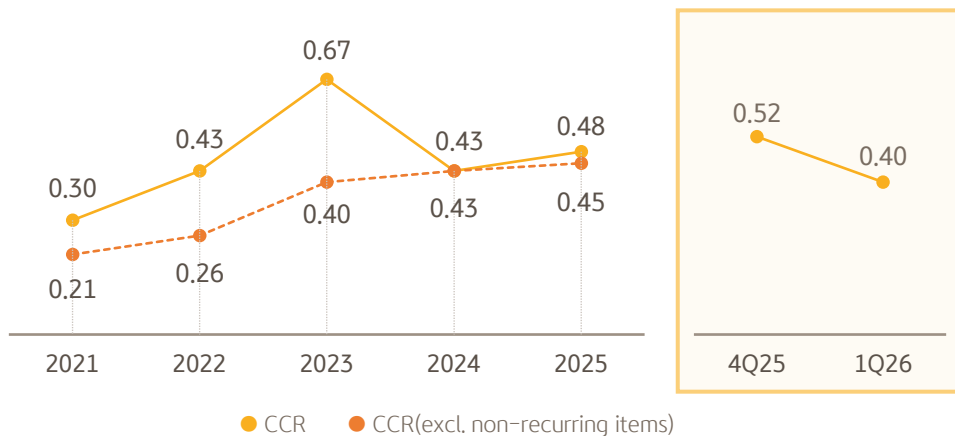
QoQ  $\Delta 28.3\%$

(bn won, %)	1Q26	1Q25	YoY	4Q25	QoQ
Provision for Credit Losses	499.4	661.4	-24.5	687.2	-27.3
Provision for Guarantees	-0.3	-6.4	N.A.	-2.0	N.A.
Provision for Unused Commitments	-7.0	0.2	N.A.	2.1	N.A.
Provision for Financial Guarantee Liabilities	1.1	0.4	175.0	0.4	175.0
Provision for Credit Losses	493.2	655.6	-24.8	687.7	-28.3

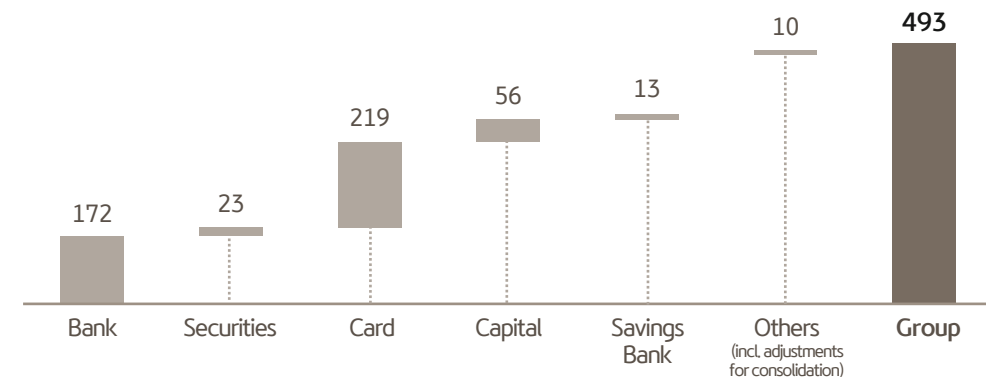
## Provision for Credit Losses (bn won)



## Group CCR (%)



## Provision for Credit Losses by Subsidiary (bn won)



# 2026.3 Group BIS Ratio 15.75%, CET1 Ratio 13.63%

Maintained industry-highest level of CET-1 ratio through disciplined capital management despite strong headwinds

