

2025 Business Results

February 2026



Disclaimer

1. The consolidated financial information of KB Financial Group Inc. (the “Group”) presented herein is based on the Korean International Financial Reporting Standards(K-IFRS). It is currently being 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, 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.



CONTENTS

I. 2025 Financial Highlights	01
II. Financial Analysis	05
III. Financial Details	12
IV. Financial Highlights of Major Subsidiaries	17
V. Appendix	22

01

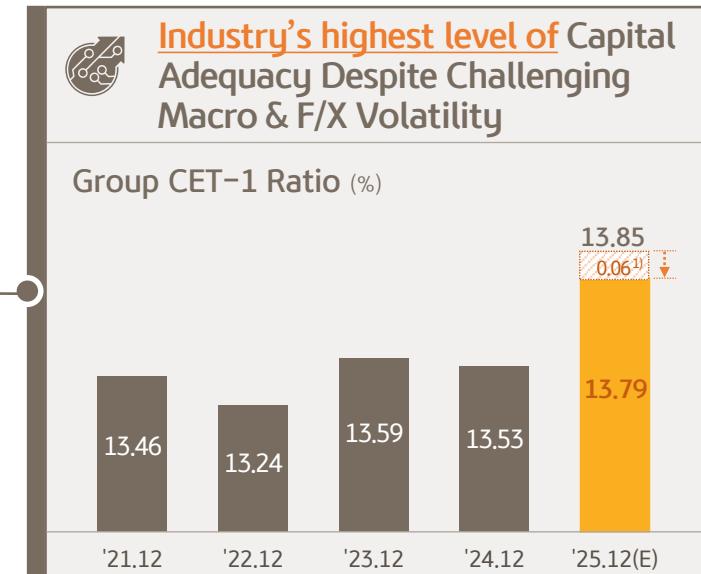
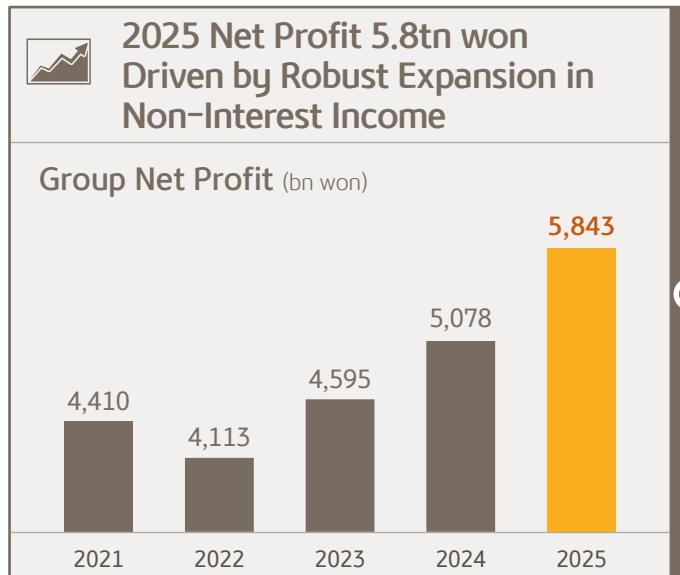
2025 Financial Highlights

— Key Takeaways

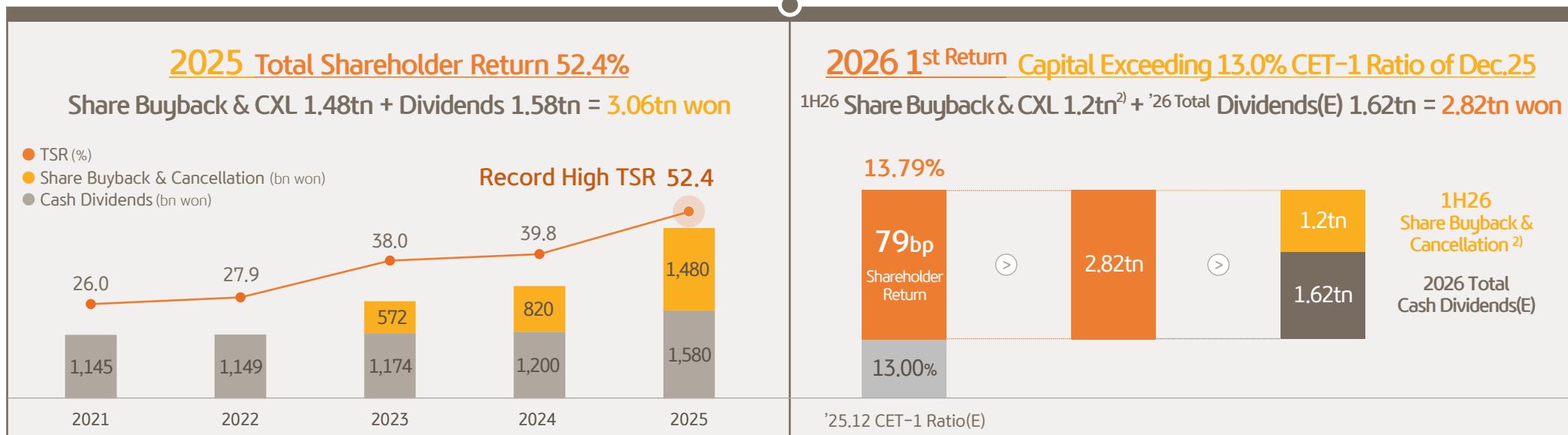
— Overview



Pushing Beyond KB's Own Limits, Unlocking Potential



Note 1) Decrease in CET-1 Ratio due to additional 241bn won (incl. 190bn won shareholder return deferred in 2025) increase in year-end cash dividends, etc.

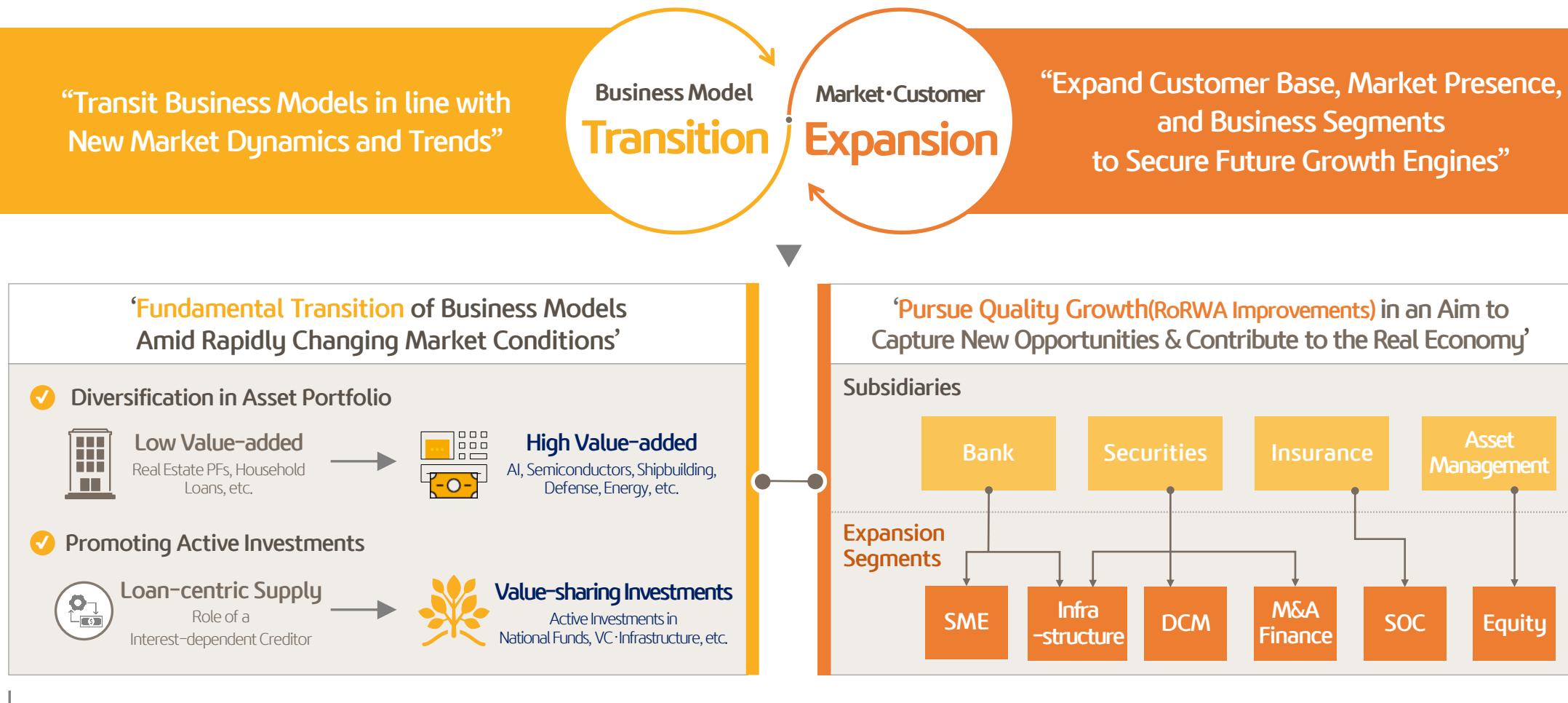


Note 2) BoD made resolution on the acquisition of 1st 600bn won on '26.02.05.

