

KB Financial Group

Fact Book 4Q 2025

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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.

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(bn Won)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
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
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
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
Net Income	1,056.1	1,710.9	1,601.8	659.8	1,699.1	1,747.6	1,655.2	748.6
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
Total Asset including AUM ¹⁾	1,243,627.8	1,258,784.8	1,260,609.0	1,276,746.7	1,302,621.6	1,355,203.8	1,402,184.3	1,417,441.2
(AUM)	511,398.6	516,557.6	515,278.0	518,901.2	532,294.5	574,581.9	606,121.1	619,518.2
Total Assets by Subsidiaries								
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

(bn Won)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
Net Income by Subsidiaries								
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.

Key Financial Indicators

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) ¹⁾	8.13%	13.48%	12.31%	5.15%	13.04%	13.08%	12.31%	5.23%
ROE (Cumulative) ¹⁾	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) ²⁾	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) ³⁾	158.7%	148.4%	145.6%	150.9%	133.1%	138.5%	133.4%	148.3%
NPL Coverage Ratio(Old) ⁴⁾	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%

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) ³⁾	208.2%	178.9%	179.4%	202.5%	168.9%	189.1%	174.0%	206.0%
NPL Coverage Ratio(Old) ⁴⁾	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 ⁵⁾	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.

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(bn Won)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
Net interest income	3,169.9	3,226.3	3,187.6	3,242.9	3,262.2	3,106.5	3,336.2	3,368.2
Net fee and commission income	990.1	919.6	942.7	997.2	934.0	1,032.0	986.4	1,145.9
Net other operating income(expenses)	242.1	303.5	384.0	-577.7	358.0	399.3	29.3	-12.8
Gross operating income	4,402.1	4,449.4	4,514.3	3,662.4	4,554.2	4,537.8	4,351.9	4,501.3
General & administrative expenses	1,628.2	1,593.9	1,650.8	2,065.7	1,605.6	1,749.7	1,652.4	2,043.3
Operating profit before provision for credit losses	2,773.9	2,855.5	2,863.5	1,596.7	2,948.6	2,788.1	2,699.5	2,458.0
Provision for credit losses	428.3	552.8	498.1	565.1	655.6	655.1	364.5	687.8
Net operating profit	2,345.6	2,302.7	2,365.4	1,031.6	2,293.0	2,133.0	2,335.0	1,770.2
Net non-operating profit(loss)	-948.0	67.0	-73.4	-105.6	13.6	210.1	-73.5	-484.8
Profit before income tax	1,397.6	2,369.7	2,292.0	926.0	2,306.6	2,343.1	2,261.5	1,285.4
Income tax expense	341.5	658.8	690.2	266.2	607.5	595.5	606.3	536.8
Profit for the period	1,056.1	1,710.9	1,601.8	659.8	1,699.1	1,747.6	1,655.2	748.6
Profit attributable to non-controlling interests	14.1	-21.5	-17.9	-24.3	1.8	9.2	-30.8	27.3
Profit attributable to shareholders of the parent company	1,042.0	1,732.4	1,619.7	684.1	1,697.3	1,738.4	1,686.0	721.3

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(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
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
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
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
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
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
Investments in associates	700.6	705.7	734.6	947.4	865.7	945.5	1,126.8	1,137.2
Insurance contract assets	268.4	294.9	312.8	276.2	301.2	347.3	362.1	271.2
Reinsurance contract assets	1,541.8	1,526.8	1,503.7	1,497.1	1,603.6	1,528.0	1,604.3	1,515.9
Tangible assets	9,392.7	9,382.3	9,287.2	9,286.0	9,435.7	8,674.6	8,271.5	8,627.1
Goodwill & Intangible assets	1,961.0	2,034.9	1,971.1	1,966.7	1,925.3	1,817.7	1,783.8	1,609.4
Current income tax assets	274.9	295.1	315.2	339.9	329.0	344.1	367.4	388.6
Deferred income tax assets	335.1	275.3	162.2	278.8	231.8	167.6	195.1	193.0
Other assets	29,467.1	25,645.2	28,871.9	19,122.1	25,332.0	29,054.1	38,500.3	24,398.4
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
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
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
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
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
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
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
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

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Group Interest Income

(bn Won)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
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
Due from financial institutions	94.4	112.9	93.5	98.0	94.2	84.5	90.5	90.3
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
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
Insurance contract liabilities interest	7.9	7.7	7.7	8.0	10.1	9.1	8.9	9.1
Others	150.9	150.6	143.0	170.1	163.3	169.7	164.7	175.0
Interest Expense	4,443.7	4,385.0	4,450.1	4,385.9	4,192.7	4,178.2	3,858.7	3,853.4
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
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
Insurance contract liabilities interest	377.2	372.1	368.0	360.5	382.1	373.3	373.4	375.7
Others	172.8	164.4	138.2	160.4	137.3	264.8	135.9	165.4
Net Interest Income	3,169.9	3,226.3	3,187.6	3,242.9	3,262.2	3,106.5	3,336.2	3,368.2

Group Net Interest Margin(NIM)¹⁾

	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
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%

1) Bank NIM+ Card NIM(excluding credit card merchant fees).

Interest Spread / Net Interest Margin(NIM)¹⁾ excluding credit card merchant fees

(bn Won)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
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
Interest earned on the assets ²⁾	5,921.5	5,863.8	5,870.7	5,841.3	5,653.7	5,492.1	5,365.5	5,380.9
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 ³⁾	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%
Interest spread	2.04%	2.00%	1.88%	1.90%	1.94%	1.89%	1.89%	1.89%
Net Interest Margin	2.11%	2.08%	1.95%	1.98%	2.01%	1.96%	1.96%	1.95%

1) Bank NIM + Card NIM.

2) Interest income - credit guarantee fee.

3) Interest expense + deposit insurance fee.

Interest Spread / Net Interest Margin(NIM)¹⁾ 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 ²⁾	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 ³⁾	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%
Interest spread	2.36%	2.31%	2.19%	2.20%	2.21%	2.16%	2.17%	2.16%
Net Interest Margin	2.47%	2.42%	2.29%	2.30%	2.31%	2.25%	2.26%	2.25%

1) Bank NIM + Card NIM.

2) Interest income – credit guarantee fee.

3) Interest expense + deposit insurance fee.

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(bn Won)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
Trust Fee	103.0	107.0	110.1	108.1	102.3	138.7	132.1	165.0
Fee and Commission	887.1	812.6	832.6	889.1	831.7	893.3	854.3	980.9
Fees from credit cards	214.1	204.1	208.4	210.4	202.1	172.4	173.6	207.1
Guarantee fees	22.3	28.7	20.8	23.8	24.8	21.8	15.0	20.0
Other commissions in Won	597.8	524.0	548.8	586.5	540.0	628.1	582.1	662.3
Commissions received as agency	48.5	42.2	52.1	33.5	52.2	73.1	52.5	41.5
Commissions received on represent securities	28.8	31.1	32.7	31.2	33.7	36.9	49.0	49.9
Commissions received on banking business	47.5	47.0	47.3	45.8	48.0	49.7	50.6	50.5
Commissions received on securities business	174.5	147.6	145.4	195.6	156.2	172.4	192.6	252.8
Others	298.5	256.1	271.3	280.4	249.9	296.0	237.4	267.6
Other commissions in foreign currency	52.9	55.9	54.6	68.4	64.8	71.0	83.6	91.5
Net Fee and Commission Income	990.1	919.6	942.7	997.2	934.0	1,032.0	986.4	1,145.9

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(bn Won)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
Net gain/loss on securities	449.1	645.9	408.6	73.7	898.4	1,062.2	880.2	1,200.1
Net gain/loss on FVPL securities ²⁾	405.8	611.7	455.3	122.0	748.9	1,007.1	817.0	1,218.9
Net gain/loss on FVOCI securities ³⁾	43.3	34.2	-46.7	-48.3	149.5	55.1	63.2	-18.8
Net gain/loss on sales	13.5	20.0	-67.0	-70.5	98.0	26.5	26.8	-51.3
Impairment loss	0.0	0.0	0.1	-0.1	0.0	0.0	0.0	0.0
Others	29.8	14.2	20.2	22.3	51.5	28.6	36.4	32.5
Net gain/loss on derivatives & foreign currency translation	45.5	-12.0	201.4	-67.8	-221.9	23.7	-155.1	-135.2
Net other insurance finance income	-145.3	-224.4	16.5	-83.8	-139.6	-273.6	-279.5	-334.0
Insurance service result	543.0	492.0	359.3	255.4	437.8	412.0	323.3	130.3
Other operating income	-650.2	-598.0	-601.8	-755.2	-616.7	-825.0	-739.6	-874.0
Deposit insurance fees & credit guarantee fees	-270.8	-274.9	-282.5	-285.3	-289.5	-296.6	-296.6	-303.3
Net gain/loss on sale of loans	52.7	17.3	-12.1	-36.5	10.1	-103.1	-105.7	-191.2
Others	-432.1	-340.4	-307.2	-433.4	-337.3	-425.3	-337.3	-379.5
Net other operating income	242.1	303.5	384.0	-577.7	358.0	399.3	29.3	-12.8

1) Financial assets(liabilities) at fair value through profit or loss.

2) Financial assets(liabilities) at fair value through other comprehensive income.