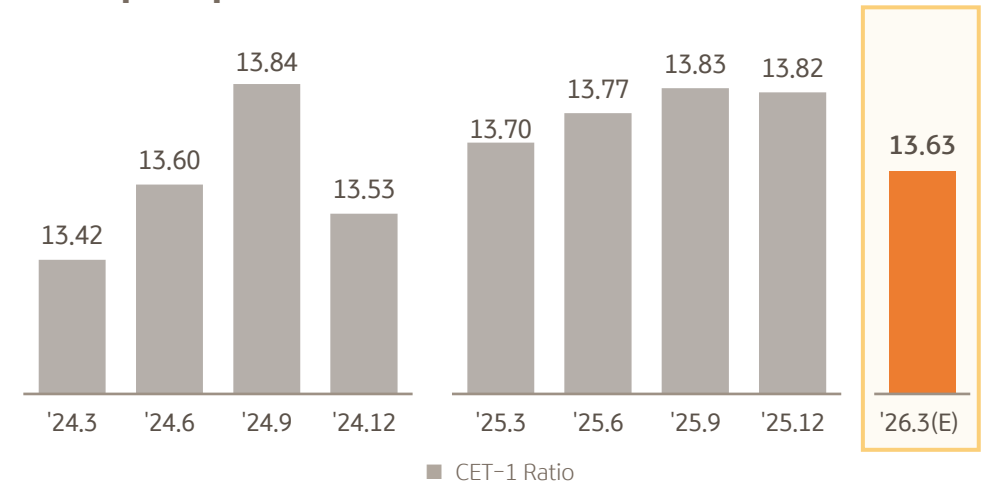
## Group Capital Adequacy

### CET1 Ratio QoQ $\Delta 19$ bp

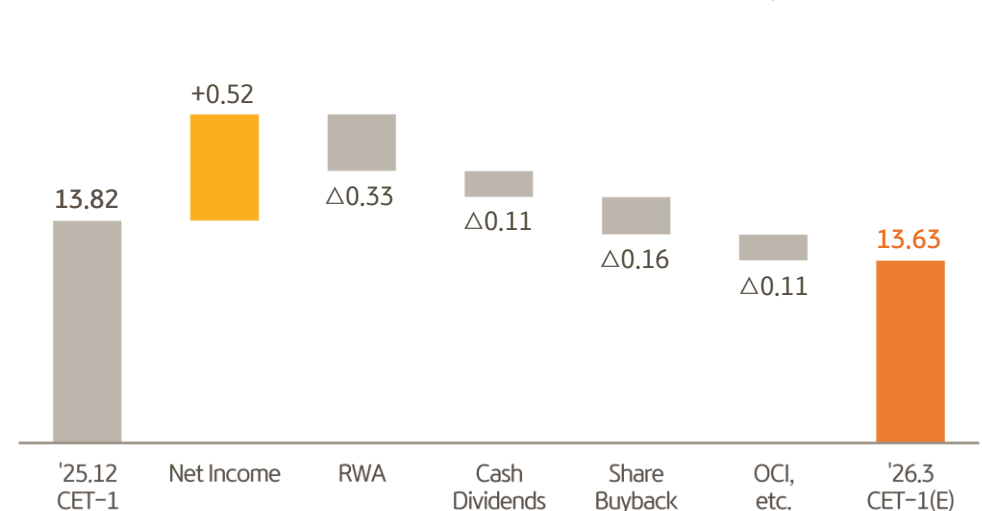
(bn won, %, %p)	'26.3(E)	'25.3	YoY	'25.12	QoQ
BIS Capital (A)	57,650.7	57,667.5	0.0	57,845.6	-0.3
Tier1 Capital (B)	54,405.9	53,730.9	1.3	54,292.2	0.2
CET1 Capital (C)	49,888.3	47,660.7	4.7	49,353.4	1.1
Additional Tier1 Capital	4,517.6	6,070.2	-25.6	4,938.8	-8.5
Tier2 Capital	3,244.8	3,936.6	-17.6	3,553.5	-8.7
Risk-weighted Assets (D)	365,983.0	347,855.2	5.2	356,995.7	2.5
BIS Ratio (A/D)	15.75%	16.58%	-0.83%p	16.20%	-0.45%p
Tier1 Ratio (B/D)	14.87%	15.45%	-0.58%p	15.21%	-0.34%p
CET1 Ratio (C/D)	13.63%	13.70%	-0.07%p	13.82%	-0.19%p

Note) Based on Basel III

## Group Capital Ratio (Based on Basel III, %)



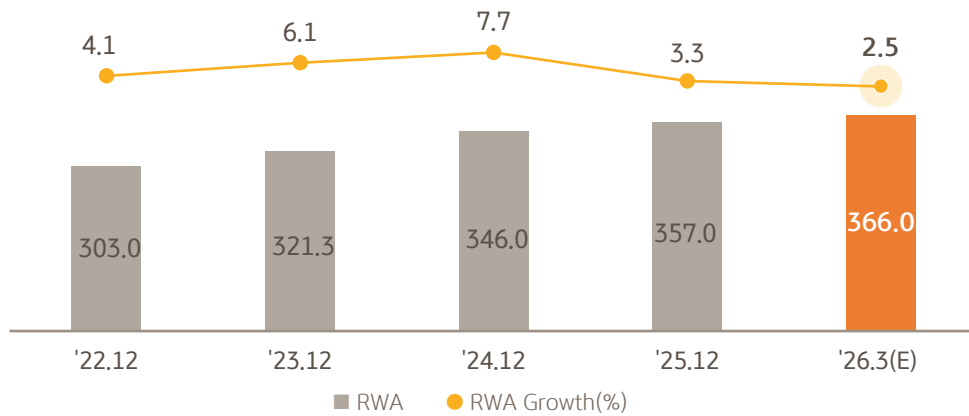
## CET-1 Ratio Movement (Based on Basel III, %, %p)



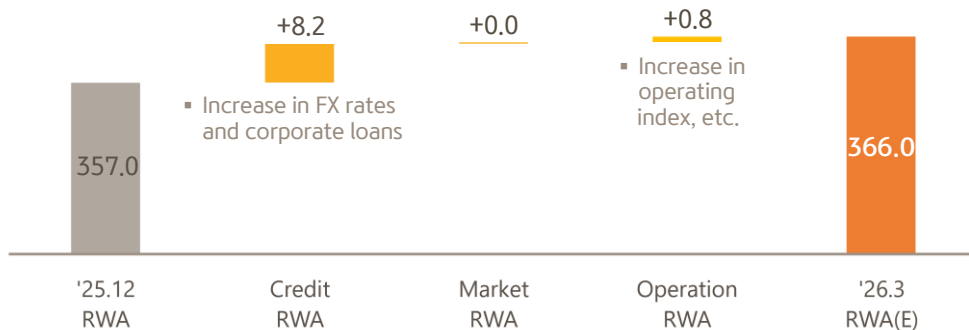
# 2026.3 Group BIS Ratio 15.75%, CET1 Ratio 13.63%

Maintained industry-highest level of CET-1 ratio through disciplined capital management despite strong headwinds

