KB Financial Group

3Q25 Business Results

October 2025

Disclaimer

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

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

3. From 4Q24, the Group applied accounting policies reflecting the Financial Supervisory Service's response to inquiry on Korean IFRS17, including expired contract and declared interest rate variance, and financial results for 2022, 2023, and financial results from 1Q24 to 3Q24 presented herein have been restated retrospectively.

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

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

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

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

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

9. Total may not sum due to rounding.

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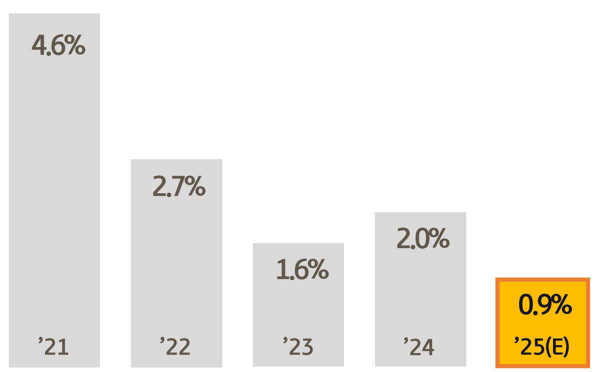
3Q25 Financial Highlights

- Key Takeaways
- Overview

Navigating Headwinds with a Resilient Portfolio

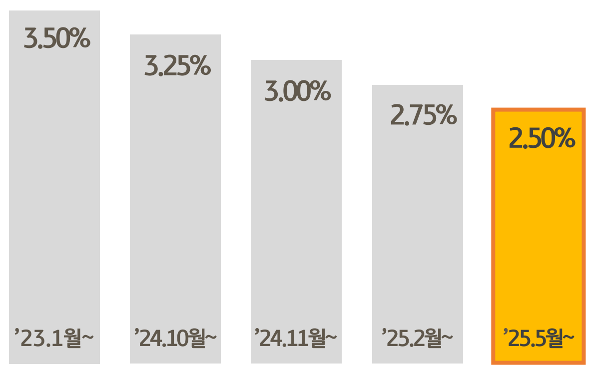
'Low Growth' 'Rate-cut Cycle'
- ✓ GDP Growth : 0.9%('25E)
- ✓ Policy Rate : 2.5%('25.5~)

GDP Growth Rate Trend



(Source : Bank of Korea)

Policy Rate Trend

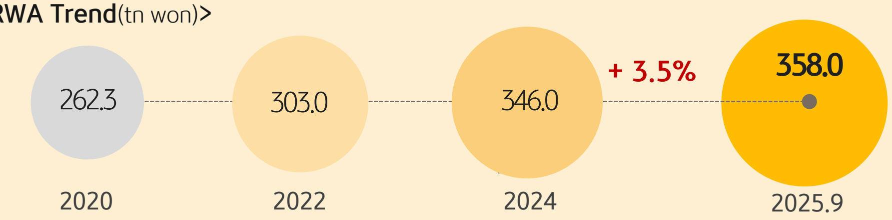


(Source : Bank of Korea)

Optimal Level of RWA growth

Maintaining Optimal Level of RWA growth amid low-growth environment

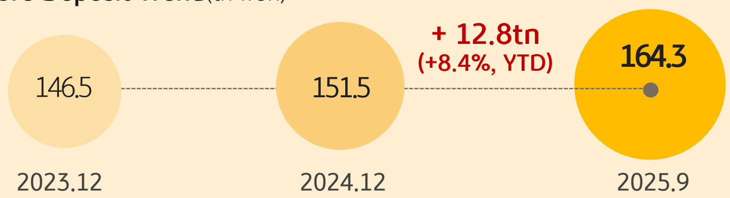
<RWA Trend(tn won)>



Differentiated Profitability

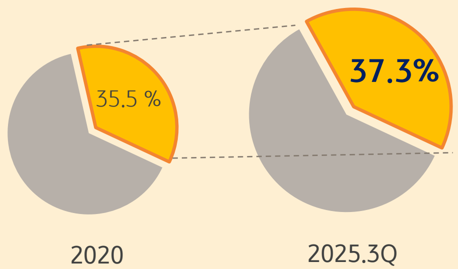
Securing NIM Resilience backed by Strong Core Deposit Dominance

<Core Deposit Trend(tn won)>

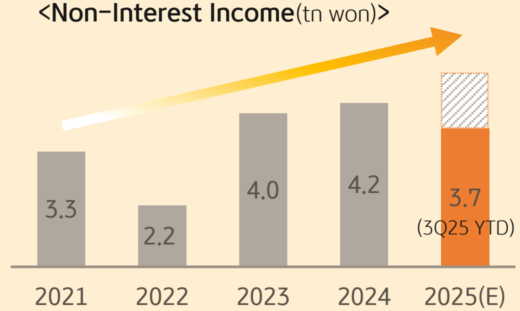


Expanding Profitability driven by Non-bank & Non-interest businesses

<Non-Bank Contribution(Based on net profit)>

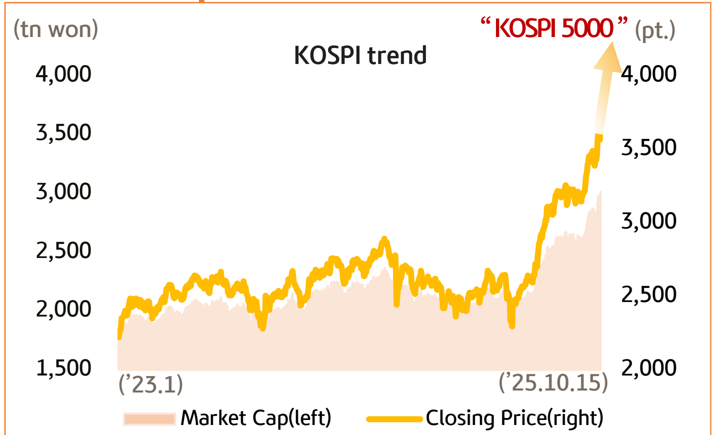


<Non-Interest Income(tn won)>

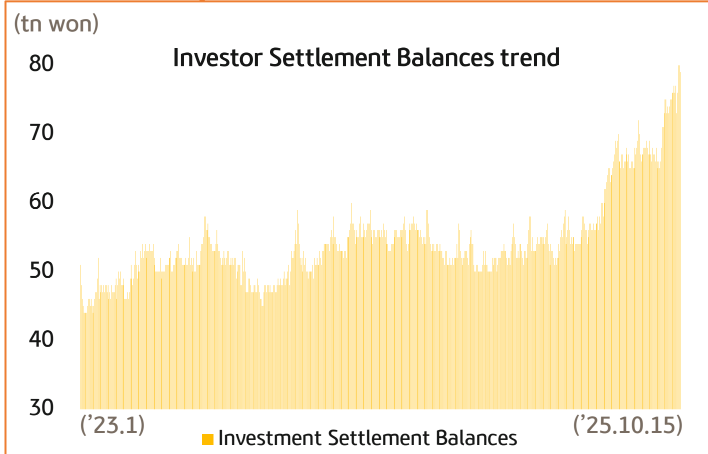


New Money Move : Well-prepared to capture opportunities

'Money Move' 'KOSPI 5000'	✓ Money Move: From Real Estate to Capital Market ✓ Strategic Shift to High Value-added Business



(Source : KRX)



(Source : Korea Financial Investment Association)

Well-prepared Leader in the Capital Market

Responding to Capital Market Revitalization with Prepared Leadership

Capital Market Boost	[Securities]	[Bank]	[Asset Management]
	Inst. Brokerage IPO · DCM No.1 1) ('25.3Q YTD)	Fund Sales No.1 2) ('25.8)	AUM No.3 2) ('25.9)

Note 1) Source: KRX(Institutional Brokerage M/S), The Bell(IPO League Table, Bloomberg(DCM League Table)
Note 2) Source: Korea Financial Investment Association

Investment in Growth and Real Economy

Driving Growth in Promising Sectors and Investment in the Real Economy

Growth Sectors & Real Economy Investment	[Investment and Other Subsidiaries]	[Bank & Securities]	[Investment]
	KB Starters 3) KRW 281.4bn ('15~'25)	Syndicated Loan NO. 1 4) ('21~'25.1H)	AUM KRW 3.3tn 4) ('25.9)

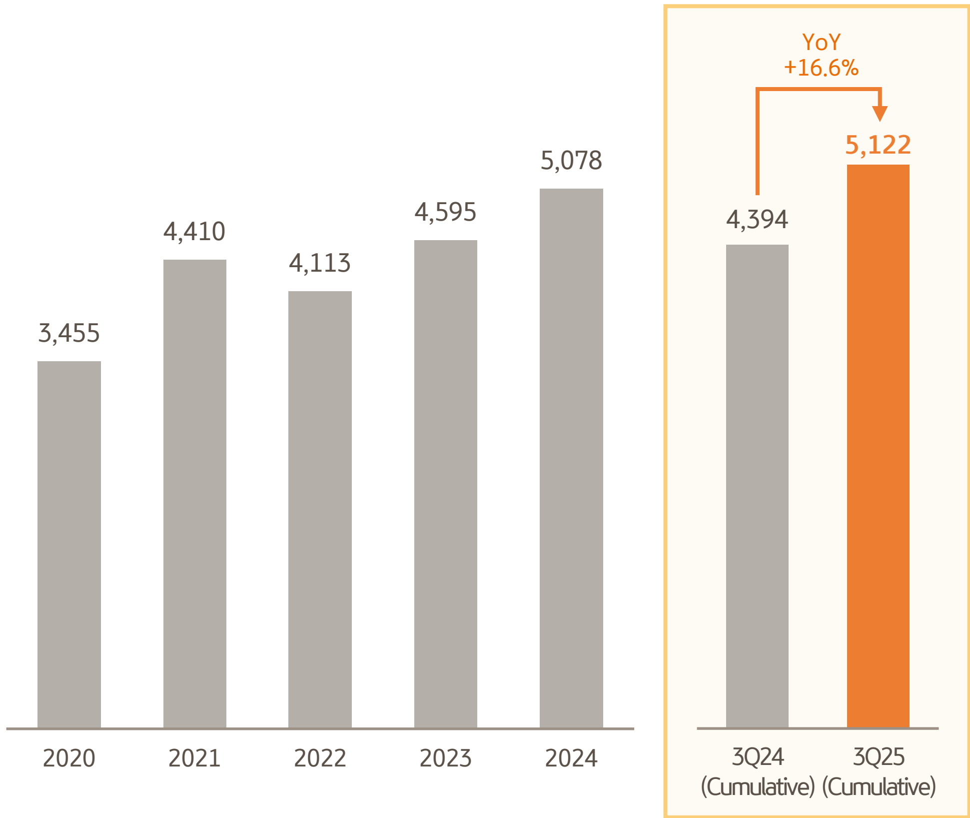
Note 3) Under its startup incubation program, the Group has selected 394 startups and invested KRW 281.4bn since 2015
Note 4) Source: Bloomberg(Syndicated Loan League Table), Internal Data(Aggregated VC+PEF basis)

