

# KB Financial Group

## Fact Book 4Q 2025

### Disclaimer

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### Financial Highlights

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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 audited 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.

KB Financial Group		Financial Highlights								
Disclaimer	Home	Financial Statements								
		(bn Won)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
Financial Highlights		KB Financial Group								
KB Financial Group		Total Assets	732,229.2	742,227.2	745,331.1	757,845.5	770,327.1	780,622.7	796,063.2	797,923.0
KB Kookmin Bank		Total Liabilities	673,243.9	682,577.0	685,502.2	698,030.4	710,192.4	719,668.7	734,692.1	737,083.2
KB Securities		Total Equity	58,985.3	59,650.2	59,828.9	59,815.2	60,134.8	60,953.9	61,371.1	60,839.8
KB Insurance		Net Income	1,056.1	1,710.9	1,601.8	659.8	1,699.1	1,747.6	1,655.2	748.6
KB Kookmin Card		Net Income (attributable to controlling interests)	1,042.0	1,732.4	1,619.7	684.1	1,697.3	1,738.4	1,686.0	721.3
KB Life Insurance		Total Asset including AUM <sup>1)</sup> (AUM)	1,243,627.8 511,398.6	1,258,784.8 516,557.6	1,260,609.0 515,278.0	1,276,746.7 518,901.2	1,302,621.6 532,294.5	1,355,203.8 574,581.9	1,402,184.3 606,121.1	1,417,441.2 619,518.2
Other Subsidiaries		Total Assets by Subsidiaries								
Contacts		KB Kookmin Bank	543,970.5	552,016.9	552,259.6	562,887.2	569,749.9	574,607.1	582,774.7	584,935.0
		KB Securities	62,950.5	62,495.2	63,200.1	63,384.4	67,015.2	71,121.9	75,785.8	76,461.4
		KB Insurance	37,392.8	38,007.9	39,004.7	40,776.4	42,032.3	42,708.8	43,474.9	45,377.6
		KB Kookmin Card	29,547.0	29,688.5	31,111.5	30,541.6	29,806.5	29,363.1	30,482.0	30,235.7
		KB Life Insurance	32,112.5	32,683.8	33,581.4	34,047.6	35,360.6	35,770.1	36,173.1	35,585.9
		KB Asset Management	337.6	350.2	384.6	414.9	382.0	443.9	479.2	697.4
		KB Capital	16,916.2	17,434.0	18,038.1	18,115.5	17,820.5	18,035.2	18,229.9	18,163.1
		KB Real Estate Trust	941.0	1,148.3	1,079.3	1,113.5	1,064.2	1,156.1	1,169.3	1,124.0
		KB Savings Bank	2,802.2	2,571.0	2,519.2	2,575.7	2,409.2	2,355.6	2,481.0	2,219.8
		KB Investment	1,524.5	1,533.5	1,523.2	1,529.8	1,489.3	1,497.3	1,529.8	1,676.0
		KB Data Systems	60.5	61.6	65.1	62.3	64.0	69.3	80.9	85.3
		Total Equity by Subsidiaries								
		KB Kookmin Bank	35,519.8	36,855.1	37,316.4	38,027.3	37,418.9	38,552.7	39,614.8	38,965.5
		KB Securities	6,483.0	6,669.2	6,824.0	6,886.0	6,768.0	6,896.0	7,015.6	6,889.0
		KB Insurance	5,835.5	5,816.4	5,889.1	5,794.0	5,183.7	5,504.3	5,620.1	5,652.1
		KB Kookmin Card	4,791.3	5,151.0	5,260.7	5,304.8	5,381.8	5,451.0	5,559.1	5,637.8
		KB Life Insurance	3,418.9	3,176.9	3,055.8	3,063.2	2,703.1	2,823.3	2,860.4	2,790.0
		KB Asset Management	245.8	261.4	285.9	294.7	290.6	345.8	371.2	395.0
		KB Capital	2,315.6	2,384.7	2,440.6	2,461.3	2,525.0	2,571.2	2,637.5	2,679.5
		KB Real Estate Trust	239.1	350.2	516.4	485.6	490.8	457.1	457.7	394.0
		KB Savings Bank	205.0	196.9	194.4	182.2	188.4	183.3	179.9	177.3
		KB Investment	277.5	283.7	288.7	283.9	289.9	286.9	295.2	341.9
		KB Data Systems	21.4	21.8	22.9	22.1	24.7	26.5	29.2	30.0

KB Financial Group	Financial Highlights								
(bn Won)		1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
<b>Net Income by Subsidiaries</b>									
KB Kookmin Bank	389.5	1,116.4	1,112.0	633.9	1,026.4	1,161.2	1,176.9	497.5	
KB Securities	198.0	178.1	170.7	38.9	179.9	159.0	157.8	177.2	
KB Insurance	289.8	281.6	168.8	99.3	313.5	244.6	208.8	11.3	
KB Kookmin Card	139.1	116.6	114.7	32.3	84.5	96.8	99.3	49.6	
KB Life Insurance	72.2	73.5	48.5	-29.9	60.7	55.8	54.0	-31.2	
KB Asset Management	18.6	15.2	24.7	8.0	15.7	55.8	25.2	23.5	
KB Capital	61.6	75.6	58.5	26.3	69.4	54.7	70.4	40.7	
KB Real Estate Trust	-46.9	-58.9	19.7	-27.2	8.6	-30.5	4.0	-60.8	
KB Savings Bank	11.3	-8.1	-2.5	-12.1	6.2	-5.3	-3.4	-2.3	
KB Investment	-2.0	6.2	5.0	-4.8	6.0	-3.0	8.2	46.7	
KB Data Systems	0.4	0.4	1.0	0.2	2.7	1.9	2.5	0.5	
1) Sum of assets of consolidated financial statement and AUM.									
<b>Key Financial Indicators</b>									
KB Financial Group	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)	
ROA (Quarterly)	0.59%	0.93%	0.86%	0.35%	0.90%	0.90%	0.83%	0.37%	
ROA (Cumulative)	0.59%	0.76%	0.80%	0.68%	0.90%	0.90%	0.88%	0.75%	
ROE (Quarterly) <sup>1)</sup>	8.13%	13.48%	12.31%	5.15%	13.04%	13.08%	12.31%	5.23%	
ROE (Cumulative) <sup>1)</sup>	8.13%	10.80%	11.30%	9.74%	13.04%	13.03%	12.78%	10.86%	
Basic EPS (Won, Quarterly)	2,608	4,417	4,144	1,683	4,429	4,603	4,472	1,850	
Basic EPS (Won, Cumulative)	2,608	7,023	11,165	12,880	4,429	9,031	13,531	15,437	
BPS (Won) <sup>2)</sup>	144,194	144,321	147,057	147,644	151,368	155,163	157,434	157,226	
NIM (Quarterly)	2.11%	2.08%	1.95%	1.98%	2.01%	1.96%	1.96%	1.95%	
NIM (Cumulative)	2.11%	2.10%	2.05%	2.03%	2.01%	1.98%	1.97%	1.97%	
CIR (Quarterly)	37.0%	35.8%	36.6%	56.4%	35.3%	38.6%	38.0%	45.4%	
CIR (Cumulative)	37.0%	36.4%	36.5%	40.7%	35.3%	36.9%	37.2%	39.3%	
Credit Cost Ratio (Quarterly)	0.38%	0.43%	0.43%	0.48%	0.54%	0.55%	0.30%	0.52%	
Credit Cost Ratio (Cumulative)	0.38%	0.41%	0.41%	0.43%	0.54%	0.54%	0.46%	0.48%	
NPL Ratio	0.63%	0.68%	0.68%	0.65%	0.76%	0.72%	0.70%	0.63%	
NPL Coverage Ratio(New) <sup>3)</sup>	158.7%	148.4%	145.6%	150.9%	133.1%	138.5%	133.4%	148.3%	
NPL Coverage Ratio(Old) <sup>4)</sup>	259.4%	241.6%	238.5%	250.9%	216.7%	226.0%	226.5%	248.3%	
BIS Ratio	16.56%	16.63%	16.74%	16.43%	16.58%	16.40%	16.27%	16.16%	
CET 1 Ratio	13.42%	13.60%	13.84%	13.53%	13.70%	13.77%	13.83%	13.79%	

KB Financial Group	Financial Highlights							
Key Financial Indicators								
KB Kookmin Bank	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
ROA (Quarterly)	0.28%	0.80%	0.77%	0.44%	0.73%	0.81%	0.81%	0.33%
ROA (Cumulative)	0.28%	0.54%	0.62%	0.57%	0.73%	0.77%	0.78%	0.67%
ROE (Quarterly)	4.37%	12.46%	11.97%	6.71%	11.06%	12.28%	11.97%	5.03%
ROE (Cumulative)	4.37%	8.38%	9.60%	8.86%	11.06%	11.63%	11.73%	10.04%
NIM (Quarterly)	1.87%	1.84%	1.71%	1.72%	1.76%	1.73%	1.74%	1.75%
NIM (Cumulative)	1.87%	1.85%	1.81%	1.78%	1.76%	1.74%	1.74%	1.74%
CIR (Quarterly)	40.3%	39.7%	37.2%	57.6%	38.8%	37.1%	39.7%	46.9%
CIR (Cumulative)	40.3%	40.0%	39.0%	43.3%	38.8%	37.9%	38.5%	40.7%
NPL Ratio	0.33%	0.37%	0.37%	0.32%	0.40%	0.35%	0.35%	0.28%
NPL Coverage Ratio(New) <sup>3)</sup>	208.2%	178.9%	179.4%	202.5%	168.9%	189.1%	174.0%	206.0%
NPL Coverage Ratio(Old) <sup>4)</sup>	367.3%	320.1%	318.7%	361.1%	298.9%	336.8%	330.4%	403.1%
BIS Ratio	17.35%	17.80%	18.19%	17.31%	17.56%	17.92%	17.91%	17.25%
CET 1 Ratio	14.37%	14.71%	15.35%	14.50%	14.91%	15.35%	15.48%	14.88%
Loan to Deposit Ratio <sup>5)</sup>	97.0%	98.3%	98.9%	98.8%	98.5%	98.4%	98.6%	98.1%

1) Common shares basis, eliminating the effects of supplementary capital.

2) Based on TBPS ( total equity less non-controlling interest of total equity and less identifiable intangible assets divided by the number of weighted average shares outstanding

3) Based on new formula in accordance with FSS guideline: Loan loss reserves / NPL (i.e. not including reserves for credit losses).

4) Including reserves for credit losses.

5) Based on new formula in accordance with FSS guideline from 2020.

KB Financial Group

## Group Condensed Income Statement

KB Financial Group	Group Condensed Balance Sheet								
<b>Disclaimer</b>	(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
<b>Financial Highlights</b>	<b>Total Assets</b>	<b>732,229.2</b>	<b>742,227.2</b>	<b>745,331.1</b>	<b>757,845.5</b>	<b>770,327.1</b>	<b>780,622.7</b>	<b>796,063.2</b>	<b>797,923.0</b>
	Cash and due from financial institutions	30,509.3	31,053.1	26,228.9	29,869.1	30,657.6	34,118.3	25,270.8	34,776.9
	Financial assets at fair value through profit or loss	77,356.8	77,708.7	76,936.0	79,450.1	84,218.3	88,393.9	92,901.0	89,859.4
<b>KB Financial Group</b>	Derivative financial assets	7,260.4	8,611.0	5,729.4	11,730.8	10,057.0	6,922.9	7,104.3	8,178.1
Condensed Income Statement	Financial investments	124,966.7	128,820.8	127,271.5	131,009.5	130,499.4	130,061.2	132,056.1	134,989.8
<b>Condensed Balance Sheet</b>	Loans	448,194.4	455,873.4	466,006.6	472,071.8	474,870.5	478,247.4	486,519.7	491,978.0
	(Reserves for loan losses)	-5,548.9	-5,463.1	-5,451.1	-5,633.4	-5,766.6	-5,685.9	-5,547.4	-5,406.2
	Interest Income / Spread / Margin								
	Fee and Commission Income	700.6	705.7	734.6	947.4	865.7	945.5	1,126.8	1,137.2
	Other Operating Income	268.4	294.9	312.8	276.2	301.2	347.3	362.1	271.2
	Provision for Credit Losses	1,541.8	1,526.8	1,503.7	1,497.1	1,603.6	1,528.0	1,604.3	1,515.9
	General & Administrative Expenses	9,392.7	9,382.3	9,287.2	9,286.0	9,435.7	8,674.6	8,271.5	8,627.1
	Asset Quality	1,961.0	2,034.9	1,971.1	1,966.7	1,925.3	1,817.7	1,783.8	1,609.4
	Capital Adequacy	274.9	295.1	315.2	339.9	329.0	344.1	367.4	388.6
	Organizational Structure	335.1	275.3	162.2	278.8	231.8	167.6	195.1	193.0
	Employees / Branches	29,467.1	25,645.2	28,871.9	19,122.1	25,332.0	29,054.1	38,500.3	24,398.4
	Credit Ratings	<b>673,243.9</b>	<b>682,577.0</b>	<b>685,502.2</b>	<b>698,030.4</b>	<b>710,192.4</b>	<b>719,668.7</b>	<b>734,692.1</b>	<b>737,083.2</b>
<b>KB Kookmin Bank</b>	Financial liabilities at fair value through profit or loss	11,267.1	10,792.2	10,197.6	10,720.2	10,904.6	10,286.3	10,344.3	11,320.6
	Deposits	418,070.6	420,217.9	423,538.4	435,687.5	434,357.3	442,086.6	448,711.8	462,396.9
	Debts	62,993.6	67,079.7	64,811.8	68,077.4	69,151.2	69,921.3	68,790.2	70,728.6
<b>KB Securities</b>	Debentures	70,002.9	72,147.8	72,372.0	76,171.3	75,289.0	74,120.2	77,185.5	80,049.3
	Insurance contract liabilities	50,995.1	53,017.9	55,261.0	55,863.7	59,243.2	58,839.9	59,014.1	56,790.0
<b>KB Insurance</b>	Reinsurance contract liabilities	37.4	38.9	39.6	56.3	64.6	63.3	72.5	59.6
	Derivative financial liabilities	7,236.6	8,454.7	5,336.3	11,783.5	10,152.2	6,332.3	6,804.6	8,234.3
<b>KB Kookmin Card</b>	Net defined benefit liabilities	72.9	77.2	84.9	100.2	104.5	97.1	89.4	100.1
	Provisions	2,062.0	1,728.3	1,192.4	927.6	859.4	919.4	862.0	1,264.4
<b>KB Life Insurance</b>	Accrued expenses payables	6,341.2	6,773.6	7,324.4	6,998.7	6,832.9	7,106.0	7,357.7	6,847.2
	Other liabilities	44,164.5	42,248.8	45,343.8	31,644.0	43,233.5	49,896.3	55,460.0	39,292.2
<b>Other Subsidiaries</b>	<b>Total Equity</b>	<b>58,985.3</b>	<b>59,650.2</b>	<b>59,828.9</b>	<b>59,815.2</b>	<b>60,134.8</b>	<b>60,953.9</b>	<b>61,371.1</b>	<b>60,839.8</b>
<b>Contacts</b>	Share capital	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6
	Hybrid financial instrument	5,431.9	5,082.6	5,082.6	5,082.6	5,486.6	5,162.5	4,793.4	4,359.4
	Capital surplus	16,639.9	16,646.1	16,617.9	16,646.7	16,603.2	16,645.9	16,623.2	16,633.5
	Accumulated other comprehensive income	1,411.1	694.4	509.5	497.0	-401.6	-277.0	-450.6	-467.6
	Retained earnings	32,337.4	33,717.9	34,473.5	34,808.2	36,156.4	36,688.9	37,992.1	38,343.6
	Treasury shares	-996.8	-1,251.2	-906.7	-1,236.1	-1,700.2	-1,241.5	-1,466.4	-1,901.5
	Non-controlling interest	2,071.2	2,669.8	1,961.5	1,926.2	1,899.8	1,884.5	1,788.8	1,781.8

