2025 KB Financial Group

Sustainability Story Book

KB Financial Group

ABOUT THIS REPORT

KB Financial Group is committed to listening to the voices of its diverse stakeholders. To deliver the essential information they need more clearly and accurately, the Group has diversified its communication channels and published three separate reports tailored to the information needs of different readers.

The Sustainability Story Book provides a channel for approachable and easy-to-understand communication. Rather than simply listing what may feel like complex performance data, it shows how sustainability is practiced within the Group's core business through familiar stories.

01
Sustainability Report
Prepared in Accordance with KSSB Sustainability Disclosure Standards

02
Sustainability Data Book
A Quantitative Data-Focused Reference

03
Sustainability Story Book
This report · ESG Told Through Stories

CONTENTS · 8 STORIES

CEO Message

A Sustainable Tomorrow Built on KB's Trust
"Inclusive Finance That Broadens Access to Financial Opportunity, Productive Finance That Drives Innovation and Growth"

Dear valued customers, shareholders, and all our stakeholders.

KB Financial Group's sustainability management begins with 'trust.'
The value of finance lies in the trust that connects capital to where it is needed and protects people's lives and futures.

We have steadfastly practiced inclusive finance — connecting opportunities to youths, hope to underserved neighbors, and growth capital to SMEs and small business owners.

We are also strengthening productive finance so that capital flows toward future growth industries and innovative companies, doing our utmost to cultivate new engines of economic growth.

Grounded in trust,
KB Financial Group will continue to deliver finance that achieves inclusion, innovation, and future growth — together.

Thank you.

Chairman & CEO, KB Financial Group **Jong Hee Yang**

KB Stories with Our Stakeholders

Listening · Connecting · Responding to the voices of our stakeholders through 8 stories

Shareholders | Corporates | Community | Employees | Customers

STEP 01
Listen

STEP 02
Connect

STEP 03
Respond

Brought together under shared values, we respond through 8 stories.

Inclusive Finance
Finance That Gives Hope

Social Contribution
Finance That Grows with the People

Productive Finance
Finance That Connects Growth

Climate Finance
Finance That Opens the Future

Protection of Financial Consumers
Finance That Protects Our Daily Lives

AI and Digital
Finance That Sees Ahead

Enhancement of Corporate Value
Finance That Grows Value

Organizational Culture
Finance That Grows Together

From Response to Trust

Eight stories that began with listening — the changes one year of responses has brought

Inclusive Finance
Finance That Gives Hope

KRW 17 trillion
2030 supply target

KRW 1.5 trillion
Private mid-rate loans (2026 supply plan)

Social Contribution
Finance That Grows with the People

43,978 persons
KB GoodJob cumulative job placements

64,329 cases
KB SOHO Consulting (Bank)

Productive Finance
Finance That Connects Growth

KRW 93 trillion
2030 supply target

KRW 2.9 trillion
National Growth Fund No. 1 financial arrangement

Climate Finance
Finance That Opens the Future

KRW 20.8 trillion
Environmental sector product, investment, and loan balance

KRW 150 billion
Korean green bond issuance (Bank)

Protection of Financial Consumers
Finance That Protects Our Daily Lives

KRW 140.7 billion
Financial fraud damage prevention (Bank)

91.1%
Card loan phishing prevention rate (Card)

AI and Digital
Finance That Sees Ahead

14.16 million
KB Star Banking MAU (Bank)

83.9%
AI-based fraud blocking rate (Card)

Enhancement of Corporate Value
Finance That Grows Value

52.4%
FY25 shareholder return rate

13.82%
FY25 CET1 ratio

Organizational Culture
Finance That Grows Together

23.9%
Female General Manager ratio (Bank, Securities, Insurance, Card, Life Insurance)

+3 Years
Childcare time guarantee total 5.5 years (Bank)

KB's Trust, Validated on the Global Stage

- MSCI ESG
  AAA 5 consecutive times
- DJ BIC World
  Included for 10 consecutive years
- ISS ESG
  Quality Score Grade 1
- CDP
  Leadership A
- FTSE4Good
  Included for 15 consecutive years
- KCGS
  Grade A or above in all categories for 10 consecutive years

ESG Initiatives

GFANZ	UNEP Finance Initiative
UNEP FI Principles for Responsible Banking	PCAF, SBTi, RE100
Equator Principles	United Nations Global Compact
CDP	TNFD Taskforce on Nature-related Financial Disclosures
UN Women	TCFD Task Force on Climate-related Financial Disclosures
CORE1	BNBP
avpn	net-zero banking alliance

Inclusive Finance

Finance That Gives Hope

To rise again — bridging broken opportunities so they lead to recovery and growth, together

To ensure that no gaps in opportunity are left where people have drifted away from finance,
KB's inclusive finance goes beyond simple responsibility — supporting recovery, growth, and asset building for all.
We are creating a new path for finance that gives hope to everyone, one that broadens the role of financial support.

Transformation

Finance that provides funding

Connected finance for new beginnings

Contributing to the "New Leap Fund," which eases the financial cost burden for vulnerable groups and supports long-term delinquent debt restructuring

Expansion

Centered on resolving financial exclusion

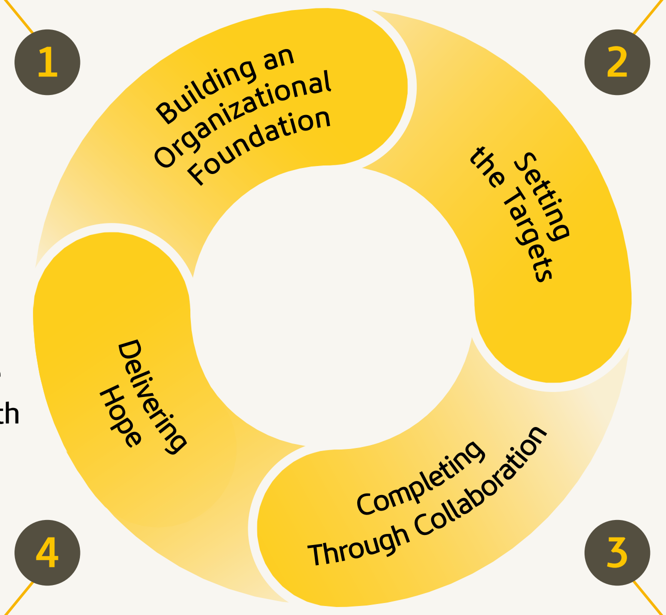
Finance that nurtures recovery to everyday life and growth beyond

One-stop support through "KB Hope Finance Center," connecting "credit counseling" for debt restructuring with "psychological counseling" for emotional care

The Driving Force of Change

Bridging Broken Opportunities, Walking the Path to Recovery and Growth Together

Through a dedicated organization for execution, the establishment of supply targets, and Group-wide collaboration for tailored support, we turn the recovery and growth of low-income individuals, youths, and small business owners into action.



1 Establishing a Dedicated Inclusive Finance Organization — Building the Power to Execute Inclusive Finance

- A Group-level control tower for supporting youths, revitalizing regions, and assisting SMEs
- Swift execution of inclusive finance policies, including the protection of financially vulnerable groups and support for recovery
- Systematic fulfillment of social responsibility as a financial institution

2 A Promise of KRW 17 Trillion — Providing Continuous Support for Recovery and Growth

- Support for low-income individuals and vulnerable groups: KRW 10.5 trillion / Support for small business owners and the self-employed: KRW 6.5 trillion
- Expanding the supply of loans for low-income customers and support through preferential products
- Supporting small business owners through loans backed by Regional Credit Guarantee Foundation certificates

3 Uniting the Group's Capabilities — Completing the Inclusive Finance Collaboration Framework

- Setting the strategic direction and agenda for inclusive finance
- Identifying and monitoring the implementation status of inclusive finance initiatives
- Coordinating on issues and managing collaborative responses across the Group and subsidiaries

4 Three Ways to Connect to Recovery in Everyday Life — Reaching Out First, Easing the Burden, and Connecting to Recovery and Growth

- Opened "KB Hope Finance Centers" (Seoul, Incheon, Daegu, Daejeon, Busan, Jeonju)
- Launched "The Business Owner Plan," a dedicated rate plan for small business owners and the self-employed
- Reduced the new interest rate on KB New Hope Spore II by 1%p / Reduced the upper interest rate limit on debt restructuring by 3.5%p

The Driving Force of Change

1 Building an Organizational Foundation

Establishing an Organization Dedicated to Inclusive Finance — Building the Power to Execute Inclusive Finance

Grounded in a Group-wide collaboration framework, we advance support for youths, regional revitalization, and SMEs more swiftly and systematically.

Decision-Making Entity	Core Committee	Group Execution
KB Kookmin Bank	**Inclusive Finance Council**	**The Expansion of Inclusive Finance**
Head of Management Planning Group (Chairperson)	15 members · Once per quarter	KRW 17 trillion supply by 2030

3 Key Roles

Government Policy Response and Strategy Formulation · Securing Execution Capability · Fulfillment of Social Responsibility

01

Government Policy Response and Strategy Formulation

Support for Youths, Regional Revitalization, and SMEs

Serving as a Group-level control tower

- Supporting youths' first entry into society and asset building
- Expanding the supply of funds for balanced regional development
- Financial support for SMEs affected by disasters and tariffs

02

Securing Execution Capability

Swift Policy Execution

Rapidly executing inclusive finance policies, including protecting financially vulnerable groups and supporting recovery

- Identifying and responding to issues one step ahead
- Identifying initiatives and monitoring implementation status
- Operating a framework for coordination and response together with the relevant departments

03

Fulfillment of Social Responsibility

Spreading the Value of Inclusive Finance

Continuously fulfilling our social responsibility as a financial institution

- The first organization dedicated to inclusive finance in the domestic banking sector
- Expanding the scope of financial institution-led debt restructuring under the Personal Debtor Protection Act
- Easing the financial burden on financially vulnerable groups (including interest rate cuts on KB New Hope Spore II)

The Driving Force of Change
2 Setting the Targets

A Promise of KRW 17 Trillion — Providing Continuous Support for Recovery and Growth

Going beyond short-term support, we establish long-term goals and steadily support the recovery and growth of financially vulnerable groups and small business owners.

Group Support (2025)

KRW 2.7 trillion

Low-income individuals and vulnerable groups

- Easing financial cost burdens (KB New Hope Spore II, etc.)
- Expanding financial institution-led debt restructuring under the Personal Debtor Protection Act
- Establishing "KB Hope Finance Centers" (credit counseling, debt restructuring and psychological counseling)
- Contributing KRW 56.2 billion to the New Leap Fund (the largest of any company in the financial sector)
- Providing special loans (New Leap Loan)

Small business owners and the self-employed

- Providing loans with interest cashback on regional credit guarantee foundation conversion guarantee-backed loans
- One-stop support linked to the Small Enterprise and Market Service
- Opening the "Special Zone Shared Growth with Small Business Owners" within KB Pay
- Supporting the use of management stability vouchers for micro business owners organized by the Ministry of SMEs and Startups
- Supporting small business owners through KB Liiv Mobile (launching "The Business Owner Plan")

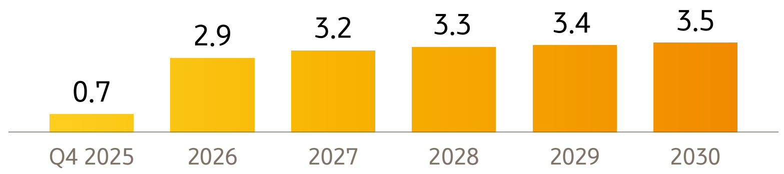
Group Supply Target (2030)

KRW 17 trillion

5-Year Roadmap

Annual Supply Plan

(Unit: KRW trillion)



Low-income individuals and vulnerable groups

KRW 10.5 trillion

Recovery·Asset Building

Supporting the resolution of financial blind spots and recovery and asset building

- Providing loans for the financially underserved (KB New Hope Spore II, Sunshine Loan, etc.)
- Providing financial support through KB Miso Foundation
- Supporting preferential products for low-income individuals (KB Kids Love Installment Savings, Preferential Savings for SME Employees, etc.)
- Supporting credit card issuance for low-credit individuals (KB Kookmin Sunshine Loan Card, etc.)
- Operating a principal repayment deferral program for used vehicles

Small business owners and the self-employed

KRW 6.5 trillion

Growth·Self-Reliance

Supporting small business owners in their efforts to overcome crises and achieve business growth and self-reliance

- Customized debt restructuring programs for small business owners (Small Business Owners 119 Plus maturity extension/long-term installment repayment)
- Increasing the supply of guarantee-backed loans based on Regional Credit Guarantee Foundation contributions (strengthening financial support for small business owners and revitalizing local economies)
- Non-face-to-face loans linked to the Small Enterprise and Market Service
- Supporting installment financing for the purchase of commercial vehicles

The Driving Force of Change

3 Completing Through Collaboration

Uniting the Group's Capabilities — Completing the Inclusive Finance Collaboration Framework

We have established a foundation for collaboration to ensure the Group and its subsidiaries move in one direction — from strategy formulation through execution and review.

1 Chairperson + 2 Division Heads + 12 Department Heads = 15-member Council System

Composition of the Inclusive Finance Council

Chairperson | **Head of Management Planning Group**

Division Head | **Head of Strategy Division**

Division Head | **Head of ESG Division**

Working Members — 12 Department Heads

12 Department Heads	Deposit Products Department (P)	Personal Loan Department (P)	Corporate Products Department	Financial Fraud Prevention Unit	Credit Management Department
Digital SOHO Business Department	Brand PR Department	Financial Planning Department	Planning and Coordination Department	Strategy Planning Department	Inclusive Finance Department

Meeting Frequency
Once per quarter
(plus ad hoc meetings as needed)

Key Agenda Items
Identifying initiatives · Monitoring implementation · Discussing issues

Scope
Low-income individuals · Vulnerable groups · Small business owners · Youths

3 Key Collaborative Activities

01 Connecting Through Strategy
Setting the strategic direction and agenda for inclusive finance
Integrating and coordinating the inclusive finance vision, strategic initiatives, and priorities

02 Connecting Through Collaboration
Identifying collaborative initiatives and issues through policy monitoring, and coordinating issues
Building a framework for organic collaboration, from issue identification through to initiative selection

03 Connecting Through Execution
Ensuring the initiatives derived are executed and reach the field
Enhancing execution through rapid issue response and decision-making

Meeting History
2025 — 1st meeting Mar. 17
2025 — 2nd meeting Jun. 30
2025 — 3rd meeting Sep. 18
2025 — 4th meeting Dec. 23

Key Agenda
Reviewing business conditions to support small business owners
Responding to the new government's finance-related pledges and policies
Developing recovery support measures for vulnerable groups including delinquent borrowers
Advancing inclusive finance initiatives in alignment with the government's financial policy direction

Key Outcomes
KB Kookmin Happiness Project Series Ⅰ, Ⅱ, Ⅲ
Opening "KB Hope Finance Centers"
Establishing the 5-year Inclusive Finance Plan (KRW 17 trillion)

The Driving Force of Change

4 Delivering Hope

Three Ways to Connect to Recovery in Everyday Life — Reaching Out First, Easing the Burden, and Connecting to Recovery and Growth

We help people recover and rise again by organically connecting debt restructuring counseling support with interest rate burden relief.

Crisis·Exclusion → Encounter with KB (Reach Out·Lower·Connect) → Recovery·Growth

3 Ways of Reaching

Reach Out·Lower·Connect

01

Reach Out

To centers·To the field

KB reaches out first to low-income individuals in their everyday lives.

Supporting growth through KB Hope Finance Centers and KB Small Business Owner Consulting Centers

KB Hope Finance Centers

Seoul·Incheon·Daegu·Daejeon·Busan·Jeonju

Free assessment of management difficulties, commercial area analysis, and marketing advisory services

KB Consulting Centers for Small Business Owners

Currently operating 16 centers (Seoul, Seoul metropolitan area, regional metropolitan cities)

02

Lower

Through interest rates·Through guarantee fee support

KB shares the burden with low-income customers.