Acquisition of the 2nd 600bn won expected to be initiated following the BoD resolution in 2Q26

KB's Strategy Amid Shifts in the Financial Landscape

Transforming Business, Igniting New Growth, Solidifying Value



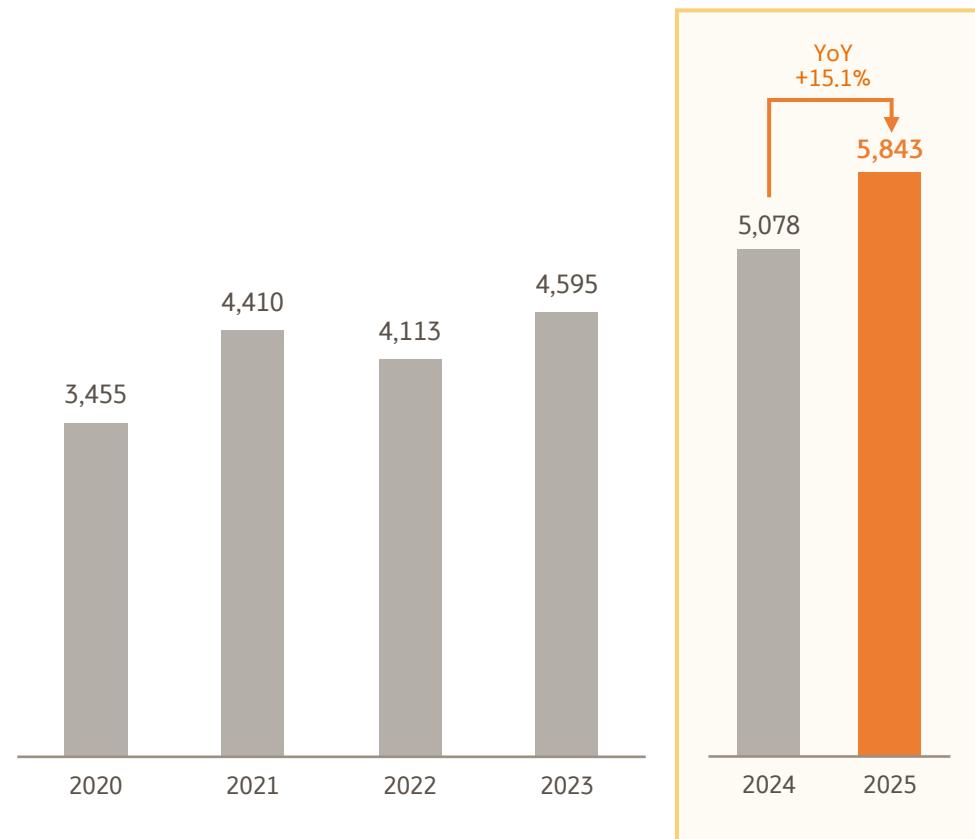
① Business Transition
② Market-Customer Expansion $\rightarrow f(①, ②)$ IN OUT 'Growth Formular' \rightarrow RoRWA \uparrow , Profit \uparrow , CET-1 Ratio \uparrow

2025 Group Net Profit 5,843.0bn

Increased 15.1% YoY mainly anchored by capital markets-driven non-interest income and stable interest income stream

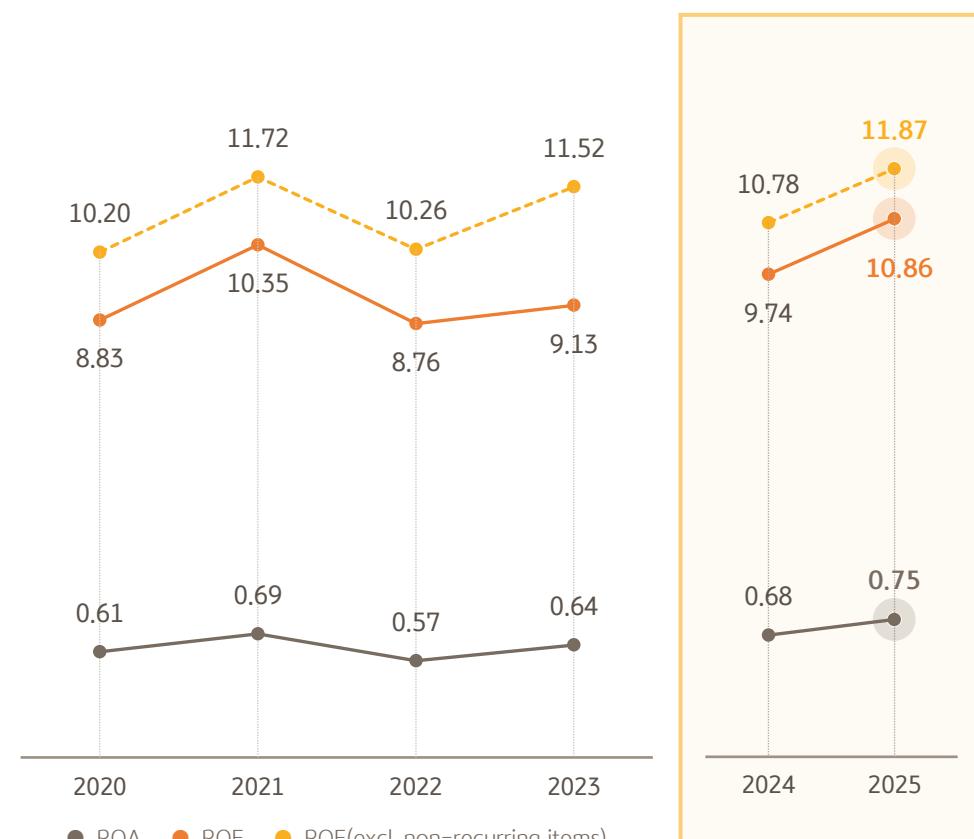
Group Net Profit (bn won)

YoY +15.1%



Group ROE (%)

YoY +1.12%p



Note 1) Based on profit attributable to controlling interests

2) Non-recurring Items : Group ERP Costs (182bn won), Bank Provisioning related to penalties on ELS sales, etc. (333bn won), Bank Bad-bank Contribution (41bn won)

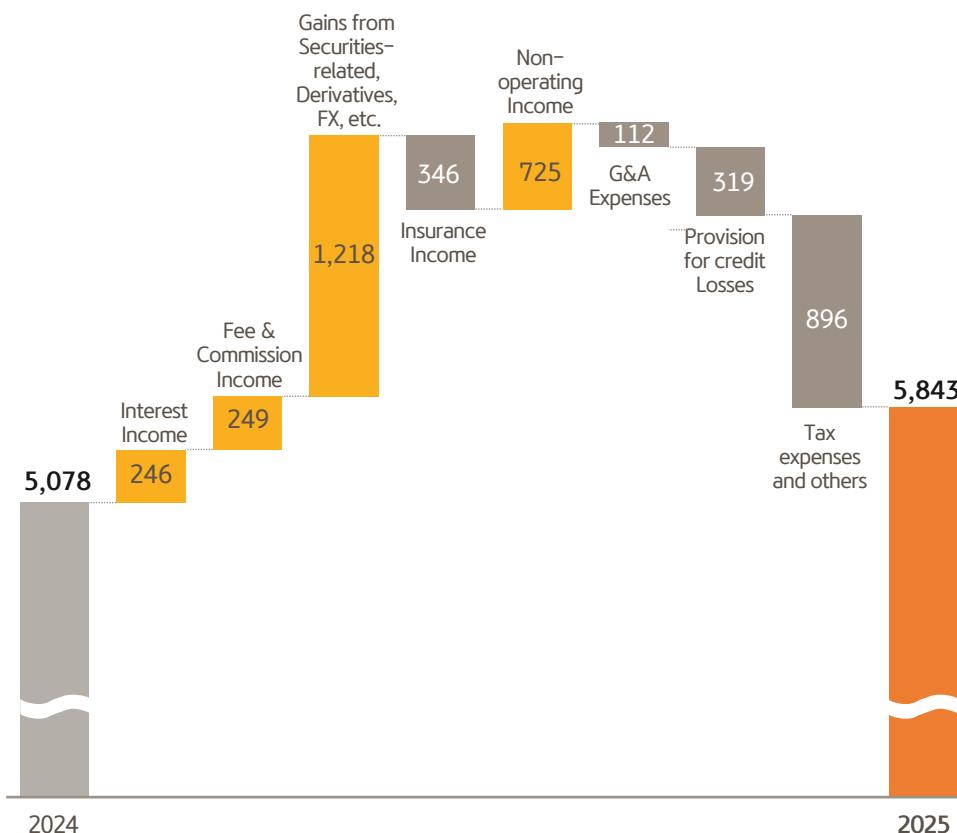
Note) ROE: Based on Return on Common Equity excluding hybrid securities, which represents profitability of common equity

2025 Group Net Profit 5,843.0bn

Proved Group's robust fundamentals with well-balanced profile between Bank's stability & Non-Banks' growth potential

Group Net Profit Analysis (bn won)