KB Financial Group	Group Interest Income / Spread / Margin (Bank+Credit Card)								
<b>Disclaimer</b>	<b>Group Interest Income</b>								
	(bn Won)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
<b>Financial Highlights</b>	<b>Interest Income</b>								
	Interest Income	7,613.6	7,611.3	7,637.7	7,628.8	7,454.9	7,284.7	7,194.9	7,221.6
KB Financial Group	Due from financial institutions	94.4	112.9	93.5	98.0	94.2	84.5	90.5	90.3
Condensed Income Statement	Financial investments	1,303.7	1,341.4	1,357.9	1,348.9	1,333.1	1,303.3	1,307.9	1,344.4
Condensed Balance Sheet	Loans	6,056.7	5,998.7	6,035.6	6,003.8	5,854.2	5,718.1	5,622.9	5,602.8
<b>Interest Income / Spread / Margin</b>	Insurance contract liabilities interest	7.9	7.7	7.7	8.0	10.1	9.1	8.9	9.1
Fee and Commission Income	Others	150.9	150.6	143.0	170.1	163.3	169.7	164.7	175.0
<b>Interest Expense</b>	<b>Interest Expense</b>	<b>4,443.7</b>	<b>4,385.0</b>	<b>4,450.1</b>	<b>4,385.9</b>	<b>4,192.7</b>	<b>4,178.2</b>	<b>3,858.7</b>	<b>3,853.4</b>
Other Operating Income	Deposits	2,631.8	2,562.9	2,614.8	2,569.6	2,432.3	2,325.9	2,184.6	2,155.1
Provision for Credit Losses	Debts & debentures	1,261.9	1,285.6	1,329.1	1,295.4	1,241.0	1,214.2	1,164.8	1,157.2
General & Administrative Expenses	Insurance contract liabilities interest	377.2	372.1	368.0	360.5	382.1	373.3	373.4	375.7
Asset Quality	Others	172.8	164.4	138.2	160.4	137.3	264.8	135.9	165.4
Capital Adequacy	<b>Net Interest Income</b>	<b>3,169.9</b>	<b>3,226.3</b>	<b>3,187.6</b>	<b>3,242.9</b>	<b>3,262.2</b>	<b>3,106.5</b>	<b>3,336.2</b>	<b>3,368.2</b>
Organizational Structure	<b>Group Net Interest Margin(NIM)<sup>1)</sup></b>								
Credit Ratings		1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
KB Kookmin Bank	NIM (Quarterly)	2.11%	2.08%	1.95%	1.98%	2.01%	1.96%	1.96%	1.95%
KB Securities	NIM (Cumulative)	2.11%	2.10%	2.05%	2.03%	2.01%	1.98%	1.97%	1.97%
KB Insurance	1) Bank NIM+ Card NIM(excluding credit card merchant fees).								
KB Kookmin Card	<b>Interest Spread / Net Interest Margin(NIM)<sup>1)</sup> excluding credit card merchant fees</b>								
	(bn Won)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
KB Life Insurance	Interest earning assets	487,089.2	494,330.8	504,009.5	509,728.5	513,931.0	515,654.2	514,855.1	526,723.7
Other Subsidiaries	Interest earned on the assets <sup>2)</sup>	5,921.5	5,863.8	5,870.7	5,841.3	5,653.7	5,492.1	5,365.5	5,380.9
Contacts	Yield	4.89%	4.77%	4.63%	4.56%	4.46%	4.27%	4.13%	4.05%
	Interest bearing liabilities	473,544.4	480,464.3	490,241.5	494,689.8	499,354.7	502,017.3	499,398.4	511,638.2
	Interest paid on the liabilities <sup>3)</sup>	3,360.3	3,308.3	3,395.6	3,308.5	3,110.0	2,977.3	2,819.7	2,789.2
	Yield	2.85%	2.77%	2.76%	2.66%	2.53%	2.38%	2.24%	2.16%
	<b>Interest spread</b>	<b>2.04%</b>	<b>2.00%</b>	<b>1.88%</b>	<b>1.90%</b>	<b>1.94%</b>	<b>1.89%</b>	<b>1.89%</b>	<b>1.89%</b>
	<b>Net Interest Margin</b>	<b>2.11%</b>	<b>2.08%</b>	<b>1.95%</b>	<b>1.98%</b>	<b>2.01%</b>	<b>1.96%</b>	<b>1.96%</b>	<b>1.95%</b>

1) Bank NIM + Card NIM.

2) Interest income - credit guarantee fee.

3) Interest expense + deposit insurance fee.

KB Financial Group	Group Interest Income / Spread / Margin (Bank+Credit Card)
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**Interest Spread / Net Interest Margin(NIM)<sup>1)</sup> including credit card merchant fees**

(bn Won)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
Interest earning assets	491,992.9	499,437.6	509,240.7	514,989.2	519,257.0	521,135.5	520,383.5	532,367.1
Interest earned on the assets <sup>2)</sup>	6,381.5	6,309.5	6,327.9	6,287.5	6,066.0	5,899.0	5,779.5	5,803.1
Yield	5.22%	5.08%	4.94%	4.86%	4.74%	4.54%	4.41%	4.32%
Interest bearing liabilities	473,544.4	480,464.3	490,241.5	494,689.8	499,354.6	502,017.3	499,398.4	511,638.2
Interest paid on the liabilities <sup>3)</sup>	3,360.3	3,308.3	3,395.6	3,308.5	3,110.0	2,977.3	2,819.7	2,789.2
Yield	2.85%	2.77%	2.76%	2.66%	2.53%	2.38%	2.24%	2.16%
<b>Interest spread</b>	<b>2.36%</b>	<b>2.31%</b>	<b>2.19%</b>	<b>2.20%</b>	<b>2.21%</b>	<b>2.16%</b>	<b>2.17%</b>	<b>2.16%</b>
<b>Net Interest Margin</b>	<b>2.47%</b>	<b>2.42%</b>	<b>2.29%</b>	<b>2.30%</b>	<b>2.31%</b>	<b>2.25%</b>	<b>2.26%</b>	<b>2.25%</b>

1) Bank NIM + Card NIM.

2) Interest income - credit guarantee fee.

3) Interest expense + deposit insurance fee.





KB Financial Group	Group Provision for Credit Losses									
<b>Disclaimer</b>										
	(bn Won)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)	
<b>Financial Highlights</b>										
Condensed Income Statement	Provision for loan losses	426.4	560.7	513.6	752.1	661.4	659.2	385.0	687.2	
Condensed Balance Sheet	Provision for acceptances and guarantees	13.5	-11.5	-0.3	-141.5	-6.4	3.0	-1.3	-2.0	
Interest Income / Spread / Margin	Provision for undrawn commitments	-12.5	5.6	-17.0	-60.6	0.2	-8.4	-16.6	2.2	
Fee and Commission Income	Provision for financial guarantees & contracts	0.9	-2.0	1.8	15.1	0.4	1.3	-2.6	0.4	
Other Operating Income	<b>Provision for Credit Losses</b>	<b>428.3</b>	<b>552.8</b>	<b>498.1</b>	<b>565.1</b>	<b>655.6</b>	<b>655.1</b>	<b>364.5</b>	<b>687.8</b>	
<b>KB Financial Group</b>										
Condensed Income Statement										
Condensed Balance Sheet										
Interest Income / Spread / Margin										
Fee and Commission Income										
Other Operating Income										
<b>Provision for Credit Losses</b>										
General & Administrative Expenses	<b>Group Credit Cost Ratio<sup>1)</sup></b>	<b>(bn Won)</b>	<b>1Q24</b>	<b>2Q24</b>	<b>3Q24</b>	<b>4Q24</b>	<b>1Q25</b>	<b>2Q25</b>	<b>3Q25</b>	<b>4Q25(E)</b>
Asset Quality	Total Outstanding Credit	443,095.9	452,159.5	462,571.1	469,864.0	469,840.3	473,021.3	478,625.7	484,213.7	
Capital Adequacy	Household	185,647.6	189,700.9	194,155.3	194,564.6	196,925.1	199,421.4	200,754.4	202,290.8	
Organizational Structure	Corporate	230,526.6	235,396.1	240,228.6	246,840.8	245,012.5	245,703.6	249,600.8	253,260.3	
Employees / Branches	Credit Card	26,921.7	27,062.5	28,187.3	28,458.5	27,902.7	27,896.3	28,270.5	28,662.6	
Credit Ratings	<b>Provision for Loan Losses</b>	<b>420.0</b>	<b>479.0</b>	<b>494.2</b>	<b>564.2</b>	<b>625.0</b>	<b>645.4</b>	<b>365.7</b>	<b>633.8</b>	
KB Kookmin Bank	Household	75.6	126.7	156.3	139.2	115.2	133.0	121.4	92.5	
KB Securities	Corporate	167.7	159.1	152.2	243.2	261.0	399.3	143.4	371.7	
KB Insurance	Credit Card	176.8	193.2	185.7	181.8	248.8	113.1	100.9	169.6	
KB Kookmin Card	<b>Quarterly Credit Cost</b>	<b>0.38%</b>	<b>0.43%</b>	<b>0.43%</b>	<b>0.48%</b>	<b>0.54%</b>	<b>0.55%</b>	<b>0.30%</b>	<b>0.52%</b>	
KB Life Insurance	Household	0.16%	0.27%	0.32%	0.28%	0.24%	0.27%	0.24%	0.18%	
Other Subsidiaries	Corporate	0.30%	0.27%	0.25%	0.40%	0.43%	0.65%	0.23%	0.59%	
Contacts	Credit Card	2.63%	2.88%	2.67%	2.55%	3.58%	1.63%	1.43%	2.36%	
	<b>Cumulative Credit Cost</b>	<b>0.38%</b>	<b>0.41%</b>	<b>0.41%</b>	<b>0.43%</b>	<b>0.54%</b>	<b>0.54%</b>	<b>0.46%</b>	<b>0.48%</b>	
	Household	0.16%	0.22%	0.25%	0.26%	0.24%	0.25%	0.25%	0.23%	
	Corporate	0.30%	0.29%	0.27%	0.31%	0.43%	0.54%	0.44%	0.47%	
	Credit Card	2.63%	2.75%	2.72%	2.68%	3.58%	2.60%	2.20%	2.24%	

1) Based on simple arithmetic sum of subsidiaries



KB Financial Group

## Group Asset Quality<sup>1)</sup>

1) Based on simple arithmetic sum of each subsidiary's figures (excl. overseas local subsidiaries, overseas equity investments, and SPCs for consolidation, etc.)

