

KB Financial Group Fact Book 4Q 2024

Disclaimer

Financial Highlights

KB Financial Group

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KB Kookmin Bank

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Condensed Income Statement Condensed Balance Sheet

Disclaimer

Disclaimer The consolidated financial information of KB Financial Group Inc. (the "Group") presented herein is based on the Korean International Financial Reporting Standards (K-IFRS). It is currently being audited by the Group's independent auditor, and accordingly, is subject to change, **Finanial Highlights** The consolidated financial information presented herein is based on Korean IFRS9(K-IFRS9). **KB** Financial Group Note that the financial results for years before 2017 contained herein have not been restated retrospectively. As Prudential Life Insurance became wholly-owned subsidiary of the Group as of August 31, 2020, the financial results have been fully consolidated in the Group's financial KB Kookmin Bank statements since September, 2020. **KB** Securities From 3021, the Group applied accounting policy in accordance the international Financial Reporting Interpretation Committee(IFRIC) agenda decision over K-IFRS No.1019(Employee benefits), However, please note that the financial information for the past period contained herein has not been restated retrospectively. KB Insurance Former KB Life Insurance was merged with and into Prudential Life Insurance (the surviving entity) as of January 1, 2023, which had been renamed as "KB Life Insurance Co., Ltd." prior to the merger. KB Kookmin Card On June 30, 2023, KB Financial Group sold 100% of the shares of KB Credit Information, a former first-tier subsidiary of the Group, to KB Kookmin Card. Consequently, KB Life Insurance KB Credit Information became a second-tier subsidiary of the Group. From 4023, the Group applied Variable Fee Approach Model in accordance with Financial Supervisory Service's guildelines on actuarial assumptions, and financial results Other Subsidiaries from 1023 to 3023 contained herein have also been restated retrospectively. Contacts The consolidated financial information for 2022 and 2023 presented herein have been restated retrospectively based on the FSS's response to inquiry on Korean IFRS17. The consolidated financial information of KB Financial Group has been reflected as of 4Q24 based on the FSS's response to inquiry on Korean IFRS17(K-IFRS), including expired contract, declared interest rate variance. The consolidated financial information of 2022 and 2023 have been restated retrospectively.

Totals may not sum due to rounding.

KB Financial Group

Financial Highlights

| Disclaimer | Financial Statements | 1007 | 2027 | 7007 | 4007 | 1024 | 2024 | 7024 | 4024/5 |
|---------------------|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| | (bn Won) | 1Q23 | 2Q23 | 3Q23 | 4Q23 | 1Q24 | 2Q24 | 3Q24 | 4Q24(E |
| inancial Highlights | KB Financial Group | | | | | | | | |
| | Total Assets | 691,435.7 | 706,317.7 | 716,439.8 | 715,726.3 | 732,240.3 | 742,232.3 | 745,334.3 | 757,845.5 |
| B Financial Group | Total Liabilities | 635,222.3 | 648,645.2 | 657,625.5 | 657,089.2 | 673,032.9 | 682,409.7 | 685,424.3 | 698,030.4 |
| | Total Equity | 56,213.4 | 57,672.5 | 58,814.3 | 58,636.2 | 59,207.3 | 59,822.6 | 59,910.0 | 59,815.2 |
| (B Kookmin Bank | Net Income | 1,510.3 | 1,504.6 | 1,337.1 | 174.3 | 1,063.2 | 1,710.7 | 1,596.0 | 658.7 |
| | Net Income (attributable to controlling interests) | 1,508.7 | 1,498.9 | 1,368.9 | 218.3 | 1,049.1 | 1,732.2 | 1,614.0 | 682.9 |
| B Securities | Total Asset including AUM ¹⁾ | 1,170,303.2 | 1,192,239.7 | 1,206,347.7 | 1,218,157.6 | 1,243,638.9 | 1,258,789.9 | 1,260,612.3 | 1,276,306.1 |
| | (AUM) | 478,867.5 | 485,922.0 | 489,907.9 | 502,431.3 | 511,398.6 | 516,557.6 | 515,278.0 | 518,460.6 |
| (B Insurance | Total Assets by Subsidiaries | | | | | | | | |
| | KB Kookmin Bank | 512,196.9 | 524,504.5 | 537,096.5 | 530,012.9 | 543,970.5 | 552,016.9 | 552,259.6 | 562,887.2 |
| B Kookmin Card | KB Securities | 62,243.4 | 63,012.6 | 60,076.2 | 61,267.0 | 62,950.5 | 62,495.2 | 63,200.1 | 63,384.4 |
| | KB Insurance | 35,516.7 | 35,349.6 | 35,398.4 | 37,717.0 | 37,403.9 | 38,013.0 | 39,007.9 | 40,776.4 |
| B Life Insurance | KB Kookmin Card | 28,811.3 | 29,255.9 | 29,737.8 | 29,365.6 | 29,547.0 | 29,688.5 | 31,111.5 | 30,541.6 |
| | KB Life Insurance | 30,501.3 | 30,074.8 | 29,635.7 | 31,953.2 | 32,112.4 | 32,683.8 | 33,581.4 | 34,047. |
| ther Subsidiaries | KB Asset Management | 322.7 | 316.2 | 342.5 | 377.9 | 337.6 | 350.2 | 384.6 | 414. |
| | KB Capital | 15,503.5 | 16,018.1 | 16,367.8 | 16,560.8 | 16,916.2 | 17,434.0 | 18,038.1 | 18,115. |
| ontacts | KB Real Estate Trust | 496.2 | 560.6 | 742.0 | 859.4 | 941.0 | 1,148.3 | 1,079.3 | 1,113. |
| | KB Savings Bank | 2,995.1 | 2,950.4 | 3,147.4 | 2,662.0 | 2,802.2 | 2,571.0 | 2,519.2 | 2,575. |
| | KB Investment | 1,387.1 | 1,435.8 | 1,546.3 | 1,544.8 | 1,524.5 | 1,533.5 | 1,523.2 | 1,529. |
| | KB Data Systems | 53.5 | 59.2 | 60.9 | 61.5 | 60.5 | 61.6 | 65.1 | 62. |
| | Total Equity by Subsidiaries | | | | | | | | |
| | KB Kookmin Bank | 34,037.2 | 34,958.5 | 35,956.9 | 36,548.7 | 35,519.8 | 36,855.1 | 37,316.4 | 38,027. |
| | KB Securities | 5,897.1 | 6,127.0 | 6,224.1 | 6,299.2 | 6,483.0 | 6,669.2 | 6,824.0 | 6,886. |
| | KB Insurance | 5,722.3 | 5,996.2 | 6,038.9 | 6,246.2 | 5,843.6 | 5,820.1 | 5,891.5 | 5,794. |
| | KB Kookmin Card | 4,596.9 | 4,703.1 | 4,791.2 | 4,819.8 | 4,791.3 | 5,151.0 | 5,260.7 | 5,304. |
| | KB Life Insurance | 3,922.5 | 4,088.6 | 4,329.7 | 3,902.3 | 3,632.7 | 3,345.6 | 3,134.5 | 3,063. |
| | KB Asset Management | 224.8 | 238.2 | 251.2 | 268.3 | 245.8 | 261.4 | 285.9 | 294. |
| | KB Capital | 2,148.1 | 2,195.9 | 2,241.9 | 2,260.0 | 2,315.6 | 2,384.7 | 2,440.6 | 2,461. |
| | KB Real Estate Trust | 389.3 | 405.9 | 419.8 | 286.1 | 239.1 | 350.2 | 516.4 | 485. |
| | KB Savings Bank | 273.0 | 272.8 | 261.5 | 193.8 | 205.0 | 196.9 | 194.4 | 182. |
| | KB Investment | 272.6 | 285,9 | 299.3 | 279,5 | 277.5 | 283.7 | 288.7 | 283. |
| | KB Data Systems | 22.9 | 25,1 | 25,7 | 20,9 | 21,4 | 21.8 | 22,9 | 22. |

KB Financial Group

Financial Highlights

| (bn Won) | 1Q23 | 2Q23 | 3Q23 | 4Q23 | 1Q24 | 2Q24 | 3Q24 | 4Q24(E) |
|----------------------------|-------|-------|-------|--------|-------|---------|---------|---------|
| Net Income by Subsidiaries | | | | | | | | |
| KB Kookmin Bank | 931.5 | 927.0 | 996.9 | 406.1 | 389.5 | 1,116.4 | 1,112.0 | 633.9 |
| KB Securities | 140.6 | 109.0 | 111.5 | 28.5 | 198.0 | 178.1 | 170.7 | 38.9 |
| KB Insurance | 253.8 | 271.4 | 155.1 | 33.0 | 292.2 | 279.8 | 168.0 | 99.5 |
| KB Kookmin Card | 82.0 | 110.9 | 79.5 | 78.7 | 139.1 | 116.6 | 114.7 | 32.3 |
| KB Life Insurance | 104.8 | 28.9 | 3.8 | -52.7 | 77.0 | 75.1 | 43.4 | -31.2 |
| KB Asset Management | 18.0 | 13.6 | 12.7 | 17.2 | 18.6 | 15.2 | 24.7 | 8.0 |
| KB Capital | 46.9 | 58.5 | 53.5 | 27.6 | 61.6 | 75.6 | 58.5 | 26.3 |
| KB Real Estate Trust | 18.8 | 16.6 | 13.8 | -133.3 | -46.9 | -58.9 | 19.7 | -27.2 |
| KB Savings Bank | -11.0 | -0.2 | -11.4 | -68.0 | 11.3 | -8.1 | -2.5 | -12.1 |
| KB Investment | 2.3 | 13.3 | 13.4 | -19.8 | -2.0 | 6.2 | 5.0 | -4.8 |
| KB Data Systems | 0.3 | 2.2 | 0.6 | -3.0 | 0.4 | 0.4 | 1.0 | 0.2 |

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

Key Financial Indicators

| KB Financial Group | 1Q23 | 2Q23 | 3Q23 | 4Q23 | 1Q24 | 2Q24 | 3Q24 | 4Q24(E) |
|---------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|
| ROA (Quarterly) | 0.89% | 0.86% | 0.75% | 0.10% | 0.59% | 0.93% | 0.85% | 0.35% |
| ROA (Cumulative) | 0.89% | 0.87% | 0.83% | 0.64% | 0.59% | 0.76% | 0.80% | 0.68% |
| ROE (Quarterly) ¹⁾ | 12.54% | 12.01% | 10.61% | 1.67% | 8.16% | 13.43% | 12.24% | 5.14% |
| ROE (Cumulative) ¹⁾ | 12.54% | 12.28% | 11.70% | 9.13% | 8.16% | 10.80% | 11.27% | 9.72% |
| Basic EPS (Won, Quarterly) | 3,782 | 3,757 | 3,428 | 443 | 2,627 | 4,412 | 4,116 | 1,672 |
| Basic EPS (Won, Cumulative) | 3,782 | 7,558 | 11,004 | 11,483 | 2,627 | 7,041 | 11,168 | 12,880 |
| BPS (Won) | 135,389 | 139,010 | 142,389 | 142,546 | 144,776 | 144,774 | 147,270 | 147,644 |
| NIM (Quarterly) | 2.04% | 2.10% | 2.09% | 2.08% | 2.11% | 2.08% | 1.95% | 1.98% |
| NIM (Cumulative) | 2.04% | 2.07% | 2.08% | 2.08% | 2.11% | 2.10% | 2.05% | 2.03% |
| CIR (Quarterly) | 35.8% | 37.1% | 39.5% | 54.2% | 36.9% | 35.8% | 36.6% | 56.4% |
| CIR (Cumulative) | 35.8% | 36.4% | 37.4% | 41.1% | 36.9% | 36.4% | 36.5% | 40.7% |
| Credit Cost Ratio (Quarterly) | 0.63% | 0.56% | 0.38% | 1.13% | 0.38% | 0.43% | 0.43% | 0.48% |
| Credit Cost Ratio (Cumulative) | 0.63% | 0.59% | 0.52% | 0.67% | 0.38% | 0.41% | 0.41% | 0.43% |
| NPL Ratio | 0.43% | 0.44% | 0.48% | 0.57% | 0.63% | 0.68% | 0.68% | 0.65% |
| NPL Coverage Ratio(New) ²⁾ | 196.2% | 200.5% | 180.4% | 174.6% | 158.7% | 148.4% | 145.6% | 150.9% |
| NPL Coverage Ratio(Old) ³⁾ | 350.8% | 343.8% | 315.0% | 297.3% | 259.4% | 241.6% | 238.5% | 250.9% |
| BIS Ratio | 16.84% | 16.99% | 16.79% | 16.73% | 16.56% | 16.63% | 16.74% | 16.41% |
| CET 1 Ratio | 13.66% | 13.80% | 13.74% | 13.59% | 13.42% | 13.60% | 13.84% | 13.51% |

KB Financial Group

Financial Highlights

Key Financial Indicators

| KB Kookmin Bank | 1Q23 | 2Q23 | 3Q23 | 4Q23 | 1Q24 | 2Q24 | 3Q24 | 4Q24(E) |
|---------------------------------------|--------|--------|--------|--------|--------|--------|--------|---------|
| ROA (Quarterly) | 0.73% | 0.71% | 0.72% | 0.26% | 0.28% | 0.80% | 0.77% | 0.44% |
| ROA (Cumulative) | 0.73% | 0.72% | 0.72% | 0.60% | 0.28% | 0.54% | 0.62% | 0.57% |
| ROE (Quarterly) | 11.13% | 10.81% | 11.24% | 4.47% | 4.37% | 12.46% | 11.97% | 6.71% |
| ROE (Cumulative) | 11.13% | 10.97% | 11.05% | 9.34% | 4.37% | 8.38% | 9.60% | 8.86% |
| NIM (Quarterly) | 1.79% | 1.85% | 1.84% | 1.83% | 1.87% | 1.84% | 1.71% | 1.72% |
| NIM (Cumulative) | 1.79% | 1.82% | 1.83% | 1.83% | 1.87% | 1.85% | 1.81% | 1.78% |
| CIR (Quarterly) | 38.3% | 40.2% | 41.4% | 53.6% | 40.3% | 39.7% | 37.2% | 57.6% |
| CIR (Cumulative) | 38.3% | 39.3% | 40.0% | 43.2% | 40.3% | 40.0% | 39.0% | 43.3% |
| NPL Ratio | 0.23% | 0.25% | 0.26% | 0.31% | 0.33% | 0.37% | 0.37% | 0.32% |
| NPL Coverage Ratio(New) ²⁾ | 263.9% | 253.9% | 227.7% | 225.6% | 208.2% | 178.9% | 179.4% | 202.5% |
| NPL Coverage Ratio(Old) ³⁾ | 519.1% | 466.8% | 424.4% | 404.7% | 367.3% | 320.1% | 318.7% | 361.1% |
| BIS Ratio | 18.53% | 18.45% | 18.36% | 18.08% | 17.35% | 17.80% | 18.19% | 17.24% |
| CET 1 Ratio | 15.29% | 15.26% | 15.26% | 14.91% | 14.37% | 14.71% | 15.35% | 14.45% |
| Loan to Deposit Ratio ⁴⁾ | 96.3% | 96.8% | 97.3% | 98.8% | 97.0% | 98.3% | 98.9% | 98.8% |

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

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

3) Including reserves for credit losses.

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

KB Financial Group

Group Condensed Income Statement

Disclaimer

Finanial Highlights

KB Financial Group

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| | | |
| | | |

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

KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

| (bn Won) | 1Q23 | 2Q23 | 3Q23 | 4Q23 | 1Q24 | 2Q24 | 3Q24 | 4Q24(E) |
|---|---------|---------|---------|---------|---------|---------|---------|---------|
| Net interest income | 2,823.9 | 3,009.8 | 3,124.6 | 3,222.6 | 3,151.5 | 3,206.2 | 3,165.0 | 3,304.0 |
| Net fee and commission income | 914.0 | 951.4 | 901.4 | 906.7 | 990.1 | 919.6 | 942.7 | 997.2 |
| Net other operating income(expenses) | 636.6 | 335.9 | -66.2 | -581.9 | 270.4 | 323.1 | 398.7 | -640.3 |
| Gross operating income | 4,374.5 | 4,297.1 | 3,959.8 | 3,547.4 | 4,412.0 | 4,448.9 | 4,506.4 | 3,660.9 |
| General & administrative expenses | 1,566.3 | 1,592.9 | 1,564.7 | 1,923.5 | 1,628.2 | 1,593.9 | 1,650.8 | 2,065.7 |
| Operating profit before provision for credit losses | 2,808.2 | 2,704.2 | 2,395.1 | 1,623.9 | 2,783.8 | 2,855.0 | 2,855.6 | 1,595.2 |
| Provision for credit losses | 668.2 | 651.4 | 448.6 | 1,378.2 | 428.4 | 552.7 | 498.1 | 565.1 |
| Net operating profit | 2,140.0 | 2,052.8 | 1,946.5 | 245.7 | 2,355.4 | 2,302.3 | 2,357.5 | 1,030.1 |
| Net non-operating profit(loss) | -96.2 | -92.3 | -43.4 | -33.0 | -948.0 | 67.0 | -73.4 | -105.6 |
| Profit before income tax | 2,043.8 | 1,960.5 | 1,903.1 | 212.7 | 1,407.4 | 2,369.3 | 2,284.1 | 924.5 |
| Income tax expense | 533.5 | 455.9 | 566.0 | 38.4 | 344.2 | 658.6 | 688.1 | 265.8 |
| Profit for the period | 1,510.3 | 1,504.6 | 1,337.1 | 174.3 | 1,063.2 | 1,710.7 | 1,596.0 | 658.7 |
| Profit attibutable to non-controlling interests | 1.6 | 5.7 | -31.8 | -44.0 | 14.1 | -21.5 | -18.0 | -24.2 |
| Profit attributable to shareholders of the parent company | 1,508.7 | 1,498.9 | 1,368.9 | 218.3 | 1,049.1 | 1,732.2 | 1,614.0 | 682.9 |

KB Financial Group

Group Condensed Balance Sheet

| Disclaimer 🔲 | (bn Won) | Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun. 24 | Sep. 24 | Dec. 24(E) |
|-----------------------------------|--|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| | Total Assets | 691,435.7 | 706,317.7 | 716,439.8 | 715,726.3 | 732,240.3 | 742,232.3 | 745,334.3 | 757,845.5 |
| Finanial Highlights | Cash and due from financial institutions | 28,955.1 | 31,610.9 | 31,946.1 | 29,836.3 | 30,509.3 | 31,053.1 | 26,228.9 | 29,869.1 |
| | Financial assets at fair value through profit or loss | 70,094.7 | 74,604.6 | 72,864.0 | 77,038.3 | 77,356.8 | 77,708.7 | 76,936.0 | 79,450.1 |
| KB Financial Group | Derivative financial assets | 8,588.7 | 8,195.3 | 8,896.6 | 6,157.6 | 7,260.4 | 8,611.0 | 5,729.4 | 11,730.8 |
| Condensed Income Statement | Financial investments | 115,454.1 | 116,969.6 | 118,516.0 | 122,199.5 | 124,966.7 | 128,820.8 | 127,271.5 | 131,009.5 |
| Condensed Balance Sheet | Loans | 432,189.4 | 434,953.6 | 441,720.7 | 444,805.3 | 448,194.4 | 455,873.4 | 466,006.6 | 472,071.8 |
| Interest Income / Spread / Margin | (Reserves for loan losses) | -4,667.2 | -4,812.9 | -4,913.3 | -5,462.8 | -5,548.9 | -5,463.1 | -5,451.1 | -5,633.4 |
| Fee and Commission Income | Investments in associates | 660.8 | 666.9 | 662.7 | 722.2 | 700.6 | 705.7 | 734.6 | 947.4 |
| Other Operating Income | Insurance contract assets | 152.5 | 189.2 | 215.9 | 229.6 | 268.4 | 294.9 | 312.8 | 276.2 |
| Provision for Credit Losses | Reinsurance contract assets | 1,511.2 | 1,529.4 | 1,686.9 | 1,643.4 | 1,552.9 | 1,531.9 | 1,506.9 | 1,497.1 |
| General & Administrative Expenses | Tangible assets | 8,482.6 | 8,690.5 | 8,781.0 | 9,263.7 | 9,392.7 | 9,382.3 | 9,287.2 | 9,286.0 |
| Asset Quality | Goodwill & Intangible assets | 1,984.6 | 1,956.5 | 1,986.1 | 1,950.9 | 1,961.0 | 2,034.9 | 1,971.1 | 1,966.7 |
| Capital Adequacy | Current income tax assets | 219.2 | 243.0 | 262.9 | 244.3 | 274.9 | 295.1 | 315.2 | 339.9 |
| Organizational Structure | Deferred income tax assets | 200.7 | 271.8 | 245.3 | 274.2 | 335.1 | 275.3 | 162.2 | 278.8 |
| Employees / Branches | Other assets | 22,942.1 | 26,436.4 | 28,655.6 | 21,361.0 | 29,467.0 | 25,645.2 | 28,871.9 | 19,122.1 |
| Credit Ratings | Total Liabilities | 635,222.3 | 648,645.2 | 657,625.5 | 657,089.2 | 673,032.9 | 682,409.7 | 685,424.3 | 698,030.4 |
| | Financial liabilities at fair value through profit or loss | 11,842.2 | 12,044.4 | 10,882.7 | 10,920.4 | 11,267.1 | 10,792.2 | 10,197.6 | 10,720.2 |
| KB Kookmin Bank | Deposits | 387,230.5 | 396,081.6 | 398,943.6 | 406,512.4 | 418,070.6 | 420,217.9 | 423,538.4 | 435,687.5 |
| | Debts | 67,904.5 | 69,262.0 | 70,352.8 | 69,583.6 | 62,993.6 | 67,079.7 | 64,811.8 | 68,077.4 |
| KB Securities | Debentures | 68,546.6 | 68,260.6 | 68,608.8 | 69,176.7 | 70,002.9 | 72,147.8 | 72,372.0 | 76,171.3 |
| | Insurance contract liabilities | 47,794.7 | 46,884.7 | 45,908.6 | 50,618.0 | 50,704.3 | 52,788.8 | 55,154.0 | 55,863.7 |
| KB Insurance | Reinsurance contract liabilities | 34.2 | 33.8 | 32.2 | 36.0 | 37.4 | 38.9 | 39.6 | 56.3 |
| | Derivative financial liabilities | 8,516.4 | 7,999.8 | 8,976.1 | 6,210.6 | 7,236.6 | 8,454.7 | 5,336.3 | 11,783.5 |
| KB Kookmin Card | Net defined benefit liabilities | 88.8 | 112.4 | 115.6 | 81.9 | 72.9 | 77.2 | 84.9 | 100.2 |
| | Provisions | 942.0 | 978.3 | 972.7 | 1,444.4 | 2,062.0 | 1,728.3 | 1,192.4 | 927.6 |
| KB Life Insurance | Accrued expenses payables | 5,408.1 | 6,408.8 | 7,295.7 | 6,535.0 | 6,341.2 | 6,773.6 | 7,324.4 | 6,998.7 |
| | Other liabilities | 36,914.3 | 40,578.8 | 45,536.7 | 35,970.2 | 44,244.3 | 42,310.6 | 45,372.9 | 31,644.0 |
| Other Subsidiaries | Total Equity | 56,213.4 | 57,672.5 | 58,814.3 | 58,636.2 | 59,207.4 | 59,822.6 | 59,910.0 | 59,815.2 |
| | Share capital | 2,090.6 | 2,090.6 | 2,090.6 | 2,090.6 | 2,090.6 | 2,090.6 | 2,090.6 | 2,090.6 |
| Contacts | Hybrid financial instrument | 5,032.8 | 5,032.8 | 5,032.8 | 5,032.8 | 5,431.9 | 5,082.7 | 5,082.6 | 5,082.6 |
| | Capital surplus | 16,940.7 | 16,649.2 | 16,643.6 | 16,647.9 | 16,639.9 | 16,646.1 | 16,617.9 | 16,646.7 |
| | Accumulated other comprehensive income | 1,724.1 | 1,840.6 | 2,032.6 | 2,152.6 | 1,531.4 | 765.3 | 494.8 | 497.0 |
| | Retained earnings | 29,850.9 | 30,890.7 | 32,015.6 | 31,934.6 | 32,439.1 | 33,819.4 | 34,569.3 | 34,808.2 |
| | Treasury shares | -1,107.9 | -865.8 | -967.8 | -1,165.8 | -996.8 | -1,251.2 | -906.7 | -1,236.1 |
| | Non-controlling interest | 1,682.2 | 2,034.4 | 1,966.9 | 1,943.5 | 2,071.3 | 2,669.7 | 1,961.5 | 1,926.2 |

KB Financial Group

Group Interest Income / Spread / Margin (Bank+Credit Card)

Disclaimer

Asset Quality Capital Adequacy Organizational Structure Employees / Branches Credit Ratings

KB Kookmin Bank

Group Interest Income

| | (bn Won) | 1Q23 | 2Q23 | 3Q23 | 4Q23 | 1Q24 | 2Q24 | 3Q24 | 4Q24(E) |
|-----------------------------------|---|---------|---------|---------|---------|---------|---------|---------|---------|
| Finanial Highlights | Interest Income | 6,866.6 | 7,130.6 | 7,413.4 | 7,731.4 | 7,614.0 | 7,611.5 | 7,637.8 | 7,628.1 |
| | Due from financial institutions | 76.4 | 88.7 | 88.6 | 99.8 | 94.4 | 112.9 | 93.5 | 98.0 |
| KB Financial Group | Financial investments | 1,096.9 | 1,142.2 | 1,213.7 | 1,297.6 | 1,303.7 | 1,341.4 | 1,357.9 | 1,348.9 |
| Condensed Income Statement | Loans | 5,562.5 | 5,774.5 | 5,977.9 | 6,175.9 | 6,056.7 | 5,998.7 | 6,035.6 | 6,003.8 |
| Condensed Balance Sheet | Insurance contract liabilities interest | 5.5 | 5.8 | 5.9 | 3.7 | 8.3 | 7.9 | 7.9 | 7.2 |
| Interest Income / Spread / Margin | Others | 125.3 | 119.4 | 127.3 | 154.4 | 150.9 | 150.6 | 142.9 | 170.2 |
| Fee and Commission Income | Interest Expense | 4,042.7 | 4,120.8 | 4,288.8 | 4,508.8 | 4,462.5 | 4,405.3 | 4,472.8 | 4,324.1 |
| Other Operating Income | Deposits | 2,342.9 | 2,423.2 | 2,554.6 | 2,732.1 | 2,631.8 | 2,562.9 | 2,614.8 | 2,569.6 |
| Provision for Credit Losses | Debts & debentures | 1,140.1 | 1,176.6 | 1,221.8 | 1,287.8 | 1,261.9 | 1,285.6 | 1,329.1 | 1,295.4 |
| General & Administrative Expenses | Insurance contract liabilities interest | 402.8 | 392.5 | 385.3 | 353.9 | 396.0 | 392.5 | 390.7 | 298.6 |
| Asset Quality | Others | 156.9 | 128.5 | 127.1 | 135.0 | 172.8 | 164.3 | 138.2 | 160.5 |
| Capital Adequacy | Net Interest Income | 2,823.9 | 3,009.8 | 3,124.6 | 3,222.6 | 3,151.5 | 3,206.2 | 3,165.0 | 3,304.0 |
| | | | | | | | | | |

Group Net Interest Margin(NIM)¹⁾

| | 4Q22 | 1Q23 | 2Q23 | 3Q23 | 4Q23 | 1Q24 | 2Q24 | 3Q24 | 4Q24(E) |
|------------------|------|-------|-------|-------|-------|-------|-------|-------|---------|
| NIM (Quarterly) | | 2.04% | 2.10% | 2.09% | 2.08% | 2.11% | 2.08% | 1.95% | 1.98% |
| NIM (Cumulative) | | 2.04% | 2.07% | 2.08% | 2.08% | 2.11% | 2.10% | 2.05% | 2.03% |

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

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

KB Insurance

KB Securities

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

Contacts

| (bn Won) | 1Q23 | 2Q23 | 3Q23 | 4Q23 | 1Q24 | 2Q24 | 3Q24 | 4Q24(E) |
|--|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Interest earning assets | 469,207.7 | 468,190.1 | 474,893.6 | 485,193.9 | 487,089.2 | 494,330.8 | 504,009.5 | 509,728.5 |
| Interest earned on the assets ²⁾ | 5,333.2 | 5,536.6 | 5,752.1 | 5,995.1 | 5,921.5 | 5,863.8 | 5,870.7 | 5,841.3 |
| Yield | 4.61% | 4.74% | 4.81% | 4.90% | 4.89% | 4.77% | 4.63% | 4.56% |
| Interest bearing liabilities | 456,034.8 | 454,524.7 | 461,122.6 | 470,606.1 | 473,544.4 | 480,464.3 | 490,241.5 | 494,689.8 |
| Interest paid on the liabilities ³⁾ | 2,972.4 | 3,080.9 | 3,251.3 | 3,446.0 | 3,360.3 | 3,308.3 | 3,395.6 | 3,308.5 |
| Yield | 2.64% | 2.72% | 2.80% | 2.91% | 2.85% | 2.77% | 2.76% | 2.66% |
| Interest spread | 1.97% | 2.02% | 2.01% | 2.00% | 2.04% | 2.00% | 1.88% | 1.90% |
| Net Interest Margin | 2.04% | 2.10% | 2.09% | 2.08% | 2.11% | 2.08% | 1.95% | 1.98% |

Net Interest Margin 1) Bank NIM + Card NIM.