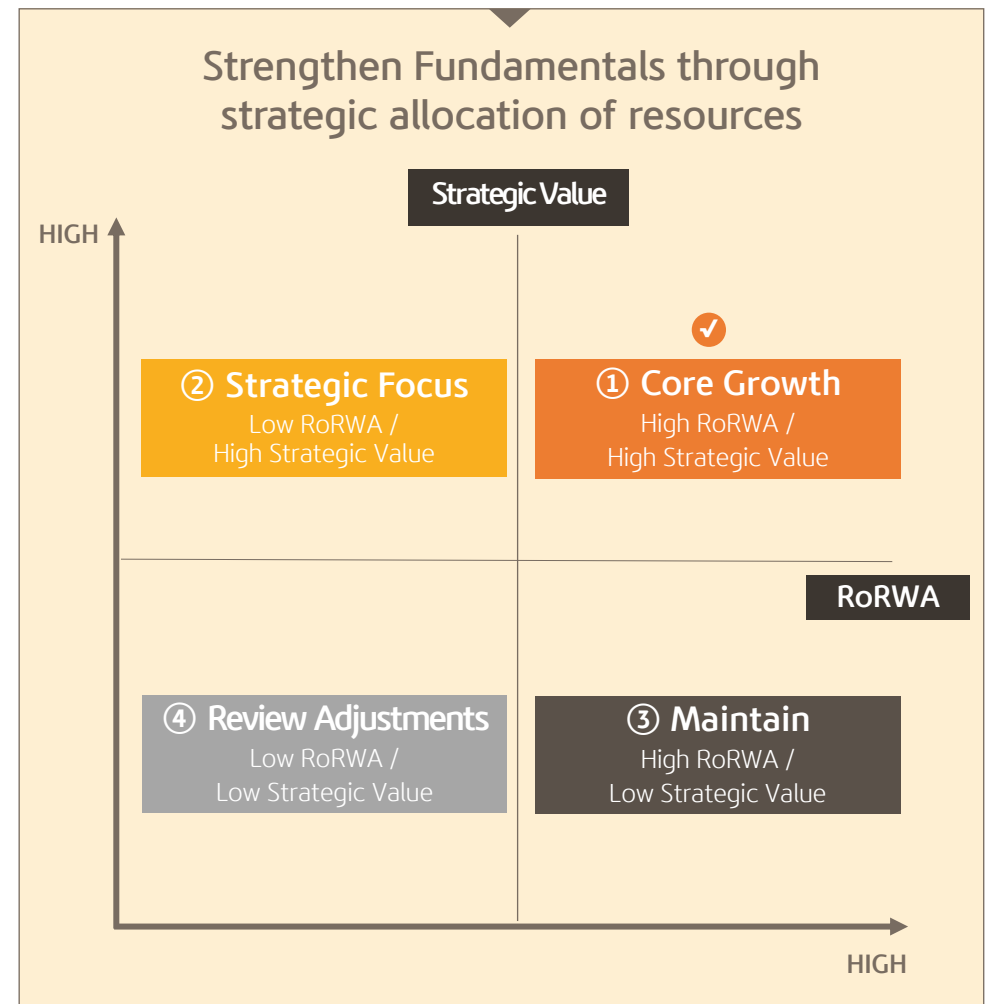
Group RWA(Risk-weighted Assets) (tn won, %)



Group RWA Movement (tn won)

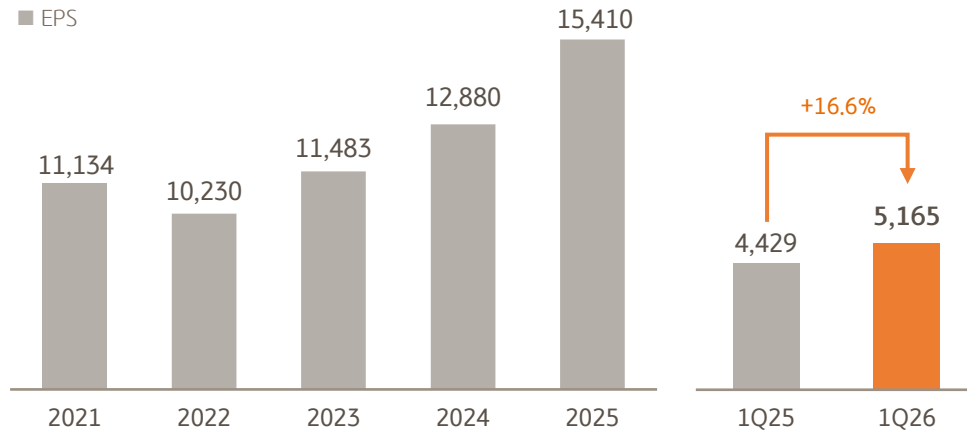


Group's Strategic RoRWA Management Matrix



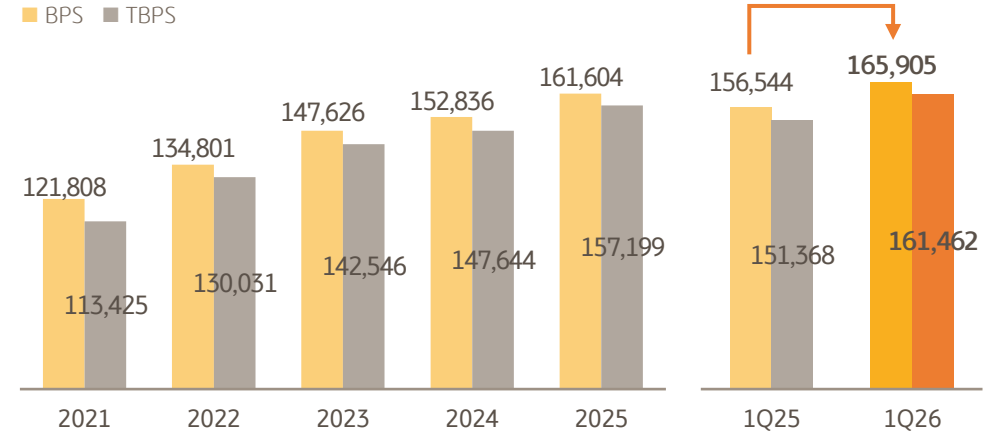
# KB Financial Group Per Share Metrics

## EPS (won)



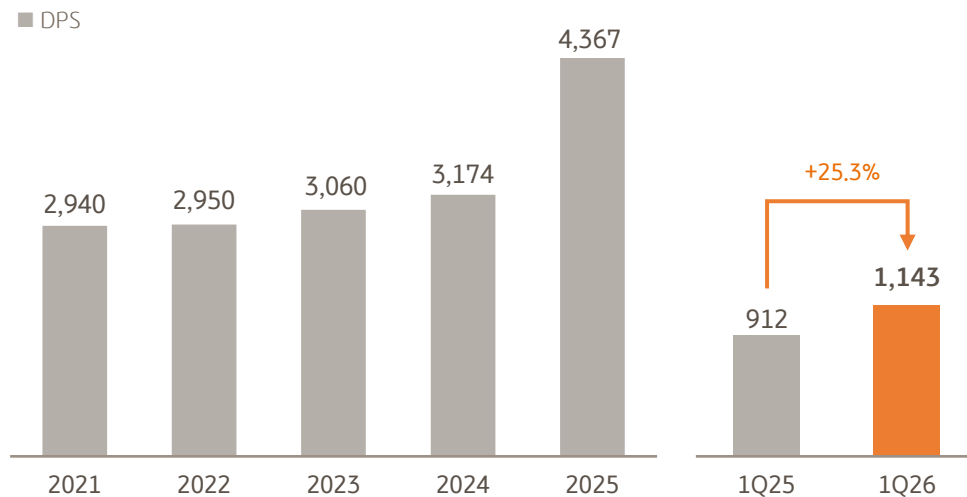
Note 1) EPS : Profit attributable less dividends on hybrid securities divided by the weighted average number of common shares outstanding  
 2) The financial results for 2021 have not been restated retrospectively under IFRS17