## 2) Allowances for loan losses and acceptances & quarantees

KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

KB Life Insurance

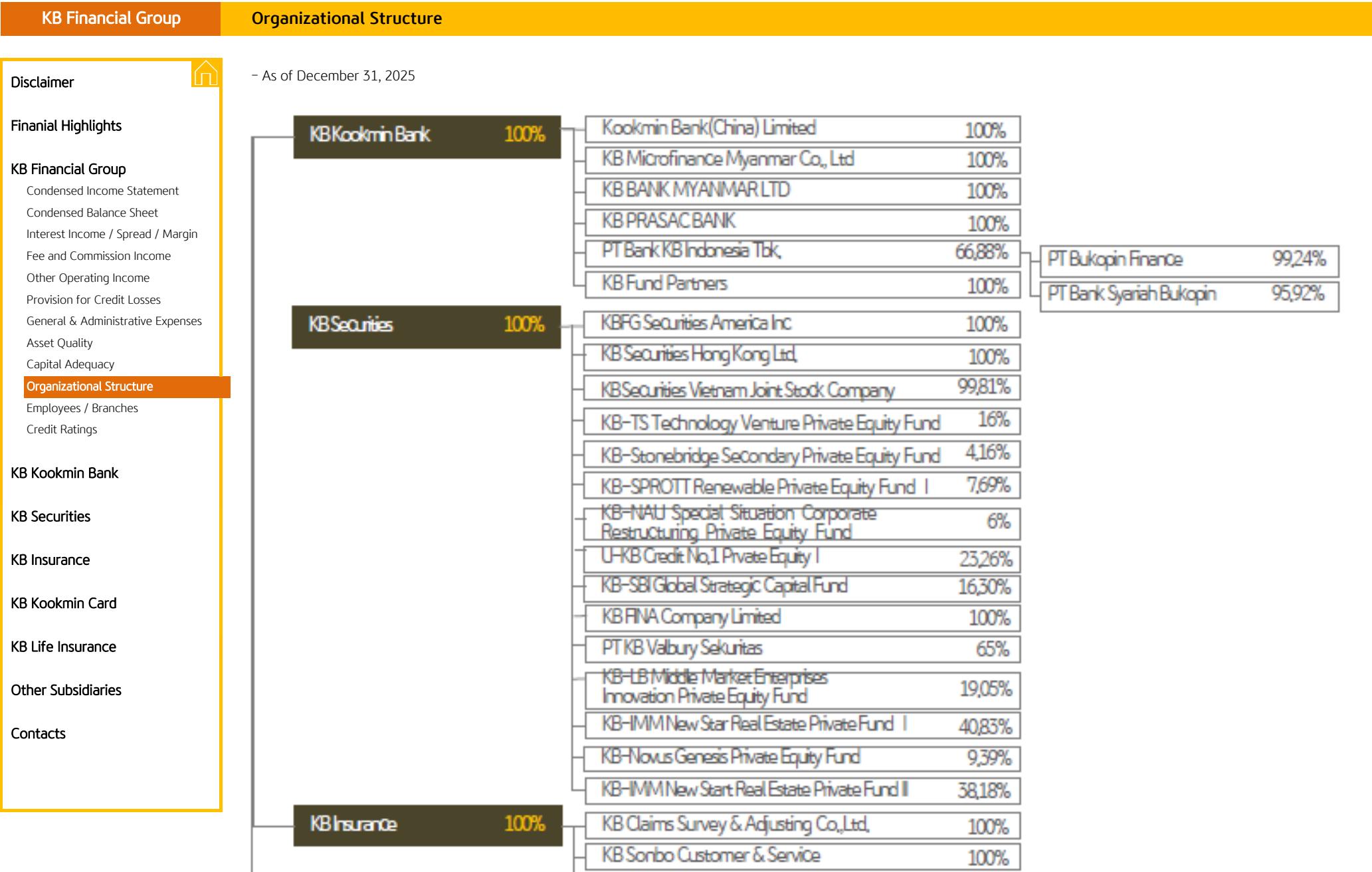
## Other Subsidiaries

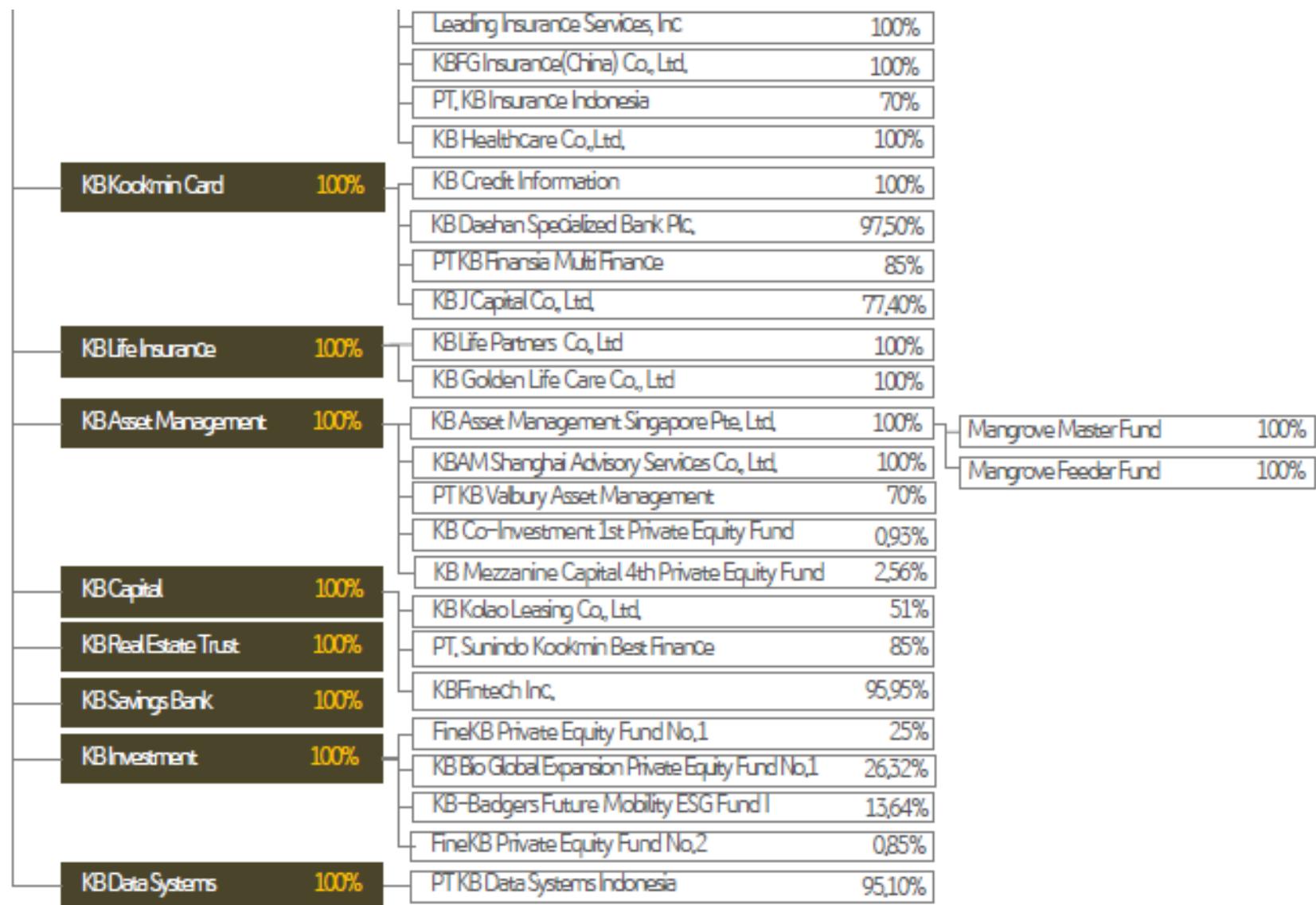
## Contents

KB Financial Group	Group Capital Adequacy <sup>1)</sup>								
<b>Disclaimer</b>									
	(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
<b>Financial Highlights</b>									
	<b>Tier 1 Capital</b>	50,871.8	51,437.1	52,322.5	52,477.4	53,730.9	54,397.8	54,867.5	54,246.0
Condensed Income Statement	Common Equity Tier 1	44,708.1	45,453.7	46,673.2	46,794.3	47,660.7	48,668.4	49,512.1	49,306.8
Condensed Balance Sheet	Paid in capital	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6
Interest Income / Spread / Margin	Capital surplus	13,190.3	13,190.3	13,190.3	13,192.6	13,192.6	13,192.6	13,192.6	13,192.6
Fee and Commission Income	Retained earnings	32,439.1	33,819.4	34,569.3	34,808.2	36,156.4	36,688.9	37,992.1	38,343.7
Other Operating Income	Others	3,984.6	2,970.3	3,016.2	2,715.3	1,309.2	1,935.2	1,514.0	1,072.3
Provision for Credit Losses	Deductions	-6,996.5	-6,616.9	-6,193.1	-6,012.4	-5,088.1	-5,238.9	-5,277.2	-5,392.4
General & Administrative Expenses	Additional Tier 1	6,163.7	5,983.4	5,649.3	5,683.1	6,070.2	5,729.4	5,355.4	4,939.2
Asset Quality	<b>Tier 2 Capital</b>	<b>4,314.4</b>	<b>4,147.6</b>	<b>4,119.5</b>	<b>4,372.0</b>	<b>3,936.6</b>	<b>3,571.3</b>	<b>3,401.6</b>	<b>3,533.7</b>
Provisions	Provisions	890.6	829.5	823.8	924.2	801.2	821.9	795.0	983.3
Subordinated debt(holding company)	Subordinated debt(holding company)	400.0	400.0	400.0	400.0	326.0	326.0	326.0	326.0
Subordinated debt(Kookmin Bank)	Subordinated debt(Kookmin Bank)	2,609.3	2,647.8	2,507.8	2,873.9	2,507.3	2,327.3	2,280.6	2,202.7
Others	Others	414.5	270.3	387.9	173.9	302.1	96.1	0.0	21.7
<b>Capital Adequacy</b>	<b>Total BIS Capital</b>	<b>55,186.2</b>	<b>55,584.7</b>	<b>56,442.0</b>	<b>56,849.4</b>	<b>57,667.5</b>	<b>57,969.1</b>	<b>58,269.1</b>	<b>57,779.7</b>
	<b>Risk Weighted Assets</b>	<b>333,170.9</b>	<b>334,175.0</b>	<b>337,206.6</b>	<b>345,980.6</b>	<b>347,855.2</b>	<b>353,481.0</b>	<b>358,041.7</b>	<b>357,521.5</b>
	<b>BIS Capital Ratio</b>	<b>16.56%</b>	<b>16.63%</b>	<b>16.74%</b>	<b>16.43%</b>	<b>16.58%</b>	<b>16.40%</b>	<b>16.27%</b>	<b>16.16%</b>
	Tier 1	15.27%	15.39%	15.52%	15.17%	15.45%	15.39%	15.32%	15.17%
<b>KB Kookmin Bank</b>	Common Equity Tier 1	<b>13.42%</b>	<b>13.60%</b>	<b>13.84%</b>	<b>13.53%</b>	<b>13.70%</b>	<b>13.77%</b>	<b>13.83%</b>	<b>13.79%</b>
	Tier 2	1.29%	1.24%	1.22%	1.26%	1.13%	1.01%	0.95%	0.99%

1) Based on BASEL III (calculated in accordance with the early adoption of Basel III Credit Risk Framework from September 2020)


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Regular	2,108	2,108	2,140	2,140	2,038	2,025	2,010	2,030																																																																																																																																																																																																																																																																								
Contract	719	707	699	701	699	738	739	734																																																																																																																																																																																																																																																																								
<b>Total</b>	<b>2,880</b>	<b>2,868</b>	<b>2,892</b>	<b>2,894</b>	<b>2,790</b>	<b>2,815</b>	<b>2,801</b>	<b>2,816</b>																																																																																																																																																																																																																																																																								

KB Financial Group		Group Employees / Branches															
<b>KB Insurance</b>																	
		Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25								
Senior Management		37	37	37	37	37	37	37	37								
Employees		2,902	2,885	2,786	2,819	2,808	2,840	2,836	2,833								
<b>Total</b>		<b>2,939</b>	<b>2,922</b>	<b>2,823</b>	<b>2,856</b>	<b>2,845</b>	<b>2,877</b>	<b>2,873</b>	<b>2,870</b>								
<b>KB Kookmin Card</b>																	
		Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25								
Senior Management		21	21	21	21	20	20	21	21								
Employees		1,464	1,465	1,463	1,458	1,405	1,408	1,408	1,393								
<b>Total</b>		<b>1,485</b>	<b>1,486</b>	<b>1,484</b>	<b>1,479</b>	<b>1,425</b>	<b>1,428</b>	<b>1,429</b>	<b>1,414</b>								
<b>KB Life Insurance</b>																	
		Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25								
Senior Management		18	18	18	18	19	19	19	19								
Employees		661	650	646	646	645	644	628	626								
<b>Total</b>		<b>679</b>	<b>668</b>	<b>664</b>	<b>664</b>	<b>664</b>	<b>663</b>	<b>647</b>	<b>645</b>								
<b>Branches / ATMs of KB Kookmin Bank</b>																	
		Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25								
Regular Branch		702	703	703	703	618	620	620	620								
Sub-branch		96	96	97	97	154	153	153	151								
ATM Branch		1,018	1,027	1,025	1,029	1,026	1,041	1,059	1,062								
<b>Total</b>		<b>1,816</b>	<b>1,826</b>	<b>1,825</b>	<b>1,829</b>	<b>1,798</b>	<b>1,814</b>	<b>1,832</b>	<b>1,833</b>								
ATM		4,334	4,322	4,293	4,288	4,239	4,210	4,185	4,162								

[Disclaimer](#)


- As of December 31, 2025

[Financial Highlights](#)

- Condensed Income Statement
- Condensed Balance Sheet
- Interest Income / Spread / Margin
- Fee and Commission Income
- Other Operating Income
- Provision for Credit Losses
- General & Administrative Expenses
- Asset Quality
- Capital Adequacy
- Organizational Structure
- Employees / Branches

[Credit Ratings](#)
[KB Kookmin Bank](#)
[KB Securities](#)
[KB Insurance](#)
[KB Kookmin Card](#)
[KB Life Insurance](#)
[Other Subsidiaries](#)
[Contacts](#)

	Long-Term	Short-Term	Outlook	Last Updated
Moody's	A1	Prime-1	Stable	2019.6.24
S&P	A	A-1	Stable	2019.8.26

Note: Ratings for the holding company



KB Kookmin Bank	Condensed Balance Sheet								
<b>Disclaimer</b>									
	(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
<b>Financial Highlights</b>	<b>Total Assets</b>	<b>543,970.5</b>	<b>552,016.9</b>	<b>552,259.6</b>	<b>562,887.2</b>	<b>569,749.9</b>	<b>574,607.1</b>	<b>582,774.7</b>	<b>584,935.0</b>
	Cash and due from financial institutions	25,288.3	25,269.3	19,835.7	22,910.1	25,026.5	27,031.1	18,355.7	26,468.7
	Financial assets at fair value through profit or loss	19,436.9	20,036.9	20,669.1	22,089.8	25,816.6	28,182.3	28,905.1	26,101.8
<b>KB Financial Group</b>	Derivative financial assets	6,289.8	7,535.5	4,363.2	10,249.6	8,380.2	5,211.8	5,443.3	6,871.4
	Financial investments	80,401.0	82,042.1	78,803.9	81,226.6	77,538.0	75,284.4	76,180.6	79,090.8
<b>KB Kookmin Bank</b>	Loans	388,693.9	396,538.5	404,938.6	409,867.2	413,457.9	417,139.2	424,219.6	428,818.4
	(Allowances for loan losses)	-3,653.0	-3,530.9	-3,616.5	-3,717.8	-3,827.1	-3,735.4	-3,652.5	-3,565.1
	Investments in associates	557.8	562.7	574.0	585.5	553.0	575.5	591.6	659.6
	Tangible assets	4,626.5	4,635.2	4,606.7	4,461.0	4,454.9	4,357.5	4,293.2	4,306.7
	Goodwill & Intangible assets	981.7	1,005.7	967.7	968.6	950.9	884.6	890.8	726.1
	Other Operating Income	263.3	280.6	295.5	318.8	305.5	322.8	346.6	362.6
	Provision for Credit Losses	281.9	252.0	130.2	137.1	121.1	111.9	120.1	143.5
	General & Administrative Expenses	17,149.4	13,858.4	17,075.0	10,072.9	13,145.3	15,506.0	23,428.1	11,385.4
	<b>Total Liabilities</b>	<b>508,450.7</b>	<b>515,161.8</b>	<b>514,943.1</b>	<b>524,859.9</b>	<b>532,331.0</b>	<b>536,054.4</b>	<b>543,159.9</b>	<b>545,969.5</b>
	Financial liabilities at fair value through profit or loss	101.1	113.2	132.5	159.2	219.5	224.4	305.5	420.3
	Delinquency	406,412.4	407,517.6	411,005.3	421,200.7	421,529.6	425,520.9	429,582.0	440,010.2
	Deposits	29,253.1	32,927.2	29,473.9	32,226.4	35,079.8	34,717.6	30,142.8	32,545.7
	Debts	32,437.0	33,862.9	33,266.2	34,736.8	33,281.3	32,351.7	34,519.4	36,296.7
	Debentures	5,440.9	6,814.7	3,910.7	9,643.1	8,085.1	4,539.4	4,782.4	5,828.3
	Derivative financial liabilities	9.5	9.2	10.8	11.3	23.8	8.9	9.0	9.4
	Net defined benefit liabilities	1,518.9	1,202.4	754.3	543.7	519.8	510.9	480.2	796.9
<b>KB Securities</b>	Provisions	5,331.8	5,740.2	6,180.6	5,735.3	5,650.4	5,882.2	6,136.1	5,529.2
	Accrued expenses payables	27,946.0	26,974.4	30,208.8	20,603.4	27,941.7	32,298.4	37,202.5	24,532.8
<b>KB Insurance</b>	<b>Total Equity</b>	<b>35,519.8</b>	<b>36,855.1</b>	<b>37,316.4</b>	<b>38,027.3</b>	<b>37,418.9</b>	<b>38,552.7</b>	<b>39,614.8</b>	<b>38,965.5</b>
<b>KB Kookmin Card</b>	Share capital	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9
<b>KB Life Insurance</b>	Hybrid financial instrument	1,282.9	1,640.1	1,065.6	1,065.6	1,065.6	1,065.6	1,065.6	1,065.6
	Capital surplus	4,735.4	4,735.4	4,650.1	4,650.1	4,650.1	4,650.1	4,650.1	4,650.1
	Accumulated other comprehensive income	699.5	598.0	668.5	775.7	791.4	792.7	690.8	557.9
<b>Other Subsidiaries</b>	Retained earnings	26,613.5	27,721.3	28,806.1	29,427.8	28,815.2	29,960.5	31,127.6	30,618.4
<b>Contacts</b>	Treasury shares	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Non-controlling interest	166.6	138.4	104.2	86.2	74.7	61.9	58.8	51.6











## Disclaimer



### Loans in Won

(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
<b>Household</b>	<b>167,181.2</b>	<b>171,535.9</b>	<b>176,150.1</b>	<b>176,763.9</b>	<b>179,092.1</b>	<b>180,777.5</b>	<b>182,037.7</b>	<b>183,413.3</b>
Mortgage <sup>1)</sup>	97,680.9	101,473.7	105,777.2	106,081.8	108,649.8	110,330.3	111,965.2	113,273.7
Home equity	54,386.6	36,194.1	37,200.6	36,533.0	36,172.0	35,756.0	34,985.0	34,021.0
General <sup>1)</sup>	69,500.3	70,062.2	70,372.9	70,682.1	70,442.3	70,447.2	70,072.5	70,139.6
<b>Corporate</b>	<b>176,516.5</b>	<b>180,001.1</b>	<b>185,664.9</b>	<b>186,826.1</b>	<b>187,927.8</b>	<b>191,434.7</b>	<b>193,419.4</b>	<b>194,058.0</b>
SME	137,642.1	138,335.3	143,063.6	145,058.6	146,361.2	148,482.0	149,192.2	149,733.7
SOHO	89,615.0	90,344.6	92,210.4	93,457.6	94,119.8	94,614.1	94,690.4	94,365.6
SME private placement bonds	4.1	3.8	3.6	0.9	0.6	12.5	12.3	12.1
Large corporate <sup>2)</sup>	38,815.9	41,612.9	42,583.7	41,753.4	41,553.5	42,930.4	44,209.8	44,307.6
Large corporate private placement bonds	54.4	49.1	14.0	13.2	12.5	9.8	5.1	4.7
<b>Total</b>	<b>343,697.7</b>	<b>351,537.0</b>	<b>361,815.0</b>	<b>363,590.0</b>	<b>367,019.9</b>	<b>372,212.1</b>	<b>375,457.1</b>	<b>377,471.4</b>

1) The items under 'Mortgage' and 'General' have been reclassified, and the records have been restated retrospectively for better comparison purposes.