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(bn Won)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
Provision for loan losses	426.4	560.7	513.6	752.1	661.4	659.2	385.0	687.2
Provision for acceptances and guarantees	13.5	-11.5	-0.3	-141.5	-6.4	3.0	-1.3	-2.0
Provision for undrawn commitments	-12.5	5.6	-17.0	-60.6	0.2	-8.4	-16.6	2.2
Provision for financial guarantees & contracts	0.9	-2.0	1.8	15.1	0.4	1.3	-2.6	0.4
Provision for Credit Losses	428.3	552.8	498.1	565.1	655.6	655.1	364.5	687.8

Group Credit Cost Ratio¹⁾

(bn Won)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
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
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
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
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
Provision for Loan Losses	420.0	479.0	494.2	564.2	625.0	645.4	365.7	633.8
Household	75.6	126.7	156.3	139.2	115.2	133.0	121.4	92.5
Corporate	167.7	159.1	152.2	243.2	261.0	399.3	143.4	371.7
Credit Card	176.8	193.2	185.7	181.8	248.8	113.1	100.9	169.6
Quarterly Credit Cost	0.38%	0.43%	0.43%	0.48%	0.54%	0.55%	0.30%	0.52%
Household	0.16%	0.27%	0.32%	0.28%	0.24%	0.27%	0.24%	0.18%
Corporate	0.30%	0.27%	0.25%	0.40%	0.43%	0.65%	0.23%	0.59%
Credit Card	2.63%	2.88%	2.67%	2.55%	3.58%	1.63%	1.43%	2.36%
Cumulative Credit Cost	0.38%	0.41%	0.41%	0.43%	0.54%	0.54%	0.46%	0.48%
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

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(bn Won)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
Employee Benefits	1,020.1	928.4	979.8	1,292.8	969.3	1,059.3	993.5	1,279.9
Post-employment benefits	55.4	52.4	49.9	53.8	53.3	59.7	56.6	60.3
Termination benefits	2.3	0.4	0.5	303.4	2.0	0.9	1.0	259.1
Salaries & employee benefits	714.3	693.1	719.1	725.0	691.6	799.4	728.4	753.3
Others	248.0	182.5	210.4	210.6	222.4	199.3	207.5	207.1
Depreciation and Amortization	216.9	226.8	232.2	240.4	223.9	223.2	228.1	239.5
Tangible assets	131.2	133.9	139.4	147.7	138.6	139.2	144.3	152.5
Intangible assets	85.0	92.4	92.3	92.0	85.3	84.0	83.8	87.1
Others	0.6	0.6	0.6	0.6	0.0	0.0	0.0	0.0
Other General and Administrative Expenses	391.2	438.7	438.8	532.5	412.4	467.2	430.8	523.9
Occupancy, furniture & equipment expenses	325.9	354.9	368.8	460.7	337.1	370.9	353.5	467.2
Taxes	65.4	83.7	70.0	71.8	75.3	96.3	77.3	56.8
General & Administrative Expenses	1,628.2	1,593.9	1,650.8	2,065.7	1,605.6	1,749.7	1,652.4	2,043.3

Cost to Income Ratio (CIR)

(bn Won)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
Gross operating income	4,402.1	4,449.4	4,514.3	3,662.4	4,554.2	4,537.8	4,351.9	4,501.3
General & administrative expenses	1,628.2	1,593.9	1,650.8	2,065.7	1,605.6	1,749.7	1,652.4	2,043.3
Quarterly CIR	36.9%	35.8%	36.6%	56.4%	35.3%	38.6%	38.0%	45.4%
Cumulative CIR	36.9%	36.4%	36.5%	40.7%	35.3%	36.9%	37.2%	39.3%

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(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
Total Outstanding Credits	443,095.9	452,159.5	462,571.1	469,864.0	469,840.3	473,021.3	478,625.7	484,213.7
Normal	436,108.9	444,760.6	455,175.6	462,365.3	462,181.0	465,538.5	471,108.8	476,987.4
Precautionary	4,173.8	4,307.0	4,265.0	4,459.6	4,100.8	4,096.0	4,182.2	4,163.5
Substandard	1,506.3	1,721.3	1,714.7	1,595.1	1,641.3	1,562.1	1,542.9	1,378.4
Doubtful	911.1	883.8	980.7	1,021.7	1,282.6	1,268.0	1,293.3	1,010.6
Estimated Loss	395.8	486.8	435.1	422.3	634.6	556.7	498.5	673.8
NPL (A)	2,813.2	3,092.0	3,130.5	3,039.1	3,558.5	3,386.8	3,334.6	3,062.8
NPL Ratio	0.63%	0.68%	0.68%	0.65%	0.76%	0.72%	0.70%	0.63%
Loan loss reserves ²⁾ (B)	4,464.5	4,588.3	4,557.4	4,585.0	4,735.3	4,690.0	4,447.7	4,543.1
Reserves for credit losses (C)	2,831.6	2,883.2	2,909.4	3,038.9	2,977.2	2,964.9	3,104.4	3,061.0
NPL Coverage Ratio(New) (B/A)	158.7%	148.4%	145.6%	150.9%	133.1%	138.5%	133.4%	148.3%
NPL Coverage Ratio(Old) [(B+C)/A]	259.4%	241.6%	238.5%	250.9%	216.7%	226.0%	226.5%	248.3%

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 & guarantees

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(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
Tier 1 Capital	50,871.8	51,437.1	52,322.5	52,477.4	53,730.9	54,397.8	54,867.5	54,246.0
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
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
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
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
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
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
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
Tier 2 Capital	4,314.4	4,147.6	4,119.5	4,372.0	3,936.6	3,571.3	3,401.6	3,533.7
Provisions	890.6	829.5	823.8	924.2	801.2	821.9	795.0	983.3
Subordinated debt(holding company)	400.0	400.0	400.0	400.0	326.0	326.0	326.0	326.0
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	414.5	270.3	387.9	173.9	302.1	96.1	0.0	21.7
Total BIS Capital	55,186.2	55,584.7	56,442.0	56,849.4	57,667.5	57,969.1	58,269.1	57,779.7
Risk Weighted Assets	333,170.9	334,175.0	337,206.6	345,980.6	347,855.2	353,481.0	358,041.7	357,521.5
BIS Capital Ratio	16.56%	16.63%	16.74%	16.43%	16.58%	16.40%	16.27%	16.16%
Tier 1	15.27%	15.39%	15.52%	15.17%	15.45%	15.39%	15.32%	15.17%
Common Equity Tier 1	13.42%	13.60%	13.84%	13.53%	13.70%	13.77%	13.83%	13.79%
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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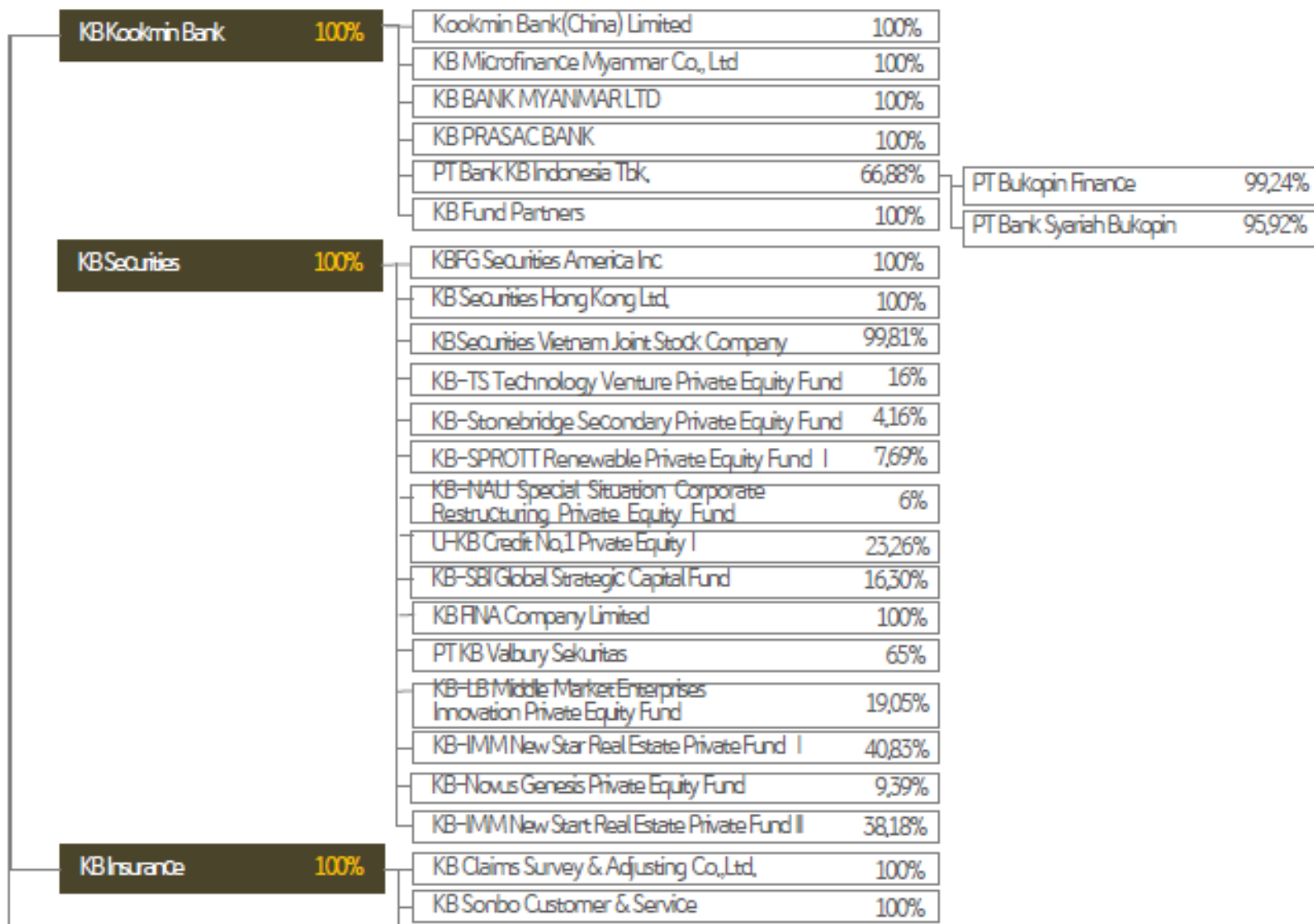
KB Kookmin Card