2) Interest income - credit guarantee fee.

3) Interest expense + deposit insurance fee.

KB Financial Group Group Interest Income / Spread / Margin (Bank+Credit Card)

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

| (bn Won) | 1Q23 | 2Q23 | 3Q23 | 4Q23 | 1Q24 | 2Q24 | 3Q24 | 4Q24(E) |
|--|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Interest earning assets | 473,985.4 | 473,015.8 | 479,792.8 | 490,215.8 | 491,992.9 | 499,437.6 | 509,240.7 | 514,989.2 |
| Interest earned on the assets ²⁾ | 5,777.7 | 5,980.8 | 6,198.8 | 6,469.4 | 6,381.5 | 6,309.5 | 6,327.9 | 6,287.5 |
| Yield | 4.94% | 5.07% | 5.13% | 5.24% | 5.22% | 5.08% | 4.94% | 4.86% |
| Interest bearing liabilities | 456,034.8 | 454,524.7 | 461,122.6 | 470,606.1 | 473,544.4 | 480,464.3 | 490,241.5 | 494,689.8 |
| Interest paid on the liabilities ³⁾ | 2,972.4 | 3,080.9 | 3,251.3 | 3,446.0 | 3,360.3 | 3,308.3 | 3,395.6 | 3,308.5 |
| Yield | 2.64% | 2.72% | 2.80% | 2.91% | 2.85% | 2.77% | 2.76% | 2.66% |
| Interest spread | 2.30% | 2.35% | 2.33% | 2.33% | 2.36% | 2.31% | 2.19% | 2.20% |
| Net Interest Margin | 2.40% | 2.46% | 2.44% | 2.45% | 2.47% | 2.42% | 2.29% | 2.30% |

1) Bank NIM + Card NIM.

2) Interest income – credit guarantee fee.

3) Interest expense + deposit insurance fee.

KB Financial Group

Group Fee and Commission Income

| Disclaimer | (bn Won) | 1Q23 | 2Q23 | 3Q23 | 4Q23 | 1Q24 | 2Q24 | 3Q24 | 4Q24(E) |
|-----------------------------------|--|-------|-------|-------|-------|-------|-------|-------|---------|
| | Trust Fee | 121.8 | 132.7 | 129.2 | 124.3 | 103.0 | 107.0 | 110.1 | 108.1 |
| Finanial Highlights | Fee and Commission | 792.2 | 818.7 | 772.2 | 782.4 | 887.1 | 812.6 | 832.6 | 889.1 |
| | Fees from credit cards | 195.1 | 173.5 | 170.1 | 198.6 | 214.1 | 204.1 | 208.4 | 210.4 |
| KB Financial Group | Guarantee fees | 15.7 | 18.8 | 20.3 | 22.5 | 22.3 | 28.7 | 20.8 | 23.8 |
| Condensed Income Statement | Other commissions in Won | 529.1 | 571.9 | 529.1 | 516.8 | 597.8 | 524.0 | 548.8 | 586.5 |
| Condensed Balance Sheet | Commissions received as agency | 52.6 | 39.6 | 39.1 | 40.5 | 48.5 | 42.2 | 52.1 | 33.5 |
| Interest Income / Spread / Margin | Commissions received on represent securities | 30.2 | 28.9 | 28.5 | 25.9 | 28.8 | 31.1 | 32.7 | 31.2 |
| Fee and Commission Income | Commissions received on banking business | 45.9 | 45.3 | 44.9 | 45.7 | 47.5 | 47.0 | 47.3 | 45.8 |
| Other Operating Income | Commissions received on securities business | 137.7 | 202.3 | 180.3 | 136.1 | 174.5 | 147.6 | 145.4 | 195.6 |
| Provision for Credit Losses | Others | 262.7 | 255.8 | 236.3 | 268.6 | 298.5 | 256.1 | 271.3 | 280.4 |
| General & Administrative Expenses | Other commissions in foreign currency | 52.3 | 54.5 | 52.7 | 44.5 | 52.9 | 55.9 | 54.6 | 68.4 |
| Asset Quality | Net Fee and Commission Income | 914.0 | 951.4 | 901.4 | 906.7 | 990.1 | 919.6 | 942.7 | 997.2 |
| | | | | | | | | | |

KB Kookmin Bank

Asset Quality Capital Adequacy Organizational Structure Employees / Branches Credit Ratings

KB Securities

KB Insurance

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

| KR | Finan | cial | Group |
|----|-----------|------|-------|
| | T III OII | Ciut | aroup |

Group Other Operating Income

| Disclaimer | (bn Won) | 1Q23 | 2Q23 | 3Q23 | 4Q23 | 1Q24 | 2Q24 | 3Q24 | 4Q24(E) |
|-----------------------------------|---|--------|--------|--------|----------|--------|--------|--------|---------|
| | Net gain/loss on securities | 859.1 | 210.1 | 40.6 | 1,276.5 | 449.1 | 645.9 | 408.6 | 73.7 |
| Finanial Highlights | Net gain/loss on FVPL securities ²⁾ | 820.3 | 278.2 | 100.8 | 1,395.2 | 405.8 | 611.7 | 455.3 | 122.0 |
| | Net gain/loss on FVOCI securities ³⁾ | 38.8 | -68.1 | -60.2 | -118.7 | 43.3 | 34.2 | -46.7 | -48.3 |
| KB Financial Group | Net gain/loss on sales | 18.5 | -77.4 | -68.7 | -128.4 | 13.5 | 20.0 | -67.0 | -70.5 |
| Condensed Income Statement | Impairment loss | -0.1 | 0.1 | -0.1 | 0.1 | 0.0 | 0.0 | 0.1 | -0.1 |
| Condensed Balance Sheet | Others | 20.4 | 9.2 | 8.6 | 9.6 | 29.8 | 14.2 | 20.2 | 22.3 |
| Interest Income / Spread / Margin | Net gain/loss on derivatives & foreign currency translation | 233.4 | 286.5 | -12.5 | -606.3 | 45.5 | -12.0 | 201.4 | -67.8 |
| Fee and Commission Income | Net other insurance finance income | -269.1 | -31.8 | 117.4 | -389.0 | -112.3 | -192.4 | 35.7 | -168.0 |
| Other Operating Income | Insurance service result | 392.4 | 439.9 | 400.0 | 214.6 | 538.4 | 479.6 | 354.8 | 277.0 |
| Provision for Credit Losses | Other operating income | -579.2 | -568.8 | -611.7 | -1,077.7 | -650.3 | -598.0 | -601.8 | -755.2 |
| General & Administrative Expenses | Deposit insurance fees & credit guarantee fees | -208.4 | -240.9 | -233.1 | -596.7 | -246.9 | -220.7 | -216.3 | -281.4 |
| Asset Quality | Net gain/loss on sale of loans | 14.6 | 42.9 | 9.2 | -16.3 | 52.7 | 17.3 | -12.1 | -36.5 |
| Capital Adequacy | Others | -385.4 | -370.8 | -387.8 | -464.7 | -456.1 | -394.6 | -373.4 | -437.3 |
| Organizational Structure | Net other operating income | 636.6 | 335.9 | -66.2 | -581.9 | 270.4 | 323.1 | 398.7 | -640.3 |
| Employees / Branches | 1) Financial assets(liabilities) at fair value through profit or loss | | | | | | | | |

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

KB Kookmin Bank

Credit Ratings

KB Securities

KB Insurance

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

KB Financial Group

Group Provision for Credit Losses

| Disclaimer | |
|--------------|--|
| Discialitiei | |

| | Provision for loan losses |
|---------------------|--|
| Finanial Highlights | Provision for acceptances and guarantees |
| | Over data a factor description and states to |

KB Financial Group

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

| KB Kookmin Bank | |
|-----------------|--|

KB Securities

KB Insurance

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

Contacts

| (bn Won) | 1Q23 | 2Q23 | 3Q23 | 4Q23 | 1Q24 | 2Q24 | 3Q24 | 4Q24(I |
|--|-------|-------|-------|---------|-------|-------|-------|--------|
| Provision for loan losses | 643.9 | 613.1 | 440.9 | 1,381.1 | 426.4 | 560.7 | 513.6 | 752.2 |
| Provision for acceptances and guarantees | 22.6 | 16.1 | -6.0 | -4.2 | 13.5 | -11.5 | -0.3 | -141.5 |
| Provision for undrawn commitments | 1.1 | 19.4 | 13.0 | 1.9 | -12.4 | 5.5 | -17.0 | -60.6 |
| Provision for financial guarantees & contracts | 0.6 | 2.8 | 0.7 | -0.6 | 0.9 | -2.0 | 1.8 | 15.1 |
| Provision for Credit Losses | 668.2 | 651.4 | 448.6 | 1,378.2 | 428.4 | 552.7 | 498.1 | 565.1 |

Group Credit Cost Ratio¹⁾

| | Group Credit Cost Ratio- | | | | | | | | |
|----|---------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | (bn Won) | 1Q23 | 2Q23 | 3Q23 | 4Q23 | 1Q24 | 2Q24 | 3Q24 | 4Q24(E) |
| | Total Outstanding Credit | 420,945.5 | 426,328.2 | 434,557.6 | 436,542.0 | 443,095.9 | 452,159.5 | 462,571.1 | 469,864.0 |
| es | Household | 180,037.8 | 181,430.6 | 182,488.5 | 184,912.3 | 185,647.6 | 189,700.9 | 194,155.3 | 194,564.6 |
| | Corporate | 213,772.5 | 217,723.9 | 224,916.0 | 224,496.5 | 230,526.6 | 235,396.1 | 240,228.6 | 246,840.8 |
| | Credit Card | 27,135.2 | 27,173.7 | 27,153.1 | 27,133.2 | 26,921.7 | 27,062.5 | 28,187.3 | 28,458.5 |
| | Provision for Loan Losses | 652.6 | 587.6 | 420.2 | 1,238.3 | 420.0 | 479.0 | 494.2 | 564.2 |
| | Household | 90.2 | 41.9 | 109.1 | 86.7 | 75.6 | 126.7 | 156.3 | 139.2 |
| | Corporate | 398.6 | 377.1 | 122.9 | 922.0 | 167.7 | 159.1 | 152.2 | 243.2 |
| | Credit Card | 163.8 | 168.6 | 188.2 | 229.6 | 176.8 | 193.2 | 185.7 | 181.8 |
| | Quarterly Credit Cost | 0.63% | 0.56% | 0.38% | 1.13% | 0.38% | 0.43% | 0.43% | 0.48% |
| | Household | 0.20% | 0.09% | 0.24% | 0.19% | 0.16% | 0.27% | 0.32% | 0.28% |
| | Corporate | 0.76% | 0.70% | 0.22% | 1.63% | 0.30% | 0.27% | 0.25% | 0.40% |
| | Credit Card | 2.41% | 2.49% | 2.75% | 3.36% | 2.63% | 2.88% | 2.67% | 2.55% |
| | Cumulative Credit Cost | 0.63% | 0.59% | 0.52% | 0.67% | 0.38% | 0.41% | 0.41% | 0.43% |
| | Household | 0.20% | 0.15% | 0.18% | 0.18% | 0.16% | 0.22% | 0.25% | 0.26% |
| | Corporate | 0.76% | 0.73% | 0.56% | 0.83% | 0.30% | 0.29% | 0.27% | 0.31% |
| | Credit Card | 2.41% | 2.45% | 2.55% | 2.72% | 2.63% | 2.75% | 2.72% | 2.68% |

1) Based on simple arithmetic sum of subsidiaries

Employees / Branches Credit Ratings

KB Financial Group

Group General & Administrative Expenses

| Disclaimer | (bn Won) | 1Q23 | 2Q23 | 3Q23 | 4Q23 | 1Q24 | 2Q24 | 3Q24 | 4Q24(E) |
|-----------------------------------|---|---------|---------|---------|---------|---------|---------|---------|---------|
| | Employee Benefits | 949.7 | 944.8 | 940.7 | 1,179.1 | 1,020.1 | 928.4 | 979.8 | 1,292.8 |
| Finanial Highlights | Post-employment benefits | 44.5 | 45.5 | 48.0 | 49.9 | 55.4 | 52.4 | 49.9 | 53.8 |
| | Termination benefits | 1.0 | 3.2 | 0.0 | 271.4 | 2.3 | 0.4 | 0.5 | 303.4 |
| KB Financial Group | Salaries & employee benefits | 674.4 | 691.9 | 688.9 | 638.4 | 714.3 | 693.1 | 719.1 | 725.0 |
| Condensed Income Statement | Others | 229.8 | 204.2 | 203.8 | 219.4 | 248.1 | 182.5 | 210.3 | 210.6 |
| Condensed Balance Sheet | Depreciation and Amortization | 205.5 | 211.4 | 216.5 | 232.5 | 216.9 | 226.8 | 232.2 | 240.4 |
| Interest Income / Spread / Margin | Tangible assets | 123.0 | 123.9 | 125.4 | 145.6 | 131.2 | 133.9 | 139.4 | 147.7 |
| Fee and Commission Income | Intangible assets | 81.9 | 86.8 | 90.6 | 86.3 | 85.0 | 92.4 | 92.3 | 92.0 |
| Other Operating Income | Others | 0.6 | 0.7 | 0.5 | 0.6 | 0.6 | 0.5 | 0.5 | 0.7 |
| Provision for Credit Losses | Other General and Administrative Expenses | 411.1 | 436.7 | 407.5 | 511.9 | 391.2 | 438.7 | 438.8 | 532.5 |
| General & Administrative Expenses | Occupancy, furniture & equipment expenses | 355.3 | 342.6 | 345.6 | 455.0 | 325.9 | 354.9 | 368.8 | 460.7 |
| Asset Quality | Taxes | 55.8 | 94.1 | 61.9 | 56.9 | 65.4 | 83.8 | 70.0 | 71.8 |
| Capital Adequacy | General & Administrative Expenses | 1,566.3 | 1,592.9 | 1,564.7 | 1,923.5 | 1,628.2 | 1,593.9 | 1,650.8 | 2,065.7 |

Cost to Income Ratio (CIR)

| (bn Won) | 1Q23 | 2Q23 | 3Q23 | 4Q23 | 1Q24 | 2Q24 | 3Q24 | 4Q24(E) |
|-----------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|
| Gross operating income | 4,374.5 | 4,297.1 | 3,959.8 | 3,547.4 | 4,412.0 | 4,448.9 | 4,506.4 | 3,660.9 |
| General & administrative expenses | 1,566.3 | 1,592.9 | 1,564.7 | 1,923.5 | 1,628.2 | 1,593.9 | 1,650.8 | 2,065.7 |
| Quarterly CIR | 35.8% | 37.1% | 39.5% | 54.2% | 36.9% | 35.8% | 36.6% | 56.4% |
| Cumulative CIR | 35.8% | 36.4% | 37.4% | 41.1% | 36.9% | 36.4% | 36.5% | 40.7% |

KB Kookmin Card

KB Kookmin Bank

KB Securities

KB Insurance

KB Life Insurance

Other Subsidiaries

KB Financial Group

Group Asset Quality¹⁾

| Disclaimer 📃 | (bn Won) | Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun. 24 | Sep. 24 | Dec. 24(E) |
|-----------------------------------|---|-----------------------------|---------------------|--------------------|-------------------|---------------------|-----------|-----------|------------|
| | Total Outstanding Credits | 420,945.5 | 426,328.2 | 434,557.6 | 436,542.0 | 443,095.9 | 452,159.5 | 462,571.1 | 469,864.0 |
| Finanial Highlights | Normal | 415,789.7 | 420,750.8 | 428,605.2 | 429,513.2 | 436,108.9 | 444,760.6 | 455,175.6 | 462,365.3 |
| | Precautionary | 3,329.7 | 3,699.9 | 3,853.9 | 4,521.0 | 4,173.8 | 4,307.0 | 4,265.0 | 4,459.6 |
| KB Financial Group | Substandard | 918.7 | 984.0 | 1,152.8 | 1,384.0 | 1,506.3 | 1,721.3 | 1,714.7 | 1,595.1 |
| Condensed Income Statement | Doubtful | 644.4 | 600.4 | 631.1 | 731.2 | 911.1 | 883.8 | 980.7 | 1,021.7 |
| Condensed Balance Sheet | Estimated Loss | 263.0 | 293.1 | 314.6 | 392.6 | 395.8 | 486.8 | 435.1 | 422.3 |
| Interest Income / Spread / Margin | NPL (A) | 1,826.1 | 1,877.5 | 2,098.4 | 2,507.8 | 2,813.2 | 3,092.0 | 3,130.5 | 3,039.1 |
| Fee and Commission Income | NPL Ratio | 0.43% | 0.44% | 0.48% | 0.57% | 0.63% | 0.68% | 0.68% | 0.65% |
| Other Operating Income | Loan loss reserves ²⁾ (B) | 3,582.0 | 3,763.5 | 3,784.9 | 4,377.4 | 4,464.5 | 4,588.3 | 4,557.4 | 4,585.0 |
| Provision for Credit Losses | Reserves for credit losses (C) | 2,824.8 | 2,690.6 | 2,825.0 | 3,078.1 | 2,831.6 | 2,883.2 | 2,909.4 | 3,038.9 |
| General & Administrative Expenses | NPL Coverage Ratio(New) (B/A) | 196.2% | 200.5% | 180.4% | 174.5% | 158.7% | 148.4% | 145.6% | 150.9% |
| Asset Quality | NPL Coverage Ratio(Old) [(B+C)/A)] | 350.8% | 343.8% | 315.0% | 297.3% | 259.4% | 241.6% | 238.5% | 250.9% |
| Capital Adequacy | 1) Based on simple arithmetic sum of each subsidiar | v's figures (excl. overseas | local subsidiaries. | overseas equity in | vestments, and SP | Cs for consolidatio | n etc.) | | |

Based on simple arithmetic sum of each subsidiary's figures (excl. overseas local subsidiaries, overseas equity investments, and SPCs for consolidation, etc.)
 Allowances for loan losses and acceptances & guarantees

Employees / Branches Credit Ratings

Organizational Structure

KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

KB Financial Group

Group Capital Adequacy¹⁾

| Disclaimer III | (bn Won) | Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun. 24 | Sep. 24 | Dec. 24(E |
|-----------------------------------|------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | Tier 1 Capital | 47,850.6 | 48,590.0 | 49,687.7 | 49,390.3 | 50,871.8 | 51,437.1 | 52,322.5 | 52,530.8 |
| Finanial Highlights | Common Equity Tier 1 | 42,142.0 | 42,879.8 | 43,975.5 | 43,663.8 | 44,708.1 | 45,453.7 | 46,673.2 | 46,846.3 |
| | Paid in capital | 2,090.6 | 2,090.6 | 2,090.6 | 2,090.6 | 2,090.6 | 2,090.6 | 2,090.6 | 2,090.6 |
| KB Financial Group | Capital surplus | 13,190.3 | 13,190.3 | 13,190.3 | 13,190.3 | 13,190.3 | 13,190.3 | 13,190.3 | 13,192.6 |
| Condensed Income Statement | Retained earnings | 29,813.7 | 30,853.6 | 31,983.3 | 32,029.2 | 32,439.1 | 33,819.4 | 34,569.3 | 34,808.2 |
| Condensed Balance Sheet | Others | 4,419.1 | 4,491.6 | 4,575.7 | 4,575.4 | 3,984.6 | 2,970.3 | 3,016.2 | 2,715.3 |
| Interest Income / Spread / Margin | Deductions | -7,371.6 | -7,746.3 | -7,864.4 | -8,221.7 | -6,996.5 | -6,616.9 | -6,193.1 | -5,960.4 |
| Fee and Commission Income | Additional Tier 1 | 5,708.6 | 5,710.2 | 5,712.2 | 5,726.5 | 6,163.7 | 5,983.4 | 5,649.3 | 5,684.5 |
| Other Operating Income | Tier 2 Capital | 4,098.4 | 4,170.2 | 4,061.0 | 4,353.4 | 4,314.4 | 4,147.6 | 4,119.5 | 4,378.7 |
| Provision for Credit Losses | Provisions | 491.1 | 568.1 | 570.9 | 869.1 | 890.6 | 829.5 | 823.8 | 924.1 |
| General & Administrative Expenses | Subordinated debt(holding company) | 400.0 | 400.0 | 400.0 | 400.0 | 400.0 | 400.0 | 400.0 | 400.0 |
| Asset Quality | Subordinated debt(Kookmin Bank) | 2,591.3 | 2,583.8 | 2,618.5 | 2,609.3 | 2,609.3 | 2,647.8 | 2,507.8 | 2,880.8 |
| Capital Adequacy | Others | 616.0 | 618.3 | 471.6 | 475.0 | 414.5 | 270.3 | 387.9 | 173.8 |
| Organizational Structure | Total BIS Capital | 51,948.9 | 52,760.2 | 53,748.7 | 53,743.7 | 55,186.2 | 55,584.7 | 56,442.0 | 56,909.5 |
| Employees / Branches | Risk Weighted Assets | 308,425.9 | 310,611.1 | 320,050.1 | 321,318.9 | 333,170.9 | 334,175.0 | 337,206.6 | 346,868.1 |
| Credit Ratings | BIS Capital Ratio | 16.84% | 16.99% | 16.79% | 16.73% | 16.56% | 16.63% | 16.74% | 16.41% |
| | Tier 1 | 15.51% | 15.64% | 15.52% | 15.37% | 15.27% | 15.39% | 15.52% | 15.14% |
| KB Kookmin Bank | Common Equity Tier 1 | 13.66% | 13.80% | 13.74% | 13.59% | 13.42% | 13.60% | 13.84% | 13.51% |
| | Tier 2 | 1.33% | 1.34% | 1.27% | 1.35% | 1.29% | 1.24% | 1.22% | 1.27% |

KB Insurance

KB Kookmin Card

KB Life Insurance

Other Subsidiaries



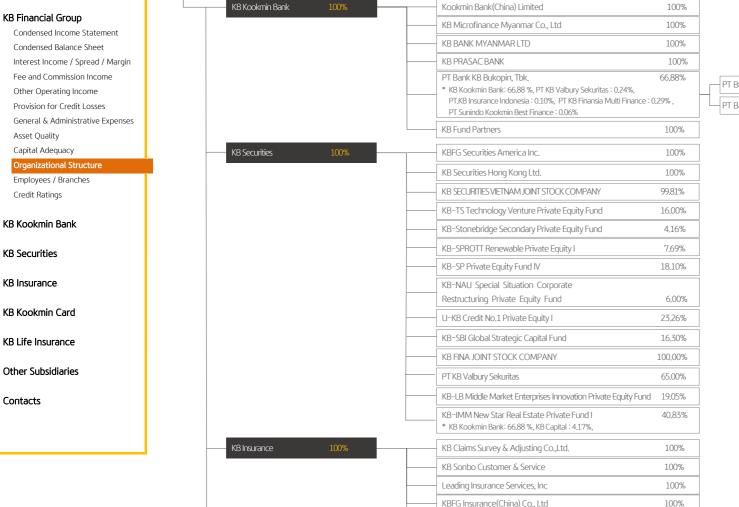


Disclaimer

Finanial Highlights

- As of December 31, 2024

🖐 KB Financial Group



| - PT Bukopin Finance | 99.24% |
|-------------------------|--------|
| PT Bank Syariah Bukopin | 95.92% |

KB Financial Group Organizational Structure PT, KB Insurance Indonesia 70.00% KB Healthcare Co.,Ltd. 100% KB Kookmin Card KB Credit Information 100% KB Daehan Specialized Bank Plc. 97.50% PT KB Finansia Multi Finance 80.00% KB J Capital Co., Ltd 77.40% KB Life Partners Co., Ltd 100% KB Life Insurance KB Golden Life Care Co., Ltd 100% Mangrove Master Fund 100% KB Asset Management Singapore Pte. Ltd. 100% KB Asset Management Mangrove Feeder Fund 100% KBAM Shanghai Advisory Services Co.,Ltd. 100% PT KB Valbury Asset Management 70.00% KB Co-Investment 1st Private Equity Fund 0.93% KB Mezzanine Capital 4th Private Equity Fund 2.56% KB KOLAO LEASING Co., Ltd 51.00% KB Capital * KB Capital : 51,00%, KB Kookmin Card : 29,00% PT. Sunindo Kookmin Best Finance 85.00% KB Real Estate Trust KBFintech Inc. 95.95% KB Savings Bank FineKB Private Equity Fund No.1 25.00% KB Investment KB Bio Global Expansion Private Equity Fund No.1 26.32% KB-Badgers Future Mobility ESG Fund I 13.64% FineKB Private Equity Fund No.2 0.85% PT KB Data Systems Indonesia 95.10% KB Data Systems * KB Data Systems : 95,10%, KB Kookmin Bank : 4,90%

KB Financial Group

Group Employees / Branches

Disclaimer

Other Subsidiaries

Contacts

KB Financial Group

| | | Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun. 24 | Sep. 24 | Dec. 24 |
|-----------------------------------|---|--------------|--------------|--------------|---------|---------|---------|---------|---------|
| Finanial Highlights | KB Financial Group Inc. (holding company) | 178 | 177 | 177 | 175 | 150 | 151 | 151 | 150 |
| | KB Kookmin Bank | 13,984 | 13,967 | 14,063 | 14,121 | 13,307 | 13,274 | 13,430 | 13,509 |
| KB Financial Group | KB Securities | 2,873 | 2,852 | 2,869 | 2,890 | 2,880 | 2,868 | 2,892 | 2,894 |
| Condensed Income Statement | KB Insurance | 2,933 | 2,946 | 2,937 | 2,920 | 2,939 | 2,922 | 2,823 | 2,856 |
| Condensed Balance Sheet | KB Kookmin Card | 1,508 | 1,519 | 1,516 | 1,531 | 1,485 | 1,486 | 1,484 | 1,479 |
| Interest Income / Spread / Margin | KB Life Insurance | 680 | 675 | 685 | 680 | 679 | 668 | 664 | 664 |
| Fee and Commission Income | KB Asset Management | 348 | 359 | 356 | 361 | 350 | 329 | 317 | 313 |
| Other Operating Income | KB Capital | 548 | 550 | 538 | 542 | 545 | 544 | 546 | 547 |
| Provision for Credit Losses | KB Savings Bank | 152 | 152 | 153 | 147 | 147 | 149 | 152 | 156 |
| General & Administrative Expenses | KB Real Estate Trust | 185 | 192 | 190 | 190 | 184 | 180 | 178 | 172 |
| Asset Quality | KB Investment | 63 | 63 | 67 | 68 | 68 | 66 | 66 | 65 |
| Capital Adequacy | KB Data Systems | 577 | 577 | 573 | 572 | 582 | 581 | 578 | 587 |
| Organizational Structure | Total | 24,151 | 24,021 | 24,124 | 24,197 | 23,316 | 23,218 | 23,281 | 23,392 |
| Employees / Branches | | | | | | | | | |
| Credit Ratings | KB Kookmin Bank | | | | | | | | |
| | | Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun. 24 | Sep. 24 | Dec. 24 |
| KB Kookmin Bank | Directors | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 8 |
| | Executive | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| KB Securities | Non-Executive | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| | Non-Standing | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| KB Insurance | Executive Vice Presidents | 33 | 33 | 33 | 33 | 37 | 37 | 38 | 38 |
| | | | | 41 | 41 | 34 | 34 | 35 | 35 |
| | Regional Directors | 41 | 41 | 41 | 41 | 54 | 54 | 55 | |
| KB Kookmin Card | Regional Directors Regular Employees | 41 13,902 | 41 13,885 | 41 13,981 | 14,039 | 13,228 | 13,195 | 13,349 | 13,428 |