3Q25(Cumulative) Group Net Profit 5,121.7bn

Increased 16.6% YoY driven by balanced growth in interest and fee income, coupled with disciplined cost control

Group Net Profit (bn won)

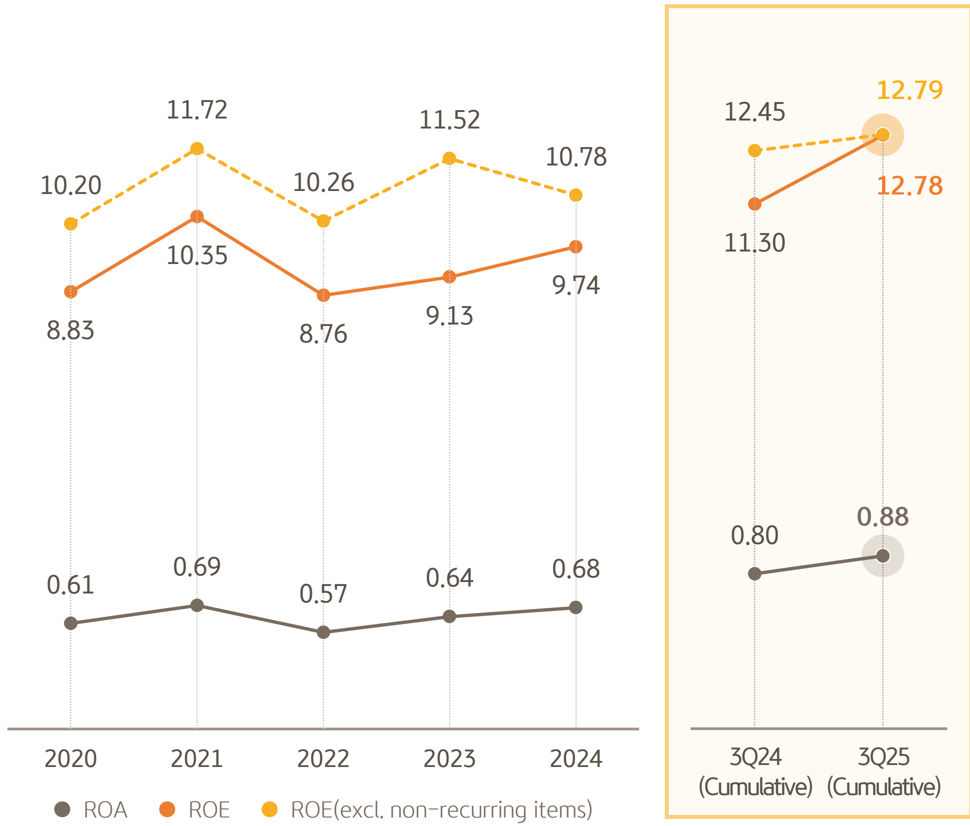
YoY +16.6%



Note) Based on profit attributable to controlling interests

Group ROE (%)

YoY +1.48%p



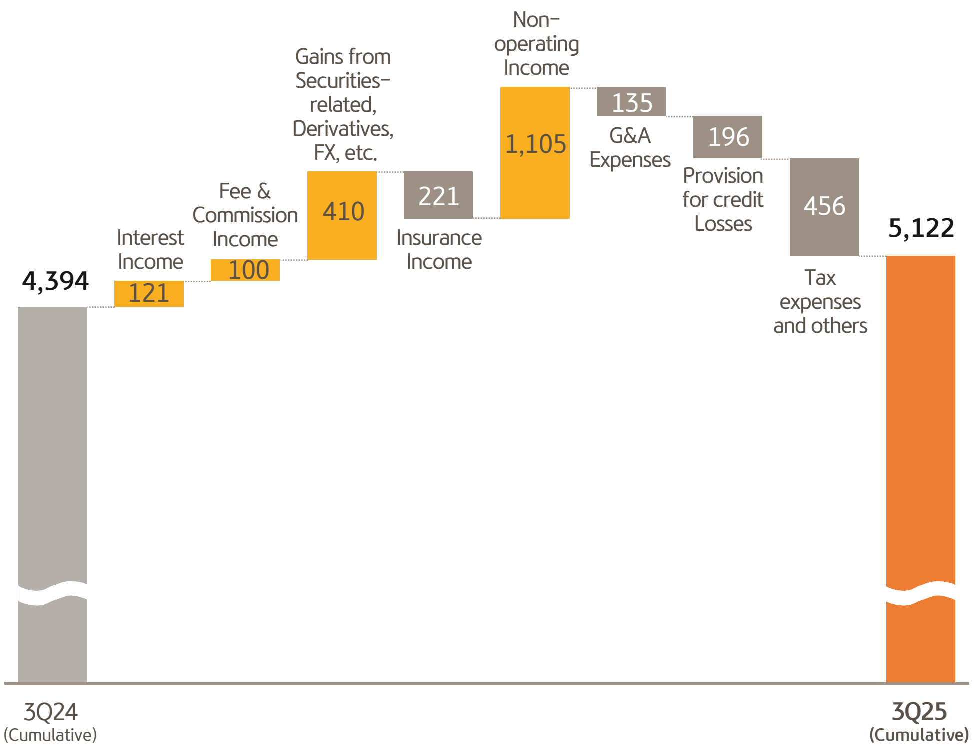
Note) ROE: Based on Return on Common Equity excluding hybrid securities, which represents profitability of common equity

3Q25(Cumulative) Group Net Profit 5,121.7bn

Expanded net profit, proving the Group's well-diversified banking and non-banking portfolio amid volatile market environment

Group Net Profit Analysis (bn won)

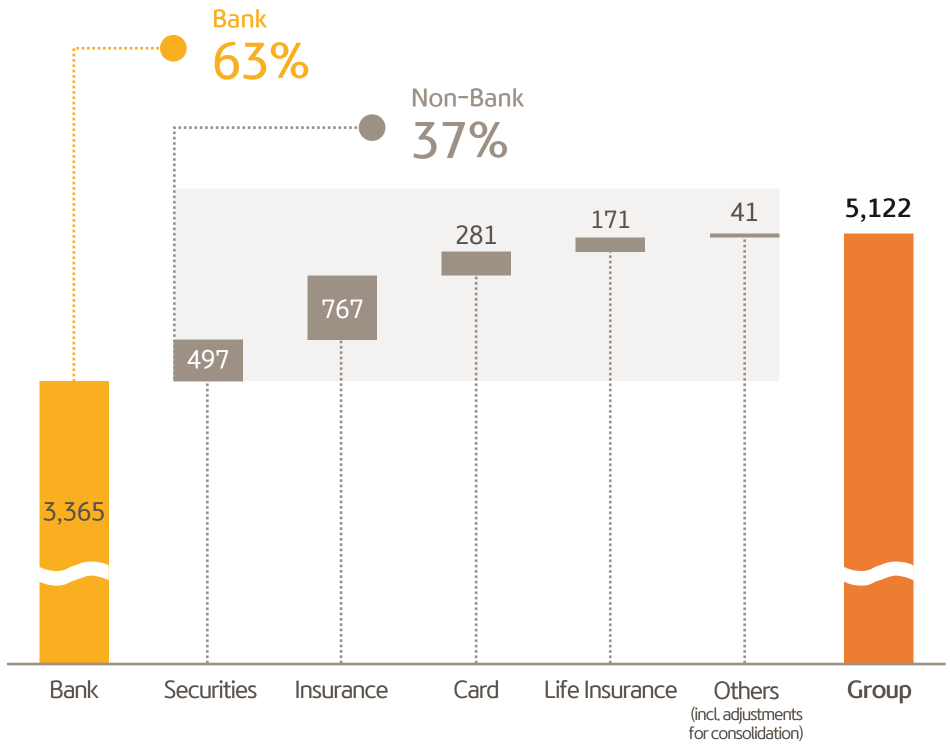
YoY +728bn



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

Net Profit by Subsidiaries[1] & Non-Bank Contribution[2] (bn won)