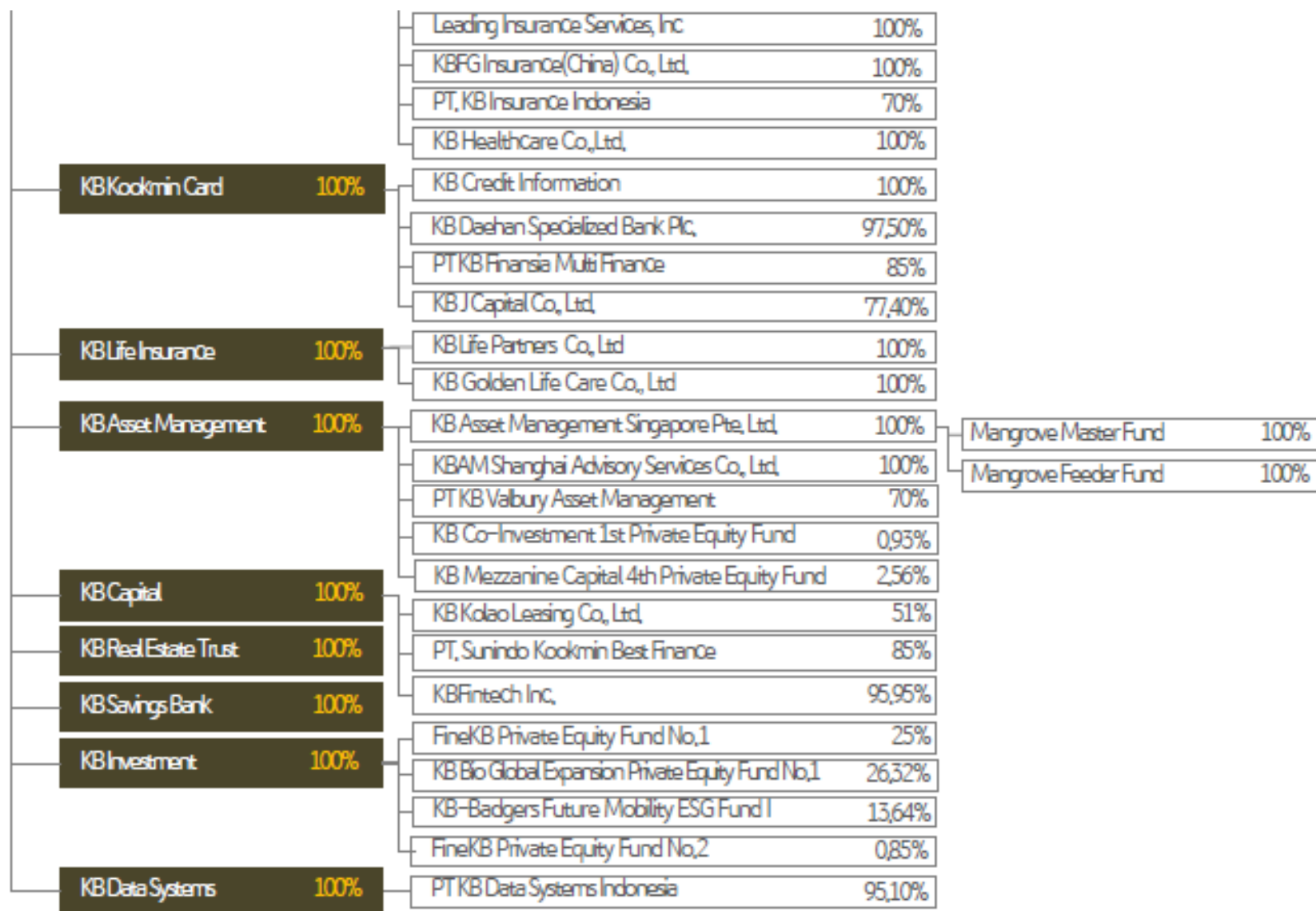
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KB Financial Group Inc. (holding company)	150	151	151	150	152	153	156	155
KB Kookmin Bank	13,307	13,274	13,430	13,509	12,824	12,894	12,849	12,930
KB Securities	2,880	2,868	2,892	2,894	2,790	2,815	2,801	2,816
KB Insurance	2,939	2,922	2,823	2,856	2,845	2,877	2,873	2,870
KB Kookmin Card	1,485	1,486	1,484	1,479	1,425	1,428	1,429	1,414
KB Life Insurance	679	668	664	664	664	663	647	645
KB Asset Management	350	329	317	313	298	284	277	269
KB Capital	545	544	546	547	554	554	552	552
KB Savings Bank	147	149	152	156	156	156	154	152
KB Real Estate Trust	184	180	178	172	161	162	160	154
KB Investment	68	66	66	65	61	27	26	26
KB Data Systems	582	581	578	587	589	583	584	577
Total	23,316	23,218	23,281	23,392	22,519	22,596	22,508	22,560

KB Kookmin Bank

	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25
Directors	8	8	8	8	8	8	8	8
Executive	3	3	3	3	3	3	3	3
Non-Executive	5	5	5	5	5	5	5	5
Non-Standing	0	0	0	0	0	0	0	0
Executive Vice Presidents	37	37	38	38	28	29	29	29
Regional Directors	34	34	35	35	42	41	41	41
Regular Employees	13,228	13,195	13,349	13,428	12,746	12,816	12,771	12,852
Total¹⁾	13,302	13,269	13,425	13,504	12,819	12,889	12,844	12,925

1) Excluding non-executive and non-standing directors

KB Securities

	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25
Directors	53	53	53	53	53	52	52	52
Employees	2,827	2,815	2,839	2,841	2,737	2,763	2,749	2,764
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
Total	2,880	2,868	2,892	2,894	2,790	2,815	2,801	2,816

KB Insurance

	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
Total	2,939	2,922	2,823	2,856	2,845	2,877	2,873	2,870

KB Kookmin Card

	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
Total	1,485	1,486	1,484	1,479	1,425	1,428	1,429	1,414

KB Life Insurance

	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
Total	679	668	664	664	664	663	647	645

Branches / ATMs of KB Kookmin Bank

	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
Total	1,816	1,826	1,825	1,829	1,798	1,814	1,832	1,833
ATM	4,334	4,322	4,293	4,288	4,239	4,210	4,185	4,162

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	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

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(bn Won)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
Net interest income	2,552.9	2,579.9	2,515.8	2,575.3	2,596.7	2,607.6	2,683.1	2,770.4
Net fee and commission income	300.4	260.9	273.4	278.2	270.2	301.9	294.4	337.0
Net other operating income(expenses)	-167.3	-173.5	124.6	-407.3	-128.8	96.9	-223.4	-203.0
Gross operating income	2,686.0	2,667.3	2,913.8	2,446.2	2,738.1	3,006.4	2,754.1	2,904.4
General & administrative expenses	1,083.5	1,058.5	1,082.8	1,409.5	1,063.2	1,115.4	1,094.3	1,362.9
Operating profit before provision for credit losses	1,602.5	1,608.8	1,831.0	1,036.7	1,674.9	1,891.0	1,659.8	1,541.5
Provision for credit losses	162.1	187.3	240.8	89.9	286.0	334.6	85.9	326.4
Net operating profit	1,440.4	1,421.5	1,590.2	946.8	1,388.9	1,556.4	1,573.9	1,215.1
Net non-operating profit(loss)	-943.8	89.4	-24.4	-74.8	-14.9	-19.2	5.1	-376.6
Share of profit(loss) of associates	5.5	-1.2	3.0	0.1	-6.0	10.8	3.4	67.6
Net other non-operating income(expenses)	-949.3	90.6	-27.4	-74.9	-8.9	-30.0	1.7	-444.2
Profit before income tax	496.6	1,510.9	1,565.8	872.0	1,374.0	1,537.2	1,579.0	838.5
Income tax expense	119.3	421.9	493.6	259.1	356.2	385.2	403.6	349.1
Profit for the period	377.3	1,089.0	1,072.2	612.9	1,017.8	1,152.0	1,175.4	489.4
Profit attributable to non-controlling interests	-12.2	-27.4	-39.8	-21.0	-8.6	-9.2	-1.5	-8.1
Profit attributable to shareholders of the parent company	389.5	1,116.4	1,112.0	633.9	1,026.4	1,161.2	1,176.9	497.5

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(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
Total Assets	543,970.5	552,016.9	552,259.6	562,887.2	569,749.9	574,607.1	582,774.7	584,935.0
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
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
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
Current income tax assets	263.3	280.6	295.5	318.8	305.5	322.8	346.6	362.6
Deferred income tax assets	281.9	252.0	130.2	137.1	121.1	111.9	120.1	143.5
Other assets	17,149.4	13,858.4	17,075.0	10,072.9	13,145.3	15,506.0	23,428.1	11,385.4
Total Liabilities	508,450.7	515,161.8	514,943.1	524,859.9	532,331.0	536,054.4	543,159.9	545,969.5
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
Deposits	406,412.4	407,517.6	411,005.3	421,200.7	421,529.6	425,520.9	429,582.0	440,010.2
Debts	29,253.1	32,927.2	29,473.9	32,226.4	35,079.8	34,717.6	30,142.8	32,545.7
Debentures	32,437.0	33,862.9	33,266.2	34,736.8	33,281.3	32,351.7	34,519.4	36,296.7
Derivative financial liabilities	5,440.9	6,814.7	3,910.7	9,643.1	8,085.1	4,539.4	4,782.4	5,828.3
Net defined benefit liabilities	9.5	9.2	10.8	11.3	23.8	8.9	9.0	9.4
Provisions	1,518.9	1,202.4	754.3	543.7	519.8	510.9	480.2	796.9
Accrued expenses payables	5,331.8	5,740.2	6,180.6	5,735.3	5,650.4	5,882.2	6,136.1	5,529.2
Other liabilities	27,946.0	26,974.4	30,208.8	20,603.4	27,941.7	32,298.4	37,202.5	24,532.8
Total Equity	35,519.8	36,855.1	37,316.4	38,027.3	37,418.9	38,552.7	39,614.8	38,965.5
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
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
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
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

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(bn Won)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
Interest Income	5,831.7	5,804.3	5,815.4	5,759.7	5,603.8	5,476.3	5,366.4	5,415.8
Due from financial institutions	59.5	71.2	57.4	60.8	59.4	54.2	50.4	54.2
Financial Investments	748.9	780.7	787.1	787.6	771.7	746.3	736.0	765.7
Loans	4,885.3	4,821.8	4,841.6	4,758.1	4,627.5	4,523.9	4,438.1	4,438.6
Other	138.0	130.6	129.3	153.2	145.2	151.9	141.9	157.3
Interest Expense	3,278.8	3,224.4	3,299.6	3,184.4	3,007.1	2,868.7	2,683.3	2,645.4
Deposits	2,550.1	2,485.7	2,540.7	2,492.3	2,349.8	2,241.9	2,089.8	2,049.0
Debts & Debentures	623.8	629.3	655.2	596.1	568.0	550.4	517.4	518.4
Other	104.9	109.4	103.7	96.0	89.3	76.4	76.1	78.0
Net Interest Income	2,552.9	2,579.9	2,515.8	2,575.3	2,596.7	2,607.6	2,683.1	2,770.4

Bank Net Interest Margin

(bn Won)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
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%