## 2) Including loans to public sector

## Loans / Deposits

## Asset Quality

## Delinquency

## Capital Adequacy

## Credit Ratings

## Housing Price Inc

KB Securities

KB Insurance

KB Kookmin Card

KB Life Insurance

### Other Subsidiaries

## Loan Portfolio

**Deposits in Won**

(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
Core deposits	153,074.5	153,097.0	150,002.2	151,475.1	156,203.4	156,406.6	164,280.5	161,319.5
Savings deposits	202,640.1	201,018.3	210,848.3	216,287.8	214,108.7	217,574.0	213,454.3	220,391.0
Marketable deposits	12,065.0	13,596.7	9,856.1	9,814.2	9,484.3	10,936.8	10,986.3	13,754.0
<b>Total</b>	<b>367,779.6</b>	<b>367,712.0</b>	<b>370,706.6</b>	<b>377,577.1</b>	<b>379,796.4</b>	<b>384,917.4</b>	<b>388,721.2</b>	<b>395,464.5</b>

**Deposit Portfolio**

	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
Core deposits	41.6%	41.6%	40.5%	40.1%	41.1%	40.6%	42.3%	40.8%
Savings deposits	55.1%	54.7%	56.9%	57.3%	56.4%	56.5%	54.9%	55.7%
Marketable deposits	3.3%	3.7%	2.7%	2.6%	2.5%	2.9%	2.8%	3.5%
<b>Total</b>	<b>100.0%</b>							

**Loan to Deposit Ratio<sup>1)</sup>**

	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
Loans in Won / Deposits in Won <sup>2)</sup>	97.0%	98.3%	98.9%	98.8%	98.5%	98.4%	98.6%	98.1%

1) Based on new formula in accordance with FSS guideline from 2020

2) Based on monthly average balance including CD and covered bond, respectively up to 1% of deposits in Won



## Corporate

(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
<b>Total Outstanding Credits</b>	<b>213,750.2</b>	<b>218,615.7</b>	<b>222,971.6</b>	<b>227,655.4</b>	<b>226,523.7</b>	<b>227,469.3</b>	<b>230,410.6</b>	<b>232,791.9</b>
Normal	211,804.8	216,456.4	220,662.7	225,675.5	224,311.4	225,241.0	228,024.7	230,742.5
Precautionary	994.0	1,018.3	1,125.4	986.3	951.5	1,162.3	1,305.6	1,253.4
Substandard	616.1	816.8	865.2	729.8	621.9	558.0	587.0	503.6
Doubtful	135.6	101.8	107.2	120.9	369.5	298.6	296.0	93.4
Estimated Loss	199.8	222.3	211.2	142.9	269.4	209.3	197.3	198.9
NPL	951.5	1,140.9	1,183.6	993.6	1,260.8	1,066.0	1,080.4	795.9
<b>NPL Ratio</b>	<b>0.45%</b>	<b>0.52%</b>	<b>0.53%</b>	<b>0.44%</b>	<b>0.56%</b>	<b>0.47%</b>	<b>0.47%</b>	<b>0.34%</b>
Loan loss reserves <sup>1)</sup>	1,947.7	1,931.9	1,964.8	1,915.3	2,004.7	1,977.2	1,826.6	1,725.6
Reserve for credit losses	794.8	819.9	787.8	755.9	781.9	757.7	913.7	917.8
<b>NPL Coverage Ratio</b>	<b>204.7%</b>	<b>169.3%</b>	<b>166.0%</b>	<b>192.8%</b>	<b>159.0%</b>	<b>185.5%</b>	<b>169.1%</b>	<b>216.8%</b>

1) Allowances for loan losses and acceptances & guarantees

## Write-offs / NPL Sales

(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
<b>Write-offs</b>	<b>114.8</b>	<b>114.3</b>	<b>130.1</b>	<b>270.2</b>	<b>126.9</b>	<b>276.7</b>	<b>186.8</b>	<b>381.9</b>
Household	60.8	66.7	68.6	67.9	71.6	80.6	78.6	79.5
Corporate	54.0	47.6	61.5	202.3	55.3	196.1	108.2	302.4
<b>NPL Sales</b>	<b>181.1</b>	<b>191.5</b>	<b>195.0</b>	<b>225.7</b>	<b>228.5</b>	<b>308.6</b>	<b>186.5</b>	<b>297.3</b>
Household	26.3	41.3	60.9	34.0	24.9	37.3	31.9	37.6
Corporate	154.8	150.2	134.1	191.7	203.6	271.3	154.6	259.7
<b>Total</b>	<b>295.9</b>	<b>305.8</b>	<b>325.1</b>	<b>495.9</b>	<b>355.4</b>	<b>585.3</b>	<b>373.3</b>	<b>679.2</b>

## Recoveries from Written-offs

(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
Household	37.8	58.7	63.6	46.3	68.8	52.3	56.5	38.3
Corporate	66.3	25.6	124.4	51.4	175.4	229.3	-47.8	192.2
<b>Total</b>	<b>104.1</b>	<b>84.3</b>	<b>188.0</b>	<b>97.7</b>	<b>244.2</b>	<b>281.6</b>	<b>8.7</b>	<b>230.5</b>

KB Kookmin Bank	Delinquency																																																																								
Disclaimer	<b>Delinquency Ratio</b> <table border="1"> <thead> <tr> <th></th><th>Mar. 24</th><th>Jun. 24</th><th>Sep. 24</th><th>Dec. 24</th><th>Mar. 25</th><th>Jun. 25</th><th>Sep. 25</th><th>Dec. 25(E)</th></tr> </thead> <tbody> <tr> <td><b>Household</b></td><td><b>0.28%</b></td><td><b>0.28%</b></td><td><b>0.26%</b></td><td><b>0.27%</b></td><td><b>0.28%</b></td><td><b>0.29%</b></td><td><b>0.28%</b></td><td><b>0.27%</b></td></tr> <tr> <td>    Mortgage</td><td>0.28%</td><td>0.28%</td><td>0.26%</td><td>0.26%</td><td>0.27%</td><td>0.27%</td><td>0.25%</td><td>0.23%</td></tr> <tr> <td>    General</td><td>0.28%</td><td>0.28%</td><td>0.26%</td><td>0.28%</td><td>0.30%</td><td>0.32%</td><td>0.31%</td><td>0.33%</td></tr> <tr> <td><b>Corporate</b></td><td><b>0.23%</b></td><td><b>0.28%</b></td><td><b>0.30%</b></td><td><b>0.30%</b></td><td><b>0.40%</b></td><td><b>0.32%</b></td><td><b>0.40%</b></td><td><b>0.28%</b></td></tr> <tr> <td>    SME</td><td>0.31%</td><td>0.39%</td><td>0.41%</td><td>0.40%</td><td>0.50%</td><td>0.42%</td><td>0.54%</td><td>0.39%</td></tr> <tr> <td>    Large Corporation</td><td>0.03%</td><td>0.01%</td><td>0.03%</td><td>0.06%</td><td>0.15%</td><td>0.08%</td><td>0.04%</td><td>0.03%</td></tr> <tr> <td><b>Total</b></td><td><b>0.25%</b></td><td><b>0.28%</b></td><td><b>0.28%</b></td><td><b>0.29%</b></td><td><b>0.35%</b></td><td><b>0.31%</b></td><td><b>0.34%</b></td><td><b>0.28%</b></td></tr> </tbody> </table> <p>* Delinquent for 1 month and over</p>		Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)	<b>Household</b>	<b>0.28%</b>	<b>0.28%</b>	<b>0.26%</b>	<b>0.27%</b>	<b>0.28%</b>	<b>0.29%</b>	<b>0.28%</b>	<b>0.27%</b>	Mortgage	0.28%	0.28%	0.26%	0.26%	0.27%	0.27%	0.25%	0.23%	General	0.28%	0.28%	0.26%	0.28%	0.30%	0.32%	0.31%	0.33%	<b>Corporate</b>	<b>0.23%</b>	<b>0.28%</b>	<b>0.30%</b>	<b>0.30%</b>	<b>0.40%</b>	<b>0.32%</b>	<b>0.40%</b>	<b>0.28%</b>	SME	0.31%	0.39%	0.41%	0.40%	0.50%	0.42%	0.54%	0.39%	Large Corporation	0.03%	0.01%	0.03%	0.06%	0.15%	0.08%	0.04%	0.03%	<b>Total</b>	<b>0.25%</b>	<b>0.28%</b>	<b>0.28%</b>	<b>0.29%</b>	<b>0.35%</b>	<b>0.31%</b>	<b>0.34%</b>	<b>0.28%</b>
	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)																																																																	
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<b>Corporate</b>	<b>0.23%</b>	<b>0.28%</b>	<b>0.30%</b>	<b>0.30%</b>	<b>0.40%</b>	<b>0.32%</b>	<b>0.40%</b>	<b>0.28%</b>																																																																	
SME	0.31%	0.39%	0.41%	0.40%	0.50%	0.42%	0.54%	0.39%																																																																	
Large Corporation	0.03%	0.01%	0.03%	0.06%	0.15%	0.08%	0.04%	0.03%																																																																	
<b>Total</b>	<b>0.25%</b>	<b>0.28%</b>	<b>0.28%</b>	<b>0.29%</b>	<b>0.35%</b>	<b>0.31%</b>	<b>0.34%</b>	<b>0.28%</b>																																																																	
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## Delinquent Amount by Period

(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
1~3 months	458.9	480.6	540.9	568.9	586.8	591.6	719.8	472.1
3~6 months	273.2	374.0	309.1	315.4	483.7	346.8	326.0	348.9
6~12 months	120.0	123.0	162.7	158.4	175.4	187.8	198.1	153.6
Over 12 months	72.6	71.8	67.6	74.9	109.7	97.0	117.6	137.5
<b>Total</b>	<b>924.7</b>	<b>1,049.4</b>	<b>1,080.3</b>	<b>1,117.6</b>	<b>1,355.6</b>	<b>1,223.2</b>	<b>1,361.5</b>	<b>1,112.1</b>

## Delinquency Ratio by Industry (Corporate Loan)

	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
Agriculture, forestry and fishing	1.04%	0.63%	1.08%	1.16%	1.60%	1.13%	1.23%	0.91%
Mining and quarrying	0.00%	0.00%	2.36%	2.34%	2.44%	2.53%	2.56%	4.38%
Manufacturing	0.23%	0.25%	0.27%	0.33%	0.38%	0.36%	0.33%	0.29%
Electricity, gas, steam and water supply	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.01%
Sewage, waste management, materials recovery and remediation activities	0.07%	0.05%	0.12%	0.11%	0.72%	0.17%	0.36%	0.09%
Construction	0.41%	0.50%	0.36%	0.50%	1.04%	1.12%	0.71%	0.82%
Wholesale and retail trade	0.39%	0.58%	0.55%	0.52%	0.58%	0.55%	0.50%	0.46%
Transportation	0.24%	0.13%	0.17%	0.14%	0.20%	0.20%	0.15%	0.15%
Accommodation and food service activities	0.42%	0.38%	0.50%	0.38%	0.41%	0.36%	0.37%	0.42%
Information and communications	0.30%	0.43%	0.55%	0.46%	0.93%	0.62%	0.68%	0.65%
Financial and insurance activities	0.00%	0.01%	0.15%	0.02%	0.39%	0.00%	0.00%	0.00%
Real estate activities and renting and leasing	0.13%	0.16%	0.13%	0.21%	0.25%	0.14%	0.49%	0.15%
Professional, scientific and technical activities	0.24%	0.60%	0.82%	0.56%	0.85%	0.91%	0.84%	0.77%
Business facilities management and business	0.25%	0.31%	0.20%	0.23%	0.41%	0.25%	0.12%	0.14%
Public administration and defence ; compulsory social security	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Education	0.49%	0.60%	0.48%	0.38%	0.48%	0.45%	0.48%	0.32%
Human health and social work activities	0.09%	0.11%	0.22%	0.11%	0.23%	0.23%	0.13%	0.14%
Arts, sports and recreation related services	0.27%	0.27%	0.35%	0.51%	0.42%	0.28%	0.30%	0.46%
Membership organizations, repair and other personal se	0.31%	0.31%	0.29%	0.25%	0.38%	0.25%	0.18%	0.18%
Others	0.69%	0.60%	0.27%	0.77%	0.97%	0.33%	0.37%	0.02%
<b>Total</b>	<b>0.23%</b>	<b>0.28%</b>	<b>0.30%</b>	<b>0.30%</b>	<b>0.40%</b>	<b>0.32%</b>	<b>0.40%</b>	<b>0.28%</b>

\* Reclassified based on Korean Standard Industrial Classification (as amended in July 2024)