1) Excluding non-executive and non-standing directors

KB Securities

| Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun. 24 | Sep. 24 | Dec. 24 |
|---------|-----------------------------|---|--|---|---|---|--|
| 52 | 52 | 52 | 52 | 53 | 53 | 53 | 53 |
| 2,821 | 2,800 | 2,817 | 2,838 | 2,827 | 2,815 | 2,839 | 2,841 |
| 2,073 | 2,080 | 2,118 | 2,117 | 2,108 | 2,108 | 2,140 | 2,140 |
| 748 | 720 | 699 | 721 | 719 | 707 | 699 | 701 |
| 2,873 | 2,852 | 2,869 | 2,890 | 2,880 | 2,868 | 2,892 | 2,894 |
| | 52 2,821 2,073 748 | 52 52 2,821 2,800 2,073 2,080 748 720 | 52 52 52 2,821 2,800 2,817 2,073 2,080 2,118 748 720 699 | 52 52 52 52 2,821 2,800 2,817 2,838 2,073 2,080 2,118 2,117 748 720 699 721 | 52 52 52 53 2,821 2,800 2,817 2,838 2,827 2,073 2,080 2,118 2,117 2,108 748 720 699 721 719 | 52 52 52 52 53 53 2,821 2,800 2,817 2,838 2,827 2,815 2,073 2,080 2,118 2,117 2,108 2,108 748 720 699 721 719 707 | 52 52 52 53 53 2,821 2,800 2,817 2,838 2,827 2,815 2,839 2,073 2,080 2,118 2,117 2,108 2,108 2,140 748 720 699 721 719 707 699 |

KB Financial Group

Group Employees / Branches

| KB Insurance | Mar. 23 | lue 27 | Cap 27 | Dec 27 | Mar. 24 | Jun. 24 | 5aa 24 | Dec. 24 |
|------------------------------------|---------|---------|---------------|---------|---------|---------|---------|---------|
| | | Jun, 23 | Sep. 23 | Dec. 23 | | | Sep. 24 | |
| Senior Management | 38 | 38 | 38 | 38 | 37 | 37 | 37 | 37 |
| Employees | 2,895 | 2,908 | 2,899 | 2,882 | 2,902 | 2,885 | 2,786 | 2,819 |
| Total | 2,933 | 2,946 | 2,937 | 2,920 | 2,939 | 2,922 | 2,823 | 2,856 |
| KB Kookmin Card | | | | | | | | |
| | Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun. 24 | Sep. 24 | Dec. 24 |
| Senior Management | 20 | 20 | 20 | 20 | 21 | 21 | 21 | 21 |
| Employees | 1,488 | 1,499 | 1,496 | 1,511 | 1,464 | 1,465 | 1,463 | 1,458 |
| Total | 1,508 | 1,519 | 1,516 | 1,531 | 1,485 | 1,486 | 1,484 | 1,479 |
| KB Life Insurance | Mar. 23 | Jun, 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun. 24 | Sep. 24 | Dec. 24 |
| Senior Management | 19 | 20 | 20 | 20 | 18 | 18 | 18 | 18 |
| Employees | 661 | 655 | 665 | 660 | 661 | 650 | 646 | 646 |
| Total | 680 | 675 | 685 | 680 | 679 | 668 | 664 | 664 |
| Branches / ATMs of KB Kookmin Bank | | | | | | | | |
| | Mar. 23 | Jun, 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun. 24 | Sep. 24 | Dec. 24 |
| Regular Branch | 722 | 701 | 702 | 703 | 702 | 703 | 703 | 703 |
| Sub-branch | 96 | 93 | 94 | 94 | 96 | 96 | 97 | 97 |
| ATM Branch | 912 | 950 | 971 | 989 | 1,018 | 1,027 | 1,025 | 1,029 |
| | 1 070 | 1,744 | 1,767 | 1,786 | 1,816 | 1,826 | 1,825 | 1,829 |
| Total | 1,730 | 1,744 | 1,707 | 1,700 | 1,010 | 1,020 | 1,025 | 1,029 |

KB Financial Group **Credit Ratings** Disclaimer - As of December 31, 2024 Long-Term Last Updated Short-Term Outlook Finanial Highlights A1 Stable 2019.6.24 Moody's Prime-1 S&P Stable А A-1 2019.8.26 KB Financial Group Note: Ratings for the holding company Condensed Income Statement Condensed Balance Sheet Interest Income / Spread / Margin Fee and Commission Income Other Operating Income Provision for Credit Losses General & Administrative Expenses Asset Quality Capital Adequacy Organizational Structure Employees / Branches Credit Ratings KB Kookmin Bank **KB** Securities KB Insurance KB Kookmin Card KB Life Insurance Other Subsidiaries Contacts

| | kmin | |
|--|------|--|
| | | |
| | | |

Condensed Income Statement

| Disclaimer | (bn Won) | 1Q23 | 2Q23 | 3Q23 | 4Q23 | 1Q24 | 2Q24 | 3Q24 | 4Q24(E) |
|-----------------------------------|---|---------|---------|---------|---------|---------|---------|---------|---------|
| | Net interest income | 2,347.4 | 2,462.9 | 2,521.6 | 2,538.2 | 2,552.9 | 2,579.9 | 2,515.8 | 2,575.3 |
| Finanial Highlights | Net fee and commission income | 307.4 | 289.9 | 268.8 | 302.2 | 300.4 | 260.9 | 273.4 | 278.2 |
| | Net other operating income(expenses) | 34.9 | -76.7 | -208.2 | -330.5 | -167.3 | -173.5 | 124.6 | -407.3 |
| KB Financial Group | Gross operating income | 2,689.7 | 2,676.1 | 2,582.2 | 2,509.9 | 2,686.0 | 2,667.3 | 2,913.8 | 2,446.2 |
| | General & administrative expenses | 1,030.3 | 1,077.1 | 1,069.0 | 1,345.4 | 1,083.5 | 1,058.5 | 1,082.8 | 1,409.5 |
| KB Kookmin Bank | Operating profit before provision for credit losses | 1,659.4 | 1,599.0 | 1,513.2 | 1,164.5 | 1,602.5 | 1,608.8 | 1,831.0 | 1,036.7 |
| Condensed Income Statement | Provision for credit losses | 391.3 | 376.9 | 150.0 | 689.9 | 162.1 | 187.3 | 240.8 | 89.9 |
| Condensed Balance Sheet | Net operating profit | 1,268.1 | 1,222.1 | 1,363.2 | 474.6 | 1,440.4 | 1,421.5 | 1,590.2 | 946.8 |
| Interest Income / Spread / Margin | Net non-operating profit(loss) | -33.0 | -33.9 | -4.6 | -26.7 | -943.8 | 89.4 | -24.4 | -74.8 |
| Fee and Commission Income | Share of profit(loss) of associates | 4.9 | 2.8 | 1.7 | -9.3 | 5.5 | -1.2 | 3.0 | 0.1 |
| Other Operating Income | Net other non-operating income(expenses) | -37.9 | -36.7 | -6.3 | -17.4 | -949.3 | 90.6 | -27.4 | -74.9 |
| Provision for Credit Losses | Profit before income tax | 1,235.1 | 1,188.2 | 1,358.6 | 447.9 | 496.6 | 1,510.9 | 1,565.8 | 872.0 |
| General & Administrative Expenses | Income tax expense | 313.2 | 268.2 | 394.7 | 103.7 | 119.3 | 421.9 | 493.6 | 259.1 |
| Loans / Deposits | Profit for the period | 921.9 | 920.0 | 963.9 | 344.2 | 377.3 | 1,089.0 | 1,072.2 | 612.9 |
| Asset Quality | Profit attibutable to non-controlling interests | -9.6 | -7.0 | -33.0 | -61.9 | -12.2 | -27.4 | -39.8 | -21.0 |
| Delinquency | Profit attributable to shareholders of the parent company | 931.5 | 927.0 | 996.9 | 406.1 | 389.5 | 1,116.4 | 1,112.0 | 633.9 |
| Capital Adequacy | | | | | | | | | |

KB Securities

Credit Ratings Housing Price Index

KB Insurance

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

KB Kookmin Bank

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Condensed Balance Sheet
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| Disclaimer | (bn Won) | Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun. 24 | Sep. 24 | Dec. 24(E) |
|-----------------------------------|--|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| | Total Assets | 512,196.9 | 524,504.5 | 537,096.5 | 530,012.9 | 543,970.5 | 552,016.9 | 552,259.6 | 562,887.2 |
| Finanial Highlights | Cash and due from financial institutions | 22,455.4 | 25,439.0 | 25,611.4 | 23,637.0 | 25,288.3 | 25,269.3 | 19,835.7 | 22,910.1 |
| | Financial assets at fair value through profit or loss | 18,515.6 | 19,814.9 | 18,802.1 | 19,700.7 | 19,436.9 | 20,036.9 | 20,669.1 | 22,089.8 |
| KB Financial Group | Derivative financial assets | 7,134.7 | 6,801.1 | 7,649.9 | 5,039.0 | 6,289.8 | 7,535.5 | 4,363.2 | 10,249.6 |
| | Financial investments | 73,599.9 | 75,096.8 | 77,625.9 | 78,350.8 | 80,401.0 | 82,042.1 | 78,803.9 | 81,226.6 |
| KB Kookmin Bank | Loans | 373,934.0 | 376,478.0 | 381,535.9 | 385,404.1 | 388,693.9 | 396,538.5 | 404,938.6 | 409,867.2 |
| Condensed Income Statement | (Allowances for loan losses) | -3,141.8 | -3,230.6 | -3,273.4 | -3,609.9 | -3,653.0 | -3,530.9 | -3,616.5 | -3,717.8 |
| Condensed Balance Sheet | Investments in associates | 532.7 | 542.0 | 559.8 | 589.3 | 557.8 | 562.7 | 574.0 | 585.5 |
| Interest Income / Spread / Margin | Tangible assets | 4,392.4 | 4,385.8 | 4,362.2 | 4,324.3 | 4,626.5 | 4,635.2 | 4,606.7 | 4,461.0 |
| Fee and Commission Income | Goodwill & Intangible assets | 1,112.9 | 1,088.6 | 1,073.7 | 1,019.7 | 981.7 | 1,005.7 | 967.7 | 968.6 |
| Other Operating Income | Current income tax assets | 207.8 | 228.1 | 244.2 | 228.9 | 263.3 | 280.6 | 295.5 | 318.8 |
| Provision for Credit Losses | Deferred income tax assets | 200.1 | 271.3 | 230.2 | 249.5 | 281.9 | 252.0 | 130.2 | 137.1 |
| General & Administrative Expenses | Other assets | 10,111.4 | 14,358.9 | 19,401.2 | 11,469.6 | 17,149.4 | 13,858.4 | 17,075.0 | 10,072.9 |
| Loans / Deposits | Total Liabilities | 478,159.7 | 489,546.0 | 501,139.6 | 493,464.2 | 508,450.7 | 515,161.8 | 514,943.1 | 524,859.9 |
| Asset Quality | Financial liabilities at fair value through profit or loss | 94.8 | 89.2 | 89.4 | 93.4 | 101.1 | 113.2 | 132.5 | 159.2 |
| Delinquency | Deposits | 376,720.3 | 383,608.3 | 386,357.8 | 393,246.7 | 406,412.4 | 407,517.6 | 411,005.3 | 421,200.7 |
| Capital Adequacy | Debts | 38,886.1 | 38,542.4 | 37,658.1 | 34,990.1 | 29,253.1 | 32,927.2 | 29,473.9 | 32,226.4 |
| Credit Ratings | Debentures | 29,809.7 | 29,673.9 | 30,795.3 | 31,811.4 | 32,437.0 | 33,862.9 | 33,266.2 | 34,736.8 |
| Housing Price Index | Derivative financial liabilities | 6,553.9 | 6,021.7 | 6,680.9 | 4,445.4 | 5,440.9 | 6,814.7 | 3,910.7 | 9,643.1 |
| | Net defined benefit liabilities | 29.6 | 48.7 | 47.9 | 7.8 | 9.5 | 9.2 | 10.8 | 11.3 |
| KB Securities | Provisions | 572.2 | 602.6 | 606.6 | 929.6 | 1,518.9 | 1,202.3 | 754.3 | 543.7 |
| | Accrued expenses payables | 4,566.4 | 5,541.0 | 6,385.8 | 5,473.2 | 5,331.8 | 5,740.2 | 6,180.6 | 5,735.3 |
| KB Insurance | Other liabilities | 20,926.7 | 25,418.2 | 32,517.8 | 22,466.6 | 27,946.0 | 26,974.5 | 30,208.8 | 20,603.4 |
| | Total Equity | 34,037.2 | 34,958.5 | 35,956.9 | 36,548.7 | 35,519.8 | 36,855.1 | 37,316.4 | 38,027.3 |
| KB Kookmin Card | Share capital | 2,021.9 | 2,021.9 | 2,021.9 | 2,021.9 | 2,021.9 | 2,021.9 | 2,021.9 | 2,021.9 |
| | Hybrid financial instrument | 1,282.9 | 1,282.9 | 1,282.9 | 1,282.9 | 1,282.9 | 1,640.1 | 1,065.6 | 1,065.6 |
| KB Life Insurance | Capital surplus | 5,025.3 | 4,739.0 | 4,735.4 | 4,735.4 | 4,735.4 | 4,735.4 | 4,650.1 | 4,650.1 |
| | Accumulated other comprehensive income | 363.2 | 283.2 | 350.2 | 614.4 | 699.5 | 598.0 | 668.5 | 775.7 |
| Other Subsidiaries | Retained earnings | 25,401.1 | 26,346.7 | 27,320.7 | 27,718.4 | 26,613.5 | 27,721.3 | 28,806.1 | 29,427.8 |
| | Treasury shares | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Contacts | Non-controlling interest | -57.2 | 284.8 | 245.8 | 175.7 | 166.6 | 138.4 | 104.2 | 86.2 |

KB Kookmin Bank

Interest Income / Spread / Margin

| Disclaimer 📃 | (bn Won) | 1Q23 | 2Q23 | 3Q23 | 4Q23 | 1Q24 | 2Q24 | 3Q24 | 4Q24(E) |
|-----------------------------------|--|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | Interest Income | 5,271.4 | 5,475.1 | 5,678.1 | 5,922.5 | 5,831.7 | 5,804.3 | 5,815.4 | 5,759.7 |
| Finanial Highlights | Due from financial institutions | 39.2 | 44.9 | 48.3 | 60.0 | 59.5 | 71.2 | 57.4 | 60.8 |
| | Financial Investments | 617.0 | 631.4 | 674.8 | 737.3 | 748.9 | 780.7 | 787.1 | 787.6 |
| KB Financial Group | Loans | 4,505.6 | 4,691.1 | 4,840.8 | 4,988.0 | 4,885.3 | 4,821.8 | 4,841.6 | 4,758.1 |
| | Other | 109.6 | 107.7 | 114.2 | 137.2 | 138.0 | 130.6 | 129.3 | 153.2 |
| KB Kookmin Bank | Interest Expense | 2,924.0 | 3,012.2 | 3,156.5 | 3,384.3 | 3,278.8 | 3,224.4 | 3,299.6 | 3,184.4 |
| Condensed Income Statement | Deposits | 2,247.6 | 2,331.9 | 2,458.7 | 2,634.7 | 2,550.1 | 2,485.7 | 2,540.7 | 2,492.3 |
| Condensed Balance Sheet | Debts & Debentures | 595.8 | 596.7 | 611.6 | 646.1 | 623.8 | 629.3 | 655.2 | 596.1 |
| Interest Income / Spread / Margin | Other | 80.6 | 83.6 | 86.2 | 103.5 | 104.9 | 109.4 | 103.7 | 96.0 |
| Fee and Commission Income | Net Interest Income | 2,347.4 | 2,462.9 | 2,521.6 | 2,538.2 | 2,552.9 | 2,579.9 | 2,515.8 | 2,575.3 |
| Other Operating Income | | | | | | | | | |
| Provision for Credit Losses | Bank Net Interest Margin | | | | | | | | |
| General & Administrative Expenses | (bn Won) | 1Q23 | 2Q23 | 3Q23 | 4Q23 | 1Q24 | 2Q24 | 3Q24 | 4Q24(E) |
| Loans / Deposits | NIM (Quarterly) | 1.79% | 1.85% | 1.84% | 1.83% | 1.87% | 1.84% | 1.71% | 1.72% |
| Asset Quality | NIM (Cumulative) | 1.79% | 1.82% | 1.83% | 1.83% | 1.87% | 1.85% | 1.81% | 1.78% |
| Delinquency | | | | | | | | | |
| Capital Adequacy | Interest Spread / Margin | | | | | | | | |
| Credit Ratings | (bn Won) | 1Q23 | 2Q23 | 3Q23 | 4Q23 | 1Q24 | 2Q24 | 3Q24 | 4Q24(E) |
| Housing Price Index | Interest earning assets ¹⁾ | 445,333.7 | 444,838.9 | 451,544.6 | 461,556.4 | 463,470.5 | 470,492.4 | 480,227.8 | 485,619.0 |
| | Interest earned on the assets ²⁾ | 4,767.7 | 4,966.5 | 5,167.3 | 5,388.2 | 5,316.3 | 5,265.2 | 5,260.6 | 5,204.6 |
| KB Securities | Yield | 4.34% | 4.48% | 4.54% | 4.63% | 4.61% | 4.50% | 4.36% | 4.26% |
| | Interest bearing liabilities ¹⁾ | 433,913.5 | 432,670.3 | 439,351.8 | 448,488.1 | 451,492.8 | 458,135.9 | 468,098.4 | 472,158.2 |
| KB Insurance | Interest paid on the liabilities ³⁾ | 2,805.8 | 2,913.2 | 3,076.4 | 3,257.4 | 3,167.2 | 3,110.2 | 3,194.5 | 3,103.3 |
| | Yield | 2.62% | 2.70% | 2.78% | 2.88% | 2.82% | 2.73% | 2.71% | 2.61% |
| KB Kookmin Card | Interest spread | 1.72% | 1.78% | 1.76% | 1.75% | 1.79% | 1.77% | 1.64% | 1.65% |
| | Net Interest Margin | 1.79% | 1.85% | 1.84% | 1.83% | 1.87% | 1.84% | 1.71% | 1.72% |
| KB Life Insurance | 1) Average balance based on separate financial statement | | | | | | | | |
| | 2) Interest income – credit guarantee fee | | | | | | | | |
| Other Subsidiaries | 3) Interest expense + deposit insurance fee | | | | | | | | |
| | | | | | | | | | |
| Contacts | | | | | | | | | |

KB Kookmin Bank

Fee and Commission Income

| Disclaimer 🛄 | (bn Won) | 1Q23 | 2Q23 | 3Q23 | 4Q23 | 1Q24 | 2Q24 | 3Q24 | 4Q24(E) |
|-----------------------------------|--|-------|-------|-------|-------|-------|-------|-------|---------|
| | Trust Fee | 56.6 | 66.9 | 60.6 | 56.5 | 47.1 | 45.0 | 45.3 | 45.1 |
| Finanial Highlights | Fee and Commission | 250.8 | 223.0 | 208.2 | 245.7 | 253.3 | 215.9 | 228.1 | 233.1 |
| | Fees from credit cards | -7.7 | -10.7 | -11.1 | -11.5 | -9.2 | -11.2 | -11.6 | -11.2 |
| KB Financial Group | Guarantee fees | 15.9 | 18.3 | 19.7 | 20.9 | 23.5 | 22.3 | 21.9 | 23.6 |
| | Other commissions in Won | 209.3 | 174.4 | 162.5 | 208.8 | 211.9 | 176.4 | 195.7 | 197.7 |
| KB Kookmin Bank | Commissions received as agency | 73.3 | 62.9 | 66.0 | 63.3 | 70.4 | 59.7 | 68.5 | 62.4 |
| Condensed Income Statement | Commissions received on represent securities | 25.4 | 24.1 | 24.1 | 21.6 | 22.8 | 24.5 | 27.9 | 25.8 |
| Condensed Balance Sheet | Commissions received on banking business | 48.2 | 47.7 | 47.3 | 48.1 | 49.9 | 49.6 | 49.6 | 48.4 |
| Interest Income / Spread / Margin | Commissions received on loan business | 19.9 | 21.1 | 19.6 | 15.5 | 22.4 | 22.0 | 19.3 | 17.0 |
| Fee and Commission Income | Others | 42.5 | 18.6 | 5.5 | 60.3 | 46.4 | 20.6 | 30.4 | 44.1 |
| Other Operating Income | Other commissions in foreign currency | 33.3 | 41.0 | 37.1 | 27.5 | 27.1 | 28.4 | 22.1 | 23.0 |
| Provision for Credit Losses | Net Fee and Commission Income | 307.4 | 289.9 | 268.8 | 302.2 | 300.4 | 260.9 | 273.4 | 278.2 |
| General & Administrative Expenses | | | | | | | | | |

KB Securities

Loans / Deposits Asset Quality Delinquency Capital Adequacy Credit Ratings Housing Price Index

KB Insurance

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

KB Kookmin Bank

| Other (| Operating | lacama |
|---------|-----------|--------|
| Urner (| Deratino | income |
| | | |

| Disclaimer 📃 | (bn Won) | 1Q23 | 2Q23 | 3Q23 | 4Q23 | 1Q24 | 2Q24 | 3Q24 | 4Q24(E) |
|-----------------------------------|--|--------|--------|--------|--------|--------|--------|--------|---------|
| | Net gain/loss on securities | 347.7 | -92.8 | -117.3 | 694.3 | -22.0 | 268.9 | 427.9 | 192.8 |
| Finanial Highlights | Net gain/loss on FVPL securities ¹⁾ | 355.8 | -96.4 | -105.0 | 747.5 | -49.4 | 247.2 | 426.9 | 177.4 |
| | Net gain/loss on FVOCI securities ²⁾ | -8.1 | 3.6 | -12.3 | -53.2 | 27.4 | 21.7 | 1.0 | 15.4 |
| KB Financial Group | Net gain/loss on sales | -10.7 | 1.8 | -12.3 | -53.3 | 21.0 | 21.7 | 0.9 | 15.3 |
| | Impairment loss | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | -0.1 | 0.1 |
| KB Kookmin Bank | Others | 2.6 | 1.8 | 0.0 | 0.1 | 6.4 | 0.0 | 0.2 | 0.0 |
| Condensed Income Statement | Net gain/loss on derivatives & foreign currency translation | -58.2 | 274.0 | 190.1 | -371.5 | 132.2 | -143.4 | -8.8 | -208.4 |
| Condensed Balance Sheet | Other operating income | -254.6 | -257.9 | -281.0 | -653.3 | -277.5 | -299.0 | -294.5 | -391.7 |
| Interest Income / Spread / Margin | Deposit insurance fees & credit guarantee fees | -253.1 | -250.3 | -257.9 | -276.4 | -264.7 | -268.5 | -277.2 | -279.9 |
| Fee and Commission Income | Net gain/loss on sale of loans | 10.1 | 9.5 | 3.4 | -14.6 | 31.3 | -15.3 | 0.0 | -28.6 |
| Other Operating Income | Others | -11.6 | -17.1 | -26.5 | -362.3 | -44.1 | -15.2 | -17.3 | -83.2 |
| Provision for Credit Losses | Net other operating income | 34.9 | -76.7 | -208.2 | -330.5 | -167.3 | -173.5 | 124.6 | -407.3 |

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

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

KB Securities KB Insurance

Loans / Deposits

Asset Quality Delinquency Capital Adequacy Credit Ratings Housing Price Index

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

KB Kookmin Bank

Provision for Credit Losses

Corporate

| (bn Won) | 1Q23 | 2Q23 | 3Q23 | 4Q23 | 1Q24 | 2Q24 | 3Q24 | 4Q24(E) |
|--|-------|-------|-------|-------|-------|-------|-------|---------|
| Provision for loan losses | 358.6 | 332.7 | 146.0 | 698.2 | 154.7 | 195.9 | 240.1 | 290.4 |
| Provision for acceptances and guarantees | 22.8 | 16.1 | -6.0 | -4.3 | 13.4 | -11.8 | 0.0 | -141.4 |
| Provision for undrawn commitments | 9.3 | 25.3 | 9.3 | -3.3 | -5.4 | 5.2 | -2.7 | -59.3 |
| Provision for financial guarantees & contracts | 0.6 | 2.8 | 0.7 | -0.7 | -0.6 | -2.0 | 3.4 | 0.2 |
| Provision for Credit Losses | 391.3 | 376.9 | 150.0 | 689.9 | 162.1 | 187.3 | 240.8 | 89.9 |

KB Kookmin Bank

Finanial Highlights

KB Financial Group

| Condensed Income Statement |
|-----------------------------------|
| Condensed Balance Sheet |
| Interest Income / Spread / Margin |
| Fee and Commission Income |
| Other Operating Income |
| |

Provision for Credit Losses

General & Administrative Expenses Loans / Deposits Asset Quality Delinquency Capital Adequacy Credit Ratings Housing Price Index

KB Securities

KB Insurance

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

Contacts

| (bn Won) | 1Q23 | 2Q23 | 3Q23 | 4Q23 | 1Q24 | 2Q24 | 3Q24 | 4Q24(E) |
|---------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Total Outstanding Credit | 361,091.6 | 366,184.7 | 373,193.5 | 375,443.2 | 381,265.6 | 390,453.7 | 399,408.8 | 404,680.7 |
| Household | 162,836.4 | 163,395.4 | 164,373.7 | 166,859.6 | 167,515.4 | 171,838.0 | 176,437.2 | 177,025.2 |
| Corporate | 198,255.2 | 202,789.3 | 208,819.8 | 208,583.6 | 213,750.2 | 218,615.7 | 222,971.6 | 227,655.4 |
| Provision for Loan Losses | 360.9 | 213.9 | 54.0 | 455.6 | 104.1 | 84.3 | 188.0 | 97.7 |
| Household | 27.5 | -12.8 | 45.7 | 36.8 | 37.8 | 58.7 | 63.6 | 46.3 |
| Corporate | 333.4 | 226.7 | 8.3 | 418.8 | 66.3 | 25.6 | 124.4 | 51.4 |
| Quarterly Credit Cost | 0.40% | 0.24% | 0.06% | 0.48% | 0.11% | 0.09% | 0.19% | 0.10% |
| Household | 0.07% | -0.03% | 0.11% | 0.09% | 0.09% | 0.14% | 0.15% | 0.10% |
| Corporate | 0.69% | 0.45% | 0.02% | 0.80% | 0.13% | 0.05% | 0.22% | 0.09% |
| Cumulative Credit Cost | 0.40% | 0.32% | 0.23% | 0.30% | 0.11% | 0.10% | 0.13% | 0.12% |
| Household | 0.07% | 0.02% | 0.05% | 0.06% | 0.09% | 0.12% | 0.13% | 0.12% |