Interest Spread / Margin

(bn Won)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
Interest earning assets ¹⁾	463,470.5	470,492.4	480,227.8	485,619.0	490,342.8	492,492.7	491,867.2	503,167.9
Interest earned on the assets ²⁾	5,316.3	5,265.2	5,260.6	5,204.6	5,033.9	4,901.8	4,781.9	4,812.0
Yield	4.61%	4.50%	4.36%	4.26%	4.16%	3.99%	3.86%	3.79%
Interest bearing liabilities ¹⁾	451,492.8	458,135.9	468,098.4	472,158.2	477,196.4	480,272.8	477,714.4	489,572.4
Interest paid on the liabilities ³⁾	3,167.2	3,110.2	3,194.5	3,103.3	2,911.3	2,783.1	2,628.2	2,598.1
Yield	2.82%	2.73%	2.71%	2.61%	2.47%	2.32%	2.18%	2.11%
Interest spread	1.79%	1.77%	1.64%	1.65%	1.69%	1.67%	1.67%	1.69%
Net Interest Margin	1.87%	1.84%	1.71%	1.72%	1.76%	1.73%	1.74%	1.75%

1) Average balance based on separate financial statement

2) Interest income - credit guarantee fee

3) Interest expense + deposit insurance fee

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(bn Won)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
Trust Fee	47.1	45.0	45.3	45.1	46.0	49.2	66.5	83.7
Fee and Commission	253.3	215.9	228.1	233.1	224.2	252.7	227.9	253.3
Fees from credit cards	-9.2	-11.2	-11.6	-11.2	-9.2	-10.6	-13.2	-11.8
Guarantee fees	23.5	22.3	21.9	23.6	24.8	21.6	14.0	19.7
Other commissions in Won	211.9	176.4	195.7	197.7	183.6	216.6	191.0	214.0
Commissions received as agency	70.4	59.7	68.5	62.4	77.8	90.4	70.7	52.2
Commissions received on represent securities	22.8	24.5	27.9	25.8	26.5	29.4	39.3	42.1
Commissions received on banking business	49.9	49.6	49.6	48.4	50.4	52.3	53.4	53.1
Commissions received on loan business	22.4	22.0	19.3	17.0	20.7	19.5	16.9	12.1
Others	46.4	20.6	30.4	44.1	8.2	25.0	10.7	54.5
Other commissions in foreign currency	27.1	28.4	22.1	23.0	25.0	25.1	36.1	31.4
Net Fee and Commission Income	300.4	260.9	273.4	278.2	270.2	301.9	294.4	337.0

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(bn Won)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
Net gain/loss on securities	-22.0	268.9	427.9	192.8	396.2	-39.5	14.8	-440.0
Net gain/loss on FVPL securities ¹⁾	-49.4	247.2	426.9	177.4	331.8	-69.3	-15.0	-452.1
Net gain/loss on FVOCI securities ²⁾	27.4	21.7	1.0	15.4	64.4	29.8	29.8	12.1
Net gain/loss on sales	21.0	21.7	0.9	15.3	52.0	29.9	29.6	12.1
Impairment loss	0.0	0.0	-0.1	0.1	0.0	-0.1	0.1	0.0
Others	6.4	0.0	0.2	0.0	12.4	0.0	0.1	0.0
Net gain/loss on derivatives & foreign currency translation	132.2	-143.4	-8.8	-208.4	-185.7	484.2	130.1	666.2
Other operating income	-277.5	-299.0	-294.5	-391.7	-339.3	-347.8	-368.3	-429.2
Deposit insurance fees & credit guarantee fees	-264.7	-268.5	-277.2	-279.9	-283.8	-290.2	-291.0	-297.0
Net gain/loss on sale of loans	31.3	-15.3	0.0	-28.6	-17.4	-61.7	-27.4	-94.2
Others	-44.1	-15.2	-17.3	-83.2	-38.1	4.1	-49.9	-38.0
Net other operating income	-167.3	-173.5	124.6	-407.3	-128.8	96.9	-223.4	-203.0

1) Financial assets(liabilities) at fair value through profit or loss

2) Financial assets(liabilities) at fair value through other comprehensive income

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(bn Won)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
Provision for loan losses	154.7	195.9	240.1	290.4	305.0	330.3	101.8	331.2
Provision for acceptances and guarantees	13.4	-11.8	-	-141.4	-6.5	3.0	-1.3	-2.0
Provision for undrawn commitments	-5.4	5.2	-2.7	-59.3	-12.9	0.8	-11.1	-3.8
Provision for financial guarantees & contracts	-0.6	-2.0	3.4	0.2	0.4	0.5	-3.5	1.0
Provision for Credit Losses	162.1	187.3	240.8	89.9	286.0	334.6	85.9	326.4

Credit Cost Ratio

(bn Won)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
Total Outstanding Credit	381,265.6	390,453.7	399,408.8	404,680.7	405,847.3	408,459.7	412,652.3	416,403.5
Household	167,515.4	171,838.0	176,437.2	177,025.2	179,323.6	180,990.4	182,241.7	183,611.7
Corporate	213,750.2	218,615.7	222,971.6	227,655.4	226,523.7	227,469.3	230,410.6	232,791.9
Provision for Loan Losses	104.1	84.3	188.0	97.7	244.2	281.6	8.7	230.5
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
Quarterly Credit Cost	0.11%	0.09%	0.19%	0.10%	0.24%	0.28%	0.01%	0.22%
Household	0.09%	0.14%	0.15%	0.10%	0.16%	0.12%	0.12%	0.08%
Corporate	0.13%	0.05%	0.22%	0.09%	0.31%	0.41%	-0.08%	0.33%
Cumulative Credit Cost	0.11%	0.10%	0.13%	0.12%	0.24%	0.26%	0.18%	0.19%
Household	0.09%	0.12%	0.13%	0.12%	0.16%	0.14%	0.13%	0.12%
Corporate	0.13%	0.09%	0.13%	0.12%	0.31%	0.36%	0.21%	0.24%

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(bn Won)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
Employee Benefits	682.5	615.7	645.6	900.4	657.0	667.9	650.3	858.7
Post-employment benefits	37.3	35.4	33.9	37.6	34.4	42.2	38.9	40.6
Termination benefits	0.0	0.0	0.0	249.3	0.2	0.2	0.0	221.3
Salaries & employee benefits	443.9	452.3	450.8	461.6	445.5	480.9	457.2	448.2
Others	201.3	128.0	160.9	151.9	176.9	144.6	154.2	148.6
Depreciation and Amortization	142.1	144.6	149.3	155.1	138.5	137.7	143.1	153.5
Tangible assets	100.5	103.2	108.1	115.6	105.7	106.2	111.3	118.1
Intangible assets	41.6	41.4	41.1	39.6	32.8	31.5	31.8	35.4
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other General and Administrative Expenses	258.9	298.2	287.9	354.0	267.7	309.8	300.9	350.7
Occupancy, furniture & equipment expenses	218.4	240.0	247.9	312.6	220.6	244.0	254.2	327.3
Taxes	40.4	58.2	40.1	41.4	47.1	65.8	46.7	23.5
General & Administrative Expenses	1,083.5	1,058.5	1,082.8	1,409.5	1,063.2	1,115.4	1,094.3	1,362.9

Cost to Income Ratio(CIR)

(bn Won)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
Quarterly CIR	40.3%	39.7%	37.2%	57.6%	38.8%	37.1%	39.7%	46.9%
Cumulative CIR	40.3%	40.0%	39.0%	43.3%	38.8%	37.9%	38.5%	40.7%
Gross operating income	2,686.0	2,667.3	2,913.8	2,446.2	2,738.1	3,006.4	2,754.1	2,904.4
General & administrative expenses	1,083.5	1,058.5	1,082.8	1,409.5	1,063.2	1,115.4	1,094.3	1,362.9

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Loans in Won

(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
Household	167,181.2	171,535.9	176,150.1	176,763.9	179,092.1	180,777.5	182,037.7	183,413.3
Mortgage ¹⁾	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	34,386.6	36,194.1	37,200.6	36,533.0	36,172.0	35,756.0	34,985.0	34,021.0
General ¹⁾	69,500.3	70,062.2	70,372.9	70,682.1	70,442.3	70,447.2	70,072.5	70,139.6
Corporate	176,516.5	180,001.1	185,664.9	186,826.1	187,927.8	191,434.7	193,419.4	194,058.0
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 ²⁾	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
Total	343,697.7	351,537.0	361,815.0	363,590.0	367,019.9	372,212.1	375,457.1	377,471.4

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

Loan Portfolio

[illegible]

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
Total	367,779.6	367,712.0	370,706.6	377,577.1	379,796.4	384,917.4	388,721.2	395,464.5

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%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Loan to Deposit Ratio¹⁾

	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
Loans in Won / Deposits in Won ²⁾	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

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(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
Total Outstanding Credits	381,265.6	390,453.7	399,408.8	404,680.7	405,847.3	408,459.7	412,652.3	416,403.5
Normal	378,555.7	387,497.8	396,311.8	401,950.5	402,836.2	405,396.2	409,429.6	413,511.0
Precautionary	1,455.0	1,498.5	1,618.3	1,444.3	1,405.5	1,648.7	1,771.7	1,725.3
Substandard	819.7	1,035.2	1,059.6	919.4	853.8	801.6	843.1	758.5
Doubtful	213.4	178.5	184.1	197.5	451.8	375.6	382.1	187.1
Estimated Loss	221.8	243.8	235.2	169.0	300.0	237.6	225.8	221.6
NPL (A)	1,254.9	1,457.5	1,478.9	1,285.9	1,605.6	1,414.8	1,451.0	1,167.2
NPL Ratio	0.33%	0.37%	0.37%	0.32%	0.40%	0.35%	0.35%	0.28%
Loan loss reserves ¹⁾ (B)	2,612.2	2,607.0	2,653.5	2,603.6	2,711.7	2,675.4	2,524.6	2,404.6
Reserves for credit losses (C)	1,997.6	2,058.8	2,059.6	2,039.1	2,087.7	2,090.2	2,269.4	2,300.9
NPL Coverage Ratio(New) (B/A)	208.2%	178.9%	179.4%	202.5%	168.9%	189.1%	174.0%	206.0%
NPL Coverage Ratio(Old) [(B+C)/A]	367.3%	320.1%	318.7%	361.1%	298.9%	336.8%	330.4%	403.1%