Non-Bank 37%



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

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Financial Analysis

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

3Q25(Cumulative) Group Net Interest Income 9,704.9bn

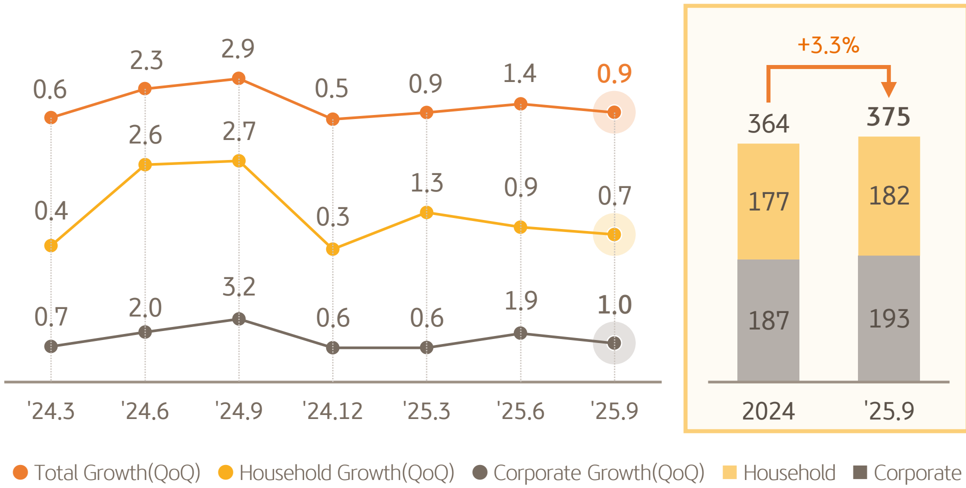
Increased 1.3% YoY supported by stable loan growth and reduced funding costs mainly attributable to the expansion of low-cost deposits

Group Net Interest Income

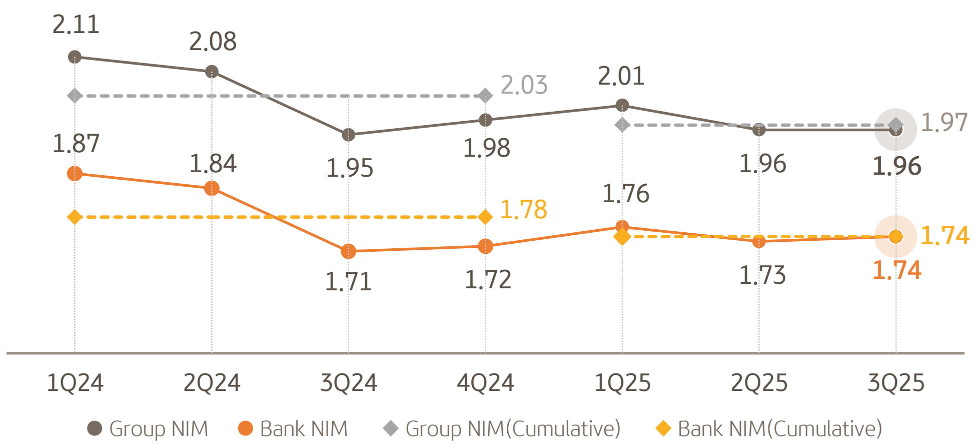
YoY +1.3%

(bn won %)	3Q25 (Cumulative)	3Q24 (Cumulative)	YoY	3Q25	2Q25	QoQ
Interest Income	21,934.5	22,862.6	-4.1	7,194.9	7,284.7	-1.2
Loans	17,195.2	18,091.0	-5.0	5,622.9	5,718.1	-1.7
Financial Investments	3,944.3	4,003.0	-1.5	1,307.9	1,303.3	0.4
Others	795.0	768.6	3.4	264.1	263.3	0.3
Interest Expense	12,229.6	13,278.8	-7.9	3,858.7	4,178.2	-7.6
Deposits	6,942.8	7,809.5	-11.1	2,184.6	2,325.9	-6.1
Debts & Debentures	3,620.0	3,876.6	-6.6	1,164.8	1,214.2	-4.1
Others	1,666.8	1,592.7	4.7	509.3	638.1	-20.2
Net Interest Income	9,704.9	9,583.8	1.3	3,336.2	3,106.5	7.4

Loans in Won Growth (tn won, %)



NIM (%)



3Q25(Cumulative) Group Net Non-Interest Income 3,739.0bn

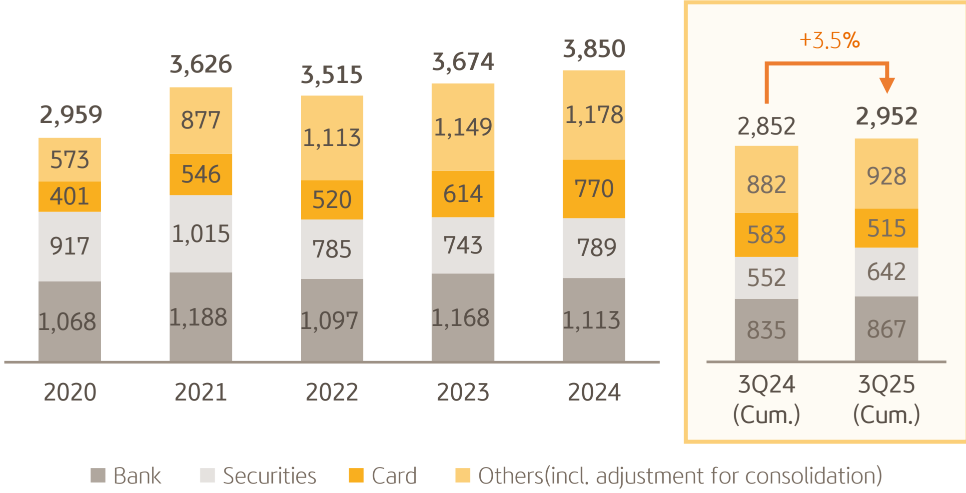
Decreased 1.1% YoY due to lowered other operating income, yet demonstrated solid earnings with a 3.5% YoY growth in fee income

Group Net Non-Interest Income

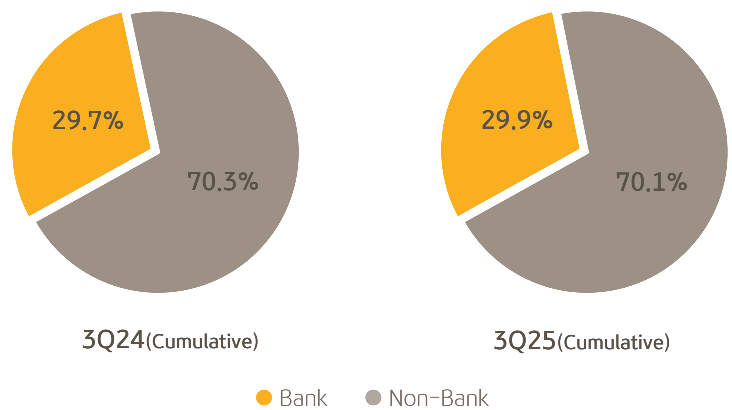
YoY △1.1%

(bn won, %)	3Q25 (Cumulative)	3Q24 (Cumulative)	YoY	3Q25	2Q25	QoQ
Net Fee & Commission Income	2,952.4	2,852.4	3.5	986.4	1,032.0	-4.4
Credit Card Fees	548.1	626.6	-12.5	173.6	172.4	0.7
Trusts	373.1	320.1	16.6	132.1	138.7	-4.8
Agent Activity Fees (Incl. Bancassurance)	177.8	142.8	24.5	52.5	73.1	-28.2
Securities Business	521.2	467.5	11.5	192.6	172.4	11.7
Investment Finance Fees	97.5	132.4	-26.4	23.5	54.1	-56.6
Foreign Currency Related Fees	219.4	163.4	34.3	83.6	71.0	17.7
Lease Fees	808.0	844.5	-4.3	263.8	271.5	-2.8
Others	207.3	155.1	33.7	64.7	78.8	-17.9
Net Other Operating Income	786.6	929.6	-15.4	29.3	399.3	-92.7
Securities-related, Derivatives, FX & Insurance Finance Income	1,794.8	1,385.3	29.6	445.6	812.3	-45.1
Insurance Income	1,173.1	1,394.3	-15.9	323.3	412.0	-21.5
Others (Incl. Insurance Fees on Deposits, Contribution Expenses)	-2,181.3	-1,850.0	N.A.	-739.6	-825.0	N.A.
Net Non-Interest Income	3,739.0	3,782.0	-1.1	1,015.7	1,431.3	-29.0

Net Fee & Commission Income (bn won)



Fee Income Contribution



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

3Q25(Cumulative) Group G&A Expenses 5,007.7bn

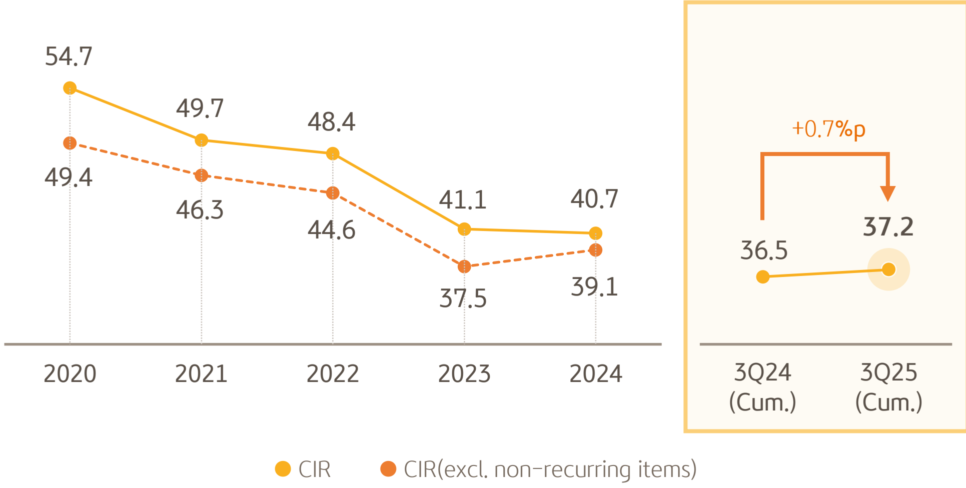
Stably managed with a 2.8% YoY increase, backed by group-wide cost-efficiency efforts while CIR inched up by 0.7%p