Lowering both the new interest rate on preferential products for low-income customers and the upper rate limit for vulnerable borrowers

KB New Hope Spore II·Interest Rate Reduction for Vulnerable Groups

New rate: reduced by 1%p·Upper rate limit: reduced by 3.5%p

Easing the burden of principal and interest repayment for small business owners

Regional Credit Guarantee Foundation Guarantee-Backed Loan Interest Cashback

2% interest cashback implemented

03

Connect

To recovery·To growth

KB connects so that a single act of support leads to recovery.

Supporting every stage from recovery to growth (Maturity extension, long-term installment repayment, interest reduction)

Small Business Owners 119 Plus

Customized debt restructuring for small business owners at risk of delinquency (KRW 22.3 billion)

Providing policy funds easily and quickly

One-stop support linked to the Small Enterprise and Market Service

Fully non-face-to-face process from guarantee application through loan execution (KRW 192.9 billion)

Where Change Has Reached
Stories of People and Places

Beyond the Ordinary, Toward a Tomorrow We Can Count On

From credit counseling to easing financial burdens — supporting people's return to normal economic life.

At the KB Hope Finance Centers
Meeting the chance to rise again

When you are standing at the dead end of debt, the harshest part of all can be the helplessness that comes from not knowing where to turn. In fact, there can be so many places to look that it's overwhelming - counseling over here, debt restructuring over there, and emotional healing somewhere else entirely. Faced with a support system that is scattered in all directions, the resolve to rise again can fade.

KB brought that overwhelming maze of paths together into one.

Beyond economic independence — toward the full restoration of one's life. "KB Hope Finance Centers" are opening the path to recovery across the country. Credit counseling, debt restructuring, and even psychological counseling — complex procedures have been integrated into a single point of access. Going beyond resolving financial problems to restoring peace of mind, KB will be the first to provide attentive, wholehearted care.

Lowering the interest burden
So that it leads to household recovery and growth

As people work to repay debt, interest still accumulates — and that burden presses down on life once more. For low-income workers and micro business owners in particular, high interest rates were yet another wall standing between them and any chance of starting over.

KB eased that burden.

To lower the financial burden on vulnerable groups, KB reduced the new loan interest rate on KB New Hope Spore II by 1%p (from 10.5% to 9.5%), and lowered the upper interest rate cap on credit loan debt restructuring products from 13.0% to 9.5%. This goes beyond simply lowering interest rates — it is about widening the space to start again. By lifting the weight of interest that once bore down on them, KB is nurturing the possibility of a tomorrow in which they can rise again.

Where Change Has Reached
Stories of People and Places

Beyond the Everyday, Toward a Tomorrow We Can Count On

The recovery of vulnerable groups, the self-reliance of small business owners, the vitality of local communities — a tomorrow reached through shared prosperity for all.

Easing the burden of debt and lowering the threshold of finance
So that they can start again

The boundaries drawn by regulation are clear — yet beyond those lines, there are still those waiting for help. Gaps in regulations mean some people are left to shoulder their difficulties alone, unable to access even the chance to start over simply because they fell slightly short of the criteria.

KB extends a warm hand across this boundary.

While the mandatory restructuring threshold under the Personal Debtor Protection Act is debts under KRW 30 million, KB boldly expanded its own program's eligibility to debts of KRW 50 million or below. In addition, we have established a dedicated organization to provide one-stop support — from non-face-to-face applications through KB Star Banking, through to counseling and restructuring. KB stands as a steadfast companion, so that more customers can start over — even in places where the reach of regulation has yet to arrive.

Past the shadow of delinquency
So that they can return to everyday life

The effects of a long-term delinquency extend beyond the individual, unsettling families and local communities alike. KB was the first to respond to this overwhelming challenge — one too great for any single financial institution to resolve alone.

To support the recovery of vulnerable groups and small business owners, KB contributed KRW 56.2 billion to the New Leap Fund — the largest contribution by any entity in the financial sector. By purchasing non-performing loans and reducing debt, KB is breaking the cycle of debt and offering the gift of a chance to start over. Going beyond a single financial institution, KB is restoring the tomorrows of more and more people, together with all of society.

Where Change Has Reached
Change by the Numbers

KRW 17 trillion by 2030 — A promise to keep expanding our reach

The Change Created When Financial Warmth Arrives, a Path of Shared Prosperity Walked Together

Supply Target

KRW 17 trillion

5-year Group supply target

2026–2030

Supply Plan

KRW 2.9 trillion+

2026 Group supply plan

Group basis

Hope Finance Centers

2,433 persons

Number of KB Hope Finance Center users

Seoul · Incheon · Daegu · Daejeon Busan · Jeonju

New Leap Fund

KRW 440 billion

Total financial sector funding for the New Leap Fund

Joint Financial Industry

Private Mid-Rate Loans

KRW 1.5 trillion

KB Kookmin Bank private mid-rate loans

2026 Supply plan

Mid-Rate Loans

KRW 526.3 billion

KB Capital mid-rate loans

2025

Social Contribution

Finance That Grows with the People

We are building a foundation for sustainable co-prosperity — so that the everyday lives of the people and the growth of local communities remain connected.

Care protects people, and co-prosperity protects the soil on which those people live. KB adds quantitative impact measurement to qualitative evaluation, demonstrating the effectiveness of its CSR. KB is also expanding activities that began with a single agenda and a single region into an 11-subsidiary co-prosperity ecosystem with a nationwide reach.

Transformation

Centered on qualitative evaluation (beneficiary interviews and case studies)

Supplemented by quantitative impact measurement

A 5-stage measurement framework, integrated disclosure of qualitative and quantitative data

Expansion

Caring for people

Supporting the social and economic ecosystem that sustains them

Youths self-reliance, balanced regional development, rural co-prosperity, bridging cultural divides, and a sustainable ecosystem

The Driving Force of Change

For the Tomorrow of People and Communities — From Care for One Person, to Co-Prosperity for All of Society

From life cycle care to community support, 11 subsidiaries work together to spread social value.

By Every Side at Every Moment in Life — Complete Life Cycle Care

- Children: Integrated low birth rate support and establishment of all-day care centers
- Adolescents: KB Dream Wave 2030
- Youths: KB GoodJob Program
- Seniors: Digital finance education and voice phishing prevention training, etc.

Nurturing the Soil — Growing a Virtuous Cycle Where Youths Can Flourish, Businesses Rise, and Communities Come Alive

- Establishing 134 KB Small Libraries
- Partnering with and supporting admission to 56 public art museums
- Supporting rural sunshine income villages
- Safety support for SMEs and small business owners

Introduction of a Social Value Measurement Framework — Reallocating Limited Resources Based on Measured Impact

- Purpose (Why) | To allocate limited resources in an impact-centered manner
- Model (How) | Maximizing social value by measuring through to impact
- Change (So What) | Realizing rational, impact-based resource allocation

Structural Self-Reliance Support — Going Beyond One-Time Support to Build the Strength to Stand Alone

- Nighttime care support (MOU with the Ministry of Health and Welfare)
- Preventive support for industrial safety (MOU with the Ministry of SMEs and Startups and the Korea SMEs and Startups Agency)
- Balanced regional development (MOU with the Ministry of Agriculture, Food and Rural Affairs)
- Contributing to the Large Company and SME Co-Prosperity Cooperation Fund (AI/green/safety transition, etc.)

The Driving Force of Change

1 Protecting People

By Every Side at Every Moment in Life — Complete Life Cycle Care

From children to seniors, we connect the care and opportunities for growth that are needed across every stage of life.

01 Children

Protecting families in crisis and building care infrastructure

Key Programs

- Customized low birth rate support for small business owners (MOUs with local governments)
- Hub-type all-day care centers (MOU with the Ministry of Education) / Nighttime care (MOU with the Ministry of Health and Welfare)
- Emergency support for at-risk pregnant women / Multiple-birth children's insurance

02 Adolescents

Connecting learning, career pathways, and infrastructure at each stage of growth

Key Programs

- [Learning]
  KB La School — middle and high school learning mentorship
- [Career]
  KB IT's Your Life · KB Talent Development
- [Infrastructure]
  KB Small Libraries · KB Youth Centers

03 Youths

Beyond one-time support, building the capacity to stand on one's own

Key Programs

- KB GoodJob – career fairs, career schools, and career academies
- KB GoodJob hiring support fund (KRW 1 million per full-time hire)
- Social settlement support for self-reliant youth (200 individuals)

04 Seniors

NEW

Last stage support that was previously missing – KB starts with rural and fishing communities

Key Programs

- Voice phishing prevention education for rural and fishing community seniors (outreach-based education)
- Senior digital finance education (bridging the digital divide)

Inclusive Finance
Social Contribution
> The Driving Force of Change
Where Change Has Reached
Productive Finance
Climate Finance
Protection of Financial Consumers
AI and Digital
Enhancement of Corporate Value
Organizational Culture

The Driving Force of Change

2 Cultivating the Foundation

Nurturing the Soil — Growing a Virtuous Cycle Where Youths Can Flourish, Businesses Rise, and Communities Come Alive

Shared growth protects the soil — KB is present where commercial districts come back to life, youths return, and communities endure.

Youths grow to build businesses · Businesses bring communities back to life · Communities in turn draw youths back — a virtuous cycle

This virtuous cycle is the soil that enables sustainable shared growth

Youth Support

KB GoodJob Career Fair (cumulative job seekers successfully employed since 2011)	43,978 persons
Learning support for university students with disabilities (cumulative laptop support since 2009)	2,289 persons
Nurturing future youth talent (KB Talent Development, cumulative since 2021)	700+ persons

Sustainable Growth for SMEs and Small Business Owners

Safety support at SME business sites (in partnership with Korea SMEs and Startups Agency)	1,000+ cases
Export support for small business owners (in partnership with the Ministry of SMEs and Startups)	501 companies
KB Food Truck (environmental improvement, sales channel support, and marketing consulting)	170 trucks

Revitalizing Local Economies and Improving Living Conditions

KB Small Libraries (libraries established in culturally underserved areas, cumulative since 2008)	134 libraries
Rural Sunshine Income Villages (phased development across 12 villages in 5 regions: Central, Southwestern, and Gangwon Region/Jeju, Daegu· Kyungbuk, and Southeastern Region)	5 regions
Public art museums and museums (32 permanent free admission + 24 experience programs)	56 museums

The Driving Force of Change

3 Helping People Stand on Their Own

Structural Self-Reliance Support — Going Beyond One-Time Support to Build the Strength to Stand Alone

Through public-private sector collaboration, we address social challenges such as care gaps, safety deficits, and regional disparities, and reinforce the foundation for self-reliance.

Before

Short-term, one-time crisis response

Blind spots and gaps in policy coverage

Blind Spots

Care, safety, and regional disparities arising outside the boundaries of regulation

Gap Period

The time between policy design and implementation

One-Time Responses

Limited to one-off support and immediate survival assistance

KB's Transformation

KB's Approach·After

Rooted in public-private sector collaboration, with sustainable structural capacity support

Ministry of Health and Welfare
Nighttime care support
Filling the care gap for working parents and vulnerable families

Ministry of SMEs and Startups·KOSME
Preventive support for industrial safety
Preventing accidents at business sites with inadequate safety infrastructure

Ministry of Agriculture, Food and Rural Affairs
Balanced regional development
Sunshine Income Villages·Regional SME lunch support·KRW 1,000 breakfast program

Co-Prosperity Cooperation Fund (Korea Commission for Corporate Partnership)
AI, Green, and Safety Transition
Concurrently preparing for AI, green, and safety transitions

※ KB's 4 Key Programs for Self-Reliance Capacity Support (Ongoing)

KB GoodJob Career School and Academy: **4,542 participants**·Digital youth talent development (IT's Your Life): **771 participants**·KB SOHO Consulting: **64,329 cases**·Startup incubation / management consulting / global market entry (Innovation HUB): **394 companies**

The Driving Force of Change

4 Demonstrating Effectiveness

Introduction of a Social Value Measurement Framework — Reallocating Limited Resources Based on Measured Impact

We analyze the effectiveness of CSR activities and concentrate resources on initiatives that create greater social value.

Why · Why We Measure

01 Resource Constraints
Prioritizing effectiveness relative to budget

02 Stakeholder Demands
Disclosure accountability to government and investors

03 Strategic Decision-making
Determining whether to continue, expand, or discontinue

How · 5-Stage Measurement Logic Model

Input	Project budget · Personnel
Activity	Projects · Programs
Output	Number of beneficiaries · Business sites
Outcome	Changes in beneficiaries · Self-reliance rate
Impact	SROI · Social Change

So What · Impact-based Capital Allocation

01 Impact Evaluation
Comparing and ranking the impact of all initiatives on the same scale using Social Return on Investment (SROI) and other metrics

02 Learning and Reinvestment
Spreading internal awareness of the measurement framework and building capability
→ Enhancing the effectiveness of capital allocation through accumulated learning from measurement results

03 Strategic Capital Allocation
Expanding and reinvesting capital in initiatives with verified impacts; redesigning lower-performing initiatives to improve effectiveness

The results of allocation feed back into measurement
— a virtuous cycle of measurement and allocation

Where Change Has Reached
Stories of People and Places

The names of people, the landscapes of places — where KB's promise has reached

Change Does Not Begin with Numbers — It Begins with People

Leaving no gaps in care for a child's day

So that the light of care continues, from after school through the night

The time after school ends in the afternoon, but parents are still at work. This several-hour "care gap" faced by a child who has walked out of the school gates with nowhere to go can bring the most desperate of moments.

KB has been warmly filling those empty hours.

It began with the very first classrooms in which children could stay after school. Over the past five years, KB has opened 2,265 new classrooms — including elementary after-school care classrooms and public kindergartens attached to schools — gifting children a space in which they can stay with peace of mind. Going further, KB completed 63 hub-type "all-day care centers" by the end of 2025, each of which welcomes children from multiple schools under one roof, and 343 nighttime care facilities across the country keep their lights on bright even into the late hours when parents have yet to return. From the very first classroom to nighttime care beneath the stars, KB is always there — so that there are no lonely moments in any part of a child's day.

Connecting youth's potential to employment

So that young people's futures open the door to employment

One-time words of encouragement for the next generation are not enough to change the tomorrow of young people. True self-reliance begins not with temporary support, but in a "workplace" where one can stand on one's own.

KB has quietly held that place for 16 years.

The "KB GoodJob Outstanding Company Career Fair," which launched in 2011, is Korea's largest employment platform, connecting young people with outstanding SMEs and mid-sized companies. By 2025, a cumulative total of approximately 44,000 young people had found jobs through the fair and taken their first steps into society. So that young people can stand on their own and businesses can grow together, KB steadfastly continues to foster those precious connections.

Where Change Has Reached
Stories of People and Places

The names of people, the landscapes of places — where KB's promise has reached

Change Does Not Begin with Numbers — It Begins with People

The strength to keep workplaces safe
For a workday with no accidents

Workplace safety is not something that should be secured only after an accident has occurred. True shared growth does not stop at cleaning up after the fact — it begins with laying the groundwork for prevention before an accident ever happens.

Rather than simply handing over a one-time fund, KB partnered with the Ministry of SMEs and Startups and the Korea SMEs and Startups Agency to shift the direction of support from "response" to "prevention."

In 2025, KB launched the "SME Industrial Safety Support Project" with an investment of KRW 7 billion. Identifying and nurturing companies with industrial accident prevention technologies, KB uses those technologies to improve the safety conditions at SME work sites that lack adequate safety equipment, free of charge. In addition, a "performance-based" approach that continues support in proportion to the actual degree of improvement in working environments is driving real change on the ground. By creating a virtuous cycle in which safety technologies can be spread to more and more workplaces, KB is becoming a steadfast partner, so that SMEs can focus on their core business with peace of mind.