1) Allowances for loan losses and acceptances & guarantees

Household

(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
Total Outstanding Credits	167,515.4	171,838.0	176,437.2	177,025.2	179,323.6	180,990.4	182,241.7	183,611.7
Normal	166,750.9	171,041.3	175,649.0	176,274.9	178,524.8	180,155.2	181,405.0	182,768.5
Precautionary	461.0	480.1	492.9	458.0	454.0	486.4	466.1	471.9
Substandard	203.6	218.4	194.4	189.6	231.9	243.5	256.1	254.9
Doubtful	77.8	76.7	76.8	76.6	82.3	77.0	86.0	93.7
Estimated Loss	22.0	21.5	24.0	26.1	30.6	28.3	28.5	22.7
NPL	303.4	316.6	295.2	292.3	344.9	348.8	370.6	371.3
NPL Ratio	0.18%	0.18%	0.17%	0.17%	0.19%	0.19%	0.20%	0.20%
Loan loss reserves ¹⁾	664.5	675.1	688.8	688.3	707.0	698.2	698.0	679.0
Reserve for credit losses	1,202.7	1,238.9	1,271.8	1,283.1	1,305.7	1,332.4	1,355.7	1,383.1
NPL Coverage Ratio	219.0%	213.3%	233.3%	235.5%	205.0%	200.2%	188.3%	182.9%

1) Allowances for loan losses and acceptances & guarantees

Corporate

(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
Total Outstanding Credits	213,750.2	218,615.7	222,971.6	227,655.4	226,523.7	227,469.3	230,410.6	232,791.9
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
NPL Ratio	0.45%	0.52%	0.53%	0.44%	0.56%	0.47%	0.47%	0.34%
Loan loss reserves ¹⁾	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
NPL Coverage Ratio	204.7%	169.3%	166.0%	192.8%	159.0%	185.5%	169.1%	216.8%

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)
Write-offs	114.8	114.3	130.1	270.2	126.9	276.7	186.8	381.9
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
NPL Sales	181.1	191.5	195.0	225.7	228.5	308.6	186.5	297.3
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
Total	295.9	305.8	325.1	495.9	355.4	585.3	373.3	679.2

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
Total	104.1	84.3	188.0	97.7	244.2	281.6	8.7	230.5

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Delinquency Ratio

	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
Household	0.28%	0.28%	0.26%	0.27%	0.28%	0.29%	0.28%	0.27%
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%
Corporate	0.23%	0.28%	0.30%	0.30%	0.40%	0.32%	0.40%	0.28%
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%
Total	0.25%	0.28%	0.28%	0.29%	0.35%	0.31%	0.34%	0.28%

* Delinquent for 1 month and over

Loan Amount

(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
Household	167,515.4	171,838.0	176,437.2	177,025.2	179,323.6	180,990.4	182,241.7	183,611.7
Mortgage	94,281.5	96,778.2	100,224.4	101,142.8	104,127.9	105,670.7	107,747.5	109,970.1
General	73,233.9	75,059.9	76,212.8	75,882.4	75,195.7	75,319.7	74,494.2	73,641.6
Corporate	201,621.0	205,734.7	210,112.3	212,179.7	211,637.6	213,760.0	216,997.1	218,211.7
SME	143,042.0	143,438.0	147,791.5	150,025.1	150,973.2	152,677.2	153,547.4	153,877.6
Large Corporation	58,579.0	62,296.7	62,320.8	62,154.6	60,664.3	61,082.8	63,449.7	64,334.1
Total	369,136.4	377,572.7	386,549.5	389,204.9	390,961.2	394,750.4	399,238.8	401,823.4

Delinquent Amount

(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
Household	465.1	479.0	459.8	476.0	503.7	530.9	502.4	495.5
Mortgage	263.6	271.9	264.4	265.6	278.9	289.3	268.3	253.6
General	201.5	207.1	195.5	210.4	224.8	241.6	234.1	241.9
Corporate	459.6	570.4	620.4	641.5	851.9	692.4	859.1	616.6
SME	443.0	561.9	601.5	603.8	760.4	644.8	831.0	597.9
Large Corporation	16.6	8.5	18.9	37.7	91.5	47.6	28.1	18.7
Total	924.7	1,049.4	1,080.2	1,117.5	1,355.6	1,223.3	1,361.5	1,112.1

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
Total	924.7	1,049.4	1,080.3	1,117.6	1,355.6	1,223.2	1,361.5	1,112.1

Delinquency Ratio by Industry (Coporate 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%
Total	0.23%	0.28%	0.30%	0.30%	0.40%	0.32%	0.40%	0.28%

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

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(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
Tier 1 Capital	33,905.4	35,291.1	35,965.2	35,059.0	36,175.3	37,350.6	38,404.9	36,948.5
Common Equity Tier 1	32,622.5	33,650.9	34,899.6	33,993.4	35,109.7	36,285.0	37,339.3	35,882.9
Paid in 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
Capital surplus	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4
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
Others	830.5	728.9	714.2	821.4	837.0	838.4	736.4	603.5
Deductions	-1,447.7	-1,425.6	-1,247.1	-2,882.1	-1,168.8	-1,140.2	-1,151.1	-1,965.3
Additional Tier 1	1,282.9	1,640.2	1,065.6	1,065.6	1,065.6	1,065.6	1,065.6	1,065.6
Tier 2 Capital	5,486.0	5,447.2	5,370.6	5,514.9	5,181.3	4,999.4	4,818.6	4,642.3
Provisions	568.3	526.8	504.3	570.5	452.7	484.6	465.9	595.8
Subordinated debt	4,228.2	4,214.7	4,154.9	4,224.2	4,009.2	3,784.4	3,719.7	3,461.4
Others	689.4	705.7	711.4	720.2	719.4	730.4	633.0	585.1
Total BIS Capital	39,391.5	40,738.3	41,335.8	40,573.9	41,356.6	42,350.0	43,223.5	41,590.8
Risk Weighted Assets	227,062.9	228,814.9	227,290.2	234,435.9	235,489.1	236,376.3	241,271.3	241,162.5
BIS Capital Adequacy Ratio	17.35%	17.80%	18.19%	17.31%	17.56%	17.92%	17.91%	17.25%
Tier 1	14.93%	15.42%	15.82%	14.95%	15.36%	15.80%	15.92%	15.32%
Common Equity Tier 1	14.37%	14.71%	15.35%	14.50%	14.91%	15.35%	15.48%	14.88%
Tier 2	2.42%	2.38%	2.36%	2.35%	2.20%	2.12%	2.00%	1.92%

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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	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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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

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(bn Won)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
Net interest income	149.9	152.7	144.3	157.3	166.5	157.9	164.8	142.3
Net fee and commission income	196.7	179.9	174.9	237.0	203.6	206.8	232.0	308.7
Net other operating income(expenses)	158.1	142.0	163.5	-35.7	115.4	207.9	144.0	18.7
Gross operating income	504.7	474.6	482.7	358.6	485.5	572.6	540.8	469.7
General & administrative expenses	255.2	231.1	244.1	249.9	242.8	294.4	258.1	275.2
Operating profit before provision for credit losses	249.5	243.5	238.6	108.7	242.7	278.2	282.7	194.5
Provision for credit losses	-2.0	2.0	1.7	65.3	20.0	62.0	59.3	-47.3
Net operating profit	251.5	241.5	236.9	43.4	222.7	216.2	223.4	241.8
Net non-operating profit(loss)	-10.3	-9.7	-5.1	-7.0	14.2	3.7	-11.9	-10.7
Share of profit(loss) of associates	-6.9	-6.8	-10.7	-10.8	-6.5	-1.5	-24.8	24.3
Net other non-operating income(expenses)	-3.4	-2.9	5.6	3.8	20.7	5.2	12.9	-35.0
Profit before income tax	241.2	231.8	231.8	36.4	236.9	219.9	211.5	231.1
Income tax expense	43.7	52.6	60.0	0.0	56.6	60.6	52.8	52.9
Profit for the period	197.5	179.2	171.8	36.4	180.3	159.3	158.7	178.2
Profit attributable to non-controlling interests	-0.5	1.1	1.1	-2.5	0.4	0.3	0.9	1.0
Profit attributable to shareholders of the parent company	198.0	178.1	170.7	38.9	179.9	159.0	157.8	177.2

(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
Total Assets	62,950.5	62,495.2	63,200.1	63,384.4	67,015.2	71,121.9	75,785.8	76,461.4
Cash and due from financial institutions	2,698.8	2,820.8	2,740.0	3,322.5	3,258.3	3,269.3	3,625.1	4,106.6
Financial assets at fair value through profit or loss	35,351.2	35,078.0	35,465.9	37,098.0	37,107.2	39,500.3	42,758.0	42,787.5
Derivative financial assets	1,089.9	1,133.4	1,307.7	1,394.2	1,571.6	1,602.9	1,651.6	1,614.6
Financial investments	5,725.7	6,430.0	6,422.0	6,485.3	7,306.7	8,380.4	8,538.2	9,463.1
Loans	10,125.3	9,701.9	9,903.0	10,605.8	10,270.4	9,899.3	10,236.5	10,648.3
(Allowances for loan losses)	-157.9	-159.5	-161.4	-225.2	-236.4	-296.9	-349.9	-302.6
Investments in associates	295.5	297.0	295.3	417.8	331.0	393.0	482.3	524.8
Tangible assets	682.1	651.3	653.5	658.0	653.3	647.0	372.0	332.7
Goodwill & Intangible assets	306.9	307.8	298.1	289.3	290.6	279.7	268.4	260.0
Current income tax assets	8.6	7.4	7.7	6.8	7.1	7.2	6.4	7.3
Deferred income tax assets	32.6	53.6	40.6	101.8	68.1	12.6	30.9	1.0
Other assets	6,633.9	6,014.0	6,066.3	3,004.9	6,150.9	7,130.2	7,816.4	6,714.9
Total Liabilities	56,467.5	55,826.0	56,376.1	56,498.4	60,247.3	64,225.9	68,770.2	69,572.5
Financial liabilities at fair value through profit or loss	11,081.3	10,679.1	10,065.1	10,561.0	10,685.1	10,057.0	10,036.9	10,901.0
Deposits	7,462.6	7,684.8	7,318.1	7,725.9	8,189.0	9,621.5	10,676.1	12,110.8
Debts	24,258.2	24,913.3	25,889.3	27,229.9	26,557.3	28,284.6	31,564.7	30,971.3
Debentures	4,877.2	4,939.5	5,439.3	6,224.8	6,231.7	6,512.1	6,532.0	6,852.2
Derivative financial liabilities	1,762.6	1,531.0	1,528.6	1,928.0	1,967.7	1,946.0	1,969.4	2,091.4
Net defined benefit liabilities	51.3	55.2	60.1	68.7	56.1	60.1	63.6	78.1
Provisions	226.7	217.4	190.1	137.6	113.2	97.8	83.5	110.4
Accrued expenses payables	368.5	393.2	416.5	469.2	348.9	404.7	446.1	523.3
Other liabilities	6,379.1	5,412.5	5,469.0	2,153.3	6,098.3	7,242.1	7,397.9	5,934.0
Total Equity	6,483.0	6,669.2	6,824.0	6,886.0	6,768.0	6,896.0	7,015.6	6,889.0
Share capital	1,439.9	1,439.9	1,439.9	1,439.9	1,439.9	1,439.9	1,439.9	1,439.9
Hybrid financial instrument	756.1	756.1	756.1	756.1	756.1	756.1	756.1	756.1
Capital surplus	1,328.9	1,328.9	1,328.9	1,329.5	1,329.5	1,329.5	1,329.5	1,329.5
Accumulated other comprehensive income	222.4	225.2	217.0	252.8	246.1	226.0	246.0	249.8
Retained earnings	2,661.2	2,829.7	2,991.4	3,020.7	2,911.0	3,060.4	3,208.9	3,077.0
Non-controlling interest	70.6	85.5	86.8	83.1	81.5	80.2	31.3	32.8
Other equity	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9