0.57%

0.38%

0.49%

0.13%

0.69%

0.13%

0.12%

0.09%

| _ | | | | |
|-------|----|------|------|---|
| | 00 | kmin | Page | 1 |
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| | | | | |

General & Administrative Expenses

| Disclaimer 📃 | (bn Won) | 1Q23 | 2Q23 | 3Q23 | 4Q23 | 1Q24 | 2Q24 | 3Q24 | 4Q24(E |
|-----------------------------------|---|---------|---------|---------|---------|---------|---------|---------|---------|
| | Employee Benefits | 626.2 | 635.3 | 640.9 | 839.5 | 682.5 | 615.7 | 645.6 | 900.4 |
| Finanial Highlights | Post-employment benefits | 28.7 | 30.5 | 32.8 | 32.2 | 37.3 | 35.4 | 33.9 | 37.6 |
| | Termination benefits | 0.0 | 0.0 | 0.0 | 250.2 | 0.0 | 0.0 | 0.0 | 249.3 |
| KB Financial Group | Salaries & employee benefits | 427.7 | 447.0 | 447.4 | 385.4 | 443.9 | 452.3 | 450.8 | 461.6 |
| | Others | 169.8 | 157.8 | 160.7 | 171.7 | 201.3 | 128.0 | 160.9 | 151.9 |
| KB Kookmin Bank | Depreciation and Amortization | 132.2 | 136.4 | 142.4 | 158.2 | 142.1 | 144.6 | 149.3 | 155.1 |
| Condensed Income Statement | Tangible assets | 91.7 | 93.1 | 96.9 | 113.3 | 100.5 | 103.2 | 108.1 | 115.6 |
| Condensed Balance Sheet | Intangible assets | 40.5 | 43.3 | 45.4 | 44.9 | 41.6 | 41.4 | 41.1 | 39.6 |
| Interest Income / Spread / Margin | Others | 0.0 | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Fee and Commission Income | Other General and Administrative Expenses | 271.9 | 305.4 | 285.7 | 347.7 | 258.9 | 298.2 | 287.9 | 354.0 |
| Other Operating Income | Occupancy, furniture & equipment expenses | 240.5 | 233.8 | 247.4 | 317.9 | 218.4 | 240.0 | 247.9 | 312.0 |
| Provision for Credit Losses | Taxes | 31.4 | 71.6 | 38.3 | 29.8 | 40.5 | 58.2 | 40.0 | 41.4 |
| General & Administrative Expenses | General & Administrative Expenses | 1,030.3 | 1,077.1 | 1,069.0 | 1,345.4 | 1,083.5 | 1,058.5 | 1,082.8 | 1,409.5 |
| Loans / Deposits | | | | | | | | | |
| Asset Quality | Cost to Income Ratio(CIR) | | | | | | | | |
| Delinquency | (bn Won) | 1Q23 | 2Q23 | 3Q23 | 4Q23 | 1Q24 | 2Q24 | 3Q24 | 4Q24(E |
| Capital Adequacy | Quarterly CIR | 38.3% | 40.2% | 41.4% | 53.6% | 40.3% | 39.7% | 37.2% | 57.69 |
| Credit Ratings | Cumulative CIR | 38.3% | 39.3% | 40.0% | 43.2% | 40.3% | 40.0% | 39.0% | 43.39 |
| Housing Price Index | Gross operating income | 2,689.7 | 2,676.1 | 2,582.2 | 2,509.9 | 2,686.0 | 2,667.3 | 2,913.8 | 2,446.2 |
| | General & administrative expenses | 1,030.3 | 1,077.1 | 1,069.0 | 1,345.4 | 1,083.5 | 1,058.5 | 1,082.8 | 1,409.5 |
| KB Securities | | | | | | | | | |

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

KB Kookmin Bank

Loans / Deposits

Disclaimer

Finanial Highlights

KB Financial Group

KB Kookmin Bank

Asset Quality

Delinquency Capital Adequacy Credit Ratings Housing Price Index

KB Securities

KB Insurance

Condensed Income Statement Condensed Balance Sheet Interest Income / Spread / Margin Fee and Commission Income Other Operating Income Provision for Credit Losses General & Administrative Expenses Loans / Deposits

Loans in Won (bn Won) Mar. 23 Jun. 23 Sep. 23 Dec. 23 Mar. 24 Jun. 24 Sep. 24 Dec. 24(E) Household 162,414.1 162,994.5 163,982.2 166,486.4 167,181.2 171,535.9 176,150.1 176,763.9 Mortgage¹⁾ 90,617.0 91,507.8 92,812.3 95,433.7 97,680.9 101,473.7 105,777.2 106,081.8 Home equity 29,868.3 30,865.5 31,806.9 32,481.8 34,386.6 36,194.1 37,200.6 36,533.0 General¹⁾ 71,797.1 71,486.7 71,169.9 71,052.7 69,500.3 70,062.2 70,372.9 70,682.1 Corporate 164,263,2 167,276.0 172,393.5 175,157.3 176,516.5 180,001.1 185,664.9 186,826,1 SME 132,991.2 133,420.8 135,546.5 136,609.4 137,642.1 138,335.3 143,063.6 145,058.6 SOHO 86,303.5 86,818.1 88,327.3 89,021.2 89,615.0 90,344.6 92,210.4 93,457.6 SME private placement bonds 51.4 40.8 33.6 33.3 4.1 3.8 3.6 0.9 Large corporate²⁾ 30,976.2 33,587.5 36,605.1 38,332.1 38,815.9 41,612.9 42,583.7 41,753.4 Large corporate private placement bonds 244.4 226.9 208.3 182.5 54.4 49.1 14.0 13.2 Total 326.677.3 330.270.5 336.375.7 341.643.7 343.697.7 351.537.0 361.815.0 363.590.0

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

2) Including loans to public sector

Loan Portfolio

| | Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun. 24 | Sep. 24 | Dec. 24(E |
|---|---------|---------|---------|---------|---------|---------|---------|-----------|
| Household | 49.7% | 49.4% | 48.7% | 48.7% | 48.6% | 48.8% | 48.7% | 48.69 |
| Mortgage | 27.7% | 27.7% | 27.6% | 27.9% | 28.4% | 28.9% | 29.2% | 29,29 |
| Home equity | 9.1% | 9.3% | 9.5% | 9.5% | 10.0% | 10.3% | 10.3% | 10.0 |
| General | 22.0% | 21.6% | 21.2% | 20.8% | 20.2% | 19.9% | 19.4% | 19.49 |
| Corporate | 50.3% | 50.6% | 51.3% | 51.3% | 51.4% | 51.2% | 51.3% | 51.4 |
| SME | 40.7% | 40.4% | 40.3% | 40.0% | 40.0% | 39.4% | 39.5% | 39.9 |
| SOHO | 26.4% | 26.3% | 26.3% | 26.1% | 26.1% | 25.7% | 25.5% | 25.7 |
| SME private placement bonds | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0 |
| Large corporate | 9.5% | 10.2% | 10.9% | 11.2% | 11.3% | 11.8% | 11.8% | 11.59 |
| Large corporate private placement bonds | 0.1% | 0.1% | 0.1% | 0.1% | 0.0% | 0.0% | 0.0% | 0.09 |
| otal | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0 |

KB Life Insurance Other Subsidiaries

KB Kookmin Card

KB Kookmin Bank

Loans / Deposits

| bn Won) | Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun, 24 | Sep. 24 | Dec. 24(E) |
|---------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| Core deposits | 145,959.6 | 146,004.0 | 146,579.5 | 146,454.7 | 153,074.5 | 153,097.0 | 150,002.2 | 151,475.1 |
| Savings deposits | 183,666.0 | 188,837.4 | 188,657.9 | 195,820.8 | 202,640.1 | 201,018.3 | 210,848.3 | 216,287.8 |
| Marketable deposits | 8,544.4 | 9,796.2 | 13,349.3 | 12,152.4 | 12,065.0 | 13,596.7 | 9,856.1 | 9,814.2 |
| lotal | 338,170.0 | 344,637.6 | 348,586.7 | 354,427.9 | 367,779.6 | 367,712.0 | 370,706.6 | 377,577.1 |

| | Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun. 24 | Sep. 24 | Dec. 24(E) |
|---------------------|---------|---------|---------|---------|---------|---------|---------|------------|
| Core deposits | 43.2% | 42.4% | 42.0% | 41.3% | 41.6% | 41.6% | 40.5% | 40.1% |
| Savings deposits | 54.3% | 54.8% | 54.1% | 55.2% | 55.1% | 54.7% | 56.9% | 57.3% |
| Marketable deposits | 2.5% | 2.8% | 3.8% | 3.4% | 3.3% | 3.7% | 2.7% | 2.6% |
| Total | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |

Loan to Deposit Ratio¹⁾

| | Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun. 24 | Sep. 24 | Dec. 24(E) |
|--|---------|---------|---------|---------|---------|---------|---------|------------|
| Loans in Won / Deposits in Won ²⁾ | 96.3% | 96.8% | 97.3% | 98.8% | 97.0% | 98.3% | 98.9% | 98.8% |

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

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

KB Kookmin Bank

Asset Quality

| Disclaimer 📃 | (bn Won) | Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun. 24 | Sep. 24 | Dec. 24(E) |
|-----------------------------------|--|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| | Total Outstanding Credits | 361,091.6 | 366,184.7 | 373,193.5 | 375,443.2 | 381,265.6 | 390,453.7 | 399,408.8 | 404,680.7 |
| Finanial Highlights | Normal | 359,006.2 | 363,888.8 | 370,824.7 | 372,868.8 | 378,555.7 | 387,497.8 | 396,311.8 | 401,950.5 |
| | Precautionary | 1,268.2 | 1,397.0 | 1,379.9 | 1,419.3 | 1,455.0 | 1,498.5 | 1,618.3 | 1,444.3 |
| KB Financial Group | Substandard | 542.5 | 610.3 | 677.4 | 793.2 | 819.7 | 1,035.2 | 1,059.6 | 919.4 |
| | Doubtful | 175.0 | 172.5 | 191.7 | 181.7 | 213.4 | 178.5 | 184.1 | 197.5 |
| KB Kookmin Bank | Estimated Loss | 99.7 | 116.1 | 119.8 | 180.1 | 221.8 | 243.8 | 235.2 | 169.0 |
| Condensed Income Statement | NPL (A) | 817.2 | 898.9 | 988.9 | 1,155.1 | 1,254.9 | 1,457.5 | 1,478.9 | 1,285.9 |
| Condensed Balance Sheet | NPL Ratio | 0.23% | 0.25% | 0.26% | 0.31% | 0.33% | 0.37% | 0.37% | 0.32% |
| Interest Income / Spread / Margin | Loan loss reserves ¹⁾ (B) | 2,156.1 | 2,281.9 | 2,251.9 | 2,605.9 | 2,612.2 | 2,607.0 | 2,653.5 | 2,603.6 |
| Fee and Commission Income | Reserves for credit losses (C) | 2,086.1 | 1,913.6 | 1,945.4 | 2,069.2 | 1,997.6 | 2,058.8 | 2,059.6 | 2,039.1 |
| Other Operating Income | NPL Coverage Ratio(New) (B/A) | 263.9% | 253.9% | 227.7% | 225.6% | 208.2% | 178.9% | 179.4% | 202.5% |
| Provision for Credit Losses | NPL Coverage Ratio(Old) [(B+C)/A)] | 519.1% | 466.8% | 424.4% | 404.7% | 367.3% | 320.1% | 318.7% | 361.1% |
| General & Administrative Expenses | 1) Allowances for loan losses and acceptances & guar | antees | | | | | | | |

1) Allowances for loan losses and acceptances & guarantees

Loans / Deposits Asset Quality Delinquency

Capital Adequacy Credit Ratings

KB Securities

KB Insurance

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

Household Housing Price Index

| (bn Won) | Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun. 24 | Sep. 24 | Dec. 24(E) |
|----------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| Total Outstanding Credits | 162,836.4 | 163,395.4 | 164,373.7 | 166,859.6 | 167,515.4 | 171,838.0 | 176,437.2 | 177,025.2 |
| Normal | 162,187.6 | 162,707.4 | 163,637.1 | 166,132.3 | 166,750.9 | 171,041.3 | 175,649.0 | 176,274.9 |
| Precautionary | 400.1 | 414.9 | 430.8 | 443.8 | 461.0 | 480.1 | 492.9 | 458.0 |
| Substandard | 159.8 | 188.2 | 212.8 | 191.8 | 203.6 | 218.4 | 194.4 | 189.6 |
| Doubtful | 70.4 | 67.6 | 73.8 | 70.8 | 77.8 | 76.7 | 76.8 | 76.6 |
| Estimated Loss | 18.5 | 17.3 | 19.2 | 20.9 | 22.0 | 21.5 | 24.0 | 26.1 |
| NPL | 248.7 | 273.1 | 305.9 | 283.5 | 303.4 | 316.6 | 295.2 | 292.3 |
| NPL Ratio | 0.15% | 0.17% | 0.19% | 0.17% | 0.18% | 0.18% | 0.17% | 0.17% |
| Loan loss reserves ¹⁾ | 725.2 | 667.8 | 673.8 | 665.1 | 664.5 | 675.1 | 688.8 | 688.3 |
| Reserve for credit losses | 1,092.3 | 1,135.9 | 1,153.1 | 1,184.8 | 1,202.7 | 1,238.9 | 1,271.8 | 1,283.1 |
| NPL Coverage Ratio | 291.7% | 244.5% | 220.3% | 234.6% | 219.0% | 213.3% | 233.3% | 235.5% |

1) Allowances for loan losses and acceptances & guarantees

KB Kookmin Bank

Asset Quality

Corporate (bn Won) Mar. 23 Jun, 23 Sep. 23 Dec. 23 Dec. 24(E) Mar. 24 Jun. 24 Sep. 24 Total Outstanding Credits 198,255.2 202,789.3 208,819.8 208,583.6 213,750.2 218,615.7 222,971.6 227,655.4 Normal 196,818.6 201,181.4 207,187.7 206,736.4 211,804.8 216,456.4 220,662.7 225,675.5 Precautionary 868.1 982.2 949.1 975.5 994.0 1,018.3 1,125.4 986.3 Substandard 382.7 422.0 464.6 601.4 616.1 816.8 865.2 729.8 Doubtful 104.6 104.9 117.9 110.9 135.6 101.8 107.2 120.9 Estimated Loss 81.2 98.8 100.5 159.2 199.8 222.3 211.2 142.9 NPL 568.5 625.7 683.0 871.6 951.5 1,140.9 1,183.6 993.6 NPL Ratio 0.29% 0.31% 0.33% 0.42% 0.45% 0.52% 0.53% 0.44% 1,430.9 1,614.0 1,578.0 1,940.8 1,947.7 1,931.9 1,964.8 1,915.3 Loan loss reserves¹⁾ Reserve for credit losses 993.8 777.6 792.3 884.4 794.8 819.9 787.8 755.9 251.7% 258.4% 231.0% 222.7% 204.7% 169.3% NPL Coverage Ratio 166.0% 192.8%

1) Allowances for loan losses and acceptances & guarantees

Write-offs / NPL Sales

| (bn Won) | Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun. 24 | Sep. 24 | Dec. 24(E) |
|------------|---------|---------|---------|---------|---------|---------|---------|------------|
| Write-offs | 91.6 | 109.3 | 115.4 | 134.2 | 114.8 | 114.3 | 130.1 | 270.2 |
| Household | 55.7 | 68.6 | 61.8 | 69.5 | 60.8 | 66.7 | 68.6 | 67.9 |
| Corporate | 35.9 | 40.7 | 53.6 | 64.7 | 54.0 | 47.6 | 61.5 | 202.3 |
| NPL Sales | 42.7 | 81.3 | 77.4 | 215.3 | 181.1 | 191.5 | 195.0 | 225.7 |
| Household | 16.2 | 16.2 | 19.4 | 52.5 | 26.3 | 41.3 | 60.9 | 34.0 |
| Corporate | 26.5 | 65.1 | 58.0 | 162.8 | 154.8 | 150.2 | 134.1 | 191.7 |
| Total | 134.3 | 190.6 | 192.8 | 349.5 | 295.9 | 305.8 | 325.1 | 495.9 |

Recoveries from Written-offs

| (bn Won) | Mar. 23 | Jun, 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun, 24 | Sep. 24 | Dec. 24(E) |
|-----------|---------|---------|---------|---------|---------|---------|---------|------------|
| Household | 25.1 | 25.8 | 22.8 | 36.8 | 37.8 | 58.7 | 63.6 | 46.3 |
| Corporate | 5.5 | 5.4 | 7.0 | 418.8 | 66.3 | 25.6 | 124.4 | 51.4 |
| Total | 30.6 | 31.2 | 29.8 | 455.6 | 104.1 | 84.3 | 188.0 | 97.7 |

KB Kookmin Bank

Delinquency

Disclaimer

Fee and Commission Income Other Operating Income Provision for Credit Losses

| Disclaimer | Delinquency Ratio | | | | | | | | |
|-----------------------------------|-----------------------------------|---------|---------|---------|---------|---------|---------|---------|------------|
| | | Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun. 24 | Sep. 24 | Dec. 24(E) |
| Finanial Highlights | Household | 0.24% | 0.26% | 0.28% | 0.26% | 0.28% | 0.28% | 0.26% | 0.27% |
| | Mortgage | 0.23% | 0.26% | 0.28% | 0.26% | 0.28% | 0.28% | 0.26% | 0.26% |
| KB Financial Group | General | 0.25% | 0.27% | 0.28% | 0.27% | 0.28% | 0.28% | 0.26% | 0.28% |
| | Corporate | 0.16% | 0.21% | 0.23% | 0.19% | 0.23% | 0.28% | 0.30% | 0.30% |
| KB Kookmin Bank | SME | 0.22% | 0.26% | 0.30% | 0.25% | 0.31% | 0.39% | 0.41% | 0.40% |
| Condensed Income Statement | Large Corporation | 0.01% | 0.06% | 0.06% | 0.02% | 0.03% | 0.01% | 0.03% | 0.06% |
| Condensed Balance Sheet | Total | 0.20% | 0.23% | 0.25% | 0.22% | 0.25% | 0.28% | 0.28% | 0.29% |
| Interest Income / Spread / Margin | * Delinguent for 1 month and over | | | | | | | | |

* Delinquent for 1 month and over

Loan Amount

| General & Administrative Expenses | (bn Won) | Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun, 24 | Sep. 24 | Dec. 24(E) |
|-----------------------------------|-------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| Loans / Deposits | Household | 162,836.4 | 163,395.4 | 164,373.7 | 166,859.6 | 167,515.4 | 171,838.0 | 176,437.2 | 177,025.2 |
| Asset Quality | Mortgage | 91,322.8 | 91,483.2 | 92,032.8 | 94,340.0 | 94,281.5 | 96,778.2 | 100,224.4 | 101,142.8 |
| Delinquency | General | 71,513.5 | 71,912.3 | 72,340.9 | 72,519.6 | 73,233.9 | 75,059.9 | 76,212.8 | 75,882.4 |
| Capital Adequacy | Corporate | 188,791.9 | 191,799.2 | 197,433.6 | 197,383.7 | 201,621.0 | 205,734.7 | 210,112.3 | 212,179.7 |
| Credit Ratings | SME | 138,862.6 | 139,044.7 | 141,296.4 | 141,880.3 | 143,042.0 | 143,438.0 | 147,791.5 | 150,025.1 |
| Housing Price Index | Large Corporation | 49,929.3 | 52,754.5 | 56,137.2 | 55,503.4 | 58,579.0 | 62,296.7 | 62,320.8 | 62,154.6 |
| | Total | 351,628.3 | 355,194.6 | 361,807.4 | 364,243.3 | 369,136.4 | 377,572.7 | 386,549.5 | 389,204.9 |
| KB Securities | | | | | | | | | |

KB Insurance

KB Securities

| KB Insurance | Delinquent Amount | | | | | | | | |
|--------------------|-------------------|---------|---------|---------|---------|---------|---------|---------|------------|
| | (bn Won) | Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun. 24 | Sep. 24 | Dec. 24(E) |
| KB Kookmin Card | Household | 385.4 | 430.2 | 462.8 | 438.8 | 465.1 | 479.0 | 459.8 | 476.0 |
| | Mortgage | 206.1 | 238.1 | 258.4 | 245.8 | 263.6 | 271.9 | 264.4 | 265.6 |
| KB Life Insurance | General | 179.3 | 192.1 | 204.4 | 193.0 | 201.5 | 207.1 | 195.5 | 210.4 |
| | Corporate | 307.3 | 399.5 | 455.1 | 371.6 | 459.6 | 570.4 | 620.4 | 641.5 |
| Other Subsidiaries | SME | 303.3 | 367.8 | 422.7 | 358.4 | 443.0 | 561.9 | 601.5 | 603.8 |
| | Large Corporation | 4.0 | 31.7 | 32.4 | 13.2 | 16.6 | 8.5 | 18.9 | 37.7 |
| Contacts | Total | 692.7 | 829.6 | 917.9 | 810.4 | 924.7 | 1,049.4 | 1,080.2 | 1,117.5 |

KB Kookmin Bank

Delinquency

Delinquent Amount by Period

| (bn Won) | Mar. 23 | Jun, 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun. 24 | Sep. 24 | Dec. 24(E) |
|----------------|---------|---------|---------|---------|---------|---------|---------|------------|
| 1~3 months | 325.0 | 431.5 | 422.9 | 421.6 | 458.9 | 480.6 | 540.9 | 568.9 |
| 3~6 months | 247.8 | 247.1 | 325.6 | 224.5 | 273.2 | 374.0 | 309.1 | 315.4 |
| 6~12 months | 73.1 | 104.1 | 123.8 | 109.8 | 120.0 | 123.0 | 162.7 | 158.4 |
| Over 12 months | 46.8 | 46.9 | 45.6 | 54.5 | 72.6 | 71.8 | 67.6 | 74.9 |
| Total | 692.7 | 829.6 | 917.9 | 810.4 | 924.7 | 1,049.4 | 1,080.3 | 1,117.6 |

Delinquency Ratio by Industry (Coporate Loan)

| | Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun. 24 | Sep. 24 | Dec. 24(E) |
|---|---------|---------|---------|---------|---------|---------|---------|------------|
| Agriculture, forestry and fishing | 1.24% | 0.37% | 0.49% | 0.46% | 1.04% | 0.63% | 1.08% | 1.16% |
| Mining and quarrying | 0.00% | 0.26% | 0.00% | 0.00% | 0.00% | 0.00% | 2.36% | 2.34% |
| Manufacturing | 0.21% | 0.27% | 0.29% | 0.24% | 0.23% | 0.25% | 0.27% | 0.33% |
| Electricity, gas, steam and water supply | 0.01% | 0.01% | 0.01% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Sewage, waste management, materials recovery and remediation activities | 0.10% | 0.02% | 0.23% | 0.07% | 0.07% | 0.05% | 0.12% | 0.11% |
| Construction | 0.26% | 0.31% | 0.29% | 0.27% | 0.41% | 0.50% | 0.36% | 0.50% |
| Wholesale and retail trade | 0.24% | 0.34% | 0.38% | 0.34% | 0.39% | 0.58% | 0.55% | 0.52% |
| Transportation | 0.11% | 0.11% | 0.12% | 0.14% | 0.24% | 0.13% | 0.17% | 0.14% |
| Accommodation and food service activities | 0.29% | 0.34% | 0.40% | 0.36% | 0.42% | 0.38% | 0.50% | 0.38% |
| Information and communications | 0.22% | 0.26% | 0.26% | 0.24% | 0.30% | 0.43% | 0.55% | 0.46% |
| Financial and insurance activities | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.01% | 0.15% | 0.02% |
| Real estate activities and renting and leasing | 0.05% | 0.08% | 0.09% | 0.04% | 0.13% | 0.16% | 0.13% | 0.21% |
| Professional, scientific and technical activities | 0.31% | 0.18% | 0.30% | 0.22% | 0.24% | 0.60% | 0.82% | 0.56% |
| Business facilities management and business | 0.21% | 0.39% | 0.33% | 0.18% | 0.25% | 0.31% | 0.20% | 0.23% |
| Public administration and defence ; compulsory social security | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Education | 0.23% | 0.40% | 0.39% | 0.36% | 0.49% | 0.60% | 0.48% | 0.38% |
| Human health and social work activities | 0.16% | 0.25% | 0.27% | 0.07% | 0.09% | 0.11% | 0.22% | 0.11% |
| Arts, sports and recreation related services | 0.13% | 0.30% | 0.37% | 0.75% | 0.27% | 0.27% | 0.35% | 0.51% |
| Membership organizations, repair and other personal se | 0.13% | 0.21% | 0.18% | 0.24% | 0.31% | 0.31% | 0.29% | 0.25% |
| Others | 0.57% | 0.98% | 0.90% | 0.41% | 0.69% | 0.60% | 0.27% | 0.77% |
| Total | 0.16% | 0.21% | 0.23% | 0.19% | 0.23% | 0.28% | 0.30% | 0.30% |

* Reclassified based on Korean Standard Industrial Classification (as amended in July 2017)

KB Kookmin Bank

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Capital Adequacy<sup>1)</sup>
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| Disclaimer | (bn Won) | Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun. 24 | Sep. 24 | Dec. 24(E |
|-----------------------------------|----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | Tier 1 Capital | 32,594.4 | 33,140.5 | 34,213.5 | 33,478.6 | 33,905.4 | 35,291.1 | 35,965.2 | 35,096.7 |
| Finanial Highlights | Common Equity Tier 1 | 31,311.5 | 31,857.5 | 32,930.6 | 32,195.7 | 32,622.5 | 33,650.9 | 34,899.6 | 34,031.1 |
| | Paid in capital | 2,021.9 | 2,021.9 | 2,021.9 | 2,021.9 | 2,021.9 | 2,021.9 | 2,021.9 | 2,021.9 |
| KB Financial Group | Capital surplus | 4,604.4 | 4,604.4 | 4,604.4 | 4,604.4 | 4,604.4 | 4,604.4 | 4,604.4 | 4,604.4 |
| | Retained earnings | 25,401.1 | 26,346.7 | 27,320.7 | 27,718.4 | 26,613.5 | 27,721.3 | 28,806.1 | 29,427.8 |
| KB Kookmin Bank | Others | 784.1 | 417.8 | 481.1 | 745.4 | 830.5 | 728.9 | 714.2 | 821.4 |
| Condensed Income Statement | Deductions | -1,500.0 | -1,533.3 | -1,497.6 | -2,894.4 | -1,447.7 | -1,425.6 | -1,247.1 | -2,844.4 |
| Condensed Balance Sheet | Additional Tier 1 | 1,282.9 | 1,282.9 | 1,282.9 | 1,282.9 | 1,282.9 | 1,640.2 | 1,065.6 | 1,065.6 |
| Interest Income / Spread / Margin | Tier 2 Capital | 5,347.2 | 5,362.9 | 5,402.1 | 5,561.2 | 5,486.0 | 5,447.2 | 5,370.6 | 5,514.3 |
| Fee and Commission Income | Provisions | 278.8 | 326.4 | 315.1 | 583.9 | 568.3 | 526.8 | 504.3 | 570.5 |
| Other Operating Income | Subordinated debt | 4,418.6 | 4,377.2 | 4,407.6 | 4,294.9 | 4,228.2 | 4,214.7 | 4,154.9 | 4,224.2 |
| Provision for Credit Losses | Others | 649.8 | 659.3 | 679.4 | 682.4 | 689.4 | 705.7 | 711.4 | 719.6 |
| General & Administrative Expenses | Total BIS Capital | 37,941.6 | 38,503.4 | 39,615.6 | 39,039.9 | 39,391.5 | 40,738.3 | 41,335.8 | 40,611.0 |
| Loans / Deposits | Risk Weighted Assets | 204,730.8 | 208,705.9 | 215,783.5 | 215,962.2 | 227,062.9 | 228,814.9 | 227,290.2 | 235,528.8 |
| Asset Quality | BIS Capital Adequacy Ratio | 18.53% | 18.45% | 18.36% | 18.08% | 17.35% | 17.80% | 18.19% | 17.24% |
| Delinquency | Tier 1 | 15.92% | 15.88% | 15.86% | 15.50% | 14.93% | 15.42% | 15.82% | 14.90% |
| Capital Adequacy | Common Equity Tier 1 | 15.29% | 15.26% | 15.26% | 14.91% | 14.37% | 14.71% | 15.35% | 14.45% |
| Credit Ratings | Tier 2 | 2.61% | 2.57% | 2.50% | 2.58% | 2.42% | 2.38% | 2.36% | 2.34% |