YoY +765bn

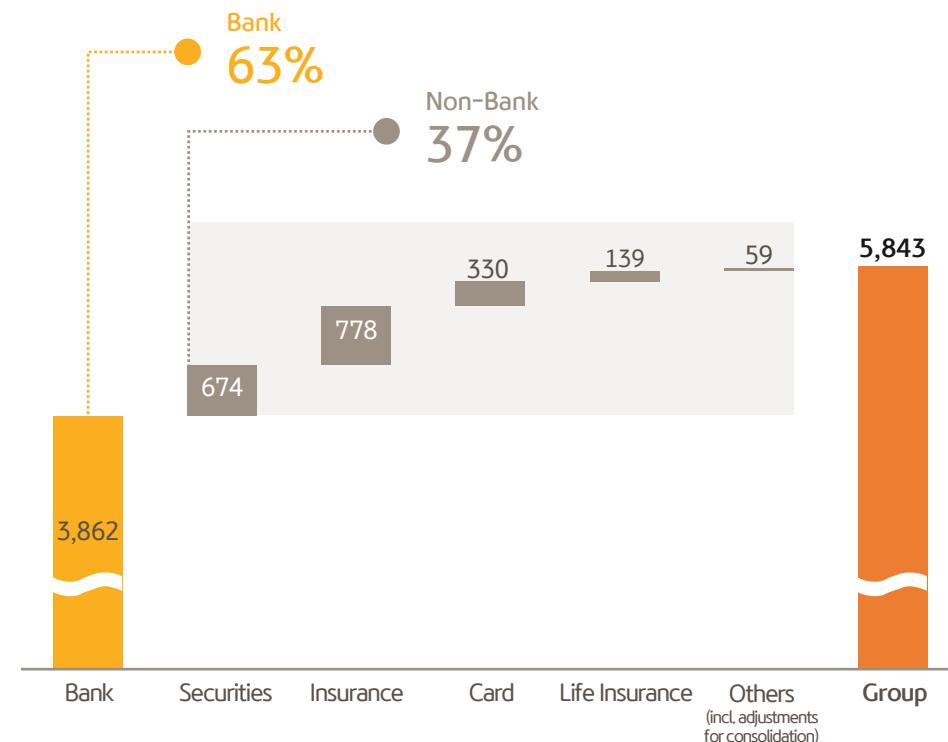


Note 1) Net Profit: Based on profit attributable to controlling interests

2) Each earnings component: Based on 'before tax' amount

Net Profit by Subsidiaries¹⁾ & Non-Bank Contribution²⁾ (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.

02

Financial Analysis

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



2025 Group Net Interest Income 13,073.1bn

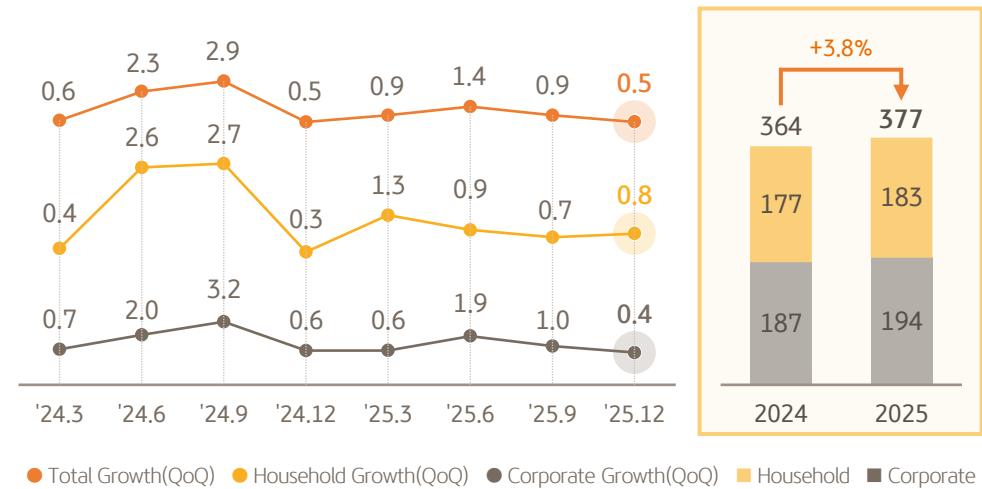
Continued modest earnings with proper level of growth & a prudent ALM mgmt. led cost funding reduction amid rate cut cycle

Group Net Interest Income

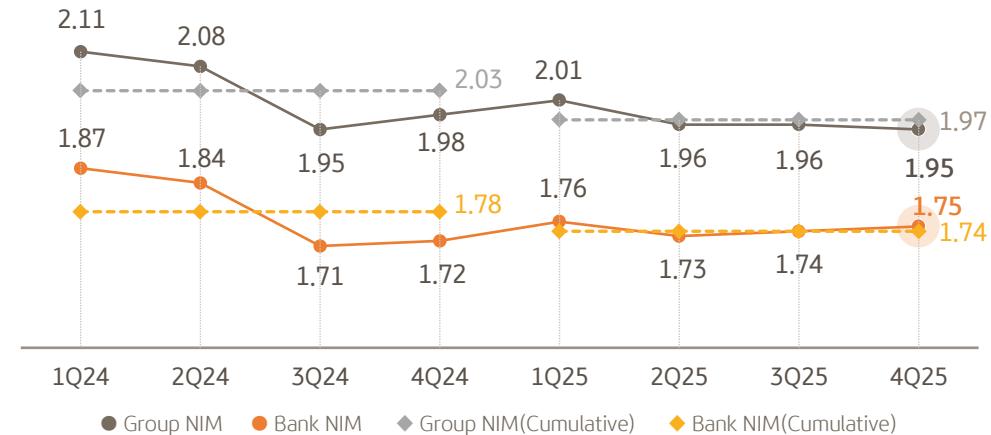
YoY +1.9%

(bn won %)	2025	2024	YoY	4Q25	3Q25	QoQ
Interest Income	29,156.1	30,491.4	-4.4	7,221.6	7,194.9	0.4
Loans	22,798.0	24,094.8	-5.4	5,602.8	5,622.9	-0.4
Financial Investments	5,288.7	5,351.9	-1.2	1,344.4	1,307.9	2.8
Others	1,069.4	1,044.7	2.4	274.4	264.1	3.9
Interest Expense	16,083.0	17,664.7	-9.0	3,853.4	3,858.7	-0.1
Deposits	9,097.9	10,379.1	-12.3	2,155.1	2,184.6	-1.4
Debts & Debentures	4,777.2	5,172.0	-7.6	1,157.2	1,164.8	-0.7
Others	2,207.9	2,113.6	4.5	541.1	509.3	6.2
Net Interest Income	13,073.1	12,826.7	1.9	3,368.2	3,336.2	1.0

Loans in Won Growth (tn won, %)



Net Interest Margin (%)



2025 Group Net Non-Interest Income 4,872.1bn

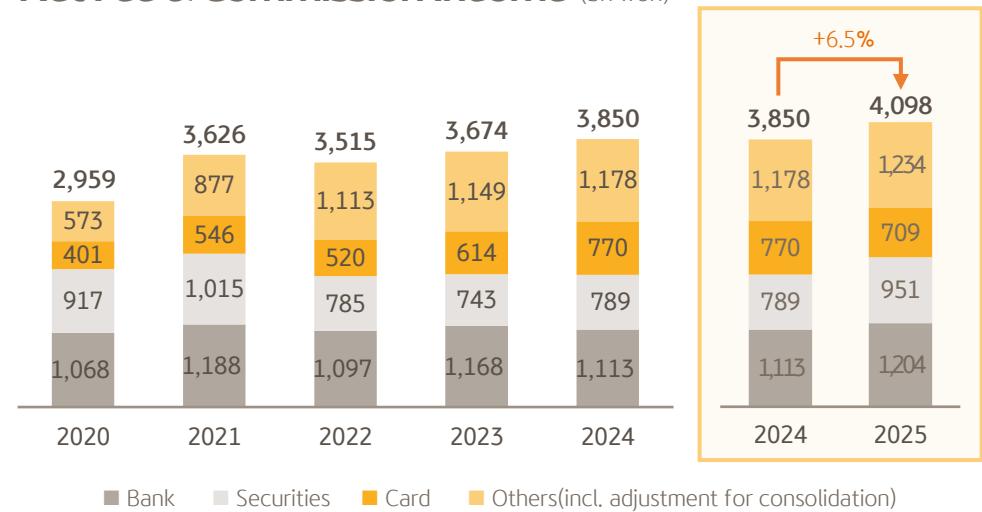
Proved KB's readiness against changing market dynamics with YoY +16.0% led by agile portfolio mgmt. & brokerage sales

Group Net Non-Interest Income

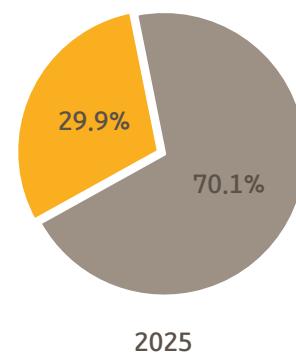
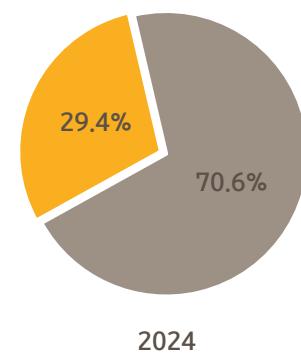
YoY +16.0%

(bn won, %)	2025	2024	YoY	4Q25	3Q25	QoQ
Net Fee & Commission Income	4,098.3	3,849.6	6.5	1,145.9	986.4	16.2
Credit Card Fees	755.2	837.0	-9.8	207.1	173.6	19.3
Trusts	538.1	428.2	25.7	165.0	132.1	24.9
Agent Activity Fees (Incl. Bancassurance)	219.3	176.3	24.4	41.5	52.5	-21.0
Securities Business	774.0	663.1	16.7	252.8	192.6	31.3
Investment Finance Fees	161.6	193.1	-16.3	64.1	23.5	172.8
Foreign Currency Related Fees	310.9	231.8	34.1	91.5	83.6	9.4
Lease Fees	1,078.4	1,120.4	-3.7	270.4	263.8	2.5
Others	260.8	199.7	30.6	53.5	64.7	-17.3
Net Other Operating Income	773.8	351.9	119.9	-12.8	29.3	N.A.
Securities-related, Derivatives, FX & Insurance Finance Income	2,525.7	1,307.4	93.2	730.9	445.6	64.0
Insurance Income	1,303.4	1,649.7	-21.0	130.3	323.3	-59.7
Others (Incl. Insurance Fees on Deposits, Contribution Expenses)	-3,055.3	-2,605.2	N.A.	-874.0	-739.6	N.A.
Net Non-Interest Income	4,872.1	4,201.5	16.0	1,133.1	1,015.7	11.6