Key Indicators

Key Indicators

(bn Won)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
Brokerage								
Stocks (Including ETF, ELW)								
Market share	5.65%	5.68%	6.57%	5.53%	5.67%	5.44%	5.48%	5.71%
Online transaction volume ratio	84.64%	86.69%	88.00%	88.27%	87.81%	88.75%	89.97%	89.63%
Average Online fee rate	0.054%	0.053%	0.049%	0.048%	0.046%	0.043%	0.040%	0.039%
Average offline fee rate	0.105%	0.114%	0.114%	0.113%	0.112%	0.113%	0.113%	0.102%
Average fee rate	0.061%	0.061%	0.057%	0.056%	0.054%	0.051%	0.047%	0.045%
Futures								
Market share	1.38%	1.53%	1.61%	1.46%	1.46%	1.44%	1.58%	2.00%
Online transaction volume ratio	78.35%	78.35%	77.40%	77.85%	79.17%	81.92%	81.89%	82.66%
Average fee rate	0.003%	0.003%	0.003%	0.003%	0.003%	0.003%	0.003%	0.003%
Options								
Market share	2.33%	2.60%	2.43%	2.29%	2.36%	2.84%	2.48%	2.79%
Online transaction volume ratio	83.32%	83.06%	82.75%	80.43%	82.74%	83.92%	87.19%	88.51%
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

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(bn Won)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
Net interest income	-25.5	-13.1	-1.3	12.6	-10.9	-5.8	0.4	4.0
Net fee and commission income	-8.8	-8.5	-10.8	-7.4	-10.7	-9.6	-8.4	-8.5
Net other operating income(expenses)	464.1	452.8	271.2	149.6	480.2	384.0	340.0	164.8
Gross operating income	429.8	431.2	259.1	154.8	458.6	368.6	332.0	160.3
General & administrative expenses	30.0	34.7	38.2	37.4	35.5	38.4	38.1	49.4
Operating profit before provision for credit losses	399.8	396.5	220.9	117.4	423.1	330.2	293.9	110.9
Provision for credit losses	7.7	4.4	-12.1	-2.0	1.1	-2.3	9.5	10.2
Net operating profit	392.1	392.1	233.0	119.4	422.0	332.5	284.4	100.7
Net non-operating income	0.2	-7.1	0.9	-4.7	2.0	0.8	1.7	-2.2
Share of profit(loss) of associates	0.6	0.4	0.7	0.6	0.6	0.6	1.1	1.7
Net other non-operating income(expenses)	-0.4	-7.5	0.2	-5.3	1.4	0.2	0.6	-3.9
Profit before income tax	392.3	385.0	233.9	114.7	424.0	333.3	286.1	98.5
Income tax expense	102.3	103.2	65.0	15.8	110.5	88.3	77.2	87.2
Profit for the period	290.0	281.8	168.9	98.9	313.5	245.0	208.9	11.3
Profit attributable to shareholders of the parent company	289.8	281.6	168.8	99.3	313.5	244.6	208.8	11.3

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(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
Total Assets	37,392.8	38,007.9	39,004.7	40,776.4	42,032.3	42,708.8	43,474.9	45,377.6
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
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
Derivative financial assets	60.9	82.6	209.0	194.9	283.9	262.9	166.5	45.1
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
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
(Allowances for loan losses)	-54.7	-57.5	-44.1	-38.5	-38.6	-36.8	-45.2	-58.0
Investments in associates	59.3	57.5	58.1	66.5	67.1	65.6	152.9	80.9
Insurance contract assets	268.4	294.9	312.8	276.2	301.2	347.3	362.1	271.2
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
Tangible assets	401.9	405.5	400.6	398.7	398.1	426.9	417.9	413.5
Goodwill & Intangible assets	83.0	142.8	139.2	143.6	137.7	132.3	124.3	124.7
Current income tax assets	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deferred income tax assets	3.9	4.0	4.0	4.0	4.0	4.1	4.2	4.5
Other assets	602.0	523.4	528.1	511.7	510.3	561.3	652.5	651.3
Total Liabilities	31,557.3	32,191.6	33,115.6	34,982.4	36,848.6	37,204.5	37,854.8	39,725.5
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
Total Equity	5,835.5	5,816.4	5,889.1	5,794.0	5,183.7	5,504.3	5,620.1	5,652.1
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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Summarized Statement of Financial Position

(bn Won, %)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
Invested assets	34,758.3	35,351.9	36,254.9	38,051.2	39,115.6	39,784.6	40,467.2	42,203.9
Net investment yield (cumulative)	2.7	2.8	2.7	2.6	3.6	3.2	3.0	2.5
Total Assets	37,340.3	37,955.0	38,966.1	40,710.8	41,967.1	42,685.4	43,453.9	44,892.0
Policy reserves	28,690.9	29,538.4	30,633.6	32,174.5	33,722.6	34,209.7	34,803.0	35,793.0
Catastrophe reserves	1,162.1	1,185.5	1,206.4	1,194.6	1,222.1	1,248.3	1,272.2	1,180.4
Total Liabilities	31,440.5	32,069.0	33,006.4	34,854.4	36,714.8	37,101.4	37,760.1	39,174.8
Total Equities	5,899.8	5,886.0	5,959.7	5,856.4	5,252.2	5,580.2	5,693.8	5,717.2
Total Liabilities & Equities	37,340.3	37,955.0	38,966.1	40,710.8	41,967.1	42,681.6	43,453.9	44,892.0

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

Summarized Statement of Comprehensive Income (Cumulative)

(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
Direct premium written								
Net premium earned								
Underwriting income	366.6	688.2	885.4	978.0	263.1	501.0	655.9	626.7
Investment income	35.5	108.1	144.2	177.3	165.8	262.4	394.2	528.4
Operating income	402.2	796.3	1,029.6	1,155.3	428.9	763.3	1,050.1	1,155.1
Ordinary income	401.7	794.5	1,028.3	1,138.0	430.0	764.3	1,050.8	1,140.8
Net Income	298.3	589.1	759.0	856.7	319.8	566.1	776.2	781.1

* 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)
K-ICS Ratio	202.4%	202.7%	203.7%	186.4%	182.2%	191.5%	191.2%	190.2%
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

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

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Direct Premiums by Policy Type (Quarterly)

(bn Won)	1Q24		2Q24		3Q24		4Q24		1Q25		2Q25		3Q25		4Q25(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
General	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
Long-term	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
Auto	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
Total	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.

Direct Premiums by Policy Type (Cumulative)

(bn Won)	1Q24		2Q24		3Q24		4Q24		1Q25		2Q25		3Q25		4Q25(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
General	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
Long-term	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
Auto	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
Total	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

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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
General	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
Long-term	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
Auto	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
Total	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
General	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
Long-term	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
Auto	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
Total	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

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Monthly Initial Premiums

(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
Protection	10,588	12,252	28,939	15,570	10,517	10,536	13,016	11,999	11,612	10,351	10,502		13,262	145,881
Accident	427	583	1,422	1,028	485	447	578	532	612	658	293		642	7,065
Drivers	1,298	1,380	2,878	1,414	1,438	1,305	1,539	1,228	1,490	1,157	1,965		1,554	17,091
Property	1,001	1,067	2,290	1,115	1,012	976	1,033	931	971	795	898		1,099	12,090
Disease	6,643	7,856	19,318	10,791	6,474	6,683	8,434	8,273	7,390	6,681	6,130		8,607	94,673
Bundled	1,219	1,367	3,030	1,222	1,106	1,125	1,432	1,035	1,149	1,060	1,216		1,360	14,962
Savings	- 2	11	31	1	8	4	3	14	- 1	16	- 0		8	86
Annuities	51	64	117	35	45	45	36	31	24	21	35		46	503
Total	10,637	12,326	29,087	15,606	10,570	10,585	13,055	12,043	11,634	10,388	10,537		13,315	146,470

* The figures presented herein are based on K-IFRS17.

Monthly Initial Premiums

(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
Protection	11,441	10,989	15,580	11,314	11,828	12,278	13,038	11,940	11,181	11,628	14,263	14,103	12,465	149,583
Accident	282	237	392	395	348	309	472	393	423	389	246	219	342	4,106
Drivers	1,224	1,057	1,122	1,271	1,134	1,113	1,316	1,181	1,010	1,020	1,406	1,606	1,205	14,460
Property	1,136	1,023	1,067	1,152	1,192	1,094	1,289	1,045	1,004	1,009	1,014	1,102	1,094	13,127
Disease	7,519	7,459	11,364	7,071	7,713	8,268	8,257	7,886	7,470	8,021	10,432	9,707	8,431	101,167
Bundled	1,279.7	1,213.1	1,635.7	1,425.1	1,440.9	1,493.2	1,702.9	1,435.1	1,273.7	1,189.6	1,165.2	1,468.8	1,393.6	16,722.8
Savings	10	28	- 1	12	14	8	20	8	4	25	5	24	13	157
Annuities	73	62	48	43	48	39	40	28	29	27	28	37	42	503
Total	11,523	11,080	15,628	11,369	11,890	12,325	13,098	11,975	11,215	11,680	14,295	14,164	12,520	150,243

* The figures presented herein are based on K-IFRS17.