Group G&A Expenses

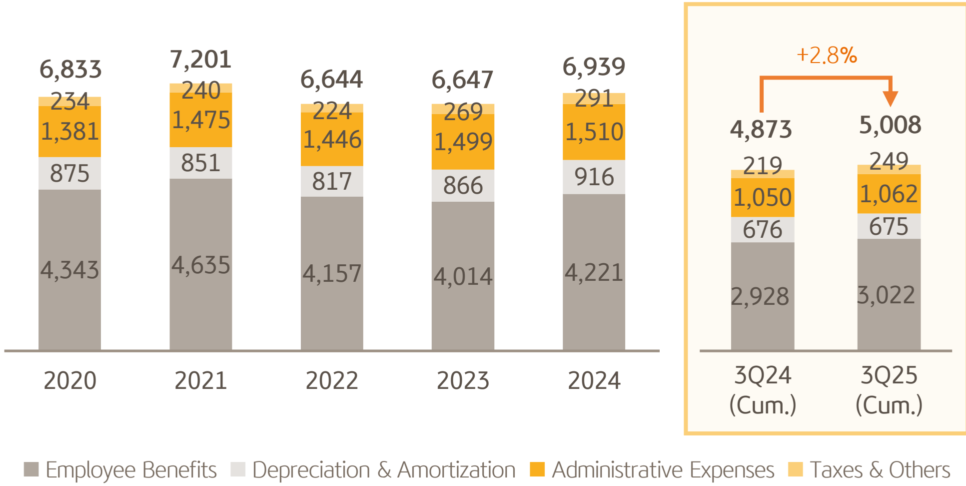
YoY +2.8%

(bn won, %)	3Q25 (Cumulative)	3Q24 (Cumulative)	YoY	3Q25	2Q25	QoQ
Employee Benefits	3,022.1	2,928.3	3.2	993.5	1,059.3	-6.2
Salaries & Employee Benefits	2,219.4	2,126.5	4.4	728.4	799.4	-8.9
Post-employment Benefits	173.5	160.9	7.8	57.6	60.6	-5.0
Others	629.2	640.9	-1.8	207.5	199.3	4.1
Depreciation & Amortization	675.2	675.9	-0.1	228.1	223.2	2.2
Tangible Assets	422.2	404.5	4.4	144.3	139.2	3.7
Intangible Assets	253.0	269.7	-6.2	83.7	84.0	-0.4
Others	0.0	1.8	N.A.	0.0	0.0	N.A.
Administrative Expenses	1,061.5	1,049.6	1.1	353.5	370.9	-4.7
Taxes & Others	248.9	219.1	13.6	77.4	96.3	-19.6
G&A Expenses	5,007.7	4,872.9	2.8	1,652.4	1,749.7	-5.6

Group Cost Efficiency(CIR) (%)



G&A Expenses (bn won)



3Q25 Group Provision for Credit Losses 364.5bn

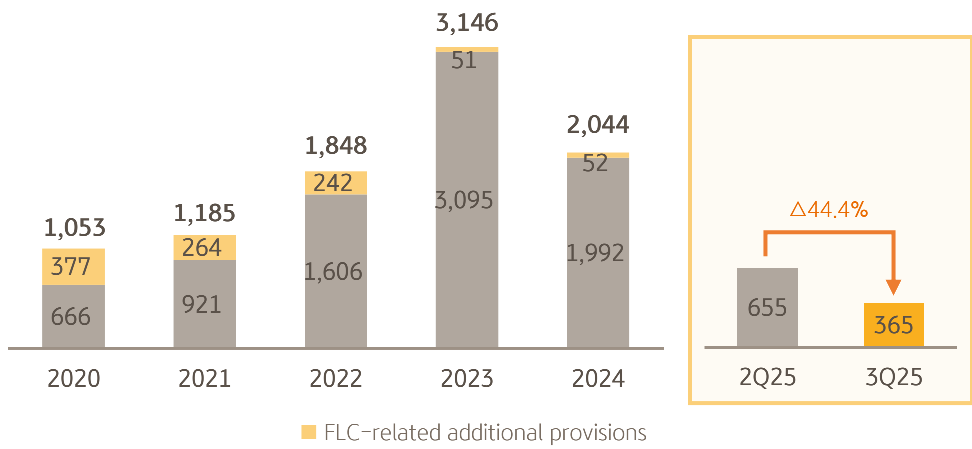
Decreased significantly by 44.4% QoQ driven by prudent risk management, with cumulative CCR stabilizing at 46bps

Group Provision for Credit Losses

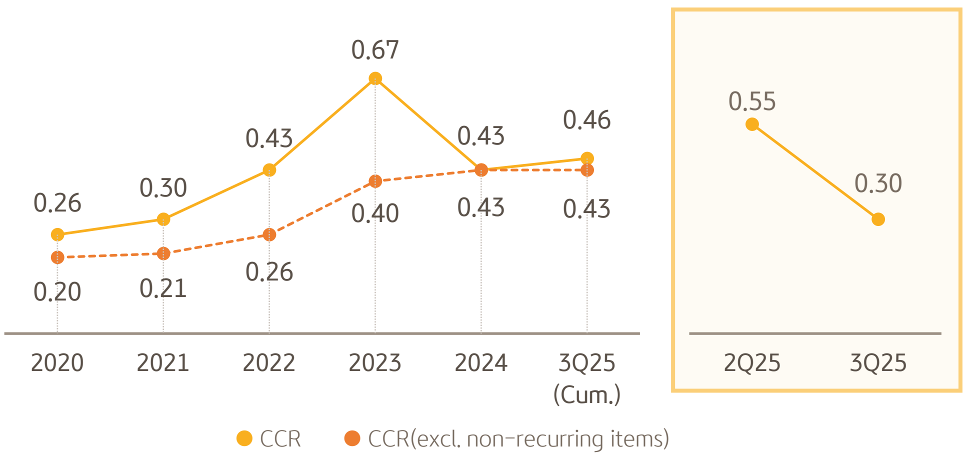
QoQ △44.4%

(bn won, %)	3Q25 (Cumulative)	3Q24 (Cumulative)	YoY	3Q25	2Q25	QoQ
Provision for Credit Losses	1,705.6	1,500.7	13.7	385.0	659.2	-41.6
Provision for Guarantees	-4.7	1.7	N.A.	-1.3	3.0	N.A.
Provision for Unused Commitments	-24.8	-23.9	N.A.	-16.6	-8.4	N.A.
Provision for Financial Guarantee Liabilities	-0.9	0.7	N.A.	-2.6	1.3	N.A.
Provision for Credit Losses	1,675.2	1,479.2	13.3	364.5	655.1	-44.4

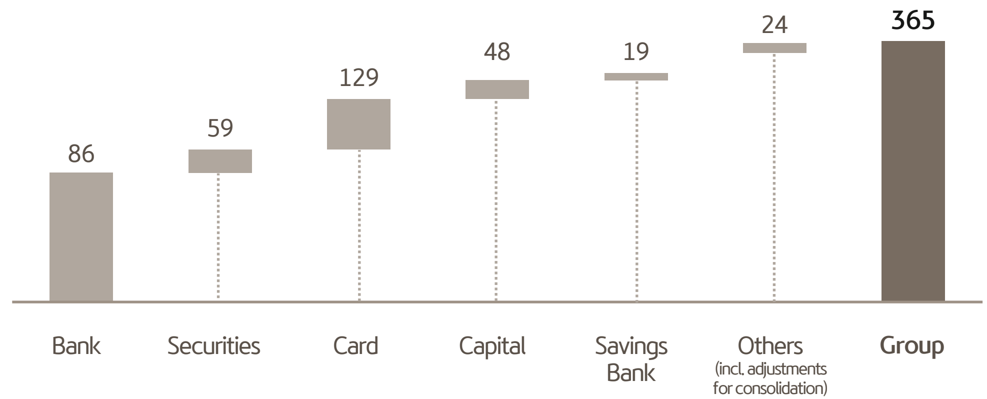
Provision for Credit Losses (bn won)



Group CCR (%)



Provision for Credit Losses by Subsidiary (bn won)



2025.9 Group BIS Ratio 16.28%, CET-1 Ratio 13.83%

Despite RWA increase due to asset growth and KRW depreciation, the Group maintained industry-leading capital adequacy