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

2025 Group G&A Expenses 7,051.0bn

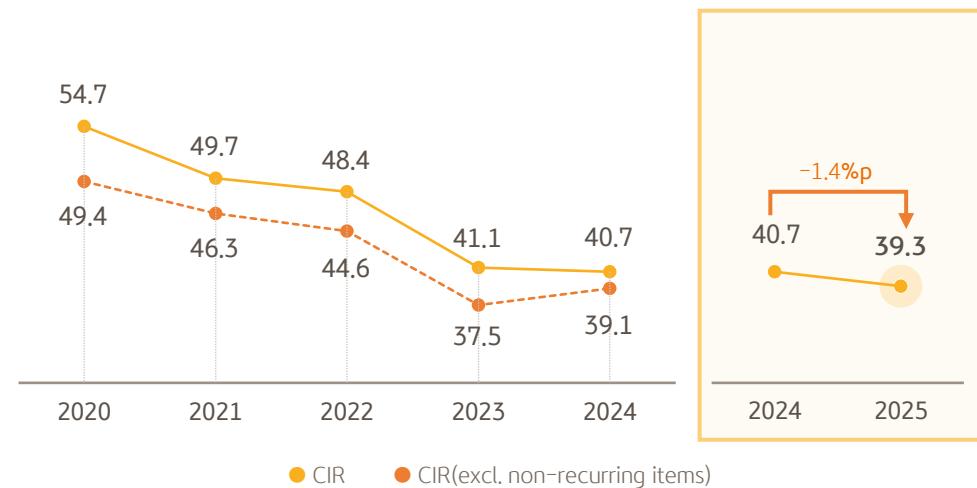
G&A Expenses well-managed with only a 1.6% YoY increase, leading the Group's CIR to record a 'History-Low 39.3%

Group G&A Expenses

YoY +1.6%

(bn won, %)	2025	2024	YoY	4Q25	3Q25	QoQ
Employee Benefits	4,302.0	4,221.1	1.9	1,279.9	993.5	28.8
Salaries & Employee Benefits	2,972.7	2,851.5	4.3	753.3	728.4	3.4
Post-employment Benefits	492.9	518.1	-4.9	319.4	57.6	454.5
Others	836.4	851.5	-1.8	207.2	207.5	-0.1
Depreciation & Amortization	914.7	916.3	-0.2	239.5	228.1	5.0
Tangible Assets	574.6	552.2	4.1	152.5	144.3	5.7
Intangible Assets	340.1	361.7	-6.0	87.1	83.7	4.1
Others	0.0	2.4	N.A.	0.0	0.0	N.A.
Administrative Expenses	1,528.7	1,510.3	1.2	467.2	353.5	32.2
Taxes & Others	305.6	290.9	5.1	56.7	77.3	-26.6
G&A Expenses	7,051.0	6,938.6	1.6	2,043.3	1,652.4	23.7

Group Cost Efficiency(CIR) (%)



G&A Expenses (bn won)



2025 Group Provision for Credit Losses 2,363.0bn

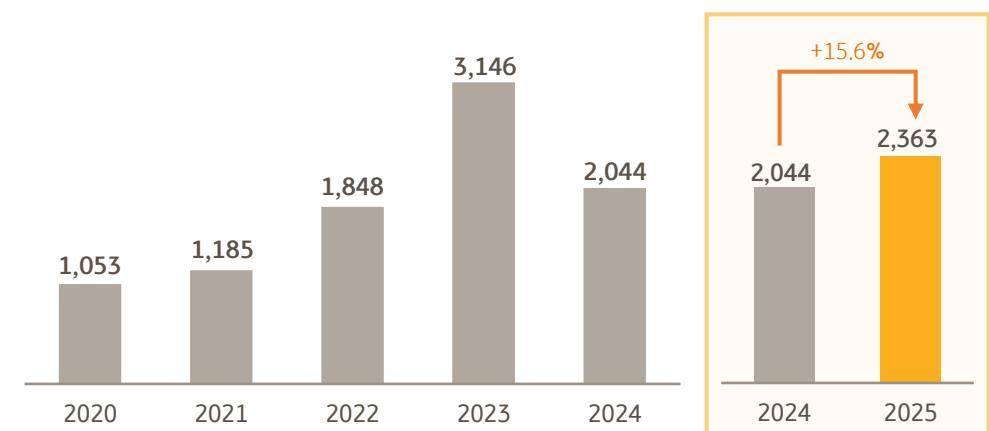
CCR slightly inched up YoY as the Group continued conservative provisioning & risk management policy against market volatility

Group Provision for Credit Losses

YoY +15.6%

(bn won, %)	2025	2024	YoY	4Q25	3Q25	QoQ
Provision for Loan Losses	2,392.8	2,252.8	6.2	687.2	385.0	78.5
Provision for Guarantees	-6.7	-139.8	N.A.	-2.0	-1.3	N.A.
Provision for Unused Commitments	-22.6	-84.5	N.A.	2.2	-16.6	N.A.
Provision for Financial Guarantee Liabilities	-0.5	15.8	N.A.	0.4	-2.6	N.A.
Provision for Credit Losses	2,363.0	2,044.3	15.6	687.8	364.5	88.7

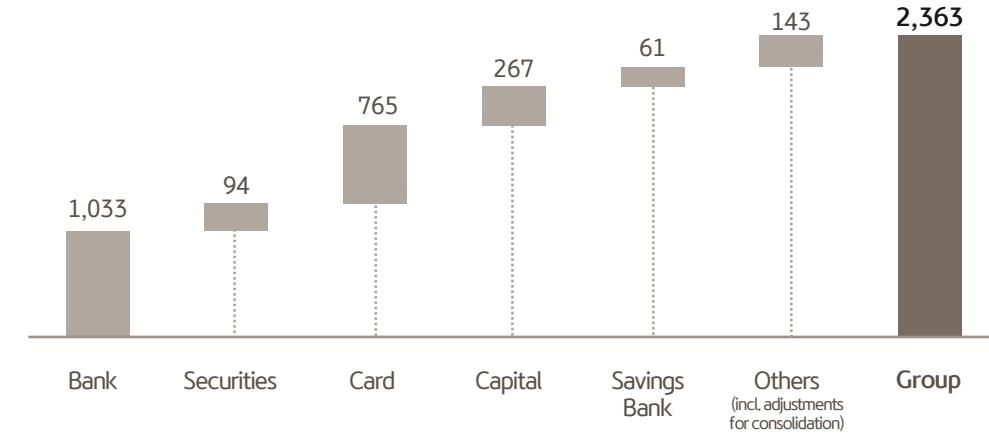
Provision for Credit Losses (bn won)



Group CCR (%)



Provision for Credit Losses by Subsidiary (bn won)



2025.12 Group BIS Ratio 16.16%, CET-1 Ratio 13.79%

Continued to achieve industry-highest level of CET-1 Ratio backed by Group's prudent RWA management strategy

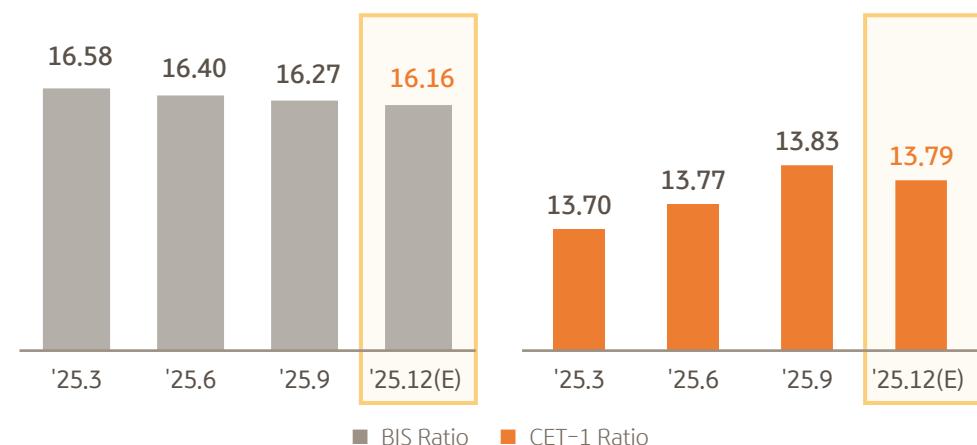
Group Capital Adequacy

CET-1 Ratio YTD +26bp

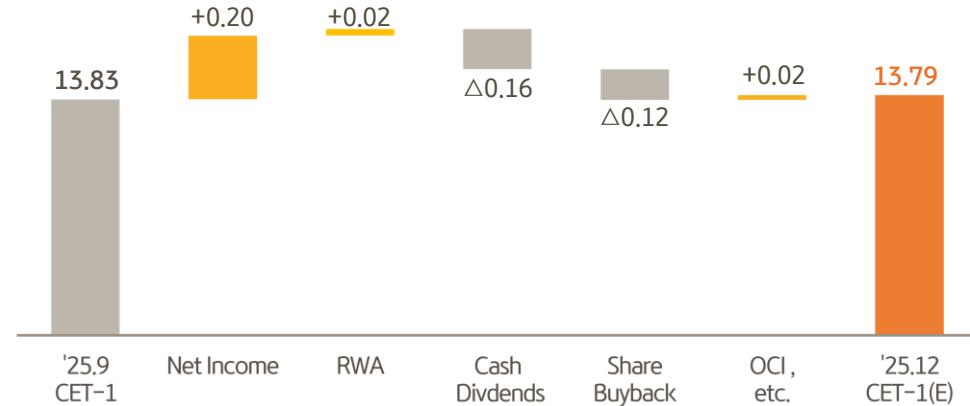
(bn won, %, %p)	'25.12(E)	'25.9	QoQ	'24.12	YTD
BIS Capital (A)	57,779.7	58,269.1	-0.8	56,849.4	1.6
Tier1 Capital (B)	54,246.0	54,867.5	-1.1	52,477.4	3.4
CET-1 Capital (C)	49,306.7	49,512.1	-0.4	46,794.3	5.4
Additional Tier1 Capital	4,939.3	5,355.4	-7.8	5,683.1	-13.1
Tier2 Capital	3,533.7	3,401.6	3.9	4,372.0	-19.2
Risk-weighted Assets (D)	357,521.5	358,041.7	-0.1	345,980.6	3.3
BIS Ratio (A/D)	16.16%	16.27%	-0.11%p	16.43%	-0.27%p
Tier1 Ratio (B/D)	15.17%	15.32%	-0.15%p	15.17%	-
CET-1 Ratio (C/D)	13.79%	13.83%	-0.04%p	13.53%	0.26%p