Building a foundation where communities grow
So that the future can grow wherever people live

Community revitalization is not simply a matter of new buildings going up. It is only when there are bookshops where children can nurture their dreams, when residents can enjoy culture, and when the rhythm of nature healing from its wounds spreads through everyday life that the future of a place truly opens.

KB has been cultivating a foundation for shared prosperity by filling the gaps in culture and the environment across the country.

By opening "KB Small Libraries," KB has created spaces for children to learn and play, and by supporting regional public art museums and museums, KB has deepened the presence of culture in the daily lives of local residents. On land scarred by wildfires, KB has cultivated "nectar forests" for honeybees, and in rural communities at risk of extinction, KB has established "Sunshine Income Villages" — where villages achieve self-reliance through the proceeds of solar power generation. In every neighborhood where commercial districts come back to life and people return, KB will continue to nurture the tomorrow of local communities — so that culture and nature can take root together.

Where Change Has Reached
Change by the Numbers

Behind every number, there is a person — every corner of daily life where KB has reached

KB Has Reached the Daily Lives of the People — The Numbers Speak for Themselves

Jobs

43,978 persons

Successful job placements through KB GoodJob Career Fair

Cumulative since 2011

Regional Living Conditions

51,301 persons

Free admission to public art museums and museums

Cumulative as of Q1 2026

Regional Shared Growth

252,000 persons

Goods worth KRW 17.1 billion purchased and delivered to neighbors

Cumulative since 2011

Growth Support

64,329 cases

KB SOHO consulting provided

Cumulative since 2011

Management Support

1,672 companies

Heart Store·KB Food Truck·SME industrial safety support

Cumulative since 2025

Overcoming Low Birth Rate

KRW **13.5** billion

Childcare and parental leave substitute labor cost support for small business owner families

MOUs with 8 local governments nationwide

Productive Finance

Finance That Connects Growth

Allowing capital that was safely guarded to flow to the future

KB goes beyond simply managing capital — we support the future of Korea.
Innovating the flow of finance so that capital can reach where it is needed at the right time, investing in cutting-edge technologies and innovative companies, and widening the path of finance so it reaches underserved regions and SMEs.
This is what KB defines as Productive Finance — and is the beginning of a virtuous cycle that will set our economy in motion again.

Transformation

Capital that was safely guarded (centered on collateral and deposit-based lending)

Capital that flows (capital markets and growth investment)

Establishment of a performance evaluation framework for Productive Finance centered on growth potential

Expansion

Centered on the metropolitan area and large corporations

Expanding to regional areas, SMEs, and innovative companies

Financial support for companies in national advanced strategic industries and SMEs with excellent technology

The Driving Force of Change

Productive Finance — Awakening Businesses Through a Framework, Growing Regions Through Capital

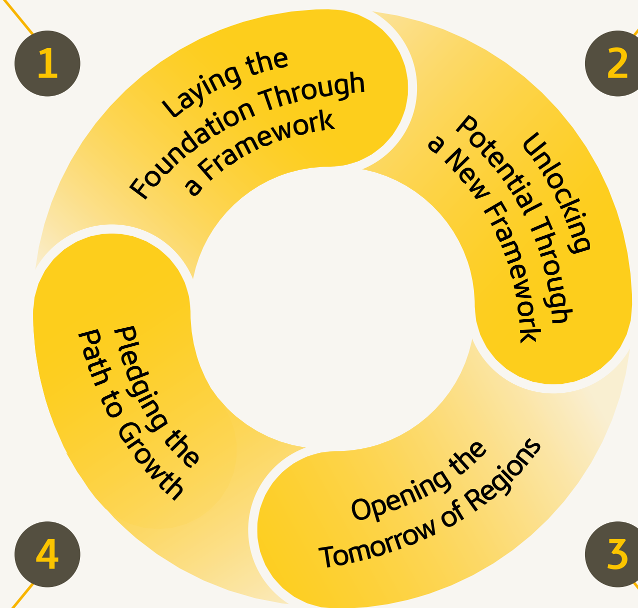
From strategy to the field — connecting the growth of businesses

1 Establishing the Operational Framework — Building a Framework Along the Path of Policy

- Establishing the Productive Finance implementation framework (Group Productive Finance Council)
- Establishing a dedicated Productive Finance organization

2 Transforming Corporate Banking — Changing the Framework of Operations to Enhance Execution

- Restructuring the performance evaluation framework to focus on growth potential
- Reorganizing the Productive Finance product framework
- All-round sales support



3 Revitalizing Local Economies — Bringing the Group's Capabilities to Grow Together with Local Communities

- Formation of the KRW 1 trillion KB National Growth Infrastructure Fund
- Financial arrangement for the Yongin Semiconductor Cluster power generation industry
- Financial arrangement for the Jeonnam Sinan-Ui offshore wind power project

4 KB Kookmin Happiness "Growth" Project — Opening the Path to Growth with KRW 93 Trillion over Five Years

- Corporate loans: KRW 12 trillion 2026 (inaugural year) — preferential financing for productive sectors, loans for technology-excellent companies
- Group proprietary investment: KRW 3 trillion linked to balanced regional development + direct execution of infrastructure, venture, and corporate investments
- National Growth Fund: KRW 2 trillion in entrusted management of government policy funds · Pursuing formation of sub-funds

Transformation | From capital that was safely guarded **to capital that flows**
Expansion | Previously centered on the metropolitan area and large corporations ➡ **Expanding to regional areas, SMEs, and innovative companies**

The Driving Force of Change

1 Laying the Foundation Through a Framework

Establishing the Operational Framework — Building a Framework Along the Path of Policy

By establishing a dedicated Group-level Council and building an organic framework for collaboration between the Holding Company and its subsidiaries, KB establishes a Group control tower to execute future growth finance with precision.

Group Productive Finance Council

Group Productive Finance promotion control tower and issue coordination

Investment Finance Council

Discuss Group strategy and deals to expand productive investment finance (advanced industry infrastructure and innovative company investment)

Corporate Loan Council

Discuss sales support, institutional improvements, and risk management to activate corporate finance and Productive Finance

Key Role

1. Establishing and coordinating the Group's Productive Finance strategic direction
2. Reviewing the Group's Productive Finance progress and performance
3. Coordinating on issues of collaboration related to the advancement of key Productive Finance projects (deals)
4. Coordinating internal and external communication strategies and key initiatives (plans) related to Productive Finance
5. Supporting various measures, institutional improvements, and other matters related to the advancement of Productive Finance

Holding Company

Group Productive Finance Control Tower·Strengthening CIB and capital market-linked investment management

Bank

Growth Finance Promotion Division
- Overall planning and execution of Productive Finance strategy
- Corporate finance portfolio management and performance review

Advanced Strategic Industry Review Unit
- Dedicated review of KB Food Truck strategic industries
- Concentrated specialized review capabilities for semiconductors, AI, bio, and secondary batteries

Securities

Future Industry Research Center
- Building a system that places national high-tech strategic industries at the center
- Strengthening specialized research capabilities for future industries
- Expanding investment information supply functions

Productive Finance Promotion Team
- Contribution and management of productive fund
- Impact investment linked to ESG value-spreading funds

Asset Management

Advanced Strategic Industry Management Division
- Developing and expanding investment in advanced industry funds specializing in national high-tech strategic industries, including semiconductors, AI, and biotech
- Establishing investment strategies linked to corporate lending

Completing a framework for smooth communication and execution through the activation of dedicated Group organizations and councils aligned with government policy.

The Driving Force of Change

2 Unlocking Potential Through a New Framework

Transforming Corporate Banking — Changing the Framework of Operations to Enhance Execution

Moving away from collateral-centered business practices, KB is comprehensively redesigning the fundamentals of corporate finance — from performance evaluation (KPIs) to product lineup and on-site marketing — around Productive Finance.

01

Restructuring the performance evaluation (KPIs) framework centered on growth potential

Establishing a New Productive Finance Evaluation

Restructuring of 2026 KB Kookmin Bank KPIs

- Strengthening the Productive Finance-related evaluation framework
  - Previous technology finance indicators → Integrated and operated under "Productive Finance"
  - Expanding evaluation weighting
- Establishing a framework for growth and management centered on Productive Finance
  - Restructuring industry classification standards centered on "value-added creation potential"
  - Reflecting across all lending policies including branch evaluations, credit review, and interest rate determination

02

Reorganizing the productive finance product framework

Product Lineup Reorganization and Product Quality Improvement

Product lineup reorganization based on 5 key support areas

01 Technology-led growth

02 Region-centered growth

03 Stabilization of supply chain

04 Attainment of export competitiveness

05 Shared growth between large corporates and SMEs

E.g. · KB Preferential Loan for Growth Companies in Promising Sectors

03

All-round sales support

Enhancing Total Marketing Capabilities

Field-centered, all-round sales promotion

- Expanding the corporate finance customer base through collaboration with external institutions, including KOSME
- Supporting a shift from corporate loan-focused operations to comprehensive business promotion encompassing foreign exchange, derivatives, corporate, and asset management

The Driving Force of Change

3 Opening the Tomorrow of Regions

Revitalizing Local Economies — Bringing the Group's Capabilities to Grow Together with Local Communities

Concentrating financial capabilities on regionally specialized strategic industries centered on the "Five Poles and Three Special Zones" (five mega-regions and three special self-governing provinces) framework, KB plants seeds of vitality across every region and nurtures the strength to grow independently.

Region-Tailored Productive Finance Strategic Projects

Financial arrangement for the "Yongin Semiconductor Cluster power generation industry*" Bank

Financial arrangement for large-scale power generation (KRW 3.3 trillion scale) supplying electricity to the mega semiconductor cluster

* An industrial complex of exceptional scale in which SK Hynix semiconductor fabs (production lines) are being established, with over 100 materials, parts, and equipment supplier companies moving in

Formation of the KRW 1 trillion KB National Growth Infrastructure Fund

Forming a large-scale blind fund with KRW 1 trillion in Group funds. Launched as the industry's first perpetual closed-end private infrastructure fund*, establishing a precedent for the activation of infrastructure fund investment

* A fund with no restrictions on maturity or redemption

Regionally Specialized Strategic Industries for Five Poles and Three Special Zones

Financial arrangement for the Jeonnam Sinan-Ui offshore wind power project Bank

Leading financial arrangement for a K-offshore wind power project (total financing scale of KRW 2.9 trillion) driven by domestic companies (design, procurement, and construction companies, shareholders, etc.)

Formation of the Corporate Restructuring Innovation Fund Securities

Supporting the restructuring of companies facing management difficulties within advanced industries, such as semiconductor and secondary batteries manufacturers (KRW 150-200 billion scale)

Formation of the KB Deep Tech Scale-Up Fund Investment

Formation of a KRW 160 billion fund to support the growth (scale-up) of companies in advanced technology sectors including system semiconductors and bio-health

The Driving Force of Change

4 Pledging the Path to Growth

KB Kookmin Happiness "Growth" Project — Opening the Path to Growth with KRW 93 Trillion over Five Years

We turn Korea's growth potential into reality through the establishment of an organic venture capital supply chain that is centered around policy finance linkage.

Group Productive Finance Promotion Plan

Productive Finance Supply Target · 2026–2030

KRW 93 trillion+

Corporate Loans	Investment Finance
Enhancement of corporate competitiveness	Innovation and growth investment
KRW 68 trillion	KRW 25 trillion

Productive Finance Supply Plan · 2026

KRW 17 trillion+

Corporate Loans	Group Proprietary Investment	National Growth Fund
Enhancement of corporate competitiveness	Balanced regional development	Promotion of advanced strategic industries
KRW 12 trillion	KRW 3 trillion	KRW 2 trillion

Fund Formation Using Group Capital

- National Growth Company Support Fund
  - Supporting venture investment and the growth of promising companies
- KB National Growth Infrastructure Fund
  - Formation of a KRW 1 trillion infrastructure blind fund, Enhancement of Deal Sourcing competitiveness

Linkage with Policy Finance and Enhancement of the Corporate Finance Framework

- Selected as trustee manager of the "Public Participation Fund" (strengthening the virtuous cycle structure of investment returns)
- Establishing new Productive Finance KPIs and expanding specialized personnel

Unicorn Company Development and Support

- Supplying capital according to company growth stage through the combination of policy funds and proprietary investment
- Building a comprehensive framework for financial support through collaboration with subsidiaries

Where Change Has Reached
Stories of People and Places

KRW 93 trillion over five years, KRW 17 trillion in the first year — capital is already flowing to the field.

Where Capital Once Stood Still — The Field Where It Became the First Drop of Growth

Flowing to infrastructure

A sea where the wind once stayed, becoming the energy of us all

KRW 2.9 trillion

Target amount raised within one month

Off the coast of Sinan's Ui island in Jeonnam Province, there was wind that had waited seven years.

When KB Kookmin Bank, as co-lead arranger, allowed the first drop of financing to flow in the form of KRW 2.9 trillion in senior and subordinated loans, 2.85 times the target amount was raised within a single month —

and 390MW of offshore wind power began to flow as clean electricity for national high-tech strategic industries.

The first moment in which static capital reached clean energy infrastructure — KB opened the way.

Connecting to the capital markets

Believing in the value of tomorrow, sprouting the seeds of industry

KRW 100 billion

Net assets surpassed within 3 months of launch

True flow is completed at the heart of the capital markets.

KB Asset Management launched the "KB New Korea Fund" —
an equity fund concentrating investment in six strategic industry clusters: AI, Bio, Contents, Defense, Energy, and Factory (ABCDEF).

By selecting companies expected to benefit from the revaluation trend of domestic corporations — with ESG factors also reflected in the screening process — the fund surpassed KRW 100 billion in net assets within just three months of its launch.

Where Change Has Reached
Stories of People and Places

Where Capital Once Stood Still — The Field Where It Became the First Drop of Growth

KRW 93 trillion over five years, KRW 17 trillion in the first year — capital is already flowing to the field.

Flowing to the foundation of future industries
Building the strength of our technologies for a better tomorrow

KRW **248.5** billion

AI and semiconductor infrastructure supply

Both the AI and semiconductor industries require someone to lay the groundwork first, before the dazzling results can arrive. KB Capital supplied approximately KRW 248.5 billion in financing to AI data centers and semiconductor clusters, while KB Securities channeled KRW 24.5 billion through KB Newverse Nexus PEF and KRW 25 billion through KB-Anda Deep Tech Venture Investment Partnership into semiconductor production lines and national high-tech strategic industries — and on the invisible infrastructure beneath, the industries of the next era began to take root.

Flowing as small seeds
An unstoppable effort, becoming the steadfast wings of startups

394 companies

Startup partners (doubled in 4 years)

The largest capital tends to flow only toward the largest companies.

KB has turned in the opposite direction — toward the seeds that are just beginning to sprout.

The “KB Innovation HUB Center” doubled its startup partners from 202 in 2022 to 394 in 2025 over the course of four years, channeling them a cumulative KRW 308.9 billion. Together, KB walked the path of local entry into Singapore through a global accelerator (AC) program.

Where Change Has Reached
Change by the Numbers

Where Capital Once Stood Still — The Field Where It Became the First Drop of Growth

KRW 93 trillion over five years, KRW 17 trillion in the first year — capital is already flowing to the field.

Supply Target

KRW 93 trillion

5-year Supply target

2026-2030

Supply Plan

KRW 17 trillion

2026 Supply plan

Group basis

National Growth Fund

KRW 10 trillion

5-year Contribution plan

2026-2030

Infrastructure Fund

KRW 1 trillion

KB National Growth Infrastructure Fund

100% Group-funded

KB Starters

394 companies

Startup partners

KRW 308.9 billion

Investment amount

Cumulative basis

Supply Performance

KRW 6.4 trillion

Commitments for advanced strategic industry sites and promising growth companies

KB Kookmin Bank, January-May 2026

Climate Finance

Finance That Opens the Future

The green promise — the driving force transforming the fundamentals of the industrial ecosystem

The climate crisis is undoubtedly a formidable challenge — but it is also the opportunity that is most certain to fundamentally transform the foundations of our industry. From smokestack industries to cutting-edge technologies, finance is carving out new channels for capital so that Korea's industrial ecosystem can fully transition away from carbon and toward eco-friendliness.