KB Securities

KB Insurance

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

KB Kookmin Bank

Credit Ratings

Disclaimer

- As of December 31, 2024

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

KB Kookmin Bank

Condensed Income Statement

Condensed Balance Sheet

Interest Income / Spread / Margin

Fee and Commission Income

Other Operating Income

Provision for Credit Losses

General & Administrative Expenses

Loans / Deposits

Asset Quality

Delinquency

Capital Adequacy

Credit Ratings

Housing Price Index

KB Securities

KB Insurance

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

KB Kookmin Bank

Housing Price Index

| Disclaimer | Housing price index | | | Jeonse price index | | |
|-----------------------------------|---------------------|----------------|------------------|--------------------|----------------|------------------|
| | Year | National index | Seoul area index | Year | National index | Seoul area index |
| Finanial Highlights | 2007 | 61.9 | 61.4 | 2007 | 55.5 | 49.4 |
| | 2008 | 63.8 | 64.5 | 2008 | 56.4 | 50.0 |
| KB Financial Group | 2009 | 64.8 | 66.2 | 2009 | 58.3 | 53.0 |
| | 2010 | 66.0 | 65.5 | 2010 | 62.5 | 56.4 |
| KB Kookmin Bank | 2011 | 70.5 | 65.7 | 2011 | 70.2 | 62.5 |
| Condensed Income Statement | 2012 | 70.5 | 63.8 | 2012 | 72.7 | 63.8 |
| Condensed Balance Sheet | 2013 | 70.8 | 63.0 | 2013 | 76.8 | 68.1 |
| Interest Income / Spread / Margin | 2014 | 72.2 | 63.5 | 2014 | 79.7 | 71.0 |
| Fee and Commission Income | 2015 | 75.4 | 66.2 | 2015 | 84.2 | 76.7 |
| Other Operating Income | 2016 | 76.5 | 68.2 | 2016 | 85.5 | 78.7 |
| Provision for Credit Losses | 2017 | 77.4 | 70.7 | 2017 | 85.9 | 80.0 |
| General & Administrative Expenses | 2018 | 79.9 | 78.1 | 2018 | 86.0 | 82.0 |
| Loans / Deposits | 2019 | 80.1 | 80.1 | 2019 | 85.6 | 82.5 |
| Asset Quality | 2020 | 86.7 | 88.7 | 2020 | 91.2 | 90.9 |
| Delinquency | 2021 | 99.7 | 99.8 | 2021 | 99.7 | 99.8 |
| Capital Adequacy | 2022 | 97.9 | 98.5 | 2022 | 97.3 | 97.0 |
| Credit Ratings | Dec. 2023 | 93.3 | 94.9 | Dec. 2023 | 92.0 | 92.0 |
| Housing Price Index | Jan. 2024 | 93.2 | 94.8 | Jan. 2024 | 92.1 | 92.2 |
| | Mar. 2024 | 93.1 | 94.7 | Mar. 2024 | 92.3 | 92.6 |
| KB Securities | Jun. 2024 | 92.9 | 94.8 | Jun. 2024 | 92.4 | 93.2 |
| | Sep. 2024 | 93.2 | 96.1 | Sep. 2024 | 92.9 | 94.6 |
| KB Insurance | Dec. 2024 | 93.2 | 96.8 | Dec. 2024 | 93.3 | 95.1 |

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

KB Securities

Condensed Income Statement

| Disclaimer 📃 | (bn Won) | 1Q23 | 2Q23 | 3Q23 | 4Q23 | 1Q24 | 2Q24 | 3Q24 | 4Q24(E) |
|----------------------------|---|-------|-------|-------|-------|-------|-------|-------|---------|
| | Net interest income | 141.6 | 148.4 | 160.9 | 163.2 | 149.9 | 152.7 | 144.3 | 157.3 |
| Finanial Highlights | Net fee and commission income | 161.1 | 224.6 | 193.1 | 163.8 | 196.7 | 179.9 | 174.9 | 237.0 |
| | Net other operating income(expenses) | 201.7 | 59.5 | 27.5 | 74.6 | 158.1 | 142.0 | 163.5 | -35.7 |
| KB Financial Group | Gross operating income | 504.4 | 432.5 | 381.5 | 401.6 | 504.7 | 474.6 | 482.7 | 358.6 |
| | General & administrative expenses | 234.0 | 227.2 | 214.1 | 228.0 | 255.2 | 231.1 | 244.1 | 249.9 |
| KB Kookmin Bank | Operating profit before provision for credit losses | 270.4 | 205.3 | 167.4 | 173.6 | 249.5 | 243.5 | 238.6 | 108.7 |
| | Provision for credit losses | 8.1 | 13.1 | 16.2 | 106.7 | -2.0 | 2.0 | 1.7 | 65.3 |
| KB Securities | Net operating profit | 262.3 | 192.2 | 151.2 | 66.9 | 251.5 | 241.5 | 236.9 | 43.4 |
| Condensed Income Statement | Net non-operating profit(loss) | -75.4 | -51.3 | -2.4 | -58.2 | -10.3 | -9.7 | -5.1 | -7.0 |
| Condensed Balance Sheet | Share of profit(loss) of associates | -18.0 | 2.9 | -15.3 | 33.3 | -6.9 | -6.8 | -10.7 | -10.8 |
| Key Indicators | Net other non-operating income(expenses) | -57.4 | -54.2 | 12.9 | -91.5 | -3.4 | -2.9 | 5.6 | 3.8 |
| | Profit before income tax | 186.9 | 140.9 | 148.8 | 8.7 | 241.2 | 231.8 | 231.8 | 36.4 |
| KB Insurance | Income tax expense | 46.2 | 32.0 | 36.9 | -12.4 | 43.7 | 52.6 | 60.0 | 0.0 |
| | Profit for the period | 140.7 | 108.9 | 111.9 | 21,1 | 197.5 | 179.2 | 171.8 | 36.4 |
| KB Kookmin Card | Profit attibutable to non-controlling interests | 0.1 | -0.1 | 0.4 | -7.4 | -0.5 | 1.1 | 1.1 | -2.5 |
| | Profit attributable to shareholders of the parent company | 140.6 | 109.0 | 111.5 | 28.5 | 198.0 | 178.1 | 170.7 | 38.9 |

KB Life Insurance

Other Subsidiaries

KB Securities

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Condensed Balance Sheet
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| Disclaimer | (bn Won) | Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun. 24 | Sep. 24 | Dec. 24(E |
|----------------------------|--|----------|----------|----------|----------|----------|----------|----------|-----------|
| | Total Assets | 62,243.4 | 63,012.6 | 60,076.2 | 61,267.0 | 62,950.5 | 62,495.2 | 63,200.1 | 63,384.4 |
| inanial Highlights | Cash and due from financial institutions | 4,417.1 | 3,917.7 | 3,337.3 | 2,927.1 | 2,698.8 | 2,820.8 | 2,740.0 | 3,322.5 |
| | Financial assets at fair value through profit or loss | 32,197.2 | 34,192.7 | 32,855.1 | 35,948.9 | 35,351.2 | 35,078.0 | 35,465.9 | 37,098.0 |
| (B Financial Group | Derivative financial assets | 1,506.6 | 1,511.3 | 1,499.6 | 1,138.5 | 1,089.9 | 1,133.4 | 1,307.7 | 1,394.2 |
| | Financial investments | 4,927.8 | 5,467.2 | 5,621.8 | 5,134.5 | 5,725.7 | 6,430.0 | 6,422.0 | 6,485.3 |
| (B Kookmin Bank | Loans | 9,959.5 | 9,524.6 | 11,240.4 | 10,418.9 | 10,125.3 | 9,701.9 | 9,903.0 | 10,605.8 |
| | (Allowances for loan losses) | -67.4 | -63.2 | -76.2 | -167.5 | -157.9 | -159.5 | -161.4 | -225.2 |
| (B Securities | Investments in associates | 292.6 | 293.5 | 289.8 | 311.6 | 295.5 | 297.0 | 295.3 | 417.8 |
| Condensed Income Statement | Tangible assets | 900.3 | 1,129.2 | 1,284.7 | 845.8 | 682.1 | 651.3 | 653.5 | 658.0 |
| Condensed Balance Sheet | Goodwill & Intangible assets | 278.0 | 278.9 | 280.5 | 298.6 | 306.9 | 307.8 | 298.1 | 289.3 |
| Key Indicators | Current income tax assets | 9.5 | 11.6 | 16.4 | 12.7 | 8.6 | 7.4 | 7.7 | 6.8 |
| | Deferred income tax assets | 1.3 | 1.2 | 1.2 | 1.0 | 32.6 | 53.6 | 40.6 | 101.8 |
| B Insurance | Other assets | 7,753.5 | 6,684.7 | 3,649.4 | 4,229.4 | 6,633.9 | 6,014.0 | 6,066.3 | 3,004.9 |
| | Total Liabilities | 56,346.3 | 56,885.6 | 53,852.1 | 54,967.8 | 56,467.5 | 55,826.0 | 56,376.1 | 56,498.4 |
| B Kookmin Card | Financial liabilities at fair value through profit or loss | 11,740.1 | 11,954.3 | 10,792.3 | 10,827.0 | 11,081.3 | 10,679.1 | 10,065.1 | 10,561.0 |
| | Deposits | 7,178.1 | 7,192.4 | 6,969.6 | 7,122.6 | 7,462.6 | 7,684.8 | 7,318.1 | 7,725.9 |
| (B Life Insurance | Debts | 21,670.2 | 23,115.0 | 24,860.7 | 25,738.8 | 24,258.2 | 24,913.3 | 25,889.3 | 27,229.9 |
| | Debentures | 6,304.3 | 6,036.5 | 5,223.7 | 4,901.4 | 4,877.2 | 4,939.5 | 5,439.3 | 6,224.8 |
| Other Subsidiaries | Derivative financial liabilities | 1,922.0 | 1,983.8 | 2,267.6 | 1,820.6 | 1,762.6 | 1,531.0 | 1,528.6 | 1,928.0 |
| | Net defined benefit liabilities | 44.2 | 48.6 | 53.3 | 62.6 | 51.3 | 55.2 | 60.1 | 68.7 |
| Contacts | Provisions | 141.1 | 141.3 | 130.6 | 213.1 | 226.7 | 217.4 | 190.1 | 137.6 |
| | Accrued expenses payables | 276.3 | 311.5 | 340.5 | 382.6 | 368.5 | 393.2 | 416.5 | 469.2 |
| | Other liabilities | 7,070.0 | 6,102.2 | 3,213.8 | 3,899.1 | 6,379.1 | 5,412.5 | 5,469.0 | 2,153.3 |
| | Total Equity | 5,897.1 | 6,127.0 | 6,224.1 | 6,299.2 | 6,483.0 | 6,669.2 | 6,824.0 | 6,886.0 |
| | Share capital | 1,439.9 | 1,439.9 | 1,439.9 | 1,439.9 | 1,439.9 | 1,439.9 | 1,439.9 | 1,439.9 |
| | Hybrid financial instrument | 506.1 | 626.1 | 626.1 | 626.1 | 756.1 | 756.1 | 756.1 | 756.1 |
| | Capital surplus | 1,328.9 | 1,328.9 | 1,328.9 | 1,328.9 | 1,328.9 | 1,328.9 | 1,328.9 | 1,329.5 |
| | Accumulated other comprehensive income | 191.5 | 199.4 | 192.9 | 208.4 | 222.4 | 225.2 | 217.0 | 252.8 |
| | Retained earnings | 2,395.7 | 2,497.4 | 2,601.0 | 2,620.7 | 2,661.2 | 2,829.7 | 2,991.4 | 3,020.7 |
| | Non-controlling interest | 31.1 | 31.4 | 31.4 | 71.3 | 70.6 | 85.5 | 86.8 | 83.1 |
| | Other equity | 3.9 | 3.9 | 3.9 | 3.9 | 3.9 | 3.9 | 3.9 | 3.9 |

KB Securities

Disclaimer

Key Indicators

| Disclaimer 📃 | Key Indicators | | | | | | | | |
|----------------------------|---------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | (bn Won) | 1Q23 | 2Q23 | 3Q23 | 4Q23 | 1Q24 | 2Q24 | 3Q24 | 4Q24(E) |
| Finanial Highlights | Brokerage | | | | | | | | |
| | Stocks (Including ETF, ELW) | | | | | | | | |
| KB Financial Group | Market share | 6.54% | 7.50% | 8.32% | 6.02% | 5.65% | 5.68% | 6.57% | 5.53% |
| | Online transaction volume ratio | 83.80% | 83.44% | 83.36% | 83.11% | 84.64% | 86.69% | 88.00% | 88.27% |
| KB Kookmin Bank | Average Online fee rate | 0.055% | 0.052% | 0.052% | 0.053% | 0.054% | 0.053% | 0.049% | 0.048% |
| | Average offline fee rate | 0.093% | 0.091% | 0.094% | 0.097% | 0.105% | 0.114% | 0.114% | 0.113% |
| KB Securities | Average fee rate | 0.061% | 0.058% | 0.059% | 0.061% | 0.061% | 0.061% | 0.057% | 0.056% |
| Condensed Income Statement | Futures | | | | | | | | |
| Condensed Balance Sheet | Market share | 1.41% | 1.44% | 1.42% | 1.19% | 1.38% | 1.53% | 1.61% | 1.46% |
| Key Indicators | Online transaction volume ratio | 77.65% | 76.53% | 75.60% | 76.87% | 78.35% | 78.35% | 77.40% | 77.85% |
| | Average fee rate | 0.003% | 0.003% | 0.003% | 0.003% | 0.003% | 0.003% | 0.003% | 0.003% |
| KB Insurance | Options | | | | | | | | |
| | Market share | 2.48% | 2.40% | 2.28% | 1.94% | 2.33% | 2.60% | 2.43% | 2.29% |
| KB Kookmin Card | Online transaction volume ratio | 84.72% | 82.57% | 80.62% | 80.81% | 83.32% | 83.06% | 82.75% | 80.43% |
| | Average fee rate | 0.120% | 0.117% | 0.113% | 0.110% | 0.108% | 0.109% | 0.111% | 0.113% |
| KB Life Insurance | Wealth Management | 119,594.7 | 118,398.5 | 120,907.0 | 122,994.3 | 130,421.3 | 139,990.8 | 142,367.8 | 147,699.0 |
| | Fund | 37,381.7 | 37,174.0 | 38,061.2 | 38,797.4 | 41,311.5 | 46,701.9 | 47,052.2 | 47,700.6 |
| Other Subsidiaries | Equity fund | 748.6 | 738.2 | 722.2 | 732.0 | 711.3 | 676.6 | 691.6 | 684.4 |
| | Hybrid fund | 452.6 | 446.0 | 444.8 | 440.7 | 527.5 | 632.9 | 630.8 | 589.5 |
| Contacts | Bond fund | 4,285.7 | 4,077.5 | 4,372.8 | 4,778.3 | 5,354.7 | 5,016.1 | 4,813.4 | 5,276.8 |
| | MMF | 4,769.8 | 4,077.2 | 4,486.8 | 4,403.5 | 5,729.9 | 4,169.6 | 4,381.0 | 4,190.3 |
| | Others | 27,125.1 | 27,835.1 | 28,034.6 | 28,442.9 | 28,988.0 | 36,206.8 | 36,535.4 | 36,959.5 |
| | ELS/DLS | 8,897.1 | 8,690.6 | 8,163.9 | 7,967.8 | 7,077.1 | 6,030.3 | 5,724.8 | 6,707.0 |
| | Bond | 46,201.2 | 46,768.2 | 46,262.9 | 45,982.8 | 47,826.0 | 49,698.0 | 50,362.2 | 51,184.8 |
| | Trust | 19,009.7 | 17,778.5 | 20,386.7 | 19,042.4 | 21,828.0 | 24,413.7 | 25,782.8 | 28,273.1 |
| | Others | 8,104.9 | 7,987.2 | 8,032.3 | 11,203.9 | 12,378.7 | 13,146.9 | 13,445.8 | 13,833.5 |

Capital Adequacy

| (bn Won) | Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun. 24 | 3Q24 | 4Q24(E) |
|--|----------|----------|----------|----------|----------|----------|----------|----------|
| Net Capital Ratio | 1,388.6% | 1,492.3% | 1,517.9% | 1,582.1% | 1,727.3% | 1,667.4% | 1,752.5% | 1,662.5% |
| Net capital | 4,619.7 | 4,792.7 | 4,837.2 | 5,057.8 | 5,188.7 | 5,168.0 | 5,466.5 | 5,408.9 |
| Total risk exposure | 2,755.9 | 2,789.7 | 2,800.7 | 2,934.3 | 2,870.2 | 2,930.0 | 3,112.5 | 3,177.4 |
| Sum of equity capital required to maintain license | 134.2 | 134.2 | 134.2 | 134.2 | 134.2 | 134.2 | 134.2 | 134.2 |

KB Insurance

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Condensed Income Statement
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| Disclaimer 📃 | (bn Won) | 1Q23 | 2Q23 | 3Q23 | 4Q23 | 1Q24 | 2Q24 | 3Q24 | 4Q24(E) |
|----------------------------|---|-------|-------|-------|-------|-------|-------|-------|---------|
| | Net interest income | -63.4 | -40.7 | -31.6 | -84.0 | -20.5 | -9.6 | -0.3 | 3.1 |
| Finanial Highlights | Net fee and commission income | -5.5 | -7.8 | -10.3 | -10.9 | -8.8 | -8.5 | -10.8 | -7.4 |
| | Net other operating income(expenses) | 443.4 | 456.7 | 289.6 | 166.7 | 462.3 | 446.9 | 269.2 | 159.3 |
| KB Financial Group | Gross operating income | 374.5 | 408.2 | 247.7 | 71.8 | 433.0 | 428.8 | 258.1 | 155.0 |
| | General & administrative expenses | 34.6 | 37.8 | 33.2 | 36.6 | 30.0 | 34.7 | 38.2 | 37.4 |
| KB Kookmin Bank | Operating profit before provision for credit losses | 339.9 | 370.4 | 214.5 | 35.2 | 403.0 | 394.1 | 219.9 | 117.6 |
| | Provision for credit losses | -0.7 | 0.6 | 2.1 | 12.0 | 7.7 | 4.4 | -12.1 | -2.0 |
| (B Securities | Net operating profit | 340.6 | 369.8 | 212.4 | 23.2 | 395.3 | 389.7 | 232.0 | 119.6 |
| | Net non-operating income | 3.4 | 0.8 | 0.4 | 13.1 | 0.2 | -7.1 | 0.9 | -4.7 |
| (B Insurance | Share of profit(loss) of associates | 0.6 | 0.6 | 0.6 | 0.6 | 0.6 | 0.4 | 0.7 | 0.6 |
| Condensed Income Statement | Net other non-operating income(expenses) | 2.8 | 0.2 | -0.2 | 12.5 | -0.4 | -7.5 | 0.2 | -5.3 |
| Condensed Balance Sheet | Profit before income tax | 344.0 | 370.6 | 212.8 | 36.3 | 395.5 | 382.6 | 232.9 | 114.9 |
| Key Indicators | Income tax expense | 90.0 | 99.0 | 57.4 | 3.7 | 103.1 | 102.7 | 64.7 | 15.8 |
| Direct Premiums | Profit for the period | 254.0 | 271.6 | 155.4 | 32.6 | 292.4 | 279.9 | 168.2 | 99.1 |
| Loss & Expense Ratios | Profit attributable to shareholders of the parent company | 253.8 | 271.4 | 155.1 | 33.0 | 292.2 | 279.8 | 168.0 | 99.5 |

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

KB Insurance

```
Condensed Balance Sheet
```

| Disclaimer | (bn Won) | Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun. 24 | Sep. 24 | Dec. 24(E) |
|----------------------------|--|----------|----------|----------|----------|----------|----------|----------|------------|
| | Total Assets | 35,516.7 | 35,349.6 | 35,398.4 | 37,717.0 | 37,403.9 | 38,013.0 | 39,007.9 | 40,776.4 |
| Finanial Highlights | Cash and due from financial institutions | 584.9 | 685.0 | 667.1 | 1,341.9 | 552.7 | 636.2 | 786.6 | 1,517.9 |
| | Financial assets at fair value through profit or loss | 9,143.1 | 8,908.2 | 9,389.3 | 9,191.1 | 9,665.0 | 9,612.4 | 9,451.9 | 9,481.5 |
| (B Financial Group | Derivative financial assets | 50.7 | 32.4 | 10.5 | 141.4 | 60.9 | 82.6 | 209.0 | 194.9 |
| | Financial investments | 16,941.4 | 16,808.7 | 16,219.8 | 18,064.8 | 18,180.7 | 18,972.1 | 19,732.1 | 20,553.6 |
| B Kookmin Bank | Loans | 6,053.5 | 6,062.5 | 6,009.9 | 5,976.9 | 5,980.9 | 5,756.4 | 5,885.2 | 6,134.3 |
| | (Allowances for loan losses) | -40.3 | -41.6 | -42.3 | -48.6 | -54.7 | -57.5 | -44.1 | -38.5 |
| 3 Securities | Investments in associates | 52.0 | 50.1 | 52.3 | 58.8 | 59.3 | 57.5 | 58.1 | 66.5 |
| | Insurance contract assets | 152.5 | 189.2 | 217.0 | 229.6 | 268.4 | 294.9 | 312.8 | 276.2 |
| B Insurance | Reinsurance contract assets | 1,504.9 | 1,521.1 | 1,677.3 | 1,633.8 | 1,545.1 | 1,525.2 | 1,500.3 | 1,493.5 |
| Condensed Income Statement | Tangible assets | 472.8 | 486.5 | 492.5 | 405.8 | 401.9 | 405.5 | 400.6 | 398.7 |
| Condensed Balance Sheet | Goodwill & Intangible assets | 76.3 | 73.0 | 82.9 | 80.8 | 83.0 | 142.8 | 139.2 | 143.6 |
| Key Indicators | Current income tax assets | 0.0 | 0.0 | 0.1 | 0.1 | 0.1 | 0.0 | 0.0 | 0.0 |
| Direct Premiums | Deferred income tax assets | 3.5 | 3.5 | 3.5 | 3.9 | 3.9 | 4.0 | 4.0 | 4.0 |
| Loss & Expense Ratios | Other assets | 481.1 | 529.4 | 576.2 | 588.1 | 602.0 | 523.4 | 528.1 | 511.7 |
| Monthly Initial Premiums | Total Liabilities | 29,794.4 | 29,353.4 | 29,359.5 | 31,470.8 | 31,560.3 | 32,192.9 | 33,116.4 | 34,982.4 |
| | Financial liabilities at fair value through profit or loss | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| B Kookmin Card | Deposits | 4,267.8 | 4,196.3 | 4,168.2 | 4,510.1 | 4,361.8 | 4,413.7 | 4,372.8 | 5,757.5 |
| | Debts | 30.3 | 35.6 | 46.7 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| B Life Insurance | Debentures | 663.7 | 663.8 | 663.9 | 664.0 | 664.0 | 664.1 | 664.2 | 664.3 |
| | Insurance contract liabilities | 23,026.0 | 22,650.4 | 22,530.5 | 24,441.7 | 24,487.4 | 25,287.0 | 26,408.9 | 26,542.8 |
| ther Subsidiaries | Reinsurance contract liabilities | 3.2 | 3.4 | 3.5 | 3.8 | 3.9 | 4.1 | 3.8 | 22.0 |
| | Derivative financial liabilities | 296.8 | 338.6 | 447.5 | 185.3 | 278.0 | 329.1 | 132.2 | 425.8 |
| ontacts | Net defined benefit liabilities | 0.4 | 0.3 | 0.3 | 0.4 | 0.4 | 0.4 | 0.4 | 0.4 |
| | Provisions | 5.1 | 5.1 | 7.8 | 5.6 | 6.1 | 5.7 | 4.9 | 5.0 |
| | Accrued expenses payables | 82.0 | 79.4 | 76.1 | 151.4 | 125.1 | 159.4 | 166.5 | 192.6 |
| | Other liabilities | 1,419.1 | 1,380.5 | 1,415.0 | 1,508.5 | 1,633.6 | 1,329.4 | 1,362.7 | 1,372.0 |
| | Total Equity | 5,722.3 | 5,996.2 | 6,038.9 | 6,246.2 | 5,843.6 | 5,820.1 | 5,891.5 | 5,794.0 |
| | Share capital | 33.3 | 33.3 | 33.3 | 33.3 | 33.3 | 33.3 | 33.3 | 33.3 |
| | Capital surplus | 348.4 | 348.4 | 348.4 | 348.4 | 348.4 | 348.4 | 348.4 | 348.4 |
| | Accumulated other comprehensive income | 331.7 | 333.9 | 221.2 | 443.3 | -88.5 | -391.9 | -488.9 | -599.0 |
| | Retained earnings | 5,003.1 | 5,274.6 | 5,429.7 | 5,415.5 | 5,544.4 | 5,824.2 | 5,992.3 | 6,005.0 |
| | Non-controlling interest | 5.8 | 6.0 | 6.3 | 5.7 | 6.0 | 6.1 | 6.4 | 6.3 |

KB Insurance

Key Indicators

Disclaimer

Finanial Highlights

KB Financial Group

KB Kookmin Bank

KB Securities

Summarized Statement of Financial Position

| (bn Won, %) | Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun. 24 | Sep. 24 | Dec. 24(E |
|-----------------------------------|----------|----------|----------|----------|----------|----------|----------|-----------|
| Invested assets | 33,107.1 | 32,872.8 | 32,703.5 | 34,949.5 | 34,758.3 | 35,351.9 | 36,254.9 | 38,051.2 |
| Net investment yield (cumulative) | 3.6 | 3.6 | 3.0 | 2.9 | 2.7 | 2.8 | 2.7 | 2.6 |
| Total Assets | 35,448.6 | 35,248.9 | 35,279.1 | 37,648.3 | 37,340.3 | 37,955.0 | 38,966.1 | 40,710.8 |
| Policy reserves | 27,177.6 | 26,697.3 | 26,543.9 | 28,791.4 | 28,690.9 | 29,538.4 | 30,633.6 | 32,174.5 |
| Catastrophe reserves | 1,081.5 | 1,104.5 | 1,120.4 | 1,135.3 | 1,162.1 | 1,185.5 | 1,206.4 | 1,194.6 |
| Total Liabilities | 27,177.6 | 29,204.1 | 29,186.3 | 31,341.2 | 31,440.5 | 32,069.0 | 33,006.4 | 34,854.4 |
| Total Equities | 5,762.8 | 6,044.8 | 6,092.8 | 6,307.2 | 5,899.8 | 5,886.0 | 5,959.7 | 5,856.4 |
| Total Liabilities & Equities | 35,448.6 | 35,248.9 | 35,279,1 | 37,648.3 | 37,340.3 | 37,955.0 | 38,966.1 | 40,710.8 |