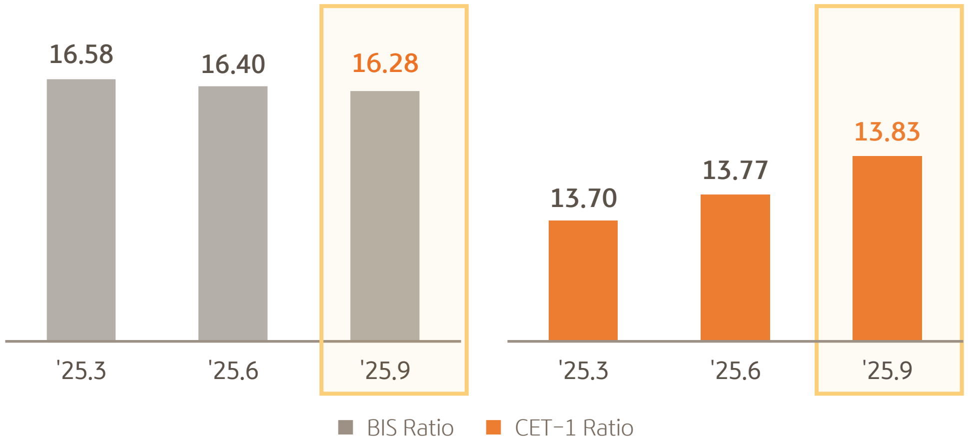
Group Capital Adequacy

CET-1 Ratio QoQ +6bp

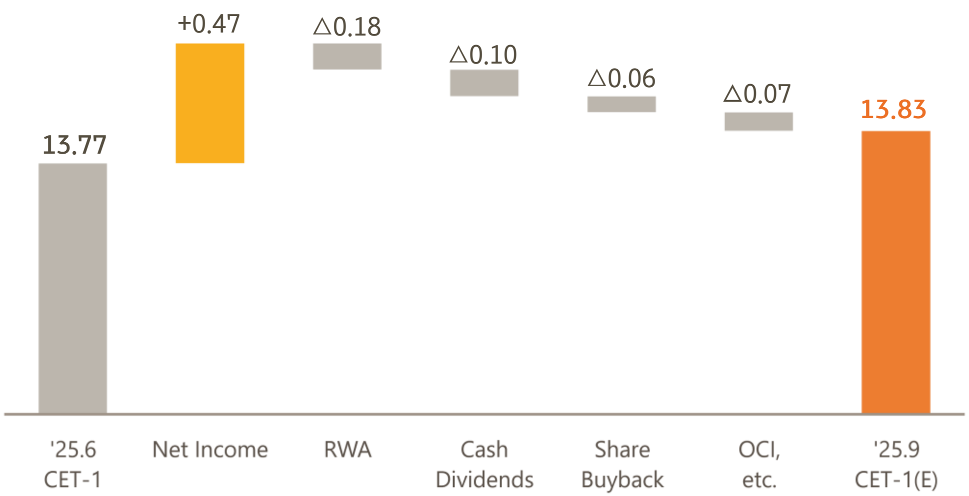
(bn won, %, %p)	'25.9(E)	'25.6	QoQ	'24.12	YTD
BIS Capital (A)	58,280.6	57,969.1	0.5	56,849.4	2.5
Tier1 Capital (B)	54,877.2	54,397.8	0.9	52,477.4	4.6
CET-1 Capital (C)	49,522.2	48,668.4	1.8	46,794.3	5.8
Additional Tier1 Capital	5,355.0	5,729.4	-6.5	5,683.1	-5.8
Tier2 Capital	3,403.4	3,571.3	-4.7	4,372.0	-22.2
Risk-weighted Assets (D)	358,023.4	353,481.0	1.3	345,980.6	3.5
BIS Ratio (A/D)	16.28%	16.40%	-0.12%p	16.43%	-0.15%p
Tier1 Ratio (B/D)	15.33%	15.39%	-0.06%p	15.17%	0.16%p
CET-1 Ratio (C/D)	13.83%	13.77%	0.06%p	13.53%	0.31%p

Note) Based on Basel III

Group Capital Ratio (Based on Basel III, %)



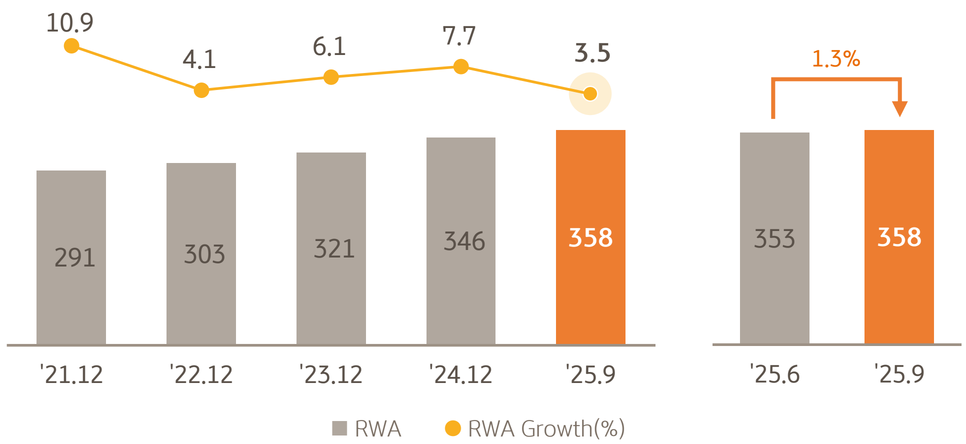
CET-1 Ratio Movement (Based on Basel III, %, %p)



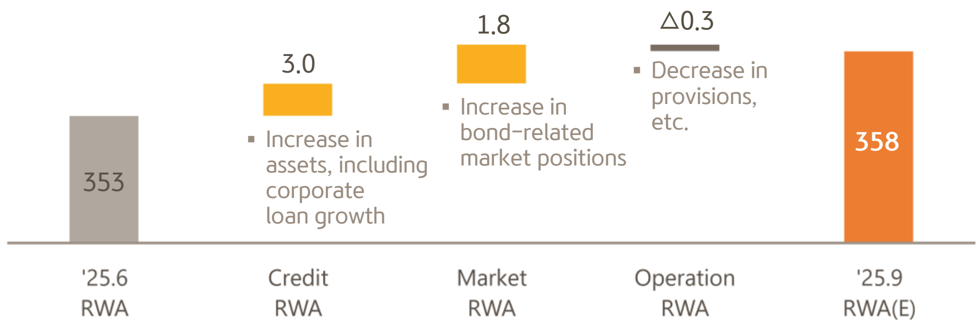
2025.9 Group BIS Ratio 16.28%, CET-1 Ratio 13.83%

Despite RWA increase due to asset growth and KRW depreciation, the Group maintained industry-leading capital adequacy

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



Group RWA Movement (tn won)



Group's RWA Management Strategy

Top-down RWA Growth Management

Group

Set each subsidiary's RWA growth target

Subsidiary

Set RWA target by each business unit with consideration of RoRWA

Business Unit

Pursue a "Capital efficiency-centric" growth

Driver

RoRWA-linked KPI

Reflect RoRWA as a key financial target on both the top-management & business units' KPI

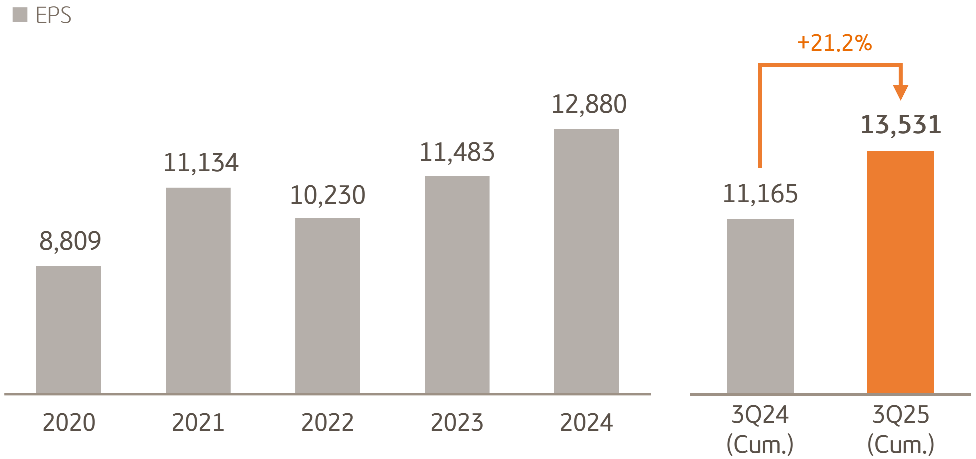
Establish Proactive RWA Management System

Run pre-estimation of RWA by each business unit and establish a RWA simulation system by each asset category

Monitor RWA limit and adjust portfolio

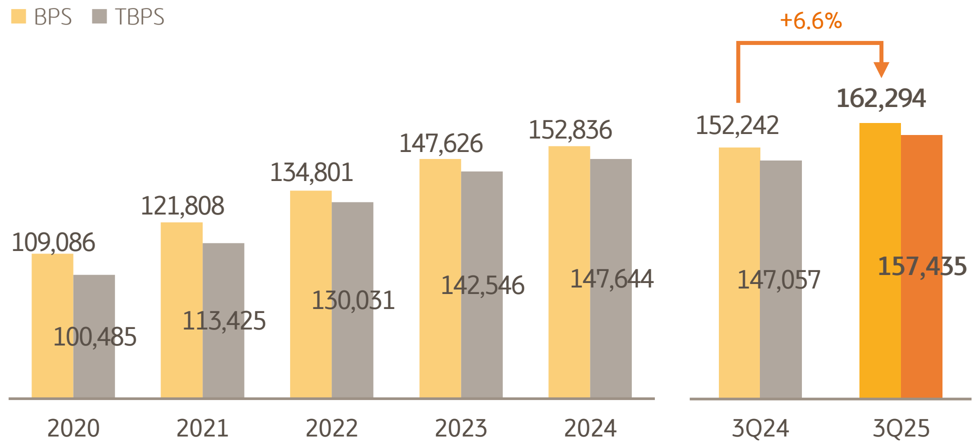
KB Financial Group Per Share Metrics

EPS (won)



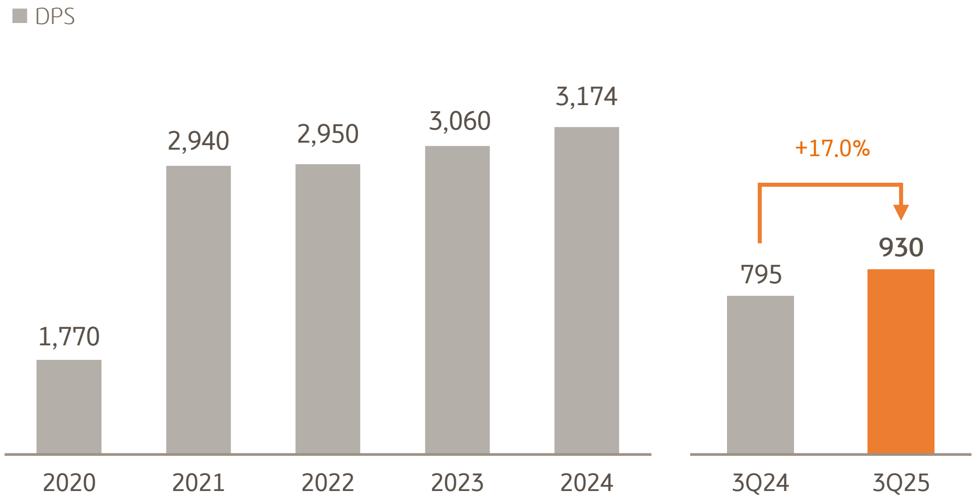
Note 1) EPS : Profit attributable less dividends on hybrid securities divided by the weighted average number of common shares outstanding
2) The financial results for 2020 and 2021 have not been restated retrospectively under IFRS17