Going beyond the crisis to innovate so the very roots of industry are green — this is finance that opens the future.

Transformation

Retail and individual projects

Driving fundamental transformation of the industrial ecosystem

Providing eco-friendly transition consulting and carbon management systems, and supporting transition at the supply chain level

Expansion

Supporting green activities

Expanding the climate finance business

Establishing climate finance supply targets and building an implementation framework

The Driving Force of Change

Transforming the Fundamentals of the Industrial Ecosystem — A Green Tomorrow for Korea's Industries, Awakened by Climate Finance

By combining the power of climate finance and Productive Finance, we are transforming the fundamentals of the ecosystem so that Korea's industries can make a safe landing in the era of carbon neutrality.

1 Establishing Climate Finance Targets — Charting the Path to the Right Future

- Linked to the government's 2035 climate finance supply target of KRW 790 trillion
- Group Productive Finance supply target of KRW 93 trillion
- KB Green Wave 2030 ESG financial product target of KRW 50 trillion by 2030

2 Establishing the Implementation Framework — Embedding the Promise of Carbon Neutrality into Everyday Business

- Building an AI-based K-Taxonomy automatic classification and specialized suitability determination system
- Selecting industry-specific priorities for transition finance
- Strengthening policy finance linkage and developing specialized products

3 Transition Consulting Support — Walking with Companies from Their First Step to the Last

- Supporting ESG management and eco-friendly transition consulting
- Supporting the activation of the KB Carbon Management System

4 Supporting the Low-carbon Transition — Transforming the Fundamentals of the Industrial Ecosystem Together

- Supporting a supply chain-level transition
- Nurturing and spreading expertise among review and risk specialists

The Driving Force of Change

1 Setting the Targets

Establishing Climate Finance Targets — Charting the Path to the Right Future

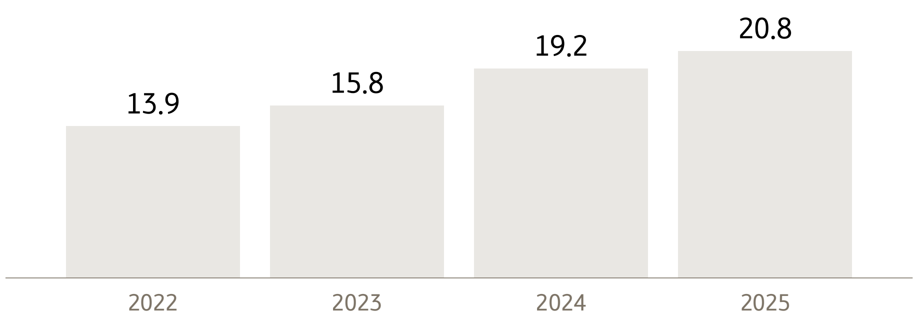
KB paves the way for productive finance in line with the government's policy milestones, and leads the low-carbon transformation of the industrial ecosystem as a whole through ESG financial support — so that companies can embrace an eco-friendly future along that path.

3 Key Climate Finance-Linked Targets

Government Climate Finance Supply Target	KB Productive Finance Supply Target	KB Green Wave 2030 ESG Financial Product Target
KRW 790 trillion (2026-2035)	KRW 93 trillion (2026-2030)	KRW 50 trillion (2030)

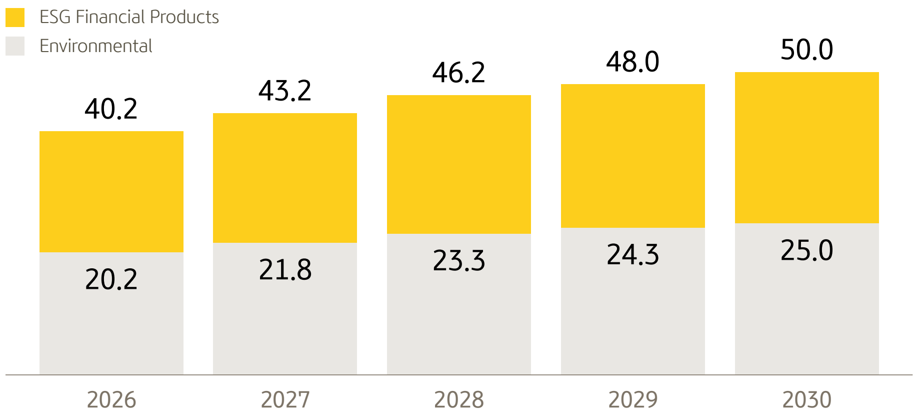
ESG Financial Products — Environmental Sector

(Unit: KRW trillion)



ESG Financial Product Target

(Unit: KRW trillion)



The Driving Force of Change

2 Building the Framework

Establishing the Implementation Framework — Embedding the Promise of Carbon Neutrality into Everday Business

KB's climate finance builds a practical implementation framework that drives the low-carbon economic transition through two streams: green finance, which supports the growth of eco-friendly companies, and transition finance, which leads the transformation of companies reducing greenhouse gas emissions.

Green Finance

Already eco-friendly assets and projects

"Steadfastly supporting the growth of eco-friendly industries"

Finance that supplies capital to assets and projects already classified as eco-friendly

Relatively low green-washing risk

Key Industries Solar power·Wind power·Secondary batteries·Green buildings, etc.

Expansion

Transition Finance

High-carbon industries with a transition pathway

"Proactively, where there is the will to change"

Finance that supplies capital to industries that are currently high-carbon but have a low-carbon transition pathway

Essential risk management required for transition washing and stranded assets

Key Industries Steel·Petrochemicals·Cement·Oil refining, etc.

High-carbon industries accounting for 77% of domestic industrial emissions cannot be covered by green finance alone

Transition finance is the key means of achieving meaningful carbon neutrality.

Green Finance Core Strategy — Accurately and Swiftly, with Clear Standards

Green Loan Framework Operating green loan management guidelines (definition·suitability·post-management)

Green Bond Management Framework Korean green bond management framework (K-Taxonomy 6 environmental objectives)

AI-Based Review Automatic classification of green economic activities, and automated suitability determination

Transition Finance Core Strategy — Persistently, with Sophisticated Design

Priority Setting Reflecting Productive Finance-linked industries and high-carbon, high-emission industries

Enhancement of Review and Risk Framework Transition scenario analysis + introduction of Internal Carbon Pricing (ICP)

Policy Linkage and Preferential Products Preferential product lineup including SBTi-linked products, SLL, and transition bonds

Phased Implementation Roadmap '26 SBTi re-establishment and employee training ➡ Q3 '26 Launch of supply chain-level transition finance ➡ '27 Enhancement of the review and risk framework, expansion of dedicated products ➡ '28 Expansion across the supply chain

The Driving Force of Change

3 Walking Together from the First Step

Transition Consulting Support — Walking with Companies from Their First Step to the Last

Through customized one-stop climate finance support that spans from emissions measurement to ESG consulting, KB walks alongside companies step by step on their transition journey.

KB Carbon Management System — Supporting Customer Emissions Measurement

A service supporting the calculation and management of carbon emissions for corporate customers

- Automating energy data collection using KEPCO's open API and KB's proprietary AI optical character recognition technology "KB AI-OCR"

Data Input	Emissions Measurement	Statistical Analysis
KEPCO API, KB AI-OCR	Seamless automated linkage system	Information Disclosure Process for subsidiaries, suppliers, etc.

Establishment of greenhouse gas reduction plan → Management of supplier's carbon emissions → Climate and ESG information disclosure → "One-Stop Service"

Measurement Scope Enhancement and Review Linkage Roadmap

Current (As-Is)	Stage ①	Stage ②	Target (To-Be)
Reporting and disclosure of the Group's own greenhouse gas emissions	Expanding Financed Emissions to Scope 3 emissions of corporate customers (centered on large corporations)	Spreading measurement support to SMEs and companies in the supply chain	Integration with review and risk assessment + Introduction of Internal Carbon Pricing (ICP)

ESG Consulting Support

Customer — Corporate customers
- Identifying the current status of carbon emissions (measuring Scope 1-3 emissions)

1 Emissions Diagnosis
- KB Carbon Management System access + ESG consulting diagnosis
- Energy and process efficiency analysis → Deriving transition priorities

2 Government Funding Matching
- Policy fund and interest subsidy-linked design (linked to policy finance officer)
- Optimal fund portfolio composition

3 Transition Finance Support
- Application of KPI-linked products such as SLL and transition bonds
- Execution of transition finance preferential interest rate programs

KB — Climate Finance Review Integration
- Financed Emissions measurement data → Reflected in review indicators
- Selection of preferential transition customers → Introduction of Internal Carbon Pricing (ICP)

The Driving Force of Change

4 Widening Our Reach

Supporting the Low-carbon Transition — Transforming the Fundamentals of the Industrial Ecosystem Together

By combining policy finance and private capital most effectively, we support the meaningful carbon neutrality transition of industry and drive the creation of a green transition ecosystem through the establishment of leading models.

Business Process Design to Activate Green and Transition Finance

Supply of KRW 790 trillion led by the government and policy finance institutions to support the green and transition transformation of high-emission industries

➡ Commercial banks are scaling up capital deployment, marking the full-scale activation of climate finance supply

Green and Transition Finance

- Carbon reduction across large corporations and supply chains
- Corporate financial performance (cost reduction)

➔ Specific business processes need to be designed, including investment plan analysis and target project selection.

KB's Green and Transition Finance Business Process

Stage	Content and Activities
① Structuring the Investment Plan	•Analyzing facility investment and low-carbon transition plans •Deriving investment priorities
② Selecting Target Projects	•Identifying green and transition finance targets within the investment plan
③ Matching Funding Solutions	•Linking to government support programs — optimally designing a policy fund and interest subsidy portfolio
④ Financial Support	•Applying KPI-linked products such as SLL and transition bonds •Executing transition finance through means such as preferential interest rate programs

Establishing a Model to Drive Carbon Reduction Across Large Corporations and Their Supply Chains

Growing demand for green and transition finance is centered on large and mid-sized corporations, in addition to the expansion of government support programs

➡ yet there are barriers to entry due to the difficulty of identifying, reviewing, and applying for support program requirements.

Policy
(Expansion of government support programs)

Large Corporations + Suppliers
(Green and transition finance demand)

KB

Corporate analysis
+ support program matching capabilities

"Bridging the financing gap through restructuring company-specific investment plans and matching support programs"

Model Building Stages

Step 1	**Establishing pilot cases targeting large corporations with high interest in carbon reduction** •Marketing targeting large corporations in high-carbon-emission industries with a supply chain of a certain scale
Step 2	**Analyzing outcomes of pilot cases and establishing nationwide hubs at the local government level** •Based on 2026 pilot outcomes → Nationwide expansion of the transition program in collaboration with local governments in 2027

➔ Supporting the development and capacity-building of industry-specific experts in high-carbon sectors to activate the established model

Inclusive Finance
Social Contribution
Productive Finance
Climate Finance
› The Driving Force of Change
Where Change Has Reached
Protection of Financial Consumers
AI and Digital
Enhancement of Corporate Value
Organizational Culture

Where Change Has Reached
Stories of People and Places

Where the Green Promise Has Reached

The products, investments, loans, and bonds built up through climate finance are the outcomes of efforts to transform the fundamentals of the industrial ecosystem. Together with KB, many companies are making a sustainable future a reality.

Designing together with customers

Sharing challenges and delivering solutions for climate action

It all began with a single email that landed in the inbox of a manager at a small manufacturer supplier to a large corporation.
For an SME that had always thought of environmental regulations as someone else's concern, "carbon measurement" felt like a towering wall. In that moment of helplessness, consumed by the fear that business ties might be severed, KB became a steadfast pillar of support.

Using the KB Carbon Management System, offered at no cost to customers, for the very first measurement, and through a customized ESG self-diagnosis, the key solutions and priority tasks for carbon reduction were identified. The demanding requirements of global buyers became not a crisis, but a gateway to new markets.

Expanding across the entire industry

Connecting the Supply Chain — Going Further Together

The carbon emissions reporting obligations faced by large corporations ultimately become a heavy burden that must be shared by all — first-tier, second-tier, and countless N-tier suppliers alike. Knowing that this is a path no single company's solitary effort can ever reach alone, KB Financial Group looks at this vast supply chain as one family, and shares in carrying that weight together.

True transition begins only when the entire industry moves together — not just one company. The "Supply Chain-Level Transition Finance Package," an industry first introduced by KB Financial Group, is the starting point of that monumental change. Suppliers facing the same challenges are joining hands to reduce emissions together, and receiving financial support together — a virtuous cycle of shared prosperity. This is the tomorrow KB Financial Group envisions, and the path we are already walking.

Where Change Has Reached
Stories of People and Places

Where the Green Promise Has Reached

The products, investments, loans, and bonds built up through climate finance are the outcomes of efforts to transform the fundamentals of the industrial ecosystem. Together with KB, many companies are making a sustainable future a reality.

Connecting to the capital market

Adding a green path to the capital market

A promise travels further in the capital market.

In October 2025, KB Kookmin Bank issued KRW 150 billion in Korean green bonds, while KB Securities underwrote a cumulative KRW 1.1543 trillion in green bonds. Going further, KRW 516.9 billion in Sustainability-Linked Loans (SLL) — where interest rates are tied to companies' ESG performance

— KB is creating a green current at the very heart of the capital market.

When aging equipment was replaced, costs and emissions both declined

Changing the lens of finance — Carbon-centered decision-making

A small manufacturing company owner walked through the door, hoping to replace aging equipment. At a moment that could have ended with a routine general loan referral, the assigned employee's gaze turned elsewhere.

"Have you ever checked your monthly electricity bills?"

Recognizing that aging equipment represents both a hidden cost for the company and a burden on the environment, KB designed a customized financial solution with matched policy funds. A funding structure with a reduced burden, monthly electricity cost savings, and green management naturally achieved along the way. The owner, who had come simply in urgent need of capital, found themselves — through KB — encountering a sustainable future.

Where Change Has Reached
Change by the Numbers

Where the Green Promise Has Reached — The Numbers Speak for Themselves

The products, investments, loans, and bonds built up through climate finance are the outcomes of efforts to transform the fundamentals of the industrial ecosystem. Together with KB, many companies are making a sustainable future a reality.

ESG Financial Products

KRW **20.8** trillion

Products, investments, and loans in the environmental sector

Group basis

Sustainability-linked Loans

KRW **516.9** billion

Sustainability-linked Loan (SLL) performance

Group basis

Green Bond Issuance

KRW **150** billion

Korean green bond issuance

KB Kookmin Bank, October 2025

Offshore Wind Investment

KRW **500** billion

Sinan-Ui offshore wind power investment

KB Kookmin Bank · KB Insurance

Solar PF

KRW **84.5** billion

Taepyeong Salt Farm solar power generation PF

KB Kookmin Bank

Energy Infrastructure Fund

KRW **20** billion

Domestic energy infrastructure fund

KB Insurance, Committed amount

Finance That Protects Our Daily Lives

The essence of finance, always present even when unseen

Consumer protection is not a response after an incident has occurred — it is everyday protection that prevents incidents from happening in the first place. Shifting from "formal protection" that complies with regulations to "substantive protection" that asks whether customers have achieved the best possible outcomes, and reaching beyond digital channels to rural communities and seniors, KB is creating finance that protects everyone's daily lives.