## BPS & TBPS (won)

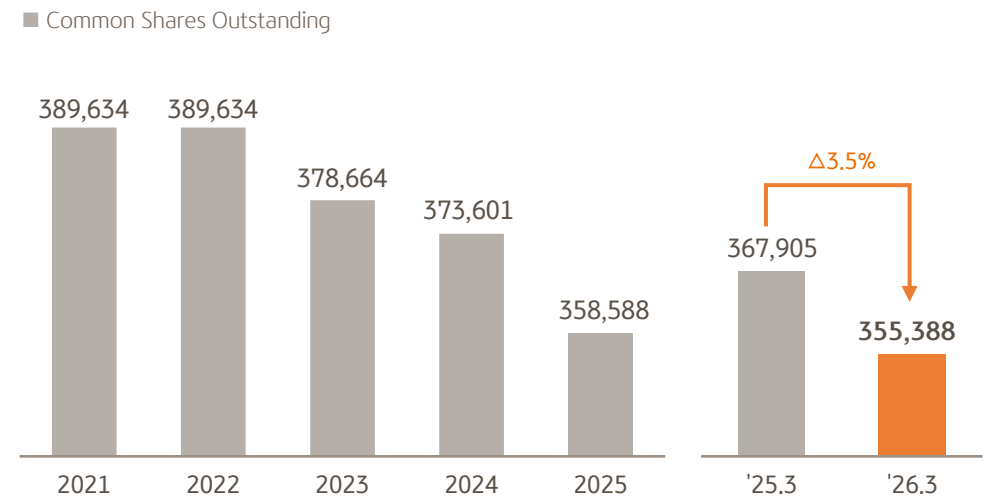


Note 1) The financial results for 2021 have not been restated retrospectively under IFRS17  
 2) BPS : Total equity less non-controlling interest of total equity divided by the number of weighted average shares outstanding  
 3) TBPS : Total equity less non-controlling interest of total equity less identifiable 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, %)	1Q26	1Q25	YoY	4Q25	QoQ
Net Interest Income	3,334.8	3,262.2	2.2	3,368.2	-1.0
Net Fee & Commission Income	1,359.3	934.0	45.5	1,145.9	18.6
Other Operating Profit	291.6	358.0	-18.5	-12.8	N.A.
Gross Operating Profit	4,985.7	4,554.2	9.5	4,501.3	10.8
G&A Expenses	1,764.9	1,605.6	9.9	2,056.9	-14.2
PPOP	3,220.8	2,948.6	9.2	2,444.4	31.8
Provision for Credit Losses	493.2	655.6	-24.8	687.7	-28.3
Net Operating Profit	2,727.6	2,293.0	19.0	1,756.7	55.3
Net Non-Operating Profit	-96.4	13.6	N.A.	-484.8	N.A.
Profit for the Period	1,916.5	1,699.1	12.8	738.8	159.4
Profit attributable to controlling interests	1,892.4	1,697.3	11.5	711.5	166.0

## Group Financial Position Overview

(tn won, %)	2026.3	2025.3	YoY	2025.12	QoQ
<b>Assets</b>	<b>829.7</b>	770.3	7.7	797.9	4.0
Cash & Due from Financial Institutions	32.5	30.7	6.1	34.8	-6.4
FVTPL Assets	94.4	84.2	12.0	89.9	5.0
Financial Investments	135.2	130.5	3.6	135.0	0.1
Loans	494.4	474.9	4.1	492.0	0.5
Property & Equipment	8.6	9.4	-8.5	8.6	0.0
Other Assets	64.6	40.6	59.1	37.6	71.8
<b>Liabilities</b>	<b>768.6</b>	710.2	8.2	737.1	4.3
FVTPL Liabilities	11.5	10.9	5.5	11.3	1.5
Deposits	469.1	434.4	8.0	462.4	1.4
Debts	71.3	69.2	3.0	70.7	0.8
Debentures	79.5	75.3	5.6	80.0	-0.7
Other Liabilities	137.2	120.4	14.0	112.7	21.7

(tn won, %)	2026.3	2025.3	YoY	2025.12	QoQ
<b>Shareholder's Equity</b>	<b>61.1</b>	60.1	1.7	60.8	0.5
Share Capital	2.1	2.1	-	2.1	-
Hybrid Securities	3.9	5.5	-28.2	4.4	-9.6
Capital Surplus	9.1	16.6	-45.2	16.6	-45.3
Accumulated Other Comprehensive Income	-0.5	-0.4	N.A.	-0.5	N.A.
Retained Earnings	46.4	36.2	28.2	38.3	21.0
Treasury Shares	-1.7	-1.7	N.A.	-1.9	N.A.
Non-Controlling Interests	1.8	1.9	-5.7	1.8	-
<b>Group Total Assets<sup>1)</sup></b>	<b>1,600.2</b>	1,388.5	15.2	1,516.4	5.5
AUM <sup>2)</sup>	770.5	618.2	24.6	718.5	7.2