BPS & TBPS (won)

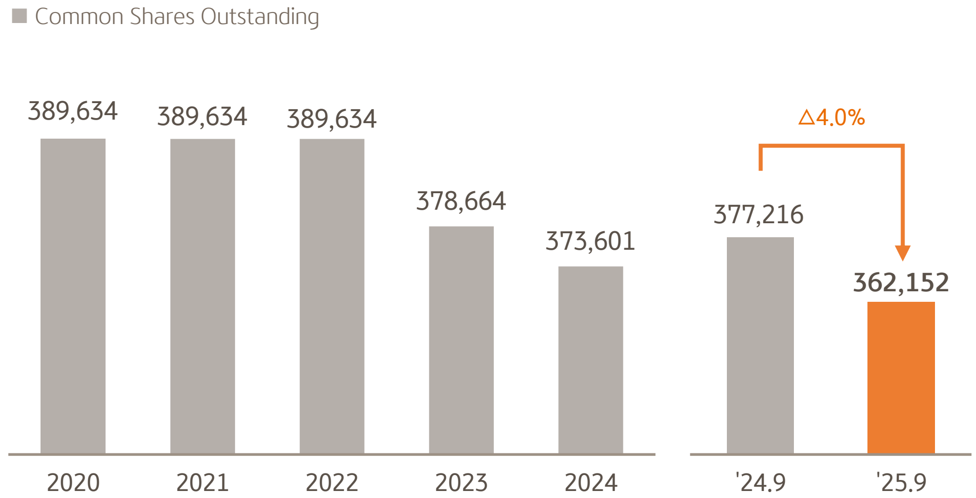


Note 1) The financial results for 2020 and 2021 have not been restated retrospectively under IFRS17
2) BPS : Total equity less non-controlling interest of total equity divided by the number of weighted average shares outstanding
3) TBPS : Total equity less non-controlling interest of total equity less identifiable intangible assets divided by the number of weighted average shares outstanding

DPS (won)



Common Shares Outstanding (thousands of shares)



03

Financial Details

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

Group Profit & Loss Overview

(bn won, %)	3Q25 (Cumulative)	3Q24 (Cumulative)	YoY	3Q25	2Q25	QoQ
Net Interest Income	9,704.9	9,583.8	1.3	3,336.2	3,106.5	7.4
Net Fee & Commission Income	2,952.4	2,852.4	3.5	986.4	1,032.0	-4.4
Other Operating Profit	786.6	929.6	-15.4	29.3	399.3	-92.7
Gross Operating Profit	13,443.9	13,365.8	0.6	4,351.9	4,537.8	-4.1
G&A Expenses	5,007.7	4,872.9	2.8	1,652.4	1,749.7	-5.6
PPOP	8,436.2	8,492.9	-0.7	2,699.5	2,788.1	-3.2
Provision for Credit Losses	1,675.2	1,479.2	13.3	364.5	655.1	-44.4
Net Operating Profit	6,761.0	7,013.7	-3.6	2,335.0	2,133.0	9.5
Net Non-Operating Profit	150.2	-954.4	N.A.	-73.5	210.1	N.A.
Profit for the Period	5,101.9	4,368.8	16.8	1,655.2	1,747.6	-5.3
Profit attributable to controlling interests	5,121.7	4,394.1	16.6	1,686.0	1,738.4	-3.0

Group Financial Position Overview

(tn won, %)	2025.9	2025.6	QoQ	2024.12	YTD
Assets	**796.1**	780.6	2.0	757.8	5.1
Cash & Due from Financial Institutions	**25.3**	34.1	-25.8	29.9	-15.4
FVTPL Assets	**92.9**	88.4	5.1	79.5	16.9
Financial Investments	**132.1**	130.1	1.5	131.0	0.8
Loans	**486.5**	478.2	1.7	472.1	3.1
Property & Equipment	**8.3**	8.7	-4.6	9.3	-10.8
Other Assets	**51.0**	41.1	24.1	36.0	41.7
Liabilities	**734.7**	719.7	2.1	698.0	5.3
FVTPL Liabilities	**10.4**	10.3	1.0	10.7	-2.8
Deposits	**448.7**	442.1	1.5	435.7	3.0
Debts	**68.8**	69.9	-1.6	68.1	1.0
Debentures	**77.2**	74.1	4.2	76.2	1.3
Other Liabilities	**129.6**	123.3	5.1	107.3	20.8

(tn won, %)	2025.9	2025.6	QoQ	2024.12	YTD
Shareholder's Equity	**61.4**	60.9	0.8	59.8	2.7
Share Capital	**2.1**	2.1	0.0	2.1	0.0
Hybrid Securities	**4.8**	5.2	-7.7	5.1	-5.9
Capital Surplus	**16.6**	16.6	0.0	16.6	0.0
Accumulated Other Comprehensive Income	**-0.5**	-0.4	N.A.	0.5	N.A.
Retained Earnings	**38.0**	36.7	3.5	34.8	9.2
Treasury Shares	**-1.5**	-1.2	N.A.	-1.2	N.A.
Non-Controlling Interests	**1.9**	1.9	0.0	1.9	0.0
Group Total Assets[1)]	**1,401.6**	1,355.2	3.4	1,276.7	9.8
AUM	**605.5**	574.6	5.4	518.9	16.7

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

Assets & Liabilities (1) Bank

(tn won, %)	2025.9	2025.6	QoQ Amt.	QoQ (%)	2024.12	YTD Amt.	YTD (%)
Bank Loans in Won	**375.4**	372.2	3.2	0.9	363.6	11.8	3.3
Household	**182.0**	180.8	1.2	0.7	176.8	5.2	2.9
Mortgage	**111.9**	110.4	1.5	1.5	106.1	5.8	5.6
General	**70.1**	70.4	-0.3	-0.4	70.7	-0.6	-0.8
Corporate	**193.4**	191.4	2.0	1.0	186.8	6.6	3.5
SME	**149.2**	148.5	0.7	0.5	145.0	4.2	2.8
[SOHO]	**94.7**	94.6	0.1	0.1	93.5	1.2	1.3
Large Corp., etc.	**44.2**	42.9	1.3	3.0	41.8	2.4	5.7
Bank Deposits & Debentures in Won	**410.8**	405.5	5.3	1.3	400.3	10.5	2.6
Deposits	**388.7**	384.9	3.8	1.0	377.6	11.1	2.9
Demand Deposits[1)]	**164.3**	156.4	7.9	5.1	151.5	12.8	8.4
Time & Savings	**213.4**	217.6	-4.2	-1.9	216.3	-2.9	-1.3
[Time Deposits]	**200.0**	205.3	-5.3	-2.6	205.7	-5.7	-2.8
CD, RP, etc.	**11.0**	10.9	0.1	0.9	9.8	1.2	12.2
Debentures	**22.1**	20.6	1.5	7.3	22.7	-0.6	-2.6

Note 1) Sum of Core Deposits and MMDA

Assets & Liabilities (2) Card

(tn won, %)	2025.9	2025.6	QoQ Amt.	QoQ (%)	2024.12	YTD Amt.	YTD (%)
Card Assets	**27.3**	27.0	0.3	1.1	27.6	-0.3	-1.1
Credit Card	**22.8**	22.6	0.2	0.9	23.4	-0.6	-2.6
Credit Sales	**15.7**	15.1	0.6	4.0	15.3	0.4	2.6
[Installments]	**6.2**	5.9	0.3	5.1	6.1	0.1	1.6
Card Loans	**6.3**	6.6	-0.3	-4.5	6.9	-0.6	-8.7
Cash Advance	**0.8**	0.9	-0.1	-11.1	1.2	-0.4	-33.3
Installment Financing, etc.	**4.5**	4.4	0.1	2.3	4.2	0.3	7.1
Card Funding	**20.7**	20.3	0.4	2.0	22.1	-1.4	-6.3
Borrowings	**4.0**	3.8	0.2	5.3	4.2	-0.2	-4.8
Debentures	**14.2**	14.1	0.1	0.7	15.3	-1.1	-7.2
ABS	**2.5**	2.4	0.1	4.2	2.6	-0.1	-3.8

Asset Quality

Group Asset Quality

(bn won, %)	2025.9	2025.6	QoQ	2025.3	2024.12	2024.9	YoY
Total Loans for NPL Classification	478,625.7	473,021.3	1.2	469,840.3	469,864.0	462,571.1	1.9
Precautionary	4,182.2	4,096.0	2.1	4,100.8	4,459.6	4,265.0	-6.2
Substandard	1,542.9	1,562.1	-1.2	1,641.3	1,595.1	1,714.7	-3.3
Doubtful	1,293.3	1,268.0	2.0	1,282.6	1,021.7	980.7	26.6
Estimated Loss	498.5	556.7	-10.5	634.6	422.4	435.1	18.0
Substandard & Below Loans(NPL) (A)	3,334.6	3,386.8	-1.5	3,558.5	3,039.1	3,130.5	9.7
NPL Ratio	0.70%	0.72%	-0.02%p	0.76%	0.65%	0.68%	0.05%p
Loan Loss Reserves (B)	4,447.7	4,690.0	-5.2	4,735.3	4,585.0	4,557.4	-3.0
NPL Coverage Ratio I (B/A)	133.4%	138.5%	-5.1%p	133.1%	150.9%	145.6%	-17.5%p
Reserves for Credit Losses (C)	3,104.4	2,964.9	4.7	2,977.2	3,038.9	2,909.4	2.2
NPL Coverage Ratio II [(B+C)/A)]	226.5%	226.0%	0.5%p	216.7%	250.9%	238.5%	-24.4%p

Note) Based on simple arithmetic sum of each subsidiary (excl. overseas local subsidiaries, overseas equity investments, SPCs for consolidation, etc.), as a result of which the figures differ from the Group's consolidated figures