Transformation

Institutional protection (post-incident compensation processing)

Centered on substantive protection (establishment of a proactive prevention framework)

Introducing global advanced standards (FCA Consumer Duty), and incorporating the Net Promoter Score and the voice of customers into management

Expansion

Product and digital channel-level protection

A safety net that proactively blocks risks in everyday life

KB Food Truck touring 5 rural communities, digital financial education for seniors, and KRW 140.7 billion in telecommunications financial fraud damage prevention

The Driving Force of Change

Protection of Financial Consumers — A Seamless Safety Net Completed Through Technology, Systems, and Trust

Unwavering Trust Built on Three Pillars: Value Framework · Governance · Proactive Management

Consumer Protection Value Framework — Going Beyond the Framework of Regulations to Set New Consumer-Centered Standards

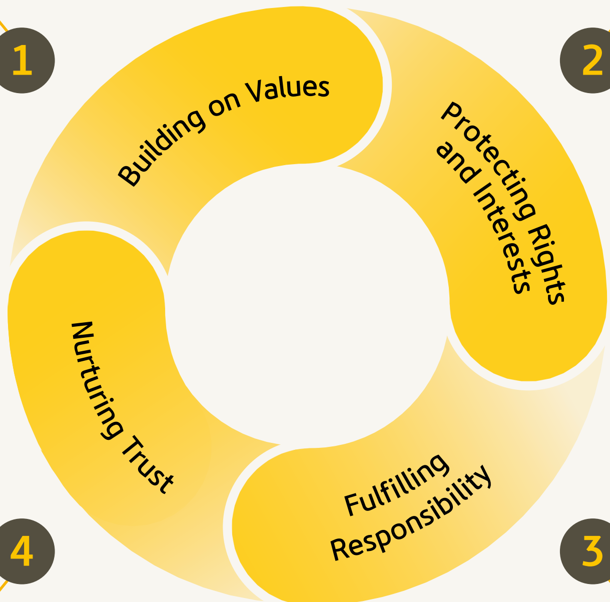
1

- Consumer rights and interests: Activation of pre-sale product checks and improvement of accessibility for vulnerable groups
- Responsibility to consumers: Incident prevention utilizing AI, and fulfillment of responsibility through voluntary compensation procedures
- Trust given to consumers: Performance evaluation centered on consumer interests, and a rigorous product management framework

Pre-management of Products and Services — Removing Risk Before Meeting the Customer

2

- Activation of pre-sale checks
- Entrenchment of a sales culture centered on compliance with sales procedures
- Fulfillment of autonomous compensation responsibilities



Consumer Protection Governance — Building a Framework So That the Voice of Customers Leads to Action

4

- Establishment of a 'Consumer Protection Committee' within the Board of Directors
- Visualization and management of the Consumer Protection Quality Index (CPQI)
- Incorporation of the Net Promoter Score (NPS) and the voice of customers into management

Comprehensive Response to Financial Fraud — Blocking the Path of Financial Fraud by Pooling Technology and Cases

3

- AI-based automatic text detection and intelligent detection based on the Fraud Detection System (FDS)
- Proactive prevention of damage through external collaboration (telecommunications companies, government, and police)
- Strengthening on-site response capabilities through rapid response manuals

Transformation | Institutional protection ➡ Substantive protection
Expansion | Product and digital channel-level protection ➡ A safety net that proactively blocks risks in everyday life

The Driving Force of Change

1 Building on Values

Consumer Protection Value Framework — Going Beyond the Framework of Regulations to Set New Consumer-Centered Standards

KB has designed a new value framework that places substantive protection at the center, reflecting KB's consumer-centric management philosophy based on the principles of the UK Financial Conduct Authority (FCA) 'Consumer Duty'.

Finance That Makes Consumer Rights and Interests the Highest Value

Before | Previous Approach

Centered on Regulatory Compliance

"Post-incident cleanup" through formal procedures such as providing documentation and obtaining signatures

After | KB Value Framework

Focused on Substantive Protection

System designed proactively around the question: "Has the customer achieved the best possible outcome?"

3 Core Values

01

Consumer Rights and Interests

Establishing a management process that adopts consumer protection as the highest standard across every stage — from product planning through sales and post-sale management

Activation of pre-sale checks, improvement of accessibility for financially vulnerable groups

02

Responsibility to Consumers

Proactively blocking financial incidents through a strengthened comprehensive response framework for financial fraud, and protecting customers through clear principles of accountability sharing

Financial incident prevention utilizing AI, fulfillment of responsibility through autonomous compensation procedures

03

Trust Given to Consumers

Establishing an operating principle that prioritizes consumer interests over short-term performance when strengthening financial consumer protection governance and designing performance evaluations

Post-sale monitoring of high-difficulty products · Strengthening sales limits

The Driving Force of Change

2 Protecting Rights and Interests

Pre-Management of Products and Services — Removing Risk Before Meeting the Customer

From Product Planning Through Sales and Post-Sale Management — Preventing the Occurrence of Issues Through Proactive System Design

Product and Service Management Process with Consumer Interests as the Highest Priority

A·Activation of Pre-Sale Checks

Defect Prevention through Proactive System Design

- In-depth review by the Product Committee for new product launches
- Strengthening the pre-consultation process for consumer protection
- Revising performance evaluations related to the sale of non-deposit products

Strengthening management of non-compliance 3 business days prior to the review deadline

B·Compliance with Sales Procedures

Establishing a Culture of Proper Product Sales

- Voluntary self-check against online financial product dark pattern guidelines
- Entrenchment of a sales culture centered on compliance with the "All-Right Sales Guide" procedures
- Inspection of the sales process for non-deposit assets such as funds and ETFs
- Standard sales training for new PBs and newly appointed Deputy Branch Managers

Standardization of sales procedures at business sites

C·Fulfillment of Voluntary Compensation Responsibilities

Customer Trust Restoration

- Voluntary adjustment for Hong Kong H-Index ELS
- Voluntary adjustment for overseas real estate funds
- Accelerating the progress of non-face-to-face channel compensation consent
- Compliance with personal (credit) information collection and use guidelines

Restoring trust through customer-centered autonomous compensation

The Driving Force of Change

3 Fulfilling Responsibility

Comprehensive Response to Financial Fraud — Blocking the Path of Financial Fraud by Pooling Technology and Cases

Through a proactive and preventive approach that seeks to stop incidents before they occur, and by clearly defining principles of accountability sharing when they do, we protect customers.

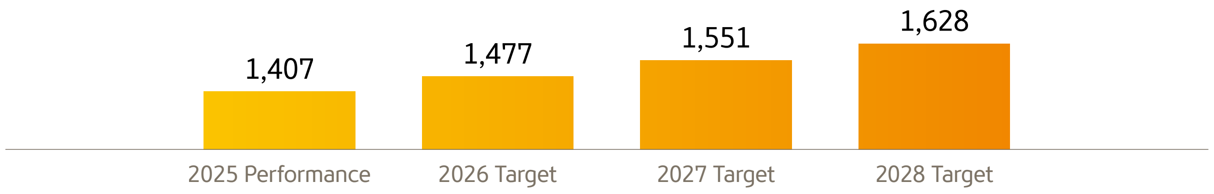
KB Kookmin Bank Telecommunications Financial Fraud Damage Prevention Amount

KRW 140.7 billion

(FY2025 Performance)

Medium- to long-term target — Damage prevention amount

(Unit: KRW 100 million)



Triple Defense of AI × Systems × People

Seamless connection of Detection → Blocking → On-Site Response

01

AI · Systems

Intelligent Detection

Proactively blocking fraud patterns through AI-based automatic detection

- AI-OCR utilization — Automatic detection and input of electronic fax text
- Introduction of integrated FDS — Linking electronic finance and telecommunications
- Re-training of machine learning-based anomaly transaction detection models

02

External Collaboration

Proactive Blocking

Proactively addressing damage before it occurs through external collaboration

- Sharing LG Uplus suspicious customer information via VMS — Proactive prevention
- Responding to government voice phishing simulation (ASAP) information
- Collaboration with the National Police Agency — Damage prevention and apprehension of criminals

03

People · Field

Enhancement of Rapid Response Capability

On-site employees immediately identifying and responding to fraud attempts

- Producing and distributing the "Rapid Response Manual" for employees
- Strengthening the role of guidance materials, chatbots, and other work assistants
- Promoting listening and sharing of key VOCs through management roundtables, etc.

The Driving Force of Change

4 Nurturing Trust

Consumer Protection Governance — Building a Framework So That the Voice of Customers Leads to Action

We operate a governance structure in which Board-level decision-making, quantitative indicators, and the voice of customers flow together as one.

A virtuous cycle framework that listens through data and responds through action → Consumer Protection Governance·Consumer Protection Quality Index (CPQI)·Net Promoter Score (NPS)

Complaints Received Group-Wide (FY2025)	Detailed Consumer Protection Initiatives	Bank Consumer Protection Committee Under the BOD
7,902 cases	100 initiatives	Newly established
-567 cases (-6.7%) from 8,469 cases in the prior year	7 Groups · Divisions / Approved by the Board of Directors on December 3, 2025	3 or more members · Held once per half-year

2 Key Governance Pillars

Applying measurable quantitative indicators + Real-time reflection of customer feedback

Quantitative Indicators	**Consumer Protection Quality Index (CPQI) Management Indicators· Real-Time Status Management** Building a measurable quantitative operational framework using the Consumer Protection Quality Index (CPQI)	•Centralizing complaint and financial fraud data •Visualizing the current status of the Consumer Protection Quality Index (CPQI) •Implementing a management screen for phased response measures to early warning signs	Continuous monitoring refined through quantitative indicators
Voice of Customers	**Utilizing the Net Promoter Score (NPS) · Reflecting Voices from the Field** Strengthening an enterprise-wide communication framework in which management strategy and voices from the field form a virtuous cycle	•In-person channel NPS — increased 4 ranks compared to prior year (No. 1 achieved) •Full-scale activation of the enterprise-wide NPS improvement initiative implementation process (129 initiatives identified and reflected on a phased or immediate basis) •Quarterly Customer Experience Management Council — immediate response to NPS results	Meaningful change reflecting the voice of customers

Where Change Has Reached
Stories of People and Places

Steadfast Protection, Safety in Daily Life

Always present, even when unseen — trust grows when daily life is safe

Safeguarding precious financial assets together

So that KB stands by its customers in times of crisis

It seemed like the voice phishing scammers were always one step ahead.

By the time a suspicious transaction was noticed, it was often already too late — and a person's entire life would crumble with a single phone call.

KB stepped forward to stand in the way.

Prevention campaigns were carried out at 840 branches nationwide in partnership with the National Police Agency, and branches that successfully prevented fraud incidents were rewarded with additional points in performance evaluations.

The result was the "KB Kookmin Guardian Award" (November 2025), which honored 10 citizens of distinction, and the "KB Kookmin Guardian" psychology content created in collaboration with Professor Ji Sun Park accumulated 2.73 million views — going beyond prevention to build the strength of the public to protect themselves.

Protecting the most vulnerable

So that no one is left behind in the digital world

As finance rapidly shifted to the digital domain, seniors were most at risk of being left furthest behind. Being unfamiliar with technology made them easy targets for fraud, and there was often nowhere for them to turn for help.

KB went to them first.

In partnership with the Korea Association of Senior Welfare Centers and the Korean Senior Citizens Association, KB conducted financial education programs for seniors across a total of 120 sessions for 1,916 participants, providing one-on-one assistance with mobile banking usage and the installation of voice phishing blocking apps.

Through the "KB Seniors' Lounge," a "mobile branch," KB visited seniors' welfare centers and community centers directly.
— So that the digital divide does not become a safety divide, KB is closing that gap.

Transformation | Institutional protection ➡ Substantive protection
Expansion | Product and digital channel-level protection ➡ A safety net that proactively blocks risks in everyday life

Where Change Has Reached
Stories of People and Places

Steadfast Protection, Safety in Daily Life

Always present, even when unseen — trust grows when daily life is safe

Digital defense, closing loopholes for voice phishing

To enable finance and telecommunications to come together and close every gap

Financial fraud does not begin at the bank — it begins on the phone line.

By the time the bank notices, the call has already been made, and bank surveillance can no longer stop it at its source.

KB joined hands with telecommunications companies to cast a wider net.

By establishing a voice phishing prevention collaboration framework with telecommunications provider LG Uplus (November 2025), the AI Voice Monitoring System (AVMS) and LG Uplus share information in real time to monitor suspicious transactions. “KB Liiv Mobile” has been directly equipped with ixi-O, blocking fraudulent calls at the telecommunications stage — breaking down the boundary between finance and telecommunications to stand guard at the very point where fraud begins.

Society recognizes the effort

The time spent protecting customers, acknowledged by five organizations

Consumer protection is easy to proclaim, but difficult to prove.

Whether customers are truly being protected — that answer had to come from outside KB, not from within.

KB has received that answer five times.

Over the course of 2025, KB received the highest ratings from five external evaluation bodies, earning top honors across five financial consumer protection awards.

The Korea Financial Consumer Award (Edaily, January), the Korea Service Grand Prix (KSA, July), the Financial Services Commission Chairman’s Award at the 14th Financial Consumer Protection Awards (August), No. 1 among commercial banks in the NCSI (KPC, November), and No. 1 among banks in the Korea Consumer Protection Index Outstanding Company rankings (KMAC, November) — five organizations, each measuring by their own standards, affirming KB’s commitment over the past year.

Where Change Has Reached
Change by the Numbers

Always present, even when unseen — trust grows when daily life is safe

Steadfast Protection, Safety in Daily Life

External Evaluation

19 times

NCSI(National Customer Satisfaction Index) commercial bank sector No. 1 for 11 consecutive years

KB Kookmin Bank

Awards

Grand Prize

Financial Services Commission Chairman's Award at the 14th Financial Consumer Protection Awards

KB Financial Group Inc.

Fraud Prevention

KRW **140.7** billion

Telecommunications financial fraud damage prevention amount

KB Kookmin Bank

Card Loan Protection

KRW **23.2** billion

Card loan phishing prevention amount

KB Kookmin Card

Complaint Reduction

-5,464 cases

Number of complaints reduced

KB Kookmin Bank

Transformation | Institutional protection ➡ Substantive protection
Expansion | Product and digital channel-level protection ➡ A safety net that proactively blocks risks in everyday life

AI and Digital

Finance That Sees Ahead

From finance that customers had to seek out, to finance that reaches out first

From finance customers needed to seek out, to finance that anticipates and reaches out to customers first —
KB is changing the direction of the relationship through data and AI. Looking after customers' needs before they ask, gathering scattered information to understand them more deeply, and expanding into every corner of everyday life — every one of these steps leads to today's convenience and tomorrow's security.

Transformation

Finance customers had to seek out (learning burden on customers)

Finance that reaches out first (AI-based hyper-personalization)

Advancing the hyper-personalization algorithm based on the "KB Customer Data Platform" — the first of its kind among domestic financial groups

Expansion

Finance confined to the app (digital channels)

Borderless finance (expansion into public services and everyday life)

Embedded finance and super app ecosystem, KB Star Banking MAU of 14.16 million, and 1,300 partner institutions for the KB Kookmin Certificate

The Driving Force of Change

Finance Within Everyday Life — Anticipating First, Reaching Customers Everywhere

We connect every moment of your daily life more closely and securely through customized finance that anticipates customer needs and reaches out first.