KB Kookmin Bank	Capital Adequacy <sup>1)</sup>								
Disclaimer	(bn Won)								
Financial Highlights	<b>Tier 1 Capital</b> Common Equity Tier 1 Paid in capital Capital surplus Retained earnings Others Deductions Additional Tier 1								
KB Financial Group	33,905.4 32,622.5 2,021.9 4,604.4 26,613.5 830.5 -1,447.7 1,282.9 <b>Tier 2 Capital</b> Provisions Subordinated debt Others								
KB Kookmin Bank	35,291.1 33,650.9 2,021.9 4,604.4 27,721.3 728.9 -1,425.6 1,640.2 <b>Total BIS Capital</b> <b>Risk Weighted Assets</b> <b>BIS Capital Adequacy Ratio</b> <b>Tier 1</b> <b>Common Equity Tier 1</b> <b>Tier 2</b>								
Condensed Income Statement	35,965.2								
Condensed Balance Sheet	35,059.0								
Interest Income / Spread / Margin	36,175.3								
Fee and Commission Income	37,350.6								
Other Operating Income	38,404.9								
Provision for Credit Losses	36,948.5								
General & Administrative Expenses	35,109.7								
Loans / Deposits	36,285.0								
Asset Quality	37,339.3								
Delinquency	35,882.9								
<b>Capital Adequacy</b>	<b>17.35%</b> <b>17.80%</b> <b>18.19%</b> <b>17.31%</b> <b>17.56%</b> <b>17.92%</b> <b>17.91%</b> <b>17.25%</b>								
Credit Ratings	<b>Tier 1</b> <b>Common Equity Tier 1</b> <b>Tier 2</b>								
Housing Price Index	14.93% 15.42% 15.82% 14.95% 15.36% 15.80% 15.92% 15.32%								
KB Securities	<b>14.37%</b> <b>14.71%</b> <b>15.35%</b> <b>14.50%</b> <b>14.91%</b> <b>15.35%</b> <b>15.48%</b> <b>14.88%</b>								
KB Insurance	2.42% 2.38% 2.36% 2.35% 2.20% 2.12% 2.00% 1.92%								
KB Kookmin Card									
KB Life Insurance									
Other Subsidiaries									
Contacts									

1) Based on BASEL III (calculated in accordance with the early adoption of Basel III Credit Risk Framework from September 2020)

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- As of December 31, 2025

	Long-Term	Short-Term	Outlook	Last Updated
Moody's	Aa3	Prime-1	Stable	2018.12.17
S&P	A+	A-1	Stable	2016.8.8
Fitch	A	F1+	Stable	2021.7.29

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**Housing price index**

Year	National index	Seoul area index
2007	61.9	61.4
2008	63.8	64.5
2009	64.8	66.2
2010	66.0	65.5
2011	70.5	65.7
2012	70.5	63.8
2013	70.8	63.0
2014	72.2	63.5
2015	75.4	66.2
2016	76.5	68.2
2017	77.4	70.7
2018	79.9	78.1
2019	80.1	80.1
2020	86.7	88.7
2021	99.7	99.8
2022	97.9	98.5
2024	93.2	96.8
Mar. 2025	93.0	97.3
Jun. 2025	93.2	99.3
Sep. 2025	93.4	101.1
Dec. 2025	94.2	104.0

**Jeonse price index**

Year	National index	Seoul area index
2007	55.5	49.4
2008	56.4	50.0
2009	58.3	53.0
2010	62.5	56.4
2011	70.2	62.5
2012	72.7	63.8
2013	76.8	68.1
2014	79.7	71.0
2015	84.2	76.7
2016	85.5	78.7
2017	85.9	80.0
2018	86.0	82.0
2019	85.6	82.5
2020	91.2	90.9
2021	99.7	99.8
2022	97.3	97.0
2024	93.3	95.1
Mar. 2025	93.4	95.3
Jun. 2025	93.5	95.9
Sep. 2025	93.7	96.6
Dec. 2025	94.3	97.6





KB Securities		Key Indicators									
Disclaimer	Key Indicators	Key Indicators									
		(bn Won)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)	
Financial Highlights		Brokerage									
KB Financial Group		Stocks (Including ETF, ELW)									
KB Kookmin Bank		Market share	5.65%	5.68%	6.57%	5.53%	5.67%	5.44%	5.48%	5.71%	
KB Securities		Online transaction volume ratio	84.64%	86.69%	88.00%	88.27%	87.81%	88.75%	89.97%	89.63%	
Condensed Income Statement		Average Online fee rate	0.054%	0.053%	0.049%	0.048%	0.046%	0.043%	0.040%	0.039%	
Condensed Balance Sheet		Average offline fee rate	0.105%	0.114%	0.114%	0.113%	0.112%	0.113%	0.113%	0.102%	
Key Indicators		Average fee rate	0.061%	0.061%	0.057%	0.056%	0.054%	0.051%	0.047%	0.045%	
KB Insurance		Futures									
KB Kookmin Card		Market share	1.38%	1.53%	1.61%	1.46%	1.46%	1.44%	1.58%	2.00%	
KB Life Insurance		Online transaction volume ratio	78.35%	78.35%	77.40%	77.85%	79.17%	81.92%	81.89%	82.66%	
Other Subsidiaries		Average fee rate	0.003%	0.003%	0.003%	0.003%	0.003%	0.003%	0.003%	0.003%	
Contacts		Options									
KB Life Insurance		Market share	2.33%	2.60%	2.43%	2.29%	2.36%	2.84%	2.48%	2.79%	
KB Kookmin Card		Online transaction volume ratio	83.32%	83.06%	82.75%	80.43%	82.74%	83.92%	87.19%	88.51%	
KB Life Insurance		Average fee rate	0.108%	0.109%	0.111%	0.113%	0.116%	0.119%	0.117%	0.119%	
Wealth Management		130,421.3	139,990.8	142,367.8	147,699.0	155,259.5	168,582.5	173,273.9	170,368.6		
Fund		41,311.5	46,701.9	47,052.2	47,700.6	49,694.4	50,898.0	51,897.0	51,251.1		
Equity fund		711.3	676.6	691.6	684.4	701.1	670.3	730.1	735.1		
Hybrid fund		527.5	632.9	630.8	589.5	597.6	559.5	519.6	484.6		
Bond fund		5,354.7	5,016.1	4,813.4	5,276.8	5,186.1	5,096.7	5,559.0	4,984.9		
MMF		5,729.9	4,169.6	4,381.0	4,190.3	5,458.1	5,864.1	5,642.9	4,717.5		
Others		28,988.0	36,206.8	36,535.4	36,959.5	37,751.6	38,707.4	39,445.4	40,329.0		
ELS/DLS		7,077.1	6,030.3	5,724.8	6,707.0	6,737.3	6,700.4	6,518.8	6,510.7		
Bond		47,826.0	49,698.0	50,362.2	51,184.8	55,034.3	57,118.8	59,531.6	59,620.6		
Trust		21,828.0	24,413.7	25,782.8	28,273.1	29,624.0	38,806.0	38,469.6	35,000.9		
Others		12,378.7	13,146.9	13,445.8	13,833.5	14,169.6	15,059.3	16,856.9	17,985.4		
Capital Adequacy											
(bn Won)		1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)		
Net Capital Ratio		1,727.3%	1,667.4%	1,752.5%	1,654.5%	1,741.3%	1,808.7%	1,913.9%	1,441.5%		
Net capital		5,188.7	5,168.0	5,464.4	5,396.6	5,321.1	5,446.8	5,670.7	5,139.0		
Total risk exposure		2,870.2	2,930.0	3,112.5	3,176.0	2,983.9	3,006.3	3,074.9	3,184.0		
Sum of equity capital required to maintain license		134.2	134.2	134.2	134.2	134.2	134.2	135.6	135.6		



KB Insurance		Condensed Balance Sheet								
Disclaimer										
		(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
<b>Financial Highlights</b>		<b>Total Assets</b>	<b>37,392.8</b>	<b>38,007.9</b>	<b>39,004.7</b>	<b>40,776.4</b>	<b>42,032.3</b>	<b>42,708.8</b>	<b>43,474.9</b>	<b>45,377.6</b>
KB Financial Group		Cash and due from financial institutions	552.7	636.2	786.6	1,517.9	715.5	1,278.9	926.2	2,314.5
KB Kookmin Bank		Financial assets at fair value through profit or loss	9,665.0	9,612.4	9,451.9	9,481.5	9,912.1	9,594.0	9,926.1	10,297.0
KB Securities		Derivative financial assets	60.9	82.6	209.0	194.9	283.9	262.9	166.5	45.1
KB Insurance		Financial investments	18,180.7	18,972.1	19,732.1	20,553.6	21,558.1	21,759.2	22,000.0	21,936.7
Condensed Income Statement		Loans	5,980.9	5,756.4	5,885.2	6,134.3	6,548.6	6,756.7	7,145.7	7,732.1
Condensed Balance Sheet		(Allowances for loan losses)	-54.7	-57.5	-44.1	-38.5	-38.6	-36.8	-45.2	-58.0
Key Indicators		Investments in associates	59.3	57.5	58.1	66.5	67.1	65.6	152.9	80.9
Direct Premiums		Insurance contract assets	268.4	294.9	312.8	276.2	301.2	347.3	362.1	271.2
Loss & Expense Ratios		Reinsurance contract assets	1,534.0	1,520.1	1,497.1	1,493.5	1,595.7	1,519.6	1,596.5	1,506.1
Monthly Initial Premiums		Tangible assets	401.9	405.5	400.6	398.7	398.1	426.9	417.9	413.5
KB Kookmin Card		Goodwill & Intangible assets	83.0	142.8	139.2	143.6	137.7	132.3	124.3	124.7
KB Life Insurance		Current income tax assets	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other Subsidiaries		Deferred income tax assets	3.9	4.0	4.0	4.0	4.0	4.1	4.2	4.5
Contacts		Other assets	602.0	523.4	528.1	511.7	510.3	561.3	652.5	651.3
		<b>Total Liabilities</b>	<b>31,557.3</b>	<b>32,191.6</b>	<b>33,115.6</b>	<b>34,982.4</b>	<b>36,848.6</b>	<b>37,204.5</b>	<b>37,854.8</b>	<b>39,725.5</b>
		Financial liabilities at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Deposits	4,361.8	4,413.7	4,372.8	5,757.5	5,590.3	6,584.3	7,206.6	9,612.1
		Debts	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		Debentures	664.0	664.1	664.2	664.3	1,262.8	1,263.0	1,263.1	1,263.3
		Insurance contract liabilities	24,487.4	25,287.0	26,408.9	26,542.8	28,247.9	27,730.8	27,682.8	26,268.0
		Reinsurance contract liabilities	3.9	4.1	3.8	22.0	30.0	27.2	35.3	25.6
		Derivative financial liabilities	278.0	329.1	132.2	425.8	363.0	146.7	269.1	598.5
		Net defined benefit liabilities	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4
		Provisions	6.1	5.7	4.9	5.0	4.8	4.8	4.9	5.1
		Accrued expenses payables	125.1	159.4	166.5	192.6	221.9	253.3	173.6	178.9
		Other liabilities	1,630.6	1,328.1	1,361.9	1,372.0	1,127.5	1,194.0	1,219.0	1,773.6
		<b>Total Equity</b>	<b>5,835.5</b>	<b>5,816.4</b>	<b>5,889.1</b>	<b>5,794.0</b>	<b>5,183.7</b>	<b>5,504.3</b>	<b>5,620.1</b>	<b>5,652.1</b>
		Share capital	33.3	33.3	33.3	33.3	33.3	33.3	33.3	33.3
		Capital surplus	348.4	348.4	348.4	348.4	348.4	348.4	348.4	33.2
		Accumulated other comprehensive income	-7.5	-308.4	-404.7	-599.0	-1,222.7	-1,146.7	-1,239.9	-1,216.2
		Retained earnings	5,455.3	5,737.0	5,905.7	6,005.0	6,018.5	6,263.2	6,472.0	6,795.5
		Non-controlling interest	6.0	6.1	6.4	6.3	6.2	6.1	6.3	6.3

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<b>K-ICS Ratio</b>	<b>202.4%</b>	<b>202.7%</b>	<b>203.7%</b>	<b>186.4%</b>	<b>182.2%</b>	<b>191.5%</b>	<b>191.2%</b>	<b>190.2%</b>																																																																																		
Available capital	11,617.3	12,166.1	12,407.1	11,318.5	11,570.1	12,153.1	12,377.0	12,044.6																																																																																		
Required capital	5,741.0	6,003.3	6,090.4	6,071.6	6,351.5	6,346.3	6,473.7	6,332.0																																																																																		

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## Disclaimer



#### Direct Premiums by Policy Type (Quarterly)

(bn Won)	1Q24		2Q24		3Q24		4Q24		1Q25		2Q25		3Q25		4Q25(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
<b>General</b>	436.8	12.8	335.4	9.9	288.0	8.6	275.9	8.1	434.6	12.0	339.6	9.5	278.9	7.9	297.0	8.2
<b>Long-term</b>	2,243.4	65.5	2,291.8	67.7	2,332.8	69.9	2,374.5	69.8	2,430.3	67.2	2,475.7	69.1	2,507.8	70.8	2,542.3	70.5
Long-term	2,213.7	64.7	2,263.7	66.9	2,306.0	69.1	2,347.9	69.0	2,406.3	66.6	2,452.5	68.4	2,485.0	70.1	2,519.1	69.9
Pension	29.7	0.9	28.1	0.8	26.8	0.8	26.6	0.8	24.0	0.7	23.2	0.6	22.8	0.6	23.2	0.6
<b>Auto</b>	742.7	21.7	755.7	22.3	718.2	21.5	750.0	22.1	749.0	20.7	769.8	21.5	756.3	21.3	766.3	21.3
<b>Total</b>	3,422.9	100.0	3,382.9	100.0	3,339.0	100.0	3,400.4	100.0	3,613.8	100.0	3,585.2	100.0	3,543.0	100.0	3,605.6	100.0

\* The figures presented herein are based on K-IFRS4, and are provided for reference purposes only.

KB Insurance

## Condensed Income Statement

## Condensed Balance Sheet

## Key Indicators

## Direct Premium

## Loss & Expense Ratio

### Monthly Initial Premium

KB Kookmin Card

KB Life Insurance

## Contacts

### Direct Premiums by Policy Type (Cumulative)

(bn Won)	1Q24		2Q24		3Q24		4Q24		1Q25		2Q25		3Q25		4Q25(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
<b>General</b>	436.8	12.8	772.2	11.3	1,060.2	10.5	1,336.2	9.9	434.6	12.0	774.3	10.8	1,053.2	9.8	1,350.2	9.4
<b>Long-term</b>	2,243.4	65.5	4,535.2	66.6	6,868.0	67.7	9,242.5	68.2	2,430.3	67.2	4,906.0	68.1	7,413.8	69.0	9,956.1	69.4
Long-term	2,213.7	64.7	4,477.4	65.8	6,783.4	66.9	9,131.3	67.4	2,406.3	66.6	4,858.8	67.5	7,343.8	68.4	9,862.9	68.7
Pension	29.7	0.9	57.8	0.8	84.6	0.8	111.2	0.8	24.0	0.7	47.2	0.7	70.0	0.7	93.2	0.6
<b>Auto</b>	742.7	21.7	1,498.3	22.0	2,216.5	21.8	2,966.5	21.9	749.0	20.7	1,518.8	21.1	2,275.1	21.2	3,041.4	21.2
<b>Total</b>	3,422.9	100.0	6,805.7	100.0	10,144.8	100.0	13,545.2	100.0	3,613.8	100.0	7,199.1	100.0	10,742.0	100.0	14,347.6	100.0

\* The figures presented herein are based on K-IFRS4, and are provided for reference purposes only.