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, %)	2026.3	2025.3	YoY		YTD		
			Amt.	(%)	2025.12	Amt.	(%)
<b>Bank Loans in Won</b>	<b>379.0</b>	367.0	12.0	3.3	377.5	1.5	0.4
Household	182.6	179.1	3.5	2.0	183.4	-0.8	-0.4
Mortgage	112.8	108.7	4.1	4.0	113.3	-0.5	-0.4
General	69.8	70.4	-0.6	-0.9	70.1	-0.3	-0.4
Corporate	196.4	187.9	8.5	4.5	194.1	2.3	1.2
SME	151.4	146.3	5.1	3.4	149.8	1.6	1.1
[SOHO]	94.4	94.1	0.3	0.3	94.4	0.0	0.0
Large Corp., etc.	45.0	41.6	3.4	7.9	44.3	0.7	1.4
<b>Bank Deposits &amp; Debentures in Won</b>	<b>422.8</b>	401.2	21.6	5.4	418.4	4.4	1.1
Deposits	401.0	379.8	21.2	5.6	395.5	5.5	1.4
Demand Deposits <sup>1)</sup>	171.1	156.2	14.9	9.5	161.3	9.8	6.1
Time & Savings	216.3	214.1	2.2	1.0	220.4	-4.1	-1.9
[Time Deposits]	202.2	202.9	-0.7	-0.3	206.5	-4.3	-2.1
CD, RP, etc.	13.6	9.5	4.1	43.2	13.8	-0.2	-1.4
Debentures	21.8	21.4	0.4	1.4	22.9	-1.1	-4.8

Note 1) Sum of Core Deposits and MMDA

## Assets & Liabilities (2) Card

(tn won, %)	2026.3	2025.3	YoY		YTD		
			Amt.	(%)	2025.12	Amt.	(%)
<b>Card Assets</b>	<b>27.7</b>	27.0	0.7	2.6	27.7	0.0	0.0
Credit Card	22.8	22.8	0.0	0.0	23.0	-0.2	-0.9
Credit Sales	15.5	15.0	0.5	3.3	15.8	-0.3	-1.9
[Installments]	5.9	5.7	0.2	3.5	6.3	-0.4	-6.3
Card Loans	6.4	6.7	-0.3	-4.5	6.3	0.1	1.6
Cash Advance	0.9	1.1	-0.2	-18.2	0.9	0.0	0.0
Installment Financing, etc.	4.9	4.2	0.7	16.7	4.7	0.2	4.3
<b>Card Funding</b>	<b>21.7</b>	21.0	0.7	3.3	21.8	-0.1	-0.5
Borrowings	4.7	3.7	1.0	27.0	4.3	0.4	9.3
Debentures	14.4	14.8	-0.4	-2.7	14.7	-0.3	-2.0
ABS	2.6	2.5	0.1	4.0	2.8	-0.2	-7.1

# Asset Quality

## Group Asset Quality

(bn won, %)	2026.3	2025.12	QoQ	2025.9	2025.6	2025.3	YoY
<b>Total Loans for NPL Classification</b>	<b>490,495.5</b>	484,213.7	1.3	478,625.7	473,021.3	469,840.3	4.4
Precautionary	3,878.6	4,163.5	-6.8	4,182.2	4,096.0	4,100.8	-5.4
Substandard	1,794.7	1,378.4	30.2	1,542.9	1,562.1	1,641.3	9.3
Doubtful	978.0	1,010.6	-3.2	1,293.3	1,268.0	1,282.6	-23.7
Estimated Loss	807.2	673.8	19.8	498.5	556.7	634.6	27.2
<b>Substandard &amp; Below Loans(NPL) (A)</b>	<b>3,579.9</b>	3,062.8	16.9	3,334.6	3,386.8	3,558.5	0.6
<b>NPL Ratio</b>	<b>0.73%</b>	0.63%	0.10%p	0.70%	0.72%	0.76%	-0.03%p
<b>Loan Loss Reserves (B)</b>	<b>4,550.5</b>	4,543.1	0.2	4,447.7	4,690.0	4,735.3	-3.9
<b>NPL Coverage Ratio I (B/A)</b>	<b>127.1%</b>	148.3%	-21.2%p	133.4%	138.5%	133.1%	-6.0%p
<b>Reserves for Credit Losses (C)</b>	<b>3,170.3</b>	3,061.0	3.6	3,104.4	2,964.9	2,977.2	6.5
<b>NPL Coverage Ratio II [(B+C)/A]</b>	<b>215.7%</b>	248.3%	-32.6%p	226.5%	226.0%	216.7%	-1.0%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, %)	1Q26	4Q25	3Q25	2Q25	1Q25	4Q24	3Q24	2Q24	1Q24
<b>Provision for Loan Losses (Quarter)</b>	<b>478.3</b>	633.8	365.8	645.4	624.8	564.2	494.2	479.0	420.0
<b>Group CCR (Quarter)</b>	<b>0.40%</b>	0.52%	0.30%	0.55%	0.54%	0.48%	0.43%	0.43%	0.38%
<b>Group CCR (Cumulative)</b>	<b>0.40%</b>	0.48%	0.46%	0.54%	0.54%	0.43%	0.41%	0.41%	0.38%



# 04

## Financial Highlights of Major Subsidiaries

- \_\_\_ KB Kookmin Bank
- \_\_\_ KB Securities
- \_\_\_ KB Insurance
- \_\_\_ KB Kookmin Card
- \_\_\_ KB Life Insurance

# KB Kookmin Bank



Financial Highlights

Profit for the Period

**1,101.0bn**

ROE

**11.46%**

CIR

**37.4%**

CCR

**11bp**

NIM

**1.77%**

## Profitability Overview<sup>1)</sup>

(bn won, %)	1Q26	1Q25	YoY	4Q25	QoQ
Net Interest Income	2,767.6	2,596.7	6.6	2,770.4	-0.1
Net Fee & Commission Income	373.0	270.2	38.0	337.0	10.7
Other Operating Income	-268.0	-128.8	N.A.	-203.0	N.A.
Gross Operating Income	2,872.6	2,738.1	4.9	2,904.4	-1.1
G&A Expenses	1,075.7	1,063.2	1.2	1,376.4	-21.8
PPOP	1,796.9	1,674.9	7.3	1,528.0	17.6
Provision for Credit Losses	172.0	286.0	-39.9	326.4	-47.3
Net Operating Profit	1,624.9	1,388.9	17.0	1,201.6	35.2
Net Non-Operating Profit	-107.2	-14.9	N.A.	-376.6	N.A.
Profit for the Period <sup>2)</sup>	1,101.0	1,026.4	7.3	487.7	125.8