KB Insurance Condensed Income Statement

Direct Premium Loss & Expense Ratio Monthly Initial Premium

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

Contacts

Condensed Balance Sheet

Key Indicators

Summarized Statement of Comprehensive Income (Cumulative)

| (bn Won) | Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun. 24 | Sep. 24 | Dec. 24(E) |
|------------------------|---------|---------|---------|---------|---------|----------|---------|------------|
| Direct premium written | Mar, 25 | Jun, 25 | Зер, 25 | Dec. 25 | Mdi, 24 | JUII, 24 | 3ep. 24 | |
| | | | | | | | | |
| Net premium earned | | | | | | | | |
| Underwriting income | 248.6 | 528.4 | 779.7 | 832.0 | 366.6 | 688.2 | 885.4 | 978.0 |
| Investment income | 90.8 | 181.9 | 137.3 | 166.7 | 35.5 | 108.1 | 144.2 | 177.3 |
| Operating income | 339.4 | 710.3 | 917.0 | 998.7 | 402.2 | 796.3 | 1,029.6 | 1,155.3 |
| Ordinary income | 340.4 | 711.1 | 917.0 | 988.6 | 401.7 | 794.5 | 1,028.3 | 1,138.0 |
| Net Income | 253.1 | 526.0 | 678.7 | 736.8 | 298.3 | 589.1 | 759.0 | 856.7 |

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

Capital Adequacy

| (bn Won) | Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun. 24 | Sep. 24 | Dec. 24(E) |
|-------------------|----------|----------|----------|----------|----------|----------|----------|------------|
| K-ICS Ratio | 194.0% | 192.6% | 193.9% | 215.9% | 202.4% | 202.7% | 203.7% | 188.1% |
| Available capital | 10,796.3 | 11,252.3 | 11,815.1 | 11,668.9 | 11,617.3 | 12,166.1 | 12,407.1 | 11,370.9 |
| Required capital | 5,565.0 | 5,841.3 | 6,093.3 | 5,403.7 | 5,741.0 | 6,003.3 | 6,090.4 | 6,044.9 |

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

KB Insurance

Direct Premiums

KB Kookmin Bank

Disclaimer

Finanial Highlights

KB Financial Group

| KB | Securities |
|----|------------|
|----|------------|

Direct Premiums by Po

| (bn Won) | 1Q | 23 | 2Q2 | 23 | 3Q | 23 | 4Q | 23 | 1Q | 24 | 2Q | 24 | 30 |)24 | 4Q24 | 4(E) |
|-----------|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|---------|------|
| | | (%) | | (%) | | (%) | | | | | | | | | ĺ | |
| General | 389.2 | 12.2 | 321.5 | 10.1 | 279.0 | 8.8 | 259.1 | 8.1 | 436.8 | 12.8 | 335.4 | 9.9 | 288.0 | 8.6 | 275.9 | |
| Long-term | 2,085.8 | 65.4 | 2,122.1 | 66.5 | 2,156.0 | 68.3 | 2,201.3 | 68.5 | 2,243.4 | 65.5 | 2,291.8 | 67.7 | 2,332.8 | 69.9 | 2,374.5 | |
| Long-term | 2,051.1 | 64.3 | 2,088.8 | 65.5 | 2,123.8 | 67.3 | 2,168.6 | 67.4 | 2,213.7 | 64.7 | 2,263.7 | 66.9 | 2,306.0 | 69.1 | 2,347.9 | |
| Pension | 34.7 | 1.1 | 33.3 | 1.0 | 32.2 | 1.0 | 32.7 | 1.0 | 29.7 | 0.9 | 28.1 | 0.8 | 26.8 | 0.8 | 26.6 | |
| Auto | 716.1 | 22.4 | 746.7 | 23.4 | 720.4 | 22.8 | 755.1 | 23.5 | 742.7 | 21.7 | 755.7 | 22.3 | 718.2 | 21.5 | 750.0 | |
| Total | 3,191.1 | 100.0 | 3,190.3 | 100.0 | 3,155.4 | 100.0 | 3,215.6 | 100.0 | 3,422.9 | 100.0 | 3,382.9 | 100.0 | 3,339.0 | 100.0 | 3,400.4 | 1 |

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

KB Insurance

Condensed Income Statement

Condensed Balance Sheet

Key Indicators Direct Premiums

Loss & Expense Ratio

Monthly Initial Premium

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

Contacts

| Direct Premiums by Po | | | | | | | | | | | | | | | | |
|-----------------------|---------|-------|---------|-------|---------|-------|----------|-------|---------|-------|---------|-------|----------|-------|----------|-------|
| (bn Won) | 10 | 23 | 2Q23 | | 3Q23 | | 4Q23 | | 1Q24 | | 2Q24 | | 3Q24 | | 4Q24(E) | |
| | | (%) | | (%) | | (%) | | | | | | | | | | |
| General | 389.2 | 12,2 | 710.7 | 11.1 | 989.7 | 10.4 | 1,248.8 | 9.8 | 436.8 | 12.8 | 772.2 | 11.3 | 1,060.2 | 10.5 | 1,336.2 | 9.9 |
| Long-term | 2,085.8 | 65.4 | 4,207.9 | 65.9 | 6,363.9 | 66.7 | 8,565.3 | 67.2 | 2,243.4 | 65.5 | 4,535.2 | 66.6 | 6,868.0 | 67.7 | 9,242.5 | 68.2 |
| Long-term | 2,051.1 | 64.3 | 4,139.9 | 64.9 | 6,263.7 | 65.7 | 8,432.4 | 66.1 | 2,213.7 | 64.7 | 4,477.4 | 65.8 | 6,783.4 | 66.9 | 9,131.3 | 67.4 |
| Pension | 34.7 | 1.1 | 68.0 | 1.1 | 100.2 | 1.1 | 132.9 | 1.0 | 29.7 | 0.9 | 57.8 | 0.8 | 84.6 | 0.8 | 111.2 | 0.8 |
| Auto | 716.1 | 22.4 | 1,462.8 | 22.9 | 2,183.2 | 22.9 | 2,938.3 | 23.0 | 742.7 | 21.7 | 1,498.3 | 22.0 | 2,216.5 | 21.8 | 2,966.5 | 21.9 |
| Total | 3,191.1 | 100.0 | 6,381.4 | 100.0 | 9,536.8 | 100.0 | 12,752.4 | 100.0 | 3,422.9 | 100.0 | 6,805.7 | 100.0 | 10,144.8 | 100.0 | 13,545.2 | 100.0 |

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

KB Insurance

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Loss & Expense Ratios
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Loss & Expense Ratios (Cumulative)

Auto

Total

Loss & Expense Ratios (Quarterly)

| | | aty) | | | | | | | | | | | | | | |
|---------------------|-----------|---------|---------|---------------|----------------|------------------|---------|---------|---------------|----------------|------------------|---------|---------|---------------|----------------|------------------|
| | (bn Won) | | | 2Q24 | | | | | 3Q24 | | | | | 4Q24(E) | | |
| Finanial Highlights | | Premium | Loss | Loss Ratio | Net Expense | Expense Ratio | Premium | Loss | Loss Ratio | Net Expense | Expense Ratio | Premium | Loss | Loss Ratio | Net Expense | Expense Ratio |
| KB Financial Group | General | 179.3 | 109.9 | 61.3 | 55.8 | 31.1 | 180.6 | 156.6 | 86.7 | 59.6 | 33.0 | 183.2 | 223.8 | 122.2 | 97.2 | 53.1 |
| | Long-term | 2,140.7 | 1,712.2 | 80.0 | 560.8 | 26.2 | 2,176.5 | 1,723.4 | 79.2 | 629.6 | 28.9 | 2,214.5 | 1,674.3 | 75.6 | 675.0 | 30.5 |
| KB Kookmin Bank | Long-term | 2,112.7 | 1,652.5 | 78.2 | 559.5 | 26.5 | 2,149.7 | 1,664.8 | 77.4 | 628.1 | 29.2 | 2,187.9 | 1,632.3 | 74.6 | 673.7 | 30.8 |
| | Pension | 28.0 | 59.7 | 212.8 | 1.3 | 4.5 | 26.8 | 58.6 | 218.5 | 1.5 | 5.6 | 26.5 | 41.9 | 158.0 | 1.3 | 4.8 |
| KB Securities | Auto | 698.2 | 551.3 | 79.0 | 120.4 | 17.2 | 711.1 | 605.0 | 85.1 | 120.6 | 17.0 | 709.0 | 642.4 | 90.6 | 113.2 | 16.0 |
| | Total | 3,018.2 | 2,373.4 | 78.6 | 737.0 | 24,4 | 3,068.3 | 2,484.9 | 81.0 | 809.8 | 26.4 | 3,106.6 | 2,540.5 | 81.8 | 885.5 | 28.5 |

4Q24(E)

Loss

Ratio

86.0

79.1

77.5

200.7

83.7

80.6

Loss

612.7

6,820.1

6,597.4

222.7

2,353.4

9,786.3

2,812.6

12,149.0

17.1

25.8

Net

Expense

262.7

2,481.2

2,475.7

5.5

473.6

3,217.6

Expense

Ratio

36.9

28.8

29.1

5.0

16.8

26.5

KB Insurance

Disclaimer

Condensed Income Statement Condensed Balance Sheet

Key Indicators Direct Premiums

Loss & Expense Ratios

Monthly Initial Premium

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

Contacts

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

| _ | (bn Won, %) | | | 2Q24 | | | | | 3Q24 | | | |
|---|-------------|---------|---------|---------------|----------------|------------------|---------|---------|---------------|----------------|------------------|---------|
| | | Premium | Loss | Loss Ratio | Net Expense | Expense Ratio | Premium | Loss | Loss Ratio | Net Expense | Expense Ratio | Premium |
| | General | 349.1 | 232,3 | 66.6 | 105.9 | 30.3 | 529.7 | 388.9 | 73.4 | 165.5 | 31.2 | 712.9 |
| | Long-term | 4,232.5 | 3,422.5 | 80.9 | 1,176.6 | 27.8 | 6,409.1 | 5,145.9 | 80.3 | 1,806.2 | 28.2 | 8,623.5 |
| | Long-term | 4,174.9 | 3,300.3 | 79.1 | 1,173.9 | 28.1 | 6,324.6 | 4,965.1 | 78.5 | 1,802.0 | 28.5 | 8,512.6 |
| | Pension | 57.6 | 122.2 | 212.0 | 2.7 | 4.7 | 84.4 | 180.8 | 214.1 | 4.2 | 5.0 | 111.0 |

79.4

79.7

239.8

1,522.3

17.2

25.5

2,103.6

9,042.4

1,711.0

7,245.8

81.3

80.1

360.4

2,332.1

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

1,392.5

5,974.1

1,106.0

4,760.8

KB Insurance

Monthly Initial Premiums

Finanial Highlights

Disclaimer

KB Financial Group

KB Kookmin Bank

KB Securities

KB Insurance

Condensed Income Statement

Condensed Balance Sheet

Key Indicators

- Direct Premiums
- Loss & Expense Ratios
- Monthly Initial Premiums

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

Contacts

* The figures presented herein are based on K–IFRS4.

| (mn Won) | 2024.01 | 2024.02 | 2024.03 | 2024.04 | 2024.05 | 2024.06 | 2024.07 | 2024.08 | 2024.09 | 2024.10 | 2024.11 | 2024.12 | Average | FY2024 |
|------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------|
| Protection | 11,441 | 10,989 | 15,580 | 11,314 | 11,828 | 12,278 | 13,038 | 11,940 | 11,181 | 11,628 | 14,263 | | | |
| Accident | 282 | 237 | 392 | 395 | 348 | 309 | 472 | 393 | 423 | 389 | 246 | | | |
| Drivers | 1,224 | 1,057 | 1,122 | 1,271 | 1,134 | 1,113 | 1,316 | 1,181 | 1,010 | 1,020 | 1,406 | | | |
| Property | 1,136 | 1,023 | 1,067 | 1,152 | 1,192 | 1,094 | 1,289 | 1,045 | 1,004 | 1,009 | 1,014 | | | |
| Disease | 7,519 | 7,459 | 11,364 | 7,071 | 7,713 | 8,268 | 8,257 | 7,886 | 7,470 | 8,021 | 10,432 | | | |
| Bundled | 1,279.7 | 1,213.1 | 1,635.7 | 1,425.1 | 1,440.9 | 1,493.2 | 1,702.9 | 1,435.1 | 1,273.7 | 1,189.6 | 1,165.2 | | | |
| Savings | 10 | 28 | - 1 | 12 | 14 | 8 | 20 | 8 | 4 | 25 | 5 | | | |
| Annuities | 73 | 62 | 48 | 43 | 48 | 39 | 40 | 28 | 29 | 27 | 28 | | | |
| Total | 11,523 | 11,080 | 15,628 | 11,369 | 11,890 | 12,325 | 13,098 | 11,975 | 11,215 | 11,680 | 14,295 | | | |

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

| (mn Won) | 2023.01 | 2023.02 | 2023.03 | 2023.04 | 2023.05 | 2023.06 | 2023.07 | 2023.08 | 2023.09 | 2023.10 | 2023.11 | 2023.12 | Average | FY2023 |
|------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|----------|
| Protection | 8,831 | 9,741 | 11,315 | 9,972 | 10,307 | 11,611 | 11,735 | 12,309 | 12,510 | 10,135 | 11,365 | 11,724 | 10,963 | 131,555 |
| Accident | 202 | 284 | 276 | 215 | 391 | 153 | 547 | 186 | 444 | 217 | 181 | 112 | 267 | 3,207 |
| Drivers | 1,010 | 1,666 | 1,690 | 1,388 | 1,266 | 1,871 | 1,323 | 1,299 | 841 | 981 | 1,557 | 1,493 | 1,365 | 16,385 |
| Property | 1,131 | 1,216 | 1,304 | 1,168 | 1,133 | 1,113 | 1,039 | 1,029 | 1,019 | 983 | 1,101 | 1,120 | 1,113 | 13,357 |
| Disease | 4,481 | 4,432 | 4,890 | 4,752 | 5,292 | 6,279 | 6,797 | 6,925 | 9,067 | 6,851 | 7,289 | 7,686 | 6,228 | 74,740 |
| Bundled | 2,006.3 | 2,142.3 | 3,155.4 | 2,448.2 | 2,225.5 | 2,195.3 | 2,028.3 | 2,871.0 | 1,139.1 | 1,103.5 | 1,238.2 | 1,312.9 | 1,988.8 | 23,866.0 |
| Savings | 45 | 6 | 12 | 10 | 6 | 12 | 21 | 7 | 17 | 15 | 2 | 14 | 14 | 167 |
| Annuities | 149 | 97 | 74 | 46 | 61 | 55 | 39 | 35 | 35 | 38 | 35 | 45 | 59 | 709 |
| Total | 9,024 | 9,845 | 11,401 | 10,029 | 10,374 | 11,678 | 11,795 | 12,350 | 12,562 | 10,189 | 11,402 | 11,783 | 11,036 | 132,431 |

KB Kookmin Card

Condensed Income Statement

| Disclaimer | (bn Won) | 1Q23 | 2Q23 | 2022 | 4027 | 1024 | 2024 | 2024 | 4Q24(E) |
|----------------------------------|---|--------|-------|-------|--------|--------|-------|--------|---------|
| Discidimen | | • | - | 3Q23 | 4Q23 | 1Q24 | 2Q24 | 3Q24 | |
| | Net interest income | 401.2 | 403.9 | 413.3 | 421.1 | 414.2 | 401.3 | 412.5 | 433.0 |
| Finanial Highlights | Net fee and commission income | 156.5 | 138.4 | 144.5 | 174.3 | 199.6 | 185.9 | 197.8 | 186.9 |
| | Net other operating income(expenses) | -108.4 | -65.0 | -95.0 | -106.1 | -102.4 | -69.3 | -109.1 | -102.1 |
| KB Financial Group | Gross operating income | 449.3 | 477.3 | 462.8 | 489.3 | 511.4 | 517.9 | 501.2 | 517.8 |
| | General & administrative expenses | 159.3 | 143.3 | 150.9 | 171.1 | 144.3 | 145.3 | 147.5 | 204.2 |
| KB Kookmin Bank | Operating profit before provision for credit losses | 290.0 | 334.0 | 311.9 | 318.2 | 367.1 | 372.6 | 353.7 | 313.6 |
| | Provision for credit losses | 178.2 | 185.3 | 203.6 | 259.8 | 194.4 | 224.0 | 196.5 | 278.0 |
| KB Securities | Net operating income | 111.8 | 148.7 | 108.3 | 58.4 | 172.7 | 148.6 | 157.2 | 35.6 |
| | Net non-operating income | 0.0 | -0.9 | -1.3 | 47.6 | 14.6 | 3.1 | -3.8 | -2.9 |
| KB Insurance | Share of profit(loss) of associates | 0.3 | 0.3 | 0.0 | 0.4 | 0.3 | 0.3 | 0.3 | 0.3 |
| | Net other non-operating income(expenses) | -0.3 | -1.2 | -1.3 | 47.2 | 14.3 | 2.8 | -4.1 | -3.2 |
| KB Kookmin Card | Profit before income tax | 111.8 | 147.8 | 107.0 | 106.0 | 187.3 | 151.7 | 153.4 | 32.7 |
| Condensed Income Statement | Income tax expense | 28.7 | 36.8 | 26.1 | 29.8 | 47.9 | 37.5 | 38.5 | 9.7 |
| Condensed Balance Sheet | Profit for the period | 83.1 | 111.0 | 80.9 | 76.2 | 139.4 | 114.2 | 114.9 | 23.0 |
| Customers / Volume / Receivables | Profit attributable to shareholders of the parent company | 82.0 | 110.9 | 79.5 | 78.7 | 139.1 | 116.6 | 114.7 | 32.3 |
| Asset Quality | | | | | | | | | |

KB Life Insurance

Delinquency

Other Subsidiaries

KB Kookmin Card

Condensed Balance Sheet

| Disclaimer 📃 | (bn Won) | Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun. 24 | Sep. 24 | Dec. 24(E) |
|----------------------------------|--|----------|----------|----------|----------|----------|----------|----------|------------|
| | Total Assets | 28,811.3 | 29,255.9 | 29,737.8 | 29,365.6 | 29,547.0 | 29,688.5 | 31,111.5 | 30,541.6 |
| Finanial Highlights | Cash and due from financial institutions | 335.6 | 499.0 | 937.3 | 440.8 | 449.5 | 1,020.1 | 1,505.9 | 785.4 |
| | Financial assets at fair value through profit or loss | 830.6 | 1,176.6 | 901.8 | 1,209.2 | 1,551.6 | 875.1 | 627.7 | 79.4 |
| KB Financial Group | Derivative financial assets | 157.4 | 146.2 | 158.5 | 69.5 | 124.8 | 201.1 | 93.6 | 403.6 |
| | Financial investments | 64.2 | 70.8 | 70.3 | 67.7 | 67.5 | 66.9 | 67.6 | 71.7 |
| B Kookmin Bank | Loans | 26,499.4 | 26,405.8 | 26,672.9 | 26,631.5 | 26,409.4 | 26,572.6 | 27,831.7 | 28,148.8 |
| | (Allowances for loan losses) | -995.1 | -1,018.6 | -1,064.8 | -1,062.9 | -1,110.1 | -1,143.8 | -1,059.3 | -1,041.2 |
| B Securities | Investments in associates | 7.4 | 8.1 | 7.9 | 7.5 | 7.9 | 8.1 | 16.7 | 17.8 |
| | Reinsurance contract assets | 3.4 | 4.4 | 4.7 | 3.7 | 3.2 | 2.2 | 2.1 | 2.1 |
| B Insurance | Tangible assets | 158.2 | 163.8 | 157.6 | 156.9 | 153.2 | 148.9 | 145.0 | 158.3 |
| | Goodwill & Intangible assets | 193.1 | 184.9 | 190.6 | 174.9 | 168.9 | 160.8 | 157.2 | 158.8 |
| B Kookmin Card | Current income tax assets | 0.0 | 1.2 | 1.6 | 0.0 | 0.1 | 0.1 | 0.2 | 0.0 |
| Condensed Income Statement | Deferred income tax assets | 139.2 | 159.5 | 159.6 | 169.2 | 157.5 | 164.0 | 169.1 | 170.2 |
| Condensed Balance Sheet | Other assets | 422.8 | 435.6 | 475.0 | 434.7 | 453.4 | 468.6 | 494.7 | 545.5 |
| Customers / Volume / Receivables | Total Liabilities | 24,214.4 | 24,552.7 | 24,946.5 | 24,545.8 | 24,755.7 | 24,537.5 | 25,850.8 | 25,236.8 |
| Asset Quality | Financial liabilities at fair value through profit or loss | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Delinquency | Deposits | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | Debts | 4,730.1 | 4,992.1 | 4,998.9 | 5,156.2 | 5,019.7 | 4,623.7 | 4,873.8 | 4,177.4 |
| B Life Insurance | Debentures | 16,917.1 | 16,988.5 | 16,741.5 | 16,768.2 | 17,320.0 | 17,348.8 | 17,090.3 | 17,956.8 |
| | Insurance contract liabilities | 3.4 | 4.4 | 4.7 | 3.7 | 3.2 | 2.2 | 2.1 | 2.1 |
| ther Subsidiaries | Reinsurance contract liabilities | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | Derivative financial liabilities | 15.5 | 7.6 | 0.0 | 58.1 | 0.6 | 0.8 | 55.1 | 4.5 |
| ontacts | Net defined benefit liabilities | 9.2 | 9.5 | 8.5 | 9.8 | 10.3 | 10.4 | 11.1 | 16.9 |
| | Provisions | 186.5 | 200.6 | 199.3 | 207.2 | 181.7 | 189.0 | 171.4 | 177.8 |
| | Accrued expenses payables | 288.5 | 291.7 | 307.9 | 253.4 | 274.0 | 272.6 | 293.3 | 256.2 |
| | Other liabilities | 2,064.1 | 2,058.3 | 2,685.7 | 2,089.2 | 1,946.2 | 2,090.0 | 3,353.7 | 2,645.1 |
| | Total Equity | 4,596.9 | 4,703.1 | 4,791.2 | 4,819.8 | 4,791.3 | 5,151.0 | 5,260.7 | 5,304.8 |
| | Share capital | 460.0 | 460.0 | 460.0 | 460.0 | 460.0 | 460.0 | 460.0 | 460.0 |
| | Hybrid capital securities | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 249.1 | 249.1 | 249.1 |
| | Capital surplus | 1,977.4 | 1,966.1 | 1,969.4 | 1,969.4 | 1,969.4 | 1,969.4 | 1,969.4 | 1,969.4 |
| | Accumulated other comprehensive income | 51.0 | 56.4 | 64.4 | 15.4 | 32.8 | 32.0 | 27.7 | 49.8 |
| | Retained earnings | 2,065.6 | 2,176.5 | 2,256.0 | 2,336.0 | 2,289.8 | 2,403.4 | 2,515.0 | 2,544.3 |
| | Non-controlling interest | 42,9 | 44.1 | 41.4 | 39.0 | 39.3 | 37.1 | 39.5 | 32.2 |



Customers / Volume / Receivables

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

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

Disclaimer

Finanial Highlights

KB Financial Group

KB Kookmin Bank

| <i>t i</i> 1) | 14 07 | | c | | | | | |
|----------------------------------|----------|----------|----------|----------|----------|----------|----------|------------|
| (in thousands) | Mar. 23 | Jun, 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun, 24 | Sep. 24 | Dec. 24(E) |
| Cardholders ¹⁾ | 19,790.6 | 19,852.7 | 19,944.1 | 19,931.9 | 19,994.4 | 20,089.3 | 20,064.7 | 20,114.0 |
| Credit card | 11,639.0 | 11,767.8 | 11,910.4 | 12,031.5 | 12,155.7 | 12,277.0 | 12,341.9 | 12,447.4 |
| Check card | 13,732.4 | 13,687.1 | 13,705.4 | 13,581.4 | 13,537.8 | 13,606.9 | 13,473.9 | 13,408.4 |
| Active Cardholders ²⁾ | 10,008.0 | 10,076.0 | 10,185.0 | 10,304.0 | 10,414.0 | 10,497.0 | 10,590.0 | 10,713.0 |
| Merchants | 2,933.0 | 2,954.1 | 2,962.9 | 2,972.3 | 2,972.8 | 2,984.1 | 2,988.0 | 2,991.4 |

KB Securities

KB Insurance

KB Kook

| KB Kookmin Card | (bn Won) | Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun. 24 | Sep. 24 | Dec. 24(E) |
|----------------------------------|--------------|----------|----------|----------|----------|----------|----------|----------|------------|
| Condensed Income Statement | Credit Sales | 31,855.5 | 31,401.8 | 31,463.2 | 32,748.8 | 31,976.9 | 32,556.8 | 34,068.0 | 33,538.9 |
| Condensed Balance Sheet | Lump-sum | 26,474.3 | 25,912.1 | 25,984.1 | 26,721.6 | 26,276.8 | 26,971.5 | 28,052.2 | 27,576.1 |
| Customers / Volume / Receivables | Installment | 5,381.2 | 5,489.7 | 5,479.1 | 6,027.2 | 5,700.1 | 5,585.3 | 6,015.8 | 5,962.8 |
| Asset Quality | Cash advance | 2,509.6 | 2,554.0 | 2,598.2 | 2,668.5 | 2,523.2 | 2,437.9 | 2,472.8 | 2,492.8 |
| Delinquency | Total | 34,365.1 | 33,955.9 | 34,061.5 | 35,417.3 | 34,500.2 | 34,994.7 | 36,540.8 | 36,031.7 |

KB Life Insurance

Other Subsidiaries

Contacts

Credit Card Receivables

Transaction Volume

| (bn Won) | Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun. 24 | Sep. 24 | Dec. 24(E) |
|--------------|----------|----------|----------|----------|----------|----------|----------|------------|
| Credit sales | 14,253.2 | 14,083.4 | 14,186.4 | 14,337.0 | 14,139.9 | 14,087.7 | 15,088.2 | 15,306.4 |
| Cash advance | 1,240.8 | 1,286.9 | 13,084.0 | 1,257.7 | 1,216.9 | 1,201.9 | 1,177.4 | 1,198.1 |
| Card loans | 6,325.6 | 6,492.3 | 6,624.0 | 6,661.3 | 6,697.6 | 6,806.0 | 6,758.2 | 6,850.0 |
| Others | 4,412.1 | 4,252.5 | 4,242.0 | 4,063.5 | 4,055.2 | 4,144.8 | 4,323.7 | 4,281.8 |
| Total | 26,231.7 | 26,115.0 | 26,360.8 | 26,319.5 | 26,109.6 | 26,240.4 | 27,347.6 | 27,636.3 |

| KB Kookmin Card | Asset Quality | | | | | | | | |
|----------------------------------|---|----------|----------|----------|----------|----------|----------|----------|-----------|
| | | | | | | | | | |
| Disclaimer | Asset Quality | | | | | | | | |
| | (bn Won) | Mar. 23 | Jun, 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun, 24 | Sep. 24 | Dec. 24(8 |
| Finanial Highlights | Total Outstanding Credits | 27,173.4 | 27,173.7 | 27,153.1 | 27,131.2 | 26,921.7 | 27,062.5 | 28,169.8 | 28,496. |
| | Normal | 25,632.7 | 25,507.7 | 25,331.4 | 24,857.4 | 24,984.6 | 25,058.5 | 26,409.9 | 26,393.0 |
| KB Financial Group | Precautionary | 1,212.9 | 1,372.6 | 1,512.4 | 1,984.9 | 1,571.3 | 1,696.6 | 1,440.4 | 1,795.9 |
| | Substandard | 4.4 | 4.8 | 4.8 | 4.2 | 3.5 | 4.9 | 5.5 | 4.9 |
| KB Kookmin Bank | Doubtful | 258.2 | 215.9 | 226.4 | 195.7 | 282.3 | 182.2 | 229.8 | 198.6 |
| | Estimated Loss | 65.2 | 72.7 | 78.1 | 89.0 | 80.1 | 120.3 | 84.2 | 103.3 |
| KB Securities | NPL (A) | 327.8 | 293.4 | 309.3 | 288.8 | 365.8 | 307.5 | 319.5 | 306.8 |
| | NPL Ratio | 1.21% | 1.08% | 1.14% | 1.06% | 1.36% | 1.14% | 1.13% | 1.089 |
| KB Insurance | Allowances ¹⁾ (B) | 953.3 | 973.2 | 1,017.4 | 1,003.6 | 1,048.3 | 1,072.2 | 978.0 | 954.0 |
| | Reserves for credit losses (C) | 491.3 | 519.4 | 557.1 | 782.5 | 592.0 | 597.1 | 571.6 | 785.0 |
| KB Kookmin Card | NPL Coverage Ratio(New) (B/A) | 290.7% | 331.7% | 329.0% | 347.5% | 286.6% | 348.7% | 306.1% | 310.99 |
| Condensed Income Statement | NPL Coverage Ratio(Old) [(B+C)/A)] | 440.6% | 508.7% | 509.2% | 618.4% | 448.4% | 542.9% | 485.0% | 566.89 |
| Condensed Balance Sheet | 1) Allowances for loan losses and acceptances & guarantees. | | | | | | | | |
| Customers / Volume / Receivables | | | | | | | | | |
| Asset Quality | | | | | | | | | |
| Delinquency | Write-offs / NPL Sales | | | | | | | | |
| | (bn Won) | Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun. 24 | Sep. 24 | Dec. 24(E |
| KB Life Insurance | Write-offs | 124.8 | 166.2 | 151.2 | 259.2 | 148.7 | 182.9 | 179.6 | 227.9 |
| | NPL Sales | 8.7 | 8.5 | 6.9 | 12.4 | 11.0 | 17.1 | 317.6 | 30.4 |
| Other Subsidiaries | Total | 133.5 | 174.7 | 158.1 | 271.6 | 159.7 | 200.0 | 497.2 | 258.3 |