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**Loss & Expense Ratios (Quarterly)**

(bn Won)	2Q25					3Q25					4Q25(E)				
	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio
<b>General</b>	211.9	157.5	74.3	42.4	20.0	212.5	165.9	78.1	54.1	25.5	203.6	202.7	99.6	17.5	8.6
<b>Long-term</b>	2,314.3	1,847.3	79.8	679.5	29.4	2,346.4	1,931.8	82.3	667.4	28.4	2,364.9	1,980.9	83.8	643.8	27.2
Long-term	2,291.2	1,796.0	78.4	678.4	29.6	2,323.7	1,887.7	81.2	666.4	28.7	2,341.8	1,922.9	82.1	642.8	27.4
Pension	23.2	45.3	195.7	1.1	4.8	22.7	44.1	194.1	1.0	4.2	23.1	58.0	250.4	1.0	4.5
<b>Auto</b>	699.5	572.1	81.8	118.3	16.9	714.4	653.5	91.5	108.1	15.1	719.7	657.2	91.3	110.5	15.4
<b>Total</b>	3,225.7	2,576.9	79.9	840.3	26.1	3,273.4	2,751.2	84.0	829.6	25.3	3,288.1	2,840.8	86.4	771.8	23.5

\* The figures presented herein are based on K-IFRS4, and are provided for reference purposes only.

**Loss & Expense Ratios (Cumulative)**

(bn Won, %)	2Q25					3Q25					4Q25(E)				
	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio
<b>General</b>	390.9	302.9	77.5	86.8	22.2	603.5	468.8	77.7	140.9	23.4	807.1	671.5	83.2	158.4	19.6
<b>Long-term</b>	4,577.8	3,657.7	79.9	1,332.0	29.1	6,924.2	5,589.6	80.7	1,999.4	28.9	9,289.1	7,570.5	81.5	2,643.2	28.5
Long-term	4,530.7	3,553.9	78.4	1,329.7	29.3	6,854.4	5,453.6	79.6	1,996.2	29.1	9,196.1	7,376.5	80.2	2,638.9	28.7
Pension	47.1	91.9	195.1	2.2	4.7	69.8	136.0	194.8	3.2	4.6	93.0	193.9	208.6	4.2	4.5
<b>Auto</b>	1,393.0	1,146.0	82.3	231.0	16.6	2,107.4	1,799.5	85.4	339.1	16.1	2,827.0	2,456.7	86.9	449.6	15.9
<b>Total</b>	6,361.7	5,106.7	80.3	1,649.8	25.9	9,635.0	7,857.9	81.6	2,479.4	25.7	12,923.2	10,698.7	82.8	3,251.2	25.2

\* The figures presented herein are based on K-IFRS4, and are provided for reference purposes only.



KB Kookmin Card

## Condensed Income Statement

KB Kookmin Card	Condensed Balance Sheet								
<b>Disclaimer</b>									
	(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
<b>Financial Highlights</b>	<b>Total Assets</b>	<b>29,547.0</b>	<b>29,688.5</b>	<b>31,111.5</b>	<b>30,541.6</b>	<b>29,806.5</b>	<b>29,363.1</b>	<b>30,482.0</b>	<b>30,235.7</b>
	Cash and due from financial institutions	449.5	1,020.1	1,505.9	785.4	697.0	710.5	596.1	546.5
	Financial assets at fair value through profit or loss	1,551.6	875.1	627.7	79.4	149.3	135.5	46.7	55.6
<b>KB Financial Group</b>	Derivative financial assets	124.8	201.1	93.6	403.6	397.6	87.2	188.1	264.2
	Financial investments	67.5	66.9	67.6	71.7	71.4	73.8	74.5	60.9
<b>KB Kookmin Bank</b>	Loans	26,409.4	26,572.6	27,831.7	28,148.8	27,490.2	27,368.3	27,837.7	28,274.2
	(Allowances for loan losses)	-1,110.1	-1,143.8	-1,059.3	-1,041.2	-1,069.4	-980.2	-897.6	-838.2
<b>KB Securities</b>	Investments in associates	7.9	8.1	16.7	17.8	18.1	18.9	20.3	35.2
	Reinsurance contract assets	3.2	2.2	2.1	2.1	1.9	1.9	1.9	1.9
<b>KB Insurance</b>	Tangible assets	153.2	148.9	145.0	158.3	154.7	148.5	150.9	156.6
	Goodwill & Intangible assets	168.9	160.8	157.2	158.8	149.6	139.5	133.6	137.8
<b>KB Kookmin Card</b>	Current income tax assets	0.1	0.1	0.2	0.0	0.0	0.0	0.0	0.0
	Deferred income tax assets	157.5	164.0	169.1	170.2	164.4	181.0	169.4	160.8
	Other assets	453.4	468.6	494.7	545.5	512.3	498.0	1,262.8	542.0
<b>Condensed Income Statement</b>	<b>Total Liabilities</b>	<b>24,755.7</b>	<b>24,537.5</b>	<b>25,850.8</b>	<b>25,236.8</b>	<b>24,424.7</b>	<b>23,912.2</b>	<b>24,922.9</b>	<b>24,597.9</b>
	Customers / Volume / Receivables								
	Asset Quality	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Delinquency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>KB Life Insurance</b>	Deposits	5,019.7	4,623.7	4,873.8	4,177.4	3,681.3	3,823.3	4,068.4	4,300.8
	Debts	17,320.0	17,348.8	17,090.3	17,956.8	17,328.4	16,470.8	16,639.1	17,470.3
	Debentures								
<b>Other Subsidiaries</b>	Insurance contract liabilities	3.2	2.2	2.1	2.1	1.9	1.9	1.9	1.9
	Reinsurance contract liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Derivative financial liabilities	0.6	0.8	55.1	4.5	6.1	14.6	9.2	23.4
<b>Contacts</b>	Net defined benefit liabilities	10.3	10.4	11.1	16.9	20.8	23.8	12.1	8.9
	Provisions	181.7	189.0	171.4	177.8	165.8	168.7	160.2	179.5
	Accrued expenses payables	274.0	272.6	293.3	256.2	277.5	284.6	297.0	277.8
	Other liabilities	1,946.2	2,090.0	3,353.7	2,645.1	2,942.9	3,124.5	3,735.0	2,335.3
	<b>Total Equity</b>	<b>4,791.3</b>	<b>5,151.0</b>	<b>5,260.7</b>	<b>5,304.8</b>	<b>5,381.8</b>	<b>5,451.0</b>	<b>5,559.1</b>	<b>5,637.8</b>
	Share capital	460.0	460.0	460.0	460.0	460.0	460.0	460.0	460.0
	Hybrid capital securities	0.0	249.1	249.1	249.1	249.1	249.1	249.1	249.1
	Capital surplus	1,969.4	1,969.4	1,969.4	1,969.4	1,969.4	1,969.4	1,959.0	1,959.0
	Accumulated other comprehensive income	32.8	32.0	27.7	49.8	45.6	23.0	42.8	65.1
	Retained earnings	2,289.8	2,403.4	2,515.0	2,544.3	2,625.7	2,719.4	2,815.7	2,872.6
	Non-controlling interest	39.3	37.1	39.5	32.2	32.0	30.1	32.5	32.0

KB Kookmin Card		Customers / Volume / Receivables										
Disclaimer	Home	Customers										
		(in thousands)		Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)	
Financial Highlights	Cardholders <sup>1)</sup>	19,994.4	20,089.3	20,064.7	20,114.0	20,242.6	20,272.0	20,423.4	20,446.8	20,446.8		
		Credit card	12,155.7	12,277.0	12,341.9	12,447.4	12,557.5	12,661.8	12,814.7			
KB Financial Group	Check card	13,537.8	13,606.9	13,473.9	13,408.4	13,406.2	13,294.9	13,336.7	13,270.5	13,270.5		
		Active Cardholders <sup>2)</sup>	10,414.0	10,497.0	10,590.0	10,713.0	10,827.0	10,908.0	11,077.0			
KB Kookmin Bank	Merchants	2,972.8	2,984.1	2,988.0	2,991.4	2,982.6	2,993.9	3,008.9	3,010.2	3,010.2		
		1) Excluding overlapped cardholders between credit card and check card.										
KB Securities		2) Based on cardholders who used their card at least once every 6 months.										
KB Insurance		Transaction Volume										
KB Kookmin Card	Condensed Income Statement	(bn Won)		Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)	
		Credit Sales	31,976.9	32,556.8	34,068.0	33,538.9	32,584.7	33,722.0	35,290.9	35,202.1		
Condensed Balance Sheet	Lump-sum	26,276.8	26,971.5	28,052.2	27,576.1	26,927.4	28,045.3	29,196.3	28,938.7	28,938.7		
		Installment	5,700.1	5,585.3	6,015.8	5,962.8	5,657.3	5,676.7	6,094.6			
Customers / Volume / Receivables	Asset Quality	Cash advance	2,523.2	2,437.9	2,472.8	2,492.8	2,312.1	2,088.2	1,941.4	1,925.8	1,925.8	
		Total	34,500.2	34,994.7	36,540.8	36,031.7	34,896.9	35,810.2	37,232.3	37,127.9		
KB Life Insurance		Credit Card Receivables										
Other Subsidiaries	Credit sales	(bn Won)		Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)	
		14,139.9	14,087.7	15,088.2	15,306.4	14,958.9	15,059.4	15,670.3	15,830.3			
Contacts	Cash advance	1,216.9	1,201.9	1,177.4	1,198.1	1,098.9	974.8	882.5	874.1	874.1		
		Card loans	6,697.6	6,806.0	6,758.2	6,850.0	6,743.1	6,563.9	6,285.8			
	Others	4,055.2	4,144.8	4,323.7	4,281.8	4,239.5	4,362.3	4,495.7	4,688.6	4,688.6		
		Total	26,109.6	26,240.4	27,347.6	27,636.3	27,040.4	26,960.3	27,334.3	27,729.1		

KB Kookmin Card	Asset Quality
Disclaimer	<b>Asset Quality</b> (bn Won) Mar. 24 Jun. 24 Sep. 24 Dec. 24 Mar. 25 Jun. 25 Sep. 25 Dec. 25(E) <b>Total Outstanding Credits</b> 26,921.7 27,062.5 28,169.8 28,496.3 27,902.7 27,896.3 28,270.4 28,662.6 Normal 24,984.6 25,058.5 26,409.9 26,393.6 26,099.4 26,210.1 26,717.1 27,249.3 <b>KB Financial Group</b> Precautionary 1,571.3 1,696.6 1,440.4 1,795.9 1,436.0 1,352.7 1,240.7 1,145.3 Substandard 3.5 4.9 5.5 4.9 0.5 0.6 0.2 0.1 <b>KB Kookmin Bank</b> Doubtful 282.3 182.2 229.8 198.6 200.3 205.2 206.1 166.3 Estimated Loss 80.1 120.3 84.2 103.3 166.5 127.7 106.3 101.6 <b>KB Securities</b> NPL (A) 365.8 307.5 319.5 306.8 367.3 333.5 312.6 268.1 <b>NPL Ratio</b> <b>1.36%</b> <b>1.14%</b> <b>1.13%</b> <b>1.08%</b> <b>1.32%</b> <b>1.20%</b> <b>1.11%</b> <b>0.94%</b> <b>KB Insurance</b> Allowances <sup>1)</sup> (B) 1,048.3 1,072.2 978.0 954.0 979.8 904.6 826.3 784.2 Reserves for credit losses (C) 592.0 597.1 571.6 785.0 649.6 634.5 608.8 570.7 <b>NPL Coverage Ratio(New) (B/A)</b> <b>286.6%</b> <b>348.7%</b> <b>306.1%</b> <b>310.9%</b> <b>266.8%</b> <b>271.2%</b> <b>264.3%</b> <b>292.5%</b> <b>NPL Coverage Ratio(Old) [(B+C)/A]</b> <b>448.4%</b> <b>542.9%</b> <b>485.0%</b> <b>566.8%</b> <b>443.7%</b> <b>461.5%</b> <b>459.1%</b> <b>505.4%</b>
Financial Highlights	
KB Kookmin Card	
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Customers / Volume / Receivables	
<b>Asset Quality</b>	
Delinquency	
KB Life Insurance	<b>Write-offs / NPL Sales</b> (bn Won) Mar. 24 Jun. 24 Sep. 24 Dec. 24 Mar. 25 Jun. 25 Sep. 25 Dec. 25(E) Write-offs 148.7 182.9 179.6 227.9 167.4 136.7 168.2 234.2 NPL Sales 11.0 17.1 317.6 30.4 189.5 277.5 214.9 107.1 <b>Total</b> <b>159.7</b> <b>200.0</b> <b>497.2</b> <b>258.3</b> <b>356.9</b> <b>414.2</b> <b>383.1</b> <b>341.3</b>
Other Subsidiaries	
Contacts	
	<b>Recoveries from Written-offs</b> (bn Won) Mar. 24 Jun. 24 Sep. 24 Dec. 24 Mar. 25 Jun. 25 Sep. 25 Dec. 25(E) Recovery from Written-offs 30.5 29.8 30.2 31.7 33.2 33.6 32.5 32.9

1) Allowances for loan losses and acceptances & guarantees.

KB Kookmin Card	Delinquency
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KB Financial Group	<a href="#"></a>
KB Kookmin Bank	<a href="#"></a>
KB Securities	<a href="#"></a>
KB Insurance	<a href="#"></a>
KB Kookmin Card	<a href="#"></a>
KB Life Insurance	
Other Subsidiaries	
Contacts	
Delinquency	<a href="#"></a>
Rescheduled Loan	
Condensed Income Statement	
Condensed Balance Sheet	
Customers / Volume / Receivables	
Asset Quality	
Delinquency	<a href="#"></a>

	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
(bn Won)								
Total loans	26,109.6	26,240.5	27,547.6	27,636.3	27,040.4	26,960.3	27,334.3	27,729.1
Delinquent loans (over one month overdue)	342.8	339.2	353.0	361.3	435.4	377.7	331.9	271.6
<b>Delinquency ratio</b>	<b>1.31%</b>	<b>1.29%</b>	<b>1.29%</b>	<b>1.31%</b>	<b>1.61%</b>	<b>1.40%</b>	<b>1.21%</b>	<b>0.98%</b>

	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
(bn Won)								
Receivables	210.4	203.6	180.3	169.2	153.4	139.9	127.3	115.9
Delinquent loan (over one month overdue)	14.5	13.2	12.1	13.1	12.8	9.4	7.6	6.9
<b>Delinquency ratio</b>	<b>6.90%</b>	<b>6.51%</b>	<b>6.68%</b>	<b>7.74%</b>	<b>8.35%</b>	<b>6.71%</b>	<b>6.00%</b>	<b>5.92%</b>