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

## Key Financial Indicators

(bn won, %)	1Q26	1Q25	YoY	4Q25	QoQ
NIM	1.77%	1.76%	0.01%p	1.75%	0.02%p
Asset Quality <sup>1)</sup>					
Total Loans for NPL Classification	420,831.9	405,847.3	3.7	416,403.5	1.1
Precautionary	1,662.7	1,405.5	18.3	1,725.3	-3.6
Substandard	975.4	853.8	14.2	758.5	28.6
Doubtful	230.6	451.8	-49.0	187.1	23.2
Estimated Loss	240.3	300.0	-19.9	221.6	8.4
NPL Ratio	0.34%	0.40%	-0.06%p	0.28%	0.06%p
NPL Coverage Ratio I	168.5%	168.9%	-0.4%p	206.0%	-37.5%p
NPL Coverage Ratio II	332.8%	298.9%	33.9%p	403.1%	-70.3%p
Delinquency Ratio	0.35%	0.35%	-	0.28%	0.07%p
CCR	0.11%	0.24%	-0.13%p	0.22%	-0.11%p

Note 1) Based on separate financial statements

# KB Securities



Financial Highlights

Profit for the Period

**347.8bn**

ROE

**19.21%**

Retail AUM

**239.6tn**

League Table (Bloomberg)

**DCM No.2**

Institutional Stock M/S

**No.1, 12.6%**

## Profitability Overview<sup>1)</sup>

(bn won, %)	1Q26	1Q25	YoY	4Q25	QoQ
<b>Gross Operating Income</b>	<b>849.6</b>	485.5	75.0	469.7	80.9
WM	<b>509.9</b>	217.7	134.2	312.7	63.1
IB	<b>61.4</b>	87.4	-29.7	83.4	-26.4
S&T	<b>184.0</b>	101.5	81.3	112.8	63.1
Others	<b>94.3</b>	78.9	19.5	-39.2	N.A.
<b>G&amp;A Expenses</b>	<b>375.4</b>	242.8	54.6	275.2	36.4
<b>PPOP</b>	<b>474.2</b>	242.7	95.4	194.5	143.8
<b>Provision for Credit Losses</b>	<b>22.9</b>	20.0	14.5	-47.3	N.A.
<b>Net Operating Profit</b>	<b>451.3</b>	222.7	102.6	241.8	86.6
<b>Net Non-Operating Profit</b>	<b>18.3</b>	14.2	28.9	-10.7	N.A.
<b>Profit for the Period<sup>2)</sup></b>	<b>347.8</b>	179.9	93.3	177.2	96.3

## Key Financial Indicators

(tn won, %)	1Q26	1Q25	YoY	4Q25	QoQ
<b>Retail AUM</b>	<b>239.6</b>	153.7	55.9	213.7	12.1
Brokerage	<b>166.3</b>	88.6	87.7	139.8	19.0
WM	<b>73.3</b>	65.1	12.6	73.9	-0.8
Bonds	<b>36.8</b>	34.3	7.3	37.0	-0.5
Trusts	<b>25.5</b>	22.3	14.3	27.2	-6.3
Funds	<b>5.0</b>	5.2	-3.8	5.1	-2.0
ELS/DLS/ISA	<b>6.0</b>	3.3	81.8	4.6	30.4
<b>Domestic Market Trading Volume (Retail)</b>	<b>5,659.7</b>	1,514.3	273.8	3,082.3	83.6
KB Contracted Amount	<b>416.6</b>	103.1	304.4	218.8	90.4
KB M/S (Retail)	<b>7.4%</b>	6.8%	0.6%p	7.1%	0.3%p
<b>Institutional Market Trading Volume</b>	<b>681.3</b>	205.3	231.9	365.5	86.4
KB Contracted Amount	<b>85.5</b>	21.3	301.3	38.3	123.2
KB M/S	<b>12.6%</b>	10.4%	2.2%p	10.5%	2.1%p

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

# KB Insurance



Financial Highlights

Profit for the Period

**200.7bn**

ROE

**14.14%**

ROA

**1.81%**

K-ICS

**188.0%**

CSM

**9,477.6bn**

## Profitability Overview<sup>1)</sup>

(bn won, %)	1Q26	1Q25	YoY	4Q25	QoQ
<b>Insurance Income</b>	<b>182.8</b>	263.1	-30.5	-29.2	N.A.
Long Term	<b>218.4</b>	257.6	-15.2	91.8	137.9
CSM Amortization	<b>214.3</b>	213.2	0.5	212.2	1.0
General	<b>-10.7</b>	1.8	N.A.	-57.5	N.A.
Auto	<b>-24.9</b>	3.7	N.A.	-63.5	N.A.
<b>Investment Income</b>	<b>128.1</b>	165.8	-22.7	134.1	-4.5
Investment Revenue	<b>284.6</b>	343.4	-17.1	262.0	8.6
Insurance Finance Expense	<b>156.5</b>	177.6	-11.9	127.9	22.4
<b>Profit for the Period<sup>2)</sup></b>	<b>200.7</b>	313.5	-36.0	11.3	1,676.1