Group Provision for Loan Losses & Credit Cost Ratio

(bn won, %)	3Q25	2Q25	1Q25	4Q24	3Q24	2Q24	1Q24
Provision for Loan Losses (Quarter)	365.7	645.4	625.0	564.2	494.2	479.0	420.0
Group CCR (Quarter)	0.30%	0.55%	0.54%	0.48%	0.43%	0.43%	0.38%
Group CCR (Cumulative)	0.46%	0.54%	0.54%	0.43%	0.41%	0.41%	0.38%

04

Financial Highlights of Major Subsidiaries

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

KB Kookmin Bank

Financial Highlights

Profit for 3Q25 (Cum.)	3Q25 ROE (Cum.)	3Q25 CIR (Cum.)	3Q25 CCR (Cum.)	3Q25 NIM
3,364.5bn	11.73%	38.5%	18bp	1.74%

Profitability Overview 1)

(bn won, %)	3Q25 (Cumulative)	3Q24 (Cumulative)	YoY	3Q25	2Q25	QoQ
Net Interest Income	7,887.4	7,648.6	3.1	2,683.1	2,607.6	2.9
Net Fee & Commission Income	866.5	834.7	3.8	294.4	301.9	-2.5
Other Operating Income	-255.3	-216.2	N.A.	-223.4	96.9	N.A.
Gross Operating Income	8,498.6	8,267.1	2.8	2,754.1	3,006.4	-8.4
G&A Expenses	3,272.9	3,224.8	1.5	1,094.3	1,115.4	-1.9
PPOP	5,225.7	5,042.3	3.6	1,659.8	1,891.0	-12.2
Provision for Credit Losses	706.5	590.2	19.7	85.9	334.6	-74.3
Net Operating Profit	4,519.2	4,452.1	1.5	1,573.9	1,556.4	1.1
Net Non-Operating Profit	-29.0	-878.8	N.A.	5.1	-19.2	N.A.
Profit for the Period 2)	3,364.5	2,617.9	28.5	1,176.9	1,161.2	1.4

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

Key Financial Indicators

(bn won, %)	3Q25 (Cumulative)	3Q24 (Cumulative)	YoY	3Q25	2Q25	QoQ
NIM	1.74%	1.81%	-0.07%p	1.74%	1.73%	0.01%p
Asset Quality 1)						
Total Loans for NPL Classification	412,652.3	399,408.8	3.3	412,652.3	408,459.7	1.0
Precautionary	1,771.7	1,618.3	9.5	1,771.7	1,648.7	7.5
Substandard	843.1	1,059.6	-20.4	843.1	801.6	5.2
Doubtful	382.1	184.1	107.6	382.1	375.6	1.7
Estimated Loss	225.8	235.2	-4.0	225.8	237.6	-5.0
NPL Ratio	0.35%	0.37%	-0.02%p	0.35%	0.35%	0.00%p
NPL Coverage Ratio Ⅰ	174.0%	179.4%	-5.4%p	174.0%	189.1%	-15.1%p
NPL Coverage Ratio Ⅱ	330.4%	318.7%	11.7%p	330.4%	336.8%	-6.4%p
Delinquency Ratio	0.34%	0.28%	0.06%p	0.34%	0.31%	0.03%p
CCR	0.18%	0.13%	0.05%p	0.01%	0.28%	-0.27%p

Note 1) Based on separate financial statements

KB Securities

Financial Highlights	Profit for 3Q25 (Cum.)	3Q25 ROE (Cum.)	League Table (The Bell)	League Table (Bloomberg)	Institutional Stock M/S
	496.7bn	9.73%	IPO No.1	DCM No.1	No.1, 9.2%

Profitability Overview 1)

(bn won, %)	3Q25 (Cumulative)	3Q24 (Cumulative)	YoY	3Q25	2Q25	QoQ
Gross Operating Income	**1,598.9**	1,462.0	9.4	**540.8**	572.6	-5.6
WM	**728.9**	637.3	14.4	**270.0**	241.2	11.9
IB	**366.8**	279.1	31.4	**110.2**	155.4	-29.0
S&T	**342.6**	352.0	-2.7	**106.6**	127.0	-16.1
Others	**160.6**	193.6	-17.0	**54.0**	49.0	10.2
G&A Expenses	**795.3**	730.4	8.9	**258.1**	294.4	-12.3
PPOP	**803.6**	731.6	9.8	**282.7**	278.2	1.6
Provision for Credit Losses	**141.3**	1.7	8,211.8	**59.3**	62.0	-4.4
Net Operating Profit	**662.3**	729.9	-9.3	**223.4**	216.2	3.3
Net Non-Operating Profit	**6.0**	-25.1	N.A.	**-11.9**	3.7	N.A.
Profit for the Period 2)	**496.7**	546.8	-9.2	**157.8**	159.0	-0.8

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

Key Financial Indicators

(tn won, %)	3Q25 (Cumulative)	3Q24 (Cumulative)	YoY	3Q25	2Q25	QoQ
Retail AUM	**205.2**	152.1	34.9	**205.2**	183.8	11.6
Brokerage	**125.0**	90.5	38.1	**125.0**	107.3	16.5
WM	**80.2**	61.6	30.2	**80.2**	76.5	4.8
Bonds	**38.1**	33.5	14.0	**38.1**	35.2	8.2
Trusts	**32.5**	20.4	59.0	**32.5**	32.3	0.6
Funds	**5.5**	4.8	14.2	**5.5**	5.2	5.8
ELS/DLS/ISA	**4.1**	2.9	41.0	**4.1**	3.7	10.8
Domestic Market Trading Volume (Retail)	**5,867.0**	5,297.9	10.7	**2,335.4**	2,017.3	15.8
KB Contracted Amount	**400.9**	396.9	1.0	**161.9**	135.9	19.1
KB M/S (Retail)	**6.8%**	7.5%	-0.7%p	**6.9%**	6.7%	0.2%p
Institutional Market Trading Volume	**734.9**	720.8	2.0	**297.8**	231.9	28.4
KB Contracted Amount	**67.9**	59.7	13.8	**24.4**	22.2	9.9
KB M/S	**9.2%**	8.3%	0.9%p	**8.2%**	9.6%	-1.4%p

KB Insurance

Financial Highlights	Profit for 3Q25 (Cum.)	3Q25 ROE (Cum.)	3Q25 ROA (Cum.)	K-ICS	CSM
	766.9bn	18.58%	2.43%	191.8%	9,393.9bn

Profitability Overview[1]

(bn won, %)	3Q25 (Cumulative)	3Q24 (Cumulative)	YoY	3Q25	2Q25	QoQ
Insurance Income	655.9	885.4	-25.9	154.9	237.9	-34.9
Long Term	682.2	830.9	-17.9	196.0	228.6	-14.3
CSM Amortization	641.2	644.9	-0.6	217.3	210.7	3.1
General	18.0	21.9	-17.8	11.6	4.6	152.2
Auto	-44.2	32.7	N.A.	-52.7	4.8	N.A.
Investment Income	394.2	144.2	173.4	131.9	96.5	36.7
Investment Revenue	922.5	715.3	29.0	307.0	272.0	12.9
Insurance Finance Expense	528.2	571.1	-7.5	175.1	175.5	-0.2
Profit for the Period[2]	766.9	740.2	3.6	208.8	244.7	-14.7

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

Key Financial Indicators

(bn won, %)	3Q25 (Cumulative)	3Q24 (Cumulative)	YoY	3Q25	2Q25	QoQ
K-ICS	191.8%[1]	203.7%	-11.9%p	191.8%[1]	191.5%	0.3%p
CSM	9,393.9	9,305.0	1.0	9,393.9	9,217.6	1.9
New Business CSM	1,250.7	1,339.6	-6.6	459.0	417.6	9.9
CSM Amortization	-641.2	-150.7	N.A.	-217.3	-210.7	N.A.
Discount Unwind, etc.	-36.1	-401.8	N.A.	-65.5	85.2	N.A.
Asset Portfolio	40,467.2	36,254.9	11.6	40,467.2	39,784.6	1.7
Cash & Due	803.1	653.4	22.9	803.1	1,153.6	-30.4
Securities	31,001.4	28,679.3	8.1	31,001.4	30,365.4	2.1
Loans	8,285.5	6,533.1	26.8	8,285.5	7,885.2	5.1
Real Estate	377.2	389.1	-3.1	377.2	380.4	-0.8
Loss Ratio[2]	81.6%	80.1%	1.5%p	84.0%	79.9%	4.1%p
Long Term	80.7%	80.3%	0.4%p	82.3%	79.8%	2.5%p
General	77.7%	73.4%	4.3%p	78.1%	74.3%	3.8%p
Auto	85.4%	81.3%	4.1%p	91.5%	81.8%	9.7%p

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

KB Kookmin Card

Financial Highlights	Profit for 3Q25 (Cum.)	3Q25 ROE (Cum.)	Card Assets	Active Customers	Card Transaction Vol.
	280.6bn	6.96%	27.3tn	10,281K	135.9tn

Profitability Overview[1]

(bn won, %)	3Q25 (Cumulative)	3Q24 (Cumulative)	YoY	3Q25	2Q25	QoQ
Operating Revenue	4,097.8	4,105.6	-0.2	1,350.0	1,354.9	-0.4
Card	3,310.9	3,383.2	-2.1	1,104.9	1,087.4	1.6
Installments & Lease	212.4	175.1	21.3	75.8	69.5	9.1
Others	574.6	547.3	5.0	169.4	198.0	-14.4
Operating Expense	2,740.9	2,575.1	6.4	944.2	940.8	0.4
Interest Expense	588.5	596.6	-1.4	192.8	195.6	-1.4
Commission & Other	2,152.4	1,978.5	8.8	751.3	745.2	0.8
Gross Operating Income	1,356.9	1,530.5	-11.3	405.9	414.1	-2.0
G&A Expenses	432.1	437.1	-1.1	140.7	150.7	-6.6
PPOP	924.8	1,093.4	-15.4	265.2	263.4	0.7
Provision for Credit Losses	547.8	614.9	-10.9	129.0	134.1	-3.8
Net Operating Income	377.0	478.5	-21.2	136.2	129.3	5.3
Net Non-Operating Income	-3.6	13.9	N.A.	-1.4	-2.8	N.A.
Profit for the Period[2]	280.6	370.4	-24.2	99.3	96.8	2.6