KB Life Insurance	Condensed Income Statement																																																																																																																																																									
Disclaimer	Condensed Income Statement (Consolidated)																																																																																																																																																									
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KB Life Insurance	Condensed Balance Sheet								
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	(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
<b>Financial Highlights</b>	<b>Total Assets</b>	<b>32,112.5</b>	<b>32,683.8</b>	<b>33,581.4</b>	<b>34,047.6</b>	<b>35,360.6</b>	<b>35,770.1</b>	<b>36,173.1</b>	<b>35,585.9</b>
	Cash and due from financial institutions	831.9	753.6	787.0	1,002.4	888.7	997.2	932.6	1,105.0
<b>KB Financial Group</b>	Financial assets at fair value through profit or loss	8,695.2	8,598.4	8,621.8	8,505.3	8,570.9	8,853.2	8,985.4	9,253.5
	Derivative financial assets	6.9	0.4	23.3	0.0	0.1	22.2	4.9	3.0
<b>KB Kookmin Bank</b>	Financial investments	20,210.4	20,993.4	21,945.4	22,287.5	23,534.7	23,570.0	24,017.3	22,881.2
	Loans	1,219.3	1,213.8	1,141.2	1,092.7	1,137.8	998.7	998.2	977.8
<b>KB Securities</b>	(Allowances for loan losses)	-3.1	-3.2	-3.7	-3.0	-3.0	-3.5	-3.9	-3.8
	Investments in associates	9.0	8.9	8.8	15.6	15.5	15.7	17.4	29.2
<b>KB Insurance</b>	Insurance contract assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Reinsurance contract assets	5.9	5.6	5.7	2.5	7.3	7.5	6.9	8.7
<b>KB Kookmin Card</b>	Tangible assets	447.6	448.6	453.3	464.2	476.8	498.2	512.0	515.8
	Goodwill & Intangible assets	168.0	169.7	166.4	177.5	166.8	158.6	148.4	148.2
<b>KB Life Insurance</b>	Current income tax assets	0.1	0.2	7.7	7.3	9.1	7.6	7.5	7.2
Condensed Income Statement	Deferred income tax assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Condensed Balance Sheet</b>	Other assets	518.2	491.2	420.8	492.6	552.9	641.2	542.5	656.3
<b>Key Indicators</b>	<b>Total Liabilities</b>	<b>28,693.6</b>	<b>29,506.8</b>	<b>30,525.6</b>	<b>30,984.4</b>	<b>32,657.5</b>	<b>32,946.8</b>	<b>33,312.7</b>	<b>32,795.9</b>
Premium Income	Financial liabilities at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loss & Expense Ratios	Deposits	724.4	717.9	713.2	573.8	567.1	760.7	821.0	1,035.5
APE	Debts	47.1	52.7	56.7	65.6	78.6	94.9	105.9	107.5
	Debentures	199.8	199.8	199.8	199.9	199.9	199.9	199.9	200.0
<b>Other Subsidiaries</b>	Insurance contract liabilities	26,527.7	27,751.8	28,869.1	29,342.7	31,022.0	31,131.8	31,349.0	30,544.5
	Reinsurance contract liabilities	33.5	34.8	35.7	34.3	34.6	36.2	37.2	34.1
<b>Contacts</b>	Derivative financial liabilities	58.7	75.3	20.9	121.2	123.8	40.5	79.7	147.6
	Net defined benefit liabilities	0.9	1.0	1.2	1.8	2.1	2.3	2.4	2.4
	Provisions	21.4	20.5	20.6	21.5	21.6	22.1	22.2	13.2
	Accrued expenses payables	118.3	83.8	147.4	138.2	195.4	142.4	154.0	123.4
	Other liabilities	961.8	569.2	461.0	485.4	412.4	516.0	541.4	587.7
	<b>Total Equity</b>	<b>3,418.9</b>	<b>3,176.9</b>	<b>3,055.8</b>	<b>3,063.2</b>	<b>2,703.1</b>	<b>2,823.3</b>	<b>2,860.4</b>	<b>2,790.0</b>
	Share capital	162.0	162.0	162.0	162.0	162.0	162.0	162.0	162.0
	Hybrid Securities	49.8	49.8	49.8	49.8	49.8	49.8	49.8	49.8
	Capital surplus	799.7	799.7	799.7	799.7	799.7	799.7	799.7	799.7
	Accumulated other comprehensive income	474.3	159.5	-9.3	28.7	-261.5	-196.3	-212.5	-131.1
	Retained earnings	2,748.5	2,821.3	2,869.0	2,838.4	2,768.5	2,823.5	2,876.8	2,725.0
	Fair value adjustment	-815.4	-815.4	-815.4	-815.4	-815.4	-815.4	-815.4	-815.4

1) The consolidated financial information for the periods starting from January 1, 2023, presented herein reflect the application of IFRS 1117 (Insurance Contracts), and the figures for 2022 have been restated retrospectively.

2) The figures prior to January 1, 2023 are based on simple arithmetic sum of the consolidated financial statements of Prudential Life Insurance and former KB Life Insurance.

### Condensed Balance Sheet (Separate)

KB Life Insurance	Key Indicators								
Disclaimer	Summarized Statement of Financial Position								
Financial Highlights	(bn Won, %)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
	Invested assets	31,056.1	31,654.6	32,649.4	33,054.1	34,297.6	34,615.7	35,164.7	34,474.7
KB Financial Group	Net investment yield (cumulative)	3.16	3.15	3.22	3.34	3.30	3.28	3.26	3.37
KB Kookmin Bank	Separate Account Assets								
KB Securities	<b>Total Assets</b>	31,894.4	32,467.9	33,366.3	33,833.3	35,147.2	35,557.5	35,961.3	35,374.9
KB Insurance	Policy reserves								
KB Kookmin Card	Separate Account Liabilities								
KB Life Insurance	<b>Total Liabilities</b>	27,049.8	27,882.1	28,918.0	29,341.5	31,034.5	31,350.3	31,738.8	31,223.5
	<b>Total Equities</b>	4,844.6	4,585.8	4,448.3	4,491.8	4,112.7	4,207.2	4,222.5	4,151.4
	<b>Total Liabilities &amp; Equities</b>	31,894.4	32,467.9	33,366.3	33,833.3	35,147.2	35,557.5	35,961.3	35,374.9
* The figures for the periods starting from January 1, 2023 are based on K-IFRS17.									
Summarized Statement of Comprehensive Income (Cumulative)									
Condensed Income Statement	(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
Condensed Balance Sheet	Insurance income & expense	92.4	172.8	251.1	323.6	83.5	160.1	232.3	280.5
Key Indicators	Investment income & expense	48.40	98.8	127.0	88.4	42.4	108.3	143.1	150.9
Premium Income	Changes in insurance contract Liabilities								
Loss & Expense Ratios	Operating income & expense	132.1	255.4	352.2	371.1	116.5	250.3	348.2	389.3
APE	Non-Operating income & expense	0.4	-0.4	-0.3	-3.5	0.5	-0.4	-0.5	4.6
	Income tax expense	38.2	70.2	91.0	98.3	30.1	60.7	92.9	149.9
Other Subsidiaries	<b>Net Income</b>	<b>94.3</b>	<b>184.8</b>	<b>260.8</b>	<b>269.4</b>	<b>87.0</b>	<b>189.1</b>	<b>254.8</b>	<b>244.0</b>
Contacts	* The figures for the periods starting from January 1, 2023 are based on K-IFRS17.								
Capital Adequacy									
	(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
	<b>K-ICS Ratio</b>	<b>303.8%</b>	<b>299.2%</b>	<b>272.3%</b>	<b>265.3%</b>	<b>234.1%</b>	<b>250.6%</b>	<b>253.5%</b>	<b>270.2%</b>
	Available capital	6,462.0	6,285.3	6,064.2	5,877.7	5,544.8	5,761.4	5,862.9	5,971.7
	Required capital	2,127.3	2,100.4	2,227.1	2,215.3	2,368.6	2,298.9	2,312.4	2,210.1

\* The figures for the periods starting from January 1, 2023 are based on K-IFRS17.

KB Life Insurance	Premium Income													
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Disclaimer	Financial Highlights	Premium Income by Policy Type (Quarterly)															
		(bn Won)	1Q24		2Q24		3Q24		4Q24		1Q25		2Q25		3Q25		4Q25(E)
				(%)		(%)		(%)		(%)		(%)		(%)		(%)	
KB Financial Group	Individual policy	1,009.2	95.3	1,153.1	96.9%	1,105.9	99.4%	1,262.8	96.0%	1,521.0	97.4%	1,199.4	83.2%	1,165.8	94.3%	1,122.3	75.1%
KB Kookmin Bank	Protection	603.4	57.0	594.4	50.0%	593.4	53.3%	611.8	46.5%	611.6	39.2%	605.9	42.0%	610.6	49.4%	613.3	41.1%
KB Securities	Whole-Life	470.0	44.4	433.2	36.4%	420.4	37.8%	416.1	31.6%	411.4	26.3%	406.3	28.2%	410.8	33.2%	412.4	27.6%
KB Insurance	Variable	77.8	7.3	75.1	6.3%	72.3	6.5%	71.1	5.4%	68.1	4.4%	68.3	4.7%	64.5	5.2%	64.6	4.3%
KB Kookmin Card	Savings	405.8	38.3	558.7	47.0%	512.5	46.1%	651.0	49.5%	909.4	58.2%	593.5	41.2%	555.1	44.9%	509.0	34.1%
KB Life Insurance	Annuities	204.8	19.3	362.4	30.5%	201.7	18.1%	513.1	39.0%	612.2	39.2%	372.1	25.8%	460.7	37.3%	442.4	29.6%
Condensed Income Statement	Variable	200.9	19.0	196.2	16.5%	310.6	27.9%	137.8	10.5%	297.0	19.0%	221.2	15.3%	94.3	7.6%	66.5	4.5%
Condensed Balance Sheet	Pension	49.6	4.7	36.4	3.1%	6.4	0.6%	53.3	4.0%	40.9	2.6%	242.1	16.8%	70.5	5.7%	371.3	24.9%
Key Indicators	Total	1,058.8	100.0	1,189.5	100.0%	1,112.3	100.0%	1,316.1	100.0%	1,561.9	100.0%	1,441.5	100.0%	1,236.2	100.0%	1,493.5	100.0%
Premium Income																	
Loss & Expense Ratios																	
APE																	
Other Subsidiaries																	
Contacts																	

\* The figures for the periods starting from January 1, 2023 are based on K-IFRS17.

#### Premium Income by Policy Type (Cumulative)

\* The figures for the periods starting from January 1, 2023 are based on K-IFRS17.

KB Life Insurance

## Loss & Expense Ratios

## Disclaimer



## Loss & Expense Ratios

(%)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
<b>Quarterly Loss Ratio</b>	56.6	71.5	57.0	64.2	63.8	53.2	63.5	65.5
Risk Premium	111.9	112.2	112.2	113.2	115.8	115.9	117.6	118.9
Loss	63.3	80.2	63.9	72.6	73.9	61.6	74.6	77.9
<b>Cumulative Loss Ratio</b>	56.6	64.1	61.7	62.3	63.8	58.5	60.2	61.5
Risk Premium	111.9	224.1	336.3	449.5	115.8	231.7	349.3	468.2
Loss	63.3	143.5	207.5	280.1	73.9	135.5	210.1	288.0
<b>Expense Ratio</b>	21.6	19.1	23.4	23.1	18.7	20.9	22.8	22.2

KB Insurance

KB Kookmin Card

KB Life Insurance

### Condensed Income Statement

### Condensed Balance Sheet

### Key Indicators

### Premium Income

## Loss & Expense Ratios

APF

## Policy Persistency

(%)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
<b>Quaterly</b>								
13th Month	88.1	92.1	93.3	89.5	88.9	86.4	87.8	90.9
25th Month	68.3	56.7	62.4	64.3	74.0	82.8	83.3	64.3
<b>Cumulative</b>								
13th Month	88.1	90.6	91.6	91.2	88.9	87.9	87.8	88.8
25th Month	68.3	62.8	62.7	62.9	74.0	79.6	80.9	77.6

## Other Subsidiaries

## Contacts

## Retention

(%)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
<b>Quarterly</b>								
LP Retention 13th	50.0	59.4	42.5	32.7	30.5	46.6	44.8	44.0
LP Retention 25th	-	49.6	20.0	28.0	39.3	43.8	20.0	21.3
<b>Cumulative</b>								
LP Retention 13th	50.0	55.0	50.0	39.2	30.5	41.8	43.4	43.4
LP Retention 25th	-	49.6	48.6	47.8	39.3	41.7	33.0	25.7

KB Life Insurance	APE (Annualized Premium Equivalent)														
Disclaimer	APE (Annualized Premium Equivalent)														
Financial Highlights															
KB Financial Group	(mn Won)	2025.01	2025.02	2025.03	2025.04	2025.05	2025.06	2025.07	2025.08	2025.09	2025.10	2025.11	2025.12	Average	FY2025
KB Kookmin Bank	<b>Protection</b>	20,107	19,806	21,906	21,299	26,252	22,429	26,830	32,445	37,303	23,976	26,150	28,766	25,606	307,268
KB Securities	Whole-Life	12,598	9,703	15,007	17,321	19,647	14,596	14,593	23,512	25,567	16,356	16,630	16,074	16,800	201,604
KB Insurance	Variable	8	7	162	7	2	7	-	5	232	5	1	-	59	40
KB Kookmin Card	Etc.	7,502	10,096	6,737	3,972	6,603	7,826	12,242	8,699	11,732	7,621	9,521	12,633	8,765	105,184
KB Life Insurance	<b>Savings</b>	14,724	41,492	178,027	46,977	32,547	122,796	92,310	10,091	99,006	34,240	24,513	22,118	59,903	718,841
KB Kookmin Card	Annuites	9,687	31,417	168,644	40,056	24,477	120,788	90,403	7,878	97,168	33,652	23,900	21,174	55,770	669,244
KB Life Insurance	Variable	5,036	10,075	9,383	6,921	8,070	2,008	1,907	2,213	1,838	589	613	944	4,133	49,597
KB Kookmin Card	<b>Total</b>	<b>34,830</b>	<b>61,298</b>	<b>199,933</b>	<b>68,276</b>	<b>58,799</b>	<b>145,225</b>	<b>119,140</b>	<b>42,535</b>	<b>136,309</b>	<b>58,217</b>	<b>50,663</b>	<b>50,884</b>	<b>85,509</b>	<b>1,026,109</b>
* The figures for the periods starting from January 1, 2023 are based on K-IFRS17.															
KB Life Insurance	(mn Won)	2024.01	2024.02	2024.03	2024.04	2024.05	2024.06	2024.07	2024.08	2024.09	2024.10	2024.11	2024.12	Average	FY2024
KB Life Insurance	<b>Protection</b>	25,041	6,523	9,109	6,842	7,107	6,419	14,893	42,077	55,810	34,268	37,196	35,096	23,365	280,382
Condensed Income Statement	Whole-Life	5,135	5,560	4,330	4,060	3,922	3,953	4,816	4,317	4,242	3,535	4,559	6,356	4,566	54,786
Condensed Balance Sheet	Variable	262	26	100	25	99	19	103	17	1	10	3	18	57	682
Key Indicators	Etc.	19,644	937	4,679	2,757	3,086	2,447	9,974	37,744	51,567	30,723	32,634	28,723	18,743	224,914
Premium Income	<b>Savings</b>	40,613	51,308	72,005	40,931	40,926	35,778	41,826	48,241	38,078	47,986	46,161	56,264	46,676	560,115
Loss & Expense Ratios	Annuites	37,236	44,771	67,183	38,672	38,516	32,348	35,712	38,232	31,015	43,770	43,328	56,144	42,244	506,928
<b>APE</b>	Variable	3,377	6,536	4,822	2,258	2,410	3,430	6,114	10,009	7,063	4,216	2,832	120	4,432	53,187
Other Subsidiaries	<b>Total</b>	<b>65,654</b>	<b>57,831</b>	<b>81,113</b>	<b>47,773</b>	<b>48,032</b>	<b>42,197</b>	<b>56,719</b>	<b>90,318</b>	<b>93,889</b>	<b>82,253</b>	<b>83,357</b>	<b>91,361</b>	<b>70,041</b>	<b>840,498</b>
* The figures for the periods starting from January 1, 2023 are based on K-IFRS17.															
Contacts	(mn Won)	2023.01	2023.02	2023.03	2023.04	2023.05	2023.06	2023.07	2023.08	2023.09	2023.10	2023.11	2023.12	Average	FY2023
KB Life Insurance	<b>Protection</b>	26,320	22,533	64,284	58,141	69,273	78,944	61,829	112,129	8,830	12,759	14,366	12,099	45,125	541,505
Condensed Income Statement	Whole-Life	16,157	12,902	52,908	50,228	61,613	71,273	55,759	103,917	3,562	6,491	7,915	5,867	37,397	448,768
Condensed Balance Sheet	Variable	403	423	208	223	401	470	258	158	162	374	35	95	268	3,210
Key Indicators	Etc.	9,760	9,209	11,168	7,689	7,259	7,201	5,812	8,054	5,106	5,893	6,416	6,136	7,461	89,527
Premium Income	<b>Savings</b>	7,324	8,045	9,875	8,539	8,105	6,191	5,058	6,029	6,741	22,119	46,814	38,409	14,437	173,248
Loss & Expense Ratios	Annuites	6,649	7,032	8,714	7,885	7,610	5,292	4,189	4,535	6,117	21,436	45,307	36,456	13,435	161,222
<b>APE</b>	Variable	675	1,013	1,160	654	495	899	869	1,494	624	683	1,508	1,952	1,002	12,026
Other Subsidiaries	<b>Total</b>	<b>33,644</b>	<b>30,578</b>	<b>74,158</b>	<b>66,680</b>	<b>77,378</b>	<b>85,135</b>	<b>66,887</b>	<b>118,158</b>	<b>15,572</b>	<b>34,877</b>	<b>61,180</b>	<b>50,507</b>	<b>59,563</b>	<b>714,753</b>
* The figures for the periods starting from January 1, 2023 are based on K-IFRS17.															