Recoveries from Written-offs

| (bn Won) | Mar. 23 | Jun, 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun, 24 | Sep. 24 | Dec. 24(E) |
|----------------------------|---------|---------|---------|---------|---------|---------|---------|------------|
| Recovery from Written-offs | 28.7 | 29.4 | 27.5 | 27.8 | 30.5 | 29.8 | 30.2 | 31.7 |

KB Kookmin Card

Delinquency

| | (h. 1)(L. 1) | | | c 07 | <u> </u> | | | | 0 04/5 |
|----------------------------------|---|------------------|-------------------------|-------------------------|----------------------|-------------------------|-------------------------|----------|----------------------------|
| | (bn Won) | Mar. 23 | Jun, 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun. 24 | Sep. 24 | Dec. 24(E) |
| Finanial Highlights | Total loans | 26,231.7 | 26,115.0 | 26,360.8 | 26,319.5 | 26,109.6 | 26,240.5 | 27,347.6 | 27,636.3 |
| | Delinquent loans (over one month overdue) | 312.1 | 303.0 | 322.0 | 272.1 | 342.8 | 339.2 | 353.0 | 361.3 |
| KB Financial Group | Delinguency ratio | 1.19% | 1.16% | 1.22% | 1.03% | 1.31% | 1.29% | 1.29% | 1.31% |
| KB Kookmin Bank | Rescheduled Loan | | | | | | | | |
| KB Kookmin Bank KB Securities | Rescheduled Loan (bn Won) | Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun. 24 | Sep. 24 | Dec. 24(E) |
| | Rescheduled Loan (bn Won) Receivables | Mar. 23 142.2 | Jun. 23 167.3 | Sep. 23 189.1 | Dec. 23 204.2 | Mar. 24 210.4 | Jun. 24 203.6 | Sep. 24 | Dec. 24(E) 169.2 |
| | (bn Won) | | | • | | | | • | |

Condensed Income Statement Condensed Balance Sheet Customers / Volume / Receivables Asset Quality

Delinquency

KB Life Insurance

Other Subsidiaries

KB Life Insurance

Disclaimer

Key Indicators Premium Income

Other Subsidiaries

APE

Contacts

Loss & Expense Ratios

Condensed Income Statement

Condensed Income Statement (Consolidated)

| Disclaimer | | | | | | | | | |
|----------------------------|---|-------|-------|-------|-------|-------|-------|-------|---------|
| | (bn Won) | 1Q23 | 2Q23 | 3Q23 | 4Q23 | 1Q24 | 2Q24 | 3Q24 | 4Q24(E) |
| Finanial Highlights | Net interest income | -83.6 | -77.9 | -65.4 | 20.3 | -64.4 | -59.3 | -56.0 | 42.3 |
| | Net fee and commission income | -2.4 | -3.3 | -2.6 | 0.7 | 1.5 | 2.1 | 2.3 | 2.4 |
| KB Financial Group | Net other operating income(expenses) | 255.3 | 127.4 | 101.4 | -62.6 | 194.1 | 192.4 | 147.1 | -39.3 |
| | Gross operating income | 169.3 | 46.2 | 33.4 | -41.6 | 131.2 | 135.2 | 93.4 | 5.4 |
| KB Kookmin Bank | General & administrative expenses | 26.5 | 23.1 | 20.8 | 29.3 | 25.5 | 35.3 | 42.6 | 44.1 |
| | Operating profit before provision for credit losses | 142.8 | 23.1 | 12.6 | -70.9 | 105.7 | 99.9 | 50.8 | -38.7 |
| KB Securities | Provision for credit losses | -0.2 | -0.2 | -0.1 | 2.6 | -0.5 | 0.1 | 0.8 | -1.1 |
| | Net operating profit | 143.0 | 23.3 | 12.7 | -73.5 | 106.2 | 99.8 | 50.0 | -37.6 |
| KB Insurance | Net non-operating income | 2.5 | 2.1 | 2.3 | -2.3 | 3.0 | 1.5 | 2.6 | -0.7 |
| | Share of profit(loss) of associates | 0.0 | 0.0 | 0.0 | -0.1 | -0.1 | 0.0 | -0.1 | -0.1 |
| KB Kookmin Card | Net other non-operating income(expenses) | 2.5 | 2.1 | 2.3 | -2.2 | 3.1 | 1.5 | 2.7 | -0.6 |
| | Profit before income tax | 145.5 | 25.4 | 15.0 | -75.8 | 109.2 | 101.3 | 52.6 | -38.3 |
| KB Life Insurance | Income tax expense | 40.7 | -3.5 | 11.2 | -23.1 | 32.2 | 26.2 | 9.2 | -7.1 |
| Condensed Income Statement | Profit for the period | 104.8 | 28.9 | 3.8 | -52.7 | 77.0 | 75.1 | 43.4 | -31.2 |
| Condensed Balance Sheet | Profit attributable to shareholders of the parent company | 104.8 | 28.9 | 3.8 | -52.7 | 77.0 | 75.1 | 43.4 | -31.2 |
| | | | | | | | | | |

Condensed Income Statement (Separate)

| (bn Won) | 1Q23 | 2Q23 | 3Q23 | 4Q23 | 1Q24 | 2Q24 | 3Q24 | 4Q24(E) |
|---|-------|-------|-------|-------|-------|-------|-------|---------|
| Net interest income | 0.3 | 5.4 | 16.6 | 9.9 | 16.5 | 21.8 | 25.6 | 29.0 |
| Net fee and commission income | -2.4 | -3.3 | -2.6 | 0.6 | 1.5 | 2.1 | 2.3 | 2.4 |
| Net other operating income(expenses) | 161.4 | 129.0 | 90.5 | 0.3 | 135.7 | 131.6 | 109.0 | 27.3 |
| Gross operating income | 159.3 | 131.1 | 104.5 | 10.8 | 153.7 | 155.5 | 136.9 | 58.7 |
| General & administrative expenses | 25.7 | 22.3 | 20.0 | 28.4 | 24.6 | 34.6 | 41.8 | 43.3 |
| Operating profit before provision for credit losses | 133.6 | 108.8 | 84.5 | -17.6 | 129.1 | 120.9 | 95.1 | 15.4 |
| Provision for credit losses | -0.2 | -0.7 | -0.1 | 2.7 | -0.4 | -0.1 | 0.8 | -1.0 |
| Net operating profit | 133.8 | 109.5 | 84.6 | -20.3 | 129.5 | 121.0 | 94.3 | 16.4 |
| Net non-operating income | 2.5 | 2.1 | 2.3 | -2.3 | 3.0 | 1.5 | 2.5 | -0.6 |
| Share of profit(loss) of associates | 0.0 | 0.0 | 0.0 | -0.1 | -0.1 | -0.1 | -0.1 | 0.0 |
| Net other non-operating income(expenses) | 2.5 | 2.1 | 2.3 | -2.2 | 3.1 | 1.6 | 2.6 | -0.6 |
| Profit before income tax | 136.3 | 111.6 | 86.9 | -22.6 | 132.5 | 122.5 | 96.8 | 15.8 |
| Income tax expense | 35.9 | 21.1 | 30.2 | -9.1 | 38.2 | 32.0 | 20.8 | 7.2 |
| Profit for the period | 100.4 | 90.5 | 56.7 | -13.5 | 94.3 | 90.5 | 76.0 | 8.6 |

KB Life Insurance

Condensed Balance Sheet

Disclaimer

| \bigcirc | |
|------------|--|
| | Condensed Balance Sheet (Consolidated) |

| | (bn Won) | Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun. 24 | Sep. 24 | Dec. 24(E) |
|----------------------------|--|----------|----------|----------|----------|----------|----------|----------|------------|
| Finanial Highlights | Total Assets | 30,501.3 | 30,074.8 | 29,635.7 | 31,953.2 | 32,112.4 | 32,683.8 | 33,581.4 | 34,047.6 |
| | Cash and due from financial institutions | 1,050.7 | 797.2 | 840.8 | 1,159.9 | 831.9 | 753.6 | 787.0 | 1,002.4 |
| KB Financial Group | Financial assets at fair value through profit or loss | 7,939.7 | 8,094.9 | 7,993.8 | 8,312.0 | 8,695.2 | 8,598.4 | 8,621.8 | 8,505.3 |
| | Derivative financial assets | 19.8 | 20.8 | 15.6 | 19.0 | 6.9 | 0.4 | 23.3 | 0.0 |
| KB Kookmin Bank | Financial investments | 19,429.5 | 19,077.2 | 18,592.0 | 20,113.8 | 20,210.4 | 20,993.4 | 21,945.4 | 22,287.5 |
| | Loans | 1,212.5 | 1,266.7 | 1,216.4 | 1,267.7 | 1,219.3 | 1,213.8 | 1,141.2 | 1,092.7 |
| KB Securities | (Allowances for loan losses) | -3.0 | -3.0 | -2.9 | -3.7 | -3.1 | -3.2 | -3.7 | -3.0 |
| | Investments in associates | 0.0 | 0.0 | 0.0 | 9.0 | 9.0 | 8.9 | 8.8 | 15.6 |
| KB Insurance | Insurance contract assets | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | Reinsurance contract assets | 2.8 | 3.9 | 4.9 | 5.9 | 5.9 | 5.6 | 5.7 | 2.5 |
| KB Kookmin Card | Tangible assets | 332.7 | 334.8 | 331.3 | 444.9 | 447.6 | 448.6 | 453.3 | 464.2 |
| | Goodwill & Intangible assets | 91.3 | 94.0 | 120.7 | 126.2 | 168.0 | 169.7 | 166.4 | 177.5 |
| KB Life Insurance | Current income tax assets | 0.0 | 0.1 | 0.2 | 0.0 | 0.1 | 0.2 | 7.7 | 7.3 |
| Condensed Income Statement | Deferred income tax assets | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Condensed Balance Sheet | Other assets | 422.3 | 385.2 | 520.0 | 494.8 | 518.1 | 491.2 | 420.8 | 492.6 |
| Key Indicators | Total Liabilities | 26,578.9 | 25,986.2 | 25,306.0 | 28,050.9 | 28,479.7 | 29,338.2 | 30,446.8 | 30,984.4 |
| Premium Income | Financial liabilities at fair value through profit or loss | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Loss & Expense Ratios | Deposits | 608.2 | 655.1 | 662.0 | 712.8 | 724.4 | 717.9 | 713.2 | 573.8 |
| APE | Debts | 0.0 | 0.0 | 0.0 | 45.2 | 47.1 | 52.7 | 56.7 | 65.6 |
| | Debentures | 199.7 | 199.7 | 199.7 | 199.8 | 199.8 | 199.8 | 199.8 | 199.9 |
| Other Subsidiaries | Insurance contract liabilities | 24,789.5 | 24,251.2 | 23,388.6 | 26,192.6 | 26,236.9 | 27,522.7 | 28,762.2 | 29,342.7 |
| | Reinsurance contract liabilities | 31.0 | 30.4 | 28.6 | 32.2 | 33.5 | 34.8 | 35.7 | 34.3 |
| Contacts | Derivative financial liabilities | 35.8 | 29.6 | 54.0 | 24.0 | 58.7 | 75.3 | 20.9 | 121.2 |
| | Net defined benefit liabilities | 1.3 | 0.0 | 0.0 | 0.7 | 0.9 | 1.0 | 1.2 | 1.8 |
| | Provisions | 24.6 | 24.2 | 23.6 | 22.4 | 21.4 | 20.5 | 20.6 | 21.5 |
| | Accrued expenses payables | 88.8 | 91.9 | 90.5 | 118.2 | 118.3 | 83.8 | 147.4 | 138.2 |
| | Other liabilities | 800.0 | 704.1 | 859.0 | 703.0 | 1,038.7 | 629.7 | 489.1 | 485.4 |
| | Total Equity | 3,922.4 | 4,088.6 | 4,329.7 | 3,902.3 | 3,632.7 | 3,345.6 | 3,134.5 | 3,063.2 |
| | Share capital | 162.0 | 162.0 | 162.0 | 162.0 | 162.0 | 162.0 | 162.0 | 162.0 |
| | Hybrid Securities | 49.8 | 49.8 | 49.8 | 49.8 | 49.8 | 49.8 | 49.8 | 49.8 |
| | Capital surplus | 902.8 | 902.8 | 902.8 | 799.7 | 886.2 | 886.2 | 886.2 | 799.7 |
| | Accumulated other comprehensive income | 850.4 | 988.2 | 1,226.2 | 879.2 | 675.5 | 314.0 | 60.2 | 28.7 |
| | Retained earnings | 2,772.8 | 2,801.2 | 2,804.3 | 2,827.0 | 2,674.6 | 2,749.0 | 2,791.7 | 2,838.4 |
| | Fair value adjustment | -815.4 | -815.4 | -815.4 | -815.4 | -815.4 | -815.4 | -815.4 | -815.4 |

KB Life Insurance

Condensed Balance Sheet

Condensed Balance Sheet (Separate)

| (bn Won) | Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun. 24 | Sep. 24 | Dec. 24(E) |
|--|----------|----------|----------|----------|----------|----------|----------|------------|
| Total Assets | 30,280.2 | 29,855.8 | 29,417.4 | 31,735.8 | 31,894.4 | 32,467.9 | 33,366.3 | 33,833.3 |
| Cash and due from financial institutions | 1,050.7 | 797.2 | 840.8 | 1,159.9 | 831.9 | 753.6 | 787.0 | 1,002.4 |
| Financial assets at fair value through profit or loss | 7,939.7 | 8,094.9 | 7,993.8 | 8,312.0 | 8,695.2 | 8,598.4 | 8,621.8 | 8,505.3 |
| Derivative financial assets | 19.8 | 20.8 | 15.6 | 19.0 | 6.9 | 0.4 | 23.3 | 0.0 |
| Financial investments | 19,429.5 | 19,077.2 | 18,592.0 | 20,113.7 | 20,210.4 | 20,993.4 | 21,945.4 | 22,287.5 |
| Loans | 1,212.5 | 1,266.7 | 1,216.4 | 1,267.7 | 1,219.3 | 1,213.8 | 1,141.2 | 1,092.7 |
| (Allowances for loan losses) | -3.0 | -3.0 | -2.9 | -3.7 | -3.1 | -3.2 | -3.7 | -3.0 |
| Investments in associates | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Insurance contract assets | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Reinsurance contract assets | 2.8 | 3.9 | 4.9 | 5.9 | 4.4 | 5.6 | 5.7 | 2.5 |
| Tangible assets | 112.8 | 115.8 | 113.1 | 227.4 | 231.0 | 232.7 | 238.2 | 250.0 |
| Goodwill & Intangible assets | 91.3 | 94.0 | 120.7 | 126.2 | 168.0 | 169.7 | 166.4 | 177.5 |
| Current income tax assets | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Deferred income tax assets | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Other assets | 421.1 | 385.3 | 520.1 | 504.0 | 527.3 | 500.3 | 437.3 | 515.4 |
| Total Liabilities | 25,059.2 | 24,527.7 | 23,888.6 | 26,386.8 | 27,049.8 | 27,882.1 | 28,918.0 | 29,341.5 |
| Financial liabilities at fair value through profit or loss | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Deposits | 608.2 | 655.1 | 662.0 | 712.8 | 724.4 | 717.9 | 713.2 | 573.8 |
| Debts | 0.0 | 0.0 | 0.0 | 45.2 | 47.1 | 52.7 | 56.7 | 65.6 |
| Debentures | 199.7 | 199.7 | 199.7 | 199.8 | 199.8 | 199.8 | 199.8 | 199.9 |
| Insurance contract liabilities | 22,831.3 | 22,371.1 | 21,564.0 | 24,031.9 | 24,394.7 | 25,643.7 | 26,783.8 | 27,209.7 |
| Reinsurance contract liabilities | 7.7 | 7.4 | 5.8 | 9.8 | 11.3 | 12.8 | 14.1 | 11.9 |
| Derivative financial liabilities | 35.8 | 29.6 | 54.0 | 24.0 | 58.7 | 75.3 | 20.9 | 121.2 |
| Net defined benefit liabilities | 0.0 | 0.0 | 0.0 | 0.7 | 0.9 | 1.0 | 1.2 | 1.8 |
| Provisions | 24.6 | 24.2 | 23.6 | 22.4 | 21.4 | 20.5 | 20.6 | 21.5 |
| Accrued expenses payables | 47.2 | 53.3 | 79.6 | 81.8 | 79.0 | 65.9 | 124.7 | 110.3 |
| Other liabilities | 1,304.7 | 1,187.3 | 1,299.9 | 1,258.4 | 1,512.5 | 1,092.5 | 983.0 | 1,025.8 |
| Total Equity | 5,221.0 | 5,328.1 | 5,528.8 | 5,349.0 | 4,844.6 | 4,585.8 | 4,448.3 | 4,491.8 |
| Share capital | 162.0 | 162.0 | 162.0 | 162.0 | 162.0 | 162.0 | 162.0 | 162.0 |
| Hybrid Securities | 49.8 | 49.8 | 49.8 | 49.8 | 49.8 | 49.8 | 49.8 | 49.8 |
| Capital surplus | 816.3 | 816.3 | 816.3 | 799.7 | 799.7 | 799.7 | 799.7 | 799.7 |
| Accumulated other comprehensive income | 1,323.8 | 1,341.1 | 1,485.9 | 1,336.8 | 888.8 | 540.2 | 327.4 | 363.1 |
| Retained earnings | 2,869.1 | 2,958.9 | 3,014.8 | 3,000.7 | 2,944.3 | 3,034.1 | 3,109.4 | 3,117.2 |
| Fair value adjustment | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |

KB Life Insurance

Key Indicators

Summarized Statement of Financial Position

KB Securities

Disclaimer

Finanial Highlights

KB Financial Group

KB Kookmin Bank

KB Insurance

KB Kookmin Card

KB Life Insurance

Condensed Income Statement Condensed Balance Sheet

Key Indicators

Premium Income Loss & Expense Ratios APE

Other Subsidiaries

Contacts

| (bn Won, %) | Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun, 24 | Sep. 24 |
|--|---|---|------------------------------------|--|-----------------------------------|--|------------------------------------|
| Invested assets | 24,131.6 | 23,700.7 | 28,688.1 | 30,992.8 | 31,056.1 | 31,654.6 | 32,649.4 |
| Net investment yield (cumulative) | 2.95 | 3.93 | 4.66 | 3.76 | 3.16 | 3.15 | 3.22 |
| Separate Account Assets | | | | | | | |
| Total Assets | 30,280.2 | 29,855.8 | 29,417.4 | 31,735.8 | 31,894.4 | 32,467.9 | 33,366.3 |
| Policy reserves | | | | | | | |
| Separate Account Liabilities | | | | | | | |
| Total Liabilities | 25,059.2 | 24,527.7 | 23,888.6 | 26,386.8 | 27,049.8 | 27,882.1 | 28,918.0 |
| Total Equities | 5,221.0 | 5,328.1 | 5,528.8 | 5,349.0 | 4,844.6 | 4,585.8 | 4,448.3 |
| | | | | | | | |
| Total Liabilities & Equities * The figures for the periods starting from January 1, 20 | | 29,855.8 | 29,417.4 | 31,735.8 | 31,894.4 | 32,467.9 | 33,366.3 |
| Total Liabilities & Equities | 23 are based on K-IFRS17. | | 29,417.4 Sep. 23 | 31,735.8 Dec. 23 | 31,894.4 Mar. 24 | 32,467.9 Jun. 24 | 33,366.3 Sep. 24 |
| Total Liabilities & Equities * The figures for the periods starting from January 1, 20 Summarized Statement of Comprehensive Inco | 23 are based on K-IFRS17. | | | | , | , | |
| Total Liabilities & Equities * The figures for the periods starting from January 1, 20 Summarized Statement of Comprehensive Inco (bn Won) | 23 are based on K-IFRS17. ome (Cumulative) Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun. 24 | Sep. 24 |
| Total Liabilities & Equities * The figures for the periods starting from January 1, 20 Summarized Statement of Comprehensive Inc. (bn Won) Insurance income & expense | 23 are based on K-IFRS17. ome (Cumulative) Mar. 23 81.2 | Jun. 23 184.8 | Sep. 23 228.7 | Dec. 23 246.7 | Mar. 24 92.4 | Jun. 24 172.8 | Sep. 24 251.1 |
| Total Liabilities & Equities * The figures for the periods starting from January 1, 20 Summarized Statement of Comprehensive Inco (bn Won) Insurance income & expense Investment income & expense | 23 are based on K-IFRS17. ome (Cumulative) Mar. 23 81.2 | Jun. 23 184.8 | Sep. 23 228.7 | Dec. 23 246.7 | Mar. 24 92.4 | Jun. 24 172.8 | Sep. 24 251.1 |
| Total Liabilities & Equities * The figures for the periods starting from January 1, 20 Summarized Statement of Comprehensive Ince (bn Won) Insurance income & expense Investment income & expense Changes in insurance contract Liabilities | 23 are based on K-IFRS17. ome (Cumulative) Mar. 23 81.2 88.5 | Jun. 23 184.8 118.6 | Sep. 23 228.7 127.5 | Dec. 23 246.7 103.40 | Mar. 24 92.4 48.40 | Jun, 24 172.8 98.8 | Sep. 24 251.1 127.0 |
| Total Liabilities & Equities * The figures for the periods starting from January 1, 20 Summarized Statement of Comprehensive Inco (bn Won) Insurance income & expense Investment income & expense Changes in insurance contract Liabilities Operating income & expense | 23 are based on K-IFRS17. ome (Cumulative) Mar. 23 81.2 88.5 141.0 | Jun. 23 184.8 118.6 248.8 | Sep. 23 228.7 127.5 335.4 | Dec. 23 246.7 103.40 317.7 | Mar. 24 92.4 48.40 132.1 | Jun. 24 172.8 98.8 255.4 | Sep. 24 251.1 127.0 352.2 |

⁶ The figures for the periods starting from January 1, 2023 are based on K-IFRS17.