Note) Based on Basel III

Group Capital Ratio (Based on Basel III, %)



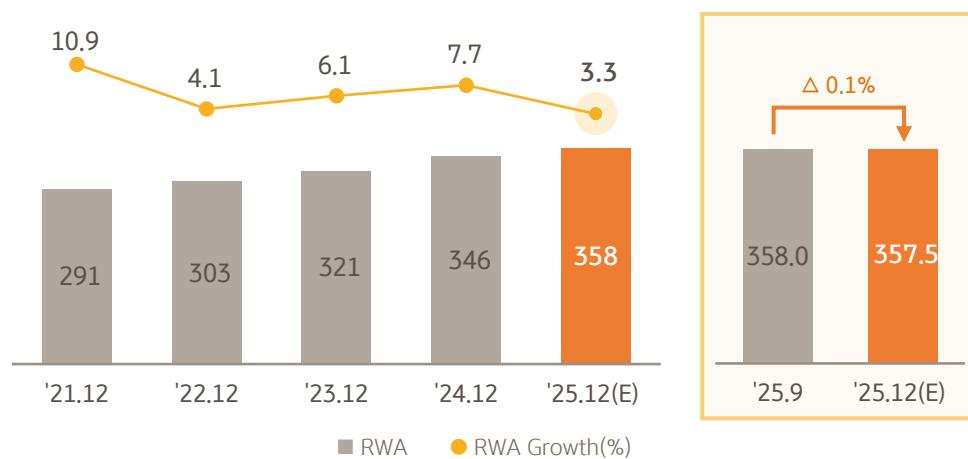
CET-1 Ratio Movement (Based on Basel III, %, %p)



2025.12 Group BIS Ratio 16.16%, CET-1 Ratio 13.79%

Continued to achieve industry-highest level of CET-1 Ratio backed by Group's prudent RWA management strategy

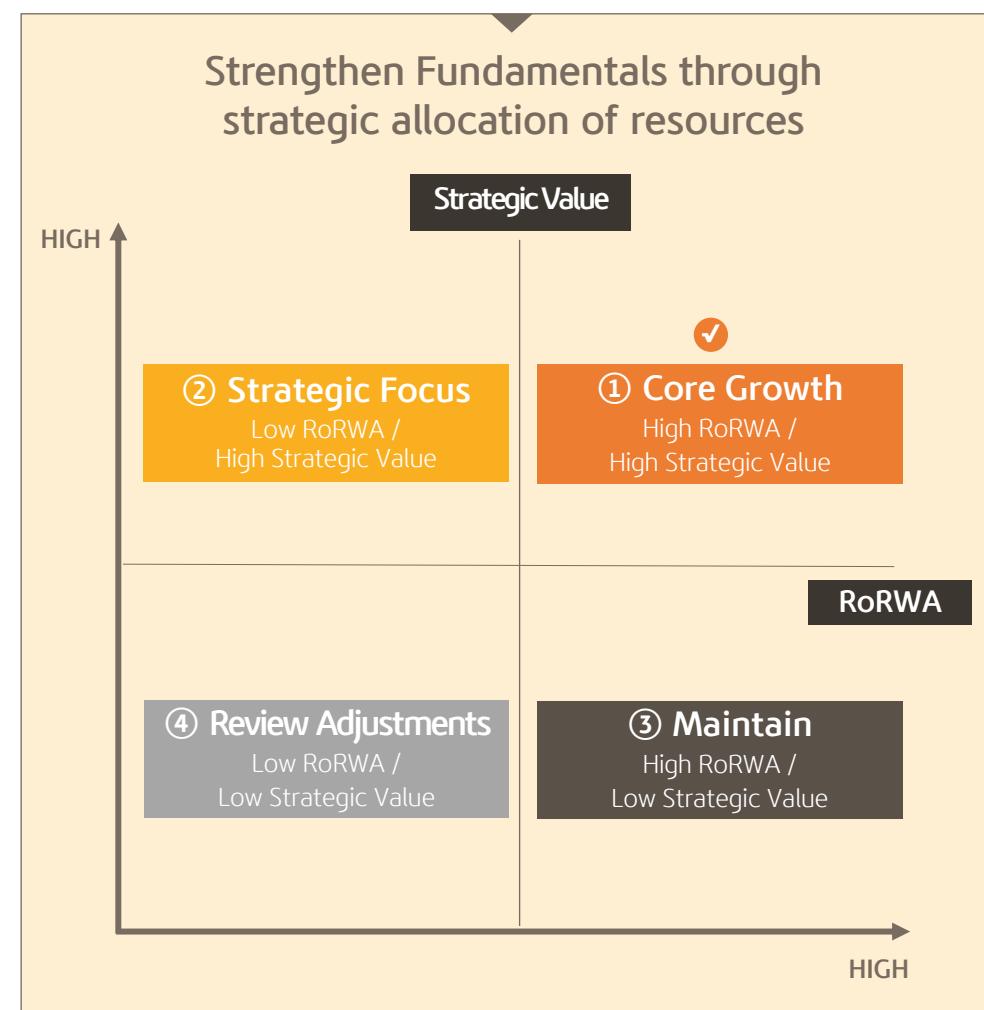
Group RWA(Risk-weighted Assets) (tn won, %)



Group RWA Movement (tn won)



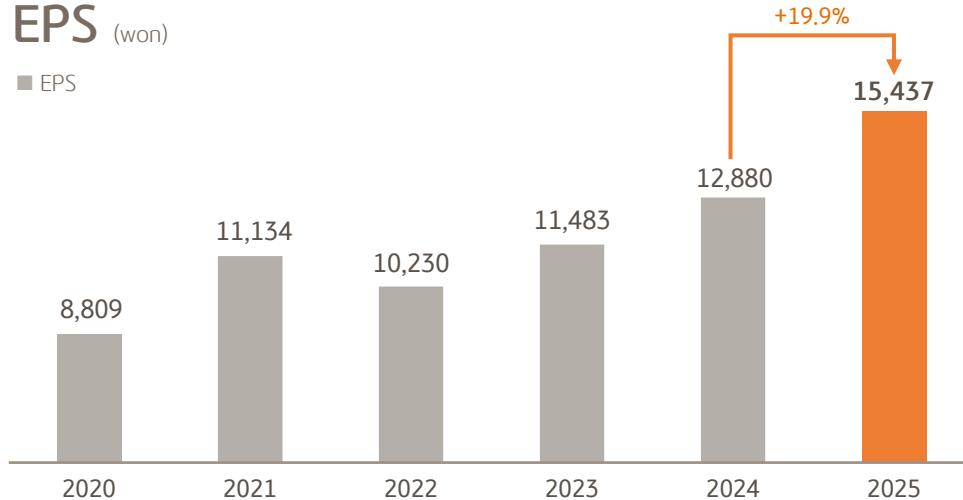
Group's Strategic RoRWA Management Matrix



KB Financial Group Per Share Metrics

EPS (won)

■ EPS

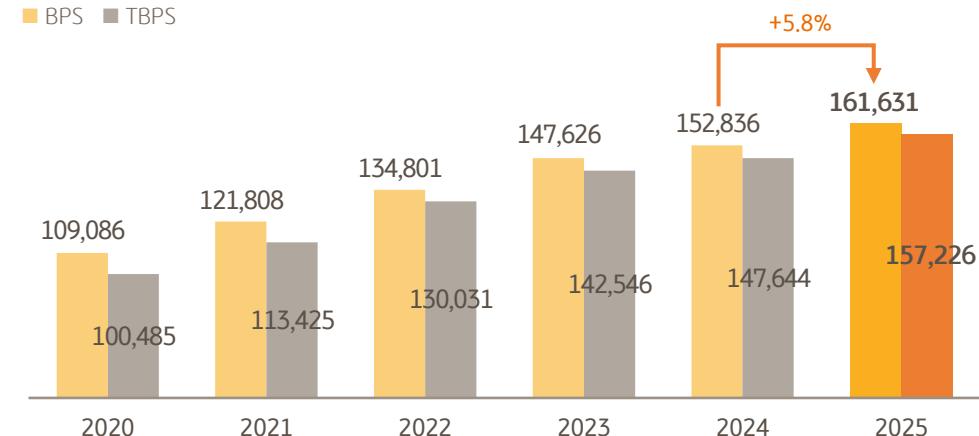


Note 1) EPS : Profit attributable less dividends on hybrid securities divided by the weighted average number of common shares outstanding