\* The figures for the periods starting from January 1, 2023 are based on K-IFRS17.

Other Subsidiaries		Condensed Income Statement								
Disclaimer		KB Asset Management								
		(bn Won)								
Financial Highlights			1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
KB Financial Group		Net interest income	-3.1	-1.9	-1.2	-1.7	-3.2	-2.8	-1.6	-0.8
KB Kookmin Bank		Net fee and commission income	39.1	39.7	61.1	42.7	43.2	81.4	47.9	62.8
KB Securities		Net other operating income(expenses)	9.0	5.6	4.2	4.0	1.8	27.3	12.4	7.2
KB Insurance		<b>Gross operating income</b>	<b>45.0</b>	<b>43.4</b>	<b>64.1</b>	<b>45.0</b>	<b>41.8</b>	<b>105.9</b>	<b>58.7</b>	<b>69.2</b>
KB Kookmin Card		General & administrative expenses	20.5	23.2	30.5	33.8	20.4	30.4	24.4	39.0
KB Life Insurance		Provision for credit losses	0.0	0.0	0.0	0.4	0.0	1.5	0.0	0.3
Other Subsidiaries		<b>Net operating profit</b>	<b>24.5</b>	<b>20.2</b>	<b>33.6</b>	<b>10.8</b>	<b>21.4</b>	<b>74.0</b>	<b>34.3</b>	<b>29.9</b>
Condensed Income Statement		Net non-operating profit(loss)	-0.1	0.0	-0.4	-0.4	0.4	-0.2	0.2	0.0
Contacts		<b>Profit before income tax</b>	<b>24.4</b>	<b>20.2</b>	<b>33.2</b>	<b>10.4</b>	<b>21.8</b>	<b>73.8</b>	<b>34.5</b>	<b>29.9</b>
		<b>Profit for the period</b>	<b>18.6</b>	<b>15.2</b>	<b>24.7</b>	<b>7.9</b>	<b>15.6</b>	<b>55.8</b>	<b>25.2</b>	<b>23.4</b>
		Profit attributable to shareholders of the parent company	<b>18.6</b>	<b>15.2</b>	<b>24.7</b>	<b>8.0</b>	<b>15.7</b>	<b>55.8</b>	<b>25.2</b>	<b>23.5</b>
KB Capital		(bn Won)								
Condensed Balance Sheet			1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
Net interest income		113.6	117.0	114.2	114.0	116.3	113.4	111.8	109.4	
Net fee and commission income		221.0	220.6	221.3	219.1	216.5	214.4	214.2	219.5	
Net other operating income(expenses)		-171.8	-149.9	-166.8	-153.8	-152.3	-144.2	-153.3	-118.5	
General & administrative expenses		<b>162.8</b>	<b>187.7</b>	<b>168.7</b>	<b>179.3</b>	<b>180.5</b>	<b>183.6</b>	<b>172.7</b>	<b>210.4</b>	
Provision for credit losses		38.5	37.8	36.9	57.9	39.5	41.4	39.3	52.5	
Net operating profit		45.5	51.3	55.4	85.7	50.7	71.2	47.9	96.7	
Net non-operating profit(loss)		<b>78.8</b>	<b>98.6</b>	<b>76.4</b>	<b>35.7</b>	<b>90.3</b>	<b>71.0</b>	<b>85.5</b>	<b>61.2</b>	
Profit before income tax		0.7	0.4	0.8	-1.8	0.8	1.3	7.6	-3.4	
Profit for the period		<b>79.5</b>	<b>99.0</b>	<b>77.2</b>	<b>33.9</b>	<b>91.1</b>	<b>72.3</b>	<b>93.1</b>	<b>57.8</b>	
		Profit attributable to shareholders of the parent company	<b>62.2</b>	<b>76.3</b>	<b>59.1</b>	<b>26.9</b>	<b>70.1</b>	<b>55.0</b>	<b>70.7</b>	<b>41.2</b>
			<b>61.6</b>	<b>75.6</b>	<b>58.5</b>	<b>26.3</b>	<b>69.4</b>	<b>54.7</b>	<b>70.4</b>	<b>40.7</b>

Other Subsidiaries	Condensed Income Statement
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**KB Real Estate Trust**

(bn Won)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
Net interest income	3.8	4.3	4.2	7.1	7.8	8.2	8.1	6.7
Net fee and commission income	20.5	22.2	24.1	18.5	16.0	53.0	15.4	9.6
Net other operating income(expenses)	-68.6	-7.1	22.0	-15.6	-0.1	-76.9	0.3	-47.6
<b>Gross operating income</b>	<b>-44.3</b>	<b>19.4</b>	<b>50.3</b>	<b>10.0</b>	<b>23.7</b>	<b>-15.7</b>	<b>23.8</b>	<b>-31.3</b>
General & administrative expenses	7.7	9.1	9.5	11.8	7.2	9.0	8.2	9.4
Provision for credit losses	5.1	65.4	9.9	23.8	3.4	22.1	11.1	41.3
<b>Net operating profit</b>	<b>-57.1</b>	<b>-55.1</b>	<b>30.9</b>	<b>-25.6</b>	<b>13.1</b>	<b>-46.8</b>	<b>4.5</b>	<b>-82.0</b>
Net non-operating profit(loss)	0.1	0.0	0.0	-0.8	0.4	0.8	0.0	0.0
<b>Profit before income tax</b>	<b>-57.0</b>	<b>-55.1</b>	<b>30.9</b>	<b>-26.4</b>	<b>13.5</b>	<b>-46.0</b>	<b>4.5</b>	<b>-82.0</b>
<b>Profit for the period</b>	<b>-46.9</b>	<b>-58.9</b>	<b>19.7</b>	<b>-27.2</b>	<b>8.6</b>	<b>-30.5</b>	<b>4.0</b>	<b>-60.8</b>
Profit attributable to shareholders of the parent company	-46.9	-58.9	19.7	-27.2	8.6	-30.5	4.0	-60.8

**KB Savings Bank**

(bn Won)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
Net interest income	31.3	29.2	24.5	26.9	27.4	27.8	27.4	28.0
Net fee and commission income	-1.4	-3.8	-2.8	-2.6	-2.7	-2.6	-2.9	-3.1
Net other operating income(expenses)	8.3	0.6	-7.7	-2.9	0.8	1.5	-0.2	1.8
<b>Gross operating income</b>	<b>38.2</b>	<b>26.0</b>	<b>14.0</b>	<b>21.4</b>	<b>25.5</b>	<b>26.7</b>	<b>24.3</b>	<b>26.7</b>
General & administrative expenses	12.2	12.8	11.5	11.9	11.2	13.1	11.9	12.8
Provision for credit losses	10.9	24.1	5.5	25.8	5.7	18.6	18.5	17.8
<b>Net operating profit</b>	<b>15.1</b>	<b>-10.9</b>	<b>-3.0</b>	<b>-16.3</b>	<b>8.6</b>	<b>-5.0</b>	<b>-6.1</b>	<b>-3.9</b>
Net non-operating profit(loss)	0.0	-0.1	0.0	0.0	-0.1	0.1	0.0	-0.2
<b>Profit before income tax</b>	<b>15.1</b>	<b>-11.0</b>	<b>-3.0</b>	<b>-16.3</b>	<b>8.5</b>	<b>-4.9</b>	<b>-6.1</b>	<b>-4.1</b>
<b>Profit for the period</b>	<b>11.3</b>	<b>-8.1</b>	<b>-2.5</b>	<b>-12.1</b>	<b>6.2</b>	<b>-5.3</b>	<b>-3.4</b>	<b>-2.3</b>
Profit attributable to shareholders of the parent company	11.3	-8.1	-2.5	-12.1	6.2	-5.3	-3.4	-2.3

Other Subsidiaries	Condensed Income Statement
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**KB Investment**

(bn Won)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
Net interest income	-5.1	15.1	-13.3	3.4	-1.2	-11.4	-17.8	-81.8
Net fee and commission income	1.1	0.9	1.2	0.9	1.0	0.8	1.6	3.7
Net other operating income(expenses)	7.9	-5.5	22.3	-2.3	10.9	9.6	31.4	140.3
<b>Gross operating income</b>	<b>3.9</b>	<b>10.5</b>	<b>10.2</b>	<b>2.0</b>	<b>10.7</b>	<b>-1.0</b>	<b>15.2</b>	<b>62.2</b>
General & administrative expenses	4.8	5.3	4.8	6.2	5.4	5.0	4.9	8.9
Provision for credit losses	0.0	-0.1	0.0	0.1	0.0	0.1	-0.1	0.0
<b>Net operating profit</b>	<b>-0.9</b>	<b>5.3</b>	<b>5.4</b>	<b>-4.3</b>	<b>5.3</b>	<b>-6.1</b>	<b>10.4</b>	<b>53.3</b>
Net non-operating profit(loss)	-1.9	3.3	0.9	-3.8	3.8	0.1	2.7	7.8
<b>Profit before income tax</b>	<b>-2.8</b>	<b>8.6</b>	<b>6.3</b>	<b>-8.1</b>	<b>9.1</b>	<b>-6.0</b>	<b>13.1</b>	<b>61.1</b>
<b>Profit for the period</b>	<b>-2.0</b>	<b>6.2</b>	<b>5.0</b>	<b>-4.8</b>	<b>6.0</b>	<b>-3.0</b>	<b>8.2</b>	<b>46.7</b>
Profit attributable to shareholders of the parent company	-2.0	6.2	5.0	-4.8	6.0	-3.0	8.2	46.7

**KB Data Systems**

(bn Won)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
Net interest income	0.0	0.1	0.1	0.1	0.1	0.2	0.1	0.2
Net fee and commission income	-0.1	-0.2	-0.1	-0.1	-0.1	-0.2	-0.1	-0.1
Net other operating income(expenses)	4.2	3.3	4.0	3.2	7.1	6.0	6.8	3.8
<b>Gross operating income</b>	<b>4.1</b>	<b>3.2</b>	<b>4.0</b>	<b>3.2</b>	<b>7.1</b>	<b>6.0</b>	<b>6.8</b>	<b>3.9</b>
General & administrative expenses	2.8	3.5	2.9	3.4	2.7	4.0	3.5	3.5
Provision for credit losses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
<b>Net operating profit</b>	<b>1.3</b>	<b>-0.3</b>	<b>1.1</b>	<b>-0.2</b>	<b>4.4</b>	<b>2.0</b>	<b>3.3</b>	<b>0.3</b>
Net non-operating profit(loss)	0.1	0.2	0.3	0.2	0.4	-0.4	0.0	0.0
<b>Profit before income tax</b>	<b>1.4</b>	<b>-0.1</b>	<b>1.4</b>	<b>0.0</b>	<b>4.8</b>	<b>1.6</b>	<b>3.3</b>	<b>0.3</b>
<b>Profit for the period</b>	<b>0.4</b>	<b>0.4</b>	<b>1.0</b>	<b>0.2</b>	<b>2.7</b>	<b>1.9</b>	<b>2.5</b>	<b>0.5</b>
Profit attributable to shareholders of the parent company	0.4	0.4	1.0	0.2	2.7	1.9	2.5	0.5

Other Subsidiaries		Condensed Balance Sheet								
Disclaimer		KB Asset Management								
Financial Highlights		(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
		Total Assets	557.6	350.2	384.6	414.9	382.0	445.9	479.2	697.4
KB Financial Group		Total Liabilities	91.8	88.8	98.8	120.2	91.4	98.0	108.0	302.4
		Total Equity	245.8	261.4	285.9	294.7	290.6	345.8	371.2	395.0
KB Kookmin Bank		KB Capital								
KB Securities		(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
		Total Assets	16,916.2	17,434.0	18,038.1	18,115.5	17,820.5	18,035.2	18,229.9	18,163.1
KB Insurance		Total Liabilities	14,600.6	15,049.3	15,597.5	15,654.2	15,295.5	15,464.0	15,592.4	15,483.5
		Total Equity	2,315.6	2,384.7	2,440.6	2,461.3	2,525.0	2,571.2	2,637.5	2,679.5
KB Kookmin Card		KB Real Estate Trust								
KB Life Insurance		(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
		Total Assets	941.0	1,148.3	1,079.3	1,113.5	1,064.2	1,156.1	1,169.3	1,124.0
Other Subsidiaries		Total Liabilities	701.9	798.1	562.9	627.9	573.3	699.0	711.6	730.0
		Total Equity	239.1	350.2	516.4	485.6	490.8	457.1	457.7	394.0
Condensed Income Statement		KB Savings Bank								
Condensed Balance Sheet		(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
Contacts		Total Assets	2,802.2	2,571.0	2,519.2	2,575.7	2,409.2	2,355.6	2,481.0	2,219.8
		Total Liabilities	2,597.2	2,374.1	2,324.8	2,393.5	2,220.8	2,172.3	2,301.1	2,042.6
		Total Equity	205.0	196.9	194.4	182.2	188.4	183.3	179.9	177.3
KB Investment		KB Investment								
		(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
		Total Assets	1,524.5	1,533.5	1,523.2	1,529.8	1,489.3	1,497.3	1,529.8	1,676.0
		Total Liabilities	1,247.0	1,249.8	1,234.5	1,245.9	1,199.3	1,210.4	1,234.6	1,334.1
		Total Equity	277.5	283.7	288.7	283.9	289.9	286.9	295.2	341.9
KB Data Systems		KB Data Systems								
		(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
		Total Assets	60.5	61.6	65.1	62.3	64.0	69.3	80.9	85.3
		Total Liabilities	39.1	39.8	42.2	40.2	39.3	42.8	51.7	55.3
		Total Equity	21.4	21.8	22.9	22.1	24.7	26.5	29.2	30.0

## Contacts

Disclaimer



Financial Highlights

KB Financial Group

KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

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