1

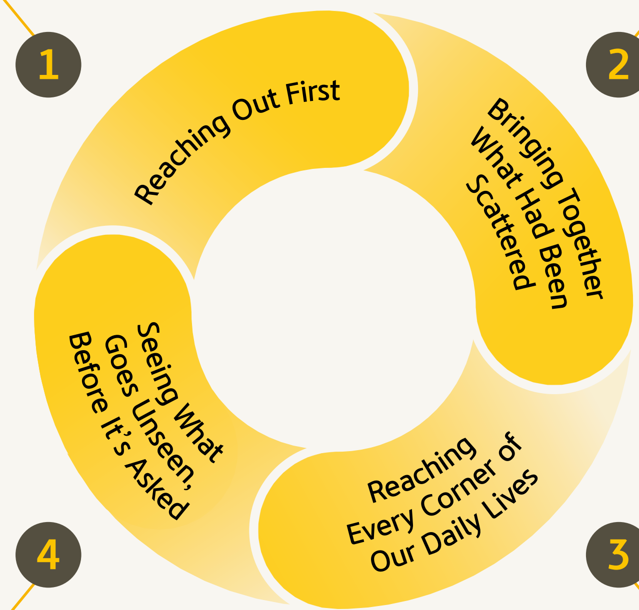
Embedding Generative AI — Finance Knocks First on the Door of Customers' Daily Lives

- Operating approximately 80 AI agents (across 5 subsidiaries)
- Designation of generative AI innovative financial services at 8 subsidiaries

2

Integrating MyData — Bringing Scattered Finances into One View

- The first integration of MyData across 5 subsidiaries among domestic financial groups (bank, securities, insurance, card, and capital)
- 160,000 in-person consultation applications at KB MyData service counters
- Super app ecosystem · KB Star Banking MAU of 14.16 million



4

Information Security Master Plan — Nurturing Steadfast Trust, Even in Places Unseen

- Implementing proactive voluntary information security disclosure (industry's first, H1 2026)
- Completing the establishment of the medium- to long-term (2027-2029) Information Security Master Plan

3

Embedding Finance — Breaking Down Boundaries to Connect Every Moment of Life

- 17.53 million subscribers to the KB Kookmin Certificate · 1,300+ partner institutions
- Simplified authentication for public services and everyday life (National Tax Service, Government24, Applyhome, etc.)
- Collaboration with LG Uplus at MWC26 — embedded finance within telecommunications

Transformation | Finance customers had to seek out ➡ **Finance that reaches out first**
Expansion | Finance confined to the app ➡ **Borderless finance**

The Driving Force of Change

1 Reaching Out First

Embedding Generative AI — Finance Knocks First on the Door of Customers' Daily Lives

We are shifting the paradigm from finance in which customers had to find things out for themselves, to finance that anticipates customer needs and reaches out to them first.

Generative AI Innovative Financial Services by Subsidiary

Making customers' work easier — AI doesn't replace people, it helps people.

KB Kookmin Bank

Financial Consultation
PB·RM agents

- Customized portfolio recommendations based on analysis of customer investment profiles and market trends
- Higher speed of sales and screening decision-making for corporate finance RMs

KB Securities

Investment Analysis·Customer Consultation
AI Investment Briefing, Investment Analysis, and Customer Consultation Agents

- Summaries of domestic and global market conditions and stock news
- Enhanced consultation quality through AI supporting PBs and customer centers

KB Insurance

Insurance Consultation
AI Complaint Resolution Assistant

- Guidance on complex insurance products + customized answers based on contextual analysis of customer questions
- The first generative AI innovative financial service in the insurance industry

KB Kookmin Card

Card Consultation
"Everyone's Card Life Mate"

- Designated as the first generative AI innovative financial service in the card industry (August 2025)
- Provision of customized card product information through contextual analysis of questions

KB Life Insurance·KB Savings Bank

Customer Language Guide
"Customer Language Guide AI Agent"

- Designated as the first innovative financial service in the savings bank industry
- Enhanced customer understanding through advance review of potentially misleading expressions

AI Consultation Support

KB Kookmin Bank | Financial Consultation

- Quality review and improvement of financial consultation agent responses
- YAU (Yearly Active Users) of 78.42%
- Working hours reduced by 70.19%

KB Kookmin Bank | Deep Learning NLP·Automated Credit Review

- Establishment of the KB-STA platform (proprietary NLP technology) and provision of API services
- Operation of 36 ML Bics models (machine learning-based automated corporate credit review system)

KB Kookmin Card | AI FDS Anomalous Transaction Detection

- AI-based FDS financial fraud blocking rate of 83.9%·KRW 37.67 billion blocked

KB Life Insurance | Automated insurance claims and review

- Full adoption of AI-OCR (optical character recognition) and AIR-Claim (automated claims system) in frontline operations

The Driving Force of Change

2 Bringing Together What Had Been Scattered

Integrating MyData — Bringing Scattered Finances into One View

We connect dispersed financial data into one — assessing and optimally managing every asset at a glance.

Integrated MyData Across 5 Subsidiaries

First integration among domestic financial groups

KB Customer Data Platform

Cloud analysis of integrated MyData across 5 subsidiaries (bank, securities, insurance, card, capital)

Bank	160,000 consultation applications and 110,000 consultations within 29 business days of launch
Securities	Daily average securities asset linkage subscriptions rose from 245 to 945 (+286%)
Card	1.32 million card asset linkage consenting customers (+250,000) 15.4 consents per customer (+1.1)

Super App Ecosystem — Reaching Customers Wherever They Spend Their Day

KB Star Banking (Bank) MAU

14.16 million

+1.13 million (+8.7% YoY)

Launched Family Banking and Revamped Integrated Accounts Management (2025)

KB Pay (Card)

Transaction amount	MAU	Active members
KRW 14.1 trillion	9.13 million	15.97 million

M-able (Securities)	KB Insurance App	KB Chachacha (Capital)	KB Liiv Mobile (Bank)
2.21 million MAU	1.3 million MAU	1.13 million MAU	440,000 Subscribers (MVNO)

* Based on performance of the 6 key core digital platforms

The Driving Force of Change

3 Reaching Every Corner of Everyday Life

Embedding Finance — Breaking Down Boundaries to Connect Every Moment of Life

Beyond finance, KB touches customers first — wherever they go, including public services, daily life authentication, and telecommunications.

Embedded in Public Services and Everyday Life — Protecting the Everyday Lives of 17 Million Customers, the KB Kookmin Certificate

Stronger security, easier use

17.53 million

Subscribers (certificate holders)

Korea's leading financial industry-issued certificate

1,300+ partners

Partner institutions

National Tax Service, Government24, Applyhome, National Pension Service, etc.

April 2026

Simplified authentication process for public service providers

Financial and everyday transactions, and electronic tax invoice issuance via Hometax

Industry First

Certified electronic document intermediary

Electronic document delivery for the National Tax Service, Korea Housing Finance Corporation, and others

Embedded in Telecommunications — Expanding Embedded Finance Through External Partnerships

As finance meets telecommunications, KB pursues embedded finance that brings its trust to customers wherever they may be, across any channel.

Jointly announced real-time AI-based finance-telecommunications integration at MWC26 (KB Kookmin Bank × LG Uplus)

A finance-telecommunications collaboration model that proactively blocks voice phishing through real-time integration with the telecommunications provider's AI call app (ixi-O)

Where Embedded Finance Is Headed · Reaching Out First, Reducing Exclusion, Building Trust

KB reaching out to customers first → Identifying customer needs and providing customized services → Addressing financial blind spots → Fulfilling the social responsibility of finance → Sustainable trust and enhanced corporate value

The Driving Force of Change

4 Seeing What Goes Unseen, Before It's Asked

Information Security Master Plan — Nurturing Steadfast Trust, Even in Places Unseen

Even as technology evolves rapidly, KB's standard of trust that it must fulfill for its customers remains unchanged. Through AI and digital innovation, KB advances information security — completing a trust that is built on looking ahead, even into places not yet seen.

Establishment of an Organizational Framework for Responsible AI Use

2026 Organizational Restructuring

Establishment of the Future Strategy Sector

To strengthen the synergy between Group strategy and AI/digital innovation, KB Financial Group established the "Future Strategy Sector" through its 2026 organizational restructuring, integrating the Strategy, Synergy, and ESG Division with the AI, Data, and Digital Innovation Division (AI & DT Promotion Division).

Establishment of the AI & DT Promotion Division

Financial AI Center 1 & 2 System

Under the AI & DT Promotion Division, KB has organized 6 units — the DT Promotion Department, Financial AI Center 1, Financial AI Center 2, Data Planning Department, Customer Experience Design Center, and Digital Content Center — leading the Group's AI and digital innovation.

4 Pillars of Protecting Customer Data — From Regulatory Compliance to Security That Sets Industry Standards

Framework

Enhancement of the Information Security Framework

Transferred under the oversight of the Chief Compliance Officer

- Assignment of a division head-level dedicated officer and establishment of the integrated Group Cyber Security Center
- Reflecting information security performance evaluation in the KPIs of the Chief Compliance Officer and information security executives
- Operating the integrated Group security control system 24/7/365

Disclosure

Voluntary Disclosure in Information Security

Industry's first, H1 2026

- Incorporating information security into ESG non-financial risk disclosures
- Refining disclosure standards through pre-review consulting by KISA (Korea Internet & Security Agency)
- Spreading know-how across all subsidiaries to raise capabilities uniformly

Roadmap

3-Year Master Plan

2027-2029 Information Security Roadmap

- Transitioning from perimeter defense and regulatory compliance to an autonomous security framework
- Conducting third-party security vulnerability assessments in partnership with external specialist firms
- Materializing the Zero Trust policy implementation roadmap

New Technology

AI and Quantum-Ready Infrastructure

KB RMF: Proprietary risk management framework

- Building an AI risk management framework (31 specific risk categories)
- Targeting a Zero Trust transition rate of 90% or higher (through 2030)
- Actively pursuing ISMS-P certification at the holding company level

Where Change Has Reached
Stories of People and Places

What Happens When Data Turns Toward People

14.16 million everyday lives reached through trust — seen before being sought

Bringing scattered assets together in one place

The hassle of switching between apps, eliminated by unifying services

At the bank, at the securities firm, at the card company.
Assets that were clearly one's own — yet seeing them all at once meant navigating through several different apps. When advice was obtained, it tended to be piecemeal at best.

KB brought those pieces together in one place.

As the first in the financial industry to introduce MyData into in-person branch consultations, KB now sits across from customers with all their assets — from banking, securities, and cards — laid out together.

Customers responded quickly to the hyper-personalized experience of "being advised by someone who knows all my assets" — within just 29 business days after its launch, 160,000 people had applied, and 110,000 had received consultations.

Lightening the burden of paperwork

Giving back the hours once spent running between government offices

To receive even a single insurance payout, customers once had to make trips to various government offices to obtain administrative documents.
The paperwork they had to gather themselves would pile up, accompanied by management and storage costs — and the risk of document forgery.

KB eased that burden.

KB Insurance changed the process so that administrative documents are automatically submitted through public MyData. This has been applied to 20 types of tasks, including the review of the catastrophic illness cost ceiling program, enrollment in special riders (for the disabled and basic livelihood recipients), and calculation of refunds for long-term overseas stays.

The burden of documents customers once had to obtain one at a time was reduced — and along with it, savings on document management costs, prevention of private document forgery, and protection of personal information — eliminating inconvenience while strengthening security.

Where Change Has Reached
Stories of People and Places

What Happens When Data Turns Toward People

14.16 million everyday lives reached through trust — seen before being sought

Crossing the boundaries of channels

Financial services that once stayed within the KB app now extend into customers' daily lives

The trust of finance had always been confined to "within the KB app."
When customers opened the National Tax Service app for year-end tax settlement, or used Government24 to obtain administrative documents, finance could not reach them there.

KB crossed that boundary.

KB Kookmin Bank has deeply embedded the "KB Kookmin Certificate" — which completes identity verification with a single touch — into public platforms.

Embedded finance that allows KB's trust to flow alongside public services, across any channel where customers may be — KB steps beyond the walls of the app and into the daily lives of our customers.

The depth of digital is different

The proof is in customer satisfaction, not just convenience

Is fast and convenient digital finance truly reaching the lives of customers?
Between the dazzling promise of technology and customers' actual satisfaction levels, there has always been a gap.

Now, KB's efforts to bridge it have been externally validated.

KB Pay was selected as "Product of the Year" for seven consecutive years at the Korea Consumer Awards organized by the Korea Consumer Association and Consumer Post (November 2025), and was also ranked No. 1 in the credit card category of the Korean Standards Association's "2025 Digital Customer Experience Index (DCXI)" (September 2025).

This is proof that the way digital finance reaches customers is being recognized by society.

Where Change Has Reached
Change by the Numbers

What Happens When Data Turns Toward People

14.16 million everyday lives reached through trust — seen before being sought

Bank Platform

14.16 million

KB Star Banking MAU

+1.13 million YoY

Card Platform

9.13 million

KB Pay MAU

+0.96 million YoY

Payment Scale

KRW 14.1 trillion

KB Pay transaction amount

Annual basis

Certification

17.53 million

KB Kookmin Certificate subscribers

1,300+ partner institutions

Fraud Blocking

83.9%

AI-based FDS financial fraud blocking rate

KB Kookmin Card

Enhancement of Corporate Value

Finance That Grows Value

Sharing tomorrow's growth together, built on trust

For KB, corporate value is proof of trust — built through the faithful fulfillment of our promises to shareholders.
On the solid foundation of outward growth, KB is shifting the management paradigm toward "meaningful growth of per-share value."Every year, we will complete the cycle of trust — disclosing our commitments, executing them with accountability, and earning fair recognition from the market.

Transformation

"Standardized" shareholder returns

Predictable shareholder returns that "lead the market"

Korea's first CET1 ratio target-linked shareholder returns, and the regularization of equal quarterly dividends based on the annual total amount

Expansion

Growth centered on "scale (absolute asset size)"

Balanced growth across "assets, earnings, and per-share value"

Value growth through the maximization of per-share value (EPS · BPS · DPS)

The Driving Force of Change

Value That Grows Ever Higher — Turning Expectations into Conviction, Strengthening the Foundation of Sustainable Trust

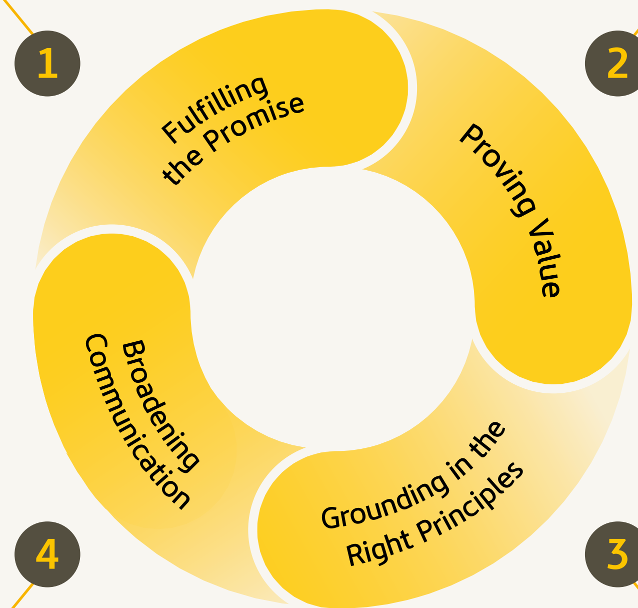
A sustainable trust infrastructure built on 4 pillars: Shareholder Returns · Capital Efficiency · Governance · Digital

1 Expanding Shareholder Returns — Turning Promises into Action to Build Tomorrow's Value

- Allocating CET1 (Common Equity Tier 1) capital exceeding 13% at year-end as the primary funding source for shareholder returns in the following year
- Regularizing equal quarterly dividends based on the annual total amount
- Implementing additional secondary shareholder returns for capital exceeding CET1 of 13.5%

2 Per-Share Value-Centered Capital Efficiency — Going Beyond Growth to Build Solid Per-Share Value

- Target of 10% average annual EPS growth, ROE of 10% or above, and PBR at approximately 1×
- Continuous expansion of treasury share buybacks and cancellations
- Sophisticated capital management centered on RoRWA (Return on Risk-Weighted Assets)



4 Transparent Communication — Closing the Distance with Shareholders and Responding to the Voice of the Market

- Establishing a dedicated Value-Up page: centralizing investment information and providing an investment information package (Investor Kit)
- Operating an online Q&A for individual shareholders (a dedicated communication channel)
- Providing global simultaneous interpretation and real-time non-face-to-face online livestreaming of the general shareholders' meeting

3 Sustainable Governance — Laying a Foundation of Trust on Principles of Independence, Diversity, and Expertise

- Top-tier compliance rate among industry peers for the Korea Exchange's core governance indicators
- Leading gender diversity and inclusivity in governance, including the consecutive appointment of female Board Chairs
- All major committees (Audit Committee, Risk Management Committee, etc.) composed entirely of non-executive directors

Transformation | "Standardized" ➡ "Predictable" shareholder returns
Expansion | "Absolute asset size" ➡ Balanced growth across "assets, earnings, and per-share value"

The Driving Force of Change

1 Fulfilling the Promise

Expanding Shareholder Returns — Turning Promises into Action to Build Tomorrow's Value

For KB, corporate value is the accumulation of time spent faithfully fulfilling promises made to shareholders. Every year, we complete a robust virtuous cycle of trust: "Promise → Disclosure → Execution → Evaluation."