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(bn Won)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
Net interest income	414.2	401.3	412.5	433.0	425.2	397.9	394.6	375.6
Net fee and commission income	199.6	185.9	197.8	186.9	187.0	156.9	171.5	193.1
Net other operating income(expenses)	-102.4	-69.3	-109.1	-102.1	-75.3	-140.7	-160.2	-115.3
Gross operating income	511.4	517.9	501.2	517.8	536.9	414.1	405.9	453.4
General & administrative expenses	144.3	145.3	147.5	204.2	140.7	150.7	140.7	174.2
Operating profit before provision for credit losses	367.1	372.6	353.7	313.6	396.2	263.4	265.2	279.2
Provision for credit losses	194.4	224.0	196.5	278.0	284.7	134.1	129.0	217.2
Net operating income	172.7	148.6	157.2	35.6	111.5	129.3	136.2	62.0
Net non-operating income	14.6	3.1	-3.8	-2.9	0.6	-2.8	-1.4	-3.4
Share of profit(loss) of associates	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.4
Net other non-operating income(expenses)	14.3	2.8	-4.1	-3.2	0.3	-3.1	-1.6	-3.8
Profit before income tax	187.3	151.7	153.4	32.7	112.1	126.5	134.8	58.6
Income tax expense	47.9	37.5	38.5	9.7	27.4	29.4	34.9	11.3
Profit for the period	139.4	114.2	114.9	23.0	84.7	97.1	99.9	47.3
Profit attributable to shareholders of the parent company	139.1	116.6	114.7	32.3	84.5	96.8	99.3	49.6

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(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
Total Assets	29,547.0	29,688.5	31,111.5	30,541.6	29,806.5	29,363.1	30,482.0	30,235.7
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
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
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
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
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
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
Total Liabilities	24,755.7	24,537.5	25,850.8	25,236.8	24,424.7	23,912.2	24,922.9	24,597.9
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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debts	5,019.7	4,623.7	4,873.8	4,177.4	3,681.3	3,823.3	4,068.4	4,300.8
Debentures	17,320.0	17,348.8	17,090.3	17,956.8	17,328.4	16,470.8	16,639.1	17,470.3
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
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
Total Equity	4,791.3	5,151.0	5,260.7	5,304.8	5,381.8	5,451.0	5,559.1	5,637.8
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

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Customers

(in thousands)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
Cardholders ¹⁾	19,994.4	20,089.3	20,064.7	20,114.0	20,242.6	20,272.0	20,423.4	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	12,880.6
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
Active Cardholders ²⁾	10,414.0	10,497.0	10,590.0	10,713.0	10,827.0	10,908.0	11,077.0	11,152.0
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

1) Excluding overlapped cardholders between credit card and check card.

2) Based on cardholders who used their card at least once every 6 months.

Transaction Volume

(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
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
Installment	5,700.1	5,585.3	6,015.8	5,962.8	5,657.3	5,676.7	6,094.6	6,263.5
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
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

Credit Card Receivables

(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
Credit sales	14,139.9	14,087.7	15,088.2	15,306.4	14,958.9	15,059.4	15,670.3	15,830.3
Cash advance	1,216.9	1,201.9	1,177.4	1,198.1	1,098.9	974.8	882.5	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	6,336.0
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
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

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(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
Total Outstanding Credits	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
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
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
NPL (A)	365.8	307.5	319.5	306.8	367.3	333.5	312.6	268.1
NPL Ratio	1.36%	1.14%	1.13%	1.08%	1.32%	1.20%	1.11%	0.94%
Allowances ¹⁾ (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
NPL Coverage Ratio(New) (B/A)	286.6%	348.7%	306.1%	310.9%	266.8%	271.2%	264.3%	292.5%
NPL Coverage Ratio(Old) [(B+C)/A]	448.4%	542.9%	485.0%	566.8%	443.7%	461.5%	459.1%	505.4%

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)
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
Total	159.7	200.0	497.2	258.3	356.9	414.2	383.1	341.3

Recoveries from Written-offs

(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

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(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
Total loans	26,109.6	26,240.5	27,347.6	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
Delinquency ratio	1.31%	1.29%	1.29%	1.31%	1.61%	1.40%	1.21%	0.98%

Rescheduled Loan

(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
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
Delinquency ratio	6.90%	6.51%	6.68%	7.74%	8.35%	6.71%	6.00%	5.92%

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(bn Won)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
Net interest income	-41.0	-35.6	-32.4	-28.4	-29.1	-24.9	-24.7	-24.0
Net fee and commission income	1.5	2.1	2.3	2.4	2.3	2.9	4.6	5.2
Net other operating income(expenses)	164.1	166.6	130.4	33.2	144.3	133.2	137.1	58.8
Gross operating income	124.6	133.1	100.3	7.2	117.5	111.2	117.0	40.0
General & administrative expenses	25.5	35.3	42.6	44.1	37.5	42.1	37.0	54.1
Operating profit before provision for credit losses	99.1	97.8	57.7	-36.9	80.0	69.1	80.0	-14.1
Provision for credit losses	-0.4	0.0	0.8	-1.1	0.5	0.7	0.4	-0.2
Net operating profit	99.5	97.8	56.9	-35.8	79.5	68.4	79.6	-13.9
Net non-operating income	3.0	1.5	2.6	-0.7	1.9	1.3	2.5	7.7
Share of profit(loss) of associates	-0.1	0.0	-0.1	-0.1	-0.2	-0.1	-0.2	0.4
Net other non-operating income(expenses)	3.1	1.5	2.7	-0.6	2.1	1.4	2.7	7.3
Profit before income tax	102.5	99.3	59.5	-36.5	81.4	69.7	82.1	-6.2
Income tax expense	30.3	25.8	11.0	-6.6	20.7	13.9	28.1	25.0
Profit for the period	72.2	73.5	48.5	-29.9	60.7	55.8	54.0	-31.2
Profit attributable to shareholders of the parent company	72.2	73.5	48.5	-29.9	60.7	55.8	54.0	-31.2

Condensed Income Statement (Separate)

(bn Won)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
Net interest income	16.5	21.8	25.6	29.0	26.6	30.5	29.2	30.0
Net fee and commission income	1.5	2.1	2.3	2.4	2.3	2.9	4.6	5.2
Net other operating income(expenses)	135.7	131.6	109.0	27.3	123.5	140.0	98.2	56.4
Gross operating income	153.7	155.5	136.9	58.7	152.4	173.4	132.0	91.6
General & administrative expenses	24.6	34.6	41.8	43.3	37.0	41.7	36.5	53.7
Operating profit before provision for credit losses	129.1	120.9	95.1	15.4	115.4	131.7	95.5	37.9
Provision for credit losses	-0.4	-0.1	0.8	-1.0	0.5	0.6	0.5	-0.2
Net operating profit	129.5	121.0	94.3	16.4	114.9	131.1	95.0	38.1
Net non-operating income	3.0	1.5	2.5	-0.6	2.2	1.7	2.8	8.1
Share of profit(loss) of associates	-0.1	-0.1	-0.1	0.0	-0.1	-0.2	-0.2	0.3
Net other non-operating income(expenses)	3.1	1.6	2.6	-0.6	2.3	1.9	3.0	7.8
Profit before income tax	132.5	122.5	96.8	15.8	117.1	132.8	97.8	46.2
Income tax expense	38.2	32.0	20.8	7.2	30.1	30.7	32.2	57.0
Profit for the period	94.3	90.5	76.0	8.6	86.9	102.2	65.7	-10.8

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Condensed Balance Sheet (Consolidated)

(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
Total Assets	32,112.5	32,683.8	33,581.4	34,047.6	35,360.6	35,770.1	36,173.1	35,585.9
Cash and due from financial institutions	831.9	753.6	787.0	1,002.4	888.7	997.2	932.6	1,105.0
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
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
(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
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
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
Current income tax assets	0.1	0.2	7.7	7.3	9.1	7.6	7.5	7.2
Deferred income tax assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other assets	518.2	491.2	420.8	492.6	552.9	641.2	542.5	656.3
Total Liabilities	28,693.6	29,506.8	30,525.6	30,984.4	32,657.5	32,946.8	33,312.7	32,795.9
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	724.4	717.9	713.2	573.8	567.1	760.7	821.0	1,035.5
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
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
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
Total Equity	3,418.9	3,176.9	3,055.8	3,063.2	2,703.1	2,823.3	2,860.4	2,790.0
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 K-IFRS 117 (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)

(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
Total Assets	31,894.4	32,467.9	33,366.3	33,833.3	35,147.2	35,557.5	35,961.3	35,374.9
Cash and due from financial institutions	831.9	753.6	787.0	1,002.4	888.7	997.2	932.6	1,105.0
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
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	1,137.9	998.7	998.2	977.8
(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
Insurance contract assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Reinsurance contract assets	4.4	5.6	5.7	2.5	7.4	7.5	6.9	8.7
Tangible assets	231.0	232.7	238.2	250.0	263.3	285.6	300.2	304.8
Goodwill & Intangible assets	168.0	169.7	166.4	177.5	166.8	158.6	148.4	148.2
Current income tax assets	0.1	0.2	7.7	7.3	9.1	7.6	7.5	7.2
Deferred income tax assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other assets	518.2	491.2	420.8	492.5	552.8	641.1	542.5	656.3
Total Liabilities	27,049.8	27,882.1	28,918.0	29,341.5	31,034.5	31,350.3	31,738.8	31,223.5
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	724.4	717.9	713.2	573.8	567.1	760.7	821.0	1,035.5
Debts	47.1	52.7	56.7	65.6	78.6	94.9	105.9	107.4
Debentures	199.8	199.8	199.8	199.9	199.9	199.9	199.9	200.0
Insurance contract liabilities	24,394.7	25,643.7	26,783.8	27,209.7	28,915.6	29,060.9	29,308.5	28,477.4
Reinsurance contract liabilities	11.3	12.8	14.1	11.9	12.3	14.1	15.3	12.4
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	13.1
Accrued expenses payables	79.0	65.9	124.7	110.3	173.4	122.8	129.4	89.4
Other liabilities	1,512.5	1,092.5	983.0	1,025.8	940.1	1,032.1	1,054.3	1,138.3
Total Equity	4,844.6	4,585.8	4,448.3	4,491.8	4,112.7	4,207.2	4,222.5	4,151.4
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	888.8	540.2	327.4	363.1	27.7	20.7	-29.0	31.5
Retained earnings	2,944.3	3,034.1	3,109.4	3,117.2	3,073.5	3,175.0	3,240.0	3,108.4
Fair value adjustment	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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Summarized Statement of Financial Position