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

Key Financial Indicators

(bn won, %)	3Q25 (Cumulative)	3Q24 (Cumulative)	YoY	3Q25	2Q25	QoQ
Card Transaction Volume	135,911.3	133,935.8	1.5	47,089.4	44,919.8	4.8
Credit Card	107,939.4	106,035.6	1.8	37,232.3	35,810.2	4.0
Check Card	27,971.9	27,900.2	0.3	9,857.1	9,109.6	8.2
Asset Quality[1]						
Total Loans for NPL Classification	28,270.4	28,169.8	0.4	28,270.4	27,896.3	1.3
Precautionary	1,240.7	1,440.4	-13.9	1,240.7	1,352.7	-8.3
Substandard	0.2	5.5	-96.4	0.2	0.6	-67.2
Doubtful	206.1	229.8	-10.3	206.1	205.2	0.4
Estimated Loss	106.3	84.2	26.2	106.3	127.7	-16.8
NPL Ratio	1.11%	1.13%	-0.02%p	1.11%	1.20%	-0.09%p
NPL Coverage Ratio Ⅰ	267.2%	306.1%	-38.9%p	267.2%	271.2%	-4.0%p
NPL Coverage Ratio Ⅱ	463.1%	485.0%	-21.9%p	463.1%	461.5%	1.6%p
Delinquency Ratio	1.21%	1.29%	-0.08%p	1.21%	1.40%	-0.19%p

Note 1) Based on separate financial statements

KB Life Insurance

Financial Highlights	Profit for 3Q25 (Cum.)	3Q25 ROE (Cum.)	CSM	New Contract APE	K-ICS
	254.8bn	7.82%	3,195.0bn	866.3bn	254.2%

Profitability Overview [1]

(bn won, %)	3Q25 (Cumulative)	3Q24 (Cumulative)	YoY	3Q25	2Q25	QoQ
Insurance Income	215.8	241.2	-10.5	64.1	74.5	-14.0
CSM Income	219.9	220.5	-0.3	74.9	72.6	3.2
RA Change	27.2	26.0	4.6	9.2	8.7	5.7
Variances	9.5	11.8	-19.5	-1.8	5.7	N.A.
Others	-40.7	-17.1	N.A.	-18.2	-12.6	N.A.
Investment Income	145.2	127.2	14.2	35.4	66.8	-47.0
Investment Revenue	1,796.7	1,379.8	30.2	495.2	819.9	-39.6
Investment Expenses	1,651.5	1,252.6	31.8	459.8	753.1	-38.9
Net Operating Profit	361.0	368.5	-2.0	99.5	141.3	-29.6
Net Non-Operating Profit	-0.6	-0.4	N.A.	-0.1	-0.9	N.A.
Profit for the Period	254.8	260.8	-2.3	65.7	102.2	-35.7

Note 1) Based on separate financial statements

Key Financial Indicators

(bn won, %)	3Q25 (Cumulative)	3Q24 (Cumulative)	YoY	3Q25	2Q25	QoQ
K-ICS	254.2%[1]	272.3%	-18.1%p	254.2%[1]	250.6%	3.6%p
CSM	3,195.0	3,146.3	1.5	3,195.0	3,088.2	3.5
New Business CSM	383.2	373.0	2.7	150.0	107.5	39.5
CSM Amortization	-219.9	-220.5	N.A.	-74.9	-72.6	N.A.
Discount Unwind, etc.	21.2	-186.0	N.A.	31.7	63.6	-50.2
Asset Portfolio	35,164.7	32,649.4	7.7	35,164.7	34,615.7	1.6
Cash & Due	932.6	787.0	18.5	932.6	997.2	-6.5
Securities	33,002.7	30,567.1	8.0	33,002.7	32,423.3	1.8
Loans	998.2	1,141.2	-12.5	998.2	998.7	-0.1
Real Estate	231.2	154.1	50.0	231.2	196.5	17.7
Mortality Margin	139.1	128.8	8.0	43.0	54.2	-20.7
Loss Ratio	60.2%	61.7%	-1.5%p	63.5%	53.2%	10.3%p

Note 1) Preliminary

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Appendix

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

Overview of Group Subsidiaries[1] (3Q25 Cumulative)

(bn won, %)	Ownership	Total Assets	Shareholder's Equity	Profit for the Period[2]	ROA	ROE
KB Kookmin Bank	100.0%	582,774.7	39,614.8	3,364.5	0.78%	11.73%
KB Securities	100.0%	75,785.8	7,015.6	496.7	0.96%	9.73%
KB Insurance	100.0%	43,474.9	5,620.1	766.9	2.43%	18.58%
KB Kookmin Card	100.0%	30,482.0	5,559.1	280.6	1.25%	6.96%
KB Life Insurance	100.0%	35,961.3	4,222.5	254.8	0.98%	7.82%
KB Asset Management	100.0%	479.2	371.2	96.7	30.04%	39.77%
KB Capital	100.0%	18,229.9	2,637.5	194.5	1.45%	10.27%
KB Real Estate Trust	100.0%	1,169.3	457.7	-17.9	N.A.	N.A.
KB Savings Bank	100.0%	2,481.0	179.9	-2.5	N.A.	N.A.
KB Investment	100.0%	1,529.8	295.2	11.2	0.99%	5.18%
KB Data Systems	100.0%	80.9	29.2	7.1	13.73%	37.19%

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

Group Condensed Income by Subsidiary[1)]

(bn won, %)	Group	KB Kookmin Bank	KB Securities	KB Insurance	KB Kookmin Card	KB Life Insurance	KB Asset Management	KB Capital
	3Q25 (Cumulative)							
Net Interest Income	9,704.9	7,887.4	489.2	-16.3	1,217.7	86.3	-7.6	341.5
Net Fee & Commission Income	2,952.4	866.5	642.4	-28.7	515.4	9.8	172.5	645.1
Other Operating Income	786.6	-255.3	467.3	1,204.2	-376.2	361.7	41.5	-449.8
Gross Operating Income	13,443.9	8,498.6	1,598.9	1,159.2	1,356.9	457.8	206.4	536.8
G&A Expenses	5,007.7	3,272.9	795.3	112.0	432.1	115.2	75.2	120.2
PPOP	8,436.2	5,225.7	803.6	1,047.2	924.8	342.6	131.2	416.6
Provision for Credit Losses	1,675.2	706.5	141.3	8.3	547.8	1.6	1.5	169.8
Net Operating Profit	6,761.0	4,519.2	662.3	1,038.9	377.0	361.0	129.7	246.8
Net Non-Operating Profit	150.2	-29.0	6.0	4.5	-3.6	-0.6	0.4	9.7
Profit for the Period[2)]	5,121.7	3,364.5	496.7	766.9	280.6	254.8	96.7	194.5

(bn won, %)	Group	KB Kookmin Bank	KB Securities	KB Insurance	KB Kookmin Card	KB Life Insurance	KB Asset Management	KB Capital
	3Q24 (Cumulative)							
Net Interest Income	9,583.8	7,648.6	446.9	-39.9	1,228.0	63.9	-6.2	344.8
Net Fee & Commission Income	2,852.4	834.7	551.5	-28.1	583.3	5.9	139.9	662.9
Other Operating Income	929.6	-216.2	463.6	1,188.1	-280.8	376.3	18.8	-488.5
Gross Operating Income	13,365.8	8,267.1	1,462.0	1,120.1	1,530.5	446.1	152.5	519.2
G&A Expenses	4,872.9	3,224.8	730.4	102.9	437.1	101.0	74.2	113.2
PPOP	8,492.9	5,042.3	731.6	1,017.2	1,093.4	345.1	78.3	406.0
Provision for Credit Losses	1,479.2	590.2	1.7	0.0	614.9	0.3	0.0	152.2
Net Operating Profit	7,013.7	4,452.1	729.9	1,017.2	478.5	344.8	78.3	253.8
Net Non-Operating Profit	-954.4	-878.8	-25.1	-6.0	13.9	7.0	-0.5	1.9
Profit for the Period[2)]	4,394.1	2,617.9	546.8	740.2	370.4	260.8	58.5	195.7

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

Group Digital[1)]

(thousands of users, %)		2025.9	2025.6	QoQ	2024.12	YTD	2024.9	YoY
Group Platform MAU[2)]	Group	33,912	32,331	4.9	31,030	9.3	29,892	13.4
	Finance	28,444	27,002	5.3	25,931	9.7	25,251	12.6
	Non-Finance	5,468	5,329	2.6	5,099	7.2	4,641	17.8
Signature Platform MAU[3)]	KB Star Banking (Bank)	13,789	13,628	1.2	13,031	5.8	12,622	9.2
	KB Pay (Card)	9,622	8,540	12.7	8,175	17.7	8,086	19.0
	M-able (Securities)	1,890	1,822	3.7	1,911	-1.1	1,916	-1.4
Digital Channel Sales[4)]	Bank	72%	72%	-	65%	7%p	64%	8%p
	Securities	95%	95%	-	95%	-	95%	-
	Card	57%	57%	-	56%	1%p	56%	1%p
KB Kookmin Certificate Users		17,193	16,804	2.3	15,520	10.8	15,310	12.3

Note 1) Based on internal data
2) Finance : KB Star Banking, KB Star Corp. Banking, Liiv Next, M-able, M-able mini, M-able Wide, KB Insurance, KB Pay, KB Kookmin Business Card, KB Life Insurance, kiwibank
Non-Finance : Real Estate(KB Real Estate), Automobile(KB ChaChaCha), Health Care(O'care), Telecommunication(Liiv M), Travel/Shopping, KB Wallet
3) KB Star Banking & KB Pay : Number of member log-ins per month, M-able : Monthly averaged number of member log-ins for 12 months

KB Financial Group