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

## Key Financial Indicators

(bn won, %)	1Q26	1Q25	YoY	4Q25	QoQ
<b>K-ICS</b>	<b>188.0%<sup>1)</sup></b>	182.2%	5.8%p	191.5%	-3.5%p
<b>CSM</b>	<b>9,477.6</b>	8,925.6	6.2	9,285.0	2.1
New Business CSM	<b>417.4</b>	374.1	11.6	454.7	-8.2
CSM Amortization	<b>-214.3</b>	-213.2	N.A.	-212.2	N.A.
Discount Unwind, etc.	<b>-10.6</b>	-55.8	N.A.	-351.3	N.A.
<b>Asset Portfolio</b>	<b>41,606.4</b>	39,115.6	6.4	42,203.9	-1.4
Cash & Due	<b>1,206.1</b>	585.7	105.9	2,009.5	-40.0
Securities	<b>30,192.1</b>	30,596.0	-1.3	30,703.7	-1.7
Loans	<b>9,836.9</b>	7,551.1	30.3	9,116.6	7.9
Real Estate	<b>371.3</b>	382.8	-3.0	374.1	-0.7
<b>Loss Ratio<sup>2)</sup></b>	<b>83.1%</b>	80.7%	2.4%p	86.4%	-3.3%p
Long Term	<b>82.0%</b>	80.0%	2.0%p	83.8%	-1.8%p
General	<b>86.5%</b>	81.3%	5.2%p	99.6%	-13.1%p
Auto	<b>85.9%</b>	82.8%	3.1%p	91.3%	-5.4%p

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

# KB Kookmin Card



Financial Highlights

Profit for the Period

**107.5bn**

ROE

**7.82%**

Card Assets

**27.7tn**

Active Customers

**10,267K**

Card Transaction Vol.

**46.0tn**

## Profitability Overview<sup>1)</sup>

(bn won, %)	1Q26	1Q25	YoY	4Q25	QoQ
<b>Operating Revenue</b>	<b>1,371.3</b>	1,392.9	-1.6	1,365.3	0.4
Card	<b>1,101.5</b>	1,118.5	-1.5	1,115.5	-1.3
Installments & Lease Financing	<b>78.2</b>	67.1	16.5	74.4	5.1
Others	<b>191.5</b>	207.3	-7.6	175.4	9.2
<b>Operating Expense</b>	<b>858.5</b>	856.0	0.3	911.9	-5.9
Interest Expense	<b>186.5</b>	200.1	-6.8	192.3	-3.0
Commission & Other Expenses	<b>672.0</b>	655.9	2.5	719.6	-6.6
<b>Gross Operating Income</b>	<b>512.8</b>	536.9	-4.5	453.4	13.1
<b>G&amp;A Expenses</b>	<b>142.7</b>	140.7	1.4	174.2	-18.1
<b>PPOP</b>	<b>370.1</b>	396.2	-6.6	279.2	32.6
<b>Provision for Credit Losses</b>	<b>218.8</b>	284.7	-23.1	217.2	0.7
<b>Net Operating Income</b>	<b>151.3</b>	111.5	35.7	62.0	144.0
<b>Net Non-Operating Income</b>	<b>-0.4</b>	0.6	N.A.	-3.4	N.A.
<b>Profit for the Period<sup>2)</sup></b>	<b>107.5</b>	84.5	27.2	49.6	116.7

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

## Key Financial Indicators

(bn won, %)	1Q26	1Q25	YoY	4Q25	QoQ
<b>Card Transaction Volume</b>	<b>45,995.4</b>	43,902.0	4.8	46,799.0	-1.7
Credit Card	<b>36,627.0</b>	34,896.9	5.0	37,127.9	-1.3
Check Card	<b>9,368.4</b>	9,005.1	4.0	9,671.1	-3.1
<b>Asset Quality<sup>1)</sup></b>					
<b>Total Loans for NPL Classification</b>	<b>28,663.3</b>	27,902.7	2.7	28,662.6	0.0
Precautionary	<b>1,107.9</b>	1,436.0	-22.8	1,145.3	-3.3
Substandard	<b>0.2</b>	0.5	-54.2	0.1	58.0
Doubtful	<b>175.3</b>	200.3	-12.5	166.3	5.4
Estimated Loss	<b>110.6</b>	166.5	-33.6	101.6	8.9
<b>NPL Ratio</b>	<b>1.00%</b>	1.32%	-0.32%p	0.94%	0.06%p
<b>NPL Coverage Ratio I</b>	<b>285.3%</b>	266.8%	18.5%p	292.5%	-7.2%p
<b>NPL Coverage Ratio II</b>	<b>474.5%</b>	443.7%	30.8%p	505.4%	-30.9%p
<b>Delinquency Ratio</b>	<b>1.21%</b>	1.61%	-0.40%p	0.98%	0.23%p

Note 1) Based on separate financial statements

# KB Life Insurance



Financial Highlights

Profit for the Period

**79.8bn**

ROE

**7.70%**

CSM

**3,440.8bn**

New Contract APE

**209.9bn**

K-ICS

**277.8%**

## Profitability Overview<sup>1)</sup>

(bn won, %)	1Q26	1Q25	YoY	4Q25	QoQ
<b>Insurance Income</b>	<b>66.2</b>	77.3	-14.4	46.1	43.6
CSM Income	<b>81.9</b>	72.4	13.1	77.8	5.3
RA Change	<b>11.3</b>	9.3	21.5	9.3	21.5
Variances	<b>-11.1</b>	5.5	N.A.	-7.5	N.A.
Others	<b>-15.9</b>	-9.9	N.A.	-33.5	N.A.
<b>Investment Income</b>	<b>22.7</b>	43.0	-47.2	6.6	243.9
Investment Revenue	<b>978.0</b>	481.6	103.1	780.7	25.3
Investment Expenses	<b>955.3</b>	438.6	117.8	774.1	23.4
<b>Net Operating Profit</b>	<b>82.8</b>	114.9	-27.9	38.1	117.3
<b>Net Non-Operating Profit</b>	<b>2.4</b>	2.2	9.1	8.1	-70.4
<b>Profit for the Period</b>	<b>79.8</b>	86.9	-8.2	-10.8	N.A.