2) The financial results for 2020 and 2021 have not been restated retrospectively under IFRS17

BPS & TBPS (won)

■ BPS ■ TBPS



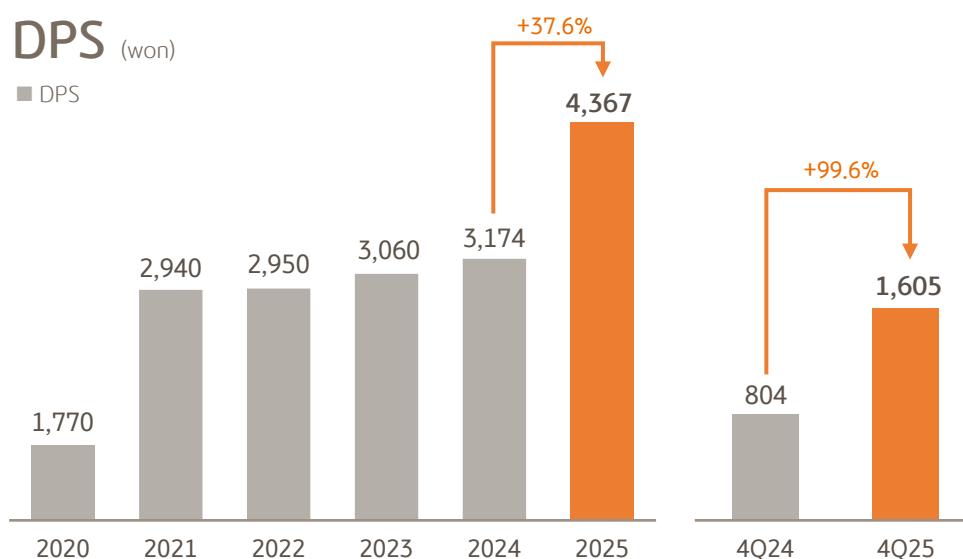
Note 1) The financial results for 2020 and 2021 have not been restated retrospectively under IFRS17

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

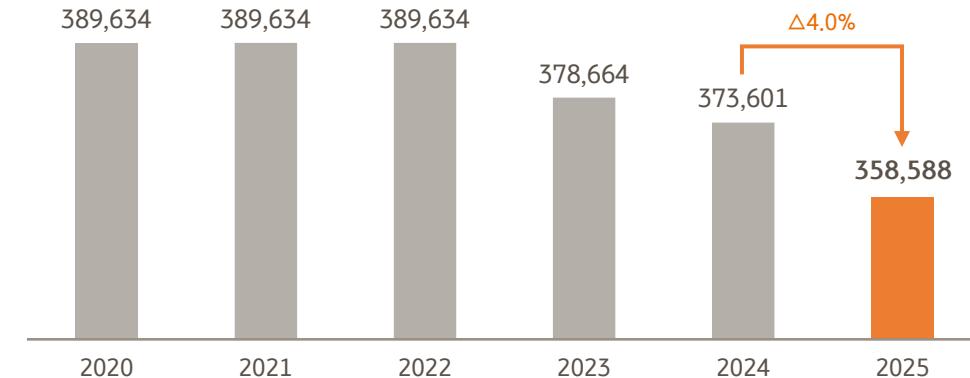
DPS (won)

■ DPS



Common Shares Outstanding (thousands of shares)

■ Common Shares Outstanding



03

Financial Details

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



Group Profit & Loss Overview

(bn won, %)	2025	2024	YoY	4Q25	3Q25	QoQ
Net Interest Income	13,073.1	12,826.7	1.9	3,368.2	3,336.2	1.0
Net Fee & Commission Income	4,098.3	3,849.6	6.5	1,145.9	986.4	16.2
Other Operating Profit	773.8	351.9	119.9	-12.8	29.3	N.A.
Gross Operating Profit	17,945.2	17,028.2	5.4	4,501.3	4,351.9	3.4
G&A Expenses	7,051.0	6,938.6	1.6	2,043.3	1,652.4	23.7
PPOP	10,894.2	10,089.6	8.0	2,458.0	2,699.5	-8.9
Provision for Credit Losses	2,363.0	2,044.3	15.6	687.8	364.5	88.7
Net Operating Profit	8,531.2	8,045.3	6.0	1,770.2	2,335.0	-24.2
Net Non-Operating Profit	-334.6	-1,060.0	N.A.	-484.8	-73.5	N.A.
Profit for the Period	5,850.5	5,028.6	16.3	748.6	1,655.2	-54.8
Profit attributable to controlling interests	5,843.0	5,078.2	15.1	721.3	1,686.0	-57.2

Group Financial Position Overview

(tn won, %)	2025.12	2025.9	QoQ	2024.12	YTD
Assets	797.9	796.1	0.2	757.8	5.3
Cash & Due from Financial Institutions	34.8	25.3	37.5	29.9	16.4
FVTPL Assets	89.9	92.9	-3.2	79.5	13.1
Financial Investments	135.0	132.1	2.2	131.0	3.1
Loans	492.0	486.5	1.1	472.1	4.2
Property & Equipment	8.6	8.3	3.6	9.3	-7.5
Other Assets	37.6	51.0	-26.3	36.0	4.4
Liabilities	737.1	734.7	0.3	698.0	5.6
FVTPL Liabilities	11.3	10.3	9.7	10.7	5.6
Deposits	462.4	448.7	3.1	435.7	6.1
Debts	70.7	68.8	2.8	68.1	3.8
Debentures	80.0	77.2	3.6	76.2	5.0
Other Liabilities	112.7	129.7	-13.1	107.3	5.0

(tn won, %)	2025.12	2025.9	QoQ	2024.12	YTD
Shareholder's Equity	60.8	61.4	-1.0	59.8	1.7
Share Capital	2.1	2.1	-	2.1	-
Hybrid Securities	4.4	4.8	-8.3	5.1	-13.7
Capital Surplus	16.6	16.6	-	16.6	-
Accumulated Other Comprehensive Income	-0.5	-0.5	N.A.	0.5	N.A.
Retained Earnings	38.3	38.0	0.8	34.8	10.1
Treasury Shares	-1.9	-1.5	N.A.	-1.2	N.A.
Non-Controlling Interests	1.8	1.9	-5.3	1.9	-5.3
Group Total Assets¹⁾	1,417.4	1,402.2	1.1	1,276.7	11.0
AUM	619.5	606.1	2.2	518.9	19.4

Note) Sum of assets of consolidated financial statement and AUM

Assets & Liabilities (1) Bank

(tn won, %)	2025.12	2025.9	QoQ		2024.12	YTD	
			Amt.	(%)		Amt.	(%)
Bank Loans in Won	377.5	375.4	2.1	0.5	363.6	13.9	3.8
Household	183.4	182.0	1.4	0.8	176.8	6.6	3.7
Mortgage	113.3	111.9	1.4	1.2	106.1	7.2	6.8
General	70.1	70.1	-	-	70.7	-0.6	-0.8
Corporate	194.1	193.4	0.7	0.4	186.8	7.3	3.9
SME	149.8	149.2	0.6	0.3	145.0	4.8	3.2
[SOHO]	94.4	94.7	-0.3	-0.3	93.5	0.9	1.0
Large Corp., etc.	44.3	44.2	0.1	0.2	41.8	2.5	6.0
Bank Deposits & Debentures in Won	418.4	410.8	7.6	1.9	400.3	18.1	4.5
Deposits	395.5	388.7	6.8	1.7	377.6	17.9	4.7
Demand Deposits ¹⁾	161.3	164.3	-3.0	-1.8	151.5	9.8	6.5
Time & Savings	220.4	213.4	7.0	3.2	216.3	4.1	1.9
[Time Deposits]	206.5	200.0	6.5	3.3	205.7	0.8	0.4
CD, RP, etc.	13.8	11.0	2.8	25.5	9.8	4.0	40.8
Debentures	22.9	22.1	0.8	3.6	22.7	0.2	0.9

Note) Sum of Core Deposits and MMDA

Assets & Liabilities (2) Card

(tn won, %)	2025.12	2025.9	QoQ		2024.12	YTD	
			Amt.	(%)		Amt.	(%)
Card Assets	27.7	27.3	0.4	1.5	27.6	0.1	0.4
Credit Card	23.0	22.8	0.2	0.9	23.4	-0.4	-1.7
Credit Sales	15.9	15.7	0.2	1.3	15.3	0.6	3.9
[Installments]	6.5	6.2	0.3	4.8	6.1	0.4	6.6
Card Loans	6.3	6.3	-	-	6.9	-0.6	-8.7
Cash Advance	0.8	0.8	-	-	1.2	-0.4	-33.3
Installment Financing, etc.	4.7	4.5	0.2	4.4	4.2	0.5	11.9
Card Funding	21.8	20.7	1.1	5.3	22.1	-0.3	-1.4
Borrowings	4.3	4.0	0.3	7.5	4.2	0.1	2.4
Debentures	14.7	14.2	0.5	3.5	15.3	-0.6	-3.9
ABS	2.8	2.5	0.3	12.0	2.6	0.2	7.7