(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
Net investment yield (cumulative)	3.16	3.15	3.22	3.34	3.30	3.28	3.26	3.37
Separate Account Assets								
Total Assets	31,894.4	32,467.9	33,366.3	33,833.3	35,147.2	35,557.5	35,961.3	35,374.9
Policy reserves								
Separate Account Liabilities								
Total Liabilities	27,049.8	27,882.1	28,918.0	29,341.5	31,034.5	31,350.3	31,738.8	31,223.5
Total Equities	4,844.6	4,585.8	4,448.3	4,491.8	4,112.7	4,207.2	4,222.5	4,151.4
Total Liabilities & Equities	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)

(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
Insurance income & expense	92.4	172.8	251.1	323.6	83.5	160.1	232.3	280.5
Investment income & expense	48.40	98.8	127.0	88.4	42.4	108.3	143.1	150.9
Changes in insurance contract Liabilities								
Operating income & expense	132.1	255.4	352.2	371.1	116.5	250.3	348.2	389.3
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
Net Income	94.3	184.8	260.8	269.4	87.0	189.1	254.8	244.0

* 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)
K-ICS Ratio	303.8%	299.2%	272.3%	265.3%	234.1%	250.6%	253.5%	270.2%
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.

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Premium Income by Policy Type (Quarterly)

(bn Won)	1Q24		2Q24		3Q24		4Q24		1Q25		2Q25		3Q25		4Q25(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
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%
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%
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%
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%
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%
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%
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%
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%
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%

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

Premium Income by Policy Type (Cumulative)

(bn Won)	1Q24		2Q24		3Q24		4Q24		1Q25		2Q25		3Q25		4Q25(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
Individual policy	1,009.2	95.3	2,162.3	96.2%	3,268.3	97.3%	4,531.1	96.9%	1,521.0	97.4%	2,720.4	90.6%	3,886.2	91.7%	5,008.5	87.4%
Protection	603.4	57.0	1,197.7	53.3%	1,791.1	53.3%	2,402.9	51.4%	611.6	39.2%	1,217.5	40.5%	1,828.2	43.1%	2,441.4	42.6%
Whole-Life	470.0	44.4	903.2	40.2%	1,323.7	39.4%	1,739.8	37.2%	411.4	26.3%	817.7	27.2%	1,228.5	29.0%	1,640.8	28.6%
Variable	77.8	7.3	152.9	6.8%	225.2	6.7%	296.3	6.3%	68.1	4.4%	136.4	4.5%	200.9	4.7%	265.5	4.6%
Savings	405.8	38.3	964.6	42.9%	1,477.1	44.0%	2,128.2	45.5%	909.4	58.2%	1,502.9	50.0%	2,058.0	48.5%	2,567.0	44.8%
Annuities	204.8	19.3	567.1	25.2%	768.9	22.9%	1,281.9	27.4%	612.2	39.2%	984.3	32.8%	1,445.0	34.1%	1,887.4	32.9%
Variable	200.9	19.0	397.1	17.7%	707.7	21.1%	845.5	18.1%	297.0	19.0%	518.2	17.3%	612.6	14.4%	679.0	11.8%
Pension	49.6	4.7	86.0	3.8%	92.4	2.7%	145.7	3.1%	40.9	2.6%	283.0	9.4%	353.5	8.3%	724.7	12.6%
Total	1,058.8	100.0	2,248.3	100.0%	3,360.7	100.0%	4,676.8	100.0%	1,561.9	100.0%	3,003.4	100.0%	4,239.7	100.0%	5,733.2	100.0%

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

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Loss & Expense Ratios

(%)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
Quarterly Loss Ratio	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
Cumulative Loss Ratio	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
Expense Ratio	21.6	19.1	23.4	23.1	18.7	20.9	22.8	22.2

Policy Persistency

(%)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
Quarterly								
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
Cumulative								
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

Retention

(%)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
Quarterly								
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
Cumulative								
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

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APE (Annualized Premium Equivalent)

(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
Protection	20,107	19,806	21,906	21,299	26,252	22,429	26,830	32,443	37,303	23,976	26,150	28,766	25,606	307,268
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
Variable	8	7	162	7	2	7	5	232	5	1	-	59	40	483
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
Savings	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
Annuities	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
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
Total	34,830	61,298	199,933	68,276	58,799	145,225	119,140	42,535	136,309	58,217	50,663	50,884	85,509	1,026,109

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

(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
Protection	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
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
Variable	262	26	100	25	99	19	103	17	1	10	3	18	57	682
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
Savings	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
Annuities	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
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
Total	65,654	57,831	81,113	47,773	48,032	42,197	56,719	90,318	93,889	82,253	83,357	91,361	70,041	840,498

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

(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
Protection	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
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
Variable	403	423	208	223	401	470	258	158	162	374	35	95	268	3,210
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
Savings	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
Annuities	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
Variable	675	1,013	1,160	654	495	899	869	1,494	624	683	1,508	1,952	1,002	12,026
Total	33,644	30,578	74,158	66,680	77,378	85,135	66,887	118,158	15,572	34,877	61,180	50,507	59,563	714,753

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

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KB Asset Managemnet

(bn Won)	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25(E)
Net interest income	-3.1	-1.9	-1.2	-1.7	-3.2	-2.8	-1.6	-0.8
Net fee and commission income	39.1	39.7	61.1	42.7	43.2	81.4	47.9	62.8
Net other operating income(expenses)	9.0	5.6	4.2	4.0	1.8	27.3	12.4	7.2
Gross operating income	45.0	43.4	64.1	45.0	41.8	105.9	58.7	69.2
General & administrative expenses	20.5	23.2	30.5	33.8	20.4	30.4	24.4	39.0
Provision for credit losses	0.0	0.0	0.0	0.4	0.0	1.5	0.0	0.3
Net operating profit	24.5	20.2	33.6	10.8	21.4	74.0	34.3	29.9
Net non-operating profit(loss)	-0.1	0.0	-0.4	-0.4	0.4	-0.2	0.2	0.0
Profit before income tax	24.4	20.2	33.2	10.4	21.8	73.8	34.5	29.9
Profit for the period	18.6	15.2	24.7	7.9	15.6	55.8	25.2	23.4
Profit attributable to shareholders of the parent company	18.6	15.2	24.7	8.0	15.7	55.8	25.2	23.5

KB Capital

(bn Won)	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
Gross operating income	162.8	187.7	168.7	179.3	180.5	183.6	172.7	210.4
General & administrative expenses	38.5	37.8	36.9	57.9	39.5	41.4	39.3	52.5
Provision for credit losses	45.5	51.3	55.4	85.7	50.7	71.2	47.9	96.7
Net operating profit	78.8	98.6	76.4	35.7	90.3	71.0	85.5	61.2
Net non-operating profit(loss)	0.7	0.4	0.8	-1.8	0.8	1.3	7.6	-3.4
Profit before income tax	79.5	99.0	77.2	33.9	91.1	72.3	93.1	57.8
Profit for the period	62.2	76.3	59.1	26.9	70.1	55.0	70.7	41.2
Profit attributable to shareholders of the parent company	61.6	75.6	58.5	26.3	69.4	54.7	70.4	40.7

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
Gross operating income	-44.3	19.4	50.3	10.0	23.7	-15.7	23.8	-31.3
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
Net operating profit	-57.1	-55.1	30.9	-25.6	13.1	-46.8	4.5	-82.0
Net non-operating profit(loss)	0.1	0.0	0.0	-0.8	0.4	0.8	0.0	0.0
Profit before income tax	-57.0	-55.1	30.9	-26.4	13.5	-46.0	4.5	-82.0
Profit for the period	-46.9	-58.9	19.7	-27.2	8.6	-30.5	4.0	-60.8
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
Gross operating income	38.2	26.0	14.0	21.4	25.5	26.7	24.3	26.7
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
Net operating profit	15.1	-10.9	-3.0	-16.3	8.6	-5.0	-6.1	-3.9
Net non-operating profit(loss)	0.0	-0.1	0.0	0.0	-0.1	0.1	0.0	-0.2
Profit before income tax	15.1	-11.0	-3.0	-16.3	8.5	-4.9	-6.1	-4.1
Profit for the period	11.3	-8.1	-2.5	-12.1	6.2	-5.3	-3.4	-2.3
Profit attributable to shareholders of the parent company	11.3	-8.1	-2.5	-12.1	6.2	-5.3	-3.4	-2.3

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
Gross operating income	3.9	10.5	10.2	2.0	10.7	-1.0	15.2	62.2
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
Net operating profit	-0.9	5.3	5.4	-4.3	5.3	-6.1	10.4	53.3
Net non-operating profit(loss)	-1.9	3.3	0.9	-3.8	3.8	0.1	2.7	7.8
Profit before income tax	-2.8	8.6	6.3	-8.1	9.1	-6.0	13.1	61.1
Profit for the period	-2.0	6.2	5.0	-4.8	6.0	-3.0	8.2	46.7
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
Gross operating income	4.1	3.2	4.0	3.2	7.1	6.0	6.8	3.9
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
Net operating profit	1.3	-0.3	1.1	-0.2	4.4	2.0	3.3	0.3
Net non-operating profit(loss)	0.1	0.2	0.3	0.2	0.4	-0.4	0.0	0.0
Profit before income tax	1.4	-0.1	1.4	0.0	4.8	1.6	3.3	0.3
Profit for the period	0.4	0.4	1.0	0.2	2.7	1.9	2.5	0.5
Profit attributable to shareholders of the parent company	0.4	0.4	1.0	0.2	2.7	1.9	2.5	0.5

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KB Asset Management

(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
Total Assets	337.6	350.2	384.6	414.9	382.0	443.9	479.2	697.4
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 Capital

(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
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 Real Estate Trust

(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
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

KB Savings Bank

(bn Won)	Mar. 24	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25(E)
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

(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

(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

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