Note 1) Based on separate financial statements

## Key Financial Indicators

(bn won, %)	1Q26	1Q25	YoY	4Q25	QoQ
<b>K-ICS</b>	<b>277.8%<sup>1)</sup></b>	234.1%	43.7%p	272.2%	5.6%p
<b>CSM</b>	<b>3,440.8</b>	2,989.7	15.1	3,263.8	5.4
New Business CSM	<b>141.5</b>	125.7	12.6	121.5	16.5
CSM Amortization	<b>-81.9</b>	-72.4	N.A.	-77.8	N.A.
Discount Unwind, etc.	<b>117.4</b>	-74.1	N.A.	25.0	369.6
<b>Asset Portfolio</b>	<b>33,927.9</b>	34,297.6	-1.1	34,474.7	-1.6
Cash & Due	<b>901.0</b>	888.7	1.4	1,105.0	-18.5
Securities	<b>31,923.4</b>	32,105.6	-0.6	32,134.7	-0.7
Loans	<b>846.9</b>	1,137.8	-25.6	977.8	-13.4
Real Estate	<b>256.6</b>	165.5	55.0	257.2	-0.2
<b>Mortality Margin</b>	<b>42.3</b>	41.9	1.0	41.0	3.2
<b>Loss Ratio</b>	<b>64.9%</b>	63.8%	1.1%p	65.5%	-0.6%p

Note 1) Preliminary



# 05

## Appendix

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

## Overview of Group Subsidiaries<sup>1)</sup> (1Q26)

(bn won, %)	Ownership	Total Assets	Shareholder's Equity	Profit for the Period <sup>2)</sup>	ROA	ROE
KB Kookmin Bank	100.0%	605,312.2	39,057.4	1,101.0	0.75%	11.46%
KB Securities	100.0%	88,643.8	7,866.9	347.8	1.71%	19.21%
KB Insurance	100.0%	44,453.5	5,871.7	200.7	1.81%	14.14%
KB Kookmin Card	100.0%	30,444.3	5,579.4	107.5	1.46%	7.82%
KB Life Insurance	100.0%	34,757.0	4,252.9	79.8	0.92%	7.70%
KB Asset Management	100.0%	473.9	368.6	33.2	22.99%	35.34%
KB Capital	100.0%	18,830.2	2,627.5	72.8	1.60%	11.21%
KB Real Estate Trust	100.0%	1,140.5	399.3	8.6	3.08%	8.79%
KB Savings Bank	100.0%	2,286.8	170.4	-6.8	N.A.	N.A.
KB Investment	100.0%	1,729.2	347.2	5.3	1.26%	6.24%
KB Data Systems	100.0%	82.7	31.0	1.0	4.83%	13.34%

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<sup>1)</sup>

(bn won, %)	Group	1Q26						
		KB Kookmin Bank	KB Securities	KB Insurance	KB Kookmin Card	KB Life Insurance	KB Asset Management	KB Capital
Net Interest Income	3,334.8	2,767.6	154.1	-20.6	389.2	16.5	-1.2	105.1
Net Fee & Commission Income	1,359.3	373.0	488.8	-6.4	188.3	8.2	61.9	222.9
Other Operating Income	291.6	-268.0	206.7	348.3	-64.7	97.8	4.1	-135.0
Gross Operating Income	4,985.7	2,872.6	849.6	321.3	512.8	122.5	64.8	193.0
G&A Expenses	1,764.9	1,075.7	375.4	37.2	142.7	39.8	20.4	40.1
PPOP	3,220.8	1,796.9	474.2	284.1	370.1	82.7	44.4	152.9
Provision for Credit Losses	493.2	172.0	22.9	3.3	218.8	-0.1	0.1	56.0
Net Operating Profit	2,727.6	1,624.9	451.3	280.8	151.3	82.8	44.3	96.9
Net Non-Operating Profit	-96.4	-107.2	18.3	-2.6	-0.4	2.4	2.2	0.8
Profit for the Period <sup>2)</sup>	1,892.4	1,101.0	347.8	200.7	107.5	79.8	33.2	72.8

(bn won, %)	Group	1Q25						
		KB Kookmin Bank	KB Securities	KB Insurance	KB Kookmin Card	KB Life Insurance	KB Asset Management	KB Capital
Net Interest Income	3,262.2	2,596.7	166.5	-10.9	425.2	26.6	-3.2	116.3
Net Fee & Commission Income	934.0	270.2	203.6	-10.7	187.0	2.3	43.2	216.5
Other Operating Income	358.0	-128.8	115.4	480.2	-75.3	123.5	1.8	-152.3
Gross Operating Income	4,554.2	2,738.1	485.5	458.6	536.9	152.4	41.8	180.5
G&A Expenses	1,605.6	1,063.2	242.8	35.5	140.7	37.0	20.4	39.5
PPOP	2,948.6	1,674.9	242.7	423.1	396.2	115.4	21.4	141.0
Provision for Credit Losses	655.6	286.0	20.0	1.1	284.7	0.5	-	50.7
Net Operating Profit	2,293.0	1,388.9	222.7	422.0	111.5	114.9	21.4	90.3
Net Non-Operating Profit	13.6	-14.9	14.2	2.0	0.6	2.2	0.4	0.8
Profit for the Period <sup>2)</sup>	1,697.3	1,026.4	179.9	313.5	84.5	86.9	15.7	69.4

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<sup>1)</sup>

(thousand users, %)		2026.3	2025.12	QoQ	2025.3	YoY
<b>Group</b>		33,838	34,429	-1.7	31,754	6.6
<b>Group Platform MAU<sup>2)</sup></b>	Finance	28,594	28,379	0.8	26,461	8.1
	Non-Finance	5,244	6,050	-13.3	5,293	-0.9
<b>Signature Platform MAU<sup>3)</sup></b>	KB Star Banking (Bank)	14,070	14,162	-0.6	13,339	5.5
	KB Pay (Card)	9,106	9,134	-0.3	8,300	9.7
	M-able (Securities)	2,278	1,970	15.6	1,898	20.0
<b>Digital Channel Sales</b>	Bank	73%	72%	1%p	72%	1%p
	Securities	95%	95%	-	95%	-
	Card	62%	58%	4%p	57%	5%p
<b>KB Kookmin Certificate Users</b>		17,753	17,531	1.3	16,388	8.3

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