Asset Quality

Group Asset Quality

(bn won, %)	2025.12	2025.9	QoQ	2025.6	2025.3	2024.12	YoY
Total Loans for NPL Classification	484,213.7	478,625.7	1.2	473,021.3	469,840.3	469,864.0	3.1
Precautionary	4,163.5	4,182.2	-0.4	4,096.0	4,100.8	4,459.6	-6.6
Substandard	1,378.4	1,542.9	-10.7	1,562.1	1,641.3	1,595.1	-13.6
Doubtful	1,010.6	1,293.3	-21.9	1,268.0	1,282.6	1,021.7	-1.1
Estimated Loss	673.8	498.5	35.2	556.7	634.6	422.4	59.5
Substandard & Below Loans(NPL) (A)	3,062.8	3,334.6	-8.2	3,386.8	3,558.5	3,039.1	0.8
NPL Ratio	0.63%	0.70%	-0.07%p	0.72%	0.76%	0.65%	-0.02%p
Loan Loss Reserves (B)	4,543.1	4,447.7	2.1	4,690.0	4,735.3	4,585.0	-0.9
NPL Coverage Ratio I (B/A)	148.3%	133.4%	15.0%p	138.5%	133.1%	150.9%	-2.6%p
Reserves for Credit Losses (C)	3,061.0	3,104.4	-1.4	2,964.9	2,977.2	3,038.9	0.7
NPL Coverage Ratio II [(B+C)/A]	248.3%	226.5%	21.8%p	226.0%	216.7%	250.9%	-2.6%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, %)	4Q25	3Q25	2Q25	1Q25	4Q24	3Q24	2Q24	1Q24
Provision for Loan Losses (Quarter)	633.8	365.8	645.4	624.8	564.2	494.2	479.0	420.0
Group CCR (Quarter)	0.52%	0.30%	0.55%	0.54%	0.48%	0.43%	0.43%	0.38%
Group CCR (Cumulative)	0.48%	0.46%	0.54%	0.54%	0.43%	0.41%	0.41%	0.38%

04

Financial Highlights of Major Subsidiaries

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



KB Kookmin Bank

 Financial Highlights	Profit for 2025 3,862.0bn	2025 ROE 10.04%	2025 CIR 40.7%	2025 CCR 19bp	2025 NIM 1.74%
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Profitability Overview¹⁾

(bn won, %)	2025	2024	YoY	4Q25	3Q25	QoQ
Net Interest Income	10,657.8	10,223.9	4.2	2,770.4	2,683.1	3.3
Net Fee & Commission Income	1,203.5	1,112.9	8.1	337.0	294.4	14.5
Other Operating Income	-458.3	-623.5	N.A.	-203.0	-223.4	N.A.
Gross Operating Income	11,403.0	10,713.3	6.4	2,904.4	2,754.1	5.5
G&A Expenses	4,635.8	4,634.3	0.03	1,362.9	1,094.3	24.5
PPOP	6,767.2	6,079.0	11.3	1,541.5	1,659.8	-7.1
Provision for Credit Losses	1,032.9	680.1	51.9	326.4	85.9	280.0
Net Operating Profit	5,734.3	5,398.9	6.2	1,215.1	1,573.9	-22.8
Net Non-Operating Profit	-405.6	-953.6	N.A.	-376.6	5.1	N.A.
Profit for the Period²⁾	3,862.0	3,251.8	18.8	497.5	1,176.9	-57.7

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

Key Financial Indicators

(bn won, %)	2025	2024	YoY	4Q25	3Q25	QoQ
NIM	1.74%	1.78%	-0.04%p	1.75%	1.74%	0.01%p
Asset Quality¹⁾						
Total Loans for NPL Classification	416,403.5	404,680.7	2.9	416,403.5	412,652.3	0.9
Precautionary	1,725.3	1,444.3	19.5	1,725.3	1,771.7	-2.6
Substandard	758.5	919.4	-17.5	758.5	843.1	-10.0
Doubtful	187.1	197.5	-5.3	187.1	382.1	-51.0
Estimated Loss	221.6	169.0	31.1	221.6	225.8	-1.9
NPL Ratio	0.28%	0.32%	-0.04%p	0.28%	0.35%	-0.07%p
NPL Coverage Ratio I	206.0%	202.5%	3.5%p	206.0%	174.0%	32.0%p
NPL Coverage Ratio II	403.1%	361.1%	42.0%p	403.1%	330.4%	72.7%p
Delinquency Ratio	0.28%	0.29%	-0.01%p	0.28%	0.34%	-0.06%p
CCR	0.19%	0.12%	0.07%p	0.22%	0.01%	0.21%p

Note 1) Based on separate financial statements

KB Securities

 Financial Highlights	Profit for 2025 673.9bn	2025 ROE 9.87%	League Table (The Bell) IPO No.1	League Table (Bloomberg) DCM No.1	Institutional Stock M/S No.1, 9.6%
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Profitability Overview¹⁾

(bn won, %)	2025	2024	YoY	4Q25	3Q25	QoQ
Gross Operating Income	2,068.6	1,820.6	13.6	469.7	540.8	-13.1
WM	1,041.6	816.9	27.5	312.7	270.0	15.8
IB	450.4	397.4	13.3	83.6	110.2	-24.1
S&T	457.7	376.0	21.7	115.1	106.6	8.0
Others	118.9	230.3	-48.4	-41.7	54.0	N.A.
G&A Expenses	1,070.5	980.3	9.2	275.2	258.1	6.6
PPOP	998.1	840.3	18.8	194.5	282.7	-31.2
Provision for Credit Losses	94.0	67.0	40.3	-47.3	59.3	N.A.
Net Operating Profit	904.1	773.3	16.9	241.8	223.4	8.2
Net Non-Operating Profit	-4.7	-32.1	N.A.	-10.7	-11.9	N.A.
Profit for the Period ²⁾	673.9	585.7	15.1	177.2	157.8	12.3

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

Key Financial Indicators

(tn won, %)	2025	2024	YoY	4Q25	3Q25	QoQ
Retail AUM	213.7	150.5	42.0	213.7	205.2	4.1
Brokerage	139.8	86.4	61.8	139.8	125.0	11.8
WM	73.9	64.1	15.3	73.9	80.2	-7.9
Bonds	37.0	33.6	10.0	37.0	38.1	-2.9
Trusts	27.2	22.4	21.4	27.2	32.5	-16.3
Funds	5.1	5.0	2.0	5.1	5.5	-7.3
ELS/DLS/ISA	4.6	3.1	48.4	4.6	4.1	12.2
Domestic Market Trading Volume (Retail)	8,949.3	6,654.4	34.5	3,082.3	2,335.4	32.0
KB Contracted Amount	619.7	488.0	27.0	218.8	161.9	35.1
KB M/S (Retail)	6.9%	7.3%	-0.4%p	7.1%	6.9%	0.2%p
Institutional Market Trading Volume	1,100.4	928.9	18.5	365.5	297.8	22.7
KB Contracted Amount	106.2	80.6	31.7	38.3	24.4	57.0
KB M/S	9.6%	8.7%	0.9%p	10.5%	8.2%	2.3%p

KB Insurance

 Financial Highlights	Profit for 2025 778.2bn	2025 ROE 14.04%	2025 ROA 1.82%	K-ICS 190.2%	CSM 9,285.0bn
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Profitability Overview¹⁾

(bn won, %)	2025	2024	YoY	4Q25	3Q25	QoQ
Insurance Income	626.7	978.0	-35.9	- 29.2	154.9	N.A.
Long Term	774.0	996.0	-22.3	91.8	196.0	-53.2
CSM Amortization	853.4	837.7	1.9	212.2	217.3	-2.3
General	-39.6	-26.7	N.A.	-57.5	11.6	N.A.
Auto	-107.7	8.7	N.A.	-63.5	-52.7	N.A.
Investment Income	528.4	177.3	198.0	134.1	131.9	1.7
Investment Revenue	1,184.5	936.9	26.4	262.0	307.0	-14.7
Insurance Finance Expense	656.1	759.6	-13.6	127.9	175.1	-27.0
Profit for the Period²⁾	778.2	839.5	-7.3	11.3	208.8	-94.6

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

Key Financial Indicators

(bn won, %)	2025	2024	YoY	4Q25	3Q25	QoQ
K-ICS	190.2%¹⁾	186.4%	3.8%p	190.2%¹⁾	191.2%	-1.0%p
CSM	9,285.0	8,820.5	5.3	9,285.0	9,393.9	-1.2
New Business CSM	1,705.3	1,876.2	-9.1	454.7	459.0	-0.9
CSM Amortization	-853.4	-837.7	N.A.	-212.2	-217.3	N.A.
Discount Unwind, etc.	-387.3	-736.0	N.A.	-351.3	-65.5	N.A.
Asset Portfolio	42,203.9	38,051.2	10.9	42,203.9	40,467.2	4.3
Cash & Due	2,009.5	1,370.4	46.6	2,009.5	803.1	150.2
Securities	30,703.7	29,208.0	5.1	30,703.7	31,001.4	-1.0
Loans	9,116.6	7,087.0	28.6	9,116.6	8,285.5	10.0
Real Estate	374.0	385.9	-3.1	374.0	377.2	-0.8
Loss Ratio²⁾	82.8%	80.6%	2.2%p	86.4%	84.0%	2.3%p
Long Term	81.5%	79.1%	2.4%p	83.8%	82.3%	1.5%p
General	83.2%	86.0%	-2.8%p	99.6%	78.1%	21.5%p
Auto	86.9%	83.7%	3.2%p	91.3%	91.5%	-0.2%p

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

KB Kookmin Card

 Financial Highlights	Profit for 2025 330.2bn	2025 ROE 6.08%	Card Assets 27.7tn	Active Customers 10,318k	Card Transaction Vol. 182.7tn
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Profitability Overview¹⁾