Corporate Value Enhancement Cycle: Disclosure (Promise) → Implementation (Action)

ACT 1 Disclosure (Promise)

Publication of our "Corporate Value Enhancement Plan"

The first in the domestic financial sector — advance disclosure + formal disclosure

October 2024

ACT 2 Implementation (Action)

"Disclosure of Value-Up Implementation Status"

Disclosing implementation results within one year of disclosure ·
Active returns based on Cost of Equity (COE) analysis

April 2025

Shareholder Returns — Promised as Targets, Proven Through Implementation

Profitability Target

Target ROE

10% or higher

Pursuing double-digit ROE through meaningful enhancement of intrinsic corporate value

※ Medium- to long-term ROE target of 11% or above (announced in Q4 FY2025)

Soundness Target

Target CET1 ratio

13% or higher

Managing growth rate of RWA (Risk-Weighted Assets) in consideration of capital efficiency and profitability for stable operations

※ Principled automatic returns through Board resolution

Shareholder Return Performance

Total shareholder return rate (2025)

52.4%

Treasury share buybacks: KRW 1.48 trillion
+ Cash dividends: KRW 1.58 trillion
= Total returns of KRW 3.06 trillion

※ 2021: 26.0% → 2025: 52.4% (approximately doubled)

The Driving Force of Change

2 Proving Value

Per-Share Value-Centered Capital Efficiency — Going Beyond Growth to Build Solid Per-Share Value

On the Solid Foundation of Outward Growth, We Deepen the Value of Every Single Share

A Paradigm Shift — From Competing on Scale to Growing Per-Share Value

Past Perspective

Focused on the absolute scale of assets and earnings

Competition to expand outward scale and increase total assets

Shareholder-centered Innovation

A corporate value enhancement framework focused on "per-share value growth"

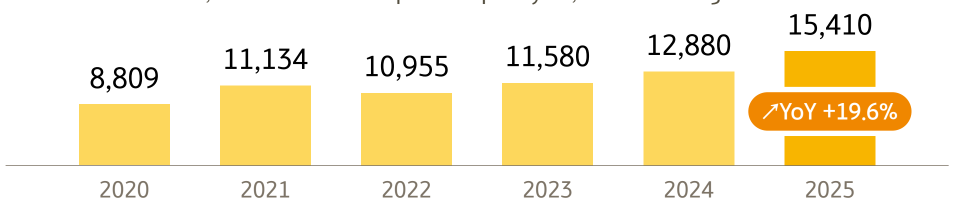
Maximizing intrinsic earning power and pursuing efficiency

"By strengthening intrinsic earning power and efficiently reallocating capital, we have achieved a robust fundamental transformation."

Dramatic Growth in Per-Share Value

Earnings Per Share (EPS) — 6-Year Trend

FY2025 EPS: KRW 15,410 — +19.6% compared to prior year, an all-time high



EPS (Earnings Per Share)	DPS (Cash Dividends Per Share)	BPS (Book Value Per Share)
KRW 15,410	KRW 4,367	KRW 161,604

Core Execution of Shareholder Returns

The Symbol of Sincerity — Treasury Share Buybacks and Cancellations

KB has implemented a treasury share buyback and cancellation policy that reduces the number of shares in circulation, thereby increasing the value of each share. With a cumulative total of KRW 2.87 trillion over three years, the buyback performance stands as a concrete promise of trust.

KRW 0.57 trillion	KRW 0.82 trillion	KRW 1.48 trillion
FY2023	FY2024	FY2025

FY2025 Total Shareholder Return Rate

52.4%

Total shareholder returns: KRW 3.06 trillion (Treasury shares: KRW 1.48 trillion + Dividends: KRW 1.58 trillion)

The Driving Force of Change

3 Grounding in the Right Principles

Sustainable Governance — Building a Foundation of Trust on Principles of Independence, Diversity, and Expertise

Going beyond rules and numbers, we set the standard for sustainable finance through transparent decision-making.

Independence

Ensuring the Autonomy of Decision-Making Bodies

Non-executive director ratio 78%

By electing the Board Chair from among the non-executive directors and forming all major standing committees of 100% non-executive directors, KB has completed a self-regulating system of checks and balances.

7 non-executive directors / 9 total

Independent Board Chair

Diversity

Inclusive Leadership · Diversity of Perspectives

4+ areas of expertise

KB appointed the first female Board Chair in the financial sector, and continues a balanced generational renewal by composing the Board of directors with diverse expertise spanning finance, management, law, and risk.

Leading model among domestic holding companies

Finance · Management · Law · Risk

Expertise

Long-term Vision and Proactive Risk Management

Average tenure: 2.2 years

By managing the average tenure at a balanced 2.2 years, KB ensures Board continuity — and by composing the Risk Management Committee entirely of non-executive directors with risk expertise, KB has built a proactive risk management framework that identifies and responds to key risks in advance.

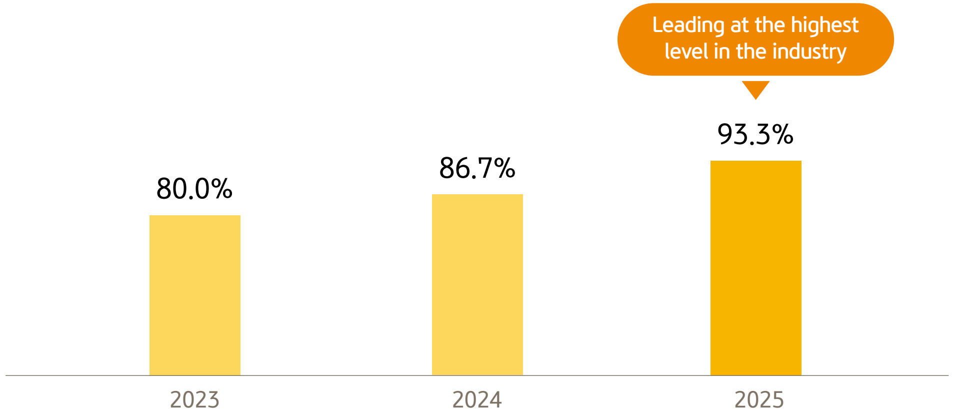
Ensuring Board continuity

Proactive risk management framework

Quantitative Indicators of Trust

Governance Core Indicator Compliance Rate Trend

Fulfilling 14 out of 15 core governance indicators in the Korea Exchange guidelines, KB demonstrates industry-leading transparency in numbers.



Average compliance rate among listed companies with assets of KRW 2 trillion or more: 64.6%

+28.7%p

Exceeding the industry average

"Grounded in a strict self-discipline that significantly exceeds the standards of listed companies, KB Financial Group has become the most exemplary benchmark for corporate governance in Korea."

The Driving Force of Change

4 Broadening Communication

Transparent Communication — Closing the Distance with Shareholders and Responding to the Voice of the Market

Adopting investor recommendations as management strategy, and lowering the barrier to communication through digital technology.

From stakeholder voices into management strategy, brought closer through digital channels

From the Voice of the Market to Action

Shareholder Recommendation “Ensure the predictability of dividends”

Regularizing equal quarterly dividends based on the annual total amount

Shareholder Recommendation “A growth roadmap grounded in capital efficiency is required”

Pursuing a growth strategy that places RoRWA(Return on Risk-Weighted Assets) at the center

Shareholder Recommendation “Improve accessibility for global institutional investors”

Providing simultaneous English interpretation at the general shareholders’ meeting and an English Investor Kit

Supporting the Exercise of Voting Rights | Expanding the Path to Direct Participation

84.08%	3 Weeks in Advance	Real-time
Regular AGM attendance rate	Notice of meeting dispatched (Statutory 2 weeks + 1 week)	Online livestreaming

Strengthening 4-Layer Information Access Through Digital Channels

01 Establishment of dedicated web platform for value-up

A dedicated section organizing the corporate value enhancement roadmap and implementation status in one place

02 KB Investment Information Package (Investor Kit)

Information analyzed so that complex financial and core governance data can be grasped at a glance

03 Hybrid Streaming of General Shareholders’ Meeting

Eliminating time and space constraints through real-time online livestreaming and simultaneous English interpretation

04 Dedicated Digital Q&A for Individual Shareholders

First of the four major financial holding companies to do so — CFO responds directly every quarter

Where Change Has Reached
Stories of People and Places

From the government to the market — KB's year, recognized across all sectors of society

A Promise Made to the Market, A Year Filled with Trust

A promise returned as recognition

A first-year commitment became a first-year award

Value-Up disclosures and frameworks often amount to nothing more than a one-year declaration.
The distance between promise and practice has frequently been vast.

KB closed that distance in its very first year. By executing proactive shareholder returns grounded in Cost of Equity (COE) analysis, KB kept the promises of its "Value-Up Framework" from day one.

As a result, KB was cited as a model case in the Korea Exchange's "Value-Up Implementation Status Disclosure," and KB's execution was recognized with the Deputy Prime Minister for Economic Affairs Award (Outstanding Value-Up Company).

This is where KB first showed what it looks like when promises are kept.

Proving the doubters wrong through results

Turning the "just another bank stock" narrative around through execution

No matter how solid a company's intrinsic value, it was once bound by the single phrase: "that's just how bank stocks are."
The shackles of undervaluation could not easily be broken by effort alone.

KB broke free through the power of execution.
KB honored its commitment to equal quarterly dividends, and continued bold treasury share cancellations.

As actions accumulated in place of words, the market began to reassess KB's Price-to-Book Ratio (PBR).

At the intersection of intrinsic value and the transparency of shareholder returns, key valuation metrics traced a clear upward trajectory —
and as a result, KB firmly established itself as the defining icon of Korea's Value-Up movement, leaving its mark on the market.

Where Change Has Reached
Stories of People and Places

From the government to the market — KB's year, recognized across all sectors of society

A Promise Made to the Market, A Year Filled with Trust

Trace Of Execution 1:
Growing the Value of Every Share, Through Predictable Dividends

What is the best dividend for shareholders?
KB offers two gifts at once.

Through "equal quarterly dividends based on the annual total amount" (implemented in April 2024), KB made the timing and scale of the dividends paid out each quarter predictable, while steadily buying back and cancelling treasury shares to reduce the number of shares over which dividends are distributed.

As a result, the quarterly dividend per share (DPS) nearly doubled from KRW 804 in Q4 2024 to KRW 1,605 in Q4 2025 (+99.6%), while the number of shares in circulation decreased by approximately 4.0% over the same period. Predictable dividends and a growing share of returns every quarter
— shareholders enjoy both together.

Trace Of Execution 2:
A Promise To Shareholders, Honored With KRW 1.48 Trillion

"The most certain action of keeping a promise"
To honor their promise to shareholders, KB's people moved with fierce determination.

The resolve to "not stop at a declaratory gesture" translated into the bold execution of KRW 1.48 trillion in treasury share buybacks over the course of 2025.
The cumulative total built up over five years now exceeds KRW 2.87 trillion.

In particular, the lump-sum cancellation of 8.61 million shares (2.3% of issued shares, approximately KRW 1.2 trillion) carried out at the start of 2026 brought the treasury shares purchased in 2025 to completion through cancellation — the most concrete expression of KB's firm pledge: "Capital exceeding a year-end CET1 ratio of 13% becomes the primary funding source for returns the following year, and capital exceeding 13.5% during the year becomes the secondary source — capital above these thresholds will be returned to shareholders generously and without limit."

Enhancement of Corporate Value "Finance That Grows Value"
Transformation | "Standardized" ➡ "Predictable" shareholder returns
Expansion | "Absolute asset size" ➡ Balanced growth across "assets, earnings, and per-share value"

Where Change Has Reached
Stories of People and Places

A Year of Promises Made to Shareholders, Answered in Numbers

Record-breaking performance and industry-leading shareholder returns achieved simultaneously

Shareholder Returns
52.4%
FY2025 shareholder return rate
All-Time High

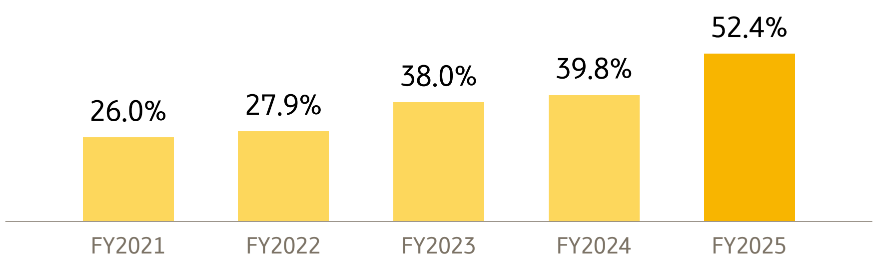
Market Value
0.8x
Year-end 2025 PBR
(Year-end 2024: 0.55x, +0.25x YoY)
* Based on Korea Exchange standards

Capital Strength
13.82%
Year-end 2025 CET1 ratio
Industry-leading level

Profitability
10.86%
FY2025 Group ROE
(FY2024: 9.74%, +1.12%p YoY)

5-Year Shareholder Return Rate Trend (FY2021–FY2025)

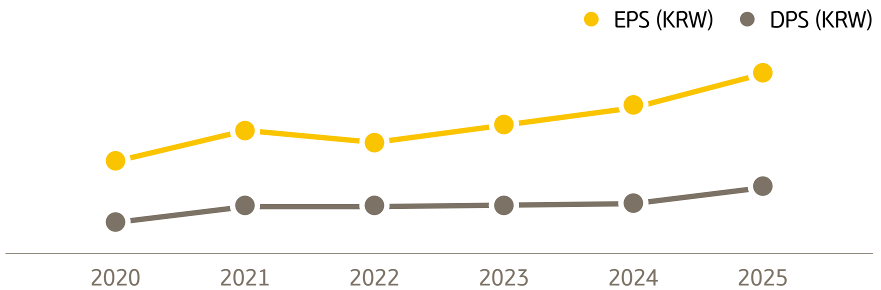
FY2021 → FY2025: Shareholder return rate up +26.4%p over 5 years



※ Shareholder return rate = (Cash dividends + Treasury share buybacks) / Net profit (based on FY fiscal year)

EPS·DPS 6-Year Trend

FY2025 EPS: KRW 15,410 (+19.6% YoY)·DPS: KRW 4,367 (+37.6% YoY)



Organizational Culture

Finance That Grows Together

Difference as a competitive advantage, togetherness as our standard

KB transforms career interruption into "career continuity," and builds upon a foundation of stability and order to broaden its competitiveness through diversity. Going beyond "human resources" centered on efficiency and operations, KB is renewing the fundamentals of finance through "human capital" management that nurtures the value of each individual. Practicing inclusion and co-prosperity starting from the workplace — that is what KB defines as " an organizational culture in which ESG is embedded." When systems become culture, and culture becomes daily life, our sustainability is strengthened.