Capital Adequacy

| (bn Won) | Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun. 24 | Sep. 24 | Dec. 24(E) |
|-------------------|---------|---------|---------|---------|---------|---------|---------|------------|
| K-ICS Ratio | 285.1% | 270.7% | 277.0% | 329.8% | 303.8% | 299.2% | 272.3% | 265.3% |
| Available capital | 6,843.1 | 6,999.1 | 7,133.5 | 6,758.9 | 6,462.0 | 6,285.3 | 6,064.2 | 5,877.7 |
| Required capital | 2,400.6 | 2,585.8 | 2,575.6 | 2,049.5 | 2,127.3 | 2,100.4 | 2,227.1 | 2,215.3 |

Dec. 24(E)

33,054.1

33,833.3

29,341.5

4,491.8

33,833.3

Dec. 24(E)

323.6

88.4

371.1

-3.5

98.3

269.4

3.34

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

KB Life Insurance

Premium Income

Disclaimer

Premium Income by Policy Type (Quarterly)

| Discionnen | | . eacy . ype | Quu | | | | | | | | | | | | | | |
|---------------------|-------------------|--------------|-------|-------|-------|-------|-------|---------|-------|---------|-------|---------|--------|---------|--------|---------|--------|
| | (bn Won) | 10 |)23 | 20 | 23 | 30 | 23 | 4Q2 | 23 | 1Q | 24 | 2Q | 24 | 3Q | 24 | 4Q2 | 4(E) |
| Finanial Highlights | | | (%) | | (%) | | (%) | 1 [| (%) | 1 | (%) | | (%) | | (%) | | (%) |
| | Individual policy | 883.0 | 95.4 | 887.2 | 94.2 | 903.8 | 97.9 | 909.1 | 68.6 | 1,009.2 | 95.3 | 1,153.1 | 96.9% | 1,105.9 | 99.4% | 1,262.8 | 96.0% |
| KB Financial Group | Protection | 542.2 | 58.6 | 566.2 | 60.1 | 603.9 | 65.4 | 603.4 | 45.5 | 603.4 | 57.0 | 594.4 | 50.0% | 593.4 | 53.3% | 611.8 | 46.5% |
| | Whole-Life | 424.0 | 45.8 | 449.9 | 47.8 | 487.9 | 52.9 | 489.2 | 36.9 | 470.0 | 44.4 | 433.2 | 36.4% | 420.4 | 37.8% | 416.1 | 31.6% |
| KB Kookmin Bank | Variable | 83.5 | 9.0 | 81.0 | 8.6 | 80.5 | 8.7 | 78.6 | 5.9 | 77.8 | 7.3 | 75.1 | 6.3% | 72.3 | 6.5% | 71.1 | 5.4% |
| | Savings | 340.8 | 36.8 | 321.0 | 34.1 | 299.9 | 32.5 | 305.7 | 23.1 | 405.8 | 38.3 | 558.7 | 47.0% | 512.5 | 46.1% | 651.0 | 49.5% |
| KB Securities | Annuities | 195.1 | 21.1 | 187.9 | 20.0 | 163.6 | 17.7 | 165.8 | 12.5 | 204.8 | 19.3 | 362.4 | 30.5% | 201.7 | 18.1% | 513.1 | 39.0% |
| | Variable | 145.4 | 15.7 | 132.9 | 14.1 | 136.1 | 14.7 | 139.7 | 10.5 | 200.9 | 19.0 | 196.2 | 16.5% | 310.6 | 27.9% | 137.8 | 10.5% |
| KB Insurance | Pension | 42.7 | 4.6 | 54.5 | 5.8 | 18.9 | 2.1 | 417.0 | 31.4 | 49.6 | 4.7 | 36.4 | 3.1% | 6.4 | 0.6% | 53.3 | 4.0% |
| | Total | 925.7 | 100.0 | 941.7 | 100.0 | 922.8 | 100.0 | 1,326.1 | 100.0 | 1,058.8 | 100.0 | 1,189.5 | 100.0% | 1,112.3 | 100.0% | 1,316.1 | 100.0% |
| | | | • | | • | | | • | | • | | | | | | | |

KB Kookmin Card

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

KB Life Insurance

Condensed Income Statement

Premium Income by Policy Type (Cumulative)

| Condensed Balance Sheet | (bn Won) | 10 |)23 | 20 |)23 | 3Q | 23 | 4Q | 23 | 1Q | 24 | 20 |)24 | 30 | 24 | 4Q2 | .4(E) |
|-------------------------|-------------------|-------|-------|---------|-------|---------|-------|---------|-------|---------|-------|---------|--------|---------|--------|---------|--------|
| Key Indicators | | | (%) | | (%) | | (%) | | (%) | | (%) | | (%) | | (%) | | (%) |
| Premium Income | Individual policy | 883.0 | 95.4 | 1,770.2 | 94.8 | 2,674.0 | 95.8 | 3,583.1 | 87.0 | 1,009.2 | 95.3 | 2,162.3 | 96.2% | 3,268.3 | 97.3% | 4,531.1 | 96.9% |
| Loss & Expense Ratios | Protection | 542.2 | 58.6 | 1,108.4 | 59.4 | 1,712.3 | 61.4 | 2,315.7 | 56.3 | 603.4 | 57.0 | 1,197.7 | 53.3% | 1,791.1 | 53.3% | 2,402.9 | 51.4% |
| APE | Whole-Life | 424.0 | 45.8 | 873.8 | 46.8 | 1,361.8 | 48.8 | 1,850.9 | 45.0 | 470.0 | 44.4 | 903.2 | 40.2% | 1,323.7 | 39.4% | 1,739.8 | 37.2% |
| | Variable | 83.5 | 9.0 | 164.5 | 8.8 | 245.0 | 8.8 | 323.6 | 7.9 | 77.8 | 7.3 | 152.9 | 6.8% | 225.2 | 6.7% | 296.3 | 6.3% |
| Other Subsidiaries | Savings | 340.8 | 36.8 | 661.8 | 35.4 | 961.7 | 34.5 | 1,267.4 | 30.8 | 405.8 | 38.3 | 964.6 | 42.9% | 1,477.1 | 44.0% | 2,128.2 | 45.5% |
| | Annuities | 195.1 | 21,1 | 383.0 | 20.5 | 546.6 | 19.6 | 712.4 | 17.3 | 204.8 | 19.3 | 567.1 | 25.2% | 768.9 | 22.9% | 1,281.9 | 27.4% |
| Contacts | Variable | 145.4 | 15.7 | 278.3 | 14.9 | 414.3 | 14.9 | 554.0 | 13.5 | 200.9 | 19.0 | 397.1 | 17.7% | 707.7 | 21.1% | 845.5 | 18.1% |
| | Pension | 42.7 | 4.6 | 97.1 | 5.2 | 116.0 | 4.2 | 533.1 | 13.0 | 49.6 | 4.7 | 86.0 | 3.8% | 92.4 | 2.7% | 145.7 | 3.1% |
| | Total | 925.7 | 100.0 | 1,867.3 | 100.0 | 2,790.1 | 100.0 | 4,116.2 | 100.0 | 1,058.8 | 100.0 | 2,248.3 | 100.0% | 3,360.7 | 100.0% | 4,676.8 | 100.0% |

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

KB Life Insurance

Loss & Expense Ratios

Disclaimer

Finanial Highlights

KB Financial Group

KB Kookmin Bank

Loss & Expense Ratios

Policy Persistency

| (%) | 1Q23 | 2Q23 | 3Q23 | 4Q23 | 1Q24 | 2Q24 | 3Q24 | 4Q24(E) |
|-----------------------|-------|-------|-------|-------|-------|-------|-------|---------|
| Quarterly Loss Ratio | 53.3 | 47.2 | 49.9 | 53.6 | 56.6 | 71.5 | 57.0 | 64.2 |
| Risk Premium | 111.8 | 112.4 | 113.0 | 111.1 | 111.9 | 112.2 | 112.2 | 113.2 |
| Loss | 59.6 | 53.1 | 56.3 | 59.6 | 63.3 | 80.2 | 63.9 | 72.6 |
| Cumulative Loss Ratio | 53.3 | 50.3 | 50.1 | 51.0 | 56.6 | 64.1 | 61.7 | 62.3 |
| Risk Premium | 111.8 | 224.3 | 337.2 | 448.3 | 111.9 | 224.1 | 336.3 | 449.5 |
| Loss | 59.6 | 112.7 | 169.0 | 228.6 | 63.3 | 143.5 | 207.5 | 280.1 |
| Expense Ratio | 19.8 | 22.0 | 27.1 | 26.7 | 21.6 | 19.1 | 23.4 | 23.1 |

KB Insurance

KB Securities

| KB Kookmin Card | (%) | 1Q23 | 2Q23 | 3Q23 | 4Q23 | 1Q24 | 2Q24 | 3Q24 | 4Q24(E) |
|----------------------------|------------|------|------|------|------|------|------|------|---------|
| | Quaterly | | | | | | | | |
| KB Life Insurance | 13th Month | 86.0 | 80.5 | 82.8 | 83.7 | 88.1 | 92.1 | 93.3 | 89.5 |
| Condensed Income Statement | 25th Month | 61.4 | 66.4 | 67.7 | 68.2 | 68.3 | 56.7 | 62.4 | 64.3 |
| Condensed Balance Sheet | Cumulative | | | | | | | | |
| Key Indicators | 13th Month | 86.0 | 83.4 | 83.2 | 83.3 | 88.1 | 90.6 | 91.6 | 91.2 |
| Premium Income | 25th Month | 61.4 | 63.7 | 64.9 | 65.7 | 68.3 | 62.8 | 62.7 | 62.9 |
| Loss & Expense Ratios | | L | | | | • | | | |

APE

Other Subsidiaries

| Retention | | | | | | | | |
|-------------------|------|------|------|------|------|------|------|---------|
| (%) | 1Q23 | 2Q23 | 3Q23 | 4Q23 | 1Q24 | 2Q24 | 3Q24 | 4Q24(E) |
| Quaterly | | | | | | | | |
| LP Retention 13th | 37.5 | 33.3 | 38.3 | 43.4 | 50.0 | 59.4 | 42.5 | 32.7 |
| LP Retention 25th | 32.0 | 29.1 | 21.2 | 18.8 | - | 49.6 | 20.0 | 28.0 |
| Cumulative | | | | | | | | |
| LP Retention 13th | 37.5 | 34.7 | 35.5 | 37.1 | 50.0 | 55.0 | 50.0 | 39.2 |
| LP Retention 25th | 32.0 | 30.0 | 26.5 | 23.9 | - | 49.6 | 48.6 | 47.8 |

KB Life Insurance

APE (Annualized Premium Equivalent)

Disclaimer

Finanial Highlights

KB Financial Group

KB Kookmin Bank

KB Securities

KB Insurance

APE (Annualized Premium Equivalent)

| (mr | n Won) | 2024.01 | 2024.02 | 2024.03 | 2024.04 | 2024.05 | 2024.06 | 2024.07 | 2024.08 | 2024.09 | 2024.10 | 2024.11 | 2024.12 | Average | FY2024 |
|--------|------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Protec | tion | 25,041 | 6,523 | 9,109 | 6,842 | 7,107 | 6,419 | 14,893 | 42,077 | 55,810 | 34,268 | 37,196 | 35,096 | 23,365 | 280,382 |
| W | /hole-Life | 5,135 | 5,560 | 4,330 | 4,060 | 3,922 | 3,953 | 4,816 | 4,317 | 4,242 | 3,535 | 4,559 | 6,356 | 4,566 | 54,786 |
| Vá | ariable | 262 | 26 | 100 | 25 | 99 | 19 | 103 | 17 | 1 | 10 | 3 | 18 | 57 | 682 |
| Et | tc. | 19,644 | 937 | 4,679 | 2,757 | 3,086 | 2,447 | 9,974 | 37,744 | 51,567 | 30,723 | 32,634 | 28,723 | 18,743 | 224,914 |
| Saving | IS | 40,613 | 51,308 | 72,005 | 40,931 | 40,926 | 35,778 | 41,826 | 48,241 | 38,078 | 47,986 | 46,161 | 56,264 | 46,676 | 560,115 |
| A | nnuities | 37,236 | 44,771 | 67,183 | 38,672 | 38,516 | 32,348 | 35,712 | 38,232 | 31,015 | 43,770 | 43,328 | 56,144 | 42,244 | 506,928 |
| Vä | ariable | 3,377 | 6,536 | 4,822 | 2,258 | 2,410 | 3,430 | 6,114 | 10,009 | 7,063 | 4,216 | 2,832 | 120 | 4,432 | 53,187 |
| Total | | 65,654 | 57,831 | 81,113 | 47,773 | 48,032 | 42,197 | 56,719 | 90,318 | 93,889 | 82,253 | 83,357 | 91,361 | 70,041 | 840,498 |

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

KB Kookmin Card

- KB Life Insurance
- Condensed Income Statement
- Condensed Balance Sheet
- Key Indicators
- Premium Income

Loss & Expense Ratios

APE

| Other | Subsic | liaries |
|-------|--------|---------|

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

Contacts

| (| (mn Won) | 2023.01 | 2023.02 | 2023.03 | 2023.04 | 2023.05 | 2023.06 | 2023.07 | 2023.08 | 2023.09 | 2023.10 | 2023.11 | 2023.12 | Average | FY2023 |
|-----|------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Pro | tection | 26,320 | 22,533 | 64,284 | 58,141 | 69,273 | 78,944 | 61,829 | 112,129 | 8,830 | 12,759 | 14,366 | 12,099 | 45,125 | 541,505 |
| | Whole-Life | 16,157 | 12,902 | 52,908 | 50,228 | 61,613 | 71,273 | 55,759 | 103,917 | 3,562 | 6,491 | 7,915 | 5,867 | 37,397 | 448,768 |
| | Variable | 403 | 423 | 208 | 223 | 401 | 470 | 258 | 158 | 162 | 374 | 35 | 95 | 268 | 3,210 |
| | Etc. | 9,760 | 9,209 | 11,168 | 7,689 | 7,259 | 7,201 | 5,812 | 8,054 | 5,106 | 5,893 | 6,416 | 6,136 | 7,461 | 89,527 |
| Sav | ings | 7,324 | 8,045 | 9,875 | 8,539 | 8,105 | 6,191 | 5,058 | 6,029 | 6,741 | 22,119 | 46,814 | 38,409 | 14,437 | 173,248 |
| | Annuities | 6,649 | 7,032 | 8,714 | 7,885 | 7,610 | 5,292 | 4,189 | 4,535 | 6,117 | 21,436 | 45,307 | 36,456 | 13,435 | 161,222 |
| | Variable | 675 | 1,013 | 1,160 | 654 | 495 | 899 | 869 | 1,494 | 624 | 683 | 1,508 | 1,952 | 1,002 | 12,026 |
| Tot | al | 33,644 | 30,578 | 74,158 | 66,680 | 77,378 | 85,135 | 66,887 | 118,158 | 15,572 | 34,877 | 61,180 | 50,507 | 59,563 | 714,753 |

(mn Won) 2022.01 2022.02 2022.03 2022.04 2022.05 2022.06 2022.07 2022.08 2022.09 2022.10 2022.11 2022.12 FY2022 Average Protection 57,676 41,130 59,852 31,088 31,834 34,829 36,010 37,490 33,145 28,605 25,152 37,156 445,872 29,060 46,289 298,428 Whole-Life 30,091 44,891 19,643 16,972 19,434 20,856 24,014 25,348 21,691 15,634 13,566 24,869 Variable 1,779 1,345 1,725 757 619 995 990 798 1,255 607 1,065 434 1,031 12,371 Etc. 9,609 13,236 12,983 9,694 10,687 11,469 11,405 11,198 10,887 10,847 11,905 11,152 11,256 135,072 Savings 27,078 49,247 90,000 103,566 60,868 38,631 24,700 61,363 15,410 11,083 9,989 9,748 41,807 501,682 Annuities 92,417 408,102 15,466 38,163 80,044 52,346 31,159 17,038 55,480 8,590 6,449 5,702 5,248 34,009 8,522 5,883 4,287 Variable 11,612 11,084 9,956 11,149 7,472 7,662 6,820 4,634 4,500 7,798 93,580 Total 84,754 90,376 149,852 134,654 89,928 70,465 59,529 97,373 52,900 44,228 38,594 34,899 78,963 947,554



Condensed Income Statement

Disclaimer

| KB Asset Managemnet |
|---------------------|
|---------------------|

KB Capital

| | (bn Won) | 1Q23 | 2Q23 | 3Q23 | 4Q23 | 1Q24 | 2Q24 | 3Q24 | 4Q24(E) |
|---------------------|---|------|------|------|------|------|------|------|---------|
| Finanial Highlights | Net interest income | -2.1 | -1.9 | 1.0 | -1.8 | -3.1 | -1.9 | -1.2 | -1.7 |
| | Net fee and commission income | 35.7 | 35.8 | 39.9 | 42.1 | 39.1 | 39.7 | 61.1 | 42.7 |
| KB Financial Group | Net other operating income(expenses) | 8.5 | 4.3 | -2.5 | 8.5 | 9.0 | 5.6 | 4.2 | 4.0 |
| | Gross operating income | 42.1 | 38.2 | 38.4 | 48.8 | 45.0 | 43.4 | 64.1 | 45.0 |
| KB Kookmin Bank | General & administrative expenses | 17.9 | 19.9 | 21.1 | 24.9 | 20.5 | 23.2 | 30.5 | 33.8 |
| | Provision for credit losses | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.4 |
| KB Securities | Net operating profit | 24.2 | 18.3 | 17.3 | 23.9 | 24.5 | 20.2 | 33.6 | 10.8 |
| | Net non-operating profit(loss) | -0.1 | -0.1 | 0.0 | -1.4 | -0.1 | 0.0 | -0.4 | -0.4 |
| KB Insurance | Profit before income tax | 24.1 | 18.2 | 17.3 | 22.5 | 24.4 | 20.2 | 33.2 | 10.4 |
| | Profit for the period | 18.0 | 13.6 | 12.7 | 17.2 | 18.6 | 15.2 | 24.7 | 7.9 |
| KB Kookmin Card | Profit attributable to shareholders of the parent company | 18.0 | 13.6 | 12.7 | 17.2 | 18.6 | 15.2 | 24.7 | 8.0 |

KB Life Insurance

| | (bn Won) | 1Q23 | 2Q23 | 3Q23 | 4Q23 | 1Q24 | 2Q24 | 3Q24 | 4Q24(E) |
|----------------------------|---|--------|--------|--------|--------|--------|--------|--------|---------|
| Other Subsidiaries | Net interest income | 109.4 | 114.0 | 116.1 | 116.4 | 113.6 | 117.0 | 114.2 | 114.0 |
| Condensed Income Statement | Net fee and commission income | 210.8 | 213.6 | 215.1 | 220.5 | 221.0 | 220.6 | 221.3 | 219.1 |
| Condensed Balance Sheet | Net other operating income(expenses) | -162.3 | -163.7 | -176.8 | -152.3 | -171.8 | -149.9 | -166.8 | -153.8 |
| | Gross operating income | 157.9 | 163.9 | 154.4 | 184.6 | 162.8 | 187.7 | 168.7 | 179.3 |
| Contacts | General & administrative expenses | 34.6 | 33.6 | 33.9 | 56.1 | 38.5 | 37.8 | 36.9 | 57.9 |
| | Provision for credit losses | 65.4 | 56.6 | 51.7 | 94.1 | 45.5 | 51.3 | 55.4 | 85.7 |
| | Net operating profit | 57.9 | 73.7 | 68.8 | 34.4 | 78.8 | 98.6 | 76.4 | 35.7 |
| | Net non-operating profit(loss) | 0.5 | 0.4 | 0.2 | -0.9 | 0.7 | 0.4 | 0.8 | -1.8 |
| | Profit before income tax | 58.4 | 74.1 | 69.0 | 33.5 | 79.5 | 99.0 | 77.2 | 33.9 |
| | Profit for the period | 47.5 | 59.2 | 53.5 | 28.1 | 62.2 | 76.3 | 59.1 | 26.9 |
| | Profit attributable to shareholders of the parent company | 46.9 | 58.5 | 53.5 | 27.6 | 61.6 | 75.6 | 58.5 | 26.3 |

Other Subsidiaries

Condensed Income Statement

KB Real Estate Trust

| (bn Won) | 1Q23 | 2Q23 | 3Q23 | 4Q23 | 1Q24 | 2Q24 | 3Q24 | 4Q24(E) |
|---|------|------|------|--------|-------|-------|------|---------|
| Net interest income | 4.3 | 4.3 | 5.2 | 5.5 | 3.8 | 4.3 | 4.2 | 7.1 |
| Net fee and commission income | 30.7 | 30.3 | 28.8 | 29.8 | 20.5 | 22.2 | 24.1 | 18.5 |
| Net other operating income(expenses) | 0.4 | 0.6 | -0.2 | -59.6 | -68.6 | -7.1 | 22.0 | -15.6 |
| Gross operating income | 35.4 | 35.2 | 33.8 | -24.3 | -44.3 | 19.4 | 50.3 | 10.0 |
| General & administrative expenses | 7.8 | 9.5 | 10.2 | 13.1 | 7.7 | 9.1 | 9.5 | 11.8 |
| Provision for credit losses | 2.5 | 3.4 | 5.0 | 124.9 | 5.1 | 65.4 | 9.9 | 23.8 |
| Net operating profit | 25.1 | 22.3 | 18.6 | -162.3 | -57.1 | -55.1 | 30.9 | -25.6 |
| Net non-operating profit(loss) | 0.0 | -0.1 | -0.1 | -1.0 | 0.1 | 0.0 | 0.0 | -0.8 |
| Profit before income tax | 25.1 | 22.2 | 18.5 | -163.3 | -57.0 | -55.1 | 30.9 | -26.4 |
| Profit for the period | 18.8 | 16.6 | 13.8 | -133.3 | -46.9 | -58.9 | 19.7 | -27.2 |
| Profit attributable to shareholders of the parent company | 18.8 | 16.6 | 13.8 | -133.3 | -46.9 | -58.9 | 19.7 | -27.2 |

KB Savings Bank

| (bn Won) | 1Q23 | 2Q23 | 3Q23 | 4Q23 | 1Q24 | 2Q24 | 3Q24 | 4Q24(E) |
|---|-------|------|-------|-------|------|-------|------|---------|
| Net interest income | 25.5 | 27.9 | 27.0 | 29.2 | 31.3 | 29.2 | 24.5 | 26.9 |
| Net fee and commission income | -1.8 | -2.7 | -1.7 | -2.3 | -1.4 | -3.8 | -2.8 | -2.6 |
| Net other operating income(expenses) | -2.3 | -2.0 | -4.0 | -2.6 | 8.3 | 0.6 | -7.7 | -2.9 |
| Gross operating income | 21.4 | 23.2 | 21.3 | 24.3 | 38.2 | 26.0 | 14.0 | 21.4 |
| General & administrative expenses | 11.0 | 12.3 | 12.0 | 11.6 | 12.2 | 12.8 | 11.5 | 11.9 |
| Provision for credit losses | 23.6 | 13.8 | 16.6 | 83.0 | 10.9 | 24.1 | 5.5 | 9.5 |
| Net operating profit | -13.2 | -2.9 | -7.3 | -70.3 | 15.1 | -10.9 | -3.0 | -16.3 |
| Net non-operating profit(loss) | 0.1 | -0.2 | 0.0 | -0.6 | 0.0 | -0.1 | 0.0 | 0.0 |
| Profit before income tax | -13.1 | -3.1 | -7.3 | -70.9 | 15.1 | -11.0 | -3.0 | -16.3 |
| Profit for the period | -11.0 | -0.2 | -11.4 | -68.0 | 11.3 | -8.1 | -2.5 | -12.1 |
| Profit attributable to shareholders of the parent company | -11.0 | -0.2 | -11.4 | -68.0 | 11.3 | -8.1 | -2.5 | -12.1 |

Other Subsidiaries

Condensed Income Statement

KB Investment

| (bn Won) | 1Q23 | 2Q23 | 3Q23 | 4Q23 | 1Q24 | 2Q24 | 3Q24 | 4Q24(E) |
|---|------|-------|-------|-------|------|------|-------|---------|
| Net interest income | -1.9 | -10.1 | -19.2 | 25.7 | -5.1 | 15.1 | -13.3 | 3.4 |
| Net fee and commission income | 1.4 | 1.0 | 1.2 | 0.8 | 1.1 | 0.9 | 1.2 | 0.9 |
| Net other operating income(expenses) | 4.9 | 24.1 | 33.1 | -48.5 | 7.9 | -5.5 | 22.3 | -2.3 |
| Gross operating income | 4.4 | 15.0 | 15.1 | -22.0 | 3.9 | 10.5 | 10.2 | 2.0 |
| General & administrative expenses | 3.7 | 5.3 | 5.1 | 5.8 | 4.8 | 5.3 | 4.8 | 6.2 |
| Provision for credit losses | -0.1 | 0.1 | 0.1 | -0.2 | 0.0 | -0.1 | 0.0 | 0.1 |
| Net operating profit | 0.8 | 9.6 | 9.9 | -27.6 | -0.9 | 5.3 | 5.4 | -4.3 |
| Net non-operating profit(loss) | 1.6 | 6.8 | 8.4 | -4.9 | -1.9 | 3.3 | 0.9 | -3.8 |
| Profit before income tax | 2.4 | 16.4 | 18.3 | -32.5 | -2.8 | 8.6 | 6.3 | -8.1 |
| Profit for the period | 2.3 | 13.3 | 13.4 | -19.8 | -2.0 | 6.2 | 5.0 | -4.8 |
| Profit attributable to shareholders of the parent company | 2.3 | 13.3 | 13.4 | -19.8 | -2.0 | 6.2 | 5.0 | -4.8 |

KB Data Systems

| (bn Won) | 1Q23 | 2Q23 | 3Q23 | 4Q23 | 1Q24 | 2Q24 | 3Q24 | 4Q24(E) |
|---|------|------|------|------|------|------|------|---------|
| Net interest income | 0.1 | 0.1 | 0.0 | 0.2 | 0.0 | 0.1 | 0.1 | 0.1 |
| Net fee and commission income | -0.1 | -0.2 | -0.1 | -0.1 | -0.1 | -0.2 | -0.1 | -0.1 |
| Net other operating income(expenses) | 4.4 | 4.6 | 4.3 | -0.3 | 4.2 | 3.3 | 4.0 | 3.2 |
| Gross operating income | 4.4 | 4.5 | 4.2 | -0.2 | 4.1 | 3.2 | 4.0 | 3.2 |
| General & administrative expenses | 3.0 | 3.0 | 3.5 | 3.8 | 2.8 | 3.5 | 2.9 | 3.4 |
| Provision for credit losses | 0.0 | 0.1 | -0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Net operating profit | 1.4 | 1.4 | 0.8 | -4.0 | 1.3 | -0.3 | 1.1 | -0.2 |
| Net non-operating profit(loss) | 0.1 | 0.2 | 0.2 | 0.1 | 0.1 | 0.2 | 0.3 | 0.2 |
| Profit before income tax | 1.5 | 1.6 | 1.0 | -3.9 | 1.4 | -0.1 | 1.4 | 0.0 |
| Profit for the period | 0.3 | 2.2 | 0.6 | -3.0 | 0.4 | 0.4 | 1.0 | 0.2 |
| Profit attributable to shareholders of the parent company | 0.3 | 2.2 | 0.6 | -3.0 | 0.4 | 0.4 | 1.0 | 0.2 |

Other Subsidiaries

Disclaimer

Finanial Highlights

Condensed Balance Sheet

KB Asset Management

(bn Won)

Total Equity

| KB Financial Group | |
|--------------------|--|
| KB Kookmin Bank | |
| KB Securities | |
| KB Insurance | |

| KB Kookmin Card | |
|-----------------|--|
| | |
| | |

KB Life Insurance

Other Subsidiaries

Condensed Income Stateme Condensed Balance Sheet

Contacts

| (5.1.1.6.1.) | | | 0 op. =0 | 000, 10 | | | | 000 (-) |
|----------------------|----------|----------|----------|----------|----------|----------|----------|------------|
| Total Assets | 322.7 | 316.2 | 342.5 | 377.9 | 337.6 | 350.2 | 384.6 | 414.9 |
| Total Liabilities | 97.9 | 78.0 | 91.3 | 109.6 | 91.8 | 88.8 | 98.8 | 120.2 |
| Total Equity | 224.8 | 238.2 | 251.1 | 268.3 | 245.8 | 261.4 | 285.9 | 294.7 |
| KB Capital | | | | | | | | |
| (bn Won) | Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun. 24 | Sep. 24 | Dec. 24(E) |
| Total Assets | 15,503.5 | 16,018.1 | 16,367.8 | 16,560.8 | 16,916.2 | 17,434.0 | 18,038.1 | 18,115.5 |
| Total Liabilities | 13,355.4 | 13,822.1 | 14,125.9 | 14,300.8 | 14,600.6 | 15,049.3 | 15,597.5 | 15,654.2 |
| Total Equity | 2,148.1 | 2,195.9 | 2,241.9 | 2,260.0 | 2,315.6 | 2,384.7 | 2,440.6 | 2,461.3 |
| KB Real Estate Trust | | | | | | | | |
| (bn Won) | Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun. 24 | Sep. 24 | Dec. 24(E) |
| Total Assets | 496.2 | 560.6 | 742.0 | 859.4 | 941.0 | 1,148.3 | 1,079.3 | 1,113.5 |
| Total Liabilities | 106.9 | 154.7 | 322.2 | 573.3 | 701.9 | 798.1 | 562.9 | 627.9 |
| Total Equity | 389.3 | 405.9 | 419.8 | 286.1 | 239.1 | 350.2 | 516.4 | 485.6 |
| | | | | | | | | |
| KB Savings Bank | | | | | | | | |
| (bn Won) | Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun. 24 | Sep. 24 | Dec. 24(E) |
| Total Assets | 2,995.1 | 2,950.4 | 3,147.4 | 2,662.0 | 2,802.2 | 2,571.0 | 2,519.2 | 2,575.7 |
| Total Liabilities | 2,722.1 | 2,677.6 | 2,885.9 | 2,468.2 | 2,597.2 | 2,374.1 | 2,324.8 | 2,393.5 |
| Total Equity | 273.0 | 272.8 | 261.5 | 193.8 | 205.0 | 196.9 | 194.4 | 182.2 |
| KB Investment | | | | | | | | |
| (bn Won) | Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun, 24 | Sep. 24 | Dec. 24(E) |
| Total Assets | 1,387.1 | 1,435.8 | 1,546.3 | 1,544.8 | 1,524.5 | 1,533.5 | 1,523.2 | 1,529.8 |
| Total Liabilities | 1,114.5 | 1,149.9 | 1,247.0 | 1,265.4 | 1,247.0 | 1,249.8 | 1,234.5 | 1,245.9 |
| | | | | | | | | |

285.9

299.3

279.5

277.5

283.7

288.7

283.9

Jun. 23

Sep. 23

Dec. 23

Mar. 24

Jun, 24

Sep. 24

Dec. 24(E)

Mar. 23

272.6

Other Subsidiaries

KB Data Systems

| (bn Won) | Mar. 23 | Jun. 23 | Sep. 23 | Dec. 23 | Mar. 24 | Jun, 24 | Sep. 24 | Dec. 24(E) |
|-------------------|---------|---------|---------|---------|---------|---------|---------|------------|
| Total Assets | 53.5 | 59.2 | 60.9 | 61.5 | 60.5 | 61.6 | 65.1 | 62.3 |
| Total Liabilities | 30.6 | 34.1 | 35.3 | 40.6 | 39.1 | 39.8 | 42.2 | 40.2 |
| Total Equity | 22.9 | 25.1 | 25.7 | 20.9 | 21.4 | 21.8 | 22.9 | 22.1 |

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