(bn won, %)	2025	2024	YoY	4Q25	3Q25	QoQ
Operating Revenue	5,463.2	5,502.7	-0.7	1,365.3	1,350.0	1.1
Card	4,426.3	4,534.5	-2.4	1,115.5	1,104.9	1.0
Installments & Lease	286.8	248.5	15.4	74.4	75.8	-1.8
Others	750.0	719.7	4.2	175.4	169.4	3.5
Operating Expense	3,652.9	3,454.5	5.7	911.9	944.2	-3.4
Interest Expense	780.8	803.4	-2.8	192.3	192.8	-0.3
Commission & Other	2,872.0	2,651.1	8.3	719.6	751.3	-4.2
Gross Operating Income	1,810.3	2,048.2	-11.6	453.4	405.9	11.7
G&A Expenses	606.3	641.3	-5.5	174.2	140.7	23.8
PPOP	1,204.0	1,406.9	-14.4	279.2	265.2	5.3
Provision for Credit Losses	65.0	892.8	-14.3	217.2	129.0	68.4
Net Operating Income	439.0	514.1	-14.6	62.0	136.2	-54.5
Net Non-Operating Income	-7.0	11.0	N.A.	-3.4	-1.4	N.A.
Profit for the Period²⁾	330.2	402.7	-18.0	49.6	99.3	-50.1

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

Key Financial Indicators

(bn won, %)	2025	2024	YoY	4Q25	3Q25	QoQ
Card Transaction Volume	182,710.3	179,324.6	1.9	46,799.0	47,089.4	-0.6
Credit Card	145,067.3	142,067.3	2.1	37,127.9	37,232.3	-0.3
Check Card	37,643.0	37,257.3	1.0	9,671.1	9,857.1	-1.9
Asset Quality¹⁾						
Total Loans for NPL Classification	28,662.6	28,458.5	0.7	28,662.6	28,270.4	1.4
Precautionary	1,145.3	1,795.9	-36.2	1,145.3	1,240.7	-7.7
Substandard	0.1	4.9	-97.2	0.1	0.2	-30.4
Doubtful	166.3	198.6	-16.2	166.3	206.1	-19.3
Estimated Loss	101.6	103.3	-1.7	101.6	106.3	-4.4
NPL Ratio	0.94%	1.08%	-0.14%p	0.94%	1.11%	-0.17%p
NPL Coverage Ratio I	292.5%	310.9%	-18.4%p	292.5%	264.3%	28.2%p
NPL Coverage Ratio II	505.4%	566.8%	-61.4%p	505.4%	459.1%	46.3%p
Delinquency Ratio	0.98%	1.31%	-0.33%p	0.98%	1.21%	-0.23%p

Note 1) Based on separate financial statements

KB Life Insurance

	Financial Highlights	Profit for 2025 244.0bn	2025 ROE 5.65%	CSM 3,263.8bn	New Contract APE 1,026.1bn	K-ICS 270.2%
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Profitability Overview¹⁾

(bn won, %)	2025	2024	YoY	4Q25	3Q25	QoQ
Insurance Income	261.9	313.8	-16.5	46.1	64.1	-28.1
CSM Income	297.6	293.1	1.5	77.8	74.9	3.9
RA Change	36.5	34.8	4.9	9.3	9.2	1.1
Variances	2.0	14.6	-86.3	-7.5	-1.8	NA.
Others	-74.2	-28.7	NA.	-33.5	-18.2	NA.
Investment Income	151.8	87.6	73.3	6.6	35.4	-81.4
Investment Revenue	2,577.5	1,985.9	29.8	780.7	495.2	57.7
Investment Expenses	2,425.6	1,898.3	27.8	774.1	459.8	68.4
Net Operating Profit	413.7	401.4	3.1	52.7	99.5	-47.0
Net Non-Operating Profit	4.5	-3.5	NA.	5.0	-0.1	NA.
Profit for the Period	244.0	269.4	-9.4	-10.8	65.7	NA.

Note 1) Based on separate financial statements

Key Financial Indicators

(bn won, %)	2025	2024	YoY	4Q25	3Q25	QoQ
K-ICS	270.2%¹⁾	263.1%	7.1%p	270.2%¹⁾	253.5%	16.7%p
CSM	3,263.8	3,010.5	8.4	3,263.8	3,195.0	2.2
New Business CSM	504.7	501.3	0.7	121.5	150.0	-19.0
CSM Amortization	-297.6	-293.1	N.A.	-77.8	-74.9	N.A.
Discount Unwind, etc.	46.1	-377.5	NA.	25.0	31.7	-21.1
Asset Portfolio	34,474.7	33,054.1	4.3	34,474.7	35,164.7	-2.0
Cash & Due	1,105.0	1,002.4	10.2	1,105.0	932.6	18.5
Securities	32,134.7	30,792.8	4.4	32,134.7	33,002.7	-2.6
Loans	977.8	1,092.7	-10.5	977.8	998.2	-2.0
Real Estate	257.2	166.2	54.8	257.2	231.2	11.2
Mortality Margin	180.2	169.4	6.4	41.0	43.0	-4.7
Loss Ratio	61.5%	62.3%	-0.8%p	65.5%	63.5%	2.0%p

Note 1) Preliminary



05

Appendix

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

Overview of Group Subsidiaries¹⁾ (2025)

(bn won, %)	Ownership	Total Assets	Shareholder's Equity	Profit for the Period ²⁾	ROA	ROE
KB Kookmin Bank	100.0%	584,935.0	38,965.5	3,862.0	0.67%	10.04%
KB Securities	100.0%	76,461.4	6,889.0	673.9	0.96%	9.87%
KB Insurance	100.0%	45,377.6	5,652.1	778.2	1.82%	14.04%
KB Kookmin Card	100.0%	30,235.7	5,637.8	330.2	1.09%	6.08%
KB Life Insurance	100.0%	35,585.9	2,790.0	244.0	0.71%	5.65%
KB Asset Management	100.0%	697.4	395.0	120.2	24.82%	35.47%
KB Capital	100.0%	18,163.1	2,679.5	235.2	1.31%	9.20%
KB Real Estate Trust	100.0%	1,124.0	394.0	-78.7	N.A.	N.A.
KB Savings Bank	100.0%	2,219.8	177.3	-4.8	N.A.	N.A.
KB Investment	100.0%	1,676.0	341.9	57.9	3.75%	19.33%
KB Data Systems	100.0%	85.3	30.0	7.6	10.50%	28.79%

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 Subsidiary¹⁾

		2025						
(bn won, %)	Group	KB Kookmin Bank	KB Securities	KB Insurance	KB Kookmin Card	KB Life Insurance	KB Asset Management	KB Capital
Net Interest Income	13,073.1	10,657.8	631.5	-12.3	1,593.3	116.3	-8.4	450.9
Net Fee & Commission Income	4,098.3	1,203.5	951.1	-37.2	708.5	15.0	235.3	864.6
Other Operating Income	773.8	-458.3	486.0	1,369.0	-491.5	418.1	48.7	-568.3
Gross Operating Income	17,945.2	11,403.0	2,068.6	1,319.5	1,810.3	549.4	275.6	747.2
G&A Expenses	7,051.0	4,635.8	1,070.5	161.4	606.3	168.9	114.2	172.7
PPOP	10,894.2	6,767.2	998.1	1,158.1	1,204.0	380.5	161.4	574.5
Provision for Credit Losses	2,363.0	1,032.9	94.0	18.5	765.0	1.4	1.8	266.5
Net Operating Profit	8,531.2	5,734.3	904.1	1,139.6	439.0	379.1	159.6	308.0
Net Non-Operating Profit	-334.6	-405.6	-4.7	2.3	-7.0	14.8	0.4	6.3
Profit for the Period ²⁾	5,843.0	3,862.0	673.9	778.2	330.2	244.0	120.2	235.2

		2024						
(bn won, %)	Group	KB Kookmin Bank	KB Securities	KB Insurance	KB Kookmin Card	KB Life Insurance	KB Asset Management	KB Capital
Net Interest Income	12,826.7	10,223.9	604.2	-27.3	1,661.0	92.9	-7.9	458.8
Net Fee & Commission Income	3,849.6	1,112.9	788.5	-35.5	770.2	8.3	182.6	882.0
Other Operating Income	351.9	-623.5	427.9	1,337.7	-382.9	403.6	22.8	-642.3
Gross Operating Income	17,028.2	10,713.3	1,820.6	1,274.9	2,048.3	504.8	197.5	698.5
G&A Expenses	6,938.6	4,634.3	980.3	140.3	641.3	144.3	108.0	171.1
PPOP	10,089.6	6,079.0	840.3	1,134.6	1,407.0	360.5	89.5	527.4
Provision for Credit Losses	2,044.3	680.1	67.0	-2.0	892.9	-0.7	0.4	237.9
Net Operating Profit	8,045.3	5,398.9	773.3	1,136.6	514.1	361.2	89.1	289.5
Net Non-Operating Profit	-1,060.0	-953.6	-32.1	-10.7	11.0	6.4	-0.9	0.1
Profit for the Period ²⁾	5,078.2	3,251.8	585.7	839.5	402.7	269.4	66.5	222.0

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 Digital¹⁾

(thousands of users, %)		2025.12	2025.9	QoQ	2024.12	YTD
Group Platform MAU ²⁾	Group	34,429	33,912	1.5	31,030	11.0
	Finance	28,379	28,444	-0.2	25,931	9.4
	Non-Finance	6,050	5,468	10.6	5,099	18.7
Signature Platform MAU ³⁾	KB Star Banking (Bank)	14,162	13,789	2.7	13,031	8.7
	KB Pay (Card)	9,134	9,622	-5.1	8,175	11.7
	M-able (Securities)	1,970	1,890	4.2	1,911	3.1
Digital Channel Sales ⁴⁾	Bank	72%	72%	0%p	65%	7%p
	Securities	95%	95%	0%p	95%	0%p
	Card	58%	57%	1%p	56%	2%p
KB Kookmin Certificate Users		17,531	17,193	2.0	15,520	13.0

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