Transformation

Organizational culture grounded in stability and order

Spreading an organizational culture grounded in diversity

KB Diversity 2027 (targets of 15 · 20 · 30), WE S.T.A.R. Strengthening women's capabilities

Expansion

Centered on efficiency and operations

Human capital management that nurtures value

Work-life balance, and enhancing employee AI and digital capabilities

The Driving Force of Change

An Organizational Culture Enriched with Warmth — Building Difference as Capital and ESG as Culture

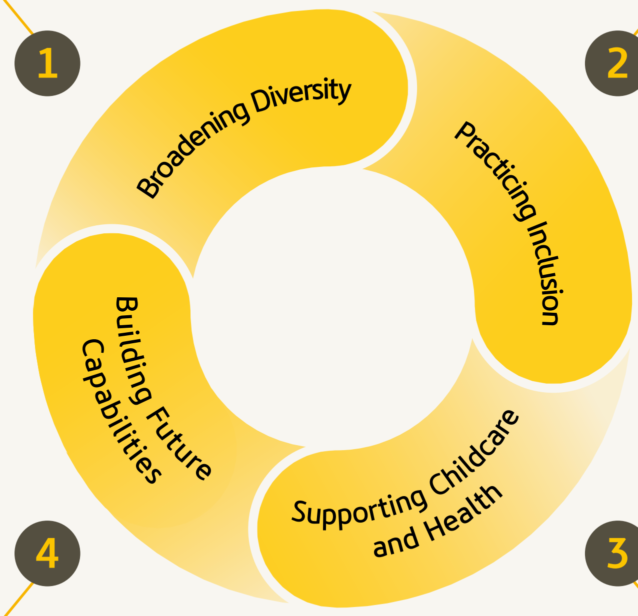
From "Human Resources" to "Human Capital" — 4 pillars of growth that nurture value

1 KB Diversity 2027 – Embracing Each Other's Differences to Build Tomorrow's Competitive Edge

- Vulnerable group hiring: 15% · Women in leadership: 20% · Women in core roles: 30% (2027 targets)
- Managing 7 diversity targets aligned with global standards (3 areas: hiring, gender, and competency)
- Nurturing women leaders and supporting Group-wide shared growth through the WE S.T.A.R. program

2 A Workplace Of Co-prosperity – Expanding Employment Opportunities to Build a Workplace in which Everyone Grows Together

- Direct employment: Hiring persons with disabilities as part-timers at headquarters departments and the "Seomseomoksu" program (in collaboration with the Korea Employment Agency for Persons with Disabilities)
- Indirect employment: Creating jobs for persons with disabilities (48 individuals) through equity investment in a social enterprise (Bravo Beaver)
- Fostering a workplace culture in which all members grow together, grounded in inclusion and consideration



4 Enhancing Human Capital Value – Growing Every Member Into an AI and Digital Talent

- Group-wide rollout of the "KB GenAI Portal," the first of its kind in the financial sector, to enhance operational efficiency
- Future talent development: Conducting digital literacy training to strengthen AI utilization capabilities
- Supporting self-directed growth: Enabling employees to develop their own AI agents in a "No-Code" environment

3 Work-Life Balance – Sustaining Careers, Caring for Health, and Achieving Balance Between Work and Life

- Leading career continuity standards in Korea: Introduction of parental leave and a conditional rehire system allowing re-employment 3 years after leaving for childcare reasons
- Increasing spouse maternity leave to 20 days, and encouraging involved fathers through family care leave of up to 1 year
- Health management: Care through O-Care, KB Hearim, EAP (Employee Assistance Program), and the Health Strategy Center

Transformation | Organizational culture grounded in stability and order ➡ **Spreading an organizational culture grounded in diversity**
Expansion | Centered on efficiency and operations ➡ **Human capital management that nurtures value**

The Driving Force of Change

1 Broadening Diversity

KB Diversity 2027 - Embracing Each Other's Differences to Build Tomorrow's Competitive Edge

Leading human capital management that nurtures the value of people — first ISO 30414 Human Capital Certification in the domestic financial sector

Group Medium- to Long-Term Diversity Roadmap

Phase 01 ~'23	Phase 02 ~ '25	Phase 03 ~ '27
Laying the Foundation and Creating Culture Launch of the ESG Committee and establishment of diversity indicators	**Advancing and Expanding** Systematizing 7 diversity indicators and establishing monitoring	**Realizing KB Diversity** Achieving targets across 3 key areas and completing a culture of inclusion and equality

2027 Key Targets: 7 Diversity Indicators in 3 Areas

15	20	30
Vulnerable groups hiring 15%	Women in leadership 20%	Women in core roles 30%

Hiring Diversity	Veterans, persons with disabilities, recipients of basic livelihood security, North Korean defectors, and children from global families
Gender Diversity	Female executives · Female deputy branch managers · Female headquarters team leaders · Female headquarters team members
Competency Diversity	Female corporate finance team leaders · Female corporate finance team members

Fostering Women Leaders · WE S.T.A.R.

WE = Women's Empowerment

S (System) · T (Talent) · A (Alignment) · R (Relationship)

Female Deputy Branch Manager ratio (January 2026)

23.9%

Early achievement of the strategic target (20%)

+ Female executive ratio
  : 10.9% → 13.9%(▲3.0%p)
+ Female corporate finance team leader ratio
  : 23.3% → 28.4%(▲5.1%p)
+ Hiring diversity target: 15%(~'27)

* Based on KB Kookmin Bank, KB Securities, KB Insurance, KB Kookmin Card, and KB Life Insurance. Corporate finance team leader figures are based on KB Kookmin Bank only.

The Driving Force of Change

2 Practicing Inclusion

A Workplace of Co-Prosperity - Expanding Employment Opportunities to Build a Workplace in which Everyone Grows Together

Grounded in inclusion and consideration, we work toward a workplace in which all of us can grow together.

Beyond Social Responsibility — A New Driver of Organizational Growth Leading Shared Advancement

KB Kookmin Bank ESG Shared Growth Special Hiring - The Starting Point of Inclusion

- Persons with disabilities
- Children from global families
- North Korean defectors
- Recipients of basic livelihood security
- Veterans

Direct Employment
: Each subsidiary works alongside them directly

Headquarters Part-Timers — KB Kookmin Bank
Hiring persons with disabilities as part-timers at headquarters departments in collaboration with the Consulting Center for Korea Employment Agency for Persons with Disabilities (KEAD)

Seomseom oksu — KB Securities
Hiring women with severe disabilities in collaboration with the KEAD and Korail

Clerical support In-house café operations — KB Insurance
KEAD collaboration network across nationwide business units + in-house café at headquarters

Visually Impaired Health Keepers — KB Life Insurance
Hiring 4 professional massage therapists with severe visual impairments who hold specialist qualifications

Hiring of Clerical Staff — KB Asset Management
Direct hiring of 1 clerical staff member in collaboration with the KEAD

Hiring of Students with Disabilities — KB Capital
Linked hiring with Hankyong National University
Matching through candidate pool management

Indirect Employment
: Creating jobs together with social enterprises

Bravo Beaver (Incheon · Daegu · Busan)
- An equity-invested standard workplace for persons with disabilities operated by a social enterprise
- Contributing to job creation through equity investment + regular monthly product purchases

KB Kookmin Bank, KB Securities, KB Capital
48persons | Indirect employment

Regular product purchases in 2025
KRW 200 million+

Group-Level Solidarity
Disability Awareness Training
25,033hours
(2025, Group total)

The Driving Force of Change

3 Supporting Childcare and Health

Work-Life Balance - Sustaining Careers, Caring for Health, and Achieving Balance Between Work and Life

KB's conditional rehire system for employees who resigned after parental leave — the first of its kind in the financial sector — puts an end to the era of career interruption and provides full support for work-life balance. We are building a workplace in which our members' work and personal lives, bodies and minds, remain healthy and connected.

KB's Promise — Transforming Interruption Into Continuity, and Caring for Body and Mind Together

Before - Previous Limitations

- Maximum 2 years statutory parental leave of absence
- Choice between returning to work or resigning after leave is exhausted
- Career and seniority interrupted upon resignation
- No guarantee of re-employment

KB's Transformation

After - KB's Innovative Transformation

- The first in the financial sector — a guaranteed total of 5.5 years of childcare time : 2.5 years of parental leave of absence exceeding the statutory period, combined with a conditional rehire commitment 3 years after retirement — laying the groundwork for a stable childcare environment
- Full guarantee of career continuity upon return: A 100% guaranteed return to the same position and pay grade after a full 3 years, without a separate hiring process

Work-Life Balance — Sufficient Time with Family

Parental Leave of Absence
- Up to 2.5 years beyond the statutory period

Daycare Centers · Breastfeeding Rooms
- Directly operating on-site daycare centers (Bank, Insurance, Card)
- Operating breastfeeding rooms (Holding company, Bank, Life Insurance, Investment)

Spouse Childbirth · Infertility
- Spouse maternity leave 20 days (divided into 4 sessions)
- Infertility leave 6 days per year

Family Care
- Family care leave: 10 paid days per year + Family care leave of absence up to 1 year

Employee Health Management — A Healthy Everyday Life for Body and Mind

O-Care
- Healthcare point support for health management (Life Insurance, Asset Management)

KB Hearim
- Walking challenge linked with KB Healthcare
- Health promotion programs

EAP Psychological Counseling
- Counseling linked with specialist external counseling firms
- 5-6 sessions per employee annually

Health Strategy Center
- Covering psychiatric and psychological counseling costs (up to KRW 8 million per year)

The Driving Force of Change

4 Building Future Capabilities

Enhancing Human Capital Value – Growing Every Member Into an AI and Digital Talent

With the financial sector's first AI work environment and solid digital capabilities, KB is opening a better tomorrow.

Expanding Future Financial Capabilities Through Learning

The financial sector's first "KB GenAI" Portal

The Financial Sector's First
Generative AI Platform

Group Generative AI Hub
AI Agent Builder & AI Ops

Key AI and Digital Education Programs

AI Literacy Season 2
KB AI Agent · M365 Copilot · AI Governance
2,454 persons
* KB Kookmin Bank

KB ACE Academy
DT Planning and Development STEP I, II
1,407 persons
* KB Kookmin Bank (Corporate Finance)

Civilian-certified coding competency certification
(PCCP/PCCE)
235 persons
* KB Kookmin Bank

AX Practical Roadmap Course
(AI Transformation)
227 persons
* KB Financial Group (Common)

No-Code-Based Self-Sustaining AI Transformation Ecosystem

Beginner	Intermediate	Advanced
Agent Studio	**Langflow**	**Jupyter Notebook**
Building AI agents directly through drag-and-drop, without code	Designing agent logic through visual workflows	Professional developers coding to develop customized models
Beginner Developer Environment	Intermediate Developer Environment	Professional Developer Environment

AI Agent Planning and Development Competition → 5 subsidiaries · 50 participants · 19 projects

Top project: development underway to apply the "AI Complaint Consultation Agent" to real-world operations

Where Change Has Reached

Stories of People and Places

KB's virtuous cycle — where employee happiness is returned as social value

A Place of Competitiveness Created by Diversity and Innovation

Standing by every stage of life

Supporting children and working parents—standing by at every stage of life.

Their child was still too young, yet the parental leave period was running out.

An employee stood at a crossroads — leave and lose their career, or stay and leave their child behind.

KB opened a different path.

Through KB's "conditional rehire parental retirement" system, a first in Korea's financial sector, KB guaranteed 5.5 years of childcare time for one person — combining 2.5 years of parental leave of absence with rehire 3 years after retirement.

81 people have walked that path to date. The importance of being able to say "I was able to spend nearly six years with my child" — the government recognized it too, on July 9, 2025, when KB received a Presidential Letter of Appreciation for this system.

Building the ladder of growth

A place reached not because of gender, but through capability

Female leaders who are passionate, dedicated and have well-rounded expertise require thoughtful institutional support.

KB responded to that expectation and formed a ladder of fair growth.

Through various leadership development programs, KB widened the door to core fields such as corporate finance, and guaranteed the opportunity to become a leader based on capability alone — with no distinction based on gender.

As a result, KB achieved a female Deputy Branch Manager ratio of 23.9% early, continuing human capital management in which fair opportunity and limitless growth support are converted into a meaningful competitive edge for the organization.

Where Change Has Reached

Stories of People and Places

KB's virtuous cycle — where employee happiness is returned as social value

"A Place of Competitiveness Created by Diversity and Innovation"

Breaking down walls, building new paths

Growing together through inclusion and consideration

The employment barriers faced by some of the underprivileged in our society — including persons with disabilities, children from global families, and North Korean defectors — remain high.

Through the ESG Shared Growth Special Hiring program, KB is helping them stand confidently on their own feet as financial professionals. Going beyond simply providing jobs, KB has laid the foundation that will allow everyone to grow together, grounded in an inclusive organizational culture that recognizes each member's differences as a source of value.

Watching these individuals grow into professionals as they communicate with customers in the field, KB will continue to respect the diversity of our society through the medium of finance — building a sustainable ladder to growth that leaves no one behind.

Transforming work on one's own terms

Without code — changing how I work, myself

For frontline employees who had never written a single line of code, technology had always been someone else's department.

Even when they wanted to reduce repetitive tasks, they had no tools in hand.

KB put those tools in their hands.

On the financial sector's first "KB GenAI Portal," anyone can build their own AI assistant to support their work — with no coding required. In 2025 alone, 4,323 employees participated in learning and made the leap from people who "use" technology to people who "create" it.

Employees themselves have begun to change the way they work.

Where Change Has Reached

Change by the Numbers

KB's virtuous cycle — where employee happiness is returned as social value

A Beautiful Transformation, Filled with Diversity and Broadened Through Inclusion

Female Deputy Branch Managers

23.9%

Female Deputy Branch Manager ratio

Early achievement of the 2027 target / Bank, Securities, Insurance, Card, Life Insurance combined

Female Executives

13.9%

Female executive ratio

Bank, Securities, Insurance, Card, Life Insurance combined

Self-Reliance Support

1,213 persons

Self-reliance education support for adolescents and youths from families of persons with disabilities

Cumulative since 2009

Childcare Guarantee

5.5 years

Childcare time guaranteed

Parental leave of absence
: 2.5 years + 3 years post-retirement

Maternity Leave

1,617 persons

Maternity leave taken

2023-2025

AI Agent Target

300+

AI agents adopted in core business

Group basis

Transformation | Organizational culture grounded in stability and order ➡ Spreading an organizational culture grounded in diversity
Expansion | Centered on efficiency and operations ➡ Human capital management that nurtures value

Governance — The Beginning and End of Sustainability Management

To ensure that KB's story of listening, connecting, and responding **does not end with a single pledge** — **transparent and sound governance** underpins that cycle as a promise of trust.

Back to Listening
— A Cycle of Trust That Never Stops

STEP 01
Listen
Listening to every voice

STEP 02
Connect
Connecting expectations to strategy

STEP 03
Respond
Fulfilling promises and reviewing them again

The Foundation Underpinning the Cycle · **Transparent and Sound Governance**

Design Governance That Promises Trust

The foundation underpinning the cycle of listening, connecting, and responding

- Establishing a transparent and professional decision-making framework: Composition of the strategic decision-making body
- Governance centered on a Board of Directors with checks and balances: Independent Board composition and meaningful oversight
- Securing expertise and diversity: A Board composed of directors with expertise across finance, management, law, and risk

Operations Governance That Pursues Balanced Decision-Making

Ensuring every promise is fulfilled, every step of the way

- The Risk Management Committee and Audit Committee transparently monitoring management: 100% non-executive directors
- Establishing an Internal Control Committee under the Board to clearly give it the weight of accountability
- A Board that goes beyond simply avoiding risk — one that reviews the "Recovery Plan" as well

When transparent and sound governance provides a steadfast foundation — **a single pledge transforms into an unceasing promise of trust.**

KB Financial Group